台灣人壽

一陸鑽外幣變額萬能壽險（OIU）

Taiwan Life Yi-Lu-Zuan Foreign Currency Variable Universal Life（OIU）

◎商品名稱：台灣人壽一陸鑽外幣變額萬能壽險（OIU）
◎商品文號：中華民國104年8月5日104中信壽商發二字第084號函備查
中華民國104年11月20日金管保壽字第10402548850號函核准
中華民國105年1月1日台壽字第1052000123號函申報
◎主要給付項目：1.身故保險金 2.祝壽保險金 3.加值給付金
（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。）
（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。）

1. 本商品所連結之一切投資標的（或投資標的所連結之投資子標的），其發行或管理機構以往之投資績效不保證未來之投資收益，除保險契約另有約定外，台灣人壽保險股份有限公司（以下簡稱台灣人壽）不負投資盈虧之責，要保人投保前應詳閱商品說明書、保單條款、要保書等相關資料；投資標的之詳細內容介紹，請詳閱投資標的之公開說明書或台灣人壽網站。
2. 本商品所連結之一切投資標的無保證投資收益，最大可能損失為全部投資本金。要保人應承擔一切投資風險及相關費用。要保人於選定該項投資標的前，應確定已充分瞭解其風險與特性。本說明書之內容如有虛偽、隱匿或不實，應由台灣人壽及負責人與其他在說明書上簽章者依法負責。
3. 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。
4. 投資型保險商品之專設帳簿記載投資資產之價值金額，不受人身保險安定基金之保障。
5. 本商品為保險商品，非存款商品，故不受存款保險之保障。
6. 本商品經台灣人壽合格簽署人員檢視其內容業已符合一般精算原則及保險法令，惟為確保權益，基於保險公司與消費者衡平對等原則，消費者仍應詳加閱讀保險單條款與相關文件，審慎選擇保險商品。本商品如有虛偽不實或違法情事，應由台灣人壽及負責人依法負責。
7. 投保後解約或不繼續繳費可能不利消費者，請慎選符合需求之保險商品。
8. 消費者於購買本商品前，應詳閱各種銷售文件內容，如要詳細了解本商品之各項費用或其他相關資訊，請洽台灣人壽客戶服務電話：(886) 2-8170-5156或網站（網址：www.taiwanlife.com），以保障您的權益。
9. 本商品文宣僅供參考，詳細內容請詳閱台灣人壽相關作業規定（詳閱網站：www.taiwanlife.com）及保單條款約定為準。客戶服務電話：(886) 2-8170-5156。
10. 若投資標的為配息型基金，基金的配息可能由基金的收益或本金中支付。任何涉及由本金支出的部分，可能導致原始投資金額減損；若投資標的為全權委託帳戶，台灣人壽委託全權委託投資事業代為運用與管理之全權委託帳戶之資產撥回機制可能由該帳戶之收益或本金中支付。任何涉及該帳戶本金支出的部分，可能導致原始投資金額減損。
11. 要保人應充分瞭解本商品為投資型保險商品，投保本商品需承擔相關風險。本商品連結之一切投資標的（或投資標的所連結之所有的投資子標的，以下簡稱投資子標的）均依相關適用法律所發行，其一切係由投資標的（或投資子標的）發行公司負責履行，保戶必須承擔投資之法律風險（例如因適用法律變更致無法投資、轉換、贖回或給付金額等）、以外幣計價之外匯管制及匯率變動之風險、市場價格風險（含最大可能損失風險）、信用風險、產業景氣循環之風險、證券交易市場流動性不足之風險、投資地區政治、經濟變動之風險及其他投資之風險。當可能風險發生時，台灣人壽並不保證投資本金或為任何收益保證，投資標的（或投資子標的）過去的績效不代表未來的表現，要保人於投保前應審慎評估。
12. 本文件係由台灣人壽核定後統一提供，僅供客戶參考，詳細內容以保單條款為準。
13. 如有疑義或中、英文版本有歧異時，應以中文版本為準。

※ 本商品可能透過台灣人壽業務員、保險代理人/經紀人協助招攬或推介，且中台灣人壽與保險代理人/經紀人間並無成立任何僱傭或合夥關係。本商品係由台灣人壽提供並負擔因本商品所生之權利義務。

◎Product Name：Taiwan Life Yi-Lu-Zuan Foreign Currency Variable Universal Life（OIU）
◎Product No：Filed for reference with Letter 084 from PDII, CTBC Life on 2015.8.5
◎Contract Coverage：1. Death Benefit 2. Maturity Benefit 3.Special Bonus
（This insurance policy is a non-participating policy, in which neither dividend participation nor payment of dividend benefit is granted.）
（This insurance policy is a foreign currency insurance policy. All payments and transactions will be denominated in Assigned Currency）

1. The previous performance of all investment choices underlying in this policy does not guarantee for the future investment performance. Taiwan Life also does not hold guarantee for the investment return. Proposer shall thoroughly read through the relevant documents, eg. product brochure, provision, proposal documents and etc; details of investment choices can be found in either Fund prospectus or on Taiwan Life official website.
2. There is no guarantee return for all the investment choices underlying in this policy, the maximum loss may be the sum of principal. All investment risks and relevant costs lay on proposer, who shall fully understand the investment choices' risk and objective before making decision. Taiwan Life holds the legal responsibility for the authenticity of the product brochure.
3. This insurance policy is a non-participating policy, in which neither dividend participation nor payment of dividend benefit is granted.
4. Asset under Investment Linked Policy separate account is excluded from the coverage of Insurance Stabilization Funds.
5. This contract is an insurance policy, not a deposit, hence, is excluded from the deposit protection.
6. This product has been reviewed by Taiwan Life authorized signatory to confirm it is in line with the general actuarial principle and insurance regulations. In order to secure proposer's rights, and equally weighted both parties' wellbeing, proposer shall thoroughly read through the provision and relevant documents and choose your policy with consideration. Taiwan Life holds the legal responsibility for the authenticity of the contract or illegal act.
7. Policy surrender or fail to continue with premium payment may result in unfavorable consequences to proposer, please be mindful when selecting your insurance policy.
8. Proposer shall thoroughly read the relevant documents, for further understanding the costs and charges or other information regarding the policy, please contact Taiwan Life customer services (886) 2-8170-5156 or browse official website (www.taiwanlife.com).
9. This flyer is for reference only; all contents shall be subject to Taiwan Life operation regulation (www.taiwanlife.com) and policy provision. Customer services (886) 2-8170-5156.
10. If investment choice is fund with dividend, the dividend payable may be deducted from account capital gain or principal. If investment choice is mandate, the distribution mechanism of mandate that Taiwan Life authorizes securities investment trust enterprise to operate can be deducted from account capital gain or principal.
11. Proposer shall be awared that this product is an investment linked policy with certain level of risks. All investment choices underlying are issued and governed by relevant laws and regulations. The issuer of investment choices shall fulfill the liabilities of the investment choices, and proposer will take the risks of regulatory change (eg. changing of governing regulation resulting in unable to invest, transfer, redemption, making payment, etc.), changing in foreign currency control or exchange rate fluctuation, changing in market value (including the maximum possible loss in investment),credit risk, risk of changing in industry trend, risk of stock exchange market of the invested region lacks of liquidity, changing in political and economic environment and other risks. When the aforementioned risk occurs, Taiwan Life does not guarantee for the principal or investment return. The previous performance of all investment choices underlying in this policy does not guarantee for the future investment performance. Please be mindful when selecting your insurance policy.
12. This flyer is provided by Taiwan Life after content reviewing, the content is for reference, please refer to policy provision for details.
13. Shall there be any questions or discrepancy between English and Chinese versions, the Chinese version shall prevail.

※ The product may be sold through Taiwan Life Agents or brokers. Taiwan Life holds neither employment nor partnership relationship with brokers. The product is provided by Taiwan Life, thus lays the responsibility for its rights and liabilities.

台灣人壽資訊公開說明文件已登載於公司網站上（www.taiwanlife.com）。客戶服務電話（886）2-8170-5156。
公司地址：臺灣臺北市11568南港區經貿二路188號8樓。

The public information about Taiwan Life is available on company's website（www.taiwanlife.com）. Customer Service：（886）2-8170-5156.
Address：8F, No. 188, Jingmao 2nd Rd., Nangang Dist., Taipei City 11568, Taiwan（R.O.C）.

中國信託金控 台灣人壽

01 零保費費用
No Policy Fee

02 保障結合投資，滿足人生階段需求
Protection + Investment, fulfill the needs in every life stage

03 多元投資標的，掌握全球投資趨勢
Multiple investment choices , grasp global investment trends

保險範圍

身故保險金	被保險人於保險契約有效期間內身故者，台灣人壽按保險金額（註1）給付身故保險金，保險契約效力即行止。
祝壽保險金	被保險人於保險年齡達一百歲之保單週年日仍生存且保險契約仍有效時，台灣人壽按該保單年度第一個資產評價日計算保單帳戶價值（註2）給付祝壽保險金，本契約效力即行終止。
加值給付金	台灣人壽於保險契約撤銷權行使期限屆滿日後之第一個資產評價日，按要保人撤銷權行使期限屆滿日前已繳交之保險費乘以萬分之七所得之金額，做為「加值給付金」。 前項加值給付金依要保人當時所約定之投資標的及配置比例，進行加值給付分配。

註1：保險金額：係指台灣人壽於被保險人身故所給付之金額。該金額以淨危險保額（註3）與保單帳戶價值兩者之總和給付，其中，淨危險保額及保單帳戶價值係以受益人檢齊申請身故保險金之所須文件並送達台灣人壽之次一個資產評價日的保單帳戶價值計算。
註2：保單帳戶價值：係指以約定外幣為單位基準，其價值係依本保險契約所有投資標的之投資標的價值總和加上尚未投入投資標的之金額。
註3：淨危險保額：係指保單帳戶價值之百分之五。

Coverage

Death Benefit	If the insured deceases during the effective period of this contract, Taiwan Life will pay Sum Assured（*1）as death benefit and this contract will terminate immediately.
Maturity Benefit	If the insured survives the policy anniversary when Attained Age reaches 100 and this contract is still effective,Taiwan Life will pay policy value（*2）as of the first Valuation Day of that year as maturity benefit and this contract will terminate immediately.
Special Bonus	At the first Valuation Day after the cooling-off period, Taiwan Life will pay special bonus, 0.07% of premium paid before cooling-off period expired. The special bonus will be allocated to Investment Choices according to the proposer's appointed allocation on the day special bonus was paid.

＊1： Sum Assured：means the total amount of Policy Value and Net Amount At Risk (*3)to be paid by Taiwan Life Insurance Corporation Limited (hereinafter referred to as "Taiwan Life") upon the insured's death. Net Amount At Risk is based on the policy value of the next Valuation Day on receipt of all required documents and completed forms.
＊2：Policy Value：means the sum, denominated in Assigned Currency, of all purchased Investment Choices' Asset Value and uninvested money.
＊3：Net Amount At Risk：equals 5% of Policy Value.

匯款費用

匯款項目 / 費用負擔對象 / 銀行收取之費用	匯款費用	受款銀行手續費
・交付保險費 ・返還保險單借款	要保人/受益人	台灣人壽
・契約撤銷所退還之金額 ・返還保單帳戶價值 ・償付解約金 ・給付身故保險金 ・給付祝壽保險金 ・投保年齡的錯誤所退還之金額	台灣人壽	要保人/受益人
・給付保單帳戶價值的部分提領 ・給付保險單借款金額	要保人	要保人

◎要保人或受益人若選擇以台灣人壽指定銀行之外匯存款帳戶，交付或收受相關款項時，其所有「匯款費用」均由台灣人壽負擔。詳細匯款費用之負擔請參閱保單條款約定。
◎前述指定銀行以台灣人壽網站（www.taiwanlife.com）公告為主。

Remittance Fee

Remittance Item / Bears by / Charged by Bank	Remittance Fee	Inward Remittance Fee
・Insurance Premium ・Repaying policy loan	Proposer or Beneficiaries	Taiwan Life
・The amount refunded due to cancellation of this contract ・Policy value refunded ・Surrender value ・Death benefit ・Maturity benefit ・The amount of refund due to misc alculation of age	Taiwan Life	Proposer or Beneficiaries
・Partial withdrawal ・Policy loan	Proposer	Proposer

◎Remittance fee will be waived if the proposer or beneficiaries choose Appointed Bank's foreign currency deposit account and bank to pay or receive related payments.
◎Appointed banks list is provided on Taiwan Life's official website.

免體檢額度

單位：元

保險年齡	淨危險保額		
	美元	澳幣	歐元
35歲(含)以下	26萬	28萬	19萬
36歲~45歲	25萬	27萬	18萬
46歲~50歲	21萬	22萬	15萬
51歲~55歲	18萬	19萬	13萬
56歲~60歲	10萬	10萬	7萬
61歲~65歲	10萬	10萬	7萬
66歲~70歲	3萬	3萬	2萬

註1：淨危險保額以所繳保險費之5%計。
註2：參照新契約投保手冊之體檢項目表。

Exemption from medical Exam

unit：dollar

Attained Age	Net Amount At Risk		
	USD	AUD	EUR
0~35	260,000	280,000	190,000
36~45	250,000	270,000	180,000
46~50	210,000	220,000	150,000
51~55	180,000	190,000	130,000
56~60	100,000	100,000	70,000
61~65	100,000	100,000	70,000
66~70	30,000	30,000	20,000

＊The Net Amount at Risk is calculated by the 5% of the paid premiums.
＊Please refer to the Required Medical Project Chart in the New Contract Insurance Guidebook

費用說明

（單位：約定外幣/元或%）

費用項目	收取標準				
保費費用	無。				
保險相關費用	1. 保單管理費：每月收取當時保單帳戶價值乘以0.1%。 2. 保險成本：係指提供被保險人本保險契約身故保障所需的成本（標準體之費率表如保單條款附表二）。由台灣人壽每月根據訂立本保險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，並依保單條款第十一條約定時點扣除。				
投資相關費用	項　目	共同基金	指數股票型基金	資金停泊帳戶	全權委託帳戶
	1. 投資標的申購費	無。	於每次申購及轉入時收取1.0%。	無。	詳保單條款附表五。
	2. 投資標的經理費	投資機構收取，並反應於投資標的單位淨值中，台灣人壽未另外收取。	投資機構收取，並反應於投資標的單位淨值中，台灣人壽未另外收取。	無。	
	3. 投資標的保管費	投資機構收取，並反應於投資標的單位淨值中，台灣人壽未另外收取。	每年0.1%，並反應於投資標的單位淨值中。	無。	
	4. 投資標的管理費	無。	每年1.2%，並反應於投資標的單位淨值中。	無。	
	5. 投資標的贖回費用	依投資標的規定收取。（註1）	無。	無。	
	6. 投資標的轉換費用	每保單年度提供12次免費轉換，第13次起美元收付保單將收取每次美元十五元之轉換費用，並自轉換的金額中扣除。 其他幣別收付保單將依美元十五元等值貨幣換算。 台灣人壽得視經營狀況，調整轉換費用及免費之次數，並於三個月前通知要保人。			
	7. 投資標的交易稅費用	當台灣人壽所提供之投資標的中，依法須課徵交易稅者，台灣人壽將於要保人賣出該投資標的時，直接由賣出款項中扣除交易稅費用。			
解約及部分提領費用	1. 解約費用	按保單帳戶價值乘以解約費用率，解約費用率如下表：			
	2. 部分提領費用	按部分提領之保單帳戶價值乘以解約費用率。			
其他費用	無。				

保單年度	1	2	3	4	5	6（含）以後
解約費用率	6%	5%	4%	2%	1%	0%

註1. 若投資標的有收取贖回費用時，該贖回費用將反應於贖回時投資標的之單位淨值中，台灣人壽未另外收取。
註2.投資標的相關費用請詳閱保單條款。
註3.投資標的詳見保單條款附表五：投資標的一覽表

Fees and Charges

（Unit：denominated in Assigned Currency / dollar or %）

Items	Charge				
Policy Fee	N/A				
Insurance Related Expense	1.Administration Fee：0.1% of Policy Value at Monthiversary。 2.Cost Of Insurance：means the cost of providing death benefit coverage (Please refer to policy provision's Appendix 2 for the detailed Cost Of Insurance table for insured with Standard condition. Cost Of Insurance, monthly deducted from policy value per policy provision's Article 11, will be determined by sex, Attained Age and physical condition of insured and Net Amount At Risk.				
Investment Related Expense	Item	Mutual Fund	ETF	Parking Fund	Mandate
	1. Subscription Fee	N/A	1.0% for each purchase or inward transition.	N/A	Please refer to policy provision's Appendix 5
	2. Management Fee	Reflected in NAV of Investment Choice. Charged by investment institution instead of Taiwan Life.	Reflected in NAV of Investment Choice. Charged by investment institution instead of Taiwan Life.	N/A	
	3. Custodian Fee	Reflected in NAV of Investment Choice. Charged by investment institution instead of Taiwan Life.	0.1% per annum. Reflected in NAV of Investment Choice.	N/A	
	4. Maintenance Fee	N/A	1.2% per annum. Reflected in NAV of Investment Choice.	N/A	
	5. Redemption Fee	Based on investment institution's rule. (＊1)	N/A	N/A	
	6. Transition Fee	Free for the first 12 time transitions during each policy year. USD $15 (or equivalent) of transition fee will be charged and deducted from the amount of transition for every transition thereafter. Taiwan Life may change the rate and times of free transition and the proposer will receive notice (written or as agreed) three months before the change.			
	7. Transaction Tax	If transaction tax is required by law or regulations, Taiwan Life will deduct the amount of transaction tax from the redemption value.			
Surrender Charge and Partial Withdrawal Charge	1. Surrender Charge	Policy Value multiplied by surrender charge rate as shown in following table：			
	2. Partial Withdrawal Charge	Partial withdrawal amount multiplied by surrender charge rate.			
Other Expense	N/A				

Policy Year	1	2	3	4	5	6+
Rate	6%	5%	4%	2%	1%	0%

＊1. Extra redemption fee will be reflected in NAV of Investment Choice. Charged by investment institution instead of Taiwan Life
＊2. Please refer to policy provision for investment related expense .
※3. Please refer to Investment Choices for Appendix 5: Investment Choices list from policy provision.

投保規則

本險「約定外幣」	美元、澳幣、歐元，需擇一約定。
投保年齡規定	0歲至70歲。
保險費繳交限制及繳費方式	繳費限制 / 美元 / 澳幣 / 歐元 最低第一期保險費 / 10,000元 / 14,000元 / 10,000元 最低第一期之後保險費 / 1,000元 / 1,400元 / 1,000元 本險累計所繳保險費上限 / 1,000萬元 / 1,400萬元 / 1,000萬元 1. 每張保單日後每次繳交保險費時，淨危險保額將依所繳保險費之5%增加，淨危險保額增加部分將以繳交保險費當時被保險人之健康狀況重新評估。 2. 繳費方式：採匯款方式彈性繳交保費。
體檢規定	1. 本險以淨危險保額，作為應否體檢及體檢項目之核定標準。 2. 免體檢件若依投保紀錄或健康告知狀況，如有需要核保單位得要求加作體檢及相關檢驗項目。
各項投資標的之配置	比例合計必須等於100%。
其他規定	1. 本險不得附加附約。 2. 本險適用【「保戶投資屬性分析問卷」及「簡式公開說明書」、「投資人須知」交付確認書】評估準則之規定。

※其他未另行規範事宜，請依現行各項核保規定辦理。

Underwriting rules

Assigned Currency	The proposer has to choose one (USD、AUD or EUR) to make agreement.
Issue age	0 to 70 years old
Restriction and Method of Premium Payment	unit：dollar Payment Restriction / USD / AUD / EUR Lowest first Premium Payment / 10,000 / 14,000 / 10,000 Top-up Premium / 1,000 / 1,400 / 1,000 Limit of Gross Premiums / 10million / 14million / 10million 1. When the proposer pays premium, the Net Amount At Risk will be increased by 5% of paid premium. The increased portion of Net Amount At Risk will be accessed per insured's health condition during the time the premium is paid. 2. Payment Method：Flexible premium payment by remittance
Medical Examination	1. The Net Amount At Risk may be used as the criteria for underwriters to decide whether a medical examination is required or not and the scope of medical examination. 2. If the exemption of medical examination is based on the insured's insurance history or healthy statements, the underwriters reserve the right to request the insured undergo a medical exam and related medical tests.
Investment Allocation	The sum of the proportional allocation of the investment choices must be equal to 100%.
Other	1. No additional riders are allowed. 2. The evaluation criterion of "Analysis Questionnaire on Policyholders' Investment Attributes", "Simplified Statutory Prospectus" and the delivery confirmation of "Notice for Investors" shall be applied.

※For the other matters that are not mentioned above, please follow our current underwriting rules to proceed

風險告知

信用風險	保單帳戶價值獨立於台灣人壽之一般帳戶外，因此要保人或受益人需自行承擔發行公司履行交付投資本金與收益義務之信用風險。
中途贖回風險	要保人於契約有效期間內申請部分提領或解約時，因此贖回而退回之保單帳戶價值，可能有低於原始投資本金之風險。
市場價格風險	投資標的之市場價格，將受金融市場發展趨勢影響、全球景氣、各國經濟與政治狀況等影響，發行或管理機構以往之投資報酬率不保證未來之投資收益，台灣人壽亦不保證投資標的之投資報酬率且不負投資盈虧之責。
匯率風險	投資期間內之投資標的均以個別投資標的之計價幣別計價，要保人或受益人須自行承擔任何辦理投資標的轉換、贖回、投資標的收益分配及保險金給付等所產生之匯率風險。
法律風險	投資標的係發行機構依其適用法律所發行，其一切履行責任係由發行機構承擔，但要保人或受益人必須承擔因適用稅法法令之變更所致稅賦調整或因適用其他法令之變更所致權益發生得喪變更的風險。舉例說明：投資標的可能因所適用法令之變更而致無法繼續投資、不能行使轉換或贖回之權利、或不得獲得期滿給付等情事。

Risks Disclosure

Credit Risk	Policy value under Investment Linked Policy separate account is independent from Taiwan Life general account, hence, the risks relating to paying investment amount and receiving returns from issuer lay on proposer and beneficiary.
Early Redemption Risk	While the proposer applies for partial withdrawal or policy surrender within the effective period of the contract, the risk of the policy value being received may be lower than the original investment amount.
Market value Risk	The market value of investment choices may be affected by financial industry trends, global economy, political issues, etc. Taiwan Life does not guarantee for the investment return. The prior investment return does not serve as a guarantee for future investment performance.
Exchange rate Risk	During the effective period of this contract, all investment choices are denominated in assigned currency of their own. The risks of exchange rate relating to investment choice transfer, redemption, return allocation, policy benefit receiving, etc. lay on the proposer and beneficiaries.
Risk of regulatory changes	All investment choices in this policy are issued and governed by relevant laws and regulations. Proposer will take the risks of changing of taxation law resulting in affecting the tax amount payable, or changing in other governing regulations resulting in forfeiting certain advantages. Eg. changing of governing regulation resulting in unable to invest, transfer, redemption, receiving maturity payment, etc.

中國信託金控 台灣人壽

台灣人壽保險（股）公司為中國信託金融控股（股）公司旗下子公司之一，所經營業務項目包括個人人身保險業務及團體保險業務。行銷通路包括銀行保險、電話行銷、保險經紀人與代理人、業務員及企業保險通路，提供社會大眾個人、家庭、企業財務保障計劃，為社會建立完整的風險規劃體系。

Taiwan Life is one of the subsidiary of CTBC Financial Holding Co., Ltd. The operating business includes life insurance and group insurance, but excludes Trust business. The distribution channels include in house agent, tele-marketing, banccasurance and brokers. Taiwan Life aims to provide the public financial and life protection plans in order to establish a comprehensive risk management system for the society. and establish a solid risk control tool.

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