

Suitability (Risk Profile) Assessment | For Individual

Office / Branch Date

Unitholder Name Unitholder Id.

Step 1 – Assessment of Your Acceptable Risk Profile

Please select the answer you think most appropriate for the following questions. In this context, **“this investment portion”** shall be referred to as “an investment allocated for mutual funds underwritten by Krungsri Asset Management Co., Ltd. (the Management Company)”

1. Please indicate your age	
<input type="checkbox"/> [1] > 60 years	<input type="checkbox"/> [2] 50 - 60 years
<input type="checkbox"/> [3] 35 - 49 years	<input type="checkbox"/> [4] < 35 years
2. How would you rate your investment knowledge? (Investment knowledge in mutual funds, equities, bonds, commodities and derivatives)	
<input type="checkbox"/> [1] None	<input type="checkbox"/> [2] Novice
<input type="checkbox"/> [3] Fair knowledge	<input type="checkbox"/> [4] Extensive knowledge
3. How many years have you been investing?	
<input type="checkbox"/> [1] None	<input type="checkbox"/> [2] < 1 year
<input type="checkbox"/> [3] 1 - 5 years	<input type="checkbox"/> [4] > 5 years
4. How soon will you expect to make withdrawal from “this investment portion”?	
<input type="checkbox"/> [1] < 1 year	<input type="checkbox"/> [2] 1 - 3 years
<input type="checkbox"/> [3] 4 - 7 years	<input type="checkbox"/> [4] > 7 years
5. Do you intend to use any part (return, dividend or principal) of “this investment portion” for your regular expenses?	
<input type="checkbox"/> [1] Most needed	<input type="checkbox"/> [2] Somewhat needed
<input type="checkbox"/> [3] Slightly needed	<input type="checkbox"/> [4] Not needed at all
6. To what extent is “this investment portion” to your overall wealth?	
<input type="checkbox"/> [1] > 60%	<input type="checkbox"/> [2] 31 - 60%
<input type="checkbox"/> [3] 10 - 30%	<input type="checkbox"/> [4] < 10%
7. What is your attitude regarding investments?	
<input type="checkbox"/> [1] Loss is not acceptable, regardless of whether the investment has the potential to generate better returns.	
<input type="checkbox"/> [2] A small loss on the principal amount is acceptable, if the investment has the potential to generate better returns.	
<input type="checkbox"/> [3] Losses on the principal amount are acceptable, if the investment might generate a higher return.	
<input type="checkbox"/> [4] Prefer a high return; no reservations regarding the investment.	
8. Investment in highly volatile securities often generates high returns in the long term but could also face larger losses. How well can you accept the investment risks?	
<input type="checkbox"/> [1] Minimum level. Aim to gain regular income and protect principal despite lowest return	
<input type="checkbox"/> [2] Certain level. Accept small loss for an increase in potential returns in the long run	
<input type="checkbox"/> [3] Moderate level for higher potential returns in the long run	
<input type="checkbox"/> [4] Maximum High level for highest potential returns in the long run	
9. In certain period of time, return from safest investment (i.e. bonds) could be less than inflation and diminish one’s purchasing power, which of the following best describes your investment preference?	
<input type="checkbox"/> [1] Full protection of principal despite lower returns than inflation	
<input type="checkbox"/> [2] Risk of small loss is acceptable in order to maintain return higher than the inflation rate.	
<input type="checkbox"/> [3] Take some risks for higher returns than the inflation rate for some extent	
<input type="checkbox"/> [4] Take risk at full level in order to gain highest returns compared to the inflation rate	
10. What is your risk tolerance degree?	
<input type="checkbox"/> [1] < 10% loss	<input type="checkbox"/> [2] 10 - 20% loss
<input type="checkbox"/> [3] 21 - 50% loss	<input type="checkbox"/> [4] > 50% loss
11. Will you be able to tolerate foreign exchange risk from investing in offshore products (given this portion accounts for > 20% of Net Asset Value)?	
<input type="checkbox"/> [1] No	
<input type="checkbox"/> [2] Yes	

Step 2 – Risk Profile Evaluation Score: Question#1 – 10 (#11 will not be counted in the assessment result)

Total score

Step 3 – Assessment of Investor Type

Your Investor Type **A** **B** **C** **D** **E**

Score	Investor Type	Acceptable Risk Level/ Profile*
Less than 15	A = Low risk	1
Between 15 – 21	B = Moderate to low risk	1-4
Between 22 – 29	C = Moderate to high risk	1-5
Between 30 - 36	D = High risk	1-7
37 Scores or higher	E = Very high risk	1-8+

Please see recommended asset allocation in the next page and sign your name there

Step 4 – Recommended Basic Asset Allocation

Investor Type	Investment Proportion				
	Deposit and short term debt instrument	Government bond having term more than one year	Corporate debt instrument	Equity instrument	Alternative investment**
A	>60%		<20%	<10%	<5%
B	<20%	<70%		<20%	<10%
C	<10%	<60%		<30%	<10%
D	<10%	<40%		<40%	<20%
E	<5%	<30%		>60%	<30%

** Including commodity and future contracts

***Step 5: Fund types with acceptable risk levels**

Risk profile	Levels of acceptable risk	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
		Equity Fund Long term Equity Fund	- Have net exposure in equity at no less than 80% of NAV on average in each accounting year - LTF with net exposure in equity at no less than 65% of NAV on average in each accounting year
	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.
Very high	8	Fund with Alternative Investment	- Net exposure in alternative investments like REITs/infrastructure fund/property fund/commodity indexes 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+	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).

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 a maximum of 10% invested in deposit and short-term fixed income a maximum of 60% invested in government bonds maturing in more than 1 year and corporate bonds, a maximum of 30% allocated to equity, and a maximum of 10% invested in alternative investment.

- 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 Company and/ or the Company's announcement that may be made in the near future. In case of any changes to the information, I will inform the Company immediately.
- When the Management Company's officer or the Selling Agent 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 Management Company's officer or the Selling Agent, 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.

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

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