

Date.....

Risk Acceptance Form

I Unitholder No. - - -

would like to invest in **Principal Private Credit Fund Not for Retail Investors (PRINCIPAL PCREDITUI)**

I am aware of and understand the fund characteristics, investment policy, investment strategy, risks and returns associated with the Fund that

1. Principal Private Credit Fund Not for Retail Investors The investment policy focuses on private credit assets. Currently, the fund invests in only one foreign mutual fund: Principal Private Credit Fund iCapital Offshore Access Fund SPC (the “master fund”), Class I-Dis, denominated in U.S. dollars. The master fund is registered and established under the laws of the Cayman Islands and is managed by iCapital Advisors, LLC.

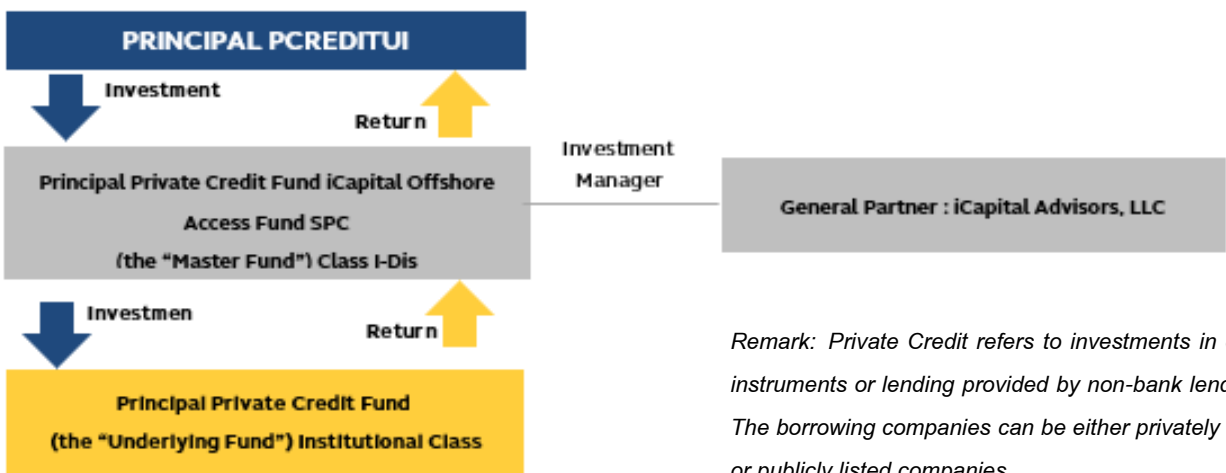
The investment objective of the Underlying Fund is to seek to maximize total return, consisting of current income and capital appreciation. Under normal circumstances, the Underlying Fund invests at least 80 % of its net assets, plus any borrowings for investment purposes, in private credit investments (loans, bonds, and other credit instruments that are issued in private offerings or issued by private companies, and related equity securities (including equity securities added to debt instruments to make them more desirable, such as warrants or preferred equity securities)). These investments may be acquired directly from the issuer or in secondary market transactions

The fund may invest in derivatives for Efficient Portfolio Management and for hedging foreign exchange risk, at the discretion of the fund manager. However, if the fund manager considers that currency hedging may not be in the best interest of unitholders or may cause them to lose potential benefits, the fund manager may choose not to hedge against foreign exchange risk.

Principal Private Credit Fund Not for Retail Investors may engage in borrowing or repurchase agreements (Repo) for investment purposes up to 50% of the fund’s net asset value, in accordance with the regulations of the SEC and/or relevant announcements, including any amendments thereto. The fund will not engage in short selling transactions.

2. Principal Private Credit Fund Not for Retail Investors has the investment structure as follows,

PRINCIPAL PCREDITUI Fund will invest in the Principal Private Credit Fund iCapital Offshore Access Fund SPC (the “master fund”), Class I-Dis. The master fund will allocate almost all of its assets to invest in the Principal Private Credit Fund (the “underlying fund”), Institutional Class.



Remark: Private Credit refers to investments in debt instruments or lending provided by non-bank lenders. The borrowing companies can be either privately held or publicly listed companies.

3. Principal Private Credit Fund Not for Retail Investors is classified as a high risk or complex product. It is different from investing in general mutual funds.

The fund has a policy to invest with unlimited ratios in Private Credit units which are established by foreign laws, that *investments in debt instruments or lending provided by non-bank lenders. The borrowing companies can be either privately held or publicly listed companies.* Therefore, the fund is classified as a high risk or complex fund which is different and riskier than general mutual funds. Investors may lose the principal or do not receive the expected return. **This fund is suitable for investors who have a good understanding of this type of security and are able to accept high losses.**

4. Principal Private Credit Fund Not for Retail Investors investment in the master fund is made through an investment in the underlying fund, that limits redemptions in each quarter to no more than 5% of the total outstanding units of the fund as of the last business day of the month following the end of each quarter. If redemption requests exceed the quarterly limit, investors may receive less than the amount they requested. In such cases, the management company will process redemptions and switches on a pro-rata basis. As a result, unitholders may not receive the full number of units or proceeds they requested within the specified period. The remaining unredeemed amount will be cancelled, and unitholders will need to submit a new redemption request in the next available dealing period.

5. Principal Private Credit Fund Not for Retail Investors, which is restricted from being sold to retail investors, has lower liquidity compared to typical mutual funds. Investors can place subscription orders on a monthly basis and redemption orders on a quarterly basis, subject to advance notice as specified by the fund. Investors may receive redemption proceeds later than they would with regular mutual funds.

6. Principal Private Credit Fund Not for Retail Investors may hedge at the discretion of the fund manager. However, if the fund manager considers that currency hedging may not be in the best interest of unitholders or may cause them to lose potential benefits, the fund manager may choose not to hedge against foreign exchange risk. Consequently, investors may gain or lose from fluctuations in the foreign currencies in which the investments are denominated.

I acknowledged the information above in relation to risks. I have studied the information of investment in the **Principal Private Credit Fund Not for Retail Investors (PRINCIPAL PCREDITUI)** including the risks and disclaimer of investment specified in the prospectus which I have already and thoroughly acknowledged. I consent to be bound by all regulations and conditions in the prospectus.

However, investors are advised to seek additional advice from investment advisor before investing. And should understand the general characteristics of mutual funds, conditions, returns, risks of the fund before investing as well.

Investor Signature
(.....)
...../...../.....

This fund is classified as a high risk or complex product, it is different from investing in general mutual funds, although the investors have previous experience investing in other mutual funds. Investors should understand the nature of risks and investment conditions of the fund before deciding to invest.

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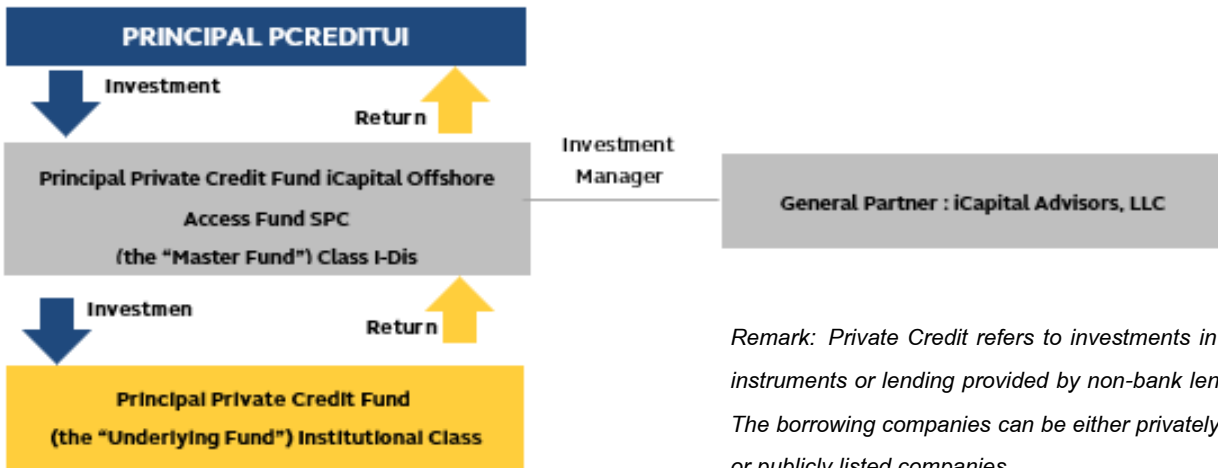
The investment objective of the Underlying Fund is to seek to maximize total return, consisting of current income and capital appreciation. Under normal circumstances, the Underlying Fund invests at least 80% of its net assets, plus any borrowings for investment purposes, in private credit investments (loans, bonds, and other credit instruments that are issued in private offerings or issued by private companies, and related equity securities (including equity securities added to debt instruments to make them more desirable, such as warrants or preferred equity securities)). These investments may be acquired directly from the issuer or in secondary market transactions

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Knowledge Assessment Form Ultra-High Net Worth Individuals (UHNW) or Institutional Investors (II) Certification

1. Asset qualifications

I certify that I have the following qualifications.

- 1.1 I am a Ultra-High Net Worth Individuals (UHNW).
As a **juristic person**, I have any of the following characteristics.
 - I have at least THB 150 million in equity recognized in the audited financial statement for the latest fiscal year.
 - I have at least THB 30 million direct investment in securities or derivatives, or THB 60 million direct investment in securities or derivatives plus deposits recognized in the audited financial statement for the latest fiscal year.As a **natural person**, together with my spouse, I have any of the following characteristics.
 - I have at least THB 60 million net asset value, exclusive of the value of any property used as my permanent residence.
 - My annual income is at least THB 6 million.
 - I have at least THB 15 million direct investment in securities or derivatives, or THB 30 million direct investment in securities or derivatives plus deposits.
- 1.2 I am an institutional investor (II), pursuant to Notification of the Office of the Securities and Exchange Commission re: Definitions of Institutional Investors and Ultra-High-Net-Worth Individuals.

2. Educational qualifications, knowledge, and experience in any one of the following (for UHNW individuals only)

- 2.1. Do you have any certificates or educational degrees in finance, commerce, economics, or financial planning?
 - Yes. Please elaborate.
 - No.
- 2.2. Do you have licenses or certification as any of the following individuals?
 - Yes. You may choose more than one answer.
 - Investment consultant on general products (IC Plain) or complex products (IC Complex)
 - Investment planner Certified financial planner (CFP)
 - Chartered financial analyst (CFA) Chartered alternative investment analyst (CAIA)
 - Financial risk manager (FRM) Certified investment and securities analyst program (CISA)
 - Other
 - No.
- 2.3. Do you have any career experience in investment?
 - Yes. I am a chief financial officer; an officer in charge of investment activities at a financial institution; investment banker; assistant fund manager; or assistant securities analyst (with the experience continuing for at least one year even after the departure from the position).
 - No.
- 2.4. Do you have any past experience in investing in any of the following risk assets, or high risk or complicated investment products, on a regular and continuous basis, or at least once a year, for at least two consecutive years?
 - Yes. You may choose more than one answer.
 - Risk assets**
 - Assets with price fluctuation, such as stocks and equity fund.
 - Assets with credit risk, such as private-sector debentures, and funds that primarily invest in private-sector debentures
 - High risk or complex investment products**
 - Hybrid securities Perpetual bonds
 - Derivatives Structured notes
 - Hedge funds Unrated bonds
 - Complex return funds Subordinated bonds as a commercial bank's capital under Basel III
 - Oil or gold funds with no spot tracking
 - Mutual funds that make complex strategic investment in derivatives, or that invest in exotic derivatives using the VaR approach to evaluate the investment position of the instrument
 - Mutual funds that invest more than 60 percent of their NAVs in debt instruments of a non-investment grade or unrated bonds
 - No.

2.5. Do you hold a unit of any similar mutual fund to the Principal Private Credit Fund Not for Retail Investors (PRINCIPAL PCREDITUI)?

- Yes. Please elaborate.
- No.

Evidentiary documents supporting the certification
(For UHNW individuals only)

- I wish to provide the following supporting documents.
Please indicate
- I do not wish to provide any supporting documents.

.....
(.....)
Signature of unitholder or legal representative,
with any company seal affixed
Date

For representative of Selling Agents. For official use only.

Comments of an IC Complex or IP

(Not applicable to financial institutions, as described in item 1.2)

- The investor has the qualifications as required in item 1 and meets all education, knowledge, or experience requirements, as provided in item 2.
- Please indicate more evidence, if unitholder do not wish to provide supporting evidence for item 1.
.....

For item 2.4: experience in investing in high risk or complex investment products.

- Yes. The investor understands technical terms.
- The investor has no or little investment experience. The key characteristics and risks of the fund must be explained.

Name License no. Date.....

Remarks

- **Investment** means direct investment in securities, such as debt instruments, equity instruments, mutual funds, and derivatives.
- **To determine a juristic-person high-net-worth or ultra-high-net-worth investor**, the experience or knowledge of any natural persons involved in the juristic person's investment decision making, and financial qualifications based on the audited financial statements for the latest fiscal year, must be taken into consideration.
- **Institutional investors** include (1) the Bank of Thailand; (2) commercial banks; (3) banks incorporated under a specific law; (4) finance companies; (5) credit fancier companies; (6) securities companies; (7) non-life insurance companies; (8) life insurance companies; (9) mutual funds; (10) private funds, whereby a securities company manages investment by the following investors: (a) investors as described in items (1) to (9), or (11) to (24), or (26); (b) investors as described in item (25), only for transactions involving securities issued by the company; and (c) investors whose financial positions are equivalent to the position of a HNW or ultra HNW investor; (11) provident funds; (12) the Government Pension Fund; (13) the Social Security Fund; (14) the National Savings Fund; (15) the Financial Institution Development Fund; (16) derivatives business operators under the derivatives law; (17) international financial institutions; (18) the Deposit Protection Agency; (19) the Stock Exchange of Thailand; (20) corporations; (21) juristic person in which investors under items (1) to (20) altogether hold more than 75 percent of the total shares with voting rights; (22) foreign investors who have similar characteristics to the characteristics of investors under items (1) to (21); (23) individuals with experience and expertise in investment, including (a) fund managers or derivatives investment managers under the notification of the Capital Market Supervisory Board regarding criteria for personnel in the capital market business; (b) investment analysts approved by the Office of the Securities and Exchange Commission (SEC); (c) angel investors, only for transactions involving securities that are issued under any applicable notifications regarding the issuance and sale of securities by small and medium-sized enterprises (SMEs) or startups; or securities that are offered for sale through a crowdfunding portal approved by the SEC, including: (1) a financial advisor approved by the SEC; (2) a crowdfunding portal provider approved by the SEC; and (3) an investor who meets all knowledge or experience requirements, and has all financial qualifications required and indicated in the schedule to the notification; (24) businesses whose operations have the characteristics of a venture capital business, including juristic-person co-investors and venture capital businesses; (25) persons who are related in any way to the company, only for transactions involving securities issued by the company, including: (a) directors, executives, and employees; (b) major shareholders; (c) subsidiaries or affiliated companies (a company's related persons include any persons with past relationship in any way with the company, and the relationship has ended no more than three months earlier); and any other investors as specified by the SEC.
- Can find the list of capital market service providers under the supervision of the SEC at the following link:
<https://market.sec.or.th/LicenseCheck/Search>

The assessment of investor qualifications must take into account both financial standing and knowledge or experience.

Ultra-High Net Worth: UHNW

	Section 1: Financial Status	Section 2. Educational, knowledge, or experience
<p>As a <u>natural person</u>, including the spouse.</p>	<p>I have any of the following characteristics.</p> <p><input type="checkbox"/> I have at least THB 60 million net asset value, exclusive of the value of any property used as my permanent residence.</p> <p><input type="checkbox"/> My annual income is at least THB 6 million.</p> <p><input type="checkbox"/> I have at least THB 15 million direct investment in securities or derivatives or investment token or Government token: "G-token", or THB 30 million direct investment in securities or derivatives plus deposits.</p>	<p>I have any of the following characteristics.</p> <p>1. Do you have any certificates or educational degrees in finance, commerce, economics, or financial planning? <input type="checkbox"/> Yes. (Please elaborate) <input type="checkbox"/> No.</p> <p>2. Do you have licenses or certification as any of the following individuals? <input type="checkbox"/> Yes. (You may choose more than one answer.) <input type="checkbox"/> Investment consultant on general products (IC Plain) or complex products (IC Complex) <input type="checkbox"/> Investment Planner <input type="checkbox"/> Certified Financial Planner (CFP) <input type="checkbox"/> Chartered Financial Analyst (CFA) <input type="checkbox"/> Chartered Alternative Investment Analyst (CAIA) <input type="checkbox"/> Financial Risk Manager (FRM) <input type="checkbox"/> Certified Investment and Securities Analyst Program (CISA) <input type="checkbox"/> Other <input type="checkbox"/> No.</p>
<p>As a <u>juristic person</u></p>	<p>I have any of the following characteristics.</p> <p><input type="checkbox"/> I have at least THB 150 million in equity recognized in the audited financial statement for the latest fiscal year.</p> <p><input type="checkbox"/> I have at least THB 30 million direct investment in securities or derivatives or investment token or Government token: "G-token", or THB 60 million direct investment in securities or derivatives plus deposits recognized in the audited financial statement for the latest fiscal year.</p>	<p>3. Do you have any career experience in investment? <input type="checkbox"/> Yes. I am a Chief Financial Officer; an officer in charge of investment activities at a financial institution; investment banker; assistant fund manager; or assistant securities analyst (with the experience continuing for at least one year even after the departure from the position). <input type="checkbox"/> No.</p> <p>4. Do you have any past experience in investing in any of the following risk assets, or high risk or complicated investment products, on a regular and continuous basis, or at least once a year, for at least two consecutive years? <input type="checkbox"/> Yes. (You may choose more than one answer.) Risk assets <input type="checkbox"/> Assets with price fluctuation, such as stocks and equity fund. <input type="checkbox"/> Assets with credit risk, such as private-sector debentures, and funds that primarily invest in private-sector debentures <input type="checkbox"/> High risk or complex investment products or leverage <input type="checkbox"/> Hybrid securities <input type="checkbox"/> Perpetual bond <input type="checkbox"/> Derivatives <input type="checkbox"/> Structured notes <input type="checkbox"/> Hedge fund <input type="checkbox"/> Complex return funds <input type="checkbox"/> Unrated bond <input type="checkbox"/> Subordinated bonds as a commercial bank's capital under Basel III <input type="checkbox"/> Oil fund or gold funds with no spot tracking <input type="checkbox"/> Mutual funds that make complex strategic investment in derivatives, or that invest in exotic derivatives using the VaR approach to evaluate the investment position of the instrument <input type="checkbox"/> Mutual funds that invest more than 60 percent of their NAVs in debt instruments of a non-investment grade or unrated bonds <input type="checkbox"/> No.</p> <p>5. Do you hold a unit of any similar mutual fund to the Principal Private Credit Fund Not for Retail Investors (PRINCIPAL PCREDITUI)? <input type="checkbox"/> Yes. (Please elaborate) <input type="checkbox"/> No.</p>

As an institutional investor (II), pursuant to Notification of the Office of the Securities and Exchange Commission re: Definitions of Institutional Investors and Ultra-High-Net-Worth Individuals.

Yes. (Please elaborate)

No.

Institutional investors include (1) the Bank of Thailand; (2) commercial banks; (3) banks incorporated under a specific law; (4) finance companies; (5) credit fancier companies; (6) securities companies; (7) non-life insurance companies; (8) life insurance companies; (9) mutual funds; (10) private funds; (11) provident funds; (12) the Government Pension Fund; (13) the Social Security Fund; (14) the National Savings Fund; (15) the Financial Institution Development Fund; (16) derivatives business operators under the derivatives law; (16/1) a digital asset business operator under the law governing digital asset business operations; (17) international financial institutions; (18) the Deposit Protection Agency; (19) the Stock Exchange of Thailand; (20) corporations; (21) juristic person in which investors under items (1) to (20) altogether hold more than 75 percent of the total shares with voting rights; (22) foreign investors who have similar characteristics to the characteristics of investors under items (1) to (21) or (23) or (26); (23) individuals with experience and expertise in investment, including (a) fund managers or derivatives investment managers under the notification of the Capital Market Supervisory Board regarding criteria for personnel in the capital market business; (b) investment analysts, Investment Planner and Investment Advisor approved by the Office of the Securities and Exchange Commission (SEC); (24) businesses whose operations have the characteristics of a venture capital business, including juristic-person co-investors and venture capital businesses; (25) persons who are related in any way to the company, only for transactions involving securities issued by the company, including: (a) directors, executives, and employees; (b) major shareholders; (c) subsidiaries or affiliated companies (a company's related persons include any persons with past relationship in any way with the company, and the relationship has ended no more than three months earlier); (26) any other investors as specified by the SEC.

Evaluation result Section 1: Financial Status Pass Not pass

Section 2. Educational, knowledge, Pass Not pass

or experience

Investor classification Retail Investor

Institutional Investor: II

Ultra High Net Worth: UHNW

For juristic person only

I hereby express my intention to waive the suitability assessment for investment or transaction activities (Suitability Test) and/or the acknowledgment of investment risk in capital market products, and/or the sales process of capital market products (Sale Process), including the knowledge assessment.

I hereby certify that the above information is true and correct in all respects, and I acknowledge the results of the investor classification assessment as informed by the sales representative.

.....
(.....)

Signature of unitholder or legal representative,
(with any company seal affixed)

Date.....

For representative of Selling Agents. For official use only.

Evidentiary documents supporting the certification (For UHNW Individuals only)

Specify supporting documents evidencing the qualifications (as per Attachment 1), or

Other supporting documents for the consideration of qualifications (please specify).

Comments of an IC Complex or IP

Meets the financial status requirements under Section 1 and fully satisfies the educational, knowledge, or experience requirements under Section 2.

Please specify and attach supporting evidence. If the client does not consent to providing supporting documents, please state the alternative sources used for further consideration

For Section 2, Item 4: the portion relating to investment experience in high-risk or complex investment products.

Has investment experience (can be described using technical terms)

Has no investment experience or has limited investment experience (the key characteristics and risks of the fund have been thoroughly explained).

“In case the investor does not wish to provide supporting documents for the evaluation of qualifications in Section 2. Educational, knowledge, or experience”

If the investor does not provide evidence of educational qualifications, an assessment is carried out to confirm that the investor has adequate knowledge and understanding of the investment and its associated risks.

If the investor invests in high-risk assets and does not provide evidence of knowledge or ongoing prior investment experience in high-risk assets, an assessment is carried out to confirm that the investor has adequate knowledge and understanding of the investment and its associated risks.

Name License no. Date.....

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- **Net assets** shall be calculated based on the total value of all assets less the total value of all liabilities of the individual investor, including assets and liabilities of the spouse. The value of real estate used as the investor's primary residence shall be excluded from such calculation, except where the land title deed shows that part of such real estate is used for purposes other than primary residence, such as commercial, industrial, or agricultural purposes. In such case, only the value attributable to the portion of the area used for such other purposes may be included in the calculation of net assets.
- **Shareholders' equity** shall be determined based on the financial statements for the most recent fiscal year that have been audited by an auditor. Interim financial statements, semi-annual financial statements, or quarterly financial statements shall not be taken into account, in order to ensure that the asset and liability information used in the calculation has been reviewed for accuracy and completeness in accordance with applicable financial reporting standards.
- **Annual income** may be determined based on documents issued by government authorities, such as the Personal Income Tax Return Form (Por.Ngor.Dor. 90/91), or documents issued by the employer, such as a salary certification letter or a withholding tax certificate (Form 50 Bis).
- **Investment** means direct or indirect investment in securities, such as debt instruments, equity instruments, mutual funds, or similar instruments, as well as derivatives contracts, investment tokens, or digital tokens issued and administered by the Ministry of Finance (Government Token: 'G-Token')
- **Ultra High Net Worth Investors and Ultra High Net Worth Investors that are juristic persons**, the qualifications relating to investment experience or knowledge shall be assessed based on the individual(s) who are involved in the investment decision-making of such juristic person, while the financial qualifications shall be determined based on the latest audited annual financial statements of the juristic person.
- Can find the list of capital market service providers under the supervision of the SEC at the following link:
<https://market.sec.or.th/LicenseCheck/Search>

Attachment 1: Supporting Documents for the Assessment of Ultra High Net Worth Investor Qualifications

Supporting Documents for Financial Status			
	Category	Documents Required	Calculation Value
1. investment in Securities / Derivatives Contracts / Digital Tokens	Investment Value in Unlisted Securities	<input type="checkbox"/> Copy of Share Certificate of the Investee Company	Book Value Based on the Financial Statements
	Investment Value in Listed Securities/ Investment Value in Derivatives Contracts	<input type="checkbox"/> Copy of the Latest Investment Portfolio Statement	Market Value
	Investment Value in Debt Instruments (Debentures and Promissory Notes)	<input type="checkbox"/> Copy of the Bill of Exchange (B/E) that has not yet matured (front and back)	Market Value
	Government Bonds	<input type="checkbox"/> Copy of Government Bond that has not yet matured	Cost Value
	Investment Value in Private Fund	<input type="checkbox"/> Copy of the Investment Portfolio Statement Issued by Other Financial Institutions (Not Older Than 6 Months)	Net Asset Value (NAV) of Investments in Securities or Derivatives Contracts
	Mutual Fund	<input type="checkbox"/> Copy of the Certificate of Investment Units (Not Older Than 6 Months)	Net Asset Value (NAV)
	Share Certificates / Debenture Certificates	<input type="checkbox"/> Copy of the Share Certificates	Market Value
		<input type="checkbox"/> Copy of the Debenture Certificates Not Yet Due	Number of Shares × Par Value
Investment Tokens / Digital Tokens Issued and Administered by the Ministry of Finance	<input type="checkbox"/> Copy of the Latest Investment Portfolio Statement	Market Value	
2. Deposit	Bank Deposits (Time Deposits / Savings Accounts) / Certificates of Deposit / Deposits with Savings Cooperatives	<input type="checkbox"/> Copy of Bank Passbook / Copy of Certificate of Deposit	Latest Deposit Balance (Within 30 Days) or in case where deposit conditions have not yet been met.
	Government Savings Lottery Bonds / Savings Bonds	<input type="checkbox"/> Copy of Government Savings Lottery Bonds / Copy of Savings Bonds	Value of Government Savings Lottery Bonds / Savings Bonds that has not yet matured
3. Net assets	Provident Fund / Government Pension Fund (GPF)	<input type="checkbox"/> Copy of Provident Fund Details Issued by the Asset Management Company (AMC) / Government Pension Fund (GPF)	The value of the Provident Fund or Government Pension Fund (GPF) shall be calculated based on the employee's accumulated contributions and the employer's contributions, subject to vesting conditions based on length of service at the time of investor classification.
	National Savings Fund (NSF)	<input type="checkbox"/> Copy of National Savings Fund (NSF) Details	The value shall be calculated based on the member's accumulated contributions and government contributions, subject to vesting conditions based on the member's age at the time of investor classification.
	Unit Linked	<input type="checkbox"/> Copy of Accumulated Insurance Premiums Paid	To be considered on a case-by-case basis, depending on the type of insurance policy.
4. Annual income	Pay slip	<input type="checkbox"/> Copy of Pay slip	Annualized Salary (12 Months)
	Salary certification letter	<input type="checkbox"/> Copy of salary certification letter	Annualized Salary (12 Months)
	The withholding tax certificate (50 Tawi).	<input type="checkbox"/> Copy of The withholding tax certificate (50 Tawi).	Total Annual Income (Latest Year)
	The Personal Income Tax Return Form (Por.Ngor.Dor. 90/91)	<input type="checkbox"/> Copy of Por.Ngor.Dor. 90/91 and Revenue Department Receipts	Total Annual Income (Latest Year)
Supporting Documents for knowledge or experience			
<i>(The investment advisor shall ensure, through appropriate inquiry, that the client understands the investment and its associated risks.)</i>			
knowledge or experience	Risk assets	<input type="checkbox"/> Documents evidencing the investor's investment history in 'high-risk assets' during the past 1 – 2 years	
	Knowledge and Understanding of Investment Assets	<input type="checkbox"/> Evidence of Investment in Similar Financial Products or Products with Comparable Risk.	
	Educational	<input type="checkbox"/> Educational Qualifications	

Note: In the case where supporting documents for the assessment of Ultra High Net Worth Investor qualifications are provided by the investor, the investor must sign to certify such documents as true copies.

Attachment 2: In case the investor does not wish to provide supporting documents for the evaluation of qualifications in Section 2. Educational, knowledge, or experience

Financial Knowledge or Financial Product Knowledge Questionnaire	
1. Which of the following is considered investment security?	<p>A. Deposit B. Common Stock C. Government Bond D. All of the above</p>
2. What is the risk characteristic of stocks?	<p>A. Principal is guaranteed B. Prices are volatile, and the principal is not guaranteed C. Fixed interest is paid D. There is no risk if held for the long term</p>
3. Which of the following factors should an investor consider before making an investment decision?	<p>A. The intended investment horizon B. The level of risk the investor is willing to accept C. The investor's financial objectives D. All of the above</p>
4. Which of the following is considered an alternative investment?	<p>A. Government Bond B. Private Equity C. Fixed Deposit D. Real Estate Investment Trust – REIT</p>
5. What does credit risk mean?	<p>A. The risk arising from changes in market prices B. The risk that the issuer may be unable to repay its debt obligations C. The risk arising from exchange rate fluctuations D. The risk arising from weather conditions</p>
6. Which factors affect investment allocation?	<p>A. Risk tolerance and expected returns B. Financial status and investment objectives C. Both A and B D. None of the above</p>
7. Which of the following correctly ranks investment risks from highest to lowest?	<p>A. Stocks, derivatives contracts, debentures, government bonds B. Derivatives contracts, stocks, debentures, government bonds C. Derivatives contracts, debentures, stocks, government bonds D. Stocks, debentures, derivatives contracts, government bonds</p>
8. Which of the following best describes a structured product?	<p>A. A mutual fund that invests exclusively in equities B. An investment product with a structure combining debt instruments and derivatives C. A deposit that pays a fixed interest rate D. A product that always provides principal protection under all market conditions</p>
9. Which of the following describes a private equity fund?	<p>A. Investing in companies that are not listed on a stock exchange B. Trading shares on a daily basis in the market C. Investing exclusively in government bonds D. Focusing on creating value in invested companies in order to generate profits through a future sale or initial public offering (IPO)</p>
10. Which of the following is a key characteristic of private debt?	<p>A. Providing direct loans to companies outside the capital market B. Purchasing government bonds C. Purchasing shares in the stock market D. Generating returns in the form of interest at a higher rate than publicly traded debt instruments due to lower liquidity</p>

Sales Support Staff and Agent's Opinion

Pass (At least 80% correct answers or minimum of 8 questions)

Not pass

Name

License no.

Date