

RISK PROFILE QUESTIONNAIRE FOR INDIVIDUALS

風險取向問卷 (適用於個人)

This questionnaire helps Manulife Asset Management (Hong Kong) Limited (“Manulife”) to provide you with high-quality financial services and consider whether your chosen Manulife investment fund (i.e. a unit trust or mutual fund) is suitable for you. Your answers to the ten questions below only provide some indications of your general personal risk profile, which may not accurately reflect your actual ability to take risk and your risk tolerance level. When needed, you may choose to complete this questionnaire again in future to re-assess your risk profile. 本問卷旨在協助宏利資產管理(香港)有限公司(「宏利」)為您提供優質理財服務，並考慮您所選擇的宏利投資基金(即單位信託或互惠基金)是否適合您。下列十條問題僅提供一些有關您的風險取向作參考，未必能準確反映您的實際風險承受能力及可接受的風險水平。如有需要，您可於日後再次填寫本問卷以重新評估您的風險取向。

Note 備註: For a joint account, the individual applicant / holder who places orders or makes investment decisions for the account should complete and sign this questionnaire. Manulife at any time acknowledges only the last completed and returned risk profile questionnaire by any of the holders for the purpose of suitability assessment. If you have any query, please contact your Manulife Investment Funds Intermediary or our Customer Services Hotline on 2108 1110. 如為聯名帳戶，代表該帳戶發出有關指示或作出投資決定的申請人/持有人應填寫及簽署本表格。宏利在任何時候會認定最近任何一位持有人完成並交回的風險取向問卷作適合性評估用途。如有任何疑問，請聯絡您的宏利投資基金中介人或客戶服務熱線 2108 1110。

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

<input type="checkbox"/> A) 18 to 24	18歲至24歲
<input type="checkbox"/> B) 25 to 34	25歲至34歲
<input type="checkbox"/> C) 35 to 49	35歲至49歲
<input type="checkbox"/> D) 50 to 64	50歲至64歲
<input type="checkbox"/> E) Under 18 or Above 64	18歲以下或64歲以上

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

<input type="checkbox"/> A) Primary school or below	小學或以下
<input type="checkbox"/> B) Secondary school	中學
<input type="checkbox"/> C) Post secondary school	預科
<input type="checkbox"/> D) University / professional qualification unrelated to Economics or Finance	大學/專業資格(經濟學/財務學以外)
<input type="checkbox"/> 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。)

<input type="checkbox"/> A) No experience at all	全無經驗
<input type="checkbox"/> B) Less than 1 year	少於1年
<input type="checkbox"/> C) 1 year to less than 2 years	1年至2年以下
<input type="checkbox"/> D) 2 years to less than 5 years	2年至5年以下
<input type="checkbox"/> 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個月曾持有哪些投資產品？(可選擇多於一項)

<input type="checkbox"/> 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
<input type="checkbox"/> 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
<input type="checkbox"/> 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/外幣掛鉤存款/不涉及結構性產品的信貸相連票據
<input type="checkbox"/> D) Bonds / Global Bond Investment Funds / Foreign Currencies	債券/環球債券投資基金/外幣
<input type="checkbox"/> 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
<input type="checkbox"/> 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
<input type="checkbox"/> 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？

<input type="checkbox"/> A) None	無
<input type="checkbox"/> B) 1 only	一名
<input type="checkbox"/> C) 2 only	兩名
<input type="checkbox"/> D) 3 only	三名
<input type="checkbox"/> 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？

<input type="checkbox"/> A) Less than 10%	少於10%
<input type="checkbox"/> B) 10% to 20%	10%至20%
<input type="checkbox"/> C) 21% to 30%	21%至30%
<input type="checkbox"/> D) 31% to 50%	31%至50%
<input type="checkbox"/> 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？

<input type="checkbox"/> A) Less than 10%	少於10%
<input type="checkbox"/> B) 10% to 20%	10%至20%
<input type="checkbox"/> C) 21% to 30%	21%至30%
<input type="checkbox"/> D) 31% to 50%	31%至50%
<input type="checkbox"/> 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？

<input type="checkbox"/> A) Less than 1 month	少於1個月
<input type="checkbox"/> B) 1 month to less than 6 months	1個月至6個月以下
<input type="checkbox"/> C) 6 months to less than 12 months	6個月至12個月以下
<input type="checkbox"/> D) 12 months to less than 24 months	12個月至24個月以下
<input type="checkbox"/> 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？

<input type="checkbox"/> A) Less than 1 year	少於1年
<input type="checkbox"/> B) 1 year to 5 years	1年至5年
<input type="checkbox"/> C) 6 years to 10 years	6年至10年
<input type="checkbox"/> D) 11 years to 20 years	11年至20年
<input type="checkbox"/> E) More than 20 years	20年以上

10. Which statement can best describe your general attitude towards financial investment? 以下哪一句最能貼切描述您對金融投資的一般態度？

<input type="checkbox"/> 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。
<input type="checkbox"/> 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。
<input type="checkbox"/> 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動，並希望賺取遠高於銀行存款利率的回報。
<input type="checkbox"/> 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。
<input type="checkbox"/> 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。

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。

Remarks 備註：

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，並不構成投資建議，亦不得視為建議游說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，不能取代獨立的專業意見。

Investment involves risks. Past performance is not indicative of future performance in respect of any investment. 投資帶有風險。過往的表現不能作為日後表現的指標。

Completed and Signed by:

填寫及簽署人：

Signature of Investor:*

投資者簽署：

Full Name of Investor:

投資者全名：

Investment Fund Account Number

(where applicable):

投資基金帳戶編號(如適用):

Date (DD/MM/YYYY):

日期(日/月/年):

Witnessed by (if applicable):

見證人(如適用):

Signature of SFC Licensed Person /

Qualified Intermediary:

證監會持牌人/合資格中介人簽署：

Full Name of SFC Licensed Person /

Qualified Intermediary:

證監會持牌人/合資格中介人全名：

CE Number of SFC Licensed

Person / Number of Qualified Intermediary:

證監會持牌人/合資格中介人編號：

Date (DD/MM/YYYY):

日期(日/月/年):

* Please refer to the Note on page 1. 請參照第一頁的「備註」。