

# 健康理財分析問卷

## Financial Health Check Questionnaire

如果閣下的賬戶為聯名賬戶，每位申請人在開設賬戶時須個別完成此問卷。其後作年度資料更新時，則該賬戶的所有持有人、或至少一位賬戶持有人（而所有持有人均同意以該名持有人的資料作為評估賬戶風險承受能力的用途）必須完成此問卷。

請注意，閣下最後更新的問卷資料，將成為評估閣下賬戶風險承受能力的標準。如果同時有多於一位聯名賬戶持有人遞交問卷，概以風險取向最保守的資料作為評估用途。

If your account is a joint account, a separate questionnaire for each account holder is required for account opening. Thereafter, the annual submissions can be completed by either all joint account holders or at least one of the account holders (where his/her profile has been agreed by all joint account holders to be used for assessing the risk tolerance level of the account).

Please note, we will always use information from the most up-to-date questionnaire received for account risk assessment. If more than one questionnaire is submitted to us simultaneously for a joint account, information from the most conservative profile will be used for account risk assessment.

姓名 Name \_\_\_\_\_ 「綜合理財賬戶」號碼 MasterAccount No. \_\_\_\_\_

電郵地址 Email \_\_\_\_\_ 聯絡電話 Tel No. \_\_\_\_\_

國家編號 country code

電話號碼 tel no

為協助您了解及評估您對於投資在摩根基金的風險承受能力，以及適合您的投資選擇，閣下必須每年填寫一次健康理財分析問卷。請閣下務必回答所有問題。在我們接獲閣下已完成或更新之問卷前，恕未能接納閣下任何認購或轉換之申請。

請在進行任何刪改後於旁邊簡簽。除可選擇多項答案之問題外，每題只可填寫一個答案。如在一條題目選擇多於一個答案，其中最保守的答案將被用於計算客戶風險評級。

To assist you to better understand and assess your risk tolerance towards investments in J.P. Morgan Funds and the investment choices that would be suitable for you, you are required to complete this questionnaire on an annual basis. Please complete all questions and be reminded that we will not be able to accept any subscription or switching instruction from you if you do not complete/update this questionnaire annually.

Please initial any changes or corrections you make to answers. Except where multiple answers may be selected, a single answer is required. If more than one answer is selected, the most conservative answer among those selected will be used to determine the client risk rating.

### 1. 您的年齡是？

What is your age?

- 18至30歲  31至40歲  41至50歲  51至55歲  56至60歲  61至64歲  65至69歲  70至74歲  75歲或以上  
18 - 30 31 - 40 41 - 50 51 - 55 56 - 60 61 - 64 65 - 69 70 - 74 75 or above

### 2. 您的最高教育程度是？

What is your highest level of education?

- 小學  中學  大專或大學以上  
Primary Secondary Tertiary or above

### 3. 您的投資目標是？（如適用，可選擇多項）

What is your investment objective? (You may select multiple options if applicable)

- 資金保值  財富增值  為退休打算  
Capital Preservation Wealth Building Retirement Planning  
 供養子女升學  其他  
Children's Education Other

### 4. 您的投資資金來源是？（如適用，可選擇多項）

What is the source of your investment capital? (You may select multiple options if applicable)

- 薪金  儲蓄  投資收益（例如：租金收入、股息）  
Salary Savings Investment Income (e.g. rental income, stock dividends)  
 投資獲利（例如：資產增值）  退休基金  遺產  
Investment Gain (e.g. capital appreciation) Retirement Fund Inheritance

### 5. 您的每月收入是？

What is your monthly income?

- 15,000港元或以下  15,001-30,000港元  30,001-60,000港元  
HK\$15,000 or below HK\$15,001 - 30,000 HK\$30,001 - 60,000  
 60,001-80,000港元  80,001-100,000港元  100,001港元以上  
HK\$60,001 - 80,000 HK\$80,001 - 100,000 HK\$100,001 or above

### 6. 您是否具備以下各項的投資經驗？（如適用，可選擇多項）

Have you had experience in investing in any of the following financial instruments? (You may select multiple options if applicable)

- 債券  投資基金  股票  外幣  結構性產品  衍生工具  以上皆沒有  
Bonds Investment Funds Stocks Forex Structured Products Derivatives None of the above

### 7. 對於第六條題目中所選擇之金融工具，您有多少年投資經驗？

How many years of investment experience do you have in the financial instruments selected in question 6?

- 無  少於1年  1至3年  3至5年  5至10年  10年以上  
Nil Less than 1 year 1 to 3 years 3 to 5 years 5 to 10 years More than 10 years

8. 描述您的投資知識：

Describe your investment knowledge:

有限水平：我對金融市場和投資只有甚少或並無認識。  
Limited – I have little or no knowledge of financial markets and investments.

中等水平：我對投資有一般了解，明白投資的相關風險及分散投資的重要性。  
Moderate – I have general knowledge of investments. I understand the general risks related to investments and the importance of diversification.

高水平：我對大部分金融產品有豐富知識及充分了解相關風險。  
High – I am familiar with most financial instruments and the underlying risks.

9. 計算是次投資在內以及／或未來的定期投資（如適用），您在摩根基金的投資額佔可投資總資產（不包括自住物業）的比重是？

Including this proposed subscription and/or the upcoming regular investment, if applicable, what percentage of your total investable assets (excluding self-occupied property) is invested in our funds?

20%或以下  
20% or below

21%至40%  
21% - 40%

41%至60%  
41% - 60%

61%至80%  
61% - 80%

80%以上  
Over 80%

10. 您的淨流動資產總值\*？

What is your net total liquid asset\*\*?

100,000港元或以下  
HK\$100,000 or below

100,001-500,000港元  
HK\$100,001 - 500,000

500,001-1,000,000港元  
HK\$500,001 - 1,000,000

1,000,001-3,000,000港元  
HK\$1,000,001 - 3,000,000

3,000,001-5,000,000港元  
HK\$3,000,001 - 5,000,000

5,000,001-8,000,000港元  
HK\$5,000,001 - 8,000,000

8,000,001-15,000,000港元  
HK\$8,000,001 - 15,000,000

15,000,001港元以上  
HK\$15,000,001 or above

11. 如有突發狀況，您的流動資產足以應付多少個月的個人／家庭開支？

How many months of living expense that your liquid asset could cover for your/your family's emergency needs?

2個月或以下  
2 months or below

3至5個月  
3 months to 5 months

6個月或以上  
more than 6 months

12. 您計劃的投資年期是？

What is your investment horizon?

6個月以下  
Below 6 months

6個月至1年  
6 months to 1 year

1至2年  
1 to 2 years

2至3年  
2 to 3 years

3至5年  
3 to 5 years

5年以上  
More than 5 years

13. 在一般情況下，您會願意投資於平均每年波動程度多大的投資產品？

What is the average level of annual fluctuation in investment value that you would generally be comfortable with?

-5%至+5%之間  
Fluctuates between -5% and +5%

-15%至+15%之間  
Fluctuates between -15% and +15%

-30%至+30%之間  
Fluctuates between -30% and +30%

-30%以下至+30%以上  
Fluctuates <-30% and >+30%

14. 下列哪一項最能貼切地形容您對風險的取向？

Which of the following statements most closely fits your attitude towards risk?

我十分抗拒風險。我寧願獲取最少回報或低於通脹之回報，以限制潛在虧損之機會。

I am very risk averse. I would like to make minimal gain or gain less than inflation to limit my potential loss.

我想為資金保值，但不介意接受少許價格波動，藉以增加投資的回報潛力，達到略高於銀行存款的回報率。

I want to preserve my capital but I do not mind accepting some small price fluctuation to enhance the potential return of my investments for a rate slightly better than bank deposits.

我希望穩中求勝，願意承受若干風險，藉以提高投資的回報潛力。

I am a fairly cautious investor but am willing to assume some risk to enhance the potential return of my investments.

我富冒險精神，能夠承受高度的投資風險，藉以爭取較高的回報。

I am a risk taker and am able to take a significant risk on investment in order to increase my potential returns.

15. 若您的投資在未來三個月因市場波動導致價值下跌15%以上，您會如何反應？

What would you do with your investments if the value drops more than 15% over the next 3 months due to market fluctuation?

沽售部分或所有投資

Sell part of or the whole investment

持有投資

Keep the whole investment

增持投資

Buy more of the investments

\* 流動資產為易於套現的資產，例如現金、於銀行及／或貨幣市場賬戶內之存款、交投活躍的股票、債券及互惠基金。然而，房地產不被視為流動資產。而「淨」流動資產總值應先減去未償還貸款或信貸（不包括按揭貸款）再作估計。

Liquid assets are assets which may be easily turned into cash, for example, cash, money in bank accounts and / or money market accounts, actively traded stocks, bonds and mutual funds. However, real estate is not considered to be a liquid asset and one needs to deduct outstanding loans or credit (exclude mortgage loans) to estimate "net" total liquid assets.

客戶簽署  
Client Signature

日期  
Date

CRR:  
IA:  
SLX: Y/N