

**Member Risk Profile**

Mr. / Mrs. / Miss Name..... Last Name..... Identification No.....  
 Employee No..... Company Name..... Department.....  
 Member Code..... Fund Name.....Registered Provident Fund

**The member risk profile is intended to notify the member risk level acceptance. It serves as a guide for the selection of an appropriate investment policy / plan.**

**Age or Investment period**

1. When do you plan to retire? **Score**  
 A) Within 5 years or already retired (1)  
 B) More than 5 years to 10 years (2)  
 C) More than 10 years to 15 years (3)  
 D) More than 15 years (4)

**Financial Status**

2. What is your current proportion of your monthly expenses comparing to your monthly income? **Score**  
 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 quit your job today, how long your current saving will cover your expenses? **Score**  
 A) Less than 3 months (1)  
 B) 3 months to 1 year (2)  
 C) More than 1 year to 3 years (3)  
 D) More than 3 years (4)
4. What is your current proportion of your provident fund comparing to your total assets? **Score**  
 A) More than 75% (1)  
 B) More than 50%-75% (2)  
 C) More than 25%-50% (3)  
 D) Less than 25% (4)
5. What is your source of medical expenses after retirement? **Score**  
 A) Personal saving (1)  
 B) Family (2)  
 C) Government welfare (3)  
 D) Health insurance (4)

**Your Investment Knowledge and Ability to Accept Risk**

6. What types of investment instruments do you know? **Score**  
 A) Bank deposits (1)  
 B) Bank deposits, bonds and debentures (2)  
 C) Bank deposits, bonds, debentures, mutual fund and stocks (3)  
 D) Bank deposits, bonds, debentures, mutual fund, stocks, gold fund, property fund and others (4)

7. Which of the following instruments have you ever invested in? **Score**  
 A) Bank deposits (1)  
 B) Bank deposits, bonds and debentures (2)  
 C) Bank deposits, bonds, debentures, mutual fund and stocks (3)  
 D) Bank deposits, bonds, debentures, mutual fund, stocks, gold fund, property fund and others (4)
8. Which of the following best describes your investment attitude? **Score**  
 A) Loss of principal is totally unacceptable (1)  
 B) Little loss of principal is acceptable, if the investment provides an opportunity to receive a relatively higher return (2)  
 C) Loss of principal is acceptable, if the investment provides an opportunity to receive a higher return (3)  
 D) Expect the highest return, without investment limitation (4)
9. What is your investment target? **Score**  
 A) Expect secured principle, even though its return will be lower than the inflation rate (1)  
 B) Expect higher return than the inflation rate, and some volatility of fund value is acceptable (2)  
 C) Expect much higher return than the inflation rate, and high volatility of fund value is acceptable (3)  
 D) Expect extremely higher return than the inflation rate, and high volatility of fund value is fully acceptable (4)
10. What is your expected annual return from investment in provident fund? **Score**  
 A) Constant return of 2-3% (1)  
 B) Opportunity to receive return up to 5%, but possibility of no return in some year (2)  
 C) Opportunity to receive return up to 8%, but possibility of loss up to 3% (3)  
 D) Opportunity to receive return up to 25%, but possibility of loss up to 15% (4)
- For foreign investment, are you able to accept foreign exchange risks?  
 Yes  
 No

Please sum all score from your answer and compare the result to the table below.

**Investment policy/plan guideline**

| Total Score | Acceptable Risk Level | Ratio of investment on risky assets (Equity + Property) |
|-------------|-----------------------|---|
| 10-16       | Low                   | Equity and Property < 10%                               |
| 17-22       | Relatively Low        | Equity and Property < 20%                               |
| 23-28       | Moderate              | Equity and Property < 40%                               |
| 29-34       | Relatively High       | Equity and Property < 80%                               |
| 35-40       | High                  | No investment Limit                                     |

**Remark:** Above is a guideline for your consideration of investment policy/ plan only, it does not guarantee that it will suit you completely. Please study other additional information.

**Terms and conditions:**

- I have acknowledged and accepted that I shall be responsible to review and make "Member Risk Profile" up-to-date in according to the period of time stated by the related regular or the management company, including any further changes.
- Upon the expiry term of the member risk profile, unless the fund management company receives me new profile within the period stated by the fund management company, I agree and accept that my latest member risk profile shall be deemed to be the updated profile until the management company has received my new profile.
- I hereby certify that I completed the member risk profile in its entirety by myself and have signed the form as evidence

| For Official Use Only   |  |
|-------------------------|--|
| Total Score             |  |
| Able to accept FX Risks | <input type="checkbox"/> Yes <input type="checkbox"/> No |

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