Manulife | Chinabank
LIFE ASSURANCE CORPORATION

Client Suitability Assessment

This is designed to help you understand your risk capacity and risk attitude as well as determine your personal investment style based on your profile, objectives, and current financial situation.

Risk capacity is your ability to withstand loss without compromising the need to meet your financial goals.
Risk attitude determines your position on withstanding loss. This assesses the level of risk you may be comfortable taking.

This is intended to be a general recommendation on which investment fund/s may be suitable for you. Your final choice may be different from the result. This does not consider all your financial details and further discussions with your Financial Sales Associate will be helpful in providing a more detailed assessment of your financial needs and goals.

Risk Capacity Please check the appropriate box.	**Score**
1. How old are you now? ☐ 56 years old and up ☐ 36 to 55 years old ☐ 18 to 35 years old	
2. How would you describe your years of investment experience? ☐ No experience ☐ Less than 1 year ☐ 1 to less than 3 years ☐ 3 to less than 5 years ☐ 5 years or more **Note:** If you choose "No experience", Question 3 should be "I have not invested in any financial instrument in the past" by default	
3. Which of the following financial instrument have you invested in the past? ☐ I have not invested in any financial instrument in the past ☐ Bonds/Fixed Income ☐ Bonds/Fixed Income, or Foreign Currencies ☐ Bonds/Fixed Income, Foreign Currencies, or Balanced Funds ☐ Bonds/Fixed Income, Foreign Currencies, Balanced Funds, or Stocks/Equity Funds ☐ Bonds/Fixed Income, Foreign Currencies, Balanced Funds, Stocks/Equity Funds, or Leveraged Instruments	
4. What is the intended time period for your investment? ☐ **Medium Term** (at least 5 years) ☐ **Medium to Long Term** (6 to 10 years) ☐ **Long Term** (11 years or more) **Note:** Our products are suitable for medium to long term goals	
5. How comfortable are you with changes in the value of your investments, including the possibility of losing some of the original amount you invested? ☐ I can tolerate minimal fluctuations in my investment of 0% to -2% ☐ I can tolerate fluctuations in my investment of around +/- 5% ☐ I can tolerate fluctuations in my investment of around +/- 10% ☐ I can tolerate significant changes in my investment of around +/- 15% ☐ I can tolerate significant changes in my investment of +/- 20% or more **For example,** if you invest ₱100,000, a 10% change means your investment could increase or decrease by ₱10,000.	
6. Which of the following best describes your overall investment objective? ☐ **Capital Preservation**: Keep investment losses at a minimum with little concern for returns ☐ **Income Orientation:** Earn a modest income or aim to beat inflation ☐ **Income and Growth**: Achieve a balance of modest income and capital appreciation ☐ **Growth Orientation**: Aim for returns with a focus on capital appreciation ☐ **Aggressive Growth**: Seek maximum returns, possibly from high-risk financial investments	
Risk Capacity Score	

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Proposed Scoring System:

	A	B	C	D	E	F
Question 1	2	3	5			
Question 2	1	2	3	4	5	
Question 3	0	1	2	3	4	5
Question 4	2	4	5			
Question 5	2	4	6	8	10	
Question 6	1	2	3	4	5	

If Question 6 is

a) automatic Low risk

Risk Profile Brackets

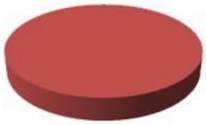
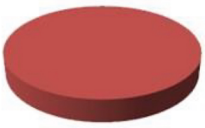
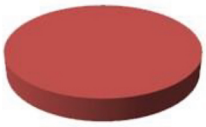
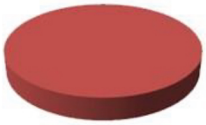
a) Conservative: 8-12 points
b) Moderate: 13-26 points
c) Aggressive: 27-35 points

What Your Risk Capacity Score Means:

LOW (8 to 12 pts)	MEDIUM (13 to 26 pts)	HIGH (27 to 35 pts)
• Can afford to absorb minimal losses. • Portfolio with low returns and volatility with emphasis on capital preservation may be appropriate.	• Can afford to invest in risky and secure assets with moderate risk exposure. • Portfolio with moderate returns which balances profits and losses may be appropriate.	• Can afford to absorb a loss due to market fluctuations. • Portfolio with assets to support wealth accumulation may be appropriate.

RISK ATTITUDE

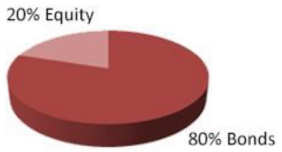
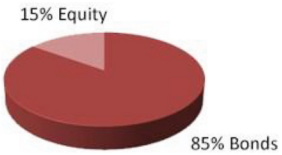
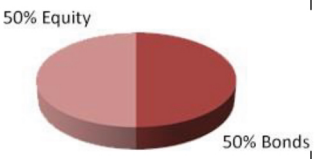
Please check the appropriate box corresponding to the risk attitude based on the set of characteristics that best describes you. Choose which among the recommended fund/s matches your perceived risk attitude.

RISK ATTITUDE	CHARACTERISTICS	INVESTMENT POLICY STATEMENTS FOR SUGGESTED FUNDS	INDICATIVE FUND ALLOCATIONS (Actual Allocation May Vary)	CLIENT'S FUND PREFERENCE
CONSERVATIVE ☐	• Very low risk appetite. • Unwilling to tolerate noticeable downside market fluctuations. • Prepared to forego significant upside potential.	**PESO CASH FUND** • PHP-denominated cash-like instruments • Pooled funds that invest in fixed income securities and deposits with maturity of up to one year.	100% Cash and Money Market 	☐
		PESO SECURE / BOND FUND* • Aims to achieve stable and long-term growth. • Invests in: - government securities and/or high quality corporate debt securities. - pooled fund/s that invest in similar securities and other liquid fixed income instruments.	100% Bonds 	☐
		USD SECURE / BOND FUND* • Aims to achieve long-term capital appreciation. • Invests in: - USD denominated sovereign and corporate debt securities. - pooled fund/s that invest in ~~the~~ securities and other liquid instruments.	100% Bonds 	☐
		USD ASIA PACIFIC BOND FUND • Aims to maximize returns from a combination of capital appreciation and income generation. • Invests in a diversified portfolio of fixed income securities issued by governments, agencies, supra-nationals, and corporate issuers in the Asia Pacific region.	100% Bonds 	☐

*Single /Dual Pricing
^Non-guaranteed

RISK ATTITUDE

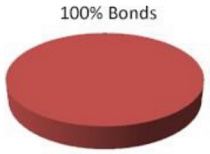
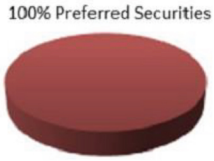
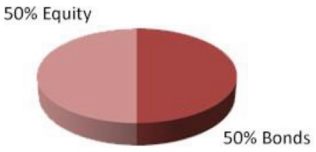
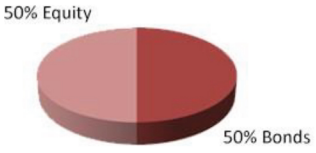
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RISK ATTITUDE	CHARACTERISTICS	INVESTMENT POLICY STATEMENTS FOR SUGGESTED FUNDS	INDICATIVE FUND ALLOCATIONS (Actual Allocation May Vary)	CLIENT'S FUND PREFERENCE
MODERATE ☐	• Moderate tolerance for risk. • Comfortable with modest short-term capital losses and fluctuations in your investment in anticipation of higher return.	**PESO DIVERSIFIED VALUE / STABLE FUND*** • Aims to achieve long-term growth. • Invests in: - government securities and/or high quality corporate debt securities. - stocks listed in the Philippine Stock Exchange (PSE). - pooled fund/s that invest in these securities and other liquid fixed income instruments.		☐
		PESO TARGET DISTRIBUTION / TARGET INCOME FUND* • Aims to provide target periodic payouts of up to 3%^ per annum . • Potential for capital appreciation and limits the risk of capital erosion through a diversified portfolio. • Invests in fixed income and equity investments. • Uses active asset allocation strategy.		☐
		PESO DYNAMIC ALLOCATION / BALANCED FUND* • Aims to achieve long-term capital growth through investments in diversified portfolios. • Invests in: - fixed income securities. - stocks listed in the PSE. - pooled fund/s that invest in these securities and other liquid fixed income instruments.		☐
		PESO WEALTH OPTIMIZER 2026 / 2031 / 2036 • Aims to maximize long-term capital growth while managing the risk of capital erosion as the target date approaches. • Utilizes a dynamic rebalancing of exposure to diversified portfolios with higher allocation in Philippine equities in the early years and higher allocation in Philippine fixed income and money market in the latter years. • Equity allocation is dependent on the target date of the fund (e.g. indicative allocation shown corresponds to Wealth Optimizer 2031).		☐

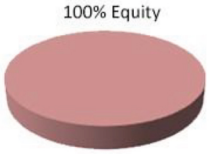
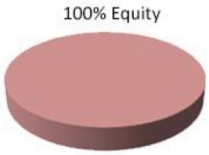
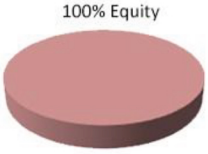
**Single /Dual Pricing*
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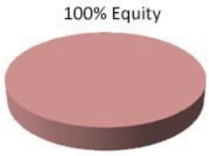
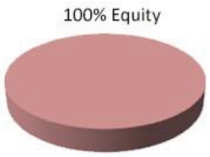
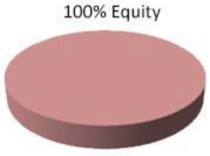
Client Suitability Assessment

RISK ATTITUDE	CHARACTERISTICS	INVESTMENT POLICY STATEMENTS FOR SUGGESTED FUNDS	INDICATIVE FUND ALLOCATIONS (Actual Allocation May Vary)	CLIENT'S FUND PREFERENCE
MODERATE ☐		**MCBL CHINA BANK DOLLAR FIXED INCOME VUL FUND** • Aims to achieve steady stream of income by investing primarily in a diversified portfolio of marketable securities comprised mainly of: - Republic of the Philippines (ROP) bonds; - Philippine Corporate USD bonds; - Time deposits; and - Investment grade sovereign and corporate bonds of other countries.		☐
		GLOBAL PREFERRED SECURITIES INCOME FUND • Aims to provide income generation with potential long term capital appreciation. • It invests in preferred securities listed or traded on regulated markets, which include preferred stocks and subordinated debt securities. This includes securities issued by banks, insurance companies, utilities, and REITs.		☐
		GLOBAL TARGET INCOME FUND • Offered in both Peso and US Dollar share classes, with underlying funds base currency in US Dollar. The Peso share class does not hedge against foreign currency exposure and investors will be subject to currency risks. • Aims to provide target periodic distribution of 4.75%^ per annum for the Peso share class and 4.75%^ per annum for the Dollar share class. • Aims to achieve long term capital growth while also managing downside risk. • Invests in a managed portfolio of collective investment schemes including exchange traded funds (ETF), real estate investment trusts (REIT), and cash.		☐
		GLOBAL MULTI-ASSET INCOME FUND • Offered in both Peso and US Dollar share classes, with underlying funds base currency in US Dollar. • Aims to achieve income generation by investing primarily in a diversified portfolio of equity, equity-related, fixed income and fixed income-related securities of companies and/or governments globally (including the emerging markets).		☐

*Single / Dual Pricing
^Non-guaranteed

RISK ATTITUDE	CHARACTERISTICS	INVESTMENT POLICY STATEMENTS FOR SUGGESTED FUNDS	INDICATIVE FUND ALLOCATIONS (Actual Allocation May Vary)	CLIENT'S FUND PREFERENCE
AGGRESSIVE ☐	• Assume high-level of risk. • Look for opportunity for high returns but prepared to lose on the possibility that it may go down. • Fluctuations do not matter to you as you appear to accept that occasional poor outcomes are a necessary part of long-term investment.	**PESO GROWTH / EQUITY FUND*** • Aims to achieve long-term capital appreciation. • Invests in: - stocks listed in the Philippine Stock Exchange. - government securities. - pooled fund/s that invest in these securities and other liquid instruments.		☐
		PESO POWERHOUSE FUND • Aims to achieve long-term capital appreciation. • Invests in concentrated portfolio of companies with significant economic exposure to or derive a significant portion of earnings from the Philippines. • Fund may also invest in pooled funds that invest in similar securities and other liquid fixed income instruments.		☐
		ASIA PACIFIC PROPERTY INCOME FUND • Offered in both Peso and US Dollar share classes, with underlying funds base currency in US Dollar. • Aims to achieve long-term capital appreciation and to generate income by investing primarily in a diversified portfolio of exchange-listed real estate investment trusts (REITs) in the Asia Pacific region and other allowable investments.		☐
		GLOBAL HEALTH FUND • Offered in both Peso and US Dollar share classes, with underlying funds base currency in US Dollar. • Aims to achieve capital growth through an underlying strategy that invests primarily in a portfolio of equity and equity related securities of companies in health care and related industries globally and which are listed on any stock exchange.		☐

*Single / Dual Pricing

RISK ATTITUDE	CHARACTERISTICS	INVESTMENT POLICY STATEMENTS FOR SUGGESTED FUNDS	INDICATIVE FUND ALLOCATIONS (Actual Allocation May Vary)	CLIENT'S FUND PREFERENCE
AGGRESSIVE ☐		**GLOBAL MARKET LEADERS FUND** • Offered in both Peso and US Dollar share classes, with underlying funds base currency in US Dollar. • Aims to achieve long-term capital appreciation. • The fund invests in a concentrated portfolio of equity and equity-related securities of large capitalization companies listed globally, where most are market leaders in their respective industries.		☐
		USD ASIA FIRST FUND • Aims to achieve capital growth by investing primarily in a diversified portfolio of securities of companies listed on stock markets in and/or incorporated in and/or with significant business interests in Asia including Australia, Hong Kong, Indonesia, Malaysia, New Zealand, the PRC, Philippines, Singapore, South Korea, Taiwan, Thailand, Vietnam and Pakistan, but not in Japan.		☐
		USD ASEAN GROWTH FUND • Aims to achieve long-term capital growth. • Invests in equity and equity-related securities in ASEAN countries as well as companies incorporated outside ASEAN but with material exposure to ASEAN markets. • Fund may hold cash and fixed income instruments for liquidity management purposes.		☐
		US GROWTH FUND • Offered in both Peso and USD • Aims to achieve capital growth • Invests in equity & equity-related securities of carefully selected list of large cap North American companies, with emphasis on the U.S.		☐
		TIGER GROWTH FUND • Offered both in Peso and USD • Aims to achieve capital growth • Invests in equity securities of public companies with substantial business interests in HKand China		☐

Please choose one.

☐ I will invest according to my assessed risk profile.

☐ I acknowledge my risk profile; however, I choose to invest in fund/s outside my risk profile. I understand and accept the risks and agree to hold the Company free and harmless from any loss or liability resulting from this decision.

FINAL FUND ALLOCATION AND INVESTMENT POLICY

Should you choose to invest *in two or more funds, please indicate your preferred allocation in the space provided below (i.e. 75% Peso Secure Fund, 25% Peso Dynamic Allocation Fund). Please note that your chosen allocation may differ from your assessed risk profile.*

<Final fund name/s and fund allocation and description provided in the table above to reflect here>

ACKNOWLEDGEMENT

I understand that this material is provided for informational purposes only and does not constitute investment advice, solicitation, or a recommendation to buy, hold, or sell any product. I acknowledge that I am responsible for evaluating the information, including the risks associated with any investment, and that all investment decisions are made at my own discretion and judgment.

I recognize that investing involves risks, including the potential loss of principal, and I accept full responsibility for any consequences arising from my investment choices.

I further understand and agree that all investment risks under the variable life insurance policy are borne solely by me as the policy-holder, and that the Company does not guarantee the performance of the underlying funds.

Signature over printed name of the Policyowner	**Date**	**Signature over printed name of the Financial Sales Associate**

Note: MCBL highly encourages clients to review their Risk Profile every three (3) years. Should there be any changes in your personal or financial preferences on or before three (3) years, kindly contact your Financial Sales Associate at the nearest Chinabank or Chinabank Savings branch for re-assessment. Or you may also visit MCBL's website at www.manulife-chinabank.com.ph.