

Suitability test for Individual Investor

Name _____
 Unit Holder No. _____
 Mobile Phone _____
 E-mail _____

This questionnaire is assigned to help you consider your attitude towards investment risk, please answer the questions below with the choice that suits you best

Questions 1-10 are used to assess the suitability of your investment

- Please indicate your age

☐ (1) Over 60 years
 ☐ (2) 45-59 years
☐ (3) 35-44 years
 ☐ (4) Under 35 years
- How much of your total regular expenses such as mortgage, car, personal and family expenses?

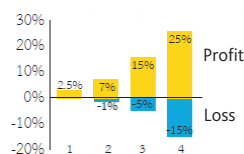
☐ (1) More than 75% of total income
☐ (2) Between 50% and 75% of total income
☐ (3) Between 25% and 50% of total income
☐ (4) Less than 25% of total income
- What is your current financial status?

☐ (1) Less assets than liabilities
☐ (2) Assets equal to liabilities
☐ (3) More assets than liabilities
☐ (4) Having financial freedom for retirement life
- Do you have any investment experience or knowledge in the following types of investment products? (can select more than one)

☐ (1) Bank Deposits
☐ (2) Government Bond or Government Bond Funds
☐ (3) Debentures or Fixed Income Mutual Funds
☐ (4) Common Stocks of Equity Mutual Funds or other high-risk assets
- What is your investment period target?

☐ (1) Less than 1 year
 ☐ (2) 1 to 3 years
☐ (3) 3 to 5 years
 ☐ (4) More than 5 years
- What is your risk tolerance?

☐ (1) Focus on opportunity in preserving principal investment safely and receiving small consistent return
☐ (2) Focus on opportunity in receiving consistent return but may take risk of losing some principal investment
☐ (3) Focus on opportunity in receiving higher return but may take risk of losing more principal investment
☐ (4) Focus on the highest long-term return but may take risk of losing most of the principal investment
- The chart below shows the potential gain of different investment portfolio, which investment portfolio are you most willing to invest in?



- ☐ (1) Investment portfolio 1 (potential gain 2.5%, no potential loss)
☐ (2) Investment portfolio 2 (potential gain 7%, potential loss up to 1%)
☐ (3) Investment portfolio 3 (potential gain 15%, potential loss up to 5%)
☐ (4) Investment portfolio 4 (potential gain 25%, potential loss up to 15%)

- 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 high potential loss and expect that the return may increase
- Regarding volatility (i.e., chance of capital loss), what percentage of loss is acceptable during holding investment period?

☐ (1) 5% or less
☐ (2) More than 5%-10%
☐ (3) More than 10%-20%
☐ (4) More than 20%
- 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) Concerned and will switch some investment into lesser 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

Questions 11-14 are used as additional information for guidance (Scores will NOT be counted)

Apply only to investment in derivatives and structure note

- 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?

☐ (1) No
 ☐ (2) Yes

Apply only to overseas investment

- In addition to investment risk, are you able to accept foreign exchange rate risk?

☐ (1) No
 ☐ (2) Yes
- Your investment experience in investment products (include Investment units, Debentures, Stocks, Government Bonds, or Derivatives)

☐ (1) Less than 1 year
 ☐ (2) More than 1 year
- Do you have any limitations in communication or decision-making on your own, such as hearing impairment, vision impairment, or health conditions?

☐ (1) No
 ☐ (2) Yes

Total Score :

Risk Profile Level :

According to the Securities and Exchange Commission requirement, Aberdeen Asset Management (Thailand) Limited ("the Company") is responsible for reviewing the investment risk assessment form of unitholders to be up to date. The information must be updated every 2 years and the risk assessment form (Risk Profile Questionnaire) as you have provided is due to be updated and the Company would like to ask for your cooperation to review the new investment suitability assessment before making any subscriptions related to your order. However, if you do not complete the investment suitability assessment, you will not be able to invest in mutual funds. The Company reserves the right to temporarily suspend any subscriptions related to your order until the risk profile is updated.

Signed

(.....)

Date



Risk Profile and Basic Asset Allocation table

Assessment Scores Answer (1) = 1 point Answer (2) = 2 points Answer (3) = 3 points Answer (4) = 4 points

For Suitability Assessment No. 4, if selected more than one answer, the highest score of the answers will be selected.

Investor Classification

Class	Investor's Risk Profile	Recommended Risk Level
1 (Below 15 scores)	You are a low risk profile who expects no risk with slightly higher returns from investment than interests received from bank deposits, while preferring a short investment horizon.	1 You may invest within risk level 2-8 and no higher than 20% of your total investment.
2 (15-21 scores)	You are a medium-low risk profile that expects minimal risk with consistent returns from investment, while focusing on investment protection.	1 - 4 You may invest within risk level 5-8 and no higher than 20% of your total investment.
3 (22-29 scores)	You are a medium-high risk profile that can tolerate some investment loss at times.	1 - 5 You may invest within risk level 6-8 and no higher than 20% of your total investment.
4 (30-36 scores)	You are a high-risk profile that can accept high risk, market volatility and investment loss, while expecting long term growth in your investment value and returns.	1 – 7 You may invest within risk level 8 and no higher than 20% of your total investment.
5 (above 37 scores)	You are a very high-risk profile that can accept very high risk, with chances to obtain high returns, and can accept a significant portion of investment loss.	1 - 8

Basic Asset Allocation Instruction

Type of Investor (Score)	Risk Profile	Asset Allocation				
		Deposit and Short-term debt	Deposit and Short-term debt	Government debt with tenor of more than 1 year	Corporate debt	Other Options*
1 (Below 15 scores)	Low risk	>60%		<20%	<10%	<5%
2 (15-21 scores)	Moderate to low risk	<20%	<70%		<20%	<10%
3 (22-29 scores)	Moderate to high risk	<10%	<60%		<30%	<10%
4 (30-36 scores)	High risk	<10%	<40%		<40%	<20%
5 (above 37 scores)	Very high risk	<5%	<30%		>60%	<30%

* Including consumer products and derivatives products