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(For office use only)

RISK PROFILE QUESTIONNAIRE

This questionnaire serves to help you assess your risk profile before you determine whether a particular financial product and its underlying investment choices, if any, are 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?
 - 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. In general, what is the time period intended for your financial investment?
 - A) Less than 1 year
 - B) 1 year to less than 3 years
 - C) 3 years to less than 5 years
 - D) 5 years to less than 8 years
 - E) 8 years or above
3. 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, structured products, shares/share options for employees, retirement schemes etc.)?
 - 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
4. What channel(s) have you used or are currently using to obtain investment knowledge? (Tick one or more)
 - A) No 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
5. Which financial products have you ever held or are you currently holding (Tick one or more)?
 - 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
6. What percentage of your total liquid assets 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%
7. 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
8. 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%
9. 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
10. 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

OBJTRPQ
RPQVP



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RISK PROFILE QUESTIONNAIRE (CONTINUED)

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	
Question 11#	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.)? <input type="checkbox"/> Yes <input type="checkbox"/> No					

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

This question does not count as part of your risk profiling score.

Total the points from each question.

Your Score:

 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
10	Risk Level 1: Low You can accept small returns of your investments with low risk exposure and price fluctuation.
11 - 20	Risk Level 2: Low to Medium You can accept some returns of your investments with low to medium risk exposure and price fluctuation.
21 - 30	Risk Level 3: Medium You can accept a balanced investment portfolio with capital growth potential and medium to high risk exposure and price
31 - 40	Risk Level 4: Medium to High You can accept growth of capital with high risk exposure and price fluctuation.
41 - 50	Risk Level 5: High 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 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.

Important Alert:

Your current risk profile, as shown above, may be different from what is indicated in your last risk profile questionnaire. There might be a possibility that the investment risk level of your existing portfolio(s) under any investment-linked assurance plans issued by Manulife exceeds your current risk tolerance level. Therefore, you are highly recommended to review your existing investment portfolio(s) and adjust it/them as necessary.

Personal Information Collection Statement

I/We have received and read the "Manulife Personal Information Collection Statement (version 20150119_M)" ("Statement").
I/We understand and agree to the Statement.

Signature of Advisor : _____ Signature of Policyowner(s) : _____

Full Name of Advisor: _____ Full Name of Policyowner(s): _____

Date (DD/MM/YYYY): _____ Date (DD/MM/YYYY) : _____

Note: You are required to inform Manulife if there is any substantial change of information provided in the form before the policy is issued or application is confirmed.