



AIA Everest Life Company Limited Financial Needs Analysis ("FNA") Form

財務需要分析表格

(For top-up premium of Prosperity Link Insurance)
(只適用於「富蒼寶」保險計劃繳付額外保費)

- Notes to customer**
1. Please answer all questions in this FNA Form. The Company will reject your application if you do not disclose appropriate information or opt-out this FNA Form. Do **NOT** sign on this form if any questions are unanswered or have been crossed out. Do **NOT** sign on blank form.
 2. There are risks in life insurance products. If you do not have any life insurance knowledge, you may seek professional advise where appropriate.
 3. FNA is conducted according to the information provided by you in order to meet your needs and circumstances. This FNA Form will be submitted together with Investment-Linked Policy Service Form and other relevant document(s) to the Company.
 4. Please consider your affordability when applying for top-up premium of an Investment-Linked Assurance Scheme ("ILAS") Policy. You need to inform the Company if there is any substantial change of information provided in this FNA Form.
 5. The Company may conduct a post-sale call with the Applicant who applies for top-up premium of an ILAS policy. In case the Applicant could not be reached or the post-sale call could not be completed properly, the Company shall send a notification letter to the Applicant that contains important information of the policy alongside an email/SMS alert. Thus, please ensure the Applicant's contact phone number (including a valid mobile phone number) or email address in the Company is updated, otherwise the Applicant will not be able to receive any SMS or email from the Company about the important information of the policy.

- 客戶須知**
1. 請回答本財務需要分析表格上的所有問題。如閣下未能披露適當的資料或選擇不填寫本財務需要分析表格，本公司將會拒絕閣下的申請。請勿於未完成回答本表格的所有問題或於任何問題被刪除的情況下簽署本表格。請勿在空白的表格上簽署。
 2. 人壽保險產品涉及風險。若閣下沒有任何人壽保險知識，閣下可尋求專業意見。
 3. 財務需要分析是根據閣下提供的資料而進行，以滿足閣下的需要及情況。本財務需要分析表格將與投資相連保單服務申請書和其他相關文件一併遞交予本公司。
 4. 請為投資相連壽險計劃("投連壽險")保單申請繳付額外保費時考慮閣下的負擔能力。如在本財務需要分析表格中提供的資料有任何重大變更，請告知本公司。
 5. 本公司或會致電為投連壽險保單申請繳付額外保費的投保人進行售後電話跟進服務。如本公司未能成功與投保人聯絡或妥善完成售後電話跟進，本公司將向投保人發出列明保單重要資料的通知書並連同電子郵件/手機短訊提示。因此，請確保投保人於本公司的聯絡電話號碼(包括有效之手提電話號碼)或電郵地址已更新，否則投保人將不能透過短訊或電郵接收到本公司發出有關保單之重要資料。

Please complete this Form in BLOCK letters and put a 'v' in the appropriate box(es). 請以正楷填寫此表格並於適當方格內加上「v」號。

Application / Policy Details 投保申請/保單資料

Fill in this part only when the FNA process is completed.
請於完成財務需要分析過程後才填寫此部分。

Policy No. 保單編號																				
Name of Policy Owner 保單權益人姓名																				
Name of Life Insured 受保人姓名																				

Section I : Financial Resources And Needs Analysis 第一部分：資金及需要分析

Part A - Needs Analysis of Life Insured (A部分 - 受保人的需要分析)

1. What are your objectives for paying top-up premium for an ILAS policy? (tick one or more)
閣下繳付投連壽險保單的額外保費的目標為何? (可選一項或多項)
 - (a) Financial protection against adversities (e.g. death, accident, disability etc.)
為應付不時之需提供財務保障(如身故、意外、殘疾等)
 - (b) Preparation for health care needs (e.g. critical illness, hospitalization etc.)
為應付醫療保健需要(如危疾、住院等)
 - (c) Providing regular income in the future (e.g. retirement income etc.)
為未來提供定期的收入(如退休收入等)
 - (d) Saving up for the future (e.g. child education, retirement etc.)
為未來需要作儲蓄(如兒童教育、退休等)
 - (e) Investment 投資
 - (f) Others 其他 (Please specify 請說明) _____

Section I : Financial Resources And Needs Analysis 第一部分：資金及需要分析

Note: The following Q2 is applicable only if "Investment" is chosen as one of the objectives in Q1 above.

註: 以下題目2僅適用於上述題目1中選擇了「投資」作為目標之一的情況。

2. To meet your "Investment" objective indicated above, how would you prefer to manage different investment options/investment choices, if available, under the ILAS product? (tick one)
為實現閣下上述的「投資」目標，閣下希望如何管理投連壽險保單下的不同投資選項/投資選擇(如有)? (請選一項)
- I want to make my own decisions (without any professional advice to be provided by the authorized insurance company and/or licensed insurance intermediaries) to choose and manage different investment options/investment choices, if available, under an ILAS product, and I am willing to do it throughout the entire duration of the target benefit/protection period of an ILAS product.
本人願意按個人決定(毋須獲授權保險人及/或持牌保險中介人提供任何專業意見的情況)選擇及管理投連壽險產品項下的不同投資選擇(如有)，並且願意在投連壽險產品的目標利益/保障期的整個期間作出此決定。
- I want to make my own decisions (with professional advice to be provided by the authorized insurance company and/or licensed insurance intermediaries) to choose and manage different investment options/investment choices, if available, under an ILAS product, and I am willing to do it throughout the entire duration of the target benefit/protection period of an ILAS product.
本人願意按個人決定(經獲授權保險人及/或持牌保險中介人提供專業意見的情況)選擇及管理投連壽險產品項下的不同投資選擇/投資選擇(如有)，並且願意在投連壽險產品的目標利益/保障期的整個期間作出此決定。
- I do not want to choose or manage different investment options/investment choices (if available) under an ILAS product.
本人不願意選擇或管理投連壽險產品項下的不同投資選擇/投資選擇(如有)。
3. What is the amount of top-up premium for paying an ILAS policy?
閣下繳付投連壽險保單的額外保費金額是多少?
- USD 美元 _____

Part B - Ability and willingness to pay for top-up premium of an ILAS policy by Policy Owner (B 部分 - 保單持有人繳付投連壽險保單的額外保費的能力及意願)

4. (a) What is your average monthly income from all sources (including monthly salary, bonus, income from liquid assets, other income etc.) in the past 2 years? (tick one)
在過去兩年內，閣下透過所有收入來源(包括每月薪金、花紅、流動資產收入、其他收入等)獲得的平均每月收入為多少? (請選一項)
- i. Not less than 不少於 _____ HKD 港幣 (1) _____ 元
OR 或
- ii. In the following range: 在以下範圍內:
- (a) Less than HKD 10,000 (or HKD equivalent) 少於港幣10,000元(或港幣等值)
- (b) HKD 10,000 - HKD 19,999 (or HKD equivalent) 港幣10,000元至19,999元(或港幣等值)
- (c) HKD 20,000 - HKD 49,999 (or HKD equivalent) 港幣20,000元至49,999元(或港幣等值)
- (d) HKD 50,000 - HKD 100,000 (or HKD equivalent) 港幣50,000元至100,000元(或港幣等值)
- (e) Over HKD 100,000 (or HKD equivalent) 超過港幣100,000元(或港幣等值)
4. (b) What is your average monthly financial outgoings (include monthly living expenses, rent, premium payable for other insurance policies and financial liabilities/commitments (e.g. mortgage loan, personal loan and revolving loan repayments) etc.) in the past 2 years?
在過去兩年內，閣下的平均每月支出(包括每月生活開支、租金、其他保險保單的應付保費及財務負債或承擔(例如:償還按揭貸款、私人貸款及循環貸款)等)為多少?
- _____ HKD 港幣 (2) _____ 元
4. (c) Your monthly disposable income 閣下的每月可動用收入是 [(1) - (2) = (3)]
- i. Not less than 不少於 _____ HKD 港幣 (3) _____ 元
OR 或
- ii. In the following range: 在以下範圍內:
- (a) Less than HKD 10,000 (or HKD equivalent) 少於港幣10,000元(或港幣等值)
- (b) HKD 10,000 - HKD 19,999 (or HKD equivalent) 港幣10,000元至19,999元(或港幣等值)
- (c) HKD 20,000 - HKD 49,999 (or HKD equivalent) 港幣20,000元至49,999元(或港幣等值)
- (d) HKD 50,000 - HKD 100,000 (or HKD equivalent) 港幣50,000元至100,000元(或港幣等值)
- (e) Over HKD 100,000 (or HKD equivalent) 超過港幣100,000元(或港幣等值)
5. (a) What is your approximate current accumulative amount of liquid assets*? Please specify type(s) and total amount. (tick one or more)
閣下現時累積的流動資產*約多少?請註明種類及金額。(可選一項或多項)
- Note: *Liquid assets are assets which may be easily turned into cash. Real estate, coin collection and artwork are not considered to be liquid assets
註: *流動資產是指可以容易變為現金的資產。物業、錢幣收藏及藝術品均不被視為流動資產。
- Type 種類:
- Cash 現金 Actively traded stocks 交投活躍的股票
- Money in bank accounts 銀行存款 Bonds and mutual funds 債券及互惠基金
- Money market accounts 貨幣市場賬戶 US Treasury bills 美國國庫債券
- Others 其他 (Please specify 請列明) _____
- _____ HKD 港幣 _____ 元
5. (b) What is the approximate total amount of financial liabilities/commitments (e.g. mortgage loan, personal loan and revolving loan repayments etc.) and regular expenses (e.g. premium payable for other insurance policies etc.) to be paid by liquid assets?
閣下現時以流動資產繳付的財務負債/承擔(例如:償還按揭貸款、私人貸款及循環貸款等)及定期支出(例如:其他保險保單的應付保費)的總金額?
- _____ HKD 港幣 _____ 元

Section II : Target Horizon and Affordability of Policy Owner 第二部分：保單持有人的目標年期及繳付保費之能力

6. Are you a housewife, student, retiree or unemployed? (tick one)

閣下是否主婦·學生·退休人士或待業人士? (請選一項)

Yes 是 No 否

7. (a) What is the source of fund* to pay for top-up premium of an ILAS policy? (tick one)

閣下繳付投連壽險保單的額外保費的資金來源*是什麼? (請選一項)

Monthly disposable income 每月可動用收入

Net liquid assets (after deducting the liability/commitment and regular expense in Q5(b) above)

淨流動資產(在扣除上述題目5(b)的財務負債/承擔及定期支出後)

Note: * 1. If you are a housewife, student, retiree and/or unemployed, only "Net liquid assets" can be accepted as the source of fund

* 1. 如閣下是主婦·學生·退休人士及/或待業人士·只可接受以「淨流動資產」作為資金來源。

Note: The following Q7(b) is applicable only if "Monthly disposable income" is chosen as the source of fund in Q7(a) above.

註: 以下題目7(b) 僅適用於上述題目7(a) 中選擇了「每月可動用收入」作為資金來源。

7. (b) What percentage of your monthly disposable income (i.e. after deducting the expenditure) from all sources of income (including income from liquid assets) would you be able and willing to use to pay for top-up premium of an ILAS policy (excluding your existing insurance policy(ies))? (tick one)

閣下能夠及願意繳付投連壽險保單的額外保費(不包括閣下現有的其他保單)佔透過所有收入來源(包括流動資產收入)獲得的每月可動用收入(即經扣除開支)的比率為多少? (請選一項)

< 10% 10% - 20% 21% - 30% 31% - 40% 41% - 50% > 50%

Note: The following Q7(c) is applicable only if "Net liquid assets" is chosen as the source of funds in Q7(a) above.

註: 以下題目7(c) 僅適用於上述題目7(a) 中選擇了「淨流動資產」作為資金來源。

7. (c) What percentage of your net liquid assets (i.e. after deducting the liability/commitment and regular expenses) would you be able and willing to use to pay for top-up premium of an ILAS policy (including your existing insurance policy(ies)) ? (tick one)

閣下能夠及願意繳付投連壽險保單的額外保費(包括閣下現有的其他保單)佔閣下的淨流動資產(即扣除負債/承擔及日常生活開支後)的比率為多少? (請選一項)

< 10% 10% - 20% 21% - 30% 31% - 40% 41% - 50% > 50%

Section III : Customer Declaration and Signature 第三部分：客戶聲明及簽署

I hereby declare and agree that 本人聲明及同意

1. I accept the contents of the Form and confirm that the information provided is true and correct. I confirm that it is my intention and desire to proceed with my application.
本人接受本表格的內容及確認填報的資料為真確無誤。本人確認本人的意欲及繼續有關之申請。
2. The above information is collected by AIA Everest for the purposes of performing financial needs analysis and provision of insurance or financial related products or services.
友邦雋峰收集上述資料乃用作進行財務需要分析，以及提供與保險或財務有關的產品或服務之用。
3. The licensed insurance intermediary has provided the product documents and explained all the features and risks of applying top-up premium of an ILAS policy to me, and advised me to seek independent advice when considered necessary, and I confirm that I understand the features and risks of applying top-up premium for an ILAS policy. I have made my own independent decision in applying for top-up premium for an ILAS policy. In order to avoid the hasty decision, I have carefully considered the objective of applying top-up premium of an ILAS policy and its risks. I understand that an ILAS policy is for long-term purpose, and any early encashment from an ILAS policy or discontinuance of premium payment may cause the benefits receivable under the ILAS policy lower than the premiums paid by me. I hereby confirm that I can assume the potential risks of applying top-up premium of an ILAS policy and bear the potential losses.
持牌保險代理已向本人提供投產品資料文件及解釋所有有關為投連壽險保單申請繳付額外保費的內容及潛在風險，並建議本人如有需要可尋求獨立意見。本人並確認已明白為投連壽險保單申請繳付額外保費之特性及風險。本人乃獨立自主地選擇為投連壽險保單申請繳付額外保費。為避免倉促之決定，本人已細心考慮為投連壽險保單申請繳付額外保費之相標及其潛在風險。本人明白投連壽險保單的目的是提供長期保障，任何短期內現金提取或停繳保費或會令本人在投連壽險保單下可取回的利益低於已繳之保費。本人茲此確認本人能承受為投連壽險保單申請繳付額外保費之潛在風險和損失。
4. If there is any substantial change of information provided in this Form, I shall inform my licensed insurance intermediary or AIA Everest of the details accordingly.
若本表格上填報的資料有重大改變，本人必須通知本人的持牌保險代理或友邦雋峰有關詳情。

5. **PERSONAL DATA COLLECTION AND USE**

I / We confirm that I / we have read and understood the AIA Personal Information Collection Statement ("AIA PIC"). I / We declare and agree that any personal data and other information relating to me / us or my / our policy(ies) or investments contained in this application or collected, obtained, compiled or held by the Company by any means from time to time may be collected and utilized in accordance with the AIA PIC. I / We acknowledge and consent to the transfer of my / our personal data outside of Hong Kong for the purposes and to the types of transferee as set out in the AIA PIC. The updated version of AIA PIC is available for download from its website: www.aia.com.hk/en/help-and-support/individuals.html, and is made available upon request.

個人資料收集及使用

本人 / 我們確認本人 / 我們已閱讀及明白AIA個人資料收集聲明（「AIA個人資料收集聲明」）。本人 / 我們聲明及同意在本申請所載或貴公司不時以任何方法收集所得、編製或持有的任何個人資料及關於本人 / 我們或本人 / 我們的保單或投資的其他資料，可根據AIA個人資料收集聲明收集及使用。本人 / 我們知悉及同意就AIA個人資料收集聲明所述目的轉讓本人 / 我們的個人資料至香港境外予AIA個人資料收集聲明所載的資料承讓人。

AIA個人資料收集聲明的最新版本可於以下網址下載：www.aia.com.hk/zh-hk/help-and-support/individuals.html，及可向貴公司索取。

_____ Name of Applicant	_____ Applicant's Signature	_____ Date (D/M/Y)
_____ Name of Proposed Life Insured (if applicable) 準受保人姓名(如適用)	_____ Proposed Life Insured's Signature	_____ Date (D/M/Y)

WARNING: Please read and fill in this form carefully. Do NOT sign if any questions are unanswered and have not been crossed out. Do NOT sign on blank form.

警告: 請小心細閱及填寫本財務需要分析表格，請勿於未完成回答本表格的所有問題或於任何問題被刪除的情況下簽署本表格。請勿在空白表格上簽署。

Name of Licensed Insurance Intermediary
保險代理姓名

Signature of Licensed Insurance Intermediary
持牌保險中介人簽署

Date (D/M/Y)
日期 (日/月/年)

Licence No.
牌照號碼

Assessment on the Applicant's Affordability (tick one only)

Payment by "Monthly Disposable Income" (refer to Section II Q7(a))

a) Percentage that customer is able and willing to pay top-up premium for an ILAS policy (refer to Q7(b))
 < 10% 10% - 20% 21% - 30% 31% - 40% 41% - 50% > 50%

b) Amount of top-up premium for an ILAS policy (HKD equivalent) (in Q3)
HKD _____

c) Monthly disposable income (refer to Q4(c))
HKD _____

d) Actual percentage of disposable income used to pay [(b) / (c)]
_____ %

Payment by "Net Liquid Assets" (refer to Section II Q7(a)) (tick one only)

a) Percentage that customer is able and willing to pay the top-up premium for an ILAS policy (refer to Q7(c))
 < 10% 10% - 20% 21% - 30% 31% - 40% 41% - 50% > 50%

b) Amount of top-up premium for an ILAS policy (HKD equivalent) (in Q3)
HKD _____

c) Total net liquid assets (refer to Q5(a) - Q5(b))
HKD _____

d) Actual percentage of related net liquid asset used to pay [i.e. (b) / (c)]
_____ %

Name of Licensed Insurance Intermediary Signature of Licensed Insurance Intermediary Date (D/M/Y) Licence No.

Name of Checker Signature of Checker Date (D/M/Y) Licence No.