

**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**

<b>Investor Name</b>		<b>Account No.</b>	
<b>NRIC No. / Passport No.</b>		<b>Age</b>	
<b>Annual Income</b>	<input type="checkbox"/> < RM100,000 <input type="checkbox"/> RM200,001 - RM300,000 <input type="checkbox"/> RM100,000 - RM200,000 <input type="checkbox"/> > RM300,000		
<b>Category of Investor</b>	<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 <b>(Not required to complete Suitability Assessment Form, please proceed to Section E)</b> (CMSL holder, Executive Director / CEO of a CMSL holder)		
<b>Work Experience (Related to investment)</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No		
<b>Training Attended (Related to investment)</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No		

**B. INVESTMENT OBJECTIVES**

<b>Objective</b>	<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)			
<b>Targeted Amount</b>	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	<b>Conservative</b>	You can accept investments with low risk returns.	Equity: 10% - 30% Bond/ Money market: 70% - 90%		2.90
15 - 25	<b>Moderate</b>	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	<b>High Risk</b>	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) <b>With Servicing Adviser</b> - 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) <b>Without Servicing Adviser</b> - 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 style="text-align: center;">_____ Investor's Signature</p> <p>Name: _____</p> <p>Date Undertaken: _____</p>	<p style="text-align: center;">_____ Unit Trust / PRS Adviser's Signature</p> <p>Adviser Name: _____</p> <p>Adviser Code: _____</p> <p>Date Undertaken: _____</p>
<p><b>Remarks:</b> _____</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.