



Q1b below is applicable only if "Investment" is chosen as one of the objectives in Q1a above.  
以下問題 1b 僅適用在上述問題 1a 中選擇「投資」作為目標之一的情況。

- 1b. To meet your "Investment" objective indicated above, how would you prefer to manage different investment options/investment choices, if available, under the insurance product? (tick one)  
為實現上述「投資」的目標，您希望如何管理保險產品下的不同投資選項/投資選擇(如有)? (請選一項)
- a. 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.  
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。
- b. 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.  
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。
- c. I do not want to choose or manage different investment options/investment choices, if available, under an insurance product.  
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)。

Q1c below is applicable only if "Preparation for health care needs (e.g. critical illness, hospitalization etc.)" is chosen as one of the objectives in Q1a above.  
以下問題 1c 僅適用在上述問題 1a 中選擇「為應付醫療保健需要(例如：危疾、住院等)」作為目標之一的情況。

- 1c. What type(s) of health-related insurance products are you looking for to meet your insurance needs? (tick one or more)  
您正在物色哪一類與醫療相關的保險產品以切合您的保險需要?(可選多於一項)
- a. Medical – reimbursement (inpatient/outpatient protection) 醫療 – 實報實銷(住院/門診保障)
- b. Medical – hospital income/lump sum cash benefit 醫療 – 住院現金/一筆過現金保險賠償
- c. Critical illness with saving elements/cash value 危疾(設儲蓄成份/現金價值)
- d. Critical illness without saving elements/cash value 危疾(不設儲蓄成份/現金價值)
- e. Long-term care 長期護理

Q1d below is applicable if "Providing regular income in the future (e.g. retirement income etc.) and/or "Saving up for the future (e.g. child education, retirement etc.)" is chosen as one of the objectives in Q1a above.  
以下問題 1d 僅適用在上述問題 1a 中選擇「為未來提供定期的收入(例如：退休收入等)」或「為未來需要作儲蓄(例如：子女教育、退休等)」作為目標之一的情況。

- 1d. What is your approximate target benefit/protection/income/saving amount in your expected timeframe?  
在預期時間內，您投保單的目標得益/保障/收入/儲蓄實現金額約為多少?

HK\$/港幣 \_\_\_\_\_

2. What is your target benefit/protection period/expected timeframe for meeting the target amount for insurance policy? (tick one)  
您投保單的目標得益/保障年期/實現目標金額的預期時間為多久?(請選一項)
- <1 year 少於1年       1-5 years 年       6-10 years 年       11-15 years 年
- 16-20 years 年       > 超過20 years 年       Whole of life 終身

3. Your ability and willingness to pay insurance premiums:  
您繳付保費的負擔能力及意願：

- 3a. What is your average monthly disposable income (i.e. after deducting the expenditure\*) from all sources (including income from liquid assets) in the past 2 years? (tick one)  
在過去兩年裡，您透過所有收入來源(包括流動資產收入)獲得的平均每月可動用收入(即經扣除開支後\*)為?(請選一項)

- Specific amount: Not less than HK\$ \_\_\_\_\_ per month; **OR**  
具體金額：每月不少於港幣 \_\_\_\_\_ ; **或**
- In the following range:  
在以下範圍內：
- |   |                       |
|---|-----------------------|
| <input type="checkbox"/> less than HK\$10,000     | 少於港幣 10,000           |
| <input type="checkbox"/> HK\$10,000 - HK\$19,999  | 港幣 10,000 至港幣 19,999  |
| <input type="checkbox"/> HK\$20,000 - HK\$49,999  | 港幣 20,000 至港幣 49,999  |
| <input type="checkbox"/> HK\$50,000 - HK\$100,000 | 港幣 50,000 至港幣 100,000 |
| <input type="checkbox"/> over HK\$100,000         | 超過港幣 100,000          |

\* Expenditure might include your existing insurance expenses/premium financing/loan repayment with interests (if any).  
開支可包括現有保費支出/保費融資/償還貸款及利息(如有)。

- 3b. What is the approximate current amount you are paying for insurance premiums (including your existing insurance policy(ies) within our company and/or other insurers) per month?  
您現時每月的繳付保費(包括您現有與本公司或其他保險公司的保單)約為?

HK\$/港幣 \_\_\_\_\_



## Declaration and Acknowledgement 聲明及確認

- (1) I HEREBY DECLARE AND AGREE on behalf of myself and other persons referred to in this application (hereinafter referred to as “Relevant Persons”, “We”, “Our” or “Us”) (for the avoidance of doubt, the expressions “Relevant Persons”, “We”, “Our” or “Us” include myself and such other persons) that this Analysis and the results or answers provided by myself or the Relevant Persons therein serves only as a reference for my/Our consideration. It does not constitute as an investment advice and should not be regarded as an offer to sell or a solicitation to buy any insurance products or service. I/We represent that the information provided by me/Us in this Analysis is true, accurate and complete to the best of my/Our knowledge. The Company shall not be held responsible or liable for any loss incurred by me/Us or any persons/parties in reliance on the accuracy or completeness of the information, results or answers provided by the Relevant Persons.
- (2) I, on behalf of myself and other persons referred to in this application (hereinafter referred to as “We” or “Our”), acknowledge that this form is a supplemental to the application for insurance, change or reinstatement (the “Application Form”) in relation to the above Application No./Policy No. signed by me/Us. I agree and confirm that (1) to the best of my knowledge and belief the above statements and answers to all questions are true and complete; (2) We have not had any change in material facts and/or medical consultation since the date I/We signed the Application Form of the above mentioned application; (3) the declarations, agreements and authorisations made by me/Us under the Declaration & Authorisation Section and Personal Information Collection Statement Section of the Application Form shall also apply to this form; and (4) this statement shall form the basis and become a part of the policy to be issued/reinstated or issued by the Company.
- (1) 本人謹此代表本人及其他在此客戶需求分析提及之人士（下稱「相關人士」或「我們」）（為免存疑，「相關人士」或「我們」指包括本人及此客戶需求分析提及之其他人士）聲明及同意本人/相關人士就本客戶需求分析所提供之結果或答案，只供我/我們作為個人投資決定的參考，並不可當為投資建議及不可視為對任何保險產品及服務的銷售或誘使購買之邀請。我/我們表示我/我們在客戶需求分析所提供的資料，就我/我們所知所言，均為事實之全部及確實無訛。貴公司就相關人士所提供的資料、結果或答案之準確性或完整性或因而導致我/我們或任何人士/一方有任何損失並不負上任何責任或法律責任。
- (2) 本人，代表本人及其他在此投保申請提及之人士（下稱「我們」）確認此表格補充本人/我們就有關上述投保書編號/保單編號已簽署的投保、保單更改或保單復效申請書（「申請書」）。本人同意及確認(1)上述一切陳述及問題的所有答案，就本人所知所言，均為事實之全部及確實無訛；(2)自簽署上述申請書，我們之重要事項並無轉變，亦沒有接受任何醫療診治；(3)載於申請書上聲明及授權部份及收集個人資料的聲明部份內的聲明、協議及授權均適用於此表格；及(4)此聲明將作為貴公司發出/復效的保單的根據，並作為保單一部份。

|  |  |   |
|--|--|---|
| Full Name of Proposed Owner/Owner<br>建議持有人/持有人姓名 | Signature of Proposed Owner/Owner<br>建議持有人/持有人簽署 | Date signed in Hong Kong (YYYY/MM/DD)<br>在香港簽署日期(年/月/日) |
|--|--|---|

### WARNING 警告：

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

**請小心細閱及填寫本財務需要分析表格。請不要留空任何問題。如有任何未回答的問題未被刪去，請不要在表格上簽署。**

### Note 註：

**You are required to inform us if there is any substantial change of information provided in this form before the policy is issued.**

**若此表格上填報的資料有重大改變，您在保單未簽發前，必須通知本公司。**

## Section 2: Risk Profile Questionnaire (“RPQ”) – Applicable to Investment-Linked Assurance Scheme (“ILAS”) only

### 第二部份：風險承擔能力問卷 – 只適用於投資連繫式壽險計劃

#### Part A 甲部：

| <p><b>1. How many years of experience do you have with investment products such as bonds/certificate of deposits, stocks, unit trusts/mutual funds, futures and options, derivatives, structured products or Investment-linked insurance schemes?</b><br/> <b>您有多少年投資於債券、存款證、股票、單位信託基金、互惠基金、期貨、期權、衍生工具、結構性產品式投資相連壽險計劃的經驗？</b></p> <p>&lt; 1 year 年<br/>           1 – 4 years 年<br/>           5 – 10- years 年<br/>           &gt; 10 years 年</p>  | <p>Score<br/>得分</p> <p>0<br/>1<br/>1<br/>1</p>       |  |  |  |      |     |       |   |      |       |       |   |      |       |       |   |       |       |        |   |       |       |        |   |  |
|--|--|--|--|--|------|-----|-------|---|------|-------|-------|---|------|-------|-------|---|-------|-------|--------|---|-------|-------|--------|---|--|
| <p><b>2. By what mean(s) have you used or are currently using to obtain investment knowledge? (Tick one or more)</b><br/> <b>您曾透過或現正透過什麼渠道涉取投資方面的知識？(可選一個或多個)</b></p> <p>Review and research investment related materials from various sources such as classes, seminars or books.<br/>           從多處獲得相關投資材料(如課堂、研討會或書籍)作參考及研究。</p> <p>Pay attention to investment or finance related news.<br/>           留意投資或金融相關新聞。</p> <p>Discuss investment or finance related topics with friends, relatives and/or colleagues.<br/>           跟朋友，親戚和/或同事討論投資或金融相關話題。</p> <p>No and/or not interested in any investment knowledge.<br/>           沒有任何投資知識和/或對投資知識不感興趣</p>  | <p>Score<br/>得分</p> <p>2<br/>2<br/>1<br/>0</p>       |  |  |  |      |     |       |   |      |       |       |   |      |       |       |   |       |       |        |   |       |       |        |   |  |
| <p><b>3. Which statement best describes your feeling when the value of your investment portfolio goes up and down:</b><br/> <b>當您的投資組合之價值出現波動時，以下哪一句子最能表達您的感受：</b></p> <p>I am very depressed. I cannot tolerate any volatility.<br/>           我感到沮喪，不能接受任何波動。</p> <p>I am nervous. I am concerned more about capital preservation than capital growth.<br/>           我感到非常焦慮，我著重資本的保值多於增長。</p> <p>I am upset but I understand that high investment return bears high volatility.<br/>           我感到不安，但我明白追求高投資回報必要承受大幅波動。</p> <p>I am rather unhappy but I realize the volatility of my investment and I accept occasional negative investment return.<br/>           縱使有點不開心，但我理解投資必涉及波動，並接受偶爾出現的投資虧損。</p> <p>I am not bothered at all. I eye on high capital growth and I anticipate that my investment return is sometimes negative.<br/>           無任何情緒上的波動，因我著眼資本增長並且已預料到投資會有虧損。</p> | <p>Score<br/>得分</p> <p>1<br/>2<br/>3<br/>4<br/>5</p> |  |  |  |      |     |       |   |      |       |       |   |      |       |       |   |       |       |        |   |       |       |        |   |  |
| <p><b>4. If your investment portfolio drops 20% in 3 months, what would you do?</b><br/> <b>若您的投資組合之價值在3個月內下跌20%，您會怎樣？</b></p> <p>Liquidate my portfolio to cut loss.<br/>           止蝕離場。</p> <p>Sell out more than half of my portfolio to preserve capital.<br/>           拋售過半投資組合以保存資本。</p> <p>Sell out less than half of my portfolio and see how the market moves.<br/>           拋售不多於一半的投資組合，然後留意市場走勢。</p> <p>No reaction and wait for rebound.<br/>           不作任何行動，等待價值回升。</p> <p>Invest more to average down the cost.<br/>           作進一步投資以沖淡平均成本。</p>  | <p>Score<br/>得分</p> <p>1<br/>2<br/>3<br/>4<br/>5</p> |  |  |  |      |     |       |   |      |       |       |   |      |       |       |   |       |       |        |   |       |       |        |   |  |
| <p><b>5. Which of the following 10-year investment portfolios do you prefer:</b><br/> <b>您會選擇以下哪一個為期10年的投資組合？</b></p> <table border="1" data-bbox="204 1843 1321 2089"> <thead> <tr> <th>Average annual return<br/>每年平均回報</th> <th>Maximum return in one year<br/>一年內之最高回報</th> <th>Minimum return in one year<br/>一年內之最低回報</th> <th></th> </tr> </thead> <tbody> <tr> <td>7.5%</td> <td>16%</td> <td>-2.5%</td> <td>1</td> </tr> <tr> <td>8.5%</td> <td>20.5%</td> <td>-3.5%</td> <td>2</td> </tr> <tr> <td>9.0%</td> <td>25.0%</td> <td>-4.0%</td> <td>3</td> </tr> <tr> <td>10.0%</td> <td>52.0%</td> <td>-12.0%</td> <td>4</td> </tr> <tr> <td>10.5%</td> <td>69.5%</td> <td>-20.5%</td> <td>5</td> </tr> </tbody> </table>  | Average annual return<br>每年平均回報                      | Maximum return in one year<br>一年內之最高回報 | Minimum return in one year<br>一年內之最低回報 |  | 7.5% | 16% | -2.5% | 1 | 8.5% | 20.5% | -3.5% | 2 | 9.0% | 25.0% | -4.0% | 3 | 10.0% | 52.0% | -12.0% | 4 | 10.5% | 69.5% | -20.5% | 5 | <p>Score<br/>得分</p> <p>1<br/>2<br/>3<br/>4<br/>5</p> |
| Average annual return<br>每年平均回報  | Maximum return in one year<br>一年內之最高回報               | Minimum return in one year<br>一年內之最低回報 |  |  |      |     |       |   |      |       |       |   |      |       |       |   |       |       |        |   |       |       |        |   |  |
| 7.5%   | 16%  | -2.5%                                  | 1                                      |  |      |     |       |   |      |       |       |   |      |       |       |   |       |       |        |   |       |       |        |   |  |
| 8.5%   | 20.5%  | -3.5%                                  | 2                                      |  |      |     |       |   |      |       |       |   |      |       |       |   |       |       |        |   |       |       |        |   |  |
| 9.0%   | 25.0%  | -4.0%                                  | 3                                      |  |      |     |       |   |      |       |       |   |      |       |       |   |       |       |        |   |       |       |        |   |  |
| 10.0%  | 52.0%  | -12.0%                                 | 4                                      |  |      |     |       |   |      |       |       |   |      |       |       |   |       |       |        |   |       |       |        |   |  |
| 10.5%  | 69.5%  | -20.5%                                 | 5                                      |  |      |     |       |   |      |       |       |   |      |       |       |   |       |       |        |   |       |       |        |   |  |



|  |             |
|--|-------------|
| 6. <b>How long do you prefer to invest for your long-term goals?</b><br>要達成長遠目標，您會選擇以下哪一個投資年期？                               | Score<br>得分 |
| < 5 years 年  | 0           |
| 5 – 10 years 年   | 2           |
| > 10 years 年   | 4           |
| 7. <b>Do you anticipate a need to utilize your cash reserve currently in hand within 2 years?</b><br>您預計自己有需要在兩年內動用現有的現金儲備嗎？ | Score<br>得分 |
| Yes 是  | -4          |
| No 否   | 0           |
| 8. <b>If you invest now, do you have adequate cash in hand for emergency use?</b><br>若於現時作出投資，您仍有足夠現金預留作不時之需？                | Score<br>得分 |
| Yes 是  | 2           |
| No 否   | 0           |
| 9. <b>Do you plan to retire within 5 years?</b><br>您是否計劃於5年內退休？  | Score<br>得分 |
| Yes 是  | -8          |
| No 否   | 0           |
| 10. <b>How many dependant(s) do you have?</b><br>您需要供養的家庭成員人數？   | Score<br>得分 |
| Nil 沒有   | 3           |
| 1 – 2  | 2           |
| 3 – 4  | 1           |
| > 4  | 0           |

Total Score 總得分： \_\_\_\_\_

**Result 結果**

|                              |                    |                      |                          |                       |                           |
|------------------------------|--------------------|----------------------|--------------------------|-----------------------|---------------------------|
| Total Scores<br>總得分          | < -3               | >= -3 & < 5          | >= 5 & < 13              | >= 13 & < 20          | >= 20                     |
| Risk Tolerance<br>風險承擔能力     | Low<br>低           | Low to Medium<br>低至中 | Medium<br>中              | Medium to High<br>中至高 | High<br>高                 |
| Investment Objective<br>投資目的 | Preservation<br>保本 | Income<br>保守         | Income & Growth<br>保守及進取 | Growth<br>進取          | Aggressive Growth<br>積極進取 |

11a. **Do you have knowledge and/or experience of derivatives? (Derivatives includes but not limited to futures, options, warrants, callable bull/bear contracts, convertible bonds, synthetic exchange traded funds and structured products etc.)**  
您是否擁有衍生工具知識及/或經驗？（衍生工具包括但不限於交易所買賣的期貨/期權、認股權證、牛熊證、可轉換債券、合成交易所買賣基金和結構性產品等）

- Yes 有 (Please answer the question 11b. 請回答問題 11b。)
- No 沒有 (Please note that derivative fund is not suitable as your investment options. 請注意，衍生工具基金不合適作為您的投資選擇。)

11b. **Please choose the best describe the way(s) you acquired your derivatives products' knowledge. (can choose more than one)**  
請問下列哪項陳述最能表達閣下從以下哪種途徑獲得提及的衍生產品的知識？（可選多項）

- Past trading experience in derivative products (whether traded on an exchange or not), derivative funds or selecting derivative funds as underlying investment options(s) (whether held in an insurance product or not), i.e. executed 5 or more transactions in any type of derivative product within the past 3 years  
過去曾進行了衍生產品（不論是否於交易所進行交易）、衍生工具基金或衍生工具基金作為相關投資選擇（不論是否保險產品持有）之交易經驗、即過去三年內已進行了五次或以上的任何類型的衍生產品之交易
- Underwent training or attended courses on derivative products  
曾接受有關衍生產品的培訓或修讀相關課程
- Current or previous work experience related to derivatives products  
現時或過去的工作經驗與衍生產品有關

## Declaration and Acknowledgement 聲明及確認

- (1) I HEREBY DECLARE AND AGREE on behalf of myself and other persons referred to in this application (hereinafter referred to as “Relevant Persons”, “We”, “Our” or “Us”) (for the avoidance of doubt, the expressions “Relevant Persons”, “We”, “Our” or “Us” include myself and such other persons) that this Analysis and the results or answers provided by myself or the Relevant Persons therein serves only as a reference for my/Our consideration. 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 insurance products or service. I/We represent that the information provided by me/Us in this Analysis is true, accurate and complete to the best of my/Our knowledge. The Company shall not be held responsible or liable for any loss incurred by me/Us or any persons/parties in reliance on the accuracy or completeness of the information, results or answers provided by the Relevant Persons.
- (2) I, on behalf of myself and the Relevant Persons, acknowledge that this Risk Profile Questionnaire is supplemental to my/Our signed application for insurance, change or reinstatement (the “Application Form”) in relation to the above Application No./Policy No. and relevant application(s)/policy(ies) in my/Our name(s) (if any). I, on behalf of myself and the Relevant Persons, agree and confirm that (1) to the best of my knowledge and belief the above statements and answers to all questions are true and complete; (2) We have not had any change in material facts and/or medical consultation since the date I/We signed the Application Form of the above mentioned application; (3) the declarations, agreements and authorisations made by me/Us under the Declaration & Authorisation Section and Personal Information Collection Statement Section of the Application Form shall also apply to this form; and (4) this statement shall form the basis and become a part of the policy to be issued/reinstated or issued by the Company.
- (1) 本人謹此代表本人及其他在此客戶需求分析提及之人士(下稱「相關人士」或「我們」)(為免存疑,「相關人士」或「我們」指包括本人及此客戶需求分析提及之其他人士)聲明及同意本人/相關人士就本客戶需求分析所提供之結果或答案,只供我/我們作為個人投資決定的參考,並不可當為投資建議及不可視對任何保險產品及服務的銷售或誘使購買之邀請。我/我們表示我/我們在客戶需求分析所提供的資料,就我/我們所知所言,均為事實之全部及確實無訛。貴公司就相關人士所提供的資料、結果或答案之準確性或完整性或因而導致我/我們或任何人士/一方有任何損失並不負上任何責任或法律責任。
- (2) 本人,代表本人及相關人士,確認此風險承擔能力問卷補充本人/我們就有關上述投保書編號/保單編號及本人/我們名下之相關投保/保單之已簽署的投保申請書、保單更改或保單復效申請書(「申請書」)。本人,代表本人及相關人士,同意及確認(1)上述一切陳述及問題的所有答案,就本人所知所言,均為事實之全部及確實無訛;(2)自簽署上述申請書,我們之重要事項並無轉變,亦沒有接受任何醫療診治;(3)載於申請書上聲明及授權部份及收集個人資料的聲明部份內的聲明、協議及授權均適用於此表格;及(4)此聲明將作為貴公司發出/復效的保單的根據,並作為保單一部份。

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| Full Name of Proposed Owner/Owner<br>建議持有人/持有人姓名 | Signature of Proposed Owner/Owner<br>建議持有人/持有人簽署 | Date signed in Hong Kong (YYYY/MM/DD)<br>在香港簽署日期(年/月/日) |
|--|--|---|

### Note 註 :

**You are required to inform us if there is any substantial change of information provided in this form before the policy is issued.**  
若此表格上填報的資料有重大改變,您在保單未簽發前,必須通知本公司。

### For Internal Use (To be completed by Financial Consultant & Financial Consultant's Manager) 只供內部使用(由理財顧問及經理填寫)

I have reviewed the completeness of Financial Need Analysis, Risk Profiling Questionnaire and Important Facts Statement and Applicant's Declaration (if applicable) and the suitable based on information provided if any.  
本人已檢閱「財務需要分析」、「風險承擔能力問卷」及「重要資料聲明書及申請人聲明書」(如適用)並確認文件已填妥,及因應客戶提供資料(如有),完成適合性審查程序。

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| Full Name of Financial Consultant<br>理財顧問姓名              | Signature of Financial Consultant<br>理財顧問簽署              | Date signed in Hong Kong (YYYY/MM/DD)<br>在香港簽署日期(年/月/日) |
| Full Name of Financial Consultant's Manager<br>理財顧問之經理姓名 | Signature of Financial Consultant's Manager<br>理財顧問之經理簽署 | Date signed in Hong Kong (YYYY/MM/DD)<br>在香港簽署日期(年/月/日) |

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