

Risk Profiling Questionnaire

投資風險承擔程度評估問卷

This questionnaire serves to help you assess your risk profile and consider your attitude towards investment risk. Your answers to the questions below provide some indication of your general risk profile and attitude towards risk. It may not match your actual attitude towards investment risk. When needed, you may choose to complete this questionnaire again in future to re-assess your risk profile.

本問卷助您評估您對投資風險的承擔能力及取向。下列問題的答案反映您對風險的概括承擔能力及取向，但未必與您對投資風險的實際取向達致一致。如有需要，歡迎您日後再填寫本問卷以重新評估您的風險承擔能力。

Part 1 第1部：Customer Data 客戶資料

Name of Customer 客戶姓名
Gender 性別 <input type="checkbox"/> A. Male 男性 <input type="checkbox"/> B. Female 女性
Marital Status 婚姻狀況 <input type="checkbox"/> A. Single 未婚 <input type="checkbox"/> B. Married 已婚 <input type="checkbox"/> C. Divorced 離婚 <input type="checkbox"/> D. Widowed 喪偶
Occupation Status 職業狀況 <input type="checkbox"/> A. Employed or Self-employed (please specify industry and/or position: _____) 受僱或自僱 (請註明行業及/或職位: _____) <input type="checkbox"/> B. Housewife 家庭主婦 <input type="checkbox"/> D. Retiree 退休人士 <input type="checkbox"/> C. Student 學生 <input type="checkbox"/> E. Not currently employed 非在職人士
Education Level 教育程度 <input type="checkbox"/> A. Primary School or below 小學或以下 <input type="checkbox"/> C. Tertiary or above 大專或以上 <input type="checkbox"/> B. Secondary School 中學 <input type="checkbox"/> D. Others (Please specify: _____) 其他 (請註明: _____)

Part 2 第2部：Risk Profile Analysis 風險承擔程度分析

1. What is your current age range? 您的年齡是屬於以下哪個範圍? <input type="checkbox"/> A. Above 65 years old 65 歲以上 <input type="checkbox"/> D. 31 to 40 years old 31 至 40 歲 <input type="checkbox"/> B. 51 to 65 years old 51 至 65 歲 <input type="checkbox"/> E. Below 30 years old 30 歲以下 <input type="checkbox"/> C. 41 to 50 years old 41 至 50 歲
2. Which of the following financial products do you have knowledge in? (You may select more than 1 option.) 您熟識以下哪類金融產品? (可選多於一項) <input type="checkbox"/> A. Bank deposits 銀行存款 <input type="checkbox"/> B. Bonds, bond funds, certificate of deposits, capital protected deposits, endowment plans 債券、債券基金、存款證、保本存款、儲蓄保險計劃 <input type="checkbox"/> C. Foreign currencies, non-capital protected currency linked structured products 外幣、非保本貨幣掛鉤結構投資產品 <input type="checkbox"/> D. Stocks, open-end funds excluding bond funds and money market funds, investment-linked insurance plans, commodities 股票、開放式基金 (不包括債券基金及貨幣市場基金)、投資相連保險計劃、商品 <input type="checkbox"/> E. Options, futures, warrants, non-capital protected equity linked structured products, hedge funds, derivatives 期權、期貨、認股權証、非保本股票掛鉤結構投資產品、對沖基金、衍生工具

3. How many years of investment experience (in items B to E in the above Question 2) do you have?

您有多少年投資經驗 (就上述第 2 題的 B 至 E 項)

- A. No experience 沒有經驗
- B. Less than 2 years 少於 2 年
- C. Between 2 and 5 years 2 年至 5 年
- D. Between 6 and 10 years 6 年至 10 年
- E. More than 10 years 超過 10 年

4. What is the percentage of cash and money in bank accounts accounted for your financial assets portfolio (e.g. cash, money in bank accounts, foreign exchange, bonds, mutual funds and insurance plans)?

現金及銀行存款在您的財務資產組合中 (如現金、銀行存款、外匯、債券、互惠基金及保險計劃) 佔多少比例?

- A. Between 0% and 20% 0% 至 20%
- B. Between 21% and 40% 21% 至 40%
- C. Between 41% and 60% 41% 至 60%
- D. Between 61% and 80% 61% 至 80%
- E. Between 81% and 100% 81% 至 100%

5.1. How many years have you invested in financial products like foreign exchange, bonds, mutual funds and insurance plans?

您投資了金融產品 (如外匯、債券、互惠基金及保險計劃) 有多久?

- A. No experience 沒有經驗
- B. Less than 2 years 少於 2 年
- C. Between 2 and 4 years 2 年至 4 年
- D. Between 5 and 7 years 5 年至 7 年
- E. More than 7 years 超過 7 年

5.2. What percentage of the above investment is in your portfolio?

上述投資在您的組合中佔多少比例?

- A. 0%
- B. More than 0% but equal to or less than 20% 超過 0% 但相等於或不超過 20%
- C. More than 20% but equal to or less than 40% 超過 20% 但相等於或不超過 40%
- D. More than 40% but equal to or less than 60% 超過 40% 但相等於或不超過 60%
- E. More than 60% 超過 60%

6.1. (a) Do you have knowledge of derivatives? (Derivatives includes but not limited to futures, options, warrants, callable bull/bear contracts, convertible bonds, synthetic exchange traded funds and structured products)

您是否擁有衍生工具產品知識? (衍生工具包括但不限於交易所買賣的期貨/期權、認股權証、牛熊証、可轉換債券、合成交易所買賣基金和結構性產品)

- Yes 是
- No 否

(b) How many years have you invested in financial products like stocks, options, warrants, commodities, derivatives and structured notes?

您投資了金融產品 (如股票、期權、認股權証、商品、衍生工具及結構性票據) 有多久?

- A. No experience 沒有經驗
- B. Less than 2 years 少於 2 年
- C. Between 2 and 4 years 2 年至 4 年
- D. Between 5 and 7 years 5 年至 7 年
- E. More than 7 years 超過 7 年

6.2. What percentage of the above investment is in your portfolio?

上述投資在您的組合中佔多少比例?

- A. 0%
- B. More than 0% but equal to or less than 20% 超過 0% 但相等於或不超過 20%
- C. More than 20% but equal to or less than 40% 超過 20% 但相等於或不超過 40%
- D. More than 40% but equal to or less than 60% 超過 40% 但相等於或不超過 60%
- E. More than 60% 超過 60%

7. What percentage of your monthly income on average could be used in investment in financial products (referred to items mentioned in Question 2 except bank deposits)?

平均來說，您可以把每月收入的多少百分比投資於金融產品（指第2題所述的產品，但不包括銀行存款）？

- A. 0%
- B. More than 0% but equal to or less than 10% 超過0%但相等於或不超過10%
- C. More than 10% but equal to or less than 25% 超過10%但相等於或不超過25%
- D. More than 25% but equal to or less than 50% 超過25%但相等於或不超過50%
- E. More than 50% 超過50%

8. What level of fluctuation in the value of your portfolio would be generally acceptable to you?

在您的投資組合中，您一般可接受多少的資產價值波幅？

- A. Less than 10% up or down 10%以內的升跌
- B. Between 10% up and 10% down 介乎10%的升幅及10%的跌幅
- C. Between 15% up and 15% down 介乎15%的升幅及15%的跌幅
- D. Between 20% up and 20% down 介乎20%的升幅及20%的跌幅
- E. More than 20% up or down 超過20%的升跌

9. What is the average time horizon that you would be comfortable with when investing in financial products (except insurance products)?

當投資金融產品（不包括保險產品）時，您認為最合適的投資年期平均是多少？

- A. Less than 3 years 少於3年
- B. Between 3 and 5 years 3年至5年
- C. Between 6 and 8 years 6年至8年
- D. Between 9 and 10 years 9年至10年
- E. Over 10 years 超過10年

10. For how many months of your normal expenses could be covered by your reserved liquid assets in case of an unexpected event?

若出現突發情況，您的流動資產儲備足以應付多少個月的日常開支？

- A. No reserved liquid assets for any unexpected event 沒有流動資產儲備應付任何突發情況
- B. Less than 3 months 少於3個月
- C. Between 3 months and 6 months 3個月至6個月
- D. Between 7 months and 9 months 7個月至9個月
- E. More than 9 months 超過9個月

11. What is your investment objective?

您有甚麼投資目的？

- A. Security of capital is most important 保本是最重要的
- B. Security of capital is important 保本是重要的
- C. Balance between security and growth of capital is important 保本及資產增值取得平衡是重要的
- D. Growth of capital is important 資產增值是重要的
- E. Growth of capital is most important 資產增值是最重要的

Scoring 評分：

Question No. 題號	A	B	C	D	E	Your Points 您的得分
1	1	2	3	4	5	
2*	1	2	3	4	5	
3	1	2	3	4	5	
4	1	2	3	4	5	
5.1	1	2	3	4	5	
5.2	1	2	3	4	5	
6.1(b)	1	2	3	4	5	
6.2	1	2	3	4	5	
7	1	2	3	4	5	
8	1	2	3	4	5	
9	1	2	3	4	5	
10	1	2	3	4	5	
11	1	2	3	4	5	

* If any question allows multiple answers, only the answer carrying the highest score is used in calculation.

倘若問題可選多個選項，只計算得分最高的答項。

Your Score:
您的得分：

Score 得分	Category 類別	General Risk Profile Description 風險承擔能力的概括描述
30 points or below 30分或以下	Low 低	You can accept a basic investment portfolio with lower risk exposure and price fluctuation. 閣下可以接受含相對較低的風險及價格波動的基本投資組合。
31 – 49 points 31分 – 49分	Low and Medium 低及中	You can accept an investment portfolio with capital growth potential and low to medium risk exposure and price fluctuation. 閣下可以接受含低至中風險及價格波動而具資本增長潛力的投資組合。
50 points or below 50分或以下	Low, Medium and High 低、中及高	You can accept high growth potential of capital with higher risk exposure and significant price fluctuation of your investment portfolio. 閣下可以接受含相對較高的風險及價格較大幅波動而資本有高增長的投資組合。

Important Information:

This Risk Profiling Questionnaire (“Questionnaire”) and the results only serve as a reference for your consideration and intend to help to provide some indications as to which risk profile you may fit in. This Questionnaire and the results do not represent the suitability of any investment product for you and should not be regarded as investment advice or recommendation on, an offer to sell, or a solicitation for any offer to purchase any financial products and services. FWD Life (Hong Kong) Limited accepts no responsibility or liability as to the accuracy or completeness of the information provided in this Questionnaire and the results.

/We acknowledge receipt of the Investment Options Table (Appendix I) and the Privacy Policy Statement, and confirm that I/we have read and understood the information contained therein. I/We further agree the Privacy Policy Statement to be applied to all products and services offered by FWD Life (Hong Kong) Limited.

重要資訊：

此投資風險承擔程度評估問卷（「問卷」）及其結果僅供參考，旨在為閣下的風險承擔能力提供一個指標。此問卷及評估結果並不代表適合閣下投資某類投資產品，亦不構成投資建議或視為建議游說閣下買賣任何金融產品及服務。富衛人壽（香港）有限公司對此問卷內容及評估結果所提供的資料的準確性及完整性不作出任何保證及負上法律及任何責任。

本人 / 吾等茲收取投資選項表（附件一）及〈私隱政策聲明〉及確認已細閱及明白所載資料。本人 / 吾等並同意〈私隱政策聲明〉適用於富衛人壽（香港）有限公司所提供的產品及服務。

Customer's Name
客戶姓名

Customer Signature
客戶簽署

M月/ D日/ Y年
Sign On
簽署日期

Licensed Insurance Intermediary's Name
持牌保險中介人姓名

Licensed Insurance Intermediary Signature
持牌保險中介人簽署

M月/ D日/ Y年
Sign On
簽署日期