



REFERRING BRANCH/CODE

DATE

CLIENT MASTER NUMBER

REFERRED BY

Investor Profile Questionnaire (IPQ)

(Signature over Printed Name of Branch Personnel)

Investments and services offered to you by all Trust Institutions are not deposit accounts and are not insured by the Philippine Deposit Insurance Corporation (PDIC). These are not obligations of, and are not guaranteed or insured by Banco de Oro Unibank, Inc. (BDO), its affiliates or subsidiaries and do not carry any guarantees on returns. All income, as well as losses, arising from such investments/services are for the account of the investors.

This **INVESTOR PROFILE QUESTIONNAIRE (IPQ)/CLIENT SUITABILITY ASSESSMENT (CSA) FORM** will help you understand the type of investor you are based on your investment objectives, risk appetite, cash flow requirements and other pertinent details as an investor. While not comprehensive, a general idea of your investment preference will be a helpful guide. On the basis of the information you provide, we present/recommend to you the various investment instruments/vehicles suitable to your needs and objectives. It is important that your responses to the questions are accurate and complete. There is no right or wrong answer.

This IPQ/CSA is done prior to account opening and must be updated at least every three (3) years unless you decide to invest in complex investment products in which case this IPQ/CSA will be updated annually. In case of changes before then in your circumstances, preferences or characteristics (i.e. change in liquidity needs, risk tolerance, tax status, number of dependents, wealth), you should request for a new CSA to be undertaken by BDO to determine and evaluate your new risk profile, investment objectives and other pertinent requirements. If you do not notify BDO of such changes, it will be deemed a waiver of your right to a new CSA for the prescribed period.

ACCOUNT NAME	
NAME OF PROFILED CLIENT	
BIRTHDAY (month, day, year)	JOB TITLE, FIELD OF WORK (i.e. Manager, Restaurant)
EDUCATIONAL ATTAINMENT <input type="checkbox"/> Elementary <input type="checkbox"/> High School <input type="checkbox"/> College <input type="checkbox"/> Others _____	
AMOUNT YOU INTEND TO INVEST?	WHERE DO YOU INTEND TO USE THE FUND? (i.e. education of children, travel, retirement etc.)

(✓) CHECK THE BEST ANSWER FOR YOU:

	SCORE		SCORE
1. What do you want to achieve from this investment?		6. Which among the following financial instruments are you currently invested in or had actual experience in terms of investments?	
<input type="checkbox"/> To keep my funds intact	1	<input type="checkbox"/> Time Deposits	<input type="checkbox"/> Stocks/Equities
<input type="checkbox"/> To have a regular source of income	2	<input type="checkbox"/> Government Securities	<input type="checkbox"/> Mutual Funds/UITFs
<input type="checkbox"/> To make my funds grow	3	<input type="checkbox"/> Promissory Notes	<input type="checkbox"/> Foreign Currency Swaps
<input type="checkbox"/> Others, please specify _____		<input type="checkbox"/> Corporate Bonds/ Commercial Papers	<input type="checkbox"/> Hedged Instruments
2. How much does this (amount you intend to invest) represent as a percentage of your liquid assets?		<input type="checkbox"/> Others, please specify _____	<input type="checkbox"/> Preferred Shares
<input type="checkbox"/> 0% - 25% of your investible funds	4		<input type="checkbox"/> Derivatives
<input type="checkbox"/> 26% - 50% of your investible funds	3		
<input type="checkbox"/> 51% - 75% of your investible funds	2	7. As an investor, you would describe yourself as:	
<input type="checkbox"/> 76% - 100% of your investible funds	1	<input checked="" type="checkbox"/> I want short-term investments with minimal risks because I want to keep my funds intact. I will settle for lower returns as long as my funds are safe.	1
3. You see yourself needing these funds		<input checked="" type="checkbox"/> I want stable returns on my investments but I am willing to take a moderate level of risk in order to earn a return higher than traditional deposit products.	2
<input type="checkbox"/> Anytime	1	<input checked="" type="checkbox"/> I want to make my funds grow and I understand that in order to do this, I need to take on more risks by investing in a mix of fixed income securities and equities, which may require a longer investment time horizon to meet my investment goals.	3
<input type="checkbox"/> Within a year	2	<input checked="" type="checkbox"/> I want to maximize the growth and profit of my funds. I can afford to invest in equities for a considerable length of time. I understand that such investments entail high risks and I am willing to ride the ups and downs of the market for potential higher long-term results.	4
<input type="checkbox"/> Over a year to three (3) years	3		
<input type="checkbox"/> More than three (3) years' time	4		
4. You are more comfortable with investments that primarily give			
<input type="checkbox"/> safety of funds, returns are secondary only	1		
<input type="checkbox"/> low returns but with a little risk	2		
<input type="checkbox"/> moderate returns with moderate risks	3		
<input type="checkbox"/> high return but with high risks	4		
5. Which among the following financial instruments do you have knowledge of or basic awareness of?			
<input type="checkbox"/> Time Deposits			
<input type="checkbox"/> Government Securities			
<input type="checkbox"/> Promissory Notes			
<input type="checkbox"/> Corporate Bonds/ Commercial Papers			
<input type="checkbox"/> Others, please specify _____			
<input type="checkbox"/> Stocks/Equities			
<input type="checkbox"/> Mutual Funds/UITFs			
<input type="checkbox"/> Foreign Currency Swaps			
<input type="checkbox"/> Hedged Instruments			
<input type="checkbox"/> Preferred Shares			
<input type="checkbox"/> Derivatives			

SCORE

8. How important is liquidity for this particular investment if and when you decide to make one?

Very important – I have very limited funds for investments, thus, my financial flexibility is very erratic. Sudden withdrawals should be easy to manage. Investments should be limited to short-term fixed income products that provide a steady income stream.

1

Modestly important - I only have modest savings for investments and these may have to be used for future unforeseen expenses. Thus, losses must be avoided. 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.

2

Slightly important - I have substantial excess funds for investments, tight cash flow is not expected in the near or medium term. My liquidity position allows me to invest in more aggressive products that can provide better yields but may require a longer investment time horizon to weather the ups and downs of the market.

3

No importance

4

9. How would you rate yourself as an investor?

Very experienced - Highly diversified investment portfolio, investments in major foreign currencies are noted (i.e. US Dollar and Euros), considerable presence of high-risk investment products/outlets, may contain a sprinkling of offshore placements

4

Fairly experienced - Investments are diversified with a balance of equities and fixed income, including bonds and government securities. High-risk investments still account for a small portion of the investment portfolio.

3

Little experience - Has exposure to term deposits and money market placements, minimum investments in stocks/equities or limited to Initial Public Offerings (IPOs) only. Much of investments are in fixed-income low-risk instruments.

2

No experience - Excess funds are mainly parked in bank savings accounts.

1

Type	Score	General Investment Approach
Conservative	less than 8 points	Invests primarily in bank deposits
Moderate	8 points – 14 points	Invests primarily in money market instruments, prime lending and/or bonds
Balanced	15 points – 21 points	Invests in a mix of fixed income securities and equities
Aggressive	22 points – 27 points	Invests majority of its portfolio in equities and may also invest in structured products and/or derivatives

CLIENT'S SCORE: _____

Important Notes:

- A. For clients who scored 2 points in item 1, explain the difference between pooled funds and segregated portfolio or direct investment.
- B. For clients who scored 1 point in item 4, reiterate difference of bank deposits vs. investments.

DECLARATION

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.

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.

I understand the explanation of the BDO marketing personnel on the results of this IPQ/CSA.

Signature over Printed Name of Profiled Client

Conformity of Co-Investors:

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.

Signature over Printed Name

Signature over Printed Name

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.

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.

Date