

**IMPORTANT FACTS STATEMENT AND APPLICANT'S DECLARATIONS**  
**INVESTMENT-LINKED ASSURANCE SCHEME ("ILAS") POLICY**

[Name of authorized insurer]

Name of the ILAS Policy:

**PART I – IMPORTANT FACTS STATEMENT**

You should carefully consider the information in this statement and the product documents (including the Product Brochure, Product Key Facts Statement, and the Illustration Document). **If you do not understand any of the following paragraphs or do not agree to any particular paragraph or what your licensed insurance intermediary has told you is different from what you have read or understood from this statement, please do not sign the confirmation and do not purchase the ILAS policy.**

You may request the Chinese version of this statement from your licensed insurance intermediary. 閣下可向銷售的持牌保險中介人索取本文件的中文版本。

**SOME IMPORTANT FACTS YOU SHOULD KNOW**

- (1) **Statement of Purpose:** Please set out your reasons/considerations for procuring this ILAS policy. The licensed insurance intermediary is required to take due account of the reasons/considerations as set out by you, together with other relevant information, in assessing whether a particular ILAS policy is suitable for you. (*Customer must set out your own reasons/considerations.*)
- \_\_\_\_\_
- \_\_\_\_\_
- (2) **Cooling-off Period:** You have the right to cancel this ILAS policy and get back your original investments (subject to market value adjustment) within the cooling-off period, which is the period of **21 calendar days** immediately following either the day of delivery of (i) the policy; or (ii) the Cooling-off Notice to you or your nominated representative containing the information regarding your right within the cooling-off period, whichever is the earlier. For details of how you can exercise this right, please refer to the application form.
- (3) **No Ownership of Assets and No Guarantee for Investment Returns:** You do not have any rights to or ownership over any of the underlying/reference investment assets of this ILAS policy. Your recourse is against [pre-printed name of the authorized insurer] only. You are subject to the credit risk of [pre-printed name of the authorized insurer]. Investment returns are not guaranteed.

(4) **Long-term Features (delete wherever inapplicable):**

(a) **For complex charge structure:**

**Upfront charges:** An upfront charge will be deducted upfront from the premiums you pay as charges and will not be available for investment. **This means that the remaining amount of premiums available for investment will be lower than your premiums paid.** The upfront charge is calculated as follows:

$$\text{Upfront Charge} = \text{Premiums received} \times \text{Upfront Charge \%}$$

<u>Policy year</u>	<u>Upfront charge %</u>	<u>% of premium received available for investment after upfront charge</u>
1	A%	(100 – A)%
2	B%	(100 – B)%
3	C%	(100 – C)%
4	D%	(100 – D)%
5...	.....	.....

**For simple charge structure:**

**Upfront charges:** [% Range] of the premiums you pay for the first [ ] policy years will be deducted upfront as charges and will not be available for investment. **This means that the remaining amount of premiums available for investment may be as low as [ ]% of your premiums paid in this period.**

(b) **For complex charge structure:**

**Early surrender/withdrawal charges:** You will be subject to an **early surrender or withdrawal charge (“Early Termination Charge”)** and **possible loss of entitlement to bonuses**, if policy termination or surrender, partial withdrawal, or suspension of or reduction in premium payment occurs within a prescribed period before the end of the policy term. The Early Termination Charge is calculated as follows:

$$\text{Early Termination Charge} = \text{Account Value withdrawn/surrendered/lapsed} \times \text{Early Termination Charge \%}$$

<u>Policy year</u>	<u>Early Termination Charge %</u>
1	A%
2	B%
3	C%
4	D%
5...	.....

**For simple charge structure:**

**Early surrender/withdrawal charges:** You will be subject to an **early surrender or withdrawal charge (“Early Termination Charge”)** and **possible loss of entitlement to bonuses**, if policy termination or surrender, partial withdrawal, or suspension of or reduction in premium payment occurs within the initial [ ] years of the policy term.

(c) **Loyalty bonuses:** You will be entitled to a loyalty or special bonus if you meet certain conditions. For details, please refer to the product documents of this ILAS policy.

- (5) **Fees and Charges:** Some fees/charges will be deducted from the premiums you pay and/or your ILAS policy value, and will reduce the amount available for investment. Accordingly, **the return on your ILAS policy as a whole may considerably be lower than the return of the underlying/reference funds you selected.** For details, please refer to the product documents of this ILAS policy.
- (6) **Switching of Investment:** If you switch your investment choices, you may be subject to a charge and your risk may be increased or decreased.
- (7) **Risks Associated with Investment Choices with an Objective to Distribute Cash Dividends on a Regular Basis:** If you choose any investment choice which aims to distribute cash dividends on a regular basis, please note that the distribution of cash dividends is **NOT GUARANTEED**. Also, the distribution of cash dividends may be/effectively be paid out of the capital of the corresponding underlying fund of the investment choice, which may therefore result in a drop in the unit price of that investment choice.
- (8) **Premium Holiday:** Please check with your licensed insurance intermediary and the product documents whether and under what specific conditions a premium holiday (during which premium payment is suspended) may be taken. If your ILAS policy allows a premium holiday, you should note that:
- (a) Premium holiday means that you may temporarily suspend your regular premium payments. It **does not mean that you are only required to make premium contribution during the initial contribution period.**
  - (b) As all relevant fees and charges will continue to be deducted from your ILAS policy value during the premium holiday, **the value of your ILAS policy may be significantly reduced.**
- (9) **Risk of Early Termination:** Your ILAS policy may be automatically early terminated and you could lose all your premiums paid and benefits accrued if any condition of automatic early termination is triggered. This may happen if you fail to make premium contribution (for regular premium payment), or if your policy has very low or negative value (e.g. poor investment performance, exercise of premium holiday), etc. For details, please refer to the product documents of this ILAS policy.
- (10) **Licensed Insurance Intermediaries' Remuneration:** If you take up this ILAS policy, the (licensed insurance agent/licensed insurance broker) will on average receive remuneration of HK\$*x.x* per HK\$100 of the premium that you pay.

The remuneration is an average figure calculated on the assumption that you will pay all the premiums throughout the entire premium payment period. It covers all payments to the (licensed insurance agent/licensed insurance broker) directly attributable to the sale of this policy (including upfront and future commissions, bonuses and other incentives).

*[Note: Only print the relevant sections below]*

*[For remuneration structure where payments are made over a number of years and not at a flat rate]* The amount of remuneration actually receivable by the (licensed insurance agent/licensed insurance broker) may vary from year to year and is higher in the first policy year/early policy years.

*[For remuneration structure which involves non-monetary benefits]* Certain benefits that are immaterial, not directly attributable to the sale of this policy and not readily convertible to cash are not included from the calculation.

*[For whole-life premium payment policies]* As this policy involves whole-life premium payment, a 30-year period has been adopted for calculating both the total premiums and the total remuneration.

You are entitled to make enquiry with your (licensed insurance agent/licensed insurance broker) if you wish to know more about the remuneration that he/she/they may receive in respect of this policy.

***[The following paragraphs should be included for ILAS products with embedded high level of insurance protection. An ILAS product with high level of insurance protection generally refers to an ILAS product with a death benefit of at least 150% of total premiums payable before the insured reaches age 65. This is consistent with the requirements under the “Additional Guidance on Internal Product Approval Process” issued by the Securities and Futures Commission.]***

**(11) Long Term Nature of the Policy**

An ILAS policy with high level of insurance protection provides the insured with life insurance protection in the form of a death benefit payment which is substantially more than the total premiums payable under the policy before you (being the insured)/he/she retire(s) (assuming a retirement age of 65)<sup>1</sup>. This is combined with an investment element whereby (through the investment choices you selected under the policy) you/he/she have/has the potential for (but not the guarantee of) long term capital growth over the course of the policy term. As such, such an ILAS policy is designed to be held for a long period and is not suitable for customers with short- or medium-term liquidity needs.

**(12) Cost of Insurance Protection**

Throughout the policy term, you will be required to pay for the cost of insurance protection provided by the policy (being the death benefit payable if the insured dies during the policy term). The cost of insurance protection will be deducted from the account value under your ILAS policy, which means that the amount available for investment under the policy will be reduced.

You should also note that, in general, the rates of the cost of insurance protection will increase with the insured's age, and as such the deduction from your account value under the ILAS policy to cover the cost of insurance protection will generally increase throughout the policy term. In addition, when the performance of the underlying investment choice(s) is poor, the cost of insurance protection may also increase.

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<sup>1</sup> An ILAS product with high level of insurance protection generally refers to an ILAS product with a death benefit of at least 150% of total premiums payable before the insured reaches age 65.

In cases where the account value is insufficient to cover the cost of insurance protection and the applicable platform fees, the ILAS policy will lapse and you may lose all your investments and benefits (including the life insurance coverage). Please also refer to the **Supplementary Sheet of Benefit Illustration Statement**, which provides you with an at-a-glance table of how the cost of insurance protection and platform fees would affect the amount of premiums available for investment under your ILAS policy. Your licensed insurance intermediary is required to explain to you in detail the information as contained in that document.

(13) **Sum Assured under your ILAS Policy**

The amount of sum assured under your ILAS policy dictates the amount of the death benefit that will be paid out under the insurance protection provided by your policy in event of the insured's death during the policy term. The sum assured is calculated by reference to the account value, total premiums payable or total premiums paid under your ILAS policy depending on the insured's age and the account value at any given time. Where the sum assured is calculated by reference to the account value, the sum assured may vary depending on the performance of the underlying investment choice(s). If the performance of the underlying investment choice(s) is poor, the account value of your ILAS policy would decrease and there may be significant adverse impact on the sum assured and the death benefit.

*I ("customer") confirm that I have read and understood and agree to be bound by paragraphs above.*

\_\_\_\_\_  
Name of Customer

\_\_\_\_\_  
Signature of Customer

\_\_\_\_\_  
Date

\_\_\_\_\_  
Name of Licensed  
Insurance Intermediary

\_\_\_\_\_  
Signature of Licensed  
Insurance Intermediary

\_\_\_\_\_  
Date

## **PART II – APPLICANT'S DECLARATIONS**

### **Section I: Disclosure Declaration**

- I ("*customer*") confirm that the licensed insurance intermediary, (insert name and registration number of the relevant licensed insurance intermediary), has conducted a Financial Needs Analysis and a Risk Profile Questionnaire for me.
- I have received, read and understood the following documents:
  - Product Brochure

- Product Key Facts Statement
  - Illustration Document
  - Supplementary Sheet of Benefit Illustration Statement (applicable to ILAS policy with embedded high level of insurance protection)
  - Investment Choice Brochure
  - # [Other documents provided]
- # I fully understand and accept the potential loss associated with any market value adjustment, where the authorized insurer has the right and absolute discretion under certain situations (e.g. early policy surrender) to apply a downward/negative market value adjustment to the ILAS policy.

Name of Customer	Signature of Customer	Date
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Name of Licensed Insurance Intermediary	Signature of Licensed Insurance Intermediary	Date
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**# Section II: Affordability Declaration (For regular premium payment)**

- I (“customer”) anticipate that my disposable income and/or savings is/are sufficient to pay the regular premium payments for the entire payment term of the ILAS policy; and
- I confirm that I am willing to pay the premiums for the entire payment term of the ILAS policy.

Name of Customer	Signature of Customer	Date
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Name of Licensed Insurance Intermediary	Signature of Licensed Insurance Intermediary	Date
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*# delete as appropriate*

### Section III: Suitability Declaration

I (“customer”) understand and agree that (tick one only):

A ☐ the features and risk level of the ILAS policy and my selected mix of underlying investment choices are suitable for me based on my disclosed current needs and risk profile, etc. as indicated in the Financial Needs Analysis and Risk Profile Questionnaire.

OR

B ☐ despite the fact that the features and/or risk level of the ILAS policy and/or my selected mix of underlying investment choices may not be suitable for me based on my disclosed current needs and risk profile, etc. as indicated in the Financial Needs Analysis and Risk Profile Questionnaire, I confirm that it is my intention and desire to proceed with my application(s) as explained below:

*(If Box B is ticked, customer must complete explanation in this box.)*

I acknowledge I should not purchase this ILAS policy and/or the selected mix of underlying investment choices unless I understand these and their suitability has been explained to me and that the final decision is mine.

[For business introduced by licensed insurance brokers:

I understand that the authorized insurer will retain copy(ies) of the completed Financial Needs Analysis and Risk Profile Questionnaire for verification purpose.]

_____ Name of Customer	_____ Signature of Customer	_____ Date
_____ Name of Licensed Insurance Intermediary	_____ Signature of Licensed Insurance Intermediary	_____ Date

#### Notes:

1. In this Statement & Declaration, “I” refers to customer. The singular shall include the plural; the word “I” shall include “we”; & the word “my” shall include “our”. For joint customers, all customers must sign all sections.

2. The customer(s) are required to inform the licensed insurance intermediary or us (the authorized insurer) if there is any material change of information provided in these Declarations before the policy is issued.

《重要資料聲明書》及《申請人聲明書》  
投資相連壽險計劃（“投連壽險”）保單

[獲授權保險人名稱]

投連壽險保單名稱:

**第一部：重要資料聲明書**

閣下應細閱本聲明書及產品資料文件（包括產品小冊子、產品資料概要及利益說明文件）。若閣下不明白以下的任何一段、或不同意以下的任何特定段落、或閣下的持牌保險中介人的講述與閣下所閱讀或理解本聲明的內容有異，請勿簽署確認或購買此投連壽險保單。

閣下可向銷售的持牌保險中介人索取本文件的英文版本。You may request the English version of this statement from your licensed insurance intermediary.

**此乃重要資料 閣下必須細閱**

- ① **目標概要**：請閣下列出購買此投連壽險保單的原因／考慮因素。持牌保險中介人須就閣下列明的原因/考慮因素，以及其他相關資料，一併評估某特定投連壽險保單是否適合閣下。(客戶必須列出自己的原因／考慮因素。)

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- ② **冷靜期**：閣下有權在冷靜期內取消此投連壽險保單，並取回已作投資的款額（須按市值調整計算），冷靜期為緊接(i)此保單或(ii)冷靜期通知書(當中包含閣下在冷靜期內的權利)交付予閣下或閣下的指定代表之日起計的 **21 個曆日**的期間（以較早者為準）。詳情請參閱投保申請書上有關行使「冷靜期」權利的解釋。

- ③ **沒有資產擁有權及沒有投資回報保證**：對於此投連壽險保單的相關／參考投資資產，閣下均沒有任何權利或擁有權。任何追索只可向[獲授權保險人]提出，而閣下亦須承擔[獲授權保險人]的信貨風險。投資回報並非保證。



(4) 計劃的長期性質（如不適用可刪除）：

(a) 複雜的收費結構:

**前期收費：**前期收費會於保單的已繳付保費內即時扣除，有關款項將不會用作投資。換言之，可供投資的尚餘保費金額會低於已繳付的保費。前期收費的計算方法如下：

$$\text{前期收費} = \text{已收取保費} \times \text{前期收費}\%$$

<u>保單年期</u>	<u>前期收費 %</u>	<u>扣減前期收費後可供投資的已收取保費之百分率 (%)</u>
1	A%	(100 - A)%
2	B%	(100 - B)%
3	C%	(100 - C)%
4	D%	(100 - D)%
5...	...	...

簡單的收費結構:

**前期收費：**保單期首[ ]年的已繳付保費中的[%比率範圍]，將會被即時扣除用以支付前期收費，有關款項將不會用作投資。換言之，可供投資的尚餘保費金額，可能低至該保單期間內已繳付保費的[ ]%。

(b) 複雜的收費結構:

**提前退保／提取保單價值的收費：**若閣下在保單期滿前的指定時限內終止保單、退保、提取部份保單價值、暫停繳交或調低保費供款，均須支付**提前退保或提取保單價值的收費**（「提前終止保單收費」），並可能因此損失獲得紅利的權利。提前終止保單收費的計算方法如下：

$$\text{提前終止保單收費} = \text{提取的戶口價值} / \text{退保的戶口價值} / \text{斷供保單的戶口價值} \times \text{提前終止保單收費}\%$$

<u>保單年期</u>	<u>提前終止保單收費%</u>
1	A%
2	B%
3	C%
4	D%
5...	...

簡單的收費結構:

**提前退保／提取保單價值的收費：**若閣下在保單期的首[ ]年內終止保單、退保、提取部份保單價值、暫停繳交或調低保費供款，均須支付**提前退保或提取保單價值的收費**（「提前終止保單收費」），並可能因此損失獲得紅利的權利。

- (c) **長期客戶紅利**：若閣下符合指定的要求，可享有長期客戶紅利或特別紅利。詳情請參閱此投連壽險保單的產品資料文件。
- (5) **費用及收費**：某些費用／收費將從閣下支付的保費及／或閣下投連壽險保單價值中扣減，並會減少可供投資的金額。因此，閣下投連壽險保單的整體回報有可能遠低於閣下所選取的相關／參考基金的回報。詳情請參閱此投連壽險保單的產品資料文件。
- (6) **轉換投資選項**：若閣下轉換投資選項，可能需要支付相關收費，而閣下所承受的風險亦有可能因而增加或減少。
- (7) **有關以定期派發現金股息為目的之投資選項的相關風險**：若閣下選擇任何以定期派發現金股息為目的之投資選項，請注意有關的現金股息分派並非保證。此外，現金股息的分派亦有可能從／實際上從投資選項之相關基金的資本中支付，因而或會導致投資選項的單位價格下跌。
- (8) **保費假期**：請向閣下的持牌保險中介人查詢及參閱產品資料文件，以確認此投連壽險保單是否設有保費假期（即在此期間可暫停保費供款），以及行使保費假期權利所需符合的指定條件。若閣下的投連壽險保單設有保費假期，閣下必須注意以下事項：
- (a) 保費假期指閣下可在該期間暫時停止定期保費供款，但並不表示閣下只須在最初的供款期內繳付保費。
- (b) 由於在保費假期內所有費用及收費仍會繼續從閣下的投連壽險保單價值中扣除，因此，閣下的投連壽險保單價值或會因此而大幅減少。
- (9) **提早終止的風險**：若有任何啟動保單自動提早終止的情況出現，閣下的投連壽險保單或會被自動提早終止，而閣下亦會因此損失所有已繳付的保費及累算權益。此可能啟動保單自動提早終止的情況包括：閣下未能為定期保費供款繳付保費，或閣下的保單價值處於十分低或負數的水平（例如：投資表現不理想或於行使保費假期權利後等）。詳情請參閱此投連壽險保單的產品資料文件。
- (10) **持牌保險中介人的酬勞**：若閣下選擇購買此投連壽險保單，(持牌保險代理人/持牌保險經紀)將會就閣下每繳付 100 港元的保費金額中，獲取平均 xx.x 港元的酬勞。

持牌保險中介人的酬勞是基於閣下會在整個保費繳付期內繳付所有供款的假設下，計算所得的平均值。該酬勞包括所有直接因銷售此保單而向(持牌保險代理人/持牌保險經紀)支付的款項（包括前期及其後的佣金、花紅及其他獎金）。

[只列印以下相關章節]

[適用於需繳付數年而非劃一酬勞率的酬勞架構](持牌保險代理人/持牌保險經紀)每年實際上可獲取的酬勞金額可能有所不同，而酬勞金額於保單首年/初期會較高。

[適用於涉及非金錢酬勞的酬勞架構]某些無關重要、並非直接因銷售此保單而支付及難以兌現為現金的酬勞並不包括在計算當中。

[適用於終生保費供款的保單]此保單涉及終生保費供款，計算總保費及總酬勞金額時採用三十年為供款期的假設。

如果閣下希望進一步了解(持牌保險代理人/持牌保險經紀)就此保單可能取得的酬勞，閣下有權向閣下的(持牌保險代理人/持牌保險經紀)查詢。

**[含高額人壽保障的投連壽險產品的重要資料聲明書內須包含以下的數個段落。高額人壽保障的投連壽險產品一般會為受保人於年屆65歲前提供最少150%的應繳總保費作身故賠償。這與證券及期貨事務監察委員會於《內部產品審批程序附加指引》中對高額人壽保障的投連壽險產品的規定一致。]**

#### (11) 保單的長期性質

高額人壽保障的投連壽險保單於受保人退休前（假設退休年齡為65歲）<sup>1</sup>提供遠超其保單應繳總保費的身故賠償額作人壽保障。由於此保單含投資成分，保單持有人於保單期內（透過保單持有人在保單下所選擇的投資選項）可能（但並非保證）獲取長期資本增值。因此，該類型的投連壽險保單是為長期持有而設，並不適合有短期或中期流動資金需要的顧客。

#### (12) 保險費用

在保單期內，閣下將會被要求支付由保險保障（即如受保人不幸於保單期內逝世所觸發的身故賠償）所衍生的費用。保險費用將於閣下的投連壽險保單的保單價值中扣除，即表示保單中能用作投資的金額亦會因此而減少。

閣下亦應留意，保險費用在整個保單期內一般會隨著受保人的年紀增長而有所提高，故從投連壽險保單價值中扣除的金額亦會因此而上升。此外，保險費用亦可能因相關投資選項表現的不理想而增加。

假如保單價值不足以支付保險費用及適用的平台費用，投連壽險保單會因此失效，而閣下亦可能會因此損失所有投資和相關權益（包括人壽保障）。請閱覽**利益說明的補充文件**。該文件以簡潔的表格展示保險費用及平台費用將如何影響閣下的投連壽險保單中可用作投資的保費。閣下的持牌保險中介人須向閣下詳細解釋該文件的內容。

<sup>1</sup> 高額人壽保障的投連壽險產品一般指為受保人於年屆65歲前提供最少150%的應繳總保費作身故賠償的投連壽險產品。

### (13) 投連壽險保單保額

如受保人於保單期內不幸逝世，投連壽險保單保額將決定保單所提供的身故賠償。保額乃參考保單的保單價值、應繳總保費或已繳總保費計算，並取決於受保人的年齡及於該特定時刻的保單價值。如保額乃基於保單價值所計算，保額將受相關投資選項的表現所影響。如相關投資選項表現不理想，保單價值會隨之而下降，因而有可能會對保額和身故賠償額有顯著的不利影響。

本人(「客戶」)現確認已閱讀及明白，並同意受以上各段之約束。

\_\_\_\_\_  
客戶姓名

\_\_\_\_\_  
客戶簽署

\_\_\_\_\_  
日期

\_\_\_\_\_  
持牌保險中介人姓名

\_\_\_\_\_  
持牌保險中介人簽署

\_\_\_\_\_  
日期

## 第二部：申請人聲明書

### 甲部：披露聲明

- 本人(「客戶」)確認持牌保險中介人[相關持牌保險中介人的姓名及登記編號]已為本人進行「財務需要分析」及「風險承擔能力問卷」。
- 本人已收取，閱讀及明白以下文件：
  - 產品小冊子
  - 產品資料概要
  - 利益說明文件
  - 利益說明的補充文件（適用於含高額人壽保障的投連壽險保單）
  - 投資選項小冊子
  - # [其他已提供的文件]

- #本人完全明白及同意承受可能因市值調整所引致的潛在損失，及[獲授權保險人]在一些特定的情況下（例如：提前退保）有權及擁有絕對的酌情權對投連壽險保單作出市場價值下調/負市場價值調整。

\_\_\_\_\_  
客戶姓名

\_\_\_\_\_  
客戶簽署

\_\_\_\_\_  
日期

\_\_\_\_\_  
持牌保險中介人姓名

\_\_\_\_\_  
持牌保險中介人簽署

\_\_\_\_\_  
日期

#### # 乙部：負擔能力聲明（適用於定期保費供款）

- 本人（「客戶」）預計本人的可動用收入及／或儲蓄將足以支付此投連壽險保單的整個保費繳付期的定期保費供款；以及
- 本人確認本人願意就此投連壽險保單的整個保費繳付期支付保費。

\_\_\_\_\_  
客戶姓名

\_\_\_\_\_  
客戶簽署

\_\_\_\_\_  
日期

\_\_\_\_\_  
持牌保險中介人姓名

\_\_\_\_\_  
持牌保險中介人簽署

\_\_\_\_\_  
日期

# 如不適用請刪除

### 丙部：合適性聲明

本人(「客戶」)明白並同意(只可選一項)：

A ☐ 根據本人於「財務需要分析」及「風險承擔能力問卷」所披露的現時需要及風險承擔能力等資料，此投連壽險保單之特點和其風險水平，及本人所選擇的相關投資選項組合均適合本人。

或

B ☐ 儘管根據本人於「財務需要分析」及「風險承擔能力問卷」所披露的現時需要及風險承擔能力等資料，此投連壽險保單之特點及／或風險水平及／或本人所選擇的相關投資選項組合可能並不適合本人，但本人確認基於下述原因，本人打算及意欲申請此投連壽險保單：

(如選擇「B」項，客戶必須於此欄內提供原因。)

本人確認，除非本人清楚了解此投連壽險保單及／或所選擇的相關投資選項組合，並已獲解釋此投連壽險保單的合適性；否則，本人不應購買此投連壽險保單及／或選取相關的投資選項組合。本人擁有最終的決定權。

[就持牌保險經紀介紹的業務而言：

本人明白獲授權保險人會保留已填妥的《財務需要分析》表格及《風險承擔能力問卷》的副本，以作核實之用途。]

\_\_\_\_\_  
客戶姓名

\_\_\_\_\_  
客戶簽署

\_\_\_\_\_  
日期

\_\_\_\_\_  
持牌保險中介人姓名

\_\_\_\_\_  
持牌保險中介人簽署

\_\_\_\_\_  
日期

#### 註釋：

1. 就《重要資料聲明書》及《申請人聲明書》而言，「本人」指客戶。單數包含複數；「本人」包含「我們」的涵義；及「本人的」包含「我們的」之涵義。若為聯名客戶，所有客戶必須在所有部分內簽署。
2. 若《重要資料聲明書》及《申請人聲明書》上填報的資料有任何重大變更，閣下在保單發出前必須通知閣下的持牌保險中介人或獲授權保險人。