

Branch and code..... Date.....  
 Account name..... ID no. (For Thai).....  
 ..... Passport no. (For foreigner).....

**Step 1 – Assessment of Acceptable Risk Profile** Please select the most appropriate answer.

1. Please indicate your age  
 [1] 60 years old or older       [2] 45 - 59 years       [3] 35 - 44 years       [4] Under 35 years

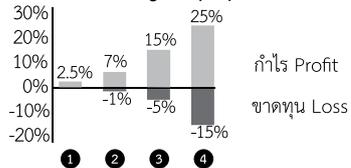
2. What is the proportion of your total expenses at the present such as mortgage, cars, personal and family expenses?  
 [1] More than 75% of total income       [2] Between 50% and 75% of total income  
 [3] 25% to less than 50% of the income       [4] Less than 25% of total income

3. What is your current financial status?  
 [1] Less assets than liabilities       [2] Assets equal liabilities       [3] More assets than liabilities       [4] Having financial freedom for retirement life

4. Do you have any investment experience or knowledge in the following types of investment products? (If selected more than one answer, the highest score of the answers will be selected.)  
 [1] Bank Deposits       [2] Government Bond or Government Bond Funds  
 [3] Debentures or Mutual Funds       [4] Common Stocks or Mutual Funds or other high-risk assets

5. What is your investment period target?  
 [1] Less than 1 year       [2] 1 to less than 3 years       [3] 3 to 5 years       [4] More than 5 years

6. What is your risk tolerance?  
 [1] Focus on opportunity in preserving original investment safely and receiving small consistent return  
 [2] Focus on opportunity in receiving consistent return but may take risk of losing some original investment  
 [3] Focus on opportunity in receiving higher return but may take risk of losing more original investment  
 [4] Focus on the highest long-term return but may take risk of losing most of the original investment

7. When considering sample picture below showing the potential returns of different investment portfolio, which investment portfolio are you most willing to invest in?  

 [1] Investment portfolio 1 (has chance to receive 2.5% return without any loss)  
 [2] Investment portfolio 2 (has chance to receive 7% highest return but may lose up to 1%)  
 [3] Investment portfolio 3 (has chance to receive 15% highest return but may lose up to 5%)  
 [4] Investment portfolio 4 (has chance to receive 25% highest return but may lose up to 15%)

8. If you invest in assets that have chances to receive high return but also have chances to receive high loss, how would you feel?  
 [1] Worried and afraid of loss       [2] Uneasy but somehow understand  
 [3] Understand and accept the fluctuations       [4] Not concerned about the large potential loss and expect that the return may increase

9. In which proportion will you be anxious or unacceptable when the value of your investment has decreased?  
 [1] 5% or less       [2] More than 5% - 10%       [3] More than 10% - 20%       [4] More than 20%

10. Last year, you invest 100,000 Baht. This year, the value of your investment decreased to 85,000 Baht. What will you do?  
 [1] Panic and want to sell the remaining investment       [2] Worried and will change some investment into less risky assets  
 [3] Continue holding the investment and wait until the investment rebounds       [4] Remain confident since it is long-term investment and will invest more to average cost

11. Successful derivatives and structure notes investment has high return. On the other hand, investors can lose all of their investment and must increase more capital. Are you able to accept this? (Scores will NOT be counted.)  
 [1] No       [2] Yes

12. In addition to investment risk, are you able to accept foreign exchange rate risk? (Scores will NOT be counted.)  
 [1] No       [2] Yes

**Step 2 : Knowledge / Experience Assessment** Please select the most appropriate answer.

13. You have obtained a certificate of degree from studying in finance, investment, commerce, economics or financial planning.       Yes       No

14. You have one of the following financial licenses or qualifications.       Yes       No

- IC Plain or IC Complex
- CFP - Certified Financial Planner
- CISA - Certified Investment and Securities Analyst Program
- Investment Planner
- CFA - Chartered Financial Analyst
- FRM - Financial Risk Manager

15. You have work experience in the field of finance and investment.       Yes       No

16. You are interested in and study about financial investment on a regular basis.       Yes       No

**Step 3 : Evaluation Score from Question #1-10 (#11-16 will not be counted)**      Total score

Please see fund types and sign your name in the next page

Step 4 : Assessment of Investor Type		Your investor type	A	B	C	D	E
Score	Investor Type	Acceptable Risk Profile					
Less than 15	A = Low risk	1					
15-21	B = Moderate to low risk	1 - 4					
22-29	C = Moderate to high risk	1 - 5					
30-36	D = High risk	1 - 7					
37 Scores or higher	E = Very high risk	1 - 8+					

Step 5 : Recommended Basic Asset Allocation			
Investor Type	Investment Proportion		
	Deposit and debt instrument *	Equity instrument	Alternative investment **
A	100 %		
B	70-80 %	15-25 %	0-5 %
C	50-60 %	35-45 %	0-5 %
D	30-40 %	55-65 %	0-10 %
E	10-20 %	75-85 %	0-10 %

\* debt instrument includes short-term fixed income, long-term fixed income, government bond, corporate bond

\*\* Alternative investment includes commodity, property, future contract

#### Sample

In case your score is 23, you will be categorized in Investor **Type C** who takes a **Moderate to high risk**. The most appropriate asset allocation is 50 - 60% in deposit and debt instruments, 35 - 45% in equity instruments and 0 - 5% in alternative investments.

Step 6 : Fund types with acceptable risk levels				
Fund Risk profile	Fund Risk Level	Fund types	Majority of investable securities	
Low	1	Money Market Fund invested purely in domestic country	- With zero forex risk, investing only in deposit or deposit-like financial instruments, or bonds, or securities or other assets or gains from other investments as specified by the SEC of which repayment on demand or due payment date is no longer than 397 days from the investing date or the agreement-signing date, and portfolio duration at any time must not exceed 92 days	
Low to moderate	2	Money Market Fund	- To invest partially overseas but no more than 50% of NAV by investing only in deposit or deposit-like financial instruments, bonds, securities or other assets or gains from other investments as specified by the SEC of which repayment on demand or due payment date is no longer than 397 days from the investing date or the agreement-signing date, and portfolio duration at any time must not exceed 92 days.	
		3	Government Bond Fund	- To maintain net exposure in government bonds on average in each accounting year at no less than 80% of NAV.
		4	Fixed Income Fund	- To maintain net exposure at least 80% of NAV in deposit or deposit-equivalent financial instruments or debt instruments at any time. - Fixed income funds with policy to invest in non-investment grade/unrated instruments not more than 20% of NAV.
Moderate to high	5	Fixed Income Fund	- Fixed income funds with investment policy to invest in non-investment grade/unrated instruments above 20% but less than 60% of NAV.	
		Mixed Fund	- Have net exposure in equity and debt instruments or alternative investments.	
High	6	Fixed Income Fund	- Fixed income funds with investment policy to invest at least 60% of NAV in non-investment grade/unrated instruments	
		Mixed Fund	- Mixed funds emphasizing investment in equity instruments with net exposure in equity instruments of no less than 80% of NAV. - Mixed funds with net exposure in alternative investments greater than 60% of NAV but not exceeding 80% of NAV.	
		Equity Fund	- Have net exposure in equity at no less than 80% of NAV on average in each accounting year.	
		Long term Equity Fund	- LTF with net exposure in equity at no less than 65% of NAV on average in each accounting year	
Very high	7	Sector Fund	- Net exposure in a specific sector in the stock market on average in each accounting year is no less than 80% of NAV.	
		8	Fund with Alternative Investment	- Net exposure in alternative investments like REITs/infrastructure fund/property fund/commodity indices like gold and oil of not less than 80% of NAV on average in each accounting year, including funds investing in unsecured structured notes.
Significantly high	8+	Mixed Fund	- Net exposure in alternative investments of not less than 80% of NAV on average in each accounting year.	
		Fund with Significant Investment Risk	- Invest and short-sell significantly in credit derivatives/investment repurchase "Significant investment" here refers to the extra investment in the assets on top of the specified levels for mutual funds in general, which is no more than 100% of NAV (based on commitment approach) or no more than 200% of relative VaR (relative VaR approach), or no more than 20% of NAV (absolute VaR approach).	

- I hereby certify that information provided herein is accurate. I further acknowledge and agree that I am truly bound by Terms & Conditions stated in the fund prospectus of the Management Company and/ or the Bank's announcement that may be made in the near future. In case of any changes to the information, I will inform the Bank immediately.
- When the Bank conducts the suitability test and informs the result of the suitability test and my acceptable risk level including provide primary recommendation for my understanding on the importance of basic asset allocation assessed from my information given to the Bank, it shall be deemed that I acknowledge the result of suitability test and my acceptable risk level. I further acknowledge that my investment may not be in accordance with the recommended basic asset allocation.

Unitholder  .....  
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For officials only	Investment Consultant:	Recorded by:
	License No. :	Employee ID:
	Referred by:	Authorized by:
	Employee ID:	Employee ID: