

日期: 二零二三年十月三十一日

主題: 投資選項風險級別修訂通知 - 由二零二三年十一月六日起生效

請注意，由二零二三年十一月六日起，「宏利投資計劃2」、「宏利投資計劃\*」、「宏利智富錦囊\*」、「傲峰定期投資計劃\*」、「傲富投資理財計劃\*」及「邁駿投資理財計劃\*」下的投資選項之風險級別，經定期檢討後將作以下修訂。

因以下投資選項經調整後之風險級別可能與閣下風險承擔能力不相符，閣下可能需承受額外風險。我們強烈建議閣下檢視閣下現有選擇的投資選項組合是否仍然適合閣下，並根據需要作出調整。

\* 「宏利投資計劃」、「宏利智富錦囊」、「傲峰定期投資計劃」、「傲富投資理財計劃」及「邁駿投資理財計劃」不接受保單申請，及不可繼續向香港的公眾人士推廣。

投資選項名稱	代號	現時的風險級別	新的風險級別
<b>宏利投資計劃2</b>			
宏利美國債券基金	DUB01	2	3
<b>宏利投資計劃* / 宏利智富錦囊*</b>			
宏利智富美國債券基金	IUB01	2	3
<b>傲峰定期投資計劃* / 傲富投資理財計劃* / 邁駿投資理財計劃*</b>			
MIL 美國債券基金	UUB01	2	3

有關其他投資相連壽險計劃下各投資選項最新之風險級別詳情，請參閱以下行政表格，閣下可於本公司網頁([www.manulife.com.hk](http://www.manulife.com.hk))下載或向閣下的保險中介人索取。請注意，風險級別僅供參考，閣下不應視之為投資建議。

表格名稱	表格代號
投資選項表 (宏利智富錦囊 / 宏利投資計劃 / 宏利投資計劃2 / 宏利優裕錦囊 / 宏圖)	T36_MISO/MIPLUS/ MIPLUS2/MSIP/Skyline (11/2023)
投資選項表 (傲富投資理財計劃 / 傲峰定期投資計劃 / 邁駿投資理財計劃 / 宏利精選投資保 / 靈活投資寶 / 萬利保障計劃 / 宏寶)	T36 (11/2023)

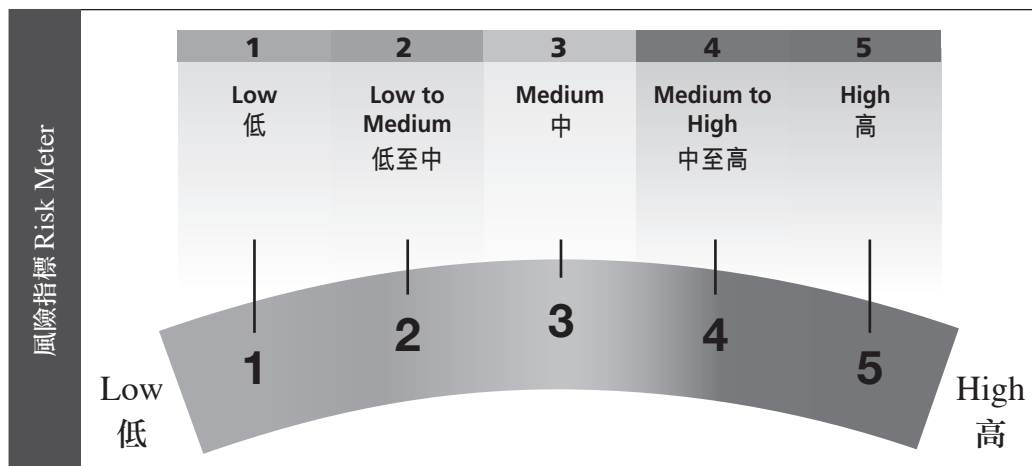
如有任何查詢，請於周一至周五早上九時至下午六時辦公時間內致電(香港) (852) 2108 1110(有關宏利投資計劃2、宏利投資計劃\*及宏利智富錦囊\*)及(852) 2510 3941(有關於傲峰定期投資計劃\*、傲富投資理財計劃\*及邁駿投資理財計劃\*)或(澳門) (853) 8398 0383。

由宏利人壽保險(國際)有限公司(於百慕達註冊成立之有限責任公司)刊發

## Description of the Manulife Risk Meter

The risk level is represented by the Manulife Risk Meter, a 5-level risk continuum from 1 to 5, which signifies the risk profile of the investment choice. The more sensitive an investment choice is to the change of market conditions, the more volatile it is and therefore the higher its risk level is indicated by the Manulife Risk Meter. Likewise, an investment choice less sensitive to market condition changes has lower volatility and is therefore regarded as bearing lower risk on the Manulife Risk Meter.

Each risk level reflects the corresponding risk profile as follows:



### Remarks:

The 5 risk levels in the Manulife Risk Meter are determined on the basis of a number of factors relating to the underlying investments of investment choices, including the types of asset classes and their respective target weightings, the breadth and geography of diversification, the historical volatility and capitalisation of the relevant markets, investment strategy and the presence of any guaranteed investment returns.

Please note that the volatility and the risk level of an investment choice may change over time and the future market volatility may not follow the historical volatility. The composition of the underlying investments of each investment choice may be different from that of the referenced market index. The Manulife Risk Meter and the risk level of each investment choice will at least be reviewed quarterly.

While an investment choice of a higher risk level may be more volatile, the lowest risk level does not mean risk-free.

## 有關宏利風險指標

風險水平由一個具有五個級別的宏利風險指標表示，以表示投資選項的風險程度。當宏利風險指標內所標示的風險級別愈高，就代表該投資選項對市場狀況的轉變愈敏感，波幅愈大；相反，當宏利風險指標內所標示的風險級別愈低，該投資選項對市場狀況的轉變愈不敏感，波幅愈小。

每個風險級別反映對應的風險程度如下：

### 註解：

宏利風險指標內五個風險級別的釐定，乃基於多項因素，包括投資選項旗下資產類別及其相應的目標比重，投資項目的覆蓋範圍及地域分布、有關市場過往的波幅及資本總額、投資策略和投資選項有否提供回報保證。

請注意投資選項的波幅及風險級別或會因時不同，將來波幅未必跟隨過往幅度。每隻投資選項的旗下實際投資項目成分與相關市場指數或有不同。宏利風險指標及每隻投資選項的風險級別將會最少每季度檢討一次。

較高風險級別的投资選項之波幅可能較大，而最低風險級別並非代表沒有風險。

The risk level of each investment choice is assigned and regularly reviewed by Manulife (International) Limited (Incorporated in Bermuda with limited liability).

Information in this description of the Manulife Risk Meter and the risk level of each investment choice are for reference only and should not be regarded as investment advice on, an offer to sell, or a solicitation for an offer to purchase any financial products and services. Neither should such information be regarded as a substitute for professional advice.

The risk levels of the investment choices provided in this publication may be different from the risk ratings provided by the bank(s) or broker(s). Please refer to the relevant risk ratings provided by the bank(s) or broker(s) through which you take out the investment-linked assurance scheme(s).

每隻投資選項的風險級別由宏利人壽保險（國際）有限公司（於百慕達註冊成立之有限責任公司）釐定及定期檢討。

上述宏利風險指標之概述資料及每隻投資選項的風險級別只供參考，不應被視為投資意見、建議或游說買賣任何金融產品及服務。有關資料亦不應被視為代替任何專業的意見。本刊物所提供的投資選項的風險級別可能與銀行或經紀所提供的不同，請參考協助您購買投資相連壽險計劃的銀行或經紀所提供的有關風險評級。

### Warning 警告：

Investment involves risks. Investment choice prices may go down as well as up. Past performance figures shown are not indicative of future performance. Please refer to the offering document for further details including the risk factors, charges and features of the Plan.

投資涉及風險，投資選項價格可跌亦可升，過往業績數據並非未來業績的指標。有關詳情包括風險因素、收費及產品特點，請參閱銷售文件。

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