

Risk Profile Questionnaire

(閣下可向銷售的中介人索取風險承擔能力問卷之中文版本。)

You may request the Chinese version of this Risk Profile Questionnaire from your intermediary.)

Name of Consultant(s): _____ Consultant's Code(s): _____ Policy No.: _____

Please tick the appropriate box

Q1. What is your age group?

- 35 or below _____ 10
- 36 to 45 _____ 7
- 46 to 64 _____ 4
- 65 or above _____ 1

Q2. What is your average monthly disposable income (from all sources including income from liquid assets; and after deducting the expenditure) in the past 2 years?

- Over HK\$100,000 _____ 4
- HK\$50,000 to HK\$100,000 _____ 3
- HK\$20,000 to HK\$49,999 _____ 2
- HK\$10,000 to HK\$19,999 _____ 1
- Less than HK\$10,000 _____ 0

Q3. What percentage of your monthly disposable income (from all sources including income from liquid assets and after deducting the expenditure), would you be able and willing to use to pay for the insurance premium (including your existing insurance policy(ies)) throughout the entire term of the insurance/ investment-linked policy?

- More than 50% _____ 5
- 41%-50% _____ 4
- 31%-40% _____ 3
- 21%-30% _____ 2
- 10%-20% _____ 1
- Less than 10% _____ 0

Q4. How many months of household expenses could be covered by your reserve (example: saving and liquid asset etc.)?

- More than 12 months _____ 5
- 6-12 months _____ 4
- 3-6 months _____ 3
- Less than 3 months _____ 2
- None _____ 1

Q5. What percentage of your investable assets (not including home) does this investment represent?

- Less than 25% _____ 4
- Between 25% to 49% _____ 3
- Between 50% to 75% _____ 2
- Greater than 75% _____ 1

Q6. How many years of investment experience do you have?

- Without any experience _____ 0
- Less than 1 year _____ 1
- 1 year to 5 years _____ 2
- 6 years to 10 years _____ 3
- Over 10 years _____ 4

Q7. When do you expect to start withdrawing your investment?

- Less than 1 year _____ 0
- 1 to 5 years _____ 1
- 6 to 10 years _____ 2
- 11 to 15 years _____ 4
- 16 to 20 years _____ 6
- More than 20 years _____ 8

Q8. What is your investment objective?

- Safety foremost, I am not willing to take risks _____ 1
- Stable, balanced income and capital growth, I want more potential returns, so I am willing to take some risks to achieve them _____ 4
- Gradual long-term capital growth, I want reasonable returns and I am willing to take more risks to achieve them _____ 7
- Maximize capital growth, I want high returns and understand that I will need to take risks to achieve them _____ 10

Q9. Which of the following portfolio return volatility would you be most comfortable with?

- No price fluctuation _____ 1
- 5% to +5% _____ 2
- 10% to +10% _____ 4
- 20% to +20% _____ 7
- Below -20% to above +20% _____ 10

Q10. Do you have any general knowledge of derivative products? (Derivatives include futures, options, warrants, callable bull/bear contracts, convertible bonds, synthetic exchange traded funds and structured products).


- No _____ 0
- Yes, because (Please choose at least 1 of the following):
- a. Executed transactions in derivatives before, for:
- Less than 3 years _____ 1
- 3-10 years _____ 1
- Over 10 years _____ 1
- b. Gained work experience related to derivatives for:
- Less than 3 years _____ 1
- 3-10 years _____ 1
- Over 10 years _____ 1
- c. Attended training or course on derivatives _____ 1



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Total

Risk Profile Questionnaire

Score	Risk Profile	Risk Profile Description	For Portfolio Containing only Lifestyle Investment-linked Funds	
5-14	Conservative	An investor who is risk-averse and to whom capital preservation is very important.	100% Sun Life Conservative Lifestyle Portfolio	Lower Risk  Higher Risk
15-22	Stable	An investor who would like to have the capital gain potential, and he/she needs to take a low to medium level of risk in respect of the capital invested.	100% Sun Life Stable Lifestyle Portfolio	
23-30	Balanced	An investor who is willing to accept a medium level of risk.	100% Sun Life Balanced Lifestyle Portfolio	
31-39	Growth	An investor who would like to have greater capital gain potential, and he/she understands that he/she needs to take a moderately high level of risk.	100% Sun Life Growth Lifestyle Portfolio	
40 or above	Active	An investor who would like to have significant capital gain, and he understands that he/she needs to take a very high level of risk in respect of the capital invested.	100% Sun Life Active Lifestyle Portfolio	

Note: This Risk Profile Questionnaire is for your reference only. It is not intended to provide any investment advice. We strongly recommend you review your viewpoint about investment risk at least once a year or when major change occurs in your personal situation to make sure your investment decisions continue to match with your attitude towards investment risk profile. The score of Risk Profile Questionnaire will be remain unchanged unless a new Risk Profile Questionnaire form is successfully submitted.

Declaration: I understand that this questionnaire will help me assess my risk appetite and investment experience based on the information provided by me. I am aware that my financial needs may change over time depending on my personal situation and objectives. Therefore, I understand that this questionnaire is intended for reference only and does not constitute, in any manner, advice given by the company. No guarantee is given as to the accuracy or completeness of the suggestions and recommendations provided in this questionnaire. I confirm that I have made this decision entirely based on my own judgment.

Applicant's Name(s)

Applicant's Signature(s)

Date (DD/MM/YYYY)

Consultant's Name(s)

Consultant's Signature(s)

Date (DD/MM/YYYY)

Note: This Risk Profile Questionnaire is not a contract of insurance and it does not form part of any policy that may be issued.
IMPORTANT NOTE: PLEASE DO NOT SIGN ON BLANK FORM.

風險承擔能力問卷

(閣下可向銷售的中介人索取風險承擔能力問卷之英文版本。

You may request the English version of this Risk Profile Questionnaire from your intermediary.)

顧問姓名：_____ 顧問編號：_____ 保單編號：_____

請在適當空格✓

1. 閣下屬於以下哪個年齡組別？

- 35歲或以下 _____ 10
- 36至45歲 _____ 7
- 46至64歲 _____ 4
- 65歲或以上 _____ 1

2. 在過去兩年，閣下(透過所有收入來源包括流動資產收入；及扣除開支後)獲得每月可動用平均收入為？

- 超過港元\$100,000 _____ 4
- 港元\$50,000至港元\$100,000 _____ 3
- 港元\$20,000至港元\$49,999 _____ 2
- 港元\$10,000至港元\$19,999 _____ 1
- 少於港元\$10,000 _____ 0

3. 在整個保單/投資相連保單期內，閣下能夠及願意繳付之保費(包括閣下現有其他保單)佔閣下所有收入來源(包括流動資產收入及扣除開支)並可動用之每月收入比率為？

- 超過50% _____ 5
- 41%至50% _____ 4
- 31%至40% _____ 3
- 21%至30% _____ 2
- 10%至20% _____ 1
- 少於10% _____ 0

4. 閣下現有儲備(如儲蓄和流動資產等)足夠應付多少個月日常家庭開支？

- 超過12個月 _____ 5
- 6至12個月 _____ 4
- 3至6個月 _____ 3
- 少於3個月 _____ 2
- 沒有 _____ 1

5. 此投資佔閣下可投資資產(不包括自住房屋)百分比為？

- 少於25% _____ 4
- 介乎25%至49%之間 _____ 3
- 介乎50%至75%之間 _____ 2
- 超過75% _____ 1

6. 閣下有多少年投資經驗？

- 沒有任何經驗 _____ 0
- 少於1年 _____ 1
- 1至5年 _____ 2
- 6至10年 _____ 3
- 10年以上 _____ 4

7. 閣下預計何時開始提取投資款項？

- 少於1年 _____ 0
- 1至5年 _____ 1
- 6至10年 _____ 2
- 11至15年 _____ 4
- 16至20年 _____ 6
- 超過20年 _____ 8

8. 閣下投資目標是甚麼？

- 安全至上，我不願意承受任何風險 _____ 1
- 穩定、平衡收入與資本增長，我願意承受一些風險，以獲得較高潛在回報 _____ 4
- 資本長遠逐漸增長，我願意承受一定程度風險，以獲得合理回報 _____ 7
- 爭取最高資本增長，我明白必須承受風險，以獲得最高回報 _____ 10

9. 在下列選擇中，閣下可以接受哪一項回報波幅？

- 沒有價格波幅 _____ 1
- 5%至+5% _____ 2
- 10%至+10% _____ 4
- 20%至+20% _____ 7
- 低於-20%至超過+20% _____ 10

10. 閣下是否擁有衍生工具產品知識？(衍生工具包括交易所買賣期貨/期權、認股權證、牛熊證、可轉換債券、合成交易所買賣基金和結構性產品)。

- 沒有 _____ 0
- 有，因為(請選擇以下最少一項)：
- a. 過去曾執行衍生工具產品交易，年期達：
- 少於3年 _____ 1
- 3至10年 _____ 1
- 10年以上 _____ 1
- b. 工作經驗與衍生工具產品有關，年期達：
- 少於3年 _____ 1
- 3至10年 _____ 1
- 10年以上 _____ 1
- c. 曾參加有關衍生工具產品培訓或課程 _____ 1



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總分

風險承擔能力問卷

分數	風險類型	風險類別描述	如組合內只包含 策略組合投資相連基金	
5-14	保守	投資者對風險採取比較保守的態度及重視保存資本。	100% 永明穩守策略組合	較低 風險 ↑ ↓ 較高 風險
15-22	穩健	投資者喜愛有資本增值的潛力的投資，同時亦明白到需要承擔低至中度風險。	100% 永明平穩策略組合	
23-30	均衡	投資者願意承擔中等程度的風險。	或 100% 永明均衡策略組合	
31 -39	增長	投資者喜愛有較大資本增值潛力的投資，同時亦明白到需要承擔中高程度的風險。	100% 永明增長策略組合	
40或以上	積極	投資者喜愛有可觀資本增值的投資，同時亦明白到需要承擔相當高的風險。	100% 永明積極策略組合	

備註：此「風險承擔能力問卷」僅供您參考，並非引導您作出任何投資選擇。我們極力建議您最少每年一次或在個人狀況發生重大轉變時，重迎檢視您對投資風險的取態，以確保您的投資決定仍然配合您對投資風險的取向。除了成功遞交新的「風險承擔能力問卷」，您的「風險承擔能力問卷」分數將不會改變。

聲明：本人明白此問卷是基於本人所提供的資料，協助本人了解個人的投資風險承受能力及投資經驗。本人明白個人理財需要會因應日後的個人狀況及目標而改變。因此，本人明白此問卷僅供參考之用，並不構成貴公司以任何方式所提出的建議。此問卷所提供的建議及推介之準確性及其完整性並非保證，本人所作出的投資決定乃完全依據自己的判斷而定。

申請人姓名

申請人簽署

日期(日/月/年)

顧問姓名

顧問簽署

日期(日/月/年)

註：此「風險承擔能力問卷」並非正式壽險保單合約，並不構成日後保單之任何部份。
注意：請勿在空白表格上簽署。