

Personal Financial Record done by

\_\_\_\_\_

a qualified life insurance adviser with  
Prudential Assurance Company Singapore (Pte) Limited

Unit and Insurance Adviser's code:

\_\_\_\_\_

Contact Number  
(Office)

\_\_\_\_\_

(HP / Pager)

**Personal Financial Record For**

**Proposal Number**

### **IMPORTANT NOTICE TO CLIENTS**

Prudential Assurance Company Singapore (Pte) Limited ("Prudential") is authorised to sell Insurance Products of Prudential.

In addition, Prudential is authorised to sell the non-insurance related products of Prudential Asset Management Singapore ("PAMS").

Your life insurance adviser is a representative of Prudential Assurance Company Singapore (Pte) Limited. He/She must have sufficient information before making a suitable recommendation. The information that you provide in your investment objectives, financial situation and specific needs will determine the suitability of the advice you receive.

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**PRUDENTIAL** 

## INVESTMENT RISK PROFILER

For each question, please use an X to indicate your answer. To indicate your spouse's answer, use an O.

### Volatility of Returns

- 1 The value of your investments can remain stable or fluctuate. In general, investments (example, equities) which fluctuate more also have the potential to grow faster in the medium to long term. How much fluctuation are you willing to accept for your investments?
- a I do not want to experience any fluctuation in my investment values, even if it means that my investment returns will be relatively small.
  - b I am willing to accept occasional fluctuations in my investment values so long as my investments are in sound, blue-chip instruments that can be expected to grow over time.
  - c I am willing to take substantial fluctuations in my investment values in exchange for significantly higher potential returns in the medium to long term.

### Keeping Pace With Inflation

- 2 Investments in which the principal is 100% safe sometimes do not keep pace with inflation. This means that while no money is lost, there is a loss in purchasing power.

To illustrate: if \$1,000 was locked in a vault 100 years ago and taken out today, it would still be worth \$1,000 but would buy a lot less today than 100 years ago. Which of the following best describes your goal?

- a My investments should be 100% safe, even if it means that my returns will not keep pace with inflation.
- b It is important that the value of my investments keeps pace with inflation.
- c It is important that the value of my investments grows moderately faster than inflation.
- d It is important that the value of my investments grows significantly faster than inflation.

- Extent Of Tolerable Loss**
- 3 Your investments drop 25% in value, 3 months after you bought them. Assuming the fundamentals have not changed, what would your reaction be?
- a Sell the investments so as to stop worrying, and look for alternative investments.
  - b Hold the investments and wait for a rebound.
  - c Buy more. It was a good decision then, now it is even better.
- 4 The value of my investments may fluctuate over time. However, in return for a potentially higher long term rate of return, I would be prepared to accept a short term loss of approximately:
- a 0%
  - b -5%
  - c -10%
  - d -20%
  - e -30%

- Risk-Return Matrix**
- 5 I am willing to accept these best and worst case scenarios for my investment at the end of fifteen years:
- |   | Best Case Scenario<br>Total Cumulative Gains | Worst Case Scenario<br>Total Cumulative Loss |
|---|--|--|
| a | 5%   | 0%   |
| b | 40%  | -10%   |
| c | 100%   | -40%   |
| d | 160%   | -60%   |
| e | 250%   | -80%   |

- Liquidity Needs**
- 6 It is unlikely that I would need to realise the investments before the specific investment time horizon is up.
- a Strongly Disagree
  - b Disagree
  - c Agree
  - d Strongly Agree

- Allocation Strategy**
- 7 Consider the following two investments, ABC and XYZ. ABC provides an average annual return of 2% with minimal risk of loss of principal. XYZ provides an average annual return of 10% but carries a potential loss of principal of 20% or more in any year. If I could choose to invest between these two investments to meet my goals, I would invest:
- a 100% in ABC and 0% in XYZ.
  - b 80% in ABC and 20% in XYZ.
  - c 50% in ABC and 50% in XYZ.
  - d 20% in ABC and 80% in XYZ.
  - e 0% in ABC and 100% in XYZ.

## Scoring System

	Question	Score for each response					Your score, for example:
	1	a 1	b 5	c 9			9
	2	a 1	b 3	c 7	d 9		7
	3	a 1	b 5	c 9			5
	4	a 1	b 3	c 5	d 7	e 9	5
<b>TOTAL SCORE</b>	5	a 1	b 3	c 5	d 7	e 9	7
7 - 20 points	6	a 1	b 3	c 7	d 9		7
21 - 39 points	7	a 1	b 3	c 5	d 7	e 9	7
40 - 55 points							<b>TOTAL 47</b>
56 - 63 points							Based on a score of 47, your Investment Risk Profile is <b>MODERATELY ADVENTUROUS</b> .

### CAUTIOUS

This means that when you invest, you want your capital to be subject to minimal risk. However, you realise that this may mean you may not achieve real capital growth on the amount invested because of inflation.

### MODERATELY CAUTIOUS

This means that when you invest, you want the potential of some real capital growth. You understand that to have this potential, you need to take some risk with the capital you invest.

### MODERATELY ADVENTUROUS

This means that when you invest, you want the potential of greater real capital growth. You understand that to have this potential, you need to take moderate risk with the capital you invest.

### ADVENTUROUS

This means that when you invest, you want the potential of significant real capital growth. You understand that to have this potential, you need to take higher risk with the capital you invest.

	YOU	SPOUSE
SCORE	<input type="text"/>	<input type="text"/>
INVESTMENT RISK PROFILE	<input type="checkbox"/> CAUTIOUS <input type="checkbox"/> MODERATELY CAUTIOUS <input type="checkbox"/> MODERATELY ADVENTUROUS <input type="checkbox"/> ADVENTUROUS	<input type="checkbox"/> CAUTIOUS <input type="checkbox"/> MODERATELY CAUTIOUS <input type="checkbox"/> MODERATELY ADVENTUROUS <input type="checkbox"/> ADVENTUROUS

If you disagree with your Investment Risk Profile, simply select the profile that best suits you from the 4 categories above.

My selected Investment Risk Profile is \_\_\_\_\_.

#### Important Note:

The above questions shall only be taken as a guide to help you determine your Investment Risk Profile and shall not be taken as conclusive. Any suggested asset allocation is based on information provided by you and is only one of the many combinations of investments that may be appropriate for someone of your present risk profile. Nothing herein contained shall constitute investment advice and shall not be considered as such or serve as the sole basis for making any investment decision. Provided that nothing herein contained is a recommendation to buy or sell products or funds, and there may be other investments that you may consider to be more appropriate to satisfy your investment needs and goals. The performance of PruLink Funds is not guaranteed and the value may increase or decrease in accordance with the future experience of the funds. Past returns are not necessarily a guide to future performance.

## APPLICATION TYPE

### Client's Choice

I/We understand that a policy purchased without the completion of a "Personal Financial Record" Form, or following partial or inaccurate completion, may not be appropriate to my/our needs.

(Please tick accordingly)

	Life & Non-insurance products	Accident & Health products
I/We have disclosed all information requested in this "Personal Financial Record" Form	1 <input type="checkbox"/>	1 <input type="checkbox"/>
I/We have not disclosed all information requested in this "Personal Financial Record" Form	2 <input type="checkbox"/>	-
I/We want product advice only	3 <input type="checkbox"/>	2 <input type="checkbox"/>
I/We do not want any advice from my/our adviser	4 <input type="checkbox"/>	3 <input type="checkbox"/>
I/We understand this "Personal Financial Record" Form is not applicable	5 <input type="checkbox"/>	-

**I/We understand that a copy of the completed "Personal Financial Record" Form signed by me/us will be provided later.**

\_\_\_\_\_  
Signature of Client

Date: \_\_\_\_\_

\_\_\_\_\_  
Client's Identification / Passport Number

\_\_\_\_\_  
Signature of Spouse

Date: \_\_\_\_\_

\_\_\_\_\_  
Spouse's Identification / Passport Number

### Adviser's declaration

As a representative of Prudential Assurance Company Singapore (Pte) Limited, I am authorised to advise on \_\_\_\_\_ products.

I declare that the information provided to me in this "Personal Financial Record" Form is strictly confidential and is only to be used for the purpose of fact finding in order to recommend suitable products and shall not be used for any other purpose.

\_\_\_\_\_  
Signature of Adviser

Date: \_\_\_\_\_

Next Appointment

Date: \_\_\_\_\_

Time: \_\_\_\_\_

Place: \_\_\_\_\_

Expectation: \_\_\_\_\_

\_\_\_\_\_  
Proposal Number

## ADVISER'S RECOMMENDATIONS

These recommendations are dependent upon the quality and accuracy of information furnished by you in the Personal Financial Record.

### Financial Need (s)

- How will your financial needs / priorities be met by the product recommended (stipulate shortfall, if any)

### Plan Recommended

- Plan Name
- Name of Investment Fund for PruLink Plan
- Sum Assured/ Single Premium
- Life Assured
- Supplementary Benefits, if any
- Affordability

### Important Note

- Considerations before investing
- Risk-Return
- Prudent investment strategy
- Shortfall

**N.B.** Your attorney and accountant should be consulted regarding legal and tax implications. The responsibility for financial decisions is assumed by you. It is important to revise your plans periodically in line with your changing financial situation.

## ADVISER'S RECOMMENDATIONS (Continue from Page 6)

### Remarks

- Client's choice
- Plan selected by client
- Fund selected by client

### HEALTH CONDITION

Do you or any applicants have any medical condition which requires you to receive regular attention from a doctor in a clinic or hospital?

No  Yes

If 'YES', what is this medical condition?

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### REPLACEMENT OF POLICY

Do you or any applicants intend to use this product to replace any existing health insurance policy?

No  Yes  N/A

If 'YES', Adviser should state the reasons for replacement in the "Adviser's Recommendations" section.

### WITHDRAWAL / SURRENDER ON LIFE INSURANCE POLICY

Did you or any applicants make a withdrawal / surrender on any life insurance policy issued by Prudential or other life office in the past 12 months?

No  Yes  N/A

If 'YES', Adviser should state the reasons for this purchase in the "Adviser's Recommendations" section.

## ACKNOWLEDGEMENT AND DECLARATION

I/We understand that the recommendation/s made in this "Personal Financial Analysis" is/are based on the facts furnished in the "Personal Financial Record" and **agree / do not agree \*** with the proposed recommendation/s (\* Delete as appropriate)

Where Investment-Linked Funds / Unit Trusts and participating plans are concerned, I understand and agree that:

1. Investments are volatile and the value of the underlying assets may fluctuate from time to time.
2. Bonus rates used in the benefit illustrations of participating plans are not guaranteed and the actual benefits payable in such plans will vary according to the future performance of the Life Fund.
3. Neither Prudential nor its advisers can guarantee the performance of any of the Investment-Linked Funds / Unit Trusts and/or participating plans and that nothing herein contained constitutes the same.
4. Prudential and its advisers cannot be held responsible in any way whatsoever for the performance of the Investment-Link Funds / Unit Trusts and/or participating plans I have chosen to purchase.

Where Life Insurance Products are concerned, I understand that insurance policies are long term commitments and early termination may result in a cash value that is less than the total premiums paid.

If I / we should decide to switch from one insurance product to another insurance product, I/we understand that:-

- a) I/We may not be insurable at standard terms;
- b) I/We may have to pay a different premium; and / or
- c) Terms and conditions may differ.

While my Prudential Adviser has used his/her best effort to recommend products which he/she believed would suit my financial and/or investment profile and needs, I hereby declare that any decision I make in relation to purchasing any product is that of my own and based solely on my own judgement. And that I will obtain my own advice on the tax implications and/or any other ancillary implications in respect of the application for this policy.

I acknowledge that Prudential Assurance Company Singapore (Pte) Ltd and/or its Representative do not make any representation and cannot assume any responsibility in respect to these matters.

\_\_\_\_\_  
Signature of Client

Date: \_\_\_\_\_

\_\_\_\_\_  
Client's Identification / Passport Number

\_\_\_\_\_  
Signature of Spouse

Date: \_\_\_\_\_

\_\_\_\_\_  
Spouse's Identification / Passport Number



## ADDITIONAL INFORMATION BY ADVISER

	Life to be Assured		Proposer
1. Is the life to be assured / proposer related to you or any other Prudential adviser? If yes, please state relationship and name(s) of the Prudential adviser(s).	<input type="checkbox"/> Yes <input type="checkbox"/> No <input style="width: 100%;" type="text"/> Relationship to <input style="width: 100%;" type="text"/> Name of Adviser		<input type="checkbox"/> Yes <input type="checkbox"/> No <input style="width: 100%;" type="text"/> Relationship to <input style="width: 100%;" type="text"/> Name of Adviser
2. Is this proposal intended to replace in full or in part any existing assurance issued by Prudential or other life office? If yes, please provide details and ensure Replacement Form is completed.	<input type="checkbox"/> Yes <input type="checkbox"/> No <input style="width: 100%;" type="text"/>		<input type="checkbox"/> Yes <input type="checkbox"/> No <input style="width: 100%;" type="text"/>

**3. Please provide any other additional information which would assist in underwriting.**

## DECLARATION BY ADVISER

- i) I will not make a false or misleading statement as to: **(a)** any amount that would be payable in respect of a proposed contract in respect of any investment product; or **(b)** the effect of any provision of a contract or a proposed contract in respect of any investment product.
- ii) I shall not, in relation to a proposed contract of insurance: **(a)** write on a form, being a form that is given or sent to an insurer, any matter that is material to the contract and is false or misleading in a material particular; **(b)** omit to disclose to the insurer any matter that is material to the proposed contract; **(c)** advise or induce the intending insured to write on a form, being a form that is given or sent to the insurer, any matter that is false or misleading in a material particular; or **(d)** advise or induce the intending insured to omit to disclose to the insurer any matter that is material to proposed contract.
- iii) I shall not, in relation to a claim under a contract of insurance: **(a)** fill up, in whole or in part, a form, being a form that is given or sent to an insurer, in such a way that the form is false or misleading in a material particular; **(b)** omit to disclose to the insurer any matter that is material to the claim; **(c)** induce the insured to fill up, in whole or in part, a form, being a form that is given or sent to the insurer, in such a way that the form is false or misleading in a material particular; or **(d)** advise or induce the insured to omit to disclose to the insurer any matter that is material to the claim.
- iv) I am satisfied that the proposer/life to be assured understood each question and agreed with each answer before signing the proposal.
- v) I confirm that the address of the proposer as stated on the proposal form does not belong to me nor another adviser.
- vi) I confirm that the assured or life to be assured is not a Prudential adviser, nor the spouse or child of another Prudential adviser.
- vii) I have checked and verified the personal particulars in the proposal form with the original NRIC/Passport/BC (children).

\_\_\_\_\_  
Signature of Adviser

\_\_\_\_\_  
Proposal Number

Date: \_\_\_\_\_

## ACKNOWLEDGEMENT BY FIELD MANAGER

The Fact Find supports the recommendations made (comment further if necessary).

Comments

\_\_\_\_\_  
Signature of Manager / Supervisor

\_\_\_\_\_  
Date

### JOINT FIELD WORK

I have supervised my adviser during the sales process for this proposal.

Comments

\_\_\_\_\_  
Signature of Manager / Supervisor

\_\_\_\_\_  
Date

Name of Manager / Supervisor : \_\_\_\_\_

Code : \_\_\_\_\_