PART 1: INVESTOR RISK PROFILE

1. What is your primary objective for investing funds ?

- [ ] Safety/Capital Preservation
- [ ] Regular Income
- [ ] Wealth Accumulation/Build Up
- [ ] Significant Growth/Capital Appreciation

2. Which of the following best describes your financial situation ?

- [ ] I/We earn enough salary/income with very little excess funds after expenses.
- [ ] I am/We are able to set aside modest amount for savings and investments after expenses.
- [ ] I am/We are able to set aside a substantial amount for investment after expenses.
- [ ] I am/We are not dependent on my/our salary/income to cover my regular expenses.

3. What portion of your disposable cash/income/salary do you intend to be invested ?

- [ ] 0% - 25% of my/our investible funds
- [ ] 26% - 50% of my/our investible funds
- [ ] 51% - 75% of my/our investible funds
- [ ] 76% - 100% of my/our investible funds

4. How long are you willing to allow your funds to stay invested ?

- [ ] Less than 1 year
- [ ] Between a year to 3 years
- [ ] Between 3 to 5 years
- [ ] Over 5 years

5. What is your tolerance for losses to aspire for higher return/income on investment ?

- [ ] 0
- [ ] -5%
- [ ] -10%
- [ ] -15% and up

6. Please indicate your level of knowledge and experience with the below product categories. This will assist us to introduce suitable investment options for your consideration. Note: Only the highest point will be added in the computation of your score.

a. Bank Deposits/Time Deposits

- [ ] No knowledge and no experience
- [ ] Have knowledge but no experience
- [ ] Have knowledge and experience for about a year through a Fund Manager/Treasury/Trust
- [ ] Have knowledge and direct experience

b. Money Market Funds (UITF, Mutual Funds, etc.)

- [ ] No knowledge and no experience
- [ ] Have knowledge but no experience
- [ ] Have knowledge and experience for about a year through a Fund Manager/Treasury/Trust
- [ ] Have knowledge and direct experience

c. Government Securities (T-Bills, RTB,FXTNs, FRN, etc.)

- [ ] No knowledge and no experience
- [ ] Have knowledge but no experience
- [ ] Have knowledge and experience for about a year through a Fund Manager/Treasury/Trust
- [ ] Have knowledge and direct experience

d. Private Issued Bonds/Commercial Papers

- [ ] No knowledge and no experience
- [ ] Have knowledge but no experience
- [ ] Have knowledge and experience for about a year through a Fund Manager/Treasury/Trust
- [ ] Have knowledge and direct experience

e. Promissory Notes (Direct Loans, etc.)

- [ ] No knowledge and no experience
- [ ] Have knowledge but no experience
- [ ] Have knowledge and experience for about a year through a Fund Manager/Treasury/Trust
- [ ] Have knowledge and direct experience

f. Bond Funds (UITF, Mutual Funds, etc.)

- [ ] No knowledge and no experience
- [ ] Have knowledge but no experience
- [ ] Have knowledge and experience for about a year through a Fund Manager/Treasury/Trust
- [ ] Have knowledge and direct experience

g. Balanced Funds (UITF, Mutual Funds, etc.)

- [ ] No knowledge and no experience
- [ ] Have knowledge but no experience
- [ ] Have knowledge and experience for about a year through a Fund Manager/Treasury/Trust
- [ ] Have knowledge and direct experience

h. Equities (Preferred/Common Shares)

- [ ] No knowledge and no experience
- [ ] Have knowledge but no experience
- [ ] Have knowledge and experience for about a year through a Fund Manager/Treasury/Trust
- [ ] Have knowledge and direct experience

i. Equity Funds (UITF, Mutual Funds, etc.)

- [ ] No knowledge and no experience
- [ ] Have knowledge but no experience
- [ ] Have knowledge and experience for about a year through a Fund Manager/Treasury/Trust
- [ ] Have knowledge and direct experience

j. Foreign Currency (Dollar Deposits, UITFs, Bonds, etc.)

- [ ] No knowledge and no experience
- [ ] Have knowledge but no experience
- [ ] Have knowledge and experience for about a year through a Fund Manager/Treasury/Trust
- [ ] Have knowledge and direct experience

k. Structured Products

- [ ] No knowledge and no experience
- [ ] Have knowledge but no experience
- [ ] Have knowledge and experience for about a year through a Fund Manager/Treasury/Trust
- [ ] Have knowledge and direct experience

PART 2: TERMS & CONDITIONS

I/We certify that the responses indicated on this document have been made directly by me/us and represent the best information about myself/ourselves. I/We understand that the Client Suitability Assessment (CSA) is used as a guide for the Business Development Officer or authorized sales personnel of the Bank (the "marketing personnel") to present/recommend investment alternatives, and does not provide guarantee against losses. I/We have been reminded to set aside liquid funds in case of emergency events.

I/We have been provided with appropriate information on the results of the CSA, the basis for product/investment recommendation, and the terms and conditions of the recommended product/investment arrangement. I/We hereby also agree with the investment profile indicated above and the recommendation of the marketing personnel on the investment outlet suitable for my/our needs. If necessary, I/we will seek further guidance from advisers for any clarifications I/we may have on investment and tax implications in relation to the product/ investment.

I/We understand that Trust products are not deposit products nor an obligation of, or guaranteed by PBCOM Trust and Wealth Management Group (PBCOM TWMG) or its affiliates and subsidiaries. I/We also acknowledge that these are not insured or governed by the Philippine Deposit Insurance Corporation (PDIC).

I/We will formally notify PBCOM TWMG of changes to my/our personal and/or financial situation that would change my risk profile and investment objectives. In case of such changes, I/we will be required to update my/our CSA. **I/we understand I/we will be required to complete/update my/our risk profile every three (3) years.** Should there be no changes to my/our risk profile and investment objectives <u>and, if I/we do not update our risk profile after the third year, the existing risk profile on record and on file with PBCOM TWMG shall continue to apply for my/our account.</u>

SIGN HERE

By providing my/our personal data and signing this Form, I am/we are giving my/our consent to the PHILIPPINE BANK OF COMMUNICATIONS – TRUST AND WEALTH MANAGEMENT GROUP and its authorized representatives and accredited service providers to collect, use, process, dispose, and protect my/our personal data contained in this Form and in any related documents and forms, whether given manually or electronically, for any legitimate business purpose of the PHILIPPINE BANK OF COMMUNICATIONS - TRUST AND WEALTH MANAGEMENT GROUP, related to IMA/TOFA, UITF, Retirement Fund account opening, Bonds, Short Term Commercial Papers, Time Deposits, Preferred/Common Shares, REITs and Unit Investment Trust Funds, Gov't Securities and Promissory Notes.

SIGNATURE VERIFIED

SIGNATURE OVER PRINTED NAME | **DATE (mm/dd/yyyy)**

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SUITABLE PRODUCTS		
Conservative	Moderate	Aggressive
Time Deposit, Treasury Bills and other short-term government securities, and UITFs/Mutual Funds like Money Market Funds classified as Conservative	Time Deposit, Government Securities, Corporate Bonds/Notes, Money Market Funds, and UITFs/Mutual Funds like Fixed Income Funds, Bond Funds classified as Moderate	Time Deposit, Government Securities, Corporate Bonds/Notes, Listed Stocks, Preferred Shares, and any UITFs/ Mutual Funds like Money Market Funds, Fixed Income Funds, Bond Funds, Balanced Funds, Equity Funds and investments classified as Aggressive.