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風險承擔能力問卷_投資相連壽險計劃保單<ILAS>

(適用於康富盈豐投資保險計劃）

Risk Profile Questionnaire for Individuals_Investment-Linked Assurance Scheme Policy (ILAS)

(For Wealth Builder Investment-Linked Plan only）

保單持有人姓名 Name of Policyholder	受保人姓名 Name of Insured	保單號碼 Policy No.

第一部份 風險取向問卷（適用於個人）Part 1 Risk Profile Questionnaire For Individuals

本問卷旨在評估典型投資者的風險承受能力及態度，並協助客戶理解其一般風險取向以作投資適合性評估之用。本問卷應由與我們訂立相關客戶協議中的指定客戶填妥及為最佳利益作出投資決定。

This questionnaire is designed to assess the risk tolerance and attitude of typical investors and assist our Clients to understand their general risk profiles for the purpose of investment suitability assessment. This questionnaire should be completed by the Designated Client named below who makes investment decisions for and in the best interests.

		1. 請在每一題選擇一個最合適答案及將相應的評分填在結果欄 Please choose a most appropriate answer in each question and fill in the relevant score in the Result column.	評分 Score	結果 Result
1.1		**您的投資目標是什麼？What is your investment objective?**		
☐	(a)	保存本金 To preserve capital	2	
☐	(b)	賺取平穩的利息收入 To obtain a steady source of interest income	4	
☐	(c)	期望賺取利息之餘亦可讓資本增值獲利 To obtain steady interest income and long-term capital growth	8	
☐	(d)	期間賺取最高潛力的回報及資本增值 To maximize potential returns and maintain long-term capital growth	10	
1.2		**您會怎樣形容您現時的工作狀況?How would you describe your current job status?**		
☐	(a)	我有可靠的收入，且預期收入會有穩定的增長 I have a reliable income and I expect my income will grow steadily	10	
☐	(b)	我有工作，但預料收入將不會有太大增長 I have a job but I do not expect my income will grow too much	8	
☐	(c)	我有工作，但是不太穩定 I have a job but not secured	4	
☐	(d)	我現在沒有工作，並正在尋找工作 / 我已退休 I do not have a job and am seeking for one / I am retired	2	
1.3		**您的現金儲備足夠應付多少個月的基本財務需要開支？For how many months can your cash savings meet your basic financial needs?**		
☐	(a)	少於 3 個月 Less than 3 months	2	
☐	(b)	3 至 6 個月 3-6 months	4	
☐	(c)	7 至 9 個月 7-9 months	6	
☐	(d)	10 至 12 個月 10-12 months	8	
☐	(e)	多於 12 個月 More than 12 months	10	

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第一部份 風險取向問卷（適用於個人）(續) Part 1 Risk Profile Questionnaire For Individuals (Continued)			
1.4 您計劃何時退休？When are you planning to retire?			
☐	(a) 現已退休 Already retired	**2**	
☐	(b) 在 5 年後退休 Within the next 5 years	**4**	
☐	(c) 在 6-10 年後退休 Between 6-10 years from now	**6**	
☐	(d) 在 11-15 年後退休 Between 11-15 years from now	**8**	
☐	(e) 最少 16 年後才退休 In at least 16 years from now	**10**	
1.5 您擁有多少年的投資經驗／投資知識？How many years of investment experience / investment knowledge do you have?			
☐	(a) 完全沒有 None	**2**	
☐	(b) 少於 1 年 Less than 1 year	**4**	
☐	(c) 1-5 年 1-5 years	**6**	
☐	(d) 5-10 年 5-10 years	**8**	
☐	(e) 多於 10 年 More than 10 years	**10**	
	1.5.1 您是否擁有衍生產品的投資知識及買賣經驗*？Do you have any investment knowledge and trading experience* in derivatives? (如果您在問題 1.5 的答案選擇(a)「完全沒有」，請剔「否」。If your answer of Question 1.5 is "(a) None", please tick "No") *例如，過往曾買賣衍生產品基金，或曾經購買投資相連壽險產品並揀選衍生產品基金作為掛鉤投資。*For example, prior trading experience in derivative funds, or selected a derivate fund as a linked investment for an ILAS product which the customer has previously purchased)	☐ **是 yes**	☐ **否 No**
1.6 您現時的理財組合（強積金除外）Your current financial portfolio (exclude MPF investment)			
☐	(a) 我只有銀行存款／定期存款 I only have Savings Accounts / Fixed Deposits	**2**	
☐	(b) 我有銀行存款／定期存款及外幣存款 I have Saving Accounts / Fixed Deposits and Foreign Currency Accounts	**4**	
☐	(c) 我有銀行存款／定期存款或／及外幣存款／投資基金 I have Saving Accounts / Fixed Deposits or / and Foreign Currency Accounts / Unit Trust Funds	**8**	
☐	(d) 我有銀行存款／定期存款及股票／衍生產品，或／及投資基金／外幣存款 I have Saving Accounts / Fixed Deposits and Stocks / Derivatives, or / and Unit Trust Funds / Foreign Currency Accounts	**10**	
1.7 以下是 5 個投資組合在過去一年的表現。您會選擇那一個組合？Following are the performance of 5 investment portfolios over a one-year period, which one would you choose?			
☐	(a) 最高回報 3%；虧損 0% Best Gain 3%；Loss 0%	**2**	
☐	(b) 最高回報 5%；虧損-3% Best Gain 5%；Loss -3%	**4**	
☐	(c) 最高回報 10%；虧損-5% Best Gain 10%；Loss -5%	**6**	
☐	(d) 最高回報 20%；虧損-10% Best Gain 20%；Loss -10%	**8**	
☐	(e) 最高回報 30%；虧損-15% Best Gain 30%；Loss -15%	**10**	

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第一部份 風險取向問卷（適用於個人）(續) Part 1 Risk Profile Questionnaire For Individuals (Continued)

1.8 假如您現時持有的投資於 6 個月內帳面虧損已達 20%，您會：What would you do if the book loss of your investments reached 20% within a 6-month period?

☐	(a)	當投資單位價格低時買入更多單位 Buy more of the investment units while the price is low	**10**
☐	(b)	明白投資涉及風險，期望長線會有增長 Understand there might be risk, look for long-term growth	**8**
☐	(c)	憂慮但會觀察一段時間，例如看看下一季的表現 Worried but will observe for a while, e.g. wait for the performance of next quarter	**6**
☐	(d)	立即減持 50%，會有焦慮 Sell 50% of the investment units due to nervousness	**4**
☐	(e)	全數沽出 Sell all of the investment units	**2**

1.9 你現時的年齡？What is your current age?

☐	(a)	18 至 35 歲 Age 18-35	**10**
☐	(b)	36 至 45 歲 Age 36-45	**8**
☐	(c)	46 至 55 歲 Age 46-55	**6**
☐	(d)	56 至 64 歲 Age 56-64	**4**
☐	(e)	65 歲或以上 Age 65 or above	**2**

1.10 您投購保單及／或投資計劃的目標得益／保障年期為多久？ What is your target benefit / coverage period for insurance policy and / or investment plan?

☐	(a)	少於 1 年 Less than 1 year	**0**
☐	(b)	1 至 5 年 1-5 years	**2**
☐	(c)	6 至 10 年 6-10 years	**6**
☐	(d)	11 至 20 年 11-20 years	**8**
☐	(e)	20 年以上 Over 20 years	**10**

總結果 (上面問題的結果加總) Final Result (The sum of the Result of above questions)	風險取向 Risk Profile	風險取向描述 Risk Profile Description	內部合適性指引 Internal Suitability Guidelines
18-49	**低 Low**	您屬於保守型的投資者，傾向於迴避風險。您期望投資能夠保本並有穩定的回報。您亦明白並接受保守投資項目的長期回報可能不及其他風險較高的投資項目。You are a risk-averse conservative investor, and expect steady returns with the aim of capital preservation. You realize that the expected returns from lower-risk investments may not be comparable with other higher-risk investments over the long term.	可選投資風險水平為低 Selectable Investment Risk Level is low
50-74	**中 Medium**	您屬於穩健型的投資者，期望回報能較市場的平均投資回報為高，但卻只能承擔中度風險，及接受於短期內出現有限度波幅的投資項目。You are a moderate investor who can tolerate only a medium level of risk and limited fluctuations over the short term, while expecting better than market average long-term returns.	可選投資風險水平為較低至中等 Selectable Investment Risk Level is relatively low to medium
75-100	**高 High**	屬於進取型的投資者，能承受較高投資風險，及可接受於短期內較反覆波動的投資項目，期望能夠藉此獲取較高的長線潛在回報。You are an aggressive investor who can tolerate relatively higher investment risks and greater fluctuations in the short term, while expecting potentially greater investment returns over long term.	可選投資風險水平為高及較高 Selectable Investment Risk Level is high or relatively high

注意: 本問卷及測試結果僅供參考，並不構成投資意見，亦不得視為招攬買賣任何投資產品或服務。中國人壽保險（海外）股份有限公司對本問卷內容及結果的準確性及完整性概不作出任何保證。本問卷並非全面的理財策劃工具，不能取代獨立的專業意見。

Note: This risk profile questionnaire and the results should not be regarded as investment advice on, an offer to sell, or a solicitation for an offer to purchase any investment products or services. China Life Insurance (Overseas) Co. Ltd. and its associated companies accept no responsibility or liability as to the accuracy or completeness of the information provided in this questionnaire and the results. This questionnaire is not a comprehensive financial planning tool and is not a substitute for independent professional advice.

保單號碼 Policy No.

第二部份 個人資料收集聲明 Part 2 Personal Information Collection Statement

本人確認已閱讀及明白「中國人壽保險(海外)股份有限公司」的收集個人資料聲明。有關最新版本的收集個人資料聲明，可於www.chinalife.com.hk下載或向中國人壽保險（海外）股份有限公司索取。I confirm that I/we have read and understood the Personal Information Collection Statement ("PICS") of China Life Insurance (Overseas) Company Limited. For the latest version of the PICS, it can be downloaded from www.chinalife.com.hk or is made available upon request.

第三部份 聲明及簽署 Part 3 Declaration & Signature

本人謹此確認本問卷之所有答案均為真實及準確，並根據本人的現況作答。本人明白於本問卷上提供之資料，作為本人在中國人壽保險（海外）股份有限公司的風險取向的記錄更新乃屬自願。倘本人未能提供有關資料，本人的風險取向將不獲更新。 I hereby confirm that all the answers to this questionnaire are true and accurate and are given according to my current situation. I understand that the provision of information in this questionnaire is voluntary for the purposes of updating my/our risk profile on record with China Life Insurance (Overseas) Co. Ltd. If I fail to provide the information, my risk profile will not be updated.

適用於選擇的投資選項風險級別高於風險承受程度：
Applicable to fund risk level(s) of selected Investment Option(s) higher than risk tolerance level:
(如於《投資相連壽險計劃服務申請表》選擇的投資選項風險級別高於風險承受程度，必須細閱以下聲明及在「請選擇適用之項目」部份剔選合適答案。Please read the following declaration and tick the appropriate answer in the section "Please select whichever applicable" if the fund risk level(s) of selected Investment Option(s) in "Request for Investment-Linked Assurance Scheme Policy Services" higher than risk tolerance level.)

本人明白於《投資相連壽險計劃服務申請表》作投資選項轉換、更改新供款分配或增加額外投資保費，而所涉及的投資選項風險級別，高於本人的風險承受程度，投資選擇未必適合本人，本人已充分了解相關風險(包括錯配風險)，並提供決定繼續進行該指示原因。I hereby confirm that I fully understand the associated risks (including risks of mismatch) and I am aware that the selected investment option(s) may not be suitable for me when applying for switching or change of new contribution allocation or addition of top-up premium in "Request for Investment-Linked Assurance Scheme Policy Services", with fund risk level(s) higher than my risk tolerance level, I hereby provide my explanation in order to proceed the application.

請選擇適用之項目 **Please select whichever applicable:**

- ☐ 我所選之投資選項的潛在回報對我來說很有吸引力。Potential return of the selected Investment Option(s)/ Investment Allocation is attractive to me.
- ☐ 我所選之投資選項/投資選項分配的基金經理/基金公司對我來說很有吸引力。The fund manager/fund house of the selected Investment Option(s)/Investment Option Allocation is attractive to me.
- ☐ 我所選之投資選項涵蓋之地區及/或產業切合本人之投資意向。The regions or sectors of the selected Investment Option(s)/ Investment Option Allocation suit my investment objectives.
- ☐ 其他 Others (請註明 please specify): ______________________________

	保單持有人 Policyholder			持牌保險中介人/客戶服務代表 Licensed Insurance Intermediary/Customer Service Representative		
簽署 Signature						
姓名 Name						
身份證明文件號碼 Identity Document No						
日期 Date	年Year	月Month	日Day	年Year	月Month	日Day