

The risk assessment form to test of selection of Investment policy / Investment plan (Member Risk Profile)

MR./MRS./MS. Name..... Surname.....Identity card number

Employee Identity number.....Company.....Department.....

Member User IDProvident fund....., which already registered

The preparation of “The risk assessment form to test suitability of selection of investment policy/Investment plan” (Member Risk Profile)

Objective is to notify members of their own risk level acceptance as supporting information to select suitable Investment policy / investment plan in Provident fund

Age or Investment period	
1. When will you retire?	
	Points
A) Within 5 years or already retired (1)	
B) More than 5 – 10 years (2)	
C) More than 10 – 15 years (3)	
D) More than 15 years (4)	
Financial Status	
2. Currently, how much is the portion of your monthly expenses compared to your monthly income?	
	Points
A) More than 80% (1)	
B) More than 50% - 80% (2)	
C) More than 20% - 50% (3)	
D) Less than 20% (4)	
3. If you resign from your current job, how long could your savings cover your expenses	
	Points
A) Less than 3 months (1)	
B) 3 months – 1 year (2)	
C) More than 1 – 3 years (3)	
D) More than 3 years (4)	
4. How much is the portion of your current Provident fund compared to all of your assets?	
	Points
A) More than 75% (1)	
B) More than 50% - 75% (2)	
C) More than 25% - 50% (3)	
D) More than 25% (4)	
5. If you need health care at a hospital after your retirement, where will you obtain money to cover your health care expenses	
	Points
A) Your own savings (1)	
B) Share responsibility with your family (2)	
C) Other welfare scheme (3)	
D) Health insurance (4)	

Investment knowledge and risk acceptance	
6. Investments you are familiar with?	
	Points
A) Deposit account (1)	
B) Deposit account, Bond, Corporate Bond (2)	
C) Deposit account, Bond, Corporate Bond Mutual Funds, Common Stock (3)	
D) Deposit account, Bond, Corporate Bond Mutual Funds, Common Stock Gold funds, Property Funds and so on (4)	
7. What kind of experience do you have with investment?	
	Points
A) Deposit account (1)	
B) Deposit account, Bond, Corporate Bond (2)	
C) Deposit account, Bond, Corporate Bond Mutual Funds, Common Stock (3)	
D) Deposit account, Bond, Corporate Bond Mutual Funds, Common Stock Gold funds, Property Funds and so on (4)	
8. What best describes your investment attitude?	
	Points
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 in without any investment limitation (4)	

9. What is your investment target?
Points

- A) Principle must be secured even if the return on investment is less than inflation rate (1)
- B) The return on investment must be higher than inflation rate, and be able to accept some of the volatility of fund value (2)
- C) The return on investment must be a lot higher than inflation rate, and be able to accept a lot of the volatility of fund value (3)
- D) The return of investment must be maximized compared to the inflation rate, and be able to accept high volatility of fund value (4)

10. How much annual return do you expect from your Provident fund
Points

- A) Always around 2-3% (1)
- B) Possibility of achieving 5% but some year maybe no return at all (2)
- C) Possibility of achieving 8% but some year maybe lose 3% (3)
- D) Possibility of achieving 25% but some year maybe lose 15% (4)

For the policy to invest in foreign funds, can you accept currency risks.

- Can Cannot

The investment policy/ Investment plan determination guideline
Sum points for each answers to calculate your total in order to determine your suitable in investment policy/plan

Total Points	Risk acceptance	Portion of investment in risk asset	Risk Level
10-16	Low	Not over 10%	1
17-22	Moderate Low	Not over 20%	2
23-28	Medium	Not over 30%	3
29-34	Moderate High	Not over 50%	4
35-40	High	Unlimited	5

- Remark :**
- High risk assets mean (1) equity instruments (2) Debt instruments that have one of the following characteristics: 2.1 Foreign exchange risk 2.2 structure Note 2.3 Convertible Debenture (3) Alternative assets: REITs, Property Funds, Infrastructure Funds, Gold Fund, Derivative instruments that do not cover principal, Non-listed equity, Debt securities with lower credit rating Rating that can be invested or not rated reliability.
 - The above table is only a part of the information to support the decision making of the selection of your Investment policy/ Investment plan, It is not a guarantee that the Investment policy / investment plan is totally suitable for you, you have to study additional information from other factors.

Terms and condition of 'The risk assessment form to test suitability of selection of investment policy/Investment plan'

- I acknowledge and agree that I have a duty to review the information in 'The risk assessment form to test suitability of selection of investment policy/Investment plan' to keep it updated within the time period determined by relevant department or the Management Company, including any changes in the future.
- In case the time to review 'The risk assessment form suitability of selection of investment policy/Investment plan' has reached, any the management company has not received updated information to test within deadline determined by the management company, I agree and allow the management company to maintain my recent information, which appeared in 'The risk assessment form to test suitability of selection of investment policy/Investment plan' to be the current information of mine, valid until the management company has received a new update of the risk assessment form to test suitability of selection of investment policy/Investment plan from me.
- I hereby certified that all of the answers were provides by me and placed my signature below as evidence.

Signature..... Fund Member
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Date/...../.....