

The risk assessment form for the suitability in selection of Investment Policy/Investment Plan (Member Risk Profile)

Mr./Mrs./Ms.(First Name)..... (Surname)..... ID Card No. ___ - ___ - ___ - ___ - ___
 Company's Name..... Div/Dept..... Employee ID No.....
 Aberdeen Standard Master Pooled Registered Provident Fund. Provident Fund Member's ID No.

The preparation of "The risk assessment form for the suitability in selection of investment policy/investment plan (Member Risk Profile)
 Objective is to notify members of their own risk level acceptance, to be the information for the suitability decision making of
 the selection of investment policy/investment plan in Provident Fund

Please choose only one answer which is most applicable to you.

Age or Investment period

1. When will you retire?

Point

- a) Within 5 years or already retired (1)
- b) More than 5 years to 10 years (2)
- c) More than 10 years to 15 years (3)
- d) More than 15 years (4)

Financial Status

2. Currently, how much the portion of your monthly expenses compare to your monthly income?

Point

- a) More than 80% (1)
- b) More than 50% up to 80% (2)
- c) More than 20% up to 50% (3)
- d) Less than 20% (4)

3. If you resign out of your current job, how long could your saving money serve all the expenses?

Point

- a) Less than 3 months (1)
- b) More than 3 months up to 1 year (2)
- c) More than 1 year up to 3 years (3)
- d) More than 3 years (4)

4. How much is the portion of your current Provident Fund compare to all of your assets?

Point

- a) More than 75% (1)
- b) More than 50% up to 75% (2)
- c) More than 25% up to 50% (3)
- d) Less than 25% (4)

5. If you need health care at the hospital after your retirement, where will you find money to serve your health care expenses?

Point

- a) Your own saving money (1)
- b) Share responsible with your family (2)
- c) Any welfares (3)
- d) Health insurance (4)

Investment knowledge and risk acceptance

6. What kind of investment do you know?

Point

- a) Deposits account (1)
- b) Deposits account, Bond, Corporate Bond (2)
- c) Deposits account, Bond, Corporate Bond, Mutual Funds, Common Stock (3)
- d) Deposits account, Bond, Corporate Bond, Mutual Funds, Common Stock, Gold Funds, Property Funds and others (4)

7. What kind of experience do you have in investment?

Point

- a) Deposits account (1)
- b) Deposits account, Bond, Corporate Bond (2)
- c) Deposits account, Bond, Corporate Bond , Mutual Funds, Common Stock (3)
- d) Deposits account, Bond, Corporate Bond , Mutual Funds, Common Stock, Gold Funds, Property Funds and others (4)

8. What is your investment attitude?

Point

- a) Not be able to tolerate any principle loss. (1)
- b) Be able to tolerate some principle loss. In order to have higher chance of return. (2)
- c) Be able to tolerate high principle loss. In order to have high chance of return. (3)
- d) Desire to have the highest return. By without any investment limitation (4)

9. What is your investment target?

Point

- a) Principle must be secured even if the return of Investment is less inflation (1)
- b) The return of investment must be higher than inflation rate, and be able to accept some of the volatility of mutual funds value (2)
- c) The return of investment must be a lot higher than inflation rate, and be able to accept a lot of the volatility of mutual funds value (3)
- d) The return of investment must be the highest compare to the Inflation rate, and be able to accept a lot of the volatility of mutual funds value in the highest amount. (4)

10. How much do you expect the annual return of investment from provident fund?

- | | |
|---|--------------|
| | Point |
| a) Approx. 2% to 3% p.a., regularly | (1) |
| b) Potentially 5% p.a., with exception for some years without returns | (2) |
| c) Potentially 8% p.a., with exception for some years with a possible loss 3% | (3) |
| d) Potentially 25% p.a., with exception for some years with a possible loss 15% | (4) |

For investment in foreign investment fund, could you accept the risk in exchange rate?

- Yes No

Total Scores _____

The investment policy/investment plan determination guideline

You could use the point in the end of the answers to calculate total point, in order to determine your suitability in investment policy/plan

Risk Acceptance	Investor Type	Investment Policy
Low Total scores between 10-16	You are an investor who is satisfied with returns slightly higher than saving rates, high capital protection, and zero risk, with an aim for short-term investment.	<u>Unlimited investment in:</u> ■ Aberdeen Standard Money Market Fund for Provident Fund ■ Aberdeen Standard Fixed Income Fund for Provident Fund ■ Aberdeen Standard Mixed Fund for Provident Fund <u>Limited investment to 5% in:</u> ■ Aberdeen Standard Growth Fund ■ Aberdeen Standard Asia-Pacific Equity Fund
Moderate low Total scores between 17-22	You are an investor who wants low risk, and high capital protection with an aim for regular incomes from investment.	<u>Unlimited investment in:</u> ■ Aberdeen Standard Money Market Fund for Provident Fund ■ Aberdeen Standard Fixed Income Fund for Provident Fund ■ Aberdeen Standard Mixed Fund for Provident Fund <u>Limited investment to 10% in:</u> ■ Aberdeen Standard Growth Fund ■ Aberdeen Standard Asia-Pacific Equity Fund
Medium Total scores between 23-28	You are an investor who can accept investment value fluctuating to lower at times	<u>Unlimited investment in:</u> ■ Aberdeen Standard Money Market Fund for Provident Fund ■ Aberdeen Standard Fixed Income Fund for Provident Fund ■ Aberdeen Standard Mixed Fund for Provident Fund <u>Limited investment to 30% in:</u> ■ Aberdeen Standard Growth Fund ■ Aberdeen Standard Asia-Pacific Equity Fund
Moderate high Total scores between 29-34	You are an investor who can accept the market volatility and can accept losses with aims for capital growth over time and long-term returns.	<u>Unlimited investment in:</u> ■ Aberdeen Standard Money Market Fund for Provident Fund ■ Aberdeen Standard Fixed Income Fund for Provident Fund ■ Aberdeen Standard Mixed Fund for Provident Fund <u>Limited investment to 50% in:</u> ■ Aberdeen Standard Growth Fund ■ Aberdeen Standard Asia-Pacific Equity Fund
High Total scores between 35-40	You are an investor who wants highest possible returns and can accept significant losses.	<u>Unlimited investment in:</u> ■ Aberdeen Standard Money Market Fund for Provident Fund ■ Aberdeen Standard Fixed Income Fund for Provident Fund ■ Aberdeen Standard Mixed Fund for Provident Fund <u>Limited investment to over 50% in:</u> ■ Aberdeen Standard Growth Fund ■ Aberdeen Standard Asia-Pacific Equity Fund

Notes : - The above table is part of information needed for making your decision to choose a suitable investment policy / investment scheme only. It is not a promise that the chosen investment policy / investment scheme will totally suit you. You need to obtain additional information from other sources too.
 - Aberdeen Standard Mixed Fund for Provident Fund is a flexible mixed fund which is considered bearing a fairly high risk level according to the risk criteria used in the risk management for mutual fund. Aberdeen Standard Value Fund is not regarded as a risk asset to be invested by provident fund.

Terms and Conditions of "The risk assessment form for the suitability in selection of investment policy/investment plan"

- I acknowledged and agreed that I have a duty to review the information in "The risk assessment form for the suitability in selection of investment policy/investment plan" to be present by the time period determined by involved or the Management Company, including with the change in the future.
- In case the time to review "The risk assessment form for the suitability in selection of investment policy/investment plan" has reached, if the management company has not received information in the new period form within the period, determined by the management company. I am agreed and allowed the management company to hold out my recent information, which appeared in "The risk assessment form for the suitability in selection of investment policy/investment plan" to be the current information of mine, valid until the management company has received the new information of the risk assessment form for the suitability in selection of investment policy/investment plan from me.
- I hereby certified that all of the answers are answered by me, so I signature as an evidence.

Signedas Provident Fund Member
 (Name in Print:.....)

Dated/...../.....