Heng An Standard Life 恒安標準人壽

Investment Choice Change Form
投資選擇轉換申請表格

Filling in this form 請填寫此表格

Please fill in this form and return to 12/F, Lincoln House, Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong or fax to us on (852) 2169 0680 / (852) 3585 1180 or email to PSFundSwitch@hengansl.com.hk. The change request shall be made to the policy as stated below. If you have any enquiries, please contact our Customer Service Department on (852) 2169 0300. 請填妥下列表格，並寄回香港鰂魚涌英皇道 979 號太古坊林肯大廈 12 樓傳真至 (852) 2169 0680 / (852) 3585 1180 或電郵至 PSFundSwitch@hengansl.com.hk。本公司將按要求於下列保單作出更改。若閣下有任何查詢，請致電本公司之客戶服務部 (852) 2169 0300。

Policy Number
保單編號 _____

Name of First Policy Owner/Policy Assignee
第一保單持有人/保單受讓人姓名 _____

Name of First Life Insured
第一受保人姓名 _____

Name of Second Policy Owner/Policy Assignee (if applicable)
第二保單持有人/ 保單受讓人姓名(如適用) _____

Name of Second Life Insured (if applicable)
第二受保人姓名 (如適用) _____

Important information before you make any investment instructions:
進行任何投資指示前之重要信息：

Please beware that if you choose Investment Choices that are not suitable for your circumstance and/or risk tolerance during switching of Investment Choices or redirection of future premiums/contributions, it may lead to mismatch risks.
If you choose any Investment Choice which aims to distribute cash dividends on a regular basis, please note that the distribution of cash dividends is NOT GUARANTEED. Also, the distribution of cash dividends may be/effectively be paid out of the capital of the corresponding underlying fund of the Investment Choice, which may therefore result in a drop in the unit price of that Investment Choice.
Please refer to the Investment Choices Brochure and the offering documents of the underlying funds for more information before you make an investment decision.

請注意：轉換投資選擇或更改未來供款之投資選擇時，若您選取的投資選擇就您的情況及 / 或風險承受水平而言並不適合，或會產生錯配風險。
若您選擇任何以定期派發現金股息為目的之投資選擇，請注意有關的現金股息分派並非保證。此外，現金股息的分派亦有可能從 / 實際上從投資選擇之相關基金的資本中支付，因而或會導致投資選擇的單位價格下跌。作出投資決定前，請參閱「投資選擇刊物」及相連基金的銷售文件了解更多詳情。

Important information before you make investment involving virtual assets:
進行涉及虛擬資產投資指示前之重要信息：

1. If you intend to subscribe to investment choices involving virtual assets (e.g. Virtual Asset Exchange-Traded Funds), you are required to complete a separate Virtual Assets Experience and Knowledge Assessment Form prior to making any investment choice selection. Failure to do so may result in your application for switching of investment choices or redirection of future premiums/contributions being rejected.
   如您有意認購任何涉及虛擬資產（例如虛擬資產交易所買賣基金）的投資選擇，您必須先完成一份獨立的虛擬資產經驗及知識評估，否則您的轉換投資選擇或更改未來供款之投資比例申請可能會被拒絕。
2. For the subscription of investment choices involving virtual assets (e.g. Virtual Asset Exchange-Traded Funds), if there is a mismatch in risk level, it will result in rejection of the request.
   涉及虛擬資產之投資選擇（例如虛擬資產交易所買賣基金）的認購申請，若存在風險級別不符，有關申請將會被拒絕。

Important Notes 重要事項

1. Please complete this form by typing or in clear handwriting. Any amendments should be clearly indicated and counter-signed by the Policy Owner(s) in full signature.
   請以打字或清晰地手寫填寫此表格。任何資料如有更改，保單持有人必須清楚註明並在更改的位置簽署作實。
2. Heng An Standard Life (Asia) Limited (the "Company") shall not be liable for any loss or damages, whatsoever or howsoever arising from delay in processing your instruction in any of the circumstances including but not limited to the below:
   恒安標準人壽(亞洲)有限公司(「本公司」)在任何情況下毋須對因延遲處理閣下的指示而招致的任何損失或損項承擔任何責任，包括但不限於以下情況：
   A. Any incomplete or unclear instruction resulting that the Company cannot process your instruction in full, as a result the Company will not process any portion of the instruction.
   B. If more than one instruction is received in respect of the same/ different transactions for the same policy on any single day (whether it is by one or more means), the Company has the sole discretion to determine the priority in dealing with such instructions or to defer such instructions and the Company shall not be liable for any direct, indirect, special or consequential loss or damages in this regard.
   C. If i) any contribution(s) is pending for investment or processing or ii) any transaction for the same policy is in progress at the date of receipt of this form, the Company has the sole discretion to determine the priority in dealing with such instructions or to defer such instructions.
   甲. 任何不完整或不明確的指示導致不能完整處理閣下的指示，因此本公司不會處理此表格的任何部份。
   乙. 本公司於任何一日收到閣下就相同的保單的相同/不同交易發出超過一項指示(無論透過一種或多種方法)，本公司可全權酌情決定該等指示的處理先後次序或延遲處理該等指示及本公司對於因此而引起的任何直接、間接、特殊或後果性損失或損害不承擔任何責任。
   丙. 本公司於收到此表格時就相同的保單仍有i) 未完成的分配或進行中的供款或ii) 任何進行中的交易，本公司可全權酌情決定該等指示的處理先後次序或延遲處理該等指示。
3. If this instruction is received on a Hong Kong business day before 3:00pm and approved by the Company on the same day, it will take effect and be processed on the next Hong Kong business day provided that if such day is a Fund Dealing date. If it is processed on a non-Fund Dealing date, it will take effect and be processed on the earliest Hong Kong business day thereafter, which is also a Fund Dealing date. Any instruction received on a day which is not a Hong Kong business day or received after 3:00p.m. on a Hong Kong business day will be treated as being received on the next Hong Kong business day before 3:00p.m.
   如果該指示於香港營業日下午三時前接獲並於同日獲本公司批准，該指示將於下一個香港營業日生效及處理，但前提是當日是基金交易日。如於非基金交易日遞交，則於其後最早的香港營業日生效並處理，該日亦須為基金交易日。如本公司於任何一個香港營業日下午三時後或非香港營業日收到此指示，此指示將被視作於下一個香港營業日下午三時前收到。
4. This instruction will not be processed if the selected investment choice(s) does/do not exist in the selected Account(s).
   若選擇更改之賬戶內並未包含該投資選擇，此指示將不作處理。
5. Switching between currency Cash Account(s) is not permitted. (if applicable)
   現金戶口內之貨幣是不能直接轉換。（如適用）
6. The value of Cash Account will be represented by the value of the units therein. (if applicable)
   現金戶口內單位數目的價值代表該戶口內的價值。（如適用）
7. You are advised to complete the Risk Profile Questionnaire (RPQ) to assess your risk profile before investing. If no RPQ is received together with this request that means you do not have substantial change to the last RPQ. The Company will assess your application based on your risk tolerance level as indicated in your last RPQ in our record or in the case your RPQ has expired or you have never submitted a RPQ, your risk tolerance level may be default to the lowest level.
   建議閣下於投資前填寫風險承擔能力問卷以評估閣下之風險承受程度。如遞交此更改表格時未有連同風險承擔能力問卷，將被視為閣下的風險承擔能力未有重大變化。本公司會以閣下於較早前遞交的風險承擔能力問卷內所提供的資料評估閣下之風險承擔能力。如閣下從未填寫風險承擔能力問卷或風險承擔能力問卷已過期，閣下之風險承受級別可能將預設為最低級別。
8. Please visit our website or contact your licensed insurance intermediary for details of the risk level of the respective investment choice.
   有關各相關投資選擇的風險級別詳情，請瀏覽本公司網頁或聯絡閣下的持牌保險中介人。
9. If the underlying fund(s) of any investment choice(s) that you have selected are derivative funds/ cash dividend funds and your investment knowledge does not match with the relevant prescribed requirement, the instruction will not be proceeded. Your risk profile last updated to us can be viewed at "My Risk Profile" section under the customer login account on our company website. You can update your RPQ online with your customer login account or submit a new RPQ by mail /email / via your licensed insurance intermediary. The update of your risk tolerance level upon our acceptance will be applicable to all your applicable policy(ies) in Heng An Standard Life (Asia) Limited, except for joint-owned and trust-owned policies.
   如閣下選取的投資選擇之相連基金包括衍生產品基金/現金股息基金，而閣下的投資知識不符合有關的指定要求，該指示將不會繼續執行。閣下可於本公司網站的客戶登入賬戶內之「我的風險狀況」查閱閣下最近一次向本公司更新的風險狀況。閣下可以在客戶登入賬戶更新風險承擔能力問卷或以郵寄/電郵或透過閣下的持牌保險中介人遞交新的風險承擔能力問卷。當本公司接受更新閣下的風險狀況，此更新將適用於閣下在恒安標準人壽(亞洲)有限公司的所有保單, 聯合保單及信託保單除外。

1. Investment Choice Switching 投資選擇轉換

If you apply for Switching of Investment Choices with mismatch of your risk profile/ investment knowledge, such application may not be suitable for you and in your best interest. You should be aware of the possible risks associated with such mismatch and are recommended to conduct a RPQ again if you would like to switch into the Investment Choice(s) that would result in a mismatch.
若閣下作投資選擇轉換與閣下的風險類別/投資知識不相符，此申請可能未必適合閣下並不符合閣下的最佳利益。因此，閣下須注意有關不一致所引致的潛在風險。如閣下想轉換與閣下的風險承受程度不一致的投資選擇，建議閣下再次進行風險承擔能力問卷。

The Company will apply the following changes to all your investment account(s) unless otherwise specified.
除另外註明，以下更改適用於閣下所有投資帳戶。

Reference Code 參考編號	Switch Out 賣出	Reference Code 參考編號	Switch In 買入*
	☐ units 單位數目 Or 或 ☐ percentage (%) 百分比 (%) (Percentage must be an integer number 百分比必須是整數)		percentage (%) 百分比 (%) (Percentage must be an integer number 百分比必須是整數)
___ ___ ___ ___		___ ___ ___ ___	
___ ___ ___ ___		___ ___ ___ ___	
___ ___ ___ ___		___ ___ ___ ___	
___ ___ ___ ___		___ ___ ___ ___	
___ ___ ___ ___		___ ___ ___ ___	
___ ___ ___ ___		___ ___ ___ ___	
___ ___ ___ ___		___ ___ ___ ___	
___ ___ ___ ___		___ ___ ___ ___	
___ ___ ___ ___		___ ___ ___ ___	
___ ___ ___ ___		___ ___ ___ ___	
___ ___ ___ ___		___ ___ ___ ___	
___ ___ ___ ___		___ ___ ___ ___	
___ ___ ___ ___		___ ___ ___ ___	
___ ___ ___ ___		___ ___ ___ ___	
___ ___ ___ ___		___ ___ ___ ___	
			Total 合共: 100%

*The percentage for switch in must be sum up to 100%.
買入的百分比總和必須為 100%

Virtual Asset Exposure Limit Declaration 虛擬資產風險承擔限額聲明
(Applicable to investment choice choose virtual asset 適用於選擇虛擬資產之投資選項)

I understand that virtual asset-related activities may be restricted or prohibited in certain jurisdictions. I confirm and declare that any virtual asset-related activities I undertake with the Company comply with all applicable laws and regulations, including those applicable in my jurisdiction. I understand that the Company may reject my request without notice if I breach any applicable laws or regulations.
本人明白，與虛擬資產相關的活動在某些司法管轄區可能受到限制或禁止。本人謹此確認及聲明，本人與貴公司進行的任何與虛擬資產相關的活動均遵守所有適用法律及法規，包括本人所屬司法管轄區適用的法律及法規。本人明白，如本人違反任何適用法律或法規，貴公司可在不作通知的情況下拒絕本人的指示。

By proceeding with this transaction, I declare that my total exposure to virtual assets, including this subscription and any existing holdings with the Company or elsewhere, does not exceed is within the 20% of my total net worth, threshold of my total net worth, having regard to my financial situation and personal circumstances.
本人繼續進行此交易，即聲明根據本人的財務狀況及個人情況，本人對虛擬資產的總風險承擔，包括本次認購及任何於貴公司或其他地方的現有持倉，不超過本人總淨資產的 20% 閾值。

☐ I hereby declare and acknowledge that I have read, understood and agreed to the above declarations.
本人謹此聲明並確認本人已閱讀、明白及同意上述各項聲明。

2. Redirection of Future Investment Contribution 更改未來供款之投資選擇

If you apply for Redirection of Investment Choices with mismatch of your risk profile/ investment knowledge, such application may not be suitable for you and in your best interest. You should be aware of the possible risks associated with such mismatch and are recommended to conduct a RPQ again if you would like to subscribe into the Investment Choice(s) that would result in a mismatch.

若閣下作出之供款選擇與閣下的風險類別/投資知識不相符，此申請可能未必適合閣下並不符合閣下的最佳利益。因此，閣下須注意有關不一致所引致的潛在風險。如閣下想認購與閣下的風險承受程度不一致的投資選擇，建議閣下再次進行風險承擔能力問卷。

The Company will apply the following changes to all your investment account(s) unless otherwise specified.

除另外註明，以下更改適用於閣下所有投資帳戶。

Reference Code 參考編號	percentage (%) 百分比 (%) (Percentage must be an integer number 百分比必須是整數)
___ ___ ___ ___	_____
___ ___ ___ ___	_____
___ ___ ___ ___	_____
___ ___ ___ ___	_____
___ ___ ___ ___	_____
___ ___ ___ ___	_____
___ ___ ___ ___	_____
___ ___ ___ ___	_____
___ ___ ___ ___	_____
___ ___ ___ ___	_____
	Total 合共: 100%

*The percentage for any selected investment choice cannot be less than 10%
每項所選的投資選擇，其百分比不能少於百分之十。

Virtual Asset Exposure Limit Declaration 虛擬資產風險承擔限額聲明
(Applicable to investment choice choose virtual asset 適用於選擇虛擬資產之投資選項)

I understand that virtual asset-related activities may be restricted or prohibited in certain jurisdictions. I confirm and declare that any virtual asset-related activities I undertake with the Company comply with all applicable laws and regulations, including those applicable in my jurisdiction. I understand that the Company may reject my request without notice if I breach any applicable laws or regulations.
本人明白，與虛擬資產相關的活動在某些司法管轄區可能受到限制或禁止。本人謹此確認及聲明，本人與貴公司進行的任何與虛擬資產相關的活動均遵守所有適用法律及法規，包括本人所屬司法管轄區適用的法律及法規。本人明白，如本人違反任何適用法律或法規，貴公司可在不作通知的情況下拒絕本人的指示。

By proceeding with this transaction, I declare that my total exposure to virtual assets, including this subscription and any existing holdings with the Company or elsewhere, does not exceed is within the 20% of my total net worth, threshold of my total net worth, having regard to my financial situation and personal circumstances.
本人繼續進行此交易，即聲明根據本人的財務狀況及個人情況，本人對虛擬資產的總風險承擔，包括本次認購及任何於貴公司或其他地方的現有持倉，不超過本人總淨資產的 20% 閾值。

☐ I hereby declare and acknowledge that I have read, understood and agreed to the above declarations.
本人謹此聲明並確認本人已閱讀、明白及同意上述各項聲明。

3. Cash Dividend Option (If applicable) 現金股息選項（如適用）

This section is not applicable to Aspiration Investment Plan, if you hold an Aspiration Investment Plan and select an Investment Choice (Cash Distribution), please complete section 4.
本部分不適用於「晉智」投資計劃，如閣下持有「晉智」投資計劃並選擇投資選擇（現金分派），請填寫第四部分。

Please select one option
請選擇其中一項

☐ By Cheque on Request 按指示發出支票*
* Please submit the request form if you select an Investment Choice (Cash Distribution) and decide to receive cash dividend (if any) by cheque. The Company will issue cheque to you on a per request basis. Foreign currency exchange may involve and you may subject to associated foreign exchange risk.
如閣下選擇投資選擇 (現金分派) 並決定以支票收取現金股息(如有)，請遞交書面申請。本公司將根據閣下每次的要求向閣下繕發支票。當中可能涉及外幣兌換及如閣下可能受相關匯率風險所影響。

☐ Deposit into Bank Account 存入銀行賬戶***

Bank Account Currency** Please select one option
銀行賬戶幣種** 請選擇其中一項

☐ HKD 港幣 ☐ RMB 人民幣 ☐ Multi Currency 多幣種

** For currency of cash dividend other than RMB, the Company only accept HKD & Multi currency bank account
對於人民幣以外的現金股息貨幣, 本公司只接受港幣及多幣種銀行賬戶

*** If the 'Deposit into Bank Account' option is selected, please also complete section 4
如果選擇「存入銀行賬戶」選項，請同時填寫第四部分

4. Bank Account Details for Cash Dividend (If applicable) 現金股息的銀行賬戶資料（如適用）

Please provide bank account details from a Hong Kong registered bank if you select an Investment Choice (Cash Distribution). This bank account will be used for cash dividend distribution (if any).
如閣下選擇投資選擇(現金分派)，請提供在香港註冊銀行的賬戶資料，用以安排派發現金股息（如有）。

For Aspiration Investment Plan, please provide HKD bank account details from a Hong Kong registered bank.
「晉智」投資計劃，請提供在香港註冊銀行的港元賬戶資料

Name of Bank Account Holder (English)
(Must be the same as Bank Record)#
銀行賬戶持有人的姓名 (英文)
(須與銀行記錄相同)#

_____

Name of Bank (English)
銀行的名稱 (英文)

_____

Bank Account Number
銀行賬戶號碼

_____

(bank code - branch code - bank account number)
(銀行編號 - 分行編號 - 銀行賬戶號碼)

The bank account holder must be the policy owner/ assignee
銀行賬戶持有人必須是保單持有人/受讓人

5. Personal Information Collection Statement 個人資料收集聲明

I/We, the Policy Owner of the above policy, hereby jointly and severally declare that:
本人 / 吾等，上述保單的保單持有人，在此共同及分別確認：

i. I/We confirm that I/we have read and understood the Personal Information Collection Statement ("PICS") of Heng An Standard Life (Asia) Limited ("the Company"). I/We agree that the Company may collect, use, store, process, disclose, transfer and otherwise share our personal data in accordance with the terms of the PICS. For the latest version of PICS, it can be downloaded from the Company website (https://www.hengansl.com.hk) or available upon request.
本人/吾等確認已閱讀及明白「恒安標準人壽(亞洲)有限公司」("貴公司") 的個人資料收集聲明("本聲明")。本人/吾等確認已經閱讀並且明白本聲明。本人/吾等同意貴公司可依照本聲明的條款收集、使用、儲存、處理、披露、轉移及以其他方式分用吾等的個人資料。有關最新版本的個人資料收集聲明，可於貴公司網站上(https://www.hengansl.com.hk) 下載或向恒安標準人壽(亞洲)有限公司索取。

ii. I/We hereby declare that any personal data provided by me/us to the Company (whether by way of this application or otherwise) which is in relation to a third party not being myself/ourselves has been obtained by me/us in compliance with the Personal Data (Privacy) Ordinance, and the relevant third party has explicitly agreed to the disclosure of his/her personal data to the Company for the purposes set out in the PICS. I/We agree to indemnify and hold harmless the Company against all losses, liability and costs which the Company may incur or suffer as a result of, or in connection with, any breach of my/our declaration contained in this paragraph.
本人/吾等謹此聲明，任何由本人/吾等向貴公司提供（不論是透過本申請或其他方式提供）有關第三者（而非本人/吾等）的個人資料乃是以符合個人資料（私隱）條例規定的手法取得，而有關第三者已明確同意向貴公司披露其個人資料作「個人資料收集聲明」所述的用途。本人/吾等同意彌償及確保貴公司免受因本人/吾等違反於本文下的聲明而產生或引致的任何損失、責任或費用。

6. Policyowner's Suitability Declaration 保單持有人之合適性聲明

I/We hereby declare and agreed that despite the fact that my/our selected investment choice(s) is/are not matched my/our risk profile as indicated in latest Risk Profile Questionnaire in Heng An Standard Life (Asia) Limited record, I/we confirm that I/we understand such selection may not be suitable for me/us and in my/our best interest and it is my/our intention and desire to proceed with my/our instruction.
本人/吾等謹此聲明並同意，儘管本人/吾等所選的投資選擇與恒安標準人壽（亞洲）有限公司記錄中的最新風險承擔能力問卷所示的風險狀況不符，本人/吾等確認本人/吾等明白此選擇可能不適合本人/吾等且不符合本人/吾等的最佳利益，但本人/吾等確認仍打算及欲意執行有關指示。

Please be reminded that the mismatch as referred to above implies that such transaction(s) may not be suitable for you and may not be in your best interest with additional risks associated, and you are advised to conduct an RPQ to assess your up-to-date risk profile before investing. Please visit our website or contact your licensed insurance intermediary for details of the risk level of the respective investment choice.
請注意，上述錯配的情況反映此等交易可能並不適合閣下，而當中涉及的額外風險可能未能符合閣下的最佳利益。閣下應於投資前填寫風險承擔能力問卷以評估閣下現時之風險承受程度。有關各相關投資選項的風險級別詳情，請瀏覽本公司網頁或聯絡閣下的持牌保險中介人。

If mismatch, please sign here
如有錯配的情況, 請在此簽署

Signature of First Policy Owner/Policy Assignee
第一保單持有人/保單受讓人簽署

Date of Signature (dd/mm/yy)
簽署日期 (日 / 月 / 年)

Signature of Second Policy Owner/Policy Assignee (if applicable)
第二保單持有人/ 保單受讓人簽署(如適用)

Date of Signature (dd/mm/yy)
簽署日期 (日 / 月 / 年)

7. Declaration, Authorization and Signature 聲明、授權及簽署

1. I/We hereby authorize Heng An Standard Life (Asia) Limited (the "Company") to act upon written instructions transmitted by electronic means producing a facsimile of a document ("facsimile instructions") or email of a document("email instructions") purporting to bear my/our signature(s) without verifying the authenticity of the signature(s) appearing thereon or enquiring as to the validity of the facsimile instructions or email instructions and to consider the facsimile instructions to be of the same force and effect as written instructions made in accordance with the policy.
本人 / 吾等茲授權恒安標準人壽 (亞洲) 有限公司 (「貴公司」) 根據通過電子方式發給貴公司並帶有聲稱屬於本人 / 吾等的簽署之傳真文件 ("傳真指示") 或電子郵件之文件("電子郵件指示")，代表本人 /吾等行事，並視該傳真指示或電子郵件指示之效力如同根據保單規定發出的書面指示一樣，貴公司亦不必核實該簽署的真偽或查問有關傳真指示的有效性。

2. The Company may be in its sole discretion accept or reject such facsimile instruction or email instruction.
貴公司可全權決定是否受理傳真指示或電子郵件指示。

3. All instructions transmitted to the Company through facsimile or email transmission and reasonably believed by the Company to have been given by me/us and which have been relied on or acted upon by the Company shall be irrevocable and binding on me/us whether or not such instructions have in fact been given personally or authorized by me/us.
所有通過傳真或電子郵件發給貴公司，且貴公司合理地相信乃由本人 / 吾等發出的指示，凡屬貴公司已經依照行事的，均不得撤回，並對本人 / 吾等具有約束力；不論該指示實際上是否由本人 / 吾等親自發出或授權發出，概無例外。

4. Under no circumstances shall the Company have any duty to enquire or verify the identity or authority of the person giving instruction by means of Facsimile or email transmission.
在任何情況下，貴公司概無責任查問或核實通過傳真或電子郵件發送指示的人士的身分或授權。

5. I/We hereby undertake to indemnity and save the Company harmless from all losses and liabilities that the Company may suffer, in any way relating to or arising out of the Company action upon, delaying in acting upon or refusing to act upon any facsimile instructions or email instructions, including improper, unauthorized or fraudulent facsimile instructions or email instructions given by any person.
本人 / 吾等特此承諾，如因貴公司依據任何傳真指示或電子郵件指示(包括由任何人士發出的不妥善、未經授權或欺詐性傳真指示) 行事、延遲依據或拒絕依據任何傳真指示或電子郵件指示行事，由此導致貴公司遭受的各種損失和責任，本人 / 吾等將全面賠償貴公司使貴公司免於受損。

6. With respect to the investment choices made available by the Company for the allocation of my/our premiums/contributions under the Policy after deduction of all applicable fees and charges ("Investment Choices"), I/we further understand, acknowledge and agree as follows:
就貴公司於本保單所提出的投資選擇 ("投資選擇") 而分配本人於扣除任何適用收費及費用後的保費 / 供款而言，本人 / 吾等明白、承認和同意以下事項：

   i. Any instruction for the subscription, switching, conversion or redemption of the Investment Choices shall be in such quantity and value as may be acceptable to the Company in its sole discretion. I/we further acknowledge that any Cash Account, if it is a product feature of the Policy, is not considered as an Investment Choices under it;
   任何基金的認購、轉換、兌換或贖回指令將以貴公司以其絕對酌情權所決定的數量和價值執行。本人 / 吾等進一步確認任何現金戶口 (如為本保單的產品特色之一)，將不被視為一項基金；

   ii. As each of the Investment Choices is linked to an external underlying fund, any instruction for the subscription, switching, conversion or redemption of an Investment Choice will be effected subject to any restrictions, limitations, fees and charges and other requirements relating to the subscription, switching, conversion or redemption of the relevant underlying fund;
   各項基金均與外部相連基金掛鈎。任何基金的認購、轉換、兌換或贖回指令將受有關相連基金就其認購、轉換、兌換或贖回的禁止、限制、收費及費用和其他要求所影響；

   iii. Each investment choice has its own investment objective, fee structure and risk factors and some of them may invest in whole or in part in derivatives or structured products, hence not all the Investment Choices are suitable for the allocation of my/our Investment Contents. Before I/we give any instruction for the subscription, switching, conversion or redemption of any Investment Choice, I/we will evaluate my/our own financial situation, risk tolerance level and will seek professional advice where necessary;
   各項基金均有其投資目標、收費模式和風險因素。部份基金可能將全部或部份投資金額投資於衍生產品或結構性產品，故非所有基金均適合予以分配本人 / 吾等的投資內容。在發出任何認購、轉換、兌換或贖回指令前，本人 / 吾等將衡量自身的財務狀況、風險承受能力及尋求專業意見 (如需要)；

   iv. Without limiting the generality of the foregoing, the Company reserves the right to reject, suspend or defer any instruction to subscribe for, switch, convert or redeem any Investment Choice, in such manner and to the extent necessary, as determined by the Company, to comply with any restrictions, limitations or other requirements relating to the subscription, switching, conversion or redemption (including any restrictions or limitations associated with excessive trading, short term trading or market timing) of the relevant underlying fund;
   在不限制前述的確認下，貴公司保留權利以貴公司認為必須的方式和程度拒絕、暫停或押後任何認購、轉換、兌換或贖回任何基金的指令以符合任何有關相連基金就其認購、轉換、兌換或贖回的禁止、限制或其他要求 (包括就任何禁止或限制過度交易、短線交易或選時交易)；

   v. Without limiting the generality of the foregoing, the Company may deduct from an Investment Choice any amounts to cover any fees, charges or expenses (including any fees and charges associated with excessive trading or short term trading) incurred by the Company in connection with the subscription, switching, conversion or redemption of the relevant underlying fund;
   在不限制前文下，貴公司可從基金中扣除任何款額以支付貴公司就任何與認購、轉換、兌換或贖回有關相連基金相關所招致的費用、收費或開支 (包括就任何過度交易或短線交易有關費用或開支)；

   vi. The restrictions, limitations, fees and charges and other requirements relating to the subscription, switching, conversion or redemption of the underlying funds are set out in the offering documents, prospectuses and constitutive documents of the relevant underlying funds, and I/we are deemed to have read and understood such offering documents, prospectuses and constitutive documents before giving any instruction to the Company for the subscription, switching, conversion or redemption of Investment Choices;
   相連基金的限制、局限、收費和費用及和其他有關認購、轉換、兌換和贖回相連基金的要求均在其銷售文件、招股說明書及組成文件中列明。本人 / 吾等在向貴公司就任何基金發出認購、轉換、兌換或贖回指令前將被視作已經參閱及明白該等銷售文件、招股說明書及組成文件的內容；

   vii. The Company shall not in any event be liable to me/us for any losses, damages or expenses whatsoever arising out of or in connection with any failure or delay in processing any instruction for the subscription, switching, conversion or redemption of Investment Choices; and
   貴公司在任何情況下將不會就任何基金的認購、轉換、兌換或贖回指令被延遲執行或不能執行而產生或與其有關的任何損失，損害或費用向本人 / 吾等承擔任何責任；及

7. Declaration, Authorization and Signature 聲明、授權及簽署

viii. Where there is a switch of investments or funds, the proceeds from the switch-out Fund will first be converted to the policy currency using exchange rates determined by the Company. I/we acknowledge and agree that I/we shall bear all the currency exchange spread and risks associated with such currency conversions which have been explained to me/us. I/we further acknowledge that I/we are aware that the currency exchange spread will be applied if the currency exchange involves non-HKD transactions and that the spread will be reviewed regularly and could go up as well as down.
若於基金之間轉換投資，基金所轉出的資金或款項將先以貴公司釐定之兌換率折算的保單貨幣計算。本人 / 吾等確認及同意本人 / 吾等須承擔已向本人 / 吾等解釋的有關貨幣折算所涉及的貨幣匯兌差價及風險。本人 / 吾等進一步確認已清楚明白如涉及非港元貨幣匯兌，貨幣匯兌差價將被應用，以及貨幣匯兌差價將會被定期審查，並可能上漲和下跌。

ix. In case derivative fund choice is selected under Investment-Linked Assurance Scheme, I/we confirm I/we have knowledge and experience on derivatives. I/We understand the natures and risk of selected derivative fund choice and has sufficient net worth to be able to assume the risks and bear the potential losses of trading in the derivative fund choice. (if applicable).
若投資相連壽險計劃中選擇衍生基金，本人/ 吾等確認本人/ 吾等對衍生產品有知識和經驗。本人/吾等了解所選衍生基金選擇的性質和風險，並擁有足夠的淨資產能夠承擔交易衍生基金選擇時的風險及潛在損失。（如適用）

x. My/our instruction as indicated on this application is made based on my/our own judgment and I/we have considered my/ our risk profile. I/We fully understand that investment in Investment-Linked Assurance Scheme involves risks and willing to undertake all risks and value of units in underlying funds may rise or fall. The benefits payable under such plan are linked to the performance of the underlying funds invested in respect of the above policy.
本人/ 吾等在此申請書上提出的指示是本人/ 吾等的個人決定，及已考慮本 人/ 吾等的風險承受程度。本人/ 吾等完全明白投資在投資相連壽險計劃所涉及之風險並願意承擔所有風險及相關基金單位價格之上升和下跌。此計劃的可支付利益與上述保單所投資的相關基金表現連繫。

xi. I/We have read the information of the Investment Choice(s) as set out in the Investment Choice Brochure and other relevant documents and have understood the associated risk of the selected Investment Choice(s) that may be inconsistent with my/our risk profile, it may not be in my/our best interest and may cause a potential loss.
本人/吾等已閱讀投資選擇刊物和其他相關文件中列出的資料，並已了解所選投資選擇的相關風險可能與本人/吾等的風險承擔能力不一致，因而可能並不符合本人/吾等的最佳利益及可能造成潛在損失。

xii. I/We confirm the information provided in the latest RPQ (if applicable) are accurate and up-to-date. I/We will inform the Company as soon as possible in case of any substantial change.
本人/吾等確認於風險承擔能力問卷(如適用) 所提供的資料乃準確及最新。若有任何重大改變，本人/吾等將會盡快通知貴公司。

xiii. I/We confirm that I/we have read, understood and agree the Personal Information Collection Statement ("PICS") of Company.
本人/吾等確認本人/吾等已閱讀,明白及同意「恒安標準人壽(亞洲)有限公司」("貴公司") 的個人資料收集聲明。

xiv. I/We have read, understand and agreed with the information as stated in the Important Note.
本人 / 吾等已閱讀、了解及同意重要事項內容。

Signature of First Policy Owner/Policy Assignee 第一保單持有人/保單受讓人簽署	Signature of Second Policy Owner/Policy Assignee (if applicable) 第二保單持有人/ 保單受讓人簽署(如適用)	Date of Signature (dd/mm/yy) 簽署日期 (日 / 月 / 年)

Signature of designated technical representative/ authorized representative of Financial Advisory Firm On behalf of the Policy Owner " (if applicable) 指定營業代表/ 理財顧問公司營業代表代表保單持有人簽署(如適用)	Date of Signature (dd/mm/yy) 簽署日期 (日 / 月 / 年)

8. Recommendation by designated technical representative/ authorized representative of Financial Advisory Firm declaration (If applicable)
指定營業代表/ 理財顧問公司營業代表推薦聲明(如適用)

I hereby declare and agreed despite the fact that my client's selected investment choice(s) is/are not matched my client's risk profile as indicated in latest Risk Profile Questionnaire in Heng An Standard Life (Asia) Limited record, on behalf of my client, I confirm that my client understands such selection may not be suitable for my client and it is my client's intention and desire to proceed with the instruction.
本人謹此聲明，儘管本人的客戶所選的投資選擇與恒安標準人壽亞洲記錄中的最新風險承擔能力問卷所示的風險狀況不符，本人謹代表本人的客戶確認其明白此選擇可能不適合本人的客戶且不符合本人的客戶的最佳利益，但本人的客戶確認仍打算及欲意執行有關指示 。

Below is my explanation and justification,
以下是我的解釋和理由,

I/We, as a designated technical representative/ authorized representative of Financial Advisory Firm of the client, make a recommendation despite the mismatch, I/we confirm that I/we have clearly explained the mismatch and recommended the selected investment choice(s) to my client given my client intended and desired to have a higher potential return(s).
本人/我們作為客戶的指定營業代表/理財顧問公司營業代表，在不符的情況下仍提出建議，本人/我們確認本人/我們已清楚地解釋了不符的情況，並向本人/我們的客戶推薦了所選擇的投資選擇，因本人/我們的客戶打算並希望獲得更高的潛在回報。

* If the above reason is not suitable to you, please document the explanation and justification in the below text box.
* 倘若上述聲明不適合您，請於下方格中記錄解釋和理由.

If mismatch, please sign here
如有錯配的情況, 請在此簽署

Name of designated technical representative/ authorized representative of Financial Advisory Firm (if applicable) 指定營業代表/ 理財顧問公司營業代表姓名 (如適用)	Signature of designated technical representative/ authorized representative of Financial Advisory Firm (if applicable) 指定營業代表/ 理財顧問公司營業代表簽署 (如適用)	Date of Signature (dd/mm/yy) 簽署日期 (日 / 月 / 年)

Heng An Standard Life (Asia) Limited (662679) is registered in Hong Kong at 12/F., Lincoln House, Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong. Authorised by the Insurance Authority of Hong Kong to write Class A, Class C and Class I long term business in Hong Kong.
恒安標準人壽 (亞洲) 有限公司 (662679) 的註冊公司地址為香港鰂魚涌英皇道979號太古坊林肯大廈12樓，其已獲香港的保險業監管局授權於香港承保 A 類、C 類及 I 類之長期業務。
© 2026 Heng An Standard Life (Asia) Limited, reproduced under licence. All rights reserved.
© 2026 恒安標準人壽 (亞洲) 有限公司，已獲授權複製。版權所有，保留一切權利。