

Please fill in 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 PROVIDED BY THE APPLICANT WILL FORM THE BASIS OF OUR RECOMMENDATION. IT IS IMPORTANT TO PROVIDE ACCURATE AND COMPLETE INFORMATION TO ENSURE THE SUITABILITY OF FUNDS RECOMMENDED ARE ACCORDING TO THE INVESTMENT NEEDS AND/ OR OBJECTIVES OF THE APPLICANT. THE CONSULTANT/ DISTRIBUTOR WILL NOT BE HELD LIABLE IF INACCURATE INFORMATION IS GIVEN BY THE APPLICANT.

**WARNING:**

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**SECTION 1: MY PROFILE**

Name as in NRIC / Passport	
NRIC/Passport No.	

**SECTION 2: SUITABILITY ASSESSMENT**
**NOTICE: JOINT ACCOUNT APPLICANT**

Only the **principal account applicant** is required to complete this Suitability Assessment. The outcome derived from the completed Suitability Assessment will be applicable to the joint account applicant.

**PART A: Age & Personal Information Demographic Factors**

Parameter	Question	Score
Age	1) What is your current age? a) 70 & above b) 55 to 69 c) 30 to 54 d) Below 30	1 3 5 7
Dependents	2) How many persons is/are financially dependent (including yourself) on you? a) 4 & above b) 3 c) 2 d) 1	1 3 5 7
Education	3) Please state your highest qualification? a) Primary Education & below b) SPM c) STPM and / or Diploma d) Degree / Professional Qualification & above	1 3 5 7

SECTION 2: SUITABILITY ASSESSMENT																						
PART B: CAPABILITY																						
Parameter	Question	Score																				
Objective	<p>4) Most investments will fluctuate over time. In a period of 3 years, what are the returns/losses that you are most comfortable with given investments of RM100k?</p> <table border="1" data-bbox="466 472 1032 719"> <thead> <tr> <th></th> <th>Best Case</th> <th>Average</th> <th>Worst Case</th> </tr> </thead> <tbody> <tr> <td>a)</td> <td>15%</td> <td>3.5%</td> <td>-5%</td> </tr> <tr> <td>b)</td> <td>40%</td> <td>5.5%</td> <td>-15%</td> </tr> <tr> <td>c)</td> <td>55%</td> <td>12%</td> <td>-40%</td> </tr> <tr> <td>d)</td> <td>140%</td> <td>17.5%</td> <td>-60%</td> </tr> </tbody> </table>		Best Case	Average	Worst Case	a)	15%	3.5%	-5%	b)	40%	5.5%	-15%	c)	55%	12%	-40%	d)	140%	17.5%	-60%	<p>1</p> <p>3</p> <p>5</p> <p>7</p>
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Investment Horizon	<p>5) Investments generally take time to grow. How long do you want to invest your money for?</p> <p>a) Less than 1 year</p> <p>b) 1 to 3 years</p> <p>c) 4 to 5 years</p> <p>d) More than 5 years</p>	<p>1</p> <p>3</p> <p>5</p> <p>7</p>																				
Investment Risk Tolerance	<p>6) Market generally will experience downturns, both short-term and prolonged, followed by market recoveries.</p> <p>What would you do if supposedly, you have a well diversified investment portfolio which is not meant for use until 10 years, but due to the market downturn, it experiences 15% losses?</p> <p>a) I will liquidate the whole portfolio and place it in Fixed Deposit.</p> <p>b) I will liquidate 50% of my portfolio and leave the rest invested.</p> <p>c) I will let the portfolio fluctuate according to market condition.</p> <p>d) I will invest more in this portfolio.</p>	<p>1</p> <p>3</p> <p>5</p> <p>7</p>																				
Investment Experience	<p>7) When it comes to investing, the following statement would generally describe you?</p> <p>a) I have no investment experience.</p> <p>b) I have little investment (I listen to recommendation from my friends).</p> <p>c) I have some investment experience (I read to find out more about a particular investment before investing).</p> <p>d) I am very experienced in investments (I am very familiar with most investment products and I follow the capital markets very closely).</p>	<p>1</p> <p>3</p> <p>5</p> <p>7</p>																				

<b>SECTION 2: SUITABILITY ASSESSMENT</b>		
<b>PART C: FINANCIAL RESILIENCE</b>		
<b>Parameter</b>	<b>Question</b>	<b>Score</b>
Monthly committed expenses	8) What is the estimated percentage of your monthly expenses to your income? a) Over 3/4 b) About 3/4 c) About 1/2 d) Less than 1/4	 1 3 5 7
Sustainability of Lifestyle	9) Taking into account the current life events that you are going through, how long could you maintain your current lifestyle? (Example of current life events: promotion, demotion, loss of job, loss of dependent, company loss money, business failure) a) Less than 6 months b) 7 to 12 months c) 13 to 24 months d) More than 24 months	 1 3 5 7
<b>PART D: LIFE EVENT</b>		
Health	10) Have you suffered any health condition that may have an impact on your lifestyle? a) Yes, I am suffering from a serious health condition that has a major impact on my lifestyle. b) Yes, I have suffered serious health conditions and continue to have a moderate impact on my lifestyle. c) Yes, I have suffered some serious health conditions in the last 6 months but have fully recovered without complications. d) No, I am not aware of any health conditions.	 1 3 5 7
<b>PART E: DISABILITIES</b>		
Condition	Please share with us your disabilities* (if any)? <input type="checkbox"/> hearing impairment <input type="checkbox"/> visual impairment <input type="checkbox"/> speech impairment <input type="checkbox"/> physical impairment <input type="checkbox"/> learning impairment such as dyslexia or autism <input type="checkbox"/> None  Note* - Disabilities which affect your ability to make an informed decision.	

SECTION 2: SUITABILITY ASSESSMENT		
PART E: DISABILITIES		
Parameter	Question	Score
Disability Severity	11) Please share with us the severity of your disabilities which may affect your ability to make an informed decision.	
	a) Severe / Profound disability	1
	b) Moderate disability	3
	c) Mild disability	5
	d) None	7
Registration	Are you registered with the Department of Social Welfare ( <i>Jabatan Kebajikan Masyarakat</i> )?  <input type="checkbox"/> Yes  <input type="checkbox"/> No	
<b>Total Score</b>		

SECTION 2A: VULNERABLE INVESTOR (TO BE COMPLETED BY CONSULTANT)		
Question	Please select (1) one only	Criteria
Is the Applicant a Vulnerable Investor?	<input type="checkbox"/> Yes (Please state criteria)  <input type="checkbox"/> No	<input type="checkbox"/> Part A: Age & Personal Information Demographic Factors <input type="checkbox"/> Part B: Capability <input type="checkbox"/> Part C: Financial Resilience <input type="checkbox"/> Part D: Life Event <input type="checkbox"/> Part E: Disabilities

SECTION 3: SCORING GUIDELINES			
Please select (1) one only	Total Score	Risk Profile	Risk Tolerance Description
<input type="checkbox"/>	Below 23 / Default	Conservative / Vulnerable Investor	The Applicant is suitable 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"/>	24-54	Moderate	The Applicant is suitable to be 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"/>	55-77	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 4: FUND RECOMMENDATION BASED ON APPLICANT'S RISK PROFILE  
 (CONSULTANT TO COMPLETE)**

The Consultant recommends the following fund(s) (refer to Appendix A) to the Applicant:

1.	4.
2.	5.
3.	6.

**Basis for recommendation**

- The fund(s) recommended by the Consultant is/are within or below the risk profile of the Applicant.
- The Applicant confirms that the Applicant understands and decides to purchase other fund(s) that is/are above the risk profile of the Applicant and which is/are not recommended by the Consultant.
- The Consultant has identified the Applicant through the responses contained in Section 2 that the Applicant is a Vulnerable Investor. As such the Consultant may only recommend funds with the "Conservative" risk profile.
- Others (Please specify):

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**SECTION 6: WHOLESALE FUND**

Please select (1) one only

<input type="checkbox"/>	For Applicant's who are High-Net Worth Individual.	Step 1: Please provide classification. 1. Please refer to Appendix B for the relevant Sophisticated Investor classification. 2. Please provide the relevant documents to support the corresponding classification. <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 60%;">Category</th> <th style="width: 40%;">Classification</th> </tr> </thead> <tbody> <tr> <td>High-Net Worth Individual</td> <td style="text-align: center;"> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%; text-align: center;">B</td> <td style="width: 25%; text-align: center;">1</td> <td style="width: 25%; text-align: center;">2</td> <td style="width: 25%; text-align: center;">3</td> </tr> </table> </td> </tr> </tbody> </table> Step 2: After completing step 1, please proceed to sections 1 and 3.	Category	Classification	High-Net Worth Individual	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%; text-align: center;">B</td> <td style="width: 25%; text-align: center;">1</td> <td style="width: 25%; text-align: center;">2</td> <td style="width: 25%; text-align: center;">3</td> </tr> </table>	B	1	2	3
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B	1	2	3							
<input type="checkbox"/>	For any Applicant who is an Accredited Investor and wishes to opt-out from completing the Suitability Assessment.	Step 1: Please provide classification. 1. Please refer to Appendix B for the relevant Sophisticated Investor classification. 2. Please provide the relevant documents to support the corresponding classification. <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 60%;">Category</th> <th style="width: 40%;">Classification</th> </tr> </thead> <tbody> <tr> <td>Accredited Investor</td> <td style="text-align: center;"> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%; text-align: center;">A</td> <td style="width: 25%; text-align: center;">1</td> <td style="width: 25%; text-align: center;">2</td> <td style="width: 25%; text-align: center;">3</td> </tr> </table> </td> </tr> </tbody> </table> Step 2: After completing step 1, please proceed to section 3.	Category	Classification	Accredited Investor	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%; text-align: center;">A</td> <td style="width: 25%; text-align: center;">1</td> <td style="width: 25%; text-align: center;">2</td> <td style="width: 25%; 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"> <li>➤ HL Growth Fund</li> <li>➤ HL Value Fund</li> <li>➤ HL Dana Makmur</li> <li>➤ HL Dividend Fund</li> <li>➤ HL Strategic Fund</li> </ul>	<ul style="list-style-type: none"> <li>➤ HL Balanced Fund</li> <li>➤ HL Consumer Products Sector Fund</li> <li>➤ HL Dana Maa'rof</li> <li>➤ HL Regular Income Fund</li> </ul>	<ul style="list-style-type: none"> <li>➤ HL Bond Fund</li> <li>➤ HL Institutional Bond Fund</li> <li>➤ HL Islamic Income Management Fund</li> <li>➤ HL Wholesale Bond Fund</li> <li>➤ HL Money Market Fund</li> <li>➤ HL Dana Al-Izdihar</li> <li>➤ HL Income Fund</li> <li>➤ HL Dana Al-Safa'</li> <li>➤ HL Wholesale Income Fund</li> </ul>
Foreign	<ul style="list-style-type: none"> <li>➤ HL Asia-Pacific Dividend Fund</li> <li>➤ HL Greater China Fund (formerly known as HL Hong Kong Equity Optimizer Fund)</li> <li>➤ HL Asean-5 Equity Fund (formerly known as HL Sea-5 Equity Fund)</li> <li>➤ HL Asia-Pacific Equity Fund</li> <li>➤ HL Wholesale Equity Fund 2</li> <li>➤ HL Global ESG Fund</li> <li>➤ HL Global Shariah ESG Fund</li> </ul>	<ul style="list-style-type: none"> <li>➤ HL Global Multi Strategies Fund</li> </ul>	-

**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"> <li>➤ HL PRS Growth Fund</li> <li>➤ HL PRS Islamic Growth Fund</li> </ul>	<ul style="list-style-type: none"> <li>➤ HL PRS Moderate Fund</li> <li>➤ HL PRS Islamic Moderate Fund</li> </ul>	<ul style="list-style-type: none"> <li>➤ HL PRS Conservative Fund</li> <li>➤ HL PRS Islamic Conservative Fund</li> </ul>
Non-Core Fund	<ul style="list-style-type: none"> <li>➤ HL PRS Asia Pacific Fund</li> </ul>	-	-



**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](http://WWW.HLAM.COM.MY).**

<b>A</b>	<b>Accredited Investor</b>
<b>1</b>	A unit trust scheme, private retirement scheme or prescribed investment scheme.
<b>2</b>	Bank Negara.
<b>3</b>	A licensed person or a registered person.
<b>4</b>	An exchange holding company, a stock exchange, a derivatives exchange, an approved clearing house, a central depository or a recognized market operator.
<b>5</b>	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 (“ <b>SC</b> ”).
<b>6</b>	A bank licensee or an insurance licensee as defined under the Labuan Financial Services and Securities Act 2010 [Act 704].
<b>7</b>	An Islamic bank licensee or a takaful licensee as defined under the Labuan Islamic Financial Services and Securities Act 2010 [Act 705].
<b>8</b>	A chief executive officer or a director of any person referred to in paragraphs 3, 4, 5, 6 and 7.
<b>9</b>	A closed-end fund approved by the SC.

<b>C</b>	<b>High-net Worth Individual</b>
	An individual —
<b>16</b>	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;
<b>17</b>	whose total net joint assets with—
<b>a</b>	his or her spouse; or
<b>b</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;
<b>18</b>	who has a gross annual income exceeding three hundred thousand ringgit or its equivalent in foreign currencies in the preceding twelve months;
<b>19</b>	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;
<b>20</b>	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;
<b>21</b>	who holds any of the following qualifications and has five consecutive years of relevant working experience in finance, economics, actuarial science or accounting—
<b>a</b>	holds a Bachelor's or Master's degree related to Finance, Economics or Actuarial Science;
<b>b</b>	holds a Bachelor's or Master's degree in Accounting; or
<b>c</b>	holds a Master of Business Administration;
<b>22</b>	who holds the following membership in the associations as set out below:
<b>a</b>	Active Member of Chartered Financial Analyst (CFA) Institute;
<b>b</b>	Chartered Banker of Asian Institute of Chartered Bankers (AICB);
<b>c</b>	Ordinary Member of Financial Markets Association Malaysia (FMAM);
<b>d</b>	Chartered Accountant, C.A(M) of Malaysian Institute of Accountants (MIA);
<b>e</b>	Ordinary Member of Malaysia Association of Tax Accountants (MATA);
<b>f</b>	Accredited Angel Investor of Malaysian Business Angel Network (MBAN);
<b>g</b>	Certified Member of Financial Planning Association of Malaysia (FPAM); or
<b>h</b>	Ordinary Member of Malaysian Financial Planning Council (MFPC); or
<b>23</b>	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.