



This form (formerly known as the PRS Product Suitability Check) serves to help us understand your investment objectives, risk tolerance, financial profile, and other considerations in order for us to provide advice that is suitable to you, having taken into consideration your personal financial circumstances. It is important that you provide true, accurate and complete information to ensure that suitable products are recommended according to your investment needs and objectives. Any misleading, inaccurate, or incomplete information provided by you will affect the outcome of the recommendation made. In such cases, the Private Retirement Scheme Consultant (PRS Consultant) may not be held liable for such recommendation (if any). Please be aware that investing a significant portion of your financial resources, such as savings and/or retirement funds, into a single investment product may pose significant risks.

## KNOW-YOUR-CLIENT PROCESS

Full Name (as in NRIC / Passport)	
NRIC No. / Passport No.	

## PART A: VULNERABLE CLIENT ASSESSMENT

### DISCLOSURE BY CLIENT

- |  |                          |
|--|--------------------------|
| 1) Elderly (60 and above; and uncomfortable with using technology for investment purposes); and/ or  | <input type="checkbox"/> |
| 2) Education level of Primary School or below: and/ or   | <input type="checkbox"/> |
| 3) No capital market investment experience; and/ or  | <input type="checkbox"/> |
| 4) Low financial resilience (low ability to withstand financial shocks, for example cash flow problems, no savings and/or overly indebted); and/or | <input type="checkbox"/> |
| 5) Have experienced death or total permanent disablement of main bread winner over the last 12-months; and/ or                                     | <input type="checkbox"/> |
| 6) Have any hearing, visual, speech, physical or learning impairments.   | <input type="checkbox"/> |
| 7) None of the above   | <input type="checkbox"/> |

### ASSESSMENT BY PRS CONSULTANT

#### Vulnerable Client

*Vulnerable Client (If client selects any item 1 - 6 in Part A)*

#### Non-vulnerable Client

### FOR VULNERABLE CLIENT ONLY

☐ I hereby CONFIRM that the information provided by me in this form is true and correct. I AGREE with the PRS Consultant's assessment result of my vulnerable client status based on the information provided by me. I also ACKNOWLEDGE that the PRS Consultant has taken the following measures in consideration of my vulnerability status:

- a. Allowed me sufficient time to review and provide the necessary information required in this form;
- b. Explained the available communication methods and offered to provide details in an alternative format such as post or email for better clarity; and
- c. Confirmed whether I would like to consult someone else first or have someone present with me when receiving advice.

☐ Please tick if applicable

I will bring a companion with me for my vulnerability assessment purposes

## PART B: UNDERSTANDING YOUR NEEDS AND RISK PROFILE

### WARNING:

THE RECOMMENDATION IS MADE BASED ON INFORMATION OBTAINED FROM THE ASSESSMENT AS STATED IN THIS FORM. YOU ARE ADVISED TO EXERCISE JUDGEMENT IN MAKING AN INFORMED DECISION IN RELATION TO THE PRIVATE RETIREMENT SCHEME PRODUCT.

<p>1. My age is:</p> <p>a) Below 45 <input type="checkbox"/> 5 points</p> <p>b) 45 to 54 <input type="checkbox"/> 3 points</p> <p>c) 55 and above <input type="checkbox"/> 1 point</p>	<p>4. I have investment in:</p> <p>a) Growth stocks/funds <input type="checkbox"/> 5 points</p> <p>b) Dividend stocks/funds <input type="checkbox"/> 4 points</p> <p>c) Bonds/ Bonds funds <input type="checkbox"/> 3 points</p> <p>d) Money market funds <input type="checkbox"/> 2 points</p> <p>e) I am new to investment <input type="checkbox"/> 1 point</p>
<p>2. My household annual income is:</p> <p>a) &gt; RM300,000 <input type="checkbox"/> 5 points</p> <p>b) RM200,001 - RM300,000 <input type="checkbox"/> 4 points</p> <p>c) RM100,001 - RM200,000 <input type="checkbox"/> 3 points</p> <p>d) RM50,001 - RM100,000 <input type="checkbox"/> 2 points</p> <p>e) RM0 - RM50,000 <input type="checkbox"/> 1 point</p>	<p>5. My investment objective is to achieve:</p> <p>a) Capital growth <input type="checkbox"/> 5 points</p> <p>b) Capital growth and income <input type="checkbox"/> 3 points</p> <p>c) Income <input type="checkbox"/> 1 point</p>
<p>3. I am a client who is:</p> <p>a) Aggressive – Able to tolerate high risk <input type="checkbox"/> 5 points</p> <p>b) Moderate – Able to tolerate some risks <input type="checkbox"/> 3 points</p> <p>c) Conservative – Risk averse client <input type="checkbox"/> 1 point</p>	<p>6. My investment duration period is:</p> <p>a) More than 10 years <input type="checkbox"/> 5 points</p> <p>b) 5 to 10 years <input type="checkbox"/> 3 points</p> <p>c) Less than 5 years <input type="checkbox"/> 1 point</p>

The recommended fund(s) based on your investment objectives, risk tolerance, financial profile and investment experience are:

### ( RISK SCORING )

Conservative (v) 6 - 14 <input type="checkbox"/>	Moderate (v) 15 - 21 <input type="checkbox"/>	Aggressive (v) 22 and above <input type="checkbox"/>
<p><b>List of recommended funds</b></p> <ul style="list-style-type: none"> <li>Low Risk Fund</li> <li>AIA PAM - Conservative Fund</li> </ul>	<p><b>List of recommended funds</b></p> <ul style="list-style-type: none"> <li>Medium Risk Funds</li> <li>AIA PAM - Moderate Fund</li> <li>AIA PAM - Islamic Moderate Fund</li> </ul>	<p><b>List of recommended funds</b></p> <ul style="list-style-type: none"> <li>High Risk Funds</li> <li>AIA PAM - Growth Fund</li> <li>AIA PAM - Global Islamic Growth Fund</li> <li>AIA PAM - Dynamic Asia Ex-Japan Fund</li> </ul>

### Acknowledgement (for client only)

- I hereby declare that AIA Pension and Asset Management Sdn. Bhd. and/or its PRS Consultant has explained and I have understood the features, nature as well as the associated risks of the relevant PRS fund(s).
- I have read or the PRS Consultant has explained to me and I clearly understand what is required of me in information provided for the 'Understanding Your Needs and Risk Profile' Assessment and I hereby declare that information disclosed by me for this assessment is true and accurate.
- I understand that any misleading, inaccurate, or incomplete information provided by me will affect the outcome of the recommendation made. In such cases, AIA Pension and Asset Management Sdn. Bhd. will not be liable for such recommendation (if any).
- I hereby acknowledge receipt a copy of this PRS Client Profiling Form, Product Highlights Sheet, and Disclosure Document of the relevant PRS fund(s).

Please tick either **ONE** of the following options:

- I have decided to invest in fund(s) that align with my risk scoring recommendation ☐
- I have decided to invest in fund(s) that do NOT align with my risk scoring recommendation ☐
- I DECLINE to provide certain information required for the 'Understanding Your Needs and Risk Profile' Assessment and I agree that this may adversely affect my profiling assessment. ☐

### Acknowledgement (for PRS Consultant only)

- ☐ I declare that I have assessed the client's vulnerability and risk profile. If the client has been identified as a vulnerable client, I have conducted the following measures:
- I have allowed sufficient time for the client to process all information provided.
  - I have explained to the client on the available communication methods and offered to provide details in an alternative format such as post or email for better clarity.
  - I have confirmed with the client whether they would like to consult someone else first or have someone present with them when receiving advice.
  - I have checked and verified all answers in Part A (Vulnerable Client Assessment).
  - I have explained the features and risks of the product(s), risk profile assessment and provided a copy of the Product Highlights Sheet and the relevant Disclosure Document in Part B for the client's decision making.

Client's Signature

Date :

PRS Consultant's Signature

Consultant Name :

Consultant Code :

Date :