

Branch/Booking Unit (if applicable): _____

This Client Suitability Assessment (CSA) will be used in assessing your investment profile based on your investment objectives, cash flow requirements, risk tolerance and financial profile. Please remember that there are no right or wrong answers. Simply indicate what is most applicable to you under the circumstances cited. Your replies shall be scored and totaled to arrive at your risk profile. Trust and Asset Management Group ("TAMG") / Certified UITF Sales Personnel ("CUSP") will use the result of this assessment as guide to present and/or recommend investment alternatives suitable to your needs and objectives. Insufficient information may result to inappropriate products/services. The CSA form and the results thereof are not intended to be construed as solicitation for an offer to sell or buy any financial products and services nor should this be considered as an investment advice.

This CSA should be accomplished prior to the purchase of or subscription/placement in any investment product and must be updated at least every three (3) years, unless you notify us of any changes or updates in your financial status in the interim. If TAMG does not receive any such notice before the end of the 3-year period, your existing financial and investment profile shall continue to apply without any changes, and your account shall be continuously administered or managed according to this CSA.

Client Name (Last Name, First Name, Middle Name)		Client Type <input type="checkbox"/> Individual <input type="checkbox"/> Joint (Primary) <input type="checkbox"/> Joint (Secondary)	CIF Number
Source(s) of Funds (Choose all that apply) <input type="checkbox"/> Business <input type="checkbox"/> Inheritance <input type="checkbox"/> Employment <input type="checkbox"/> Retirement <input type="checkbox"/> Personal Savings / Investment <input type="checkbox"/> _____		What is your Estimated Net Worth? <input type="checkbox"/> Less than PHP 5M <input type="checkbox"/> Above PHP 30M to PHP 100M <input type="checkbox"/> PHP 5M to PHP 29M <input type="checkbox"/> Above PHP 100M	Date Accomplished (mm/dd/yyyy)

1. INVESTIBLE ASSET. How much of your total assets may be used for investing?
☐ 0% - 25% (1) ☐ 26% - 50% (2) ☐ 51% - 75% (3) ☐ Above 75% (4)
2. INVESTMENT OBJECTIVE. What is your main objective in investing?
☐ Capital Preservation. To protect my capital. (1)
☐ Income. To generate a regular income stream. (2)
☐ Total Return. To achieve income and capital growth from interest, dividends or distributions earned from investments and capital appreciation. (3)
3. INVESTMENT HORIZON. How long do you intend to keep your funds invested?
☐ Less than 1 year (1) ☐ Between 1 to 3 years (2) ☐ Between 3 to 5 years (3) ☐ More than 5 years (4)
4. LIQUIDITY REQUIREMENT. How important is the liquidity of your funds?
☐ Very important. I need to draw from my funds regularly. (1)
☐ Moderately important. I do not see the need to use my funds in the short-term. (2)
☐ Slightly important. I have other sources of liquidity and do not see the need to use the funds for the next 3 years. (3)
☐ Not important. I have other sources of liquidity and do not see the need to use the funds for the next 5 years. (4)
5. RISK TOLERANCE. Generally, high-yielding investments entail higher risk and volatility. As such, you are open to investments with:
☐ No Risk (1) ☐ Minimal Risk/Minimal Amount of Loss (2) ☐ Moderate Risk/Moderate Amount of Loss (3) ☐ High Risk/High Amount of Loss (4)
6. KNOWLEDGE AND EXPERIENCE. What is your **Investment Knowledge and Experience** of the products mentioned below? Kindly provide a response to items a to k below based on what is applicable to you in terms of your knowledge and experience. **Only the highest score will be considered from among the answers below.**

	No Knowledge and No Experience	With Knowledge But No Experience	With Knowledge and Less than 3 Years Experience	With Knowledge and At Least 3 Years Experience
a. Bank Deposits / Time Deposits	<input type="checkbox"/> (0)	<input type="checkbox"/> (0)	<input type="checkbox"/> (0)	<input type="checkbox"/> (1)
b. Money Market Funds (UITFs/Mutual Funds)	<input type="checkbox"/> (0)	<input type="checkbox"/> (1)	<input type="checkbox"/> (1)	<input type="checkbox"/> (1)
c. Government Securities	<input type="checkbox"/> (0)	<input type="checkbox"/> (1)	<input type="checkbox"/> (2)	<input type="checkbox"/> (3)
d. Privately Issued Bonds / Commercial Papers	<input type="checkbox"/> (0)	<input type="checkbox"/> (1)	<input type="checkbox"/> (2)	<input type="checkbox"/> (3)
e. Promissory Notes	<input type="checkbox"/> (0)	<input type="checkbox"/> (1)	<input type="checkbox"/> (2)	<input type="checkbox"/> (3)
f. Bond Funds (UITFs/Mutual Funds)	<input type="checkbox"/> (0)	<input type="checkbox"/> (1)	<input type="checkbox"/> (2)	<input type="checkbox"/> (3)
g. Balanced Funds (UITFs/Mutual Funds)	<input type="checkbox"/> (0)	<input type="checkbox"/> (2)	<input type="checkbox"/> (3)	<input type="checkbox"/> (3)
h. Equities (Preferred/Common Shares)	<input type="checkbox"/> (0)	<input type="checkbox"/> (2)	<input type="checkbox"/> (5)	<input type="checkbox"/> (8)
i. Equity Funds (UITFs/Mutual Funds)	<input type="checkbox"/> (0)	<input type="checkbox"/> (2)	<input type="checkbox"/> (5)	<input type="checkbox"/> (8)
j. Foreign Currency	<input type="checkbox"/> (0)	<input type="checkbox"/> (2)	<input type="checkbox"/> (3)	<input type="checkbox"/> (5)
k. Structured Products	<input type="checkbox"/> (0)	<input type="checkbox"/> (2)	<input type="checkbox"/> (5)	<input type="checkbox"/> (8)

CLIENT'S RISK TOLERANCE SCORES (For Bank's Use Only)

1. Investible Asset

2. Investment Objective

3. Investment Horizon

4. Liquidity Requirement

5. Risk Tolerance

6. Knowledge and Experience

- TOTAL SCORE: _____

We have explained to you in detail and discussed with you the (1) results of the Client Suitability Assessment, (2) basis of product/investment recommendation, and (3) terms and conditions of the recommended product/investment arrangement.

Assessed By	Reviewed By
Trust Relationship Officer / Certified UITF Sales Personnel (for UITF) Signature Over Printed Name	Trust Relationship Officer / Certified UITF Sales Personnel (for UITF) Signature Over Printed Name
Employee No.: _____	Employee No.: _____
Intellect User ID: _____	Intellect User ID: _____

Note: Only CUSPs shall conduct the CSA for prospective / existing clients investing in UITF. To verify if the Marketing Personnel is a CUSP, please contact the following numbers:

Landline No.: (02) 8885-5555 locals 5852, 6133 or 6144
Mobile No.: (0999) 884-9417

CLIENT'S RISK PROFILE / DESCRIPTION

- ☐ CONSERVATIVE
 - Does not take any investment risk
 - Safeguards the investment capital
 - Prefers financial products with no or very low price fluctuation
 - Aims for capital preservation rather than receiving return
- ☐ MODERATE
 - Prefers to adopt a diversified portfolio for protection from inflation
 - Focused on possible gains and losses in making a financial decision
 - Prepared to accept a moderate level of risk and volatility
- ☐ AGGRESSIVE
 - Interested in capital growth and accumulating wealth
 - Experienced and have a very good understanding of the investment markets
 - Willing to accept high levels of volatility in investment returns
 - Understands that higher level of returns is associated with higher risk

CLIENT'S ACKNOWLEDGEMENT

I acknowledge that the answers to the questionnaire are true, accurate, and complete and can be relied upon by CBC.

I understand and am satisfied with the explanation of the TAMG Trust Relationship Officer/CUSP on the results of my CSA with regard to the investment products suitable to my needs and profile.

For investments in UITF, I have read and understood the general features of the UITFs with risk classification corresponding to my risk profile, and have made an informed decision to invest or consider future investments in these UITFs.

I also understand that in case of joint accounts, the investment profile of the primary client shall prevail and which shall be binding on all the parties.

As my circumstances and attitude to risk can change over time, I will update my risk profile at least every three (3) years, unless there are changes in my financial status before the end of this period. If I do not provide an update, CBC may continue to rely on this CSA for my investments.



Client's Signature Over Printed Name / Date