

Manulife Secure IncomePlus Investment Choice Services Form 宏利優裕錦囊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 Policyowner 保單持有人姓名

- **All dollar amounts are stated in US dollar unless specified. 除指明外，所有金額皆以美元為貨幣單位。**
- 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。
- Manulife (International) Limited (the "Company" or "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。
- Please indicate the type of service requested by putting a "✓" in the appropriate box. 請註明所要求之服務並於適當方格內填上「✓」號。
- 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個位。
- To effect the instruction, this form should be completed, signed and received by the Company by 3:00 p.m. Hong Kong 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，並於交易日內香港時間下午3時前送達本公司。
- 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。
- Please read the Investment Choice Brochure of Manulife Secure IncomePlus and the offering documents of the underlying funds corresponding to the investment choices to understand the nature and risks of the underlying funds. 請參閱宏利優裕錦囊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。
- 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。
- 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。
- 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，閣下或因而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。
- You are advised to complete the Risk Profile Questionnaire to assess your risk profile before investing. Please visit our website or contact your licensed insurance intermediary for details of the risk level of the respective investment choice. 我們建議閣下於投資前填寫「風險承擔能力問卷」以評估閣下之風險承受程度。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。
- You are advised to complete the Risk Profile Questionnaire to assess your risk profile again if there are any material changes to the information in the questionnaire provided previously and / or the questionnaire provided was submitted over 12 months. Please visit our website or contact your insurance advisor for details of the risk level of investment choice(s). 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12個月，我們建議閣下重新填寫該問卷以評估閣下之風險承受程度。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。

Part A: Switching 第一部份：轉換

 The Policyowner requests Manulife to switch the existing investment choice/fund to the following investment choice/fund as stated below.
保單持有人要求宏利對現有投資選項 / 基金作出下列轉換。

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

| FROM Switching Out 由：轉出 Name & Code 名稱及編號 | Switching Out 轉出 | | TO Switching In 至：轉入 Name & Code 名稱及編號 |
|---|--------------------------------|-----------------------------------|--|
| | <input type="checkbox"/> % 百分比 | <input type="checkbox"/> Units 單位 | |
| MSIP Aggressive Portfolio 宏利優裕進取組合 (SAP01) | | | |
| MSIP Growth Portfolio 宏利優裕增長組合 (SGP01) | | | |
| MSIP Balanced Portfolio 宏利優裕均衡組合 (SBP01) | | | |
| Strategic Portfolio 策略組合 (SSP01) | | | |

Remarks on Part A 第一部份註釋

- Minimum switching from one investment choice/fund to another investment choice/fund is USD10,000. 每次由一項投資選項 / 基金轉換至另一項投資選項 / 基金之最低轉換金額為10,000 美元。
- If the remaining Account Value of the switching out investment choice/fund is less than USD10,000, all selected investment choices/funds, less switching fee (if any), of that investment choice/fund may at Manulife's discretion be switched to the switching in investment choice/fund according to the above allocation instruction. 如轉換後的投資選項 / 基金帳戶價值低於10,000 美元，宏利有權將所有轉出投資選項 / 基金按上述分配於扣除轉換費（如適用）後轉換至轉入投資選項 / 基金。

| | | | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|

Part B: Policyowner's Suitability Declaration 第二部份：保單持有人的合適性聲明

(This part is ONLY applicable for the request of Single Switching)
(此部分只適用於單次轉換的申請)

You are advised to conduct a Risk Profile Questionnaire to assess your risk profile before investing; otherwise, we will assess your application based on your risk tolerance level as indicated in your last Risk Profile Questionnaire in our record or we may assume you have low risk tolerance level if you have not conducted any Risk Profile Questionnaire on our record.

建議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。否則，我們會以閣下於較早前遞交的「風險承擔能力問卷」內所提供的資料評估閣下之風險承擔能力。如閣下從未填寫「風險承擔能力問卷」，閣下之風險承擔能力將會被假定為最低。

Please complete this part if the risk level of the investment choice(s) to be switched in is / are inconsistent with your risk tolerance level.
請填妥此部份如將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 the 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 a 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 Risk Profile Questionnaire (if any) 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「風險承擔能力問卷」（如有）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。)

Part C: Withdrawal 第三部份：提取 (please complete Part F 請填寫第六部份)**Remarks on Part C 第三部份註釋**

- Withdrawal charge may be levied on withdrawals within the first 5 years of subscription. Withdrawal amount will be paid after deduction of the withdrawal charge (if any). 如於認購後首五年內提取，則每次提取可能徵收提取費用，提取金額將扣除有關提取費用（如適用）後支付。
- The Policyowner understands that fees for surrender or withdrawal in excess of Guaranteed Withdrawal Amount/Income for Life on Manulife Secure IncomePlus are levied as per the following schedule. 保單持有人明白宏利優裕錦囊的退保及超越保證提取金額 / 永久入息提取之費用如下：

| <u>Subscription of less than</u> 認購年期不足 | <u>% of excessive withdrawal / surrender amount</u> 佔超越提取 / 退保金額之百分比 |
|--|---|
| 1 year 年 | 6% |
| 2 years 年 | 5% |
| 3 years 年 | 4% |
| 4 years 年 | 3% |
| 5 years 年 | 2% |

- Withdrawals in the first 10 policy years will result in forfeiture of Deferral Bonus in that year and all future years. 如在首十個保單年度作出提取，該年及往後年份的獎金均會被取消。
- Withdrawals will normally be effected on the same day of the receipt of completed and signed form. 提取一般會於接獲已填妥及簽妥之申請表同一日辦理。

 Unscheduled Withdrawal 不定期提取

The Policyowner requests Manulife to withdraw the investment choice/fund as stated below. The percentage (%) / Unit/amounts to be withdrawn is indicated as follows: 保單持有人要求宏利提取下列投資選項 / 基金，所提取的百分比 (%) / 單位 / 金額列明如下：

| Manulife Secure IncomePlus Investment Choices/ Funds 宏利優裕錦囊投資選項 / 基金名稱 | Code 編號 | Percentage (%) 百分比 | Units 單位 | Amount (USD) 金額 (美元) |
|--|-------------------|------------------------------|--------------------|--------------------------------|
| MSIP Aggressive Portfolio 宏利優裕進取組合 | SAP01 | % | | |
| MSIP Growth Portfolio 宏利優裕增長組合 | SGP01 | % | | |
| MSIP Balanced Portfolio 宏利優裕均衡組合 | SBP01 | % | | |
| Strategic Portfolio 策略組合 | SSP01 | % | | |

Remarks on Unscheduled Withdrawal 有關不定期提取註釋

- Minimum withdrawal is USD5,000 and may subject to withdrawal charge. 最低提取金額為5,000 美元，並可能徵收提取費用。
- If the remaining Account Value of the Investment Choice/Fund after the withdrawal is less than USD10,000, all selected investment choices/funds, less withdrawal charge (if any), of the Investment Choice/ Fund may be redeemed at Manulife's discretion. 如提取後的投資選項 / 基金帳戶價值低於10,000 美元，宏利有權將有關投資選項 / 基金於扣除提取費用(如適用)後全數贖回。
- If the remaining Policy Value of the policy after the withdrawal is less than USD10,000, all selected investment choices/funds, less withdrawal charge (if any), of the Investment Choices/Funds under the policy may be redeemed at Manulife's discretion, and the policy will be terminated. 如提取後的保單價值低於10,000 美元，宏利有權將保單內所有投資選項 / 基金於扣除提取費用(如適用)後全數贖回，而保單亦隨即終止。
- If the withdrawal instruction is by amount, this will be pro-rated to all existing investment choices/funds. 若以金額方式作出提取指示，將按比例於現有投資選項 / 基金中提取。

 Regular Withdrawal 定期提取

- Set up Option 設定選項：**
- Guaranteed Withdrawal Amount (GWA) 保證提取金額 **or 或**
- Income for Life (IFL) 永久入息 **or 或**
- Other amount per mode 每期金額 (USD 美元)：_____

Mode of Payment 繳付形式： Monthly 每月 Quarterly 每季 Semi-annually 每半年 Annually 每年

Payment Effective Date 付款生效日期*：_____ (DD 日日/ MM 月月/ YYYY 年年年年)

Method of Payment 繳付形式： by cheque 支票 (Please complete Part F 請填妥第六部份)

by autopay 自動轉帳 (Please fill in the Bank Account Information 請填妥銀行戶口資料)

Bank Account Information 銀行戶口資料

(For Regular Withdrawal paid by autopay only 只適用於以自動轉帳方式支付定期提取者)

(Please provide account information proof 請提供戶口資料證明)

1. Name of account holder 帳戶持有人姓名：_____

2. Bank Name 銀行名稱

USD Bank Account (only applicable for USD Policy) 美元銀行帳戶 (只適用於美元保單)：

THE HONGKONG AND SHANGHAI BANKING CORPORATION LTD 香港上海滙豐銀行有限公司

HKD Bank Account (only applicable for USD & HKD Policy) 港元銀行帳戶 (只適用於美元及港元保單)：

3. Bank No. 銀行編號

Branch No. 分行編號

Bank Account No. 銀行帳戶號碼

Please provide account proof (e.g. bank statement or bank book copy showing the name of account holder and account number)
請提供帳戶資料證明 (如列有帳戶持有人之姓名及帳戶號碼之銀行帳單或銀行存摺影印本)

 Change Guaranteed Withdrawal Amount to Income for Life 更改保證提取金額至永久入息* **Suspension of Regular Withdrawal 暫停定期提取** **Change Regular Withdrawal Payment Mode 更改定期提取形式：**

Mode of Payment 繳付形式： Monthly 每月 Quarterly 每季 Semi-annually 每半年 Annually 每年

* If no specific instruction is given here, the "Payment Effective Date" will be the request processing date. 若閣下於此欄並無作出特別指示，「付款生效日期」將以處理申請當日為準。

The payment mode of Income for Life will be same as existing set up whilst the payment effective date of Income for Life will be the next withdrawal date, unless specified. 除指明外，永久入息之繳付形式將以現有設定為準，而有關永久入息之付款生效日期，將是下個提取日期。

Remarks on Regular Withdrawal 有關定期提取安排註釋

- If the regular withdrawal amount per payment is less than USD1,000, only annual mode can be selected. 如每單一定期提取之金額低於USD1,000，只接受以每年形式支付。
- Regular withdrawal of Income for Life is only applicable when Insured reaches age 65 or above. 永久入息的定期提取只適用於受保人年屆65歲或以上。
- Change of regular withdrawal option to Income for Life is only applicable when Insured has reached 65. 如要更改定期提取至永久入息，受保人必須已年屆65歲或以上。
- Regular withdrawal will be pro rated to all existing investment choices/funds. 定期提取將按比例於現有投資選項 / 基金中作出提取。

