



Risk Profile Questionnaire (For Individual Customer)

風險承擔能力問卷（適用於個人客戶）

Please complete this questionnaire before subscribing to Investment-Link Assurance Scheme (“ILAS”) Products, and where applicable, switching investment choices or placing top-up investment from the Company. It will enhance your understanding of your tolerance level for investment risk and your expected investment returns, so that you can develop your investment strategies more effectively.

閣下在向本公司認購投資相連壽險計劃（“投連壽險”）產品，及如適用時，轉換投資選項或購買額外投資前，應先完成本問卷。本問卷有助瞭解並評估閣下可承受之投資風險程度和所期望的投資回報，從而制定更有效的投資策略。

Important Note 重要提示：

This Risk Profile Questionnaire depends on the accuracy of the answers given and is for guidance only. It is not a substitute for any appropriate financial and professional advice.

本風險承擔能力問卷的準確性需視乎所填寫答案的準確程度而定。而本問卷亦只供閣下參考之用，並不能取代任何合適的財務及專業意見。

(Please mark a “✓” in the box for the most appropriate answer. 請在最適合的答案空格內加上“✓”號。)

Name of Policy Owner (Mr./Ms./Mrs) 保單權益人姓名（先生／女士／太太）	
Identification Document No. 身份證明文件號碼	
Policy No. 保單編號	

1. Which age group do you belong to?

您屬於那一個年齡組別？

- (a) 18-24 years old
18-24 歲
- (b) 25-34 years old
25-34 歲
- (c) 35-50 years old
35-50 歲
- (d) 51-64 years old
51-64 歲
- (e) 65 years old or above
65 歲或以上

2. What is your education level?

您的教育水平是？

- (a) Primary or below
小學或以下
- (b) Secondary
中學
- (c) University or above
大學或以上
- (d) Professional qualifications (related to Accounting/Economics/Finance)
專業資格（與會計／經濟／金融學科相關）

3. Which statement is the best one that will express your attitude toward price fluctuation and potential gain from your financial investment?

下列那項最合適地表達您對價格波動及金融投資的潛在收益之態度？

- (a) I can bear a little price fluctuation of less than 10% to have potential gain close or equivalent to the rate of bank deposits.
本人只能夠承受波幅較少並少於百分之十的價格波動，以獲得與銀行存款利率相等或相近的潛在收益。
- (b) I can bear moderate price fluctuation of less than 20% to have potential gain better than the rate of bank deposits.
本人能夠承受波幅適度並少於百分之二十的價格波動，以獲得高於銀行存款利率的潛在收益。
- (c) I can bear high degree of price fluctuation of less than 30% to have potential gain comparable to the inflation rate.
本人能夠承受波幅較大並少於百分之三十的價格波動，以獲得與通脹率相近的潛在收益。
- (d) I can bear any price fluctuation to have potential gain higher than the inflation rate.
本人能夠承受任何價格波動，以獲得高於通脹率的潛在收益。

4. In terms of your average monthly household expenses, how much have you reserved for the emergency cases (including cash or any liquid assets)?

按每月平均家庭開支計算，您預留多少資金作為緊急用途（包括現金或任何高流動性資產）？

- (a) Less than 1-month household expenses
少於 1 個月的家庭開支
- (b) 1-month to less than 3-month household expenses
1 個月至 3 個月以下的家庭開支
- (c) 3-month to less than 6-month household expenses
3 個月至 6 個月以下的家庭開支
- (d) 6-month to less than 12-month household expenses
6 個月至 12 個月以下的家庭開支
- (e) 12-month or more household expenses
12 個月或以上的家庭開支

5. What is the average percentage of your income that can be set aside for savings or investment?

您平均可從收入分配多少百分比作儲蓄或投資用途？

- (a) Less than 5%
少於 5%
- (b) 5% to less than 10%
5% 至 10%以下
- (c) 10% to less than 20%
10% 至 20%以下
- (d) 20% to less than 30%
20% 至 30%以下
- (e) 30% or above
30% 或以上

6. What is the average percentage of your total liquid assets (excluding your self-occupied property) that will be allocated for investment purpose?

您用作投資的資金平均佔閣下全部高流動性資產（不包括自住物業）的多少百分比？

- (a) Less than 5%
少於 5%
- (b) 5% to less than 10%
5% 至 10%以下
- (c) 10% to less than 20%
10% 至 20%以下
- (d) 20% to less than 30%
20% 至 30%以下
- (e) 30% or above
30% 或以上

7. "How long is your general investment horizon for your majority investment?" by "In general, the longer the investment horizon, the higher the risk an investor can withstand. Which option of average time horizon below would you be more favourable with when investing in various financial products, of which the value can fluctuate?"

“您的投資年期一般期限是多久？” “一般來說，投資期限越長，投資者能夠承受的風險就越高。在投資各種價值可能會波動的金融產品時，以下哪個平均年期的選擇對於您更有利？”

- (a) Up to 1 year
不多於 1 年
- (b) Up to 2 years
不多於 2 年
- (c) Up to 3 years
不多於 3 年
- (d) Up to 5 years
不多於 5 年
- (e) Over 5 years
超過 5 年

8. Please indicate your investment knowledge and experience in the following financial products:

(Investment Experience should be gained by some/frequent and multiple investment transactions)

(Please select the most appropriate answer for each of items (i) to (v))

請選出閣下於下列金融產品的投資知識及經驗年期：

(投資經驗應從一般/慣常性多次投資買賣而獲取)

(請於項目 (i) 至 (v)，每項選取最適合的答案)

Products 產品	Experience 經驗		
	(a) None 沒有	(b) Less than 3 years 少於3年	(c) 3 years or more 3年或以上
(i) Margin trading/Futures/Short Options/Swaps/Callable Bull/Bear Contracts (CBCB)/Equity Option Accumulator or Decumulator Forward/Currency Option Accumulator Forward/Hedge Fund/Private Equity 孖展交易 / 期貨 / 沽出期權 / 掉期 / 牛熊證 / 遠期股票累計認購或認沽期權 / 遠期外幣累計認購期權 / 對沖基金 / 私募基金	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(ii) Warrants/Credit Linked Note (with exposure to a basket of credits)/Perpetual Bond/Single Commodity/Emerging Markets, Regional, Single Country or Industry Sector Equity Fund/ Derivatives embedded Fund 認股權證 / 信貸掛鈎票據 (與一籃子信貸連繫) / 永久債券 / 單一商品 / 新興市場、地區性、單一國家或行業股票基金 / 含有衍生工具的基金	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iii) Equity, Equity Linked Investment/Credit Linked Note (with exposure to a single credit)/Subordinated Bond/Multi-Commodities/ Global or Major Market Equity Fund/Regional Balanced or High Yield Bond/Global, Regional or Single Country Emerging Market Bond/Medium Term FX Option Embedded product 股票、股票掛鈎投資/信貸掛鈎票據 (與單一信貸連繫) / 次級債券 / 各類商品 / 環球或主要市場股票基金 / 地區性平衡或高息債券 / 環球、地區性或單一國家新興市場債券 / 中期含有外幣期權的產品	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iv) Long Option/Medium Term Straight Bond/ Global or Major Market Bond Fund/Global High Yield Fund/Guaranteed Return Fund/Global Balanced Fund/Foreign Currency/Currency Linked Deposit or Note/Short Term FX Option Embedded product 購買期權 / 中期債券 / 環球或主要市場債券基金 / 環球高息債券基金 / 保證回報基金 / 環球平衡基金 / 外幣 / 外幣掛鈎存款或票據 / 短期含有外幣期權的產品	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(v) Short Term Straight Bond/Certificates of Deposit/Capital Guaranteed Investment Product/Money Market Fund 短期債券 / 存款證 / 保本投資產品 / 貨幣市場基金	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

9. Which statement is the best one that will express your investment objective?

下列那項最合適地表達您的投資目標？

- (a) My main investment objective is capital preservation.
我的投資目標為保本主導。
- (b) My main investment objective is income-oriented, i.e. generation of regular income with mild price fluctuation.
我的投資目標為收入主導，即適度價格波動的定期收入。
- (c) My main investment objective is growth-oriented.
我的投資目標為增長主導。
- (d) My main investment objective is speculation.
我的投資目標為投機主導。

Risk Profile Result 風險承擔能力的分析結果：

Risk Tolerance Level 風險承受能力	
<input type="checkbox"/> 1 - Low 低	<input type="checkbox"/> a (The Company will only accept subscriptions for products with a risk level match with your risk tolerance.) (本公司只接受客戶認購風險級別與客戶風險承受能力相符的產品。)
<input type="checkbox"/> 2 - Medium 中	<input type="checkbox"/> b (In the event of a mismatch* between your risk tolerance and a product's risk level, the Company will only accept subscriptions for products with a risk level of 3 or lower, and subscriptions must be made at a branch.) (如客戶的風險承受能力和產品風險級別不相符*，本公司只接受客戶認購風險級別為 3 或以下的產品並於分行認購。)
<input type="checkbox"/> 3 - Medium – High 中至高	<input type="checkbox"/> c (In the event of a mismatch* between your risk tolerance and a product's risk level, the Company will only accept subscriptions for products with a risk level of 4 or lower, and subscriptions must be made at a branch.) (如客戶的風險承受能力和產品風險級別不相符*，本公司只接受客戶認購風險級別為 4 或以下的產品並於分行認購。)
<input type="checkbox"/> 4 - High 高	<input type="checkbox"/> d (In the event of a mismatch* between your risk tolerance and a product's risk level, the Company will only accept subscriptions for products with a risk level of 5 or lower, and subscriptions must be made at a branch.) (如客戶的風險承受能力和產品風險級別不相符*，本公司只接受客戶認購風險級別為 5 或以下的產品並於分行認購。)
<input type="checkbox"/> 5 - Very High 非常高	

* In the event of a mismatch between customer's risk tolerance and a product's risk level, customer should fully understand and acknowledge that the risk level of the product to be subscribed is beyond customer's risk tolerance level derived from the Risk Profile Questionnaire and its related impact. Customer should provide reason(s) for the subscription with appropriate approval from the Company.

* 如客戶的風險承受能力和產品風險級別不相符，客戶應明白及確認於有關交易所認購產品之風險級別超出客戶於風險承擔能力問卷釐定的風險承受能力及其有關影響。客戶應提供認購交易的原因，並需要本公司許可。

Risk Tolerance Level 風險承受能力	Client Risk Profile 投資者類型	Attributes and Risk Preferences 特性及風險取向
1 - Low 低	Conservative 保守型	You are an investor who has little or limited expertise and experience in investment; and /or is willing to accept lower return in exchange for a higher degree of stability and certainty. 閣下是一位在投資上擁有少許或有限的專門知識及經驗；和/或願意接受較低回報來換取較高度的投資穩定性及肯定性的投資者。
2 - Medium 中	Balanced 均衡型	You are an investor who has some experience and knowledge in financial investment; is willing to accept some investment risks in exchange for a potentially higher but relatively stable return; and/or has tendency to develop a lower risk investment portfolio. 閣下是一位對金融投資擁有一些經驗及知識；願意接受某些程度的投資風險來換取較高但相對穩定的潛在回報；和/或傾向建立較低風險的投資組合的投資者。
3 - Medium – High 中至高	Growth 增長型	You are an investor who has reasonable expertise or experience in financial investment; is willing to accept considerable investment risk in exchange for a potentially higher return; and/or has sound financial capability to absorb the corresponding investment loss. 閣下是一位對金融投資擁有合理的專門知識或經驗；願意接受相當程度的投資風險來換取較高的潛在回報；和/或擁有健全的財政實力來承受相應的投資損失的投資者。
4 - High 高	Aggressive 進取型	You are an investor who has considerable expertise or experience in financial investment; is willing to accept significant investment risk in exchange for a potentially significant return; and/or has strong financial capability to bear loss from high-risk investment. 閣下是一位對金融投資擁有相當的專門知識或經驗；願意接受高投資風險來換取高的潛在回報；和/或擁有強健的財政實力來承受高風險投資的損失的投資者。
5 - Very High 非常高	Speculative 投機型	You are an investor who demonstrates a strong preference for or expertise or experience with high-risk, structured or leveraged products; is willing to accept significantly high investment risk in exchange for a potentially substantial return; and/or has solid financial capability to tolerate loss in a high-risk investment. 閣下是一位對高風險、結構性或槓桿產品表明有偏好、具專門知識或經驗；願意接受非常高的投資風險來換取巨額的潛在回報；和/或擁有強健的財政實力來承受高風險投資的損失的投資者。

Declaration 聲明：

I confirm that all the answers to this Risk Profile Questionnaire are according to my current situation. I understand that this questionnaire is intended only to help me understand my risk profile and investment needs. It is not an offering of any financial product.

本人確認本風險承擔能力問卷的答案均根據本人的現況作答。本人明白問卷僅用以幫助本人了解個人之風險承擔能力及投資需要，並不構成任何財務產品的要約。

Signature of Customer 客戶簽署

Date 日期 (D/M/Y 日/月/年)

Name of Licensed Insurance Intermediary

持牌保險中介人姓名

Signature of Licensed Insurance Intermediary

持牌保險中介人簽署

Date (D/M/Y)

日期 (日/月/年)

Investors are advised to re-assess their own risk preference and the resulting investment strategy at least annually as the needs and circumstances may change.

因應個人的情況和需要的變化，投資者至少每年應重新評估其承受風險的能力並訂定相應的投資策略。

Risk Disclosure and Disclaimer 風險披露及免責聲明

1. The risk profiling result in this document is derived from the information provided to the Company by you through a pre-set risk assessment process and is intended to assist you to understand your investment needs and risk tolerance and is merely provided for reference only. No representation is made that any returns indicated will be achieved. Changes to the assumptions made or any information provided by you may have a material impact on the result indicated. Accordingly, the Company accepts no liability whatsoever as to the completeness or accuracy of the information or result contained in this document and in respect of any consequences should you choose to rely on the information or result contained herein.

此文件內風險承擔能力分析結果乃根據閣下向本公司所提供的資料透過預設的投資風險評估程序所得，旨在協助閣下明白本身的投資需要及風險取向，並僅作參考用途。預測的回報未必可以達到。參考結果可因既定的假設或閣下提供資料有所改變而受影響。因此，本公司不會就此文件內所載資料或結果的準確及完整或閣下倚賴該等資料或結果所招致的任何後果而承擔任何責任。

2. You should consider carefully your investment objective and risk tolerance ability and seek for independent professional advice before making any investment decision. The Company will not be responsible for any consequences should you choose to rely on information herein contained.

閣下應仔細考慮閣下的投資目標及承受風險能力，並尋求獨立專業意見，才作出任何投資決定。閣下根據本文件的資料以作任何投資決定，本公司恕不負責。

3. Similar to most types of investment, the returns and the value of principal may go up as well as down. As such, you may suffer substantial investment losses due to unfavourable market conditions during the course of investment. You should therefore only invest in line with own risk taking capability and circumstance. The choice of investments implied in this document is not a substitute for appropriate professional investment advice.

與大多數投資項目相類似，回報及本金的價值可升亦可跌。因此，閣下可能因投資期間出現的不利市場狀況而承受重大的投資損失。閣下應根據自身風險承受能力及情況而投資。本文件所包含之投資選擇僅作參考用途，並不能代替適當的專業投資意見。

4. The Company reserves the right to amend the content of the choice of investments without prior notice. The Company retains the final decision rights on any disputes.

本公司有權更改投資選擇項目之內容而無須作事先通知。本公司保留對任何爭議之最終決定權。

5. The information contained in this document is provided solely for reference only and does not constitute any offer, solicitation, invitation, advice or recommendation to subscribe for or redeem. Investment involves risk. Past performance is not indicative of future performance. You should refer to the relevant offering documents for detailed information prior to making any investments.

此文件所載資料只備作參考用途，並不構成任何認購或沽出之要約、游說、邀請、意見或建議。投資涉及風險，過往的表現不能預示將來的表現，在作出投資前，閣下應參閱有關銷售文件內的詳細資料。

6. If you have any doubt about this document or any offering document, appropriate independent financial and professional advice should be sought.

7. 如對此等資料或任何銷售文件有疑問，閣下應尋求合適的獨立財務及專業意見。

For Office Use Only

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