



Member Risk Profile	
Date _____/_____/_____ (Please specify date)	
Member code _____ ID Card No. _____	
Member Name _____	
Department _____	
Company Name _____	
Fund Name : The registered provident fund of _____	

The member risk profile form (questionnaire) is intended to assess the overall level of risk that a member can likely accept. It serves as a guide for the selection of an appropriate investment plan that is suited to one's expertise regarding investments, investment experience, financial status, investment objectives and risk tolerance level. Simultaneously, it serves as information that an investment management company can use to better understand the member's profile and able to provide proper investment advice that is appropriate for the client's risk tolerance. As such, TMBAM kindly request that all questions on this form are answered accurately, which would allow a proper assessment of your risk tolerance.

You may answer the questions and submit the completed form to TMBAM or fill the form online or any other methods that TMBAM may offer in the future. TMBAM shall consider your risk tolerance level based on the most updated form that has been submitted.

As of 1 January 2014 onwards, SEC guidelines require that provident fund members fill this suitability test to measure one's risk tolerance level.

Please select the best answers for each questions in part I. and II.

I. For your investment in foreign debt instrument or in the fund with a policy to invest in foreign securities at 20% of NAV or more:

Are you able to accept foreign exchange risks
 (1) Yes (2) No

II. General Investment Questions:

1. Your age

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

2. Your educational level

- (1) Below Bachelor's Degree (2) Bachelor's Degree or Above

3. Your prior investment experience in securities^A

- (1) None (2) Under 1 Year
- (3) 1 - 5 Years (4) Over 5 Years

Note: ^ASecurities include equities, T-bills, Government Bond, Bill of Exchange (B/E), debentures, derivative debentures, derivatives, unit trusts and other securities as determined by SEC

4. Your investment period target

- (1) Less than 1 Year (2) Between 1 - 3 Years
- (3) Between 3 - 7 Years (4) Over 7 Years

- 5. Do you require that most of your investments in securities will provide earnings to meet your regular expenses
 - (1) Highly require (2) Somewhat require
 - (3) Only a small requirement (4) No such requirement
- 6. 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
- 7. Your attitude regarding investments
 - (1) Loss is not acceptable, regardless of whether the investment has the potential to generate better returns
 - (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
- 8. 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) The least 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. I can accept highest level of risk in order to invest where there is potential of achieving the highest return over the long term.
- 9. 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.
 - (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.
- 10. The amount of investment gains or losses which is your preference?
 - (1) Potential for gains or losses below 10%
 - (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%

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Sum of Points	
Able to accept FX risks	<input type="checkbox"/> Yes <input type="checkbox"/> No
Signature of Data Entry Person	

Guideline to choose investment policy

Calculation of Member's Risk Level

- Selecting choice (1) = 1 point, Selecting choice (2) = 2 points, Selecting choice (3) = 3 points, Selecting choice (4) = 4 points
- Sum all the points derived from your answers to questions 1-10 in Section II above (Do not include points from question in Section I), you will get the Suitability Score which ranges up to a maximum of 38 points. Compare the result to the table below.

Member's Risk Profile Level	Score Range	Portfolio Weight
1 Low Risk	0 - 14 points	May invest in funds and financial instruments in group 1 at least 80% of the investment in the provident fund
2 Medium to Moderately Low Risk	15 - 21 points	May invest in funds and financial instruments in group 1 at least 60% of the investment in the provident fund
3 Medium to Moderately High Risk	22 - 29 points	May invest in funds and financial instruments in group 1 at least 40% of the investment in the provident fund
4 High Risk	30 - 36 points	May invest in funds and financial instruments in group 1 at least 20% of the investment in the provident fund
5 Very High Risk	37 points or more	No investment limit

Note: The above table constitutes only some of the factors to consider when selecting an investment plan/policy. It does not confirm that the investment plan/policy will be suited to you in all respects. You are advised to consider information on other factors as well.

Funds and Financial Instruments in Group 1	Funds and Financial Instruments in Group 2
<ul style="list-style-type: none"> ● TMB Treasury Money Fund ● TMB Money Fund ● TMB M Plus Fund ● Debt Instruments (Investment Grade) ● TMB Bond Fund⁽²⁾ ● TMB Asset Allocation Short Term Fund* 	<ul style="list-style-type: none"> ● TMB Asset Allocation Medium Term Fund ● TMB Asset Allocation Long Term Fund ● Equities ● TMB SET50⁽²⁾ ● JUMBO25 ● TMB World Equity Index^{(2), (3)} ● TMB Emerging Markets Equity Index Fund^{(2), (3)} ● TMB China Equity Index Fund^{(2), (3)} ● TMB US500 Equity Index Fund^{(2), (3)} ● TMB European Growth Fund^{(2), (3)} ● TMB Global Quality Growth Fund^{(2), (3)} ● TMB Asian Growth Leaders Fund^{(2), (3)} ● TMB Emerging Active Equity Fund^{(2), (3)} ● TMB China Opportunity Fund^{(2), (3)} ● TMB Japan Active Equity Fund^{(2), (3)} ● TMB Gold Singapore Fund^{(1,1), (3)} ● TMB Gold Fund^{(1,1), (3)} ● TMB Property Income Plus Fund^{(1,2), (3)} ● TMB Global Income Fund^{(1,1), (2), (3)}
<p><u>Note:</u> Funds and financial instruments in group 1 are funds and financial instruments that contain low to moderate risks. Funds in this category focus entirely or predominantly on debt instruments.</p> <p>*For funds in this group, only the TMB Asset Allocation Short Term Fund is considered to have medium to moderately high risks according to the risk rating of equity funds (stocks). However, since this fund's investment policy restricts the weighting of equities at no more than 25% of the net asset value of the fund, it is deemed to be conservative when viewed in the context of a long term investment. As such, TMBAM views that this fund can be grouped along with funds with low to moderately low risks for investment by provident funds.</p> <p>For funds and financial instruments in group 1 that feature investments abroad, the foreign exchange risks will be hedged, either in full or a substantial portion (at least 80% of the net asset value of the portion that is invested abroad).</p>	<p><u>Note:</u> Funds and financial instruments in group 2 are funds and financial instruments that contain moderately-high to high risks. Some funds in this group may contain all or a majority of its weighting in equities (stocks) or alternative assets. Some funds may be exposed to foreign exposure risk from investing abroad as well.</p> <p>Funds and financial instruments in this group contain higher risk than group 1 since the return may be negative or principal may incur a loss.</p> <p>Statistics show that returns of funds and financial instruments in group 2 (except for investment in gold), tend to be volatile in the short term but will achieve average returns which are higher in the long term.</p> <p>Investment in gold is considered an alternative asset, containing a sizable amount of risk and usually not recommended as a core investment. However, these assets can be held for diversification purposes or as a hedge against inflation, if invested in moderate amounts at generally no more than 10% of the investment in the provident fund.</p>

(1.1) This fund will invest in alternative assets AI (Not Include AI-Property) and SIP (Special Investment Products) for example Gold Fund or unit trust of Master Fund which invest in non – investment grade debt securities or unrated debt securities or unlisted at the higher ratio than those of other Mutual Funds as described in the prospectus. The SEC states that total investment in funds of this type of asset may not exceed 15% of total investment in the provident fund.

(1.2) This fund will invest in AI-Property for example Property Fund, as described in the prospectus. The SEC states that total investment in funds of this type of asset may not exceed 15% of total investment in the provident fund.

(2) This fund may invest in derivatives (DI) for purposes other than hedging.

(3) This fund invest without fully hedging its foreign exchange risks, hence this fund contains FX Risk.

Supplementary Terms and Conditions Applicable to the Member Risk Profile Questionnaire

1. I hereby acknowledge and agree that it is my responsibility to review the information in the member risk profile to ensure that it is updated periodically as required by the regulatory authorities or TMBAM, plus any other procedural changes which may be included in the future.
2. If the time frame for the periodic update has passed and TMBAM has not yet received an updated member risk profile from me within the time frame that TMBAM has indicated, I agree to allow TMBAM to apply the most recent version received as my current suitability status which would be effective until TMBAM receives a new member risk profile from me.
3. The risk assessment of provident fund members as measured by the member risk profile questionnaire hinges on the total result of points scored on all the questions. It is not intended to identify your investment objectives or limitations for each of these questions, but is only a measure of the overall risk tolerance level to gauge what level of risk is acceptable to you.
4. The provident fund committee is responsible for arranging for provident fund members to complete the suitability question and receive any investment recommendations which TMBAM had prepared.
5. I hereby confirm that I completed the member risk profile in its entirety by myself and have signed the form as evidence.

Signed..... Member
 (.....)
 Date.....