

SUN LIFE RAINBOW MPF SCHEME – RISK PROFILE QUESTIONNAIRE

This questionnaire is applicable for conducting regulated activity(ies) under the Mandatory Provident Fund Schemes Ordinance (Cap. 485) (“the Ordinance”). When the MPF Intermediary (“the Intermediary”) provide **investment advice** while inviting or inducing the client to make key decision(s) on relevant MPF accrued benefits/ contributions (generally named “the sales and marketing process”), the client must complete and sign this questionnaire and keep a copy as record regardless the sales and marketing process is complete or not.

If the sales and marketing process is completed, please submit the “Risk Profile Questionnaire” together with the “MPF Client Declaration Form”, relevant application form(s) and document(s).

Please put a ✓ in the or delete as appropriate for those fields with *.

According to the Guidelines on Conduct Requirements for Registered Intermediaries, issued under the Mandatory Provident Fund Schemes Ordinance, you are required to complete the “Risk Profile Questionnaire” as the suitability assessment because the sales and marketing process conducted by the MPF Intermediary(ies) involves one or more of the following invitation, inducement, or advice to:

- (a) join Sun Life Rainbow MPF Scheme (the “Scheme”), and invest in a particular constituent fund within the Scheme;
 (b) transfer accrued benefits from other MPF scheme to the Scheme, and invest in a particular constituent fund within the Scheme;
 (c) invest future contributions (mandatory or voluntary contributions) in a particular constituent fund; or
 (d) transfer accrued benefits from one particular constituent fund to another particular constituent fund within the Scheme.

Important Notes

This result of “Risk Profile Questionnaire” is for your reference only. The risk level is based on the underlying investment objectives, asset classes and target weightings. The risk level is not intended to guide you through any investment choice. Before making any investment choice, we recommend that you consider different advices to determine if the investment choice(s) meet your needs, and review your viewpoint about investment risk at least once a year or when major change occurs in your personal situation to make sure your investment decisions continue to match with your attitude towards investment risk profile.

Investment involves risk and past performance are not indicative of future performance. Investment return may rise as well as fall. Please refer to the MPF Scheme Brochure for further details and risk factors. Currency movement and market condition may affect the value of investments. The value of units may vary due to changes in exchange rates between currencies. Emerging markets may involve a higher degree of risk than in developed markets and are usually more sensitive to price movements.

Section I		INFORMATION OF MPF INTERMEDIARY(IES) WHO PROVIDE ADVICE	
Name of MPF Intermediary (1) <input style="width: 95%;" type="text"/>	Code (1) <input style="width: 95%;" type="text"/>	MPF Registration No. (1) <input style="width: 95%;" type="text"/>	
Name of MPF Intermediary (2) <input style="width: 95%;" type="text"/>	Code (2) <input style="width: 95%;" type="text"/>	MPF Registration No. (2) <input style="width: 95%;" type="text"/>	
Section II			
MEMBER INFORMATION			
Name of Member <input style="width: 95%;" type="text"/> <small>(same as HKID Card/Passport)</small>	Title Mr/Ms/Miss/Other* <input style="width: 95%;" type="text"/>		
HKID Card/Passport No.* <input style="width: 95%;" type="text"/>	Member No. (if applicable) <input style="width: 95%;" type="text"/>		
Section III			
RISK PROFILE ASSESSMENT			
1	What is your age now?	Scores	
	<input type="checkbox"/> Above 50 years old	0	
	<input type="checkbox"/> 41 to 50 years old	5	
	<input type="checkbox"/> 31 to 40 years old	10	
	<input type="checkbox"/> 30 years old or below	15	
2	Based on your expectation, you will be retiring in ...	Scores	
	<input type="checkbox"/> Less than 5 years	0	
	<input type="checkbox"/> 5 to 15 years	5	
	<input type="checkbox"/> 16 to 25 years	10	
	<input type="checkbox"/> More than 25 years	15	
3	How experienced are you in investment?	Scores	
	<input type="checkbox"/> No investment experience at all (e.g. investments in shares, bonds, IPO's options, etc.).	0	
	<input type="checkbox"/> Not very experienced, I put most of my money in bank and/or MPF.	10	
	<input type="checkbox"/> With some experience, I understand the importance of diversification, so I have investment in shares and bonds. But I'm not familiar with a full range of investment products.	20	
	<input type="checkbox"/> With extensive investment experience and I'm familiar with investment products (e.g. investments in shares, bonds, IPO's options, etc.).	30	
4	Based on your estimation, how much (in percentage) of your total retirement savings will come from MPF when you are aged 65?	Scores	
	<input type="checkbox"/> More than 80%	0	
	<input type="checkbox"/> 50% to 80%	10	
	<input type="checkbox"/> 20% to 50%	20	
	<input type="checkbox"/> Less than 20%	30	
5	What is your expected annual return? (Note: higher expected return is typically associated with higher risk)	Scores	
	<input type="checkbox"/> Less than 3%	0	
	<input type="checkbox"/> 3% to 5%	5	
	<input type="checkbox"/> 6% to 10%	10	
	<input type="checkbox"/> More than 10%	15	
6	In order to achieve the expected annual return as stated in Question 5, how much decline of your investment capital are you willing to accept in the course of one year?	Scores	
	<input type="checkbox"/> No decline	0	
	<input type="checkbox"/> Less than 5% decline	5	
	<input type="checkbox"/> 5% to 15% decline	10	
	<input type="checkbox"/> More than 15% decline	15	
7	In meeting your long-term objectives, how would you feel if there is a decline in the value of your capital in the first couple of years of your investment(s)?	Scores	
	<input type="checkbox"/> I'm not willing to take any risk and will be disappointed if my investment(s) dropped in value.	0	
	<input type="checkbox"/> I'm willing to accept a lower rate of return as long as fluctuations in the value of my investment(s) are small.	10	
	<input type="checkbox"/> I generally invest for the long-term, but would be concerned with the big fluctuation and the decline.	20	
	<input type="checkbox"/> I invest for the long term and would accept these fluctuations associated with higher risk as part of my desire for higher returns.	30	
Total Scores			<input style="width: 100px; height: 30px; border: 2px solid black;" type="text"/>



Section IV

ASSESSMENT RESULTS

Total Scores	Risk Level of Total Scores	Investment Choice of SUN LIFE RAINBOW MPF SCHEME	My Chosen Investment Mandate
N/A	N/A	<ul style="list-style-type: none"> • Default Investment Strategy ("DIS") • Fund Cruiser 	<input type="checkbox"/> <input type="checkbox"/>
0-75	Lower level of risk	<ul style="list-style-type: none"> • Sun Life MPF Conservative Fund • Sun Life MPF Hong Kong Dollar Bond Fund • Sun Life MPF RMB and HKD Fund • Sun Life MPF Global Bond Fund • Sun Life MPF Age 65 Plus Fund • Sun Life MPF Stable Fund 	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
80-150	Higher level of risk	<ul style="list-style-type: none"> • Sun Life MPF Balanced Fund • Sun Life MPF Core Accumulation Fund • Sun Life MPF Growth Fund • Sun Life MPF Global Low Carbon Index Fund • Sun Life MPF Multi-Sector Equity Fund • Sun Life MPF European Equity Fund • Sun Life MPF Asian Equity Fund • Sun Life MPF US Equity Fund • Sun Life MPF US & Hong Kong Equity Fund • Sun Life MPF Greater China Equity Fund • Sun Life FTSE MPF Hong Kong Index Fund • Sun Life MPF Hong Kong Equity Fund 	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
The highest risk level of the above selected constituent fund(s) (Note: Not applicable if either <u>DIS</u> or <u>Fund Cruiser</u> is chosen)		<input type="checkbox"/> Lower level of risk <input type="checkbox"/> Higher level of risk <input type="checkbox"/> Not Applicable	
Risk level of "Total Scores" of this Risk Profile Assessment (according to Section III)		<input type="checkbox"/> Lower level of risk <input type="checkbox"/> Higher level of risk	

Section V

SUITABILITY ASSESSMENT

Please provide the rationale that the intermediary's advice is based on:
(more than one options can be selected)

My investment portfolio, objectives, experience, knowledge and financial situation
 My age and expected retirement age
 My risk appetite and the risk level I am willing to take
 Fund choices, fee and charges

The risk level of total score in the result of Risk Profile Assessment is "Lower level of risk", but the highest risk level of the selected constituent fund(s) is "Higher level of risk"?

Not applicable. My investment choice is DIS / Fund Cruiser.
 No. My selected constituent fund(s), including the features and risk level is(are) suitable for me.
 Yes. The risk level of my selected constituent fund(s) is(are) higher than the risk level of my result in the assessment.

According to the result in Section IV of Risk Profile Questionnaire, please select one of the following options:

DIS / Fund Cruiser is my chosen investment mandate and the de-risking mechanism that it offers is suitable for me.
 My selected constituent fund(s), including the features and risk level is(are) suitable for me.
 The risk level of my selected constituent fund(s) is(are) higher than the risk level of my result in the assessment which may not be suitable for me. Although the intermediary explained the risk situation of my selected constituent fund(s) to me, I confirm that the relevant selection is on my wish and request to process this application for the following reasons:
 I do not agree with the result of "Risk Profile Questionnaire";
 I insist that my selected constituent fund(s) is(are) best suitable for me;
 Others, please specify (clients must provide the reason for selecting such constituent fund(s) if no option is selected on the above):

Section VI

DECLARATION

I understand that this "Risk Profile Questionnaire" helps me assess my risk appetite and investment experience based on the information provided by me, the result is for my reference only. No guarantee is given as to the accuracy or completeness of the suggestions and recommendations provided in this questionnaire and the information provided should not be relied upon when making any investment choice for the Scheme. The final decision of any investment choice is mine, and I am aware that my investment choice may change over time depending on my personal situation and objectives.

Section VII

PERSONAL INFORMATION COLLECTION STATEMENT

I/We understand and consent that, any personal data collected by Sun Life Trustee Company Limited ("Trustee") (whether collected in this application form or otherwise) may be used by the Trustee for the following purposes:
 (i) processing this application and any other applications I/we make; (ii) enrolling me/us in the Scheme; (iii) administering and managing my / our contributions and accrued benefits under the Scheme; (iv) conducting client surveys; (v) researching and designing financial, insurance or pensions products for client use; (vi) selecting and participating in reward, loyalty or privileges program and related service for me/us; (vii) contacting me/us for the above purposes; (viii) purposes which are directly related to the above purposes; and (ix) complying with applicable laws, regulation or court order.
 The Trustee may disclose my/our personal data for the above purposes: (a) to third parties who provide services in Hong Kong or elsewhere which assist the Trustee to carry out the above purposes, including scheme administrator (provided that such contractors are required to keep all such personal data confidential and may only use the personal data to provide those services); (b) to my/our bank for payment purposes; (c) to my/our insurance broker (if any); (d) to my MPF intermediaries; (e) to the Trustee's related companies (as defined in the Companies Ordinance) including insurance companies and financial services companies; (f) to any person to whom the Trustee or its related companies (inside or outside Hong Kong) is under an obligation to make disclosure under the requirements of any law, regulation or court order binding on or applying to or to which the Trustee or its related companies (inside or outside Hong Kong) is subject to, or under and for the purposes of any guidelines issued by regulatory or other authorities with which the Trustee or its related companies (inside or outside Hong Kong) is expected to comply and (g) as otherwise required or permitted by law. The Trustee may also use and disclose my/our personal data in other ways with my/our consent or as otherwise required or permitted by law. I/We understand that the information I/we give is voluntary, but failure to provide the requested personal data may mean the Trustee is unable to process my/our application. I/We have the right to seek access to and request correction of any personal data the Trustee holds about me/us by sending a written request to The Manager, Pensions Administration Department, BestServe Financial Limited, 10/F, One HarbourFront, 18 Tak Fung Street, Hung Hom, Hong Kong. The Trustee may charge a reasonable fee for the processing of any such requests.

Signature of Member

Please sign here X

Date _____

Please send the completed form to :

Sun Life Hong Kong Limited
 Business Development, Wealth & Pensions
 16th Floor, Cheung Kei Center, Tower A, No. 18 Hung Luen Road, Hunghom, Kowloon, Hong Kong
 Sun Life Pension Services Hotline: 3183 1888