

投資選項資訊

Investment Options Information

| Name of Investment Option 投資選擇名稱 | Code 代號 | Risk Level* 風險級別* | Risk Profile on "Risk Profile Questionnaire"* 《風險承擔能力問卷》 風險取向* | Derivative fund Indicator# 衍生產品基金指標# |
|---|------------|----------------------|---|--|
| China Life Fidelity Funds – Global Thematic Opportunities Fund 中國人壽富達基金 - 環球 主題機遇基金 | FDIN | 4 | Medium to High 中至高 | N 不是 |
| China Life Fidelity Funds – US Dollar Bond Fund 中國人壽富達基金 - 美元 債券基金 | FDUB | 2 | Low to Medium 低至中 | N 不是 |
| China Life Fidelity Funds – America Fund 中國人壽富達基金 - 美國 基金 | FDAM | 4 | Medium to High 中至高 | N 不是 |
| China Life Fidelity Funds – Greater China Fund 中國人壽富達基金 - 大中 華基金 | FDGC | 4 | Medium to High 中至高 | N 不是 |

Important Information

重要資料

All views expressed cannot be construed as an offer or recommendation by China Life Insurance (Overseas) Company Limited. You should seek advice from your insurance intermediary if you have any doubt.

本資料所載的任何觀點，在任何情況下均不應視為中國人壽保險（海外）股份有限公司（“本公司”）的促銷及建議。如有任何疑問，請聯絡您的保險中介人。

The above investment options are only available to Wealth Builder Investment-Linked Plan (The Plan).

以上投資選項只適用於康富盈豐投資保險計劃。

Investment involves risks. Past performance is not indicative of future performance. The values of investments may go up and down. Investment returns are not guaranteed.

投資涉及風險。過往的表現並不代表將來業績。投資價值可升可跌。投資收益並不保證。

The above information is for reference only and you should not solely rely on the above information for making any investment decisions. You are reminded to read carefully the offering documents of the Plan for further details including risk factors, fees and charges and product features.

所有資料僅供參考之用，閣下不應單靠本網站提供的資料作出任何投資決定，閣下應細心閱讀相關計劃的銷售刊物，了解風險因素、費用和收費及產品特色等資料。

Please refer to the Fund Fact Sheets and Offering Documents of the underlying funds which may be downloaded at <www.fidelity.com.hk> or made available by the Company upon request, for further information and its relevant risk factors.

有關相連基金詳情及其相關之風險因素，可在<www.fidelity.com.hk>下載或向本公司索取相連基金的單張及銷售文件，以作參考。

*The risk level of the investment options is assigned by the Company and is mainly based on the Morningstar risk ranking methodology. The ranking system is a simple 1-5 scale representing an ascending order of riskiness--that is, 1 – Low ; 2 – Low to Medium; 3 – Medium; 4 – Medium to High and 5 – High. Please note that the volatility and the risk level of an investment option may change over time and the future market volatility may not follow the historical volatility. However, you should note that the risk level of the investment options is for reference only and a low risk level does not mean it is risk free. The Company reviews the risk level at least <frequency>.

本公司投資選項之風險評級標準以 Morningstar 的評級方法為主要參考依據，並根據風險由低至高(1-5 等級)排序 - 即 1 – 低； 2 – 低至中等； 3 – 中等； 4 – 中等至高，5 – 高。請注意投資選項的波幅及風險級別或會因時不同，將來的市場波幅未必跟隨過往波幅。然而，閣下應注意投資選項之風險級別僅作參考之用，低風險級別並不代表沒有風險。本公司<frequency>將檢討風險類別最少一次。

#A derivative fund is one with a net derivative exposure of more than 50% of its net asset value. You are strongly advised to exercise caution in relation to these investment options. Investments in derivatives involve additional risks such as leverage risk, counterparty risks, liquidity risk, valuation risk, volatility risk and over-the-counter transaction risk. The price of the underlying funds and the relevant investment options may therefore be more volatile. In adverse situations, investment in derivatives may result in substantial loss.

衍生產品基金的衍生工具風險承擔淨額超逾其資產淨值的 50%，強烈建議閣下對這些投資選項保持謹慎。投資於衍生工具涉及額外的風險，例如： 槓桿風險、對手方風險、流動性風險、估值風險、波幅風險以及場外交易風險。該等相連基金及其相關的投資選項價格因此亦會較為波動。在不利的情況下，投資於衍生工具可能導致龐大虧損。