Wealth Solutions

Prepared for: ____

Wealth Planner and Client Profile Assessment

I/We confirm and acknowledge that I/we have completed the following and there is no significant change that requires a revision:

	Main	Joint
☐ Wealth Planner dated (Note: valid for one year):	______________	______________
☐ Client Profile Assessment dated (CKA/CAR):	______________	______________

Important Information to Client

1. An investment product purchased without the completion of the Wealth Planner may not be appropriate to your needs. All investment decisions which you make are your own, and you accept all risks and/or losses that may arise and you shall not hold CGS-CIMB Securities (Singapore) Pte. Ltd. ("**CGS-CIMB**") liable.
2. Before agreeing to the investment product recommended, you must fully understand the nature of the product, the risks you will be undertaking, details of the product provider, commitment required from you, pricing, fees and charges borne by you and your contractual rights.
3. Any investment made through CGS-CIMB is not guaranteed and any projection or forecast used is not necessarily indicative of the future or likely performance of such investments scheme.

Trusted Person Information *(if applicable)*

I/We confirm that the following individual is appointed by me/us as my/our trusted person. If applicable, he/she will explain and/or translate the relevant documents to me/us.

Name: ____

NRIC/Passport No: ____

Relationship to client: ____

Language used for explanation: ____

Signature & Date ____

CGS-CIMB Securities (Singapore) Pte Ltd
Capital Markets Service Licensee/Exempt Financial Adviser
(Company Number: 198701621D) Member of Singapore Exchange Securities Trading Limited
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Call Centre: 1800 538 9889 Fax: (65) 6323 1176 Email: wealthservices@cgs-cimb.com
Website: https://www.cgs-cimb.com/sg/en/home

Basis of Recommendation

Client's Financial Objectives
- *Client's needs/investment objectives, risk profile, time horizon*

Risk Profile: ____________________ (Main) Risk Profile: _____________________ (Joint)

Products Discussed
- *Name of product, product risk class, product tenor (if applicable), investment amount*

Products Recommended
- *Name of product, product risk class, product tenor (if applicable), investment amount*

Affordability	**Main**	**Joint**
- *Client has adequate cash or financial resources to afford the investment*	☐	☐
- *Client's employment status has the ability to fund the investment*	☐	☐
Risk Tolerance		
- *Client's risk profile is in line with the product recommended*	☐	☐

Reasons for Recommendation
- *Objective, product features and benefits, product risk / limitations, disclosures to client, other remarks*

Switching *(if applicable)*

Were you advised by your Relationship Manger to liquidate/redeem the existing investment product (whether in full or partial), and to invest in the recommended investment product? ☐ **Yes** ☐ **No**

Switch From:		**Switch To:**	
Name of Product	Date of Purchase	Name of Product	Risk Class

Basis of Recommendation for Switching
(e.g. rebalancing portfolio, change in client's investment strategy, financial objective, risk profile)

Disclosure on Switching

☐ The risks of switching and the fees and charges that may be imposed have been explained to me/us. I/We have ascertained for myself/ourselves whether such a switch may incur fees or charges that could outweigh potential benefits.

☐ I/We have made all necessary clarification with my/our Relationship Manager and would like to proceed with the switch.

Your Choice of Products

Investment Product Name and Provider	**Investment Amount**	**Recommended by RM?** Yes	No
1)		☐	☐
2)		☐	☐
3)		☐	☐
4)		☐	☐
5)		☐	☐
6)		☐	☐

My/Our Acknowledgements

General Acknowledgement

☐ My/Our Relationship Manager has provided me/us with clear, adequate and non-misleading information and disclosures on the nature and objective(s) of the investment product(s).

☐ My/Our Relationship Manager has provided detailed and specific disclosure of the product provider and all remuneration received or to be received (including all fees, benefits and/or commissions) directly related to the making of any recommendation(s) and sale and purchase contracts related to the investment product(s).

☐ I/We understand that prior to proceeding with the recommendation, it is recommended that I/we should have an amount equal to at least 3 to 6 months of my/our monthly expenses set aside as emergency funds.

☐ I/We have read and understood, and agree that my/our application herein shall be construed and governed in accordance with CGS-CIMB's General Terms and Conditions (as may be amended from time to time).

Wealth Planner

☐ I/We understand and acknowledge that:

- A copy of the Wealth Planner will be provided to me after the transactions have been processed by the company.
- I/We am/are to ensure that information on the Wealth Planner is what I/we have provided to my/our Relationship Manager.

Unit Trusts

☐ I/We understand and acknowledge that:

- Where applicable, copies of the Product Prospectuses, Profile Statement, Product Highlight Sheets, and any other offer documents as prescribed by the relevant laws have been given and explained to me/us.
- Sales charges, costs, expenses and relevant fees will be imposed on the purchase of unit trust investment products. I/We can refer to the fund's prospectus for details on risk exposure, how the fund is being managed, expense ratio, risks associate, past performance, realisation of units and other material information.

- I/We have a 7-day cancellation period applicable to the unit trusts purchased, and the amount of cancellation proceeds depends on the prevailing market rate which can be less than the initial investment amount. However, the 7-day cancellation period is not applicable to unit trusts that do not impose a sales charge or is not the first time purchase.
- Past performance figures as well as any projection or forecast used in the prospectus are not necessarily indicative of the future or likely performance of the unit trusts.

Structured Notes/Fixed Income

☐ I/We am/are aware that:

- A copy of the relevant product documents have been given and explained to me/us.
- These products are not capital guaranteed (i.e. I may lose some or all of my investment) and that if I/we receive Underlying Shares or Deliverable Obligations as the case may be, the value of such Underlying Shares or Deliverable Obligations received may become worthless and the entire principal may be at risk.
- These are not Fixed Deposit Instruments.
- I/We am/are willing to take the market risk on my/our principal and interest for the opportunity of earning higher returns.

Client's Declaration

Please select one only:

☐ I/We **agree** to proceed with the recommendations and confirm that the investment products selected are suitable to meet my/our financial objectives, needs and/or risk profile.

☐ I/We **do not agree** with the recommendation(s) and I/we have selected other investment product(s) on my/our own accord. I understand that my/our selected product(s) may be of a higher risk than my/our risk profile results and this/these product(s) may be subjected to higher volatility and/or a longer investment-holding period and I/we have to ensure the suitability of the product(s).

☐ I/We **have selected the investment products on my/our own accord (execution only)** without any specific recommendation(s). I/We have personally assessed for myself/ourselves the suitability of the investment product(s) that the product(s) is/are suitable to meet my/our financial objectives, needs and/or risk profile.

Signature of Main Client *Date* *Signature of Joint Client* *Date*

Relationship Manager's Declaration

☐ The recommendations made by me are based on the information disclosed by the client(s) in the Wealth Planner form and the client(s) accepts the recommendation and has decided to proceed with the investment products as indicated.

☐ The investment products indicated above were not recommended by me and were selected by the client(s).

Name of Relationship Manager *Signature of Relationship Manager* *Date*

Supervisor's Review

☐ I have reviewed all the information disclosed in the Wealth Planner and/or Wealth Solution and the client's acknowledgement and declaration.

- ☐ I agree with the recommendations.
- ☐ I disagree with the recommendations for the reasons below and advise for the following actions to rectify the situation.

☐ The investment products indicated above were not recommended by the Relationship Manager and were selected by the client(s).

Reasons & Follow-up Action:

☐ I undertake that the client(s) fall within the definition of a selected client and Selected Client Assessment *(if applicable)*

	Main	**Joint**
- 62 years of age or older	☐	☐
- Not proficient in spoken or written English	☐	☐
- Below GCE 'O' level or 'N' level certifications, or equivalent academic qualifications	☐	☐

☐ I have conducted a pre-transaction review with customer via:

- ☐ Call back
- ☐ Attended the entire sales process.
- ☐ The client(s) did not answer and I will conduct the call at a later time.

Name of Supervisor *Signature of Supervisor* *Date*