

SUITABILITY ASSESSMENT (INDIVIDUAL)

Section 1: Profile

Date: _____

Branch: _____

Name as in NRIC / Passport

NRIC / Passport No.

Section 2: Suitability Assessment

Note:

1. All investors should complete the suitability assessment to evaluate risk tolerance before making investment decision. This also applies to investors who have invested before but did not perform the assessment.
2. The information provided in this suitability assessment is strictly confidential and is only used for the purpose of fact finding in the process of assessing your risk tolerance level.
3. You may re-assess your risk profile with our consultant from time to time to meet your latest investment objective.

For joint account:

- A. The suitability assessment will be based on the combined assessment based on the details below. Both applicants agree that the details of only one applicant will be filled in section 2.1(A) as indicated below whereas section 2.1(B) shall reflect the joint response of both applicants.
- B. Only the principal account holder is required to sign this form.
- C. Joint Account is not applicable for Private Retirement Scheme ("PRS").

Section 2.1: Suitability Assessment Questionnaire

(A) Personal Financial Stress Test (Section A)	
1. What is your age?	Score
a. 60 & above	1
b. 45 to 59	3
c. 30 to 44	5
d. Below 30	7
2. How many dependents do you have to provide for? (including yourself)	Score
a. 4 & above	1
b. 3	3
c. 2	5
d. 1	7
3. What is the estimated percentage of your monthly expenses to your income?	Score
a. Over 3/4	1
b. About 3/4	3
c. About 1/2	5
d. Less than 1/4	7
4. How long could you maintain your current lifestyle if you stop working today?	Score
a. Less than 6 months	1
b. 7 to 12 months	3
c. 13 to 24 months	5
d. More than 24 months	7
Total Score on your Personal Financial Stress Test is	
Section (A)	<input type="text"/>

(B) Suitability Assessment (Section B)	
5. When comes to investing, I want.....	Score
a. My money to be 100% safe	1
b. To earn a stable and regular stream of income. I can accept occasional losses.	3
c. A balance of capital growth and regular income. I am willing to accept a fair amount of investment risk.	5
d. To take a large amount of risk in order to achieve potential high capital growth	7
6. At this moment, you'd probably have placed most of your funds in:	Score
a. Cash / Fixed Deposits	1
b. Unit Trust Funds	3
c. Properties	5
d. Stocks / Options / Futures	7
7. Investments generally take time to grow. How long do you want to invest your money for?	Score
a. Less than 1 year	1
b. 1 to 3 years	3
c. 3 to 5 years	5
d. More than 5 years	7

(B) Suitability Assessment (Section B) continued...

8. Most investments will fluctuate over time. In a period of 3 years, what are the returns/losses that you are most comfortable with given investments of RM 100k?				Score
	Best Case	Average	Worst Case	
a.	15%	3.5%	-5%	1
b.	40%	5.5%	-15%	3
c.	55%	12%	-40%	5
d.	140%	17.5%	-60%	7
9. Market generally will experience downturns, both short-term and prolonged, followed by market recoveries. What would you do if supposedly, you have a well diversified investment portfolio which is not meant for use until another 10 years, but due to the market downturn, it experiences 15% losses?				Score
a.	I will liquidate the whole portfolio and place it in FD.			1
b.	I will liquidate 50% of my portfolio and leave the rest invested			3
c.	I will let the portfolio fluctuate according to market condition			5
d.	I will invest more in this portfolio			7
10. When it comes to investing, the following statement would generally describe you:				Score
a.	I have little investment experience (I listen to recommendation from my friends).			1
b.	I have some investment experience (I read to find out more about a particular investment before investing).			3
c.	I have broad experience in investments (I will do some research and compare similar products before investing).			5
d.	I am very experienced in investments (I am very familiar with most investment products and I follow the capital markets very closely).			7

Total Score on your Suitability Assessment is

Section (B)

Your Risk Tolerance Scoring Guidelines

Financial Stress Test (Section A)	Personal Financial Status (Section B)		
	6 - 17	18 - 29	30 - 42
4 - 11	Conservative	Conservative	Conservative
12 - 19	Conservative	Moderate	Moderate
20 - 28	Conservative	Moderate	Aggressive

Conservative Investor

You are a 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.

Moderate Investor

You are a balanced 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.

Aggressive Investor

You seek capital growth over the long-term and are prepared to accept higher amount of risk of your potential capital appreciation.

Section 3: Fund Choice

Please refer to Appendix A for the current Fund Choice(s).

Note:

Low Risk funds have the lowest volatility whereas higher risk funds may bring substantial losses to your capital.

Investor's Investment Choice(s) is / are:

- | | |
|----------|----------|
| 1. _____ | 5. _____ |
| 2. _____ | 6. _____ |
| 3. _____ | 7. _____ |
| 4. _____ | 8. _____ |

Section 4: Disclaimer

ANY FINANCIAL ANALYSIS OR OPINION FURNISHED BY US WILL BE BASED ON INFORMATION PROVIDED BY YOU AND WILL BE USED BY US AS A GUIDE IN DECIDING HOW BEST TO ATTAIN YOUR FINANCIAL GOALS. WE DO NOT GUARANTEE ANY RETURNS AS PROJECTED IN ANY FINANCIAL ANALYSIS. IF YOU MAKE ANY INVESTMENT DECISION BASED ON ANY FINANCIAL ANALYSIS OR OPINION, YOU ACCEPT ALL RISKS OR LOSSES ARISING THERE FROM AND WILL NOT HOLD HONG LEONG ASSET MANAGEMENT BHD [Company No. 199401033034 (318717-M)], ITS OFFICERS, EMPLOYEES OR REPRESENTATIVES IN ANY WAY LIABLE.
ALL INFORMATION WILL BE TREATED WITH STRICTEST CONFIDENCE

Section 5: Investor's Declaration

I declare that:

1. The questions and answers in the suitability assessment are meant to be assessed in entirety in order to assess my risk tolerance and each individual answer cannot be taken on its own.
2. I should note that past performance of the fund(s) does not guarantee future performance. Investments in the fund(s) are subject to investment risk.
3. I should also consider all fees and charges involved in the buying and selling of Unit Trust Funds/Private Retirement Scheme when making an investment decision.
4. I have received a copy of the Product Highlights Sheet.
5. I understand features and risk of the product which has been explained by the product distributor.

I declare that all information provided in this Suitability Assessment is complete & accurate.

My Risk Profile is ☐ **Conservative** ☐ **Moderate** ☐ **Aggressive** [Please ✓]

Section 6: Acknowledgement

Please tick (✓) where appropriate:

- ☐ I agree with the result of this Suitability Assessment & would like to accept any investment suggestions.
- ☐ I do not agree with the outcome of this Suitability Assessment & would like to invest in the funds/PRS of my own choice.

Signature of Investor:

Signature	
Date (dd/mm/yyyy)	

Signature of Consultant:

Signature	
Name	
Agent Code	
Date (dd/mm/yyyy)	

APPENDIX A

Note:

Low Risk funds have the lowest volatility whereas higher risk funds may bring substantial losses to your capital.

Hong Leong Unit Trust Funds

Open-ended Funds ONLY	High Risk (Aggressive Investor)	Medium Risk (Moderate Investor)	Low Risk (Conservative Investor)
Local	<ul style="list-style-type: none"> ➤ HL Growth Fund ➤ HL Value Fund ➤ HL Dana Makmur ➤ HL Dividend Fund ➤ HL Strategic Fund ➤ HL Wholesale Equity Fund 	<ul style="list-style-type: none"> ➤ HL Balanced Fund ➤ HL Consumer Products Sector Fund ➤ HL Dana Maa'rof ➤ HL Regular Income Fund 	<ul style="list-style-type: none"> ➤ HL Bond Fund ➤ HL Institutional Bond Fund ➤ HL Islamic Income Management Fund ➤ HL Wholesale Bond Fund ➤ HL Money Market Fund ➤ HL Dana Al-Izdihar ➤ HL Income Fund ➤ HL Dana Al-Safa' ➤ HL Wholesale Income Fund
Foreign	<ul style="list-style-type: none"> ➤ HL Asia-Pacific Dividend Fund ➤ HL Hong Kong Equity Optimizer Fund ➤ HL SEA-5 Equity Fund ➤ HL Asia-Pacific Equity Fund ➤ HL Wholesale Equity Fund 2 ➤ HL Global ESG Fund ➤ HL Global Shariah ESG Fund 	<ul style="list-style-type: none"> ➤ HL Global Multi Strategies Fund 	-

Hong Leong Private Retirement Scheme

PRS Funds	High Risk (Aggressive Investor)	Medium Risk (Moderate Investor)	Low Risk (Conservative Investor)
Core Funds	<ul style="list-style-type: none"> ➤ HL PRS Growth Fund ➤ HL PRS Islamic Growth Fund 	<ul style="list-style-type: none"> ➤ HL PRS Moderate Fund ➤ HL PRS Islamic Moderate Fund 	<ul style="list-style-type: none"> ➤ HL PRS Conservative Fund ➤ HL PRS Islamic Conservative Fund
Non-Core Fund	<ul style="list-style-type: none"> ➤ HL PRS Asia Pacific Fund 	-	-