

## Client Suitability Assessment (CSA) and Order Form

*Select the letter of answer that best fits you.*

1. **INVESTMENT OBJECTIVE:** Why are you investing?
  - a. To build my emergency or operational fund
  - b. To maintain a sustenance fund through steady returns
  - c. To save for future expenditure (e.g. car, vacation, home)
  - d. To enhance wealth or achieve capital growth
  
2. **LIQUIDITY REQUIREMENT:** When do you intend to withdraw your investment?
  - a. Might require withdrawal anytime
  - b. Might require regular withdrawal
  - c. Only when necessary
  - d. Does not require withdrawal until 5 years or more
  
3. **RISK TOLERANCE:** What level of risk in relation to investment returns are you most comfortable with?
  - a. I am ok with very low returns as long as my principal is protected.
  - b. I can accept minimal risk for stable returns.
  - c. I can accept moderate risk and short-term losses for potentially higher returns over time.
  - d. I am willing to take high risks to achieve the highest potential returns over the long term
  
4. **INVESTMENT HORIZON:** How long are you willing to keep your money invested?
  - a. Less than a year
  - b. 1 to 3 years
  - c. More than 3 years but less than 5 years
  - d. 5 years or more
  
5. **INVESTMENT KNOWLEDGE:** How much do you know about investments?
  - a. Minimal. I have savings and time deposits.
  - b. Low. I know the basics of money markets and bonds.
  - c. Medium. I have existing investment funds.
  - d. High. I trade stocks.
  
6. **INVESTMENT EXPERIENCE:** How long have you been investing?
  - a. Less than 1 year.
  - b. 1-5 years
  - c. 6-10 years
  - d. More than 10 years
  
7. What type of investment are you **INTERESTED** in?
  - a. Savings and Time Deposits
  - b. Money Market and Government Securities
  - c. Bond and Balanced Funds
  - d. Stocks, Real Estate, and/or Derivatives

Scoring:

Letter	Total per Letter	Weight	Total
A		x 1	
B		x 2	
C		x 3	
D		x 4	
<b>Grand Total</b>			

**RISK PROFILE:** \_\_\_\_\_

Score	Risk Profile	Risk Rating	Description
0-8	Conservative	1	Your main concern is principal protection or security.
9-13	Moderately Conservative	2	Your investment horizon is relatively short and you prefer to take minimal risk for minimal returns.
14-17	Moderate	3	Your investment horizon is long enough to benefit from a balance between growth and security. You are willing to accept moderate risk for moderate returns.
18-21	Moderately Aggressive	4	Your main objective is capital growth. You are willing to take some risk for potentially higher returns over time.
22 Above	Aggressive	5	Your main objective is capital appreciation and earning the highest returns possible. You are comfortable riding out market swings for potentially higher long-term results.

**Client Acknowledgment**

*I/We acknowledge that the answers I/we indicated in this Client Suitability Assessment (CSA) are true, accurate, and complete and can be relied upon by First Metro Securities. I/We understand that this CSA shall be used as a guide for recommending suitable investments, and that any false and insufficient information herein may result to inappropriate and/or inaccurate recommendation of products/services.*

*I/We also understand that in case of joint accounts with varying investment profiles per co-investor, the investor profile of the primary investor shall prevail.*

*I/We agree with the results of this assessment and confirm that I/we shall update this CSA at least once every three years or whenever my/our characteristics, preferences, or circumstances change.*

**Further, I/we instruct FirstMetroSec to subscribe on my/our behalf to the below fund at the stated amount.**

Check (✓) your selected fund	Fund Name	Risk Rating
	ALFM Money Market Fund	1
	ALFM Global Multi Asset Income Fund	3
	ATRAM Corporate Bond Fund	2
	ATRAM Philippine Equity Opportunity Fund	5
	First Metro Save and Learn FOCCUS Dynamic Fund	3
	First Metro Save and Learn Equity Fund	4
	Manulife Income Builder Fund	2

	Manulife American Growth Equity Feeder Fund	5
	Sun Life Prosperity Phil Stock Index Fund	5
	Sun Life Prosperity Phil Equity Fund	5

**Amount (₱):** \_\_\_\_\_

Check the box if the preferred fund is above your CSA result and you still wish to proceed in investing in the said fund.

**CLIENT'S WAIVER OF SUITABILITY RESULTS:**

*I wish to confirm my intention to invest in this fund. I acknowledge the result of my Client Suitability Assessment, and am aware that this product is not presently recommended, and not included in the list of investments determined to be most suitable for me based on my risk profile. I clearly understand that investing in this fund exposes me to a higher level of risk.*

*With full knowledge and understanding of the risks, I hereby waive the results of my suitability assessment, and assume full and sole responsibility for the consequences of said investment. I unconditionally and irrevocably hold First Metro Securities free from any liability in case my investments decline in value more than that of the fund/product assessed most fitting for me or specifically chosen by me and for any and all consequences arising from this investment.*

\_\_\_\_\_  
**Printed Name & Signature**

\_\_\_\_\_  
**Date**