

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 age group do you belong to? 您屬於以下哪個年齡組別？

- A) 18 to 24 18歲至24歲
- B) 25 to 34 25歲至34歲
- C) 35 to 49 35歲至49歲
- D) 50 to 64 50歲至64歲
- E) Above 64 64歲以上

2. What is your highest educational qualification? 您的教育程度為：

- A) Primary school or below 小學或以下
- B) Secondary school 中學
- C) Post secondary school 預科
- D) University / professional qualification unrelated to Economics or Finance 大學/專業資格(經濟學/財務學以外)
- E) University / professional qualification related to Economics or Finance 大學/專業資格(經濟學/財務學相關)

3. How long is your investment experience in financial products (e.g. certificates of deposits, foreign currencies, stocks, bonds, investment funds, credit linked notes, structured products, futures, warrants, and commodities, etc)? (Note: For the purpose of this question, mandatory provident funds are excluded because of the compulsory nature.) 您投資於金融產品(包括存款證、外幣、股票、投資基金、信貸相連票據、結構性產品、債券、期貨、認股權證、商品等)的經驗有多久?(備註:由於強制性公積金計劃的強制性質,這裏所指的交易不包括該類產品。)

- A) No experience at all 全無經驗
- B) Less than 1 year 少於1年
- C) 1 year to less than 2 years 1年至2年以下
- D) 2 years to less than 5 years 2年至5年以下
- E) 5 years or more 5年或以上

4. Which investment product(s) have you ever held during the past 24 months? (Tick one or more) 您過去24個月曾持有哪項投資產品?(可選擇多於一項)

- A) Margin Trading / Futures / Options / Equity Options / Accumulators / Forwards / Credit-linked Notes with exposure to Structured Products 保證金交易/期貨/期權/股票期權/累計認股證/遠期合約/涉及結構性產品的信貸相連票據
- B) Stocks / Equity-linked Investments (non-Blue Chips) /Investment Funds exposed to Emerging Markets, Regional Markets, Single Country or Single Sector / Hedge Funds / Foreign Exchange Options / Option Embedded Products 股票/股票相連投資(非藍籌)/投資於新興市場、地區市場、單一國家或單一行業的投資基金/對沖基金/外匯期權/含期權產品
- C) Stocks / Equity-linked Investments (Blue Chips) / Global Equity Investment Funds / Balanced Investment Funds / Bond Investment Funds exposed to Emerging Markets, Regional Markets, Single Country / High-yield Bond Investment Funds / Currency-linked Deposits / Credit-linked Notes without exposure to Structured Products 股票/股票相連投資(藍籌)/環球股票投資基金/均衡基金/投資於新興市場、地區市場、單一國家的債券投資基金/高收益債券投資基金/外幣掛鈎存款/不涉及結構性產品的信貸相連票據
- D) Bonds / Global Bond Investment Funds / Foreign Currencies 債券/環球債券投資基金/外幣
- E) Certificates of Deposits / Capital-guaranteed Investment Products / Money Market Funds 存款證/保本型投資產品/貨幣市場基金
- F) None of the above during the past 24 months but some of the above or other financial products prior to the past 24 months 過去24個月未持有以上投資產品,惟過去24個月之前曾投資於上述部分產品或其他金融產品
- G) Never held any investment products so far 迄今從未持有任何投資產品

5. How many dependent(s) do you need to give financial support? 您需供養多少名親屬？

- A) None 無
- B) 1 only 一名
- C) 2 only 兩名
- D) 3 only 三名
- E) 4 or more 四名或以上

6. What is the average percentage of your after-tax income that can be allowed for saving or investment? 您的除稅後收入平均多少百分比可作儲蓄或投資？

- A) Less than 10% 少於10%
- B) 10% to 20% 10%至20%
- C) 21% to 30% 21%至30%
- D) 31% to 50% 31%至50%
- E) More than 50% 多於50%

7. What is the percentage of your current net-worth (excluding the value of your self-occupied property) that can be allowed for investment purpose? 現時財產淨值(撇除自住物業價值)有多少百分比可作投資用途？

- A) Less than 10% 少於10%
- B) 10% to 20% 10%至20%
- C) 21% to 30% 21%至30%
- D) 31% to 50% 31%至50%
- E) More than 50% 多於50%

8. How many months of your normal expenses could be covered by your liquid assets (i.e. cash and assets easily converted into cash, for example, money market accounts, actively traded stocks, and investment funds) in case of an unexpected event? 如發生突發事件,閣下的流動資產(即現金或容易變為現金的資產,例如,貨幣市場戶口、交投活躍的股票和投資基金)可應付多少個月的一般開支？

- A) Less than 1 month 少於1個月
- B) 1 month to less than 6 months 1個月至6個月以下
- C) 6 months to less than 12 months 6個月至12個月以下
- D) 12 months to less than 24 months 12個月至24個月以下
- E) 24 months or more 24個月或以上

9. How long is your expected investment horizon? 您預期中的投資年期為多久？

- A) Less than 1 year 少於1年
- B) 1 year to 5 years 1年至5年
- C) 6 years to 10 years 6年至10年
- D) 11 years to 20 years 11年至20年
- E) More than 20 years 20年以上

10. Which statement can best describe your general attitude towards financial investment? 以下哪一項最能貼切描述您對金融投資的一般態度？

- A) I cannot put up with any price fluctuation and have no interest on earnings. 我不能接受任何價格波動,並且對賺取投資回報不感興趣
- B) I can only put up with little price fluctuation and wish to have earnings slightly higher than bank deposit rates. 我只能接受較小幅度的價格波動,並且僅希望賺取稍高於銀行存款利率的回報
- C) I can put up with some price fluctuation and wish to have earnings much better than bank deposit rates. 我可接受若干價格波幅,並希望賺取遠高於銀行存款利率的回報
- D) I can put up with high degree of price fluctuation and wish to have earnings comparable to stock market indexes. 我可接受大幅度的價格波動,並希望賺取與股市表現相若的回報
- E) I can put up with any price fluctuation and wish to have earnings remarkably higher than stock market indexes. 我可接受任何幅度的價格波動,並希望回報能跑贏股市

How to Score the Risk Profile Questionnaire? 如何為風險取向問卷計分？

Please calculate your points according to the table below: 根據下表計算您的得分：

Question Number 問題	A	B	C	D	E	F	G	Your Points 閣下的得分
Question 1 問題 1	1	3	5	3	1			
Question 2 問題 2	1	2	3	5	7			
Question 3 # 問題 3#	0	2	3	4	5			
Question 4 ** 問題 4**	9	7	5	3	1	1	0	(Only use the highest score of your answer(s) 只選用得分最高的答案)
Question 5 問題 5	5	4	3	2	1			
Question 6 問題 6	1	2	3	4	5			
Question 7 問題 7	1	2	3	5	5			
Question 8 問題 8	0	1	3	5	5			
Question 9 問題 9	1	2	3	5	5			
Question 10 # 問題 10#	0	1	3	4	5			

* As the question allows multiple answers, only the answer carrying the highest score is used in the calculation. 由於問題可選多於一項答案，計算時請選用得分最高的答案。

If your answer to question 10 is "A", the score of both questions 3 and 4 is zero, which means your total risk score does not count your investment experience and holdings of investment products. 如您在第 10 條的答案是「A」，第 3 及 4 條的得分均會是零，即您的總風險分數不會計算您的投資經驗及持有的投資產品。

Please total your points from the ten questions and write your risk score in the box:
請將十條問題的得分加起來並在方格內寫出您的風險分數：

Risk Score 風險分數	General Risk Profile Description 風險取向描述
6 - 12	1 = Low Risk Profile 低風險取向： You can accept investments with low risk exposure and price fluctuation for small returns. 能接受較低風險和價格波動的投資以取得較少的回報。
13 - 25	2 = Low to Medium Risk Profile 低至中風險取向： You can accept investments with low to medium risk exposure and price fluctuation for some returns. 能接受低至中度風險和價格波動的投資以取得一些回報。
26 - 38	3 = Medium Risk Profile 中風險取向： You can accept investments with medium risk exposure and price fluctuation for capital growth potential. 能接受中度風險和價格波動的投資以取得資本增值的潛力。
39 - 48	4 = Medium to High Risk Profile 中至高風險取向： You can accept investments with medium to high risk exposure and price fluctuation for some capital growth. 能接受中至高度風險和價格波動的投資以取得一些資本增值。
49 - 56	5 = High Risk Profile 高風險取向： You can accept investments with high risk exposure and price fluctuation for substantial capital growth. 能接受較高風險和價格波動的投資以取得顯著的資本增值。

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，不能取代獨立專業意見。

DECLARATIONS AND SIGNATURE 聲明及簽署

- 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 Asset 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/吾等在宏利資產管理(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。
- 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 Asset 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 Asset 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，乃代表宏利資產管理(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資產管理(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。
- I have a right to request access to and correction of my personal data by writing to the Privacy Officer, Manulife Asset 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 樓宏利資產管理(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)：_____