

This Investor Suitability Assessment Form will guide you in choosing the unlisted capital market products that suit your investment objectives, risk tolerance, financial profile and investment experience. The information you provide will form the basis of our advice/recommendation. 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. Please note that any misleading, inaccurate, or incomplete information may affect the outcome of the recommendations. In such cases, the ARIM's Staff/Advisor may not be accountable for the advice/recommendation provided. You should also be aware of the risks involved in investing all or a large portion of your available funds, including savings and retirement funds, into a single investment product.

## INVESTOR SUITABILITY ASSESSMENT FORM - INDIVIDUAL

### FILE SPECIFIC INFORMATION

|   |   |  |
|---|---|--|
| <b>Date of Investment/Assessment</b><br>(Date investment is received)   | : |  |
| <b>Product Distributor ARIM's Staff/Advisor's Name</b>  | : |  |
| <b>Source of Income</b>   | : |  |
| <b>Category of Product</b><br>(Fund category to follow Master Prospectus/Prospectus/Information Memorandum/Disclosure Document) | : |  |

### Investor's Details

|                                    |   |  |
|------------------------------------|---|--|
| <b>Name (as per NRIC/Passport)</b> | : |  |
| <b>NRIC/Passport</b>               | : |  |
| <b>Contact No.</b>                 | : |  |

*Notes: Only the principal holder applicant is required to complete this Investment Suitability Assessment Form. The outcome derived from the completed Investment Suitability Assessment Form will be applicable to the joint holder applicant.*

### Investment Risk Preference

- Q1. What is your current age?
- |   |            |   |            |
|---|------------|---|------------|
| <input type="checkbox"/> 18 to 30 years old | (2 points) | <input type="checkbox"/> 44 to 55 years old | (6 points) |
| <input type="checkbox"/> 31 to 43 years old | (4 points) | <input type="checkbox"/> Above 55 years old | (8 points) |
- Q2. What is your primary investment objective? (select the most important answer)
- |   |            |  |            |
|---|------------|--|------------|
| <input type="checkbox"/> Capital Preservation | (2 points) | <input type="checkbox"/> Income & Growth | (6 points) |
| <input type="checkbox"/> Income               | (4 points) | <input type="checkbox"/> Growth          | (8 points) |
- Q3. What is your education level?
- |   |            |  |            |
|---|------------|--|------------|
| <input type="checkbox"/> Primary/Secondary                  | (2 points) | <input type="checkbox"/> Degree        | (6 points) |
| <input type="checkbox"/> Diploma/Certificate/Pre-University | (4 points) | <input type="checkbox"/> Post-Graduate | (8 points) |
- Q4. Which sentence best describes your experience as an investor?
- |  |            |   |            |
|--|------------|---|------------|
| <input type="checkbox"/> Inexperienced   | (2 points) | <input type="checkbox"/> Experienced      | (6 points) |
| <input type="checkbox"/> Some experience | (4 points) | <input type="checkbox"/> Very experienced | (8 points) |
- Q5. Do you have work experience in any of the investment or legal consultants that related to the capital market industry such as, Investment Product Management/Investment Product Analyst/Investment Product Development/Insurance/Treasury in Financial Risk Management/Accounting, Selling Investment Product/Lecturer Investment Related Course/Legal Advisory & etc.
- |  |            |
|--|------------|
| <input type="checkbox"/> No, I don't have work experience as mentioned above | (2 points) |
| <input type="checkbox"/> Yes, I have work experience as mentioned above      | (6 points) |
- Q6. After deducting financial commitments and obligations, what percentage (%) of your total investable assets are you consider investing now?
- |                                     |            |                                     |            |
|-------------------------------------|------------|-------------------------------------|------------|
| <input type="checkbox"/> Up to 10%  | (2 points) | <input type="checkbox"/> 26% to 50% | (6 points) |
| <input type="checkbox"/> 11% to 25% | (4 points) | <input type="checkbox"/> Over 50%   | (8 points) |
- Q7. Which investment would you make?
- |   |            |  |            |
|---|------------|--|------------|
| <input type="checkbox"/> Portfolio that has a potential loss of < 25% - 50% (or even more) p.a. with a potential return of 10% p.a. | (2 points) | <input type="checkbox"/> Portfolio that has a potential loss of < 5% - 10% p.a. with a potential return of 5% p.a. | (6 points) |
| <input type="checkbox"/> Portfolio that has a potential loss of < 10% - 15% p.a. with a potential return of 7% p.a.                 | (4 points) | <input type="checkbox"/> Portfolio that has a potential loss of < 5% p.a. with a potential return of 3% p.a.       | (8 points) |
- Q8. In the event that the Net Asset Value (NAV) of the fund that you invested falls below 15% of your original investment, what would you do?
- |   |            |  |            |
|---|------------|--|------------|
| <input type="checkbox"/> Redeem and fully hold cash               | (2 points) | <input type="checkbox"/> Hold on to it, no action will be taken. | (6 points) |
| <input type="checkbox"/> Switch into a conservative type of fund. | (4 points) | <input type="checkbox"/> Top up aggressively                     | (8 points) |
- Q9. How do you normally feel after making a significant financial decision?
- |   |            |   |            |
|---|------------|---|------------|
| <input type="checkbox"/> Oh my god! What if it fails?                 | (2 points) | <input type="checkbox"/> Content that it is a right decision                          | (6 points) |
| <input type="checkbox"/> Concerned that it could be a wrong decision. | (4 points) | <input type="checkbox"/> Optimistic that the decision will bring substantial benefits | (8 points) |

Q10. What is your expected investment period?

☐ Short term: Less than 1 year

(2 points)

☐ Medium term: Up to 5 years

(6 points)

☐ Short/ Medium term: 1 to 3 years

(4 points)

☐ Long term: 5 years or more

(8 points)

Q11. More volatile investments may offer greater potential in long term while conservative investments may earn less than the inflation rate. How much volatility in the market can you tolerate?

☐ Very little

(2 points)

☐ Moderate

(6 points)

☐ Some

(4 points)

☐ Considerable Amount

(8 points)

### Investor's Needs

The investor wishes to invest in the product range based on his/her purpose of investment ticked below:

#### Purpose of Investment

- a) Saving ☐
- b) Education ☐
- c) Retirement/capital preservation ☐
- d) Maximize returns ☐
- e) Investor refuses to provide the purposes of investment ☐
- f) Others (Please specify): \_\_\_\_\_

#### Fund Type

- a) Conventional ☐
- b) Islamic ☐
- c) Conventional & Islamic ☐
- d) Sustainable and responsible investments ☐

#### Direct Mandate only

#### Investment Universe

- a) Corporate Bond ☐
- b) Government Bond ☐
- c) Derivatives ☐
- d) Equity ☐
- e) Money Market Instruments ☐  
(Treasury Bills, BNM Monetary Notes, Bankers Acceptance and inclusive of Short-term deposits)

#### Investment Universe

- a) Corporate Sukuk ☐
- b) Government Sukuk ☐
- c) Islamic Derivatives ☐
- d) Shariah Compliant Equity ☐
- e) Islamic Money Market Instruments ☐  
(Commodity Murabahah, Islamic Accept Bills, Negotiable Islamic Debt Certificate, Islamic Commercial Paper and inclusive of Islamic short-term deposits)

#### Acknowledgement & Declaration

Please tick (☐) the applicable box. (to be filled by Investor)

☐ By completing this form, I/we acknowledge receiving the product(s)/fund(s) offered by ARIM's Staff/Advisor and accept the advice and/or recommendation provided.

☐ I/We have chosen not to provide certain information requested in the Investor Suitability Assessment Form and understand that this may affect the results of my/our suitability assessment.

☐ I/We do not agree with the profiling above, as it exceeds my/our stated risk tolerance and is outside the advice/recommendation given by ARIM's Staff/Advisor. I/We understand the investment risks involved and have decided to continue with my/our subscription to the product(s)/fund(s) listed overleaf. (\*)

☐ I/We have chosen not to be profiled. I/We understand the investment risks involved and have decided to proceed based on my/our own judgment and independent advice regarding the product(s)/fund(s) listed overleaf. I/We also understand that the purpose of this form is to assess my/our risk tolerance, investment needs, and objectives to help identify suitable fund(s) and product(s). (\*)

(\*) Note: By ticking this option, I/We have also acknowledged that there is no advice/recommendation given by ARIM's Staff/Advisor.

Signature of Applicant  
Name: \_\_\_\_\_

Date: \_\_\_\_\_

Signature of ARIM's Staff/Advisor  
Name: \_\_\_\_\_

Date: \_\_\_\_\_

**Acknowledgement by Investor:**

| Acknowledgement   | Investor's Signature |
|---|----------------------|
| <ul style="list-style-type: none"> <li>I/We acknowledge receipt of the Product Highlight Sheet and the relevant Master Prospectus/Prospectus/Information Memorandum provided to me/us. (*)</li> <li>ARIM's Staff/Advisor has explained the features and risks of the product(s)/fund(s), and I/we confirm that I/we understand them. (*)</li> <li>I/We agree and acknowledge that the Investment Profile derived from this Investor Suitability Assessment Form will remain unchanged unless I/we request a new review of my/our Investment Profile with ARIM's Staff/Advisor in the future.</li> <li>I/We confirm that all information provided in this form is true, complete, and accurate.</li> <li>I/We understand that any misleading, inaccurate, or incomplete information provided may affect the outcome of the recommendation. In such cases, ARIM's Staff/Advisor will not be responsible for the advice or recommendation provided.</li> </ul> |                      |

(\*) Note: Not Applicable for Direct Mandate

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Investor Profile : \_\_\_\_\_ Account No. : \_\_\_\_\_

**Fund Recommendation (To be completed by ARIM's Staff/Advisor only)**

Your investment profile has been derived based on the above questionnaires as follows: -

Please tick the appropriate box according to the total points. (Unit trust only)

Total points : \_\_\_\_\_

| Please select one (1) only     | <input type="checkbox"/> 33 points and below   | <input type="checkbox"/> Between 34 to 65 points   | <input type="checkbox"/> 66 points and above  |
|--------------------------------|--|--|---|
| Investment Profile             | <b>Conservative/ Vulnerable Investor</b><br>You are a conservative investor who prioritizes low-risk investments, with capital preservation being of high importance. You are willing to accept lower potential returns in exchange for greater stability and peace of mind. | <b>Balanced / Moderate</b><br>You are a balanced investor who is willing to accept a moderate level of risk to your capital and seek investments with the potential for value growth over the medium to long term. | <b>Aggressive / Growth</b><br>You are focused on achieving long-term capital growth and are willing to accept higher levels of risk in pursuit of potential capital appreciation.   |
| Investment-Suitable Fund Types | <ul style="list-style-type: none"> <li>Low Risk</li> </ul>   | <ul style="list-style-type: none"> <li>Low Risk Funds</li> <li>Low-Medium Risk Funds</li> <li>Medium Risk Funds</li> </ul>   | <ul style="list-style-type: none"> <li>Low Risk Funds</li> <li>Low-Medium Risk Funds</li> <li>Medium-High Risk Funds</li> <li>Medium Risk Funds</li> <li>High Risk Funds</li> </ul> |

**Direct Mandate only**

Risk Constraints

☐ High Risk

☐ Medium Risk

☐ Low Risk