

VI. Investment Risk Profiler (must be filled out if the recommended policy or policy intended to be purchased by the Client is a variable or unit-linked product)

Please tick the answer which best describes you.

INVESTMENT HORIZON

1. How long will you allow your money to grow before you feel the need to have access to it?

A	Less than three years*
B	Between three AND seven years
C	Longer than seven years but less than 10 years
D	At least 10 years

*A unit-linked product is a long-term investment and life insurance policy. A longer investment horizon is generally recommended and a unit-linked product is not suitable for investors with short-term liquidity needs. Please consult with your Life Insurance Agent/Insurance Broker to decide if a unit-linked product will be suitable for your needs.

INVESTMENT GOAL

2. What is your goal for this investment?

A	Capital preservation with a potential return that is slightly higher than time deposit rate
B	Steady growth in capital
C	A significant level of capital appreciation

EXPERIENCE WITH INVESTMENTS AND/OR FINANCIAL MARKETS

3. Have you had any experience investing in the following:

- I. Mutual funds, unit investment trust funds, unit-linked insurance policies, local government and/or corporate bonds, listed stocks in the Philippine Stock Market
- II. Foreign investments (stocks, bonds, funds outside the Philippine market), foreign currencies, hedge funds, derivatives (options, futures, forwards, etc.)

A	None of the above
B	In "I" only
C	In "II" only
D	In both "I" and "II"

REACTION TO SHORT-TERM VOLATILITY

4. What will you do if you experience a significant drop (e.g.30%) in fund value within a year?

A	Make a full withdrawal
B	Switch to a less risky fund
C	Do nothing or hold on to the funds
D	Do top-ups or make additional investments

AFFORDABILITY TO CAPITAL LOSS

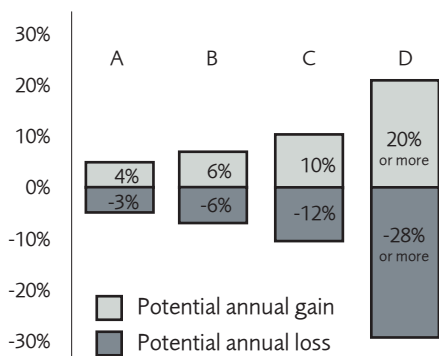
5. In the long term (more than five years), what is the level of capital loss you can afford to take?

A	I cannot afford a loss**
B	I can afford up to 5% loss
C	I can afford up to 10% loss
D	I can afford more than 10% loss

**Unit-linked products carry investment risk. Investment return is not guaranteed and there is a risk of capital loss. Please consult with you Life Insurance Agent/Insurance Broker to decide if a unit-linked product will be suitable for your needs.

RISK AND RETURN TRADE-OFF

6. Which of the sample portfolio would you prefer?



A	Portfolio A
B	Portfolio B
C	Portfolio C
D	Portfolio D

On each question number below, encircle the score that corresponds to the letter of your choice.

SCORING SYSTEM				
QUESTION	A	B	C	D
1	Consult your Life Insurance Agent/Insurance Broker	2	3	4
2	1	2	3	-
3	0	2	4	4
4	0	1	2	4
5	Consult your Life Insurance Agent/Insurance Broker	1	2	3
6	1	1	2	3
Your score				

YOUR SCORE

VII. Investor risk profile

From	To	
-	5	Variable or unit-linked product is not recommended
6	9	<p>Conservative</p> <p>This means that when you invest, capital preservation is your primary concern and you prefer to take less risk. While there is low risk of potential capital loss, you understand that potential returns may not always beat inflation.</p> <p>Investors in this category may consider funds with risk rating of 1.</p>
10	15	<p>Moderate</p> <p>This means that when you invest, you look to trade-off some capital preservation for capital growth in the long run. You understand that to achieve this potential, you should be willing to accept an increased level of investment volatility and moderate risk of potential capital loss.</p> <p>Investors in this category may consider funds with risk rating of 1 and 2.</p>
16	21	<p>Aggressive</p> <p>This means that when you invest, your primary goal is to achieve significant return on your capital in the long run. You understand that to realize this potential, you should be willing to accept high level of investment volatility and high risk of potential capital loss.</p> <p>Investors in this category may consider funds with risk rating of 1, 2 and 3.</p>
Your risk profile		

The profile descriptions are only illustrative and outline the common traits of individuals with the corresponding investment risk profiles for reference. The fund risk rating, ranging from 1 to 3, is based on the underlying investments or assets and the volatility of the fund options. The higher the rating, the greater the risk. The investment risk profiling and its results should not be considered as a recommendation for the selection of specific fund(s).

After assessing my risk profile, investment horizon and financial goals, I choose:

YOUR FUND/S CHOICE					
Percent	Peso denominated funds	Risk rating	Percent	US Dollar denominated funds	Risk rating
	PRUlink money market fund	1		PRUlink US dollar bond fund	1
	PRUlink bond fund	1		PRUlink Asian local bond fund	2
	PRUlink managed fund	2		PRUlink cash flow fund	2
	PRUlink proactive fund	3		PRUlink Asia Pacific equity fund	3
	PRUlink growth fund	3		PRUlink global emerging markets dynamic fund	3
	PRUlink equity fund	3			
	Others			Others	
	TOTAL			TOTAL	

Some of the funds are only available to specific products. Please consult your Life Insurance Agent/Insurance Broker.

(In case of purchase of unit-linked plan or different investment fund(s) which is not based on the results of the investment risk profiler)

I hereby fully waive the results of my risk assessment and

- (a) I acknowledge that I decided on my own judgment and accord to avail of a unit-linked product. I am voluntarily purchasing a unit-linked product despite the results of the risk profiler recommending me against the purchase of such product; and/or
- (b) I confirm that I have decided to invest instead in another fund which I understand has a risk level that is higher than what was identified by the risk profiler based on my responses. I completely understand and accept the risks I am taking in exchange for possible higher returns. I expressly agree to assume these risks.

In view of the foregoing, I hereby release, discharge, and hold free and harmless Pru Life UK, its shareholders, directors, officers, employees, agents, affiliates and successors-in-interest, and all other persons having interest therein and thereby, from all claims, losses, damages, liabilities, demands, and causes of actions (and those incidentally connected therewith) that may arise from my own decision to invest in the unit-linked product and/or the fund/s with higher risks.

Signature above printed name of client

Date

VIII. Client's acknowledgment

Please acknowledge as appropriate.

Accident and Health	Traditional Life	Unit-Linked
My Life Insurance Agent/Insurance Broker made me aware that the policy recommended is a life insurance product.	My Life Insurance Agent/Insurance Broker made me aware that the policy recommended is a life insurance product.	My Life Insurance Agent/Insurance Broker made me aware that the policy recommended is a life insurance product.
My Life Insurance Agent/Insurance Broker explained the recommended policy effectively in terms of features and benefits.	My Life Insurance Agent/Insurance Broker explained the recommended policy effectively in terms of features and benefits.	My Life Insurance Agent/Insurance Broker explained the recommended policy effectively in terms of features and benefits.
		My Life Insurance Agent/Insurance Broker discussed the policy charges.
	My Life Insurance Agent/Insurance Broker explained what "policy loan" is, its guaranteed feature, and its impact on the other benefits of the policy.	My Life Insurance Agent/Insurance Broker explained what "Partial/Full Withdrawal Value" is, its non-guaranteed feature, and its impact on the other benefits of the policy.
	My Life Insurance Agent/Insurance Broker explained the rights available to me during the free look period.	My Life Insurance Agent/Insurance Broker explained the rights available to me during the cooling off period.
My Life Insurance Agent/Insurance Broker explained the policy's premium-paying period.	My Life Insurance Agent/Insurance Broker explained the policy's premium-paying period.	My Life Insurance Agent/Insurance Broker explained the policy's premium-paying period.
	My Life Insurance Agent/Insurance Broker explained the non-guaranteed nature of dividends (participating traditional plans).	My Life Insurance Agent/Insurance Broker explained the non-guaranteed fund values and rate of accumulation.
My Life Insurance Agent/Insurance Broker explained the impact of not paying the premiums when they fall due.	My Life Insurance Agent/Insurance Broker explained the impact of not paying the premiums when they fall due.	My Life Insurance Agent/Insurance Broker explained the impact of not paying the premiums when they fall due.
I hereby declare that I have read and fully understood this entire Suitability Assessment Form and that the answers I provided are accurate and complete.	I hereby declare that I have read and fully understood this entire Suitability Assessment Form and that the answers I provided are accurate and complete.	I hereby declare that I have read and fully understood this entire Suitability Assessment Form and that the answers I provided are accurate and complete.
I confirm that my Life Insurance Agent/ Insurance Broker has satisfactorily explained to me the result of this Suitability Assessment Form, the product features, the benefits, and the risks.	I confirm that my Life Insurance Agent/ Insurance Broker has satisfactorily explained to me the result of this Suitability Assessment Form, the product features, the benefits, and the risks.	I confirm that my Life Insurance Agent/ Insurance Broker has satisfactorily explained to me the result of this Suitability Assessment Form, the product features, the benefits, and the risks.
_____	_____	_____
Signature above Printed Name of Client	Signature above Printed Name of Client	Signature above Printed Name of Client
_____	_____	_____
Date	Date	Date

Life Insurance Agent/Insurance Broker's acknowledgment

a. I will treat the information given in this "Suitability Assessment Form" with strict confidence and I will use it for the purpose of finding out information for the process of recommending insurance products. I will not use it for any other purpose.

b. The advice provided herein is based on facts given solely by the client in this "Suitability Assessment Form." I have taken reasonable steps to make sure that the advice is suitable to the client, taking into consideration the facts disclosed and other relevant facts which are made available to me. I have also explained to the client about the features of the policy/ies recommended and have given him/her enough information so that he/she can make an informed and intelligent decision on the policy/ies he/she intends to purchase.

c. I declare that there are no conflicts of interest that may affect the recommendations I have provided to my client.

d. I declare that reasonable effort was exerted in making sure that the plan is suitable to the needs/profile/financial objectives of my client pursuant to IC CL 33-2013: Market Conduct Guidelines: B.3 Agent's Sales Process: Suitability and my Career Agent's Master Agreement (CAMA).

Signature above printed name of Life Insurance Agent/Insurance Broker _____
Date

For Agency Leader/Supervisor of Life Insurance Agent/Insurance Broker:

I have reviewed and agree with the recommendations made by my Life Insurance Agent/Insurance Broker to the prospective client.

I understand that the Company may conduct a post-plan issuance analysis of the product sold versus the Suitability Assessment Form completed, the results of which may affect my unit/branch/area/district's compliance with the standards set by the Insurance Commission and Pru Life UK.

Signature above printed name of Agency Leader _____
Date