



Securities

Suitability Test for Individual

Question 1-10 for assessing suitability of investment

1. Your current age

- A. over 60 years B. 45– 59 years C. 35– 44 years D. Less than 35 years

2. How are your financial burdens and routine expenses, i.e. housing loan, car, personal expense and family expenses in what ratio?

- A. more than 75 percent of entire income B. between 50 percent to 75 percent of entire income
C. from 25 percent, but less than 50 percent of entire income D. less than 25 percent of entire income

3. How is your financial status?

- A. Property less than liability B. Property equal to liability
C. Property more than liability D. Trust that amount of saving or invested money is sufficient for life after retirement

4. Do you have any experience or knowledge regarding investment in following group of property (may select more than 1 choice)

- A. Deposit at bank B. Government bond or government bond mutual fund
C. Debenture or debt instrument mutual fund D. Ordinary share or share mutual fund or other property with high risk

5. Expected duration that it is not necessary for using this invested fund.

- A. over 1 year B. from 1 year but less than 3 years C. from 3 years to 5 years D. over 5 years

6. Your capability to yield risk is

- A. Emphasize in: principal sum must be safe with consistent low return
B. Emphasize in: consistent return with some risk from losing the principal sum
C. Emphasize in: higher return with risk from more loss of principal sum
D. Emphasize in: highest return in a long term with risk from loss of major principal sum

7. When considering below samples of possible return of investment group, which investment group are you most willing to invest?



- A. 1st investment group, possible return of 2.5% without loss
B. 2nd investment group, possible highest return of 7% but with possible loss of 1%
C. 3rd investment group, possible highest return of 15% but with possible loss of 5%
D. 4th investment group, possible highest return of 25% but with possible loss of 15%

15. Have you ever have 3 consecutive years of work experience in following fields in the period of past 10 year?
(investment product management, investment product development, sale of investment product, analysis of investment product, guest speaker in investment product course, accounting work experience, insurance work experience, financial work experience, financial risk management experience, legal consulting)

A. Yes, I have above work experience

B. No I have no above work experience

16. Do you have any experience in investment in following products for 3 consecutive years in the duration of past 10 years? (hedge fund, mutual fund investing in derivatives with complicated strategy, complex return mutual fund, gold mutual fund/petroleum without track spot, mutual fund investing in debt instrument, non-investment grade/unrated bond over 60% of NAV, hybrid securities, perpetual bond, unrated bond, structured notes, Basel III, derivatives)

A. Yes, I have experience in investing in the above products.

B. No, I have never have experience in the above investment.

Part 1 Assessment Scores

Answer A = 1 point	Answer B = 2 points	Answer C = 3 points	Answer D = 4 points
For Suitability Assessment No. 4, if selected more than one answer, the highest score of the answers will be selected.			
By calculating scores from Clause 1 – Clause 10, Clause 11 – Clause 16 will not apply.			

Part 2: Assessment Result

Total Scores	Level	Investor Type of Risk
Less than 15	1	Low risk
15-21	2	Moderate low risk
22-29	3	Moderate high risk
30-36	4	High risk
Over 37	5	Very high risk

Part 3: Basic Asset Allocation

Type of Investor	Investing Ratio				
	Deposits and Short-Term Fixed Income Funds	Government Bond over 1 year	Private Bond	Equity	Optional Investment
Low risk	>60%		<20%	<10%	<5%
Moderate low risk	<20%	<70%		<20%	<10%
Moderate high risk	<10%	<60%		<30%	<10%
High risk	<10%	<40%		<40%	<20%
Very high risk	<5%	<30%		>60%	<30%

* Including consumer products and derivatives products

Total scores

Sign _____ Client
(_____)