

This Investor Suitability Assessment shall serve as a guidance on the suitability of the unlisted capital market products based on your investment objectives, risk tolerance, financial profile, and investment experience. The information you provide will be used as basis of our Personal Advice. 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. You should also note of the risk involved when investing all, or a large portion of your available funds, including your savings and retirement funds into a single investment product.

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	Employer / Business Information	Name of your Employer or Business <input style="width: 100%;" type="text"/> Address of your Employer or Business <input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/> Town / City <input style="width: 60%;" type="text"/> Postcode <input style="width: 20%;" type="text"/> State <input style="width: 100%;" type="text"/> Country <input style="width: 100%;" type="text"/> Nature of Business <input type="checkbox"/> A <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> If A18-None of the above, please specify _____ <small>For Nature of Business code, please refer to the Appendix page.</small>
7	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 _____
8	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 _____
9	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	
10	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

- 11 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 "Yes" in Q10.
- (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 Q9.
- (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: 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
1	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)	
2	<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>	
3	<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>	
4	<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>	
5	<p>I have investment knowledge, and experience in the following capital market products: You may select more than one product</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>	
6	<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>	

		SCORE
7	<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>	
8	<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>	
9	<p>Are there any factors or conditions that may affect your ability to make an informed investment decision? Please provide details if applicable.</p> <p><input type="checkbox"/> Yes _____</p> <p><input type="checkbox"/> No</p>	
10	<p>Has there been any life events that may have affected/may affect your financial stability? These may include events such as a sudden loss of the primary breadwinner, becoming a single parent, sudden loss of employment, or any similar circumstances.</p> <p><input type="checkbox"/> Yes _____</p> <p><input type="checkbox"/> No</p>	
11	<p>Do you have difficulty comprehending documents written in English? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	
12	<p>Do you struggle with performing online activities, such as email, browsing websites, retrieving OTP, and/or navigating a mobile application? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	
13	<p>Please share any other information which you believe could impact your ability to make sound investment decisions.</p> <p>_____</p>	
TOTAL SCORE		
Total Score	Your Risk Profile	
Up to 36 <input type="checkbox"/>	<p>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.</p>	
Between 37 - 52 <input type="checkbox"/>	<p>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.</p>	
Between 53 - 68 <input type="checkbox"/>	<p>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.</p>	
Between 69 - 84 <input type="checkbox"/>	<p>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.</p>	
Between 85 - 100 <input type="checkbox"/>	<p>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.</p>	

SECTION C: INVESTOR'S DECLARATION

I hereby declare that:

- All information disclosed in this document is true, complete, and accurate.
- I am aware that should there be any change in my risk profile, my existing monthly recurring investment contributions*, where applicable, shall continue unless a request for change is made by me.

*e.g. SmartSave Plan, employer PRS contributions.

SECTION D: INVESTOR'S SIGNATURE

FIRST APPLICANT'S SIGNATURE

Signature

Date:

WARNING:
ANY PERSONAL ADVICE OFFERED WILL BE MADE BASED ON THE INFORMATION IN THIS FORM. YOU ARE ADVISED THAT IT IS IN YOUR BEST INTEREST TO PROVIDE US WITH CURRENT, ACCURATE, AND COMPLETE INFORMATION. INACCURATE, OR INCOMPLETE INFORMATION WILL AFFECT THE PERSONAL ADVICE PROVIDED, AND AHAM CAPITAL WILL NOT BE ACCOUNTABLE FOR PERSONAL ADVICE PROVIDED BASED ON ANY INACCURATE, OR INCOMPLETE INFORMATION.

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

Based on the investor's declaration, is the investor a VI? Yes No

Based on the Consultant's assessment, is the investor a VI? Yes No

Based on your assessment, please explain your decision:

- My observations of the investor aligns with his / her declaration
- My observations of the investor aligns with his / her declaration, and in addition to that,

My observations of the investor DOES NOT align with his/her declaration due to the following reason(s):

Name of *UTC / PRC (as per NRIC): _____

*UTC / PRC Contact No.: _____

*UTC / PRC Code: _____

*Delete where not applicable.

Signature

Date:

JOINT APPLICANT INVESTOR INFORMATION UPDATE FORM (IF APPLICABLE)

SECTION A: JOINT APPLICANT'S INFORMATION	
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6	Employer/ Business Information Name of your Employer or Business <input type="text"/> Address of your Employer or Business <input type="text"/> <input type="text"/> Town / City <input type="text"/> Postcode <input type="text"/> State <input type="text"/> Country <input type="text"/> Nature of Business <input type="text"/> A <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> If A18-None of the above, please specify _____ <i>For Nature of Business code, please refer to the Appendix page.</i>
7	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 _____
8	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 _____
9	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
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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:

APPENDIX

CODE FOR NATURE OF BUSINESS:

Code	NATURE OF BUSINESS
A01	Cash intensive business, i.e. the business receives payments for services and / or goods sold in physical cash (e.g. convenience store, restaurants, car parking service, car workshops, car wash centres, beauty salons, petrol kiosks, laundry service, hawkers etc.)
A02	Casino, betting, slot machines operator, and other gambling related activities
A03	Night club, karaoke, lounge, sauna, and bar
A04	Money service business (e.g. non-bank money changers, non-bank money remittance service providers, non-bank currency wholesalers, etc.)
A05	Dealers (both individual and corporate) in valuable or precious goods (jewels, gems, art, antique, and real estate)
A06	Pawnshop
A07	Arms or weapon related business
A08	Snooker centre
A09	Internet café operator
A10	Forwarding agents, i.e. companies engaged in collection, shipment and delivery of goods, including logistic companies and freight forwarding companies
A11	Unregulated hedge fund
A12	Private banking, i.e. banks providing personalised financial and banking services to high net-worth individual clients
A13	Offshore banking or offshore trust
A14	Charity, i.e. where the organisation is non-profit, and relies on donation, and / or sponsorship
A15	Non-governmental organisation ("NGO")
A16	Company incorporation agents, i.e. companies providing services to setup companies, including company secretaries
A17	More than one of the above
A18	None of the above