CLIENT SUITABILITY ASSESSMENT FOR INDIVIDUALS

BPI WEALTH
A TRUST CORPORATION

The Client Suitability Assessment (CSA) is conducted to ascertain your investment risk profile and to identify/recommend investment product/s that are suitable for you. Please answer as honestly, accurately, and consistently as possible. BPI Wealth will only be able to recommend the appropriate investment product/s upon assessment of sufficient information such as your investment objective, risk preference, and financial circumstance. Please select one answer for each question below.

This CSA is required to be updated at least once every three (3) years or at any time should there be changes in the personal or financial circumstance or preference of the investor.

PLEASE TICK THE BOX THAT BEST CORRESPONDS TO YOUR ANSWER. PLEASE SELECT ONE ANSWER PER QUESTION.

What is your key investment objective?	☐ To PROTECT principal amount of investments and earn steady stream of interest income	☐ To PRESERVE capital or real value of investments	☐ To achieve GROWTH through a balance between interest income and capital gain over a medium term	☐ To achieve SIGNIFICANT GROWTH OR CAPITAL APPRECIATION over the medium to long term
What portion of your company's investment can be placed in medium or long term investments, i.e., more than 3 years?	☐ 10% to 30%	☐ 40% to 60%	☐ 70% to 80%	☐ 90% to 100%
Do you have regular liquidity requirements?	☐ I need to draw regular income from my investments and may use a portion of the principal in the short term.	☐ I do not need to draw regular income from my investments nor do I see the immediate need to use any portion of the principal in the short term.	☐ I have other sources of liquidity and do not see a real need to use the funds for the next 5 to 10 years.	☐ I have other sources of liquidity and do not see a real need to use the funds for the next 10 years.
What is your knowledge and experience on investments?	☐ Minimal. I am familiar with bank deposits, T-bills, and money market placements only.	☐ Low. In addition to deposits and short-term government securities, I have experience investing in money market funds, corporate bonds, and fixed income bonds.	☐ Medium. I have experience investing in mutual funds, UITFs and foreign currencies, and also have direct investments in listed stocks and bonds.	☐ High. I have an extensive experience in investing and have a broad understanding of the domestic and global capital markets in general.
How many years of experience do you have in investing in securities, either directly or through a fund manager?	☐ 1 year or less	☐ More than 1 year up to 5 years	☐ More than 5 years and up to 10 years	☐ More than 10 years
What is your tolerance for risk?	☐ I accept steady and minimal returns without any fluctuation in the principal amount of the investments.	☐ I accept minimal fluctuations in the principal amounts of investments for commensurate returns.	☐ I accept a fair amount of fluctuation in the principal amount of investments in order to achieve above- average returns and capital growth over the medium term.	☐ I am prepared for a high degree of volatility and possibly losses in the principal amount of investments for certain periods in order to achieve high returns or capital growth over a period of 5 years or more.
If the value of your portfolio decreased by 20% in one year, how would you react?	☐ I will be very concerned and will immediately liquidate the investment back to cash (i.e., in the form of deposits and/or short term government securities).	☐ I will be very concerned and will find safer investment outlets, which are not necessarily cash.	☐ I will be concerned and will review the aggressiveness of the portfolio.	☐ I will NOT be concerned about the short-term fluctuation of certain investments in the portfolio.
What is your average net worth for the last 2 years?	☐ PHP5M (USD100,000) and below	☐ Over PHP5M (USD100,000) and up to PHP30M (USD600,000)	☐ Over PHP30M (USD600,000) and up to PHP60M (USD1.2M)	☐ Over PHP60M (USD1.2M)
TOTAL RISK SCORE	☐ **CONSERVATIVE** When faced with two investments with a similar expected return (but different risk), conservative investors will prefer an investment with lower risk. They dislike risk and would settle for lower but fixed returns. Their overriding concern for each investment is to protect principal amount of investments and earn a steady stream of interest income.	☐ **MODERATELY CONSERVATIVE** Moderately conservative investors seek a relatively stable return on investment that is slightly higher than traditional term deposit and are willing to take minor negative fluctuations in returns. They usually settle for modest investment growth which might make it difficult to meet long-term goals.	☐ **MODERATELY AGGRESSIVE** Moderately aggressive investors seek a balance between growth in capital and income. Willing to take negative fluctuations in returns, they want to increase the value of their portfolio while protecting their assets from the risk of minor losses.	☐ **AGGRESSIVE** Growth and earning the highest returns are the main concerns of aggressive investors. They are willing to take negative fluctuations in the value of their investment, including possible loss of initial investment, in anticipation of higher capital returns over time.

CLIENT ACKNOWLEDGMENT

I hereby certify that the information provided in this document is accurate, complete and consistent to the best of my knowledge. I confirm that I have carefully read, fully understood, and agree to be bound by the terms and conditions governing my investment/s, as outlined in the Participating Trust Agreement/Mutual Fund Agreement/Investment Management Agreement/Trust Agreement and the Risk Disclosure Statement or any related document/s relevant to the product or account, as they may be amended from time to time. I acknowledge that these documents are readily available for my review at www.bpi.com.ph/assetandwealth and/or other channels provided by BPI Wealth. Furthermore, I confirm that a Certified Marketing Personnel has thoroughly explained the features and risks associated with investments, and I have a clear understanding of these explanations. I understand that any inconsistencies in my responses may significantly affect the investment recommendation provided.

Customer Name	**Signature**

PERSONNEL ACKNOWLEDGMENT

I confirm that I have: (i) thoroughly explained the purpose of the CSA and ensured the client's full understanding of all questions, (ii) diligently reviewed the client's responses, including conducting probing and clarifications where necessary, (iii) clearly explained the results of the CSA and the basis for the recommended investment product/s, (iv) comprehensively detailed the features, risks, terms, and conditions of said investment/s, (v) advised the client to carefully review all relevant documents, including the Participating Trust Agreement/Mutual Fund Agreement/Investment Management Agreement/Trust Agreement and Risk Disclosure Statement, which are available online or upon request, encouraged the client to raise any questions regarding said documents, and ensured all inquiries were fully addressed prior to investing.

Date:	**CSA Conducted/Signature Verified by:**	**Checked/Approved by:**	**Branch Name & Code:**
	Signature over Printed Name of Certified Marketing Personnel	*Signature over Printed Name of Certified Marketing Personnel*	

Customer Number: ______________________