

DOCUMENTATION CHECKLIST - INDIVIDUAL ACCOUNT

Forms and documents required to be submitted:

Part A: Forms and Identification Documents Required

- Duly signed and completed Individual Account Opening Form (AOF-I)
- Duly signed and completed Notice on Personal Data and Privacy to Customer Form (PDPA)
- Duly signed and completed Investment Suitability Assessment Form (SA Form - Individual)
- Photocopy of the NRIC / Passport for First Applicant
- Photocopy of the NRIC / Passport / Birth Certificate for Joint Applicant (if any)
- Photocopy of the NRIC / Passport for Beneficial Owner (if any)

Part B: Tax Documentation

- Individual / Controlling Person Self-certification Form (FATCA and CRD) for Beneficial Owner (if any)
- FATCA - W8 / W9 Form / Certificate of Loss of Nationality (Form 407)

Part C: Other Supporting Documentation (if necessary)

- Photocopy of Bank Passbook / Bank Statement
- Payment proof - Bank-in Slip / Online Transfer Receipt / Others: _____

Nature of Business Code and Description:

Code	Nature of Business	Code	Nature of Business	Code	Nature of Business	Code	Nature of Business
001	Accountant/Accountancy	018	Currency Dealer/Exchange	035	Int'l Business Corp (IBC)	052	Private Investment Co
002	Agriculture/ Mining	019	Dealer in Car/Boat/Plane	036	IT	053	Professional Service Co
003	Antique Dealer	020	Dealer in Precious Jewel	037	Lawyer Solicitors Attorney (Legal)	054	Properties
004	Arms Manufacturer/Dealer	021	Education and Teaching	038	Leather Goods Stores	055	Real Estate Agents Brokers
005	Art Dealer	022	Finance	039	Liquor Store (non-govt)	056	Restaurants
006	Arts/Entertainment	023	Financial Institution	040	Media/Publisher	057	Retail Stores - private owned
007	ATMs Operating Business (non-gov)	024	Food & Beverage	041	Mining	058	Share Broker/Dealer Unregulated
008	Auction House	025	Foreign Financial Colnst	042	Money Service Businesses	059	Shipping Business
009	Bank in non FATF country	026	Government	043	Money Transmitters	060	Technology
010	Casino/Gambling Business	027	Government-Misc	044	None/ Not Applicable	061	Telemarketers
011	Charitable Organisation	028	Government-Political	045	Non-Govt'l Organization (NGO)	062	Tourism and Hospitality
012	Cheq Cashing Facilities	029	Healthcare and Medical	046	Not-for-Profit Organization (NFPO)	063	Trading / Services
013	Cigarette Distributors	030	Hotels	047	Others	064	Transport Service
014	Construction	031	Import/ Export Business	048	Parking Garages (non-gov)	065	Travel Agencies
015	Construction/Tradess	032	Industrial Product	049	Pawn Brokers	066	Vending Machine Operator
016	Consumer Product	033	Infrastructure	050	Plantation		
017	Convenience Store	034	Insurance	051	Political Organisation		

ACCOUNT OPENING FORM (For individual only)

AOF-I

Date Received

Individual Joint EPF Scheme EPF NO.

In accordance with the requirements of the Capital Markets and Services Act 2007, this Form should not be circulated unless accompanied by the Product Highlights Sheet (PHS) and Prospectus / Supplementary Prospectus (es) (if any) / Information Memorandum ("Offer Document"). You are required to read and understand the contents of the Offer Document and the Terms and Conditions specified herein before completing this Form.

Please complete in BLOCK LETTERS and BLACK INK only. Tick (/) where applicable. Any alteration made must be countersigned.

SECTION A: 1. FIRST APPLICANT PERSONAL DETAILS (Please provide a photocopy of NRIC / Passport)

NRIC No. (New) - - Old NRIC / Passport No./Others

Name (As per NRIC)

Given Name Family Name
 (Given Name and Family Name are mandatory if your tax residency is other than Malaysia)

Name Title (if any e.g. Tun, Datuk) Date of Birth - -

Occupation Marital Status Single Married Divorced Widowed

Employment Status Employed Self-Employed Not Applicable (e.g. Student, Housewife, Pensioner)

Nature of Business Code Others
 (Please refer to the list provided) (Please specify)

Name of Employer/Company Name

Race Malay Chinese Indian Others Status Bumiputera Non-Bumiputera Gender Male Female

Nationality Malaysian Non-Malaysian (please specify)

Source of Income Employment Business Saving Inheritance Other Religion Muslim Non-Muslim

Monthly Income Not Specified Up to RM1,500 RM1,501 to RM3,000 RM3,001 to RM5,000 RM5,001 to RM8,000
 RM8,001 to RM15,000 RM15,001 to RM20,000 RM20,001 to RM50,000 RM50,001 to RM100,000 RM100,001 to RM200,000
 Above RM200,000

2. ADDRESS (Please provide City and Country)

Permanent Residential Postcode

Correspondence (Please complete if different from the above) Postcode

3. TELECOMMUNICATION DETAILS

House Phone - Office Phone -

Mobile Phone - Fax No. -

Email Address

4. e-FACILITIES

e-Facilities (Agree to receive all Statements, Semi-Annual & Annual Report via electronic format) First applicant's email address as provided above will be used to register for e-Facilities.

SECTION B: 1. JOINT APPLICANT PERSONAL DETAILS (Please provide a photocopy of NRIC / Passport)

NRIC No. (New) - - Old NRIC / Passport No./Others

Name (As per NRIC)

Given Name Family Name
 (Given Name and Family Name are mandatory if your tax residency is other than Malaysia)

Name Title (if any e.g. Tun, Datuk) Date of Birth - -

Race Malay Chinese Indian Others Status Bumiputera Non-Bumiputera Gender Male Female

Nationality Malaysian Non-Malaysian (please specify)

Occupation Relationship (With 1st Applicant)

Employment Status Employed Self-Employed Not Applicable (e.g. Student, Housewife, Pensioner)

Nature of Business Code Others
 (Please refer to the list provided) (Please specify)

Name of Employer/Company Name

Monthly Income Not Specified Up to RM1,500 RM1,501 to RM3,000 RM3,001 to RM5,000 RM5,001 to RM8,000
 RM8,001 to RM15,000 RM15,001 to RM20,000 RM20,001 to RM50,000 RM50,001 to RM100,000 RM100,001 to RM200,000
 Above RM200,000

Note: Please complete RPQ & SA Form for new account opening.

2. ADDRESS (Please provide City and Country)

Permanent Residential																	Postcode		
Correspondence (Please complete if different from the above)																	Postcode		

3. TELECOMMUNICATION DETAILS

House Phone					Office Phone											
Mobile Phone					Fax No.											
Email Address																

For Distributor Use Only

Adviser Name																
Adviser Code																
Contact No.																

For Manulife IM (Malaysia) Use Only

Account No.									<input type="checkbox"/> Manulife IM (Malaysia) Staff
Transaction No.									<input type="checkbox"/> Manulife Group Staff
Receipt No.									<input type="checkbox"/> Adviser

SECTION C: AUTHORITY TO OPERATE ACCOUNT *

First Applicant to Sign
 Either One to Sign
 Both to Sign
 English
 Bahasa Malaysia

* Please select one. Otherwise it will be considered as 'Both to Sign'.

SECTION D: PREFERRED LANGUAGE FOR ANNUAL / SEMI-ANNUAL REPORT

SECTION E: NOMINEE FOR INSURANCE (If Free Insurance is provided)

NRIC No. (New)					Old NRIC / Passport No./Others											
Name (As per NRIC)																
Date of Birth	DD	-	MM	-	YYYY	Relationship with First Applicant										

SECTION F: INVESTMENT DETAILS

Currency (Please Specify: e.g. MYR, USD, AUD...etc) (Please use a separate form for different currency)

Income Distribution Pay Out
(Please select or it will be defaulted to auto reinvest. Please refer to item 7 of Terms and Conditions for further details)

Fund Name	Gross Investment Amount	Payment Mode
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Bank-in / Cash <input type="checkbox"/> Telegraphic Transfer <input type="checkbox"/> EPF
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Cheque / Bank Draft
<input type="text"/>	<input type="text"/>	Cheque No. <input type="text"/>
<input type="text"/>	<input type="text"/>	Bank Name <input type="text"/>
<input type="text"/>	<input type="text"/>	Amount <input type="text"/>
Total Amount	<input type="text"/>	

SECTION G: BANK ACCOUNT DETAILS (For Redemption, Income Distribution Pay Out and Other Payment Purposes)

Bank Name													Bank Account No.				
Bank Account Name(s)																	

SECTION H: MANULIFE INVESTMENT MANAGEMENT (M) BERHAD TERMS AND CONDITIONS

1. TERMS AND CONDITIONS

- (a) The applicant will be bound by these Terms and Conditions and the terms of the Prospectus(es) including any Supplementary Prospectus(es) and Deed of each relevant Fund(s) in respect of all transactions.
- (b) Manulife Investment Management (M) Berhad Registration No: 200801033087 (834424-U) (hereinafter referred to as "Manulife IM (Malaysia)") reserves the right to vary the Terms and Conditions at any time without notifying the applicant.

2. ELIGIBILITY

First Individual Applicant

- (a) Applicant must be 18 years of age and above as at the date of application.
- (b) Applicant must sign on this application form and enclose a photocopy of the identification document.

Joint Applicant

- (a) The applicant may nominate a joint applicant in which case, a photocopy of the identification document must also be provided. A joint applicant who is 18 years of age and above as at the date of application is also required to sign this form.
- (b) A joint applicant who is under 18 years of age need not sign this form. Instead, a photocopy of the identity card or Birth Certificate is required.
- (c) In the event of a death of any registered joint applicant, the survivor will be the only person recognised by Manulife IM (Malaysia) and the Trustee as having any title to or interest in the investment units.
- (d) Units registered in joint names with a minor can be redeemed or transferred by the parent / guardian. On or after the minor's 18th birthday, the parent / guardian may request that the investment units be transferred to the minor's name. In the event of the death of the parent / guardian, Manulife IM (Malaysia) and Trustee shall recognise the estate of the deceased as having any title to or interest in the investment units.

3. SUPPORTING DOCUMENTS REQUIRED FOR ACCOUNT OPENING

- (a) Photocopy of NRIC / Passport or any other identification document
- (b) Customer Consent On Personal Data And Privacy Form - Signed by 1st Applicant and Joint Applicant (if any)
- (c) Investor Suitability Assessment Form (Include Risk Profile Questionnaire)

4. INSTRUCTIONS / VOICE RECORDINGS

- (a) All instructions given in writing, delivered or sent by facsimile transmission by the applicant or authorised persons as named in this application shall be binding on the applicant. Manulife IM (Malaysia) is not obliged to verify the authenticity of any such instructions or the identity of any person giving such instructions.
- (b) Manulife IM (Malaysia) shall be entitled to use voice recording devices to record instructions communicated to it and such recording(s) will constitute evidence of the instructions.

5. CONFIRMATION ADVICES / STATEMENTS

Confirmation advices, statements, cheques and other documents shall be sent at the risk of the applicant's last updated address as notified to Manulife IM (Malaysia). If the applicant fails to notify Manulife IM (Malaysia) in writing of any errors in the confirmation advice within 14 days, or in the statement within 30 days of issue, the applicant shall be deemed to have waived any right to raise any objection or to pursue any remedies against Manulife IM (Malaysia) or the relevant Trustee(s).

6. STATEMENT / REPORT / NOTICE

- A Transaction Statement or e-Statement or text message via SMS will be sent to Applicant as a record of each and every payment or transaction made.
- By selecting the e-Facilities option, you have consented for Manulife IM (Malaysia) to issue you tax invoice, all statements, Semi-Annual and Annual Report of the Fund(s) via electronic format.
- A half yearly Unit Holder Statement will be issued to summarise all transactions during the said period to enable the Unit Holder(s) to keep track of his / her investment.
- Semi-Annual and Annual Report of the Fund(s) will be sent via electronic format or normal mail to the Unit holder(s) within 2 months from the end of each financial period / year.
- All correspondences from Manulife IM (Malaysia) shall be directed to the First Applicant.
- All written communication from Manulife IM (Malaysia) to the applicant shall be sent to the last updated address as notified by the applicant. Proof of posting shall be deemed to be proof of receipt 3 business days after posting.

7. DISTRIBUTION INSTRUCTION

Please refer to the relevant Master Prospectus, Prospectus, Supplementary Prospectus (if any) and/or Information Memorandum for income distribution policy. If you opt for payout option, you are required to provide your bank account details for direct crediting purpose. In the absence of a valid bank account, the distribution (if any) will be reinvested. Payment cannot be made to accounts in the name of third parties. For joint account, the bank account provided could either be in the name of the principal account holder or in the names of both account holders.

8. AUTHORITY TO OPERATE ACCOUNT

The authorised signatory(ies) will be the only person recognised by Manulife IM (Malaysia) as having the authority to effect transactions on repurchase, transfer, switching and any other request or carry out any instructions in the operations of the account.

9. REPRESENTATION

The applicant shall not rely on any information or representations other than those contained in the relevant Deed and Prospectus(es) including any Supplementary Prospectus(es) and Supplementary Deed(s).

10. SET-OFF

Manulife IM (Malaysia) is entitled to set off any claim which Manulife IM (Malaysia) or the relevant Trustee(s) may have against any of the assets, units or cash of the applicant held by Manulife IM (Malaysia) or the relevant Trustee(s).

11. MONIES

- All application monies must be paid or remitted as instructed and any cheque(s) must be honored when presented.
- If an application is rejected in whole or in part, the application monies or balance thereof will be returned (without interest, or any return in the case of Islamic funds) by Manulife IM (Malaysia) by cheque or, at the cost of the applicant, by telegraphic transfer, within 10 business days from the date of any rejection.
- The applicant confirms that Manulife IM (Malaysia) may issue a cheque in Ringgit Malaysia to settle an redemption or other monies (if any) payable by Manulife IM (Malaysia). Such cheque shall be made payable to the Unit Holder(s) registered from time to time and sent to the last registered address of the Unit Holder(s) on Manulife IM (Malaysia) records unless otherwise notified in writing.

12. REJECTION / CANCELLATION OF APPLICATION

Manulife IM (Malaysia) reserves the right to:

- Accept or reject any application in whole or in part without assigning any reason;
- Request for additional documents from the applicant to support the application;
- Cancel any investment units issued if the payment for the investment units cannot be matched within 3 business days of the receipt of the application or subscription instruction;
- Reject all EPF applications pending for payment exceeding 45 days, subject to the approval of EPF.
- Vary these terms and conditions at any time without notifying the applicant.

13. FREE INSURANCE

Please refer to the terms and conditions of the respective free insurance brochures, master policies for the applicants who may be eligible for the free insurance. The Manager reserves the rights to modify, replace or discontinue the free insurance without assigning any reasons.

14. ANTI-MONEY LAUNDERING STATEMENTS

The applicant hereby warrants that:

The applicant is the underlying principal of the Account (where applicable);

- No person other than the Applicant has or will have any interest in the Account (where applicable); and
- All monies as may be paid to Manulife IM (Malaysia) from time to time shall come from a legitimate (and not illegal) source; and
- The applicant agrees to provide all such information and documents as may be necessary to verify the applicant's identity and do all such acts and things as may be necessary to enable Manulife IM (Malaysia) to comply with all applicable Anti-Money Laundering and Counter Financing Terrorism (AML/CFT), and Know-Your-Customer laws, rules and regulations (whether in Malaysia or elsewhere). The Applicant agrees that Manulife IM (Malaysia) shall not be liable or responsible in anyway whatsoever and shall be held harmless against any loss arising as a result of or in connection with any delay or failure to process any application or transaction if such information or documents requested by Manulife IM (Malaysia) have not been promptly provided by the applicant to Manulife IM (Malaysia).
- Manulife IM (Malaysia) reserves the right to terminate the relationship if any documents requested pursuant to the AML / CFT requirements are not received within 14 days. In such event of termination, units will be redeemed at the closing NAV price at the end of the business day.

15. INDEMNITY

- The applicant(s) hereby agree(s) to indemnify Manulife IM (Malaysia) and the relevant Trustee(s) and any of their authorised agents against any actions, proceedings, claims, losses, damages, costs and expenses which may be brought against, suffered or incurred by any or all of them arising either directly or indirectly out of or in connection with Manulife IM (Malaysia) accepting, relying on or failing to act on any instructions given by or on behalf of the applicant(s) unless due to the willful default or negligence of Manulife IM (Malaysia).
- The applicant acknowledges and accepts that Manulife IM (Malaysia) has the absolute discretion to rely on facsimile and confirmation from the applicant and undertakes to indemnify and hold harmless Manulife IM (Malaysia), its employees and agents against all costs, expenses, loss of liabilities, claims and demands arising out of reliance on the applicant's confirmation.

16. LEGAL AND TAX IMPLICATIONS

The applicant shall acquaint himself with the relevant tax laws and exchange control regulations in force in the countries of his citizenship, residence or domicile.

17. GOVERNMENT TAX

All fees and charges (e.g. sales charge, switching fee, transfer fee, management fee, trustee fee and any other relevant fee(s) and/or charge(s), where applicable, may be subject to tax that may be introduced by the Government of Malaysia from time to time. The Manager, the Trustee and/or other service providers reserve the right to collect from you and/or the Fund an amount equivalent to the prevailing rate of tax payable for all charges and fees, where applicable.

Your obligation to pay any applicable taxes shall form part of the Terms and Conditions.

18. PAYMENT TO MANULIFE IM (MALAYSIA)

- The completed Account Opening Form should be accompanied by payment and submitted to any Manulife IM (Malaysia) office, or its authorised Advisers.
- Investment payment should be made payable to '**Manulife Investment Management (M) Berhad-Client Trust Account**'.
- Manulife IM (Malaysia) shall not be liable to pay any interest to the Unit Holder(s) for any monies held by Manulife IM (Malaysia) for the Unit Holder(s) for any reason(s) whatsoever.
- Units will be issued at the NAV of the Fund as at the next valuation point on forward pricing basis.

19. COOLING-OFF PERIOD

Please refer to the Prospectus and Supplementary Prospectus (if any) or Information Memorandum for more information.

20. UNIT TRUST LOAN FINANCING RISK DISCLOSURE STATEMENT

Investing in a Unit Trust Fund with Borrowed Money Is More Risky than Investing with Your Own Savings.

You should assess if loan financing is suitable for you in light of your objectives, attitude to risk and financial circumstances. You should be aware of the risks, which would include the following:

- The higher the margin of financing (that is, the amount of money you borrow for every ringgit of your own money which you put in as deposit or down payment), the greater the loss or gain on your investment.
- You should assess whether you have the ability to service the repayments on the proposed loan. If your loan is a variable rate loan, and if interest rates rise, your total repayment amount will be increased.
- If unit prices fall beyond a certain level, you may be asked to provide additional acceptable collateral (where units are used as collateral) or pay additional amounts on top of your normal instalments. If you fail to comply within the time prescribed, your units may be sold towards the settlement of your loan.
- Returns on unit trusts are not guaranteed and may not be earned evenly over time. This means that there may be some years where returns are high and other years where losses are experienced. Whether you eventually realise a gain or loss may be affected by the timing of the sale of your units. The value of units may fall just when you want your money back even though the investment may have done well in the past.

This brief statement cannot disclose all the risks and other aspects of loan financing. You should therefore carefully study the terms and conditions before you decide to take a loan. If you are in doubt about any aspect of this risk disclosure statement or the terms of the loan financing, you should consult the institution offering the loan.

21. INFORMATION OF INDIVIDUAL SELF-CERTIFICATION FOR FATCA (Foreign Account Tax Compliance Act) AND CRS (Common Reporting Standard)

Regulations based on Foreign Account Tax Compliance Act ("FATCA") and Organisation for Economic Co-operation and Development ("OECD") Common Reporting Standard ("CRS") require financial institutions to collect and report certain required information based on an individual account holder's or controlling person of an entity account holder's tax residence. Each jurisdiction has its own rules for defining tax residence. In general, tax residence is the country in which you live. Special circumstances (such as studying abroad, working overseas, or extended travel) may cause you to be resident elsewhere or resident in more than one country at the same time (multiple residencies). The country/countries in which you pay income tax are likely to be your country/countries of tax residence. For more information on tax residence, please consult your tax adviser or the information at the following link for FATCA and CRS at <https://www.irs.gov/> and <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/> respectively.

If your tax residence (or the account holder, if you are completing the form on their behalf) is located outside of the country in which this account is maintained, we may be legally obliged to pass on the information in this form and other financial information with respect to your financial accounts to the tax authorities in the country where the financial institution is located.

As a financial institution, we are not allowed to give tax or legal advice.

If you have any questions about this form, these instructions, or defining your tax residency status, please speak to your tax adviser or domestic tax authority.

22. MISCELLANEOUS

References to persons include corporations, references to one gender include both genders and references to the singular include the plural and vice versa.

23. CONTACT US

Should you require more information, please contact Customer Service, Manulife Investment Management (M) Berhad Registration No: 200801033087 (834424-U), 13th Floor, Menara Manulife, 6 Jalan Gelenggang, Damansara Heights, 50490 Kuala Lumpur. Tel No. 03-2719 9271 or email us at MY_CustomerService@manulife.com or visit our website at www.manulifeim.com.my.

DECLARATION ON OWNERSHIP OF FUNDS

A beneficial owner is defined as the natural person who ultimately owns or controls a customer or the person on whose behalf a transaction is being conducted and includes the person who exercises ultimate effective control over a body corporate or unincorporated.

Is there a beneficial owner in this application Yes [Please complete the individual / Controlling Person Self-certification Form (FATCA & CRS) Form] No

If yes, please indicate the following and enclose a copy of his/her NRIC / Passport :

Name : _____ NRIC / Birth Cert. / Passport No. : _____

Source of Funds : _____ Source of Wealth : _____

Relationship with Applicant : _____

DECLARATION PURSUANT TO FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA)

Please answer the following questions in order to confirm that you are under the laws and regulations of the United States:

First Applicant	Joint Applicant
Are you a United States citizen / United States resident / United States Permanent Resident Alien (i.e. a so-called U.S. green card holder)? <input type="checkbox"/> Yes <input type="checkbox"/> No	Are you a United States citizen / United States resident / United States Permanent Resident Alien (i.e. a so-called U.S. green card holder)? <input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please submit Form W-9 of US Department of the Treasury Internal Revenue Service. A copy of Form W-9 can be obtained from the US IRS website at http://www.irs.gov/pub/irs-pdf/fw9.pdf . If you were born in the U.S. but is no longer a U.S. tax resident, please provide the following documents: • Certificate of loss of nationality of U.S. • Form i-407	If yes, please submit Form W-9 of US Department of the Treasury Internal Revenue Service. A copy of Form W-9 can be obtained from the US IRS website at http://www.irs.gov/pub/irs-pdf/fw9.pdf . If you were born in the U.S. but is no longer a U.S. tax resident, please provide the following documents: • Certificate of loss of nationality of U.S. • Form i-407

DECLARATION PURSUANT TO COMMON REPORTING STANDARD (CRS) ON TAX RESIDENCY

Are you a tax resident(s) in any country other than Malaysia?

If YES, please list all countries/jurisdictions other than U.S. where you are a resident for tax purposes and the associated taxpayer identification numbers ("TIN"). If there are more than 5 countries/jurisdictions, please use a separate sheet. Please refer to the OECD AEOI Portal for more information on tax residency: <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/#d.en.347760>

First Applicant	Joint Applicant		
<p>First Applicant <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Place of Birth: Country: <input type="checkbox"/> Malaysia <input type="checkbox"/> Others _____ (Please specify)</p> <p>City: _____ (Please specify)</p>	<p>Joint Applicant <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Place of Birth: Country: <input type="checkbox"/> Malaysia <input type="checkbox"/> Others _____ (Please specify)</p> <p>City: _____ (Please specify)</p>		
Country / Jurisdiction of Tax Residency	Tax Payer Identification Number (TIN) Income Tax Reference Number	Country / Jurisdiction of Tax Residency	Tax Payer Identification Number (TIN) Income Tax Reference Number
Please provide reason(s) for not providing the TIN/income Tax Reference Number		Please provide reason(s) for not providing the TIN/income Tax Reference Number	

DECLARATION AND SIGNATURE(S)

I/We declare that the information provided in this form is, to the best of my knowledge and belief, accurate and complete.

I/We acknowledge and understand that the information contained in this self-certification and any reportable account(s) may be reported to the tax authorities of the country/jurisdiction in which this account(s) is/are maintained and exchanged with tax authorities of another country/jurisdiction or countries/jurisdictions in which I may be tax resident pursuant to intergovernmental agreements to exchange financial account information.

I/We have read and understood the applicable provisions of the latest prospectus / information memorandum of the relevant fund (the "Fund") to which this account relates with respect to the gathering, storage, use, processing, disclosure and reporting of information provided by me in connection with the satisfaction of any governmental and/or regulatory requirements and/or other legal obligations relating to, but not limited to, information sharing and tax reporting, which may be applicable to the Fund from time to time, and agree and undertake to be bound by such terms (as they may be amended from time to time) and to perform all obligations thereunder.

I/We acknowledge, consent to and instruct (a) the gathering, retention and procession of any information contained in this form (as such information may be updated from time to time) and any other information regarding the account holder provided by me, by the Fund and/or any distributor of the Fund and/or any other entity duly designated by the Fund, (b) the transfer of such information to any administrative support provider and processor located within the EEA, Canada and India, where the transfer is necessary for the maintenance of records or administration of the information, and (c) the disclosure and reporting of any such information to any governmental or regulatory authority, including relevant tax authorities, of the country in which this account is maintained and the exchange of such information with any governmental, regulatory or tax authorities of any other country or countries in which the account holder may be tax resident where such countries (or governmental, regulatory or tax authorities in such countries) have entered into agreements to exchange financial account information in connection with FATCA and/or OECD CRS.

I/We understand and agree that Manulife IM (Malaysia) can upon giving me/us reasonable notice: withhold on payments of any amounts due to me/us; or Manulife IM (Malaysia) can suspend or terminate my/our account if

I/We (or any successor owner or payee under the terms and conditions of my/our account) fail to provide the information referenced above or any part thereof or if at any time I/We (or any successor owner or payee under your account) withdraw the consent or contest the waiver provided above.

I/We undertake to advise Manulife IM (Malaysia) as soon as possible of any change in circumstances which affects the tax residency status of the individual identified in this form or causes the information contained herein to become incorrect or incomplete and to provide Manulife IM (Malaysia) with a suitably self-certification and Declaration **within 30 DAYS** of such change in circumstances.

I/We declare that I/we have not been convicted by any court for any criminal offence whether within or outside Malaysia.

I/We declare that I/we have not been subjected to any bankruptcy proceedings or failed to meet any judgment debts whether within or outside Malaysia.

I/We acknowledge that I/We have received, read and fully understand the Prospectus(es), Supplementary Prospectus(es) (if any) or Information Memorandum, Supplementary Information Memorandum (if any), PHS, the Deed and Supplementary Deed(s) (if any) for the Fund(s) to be invested in and the terms and conditions stipulated in (i) Manulife Investment Management (M) Berhad (the Company) website (www.manulifeim.com.my) and (ii) all the notes, terms and conditions of this form and I/we undertake to be bound by them for my/our initial and subsequent transactions with the Company. I/We acknowledge that the same have been explained to me/us by the Company, and/or licensed unit trust adviser.

I/We hereby declare that all information and supporting documents provided herein are true, correct and complete and that I/we have not withheld any material facts or information which may influence the acceptance of this application.

I/We acknowledge and accept that the Company reserves the right to reject, withdraw or terminate forthwith without notice my application without assigning any reasons thereto and under no circumstances shall the Company be liable for any loss or damage for such action.

I/We am/are aware of the fees and charges that will be incurred directly or indirectly when investing in the unit trust fund(s).

Save and except in the event of gross negligence, I/we agree to indemnify the Company and any of their advisers any actions, proceedings, claims, losses, damages, costs and expenses which may be brought against, suffered or incurred by any or all of them either directly or indirectly out of or in connection with carrying out this request.

I/We hereby declare that the investment decision has been reached as a result of my/our own independent judgment.

I/We acknowledge that I/We have read the above Unit Trust Loan Financing Risk Disclosure Statement and understood its contents.

I/We understand that if there is any change in the information provided, I/we shall notify Manulife Investment Management (M) Berhad (Manulife IM (Malaysia)) as soon as practicable.

SAMPLE

Signature of First Applicant

/ /

Date

Signature of Joint Applicant

/ /

Date

Manulife Investment Management (M) Berhad

NOTICE ON PERSONAL DATA AND PRIVACY TO CUSTOMERS

This Privacy Notice is issued pursuant to the Personal Data Protection Act 2010.

Information we collect and how we use it

You have supplied Manulife (which means Manulife Holdings Berhad and all its subsidiary companies) with your personal information in connection with the application for any of our products and the provision of services or compliance with any laws or guidelines issued by regulatory or other authorities. These include and are not limited to details such as your name, identification number, address, phone number and email address as well as other non-public information including your financial, familial and non-familial information (“Personal Information”). Manulife may from time to time request for other Personal Information that may be relevant to consider your request for any other products or services.

The purposes for which your Personal Information are processed and/or used are as follows:-

- a) The processing of your application(s) for products and services offered by Manulife;
- b) Manulife’s normal operation in relation to our products, services and facilities provided, including but not limited to marketing; business/regulatory/financial/risk reporting, monitoring and management; updating and communication; product design and development; fraud or crime prevention or investigation; audit; debt collection; statistical research or analysis; seeking advice or enforcement of legal rights; ancillary purposes such as registration for facilities;
- c) The compliance with the requirements to make disclosure under any law or regulations binding on Manulife or any of its affiliates, representatives; and
- d) Other purposes directly relating to any of the above.

All customers’ Personal Information will be kept confidential. However Manulife may disclose such Personal Information to subsidiaries, associated or related companies and their respective employees, professional advisors, agents, representatives, third party service providers, suppliers and vendors. Such Personal Information may be transferred to places outside of Malaysia as Manulife may deem fit.

Your continued usage of our products and Services is deemed as consent for Manulife to process your Personal Information for all the purposes as described above. You may choose not to give your consent or to limit your consent for Manulife to process and retain your Personal Information by writing in to us. If you choose not to give Manulife your consent, you can continue to interact with Manulife, but products and services may be limited.

Access and change requests

If you wish to access / change your Personal Information or withdraw consent for use of your Personal information for direct marketing purposes, please contact Customer Service, Manulife Investment Management (M) Berhad at 03-2719 9271 / MY_CustomerService@Manulife.com.

Inquiries and complaints

If you have any queries or complaints relating to this Notice, you may contact Manulife’s Personal Data Protection Officer at 03-2719 9228 / MIMMB_PDPA@manulife.com.

Manulife may review and update this Notice from time to time. You can log on to our website or contact Manulife’s Personal Data Protection Officer to obtain the latest version of this Notice.

I have read and I understand and consent to the above terms.

First Applicant / Authorised Signatory(ies)		Joint Applicant / Authorised Signatory(ies)	
*Please tick one:		*Please tick one:	
I <input type="checkbox"/> agree / <input type="checkbox"/> disagree that any personal information collected or held by Manulife (whether contained in this application or otherwise obtained) may be held, used and disclosed by Manulife to third parties for the purpose of marketing and promotions.		I <input type="checkbox"/> agree / <input type="checkbox"/> disagree that any personal information collected or held by Manulife (whether contained in this application or otherwise obtained) may be held, used and disclosed by Manulife to third parties for the purpose of marketing and promotions.	
Signature	:	Signature	:
Name	:	Name	:
NRIC	:	NRIC	:
Date	:	Date	:

* You may request for the Bahasa Malaysia version of this Form.

** In the event of any discrepancy between the English and Bahasa Malaysia versions of this Notice, the English version would prevail.

SA Calculator Ref. No.

SA Form - Individual

INVESTOR SUITABILITY ASSESSMENT FORM

This Investor Suitability Assessment Form will guide you in choosing the Unit Trust / Private Retirement Scheme (PRS) funds distributed by Manulife Investment Management (M) Berhad Registration No: 200801033087 (834424-U) (hereinafter referred to as “Manulife IM (Malaysia)”) 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 Unit Trust / PRS funds are recommended according to your investment needs and objectives.

A. PERSONAL DETAILS

Investor Name		Account No.	
NRIC No. / Passport No.		Age	
Annual Income	<input type="checkbox"/> < RM100,000 <input type="checkbox"/> RM200,001 - RM300,000 <input type="checkbox"/> RM100,000 - RM200,000 <input type="checkbox"/> > RM300,000		
Category of Investor	<input type="checkbox"/> Retail Investor <input type="checkbox"/> High Net - Worth Investor - Gross annual income for individual exceeds RM300,000 or jointly with spouse exceeds RM400,000; or - Total net personal assets or total net joint assets with spouse exceeds RM3 million <input type="checkbox"/> Accredited Investor (Not required to complete Suitability Assessment Form, please proceed to Section E) (CMSL holder, Executive Director / CEO of a CMSL holder)		
Work Experience (Related to investment)	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Training Attended (Related to investment)	<input type="checkbox"/> Yes <input type="checkbox"/> No		

B. INVESTMENT OBJECTIVES

Objective	<input type="checkbox"/> Education <input type="checkbox"/> Retirement <input type="checkbox"/> Wealth Accumulation <input type="checkbox"/> Saving for specific purposes: (Expected Age:) _____ (e.g. house, car, holiday)			
Targeted Amount	RM			

C. RISK PROFILE QUESTIONNAIRE

This questionnaire helps (“Manulife IM (Malaysia)”) to determine the indicative asset allocation range of Unit Trust / PRS portfolio that suits your personal risk profile. Your answer to the questions below only provide some indication of your general personal risk profile which may or may not accurately reflect your risk tolerance level.

Please select / circle where applicable.

Dimension	Question	Score
Demographic Factors (Age and Financial Situation)	1. Which of the following best describes your current stage of life?	
	(a) <input type="checkbox"/> Young (18-35 years old) with little financial burden	[9]
	(b) <input type="checkbox"/> Young (18-35 years old) with some financial burden	[5]
	(c) <input type="checkbox"/> Middle-aged (36-55 years old) with little financial burden	[10]
	(d) <input type="checkbox"/> Middle-aged (36-55 years old) with some financial burden	[7]
	(e) <input type="checkbox"/> Retired or nearing retirement (above 55 years old) with little financial burden	[3]
	(f) <input type="checkbox"/> Retired or nearing retirement (above 55 years old) with some financial burden	[1]

<p>General Investment Experience</p>	<p>2. How many years of investment experience in financial markets (excluding mandatory pension scheme if any) do you have?</p> <p>(a) <input type="checkbox"/> No experience <i>[Note: Your answer to Q3 should be (f) by default]</i></p> <p>(b) <input type="checkbox"/> Less than 1 year</p> <p>(c) <input type="checkbox"/> 1 year to less than 3 years</p> <p>(d) <input type="checkbox"/> 3 years to less than 5 years</p> <p>(e) <input type="checkbox"/> 5 years or above</p>	<p>[0]</p> <p>[1]</p> <p>[2]</p> <p>[3]</p> <p>[4]</p>
<p>Investment Product Knowledge, Experience and Portfolio</p>	<p>3. Which of the following investment products have you invested in during the past 3 years? <i>(Tick one or more, if applicable. Your answer with the highest score is final)</i></p> <p>(a) <input type="checkbox"/> Principal-protected products / Investment-grade bonds</p> <p>(b) <input type="checkbox"/> Foreign currencies / Gold</p> <p>(c) <input type="checkbox"/> Balanced funds / Mixed allocation funds</p> <p>(d) <input type="checkbox"/> Stocks / ETFs / Equity funds</p> <p>(e) <input type="checkbox"/> High yield bond funds / Hedge funds / Derivatives / Leveraged products / Cryptocurrency</p> <p>(f) <input type="checkbox"/> None of above</p>	<p>[1]</p> <p>[2]</p> <p>[3]</p> <p>[5]</p> <p>[7]</p> <p>[0]</p>
<p>Investment Horizon</p>	<p>4. In general, what is the time period intended for your financial investment?</p> <p>(a) <input type="checkbox"/> Less than 1 year</p> <p>(b) <input type="checkbox"/> 1 year to less than 3 years</p> <p>(c) <input type="checkbox"/> 3 years to less than 5 years</p> <p>(d) <input type="checkbox"/> 5 years or above</p>	<p>[1]</p> <p>[2]</p> <p>[3]</p> <p>[4]</p> <p>[5]</p>
<p>Risk Attitude</p>	<p>5. What is the price fluctuation on financial investment you can tolerate within one year?</p> <p>(a) <input type="checkbox"/> less than 5%</p> <p>(b) <input type="checkbox"/> 5% to less than 10%</p> <p>(c) <input type="checkbox"/> 10% to less than 15%</p> <p>(d) <input type="checkbox"/> 15% to less than 25%</p> <p>(e) <input type="checkbox"/> 25% or above</p>	<p>[1]</p> <p>[2]</p> <p>[3]</p> <p>[4]</p> <p>[5]</p>
<p>Investment Objective</p>	<p>6. Which of the following best describes your overall investment objective?</p> <p>(a) <input type="checkbox"/> Capital preservation - keep investment loss at a minimum with little concern on returns</p> <p>(b) <input type="checkbox"/> Income orientation - earn stable income or beat inflation</p> <p>(c) <input type="checkbox"/> Income-and-growth - achieve returns on the balance of modest income and capital appreciation</p> <p>(d) <input type="checkbox"/> Growth orientation - aim at returns with focus on capital appreciation</p> <p>(e) <input type="checkbox"/> Aggressive growth - look for maximum returns possibly from high-risk financial investments</p>	<p>[1]</p> <p>[2]</p> <p>[3]</p> <p>[4]</p> <p>[5]</p>
<p>Please total your points from the six questions and write your risk score in the box:</p>		

Due Diligence Process

- Owing to the possibility of more than one choice in question 3, the choice of the highest score is only applied to scoring in this question.
- For the sake of consistency, answer 2(a) cannot coexist with any one of answers 3(a) to 3(e).

D. RISK ASSESSMENT RESULT (to be completed by Unit Trust / PRS Adviser):

(i) Risk Profile (Please select one in accordance to Risk Score)

Risk Score	General Risk Profile Description		Recommended Asset Allocation	Your Score	Maximum Risk Score
4 - 14	Conservative	You can accept investments with low risk returns.	Equity: 10% - 30% Bond/ Money market: 70% - 90%		2.90
15 - 25	Moderate	You can accept investments with medium risk exposure and price fluctuation for capital growth potential.	Equity: 40% - 60% Bond/ Money market: 40% - 60%		3.80
26 - 35	High Risk	You can accept investments with high risk exposure and price fluctuation for substantial capital growth.	Equity: 70% - 90% Bond/ Money market: 10% - 30%		4.70

(ii) Decision (Please select one)

With Servicing Adviser

- Within Risk Profile** - Portfolio of products recommended by Unit Trust / PRS Adviser is **in accordance** with the investor's risk profile.
- Exceeds Risk Profile** - Notwithstanding the result of this assessment, the investor confirms and decides to purchase the portfolio of products based on the investor's judgement / preference which the portfolio's risk profile may be **exceeding** the investor's risk profile.
- Self-Execution - Adviser only provides administrative service** to investor who has investment knowledge. The investor confirms and decides to purchase the portfolio of products based on the investor's judgement / preference which the portfolio's risk profile may be **exceeding** the investor's risk profile.

Without Servicing Adviser

- Self-Execution - Investor decided to select own Funds to invest**
Notwithstanding the result of this assessment, the investor confirms and decides to purchase the portfolio of products based on the investor's judgement / preference which the portfolio's risk profile may be **exceeding** the investor's risk profile.

E. ACKNOWLEDGEMENT & DECLARATION:

No.	Remarks	Yes (✓) / No (X)
1	I declare that all information disclosed is true, complete and accurate.	
2	I acknowledge receipt of a copy of the prospectus / product highlight sheet (PHS) / Disclosure Document (if any) and the relevant disclosure document which have been given to me.	
3	(a) With Servicing Adviser - The Unit Trust / PRS adviser has explained and I have understood the features and risks of the fund(s). I understand and shall bear full responsibility for my investment decisions.	
	(b) Without Servicing Adviser - I have understood the features and risks of the fund(s). I understand and shall bear full responsibility for my investment decisions.	
4	I decline to provide certain information required for product suitability assessment and understand that this may adversely affect my suitability assessment.	

<p>_____ Investor's Signature</p> <p>Name:</p> <p>Date Undertaken:</p>	<p>_____ Unit Trust / PRS Adviser's Signature</p> <p>Adviser Name:</p> <p>Adviser Code:</p> <p>Date Undertaken:</p>
<p>Remarks:</p>	

WARNING
THE RECOMMENDATION IS MADE BASED ON INFORMATION OBTAINED FROM THE SUITABILITY ASSESSMENT. INVESTORS ARE ADVISED TO EXERCISE JUDGMENT IN MAKING AN INFORMED DECISION IN RELATION TO THE UNIT TRUST / PRS FUNDS.

THE ASSESSMENT RESULTS ONLY SERVE AS A REFERENCE FOR YOUR CONSIDERATION AND SHOULD NOT BE CONSTRUED AS AND SHALL NOT FORM PART OF AN OFFER OR SOLICITATION TO BUY OR SELL ANY UNIT TRUST / PRS FUNDS.