

SUITABILITY ASSESSMENT FORM

This Suitability Assessment Form will guide you in choosing the unlisted capital market products that suit your age, investment objectives, risk tolerance, level of knowledge, financial profile, and investment experience. The information you provide will form the basis of our recommendation. It is important to provide accurate and complete information to ensure that suitable unlisted capital market products are recommended according to your investment needs and objectives. Any misleading, inaccurate or incomplete information provided by you will affect the result of the suitability assessment.

DISCLAIMER

Our recommendation is based on the suitability assessment result and is only for your consideration. Our recommendation should not be construed as investment advice or offer/solicitation for the purchase or sale of any units in AmInvest's funds. You are advised to read and understand the contents of the respective fund's Prospectus/Information Memorandum/Disclosure Document, including any supplementary(ies) made thereof and its Product Highlights Sheet ("PHS") before making an investment decision. You are advised to evaluate and assess the merits and risks of the investment. If you are unable to make your own evaluation, you may consult professional advisers.

Name (As per NRIC/Passport)

☐ New Client

☐ Existing Client(Annual review / Update)*

**delete whichever not applicable*

A. KNOW-YOUR-CLIENT PROCESS (Please note that Q1 to Q4 are mandatory.)

- | | | | |
|---------------------------------------|--|--|---|
| 1. Category of investor | ☐ Retail Investor | ☐ High-Net Worth Individual | ☐ Accredited Investor |
| 2. Employment status | ☐ Employed | ☐ Self-employed | ☐ Unemployed |
| 3. Age group as per default age group | ☐ 18 to 39years old | ☐ 40 to 49 years old | ☐ 50 years old and above |
| 4. Number of dependents | ☐ None | ☐ 1 - 2 | ☐ 3 and above |

Please select one (1) only.

- ☐ I agree to provide all information requested in this form
- ☐ I am an Accredited Investor or a High-Net Worth Individual and choose to opt out from completing this suitability assessment. (Please proceed to Section G & H accordingly.)
- ☐ I choose to opt out from providing certain information/document(s) and I am aware that this may adversely impact the suitability assessment result. I further confirm that any transaction I have decided to make is based on my own judgement. (Please proceed to Section G & H accordingly.)

B. CLIENT'S RISK PROFILE (You may select more than one (1) answer. Where there is more than one (1) answer, the highest score will be taken for scoring purposes)

5. What are the type of investment portfolio that you currently hold or previously invested in?
- | | |
|--|---|
| 1 pt ☐ Fixed deposit/Savings | 2 pts ☐ Private Retirement Scheme/Unit Trust Funds/Wholesale Funds |
| 3 pts ☐ Fixed Income Securities | 4 pts ☐ Equity securities (e.g.shares) |
| | 5 pts ☐ Derivatives/Structured Products |
- Score:
6. Choose the statement that best describes your current asset allocation in investment.
- | |
|---|
| 1 pt ☐ I spread my investment over a diversified portfolio to reduce my risk |
| 2 pts ☐ I diversified my investment by spreading over a diversified portfolio and further reduce it through the use of asset allocation of not more than 30% each. |
| 3 pts ☐ Each of my investment is often a very large percentage of my portfolio with high return. |
- Score:

7. For how many months can you maintain your lifestyle without any income?
- | | | | | | |
|--------------------------------|-----------------|--------------------------------|--------------|--------------------------------|---------------------|
| 1 pt ☐ | < 3 months | 2 pts ☐ | 3 - 6 months | 3 pts ☐ | > 6 months - 1 year |
| 4 pts ☐ | > 1 - 3 year(s) | 5 pts ☐ | > 3 years | | |

Score:

8. What is your expected return from this investment and to what extend are you willing to bear the risk of capital loss?*
- | | |
|--------------------------------|---|
| 1 pt ☐ | I can't accept any capital loss |
| 2 pts ☐ | My expected return is up to 3% and potential loss up to 3% |
| 3 pts ☐ | My expected return is up to 6% and potential loss up to 6% |
| 4 pts ☐ | My expected return is up to 10% and potential loss up to 10% |
| 5 pts ☐ | My expected return is up to 15% and potential loss up to 15% |
| 6 pts ☐ | My expected return is more than 15% and potential loss is more than 15% |

Score:

* Note: If you cannot accept any capital loss, you are NOT suitable to invest in any non-capital guaranteed or non-capital protected products.

Total Score:
(Section B)

C. CLIENT'S NEEDS ANALYSIS (Please select one answer only)

9. Purpose of making this investment
- | | | | |
|--------------------------------|------------------------------------|--------------------------------|--|
| 1 pt ☐ | Saving for specific purpose | 4 pts ☐ | To achieve moderate income growth |
| 2 pts ☐ | Supplementing income in retirement | 5 pts ☐ | To achieve maximum income growth |
| 3 pts ☐ | Tax savings relief | 0 pts ☐ | Investor refuses to provide sufficient information |
10. Investment horizon you wish to invest in the private retirement scheme/ unit trust funds
- | | | | | | |
|--------------------------------|----------------|--------------------------------|---------------|--------------------------------|---------------|
| 1 pt ☐ | < 1 year | 2 pts ☐ | > 1 - 3 years | 3 pts ☐ | > 3 - 5 years |
| 4 pts ☐ | > 5 - 10 years | 5 pts ☐ | > 10 years | | |
11. Percentage of investment out of your assets (excluding your residential property)
- | | | | |
|--------------------------------|-------------|--------------------------------|-------------|
| 1 pt ☐ | < 10% | 2 pts ☐ | > 10% - 25% |
| 3 pts ☐ | > 25% - 50% | 4 pts ☐ | > 50% |

Total Score:
(Section C)

D. PRODUCT KNOWLEDGE ASSESSMENT

12. Please indicate your investment product knowledge and experience in overall:

Investment Experience

- | | | |
|--|--|--|
| ☐ Fixed Income Fund | ☐ Balanced Fund/Mixed Asset | ☐ Others (please specify _____) |
| ☐ Money Market Fund | ☐ Wholesale Fund | ☐ No investment experience |
| ☐ Bond Fund | ☐ Fund-of-funds | ☐ Equity Fund |
| ☐ Real Estate (REITs) | ☐ Exchange-traded Fund | |

Investment Experience

- | | |
|--------------------------------|---|
| 1 pt ☐ | Less than a year |
| 2 pts ☐ | 1 - 3 years |
| 3 pts ☐ | More than 3 years but less than 6 years |
| 4 pts ☐ | 6 years and above |

Total Score:
(Section D)

E. INVESTMENT KNOWLEDGE & INVESTMENT SKILL ASSESSMENT

13. Highest level of education
- | | | |
|---|---|--|
| ☐ High school and below (e.g. STPM, A-level, SPM) | ☐ College (e.g. Diploma, advanced diploma) | ☐ Bachelor's degree |
| ☐ Master's degree / Ph.D. degree / Professional qualification (e.g. ACCA, CPA) | | |
14. Choose the statement that best describes your current investment experience
- | | |
|-------------------------------|--|
| 1pt ☐ | Other than cash savings accounts or fixed deposits, I do not have or have very limited investment experience. |
| 2pts ☐ | I have invested some money into stocks, bonds, or mutual funds with the balance of my investments in savings accounts or fixed deposits. |
| 3pts ☐ | The majority of my investment holdings are in a variety of stocks, bonds or mutual funds with a small portion held in a savings account for liquidity purpose. |

Total Score:
(Section E)

F. RECOMMENDATIONS (to be completed by UT/PRS Consultant)

Total Score

	Risk Profile	<u>Low</u> Your risk profile indicates that you can only tolerate minimal downside risks and potential capital loss.	<u>Medium</u> Your risk profile indicates that you only tolerate moderate downside risks and potential capital loss.	<u>High</u> Your risk profile indicates that you only tolerate relatively high market volatility and potential capital loss.
	Score	Below 14	14 - 27	Above 27
	Recommendation			

Notes:

- 1) Please refer to Product Risk Category Reference Sheet for product recommendation.
- 2) For investors who choose more than one answer in the suitability assessment, the highest score will be taken for scoring purposes.
- 3) Investment involve risks and investors are advised to evaluate and assess the merits and risks before investing in any product.

Recommended

product:

Basis of

Recommendation:

G. INVESTOR'S DECLARATION

I hereby declare that I:

- ☐ I agree with the product recommended by the UT/PRS Consultant and wish to proceed with the purchase of the recommended product. I acknowledge that the recommendation is based on the information provided by me/us and my/our assessed risk profile.
- ☐ I do not agree with the product recommended by the UT/PRS Consultant and wish to proceed with the purchase of a different capital market product that is not recommended by the UT/PRS Consultant. I acknowledge that:
- the recommendation was made based on the information provided by me/us and my/our assessed risk profile;
 - the reasons for the recommendation and the associated risks have been explained to me/us;
 - we understand the risks involved in purchasing a product that is not recommended; and
 - I/we have elected to proceed with such purchase at my/our own discretion and responsibility.

The product(s) that I/we wish to purchase are as follows:

1. _____
2. _____
3. _____

I/We acknowledge that the product selected may be inconsistent with my/our investment objectives, risk profile and/or risk tolerance as assessed through the Suitability Assessment, and I/we have nevertheless elected to proceed with the investment at my/our own discretion.

H. ACKNOWLEDGEMENT

I hereby agree and acknowledge that:

- The UT/PRS Consultant has explained and I have understood the features and risks of the product.
- I received of a copy of completed Suitability Assessment Form, Product Highlights Sheet and the relevant disclosure document/ prospectus/ information memorandum.
- All information disclosed is true, complete and accurate. I understand that any misleading, inaccurate or incomplete information provided by me will affect the result of the suitability assessment and the recommendation made by the UT/PRS Consultant. In such case, the UT/PRS Consultant will not be held liable for such recommendation (if any).
- I agree and acknowledge that the Risk Profile derived from this Suitability Assessment Form shall remain unchanged unless and until a new review of my Risk Profile is requested by me at any future time.
- If I decline to provide certain information required for product suitability assessment, it may adversely affect my suitability assessment.

Signature of Client Name: (As per NRIC/Passport) New NRIC No. / Passport No.: Date:	Signature of UT/PRS Consultant Name: (As per NRIC/Passport) New NRIC No. / Passport No.: Date:
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F. RECOMMENDATIONS (to be completed by UT/PRS Consultant)

Total Score

	Risk Profile	<u>Low</u> Your risk profile indicates that you can only tolerate minimal downside risks and potential capital loss.	<u>Medium</u> Your risk profile indicates that you only tolerate moderate downside risks and potential capital loss.	<u>High</u> Your risk profile indicates that you only tolerate relatively high market volatility and potential capital loss.
	Score	Below 14	14 - 27	Above 27
	Recommendation			

Recommended product:

Basis of

Recommendation:

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- the recommendation was made based on the information provided by me/us and my/our assessed risk profile;
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1. _____
2. _____
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_____ Signature of Client Name: (As per NRIC/Passport) New NRIC No. / Passport No.: Date:	_____ Signature of UT/PRS Consultant Name: (As per NRIC/Passport) New NRIC No. / Passport No.: Date:
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