

Manulife 宏利

Investment Choice Table 投資選項表
(Alpha /Alpha Regular Investor / Matrix / ManuSelect Investment Protector /
Flexible Investment Protector / VIP+ / ManuGift)
(傲富投資理財計劃 / 傲峰定期投資計劃 / 邁駿投資理財計劃 / 宏利精選投資保 /
靈活投資寶 / 萬利保障計劃 / 宏寶)

This table is for reference only and does not constitute any investment instructions to Manulife. 此表只供參考之用，並不會構成任何向宏利作出的投資指示。 Existing investment choices and corresponding codes as of Jan 8, 2024 are as follows (subject to the latest notification by Manulife): 截至二零二四年一月八日的現有投資選項名稱及其編號如下（以宏利最新發出之通知為準）：

ALPHA/ ALPHA REGULAR INVESTOR/ MATRIX 傲富投資理財計劃/ 傲峰定期投資計劃/ 邁駿投資理財計劃			
Name 名稱		Code 編號	Risk Level 風險級別 †
Equity Focused 股票類別			
MIL Allianz Euroland Equity Growth Fund	MIL安聯歐陸成長基金	UAG01	5
MIL Amundi Asia Equity Concentrated Fund^^	MIL東方匯理亞洲智選股票基金^^	UTF01	5
MIL Amundi Emerging Markets Equity Focus Fund	MIL東方匯理新興市場內需股票基金	UDD01	4
MIL Asia Pacific REIT Fund	MIL亞太房地產投資信託產業基金	UPR01	4
MIL Asian Small Cap Fund	MIL亞洲小型公司基金	UAC01	5
MIL Barings ASEAN Frontiers Fund	MIL霸菱大東協基金	UBA01	4
MIL Barings Europe Select Fund	MIL霸菱歐洲精選基金	UBE01	5
MIL BlackRock European Equity Income Fund	MIL貝萊德歐洲股票入息基金	UUI01	4
MIL BlackRock Systematic Global Equity High Income Fund	MIL貝萊德系統分析環球股票高息基金	UBB01	4
MIL BlackRock Systematic Sustainable Global SmallCap Fund	MIL貝萊德系統分析可持續環球小型企業基金	UBS01	5
MIL BlackRock World Healthscience Fund	MIL貝萊德世界健康科學基金	UBH01	4
MIL BlackRock World Technology Fund	MIL貝萊德世界科技基金	UBW01	5
MIL BNP Paribas Aqua Fund	MIL法巴水資源基金	UBQ01	5
MIL Capital Group New Perspective Fund (LUX)	MIL資本集團新視野基金（盧森堡）	UNP01	4
MIL China Fund	MIL中華基金	UCV01	5
MIL ChinaAMC China Focus Fund	MIL華夏中國聚焦基金	UCC01	5
MIL Eastern European Fund	MIL東歐基金	UEF01	5
MIL European Fund	MIL歐洲基金	UEU01	5
MIL Fidelity China Consumer Fund	MIL富達中國消費動力基金	UFC01	5
MIL Fidelity European Dynamic Growth Fund^^	MIL富達歐洲動力增長基金^^	UED01	5
MIL Fidelity Global Thematic Opportunities Fund	MIL富達環球主題機遇基金	UFI01	4
MIL Franklin Biotechnology Discovery Fund	MIL富蘭克林生物科技新領域基金	UFB01	5
MIL Franklin U.S. Opportunities Fund	MIL富蘭克林美國機會基金	UFU01	5
MIL FSSA Asian Equity Plus Fund	MIL首域盈信亞洲股本優點基金	UAH01	4
MIL Global Equity Fund	MIL環球股票基金	UIG01	4
MIL Global REIT Fund	MIL環球房地產投資信託產業基金	UGP01	4
MIL Global Resources Fund	MIL環球資源基金	URE01	5
MIL Healthcare Fund	MIL康健護理基金	UHC01	4
MIL Hong Kong Fund	MIL香港基金	UHF01	5
MIL India Fund	MIL印度基金	UIF01	5
MIL Invesco Asian Equity Fund	MIL景順亞洲動力基金	UIA01	4
MIL Invesco Responsible Japanese Equity Value Discovery Fund	MIL景順日本股票探索價值社會責任基金	UIJ01	4
MIL Janus Henderson Global Technology Leaders Fund	MIL駿利亨德森環球科技領先基金	UHT01	5
MIL Janus Henderson Japanese Smaller Companies Fund	MIL駿利亨德森日本小型公司基金	UHS01	4
MIL Japan Fund^^	MIL日本基金^^	UJF01	4
MIL JPMorgan ASEAN Fund	MIL摩根東協基金	UJA01	4
MIL JPMorgan China Pioneer A - Share Fund	MIL摩根中國先驅A股基金	UEA01	5
MIL JPMorgan Korea Fund	MIL摩根南韓基金	UMK01	5
MIL JPMorgan Emerging Markets Opportunities Fund	MIL摩根環球新興市場機會基金	UJO01	4
MIL Middle East and North Africa Fund	MIL中東及北非基金	UMN01	4
MIL Ninety One Global Environment Fund	MIL晉達環球環境基金	UGE01	5
MIL Ninety One Global Gold Fund	MIL晉達環球黃金基金	UGG01	5
MIL Ninety One Global Natural Resources Fund	MIL晉達環球天然資源基金	UDR01	5
MIL Pictet Clean Energy Transition Fund	MIL百達環保能源基金	UPN01	5
MIL Pictet Global Thematic Opportunities Fund	MIL百達主題精選基金	UPG01	5
MIL Schroder Emerging Markets Fund	MIL施羅德新興市場基金	USM01	4
MIL Schroder Hong Kong Equity Fund	MIL施羅德香港股票基金	USE01	5
MIL Sustainable Asia Equity Fund	MIL可持續亞洲股票基金	UAS01	4
MIL Taiwan Fund^^	MIL台灣基金^^	UTW01	5

† Definition of Risk Level: 5 – High; 4 – Medium to High; 3 – Medium; 2 – Low to Medium; 1 – Low. Description of the Manulife Risk Meter is attached. 風險級別定義：5 - 高；4 - 中至高；3 - 中；2 - 低至中；1 - 低。有關宏利風險指標，請參見附頁。

^^ The underlying fund of the investment choice was changed from Amundi Funds - Equity Thailand to Amundi Funds - Asia Equity Concentrated, and as a result, the investment choice was renamed from MIL Thailand Fund to MIL Amundi Asia Equity Concentrated Fund. 此投資選項的相關基金已由東方匯理系列基金 - 泰國基金轉變至東方匯理系列基金 - 亞洲智選股票基金。因此，投資選項名稱亦已由MIL泰國基金改為MIL東方匯理亞洲智選股票基金。

^^ The investment choice is not allowed for new subscriptions (whether by way of lump-sum subscription or regular subscription) and/or switch-in. 此投資選項不可再作新認購（無論是透過整筆認購或定期認購）及 / 或轉入。

ALPHA/ ALPHA REGULAR INVESTOR/ MATRIX 傲富投資理財計劃/ 傲峰定期投資計劃/ 邁駿投資理財計劃			
Name 名稱		Code 編號	Risk Level 風險級別 †
Equity Focused		股票類別	
MIL Templeton Frontier Markets Fund	MIL 鄧普頓前緣市場基金	UFM01	4
MIL UBS China Opportunity Fund ^{^^}	MIL 瑞銀中國精選股票基金 ^{^^}	UOE01	5
MIL UBS Emerging Markets Sustainable Leaders Fund	MIL 瑞銀新興市場可持續領先股票基金	UUE01	4
MIL U.S. Bank Equity Fund	MIL 美國銀行業股票基金	UBU01	5
MIL U.S. Equity Fund	MIL 美國股票基金	UNF01	5
MIL US Small Cap Fund	MIL 美國小型公司基金	UUC01	5
MIL Zeal Voyage China Fund	MIL 行健宏揚中國基金	UVY01	5
Bond Focused		債券類別	
MIL AllianceBernstein American Income Fund	MIL 聯博美元收益基金	UBI01	3
MIL Allianz Dynamic Asian High Yield Bond Fund	MIL 安聯動力亞洲高收益債券基金	UAD01	4
MIL Amundi Pioneer US Short Term Bond Fund	MIL 東方匯理美元短期債券基金	UUS01	2
MIL Asia Total Return Fund	MIL 亞洲總回報基金	UTR01	3
MIL Asian High Yield Fund	MIL 亞洲高收益基金	UAY01	4
MIL Barings Developed and Emerging Markets High Yield Bond Fund	MIL 霸菱成熟及新興市場高收益債券基金	UBD01	4
MIL Barings Global Senior Secured Bond Fund	MIL 霸菱環球高級抵押債券基金	USS01	4
MIL BlackRock Global Corporate Bond Fund [▲]	MIL 貝萊德環球企業債券基金 [▲]	UBG01	5
MIL BNP Paribas Emerging Bond Opportunities Fund ^{^^}	MIL 法巴新興市場智取債券基金 ^{^^}	UPA01	4
MIL BNP Paribas Sustainable Asian Cities Bond Fund ^{^^}	MIL 法巴可持續亞洲城市債券基金 ^{^^}	UPB01	3
MIL Fidelity Asian High Yield Fund	MIL 富達亞洲高收益基金	UHY01	4
MIL Fidelity China High Yield Fund	MIL 富達中國高收益基金	UFH01	5
MIL Global Emerging Markets Debt Fund	MIL 新興市場債券基金	UMD01	4
MIL International Bond Fund	MIL 國際債券基金	UIB01	3
MIL Invesco Sustainable Global High Income Fund	MIL 景順永續性環球高收益債券基金	UGI01	4
MIL JPMorgan Income Fund	MIL 摩根環球債券收益基金	UIC01	3
MIL PIMCO GIS Emerging Markets Bond Fund [▲]	MIL PIMCO GIS 新興市場債券基金 [▲]	UPE01	5
MIL PIMCO GIS Global High Yield Bond Fund	MIL PIMCO GIS 環球高孳息債券基金	UPY01	4
MIL PIMCO GIS Income Fund [▲]	MIL PIMCO GIS 收益基金 [▲]	UPI01	5
MIL Schroder Hong Kong Dollar Bond Fund	MIL 施羅德港元債券基金	USB01	2
MIL Sustainable Asia Bond Fund	MIL 可持續亞洲債券基金	UST01	2
MIL Templeton Global Total Return Fund [▲]	MIL 鄧普頓環球總收益基金 [▲]	UTG01	5
MIL U.S. Bond Fund	MIL 美國債券基金	UUB01	3
MIL U.S. Special Opportunities Fund	MIL 美國特別機會基金	USU01	4
MIL UBS Euro High Yield Bond Fund	MIL 瑞銀歐元高收益債券基金	UEY01	4
MIL Value Partners Greater China High Yield Income Fund ^{^^}	MIL 惠理大中華高收益債券基金 ^{^^}	UVP01	5
Others		其他類別	
MIL Allianz Asian Multi Income Plus Fund	MIL 安聯亞洲多元入息基金	UAA01	4
MIL Allianz Income and Growth Fund	MIL 安聯收益及增長基金	UAI01	4
MIL Amundi Real Assets Target Income Fund	MIL 東方匯理有型資產目標收益基金	URA01	3
MIL Asia Dynamic Income Fund	MIL 亞洲動力入息基金	UDI01	3
MIL BlackRock Global Allocation Fund	MIL 貝萊德環球資產配置基金	UGA01	3
MIL Capital Conservative Fund	MIL 資本穩健基金	UCP01	2
MIL Fidelity Global Multi Asset Income Fund	MIL 富達環球多元收益基金	UMI01	3
MIL First Sentier Asian Bridge Fund	MIL 首源亞洲鐵橋基金	UFS01	3
MIL Franklin Income Fund	MIL 富蘭克林入息基金	UFK01	3
MIL Global Dynamic Asset Allocation Fund	MIL 環球動態資產配置基金	UDA01	3
MIL Global Multi-Asset Diversified Income Fund	MIL 環球多元資產入息基金	UAM01	3

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風險級別定義：5 - 高；4 - 中至高；3 - 中；2 - 低至中；1 - 低。有關宏利風險指標，請參見附頁。

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^{##} The underlying fund corresponding to the investment choice is not a money market fund in Hong Kong.
此投資選項的相關基金在香港不是貨幣市場基金。

[▲] The underlying fund of this Investment Choice is a derivative fund with net derivative exposure exceeding 50% of its net asset value. It may only be suitable for investors who understand the complicated structure of derivative product and associated risks. You may incur significant loss if investing in this Investment Choice. You are strongly advised to exercise caution in relation to such Investment Choice. Please read the offering documents (including the product key facts statements) of the underlying fund for details of risks associated with the underlying fund.
此投資選項的相關基金是衍生工具風險承擔淨額超逾其資產淨值的50%的衍生產品基金。它可能只適合了解衍生產品複雜結構和相關風險的投資者。如果投資這投資選項，閣下可能會蒙受重大損失。懇請閣下謹慎選擇此投資選項。閣下應閱讀相關基金的銷售文件（包括產品資料概要）以了解相關基金所涉及之風險詳情。

Warning 警告：
Investment involves risks. Prices may go down as well as up. Past performance figures shown are not indicative of future performance. Please refer to the Principal Brochure for further details including the risk factors, charges and features of the product.
投資涉及風險，價格可跌亦可升，過往業績數據並非未來業績的指標。有關詳情包括風險因素、收費及產品特點，請參閱產品銷售說明書。

Please contact your Insurance Advisor or call our Customer Service Hotline at 2510 3941 to ascertain the latest available investment choices.
請聯絡閣下的保險顧問或致電宏利客戶服務熱線2510 3941 查閱最新可供選擇的投資選項。

Manulife (International) Limited (Incorporated in Bermuda with limited liability)
宏利人壽保險（國際）有限公司（於百慕達註冊成立之有限責任公司）

ALPHA/ ALPHA REGULAR INVESTOR/ MATRIX 傲富投資理財計劃/ 傲峰定期投資計劃/ 邁駿投資理財計劃			
Name 名稱		Code 編號	Risk Level 風險級別 †
Others 其他類別			
MIL Greater Bay Area Growth and Income Fund	MIL大灣區增長及收益基金	UGB01	4
MIL Invesco Asia Asset Allocation Fund	MIL景順亞洲資產配置基金	UAB01	3
MIL JPMorgan Asia Pacific Income Fund	MIL摩根亞太入息基金	UJX01	3
MIL JPMorgan China Income Fund	MIL摩根中國入息基金	UJP01	4
MIL JPMorgan Multi Income Fund	MIL摩根全方位入息基金	UJM01	3
MIL Preferred Securities Income Fund	MIL優先證券收益基金	UPS01	4
MIL Schroder Emerging Markets Multi-Asset Fund	MIL施羅德新興市場股債基金	USA01	4
MIL Schroder Global Multi-Asset Income Fund	MIL施羅德環球股債收益基金	UGM01	3
MIL STARS Income and Growth Fund	MIL STARS收益及增長基金	USG01	3
Liquidity Focused 流動資產類別			
MIL Amundi Cash Fund ^{##}	MIL東方匯理現金基金 ^{##}	UCA01	1
Internally Managed 內部管理類別			
MIL Achiever Fund [△]	MIL進取基金 [△]	UAF01	4
MIL Global Fund [△]	MIL環球基金 [△]	UGF01	4
MIL Growth Fund [△]	MIL增長基金 [△]	UGR01	4
MIL Stable Fund [△]	MIL穩健基金 [△]	USF01	3

MANUSELECT INVESTMENT PROTECTOR 宏利精選投資保			
Name 名稱		Code 編號	Risk Level 風險級別 †
Equity Focused 股票類別			
ManuSelect Amundi Asia Equity Concentrated Fund ^{^^}	宏利精選東方匯理亞洲智選股票基金 ^{^^}	MTF01	5
ManuSelect Asian Small Cap Fund	宏利精選亞洲小型公司基金	MAC01	5
ManuSelect China Fund	宏利精選中華基金	MCF01	5
ManuSelect Eastern European Fund	宏利精選東歐基金	MEF01	5
ManuSelect European Fund	宏利精選歐洲基金	MEU01	5
ManuSelect Global Resources Fund	宏利精選環球資源基金	MRE01	5
ManuSelect Healthcare Fund	宏利精選康健護理基金	MHC01	4
ManuSelect Hong Kong Fund	宏利精選香港基金	MHF01	5
ManuSelect India Fund	宏利精選印度基金	MIF01	5
ManuSelect Japan Fund ^{^^}	宏利精選日本基金 ^{^^}	MJF01	4
ManuSelect Sustainable Asia Equity Fund	宏利精選可持續亞洲股票基金	MAS01	4
ManuSelect U.S. Equity Fund	宏利精選美國股票基金	MNF01	5
ManuSelect US Small Cap Fund	宏利精選美國小型公司基金	MUC01	5
Bond Focused 債券類別			
ManuSelect International Bond Fund	宏利精選國際債券基金	MIB01	3
Liquidity Focused 流動資產類別			
Cash Fund ^{##}	現金基金 ^{##}	MCA01	1
Internally Managed 內部管理類別			
ManuSelect Achiever Fund [*]	宏利精選進取基金 [*]	MAF01	4
ManuSelect Balanced Fund [*]	宏利精選均衡基金 [*]	MBF01	3
ManuSelect Global Fund [*]	宏利精選環球基金 [*]	MGF01	4
ManuSelect Growth Fund [*]	宏利精選增長基金 [*]	MGR01	4
ManuSelect Stable Fund [*]	宏利精選穩健基金 [*]	MSF01	3

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△ This investment choice is not allowed for new subscription, regular subscription and switch-in if you do not have any unit holdings in such investment choice on or after February 3, 2016. If you have arranged regular subscription to such investment choice but your holdings are reduced to zero on or after February 3, 2016, your future subscription will be automatically allocated to MIL Amundi Cash Fund (previously named MIL Cash Fund).
倘若閣下於二零一六年二月三日或之後並未持有此投資選項的任何單位，將不可進行新認購、定期認購及調配至此投資選項。若閣下已安排定期進行認購此投資選項，而當閣下所持有此投資選項的單位數量於二零一六年二月三日或以後遞減至零，此投資選項之新認購將會自動被分配至MIL東方匯理現金基金（前稱MIL現金基金）。

^ The underlying fund of the investment choice was changed from Amundi Funds - Equity Thailand to Amundi Funds - Asia Equity Concentrated, and as a result, the investment choice was renamed from ManuSelect Thailand Fund to ManuSelect Amundi Asia Equity Concentrated Fund.
此投資選項的相關基金已由東方匯理系列基金 - 泰國基金轉變至東方匯理系列基金 - 亞洲智選股票基金。因此，投資選項名稱亦已由宏利精選泰國基金改為宏利精選東方匯理亞洲智選股票基金。

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倘若閣下於二零一六年二月三日或之後並未持有此投資選項的任何單位，將不可進行新認購、定期認購及調配至此投資選項。若閣下已安排定期進行認購此投資選項，而當閣下所持有此投資選項的單位數量於二零一六年二月三日或以後遞減至零，此投資選項之新認購將會自動被分配至現金基金（前稱儲蓄基金（系列II））。

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請聯絡閣下的保險顧問或致電宏利客戶服務熱線2510 3941 查閱最新可供選擇的投資選項。
Manulife (International) Limited (Incorporated in Bermuda with limited liability)
宏利人壽保險（國際）有限公司（於百慕達註冊成立之有限責任公司）

FLEXIBLE INVESTMENT PROTECTOR 靈活投資寶			
Name 名稱		Code 編號	Risk Level 風險級別 †
Equity Focused 股票類別			
Asia Equity Concentrated Fund ^^^	亞洲智選股票投資基金 ^^ ^	TF001	5
China Value Fund	中華威力基金	CV001	5
Dragon Growth Fund	巨龍增長投資基金	HK001	5
Emerging Eastern European Fund	新興東歐投資基金	EE001	5
European Growth Fund	歐洲增長投資基金	EU001	5
Global Equity Fund	環球股票投資基金	IN001	4
India Equity Fund	印度股票投資基金	IF001	5
Japan Equity Fund ^^	日本股票投資基金 ^^	JA001	4
Sustainable Asia Equity Fund	可持續亞洲股票基金	PA001	4
U.S. Equity Fund	美國股票投資基金	NA001	5
Bond Focused 債券類別			
International Bond Fund (Series II)	國際債券投資基金(系列二)	IB001	3
Liquidity Focused 流動資產類別			
Cash Fund ##	現金基金 ##	CA001	1
Internally Managed 內部管理類別			
Deposit Fund (Series I) #	儲蓄基金(系列一) #	IGF01	1

^ The underlying fund of the investment choice was changed from Amundi Funds - Equity Thailand to Amundi Funds - Asia Equity Concentrated, and as a result, the investment choice was renamed from Thailand Enquity Fund to Asia Equity Concentrated Fund.
此投資選項的相關基金已由東方匯理系列基金 - 泰國基金轉變至東方匯理系列基金 - 亞洲智選股票基金。因此，投資選項名稱亦已由泰國股票投資基金改為亞洲智選股票投資基金。

If any switch-out / redemption is made to Deposit Fund (Series I), it will only be withdrawn from Deposit Fund (Series I) instead of first withdrawing from Cash Fund (previously named Deposit Fund (Series II)) even if there is a credit balance in Cash Fund. For all transactions relating to Deposit Fund (Series I), please directly write down the code of Deposit Fund (Series I). Please also be aware that Deposit Fund (Series I) provides a minimum annual interest rate of 4%, but no new subscription / switch-in to such investment choice is allowed anymore and only switch-out / redemption is allowed.
任何從儲蓄基金（系列一）的轉出 / 贖回，均只會由儲蓄基金（系列一）中提取，即使現金基金（前稱儲蓄基金（系列二））存有結餘，亦不會先從現金基金中提取。如您想進行儲蓄基金（系列一）相關之交易，請直接填寫儲蓄基金（系列一）之編號。請留意，儲蓄基金（系列一）提供不少於4%的年利率，惟此投資選項已不再接受新認購 / 轉入，只接受轉出 / 贖回。

The underlying fund corresponding to the investment choice is not a money market fund in Hong Kong.
此投資選項的相關基金在香港不是貨幣市場基金。

^^ he investment choice is not allowed for new subscriptions (whether by way of lump-sum subscription or regular subscription) and/or switch-in.
此投資選項不可再作新認購（無論是透過整筆認購或定期認購）及 / 或轉入。

VIP+ / MANUGIFT 萬利保障計劃 / 宏寶			
Name 名稱		Code 編號	Risk Level 風險級別 †
Investment Fund (Series II)	投資基金(系列二)	UDF01	5
Deposit Fund (Series I) *	儲蓄基金(系列一) *	IGF01	1
Deposit Fund (Series II) *	儲蓄基金(系列二) *	SDF02	1

* Deposit Fund (Series I) is no longer available and all premiums will only be allocated to Deposit Fund (Series II). In the event that there is a credit balance in both Deposit Fund (Series I) and Deposit Fund (Series II), any outward transfer(s) will be first withdrawn from Deposit Fund (Series II) until the account is exhausted, and thereafter the remaining will be withdrawn from Deposit Fund (Series I). Any stated percentage/ amounts for withdrawal from Deposit Fund Series (II) will be applied on the aggregate of Deposit Fund (Series I) and Deposit Fund (Series II) where applicable unless otherwise specified. The Code for Deposit Fund (Series I) is “IGF01”.
儲蓄基金（系列一）已不適用，所有保費將會分配至儲蓄基金（系列二）。如儲蓄基金（系列一）及儲蓄基金（系列二）皆存有結餘，任何調出均先由儲蓄基金（系列二）中提取，直至所有結餘完全提清後，始行再由儲蓄基金（系列一）中提取。除特別指明 外，任何於儲蓄基金（系列二）所填寫的提取百分比 / 金額指示將應用於儲蓄基金（系列一）及儲蓄基金（系列二）的總計（如適用）。儲蓄基金（系列一）的編號為「IGF01」。

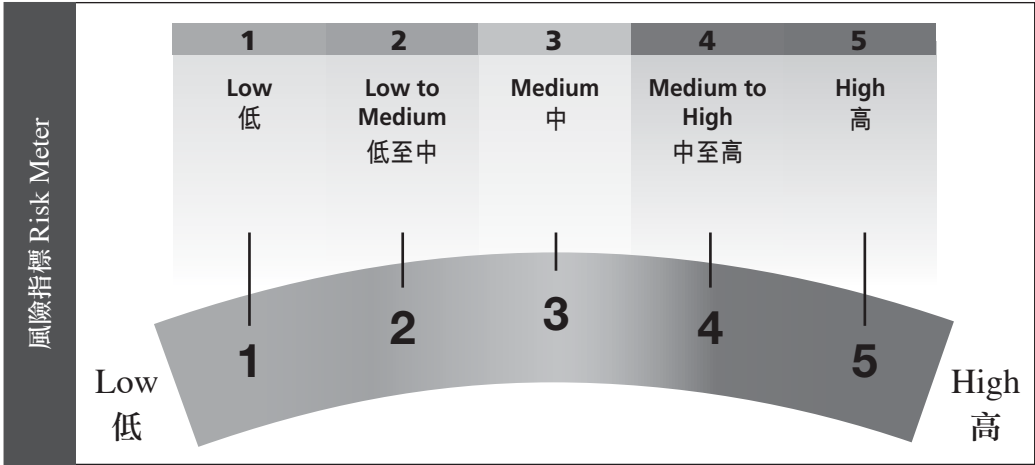
† Definition of Risk Level: Level: 5 – High; 4 – Medium to High; 3 – Medium; 2 – Low to Medium; 1 – Low. Description of the Manulife Risk Meter is attached.
風險級別定義：5 - 高；4 - 中至高；3 - 中；2 - 低至中；1 - 低。有關宏利風險指標，請參見附頁。

Warning 警告：
Investment involves risks. Prices may go down as well as up. Past performance figures shown are not indicative of future performance. Please refer to the Principal Brochure for further details including the risk factors, charges and features of the product.
投資涉及風險，價格可跌亦可升，過往業績數據並非未來業績的指標。有關詳情包括風險因素、收費及產品特點，請參閱產品銷售說明書。
Please contact your Insurance Advisor or call our Customer Service Hotline at 2510 3941 to ascertain the latest available investment choices.
請聯絡閣下的保險顧問或致電宏利客戶服務熱線2510 3941 查閱最新可供選擇的投資選項。

Description of the Manulife Risk Meter

The risk level is represented by the Manulife Risk Meter, a 5-level risk continuum from 1 to 5, which signifies the risk profile of the investment choice. The more sensitive an investment choice is to the change of market conditions, the more volatile it is and therefore the higher its risk level is indicated by the Manulife Risk Meter. Likewise, an investment choice less sensitive to market condition changes has lower volatility and is therefore regarded as bearing lower risk on the Manulife Risk Meter.

Each risk level reflects the corresponding risk profile as follows:



Remarks:

The 5 risk levels in the Manulife Risk Meter are determined on the basis of a number of factors relating to the underlying investments of investment choices, including the types of asset classes and their respective target weightings, the breadth and geography of diversification, the historical volatility and capitalisation of the relevant markets, investment strategy and the presence of any guaranteed investment returns.

Please note that the volatility and the risk level of an investment choice may change over time and the future market volatility may not follow the historical volatility. The composition of the underlying investments of each investment choice may be different from that of the referenced market index. The Manulife Risk Meter and the risk level of each investment choice will at least be reviewed quarterly.

While an investment choice of a higher risk level may be more volatile, the lowest risk level does not mean risk-free.

有關宏利風險指標

風險水平由一個具有五個級別的宏利風險指標表示，以表示投資選項的風險程度。當宏利風險指標內所標示的風險級別愈高，就代表該投資選項對市場狀況的轉變愈敏感，波幅愈大；相反，當宏利風險指標內所標示的風險級別愈低，該投資選項對市場狀況的轉變愈不敏感，波幅愈小。

每個風險級別反映對應的風險程度如下：

註解：

宏利風險指標內五個風險級別的釐定，乃基於多項因素，包括投資選項旗下資產類別及其相應的目標比重，投資項目的覆蓋範圍及地域分布、有關市場過往的波幅及資本總額、投資策略和投資選項有否提供回報保證。

請注意投資選項的波幅及風險級別或會因時不同，將來波幅未必跟隨過往幅度。每隻投資選項的旗下實際投資項目成分與相關市場指數或有不同。宏利風險指標及每隻投資選項的風險級別將會最少每季度檢討一次。

較高風險級別的投資選項之波幅可能較大，而最低風險級別並非代表沒有風險。

The risk level of each investment choice is assigned and regularly reviewed by Manulife (International) Limited (Incorporated in Bermuda with limited liability).

Information in this description of the Manulife Risk Meter and the risk level of each investment choice are for reference only and should not be regarded as investment advice on, an offer to sell, or a solicitation for an offer to purchase any financial products and services. Neither should such information be regarded as a substitute for professional advice.

The risk levels of the investment choices provided in this publication may be different from the risk ratings provided by the bank(s) or broker(s). Please refer to the relevant risk ratings provided by the bank(s) or broker(s) through which you take out the investment-linked assurance scheme(s).

每隻投資選項的風險級別由宏利人壽保險（國際）有限公司（於百慕達註冊成立之有限責任公司）釐定及定期檢討。

上述宏利風險指標之概述資料及每隻投資選項的風險級別只供參考，不應被視為投資意見、建議或游說買賣任何金融產品及服務。有關資料亦不應被視為代替任何專業的意見。本刊物所提供的投資選項的風險級別可能與銀行或經紀所提供的不同，請參考協助您購買投資相連壽險計劃的銀行或經紀所提供的有關風險評級。

Warning 警告：

Investment involves risks. Investment choice prices may go down as well as up. Past performance figures shown are not indicative of future performance. Please refer to the offering document for further details including the risk factors, charges and features of the Plan.

投資涉及風險，投資選項價格可跌亦可升，過往業績數據並非未來業績的指標。有關詳情包括風險因素、收費及產品特點，請參閱銷售文件。

Issued by Manulife (International) Limited (Incorporated in Bermuda with limited liability).

由宏利人壽保險（國際）有限公司（於百慕達註冊成立之有限責任公司）刊發。