

Risk Profile Questionnaire

風險承受能力問卷

Full Name of Individual /
Primary Account Holder:

個人/主要帳戶持有人姓名: _____

Client's A/C:

客戶號碼 : _____

Full Name of Secondary
Joint Account Holder:

聯名帳戶持有人姓名: _____

This questionnaire is to capture your general personal circumstances and to assess your overall **GENERAL** attitude towards investment risks as an investor. Only you can decide what risk/return trade-off you are comfortable with. This guide may help you to assess your tolerance for risk. (The result of the questionnaire is based on the information of the **Primary Account Holder**, the **Secondary Joint Account Holder** must sign to confirm.)

本「風險承受能力問卷」旨在了解您的一般個人狀況，及評估您作為投資者整體上對投資風險的**一般**態度。只有閣下能夠決定那種程度的風險回報能令您安心，透過本問卷可助您評估自己面對風險的承受能力。

(本問卷以**主要帳戶持有**之資料作出評估，**聯名帳戶持有人**必需簽署確認)

Please choose the appropriate answer below. 請選擇下列最適當答案

Q1. What is your age?

您的年齡介乎於？

- ☐ (a) 18-35
- ☐ (b) 36-50
- ☐ (c) 51-65
- ☐ (d) >65

Q2. What is your education level?

您的教育程度是？

- ☐ (a) Primary level or below
小學程度或以下
- ☐ (b) Secondary level
中學程度
- ☐ (c) Tertiary/University level
預科或大學程度

Q3. How many years of experience do you have with investment products the value of which can fluctuate (including 'buy and hold' and active trading)? Investment products the value of which can fluctuate could include, for example stocks, unit trusts, foreign currencies, commodities, structured investment products, warrants, options, futures, investment-linked insurance plans.

您有多少年投資於價值波動之投資產品的經驗（包括購入然後長期持有及經常買賣投資產品）？價值會波動之投資產品的例子包括股票、單位信託基金、外幣、商品、結構投資產品、認股權證（俗稱「窩輪」）、期權、期貨、投資相連保單等。

- ☐ (a) No experience or Less than 1 year
沒有經驗或少過 1 年
- ☐ (b) Between 1 and 3 years
1 至 3 年
- ☐ (c) Over 3 years
多過 3 年

Q4. Do you have any investment experience or knowledge of the below products? (You may select more than 1 option)

您是否有以下任何產品的投資經驗或知識？（您可選擇多於一個選項）

- ☐ (a) Cash, Deposits, Certificates of Deposit, capital protected products, HKSAR Government Bond
現金、存款、存款證、保本產品、香港政府債券。
- ☐ (b) Stocks, Bonds, Equity or Bond Funds (including Mandatory Provident Funds, but excluding money market funds), investment-linked insurance plans.
股票、債券、股票或債券基金(包括強積金，不包括貨幣市場基金)、投資相連保單。
- ☐ (c) Options, futures, warrants, hedge funds and other structured products such as equity linked note/investment.
期權、期貨、認股權證（俗稱「窩輪」）、對沖基金。

Q5. Over a period of time the value of investments can rise and fall, this is called fluctuation. Generally, the higher the investment risk the higher the potential fluctuation but also the higher the potential returns. On the other hand, the lower the investment risk the lower the potential fluctuation but also the lower the potential returns. What level of fluctuation would you generally be comfortable with?

在一段時間之內，投資價值可升可跌，我們稱之為波動。一般而言，風險愈高的投資，其潛在波動愈大，但潛在回報亦愈高。相反，風險愈低的投資，其潛在波動愈小，但潛在回報亦相對較低。在一般情況下，您會願意投資於波動程度多大的投資產品？

- ☐ (a) Fluctuates under -30% and over +30%
波動多於 -30%至 +30%之間
- ☐ (b) Fluctuates between -30% and +30%
波動於 -30%至+30%之間
- ☐ (c) Fluctuates between -15% and +15%
波動於 -15%至+15%之間

Q6. How much of your investments would you require to liquidate to meet liquidity need for an unforeseen event?

您有多需要將投資項目變現，來滿足對突發事件的流動資金需要？

- ☐ (a) I would not have to sell any of my investments.
我不一定會出售任何投資。
- ☐ (b) I would sell no more than 30% of my investments.
我會出售不多於 30%的投資。
- ☐ (c) I would sell more than 30% but less than 50% of my investments.
我會出售多於 30%但少於 50%的投資。
- ☐ (d) I would sell more than 50% of my investments.
我會出售 50%以上的投資。

Q7. It is generally true that the longer the investment horizon, the higher the risk an investor can tolerate, and the values of investment products will fluctuate. What time horizon would you generally be comfortable with when investing in investment products? Please refer to Question 3 for examples of such products.

在一般情況下，投資的年期越長，可承受的風險越高，而投資產品的價值亦會波動。當投資於產品時，您會願意接受下列哪項投資年期？有關投資產品的例子，請參閱問題 3。

- ☐ (a) Over 3 years
多過 3 年
- ☐ (b) Between 1 and 3 years
1 至 3 年
- ☐ (c) Less than 1 year
少過 1 年

Total Score 總分數: _____

Please turn to next page for analysis result
請轉下頁參閱分析結果

Risk Tolerance Analysis 風險承受能力分析

Total Score 總分數	< 40	41 - 70	71-100
Risk Tolerance Level 風險承受程度	<input type="checkbox"/> Low Risk 低風險	<input type="checkbox"/> Medium Risk 中風險	<input type="checkbox"/> High Risk 高風險
Investor General Characteristics 投資者的一般特徵	<p><u>Conservative 保守型</u></p> <p>You are willing to accept low risks. In return, you understand that you will receive low returns.</p> <p>閣下願意承受低度的風險，亦明白會接受比較保守回報。</p>	<p><u>Balance 平衡型</u></p> <p>You are willing to accept medium risks in exchange for some potential returns over the medium to long term.</p> <p>閣下願意承受中度的風險，於中長線換取潛在回報。</p>	<p><u>Aggressive 進取型</u></p> <p>You are willing to accept very high risks to maximize your potential return over the long term. You understand that you may lose a significant part or all of your capital.</p> <p>閣下願意承受高度的風險，於長線換取最大的潛在回報。</p> <p>閣下亦明白到有可能招致損失大部份或全部本金。</p>

Disclaimer 免責聲明:

- The results of this questionnaire are derived from the information that you have provided to Lighthouse Capital (HK) Financial Limited ("the Group") and on certain generally accepted assumptions and reasonable estimates. Calculations and values used in this questionnaire are used for illustration purpose only. The Group accepts no responsibility or liability as to the accuracy or completeness of the information containing in this questionnaire and/or the results.
本問卷的結果是從您向本集團提供的資料，並根據若干普遍接納的假設及合理估算而得出。本問卷採用的方法及取值僅供說明用途。本集團對本問卷所載資料及／或所得結果的準確性或完整性並不負責或承擔任何法律責任。
- This questionnaire and the results only serve as a reference for your consideration, and are not an offer to sell or a solicitation for an offer to buy any financial products and services and they should not be considered as investment advice or recommendation.
本問卷及所得結果僅供您參考，並非購買或出售任何金融產品及服務的要約或招攬，亦不應被視為投資意見或推薦。
- Please be reminded that any failure to fully disclose all or any of your personal circumstances (e.g. financial situation), inaccurate, incomplete or outdated information may affect our assessment of your attitude and capacity for investment risks. If there is any change in circumstances which may affect your answer(s) to any question in this questionnaire, we strongly recommend that you should complete this questionnaire again.
請注意，倘若您未能全面披露所有或任何有關您的個人狀況(如財務狀況)、不正確、不完整或過時的資料可能影響本集團評估您對投資風險的態度及承受能力。如您的狀況出現變動而可能影響本問卷中任何問題的答案，我們極力建議您再次填寫本問卷。

Customer Declaration 客戶聲明:

I hereby declare that the information I have provided in this form is in all respects true, accurate and complete and agree that my investment risk tolerance analysis is correctly stated above.

本人(等) 謹此聲明: 本人(等) 為本問卷所提供資料為真實、正確及全面，並同意上述的投資風險承受能力分析為正確。

Signature of Individual/ Primary Account Holder
個人/主要帳戶持有人簽署

Date 日期

Signature of Secondary Joint Account Holder
聯名帳戶持有人簽署

Date 日期

Internal Use 內部專用 - Assessment Matrix 評估組合

Question 問題	Q1	Q2	Q3	Q4	Q1-Q4 Sub-total 小計	Q5	Q6	Q7	Total Score* 總計
(a)		-20	-10	-10 [Ticked (a) only]	Max. accumulated score for Q1-Q4, 0 Pt. Q1-Q4 最高累積分數為 0 分。	+85	0	+10	
(b)		0	0	0		+55	0	0	
(c)		0	+10	+10		+20	-10	0	
(d)							-20		

AE/Staff Name

AE/Staff Code

* Please circle and add them up, please note that the max. accumulated score for Q1-Q4 is Zero.
If the Total Score is a negative value, just state zero on page 2.

* 請圈上分數並相加，請留意 Q1-Q4 的最高累積分數是 0 分。
如果總分是負數，請於第二頁填上 0 分。

AE/Staff Signature

Date