

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

IMPORTANT: Please complete in CAPITAL LETTERS and BLACK INK only, and tick where applicable. Any alterations made must be countersigned.

SECTION A: INVESTOR'S INFORMATION (FIRST APPLICANT ONLY)

1	Name	
2	Identification No (NRIC / Passport)	
3	Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed
4	No. of Dependents	
5	Employment Status	<input type="checkbox"/> Retiree <input type="checkbox"/> Student <input type="checkbox"/> Homemaker <input type="checkbox"/> Self-Employed / Freelance / Part-time Employment <input type="checkbox"/> Employed, please specify designation _____ <input type="checkbox"/> Unemployed, please specify _____
6	Source of Wealth	<input type="checkbox"/> Salary / Bonus <input type="checkbox"/> Savings <input type="checkbox"/> Inheritance <input type="checkbox"/> Business Revenue <input type="checkbox"/> Investment Proceeds / Rental Income <input type="checkbox"/> Commission / Proceeds from Freelance / Gig Economy <input type="checkbox"/> Other, please specify _____
7	Purpose of Investing	<input type="checkbox"/> Savings <input type="checkbox"/> Retirement <input type="checkbox"/> Education <input type="checkbox"/> Enhance Returns <input type="checkbox"/> Other, please specify _____
8	My current Gross Annual Income is: <input type="checkbox"/> between RM 0 to RM 149,999 <input type="checkbox"/> between RM 150,000 to RM 299,999 <input type="checkbox"/> RM 300,000 and above	
9	I have a net Personal Asset of more than RM 3,000,000 , or equivalent in foreign currency. <input type="checkbox"/> Yes <input type="checkbox"/> No	

SOPHISTICATED INVESTOR DECLARATION

10	<input type="checkbox"/> No, I declare that I am not a Sophisticated Investor because I have not met any of the criteria of Sophisticated Investor. <input type="checkbox"/> Yes, I declare that I am a Sophisticated Investor because I have met the following criteria: (Select one only)	
	<input type="checkbox"/> (A3) I am a licensed person with Securities Commission Malaysia, or a registered person with FIMM.	
	<input type="checkbox"/> (C16a) The value of my total net personal assets / total net joint assets with my spouse exceeds RM 3,000,000 (or its equivalent in foreign currencies), excluding the value of my primary residence. <i>* Only applicable if you select "Married" in Q3 or "Yes" in Q9</i>	
	<input type="checkbox"/> (C16b) I have a gross annual income of more than RM 300,000 (or its equivalent in foreign currencies) in the preceding 12 months. <i>* Only applicable if you select "RM 300,000 and above" in Q8</i>	
	<input type="checkbox"/> (C16c) My spouse and I have a combined gross annual income of more than RM 400,000 (or its equivalent in foreign currencies) in the preceding 12 months. <i>* Only applicable if you select "Married" in Q3 and your spouse's Gross Annual Income with yours combined is above RM 400,000</i>	
	<input type="checkbox"/> (C16d) The value of my total net personal investment portfolio / total net joint investment portfolio with my spouse, in any capital market products, exceeds RM 1,000,000 (or its equivalent in foreign currencies).	

SECTION B: INVESTMENT RISK PREFERENCE (APPLICABLE TO UTF AND PRS SELF-SELECTION OPTION ONLY)






Your risk preference and investment purpose may determine the type of unlisted capital market products that is most suitable for you.

						SCORE
Age	<input type="checkbox"/> above 60 (2)	<input type="checkbox"/> 50 - 59 (4)	<input type="checkbox"/> 40 - 49 (6)	<input type="checkbox"/> 30 - 39 (8)	<input type="checkbox"/> Below 30 (10)	
<p>Which of the below best describe your risk tolerance towards your investment portfolio?</p> <p><input type="checkbox"/> I can accept minimal risk of capital loss, even if it means lower investment returns* (10)</p> <p><input type="checkbox"/> I can tolerate risk of small capital loss, to potentially receive above FD rate returns (20)</p> <p><input type="checkbox"/> I can tolerate moderate risk of capital loss to potentially achieve moderate returns (30)</p> <p><input type="checkbox"/> I can tolerate high risk of capital loss to potentially achieve higher returns (40)</p> <p><input type="checkbox"/> I can tolerate very high risk of capital loss to pursue very high returns (50)</p> <p><i>*If this option is selected, your risk profile will be defaulted to "Very Low (G1)" regardless of the total score. Please note that you are still required to complete the rest of the questionnaire.</i></p>						
<p>How proficient are you on capital market products?</p> <p><input type="checkbox"/> No knowledge (1) <input type="checkbox"/> Have basic knowledge (3) <input type="checkbox"/> I am well versed (5)</p>						
<p>How many years of investment experience do you have in capital market products?</p> <p><input type="checkbox"/> Never invested before (2) <input type="checkbox"/> More than 3-years, but less than 5-years (8)</p> <p><input type="checkbox"/> Less than 1-year (4) <input type="checkbox"/> More than 5-years (10)</p> <p><input type="checkbox"/> More than 1-year, but less than 3-years (6)</p>						
<p>I have investment knowledge, and experience in the following capital market products: <i>You may select more than one product</i></p> <p><input type="checkbox"/> Unit Trust Funds <input type="checkbox"/> Structured Products / Derivatives / Options / Futures</p> <p><input type="checkbox"/> Exchange Traded Funds <input type="checkbox"/> Cryptocurrencies</p> <p><input type="checkbox"/> Direct Bonds <input type="checkbox"/> Other, please specify _____</p> <p><input type="checkbox"/> Direct Stocks _____</p>						
<p>I plan to invest for:</p> <p><input type="checkbox"/> Less than 3-years (2) <input type="checkbox"/> Between 10 to 15 years (8)</p> <p><input type="checkbox"/> Between 3 to 5 years (4) <input type="checkbox"/> More than 15 years (10)</p> <p><input type="checkbox"/> Between 6 to 9 years (6)</p>						
<p>How much of a dip in your investment portfolio would you be able to tolerate before you decide to redeem your investments?</p> <p><input type="checkbox"/> Less than 5% (2)</p> <p><input type="checkbox"/> Between 5% to 15% (4)</p> <p><input type="checkbox"/> Between 15% to 25% (6)</p> <p><input type="checkbox"/> Between 25% to 35% (8)</p> <p><input type="checkbox"/> Above 35% (10)</p> <p><i>Illustration above is not intended to represent a specific investment portfolio that is offered by AHAM. The potential dips indicated is merely to gauge your investment risk tolerance, and should not be taken as an expected performance from an investment portfolio.</i></p>						
<p>In the event of a sudden loss in stable income,</p> <p><input type="checkbox"/> I have no emergency funds set aside (1)</p> <p><input type="checkbox"/> My emergency fund will allow me to maintain my current lifestyle for less than 6-months (3)</p> <p><input type="checkbox"/> My emergency fund will allow me to maintain my current lifestyle for more than 6-months (5)</p>						
TOTAL SCORE						

**SECTION C: INVESTOR'S RISK PROFILE, PRODUCT AND BASIS OF RECOMMENDATION
(TO BE COMPLETED BY AUTHORISED UTC / PRC)**

- The investor is not well versed and has insufficient experience in investing in capital market products.
- The investor is well versed and/or experienced in investing in capital market products.

Having considered the information provided in this questionnaire, your investment purpose, and risk profile/ tolerance, it is recommended that you invest in unit trust funds and/or PRS funds with the following product risk ratings:

Total Score	Your Risk Profile	Product Risk Rating
Up to 36 <input type="checkbox"/>	VERY LOW (G1) You have a very low tolerance towards investment risks, and potential capital losses. As such, you are more suitable for investment products that are likely to produce returns that are based on prevailing interest rates.	 Funds rated G1 only
Between 37 - 52 <input type="checkbox"/>	LOW (G2) You have a low tolerance towards investment risks, and potential capital losses. As such, you are more suitable for investment products that may potentially provide you with returns that are marginally higher than prevailing interest rates.	 Funds rated G1 - G2
Between 53 - 68 <input type="checkbox"/>	MODERATE (G3) You have a moderate tolerance for investment risks and potential capital losses. As such, you are more suitable for investment products that may potentially provide you with returns that are moderately higher than the prevailing interest rates.	 Funds rated G1 - G3
Between 69 - 84 <input type="checkbox"/>	HIGH (G4) You have a high tolerance for investment risks, and potential capital losses. As such, you are suitable for investment products that may potentially provide you with higher returns, but may display high price fluctuations.	 Funds rated G1 - G4
Between 85 - 100 <input type="checkbox"/>	VERY HIGH (G5) You have a very high tolerance for investment risks, and potential capital losses. As such, you are suitable for investment products that may expose you to very high price fluctuations in return for potentially very high returns.	 Funds rated G1 - G5

SECTION D: INVESTOR'S DECLARATION

I hereby declare that:

- All information disclosed in this document is true, complete, and accurate.

SECTION E: INVESTOR'S DECLARATION (APPLICABLE TO UTF AND PRS SELF-SELECTION OPTION ONLY)

I hereby declare that:

- The adviser has explained, and I have understood the features and risks of the recommended products.
- I acknowledge receipt of a copy of the Product Highlights Sheet, and the disclosure document which have been given to me.

Based on the recommendation above, I hereby declare that:

- I agree with the product recommendation.
- I disagree with the product recommendation. My investment decisions are made without the recommendation of my consultant, and all my transactions are by execution only.

SECTION F: INVESTOR'S SIGNATURE

FIRST APPLICANT'S SIGNATURE	Signature
	Date:

WARNING:
THE RECOMMENDATION IS MADE BASED ON INFORMATION OBTAINED FROM THE SUITABILITY ASSESSMENT. INVESTORS ARE ADVISED TO EXERCISE JUDGEMENT IN MAKING AN INFORMED INVESTMENT DECISION IN RELATION TO THE UNLISTED CAPITAL MARKET PRODUCTS.

SECTION G: COMPULSORY FOR DISTRIBUTOR (AUTHORISED UTC / PRC)

Name of *UTC / PRC (as per NRIC): _____	Signature Date:
*UTC / PRC Contact No.: _____	
*UTC / PRC Code: _____	
*Delete where not applicable.	

JOINT APPLICANT INVESTOR INFORMATION UPDATE FORM (IF APPLICABLE)

SECTION A: JOINT APPLICANT'S INFORMATION

1	Name	
2	Identification No (NRIC / Passport)	
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4	No. of Dependents	
5	Employment Status	<input type="checkbox"/> Retiree <input type="checkbox"/> Student <input type="checkbox"/> Homemaker <input type="checkbox"/> Self-Employed / Freelance / Part-time Employment <input type="checkbox"/> Employed, please specify designation _____ <input type="checkbox"/> Unemployed, please specify _____
6	Source of Wealth	<input type="checkbox"/> Salary / Bonus <input type="checkbox"/> Savings <input type="checkbox"/> Inheritance <input type="checkbox"/> Business Revenue <input type="checkbox"/> Investment Proceeds / Rental Income <input type="checkbox"/> Commission / Proceeds from Freelance / Gig Economy <input type="checkbox"/> Other, please specify _____
7	Purpose of Investing	<input type="checkbox"/> Savings <input type="checkbox"/> Retirement <input type="checkbox"/> Education <input type="checkbox"/> Enhance Returns <input type="checkbox"/> Other, please specify _____
8	My current Gross Annual Income is:	
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9	I have a net Personal Asset of more than RM 3,000,000 , or equivalent in foreign currency. <input type="checkbox"/> Yes <input type="checkbox"/> No	

SOPHISTICATED INVESTOR DECLARATION

10 No, I declare that I am not a Sophisticated Investor because I have not met any of the criteria of Sophisticated Investor.

Yes, I declare that I am a Sophisticated Investor because I have met the following criteria:
(Select one only)

(A3) I am a licensed person with Securities Commission Malaysia, or a registered person with FIMM.

(C16a) The value of my total net personal assets / total net joint assets with my spouse exceeds RM 3,000,000 (or its equivalent in foreign currencies), excluding the value of my primary residence.
** Only applicable if you select "Married" in Q3 or "Yes" in Q9*

(C16b) I have a gross annual income of more than RM 300,000 (or its equivalent in foreign currencies) in the preceding 12 months.
** Only applicable if you select "RM 300,000 and above" in Q8*

(C16c) My spouse and I have a combined gross annual income of more than RM 400,000 (or its equivalent in foreign currencies) in the preceding 12 months.
** Only applicable if you select "Married" in Q3 and your spouse's Gross Annual Income with yours combined is above RM 400,000*

(C16d) The value of my total net personal investment portfolio / total net joint investment portfolio with my spouse, in any capital market products, exceeds RM 1,000,000 (or its equivalent in foreign currencies).

SECTION B: INVESTOR'S DECLARATION

I hereby declare that:

All information disclosed in this document is true, complete, and accurate.

JOINT APPLICANT'S SIGNATURE	Signature
	Date: