

申請/保單編號

Application/Policy No.: _____

獨立理財顧問名稱

Name of IFA: _____

獨立理財顧問編號

Code of IFA: _____

客戶須知 Notes to customer:

本財務需要分析表格旨在協助尋找適合的保險產品，以滿足閣下的需要及情況。請回答本表格所述的所有問題。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。如在本表格中提供的資料有任何重大變更，請告知我們（保險公司）。

This FNA form is to facilitate the identification of suitable insurance product(s) to meet your needs and circumstances. Please answer all questions in this form. Do **NOT** sign on this form if any questions are unanswered or have been crossed out. Do **NOT** sign on blank form. You need to inform us (the insurance company) if there is any substantial change of information provided in this form.

甲部 - 個人資料

Part A - Personal Particulars

適用於申請人/保單持有人為個人 Applicable for Individual as the Applicant / Policyowner			
姓名 Name :			
出生日期 Date of Birth :	日 DD	月 MM	年 YY
香港/澳門/國內居民身分證/護照號碼 HK / Macau / PRC Resident ID / Passport No. :			
適用於申請人/保單持有人為公司 Applicable for Company as the Applicant / Policyowner			
名稱 Name :			
商業登記證/ 公司註冊證書號碼 Business Registration / Certificate of Incorporation Number :			

個人資料收集聲明 Personal Information Collection Statement

本人 / 我們確認本人 / 我們已閱讀及明白周大福人壽保險有限公司（以下簡稱“周大福人壽”）之個人資料收集聲明（“該聲明”）。本人 / 我們聲明及同意貴公司可根據該聲明所述的任何目的收集及 / 或持有、使用及 / 或披露 / 分享任何個人資料（不論是否從此表格或以其他方式獲得）。本人 / 我們明白本人 / 我們必須於此表格提供所須資料，否則貴公司將可能無法執行該聲明之目的及 / 或向本人 / 我們提供產品或服務。本人 / 我們確認及同意本人 / 我們的個人資料可能披露 / 共享給該聲明所指明的第三方；執法機構；保險業就現有資料而對所提供的資料作出分析和檢查而使用的數據庫或登記冊作出於該聲明所述的任何目的。本人 / 我們明白該聲明的最新版本可於周大福人壽的網址下載：www.ctflife.com.hk，及可向貴公司索取。

I /We confirm that I/we have read and understood Chow Tai Fook Life Insurance Company Limited ("CTF Life")'s Personal Information Collection Statement ("PICS"). I/We declare and agree that any personal data CTF Life may collect and/or hold, use and/or disclose/share with (whether contained in this form or otherwise obtained) in accordance with the Purposes as set out in the PICS. I/We understand that if I/we do not provide the required personal data, CTF Life may not be able to perform the Purposes and/or provide products or services to me/us. I/We acknowledge and agree that my/our personal data may be disclosed/shared with specified parties in the PICS; law enforcement authorities; databases or registers used by the insurance industry to analyse and check information provided against existing information for any of the Purposes stated in the PICS. I/We understand the updated version of the PICS is available for download from CTF Life's website: www.ctflife.com.hk, and will be made available upon request.

乙部 - 財務需要分析 Part B - Financial Need Analysis

1. 閣下購買保險產品的目標為何？(可[✓]一項或多項) – 必須回答

What are your objectives for seeking to purchase an insurance product? (Please [✓] one or more) – **Mandatory**

a) ☐ 為應付不時之需提供財務保障 (如身故、意外、殘疾等)

Financial protection against adversities (e.g. death, accident, disability etc.)

(i) 閣下減除現持有人壽保障額後的目標人壽保障需要

Target life protection need after deduction of your existing **life** protection amount

目標人壽保障需要約

Target life protection need around

港幣HKD _____

b) ☐ 為應付醫療保健需要 (如危疾、住院等)

Preparation for health care needs (e.g. critical illness ("CI"), hospitalization etc.)

(i) 閣下減除現持危疾保障額後的目標危疾保障需要

Target CI protection need after deduction of your existing **CI** protection amount

目標危疾保障需要約

Target CI protection need around

港幣HKD _____

c) ☐ 為未來提供定期的收入 (如退休收入等)

Providing regular income in the future (e.g. retirement income etc.)

d) ☐ 為未來需要作儲蓄 (如兒童教育、退休等)

Saving up for the future (e.g. child education, retirement etc.)

(i) 閣下是次投保的目標儲蓄金額

Target savings amount of current application

目標儲蓄金額約

Target savings amount around

港幣HKD _____

(ii) 實現目標儲蓄期以達至以上儲蓄目標額

Expected target savings period to reach the above target savings amount

a) ☐ 1-5 年 years

b) ☐ 6-10 年 years

c) ☐ 11-15 年 years

d) ☐ 16-20 年 years

e) ☐ 超過 More than 20 年 years

f) ☐ 終身 Whole of life

e) ☐ 投資

Investment

為實現上述「投資」的目標，閣下希望如何管理保險產品下的不同投資選項 / 投資選擇 (如有)？(只可[✓]一項)

To meet your "Investment" objective indicated above, how would you prefer to manage different investment options/ investment choices, if available, under the insurance product? (Please [✓] one only)

i) ☐ 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) 選擇及管理保險產品項下的不同投資選項 / 投資選擇 (如有)，並且願意在保險產品的目標利益 / 保障期的整個期間作出此決定。

I want to make my own decisions (**without** any professional advice to be provided by the authorized insurer and/or licensed insurance intermediaries) to choose and manage different investment options/investment choices, if available, under an insurance product, and I am willing to do it throughout the entire duration of the target benefit/protection period of an insurance product

ii) ☐ 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) 選擇及管理保險產品項下的不同投資選項 / 投資選擇 (如有)，並且願意在保險產品的目標利益 / 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 insurer and/or licensed insurance intermediaries) to choose and manage different investment options/investment choices, if available, under an insurance product, and I am willing to do it throughout the entire duration of the target benefit/protection period of an insurance product

iii) ☐ 本人不願意選擇或管理保險產品項下的不同投資選項 / 投資選擇 (如有)。

I **do not want** to choose or manage different investment options/investment choices, if available, under an insurance product

註：如閣下選擇選項(iii)，則中介人不可向閣下介紹或建議任何投資相連壽險計劃產品。

Remarks: If you choose option (iii), no Investment-linked Assurance Scheme product can be introduced or recommended to you by the insurance intermediary.

f) ☐ 其他，請說明

Others, Please specify: _____

2. 閣下的保單(需考慮基本計劃及/或附加保障)目標利益 / 保障期的預期時間為？(可[✓]一項)

What is your target benefit/protection period for insurance policy (consider basic plan and/or rider)? (Please [✓] one option)

如問題1選擇a, b, c, e 或f，必須回答此題目

Mandatory to complete this question if answer option a, b, c, e or f in Question 1.

a) ☐ 1-5 年 years

b) ☐ 6-10 年 years

c) ☐ 11-15 年 years

d) ☐ 16-20 年 years

e) ☐ 超過 more than 20 年 years

f) ☐ 終身 Whole of Life

3. 閣下繳付保費的能力及意願
Your ability and willingness to pay insurance premiums

A) 收入 Income

- 3.1 收入來源 (可[✓]一項或多項)
Income source (Please [✓] one or more)
a) ☐ 薪酬 Salary b) ☐ 投資收入 Investment income c) ☐ 租金收入 Rental income
d) ☐ 家用 Household income e) ☐ 其他 Others: _____
- 3.2 過去兩年內，閣下透過所有收入來源（包括流動資產收入）獲得的平均每月收入
Average monthly income (from all sources including income from liquid assets)
in the past 2 years
- 3.3 過去兩年內，閣下平均每月開支（包括周大福人壽及其他保險公司保單的保費及保費融資貸款還款）
Average monthly expenditure (including CTF Life and other insurance companies
policies' premium and repayment of the loan facility for premium financing) in the past 2 years
- 3.4 在整個保單期內，閣下能夠及願意繳付的保費及保費融資供款佔每月可動用收入的比率為（只可[✓]一項）
What **percentage** of your **monthly disposable income** would you be able and willing to use to pay for the insurance
premium and repayment of the loan facility for premium financing throughout the entire term of the insurance policy
(Please [✓] one only)
- a) ☐ 少於 Less than 10% b) ☐ 10% - 20% c) ☐ 21% - 30%
d) ☐ 31% - 40% e) ☐ 41% - 50% f) ☐ 超過 More than 50%

註：每月可動用收入 = 每月平均收入 (Q3.2) - 每月平均開支 (Q3.3)

Note: Monthly disposable income = Average monthly income (Q3.2) – Average monthly expenditure (Q3.3)

B) 流動資產 Liquid asset

- 3.5 流動資產來源 (可[✓]一項或多項)
Liquid asset source (Please [✓] one or more)
a) ☐ 儲蓄 Savings b) ☐ 投資 Investment c) ☐ 其他 Others: _____
- 註：流動資產是指可以容易變為現金的資產，如現金、存款、外幣及股票等
Note: Liquid assets are assets which may be easily turned into cash, such as cash, deposit, foreign currency and stock etc.
- 3.6 淨流動資產金額
Net liquid asset amount
- 註：淨流動資產金額 = 流動資產總金額扣除流動負債金額 (例如：信用咭結欠及私人貸款等)
Note: Net liquid asset amount = Total liquid asset amount - Liquid liability amount (Example: Credit card and personal loan etc)
- 3.7 在整個保單期內，閣下能夠及願意繳付的(i)保費，(ii)保費融資下的自付保費金額，及 (iii)保費融資貸款還款佔淨流動資產的
比率為（只可[✓]一項）
What **percentage** of your **net liquid asset** would you be able and willing to use to pay for (i) the insurance premium;
(ii) out-of-pocket premium portion under the premium financing facility; and (iii) repayment of the loan facility for premium
financing, throughout the entire term of the insurance policy (Please [✓] one only)
- a) ☐ 少於 Less than 10% b) ☐ 10% - 20% c) ☐ 21% - 30%
d) ☐ 31% - 40% e) ☐ 41% - 50% f) ☐ 超過 More than 50%

C) 保費融資 Premium financing (如閣下不打算進行保費融資，則不需回答此部份)

Skip this section if you do not intend to undergo premium financing)

- 3.8 你有否 i) 於周大福人壽及其他保險公司持有任何生效並以保費融資貸款獲取資金支付保費的保單；或 ii) 一些正在處理中的保
費融資貸款申請(此保險申請除外)？
Do you i) have any inforce insurance policies (with premium financing facility used to fund the payment of premiums) in
CTF Life and other insurance companies; or ii) have any premium financing facility applications currently in progress
(excluding the current insurance application)?
- ☐ 有 Yes 如有，請註明現時尚欠保費融資貸款的本金金額 (此保險申請除外)
If yes, please specify the current outstanding loan principal amount of the
premium financing facility (excluding the current insurance application)
- ☐ 沒有 No
- 3.9 ☐ 閣下明白以保費融資方式繳付保費的相關風險(如下)並已考慮閣下的負擔能力。
You understand the risks associated with payment of insurance premium using premium financing (as below) and have
considered your affordability.

閣下能夠及願意以收入及流動資產繳付保費，並清楚預留資金償還因利率一旦趨升帶來的利率風險的相關開支。

You are able and willing to use income and liquid asset to pay insurance premium and understand the necessity to reserve
funds for the expenses associated with the risk of increase of loan interest rate.



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4. 目標醫療保健需要 - 如問題1選擇b，必須回答此題目

Target Healthcare Need - **Mandatory to complete this question if answer option b in Question 1**

如閣下有意考慮以危疾及/或醫療保險產品迎合閣下上述問題1的目標，閣下會考慮投保以下哪種類型的危疾及/或醫療保險產品？
(可[✓]一項或多項)

If you are considering critical illness and/or medical insurance product(s) to meet your objectives in Q1 above, what type(s) of the following critical illness and/or medical insurance product(s) will you consider to purchase? (Please [✓] one or more)

- a) ☐ 住院期間的現金津貼的產品
Product providing income subsidy during hospital confinement
- b) ☐ 實報實銷住院期間醫療費用的產品
Product reimburse medical expense for hospital confinement
- c) ☐ 在確認指定情況或接受特定治療後，支付預定的生存賠償金額的產品
Product paying a pre-defined amount of living benefit upon confirming specific conditions or undergoing certain treatments
- d) ☐ 其他，請說明
Others, Please specify: _____

5. 所需保障金額 - 適用於申請人 / 保單持有人為公司

Required coverage amount - **Applicable for Company as the Applicant / Policyowner**

- 5.1 公司最近3年平均純利 (適用於要員保險)
Average net profit of the company of the last 3 years (**Applicable to Keyman Insurance**)
- 5.2 (準)受保人平均月薪 (適用於要員保險 / 僱員福利)
Average monthly salary of the (proposed) insured (**Applicable to Keyman Insurance / Employee Benefit**)
- 5.3 (準)受保人佔公司股東生意比重現存價值 (適用於股東保險)
Current value of company shareholder's share in the business of the (proposed) insured (**Applicable to Shareholder's Insurance**)

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港幣HKD

6. 閣下為保單支付保費的能力及意願 - 請選擇A) 定期繳款/保費融資 或 B) 一次性付款 / 預繳 (只可[✓]一項)

Your ability and willingness to pay for an insurance policy - **Please select either A) Regular pay / premium financing or B) Single pay / Prepayment (Please [✓] one only)**

☐ **A) 定期繳款/保費融資 Regular pay / premium financing**

6.1 閣下能夠及願意為保單(需考慮基本計劃及 / 或附加保障)支付保費及 / 或保費融資貸款還款的年期為? (只可[✓]一項)
For how long are you able and willing to pay premium and/or repayment of the loan facility for premium financing for an insurance policy (consider basic plan and/or rider)? (Please [✓] one option)

- a) ☐ 少於 less than 6年 years b) ☐ 6-10年 years c) ☐ 11-15 年years
d) ☐ 16-20 年years e) ☐ 超過 more than 20年years f) ☐ 終身 Whole of life

6.2 如閣下現為在職人士，

If you are a wage earner,

☐ 6.2.1 請註明目標退休年齡：65歲 或 _____ 歲退休 (如適用)
Please specify your target retirement age: At age 65 or age of _____ (If applicable)

☐ 6.2.2 如需於退休後繳付保費及 / 或保費融資貸款還款，請註明資金來源 (可[✓]一項或多項)

Please specify your source of funds if you have to pay premium and/or repayment of the loan facility for premium financing after retirement (Please [✓] one or more):

- a) ☐ 儲蓄 Savings b) ☐ 投資收入 Investment income
c) ☐ 租金收入 Rental income d) ☐ 退休金/強積金/公積金 Pensions/MPF/ORSO
e) ☐ 其他 Others: _____

☐ **B) 一次性付款 / 預繳 Single pay / Prepayment**



7. 產品建議 – 必須作答

Products Recommendation – Mandatory

根據閣下上述選項，獨立理財顧問曾與閣下討論下列保險產品的選擇（因應獨立理財顧問所能提供的產品），以迎合閣下選購產品的目標及滿足閣下的需要

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

Q1 購買保險產品的目標 Objective(s) for seeking to purchase an insurance product

- a) 為應付不時之需提供財務保障（如身故、意外、殘疾等） Financial protection against adversities (e.g. death, accident, disability etc.)
- b) 為應付醫療保健需要（如危疾、住院等） Preparation for health care needs (e.g. critical illness, hospitalization etc.)
- c) 為未來提供定期的收入（如退休收入等） Providing regular income in the future (e.g. retirement income etc.)
- d) 為未來需要作儲蓄（如兒童教育、退休等） Saving up for the future (e.g. child education, retirement etc.)
- e) 投資 Investment
- f) 其他，請說明 Others, please specify

(I) 目標 (參考Q1) Objective (Refer Q1)						(II) 建議產品 Product recommended (至少針對(I)其中一個目標，介紹最少兩種不同產品) Must introduce at least 2 different products for a minimum one of the selected objective(s) of Part (I))	(III) 投保產品 (請 ✓) Product selected (Please ✓)
A	B	C	D	E	F		
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>

8. 評估結果 (由獨立理財顧問填寫)

Evaluation results (Complete by IFA)

根據客人的總保障需要、流動資產、可動用收入、保費支付能力和意願，及其供款年期適合性，獨立理財顧問已向客戶清楚解釋並妥善記錄如何釐定所建議的保障水平，並為客人進行了負擔能力和產品合適性評估。**客人清楚評估結果如下：**

According to customer's total protection needs, liquid asset, disposable income, willingness and ability to pay premium with suitability of duration payment, the IFA clearly explains to the customer and properly document how the recommended level of insurance protection is determined, with affordability assessment and evaluation of product suitability. **Customer understands the evaluation result as follows:**

- a) ☐ 推介產品符合客人負擔能力及合適客人的需要
The product(s) introduced is/are affordable and suitable for the customer's needs
- b) ☐ 推介的保障額低於保障需要，因應申請人/保單持有人有其他的財務安排或其他原因(i)：_____ (如有)
The recommended protection amount is less than the total protection needs as the applicant/policyowner has other financial planning or other reasons of (i): _____ (if any)
- c) ☐ 推介的儲蓄額低於儲蓄目標，因應申請人/保單持有人有其他的財務安排或其他原因(i)：_____ (如有)
The recommended savings amount is less than the total savings target as the applicant/policyowner has other financial planning or other reasons of (i): _____ (if any)
- d) ☐ 其他評估
Other evaluation: _____



聲明及確認 Declaration and Acknowledgement

上述所提供的資料為完整、真實和準確（本人表明選擇不提供者除外），並且該資料為一項摘要，並不構成對產品進行要約或招攬。獨立理財顧問已根據上述資料清楚向本人講解評估及建議，並且本人明白如資料不完整或不實，獨立理財顧問在這些情況下給予的建議或意見或會不適合本人的需要，並可能導致本人購買不適合本人的保單。就所選購之產品而言，獨立理財顧問已向本人提供有關產品特色及詳情之宣傳刊物、推銷及邀約文件。就所選購之產品，其符合本人的負擔能力。

The above provided information is complete, true and accurate to the best of my knowledge (except where I have indicated that I have chosen not to provide such information) and is a general summary that does not constitute an offer or solicitation of a product. The IFA has clearly explained the evaluation and recommendation to me based on the above information and I understand either not fully or accurately completing the information, any recommendation or advice given by the IFA in these circumstances may be inappropriate for my needs and may lead to a commitment to a policy which may be inappropriate for my needs. The IFA has provided the promotional materials, sales and solicitation documents with the product feature and details of the selected product(s) to me. For the selected product, it is affordable by me.

申請人/保單持有人姓名
Name of Applicant / Policyowner

X _____
申請人/保單持有人簽署
Signature of Applicant / Policyowner

日期：日 / 月 / 年
Date : DD/MM/YY

獨立理財顧問姓名
Name of IFA

X _____
獨立理財顧問簽署
Signature of IFA

警告：請小心細閱及填寫本部份。請不要留空任何問題。如有任何未回答的問題未被刪去，請不要在本部上簽署。

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

註：若本表格上填報的資料有重大改變，閣下在保單未簽發前，必須通知本公司。

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.



丙部 - 風險意向問卷（只適用於投保投資相連壽險計劃）**Part C - Risk Profile Questionnaire (only applicable to the application of Investment-linked products)****聲明 Disclaimers**

本風險意向問卷(問卷) 由周大福人壽保險有限公司提供。此問卷目的在於協助閣下認識閣下的風險承受程度。此評估只提供一般的指引，而不可被視為獨特的投資意見。此評估並未能覆蓋閣下在投資時應考慮的所有因素。閣下的投資取向和決定可能與以上分析結果不同。作出任何投資決定前，閣下應全面了解有關產品的風險和回報，確定該投資符合閣下的投資目標，且有關風險亦在閣下承受能力之內。如對投資有任何疑問，請尋求獨立專業意見。

若閣下的基金選擇與風險取向不一致，則可能會影響到周大福人壽保險有限公司就閣下的風險承擔程度、投資需要而進行的評估及所提供之服務。

This Risk Profile Questionnaire (Questionnaire) is provided to you by Chow Tai Fook Life Insurance Company Limited. This Questionnaire is to help you identify your risk tolerance level. It is intended to provide general guidance only. It should not be treated as specific investment advice. The Questionnaire does not cover all issues you should consider while investing. Your preference and investment decision may be different from what is indicated above. Before making any investment decision, you should fully understand the product risks and merits, determine that the investment is consistent with your objectives and that you are able to assume the risk. If you have any questions about investment, you are strongly advised to seek independent professional advice.

If your fund selection do not match with your Risk Profile, it may affect Chow Tai Fook Life Insurance Company Limited's assessment of your risk profile, investment needs and any services that may be provided.

在確定適合閣下的投資選擇時，風險承受力是一個關鍵的考慮因素

Tolerance for risk is a key consideration in determining your probable level of comfort with varying investing choices

請填妥問卷，及在適當位置加上“✓”號。Please complete the questionnaire, and “✓” where appropriate

I) 投資風險意向問卷(問卷) Investment Risk Profile Questionnaire (Questionnaire)**第一部分 Section 1 期限 Time Horizon****閣下的現況與未來收入需求 Your current situation and future income needs**

- | | |
|--|---|
| 1. 閣下現在的年齡？
What is your current age? | a) <input type="checkbox"/> 45 歲以下 Less than age 45
b) <input type="checkbox"/> 45 歲至 55 歲 Age 45-55
c) <input type="checkbox"/> 56 歲至 65 歲 Age 56-65
d) <input type="checkbox"/> 66 歲至 75 歲 Age 66-75
e) <input type="checkbox"/> 75 歲以上 Older than age 75 |
| 2. 閣下希望甚麼時候開始提取您的投資？
When do you expect to start withdrawing your investment? | a) <input type="checkbox"/> 20年後 After 20 years
b) <input type="checkbox"/> 10 至 20 年內 In 10 to 20 years
c) <input type="checkbox"/> 5 至 10 年內 In 5 to 10 years
d) <input type="checkbox"/> 現在不會，但 5 年內會 Not now, but within 5 years
e) <input type="checkbox"/> 現在 Immediately |

第二部分 Section 2 長期目標與期望 Long-Term Goals and Expectations**閣下對長期投資表現的看法 Your views of how investment should perform over the long term**

- | | |
|---|---|
| 3. 閣下對這項投資的目標是甚麼？
What is your goal for this investment? | a) <input type="checkbox"/> 大幅增長 To grow aggressively
b) <input type="checkbox"/> 顯著增長 To grow significantly
c) <input type="checkbox"/> 適量增長 To grow moderately
d) <input type="checkbox"/> 些微增長 To grow slightly
e) <input type="checkbox"/> 避免虧損 To avoid losing money |
| 4. 在正常市況下，閣下對這項投資有何期望？
Under normal market condition, what would you expect from this investment over time? | a) <input type="checkbox"/> 與股市表現大致相若
To generally keep pace with the stock market
b) <input type="checkbox"/> 略遜於股市表現，但仍能取得豐厚盈利
To slightly trail the stock market, but still make a good profit
c) <input type="checkbox"/> 遜於股市表現，但仍能取得適量盈利
To trail the stock market, but still make a moderate profit
d) <input type="checkbox"/> 維持穩健，但仍能取得一般盈利
To have some stability, but still make modest profits
e) <input type="checkbox"/> 維持高度穩健，但仍略有薄利
To have a high degree of stability, but still make small profits |
| 5. 假如股市在今後十年表現極差，閣下對這項投資有何期望？
Suppose the stock market performs poorly over the next decade. What would you expect from this investment? | a) <input type="checkbox"/> 引致虧損 To lose money
b) <input type="checkbox"/> 略賺或持平 To make very little gain or nothing
c) <input type="checkbox"/> 維持少量盈利 To make a little gain
d) <input type="checkbox"/> 取得適量盈利 To make a modest gain
e) <input type="checkbox"/> 幾乎不受股市表現的影響
To be slightly affected by what happens in the stock market |



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第三部分 Section 3 對短期風險的態度 Short-Term Risk Attitudes

閣下對短期波動的態度 Your attitude towards short-term volatility

6. 下列陳述中，哪一項最符合閣下對這項投資未來三年表現的態度？
Which of these statements best describes your attitude about the performance of this investment over the next three years?

- a) ☐ 我不介意虧損 I don't mind if I lose money
b) ☐ 我能接受虧損 I can tolerate a loss
c) ☐ 我能接受少量虧損 I can tolerate a small loss
d) ☐ 我難以接受任何虧損 I cannot tolerate any losses
e) ☐ 我期望至少能略有盈利 I expect to have at least a little gain

7. 下列陳述中，哪一項最符合閣下對這項投資今後三個月表現的態度？
Which of these statements best describes your attitude about the performance of this investment over the next three months?

- a) ☐ 無所謂，一個季度的表現沒有任何意義
Who cares? One calendar quarter means nothing
b) ☐ 我不會因於這段時間出現的虧損感到憂慮
I wouldn't worry about losses in that time frame
c) ☐ 若虧損高於10%，我會感到不安
If I suffered a loss of greater than 10%, I'd get concerned
d) ☐ 我只能接受少量短期虧損
I can only tolerate small short-term losses
e) ☐ 我難以接受任何虧損
I cannot tolerate any losses

投資風險意向問卷結果 Investment Risk Profile Questionnaire Result

這問卷基礎根據影響投資決策的三種因素對閣下的風險承受力評分，這三種因素是期限、長期目標與期望及對短期風險的態度。您可參考以下分數表，並根據第I節「投資風險意向問卷」內第一至第三部分七條問題的答案以得出您的總得分。另外，在投資者意向分析表中，您可根據您的總得分參考相對應的投資者意向及可能適合您的投資選擇風險程度。您亦會收到此風險意向問卷的更新資料確認信以作紀錄。

Your attitude to risk is a critical factor in determining a suitable approach to investment for your goal. In simple terms, attitude to risk is influenced by three factors. They are Time Horizon, Long-Term Goals and Expectations, and Short-Term Risk Attitudes. Your total score for part I of the Risk Profile Questionnaire shall be the sum of scores of your answers in those 7 individual questions of Section 1 to Section 3 above by reference to the following Scoring Table. Further, in the table of Investor Profile Analysis, your total score shall match with a corresponding Investor Profile and range of risk level of Investment Choices which may be suitable for you. A confirmation notice for your updated profile in respect of this Risk Profile Questionnaire will be sent to you for records.

分數表（適用於第I節的問題） Scoring Table (For questions in Part I)

答案 Answer	a	b	c	d	e
分數 Score	5	4	3	2	1

閣下總得分 Your Total Score	
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投資者意向分析 Investor Profile Analysis

總分數（第I節） Total Score (Part I)	投資者意向 Investor Profile	投資選擇風險程度（✓代表可能合適） Investment Choice Risk Level (✓ indicates it may be suitable)		
		低 Low	中 Medium	高 High
7-10 分 / scores	1) 非常保守 Very Conservative	✓		
11-17 分 / scores	2) 保守 Conservative	✓	✓	
18-24 分 / scores	3) 穩健 Moderate	✓	✓	
25-31 分 / scores	4) 積極 Aggressive	✓	✓	✓
32-35 分 / scores	5) 非常積極 Very Aggressive	✓	✓	✓

投資者意向 Investor Profile	
1. 非常保守 Very Conservative	<p>對於非常保守的投資者，其投資組合將投資於風險最小的領域，例如現金和固定收入證券。這種投資方法具有較高穩定性，應盡量減少短期大幅波動。其綜合回報沒有保證，但應不會大起大落。但是，相對於風險較高的投資方法，這種方法的回報率相對較低，五年以上的投資尤其如此。</p> <p>As a very conservative investor, your portfolio will be invested in the most risk-averse areas such as cash and fixed-income securities. This approach offers a high degree of stability and should minimize the chances of substantial short-term volatility. The overall return, while not guaranteed, should fall within a narrow range of possibilities. However, particularly for time periods greater than five years, these returns may underperform the returns achievable from a higher-risk approach.</p>
2. 保守 Conservative	<p>對於保守的投資者，其投資組合將主要投資於風險最小的領域，例如現金和固定收入證券，只投入適量資金購買股票。這種投資方法注重穩定性，而不追求最大回報，並應當限制短期大幅波動。其綜合回報沒有保證，但相對而言，應不會大起大落。但是，相對於風險較高的投資方法，這種方法的回報率相對較低，五年以上的投資尤其如此。</p> <p>As a conservative investor, your portfolio will be invested primarily in risk-averse areas such as cash and fixed-income securities with only a modest exposure to equities. This approach concentrates on stability rather than maximizing return and should limit the chances of substantial short-term volatility. The overall return, while not guaranteed, should fall within a relatively narrow range of possibilities. However, particularly for time periods greater than five years, these returns may underperform the returns achievable from a higher-risk approach.</p>
3. 穩健 Moderate	<p>對於穩健的投資者，其投資組合中包含股票投資，但同時也投資於較為安全的領域，例如現金、固定收入證券和房地產，藉此衝淡風險。這種方法追求平穩與回報間的平衡，可能涉及一些短期波動。其綜合回報沒有保證，但也不會過於出乎意料。大多數情形下，相對於較為保守的投資方法，這種方法的回報率相對較高，但又不及風險較高的投資方法，五年以上的投資更是如此。</p> <p>As a moderate investor, your portfolio will include investment in equities, balanced by exposure to more risk-averse areas of the market such as cash, fixed-income securities, and real estate. This approach aims to achieve a balance between stability and return but is likely to involve at least some short-term volatility. The overall return is not guaranteed, although the range of possible outcomes should not be extreme. In most circumstances, particularly for time periods greater than five years, these returns should outperform the returns achievable from a more conservative approach but may underperform the returns achievable from a higher-risk approach.</p>
4. 積極 Aggressive	<p>對於積極的投資者，其投資組合主要是股票。這種方法注重獲得豐厚的綜合投資回報，但又對大多數投機領域敬而遠之。投資價值在短期內可能會有大幅波動。投資期限內，最終獲得的回報較難預料。大多數情形下，相對於較為保守的投資方法，這種方法的回報率較高，五年以上的投資尤其如此。</p> <p>As an aggressive investor, your portfolio will be invested primarily in equities. This approach concentrates on achieving a good overall return on your investment while avoiding the most speculative areas of the market. Significant short-term fluctuations in value can be expected. The eventual return for the time period over which you invest could fall within a relatively wide range of possibilities. In most circumstances, particularly for time periods greater than five years, these returns should outperform the returns achievable from a more conservative approach.</p>
5. 非常積極 Very Aggressive	<p>對於非常積極的投資者，其投資組合將投資於股票，並且敢於涉足一些投機領域。這種方法追求最大回報，同時願意承受投資價值的短期大幅波動，甚至長期虧損。投資期限內，最終獲得的回報很難預料。大多數情形下，其回報率應高於較為保守的方法。</p> <p>As a very aggressive investor, your portfolio will be invested in equities and will include exposure to more speculative areas of the market. The aim is to maximize return while accepting the possibility of large short-term fluctuations in value and even the possibility of longer-term losses. The eventual return for the time period over which you invest could fall within a wide range of possibilities. In most circumstances, the return should outperform the returns achievable from a more conservative approach.</p>

II) 衍生工具產品投資知識及經驗概況 Derivatives Investment Knowledge and Experience Profile	
1. 衍生工具產品投資經驗 Derivatives Investment Experience	
<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No	<p>閣下在過去三年內進行過至少一次衍生產品(例如:期權、期貨、認股權證、牛熊證、孖展買賣、累計認購期權或累計認沽期權)或投資於衍生產品的相關基金的交易。</p> <p>You have executed at least once in derivative products (e.g. Option, Futures, Warrant, Callable Bull/Bear Contracts, Margin Trading, Accumulator or Decumulator) or underlying funds which invest in derivative products within the past three years.</p>
2. 衍生工具產品知識 Derivatives Product Knowledge	
<p>閣下曾接受與衍生產品及/或投資於衍生產品的相關基金相關的深入培訓或參加相關的課程。</p> <p>You have undergone in-depth training or attended courses on derivative products and/or underlying funds which invest in derivative products.</p>	
<input type="checkbox"/> 是 Yes <input type="checkbox"/> 是 Yes <input type="checkbox"/> 是 Yes	<input type="checkbox"/> 否 No <input type="checkbox"/> 否 No <input type="checkbox"/> 否 No
<p>a) 關於衍生產品的相關資格 Qualification related to derivatives</p> <p>b) 相關衍生產品的工作經驗 Work Experience related to derivatives</p> <p>c) 曾參加有關衍生工具產品的培訓或課程 Attended related training or course on derivatives</p>	



如閣下選擇不填報上述「風險意向問卷」的任何部份，閣下必須書面詳述有關原因。
If you choose to deviate in any respect from the Risk Profile Questionnaire process, you must indicate your reason(s) in writing.

(申請人必須於此欄內提供原因)
(Applicant must complete explanation in this box)

_____ 申請人/保單持有人姓名 Name of Applicant / Policyowner	X _____ 申請人/保單持有人簽署 Signature of Applicant / Policyowner	_____ 日期：日 / 月 / 年 Date : DD/MM/YY
_____ 獨立理財顧問姓名 Name of IFA	X _____ 獨立理財顧問簽署 Signature of IFA	_____ 日期：日 / 月 / 年 Date : DD/MM/YY

註： 若本表格上填報的資料有重大改變，閣下在保單未簽發前，必須通知本公司。
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.

