

SAMPLE FORM

Investor Suitability Assessment Form

- Please complete this form in **BLOCK LETTERS** and **BLACK INK** only
- Please mark where appropriate

Customer / Company Name: ALI BIN ABU		Form Serial Number:
Customer NRIC/ Passport/ Company Registration Number: 800114-01-5047		Nationality: MALAYSIAN
Country Registered/ Incorporated (for Non-Individual Investor ONLY):		
Contact Number (and Contact Person for Company): 019 12345678	E-mail Address: aliabu@gmail.com	
Address: NO 11 JALAN 7 TAMAN MEDAN 46000 PETALING JAYA SELANGOR		
Category(ies) of Product(s): <input type="checkbox"/> Unit Trust <input checked="" type="checkbox"/> Private Retirement Scheme <input type="checkbox"/> Wholesale Fund <input type="checkbox"/> Others (please specify):		
Name of Product/Range of Products Recommended:		

A. Investor Preference

- I agree to provide all the information requested in this form.
 I decline to complete this form and I further confirm that any transaction I have decided to make is based on my own judgement.
 I choose to opt out of providing any information required for the product suitability assessment. **(ONLY applicable for High Net Worth Entity)**

B. Risk Profiling Questionnaire

- My age is...
 - ≤ 44 years old (12 points)
 - 45 – 64 years old (9 points)
 - ≥ 65 years old (3 points)
- Which of the following statements most closely reflects your viewpoint on potential investment returns and risks? How concerned are you about fluctuations in your investment capital? Choose the portfolio that reflects your comfort level relative to variability.

RETURNS IN 1 YEAR

Portfolio	Return (%)	Risk Level
A	~5	LOWEST RISK
B	~10	
C	~15	
D	~20	
E	~25	HIGHEST RISK

 - Portfolio A (3 points)
 - Portfolio B (6 points)
 - Portfolio C (9 points)
 - Portfolio D (12 points)
 - Portfolio E (15 points)
- Over the balance of your lifetime, what impact do you feel inflation will have on your lifestyle?
 - I am not concerned about inflation. (2 points)
 - Inflation might erode my lifestyle but I would not make changes to my portfolio. (6 points)
 - Inflation could significantly erode my lifestyle if I do not attempt to earn potential higher returns. (10 points)
- Choose the statement that best describes your current investment strategy or experience?
 - Other than savings accounts or fixed deposits, I have very little investment experience. (2 points)
 - I have invested some money into stocks, bonds or mutual funds with the balance of my investments in savings accounts or fixed deposits. (6 points)
 - 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. (10 points)
- How interested are you in trying to "catch" short-term trends versus adopting a long term buy and hold strategy?
 - I am a long term buy and hold investor and am not overly concerned about short term market trends. (3 points)
 - I would consider purchasing a "popular stock" but it's not critical. (9 points)
 - I believe in trying to catch market trends as doing so may considerably enhance my returns. (15 points)
- How knowledgeable are you about investing?
 - Novice (3 points)
 - Not very knowledgeable (6 points)
 - Average knowledge (9 points)
 - Quite knowledgeable (12 points)
 - An expert (15 points)

C. Scoring

Total Score achieved through questions 1 to 6

Question	1	2	3	4	5	6	TOTAL :
Score	12	15	10	2	3	9	51

Investment Approach (based on your total score)

Conservative	Moderate	Moderately Aggressive	Aggressive
16 – 39	40 – 51	52 – 63	≥ 64

D. Investor's Needs Analysis

Investor's Investment Objectives

Purpose of Investment	Priority (Please mark <input checked="" type="checkbox"/>)		Remarks
Saving for specific purpose	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Supplementing income in retirement	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
General lump sum investment for growth	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
General lump sum investment for income	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Others (please specify)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Investor refuses to provide sufficient information	<input type="checkbox"/> Yes	<input type="checkbox"/> No	

Duration of intended investment in the product(s) < 1 year 1 – 3 years 4 – 5 years > 5 years

Rationale for choosing and general expectation of the product(s) _____

Is capital or principal security or protection important to investor? Yes No

Investor's Financial Situation

Investor's assets ≤ RM150K > RM150K – RM350K > RM350K – RM500K > RM500K

Investor's liabilities ≤ RM150K > RM150K – RM350K > RM350K – RM500K > RM500K

Disposable Income (per annum) _____

- Disposable income is the amount of money an individual has available for spending and saving after income taxes, bills and commitments has been paid.

Proportion of investment out of investor's net assets (not including investor's residential property) ≤ 25% >25 - 50% >50%

Investor's regular financial commitment (per annum) _____

Investor's Risk Tolerance / Risk Profile

Investments fluctuate over time. Please indicate the risk of losses that investor is willing to bear (please specify) _____ %

Investor's Current Portfolio

Type of investment portfolio the investor currently holds (please specify) _____

Performance of current investment portfolio Satisfied Not satisfied Others (please specify) _____

I do not wish to disclose the information requested in *Investor's Current Portfolio*.

E. Recommendations Section (to be completed by consultant)

Whether the product is recommended by the consultant

Yes. Please specify the basis of the recommendation _____

No. Please specify the reasons of non-recommendation _____

F. Acknowledgement

The consultant has explained and I have understood the features and risks of the product.

I understand and acknowledge that the capital/principal of my investment is not guaranteed/ protected.

All information disclosed is true, complete and accurate.

I decline to provide certain information required for the product suitability assessment and that this may adversely affect my suitability assessment. (if applicable)

I acknowledge receipt of a copy of PHS and the relevant disclosure document which have been given to me.

I have decided to purchase another unlisted capital market product that is not recommended by consultant. (if applicable)

<p style="text-align: center;"><i>Ali Abu</i></p> <p>Signature of Prospective Investor Name : ALI BIN ABU Date : 01/04/2020</p>	<p>Signature of Consultant Name : Agent Code: Date :</p>
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Disclaimer

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 THAT SUITABLE UNLISTED CAPITAL MARKET PRODUCTS ARE RECOMMENDED ACCORDING TO YOUR INVESTMENT NEEDS AND OBJECTIVES.

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.

Appendix

Category of Investors	Qualifying Criteria
High Net-Worth Individual	<ul style="list-style-type: none"> ▪ An individual whose total net personal assets, or total net joint assets with his or her spouse, exceeds RM3 million or its equivalent in foreign currencies, excluding the value of the individual's primary residence ▪ An individual who has a gross annual income exceeding RM300,000 or its equivalent in foreign currencies per annum in the preceding 12 months ▪ An individual who, jointly with his or her spouse, has a gross annual income of RM400,000 or its equivalent in foreign currencies per annum in the preceding 12 months
High Net-Worth Entity	<ul style="list-style-type: none"> ▪ A corporation with total net assets exceeding RM10 million or its equivalent in foreign currencies based on the last audited accounts ▪ A partnership with total net assets exceeding RM10 million or its equivalent in foreign currencies ▪ A company that is registered as a trust company under the Trust Companies Act 1949 which has assets under management exceeding RM10 million or its equivalent in foreign currencies ▪ A corporation that is a public company under the Companies Act 1965 which is approved by the SC to be a trustee under the CMSA and has assets under management exceeding RM10 million or its equivalent in foreign currencies ▪ A pension fund approved by the Director General of Inland Revenue under the Income Tax Act 1967 ▪ A statutory body established by an Act of Parliament or an enactment of any State
Accredited Investor	<ul style="list-style-type: none"> ▪ Central Bank of Malaysia established under the Central Bank of Malaysia Act 2009 ▪ A holder of a Capital Markets Services Licence ▪ An executive director or chief executive officer of a holder of a Capital Markets Services Licence ▪ A unit trust scheme or a prescribed investment scheme ▪ A closed-end fund approved by the SC ▪ A licensed institution as defined in the Banking and Financial Institutions Act 1989 or an Islamic bank as defined in the Islamic Banking Act 1983 ▪ A Labuan bank as defined under the Labuan Financial Services and Securities Act 2010 ▪ An insurance company registered under the Insurance Act 1996 ▪ An insurance licensee licensed under the Labuan Financial Services and Securities Act 2010 ▪ A takaful licensee licensed under the Labuan Islamic Financial Services and Securities Act 2010 ▪ A takaful operator registered under the Takaful Act 1984 ▪ A private retirement scheme as defined in the CMSA