

Disclaimer

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- 1.1 Please read the terms of this Disclaimer which applies to your use of this sample of **Risk Profile Questionnaire** (the "RPQ"). By reading the material discussed in this RPQ, you are deemed to have accepted the terms of this Disclaimer.

2 Accuracy

- 2.1 Whilst Heng An Standard Life (Asia) Limited ("HASL Asia") endeavors to capture necessary information in this RPQ base on industry practice and applicable guidelines issued by Insurance Authority ("IA") as at the date of issue, you should treat this RPQ only as reference material for you to commence the development of your specific version of the financial needs analysis, risk profile questionnaire and/or suitability check process.
- 2.2 You should not rely solely on this RPQ to perform the financial needs analysis, risk profiling of your client and/or suitability checks with your client. You should base on your professional judgment and expertise advice to tailor this RPQ to address your specific business requirements and situation.
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3 Advice

- 3.1 This RPQ is for information only and does not constitute official or formal advice in any way.
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- 3.3 You should seek professional advice from your industry bodies such as Hong Kong Federation of Insurers ("HKFI"), Professional Insurance Brokers Association ("PIBA") and Hong Kong Confederation of Insurance Brokers ("CIB") when you are in any doubt as to the accuracy and currency of any information contained on this RPQ.

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- 4.1 HASL Asia makes no warranties or representatives as to the accuracy of the information in this Document.

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免責聲明

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- 3.3 閣下如對本問卷所載任何資料的準確性及時效性有任何疑問，應向香港保險業聯會、香港專業保險經紀協會及香港保險顧問聯會等行業機構尋求專業建議。

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Risk Profile Questionnaire 風險承擔能力問卷

Name of Plan 計劃名稱： _____

Proposal Number 申請書號碼： _____

Please complete this "Risk Profile Questionnaire" ("RPQ") which covers questions about your investment objective, investment horizon, risk tolerance, financial circumstances, knowledge and experience in investment (including investment knowledge in derivatives). **Once all the questions are completed, the result will indicate your investment risk profile based on your given answers.**

請填寫此「風險承擔能力問卷」("RPQ")，其中涉及有關您的投資目標、投資年期、風險承受能力、財務狀況、投資知識和經驗（包括與衍生工具有關的投資知識）。**完成所有問題後，將根據您的答案顯示您的投資風險承擔能力。**

Please note that 請注意：

1. The investment risk profile so derived is indicative and for reference only. It may not match your actual investment risk appetite.

由此問卷得出的投資風險承擔能力僅供參考之用。它可能與您的實際的投資風險偏好不符。

2. We and the licensed insurance intermediaries will base on your investment risk profile to determine if a particular Investment-Linked Assurance Scheme ("ILAS") and its underlying investment choices are suitable for you.

本公司和持牌保險中介人將根據您的投資風險承擔能力，用以確定某一投資相連壽險計劃（"投連壽險"）及其相關的投資選擇是否適合您。

You should seek further advice if you have any doubt regarding the result of this questionnaire.

如您對此問卷之分析存有任何疑問，敬請您諮詢其他意見。

Section 1: Basic Information 第一部分：基本資料

Name of First Proposed Policy Owner
第一準保單持有人姓名

HKID/Passport No
香港身份證 / 護照號碼

Name of Second Proposed Policy Owner (if any)
第二準保單持有人姓名 (如適用)

HKID/Passport No
香港身份證 / 護照號碼

Note: If there are more than one proposed policy owners, the ultimate investment decision maker should answer this questionnaire who is First Proposed Policy Owner; or Second Proposed Policy Owner. (Please check one appropriate box only if applicable.)

註：如多於一名準保單持有人，最終投資決策人須代表作答此問卷；該最終投資決策人是 第一準保單持有人；或 第二準保單持有人。(如適用，請在適當的方格內填上剔號 (只可選擇一項)。

I. Basic Information 基本資料

1. What is your age 您現時的歲數是？

- Age 18 – 30
18 – 30 歲 (5) Age 31 – 44
31 – 44 歲 (4) Age 45 – 54
45 – 54 歲 (3) Age 55 – 64
55 – 64 歲 (2) 65 or above
65 歲或以上 (1)

2. What is your education level 你的教育程度是？

- University degree
or above
大學或以上 (5) Post-Secondary or
High Diploma or
Associate Degree or
equivalent
qualifications
預科或高級文憑或
副學士或
其他同等學歷畢業 (4) Secondary
Completed
中學畢業 (3) Primary
Completed
小學畢業 (2) Primary Not Completed
小學沒有畢業 (1)

II. Investment Knowledge and Experience 投資知識和經驗

3. How many years of investment experience (exclude savings, fixed deposit and foreign currency deposit) do you have 您有多少年投資經驗 (不包括儲蓄、定期儲蓄及外幣儲蓄)？

- Over 10 years
多於 10 年 (5) 7 – 10 years
7 – 10 年 (4) 4 – 6 years
4 – 6 年 (3) 1 – 3 years
1 – 3 年 (2) Less than 1 year
少於 1 年 (1)

4. From the recent 3 years, which of the following products you have invested with at least 5 times*? (You may select more than 1 option. Yet, only the selected option with the highest score will be counted.) 在最近三年內，以下哪些產品你有投資過最少五次*？(您可選擇多於一項，惟只以分數最高的選項作計算)

- Derivatives (Including but not limited to structured products, linked deposits / FX trading with margin / Mutual Funds (derivative fund))
衍生產品 (包括但不限於結構性產品 / 掛鈎存款 / 外匯槓桿投資 / 基金 (衍生產品基金)) (5) Stocks
證券 (4)
- Investment-Linked Assurance Scheme / Mutual Funds (Non-derivative fund)
投資相連壽險計劃 / 基金 (非衍生產品基金) (3) Bonds
債券 (2)
- None / Savings / Fixed Deposits / Foreign Currency / Certificate of Deposits Deposit
沒有 / 儲蓄 / 定期儲蓄 / 外幣儲蓄 / 存款證 (1)

* For investment-linked assurance scheme and mutual funds, each subscription/regular contribution/additional contribution or switch-in of an investment choice is counted as 1 time of investment.

* 以投資相連壽險計劃及基金投資而言，每項認購/定期供款/額外供款或轉入一項投資選擇會被視為一次投資。

III. Investment Horizon 投資年期

5. When do you expect to start withdrawing your investment 您預計何時開始提取投資款項？

- Over 20 years
多於 20 年 (5) 11 – 20 years
11 – 20 年 (4) 6 – 10 years
6 – 10 年 (3) 1 – 5 years
1 – 5 年 (2) Less than 1 year
少於 1 年 (1)

IV. Investment Objective 投資目標

6. What is your current objective for investment 您現時之投資目標是？

- Maximize capital growth as soon as possible
以最短時間，爭取最高回報 (5) Gradual long-term capital growth
資本長期地逐漸增長 (4)
- Stable, balanced income and capital growth
穩定、平衡收入與資本增長 (3) Earn a return which is slightly above bank deposit
賺取略高於銀行存款的回報 (2)
- Capital preservation with a return similar to bank
deposit rate
保本及賺取相約於銀行存款的回報 (1)

V. Risk Tolerance 風險承受能力

7. Which of the following statement could best describe your attitude towards investment risk 以下哪一段句子最能反映您對投資風險的態度？

- I never consider risks, as I aim to maximize returns
我不會考慮風險，務求得到最高回報 (5) I am willing to accept more risks, as I aim for more returns
我願意承受較高的風險，以換取更高回報 (4)
- I am trying to strike a balance between risks and returns
我會平衡風險與回報 (3) I will try to avoid risks but minor ones are still acceptable
我會盡量回避風險，但仍可承受較低的波動 (2)
- I am risk adverse and don't want to take any risks
我不願意承受任何風險 (1)

Section 2: Risk Profile 第二部分：風險評估

8. Generally, the higher the expected return the higher price fluctuation may be involved. What level of annualized price fluctuation would you generally be comfortable with 一般而言，預期較高回報，亦會涉及較高的價格波幅。您可以接受以下哪個年度價格波幅？

- Price fluctuates between -20% and +20%
價格波幅介乎 -20% 與 +20% 之間 (5)
- Price fluctuates between -10% and +10%
價格波幅介乎 -10% 與 +10% 之間 (3)
- No price fluctuation
沒有價格波幅 (1)
- Price fluctuates between -15% and +15%
價格波幅介乎 -15% 與 +15% 之間 (4)
- Price fluctuates between -5% and +5%
價格波幅介乎 -5% 與 +5% 之間 (2)

9. You invested \$1,000,000, and the value of investment fell dramatically in a short period of time, would you:

如果您投資了 \$1,000,000，但在短時間內價格大幅下跌，您會：

- I will adequately invest more to lower the average cost of my investment.
我將適量增持以降低平均投資成本。(5)
- I will hold the investment in the expectation of growth over the long term.
我將繼續持有現有投資並觀望其長線增長。(4)
- I will sell a small part of the investment, and hold the remaining investment in the expectation of growth over the long term.
我將出售小部份投資，並持有餘下的投資及觀望其長線增長。(3)
- I will sell a large part of the investment, and hold the remaining investment in the expectation of growth over the long term.
我將出售大部份投資，並持有餘下的投資及觀望其長線增長。(2)
- I will sell the investment immediately to prevent further losses.
我將立即出售投資以防止進一步的損失。(1)

VI. Financial Circumstances 財務狀況

10. I anticipate that my disposable income, savings and/or investments such as income funds, other than any benefits of the ILAS policy including any non-guaranteed cash dividend from investment choice(s), are sufficient to serve as my source of income. 我預計我的可支配收入，儲蓄和 / 或如收益基金等投資（不計算投連壽險產品的任何收入，包括來自投資選擇的任何非保證現金紅利）足以作為我的收入來源。

- Yes 是 No 否

11. What portion of your liquid net worth is reserved for this investment?

Note: Liquid net worth excludes real estate, cars, and insurance, etc., as they are not readily to be turned into cash.

您用作此投資的金額，只佔您的流動淨資產多少個百分比？

注意：流動淨資產並不包括物業、車輛及保險等不容易轉化為現金的資產。

- Less than 20%
少於 20% (5)
- 21% - 40% (4)
- 41% - 60% (3)
- 61% - 80% (2)
- 81% or above
81% 或以上 (1)

12. How many months of your household expenses could be covered by your liquid net worth to meet unforeseen events?

Note: Liquid net worth excludes real estate, cars, and insurance, etc., as they are not readily to be turned into cash.

您現時的流動淨資產足夠應付多少個月的日常家庭開支，以面對突如其來的情況？

注意：流動淨資產並不包括物業、車輛及保險等不容易轉化為現金的資產。

- More than 12 months
多於 12 個月 (5)
- 6 - 12 months
6 - 12 個月 (4)
- 3 - 6 months
3 - 6 個月 (3)
- Less than 3 months
少於 3 個月 (2)
- None
沒有 (1)

13. How do you expect your future monthly investable amount over the next five years? 您預計未來五年每月可投資之金額會怎樣？

- Expect the monthly investable amount will increase sharply
預計每月可投資之金額會急升 (5)
- Expect the monthly investable amount will increase gradually, and the rate of increase would be accelerating
預計每月可投資之金額會逐漸上升，並且上升幅度會愈來愈大 (4)
- Expect the monthly investable amount will increase gradually, and the rate of increase would be steady
預計每月可投資之金額會逐漸及平穩地上升 (3)
- Expect the monthly investable amount will remain unchanged
預計每月可投資之金額會維持不變 (2)
- Expect the monthly investable amount will decrease
預計每月可投資之金額會減少 (1)

Total Score
總分數：

Risk Profile Analysis 風險評估分析

Total Score 總分數	12-21	22-30	31-40	41-50	51-60
Risk Tolerance Level 風險承受級別	Low 低	Low-to-Medium 低至中	Medium 中	Medium-to-High 中至高	High 高
Investor Characteristics 投資者特徵	<p>Conservative 保守型</p> <p>An investor who is risk-averse and to whom capital preservation is very important. 投資者對風險採取比較保守的態度及重視保存資本。</p>	<p>Stable 穩健型</p> <p>An investor who would like to have the capital gain potential, and he/she understands he/she needs to take a low to medium level of risk in respect of the capital invested. 投資者喜愛有資本增值的潛力的投資，同時亦明白到需要承擔低至中度風險。</p>	<p>Balance 平衡型</p> <p>An investor who is willing to accept a medium level of risk. 投資者願意承擔中等程度的風險。</p>	<p>Growth 增長型</p> <p>An investor who would like to have greater capital gain potential, and he/she understands that he/she needs to take a high level of risk. 投資者喜愛有較大資本增值潛力的投資，同時亦明白到需要承擔高程度的風險。</p>	<p>Aggressive 進取型</p> <p>An investor who would like to have significant capital gain, and he understands that he/she needs to take a very high level of risk in respect of the capital invested. 投資者喜愛有可觀資本增值的投資，同時亦明白到要承擔相當高的風險。</p>

If you choose to deviate in any respect from the Risk Profile Questionnaire process, you must indicate your reason(s) in writing. 如您選擇偏離任何關於「風險承擔能力問卷」過程，您必須書面詳述有關原因。

(Proposed policy owner(s) must complete explanation in own handwriting in this box. 準保單持有人必須在此親筆填寫解釋。)

Section 3: Declaration and Acknowledgement 第三部分：聲明及確認

I would like to apply the result of this questionnaire to:

本人想將此問卷的結果應用於：

My specified insurance policies 本人指定的保險保單 (Policy Number 保單編號：_____)

ALL of my insurance policies 本人持有的所有保險保單

I/We declare and acknowledge that 本人 / 吾等聲明及確認：

- All the answers to this Risk Profile Questionnaire are true and accurate and are given according to my/our current situation. 有關本風險承擔能力問卷之所有答案均為真實及準確，並根據本人 / 吾等的現況作答。
- This Risk Profile Questionnaire is intended only to help me/us understand my/our risk appetite. It does not constitute as an investment advice and should not be regarded as a recommendation, or an offer to sell or a solicitation to buy any investment products or services. 本風險承擔能力問卷僅用以協助本人 / 吾等明白本人 / 吾等的可承受的風險水平，並不構成投資建議及不應視為任何投資產品或服務之促銷或銷售的建議或邀約。
- I/we confirm that this Risk Profile Questionnaire is solely completed by me/ us according to my/our current situation. Otherwise, I/we understand that this Risk Profile Questionnaire must be signed by Insurance Broker / Independent Financial Advisor if this Risk Profile Questionnaire is completed by me/us together with Insurance Broker / Independent Financial Advisor. I/ we understand I/we could seek for advice from Insurance Broker / Independent Financial Advisor in case I/we have any doubt on this Risk Profile Questionnaire. 本人 / 吾等確認此風險承擔能力問卷由本人 / 吾等根據本人 / 吾等的現況單獨完成。否則，若保險經紀 / 獨立財務顧問與本人 / 吾等一同完成此風險承擔能力問卷，本人 / 吾等明白於此風險承擔能力問卷須由保險經紀 / 獨立財務顧問簽署。若有本人 / 吾等對任何此風險承擔能力問卷疑問，本人 / 吾等明白本人 / 吾等可以向保險經紀 / 獨立財務顧問尋求意見。

Signature of First Proposed Policy Owner
第一準保單持有人簽署

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

Signature of Second Proposed Policy Owner (if any)
第二準保單持有人簽署 (如適用)

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

Note: Please complete a separate Risk Profile Questionnaire for each ILAS product you have selected. You are required to inform your Insurance Broker / Independent Financial Advisor and the Company if there is any substantial change of information provided in this questionnaire at any time.

請為每項已選擇的投連壽險產品填寫獨立的風險承擔能力問卷。若本問卷上填報的資料有重大改變，您必須通知保險中介人 / 獨立理財顧問及本公司。

.....

Verified by Financial Adviser 由理財顧問核對

Name and signature of Financial Adviser
理財顧問之姓名及簽署

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

Name and stamp of Company of the
Financial Adviser
理財顧問的公司名稱及蓋章

Disclaimer 聲明：

Investment involves risks. Past performance is not indicative of future performance.
投資涉及風險，過往的投資表現對未來的投資表現並無指導性意義。

If you have any doubt, you are highly recommended to seek independent professional advice.
如您有任何疑問，懇請您諮詢獨立專業意見。

For details of the risks associated with the investment products/underlying funds, please refer to the relevant offering documents.
有關投資產品 / 相連基金之附帶風險的詳情，請參閱相關銷售文件。

Personal Information Collection Statement 個人資料收集聲明

1. Your personal data collected in this Risk Profile Questionnaire (“RPQ”) will be used for the purpose of understanding your risk appetite and investment needs and to make recommendations in order to meet those needs. Failure to obtain personal data from you may result in your financial adviser being unable to provide suitable financial solution to you and unable to process your insurance application / policy servicing request.

在本風險承擔能力問卷 (“RPQ”) 中所收集的個人資料將會被用作了解閣下可承受的風險取向及投資需要，從而提供有關建議以符合閣下所需。未能取得閣下的個人資料可能導致閣下之理財顧問無法向閣下提供合適的財務方案並無法處理投保申請 / 保單服務請求。

2. The data that you have supplied in this RPQ may be disclosed or transferred to:

閣下在本風險承擔能力問卷中所提供的個人資料有可能會被披露或轉移至：

- a) your selected insurance company for the purpose of assessment, evaluation (including the merits and/or suitability of a product or service to you), processing, and approval of your insurance application / policy servicing request;

閣下之指定保險公司以用作評估、衡量 (包括向客戶提供產品或服務是否有利及 / 或適宜)、處理及批准閣下投保申請 / 保單服務請求；

- b) the reinsurance companies to whom any part of your selected insurance company's business is ceded;

承保閣下之指定保險公司業務之任何部份的再保公司；

- c) any regulators, government authorities, court, adjudicators and/or industry bodies, associations or federations to whom your financial adviser and/or selected insurance company is under obligation to make disclosure under the requirements of any present or future laws, rules, regulations, codes, or guidelines binding or enforceable on them.

閣下之理財顧問及 / 或指定之保險公司根據所須遵守的現有或未來法例、規則、法規、守則、或指引而對其有披露責任之任何監管機構、政府部門、法院、裁判機構及 / 或行業機構、協會或聯會。

3. Under the Personal Data (Privacy) Ordinance (“PDPO”), you have the right to make a data access or correction request concerning your personal data held by us. The request may be made in writing to the Data Protection Officer, Heng An Standard Life (Asia) Limited, 12/F., Lincoln House, Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong.

根據個人資料 (私隱) 條例 (「私隱條例」)，閣下有權向本公司查閱或更改有關其本人的任何資料。有關要求可以書面形式郵寄予恒安標準人壽 (亞洲) 有限公司資料保護主任，地址為香港鰂魚涌英皇道 979 號太古坊林肯大廈 12 樓。

4. In accordance with the PDPO, we have the right to charge a reasonable fee for processing any data access request.

根據私隱條例，本公司有權就處理查閱資料的要求收取合理費用。

5. If there is any inconsistency between the English and Chinese versions of this RPQ, the English version shall prevail.

若本風險承擔能力問卷的中英文版本如有差異，概以英文版為準。