



## 个人客户风险评估问卷

本问卷调查旨在协助您了解自己的投资取向。问卷内容将严格保密。

本评估问卷的有效期为一年，如果您超过一年未进行风险承受能力评估，在您再次购买投资产品时，请主动要求恒生银行（中国）有限公司（“银行”）的客户经理为您重新进行风险承受能力的评估。在评估问卷有效期内，若您的风险承受能力发生变化或发生任何可能影响您自身风险承受能力的情况，您仍须向银行提出重新进行风险承受能力评估的要求。

您在购买任何投资产品过程中请注意核对您的风险承受能力和投资产品风险的匹配情况。

请您知悉，任何风险承受能力评估的更新将可能导致您现持有的产品与更新后的风险承受能力发生风险不匹配的情况。

### 第一部份 责任声明

本评估问卷的所有意见均根据客户向银行所提供的信息/资料而制定。根据本次分析所讨论的有关客户的需要和对风险所持的态度而提出的意见，只供客户作出个人投资决定时作参考。所有意见不可视为对任何投资产品的销售或购买邀请，亦不应视为投资建议。银行对所有由客户所提供的信息、资料及意见的准确性及完整性并未作出任何担保、保证或承诺，亦不承担任何责任。

### 第二部份 个人信息

姓名	
身份证件号码	
客户号码	

### 第三部份 风险评估 (请在适当位置加上[√]号)

年龄		
<b>1</b>	您的年龄为?	
a	18 - 30	<input type="checkbox"/>
b	31 - 40	<input type="checkbox"/>
c	41 - 50	<input type="checkbox"/>
d	51 - 65	<input type="checkbox"/>
e	> 65	<input type="checkbox"/>
财务状况		
<b>2</b>	您的家庭总资产净值是多少? [家庭总资产净值=家庭总资产(如存款、债券、股票等,但不包括自住物业)-家庭总负债(如个人贷款、信用卡账单、房屋贷款等)]	
a	< 人民币100,000	<input type="checkbox"/>
b	人民币100,000 - 300,000	<input type="checkbox"/>
c	人民币300,001 - 500,000	<input type="checkbox"/>
d	人民币500,001 - 1,000,000	<input type="checkbox"/>
e	人民币1,000,001 - 6,000,000	<input type="checkbox"/>
f	> 人民币6,000,000	<input type="checkbox"/>
<b>3</b>	您家庭的主要收入来源是?	
a	工资、劳务报酬	<input type="checkbox"/>
b	生产经营所得、权益类所得	<input type="checkbox"/>
c	利息、股息、转让等金融性资产收入	<input type="checkbox"/>
d	出租、出售房地产等非金融性资产收入	<input type="checkbox"/>



e	无固定收入	<input type="checkbox"/>
f	无收入	<input type="checkbox"/>
<b>4 您的家庭可支配年收入为（折合人民币）？</b>		
a	< 人民币150,000	<input type="checkbox"/>
b	人民币150,000 - 400,000	<input type="checkbox"/>
c	人民币400,001 - 850,000	<input type="checkbox"/>
d	人民币850,001 - 1,500,000	<input type="checkbox"/>
e	> 人民币1,500,000	<input type="checkbox"/>
<b>5 在您每年的家庭可支配收入中，可用于金融投资（储蓄存款外）的比例为？</b>		
a	< 10%	<input type="checkbox"/>
b	10% - 20%	<input type="checkbox"/>
c	21% - 30%	<input type="checkbox"/>
d	31% - 40%	<input type="checkbox"/>
e	> 40%	<input type="checkbox"/>
<b>投资经验</b>		
<b>6</b>	<b>您针对下述各投资工具分别具有多少年的投资经验？</b>	
<b>1)</b>	<b>保本基金、保本理财产品或货币市场基金</b>	
a	无知识无经验	<input type="checkbox"/>
b	有相关知识无经验	<input type="checkbox"/>
c	有相关知识及小于2年经验	<input type="checkbox"/>
d	有相关知识及2-5年经验	<input type="checkbox"/>
e	有相关知识及5年以上经验	<input type="checkbox"/>
<b>2)</b>	<b>债券、债券型基金或部分保本投资产品</b>	
a	无知识无经验	<input type="checkbox"/>
b	有相关知识无经验	<input type="checkbox"/>
c	有相关知识及小于2年经验	<input type="checkbox"/>
d	有相关知识及2-5年经验	<input type="checkbox"/>
e	有相关知识及5年以上经验	<input type="checkbox"/>
<b>3)</b>	<b>混合型基金或外汇/黄金等非杠杆交易</b>	
a	无知识无经验	<input type="checkbox"/>
b	有相关知识无经验	<input type="checkbox"/>
c	有相关知识及小于2年经验	<input type="checkbox"/>
d	有相关知识及2-5年经验	<input type="checkbox"/>
e	有相关知识及5年以上经验	<input type="checkbox"/>
<b>4)</b>	<b>股票、非保本投资产品、股票基金</b>	
a	无知识无经验	<input type="checkbox"/>
b	有相关知识无经验	<input type="checkbox"/>
c	有相关知识及小于2年经验	<input type="checkbox"/>
d	有相关知识及2-5年经验	<input type="checkbox"/>
e	有相关知识及5年以上经验	<input type="checkbox"/>
<b>5)</b>	<b>期货等其他杠杆交易</b>	
a	无知识无经验	<input type="checkbox"/>
b	有相关知识无经验	<input type="checkbox"/>
c	有相关知识及小于2年经验	<input type="checkbox"/>
d	有相关知识及2-5年经验	<input type="checkbox"/>
e	有相关知识及5年以上经验	<input type="checkbox"/>
<b>投资偏好及风险承受能力</b>		



<b>7</b>	<b>您计划的投資期限是多久？</b>	
a	1年以下	<input type="checkbox"/>
b	1-3年	<input type="checkbox"/>
c	3-6年	<input type="checkbox"/>
d	6-10年	<input type="checkbox"/>
e	10年以上	<input type="checkbox"/>
<b>8</b>	<b>一般来说，投資回報越高的產品須相應承擔越高的投資風險。您主要的投資目標是？</b>	
a	主要投資目的以資本保障為主，不可承受本金損失	<input type="checkbox"/>
b	主要投資目的以收入為主，並希望資產獲得與通脹率相若的低至中度增長	<input type="checkbox"/>
c	主要投資目的以資本增值為主，並希望資產獲得高於通脹率的中度增長	<input type="checkbox"/>
d	主要投資目的以資本增值為主，並希望資產獲得在一般情況下與股票市場回報相若的高度增長	<input type="checkbox"/>
e	主要投資目的以資本增值為主，並希望獲得尽可能最高的資產增長回報	<input type="checkbox"/>
<b>9</b>	<b>您在短期內（通常不超過一年）願意接受單項投資最多的累計價格波動區間及損失為？</b>	
a	保本產品，無本金損失	<input type="checkbox"/>
b	價格波動不大，有10%以內的本金損失	<input type="checkbox"/>
c	價格有較大波動，有10%-20%的本金損失	<input type="checkbox"/>
d	價格有大幅波動，有20%-30%的本金損失	<input type="checkbox"/>
e	價格有相當大幅波動，有30%以上的本金損失	<input type="checkbox"/>
<b>10</b>	<b>您在長期內（通常超過一年）願意接受單項投資最多的累計價格波動區間及損失為？</b>	
a	保本產品，無本金損失	<input type="checkbox"/>
b	價格波動不大，有10%以內的本金損失	<input type="checkbox"/>
c	價格有較大波動，有10%-20%的本金損失	<input type="checkbox"/>
d	價格有大幅波動，有20%-30%的本金損失	<input type="checkbox"/>
e	價格有相當大幅波動，有30%以上的本金損失	<input type="checkbox"/>
<b>11</b>	<b>您打算重點投資於哪些投資產品？（此題為多選題）</b>	<b>多選</b>
a	保本基金、保本理財產品或貨幣市場基金	<input type="checkbox"/>
b	債券、債券型基金或部分保本投資產品	<input type="checkbox"/>
c	混合型基金或外匯/黃金等非槓桿交易	<input type="checkbox"/>
d	股票、非保本投資產品、股票基金	<input type="checkbox"/>
e	期貨等其他槓桿交易	<input type="checkbox"/>



第四部份 客户确认

本人在此确认：

1. 银行销售代表就本人所完成的个人客户风险评估问卷，建议本人所属的投资类别和风险接受程度为：

投资类别 “\_\_\_\_\_”， 风险接受程度\* “\_\_\_\_\_”

\*注意：

就有关风险接受程度之说明，请参阅附录1。

2. 本人已经阅读并理解了附录中所述的投资类别以及产品类别的定义，并已明确知晓本人所属投资类别适合的产品类别。
3. 以上由本人提供之所有信息、资料及相关意见均为准确，本风险评估问卷的结果准确，本人认可并同意该评估结果。

客户签名：

S.V.

日期: \_\_\_\_\_

销售代表签名：

S.V.

日期: \_\_\_\_\_



附录1

1. 投资类别的定义

◆ 投资类别1 (风险接受程度: 低风险)

投资风险接受程度是: 低风险 - 投资者希望尽量避免风险并且不愿意承受任何本金的损失。适合该类投资者的产品回报很可能仅相当于当时的利率, 但未必能够弥补通胀。

该类客户适合产品类别1的产品。

◆ 投资类别2 (风险接受程度: 低至中度风险)

投资风险接受程度是: 低至中度风险 - 投资者愿意承受低至中等程度的资本风险来换取低至中等程度的资本增长机会。适合该类投资者的投资产品之资本价值可能波动并跌至低于原本的投资额。在通常的市场状况下, 波动为低至中等程度 (尽管不能保证), 而该类投资者可接受此程度的波动。

该类客户适合产品类别1至2的产品。

◆ 投资类别3 (风险接受程度: 中度风险)

投资风险接受程度是: 中度风险 - 投资者愿意承受中等程度的资本风险来换取中等程度的资本增长机会。适合该类投资者的投资产品之资本价值可能波动并跌至低于原本的投资额。在通常的市场状况下, 波动为中等 (尽管不能保证), 而该类投资者可接受此程度的波动。

该类客户适合产品类别1至3的产品。

◆ 投资类别4 (风险接受程度: 中至高度风险)

投资风险接受程度是: 中至高度风险 - 投资者愿意承受中至高程度的资本风险来换取中至高程度的资本增长机会。适合该类投资者的投资产品之资本价值可能大幅度波动并跌至远低于原本的投资额。该类投资者明白高风险高收益的道理, 而可接受此程度的波动。

该类客户适合产品类别1至4的产品。

◆ 投资类别5 (风险接受程度: 高度风险)

投资风险接受程度是: 高度风险 - 投资者承受最高程度的资本风险来换取最高程度的资本增长机会。适合该类投资者的投资产品之资本价值可能剧烈波动并跌至远低于原本的投资额。该类投资者明白高风险高收益的道理, 而可接受此程度的波动。

该类客户适合产品类别1至5的产品。



## 2. 产品类别的定义

### 类别 1:

低风险产品：该级别产品保证投资者在持有产品到期时可取回本金，产品收益随投资表现变动，波动幅度低。

该级别保险产品包括除投资连结保险以外的其他保险产品。

### 类别 2:

低至中度风险产品：该级别产品不保证在投资者持有产品到期时本金的全额偿付，但本金损失风险相对较小。产品损益随投资表现变动，且有低至中等幅度的波动。

该级别保险产品包括风险等级为 2 的投资连结保险产品<sup>[1]</sup>。

备注 1：该级别投资连结保险包含保险保障功能，其保单价值随投资者所选择的投资账户中资产或资产组合的投资净损益（失）变动，该投资连结保险的投资账户净损益有低至中等幅度的波动。

### 类别 3:

中度风险产品：该级别产品在投资者持有产品到期时不保证本金的全额偿付，有一定的本金损失风险。产品损益随投资表现变动，且有中等幅度的波动。

该级别保险产品包括风险等级为 3 的投资连结保险产品<sup>[2]</sup>。

备注 2：该级别投资连结保险包含保险保障功能，其保单价值随投资者所选择的投资账户中资产或资产组合的投资净损益（失）变动，该投资连结保险的投资账户净损益有中等幅度的波动。

### 类别 4:

中至高度风险产品：该级别产品在投资者持有产品到期时不保证本金的全额偿付，本金损失风险较大。产品损益随投资表现变动，且有中至高等幅度的波动。

该级别保险产品包括风险等级为 4 的投资连结保险产品<sup>[3]</sup>。

备注 3：该级别投资连结保险包含保险保障功能，其保单价值随投资者所选择的投资账户中资产或资产组合的投资净损益（失）变动，该投资连结保险的投资账户净损益有中至高等幅度的波动。

### 类别 5:

高度风险产品：该级别产品在投资者持有产品到期时不保证本金的全额偿付，本金损失风险极大。产品损益随投资变动，且有高等幅度的波动。

该级别保险产品包括风险等级为 5 的投资连结保险产品<sup>[4]</sup>。

备注 4：该级别投资连结保险包含保险保障功能，其保单价值随投资者所选择的投资账户中资产或资产组合的投资净损益（失）变动，该投资连结保险的投资账户净损益有高等幅度的波动。



## Individual Customer Risk Profiling Questionnaire

(Chinese version prevails and the English version is only for reference)

This questionnaire aims at helping you to understand your own investment preference. Your information in this questionnaire will be kept strictly confidential.

The assessment result given by this questionnaire is valid for one year only. If you fail to attempt the assessment for your own risk tolerance on yearly basis, please approach Hang Seng Bank (China) Limited ("the Bank") and complete the Risk Profiling Questionnaire when you subscribe the investment products again. The information of the questionnaire will be reviewed on annual basis. If your risk tolerance changes or any condition affecting your risk tolerance ability happens during the valid period of the Risk Profiling Questionnaire, you must approach the Bank to complete the Risk Profiling Questionnaire again.

Please be reminded that you should choose investment products with risk corresponding to your own tolerance level.

Please be kindly noted that any RPQ renewal might result in risk rating mismatch between your existing holding products and new RPQ.

### Part 1 Disclaimer

The suggestions in this questionnaire are derived from information/materials/opinions that the customer has provided to the Bank. The suggestions are designed to meet the needs discussed in this questionnaire and are in line with the customer's attitude towards risk. The suggestions are for the customer's consideration when making his/her own investment decisions. The suggestions are not an offer to sell or a solicitation to buy any investment products and the suggestions should not be considered as investment advices. The Bank makes no guarantee, representation or warranty and accepts no responsibility or liability as to the accuracy or completeness of the information/materials/opinions given by the customer.

### Part 2 Personal Information

Name	
ID Number	
Client Number	

### Part 3 Risk Profiling Please "√" where appropriate

#### Age

<b>1</b>	<b>What is your age?</b>	
a	18 – 30	<input type="checkbox"/>
b	31 – 40	<input type="checkbox"/>
c	41 – 50	<input type="checkbox"/>
d	51 - 65	<input type="checkbox"/>
e	> 65	<input type="checkbox"/>

#### Financial Status

<b>2</b>	<b>What is your household total net worth?</b> [Household total net worth=Total household assets (e.g. Deposits, Bonds, Securities, excluding the value of your self-use properties) minus Total household debts (e.g. Personal Loans, Credit Card Bills, Mortgages)]	
a	< CNY 100,000	<input type="checkbox"/>
b	CNY 100,000 - 300,000	<input type="checkbox"/>
c	CNY 300,001 - 500,000	<input type="checkbox"/>
d	CNY 500,001 - 1,000,000	<input type="checkbox"/>
e	CNY 1,000,001- 6,000,000	<input type="checkbox"/>
f	> CNY 6,000,000	<input type="checkbox"/>
<b>3</b>	<b>What is your family's primary source of income?</b>	
a	Income from wages or remuneration for personal service	<input type="checkbox"/>



b	Income from operations and sales or return on equity	<input type="checkbox"/>
c	Income from financial assets (interest, dividends, transfer, etc.)	<input type="checkbox"/>
d	Income from non-financial assets (rental, sale of real estate, etc.)	<input type="checkbox"/>
e	Unfixed income	<input type="checkbox"/>
f	No income	
<b>4 What is your annual household disposable income (Calculated in CNY)?</b>		
a	< CNY 150,000	<input type="checkbox"/>
b	CNY 150,000 - 400,000	<input type="checkbox"/>
c	CNY 400,001 - 850,000	<input type="checkbox"/>
d	CNY 850,001 - 1,500,000	<input type="checkbox"/>
e	> CNY 1,500,000	<input type="checkbox"/>
<b>5 In your annual household disposable income, the proportion that can be used for financial investment (except savings account) is ?</b>		
a	< 10%	<input type="checkbox"/>
b	10% - 20%	<input type="checkbox"/>
c	21% - 30%	<input type="checkbox"/>
d	31% - 40%	<input type="checkbox"/>
e	> 40%	<input type="checkbox"/>
<b>Investment Experience</b>		
<b>6 How many years of experience do you have in the following investment tools ?</b>		
<b>1) Capital Protected Fund, Capital Protected Investment Product, or Money Market Fund</b>		
a	No knowledge and experience	<input type="checkbox"/>
b	Have knowledge and have no experience	<input type="checkbox"/>
c	Have knowledge and have less than 2 years of experience	<input type="checkbox"/>
d	Have knowledge and have 2-5 years of experience	<input type="checkbox"/>
e	Have knowledge and have over 5 years of experience	<input type="checkbox"/>
<b>2) Bond, Bond Fund or Partially Capital Protected Investment Product</b>		
a	No knowledge and experience	<input type="checkbox"/>
b	Have knowledge and have no experience	<input type="checkbox"/>
c	Have knowledge and have less than 2 years of experience	<input type="checkbox"/>
d	Have knowledge and have 2-5 years of experience	<input type="checkbox"/>
e	Have knowledge and have over 5 years of experience	<input type="checkbox"/>
<b>3) Hybrid Fund, or FX/Gold Trading (without margin)</b>		
a	No knowledge and experience	<input type="checkbox"/>
b	Have knowledge and have no experience	<input type="checkbox"/>
c	Have knowledge and have less than 2 years of experience	<input type="checkbox"/>
d	Have knowledge and have 2-5 years of experience	<input type="checkbox"/>
e	Have knowledge and have over 5 years of experience	<input type="checkbox"/>
<b>4) Equity, non-Capital Protected Investment Product, Equity Fund</b>		
a	No knowledge and experience	<input type="checkbox"/>
b	Have knowledge and have no experience	<input type="checkbox"/>
c	Have knowledge and have less than 2 years of experience	<input type="checkbox"/>
d	Have knowledge and have 2-5 years of experience	<input type="checkbox"/>
e	Have knowledge and have over 5 years of experience	<input type="checkbox"/>
<b>5) Other Margin Trading e.g. Future</b>		
a	No knowledge and experience	<input type="checkbox"/>
b	Have knowledge and have no experience	<input type="checkbox"/>





c	Have knowledge and have less than 2 years of experience	<input type="checkbox"/>
d	Have knowledge and have 2-5 years of experience	<input type="checkbox"/>
e	Have knowledge and have over 5 years of experience	<input type="checkbox"/>
<b>Investment Preference &amp; Risk Tolerance</b>		
<b>7</b>	<b>What is your planned investment tenor?</b>	
a	< 1 year	<input type="checkbox"/>
b	1 - 3 years	<input type="checkbox"/>
c	3 - 6 years	<input type="checkbox"/>
d	6 - 10 years	<input type="checkbox"/>
e	> 10 years	<input type="checkbox"/>
<b>8</b>	<b>Generally speaking, the greater the risk, the higher the return. What is your investment objective?</b>	
a	The primary investment objective is to achieve capital protection and can bear no capital loss	<input type="checkbox"/>
b	The primary investment objective is income-oriented and wish to gain a return that is comparable to the inflation rate	<input type="checkbox"/>
c	The primary investment objective is growth-oriented and wish to gain a return that is higher than the inflation rate	<input type="checkbox"/>
d	The primary investment objective is growth-oriented and wish to gain a return that is comparable to the stock market under normal situation	<input type="checkbox"/>
e	The primary investment objective is growth-oriented and wish to gain the highest possible capital return	<input type="checkbox"/>
<b>9</b>	<b>What is the accumulated price fluctuation range and capital loss you are willing to accept over a short time horizon (normally less than 1 year) for a single investment?</b>	
a	Capital-protected products, no capital loss	<input type="checkbox"/>
b	There is a slight fluctuation in price, and capital loss within 10%	<input type="checkbox"/>
c	There is a relatively large fluctuation in price, and capital loss of 10%-20%	<input type="checkbox"/>
d	There is a large fluctuation in price, and capital loss of 20%-30%	<input type="checkbox"/>
e	There is a significant fluctuation in price, and capital loss over 30%	<input type="checkbox"/>
<b>10</b>	<b>What is the accumulated price fluctuation range and capital loss you are willing to accept over a long time horizon (normally more than 1 year) for a single investment?</b>	
a	Capital-protected products, no capital loss	<input type="checkbox"/>
b	There is a slight fluctuation in price, and capital loss within 10%	<input type="checkbox"/>
c	There is a relatively large fluctuation in price, and capital loss of 10%-20%	<input type="checkbox"/>
d	There is a large fluctuation in price, and capital loss of 20%-30%	<input type="checkbox"/>
e	There is a significant fluctuation in price, and capital loss over 30%	<input type="checkbox"/>
<b>11</b>	<b>What kinds of investment products do you plan to invest in? (Multiple-Choice Question)</b>	
a	Capital Protected Fund, Capital Protected Investment Product, or Money Market Fund	<input type="checkbox"/>
b	Bond, Bond Fund or Partially Capital Protected Investment Product	<input type="checkbox"/>
c	Hybrid Fund, or FX/Gold Trading (without margin)	<input type="checkbox"/>
d	Equity, non-Capital Protected Investment Product, Equity Fund	<input type="checkbox"/>
e	Other margin trading e.g. Future	<input type="checkbox"/>



**Part 4 Customer Confirmation**

I hereby confirm that,

4.

Based on the completion of this Individual Customer Risk Profiling Questionnaire, Qualified Sales Representative of the Bank suggests my Investment Type and Risk Tolerance Level are:

Investment Type “ \_\_\_\_\_ ”, \* Risk Tolerance Level “ \_\_\_\_\_ ”

\*Note:

*Please refer to Annex 1 for the description of the relevant Risk Tolerance Level.*

5.

I have read and understood the definition of Investment Type and Product Type in Annex 1, and I acknowledge my applicable Product Type related to my Investment Type.

All the above information/materials/opinions provided by me is true and accurate, the above result of this Risk Profiling Questionnaire, my Investment Type and Product Type, is accurate and I agree with such result.

Signature of Client:

S.V.

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

Signature of Qualified Sales Representative:

S.V.

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



Annex 1

**1. Investment Type Definition**

◆ Investment Type 1 (Risk Tolerance Level: Low)

The risk level determined is: Low – for an investor who is not willing to take any investment risk since the investor cannot accept any capital loss. Products that are suitable for the investor are likely to produce returns that are based on prevailing interest rates which may or may not keep pace with inflation.

Appropriate for Product Type 1.

◆ Investment Type 2 (Risk Tolerance Level: Low to Medium)

The risk level determined is: Low to Medium – for an investor who is generally comfortable with achieving a low to medium level of return potential on the investment coupled with a low to medium level of risk. Capital values of products that are suitable for the investor have fluctuation which are expected to be low to medium (although this is not guaranteed) and may fall below the original investment, and the investor is comfortable with this level of fluctuation.

Appropriate for Product Type 1-2.

◆ Investment Type 3 (Risk Tolerance Level: Medium)

The risk level determined is: Medium – for investor who is generally comfortable with achieving a moderate level of return potential on the investment coupled with a moderate level of risk. Capital values of products that are suitable for the investor have fluctuation which are expected to be moderate (although this is not guaranteed) and may fall below the original investment, and the investor are comfortable with this level of fluctuation.

Appropriate for Product Type 1-3.

◆ Investment Type 4 (Risk Tolerance Level: Medium to High)

The risk level determined is: Medium to High – for investor who is generally comfortable with achieving a medium to high level of return potential on the investment coupled with medium to high level of risk. Capital values of products that are suitable for the investor have fluctuation which are expected to be medium to high (although this is not guaranteed) and may fall below the original investment. The investor understand the risk/reward tradeoff, and are comfortable with this level of fluctuation.

Appropriate for Product Type 1-4.

◆ Investment Type 5 (Risk Tolerance Level: High)

The risk level determined is: High – for investor who is generally comfortable with maximizing the return potential on investment coupled with maximized risk. Capital values of products that are suitable for the investor have fluctuation which are expected to be high (although this is not guaranteed) and may fall below the original investment. The investor understand the risk/reward tradeoff, and are comfortable with this level of fluctuation.

Appropriate for Product Type 1-5.



## 2. Product Type Definition

### Type 1:

Low Risk Products: Products with this level of risk guarantee principal repayment if the product is held to maturity. The returns of these products depend on the investment performance and have minimal fluctuations.

The insurance products with this level of risk include insurance products except Unit-linked Insurance Products.

### Type 2:

Low to Medium Risk Products: Products with this level of risk do not guarantee principal repayment if the product is held to maturity, but have low to medium risk of capital loss. The returns of these products depend on the investment performance and have low to medium level of fluctuations.

Low to Medium Risk Products also include Unit-linked Insurance Products with risk level 2<sup>[1]</sup>.

Remark 1: Unit-linked insurance products with this level of risk includes protection function of insurance. Its policy value varies with the net profit or loss of the assets or portfolio in the investment account chosen by the investor, with level of fluctuations expected to be low to medium.

### Type 3:

Medium Risk Products: Products with this level of risk do not guarantee principal repayment if the product is held to maturity, and have moderate risk of capital loss. The returns of these products depend on the investment performance and have moderate level of fluctuations.

Medium Risk Products also include Unit-linked Insurance Products with risk level 3<sup>[2]</sup>.

Remark 2: Unit-linked insurance products with this level of risk includes protection function of insurance. Its policy value varies with the net profit or loss of the assets or portfolio in the investment account chosen by the investor, with level of fluctuations expected to be moderate.

### Type 4:

Medium to High Risk Products: Products with this level of risk do not guarantee principal repayment if the product is held to maturity, and have medium to high risk of capital loss. The returns of these products depend on the investment performance and have medium to high level of fluctuations.

Medium to High Risk Products also include Unit-linked Insurance Products with risk level 4<sup>[3]</sup>.

Remark 3: Unit-linked insurance products with this level of risk includes protection function of insurance. Its policy value varies with the net profit or loss of the assets or portfolio in the investment account chosen by the investor, with level of fluctuations expected to be medium to high.

### Type 5:

High Risk Products: Products with this level of risk do not guarantee principal repayment if the product is held to maturity, and have significantly high risk of capital loss. The returns of these products depend on the investment performance and have high level of fluctuations.

High Risk Products also include Unit-linked Insurance Products with risk level 5<sup>[4]</sup>.

Remark 4: Unit-linked insurance products with this level of risk includes protection function of insurance. Its policy value varies with the net profit or loss of the assets or portfolio in the investment account chosen by the investor, with level of fluctuations expected to be high.