

宏泰人壽OIU國際旺富外幣變額萬能壽險

保單條款

Hontai Life OIU Global Wealth Account Foreign Currency Variable Universal Life Policy Terms and Conditions

(給付項目：身故保險金、滿期保險金、影子帳戶額外保障)
(Contract Coverage: Death Benefit, Maturity Benefit, Shadow Account Extra Benefit)

- 本契約的解釋，應探求契約當事人的真意，不得拘泥於所用的文字；如有疑義或中、英文版本有歧異時，應以中文版本為準。
Interpretation of this Contract shall seek the true intent of the parties involved, and may not adhere blindly to the language employed. Shall there be any questions or discrepancy between English and Chinese version, the Chinese version shall prevail.
- 本保險為不分紅保險單，不參加紅利分配，並無紅利給付項目。
This Policy is a non-participating policy, in which neither dividend participation nor payment of dividend benefit is granted.
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冷靜期

我們確信本契約應符合您的財務需求，**但倘若您對本契約不盡滿意，是有權改變主意的。**您應該：

- 將本契約退回本公司；以及
- 附上由您親筆簽署要求撤銷本契約的函件。

我們將會從收到您撤銷契約函件的隔天零時撤銷此契約，並且將依照收到您撤銷契約通知的下一個資產評價日計算保單帳戶價值的總值，連同已經扣除的任何費用退還給您。因此假如在我們接獲您撤銷保單的通知時，您的投資已經貶值，此退款的價值將會反映虧蝕的金額。如欲行使撤銷契約權益，必須符合以下條件：

- 您必須簽署要求撤銷契約的函件，並確保本公司必須在本契約承保日期後21天內收到該份函件。
- 若您曾經因給付而獲得保險金，則不會退款。

如尚有疑問，請與本公司聯絡，我們很樂於進一步向您解釋撤銷契約的權益。

Cooling-Off Period

We trust this Contract will satisfy your financial needs, **however if you are not fully satisfied with this Contract, you have the right to change your mind** then you should:

- return the Contract; and
- attach a letter, signed by you, requesting cancellation.

This Contract will then be cancelled from 12 o'clock midnight of the next day on receipt of the cancellation notice and the value of the Policy Account will be refunded. The value of this refund will be calculated based on the next Valuation Date on receipt of the cancellation notice, and with the Policy Charges that have been deducted. The value of the refund will reflect the amount of the loss in which your investment was invested between the Inforced Date of the Contract and the date of cancellation.

These cancellation rights have the following conditions:

- your request to cancel must be signed by you and received directly by The Company ("Hontai Life Insurance Company") within 21 days after the Inforced Date of the Contract.
- no refund can be made if a claim payment has been made.

Should you have any further queries, please contact us and we will be happy to explain your cancellation rights further.

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1 投資標的及單位

1.1 保單帳戶

為釐定本契約的各項保障，本公司將為要保人維持一個帳戶（‘保單帳戶’）。保單帳戶將分為一個或多個投資標的的帳戶，分別代表個別投資標的的帳戶的佔數。

1.2 投資標的

- 本契約的投資標的已載於附錄及商品說明書中。
- 本公司或會不定時更改投資標的的數量及性質。
- 本契約的投資標的的不會獲得本公司的利潤分紅。

1.3 單位

- 每項投資標的均由單位組成。
- 於本契約中，分配或取消單位包括不足一個單位的零碎部分。

1.4 單位分配

- 在投資配置日，根據每筆已交付的保險費，單位將按照本契約條款規定被分配到保單帳戶。
- 保險費將按照要保人或財務顧問在投資配置日以指定的方式分配予各投資標的。
- 分配予每個投資標的的帳戶的單位數目會以下列方式計算：
將分配的單位數目 = 保險費 × 指定投資標的的分配比例(%) × 貨幣兌換 ÷ 單位價格
而：
a. 指定投資標的的分配比例是要保人或財務顧問在投資配置日指定有關投資標的的比例。
b. 單位價格是依投資配置日當天基準計價。
c. 貨幣兌換是指投資標的之幣別對保單幣別之匯率。
- 所分配到的單位數目會以小數點後兩位四捨五入計算。

1.5 投資標的的估值

- 投資標的的由有關的相關基金經理絕對酌情估值。
- 相關基金經理對投資標的的作出的扣款乃超出本公司的控制範圍，這類費用將直接反映到單位價格，相關基金經理亦可隨時調整收費。

1.6 投資標的的收益分配

投資標的的如有收益分配時，本公司應以該投資標的的收益總額，依本契約所持有該投資標的的價值占本公司該投資標的的總價值之比例將該收益分配給要保人。但若有依法應先扣繳之稅捐時，本公司應先扣除。

依前項分配給要保人的收益，本公司應將分配的收益於該收益實際分配日後的下一個資產評價日，以該日投資標的的單位價格計算轉入單位數。但若該投資標的的於當時已非本契約的投資標的的或其他原因造成無法投資該投資標的的時，本公司將改投入該投資標的的相同幣別的貨幣型基金，若無相同幣別時，則投入本契約保單幣別的貨幣型基金。若本契約未提供該幣別的貨幣型基金，則投入美元貨幣型基金。

1.7 單位價格

- 投資標的的價格一律由有關的相關基金經理釐定。
- 此價格為資產評價日實際交易所採用的每單位淨資產價值或市場價值，並可於本公司的網站查詢。

1 The Investment Objects and Units

1.1 The Policy Account

In order to determine the Benefits under this Contract the Company will maintain an account (‘the Policy Account’) for the benefit of the Policyholder. The Policy Account will be subdivided into one or more Investment Object Accounts, each of which will represent a share of a particular Investment Object.

1.2 The Investment Objects

- For the purposes of this Contract, the Investment Objects are described in the Appendix and Commodity Brochures.
- The Company may from time to time change the number and nature of the Investment Objects.
- Investment Objects maintained for the purposes of this Contract will not participate in the profits of the Company.

1.3 The Units

- Each Investment Object is divided into Units.
- Reference in this Contract to the allocation or cancellation of Units also includes reference to parts of Units.

1.4 Units Allocation

- On the Allocation Date, Units will be allocated to the Policy Account in respect of each Premium that has been paid in accordance with these Policy Terms and Conditions.
- The Premium is apportioned between Investment Objects as selected by the Policyholder or Financial Adviser at the Allocation Date.
- The number of Units to be allocated to each Investment Object Account will be determined as follows:
Units to be Allocated =
$$\text{Premium} \times \text{Selected Investment Object Apportionment} \% \times \text{Currency Exchange Rate} \div \text{Unit Price}$$

Where:
a. the Selected Investment Object Apportionment is the percentage appropriate to the selected Investment Object, as chosen by the Policyholder or Financial Adviser, on the Allocation Date.
b. the Unit Price is based on the Allocation Date.
c. Currency Exchange Rate is the Investment Object currency exchange rate to the Policy Currency.
- The number of Units will be rounded to the nearest hundredth.

1.5 Investment Object Valuation

- Investment Object will be valued by the relevant underlying Fund Manager at their absolute discretion.
- Any deductions made by underlying Investment Fund Managers to Investment Objects are not under the control of the Company. These charges are reflected directly to the Unit Prices and are subject to change by the relevant underlying Fund Manager.

1.6 Distributions of Investment Object

If there is distributable investment income from Investment Object, the Company should return the amount, calculated based on the proportion of the value of such Investment Object in this Contract to total value of such Investment Object owned in this product. The Company will deduct the tax imposed if any before return. For the distributable investment income in preceding paragraph, the Company will calculate the Units to be reinvested based on the next Allocation Date of the day distributable investment income is received. If such Investment Object is not the choice of the Investment Objects at that time or cannot be invested due to other reasons, the distribution will be allocated in to the Money Fund of same currency. If there is no Money Fund of same currency, it will be allocated to the Money Fund of Policy Currency. If there is no Money Fund of Policy Currency, it will be allocated to USD Money Fund.

1.7 Unit Prices

- Investment Object Prices will be determined by the relevant underlying Fund Manager.
- The Prices are the per unit value of net asset value or market value used in the actual transaction of the Valuation Date and can be found on the Company Official website.

1.8 延遲取消單位

如任何投資標的的相關基金經理因任何理由延遲取消單位，本公司亦保留權利延遲取消投資標的。於該情況下，單位將按照相關基金經理再次允許取消單位當時的單位價格取消。

1.9 延遲付款

如相關基金經理因任何理由延遲向本公司付款，本公司保留權利在任何單位取消後延遲付款或購買單位。於該情況下，本公司將待至相關基金經理全數付清款項後才付款，延遲期內不會計算任何利息。

2 財務顧問

2.1 委任

要保人可委任或終止委任財務顧問。委任財務顧問必須採取本公司指定或認可的形式，並需徵取本公司的同意（本公司不可無理拒絕同意），以及遵從本公司不時制訂的條款或限制規定。

2.2 向本公司發出指示

如委任條款訂明，財務顧問可向本公司發出關於本契約的指定投資標的分配比例或轉換指示。發出指示需填妥申請表格的相關部分或依照第3.1A節發出通知，而本公司接獲財務顧問的通知後會根據此等規章採取行動。

2.3 酬金

根據第4.6節，將以取消單位方式向財務顧問支付報酬。

2.4 責任

如因委任或終止委任財務顧問或遵從第2節的條款或限制規定而招致任何後果，本公司概不承擔責任。

3 投資標的變動

3.1 轉換

- A. 在本契約有效期間，按照本契約條款及第1.8節的規定，可隨時以本節指定的方式發出通知（‘轉換’）即可更改保單帳戶內各投資標的的帳戶的單位分配比例。
- B. 根據第3.1A節向本公司發出通知後，只要通知說明指示，本公司便會轉出目前分配在通知所註明投資標的的帳戶的單位，而按照第3.1E節規定另行轉入其他投資標的的帳戶的單位。
- C. 受制於第1.8節規定，轉出的單位會根據本公司接獲通知後的下一個資產評價日計算價值。
- D. 本公司可就根據本節規定進行的轉換交易收取轉換費用。這項費用會以取消單位方式扣取。有關轉換費用詳情請參閱第4.4節。
- E. 本公司會依據第3.1A節規定發出的通知辦理轉換，以相等於取消單位的價值扣除轉換費用分配到保單帳戶，以作替換。轉出單位的價值將按照通知註明的方式分攤。轉入單位數目則會根據本公司接獲通知後的下二個資產評價日為基準計算。
- F. 轉換交易的金額若低於本公司於當時指定的最低值，本公司有權拒絕本次轉換交易。

1.8 Deferral of Cancellation of Units

The Company reserves the right to defer cancellation of Investment Objects, where the underlying Fund Manager of the Investment Objects has deferred cancellation for whatever reason. In these circumstances, Units will be cancelled at the Unit Price determined at the next available point where the underlying Fund Manager allows cancellation.

1.9 Deferral of Payment

The Company reserves the right to defer payment or purchase of Units following cancellation of Units where payment to the Company has been deferred by the underlying Fund Manager for any reason. In the event of deferral under this condition the Company will make payment on receipt of the full amount received from the underlying Fund Manager. There will be no interest payable.

2 Financial Adviser

2.1 Appointment

The Policyholder may appoint, or terminate the appointment of, an Financial Adviser. The appointment must be in the manner prescribed by, or otherwise acceptable to, the Company, and subject to the Company's consent (which will not be unreasonably withheld) and to any terms, conditions or restrictions which the Company may from time to time impose.

2.2 Instructions to Company

The Financial Adviser may, subject to the terms of the appointment, give to the Company instructions regarding the Selected Investment Object Apportionment or Switch in respect of the Contract by completing the relevant section of the Application Form or by giving Notice under the terms of Condition 3.1A and the Company will act on such Notice from the Financial Adviser in accordance with these Conditions.

2.3 Remuneration

The Financial Adviser will be remunerated by a cancellation of Units in accordance with Condition 4.6.

2.4 Liability

The Company will have no liability whatsoever for any consequences of the appointment or termination of the appointment of a Financial Adviser or the imposition of any terms, conditions or restrictions imposed under Condition 2.

3 Investment Object Variation

3.1 Switch

- A. Apportionment of Units between Investment Object Accounts in the Policy Account may be varied, subject to these Conditions and Condition 1.8, while this Contract is in force, by Notice given at any time in the manner set out in this Condition ('Switch').
- B. Following Notice given under 3.1A, and to the extent specified in the Notice, the Company will cancel Units currently allocated to the Investment Object Account specified in the Notice and replace them with Units in an alternative Investment Object Account as described in 3.1E.
- C. Subject to Condition 1.8, the Units cancelled will be valued based upon the next Valuation Date following receipt of the Notice.
- D. Upon any Switch under the terms of this Condition, a Switch Charge may be levied by the Company. Any Switch Charge will be deducted by the cancellation of Units. The Switch Charge is described in Condition 4.4.
- E. There will be allocated to the Policy Account replacement Units of the selected Investment Object specified in the Notice as given under 3.1A equal in value to the value of the cancelled Units, less any Switch Charge. The value of the cancelled Units will be apportioned in the manner specified in the Notice. The number of replacement units will be calculated based upon the next two Valuation Date following receipt of the Notice.
- F. If the amount of the Switch is less than the minimum value specified by the Company at that time, the Company has the right to refuse this Switch.

3.2 最低投資標的帳戶值

如投資標的變動後，任何投資標的帳戶低於本公司於當時指定的最低投資標的帳戶值，第3.1節所載的選擇方案恕不適用。

3.2 Minimum Investment Object Account Value

The option contained in Condition 3.1 will not be available if, as a result of the Investment Object Variation, any Investment Object Account will be under the minimum Investment Object Account value as determined by the Company at that time.

4 保單收費

4.1 費用

- A. 總括而言，本契約的各類收費包括：
- 設立契約或第4.2節所述增額保險費的保單設立費用（如適用者）；
 - 第4.3節所述維持帳戶的管理費用；
 - 第4.4節所述的投資標的變動投資費用（如適用者）；
 - 如第4.5節所述，解約的解約費用（如適用者）；
 - 第4.6節所述支付指定財務顧問酬金的費用（如適用者）；
 - 第4.7節所述的契約持續行政費用；
 - 第4.8節所述，本契約提供身故保障所需要的保險成本；
 - 如第4.9節所述，投資標的有關的相關基金經理就管理投資標的所收取的費用。
- B. 所有費用一律採用保單幣別計算，並會兌換為投資標的貨幣（如適用者），以釐定須取消的單位數目。
- C. 各項費用將以取消單位的方式扣取。
- D. 本公司保留絕對酌情權利延遲扣取任何費用或部分費用。
- E. 所有費用由本公司及相關基金經理定期檢討，日後或會有所更改。

4.2 保單設立費用

- A. 本公司將按照附表一及本公司所發出的任何函件或批註所訂明的費率及期限按月扣除保單設立費用。躉繳保險費及增額保險費都設有本身的保單設立費用。
- B. 躉繳保險費的保單設立費用將於每月的保單週月日自保單帳戶裡的投資標的相等地扣取單位。第一期費用於保單開始生效日計算，並於躉繳保險費的投資配置日扣取。
- C. 每筆增額保險費的保單設立費用將自交付後的下一個保單週月日開始，於每月的保單週月日自保單帳戶裡的投資標的相等地扣取單位。
- D. 如果保單週月日不是資產評價日，則順延到下一個資產評價日收取。
- E. 每月扣取的保單設立費用相等於保險費乘以該保險費年度的每月保單設立費用收費率。
- F. 保單設立費用的收費率不會超過附表一內註明與該筆保險費有關的百分率。

4.3 帳戶管理費用

- A. 按照第6.4H節規定，本公司將於本契約開始時按照附表一訂明的收費率收取帳戶管理費用。
- B. 所有投資標的的帳戶管理費用將於每月的保單週月日自保單帳戶裡的投資標的相等地扣取單位。第一期費用於保單開始生效日計算，並於首次投資配置日扣取。本契約所適用的帳戶管理費用百分比，按照向本契約交付的保險費總額釐定。每月扣取的金額為保單帳戶價值乘以附表一註明的每月收費率。

4 Policy Charges

4.1 Charges

- A. In summary, the charges and costs associated with the Contract comprise:
- if applicable, an Establishment Charge for setting up the Contract, or Additional Premiums, as described in Condition 4.2;
 - a management charge for the maintenance of the Policy Account as described in Condition 4.3;
 - if applicable, a charge for varying the Investment Object investments as described in Condition 4.4;
 - if applicable, a charge for surrendering the Contract as described in Condition 4.5;
 - if applicable, a charge to enable the payment of an appointed Financial Adviser as described in Condition 4.6;
 - a charge for the continuing administration of the Contract as described in Condition 4.7;
 - a cost of insurance for Death Benefit as described in Condition 4.8;
 - the relevant underlying Fund Managers of the Investment Objects will make a charge for managing the Investment Objects as described in Condition 4.9.
- B. All charges are calculated in the Policy Currency and if applicable will be converted to the Investment Object currency to determine the number of Units to be cancelled.
- C. The deduction of any charges will be by the cancellation of Units.
- D. The Company reserves the right to defer the deduction of any charge, or part of any charge at its absolute discretion.
- E. All charges are subject to regular review by the Company and the underlying Fund Managers and may change in the future.

4.2 The Establishment Charge

- A. The charge will be deducted monthly at the rate, and for the period, shown on the Schedule 1 and any letter or endorsement issued by the Company. Single Premium and Addition Single Premiums paid are subject to its own Establishment Charge.
- B. For a Single Premium, the Establishment Charge will be deducted monthly on the Policy Monthly Anniversary Date, equally across all Investment Objects in the Policy Account. The first charge is calculated at the Commencement Date and deducted on the Allocation Date of the Single Premium.
- C. For each Addition Single Premium, the Establishment Charge will be deducted monthly on the Policy Monthly Anniversary Date, equally across all Investment Objects in the Policy Account from the next Policy Monthly Anniversary Date after each Addition Single Premium paid.
- D. If the Policy Monthly Anniversary Date is not Valuation Date, the date of deduction will be defer to the next Valuation Date.
- E. The amount of Establishment Charge deducted each month will be equal to the value of the Premium multiplied by the Establishment Charge rate for that particular Premium Year.
- F. The Establishment Charge will not be charged at a rate, or at rates, exceeding that shown on the Schedule 1 relevant to that Premium.

4.3 The Monthly Management Charge

- A. Subject to Condition 6.4H, the Monthly Management Charge will be charged at the outset of the Policy at the rate shown on the Schedule 1.
- B. The Monthly Management Charge will be deducted monthly on the Policy Monthly Anniversary Date, equally across all Investment Objects in the Policy Account. The first charge is calculated at the Commencement Date and deducted on the First Allocation Date. The percentage amount of the Monthly Management Charge applying to the Policy is determined by the total Premiums made to the Policy. The amount deducted each month will be equal to the Policy Value multiplied by the percentage shown on the Schedule.

4.4 轉換費用

- A. 本公司可酌情收取轉換費用，並依照第3節（投資標的變動）規定收取。
- B. 轉換費用金額已載於附表一。
- C. 每個保單年度首25次轉換無須繳付轉換費用。

4.5 解約費用

- A. 如第6.3節所述，只有完全解約才須收取解約費用。
- B. 解約費用適用於每筆獨立的躉繳保險費及增額保險費，在與該筆保險費有關的附表一內按保險費的百分比列示，並會隨著時間而逐漸減少。本公司會把保險費乘以全部解約當月的相關解約費用百分比，藉以計算適當的解約費用。

4.6 財務顧問費

- A. 財務顧問費（如適用者）將按附表一所載的收費率扣取。
- B. 所有投資標的的財務顧問費將依第2節委任後的下一個保單週月日開始，於每月的保單週月日自保單帳戶裡的投資標的相等地扣取單位。如保單生效開始即委任財務顧問，第一期費用於保單開始生效日計算，並於首次投資配置日扣取。

4.7 保單行政費用

所有投資標的的保單行政費用將於每月的保單週月日自保單帳戶裡的投資標的相等地扣取單位。第一期費用於保單開始生效日計算，並於首次投資配置日扣取。每月扣取的保單行政費用金額為附表一註明的金額。

4.8 保險成本

- A. 本公司每個月根據本契約設立時，被保險人的性別、身體狀況、計算當時的保險年齡及保單帳戶價值的5%，計算每個月應收取的保險成本。
- B. 保險成本將於每月的保單週月日自保單帳戶裡的投資標的相等地扣取單位。第一期費用於保單開始生效日計算，並於首次投資配置日扣取。
- C. 保險成本金額已載於附表一及附表二。

4.9 投資標的 - 相關基金管理費

投資標的的有關的相關基金經理將收取投資標的管理費。該等費用每日在計算相關投資標的的單位價格前扣取，因此會計入投資標的的單位價格內。可供選擇的現有投資標的的現行投資標的管理費載於商品說明書，有關費用或會不時更改。如欲索取最新資料，請聯絡本公司。

4.4 The Switch Charge

- A. The Company may, at its discretion, charge a Switch Charge, which will be applied in accordance with Condition 3 ('Investment Object Variation').
- B. The amount of the Switch Charge is shown on the Schedule 1.
- C. No Switch Charge will be applied for the first 25 switches in each Policy Year.

4.5 The Surrender Charge

- A. Surrender Charge only applies to a total Surrender, as described in Condition 6.3.
- B. The Surrender Charge applies to each separate Single Premium and Additional Single Premium, and it is expressed in the Schedule 1 relevant to that Premium as a percentage of the Premium, receding over a period of time. The appropriate Surrender Charge is calculated by multiplying the Premium amount by the Surrender Charge percentage relevant to the month in which the Total Surrender occurs.

4.6 The Financial Advice Charge

- A. If applicable the Financial Advice Charge will be charged at the rate shown on the Schedule 1.
- B. The Financial Advice Charge will be deducted monthly on the Policy Monthly Anniversary Date, equally across all Investment Objects in the Policy Account from the next Policy Monthly Anniversary Date after the appointment of a Financial Adviser. If the Financial Adviser is appointed at the Commencement Date, the first charge will be calculated at the Commencement Date and deducted on the First Allocation Date.

4.7 The Monthly Policy Charge

The Monthly Policy Charge will be deducted monthly on the Policy Monthly Anniversary Date, equally across all Investment Objects in the Policy Account. The first charge is calculated at the Commencement Date and deducted on the First Allocation Date. The monthly amount of the Monthly Policy Charge deducted will be equal to the amount shown on the Schedule 1.

4.8 Cost of Insurance

- A. The Company calculates the Cost of Insurance to be charged per month determined by sex, physical condition and Attained Age of Insured and 5% value of the Policy Account.
- B. The Cost of Insurance will be deducted monthly on the Policy Monthly Anniversary Date, equally across all Investment Objects in the Policy Account. The first charge is calculated at the Commencement Date and deducted on the First Allocation Date.
- C. The Cost of Insurance is shown on Schedule 1 and 2.

4.9 Investment Objects - underlying Fund Management Charges

The relevant underlying Fund Managers of the Investment Objects make Investment Object management charges. These charges will be deducted daily before calculating the Unit Price of the underlying Investment Object. They are therefore incorporated into the Unit Prices of the Investment Objects. A list of the current Investment Object Management Charges for the current Investment Objects available for selection are set out in the Commodity Brochures. These charges may change from time to time. For up to date information please contact the Company.

4.10 貨幣兌換費用

如本公司需要兌換貨幣，則會按照本公司的匯率進行。需要兌換貨幣的情況包括：

- A. 保險費所投資的投資標的以保單幣別以外的貨幣計值時，匯率以投資配置日當日投資標的的貨幣即期匯率賣出收盤價格計算；
 - B. 在以不同貨幣計值的投資標的之間進行轉換時，轉出單位的價值匯率按第3節根據本公司接獲通知的下一個資產評價日當日轉出投資標的的貨幣即期匯率買入收盤價格計算，而轉入單位的價值匯率則根據本公司接獲通知的下一個資產評價日當日轉入投資標的的貨幣即期匯率賣出收盤價格計算；
 - C. 以取消投資標的單位的方式支付費用、部分解約、全部解約、身故保險金或滿期保險金，而投資標的貨幣與保單幣別不同時，匯率以收取費用日、接獲申請通知日或備齊文件且送達本公司日後的下二個資產評價日當日投資標的的貨幣即期匯率買入收盤價格計算。
- 本公司的匯率參考臺灣銀行股份有限公司，但本公司有權更動上述參考機構，將在最少十天前向要保人發出通知。

4.11 一般行政費

本契約相關款項之往來，若因匯款而產生相關費用時，除下列各款約定所生之匯款相關費用均由本公司負擔外，匯款銀行及中間行所收取之相關費用，由匯款人負擔之，收款銀行所收取之收款手續費，由收款人負擔(如附表一所示)：

- A. 因可歸責於本公司之錯誤原因，致本公司依第9.5節約定為退還或給付所生之相關匯款費用。
- B. 因可歸責於本公司之錯誤原因，要保人或受益人依第9.5節約定為補繳或返還所生之相關匯款費用。
- C. 因本公司提供之匯款帳戶錯誤而使要保人或受益人匯款無法完成時所生之相關匯款費用。

4.12 評價報告費用

- A. 如要保人或財務顧問要求評價，本公司可酌情收取評價報告費用，收費金額已載於附表一。
- B. 每個保單年度首12次按要求的評價報告免收評價報告費用。

4.13 調高費用

本公司保留權利在合理情況下調高費用或收取新費用，以補足：

- A. 本公司在合理情況下招致的行政及其他成本上漲；
 - B. 保單或本公司整體適用的任何額外費用、徵稅或稅項的成本；及
 - C. 與法律或法規規定更改有關的任何額外成本。
- 如需調高任何有關費用，本公司將在最少三個月前向要保人發出書面通知，惟在合理情況下不可行者例外。

5 保險費

5.1 交付方法

- A. 本契約的保險費交付必須採取本公司接受的方法。
- B. 本公司保留權利絕對酌情拒絕接納保險費或更改保險費。
- C. 要保人將會就所選擇的交付保險費方法，支付經手轉交保險費的銀行或中間行所收取的匯款費用。

4.10 Currency Exchange Charges

If the Company is required to make a currency exchange it will do so using Company exchange rates. The circumstances that will cause such a currency exchange include:

- A. Premium is invested into an Investment Object denominated in a different currency to the Policy Currency. Exchanged Rate is calculated based on the Investment Object currency closing spot exchanged selling price at the Valuation Date;
- B. Switches are made between Investment Objects denominated in different currencies. The exchanged rate of the cancelled Units is calculated based on the Investment Object currency closing spot exchanged buying price at the next Valuation Date following Switch Notice given under Condition 3. The exchanged rate of the replacement Units is calculated based on the Investment Object currency closing spot exchanged selling price at the next two Valuation Date following Switch Notice given under Condition 3; and
- C. Investment Object Units are cancelled to pay for charges, partial surrender, total surrenders, death benefit or maturity benefit where the Investment Object currency is different to the Policy Currency. The exchanged rate is calculated based on the Investment Object currency closing spot exchanged buying price at the next two Valuation Date following deducted date, receipt of the Notice or receipt of all required documents. Currency reference institution refers to Bank of Taiwan. The Company has the right to change currency reference institution and will give Policyholders at least 10 days notice

4.11 General Administration Charges

In cases where Remittance fees are incurred during transactions relating to this contract, in addition to the remittance fees specified in the following conditions that shall be borne by the Company, the fees charged by the remittance bank and intermediary bank shall be borne by the sender, and the fees charged by the beneficiary bank shall be borne by the recipient. (as shown on Schedule 1)

- A. The mistake belongs to the Company, the Company return or pay in accordance with Condition 9.5.
- B. The mistake belongs to the Company, the Policyholder or Beneficiary refund or pay Remittance fees in accordance with Condition 9.5.
- C. Remittance fees incurred when the Policyholder or Beneficiary cannot complete the remittance process due to the wrong remittance account provided by the Company.

4.12 Valuation Charge

- A. The Company may, at its discretion, charge a Valuation Charge for valuations requested by the Policyholder or the Financial Adviser. The amount of the Valuation Charge will be shown on the Schedule 1.
- B. No Valuation Charge will be applied for the first 12 additional valuations requested each Policy Year.

4.13 Increases to the Charges

The Company reserves the right to increase the charges or introduce new charges to the extent reasonably required to cover:

- A. Increases in administration and other costs, which the Company reasonably incurs;
 - B. The cost of any additional charges, levies or taxes which apply to the Policy or to the Company as a whole; and
 - C. Any additional costs associated with changes to legislative or regulatory requirements.
- The Company will give Policyholders at least three months notice in writing of any increase in the charges unless that is not reasonably possible in the circumstances.

5 Premiums

5.1 How Payable

- A. Premiums under this Contract must be made by a payment method acceptable to the Company.
- B. The Company reserves the right to refuse to accept Premiums or changes to Premiums at its absolute discretion.
- C. The Policyholder will be responsible for paying the fees charged by remittance bank or intermediary bank for the selected premium payment method.

5.2 保險費交付貨幣
所有保險費必須依契約內載明的保單幣別支付。

5.3 躉繳保險費
要保人在本契約開始時所交付的保險費。

5.4 增額保險費
要保人在冷靜期屆滿後，經本公司同意交付增額保險費，但款額須符合當時的最低金額，並須遵從本公司為顧及所有要保人的利益而可能制訂的相關條款。

6 保障

6.1 契約依據

- A. 本契約為終身壽險契約，保障期間直到被保險人110歲的保單週年日。
- B. 本契約如遇到下列任一項情況將會立即終止：
- 依第6.2節，保單帳戶價值額不低於零而失效；
 - 依第6.3節，全部解約時；
 - 依第6.5節，當被保險人身故時；
 - 依第6.6節，本契約保障期間到期；
 - 受制於第9.6節規定時。

6.2 失效

如保單帳戶價值在任何時間不低於零，本契約即會失效且保單帳戶價值歸零。

6.3 全部解約

- A. 要保人可隨時向本公司發出通知要求解約，從本契約提領相等於保單帳戶價值的款項。提領金額將按照每項投資標的於本公司接獲通知後的下二個資產評價日計算，另扣減應計的任何解約費用（‘解約金’）。
- B. 解約必須受制於第1.8及1.9節規定。
- C. 支付解約金所招致的收款手續費一律由要保人支付，並會在付款總額中扣除。

5.2 Payment Currency
Premiums under this Contract must be made in Policy Currency.

5.3 Single Premium
The Single Premium is paid by Policyholder at the Commencement Date of this Contract.

5.4 Additional Single Premiums
The Policyholder may pay Additional Single Premiums with the consent of the Company after the Cooling-Off Period. The amount must meet then current minimum amounts and such terms and conditions as the Company may determine having regard to the interest of all Policyholders.

6 Benefits

6.1 The Contract Basis

- A. This Contract is a Whole of Life Policy and coverage period is until to the Insured 110 years old Policy Anniversary.
- B. This contract will terminate immediately if any of the following conditions:
- in accordance with Condition 6.2, the value of the Policy Account does not exceed zero and invalid;
 - in accordance with Condition 6.3, if total surrender;
 - in accordance with Condition 6.5, when Insured died;
 - in accordance with Condition 6.6, when this Contract matured; and
 - subject to Conditions 9.6.

6.2 Lapse

If at any time the value of the Policy Account does not exceed zero, this Contract will lapse without value.

6.3 Total Surrender

- A. The Policyholder may request the Company at any time, by Notice, to Surrender this Contract for an amount equal to the value of the Policy Account. The value is calculated based on the next two Valuation Date for each Investment Object held following the day of receipt of Notice, less any Surrender Charge (‘the Surrender Value’).
- B. Any such Surrender is subject to Conditions 1.8 and 1.9.
- C. The fees charged by the beneficiary bank incurred in remitting the Surrender Value will be at the expense of the Policyholder and will be deducted from the total amount remitted.

6.4 部分解約

- A. 要保人可隨時發出通知向本公司要求執行部分解約。提領金額將按照每項投資標的於本公司接獲通知後的下二個資產評價日計算。
- B. 任何部分解約均需受制於第1.8及1.9節規定。
- C. 部分解約可以任選以下其中之一：
- 保單帳戶價值的指定百分率，但不可超過本公司當時允許的上限；或
 - 指定金額，但不可超過本公司當時允許的上限。
- D. 部分解約的限制：
- 金額不可低於本公司當時允許的下限；及
 - 不可高於保單帳戶價值與本公司當時允許的保單帳戶價值下限之差。
- E. 如擬部分解約的金額一旦支付後會令保單帳戶價值低於以下金額較大者：
- 本公司當時指定的保單帳戶最低價值；及
 - 建議付款日的解約費用結餘的兩倍，本公司會按照第6.3節規定將本契約解約。
- F. 支付部分解約所招致的收款手續費一律由要保人支付，並會在付款總額中扣除。
- G. 本公司得決定部分解約的最高許可金額。
- H. 如躉繳保險費或增額保險費交付後六個月內進行部分解約，本公司保留權利根據已扣減部分解約金額的已交付保險費總額，適當調整帳戶管理費用的收費率。

6.5 身故保險金

只要本契約保障期間並未依照第6.2、6.3或9.6節終止，如被保險人身故，本公司便會支付賠償，金額為本公司已收齊申請文件並送達本公司後的下二個資產評價日計算的保單帳戶價值乘以105%。屆時本契約即行終止。

所有身故保險金付款均需受制於第1.8及1.9節規定。

6.6 滿期保險金

只要本契約並未依照第6.2、6.3或9.6節終止，而且被保險人在本契約滿期的時候仍生存，本公司便會支付滿期保險金，金額為滿期日後的下二個資產評價日計算的保單帳戶價值。屆時本契約即行終止。

本契約滿期日為被保險人110歲的保單週年日。

6.7 支付保險金的規章

要保人或受益人應該在知道本公司應付賠償的責任後10天內通知本公司，並在通知後儘速檢具所須文件向本公司申請給付保險金。

本公司必須接獲符合本公司要求的申請文件後，才會依約給付保險金。申請文件如下：

- A. 身故保險金的申請文件：
- 保險單或其謄本；
 - 被保險人死亡證明及身分證明文件；
 - 保險金申請書。
- B. 滿期保險金的申請文件：
- 保險單或其謄本；
 - 保險金申請書；
 - 受益人的身分證明文件。
- 上述的文件如果本公司認為有必要的情形時，可請受益人補行公證或認證程序。

6.4 Partial Surrender

- A. The Policyholder may request the Company at any time by Notice to effect Partial Surrender. The Partial Surrender Value is calculated based on the next two Valuation Date for each Investment Object held following the day of receipt of Notice.
- B. Any such Partial Surrender will be subject to Conditions 1.8 and 1.9.
- C. Partial Surrender may be either:
- percentage of the value of the Policy Account, not exceeding the maximum permitted by the Company from time to time; or
 - an amount, not exceeding the maximum permitted by the Company from time to time.
- D. Restrictions for Partial Surrender:
- must be not less than the minimum permitted by the Company at the time; and
 - must not exceed the difference in value between the Policy Account Value and the minimum Policy Account Value determined by the Company at the time.
- E. If the amount of any proposed Partial Surrender was such that, if paid, it would cause the amount of the Policy Account to fall below the greater of:
- the minimum Policy Account Value as determined by the Company at the time; and
 - twice the remaining Surrender Charge at the proposed payment date;
- then the Company will Surrender this Contract as described in Condition 6.3.
- F. The fees charged by the beneficiary bank incurred in remitting a Partial Surrender will be at the expense of the Policyholder and will be deducted from the total amount remitted.
- G. The maximum amount permissible for Partial Surrender is determined by the Company.
- H. Where a Partial Surrender occurs within six months of receipt of any Premium or Additional Premium, the Company reserves the right to amend the rate of Monthly Management Charge to that rate applicable where the total Premiums received were reduced by the amount of the Partial Surrender.

6.5 Death Benefit

Provided that this Contract has not terminated in accordance with Conditions 6.2, 6.3 or 9.6, there will be payable by the Company on the death of the Insured. The payment is the Policy Account Value calculated based on the next two Valuation Date following the receipt of all required documents and then be multiplied by 105% and this Contract will terminate immediately.

Any such payment will be subject to Conditions 1.8 and 1.9.

6.6 Maturity Benefit

Provided that this Contract has not terminated in accordance with Conditions 6.2, 6.3 or 9.6 and the Insured survived at the Maturity Date, the Maturity Benefit will be payable by the Company. The payment is the Policy Account Value calculated based on the next two Valuation Date after the Maturity Date. Then this Contract will terminate immediately.

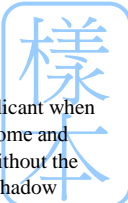
The Maturity Date of this Contract is at the Insured 110 years old Policy Anniversary.

6.7 Conditions for Claim Payments

The Policyholder or Beneficiary should inform the Company within 10 days after insured peril occurred and apply the Benefit with all documents required as soon as possible.

Any sum payable by the Company on a claim will be subject to receipt all required documents to Company. The applying documents are as following:

- A. Applying documents for Death Benefit:
- the original insurance policy or a transcript thereof;
 - certificate of death and identity of Insured; and
 - application form.
- B. Applying documents for Maturity Benefit:
- the original insurance policy or a transcript thereof;
 - application form; and
 - proof of the Beneficiary's identity.
- If necessary, the Company has the right to request the Beneficiary to make up notarization or authentication for the above documents.



7 影子帳戶

7.1 影子帳戶價值計算

本契約設立時，本公司同時為要保人成立一個虛擬的影子帳戶。影子帳戶複製保單帳戶的收支，包含所交付的保險費及部分解約金額，但不考慮各項費用及保險成本的扣除，並按日單利年複利3%之保證收益計算影子帳戶價值。

7.2 影子帳戶額外保障

只要本契約保障期間並未依照第6.2、6.3或9.6節終止，自第六保單年度起，若前一保單年度末最後一個資產評價日計算之影子帳戶價值大於或等於保單帳戶價值，則如被保險人於該保單年度身故，除第6.5節規定外，本公司另依被保險人身故當時累積交付已滿五年之保險費的7.5%，計算影子帳戶額外保障，併同身故保險金一起給付。

8 指定受益人

- A. 要保人可在被保險人身故前隨時以書面指定一名或多名指定受益人，指定受益人必須採取本公司指定或認可的形式，並需徵取本公司的同意（本公司不可無理拒絕同意），以及遵從本公司不時合理制訂的條款或限制規定。
- B. 身故受益人如果同時或先於被保險人身故，除非要保人已另外先行指定受益人，以被保險人的法定繼承人為受益人。前項法定繼承人的順序及應該獲得的保險金比例適用中華民國法令的相關規定。

9 一般條款

9.1 可能影響契約的事件

下面的情形之一，本公司不負擔給付保險金的責任：

- A. 要保人故意致被保險人於死；
- B. 被保險人故意自殺；
- C. 被保險人因犯罪處死或拒捕或越獄致死。
- 依第9.1節各情形而本公司不負擔給付本契約保障的責任時，本公司依要保人或受益人將所須文件送達本公司後的下二個資產評價日按照第6.3節規定計算解約金返還給要保人，本契約即行終止。

9.2 受益人喪失受益權

受益人故意致被保險人於死，受益人將喪失受益權。因前述情形造成無受益人時，本公司會按第6.3節規定將本契約解約，退還解約金給要保人。如果有其他受益人，喪失受益權的受益人原應得的部分，則依原約定比例計算後分歸給其他受益人。

9.3 發予本公司的通知

- A. 任何根據本契約發予本公司的通知，必須採取書面或本公司約定的其他方式之形式送至本公司。
- B. 除非直至本公司接獲明確通知，說明任何關於契約的轉讓行動、行使權利或優先權行動或任何其他事項，否則即使本公司獲悉上述事項，亦作無效。

7 Shadow Account

7.1 Shadow Account Valuation

The Company establishes a Shadow Account for the applicant when this Contract is established. All the Policy Account's income and expenditure will be duplicated in the Shadow Account without the deduction of the charges and the cost of insurance. The Shadow Account's will be valued with a guaranteed income with 3% of daily simple interest (compounded annually).

7.2 Shadow Account Extra Benefit

During the period of the Contract, as long as the Contract is not terminated pursuant to Condition 6.2, 6.3 or 9.6, if the Shadow Account is valued higher than the Policy Account on the final Valuation Date at the end of the previous policy year (starting from the sixth policy year) and the insured decease in that policy year, in addition to Condition 6.5, the Company will calculate the extra benefits of the Shadow Account based on the 7.5% of the 5 years of premiums paid and pay the extra benefits along with the Death benefit.

8 Beneficiary Designation

- A. The Policyholder may nominate in writing, at any time up to the death of the Insured, a designated Beneficiary/Beneficiaries in the manner prescribed by, or otherwise acceptable to, the Company and subject to the Company's consent (not to be unreasonably withheld) and to any terms, conditions or restrictions which the Company may from time to time reasonably impose.
- B. If the Beneficiary deceases simultaneously or before the death of the Insured, unless the Policyholder has designated other Beneficiaries, the heir apparent to the insured will be the Beneficiary of the Benefit.
- Order of the heir and the proportion of Benefit received stated in the preceding paragraph should follow laws of the Republic of China.

9 General Provisions

9.1 Events which Might Affect the Contract

The Company will be exempted for the Policy coverage if any of the following event occurs:

A. the Policyholder intentionally caused the death of Insured;

B. the Insured intentionally commit suicide; and

C. the Insured is executed for a crime or deceases as the result of resisting arrest or escaping from jail.

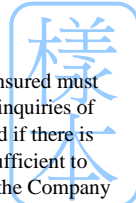
The Company will return the Surrender Value as described in Condition 6.3, valued based on the next two Valuation Date after the receipt of all documents required, to the Policyholder under the circumstances referred in Condition 9.1.

9.2 Forfeit of the Right to Receive Benefits

A Beneficiary who intentionally causes the death of the Insured forfeits the right to claim Benefit. Due to the previous circumstances caused by no beneficiaries, the Company will Surrender this Contract as described in Condition 6.3 and return the Surrender Value to the Policyholder. If there is any other Beneficiaries, the Benefit payment belonged to Beneficiary who loses the right should be paid to other Beneficiaries pro rata based on what is stimulated in original Contract.

9.3 Notice to the Company

- A. Where Notice is provided for in this Contract, it must be given to the Company in writing or as agreed.
- B. The Company will not be affected by notice of any assignment, exercise of any right or option or any other fact whatsoever relating to this Contract unless and until express Notice of that assignment, exercise or fact has been received by Company.



9.4 告知義務和本契約的解除

- A. 要保人及被保險人在訂立本契約時，對於本公司要保書詢問的告知事項應該據實說明，如果有隱匿或遺漏不為說明，或為不實的說明，足以變更或減少本公司對於危險的評估，本公司可以解除本契約，而且不退還已扣除的各種費用，即使保險事故發生後亦同。但危險的發生未基於其說明或未說明的事實時，不在此限。
- B. 本公司依9.4A所述有解除本契約的權利時，自本公司知道有解除的原因後，經過三十天不行使而消滅；或從本契約生效開始，經過二年不行使而消滅。
- C. 本公司依照第9.4A節解除本契約時，如果保單帳戶價值大於零，則本公司按解除契約通知發出日的保單帳戶價值返還給要保人。如被保險人已經身故，而且申請人已收齊第6.7節申請的文件，則本公司以收齊申請文件後的下二個資產評價日計算保單帳戶價值返還給要保人。

9.5 被保險人的出生日期錯誤

如果被保險人的出生日期不正確，依下列約定辦理：

- A. 被保險人的正確年齡不在本公司的年齡承保範圍內，本契約無效，本公司將返還當時的保單帳戶價值，並無息退還已扣繳的各項費用給要保人。
- B. 如果要保書所述的被保險人的出生日期不正確，則本公司可對身故保險金作出公平的調整。

9.6 持續性

若保單帳戶價值不能應付任何本公司的扣減或解約費用，本契約將會自動失效。

9.7 貨幣

所有公司應付的款項將會以本契約的保單幣別來支付。本契約提供美元及歐元兩種幣別供要保人於契約設立時選擇，且一旦選擇後不得變更。

9.8 不可抗力事件

本公司如因為受任何無法控制的事件（包括但不限於天災、戰爭、國家緊急狀態、火災、水災、地震、罷工或工業行動）影響以致不能履行本契約責任，概無須承擔任何責任。

9.9 借貸權力

本契約無借貸權力，於任何情況下均不會進行任何借貸活動。

9.10 保單帳戶價值查詢

本公司將於本公司網站提供查詢介面供要保人查詢保單帳戶價值。

9.4 Duty of Disclosure and Rescission of the Contract

- A. When entering into this Contract the Policyholder and Insured must make truthful representations in response to the written inquiries of the Company in the proposal regarding notifications, and if there is any concealment, nondisclosure, or misrepresentation sufficient to alter or diminish the Company's assessment of the risk, the Company may rescind this Contract without refunding the Policy Charges; the same will also apply after occurrence of an Insured peril, provided that the above will not apply where occurrence of the Insured peril was not due to any representation or lack thereof by the proposer or insured.
- B. The right to rescind as stated in Condition 9.4A will be extinguished if not exercised within 30 days of the time the Company knows of the cause for rescission; or from the Commencement Date of this Contract after two years without extinguishment.
- C. When the Company rescind this contract in accordance with Condition 9.4A, if the Policy Account Value is greater than zero, the Company will return the Policy Account Value based on the Valuation Date after sending notice of rescind to the Policyholder. If the Insured decease and the required documents for applying Death Benefit in accordance with Condition 6.7 have been collected, the Company will refund the Policy Account Value based on the next two Valuation Date following receipt of application documents to the Policyholder.

9.5 Incorrect Date of Birth of Insured

Any incorrect date of birth of Insured should be conducted in accordance with followings manners:

- A. If the correct age is not within the underwriting age, this Contract is void. the Company will return the current Policy Account Value, with the Policy Charges have deducted without interest, to the Policyholder.
- B. If the date of birth of the Insured as stated in the Application Form is not correct, an equitable adjustment as determined by the Company may be made to the Death Benefit.

9.6 Sustainability

If at any time the value of the Policy Account Value is insufficient to cover any charge deducted by the Company, or the Surrender Penalty, then this Contract will lapse without value.

9.7 Currency

All amounts payable by the Company under this Contract will be paid in the Policy Currency. This Contract provides two Policy Currency, USD and EUR to be selected by the Policyholder when the Contract is established and may not be changed after selection.

9.8 Force Majeure

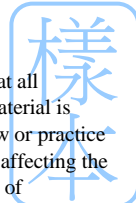
No liability shall arise if the Company is prevented from fulfilling its obligations under this Contract by reason of any supervening event beyond its control (including, but not by way of limitation, Act of God, war, national emergency, fire, flood, earthquake, strike or industrial action).

9.9 Borrowing Powers

This Contract will have no power to borrow and will not engage in any kind of borrowing under any circumstances.

9.10 The Inquiry of Policy Account Value

The Company will provide the service interface on the Company's Official Website for the Policyholder to inquiry the Policy Account Value.



9.11 法律及詮釋

- A. 本公司已盡力確保商品說明書及其他銷售文件的資料在付印時準確無誤，然而法律或稅務、外匯相關法規或其他影響契約的事宜隨時會作更改，因此可能影響各文件所載聲明的效力。
- B. 本契約條款解釋、補充及適用均以中華民國法令為準據法。因本契約涉訟者，同意以臺灣台北地方法院為第一審管轄法院。
- C. 保單條款、要保人或被保險人作出的申請及任何其他陳述，以及本公司發出的任何附表、函件或批註，已載明合約的所有保單條款，本公司純粹根據此等文件承擔責任。倘有任何明示或隱喻的指稱條件、承諾、陳述或聲明與本條款不符，不論屬於附帶或其他性質，本公司概不承擔責任。
- D. 除非經由本公司發出批註確認並由授權人員簽署，否則契約的條款一律不可豁免或修改。
- E. 本契約終止後，契約訂明本公司應履行的所有責任即行解除。
- F. 本公司將有權根據法律或法規的任何現行或日後規定（法定或其他方面），就本公司應付的任何稅負或其他費用對保單條款作出任何合理改動，藉以保障要保人。

9.12 更改本保單條款

要保人不應依賴其顧問就本公司是否已經或會否同意修訂本保單條款，或本公司會否根據本保單條款採取任何特定行動所作出的陳述。顧問並非本公司的代理人或代表，有關陳述對本公司不具約束力。如要保人對本契約或對本公司會就本保單條款所採取的行動有任何疑問，應直接聯絡本公司。本公司不會在未以書面或其他約定方式通知要保人之前，對本保單條款作出任何改動。

9.13 撤銷的權利

要保人有權在冷靜期內撤銷契約並獲退還保單帳戶價值，連同已經扣除的任何費用。金額為本公司在接獲撤銷通知後的下一個資產評價日，計算保單帳戶價值的總值。如要保人決定撤銷本契約，必須以掛號或其他可以追查的郵遞方式，向本公司發出書面通知。無論如何，有關通知應註明保單號碼，並須由要保人簽署。上述撤銷的通知本公司必須在本契約承保日期後21天內接獲。

9.11 Law and Interpretation

- A. The Company has taken all reasonable care to ensure that all information in Commodity Brochures and other sales material is accurate at the time of printing. However, changes in law or practice regarding taxation, exchange controls and other matters affecting the Contract are always possible and may affect the validity of statements made.
- B. For covenants interpretation, supplementary and applicable, laws and regulations of the Republic of China are the applicable law. For any litigation arising out of this Contract, the parties hereto stipulate that the court of first instance is the Taiwan Taipei District Court.
- C. The Policy Terms and Conditions, the application and any other submission made by the Policyholder or the Insured and the Schedule and any letter or endorsement issued by the Company, contain all the Terms and Conditions of the Contract and the Company accepts liability solely in accordance with these documents. The Company will not be liable in respect of any alleged condition, warranty, representation or statement whatsoever differing from these terms whether express or implied or whether collateral or otherwise.
- D. No Policy term or condition may be waived or modified except by an endorsement issued by the Company and signed by an authorised official of the Company.
- E. On termination of the Contract, all obligations of the Company under the Contract will be discharged.
- F. The Company will be entitled to make any reasonable alteration to the Policy Terms and Conditions in respect of any levy or other fees payable by the Company for the protection of Policyholders pursuant to any existing or future requirements of law or regulation (statutory or otherwise).

9.12 Changes to these Terms and Conditions

The Policyholder should not rely on statements made by his/her adviser as to whether the Company has made or will agree to make modifications to these Policy Terms and Conditions or whether the Company will or will not take any particular action under these Policy Terms and Conditions. The adviser is not the Company's agent or representative, and such statements are not binding on the Company. The Policyholder should contact the Company direct if he/she has any queries about the Contract, or has a query about what action the Company will take in relation to these Policy Terms and Conditions. The Company will not make any changes to these Policy Terms and Conditions without notifying Policyholders in writing.

9.13 Right to Cancel

The Policyholder has the right to cancel the Contract and obtain a refund of the Policy Account Value with the Policy Charges have deducted. The Policy Account Value is calculated based on the next Valuation Date following receipt by the Company of the cancellation notice.

To cancel the Contract, the Policyholder must send written notification by registered post or other traceable means of postage, to the Company. In all cases, the notice should contain a reference to the Policy number and must be signed by the Policyholder. The cancellation notice must be received directly by the Company within 21 days after the Inforced Date of the Contract.



詞語解釋

投資配置日

指收訖保險費後的下一個資產評價日，而躉繳保險費的投資配置日（‘首次投資配置日’）則為躉繳保險費實際入帳日後的下一個資產評價日。

任命財務顧問表格

指本公司提供的表格，供要保人委任一名投資標的財務顧問。

保險年齡

指按投保時被保險人以足歲計算之年齡，但未滿一歲的零數超過六個月者加算一歲，以後每經過一個保險單年度加算一歲。

受益人

指要保人按照第7節規定指定領取身故保險金或滿期保險金的人士。

給付

指向本公司要求支付本契約的保障。

保單開始生效日期

本契約在契約內容上顯示的生效日期。

本公司

指宏泰人壽保險股份有限公司。

保管銀行

本契約的保管銀行為臺灣銀行股份有限公司。

財務顧問

指要保人委任的個人或公司，由其釐定任何時間任何投資標的於保單帳戶內的比例。

承保日期

要保人交付要保文件並經本公司核保完成的日期。

投資標的

指本契約提供於要保人選擇的投資工具，每一個投資標的將細分至單位。

投資標的帳戶

指保單帳戶下的細分帳戶，代表一份個別投資標的。

被保險人

指本契約承保的人士，其姓名已載於要保書。

保單週月日

指保單開始生效日的週月日，如當月沒有相當日，則用當月末日。例如，開始生效日為2017年5月31日，保單週月日便是隨後每月的31日，如9月無31日，則為當月30日。

Glossary of Terms

Allocation Date

This is the date on the next Valuation Date following acceptance of a Premium. The Allocation Date for Single Premium (‘First Allocation Date’) is the date on the next Valuation Date after actual receipt of Single Premium.

Appointment of Financial Adviser Form

A form, available from the Company, by which the Policyholder may appoint a Investment Object Financial Adviser.

Attained Age

The insured's age rounded to the nearest year at the effective date. It will increase along with policy anniversary, the same date of each subsequent year of the Policy Effective Date.

Beneficiary

A person nominated by the Policyholder in accordance with Condition 7, to receive the Death Benefit or Maturity Benefit.

Claim

A request to the Company for payment of a benefit under this Contract.

The Commencement Date of the Policy

The date shown on which the Contract commences.

Company (The)

Hontai Life Insurance Co., LTD.

Custodian Bank

The Custodian Bank of the Contract is Bank of Taiwan.

Financial Adviser

An individual or company who is appointed by the Policyholder to determine the proportions of the Policy Account to be held in any Investment Object at any time.

The Inforced Date

The date of delivering all applied documents required by the Policyholder and completed the underwriting procedures by the Company

Investment Object

Meaning The Investment vehicles provided by the Company to be selected by Policyholder, and each Investment Object is divided into Units.

Investment Object Account

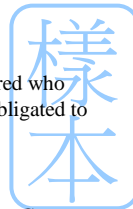
A subdivision of the Policy Account representing a share of a particular Investment Object.

Insured

The person Insured under this Contract, whose name appear as such in the Application Form.

Policy Monthly Anniversary Date

The same date of each subsequent month of the Commencement Date of the Policy. If there is no corresponding date in the month, then the Monthly Anniversary Date will be the last date of that month. For example, if the Commencement Date is 31 May 2017, the Policy Monthly Anniversary Date is Day 31 in each subsequent month, such as September without Day 31, then Day 30 of that month.

**要保人**

指對保險標的具有保險利益，向本公司申請訂立契約，並負有交付保險費義務之人。

保險費- 躉繳保險費及增額保險費

指要保人交付予本公司而撥入本契約的所有款項。

保單條款

指本保單條款文件、附表及本公司簽發的其他批註所載的條款與規章。

相關基金經理

負責投資投資標的資產、執行投資策略及管理每日投資組合交易的人士。

單位

指投資標的的分拆份數。

資產評價日

指投資標的報價市場或證券交易所營業的日期，且為我國境內銀行及本公司的營業日。

Policyholder/Applicant

A person having an insurable interest in the subject matter insured who applies to an insurer to enter into an insurance contract and is obligated to pay a premium.

Premiums – Single and Additional Single

Any monies received from the Policyholder to be allocated to the Contract.

Policy Terms and Conditions

The terms and conditions set out in this Contract Terms and Conditions document, the Schedule, and any Endorsements issued by the Company.

Underlying Fund Manager

The person responsible for investing an Investment Object's assets, implementing its investment strategy and managing day to day portfolio trading.

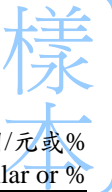
Units

The portions into which an Investment Object is divided.

Valuation Date

Meaning the intersection of quotation date or Business Day of relevant stock exchange or market and Business Day of both local bank and the Company.





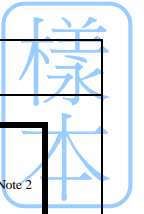
附表一：收費總覽

Schedule 1: Policy Charges

單位：保單幣別/元或%
Unit: Policy Currency/ dollar or %

項目 Items	適用收費 Charges					
保單設立費用 Establishment Charge	每次保險費均收取最高7.5%的費用，費用會在交付相關保險費起最多五年扣除。 The Establishment Charge is up to 7.5% and applies during the first five years of each Premium.					
	年度 Year	每月保單設立費用 Monthly Establishment Charge				
	1	0.1667%				
	2	0.1667%				
	3	0.1250%				
	4	0.0833%				
5	0.0833%					
帳戶管理費用 Monthly Management Charge	按照保單帳戶價值每月收取，每月最高為0.0417%。總保險費金額越高，收費越低。 The Monthly Management Charge is up to 0.0417% and deducted from the Policy Account Value monthly. The charge is determined by the total Premiums made to the Contract, the higher the total Premiums, the lower the charge.					
	總保險費金額(美元/歐元) Total Premiums(USD/EUR)	每月帳戶管理費用 Monthly Management Charge				
	0 - 224,999	0.0417%				
	225,000 - 374,999	0.0292%				
	375,000 - 749,999	0.0208%				
750,000+	0.0167%					
保單行政費用 Monthly Policy Charge	每月保單行政費用如下： The monthly amount of the Monthly Policy Charge is as follows: ● 12.5美元 / USD 12.5 ● 12.5歐元 / EUR 12.5					
解約費用 Surrender Charge	在下列情況下，我們會扣除每筆保險費的最多8.75%作為解約費用： ● 在首五年內解約 ● 在交付任何增額保險費後的五年內完全解約，解約費用只適用於任何尚未超過五年的保險費。 ● 您作部分解約，契約剩餘價值少於第6.4D節規定 We will deduct up to 8.75% of each Premium as a Surrender Charge if: ● You surrender all of your Policy during its first five years. ● You surrender all of your Policy during the five years after making an Addition Single Premium – the Surrender Charge will apply only to that Premium plus any previous Premiums which have not been in force for five years. ● You make a partial surrender and the remaining Policy Account Value is less than the value subject to Condition 6.4D.					
	解約費用的收取最高可按下列方式乘以每筆保險費，每月遞減： The Surrender Charge is maximally reduced monthly in the following manner multiplied by each Premium:					
		交付保險費後的年度 Year after each Premium made				
	月份 Month	1	2	3	4	5
	1	8.7500%	6.5000%	4.5000%	2.0000%	1.0000%
	2	8.5625%	6.3334%	4.2917%	1.9167%	0.9167%
	3	8.3750%	6.1667%	4.0834%	1.8334%	0.8334%
	4	8.1875%	6.0000%	3.8750%	1.7500%	0.7500%
	5	8.0000%	5.8334%	3.6667%	1.6667%	0.6667%
	6	7.8125%	5.6667%	3.4584%	1.5834%	0.5834%
	7	7.6250%	5.5000%	3.2500%	1.5000%	0.5000%
	8	7.4375%	5.3334%	3.0417%	1.4167%	0.4167%
	9	7.2500%	5.1667%	2.8334%	1.3334%	0.3334%
	10	7.0625%	5.0000%	2.6250%	1.2500%	0.2500%
	11	6.8750%	4.8334%	2.4167%	1.1667%	0.1667%
12	6.6875%	4.6667%	2.2084%	1.0834%	0.0834%	
轉換費用 Switch Charge	每個保單年度可免費轉換投資標的最多25次。一年轉換超過25次，每次費用為整體轉換交易總額的0.175%。 The first 25 switches a policy year are free. If you make more than 25 switches a policy year, we will make a Switch Charge at 0.175% of the value of the switch.					
保險成本 Cost of Insurance	每個月根據本契約設立時，被保險人的性別、身體狀況、計算當時的保險年齡及保單帳戶價值的5%計算。費率詳附表二。 The Cost of Insurance is determined per month by sex, physical condition and Attained Age of Insured and 5% value of the Policy Account. The Cost of Insurance is shown on Schedule 2.					
財務顧問費用 Financial Advice Charge	按照保單帳戶價值每月收取，每年最高為1%。 The Financial Advice Charge is up to 1% per year and deducted from the Policy Account Value monthly.					
	委任財務顧問 If appointing a Financial Adviser	每月財務顧問費用 Monthly Financial Advice Charge				
	期間 Appointment Period	0.0833%				

項目 Items	適用收費 Charges																								
<p>一般行政費 匯款相關費用 General Administration Charges Remittance Fees</p>	<p>(1) 匯款相關費用包括：</p> <p>a. 匯款銀行所收取之匯款費用(含匯款手續費、郵電費)；</p> <p>b. 收款銀行所收取之收款手續費；</p> <p>c. 中間行所收取之轉匯費用。</p> <p>以上費用以匯款銀行、收款銀行與中間行於匯款當時約定之數額為準。</p> <p>(1) Remittance fees are included:</p> <p>a. fees charged by the remittance bank (including remittance fees, wire fees);</p> <p>b. fees charged by the beneficiary bank; and</p> <p>c. fees charged by intermediary bank。</p> <p>The above fees are charged at the actual cost of each bank。</p> <p>(2) 本契約相關款項之往來，若因匯款而產生相關費用時，除下列各款約定所生之匯款相關費用均由本公司負擔外，匯款銀行及中間行所收取之相關費用，由匯款人負擔之，收款銀行所收取之收款手續費，由收款人負擔：</p> <p>a. 因可歸責於本公司之錯誤原因，致本公司依第9.5節約定為退還或給付所生之相關匯款費用。</p> <p>b. 因可歸責於本公司之錯誤原因，要保人或受益人依第9.5節約定為補繳或返還所生之相關匯款費用。</p> <p>c. 因本公司提供之匯款帳戶錯誤而使要保人或受益人匯款無法完成時所生之相關匯款費用。</p> <p>要保人或受益人若選擇以本公司指定銀行之外匯存款戶交付相關款項且匯款銀行及收款銀行為同一銀行時，或以本公司指定銀行之外匯存款戶受領相關款項時，其所有匯款相關費用均由本公司負擔，不適用前項約定。本公司指定銀行之相關訊息可至本公司網站（網址：http://www.hontai.com.tw）查詢。</p> <p>(2) In cases where Remittance fees are incurred during transactions relating to this contract, in addition to the remittance fees specified in the following conditions that shall be borne by the Company, the fees charged by the remittance bank and intermediary bank shall be borne by the sender, and the fees charged by the beneficiary bank shall be borne by the recipient.</p> <p>a. The mistake belongs to the Company, the Company return or pay in accordance with Condition 9.5.</p> <p>b. The mistake belongs to the Company, the Policyholder or Beneficiary refund or pay Remittance fees in accordance with Condition 9.5.</p> <p>c. Remittance fees incurred when the Policyholder or Beneficiary cannot complete the remittance process due to the wrong remittance account provided by the Company.</p> <p>If the Policyholder or Beneficiary choose to the foreign currency account designated by the Company, and the remittance bank and the beneficiary bank are the same bank, Remittance fees are borne by the Company and are not followed the agreement in preceding paragraph.</p> <p>Information about the banks designated by the Company can be searched on the Company Official Website. (http://www.hontai.com.tw).</p> <p>(3) 匯款相關費用之負擔對象如下：</p> <table border="1" data-bbox="395 1048 1425 1641"> <thead> <tr> <th data-bbox="395 1048 703 1137">收取費用之銀行 費用負擔對象</th> <th colspan="2" data-bbox="703 1048 1139 1137">匯款費用^{註1}</th> <th data-bbox="1139 1048 1425 1137">收款手續費^{註2}</th> </tr> <tr> <th data-bbox="395 1137 703 1216">匯款項目</th> <th data-bbox="703 1137 932 1216">匯款銀行</th> <th data-bbox="932 1137 1139 1216">中間行</th> <th data-bbox="1139 1137 1425 1216">收款銀行</th> </tr> </thead> <tbody> <tr> <td data-bbox="395 1216 703 1283">要保人 交付保險費</td> <td data-bbox="703 1216 932 1283">要保人</td> <td data-bbox="932 1216 1139 1283">要保人</td> <td data-bbox="1139 1216 1425 1283">本公司</td> </tr> <tr> <td data-bbox="395 1283 703 1384">要保人／受益人 因本公司之錯誤致依第9.5節約定歸還款項</td> <td data-bbox="703 1283 932 1384">本公司</td> <td data-bbox="932 1283 1139 1384">本公司</td> <td data-bbox="1139 1283 1425 1384">本公司</td> </tr> <tr> <td data-bbox="395 1384 703 1507">要保人 1.受領解約金 2.受領退還之保險費 3.受領收益分配</td> <td data-bbox="703 1384 932 1507">本公司</td> <td data-bbox="932 1384 1139 1507">本公司</td> <td data-bbox="1139 1384 1425 1507">要保人</td> </tr> <tr> <td data-bbox="395 1507 703 1641">本公司 1.給付各項保險金 2.退還已繳保險費 3.返還保單帳戶價值</td> <td data-bbox="703 1507 932 1641">本公司</td> <td data-bbox="932 1507 1139 1641">本公司</td> <td data-bbox="1139 1507 1425 1641">要保人／受益人</td> </tr> </tbody> </table> <p>註1：如要保人選擇以本公司指定銀行開立外匯存款帳戶，並以與本公司帳戶同一銀行採轉帳方式交付保險費時，其所有匯款費用均由本公司負擔。</p> <p>註2：如要保人或受益人之收款銀行為本公司指定銀行時，其收款手續費由本公司負擔。</p>	收取費用之銀行 費用負擔對象	匯款費用 ^{註1}		收款手續費 ^{註2}	匯款項目	匯款銀行	中間行	收款銀行	要保人 交付保險費	要保人	要保人	本公司	要保人／受益人 因本公司之錯誤致依第9.5節約定歸還款項	本公司	本公司	本公司	要保人 1.受領解約金 2.受領退還之保險費 3.受領收益分配	本公司	本公司	要保人	本公司 1.給付各項保險金 2.退還已繳保險費 3.返還保單帳戶價值	本公司	本公司	要保人／受益人
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項目 Items	適用收費 Charges																														
	(3) Who bears the Remittance fees:																														
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th data-bbox="395 208 703 293" rowspan="2">Who bears the Remittance fees Banks Charged Fees</th> <th colspan="2" data-bbox="703 208 1139 293">Fees Charged by Remittance Bank or Intermediary Bank ^{Note 1}</th> <th data-bbox="1139 208 1423 293">Fees Charged by The Beneficiary Bank ^{Note 2}</th> </tr> <tr> <th data-bbox="703 293 932 365">Remittance Bank</th> <th data-bbox="932 293 1139 365">Intermediary Bank</th> <th data-bbox="1139 293 1423 365">Beneficiary Bank</th> </tr> </thead> <tbody> <tr> <td data-bbox="395 365 703 432">Remittance Items</td> <td colspan="3" data-bbox="703 365 1423 432"></td> </tr> <tr> <td data-bbox="395 432 703 562">The Policyholder Deliver Premium</td> <td data-bbox="703 432 932 562">The Policyholder</td> <td data-bbox="932 432 1139 562">The Policyholder</td> <td data-bbox="1139 432 1423 562">The Company</td> </tr> <tr> <td data-bbox="395 562 703 757">The Policyholder / Beneficiary The mistake liability belongs to the Company in accordance with Condition 9.5</td> <td data-bbox="703 562 932 757">The Company</td> <td data-bbox="932 562 1139 757">The Company</td> <td data-bbox="1139 562 1423 757">The Company</td> </tr> <tr> <td data-bbox="395 757 703 887">The Policyholder 1.Payment of Total surrender or Partial surrender 2.Return Premium 3.Return distributable investment income</td> <td data-bbox="703 757 932 887">The Company</td> <td data-bbox="932 757 1139 887">The Company</td> <td data-bbox="1139 757 1423 887">The Policyholder</td> </tr> <tr> <td data-bbox="395 887 703 1043">The Company 1.Payments of claims 2.Return Premium 3.Return Policy Account Value</td> <td data-bbox="703 887 932 1043">The Company</td> <td data-bbox="932 887 1139 1043">The Company</td> <td data-bbox="1139 887 1423 1043">The Policyholder / Beneficiary</td> </tr> </tbody> </table> <p data-bbox="395 898 1423 954">Note 1 : If the Policyholder chooses to open a foreign currency account designated by the Company, the fees charged by remittance bank or intermediary bank shall be borne by the Company.</p> <p data-bbox="395 958 1453 1014">Note 2 : If the Beneficiary Bank utilized by Policyholder or Beneficiary is designated by the Company, the fees charged by the beneficiary bank shall be borne by the Company.</p>				Who bears the Remittance fees Banks Charged Fees	Fees Charged by Remittance Bank or Intermediary Bank ^{Note 1}		Fees Charged by The Beneficiary Bank ^{Note 2}	Remittance Bank	Intermediary Bank	Beneficiary Bank	Remittance Items				The Policyholder Deliver Premium	The Policyholder	The Policyholder	The Company	The Policyholder / Beneficiary The mistake liability belongs to the Company in accordance with Condition 9.5	The Company	The Company	The Company	The Policyholder 1.Payment of Total surrender or Partial surrender 2.Return Premium 3.Return distributable investment income	The Company	The Company	The Policyholder	The Company 1.Payments of claims 2.Return Premium 3.Return Policy Account Value	The Company	The Company	The Policyholder / Beneficiary
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評價報告費用 Valuation Charge	<p data-bbox="352 1048 1142 1077">您可於本公司網站查詢投資帳戶評價報告，另可應要求每年提供最多12份評價報告。</p> <p data-bbox="352 1077 1342 1106">每年第13次及其後的評價報告將額外收費，每次為45美元/歐元，以取消單位的方式自保單帳戶價值扣除。</p> <p data-bbox="352 1106 1426 1151">You can inquire your Policy Account Value at the Company Official Website and we will also provide you with up to 12 free valuations each year at your request.</p> <p data-bbox="352 1151 1458 1205">We will make an addition Valuation Charge of USD45/EUR45 for 13th and each subsequent valuation each year. The charge will be deducted the Units from the Policy Account Value.</p>																														



附表二：每月保險成本費率表

Schedule2 : Monthly Cost of Insurance Table

單位：保單幣別元／每萬元

Unit: Policy Currency / per 10,000 Net Amount at Risk

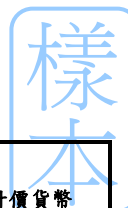
保險年齡 Attained Age	男性 Male	女性 Female	保險年齡 Attained Age	男性 Male	女性 Female	保險年齡 Attained Age	男性 Male	女性 Female
0	0.4	0.3	37	1.3	0.5	74	26.3	15.8
1	0.3	0.2	38	1.4	0.5	75	28.7	17.6
2	0.2	0.2	39	1.5	0.5	76	31.2	19.7
3	0.2	0.1	40	1.6	0.6	77	33.9	21.9
4	0.1	0.1	41	1.8	0.6	78	36.8	24.5
5	0.1	0.1	42	1.9	0.7	79	40.0	27.2
6	0.1	0.1	43	2.1	0.7	80	43.5	30.2
7	0.1	0.1	44	2.3	0.8	81	47.4	33.6
8	0.1	0.1	45	2.5	0.9	82	51.5	37.2
9	0.1	0.1	46	2.7	1.0	83	56.1	41.3
10	0.1	0.1	47	2.9	1.1	84	60.9	45.7
11	0.1	0.1	48	3.2	1.2	85	66.1	50.6
12	0.1	0.1	49	3.5	1.3	86	71.8	56.1
13	0.1	0.1	50	3.7	1.4	87	78.0	62.1
14	0.2	0.1	51	4.0	1.6	88	84.8	68.8
15	0.3	0.1	52	4.3	1.8	89	92.4	76.3
16	0.3	0.2	53	4.6	1.9	90	101.1	84.8
17	0.4	0.2	54	4.9	2.0	91	111.2	95.0
18	0.4	0.2	55	5.2	2.2	92	121.3	107.6
19	0.4	0.2	56	5.6	2.4	93	132.2	119.9
20	0.5	0.2	57	6.0	2.6	94	144.1	133.5
21	0.5	0.2	58	6.6	2.9	95	157.1	148.8
22	0.5	0.2	59	7.3	3.2	96	171.3	165.8
23	0.5	0.2	60	7.9	3.6	97	186.7	184.7
24	0.6	0.2	61	8.5	4.0	98	203.5	205.7
25	0.6	0.3	62	9.1	4.3	99	221.9	229.2
26	0.6	0.3	63	10.0	4.8	100	241.8	255.3
27	0.7	0.3	64	10.9	5.2	101	263.6	284.4
28	0.7	0.3	65	11.9	5.8	102	287.4	316.9
29	0.7	0.3	66	13.0	6.5	103	313.3	353.0
30	0.8	0.3	67	14.2	7.2	104	341.5	393.3
31	0.8	0.3	68	15.5	8.1	105	372.3	438.1
32	0.9	0.3	69	17.0	9.1	106	405.9	488.1
33	0.9	0.3	70	18.6	10.2	107	442.5	543.8
34	1.0	0.4	71	20.3	11.5	108	482.3	605.8
35	1.1	0.4	72	22.2	12.7	109	525.8	674.9
36	1.2	0.4	73	24.2	14.2			

註1：本表僅供參考。因取位關係，每月保險成本每萬元正負誤差 0.1 元。

註2：本公司保留依本公司實際經驗發生率而調整此表的權利。

Note1: This table is only for reference. Due to decimal point round off, there is positive and negative error of 0.1 dollar for the Monthly Cost of Insurance.

Note2: The Company reserves the right to adjust this table in accordance with the actual experience of the Company.



附錄：投資標的一覽表

Appendix: List of Investment Objects

投資標的代號 Fund Code	投資標的名稱 Investment Objects Name	基金類型 Fund Type	投資區域 Investment Area	市場類型 Market Type	計價貨幣 Currency	
K05XN	富蘭克林坦伯頓全球投資系列-全球股票收益基金 (本基金之配息來源可能為本金) ★	Templeton Global Equity Income A (Mdis) USD	股票型 Stock Type	全球 Global	股票 Stock	美元 USD
K08XN	富蘭克林公用事業基金 (本基金之配息來源可能為本金) ★	Franklin Utilities Fund;A	股票型 Stock Type	美國 United States	公用事業 Utilities	美元 USD
K09XN	富蘭克林成長基金 (本基金之配息來源可能為本金) ★	Franklin Growth Fund;A	股票型 Stock Type	美國 United States	成長基金 Growth Fund	美元 USD
K10XN	富蘭克林坦伯頓全球投資系列-生技領航基金	Franklin Biotechnology Discovery A (acc) USD	股票型 Stock Type	美國 United States	生技 Life skill	美元 USD
K11XN	富蘭克林坦伯頓全球投資系列-印度基金	Franklin India A (acc) USD	股票型 Stock Type	印度 India	單一市場 Single Market	美元 USD
K29XN	富蘭克林坦伯頓全球投資系列-金磚四國基金	Templeton BRIC A (acc) USD	股票型 Stock Type	金磚四國 BRIC Countries	股票 Stock	美元 USD
K30XN	富蘭克林坦伯頓全球投資系列-科技基金	Franklin Technology A (acc) USD	股票型 Stock Type	全球 Global	資訊科技 Information Technology	美元 USD
K41XN	富蘭克林坦伯頓全球投資系列-成長(歐元)基金	Templeton Growth (Euro) A (acc) EUR	股票型 Stock Type	全球 Global	成長基金 Growth Fund	歐元 EUR
K42XN	富蘭克林坦伯頓全球投資系列-互利歐洲基金	Franklin Mutual European A (acc) EUR	股票型 Stock Type	歐洲 Europe	區域 Area	歐元 EUR
K17XN	富蘭克林坦伯頓全球投資系列-美國政府基金(本基金之配息來源可能為本金)	Franklin Templeton Investment Funds-Franklin U.S. Government Fund Class A (Mdis) USD	債券型 Bond Type	美國 United States	政府公債 Government Bonds	美元 USD
K25XN	富蘭克林坦伯頓全球投資系列-全球債券基金A美元收入 (基金之配息來源可能為本金) ★	Templeton Global Bond A (Mdis) USD	債券型 Bond Type	全球 Global	國際債券 International Bonds	美元 USD
K27XN	富蘭克林坦伯頓全球投資系列-全球債券基金A美元累積 (基金之配息來源可能為本金) ★	Templeton Global Bond A (acc) USD	債券型 Bond Type	全球 Global	國際債券 International Bonds	美元 USD
K02XN	富蘭克林坦伯頓全球投資系列-全球平衡基金 (本基金之配息來源可能為本金) ★	Templeton Global Balanced A (Qdis) USD	平衡型 Balanced Type	全球 Global	平衡型 Balanced Type	美元 USD
JF05XN	摩根基金-全方位新興市場基金-JPM全方位新興市場(美元)-A股(分派)(本基金之配息來源可能為本金)	JPMorgan Funds - Emerging Markets Equity Fund - JPM Emerging Markets Equity A (dist) - USD	股票型 Stock Type	新興市場 Emerging Markets	新興市場 Emerging Markets	美元 USD
JF06XN	摩根基金-中國基金-JPM中國(美元)-A股(分派)(本基金之配息來源可能為本金)	JPMorgan Funds - China Fund - JPM China A (dist) - USD	股票型 Stock Type	中國 China	單一市場 Single Market	美元 USD
JF14XN	摩根基金-俄羅斯基金-JPM俄羅斯(美元)-A股(分派)(本基金之配息來源可能為本金)	JPMorgan Funds - Russia Fund - JPM Russia A (dist) - USD	股票型 Stock Type	俄羅斯 Russia	單一市場 Single Market	美元 USD
JF16XN	摩根東協基金-摩根東協(美元)(累計)	JPMorgan ASEAN Fund - JPMorgan ASEAN (acc) - USD	股票型 Stock Type	亞洲太平洋(不含日本) Asia Pacific (excluding Japan)	股票 Stock	美元 USD
JF17XN	摩根基金-新興歐洲股票基金	JPM Emerging Europe Equity A Acc USD	股票型 Stock Type	新興歐洲 Emerging Europe	股票 Stock	美元 USD
JF18XN	摩根基金-美國企業成長基金	JPM US Growth A Acc USD	股票型 Stock Type	美國 United States	股票 Stock	美元 USD
JF20XN	摩根基金-環球天然資源基金	JPM Global Natural Resources A Acc USD	股票型 Stock Type	全球 Global	天然資源 Natural Resources	美元 USD
JF21XN	摩根基金-美國科技基金	JPM US Technology A Acc USD	股票型 Stock Type	美國 United States	一般科技 General Technology	美元 USD
J57XN	摩根基金-美國複合收益債券基金 (本基金之配息來源可能為本金) ★	JPM US Aggregate Bond A Inc USD	債券型 Bond Type	美國 United States	複合債券 Composite Bonds	美元 USD
JF04XN	摩根基金-亞太入息基金 (本基金之配息來源可能為本金) ★	JPM Asia Pacific Income A Dis USD	平衡型 Balanced Type	亞洲 Asia	平衡型 Balanced Type	美元 USD
FD16XN	富達中國聚焦基金	Fidelity Funds - China Focus A-USD	股票型 Stock Type	中國 China	單一市場 Single Market	美元 USD
FD18XN	富達基金-全球金融服務基金	Fidelity Funds - Global	股票型 Stock Type	全球 Global	金融	美元



投資標的代號 Fund Code	投資標的名稱 Investment Objects Name	基金類型 Fund Type	投資區域 Investment Area	市場類型 Market Type	計價貨幣 Currency	
		Financial Serv A-USD	Stock Type	Global	Financial	USD
FD20XN	富達基金-全球工業基金	Fidelity Funds - Global Industrials A-EUR	股票型 Stock Type	全球 Global	工業 Industry	歐元 EUR
FD06XN	富達全球債券基金	Fidelity Funds - Global Bond Fund A-USD	債券型 Bond Type	全球 Global	國際債券 International Bonds	美元 USD
FD17XN	富達基金-美元現金基金	Fidelity Funds - US Dollar Cash A-USD	貨幣型 Currency Type	美國 United States	美元貨幣 Dollar Currency	美元 USD
FD21XN	富達基金-歐元現金基金	Fidelity Funds - Euro Cash A-ACC-EUR	貨幣型 Currency Type	歐洲 Europe	歐元貨幣 Euro Currency	歐元 EUR
AG02XN	柏瑞環球基金-柏瑞環球重點股票基金	Pinebridge Global Funds - Global Focus Equity A	股票型 Stock Type	全球 Global	股票 Stock	美元 USD
AG06XN	柏瑞環球基金-柏瑞印度股票基金	PineBridge India Equity A USD	股票型 Stock Type	印度 India	單一市場 Single Market	美元 USD
AG14XN	柏瑞環球基金-柏瑞拉丁美洲股票基金	Pinebridge Global Funds - Latin America Equity A	股票型 Stock Type	拉丁美洲 Latin America	股票 Stock	美元 USD
IV07XN	景順開發中市場基金	Invesco Emerging Markets Equity A AD USD	股票型 Stock Type	新興市場 Emerging Markets	新興市場 Emerging Markets	美元 USD
IV08XN	景順中國基金	Invesco PRC Equity A Annual Dist USD	股票型 Stock Type	中國 China	單一市場 Single Market	美元 USD
IV11XN	景順美國價值股票基金	Invesco US Value Equity A Acc USD	股票型 Stock Type	美國 United States	股票 Stock	美元 USD
SC05XN	施羅德環球基金系列-新興亞洲(美元)A1-累積	Schroder ISF Emerging Asia A1 Acc	股票型 Stock Type	新興亞洲 Emerging Asia	股票 Stock	美元 USD

註:投資標的名稱後方加註「★」者,本投資標的配息前未先扣除應負擔之相關費用。