

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. 3^{rd} 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%

8. If you choose to invest	t in property with high	return but also h	nigh ri	isk, how will y	ou feel?		
A. worry and panic fr	om loss		B. u	ıncomfortable	but understa	ınd	
C. understand and a	ccept the fluctuation at	t a certain level	D. N	lo worry with	high loss and	expect higher retu	rn
9. You will be worried/ ur	nacceptable when the	value of your in	veste	d fund reduce	es to what rat	io?	
A. 5% or lesser	B. over 5%-10%	C. over 10%-2	20%	D. over 20%			
10. What will you do if you 85,000 Baht?	ou invested 100,000 B	Baht but this yea	r you	find out that	the value of i	nvested fund reduc	e to
A. panic and want the	sell the remainder	B. worry and	adjust	t part of investm	ent to the prop	erty with less risk	
C. patient and continue a	and wait for turnover of ret	turn D. still be cont	fident k	because under	stand that it is a	long term investment	
		and will inc	rease	invested fund o	f same type for	allocation of principal.	
	sed as additional inforr tment in derivatives and	• •	_	recommendat	ion (not for se	coring)	
	ng in derivatives and the investment fails, pt this?						
A. unacceptal	ole	B. acceptable					
Apply only to offsh	ore investment						
12. Other than risk A. No	from investment, how	r can you yield ri B. Yes	isk fro	om currency e	exchange?		
For investment in	product in capital mar	rket with high ris	sk or o	complication			
•	en granted a certifica	_		-	•	_	
·	ommerce, Business A	dministration, E	conor	mics, Financia	al Engineer, I	-inancial Planning,	Applied
Computer for Mon	ey Management)						
A. Yes, I have bee	en granted the certifica	te or degree in a	above	e field.			
B. No, I have neve	er been granted the ce	rtificate or degre	ee in t	the above fiel	d.		
14. Have you ever	been granted financia	al degree in rela	ted fir	nance as follo	ws: (CFA, CI	SA, CFP, FRM, etc	:.)
A. Yes, I have bee	en granted the financia	l degree in relat	ed to	above.			
B. No, I have neve	er been granted financi	ial degree in rela	ated t	o above			
C. Other							

- 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	Level	Investor Type of Risk
Scores		
Less than	1	Low risk
15		
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

	Investing Ratio				
Type of Investor	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
		()	