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

<table>
<thead>
<tr>
<th>Age or Investment Period</th>
<th>Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. When do you plan to retire?</td>
<td></td>
</tr>
<tr>
<td>a) Within 5 years or already retired</td>
<td>(1)</td>
</tr>
<tr>
<td>b) More than 5 years to 10 years</td>
<td>(2)</td>
</tr>
<tr>
<td>c) More than 10 years to 15 years</td>
<td>(3)</td>
</tr>
<tr>
<td>d) More than 15 years</td>
<td>(4)</td>
</tr>
</tbody>
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<table>
<thead>
<tr>
<th>Financial Status</th>
<th>Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>2. What is your current proportion of your monthly expenses comparing to your monthly income?</td>
<td></td>
</tr>
<tr>
<td>a) More than 80%</td>
<td>(1)</td>
</tr>
<tr>
<td>b) More than 50% - 80%</td>
<td>(2)</td>
</tr>
<tr>
<td>c) More than 20% - 50%</td>
<td>(3)</td>
</tr>
<tr>
<td>d) Less than 20%</td>
<td>(4)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Your Investment Knowledge and Ability to Accept Risk</th>
<th>Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>6. Which investment instruments do you know?</td>
<td></td>
</tr>
<tr>
<td>a) Bank deposits</td>
<td>(1)</td>
</tr>
<tr>
<td>b) Bank deposits, bonds and debentures</td>
<td>(2)</td>
</tr>
<tr>
<td>c) Bank deposits, bonds, debentures, mutual fund and stocks</td>
<td>(3)</td>
</tr>
<tr>
<td>d) Bank deposits, bonds, debentures, mutual fund, stocks, gold fund, property fund and others</td>
<td>(4)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>7. Which of the following instruments have you ever invested in?</td>
</tr>
<tr>
<td>a) Bank deposits</td>
</tr>
<tr>
<td>b) Bank deposits, bonds and debentures</td>
</tr>
<tr>
<td>c) Bank deposits, bonds, debentures, mutual fund, and stocks</td>
</tr>
<tr>
<td>d) Bank deposits, bonds, debentures, mutual fund, stocks, gold fund, property fund and others</td>
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</table>

<table>
<thead>
<tr>
<th>Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>8. Which of the following best describes your investment attitude?</td>
</tr>
<tr>
<td>a) Loss of principal is totally unacceptable</td>
</tr>
<tr>
<td>b) Little loss of principal is acceptable, if the investment provides an opportunity to receive a relatively higher return</td>
</tr>
<tr>
<td>c) Loss of principal is acceptable, if the investment provides an opportunity to receive a higher return</td>
</tr>
<tr>
<td>d) Expect the highest return, without investment limitation</td>
</tr>
</tbody>
</table>

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<tr>
<th>Score</th>
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<tbody>
<tr>
<td>9. What is your investment target?</td>
</tr>
<tr>
<td>a) Expect secured principal, even though its return will be lower than the inflation rate</td>
</tr>
<tr>
<td>b) Expect higher return than the inflation rate, and some volatility of fund value is acceptable</td>
</tr>
<tr>
<td>c) Expect much higher return than the inflation rate, and high volatility of fund value is acceptable</td>
</tr>
<tr>
<td>d) Expect extremely higher return than the inflation rate, and high volatility of fund value is fully acceptable</td>
</tr>
</tbody>
</table>
10. What is your expected annual return from investment in provident fund?

<table>
<thead>
<tr>
<th>Answer</th>
<th>Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) Constant return of 2-3%</td>
<td>(1)</td>
</tr>
<tr>
<td>b) Opportunity to receive return up to 5%,</td>
<td>(2)</td>
</tr>
<tr>
<td>but possibility of no return in some year</td>
<td></td>
</tr>
<tr>
<td>c) Opportunity to receive return up to 8%,</td>
<td>(3)</td>
</tr>
<tr>
<td>but possibility of loss up to 3%</td>
<td></td>
</tr>
<tr>
<td>d) Opportunity to receive return up to 25%,</td>
<td>(4)</td>
</tr>
<tr>
<td>but possibility of loss up to 15%</td>
<td></td>
</tr>
</tbody>
</table>

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**

<table>
<thead>
<tr>
<th>Total Score</th>
<th>Acceptable Risk Level</th>
<th>Sample of Investment Policy</th>
</tr>
</thead>
<tbody>
<tr>
<td>10-16</td>
<td>1</td>
<td>Low</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Short-Term Fixed Income</td>
</tr>
<tr>
<td>17-22</td>
<td>2</td>
<td>Relatively Low</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Secured Fixed Income Fixed</td>
</tr>
<tr>
<td>23-28</td>
<td>3</td>
<td>Moderate</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Fixed Income 90% : Equity 10%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Fixed Income 80% : Equity 20%</td>
</tr>
<tr>
<td>29-34</td>
<td>4</td>
<td>Relatively High</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Fixed Income 70% : Equity 30%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Fixed Income 60% : Equity 40%</td>
</tr>
<tr>
<td>35-40</td>
<td>5</td>
<td>High</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Equity &gt; 40%</td>
</tr>
</tbody>
</table>

**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......../......../.........