

## Risk Profile Questionnaire for Investors in Unit Trusts and Mutual Funds

This questionnaire serves to help you assess your risk profile before you determine whether a particular financial product is suitable for you. Your answers to the ten questions below only provide some indication of your general personal risk profile, which may not accurately reflect your actual ability to take risk and risk tolerance level. When needed, you may choose to complete this questionnaire again in future to re-assess your risk profile.

1. What is your current age range? (For a corporate investor, the answer should indicate the average age of its key management)
  - A) Above 65 or under 18
  - B) Between 61 and 65
  - C) Between 56 and 60
  - D) Between 51 and 55
  - E) Between 18 and 50
2. What is your current investment horizon (i.e. how long do you want to invest your money)?
  - A) Shorter than 1 year
  - B) Between 1 to 5 years
  - C) Between 6 to 10 years
  - D) Between 11 and 20 years
  - E) Longer than 20 years
3. What is your current investment objective?
  - A) Security of capital is most important
  - B) Security of capital is important
  - C) Balance between security and growth of capital is important
  - D) Growth of capital is important
  - E) Growth of capital is most important
4. How long have you been investing in financial products that fluctuate in value (e.g. stocks, bonds, mutual funds, investment-linked insurance products, foreign currencies, commodities, derivatives, structured products, shares/share options for employees, retirement schemes)?
  - A) No experience
  - B) Less than 2 years
  - C) Between 2 and 4 years
  - D) Between 5 and 7 years
  - E) More than 7 years
5. What channel(s) have you used or are currently using to obtain investment knowledge (multiple answers are possible)?
  - A) Never received and/or not interested in any investment knowledge
  - B) Discuss investment or finance related topics with friends, relatives and/or colleagues
  - C) Read and/or listen to investment or finance related news
  - D) Review investment or finance related materials from various sources
  - E) Research investment or finance related topics or attend investment or finance related classes, forums, presentations, seminars or workshops
6. Which financial products have you ever held or are you currently holding (multiple answers are possible)?
  - A) Cash, bank deposits, certificates of deposit, capital-protected products
  - B) Bonds, bond funds
  - C) Foreign currencies, non-capital-protected currency-linked structured products
  - D) Commodities, investment-linked insurance products, open-end mutual funds (excluding money market funds and bond funds), non-capital-protected equity-linked structured products
  - E) Stocks, derivatives including but not limited to options, warrants and futures contracts
7. What percentage of your total liquid assets (i.e. assets which may be easily converted into cash) is currently held in financial products that fluctuate in value?
  - A) 0%
  - B) More than 0% and less than or equal to 10%
  - C) More than 10% and less than or equal to 20%
  - D) More than 20% and less than or equal to 30%
  - E) More than 30%
8. What level of fluctuation in the value of a financial product would be generally acceptable to you?
  - A) Less than 10% up or down
  - B) Between 10% up and 10% down
  - C) Between 15% up and 15% down
  - D) Between 20% up and 20% down
  - E) More than 20% up or down
9. What percentage of your monthly income on average could be invested in financial products that fluctuate in value?
  - A) 0%
  - B) More than 0% and less than or equal to 10%
  - C) More than 10% and less than or equal to 20%
  - D) More than 20% and less than or equal to 30%
  - E) More than 30%
10. How many months of your normal expenses could be covered by your reserved liquid assets in case of an unexpected event?
  - A) No reserved liquid assets for any unexpected event
  - B) Less than 3 months
  - C) Between 3 months and 6 months
  - D) Between 6 months and 9 months
  - E) More than 9 months

## How to Score the Risk Profile Questionnaire?

Assign the following points:

Question No.	A	B	C	D	E	Your Points
Question 1	1	2	3	4	5	
Question 2	1	2	3	4	5	
Question 3	1	2	3	4	5	
Question 4	1	2	3	4	5	
Question 5*	1	2	3	4	5	
Question 6*	1	2	3	4	5	
Question 7	1	2	3	4	5	
Question 8	1	2	3	4	5	
Question 9	1	2	3	4	5	
Question 10	1	2	3	4	5	

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

Please total the points from each question and write your score in the box:

Your risk profile is affected by your **ability to take risk** and your **risk tolerance level**.

Normally, your ability to take risk is dependent on your age, income, wealth and investment horizon. The older you are, and the less time you have in your investment horizon, the less risk you are able to take, and vice versa. The more income you earn, and more wealth you own, the more risk you are able to take, and vice versa.

Your risk tolerance level is generally dependent on your investment experience and your view towards risk and returns. The more experience you have in investments, the more risk you are able to take. However, it should be moderated by your willingness to accept risk. Besides, if you are new to investments, you should consider taking lower risk. Nevertheless, your risk tolerance level is probably high if you are aiming for higher returns and do not mind taking on more risk.

The level of risk exposure mentioned below is driven by movements and co-movements in the risk factors applicable to financial products. Information on risk factors is usually provided in the prospectus and offering documents of publicly offered financial products.

Score	General Risk Profile Description
<b>10</b>	<b>Risk Level 1: Conservative</b> You can accept small returns of your investments with low risk exposure and price fluctuation.
<b>11-20</b>	<b>Risk Level 2: Moderate</b> You can accept some returns of your investments with low to medium risk exposure and price fluctuation.
<b>21-30</b>	<b>Risk Level 3: Balanced</b> You can accept a balanced investment portfolio with capital growth potential and medium to high risk exposure and price fluctuation.
<b>31-40</b>	<b>Risk Level 4: Growth</b> You can accept growth of capital with high risk exposure and price fluctuation.
<b>41-50</b>	<b>Risk Level 5: Aggressive</b> You can accept high growth of capital with higher risk exposure and significant price fluctuation.

Remarks:

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 financial and investment products and services. Manulife 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 financial advice.

Investment involves risks. Past performance is not indicative of future performance in respect of any investment.

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Date (MM/DD/YYYY): \_\_\_\_\_

Account Number, if any: \_\_\_\_\_

Full Name of Investor(s): \_\_\_\_\_

Signature of Investor(s): \_\_\_\_\_

Name, Signature and Code of Licensed Person/  
Qualified Intermediary,  
if applicable: \_\_\_\_\_

I/We understand and agree that when selecting Fund(s)/Unit Trust(s) for investment, if at any point of time I am/we are in doubt whether any of the Fund(s)/Unit Trust(s) is suitable for me/us, I/we should seek independent professional financial advice.

*[Cross this out, if inapplicable]* I/We confirm to proceed with the Fund/Unit Trust investments which overall risk rating may exceed my/our risk tolerance level as calculated above because *(please provide the reason in own handwriting)*:

Remarks:

<sup>1</sup> Joint investors please provide full names and sign in the same box on the right. Corporate investors please provide authorized signatures.