

CLIENT ASSESSMENT SECTION B (To be completed by Product Distributor / Unit Trust Consultant)

Responses which may indicate investor is a possible Vulnerable Client

1. Cannot hear and understand what is being said;
2. Repeatedly asks the speaker to slow down or to speak louder;
3. Repeatedly ask to clarify what is being said;
4. Does not stay on topic and hold a conversation that is coherent;
5. Appears distracted or confused;
6. Asks questions that are not relevant to and typical for the discussion being had;
7. Take an unusually long time to answer a question;
8. Struggle to process the information provided;
9. Has little to no fluency in the language being used; and
10. Indicates that he may have a disability or impairment based on his voice, pronunciation, breathing, hearing or ability to understand the conversation.

Investor **DOES NOT** exhibit any of the above responses
(proceed to Recommendation)

Investor **DOES** exhibit one or more of the above responses
(please complete Vulnerable Client Declaration Form)

RECOMMENDATION (To be completed by Product Distributor / Unit Trust Consultant)

The recommended fund(s) would be based on your investment objective, risk tolerance, financial profile and investment experience. Investor investment choice(s) is/are (please tick):

Fund	Investor's Risk Profile		
	Conservative (45 points & below)	Moderate (46 - 71 points)	Aggressive (72 points & above)
	Tick (✓)	Tick (✓)	Tick (✓)
Pheim Income Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pheim Emerging Companies Balanced Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Dana Makmur Pheim	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pheim Asia Ex-Japan Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pheim Asia Ex-Japan Islamic Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pheim Greater China Islamic Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pheim ASEAN Islamic Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pheim Global ESG Islamic Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Note: Product risk mismatched

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ACKNOWLEDGEMENT

Is the recommended fund(s) matched with the investor's risk profile?

Matched (Investor tick A below and sign)

Mismatched (Investor tick B below and sign)

No.	Investor's Decision	Tick (✓)
A	I wish to proceed with the recommended unit trust fund(s).	
B	I have decided to purchase another unlisted capital market product that is not recommended by the Product Distributor/Unit Trust Consultant (UTC).	
C	I decline to provide certain information required for product suitability assessment and that this may adversely affect my suitability assessment.	

1. The Product Distributor/UTC has explained and I have understood the features and risks of the product.
2. All information disclosed by me in this form is true, complete and accurate.
3. I acknowledge receipt of a copy of Product Highlights Sheet (PHS) and the relevant disclosure document which have been given to me.
4. I agree and acknowledge that the Investment Profile derived from this Investor Suitability Assessment Form (ISAF) shall remain unchanged unless and until a new review of my Investment Profile is requested by me at any future time with Product Distributor/UTC.

Investor's Signature (Individual Applicant) and Date

Warning: The recommendation is made based on information obtained from suitability assessment. Investors are advised to exercise judgement in making an informed decision in relation to the unlisted capital market products.

FOR PRODUCT DISTRIBUTOR / UNIT TRUST CONSULTANT (UTC) USE ONLY

I declare that:

1. The information provided to me in this Suitability Assessment is strictly confidential and is used for the purpose of fact finding and to facilitate the advisory process.
2. I have explained all the required information to investor and have attached the relevant documents.

Product Distributor's/UTC's Signature and Date

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1. I have counted the sum of points ticked in each question to be :

- Please Tick (✓) One**
- Conservative Moderate Aggressive
- Yes No
- Yes No
- Yes No

2. Is the recommendation by the Product Distributor/UTC and the acknowledgement by the client in order?
3. Is the Investor a Vulnerable Client, based on the answers given in this form?
4. If answer to Question 3. is 'Yes', ensure Vulnerable Client Declaration Form is attached and checked.

Reviewed by: _____