台灣人壽保險股份有限公司
（以下簡稱「本公司」）

台灣人壽指向贏家指數連結型美元萬能終身壽險(OIU)

Taiwan Life Jhih Siang Ying Jia USD Indexed Universal Life Insurance (OIU)

主要給付項目：(Main Coverage Items)
1.身故保險金 (Death Benefit)
2.完全失能保險金 (Total and Permanent Disability Benefit)
3.祝壽保險金 (Survival Benefit)
4.回饋分享金 (Reward Sharing)

中華民國 115 年 3 月 31 日
台壽字第 1152330012 號函申報
Filed for reference with Letter 1152330012
from Taiwan Life on R.O.C.115.03.31

(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 insurance policy is a non participating policy, in which neither dividend participation nor payment of dividend benefit is granted.)
(本保險為外幣保險單，本公司所收付之款項均以約定幣別計價。)
(This insurance policy is a foreign currency insurance policy. All payments and transactions will be denominated in Assigned Currency.)

◎客戶服務電話：(886)2-8170-5156。
◎ Customer Service Line: (886) 2-8170-5156.

第一條 【保險契約的構成】

本保險單條款、附著之要保書、批註及其他約定書，均為本保險契約（以下簡稱本契約）的構成部分。
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。

Article 1 【Constitution of the Insurance Contract】

The provisions of this policy, the attached insurance proposal, endorsements, and other agreements shall constitute integral parts of this insurance contract (hereinafter referred to as the "Contract").
The interpretation of this Contract shall seek the true intent of the parties and shall not be confined to the literal meaning of the words used. In the event of any ambiguity or discrepancy between the Chinese version and the English version, the Chinese version shall prevail.

第二條 【名詞定義】

本契約所用名詞定義如下：

一、 基本保額：係指本契約所載明之投保金額。要保人在本契約有效期間內，得申請增加或減少基本保額，且須符合第九條約定。惟增加基本保額，需經本公司同意，並自本公司同意日之下一個保單週月日生效；減少後之基本保額，不得低於本保險最低承保金額，並自申請文件送達本公司之下一個保單週月日生效。如該基本保額有所變更時，以變更後之基本保額為準。

二、 淨危險保額：係指當年度保險金額扣除保險金扣除額後，再扣除保單價值準備金之餘額，但不得為負值。

三、 保險金扣除額：係指本公司於計算各項保險金時，因要保人曾經部分提領保單價值準備金而需自當年度保險金額扣除之金額。

四、 保險金額：係指本公司於被保險人身故或完全失能所給付之金額。該金額以淨危險保額與保單價值準備金兩者之總和給付，其中，淨危險保額及保單價值準備金係以被保險人身故日的保單價值準備金計算。

五、 當年度保險金額：

(一) 前五保單年度內：係指要保人於本契約投保時所交付之躉繳保險費乘以 1.1 倍所得之數額，並無條件進位至千美元。

(二) 第六保單年度起：係指基本保額。

六、 保險費：係指要保人於本契約投保時所交付之躉繳保險費及依第七條約定所繳交之保險費。前開所繳交之

保險費需符合本公司繳交保險費相關規定，且交付之保險費金額不得超過本公司網站公佈之上、下限範圍。

七、 保費費用：係指因本契約簽訂及運作所產生並自保險費中扣除之相關費用，包含核保、發單、銷售、服務及其他必要費用。保費費用之金額為要保人繳付之保險費乘以附表二相關費用一覽表中「保費費用」所列之百分率所得之數額。

八、 保險成本：係指提供被保險人本契約身故、完全失能保障所需的成本（標準體之費率表如附表三）。由本公司每月根據訂立本契約時被保險人的性別、體況、扣款當時之保險年齡及淨危險保額計算，並依第十條約定時點扣除。

九、 解約費用：係指本公司依本契約第二十條約定於要保人終止契約時，自給付金額中所收取之費用。其金額按附表二所載之方式計算。

十、 部分提領費用：係指本公司依本契約第二十一條約定於要保人部分提領保單價值準備金時，自給付金額中所收取之費用。其金額按附表二所載之方式計算。

十一、 匯款相關費用：係指包括匯款銀行所收取之匯出費用（含匯款手續費、郵電費）、收款銀行所收取之收款手續費及中間行所收取之轉匯費用，本項費用以匯款銀行、收款銀行與中間行於匯款當時約定之數額為準。

十二、 保險年齡：係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，以後每經過一個保單年度加算一歲。

十三、 首次配置金額：係指依下列順序計算之金額：

(一) 要保人所交付之躉繳保險費扣除保費費用後之餘額；

(二) 扣除首次連結起始日前，本契約應扣除之保險成本；

(三) 加上按前二目之每日淨額，依本契約生效日當月之固定收益公告利率，逐日以日單利計算至首次連結起始日之前一日止之利息。

十四、 首次連結起始日：係指保險費實際入帳日的次一曆月 20 日(例如保險費實際入帳日為 2026 年 1 月 1 日，首次連結起始日則為 2026 年 2 月 20 日)，本公司於該日依要保人投保時指定之配置比例，將首次配置金額配置於固定收益帳戶與指數連結帳戶。

十五、 連結指數：係指本契約提供要保人選擇以計算回饋分享金之指數，其內容如附件一。

十六、 指數編製機構：係指負責編製、計算並發布特定指數的機構，該機構擁有授權使用該指數的權利。

十七、 連結指數評價日：係指連結指數報價市場報價或證券交易所營業之日期，且為我國境內銀行及本公司之營業日。

十八、 保單價值準備金：係指以美元為單位基準，其價值係依本契約固定收益帳戶與指數連結帳戶之保單價值準備金總和。

十九、 固定收益帳戶：係指本契約提供要保人選擇以固定收益公告利率累積保單價值準備金方式之帳戶。

二十、 指數連結帳戶：係指本契約提供要保人選擇以指數連結收益率累積保單價值準備金方式之帳戶。

二十一、 固定收益公告利率：係指本公司於公告日公告，適用於本契約計算固定收益帳戶之保單價值準備金的利率。該利率係參考市場利率及本公司運用此類商品所累積資產的實際狀況而訂定，且不得為負數。如當月未公告者，以前一月之固定收益公告利率為當月之固定收益公告利率。同一連結年度內均適用該保單年度首月公告之固定收益公告利率(例如契約生效日為 2026 年 1 月 1 日，第一連結年度為 2026 年 2 月 20 日至 2027 年 2 月 19 日，而年度內則均適用 2026 年 1 月公告之固定收益公告利率)。

二十二、 指數連結收益率：係指本公司於本契約連結結算日用以計算該連結年度回饋分享金之收益率，該收益率計算方式詳附件二，且不得為負數。本公司將於公告日公告，適用於本契約計算該收益率之相關條件(包括指數參與率)。如當月未公告者，以前一月之指數連結收益率相關條件為當月之指數連結收益率相關條件。同一連結年度內均適用該保單年度首月公告之指數連結收益率相關條件(例如契約生效日為 2026 年 1 月 1 日，第一連結年度為 2026 年 2 月 20 日至 2027 年 2 月 19 日，而年度內則均適用 2026 年 1 月公告之指數連結收益率相關條件)。

二十三、 公告日：係指本公司每曆月第一個營業日，該日公告本契約固定收益公告利率與指數連結收益率相關條件，並將公告於本公司網站(網址：https://www.taiwanlife.com)。

二十四、 連結結算日：係指各連結週年日之前一日，本公司於該日計算各連結年度之回饋分享金。

二十五、 連結週年日：係指本契約首次連結起始日以後每年與首次連結起始日相當之日。自本契約首次連結起始日起算屆滿一年之翌日為第一連結週年日，屆滿二年之翌日為第二連結週年日（例如首次連結起始日為 2026 年 2 月 20 日，則第一連結週年日為 2027 年 2 月 20 日，第二連結週年日為 2028 年 2 月 20

日），以此類推。

二十六、 連結年度：係指於本契約有效期間內，自首次連結起始日起所經過的年度（例如首次連結起始日為2026年2月20日，則第一連結年度為2026年2月20日至2027年2月19日）。

二十七、 回饋分享金：係指本公司於本契約有效期間內之每一連結結算日，自該日(含當日)往前起算，共計十二個保單週月日的指數連結帳戶之保單價值準備金平均值，乘以該連結年度計算的指數連結收益率後所得之金額。

二十八、 保單週月日：係指本契約生效日以後每月與契約生效日相當之日，若當月無相當日者，指該月之末日。

二十九、 保單週年日：係指本契約生效日以後每年與契約生效日相當之日，若當月無相當日者，指該月之末日。自本契約生效日起算屆滿一年之翌日為第一保單週年日，屆滿二年之翌日為第二保單週年日（例如契約生效日為2026年1月1日，則第一保單週年日為2027年1月1日，第二保單週年日為2028年1月1日），以此類推。

Article 2 【Definitions】

For the purposes of this Contract, the terms used herein are defined as follows:

1. "Basic Insured Amount": refers to the insured amount specified in this Contract. During the term of this Contract, the proposer may apply to increase or decrease the Basic Insured Amount in accordance with Article 9. Any increase in the Basic Insured Amount shall be subject to the approval of the Company and shall take effect on the next Monthiversary following the date of such approval by the Company; any decrease in the Basic Insured Amount shall not be lower than the minimum coverage amount of this insurance and shall take effect on the next Monthiversary following the date on which the application documents are received by the Company. In the event of any change in the Basic Insured Amount, the adjusted amount shall prevail.
2. "Net Amount At Risk": refers to the balance of the Annual Insured Amount for the current year after deducting the Deduction Of Sum Assured and the Policy Value Reserve; provided that such amount shall not be negative.
3. "Deduction Of Sum Assured": refers to the amount to be deducted from the Annual Insured Amount for the current year when calculating any insurance benefits, due to the proposer's prior partial withdrawals of the Policy Value Reserve.
4. "Sum Assured": refers to the amount payable by the Company upon the insured's death or Total and Permanent Disability Benefit. Such amount shall be the sum of the Net Amount At Risk and the Policy Value Reserve, both calculated based on the Policy Value Reserve as of the date of the insured's death.
5. "Annual Insured Amount":
   (1) During the first five policy years: refers to the amount equal to the single Premium paid by the proposer at the time of application multiplied by 1.1, rounded up unconditionally to the nearest thousand U.S. dollars.
   (2) From the sixth policy year onward: refers to the Basic Insured Amount.
6. "Premium": refers to the single Premium paid by the proposer at the time of application for this Contract and any Premium paid in accordance with Article 7. The aforesaid Premium payments shall comply with the Company's relevant rules governing Premium payments, and the amount of Premium paid shall not exceed the minimum and maximum limits published on the Company's website.
7. "Policy Fee": refers to the fees and charges arising from the execution and operation of this Contract and to be deducted from the Premium, including underwriting, policy issuance, sales, service, and other necessary expenses. The amount of the Policy Fee shall be equal to the Premium paid by the proposer multiplied by the percentage specified under "Policy Fee" in the Table of Fees and Charges set forth in Appendix II.
8. "Cost Of Insurance": refers to the cost required to provide coverage for the Death Benefit and Total and Permanent Disability Benefit under this Contract (please refer to Appendix III for the standard rate table). The Cost Of Insurance shall be calculated by the Company on a monthly basis based on the insured's sex, underwriting class, Attained Age at the time of deduction, and Net Amount At Risk at the time this Contract is executed, and shall be deducted at the time specified in Article 10.
9. "Surrender Charge": refers to the charge collected by the Company from the payment amount upon termination of this Contract by the proposer pursuant to Article 20. The amount of such charge shall be calculated in accordance with Appendix II.

10. “Partial Withdrawal Charge”: refers to the charge collected by the Company from the payment amount upon partial withdrawal of the Policy Value Reserve by the proposer pursuant to Article 21. The amount of such charge shall be calculated in accordance with Appendix II.
11. “Relevant Remittance Charges”: refers to the charges including the remittance fees (such as handling fees and cable charges) imposed by the remitting bank, the handling fees charged by the receiving bank, and the transfer fees charged by intermediary banks. The applicable amounts shall be based on the rates agreed upon by the remitting bank, the receiving bank, and the intermediary banks at the time of remittance.
12. “Attained Age”: refers to the age of the insured calculated in full years at the time of application, provided that any fraction of a year exceeding six months shall be counted as one full year, and thereafter the Attained Age shall increase by one year for each policy year elapsed.
13. “Initial Allocation Amount”: refers to the amount calculated in the following order:
    (1) the remaining balance after deducting the Policy Fee from the single Premium paid by the proposer;
    (2) further deducting the Cost Of Insurance to be charged under this Contract prior to the First Linked Initial Date;
    (3) plus the interest accrued on the daily net amount of the preceding two subparagraphs, calculated on a daily simple interest basis using the Fixed Declared Interest Rate applicable in the month of the effective date of this Contract, up to the day immediately preceding the First Linked Initial Date.
14. “First Linked Initial Date”: refers to the 20th day of the calendar month following the date on which the Premium is actually credited to the Company’s account (for example, if the Premium is credited on January 1, 2026, the First Linked Initial Date shall be February 20, 2026). On such date, the Company shall allocate the Initial Allocation Amount to the Fixed Income Account and the Index-Linked Account according to the allocation proportion specified by the proposer at the time of application.
15. “Linked-Index”: refers to the index provided under this Contract for the proposer to select for the purpose of calculating the Reward Sharing, the details of which are set forth in Annex I.
16. “Index Compilation Institution”: refers to the entity responsible for compiling, calculating, and publishing a specific index, and which holds the rights to authorize the use of such index.
17. “Linked-Index Valuation Date”: refers to a date on which the Linked-Index is quoted in the relevant market or the stock exchange is open for trading, and which is also a business day for banks in Taiwan and the Company.
18. “Policy Value Reserve”: refers to the value denominated in U.S. dollars, which is equal to the sum of the Policy Value Reserve of the Fixed Income Account and the Index-Linked Account under this Contract.
19. “Fixed Income Account”: refers to an account under this Contract that allows the proposer to accumulate the Policy Value Reserve based on the Fixed Declared Interest Rate.
20. “Index-Linked Account”: refers to an account under this Contract that allows the proposer to accumulate the Policy Value Reserve based on the Index-Linked Rate of Return.
21. “Fixed Declared Interest Rate”: refers to the interest rate announced by the Company on the Declared Date, which is applied to the calculation of the Policy Value Reserve of the Fixed Income Account under this Contract. Such interest rate is determined with reference to market interest rates and the actual performance of assets accumulated by the Company through the operation of similar products and shall not be negative. If no announcement is made in a given month, the Fixed Declared Interest Rate announced in the preceding month shall apply for that month. Within the same Linked Year, the Fixed Declared Interest Rate announced in the first month of the relevant policy year shall apply throughout the entire Linked Year (for example, if this Contract becomes effective on January 1, 2026, the first Linked Year shall be from February 20, 2026 to February 19, 2027, and the Fixed Declared Interest Rate announced in January 2026 shall apply throughout that Linked Year).
22. “Index-Linked Rate of Return”: refers to the rate of return used by the Company on the Linked Settlement Date under this Contract to calculate the Reward Sharing for the applicable Linked Year. The calculation method of such rate is set forth in Annex II, and such rate shall not be negative. The Company shall announce, on the Declared Date, the relevant conditions applicable to the calculation of such rate under this Contract (including the index participation rate). If no announcement is made in a given month, the relevant conditions of the Index-Linked Rate of Return announced in the preceding month shall apply for that month. Within the same Linked Year, the relevant conditions of the Index-Linked Rate of Return announced in the first month of the applicable policy year shall apply throughout the entire Linked Year (for example, if this Contract becomes effective on January 1, 2026, the first Linked Year shall

be from February 20, 2026 to February 19, 2027, and the relevant conditions of the Index-Linked Rate of Return announced in January 2026 shall apply throughout that Linked Year).

23. "Declared Date": refers to the first business day of each calendar month on which the Company announces the Fixed Declared Interest Rate and the relevant conditions of the Index-Linked Rate of Return under this Contract, and such announcements shall be published on the Company's website (https://www.taiwanlife.com).
24. "Linked Settlement Date": refers to the day immediately preceding each Linked Anniversary, on which the Company calculates the Reward Sharing for the respective Linked Year.
25. "Linked Anniversary": refers to the date in each calendar year corresponding to the First Linked Initial Date under this Contract. The day following the completion of one year from the First Linked Initial Date shall be the first Linked Anniversary, and the day following the completion of two years shall be the second Linked Anniversary (for example, if the First Linked Initial Date is February 20, 2026, the first Linked Anniversary shall be February 20, 2027, and the second Linked Anniversary shall be February 20, 2028), and so forth.
26. "Linked Year": refers to each one-year period during the term of this Contract commencing from the First Linked Initial Date (for example, if the First Linked Initial Date is February 20, 2026, the first Linked Year shall be from February 20, 2026 to February 19, 2027).
27. "Reward Sharing": refers to the amount calculated by the Company on each Linked Settlement Date during the term of this Contract by multiplying the average value of the Policy Value Reserve of the Index-Linked Account over the twelve Monthiversaries preceding (and including) such date by the Index-Linked Rate of Return determined for that Linked Year.
28. "Monthiversary": refers to the same date of each subsequent month as and from the effective date of this Contract; if there is no corresponding date in a given month, it shall be the last day of that month.
29. "Policy Anniversary": refers to the same date of each subsequent year as and from the effective date of this Contract; if there is no corresponding date in a given month, it shall be the last day of that month. The day following the completion of one year from the effective date of this Contract shall be the first Policy Anniversary, and the day following the completion of two years shall be the second Policy Anniversary (for example, if this Contract becomes effective on January 1, 2026, the first Policy Anniversary shall be January 1, 2027, and the second Policy Anniversary shall be January 1, 2028), and so forth.

第三條　【保險責任的開始及交付保險費】

本公司應自同意承保並收取躉繳保險費後負保險責任，並應發給保險單作為承保的憑證。

本公司如於同意承保前，預收相當於躉繳保險費之金額時，其應負之保險責任，以同意承保時溯自預收相當於躉繳保險費金額時開始。

前項情形，在本公司為同意承保與否之意思表示前發生應予給付之保險事故時，本公司仍負保險責任。

Article 3　【Commencement of Insurer's Liability and Payment of Premium】

The Company shall assume insurance liability upon its acceptance of the application and receipt of the single Premium, and shall issue the insurance policy as evidence of such coverage.

Where the Company receives, prior to its acceptance of the application, an advance payment equivalent to the single Premium, the commencement of its insurance liability upon such acceptance shall be retroactive to the time when such amount equivalent to the single Premium was received.

In the circumstance described in the preceding paragraph, if an insured event giving rise to a payable claim occurs before the Company makes its decision on whether to accept the application, the Company shall remain liable for such insured event.

第四條　【契約撤銷權】

要保人於本公司寄送或交付保險單之日起算十四日內，得以書面或其他約定方式向本公司撤銷本契約。

要保人依前項約定行使本契約撤銷權者，撤銷的效力應自要保人書面或其他約定方式之意思表示到達翌日零時起生效，本契約自始無效，本公司應無息退還要保人所繳保險費；本契約撤銷生效後所發生的保險事故，本公司不負保險責任。但契約撤銷生效前，若發生保險事故者，視為未撤銷，本公司仍應依本契約約定負保險責任。

Article 4 【Right of Rescission of Contract】

The proposer may rescind this Contract within fourteen (14) days from the date on which the Company mails or delivers the insurance policy, by giving notice in writing or in any other agreed manner to the Company.

Where the proposer exercises the right of rescission in accordance with the preceding paragraph, such rescission shall take effect from 12:00 a.m. on the day immediately following the day on which the proposer's declaration of intent is received by the Company, and this Contract shall be void ab initio. The Company shall refund the Premium paid by the proposer without interest. The Company shall not be liable for any insured event occurring after the rescission becomes effective. However, if an insured event occurs before such rescission becomes effective, it shall be deemed that the Contract has not been rescinded, and the Company shall remain liable in accordance with the provisions of this Contract.

第五條 【保險範圍】

被保險人於本契約有效期間內身故或致成完全失能者，或於保險年齡達一百零五歲之保單週年日之次一連結週年日仍生存時，本公司依本契約約定給付各項保險金。

Article 5 【Coverage】

If, during the term of this Contract, the insured deceases or becomes entitled to the Total and Permanent Disability Benefit, or is still alive on the Linked Anniversary following the Policy Anniversary on which the insured's Attained Age reaches 105, the Company shall pay the relevant benefits in accordance with the provisions of this Contract.

第六條 【寬限期間及契約效力的停止】

本契約自契約生效日起，若本契約項下之保單價值準備金扣除保險單借款本息後之餘額不足以支付當月保險成本時，本公司按日數比例扣除至保單價值準備金為零，本公司應於前述保單價值準備金為零之當日催告要保人交付與投保時相同之躉繳保險費，自催告翌日起三十日內為寬限期間。

前項對要保人之催告，本公司另應通知被保險人以確保其權益。對被保險人之通知，依最後留存於本公司之聯絡資料，以書面、電子郵件、簡訊或其他約定方式擇一發出通知者，視為已完成。

逾寬限期間仍未交付者，本契約自寬限期間終了翌日起停止效力。如在寬限期間內發生保險事故時，本公司應負保險責任，要保人並應按日數比例支付寬限期間內之保險成本。停效期間內發生保險事故時，本公司不負保險責任。

Article 6 【Grace Period and Suspension of Contract】

From the effective date of this Contract, if the remaining balance of the Policy Value Reserve under this Contract, after deduction of the principal and interest of any policy loan, is insufficient to cover the Cost Of Insurance for the current month, the Company shall deduct such amount on a pro rata daily basis until the Policy Value Reserve becomes zero. On the date when the Policy Value Reserve becomes zero, the Company shall demand the proposer to pay a single Premium in the same amount as that at the time of application, and the thirty (30) days following the day after such demand shall constitute the Grace Period.

In addition to the demand to the proposer as set forth in the preceding paragraph, the Company shall also notify the insured in order to safeguard his/her/its interests. Such notification to the insured shall be deemed duly given if sent by any one of the following methods based on the latest contact information retained by the Company: written notice, e-mail, text message, or any other agreed means.

If the Premium is not paid within the Grace Period, this Contract shall be suspended from the day immediately following the expiration of the Grace Period. If an insured event occurs during the Grace Period, the Company shall be liable, and the proposer shall pay the Cost Of Insurance for the Grace Period on a pro rata daily basis. The Company shall not be liable for any insured event occurring during the period in which this Contract is suspended.

第七條 【本契約效力的恢復】

本契約停止效力後，要保人得在停效日起二年內，申請復效。但保險期間屆滿後不得申請復效。

要保人於停止效力之日起六個月內提出前項復效申請，並經要保人清償寬限期間欠繳之保險成本，並另外繳交與投保時相同之躉繳保險費後，自翌日上午零時起，開始恢復其效力。

要保人於停止效力之日起六個月後提出第一項之復效申請者，本公司得於要保人之復效申請送達本公司之日起

一個月內要求要保人提供被保險人之可保證明。要保人如未於二十日內交齊本公司要求提供之可保證明者，本公司得退回該次復效之申請。
被保險人之危險程度有重大變更已達拒絕承保程度者，本公司得拒絕其復效。
本公司未於第三項約定期限內要求要保人提供可保證明，或於收齊可保證明後一個月內不為拒絕者，視為同意復效，並經要保人清償及繳交第二項約定之各項金額後，自翌日上午零時起，開始恢復其效力。
要保人依第三項提出申請復效者，除有同項後段或第四項之情形外，於交齊可保證明，並清償及繳交第二項約定之各項金額後，自翌日上午零時起，開始恢復其效力。
第二項、第五項及第六項繳交與投保時相同之躉繳保險費，本公司於保險費實際入帳日起，將前述保險費加上依該連結年度適用之固定收益公告利率，逐日以日單利計算至次一連結週年日前一日止之利息，並於翌日依第十四條之約定配置於固定收益帳戶與指數連結帳戶。
本契約因第三十五條約定停止效力而申請復效者，除復效程序依前七項約定辦理外，如有第三十五條第一項所約定保單價值準備金不足扣抵保險單借款本息時，不足扣抵部分應一併清償之。
本契約效力恢復時，本公司按日數比例收取當期未經過期間之保險成本，以後仍依約定扣除保險成本。
基於保戶服務，本公司於保險契約停止效力後至得申請復效之期限屆滿前三個月，將以書面、電子郵件、簡訊或其他約定方式擇一通知要保人有行使第一項申請復效之權利，並載明要保人未於第一項約定期限屆滿前恢復保單效力者，契約效力將自第一項約定期限屆滿之日翌日上午零時起終止，以提醒要保人注意。
本公司已依要保人最後留於本公司之前項聯絡資料發出通知，視為已完成前項之通知。
第一項約定期限屆滿時，本契約效力即行終止，本契約若累積達有保單價值準備金，本公司應主動退還剩餘之保單價值準備金。

Article 7 【Reinstatement of Validity of Contract】

Where this Contract is suspended, the proposer may apply for reinstatement within two (2) years from the date of suspension; provided that no application for reinstatement shall be accepted after the expiration of the term of this Contract.
If the proposer submits an application for reinstatement within six (6) months from the date of suspension, and has paid in full the Cost Of Insurance due during the Grace Period and additionally pays a single Premium in the same amount as that at the time of application, this Contract shall be reinstated from 12:00 a.m. on the following day.
If the proposer submits an application for reinstatement after six (6) months from the date of suspension, the Company may, within one (1) month from receipt of such application, require the proposer to provide evidence of insurability of the insured. If the proposer fails to submit all required evidence of insurability within twenty (20) days, the Company may return such application for reinstatement.
If the risk profile of the insured has materially changed to the extent that the Company would decline coverage, the Company may refuse reinstatement.
If the Company does not request the proposer to provide evidence of insurability within the time limit specified in Paragraph 3, or does not refuse reinstatement within one (1) month after receipt of such evidence, it shall be deemed that the Company has agreed to the reinstatement. Upon the proposer's full payment of all amounts required under Paragraph 2, this Contract shall be reinstated from 12:00 a.m. on the following day.
Where the proposer submits an application for reinstatement pursuant to Paragraph 3, except in the circumstances specified in the latter part of the same paragraph or Paragraph 4, this Contract shall be reinstated from 12:00 a.m. on the following day upon submission of all required evidence of insurability and full payment of the amounts required under Paragraph 2.
For the single Premium payments required under Paragraphs 2, 5, and 6, the Company shall, from the date on which such Premium is actually credited, calculate interest on a daily simple interest basis using the Fixed Declared Interest Rate applicable to the relevant Linked Year, up to the day immediately preceding the next Linked Anniversary. On the following day, the total amount shall be allocated to the Fixed Income Account and the Index-Linked Account in accordance with Article 14.
If this Contract is reinstated due to suspension pursuant to Article 35, in addition to the reinstatement procedures specified in the preceding seven paragraphs, any shortfall where the Policy Value Reserve is insufficient to offset the principal and interest of policy loans as set forth in Paragraph 1 of Article 35 shall also be fully repaid.
Upon reinstatement of this Contract, the Company shall collect the Cost Of Insurance for the unexpired portion of the current period on a pro rata daily basis, and thereafter shall continue to deduct the Cost Of Insurance in accordance with the provisions of this Contract.

For the purpose of policyholder service, within the three (3) months prior to the expiration of the period during which reinstatement may be applied for, the Company shall notify the proposer, by written notice, e-mail, text message, or any other agreed means, of the right to apply for reinstatement as set forth in Paragraph 1. Such notice shall also specify that if the proposer fails to reinstate this Contract before the expiration of such period, the Contract shall terminate from 12:00 a.m. on the day immediately following the expiration of such period.

The notification shall be deemed duly given once it has been sent by the Company in accordance with the proposer's latest contact information on record.

Upon expiration of the period specified in Paragraph 1, this Contract shall be terminated. If any Policy Value Reserve remains accumulated under this Contract, the Company shall refund such remaining Policy Value Reserve.

第八條　【告知義務與本契約的解除】

要保人或被保險人在訂立本契約時，對於本公司要保書書面詢問的告知事項應據實說明，如有為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估計者，本公司得解除契約，且得不退還已扣繳之保費費用及保險成本，其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。

要保人或被保險人在增加基本保額時，對於本公司書面（或電子申請文件）詢問的告知事項應據實說明，如有為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估計者，本公司得解除該加保部分之契約，且得不退還已扣繳之保費費用及保險成本，其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。

前二項解除契約權，自本公司知有解除或不成立之原因後，經過一個月不行使而消滅；或自契約開始日、增加基本保額日起，經過二年不行使而消滅。

本公司依第一項解除契約時，若本契約項下之保單價值準備金大於零，則本公司以解除契約通知發出的保單價值準備金返還予要保人。倘被保險人已身故，且已收齊第二十九條約定之申領文件，則本公司以被保險人身故日之保單價值準備金返還予要保人。

Article 8　【Duty of Disclosure and Rescission of Contract】

When entering into this Contract, the proposer and the insured shall make truthful disclosures in response to the written inquiries set forth in the proposal of the Company. In the event of any concealment, nondisclosure, or misrepresentation sufficient to alter or reduce the Company's assessment of risk, the Company may rescind this Contract and may retain the Policy Fee and Cost Of Insurance already deducted, and the same shall apply even after the occurrence of an insured event. However, this shall not apply where the occurrence of the risk is not attributable to any fact disclosed or not disclosed.

When applying to increase the Basic Insured Amount, the proposer and the insured shall make truthful disclosures in response to the written (or electronic) inquiries of the Company. In the event of any concealment, nondisclosure, or misrepresentation sufficient to alter or reduce the Company's assessment of risk, the Company may rescind the portion of this Contract relating to such increase and may retain the Policy Fee and Cost Of Insurance already deducted, and the same shall apply even after the occurrence of an insured event. However, this shall not apply where the occurrence of the risk is not attributable to any fact disclosed or not disclosed.

The right of rescission under the preceding two paragraphs shall lapse if not exercised within one (1) month from the date on which the Company becomes aware of the cause for rescission or invalidity, or within two (2) years from the commencement date of this Contract or the effective date of the increase of the Basic Insured Amount.

Where the Company rescinds this Contract pursuant to Paragraph 1, if the Policy Value Reserve under this Contract is greater than zero, the Company shall refund to the proposer the Policy Value Reserve as of the date of issuance of the notice of rescission. If the insured has deceased and all required claim documents under Article 29 have been duly submitted, the Company shall refund to the proposer the Policy Value Reserve as of the date of death of the insured.

第九條　【基本保額的變更】

要保人於本契約有效期間內，得申請基本保額變更，其變更方式分別按下列各款約定辦理：

一、 減少基本保額：

要保人得申請減少基本保額，並經本公司同意後依相關辦法申請減少基本保額，但是減額後的基本保額，需符合本契約承保金額限制。

減少基本保額之申請，自本公司收齊書面申請文件後的下一個保單週月日生效。

二、 增加基本保額：

要保人得申請增加基本保額，需檢具被保險人之可保證明，並經本公司同意後增加之，但是增額後的基本保額，需符合本契約承保金額限制。

增加基本保額之申請，自本公司同意後的下一個保單週月日生效。

Article 9 【Adjustment of Basic Insured Amount】

During the term of this Contract, the proposer may apply for adjustment of the Basic Insured Amount, which shall be processed in accordance with the following provisions:

1. Decrease of Basic Insured Amount:

   The proposer may apply to decrease the Basic Insured Amount, and such decrease shall be subject to the approval of the Company and processed in accordance with the applicable procedures; provided that the Basic Insured Amount after such decrease shall comply with the minimum coverage requirements under this Contract.

   The decrease of the Basic Insured Amount shall take effect on the next Monthiversary following the date on which the Company receives all required written application documents.

2. Increase of Basic Insured Amount:

   The proposer may apply to increase the Basic Insured Amount by providing evidence of insurability of the insured, and such increase shall be subject to the approval of the Company; provided that the Basic Insured Amount after such increase shall comply with the coverage requirements under this Contract.

   The increase of the Basic Insured Amount shall take effect on the next Monthiversary following the approval by the Company.

第十條 【保險成本的收取方式】

本公司於本契約生效日及每保單週月日將計算本契約之保險成本，於保單週月日當時依序自帳戶之保單價值準備金扣除之，被保險人於保險年齡達一百零五歲之保單週年日後，若保單週月日至次一連結週年日未滿足月時，將按日數比例收取當期未經過期間之保險成本。但首次連結起始日前之保險成本，依第二條第十三款約定自首次配置金額扣除。

前項之扣除順序，要保人投保本契約時，應於要保書約定。要保人未作前述約定，或所約定帳戶之保單價值準備金不足以支付保險成本時，本公司將按各帳戶之保單價值準備金占總保單價值準備金之比例扣取。要保人亦得於本契約有效期間內隨時向本公司提出變更該扣除順序。

Article 10 【Method of Deduction of Cost Of Insurance】

The Company shall calculate the Cost Of Insurance under this Contract on the effective date of this Contract and on each Monthiversary, and shall deduct such Cost Of Insurance from the Policy Value Reserve of the accounts in sequence on each Monthiversary. After the Policy Anniversary on which the insured's Attained Age reaches 105, if the period from a Monthiversary to the next Linked Anniversary is less than one full month, the Cost Of Insurance for the unexpired portion of the current period shall be charged on a pro rata daily basis. However, the Cost Of Insurance prior to the First Linked Initial Date shall be deducted from the Initial Allocation Amount in accordance with Subparagraph 13 of Article 2.

The order of deduction referred to in the preceding paragraph shall be specified by the proposer in the proposal at the time of application. If no such specification is made, or if the Policy Value Reserve of the designated account is insufficient to cover the Cost Of Insurance, the Company shall deduct the Cost Of Insurance proportionately based on the ratio of the Policy Value Reserve of each account to the total Policy Value Reserve. The proposer may also request a change to such order of deduction at any time during the term of this Contract.

第十一條 【貨幣單位與匯率風險】

本契約各項給付、保險費之收取或返還及其他款項之收付，皆以美元為貨幣單位。

要保人及受益人須留意前揭計價幣別在未來兌換成其他幣別時將會因匯率之不同產生匯兌上的差異，此差異可能使要保人或受益人享有匯兌價差的收益或造成損失，要保人及受益人須自行承擔該部分之風險。

Article 11 【Currency and Exchange Rate Risk】

All benefits, Premium payments, refunds, and any other payments under this Contract shall be denominated in U.S. dollars.

The proposer and the beneficiary shall be aware that when the above-mentioned currency is converted into another currency in the future, exchange rate fluctuations may result in gains or losses. The proposer and the beneficiary shall bear such exchange rate risk.

第十二條 【付款方式】

本契約各項保險費、保險給付、費用及其他款項之收付，得以金融機構之外匯存款帳戶存撥或依要保書約定方式收付之。

Article 12 【Method of Payment】

All Premiums, insurance benefits, fees, and other payments under this Contract may be paid or received through foreign currency deposit accounts at financial institutions or by any other method agreed upon in the proposal.

第十三條 【匯款相關費用及其負擔對象】

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：

一、 因可歸責於本公司之錯誤原因，致本公司依第三十七條第三項約定為退還或給付所生之相關匯款費用。

二、 因可歸責於本公司之錯誤原因，要保人或受益人依第三十七條第二項第三款約定為補繳或返還所生之相關匯款費用。

三、 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。

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：https://www.taiwanlife.com)查詢。

Article 13 【Remittance Charges and Allocation of Responsibility】

Where any remittance charges are incurred in connection with payments under this Contract, except for the remittance charges specified in the following subparagraphs which shall be borne by the Company, the charges imposed by the remitting bank and any intermediary bank shall be borne by the remitter, and the handling fees charged by the receiving bank shall be borne by the recipient:

1. Remittance charges incurred due to refunds or payments made by the Company pursuant to Paragraph 3 of Article 37 as a result of an error attributable to the Company.
2. Remittance charges incurred due to supplementary payments or refunds made by the proposer or beneficiary pursuant to Subparagraph 3, Paragraph 2 of Article 37 as a result of an error attributable to the Company.
3. Remittance charges incurred where a remittance by the proposer or beneficiary cannot be completed due to incorrect remittance account information provided by the Company.

If the proposer or beneficiary chooses to make or receive payments through a foreign currency deposit account at a bank designated by the Company, and the remitting bank and receiving bank are the same, all remittance charges shall be borne by the Company, and the provisions of the preceding paragraph shall not apply.

Information regarding the banks designated by the Company is available on the Company's website (https://www.taiwanlife.com).

第十四條 【固定收益帳戶與指數連結帳戶配置比例約定】

要保人投保本契約時，應於要保書選擇固定收益帳戶與指數連結帳戶配置比例。

要保人於首次連結起始日起，得以書面或其他約定方式通知本公司變更前項選擇，並應於申請書（或電子申請文件）中載明欲變更之固定收益帳戶與指數連結帳戶配置比例。但於各連結週年日的前二十日，本公司得暫停受理前述變更。

本公司以收到前項申請書（或電子申請文件）後之次一個連結週年日，依變更後之固定收益帳戶與指數連結帳戶配置比例進行配置。

Article 14 【Allocation Proportion between Fixed Income Account and Index-Linked Account】

At the time of application for this Contract, the proposer shall specify in the proposal the allocation proportion between the

Fixed Income Account and the Index-Linked Account.

From the First Linked Initial Date, the proposer may, by written notice or any other agreed means, notify the Company to change the allocation proportion specified in the preceding paragraph, and shall specify the revised allocation proportion between the Fixed Income Account and the Index-Linked Account in the application form (or electronic application document). However, the Company may suspend the acceptance of such changes during the twenty (20) days preceding each Linked Anniversary.

The Company shall, on the next Linked Anniversary following the receipt of the application form (or electronic application document) as described in the preceding paragraph, allocate the amounts in accordance with the revised allocation proportion between the Fixed Income Account and the Index-Linked Account.

第十五條 【連結指數之新增、調整與終止】

本公司得依下列方式，新增、調整與終止連結指數之提供：

一、 本公司得新增連結指數供要保人選擇連結。

二、 本公司得主動終止某一連結指數，經終止之連結指數自公布之終止日起，於該連結年度之連結結算日失其效力，要保人得選擇自該連結結算日之次日起適用其他連結指數或配置於固定收益帳戶。前述終止事宜，應於本公司網站公布，並以書面或其他約定方式通知要保人。

三、 本公司接獲某一連結指數之異動、註銷或終止指數授權，應於接獲該指數編製機構之通知後五日內於本公司網站公布，並另於收到通知後三十日內以書面或其他約定方式通知要保人。

連結指數依第一項第二款或第三款終止或調整後，要保人應於接獲本公司書面或其他約定方式通知後十五日內向本公司提出變更申請。

若要保人未於前項期限內提出申請，或因不可歸責於本公司之事由致本公司接獲前項申請時已無法依要保人指定之方式辦理，視為要保人同意以該通知約定之方式處理。而該處理方式亦將於本公司網站公布。

本契約關於連結指數之全部條款適用於新增的連結指數。

Article 15 【Addition, Adjustment, and Termination of Linked-Index】

The Company may add, adjust, or terminate the provision of Linked-Index(es) in the following manner:

1. The Company may add new Linked-Index(es) for selection by the proposer.
2. The Company may unilaterally terminate any Linked-Index. A terminated Linked-Index shall cease to be effective on the Linked Settlement Date of the relevant Linked Year following the announced termination date. The proposer may choose, from the day immediately following such Linked Settlement Date, to apply another Linked-Index or to allocate the amount to the Fixed Income Account. Such termination shall be published on the Company's website and notified to the proposer by written notice or any other agreed means.
3. Where the Company receives notice of any amendment, cancellation, or termination of authorization of a Linked-Index, it shall publish such information on the Company's website within five (5) days after receiving notice from the Index Compilation Institution, and shall further notify the proposer by written notice or any other agreed means within thirty (30) days thereafter.

Following the termination or adjustment of a Linked-Index pursuant to Subparagraph 2 or 3 of Paragraph 1, the proposer shall submit an application for change to the Company within fifteen (15) days after receiving the Company's written notice or other agreed notification.

If the proposer fails to submit such application within the prescribed period, or if, due to reasons not attributable to the Company, the Company is unable to process the application in accordance with the proposer's instructions at the time of receipt, the proposer shall be deemed to have agreed to the handling method specified in the notice. Such handling method shall also be published on the Company's website.

All provisions of this Contract relating to Linked-Index(es) shall apply to any newly added Linked-Index(es).

第十六條 【特殊情事之評價與處理】

連結指數於連結指數評價日遇有下列情事之一，致指數編製機構無法計算和發布連結指數，導致本公司無法計算回饋分享金時，本公司將不負擔利息，並待指數恢復發布之日，計算回饋分享金之金額：

一、 因天災、地變、罷工、怠工、不可抗力之事件或其他意外事故所致者。

二、 國內外政府單位之命令。

三、 連結指數非因例假日而停止報價或交易。
四、 非因正常交易情形致匯兌交易受限制。
五、 非可歸責於本公司之事由致使用之通信中斷。
六、有本公司與指數編製機構間無從履行連結約定之特殊情事者。
本公司依第二條第二十七款約定計算回饋分享金時，如連結指數遇前項各款情事之一，致指數編製機構無法計算和發布連結指數，本契約不計算該指數之回饋分享金，且不加計利息。待特殊情事終止時，本公司應即重新計算回饋分享金。
第一項特殊情事發生時，本公司應主動以書面或其他約定方式告知要保人。

Article 16 【Valuation and Handling of Special Circumstances】

If, on a Linked-Index Valuation Date, any of the following circumstances occurs such that the Index Compilation Institution is unable to calculate or publish the Linked-Index, thereby preventing the Company from calculating the Reward Sharing, the Company shall not bear any interest, and shall calculate the amount of Reward Sharing upon the date when the index resumes publication:

1. Events caused by natural disasters, earth movements, strikes, work stoppages, force majeure, or other unforeseen incidents.
2. Orders issued by domestic or foreign governmental authorities.
3. Suspension of quotation or trading of the Linked-Index not due to regular holidays.
4. Restrictions on foreign exchange transactions not arising from normal market conditions.
5. Interruption of communication systems not attributable to the Company.
6. Any special circumstance under which the Company and the Index Compilation Institution are unable to perform the index-linking arrangement.

When calculating the Reward Sharing in accordance with Subparagraph 27 of Article 2, if any of the circumstances set forth in the preceding paragraph occurs such that the Index Compilation Institution is unable to calculate or publish the Linked-Index, the Reward Sharing associated with such index shall not be calculated under this Contract, and no interest shall accrue. Upon cessation of such special circumstances, the Company shall promptly recalculate the Reward Sharing.
Upon the occurrence of any special circumstance as described in Paragraph 1, the Company shall proactively notify the proposer by written notice or any other agreed means.

第十七條 【保單價值準備金之通知】

本契約於有效期間內，本公司將依約定方式，採書面或電子郵遞方式每年通知要保人其保單價值準備金。
前項保單價值準備金內容將依第十八條第一項第二款、第三款及第十八條第二項第一款、第二款揭示。

Article 17 【Notification of Policy Value Reserve】

During the term of this Contract, the Company shall, in accordance with the agreed method, notify the proposer annually of the Policy Value Reserve by written notice or electronic mail.
The content of the Policy Value Reserve referred to in the preceding paragraph shall be disclosed in accordance with Subparagraphs 2 and 3 of Paragraph 1, and Subparagraphs 1 and 2 of Paragraph 2 of Article 18.

第十八條 【保單價值準備金的計算與查詢】

固定收益帳戶之保單價值準備金係指自保險費實際入帳日起，依下列順序計算所得之金額：
一、 首次連結起始日前：
(一) 要保人所交付之躉繳保險費扣除保費費用後之餘額；
(二) 扣除首次連結起始日前，本契約應扣除之保險成本；
(三) 加上按前二目之每日淨額，依本契約生效日當月之固定收益公告利率，逐日以日單利計算至首次連結起始日之前一日止之利息。
二、 第一連結年度：
(一) 首次連結起始日配置於固定收益帳戶之金額。
(二) 扣除固定收益帳戶於保單週月日應扣繳之保險成本。
(三) 扣除要保人申請部分提領中固定收益帳戶之金額。

(四) 每日依前三目之淨額加計按該連結年度適用之固定收益公告利率以複利法計算之金額。

三、 第二連結年度及以後：

(一) 前一連結年度末之固定收益帳戶之保單價值準備金。

(二) 加上或扣除於連結週年日依第十四條約定配置於固定收益帳戶之金額。

(三) 加上於連結週年日依第十九條約定給付回饋分享金之金額。

(四) 扣除固定收益帳戶於保單週月日應扣繳之保險成本。

(五) 扣除要保人申請部分提領中固定收益帳戶之金額。

(六) 每日依前五目之淨額加計按該連結年度適用之固定收益公告利率以複利法計算之金額。

指數連結帳戶之保單價值準備金係指自首次連結起始日起，依下列順序計算所得之金額：

一、 第一連結年度：

(一) 首次連結起始日配置於指數連結帳戶之金額。

(二) 扣除指數連結帳戶於保單週月日應扣繳之保險成本。

(三) 扣除要保人申請部分提領中指數連結帳戶之金額。

(四) 每日依前三目淨額計算之金額。

二、 第二連結年度及以後：

(一) 前一連結年度末之指數連結帳戶之保單價值準備金。

(二) 加上或扣除於連結週年日依第十四條約定配置於指數連結帳戶之金額。

(三) 加上於連結週年日依第十九條約定給付回饋分享金之金額。

(四) 扣除指數連結帳戶於保單週月日應扣繳之保險成本。

(五) 扣除要保人申請部分提領中指數連結帳戶之金額。

(六) 每日依前五目淨額計算之金額。

本契約保單價值準備金之相關訊息可至本公司網站(網址：https://www.taiwanlife.com)查詢。

Article 18 【Calculation and Inquiry of Policy Value Reserve】

The Policy Value Reserve of the Fixed Income Account refers to the amount calculated from the date on which the Premium is actually credited, in accordance with the following sequence:

1. Prior to the First Linked Initial Date:
   (1) the remaining balance after deducting the Policy Fee from the single Premium paid by the proposer;
   (2) deducting the Cost Of Insurance to be charged under this Contract prior to the First Linked Initial Date;
   (3) plus the interest accrued on the daily net amount of the preceding two items, calculated on a daily simple interest basis using the Fixed Declared Interest Rate applicable in the month of the effective date of this Contract, up to the day immediately preceding the First Linked Initial Date.
2. First Linked Year:
   (1) the amount allocated to the Fixed Income Account on the First Linked Initial Date;
   (2) deducting the Cost Of Insurance to be charged from the Fixed Income Account on each Monthiversary;
   (3) deducting the amount withdrawn from the Fixed Income Account upon the proposer's request for partial withdrawal;
   (4) accruing, on a daily basis, the amount calculated by applying compound interest using the Fixed Declared Interest Rate applicable to the relevant Linked Year to the net amount of the preceding three items.
3. Second Linked Year and thereafter:
   (1) the Policy Value Reserve of the Fixed Income Account at the end of the preceding Linked Year;
   (2) adding or deducting the amount allocated to the Fixed Income Account on the Linked Anniversary in accordance with Article 14;
   (3) adding the amount of Reward Sharing paid on the Linked Anniversary in accordance with Article 19;
   (4) deducting the Cost Of Insurance to be charged from the Fixed Income Account on each Monthiversary;
   (5) deducting the amount withdrawn from the Fixed Income Account upon the proposer's request for partial withdrawal;
   (6) accruing, on a daily basis, the amount calculated by applying compound interest using the Fixed Declared Interest Rate applicable to the relevant Linked Year to the net amount of the preceding five items.

The Policy Value Reserve of the Index-Linked Account refers to the amount calculated from the First Linked Initial Date in

accordance with the following sequence:

1. First Linked Year:
   (1) the amount allocated to the Index-Linked Account on the First Linked Initial Date;
   (2) deducting the Cost Of Insurance to be charged from the Index-Linked Account on each Monthiversary;
   (3) deducting the amount withdrawn from the Index-Linked Account upon the proposer's request for partial withdrawal;
   (4) calculating, on a daily basis, the net amount of the preceding three items.
2. Second Linked Year and thereafter:
   (1) the Policy Value Reserve of the Index-Linked Account at the end of the preceding Linked Year;
   (2) adding or deducting the amount allocated to the Index-Linked Account on the Linked Anniversary in accordance with Article 14;
   (3) adding the amount of Reward Sharing paid on the Linked Anniversary in accordance with Article 19;
   (4) deducting the Cost Of Insurance to be charged from the Index-Linked Account on each Monthiversary;
   (5) deducting the amount withdrawn from the Index-Linked Account upon the proposer's request for partial withdrawal;
   (6) calculating, on a daily basis, the net amount of the preceding five items.

Information relating to the Policy Value Reserve under this Contract is available on the Company's website (https://www.taiwanlife.com).

第十九條 【回饋分享金的給付與查詢】

本公司於本契約有效期間內之每一連結結算日，按本契約各該連結年度適用之指數連結收益率相關條件，並依第二條第二十七款約定回饋分享金之計算方式而得之金額，於連結週年日分配予要保人。

要保人得以書面或其他約定方式向本公司申請，於下列二款方式中擇一，作為本公司之給付方式。但要保人未選擇時，本公司以第一款投入指數連結帳戶方式給付：

一、 投入指數連結帳戶：將該連結年度之回饋分享金投入指數連結帳戶。

二、 投入固定收益帳戶：將該連結年度之回饋分享金投入固定收益帳戶。

本公司就第二條第二十七款約定計算所得之回饋分享金，將於本公司網站(網址：https://www.taiwanlife.com)提供查詢介面供要保人查詢。

要保人得以書面或其他約定方式向本公司申請變更第二項回饋分享金給付方式，但於各連結週年日的前二十日，本公司暫停受理前述變更。

於各該連結年度之連結結算日以前，本契約因第六條約定停止效力，或因第二十條、第二十五條、第二十六條、第二十七條約定致效力終止者，本公司不給付該連結年度之回饋分享金。

Article 19 【Payment and Inquiry of Reward Sharing】

On each Linked Settlement Date during the term of this Contract, the Company shall calculate the Reward Sharing in accordance with the relevant conditions of the Index-Linked Rate of Return applicable to the respective Linked Year and the calculation method set forth in Subparagraph 27 of Article 2, and shall allocate such amount to the proposer on the Linked Anniversary.

The proposer may apply to the Company, by written notice or any other agreed means, to select one of the following methods as the method of payment. If no selection is made, the Company shall adopt the method specified in Subparagraph 1:

1. Allocation to the Index-Linked Account: the Reward Sharing for the relevant Linked Year shall be allocated to the Index-Linked Account.
2. Allocation to the Fixed Income Account: the Reward Sharing for the relevant Linked Year shall be allocated to the Fixed Income Account.

The Company shall provide an inquiry interface on its website (https://www.taiwanlife.com) for the proposer to access the Reward Sharing calculated in accordance with Subparagraph 27 of Article 2.

The proposer may apply to the Company, by written notice or any other agreed means, to change the method of payment of Reward Sharing as set forth in Paragraph 2; provided that the Company may suspend the acceptance of such changes during the twenty (20) days preceding each Linked Anniversary.

If, prior to the Linked Settlement Date of a given Linked Year, this Contract is suspended pursuant to Article 6 or terminated pursuant to Articles 20, 25, 26, or 27, the Company shall not pay the Reward Sharing for that Linked Year.

第二十條 【契約的終止】

要保人得隨時終止本契約。

前項契約之終止，自本公司收到要保人書面或其他約定方式通知時，開始生效。

要保人繳費累積達有保單價值準備金而申請終止契約時，本公司應以收到前項通知之次一個營業日的保單價值準備金扣除解約費用後之餘額計算解約金，及按未經過日數比例計算未到期之保險成本，並於接到通知之日起一個月內償付之。逾期本公司應加計利息給付，其利息按年利率百分之五計算。

前項解約費用如附表二。

Article 20 【Termination of Contract】

The proposer may terminate this Contract at any time.

Such termination shall take effect upon receipt by the Company of the proposer's written notice or any other agreed notification.

Where the proposer applies for termination of this Contract after accumulation of a Policy Value Reserve, the Company shall calculate the surrender value based on the Policy Value Reserve as of the next business day following receipt of the notice referred to in the preceding paragraph, after deducting the Surrender Charge, and shall also calculate the unearned Cost Of Insurance on a pro rata daily basis. The Company shall make payment within one (1) month from the date of receipt of such notice. In case of delay, the Company shall pay interest at an annual rate of five percent (5%).

The Surrender Charge referred to in the preceding paragraph shall be as set forth in Appendix II.

第二十一條【保單價值準備金的部分提領】

於本契約有效期間內，如累積有保單價值準備金時，要保人得向本公司提出申請部分提領其保單價值準備金，但每次提領之保單價值準備金不得低於美元一千元且提領後的保單價值準備金不得低於美元二萬元。

前述部分提領之申請，本公司每保單月份僅受理一次。其部分提領的部分視為終止契約。前項申請減少保單價值準備金視為契約之部分終止。

要保人申請部分提領時，按下列方式處理：

一、要保人必須在申請文件中指明部分提領保單價值準備金之金額，並應優先提領固定收益帳戶。如固定收益保單價值準備金為零時，其不足額始提領指數連結保單價值準備金。

二、本公司以收到前款申請文件後之次一個營業日為準計算部分提領的保單價值準備金。

三、本公司將於收到要保人之申請文件後一個月內，支付部分提領的金額扣除部分提領費用後之餘額。逾期本公司應加計利息給付，其利息按年利率百分之五計算。

前項部分提領費用如附表二。

若要保人申請部分提領時，本公司於部分提領後將依第二十二條約定重新計算保險金扣除額。

Article 21 【Partial Withdrawal of Policy Value Reserve】

During the term of this Contract, if any Policy Value Reserve has been accumulated, the proposer may apply to the Company for a partial withdrawal of the Policy Value Reserve; provided that the amount withdrawn each time shall not be less than USD 1,000, and the remaining Policy Value Reserve after such withdrawal shall not be less than USD 20,000.

The Company shall accept only one (1) application for partial withdrawal per policy month. The portion withdrawn shall be deemed as a partial termination of this Contract. Any reduction of the Policy Value Reserve pursuant to the preceding paragraph shall be deemed as a partial termination of this Contract.

When the proposer applies for a partial withdrawal, it shall be processed in accordance with the following:

1. The proposer shall specify in the application document the amount of Policy Value Reserve to be withdrawn and shall withdraw first from the Fixed Income Account. If the Policy Value Reserve in the Fixed Income Account is zero, any shortfall shall then be withdrawn from the Index-Linked Account.
2. The Company shall calculate the Policy Value Reserve for the purpose of partial withdrawal as of the next business day following receipt of the application document referred to in the preceding subparagraph.
3. The Company shall, within one (1) month after receipt of the proposer's application document, pay the balance of the

partial withdrawal amount after deducting the Partial Withdrawal Charge. In case of delay, the Company shall pay interest at an annual rate of five percent (5%).

The Partial Withdrawal Charge referred to in the preceding paragraph shall be as set forth in Appendix II.

Where the proposer applies for a partial withdrawal, the Company shall recalculate the Benefit Deduction Amount in accordance with Article 22 after such withdrawal.

第二十二條【保險金扣除額的計算】

保險金扣除額於投保當時為零，要保人一旦有部分提領保單價值準備金或繳交保險費時，每次由本公司重新計算該扣除額。計算後之「保險金扣除額」如下：

一、 計算前之「保險金扣除額」。

二、 扣除要保人本次繳交之保險費。

三、 加上要保人本次部分提領之金額。

前項計算後之「保險金扣除額」不得為負值。

要保人亦得於本契約有效期間內檢具被保險人之可保證明向本公司申請還原「保險金扣除額」為零，該還原之部分按增加基本保額之約定辦理。

Article 22 【Calculation of Benefit Deduction Amount】

The Benefit Deduction Amount shall be zero at the time of application. Upon any partial withdrawal of the Policy Value Reserve or payment of Premium by the proposer, the Company shall recalculate such amount each time. The recalculated "Benefit Deduction Amount" shall be as follows:

1. the "Benefit Deduction Amount" prior to recalculation;
2. minus the Premium paid by the proposer in the current transaction;
3. plus the amount of the current partial withdrawal by the proposer.

The "Benefit Deduction Amount" calculated in accordance with the preceding paragraph shall not be negative.

During the term of this Contract, the proposer may also apply to the Company, by providing evidence of insurability of the insured, to restore the "Benefit Deduction Amount" to zero. The portion so restored shall be handled in accordance with the provisions governing the increase of the Basic Insured Amount.

第二十三條【保險事故的通知與保險金的申請時間】

要保人或受益人應於知悉本公司應負保險責任之事故後十日內通知本公司，並於通知後儘速檢具所需文件向本公司申請給付保險金。

本公司應於收齊前項文件後一個月內給付之。但因可歸責於本公司之事由致未在前開期限內為給付者，應加計利息給付，其利息按年利率百分之五計算。

Article 23 【Notice of Insured Event and Time Limit for Claim Application】

The proposer or beneficiary shall notify the Company within ten (10) days after becoming aware of an insured event for which the Company is liable, and shall, as soon as practicable after such notification, submit all required documents to the Company to apply for the insurance benefits.

The Company shall make payment within one (1) month after receipt of all documents referred to in the preceding paragraph. However, if the Company fails to make payment within the aforesaid period due to reasons attributable to the Company, it shall pay interest at an annual rate of five percent (5%).

第二十四條【失蹤處理】

被保險人於本契約有效期間內失蹤者，如經法院或有權機關宣告死亡時，本公司根據宣告死亡文件內所確定死亡時日為準，並依第二十六條約定返還保單價值準備金或給付身故保險金，本契約項下之保單價值準備金即為結清；如要保人或受益人能提出證明文件，足以認為被保險人極可能因意外傷害事故而死亡者，本公司應依意外傷害事故發生日為準，並依第二十六條約定返還保單價值準備金或給付身故保險金，本契約項下之保單價值準備金即為結清。

Article 24 【Handling of Missing Insured】

If the insured is missing during the term of this Contract and is declared deceased by a court or competent authority, the Company shall determine the date of death based on the date specified in the official declaration of death, and shall, in accordance with Article 26, return the Policy Value Reserve or pay the Death Benefit, upon which the Policy Value Reserve under this Contract shall be fully settled; provided that if the proposer or beneficiary can provide sufficient evidence to reasonably establish that the insured has most likely died as a result of an accidental injury, the Company shall determine the date of death based on the date of such accident and shall, in accordance with Article 26, return the Policy Value Reserve or pay the Death Benefit, upon which the Policy Value Reserve under this Contract shall be fully settled.

第二十五條【祝壽保險金的給付】

被保險人於保險年齡達一百零五歲之保單週年日之次一連結週年日仍生存且本契約仍有效時，本公司按該日之保單價值準備金給付祝壽保險金，本契約效力即行終止。

Article 25 【Payment of Survival Benefit】

If the insured is still alive on the Linked Anniversary following the Policy Anniversary on which the insured's Attained Age reaches 105, and this Contract remains in force, the Company shall pay the Survival Benefit in an amount equal to the Policy Value Reserve as of that date, and this Contract shall terminate.

第二十六條【身故保險金的給付與保單價值準備金之返還】

被保險人於本契約有效期間內身故者，本公司按保險金額給付身故保險金，本契約效力即行終止。

受益人依第二十九條約定申領身故保險金時，若已超過第四十條所約定之時效，本公司得拒絕給付保險金。本公司將以被保險人身故日為基準，計算本契約項下的保單價值準備金，返還予應得之人，本契約項下之保單價值準備金即為結清。

Article 26 【Payment of Death Benefit and Return of Policy Value Reserve】

If the insured dies during the term of this Contract, the Company shall pay the Death Benefit in the amount of the Insurance Amount, and this Contract shall terminate.

If the beneficiary applies for the Death Benefit in accordance with Article 29 after the time limit specified in Article 40 has expired, the Company may refuse to pay the insurance benefit. The Company shall calculate the Policy Value Reserve under this Contract as of the date of death of the insured and return it to the person entitled thereto, upon which the Policy Value Reserve under this Contract shall be fully settled.

第二十七條【完全失能保險金的給付】

被保險人於本契約有效期間內致成附表一所列之完全失能等級之一，並經完全失能診斷確定者，本公司按保險金額給付完全失能保險金，本契約效力即行終止。

被保險人同時有兩項以上完全失能時，本公司僅給付一項完全失能保險金。

受益人依第三十一條約定申領完全失能保險金時，若已超過第四十條所約定之時效，本公司得拒絕給付保險金。本公司將以被保險人完全失能診斷確定日為基準，計算本契約項下的保單價值準備金，返還予應得之人，本契約項下之保單價值準備金即為結清。

Article 27 【Payment of Total and Permanent Disability Benefit】

If the insured, during the term of this Contract, becomes subject to any of the Total and Permanent Disability classifications listed in Appendix I and such disability is confirmed by diagnosis, the Company shall pay the Total and Permanent Disability Benefit in the amount of the Insurance Amount, and this Contract shall terminate.

If the insured suffers from two or more Total and Permanent Disabilities simultaneously, the Company shall pay only one Total and Permanent Disability Benefit.

If the beneficiary applies for the Total and Permanent Disability Benefit in accordance with Article 31 after the time limit specified in Article 40 has expired, the Company may refuse to pay the insurance benefit. The Company shall calculate the Policy Value Reserve under this Contract as of the date on which the Total and Permanent Disability is confirmed and return it to the person entitled thereto, upon which the Policy Value Reserve under this Contract shall be fully settled.

第二十八條【祝壽保險金的申領】

受益人申領「祝壽保險金」時，應檢具下列文件：

一、 保險單或其謄本。

二、 保險金申請書。

三、 受益人的身分證明。

Article 28 【Claim for Survival Benefit】

When applying for the Survival Benefit, the beneficiary shall submit the following documents:

1. the insurance policy or a certified copy thereof;
2. a claim application form;
3. identification documents of the beneficiary.

第二十九條【身故保險金的申領】

受益人申領「身故保險金」時，應檢具下列文件：

一、 保險單或其謄本。

二、 經中華民國駐外單位(館處)或其授權之機構驗證之被保險人死亡證明書。

三、 保險金申請書。

四、 受益人的身分證明。

Article 29 【Claim for Death Benefit】

When applying for the Death Benefit, the beneficiary shall submit the following documents:

1. the insurance policy or a certified copy thereof;
2. a death certificate of the insured authenticated by an overseas office (embassy or consulate) of the Republic of China or an authorized institution thereof;
3. a claim application form;
4. identification documents of the beneficiary.

第三十條 【返還保單價值準備金的申請】

要保人或應得之人依第二十四條、第二十六條或第三十二條約定申請返還保單價值準備金時，應檢具下列文件：

一、 保險單或其謄本。

二、 經中華民國駐外單位(館處)或其授權之機構驗證之被保險人死亡證明書。

三、 申請書。

四、 要保人或應得之人的身分證明。

因第三十二條第一項第二款及第三款情事致成完全失能而提出前項申請者，前項第二款文件改為失能診斷書。

Article 30 【Application for Return of Policy Value Reserve】

When the proposer or the person entitled thereto applies for the return of the Policy Value Reserve in accordance with Articles 24, 26, or 32, the following documents shall be submitted:

1. the insurance policy or a certified copy thereof;
2. a death certificate of the insured authenticated by an overseas office (embassy or consulate) of the Republic of China or an authorized institution thereof;
3. an application form;
4. identification documents of the proposer or the person entitled thereto.

If the application referred to in the preceding paragraph is made due to Total and Permanent Disability arising from the circumstances specified in Subparagraphs 2 and 3 of Paragraph 1 of Article 32, the document specified in Subparagraph 2 of the preceding paragraph shall be replaced by a disability diagnosis certificate.

第三十一條【完全失能保險金的申領】

受益人申領「完全失能保險金」時，應檢具下列文件：

一、 保險單或其謄本。

二、 失能診斷書。

三、 保險金申請書。

四、 受益人的身分證明。

Article 31 【Claim for Total and Permanent Disability Benefit】

When applying for the Total and Permanent Disability Benefit, the beneficiary shall submit the following documents:

1. the insurance policy or a certified copy thereof;
2. a disability diagnosis certificate;
3. a claim application form;
4. identification documents of the beneficiary.

第三十二條【除外責任】

有下列情形之一者，本公司不負給付保險金的責任：

一、 要保人故意致被保險人於死。

二、 被保險人故意自殺或自成完全失能。但自契約訂立或復效之日起二年後故意自殺致死者，本公司仍負給付身故保險金之責任。

三、 被保險人因犯罪處死或拒捕或越獄致死或完全失能。

前項第一款及第三十三條情形致被保險人完全失能時，本公司按第二十七條的約定給付完全失能保險金。

第一項第二款情形亦適用於增加基本保額的部分，但自增加基本保額生效日起二年後故意自殺致死者，本公司仍負給付增加基本保額部分身故保險金之責任。

第一項各款情形而免給付保險金時，本公司依據要保人或受益人檢齊所須文件送達本公司次一個營業日之保單價值準備金，依照約定返還予應得之人。

Article 32 【Exclusions】

The Company shall not be liable for the payment of insurance benefits under any of the following circumstances:

1. where the proposer intentionally causes the death of the insured;
2. where the insured commits suicide or intentionally causes Total and Permanent Disability; provided that if the insured commits suicide resulting in death after two (2) years from the date of inception or reinstatement of this Contract, the Company shall still be liable for the payment of the Death Benefit;
3. where the insured dies or becomes totally and permanently disabled due to execution for a crime, resistance to arrest, or escape from custody.

If the insured becomes totally and permanently disabled due to the circumstances set forth in Subparagraph 1 of the preceding paragraph or Article 33, the Company shall pay the Total and Permanent Disability Benefit in accordance with Article 27.

The provisions of Subparagraph 2 of Paragraph 1 shall also apply to the increased portion of the Basic Insured Amount; provided that if the insured commits suicide resulting in death after two (2) years from the effective date of such increase, the Company shall still be liable for the payment of the Death Benefit corresponding to the increased portion.

Where the Company is exempt from payment of insurance benefits under any of the circumstances set forth in Paragraph 1, the Company shall return the Policy Value Reserve, calculated as of the next business day following receipt of all required documents from the proposer or beneficiary, to the person entitled thereto in accordance with the provisions of this Contract.

第三十三條【受益人受益權之喪失】

受益人故意致被保險人於死或雖未致死者，喪失其受益權。

前項情形，如因該受益人喪失受益權，而致無受益人受領身故保險金時，其身故保險金作為被保險人遺產。如有其他受益人者，喪失受益權之受益人原應得之部分，依原約定比例計算後分歸其他受益人。

Article 33 【Forfeiture of Beneficiary's Right】

If a beneficiary intentionally causes the death of the insured, or attempts to do so but fails, such beneficiary shall forfeit

his/her right as beneficiary.

In the circumstance described in the preceding paragraph, if no beneficiary is available to receive the Death Benefit due to such forfeiture, the Death Benefit shall form part of the estate of the insured. If there are other beneficiaries, the portion originally allocated to the disqualified beneficiary shall be redistributed among the remaining beneficiaries in accordance with the original allocation proportions.

第三十四條【未還款項的扣除】

本公司給付各項保險金、返還保單價值準備金及償付解約金、部分提領金額時，如要保人仍有保險單借款本息或寬限期間欠繳之保險成本等未償款項者，本公司得先抵銷上述欠款及扣除其應付利息後給付其餘額。

Article 34 【Deduction of Outstanding Amounts】

When the Company pays any insurance benefits, returns the Policy Value Reserve, or pays the surrender value or partial withdrawal amount, if the proposer has any outstanding amounts, including policy loan principal and interest or unpaid Cost Of Insurance during the Grace Period, the Company may offset such outstanding amounts and deduct the applicable interest thereon before paying the remaining balance.

第三十五條【保險單借款及契約效力的停止】

本契約有效期間內，如累積有保單價值準備金時，要保人得向本公司申請保險單借款，其可借金額上限為借款當日保單價值準備金之 50%，未償還之借款本息，超過其保單價值準備金時，本契約效力即行停止。但本公司應於效力停止日之三十日前以書面或其他約定方式通知要保人。

本公司未依前項規定為通知時，於本公司以書面或其他約定方式通知要保人償還借款本息之日起三十日內要保人未償還者，保險契約之效力自該三十日之次日起停止。

Article 35 【Policy Loan and Suspension of Contract】

During the term of this Contract, if any Policy Value Reserve has been accumulated, the proposer may apply to the Company for a policy loan. The maximum loan amount shall be fifty percent (50%) of the Policy Value Reserve as of the loan date. If the outstanding loan principal and interest exceed the Policy Value Reserve, this Contract shall be suspended; provided that the Company shall notify the proposer by written notice or any other agreed means at least thirty (30) days prior to the date of suspension.

If the Company fails to provide notice in accordance with the preceding paragraph, and the proposer does not repay the outstanding loan principal and interest within thirty (30) days from the date on which the Company notifies the proposer to make such repayment by written notice or any other agreed means, the Contract shall be suspended from the day immediately following such thirty-day period.

第三十六條【不分紅保單】

本保險為不分紅保單，不參加紅利分配，並無紅利給付項目。

Article 36 【Non-Participating Policy】

This insurance policy is a non-participating policy, in which neither dividend participation nor payment of dividend benefits is granted.

第三十七條【投保年齡的計算及錯誤的處理】

要保人在申請投保時，應將被保險人出生年月日在要保書填明。被保險人的投保年齡，以足歲計算，但未滿一歲的零數超過六個月者，加算一歲。

被保險人的投保年齡發生錯誤時，依下列約定辦理：

一、 真實投保年齡高於本契約最高承保年齡或低於本契約最低承保年齡者，本契約無效，其已繳保險費無息退還要保人。如有保單價值準備金的部分提領，應將其無息退還本公司。

二、 因投保年齡的錯誤，而致溢繳保險成本者，本公司無息退還溢繳部分的保險成本。如在發生保險事故後始發覺且其錯誤發生在本公司者，前述溢繳保險成本本公司不予退還，改按原扣繳保險成本與應扣繳保

險成本的比例提高淨危險保額，並重新計算身故、完全失能保險金或祝壽保險金後給付之。

三、 因投保年齡的錯誤，而致短繳保險成本者，要保人得補繳短繳的保險成本或按照原扣繳的保險成本與被保險人的真實年齡比例減少淨危險保額。但在發生保險事故後始發覺且其錯誤不可歸責於本公司者，要保人不得要求補繳短繳的保險成本，本公司改按原扣繳保險成本與應扣繳保險成本的比例減少淨危險保額，並重新計算身故、完全失能保險金或祝壽保險金後給付之；但錯誤發生在本公司者，本公司應按原身故、完全失能保險金或祝壽保險金扣除短繳保險成本後給付。

前項第一款、第二款前段情形，其錯誤原因歸責於本公司者，應加計利息退還各款約定之金額，其利息按給付當時本保單辦理保險單借款之利率與民法第二百零三條法定週年利率兩者取其大之值計算。

Article 37 【Determination of Issue Age and Handling of Errors】

At the time of application, the proposer shall state the date of birth of the insured in the proposal. The issue age of the insured shall be calculated based on full years, provided that any fraction of a year exceeding six (6) months shall be counted as one (1) year.

If there is any error in the issue age of the insured, it shall be handled in accordance with the following:

1. If the true issue age exceeds the maximum insurable age or is below the minimum insurable age under this Contract, this Contract shall be void, and the Premium paid shall be refunded to the proposer without interest. Any amount withdrawn from the Policy Value Reserve shall be returned to the Company without interest.
2. If an error in the issue age results in overpayment of the Cost Of Insurance, the Company shall refund the excess amount without interest. However, if such error is discovered only after the occurrence of an insured event and is attributable to the Company, the excess Cost Of Insurance shall not be refunded; instead, the Net Amount At Risk shall be increased proportionately based on the ratio of the Cost Of Insurance originally deducted to the Cost Of Insurance that should have been deducted, and the Death Benefit, Total and Permanent Disability Benefit, or Survival Benefit shall be recalculated and paid accordingly.
3. If an error in the issue age results in underpayment of the Cost Of Insurance, the proposer may either pay the deficiency or have the Net Amount At Risk reduced in proportion to the ratio of the Cost Of Insurance originally deducted to the Cost Of Insurance that should have been deducted based on the true age of the insured. However, if such error is discovered only after the occurrence of an insured event and is not attributable to the Company, the proposer shall not be entitled to pay the deficiency; instead, the Company shall reduce the Net Amount At Risk proportionately based on the aforesaid ratio and recalculate the Death Benefit, Total and Permanent Disability Benefit, or Survival Benefit for payment. If the error is attributable to the Company, the Company shall pay the Death Benefit, Total and Permanent Disability Benefit, or Survival Benefit after deducting the deficient Cost Of Insurance.

In the circumstances described in Subparagraph 1 and the first part of Subparagraph 2 of the preceding paragraph, if the error is attributable to the Company, the Company shall refund the relevant amounts with interest, calculated at the higher of the interest rate applicable to policy loans under this policy at the time of payment and the statutory annual interest rate as set forth in Article 203 of the Civil Code.

第三十八條【受益人的指定及變更】

完全失能保險金的受益人，為被保險人本人，本公司不受理其指定或變更。

除前項約定外，要保人得依下列約定指定或變更受益人：

一、經被保險人同意指定身故受益人，如未指定者，以被保險人之法定繼承人為本契約身故受益人。

二、除聲明放棄處分權者外，於保險事故發生前得經被保險人同意變更身故受益人，如要保人未將前述變更通知本公司者，不得對抗本公司。

前項身故受益人的指定或變更，於要保人檢具申請書及被保險人的同意書（要、被保險人為同一人時為申請書或電子申請文件）送達本公司時，本公司應即予批註或發給批註書。

身故受益人同時或先於被保險人身故，除要保人於保險事故發生前已另行指定受益人，或本契約另已約定其他受益人外，以被保險人之法定繼承人為該項保險金之受益人。

如祝壽保險金受益人非為被保險人，且先於被保險人身故，除要保人於保險事故發生前已另行指定受益人，或本契約另已約定其他受益人外，以被保險人為該項保險金之受益人。

被保險人為受益人時，如本契約保險金尚未給付或未完全給付前即身故，則以被保險人之法定繼承人為該部分保險金之受益人。

本契約受益人為法定繼承人時，其受益順序及應得比例適用民法繼承編相關規定。

Article 38 【Designation and Change of Beneficiary】

The beneficiary of the Total and Permanent Disability Benefit shall be the insured, and the Company shall not accept any designation or change thereof.

Except as provided in the preceding paragraph, the proposer may designate or change the beneficiary in accordance with the following provisions:

1. The proposer may, with the consent of the insured, designate a beneficiary for the Death Benefit; if no beneficiary is designated, the legal heirs of the insured shall be deemed the beneficiaries of the Death Benefit under this Contract.
2. Unless the proposer has declared a waiver of the right of disposition, the proposer may, with the consent of the insured, change the beneficiary for the Death Benefit prior to the occurrence of an insured event. If such change is not notified to the Company, it shall not be enforceable against the Company.

The designation or change of the beneficiary for the Death Benefit as set forth in the preceding paragraph shall take effect upon submission to the Company of the application form and the consent of the insured (or the application form or electronic application document if the proposer and the insured are the same person), and the Company shall promptly endorse the policy or issue an endorsement.

If the beneficiary for the Death Benefit dies simultaneously with or prior to the insured, and no other beneficiary has been designated by the proposer prior to the occurrence of the insured event or otherwise specified under this Contract, the legal heirs of the insured shall be deemed the beneficiaries of such insurance benefit.

If the beneficiary of the Survival Benefit is not the insured and dies prior to the insured, and no other beneficiary has been designated by the proposer prior to the occurrence of the insured event or otherwise specified under this Contract, the insured shall be deemed the beneficiary of such insurance benefit.

If the insured is the beneficiary and dies before the insurance benefit has been paid or fully paid, the legal heirs of the insured shall be deemed the beneficiaries of such unpaid portion of the insurance benefit.

Where the beneficiary under this Contract is the legal heirs, the order of succession and the respective shares shall be governed by the relevant provisions of the Book on Succession of the Civil Code.

第三十九條【變更住所】

要保人的住所有變更時，應即以書面或其他約定方式通知本公司。

要保人不為前項通知者，本公司之各項通知，得以本契約所載要保人之最後住所發送之。

Article 39 【Change of Address】

If the proposer's address is changed, the proposer shall promptly notify the Company in writing or by any other agreed means.

If the proposer fails to provide such notification, any notice given by the Company may be sent to the proposer's last address as recorded in this Contract.

第四十條 【時效】

由本契約所生的權利，自得為請求之日起，經過兩年不行使而消滅。

Article 40 【Limitation Period】

Any right arising from this Contract shall lapse if not exercised within two (2) years from the date on which such right may be exercised.

第四十一條【批註】

本契約內容的變更，或記載事項的增刪，除第十五條第一項、第三十八條約定者外，應經要保人與本公司雙方書面或其他約定方式同意後生效，並由本公司即予批註或發給批註書。

Article 41 【Endorsement】

Any amendment to the contents of this Contract or addition or deletion of any recorded matters, except as provided in Paragraph 1 of Article 15 and Article 38, shall take effect only upon mutual agreement between the proposer and the Company in writing or by any other agreed means, and the Company shall promptly endorse the policy or issue an endorsement.

第四十二條【準據法與管轄法院】

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，同意以臺灣臺北地方法院為第一審管轄法院。

Article 42 【Governing Law and Jurisdiction】

The interpretation, supplementation, and application of the terms of this Contract shall be governed by the laws of the Republic of China.

In the event of any dispute arising from this Contract, the parties agree that the Taiwan Taipei District Court shall have jurisdiction as the court of first instance.

附件一：連結指數

Annex I: Linked-Index

巴克萊美國股票動態風險控管 10% 指數 (Barclays US Equity Dynamic RC 10% Index)
彭博代號：BXIIUD10 Index (Bloomberg Ticker: BXIIUD10 Index)

免責聲明

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巴克萊與發行人之間，就巴克萊美國股票動態風險控管指數而言，唯一的關係僅限於該指數之授權使用。該指數由英商巴克萊銀行股份有限公司以指數編製者（以下稱「**指數編製者**」）之角色進行管理、編製及發布，其相關行為並未且不會考量發行人、台灣人壽指向贏家指數連結型美元萬能終身壽險（OIU）或其保單持有人之利益。此外，台灣人壽作為台灣人壽指向贏家指數連結型美元萬能終身壽險（OIU）的發行人，可能得就該產品自行與巴克萊進行與其指數相關之交易。保單持有人係向台灣人壽取得台灣人壽指向贏家指數連結型美元萬能終身壽險（OIU），但保單持有人對巴克萊美國股票動態風險控管指數並不享有任何權益，亦不會因投資台灣人壽指向贏家指數連結型美元萬能終身壽險（OIU）而與巴克萊建立任何法律關係。台灣人壽指向贏家指數連結型美元萬能終身壽險（OIU）並非由巴克萊贊助、背書、銷售或推廣，巴克萊對於台灣人壽指向贏家指數連結型美元萬能終身壽險（OIU）對投資人是否適宜，或對巴克萊美國股票動態風險控管指數或其所含任何資料及數據之使用，均不作任何聲明。巴克萊對產品發行人、保單持有人或任何第三方，就該巴克萊美國股票動態風險控管指數或其資料及數據之使用或準確性，不以任何方式負任何責任。

巴克萊指數管理單位（Barclays Index Administration）為英商巴克萊銀行股份有限公司內部一獨立的專責單位，負責英商巴克萊銀行股份有限公司作為指數編製者職責之日常治理與監督。

為維護巴克萊指數之完整性，英商巴克萊銀行股份有限公司已建立控管架構，以辨識及排除或於適當情況下降低利益衝突。於該控管架構下，巴克萊指數管理單位具體負責下列事項：

- 監督任何第三方指數計算代理機構；
- 擔任指數生命週期事件（指數推出、變更及退場）之核准單位；
- 當發生例如市場擾亂事件等情形需行使裁量或詮釋時，處理預期外的指數計算問題。

為確保巴克萊指數管理單位的獨立性，其運作上與英商巴克萊銀行股份有限公司的銷售、交易及結構設計部門、資產管理業務及其他可能存在或被認為與其指數存在利益衝突之單位完全區隔。

惟儘管有上述安排，由於英商巴克萊銀行股份有限公司同時提供指數及其他金融業務，仍可能存在潛在利益衝突。關於巴克萊指數，請特別注意：

- 英商巴克萊銀行股份有限公司可能於就某一指數同時擔任指數編製者、管理者、所有人及授權人等多重角色；
- 英商巴克萊銀行股份有限公司的銷售、交易或結構設計部門可能推出與某一指數績效連結之產品，而該等產品通常由英商巴克萊銀行股份有限公司的交易部門進行避險操作；交易部門在避險時可能買賣指數成分資產，進而影響該等成分資產的價格及指數水準；
- 英商巴克萊銀行股份有限公司可能成立追蹤某一指數之投資基金，或將指數用於資產配置或投資決策。

指數編製者並無義務持續管理、編製或發布該巴克萊美國股票動態風險控管指數或其水準。雖然指數編製者目前

依據指數所載方法學執行（且該等方法學之適用具有最終及拘束力），但無法保證未來不會因市場、監管、司法、財務、稅務或其他情勢變動（包括但不限於指數成分的變更、暫停、終止或其他影響該等成分之事件）而有必要調整、修改或變更該等方法學。在某些情況下，指數編製者可能暫停或終止該巴克萊美國股票動態風險控管指數。指數編製者已委任第三方代理人（「指數計算代理人」）負責指數的計算及維護。雖然指數編製者負責指數運作，但部分工作已委外予指數計算代理人。

巴克萊：

1. 就任何投資交易之適當性，對產品發行人或任何公眾成員，或該巴克萊美國股票動態風險控管指數是否能追蹤任何市場、標的資產之資料及數據之表現不作任何明示或默示之聲明或保證；且
2. 對於管理、編製或發布該巴克萊美國股票動態風險控管指數，無需考量產品發行人之需求，亦不負有任何相關義務。

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To protect the integrity of Barclays' indices, BBPLC has in place a control framework designed to identify and remove and/or mitigate (as appropriate) conflicts of interest. Within the control framework, BINDA has the following specific responsibilities:

- oversight of any third party index calculation agent;
- acting as approvals body for index lifecycle events (index launch, change and retirement); and
- resolving unforeseen index calculation issues where discretion or interpretation may be required (for example: upon the occurrence of market disruption events).

To promote the independence of BINDA, the function is operationally separate from BBPLC's sales, trading and structuring desks, investment managers, and other business units that have, or may be perceived to have, interests that may conflict with the independence or integrity of Barclays' indices.

Notwithstanding the foregoing, potential conflicts of interest exist as a consequence of BBPLC providing indices alongside its other businesses. Please note the following in relation to Barclays' indices:

- BBPLC may act in multiple capacities with respect to a particular index including, but not limited to, functioning as index sponsor, index administrator, index owner and licensor.
- Sales, trading or structuring desks in BBPLC may launch products linked to the performance of an index. These products are typically hedged by BBPLC's trading desks. In hedging an index, a trading desk may purchase or sell constituents of that index. These purchases or sales may affect the prices of the index constituents, which could in turn affect the level of that index.
- BBPLC may establish investment funds that track an index or otherwise use an index for portfolio or asset allocation decisions.

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附件二：指數連結收益率計算公式

Annex II: Index-Linked Rate of Return Calculation Formula

$$\text{Max}\left(\frac{\text{連結結算日之指數價格} - \text{連結起始日之指數價格}}{\text{連結起始日之指數價格}}, 0\right) \times \text{指數參與率}$$

Max[(Index Price on the Linked Settlement Date - Index Price on the Linked Initial Date) / Index Price on the Linked Initial Date, 0] × Index Participation Rate

連結起始日之指數價格：

係指首次連結起始日或各連結週年日該日之連結指數收盤價。若當日非連結指數評價日者，則該連結起始日之指數價格改以該日次一個連結指數評價日之指數收盤價計算。

Index Price on the Linked Initial Date:

refers to the closing price of the Linked-Index on the First Linked Initial Date or each Linked Anniversary. If such date is not a Linked-Index Valuation Date, the Index Price on the Linked Initial Date shall be determined based on the closing price of the Linked-Index on the next Linked-Index Valuation Date following such date.

連結結算日之指數價格：

係指各連結結算日該日之連結指數收盤價。若當日非連結指數評價日者，則該連結結算日之指數價格改以該日前一個連結指數評價日之指數收盤價計算。

Index Price on the Linked Settlement Date:

refers to the closing price of the Linked-Index on each Linked Settlement Date. If such date is not a Linked-Index Valuation Date, the Index Price on the Linked Settlement Date shall be determined based on the closing price of the Linked-Index on the immediately preceding Linked-Index Valuation Date.

指數參與率：

係指本公司於公告日公告，適用於本契約計算指數連結收益率之相關條件。

Index Participation Rate:

refers to the relevant condition announced by the Company on the Announcement Date for the calculation of the Index-Linked Rate of Return under this Contract.

附表一：完全失能表

Appendix I: Table of Total and Permanent Disability

完全失能指下列七項失能程度之一：

項別	失能程度
一	雙目均失明者。（註 1）
二	兩上肢腕關節缺失者或兩下肢足踝關節缺失者。
三	一上肢腕關節及一下肢足踝關節缺失者。
四	一目失明及一上肢腕關節缺失者或一目失明及一下肢足踝關節缺失者。
五	永久喪失咀嚼（註 2）或言語（註 3）之機能者。
六	四肢機能永久完全喪失者。（註 4）
七	中樞神經系統機能遺存極度障害或胸、腹部臟器機能遺存極度障害，終身不能從事任何工作，經常需醫療護理或專人周密照護者。（註 5）

Total and Permanent Disability refers to any one of the following seven categories of disability:

Category	Degree of Disability
1	Total blindness in both eyes. (Note 1)
2	Loss of both upper limbs at or above the wrist joints, or loss of both lower limbs at or above the ankle joints.
3	Loss of one upper limb at or above the wrist joint and one lower limb at or above the ankle joint.
4	Loss of sight in one eye and loss of one upper limb at or above the wrist joint, or loss of sight in one eye and loss of one lower limb at or above the ankle joint.
5	Permanent loss of the ability to chew (Note 2) or speak (Note 3).
6	Permanent and total loss of function of all four limbs. (Note 4)
7	Severe impairment of the central nervous system or severe impairment of the functions of thoracic or abdominal organs, resulting in the inability to engage in any work for life and requiring ongoing medical care or constant personal assistance. (Note 5)

註：

一、 失明的認定

(一) 視力的測定，依據萬國式視力表，兩眼個別依矯正視力測定之。

(二) 失明係指視力永久在萬國式視力表零點零二以下而言。

(三) 以自傷害之日起經過六個月的治療為判定原則，但眼球摘出等明顯無法復原之情況，不在此限。

二、 喪失咀嚼之機能係指因器質障害或機能障害，以致不能作咀嚼運動，除流質食物外，不能攝取者。

三、 喪失言語之機能係指後列構成語言之口唇音、齒舌音、口蓋音、喉頭音等之四種語音機能中，有三種以上不能構音者。

四、 所謂機能永久完全喪失係指經六個月以後其機能仍完全喪失者。

五、 因重度神經障害，為維持生命必要之日常生活活動，全須他人扶助者。

上述「為維持生命必要之日常生活活動」係指食物攝取、大小便始末、穿脫衣服、起居、步行、入浴等。

Notes:

1. Definition of blindness:
   (1) Visual acuity shall be measured based on the international standard vision chart, with each eye assessed separately using corrected vision.
   (2) Blindness refers to a permanent visual acuity of less than 0.02 on the international standard vision chart.
   (3) Determination shall be made after six (6) months of treatment from the date of injury; however, this limitation shall not apply to cases such as enucleation where recovery is clearly impossible.
2. Loss of the ability to chew refers to the inability to perform chewing movements due to organic or functional impairment, such that only liquid food can be ingested.
3. Loss of the ability to speak refers to the inability to articulate three or more of the four categories of speech sounds-labial, dental, palatal, and laryngeal sounds—that constitute speech.
4. Permanent and total loss of function means that such function remains completely lost after six (6) months.
5. Due to severe neurological impairment, the insured requires full assistance from others to perform daily activities necessary to sustain life.

The aforementioned “daily activities necessary to sustain life” include eating, toileting, dressing and undressing, mobility, walking, and bathing.

附表二：保險公司收取之相關費用一覽表

(單位：美元/元或%)

<table>
<tr><td>費用項目</td><td>收取標準</td></tr>
<tr><td>一、 保費費用</td><td>10%</td></tr>
<tr><td>二、 保險成本</td><td>詳後保險成本費率表(每月)。</td></tr>
<tr><td>三、 解約費用</td><td>按保單價值準備金乘以解約費用率，解約費用率如下表：
<table>
<tr><td>保單年度</td><td>1~5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td><td>11~15</td><td>16(含)以後</td></tr>
<tr><td>解約費用率</td><td>25%</td><td>10%</td><td>8%</td><td>6%</td><td>4%</td><td>2%</td><td>1%</td><td>0%</td></tr>
</table></td></tr>
<tr><td>四、 部分提領費用</td><td>按部分提領金額乘以部分提領費用率，部分提領費用率如下表：
<table>
<tr><td>保單年度</td><td>1~5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td><td>11~15</td><td>16(含)以後</td></tr>
<tr><td>部分提領費用率</td><td>25%</td><td>10%</td><td>8%</td><td>6%</td><td>4%</td><td>2%</td><td>1%</td><td>0%</td></tr>
</table></td></tr>
<tr><td>五、 其他費用</td><td>匯款相關費用（詳第十三條）。</td></tr>
</table>

Appendix II: Schedule of Charges Imposed by the Insurance Company

(Unit: USD / amount or %)

<table>
<tr><td>Item</td><td>Charge Standard</td></tr>
<tr><td>1. Policy Fee</td><td>10%</td></tr>
<tr><td>2. Cost Of Insurance</td><td>Refer to the Cost Of Insurance rate table below (monthly).</td></tr>
<tr><td>3. Surrender Charge</td><td>Calculated by multiplying the Policy Value Reserve by the applicable surrender charge rate, as set forth below:
<table>
<tr><td>Policy Year</td><td>1~5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td><td>11~15</td><td>16 and thereafter</td></tr>
<tr><td>Surrender Charge Rate</td><td>25%</td><td>10%</td><td>8%</td><td>6%</td><td>4%</td><td>2%</td><td>1%</td><td>0%</td></tr>
</table></td></tr>
<tr><td>4. Partial Withdrawal Charge</td><td>Calculated by multiplying the partial withdrawal amount by the applicable partial withdrawal charge rate, as set forth below:
<table>
<tr><td>Policy Year</td><td>1~5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td><td>11~15</td><td>16 and thereafter</td></tr>
<tr><td>Partial Withdrawal Charge Rate</td><td>25%</td><td>10%</td><td>8%</td><td>6%</td><td>4%</td><td>2%</td><td>1%</td><td>0%</td></tr>
</table></td></tr>
<tr><td>5. Other Charges</td><td>Remittance charges (refer to Article 13).</td></tr>
</table>

附表三：保險成本費率表(每月)

單位：每月每拾萬元淨危險保額

年齡	男性	女性	年齡	男性	女性	年齡	男性	女性
18 足歲	3.417	1.408	**51**	30.967	12.733	**84**	535.283	370.142
19	3.625	1.508	**52**	33.225	13.650	**85**	584.625	412.817
20	3.600	1.483	**53**	35.633	14.608	**86**	638.992	460.925
21	3.725	1.558	**54**	38.208	15.633	**87**	698.850	515.125
22	3.825	1.633	**55**	42.167	17.958	**88**	762.525	575.975
23	3.883	1.692	**56**	45.133	19.208	**89**	829.608	644.042
24	3.933	1.742	**57**	48.350	20.625	**90**	906.783	719.883
25	4.133	2.000	**58**	51.850	22.233	**91**	996.017	804.158
26	4.200	2.075	**59**	55.650	24.058	**92**	1084.500	897.617
27	4.317	2.167	**60**	62.175	27.692	**93**	1180.958	1001.075
28	4.483	2.292	**61**	66.708	30.000	**94**	1286.108	1115.342
29	4.708	2.442	**62**	71.750	32.650	**95**	1400.733	1241.433
30	5.475	2.608	**63**	77.358	35.667	**96**	1525.692	1380.350
31	5.817	2.792	**64**	83.667	39.142	**97**	1661.908	1533.058
32	6.242	2.983	**65**	93.858	46.658	**98**	1810.400	1700.467
33	6.733	3.192	**66**	101.942	51.233	**99**	1972.275	1883.575
34	7.308	3.408	**67**	111.225	56.550	**100**	2148.742	2083.150
35	8.142	3.683	**68**	121.775	62.667	**101**	2335.550	2299.925
36	8.858	3.950	**69**	133.617	69.667	**102**	2528.167	2534.283
37	9.667	4.250	**70**	154.233	80.950	**103**	2732.842	2786.625
38	10.567	4.583	**71**	168.550	90.008	**104**	2949.467	3056.692
39	11.550	4.950	**72**	184.250	100.358	**105**	3177.975	3343.917
40	12.733	5.450	**73**	201.392	112.100			
41	13.883	5.883	**74**	220.175	125.358			
42	15.108	6.358	**75**	239.033	136.083			
43	16.433	6.858	**76**	261.658	152.633			
44	17.842	7.400	**77**	286.608	171.150			
45	20.142	8.475	**78**	314.050	191.775			
46	21.725	9.100	**79**	344.025	214.667			
47	23.408	9.767	**80**	376.492	239.892			
48	25.192	10.492	**81**	411.492	267.617			
49	27.083	11.267	**82**	449.325	298.225			
50	28.850	11.867	**83**	490.392	332.175			

註：上表所列的「保險成本費率表(每月)」體況為標準體。本公司得依據當時死亡率表保留調整之彈性，並報經主管機關同意。

Appendix III: Cost of Insurance Rate Table (Monthly)

Unit: Per month per USD 100,000 of Net Amount At Risk

Age	Male	Female	Age	Male	Female	Age	Male	Female
18 (Attained Age)	3.417	1.408	**51**	30.967	12.733	**84**	535.283	370.142
19	3.625	1.508	**52**	33.225	13.650	**85**	584.625	412.817
20	3.600	1.483	**53**	35.633	14.608	**86**	638.992	460.925
21	3.725	1.558	**54**	38.208	15.633	**87**	698.850	515.125
22	3.825	1.633	**55**	42.167	17.958	**88**	762.525	575.975
23	3.883	1.692	**56**	45.133	19.208	**89**	829.608	644.042
24	3.933	1.742	**57**	48.350	20.625	**90**	906.783	719.883
25	4.133	2.000	**58**	51.850	22.233	**91**	996.017	804.158
26	4.200	2.075	**59**	55.650	24.058	**92**	1084.500	897.617
27	4.317	2.167	**60**	62.175	27.692	**93**	1180.958	1001.075
28	4.483	2.292	**61**	66.708	30.000	**94**	1286.108	1115.342
29	4.708	2.442	**62**	71.750	32.650	**95**	1400.733	1241.433
30	5.475	2.608	**63**	77.358	35.667	**96**	1525.692	1380.350
31	5.817	2.792	**64**	83.667	39.142	**97**	1661.908	1533.058
32	6.242	2.983	**65**	93.858	46.658	**98**	1810.400	1700.467
33	6.733	3.192	**66**	101.942	51.233	**99**	1972.275	1883.575
34	7.308	3.408	**67**	111.225	56.550	**100**	2148.742	2083.150
35	8.142	3.683	**68**	121.775	62.667	**101**	2335.550	2299.925
36	8.858	3.950	**69**	133.617	69.667	**102**	2528.167	2534.283
37	9.667	4.250	**70**	154.233	80.950	**103**	2732.842	2786.625
38	10.567	4.583	**71**	168.550	90.008	**104**	2949.467	3056.692
39	11.550	4.950	**72**	184.250	100.358	**105**	3177.975	3343.917
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42	15.108	6.358	**75**	239.033	136.083			
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44	17.842	7.400	**77**	286.608	171.150			
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47	23.408	9.767	**80**	376.492	239.892			
48	25.192	10.492	**81**	411.492	267.617			
49	27.083	11.267	**82**	449.325	298.225			
50	28.850	11.867	**83**	490.392	332.175			

Note: The “Cost of Insurance Rate Table (Monthly)” set forth above is based on standard risk classification. The Company reserves the right to adjust such rates in accordance with the applicable mortality table at the time, subject to approval by the competent authority.