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免責聲明

閣下凡透過周大福人壽保險有限公司 [周大福人壽] 之電子收發渠道 [如公司網站、互動語音回應系統] 下載或列印任何表格，應自行考慮及衡量需承擔之風險。周大福人壽概不負責任何因下載或列印表格所引致的列印錯誤及其可能導致之任何損失或毀壞。若閣下提交之下載或列印表格有任何列印錯誤，周大福人壽有可能在處理閣下的申請前要求閣下填寫一份正確之表格。

當閣下填寫及簽署由網站下載之表格 [互聯網列印表格]，則被視作閣下已詳閱及明白電腦螢幕上出現之表格 [閱覽表格] 之內容，並同意表格內之所有條文。如該閱覽表格與互聯網列印表格出現任何不符、矛盾或分歧時，閣下同意並承諾不會提出任何異議。如閱覽表格與互聯網列印表格出現任何不符、矛盾或分歧時，概以閱覽表格為準。

周大福人壽有權隨時在認為適當情況下更新表格內容，並保留接受或拒絕閣下遞交之申請表格的權利。

投資選擇轉換 / 更改投資分配 / 投資相連保險保費更改服務申請書 (連風險意向問卷)
Investment Choice Switching / Change of Investment Choice / Change of Regular Premium Service Request Form (with Risk Profile Questionnaire)

保單號碼 Policy Number	<input type="text"/>	獨立理財顧問公司名稱 Name of the IFA Company	<input type="text"/>
保單持有人姓名 Name of Policy Owner	<input type="text"/>	獨立理財顧問公司編號 IFA Company Code	<input type="text"/>
受保人姓名 Name of Insured	<input type="text"/>	獨立理財顧問公司電話號碼 IFA Company Telephone No.	<input type="text"/>

重要提示 Important Note:

客戶如選擇與衍生工具基金相連的投資選擇，需具備衍生工具產品投資知識及經驗。所以，如您選擇轉入與衍生工具基金相連的投資選擇，惟未曾遞交附載於本申請書的「風險意向問卷」或您於遞交問卷後資料出現重大變更，您必須一併填寫本申請書內的「風險意向問卷」。 「風險意向問卷」旨在提供一般指引，協助您識別自身風險承受能力/投資者意向及可能適合您的投資選擇風險程度。故此，您應定期檢視您的風險偏好，並在您的情況有重大變更時提交更新問卷。

請注意，遞交本表格並不代表有關申請已被接納，您亦需留意提交相關資料之要求，否則我們可能無法處理您的申請。若您所選的投資選擇的風險與投資者意向不一致，有關申請有機會被取消。您或需重新提交申請書及/或更新您的風險意向問卷。在投資前，您應閱讀公司網頁內的相關產品指南(包括投資指南)及相關基金的銷售文件，以了解不同投資選擇的資訊。

In order to select investment choice(s) linked to underlying derivative fund, you should possess derivatives investment knowledge and experience. Therefore, if you have selected to switch into investment choice(s) linked to underlying derivative fund, Risk Profile Questionnaire attached with this form must be filled at the same time if you have not previously submitted current version of Risk Profile Questionnaire or there is material change of information from the one you submitted previously. Risk Profile Questionnaire helps you to identify your risk tolerance level / Investor Profile as a general guidance and range of risk level of investment choices possibly suitable for you. It is advisable for you to review your risk appetites regularly and update with us a Risk Profile Questionnaire on material change to your circumstances.

Please note that the submission of request does not represent the request is completed successfully, you shall also submit the information required in this form, otherwise, we may not be able to process your request of service. If your selected investment choice(s) is inconsistent with your investor profile, the application may be cancelled. You may need to submit the request form again and along with your updated Risk Profile Questionnaire. You are also recommended to read the relevant Product Guide (including the Investment Guide) and offering documents of the underlying funds in company website to know more about the information of different investment choice(s) before investing.

本人/我們現要求周大福人壽保險有限公司(「周大福人壽」)處理以下的申請。/We hereby request Chow Tai Fook Life Insurance Company Limited (“CTF Life”) to proceed the following change request.

請在適當位置上加上“√”剔號及刪除所有不適用者。Please tick “√” where appropriate and delete whichever is inappropriate.

1. 轉換投資選擇 Investment Choice Switching

例子 Example:

客戶將現時持有的兩項投資選擇作出調動。轉出現時持有之投資選擇A的125.60單位及投資B的500.00單位，並平均轉至投資選擇C及投資選擇D。
Client requests to switch 125.60 units of Investment Choice A & 500 units of Investment Choice B out to Investment Choice C & Investment Choice D equally.

轉出 Switch-Out		轉入 Switch-In	
投資選擇A (Investment Choice A)	125.60	投資選擇C (Investment Choice C)	50%
投資選擇B (Investment Choice B)	500.00	投資選擇D (Investment Choice D)	50%

轉出 Switch-Out

投資選擇編號 / 相關基金名稱 Investment Choice – Code / Underlying Fund Name	百分比(整數) 或 單位數目 % (Integer) OR No. of Units

轉入 Switch-In

投資選擇編號 / 相關基金名稱 Investment Choice – Code / Underlying Fund Name	百分比(整數) % (Integer)

總百分比 Total: 100%

2. 更改投資選擇分配百分比 Change of Investment Choice Percentages

上述更改只適用於未來的供款。For future contribution only.

投資選擇 — 編號 / 相關基金名稱 Investment Choice – Code / Underlying Fund Name	新百分比(整數) New % (Integer)

總百分比 Total: 100%

重要提示 Important Notes

- 除「縱橫」每項投資選擇之最少百分比為1%外，其他投資相連壽險計劃的每項投資選擇之最少百分比均為10%。
The minimum % of each investment choice is 10% except for "Columbus", with which the minimum % of each investment choice is 1%.
- 新投資選擇分配之百分比只適用於在此項申請生效後才繳交的保費。
New investment choice percentage is only applicable to the premium paid after this request becomes effective.
- 一般而言，轉出及轉入之估值日為同一天，但如每次轉換投資選擇的全額達到港幣500,000或以上(以每項投資選擇計算)，所轉出及轉入的投資選擇並不保證能以相同估值日的價格作同步買賣，公司將以最接近及可使用之估值日的價格進行轉入投資選擇。
Normally, the same valuation date will be applied for both switch-out and switch-in transaction. However, if the switching amount (per investment choice) is HKD500,000 or above, the valuation date for switch-out and switch-in cannot be guaranteed to be the same. Company will use the unit price of the nearest available valuation date for switch-in.
- 轉換投資選擇須符合最低轉換及結餘的規定。請參閱第三頁的最低要求摘要。
Switching shall fulfill the minimum switching and remaining balance account per investment choice as listed on page 3.
- 如需更改現時所持有的投資分配，請填寫“轉換投資選擇”部分。
To change your existing investment holding, please complete the "Investment Choice Switching".



<p><input type="checkbox"/> 3. 減少定期保費 Reduce Regular Premium (按照現有百分比分配 Follow existing allocation percentages) 新的每年定期保費為 New Annual Regular Premium is \$ _____ (以保單貨幣計算 Denominated in the Policy Currency)</p>	<p style="font-size: small; margin: 0;">重要提示 Important Notes</p> <p style="font-size: x-small; margin: 0;">1. 減少保費須符合最低金額規定。請參閱第三頁的最低要求摘要。 Reduction of Regular Premium shall fulfill the minimum amount requirement as listed on page 3.</p>
<p><input type="checkbox"/> 4. 更改繳費方式 Change of Payment Frequency</p> <p><input type="checkbox"/> 年繳 Annually <input type="checkbox"/> 半年繳 Semi-Annually</p> <p><input type="checkbox"/> 月繳 Monthly (請遞交填妥之直接付款授權書並預繳兩個月保費及保費徵費 Please submit a completed Direct Debit Authorization Form together with 2 months' premium and premium levy in advance)</p>	
<p><input type="checkbox"/> 5. 附註 Remarks</p>	<p>連同此表格遞交的更改按金 Change deposit paid with this from</p> <p style="text-align: right;">港元 HKD</p>

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.

聲明及授權 Declaration and Authorization

本人/我們在作出投資決定前, 已閱讀及明白相關投資指南及與每項將轉入投資選擇相連基金的銷售文件(包括其特點及風險級別等)。

如因本人/我們的相關更改而可能出現投資選擇風險級別錯配的情況, 本人/我們確認本申請乃根據本人/我們的獨立決定(並無受到任何持牌保險中介人的招攬或建議), 本人/我們亦有足夠淨資產以承擔相關風險。

本人/我們同意周大福人壽毋須就任何因申請出現錯配的情況而造成之延誤或損失承擔任何責任。

本人/我們確認最新提供予周大福人壽的「風險意向問卷」及其他資料乃準確無誤, 並能反映本人/我們的現時狀況及投資風險偏好。如本人/我們的資料有任何重大變更, 本人/我們明白本人/我們需聯絡周大福人壽或本人/我們的保險顧問以提供更新的「風險意向問卷」及/或其他相關表格以作更正。

本人/我們明白上述申請事項得到周大福人壽保險批准後, 將於批核日或於本公司特別註明生效日期起生效。

本人/我們明白投資附帶風險及投資價格可升可跌, 亦明白貴公司會在合理時間內處理以上申請, 貴公司毋須對延遲辦理而招致的任何直接、間接、特別或相應損失或損害承擔責任。

本人/我們明白若保單貨幣跟選擇帳戶之貨幣不同, 由周大福人壽作出的一切付款將按周大福人壽不時釐定之貨幣兌換率轉為保單貨幣。因此, 本人 / 我們明白本人 / 我們所收之實際款項將與說明文件所顯示的或有所差別。

本人/我們明白若此表格的中、英文兩個版本有任何抵觸或不相符之處, 應以英文版本為準。

I/We have read and understood the Investment Guide and the offering documents of the underlying fund(s) of each investment choice (including the features and risk level etc.) to be switched into before my/our investment decision.

In case of any potential mismatch of risk level of the selected investment choice(s) as a result of my/our requested change, I/we confirm that it is my/our intention and desire to proceed with the request(s) in accordance with my/our own independent decision(s) (without any solicitation or recommendation by any licensed insurance intermediary) and I/we have sufficient net worth to be able to assume the associated risks.

I/We agree CTF Life shall not be liable for any loss from delay in the process of my/our change request(s) as a result of mismatch identified in it/them.

I/We confirm the latest Risk Profile Questionnaire and other information provided to CTF Life are accurate and still reflecting my/our current situation and investment risk appetite. If I/we have any material change of information provided previously, I/we understand I/we shall contact CTF Life or my/our insurance consultant to submit an updated Risk Profile Questionnaire and/or other relevant form to inform CTF Life of the changed.

I/We understand that the request shall take effect on the approval date of this application or a later date as specified subject to the approval of CTF Life.

I/We understand investment involves risk and the value of investment may go down as well as up. Also, I/we understand that CTF Life will handle my request within reasonable time and shall not be liable for any direct, indirect, special or consequential loss or damages arising from such delay.

I/We understand if the policy currency is different from the currency of selected accounts, all monies payable by CTF Life will be converted to the policy currency at the exchange rate quoted by CTF Life from time to time. Therefore, I/we understand the actual payment that I/we receive may be different from those illustrated in the illustration.

I/We understand that if there is any inconsistency or ambiguity between the English version and the Chinese version of this form, the English version should prevail.

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本人/我們明白儘管所選的非與衍生工具基金相連的投資選擇(「非衍生工具投資選擇」)高於本人/我們的風險承受程度,本人/我們了解並熟悉所選的非衍生工具投資選擇的性質及風險。本人/我們仍決定這是本人/我們的意願以繼續進行此基金指示,並了解相關風險。本人/我們在此同意並承擔交易當中風險及潛在損失。儘管所選的非衍生工具投資選擇高於本人/我們的風險承受程度及上述周大福人壽提及的注意事項,這是本人/我們的意願仍繼續進行此轉換至非衍生工具投資選擇的交易指示。

I/We understand that despite the investment choice(s) selected which is /are not linked to any underlying derivative funds ("non-DFIC") is/are with risk level higher than my/our risk tolerance level, I/We am familiar with and understand the nature and risks of those non-DFIC(s) selected. I/We hereby confirm that I/We am able to assume the risks and bear the potential losses of trading on them. Despite the non-DFIC(s) selected is/are of risk level(s) higher than my/our risk tolerance level and the above warning provided by CTF Life, it is my/our own desire to proceed with the switching transaction into the non-DFIC(s).

X _____ X _____ X _____ X _____
 保單持有人/受讓人簽署 簽署日期(日/月/年) 見證人/顧問簽署 簽署日期(日/月/年)
 Signature of Policy Owner/Assignee Date of Signature (DD/MM/YY) Signature of Witness/Advisor Date of Signature (DD/MM/YY)
 見證人/顧問姓名()
 Name of the Witness/Advisor

* 簽署式樣須與投保書或本公司的最後之紀錄相同 Signature must be consistent with that on the application form or Company's latest record

最低要求摘要 Minimum Requirements:

最低規定 Minimum Requirement	基本保費 / 定期保費 Basic Premium / Regular Premium			轉換投資選擇* Investment Choice Switching*	
	年繳 Annual	半年繳 Semi-Annual	月繳 Monthly	最低轉換金額(每次指示) Minimum Switching Amount (Per Instruction)	最低結餘金額(每項投資選擇) Remaining Balance Amount (Per Investment Choice)
領航 Aviator	不適用 N/A			港元HK\$100,000	港元HK\$50,000
領航之選 Aviator Plus				港元HK\$100,000	港元HK\$50,000
盈晉之選 Legend				美元US\$600	美元US\$600
縱橫 Columbus	美元US\$1,200 / 港元HK\$9,600	美元US\$600 / 港元HK\$4,800	美元US\$100 / 港元HK\$800	帳戶價值之1% 1% of account value	不適用 N/A
「盈進」智選投資 "Wealth Accumulator" Plus	不適用 N/A			美元US\$600	美元US\$600
閃耀人生 Oscar	美元US\$1,200 / 港元HK\$9,600	美元US\$600 / 港元HK\$4,800	美元US\$100 / 港元HK\$800	總帳戶價值之1% 1% of total account value	不適用 N/A

最低規定 Minimum Requirement	轉換投資選擇* Investment Choice Switching*	
	最低轉換金額(每次指示) Minimum Switching Amount (Per Instruction)	最低結餘金額(每項投資選擇) Remaining Balance Amount (Per Investment Choice)
智悅投資 Cheers	美元US\$600 / 港元HK\$4,800	美元US\$600 / 港元HK\$4,800
智悅人生 Cheers Plus	美元US\$600 / 港元HK\$4,800	美元US\$600 / 港元HK\$4,800

* 注意: 若每次轉換金額未達最低轉換金額及結餘要求, 請轉換全部投資選擇。
 Note: If minimum switching amount & remaining balance cannot be fulfilled, please switch all Investment Choice.



請必須遞交正本風險意向問卷。
Please submit the original Risk Profile Questionnaire.

保單持有人姓名
Name of Policy Owner

保單號碼
Policy Number

聲明 Declaration

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 |



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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
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) <input type="checkbox"/> 我不介意虧損 I don't mind if I lose money b) <input type="checkbox"/> 我能接受虧損 I can tolerate a loss c) <input type="checkbox"/> 我能接受少量虧損 I can tolerate a small loss d) <input type="checkbox"/> 我難以接受任何虧損 I cannot tolerate any losses e) <input type="checkbox"/> 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) <input type="checkbox"/> 無所謂，一個季度的表現沒有任何意義 Who cares? One calendar quarter means nothing b) <input type="checkbox"/> 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) <input type="checkbox"/> 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) <input type="checkbox"/> 我只能接受少量短期虧損 I can only tolerate small short-term losses e) <input type="checkbox"/> 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



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。</p> <p>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

是 Yes 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。

否 No 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.

2. 衍生工具產品知識 Derivatives Product Knowledge

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。
 You have undergone in-depth training or attended courses on derivative products and/or underlying funds which invest in derivative products.

是 Yes 否 No 關於衍生產品的相關資格 Qualification related to derivatives
 是 Yes 否 No 相關衍生產品的工作經驗 Work Experience related to derivatives
 是 Yes 否 No 曾參加有關衍生工具產品的培訓或課程 Attended related training or course on derivatives

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)

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_____ 申請人姓名 Name of Applicant	_____ 申請人簽署 Signature of Applicant	_____ 日期: 日 / 月 / 年 Date: DD/MM/YY
_____ 持牌保險中介人姓名 Name of Licensed Insurance Intermediary	_____ 持牌保險中介人簽署 Signature of Licensed Insurance Intermediary	_____ 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, 閣下須提交新一份投資風險取向問卷, 並通知本公司。
 Note: You are required to inform us (the authorised insurer) and a new RPQ should be submitted if there is any material change of information provided in this form.

