



RISK PROFILE QUESTIONNAIRE
風險承擔能力問卷

Policy Number 保單號碼	Applicant's Name 投保人姓名	ID Card Number / Passport Number 身份證號碼 / 護照號碼
Area Code 區域編號	Agency / Broker Name 營業員組別 / 經紀名稱	Agent / Broker Code 營業員號碼 / 經紀號碼
	Agent / Technical Representative's Name 營業員 / 業務代表姓名	Agent / Technical Representative's Tel. No 營業員 / 業務代表聯絡電話



P1712023

Part A: Your ability and willingness to take risk
甲部份：您的風險承受能力與意願

1. What is your age?
您的年齡是？
(A) 18 - 35 18至35歲 (7)
(B) 36 - 50 36至50歲 (5)
(C) 51 - 65 51至65歲 (2)
(D) Over 65 65歲以上 (1)
2. How many months of your share of household expenses have you reserved to meet unforeseen events?
您儲備以作不時之需的金額，大約相等於多少個月您所負擔的家庭開支？
(A) Less than 3 months 少於3個月 (1)
(B) 3 - 5 months 3至5個月 (2)
(C) 6 - 9 months 6至9個月 (3)
(D) Over 9 months 9個月以上 (4)
3. What percentage of your total liquid assets is currently invested in different financial products?
您目前於不同金融產品的投資佔您的總流動資產當中多少百分比？
(A) 0 - 9% (1)
(B) 10 - 19% (2)
(C) 20 - 29% (3)
(D) Over 30% 30% 以上 (4)

Note: Liquid assets are assets which may be easily turned into cash. Real estate, coin collection and artwork are not considered as liquid assets. 註：流動資產是指可以容易變現為現金的資產。物業、錢幣收藏及藝術品均不能被視為流動資產。

4. Have you had investment experience in the following financial products?
您是否擁有以下金融產品的投資經驗？
(I) No experience and / or bank deposits only
沒有任何經驗及 / 或只擁有銀行存款
(II) Foreign exchange and / or non-capital protected structured products
外匯及 / 或非保本結構性投資產品
(III) Retirement funds, investment funds and / or investment-linked assurance schemes
退休基金，投資基金，及 / 或投資連繫壽險計劃
(IV) Direct bonds, stocks and / or commodities
債券，股票及 / 或商品
(A) I only 只有 I (1)
(B) Any 1 category among II & III & IV II & III & IV 中任何一類 (2)
(C) Any 2 categories among II & III & IV II & III & IV 中任何兩類 (3)
(D) All of II & III & IV II & III & IV 全部 (5)

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5. How many years of investment experience in financial products do you have?

您擁有多少年金融產品的投資經驗？

- (A) No experience 沒有經驗 (0)
 (B) Less than 4 years 少於4年 (1)
 (C) 4 - 6 years 4至6年 (2)
 (D) 7 - 10 years 7至10年 (5)
 (E) Over 10 years 10年以上 (7)

6. How do you obtain investment knowledge?

您如何獲得投資知識？

- (I) I do not have any investment knowledge
我並沒有任何投資知識
- (II) Through seeking advices from relatives and friends
向親屬及朋友尋求意見
- (III) Through reading financial and investment news / articles and / or attending investment seminars
透過閱讀財經及投資新聞（或文章），及 / 或出席投資講座
- (IV) Through education or working experience acquired from education institutions (e.g. colleges, universities, vocational institutions, etc.), professional organizations, banks, financial institutions or other organizations
透過教育機構（如專上學院、大學、職業教育學院等）、專業團體、銀行、金融機構、或其他團體裡的教育或工作經驗而獲取
- (A) I only 只有 I (1)*
 (B) Any 1 channel among II & III & IV II & III & IV 中任何一種途徑 (2)
 (C) Any 2 channels among II & III & IV II & III & IV 中任何兩種途徑 (3)
 (D) All of II & III & IV II & III & IV 全部 (4)

*If answer A is chosen, the answer for the below Question 1 in Part B related to Derivative Investment Knowledge will be set as "No".
若答案為 (A)，乙部份第1條問題（有關投資於衍生工具產品的知識）的答案將會自動選定為「否」。

7. In general, the longer the investment horizon, the higher the risk an investor can withstand. Which option of average time horizon below would you be more favourable with when investing in various financial products, of which the value can fluctuate?

在一般情況下，投資的年期越長，投資者可以承受的風險越高。當您投資於多項價值可波動之投資產品時，您一般會偏好平均下列哪項平均投資年期？

- (A) Less than 1 year 少於1年 (1)
 (B) 1 - 5 years 1至5年 (2)
 (C) 6 - 10 years 6至10年 (3)
 (D) Over 10 years 10年以上 (4)

8. Which of the following return objectives most closely reflect your personal investment goal?

下列哪一項回報目標，最為貼近您的個人投資目標？

- (A) Capital preservation with a return similar to bank deposit rate
資本保障，同時賺取貼近銀行存款利率的回報 (1)
- (B) Earn a return which is stable and slightly above bank deposit rate
期望賺取穩定並稍微高於銀行存款利率的回報 (2)
- (C) Stable, balance income with capital growth
期望賺取穩定、均衡的收入之餘亦可讓資本增值 (3)
- (D) Maximize capital growth
期望賺取最高的回報及資本增值 (5)

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9. Investment may go down as well as up. What is in average, the range of volatility you would be comfortable with within your portfolio per year?

投資可升可跌。您願意接受平均每年波幅多大的投資產品？

- (A) Range of -5% and +5% -5%至+5%之間 (1)
- (B) Range of -10% and +10% -10%至+10%之間 (2)
- (C) Range of -15% and +15% -15%至+15%之間 (3)
- (D) Range of <-20% and >+20% -20%以下至+20%以上 (5)

10. Which of the following statements best describe your acceptance and attitude towards investment market fluctuations?

下列哪一項最能貼切地形容您對於投資市場風險的接受能力及態度？

- (A) I am a risk averse investor and do not want to see a slight drop in my portfolio value
我是一個抵抗風險的投資者，不願意看到我的投資組合價值出現輕微的虧損 (1)
- (B) I am a fairly cautious investor and I can accept minor fluctuations for the opportunity to grow capital
我是一個穩中求勝的投資者，但我可以接受少許的波動以提高回報的潛力 (2)
- (C) I am a moderate risk taker and I can accept moderate fluctuations for the opportunity of assets enhancement and better capital returns
我是一個可接受中等風險的投資者，我可以接受適度的波動以尋求本金增長及更佳的投资回報 (3)
- (D) I am a risk taker and I can accept higher risks from market fluctuations, believe in long-term investing can average out short-term volatility and higher potential growth can be achieved accordingly
我是一個富冒險精神的投資者，我能接受較高的市場波動，並相信長線投資可以拉勻短期的波動，藉此達至較高的潛在回報 (5)

Education Level 教育程度

- (A) Primary level or below 小學或以下
- (B) Secondary level 中學程度
- (C) Tertiary / University level 大專或大學程度
- (D) Master level or above 碩士或以上

Total Score 總分

- (A) Total Score <= 20
總分 <= 20
Category A – Low Risk
A類別 – 低風險
- (B) Total Score 21 - 34
總分 21 - 34
Category B – Medium Risk
B類別 – 中風險
- (C) Total Score 35 - 50
總分 35 - 50
Category C – High Risk
C類別 – 高風險

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Part B: Derivative Knowledge & Experience
乙部份：投資於衍生工具產品的知識與經驗

1. Do you have any knowledge in derivatives based on education or working experience acquired from education institutions (e.g. colleges, universities, vocational institutions, etc.), professional organizations, banks, financial institutions or other organizations?

您曾否通過教育機構（如專上學院，大學，職業教育學院等）、專業團體、銀行、金融機構或其他團體的教育或工作經驗而獲取衍生工具產品的知識？

(A) Yes 是

(B) No 否

* If answer A of the above Question 6 of Part A is chosen, you do not need to answer this question and we will not take into account the answer of this question.

* 若甲部份的第6條問題答案為 (A)，您並不需要回答此問題，我們亦不會考慮此問題的答案。

2. Do you have any prior investment experience in derivatives (e.g. principal protected structured products, equity / interest rate / foreign exchange-linked structured products, currency linked deposits, options, futures, warrants, callable bull bear contracts, share margin or foreign exchange margin, etc.) and fully understand the underlying risks of such investments?

您曾否投資於衍生工具產品（如保本結構性投資產品、與股票 / 利率 / 貨幣掛鈎之結構性投資產品、貨幣掛鈎存款、期權、期貨、認股權證、可贖回牛證熊證、股票孖展或外匯孖展等），並完全清楚明白相關投資風險？

(A) Yes 是

(B) No 否

Part C: Suitability for Investment Options of Distribution Class
丙部份：分派股息類別的投資選擇的適合度

Note: Investment options that may distribute cash dividend are available for some AIA investment-linked assurance scheme(s). The distribution of cash dividends, the frequency of the distribution and the amount of the cash dividends are not guaranteed. The following question will help us to determine whether you are suitable to select these investment options when you make an instruction to select these investment options.

請注意：分派現金股息的投資選擇適用於一些友邦保險的投資連繫壽險計劃。惟現金股息的分派，分派的頻率及現金股息的金額並不保證。當您作出指示要選擇這些投資選擇時，以下問題將能幫助我們判定您是否適合選擇這些投資選擇。

1. Will you rely on the non-guaranteed cash dividend from the investment option(s) that may distribute cash dividend as your main or only source of income?

你是否以可能會派發非保證現金股息的投資選擇的現金股息作為你的主要或唯一的收入來源？

(A) Yes 是

(B) No 否

Based on internal suitability guidelines, investment options that distribute cash dividend are not suitable for applicants / owners with the answer "Yes" to this question, and selection of these investment options will be unavailable.

根據內部合適性指引，可派發現金股息的投資選擇並不適合於此申報「是」的投保人 / 持有人，投保人 / 持有人將無法選擇這些投資選擇。

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AIA offers you a series of different investment-linked assurance scheme(s) and investment options which you can choose to meet your objectives and needs. Please refer to offering documents of the relevant underlying funds / investments to which the investment options under AIA investment-linked insurance scheme are linked and the product brochures and Investment Options brochures of the relevant AIA investment-linked assurance scheme(s) for further information including fees and charges.

友邦保險備有一系列不同的投資連繫壽險計劃及投資選擇，以切合您的不同目標及需要。有關友邦投資連繫壽險計劃內相關投資選擇相連的連繫基金 / 投資，詳情請參閱各投資選擇招股章程及有關友邦投資連繫壽險計劃之產品小冊子及投資選擇資料冊包括費用及收費。

The Customer hereby acknowledges and agrees the following items:

客戶確認及同意以下之事項：

1. 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.
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。
2. AIA "Risk Profile Questionnaire" ("RPQ") should only be taken as a reference for determining your investment risk profile, and should not be taken as conclusive.
友邦保險的「風險承擔能力問卷」只應作為個人投資風險程度的分析及參考，不應作為投資結論。
3. AIA will reference to your investment risk profile (including your investment knowledge / experience in derivatives and your suitability for investment options of distribution class) determined by this RPQ to determine whether the investment option(s) to be selected by you matches your investment risk profile. This RPQ form will be valid for one year, provided that it is duly completed and accepted by AIA. If this RPQ form is submitted together with the new policy application, your investment risk profile will only be updated upon the successful completion of the application and issue of the new policy. You may be requested to complete a new RPQ form to perform ongoing suitability assessment after the validity period.

友邦保險將以此「風險承擔能力問卷」得出的投資風險程度（包括您對衍生工具的投資經驗 / 知識，以及您對分派股息的投資選擇的合適性）作為依據，以判斷您將揀選的投資選擇是否與您的投資風險程度相配。若這份「風險承擔能力問卷」已被填妥及被友邦保險接受，其有效期將為一年。若這份「風險承擔能力問卷」與新保單投保申請一併提交，你的投資風險程度只會在有關投保申請成功完成及新保單繕發後才被更新。有效期屆滿後，您可能被要求填寫全新一份「風險承擔能力問卷」以進行持續的合適性評估。

For the purpose of application for investment-linked assurance scheme(s), Customers are not allowed to opt out or deviate in any respect from the RPQ process. AIA is required not to accept the application if a customer chooses to opt out or deviate from the RPQ process.

就投保投資連繫壽險計劃而言，客戶不能選擇不填報風險承擔能力問卷。倘客戶選擇不填報此風險承擔能力問卷，我們將不能接受客戶之申請。

I confirm that I understand and agree with the result of this Risk Profile Questionnaire.

本人確認本人明白及同意此風險承擔能力問卷之結果。

Name of Applicant / Owner
投保人 / 持有人姓名

Signature of Applicant / Owner
投保人 / 持有人簽署

Date 日期：（MM月 / DD日 / YYYY年）

Name of the Financial Planner /
Technical Representative
財務策劃顧問 / 業務代表姓名

Signature of the Financial Planner /
Technical Representative
財務策劃顧問 / 業務代表簽署

Date 日期：（MM月 / DD日 / YYYY年）

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