

Risk Profiling Questionnaire / Financial Needs and Investor Profile Analysis Form

投資風險承擔程度評估問卷 / 財務需要及投資取向分析表格

Policy No. 保單號碼 _____	
Details of the Applicant 投保人資料	
Applicant Name 投保人姓名	Applicant Age Next Birthday 投保人下次生日年齡
Applicant Telephone No. (Home/Mobile) 投保人聯絡電話 (住宅 / 手提)	Applicant Marital Status 投保人婚姻狀況 <input type="radio"/> Single 未婚 <input type="radio"/> Married 已婚 <input type="radio"/> Divorced 離婚 <input type="radio"/> Widowed 鰥寡
Applicant No. of Dependents 投保人的受養人數目 <input type="radio"/> Nil 沒有 <input type="radio"/> 1-3 <input type="radio"/> 4-6 <input type="radio"/> 7 or above 7 個或以上	Applicant Occupation 投保人職業
Applicant Education Level 投保人教育程度 <input type="radio"/> Primary or below 小學或以下 <input type="radio"/> Vocational Training/Technical Institute/ Business Institute 職業訓練 / 工業學院 / 商業學院	<input type="radio"/> Secondary/Matriculation 中學 / 預科 <input type="radio"/> Post-secondary/University or above 大專 / 大學或以上
Applicant Planned Retirement Age 投保人預計退休年齡	

Protection and Financial Needs Evaluation 所需保障及財務需要	
Life Insurance 人壽保障	HKD 港幣
Extra Life Protection Needs (Please exclude any current existing coverage(s) you already have) 現時所需人壽保障尚欠金額 (請減去現有保險保障)	
Medical / Crisis Benefit 醫療 / 危疾保障	HKD 港幣
Extra Medical / Crisis Benefit Needs (Please exclude any current existing coverage(s) you already have) 現時所需醫療 / 危疾保障尚欠金額 (請減去現有保險保障)	
Target Saving 目標儲蓄	
Extra Required Net Saving Amount (Please exclude any current existing saving you already have) 現時目標儲蓄尚欠金額 (請減去現有儲蓄)	HKD 港幣
Expected time (in years) to achieve the saving amount 預期年期以達成目標金額	

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1. Financial Needs Analysis 財務需要分析【For All Policies 所有計劃適用】

註：請回答財務需要分析表格內的所有問題。如有任何未回答的問題未被刪去，請不要在表格上簽署。

Note: Please answer all questions in this form. Do **NOT** sign on this form if any questions are unanswered and have not been crossed out.

1. (a) What are your objectives for seeking to purchase an insurance product? (tick one or more)

閣下購買保險產品的目標為何？（選一項或多項）

- a) ☐ Financial protection against adversities (e.g. death, accident, disability etc.)
為應付不時之需提供財務保障（如身故，意外，殘疾等）
- b) ☐ Preparation for health care needs (e.g. critical illness, hospitalization etc.); including but not limited to (i) protection against loss of income during hospital confinement; (ii) protection against increasing medical expense; and/or (iii) protection against serious disease, critical illness, or any other health related risk
為應付醫療保健需要（如危疾，住院等）；包括但不限於 (i) 為住院期間提供入息之保障；(ii) 為應付日益增長醫療費用之保障；及 / 或 (iii) 為應付嚴重疾病，危疾或其他健康相關風險之保障
- c) ☐ Providing regular income in the future (e.g. retirement income etc.)
為未來提供定期的收入（如退休收入等）
- d) ☐ Saving up for the future (e.g. child education, retirement etc.)
為未來需要作儲蓄（如子女教育，退休等）
- e) ☐ Investment*
投資 *
- f) ☐ Others (Please specify _____)
其他（請詳述：_____）

* The supplementary question 1 (b) below is applicable only if "Investment" is chosen as one of the objectives in 1 (a) above

* 以下問題 1(b) 僅適用於上述問題 1(a) 回答「投資」作為目標之一

(b) 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」目標，閣下希望如何管理保險產品下不同投資選項或選擇（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 product¹
我願意自行決定（毋須獲授權的保險人及 / 或持牌保險中介人提供任何專業意見）如何選擇及管理保險產品下的不同投資選項 / 投資選擇（如有），並且願意在保險產品的整個目標得益保障期間作出此決定。¹
- 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 product¹
我願意自行決定（經獲授權的保險人及 / 或持牌保險中介人提供專業意見）如何選擇及管理保險產品下的不同投資選項 / 投資選擇（如有），並且願意在保險產品的整個目標得益 / 保障期間作出此決定。¹
- c) ☐ I do not want to choose or manage different investment options/investment choices, if available, under an insurance product
我不願意選擇或管理保險產品下的不同投資選項或選擇。

¹ [Note: If you want to make your own decisions to choose and manage different investment options/investment choices, please complete a Risk Profile Questionnaire first]

¹ [註：如果您要自行決定如何選擇和管理投資選項 / 投資選擇，請先填寫《風險狀況問卷》]

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2. What is your target benefit/protection period/expected timeframe for meeting the target amount for insurance policy? (tick one)
閣下的保單目標利益 / 保障期 / 實現目標金額的預期時間為? (請選一項)

- a) ☐ Less than 1 year 少於 1 年
- b) ☐ 1-5 years 1-5 年
- c) ☐ 6-10 years 6-10 年
- d) ☐ 11-15 years 11-15 年
- e) ☐ 16-20 years 16-20 年
- f) ☐ More than 20 Years 超過 20 年
- g) ☐ Whole of life 終身

3. Is the source of income regular?

閣下的收入來源是固定?

- ☐ Yes 是 ☐ No 否

4. Your ability and willingness to pay insurance premiums:

閣下繳付保費的能力及意願:

(a) (i) What is your current monthly insurance premium expense (net of single premium policy(ies) and paid up policy(ies))?
閣下現時每月的保險保費 (已減去躉繳及繳清保險) 為?

Amount 金額 :HK\$ 港幣 _____

(ii) 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?

在過去兩年內, 閣下透過所有收入來源 (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?

i. ☐ Specific Amount Not less than HK\$ _____ per month

具體金額: 每月不少於港幣 _____

Or 或 ii. ☐ In the following range 在以下範圍內:

- a) ☐ less than HK \$10,000 少於港幣 10,000
- b) ☐ HK \$10,000- HK \$19,999 港幣 10,000 - 19,999
- c) ☐ HK \$20,000 - HK \$49,999 港幣 20,000 - 49,999
- d) ☐ HK \$50,000 - HK \$100,000 港幣 50,000 - 100,000
- e) ☐ over HK \$100,000 超過港幣 100,000

"Monthly Disposable Income = Average Monthly Income (including income from liquid assets) - Average Monthly Expenditure (including but not limited to living expenses, household expenses, expenses for dependents, mortgage payment, other regular repayment for loan or other obligation, all loan interests, and **current insurance expense**)"

可動用收入指每月平均收入 (包括流動資產收入) 減去每月平均開支 (包括但不限於生活開支、家庭開支、受養人開支、按揭付款、未償還貸款或債務的定期還款、所有貸款利息及保險保費)

(b) What percentage of your monthly disposable income (i.e. after deducting the expenditure) from all sources (including income from liquid assets) would you be able and willing to use to pay for the insurance premium (including your existing insurance policy(ies)) throughout the entire term of the insurance policy? (tick one)

在整個保單期內, 閣下能夠及願意繳付的保費 (包括閣下現有的其他保單) 佔透過所有收入來源 (包括流動資產收入) 獲得的每月可動用收入 (即經扣除開支) 的比率為? (請選一項)

- a) ☐ Less than 10% 少於 10%
- b) ☐ 10% - 20% 10% 至 20%
- c) ☐ 21% - 30% 21% 至 30%
- d) ☐ 31% - 40% 31% 至 40%
- e) ☐ 41% - 50% 31% 至 40%
- f) ☐ More than 50% 超過 50%

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(c) For how long are you able and willing to pay for an insurance policy? (tick one)

閣下能夠及願意為保單支付保費的年期為？(請選一項)

- a) ☐ 2-5 years 2-5 年
 b) ☐ 6-10 years 6-10 年
 c) ☐ 11-15 years 11-15 年
 d) ☐ 16-20 years 16-20 年
 e) ☐ More than 20 Years 超過 20 年
 f) ☐ Whole of life (including period after target retirement age of * _____)

終身 (包括計劃於 * _____ 歲退休後的年期)

*The answer should be align with "Applicant Planned Retirement Age" as applicant stated in first page

* 答案須與首頁的「投保人預計退休年齡」相符

- g) ☐ A single payment of not more than HK\$ _____

不多於港幣 _____ 的躉繳保費

(d) What is your approximate current accumulative amount of liquid assets? Please specify type(s) and total amount

閣下現時累積的流動資產約有多少？請註明種類及金額

Type:

種類：

- | | | |
|--|--|---|
| <input type="checkbox"/> Cash
現金 | <input type="checkbox"/> Money market accounts
貨幣市場帳戶 | <input type="checkbox"/> Money in bank accounts
銀行存款 |
| <input type="checkbox"/> Actively traded stocks
交投活躍的股票 | <input type="checkbox"/> Bonds and mutual funds
債券及互惠基金 | <input type="checkbox"/> US Treasury bills
美國國庫債券 |
| <input type="checkbox"/> Others (Please specify)
其他 (請詳述) _____ | | |

Amount 金額：HK\$ 港幣 _____

(e) (i) Are you funding or intend to fund this application using premium financing?

閣下是否會或打算以保費融資貸款支付保費？

- ☐ Yes 是 ☐ No 否

(ii) What are your total liability and estimated final expense including but not limited to the outstanding mortgage loan, loans/debts and emergency funds (excluding premium financing loans)?

閣下的總負債及預算最後支出為，包括但不限於未償還按揭貸款，貸款 / 債務和應急款項 (保費融資貸款除外)？

Amount 金額：HK\$ 港幣 _____

(iii) Do you have any existing policy with premium / policy financing loans ?

閣下現有保單是否有保費 / 保單融資貸款？

- ☐ Yes 有 : please state total outstanding loan amount 請註明總尚欠貸款金額：HK\$ 港幣 _____
☐ No 無

(f) In considering your ability to make payments, what are your sources of funds? (tick one or more)

就閣下繳付保費的能力，請閣下註明其資金來源？(可選多於一項)

- ☐ Monthly Disposable Income 每月可動用收入 ☐ Net Liquid Asset 淨流動資產

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5. Based on your answers to the questions above, the intermediary concerned has explored the following insurance options (as available to the intermediary) to meet your objective(s) and need(s):

根據閣下的上述選項，中介人與閣下討論下列保險產品的選擇（因應中介人所能提供的產品），以迎合閣下選購保險產品的目標及滿足閣下的需要：

[Note: If the premium payment term of the below insurance product(s) introduced will last beyond your planned retirement age, the Adviser/ Intermediary should assess your ability to pay premium throughout the entire premium payment term.]

[註：根據下列保險產品的支付年期，如閣下於預計退休年齡後需繼續支付保費，中介人應評估閣下負擔全期保費能力]

Objective(s) of Buying the Product(s) (Q1a) 選購產品的目標 (問題 1a)	Ways to manage different investment fund option, if applicable (Q1b) 如何管理不同投資選項或選擇，如適用 (問題 1b)	Benefit / Protection period (Q2) 得益 / 保障年期 (問題 2)	Payment Term (Q4c) 支付年期 (問題 4c)	Name of Insurance Product(s) Introduced (if any) 曾介紹的保險產品名稱 (如有)	Product(s) Selected (if any) 最終選購的產品 (如有)
a) <input type="checkbox"/> b) <input type="checkbox"/> c) <input type="checkbox"/> d) <input type="checkbox"/> e) <input type="checkbox"/> f) <input type="checkbox"/> _____	a) <input type="checkbox"/> b) <input type="checkbox"/> c) <input type="checkbox"/>	a) <input type="checkbox"/> b) <input type="checkbox"/> c) <input type="checkbox"/> d) <input type="checkbox"/> e) <input type="checkbox"/> f) <input type="checkbox"/> g) <input type="checkbox"/>	a) <input type="checkbox"/> b) <input type="checkbox"/> c) <input type="checkbox"/> d) <input type="checkbox"/> e) <input type="checkbox"/> f) <input type="checkbox"/> g) <input type="checkbox"/>		
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6. Reason(s) for Adviser's/Intermediary's Recommendation (To be completed by adviser/intermediary)
理財顧問 / 中介人的產品建議理由：(由理財顧問 / 中介人填寫)

Base on customer's needs, financial situation, expectations on insurance objective, coverage period, payment period, ability and willingness to pay premium:
綜合客戶對保險保障需要，財務狀況，投保目標，保障及供款年期，負擔保費能力的意願及評估：

I. Customer's affordability and product suitability 客人的保費負擔能力及產品合適性

- ☐ Above recommended product(s) can fulfill customer's affordability and needs
以上建議的產品符合客人的保險保障需要及保費負擔能力。
- ☐ Please specify other reason (if any):
其他建議產品理由 (如有)

OR 或

- ☐ Above recommended product(s) can fulfill customer's affordability, but yet to fully satisfy the needs, due to:
以上建議的產品符合客人的保費負擔能力，惟因以下情形未能全面滿足其需要：
- ☐ Protection/Benefit period/Benefit level or Projected cash value of the product
產品的保障年期 / 保障金額 / 預期回報
- ☐ Please specify other reason (if any):
其他未能全面滿足其需要原因 (如有)：

Adviser/intermediary has explained above situation, product recommendation was based on:
理財顧問 / 中介人已經向客戶解釋上述情況，並根據以下原因建議產品：

- ☐ Fulfill customer's financial objective, plan and budget 符合客戶的理財目標、計劃及預算
- ☐ Fulfill customer's total insurance coverage needs 符合客戶的綜合保險保障需要
- ☐ Others 其他：

II. Customer's affordability after planned retirement age (if applicable) 客人退休後的保費負擔能力 (如適用)

- ☐ Customer need to pay the insurance premium at/after target retirement age but he/she declares to have liquid asset and/or other financial plan to afford the premium after retirement
客戶於計劃退休年期後仍需繳付保費，但客戶聲明有足夠的流動資產及 / 或其他理財計劃以繳付退休後之保費

Signature of Applicant 投保人簽署		Date (DD/MM/YY) 日期 (日 / 月 / 年)
Witness's Name & ID 見證人姓名及身份證號碼	Witness's Signature 見證人簽署	Date (DD/MM/YY) 日期 (日 / 月 / 年)
Adviser's/Intermediary's Name & Code 理財顧問 / 中介人姓名及編號	Adviser's/Intermediary's Signature 理財顧問 / 中介人簽署	Date (DD/MM/YY) 日期 (日 / 月 / 年)

WARNING: 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.

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2. Risk Profile Questionnaire 風險狀況問卷

<p>1. What is your education level: 您的學歷：</p> <p><input type="radio"/> Primary or below 小學或以下 [2]</p> <p><input type="radio"/> Secondary / Matriculation 中學 / 預科 [4]</p> <p><input type="radio"/> Vocational Training / Technical Institute / Business Institute 職業訓練 / 工業學院 / 商業學院 [6]</p> <p><input type="radio"/> Post-secondary / University or above 大專 / 大學或以上 [10]</p> <p>2. How many years of investment experience you have? 您擁有多少年的投資經驗？</p> <p><input type="radio"/> None or less than 1 year 完全沒有或少於 1 年 [2]</p> <p><input type="radio"/> 1 - 5 years 1 至 5 年 [4]</p> <p><input type="radio"/> 6 - 10 years 6 至 10 年 [8]</p> <p><input type="radio"/> More than 10 years 多於 10 年 [10]</p> <p>3. What is your current investment objective ? 您現時的投資目標是什麼？</p> <p><input type="radio"/> Security of capital is most important 保存資本是最重要的 [2]</p> <p><input type="radio"/> Security of capital is important 保存資本是重要的 [4]</p> <p><input type="radio"/> Balance between security and growth of capital is important 於保存資本及資本增值間嘗試平衡是最重要的 [6]</p> <p><input type="radio"/> Growth of capital is important 資本增值是重要的 [8]</p> <p><input type="radio"/> Growth of capital is most important 資本增值是最重要的 [10]</p> <p>4. How many months of your normal expenses could be covered by your reserved liquid assets in case of an unexpected event? 當發生突如其來的事情時，您的流動資產儲備足夠應付多少個月的正常開支？</p> <p><input type="radio"/> Less than 3 months 少於 3 個月 [2]</p> <p><input type="radio"/> 3 - 6 months 3 至 6 個月 [4]</p> <p><input type="radio"/> 7 - 9 months 7 至 9 個月 [8]</p> <p><input type="radio"/> More than 9 months 多於 9 個月 [10]</p> <p>5. When will you retire? 您計劃於何時退休？</p> <p><input type="radio"/> Already retired 現已退休 [2]</p> <p><input type="radio"/> Within 5 years 於 5 年內 [4]</p> <p><input type="radio"/> 6 - 10 years later 於 6 至 10 年後 [6]</p> <p><input type="radio"/> 11 - 15 years later 於 11 至 15 年後 [8]</p> <p><input type="radio"/> At least 16 years later 最少於 16 年後 [10]</p> <p>6. What percentage of your monthly income on average could be invested in financial products? 您的平均月入有多少百分比可投資與財務產品？</p> <p><input type="radio"/> 0% [2]</p> <p><input type="radio"/> 1% - 10% 1% 至 10% [4]</p> <p><input type="radio"/> 11% - 20% 11% 至 20% [6]</p> <p><input type="radio"/> 21% - 30% 21% 至 30% [8]</p> <p><input type="radio"/> More than 30% 多於 30% [10]</p>	<p>7. Which of the following statements best describes your feelings and attitude? 您認為以下哪句句子最適合形容您的感覺及取向？</p> <p><input type="radio"/> I cannot accept any risks 我不能夠接受任何風險 [2]</p> <p><input type="radio"/> I will try my best to avoid risks, though minor ones are still acceptable 我會盡量迴避風險，但我可接受少量風險 [4]</p> <p><input type="radio"/> I am trying to strike a balance between risks and returns 我於風險及回報間嘗試平衡 [6]</p> <p><input type="radio"/> I am willing to accept more risk, as I aim for more returns 我願意接受較高風險來獲取較高回報 [8]</p> <p><input type="radio"/> Risks are never my consideration. Only the amount of return will be my focus 我從不考慮風險因素，我只著重回報 [10]</p> <p>8. Which of the following investments you currently hold ? 您現時持有以下哪種投資工具？</p> <p><input type="radio"/> I have cash and bank deposits only 我只有現金及銀行定期存款 [2]</p> <p><input type="radio"/> I have cash, bank deposits and foreign currencies 我有現金、銀行定期存款及外幣 [4]</p> <p><input type="radio"/> I have cash, bank deposits, foreign currencies and funds 我有現金、銀行定期存款、外幣及基金 [8]</p> <p><input type="radio"/> I have cash, bank deposits, foreign currencies, funds, stocks and derivatives 我有現金、銀行定期存款、外幣、基金、股票及衍生工具 [10]</p> <p>9. What would you do if there is a 20% loss in your investment? 當您的投資出現 20% 的損失後，您會：</p> <p><input type="radio"/> I will sell 立刻沽售 [2]</p> <p><input type="radio"/> I will switch to safer investment vehicles 轉持其他比較安全的投資工具 [4]</p> <p><input type="radio"/> Price fluctuation is common. I will wait for a moment before making any changes 認為價格波動是正常現象，可以多等一會才作決定 [6]</p> <p><input type="radio"/> I will continue my long term investment plan and maintain my asset mix 堅持作長線投資及維持現有投資組合比重 [8]</p> <p><input type="radio"/> I will subscribe more units when the unit price is low 趁投資單位價格低時，買入更多單位 [10]</p> <p>10. What is your expected return from investments? 您心目中的理想投資回報是多少？</p> <p><input type="radio"/> Cannot bear any losses 不能承受任何損失 [2]</p> <p><input type="radio"/> Meet the inflation standard 緊貼通脹 [4]</p> <p><input type="radio"/> Slightly above the inflation rate 比通脹高少 [6]</p> <p><input type="radio"/> Moderately above the inflation rate 適當地高於通脹 [8]</p> <p><input type="radio"/> Significantly above the inflation rate 遠高於通脹 [10]</p>
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Total Score 總分

Question 1 to 10 第一至第十題

Total Score 總分	Risk Level 風險類型	Suitable Product Risk 合適之產品風險類型	Investor Risk Profile 投資風險分析
20 - 49	Conservative 保守型	Low 低	Refer to investors who are suitable for relatively low risk asset classes and price fluctuation which achieve better yield than deposits and inflation rate. 此類投資者適合低風險類型及低度價格波動的投資，以取得比一般存款及通脹較高的回報。
50 - 74	Balanced 均衡型	Medium 中	Refer to investors who are suitable for medium risk asset classes and price fluctuation which achieve long term capital gain. 此類投資者適合中風險類型及中度價格波動的投資，以取得長期資本增長。
75 - 100	Aggressive 進取型	High 高	Refer to investors who are suitable for relatively high risk asset classes and significant price fluctuation which achieve high growth of capital. 此類投資者適合高風險類型及高度價格波動的投資，以取得迅速的資本增長。

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、認股權證、牛熊證、可轉換債券、合成交易所買賣基金和結構性產品)

- ☐ No 沒有
- ☐ Yes, because : 有，因為
- ☐ Executed 5 or more transactions in derivatives within the past 3 years
於過去 3 年內曾執行 5 宗或以上的衍生工具產品交易
 - ☐ Attended training or course on derivatives or gained work experience related to derivatives
曾參加有關衍生工具產品的培訓或課程或擁有有關的工作經驗
 - ☐ All of the above
以上皆是

Signature of Applicant 投保人簽署		Date (DD/MM/YY) 日期 (日 / 月 / 年)
Witness's Name & ID 見證人姓名及身份證號碼	Witness's Signature 見證人簽署	Date (DD/MM/YY) 日期 (日 / 月 / 年)
Adviser's/Intermediary's Name & Code 理財顧問 / 中介人姓名及編號	Adviser's/Intermediary's Signature 理財顧問 / 中介人簽署	Date (DD/MM/YY) 日期 (日 / 月 / 年)

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Personal Information Collection Statement ("PICS")

1. From time to time, it is necessary for you to supply **FWD Life Assurance Company (Hong Kong) Limited / FWD Life (Hong Kong) Limited** (the "Company") or agents and representatives acting on its behalf with personal information and particulars in connection with our services and products. Failure to provide the necessary information and particulars may result in the Company being unable to provide or continue to provide these services and products to you.
2. The Company may also generate and compile additional personal data using the information and particulars provided by you. All personal data collected, generated and compiled by the Company about you from time to time is collectively referred to in this PICS as "Your Personal Data".
3. "Your Personal Data" will also include personal data relating to your dependents, beneficiaries, authorised representatives and other individuals in relation to which you have provided information. If you provide personal data on behalf of any person you confirm that you are either their parent or guardian or you have obtained that person's consent to provide that person's personal data for use by the Company for the purposes set out in this PICS.
4. As detailed in this PICS, Your Personal Data may also be processed by the Company's subsidiaries, holding companies, associated or affiliated companies and companies controlled by or under common control with the Company (collectively, "the Group").
5. The purposes for which Your Personal Data may be used are as follows:
 - (i) providing our services and products to you, including administering, maintaining, managing and operating such services and products;
 - (ii) processing, assessing and determining any applications or requests made by you in connection with our services or products and maintaining your account with the Company;
 - (iii) developing insurance and other financial services and products;
 - (iv) developing and maintaining credit and risk related models;
 - (v) processing payment instructions;
 - (vi) determining any indebtedness owing to or from you, and collecting and recovering any amount owing from you or any person who has provided any security or other undertakings for your liabilities;
 - (vii) exercising any rights that the Company may have in connection with our services and/or products;
 - (viii) carrying out and/or verifying any eligibility, credit, physical, medical, security, underwriting and/or identity checks in connection with our services and products;
 - (ix) any purposes in connection with any claims made by or against or otherwise involving you in respect of any of our services or products, including, making, defending, analysing, investigating, processing, assessing, determining, responding to, resolving or settling such claims, detecting and preventing fraud (whether or not relating to the policy issued in respect of this application);
 - (x) performing policy reviews and needs analysis (whether or not on a regular basis);
 - (xi) meeting disclosure obligations and other requirements imposed by or for the purposes of any laws, rules, regulations, codes of practice or guidelines (whether applicable in or outside Hong Kong) binding on the Company or any other member of the Group, including making disclosure to any legal, regulatory, governmental, tax, law enforcement or other authorities (including for compliance with sanctions laws, the prevention or detection of money laundering, terrorist financing or other unlawful activities) or to any self-regulatory or industry bodies such as federations or associations of insurers;
 - (xii) for marketing, customer services research, statistical or actuarial research undertaken by the Company or any member of the Group; and
 - (xiii) fulfilling any other purposes directly related to (i) to (xii) above.
6. Your Personal Data will be kept confidential, but to facilitate the purposes set out in paragraph 5 above, the Company may transfer, disclose, grant access to or share Your Personal Data with the following:
 - (i) other members of the Group;
 - (ii) any person or company carrying on insurance-related and/or reinsurance-related business which is engaged by the Company in connection with the Company's business;
 - (iii) any physicians, hospitals, clinics, medical practitioners, laboratories, technicians, loss adjusters, risk intelligence providers, claims investigators, organizations that consolidate claims and underwriting information for the insurance industry, fraud prevention organizations, other insurance companies (whether directly or through fraud prevention organizations or other persons named in this paragraphs), the police and databases or registers (and their operators) used by the insurance industry to analyze and check information provided against existing information, legal advisors and/or other professional advisors engaged in connection with the Company's business;
 - (iv) any agent, contractor or service provider providing administrative, distribution, credit reference, debt collection, telecommunications, computer, call centre, data processing, payment processing, printing, redemption or other services in connection with the Company's business; and/or
 - (v) any official, regulator, ministry, law enforcement agent or other person (whether within or outside Hong Kong) to whom the Company or another member of the Group is under an obligation or otherwise required or expected to make disclosures under the requirements of any law, rules, regulations, codes of practice or guidelines (whether applicable in or outside Hong Kong).
7. Your Personal Data may be transferred or disclosed to any assignee, transferee, participant or sub-participant of all or any substantial part of the Company's business.
8. The Company is only allowed to (i) use Your Personal Data in direct marketing; or (ii) provide Your Personal Data to another person or company for its use in direct marketing, if you provide your consent or do not object in writing.
9. In connection with direct marketing, the Company intends:
 - (i) to use your name, contact details, services and products portfolio information, financial background and demographic data held by the Company from time to time in direct marketing to market the following classes of services and products offered by the Company, other members of the Group and/or Our Business Partners (being providers of the product and services described below) from time to time:
 - a. insurance services and products;
 - b. wealth management services and products;
 - c. pensions, investments, brokering, financial advisory, credit and other financial services and products;
 - d. health-check and wellness services and products;
 - e. media, entertainment and telecommunications services;
 - f. reward, loyalty or privileges programmes and related services and products; and
 - g. donations and contributions for charitable and/or non-profit making purposes; and
 - (ii) to provide your name and contact details to any members of the Group and/or Our Business Partners for their use in direct marketing the classes of services and products described in paragraph 9(i) above (including, in the case of Our Business Partners, for money or other commercial benefit).
10. You may also write to the Company at the address below to opt out from direct marketing at any time.
11. To facilitate the purposes set out in paragraphs 5 and 9 above, the Company may transfer, disclose, grant access to or share Your Personal Data with the parties set out in paragraphs 6 and 9(ii) and you acknowledge that those parties may be based outside Hong Kong and that Your Personal Data may be transferred to places where there may not be in place data protection laws which are substantially similar to, or serve the same purposes as, the Personal Data (Privacy) Ordinance.
12. Under the Personal Data (Privacy) Ordinance you have the right to request access to Your Personal Data held by the Company and request correction of any of Your Personal Data which is incorrect and the Company has the right to charge you a reasonable fee for processing and complying with your data access request.
13. Requests for access to or correction of Your Personal Data should be made in writing to:

Corporate Data Protection Officer
FWD Life Assurance Company (Hong Kong) Limited /
FWD Life (Hong Kong) Limited
19/F, Tower 1, Millennium City 1,
388 Kwun Tong Road, Kwun Tong,
Kowloon, Hong Kong
- Should you have any queries, please do not hesitate to call our Customer Service Hotline on 3123 3123.
14. In case of discrepancies between the English and Chinese versions of this PICS, the English version shall apply and prevail.
15. The Company reserves the right, at any time effective upon notice to you, to add to, change, update or modify this PICS.

收集個人資料聲明

1. 閣下需要不時向**富衛人壽保險(香港)有限公司 / 富衛人壽(香港)有限公司**（「本公司」）或本公司的代理及代表就本公司的服務及產品提供個人資料及詳情。如未能提供所需資料及詳情，可能會導致本公司無法向閣下提供或繼續提供有關服務及產品。
 2. 本公司亦可以利用閣下提供的資料及詳情製作及匯編額外的個人資料。本公司不時收集、製作及匯編的所有個人資料，以下統稱為「閣下的個人資料」。
 3. 「閣下的個人資料」亦包括由閣下提供有關閣下的受養人、受益人、獲授權代表及其他人士的資料。如閣下代表他人提供個人資料，閣下確認閣下乃是他們的父母或監護人或閣下已取得有關人士之同意提供有關人士之個人資料予本公司作本聲明之用途。
 4. 如本聲明所述，閣下的個人資料亦可能被本公司的附屬公司、控股公司、聯營或聯屬公司或本公司控制的公司或與本公司受共同控制的公司（統稱「本集團」）處理。
 5. 閣下的個人資料可能用於以下用途：
 - (i) 向閣下提供本公司的服務及產品包括管理、維持、處理及運作有關服務及產品；
 - (ii) 處理、評估及決定閣下就本公司的服務或產品而提出的任何申請或要求，以及維持閣下在本公司的賬戶；
 - (iii) 發展保險及其他金融服務及產品；
 - (iv) 發展及維持本公司信貸及風險之相關模型；
 - (v) 處理付款指示；
 - (vi) 釐訂任何欠付閣下或閣下所欠的負債，及向閣下或任何為閣下的債務提供擔保或其他承諾的人士收取及追討欠款；
 - (vii) 行使與本公司的服務及 / 或產品有關的任何權利；
 - (viii) 就本公司之服務及產品作出資格、信貸、身體、醫療、擔保、承保及 / 或身份核証；
 - (ix) 用於任何因本公司的產品或服務而由閣下提出或本公司對閣下提出的申索，包括作出、抗辯、分析、調查、處理、評核、決定、回應、解決或和解有關申索以及偵測和防止欺詐行為（無論是否與就此申請而發出的保單有關）所需的目的；
 - (x) 進行保單審閱及需求分析（不論是否定期進行）；
 - (xi) 本公司或本集團的其他成員根據任何法律、規則、規例、實務守則或指引（不論在香港境內或境外適用）要求而須作出披露，包括向任何法定機構、監管機構、政府機構、稅務機構、執法機構或其他機構（包括為遵守制裁法、避免或偵查洗錢、恐怖分子資金籌集或其他不法活動）或向任何獨立監管或行業團體（如保險業聯會或協會等）作出披露；
 - (xii) 作本公司或本集團的任何成員的客戶服務、市場推廣、統計或精算研究；及
 - (xiii) 履行與上文第 (i) 至 (xii) 段直接有關的其他用途。
 6. 閣下的個人資料將被保密但為達成上文第 5 段列出的用途，本公司可能將閣下的個人資料轉移、披露、讓其查閱或與以下各方共同使用：
 - (i) 本集團的其他成員；
 - (ii) 任何因本公司業務而聘用之經營保險相關及 / 或再保險相關業務之人士或公司；
 - (iii) 任何因本公司業務而聘用的治療師、醫院、診所、醫生、化驗所、技師、損失理算人、風險情報供應商、索賠調查人、整合保險業申索和承保資料的組織、防欺詐組織、其他保險公司（無論是直接地，或是通過防欺詐組織或本段中指名的其他人士）、警察、和保險業就現有資料而對所提供的資料作出分析和檢查的數據庫或登記冊（及其運營者）、法律顧問及 / 或其他專業顧問；
 - (iv) 任何向本公司之業務提供行政、分銷、信貸資料庫、債務追討、電訊、電腦、熱線中心、資料處理、付款處理、印刷、贖回或其他服務的代理人、承包商或服務供應商；及 / 或
 - (v) 任何本公司或本集團的其他成員負有責任或需要或預期要根據任何法律、規則、規例、實務守則或指引（不論在香港境內或境外適用）作出披露的官員、規管者、部門、執法代理或其他人士（不論在香港境內或境外）。
 7. 閣下的個人資料可能被轉移或披露予任何承讓人、受讓人、本公司業務的任何實質部分的參與人或次參與人。
 8. 本公司只可在閣下作出書面同意或不反對的情況下 (i) 使用閣下的個人資料作直接促銷用途，或 (ii) 將閣下的個人資料提供予其他人士或公司作其直接促銷用途。
 9. 就直接促銷而言，本公司擬：
 - (i) 使用本公司不時持有的閣下姓名、聯絡資料、服務及產品組合資料、財務背景及人口統計資料作直接促銷用途；銷售本公司、本集團其他成員及 / 或本公司之業務夥伴（即以下產品及服務的供應商）不時提供的下列服務及產品：
 - a. 保險服務及產品；
 - b. 財富管理服務及產品；
 - c. 退休金、投資、經紀、財務諮詢、信貸及其他金融服務及產品；
 - d. 健康檢查及健康服務及產品；
 - e. 媒體、娛樂及電信服務；
 - f. 獎賞、客戶忠誠或優惠計劃及相關服務及產品；及
 - g. 為慈善及 / 或非牟利用途的捐款及捐贈。
 - (ii) 將閣下的姓名及聯絡資料提供予本集團任何成員及 / 或本公司之業務夥伴，讓其用於直接促銷上文第 9(i) 段所載的服務或產品（如為業務夥伴，則包括作金錢或其他商業利益）。
 10. 閣下亦可於任何時間致函本公司以下地址，藉以拒絕直接促銷。
 11. 為達成上文第 5 及第 9 段所列出的目的，本公司可能將閣下的個人資料轉移、披露、讓其查閱或與上文第 6 及第 9(ii) 段所列的各方共同使用及閣下知悉有關一方可能設在香港以外的地方及閣下的個人資料可能被轉往的地方未必設有與《個人資料（私隱）條例》大致相同或用作同一用途的資料保護法。
 12. 根據《個人資料（私隱）條例》，閣下有權要求查閱本公司所持有閣下的個人資料，並要求改正閣下的不正確個人資料及本公司有權就處理及遵行閣下的查閱資料要求而收取合理費用。
 13. 查閱或改正閣下的個人資料要求，應以書面形式向下列人士提出：

資料保護主任
富衛人壽保險(香港)有限公司 / 富衛人壽(香港)有限公司
香港九龍觀塘觀塘道 388 號創紀之城第一期第一座 19 樓
- 如閣下有任何疑問，敬請致電本公司之客戶服務熱線 3123 3123。
14. 中英文本如有歧異，概以英文本為準。
 15. 本公司保留隨時增補、更改、更新及修訂本聲明之權利，並任何更改將於發出通知時起生效。