

**Zurich International Life Limited**

(a company incorporated in the Isle of Man with limited liability)

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Zurich International Life Limited provides life assurance, investment and protection products and is authorized by the Isle of Man Financial Services Authority.

Registered in the Isle of Man number 20126C.

Registered office: Zurich House,  
Isle of Man Business Park,  
Douglas, Isle of Man, IM2 2QZ,  
British Isles

**Introduction to risk assessment on investment choices**

We accept full responsibility for the accuracy of the content of this document. THIS DOCUMENT IS IMPORTANT AND REQUIRES YOUR IMMEDIATE ATTENTION. IF IN DOUBT, PLEASE SEEK YOUR OWN PROFESSIONAL ADVICE.

Dear Policyholder,

We are writing to inform you that we will conduct risk assessment on your selection of investment choices based on our internal suitability guideline with effect from September 23, 2020 (the “**Effective Date**”). You receive this notice because you have purchased at least one of the investment-linked assurance schemes (“**ILAS**”) policy(ies) issued by Zurich International Life Limited.

**A. What is this risk assessment about?**

From the Effective Date, when you request for switching-in, redirection of future regular premium allocation and top-up premium (if applicable) under the ILAS policy(ies), we will assess whether:

- the risk level(s) of the selected investment choice(s) match with your risk appetite or not; and
- you are suitable to select the investment choices with significant derivative exposure for the corresponding underlying funds.

Your requests will be processed if: (1) they are matched; or (2) sufficient justification is provided if they are not matched, subject to our approval. However, if your risk appetite does not match with the selected investment choices and no sufficient justification is provided, your requests will be declined. Also, you can only select those the investment choices of the corresponding underlying investment with derivative exposure in accordance to our internal suitability guideline.

**We will assess your risk appetite, which will be valid for one year after the submission date, based on your information provided in the risk profile questionnaire (“RPQ”). You are recommended to submit the RPQ to us at least annually. If you do not have a valid RPQ, your request(s) for switching-in, redirection of future regular premium allocation and top-up premium (if applicable) will be declined. Please refer to section B of this letter for further details.**

We have assigned a risk level, from a scale of 1 to 5, to each of the investment choice available for your selection under your ILAS. We will continuously monitor the investment choices and may update the risk level of each investment choice regularly. You may check the updated risk level of each investment choice in the Zurich International Online (“ZIO”) or by contacting us.

For the risk level of each of the investment choice and whether it is an investment choice of the corresponding underlying investment with derivative exposure, please contact us at +852 2535 3595 or email us at helpoint.hk@hk.zurich.com.

**B. How to determine your risk appetite and what is the matching mechanism?**

You will need to complete and submit an RPQ in order to allow us to assess your risk appetite. Upon completion, a risk appetite, from a scale of 1 to 5, will be assigned to you. A higher score means you have more tolerance to investment market risk and lower score means you may be more vulnerable to investment market risk.

According to our internal suitability guideline, the following table sets out the investment restriction corresponding to each risk appetite:

<b>Risk appetite</b>	<b>Investment restriction</b>
1	Customers cannot select investment choices with risk levels 2 to 5
2	Customers cannot select investment choices with risk levels 3 to 5
3	Customers cannot select investment choices with risk levels 4 and 5
4	Customers cannot select investment choices with risk level 5
5	Customers can select investment choices in any risk level

Please note that your completed RPQ will only be **valid for one year** from the completion date of the RPQ. This means that if your RPQ has expired after one year, you will need to complete the RPQ again in order to have an updated risk appetite before you request for any switching-in, redirection of future regular premium allocation and top-up premium (if applicable) requests to us.

You are encouraged to complete the RPQ on a regular basis, especially when there is any substantial change to your financial circumstances.

**C. How can you complete the RPQ starting from Effective Date?**

You are encouraged to (i) complete the RPQ via our **customer portal – ZIO**; and (ii) update your risk appetite **regularly**.

**(I) By ZIO**

You may complete the RPQ on our customer portal – ZIO upon request for switching-in, redirection of future regular premium allocation and top-up premium. If you have more than one ILAS policies under Zurich International Life Limited, you are only required to complete the RPQ once. We will then apply the risk appetite to all of your ILAS policies under Zurich International Life Limited. Please login to the ZIO or register the ZIO login via the link: [online.zurichinternationalsolutions.com](http://online.zurichinternationalsolutions.com).

**You are encouraged to use ZIO which helps you to update your RPQ, view information of your policy(ies) and complete your switching/re-direction of future regular premium requests easily.**

**(II) By hardcopy**

Alternatively, you may download the Switch and redirection form and RPQ via the link: [zurich.com.hk/switch-redirect](https://www.zurich.com.hk/switch-redirect) and refer to 'ZIO Registration and login guide' at <https://www.zurich.com.hk/en/customer-services/life-policy-services/zurich-international-life> for the guideline.

Please complete and duly sign the Switch and redirection form together with the RPQ and send the same to us by post at 25-26/F, One Island East, 18 Westlands Road, Island East, Hong Kong or by email [helppoint.hk@hk.zurich.com](mailto:helppoint.hk@hk.zurich.com).

Please ensure that you complete the RPQ in full otherwise your risk appetite cannot be fully assessed and it may delay any transactions you wish to make. You may use the guide within the RPQ to pre-determine your risk appetite, alternatively, you may contact us for confirmation.

If you have any questions, please feel free to contact us at +852 2535 3595 or email us at [helppoint.hk@hk.zurich.com](mailto:helppoint.hk@hk.zurich.com).

Yours faithfully  
Zurich International Life Limited  
(a company incorporated in Isle of Man with limited liability)

## 引進投資選擇的風險評估

蘇黎世國際人壽保險有限公司  
(於人島註冊成立之有限公司)

我們就此函件所轉載資料的準確性承擔全部責任。此乃重要文件，務請閣下即時垂注。閣下如對本函件的內容有任何疑問，請閣下自行尋求專業意見。

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親愛的保單持有人：

我們謹此致函通知閣下有關於我們將由2020年9月23日（「生效日」）起生效的內部適用性指引為閣下所選擇的投資選擇進行風險評估。閣下收到此通知因為閣下已持有由蘇黎世國際人壽保險有限公司繕發的至少一份與投資有關的人壽保險計劃（「ILAS」）保單。

### A. 風險評估的相關事項

蘇黎世國際人壽保險有限公司是人島  
Financial Services Authority所認可，  
提供人壽保險、投資及保障產品。

從生效日期起，當閣下為ILAS保單申請轉入、轉換未來定期保費配置及額外保費（如適用），我們將評估：

- 所選的投資選擇風險評級是否與閣下的風險類別相符；及
- 閣下是否適合選擇相應的相關投資有衍生顯著風險的投資選擇。

於人島的註冊號碼為20126C。

只要（1）投資選擇的風險評級與閣下的風險類別相符；或（2）兩者不符，但閣下能提供充分的理由，並申請經我們批核，我們才會受理閣下的申請。然而，若閣下的風險類別與所選投資選擇的風險評級不符，並且未能提供充分的理由，閣下的申請將會被拒絕。同樣，閣下只能根據我們的內部適用性準則，選擇相應的相關投資有衍生風險的投資選擇。

註冊辦事處：Zurich House,  
Isle of Man Business Park,  
Douglas, Isle of Man, IM2 2QZ,  
British Isles

我們將根據風險承擔能力問卷（「RPQ」）中提供的資料，評估閣下的風險類別，該風險類別在提交日期後的一年內有效。我們建議閣下至少每年向我們提交RPQ一次。若閣下沒有有效的RPQ，閣下的轉入、轉換未來定期保費配置及額外保費（如適用）將被拒絕。詳情請參閱本函件的B部分。

我們為閣下於ILAS保單可供選擇的各個投資選擇指定了由1至5的風險評級。我們將持續監察該等投資選擇，並可能會定期更新各個投資選擇的風險評級。閣下可於「易聯網」查看各投資選擇最新的風險評級或聯絡我們。

有關各個投資選擇的風險評級及其是否相應的相關投資有衍生風險的投資選擇，請致電+852 2535 3595或電郵至helppoint.hk@hk.zurich.com聯絡我們。

### B. 如何決定閣下的風險類別及甚麼是配對機制？

閣下需要填寫並遞交RPQ，以讓我們評估閣下的風險類別。完成問卷後，閣下將被分配從1到5級別的風險類別。較高的分數即閣下對投資市場風險的承受能力較高，然而較低的分數則表示閣下可能對投資市場風險的承受能力較低。

根據我們的內部合適性指引，下表列出為各風險類別對應的投資限制：

風險類別	投資限制
1	客戶不能選擇風險評級為2至5的投資選擇
2	客戶不能選擇風險評級為3至5的投資選擇
3	客戶不能選擇風險評級為4至5的投資選擇
4	客戶不能選擇風險評級為5的投資選擇
5	客戶可選擇任何風險評級的投資選擇

請注意，閣下填妥的RPQ結果僅由該RPQ之完成日期起**一年內有效**。即若閣下的RPQ在一年後失效，閣下在申請轉入、轉換未來定期保費配置及額外保費（如適用）前，則需再次填妥RPQ，以獲得更新的風險類別。

我們建議閣下定期完成RPQ，尤其是當閣下的財務狀況有任何重大變化時。

### C. 由生效日起，如何填妥RPQ？

我們建議閣下(i) 透過我們的**客戶平台——ZIO**完成RPQ；及(ii) **定期更新**閣下的風險類別。

#### (I) 透過ZIO

閣下可於申請轉入、轉換未來定期保費配置及額外保費時，於我們的客戶平台——ZIO上填寫RPQ。閣下若持有多於一份由蘇黎世國際人壽保險有限公司繕發的ILAS保單，閣下亦只需填寫一次RPQ。我們會將風險類別於閣下由蘇黎世國際人壽保險有限公司繕發的所有ILAS保單下更新。請透過連結登入ZIO或登記ZIO帳戶：[online.zurichinternationalsolutions.com](https://online.zurichinternationalsolutions.com)。

我們建議閣下使用ZIO，以簡易地更新RPQ、查看閣下的的保單的資料及完成閣下保單轉入 / 轉換未來定期保費配置之申請。

#### (II) 通過書面請求

另外，閣下可透過連結下載轉換投資選擇及改變供款配置表格及RPQ：[zurich.com.hk/switch-redirect](https://zurich.com.hk/switch-redirect)，並可於<https://www.zurich.com.hk/zh-hk/customer-services/life-policy-services/zurich-international-life>參閱ZIO註冊及登錄指引。

請填寫並簽署轉換投資選擇及改變供款配置表格連同RPQ，並郵寄至香港港島東華蘭路18號港島東中心25-26樓或電郵至[helppoint.hk@hk.zurich.com](mailto:helppoint.hk@hk.zurich.com)予我們。

請確保閣下已完全填妥RPQ，否則閣下的風險類別將無法獲得全面評估，並可能延遲閣下希望進行的任何交易。閣下可使用RPQ中的指南以預先確定閣下的風險類別，亦可聯絡我們以作確認。

如閣下有任何疑問，請致電 2535 3595或電郵至[helppoint.hk@hk.zurich.com](mailto:helppoint.hk@hk.zurich.com)聯絡我們。

蘇黎世國際人壽保險公司  
(於人島註冊成立之有限公司)  
2020年9月4日