

(√) CHECK THE BEST ANSWER FOR YOU

		SCORE																		
<p>8. How important is liquidity for this particular investment if and when you decide to make one?</p> <p><input type="checkbox"/> Very important - financial flexibility is very erratic and volatile. Excess funds for an investment purpose are not substantial and sudden withdrawals are to be expected should there be sudden liquidity requirements. Investments should be limited to short-term fixed-income products that provide a steady income stream to the principal.</p> <p><input type="checkbox"/> Modestly important - investor maintains modest savings, which may be used for investment purposes. However, a stable liquidity position cannot be assured in the long run as funds may be utilized for unforeseen expenses. The handling of losses may not be as flexible. Ideal investments would be the more conservative and stable fixed-income products with short-term investment horizon, but may have a sprinkling of equity funds for growth purposes.</p> <p><input type="checkbox"/> Slightly important - investor has substantial excess funds that can be used for investments; tight cash flow position is not expected in the near term or at least in the medium term; investment appetite can vary from the conservative fixed-income products; flexibility in handling losses in investments.</p> <p><input type="checkbox"/> No importance</p>	<p>1</p> <p>2</p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Type</th> <th style="text-align: center;">Score</th> <th style="text-align: center;">General Investment Approach</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Conservative</td> <td style="text-align: center;">less than 8 points</td> <td style="text-align: center;">Bank Deposits, Cash Reserves</td> </tr> <tr> <td style="text-align: center;">Moderate</td> <td style="text-align: center;">8 points – 14 points</td> <td style="text-align: center;">Money Market, Short Term Prime Lending</td> </tr> <tr> <td style="text-align: center;">Balanced</td> <td style="text-align: center;">15 points – 21 points</td> <td style="text-align: center;">Bonds, Long Term Loans</td> </tr> <tr> <td style="text-align: center;">Aggressive</td> <td style="text-align: center;">22 points – 27 points</td> <td style="text-align: center;">Stocks/Equities</td> </tr> </tbody> </table> <p style="text-align: center;">CLIENT'S SCORE: _____</p>	Type	Score	General Investment Approach	Conservative	less than 8 points	Bank Deposits, Cash Reserves	Moderate	8 points – 14 points	Money Market, Short Term Prime Lending	Balanced	15 points – 21 points	Bonds, Long Term Loans	Aggressive	22 points – 27 points	Stocks/Equities	<p>Important Notes:</p> <p>A. For clients who scored 2 points in item 1, explain the difference between pooled funds and segregated portfolio or direct investment.</p> <p>B. For clients who scored 1 point in item 4, reiterate difference of bank deposits vs. investments.</p>		
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DECLARATION																				
<p>9. How would you rate yourself as an investor?</p> <p><input type="checkbox"/> Very experienced - highly diversified investment portfolio; investments in major foreign currencies are noted (i.e. US Dollar and Euros); main characteristic of the portfolio is that high-risk products/outlets do not constitute a minority of the total investment pie; may contain a sprinkling of offshore placements.</p> <p><input type="checkbox"/> Fairly experienced - investments are more diversified with a manageable exposure in both stocks/equities and fixed-income instruments, which include bonds and government securities. However, high risk investments still account for a small portion of the entire portfolio.</p> <p><input type="checkbox"/> Little experience - has exposure to term deposits and money market placements. May have some investments in stocks/equities but exposure is minimal or limited to Initial Public Offerings (IPOs) only. Much of the investments are in fixed-income low risk instruments.</p> <p><input type="checkbox"/> No experience - excess funds are mainly parked in bank savings accounts.</p>	<p>3</p> <p>4</p> <p>4</p> <p>3</p> <p>2</p> <p>1</p>	<p>3</p> <p>4</p> <p>4</p> <p>3</p> <p>2</p> <p>1</p>	<p>I hereby declare that I have read, understood and personally and voluntarily accomplished this entire IPQ/CSA and that the answers I have given are accurate and complete.</p> <p>I will formally notify the BDO marketing personnel of changes to my personal or financial situation and preferences that would change my risk profile and investment objectives. I understand that in case of such changes, it is my sole responsibility to make such notification to BDO and my failure to do so would be deemed a waiver of my right to a new IPQ/CSA.</p> <p>I understand the explanation of the BDO marketing personnel on the results of this IPQ/CSA.</p> <p>_____</p> <p style="text-align: center;">Signature over Printed Name of Profiled Client</p> <p style="text-align: center;">Conformity of Co-Investors:</p> <p>I/We hereby accept the results of the IPQ/CSA of the Profiled Client, and agree and confirm that the same shall be used as the basis/reference for the investments of the account/s opened/ to be opened.</p> <p>_____</p> <p style="text-align: center;">Signature over Printed Name Signature over Printed Name</p> <p>I/We have explained in detail and discussed with the client the 1. results of the IPQ/CSA; 2. basis of my/our recommendation; 3. basic terms and conditions of the recommended investment instruments/vehicles which are also found in the Client Investment Suitability form provided to the client.</p> <p>_____</p> <p style="text-align: center;">Signature over Printed Name/Position of Marketing Personnel Authorized signatories for this purpose are officers of BDO Trust and Investments Group. However, for UITFs, authorized branch signatories may also sign.</p> <p>_____</p> <p style="text-align: center;">Date</p>																	