

Client Name 客戶名稱	Account Number 賬戶號碼
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Please answer the following questions. They will help you understand your attitude to risk.  
請回答下列問題，這些問題可以幫您了解自己對投資風險的取態。

Important:

The questions in this section are set for the purpose of roughly assessing your attitude to risk and your risk tolerance in investment. There is no direct relationship between the questions asked in this section and the actual performance of any investments you may decide to purchase.

請注意:

此部份之問題是為大概評估您對風險的態度及對投資風險的承受程度而設。這些問題與您可能進行的投資及其實際表現沒有直接關係。

(1)	How many years of investment experience do you have? 您有多少年的投資經驗?
<input type="checkbox"/>	[1] Less than 1 year 1 年以下
<input type="checkbox"/>	[2] 1 - 5 years 1 至 5 年
<input type="checkbox"/>	[3] 6 - 10 years 6 至 10 年
<input type="checkbox"/>	[4] Over 10 years 10 年以上
(2a)	Have you ever invested in any investment instruments as listed in Question 2b below before? 您曾否投資在問題 2b 中列出的投資工具?
<input type="checkbox"/>	[0] Yes (Please answer question No. 2b) 是 (請回答問題 2b)
<input type="checkbox"/>	[1] No (Please answer question No. 3) 否 (請回答問題 3)
(2b)	What kind of investment instruments have you invested in? (You can select more than one option if appropriate.) 您曾經投資在甚麼投資工具之上?(如適用, 可以選擇多於一項。)
<input type="checkbox"/>	[1] Bond 債券
<input type="checkbox"/>	[2] Mutual Fund/Unit Trust 互惠基金/單位信託基金
<input type="checkbox"/>	[3] Stock 股票
<input type="checkbox"/>	[4] Derivative 衍生工具
Remark:	The score for this question equals to the highest score among the selected options e.g. If a client selected both "Mutual Fund/Unit Trust" and "stock". His/her score for this question is 3.
備註:	本題的分數等於所有客人選擇的項目中分數最高一項的分數, 舉例: 客人選擇了「互惠基金/單位信託基金」和「股票」, 客人本題的分數就是 3 分。
(3)	When it comes to investing, you would describe yourself as: 在投資方面, 您會形容自己是:
<input type="checkbox"/>	[1] Inexperienced 毫無經驗
<input type="checkbox"/>	[2] Somewhat inexperienced 經驗不足
<input type="checkbox"/>	[3] Somewhat experienced 略具經驗
<input type="checkbox"/>	[4] Very experienced 經驗豐富
(4)	What would be the maximum loss you would feel acceptable? (bear in mind that the more risk associated with an investment the greater the potential for return) 您可承受的最大損失是多少?(請緊記潛在投資回報愈高, 風險亦愈高)
<input type="checkbox"/>	[1] Will try as far as possible to avoid any capital loss, even if this impacts negatively on the potential return. 在可能的情况下盡量避免任何資本上的損失, 就算這對潛在回報產生負面影響。
<input type="checkbox"/>	[2] Wish to minimize capital loss, maximum acceptable loss is 10%. 希望將資本損失減至最低, 可承受最多 10% 的損失。
<input type="checkbox"/>	[3] Can tolerate some capital loss in order to improve potential returns, maximum acceptable loss is 20%. 可容許某程度上的資本損失以改善潛在回報, 可承受最多 20% 的損失。
<input type="checkbox"/>	[4] Can tolerate more capital loss in order to maximize potential investment returns, I can accept a loss of 30% or more. 可容許較多的資本損失以提高潛在回報, 可承受 30% 或以上的損失。
(5)	What is your current investment objective? 您現時的投資目標是什麼?
<input type="checkbox"/>	[1] Security of capital is the most important. 保存資本是最重要的。
<input type="checkbox"/>	[2] Balance between security and growth of capital, but security of capital is more important. 保存資本及資本增值都重要, 但較著重保存資本。
<input type="checkbox"/>	[3] Balance between security and growth of capital, but growth of capital is more important. 保存資本及資本增值都重要, 但較著重資本增值。
<input type="checkbox"/>	[4] Growth of capital is important. 資本增值是最重要的。
(6)	In normal market conditions, what return do you expect from your investments? 在正常市況下, 您預期您的投資可帶來多少回報?
<input type="checkbox"/>	[1] 0 ~ 4% per annum 每年 0 ~ 4%
<input type="checkbox"/>	[2] 5 ~ 9% per annum 每年 5 ~ 9%
<input type="checkbox"/>	[3] 10 ~ 15% per annum 每年 10 ~ 15%
<input type="checkbox"/>	[4] Over 15% per annum 每年超過 15%

(7) If you had purchased a stock with a 5 year time frame and after only 1 year the investment had appreciated by 30%, what would you do?  
假如您購買了一只股票並打算持有五年，在首年投資後便已升值 30%，那您會怎樣做？

[1] Sell the investment to realize the gain.  
沽出該項投資將利潤套現。

[2] Sell part of the investment while still betting the rest on the potential performance of the investment.  
套現一部份又繼續持有部份投資以求賺取更大回報。

[3] Hold the investment to see if it continues to produce good returns.  
繼續持有投資，留意會否持續有可觀回報。

[4] Buy more shares of the stock to take advantage of further potential.  
購入更多該公司的股份以求賺取更大回報。

(8) If you have spare money to invest, you will :  
假如您有多餘的金錢可供投資，您會：

[1] Have no idea what to do with it.  
完全不知道該怎樣做。

[2] Have a few ideas but require guidance.  
有些主意但需要指引。

[3] Have a few ideas and does not require any guidance.  
有些主意及不需要任何指引。

[4] Feel totally confident to make your investment decision.  
完全對自己的投資選擇有信心。

(9) Which of the following would be considered the most risky investment you would probably make?  
以下哪一項是您認為是可能作出最具風險的投資？

[1] Deposit money in bank saving account.  
將金錢存放於銀行儲蓄賬戶內。

[2] Invest in investment grade bonds.  
投資於投資級別的債券。

[3] Invest in shares, mutual funds and unit trusts.  
投資於股票、互惠基金及單位信託基金。

[4] Buy futures contracts, warrants and options etc.  
買一份期貨合約、窩輪或期權等。

(10) Have you ever thought that you would like to invest into a high risk, highly volatile investment for the possibility of high returns?  
您曾否考慮過投資高風險及高波幅的投資項目以求賺取可能出現的高額回報？

[1] Never  
從不

[2] Rarely, would be a bit of a gamble.  
絕少，只當作賭博。

[3] Sometimes  
偶爾

[4] Always  
經常

Finally, sum up the score from each question and you'll have the final score, please refer to below risk profile from which you will roughly learn your risk level.  
最後，把所有問題的得分加起來，得出總分，再對照下方「承受風險特性」列表，便可大概了解您承受風險的特性。

Please refer to the table below for explanation of Risk Level 請參閱以下之「承受風險特性」列表	Final Score 總分	Risk Level 「風險承擔能力」值	Total Score 總分數
Preservation 保本	10 ~ 14 points 分	<input type="checkbox"/> (1)	
Conservative 穩健	15 ~ 22 points 分	<input type="checkbox"/> (2)	
Balanced 均衡	23 ~ 30 points 分	<input type="checkbox"/> (3)	
Growth 增長	31 ~ 36 points 分	<input type="checkbox"/> (4)	
Aggressive 進取	37 ~ 40 points 分	<input type="checkbox"/> (5)	

### Explanation of Risk Level 承受風險特性

#### Preservation 保本

This portfolio aims at preserving capital – so keeping risks to a minimum level is more important than high returns. The portfolio may consist mainly of cash-type mutual funds aimed at generating a steady income stream. This portfolio should be suitable for those investors who want access to their capital within the next two years, or those who are close to retirement and do not wish to take undue risks on their portfolio.

這類投資組合旨在保本，因此減低風險較爭取回報更為重要。投資組合可能主要包括現金類別基金，旨在賺取穩定收入。這類投資組合應該適合有意在未來兩年內提取資本的投資者，或快將退休及不願承受過高風險的投資者。

#### Conservative 穩健

This portfolio is designed for investors who can accept a controlled level of risk, whilst offering a steady income stream. Although there may still be a higher weighting towards cash and fixed income investments, the expected return is higher than that of the preservation portfolio due to the higher exposure to equities, etc. This portfolio should be suitable for investors who have less than five years left to retirement and wish to generate steady returns with low volatility to their portfolio.

這類投資組合適合可承受有限程度的風險的投資者，並提供穩定收入。儘管現金與定息投資的比重可能仍然偏高，但由於股票等所佔的比重較保本投資組合為高，故預期回報亦較高。這類投資組合適合有意投資於股票但同時希望減低風險的投資者。

#### Balanced 均衡

This portfolio balances the weighting between equities and fixed income investments, providing investors with both growth potential and steady income from their portfolios. Although the expected growth of the portfolio will generally be less than the equity indices, the volatility is expected to be reduced as well. This makes it comparatively ideal for investors who wish to participate in equities market with a reduced level of risk.

這類投資組合的股票與定息投資的比重均衡，投資組合具備資本增值潛力，同時可提供穩定收入。儘管投資組合的預計增長一般較股票指數為低，但預期的波幅亦較小。因此，這類投資組合相對地適合有意投資於股票但同時希望減低風險的投資者。

#### Growth 增長

This portfolio aims at more experienced investors who understand that having a higher weighting towards equities would result in greater volatility for their portfolio. The focus of the portfolio is more on growth than income, which may result in considerable volatility. However, to reduce the volatility, there may be moderate exposure to fixed interest and alternative investments.

這類投資組合適合較資深的投資者。這類投資者明白持股比重較高的投資策略，亦明白這會導致投資組合的波動性較大。由於投資組合著眼於增長而非收入，故可能有一定程度的波動。然而，為減低波幅，組合亦可能持有部份定息及另類投資。

#### Aggressive 進取

This portfolio aims at investors who are mainly interested in capital growth, with little regard for volatility. Investors should not be over-reliant on this category of portfolio, but rather consider this as a high risk, high return investment. Only those investors who are aware of the dynamics of equity markets and higher risk alternative investments, and accept their risks, should seek to invest in this type of portfolio.

這類投資組合適合主要著重資本增值而不介意波幅的投資者。投資者不應過份依賴這類投資組合，應視之為高風險與高回報的投資工具。只有充份了解股市及各種高風險的另類投資工具，並願意承受有關風險的投資者才應該考慮選擇這類投資組合。

### Signature 簽署

Signature of Main Account Holder / Authorized Person / Account Executive 主要賬戶持有人 / 授權人士 / 客戶經理 簽署 <b>X</b>	Name of Authorized Person / Account Executive 授權人士 / 客戶經理 姓名	Date 日期 : dd日 / mm月 / yyyy年
Signature of Joint Account Holder 聯名賬戶持有人簽署 <b>X</b>		Date 日期 : dd日 / mm月 / yyyy年

### FOR OFFICE USE ONLY

Date : \_\_\_\_\_

Signature Verified by	B.O. Maker	B.O. Checker	R.O.