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INVESTOR SUITABILITY ASSESSMENT FORM (ISAF) - INDIVIDUAL

This Investor Suitability Assessment Form will guide you in choosing the unlisted capital market product 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.

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 unlisted capital market product.

Note:

1. New investor, investor who wants to invest in different category of fund from his/her earlier risk profile and existing investor who maintain the investment account with different agent must provide all information and complete the ISAF.
2. Only High Net-Worth Individual and Accredited Investor may opt out from completing the SAF.
3. This Form is to be completed by Principal Holder only.
4. An investor who has previously filled up the ISAF and who plans to top-up his/her investment in an existing fund with PBSNB is not required to fill up the ISAF, unless ISAF has exceeded a 2-years period or there is material change to the investor profile.

All information will be treated with strict confidentiality.

SECTION 1 : INVESTOR'S DETAILS (ALL FIELDS ARE MANDATORY)			
☐ **New Investor** ☐ **Existing Investor (Update)**			
Name of Applicant Name (as per NRIC) :			
Telephone No		Email	
Occupation	☐ Employed : ________________________ *(Please specify)* ☐ Self-employed : ________________________ *(Please specify)* ☐ Unemployed ☐ Retiree		
Source of Income	☐ Employed ☐ Business	☐ Inheritance ☐ Others ____________________________ *(Please specify)*	

SECTTION 2 : RISK PROFILE QUESTIONNAIRE TO BE COMPLETED – PLEASE TICK ☑ YOUR ANSWER			
QUESTION	**SCORE**	**QUESTION**	**SCORE**
1. What is your current annual income? ( ) Below RM36,000 ( ) RM36,001 to RM72,000 ( ) RM72,001 to RM100,000 ( ) RM100,001 to RM300,000 ( ) RM300,001 to RM500,000 ( ) RM500,001 to RM3,000,000 ( ) RM3,000,001 and above	[2] [4] [6] [7] [8] [9] [10]	6. Which statements best describe your experience and knowledge in investments? ( ) Very limited (little knowledge) ( ) Basic knowledge (understand the differences between equities, bonds, and fixed income) ( ) Fair amount of knowledge (aware of different Investment options and their risks) ( ) Considerable knowledge (understand different investment philosophies) ( ) Extensive knowledge (complete understanding of investment products and strategies)	[2] [4] [6] [8] [10]
2. What is your investment objective? ( ) to preserve my capital. ( ) to achieve income/returns slightly better than deposits. ( ) to achieve moderate income and/or capital growth. ( ) to achieve high capital growth. ( ) to maximise capital growth	[2] [4] [6] [8] [10]	7. What is your risk tolerance level towards losses? ( ) 0% ( ) 0% to 2% ( ) 2% to 5% ( ) 5% to 10% ( ) More than 10%	[0] [2] [4] [6] [8]
3. How old will you be on your next birthday? ( ) Below 40 ( ) 40 to 44 ( ) 45 to 49 ( ) 50 to 60 ( ) 60 above	[10] [8] [6] [4] [2]	8. Suppose over a horizon of two to three years, your portfolio lost 25% of its initial value. What would you do? ( ) Sell all the investment and reinvest more conservatively. ( ) Sell the majority of the investment, moving it to a more conservative investment and allowing it to regain value. ( ) Do nothing, realizing that the investment will rebound with the markets. ( ) Add to the investment, in order to take advantage of lower prices.	[2] [4] [6] [8]

4. What is the percentage that this investment will represent as a portion of your total investment? ( ) More than 75% ( ) 50% to 70% ( ) Less than 50%	 [0] [5] [10]	9. How much of your investment do you expect to redeem over 3 years? ( ) 0% ( ) Up to 25% ( ) Up to 50% ( ) Up to 100%	 [10] [6] [4] [0]
5. How long do you intend to invest your money? ( ) More than 20 years ( ) 10 to 20 years ( ) 5 to 10 years ( ) 3 to 5 years ( ) Less than 2 years	 [10] [8] [6] [4] [2]	10. How frequently do you wish to review your investment? ( ) Seldom, I want to focus on other things. ( ) Once a year, when I meet with the advisor to review my financial plan. ( ) Once a quarter because I like to keep on top of things. ( ) 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
☐ 14 - 40	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.
☐ 41 - 67	Low Risk Medium Risk	Money Market Mixed Asset Balanced Fixed Income	**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.
☐ 68 - 94	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 (To be completed by Unit Trust Consultant)

Type of Fund	:
Fund Name	:
Basis of Recommendation/ #Non-recommendation #Please state reason	: ☐ Suitable to the investor's risk profile. ☐ Investor's own decision to invest in a fund(s) that is above the assessed risk level. ☐ Others: ____________________ ____________________

SECTION 5: PERSONAL ADVICE

	Part 5.1
5.1.1	**In relation to the provision of personal advice to the Applicant by the Consultant:**

The consultant –

☐ Has provided personal advice to me. **(Please proceed to Part 5.2)**

☐ Did not provide any personal advice to me. **(Please proceed to Part 5.3)**

	Part 5.2
5.2.1	**The Consultant confirms that the Consultant has explained to or informed the Applicant, prior to gathering the Applicant's information, as follows:**

a) The Consultant is gathering the Applicant's information disclosed in the account opening application and suitability assessment, which will enable the Consultant to provide personal advice that is suitable for the Applicant after having regard to the Applicant's particular circumstances hence it is in the Applicant's best interests to provide current, accurate and complete information;

b) Inaccurate or incomplete information provided by the Applicant will affect the personal advice given to the Applicant and the Consultant will not be made accountable for such personal advice; and

c) The risk involved in investing all or a large portion of the Applicant's available funds, including savings and retirement funds, in a single fund.

This part is intentionally left blank

5.2.2	**The Consultant to provide the basis for providing such personal advice to the Applicant:**

The Consultant may select more than (1) response.

☐ The Consultant gathered the Applicant's information having regard to the Applicant's background and particular circumstances of the Applicant.

☐ Financial situation (example employment status, amount of income, financial commitments, net assets, number of dependents).

☐ Investment objectives and needs (example purpose of investment, duration of investment, capital protection security, investment preferences such as sustainable and responsible investments (SRI) or Islamic-based investments).

☐ Risk tolerance (example amount of losses the Applicant is willing to bear).

☐ Level of knowledge and investment experience for the purposes of determining that the Applicant has sufficient understanding of the features and risk associated with the product recommended (example Applicant's educational qualification, training, work experience, investment experience and current investment portfolio). The required level of knowledge and investment experience should also correspond to the complexity of the funds.

☐ Others (Please specify): ____.

Supporting documents

☐ For each of the selection made above, the supporting documents refer to the account opening application and suitability assessment.; and/ or

☐ Others (Please specify): ____.

5.2.3	The Consultant to provide the description of the personal advice provided to the Applicant:

☐ Based on latest Fund Factsheet (FFS)* (*FFS is a periodical publication by PBSN that contains the relevant fund's objective, information, Asset Allocation & Weighting, Sector Allocation, Geographical Allocation, Top Five Holdings, Highlight, Performance Records, Calendar Year Returns, Income Distributions and Historical Fund Prices).

☐ The Applicant has chosen not to accept the personal advice given and has chosen to proceed with a transaction in another fund which is not recommended by the Consultant.

☐ Others (Please specify): ____.

5.3	**NO PERSONAL ADVICE PROVIDED (PLEASE TICK WHERE APPLICABLE.)**
5.3.1	**Personal advice was not provided by the Consultant to the Applicant due to the following reasons:**

The Applicant –

☐ Did not request for personal advice.

☐ is an Accredited Investor (Subject to changes).

☐ wishes to top-up investments in existing funds.

☐ has invested in funds recommended by the Consultant contained in the suitability assessment form and the Applicant now seeks to invest within the range of recommended funds.

☐ does not want to provide information requested by the Consultant.

	SECTION 6: ACKNOWLEDGEMENT & DECLARATION BY INVESTOR		
	Please tick to acknowledge the appropriate statement(s) provided below.	**YES**	**NO**
1	The Investor/Applicant (ies) wish to proceed with the investment recommendation.		
2	The Investor/Applicant has decided to invest other fund(s) that is not recommended by the Authorised Unit Trust Consultant and a copy of the respective fund's Product Highlight Sheet (PHS), and Disclosure Documents have been given to us.		
3	The Authorised UTC has explained, and I/we have understood the features, nature and risks of the Fund.		
4	I/we confirm that all information disclosed is true, complete, and accurate. I/we understand that any misleading, inaccurate or incomplete information provided will affect the outcome of the assessment. In such a case, the UTC will not be held liable for such recommendation (if any).		
5	I/We acknowledge receipt a copy of PHS and the relevant disclosure documents which have given to me/us.		
	If Applicable		
6	I/We have previously done an assessment and there has been no material change in the information provided.		
7	I/We have declined 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.		
8	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.		

Investor’s Signature

Name:
Date:

TO BE COMPLETED BY CONSULTANT	
The Consultant hereby declares, confirms and agrees that the information provided in this section is accurate, correct and true.	
1. Name of Consultant:	**2. Consultant FiMM Code:**
3. Date:	**4. Signature of Consultant:**

Latest updated on 11 December 2024