BOS WEALTH MANAGEMENT
A subsidiary of Bank of Singapore

INVESTOR SUITABILITY ASSESSMENT FORM

This Investor Suitability Assessment Form ("ISAF") will guide you in choosing the investment products and services (including Unlisted Capital Market Products) that suit your personal circumstances investment objectives, risk tolerance, financial profile and investment experience (e.g. investment objectives, financial situation, investment experience and attitude toward risk). The information you provide will form the basis of our recommendation. It is important to provide accurate and complete information to ensure that suitable unlisted capital market products are recommended according to your investment needs and objectives.

Please take your time to consider the questions in Section 2 before choosing the most appropriate answer. The answers you provide below should truly reflect your current personal circumstances. Until BOS Wealth Management Malaysia Berhad ("BOSWM MY") receives notification that there has been a change to the information you have provided in this form, it will act in reliance of the information you have provided to recommend investment products and services to you. Therefore, you must inform BOSWM MY immediately if there is any change in your personal circumstances that results in you having to update the information provided in this form. This form may be read in conjunction with Appendix I that provides more information on BOSWM MY Product Risk Rating and its corresponding Product Risk Matching frameworks.

SECTION 1: BASIC INFORMATION

Investor Name: ______________________________

I am / We are completing or signing this Investor Suitability Assessment Form as the account holder(s) or authorised signatory(ies) of the following account(s):

Account No: [ ]

Account No: [ ]

Account No: [ ]

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Please tick the boxes below, where applicable:

☐ New Customer

☐ Existing Customer
- ☐ Risk re-profiling
- ☐ Opt-in for suitability assessment (i.e. previously opted out from suitability assessment)

By indicating more than one account above, I/we authorise BOSWM MY to send or provide a copy of this ISAF, or any letter or correspondence relating to my/our investment profile, to the other joint account holders, authorised signatories, attorneys and power of vision holders of any of the above accounts (including future joint account holders, authorised signatories, attorneys and power of vision holders of such accounts) for their records or upon their requests. (Note: If you do not wish to disclose any of the above accounts to such other persons, please complete a separate ISAF for each account.)

WARNING: THE RECOMMENDATION IS MADE BASED ON INFORMATION OBTAINED FROM THE SUITABILITY ASSESSMENT. INVESTORS ARE ADVISED TO EXERCISE JUDGEMENT IN MAKING AN INFORMED INVESTMENT DECISION IN RELATION TO INVESTMENT PRODUCT(S) AND SERVICE(S) INCLUDING CAPITAL MARKET PRODUCTS OFFERED BY US.

SECTION 2: RISK PROFILE QUESTIONNAIRE (PLEASE TICK ONE BOX ONLY)

1. Investment Objective

The investment objectives described below reflect different reasons why people choose to invest. Which answer best describes your investment objective for this account with us?

- ☐ a. Primarily capital preservation
- ☐ b. Primarily income generation along with slight capital growth
- ☐ c. To achieve a balance of income generation and capital growth
- ☐ d. Primarily capital growth along with slight income generation
- ☐ e. Primarily high capital growth

2. Perception of Risk, Capital Loss and Market Fluctuation

Which of the following 5 hypothetical scenarios below best describes the level of risk you are willing to bear in respect of your investments? The returns are expressed in MYR.

	Scenario A ☐	Scenario B ☐	Scenario C ☐	Scenario D ☐	Scenario E ☐
Target annual return over the long run	1%	2% to 3%	4% to 5%	6% to 7%	>7%
Range of annual returns^ under normal market circumstances	-3% to 6%	-6% to 11%	-14% to 23%	-23% to 36%	-39% to 58%

Note: Please bear in mind that the opportunity to make higher returns typically requires a higher ability and willingness to assume a greater amount of risk, which in turn increases the possibility of losses. It is therefore important to consider the returns that you wish to achieve taking into account the risks you are prepared to take.

^ In the situation where highly unfavourable market circumstances occur (e.g. a financial crisis), the potential loss in each of the scenarios described could be worse than the figures indicated above, including a decline of up to 100%.

3. Investment Time Horizon

What is your estimated investment time horizon in respect of the investments held in this account with us?

- ☐ a. Up to 1 year
- ☐ b. More than 1 year and up to 5 years
- ☐ c. More than 5 years and up to 10 years
- ☐ d. More than 10 years or I/we have no time constraints

Note: Investment time horizon refers to the length of time one expects to hold one's portfolio invested, without needing the money for other purposes. With a longer investment time horizon, one can generally afford to invest in instruments which have a higher risk rating, as there will be a longer time line to ride out volatility. Conversely, the shorter the investment time horizon, the more vulnerable to market fluctuations are the investments in one's portfolio.

4. **Stability of Income**
Given the investment time horizon chosen for this account, how stable is your income (excluding income generated from your investment with us, if any)?

- [ ] a. **No or insignificant net income**
- [ ] b. **Not stable:** My net income may fluctuate significantly
- [ ] c. **Mostly stable:** My net income is positive despite moderate fluctuation
- [ ] d. **Very stable:** My net income is positive with little to no fluctuation

Note: If income not derived from your portfolio, e.g. salary, rent, and pension annuities, is at risk, you might need to rely on income from your portfolio or even your capital to cover temporary deficits arising from your account. Therefore, you should take additional care with your investments.

5. **Financial Situation**
What proportion of your total financial assets (i.e. assets held with us and other financial institution(s)) is not required to be used for foreseeable liabilities and is available for investment?

- [ ] a. Less than 25%
- [ ] b. Between 25% and 50%
- [ ] c. Between 51% and 75%
- [ ] d. More than 75%

6. **Liquidity Preference**
What percentage of your assets held at BOS Wealth Management Malaysia Berhad would you expect to withdraw to meet other financial needs within the coming 1 year?

- [ ] a. More than 75%
- [ ] b. Between 51% and 75%
- [ ] c. Between 25% and 50%
- [ ] d. Less than 25%

7. **Use of Leverage in Investment**
Do you currently use or intend to use leverage when investing?

- [ ] a. Yes
- [ ] b. No

Note: We neither offer leverage nor encourage you to do so through borrowing from any party. Using leverage for investment (i.e. borrowing money to invest or use in margin trading) magnifies investment gains and losses, in particular when markets are volatile. As a result of this magnification effect, using leverage for investment purposes carries a greater risk of loss than purchasing investments with cash and may also lead to losses that substantially exceed the original capital amount invested. Therefore, using leverage is not suitable for investors who cannot bear higher risk.

8. **Investment Experience in Leverage**
Do you have experience of using leverage with investments?

- [ ] a. Yes
- [ ] b. No

9. Investment Product Knowledge and Experience

Please indicate which product (in the table below) you have knowledge of and / or experience with:

Do you have knowledge of and/or experience with the following investment products (select Yes / No under both Experience and Knowledge columns for each product):		**Experience** *5 or more trades in the past 3 years with any financial institution*		**Knowledge** *(e.g. Relevant work experience or education or investment experience)*	
Category	**Product**	**Yes**	**No**	**Yes**	**No**
a.	Deposits (including Foreign Currency Deposits)	☐	☐	☐	☐
	Money Market Funds	☐	☐	☐	☐
	Foreign Exchange (e.g. Spot)	☐	☐	☐	☐
b.	Short Term Debt Instruments (e.g. Commercial Paper, Certificate of Deposits, Treasury/Government Bills)	☐	☐	☐	☐
	Plain Vanilla Investment Grade Bonds	☐	☐	☐	☐
	Investment Grade Bond Funds/Exchange Traded Funds	☐	☐	☐	☐
c.	Equities/Preferred Shares	☐	☐	☐	☐
	Equity Funds, Multi-asset Funds, High-yield Bond Funds/ Exchange Traded Funds	☐	☐	☐	☐
	Precious Metals	☐	☐	☐	☐
d.	Plain Vanilla Options (e.g. call, put options)	☐	☐	☐	☐
	Dual Currency Investments	☐	☐	☐	☐
	Structured Notes (e.g. Equity Linked Notes)	☐	☐	☐	☐
	Non-investment Grade Bonds (e.g. High-Yield Bonds)	☐	☐	☐	☐
	Bonds with Special Features (e.g. Subordinated/ Perpetual/Contingent Convertible Bonds)	☐	☐	☐	☐
e.	Private Equity Funds	☐	☐	☐	☐
	Hedge Funds	☐	☐	☐	☐
	Accumulators & Decumulators (e.g. Equity, FX)	☐	☐	☐	☐
	Exotic Options (e.g. Options with knock-in / knock-out feature)	☐	☐	☐	☐
	Forwards/Warrants/Swaps (excluding Interest Rate Swaps)	☐	☐	☐	☐
	Interest Rate Swaps	☐	☐	☐	☐

Note: The products mentioned in the table above are solely for the purpose of obtaining and analysing the client's knowledge and experience on each product.

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The Front Office Representative should choose one of the following boxes below based on the investor's answers supplied above. The following answer will be used for calculating the score of Question 9.

Out of the 5 categories above, please indicate how many categories have at least one "Yes" under "Experience" column (i.e. with 5 or more trades in the past 3 years with any financial institution).

a. 0 to 1 category ☐
b. 2 categories ☐
c. 3 categories ☐
d. 4 categories ☐
e. 5 categories ☐

10. For Private Mandate Only: do you wish to access Complex Products (for investment purpose), if any?
[example of Complex Products including structured investments, options, swaps, accumulators, hedge funds & private equities, etc.]

☐ a. Yes. I/We declare that I/we have received, read and understood the contents of the "BOSWMMY Complex Products Guide", a copy of which has been provided to me/us and I/we further acknowledge that my/our decision to invest shall be based on a thorough assessment of my/our financial situation and risk tolerance.

☐ b. No.

SECTION 3: RECOMMENDATION (FOR OFFICE USE ONLY. TO BE COMPLETED BY FRONT OFFICE REPRESENTATIVE)

		Product Risk Rating				
		1	2	3	4	5
Investor Risk Profile	Conservative ☐	✓				
	Moderate ☐	✓	✓			
	Balanced ☐	✓	✓	✓		
	Growth ☐	✓	✓	✓	✓	
	Aggressive ☐	✓	✓	✓	✓	✓

Is there a product recommendation being made?

☐ Yes, ______________________________

☐ No. Reason(s): ______________________________

Date: ____________________

Note: Transaction of which no recommendation is being made will be considered as "execution-only" transaction. "execution-only" transaction is a transaction initiated by the investor, where the selection of product is made entirely by the investor without recommendation by any personnel of BOS Wealth Management Malaysia Berhad.

SECTION 4: IMPORTANT NOTICES/WARNINGS

For Investors Who Intend to Leverage Against Their Portfolio
Leveraging a portfolio (i.e. borrowing against the value of your portfolio) significantly increases its risk profile. The degree of the increase in the risk level will depend on the amount of borrowing in comparison to the assets in your portfolio. Other factors such as the liquidity and volatility of your investments should also be taken into account, as leveraging investments which are illiquid and volatile could lead to significantly higher losses. It is important to note that BOS Wealth Management Malaysia Berhad does not offer leverage/borrowing, and we strongly advise against the use of leverage/borrowing for the purpose of investment.

For Investors Who Rely on Recommendation Made by Us
Investors should be informed that the recommendation (if any made by us) is based on our best effort depending on information obtained in this Investor Suitability Assessment Form. Investors are advised to exercise judgement in making an informed decision in relation to their investment in investment product(s) and service(s) offered by us. Do talk to your Relationship Manager and document below if there are any additional information relating to your financial/investment aim/target/goal/aspirations/intention which may not be considered in the ISAF.

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SECTION 5: CONFIRMATION AND DECLARATION

By providing the information and details set out in this form,

- [ ] I/we confirm that I/we have read, understood and consented to the terms of the Privacy Policy and Personal Data Protection of BOS Wealth Management Malaysia Berhad (BOSWM MY) available at https://www.boswealthmanagement.com.my.
- [ ] I/ We acknowledge that I/we have understood the details and the purpose of this form.
- [ ] I/We confirm that all information I/we disclosed in this form is true, complete and accurate.
- [ ] I/We acknowledge that if I/we decline to provide certain information required in this form, the assessment of my/our risk profile may not be thorough, and I/we shall bear full responsibility for my/our investment decision.
- [ ] I/We hereby undertake to notify BOS Wealth Management Malaysia Berhad when there are any changes to my/our investment circumstances affecting my/our risk profile.

Name of Account Holder / Authorised Representative | Signature

Name of Account Holder / Authorised Representative | Signature

Name of Account Holder / Authorised Representative | Signature

Name of Account Holder / Authorised Representative | Signature

Name of Account Holder / Authorised Representative | Signature

Date(DD/MM/YYYY)

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Name of Front Office representative | Signature

Date(DD/MM/YYYY)

APPENDIX 1

Product Risk Matching

BOS Wealth Management Malaysia Berhad has constructed a framework to support its Relationship Managers in recommending products to you. We have classified products into 5 risk rating categories and the table below shows which categories are generally matched for the 5 Investment Profiles.

		Product Risk Rating				
		1	**2**	**3**	**4**	**5**
Investor Risk Profile	Conservative	✓				
	Moderate	✓	✓			
	Balanced	✓	✓	✓		
	Growth	✓	✓	✓	✓	
	Aggressive	✓	✓	✓	✓	✓

✓: Match (Note: Subject to terms and conditions, recommendation resulted partial risk mismatch may be allowed.)

Investment Profile Definition

Conservative	You primarily aim to safeguard your investment capital. You are prepared to face minimal fluctuation and risk with your invested capital over the short-term.
Moderate	You primarily aim to achieve a regular stream of income and your second objective is to obtain some capital growth. You are prepared to face a low to medium level of fluctuation and risk with your invested capital over the short to medium term.
Balanced	You primarily aim to achieve a balance of regular income and capital growth. You are prepared to face a medium level of fluctuation and risk with your invested capital over the medium term.
Growth	You primarily aim to achieve predominantly capital growth and your second objective is to have some regular income. You are prepared to face a higher level of fluctuation and risk with your invested capital over the medium to long term.
Aggressive	You primarily aim to maximize capital growth of your capital. Accordingly, you are prepared to accept a significant level of fluctuation and risk with your invested capital over both the short and longer terms.

Product Risk Rating of Common Fund Types
Product Risk Rating is determined based on one or a combination of the following factors:

Product Risk Rating 1	• Very low probability of loss of principal • Very limited mark to market volatility • Low product complexity
Product Risk Rating 2	• Low potential loss of principal • Limited mark to market volatility • Low product complexity
Product Risk Rating 3	• Possible material loss of principal • Moderate mark to market volatility • Mostly low product complexity
Product Risk Rating 4	• Significant risk with up to 100% loss of principal • High mark to market volatility • Moderate product complexity
Product Risk Rating 5	• Significant risk with up to or more than 100% loss of principal • Extremely high mark to market volatility • High product complexity

Product Risk Rating of Common Fund Types
As an illustration, you will find below a list of some funds with their corresponding product risk ratings. Please note that this is not an exhaustive list of products and the assigned risk ratings may change over time. The examples are general guidelines only.

Common Product Types	**Range of Product**
Money market fund	1
Bond fund	2-5 *(depending on specific underlying investments/exposures) Mixed asset fund*
Mixed asset fund	3
Equity fund	3-5 *(depending on specific underlying investments/exposures)*