

**Investment Linked Assurance Scheme**
**投資相連壽險計劃**

Product Name 產品名稱	Product Risk Rating (as at 21 Sept 2015) 於2015年9月21日之產品風險評級	Product Risk Rating (as at 13 Apr 2015) 於2015年4月13日之產品風險評級
<b>LIFETRACK ASSURANCE SERIES - INVESTMENT LINKED PLAN</b>		
AllianceBernstein Global High Yield Portfolio	P3	P3
Allianz Oriental Income Fund	P4	P4
Allianz Total Return Asian Equity Fund	P4	P4
Aviva Aggressive Fund	P4	P4
Aviva Asia Pacific Equity Fund	P4	P4
Aviva Balanced Fund	P3	P3
Aviva Conservative Fund	P3	P3
Aviva European Equity Fund	P4	P4
Aviva Global Equity Fund	P4	P4
Baring Eastern Europe Fund	P4	P4
Baring Hong Kong China Fund	P4	P4
BGF Latin American Fund	P4	P4
BGF New Energy Fund	P4	P4
BGF US Basic Value Fund	P4	P4
BGF World Financials Fund	P4	P4
BGF World Gold Fund	P5	P5
BGF World Mining Fund	P5	P5
PARVEST Bond Best Selection World Emerging	P3	P3
PARVEST Equity World Materials	P4	P4
Fidelity Asian Special Situations Fund	P4	P4
Fidelity China Focus Fund	P4	P4
Fidelity Emerging Markets Fund	P4	P4
Fidelity Euro Bond Fund	P2	P2
Fidelity European Growth Fund	P4	P4
Fidelity India Focus Fund	P4	P4
Fidelity Pacific Fund	P4	P4
Fidelity Taiwan Fund	P4	P4
Fidelity US Dollar Bond Fund	P2	P2
First State China Growth Fund	P4	P4
First State Hong Kong Growth Fund	P4	P4
Franklin Mutual Beacon Fund	P4	P4
Franklin U.S. Opportunities Fund	P4	P4
Henderson Pan European Property Equities Fund	P4	P4
Investec GSF Asian Equity Fund	P4	P4
Investec GSF Global Bond Fund	P2	P2
Investec GSF Global Energy Fund	P4	P4
Investec GSF Global Equity Fund	P4	P4
Investec GSF Global Strategic Equity Fund	P4	P4
Investec GSF Global Strategic Managed Fund	P4	P4
Schroder Hong Kong Money Market Fund	P1	P1
Schroder ISF Asian Bond Absolute Return	P3	P3
Schroder ISF BRIC (Brazil, Russia, India, China)	P4	P4
Schroder ISF Greater China Fund	P4	P4
Schroder ISF Hong Kong Equity Fund	P4	P4
Templeton Asian Growth Fund	P4	P4
Templeton European Fund (USD)	P4	P4
Templeton Global Balanced Fund	P3	P3
Templeton Global Fund	P4	P4

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<b>GLOBAL INVESTMENT-LINKED PLAN</b>		
AllianceBernstein - American Income Portfolio "A2"	P2	P2
AllianceBernstein - Asia Ex-Japan Equity Portfolio "A"	P4	P4
AllianceBernstein - Dynamic Diversified Portfolio "AX"	P3	P3
AllianceBernstein - Global Conservative Portfolio "A"	P3	P3
AllianceBernstein - Global Equity Blend Portfolio "A"	P4	P4
AllianceBernstein - Global High Yield Portfolio "A2"	P3	P3
Allianz Hong Kong - Class A Distributing (USD)	P4	P4
Allianz Oriental Income - Class AT Accumulating (USD)	P4	P4
Allianz Thailand - Class A Distributing (USD)	P4	P4
Allianz Total Return Asian Equity - Class AT Accumulating (USD)	P4	P4
Baring Global Umbrella Fund - Baring Eastern Europe Fund	P4	P4
Baring High Yield Bond Fund	P3	P3
Baring International Umbrella Fund - Baring Hong Kong China Fund	P4	P4
Baring Korea Trust	P4	P4
BlackRock Global Funds - Global Allocation Fund "A2"	P3	P3
BlackRock Global Funds - Global SmallCap Fund "A2"	P4	P4
BlackRock Global Funds - Latin American Fund A2	P4	P4
BlackRock Global Funds - New Energy Fund "A2"	P4	P4
BlackRock Global Funds - US Dollar High Yield Bond Fund "A2"	P3	P3
BlackRock Global Funds - World Energy Fund "A2"	P4	P4
BlackRock Global Funds - World Gold Fund "A2"	P5	P5
BlackRock Global Funds - World Mining Fund "A2"	P5	P5
Fidelity Funds - ASEAN Fund "A"	P4	P4
Fidelity Funds - Asian High Yield Fund "A" Acc	P3	P3
Fidelity Funds - Australia Fund A Acc AUD	P4	P4
Fidelity Funds - EURO STOXX 50TM Fund "A"	P4	P4
Fidelity Funds - European Aggressive Fund "A"	P4	P4
Fidelity Funds - European Growth Fund "A"	P4	P4
Fidelity Funds - European High Yield Fund "A"	P3	P3
Fidelity Funds - European Smaller Companies Fund "A"	P4	P4
Fidelity Funds - Global Financial Services Fund "A"	P4	P4
Fidelity Funds - Global Technology Fund "A"	P4	P4
Fidelity Funds - Growth & Income Fund "A"	P3	P3
Fidelity Funds - Pacific Fund "A"	P4	P4
Fidelity Funds - Taiwan Fund "A"	P4	P4
Fidelity Funds - US Dollar Bond Fund "A"	P2	P2
First State Asian Equity Plus Fund - Class I	P4	P4
First State Global Resources Fund - Class I	P4	P4
First State China Growth Fund - Class I	P4	P4
First State Hong Kong Growth Fund - Class I	P4	P4
First State Singapore and Malaysia Growth Fund - Class I	P4	P4
Franklin Biotechnology Discovery Fund "A"	P4	P4
Franklin Floating Rate Fund Plc "A"	P3	P3
Franklin High Yield Fund "A"	P3	P3
Franklin Mutual Beacon Fund Class A Acc	P4	P4
Franklin U.S. Equity Fund "A"	P4	P4
HSBC Investment Funds Trust - HSBC Asian Bond Fund "AC"	P3	P3
Invesco Asia Infrastructure Fund "A Acc"	P4	P4
Invesco Emerging Markets Bond Fund "A"	P3	P3
Invesco Global Health Care Fund "A"	P4	P4
Invesco Korean Equity Fund "A"	P4	P4
Invesco Nippon Small/Mid Cap Equity Fund "A"	P4	P4
Invesco PRC Equity Fund "A"	P4	P4
JPMorgan Singapore A (acc)	P4	P4
JPM Emerging Europe, Middle East and Africa Equity A (acc)	P4	P4

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JPM Emerging Middle East Equity A (acc)	P4	P4
JPM Global Dynamic A (acc)	P4	P4
PIMCO Global Bond Fund - Class E Accumulation	P2	P2
PIMCO Global Real Return Fund - Class E Accumulation	P2	P2
PIMCO High Yield Bond Fund - Class E Accumulation	P3	P3
PIMCO Total Return Bond Fund - Class E Accumulation	P2	P2
Schroder Hong Kong Money Market Fund	P1	P1
Schroder International Selection Fund Asian Bond "A1" Absolute Return	P3	P3
Schroder International Selection Fund Asian Equity Yield "A1"	P4	P4
Schroder International Selection Fund BRIC (Brazil, Russia, India, China) "A1"	P4	P4
Schroder International Selection Fund Emerging Asia "A1"	P4	P4
Schroder International Selection Fund Emerging Markets "A1"	P4	P4
Schroder International Selection Fund EURO Corporate Bond "A1"	P2	P2
Schroder International Selection Fund EURO Liquidity "A1"	P1	P1
Schroder International Selection Fund Global Climate Change Equity "A1"	P4	P4
Schroder International Selection Fund Global Inflation Linked Bond "A1"	P2	P2
Schroder International Selection Fund Hong Kong Equity "A1"	P4	P4
Schroder International Selection Fund Latin American "A1"	P4	P4
Schroder International Selection Fund Middle East "A1"	P4	P4
Templeton Asian Growth Fund "A"	P4	P4
Templeton Emerging Markets Fund "A"	P4	P4
Templeton European Fund "A"	P4	P4
Templeton Global Fund "A"	P4	P4
Templeton Global Total Return Fund "A" Acc	P3	P3
Templeton Latin America Fund "A"	P4	P4
Value Partner Classic Fund "C"	P4	P4

#### Important Notes 重要事項：

Customers can and are strongly encouraged to ascertain their Customer Risk Profiles by conducting a Financial Needs Analysis with us to help customers select our investment/insurance products with a Product Risk Rating suitable to the customers.

1) 客戶可以而本行亦強烈鼓勵客戶到本行進行「財務需求分析」以確定其客戶風險承受能力程度，以助客戶根據產品風險評級選擇適合客戶之投資/保險產品。

2) Rating of any of our investment/insurance products listed above. Customers should **NOT** make any literal comparison or matching between the Investor Type obtained under any Investment Profiling Questionnaire conducted with us before and the Product Risk Rating of any of our investment/insurance products listed above.

3) 客戶不應以其過往經本行所進行之「投資風險評估問卷」所得的投資者類型與上述投資/保險產品之產品風險評級作任何表面上的比較或配對。  
The Product Risk Ratings of our investment/insurance products set out above are for our customers' reference only. They were made as at the date specified above and are subject to change from time to time.

上述投資/保險產品之產品風險評級只供本行客戶參考。資料以上述指定之日期為準，並會不時修改。

4) Product Risk Ratings of our investment/insurance products set out above are up-to-date. Customers are strongly encouraged to contact us for the most updated Product Risk Ratings of our investment/insurance products they are holding with us.

雖然本行會相當盡力地於合理的情況下更新上述投資/保險產品的最新產品風險評級，惟本行對於上述投資/保險產品之產品風險評級之及時性，不作任何陳述或保證。本行強烈鼓勵客戶向我們查詢客戶

Product risk is classified into 5 different risk ratings, ranging from P1 to P5 with P5 being the highest risk rating.

5) 產品風險評級分為5個級別，由P1至P5，P5為最高風險級別。