

Important Facts Statement and Applicant's Declarations

重要資料聲明書及投保人聲明書

Investment-linked assurance scheme ('ILAS') policy

投資相連壽險計劃(「投資壽險」)保單

For pension trustees and Professional Investors only

只適用於退休信託申請者及專業投資者

January 2019

2019年1月

Friends Provident International Limited (Friends Provident International)

英國友誠國際有限公司(英國友誠國際)

Failure to complete the appropriate section(s) of this Important Facts Statement and Applicant's Declarations may delay the processing of your application.

未能填妥本重要資料聲明書及投保人聲明書之適當部分將會引致申請處理延誤。

Reserve II is only available for Professional Investors as defined in Part 1 of Schedule 1 to the Securities and Futures Ordinance (Cap 571) and its subsidiary legislation ('the SFO'), who fall into one of the below categories. You are strongly encouraged to speak to your intermediary if you have any queries about whether you qualify as a Professional Investor.

豐裕計劃II只適用於《證券及期貨條例》香港法例(第571章)附表1第1部及其附屬法例(「《證券及期貨條例》」)所定義的屬於下列其中一個類別的專業投資者。若您對您的專業投資者資格有任何疑問，我們強烈建議您向您的中介人查詢。

I confirm that I have read and understood and agree to be bound by the Professional Investor categories and purpose of procuring above.

本人現確認已閱讀及明白，並同意接受以上專業投資者類別及投購目的約束。

Applicant's name[^]

申請人姓名[^]

For and on behalf of applicant's signature[^]

代表申請人簽署[^]

Signature date (DD/MM/YYYY)

日期(日/月/年)

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客戶姓名[^]

Client's signature[^]

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[^] The applicant is the trustee of a pension scheme in respect of which the client is the member of the pension scheme. By signing this document, the client acknowledges the content of this document and confirm his/her agreement to, and the accuracy of the information provided in, the responses in this document.

[^] 申請人為退休金計劃的受託人，而客戶則為該退休金計劃的成員。透過簽署本文件，客戶確認本文件內容，並確認其同意本文件中所載的回應，以及確認本文件所載資料的準確性。

Professional Investor categories:

專業投資者類別：

A high-net-worth individual investor that, either alone or with my/our spouse or children on a joint account, has a portfolio of at least HKD 8 million (or currency equivalent); or

單獨或聯同本人／我們的配偶或子女於某聯權共有帳戶共同擁有最少 800 萬港元（或其他等值貨幣）的投資資產組合的高淨值個人投資者；或

A corporation/partnership that has a portfolio of at least HKD 8 million (or currency equivalent) or total assets of at least HKD 40 million (or currency equivalent); or

擁有最少 800 萬港元（或其他等值貨幣）的投資資產組合或最少 4,000 萬港元（或其他等值貨幣）總資產值的法團／合夥；或

A trust corporation that has been entrusted under trust(s) of which it acts as trustee, with total assets of at least HKD 40 million (or currency equivalent); or

擔任信託的受託人並且在該信託下獲託付的總資產值最少達 4,000 萬港元（或其他等值貨幣）的信託法團；或

An investment holding corporation which does not have the required portfolio or asset amount, but is wholly owned by an individual, corporation/partnership or trust corporation stated above.

雖不擁有所規定的資產組合或資產金額，但由上述個人、法團／合夥或信託法團全資擁有的投資控股法團。

Other category as defined in the SFO.

按照《證券及期貨條例》所定的其他類別。

Applicant must clearly indicate if the purpose of procuring this ILAS policy is for tax/estate planning. If there are any other special reasons for procuring this ILAS policy, please indicate these reasons clearly.

申請人必須清楚列明投購此投資壽險保單的目的是否為稅務／遺產安排，若有其他特別原因而投購此投資壽險保單，則請清楚列明。

The capitalised terms 'Establishment Charge', 'Establishment Charge Period', 'Subsequent Establishment Charge Period' and 'Early Surrender Charge' within paragraphs (4) and (5) under Part I are defined in the 'Glossary' section on page 25 of Reserve II product brochure.

第一部第(4)及(5)段中的詞彙「成立收費」、「成立收費期」、「其後成立收費期」及「提早退保費用」的定義刊載於豐裕計劃II產品說明書的第23頁的詞彙表部分。

Please indicate whether your application is for a new policy or an additional single premium (Please ✓ the appropriate box):

請註明閣下是申請新保單或額外整付保費（請於適當的方格內加上✓號）

New policy
新保單

Top-up to an existing policy
現有保單加保

I confirm that I have read and understood and agree to be bound by the Professional Investor categories and purpose of procuring above.
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You should carefully consider the information in this statement and the product documents (including the product brochure and the illustration document). **If you do not understand any of the following paragraphs or do not agree to that particular paragraph or what your intermediary has told you is different from what you have read in this statement, please do not sign the confirmation and do not purchase the ILAS policy.**

閣下應細閱本聲明書及產品文件(包括產品及退保說明文件)。若閣下不明白、不同意以下聲明的任何一段、或此聲明內容與中介人的講述有異，請勿簽署確認或投購此投資壽險保單。

Some important facts you should know 此乃重要資料 閣下必須細閱

1 Statement of purpose 目標概要

Please set out in your own handwriting your reasons/considerations for procuring this ILAS policy/making any additional investments. The intermediary is required to take due account of the reasons/considerations set out by you, together with other relevant information, in assessing whether a particular ILAS policy/making any additional investments is suitable for you. In general, unless you have overseas residency or you can provide any special reasons/considerations for procuring ILAS products with open architecture, Friends Provident International is required to reject your application for this ILAS policy which offers an open investment platform.

請閣下以手寫列出投購/作出額外投資予此投資壽險保單的原因/考慮因素。中介人必須就閣下列明的原因及考慮因素，以及相關資料，一併評估此投資壽險保單是否適合閣下。一般而言，除非閣下持有海外居留權或能提供投購開放式結構的投連壽險產品之特殊原因/考慮因素，否則英國友誠國際將需拒絕閣下就此提供開放式投資平台的投連壽險保單之投保申請。

2 Cooling-off period 冷靜期

You have the right to cancel this ILAS policy or additional single premium application and get back your original investments (subject to a market value adjustment) within the cooling-off period, which is 30 days after the receipt of the policy and the right to cancel notice*. For details of how you can exercise this right, please refer to the application form.

閣下有權在「冷靜期」內取消此投資壽險保單或額外整付保費申請，並取回原來的投資金額(但須按市值調整計算)，冷靜期的時段為收妥保單及取消保單通知書後起計的30天*。詳情請參閱投保申請書上的「冷靜期」權益聲明。

* Since the exact date a policyholder receives the policy or the right to cancel notice varies, for the purpose of avoiding confusion, we assume policyholder receives them 7 working days after the date of the delivery unless there is adequate proof to the contrary.

* 由於保單持有人收妥保單或取消通知書的實際日期不一，為免產生混亂，除非能提供相反的充分證據，否則我們假定保單持有人在發出日期後的7個工作日內收妥。

I confirm that I have read and understood and agree to be bound by paragraphs (1) and (2) above.

本人現確認已閱讀及明白，並同意接受以上第(1)及(2)段約束。

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申請人姓名^

For and on behalf of applicant's signature^
代表申請人簽署^

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日期(日/月/年)

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3 No ownership of assets and no guarantee for investment returns 沒有資產擁有權及沒有投資回報保證

You do not have any rights to or ownership over any assets/investments that are transferred to your ILAS policy and any investments processed by Friends Provident International in the selected funds/assets. Your recourse is against Friends Provident International only. You are subject to the credit risk of Friends Provident International. Investment returns are not guaranteed.

對於轉至您投資壽險保單的任何資產／投資以及英國友誠國際對閣下所選取的基金／資產的任何投資，閣下均沒有任何權利或擁有權。任何追討賠償，只可向英國友誠國際提出。閣下亦須承擔英國友誠國際的信貸風險。投資回報並沒有保證。

I confirm that I have read and understood and agree to be bound by paragraph (3) above.

本人現確認已閱讀及明白，並同意接受以上第(3)段約束。

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4 Long-term features 計劃的長期性質

Please ✓ the below box to indicate the applicable Establishment Charge.

請於下列方格內加上✓號以示適用成立費用。

a) Upfront charges 前期收費

If you choose to pay the Establishment Charge as a one-off upfront payment from the initial premium or additional premiums, the Establishment Charge will be charged at 8% of the amount of the premium paid which will not be available for investment. This means that the remaining amount of premium available for investment will be 92% of the premium paid.

如閣下選擇以一次過的前期支付方式從初始保費或任何額外保費中繳付成立收費，則會從閣下繳付之保費中扣除8%作為成立收費而不會用作投資。這代表餘下可供投資的保費為已繳保費的92%。

As an illustration, this means that for each HKD 1,000 of premium you pay, the premium available for investment (after deduction of all upfront charges only) will be as follows:

舉例說明，這表示閣下每繳付\$1,000港元保費，可供投資的保費（僅扣除所有前期收費）如下表所列：

Policy year 保單年度	Premium you pay 繳付的保費	Premium available for investment (after deduction of the above upfront charge only) 可供投資的保費 (僅扣除上述前期收費後)
1	HKD 1,000	HKD 920 (92%)

You should note that the above illustration merely shows the impact of upfront charges on the premium available for investment and does not reflect the impact of any other applicable fees and charges.

閣下應注意，以上說明僅反映前期收費在可供投資的保費上的影響，並未反映任何其他適用之收費及費用之影響。

If you choose to pay the Establishment Charge over the five-year Establishment Charge Period, no upfront charge applies on the initial premium or any additional premiums you pay. This means the amount of premium available for investment will be 100% of the premium paid. However, an Establishment Charge of 0.4% of the premium amount will be deducted quarterly throughout the first five years of the Establishment Charge Period (A total of 8%) from your initial premium paid or Subsequent Establishment Charge Period from any additional premiums paid. For details please refer to the product documents of this ILAS policy.

如閣下選擇在五年的成立收費期內繳付成立收費，閣下繳付之初始保費或任何額外保費則沒有前期收費。這代表可供投資的保費為已繳保費的100%。不過，我們將於閣下的初始保費的成立收費期或任何額外保費的後續成立收費期的首五年內，每季扣除保費的0.4%（總共8%）作為成立收費。詳情請參閱此投資壽險保單的產品文件。

I confirm that I have read and understood and agree to be bound by paragraph (4a) above.

本人現確認已閱讀及明白，並同意接受以上第(4a)段約束。

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b) Early surrender charge 提早退保費用

You will not be subject to a charge if you take a partial withdrawal however, you may be subject to an **Early Surrender Charge** if policy termination or surrender occurs during the five-year Establishment Charge Period[#]. For details of policy termination, please refer to the Reserve II product brochure on page 15.

如閣下欲提取部分款項，則沒有任何收費；不過，如保單終止或退保在五年成立收費期[#]期間發生，閣下則可能需要繳付**提早退保費用**。有關終止保單的詳情，請參閱豐裕計劃II產品說明書的第15頁。

Please ✓ the below box to indicate the Early Surrender Charge applicable based on the chosen Establishment Charge[#] option (to be completed by the intermediary).

請於下列方格內加上✓號以示根據成立費用[#]選擇而適用之提早退保費用(由中介人填寫)。

Early Surrender Charge = outstanding amount of Establishment Charge payable

提早退保費用 = 應付成立收費餘額

If you choose to pay the Establishment Charge upfront, no Early Surrender Charge will apply.
如選擇在前期繳付成立收費，則不須繳付提早退保費用。

If you choose to pay the Establishment Charge over the five-year Establishment Charge Period, the Early Surrender Charge is calculated as follows:

如閣下選擇在五年成立收費期內繳付成立收費，提早退保費用計算方法如下：

Quarter during which surrendered 提早退保所涉及的季度	Early Surrender Charge % of the initial or additional premiums paid 初始或額外保費的提早退保費用率%	Quarter during which surrendered 提早退保所涉及的季度	Early Surrender Charge % of the initial or additional premiums paid 初始或額外保費的提早退保費用率%
1	8	11	4
2	7.6	12	3.6
3	7.2	13	3.2
4	6.8	14	2.8
5	6.4	15	2.4
6	6	16	2
7	5.6	17	1.6
8	5.2	18	1.2
9	4.8	19	0.8
10	4.4	20	0.4

[#] For the details of Establishment Charge and Establishment Charge Period, please refer to part (a) of paragraph (4).

[#] 有關成立收費及成立收費期之詳情，請參閱第(4)段內的(a)部分。

I confirm that I have read and understood and agree to be bound by paragraph (4b) above. I understand and accept the Early Surrender Charge.

本人現確認已閱讀及明白，並同意接受以上第(4b)段約束。本人明白並接受提早退保費用。

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5 Fees and charges 費用及收費

Some fees/charges will be deducted from the premiums you pay and your ILAS policy value, and will reduce the amount available for investment. Accordingly, **the return on your ILAS policy value as a whole may considerably be lower than the return of the selected funds/assets.** For details, please refer to the product documents of this ILAS policy.

某些費用／收費將從閣下支付的保費及閣下所選取計劃的價值中扣減，有關費用及收費會減少可供投資的金額。因此，閣下投資壽險保單的整體回報有可能遠低於閣下所選取的基金／資產的回報。詳情請參閱此投資壽險保單的產品文件。

6 Switching of investment 轉換投資選項

If you switch your investment choices, you may be subject to a charge and your risk may be increased or decreased.

若閣下轉換投資選項，可能需要支付相關收費，而閣下所承受的投資風險亦有可能因而增加或減少。

7 Risk of termination 提早終止風險

Your ILAS policy may be automatically terminated and you could lose all your premiums paid and benefits accrued if any condition of automatic termination is triggered. This may happen if your policy has very low or negative value (e.g. poor investment performance), etc.

若有任何啟動保單自動終止的情況出現，閣下的保單或會被自動終止，而閣下亦會因此損失所有已付保費及累算權益。可能啟動保單自動提早終止的情況包括：閣下的保單總值處於十分低或負數的水平（例如：投資表現不理想等）。

I confirm that I have read and understood and agree to be bound by paragraphs (5), (6) and (7) above. I understand and accept all the fees and charges.

本人現確認已閱讀及明白，並同意接受以上第(5)、(6)及(7)段約束。本人明白並接受所有費用及收費。

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^ 申請人為退休金計劃的受託人，而客戶則為該退休金計劃的成員。透過簽署本文件，客戶確認本文件內容，並確認其同意本文件中所載的回應，以及確認本文件所載資料的準確性。

8 Intermediaries' remuneration 中介人的酬勞

If you take up this ILAS policy, the broker firm will on average receive remuneration of HKD 6.32 per HKD 100 of the premium that you pay.

若閣下選擇投購此投資壽險保單，保險經紀商將會獲取平均 \$6.32 港元的酬勞（以閣下每繳付 \$100 港元保費金額計）。

The remuneration is an average figure. It covers all payments to the broker firm directly attributable to the sale of this policy (including upfront and future commissions, bonuses and other incentives).

中介人的酬勞是平均值。該酬勞包括所有直接因銷售此保單而向保險經紀商支付的金額（包括前期及其後的佣金、花紅及其他獎金）。

Certain benefits that are immaterial, not directly attributable to the sale of this policy and not readily convertible to cash are not included in the calculation.

一些並非直接因銷售此保單而支付的瑣碎及不易兌現的酬勞並不包括在計算當中。

Please consult your broker if you wish to know more about the remuneration that he/she/they may receive in respect of this policy.

如欲進一步了解閣下的保險經紀就此投資壽險保單所收取的酬勞詳情，請向該中介人查詢。

I confirm that I have read and understood and agree to be bound by paragraph (8) above.

I understand and accept the intermediaries' remuneration.

本人現確認已閱讀及明白，並同意接受以上第(8)段約束。本人明白並接受中介人的酬勞。

Applicant's name^
申請人姓名^

For and on behalf of applicant's signature^
代表申請人簽署^

Signature date (DD/MM/YYYY)
日期(日/月/年)

Applicant's name^
申請人姓名^

For and on behalf of applicant's signature^
代表申請人簽署^

Signature date (DD/MM/YYYY)
日期(日/月/年)

Client's name^
客戶姓名^

Client's signature^
客戶簽署^

Signature date (DD/MM/YYYY)
日期(日/月/年)

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Section I: Disclosure declaration 甲部：披露聲明

- I confirm that the insurance broker
本人確認保險經紀

(company name of broker),
(保險經紀公司名稱),

(CIB/PIBA registration number of broker)
(保險經紀公司CIB/PIBA登記編號)

has conducted a Financial Needs Analysis and Risk Profiling for me.
已為本人進行「財務需要分析」及「風險承擔能力問卷」調查。

- I have received, read and understood the following documents:
本人已收取，閱讀及明白以下文件：

- Product brochure
產品說明書
- Illustration document
退保說明文件
- 'Questions you need to ask before taking out an ILAS product' pamphlet
「購買投資相連壽險問多點知多點」小冊子

- I fully understand and accept the following relating to my application for this insurance policy:
本人完全明白及同意下列有關申請本保單之事項：

- Potential loss associated with any market value adjustment, where Friends Provident International has the right and absolute discretion under certain situations (e.g. cancelling during the cooling-off period) to apply a downward/negative market value adjustment to the ILAS policy (not applicable to top cases).
承受可能因市場價格調整所引致的潛在損失，及英國友誠國際在一些特定的情況下(例如：於冷靜期內取消保單)，英國友誠國際有權及擁有絕對的酌情權對投資壽險保單的價值作出市值下調/負市值調整(不適用於額外整付保費加保)。
- The investment and asset allocation advice associated with this investment has been formulated by the insurance broker, based on information given by me to the brokers in the Financial Needs Analysis/Risk Profile Questionnaire, including any supplementary information provided by me to my insurance broker in writing.
保險經紀是根據本人在「財務需要分析表格」及「風險承擔能力問卷」填寫的資料，包括本人向保險經紀以書面形式提供之任何補充資料，向本人提供關於是項投資的投資及資產分配意見。

Applicant's name^
申請人姓名^

For and on behalf of applicant's signature^
代表申請人簽署^

Signature date (DD/MM/YYYY)
日期(日/月/年)

Applicant's name^
申請人姓名^

For and on behalf of applicant's signature^
代表申請人簽署^

Signature date (DD/MM/YYYY)
日期(日/月/年)

Client's name^
客戶姓名^

Client's signature^
客戶簽署^

Signature date (DD/MM/YYYY)
日期(日/月/年)

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Section II: Suitability declaration 乙部：適合性聲明

I understand and agree that: (tick one option only) 本人明白並同意（只可選一項）：

- A** the features and risk level of the ILAS policy and my selected mix of funds/assets are suitable for me based on my disclosed current needs and risk profile as disclosed to my insurance broker during the completion of the Financial Needs Analysis and Risk Profile Questionnaire. These needs have been assessed by the insurance broker, and not by Friends Provident International.

根據本人於「財務需要分析」及「風險承擔能力問卷」向本人的保險經紀所披露的現時需要及投資風險概況，此產品計劃之特色及其風險級別及本人選擇的基金／資產組合均適合本人。該等需要已由保險經紀作評估並非英國友誼國際。

OR 或

- B** despite the fact that the features and/or risk level of the ILAS policy and/or my selected mix of funds/assets may not be suitable for me based on my disclosed current needs and risk profile as disclosed to my insurance broker during the completion of a 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:

儘管根據本人於「財務需要分析」及「風險承擔能力問卷」向本人的保險經紀所披露的現時需要及投資風險概況，此產品計劃之特色及／或風險級別及／或本人選擇的基金／資產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資壽險計劃：

(If Box B is ticked, applicant must complete explanation in own handwriting in this box.)

(如選擇「B」項，投保人必須親筆於此欄內提供原因。)

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

本人確認，除非本人清楚了解此產品計劃及／或選擇的基金／資產組合，並得悉此產品計劃及選擇的基金／資產組合如何切合本人的需要；否則，本人不應投購此產品計劃。本人擁有最終的決定權。

- I have completed the Declaration by Professional Investors and I acknowledge I am a qualified Professional Investor for purchasing this ILAS policy. I have confirmed with my appointed insurance broker my eligibility for Professional Investor status. I will immediately inform my appointed insurance broker if I become aware of any circumstances or change in circumstances which may affect my eligibility to continue to be treated as a Professional Investor.

本人確認，本人已填妥專業投資者聲明，是合資格專業投資者，可以投購此投資壽險保單。有關本人的專業投資者資格，本人已向本人的保險經紀確認。若本人留意到有任何狀況或狀況改變而會影響本人繼續被視為專業投資者的資格，本人會立即知會本人的保險經紀。

Applicant's name[^]
申請人姓名[^]

For and on behalf of applicant's signature[^]
代表申請人簽署[^]

Signature date (DD/MM/YYYY)
日期(日/月/年)

Applicant's name[^]
申請人姓名[^]

For and on behalf of applicant's signature[^]
代表申請人簽署[^]

Signature date (DD/MM/YYYY)
日期(日/月/年)

Client's name[^]
客戶姓名[^]

Client's signature[^]
客戶簽署[^]

Signature date (DD/MM/YYYY)
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Section II: Suitability declaration (cont.) 乙部：適合性聲明（續）

The below additional declaration is only applicable to the client who is:

以下額外聲明只適用於：

a) aged above 60 and selected the five-year Establishment Charge Period option;
60歲以上並選擇五年成立收費期繳付成立收費的客戶；

b) aged above 65 and selected the upfront option.
65歲以上並選擇五年前期繳付成立收費的客戶。

The above mentioned ages are based on the last birthday.

上述年齡應基於上一次生日計算。

- I declare that there is no immediate need for the premium(s), and/or the premium(s) will not be used to maintain my standard of living or fulfil financial commitments; and

本人申明並沒有即時需要動用本投資壽險保單內的保費及／或沒有需要動用本投資壽險保單的保費用作維持生活或滿足財務承諾；及

- I understand and accept that an **Early Surrender Charge** will be applied if policy termination or surrender occurs. (Only applicable to the client who is aged above 60 and selected the five-year Establishment Charge Period option.)

本人明白並接受，如本人終止保單或退保，將會被收取**提早退保費用**。（只適用於60歲以上並選擇五年成立收費期的客戶）

I understand that Friends Provident International

本人明白英國友誠國際

a) does not provide/accept any responsibility for the financial advice given by my appointed insurance broker who acts on my behalf and independently of Friends Provident International; and

對獨立代表本人的保險經紀所提供之財務意見，概不負責；及

b) will retain copies of the completed Financial Needs Analysis and Risk Profile Questionnaire for record purpose.

將保留已填妥的「財務需要分析」及「風險承擔能力問卷」副本作紀錄之用。

Applicant's name[^]

申請人姓名[^]

For and on behalf of applicant's signature[^]

代表申請人簽署[^]

Signature date (DD/MM/YYYY)

日期(日/月/年)

Applicant's name[^]

申請人姓名[^]

For and on behalf of applicant's signature[^]

代表申請人簽署[^]

Signature date (DD/MM/YYYY)

日期(日/月/年)

Client's name[^]

客戶姓名[^]

Client's signature[^]

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Signature date (DD/MM/YYYY)

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Part 2: Applicant's declaration (cont.) 第二部：申請人聲明書（續）

Declaration by intermediary (only applicable when the application is submitted through an insurance broker)

中介人聲明（僅適用於經由保險經紀提交之保單）

I, (name of intermediary),
本人 (中介人姓名)

(CIB / PIBA registration number of intermediary)
(中介人 CIB / PIBA 登記編號)

confirm that I have fully explained the contents of the Important Facts Statement and Applicant's Declarations to the applicant in a language of the applicant's choice.

確認本人已以申請人所選之語言向申請人完全講解重要資料聲明書及申請人聲明書之內容。

I confirm that I have fully explained the eligibility criteria for Professional Investor status to the applicant.

本人確認本人已向申請人完全講解專業投資者的資格。

I have fully verified the relevant documents of the applicant in relation to the eligibility of Professional Investors status, I confirm the applicant is a qualified Professional Investor under the SFO. I will provide copies of the relevant documentary evidence to Friends Provident International upon request.

本人已完全驗證申請人有關專業投資者資格的相關文件，本人確認申請人是《證券及期貨條例》下的合資格專業投資者。有需要時，本人會提供相關文件證據的副本予英國友誠國際。

I will immediately inform Friends Provident International if the applicant becomes aware of any circumstances or change in circumstances which may affect his/her eligibility to continue to be treated as a Professional Investor.

若申請人留意到有任何狀況或狀況改變或會影響其繼續被視為專業投資者的資格，本人會立即知會英國友誠國際。

Intermediary's
signature
中介人簽署

Intermediary's name
中介人姓名

Date (DD/MM/YYYY)
日期(日/月/年)

Notes 註釋：

1 In this Statement and Declaration, the singular shall include the plural; the word 'I' shall include 'we'; and the word 'my' shall include 'our'. For a joint application, all applicants must sign all sections.

就重要資料聲明書及投保人聲明書而言，單數等同複數；「本人」包括「我們」的涵義；及「本人的」包括「我們的」的涵義。若為聯名申請人，所有申請人必須在所有部分內簽署。

2 You are required to inform your intermediary or Friends Provident International if there is any substantial change of information provided in these Declarations before the policy is issued.

若重要資料聲明書及投保人聲明書上填報的資料有重大改變，閣下在保單未簽發前，必須通知閣下的保險中介人或英國友誠國際。

英國友誠國際有限公司：註冊及總辦事處：Royal Court, Castletown, Isle of Man, British Isles, IM9 1RA
馬恩島的註冊公司號碼為11494C 獲Isle of Man Financial Services Authority認可及監管
人壽保險及投資產品的供應商 獲

香港分公司辦事處：香港九龍灣宏遠街1號一號九龍803室
獲香港保險業監管局授權在香港經營長期保險業務
英國友誠國際為英國友誠國際有限公司的註冊商標及商號

Friends Provident International Limited: Registered and Head Office: Royal Court, Castletown, Isle of Man, British Isles, IM9 1RA. Isle of Man incorporated company number 11494C. Authorised and regulated by the Isle of Man Financial Services Authority. Provider of life assurance and investment products. **Hong Kong branch**: 803, 8/F., One Kowloon, No.1 Wang Yuen Street, Kowloon Bay, Hong Kong. Authorised by the Insurance Authority of Hong Kong to conduct long-term insurance business in Hong Kong. Friends Provident International is a registered trademark and trading name of Friends Provident International Limited.