

Financial Needs and Investor Profile Analysis Form

財務需要及投資取向分析表格

Policy No. 保單號碼	Life Insured Name (if not applicant) 被保人姓名 (如非投保人)		
Applicant Name 投保人姓名	Applicant Age Next Birthday 投保人下次生日年齡		
Applicant Telephone No. (Home/Mobile) 投保人聯絡電話 (住宅 / 手提)	Applicant Marital Status 投保人婚姻狀況	<input type="radio"/> Single 未婚	<input type="radio"/> Married 已婚
		<input type="radio"/> Divorced 離婚	<input type="radio"/> Widowed 鰥寡
Applicant No. of Dependents 投保人的受養人數目	<input type="radio"/> Nil 沒有	<input type="radio"/> 1-3	<input type="radio"/> 4-6
	<input type="radio"/> 7 or above 7 個或以上		
Applicant Education Level 投保人學歷	<input type="radio"/> Primary or below 小學或以下 <input type="radio"/> Vocational Training / Technical Institute / Business Institute 職業訓練 / 工業學院 / 商業學院		
	<input type="radio"/> Secondary / Matriculation 中學 / 預科 <input type="radio"/> Post-secondary / University or above 大專 / 大學或以上		

1. Financial Needs Analysis 財務需要分析 【For All Policies 所有計劃適用】

註：請回答財務需要分析表格內的所有問題。如有任何未回答的問題未被刪去，請不要在表格上簽署。

Note: Please answer all questions in this form. Do NOT sign on this form if any questions are unanswered and have not been crossed out.

[註：閣下必須回答此問題。請不要留空。如閣下不回答，本公司必須拒絕閣下的申請。]

[Note: You must reply this question. Do not leave it blank. We will reject your application if you do not reply.]

1) 閣下選購本公司產品的目標為何？(可選多於一項)

What are your objectives of buying our product? (tick one or more)

- | | |
|---|--|
| a) <input type="checkbox"/> 為應付不時之需的財務保障 (例如：死亡、意外、殘疾等) | <input type="checkbox"/> Financial protection against adversities (e.g. death, accident, disability etc) |
| b) <input type="checkbox"/> 為醫療需要作準備 (例如：危疾、住院等) | <input type="checkbox"/> Preparation for health care needs (e.g. critical illness, hospitalization etc) |
| c) <input type="checkbox"/> 為未來提供定期的收入 (例如：退休收入等) | <input type="checkbox"/> Providing regular income in the future (e.g. retirement income etc) |
| d) <input type="checkbox"/> 為未來需要儲蓄 (例如：子女教育，退休等) | <input type="checkbox"/> Saving up for the future (e.g. child education, retirement etc) |
| e) <input type="checkbox"/> 投資 | <input type="checkbox"/> Investment |
| f) <input type="checkbox"/> 其他 (請詳述) _____ | <input type="checkbox"/> Others (Please specify) _____ |

[註：閣下必須回答此問題。請不要留空。如閣下不回答，本公司必須拒絕閣下的申請。]

[Note: You must reply this question. Do not leave it blank. We will reject your application if you do not reply.]

2) 閣下考慮以哪種類型的保險產品迎合閣下上述的目標？(可選多於一項)

What type(s) of insurance products you are looking for to meet your objectives above? (tick one or more)

- | | |
|---|--|
| a) <input type="checkbox"/> 純保險產品 (沒有任何儲蓄或投資成份)
(例如：定期保險) | <input type="checkbox"/> Pure insurance product (without any savings or investment element)
(e.g. term insurance) |
| b) <input type="checkbox"/> 有儲蓄成份的保險產品 (有儲蓄但沒有投資成份)
(例如：非分紅保單) | <input type="checkbox"/> Insurance product with savings element (with savings but without investment element) (e.g. non-participating policy) |
| c) <input type="checkbox"/> 有投資成份的保險產品 (投資決定及風險由保險公司承擔)
(例如：分紅保單，萬用壽險) | <input type="checkbox"/> Insurance product with investment element (Investment decisions and risks borne by insurer) (e.g. participating policy, universal life insurance) |
| d) <input type="checkbox"/> 有投資成份的保險產品 (投資決定及風險由保單持有人承擔)
(例如：投資相連保險計劃) | <input type="checkbox"/> Insurance product with investment element (Investment decisions and risks borne by policyholder) (e.g. Investment-Linked Assurance Schemes) |
| e) <input type="checkbox"/> 其他 (請詳述) _____ | <input type="checkbox"/> Others (Please specify) _____ |



[註：閣下必須回答此問題。請不要留空。如閣下不回答，本公司必須拒絕閣下的申請。]

[Note: You must reply this question. Do not leave it blank. We will reject your application if you do not reply.]

3) 閣下投購保單及 / 或投資計劃的目標得益 / 保障年期為多久？(請選一項)

What is your target benefit / protection period for insurance policy and/or investment plan? (tick one)

- | | |
|----------------------------------|--|
| <input type="checkbox"/> 少於 1 年 | <input type="checkbox"/> < 1 year |
| <input type="checkbox"/> 1-5 年 | <input type="checkbox"/> 1-5 years |
| <input type="checkbox"/> 6-10 年 | <input type="checkbox"/> 6-10 years |
| <input type="checkbox"/> 11-20 年 | <input type="checkbox"/> 11-20 years |
| <input type="checkbox"/> 超過 20 年 | <input type="checkbox"/> > 20 years |
| <input type="checkbox"/> 終身 | <input type="checkbox"/> Whole of life |

[註：閣下必須至少回答 4(a) 或 (b)。如閣下不欲回答其中一條，請將之刪去。]

[Note: You must reply at least either 4(a) or (b). If you do not wish to answer either one of them, please cross it out.]

4) 閣下繳付保費的負擔能力：

Your ability to pay premiums:

閣下的收入來源是固定？

Is the source of income regular?

☐ 是 Yes ☐ 否 No

(a) 在過去兩年裡，閣下由所有收入來源所得的每月平均收入為？(請選一項)

What is your average monthly income from all sources in the past 2 years? (tick one)

- i ☐ 具體金額：每月不少於港幣 _____ ☐ Specific amount: Not less than HK\$ _____ per month
- or ii. ☐ 在以下範圍內：
a) ☐ 少於港幣 10,000 ☐ Less than HK\$10,000
b) ☐ 港幣 10,000 – 19,999 ☐ HK\$10,000 – 19,999
c) ☐ 港幣 20,000 – 49,999 ☐ HK\$20,000 – 49,999
d) ☐ 港幣 50,000 – 100,000 ☐ HK\$50,000 – 100,000
e) ☐ 超過港幣 100,000 ☐ Over HK\$100,000

(b) 閣下現時累積的流動資產約有多少？

請註明種類及金額：

What is your approximate current accumulative amount of liquid assets?

Please specify type(s) and total amount

- | 種類： | Type： |
|---|--|
| <input type="checkbox"/> 現金 | <input type="checkbox"/> Cash |
| <input type="checkbox"/> 銀行存款 | <input type="checkbox"/> Money in bank accounts |
| <input type="checkbox"/> 貨幣市場賬戶 | <input type="checkbox"/> Money market accounts |
| <input type="checkbox"/> 交投活躍的股票 | <input type="checkbox"/> Actively traded stocks |
| <input type="checkbox"/> 債券及互惠基金 | <input type="checkbox"/> Bonds and mutual funds |
| <input type="checkbox"/> 美國國庫債券 | <input type="checkbox"/> US Treasury bills |
| <input type="checkbox"/> 其他 (請詳述) _____ | <input type="checkbox"/> Others (Please specify) _____ |

金額 Amount: 港幣 HK\$ _____

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。

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.

如閣下選擇不在上述 4(a) 或 (b) 透露閣下的收入 / 資產資料，閣下必須在下欄內親筆詳述有關原因。

如閣下選擇同時不回應上述 4(a) 及 (b)，本公司必須拒絕閣下的申請。

If you choose not to disclose income/asset information under 4(a) or (b) above, you must indicate your reason(s) in your own handwriting in the box below. Please note that we (the insurance company) will **reject your application** if you **choose not to respond to both 4(a) and (b) above**.

(Applicant must complete explanation in own handwriting in this box. 投保人必須親筆於此欄內提供原因)

Note: You are required to inform us (the insurance company) if there is any substantial change of information provided in this form before the policy is issued.

註：若財務需要分析表格上填報的資料有重大改變，閣下在保單未簽發前，必須通知承保人 / 公司。

- (c) 在過去兩年裡，閣下每月平均支出 (包括但不限於生活支出，家庭支出，包括受養人支出，按揭付款和定期的付款) 為？
What is your average monthly expense including but not limited to living expenses, household expenses, including dependent's expenses mortgage payment and regular payment in the past 2 years?

總支出金額：

每月港幣 \$ _____ Total Expenses per month HK\$ _____

- (di) 閣下的總負債及預算最後支出 (包括但不限於未償還按揭貸款，貸款 / 債務，遺產稅，葬禮及有關支出和應急款項) 為？
What are your total liability and estimated final expense including but not limited to the outstanding mortgage loan, loans/debts, estate duties, funeral and associated expenses and emergency fund?

總金額：

港幣 \$ _____ Total Amount HK\$ _____

- (dii) 閣下的財務目標 (包括但不限於自己或受養人的教育基金，預算結婚支出) 為？

What is your total financial target including but not limited to the education fund for yourself or dependents and estimated marriage expenses?

總金額：

港幣 \$ _____ Total Amount HK\$ _____

[註：閣下必須回答以下 4(e)，(f) 及 (g) 請不要留空任何一條問題。如閣下不回答，本公司必須拒絕閣下的申請。]

[Note: You must reply 4(e), (f) and (g) below. Do not leave any of these questions blank. We will reject your application if you do not reply.]

- (e) 閣下能夠及願意支付保單及 / 或投資計劃的年期為？(請選一項)

For how long are you able and willing to contribute to an insurance policy and/or investment plan? (tick one)

- | | |
|----------------------------------|--|
| <input type="checkbox"/> 少於 1 年 | <input type="checkbox"/> < 1 year |
| <input type="checkbox"/> 1-5 年 | <input type="checkbox"/> 1-5 years |
| <input type="checkbox"/> 6-10 年 | <input type="checkbox"/> 6-10 years |
| <input type="checkbox"/> 11-20 年 | <input type="checkbox"/> 11-20 years |
| <input type="checkbox"/> 超過 20 年 | <input type="checkbox"/> > 20 years |
| <input type="checkbox"/> 終身 | <input type="checkbox"/> Whole of life |

- (f) 就閣下在 (e) 所選擇的保單 / 投資計劃之整段供款年期內，閣下每月可承擔的保費佔閣下個人可動用收入的比率為？(請選一項)
Approximately what percentage of your disposable income would you be able to use to pay your monthly premium for the entire term of the insurance policy/ investment plan in (e) above? (tick one)

- | | |
|------------------------------------|------------------------------------|
| <input type="checkbox"/> 少於 10% | <input type="checkbox"/> < 10% |
| <input type="checkbox"/> 10% - 20% | <input type="checkbox"/> 10% - 20% |
| <input type="checkbox"/> 21% - 30% | <input type="checkbox"/> 21% - 30% |
| <input type="checkbox"/> 31% - 40% | <input type="checkbox"/> 31% - 40% |
| <input type="checkbox"/> 41% - 50% | <input type="checkbox"/> 41% - 50% |
| <input type="checkbox"/> 超過 50% | <input type="checkbox"/> > 50% |

- g) 就閣下繳付保費的能力，請閣下註明其資金來源？(可選多於一項)

In considering your ability to make payments, what are your sources of funds? (tick one or more)

- | | |
|---|--|
| <input type="checkbox"/> 薪酬 | <input type="checkbox"/> Salary |
| <input type="checkbox"/> 收入 | <input type="checkbox"/> Income |
| <input type="checkbox"/> 儲蓄 | <input type="checkbox"/> Savings |
| <input type="checkbox"/> 投資 | <input type="checkbox"/> Investments |
| <input type="checkbox"/> 其他 (請詳述) _____ | <input type="checkbox"/> Others (Please specify) _____ |

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- 5) 根據閣下的上述選項，中介人與閣下討論下列保險產品的選擇（因應中介人所能提供的產品），以迎合閣下選購保險產品的目標及滿足閣下的需要：

Based on your answers to the questions above, the intermediary concerned has explored the following insurance options (as available to the intermediary) to meet your objective(s) and needs(s):

選購產品的目標 (問題1) Objective(s) of Buying the Product(s) (Q1)	曾討論的保險產品的類型 (問題2) Type(s) of Insurance Product Explored (Q2)	曾介紹的保險產品名稱 (如有) Name of Insurance Product(s) Introduced (if any)	最終選購的產品 (如有) Product(s) Selected (if any)
a) <input type="checkbox"/> b) <input type="checkbox"/> c) <input type="checkbox"/> d) <input type="checkbox"/> e) <input type="checkbox"/> f) <input type="checkbox"/> _____	a) <input type="checkbox"/> b) <input type="checkbox"/> c) <input type="checkbox"/> d) <input type="checkbox"/> e) <input type="checkbox"/> _____		
a) <input type="checkbox"/> b) <input type="checkbox"/> c) <input type="checkbox"/> d) <input type="checkbox"/> e) <input type="checkbox"/> f) <input type="checkbox"/> _____	a) <input type="checkbox"/> b) <input type="checkbox"/> c) <input type="checkbox"/> d) <input type="checkbox"/> e) <input type="checkbox"/> _____		
a) <input type="checkbox"/> b) <input type="checkbox"/> c) <input type="checkbox"/> d) <input type="checkbox"/> e) <input type="checkbox"/> f) <input type="checkbox"/> _____	a) <input type="checkbox"/> b) <input type="checkbox"/> c) <input type="checkbox"/> d) <input type="checkbox"/> e) <input type="checkbox"/> _____		
a) <input type="checkbox"/> b) <input type="checkbox"/> c) <input type="checkbox"/> d) <input type="checkbox"/> e) <input type="checkbox"/> f) <input type="checkbox"/> _____	a) <input type="checkbox"/> b) <input type="checkbox"/> c) <input type="checkbox"/> d) <input type="checkbox"/> e) <input type="checkbox"/> _____		
a) <input type="checkbox"/> b) <input type="checkbox"/> c) <input type="checkbox"/> d) <input type="checkbox"/> e) <input type="checkbox"/> f) <input type="checkbox"/> _____	a) <input type="checkbox"/> b) <input type="checkbox"/> c) <input type="checkbox"/> d) <input type="checkbox"/> e) <input type="checkbox"/> _____		
a) <input type="checkbox"/> b) <input type="checkbox"/> c) <input type="checkbox"/> d) <input type="checkbox"/> e) <input type="checkbox"/> f) <input type="checkbox"/> _____	a) <input type="checkbox"/> b) <input type="checkbox"/> c) <input type="checkbox"/> d) <input type="checkbox"/> e) <input type="checkbox"/> _____		
a) <input type="checkbox"/> b) <input type="checkbox"/> c) <input type="checkbox"/> d) <input type="checkbox"/> e) <input type="checkbox"/> f) <input type="checkbox"/> _____	a) <input type="checkbox"/> b) <input type="checkbox"/> c) <input type="checkbox"/> d) <input type="checkbox"/> e) <input type="checkbox"/> _____		
a) <input type="checkbox"/> b) <input type="checkbox"/> c) <input type="checkbox"/> d) <input type="checkbox"/> e) <input type="checkbox"/> f) <input type="checkbox"/> _____	a) <input type="checkbox"/> b) <input type="checkbox"/> c) <input type="checkbox"/> d) <input type="checkbox"/> e) <input type="checkbox"/> _____		
a) <input type="checkbox"/> b) <input type="checkbox"/> c) <input type="checkbox"/> d) <input type="checkbox"/> e) <input type="checkbox"/> f) <input type="checkbox"/> _____	a) <input type="checkbox"/> b) <input type="checkbox"/> c) <input type="checkbox"/> d) <input type="checkbox"/> e) <input type="checkbox"/> _____		
a) <input type="checkbox"/> b) <input type="checkbox"/> c) <input type="checkbox"/> d) <input type="checkbox"/> e) <input type="checkbox"/> f) <input type="checkbox"/> _____	a) <input type="checkbox"/> b) <input type="checkbox"/> c) <input type="checkbox"/> d) <input type="checkbox"/> e) <input type="checkbox"/> _____		

Signature of Applicant 投保人簽署		Date (DD/MM/YY) 日期 (日 / 月 / 年)
Witness's Name & ID "*****P IC 見證人姓名及身份證號碼	Witness's Signature "*****P IC 見證人簽署	Date (DD/MM/YY) "*****P IC 日期 (日 / 月 / 年)
Adviser's/Intermediary's Name & Code "***** 理財顧問 / 中介人姓名及編號	Adviser's/Intermediary's Signature "*****P IC 理財顧問 / 中介人簽署	Date (DD/MM/YY) 日期 (日 / 月 / 年)

Note: You are required to inform us (the insurance company) if there is any substantial change of information provided in this form before the policy is issued.
 註：若財務需要分析表格上填報的資料有重大改變，閣下在保單未簽發前，必須通知承保人 / 公司。

2. Risk Profile Questionnaire 風險狀況問卷【For Investment-linked Policies 投資相連計劃適用】

<p>1. What is your education level: 您的學歷：</p> <p><input type="radio"/> Primary or below 小學或以下 [2]</p> <p><input type="radio"/> Secondary / Matriculation 中學 / 預科 [4]</p> <p><input type="radio"/> Vocational Training / Technical Institute / Business Institute 職業訓練 / 工業學院 / 商業學院 [6]</p> <p><input type="radio"/> Post-secondary / University or above 大專 / 大學或以上 [10]</p> <p>2. How many years of investment experience you have? 您擁有多少年的投資經驗？</p> <p><input type="radio"/> None or less than 1 year 完全沒有或少於 1 年 [2]</p> <p><input type="radio"/> 1 – 5 years 1 至 5 年 [4]</p> <p><input type="radio"/> 6 – 10 years 6 至 10 年 [8]</p> <p><input type="radio"/> More than 10 years 多於 10 年 [10]</p> <p>3. What is your current investment objective? 您現時的投資目標是什麼？</p> <p><input type="radio"/> Security of capital is most important 保存資本是最重要的 [2]</p> <p><input type="radio"/> Security of capital is important 保存資本是重要的 [4]</p> <p><input type="radio"/> Balance between security and growth of capital is important 於保存資本及資本增值間嘗試平衡是重要的 [6]</p> <p><input type="radio"/> Growth of capital is important 資本增值是重要的 [8]</p> <p><input type="radio"/> Growth of capital is most important 資本增值是最重要的 [10]</p> <p>4. How many months of your normal expenses could be covered by your reserved liquid assets in case of an unexpected event? 當發生突如其來的事情時，您的流動資產儲備足夠應付多少個月的正常開支？</p> <p><input type="radio"/> Less than 3 months 少於 3 個月 [2]</p> <p><input type="radio"/> 3 – 6 months 3 至 6 個月 [4]</p> <p><input type="radio"/> 7 – 9 months 7 至 9 個月 [8]</p> <p><input type="radio"/> More than 9 months 多於 9 個月 [10]</p> <p>5. When will you retire? 您計劃於何時退休？</p> <p><input type="radio"/> Already retired 現已退休 [2]</p> <p><input type="radio"/> Within 5 years 於 5 年內 [4]</p> <p><input type="radio"/> 6 – 10 years later 於 6 至 10 年後 [6]</p> <p><input type="radio"/> 11 – 15 years later 於 11 至 15 年後 [8]</p> <p><input type="radio"/> At least 16 years later 最少於 16 年後 [10]</p>	<p>6. What percentage of your monthly income on average could be invested in financial products? 您的平均月入有多少百分比可投資於財務產品？</p> <p><input type="radio"/> 0% [2]</p> <p><input type="radio"/> 1% – 10% 1% 至 10% [4]</p> <p><input type="radio"/> 11% – 20% 11% 至 20% [6]</p> <p><input type="radio"/> 21% – 30% 21% 至 30% [8]</p> <p><input type="radio"/> More than 30% 多於 30% [10]</p> <p>7. Which of the following statements best describes your feelings and attitude? 您認為以下哪句句子最適合形容您的感覺及取向？</p> <p><input type="radio"/> I cannot accept any risks 我不能夠接受任何風險 [2]</p> <p><input type="radio"/> I will try my best to avoid risks, though minor ones are still acceptable 我會盡量迴避風險，但我可接受少量風險 [4]</p> <p><input type="radio"/> I am trying to strike a balance between risks and returns 我於風險及回報間嘗試平衡 [6]</p> <p><input type="radio"/> I am willing to accept more risk, as I aim for more returns 我願意接受較高風險來獲取較高回報 [8]</p> <p><input type="radio"/> Risks are never my consideration. Only the amount of return will be my focus 我從不考慮風險因素，我只著重回報 [10]</p> <p>8. Which of the following investments you currently hold? 您現時持有以下哪種投資工具？</p> <p><input type="radio"/> I have cash and bank deposits only 我祇有現金及銀行定期存款 [2]</p> <p><input type="radio"/> I have cash, bank deposits and foreign currencies 我有現金、銀行定期存款及外幣 [4]</p> <p><input type="radio"/> I have cash, bank deposits, foreign currencies and funds 我有現金、銀行定期存款、外幣及基金 [8]</p> <p><input type="radio"/> I have cash, bank deposits, foreign currencies, funds, stocks and derivatives 我有現金、銀行定期存款、外幣、基金、股票及衍生工具 [10]</p> <p>9. What would you do if there is a 20% loss in your investment? 當您的投資出現 20% 的損失後，您會：</p> <p><input type="radio"/> I will sell 立刻沽售 [2]</p> <p><input type="radio"/> I will switch to safer investment vehicles 轉持其他比較安全的投資工具 [4]</p> <p><input type="radio"/> Price fluctuation is common. I will wait for a moment before making any changes 認為價格波動是正常現象，可以多等一會才作決定 [6]</p> <p><input type="radio"/> I will continue my long term investment plan and maintain my asset mix 堅持作長線投資及維持現有投資組合比重 [8]</p> <p><input type="radio"/> I will subscribe more units when the unit price is low 趁投資單位價格低時，買入更多單位 [10]</p> <p>10. What is your expected return from investments? 您心目中的理想投資回報是多少？</p> <p><input type="radio"/> Cannot bear any losses 不能承受任何損失 [2]</p> <p><input type="radio"/> Meet the inflation standard 緊貼通脹 [4]</p> <p><input type="radio"/> Slightly above the inflation rate 比通脹高少少 [6]</p> <p><input type="radio"/> Moderately above the inflation rate 適當地高於通脹 [8]</p> <p><input type="radio"/> Significantly above the inflation rate 遠高於通脹 [10]</p>
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Total Score 總分

Question 1 to 10 第一至第十題

Total Score 總分	Risk Level 風險類型	Suitable Product Risk 合適之產品風險類型	Investor Risk Profile 投資風險分析
20 - 49	Conservative 保守型	Low 低	Refer to investors who are suitable for relatively low risk asset classes and price fluctuation which achieve better yield than deposits and inflation rate. 此類投資者適合低風險類型及低度價格波動的投資，以取得比一般存款及通脹較高的回報。
50 - 74	Balanced 均衡型	Medium 中	Refer to investors who are suitable for medium risk asset classes and price fluctuation which achieve long term capital gain. 此類投資者適合中風險類型及中度價格波動的投資，以取得長期資本增長。
75 - 100	Aggressive 進取型	High 高	Refer to investors who are suitable for relatively high risk asset classes and significant price fluctuation which achieve high growth of capital. 此類投資者適合高風險類型及高度價格波動的投資，以取得迅速的資本增長。

Signature of Applicant 投保人簽署	Date (DD/MM/YY) 日期 (日 / 月 / 年)
Witness's Name & ID 見證人姓名及身份證號碼	Witness's Signature 見證人簽署
Adviser's/Intermediary's Name & Code 理財顧問 / 中介人姓名及編號	Adviser's/Intermediary's Signature 理財顧問 / 中介人簽署
	Date (DD/MM/YY) 日期 (日 / 月 / 年)

Note: You are required to inform us (the insurance company) if there is any substantial change of information provided in this form before the policy is issued.

註：若財務需要分析表格上填報的資料有重大改變，閣下在保單未簽發前，必須通知承保人 / 公司。

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