

**Manulife Investment Solutions/  
Manulife Investment Plus  
Investment Choice Services Form  
宏利智富錦囊 / 宏利投資計劃  
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 First Policyowner 第一保單持有人姓名	Full name of Second Policyowner 第二保單持有人姓名
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**Important Notes 重要事項：**

- (1) All dollar amounts are stated in US dollar unless otherwise stated. 除特別指明外，所有金額皆以美元為貨幣單位。
- (2) Please ensure the correct Code is used by referring to the Investment Choice Table and read the remarks before form filling (if applicable). 請參考投資選項表以便填上正確的編號，並於填寫此表格前參閱有關部分之註釋（如適用）。
- (3) 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。
- (4) 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。
- (5) Please indicate the type of investment choice service requested by putting a "✓" in the appropriate box. 請註明所要求之投資選項服務並於適當方格內填上「✓」號。
- (6) 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。
- (7) 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。
- (8) 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。
- (9) Please read the Investment Choice Brochure of Manulife Investment Solutions / Manulife Investment Plus and the offering documents of the underlying funds corresponding to the investment choices to understand the nature and risks of the underlying funds. 請參閱宏利智富錦囊 / 宏利投資計劃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。
- (10) 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。
- (11) 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。
- (12) 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。
- (13) Manulife Inv Aggressive Portfolio, Manulife Inv Balanced Portfolio, Manulife Inv Growth Portfolio and Manulife Inv Stable Portfolio (the "Closing Investment Choice(s)") are closed to new subscription, regular subscription and switch-in if you do not have any units in such Closing Investment Choice(s) on or after February 3, 2016. If you have arranged regular subscription to the Closing Investment Choice(s) but your holdings are reduced to zero on or after February 3, 2016, your future subscription will be automatically allocated to Manulife Inv Amundi Cash Fund (previously named Manulife Inv Cash Fund). 若閣下於2016年2月3日或以後並未持有宏利智富進取組合、宏利智富均衡組合、宏利智富增長組合及宏利智富平穩組合（「將停止投資選項」）的任何單位，將不能進行新認購、定期認購及轉入至該將停止投資選項。若閣下已安排定期進行認購將停止投資選項，而當閣下持有該將停止投資選項之單位數量於2016年2月3日或以後遞減至零，該將停止投資選項之新認購將會自動被分配至宏利智富東方匯理現金基金（前稱宏利智富現金基金）。
- (14) There are different operations and limitations on Manulife Inv China A Fund and Manulife Inv China Bond Fund. Please refer to the Annex to Principal Brochure with respect to these two Investment Choices for details. Major special dealing arrangements are summarized as follows:  
「宏利智富中國A股基金」及「宏利智富中國債券基金」設有不同運作方式和交易限制。詳情請參閱產品銷售說明書附錄內有關上述兩個投資選項的資料。現概述其主要交易安排如下：  
- Exit fee will be deducted from the proceeds upon redemption, switching-out or full surrender.  
贖回、轉出或退保時需從贖回款額中扣除退出費。  
- Settlement limit(s) on redemption/switching-out amount may be applied.  
結算限制或適用於贖回或轉出款額。
- (15) Please contact your advisor or call our Customer Service Hotline at 2108 1110 to ascertain the latest available investment choices. 請聯絡閣下的顧問或致電宏利客戶服務熱線 2108 1110 查閱最新可供選擇的投資選項。
- (16) 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。
- (17) 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。
- (18) Please read the Notice to Customers relating to the Personal Data (Privacy) Ordinance (version 20130401-01) ("Notice") before you complete this form. The Notice is available on Manulife's website (www.manulife.com.hk) or upon request from your Manulife Advisor. By completing and returning to Manulife the form, you are agreeing to the Notice. 當閣下填寫此表格前，請閱畢《有關〈個人資料（私隱）條例〉的客戶通知（20130401-01版本）》。該通知可於宏利網址(www.manulife.com.hk)或向閣下的宏利顧問索取。透過填妥及交回此表格，即表示閣下同意該通知之內容。

Type of Application 申請類別	Please complete 請填寫
<input type="checkbox"/> Single Subsequent Subscription 單次增加認購	<ul style="list-style-type: none"> <li>Part A1 第一部份 (A1)</li> </ul>
<input type="checkbox"/> New Application of Regular Subscription 新設定期認購	<ul style="list-style-type: none"> <li>Part A2 第一部份 (A2)</li> </ul>
<input type="checkbox"/> Change of Existing Regular Subscription Information 更改現有定期認購資料	<ul style="list-style-type: none"> <li>Part A3 第一部份 (A3)</li> </ul>

Type of Application 申請類別	Please complete 請填寫
<input type="checkbox"/> Single Switching 單次轉換	<ul style="list-style-type: none"> <li>Part B (B1) 第二部份 (B1)</li> </ul>
<input type="checkbox"/> Regular Auto Switching 定期自動轉換	<ul style="list-style-type: none"> <li>Part B (B2) 第二部份 (B2)</li> </ul>
<input type="checkbox"/> Redemption 贖回	<ul style="list-style-type: none"> <li>Part D &amp; F 第四及第六部份</li> </ul>
<input type="checkbox"/> Full Surrender 全數退保	<ul style="list-style-type: none"> <li>Part E &amp; F 第五及第六部份</li> </ul>

**第一部份：認購：單次增加認購 / 定期認購 / 更改現有定期認購資料**

(1) The Company may process the subscription only after the receipt of final payment of subscription monies in full and in cleared funds as stated on the form.

本公司將於收到申請表上所註明的全數並已結算妥當的投資選項認購款項後方可處理有關認購。

- 為遵守保險業監管機構要求，如申請單次增加認購／定期認購／增加現有定期認購金額均須提交已填妥的財務需要分析、風險承擔能力問卷、重要資料聲明書及投保人聲明書。

☐ A) Primary school or below 小學或以下    ☐ B) Secondary school 中學    ☐ C) Post-secondary/College 專科 / 專上學院    ☐ D) University or above 大學程度或以上

☐ A) Primary school or below 小學或以下      ☐ B) Secondary school 中學      ☐ C) Post-secondary/College 專科 / 專上學院      ☐ D) University or above 大學程度或以上

	A1. Single Subsequent Subscription (1), (3) 單次增加認購 (1), (3)	A2. Regular Subscription by Bank Autopay (Optional)* 以銀行自動轉帳作定期認購（自選）* <input type="checkbox"/> New Application of Regular Subscription (2) 新設定期認購 (2)
Payment method 付款方式 (Levy on insurance premiums will be deducted from the payment amount prior to investment. 保費徵費會在投資前從付款金額中扣除。)	Payment Amount 付款金額 (Amount after including levy 金額已包括徵費)	Not Applicable 不適用
Payment by Cheque or Bank Draft 以支票或匯票付款 (This amount should exclude any transfer amount, if applicable. 此金額並不包括任何調動金額，如適用。)	Paid By 繳付方式 <input type="checkbox"/> Cheque 支票 <input type="checkbox"/> Bank Draft 匯票 Payment Currency 付款幣值 <input type="checkbox"/> USD 美元 <input type="checkbox"/> HKD 港元 Amount 金額	
Payment by transfer amount (if applicable) 以調動金額付款 (如適用) *(Please fill in and attach relevant form(s) for payment withdrawal from policy number stated on the right. The transfer payment will be processed upon approval by the Company on the withdrawal amount. 請填寫及附上有關表格以便於右列所示保單編號提取款項。 調動款項將於本公司批核提取的金額後處理。)	Transfer from policy no(s)* 調動自保單編號* _____ _____ \$ _____ _____ \$ _____ _____ \$ _____ _____ \$ _____ Transfer Amount(s)* 調動金額* _____ _____ \$ _____ _____ \$ _____ _____ \$ _____ _____ \$ _____	
Subscription Amount 認購金額 (Levy on insurance premiums will be collected in addition to the stated subscription amount at the applicable rate. 除註明的認購金額外，本公司會按適用之徵費率額外收取保費徵費。)	Not Applicable 不適用	
Investment Choice Code (Please refer to Investment Choice Brochure / Investment Choice Table) 投資選項編號（請參閱投資選項手冊／投資選項表）	Single Subsequent Subscription Allocation 單次增加認購分配 (% 百分比)	Regular Subscription Allocation 定期認購分配 (% 百分比)
Total 合計 (100%)		

如選擇新設定期認購，請填妥、簽署及附上「直接付款授權書」正本以便設立銀行自動轉帳。

[illegible]

(Please complete Part C if your answer is "NO".  
如閣下的答案是“否”，請填寫第三部份。)

(1) Minimum subsequent subscription is USD\$1,500 per policy and USD\$250 per investment choice or its equivalent HKD. If no subscription allocation is specified for this subscription, existing subscription allocation will be used to subscribe the investment choices. Existing subscription allocation refers to the latest instructed regular subscription allocation, if not available, it refers to the initial subscription allocation. Please make cheque/bank draft payable to: "Manulife (International) Limited".  
每份保單之最低增加認購金額為 1,500 美元，每項投資選項之最低增加認購金額為 250 美元，或其相等價值之港元。若是次認購沒有註明有關認購分配，則按現時認購分配作投資選項認購。現時認購分配指最近發出的定期認購分配指示，如未有發出指示，則按照首次認購分配辦理。支票 / 匯票抬頭人請寫「宏利人壽保險（國際）有限公司」。

(2) Minimum regular subscription is USD\$500 per policy and USD\$250 per investment choice or its equivalent HKD.  
每份保單之最低定期認購金額為 500 美元，每項投資選項之最低定期認購金額為 250 美元或其相等價值之港元。

The regular subscription allocation will be effective as soon as the Company considers applicable. Future subsequent and regular subscription will follow the regular subscription allocation specified in the table of Part A, which will override and update your existing subscription/auto-switching allocation filed with the Company.  
本公司將依據最快可行之日期作為定期認購分配之生效日。將來之增加及定期認購將按照第一部份表內列明之定期認購分配，該認購 / 自動轉換分配將取代及更新閣下於本公司的現有認購 / 自動轉換分配記錄。

(3) If it involves currency exchange, the currency exchange rate will be provided by the Company from time to time. For the latest exchange rate, please contact your Insurance Advisor or visit the Company's web site at [www.manulife.com.hk](http://www.manulife.com.hk).  
如涉及貨幣兌換，本公司將不時提供有關貨幣的兌換率。如欲查閱最新的兌換率，請聯絡閣下之保險顧問或瀏覽本公司的網站 [www.manulife.com.hk](http://www.manulife.com.hk)。

(4) Subsequent subscription is currently allowed for Manulife Inv China A Fund and Manulife Inv China Bond Fund with minimum subscription amount of US\$1,500 per investment choice.  
「宏利智富中國A股基金」及「宏利智富中國債券基金」現接受增加認購，惟每項投資選項之最低金額為1,500美元。

(5) No regular subscription is currently allowed for Manulife Inv China A Fund and Manulife Inv China Bond Fund.  
「宏利智富中國A股基金」及「宏利智富中國債券基金」暫不設定期認購之安排。

(6) If you choose any investment choice which aims to distribute dividends on a regular basis, please note the associated risks. In particular, the corresponding underlying fund does **NOT GUARANTEE** the distribution of dividends, the frequency of distribution, and the amount or rate of dividends. Also, the underlying fund may at its discretion pay dividend out of capital or gross income while charging / paying all or part of its fees and expenses to / out of its capital (i.e. effectively pay dividend out of capital), which may therefore result in a drop in the unit price of the investment choice corresponding to that underlying fund. Please refer to the Investment Choice Brochure for the associated risks. For details of the dividend composition of the underlying fund, please visit [www.manulife.com.hk](http://www.manulife.com.hk). Further, please complete and submit the form of "Application for Payout Distribution Investment Choice" with copy of bank account proof.  
如閣下選擇任何旨在定期分派股息的投资選項，請注意相關風險。尤其，相應的相關基金並不保證股息的分派，分派的頻率，及股息的金額或息率。此外，相關基金或可酌情從資本或總收益撥付股息並同時從其資本中收取 / 支付全部或部分的費用和支出（即實際上從資本中撥付股息）。因而或會導致相關基金相應的投資選項的單位價格下跌。請參閱投資選擇手冊以了解相關風險。有關相關基金股息組成的詳情，請瀏覽 [www.manulife.com.hk](http://www.manulife.com.hk)。同時，請填妥「支付派發投資選擇申請表」，並連同銀行存摺影印本一併提交。

Part B: Switching: Single/Regular Auto  
第二部份：轉換：單次轉換 / 定期自動轉換

The policyowner requests the Company to switch the existing investment choice to the following investment choice(s) as stated below.  
保單持有人要求本公司對現有投資選項作出下列轉換。

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

B1 : Single Switching 單次轉換

FROM Switching Out 由：轉出 Code 編號	Switching Out 轉出	TO Switching In 至：轉入 Code 編號
	<input type="checkbox"/> % 百分比 <input type="checkbox"/> Units 單位	

Only applicable if the corresponding underlying fund(s) of the Investment Choice(s) switched in is / are classified as derivative fund(s) by the Securities and Futures Commission in Hong Kong.  
只適用於所轉入之投資選項的相關基金被香港證券及期貨事務監察委員會界定為衍生產品基金。

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.)?  
你是否具有對投資於衍生工具的金融產品有相關的投資知識及經驗（例如曾買賣有衍生工具成份的基金或投資於該類相關基金的投資選項）？

☐ Yes 是      ☐ No 否

(Please complete Part C if your answer is "NO".  
如閣下的答案是“否”，請填寫第三部份。)

B2 : Regular Auto-Switching 定期自動轉換

**Amount per Switching 每次轉換金額 (USD 美元) :** \_\_\_\_\_ **No. of Switching 轉換次數 :** \_\_\_\_\_  
*(If “No. of Switching” is not filled in, the regular auto-switching will continue until the account value of the switching-out investment choice is used up. Such regular auto-switching will resume automatically when the switching-out investment choice has value again and will stop when the value is used up. This action will take place on a recurring basis until a new instruction is officially given by the policyowners.  
如未提供轉換次數，定期自動轉換便會啟動，直至轉出投資選項的帳戶價值用罄為止。若轉出投資選項重新增值，定期自動轉換仍將自動延續，直至轉出投資選項的帳戶價值用罄為止。有關程序將自動重複，直至保單持有人另行作出正式指示。)*

**Switching Mode 轉換形式 :** ☐ Monthly 每月    ☐ Quarterly 每季    ☐ Semi-Annual 每半年    ☐ Annual 每年    **Effective date 生效日期 :** \_\_\_\_\_ (DD 日/MM 月/YYYY 年)  
*(The effective date can be any dealing day of a month except 29th, 30th or 31st; If no specific instruction is given here, the effective date will be the request processing date  
除 29、30 及 31 日外，可接受一個月內的任何一個交易日；若閣下於此欄並無作出特別指示，生效日期將以處理申請當日為準)*

FROM Switching Out 由：轉出 Code 編號	Switching Out 轉出	TO Switching In 至：轉入 Code 編號
	Amounts 金額 (USD 美元)	

Only applicable if the corresponding underlying fund(s) of the Investment Choice(s) switched in is / are classified as derivative fund(s) by the Securities and Futures Commission in Hong Kong.  
只適用於所轉入之投資選項的相關基金被香港證券及期貨事務監察委員會界定為衍生產品基金。

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.)?  
你是否具有對投資於衍生工具的金融產品有相關的投資知識及經驗（例如曾買賣有衍生工具成份的基金或投資於該類相關基金的投資選項）？

☐ Yes 是      ☐ No 否

(Please complete Part C if your answer is "NO".  
如閣下的答案是“否”，請填寫第三部份。)



- (1) No regular auto-switching/ switching-in is allowed for Manulife Inv China A Fund and Manulife Inv China Bond Fund.  
「宏利智富中國A股基金」及「宏利智富中國債券基金」暫不設定期自動轉換／轉入安排。
- (2) Manulife Inv China A Fund and Manulife Inv China Bond Fund can be switched out in terms of unit/ percentage to Manulife Inv Amundi Cash Fund only.  
「宏利智富中國A股基金」及「宏利智富中國債券基金」只容許以百分比或單位形式轉至「宏利智富東方匯理現金基金」。
- (3) Exit fee (if any), up to 0.3% of redemption amount, will be deducted from the proceeds upon redemption, switching-out or full surrender for Manulife Inv China A Fund and Manulife Inv China Bond Fund.  
「宏利智富中國A股基金」及「宏利智富中國債券基金」贖回、轉出或退保時需從贖回款額中扣除不多於0.3%之退出費用(如適用)。
- (4) Please note that no more than one switch instruction (regardless of whether it is given by whatever means) should be given to us with respect to the SAME switch option for the SAME POLICY on the SAME DAY (cut-off time is 3:00 p.m. Hong Kong time). If more than one SAME switching instruction with respect to the same policy is received by us on the same day, we may, but are not obliged to, contact you to clarify your instruction. This may lead to delay in our processing of your instruction. For the avoidance of doubt, we shall have the sole right and discretion to accept or reject your subsequent instructions if you give SAME switching instructions with respect to the same policy more than once to us on the same day.  
請勿於同一日內(截至香港時間下午三時止)就同一份保單提交相同的轉換指示多於一次(無論透過任何方式)。如公司於同一日內超過一次收到有關同一份保單的相同轉換指示,我們可能(但並非必須)聯絡閣下以作確認,因此閣下的指示或會延遲處理。為清晰起見,如公司在同一日內接到閣下就同一份保單提交相同轉換指示多於一次,我們有權接受或拒絕受理其後的相同轉換指示。
- (5) Minimum switching from one investment choice to another investment choice is USD250. This minimum requirement is applicable to all of the above switching types.  
每次由一項投資選項轉換至另一項投資選項之最低轉換金額為250 美元,此最低轉換金額有效於上述所有轉換。
- (6) If the remaining Account Value of the switching out investment choice is less than USD1,500, all selected investment choices, less switching fee and/or exit fee (if any), of that investment choice may at the Company's discretion be switched to the switching in investment choice according to the above allocation instruction.  
如轉換後的投資選項帳戶價值低於1,500 美元,本公司有權將所有轉出投資選項按上述分配於扣除轉換費及/退出費(如適用)後轉換至轉入投資選項。
- (7) The regular auto-switching arrangement will be stopped when the amount is used up. Regular switching will resume automatically when the switching-out investment choice has value again and will stop when the value is used up.  
若有關金額已沒有餘額,定期自動轉換安排會自動停止。如轉出的投資選項日後出現價值時,自動轉換便會自動恢復,直至帳戶價值用完。
- (8) The regular auto-switching allocation will be effective as soon as the Company considers applicable, and its allocation specified in the above table will override and update your existing regular auto-switching allocation filed with the Company.  
本公司將依據最快可行之日日期作為定期自動轉換分配之生效日,及其以上表內列明之轉換分配將取代及更新閣下於本公司的現有自動轉換分配記錄。
- (9) If you choose any investment choice which aims to distribute dividends on a regular basis, please note the associated risks. In particular, the corresponding underlying fund does **NOT GUARANTEE** the distribution of dividends, the frequency of distribution, and the amount or rate of dividends. Also, the underlying fund may at its discretion pay dividend out of capital or gross income while charging / paying all or part of its fees and expenses to / out of its capital (i.e. effectively pay dividend out of capital), which may therefore result in a drop in the unit price of the investment choice corresponding to that underlying fund. Please refer to the Investment Choice Brochure for the associated risks. For details of the dividend composition of the underlying fund, please visit [www.manulife.com.hk](http://www.manulife.com.hk). Further, please complete and submit the form of "Application for Payout Distribution Investment Choice" with copy of bank account proof.  
如閣下選擇任何旨在定期分派股息的投資選項,請注意相關風險。尤其,相應的相關基金並不保證股息的分派,分派的頻率,及股息的金額或息率。此外,相關基金或可酌情從資本或總收益撥付股息並同時從其資本中收取/支付全部或部分的費用和支出(即實際上從資本中撥付股息)。因而或會導致相關基金相應的投資選項的單位價格下跌。請參閱投資選項手冊以了解相關風險。有關相關基金股息組成的詳情,請瀏覽[www.manulife.com.hk](http://www.manulife.com.hk)。同時,請填妥「支付派發投資選項申請表」,並連同銀行存摺影印本一併提交。

(This part is **ONLY** applicable for the request of Change of Existing Regular Subscription Information, Single Switching & Regular Auto Switching)  
(此部分**只適用**於更改現有定期認購資料，單次轉換和定期自動轉換的申請)

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

- (i) The corresponding underlying fund(s) of the investment subscribed / switched in is / are classified as derivative fund(s), but you do not have any investment knowledge and / or experience in financial products with derivatives exposure (e.g. prior experience in trading investment choice(s) etc.)  
and / or
- (ii) the risk level of the investment choice(s) to be subscribed / switched in is / are inconsistent with your risk tolerance level.

請填妥此部份如

- (i) 所認購／轉入之投資選項的相關基金被定為衍生產品基金，而閣下對投資於衍生工具的金融產品沒有相關的投資知識及／或經驗（例如沒曾買賣相關基金的投資選項）及／或
- (ii) 將認購／或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 in (i) and (ii) 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 an 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(i)和(ii)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.

On additional associated risks, we confirm that it is your internal responsibility to provide with any application of assets explicit view. 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）也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。)

y of policyowner's HKID card/Passport/Business

為遵守保險業務守則，如屬申請贖回或全數退保，請附上保單持有人的香港身份證／護照／商業登記證副本，並請於該副本上註明保單編號。

**第四部份：贖回（請填寫第六部份）**

Investment Choice Code 投資選擇編號

Remarks on Part D 第四部份註釋

(1) Minimum redemption per policy is

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本人 / 吾等 (保單持有人), 現將上述保單全數退保及要求根據以下付款指示退回退保價值 (如有)。本人 / 吾等明白貴公司可收取有關提早贖回費及 / 或退出費 (如適用)。

**第六部份：付款指示**（如未有指明或所選擇的付款方法無法被使用，預設電子提取付款方法（如有）將採用為是次付款方法）

Default e-Payout Method will be applied (if any) if no option is specified or the specified option is invalid 如未有指明或所選擇的付款方法無法被使用，預設電子提取付款方法（如有）將採用為是次付款方法

- 預設電子提取付款方式（即上一次經轉數快或直接存入銀行帳戶以收取理賠金額或保單款項之渠道。如選擇此選項但未有預先設立提取安排，將根據下列b(i) 選項處理付款（如適用）。否則將以支票形式支付。）

OR below specified e-Payout Method (will be set as default arrangement) 或以下指定電子提取付款方法（將被設置為預設付款方式）：

- ☐ (i) Current autopay bank account in HKD currency for payment of premium and levy 現時繳付保費及徵費之港元自動轉帳銀行帳戶

1. Name of account holder 帳戶持有人姓名：

- ☐ HKD Bank Account 港元銀行帳戶

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）

Bank Name 銀行名稱: **THE HONGKONG AND SHANGHAI BANKING CORPORATION LTD** 香港上海滙豐銀行有限公司

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**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）

- Hong Kong Mobile Phone Number 香港手提電話號碼：

( 852 ) \_\_\_\_\_

Others: Country / Region Code & Mobile Phone Number 其他：國家／區域號碼及手提電話號碼：

( ) \_\_\_\_\_

- The above specified Faster Payment System (FPS) mobile phone number is for FPS payment only and will not be updated to your contact information in our record. 上述指定之手提電話號碼只用於轉數快轉賬，並不會用作更新您於我們紀錄內的聯絡資料。

- For payout through FPS, only applicable to payment with maximum daily transaction limit not exceeding HKD1,000,000 (or equivalent) per policy. If payment is exceeding HKD1,000,000 (or equivalent), or the instruction cannot be executed, it will be issued by cheque. 經轉數快之付款，每份保單每日最高存款交易不能超過港元1,000,000 (或等值)。如交易金額超過港元1,000,000 (或等值)，或無法執行有關付款指示，總額將以支票形式支付。

- For payout through Direct Credit, only applicable to payment with maximum daily transaction limit not exceeding HKD300,000/USD37,500 per policy. If payment is exceeding HKD300,000/USD37,500, or the instruction cannot be executed, it will be issued by cheque. 經直接存入銀行帳戶之付款，每份保單每日最高存款交易不能超過港元300,000 / 美元37,500。如交易金額超過港元300,000 / 美元37,500，或無法執行有關付款指示，總額將以支票形式支付。

- The above instruction will replace the existing default e-Payout method (if any). 以上指示將取代現有之電子預設付款指示(如有)。

- If there is no default e-Payout method set in our record, it will be issued by cheque. 如未有設立電子預設付款方法，總額將以支票形式支付。

☐ For **ALL policies** - Paid by Cheque in **Hong Kong Dollar<sup>(a)</sup>** 適用於**所有保單** - 以**港幣**支票支付<sup>(a)</sup>

☐ For **USD policy** - Paid by Cheque in **policy currency<sup>(b)</sup>** (drawn in Hong Kong) 適用於**美元保單** - 以**保單貨幣**支票支付<sup>(b)</sup> (由香港的銀行付款)

☐ For **USD policy only** - Paid by Cheque in **USD<sup>(c)</sup>** (drawn in United States) 只適用於**美元保單** - 以**美元**支票支付<sup>(c)</sup> (由美國的銀行付款)

Cheque collection method 支票交付方式

☐ Through my Insurance Advisor 經由本人的保險顧問轉交

☐ By mail to my latest correspondence address with Manulife 寄往本人於宏利紀錄的最新通訊地址

☐ By registered mail to my latest correspondence address with Manulife (only applicable to payment cheque amount of HKD1,000,000 or above or equivalent in other currency.)<sup>(a)</sup> 以掛號方式寄往本人於宏利紀錄的最新通訊地址 (只適用於支票金額為港元1,000,000或以上或相等的其他貨幣)<sup>(a)</sup>

(a) In general, it takes a longer settlement period to clear a foreign cheque in Hong Kong. Bank charges may be incurred by client for clearing the cheque. 銀行通常需要較長的結算時間由香港兌現外幣支票；另銀行或會向客戶徵收兌現支票的相關手續費。

- (c) If the payment cheque amount is less than HKD1,000,000 or equivalent in other currency, the cheque will be sent by ordinary mail. 如支票金額少於港幣1,000,000 或相等之其他貨幣，支票會以普通郵寄方式寄出。

- 轉移至本人 / 吾等其他之指定個人保險保單 (請確保第四或第五部份已填妥)

Policy number 保單編號			
Amount 金額	<input type="checkbox"/> USD 美元 _____ <input type="checkbox"/> HKD 港元 \$ _____	<input type="checkbox"/> USD 美元 _____ <input type="checkbox"/> HKD 港元 \$ _____	<input type="checkbox"/> USD 美元 _____ <input type="checkbox"/> HKD 港元 \$ _____
Purpose 用途	<input type="checkbox"/> Payment of Premium and/ or Levy 繳付保費及 / 或徵費 <input type="checkbox"/> Loan Repayment 償還貸款 <input type="checkbox"/> Other 其他	<input type="checkbox"/> Payment of Premium and/ or Levy 繳付保費及 / 或徵費 <input type="checkbox"/> Loan Repayment 償還貸款 <input type="checkbox"/> Other 其他	<input type="checkbox"/> Payment of Premium and/ or Levy 繳付保費及 / 或徵費 <input type="checkbox"/> Loan Repayment 償還貸款 <input type="checkbox"/> Other 其他



## Part G : Collection of Levy on Insurance Premium(s) by the Insurance Authority (“IA”) 第七部份：保險業監管局（「保監局」）所收取的保費徵費

I/We, the policyowner, hereby acknowledge, agree and confirm the following in relation to my obligations to pay a prescribed levy on each premium payment made under the policy (“Levy”) pursuant to section 134 of the Insurance Ordinance (Cap. 41), the Insurance (Levy) Regulation and the Insurance (Levy) Order.

本人 / 吾等（作為保單持有人）知悉、同意及確認，根據《保險業條例》（第41章）第134條、《保險業（徵費）規例》及《保險業（徵費）令》，有關本人 / 吾等有責任於每次根據保單繳付保費時需同時繳付訂明徵費（「徵費」）的以下各項：

- The policyowner shall, each time a premium is paid, pay Levy to the IA, via the Company, the amount of which is subject to the rate and cap as prescribed by the Insurance (Levy) Order.  
保單持有人需要於每次繳付保費時，透過本公司繳付徵費予保監局，其金額乃根據《保險業（徵費）令》所訂明的徵費率及徵費上限而計算。
- A failure to pay Levy by the policyowner when a premium is paid is a contravention of the Insurance (Levy) Regulation. The IA may recover the outstanding Levy as a civil debt due to the IA and impose a pecuniary penalty at a rate as from time to time prescribed under the Insurance (Levy) Regulation against the policyowner.  
如保單持有人沒有於繳交保費時繳付徵費，保單持有人將會被視作違反《保險業（徵費）規例》。保監局有權以民事債項為基礎追收未繳付的徵費，以及根據由《保險業（徵費）規例》不時訂明的費率，對保單持有人施加罰款。
- In the event of default for payment of Levy, the Company may, at its discretion and/or as reasonably required by the IA, provide the particulars of the policyowner to the IA.  
對於拖欠繳付徵費的情況，本公司可酌情決定及/或根據保監局合理的要求，提供保單持有人的詳情予保監局。
- The Company shall collect Levy from the policyowner along with the payment of the corresponding premium. Unless specified otherwise, where the premium is settled according to the terms of the policy and/or the instruction of the policyowner through, including without limitation, direct debit from an account specified by the policyowner, deduction from premium dump-in facility, accumulated dividends and/or other entitlements available to the policyowner, automatic premium loan and/or other automatic premium payment options, the Levy corresponding to the premium so collected shall be collected at the same time and in the same manner.  
本公司將於保單持有人繳付保費時一併收取相應徵費。除非另有註明，否則，當保費以根據保單條款及/或保單持有人所指示的方式繳付時，包括但不限於從保單持有人指定的直接付款帳戶扣繳、從保單注入款項、累計紅利及/或保單持有人的其他適用權益扣除、以自動貸款代繳保費及/或其他自動繳交保費方式，則本公司將於同一時間及以相同方式收取該筆保費的相應徵費。
- Any outstanding of Levy shall be treated as an indebtedness to the Company and the Company may first deduct the amount of outstanding Levy as indebtedness from the benefits and/or entitlements (including without limitation the cash value, dividend and/or death proceeds of the policy) otherwise available to the policyowner, assignee or beneficiary, if any, pursuant to the policy, as the case may be.  
任何欠繳的徵費會被本公司視為負債。當本公司提供保障及/或權益予保單持有人、受讓人或受益人時，包括但不限於保單的現金價值、紅利及/或死亡賠償（如適用及根據保單及情況而定），可先從金額中扣除被視為負債的欠繳徵費。
- The premium and levy can be paid in other currency as acceptable by the Company, by using the prevailing exchange rate as determined by the Company which may change from time to time. Under such circumstances, the policyowner may be subject to exchange rate fluctuation risk.  
保費及徵費可以本公司所容許的其他貨幣支付，惟需根據當時適用的兌換率計算，而兌換率是由本公司釐定並可不時作出修訂。在這種情況下，保單持有人可能需承受匯率風險。
- The above confirmation shall bind my/our successors, assignees and/or beneficiaries. This confirmation shall remain valid notwithstanding my/our death or incapacity.  
本人 / 吾等之繼承人、受讓人及/或受益人亦受此確認書約束。即使本人 / 吾等死亡或喪失行為能力，此確認書仍然存有法律效力。

Note: For more details on Levy and its arrangement, please visit our website [www.manulife.com.hk](http://www.manulife.com.hk).

註：有關更多徵費的詳情及安排，請參閱宏利網站 [www.manulife.com.hk](http://www.manulife.com.hk)。

## Part H: Declaration & Authorization 第八部份：聲明及授權

I/We, the policyowner, hereby agree to the application as stated above and understand that the above application is bound by the provisions stated in the Contract. For the case of surrender, I/we hereby agree to surrender the above policy for its surrender value, if any. I/We understand that early redemption fees and/or exit fee may be levied as appropriate and that the above application is bound by the Surrender and Withdrawals/Policy Surrender and Partial Withdrawals provisions as stated in the Contract.

I/We confirm that the request is made at my/our own volition and at my/our own risk after reading and understanding all relevant information relating to the policy. I/We shall make my/our own independent decisions/judgments in respect of subscription, redemption, switching or any other matters relating to my/our selected investment choices and my/our policy. I/We confirm and fully understand/aware of the associated risk and return of the Investment Choices chosen by me/us, which may or may not be suitable for me/us. I/We declare that I/we do not have any bankruptcy petition made against me/us. I/We understand that all payments and benefits of the policy will not be payable by the Company if the identification of the relevant parties does not completely follow the Company's guidelines and instructions provided in this application.

All information in this application form together with any subsequent alterations or supplements of it are collected to enable the Company to carry on insurance business and may be transferred to and/or used by the Company (including its subsidiaries, affiliated companies and associated companies, whether they are located or registered in Hong Kong or outside Hong Kong) and any service providers (whether they are located or registered in Hong Kong or outside Hong Kong) for the purpose of approving and underwriting this application, administering and reinsuring the policy, preventing money laundering and/or terrorist financing activities, and/or adjudicating any insurance or related claims thereof. My/our data may be transferred to any relevant regulatory bodies to enable them to carry out their regulatory functions. I/We have received and read the Notice to Customers relating to the Personal Data (Privacy) Ordinance (version 20130401-01) (“Notice”). I/We understand and agree to the Notice.

本人 / 吾等(保單持有人)同意以上之申請及明白上述申請受保單合約內之條款約束。如屬退保之申請事宜，本人 / 吾等同意將以上保單退保以提取退保價值。本人 / 吾等明白貴公司可收取有關提早贖回費及 / 或退出費，亦明白上述之退保申請受保單合約內之退保及提款 / 保單退保及提取部分款項條款約束。

本人 / 吾等於細閱及明白所有相關保單資料後，確認此要求乃本人 / 吾等的意願，並願意承擔所有風險。本人 / 吾等就認購、贖回、轉換或其他本人 / 吾等所選擇的投資選項及保單之事項作獨立決定 / 判斷。本人 / 吾等確認及充份理解 / 認識本人 / 吾等所選擇的投資選項所附帶之風險及潛在回報，而該風險可適合或不適合本人 / 吾等。本人 / 吾等聲明本人 / 吾等現時並沒有破產。本人 / 吾等明白倘相關人士之身份證明資料未能完全符合貴公司於此申請上提供的指引及規定，貴公司將不會根據保單作出任何付款及賠償。

本申請表所提供之所有資料與任何日後作出之修訂或補充，目的在於確保貴公司之保險業務得以順利運作，而該等資料可供貴公司（包括其附屬公司、關聯公司及聯繫公司，不論其位於或註冊於香港或香港境外）及任何服務供應商（不論其位於或註冊於香港或香港境外）轉移及 / 或用以批核此申請、管理此保單並安排分保、防止洗黑錢及 / 或恐怖分子融資活動及 / 或處理有關之保險或索償申請。本人 / 吾等之資料可轉移予相關機構以執行監管職權。本人/吾等已收訖及閱畢《有關〈個人資料(私隱)條例〉的客戶通知(20130401-01版本)》(「通知」)。本人/吾等清楚明白及同意該通知之內容。

Signed on this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_  
簽署日期 \_\_\_\_\_ Day 日 \_\_\_\_\_ Month 月 \_\_\_\_\_ Year 年

Signature of First Policyowner  
第一保單持有人簽署

X

Signature of Second Policyowner (if applicable)  
第二保單持有人簽署（如適用）

X

☒ Please return the completed form to Individual Financial Products, Manulife (International) Limited, 22/F., Manulife Financial Centre, 223-231 Wai Yip Street, Kwun Tong, Kowloon, Hong Kong.  
請將填妥的表格寄回香港九龍觀塘偉業街223-231號宏利金融中心22樓宏利人壽保險（國際）有限公司個人理財產品業務部。