

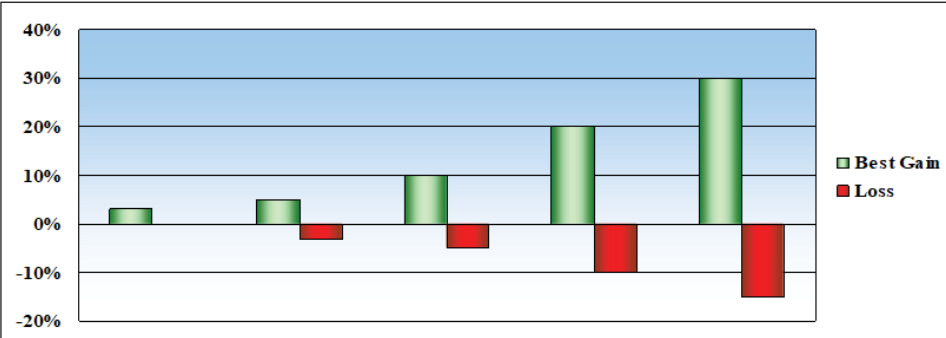
First Policy No.:

Second Policy No.:

## RISK PROFILE QUESTIONNAIRE (G83E-RPQ)

◆ Only Applicable to Investment-Linked Policy ◆

Please fill in the score [in bracket] in this column. → SCORE

<p><b>1. What is your investment objective?</b></p> <ul style="list-style-type: none"> <li>• To preserve capital.....[2]</li> <li>• To obtain a steady source of interest income.....[4]</li> <li>• To obtain steady interest income and long-term capital growth.....[8]</li> <li>• To maximize potential returns and maintain long-term capital growth.....[10]</li> </ul>													
<p><b>2. How would you describe your current job status?</b></p> <ul style="list-style-type: none"> <li>• I have a reliable income and I expect my income will grow steadily.....[10]</li> <li>• I have a job but I do not expect my income will grow too much.....[8]</li> <li>• I have a job but not secured.....[4]</li> <li>• I do not have a job and am seeking for one / I am retired.....[2]</li> </ul>													
<p><b>3. For how many months can your cash savings meet your basic financial needs?</b></p> <ul style="list-style-type: none"> <li>• Less than 3 months.....[2]</li> <li>• 3 to 6 months.....[4]</li> <li>• 7 to 9 months.....[6]</li> <li>• 10 to 12 months.....[8]</li> <li>• More than 12 months.....[10]</li> </ul>													
<p><b>4. When are you planning to retire?</b></p> <ul style="list-style-type: none"> <li>• Already retired.....[2]</li> <li>• Within the next 5 years.....[4]</li> <li>• Between 6 to 10 years from now.....[6]</li> <li>• Between 11 to 15 years from now.....[8]</li> <li>• In at least 16 years from now.....[10]</li> </ul>													
<p><b>5. How many years of investment experience / investment knowledge do you have?</b></p> <ul style="list-style-type: none"> <li>• None.....[2]</li> <li>• Less than 1 year.....[4]</li> <li>• 1 to 5 years.....[6]</li> <li>• More than 5 years to 10 years.....[8]</li> <li>• More than 10 years.....[10]</li> </ul> <p><b>5.1 Do you have any investment knowledge and trading experience* in derivatives?</b>      Yes <input type="checkbox"/>      No <input type="checkbox"/></p> <p>(If your answer of Question 5. is "None", please tick "No".)</p> <p><small>* For example, prior trading experience in derivative funds, or selected a derivative fund as a linked investment for an ILAS product which the customer has previously purchased.</small></p>													
<p><b>6. Your current financial portfolio (exclude MPF Investment):</b></p> <ul style="list-style-type: none"> <li>• I only have Savings Accounts / Fixed Deposits.....[2]</li> <li>• I have Savings Accounts / Fixed Deposits AND Foreign Currency Accounts.....[4]</li> <li>• I have Savings Accounts / Fixed Deposits AND Unit Trust Funds.....[8]</li> <li>• I have Savings Accounts / Fixed Deposits AND Stocks / Derivatives, OR/AND Unit Trust Funds / Foreign Currency Accounts.....[10]</li> </ul>													
<p><b>7. The following 5 graphs show 5 different scenarios for your portfolio over a one-year period, which one would you choose?</b></p> <div style="text-align: center;">  <table border="1" style="margin: 10px auto; border-collapse: collapse;"> <thead> <tr> <th>Best Gain</th> <th>Loss</th> </tr> </thead> <tbody> <tr> <td>3%</td> <td>0%</td> </tr> <tr> <td>5%</td> <td>-3%</td> </tr> <tr> <td>10%</td> <td>-5%</td> </tr> <tr> <td>20%</td> <td>-10%</td> </tr> <tr> <td>30%</td> <td>-15%</td> </tr> </tbody> </table> </div>	Best Gain	Loss	3%	0%	5%	-3%	10%	-5%	20%	-10%	30%	-15%	<p>.....[2]</p> <p>.....[4]</p> <p>.....[6]</p> <p>.....[8]</p> <p>.....[10]</p>
Best Gain	Loss												
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5%	-3%												
10%	-5%												
20%	-10%												
30%	-15%												



SCORE

<p><b>8. What would you do if the book loss of your investments reached 20% within a 6-month period?</b></p> <ul style="list-style-type: none"> <li>• Buy more of the investment units while the price is low.....[10]</li> <li>• Understand there might be risk, look for long-term growth.....[8]</li> <li>• Worried but wait and see for another quarter or so.....[6]</li> <li>• Sell 50% of the investment due to some nervousness.....[4]</li> <li>• Sell 100% of your portfolio and stay out of the market.....[2]</li> </ul>	
<p><b>9. What is your current age?</b></p> <ul style="list-style-type: none"> <li>• 18-35.....[10]</li> <li>• 36-45.....[8]</li> <li>• 46-55.....[6]</li> <li>• 56-64.....[2]</li> <li>• 65 or above.....[0]</li> </ul>	
<p><b>10. What is your target benefit/protection period for insurance policy and/or investment plan?</b></p> <ul style="list-style-type: none"> <li>• Less than 1 year.....[0]</li> <li>• 1-5 years.....[2]</li> <li>• 6-10 years.....[6]</li> <li>• 11-20 years.....[8]</li> <li>• Over 20 years.....[10]</li> </ul>	

<b>TOTAL SCORE</b>	
(Q.1-10)	

Score <b>18 - 49</b>	<b>Conservative Investors</b> who prefer a stable investment strategy	You are a risk-averse conservative investor, and expect steady returns with the aim of capital preservation. You realize that the expected returns from lower-risk investments may not be comparable with other higher-risk investments over the long term.
Score <b>50 - 74</b>	<b>Moderate Investors</b> who can accept a growth investment strategy	You are a moderate investor who can tolerate only a medium level of risk and limited fluctuations over the short term, while expecting better than market average long-term returns.
Score <b>75 - 100</b>	<b>Aggressive Investors</b> who can accept relatively higher level of risk	You are an aggressive investor who can tolerate relatively higher investment risks and greater fluctuations in the short term, while expecting potentially greater investment returns over long term.

Remarks:

1. This RPQ is intended to help you understand your risk profile. YF Life Insurance International Ltd. (“Our Company”) make no guarantee, representation or warranty and accept no responsibility or liability as to the accuracy or completeness of the information given. The risk profile is derived from information that you has provided, and for your consideration when making your own decisions. The outcome of this questionnaire is not a recommendation, an offer to sell or a solicitation to buy or sell any products and investment choices and the risk profile should not be considered as investment advice.
2. Investments involve risks. The past performance figures shown are not indicative of future performance and the price of shares or units and the income from them may go down as well as up.
3. You are not allowed to opt out or deviate in any respect from the RPQ process. Our Company is required not to accept the application if you choose to opt out or deviate from the RPQ process.
4. You “the customer(s)” are required to inform the licensed insurance intermediary or our Company (the authorized insurer) if there is any material change of information resulting in changing the risk appetite of the customer(s) provided in this RPQ.

**Acknowledgement by Policy Owner**

I/we hereby confirm that:

- All the answers to this Risk Profile Questionnaire (RPQ) are true and accurate and are given according to my/our current situation.
- The Risk Tolerances are for reference only. The investment choices are based on my own situation and decision.

Signed by Policy Owner / Assignee / Irrevocable Beneficiary X \_\_\_\_\_  
 保單持有人 / 承讓人 / 不可更改受益人簽署

## Suitability Declaration

I (“customer”) understand and agree that (tick one only):

- A.  my selected mix of underlying investment choices are suitable for me based on my disclosed current risk profile as indicated in the Risk Profile Questionnaire.

OR

- B.  (Warning message from our Company: “Your selected underlying investment choice(s) does not match your disclosed risk profile in the Risk Profile Questionnaire.”)

despite the fact that my selected mix of underlying investment choices may not be suitable for me based on my disclosed risk profile as indicated in the Risk Profile Questionnaire, I confirm that it is my intention and desire to proceed with my selection of underlying investment choices as explained below:

*(If Box B is ticked, customer must complete explanation in this box.)*

I acknowledge I should not opt for the selected mix of underlying investment choices unless I understand these and their suitability mismatch (if any) has been explained to me and that the final decision is mine.

In this form, “I” refers to customer, that is the Policy Owner/Assignee/Irrevocable Beneficiary.

[For business introduced by licensed insurance brokers: I understand that the authorized insurer will retain copy(ies) of the Risk Profile Questionnaire for verification purpose.]

Name of Customer	<b>X</b> Signature of Customer	Date (MM / DD / YY)
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Name of Licensed Insurance Intermediary (Consultant)	<b>X</b> Signature of Licensed Insurance Intermediary (Consultant)	Date (MM / DD / YY)
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*(If the customer ticks Box B, the licensed insurance intermediary (consultant) must explain the suitability mismatch to the customer and must fill & sign the above fields.)*



第一份保單編號:

第二份保單編號:

## 風險承擔能力分析問卷 (G83C-RPQ)

◆「投資相連壽險計劃」適用◆

請將下列題目內[括號]內標明之得分填於此欄內 → 分數

<p><b>1. 您的投資目標是什麼？</b></p> <ul style="list-style-type: none"> <li>• 保存本金.....[2]</li> <li>• 賺取平穩的利息收入.....[4]</li> <li>• 期望賺取利息之餘亦可讓資本增值獲利.....[8]</li> <li>• 期望賺取最高潛力的回報及資本增值.....[10]</li> </ul>																		
<p><b>2. 您會怎樣形容你現時的工作狀況？</b></p> <ul style="list-style-type: none"> <li>• 我有可靠的收入，且預期收入會有穩定的增長.....[10]</li> <li>• 我有工作，但預料收入將不會有太大增長.....[8]</li> <li>• 我有工作，但是不太穩定.....[4]</li> <li>• 我現在沒有工作，並正在尋找工作／我已退休.....[2]</li> </ul>																		
<p><b>3. 您的現金儲備足夠應付多少個月的基本財務需要開支？</b></p> <ul style="list-style-type: none"> <li>• 少於 3 個月.....[2]</li> <li>• 3 至 6 個月.....[4]</li> <li>• 7 至 9 個月.....[6]</li> <li>• 10 至 12 個月.....[8]</li> <li>• 多於 12 個月.....[10]</li> </ul>																		
<p><b>4. 您計劃何時退休？</b></p> <ul style="list-style-type: none"> <li>• 現已退休.....[2]</li> <li>• 在未來 5 年內退休.....[4]</li> <li>• 在 6 至 10 年後退休.....[6]</li> <li>• 在 11 至 15 年後退休.....[8]</li> <li>• 最少 16 年後才退休.....[10]</li> </ul>																		
<p><b>5. 您擁有多少年的投資經驗／投資知識？</b></p> <ul style="list-style-type: none"> <li>• 完全沒有.....[2]</li> <li>• 少於 1 年.....[4]</li> <li>• 1 至 5 年.....[6]</li> <li>• 多於 5 年至 10 年.....[8]</li> <li>• 多於 10 年.....[10]</li> </ul> <p>5.1 您是否擁有衍生產品的投資知識及買賣經驗*？ <input type="checkbox"/> 是 <input type="checkbox"/> 否            (如果您在問題 5. 的答案選擇是「完全沒有」，請別「否」。)</p> <p>*例如，過往曾買賣衍生產品基金，或曾經購買投連壽險產品並揀選衍生產品基金作為掛鈎投資。</p>																		
<p><b>6. 您現時的理財組合 (強積金除外)：</b></p> <ul style="list-style-type: none"> <li>• 我只有銀行存款／定期存款.....[2]</li> <li>• 我有銀行存款／定期存款 及 外幣存款.....[4]</li> <li>• 我有銀行存款／定期存款 及 投資基金.....[8]</li> <li>• 我有銀行存款／定期存款 及 股票／衍生產品，或／及 投資基金／外幣存款.....[10]</li> </ul>																		
<p><b>7. 以下的圖表顯示 5 個投資組合於一年的表現。您會選擇那一個組合？</b></p> <div style="text-align: center;"> <table border="1" style="margin: 10px auto;"> <thead> <tr> <th>最高回報</th> <th>虧損</th> </tr> </thead> <tbody> <tr> <td>3%</td> <td>0%</td> </tr> <tr> <td>5%</td> <td>-3%</td> </tr> <tr> <td>10%</td> <td>-5%</td> </tr> <tr> <td>20%</td> <td>-10%</td> </tr> <tr> <td>30%</td> <td>-15%</td> </tr> </tbody> </table> </div> <table border="1" style="width: 100%; margin-top: 10px;"> <tbody> <tr> <td>.....[2]</td> </tr> <tr> <td>.....[4]</td> </tr> <tr> <td>.....[6]</td> </tr> <tr> <td>.....[8]</td> </tr> <tr> <td>.....[10]</td> </tr> </tbody> </table>	最高回報	虧損	3%	0%	5%	-3%	10%	-5%	20%	-10%	30%	-15%	.....[2]	.....[4]	.....[6]	.....[8]	.....[10]	
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分數

<b>8. 假如您現時持有的投資於 6 個月內帳面虧損已達 20%，您會：</b> <ul style="list-style-type: none"> <li>• 當投資單位價格低時買入更多單位.....[10]</li> <li>• 明白投資涉及風險，期望長線會有增長.....[8]</li> <li>• 憂慮但會觀察一段時間，例如看看下一季的表現再作決定.....[6]</li> <li>• 立即減持 50%，會有點焦慮.....[4]</li> <li>• 全數沽出，不作任何投資.....[2]</li> </ul>	
<b>9. 你現時的年齡？</b> <ul style="list-style-type: none"> <li>• 18 至 35 歲.....[10]</li> <li>• 36 至 45 歲.....[8]</li> <li>• 46 至 55 歲.....[6]</li> <li>• 56 至 64 歲.....[2]</li> <li>• 65 歲或以上.....[0]</li> </ul>	
<b>10. 您投購保單及／或投資計劃的目標得益／保障年期為多久？</b> <ul style="list-style-type: none"> <li>• 少於 1 年.....[0]</li> <li>• 1 至 5 年.....[2]</li> <li>• 6 至 10 年.....[6]</li> <li>• 11 至 20 年.....[8]</li> <li>• 20 年以上.....[10]</li> </ul>	

總分 (第 1 至第 10 題)	
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得分 18 - 49	迴避風險的 平穩型投資者	您屬於平穩型的投資者，傾向於迴避風險。您期望投資能夠保本並有穩定的回報。您亦明白並接受保守投資項目的長期回報可能不及其他風險較高的投資項目。
得分 50 - 74	可接受中度風險的 增長型投資者	您屬於增長型的投資者，期望回報能較市場的平均投資回報為高，但卻只能承擔中度風險，及接受於短期內出現有限度波幅的投資項目。
得分 75 - 100	可接受較高風險的 進取型投資者	您屬於進取型的投資者，能承受較高投資風險，及可接受於短期內較反覆波動的投資項目，期望能夠藉此獲取較高的長線潛在回報。

註釋：

1. 此風險評估問卷旨在協助閣下了解其現時的風險取向。萬通保險國際有限公司（本公司）對有關資料的準確性及完整性並不負上任何責任。所有風險評估均根據閣下所提供的資料而制定，並只供閣下作出其個人決定的參考。本風險評估問卷的分析結果並不構成對任何投資選擇的銷售、購買或沽售之邀請，亦不應視作為投資建議。
2. 投資難免涉及風險，過往業績數據並非未來業績的指標，單位價格及其收益可跌亦可升。
3. 閣下不能選擇不填報風險承擔能力問卷。倘閣下選擇不填報此風險承擔能力問卷，本公司將不能接受閣下之申請。
4. 若有任何重大資料變更導致此《風險承擔能力分析問卷》中提供的客戶的風險承受能力發生變化，閣下必須通知閣下的持牌保險中介人或本公司（獲授權保險人）。

保單持有人確認聲明

本人／我們在此確認：

- 有關《風險承擔能力問卷》之所有答案均為真實及準確，並根據本人／我們的現況作答。
- 本人／我們明白上列出之風險承擔能力僅供參考。本人／我們之投資選擇乃根據個人情況和取向作出決定。

## 合適性聲明

本人（「客戶」）明白並同意（只可選一項）：

- A.  根據本人於「風險承擔能力問卷」所披露的現時風險承擔能力，及本人所選擇的相關投資選項組合均適合本人。

或

- B.  （本公司的警告信息：「您於「風險承擔能力問卷」所披露的風險承擔能力，不適合您所選擇的投資選項組合。」）

儘管根據本人於「風險承擔能力問卷」所披露的現時風險承擔能力及本人所選擇的相關投資選項組合可能並不適合本人，但本人確認基於下述原因，本人打算及意欲落實此投資選項組合：

<p><i>（如選擇「B」項，客戶必須於此欄內提供原因。）</i></p>
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本人確認，除非本人清楚了解所選擇的相關投資選項組合，並已獲解釋此投資選項組合的合適性錯配（如有）；否則，本人不應選取相關的投資選項組合。本人擁有最終的決定權。

就本表格而言，「本人」指客戶，即保單持有人／承讓人／不可更改受益人。

〔就持牌保險經紀介紹的業務而言：本人明白獲授權保險人會保留已填妥的《風險承擔能力分析問卷》的副本，以作核實之用途。〕

	<b>X</b>	
客戶姓名	客戶簽署	日期（月／日／年）

	<b>X</b>	
持牌保險中介人（顧問）姓名	持牌保險中介人（顧問）簽署	日期（月／日／年）

*（如客戶選擇「B」項，持牌保險中介人（顧問）必須向客戶解釋該投資選項組合的合適性錯配，並必須填寫及簽署以上欄位。）*

