**VHIS PR Survey 2.0 – Questionnaire**

Language: English and Traditional Chinese

Sample size: 1,000, all working aged 25-60

|  |  |  |  |
| --- | --- | --- | --- |
|  | Definition | Filter | N |
| 1 | With both group and individual purchased medical insurance | A1a/A1b=2/3 AND A2=2/3/4 | 330 |
| 2 | With group but NO individual purchased medical insurance | A1a/A1b=2/3 AND A2=not 2/3/4 | 260 |
| 3 | With NO group but HAVE individual purchased medical insurance | (A1a not 2/3) AND (A1b not 2/3) AND A2=2/3/4 | 225 |
| 4 | NO group and NO individual purchased medical insurance | (A1a not 2/3) AND (A1b not 2/3) AND A2=not 2/3/4 | 185 |
|  |  |  | 1,000 |

|  |
| --- |
| **Screening Questions** |

**ASK ALL** [MA]

S1. Do you or any of your family members work in the following industries?

請問你或你嘅家人有冇喺以下嘅行業工作？

|  |  |  |  |
| --- | --- | --- | --- |
| Public relations | 公關 | 1 | **TERMINATE** |
| Advertising/ marketing | 廣告／市場推廣 | 2 |
| Market research | 市場調查 | 3 |
| Media | 媒體 | 4 |
| Bank/ Financial institutions (including investment, loan, mortgage, insurance company and credit card issuing company) | 銀行／金融機構（包括投資、借貸、按揭、保險、 信用咭公司） | 5 |
| Government offices/ Public affair organizations | 政府／公共機構 | 6 | **CONTINUE** |
| Telecommunication company | 電訊商 | 7 |
| None of the above [EXCLUSIVE] | 以上都冇 | 99 |

**ASK ALL** [SA]

S2. What’s your gender?

你嘅性別係…

|  |  |  |  |
| --- | --- | --- | --- |
| Male | 男 | 1 | **CONTINUE & CHECK QUOTA** |
| Female | 女 | 2 |

**ASK ALL** [SA]

S3. Which age group do you belong to?

你屬於以下邊個年齡組別？

|  |  |  |  |
| --- | --- | --- | --- |
| Under 18 | 18歲以下 | 1 | **TERMINATE** |
| 18 – 24 | 18 – 24歲 | 2 |
| 25 – 29 | 25 – 29 歲 | 3 | **CONTINUE & CHECK QUOTA** |
| 30 – 34 | 30 – 34 歲 | 4 |
| 35 – 39 | 35 – 39 歲 | 5 |
| 40 – 44 | 40 – 44 歲 | 6 |
| 45 – 49 | 45 – 49 歲 | 7 |
| 50 – 54 | 50 – 54 歲 | 8 |
| 55 – 60 | 55 – 60歲 | 9 |
| 61 – 64 | 61 – 64 歲 | 10 | **TERMINATE** |
| 65 or above | 65歲或以上 | 11 |

**ASK ALL** [SA]

S4. Which of the following best describes your current employment status?

請問以下邊一項最能夠形容你而家嘅就業狀況呢？

|  |  |  |  |
| --- | --- | --- | --- |
| Full time | 全職僱員 | 1 | **CONTINUE** |
| Part time | 兼職僱員 | 2 |
| Self-employed | 自僱人士 | 3 |
| Unemployed | 待業／失業 | 4 | **TERMINATE** |
| Housewife | 家庭主婦 | 5 |
| Retired | 退休 | 6 |
| Student | 學生 | 7 |

**ASK ALL** [SA]

S5. Which of the following best describes your relationship status?

你嘅婚姻狀況係…

|  |  |  |
| --- | --- | --- |
| Single | 單身 | 1 |
| Single – in a serious relationship | 單身，有穩定嘅交往對象 | 2 |
| Engaged to be married | 訂婚 | 3 |
| Married, less than 3 years | 已婚3年或以下 | 4 |
| Married, more than 3 years | 已婚超過3年 | 5 |
| Separated/ Divorced | 離婚／分居 | 6 |
| Widow/ Widower | 喪偶 | 7 |
| Refused | 不便透露 | 99 |

**ASK ALL** [MA, EXCEPT CODE 99]

S6. Do you have the following family members?

請問你嘅家人有…

|  |  |  |
| --- | --- | --- |
| Father | 爸爸 | 1 |
| Mother | 媽媽 | 2 |
| Siblings | 兄弟姊妹 | 3 |
| Spouse [SHOW IF S5=4-5] | 配偶 | 4 |
| Child(ren) | 子女 | 5 |
| Father in law [SHOW IF S5=4-5] | 岳父／老爺 | 6 |
| Mother in law [SHOW IF S5=4-5] | 岳母／奶奶 | 7 |
| Grandfather | 爺爺／外公 | 8 |
| Grandmother | 嫲嫲／外婆 | 9 |
| No, I don’t have any dependents | 我只有自己一個人 | 99 |

|  |
| --- |
| **Main Questionnaire** |

|  |
| --- |
| **A. MEDICAL INSURNACE OWNERSHIP AND SOURCES OF FUNDING** |

**ASK ALL** [MA]

A1. What kind(s) of group insurance does your employer or your family member’s employer provide you?

Please select all that apply.

你或你家人嘅僱主所提供嘅團體保險，有冇為你提供以下嘅保障？

請選擇所有適用嘅答案。

|  |  |  |  |
| --- | --- | --- | --- |
|  |  | a.  Provided by employer  自己僱主 | b.  Provided by my family member’s employer  家人僱主 |
| Group Life | 團體人壽 | 1 | 1 |
| Group Health – outpatient | 團體醫療 - 門診 | 2 | 2 |
| Group Health – inpatient | 團體醫療 - 住院 | 3 | 3 |
| None of the above [EXCLUSIVE] | 以上都冇 | 99 | 99 |

**ASK ALL** [MA]

A2. Which of the following insurance products do you own currently? Please **EXCLUDE** those paid by your company or any group coverage.

Please select all that apply.

請問你擁有以下邊啲保險產品？請只包括個人保險產品，而僱主提供或其他任何團體保險並**唔包括**在內。

請選擇所有適用嘅答案。

|  |  |  |
| --- | --- | --- |
| Accident insurance | 意外保險 | 1 |
| Health insurance - hospital & surgical | 醫療保險 – 住院及手術相關保險 | 2 |
| Health insurance - outpatient | 醫療保險 – 門診保險 | 3 |
| Health insurance - hospital cash | 醫療保險 – 住院現金 | 4 |
| Critical illness insurance | 危疾保險 | 5 |
| None of the above [EXCLUSIVE] | 以上都冇 | 99 |

**ASK HOSPITAL & SURGICAL health insurance owners (A2=2)** [NUMERIC OPEN-END, INPUT RANGE 1-9]

A3. How many **hospital & surgical health insurance** policies do you currently have?

你而家擁有幾多份**住院及手術相關嘅醫療保險**？

\_\_\_\_\_\_\_ Policy(ies) 份

**ASK HOSPITAL & SURGICAL health insurance owners (A2=2)**

A4. You mentioned that you currently own **hospital and surgical health insurance**. Please provide the details of each of the health insurance plan you have.

我哋想知道有關你每一份**住院及手術相關嘅醫療保險**嘅詳情，例如幾時購買，保障級別等。

[SHOW NUMBER OF COLUMNS ACCORDING TO NUMBER OF POLICIES FROM A3]

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  | Policy 1  第一份 | | Policy 2  第二份 | | Policy 3  第三份 | | etc… |
| **a. Whether it’s VHIS certified plan 係咪屬於自願醫保（政府認可嘅個人住院醫療保險 ）**  [SA PER COLUMN] | | | | | | | | |
| Yes | 係 | 1 | | 1 | | 1 | | 1 |
| No | 唔係 | 2 | | 2 | | 2 | | 2 |
| [Ask A4a=1 only] **b. VHIS certified plan type自願醫保計劃類型**  [SA PER COLUMN] | | | | | | | | |
| Standard plan | 標準計劃 | 1 | | 1 | | 1 | | 1 |
| Flexi plan | 靈活計劃 | 2 | | 2 | | 2 | | 2 |
| [Ask A4a=2 only] **c. When was it purchased 購買時間** [SA PER COLUMN] | | | | | | | | |
| In the past 6 months | 過去六個月 | 1 | | 1 | | 1 | | 1 |
| 6-12 months ago | 六至十二個月前 | 2 | | 2 | | 2 | | 2 |
| 1-2 years ago | 一至兩年前 | 3 | | 3 | | 3 | | 3 |
| 2-3 years ago | 兩至三年前 | 4 | | 4 | | 4 | | 4 |
| 3-4 years ago | 三至四年前 | 5 | | 5 | | 5 | | 5 |
| 4-5 years ago | 四至五年前 | 6 | | 6 | | 6 | | 6 |
| More than 5 years ago | 超過五年前 | 7 | | 7 | | 7 | | 7 |
| Cannot remember | 唔記得 | 99 | | 99 | | 99 | | 99 |
| [Ask A4a=2 only] **d. Plan level保障級別** [SA PER COLUMN] | | | | | | | | |
| Private | 私家病房 | 1 | | 1 | | 1 | | 1 |
| Semi-private | 半私家病房 | 2 | | 2 | | 2 | | 2 |
| Ward | 普通病房 | 3 | | 3 | | 3 | | 3 |
| Others, please specify: | 其他（請註明）: | 4 | | 4 | | 4 | | 4 |
| Cannot remember | 唔記得 | 99 | | 99 | | 99 | | 99 |
| [Ask A4a=2 only] **e. Annual deductible墊底費**／**自付額** [SA PER COLUMN] | | | | | | | | |
| Yes, HK$8,000 or below | 有: HK$8,000或以下 | 1 | | 1 | | 1 | | 1 |
| Yes, HK$8,001 - HK$25,000 | 有: HK$8,001 – HK$25,000 | 2 | | 2 | | 2 | | 2 |
| Yes, HK$25,001 - HK$40,000 | 有: HK$25,001 – HK$40,000 | 3 | | 3 | | 3 | | 3 |
| Yes, HK$40,001 or above | 有: HK$40,001以上 | 4 | | 4 | | 4 | | 4 |
| No | 冇 | 5 | | 5 | | 5 | | 5 |
| Cannot remember | 唔記得 | 99 | | 99 | | 99 | | 99 |
| **f. Company that offered the policy購買自…** [Random list except others] [SA PER COLUMN] | | | | | | | | |
| AIA | 友邦（AIA） | 1 | 1 | | 1 | | 1 | |
| AXA | 安盛（AXA） | 2 | 2 | | 2 | | 2 | |
| Blue Cross | 藍十字 (Blue Cross) | 3 | 3 | | 3 | | 3 | |
| Bupa | 保栢（Bupa） | 4 | 4 | | 4 | | 4 | |
| FWD | 富衛（FWD） | 5 | 5 | | 5 | | 5 | |
| Cigna | 信諾環球 (Cigna) | 6 | 6 | | 6 | | 6 | |
| HSBC | 匯豐銀行 (HSBC) | 7 | 7 | | 7 | | 7 | |
| Manulife | 宏利（Manulife） | 8 | 8 | | 8 | | 8 | |
| Prudential | 英國保誠（Prudential） | 9 | 9 | | 9 | | 9 | |
| Sun Life | 永明金融（Sun Life） | 10 | 10 | | 10 | | 10 | |
| Others, please specify: | 其他（請註明）: | 11 | 11 | | 11 | | 11 | |
| [Ask A4a=1 only] **g. Channel of purchasing VHIS 購買自願醫保計劃嘅途徑**  [Random list except others] [SA PER COLUMN] | | | | | | | | |
| Insurance - agent | 保險代理 (agent) | 1 | 1 | | 1 | | 1 | |
| Insurance - broker | 保險經紀 (broker) | 2 | 2 | | 2 | | 2 | |
| Insurance - online | 保險公司網站 | 3 | 3 | | 3 | | 3 | |
| Bank – staff | 銀行職員 | 4 | 4 | | 4 | | 4 | |
| Bank – telesales | 銀行電話營銷 | 5 | 5 | | 5 | | 5 | |
| Bank – online | 銀行網站 | 6 | 6 | | 6 | | 6 | |
| Others, please specify: | 其他（請註明）: | 7 | 7 | | 7 | | 7 | |

**~~ASK health insurance owners (A2=2 OR 3 OR 4)~~** ~~[SA]~~

~~A5a. How important is~~ **~~getting professional advice~~** ~~to you when it comes to purchasing any type of health insurance?~~

~~喺你買任何類型嘅醫療保險時，你認為~~**~~尋求專業人士嘅意見~~**~~，對你有幾重要？~~

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| ~~Very Important~~  ~~非常重要~~ |  |  |  |  |  | ~~Not Important at All~~  ~~完全不重要~~ |
| ~~7~~ | ~~6~~ | ~~5~~ | ~~4~~ | ~~3~~ | ~~2~~ | ~~1~~ |

~~A5b. How important~~ **~~getting professional assistance from an advisor~~** ~~is to you when making a health insurance claim (excl. any group health/ medical insurance)?~~

~~喺你進行醫療保險索償時 （不包括任何團體醫療保險），~~**~~你認為尋求專業人士嘅協助~~**~~，對你有幾重要？~~

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| ~~Very Important~~  ~~非常重要~~ |  |  |  |  |  | ~~Not Important at All~~  ~~完全不重要~~ |
| ~~7~~ | ~~6~~ | ~~5~~ | ~~4~~ | ~~3~~ | ~~2~~ | ~~1~~ |

**ASK NON-HOSPITAL & SURGICAL health insurance owners (A2 NOT 2)** [OPEN-END]

A6. It appears that you do not own hospital and surgical health insurance at the moment. Why is that?

你而家冇任何住院及手術相關嘅醫療保險，點解呢？

|  |
| --- |
|  |

**ASK ALL** [MA, RANDOMISE EXCEPT OTHERS]

A7.

[DISPLAY IF A1a 2/3 OR A1b 2/3 OR A2 2/3/4]

Other than group and/or individual health insurance coverage, what other source(s) of funds would you rely on for paying health and medical expenses?

Please select all that apply.

除咗團體或個人醫療保險嘅保障外，你仲會倚靠邊啲方法去應付健康同醫療方面嘅開支？

請選擇所有適用嘅答案。

[DISPLAY IF A1a NOT 2/3 AND A1b NOT 2/3 AND A2 NOT 2/3/4]

What source(s) of funds would you rely on for paying health and medical expenses?

Please select all that apply.

你會倚靠邊啲方法去應付健康同醫療方面嘅開支？

請選擇所有適用嘅答案。

|  |  |  |
| --- | --- | --- |
| My own savings | 我自己嘅儲蓄 | 1 |
| Investment returns (e.g. business, rental income, investment products, etc) | 投資回報（例如：商業，租金收入，投資產品等） | 2 |
| Financial assistance from the government (e.g. public healthcare services, subsidies) | 政府提供嘅資助（例如：公共醫療服務，補貼） | 3 |
| Financial assistance from family members | 家人嘅資助 | 4 |
| Other, please specify: | 其他（請註明）： | 5 |

|  |
| --- |
| **B. VHIS** |

[Display if A4a = ALL code 2]

The HKSAR Government launched the Voluntary Health Insurance Scheme (VHIS) in April 2019. Insurance companies in the Scheme offer a Standard Plan with basic standardized features for the insured (who aged between 15 days and 80 years old), including –

(a) guaranteed renewal rights, despite changes to the health conditions of the insured, up to the age of 100;

(b) no lifetime benefit limit;

(c) cover for Pre-existing Conditions not known at time of joining; and

(d) cover for day case procedures like endoscopy provided medically necessary, etc.

Under the scheme, those who purchase VHIS plans will receive a tax break as an incentive for plans they purchase for themselves or their dependents. The ceiling for deductible premiums per year is set at HK$8,000 per insured person.

Insurance companies can also offer Flexi Plans with enhanced protection for the insured provided generally all protection under a Standard Plan is preserved.

Please click here if you want to see more details regarding the VHIS plan.

[PROGRAMMING NOTE: SHOW THE 3 IMAGES BELOW IN NEW WINDOW FOR CLICK HERE]

香港政府喺2019年4月推出自願醫保計劃，參與計劃嘅保險公司會為出世15日至80歲嘅投保人提供標準計劃，計劃包括以下特點：

(1) 不論受保人士嘅健康狀況有冇改變均保證續保至100歲

(2) 不設終身保障限額

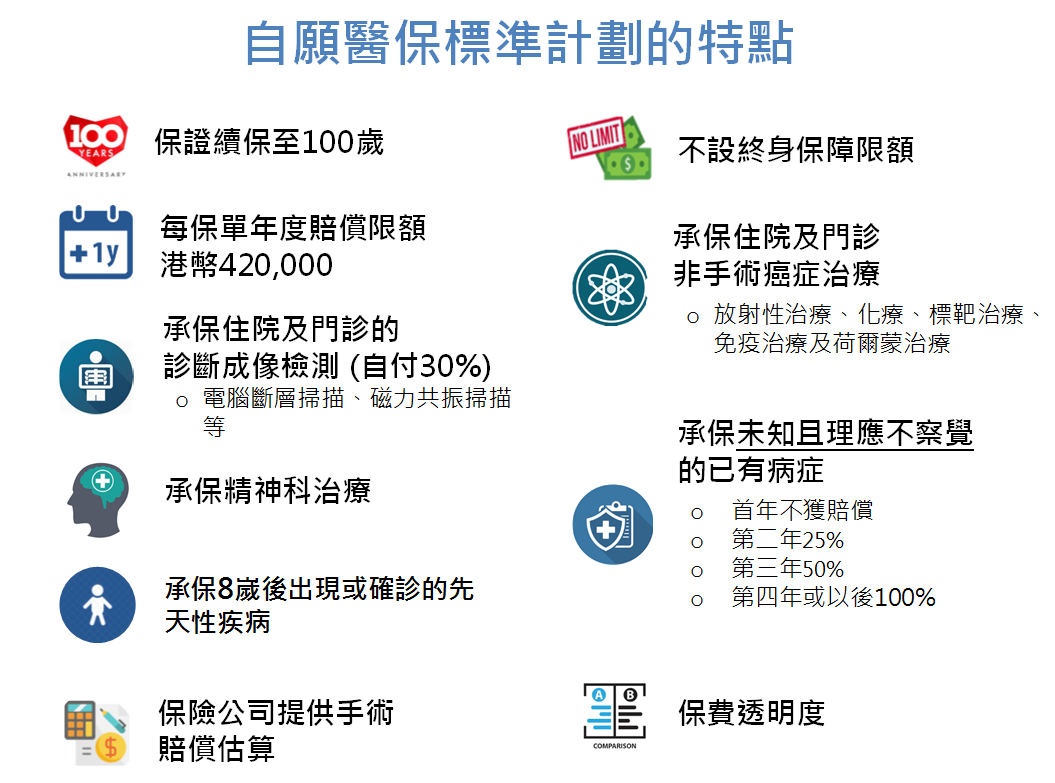
(3) 承保未知而理應唔會察覺嘅已有病徵

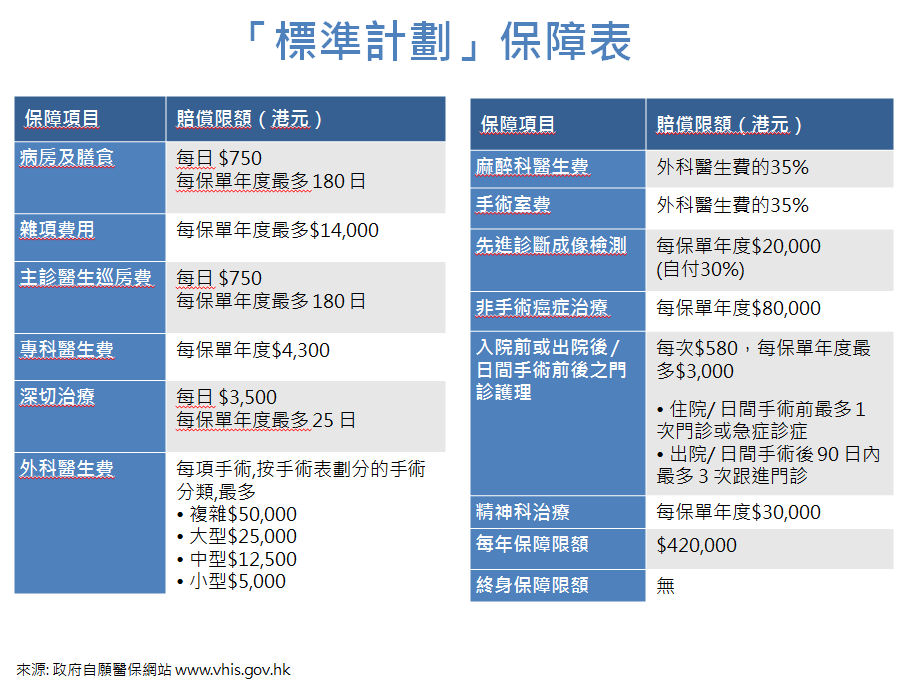
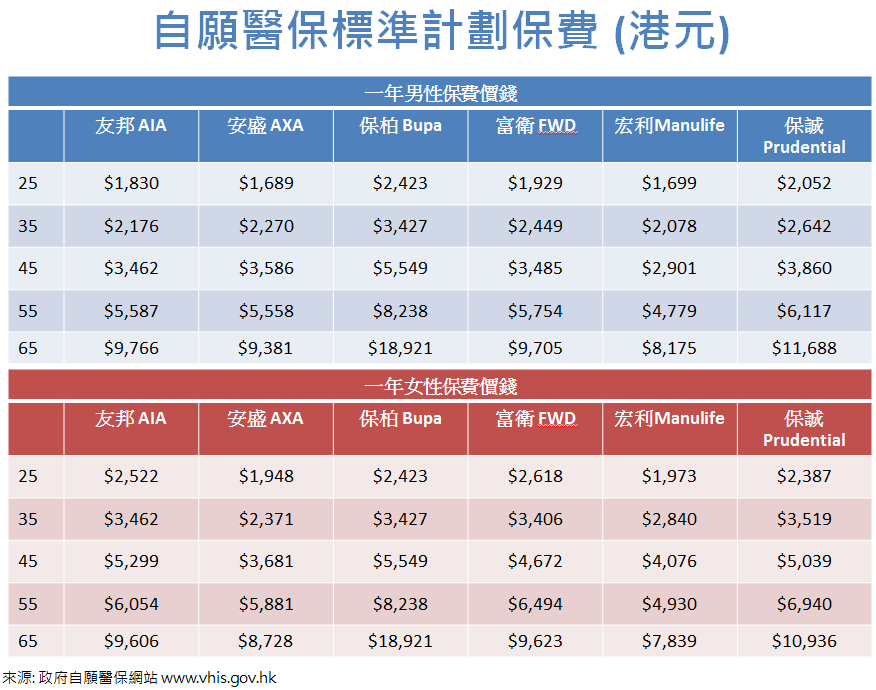
(4) 保障涵蓋日間手術，包括按醫療需要進行嘅內窺鏡檢查

根據規定，凡為自己或家人購買自願醫保計劃，每年可作稅務扣減嘅保費上限為每名受保人8,000元。

保險公司亦有提供靈活計劃，涵蓋標準計劃嘅所有保障之餘，仲會提供更大嘅保障。

你可**按此**了解更多有關自願醫保計劃嘅詳情。



**ASK non-VHIS plan owner (A4a ALL code 2)** [SA]

B1. Prior to today, have you heard of the proposed Voluntary Health Insurance Scheme (VHIS)?

在此之前，你有沒有聽過自願醫療保險計劃（自願醫保）？

|  |  |  |
| --- | --- | --- |
| Yes | 有 | 1 |
| No | 冇 | 2 |

**ASK non health insurnace owners or HEALTH INSURNACE OWNERS BUT NOT VHIS PLAN HOLDER (a2 not 2 OR A4a ALL code 2)** [SA]

B2.

[DISPLAY IF NON-HOSPITAL & SURGICAL HEALTH INSURANCE OWNERS (A2 NOT 2)]

How likely would you consider purchasing VHIS plan?

你有幾大可能會考慮為自己購買自願醫保計劃呢？

[DISPLAY IF HOSPITAL & SURGICAL HEALTH INSURANCE OWNERS (A2=2)]

How likely would you consider purchasing VHIS for yourself or switching your existing health plan to VHIS?

你有幾大可能會考慮為自己購買自願醫保計劃，或者將你而家嘅醫療保險計劃轉去自願醫保計劃？

|  |  |  |
| --- | --- | --- |
| Very likely | 極有可能會 | 5 |
| Quite likely | 可能會 | 4 |
| Not sure | 唔肯定 | 3 |
| Quite unlikely | 未必會 | 2 |
| Very unlikely | 一定唔會 | 1 |

**~~ASK VHIS REJECTORS (B1 CODES 3/2/1)~~** ~~[SA]~~

~~B2. Under the scheme, those who purchase VHIS plans will receive a tax break as an incentive for plans they purchase for themselves or their dependents. The ceiling for deductible premiums per year is set at HK$8,000 per insured person.~~

~~根據規定，凡為自己或家人購買自願醫保計劃，每年可作稅務扣減嘅保費上限為每名受保人8,000元。~~

~~[DISPLAY IF NON-HOSPITAL & SURGICAL HEALTH INSURANCE OWNERS (A2 NOT 2)]~~

~~After knowing the above, how likely would you consider purchasing VHIS plan for yourself when it becomes available?~~

~~知道咗以上嘅優惠後，你會為自己購買自願醫保計劃嘅可能性有幾大？~~

~~[DISPLAY IF HOSPITAL & SURGICAL HEALTH INSURANCE OWNERS (A2=2)]~~

~~After knowing the above, how likely would you consider purchasing VHIS plan for yourself or switching your existing health plan to VHIS when it becomes available?~~

~~知道咗以上嘅優惠後，你有幾大可能會考慮為自己購買自願醫保計劃，或者將你而家嘅醫療保險計劃轉去自願醫保計劃？~~

|  |  |  |
| --- | --- | --- |
| ~~Very likely~~ | ~~極有可能會~~ | ~~5~~ |
| ~~Quite likely~~ | ~~可能會~~ | ~~4~~ |
| ~~Not sure~~ | ~~唔肯定~~ | ~~3~~ |
| ~~Quite unlikely~~ | ~~未必會~~ | ~~2~~ |
| ~~Very unlikely~~ | ~~一定唔會~~ | ~~1~~ |

**Ask those who have heard of VHIS (B1~~a~~=1)** [MA] [RANDOMISE EXCEPT OTHERS]

B3. Since the launch of VHIS, which of the below described what you have done?

自願醫保計劃推出後，以下邊項可以用嚟形容您做過嘅嘢？

|  |  |  |
| --- | --- | --- |
| Have seen/ heard about VHIS on media BUT have not paid much attention to it | 有聽過／見過有關自願醫保嘅資訊，但冇乜特別留意 | 1 |
| Have seen/ heard about VHIS on media AND have read into the details | 有聽過／見過有關自願醫保嘅資訊，亦都有了解詳情 | 2 |
| Have received communication from my insurance provider(s) regarding VHIS | 有收到保險公司發出有關自願醫保嘅資訊 | 3 |
| Have been contacted by my insurance agent(s) regarding VHIS | 我嘅保險經紀已經就自願醫保聯絡過我 | 4 |
| Have proactively research information regarding VHIS | 自已有主動咁搜尋同了解有關自願醫保嘅資訊 | 5 |
| Have discussed with colleagues/ friends or family regarding VHIS | 同親朋戚友／同事傾過有關自願醫保嘅嘢 | 6 |
| Others, please specify: \_\_\_\_\_\_\_\_\_\_\_\_\_ | 其他，請註明： | 7 |

**Ask those who Have proactively research information regarding VHIS (B3=5)** [SA] [RANDOMIZE EXCEPT OTHERS, CODE 2/3 AND 4/5 ROTATE IN PAIRS]

B4. You mentioned that you’ve researched more about VHIS. Which channel did you use?

你提及到你有主動咁搜尋同了解有關自願醫保計劃嘅資訊，咁你用咗邊啲途徑？

|  |  |  |
| --- | --- | --- |
| Government website | 政府網站 | 1 |
| Insurer websites | 保險公司網站 | 2 |
| Insurer hotline | 保險公司電話熱線 | 3 |
| Bank websites | 銀行網站 | 4 |
| Bank hotline | 銀行電話熱線 | 5 |
| Newspaper/ magazines | 報紙／雜誌 | 6 |
| Programs on TV | 電視節目 | 7 |
| Programs on radio | 電台節目 | 8 |
| Insurance comparison platform (e.g. GoBear, MoneyHero, 10 Life) | 保險比較平台（例如GoBear，MoneyHero, 10 Life） | 9 |
| Speaking to insurance agents [auto code if B3=4] | 問保險經紀 | 10 |
| Speaking to bank staff | 問銀行職員 | 11 |
| Others, please specify: \_\_\_\_\_\_\_\_\_\_ | 其他，請註明： | 12 |

**ASK VHIS REJECTORS (B2=1-3)** [MA] [RANDOMISE EXCEPT OTHERS]

B5a. Why would you not consider purchasing VHIS?

Please select all that apply.

點解你唔考慮購買自願醫保計劃？

請選擇所有適用嘅答案。

|  |  |  |
| --- | --- | --- |
| Limited coverage/benefit limit | 保障範圍／賠償唔夠 | 1 |
| Premium is high | 保費貴 | 2 |
| Not guaranteed acceptance | 唔係保證受保 | 3 |
| Unattractive tax incentives | 扣稅優惠唔吸引 | 4 |
| Already have medical coverage from my own employer/family member’s employer [DISPLAY ONLY IF A1a/b=3] | 我自己／家人嘅僱主已為我提供醫療保障 | 5 |
| VHIS seem less competitive than my own medical plans [DISPLAY ONLY IF A2=2] | 相比我自己有嘅醫療保險，自願醫保計劃嘅保障冇咁好 | 6 |
| Need more information about VHIS before deciding whether to buy or not | 喺決定買唔買之前，我需要知道更多有關自願醫保計劃嘅詳情 | 7 |
| Others, please specify: | 其他（請註明）: | 8 |

**ASK VHIS CONSIDERER OR vhis plan owners (B2=3-5 or a4a any code 1)** [MA] [RANDOMIZE EXCEPT OTHERS]

B5b.What is it that you find **attractive** about VHIS?

有關自願醫保，有啲乜嘢**吸引**你呢？

|  |  |  |
| --- | --- | --- |
| Tax deduction | 可以扣稅 | 1 |
| Government support | 由政府推行 | 2 |
| Comprehensive coverage | 覆蓋夠全面 | 3 |
| Guaranteed renewal until 100 | 保證續保至100歲 | 4 |
| No lifetime limit | 冇終身~~限制~~保障限額 | 5 |
| Premium pricing is transparent | 保費透明 | 6 |
| Issue age can be up to 80 years old | 投保年齡可到80歲 | 7 |
| Checks like diagnostic imaging (MRI or CT Scan) are also covered at both inpatient and outpatient settings (note: a co-pay of 30% is required) | 醫學影像診斷檢查（如MRI或CT掃描）都包括喺住院同門診計劃（注意：其中30％嘅費用須要自付） | 8 |
| Cover treatments that take place at Cancer Centers | 保障範圍包括喺癌症中心進行嘅治療 | 9 |
| Others, please specify: | 其他（請註明）: | 10 |

**ASK health insurance owners AND VHIS CONSIDERERS (A2=2 AND B2=3-5)** [SA]

B6a. If you were to consider VHIS, would you consider switching from your existing health plan to VHIS or buy VHIS as additional?

Please select one answer.

假設你會考慮自願醫保，咁你喺會將而家嘅醫療保險計劃轉去自願醫保定係多買一份呢？

只可選擇一個答案。

|  |  |  |
| --- | --- | --- |
| I will switch my existing health plan to VHIS | 我會轉而家嘅醫保計劃去自願醫保計劃 | 1 |
| I will not switch my existing health plan to VHIS but purchase VHIS plan as additional | 我唔會轉而家嘅醫保計劃去自願醫保計劃，但我會額外買多一份自願醫保計劃 | 2 |
| Not sure | 唔肯定 | 3 |

**ASK VHIS owner (A4a any code 1)** [SA]

B6b. You mentioned that you currently own VHIS certified plan, did you switch from your existing health plan to VHIS or buy VHIS as additional?

你提及到你已經有自願醫保計劃，咁你係將之前有嘅醫療保險轉做自願醫保定係另外買一份嘅呢？

|  |  |  |
| --- | --- | --- |
| I switched my existing health plan to VHIS | 我係將之前有嘅醫療保險轉做自願醫保 | 1 |
| I did not switch my existing health plan to VHIS but purchased VHIS plan as additional | 我冇轉我已擁有嘅醫療保險，我係額外買自願醫保 | 2 |

**Ask VHIS considerers (B2=4-5)** [MA] [RANDOMISE EXCEPT OTHERS]

B7a.

[DISPLAY IF NON-HOSPITAL & SURGICAL HEALTH INSURANCE OWNERS or those consider buying VHIS as additional (A2 NOT 2 OR B6a=2)]

Which company would you consider purchasing VHIS from?

你會考慮經邊間公司購買自願醫保？

[DISPLAY IF A2=2 AND B6a CODE 1]

Thinking about switching your existing health plan to VHIS, which company would you consider?

Please select one answer.

如果你將而家嘅醫保計劃轉做自願醫保，你會揀邊間公司？

只可選擇一個答案。

|  |  |  |
| --- | --- | --- |
| AIA | 友邦（AIA） | 1 |
| AXA | 安盛（AXA） | 2 |
| Blue Cross | 藍十字 (Blue Cross) | 3 |
| Bupa | 保栢（Bupa） | 4 |
| FWD | 富衛（FWD） | 5 |
| Cigna | 信諾環球 (Cigna) | 6 |
| HSBC | 匯豐銀行 (HSBC) | 7 |
| Manulife | 宏利（Manulife） | 8 |
| Prudential | 英國保誠（Prudential） | 9 |
| Sun Life | 永明金融（Sun Life） | 10 |
| Others, please specify: | 其他（請註明）: | 11 |
| Not sure | 唔肯定 | 99 |

**Ask VHIS considerers (B2=4-5)** [SA] [RANDOMISE EXCEPT OTHERS]

B7b. Which company are you most likely to consider?

Please select one answer.

你最大可能會經邊間公司購買自願醫保？

只可選擇一個答案。

|  |  |  |
| --- | --- | --- |
| [Show B7a answer] |  |  |

**Ask VHIS considerers (B2=4-5)** [SA]

B8. Under VHIS, participating insurance companies will offer VHIS-compliant products – the Standard Plan and Flexi Plans. Which one will you purchase?

保險公司可就自願醫保提供認可產品，客戶可選擇購買標準計劃或靈活計劃。你會買邊個計劃呢？

**[Random list except “Cannot decide yet”]**

|  |  |  |
| --- | --- | --- |
| Standard plan | 標準計劃 | 1 |
| Flexi plan | 靈活計劃 | 2 |
| Cannot decide yet | 暫時未決定 | 3 |



Source 資料來源: HK01【自願醫保計劃．懶人包】

**Ask VHIS considerers (B2=4-5)** [MA]

B9.

[Display if B7a NOT code 99 and B8 NOT code 3]

You mentioned that you would purchase a [show B8 answer] VHIS from [show B7b answer]. Why would you say so?

你話你會買自願醫保嘅[show B8 answer]並經[show B7b answer]購買。點解呢？

[Display if B7a NOT code 99 and B8=3]

Why would purchase VHIS from [show B7b answer]?

點解你會經[show B7b answer]買自願醫保？

**[Random list except others]**

|  |  |  |
| --- | --- | --- |
| The agent is good | 有好嘅經紀 | 1 |
| Strong after sales service / follow-up from agent/intermediary | 中介人提供好嘅售後服務／跟進服務 | 2 |
| Good customer service/hotline (e.g. ability to address my needs, efficient) | 良好嘅客戶服務／熱線電話（如：能夠解決我嘅需求、有效率） | 3 |
| Good overall reputation and word of mouth | 信譽良好 | 4 |
| The claim service is good (e.g. fast, simple claim process) | 有好嘅索償服務（例如：索償程序夠簡便） | 5 |
| Lower premium | 保費較平 | 6 |
| Promotion and discount available | 有保費折扣及優惠 | 7 |
| Easier management as it’s a provider I’m already using [show if B7a contain one or more answers from A4d] | 因為我已經用緊呢間公司，所以容易管理 | 8 |
| Better coverage | 保障範圍較好 | 9 |
| Others, please specify: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | 其他（請註明）: | 98 |

**ASK THOSE WITH DEPENDENT AND VHIS plan owner (S6 NOT 99 A4a any code 1)** [MA EXCEPT 99]

B10. Did you purchase or plan to purchase VHIS for any of your family members?

Please select all that apply.

你有冇或者會唔會幫你嘅家人購買自願醫保計劃？

請選擇所有適用嘅答案。

[DISPLAY THOSE SELECTED AT S6]

|  |  |  |  |
| --- | --- | --- | --- |
|  |  | a. Already purchased  已經購買 | b. Plan to purchase  打算購買 |
| Father | 爸爸 | 1 | 1 |
| Mother | 媽媽 | 2 | 2 |
| Siblings | 兄弟姊妹 | 3 | 3 |
| Spouse | 配偶 | 4 | 4 |
| Child(ren) | 子女 | 5 | 5 |
| Father in law | 岳父／老爺 | 6 | 6 |
| Mother in law | 岳母／奶奶 | 7 | 7 |
| Grandfather | 爺爺／外公 | 8 | 8 |
| Grandmother | 嫲嫲／外婆 | 9 | 9 |
| No, I did not purchase VHIS for my family members | 我唔會考慮為家人購買自願醫保計劃 | 99 | 99 |

**ASK THOSE WITH DEPENDENT AND NON VHIS OWNER (S6 NOT 99 AND A4a ALL code 2)** [MA EXCEPT 99]

B11. Would you consider purchasing VHIS for any of your family members?

Please select all that apply.

你會唔會考慮幫你嘅家人購買自願醫保計劃？

請選擇所有適用嘅答案。

[DISPLAY THOSE SELECTED AT S6]

|  |  |  |
| --- | --- | --- |
| Father | 爸爸 | 1 |
| Mother | 媽媽 | 2 |
| Siblings | 兄弟姊妹 | 3 |
| Spouse | 配偶 | 4 |
| Child(ren) | 子女 | 5 |
| Father in law | 岳父／老爺 | 6 |
| Mother in law | 岳母／奶奶 | 7 |
| Grandfather | 爺爺／外公 | 8 |
| Grandmother | 嫲嫲／外婆 | 9 |
| No, I would not consider purchasing VHIS for my family members | 我唔會考慮為家人購買自願醫保計劃 | 99 |

**Ask (VHIS considerers AND current HEALTH INSURANCE OWNER NOT SWITCHING EXISTING PLAN TO VHIS) or (vhis considerer and non-health insurance owner) (B2=4-5 AND A2=2 AND B6a=2) OR (B2=4-5 AND A2 NOT 2)** [SA]

B12a. If you were to buy this Voluntary Health Insurance Scheme (VHIS), which channel would you prefer to use most? Please select one answer.

假如你會購買自願醫療保險計劃（自願醫保），你打算經乜嘢途徑買呢？

只可選擇一個答案。

|  |  |  |
| --- | --- | --- |
| **[Random list except others]** |  |  |
| Insurance - agent | 保險代理 (agent) | 1 |
| Insurance - broker | 保險經紀 (broker) | 2 |
| Insurance - online | 保險公司網站 | 3 |
| Bank – staff | 銀行職員 | 4 |
| Bank – telesales | 銀行電話營銷 | 5 |
| Bank – online | 銀行網站 | 6 |
| Others, please specify: | 其他（請註明）: | 7 |

**ASK VHIS CONsiderer who will switch their existing plan to vhis (B6a=1)** [SA]

B12b.Assume you were to convert your existing health insurance to VHIS certified plans with your existing provider, which channel would you prefer to use most?

假設你將你而家嘅醫療計劃轉去同一間公司嘅自願醫保計劃認可產品，你會選擇經乜嘢途徑去做呢個轉換？

|  |  |  |
| --- | --- | --- |
| **[Random list except others]** |  |  |
| Insurance - agent | 保險代理 (agent) | 1 |
| Insurance - broker | 保險經紀 (broker) | 2 |
| Insurance - online | 保險公司網站 | 3 |
| Bank – staff | 銀行職員 | 4 |
| Bank – telesales | 銀行電話營銷 | 5 |
| Bank – online | 銀行網站 | 6 |
| Others, please specify: | 其他（請註明）: | 7 |

|  |
| --- |
| **C. MEDICAL TREATMENT HABIT AND COST** |

**~~ASK ALL~~**

~~C1 [SHOW a AND b ON SAME PAGE]~~

~~When you fall ill with~~ **~~minor symptoms~~** ~~such as fever, food poisoning, minor cuts and burns…~~

~~當你有~~**~~輕微病徵~~**~~如發燒，食物中毒，輕微割傷同燒傷嗰陣…~~

~~a) Do you typically consult private or public medical services? [SA]~~

~~Please select one answer.~~

~~你通常會用私家定公營醫療服務？~~

|  |  |  |
| --- | --- | --- |
| ~~Private medical service~~ | ~~私家醫療服務~~ | ~~1~~ |
| ~~Public medical service~~ | ~~公營醫療服務~~ | ~~2~~ |

~~b) Imagine that you do not need to take any factors into consideration, and you can choose private or public medical services purely based on your preference, which would be your preferred choice? [SA]~~

~~Please select one answer.~~

~~假設你唔需要考慮任何因素，純粹根據你嘅喜好去揀，你會選擇私家定公營醫療服務？~~

|  |  |  |
| --- | --- | --- |
| ~~Private medical service~~ | ~~私家醫療服務~~ | ~~1~~ |
| ~~Public medical service~~ | ~~公營醫療服務~~ | ~~2~~ |

**~~ASK ALL~~**

~~C2. [SHOW a AND b ON SAME PAGE]~~

~~a) In the case of major illness (e.g. heart disease, cancer or stroke), would you use private or public~~

~~medical services? [SA]~~

~~Please select one answer.~~

~~如果不幸患上~~**~~嚴重疾病~~**~~（例如心臟病，癌症或中風），你會用私家定公營嘅醫療服務？~~

|  |  |  |
| --- | --- | --- |
| ~~Private medical service~~ | ~~私家醫療服務~~ | ~~1~~ |
| ~~Public medical service~~ | ~~公營醫療服務~~ | ~~2~~ |

~~b) If you do not need to take any factors into consideration, what would you prefer? [SA]~~

~~Please select one answer.~~

~~假設你唔需要考慮任何因素，你會點揀？~~

|  |  |  |
| --- | --- | --- |
| ~~Private medical service~~ | ~~私家醫療服務~~ | ~~1~~ |
| ~~Public medical service~~ | ~~公營醫療服務~~ | ~~2~~ |

**ASK ALL** [NUMERIC OPEN ENDS, RANDOMISE, INPUT RANGE 1-99999999, RANDOMISE]

C3. Cancer, heart disease and stroke are some of the more common **serious illnesses** in Hong Kong.

How much do you think it would cost to treat each of them? Please input the cost of each in HKD.

癌症、心臟病同中風都係香港常見嘅**嚴重疾病**。

你認為治療呢啲病嘅費用大概係幾多？請於每項以港幣輸入。

|  |  |  |  |
| --- | --- | --- | --- |
|  |  |  | Average medical expenses in HKD  平均治療費用 (HK$) |
| A | Heart disease (assume have an operation to clear the arteries) | 心臟病（假設需要做通波仔手術） |  |
| B | Stroke (assume suffer some loss of movement on one side and need some physiotherapy as a result) | 中風（假設身體一邊活動不便，需要做物理治療） |  |
| C | Cancer (assume have lung cancer and need a course of radiotherapy) | 癌症（假設有肺癌，需要做電療） |  |

**ASK ALL** [% ALLOCATION ADD UP TO 100, RANDOMISE EXCEPT OTHER SOURCES, INPUT RANGE 0-100%, Autocoding to 100% if only one code is obtained]

C4. Based on all the sources of funding that you have for paying medical expenses, what proportion can each contribute towards paying for treatment in the case of **serious illness**? Please input the percentage of each accordingly.

假設要治療**嚴重疾病**時，以下各類你話會用嚟應付醫療開支嘅資金來源，你預期各佔幾多百分比？請於每項輸入百分比。

|  |  |  |  |
| --- | --- | --- | --- |
|  |  |  | % |
| a | Group health insurance  [SHOW IF A1a/b = 3] | 團體醫療保險 |  |
| b | Individually purchased health insurance  [SHOW IF A2 = 2] | 個人購買嘅醫療保險 |  |
| c | My own savings  [SHOW IF A7=1] | 我自己嘅儲蓄 |  |
| d | Investment returns  [SHOW IF A7=2] | 投資回報 |  |
| e | Financial assistance from family  [SHOW IF A7=4] | 家人提供嘅資助 |  |
| f | Other sources  [SHOW IF A7=5] | 其他資金來源 |  |
|  |  |  | ADD UP TO 100% |

**ASK THOSE WHO HAVE GROUP HEALTH COVERAGE [A1a/b 2 OR 3]**

C5a. If you encounter **serious illnesses**, do you think that the group health insurance provided by your/ your family member’s employer would be sufficient to address your needs for treatment?

萬一你不幸患上**嚴重疾病**，你認為你或你家人嘅僱主所提供嘅團體保險係咪足夠應付所需？

|  |  |  |
| --- | --- | --- |
| More than sufficient | 足夠有餘 | 5 |
| Relatively sufficient | 都算足夠 | 4 |
| Not sure | 唔肯定 | 3 |
| Not really sufficient | 唔係幾足夠 | 2 |
| Not at all sufficient | 一啲都唔足夠 | 1 |

**ASK THOSE WHO HAVE INDIVIDUAL HEALTH COVERAGE [A2=2-4]**

C5b. If you encounter **serious illnesses**, do you think that your own individual health insurance would be sufficient to address your needs for treatment?

萬一你不幸患上**嚴重疾病**，你認為你**自己嘅醫療保險**係咪足夠應付所需？

|  |  |  |
| --- | --- | --- |
| More than sufficient | 足夠有餘 | 5 |
| Relatively sufficient | 都算足夠 | 4 |
| Not sure | 唔肯定 | 3 |
| Not really sufficient | 唔係幾足夠 | 2 |
| Not at all sufficient | 一啲都唔足夠 | 1 |

**~~ASK ALL~~** ~~[NUMERIC OPEN END, INPUT RANGE 0-99]~~

~~C6. If one was to have treatment for illnesses in the below specialties at~~ **~~public hospitals~~**~~, on average, how long do you think one has to wait before receiving treatment? Please input in number of months.~~

~~如果要喺~~**~~公立醫院~~**~~治療以下專科疾病，你認為平均要排幾耐期先可以開始接受治療？請以月數輸入。~~

|  |  |  |  |
| --- | --- | --- | --- |
|  |  |  | ~~Number of months~~  ~~月數~~ |
| ~~a~~ | ~~Specialty of Orthopaedics & Traumatology~~ | ~~骨科~~ |  |
| ~~b~~ | ~~Specialty of Eye~~ | ~~眼科~~ |  |
| ~~c~~ | ~~Specialty of Surgery~~ | ~~外科~~ |  |

**~~ASK ALL~~** ~~[SA]~~

~~C7. Compared to 5 years ago, how much do you think medical costs in Hong Kong has increased?~~

~~同5年前相比，你認為香港嘅醫療費用貴咗幾多？~~

|  |  |  |
| --- | --- | --- |
| ~~<15%~~ | ~~少過15%~~ | ~~1~~ |
| ~~15 - <20%~~ | ~~15 - 19%~~ | ~~2~~ |
| ~~20 - <30%~~ | ~~20 - 29%~~ | ~~3~~ |
| ~~30 - <40%~~ | ~~30 - 39%~~ | ~~4~~ |
| ~~40 - <50%~~ | ~~40 - 49%~~ | ~~5~~ |
| ~~50% or more~~ | ~~50% 或更多~~ | ~~6~~ |

|  |
| --- |
| **D. TVC AND DEFERRED ANNUITY** |

We would now like to ask you a few questions related to savings and retirement.

跟住我哋會問你幾條有關儲蓄同退休嘅問題。

**ASK ALL** [SA]

D1. Are you currently enrolled in MPF?

請問你而家有冇參加強制性公積金（下稱強積金(MPF)）計劃呢？

|  |  |  |
| --- | --- | --- |
| Yes | 有 | 1 |
| No | 冇 | 2 |

**ASK THOSE WITH MPF (D1=1)** [SA] [RANDOMISE EXCEPT OTHERS]

D2. Which MPF service provider are you contributing to under your current employment? If you have multiple employments, please provide answer based on your main employment.

Please select one answer.

請問你而家每月作供款嘅強積金服務供應商係邊間？如果你有多過一份工，請你提供你主要僱主用緊嘅強積金服務供應商。

只可選擇一個答案。

|  |  |  |
| --- | --- | --- |
| Manulife | 宏利 (Manulife) | 1 |
| AIA | 友邦 (AIA) | 2 |
| Allianz | 安聯 (Allianz) | 3 |
| AMTD | 尚乘 (AMTD) | 4 |
| Bank of Communications | 交通銀行 (Bank of Communications) | 5 |
| Bank of East Asia (BEA) | 東亞銀行 (BEA) | 6 |
| BCT/ Bank Consortium Trust | 銀聯信託 (BCT) | 7 |
| BOCI-Prudential | 中銀保誠 (BOCI-Prudential) | 8 |
| China Life | 中國人壽 (China Life) | 9 |
| Fidelity | 富達 (Fidelity) | 10 |
| Haitong | 海通 (Haitong) | 11 |
| Hang Seng Bank | 恒生銀行 (HASE) | 12 |
| HSBC | 匯豐銀行 (HSBC) | 13 |
| Invesco | 景順 (Invesco) | 14 |
| Mass Mutual | 美國萬通 (Mass Mutual) | 15 |
| Principal/ AXA | 信安／安盛 (Principal/ AXA) | 16 |
| Sun Life | 永明金融 (Sun Life) | 17 |
| Others, please specify: | 其他（請註明）： | 18 |

**ASK THOSE WITH MPF (D1=1)** [MA]

D3. Apart from the MPF service provider that your current employer is using, do you use any other MPF service providers below?

Please select all that apply.

除咗你僱主而家用緊嗰間，請問你仲有用緊以下邊間強積金服務供應商？

請選擇所有適用嘅答案。

[PROGRAMMING NOTE: DISPLAY THOSE NOT SELECTED AT D2] [RANDOMISE SAME ORDER AS D2]

|  |  |  |
| --- | --- | --- |
| Manulife | 宏利 (Manulife) | 1 |
| AIA | 友邦 (AIA) | 2 |
| Allianz | 安聯 (Allianz) | 3 |
| AMTD | 尚乘 (AMTD) | 4 |
| Bank of Communications | 交通銀行 (Bank of Communications) | 5 |
| Bank of East Asia (BEA) | 東亞銀行 (BEA) | 6 |
| BCT/ Bank Consortium Trust | 銀聯信託 (BCT) | 7 |
| BOCI-Prudential | 中銀保誠 (BOCI-Prudential) | 8 |
| China Life | 中國人壽 (China Life) | 9 |
| Fidelity | 富達 (Fidelity) | 10 |
| Haitong | 海通 (Haitong) | 11 |
| Hang Seng Bank | 恒生銀行 (HASE) | 12 |
| HSBC | 匯豐銀行 (HSBC) | 13 |
| Invesco | 景順 (Invesco) | 14 |
| Mass Mutual | 美國萬通 (Mass Mutual) | 15 |
| Principal/ AXA | 信安／安盛 (Principal/ AXA) | 16 |
| Sun Life | 永明金融 (Sun Life) | 17 |
| Others, please specify: | 其他（請註明）： | 18 |
| I do not use any other MPF service providers [EXCLUSIVE] | 我冇用其他嘅強積金服務供應商 | 99 |

**ASK ALL** [MA]

D4. [RANDOMISE EXCEPT CODE 99 ~~AND OTHERS~~]

[DISPLAY IF D1=1]

Apart from MPF, what kind of financial products do/ will you use as saving tools for retirement?

Please select all that apply.

除左強積金，你而家或將來會用以下邊啲金融產品作為退休儲蓄嘅工具呢？

請選擇所有適用嘅答案。

[DISPLAY IF D1=2]

What kind of financial products do/ will you use as saving tools for retirement?

Please select all that apply.

你而家或將來會用以下邊啲金融產品作為退休儲蓄嘅工具呢？

請選擇所有適用嘅答案。

|  |  |  |
| --- | --- | --- |
| Fixed income investment (e.g. direct investment in bonds) | 固定收益投資（如直接投資於債券） | 1 |
| Stock/ Equities | 股票／權益 | 2 |
| Mutual funds/ Unit trusts (e.g. income mutual funds, balanced mutual funds, bond mutual funds, stock mutual funds, close-end mutual funds) | 互惠基金／單位信託基金（如入息基金，平衡型基金，債券型基金，股票型基金，封閉型基金） | 3 |
| Insurance - savings insurance | 保險：儲蓄保險 | 4 |
| Insurance - investment linked insurance | 保險：投資相連保險 | 5 |
| Annuity | 年金 | 6 |
| Foreign Exchange | 外匯 | 7 |
| Precious metals (gold, silver - in the form of bullion/ coin/ paper) | 貴金屬（金、銀 - 條塊／硬幣／紙幣） | 8 |
| Other investment products (e.g. futures, options, warrants, other commodities, structured products, etc.) | 其他投資產品（如期貨，期權，窩輪，其他商品期貨，結構性金融產品等） | 9 |
| Real estate properties for investment purpose – not primary residence | 主要用作投資的物業 | 10 |
| Real estate – primary residence (purchased property or on mortgage, excluding rental properties) | 居住用物業（包括購入或已按揭物業，但不包括租賃） | 11 |
| Cash (savings accounts in local currency including time deposits) | 現金（港元儲蓄，包括定期存款） | 12 |
| None of the above [EXCLUSIVE] | 以上都冇 | 99 |

**ASK ALL** [SA]

D5. The HKSAR Government also launched Tax Deductible Voluntary MPF Contribution (TVC) in April 2019. The government offers tax deductible limit ofHK$60,000 for those making contribution through TVC or purchase government approved deferred annuity products.

**What is TVC?**

**TVC** is a separate account under MPF. Employees can choose to open a TVC account with any MPF provider in the market (can be a totally new provider that they have not used). Through the TVC account, they can make retirement savings contributions and customize their investment portfolios according to their own needs. This contribution can only be withdrawn upon retirement at the age of 65, but employees can choose to transfer their accrued benefits to their favorite MPF schemes at any time.

**What is Deferred Annuity?**

**Deferred annuity** is a long-term insurance contract under which accumulated savings will provide stable stream of income to policyholders over a period of time starting from age 50 or beyond of the insured person.

香港政府亦喺2019年4月推出可扣稅自願性強積金供款 (TVC)。凡參與可扣稅自願性供款或購買政府認可延期年金嘅人士可享扣稅優惠，扣稅額上限HK$60,000。

**可扣稅自願性供款 (TVC)** **係乜~~嚟~~？**

**可扣稅自願性供款**係強積金計劃下嘅一個獨立帳戶。員工可以選擇喺市場上任何嘅強積金供應商（可以係你冇用開嘅）開設可扣稅自願性供款帳戶，根據自己嘅需要，設定退休儲蓄供款同制定投資組合。有關供款只可以喺65歲退休時領取，不過員工可以隨時選擇將累積嘅供款轉入任何嘅強積金計劃。

**延期年金又係乜~~嚟~~？**

**延期年金**要求保單持有人持續供款一段時間，或作一次性供款，然後保單持有人會喺50歲或以後嘅日子每月收取年金。

|  |  |  |
| --- | --- | --- |
|  | **Tax Deductible Voluntary Contribution (TVC)** | **Tax-concession Deferred Annuity** |
| Objective | To save for retirement and enjoy the tax benefits | To provide guaranteed monthly income stream with upside potential to support the living expenses after retirement |
| Benefits withdrawal | Lump sum withdrawal only after age 65 on normal circumstances | Monthly income will be provided at the age of 50 or beyond with minimum annuity period of 10 years |
| Transferring MPF benefits | Transfer to other MPF provider is allowed | NA |
| Contribution | Flexible  (1. can be monthly or lump sum  2. can be adjusted anytime) | At least 5 years premium payment period |
| Minimum contributions/ premium | Monthly: HK$300  Lump sum: HK$3,000 | Minimum lifetime total premium at HK$180,000 |
| Return | Depend on the performance of the fund(s) that you’ve chosen | Monthly income consists of guaranteed and non-guaranteed parts;  Guaranteed income: the amount is known to the policyholder when making the purchasing decision.  Non-guaranteed income: the actual return will depend on the investment performance managed by the insurer |

|  |  |  |
| --- | --- | --- |
|  | **可扣稅**  **自願性供款 (TVC)** | **可扣稅延期年金**  **Tax-concession Deferred Annuity** |
| 目的 | 增加退休儲備，  享受扣稅優惠 | 提供保證每月入息，並兼備上升潛力，以支付退休後嘅生活 |
| 提取年齡 | 一般65歲時可一筆過  提取 | 最快可於50歲每月提取，最短年金期訂為10年 |
| 自由行 (帳戶轉移) | 可以轉移帳戶到  其他供應商 | 不適用 |
| 供款 | 有彈性  (1. 可每月供款/ 一筆過供款 2. 隨時更改供款  金額) | 最少要供款5年 |
| 最低供款/保費金額 | 每月供款: HK$300  一筆過供款: HK$3,000 | 最低保費總額為HK$180,000 |
| 回報 | 視乎你所選  基金嘅回報 | 每月收入包括保證回報及非保證回報；  保證回報：保單持有人買嘅時候就知道保證金額  非保證回報：視乎保險  公司嘅投資回報 |

Prior to today, have you heard of **Tax Deductible Voluntary Contribution (TVC)** and **Tax Deductible Deferred Annuity**?

睇呢個產品概念之前，你有冇聽過**可扣稅自願性供款(TVC)** 同**可扣稅延期年金**呢？

|  |  |  |  |
| --- | --- | --- | --- |
|  |  | Yes  有 | No  冇 |
| Tax Deductible Voluntary Contribution (TVC) | 可扣稅自願性供款 | 1 | 2 |
| Tax Deductible Deferred Annuity | 可扣稅延期年金 | 1 | 2 |

[SHOW D6a AND D6b ON THE SAME PAGE]

**ASK ALL** [SA PER COLUMN]

D6. How likely would you consider making additional MPF contributions via **Tax Deductible Voluntary Contribution (TVC)** or buying **Tax Deductible Deferred Annuity**?

你會唔會考慮投資**可扣稅自願性供款(TVC)** 或購買**可扣稅延期年金**呢？

|  |  |  |  |
| --- | --- | --- | --- |
|  |  | a. Tax Deductible Voluntary Contribution (TVC)  可扣稅自願性供款(TVC) | b. Tax Deductible Deferred Annuity  可扣稅延期年金 |
| Very likely | 極有可能會 | 5 | 5 |
| Quite likely | 可能會 | 4 | 4 |
| Not sure | 唔肯定 | 3 | 3 |
| Quite unlikely | 未必會 | 2 | 2 |
| Very unlikely | 一定唔會 | 1 | 1 |
| I have already opened a TVC account | 我已經開咗可扣稅自願性供款帳戶 | 98 |  |
| I have already purchased Tax Deductible Deferred Annuity plan | 我已經買咗可扣稅延期年金計劃 |  | 99 |

**Ask ALL** [NUMERIC, INPUT RANGE 300-30000]

D6c.

[Display if TVC considerer (D6a=4-5)]

How much do you plan to contribute to **Tax Deductible Voluntary Contribution (TVC)** on a monthly basis?

你打算每個月供幾多錢入你嘅可扣稅自願性供款帳戶？

[Display if non-TVC considerer (D6a=1-3)]

One can actually make monthly contribution to TVC with as low as three hundred dollars; so would you reconsider making contribution to TVC? And, how much do you plan to?

可扣稅自願性供款帳戶持有人每月嘅供款可低至300元。咁你會唔會考慮供呢？你會供幾多錢？

[Display if TVC owner (D6a=98)]

On a monthly basis, how much are you contributing to **Tax Deductible Voluntary Contribution (TVC)**?

你現時每個月供緊幾多錢入你嘅可扣稅自願性供款帳戶？

[INPUT

|  |  |  |
| --- | --- | --- |
| Monthly contribution: HK$ \_\_\_\_\_\_\_\_\_\_\_\_\_ | 每月供款：港幣\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |  |
| [show if non-TVC considerer (D6a=1-3)]  I will not consider contributing via TVC | 我唔會考慮可扣稅自願性供款 | 99 |

**Ask tvc considerer or tvc owners (d6a=3-5 or d6a=98)** [MA] [RANDOMISE EXCEPT OTHERS]

D7ai.

[Display if D6a=3-5]

Why would you consider making contribution via **Tax Deductible Voluntary Contribution (TVC)**?

Please select all that apply.

點解你會考慮可扣稅自願性供款？

請選擇所有適用嘅答案。

[Display if D6a=98]

What attracts you to make contribution via **Tax Deductible Voluntary Contribution (TVC)**?

Please select all that apply.

喺啲乜嘢吸引你考慮可扣稅自願性供款？

請選擇所有適用嘅答案。

|  |  |  |
| --- | --- | --- |
| Tax deduction | 可以扣稅 | 1 |
| Extra means of savings | 當做額外儲蓄 | 2 |
| Attractive rate of return | 回報吸引 | 3 |
| Prepare for retirement/ future | 為退休／將來作準備 | 4 |
| Flexible – can decide on the contribution amount | 靈活性高，可自行設定供幾多錢 | 5 |
| Good investment tool | 視佢為好嘅投資工具 | 6 |
| Low risk | 風險低 | 7 |
| Others, please specify: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | 其他（請註明）: | 98 |

**Ask tvc considerer or tvc owners (d6a=3-5 or d6a=98)** [MA]

D7aii.

[Display if D6a=3-5]

What contribution mode will you consider? ~~Monthly or lump sum?~~

你會考慮邊種繳付模式？

[Display if D6a=98]

What contribution mode have you selected? ~~Monthly or lump sum?~~

你選擇咗邊種繳付模式？

|  |  |  |
| --- | --- | --- |
| Monthly contribution | 每月繳付 | 1 |
| Lump sum contribution | 一筆過繳付 | 2 |
| [show only if D6a NOT code 98] Not sure | 未知 | 3 |

**Ask tvc non-considerer (d6a=1-3)** [MA] [RANDOMISE EXCEPT OTHERS]

D7aiii. Why would you not consider making contribution via **Tax Deductible Voluntary Contribution (TVC)**?

Please select all that apply.

點解你唔考慮**可扣稅自願性供款**？

請選擇所有適用嘅答案。

|  |  |  |
| --- | --- | --- |
| Unattractive rate of return | 回報唔吸引 | 1 |
| Unattractive tax deduction | 扣稅唔吸引 | 2 |
| Unable to withdraw until retirement | 退休前唔可以攞返啲錢 | 3 |
| No spare money/ cannot afford | 冇額外錢供／負擔唔到 | 4 |
| Not familiar with the product | 對產品唔熟悉 | 5 |
| High management fee/ charges | 行政費／收費高 | 6 |
| Too much trouble to open another account | 要開戶口太麻煩 | 7 |
| Others, please specify: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | 其他（請註明）: | 98 |

**Ask QDAP considerer or QDAP owner (d6b=3-5 or D6b=99)** [MA]

D7bi.

[Display if D6b=3-5]

Why would you consider buying **tax deduction deferred annuity**?

Please select all that apply.

點解你會考慮**可扣稅延期年金**？

請選擇所有適用嘅答案。

[Display if D6b=99]

Why did you buy **tax deduction deferred annuity**?

Please select all that apply.

點解你會買**可扣稅延期年金**？

請選擇所有適用嘅答案。

|  |  |  |
| --- | --- | --- |
| Tax deduction | 可以扣稅 | 1 |
| Extra mean of savings | 當做額外儲蓄 | 2 |
| Attractive rate of return | 回報吸引 | 3 |
| Income post-retirement | 退休後有收入 | 4 |
| Good investment tool | 視佢為好嘅投資工具 | 5 |
| Low risk | 風險低 | 6 |
| Others, please specify: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | 其他（請註明）: | 98 |

**Ask tvc non-considerer (d6a=1-3)** [MA]

D7bii. Why would you not consider buying **tax deduction deferred annuity**? Please select all that apply.

點解你唔考慮**可扣稅延期年金**？

請選擇所有適用嘅答案。

|  |  |  |
| --- | --- | --- |
| Unattractive rate of return | 回報唔吸引 | 1 |
| Unattractive tax deduction | 扣稅唔吸引 | 2 |
| Unable to withdraw until retirement | 退休前唔可以攞返啲錢 | 3 |
| No spare money/ cannot afford | 冇額外錢供／負擔唔到 | 4 |
| Not familiar with the product | 對產品唔熟悉 | 5 |
| Others, please specify: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | 其他（請註明）: | 98 |

**Ask tvc considerer or tvc owners (d6a=3-5 or d6a=98)** [MA]

D8a.

[Display if D6a=3-5]

If you were to make **Tax Deductible Voluntary Contribution (TVC)**, which MPF service provider would you consider using?

Please select all that apply.

你話你考慮作**可扣稅自願性供款(TVC)** ，咁你會用邊間強積金服務供應商呢？

請選擇所有適用嘅答案。

[Display if D6a=98]

You mentioned that you’ve made **Tax Deductible Voluntary Contribution (TVC)**, which MPF service provider do you use?

Please select all that apply.

你話你已經供緊**可扣稅自願性供款(TVC)** ，咁你用緊邊間強積金服務供應商呢？

請選擇所有適用嘅答案。

**Ask QDAP considerer or QDAP owner (d6b=3-5 or D6b=99)** [MA]

D8b.

[Display if D6b=3-5]

If you were to buy **Tax Deductible Deferred Annuity**, which service provider would you consider using?

Please select all that apply.

你話你考慮買**可扣稅延期年金計劃**，咁你會考慮用邊間服務供應商呢？

請選擇所有適用嘅答案。

[Display if D6b=99]

You mentioned that you’ve bought **Tax Deductible Deferred Annuity**, which service provider do you use?

Please select all that apply.

你話你已經買咗**可扣稅延期年金計劃**，咁你會考慮用邊間服務供應商呢？

請選擇所有適用嘅答案。

[RANDOMISE EXCEPT CODE 99 AND OTHERS]

|  |  |  |  |
| --- | --- | --- | --- |
|  |  | a. Tax Deductible Voluntary Contribution (TVC)  可扣稅自願性供款(TVC) | b. Tax Deductible Deferred Annuity  可扣稅延期年金 |
| Manulife | 宏利 (Manulife) | 1 | 1 |
| AIA | 友邦 (AIA) | 2 | 2 |
| Allianz | 安聯 (Allianz) | 3 | 3 |
| AMTD | 尚乘 (AMTD) | 4 | 4 |
| Bank of Communications | 交通銀行 (Bank of Communications) | 5 | 5 |
| Bank of East Asia (BEA) | 東亞銀行 (BEA) | 6 | 6 |
| BCT / Bank Consortium Trust | 銀聯信託 (BCT) | 7 | 7 |
| BOCI-Prudential | 中銀保誠 (BOCI-Prudential) | 8 | 8 |
| China Life | 中國人壽 (China Life) | 9 | 9 |
| Fidelity | 富達 (Fidelity) | 10 | 10 |
| Haitong | 海通 (Haitong) | 11 | 11 |
| Hang Seng Bank | 恒生銀行 (HASE) | 12 | 12 |
| HSBC | 匯豐銀行 (HSBC) | 13 | 13 |
| Invesco | 景順 (Invesco) | 14 | 14 |
| Mass Mutual | 美國萬通 (Mass Mutual) | 15 | 15 |
| Principal/ AXA | 信安/ 安盛 (Principal/ AXA) | 16 | 16 |
| Sun Life | 永明金融 (Sun Life) | 17 | 17 |
| Others, please specify: | 其他（請註明）： | 18 | 18 |
| Not sure | 唔肯定 | 99 | 99 |

**ASK TVC considerer (D6a=3-5)** [MA]

D9a. Why would you consider using [show D8a answer]?

Please select all that apply.

點解你會考慮用[show D8a answer]？

請選擇所有適用嘅答案。

**[Random list except others]**

|  |  |  |
| --- | --- | --- |
| Good fund performance and track record | 基金表現同記錄良好 | 1 |
| Low/competitive management fees/charges | 低／具競爭性嘅基金收費／管理費 | 2 |
| The agent is good | 有好嘅經紀 | 3 |
| Strong after sales service / follow-up from agent/intermediary | 中介人提供好嘅售後服務／跟進服務 | 4 |
| Availability of guaranteed fund | 提供保証基金 | 5 |
| Good customer service/hotline (e.g. ability to address my needs, efficient) | 良好嘅客戶服務／熱線電話（如：能夠解決我嘅需求、有效率） | 6 |
| Provide comprehensive digital channels including MPF website, IVRS service, mobile apps | 提供多元化電子途徑  （包括強積金網頁／客戶服務熱線／電話互動系統／客戶服務中心） | 7 |
| Good overall reputation and word of mouth | 信譽良好 | 8 |
| Easier management as it’s a provider I’m already using | 因為我已經用緊呢間強積金服務供應商，所以容易管理 | 9 |
| Others, please specify: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | 其他（請註明）: | 98 |

**ASK DEFERRED ANNUITY considerer (D6b=3-5)** [MA]

D9b. Why would you consider using [show D8b answer]?

Please select all that apply.

點解你會考慮用[show D8b answer]？

請選擇所有適用嘅答案。

**[Random list except others]**

|  |  |  |
| --- | --- | --- |
| The agent is good | 有好嘅經紀 | 2 |
| Strong after sales service / follow-up from agent/intermediary | 中介人提供好嘅售後服務／跟進服務 | 3 |
| Higher proportion of guaranteed return | 保証回報嘅比例較高 | 4 |
| Good customer service/hotline (e.g. ability to address my needs, efficient) | 良好嘅客戶服務／熱線電話（如：能夠解決我嘅需求、有效率） | 5 |
| Good overall reputation and word of mouth | 信譽良好 | 7 |
| Easier management as it’s a provider I’m already using | 因為我已經用緊呢間強積金服務供應商，所以容易管理 | 8 |
| Others, please specify: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | 其他（請註明）: | 98 |

**Ask all** [SA PER COLUMN - SHOW A-C TOGHETER IN GRID FORMAT]

D10. Finally, we have talked about three products which the HKSAR Government launched to the 0public in April 2019 in this survey.

You mentioned that you are…

IF B2 CODES 5/4/2/1: [INSERT B2 RESPONSE] to purchase **VHIS** for yourself

IF B2 CODES 3: Not sure if you would purchase **VHIS** for yourself

IF D6a CODES 5/4/2/1: [INSERT D6a RESPONSE] to make additional MPF contribution via **Tax Deductible Voluntary Contribution (TVC)**

IF D6a CODES 3: Not sure if you would make additional MPF contribution via **Tax Deductible Voluntary Contribution (TVC)**

IF D6b CODES 5/4/2/1: [INSERT D6a RESPONSE] to buy **Tax Deductible Deferred Annuity**

IF D6b CODES 3: Not sure if you buy **Tax Deductible Deferred Annuity**

Given that all three product offer **tax concessions**, and if you were to reconsider the three products together, would you change your mind in terms of likelihood to purchase/make additional contribution?

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Voluntary Health Insurance Scheme (VHIS)** | **Tax Deductible Voluntary Contribution (TVC)** | **Tax-concession Deferred Annuity** |
| Tax deduction | Maximum limit of HK$8,000 per insured person (including taxpayer or their dependents\*) per year | Tax deduction amount to be shared between TVC and Deferred annuity, maximum limit of HK$60,000 per year | |

最後，剛才我哋討論過香港政府將會喺2019年4月推出嘅三種產品。

你話你…

IF B2 CODES 5/4/2/1: [INSERT B2 RESPONSE]為自己購買**自願醫保計劃**

IF B2 CODES 3: 唔肯定會唔會為自己購買**自願醫保計劃**

IF D6a CODES 5/4/2/1: [INSERT D6a RESPONSE]透過**可扣稅自願性供款(TVC)** 作額外強積金供款

IF D6a CODES 3: 唔肯定會唔會透過**可扣稅自願性供款(TVC)** 作額外強積金供款

IF D6b CODES 5/4/2/1: [INSERT D6a RESPONSE]~~為~~購買**延期年金**

IF D6b CODES 3: 唔肯定會唔會購買**延期年金**

基於以上三種產品都有提供**扣稅優惠**，如果要你重新一併考慮呢三種產品，你會唔會改變你嘅購買／額外供款決定？

|  |  |  |  |
| --- | --- | --- | --- |
|  | **自願醫保計劃 (VHIS)** | **可扣稅**  **自願性供款 (TVC)** | **可扣稅延期年金**  **Tax-concession Deferred Annuity** |
| 扣稅優惠 | 每名受保人每年可作稅務扣除的保費上限: **港元8,000元** (受保人包括本人及其親屬) | 可扣稅自願性供款 (TVC)同可扣稅延期年金**合共**每年最高**扣稅HK$60,000** | |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Likelihood to purchase…**  **有機會購買…** |  | a.  VHIS  自願醫保計劃 | b.  Tax Deductible Voluntary Contribution (TVC)  可扣稅自願性供款(TVC) | c.  Tax Deductible Deferred Annuity  可扣稅延期年金 |
| Very likely | 極有可能會 | 5 | 5 | 5 |
| Quite likely | 可能會 | 4 | 4 | 4 |
| Not sure | 唔肯定 | 3 | 3 | 3 |
| Quite unlikely | 未必會 | 2 | 2 | 2 |
| Very unlikely | 一定唔會 | 1 | 1 | 1 |

|  |
| --- |
| **E. Ad awareness** |

Now, we would like to learn more about your perception towards different advertising campaigns.

首先，我哋想了解一下你對唔同廣告嘅印象。

**ASK ALL** [Open end]

E1. Thinking about **insurance companies**, what brands have you seen or heard advertised about the **VHIS, TVC and QDAP** in the past 2 months?

Advertisements may include those seen on television, heard on the radio, read in newspapers and magazines, or seen on billboards or the internet/ social media or any other advertising, sponsorship or activities that promote them.

Please type in the brands you are aware of in the following text box.

喺過去2個月，你曾經見過或聽過邊啲**保險公司**關於**自願醫保計劃 (VHIS)、可扣稅 自願性供款 (TVC)或可扣稅延期年金**嘅廣告？

廣告包括喺電視、電台、報章雜誌、廣告牌或互聯網／社交平台上睇到或聽到嘅任何廣告、贊助及宣傳活動。

請喺以下空格填寫你諗到嘅機構／公司。

|  |  |  |
| --- | --- | --- |
| Company 1 | 機構1 | 1 |
| Company 2 | 機構2 | 2 |
| Company 3 | 機構3 | 3 |
| Company 4 | 機構4 | 4 |
| Company 5 | 機構5 | 5 |
| Company 6 | 機構6 | 6 |
| Company 7 | 機構7 | 7 |
| Company 8 | 機構8 | 8 |
| Company 9 | 機構9 | 9 |
| Company 10 | 機構10 | 10 |
| Don’t know **[Exclusive]** | 唔知 | 99 |

**Ask those who have seen any ads from insurers in the past 2 months (E1 NOT code 99)** [SA]

E2. You mentioned that you’ve seen the ad from the below insurance companies. Which one do you like the most?

你話你曾經見過或聽過以下保險公司嘅廣告。咁你最鍾意邊一個呢？

|  |  |  |
| --- | --- | --- |
| **[show E1 answers]** |  |  |
| … |  |  |
| I don’t like the ads **[Exclusive]** | 我唔鍾意呢啲廣告 | 99 |

**Ask those who have seen any ads from insurers in the past 2 months (E1 NOT code 99)** [SA]

E3. Did you take any of the following actions after seeing the ads from the various insurers?

睇完呢啲廣告之後，你有冇做過以下嘅嘢？

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  |  | **[show E1 answers]** | **[show E1 answers]** | **[show E1 answers]** |
| I’ve visited their website | 我之後有到訪呢啲公司嘅網站 | 1 | 1 | 1 |
| I’ve contacted the company/ agent | 我之後有聯絡呢啲公司嘅保險經紀 | 2 | 2 | 2 |
| [show only if A2=2] I’ve reviewed my current medical coverage | 我有睇返自已現有嘅醫療保障 | 3 | 3 | 3 |
| No, I didn’t take any action [Exclusive] | 冇 | 9 | 9 | 9 |

|  |
| --- |
| **F. Demographic Questions** |

Thank you very much for sharing your experience and opinion. We are almost finished. The following questions are for classification purposes only and will remain entirely confidential and anonymous.

感謝你同我哋分享你嘅經驗同意見，問卷即將完成。為方便統計分類，請繼續回答以下問題，所收集嘅資料絕對匿名及保密。

**ASK those who have children (S6=5)** [NUMERIC OPEN-END, INPUT RANGE 1-9]

F1. How many children do you have?

請問你有幾多個子女？

|  |
| --- |
| \_\_\_\_\_ children 個子女 |

**ASK those who have children (S6=5)** [SA PER COLUMN]

F2. How old are they?

你嘅子女今年幾多歲？

[Programmer NOTE: Insert number of COLUMNS according to E1]

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  |  | 1st Child | 2nd Child | 3rd Child | etc… |
|  |  | 第一個子女 | 第二個子女 | 第三個子女 | etc… |
| Less than 12 years old | 12歲或以下 | 1 | 1 | 1 | 1 |
| 12-17 years old | 12 – 17歲 | 2 | 2 | 2 | 2 |
| 18 years old or above | 18歲或以上 | 3 | 3 | 3 | 3 |

**ASK ALL** [SA]

F3. What is your total monthly household income? Please include all incomes from all family members including salary, commissions, business or investment profits, rental incomes and bank interests.

請問你嘅家庭每月總收入係幾多？ 請包括所有家庭成員嘅薪金、佣金、生意同投資利潤、物業所收租金同銀行利息。

|  |  |  |
| --- | --- | --- |
| Less than HK$8,000 | HK$8,000以下 | 1 |
| HK$8,000 – HK$9,999 | HK$8,000 – HK$9,999 | 2 |
| HK$10,000 – HK$12,499 | HK$10,000 – HK$12,499 | 3 |
| HK$12,500 – HK$14,999 | HK$12,500 – HK$14,999 | 4 |
| HK$15,000 – HK$17,499 | HK$15,000 – HK$17,499 | 5 |
| HK$17,500 – HK$19,999 | HK$17,500 – HK$19,999 | 6 |
| HK$20,000 – HK$24,999 | HK$20,000 – HK$24,999 | 7 |
| HK$25,000 – HK$29,999 | HK$25,000 – HK$29,999 | 8 |
| HK$30,000 – HK$34,999 | HK$30,000 – HK$34,999 | 9 |
| HK$35,000 – HK$39,999 | HK$35,000 – HK$39,999 | 10 |
| HK$40,000 – HK$44,999 | HK$40,000 – HK$44,999 | 11 |
| HK$45,000 – HK$49,999 | HK$45,000 – HK$49,999 | 12 |
| HK$50,000 – HK$59,999 | HK$50,000 – HK$59,999 | 13 |
| HK$60,000 – HK$69,999 | HK$60,000 – HK$69,999 | 14 |
| HK$70,000 – HK$79,999 | HK$70,000 – HK$79,999 | 15 |
| HK$80,000 – HK$89,999 | HK$80,000 – HK$89,999 | 16 |
| HK$90,000 – HK$99,999 | HK$90,000 – HK$99,999 | 17 |
| HK$100,000 or above | HK$100,000 或以上 | 18 |
| Refused/ Don’t know | 不便透露／唔知道 | 99 |

**ASK ALL** [SA]

F4. What is your monthly personal income before tax? By monthly personal income we refer to basic salary, commissions and bonus. Please do not include other incomes such as investment profits or rental incomes.

請問你扣稅前嘅每月個人薪金係幾多？請包括底薪、佣金同花紅，但唔包括其他收入來源，例如投資利潤或物業所收租金收入等。

|  |  |  |
| --- | --- | --- |
| Less than HK$8,000 | HK$8,000以下 | 1 |
| HK$8,000 – HK$9,999 | HK$8,000 – HK$9,999 | 2 |
| HK$10,000 – HK$12,499 | HK$10,000 – HK$12,499 | 3 |
| HK$12,500 – HK$14,999 | HK$12,500 – HK$14,999 | 4 |
| HK$15,000 – HK$17,499 | HK$15,000 – HK$17,499 | 5 |
| HK$17,500 – HK$19,999 | HK$17,500 – HK$19,999 | 6 |
| HK$20,000 – HK$24,999 | HK$20,000 – HK$24,999 | 7 |
| HK$25,000 – HK$29,999 | HK$25,000 – HK$29,999 | 8 |
| HK$30,000 – HK$34,999 | HK$30,000 – HK$34,999 | 9 |
| HK$35,000 – HK$39,999 | HK$35,000 – HK$39,999 | 10 |
| HK$40,000 – HK$44,999 | HK$40,000 – HK$44,999 | 11 |
| HK$45,000 – HK$49,999 | HK$45,000 – HK$49,999 | 12 |
| HK$50,000 – HK$59,999 | HK$50,000 – HK$59,999 | 13 |
| HK$60,000 – HK$69,999 | HK$60,000 – HK$69,999 | 14 |
| HK$70,000 – HK$79,999 | HK$70,000 – HK$79,999 | 15 |
| HK$80,000 – HK$89,999 | HK$80,000 – HK$89,999 | 16 |
| HK$90,000 – HK$99,999 | HK$90,000 – HK$99,999 | 17 |
| HK$100,000 or above | HK$100,000 或以上 | 18 |
| Refused/ Don’t know | 不便透露／不知道 | 99 |

[Programmer NOTE: LOGIC CHECK – ANSWER CANNOT BE LARGER THAN E3]

**ASK ALL** [SA]

F5. Which of the below best describes the approximate amount of your **total investable assets**?

你擁有嘅**投資類型資產嘅總額**大約有幾多？

By investable asset, we mean the collective balances held at your bank accounts, certificates of deposit, stocks, bonds, mutual funds and the current cash value of your insurance policies.

Investable asset **does NOT include** value of your home, other properties, businesses, retirement schemes which does not allow withdrawal at the current point of time.

投資類型資產指嘅係銀行戶口嘅總結餘、存款證、股票、債券、互惠基金以及你現時持有嘅保險產品嘅現金值。投資類型資產**不包括**你嘅物業、生意及退休保障計劃，因為呢啲項目不容許你即時兌現。

|  |  |  |
| --- | --- | --- |
| Below HK$50,000 | 少於HK$50,000 | 1 |
| HK$50,000 – HK$99,999 | HK$50,000 – HK$99,999 | 2 |
| HK$100,000 – HK$149,999 | HK$100,000 – HK$149,999 | 3 |
| HK$150,000 – HK$199,999 | HK$150,000 – HK$199,999 | 4 |
| HK$200,000 – HK$249,999 | HK$200,000 – HK$249,999 | 5 |
| HK$250,000 – HK$299,999 | HK$250,000 – HK$299,999 | 6 |
| HK$300,000 – HK$399,999 | HK$300,000 – HK$399,999 | 7 |
| HK$400,000 – HK$499,999 | HK$400,000 – HK$499,999 | 8 |
| HK$500,000 – HK$599,999 | HK$500,000 – HK$599,999 | 9 |
| HK$600,000 – HK$699,999 | HK$600,000 – HK$699,999 | 10 |
| HK$700,000 – HK$799,999 | HK$700,000 – HK$799,999 | 11 |
| HK$800,000 – HK$899,999 | HK$800,000 – HK$899,999 | 12 |
| HK$900,000 – HK$999,999 | HK$900,000 – HK$999,999 | 13 |
| HK$1,000,000 – HK$1,999,999 | HK$1,000,000 – HK$1,999,999 | 14 |
| HK$2,000,000 – HK$2,999,999 | HK$2,000,000 – HK$2,999,999 | 15 |
| HK$3,000,000 – HK$4,999,999 | HK$3,000,000 – HK$4,999,999 | 16 |
| HK$5,000,000 or above | HK$5,000,000 或以上 | 17 |
| Refused/ Don’t know | 不便透露／唔知道 | 99 |