

Name: _____

Customer Number: _____

The Client Suitability Assessment (CSA) is conducted to ascertain your investment risk profile and identify/recommend an investment product that is suitable for you. BPI Wealth – A Trust Corporation (BPI Wealth) will not be able to recommend the appropriate investment product/s without sufficient information.

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.

What is your key investment objective?	<input type="checkbox"/> To PROTECT principal amount of investments and earn steady stream of interest income	<input type="checkbox"/> To PRESERVE capital or real value of investments	<input type="checkbox"/> To achieve GROWTH through a balance between interest income and capital gain over a medium term	<input type="checkbox"/> To achieve SIGNIFICANT GROWTH OR CAPITAL APPRECIATION over the medium to long term
What portion of your investment can be placed in medium or long term investments, i.e., more than 3 years?	<input type="checkbox"/> 10% to 30%	<input type="checkbox"/> 40% to 60%	<input type="checkbox"/> 70% to 80%	<input type="checkbox"/> 90% to 100%
Do you have regular liquidity requirements?	<input type="checkbox"/> I/We need to draw regular income from my/our investments and may use a portion of the principal in the short term.	<input type="checkbox"/> I/We do not need to draw regular income from my/our investments nor do I/we see the immediate need to use any portion of the principal in the short term.	<input type="checkbox"/> I/We have other sources of liquidity and do not see a real need to use the funds for the next 5 to 10 years.	<input type="checkbox"/> I/We 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?	<input type="checkbox"/> Minimal. I/We are familiar with bank deposits, T-bills, and money market placements only.	<input type="checkbox"/> Low. In addition to deposits and short term government securities, I/we have experience investing in money market funds, corporate bonds, and fixed income bonds.	<input type="checkbox"/> Medium. I/We have experience investing in mutual funds, UITFs and foreign currencies, and also have direct investments in listed stocks and bonds.	<input type="checkbox"/> High. I/We 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?	<input type="checkbox"/> 1 year or less	<input type="checkbox"/> More than 1 year up to 5 years	<input type="checkbox"/> More than 5 years and up to 10 years	<input type="checkbox"/> More than 10 years
What is your tolerance for risk?	<input type="checkbox"/> I/We accept steady and minimal returns without any fluctuation in the principal amount of the investments.	<input type="checkbox"/> I/We accept minimal fluctuations in the principal amounts of investments for commensurate returns.	<input type="checkbox"/> I/We 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.	<input type="checkbox"/> I am/We are 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?	<input type="checkbox"/> I/We 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).	<input type="checkbox"/> I/We will be very concerned and will find safer investment outlets, which are not necessarily cash.	<input type="checkbox"/> I/We will be concerned and will review the aggressiveness of the portfolio.	<input type="checkbox"/> I/We 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?	<input type="checkbox"/> PHP5M (USD100,000) and below	<input type="checkbox"/> Over PHP5M (USD100,000) and up to PHP30M (USD600,000)	<input type="checkbox"/> Over PHP30M and up to PHP60M (USD1.2M)	<input type="checkbox"/> Over PHP60M (USD1.2M)
POINTS	(x5)	(x10)	(x15)	(x20)
TOTAL RISK SCORE	<input type="checkbox"/> CONSERVATIVE (UP TO 70 POINTS)	<input type="checkbox"/> MODERATELY CONSERVATIVE (75-100 POINTS)	<input type="checkbox"/> MODERATELY AGGRESSIVE (105-130 POINTS)	<input type="checkbox"/> AGGRESSIVE (OVER 130 POINTS)

CLIENT ACKNOWLEDGMENT

I/WE CERTIFY TO THE ACCURACY AND COMPLETENESS OF THE INFORMATION PROVIDED HEREIN AND CONFIRM TO HAVE READ, UNDERSTOOD, AND AGREED TO, THE TERMS AND CONDITIONS (INCLUDING THOSE STATED IN THE PARTICIPATING TRUST AGREEMENT AND THE RISK DISCLOSURE STATEMENT), AS MAY BE AMENDED FROM TIME TO TIME, AS OF THE DATE OF RECEIPT HEREOF BY BPI WEALTH. SUCH TERMS AND DOCUMENTS ARE AVAILABLE TO ME/US VIA WWW.BPI.COM.PH/ASSETANDWEALTH AND/OR OTHER CHANNELS. I/WE ALSO CONFIRM ACCEPTANCE AND UNDERSTANDING OF THE FEATURES AND RISKS OF THE UITF PRODUCTS EXPLAINED TO ME/US BY A UITF CERTIFIED MARKETING PERSONNEL.

Signature over Printed Name: _____	Signature over Printed Name: _____
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PERSONNEL ACKNOWLEDGMENT

This CSA represents the discussion and explanation of the (i) results of the client suitability assessment that has been conducted, (ii) the basis of the recommendation of the investment product, and (iii) the features, risks, terms and conditions of the recommended investment. This also confirms that an advice has been given for the investor to read all the documents related to the investment including the Participating Trust Agreement and the Risk Disclosure Statement, all of which are available online or on print upon request. The investor has also been encouraged to ask questions on matters contained in the foregoing documents and that the same has been fully explained prior to making the investment.

CSA Conducted/Signature Verified by: <i>Signature over Printed Name of UITF Certified Marketing Personnel</i>	Checked/Approved by: <i>Signature over Printed Name of UITF Certified Marketing Officer</i>	Branch Name & Code:	Date:
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