

## INVESTOR SUITABILITY ASSESSMENT FORM (INDIVIDUAL)

**This Investor 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 suitable unlisted capital market products are recommended according to your investment needs and objectives.**

### SECTION 1: KNOW MY PROFILE

Note : Please tick ( ✓ ) where appropriate on the following:

- This is my/our first suitability assessment.
- I/We have done this suitability assessment before. My/our last suitability assessment was dated \_\_\_\_\_ and the said assessment was rated as:  Conservative  Moderate  Aggressive

### SECTION 2: CATEGORY OF INVESTOR

I/We declare that I am/we are:

Category	Investor	Tick (✓)
<b>High Net-Worth Individual</b>	An individual whose total net personal assets, or total net joint assets with his or her spouse, exceed RM3 million or its equivalent in foreign currencies, excluding the value of the individual's primary residence.	<input type="checkbox"/>
	An individual who has a gross annual income exceeding RM300,000 or its equivalent in foreign currencies per annum in the preceding twelve months.	<input type="checkbox"/>
	An individual who, jointly with his or her spouse, has a gross annual income exceeding RM400,000 or its equivalent in foreign currencies in the preceding twelve months.	<input type="checkbox"/>
<b>Retail Investor</b>	Not a high net-worth individual as defined above.	<input type="checkbox"/>

### SECTION 3: PARTICULARS OF INDIVIDUAL APPLICANT

	Primary Applicant	Joint Applicant
<b>Salutation/Title</b>	<input type="checkbox"/> Mr <input type="checkbox"/> Madam <input type="checkbox"/> Ms <input type="checkbox"/> Others: _____	<input type="checkbox"/> Mr <input type="checkbox"/> Madam <input type="checkbox"/> Ms <input type="checkbox"/> Others: _____
<b>Name (as in NRIC/Passport)</b>		
<b>NRIC/Passport No.</b>		
<b>Nationality</b>		
<b>Contact No.</b>		

### SECTION 4: SUITABILITY ASSESSMENT QUESTIONNAIRE

Note:

- The information provided in this suitability assessment is strictly confidential and serves as a GUIDE for the purpose of fact finding in the process of assessing your risk tolerance level.
- This suitability assessment recommendation is valid for 2 years from the date of this suitability assessment form. However, you may request to re-assess your risk profile with your financial advisor / CMSRL holder / UTC from time to time to meet your latest investment objective.
- This suitability assessment need not be conducted if the investor tops-up his/her investment in an existing fund where he/she has previously conducted a suitability assessment before.

For joint account:

- The suitability assessment will be based on the combined assessment based on the details below. Both applicants agree that the details of only one applicant will be filled in Section 4(A) as indicated below whereas Section 4(B) and 4(C) shall reflect the joint response of both applicants.

#### (A) Personal Financial Stress Test

1) What is your age?	Score	2) What is the estimated percentage of your monthly expenses to your income?	Score
a) 60 and above	1	a) Over 75%	1
b) 45 to 59	2	b) About 75%	2
c) 30 to 44	3	c) About 50%	3
d) Below 30	4	d) Less than 25%	4
3) How many dependants do you have to provide for? (including yourself)	Score	4) Assuming if you stop working, how long can you maintain your current lifestyle?	Score
a) 4 and above	1	a) Less than 6 months	1
b) 3	2	b) 7 to 12 months	2
c) 2	3	c) 13 to 24 months	3
d) 1	4	d) More than 24 months	4

**Total score on Personal Financial Stress Test (Q1+Q2+Q3+Q4) =**

SECTION 4: SUITABILITY ASSESSMENT QUESTIONNAIRE (cont'd)			
<b>(B) Risk Profiling</b>			
5) When come to investing, I/we want.....	Score		
a) My money to be 100% safe.	1		
b) To earn a stable and regular stream of income. I/We can accept occasional losses.	2		
c) A balance of capital growth and regular income. I/We are to accept a fair amount of investment risk.	3		
d) To take a large amount of risk in order to achieve potential high capital growth.	4		
6) Currently, most of the money I/we have are invested in:	Score		
a) Cash/Fixed deposits	1		
b) Unit trust funds	2		
c) Properties	3		
d) Stocks/Options/Futures	4		
7) How long do you plan to invest your money for?	Score		
a) Less than 1 year	1		
b) Between 1 to 3 years	2		
c) Between 3 to 5 years	3		
d) More than 5 years	4		
8) In a period of 3 years, what sort of return/losses do you expect to gain given investment of RM100,000?	Score		
	<b>Best Scenario</b>	<b>Average</b>	<b>Worst Scenario</b>
a)	15%	3.5%	-5%
b)	40%	5.5%	-15%
c)	55%	12%	-40%
d)	140%	17.5%	-60%
9) What if, you have a well diversified investment portfolio which is not meant for use until another 10 years, but due to the market downturn, it experiences 20% losses?	Score		
a) I/We will liquidate the whole portfolio and place it in fixed deposit.	1		
b) I/We will liquidate 50% of my portfolio and leave the balance invested.	2		
c) I/We will let the portfolio fluctuate according to market condition.	3		
d) I/We will invest more in this portfolio.	4		
10) What is your experience in investing?	Score		
a) Nil	1		
b) Less than 1 year	2		
c) 1 to 3 years	3		
d) More than 3 years	4		
<b>Total score on Risk Profiling (Q5+Q6+Q7+Q8+Q9+Q10) =</b>			<input type="text"/>
<b>(C) Investment Objective and Experience</b> <small>(please tick (✓) where appropriate)</small>			
11) What is your primary investment objective?	12) I/We have investment experience in the following:		
<input type="checkbox"/> Capital preservation	<input type="checkbox"/> Fixed income securities		
<input type="checkbox"/> Income	<input type="checkbox"/> Equities		
<input type="checkbox"/> Growth/Capital gain	<input type="checkbox"/> Derivatives		
<input type="checkbox"/> Others _____	<input type="checkbox"/> Others _____		
<b>YOUR SCORE:</b>			
<b>Suitability Assessment - Individual Risk Tolerance</b>			
<b>Personal Financial Stress Test</b>	<b>Risk Profiling</b>		
	6 – 11	12 – 17	18 – 24
4 – 7	Conservative	Conservative	Conservative
8 – 11	Conservative	Moderate	Moderate
12 – 16	Conservative	Moderate	Aggressive
<b>Matrix of Suitability Assessment Category</b>			
<b>Tick (✓)</b>	<b>Category</b>	<b>Type of Funds</b>	<b>Description</b>
<input type="checkbox"/>	CONSERVATIVE	100% Low Risk Funds	You are a conservative investor who is looking for low risk investment and at the same time preservation of capital is very important to you. You are prepared to sacrifice higher returns for peace of mind. <b>You are advised to invest in Low Risk Fund.</b>
<input type="checkbox"/>	MODERATE	50% Low Risk Funds 50% Medium Risk Funds	You are a balanced investor who can accept some risks to your capital. You require an investment that has some potential to grow in value over the medium-to-long term. <b>You are advised to invest only in Low &amp; Medium Risk Fund.</b>
<input type="checkbox"/>	AGGRESSIVE	80% Medium & High Risk Funds 20% Low Risk Funds	You seek capital growth over the long-term and are prepared to accept higher amount of risk of your potential capital appreciation. <b>You are advised to invest in any Low, Medium &amp; High Risk Fund.</b>

**SECTION 5: RECOMMENDATIONS**

Financial Advisor/ CMSRL holder / UTC Recommendation		
High Risk	Medium Risk	Low Risk
<input type="checkbox"/> _____	<input type="checkbox"/> _____	<input type="checkbox"/> _____
<input type="checkbox"/> _____	<input type="checkbox"/> _____	<input type="checkbox"/> _____
<input type="checkbox"/> _____	<input type="checkbox"/> _____	<input type="checkbox"/> _____
<input type="checkbox"/> _____	<input type="checkbox"/> _____	<input type="checkbox"/> _____

*Note: Low risk fund has the lowest volatility whereas high risk fund may bring substantial losses to your capital.*

**SECTION 6: ACKNOWLEDGEMENT**

**Investor's Acknowledgement** (please tick (✓) where appropriate)

1.	<input type="checkbox"/> I/We confirm that all information disclosed in this suitability assessment form is true, complete and accurate.
2.	<input type="checkbox"/> I/We have understood the features and risks of the category(ies) of fund(s) recommended as suitable for me/us based on the assessment and shall bear full responsibility for my/our investment decision.  <p style="text-align: center;">OR</p> <input type="checkbox"/> I/We have understood the features and risk of the category(ies) of fund(s) recommended as suitable for me/us based on the assessment. However, I/we have decided to purchase other fund(s) based on my/our own judgment/preference which is not recommended as suitable for me/us. I/We shall bear full responsibility for my investment decision and have understood the features and risks of the fund(s) that I/we intend to invest as follows: 1) Fund's name: _____ 2) Fund's name: _____
3.	<input type="checkbox"/> I/We acknowledged receipt a copy of the abovementioned fund(s) product highlights sheet.
4.	<input type="checkbox"/> I/We acknowledged receipt a copy of this duly completed and signed suitability assessment form.

Primary Applicant's Signature: _____	Joint Applicant's Signature: _____
Name: _____	Name: _____
Date: _____	Date: _____

**Financial Advisor/CMSRL holder / UTC Acknowledgement:**

I have explained to the investor the features and risks of investing in the abovementioned fund(s);  
 I have given to the investor a copy of the abovementioned fund(s) product highlights sheet; and  
 I have given to the investor a copy of this duly completed and signed suitability assessment form.

Distributor's UTC / Financial Advisor Signature: _____	OpusAM's CMSRL holder / UTC Signature: _____
Name: _____	Name: _____
Company's Name: _____	Date: _____
Date: _____	

**WARNING:**

**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 PRODUCTS.**