

IV. SPECIAL INSTRUCTIONS (Please mark the box of the special instruction you wish to sign-up for.)

YES NO

FACSIMILE AND/OR ELECTRONIC MAIL INSTRUCTIONS

I/We instruct PAMI to process and treat all documents sent via fax and/or e-mail, except initial investments, bearing my/our signature/s as original documents. I/We understand that this facility is only applicable to my/our additional subscriptions, redemptions, or switches upon receipt by PAMI of fax and/or e-mail documents and forms bearing my/our signature.

PAMI reserves the right not to process the said transaction if there is a discrepancy in subscription amount indicated in the transaction form and amount remitted to PAMI, or should the signature/s in the fax and/or e-mail document not match those in the signature cards. If the amount to be redeemed or switched is lower than the remaining balance in a Fund, I/we authorize PAMI to redeem or switch the available balance, and to close my/our account.

I/We undertake to reimburse/indemnify PAMI for all costs, payments, damages and expenses, which PAMI may be liable for or which PAMI may incur or have incurred in the implementation of my/our faxed and signed transactions, even if same occurs through inadvertence or accident only.

YES NO

AUTHORIZED REPRESENTATIVE

Name of Authorized Representative or Agent			
Mobile Tel No.		Residence Tel No.	
Permanent Address			

I/We hereby appoint the above-mentioned to be my/our Authorized Representative or Agent. My/Our Authorized Representative is authorized to exercise the actions chosen below until revoked by my/our written advice. (Please mark the applicable actions as stated below)

- Make inquiries to my account
- Pick-up from PAMI Office my redemptions and payouts
- Pick-up from PAMI Office my receipts, correspondences, and statements of account
- Others, please specify _____

For Authorized Representative
I have read, understood and agree to be bound by the terms and conditions stated in this Client Information Sheet as well as the agreements relating to the client's/s' account.

Signature of Authorized Representative

I/We indemnify and hold PAMI, its officers, employees and representatives, free and harmless from any costs, losses, liabilities, damages and expenses whatsoever arising out of or in connection with PAMI's acceptance or non-acceptance, action or in action, upon such instruction. This arrangement shall be in effect until revoked by a written advice from the shareholder/s whose name and signature/s appear hereunder.

Signature of Principal Investor

Signature of Co-Investor 1

Signature of Co-Investor 2

V. DECLARATIONS AND SPECIMEN SIGNATURES

I/We hereby declare that all information disclosed in this Client Information Sheet is correct, complete and truly stated and that identification documents presented are authentic and legitimate. I/We hereby declare that I/We am/are authorized to make this investment and that the amount invested in the Fund/s is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulation, Notification or Directions issued by any regulatory authority in the Republic of the Philippines. I/We am/are fully aware that only upon submission of complete information and documentary requirements will the transaction be processed.

I/we have read the terms, conditions and general regulations governing the business relationship between PAMI and its investors and that I/we are in agreement therewith.

I/we likewise undertake to indemnify and hold PAMI, its officers, employees and representatives free and harmless from any costs, losses, liabilities, damages and expenses whatsoever arising out of or in connection with PAMI's acceptance or non-acceptance, or action or inaction, upon any of such instructions.

By affixing the specimen signatures, I/we hereby authorize Philam Asset Management, Inc. (PAMI) to open above account and to consider the specimen signatures in the disbursement of fund and other related transactions. I/We likewise have read and agree to the terms and conditions governing the opening and operations of the above account/ investment.

Principal Investor please sign thrice	Co-Investor 1 please sign thrice	Co-Investor 2 please sign thrice
✓ _____	✓ _____	✓ _____
✓ _____	✓ _____	✓ _____
✓ _____	✓ _____	✓ _____

To be accomplished by PAMI Certified Investment Solicitor
I hereby attest that I have obtained satisfactory evidence for the veracity of the information in this Client Information Sheet. I hereby attest that to the best of my knowledge, the amount invested in the Fund/s is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any Act (such as the Anti-Money Laundering Act), Rules, Regulation, Notification or Directions issued by any regulatory authority in the Republic of the Philippines. I am fully aware that only upon submission of complete information and documentary requirements will the transaction be processed.

Name of PAMI Certified Investment Solicitor	CIS License No.	Signature of PAMI Certified Investment Solicitor	Date
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To be accomplished by PAMI personnel:

SOURCE CODE	AGENT NAME	UM NAME	AM NAME
AO CODE [] [] [] - [] [] []	AGENT CODE [] [] [] - [] [] []	UM CODE [] [] [] - [] [] []	AM CODE [] [] [] - [] [] []

TERMS AND CONDITIONS

ELIGIBLE APPLICANT

Under Philippine Law, shares of the Fund may be held by any person of legal age or any duly organized and existing corporation, partnership, or any other legal entity regardless of citizenship or nationality. If the applicant is a corporation, partnership or other legal entity, copies of the articles of incorporation and by-laws, certificate of registration and the resolution of the applicant's Board of Directors authorizing the investment, all duly certified, must be submitted with the application.

JOINT ACCOUNTS

Designation of a joint account as the Settlement Account may be made by any one of the co-INVESTORS of the said joint account. The subscriptions in and redemptions from the funds in such joint account must be signed or authorized by any one of the co-INVESTORS.

I/we declare under penalty of perjury that my/our co-investor/s is are still alive. I/we declare that in the event of the death, legal incapacity or bankruptcy of one of the account-holders, the other account-holders shall retain their power of disposal over the joint account. Powers of attorney granted before the death, legal incapacity or bankruptcy of an account-holder shall remain in force. The heirs, executors, guardians or liquidators of the account-holder may not assert any claims to PAMI unless acting in the capacity of successor to or representative of the last remaining account-holder.

LIABILITY OF INVESTMENT MANAGER

The price of shares in the mutual fund may rise as well as fall depending on prevailing market conditions. Thus, any "income expectation" or like terms is neither assumed nor guaranteed and it does not entitle the investor to a fixed interest or return on investment. Past performance is not a guaranty of future performance. The investment manager shall not be liable for any loss or depreciation in the value of the fund or in the value of the investor's shareholdings unless attributable to the investment manager's act of fraud, willful default, gross negligence or evident bad faith.

TAXES, EXPENSES AND FEES

The investment manager is authorized, without prior notice to the investor, to incur and deduct from the fund, taxes relative to the acquisition and disposition of investments, expenses (including but not limited to audit and legal fees, documentary stamps, etc.) and in consideration of services rendered herein, the investment manager shall collect on every valuation date a management fee based on the investor's proportionate share of the Net Asset Value of the Fund.

OFFERING PRICE

The offering price of one share is its NAVPS plus an entry fee or sales load together with any applicable taxes. For Funds except the AIG Global Bond Fund Philippines, the Offering Price is determined at NAVPS for the banking day, if payment is received by PAMI within the daily cut-off time. The NAVPS on the following banking day will be used for payments received by PAMI after the daily cut-off time plus an entry fee or sales load together with any applicable taxes depending on the investment amount. The daily cut-off time shall be 12:00 noon of a banking day. A banking day is defined as a day when commercial banks in Metro Manila are not required or authorized to close by law.

For payments made thru our cash management bank and for the AIG Global Bond Fund Philippines, the offering price of one share is its NAVPS plus an entry fee or sales load together with any applicable taxes. Investments received by PAMI before the daily cut-off time of 12 o'clock noon shall be valued at the NAVPS of the following banking day (T + 1).

DETERMINATION OF NAVPS

The NAVPS is normally calculated as of 5 P.M. each banking day. It is determined by taking the fair value of the Fund's total assets less all its liabilities, and divided by the total number of shares outstanding.

ACCEPTANCE OF APPLICATIONS

Applications to purchase are subject to confirmation by PAMI as to the amount of shares, the applicable NAVPS and the final approval by the investment manager. PAMI will process transactions only upon its receipt of complete information, documentary requirements and funds from the investor within the cut-off time indicated in the prospectus. Thus, the investor's funds must have cleared through the banking system and available to the funds for investment deployment.

PERSONAL INVESTMENT PROGRAM (PIP)

PAMI shall be responsible only for those investments it has actually received with complete documentation.

LOST OR STALE CHECK

In case of lost or stale check, PAMI is not obliged to replace or honor a request for stop payment unless it complies with all requirements including charges that PAMI may incur and deem necessary to protect its interest.

DEPOSIT FOR FUTURE SUBSCRIPTION

In case of deficiency of registered shares, shares that have been applied for will be considered as deposit for future subscription until such time that the Fund has registered new shares with the Securities and Exchange Commission. As such, the deposit for future subscription will be based on the Fund's Net Asset Value per Share at the time of the deposit and any withdrawal from said deposit will likewise be computed using the Fund's Net Asset Value per Share at the time of the withdrawal.

ISSUANCE OF STOCK CERTIFICATES

A letter confirming the investment will be given to the shareholder upon approval of the investment application. Stock certificates evidencing ownership of shares shall only be issued by the transfer agent upon the written request of the shareholder and delivered after approval of the application to purchase and the receipt of payment thereof, at the address of the investor indicated in the official application to purchase or, upon instruction, to the investment manager. Costs of issuance of stock certificates will be borne by the shareholder.

REDEMPTION

With the exception of AIG Global Bond Fund Philippines, the price of securities surrendered for redemption within the daily cut-off time shall be the current banking day's NAVPS after the redemption is received, while those surrendered after the daily cut-off time shall be deemed to have been received the following banking day. For AIG Global Bond Fund Philippines, redemption requests received within the daily cut-off time shall use the NAVPS of the next banking day (T + 1) while those redemption requests received after the daily cut-off time shall be deemed to have been received the following banking day. The daily cut-off time for redemption shall be 12:00 o'clock noon. Payment shall be made no later than seven business (7) days from receipt of redemption request.

REDEMPTION CHECK

All checks/proceeds will be payable to the investors on record only. PAMI reserves the right to not act upon redemptions/payouts to parties other than the investor on record.

FUND TRANSFER

PAMI will immediately transfer the funds in behalf of the investor following its customary procedures and subjected to bank charges but in no case shall PAMI be liable for delays or additional charges that occur due to acts of correspondent or intermediary financial institutions or through any cause beyond the control of PAMI.

For USD transfers, PAMI may, at its discretion, convert into Philippine Currency the funds transferred to the investor at the prevailing foreign exchange rate on the day such funds are transferred. PAMI's statement in writing that it has effected such conversion shall be conclusive.

MANUALLY INITIATED FUND TRANSFER

PAMI has the absolute discretion to act or not to act upon, or to confirm instructions via telephone or email prior to processing, any manually-initiated funds and transfer application or other instructions received via messenger/agent/representative. PAMI shall not be liable for any failure of or delay in the processing or the application as a result of PAMI electing to defer action prior to receiving confirmation.

In consideration of PAMI agreeing to accept and act upon such instruction via messenger/agent/representative, the investor hereby irrevocably undertakes that PAMI, its officers, employees and representatives, shall not be held liable for any costs, losses, liabilities, damages and expenses whatsoever arising out of or in connection with PAMI accepting or acting upon such instruction. The investor irrevocably undertakes to indemnify and hold PAMI, its officers, employees and representatives free and harmless from any costs, losses liabilities, damages and expenses whatsoever arising out of or in connection with PAMI's acceptance or non-acceptance, or action or inaction, upon any of such instructions.

SCHEDULED REDEMPTION

PAMI shall execute the scheduled redemption only if the account's current value is sufficient for such transaction. The number of shares computed for each scheduled redemption may vary as it will be based on the NAVPS of the banking day the redemption is filed.

STATEMENTS AND REPORTS

Investors will receive a regular statement of account in such frequency as may be determined by PAMI. PAMI may also issue a certification and annual report, as may be requested by the investor.

TRANSFER OF INFORMATION

The Investor/s agree to authorize the transfer, disclosure and communication of any information relating to their accounts, or any information thereon; or any of the investments with PAMI, to any of the offices, branches, subsidiaries, affiliates, agents and representatives of PAMI and third parties selected by any of them, wherever situated, for use in connection with the provision of any service or product relating to the accounts, properties or investments (including data processing and storage, anti-money laundering monitoring, review and reporting, statistical and risk analysis purposes).

In addition to the foregoing, PAMI, any branch subsidiary, affiliate agent representative or third party may transfer and disclose any such information as may be required by any court order, laws, rules and regulations.

INVESTOR SUITABILITY QUESTIONNAIRE

This questionnaire aims to evaluate the profile of the Investor.

Directions: Encircle the letter that best described your answer. After answering all the questions, write down on the boxes provided below the total number of answers per letter and multiply it with the number beside the box. The total score will have a corresponding investor profile with recommended percentage in equities that can help you in allocating your portfolio.

Name: _____ Age: _____

Status: _____ Contact Numbers: _____

Mailing Address: _____

Email Address: _____

Net Worth:

- Less than 1 million
- 1-10 million
- 10-20 million
- 20 million and above

Annual Income:

- Below P500,000
- P500,000-P1,000,000
- P1,000,000-P3,000,000
- P3,000,000 and above

1. How many years from now are you planning to retire?
 - a. I am retired.
 - b. 1-7 years
 - c. 7-15 years
 - d. More than 15 years
2. How can you describe your financial situation?
 - a. My financial situation is not stable at the moment.
 - b. My financial situation is somewhat stable but the income from this investment is needed for my additional income.
 - c. Currently stable but there may be changes in the next 1-2 years.
 - d. Very stable and I don't expect to withdraw my funds in the next 3 years or so.
3. Rate your level of investment expertise and knowledge in stocks and bonds.
 - a. Limited
 - b. Average
 - c. Above Average
 - d. Extensive
4. What is your investment principle?
 - a. I prefer investment/s with very minimal risk.
 - b. I am willing to adjust my risk tolerance slightly to attain higher returns.
 - c. I understand that investments with higher risks involve higher returns but I am not willing to put more than 50% of my funds in investments with high risk.
 - d. I am an aggressive investor and I am willing to invest more than 50% of my funds in equities/stocks.
5. Your major goal in making this investment is:
 - a. To preserve the value of money (short-term)
 - b. To generate cash flow to supplement income (long-term: above 5 years)
 - c. To generate cash flow and have long-term capital growth
 - d. To have a long-term capital growth without needing regular cash flow
6. What percentage of your income is available for investment?
 - a. Less than 5%
 - b. 5-10%
 - c. 10-30%
 - d. More than 50%
7. How much of your investment would you be willing to invest in equities/stocks?
 - a. 0%-20%
 - b. 21%-40%
 - c. 41%-60%
 - d. 60% and above
8. In how many years will you redeem a part or all of your investment?
 - a. Less than 1 year
 - b. 1-2 years
 - c. 2-5 years
 - d. More than 5 years
9. Between the four portfolios below, which of these investments' historical returns would you feel most comfortable?
 - a. Highest return of 10%, biggest loss of 5%
 - b. Highest return of 20%, biggest loss of 15%
 - c. Highest return of 40%, biggest loss of 30%
 - d. Highest return of 60%, biggest loss of 50%
10. Assuming that the market is down, how much is the maximum percentage of decline can you tolerate?
 - a. I will redeem my funds as soon as the value declines.
 - b. 1%-8%
 - c. 8%-15%
 - d. More than 15%

Total A x 2 =
 Total B x 6 =
 Total C x 8 =
 Total D x 10 =
 TOTAL SCORE =

Total Score	Investor Profile	Recommended Percentage in Equities
20 to 36 pts.	Very conservative	10%
37 to 52 pts.	Conservative	30%
53 to 68 pts.	Moderate	50%
69 to 84 pts.	Aggressive	70%
85 to 100 pts.	Very Aggressive	90%

Signature of Principal Investor