

**Risk Assessment Questionnaire for Suitable Investment Policy/Option (Member Risk Profile)**

Mr./Mrs./Miss/..... Name.....Surname.....

Identification No.  Company .....

Employee Code .....Department..... Function. ....

Member Code -

Fund Name.....

The purpose of Member Risk Profile Assessment is to enable members to know their acceptable risk level,  
which is a guide to select suitable investment policy/option

Age or Investment Period	Your Investment Knowledge and Ability to Accept Risk
<p><b>1. When do you plan to retire?</b></p> <p align="right"><u>Score</u></p> <p>a) Within 5 years or already retired (1)</p> <p>b) More than 5 years to 10 years (2)</p> <p>c) More than 10 years to 15 years (3)</p> <p>d) More than 15 years (4)</p>	<p><b>6. Which investment instruments do you know?</b></p> <p align="right"><u>Score</u></p> <p>a) Bank deposits (1)</p> <p>b) Bank deposits, bonds and debentures (2)</p> <p>c) Bank deposits, bonds, debentures, mutual fund and stocks (3)</p> <p>d) Bank deposits, bonds, debentures, mutual fund, stocks, gold fund, property fund and others (4)</p>
Financial Status	
<p><b>2. What is your current proportion of your monthly expenses comparing to your monthly income?</b></p> <p align="right"><u>Score</u></p> <p>a) More than 80% (1)</p> <p>b) More than 50% - 80% (2)</p> <p>c) More than 20% - 50% (3)</p> <p>d) Less than 20% (4)</p> <p><b>3. If you quit your job today, your current saving will cover your expenses for how long?</b></p> <p align="right"><u>Score</u></p> <p>a) Less than 3 months (1)</p> <p>b) 3 months to 1 year (2)</p> <p>c) More than 1 year to 3 years (3)</p> <p>d) More than 3 years (4)</p> <p><b>4. What is your current proportion of your provident fund comparing to your total assets?</b></p> <p align="right"><u>Score</u></p> <p>a) More than 75% (1)</p> <p>b) More than 50% to 75% (2)</p> <p>c) More than 25% to 50% (3)</p> <p>d) No more than 25% (4)</p> <p><b>5. What is your source of medical expenses after retirement?</b></p> <p align="right"><u>Score</u></p> <p>a) Personal saving (1)</p> <p>b) Family (2)</p> <p>c) Government welfare (3)</p> <p>d) Health insurance (4)</p>	<p><b>7. Which of the following instruments have you ever invested in?</b></p> <p align="right"><u>Score</u></p> <p>a) Bank deposits (1)</p> <p>b) Bank deposits, bonds and debentures (2)</p> <p>c) Bank deposits, bonds, debentures, mutual fund, and stocks (3)</p> <p>d) Bank deposits, bonds, debentures, mutual fund, stocks, gold fund, property fund and others (4)</p> <p><b>8. Which of the following best describes your investment attitude?</b></p> <p align="right"><u>Score</u></p> <p>a) Loss of principal is totally unacceptable (1)</p> <p>b) Little loss of principal is acceptable, (2) if the investment provides an opportunity to receive a relatively higher return</p> <p>c) Loss of principal is acceptable, (3) if the investment provides an opportunity to receive a higher return</p> <p>d) Expect the highest return, (4) without investment limitation</p> <p><b>9. What is your investment target?</b></p> <p align="right"><u>Score</u></p> <p>a) Expect secured principal, (1) even though its return will be lower than the inflation rate</p> <p>b) Expect higher return than the inflation rate, (2) and some volatility of fund value is acceptable</p> <p>c) Expect much higher return than the inflation rate, (3) and high volatility of fund value is acceptable</p> <p>d) Expect extremely higher return than the inflation rate, (4) and high volatility of fund value is fully acceptable</p>

<p>10. What is your expected annual return from investment in provident fund?</p> <p style="text-align: right;"><u>Score</u></p> <p>a) Constant return of 2-3% (1)</p> <p>b) Opportunity to receive return up to 5%, but possibility of no return in some year (2)</p> <p>c) Opportunity to receive return up to 8%, but possibility of loss up to 3% (3)</p> <p>d) Opportunity to receive return up to 25% but possibility of loss up to 15% (4)</p>	<p>For investment in policy which including the investment in foreign assets, can you tolerate foreign exchange rate risk?</p> <p style="text-align: center;"> <input type="checkbox"/> Yes      <input type="checkbox"/> No         </p>
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Add up the points you scored for each answer. Based on the total points, you can compare your score with the range of policies described below

Investment Policy/Option Guideline

Total Score	Acceptable Risk Level	Sample of Investment Policy
10-16	1      Low	Short-Term Fixed Income
17-22	2      Relatively Low	Secured Fixed Income Fixed Income
23-28	3      Moderate	Fixed Income 90% : Equity 10% Mixed (Fixed Income + Gold ≤ 10%) Fixed Income 80% : Equity 20%
29-34	4      Relatively High	Fixed Income 70% : Equity 30% Fixed Income 60% : Equity 40%
35-40	5      High	Equity > 40%

**Remark :** Above table is a guideline for your consideration of investment policy/option only. It does not guarantee that it will suit you completely. Please study other additional information.

**Terms and Conditions :**

- 1) I have acknowledged and accepted that I shall be responsible to review and make "Member Risk Profile" up-to-date in according to the period of time stated by the related regulator or the management company, including any further changes.
- 2) Upon the expiry term of the member risk profile, unless the fund management company receives my new profile within the period stated by the fund management company, I agree and accept that my latest member risk profile shall be deemed to be the updated profile until the management company has received my new profile.
- 3) I hereby certify that I have answered all questions above, and hereunto subscribe my signature

..... Member  
 (.....)  
 Date...../...../.....