

Client Suitability Assessment

Account Name	Account No.
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This Client Suitability Assessment (CSA) is done prior to account opening and is intended to assist you in understanding your own ability and willingness to take risks based on your personal profile, financial situation, objective, time frame, preference, tolerance and experience while you decide on which investments may be suitable for you. This will continue to be applied for any subsequent principal contributions to the account, until such is amended or updated by the client. However, this is not intended to be a complete and full assessment, there might be other variables affecting your risk tolerance that are not taken into consideration, thus your final choice may be different based on further discussion with your Sales Personnel/Wealth Specialist. Your risk profile changes over time and we encourage you to do an assessment at least every three (3) years or as your needs and situation change.

Client Suitability Assessment

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| <p>1. Which of the following best describes your current stage?</p> <ul style="list-style-type: none"> <input type="checkbox"/> a. 18-35 years old with little financial burden <input type="checkbox"/> b. 18-35 years old with some financial burden <input type="checkbox"/> c. 36-60 years old with little financial burden <input type="checkbox"/> d. 36-60 years old with some financial burden <input type="checkbox"/> e. Nearing retirement or above 65 years old with little financial burden <input type="checkbox"/> f. Nearing retirement or above 65 years old with some financial burden <hr/> <p>2. How many years of investment experience in financial markets (excluding mandatory pension scheme if any) do you have?</p> <ul style="list-style-type: none"> <input type="checkbox"/> a. No experience (Note: If you chose this answer, your answer to Q3 should be "f" by default) <input type="checkbox"/> b. Less than 1 year <input type="checkbox"/> c. 1 year to less than 3 years <input type="checkbox"/> d. 3 years to less than 5 years <input type="checkbox"/> e. 5 years or above <hr/> <p>3. Which of the following investment products have you invested in past 3 years? (Check all that applies)</p> <ul style="list-style-type: none"> <input type="checkbox"/> a. Principal-protected products / Investment-grade Bonds <input type="checkbox"/> b. Foreign Currencies / Gold <input type="checkbox"/> c. Balanced Funds / Mixed Allocation Funds <input type="checkbox"/> d. Stocks / ETFs / Equity Yield Bond Funds <input type="checkbox"/> e. High Yield Bond funds / Hedge Funds / Derivatives / Leveraged products <input type="checkbox"/> f. None of above (Note: If your answer to Q2 was "a", this should be your answer by default) | <p>4. In general, what is the time period intended for your financial investment?</p> <ul style="list-style-type: none"> <input type="checkbox"/> a. Less than 1 year <input type="checkbox"/> b. 1 year to less than 3 years <input type="checkbox"/> c. 3 years to less than 5 years <input type="checkbox"/> d. 5 years to less than 8 years <input type="checkbox"/> e. 8 years or above <hr/> <p>5. What is the price fluctuation on financial investment you can tolerate within one year?</p> <ul style="list-style-type: none"> <input type="checkbox"/> a. around 5% (i.e. expected return similar to bank deposit) <input type="checkbox"/> b. around 10% (i.e. expected return a bit higher than bank deposit) <input type="checkbox"/> c. around 15% (i.e. expected return comparable to major stock markets) <input type="checkbox"/> d. around 25% (i.e. expected return better than major stock markets) <input type="checkbox"/> e. more than 25% (i.e. expected return far much better than major stock markets) <hr/> <p>6. Which of the following best describes your overall investment objective?</p> <ul style="list-style-type: none"> <input type="checkbox"/> a. Capital preservation - keep investment loss at a minimum with little concern on returns <input type="checkbox"/> b. Income orientation - earn a little income or beat inflation <input type="checkbox"/> c. Income-and-growth - achieve returns on the balance of modest income and capital appreciation <input type="checkbox"/> d. Growth orientation - aim at returns with focus on capital appreciation <input type="checkbox"/> e. Aggressive growth - look for maximum returns possibly from high-risk financial investments |
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This is to certify that the CSA process and the resultant risk profile have been clearly explained to me by my Wealth Specialist.

Account Owner/Authorized Signatory's
Printed Name and Signature

Date signed (mm/dd/yyyy)

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Printed Name and Signature

Date signed (mm/dd/yyyy)

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For Wealth Specialist Use only

Form No. CSA-INST MIM PH (v.05/2021)

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Date signed (mm/dd/yyyy)

Sales Personnel/Wealth Specialists' Printed Name and Signature

Verified by:

I acknowledge that I have explained the CSA process and the resultant risk profile to the client.

Type	Score	General Risk Profile Description
Conservative	4-10 pts	Low capacity to assume risk, not willing to tolerate "noticeable downside market fluctuations" and are prepared to forego significant upside potential. A fund invested in primarily fixed income instruments may be suitable for you.
Moderate	11-28 pts	Moderate risk tolerance, comfortable with modest short term capital losses and fluctuations in your investment in anticipation of higher return. A fund composed predominantly of fixed income instruments mixed with high-risk equities appears suitable for you.
Aggressive	29-35 pts	Willing to assume a high level of risk and may be prepared to lose majority of your money in exchange for the highest possible return. You might prefer a fund allocation which is almost entirely biased towards equities and/or denominated in foreign currencies.

Risk Profile Based on the Total Score:

IMPORTANT: If answer to Q6 is "A", risk rating should be capped at "Conservative" regardless of total score. If answer to Q6 is "B", risk rating should be capped at "Moderate", regardless of total score.

* Represents the sum of the score for each question

Your Score*:

Question No.	A	B	C	D	E	F	Notes	Score
Question 1	5	3	6	4	2	1		
Question 2	0	1	2	3	4			
Question 3	1	2	3	5	7	0	If answer to Q2 is "A", this should be "F". Otherwise, if client has multiple answers, choose the answer carrying the highest point only.	
Question 4	1	2	3	4	6			
Question 5	1	2	3	5	7			
Question 6	1	2	3	4	5		If answer is "A", risk rating should be "Conservative", regardless of total score. If answer is "B", risk rating should be capped at "Moderate", regardless of total score.	

Assign the following points:

Client Waiver

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I/We note the result of the Client Suitability Assessment (CSA), classifies me as a(n) _____ investor. Nevertheless, I/we want to invest in the investment/product/portfolio which is different from and bears a higher risk than the recommended products based on the results of the CSA.

I/We do not agree with the recommendation of Manulife Investment Management and Trust Corporation on the investment product/portfolio/strategy appropriate to my/our profile based on the results of the CSA. I/We hereby waive such results and have decided to avail instead of another investment product/portfolio/strategy other than which is consistent with the results of the CSA. I/We fully understand and I/we am/are willing to take the risks incidental to the investment product or portfolio to be availed of. I/We expressly agree to exclusively bear the consequences of my/our conscious decision to invest in investments products/portfolio with higher risk. I/we am/are fully aware that this waiver effectively supersedes any objective procedure established by the CSA process I/we have gone through.

I/We hereby hold Manulife Investment Management and Trust Corporation, its directors, officers, staff and other authorized representatives free and harmless from any and all liabilities, actions and claims, and I/we hereby undertake to indemnify the same for any and all liabilities, losses, damages, costs and expenses which may result from my/our decision to avail of the investment product/portfolio/strategy with higher risks.

Investor's Signature over Printed Name
(Account Owner/Authorized Signatory)

Date signed (mm/dd/yyyy)

Investor's Signature over Printed Name
(Authorized Signatory)

Date signed (mm/dd/yyyy)

Investor's Signature over Printed Name
(Authorized Signatory)

Date signed (mm/dd/yyyy)

For Manulife Use Only

For Sales Personnel/Wealth Specialist:

For Manulife Personnel:

Signature over Printed Name

Signature over Printed Name

Distributor Code

Date Signed (mm/dd/yyyy)

Date Signed (mm/dd/yyyy)