



INVESTOR SUITABILITY ASSESSMENT FORM

This Investor Suitability Assessment Form will guide the organisation in choosing the unlisted capital market product that suit the company's 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. Warning: The recommendation is made based on information obtain from the suitability. Investors are advised to exercise judgment in making an informed decision in relation to the unlisted capital market product.

- Note:
- All investors should complete the Suitability Assessment Form (SAF), including the first time investor, investor who wants to invest in different category of fund from his/her earlier risk profile and for same investor who maintain the investment account with different agent.
 - Only High Net-Worth Entity may opt out from completing the SAF.
 - For joint account, the principal applicant answer for Section 2A and 2B will be treated as representing the joint response of both (principal & joint) applicant and both agreed to declare and sign at Section 5.
 - Investor who has previously fill up the SAF and who plans to top-up his/her investment in an existing fund with PBSNB is not required to fill up the SAF.
- All information will be treated with strictest confidence.

SECTION 1 : KNOW YOUR INVESTOR PROCESS (* MANDATORY FIELD)			
Principal Applicant Name*			
Telephone No *		Email	
No of Dependent *			
Occupation *	<input type="checkbox"/> Employed Please Specify :		<input type="checkbox"/> Self-employed Nature Business :
Source of Income *	<input type="checkbox"/> Employed <input type="checkbox"/> Business		<input type="checkbox"/> Inheritance <input type="checkbox"/> Others Please specify.....

SECTION 2A- FINANCIAL PROFILE ANALYSIS	SCORE	SECTION 2B- SUITABILITY ASSESSMENT ANALYSIS	SCORE
1. Which range describes your personal annual income? a. Below RM36,000 b. RM36,001 to RM72,000 c. RM72,001 to RM100,000 d. RM100,001 to RM300,000 e. RM300,001 to RM500,000 f. RM500,001 to RM3,000,000 g. RM3,000,001 and above	[2] [4] [6] [7] [8] [9] [10]	2. Which statements best describes your experience and knowledge in investments? a. Very limited (little knowledge) b. Basic knowledge (understand the differences between equities, bonds and fixed income) c. Fair amount of knowledge (aware of different Investment options and their risks) d. Considerable knowledge (understand different investment philosophies) e. Extensive knowledge (complete understanding of investment products and strategies)	[2] [4] [6] [8] [10]
3. How certain are you that your various sources of income will be stable in the future? a. Uncertain b. Somewhat certain c. Certain	[2] [5] [10]	4. What is your risk tolerance level towards losses? a. 0% b. 0% to 2% c. 2% to 5% d. 5% to 10% e. More than 10%	[0] [2] [4] [6] [8]
5. How old are you? a. Below 40 b. 40 to 44 c. 45 to 49 d. 50 to 60 e. 60 above	[10] [8] [6] [4] [2]	6. Suppose over a horizon of two to three years, your portfolio lost 25% of its initial value. What would you do? a. Sell all the investment and reinvest more conservatively. b. Sell the majority of the investment, moving it to a more conservative investment and allow to regain the value. c. Do nothing, realizing that the investment will rebound with the markets. d. Add to the investment, in order to take advantage of lower prices.	[2] [4] [6] [8]
7. What is the percentage that this investment will represent as a portion of your total investment? a. More than 75% b. 50% to 70% c. Less than 50%	[0] [5] [10]	8. How much of your investment do you expect to redeem over 3 years? a. 0% b. Up to 25% c. Up to 50% d. Up to 100%	[10] [6] [4] [0]
9. For how many years will you remain invested? a. More than 20 years b. 10 to 20 years c. 5 to 10 years d. 3 to 5 years e. Less than 2 years	[10] [8] [6] [4] [2]	10. How frequent do you wish to review your investment? a. Seldom, I want to focus on other things. b. Once a year, when I meet with the advisor to review my financial plan. c. Once a quarter, because I like to keep on top of things. d. Monthly or weekly because I enjoy keeping track of my investments.	[8] [6] [4] [2]
Total score for question 1 to 10			

SECTION 3 – INVESTMENT RISK PROFILE (Tick (✓) based on total score)			
TOTAL SCORE	RISK PROFILE	TYPE OF FUND	YOUR INVESTMENT PROFILE
<input type="checkbox"/> Below 30	Low Risk	Money Market	Conservative You are conservative investor who is looking for low risk investment and at the same time preservation of capital is very important to you. You are prepared to sacrifice higher returns for peace of mind.
<input type="checkbox"/> 30-69	Low Risk Medium Risk	Money Market Mixed Asset Balanced	Moderate You are a balance investor who can accept some risks to your capital you require an investment that has some potential to grow in value over the medium to long term.
<input type="checkbox"/> Above 70	Low Risk Medium Risk High Risk	Money Market Mixed Asset Balanced Equity	Aggressive You seek capital growth over the long term and are prepared to accept higher amount of risk of your potential capital appreciation.

SECTION 4: RECOMMENDATION	
Type of Fund	:
Fund Name	:
Basis of Recommendation/ #Non-recommendation	:
#Please state reason	

<input type="checkbox"/> The Authorised Signatory (ies) wish to proceed with the unit trust fund(s) recommendation. Please sign on the acknowledgement sections)	<input type="checkbox"/> The Authorised Signatory(ies) has decided to invest other unit trust fund(s) that is not recommended by the Authorised Unit Trust Consultant and a copy of the respective fund's Product Highlight Sheet and Disclosure Documents have been given to us. Name of Fund(s) 1) _____ 2) _____	_____
		Initials of Authorised Signatory

SECTION 5: ACKNOWLEDGEMENT		
Please tick to acknowledge the appropriate statement(s) provided below.	YES	NO
The adviser has explained and I/we have understood the features and risks of the Fund.		
All information disclosed is true, complete and accurate. I understand that any misleading, inaccurate or incomplete information provided by me will affect the outcome of the assessment.		
I/We acknowledge receipt a copy of Product Highlight Sheet and relevant disclosure documents which have given to me/us.		
If Applicable		
I/We have previously done an assessment and there has been no material change in the information provided.		
I/We declared I/we is/are an accredited investor as set out in Schedule 1 of the Securities Commission Malaysia's Guidelines on Sales Practices of Unlisted Capital Market Products, and hence this suitability assessment need not be conducted on the organization.		
I/We declared I/we is/are a High Net Worth Entity and wishes to opt out from taking this suitability assessment.		
I/We have decline to provide certain information required in this assessment form. I/We understand that the result of the assessment will be affected by the non-disclosure of certain information.		
I/We have decided to invest into another category of fund(s) that is not match with my risk profile and understand the different risk involve of the fund(s) of certain information.		

Principal Applicant/ Authorised signatory
(Company/Institution)
Name:
Date :

Joint Applicant/ Authorised signatory
(Company/Institution)
Name:
Date :

Company Stamp or Seal

SECTION 6: ADVISER'S (UTC/IUTA) DECLARATION

I declare that:

- The information provided to me in this Suitability Form is strictly confidential and is used for the purpose of fact finding and to facilitate the advisory process.
- I have explained all the required information to you and have attached the relevant documents
- I am trained/qualified and licensed by UTC/IUTA by Federation of investment Managers Malaysia (FiMM).

Signature	:
Adviser's Name	:
Adviser's Code	:
Date	:

For Office Use :

Received By/ Date :	Processed By/ Date :	Verified By/ Date :
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