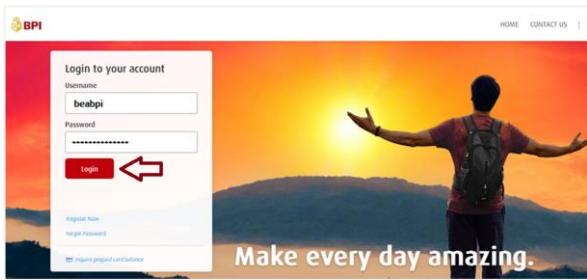


# HOW TO UPDATE YOUR RISK PROFILE

## WITH BPI ONLINE

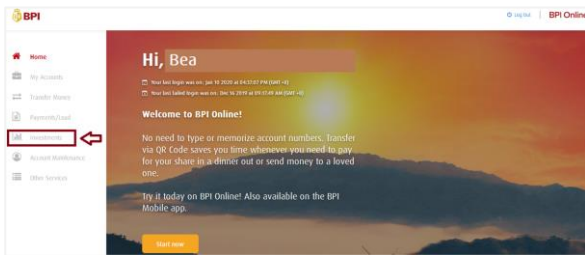
### STEP 1

Enter your username and password. Click Login.



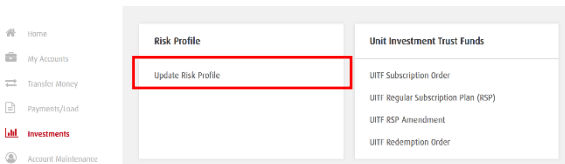
### STEP 2

Click Investments.



### STEP 3

Click Update Risk Profile. You will be redirected to the summary of your risk profile and suitable product list information.



### STEP 4

Click Review Risk Profile to check your current responses to the Client Suitability Assessment.

Update Risk Profile  
Customer name:

Summary | Review Risk Profile

Take the Client Suitability Assessment

The Client Suitability Assessment (CSA) is accomplished to guide you in choosing investments that are best suited to your investment objectives, risk tolerance, preference and experience. Moreover, the CSA is subject to review every three (3) years. Should there be any change in your personal/financial circumstances or preferences prior to three (3) years, kindly visit this site again for re-assessment.

Risk Profile Questionnaire

1. Investment Objective: What is your key investment objective?

To protect principal amount of investments and earn steady stream of interest income.  To preserve capital or real value of investments.

To achieve growth through a balance between interest income and capital gain over a medium term period.  To achieve significant growth or capital appreciation over the medium to long term period.

2. Investment Horizon: What portion of your investment can be placed in medium or long term investments, i.e., more than 3 years?

10% to 30%  40% to 60%

### STEP 5

Should there be changes, click Update Risk Profile to change your responses. Click Submit Changes once done.

I accept a fair amount of fluctuation in the principal amount of my investments in order to achieve above average returns and capital growth over the medium term.  I am prepared for a high degree of volatility and possibly losses for certain periods in the principal amount of my investment in order to achieve high returns or capital growth over a period of 5 years or more.

7. Risk Tolerance: If the value of your portfolio decreased by 20% in one year, how would you react?

I will be very concerned and will immediately put my investment back to cash (i.e. in the form of deposits and/or short term government securities).  I will be very concerned and will find safer investment outlets, which are not necessarily cash.

I will be concerned and will review the aggressiveness of my portfolio.  I will NOT be concerned about the short-term fluctuation of certain investments in my portfolio.

8. Risk Tolerance: What is your average net worth for the last 2 years?

P 5 M (USD100,000) and below  Over P 5 M (USD100,000) up to P 30 M (USD600,000)

P 30M up to P 60 M (USD1.2M)  Over P 60 M

### STEP 6

Your risk profile will automatically be updated. A confirmation message will be sent to your email address.

You may now check the summary page for an overview of your new risk profile and the products suitable to you.

Update Risk Profile  
Customer name:

Summary | Review Risk Profile

Your Score: 135 | Your investor type: Aggressive

Investor Type Description  
Growth and earning the highest returns are the main concerns of this investor. He is willing to take negative fluctuations including possible loss of initial investment.

Asset Allocation Mix (%)

Type: Growth

- 5% Cash
- 65% Local Fixed Income
- 30% Local Equities
- 0% Foreign Fixed Income
- 0% Foreign Equities

Suitable Products List Information

No.	Investment	Product Type	Risk Category	Asset Category	Info about the fund
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UPDATE RISK PROFILE

BPI Online [retireranking@bpi.com.ph](mailto:retireranking@bpi.com.ph)  
to: me

9:13 AM (15 minutes ago)

Hi

Thank you for taking the Customer Suitability Assessment online.

**Risk Profiling Result**  
Score: 138.0  
Investor Type: Aggressive

Growth and earning the highest returns are the main concerns of this investor. Willing to take negative fluctuations including possible loss of initial investment.

For any concerns regarding this request, visit our website [www.bpi.com.ph](http://www.bpi.com.ph), Customer Service - Contact Us page.

Thank you for using Online Banking.  
BPI Digital Channels team

\*\*\* This is a system generated message. DO NOT REPLY TO THIS EMAIL.\*\*\*

