

風險意向問卷（只適用於保單繕發後）
Risk Profile Questionnaire
(only applicable after policy issuance)



*只適用於投資相連壽險計劃 (only applicable to Investment-linked products)

保單號碼 Policy Number	<input type="text"/>	保險代理人/ 保險經紀姓名 Name of the Insurance Agent / Insurance Broker	<input type="text"/>
保單持有人姓名 Name of Policy Owner	<input type="text"/>	保險代理人/ 保險經紀編號 Insurance Agent / Insurance Broker Code	<input type="text"/>
		保險代理人/保險經紀電話號碼 Insurance Agent / Insurance Broker Telephone No.	<input type="text"/>

聲明 Declaration

本風險意向問卷(問卷) 由富通保險有限公司提供。此問卷目的在於協助閣下認識閣下的風險承受程度。此評估只提供一般的指引，而不可被視為獨特的投資意見。此評估並未能覆蓋閣下在投資時應考慮的所有因素。閣下的投資取向和決定可能與以上分析結果不同。作出任何投資決定前，閣下應全面了解有關產品的風險和回報，確定該投資符合閣下的投資目標，且有關風險亦在閣下承受能力之內。如對投資有任何疑問，請尋求獨立專業意見。

若閣下的基金選擇與風險取向不一致，則可能會影響到富通保險有限公司就閣下的風險承擔程度、投資需要而進行的評估及所提供之服務。

This Risk Profile Questionnaire (Questionnaire) is provided to you by FTLife Insurance Company Limited. This Questionnaire is to help you identify your risk tolerance level. It is intended to provide general guidance only. It should not be treated as specific investment advice. The Questionnaire does not cover all issues you should consider while investing. Your preference and investment decision may be different from what is indicated above. Before making any investment decision, you should fully understand the product risks and merits, determine that the investment is consistent with your objectives and that you are able to assume the risk. If you have any questions about investment, you are strongly advised to seek independent professional advice.

If your fund selection do not match with your Risk Profile, it may affect FTLife Insurance Company Limited's assessment of your risk profile, investment needs and any services that may be provided.

在確定適合閣下的投資選擇時，風險承受力是一個關鍵的考慮因素

Tolerance for risk is a key consideration in determining your probable level of comfort with varying investing choices

請填妥問卷，及在適當位置加上“✓”號。Please complete the questionnaire, and “✓” where appropriate.

I) 投資風險意向問卷(問卷) Investment Risk Profile Questionnaire (Questionnaire)

第一部分 Section 1 期限 Time Horizon

閣下的現況與未來收入需求 Your current situation and future income needs

- | | |
|--|--|
| <p>1. 閣下現在的年齡？
What is your current age?</p> | <p>a) <input type="checkbox"/> 45 歲以下 Less than age 45
b) <input type="checkbox"/> 45 歲至 55 歲 Age 45-55
c) <input type="checkbox"/> 56 歲至 65 歲 Age 56-65
d) <input type="checkbox"/> 66 歲至 75 歲 Age 66-75
e) <input type="checkbox"/> 75 歲以上 Older than age 75</p> |
| <p>2. 閣下希望甚麼時候開始提取您的投資？
When do you expect to start withdrawing your investment?</p> | <p>a) <input type="checkbox"/> 20年後 After 20 years
b) <input type="checkbox"/> 10 至 20 年內 In 10 to 20 years
c) <input type="checkbox"/> 5 至 10 年內 In 5 to 10 years
d) <input type="checkbox"/> 現在不會，但 5 年內會 Not now, but within 5 years
e) <input type="checkbox"/> 現在 Immediately</p> |



第二部分 Section 2 長期目標與期望 Long-Term Goals and Expectations	
閣下對長期投資表現的看法 Your views of how investment should perform over the long term	
3. 閣下對這項投資的目標是甚麼？ What is your goal for this investment?	a) <input type="checkbox"/> 大幅增長 To grow aggressively b) <input type="checkbox"/> 顯著增長 To grow significantly c) <input type="checkbox"/> 適量增長 To grow moderately d) <input type="checkbox"/> 些微增長 To grow slightly e) <input type="checkbox"/> 避免虧損 To avoid losing money
4. 在正常市況下，閣下對這項投資有何期望？ Under normal market condition, what would you expect from this investment over time?	a) <input type="checkbox"/> 與股市表現大致相若 To generally keep pace with the stock market b) <input type="checkbox"/> 略遜於股市表現，但仍能取得豐厚盈利 To slightly trail the stock market, but still make a good profit c) <input type="checkbox"/> 遜於股市表現，但仍能取得適量盈利 To trail the stock market, but still make a moderate profit d) <input type="checkbox"/> 維持穩健，但仍能取得一般盈利 To have some stability, but still make modest profits e) <input type="checkbox"/> 維持高度穩健，但仍略有薄利 To have a high degree of stability, but still make small profits
5. 假如股市在今後十年表現極差，閣下對這項投資有何期望？ Suppose the stock market performs poorly over the next decade. What would you expect from this investment?	a) <input type="checkbox"/> 引致虧損 To lose money b) <input type="checkbox"/> 略賺或持平 To make very little gain or nothing c) <input type="checkbox"/> 維持少量盈利 To make a little gain d) <input type="checkbox"/> 取得適量盈利 To make a modest gain e) <input type="checkbox"/> 幾乎不受股市表現的影響 To be slightly affected by what happens in the stock market
第三部分 Section 3 對短期風險的態度 Short-Term Risk Attitudes	
閣下對短期波動的態度 Your attitude towards short-term volatility	
6. 下列陳述中，哪一項最符合閣下對這項投資未來三年表現的態度？ Which of these statements best describes your attitude about the performance of this investment over the next three years?	a) <input type="checkbox"/> 我不介意虧損 I don't mind if I lose money b) <input type="checkbox"/> 我能接受虧損 I can tolerate a loss c) <input type="checkbox"/> 我能接受少量虧損 I can tolerate a small loss d) <input type="checkbox"/> 我難以接受任何虧損 I cannot tolerate any losses e) <input type="checkbox"/> 我期望至少能略有盈利 I expect to have at least a little gain
7. 下列陳述中，哪一項最符合閣下對這項投資今後三個月表現的態度？ Which of these statements best describes your attitude about the performance of this investment over the next three months?	a) <input type="checkbox"/> 無所謂，一個季度的表現沒有任何意義 Who cares? One calendar quarter means nothing b) <input type="checkbox"/> 我不會因於這段時間出現的虧損感到憂慮 I wouldn't worry about losses in that time frame c) <input type="checkbox"/> 若虧損高於10%，我會感到不安 If I suffered a loss of greater than 10%, I'd get concerned d) <input type="checkbox"/> 我只能接受少量短期虧損 I can only tolerate small short-term losses e) <input type="checkbox"/> 我難以接受任何虧損 I cannot tolerate any losses

投資風險意向問卷結果 Investment Risk Profile Questionnaire Result

這問卷基礎根據影響投資決策的三種因素對閣下的風承受力評分，這三種因素是期限、長期目標與期望及對短期風險的態度。您可參考以下分數表，並根據第I節「投資風險意向問卷」內第一至第三部分七條問題的答案以得出您的總得分。另外，在投資者意向分析表中，您可根據您的總得分參考相對應的投資者意向及可能適合您的投資選擇風險程度。您亦會收到此風險意向問卷的更新資料確認信以作紀錄。

Your attitude to risk is a critical factor in determining a suitable approach to investment for your goal. In simple terms, attitude to risk is influenced by three factors. They are Time Horizon, Long-Term Goals and Expectations, and Short-Term Risk Attitudes. Your total score for part I of the Risk Profile Questionnaire shall be the sum of scores of your answers in those 7 individual questions of Section 1 to Section 3 above by reference to the following Scoring Table. Further, in the table of Investor Profile Analysis, your total score shall match with a corresponding Investor Profile and range of risk level of Investment Choices which may be suitable for you. A confirmation notice for your updated profile in respect of this Risk Profile Questionnaire will be sent to you for records.

分數表（適用於第I節的問題） Scoring Table (for questions in Part I)

答案 Answer	a	b	c	d	e
分數 Score	5	4	3	2	1

投資者意向分析 Investor Profile Analysis

總分數 (第 I 節) Total Score (Part I)	投資者意向 Investor Profile	投資選擇風險程度 (✓代表可能合適) Investment Choice Risk Level (✓ indicates it may be suitable)		
		低 Low	中 Medium	高 High
7-10 分 / scores	1) 非常保守 Very Conservative	✓		
11-17 分 / scores	2) 保守 Conservative	✓	✓	
18-24 分 / scores	3) 穩健 Moderate	✓	✓	
25-31 分 / scores	4) 積極 Aggressive	✓	✓	✓
32-35 分 / scores	5) 非常積極 Very Aggressive	✓	✓	✓

投資者意向 Investor Profile	
1) 非常保守 Very Conservative	<p>對於非常保守的投資者，其投資組合將投資於風險最小的領域，例如現金和固定收入證券。這種投資方法具有較高穩定性，應盡量減少短期大幅波動。其綜合回報沒有保證，但應不會大起大落。但是，相對於風險較高的投資方法，這種方法的回報率相對較低，五年以上的投資尤其如此。</p> <p>As a very conservative investor, your portfolio will be invested in the most risk-averse areas such as cash and fixed-income securities. This approach offers a high degree of stability and should minimize the chances of substantial short-term volatility. The overall return, while not guaranteed, should fall within a narrow range of possibilities. However, particularly for time periods greater than five years, these returns may underperform the returns achievable from a higher-risk approach.</p>
2) 保守 Conservative	<p>對於保守的投資者，其投資組合將主要投資於風險最小的領域，例如現金和固定收入證券，只投入適量資金購買股票。</p> <p>這種投資方法注重穩定性，而不追求最大回報，並應當限制短期大幅波動。其綜合回報沒有保證，但相對而言，應不會大起大落。但是，相對於風險較高的投資方法，這種方法的回報率相對較低，五年以上的投資尤其如此。</p> <p>As a conservative investor, your portfolio will be invested primarily in risk-averse areas such as cash and fixed-income securities with only a modest exposure to equities. This approach concentrates on stability rather than maximizing return and should limit the chances of substantial short-term volatility. The overall return, while not guaranteed, should fall within a relatively narrow range of possibilities. However, particularly for time periods greater than five years, these returns may underperform the returns achievable from a higher-risk approach.</p>
3) 穩健 Moderate	<p>對於穩健的投資者，其投資組合中包含股票投資，但同時也投資於較為安全的領域，例如現金、固定收入證券和房地產，藉此衝淡風險。這種方法追求平穩與回報間的平衡，可能涉及一些短期波動。其綜合回報沒有保證，但也不會過於出乎意料。大多數情形下，相對於較為保守的投資方法，這種方法的回報率相對較高，但又不及風險較高的投資方法，五年以上的投資更是如此。</p> <p>As a moderate investor, your portfolio will include investment in equities, balanced by exposure to more risk-averse areas of the market such as cash, fixed-income securities, and real estate. This approach aims to achieve a balance between stability and return but is likely to involve at least some short-term volatility. The overall return is not guaranteed, although the range of possible outcomes should not be extreme. In most circumstances, particularly for time periods greater than five years, these returns should outperform the returns achievable from a more conservative approach but may underperform the returns achievable from a higher-risk approach.</p>
4) 積極 Aggressive	<p>對於積極的投資者，其投資組合主要是股票。這種方法注重獲得豐厚的綜合投資回報，但又對大多數投機領域敬而遠之。投資價值在短期內可能會有大幅波動。投資期限內，最終獲得的回報較難預料。大多數情形下，相對於較為保守的投資方法，這種方法的回報率較高，五年以上的投資尤其如此。</p> <p>As an aggressive investor, your portfolio will be invested primarily in equities. This approach concentrates on achieving a good overall return on your investment while avoiding the most speculative areas of the market. Significant short-term fluctuations in value can be expected. The eventual return for the time period over which you invest could fall within a relatively wide range of possibilities. In most circumstances, particularly for time periods greater than five years, these returns should outperform the returns achievable from a more conservative approach.</p>
5) 非常積極 Very Aggressive	<p>對於非常積極的投資者，其投資組合將投資於股票，並且敢於涉足一些投機領域。這種方法追求最大回報，同時願意承受投資價值的短期大幅波動，甚至長期虧損。投資期限內，最終獲得的回報很難預料。大多數情形下，其回報率應高於較為保守的方法。</p> <p>As a very aggressive investor, your portfolio will be invested in equities and will include exposure to more speculative areas of the market. The aim is to maximize return while accepting the possibility of large short-term fluctuations in value and even the possibility of longer-term losses. The eventual return for the time period over which you invest could fall within a wide range of possibilities. In most circumstances, the return should outperform the returns achievable from a more conservative approach.</p>

II) 衍生工具產品投資知識及經驗概況 **Derivatives Investment Knowledge and Experience Profile**

衍生工具產品投資經驗 **Derivatives Investment Experience**

- 是 Yes 閣下在過去三年內進行過至少一次衍生產品(例如:期權、期貨、認股權證、牛熊證、孖展買賣、累計認購期權或累計認沽期權)或投資於衍生產品的相關基金的交易。
- 否 No You have executed at least once in derivative products (e.g. Option, Futures, Warrant, Callable Bull/Bear Contracts, Margin Trading, Accumulator or Decumulator) or underlying funds which invest in derivative products within the past three years.

衍生工具產品知識 **Derivatives Product Knowledge**

閣下曾接受與衍生產品及/或投資於衍生產品的相關基金相關的深入培訓或參加相關的課程。

You have undergone in-depth training or attended courses on derivative products and/or underlying funds which invest in derivative products.

- 是 Yes 否 No 關於衍生產品的相關資格 Qualification related to derivatives
- 是 Yes 否 No 相關衍生產品的工作經驗 Work Experience related to derivatives
- 是 Yes 否 No 曾參加有關衍生工具產品的培訓或課程 Attended related training or course on derivatives

如閣下選擇不填報上述「風險意向問卷」的任何部份，閣下必須書面詳述有關原因。

If you choose to deviate in any respect from the Risk Profile Questionnaire process, you must indicate your reason(s) in writing.

(申請人必須於此欄內提供原因)

(Applicant must complete explanation in this box)

申請人姓名
Name of Applicant

申請人簽署
Signature of Applicant

日期：日 / 月 / 年
Date : DD/MM/YY

持牌保險中介人姓名
Name of Licensed Insurance
Intermediary

持牌保險中介人簽署
Signature of Licensed Insurance
Intermediary

日期：日 / 月 / 年
Date : DD/MM/YY

註：若本表格上填報的資料有重大改變，閣下須提交新一份投資風險取向問卷，並通知本公司。

Note: You are required to inform us (the authorised insurer) and a new RPQ should be submitted if there is any material change of information provided in this form.