Dear customer, when you apply for insurance, our sales staff will present you with valid sales credentials, a sample policy terms, information for policyholders, and instructions for filling out the application form. This service will introduce you to the "Information for Policyholders".

1. When applying for insurance, the agent will proactively show their registration card and inform you of the scope of authorization. If they do not proactively show or inform you, the policyholder should request the agent to show it and provide detailed information to ensure their own rights and interests.

2.The insurer and the insured shall truthfully disclose any information regarding the conditions of the insured in the insured document; otherwise, the insurance company may terminate the contract, and the same applies after an insured event occurs.

3.When the policyholder applies for termination of the contract, if the accumulated insurance contract has reached the policy value reserve, the insurance company shall pay the termination fee within one month of receiving the notice.

4.Exclusions refer to the scope of liability that the insurance company is not liable for in the event of an accident, as stipulated in the policy terms.

5. If the initial and renewal premiums for the insurance coverage are overdue, the insurance contract will cease to be effective from the day following the end of the grace period.

6. When the accumulated premium payments reach the policy value reserve, the policyholder may apply to the insurance company for a policy loan in accordance with the terms of the contract.

7.When applying for insurance, the application form should be filled out and signed by the insured in person. If the insured is unable to write, they may authorize a family member to assist, but the process should be noted. The agent and insurance company will proactively provide the policy terms and conditions and issue an official receipt after the insured pays the premium. To understand the contents of your insurance application and protect your rights, please request the agent and insurance company to provide these terms if they do not do so proactively.

8.The right to rescind a contract means that the policyholder may apply to the insurance company in writing, either in person or by registered mail, to rescind the insurance contract within ten days from the day following the delivery of the insurance policy. The insurance company shall refund the premium to the policyholder without interest. The insurance company shall not be liable for any insurance accident that occurs after the contract rescission takes effect. However, if an

insurance accident occurs before the contract rescission takes effect, it shall be deemed that the contract has not been rescinded and the insurance company shall still be liable for insurance.

9.The following limitations apply to death benefits for insured persons under the age of fifteen, or those under guardianship whose guardianship has not yet been revoked:

For insured persons under the age of fifteen, the death benefit agreement, excluding funeral expenses, takes effect from the date the insured reaches the age of fifteen. If the insured dies before reaching the age of fifteen, the death benefit will be converted into a funeral expense insurance benefit. The total amount of funeral expense insurance cannot exceed half of the funeral expense deduction under Article 17 of the Estate and Gift Tax Act. The insurance company is not liable for any amount exceeding this limit, and shall refund the premiums paid for the excess portion without interest.

For insured persons under guardianship whose guardianship has not yet been revoked, the total amount of funeral expense insurance cannot exceed half of the funeral expense deduction under Article 17 of the Estate and Gift Tax Act. The insurance company is not liable for any amount exceeding this limit, and shall refund the premiums paid for the excess portion without interest.

10. If a dispute arises between the insurer and the insured regarding the insurance contract, they may file a complaint with the insurance company, the Financial Consumer Review Center, or the Financial Supervisory Commission of the Executive Yuan.