Risk Profile Questionnaire (for Individual/Joint Account)

投資風險屬性問卷 (個人/聯名客戶適用)

This questionnaire serves to help you to assess the risk attitude based on your ability to take risk and your risk tolerance level. If your situation or investment goals changes, you should approach us and update the information in this questionnaire as soon as possible for us to re-assess your risk profile. 這份問卷是根據閣下承受風險的能力及風險接受程度以評估閣下的風險態度。如閣下的情況或投資目標有變動，應聯絡我們及更新 閣下的資料，以便重新評估閣下的投資風險取向。

The result of the questionnaire is based on the information of the Individual /Primary Joint Account Holder, Secondary Joint Account Holder must sign to confirm. 本問卷主要以個人/聯名帳戶主持有人帳戶持有之資料作出評估，聯名帳戶第二持有人必需簽署確認。

(Information provided will be kept confidential. 閣下提供的資料將會絕對保密。)

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 (10)
□ (b) 36-50 (8)
□ (c) 51-65 (4)
□ (d) >65 (2)

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 (2)
□ (b) Secondary level 中學程度 (8)
□ (c) Post-Secondary/University level 預科,大專/大學程度 (10)

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 (2)
□ (b) Between 1 and 3 years 1 至 3 年 (4)
□ (c) Over 3 years 多過 3 年 (10)

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 (4)
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 (8)
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 (10)

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 over 30% 波動多於 30% (10)
□ (b) Fluctuates between 10% and 30% 波動於 10%至 30%之間 (8)
□ (c) Fluctuates below 10% 波動低於 10% (2)

Q6 How much of your investments would 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 any my investments (10)
我不一定會出售任何投資
□ (b) I would sell no more than 30% of my investments (8)
我會出售不多於 30%的投資
□ (c) I would sell more than 50% of my investments (4)
我會出售多於 50%的投資
□ (d) I would sell 100% of my investments (2)
我會出售 100%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 product? 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 (10)
□ (b) Between 1 and 3 years 1 至 3 年 (4)
□ (c) Less than 1 year 少過 1 年 (2)

Total Score 總分數: _____

Risk Tolerance Analysis 風險承受能力分析

Total Score 總分數	<40	41-59	>60
Risk Tolerance Level 風險承受程度	□ Low Risk 低風險	□ Medium Risk 中風險	□ High Risk 高風險
Investor General Characteristics 投資者的一般特徵	**Conservative 保守型** An investor who is risk-averse and willing to accept low risks. To whom capital preservation is very important, then he/she understands that low return will be received in return. 投資者願意承受低度的風險、重視保本，亦明白並接受獲取比較保守回報。	**Balance 平衡型** An investor who is willing to accept medium risks in exchange for some potential returns over the medium to long term. 投資者願意承受中度的風險，於中長線換取潛在回報。	**Aggressive 進取型** An investor who is willing to accept high level of risk in return for significant capital gain over the long term. And he/she understands that he/she may lose a significant part or all of his/her capital. 投資者願意承受高度的風險，於長線換取可觀的潛在回報。同時亦明白到有可能招致損失大部分或全部本金。

Disclaimer 免責聲明

1 The results of this questionnaire are derived from the information that you have provided to Yaw Kai Financial Group Limited ("Yaw Kai") and on certain generally accepted assumptions and reasonable estimate. Calculations and values used on this questionnaire are used for illustration purpose only. Yaw Kai accepts no responsibility or liability as to the accuracy or completeness of the information containing in this questionnaire and/or the results.
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2 This questionnaire and the results only serve as a reference for your consideration. This should not be regarded as an investment advice, an offer to sell or a solicitation for an offer to buy any financial products and services. You should consider carefully your investment objective and risk tolerance ability and seek for independent professional advice before making any investment decision.
本問卷及所得結果僅供參考之用。以上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。於作出任何投資決定前，閣下應仔細考慮閣下的投資目標及承受風險能力，並尋求獨立專業意見。

3 Investors should note that investment involves risks, including the possibility of loss of the entire capital invested, price of investment products may go up as well as down and past performance information presented is not indicative of future performance. Investors should understand the nature and the risks associated with the product before making any investment decision.
投資者須注意投資涉及風險，包括可能損失全部投資本金。投資產品價格可升可跌，而所呈列的過往表現並不表示將來亦有類似表現。投資者作出任何投資決定前，應詳細了解該產品的性質和風險。

4 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，倘若你未能全面披露所有或任何關的個人狀況（如財務狀況）、不正確, 不完整或過時的資料可能影響本司評估你對投資風險的態度及承受能力。如你的狀況出現變動而可能影響本問卷中任何題的答案，我們極建議你再次填寫本問卷。

Client's Declaration 客戶聲明

I hereby declare and agree that all the information given above is complete, true and accurate, and is given to the best of my knowledge. 本人謹此聲明並同意上述所有資料均是完整、真實及準確，並且是盡我們所知而作答。

☐ I agree and accept the above assessment of my investment appetite / risk profile.
本人同意並接受上述評估結果及本人確認同意本問卷評估本人所屬的投資取向/風險概況。

☐ I disagree with the above assessment and my investment appetite / risk profile should be:
本人不同意上述評估結果，且認為本人的投資取向/風險概況應為:

Signature of individual/ Primary Joint Account Holder 個人/聯名帳戶持有人簽署	Signature of Secondary Joint Account Holder 聯名帳戶第二持有人簽署
Name 姓名: _____	Name 姓名: _____
Date 日期: _____	Date 日期: _____

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Declaration: I hereby declare and confirm that this questionnaire is duly completed by the client. **聲明: 本人謹此聲明及確認此問卷由客戶親自填寫。**	Approved by Responsible Officer 負責人員批核
Name 姓名: Date 日期: CE No. 中央編號:	Name 姓名: Date 日期: CE No. 中央編號: