



INDIVIDUAL



### SUITABILITY ASSESSMENT FORM

This Suitability Assessment Form will guide you in choosing the unlisted capital market products that suit your investment objectives, risk tolerance, 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.

**DISCLAIMER**  
THE RECOMMENDATION IS MADE BASED ON INFORMATION OBTAINED FROM THE SUITABILITY ASSESSMENT. INVESTORS ARE ADVISED TO EXERCISE JUDGEMENT IN MAKING AN INFORMED DECISION IN RELATION TO THE UNLISTED CAPITAL MARKET PRODUCT.

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 39 years 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 wishes to opt-out from completing this suitability assessment. (Please proceed to Section G & H accordingly.)

I decline to provide certain information and this may adversely impact the suitability assessment exercise. I further confirm that any transaction I have decided to make is based on my own judgement. (Please proceed to Section G & H accordingly.)

[Please tick your answer(s) in the box provided].

**B. INVESTMENT KNOWLEDGE & INVESTMENT SKILL ASSESSMENT**

5. **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)

6. **Choose the statement that best describes your current investment experience**

1 pt  Other than cash savings accounts or fixed deposits, I do not have or have very limited investment experience.

2 pts  I have invested some money into stocks, bonds, or mutual funds with the balance of my investments in savings accounts or fixed deposits.

3 pts  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 purposes.

**Score:**

**C. CLIENT'S RISK PROFILE**

7. **Which of the following investments are currently held in your investment portfolio or you have previously invested?**

1 pt  Fixed deposit  Private Retirement Scheme / Unit Trust Funds / Wholesale Funds

3 pts  Fixed Income Securities  Equity securities (e.g. shares)  Derivatives/Structured Products

8. **Which of the following best describe your asset allocation of your 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.

9. **For how many months can you maintain your lifestyle without any income?**

1 pt  < 3 months  3 - 6 months  > 6 months - 1 year

4 pts  > 1 - 3 year(s)  > 3 years

10. **What is your expected return from this investment and to what extent 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%

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

Score:

**D. CLIENT'S NEEDS ANALYSIS**

11. **Purpose of making this investment**
- 1 pt  Saving for specific purpose  
 2 pts  Supplementing income in retirement  
 3 pts  Tax savings relief  
 4 pts  To achieve moderate income growth  
 5 pts  To achieve maximum income growth  
 0 pts  Investor refuses to provide sufficient information
12. **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
13. **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%

Score:

**E. PRODUCT KNOWLEDGE ASSESSMENT**

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

**Investment Experience**

- Fixed Income Fund  
 Money Market Fund  
 Bond Fund  
 Fund-of-funds  
 Balanced Fund  
 Wholesale Fund  
 Equity Fund  
 Real Estate (REITs) Fund  
 Others (please specify \_\_\_\_\_)  
 No investment experience

**Years of Experience**

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

Score :

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

Total Score

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

Recommended product: \_\_\_\_\_

Basis of 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) There are risks involved and Investors should rely on their own evaluation to assess the merits and risks when investing in any product.

**G. INVESTOR'S DECLARATION**

Yes, I wish to proceed to purchase the product as recommended above by the UT/PRS Consultant.

I, hereby, do not wish to purchase the product as recommended above by the UT/PRS Consultant. I understand the investment risks involved and decided to continue to purchase another unlisted capital market product that is not recommended by the UT/PRS Consultant.

The product(s) I wish to purchase is/are as below:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

**H. ACKNOWLEDGEMENT**

I hereby acknowledge that:

- The UT/PRS Consultant has explained and I have understood the features and risks of the product.
- I acknowledge receipt of a copy of completed Suitability Assessment Form, Product Highlights Sheet and the relevant disclosure document/ prospectus/ information memorandum which have been given to me.
- All information disclosed is true, complete and accurate. I understand that any misleading, inaccurate or incomplete information provided will affect the outcome of the recommendation made. 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.

<p>.....</p> <p>Signature of Client</p>	<p>.....</p> <p>Signature of UT/PRS Consultant</p>
Name: (As per NRIC/Passport)	Name: (As per NRIC/Passport)
New NRIC No. / Passport No.:	New NRIC No. / Passport No.:
Date:	Date:

Total Score

	<b>Risk Profile</b>	<b><u>Conservative</u></b> Your risk profile indicates that you can only tolerate minimal downside risks and potential capital loss.	<b><u>Moderate</u></b> Your risk profile indicates that you only tolerate moderate downside risks and potential capital loss.	<b><u>Aggressive</u></b> Your risk profile indicates that you only tolerate relatively high market volatility and potential capital loss.
	<b>Score</b>	Below 14	14 – 27	Above 27
	<b>Recommendation</b>			

Recommended product:

\_\_\_\_\_

Basis of Recommendation:

\_\_\_\_\_

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The product(s) I wish to purchase is/are as below:

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2. \_\_\_\_\_

3. \_\_\_\_\_

**H. ACKNOWLEDGEMENT**

I hereby acknowledge that:

- The UT/PRS Consultant representative has explained and I have understood the features and risks of the product(s).
- I acknowledge receipt of a copy of completed Suitability Assessment Form, Product Highlights Sheet and the relevant disclosure document/ prospectus/ information memorandum which has been given to me.
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- If I decline to provide certain information required for product suitability assessment, it may adversely affect my suitability assessment.

<p style="text-align: center;">Signature of Client</p> <p>Name: (As per NRIC/Passport) New NRIC No. / Passport No.: Date:</p>	<p style="text-align: center;">Signature of UT/PRS Consultant</p> <p>Name: (As per NRIC/Passport) New NRIC No. / Passport No.: Date:</p>
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