

SUITABILITY ASSESSMENT FORM

INDIVIDUAL



This Suitability Assessment Form will guide you in choosing the unit trust fund(s) 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 true, accurate and complete information to ensure that suitable products are recommended according to your investment needs and objectives. Please understand that any misleading, inaccurate or incomplete information provided by you will affect the outcome of the recommendation made. In such a case, the Unit Trust Consultant may not be held liable for such recommendation.

SUITABILITY ASSESSMENT FORM**Individual****A. KNOWING YOU BETTER**

The Principal Investor should complete this Suitability Assessment Form.

Master Account No.**NRIC/Passport No./ID No.****Investor's Name****B. UNDERSTANDING YOUR NEEDS AND RISK PROFILE**

Please tick (✓) the box

FINANCIAL CAPACITY**SCORE**

What is your age?

-
- ≤ 30 Years (5)
-
- 31 - 40 (4)
-
- 41 - 45 (3)
-
- 46 - 50 (2)
-
- > 50 (1)

What is your current status?

-
- Single with dependents (1)
-
- Married with children (2)
-
- Married, no children (3)
-
- Single without dependents (4)

What is your education level?

-
- Primary/Secondary (1)
-
- Diploma/Certificate/
-
- Pre-University (2)
-
- Degree (3)
-
- Post Graduate (4)

What do you currently invest in? (you may tick more than one)

-
- Savings and deposits (1)
-
- Bonds (2)
-
- Unit trusts (3)
-
- Stocks and shares (4)
-
- Derivatives (5)

How many years of investment experience do you have?

-
- < 1 year (1)
-
- 1 - 3 years (2)
-
- 3 - 5 years (3)
-
- > 5 years (4)

What is your objective for this investment? (select the most important answer)

-
- Capital preservation (1)
-
- Income (2)
-
- Income & Growth (3)
-
- Growth (4)

In the event that the Net Asset Value (NAV) of the fund that you invested fall below 15% of your original investment, what would you do?

-
- Redeem and fully hold cash (1)
-
- Hold on to it, no action will be taken (2)
-
- Switch into a conservative type of fund (3)
-
- Invest more to average my costs (4)
-
- Top up aggressively (5)

How long do you plan to stay invested?

-
- > 10 years (5)
-
- 5 - 10 years (4)
-
- 3 - 5 years (3)
-
- 1 - 3 years (2)
-
- < 1 year (1)

What is the percentage of your monthly liabilities against your income?

-
- < 20% (3)
-
- 20% to 50% (2)
-
- 51% to 75% (1)
-
- > 75% (0)

TOTAL**Risk Profile**

SCORE	CATEGORY	DESCRIPTION
8 - 15	Conservative	Your primary investment goal is capital preservation or you may have a long-term investment horizon. You seek a stable level of income with gradual capital growth.
16 - 23	Moderate	Your primary investment goal is stable income with some capital growth. You can tolerate some fluctuations in the value of your investments in the anticipation of a higher return.
24 - 31	Moderately aggressive	Your primary investment goal is capital growth. You can tolerate a fair level of fluctuations in the value of your investments in anticipation of possible higher returns, with some level of income (if any).
32 and above	Aggressive	Your primary investment goal is long-term capital growth. You can tolerate substantial fluctuations in the value of your investment in the short-term in anticipation of the highest possible return over the long-term.

Thank you for taking time to complete this Suitability Assessment Form. The recommendation is made based on the information obtained from this assessment. You are advised to exercise judgement in making an informed decision in relation to the unit trust fund(s).



C. FUND RECOMMENDATION

The recommended funds based on your investment objectives, risk tolerance, financial profile and investment experience are:

Conservative 8 - 15 <input type="checkbox"/>	Moderate 16 - 23 <input type="checkbox"/>	Moderately Aggressive 24 - 31 <input type="checkbox"/>	Aggressive 32 and above <input type="checkbox"/>
Eastspring Investments Islamic Income Fund	Eastspring Investments Dana al-Islah	Eastspring Investments Asia Select Income Fund	Eastspring Investments MY Focus Fund
Eastspring Investments Cash Management Fund	Eastspring Investments Balanced Fund	Eastspring Investments Dana Dinamik	Eastspring Investments Small-cap Fund
Eastspring Investments Bond Fund	Eastspring Investments Asian High Yield Bond MY Fund*	Eastspring Investments Dana al-Ilham	Eastspring Investments Asia Pacific Equity MY Fund
Eastspring Investments	Eastspring Investments Equity Income Fund	Eastspring Investments Dynamic Fund	Eastspring Investments Global Emerging Markets Fund
_____	Eastspring Investments Global Target Income Fund	Eastspring Investments Growth Fund	Eastspring Investments Japan Dynamic MY Fund*
Eastspring Investments	Eastspring Investments	Eastspring Investments Asia Pacific ex-Japan Target Return Fund	Eastspring Investments Dinasti Equity Fund
_____	_____	Eastspring Investments	Eastspring Investments Islamic Small-cap Fund
Eastspring Investments	Eastspring Investments	_____	Eastspring Investments
_____	_____	Eastspring Investments	_____
Eastspring Investments	Eastspring Investments	_____	Eastspring Investments
_____	_____	_____	_____

*Only for sophisticated investors. Please refer to the respective fund(s)' Information Memorandum (IM) for more information.

D. ACKNOWLEDGEMENT

Please tick (✓) the box

- A. I wish to proceed with the recommended unit trust funds only.
- B. I have decided to purchase other unit trust fund(s) that is/are not recommended by the Unit Trust Consultant. (please specify below)
(This could be in addition to the recommended funds)

Name of Fund(s) that I wish to purchase but are not recommended by the Unit Trust Consultant, are:

- 1) _____
- 2) _____
- 3) _____

- C. I do not wish to provide my personal information for completion of the suitability assessment. I will make all of my present and future investment decisions based on my own judgement and independent advice as I consider appropriate. I acknowledge that the Unit Trust Consultant has explained to me clearly the purpose of this suitability assessment, which I understand would help me to understand and assess my risk tolerance, investment needs and objectives for investment in unit trust funds and the product range that would be suitable for me.

The Unit Trust Consultant has explained and I have understood the features, nature, associated risks and terms and conditions of the relevant unit trust fund(s).

All information disclosed/provided by me is true, complete and accurate. I understand that any misleading, inaccurate or incomplete information provided by me will affect the outcome of the recommendation made. In such case, the Unit Trust Consultant will not be held liable for such recommendation (if any).

I acknowledge receipt a copy of the Suitability Assessment Form (SAF), Product Highlights Sheet (PHS) and Prospectus/Master Prospectus/Information Memorandum of the relevant unit trust fund(s).

Investor's Signature

Name :

Date :

Unit Trust Consultant's Signature

Name :

Date :

UTC's code :

FIMM No. :

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