

Please fill up using BLOCK LETTERS and (✓) where appropriate

THE SUITABILITY ASSESSMENT WILL GUIDE THE APPLICANT IN CHOOSING THE FUND THAT SUITS THE **APPLICANT'S** INVESTMENT OBJECTIVES, RISK TOLERANCE, FINANCIAL PROFILE AND INVESTMENT EXPERIENCE. THE INFORMATION THE APPLICANT PROVIDE WILL FORM THE BASIS OF OUR RECOMMENDATION. IT IS IMPORTANT TO PROVIDE ACCURATE, TRUE AND COMPLETE INFORMATION TO ENSURE SUITABILITY OF THE FUND ARE RECOMMENDED ACCORDING TO THE **APPLICANT'S INVESTMENT NEEDS AND/ OR** OBJECTIVES.

WARNING:

THE RECOMMENDATION IS MADE BASED ON INFORMATION OBTAINED FROM THE SUITABILITY ASSESSMENT. THE APPLICANT IS ADVISED TO EXERCISE JUDGMENT IN MAKING AN INFORMED DECISION IN RELATION TO THE FUND.

Applicant Name

NRIC No. / Passport No.

Section 1: Suitability Assessment
Section 1.1: Questionnaire
(A) Personal Financial Stress Test (Section A)

1. What is the Applicant's age?	Score
a. 60 & above	1
b. 45 to 59	3
c. 30 to 44	5
d. Below 30	7
2. How many dependents does the Applicant have to provide for? (including the Applicant)	Score
a. 4 & above	1
b. 3	3
c. 2	5
d. 1	7
3. What is the estimated percentage of the Applicant's monthly expenses to the Applicant's 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 the Applicant maintain the Applicant's current lifestyle if the Applicant 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 the Applicant's Personal Financial Stress Test is

Section (A)

(B) Suitability Assessment (Section B)

5. When comes to investing, the Applicant want				Score
a.	the Applicant's money to be 100% safe.			1
b.	To earn a stable and regular stream of income. The Applicant can accept occasional losses.			3
c.	A balance of capital growth and regular income. The Applicant is 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, the Applicant has probably placed most of the Applicant's 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 does the Applicant want to invest the Applicant's 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
8. Most investments will fluctuate over time. In a period of 3 years, what are the returns/losses that the Applicant is 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 the Applicant do if supposedly, the Applicant has 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.	the Applicant will liquidate the whole portfolio and place it in FD.			1
b.	the Applicant will liquidate 50% of the Applicant's portfolio and leave the rest invested			3
c.	the Applicant will let the portfolio fluctuate according to market condition			5
d.	the Applicant will invest more in this portfolio			7
10. When it comes to investing, the following statement would generally describe the Applicant:				Score
a.	the Applicant has little investment experience (the Applicant listen to recommendation from the Applicant's friends).			1
b.	the Applicant has some investment experience (the Applicant read to find out more about a particular investment before investing).			3
c.	the Applicant has broad experience in investments (the Applicant will do some research and compare similar products before investing).			5
d.	the Applicant is very experienced in investments (the Applicant is very familiar with most investment products and the Applicant follows the capital markets very closely).			7

Total Score on the Applicant's Suitability Assessment is

Section (B)

Section 1.2: Risk Profile

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

Please select (1) one only	Type	Risk Tolerance Description
<input type="checkbox"/>	Conservative	The Applicant is looking for low risk investment and at the same time preservation of capital is very important. The Applicant is prepared to sacrifice higher returns for peace of mind.
<input type="checkbox"/>	Moderate	The Applicant is a balanced investor who can accept some risks to the Applicant's capital. The Applicant requires an investment that has some potential to grow in value over the medium-to-long term.
<input type="checkbox"/>	Aggressive	The Applicant seeks capital growth over the long-term and is prepared to accept higher amount of risk to the Applicant's potential capital appreciation.

Section 2: Fund Recommendation (Authorised Distributor Representative to Complete)

The Authorised Distributor Representative recommends the following fund (refer to Appendix A) to the Applicant:	
1	4
2	5
3	6
Basis for recommendation	
<input type="checkbox"/>	The fund(s) recommended by the Authorised Distributor Representative is/are within or below the risk profile of the Applicant.
<input type="checkbox"/>	Applicant confirms and decides to purchase other fund(s) that is/are <u>above</u> the risk profile of the Applicant and which is/are not recommended by Authorised Distributor Representative.
<input type="checkbox"/>	Others (Please specify):

Section 3: Acknowledgement & Declaration

To be completed by Applicant		To be completed by Authorised Distributor Representative																			
Please select (1) one only		Particulars																			
<input type="checkbox"/>	The Applicant agrees with the recommendation contained in section 2.	Name																			
<input type="checkbox"/>	The Applicant does not agree with the recommendation contained in section 2 or the Suitability Assessment. The Applicant wishes to invest based on the Applicant's own choice.	Distributor/Agent Code																			
The Applicant hereby declares the following: <ol style="list-style-type: none"> The Authorised Distributor Representative has explained and the Applicant has understood the features and the risks of the recommended fund; Any and all information provided and/ or disclosed by the Applicant is accurate, complete and true. The Applicant understand and agrees that any omission, misleading, inaccurate and/ or incomplete information by the Applicant will affect the outcome of the recommendation made; The Applicant acknowledges receipt of a copy of the Product Highlights Sheet and the relevant Offering Document, which have been given to the Applicant; The Applicant agrees to notify the Hong Leong Asset Management Berhad ("HLAM") immediately, if there is any change in any information which the Applicant provided to HLAM; (If applicable) The Applicant decline to provide certain information required for Suitability Assessment and this may adversely affect the Applicant's Suitability Assessment; (If applicable) The Applicant has decided to purchase another fund that is not recommended by the Authorised Distributor Representative; and (If applicable) The Applicant is a Sophisticated Investor investing in a wholesale fund and the information provided in section 4 is accurate, complete and true. 		The Authorised Distributor Representative hereby declares the following: <ol style="list-style-type: none"> The Authorised Distributor Representative has explained and the Applicant has understood the features and the risks of the recommended fund; The Authorised Distributor Representative has given a copy of the Product Highlights Sheet and the relevant Offering Document to the Applicant; The basis for recommendations contained in section 2 is made by the Authorised Distributor Representative pursuant to the information provided by the Applicant; To the best of the Authorised Distributor Representative's knowledge, the information provided and/ or disclosed by the Applicant is accurate, complete and true; and (If applicable) The Authorised Distributor Representative confirms that the information provided by the Applicant in section 4 is accurate, complete and true. The Authorised Distributor Representative has obtained relevant documents to support the Applicant's corresponding classification as a Sophisticated Investor. 																			
Signature of Applicant		Signature of Authorised Distributor Representative																			
<table border="1"> <tr> <td>Date</td> <td>D</td> <td>D</td> <td>M</td> <td>M</td> <td>Y</td> <td>Y</td> <td>Y</td> <td>Y</td> </tr> </table>		Date	D	D	M	M	Y	Y	Y	Y	<table border="1"> <tr> <td>Date</td> <td>D</td> <td>D</td> <td>M</td> <td>M</td> <td>Y</td> <td>Y</td> <td>Y</td> <td>Y</td> </tr> </table>		Date	D	D	M	M	Y	Y	Y	Y
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Date	D	D	M	M	Y	Y	Y	Y													

Section 4: Wholesale Fund Only

Please select (1) one only										
<input type="checkbox"/>	<p>For Applicant's who are High-Net Worth Individual.</p>	<p>Step 1: Please provide classification.</p> <ol style="list-style-type: none"> Please refer to Appendix B for the relevant Sophisticated Investor classification. Please provide the relevant documents to support the corresponding classification. <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;">Category</th> <th style="width: 50%;">Classification</th> </tr> </thead> <tbody> <tr> <td>High-Net Worth Individual</td> <td style="text-align: center;"> <table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <td style="width: 25px; text-align: center;">B</td> <td style="width: 25px; text-align: center;">1</td> <td style="width: 25px; text-align: center;">2</td> <td style="width: 25px; text-align: center;">3</td> </tr> </table> </td> </tr> </tbody> </table> <p>Step 2: After completing step 1, please proceed to section 1 and 3.</p>	Category	Classification	High-Net Worth Individual	<table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <td style="width: 25px; text-align: center;">B</td> <td style="width: 25px; text-align: center;">1</td> <td style="width: 25px; text-align: center;">2</td> <td style="width: 25px; text-align: center;">3</td> </tr> </table>	B	1	2	3
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B	1	2	3							
<input type="checkbox"/>	<p>For Applicant's who is an Accredited Investor wishes to opt-out from completing the Suitability Assessment.</p>	<p>Step 1: Please provide classification.</p> <ol style="list-style-type: none"> Please refer to Appendix B for the relevant Sophisticated Investor classification. Please provide the relevant documents to support the corresponding classification. <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;">Category</th> <th style="width: 50%;">Classification</th> </tr> </thead> <tbody> <tr> <td>Accredited Investor</td> <td style="text-align: center;"> <table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <td style="width: 25px; text-align: center;">A</td> <td style="width: 25px; text-align: center;">1</td> <td style="width: 25px; text-align: center;">2</td> <td style="width: 25px; text-align: center;">3</td> </tr> </table> </td> </tr> </tbody> </table> <p>Step 2: After completing step 1, please proceed to section 3.</p>	Category	Classification	Accredited Investor	<table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <td style="width: 25px; text-align: center;">A</td> <td style="width: 25px; text-align: center;">1</td> <td style="width: 25px; text-align: center;">2</td> <td style="width: 25px; text-align: center;">3</td> </tr> </table>	A	1	2	3
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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 	-	-

Appendix B: Sophisticated Investor

IMPORTANT: PLEASE NOTE THAT APPENDIX B IS SUBJECT TO CHANGE FROM TIME TO TIME. FOR THE LATEST AND UPDATED CATEGORIES OF SOPHISTICATED INVESTORS, PLEASE REFER TO WWW.HLAM.COM.MY.

A	Accredited Investor
1	A unit trust scheme, private retirement scheme or prescribed investment scheme.
2	Bank Negara.
3	A licensed person or a registered person.
4	An exchange holding company, a stock exchange, a derivatives exchange, an approved clearing house, a central depository or a recognized market operator.
5	A corporation that is licensed, registered or approved to carry on any regulated activity or capital market services by an authority in Labuan or outside Malaysia which exercises functions corresponding to the functions of the Securities Commission Malaysia (“SC”).
6	A bank licensee or an insurance licensee as defined under the Labuan Financial Services and Securities Act 2010 [Act 704].
7	An Islamic bank licensee or a takaful licensee as defined under the Labuan Islamic Financial Services and Securities Act 2010 [Act 705].
8	A chief executive officer or a director of any person referred to in paragraphs 3, 4, 5, 6 and 7 above.
9	A closed-end fund approved by the SC.

C	High-net Worth Individual
	An individual —
16	whose total net personal assets exceeding three million ringgit or its equivalent in foreign currencies, provided that the net value of the primary residence of the individual contribute not more than one million ringgit of the total net assets;
17	whose total net joint assets with—
a	his or her spouse; or
b	his or her child,
	exceeding three million ringgit or its equivalent in foreign currencies, provided that the net value of the primary residence of the individual with his or her spouse or child contribute not more than one million ringgit of the total net assets;
18	who has a gross annual income exceeding three hundred thousand ringgit or its equivalent in foreign currencies in the preceding twelve months;
19	who jointly with his or her spouse or child, has a gross annual income exceeding four hundred thousand ringgit or its equivalent in foreign currencies in the preceding twelve months;
20	whose total net personal investment portfolio or total net joint investment portfolio with his or her spouse or child, in any capital market products exceeding one million ringgit or its equivalent in foreign currencies;

21	who holds any of the following qualifications and has five consecutive years of relevant working experience in finance, economics, actuarial science or accounting—
a	holds a Bachelor's or Master's degree related to Finance, Economics or Actuarial Science;
b	holds a Bachelor's or Master's degree in Accounting; or
c	holds a Master of Business Administration;
22	who holds the following membership in the associations as set out below:
a	Active Member of Chartered Financial Analyst (CFA) Institute;
b	Chartered Banker of Asian Institute of Chartered Bankers (AICB);
c	Ordinary Member of Financial Markets Association Malaysia (FMAM);
d	Chartered Accountant, C.A(M) of Malaysian Institute of Accountants (MIA);
e	Ordinary Member of Malaysia Association of Tax Accountants (MATA);
f	Accredited Angel Investor of Malaysian Business Angel Network (MBAN);
g	Certified Member of Financial Planning Association of Malaysia (FPAM); or
h	Ordinary Member of Malaysian Financial Planning Council (MFPC); or
23	who has five consecutive years of working experience in a capital market intermediary relating to product development, corporate finance, deal advisory, investment management, sales and trading, investment research and advisory, financial analysis, or the provision of training in investment products.