

# FINANCIAL NEEDS ANALYSIS FORM 財務需要分析表格

A. PERSONAL INFORMATION 個人資料			
Name 姓名	Date of Birth 出生日期	ID Card / Passport Number 身分證 / 護照號碼	
Occupation 職業	Marital Status 婚姻	Education 教育程度 <input type="checkbox"/> Primary or below 小學或以下 <input type="checkbox"/> Secondary 中學 <input type="checkbox"/> Tertiary or above 大專或以上	
Contact Number 聯絡電話	Number of Dependents 受養人數目	Target Retirement Age 預計退休年齡	
How many year(s) have you been buying life insurance? 您有多少年購買人壽保險的經驗? <input type="checkbox"/> Without any experience 沒有任何經驗 <input type="checkbox"/> Less than 5 years 少於5年 <input type="checkbox"/> 5 years or above 5年或以上			
Investment Experience (includes but not limited to MPF, mutual funds investment and stock trading experience) 投資經驗 (投資經驗包括但不限於強積金、基金投資及股票買賣) <input type="checkbox"/> < 1 year 年 <input type="checkbox"/> 1-3 years 年 <input type="checkbox"/> 4-6 years 年 <input type="checkbox"/> 7-10 years 年 <input type="checkbox"/> > 10 years 年			
B. FINANCIAL OBJECTIVES AND NEEDS 財務目標及需要			
<b>Note: Client must reply question 1 to 3 below. Do not leave any of these questions blank. We cannot recommend any insurance product to you and the insurance company will not proceed your application if you do not reply.</b> <b>註：客戶必須回答以下問題1至3。請不要留空任何一條問題。</b> <b>如您不回答，中介人無法向您建議任何保險產品及保險公司必須拒絕繼續您的申請。</b>			
B1	What are your objectives of buying insurance product? (tick one or more) 客戶選購保險產品的目標為何? (可選多於一項)		
	<input type="checkbox"/> A Financial protection against adversities (e.g. death, accident, disability, etc.) 為應付不時之需的財務保障 (例如：死亡、意外、殘疾等)  Additional level of life protection needed 額外人壽保障額：HKD 港幣 / USD 美元 _____		
	<input type="checkbox"/> B Preparation for health care needs (e.g. critical illness, hospitalization, etc.) (please answer the below supplementary question B1a) 為醫療需要作準備 (例如：危疾、住院等) (請回答以下附加問題B1a)		
	<input type="checkbox"/> C Providing regular income in the future (e.g. retirement income, etc.) 為未來提供定期的收入 (例如：退休收入等)  Additional target saving amount 額外目標儲蓄金額：HKD 港幣 / USD 美元 _____  Expected time (in years) to achieve the saving amount 預計年期以達成目標金額：_____		
	<input type="checkbox"/> D Saving up for the future (e.g. child education, retirement, etc.) 為未來需要儲蓄 (例如：子女教育，退休等)  Additional target saving amount 額外目標儲蓄金額：HKD 港幣 / USD 美元 _____  Expected time (in years) to achieve the saving amount 預計年期以達成目標金額：_____		
	<input type="checkbox"/> E Investment (please answer the below supplementary question B1b) 投資 (請回答以下附加問題B1b)  Additional target saving amount 額外目標儲蓄金額：HKD 港幣 / USD 美元 _____  Expected time (in years) to achieve the saving amount 預計年期以達成目標金額：_____		
	<input type="checkbox"/> F Others (e.g. business/ keyman insurance, etc.) Please specify: _____ 其他 (例如：商業保險/要員保險等) 請詳述：_____		

B1a	<p>(The Supplementary question to B1 below is applicable only if “<b>B. Preparation for health care needs</b>” is chosen as one of the objectives in B1 above) (以下附加題目只適用於第一條的答案選擇包括 “<b>為醫療需要作準備</b>” 時)</p> <p>What kind of product would you buy to meet your objective of purchasing a medical insurance product indicated above? (tick one or more) 閣下希望選購那種類的保險以滿足閣下上述購買醫療保險產品的目標? (可選多於一項)</p> <p><input type="checkbox"/> Indemnity Insurance that provides reimbursement of inpatient coverage (meet increasing expenses for medical and healthcare services) 提供實報實銷住院保障的償付性保險 (滿足醫療保健服務費用的增加)</p> <p><input type="checkbox"/> Indemnity Insurance that provides reimbursement of outpatient coverage (meet increasing expenses for medical and healthcare services) 提供實報實銷門診保障的償付性保險 (滿足醫療保健服務費用的增加)</p> <p><input type="checkbox"/> Non-indemnity Insurance that provides a fixed daily cash for loss of income during hospitalization 提出住院時每日固定現金的非償付性保險 (滿足收入的損失)</p> <p><input type="checkbox"/> Non-indemnity Insurance that provides lump sum cash benefit for future healthcare needs when diagnosed with critical illness 當患有危疾時提供一筆過現金保障的非償付性保險 (滿足未來的醫療保健需求)</p> <p>Additional level of Critical Illness protection needed 額外危疾保障額: HKD 港幣 / USD 美元 _____</p>
B1b	<p>(The Supplementary question to B1 below is applicable only if “<b>E. Investment</b>” is chosen as one of the objectives in B1 above) (僅當選擇 “E. 投資” 作為以上問題1的目標之一時，以下的附加問題才適用)</p> <p>To meet your “<b>investment</b>” objective indicated above, how would you prefer to manage different investment options / investment choices, if available, under the insurance product? (tick one) 為滿足閣下上述投資目標，閣下希望如何管理保險產品的不同的投資選項/ 選擇 (如有)? (請選一項)</p> <p><input type="checkbox"/> I want to make my own decisions (without any professional advice to be provided by the authorized insurer and/or licensed insurance intermediaries) to choose and manage different investment options/investment choices, if available, under an insurance product, and I am willing to do it throughout the entire duration of the target benefit/protection period of an insurance product. 我想按照自己的決定 (毋須獲授權保險人及／或持牌保險中介人提供任何專業意見的情況) 選擇及管理保險產品項下的不同投資選項／投資選擇 (如有)，並且願意在保險產品的目標利益／保障期的整個期間作出此決定。</p> <p><input type="checkbox"/> I want to make my own decisions (with professional advice to be provided by the authorized insurer and/or licensed insurance intermediaries) to choose and manage different investment options/investment choices, if available, under an insurance product, and I am willing to do it throughout the entire duration of the target benefit/protection period of an insurance product. 我想按照自己的決定 (經獲授權保險人及／或持牌保險中介人提供專業意見的情況) 選擇及管理保險產品項下的不同投資選項／投資選擇 (如有)，並且願意在保險產品的目標利益／保障期的整個期間作出此決定。 (No ILAS product should be introduced or recommended if client choose this option) (如客戶選擇此項時，不應向該客戶介紹或建議任何投連壽險產品)</p> <p><input type="checkbox"/> I do not want to choose or manage different investment options/investment choices, if available, under an insurance product. 我不想選擇或管理保險產品內不同的投資選項／投資選擇 (如有)。 (No ILAS product should be introduced or recommended if client choose this option) (如客戶選擇此項時，不應向該客戶介紹或建議任何投連壽險產品)</p>
B2	<p>What is your target benefit / protection period/ expected time frame for meeting the target amount for insurance policy? (tick one) 客戶投購保單的目標利益/保障期/實現目標金額的預期時間為多久? (請選一項)：</p> <p><input type="checkbox"/> A &lt;1 year 年      <input type="checkbox"/> B 1-5 years 年      <input type="checkbox"/> C 6-10 years 年      <input type="checkbox"/> D 11-15 years 年      <input type="checkbox"/> E 16-20 years 年 <input type="checkbox"/> F &gt; 20 years 年      <input type="checkbox"/> G Whole of Life 終身</p>

C. FINANCIAL AFFORDABILITY 財務負擔能力		
1	<b>Disposable Income 可動用收入*</b> * Monthly Disposable income equals to Monthly Income minus Monthly Expenses 每月可動用收入等於每月入減去每月開支	
C1a	What is your average monthly income/gross profit from all sources in the past 24 months? • <i>Individual Client: Including salary, bonus, commission, other allowances/ compensations, property rental income, interest from bank deposit, interest from fixed income securities and dividend from shares, etc.</i> • <i>Company Client: Income from all sources including income from liquid asset</i>  在過去二十四個月裡，您從所有收入來源所得的每月平均收入？ • 個人客戶：包括薪金、花紅、佣金、其他薪酬福利、物業租賃收入、銀行存款利息、債券利息及股息等 • 公司客戶：從不同渠道的所有收入包括由流動資產衍生的收入	HKD 港幣 / USD 美元  _____ / Month 月 <b>1A</b>
C1b	What are your average monthly expenses in the past 24 months? • <i>Individual Client: Including living expenses; household expenses; mortgage payments, regular payments (such as entertainment expenses, rent, education, dependent expenses, clothing, transportation, personal loans, premium of all existing insurance policies, etc.)</i> • <i>Company Client: Including all financial outgoings like rent/wage &amp; operational expenses, and insurance premium of the client's existing insurance policy(ies)</i>  在過去二十四個月裡，您每月平均開支為？ • 個人客戶：包括生活支出、家庭支出、按揭付款、定期付款（例如娛樂消費、租金、教育、受供養人的開支、衣服、交通、私人借貸、現有保單之保費等） • 公司客戶：包括所有財務支出，例如租金、人工、營運費用及公司所需繳付的保費	HKD 港幣 / USD 美元  _____ / Month 月 <b>1B</b>
C1c	If there is <u>existing</u> Premium Financing / Policy Loan (if applicable) 如有現有保費融資/保單貸款（如適用）：  (i) What is the monthly <u>interest</u> repayment amount? 每月的保費融資利息還款額  HKD 港幣 / USD 美元 _____  (ii) What is the monthly <u>principal</u> repayment amount? 每月的保費融資本金還款額  HKD 港幣 / USD 美元 _____  (iii) What is the monthly repayment amount of existing Premium Financing? 每月的現有保費融資還款額 (i) + (ii)  HKD 港幣 / USD 美元 _____ <b>1C</b>	
C1d	What are your average <b>Monthly Net Disposable Income/Net Profit</b> (from audited company accounts) from all sources in the past 24 months? 過去二十四個月的每月平均 <b>淨收入</b> / 每年平均純利(經核證之賬目)有多少？  Note: Monthly Disposable Income [i.e., Answer of Section C 1d] = Average monthly income <b>1A</b> - Average monthly expenses <b>1B</b> - Monthly repayment amount of existing Premium Financing <b>1C</b>  註：每月可動用收入 [亦即 C 部分問題 1d 的答案] = 每月平均收入 <b>1A</b> - 每月平均開支 <b>1B</b> - 每月的現有保費融資還款額 <b>1C</b>	HKD 港幣 / USD 美元  _____ / Month 月
C1e	What percentage of your <b>monthly net disposable income</b> (i.e. after deducting the expenditure) from all sources (including income from liquid assets) would you be able and willing to use to pay for the insurance premium (excluding your <u>existing</u> insurance policy(ies)) throughout the entire term of the insurance policy? (tick one) 在整個保單期內，您能夠及願意繳付的保費 (不包括您現有的其他保單) 佔透過所有收入來源 (包括流動資產收入) 獲得的每月 <b>淨收入</b> (即經扣除開支) 的比率為? (請選一項)  <input type="checkbox"/> <10% <input type="checkbox"/> 10-20% <input type="checkbox"/> 21-30% <input type="checkbox"/> 31-40% <input type="checkbox"/> 41-50% <input type="checkbox"/> >50%  Note: In general, a reasonable percentage should account for 50% or less of disposable income. If you decide to choose a percentage of larger than 50%, you must cautiously take into consideration of and ensure that you have the ability (sufficient funds) to pay the premiums as required for the entire premium term, and must prudentially conduct an evaluation to avoid the risk of the purchase of insurance policy restricting your financial liquidity. Failure to pay scheduled premiums on time will delay the expected time to achieve the objectives (of purchasing insurance policies). In the worst case it may result in termination of the insurance policy(ies), failure in achieving the objectives. 註：一般而言，合理的比率應佔每月可動用收入50%或以下。如閣下決定選擇比率超過50%，閣下必須慎重地考慮及確保有能力 (足夠資金) 以支付全期所需的保費，並必須審慎地作出評估以避免因購買保單而限制閣下資金流動性的風險。如未能按時繳付預定的保費，將會延遲實現(購買保單的)目標的預期時間，在最壞的情況下，或會導致保單終止，無法實現目標。	

2	<b>Net Liquid Assets 淨流動資產</b>	
C2a	<p>What is your approximate current accumulative amount of liquid assets? Please specify type(s) and total amount: 您現時累積的流動資產約有多少? 請註明種類及金額:</p> <p><input type="checkbox"/> Cash 現金    <input type="checkbox"/> Money market accounts 貨幣市場賬戶    <input type="checkbox"/> Money in bank accounts 銀行存款  <input type="checkbox"/> Bonds and mutual funds 債券及互惠基金    <input type="checkbox"/> Actively traded stocks 交投活躍的股票  <input type="checkbox"/> US Treasury Bills 美國國庫債券    <input type="checkbox"/> Others 其他 (Please specify: 請詳述: _____)</p> <p><i>Note: Liquid assets are assets which may be easily turned into cash. Real estate, coin collection and artwork are not considered as liquid assets.</i>  註: 流動資產是指可以容易變現為現金的資產, 物業、錢幣收藏及藝術品均不能被視為流動資產。</p>	HKD 港幣 / USD 美元  <div style="border: 1px solid black; width: 30px; height: 30px; margin: 0 auto; text-align: center; line-height: 30px;">2A</div>
C2b	<p>What are your total liabilities and estimated fiscal expenses?</p> <ul style="list-style-type: none"> <li><i>Individual Client:</i> including outstanding mortgage loan; personal loans/debts (such as credit cards, car loans etc.); investment financing facilities, final expenses (such as estate duties, funeral &amp; associated expenses) and emergency fund</li> <li><i>Company Client:</i> including but not limited to outstanding loans/debts and emergency fund</li> </ul> <p>您的總負債及預算財務支出為多少?</p> <ul style="list-style-type: none"> <li><i>個人客戶:</i> 包括未償還的按揭貸款、貸款 / 債務 (例如信用卡、汽車貸款等)、最後的支出 (例如遺產稅、葬禮及有關開支)、緊急款項</li> <li><i>公司客戶:</i> 包括但不限於未償還的貸款 / 債務及緊急款項</li> </ul>	HKD 港幣 / USD 美元  <div style="border: 1px solid black; width: 30px; height: 30px; margin: 0 auto; text-align: center; line-height: 30px;">2B</div>
C2c	<p>If there is <b>existing</b> life insurance (if applicable) 如有<b>現有</b>的人壽保險 (如適用):</p> <p>What is the outstanding premium(s) of existing life insurance (such as renewal premium) to be paid by Liquid Assets? 以流動資產繳付現有人壽保單的保費 (例如續期保費)</p>	HKD 港幣 / USD 美元  <div style="border: 1px solid black; width: 30px; height: 30px; margin: 0 auto; text-align: center; line-height: 30px;">2C</div>
C2d	<p>If there is <b>existing</b> Premium Financing / Policy Loan (if applicable) 如有<b>現有</b>保費融資/保單貸款 (如適用):</p> <p>What is the outstanding repayment amount of existing premium financing?</p> <p><u>Outstanding Repayment Amount</u></p> <p>= monthly repayment amount x 12 x remaining repayment tenor</p> <p>= HKD / USD _____ x 12 x _____</p> <p><u>剩餘的保費融資/保單貸款還款額</u></p> <p>= 每月的現有保費融資還款額 x 12 x 剩餘的現有保費融資還款年期</p> <p>= 港幣 / 美元 _____ x 12 x _____</p>	HKD 港幣 / USD 美元  <div style="border: 1px solid black; width: 30px; height: 30px; margin: 0 auto; text-align: center; line-height: 30px;">2D</div>
C2e	<p>What are your current accumulative amount of <b>net liquid assets</b>*? 您現時累積的<b>淨流動資產</b> 有多少?</p> <p><i>Note: Net Liquid Assets [i.e., Answer of Section C 2e]</i>  = Liquid Assets <div style="border: 1px solid black; width: 30px; height: 15px; display: inline-block;"></div> – Total Liabilities <div style="border: 1px solid black; width: 30px; height: 15px; display: inline-block;"></div> – Outstanding Premium to be paid by Liquid Assets <div style="border: 1px solid black; width: 30px; height: 15px; display: inline-block;"></div>  – Outstanding Repayment Amount of existing Premium Financing <div style="border: 1px solid black; width: 30px; height: 15px; display: inline-block;"></div></p> <p>註: 淨流動資產 [亦即 C 部分問題 2e 的答案]  = 流動資產 <div style="border: 1px solid black; width: 30px; height: 15px; display: inline-block;"></div> - 總負債及預算財務支出 <div style="border: 1px solid black; width: 30px; height: 15px; display: inline-block;"></div> - 以流動資產繳付現有人壽保單的保費 <div style="border: 1px solid black; width: 30px; height: 15px; display: inline-block;"></div>  - 剩餘的保費融資還款額 <div style="border: 1px solid black; width: 30px; height: 15px; display: inline-block;"></div></p>	HKD 港幣 / USD 美元
C2f	<p>What percentage of your <b>net liquid assets</b> would you be able to use to pay premium (including your existing insurance policy(ies)) throughout the entire term of the insurance policy? (tick one) 在整個保單期內, 您能夠及願意繳付的保費 (不包括您現有的其他保單) 佔 <b>淨流動資產</b> 的比率為? (請選一項)</p> <p><input type="checkbox"/> &lt;10%                      <input type="checkbox"/> 10-20%                      <input type="checkbox"/> 21-30%                      <input type="checkbox"/> 31-40%                      <input type="checkbox"/> 41-50%                      <input type="checkbox"/> &gt;50%</p>	

	<p><i>Note: In general, a reasonable percentage should account for 50% or less of net liquid assets. If you decide to choose a percentage of larger than 50%, you must cautiously take into consideration of and ensure that you have the ability (sufficient funds) to pay the premiums as required for the entire premium term, and must prudentially conduct an evaluation to avoid the risk of the purchase of insurance policy restricting your financial liquidity. Failure to pay scheduled premiums on time will delay the expected time to achieve the objectives (of purchasing insurance policies). In the worst case it may result in termination of the insurance policy(ie), failure in achieving the objectives.</i></p> <p>註: 一般而言, 合理的比率應佔淨流動資產50%或以下。如閣下決定選擇比率超過50%, 閣下必須慎重地考慮及確保有能力(足夠資金)以支付全期所需的保費, 並必須審慎地作出評估以避免因購買保單而限制閣下資金流動性的風險。如未能按時繳付預定的保費, 將會延遲實現(購買保單的)目標的預期時間, 在最壞的情況下, 或會導致保單終止, 無法實現目標。</p>	
3	<b>Premium Payment Period 保費支付年期 &amp; Premium Financing for the proposed policy 建議保單的保費融資貸款</b>	
C3a	<p>For how long are you able and willing to contribute to an insurance policy? (tick one) 您能夠及願意支付保單的年期為? (請選一項)</p> <p> <input type="checkbox"/> 2-5 years 年           <input type="checkbox"/> 6-10 years 年           <input type="checkbox"/> 11-15 years 年           <input type="checkbox"/> 16-20 years 年         </p> <p> <input type="checkbox"/> &gt; 20 years 年 (until target retirement age of _____) (直至目標退休年齡 _____ 歲)         </p> <p> <input type="checkbox"/> Whole of Life 終身 (including period after target retirement age of _____) (包括目標退休年齡 _____ 歲後的時期)         </p> <p> <input type="checkbox"/> Single Pay 躉繳 (not more than HKD/USD _____) (不超過港幣/美元 _____)         </p>	
C3b	<p>In considering your ability to make payments, what are your sources of funds? (tick one or more) 就客戶繳付保費的能力, 請註明您的資金來源 (可選多於一項)</p> <p> <input type="checkbox"/> Salary 薪酬           <input type="checkbox"/> Income 收入           <input type="checkbox"/> Savings 儲蓄           <input type="checkbox"/> Investments 投資         </p> <p> <input type="checkbox"/> Policy Replacement* 保單轉保*           <input type="checkbox"/> Others (Please specify e.g. Investment Property): 其他 (請詳述: 例如投資物業): _____         </p> <p> <i>*Note: Please refer to the Policy Replacement Questionnaire for the definition of Policy Replacement.</i>            註: 有關保單轉保的定義, 請參閱保單轉保聲明表。         </p>	
C3c	<p>Are you funding or intending to fund this application using premium financing? 您是否會或打算以保費融資貸款支付保費?</p> <p> <input type="checkbox"/> Yes 是 (please answer the below supplementary question C3d) (請回答以下附加問題C3d)         </p> <p> <input type="checkbox"/> No 否         </p>	
C3d	<p>If you are planning to apply for insurance premium financing, please provide the <b>estimated interest derived from the premium financing.</b></p> <p>= Principal x Estimated Interest Rate x Estimated Repayment Period 如客戶準備申請保費融資, 請提供<b>預計由保費融資衍生的額外利息開支</b>。</p> <p>= 本金 x 預計利率 x 預計還款年期</p> <p><i>Note: If you cannot provide detailed figures for Interest Rate and Repayment period, assumption will be applied.</i>            註: 如果客戶無法提供利率和還款期的詳細數據, 假設將適用。</p> <ul style="list-style-type: none"> <li>Average interest rate 2-3% to be used. 使用平均利率 2-3%。</li> <li>Estimated repayment period equals to Maximum Insured Age minus Existing Age. 預計還款期等於最大受保年齡減現有年齡。</li> </ul> <p><i>The above is only an estimate. The actual financing interest rate and repayment terms are subject to the relevant loaner's offer, approval, and discretion. The Intermediary does not provide any financing advice or services.</i>            以上僅為估計值。實際的融資利率和還款期取決於相關貸款人的報價, 批核和酌情決定權。中介人不得提供任何融資建議或服務。</p>	<p>HKD 港幣 / USD 美元</p>

## D. EVALUATION & RECOMMENDATION 評估及建議

### Recommendation made by Intermediary – to be completed by Intermediary

中介人的建議 – 由中介人填寫

Based on your answers in Section B and C, the Intermediary concerned has explored the following insurance options available to meet your objective(s) and need(s):

根據您於 B 及 C 部分的選項，有關中介人曾提供並與您討論下列保險產品的選擇以迎合您選購保險產品的目標及滿足您的需要：

#### Important Notes 重要資訊：

1. At least 2 insurance options from different insurers should be recommended according to the preferences that the client has chosen in Part B.  
中介人需按客戶於 B 部分的意向推介至少 2 個不同保險公司的保險選擇。
2. If the recommended insurance option(s) includes investment linked assurance scheme (ILAS) or policies involved investment elements like PPLI, variable annuity, IUL, VUL etc, to comply with the regulatory requirements, the Intermediary should introduce an additional insurance option which is a participating product with buying objective of 'Investment' to the client.

倘中介人介紹的保險產品包括投資相連壽險計劃或有投資成份的保單，中介人必須向客戶介紹另一份屬於分紅保險計劃並符合其投資目標之保險選項，以符合監管要求。

Objectives of Buying the Product (B1) 選購產品的目標(B1)	Benefit / Protection Period (B2) 得益 / 保障年期 (B2)	Payment Term (C3a) 支付年期 (C3a)	Name of Insurance Product(s) Introduced 曾介紹的保險產品	Product(s) selected 最終選購的產品

### Intermediary's reason for the recommendation

#### 中介人建議原因

The reason(s) for the Intermediary to introduce the insurance options are as below:

中介人建議該保險選擇的原因如下：

- ☐ The recommendation(s) was/were suggested with consideration of client's financial objective, priorities, total protection needs and budgets.  
此建議考慮到客戶的理財目標、全面保障的需要，其需要重要性及客戶的財務預算而作出。
- ☐ Customer needs to pay the insurance premium at / after target retirement age but he / she declares to have liquid asset and/or other financial plan to afford the premium after retirement.  
客戶於計劃退休年期後仍需繳付保費，但客戶聲明有足夠的流動資產及/或其他理財計劃以繳付退休後的保費。
- ☐ There is a suitability mismatch between the recommendation(s) and client's objective(s) and need(s) identified in Section B question 1 to 3. The reason for the Intermediary to provide such recommendation is:  
此建議與客戶在上述 B 部分問題 1 至 3 所表示的目標及需要不相符。中介人仍提供此建議的原因是：

## E. DECLARATION 聲明

I / We confirm that my / our Intermediary has conducted a Financial Needs Analysis (FNA) for me / us. I / We also confirm that all information and documents I / we have provided for the FNA are true, complete and correct. I / We am aware that any incomplete or inaccurate information I / we provided may affect the suitability of the recommendations made.

本人/我們確認中介人替本人/我們進行了此財務需要分析；本人/我們亦確認本人/我們為此財務需要分析所提供之資料或文件皆為真實、完整及正確。本人/我們知道倘本人/我們提供之資料並不完整或準確，或會影響所獲得的建議的適用性。

I / We hereby declare, to the best of my/our knowledge, that the foregoing statements are true and complete and will form part of the basis of any contract of life assurance.

茲聲明上述乃本人/我們所知之事實和全部，並構成選擇任何壽險合約之基礎。

(Applicable if the policy is to be held by trust. 適用於由信託持有之保單)

I / We hereby confirm that, to the best of my/our knowledge of information obtained from the settlor, that the foregoing statements are true and complete and will form part of the basis of any contract of life assurance.

茲聲明上述乃本人/我們基於委托人提供之資訊所知之事實和全部，並構成選擇任何壽險合約之基礎。

(Applicable if there is any suitability mismatch. 適用於合適性不符之情況)

I / We hereby confirm that my / our Intermediary has explained the mismatch between the recommendation(s) and my / our objective(s) and need(s) and I / we agree with the recommendation.

本人/我們確認中介人已向本人/我們解釋建議產品與本人/我們的目標及需要不相符，而本人/我們同意該建議。

**WARNING: Please read and fill in all the questions in this form carefully. Do not leave any questions blank. Do NOT sign if any questions are unanswered and have not been crossed out.**

警告：請小心細閱及填寫本財務需要分析表格內的所有問題。請不要留空任何問題。如有任何未回答的問題未被刪去，請不要在表格上簽署。

**Note: You are required to inform your insurance intermediary and/or the insurance company if there is any substantial change of information provided in this form before the policy is issued.**

註：若財務需要分析表格上填報的資料有重大改變，您在保單未簽發前，必須通知您的保險中介人及/或保險公司。

\_\_\_\_\_  
Signature of Policyowner  
(Please do not sign on blank form)  
保單持有人簽署  
(請勿在空白表格上簽署)

\_\_\_\_\_  
Name of Policyowner  
保單持有人姓名

\_\_\_\_\_  
Date: (DD/MM/YYYY)  
日期：(日/月/年)

I declare that the above FNA is based on the information provided by Client in order to recommend the plan that best suit his/her needs.

本人聲明以上財務需要分析是基於要保人所提供的資料，而作出的建議乃切合其實際需要。

\_\_\_\_\_  
Signature of Intermediary  
中介人簽署

\_\_\_\_\_  
Name of Intermediary  
中介人姓名

\_\_\_\_\_  
Date: (DD/MM/YYYY)  
日期：(日/月/年)