

SUITABILITY ASSESSMENT (INSTITUTION)

Section 1: My Company Profile

Date: _____

Branch: _____

Section 1.1: Particulars of Institution

Name of Institution	
Registration No.	
Tel No.	
Fax No.	
Name of Authorised Signatory(ies)	
Designation(s)	
Business Address	

Section 1.2: Risk Tolerance

Note:

All investors should complete the suitability assessment to evaluate the risk tolerance before making investment decision. This also applies to investors who have invested before but did not perform the assessment.

Please tick (√) where appropriate:

- I/ We wish to proceed with the suitability assessment.
(Kindly complete the remaining sections)
- Execution-only transaction and no recommendation is made. (Kindly sign below)

For High Net-Worth Entity*:

- I/ We would like to invest in the funds of my/our choice and do not want to proceed with the suitability assessment. (Kindly sign below and provide supporting documents)

Authorised Signatory(ies)

Affix Common Seal
or
Company Rubber Stamp
(where applicable)

*Please refer to appendix 1

Section 2: Suitability Assessment

Note:

1. 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.
2. You may re-assess your risk profile with your Unit Trust Scheme Consultant from time to time to meet your latest investment objective.

Section 2.1: Suitability Assessment Questionnaire

1. How do you perceive the company's level of investment experience?				Score
a.	No experience			1
b.	Little Experienced			3
c.	Broad Experienced			5
d.	Very Experienced			7
2. In what securities has the company invested in before?				Score
a.	Bank deposits, and money market placements			1
b.	Medium to long term government securities			3
c.	Mutual funds, and corporate bonds			5
d.	Domestic and global stocks, and foreign currency			7
3. What statement best defines the company's investment objective?				Score
a.	To prevent loss of principal of investments and generate interest income			1
b.	To preserve the real value of investments and generate interest income			3
c.	To grow investments from a combination of interest income and capital appreciation			5
d.	To grow investments at significant capital appreciation			7
4. Most investments will fluctuate over time. In a period of 3 years, what are the returns/ losses that the company is most comfortable with given investments of RM 500k?				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
5. How long do you perceive the company's investment horizon to be?				Score
a.	Less than 1 year			1
b.	1 to 3 years			3
c.	3 to 5 years			5
d.	Greater than 5 years			7
6. What would be the company's preferred asset allocation?				Score
a.	100% in liquid investments			1
b.	100% in fixed-income securities			3
c.	A balanced portion in fixed-income securities and equities			5
d.	100% in equities			7
Total Score on your Suitability Assessment is				

Section 2.2: Your Suitability Assessment

Your Risk Tolerance		
Score	Risk Profile (Please tick)	Risk Tolerance Scoring Guidelines
Up to 17 points		Conservative Investor The client is looking for low risk investment and at the same time preservation of capital is very important. The client is prepared to sacrifice higher returns for peace of mind.
Between 18 - 29 points		Moderate Investor The client is a balanced investor who can accept some risks to his capital. The client requires an investment that has some potential to grow in value over the medium-to-long term.
Between 30 - 42 points		Aggressive Investor The client seeks capital growth over the long-term and is prepared to accept higher amount of risk to his potential capital appreciation.

Section 3: Fund Choice

Note:

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

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 Penny Stock Fund ➤ HL Dana Makmur ➤ HL Dividend Fund ➤ HL Strategic 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 Income Management Fund ➤ HL Islamic Income Management Fund ➤ HL Wholesale Bond Fund ➤ HL Islamic Institutional Income Management Fund II ➤ HL Money Market Fund ➤ HL Dana Al-Izdihar
Foreign	<ul style="list-style-type: none"> ➤ HL Asia-Pacific Dividend Fund ➤ HL Asia-Pacific Infrastructure Fund ➤ HL Hong Kong Equity Optimizer Fund ➤ HL SEA-5 Equity Fund 		

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

1. _____

3. _____

2. _____

4. _____

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 FROM THERE AND WILL NOT HOLD HONG LEONG ASSET MANAGEMENT (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/ We declare that:

1. The questions and answers in the suitability assessment are meant to be assessed in entirety in order to assess the **company's risk tolerance**.
2. I / We 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 / We should also consider all fees and charges involved in the buying and selling of unit trust funds when making an investment decision.
4. I / We have received a copy of the Product Highlights Sheet.
5. I / We understand features and risk of the product which has been explained by the product distributor.

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

My Risk Profile is Conservative Moderate Aggressive [Please ✓]

Section 6: Investor's Acknowledgement

Please tick (✓) where appropriate:

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

Authorised Signatory(ies)	Company Stamp
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Section 7: Distributor/HLAM Staff Declaration

I declare that:

- | | Yes | No |
|--|--|--|
| 1. The information provided to me in this Suitability Assessment is strictly confidential and is used for the purpose of fact finding and to facilitate the advisory process. | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. I have already disclosed and explained all the required information in relation with the services rendered to investor and have also attached all relevant documents. | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. I am licensed Federation of Investment Managers Malaysia (FIMM) Unit Trust Scheme Consultant to assist investor in investment products and services. | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. I have met the applicant in person. | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. I have known the applicant for _____ years.
If you do not know the applicant, please provide :
(i) Introducer's name : _____
(ii) Contact details : _____
(iii) Your relationship with the introducer : _____ | | |
| 6. Is the Legal entity a:

Bank / Broker / Dealer / Asset Manager / Unit Trust Manager / Foundation?
Regulator and regulating jurisdiction: _____

Government agency/Government linked company?
Government Jurisdiction: _____

Private Company / Private Limited Co. / Sdn. Bhd?
Type of business: _____ | | |
| 7. Is the legal entity acting as an intermediary for their clients?
If 'YES' has the applicant sign AML questionnaires/undertaking letter? | <input type="checkbox"/>
<input type="checkbox"/> | <input type="checkbox"/>
<input type="checkbox"/> |
| 8. What is the legal entity/beneficial owner's primary source of funds?
<input type="checkbox"/> Business <input type="checkbox"/> Management of clients' assets

<input type="checkbox"/> Others: _____ | | |
| 9. Are you aware if the applicant has been involved in any past or present criminal conviction, litigation suits or bankruptcy proceedings? | <input type="checkbox"/> | <input type="checkbox"/> |

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

Appendix 1: Definition of High Net-Worth Entity

- A corporation with total net assets exceeding RM10 million or its equivalent in foreign currencies based on the last audited accounts
- A partnership with total net assets exceeding RM10 million or its equivalent in foreign currencies
- A company that is registered as a trust company under the Trust Companies Act 1949 which has assets under management exceeding RM10 million or its equivalent in foreign currencies
- A corporation that is a public company under the Companies Act 1965 which is approved by the SC to be a trustee under the CMSA and has assets under management exceeding RM10 million or its equivalent in foreign currencies
- A pension fund approved by the Director General of inland Revenue under the Income Tax Act 1967
- A statutory body established by an Act of parliament or an enactment of any State