Manulife Investment Management
宏利投資管理

# RISK PROFILE QUESTIONNAIRE FOR INDIVIDUALS 風險取向問卷(適用於個人)

**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 Client, whether in a single name or in joint names. In the case of the Client in joint names (that is, for a joint Account), this questionnaire should be completed by the Designated Client named below who makes investment decisions for and in the best interests of all the joint Account holders concerned and is specified in the corresponding client agreement with us. 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。不論 是單名或是聯名，本問卷都應由客戶填妥。若是聯名客戶(即聯名帳戶)，本問卷應由與我們訂立相關客戶協議中的指定客戶填妥，並為所有相關的聯名帳戶持有 人的最佳利益作出投資決定。**

Change of the Designated Client for ALL Joint Account(s) under the same Client Agreement 根據同一客戶協議，為所有聯名帳戶更改指定客戶：

☐ Yes 是 (The new Designated Client please complete this questionnaire and ALL the joint Account holders please sign this questionnaire 請新指定客戶填妥此問卷，並請所有聯名帳戶持有人簽署)

☐ No 不是

Full Name of the Client (a single name Account holder) 客戶全名 (單名帳戶持有人)／the Designated Client (one of the joint Account holders) 指定客戶全名 (其中一位聯名帳戶持有人) :

____________________________________________

HKID/Passport Number* 香港身份證／護照號碼*：________________________

*** The Risk Profile Questionnaire update will be applied to all Account(s) with this HKID/ Passport Number. 更新風險取向問卷將適用於所有以此香港身份證／護照號碼開立的帳戶。**

1. Which of the following best describes your current stage of life? 以下哪項最能說明您目前的人生狀況？
   - ☐ (a) Young with little financial burden 年青，財政負擔不大
   - ☐ (b) Young with some financial burden 年青，有若干財政負擔
   - ☐ (c) Middle-aged with little financial burden 中年，財政負擔不大
   - ☐ (d) Middle-aged with some financial burden 中年，有若干財政負擔
   - ☐ (e) Retired or nearing retirement with little financial burden 已經或即將退休，財政負擔不大
   - ☐ (f) Retired or nearing retirement with some financial burden 已經或即將退休，有若干財政負擔

2. How many years of investment experience in financial markets (excluding mandatory pension scheme if any) do you have? 除強積金外，您擁有多少年投資於金融市場的經驗？
   - ☐ (a) No experience 沒有經驗
   - ☐ (b) Less than 1 year 1年以下
   - ☐ (c) 1 year to less than 3 years 1年至3年以下
   - ☐ (d) 3 years to less than 5 years 3年至5年以下
   - ☐ (e) 5 years or above 5年或以上

3. Which of the following investment products have you invested in during the past 3 years? (Tick one or more, if applicable. Your answer with the highest score is final) 您在過去三年曾投資以下哪些投資產品？(可選擇一項或多於一項，如適用。最高分數的選擇為最終答案。)
   - ☐ (a) Principal-protected products/Investment-grade bonds 保本產品／投資級別債券
   - ☐ (b) Foreign currencies/Gold 外幣／黃金
   - ☐ (c) Balanced funds/Mixed allocation funds 均衡基金／混合配置基金
   - ☐ (d) Stocks/ETFs/Equity funds 股票／交易所買賣基金(ETF)／股票基金
   - ☐ (e) High yield bond funds/Hedge funds/Derivatives/Leveraged products 高收益債券基金／對沖基金／衍生工具／槓桿產品
   - ☐ (f) None of the above 以上都不是

4. In general, what is the time period intended for your financial investment? 一般來說，您的金融投資年期將會是多久？
   - ☐ (a) Less than 1 year 1年以下
   - ☐ (b) 1 year to less than 3 years 1年至3年以下
   - ☐ (c) 3 years to less than 5 years 3年至5年以下
   - ☐ (d) 5 years to less than 8 years 5年至8年以下
   - ☐ (e) 8 years or above 8年或以上

5. What is the price fluctuation on financial investment you can tolerate within one year? 您可以容忍一年內金融投資的價格波動程度如何？
   - ☐ (a) Around (+/-) 5% 大約(+/-)5%
   - ☐ (b) Around (+/-) 10% 大約(+/-)10%
   - ☐ (c) Around (+/-) 15% 大約(+/-)15%
   - ☐ (d) Around (+/-) 25% 大約(+/-)25%
   - ☐ (e) More than (+/-) 25% 超過(+/-)25%

6. Which of the following best describes your overall investment objective? 以下哪項最切合您的整體投資目標？
   - ☐ (a) Capital preservation – keep investment loss at a minimum with little concern on returns 保存資本－把投資損失控制在最低水平，不大重視回報
   - ☐ (b) Income orientation – earn stable income or beat inflation 收益主導－賺取穩定或優於通脹的收益
   - ☐ (c) Income-and-growth – achieve returns on the balance of modest income and capital appreciation 收益及增長－取得適度的收益和資本增值，在兩者之間達致平衡
   - ☐ (d) Growth orientation – aim at returns with focus on capital appreciation 增長主導－旨在賺取回報，聚焦於資本增值
   - ☐ (e) Aggressive growth – look for maximum returns possibly from high-risk financial investments 進取型增長－透過高風險的金融投資，盡量賺取最高的回報

| **Risk Profile 風險取向** | **Risk Profile Description 風險取向描述** |
|---|---|
| **1 = Low 低** | Investors in this category prioritize investment products of low uncertainty on risk or incline to minimize investment loss. 這類投資者重視風險不確性偏低的投資產品或傾向盡量減低投資損失。 |
| **2 = Low to Medium 低至中** | Investors in this category are willing to take modest risk so as to achieve returns better than bank deposits. 這類投資者願意承擔適量風險，以取得優於銀行存款的回報。 |
| **3 = Medium 中** | Investors in this category are willing to accept commensurable price fluctuation and take a certain degree of risk so as to achieve returns in comparison with the major stock market indexes. 這類投資者願意接納相稱的價格波幅，並承擔若干程度的風險，以取得與主要股市指數相若的回報。 |
| **4 = Medium to High 中至高** | Investors in this category are willing to accept relatively higher price fluctuation and take relatively higher risk so as to achieve returns better than the major stock market indexes. 這類投資者願意接納相對較高的價格波幅，並承擔相對較高的風險，以取得優於主要股市指數的回報。 |
| **5 = High 高** | Investors in this category demonstrate a rather strong preference on high-risk, complex or leveraged products. 這類投資者對高風險、複雜或槓桿產品擁有甚明確的偏好。 |

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. 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 advice. 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。宏利及其相關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。

## DECLARATIONS AND SIGNATURE 聲明及簽署

a. I/We understand that the provision of information in this questionnaire is voluntary for the purposes of updating my/our risk profile on record with Manulife Investment Management (Hong Kong) Limited. If I/We fail to provide the information, my/our risk profile will not be updated. 本人/吾等明白於本問卷上提供之資料，作為本人/吾等在宏利投資管理 (香港)有限公司的風險取向的記錄更新乃屬自願。倘本人/吾等未能提供有關資料，本人/吾等的風險取向將不獲更新。

b. I/We acknowledge and agree that the information collected from me/us in this form, together with any subsequent alterations or supplements to it, is being collected on behalf of Manulife Investment Management (Hong Kong) Limited. I/we further acknowledge and confirm that I/we have received and read the Personal Information Collection Statement attached as Schedule I to the Client Agreement entered into between me/us and Manulife Investment Management (Hong Kong) Limited (the "Client Agreement") (as amended from time to time). I/We understand and agree that the information collected from me/us in this form, together with any subsequent alterations or supplements to it, can be used and/or transferred to any of the transferees in accordance with any of the uses and purposes (including in relation to direct marketing) as described in the Personal Information Collection Statement. 本人/吾等確認及同意從本人/吾等在本表格上收集的資料及日後之任何改動或補充，乃代表宏利投資管理(香港)有限公司所收集。本人/吾等進一步確認及確定，本人/吾等已收訖及閱畢與宏利投資管理(香港)有限公司簽定的客戶協議中，附表一所載的個人資料收集聲明(「客戶協議」)(不時作出修訂)。本人/吾等理解及同意從本人/吾等在本表格上收集的資料及日後之任何改動或補充，可根據個人資料收集聲明內所描述的使用及目的(包括直接促銷)被使用及╱或轉交予任何受讓人。

c. I have a right to request access to and correction of my personal data by writing to the Privacy Officer, Manulife Investment Management (Hong Kong) Limited, 23/F., Manulife Tower, One Bay East, 83 Hoi Bun Road, Kwun Tong, Kowloon, Hong Kong. 本人可致函香港九龍觀塘海濱道 83 號宏利大樓 23 樓宏利投資管理(香港)有限公司個人資料主任，要求查閱及更改本人的個人資料。

**Completed and Signed by 填寫及簽署人 (For change of Designated Client, ALL the joint Account holders must sign 更改指定客戶，所有聯名帳戶持有人須簽署) :**

Signature of the Client/Designated Client 客戶╱指定客戶簽署：____________________

Date (DD/MM/YYYY) 日期(日╱月╱年)：____________________

Note 註：

1. If you would like to know your risk profile after completing this Risk Profile Questionnaire, please contact our Customer Contact Centre on (852) 2108 1110. 如您希望在完成此風險取向問卷後得知您的風險取向，請致電客戶服務熱線(852) 2108 1110。
2. If your subscription or switching application is rejected due to negative risk deviation (i.e. the fund risk level exceeds your risk profile), Manulife Investment Management (Hong Kong) Limited shall not be liable for any loss incurred arising from the rejected subscription or switching application. For enquiries, please contact your Manulife Financial Planning Manager or our Customer Service Hotline. 如因風險偏差負數(即基金風險級別高於您的風險取向)而拒絕您的認購或轉換申請，宏利投資管理(香港)有限公司將不會負責任何因拒絕認購或轉換申請而引致的損失。如有任何查詢，請聯絡您的宏利理財策劃經理或客戶服務熱線。