

This translation is for the convenience of those unfamiliar with the Thai language.

Please refer to the Thai text for the official version

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Risk Assessment for Suitable Investment Policy/Investment Plan (Member Risk Profile)

Mr./Mrs./Ms./Name.....	ID/Passport No.....	
Employee ID No.....	Company.....	Department.....
Fund Member ID No.....	Registered Provident Fund Name.....	

The purpose of this “Risk assessment for suitable investment policy/investment plan (Member Risk Profile)” is for the member to determine one’s acceptable level of risk and thus helps the member to select an appropriate investment policy/investment plan for one’s provident fund.

<u>Age or Investment Period</u>	<u>Score</u>	<u>Your Investment Expertise and Ability to Accept Risk</u>	<u>Score</u>
1. When do you plan to retire? A) Within 5 years or already retired B) Over 5 yrs., but not over 10 yrs. C) Over 10 yrs., but not over 15 yrs. D) More than 15 years	(1) (2) (3) (4)	6. What types of investment instruments are you familiar with? A) Bank deposits B) Bank deposits, bonds, and debentures C) Bank deposits, bonds, debentures, mutual funds, and stocks D) Bank deposits, bonds, debentures, mutual funds, stocks, gold funds, property funds and others	(1) (2) (3) (4)
<u>Financial Status</u> 2. What is the current proportion of your monthly expenses compared to your monthly income? A) More than 80% B) More than 50%, but not over 80% C) More than 20%, but not over 50% D) Less than 20%	<u>Score</u> (1) (2) (3) (4)		
3. If you quit your job today, how long will your current savings cover your expenses? A) Less than 3 months B) 3 months to 1 year C) More than 1 year, but not more than 3 years D) More than 3 years	<u>Score</u> (1) (2) (3) (4)	7. Which of the following instruments have you invested before? A) Bank deposits B) Bank deposits, bonds, and debentures C) Bank deposits, bonds, debentures, mutual funds, and stocks	<u>Score</u> (1) (2) (3)

(Unofficial Translation)

		D) Bank deposits, bonds, debentures, mutual funds, stocks, gold funds, property fund and others	(4)
4. What is the current proportion of your provident fund in comparison to your total assets? A) More than 75% B) More than 50%, but not more than 75% C) More than 25%, but not more than 50% D) Less than 25%	Score (1) (2) (3) (4)	8. Which of the following best describes your investment attitude? A) Loss of principal is absolutely unacceptable B) Small loss of principal is acceptable, if the investment provides an opportunity to earn a relatively higher return C) Loss of principal is acceptable, if the investment provides an opportunity to receive a high return D) Seek the highest return, without any investment constraints	Score (1) (2) (3) (4)
5. How will you cover your medical expenses after retirement? A) Personal savings B) Family C) Government welfare D) Health insurance	Score (1) (2) (3) (4)	9. What are your investment objectives? A) Principal is protected although return may be lower than the inflation rate B) Earn a higher return than the inflation rate; value of investment can fluctuate slightly C) Earn a much higher return than the inflation rate; value of investment can fluctuate substantially D) Maximize return relative to the inflation rate; can fully accept if the value of the investment is very volatile	Score (1) (2) (3) (4)
10. What is the annual return you expect from your provident fund investment? A) Constant return of 2-3% B) Opportunity to receive a return of up to 5%, but possibility of no return in some years C) Opportunity to receive a return up to 8%, but with a possibility of a loss up to 3% in some years D) Opportunity to receive a return up to 25%, but with a possibility of a loss up to 15% in some years	Score (1) (2) (3) (4)	For foreign investment, are you able to accept foreign exchange risks? O Yes O No	

Investment policy/Investment plan guideline

**Please sum all scores from your answers and refer to the table below
to select a suitable Investment policy/Investment plan.**

Total Score	Acceptable Risk Level	Investment Weight in Risk Assets
10-16	Low	
17-22	Relatively Low	Consider providing advice
23-28	Moderate	on an investment that is suitable
29-34	Relatively High	with the investment policy of each fund
35-40	High	

Remarks: The above guideline is only one of several considerations you should make when selecting an investment policy/ investment plan; it does not guarantee that the chosen investment policy/investment plan will suit you entirely. Hence, you will also need to examine other information and factors to help formulate your decision.

Terms and conditions:

1. I acknowledge and accept that I shall be responsible for reviewing my data in the “Risk assessment for suitable investment policy/investment plan (Member Risk Profile)” to keep the information up to date within interval periods stated by related regulators or the management company, including any new regulations.
2. Upon the expiry of the “Risk assessment for suitable investment policy/investment plan (Member Risk Profile)” review, unless the management company receives updated information from me within the period stated by the management company, I agree and accept that my last risk assessment for suitable investment policy/investment plan shall be deemed to remain valid and shall be applied until the management company receives a new risk assessment for suitable investment policy/investment plan from me.
3. I hereby certify that I have completed the Member Risk Profile in its entirety by myself and have signed the form as evidence.

Signed.....Fund Member

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Date...../...../.....