

Manulife Investment Solutions/ Manulife Investment Plus Investment Choice Services Form 宏利智富錦囊 / 宏利投資計劃 投資選項服務申請表

Branch code 分行編號: _____ Location 地點: _____

Insurance Advisor's code 保險顧問編號: _____

Insurance Advisor's name 保險顧問姓名: _____

Contact no. 聯絡電話: _____

Full name of First Policyowner 第一保單持有人姓名	Full name of Second Policyowner 第二保單持有人姓名
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Important Notes 重要事項:

- (1) **All dollar amounts are stated in US dollar unless otherwise stated.**
除特別指明外，所有金額皆以美元為貨幣單位。
- (2) Please ensure the correct Code is used by referring to the Investment Choice Table and read the remarks before form filling (if applicable).
請參考投資選項表以便填上正確的編號，並於填寫此表格前參閱有關部分之註釋（如適用）。
- (3) Any amendments should be endorsed by the policyowner in full signature.
任何資料如有更改，保單持有人必須在更改的位置簽署作實。
- (4) Please indicate the type of investment choice service requested by putting a "✓" in the appropriate box.
宏利人壽保險（國際）有限公司（「本公司」或「宏利」）有權隨時更新表格內容，如閣下未能符合本公司的有關規定，本公司將保留接受或拒絕閣下遞交之申請表格的權利。
- (5) Allocation percentage of each investment choice selected should be in whole number. All dollar amounts should be rounded to two decimal places.
所選每項投資選項分配百分比必須為整數。所有金額數目必須截至小數點後兩位。
- (6) To effect the instruction, this form should be completed, signed and received by the Company by 3:00 p.m. Macao time provided that the day is a dealing day.
如欲辦理有關指示，須填妥並簽署本表格，並於交易日內澳門時間下午3時前送達本公司。
- (7) Please provide the information required in this form, otherwise, the Company would not be able to comply with the relevant regulatory requirements. If you do not provide us the necessary information / forms in timely manner, the Company may not be able to process your application or may even reject your application and we will not bear any loss that may arise.
請根據此表格提供所需資料，否則，本公司將無法遵從相關規管要求。如閣下未能及時提交需要的資料 / 表格，本公司可能無法處理閣下的申請或拒絕閣下的申請，亦不會承擔任何可能因此引致的損失。
- (8) Please read the Investment Choice Brochure of Manulife Investment Solutions / Manulife Investment Plus and the offering documents of the underlying funds corresponding to the investment choices to understand the nature and risks of the underlying funds.
請參閱宏利智富錦囊 / 宏利投資計劃的投資選項手冊及投資選項的相關基金的銷售文件，以了解相關基金的性質及風險。
- (9) You should select the investment choice(s) only if you understand the nature and risks of the investment choice(s) and its underlying fund(s), and have sufficient net worth to be able to assume the risks and bear the potential losses of trading in relation to the investment choices selected.
閣下在選擇投資選項前，請閣下必須了解該投資選項及相關基金的性質及風險，並需要持有足夠的淨資產承擔與所選投資選項有關的相關風險並承擔有關的潛在損失；否則，閣下不應選擇該投資選項。
- (10) You may be exposed to the additional associated risks if the selected mix of investment choices you intend to subscribe or switch in after policy inception may be inconsistent with your risk profile and knowledge (including investment knowledge in derivatives).
如閣下打算在保單生效後選擇認購的投資選項組合或者轉入的投資選項組合，與閣下的風險承擔能力及知識（包括對衍生產品的相關投資知識）不相符，則閣下可能需承受額外相關風險。
- (11) You may be exposed to additional associated risks if you are investing in investment choice(s) of which underlying fund(s) is/are classified as derivative fund(s). The volatility of these underlying fund(s) may increase or decrease from their derivative usage, and may suffer losses. Please refer to the offering documents of the respective underlying fund(s) for details.
如閣下所選的投資選項連繫至的相關基金被歸類為衍生產品基金，閣下或因可能需承受額外相關風險。此等相關基金的波幅或因衍生產品的使用而上升或下降，或因而出現虧損。詳情請參閱各相關基金的銷售文件。
- (12) Manulife Inv Aggressive Portfolio, Manulife Inv Balanced Portfolio, Manulife Inv Growth Portfolio and Manulife Inv Stable Portfolio (the "Closing Investment Choice(s)") are closed to new subscription, regular subscription and switch-in if you do not have any units in such Closing Investment Choice(s) on or after February 3, 2016. If you have arranged regular subscription to the Closing Investment Choice(s) but your holdings are reduced to zero on or after February 3, 2016, your future subscription will be automatically allocated to Manulife Inv Amundi Cash Fund (previously named Manulife Inv Cash Fund).
若閣下於2016年2月3日或以後並未持有宏利智富增長組合、宏利智富均衡組合及宏利智富平穩組合（「將停止投資選項」）的任何單位，將不能進行新認購、定期認購及轉入至該將停止投資選項。若閣下已安排定期進行認購將停止投資選項，而當閣下持有該將停止投資選項之單位數量於2016年2月3日或以後遞減至零，該將停止投資選項之新認購將會自動被分配至宏利智富東方匯理現金基金（前稱宏利智富現金基金）。
- (13) There are different operations and limitations on Manulife Inv China A Fund and Manulife Inv China Bond Fund. Please refer to the Annex to Principal Brochure with respect to these two Investment Choices for details. Major special dealing arrangements are summarized as follows:
「宏利智富中國A股基金」及「宏利智富中國債券基金」設有不同運作方式和交易限制。詳情請參閱產品銷售說明書附錄內有關上述兩個投資選項的資料。現摘述其主要交易安排如下：
- Exit fee will be deducted from the proceeds upon redemption, switching-out or full surrender.
贖回、轉出或退保時需從贖回款額中扣除退出費。
- Settlement limit(s) on redemption/switching-out amount may be applied.
結算限制或適用於贖回或轉出款額。
- (14) Please contact your advisor or call our Customer Service Hotline at (853) 8398 0383 to ascertain the latest available investment choices.
請聯絡閣下的顧問或致電宏利客戶服務熱線 (853) 8398 0383 查閱最新可供選擇的投資選項。
- (15) Please visit our website or contact your licensed insurance intermediary for details of the risk level of the respective investment choice.
有關各相關投資選項的風險級別詳情，請瀏覽本公司網頁或聯絡閣下的持牌保險中介人。
- (16) You are advised to complete the Risk Profile Questionnaire to assess your risk profile before determining your investment choices. If there are any substantial changes to the information in the questionnaire provided previously and/or the questionnaire provided was submitted over 24 months, or you never complete a Risk Profile Questionnaire before, you are required to complete the Risk Profile Questionnaire again.
我們建議閣下於決定投資選項前填寫「風險承擔能力問卷」以評估閣下之風險承受程度。如閣下於較早前遞交的「風險承擔能力問卷」內所提供的資料有重大變更及 / 或閣下所提供的問卷已超過24個月，或閣下從未填寫過「風險承擔能力問卷」，我們需要閣下重新填寫該問卷以評估閣下之風險承受程度。
- (17) Please read the Statement to Customers relating to the Manulife Personal Information Collection Statement ("Statement") before you complete this form. The Statement is available on Manulife's website (www.manulife.com.hk) or upon request from your Manulife Advisor. By completing and returning to Manulife the form, you are agreeing to the Statement.
當閣下填寫此表格前，請閱畢《宏利個人資料收集聲明》（「聲明」）。該聲明可於宏利網址(www.manulife.com.hk)或向閣下的宏利顧問索取。透過填妥及交回此表格，即表示閣下同意該聲明之內容。

Type of Application 申請類別	Please complete 請填寫
<input type="checkbox"/> Single Subsequent Subscription 單次增加認購	• Part A1 第一部份 (A1)
<input type="checkbox"/> New Application of Regular Subscription 新設定期認購	• Part A2 第一部份 (A2)
<input type="checkbox"/> Change of Existing Regular Subscription Information 更改現有定期認購資料	• Part A3 第一部份 (A3)

Type of Application 申請類別	Please complete 請填寫
<input type="checkbox"/> Single Switching 單次轉換	• Part B (B1) 第二部份 (B1)
<input type="checkbox"/> Regular Auto Switching 定期自動轉換	• Part B (B2) 第二部份 (B2)
<input type="checkbox"/> Redemption 贖回	• Part D & F 第四及第六部份
<input type="checkbox"/> Full Surrender 全數退保	• Part E & F 第五及第六部份

Part A: Subscription: Single Subsequent/Regular/Change of Existing Regular Subscription Information

第一部份：認購：單次增加認購 / 定期認購 / 更改現有定期認購資料

IMPORTANT 重要：

(1) The Company may process the subscription only after the receipt of final payment of subscription monies in full and in cleared funds as stated on the form.
本公司將於收到申請表上所註明的全數並已結算妥當的投資選項認購款項後方可處理有關認購。

(2) To comply with the Regulatory's requirements, please complete and return the Financial Needs Analysis, Risk Profile Questionnaire, Important Facts Statement and Applicant' Declarations for single subsequent subscription (Part A, A1), regular/increase of existing regular subscription amount (Part A, A2).
為遵守保險業監管機構要求，如申請單次增加認購（第一部份 A1）及/或定期認購 / 增加現有定期認購金額（第一部份 A2）均須提交已填妥的財務需要分析、風險承擔能力問卷、重要資料聲明書及投保人聲明書。

First Policyowner's Personal Information and Particulars 第一保單持有人個人資料

Occupation 職業：
Highest Education Level Attained 閣下的教育程度為：
☐ A) Primary school or below 小學或以下 ☐ B) Secondary school 中學 ☐ C) Post-secondary/College 專科/ 專上學院 ☐ D) University or above 大學程度或以上

Second Policyowner's Personal Information and Particulars 第二保單持有人個人資料 (if applicable 如適用)

Occupation 職業：
Highest Education Level Attained 閣下的教育程度為：
☐ A) Primary school or below 小學或以下 ☐ B) Secondary school 中學 ☐ C) Post-secondary/College 專科/ 專上學院 ☐ D) University or above 大學程度或以上

	A1. Single Subsequent Subscription (2), (4) 單次增加認購 (2), (4)	A2. Regular Subscription by Bank Autopay (Optional)* 以銀行自動轉帳作定期認購（自選）* <input type="checkbox"/> New Application of Regular Subscription (3) 新設定期認購 (3)										
Payment method 付款方式	Payment Amount 付款金額	Not Applicable 不適用										
Payment by Cheque or Bank Draft 以支票或匯票付款 (This amount should exclude any transfer amount, if applicable. 此金額並不包括任何調動金額，如適用。)	Paid By 繳付方式 <input type="checkbox"/> Cheque 支票 <input type="checkbox"/> Bank Draft 匯票 Payment Currency 付款幣值 <input type="checkbox"/> USD 美元 <input type="checkbox"/> HKD 港元 <input type="checkbox"/> MOP 澳門元 Amount 金額 _____											
Payment by transfer amount (if applicable) 以調動金額付款 (如適用) *(Please fill in and attach relevant form(s) for payment withdrawal from policy number stated on the right. The transfer payment will be processed upon approval by the Company on the withdrawal amount. 請填寫及附上有關表格以便於右列所示保單編號提取款項。調動款項將於本公司批核提取的金額後處理。)	<table><tr><td>Transfer from policy no(s)* 調動自保單編號*</td><td>Transfer Amount(s)* 調動金額*</td></tr><tr><td>_____</td><td>\$ _____</td></tr><tr><td>_____</td><td>\$ _____</td></tr><tr><td>_____</td><td>\$ _____</td></tr><tr><td>_____</td><td>\$ _____</td></tr></table>		Transfer from policy no(s)* 調動自保單編號*	Transfer Amount(s)* 調動金額*	_____	\$ _____	_____	\$ _____	_____	\$ _____	_____	\$ _____
Transfer from policy no(s)* 調動自保單編號*	Transfer Amount(s)* 調動金額*											
_____	\$ _____											
_____	\$ _____											
_____	\$ _____											
_____	\$ _____											
Subscription Amount 認購金額	Not Applicable 不適用	<input type="checkbox"/> Monthly 月繳 <input type="checkbox"/> Semi-Annual 半年繳 <input type="checkbox"/> Quarterly 季繳 <input type="checkbox"/> Annual 年繳 USD 美元 _____ Please specify the effective date 請註明生效日期： _____(DD 日 / MM 月 / YYYY 年) (If no specific instruction is given here, the effective date will be the request processing date. 若閣下於此欄並無作出特別指示，生效日期將以處理申請當日為準)										
Investment Choice Code (Please refer to Investment Choice Brochure / Investment Choice Table) 投資選項編號（請參閱投資選項手冊 / 投資選項表）	Single Subsequent Subscription Allocation 單次增加認購分配 (% 百分比)	Regular Subscription Allocation 定期認購分配 (% 百分比)										
Total 合計 (100%)												

* If new application of regular subscription is selected, please complete, sign and attach an original "Direct Debit Authorization" form for setup of bank autopay.
如選擇新設定期認購，請填妥、簽署及附上「直接付款授權書」正本以便設立銀行自動轉帳。

Investment Choice Code (Please refer to Investment Choice Brochure / Investment Choice Table) 投資選項編號（請參閱投資選項手冊 / 投資選項表）	Regular Subscription Allocation 定期認購分配 (% 百分比)
Total 合計 (100%)	

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Part B: Switching: Single/Regular Auto
第二部份：轉換：單次轉換 / 定期自動轉換

The policyowner requests the Company to switch the existing investment choice to the following investment choice(s) as stated below.
保單持有人要求本公司對現有投資選項作出下列轉換。

Please put a “✓” in the appropriate box
請於適當方格內填上「✓」號。

B1 : Single Switching 單次轉換

FROM Switching Out 由：轉出 Code 編號	Switching Out 轉出	TO Switching In 至：轉入 Code 編號
	<input type="checkbox"/> % 百分比 <input type="checkbox"/> Units 單位	

☐ I/We confirm there are no substantial changes in the information that I/we disclosed in the latest Risk Profile Questionnaire (“RPQ”) completed by me/us as well as my/our risk profile.
本人 / 吾等確認本人 / 吾等於最後填寫的「風險承擔能力問卷」所提供的資料及本人 / 吾等的風險承受程度沒有重大的變更。

Only applicable if the corresponding underlying fund(s) of the Investment Choice(s) switched in is / are classified as derivative fund(s) by the Securities and Futures Commission in Hong Kong.
只適用於所轉入之投資選項的相關基金被香港證券及期貨事務監察委員會界定為衍生產品基金。

Do you have investment knowledge and experience in financial products with derivatives exposure (e.g. prior experience in trading derivative funds or in selecting derivative funds as underlying investment choice(s) etc.)?
你是否具有對投資於衍生工具的金融產品有相關的投資知識及經驗（例如曾買賣有衍生工具成份的基金或投資於該類相關基金的投資選項）？

☐ Yes 是 ☐ No 否

(Please complete Part C if your answer is "NO".
如閣下的答案是“否”，請填寫第三部份。)

B2 : Regular Auto-Switching 定期自動轉換

Amount per Switching 每次轉換金額 (USD 美元) : _____ No. of Switching 轉換次數 : _____

(If “No. of Switching” is not filled in, the regular auto-switching will continue until the account value of the switching-out investment choice has value again and will stop when the value is used up. Such regular auto-switching will resume automatically when the switching-out investment choice has value again and will stop when the value is used up. This action will take place on a recurring basis until a new instruction is officially given by the policyowners.
如未提供轉換次數，定期自動轉換便會啟動，直至轉出投資選項的帳戶價值用罄為止。若轉出投資選項重新增值，定期自動轉換仍將自動延續，直至轉出投資選項的帳戶價值用罄為止。有關程序將自動重複，直至保單持有人另行作出正式指示。)

Switching Mode 轉換形式：☐ Monthly 每月 ☐ Quarterly 每季 ☐ Semi-Annual 每半年 ☐ Annual 每年 Effective date 生效日期：_____ (DD 日/MM 月/YYYY 年)

*(The effective date can be any dealing day of a month except 29th, 30th or 31st; If no specific instruction is given here, the effective date will be the request processing date
除 29、30 及 31 日外，可接受一個月內的任何一個交易日；若閣下於此欄並無作出特別指示，生效日期將以處理申請當日為準)*

FROM Switching Out 由：轉出 Code 編號	Switching Out 轉出	TO Switching In 至：轉入 Code 編號
	Amounts 金額 (USD 美元)	

☐ I/We confirm there are no substantial changes in the information that I/we disclosed in the latest Risk Profile Questionnaire (“RPQ”) completed by me/us as well as my/our risk profile.
本人 / 吾等確認本人 / 吾等於最後填寫的「風險承擔能力問卷」所提供的資料及本人 / 吾等的風險承受程度沒有重大的變更。

Only applicable if the corresponding underlying fund(s) of the Investment Choice(s) switched in is / are classified as derivative fund(s) by the Securities and Futures Commission in Hong Kong.
只適用於所轉入之投資選項的相關基金被香港證券及期貨事務監察委員會界定為衍生產品基金。

Do you have investment knowledge and experience in financial products with derivatives exposure (e.g. prior experience in trading derivative funds or in selecting derivative funds as underlying investment choice(s) etc.)?
你是否具有對投資於衍生工具的金融產品有相關的投資知識及經驗（例如曾買賣有衍生工具成份的基金或投資於該類相關基金的投資選項）？

☐ Yes 是 ☐ No 否

(Please complete Part C if your answer is "NO".
如閣下的答案是“否”，請填寫第三部份。)

Remarks on Part B 第二部份註釋

- (1) You are advised to complete the Risk Profile Questionnaire to assess your risk profile before performing Single/Regular Auto Switching. If there are any substantial changes to the information in the questionnaire provided previously and/or the questionnaire provided was submitted over 24 months, or you never complete a Risk Profile Questionnaire before, you are required to complete the Risk Profile Questionnaire again.
我們建議閣下於進行單次轉換 / 定期自動轉換前填寫「風險承擔能力問卷」以評估閣下之風險承受程度。如閣下於較早前遞交的「風險承擔能力問卷」內所提供的資料有重大變更及 / 或閣下所提供的問卷已超過24個月，或閣下從未填寫過「風險承擔能力問卷」，我們需要閣下重新填寫該問卷以評估閣下之風險承受程度。
- (2) No regular auto-switching/ switching-in is allowed for Manulife Inv China A Fund and Manulife Inv China Bond Fund.
「宏利智富中國A股基金」及「宏利智富中國債券基金」暫不設定期自動轉換 / 轉入安排。
- (3) Manulife Inv China A Fund and Manulife Inv China Bond Fund can be switched out in terms of unit/ percentage to Manulife Inv Amundi Cash Fund only.
「宏利智富中國A股基金」及「宏利智富中國債券基金」只容許以百分比或單位形式轉至「宏利智富東方匯理現金基金」。
- (4) Exit fee (if any), up to 0.3% of redemption amount, will be deducted from the proceeds upon redemption, switching-out or full surrender for Manulife Inv China A Fund and Manulife Inv China Bond Fund.
「宏利智富中國A股基金」及「宏利智富中國債券基金」贖回、轉出或退保時需從贖回款額中扣除不多於0.3%之退出費用(如適用)。
- (5) Please note that no more than one switch instruction (regardless of whether it is given by whatever means) should be given to us with respect to the SAME switch option for the SAME POLICY on the SAME DAY (cut-off time is 3:00 p.m. Macao time). If more than one SAME switching instruction with respect to the same policy is received by us on the same day, we may, but are not obliged to, contact you to clarify your instruction. This may lead to delay in our processing of your instruction. For the avoidance of doubt, we shall have the sole right and discretion to accept or reject your subsequent instructions if you give SAME switching instructions with respect to the same policy more than once to us on the same day.
請勿於同一日內(截至澳門時間下午三時止)就同一份保單提交相同的轉換指示多於一次(無論透過任何方式)。如公司於同一日內超過一次收到有關同一份保單的相同轉換指示，我們可能(但並非必須)聯絡閣下以作確認，因此閣下的指示或會延遲處理。為清晰起見，如公司在同一日內接到閣下就同一份保單提交相同轉換指示多於一次，我們有權接受或拒絕受理其後的相同轉換指示。
- (6) Minimum switching from one investment choice to another investment choice is USD250. This minimum requirement is applicable to all of the above switching types.
每次由一項投資選項轉換至另一項投資選項之最低轉換金額為250 美元，此最低轉換金額有效於上述所有轉換。
- (7) If the remaining Account Value of the switching out investment choice is less than USD1,500, all selected investment choices, less switching fee and/or exit fee (if any), of that investment choice may at the Company's discretion be switched to the switching in investment choice according to the above allocation instruction.
如轉換後的投資選項帳戶價值低於1,500 美元，本公司有權將所有轉出投資選項按上述分配於扣除轉換費及 / 退出費(如適用)後轉換至轉入投資選項。
- (8) The regular auto-switching arrangement will be stopped when the amount is used up. Regular switching will resume automatically when the switching-out investment choice has value again and will stop when the value is used up.
若有關金額已沒有餘額，定期自動轉換安排會自動停止。如轉出的投資選項日後出現價值時，自動轉換便會自動恢復，直至帳戶價值用完。
- (9) The regular auto-switching allocation will be effective as soon as the Company considers applicable, and its allocation specified in the above table will override and update your existing regular auto-switching allocation filed with the Company.
本公司將依據最快可行之日期作為定期自動轉換分配之生效日，及其以上表內列明之轉換分配將取代及更新閣下於本公司的現有自動轉換分配記錄。
- (10) If you choose any investment choice which aims to distribute dividends on a regular basis, please note the associated risks. In particular, the corresponding underlying fund does **NOT GUARANTEE** the distribution of dividends, the frequency of distribution, and the amount or rate of dividends. Also, the underlying fund may at its discretion pay dividend out of capital or gross income while charging / paying all or part of its fees and expenses to / out of its capital (i.e. effectively pay dividend out of capital), which may therefore result in a drop in the unit price of the investment choice corresponding to that underlying fund. Please refer to the Investment Choice Brochure for the associated risks. For details of the dividend composition of the underlying fund, please visit www.manulife.com.hk. Further, please complete and submit the form of "Application for Payout Distribution Investment Choice" with copy of bank account proof.
如閣下選擇任何旨在定期分派股息的投資選項，請注意相關風險。尤其，相應的相關基金並不保證股息的分派，分派的頻率，及股息的金額或息率。此外，相關基金或可酌情從資本或總收益撥付股息並同時從其資本中收取 / 支付全部或部分的費用和支出(即實際上從資本中撥付股息)。因而或會導致相關基金相應的投資選項的單位價格下跌。請參閱投資選擇手冊以了解相關風險。有關相關基金股息組成的詳情，請瀏覽www.manulife.com.hk。同時，請填妥「支付派發投資選擇申請表」，並連同銀行存摺影印本一併提交。

Part C: Policyowner's Suitability Declaration

第三部份：保單持有人之合適性聲明

(This part is **ONLY** applicable for the request of Change of Existing Regular Subscription Information, Single Switching & Regular Auto Switching)
(此部分只適用於更改現有定期認購資料，單次轉換和定期自動轉換的申請)

Please complete this part if

- (i) The corresponding underlying fund(s) of the investment subscribed / switched in is / are classified as derivative fund(s), but you do not have any investment knowledge and / or experience in financial products with derivatives exposure (e.g. prior experience in trading investment choice(s) etc.)
and / or
- (ii) the risk level of the investment choice(s) to be subscribed / switched in is / are inconsistent with your risk tolerance level.

請填妥此部份如

- (i) 所認購 / 轉入之投資選項的相關基金被定為衍生產品基金，而閣下對投資於衍生工具的金融產品沒有相關的投資知識及 / 或經驗(例如沒曾買賣相關基金的投資選項)及 / 或
- (ii) 將認購 / 或轉入投資選項與閣下的風險承受程度不相符

Please be reminded the mismatch as referred to in (i) and (ii) above implies that such transaction(s) may not be suitable for you and may not be in your best interest with additional risks associated, and you are advised to conduct an Risk Profile Questionnaire to assess your up-to-date risk profile before investing. Please visit our website or contact your insurance advisor for details of the risk level of investment choice(s).

請注意，上述(i)和(ii)錯配的情況反映此等交易可能並不適合閣下，而當中涉及的額外風險可能未能符合閣下的最佳利益。閣下應於投資前填寫「風險承擔能力問卷」以評估閣下現時之風險承受程度。有關投資選項的風險級別詳情，請瀏覽本公司網頁或聯絡閣下的保險顧問。

☐ I/We, the policyowner, understand and agree that despite the fact that the features and/or risk level of this Investment-Linked Assurance Scheme ("ILAS") policy and/or my/our selected mix of underlying investment choices (for example, underlying investment choices selected with derivatives exposure) may not be suitable for me/us based on my/our risk profile and knowledge (including investment knowledge in derivatives), etc. as indicated in the latest Risk Profile Questionnaire submitted previously or the Risk Profile Questionnaire submitted along with this form (if applicable) and as a result of which I/we may be exposed to additional associated risks, I/we confirm that it is my/our intention and desire to proceed with my/our application(s) as explained below.

本人 / 吾等(保單持有人)完全明白並同意儘管根據本人 / 吾等(保單持有人)於之前最後遞交的「風險承擔能力問卷」或伴隨本表格遞交的「風險承擔能力問卷」(如適用)所披露的風險承擔能力及知識(包括對衍生產品的相關投資知識)等資料，此投資連壽險計劃保單之特點及 / 或風險水平及 / 或本人所選擇的相關投資選項組合(例如，投資選項連繫的相關基金具有衍生工具成份)可能並不適合本人 / 吾等(保單持有人)，本人 / 吾等(保單持有人)並可能因此需承受額外相關風險，但本人 / 吾等(保單持有人)確認基於下述原因，本人 / 吾等(保單持有人)打算及意欲申請此投資連壽險計劃保單。

I/We, the policyowner, fully understand that Manulife is required to take account of my/our stated explanation for assessing whether a particular Change of Regular Subscription Allocation and / or Switching is / are suitable for me/us. I/we understand that, subject to my/our explanation, Manulife may accept or reject my/our application.

本人 / 吾等(保單持有人)完全明白，宏利須就本人 / 吾等(保單持有人)列明的原因，評估此更改定期認購分配及 / 或轉換申請是否適合本人 / 吾等(保單持有人)；本人 / 吾等明白宏利將根據本人 / 吾等提供的解釋而可能接受或拒絕本人 / 吾等的申請。

(Policyowner must complete explanation in this box. 保單持有人必須於此欄內提供原因。)

To comply with the industry guidelines, for application for redemption or full surrender, please attach copy of policyowner’s Macao ID card/Passport/Business Registration Certificate. Please state the policy number(s) on the attached copy.
為遵守保險業務守則，如屬申請贖回或全數退保，請附上保單持有人的澳門身份證 / 護照 / 商業登記證副本，並請於該副本上註明保單編號。

Part D: Redemption (Please complete Part F)
第四部份：贖回（請填寫第六部份）

The policyowner requests the Company to redeem the investment choice as stated below. The percentage(%) / units / amounts to be redeemed is indicated as follows.
保單持有人要求本公司贖回下列投資選項，所贖回的百分比(%) / 單位 / 金額列明如下。

Investment Choice Code 投資選項編號 (Please refer to Investment Choice Table 請參閱投資選項表)	Percentage (%) 百分比	Units 單位	Amounts (USD) 金額 (美元)
	%		
	%		
	%		
	%		
	%		
	%		
	%		
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	%		
	%		
	%		
	%		
	%		
	%		
	%		
	%		

Remarks on Part D 第四部份註釋

(1) Minimum redemption per policy is USD1,000.
每份保單之最低贖回金額為1,000美元。

(2) If the remaining Account Value of the Investment Choice after the redemption is less than USD1,500, all selected investment choices, less early redemption fee and/or exit fee (if any), of the Investment Choice may be redeemed at the Company's discretion.
如贖回後的投資選項帳戶價值低於1,500 美元，本公司有權將有關投資選項於扣除提早贖回費及 / 或退出費（如適用）後全數贖回。

(3) Manulife Inv China A Fund and Manulife Inv China Bond Fund can be redeemed in terms of the Percentage or Units.
「宏利智富中國A 股基金」及「宏利智富中國債券基金」，只容許以百分比或單位作為贖回指示。

(4) If the remaining Policy Value of the policy after the redemption is less than USD5,000, all selected investment choices, less early redemption fee and/or exit fee (if any), of the Investment Choices under the policy may be redeemed at the Company's discretion, and the policy will be terminated.
如贖回後的保單價值低於5,000美元，本公司有權將保單內所有投資選項於扣除提早贖回費及 / 或退出費（如適用）後全數贖回，而保單亦隨即終止。

(5) Early redemption fee will be levied within the first 5 years of subscription of the relevant selected investment choices. Redemption proceeds will be paid after deduction of the early redemption fee.
如有關投資選項於認購後首五年內贖回，則每次贖回需徵收提早贖回費，贖回金額將扣除有關提早贖回費後支付。

(6) The Policyowner understands that early redemption fees may be levied as per the following schedule.
保單持有人明白本公司可收取提早贖回費。有關收費的細則如下：

Subscription of less than 認購年期不足	% of redemption amount 佔贖回金額之百分比
1 year 年	6%
2 years 年	5%
3 years 年	4%
4 years 年	3%
5 years 年	2%

(7) Exit fee (if any), up to 0.3% of redemption amount, will be deducted from the proceeds upon redemption, switching-out or full surrender for Manulife Inv China A Fund and Manulife Inv China Bond Fund.
「宏利智富中國A股基金」及「宏利智富中國債券基金」 贖回、轉出或退保時需從贖回款額中扣除不多於0.3%之退出費用（如適用）。

☐ I/We, the policyowner, hereby fully surrender the above policy and request for disbursement of surrender value (if any) according to the payment instruction below. I/We understand that early redemption fees and/or exit fee (if any) may be levied as appropriate.

本人/ 吾等(保單持有人) 現將上述保單全數退保及要求根據以下付款指示退回退保價值(如有)。本人/ 吾等明白貴公司可收取有關提早贖回費及/ 或退出費(如適用)。

ePayout allows you to get money faster and have it transferred to your bank account directly without hassle.
電子支付將款項直接轉入您的銀行帳戶，令您更快收取款項，化繁為簡。

Notes 註：

- e-Payout is only applicable to policyowner's personal bank account, except joint account** 電子支付只適用於保單持有人之個人銀行帳戶，不包括聯名戶口
- Default e-Payout Method will be applied (if any) if no option is specified or the specified option is invalid
如未有指明或所選擇的付款方法無法被使用，預設電子提取付款方法 (如有) 將採用為是次付款方法

All dollar amounts are stated in the policy currency unless otherwise stated.
除特別指明外，所有金額之幣值皆為保單幣值。

- If payouts to the account are made in HKD/MOP, the prevailing currency exchange rate is determined by the Company which may change from time to time.
若支付到帳戶的金額以港元或澳門元支付，則屆時之貨幣匯率將由本公司釐定並可不時作出修訂。
- For the use of USD or HKD account as the receiving account, please note that the receiving banks may impose additional charges and/or fees, and such charges and/or fees may be deducted from the payout amount to be paid to the policyowner.
對於使用美元或港元戶口收取任何支付金額，收款銀行可能會在支付保單持有人的支付金額款項中扣除相關服務收費及/或費用。
- Manulife shall have the right to update this form from time to time and to accept or reject the form submitted by you if you fail to fulfill the company's requirements.
宏利有權隨時更新表格內容，如閣下未能符合本公司的有關規定，宏利將保留接受或拒絕閣下遞交之申請表格的權利。

Bank account specified below 以下指定的銀行帳戶*：

1. Name of account holder
帳戶持有人姓名：

3. Account Currency and Number to receive payout amount 用作收取支付金額之帳戶幣值和號碼
☐ HKD港元 ☐ MOP澳門元 ☐ USD美元 (Only for USD policy 只適用於美元保單)

* Account proof can be a copy of bank statement or bank book showing the name of account holder and account number. Account information is collected and will be passed to the designated bank for the purpose of depositing the money withdrawn from the policy to the Policyowner's account. 帳戶資料證明包括列有帳戶持有人的姓名及帳戶號碼之銀行帳單或銀行存摺印本。所收集之帳戶資料將交予委任銀行作為收取由保單持有人保單內提出之金額。

- Payout amount will be paid to the policyowner as default. If the policyowner transfers the ownership of the policy to a new policyowner, the payout amount will be paid to the new policyowner. 保單持有人為指定收取支付金額者。倘若保單持有人將其保單之擁有權轉移至新的保單持有人，所派發之支付金額將派發予新的保單持有人。
- For payout through Direct Credit, only applicable to payment with maximum daily transaction limit not exceeding HKD or MOP 300,000/USD37,500 per policy. If payment is exceeding HKD or MOP 300,000/USD37,500 or above, or the instruction cannot be executed, it will be issued by cheque which will be delivered by Insurance Advisor. 經直接存入銀行帳戶之付款，每份保單每日最高存款交易不能超過港元或澳門元300,000/美元37,500。如交易超過港元或澳門元300,000/美元37,500或以上，或無法執行有關付款指示，總額將以支票形式支付，並由保險顧問轉交。
- The designated bank account must be held by the policyowner. 指定之銀行帳戶持有人必須為保單持有人。
- The above Payout Instruction is only applicable to policyowner's personal bank account, except joint account. If the policy is jointly owned by more than one policyowners, the payout amount will be paid in HKD cheque which will be delivered to you by your insurance advisor. 以上支付金額派發指示只適用於保單持有人之個人銀行帳戶，不包括聯名戶口。如保單由多於一名保單持有人聯名持有，是次之支付金額會以港元支票派發，並透過您的保險顧問遞送予您。

☐ By registered mail to my latest correspondence address with Manulife (only applicable to payment cheque amount of HKD1,000,000 or above or equivalent in other currency.) 以掛號方式寄往本人於宏利紀錄的最新通訊地址 (只適用於支票金額為港幣1,000,000或以上或相等的其他貨幣)^(b)

Notes 註：

(a) The HKD/MOP equivalent will be based on the currency exchange rate provided by the Company at the time of issue of the cheque and it can be changed from time to time. 相等之港元/澳門元將會以支票發出時的貨幣兌換率計算，而宏利將不時提供有關的貨幣兌換率。

(b) If the payment cheque amount is less than HKD1,000,000 or equivalent in other currency, the cheque will be sent by ordinary mail. 如支票金額少於港元1,000,000 或相等的其他貨幣，支票會以普通郵寄方式寄出。

Policy number 保單編號			
Amount 金額	<input type="checkbox"/> USD 美元 \$ _____ <input type="checkbox"/> HKD 港元 \$ _____	<input type="checkbox"/> USD 美元 \$ _____ <input type="checkbox"/> HKD 港元 \$ _____	<input type="checkbox"/> USD 美元 \$ _____ <input type="checkbox"/> HKD 港元 \$ _____
Purpose 用途	<input type="checkbox"/> Payment of Premium 繳付保費 <input type="checkbox"/> Loan Repayment 償還貸款 <input type="checkbox"/> Other 其他 _____	<input type="checkbox"/> Payment of Premium 繳付保費 <input type="checkbox"/> Loan Repayment 償還貸款 <input type="checkbox"/> Other 其他 _____	<input type="checkbox"/> Payment of Premium 繳付保費 <input type="checkbox"/> Loan Repayment 償還貸款 <input type="checkbox"/> Other 其他 _____

Part G: Declaration & Authorization

第七部份：聲明及授權

I/We, the policyowner, hereby agree to the application as stated above and understand that the above application is bound by the provisions stated in the Contract. For the case of surrender, I/we hereby agree to surrender the above policy for its surrender value, if any. I/We understand that early redemption fees and/or exit fee may be levied as appropriate and that the above application is bound by the Surrender and Withdrawals/Policy Surrender and Partial Withdrawals provisions as stated in the Contract.

I/We confirm that the request is made at my/our own volition and at my/our own risk after reading and understanding all relevant information relating to the policy. I/We shall make my/our own independent decisions/judgments in respect of subscription, redemption, switching or any other matters relating to my/our selected investment choices and my/our policy. I/We confirm and fully understand/aware of the associated risk and return of the Investment Choices chosen by me/us, which may or may not be suitable for me/us. I/We declare that I/we do not have any bankruptcy petition made against me/us. I/We understand that all payments and benefits of the policy will not be payable by the Company if the identification of the relevant parties does not completely follow the Company's guidelines and instructions provided in this application.

All information in this application form together with any subsequent alterations or supplements of it are collected to enable the Company to carry on insurance business and may be transferred to and/or used by the Company (including its subsidiaries, affiliated companies and associated companies, whether they are located or registered in Macao or outside Macao) and any service providers (whether they are located or registered in Macao or outside Macao) for the purpose of approving and underwriting this application, administering and reinsuring the policy, preventing money laundering and/or terrorist financing activities, and/or adjudicating any insurance or related claims thereof. My/our data may be transferred to any relevant regulatory bodies to enable them to carry out their regulatory functions. I/We have received and read the Manulife Personal Information Collection Statement ("Statement"). I/We understand and consent to the usage, transfer and processing of data (including personal data) as described in the Statement.

本人／吾等(保單持有人)同意以上之申請及明白上述申請受保單合約內之條款約束。如屬退保之申請事宜，本人／吾等同意將以上保單退保以提取退保價值。本人／吾等明白貴公司可收取有關早贖回費及／或退出費，亦明白上述之退保申請受保單合約內之退保及提款／保單退保及提取部分款項條款約束。

本人／吾等於細閱及明白所有相關保單資料後，確認此要求乃本人／吾等的意願，並願意承擔所有風險。本人／吾等就認購、贖回、轉換或其他本人／吾等所選擇的投資選項及保單之事項作獨立決定／判斷。本人／吾等確認及充份理解／認識本人／吾等所選擇的投資選項所附帶之風險及潛在回報，而該風險可適合或不適合本人／吾等。本人／吾等聲明本人／吾等現時並沒有破產。本人／吾等明白倘相關人士之身份證明資料未能完全符合貴公司於此申請上提供的指引及規定，貴公司將不會根據保單作出任何付款及賠償。

本申請表所提供之所有資料與任何日後作出之修訂或補充，目的在於確保貴公司之保險業務得以順利運作，而該等資料可供貴公司(包括其附屬公司、關聯公司及聯繫公司，不論其位於或註冊於澳門或澳門境外)及任何服務供應商(不論其位於或註冊於澳門或澳門境外)轉移及／或用以批核此申請、管理此保單並安排分保、防止洗黑錢及／或恐怖分子融資活動及／或處理有關之保險或索償申請。本人／吾等之資料可轉移予相關機構以執行監管職權。本人／吾等已收訖及閱畢有關《〈宏利個人資料收集聲明〉》([聲明])。本人／吾等清楚明白及同意該聲明之內容。本人／吾等明白及同意資料(包括個人資料)根據該聲明描述的使用、轉交及處理。

I/We fully understand the features and risk level of this ILAS policy including the relevant risks as listed out in the product documents such as investment risk, liquidity risk and other risks associated. I/We fully understand that I should read the respective offering documents of the underlying fund(s) that linked to the relevant investment choice(s), in addition to Investment Choice Brochure, to understand the relevant risks in relation to the underlying fund(s). I/We fully understand the features and risks of this ILAS policy and the selected mix of underlying investment choices. I/We fully understand that I/we may be exposed to the additional associated risks if the selected mix of underlying investment choices (including but not limited to underlying investment choices selected with derivatives exposure) I/we intend to subscribe at policy application and/or after policy inception or switch in after policy inception may be inconsistent with my/our risk profile and knowledge (including but not limited to investment knowledge in derivatives). I/We fully understand that if I/we choose any investment choice which aims to distribute cash dividends on a regular basis, the distribution of cash dividends is NOT GUARANTEED. The distribution of cash dividends may be/effectively be paid out of the capital of the corresponding underlying fund of the investment choice, which may therefore result in a drop in the unit price of that investment choice. I/We confirm that I/we have sufficient net worth to be able to assume the associated risks and bear the potential loss in relation to the investment choices selected.

本人／吾等完全明白此投連壽險保單的特點及風險水平，包括產品資料文件所列出的相關風險，例如投資風險，流動性風險，以及其他相關風險。本人／吾等明白，除了《投資選項手冊》之外，本人還應閱讀與各相關投資選項連繫的相關基金的銷售文件，以了解與相關基金有關的風險。本人／吾等完全明白此投連壽險保單以及所選擇認購的相關投資選項組合的特點及風險水平。本人／吾等完全明白如果本人／吾等在投保時及／或保單生效後選擇認購的相關投資選項組合(包括但不限於對衍生產品的相關投資知識)或者在保單生效後轉入的相關投資選項組合，與本人／吾等的風險承擔能力及知識(包括但不限於對衍生產品的相關投資知識)不相符，則本人／吾等可能需承受額外相關風險。本人／吾等完全明白如果本人／吾等選擇任何以定期派發現金股息為目的之投資選項，有關的現金股息分派並非保證。現金股息的分派亦有可能從／實際上從投資選項之相應基金的資本中支付，因而或會導致投資選項的單位價格下跌。本人／吾等確認本人／吾等有足夠的淨資產能力承擔與所選投資選項有關的相關風險並承擔有關的潛在損失。

Signed on this
簽署日期

Day 日

day of

Month 月

,

Year 年

Signature of First Policyowner
第一保單持有人簽署

Signature of Second Policyowner (if applicable)
第二保單持有人簽署 (如適用)

X

X

✕ Please return the completed form to Macao Administration Office, Manulife (International) Limited, Avenida De Almeida Ribeiro No.61, Circle Square, 14 andar A, Macao.
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