

CUSTOMER RISK PROFILE QUESTIONNAIRE - INDIVIDUAL INVESTOR

Name..... (“Investor”) Citizen ID No.

Objective:

The objective of this questionnaire (“Questionnaire”) is to help investors understand their own risk profile levels. It also provides information for TMBAM to offer the appropriate investment recommendation regarding type of securities^A(including funds) that suits the client’s risk level. **Please choose the most appropriate answer to each question in Parts 1&2 and answer every question** to identify your risk profile and to determine the range of investment products.

Section1: General Investment

1. Your Age

- (1) Over 60 years
- (2) 50 – 60 years old
- (3) 35 – 49 years old
- (4) Under 35 years

2. Your prior investment experience in securities^A

- (1) None
- (2) Under 1 year
- (3) 1 - 5 years
- (4) Over 5 years

3. Your investment period target

- (1) Less than 1 year
- (2) 1-3 years
- (3) 3-7 years
- (4) Over 7 years

4. Do you require that most of your investments in funds will provide earnings to meet your regular expenses?

- (1) Highly require
- (2) Somewhat require
- (3) Only a small requirement
- (4) No such requirement

5. Which of the following describes your present savings?

- (1) My savings is sufficient for less than 1 year of expenses
- (2) My savings is sufficient for 1 - 3 years of expenses
- (3) My savings is sufficient for 3 - 5 years of expenses
- (4) My savings is sufficient for over 5 years of expenses

6. Your attitude regarding investments

- (1) Loss is not acceptable, regardless of whether the investment has the potential to generate better returns(**Cap Risk Level to 1**)
- (2) A small loss on the principal amount is acceptable, if the investment has the potential to generate better returns
- (3) Losses on the principal amount is acceptable, if the investment might generate a higher return
- (4) Prefer a high return; no reservations regarding the investment

7. Investments in securities with high price volatility often generate high returns over the long term, but could also result in larger losses as well. How much risk can you take?

- (1) A small amount of risk, as I prefer the investment to generate a regular stream of income and provide good principal protection although this could mean only lowest level of return.
- (2) A certain level of risk, where some losses are acceptable if this investment provides prospects of achieving a higher return over the long term.
- (3) A medium amount of risk is acceptable if the investment provides prospects of achieving a higher return over the long term.
- (4) A large amount of risk, in order to invest where there is potential of achieving the highest return over the long term.

8. At times, low risk investments may generate returns which are below the level of inflation which will effectively diminish one’s purchasing power. Which of the following best describes your investment preference?

- (1) Principal invested must be protected, even if returns generated may be less than the inflation rate (**Cap Risk Level to 1**)
- (2) A small loss on the principal amount is acceptable, if the investment can maintain returns that are higher than the inflation rate
- (3) Achieve a higher return than the inflation rate to some extent and able to tolerate investment risks
- (4) Achieve the highest return compared to the inflation rate and able to accept investment risks at full level

9. The amount of investment gains or losses which is your preference?

- (1) Potential for gains or losses below 10% (**Cap Risk Level to 2**)
- (2) Potential for gains or losses between 10% to 20%
- (3) Potential for gains or losses between 20% to 50%
- (4) Potential for gains or losses over 50%

10. The following financial products are displayed in increasing order of investment risk.

What are the maximum level of risk of these financial products that you currently or used to invest in (or comfortable to invest in)?

- (1) Savings/deposits accounts only (**Cap Risk Level to 1**)
- (2) Fixed income products/money market funds (funds, bonds, debentures and etc.)
- (3) Common stock, equity fund.
- (4) Derivatives

11. What are your expectations from your investment portfolio?

- (1) Very low risk and very low performance (**Cap Risk Level to 1**)
- (2) Limited risk with reasonable performance potential
- (3) Medium risk for a medium performance potential
- (4) High risk appetite for a high performance potential

12. What would be your reaction when faced with a sudden market collapse?

- (1) Selling investment immediately (**Cap Risk Level to 2**)
- (2) Arbitrating to a more secure investment
- (3) Waiting and monitoring market development
- (4) Adding more investment

Section2: For the investment in foreign debentures or fund with a policy to invest in foreign securities at 20% of NAV or more

Are you able to accept foreign exchange risks?

- Yes
- No

I (for single purchaser/subscriber or single unitholder) / All the joint-purchasers/subscribers or all the owners of the account (for joint-purchasers/subscribers or the joint-account unitholder) hereby certify that the information provided herein is accurate and valid. I/we acknowledge and agree to any term and condition, disclaimer, and/or announcement as stipulated herein or as adjusted, changed and/or supplemented in the future.



OBJTSUIT

Investor Signature.....

(.....)

Date

Total score.....points

^BCustomer’s Risk Level

Investment Advisor Signature

(.....)

IC License Number Staff ID

Score Calculation

1. **The Score of each answer is equal to the choice number in front of each answer.**
2. There are 6 Knockout questions. (question 6, 8-12)
3. Total Score is the sum of the score of the answer of question 1-12
4. Compare total score (and your answer in the knockout questions mentioned above) to the score in Column2 of the table below to determine your Risk Level. **Please note that if you select item(1) to be the answer of the knockout questions, your Risk Level will be capped as stated in the respective item(1) of the answers to these questions.**

Results			
Customer's Risk Level	Score & Conditions	Investor Type	Fund Risk Level(s) that Might be Considered ^B
1 Low	0 – 18 points OR If you select item (1) as the answer to any of the Knockout Question no. 6, 8, 10, or 11	You are classified as a low-risk investor. This type of investor has small tolerance for investment risk relative to other types of investors. This type of investor require a investment return slightly higher than bank deposit rates and aim to invest over the short term	Fund Risk Level 1 and might consider investment in Fund Risk Level 2-8 but should not exceeding 20% of the total investment
2 Moderate to low	19 - 27 points OR If you select item (1) as the answer to the Knockout Question no.9 (Except that you select item (1) as an answer to any of the Knockout Question no. 6, 8, 10, or 11)	You are classified as a medium-to-moderately-low-risk investor. This type of investor has rather small investment risk tolerance although higher than that of the low risk investor. This type investor emphasize on to capital protection and aim for regular income generated from the investment	Fund Risk Level 1-4 and might consider investment in Fund Risk Level 5-8 but should not exceeding 20% of the total investment
3 Moderate to high	28 – 36 points (Except that you select item (1) as the answer to any of the knock out Questions)	You are classified as a medium-to-moderately-high-risk investor. This type of investor is able to accept investment losses at times.	Fund Risk Level 1-5 and might consider investment in Fund Risk Level 6-8 but should not exceeding 20% of the total investment
4 High	37 - 45 points (Except that you select item (1) as the answer to any of the knock out Questions)	You are classified as a high-risk investor. This type of investor is able to accept high investment risks, high market volatility, and can accept investment losses more than the 3 types of investors above, with an aim for the value of his investment to grow over the long term	Fund Risk Level 1-7 and might consider investment in Fund Risk Level 8 but should not exceeding 20% of the total investment
5 Very High	Over 46 points (Except that you select item (1) as the answer to any of the knock out Questions)	You are classified as a very-high-risk investor. This type of investor is keen for opportunities to generate a high return and is able to accept a substantial amount of risk and can accept significant investment losses.	Fund Risk Level 1-8

Remark: ^A **Securities** are T-bills, Government Bond, Bill of Exchange (B/E), debentures, derivative debentures, unit trusts and other securities as determined by The Securities and Exchange Commission (“SEC”)

^B **The Customer’s Risk Level** in this Questionnaire is derived from your comparing the summing of the all the points from Section 1 of the Questionnaire (as well as from your answer to the Knockout Questions) with the “Score and Conditions” in Column2 of the Table. This calculated Risk Level is **simply a rough** indicator intended to show what Risk Level Category you are classified into based on our model, and hence enabling you to find the right investment products that suit your risk appetite. **We suggest that you should check this Risk Level derived from the Questionnaire to see that it really represents your investment constraints and objectives before using it.**

The “Fund Risk Level(s) that Might be Considered” in the table above is adapted from the guideline that the Association of Investment Management Companies (“AIMC”) and has proposed to its members asset management companies to use. AIMC indicates that the asset management companies and their fund distributors/selling agents must require additional confirmation of risk acknowledgement and acceptance by the investor whose risk score (i.e. Customer’s Risk Level) is lower than the Fund Risk Level of any particular fund prior to each of his/her investment. This guideline and requirement may be subject to future change.

In addition, each item in the “Fund Risk Level(s) that Might be Considered” in the table above is not purported to assure that investor will have no exposure of losing his/her investment principal; for all investments contain investment risks. Nor does it mean that each fund level suits you or you should invest in such fund in every case since it has not yet addressed every of Investor’s specific objective, specific constraint, or specific risk tolerance. As such you should carefully study and understand the risks as well as the detail of each fund from the fund prospectus and selling documents to determine whether such fund suits you before making any decision to invest in such fund. In addition, before any investment, particularly in debt securities, you should also consider the principle of investment diversification, the issuer risk and liquidity risk as well.

Investor Terms & Conditions

- This Questionnaire is intended as a tool to assess risk level and the understanding of investor’s Investment. It is not a recommendation by the provider of this Questionnaire. The Investor acknowledges the announcement of Capital Market Supervisory Board beginning 1 July 2011 onwards if the Investor provide inaccurate and/or incomplete information, and/or choose not to disclose certain information under this Questionnaire, the Investor may not receive recommendation and/or may not be able to purchase/subscribe to security or purchase/switch-in mutual fund units.
- The Investor can update Customer Risk Profile Questionnaire at TMBAM or other channels as allowed by TMBAM. The Investor acknowledges and gives consent to TMBAM to utilize the information and Customer’s Risk Level from the most recent Customer Risk Profile Questionnaire completed by the Investor as current profile information to be used from here onwards. The Investor also acknowledges and permits TMBAM and TMB Bank (“TMB”) to use the information and Customer’s Risk Level from Customer Risk Profile Questionnaire including any future questionnaire that the Investor submits to either of them interchangeably.
- The Investor acknowledges and agrees that it is the Investor’s own duty to review the information provided to Customer Risk Profile Questionnaire and to update it within required period set forth by the SEC/TMBAM (and/ or TMB as the case may be) /any other relevant authorities, including any change thereof. When Customer Risk Profile Questionnaire are required an update, if TMBAM/TMB still do not receive new information from the Investor within that due date, the Investor agrees to allow TMBAM (and/or TMB as the case may be) to use the existing information until TMBAM/TMB has received a new Customer Risk Profile Questionnaire and recorded in its system.
- **For purchase/subscribe of security including purchase/switch-in transactions of mutual fund:** TMBAM and TMB reserve the rights to refrain from processing the purchase/subscription orders of security or the purchase/switch-in orders of mutual fund on order/subscription forms without prior notice to the Investor if the risk level of that security (Fund/Security Risk Level) exceeds the risk level calculated from the risk profile assessment score for that Investor made in this Questionnaire or the updated Questionnaire in the future (unless the Investor has confirmed from time to time his/her acknowledgment and acceptance of the risks on a case by case basis, or unless there are future changes to procedures as TMBAM (and TMB as the case may be) deems appropriate under the guideline announced by the relevant authorities.
- **For purchase/switch-in transaction in AIP:** TMBAM and TMB reserve the rights to refrain from processing purchase orders / switch-in orders as configured in the Automatic Investment Plan (AIP) without prior notice to the Investor, if the risk level of that fund (Fund Risk Level) exceeds the risk level calculated from the risk profile assessment score (Customer’s Risk Level) derived from in this Questionnaire including any updated Questionnaire in the future (Unless the Investor has confirmed from time to time his/her acknowledgment and acceptance of the risks; then such acceptance and acknowledgement of the risks shall become effective and continuing until the investment plan is amended or until if the Investor has submitted an updated Questionnaire and TMBAM (and/or TMB, as the case may be) has updated such data into its system. Other exceptions may include future changes to procedures as TMBAM (and/or the TMB, as the case may be) deems appropriate under the guideline announced by the relevant authorities.
- **Only in case the Investor account is “single-owner” type and such Investor has more than one unitholder (or bank) account (i.e., the account with the same Investor’s citizen ID):** the Investor acknowledges and agrees that TMBAM and TMB have the rights (but no obligations) to apply information and Customer’s Risk Level from this Questionnaire (including any future questionnaire) to all of the accounts under the Investor’s name with them .
- In addition, Investor acknowledges and agrees that Information and Customer’s Risk Level from this Questionnaire will apply to all securities underwritten or sold by TMBAM and TMB or where TMBAM and TMB are acting as distributors/selling agents.
- **Only in case that the security is jointly subscribed/purchased or the Investor account is “Joint-Account” type (i.e., the account is owned by more than one owner, as reflected by the name of that joint account):** The Investor (all the joint-purchasers/subscribers or the joint-account owners) hereby agree to allow the person whose name appears first on the order/subscription form or fund account application form to provide Investor’s information for this Customer Risk Profile Questionnaire as well as for future questionnaires related to the security purchase/subscription through TMBAM and/or to this type of Unitholder Account with TMB. Such information provided by this person shall be treated as the Investor’s (all joint purchasers/subscribers or joint-account owners’) information. In addition, this person, shall also be empowered to abide to acknowledge and agree that the terms and conditions, including additional risks acknowledgement and acceptance of any security (debt security/fund), in case the risk level of the security (debt security/fund) to be invested is higher than the Investor’s (all purchasers/subscribers or all the account owners’) risk level(s), on the Investor’s behalf. Such action(s) taken shall be considered as endorsed by all and every members of the joint -investors.
- The Investor acknowledges and agrees that both TMBAM and TMB reserve the rights to discard the information or result of this Questionnaire (or any future questionnaire) that the Investor sends to the other party, if the Investor’s Risk Level from the questionnaire is lower than the corresponding risk level of any of the Investor’s outstanding investment transaction pending for the execution by TMBAM or TMB (as the case may be).

Investment Type and Its Risk Level (The classification as well as the definition below are subject to future change)

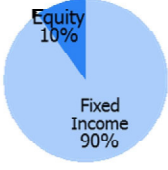


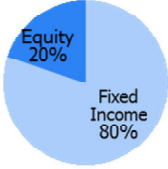
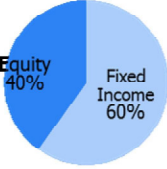

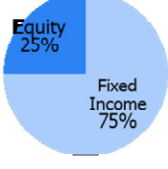
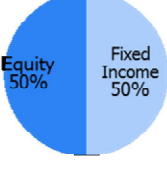
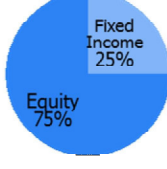
(Funds as of 5 June 2018)

Risk Type of Debt Security/Fund	Debt Security (Reference from Thai Bond Market Association)	Fund
Low	Fund/Security Risk Level 1	
	<ul style="list-style-type: none"> Government Bond with remaining maturity not exceeding 1 year 	<p>Domestic money market funds The investment policy to investments only within Thailand by investing or holding cash deposits, debt securities, or other securities or assets as well as methods of generating returns, as allowed by the Securities and Exchange Commission, that are redeemable on call or at maturity or at the end of agreements. The remaining tenures of such debt instrument, securities, or agreement shall not exceed 397 days from the date of investment. The portfolio duration of this type of funds at any time do not exceed 3 months.</p> <p>■ TMB Money Fund ■ TMB Treasury Money Fund² ■ TMB Money RMF²</p>
Moderate to Low	Fund/Security Risk Level 2	
	<ul style="list-style-type: none"> Government Bond with remaining maturity between 1 – 5 years Corporate Bond which has credit rating at least AA- and has remaining maturity not exceeding 1 year 	<p>Money market funds The investment policy includes a portion invested in foreign securities at no more than 50% of NAV. The funds invest or hold cash deposits, debt securities, or other securities or assets as well as methods of generating returns, as allowed by the Securities and Exchange Commission, that are redeemable on call or at maturity or at the end of agreements. The remaining tenures of such debt instrument, securities, or agreement shall not exceed 397 days from the date of investment. The portfolio duration of this type of funds at any time do not exceed 3 months.</p>
	Fund/Security Risk Level 3	
	<ul style="list-style-type: none"> Government Bond with remaining maturity over 5 years Corporate Bond which has credit rating at least AA- and has remaining maturity between 1 to 5 years Corporate bond which has credit rating A+/A/A- and has remaining maturity not exceeding 1 year 	<p>Government bond funds The investment policy focuses on government securities, amounting to an average of 80% of NAV over the financial year.</p>
Moderate to high	Fund/Security Risk Level 4	
	<ul style="list-style-type: none"> Corporate Bond which has credit rating at least AA- and has remaining maturity exceeding 5 years Corporate Bond which has credit rating A+/A/A- and has remaining maturity exceeding 1 year Corporate Bond which has credit rating BBB+/BBB/BBB- Derivative or Exotic Bond with 100% principal guarantee and has well know local underlying such as equity or bond index as benchmark 	<p>Fixed income funds The investment policy is to invest in general fixed income instruments</p> <p>■ TMB M Plus Fund ■ TMB Corporate Bond Fund ■ TMB Bond Fund ■ TMB Bond RMF ■ TMB Global Bond Fund¹ ■ TMB Global Bond Fund RMF¹ ■ TMB Global Bond Dividend Fund¹ ■ TMB Aggregate Bond Fund ■ TMB Ultra - Short Bond Fund¹ ■ TMB Asian Bond Fund¹</p>
High	Fund/Security Risk Level 5	
	<ul style="list-style-type: none"> Hybrid Bond Bond which issuer has right to redeem the bond before the maturity Securitization with derivatives 	<p>Mixed funds The investment policy is to invest in both fixed income instruments and equities.</p> <p>■ TMB Asset Allocation Short Term Fund ■ TMB Asset Allocation Medium Term Fund ■ TMB Asset Allocation Long Term Fund ■ TMB Global Real Return Fund¹ ■ TMB Income Plus Fund ■ TMB Global Income Fund ■ TMB Global Income RMF ■ TMB Thai Mid Small Minimum Variance RMF ■ TMB Thai Mid Small Minimum Variance Fund ■ TMB Emerging Bond Fund¹</p>
Very High	Fund/Security Risk Level 6	
	<ul style="list-style-type: none"> Corporate Bond which has credit rating below investment grade (Non-Investment Grade) Corporate Bond which does not has credit rating Non guarantee State Enterprise Bond (SOE-NG) and no rating 	<p>Equity funds The investment policy focuses mainly on equities, amounting to an average of at least 65% of NAV over the financial year.</p> <p>■ TMB SET50 Fund ■ TMB SET50 Dividend Fund ■ Jumbo 25 Fund ■ TMB SET50 RMF ■ Jumbo 25 RMF ■ Jumbo Plus Dividend LTF ■ Jumbo 25 LTF ■ TMB World Equity Index Fund¹ ■ TMB Emerging Markets Equity Index Fund¹ ■ TMB China Equity Index Fund¹ ■ TMB US Opportunities Fund¹ ■ TMB US500 Equity Index Fund¹ ■ TMB US500 Retirement Mutual Fund¹ ■ TMB European Growth Fund¹ ■ TMB European Growth Retirement Mutual Fund¹ ■ TMB China Trigger 8 Fund(3)¹ ■ TMB China Opportunity Fund¹ ■ TMB Asian Growth Leaders Fund¹ ■ TMB Japan Equity Fund¹ ■ TMB Global Quality Growth Fund¹ ■ TMB Japan Equity Trigger 8(4) Fund¹ ■ TMB Japan Equity Trigger 8(5) Fund¹ ■ TMB India Equity Trigger 8 Fund¹ ■ TMB German Equity Fund¹ ■ TMB Asian Growth Leaders RMF¹ ■ TMB China Opportunity RMF¹ ■ TMB Global Quality Growth RMF¹ ■ TMB Japan Equity RMF¹ ■ TMB Japan Active Equity Fund¹ ■ TMB US Blue Chip Equity Fund¹ ■ TMB Global Infrastructure Equity Fund¹ ■ TMB Thai Mid Small Minimum Variance Fund LTF ■ TMB Asian Bond Fund¹ ■ TMB Emerging Active Equity Fund¹ ■ TMB Thai Equity CG Fund ■ TMB India Active Equity Fund¹</p>
	Fund/Security Risk Level 7	
Very High	Fund/Security Risk Level 8	
	<ul style="list-style-type: none"> Derivative Bond which do not have principal guaranty or has principal guaranty less than 100% Derivative or Exotic Bond which has underlying other than well know local underlying such as equity or bond index as benchmark 	<p>Alternative Investment funds The investment caters to alternative investment schemes or investments that are structurally complex such as commodity/gold funds / oil funds / derivatives which are not for the purposes of hedging. These include structured products where principal is not protected.</p> <p>■ TMB Gold Fund¹ ■ TMB Gold Singapore Fund¹ ■ TMB Gold Singapore RMF¹ ■ TMB Oil Fund¹ ■ TMB Property Income Plus Fund ■ TMB Property Income Plus Retirement Mutual Fund ■ TMB Global Property Fund</p>

¹ These are funds of which investment policy allow the fund to investment in foreign assets without having to protect against foreign exchange risks on the whole principal amount. Investors may be exposed to gain or loss from foreign exchange fluctuation to the effect that they may not fully recover the investment principal.

² Both TMB Treasury Money Fund and TMB Money RMF have received approval for amendments to their fund schemes and will effectively be categorized as locally-invested money market funds (1) as of 1 July 2011. (presently categorized as domestic money market funds (2))

Basic Asset Allocation

Investment Horizon Risk Level	1 – 3 Years	3 - 5 Years	More Than 5 Years
Conservative (Customer Risk Level 1, 2)	 <p>For Customer Risk Level 1 and 2</p>	 <p>For Customer Risk Level 2 Only</p>	 <p>For Customer Risk Level 2 Only</p>
Moderate (Customer Risk Level 3)			
Aggressive (Customer Risk Level 4, 5)			

Note:

- Customer may choose to invest in gold fund and/or oil fund with maximum allocation (to gold and/or oil combined) of 5% for Conservative customer, 10% for Moderate customer, and 15% for Aggressive customer. And when combine gold and/or oil portion with equity portion, total allocation in risky assets (equity, gold, and oil) should not exceed equity allocation recommended in the above table.
- The asset allocation model presented above shall be used for basic asset allocation recommendation so customer shall be aware of the importance of his investment portfolio allocation and allocate his investment based on total portfolio perspective and results from his suitability assessment.