

**This Investor Suitability Assessment Form will guide you in choosing the unit trusts 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.**

**INVESTOR SUITABILITY ASSESSMENT FORM - UNIT TRUST PRODUCTS FOR CORPORATE**

| <u>Sections</u>                                      | <u>Action required by</u> |                              |
|--|---------------------------|------------------------------|
|  | <u>Investor</u>           | <u>Unit Trust Consultant</u> |
| <b>Section A - Investor's Details</b>                | -                         | √                            |
| <b>Section B - Questionnaires No. 1 - 9</b>          | √                         | -                            |
| <b>Section C - Risk Profile</b>                      | -                         | √                            |
| <b>Section D - Investor's Acknowledgement</b>        | √                         | -                            |
| <b>Section E - Sign-off by Unit Trust Consultant</b> | -                         | √                            |

**SECTION A: INVESTOR'S DETAILS**

Name of Company : \_\_\_\_\_

Company Registration No. : \_\_\_\_\_

Nature of Business : \_\_\_\_\_

**SECTION B:- QUESTIONNAIRE**

Please read the questions carefully and tick the answer that best reflects your views about investing. For questions 1 to 9, please choose only one (1) answer.

**Question 1 |** What is your Corporation’s investment goal?

My Corporation’s investment goal is to:

- a. **Preserve capital.**  
We would be uncomfortable with short-term price fluctuations.
- b. **Generate some income to match inflation.**  
We would be willing to accept small price fluctuations.
- c. **Generate returns better than inflation.**  
We would be willing to accept medium price fluctuations.
- d. **Grow Capital.**  
We would be willing to accept large price fluctuations.  
There is a possibility of a loss of the initial investment.
- e. **Maximise the full return potential of the investment.**  
We would be willing to accept very large price fluctuations.  
There is a possibility of a loss of more than the initial investment.

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**Question 2 |** What is the average risk appetite of your Corporation over any 1-year period?

My Corporation is willing to tolerate losses of:

- a. **We do not want to risk the initial capital** set aside for investment/hedging purposes.
- b. **Less than 6% of the initial capital** set aside for investment/hedging purposes.
- c. **6% to less than 9% of the initial capital** set aside for investment/hedging purposes.
- d. **9% to less than 15% of the initial capital** set aside for investment/hedging purposes.
- e. **15% or more of the initial capital** set aside for investment/hedging purposes.

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**Question 3 |** A position your Corporation just entered into fell significantly in value during the expected holding period, what is your Corporation most likely to do with this holding/position?

My Corporation is most likely to:

- a. **Liquidate the entire position** immediately and hold cash to prevent any further losses.
- b. **Liquidate part of the position** and wait for the remaining to recover in value.
- c. **Hold on to the position** and wait for it to recover in value.
- d. **Purchase more of the position**, to take advantage of the move in prices to average down the cost price.

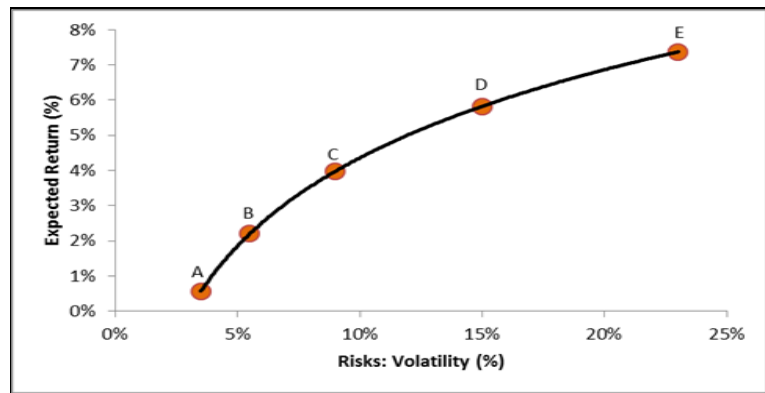
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**Question 4 |** Which level of risk (volatility) will your Corporation tolerate in exchange for the corresponding expected gain from the holding/position?

The following holding/position best represents my Corporation’s acceptable levels of risk and return:

- a. Product A
- b. Product B
- c. Product C
- d. Product D
- e. Product E

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For illustration only, the graph shows a simplified trade-off relationship between risk and return.

**Question 5** | Investment horizon is the total length of time that an investor expects to stay invested for. Investments carry risks and a high-risk investment may take a longer time to recover in value compared to a lower risk investment following a price decline. Your investment time horizon helps to determine your capacity to take on risk.

How long does your Corporation intend to remain invested for?

- a. Less than 1 year.
- b. 1 year to less than 3 years.
- c. 3 years to less than 10 years.
- d. 10 years or more.

**Question 6** | In order to meet other financial/business commitments, is your Corporation intending to liquidate a significant percentage of the amount set aside for investment purposes? When is this expected?

- a. We intend to liquidate a substantial part of this amount in less than 1 year.
- b. We intend to liquidate a substantial part of this amount in 1 year to less than 3 years.
- c. We intend to liquidate a substantial part of this amount in 3 years to less than 10 years.
- d. We do not foresee any need to liquidate this amount over the next 10 years

**Question 7** | What percentage of your Corporation's net assets are you able to set aside for investment purposes?

The allocation to investments will be:

- a. Less than 10% of the Corporation's net assets
- b. 10% to less than 25% of the Corporation's net assets
- c. 25% to less than 50% of the Corporation's net assets
- d. 50% or more of the Corporation's net assets

**Question 8** | Please describe your Corporation's reliance on this account to meet with obligations that may arise from unexpected events.

- a. We will definitely need to access the invested capital to meet with any unexpected liquidity obligations.
- b. We will likely need to access the invested capital to meet with part of the unexpected liquidity obligations.
- c. We will not need to access the invested capital to meet with unexpected liquidity obligations.

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**Question 9** | Corporations sometimes rely on their investments to generate earnings to pay for regular business expenses. These expenses can include interests on loans, rental, etc.

How much does your Corporation rely on the investments in this account to provide earnings for regular business needs?

- a. Highly reliant.
- b. Somewhat reliant.
- c. Not reliant.

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**SECTION C: RISK PROFILE**

*The following table indicates the attitude towards investment risk that a typical investor is expected to have based on the overall scores determined from your responses to the questions above.*

| <b>Risk Profile</b>      | <b>Qualitative Descriptor (Investments)</b>  |
|--------------------------|--|
| <b>Very Conservative</b> | Capital preservation is the primary goal of your Corporation and you seek marginal appreciation for the investments. Your Corporation is unwilling to risk the initial investment and is uncomfortable with short term price fluctuations. Your Corporation will only invest in very liquid products only.   |
| <b>Low</b>               | Your Corporation seeks to preserve capital, but would like to achieve returns that match inflation at the same time. Your Corporation is willing to accept minor price fluctuations and the possibility of small capital losses. Your Corporation prefers to invest in liquid income generating products.  |
| <b>Medium</b>            | Your Corporation seeks to strike a balance between capital preservation and investment gains. Your Corporation seeks to achieve returns that are better than inflation. Your Corporation is willing to accept some price fluctuations and the possibility of some capital losses in exchange for the potential for some capital growth. Your Corporation is comfortable investing in products with reasonable to slightly low liquidity in normal market environments.                                   |
| <b>High</b>              | Your Corporation has a preference for capital growth over capital preservation, and is willing to accept a moderate amount of risk to achieve it. Your Corporation is willing to accept moderate price fluctuations and a small possibility of a total loss of the initial investment in exchange for capital growth. Your Corporation is comfortable investing in products with less than daily liquidity in normal market environments.  |
| <b>Very High</b>         | Your Corporation seeks to achieve maximum return potential for your investment and is willing to accept a high amount of risk to achieve it. Your Corporation is willing to accept high price fluctuations in the short or long term and the possibility of a significant capital loss in pursuit of gains, including a loss of more than the initial investment. Your corporation is comfortable investing in products with lockup periods and/or very low liquidity during normal market environments. |

| Table A: Scoring Bands |     |    |   |     |
|------------------------|-----|----|---|-----|
| 1 - Very Conservative  |     |    | < | 705 |
| 2 - Low                | 706 | to | < | 724 |
| 3 - Medium             | 725 | to | < | 787 |
| 4 - High               | 788 | to | < | 822 |
| 5 - Very Aggressive    | 823 | to | < | 840 |

|   |   |       |
|---|---|-------|
| Based on the answers you have provided, your score is:  | <b>Willingness</b><br><i>(refer to Table B)</i> |       |
|   | <b>Capacity</b><br><i>(refer to Table C)</i>    |       |
| Using the above definition, your general attitude towards investment risk is likely to be _____ ⓘ |   |       |
| Recommended fund(s) based on your organization's risk profile are:                                |   |       |
| Fund Name   | :   | _____ |
| Fund Category   | :   | _____ |
| Basis of Recommendation:  |   |       |
| _____   |   |       |
| _____   |   |       |
| _____   |   |       |

ⓘ The lower Risk Category for **Willingness or Capacity** will be taken as clients' general attitude towards their investment.

**Section D: Investor's Acknowledgement** (Please tick to acknowledge the appropriate statement(s) provided below.)

|   |   |                          |
|---|---|--------------------------|
| 1 | There has been no material change in the information obtained from the previous Suitability Assessment undertaken on [Date: _____].         | <input type="checkbox"/> |
| 2 | I/We agree with the result of this Suitability Assessment and wish to proceed with the investment recommendation.                           | <input type="checkbox"/> |
| 3 | I/We confirm that all information disclosed is true, complete and accurate.   | <input type="checkbox"/> |
| 4 | I/We acknowledge receipt of a copy of the Product Highlights Sheet (PHS) and all relevant disclosure documents.                             | <input type="checkbox"/> |
| 5 | I/We acknowledge that the Authorised Unit Trust Consultant has explained clearly and we have understood the features and risks of the fund. | <input type="checkbox"/> |
| 6 | I/We hereby acknowledge that I have received a copy of this Investor Suitability Assessment Form.   | <input type="checkbox"/> |
| 7 | High Net Worth Investor (Opt out and do not want to undergo this Suitability Assessment)  | <input type="checkbox"/> |

\_\_\_\_\_  
Authorised Signatory 1

\_\_\_\_\_  
Authorised Signatory 2

Name :  
Date :

Name :  
Date:

**Section E: Sign Off By (for Authorised Unit Trust Consultant)**

|                |            |
|----------------|------------|
| Name:<br>Date: | Signature: |
|----------------|------------|



**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 UNIT TRUST PRODUCT.**

*For UOBAM own record purpose: Please DO NOT provide a copy of this page to client*

**Scores and Score Bands**

The set of scores and scoring bands for “Willingness” section are shown below.

| Scores for Willingness                       |    |    |    |    |    |
|--|----|----|----|----|----|
|  | a  | b  | c  | d  | e  |
| <b>Question 1 - Investment Goal (Anchor)</b> | 5  | 64 | 77 | 81 | 85 |
| <b>Question 2 - Loss Tolerance</b>           | 24 | 52 | 53 | 57 | 58 |
| <b>Question 3 - Personality and Behavior</b> | 37 | 66 | 71 | 74 |    |
| <b>Question 4 - Risk Return Expectations</b> | 34 | 44 | 63 | 68 | 71 |

| Table B: Scoring Bands for Willingness |     |    |   |     |
|--|-----|----|---|-----|
| <b>1 - Very Conservative</b>           |     |    | < | 214 |
| <b>2 - Low</b>                         | 215 | to | < | 234 |
| <b>3 - Medium</b>                      | 235 | to | < | 272 |
| <b>4 - High</b>                        | 273 | to | < | 281 |
| <b>5 - Very Aggressive</b>             | 282 | to | < | 288 |

The set of scores and scoring bands for “Capacity” section are shown below.

| Scores for Capacity                                     |     |     |     |     |   |
|---|-----|-----|-----|-----|---|
|   | a   | b   | c   | d   | e |
| <b>Question 5 - Investment Horizon</b>                  | 99  | 100 | 101 | 135 |   |
| <b>Question 6 - Financial/Business Obligations (KO)</b> | 60  | 159 | 180 | 212 |   |
| <b>Question 7 - Amount of Assets Invested</b>           | 150 | 170 | 174 | 175 |   |
| <b>Question 8 - Liquidity Needs</b>                     | 123 | 160 | 173 |     |   |
| <b>Question 9 - Investment Needs</b>                    | 120 | 139 | 145 |     |   |

| <b>Table C: Scoring Bands for Capacity</b> |     |    |   |     |
|--|-----|----|---|-----|
| <b>1 - Very Conservative</b>               |     |    | < | 705 |
| <b>2 - Low</b>                             | 706 | to | < | 724 |
| <b>3 - Medium</b>                          | 725 | to | < | 787 |
| <b>4 - High</b>                            | 788 | to | < | 822 |
| <b>5 - Very Aggressive</b>                 | 823 | to | < | 840 |