

## *Suitability Assessment for Individual*

This **Suitability Assessment (SA) Form** will guide you in choosing the unlisted capital market products that suit your investment objectives, risk tolerance level, financial profile and investment experience. The information you provide will form the basis of recommendation. It is important that you provide accurate and complete information to ensure that suitable unlisted capital market products are recommended according to your investment needs and objectives.

### Section A: KNOW YOUR INVESTOR

	Principal Applicant	Joint Holder (if any)
<b>Full Name (in CAPITAL LETTERS)</b>		
<b>NRIC/Passport Number</b>		
<b>Correspondence Address</b>		
<b>Contact Number</b>		
<b>Email Address</b>		
<b>Nationality</b>		
<b>Marital Status</b>	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced
<b>Educational Level</b>	<input type="checkbox"/> Secondary <input type="checkbox"/> Tertiary <input type="checkbox"/> Professional	<input type="checkbox"/> Secondary <input type="checkbox"/> Tertiary <input type="checkbox"/> Professional
<b>Occupation (If self-employed, please specify nature of business)</b>		
<b>Employer</b>		
<b>Monthly Income</b>	<input type="checkbox"/> <RM1,500 <input type="checkbox"/> RM1,500-RM3,000 <input type="checkbox"/> RM3,001-RM5,000 <input type="checkbox"/> RM5,001-RM10,000 <input type="checkbox"/> >RM10,000	<input type="checkbox"/> <RM1,500 <input type="checkbox"/> RM1,500-RM3,000 <input type="checkbox"/> RM3,001-RM5,000 <input type="checkbox"/> RM5,001-RM10,000 <input type="checkbox"/> >RM10,000
<b>No. of Dependents</b>	<input type="checkbox"/> 0 <input type="checkbox"/> 1 - 4 <input type="checkbox"/> 5 - 8 <input type="checkbox"/> >8	<input type="checkbox"/> 0 <input type="checkbox"/> 1 - 4 <input type="checkbox"/> 5 - 8 <input type="checkbox"/> >8

### Section B: RISK PROFILE

**Note:**

1. This risk profile is valid for 3 years. However, you may re-assess your risk with your Unit Trust Consultant (UTC) from time to time to meet your latest investment objective.
2. This SA need not be conducted if the investor tops-up his/her investment in an existing fund where he/she has conducted the SA before but not more than 3 years ago.

**For joint holders:**

- A. The SA will be based on the combined assessment according to the details below. Both applicants agree that the details of only one applicant will be filled in this section.
- B. Both joint holders are required to acknowledge and sign in Section D.

**Investment Objective**

Please tick (✓) only one.

**1. Your current age:**

- Above 60 [1]
- 51 to 60 [2]
- 41 to 50 [3]
- 31 to 40 [4]
- 18 to 30 [5]

**2. Your knowledge on investing:**

- Very low [1]
- Low [2]
- Average [3]
- Knowledgeable [4]
- Very knowledgeable [5]

**3. Percentage (%) of your monthly disposable income invested:**

- No income [1]
- ≤ 10% [2]
- 11% to 20% [3]
- 21% to 30% [4]
- More than 30% [5]

**4. Your current investments are in:**

- Savings & Deposits [1]
- Bonds [2]
- Equity Unit Trust [3]
- Stocks & Shares [4]
- Derivatives [5]

**5. Your investment horizon:**

- < 1 years [1]
- 1- 3 years [2]
- 3 – 5 years [3]
- 5 – 10 years [4]
- >10 years [5]

**6. You prefer capital preservation against high returns.**

- Strongly agree [1]
- Agree [2]
- Neutral [3]
- Disagree [4]
- Strongly disagree [5]

**7. In order to achieve high returns, are you willing to choose high risk investment?**

- Strongly disagree [1]
- Disagree [2]
- Neutral [3]
- Agree [4]
- Strongly agree [5]

**8. If Net Asset Value of the fund that you invest fall, you will:**

- Redeem and hold cash [1]
- Hold on to it, no action taken [2]
- Switch to another fund [3]
- Invest more to average my cost [4]
- Top up aggressively [5]

**Note:**

The total score is to be completed by Unit Trust Consultant (UTC). Then proceed to Section C for funds recommendation after matching the Risk Profile.

Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8

<b>Scoring:</b>	<b>Your total score from Q1 – Q8 is:</b>	<input type="text"/>
-----------------	--	----------------------

<i>Client's Initial:</i>
--------------------------

The following table indicates the risk profile of a typical investor based on the total score. Please be reminded that this questionnaire is designed to assist you to evaluate your risk profile from the responses to the question above.

Total Score	Risk Profile	Description
<input type="checkbox"/> 8 to 12	Very Low Risk	Your risk profile indicates that you cannot tolerate any risks and potential capital loss. Your investment objective is to generate consistent though low income in a capital protection environment.
<input type="checkbox"/> 13 to 18	Low Risk	Your risk profile indicates that you can only tolerate minimal downside risks and potential capital loss. Your investment objective is to generate income and some capital growth.
<input type="checkbox"/> 19 to 29	Medium Risk	Your risk profile indicates that you can tolerate moderate downside risks and potential capital loss. Your investment objective is to generate income and reasonable capital growth.
<input type="checkbox"/> 30 to 35	High Risk	Your risk profile indicates that you can withstand relatively high market volatility and potential capital loss. Your investment objective is to generate high capital growth.
<input type="checkbox"/> 36 to 40	Very High Risk	Your risk profile indicates that you can withstand extremely high market volatility and potential loss of the entire capital. Your investment objective is to generate exceptionally high capital growth.

### Section C: FUND RECOMMENDATION

This section is to be completed by Unit Trust Consultants and a copy to be given to the investor. The recommended funds based on your risk tolerance assessment are:

Very Low Risk <input type="checkbox"/> 8 to 12	Low Risk <input type="checkbox"/> 13 to 18	Medium Risk <input type="checkbox"/> 19 to 29	High Risk <input type="checkbox"/> 30 to 35	Very High Risk <input type="checkbox"/> 36 to 40
<input type="checkbox"/> PMB Shariah Cash Management Fund	<input type="checkbox"/> PMB Sukuk Fund	<input type="checkbox"/> PMB Dana Al-Aiman <input type="checkbox"/> PMB Dana Bestari <input type="checkbox"/> PMB Dana Mutiara <input type="checkbox"/> PMB Shariah Index Fund <input type="checkbox"/> PMB Shariah Premier Fund <input type="checkbox"/> PMB Shariah Dividend Fund <input type="checkbox"/> PMB Shariah Tactical Fund	<input type="checkbox"/> PMB Shariah Growth Fund <input type="checkbox"/> PMB Shariah Aggressive Fund <input type="checkbox"/> PMB Shariah Mid-Cap Fund <input type="checkbox"/> PMB Shariah Small-Cap Fund <input type="checkbox"/> PMB Shariah ASEAN Stars Equity Fund	

### Section D: DECLARATION

<input type="checkbox"/> I understand my risk and I agree with the recommendation prescribed above. <input type="checkbox"/> I understand my risk and I disagree with the recommendation prescribed above.	Investor Signature: Name: Date:
<input type="checkbox"/> All information disclosed is true, complete and accurate.	UTC Signature: Name:
<input type="checkbox"/> I acknowledge receipt of a copy of Product Highlight Sheet and the relevant disclosure document which have been given to me.	Agent Code: Date:
<input type="checkbox"/> I decline to provide certain information required for this assessment and this may adversely affect my SA.	<b>For Office Use Only</b>
<input type="checkbox"/> The UTC has explained and I have understood the features and risks of the products.	

### **DISCLAIMER**

The recommendation is made based on information obtained from the SA. Investors are advised to exercise judgment in making an informed decision in relation to the unlisted capital market product.