

Important Risk Warning Statements 重要風險聲明

- WealthLink Investment Pro – Regular Premium, WealthLink Investment Pro – Single Premium and WealthMaster Variable Universal Life (collectively the “Products”, each the “Product”) are long term insurance policies issued by Chubb Life Insurance Company Ltd. (the “Company”), the Authorized Insurer. 享豐盛投資相連計劃 - 定期保費、享豐盛投資相連計劃 - 整付保費及「匯財智保」投資萬用壽險計劃（統稱「有關產品」）是由獲授權保險人，即安達人壽保險有限公司（「本公司」），發出的長期保險計劃。
- Your investments are subject to the credit risks of the Company. 您的投資需承受本公司的信貸風險。
- The premiums you pay, after deduction of any applicable fees and charges of your policy, will be invested by the Company in the underlying funds (the “Underlying Funds”) you selected and will accordingly go towards accretion of the value of your policy. Your return on investment will be calculated by the Company based on the performance of the Underlying Funds of the investment options (the “Investment Options”) issued by the Company from time to time and the ongoing fees and charges which will continue to be deducted from your policy value. 閣下就保單支付的供款，經扣減任何適用費用及收費後，會由本公司投資於閣下選取的相關基金（「相關基金」），從而用作增加閣下保單的價值。本公司會根據閣下所選擇本公司發出的投資選擇（「投資選擇」）之相關基金不時的表現，以及持續從閣下保單價值扣減的費用及收費，來計算閣下的投資回報。
- All premiums you pay towards your policy, and any investment made by the Company in the Underlying Funds of the Investment Options you selected, will become and remain the assets of the Company. You do not have any rights or ownership over any of those assets. Your recourse is against the Company only. 閣下就保單支付的所有供款，以及本公司對閣下所選投資選擇之相關基金的任何投資，均會成為及一直屬於本公司的資產。閣下對任何該等資產均沒有任何權利或擁有權。如追討賠償，閣下只可向本公司追索。
- Due to the various fees and charges levied by the Company, the return on your policy as a whole may be lower than the return of the Underlying Funds you selected. 由於本公司會徵收各項費用及收費，保單的整體回報或會低於閣下所選相關基金的回報。
- Underlying funds available for selection are the funds listed in the Investment Options Brochure. These funds are authorised by the SFC pursuant to the UT Code. 可供選取的相關基金為投資選擇指南內列明的基金，包括由證監會依據《單位信託守則》認可的基金。
- Early surrender or withdrawal of the policy/suspension of or reduction in premium may result in a significant loss of principal. Poor performance of Underlying Funds may further magnify your investment losses, while all charges are still deductible. 閣下若提早退保或提取款項/暫停繳交或調低供款，或會導致損失大筆本金。如相關基金表現欠佳，或會進一步擴大您的投資虧損，而一切收費仍可被扣減。
- More importantly, in respect of WealthMaster Variable Universal Life, you should be aware of the following regarding your death benefit and the cost of insurance (“Cost of Insurance”): 更重要的是，閣下應留意以下有關「匯財智保」投資萬用壽險計劃的身故賠償及保險費用（保險收費）的事宜：
 - Part of the fees and charges will be deducted from the value of your ILAS policy will be used to cover the Cost of Insurance for the life coverage and any additional coverage you may choose. 保險公司會從投資壽險保單的價值扣除閣下支付的部分費用及收費，以抵銷閣下所選擇的人壽保障及任何額外保障的保險收費。
 - The Cost of Insurance will reduce the amount that may be applied towards investment in the underlying funds selected. 扣除保險收費後，可用作投資於所選相關基金的款額會因而減少。
 - The Cost of Insurance may increase significantly during the term of your ILAS policy due to factors such as age and investment losses, etc. This may result in significant or even total loss of your premiums paid. 基於年齡及投資虧損等因素，保險收費或會在投資壽險保單的保單期內大幅增加，結果閣下可能會損失大部分甚至全部供款。
 - If the value of your ILAS policy becomes insufficient to cover all the ongoing fees and charges including the Cost of Insurance, your ILAS policy may be terminated early and you could lose all your premiums paid and benefits. 如投資壽險保單的價值不足以抵銷所有持續費用及收費（包括保險收費），投資壽險保單可能會被提早終止，而閣下可能會失去全部供款及利益。
 - You should consult your intermediary for details, such as how the charges may increase and could impact the value of your ILAS policy. 閣下應向中介人查詢有關詳情，例如相關收費在甚麼情況下會有所增加，以及對投資壽險保單的價值有何影響。
- The Investment Options available under the Products can have very different features and risk profiles. Some may be of high risk. 有關產品所提供的各個投資選擇的特點及風險狀況或會有很大差異，部分選擇項可能涉及高風險。
- You should not purchase the Products unless you understand them and they have been explained to you how they are suitable for you. The final decision is yours. 除非閣下完全明白有關產品之內容，並已獲清楚解釋有關產品為何適合自己，否則不建議閣下投保有關產品。閣下有最終決定權選擇投保有關產品與否。
- The below risk level of the Underlying Funds is determined and provided by Morningstar, Inc. 以下相關基金的風險度乃由 Morningstar, Inc 決定及提供。
- Investments involve risks. Past performance is not necessarily a guide to the future performance. Please note that as a consequence of the general nature of varied investments and possible exchange or interest rate fluctuations, the value of investments and their yields may go down as well as up. Please note that there may be other fee and charges levied from respective Underlying Funds. You should not choose the investment option for your Policy relying on this material alone. Please read carefully the Prospectus and the Offering Documents as well as the Fact Sheets of the respective Underlying Funds for further important information, investment strategy, relevant charges and risk factors which will be made available for you upon request. 投資涉及風險。過去表現並非未來業績的指標。基金屬多元化投資，加上匯率及利率的浮動，投資價值及收益回報可升亦可跌。相關基金可能會徵收其他費用與收費。閣下就保單揀選投資選擇時不應只依賴本資料。請細閱相關基金之其他重要資料、相關費用及風險因素詳情，本公司樂意按閣下要求提供各相關基金之章程及要約文件，以進一步了解相關基金其他資料、投資策略，相關收費及風險因素。

Risk Level Summary relating to the Investment Options (December 2017)

有關投資選擇之風險度總覽（2017 年 12 月）

Investment Options

投資選擇

Balanced Fund 均衡基金

Fidelity Funds - Growth & Income Fund A	富達基金 - 環球「息」增長基金 A
Invesco Asia Balanced Fund A	景順亞洲平衡基金 A
JPMorgan Multi Income Fund ((acc) – USD)	摩根全方位入息基金 (美元 – (累計))
Schroder ISF - Global Multi-Asset Income A1	施羅德環球基金系列 – 環球股債收息 A1

Underlying Funds

相關基金

Fidelity Funds - Growth & Income Fund	富達基金 - 環球「息」增長基金	Low 低
Invesco Funds – Invesco Asia Balanced Fund	景順盧森堡基金系列 – 景順亞洲平衡基金	Low 低
JPMorgan Multi Income Fund	摩根全方位入息基金	Low 低
Schroder International Selection Fund – Global Multi-Asset Income	施羅德環球基金系列 – 環球股債收息	Low 低

Risk Level of Underlying Funds

相關基金之風險度

Investment Options

投資選擇

Equity Fund 股票基金

Aberdeen Global - Asia Pacific Equity Fund A (Acc)	安本環球 - 亞太股票基金 A (累積)
Aberdeen Global - Asian Property Share Fund A (Acc)	安本環球 - 亞洲地產股票基金 A (累積)
Aberdeen Global - Indian Equity Fund (Class A-2)	安本環球 - 印度股票基金 (A2 類股份)
Aberdeen Global - Emerging Markets Equity Fund A (Acc)	安本環球 - 新興市場股票基金 A (累積)
Aberdeen Global – World Equity Fund (Class A–2)	安本環球 - 世界股票基金 (A2 類股份)
Amundi Funds CPR Global Gold Mines (A2U Class – acc)	東方匯理系列基金 CPR 金礦基金 (A2U 類別 - 累積)
Amundi Funds Equity Greater China (A2U Class - acc)	東方匯理系列基金大中華基金(A2U 類別-累積)
Amundi Funds Equity Korea AU	東方匯理系列基金韓國基金 – AU 類別
Amundi Funds Equity Latin America (A2U Class - acc)	東方匯理系列基金拉丁美洲股票基金 (A2U 類別 -累積)
Amundi Funds Equity Thailand AU	東方匯理系列基金泰國基金 – AU 類別
Baring ASEAN Frontiers Fund (Class A USD Acc)	霸菱大東協基金 (A 類別美元累積)
Baring Australia Fund (USD)	霸菱澳洲基金 (美元)
Baring Eastern Europe Fund (USD)	霸菱東歐基金 (美元)
Baring Hong Kong China Fund (USD)	霸菱香港中國基金 (美元)
Baring MENA Fund (Class A USD Acc)	霸菱中東北非基金 (A 類別美元累積)
Fidelity Funds - America Fund A	富達基金 - 美國基金 A
Fidelity Funds - ASEAN Fund (Class A – Acc)	富達基金 - 東協基金 (A 類別股份 - 累積)
Fidelity Funds - Asia Focus Fund A	富達基金 - 亞洲焦點基金 A
Fidelity Funds - China Focus Fund A	富達基金 - 中國焦點基金 A
Fidelity Funds - Emerging Markets Fund A	富達基金 - 新興市場基金 A
Fidelity Funds – SMART Global Moderate Fund A	富達基金 – 「智」富環球均衡增長基金 A
Fidelity Funds - India Focus Fund A	富達基金 - 印度焦點基金 A
Fidelity Funds - Pacific Fund A	富達基金 - 太平洋基金 A
First State Asia Opportunities Fund (Class 1)	首域亞洲機遇基金(類別 1)
First State Asian Equity Plus Fund (Class 1)	首域亞洲股本優點基金 (類別 1)
First State Asian Growth Fund (Class I)	首域亞洲增長基金 (類別 I)
First State China Focus Fund (Class I)	首域中國核心基金 (類別 I)
First State China Growth Fund (Class 1)	首域中國增長基金 (類別 1)
First State Global Resources Fund (Class 1)	首域全球資源基金 (類別 1)
First State Hong Kong Growth Fund (Class 1)	首域香港增長基金 (類別 1)
First State Indian Subcontinent Fund (Class 1)	首域印度次大陸基金(類別 1)
Invesco Asia Infrastructure Fund A	景順亞洲棟樑基金 A
Invesco Asian Equity Fund A	景順亞洲動力基金 A
Invesco Continental European Small Cap Equity Fund A	景順歐洲大陸企業基金 A
Invesco Gold & Precious Metals Fund A	景順金礦基金 A
JPMorgan ASEAN Fund ((acc) - USD)	摩根東協基金 (美元 - (累計))
JPMorgan Asia Growth Fund ((acc) – USD)	摩根亞洲增長基金 (美元 - (累計))
JPMorgan Australia Fund ((acc) – USD)	摩根澳洲基金 (美元 – (累計))
JPMorgan Korea Fund ((acc) - USD)	摩根南韓基金 (美元- (累計))
JPMorgan Eastern Smaller Companies Fund ((acc) - USD)	摩根東方小型企業基金 (美元 - (累計))
JPMorgan Pacific Technology Fund ((acc) - USD)	摩根太平洋科技基金 (美元 - (累計))
JPMorgan Singapore Fund (A (dist) –USD)	摩根新加坡基金 (美元 - A 股(分派))
JPMorgan Taiwan (A (dist) –USD)	摩根台灣基金 (美元 - A 股(分派))
JPMorgan Thailand Fund ((acc) – USD)	摩根泰國基金 (美元 - (累計))

Underlying Funds

相關基金

Aberdeen Global - Asia Pacific Equity Fund	安本環球 - 亞太股票基金
Aberdeen Global - Asian Property Share Fund	安本環球 - 亞洲地產股票基金
Aberdeen Global - Aberdeen Global - Indian Equity Fund	安本環球基金 - 安本環球 - 印度股票基金
Aberdeen Global - Select Emerging Markets Equity Fund	安本環球 - 新興市場股票基金
Aberdeen Global – World Equity Fund	安本環球 - 世界股票基金
Amundi Funds - CPR Global Gold Mines	東方匯理系列基金—CPR 金礦基金
Amundi Funds Equity Greater China	東方匯理系列基金大中華基金
Amundi Funds Equity Korea	東方匯理系列基金韓國基金
Amundi Funds Equity Latin America	東方匯理系列基金拉丁美洲股票基金
Amundi Funds Equity Thailand	東方匯理系列基金泰國基金
Baring International Umbrella Fund – Baring ASEAN Frontiers Fund	霸菱國際傘子基金 - 霸菱大東協基金
Baring Australia Fund	霸菱澳洲基金
Baring Eastern Europe Fund	霸菱東歐基金
Baring Hong Kong China Fund	霸菱香港中國基金
Baring Investment Funds Plc. – Baring MENA Fund	霸菱投資基金公眾有限公司 - 霸菱中東北非基金
Fidelity Funds - America Fund	富達基金 - 美國基金
Fidelity Funds - Fidelity Funds - ASEAN Fund	富達基金 - 富達基金 - 東協基金
Fidelity Funds - Asia Focus Fund	富達基金 - 亞洲焦點基金
Fidelity Funds - China Focus Fund	富達基金 - 中國焦點基金
Fidelity Funds - Emerging Markets Fund	富達基金 - 新興市場基金
Fidelity Funds – SMART Global Moderate Fund	富達基金 – 「智」富環球均衡增長基金
Fidelity Funds - India Focus Fund	富達基金 - 印度焦點基金
Fidelity Funds - Pacific Fund	富達基金 - 太平洋基金
First State Global Umbrella Fund plc - First State Asia Opportunities Fund	首域環球傘子基金有限公司 - 首域亞洲機遇基金
First State Global Umbrella Fund plc - First State Asian Equity Plus Fund	首域環球傘子基金有限公司 - 首域亞洲股本優點基金
First State Global Umbrella Fund plc - First State Asian Growth Fund	首域環球傘子基金有限公司 - 首域亞洲增長基金
First State Global Umbrella Fund plc - First State China Focus Fund	首域環球傘子基金有限公司 - 首域中國核心基金
First State Global Umbrella Fund plc - First State China Growth Fund	首域環球傘子基金有限公司 - 首域中國增長基金
First State Global Umbrella Fund plc - First State Global Resources Fund	首域環球傘子基金有限公司 - 首域全球資源基金
First State Global Umbrella Fund plc - First State Hong Kong Growth Fund	首域環球傘子基金有限公司 - 首域香港增長基金
First State Global Umbrella Fund plc - First State Indian Subcontinent Fund	首域環球傘子基金有限公司 - 首域印度次大陸基金
Invesco Funds - Invesco Asia Infrastructure Fund	景順盧森堡基金系列 - 景順亞洲棟樑基金
Invesco Funds - Invesco Asian Equity Fund	景順盧森堡基金系列 - 景順亞洲動力基金
Invesco Funds - Invesco Continental European Small Cap Equity Fund	景順盧森堡基金系列 - 景順歐洲大陸企業基金
Invesco Funds - Invesco Gold & Precious Metals Fund	景順盧森堡基金系列 - 景順金礦基金
JPMorgan ASEAN Fund	摩根東協基金
JPMorgan Asia Growth Fund	摩根亞洲增長基金
JPMorgan Australia Fund	摩根澳洲基金
JPMorgan Korea Fund	摩根南韓基金
JPMorgan Eastern Smaller Companies Fund	摩根東方小型企業基金
JPMorgan Pacific Technology Fund	摩根太平洋科技基金
JPMorgan Funds - Singapore Fund	摩根新加坡基金
JPMorgan Funds – Taiwan Fund	摩根台灣基金
JPMorgan Thailand Fund	摩根泰國基金

Risk Level of Underlying Funds

相關基金之風險度

Investment Options

投資選擇

JPMorgan Euroland Equity Fund (A (dist) –USD)	摩根歐元區股票基金 (美元 -A 股(分派))
JPM Emerging Middle East Fund	摩根新興中東基金
PARVEST Equity Brazil Classic Capitalization	法巴巴西股票基金經典資本類別
PARVEST Equity Europe Emerging Classic USD Capitalization	法巴新興歐洲股票基金經典美元資本類別
PARVEST Equity High Dividend Pacific Classic USD Capitalization	法巴亞太賞息股票基金經典美元資本類別
PARVEST Equity Indonesia Classic Capitalization	法巴印尼股票基金經典資本類別
PARVEST Equity Latin America Classic Capitalization	法巴拉丁美洲股票基金經典資本類別
PARVEST Equity USA Growth Classic Capitalization	法巴美國增長股票基金經典資本類別
PARVEST Equity Russia Classic USD Capitalization	法巴俄羅斯股票基金經典美元資本類別
PARVEST Energy Innovators Classic USD Capitalization	法巴能源創新股票基金經典美元資本類別
PARVEST Equity World Materials Classic USD Capitalization	法巴全球商品物料股票基金經典美元資本類別
PARVEST Equity World Utilities Classic USD Capitalization	法巴全球公用事業股票基金經典美元資本類別
PARVEST Real Estate Securities Pacific Classic USD Capitalization	法巴亞太房地產證券基金經典美元資本類別
Schroder ISF - Global Emerging Market Opportunities A1	施羅德環球基金系列 - 新興市場股價優勢 A1
Schroder ISF - Greater China A1	施羅德環球基金系列 - 大中華 A1
Schroder ISF - Hong Kong Equity (USD A Acc)	施羅德環球基金系列 - 香港股票 (美元 A 累積)

Fixed Income Fund 定息基金

Aberdeen Global - Asian Local Currency Short Duration Bond Fund (Class A-2)	安本環球 - 亞洲當地貨幣短期債券基金 (A2 類股份)
Aberdeen Global - Emerging Markets Bond Fund A (Acc)	安本環球 - 新興市場債券基金 A (累積)
Amundi Funds Bond Global (A2U Class - acc)	東方匯理系列基金環球債券基金(A2U 類別 - 累積)
Barings Developed and Emerging Markets High Yield Bond Fund (Class A USD Acc)	霸菱成熟及新興市場高收益債券基金 (A 類別美元累積)
Fidelity Funds - US High Yield Fund A	富達基金 - 美元高收益基金 A
First State Asian Bond Fund (Class 1)	首域亞洲債券基金 (類別 1)
JPMorgan Asian Total Return Bond Fund ((acc) – USD)	摩根亞洲總收益債券基金 (美元 – (累計))
JPMorgan Investment Funds – Global High Yield Bond Fund ((acc) –USD)	摩根投資基金 – 環球高收益債券基金 (美元 – (累計))
PARVEST Bond Best Selection World Emerging Classic Capitalization	法巴全球新興市場優選債券基金經典資本類別

Money Market Fund 貨幣市場基金

Amundi Funds Money Market USD AU	東方匯理系列基金美元貨幣市場基金 AU
Baring US\$ Reserve Fund (USD)	霸菱美元儲備基金 (美元)
Invesco USD Reserve Fund A	景順美元儲備基金 A

Theme Fund 專題基金

Amundi Funds CPR Global Agriculture (A2U Class - acc)	東方匯理系列基金 CPR 環球農業基金(A2U 類別 - 累積)
Amundi Funds CPR Global Lifestyles (A2U Class - acc)	東方匯理系列基金 CPR 優越生活基金 (A2U 類別– 累積)
Invesco Energy Fund A	景順能源基金 A

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Policy Issuer: Chubb Life Insurance Company Ltd. (Incorporated in Bermuda with Limited Liability) **保單發行人：**安達人壽保險有限公司（百慕達註冊）

* For the Underlying Funds with less than 36 months track record, the associated risk levels will not be provided. 相關基金的成立時間不足 36 個月，其風險程度將不會提供。

Risk Level Disclaimer: It reflects the **standard** deviation, a statistical measurement of risk, of the monthly return of the Underlying Funds by taking into consideration of the recent 3 years data. The 3 tiers are calibrated into a third of the range of the standard deviation in the prevailing Hong Kong market. When an Underlying Fund has a high level of volatility, the predicted range of return is wide, implying greater risk. Risk level may be revised from time to time without prior notice and for reference only. The information and figures contained in this summary are obtained and compiled by the Company and from sources which the Company believes to be reliable. However, the Company makes no warranty as to the correctness, completeness and accuracy of any information and figures sourced from third parties. For further details of the rating methodology, please refer to Morningstar website (<http://hk.morningstar.com>).

風險度免責聲明：風險度波幅反映相關基金過去三年內每月回報之標準差值（一常用之風險統計測量數據）；高、中、低之三個程度校正為當前香港市場之數值範圍各三分之一。被界定為回報波幅較高的相關基金，其預測有可能出現的回報

Underlying Funds

相關基金

JPMorgan Funds – Euroland Equity Fund	摩根歐元區股票基金	Moderate 中
JPM Emerging Middle East	摩根新興中東	Moderate 中
PARVEST Equity Brazil Classic Capitalization	法巴巴西股票基金經典資本	High 高
PARVEST Equity Europe Emerging	法巴新興歐洲股票基金	High 高
PARVEST Equity High Dividend Pacific	法巴亞太賞息股票基金	Moderate 中
PARVEST Equity Indonesia	法巴印尼股票基金	High 高
PARVEST Equity Latin America Classic Capitalization	法巴拉丁美洲股票基金經典資本	High 高
PARVEST Equity USA Growth	法巴美國增長股票基金	Moderate 中
PARVEST Equity Russia	法巴俄羅斯股票基金	High 高
PARVEST Energy Innovators	法巴能源創新股票基金	High 高
PARVEST Equity World Materials	法巴全球商品物料股票基金	High 高
PARVEST Equity World Utilities	法巴全球公用事業股票基金	Moderate 中
PARVEST Real Estate Securities Pacific	法巴亞太房地產證券基金	Moderate 中
Schroder International Selection Fund - Global Emerging Market Opportunities	施羅德環球基金系列 - 新興市場股價優勢	Moderate 中
Schroder International Selection Fund - Greater China	施羅德環球基金系列 - 大中華	High 高
Schroder International Selection Fund - Hong Kong Equity	施羅德環球基金系列 - 香港股票	High 高

Aberdeen Global - Aberdeen Global - Asian Local Currency Short Duration Bond Fund	安本環球基金 - 安本環球 - 亞洲當地貨幣短期債券基金	High 高
Aberdeen Global - Select Emerging Markets Bond Fund	安本環球 - 新興市場債券基金	Low 低
Amundi Funds Bond Global	東方匯理系列基金環球債券基金	Low 低
Baring Global Umbrella Fund – Barings Developed and Emerging Markets High Yield Bond Fund	霸菱環球傘子基金 - 霸菱成熟及新興市場高收益債券基金	Low 低
Fidelity Funds - US High Yield Fund	富達基金 - 美元高收益基金	Low 低
First State Global Umbrella Fund plc - First State Asian Bond Fund	首域環球傘子基金有限公司 - 首域亞洲債券基金	Low 低
JPMorgan Asian Total Return Bond Fund	摩根亞洲總收益債券基金	Low 低
JPMorgan Investment Funds – Global High Yield Bond Fund	摩根投資基金 – 環球高收益債券基金	High 高*
PARVEST Bond Best Selection World Emerging	法巴全球新興市場優選債券基金	Low 低

Amundi Funds Cash USD	東方匯理系列基金美元貨幣市場基金	Low 低
Baring US\$ Reserve Fund Class A USD Acc	霸菱美元儲備基金 A 類別美元累積	Low 低
Invesco Funds - Invesco USD Reserve Fund	景順盧森堡基金系列 - 景順美元儲備基金	Low 低

Amundi Funds CPR Global Agriculture	東方匯理系列基金 CPR 環球農業基金	Moderate 中
Amundi Funds - CPR Global Lifestyles	東方匯理系列基金 – CPR 優越生活基金	Moderate 中
Invesco Funds - Invesco Energy Fund	景順盧森堡基金系列 - 景順能源基金	High 高

範圍值亦較大，顯示較高的風險。風險度謹供參考之用並將不時更改而不作另行通知。本總覽所載的資料和數據是由本公司收集及編纂。本公司相信該些資料和數據的來源可靠，但本公司不能擔保任何由第三者提供的資料和數據的正確程度、完整性及準確性。有關評級方法的進一步詳細資料，請瀏覽 Morningstar 網頁(<http://hk.morningstar.com>)。

This marketing material shall be read in conjunction with the Product Brochure and Investment Options Brochure of the Schemes. 此宣傳單張須連同相關計劃之產品介紹冊及投資選擇指南一併閱讀。