

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)

主要給付項目：(Contract Coverage)

1. 身故保險金 (Death Benefit)
2. 祝壽保險金 (Maturity Benefit)
3. 加值給付金 (Special Bonus)

(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.)

中華民國 104 年 8 月 5 日
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◎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]

This insurance contract (hereinafter referred to as "this contract") constitutes policy provisions, attached proposal, endorsements, and other agreements.

Interpretation of this contract shall seek the true intent of the parties involved, and may not adhere blindly to the language employed. Shall there be any questions or discrepancy between English and Chinese version, the Chinese version shall prevail.

第二條 【名詞定義】

本契約所用名詞定義如下：

- 一、淨危險保額：係指保單帳戶價值之百分之五。
- 二、保險金額：係指本公司於被保險人身故所給付之金額。該金額以淨危險保額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本公司之次一個資產評價日的保單帳戶價值計算。
- 三、保險費：係指要保人於本契約投保時所交付之第一期保險費及以後所繳交之保險費。前開所繳交之保險費需符合本公司繳交保險費相關規定，且每次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。累積已繳保險費不得超過本契約報主管機關最高金額限制。
- 四、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一相關費用一覽表中「保費費用表」所列之百分率所得之數額。
- 五、申購費：係指本公司依約定投入各項投資標的時須扣除之費用，其費用額度如附表一。
- 六、保單管理費：係指為維持本契約每月管理所產生且自保單帳戶價值中扣除之費用，並依第十一條約定時點扣除，其費用額度如附表一。
- 七、保險成本：係指提供被保險人本契約身故保障所需的成本（標準體之費率表如附表二）。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，並依第十一條約定時點扣除。
- 八、解約費用：係指本公司依本契約第二十一條約定於要保人終止契約時，自給付金額中所收取之費用。其金額按附表一所載之方式計算。
- 九、部分提領費用：係指本公司依本契約第二十二條約定於要保人部分提領保單帳戶價值時，自給付金額中所收取之費用。其金額按附表一所載之方式計算。

- 十、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，以後每經過一個保險單年度加算一歲。
- 十一、特定銀行：係指中國信託商業銀行股份有限公司。未來如有變更，必須提前十日以書面或其他約定方式通知要保人。
- 十二、首次投資配置金額：係指依下列順序計算之金額：
(一)要保人所交付之第一期保險費扣除保費費用後之餘額；
(二)加上要保人於首次投資配置日前，再繳交之保險費扣除保費費用後之餘額；
(三)扣除首次投資配置日前，本契約應扣除之每月扣除額；
(四)加上按前三目之每日淨額，依特定銀行於本契約生效日當月月初第一營業日之牌告約定幣別活期存款年利率，逐日以日單利計算至首次投資配置日之前一日止之利息。
- 十三、每月扣除額：係指下列各項金額之和：
(一)保單管理費。
(二)保險成本。
- 十四、首次投資配置日：係指根據第四條約定之契約撤銷期限屆滿之後的第一個資產評價日。
- 十五、投資標的：係指本契約提供要保人選擇以累積保單帳戶價值之投資工具，其內容如附表五。
- 十六、資產評價日：係指投資標的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。
- 十七、投資標的單位淨值：係指投資標的於資產評價日實際交易所採用之每單位「淨資產價值或市場價值」。本契約投資標的單位淨值將公告於本公司網站。
- 十八、投資標的價值：係指以原投資標的計價幣別作為投資標的之單位基準，其價值係依下列方式計算：
(一)有單位淨值之投資標的：指該投資標的之單位數乘以其投資標的單位淨值計算所得之值。
(二)無單位淨值之投資標的，投資標的價值係依下列方式計算：
1. 第一保單年度：
(1)投入該投資標的之金額；
(2)扣除自該投資標的減少之金額；
(3)每日依前二者之淨額加計按該投資標的每月公佈之計息利率以複利法計算之金額。
2. 第二保單年度及以後：
(1)前一保單年度底之投資標的價值；
(2)加上投入該投資標的之金額；
(3)扣除自該投資標的減少之金額；
(4)每日依前三者之淨額加計按該投資標的每月公佈之計息利率以複利法計算之金額。
- 十九、保單帳戶價值：係指以約定幣別為單位基準，其價值係依本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；但於首次投資配置日前，係指依第十二款方式計算至計算日之金額。
- 二十、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。
- 二十一、匯款費用：係指匯款時所支付與匯款相關之郵電費、匯費或手續費用，包含匯出銀行及因跨行匯款所經國外中間銀行所可能收取之相關費用，不含受款行手續費。
- 二十二、全額到匯：係指匯款人向匯出銀行提出申請使匯款金額全額到達受款人所指定之帳戶，匯款費用需由匯款人另行支付予匯出銀行。
- 二十三、受款行手續費：係指受款銀行接受存、匯入金額時向受款人收取之費用。
- 二十四、指定銀行：係指本公司指定匯款銀行之中華民國境內分行；本公司之指定銀行請至本公司網站查詢。
- 二十五、約定幣別：係指要保人於投保本契約時，於要保書上選擇約定之幣別，以作為本契約收付款項之貨幣單位。

Article 2 [Glossary of Terms]

The glossary of terms in this contract are as follows:

1. Net Amount At Risk: equals 5% of Policy Value.
2. Sum Assured: means the total amount of Policy Value and Net Amount At Risk to be paid by Taiwan Life Insurance Co., Ltd. OIU (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.
3. Insurance Premium: means the 1st payment of insurance premium and all top-up premiums paid thereafter by the

- proposer. Proposer should follow Taiwan Life's rules about payment and the premiums paid must fall within the pay range published on Taiwan Life's official website. Total premium paid shall not exceed the maximum amount Taiwan Life filed to the authority under this contract.
4. Policy Fee: means the front-end loading amount charged by Taiwan Life for covering underwriting, policy issuance, sale, service and other costs. Aforementioned amount equals Insurance Premiums multiplied by Policy Fee rate. Please refer to Appendix 1 for the detailed Policy Fee rate schedule.
 5. Subscription Fee: means the cost accrued upon the subscription of notional units of Investment Choices. Please refer to Appendix 1 for the detailed Subscription Fee rate schedule.
 6. Administration Fee: means the monthly operating cost deducted from Policy Value per Article 11. Please refer to Appendix 1 for the detailed Subscription Fee rate schedule.
 7. Cost Of Insurance: means the cost of providing death benefit coverage (Please refer to Appendix 2 for the detailed Cost Of Insurance rate table for Standard risk). Cost Of Insurance, monthly deducted from policy value per Article 11, will be determined by sex, Attained Age and physical condition of insured and Net Amount At Risk.
 8. Surrender Charge: means the fee deducted from the redemption amount upon policy surrender per Article 21. Please refer to Appendix 1 for details.
 9. Partial Withdrawal Charge: means the fee deducted from the redemption amount upon partial withdrawal per Article 22. Please refer to Appendix 1 for details.
 10. Attained Age: means the insured's age rounded to the nearest year at the effective date. It will increase along with policy anniversary, the same date of each subsequent year of the Policy Effective Date.
 11. Specific Bank: means CTBC bank. If Taiwan Life plans to reassign the bank, it shall inform the proposer 10 days in advance.
 12. Initial Investment Amount: means the amount calculated in the following order:
 - (1) 1st Insurance Premium minus Policy Fee;
 - (2) Plus all top-up premiums paid before Initial Investment Date minus corresponding Policy Fee;
 - (3) Minus all Monthly Deduction before Initial Investment Date;
 - (4) Plus single interest accrued on above three items. Single interest is being earned every day the money is in the account until Initial Investment Date with same foreign current deposit annual interest rate of Assigned Currency declared by Specific Bank at the first business day of the same month of policy effective date.
 13. Monthly Deduction: means the sum of the total amount of Administration Fee and Cost Of Insurance.
 14. Initial Investment Date: means the first Valuation Day after cooling-off period per Article 4.
 15. Investment Choice: means the available investment vehicles. Please refer to Appendix 5 for the full list.
 16. Valuation Day: means the intersection of 1. quotation date or business day of relevant stock exchange or market and 2. business day of both local bank and Taiwan Life.
 17. Net Asset Value Per Unit: unitized price of the Investment Choice on Valuation Day. Net Asset Values of Investment Choices will be disclosed on Taiwan Life's official website.
 18. Asset Value: means the total value denominated in base settlement currency of certain Investment Choice. The calculation method is shown as following:
 - I. Investment Choice with unitized net asset value: Net Asset Value Per Unit multiplied by the number of unit(s) of certain Investment Choice.
 - II. Investment Choice without unitized net asset value:
 1. First policy year:
 - (1) Money invested in the Investment Choice.
 - (2) Minus the amount withdrawn from the Investment Choice.
 - (3) Plus the compound interest. Compound interest is being earned every day with interest rate declared at the beginning of each month.
 2. Second policy year and thereafter:
 - (1) Asset Value at the end of the last policy year.
 - (2) Plus the money invested in the Investment Choice.
 - (3) Minus the amount withdrawn from the Investment Choice.
 - (4) Plus the compound interest. Compound interest is being earned daily with interest rate declared at the beginning of each month.
 19. Policy Value: means the sum, denominated in Assigned Currency, of all purchased Investment Choices' Asset Value and uninvested money. While, before the Initial Investment Date, Policy Value equals Initial Investment Amount as of the calculation day (12th subparagraph).
 20. Monthiversary: means the same date of each subsequent month of the Policy Effective Date. If there is no

- corresponding date in the month, then the Monthiversary will be the last date of that month.
21. Remittance Fee: means the remittance related expense including fee charged by remitting bank and Intermediary Bank but not including the fee charged by beneficiary bank.
22. Full Payment: means the remitter submits application to remitting bank to remit the full amount of remittances to the account designated by the payee, remittance charges are to be paid to remitting bank by the remitter.
23. Inward Remittance Fee: means the fee charged by beneficiary bank for deposit or remittance.
24. Appointed Bank: means the domestic branches in Taiwan of Taiwan Life's appointed banks. Appointed banks list is provided on Taiwan Life's official website.
25. Assigned Currency: means the currency chosen by proposer in proposal. All payments and Insurance Premium will be denominated in Assigned Currency.

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第一期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，預收相當於第一期保險費之金額時，其應負之保險責任，以同意承保時溯自預收相當於第一期保險費金額時開始。

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]

Taiwan Life shall bear insurance liabilities after committing to insure and receiving the first payment of Insurance Premium. Taiwan Life will issue an insurance contract as evidence of its commitment to insure.

If Taiwan Life collects in advance an amount equal to the first payment of Insurance Premium before committing to insure, Taiwan Life shall bear insurance liabilities from the date on which such payment is collected.

Under the circumstance as described in preceding paragraph, if insurance peril happens before Taiwan Life commits to insure, Taiwan Life will bear insurance liabilities accordingly.

第四條 【契約撤銷權】

要保人於本公司寄送或交付保險單時起算二十一日內，得以書面檢同保險單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，本公司應退還收到前項書面通知之次一個資產評價日的保單帳戶價值與已扣除之保費費用及每月扣除額三者之和，扣除已給付之加值給付金後之餘額；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 Cancellation]

The proposer may cancel this contract by giving a written notice to Taiwan Life within 21 days from the day on which Taiwan Life sent or delivered insurance contract to the proposer.

When the proposer exercises the right of cancellation as provided in the preceding paragraph, it will be effective from 12 o'clock midnight of the next day on receipt of the proposer's written notice; this contract will then be void ab initio and Taiwan Life shall refund the proposer with the policy value as of at the next Valuation Day on receipt of the proposer's written notice; Taiwan Life will not provide any policy coverage after cancellation being effective. However, if the insurance peril occurred before cancellation being effective, Taiwan Life shall provide policy coverage under this contract.

第五條 【保險範圍】

被保險人於本契約有效期間內身故者，或於保險年齡達一百歲之保單週年日仍生存時，本公司依本契約約定給付各項保險金。

Article 5 [Coverage]

During the effective period of this contract, Taiwan Life will provide policy coverage upon insured peril occurred (the insured's death or Attained Age reaches 100) according to this contract.

第六條 【第一期之後保險費的交付及配置、寬限期間及契約效力的停止】

第一期之後的保險費，可於本契約有效期間內經本公司同意後繳納。要保人交付保險費時，應照本契約所載交付方法，向本公司指定地點交付，並由本公司交付開發之憑證。

第一期之後的保險費扣除保費費用後，其餘額於本公司保險費實際入帳日之後的第一個資產評價日依第十五條之約定配置於各投資標的；但於首次投資配置日前，該第一期之後的保險費扣除保費費用後之餘額依第二條第十二款約定納入首次投資配置金額計算。

本契約自契約生效日起，若本契約項下之保單帳戶價值扣除保險單借款本息後之餘額不足以支付每月扣除額時，本公司按日數比例扣除至保單帳戶價值為零，本公司應於前述保單帳戶價值為零之當日催告要保人交付保險費，自催告翌日起三十日內為寬限期間。

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每月扣除額。停效期間內發生保險事故時，本公司不負保險責任。

Article 6 [Top-up Premium、Grace Period and Lapse of Policy]

By consent of Taiwan Life, the proposer may make top-up premium payment during the effective period of this contract. Taiwan Life will issue a receipt after the top-up premium paid at assigned place in the ways appointed in this contract.

The amount of top-up premium minus Policy Fee will be allocated to Investment Choices per Article 15 at the first Valuation Day on receipt of aforementioned top-up premium. If the top-up premium payment is made before the Initial Investment Date, it will be allocated per 12th subparagraph, 1st paragraph of Article 2.

From policy effective date onward, if the amount of account value minus policy loan(with interest) is lower than the Monthly Deduction to be deducted at Monthiversary, Taiwan Life will collect Monthly Deduction day by day calculated in portion of the month. Taiwan Life will inform the proposer making a top-up premium payment the day the account value decrease to zero. The grace period is 30 days from the sending of notice of premium payment.

If no premium payment is made by end of the grace period, this contract will lapses from the following day when the grace period expired. If the insured peril occurs during the grace period, Taiwan Life shall bear insurance liabilities.

Meanwhile the proposer should pay the unpaid Monthly Deduction calculated in portion of the month during grace period. During the period of lapse, Taiwan Life will not bear insurance liabilities.

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每月扣除額，並另外繳交一筆保險費後，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之保險費扣除保費費用後之餘額，本公司於保險費實際入帳日之後的第一個資產評價日，依第十五條之約定配置於各投資標的。

本契約因第三十三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，如有第三十三條第二項所約定保單帳戶價值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末經過期間之每月扣除額，以後仍依約定扣除每月扣除額。第一項約定期限屆滿時，本契約效力即行終止。

Article 7 [Reinstatement of this Contract]

The proposer may reinstate this suspended contract within two years after lapse but no later than coverage period of this contract.

If the proposer submits the reinstatement application and pays up all Monthly Deductions and top-up premium within six months after the date this contract lapse, this contract will be reinstated from 12 o'clock midnight of the next day on receipt of such payment.

Where the proposer applies for reinstatement six months after this contract lapse, Taiwan Life may require the proposer to provide evidence of insurability(EOI) of the insured within one month after receipt of reinstatement application. If the proposer failed to provide EOI of the insured within 20 days from the day Taiwan Life requires EOI from the proposer, Taiwan Life could reject this reinstatement application.

If the degree of risk of the insured has undergone a change that is sufficiently material as to justify refusal to insure,

Taiwan Life could reject this reinstatement.

If Taiwan Life does not require EOI within the time period set out in 3rd paragraph or does not reject within a month after receipt of EOI and all other required documents, it will be deemed that Taiwan Life agrees on the reinstatement and this contract will be reinstated from 12 o'clock midnight of the next day on receipt of payments as set out in 2nd paragraph.

If proposer applies for reinstatement per 3rd paragraph, unless otherwise provided for in the second half of 3rd paragraph or the Proviso of 4th paragraph, this contract will be reinstated from 12 o'clock midnight of the next day on receipt of EOI(if required) and payments as set out in 2nd paragraph.

The amount of premium payments(as set out in 2nd, 5th and 6th paragraphs) minus Policy Fee will be allocated to Investment Choice(s) per Article 15 at the first Valuation Day on receipt of premium.

If this contract lapse due to condition referred in Article 33. The process of reinstatement shall follow the procedure set forth in preceding 1st to 7th paragraphs, and shall in addition thereto, repaying the amount that the policy loan with interest minus account value.

When this contract is reinstated, Taiwan Life will collect Monthly Deduction based on the number of days in the remaining month. Monthly Deduction will still be deducted from account value per Article 11 thereafter.

This contract will be terminated immediately when the demand period as set out in the 1st paragraph expired.

第八條 【告知義務與本契約的解除】

要保人及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每月扣除額，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。

要保人及被保險人在繳交不定期保險費時，對於本公司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，本公司得解除該不定期保險費部分之契約，且得不退還已扣繳之保費費用及每月扣除額，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，自本公司知有解除之原因後，經過一個月不行使而消滅。

本公司依第一項解除契約時，若本契約項下之保單帳戶價值大於零，則本公司以解除契約通知的次一個資產評價日保單帳戶價值返還予要保人。但要保人死亡、失蹤或居所不明，致通知不能送達時，本公司應將該項通知送達受益人。

本公司依第二項解除契約時，應按要保人繳交不定期保險費當時，不定期保險費扣除保費費用之餘額與保單帳戶價值之比例，依返還當時配置比例，返還不定期保險費部分之保單帳戶價值予要保人。

倘被保險人已身故，且已收齊第二十八條約定之申領文件，則本公司以收齊申領文件後依附表三所列之贖回評價時點之保單帳戶價值返還予要保人。

Article 8 [Duty of disclosure and rescission of this contract]

When entering into this contract the proposer and insured must make truthful representations in response to the written inquiries of Taiwan Life in the proposal regarding notifications, and if there is any concealment, nondisclosure, or misrepresentation sufficient to alter or diminish Taiwan Life's assessment of the risk, Taiwan Life may rescind this contract without refunding Policy Fee and Monthly Deduction; the same will also apply after occurrence of an insured peril, provided that the above will not apply where occurrence of the insured peril was not due to any representation or lack thereof by the proposer or insured.

When making top-up premium payment, the proposer and insured must make truthful representations in response to the written inquiries of Taiwan Life in the proposal regarding notifications, and if there is any concealment, nondisclosure, or misrepresentation sufficient to alter or diminish Taiwan Life's assessment of the risk, Taiwan Life may rescind this contract without refunding Policy Fee and Monthly Deduction; the same will also apply after occurrence of an insured peril, provided that the above will not apply where occurrence of the insured peril was not due to any representation or lack thereof by the proposer or insured.

The right to rescind as stated in the preceding paragraphs will be extinguished if not exercised within one month of the time Taiwan Life knows of the cause for rescission.

When Taiwan Life rescind this contract per 1st paragraph, if the policy value is greater than zero, Taiwan Life will return the policy value based on the first Valuation Day after sending notice of rescind to the proposer. If the proposer is

decease, disappeared, with unknown domicile so that the notice of rescind is not reachable, Taiwan Life will delivery this notice to the beneficiary.

When Taiwan Life partially rescind this contract per 2nd paragraph, Taiwan Life will return the policy value to the proposer in portion based on the amount of top-up premium minus corresponding Policy Fee and account value at the time top-up premium payment made. The allocation of the returned policy value will follow the one at the time of return.

If the insured decease and the required documents for applying death benefit per Article 28 have been collected, Taiwan Life will refund the policy value based on Valuation Day given in the Appendix 3 on receipt of application documents to the proposer.

第九條 【加值給付金】

本公司於本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。

前開投資標的於評價日時，因故關閉、合併或終止致原約定之投資標的已無法投資時，本公司將依第十八條約定辦理。

Article 9 [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.

If, at the valuation day, the appointed Investment Choices are closed, merged or terminated that they are no longer available, Taiwan Life will conduct this affair per Article 18.

第十條 【首次投資配置日後不定期保險費的處理】

首次投資配置日後，要保人依第六條約定申請交付之不定期保險費，本公司以下列二者較晚發生之時點，將該不定期保險費扣除其保費費用後之餘額，依要保人所指定之投資標的配置比例，於次一個資產評價日將該餘額投入在本契約項下的投資標的中：

一、該不定期保險費實際入帳日。

二、本公司同意要保人交付該不定期保險費之日。

前項要保人申請交付之不定期保險費，本公司如不同意收受，應以書面或其他可資證明之方式通知要保人。

Article 10 [Top-up Premium After Initial Investment Date]

After Initial Investment Date, if the proposer makes top-up premium payment per Article 6. Taiwan Life will allocate the amount of top-up premium minus Policy Fee at the next Valuation Day after the latest time between the following date according to the proposer's appointed allocation:

1. The date of receipt of top-up premium.

2. The date of Taiwan Life giving permission to the payment of top-up premium.

Taiwan Life should provide written notice or other sufficed document to the proposer if the application of payment of top-up premium is rejected.

第十一條 【每月扣除額的收取方式】

本公司於本契約生效日及每保單週月日將計算本契約之每月扣除額，於保單週月日當時(若該日非資產評價日時，則順延至下一個資產評價日)依序自投資標的價值扣除之。但首次投資配置日前之每月扣除額，依第二條第十二款約定自首次投資配置金額扣除。

第一項之扣除順序，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，或所約定之投資標的價值不足以支付每月扣除額時，本公司將按各投資標的價值比例扣取。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 11 [Monthly Deduction]

Taiwan Life will calculate the Monthly Deduction to be deducted by the order of allocation at effective date and each Monthiversaries.(If the date is not a Valuation Day, Monthly Deduction will be based on the next Valuation Day)

Before Initial Investment Date, Monthly Deduction will be deducted per 12th subparagraph, 1st paragraph of Article 2.

The proposer should stipulate the order of deduction on the proposal when applying for this contract. If the Asset Value

of appointed Investment Choice is insufficient for deducting Monthly Deduction, Taiwan Life will deduct them in proportion of all Investment Choices in portfolio. The proposer may apply for adjusting the order of deduction during effective period.

第十二條 【貨幣單位與匯率計算】

本契約保險費之收取、給付各項保險金、加值給付金、返還保單帳戶價值、償付解約金、部分提領金額及支付、償還保險單借款，應以約定幣別為貨幣單位。

本契約匯率計算方式約定如下：

- 一、保險費及其加計利息、加值給付金配置於投資標的：本公司根據投資日或加值給付金給付日前一個資產評價日匯率參考機構之收盤即期匯率賣出價格計算。
 - 二、給付各項保險金、返還保單帳戶價值及償付解約金、部分提領金額：本公司根據給付當時前一個資產評價日匯率參考機構之收盤即期匯率買入價格計算。
 - 三、每月扣除額：本公司根據保單週月日當日匯率參考機構之收盤即期匯率買入價格計算。
 - 四、投資標的之轉換：本公司根據收到申請書後的次一個資產評價日匯率參考機構之收盤即期匯率買入價格，將轉出之投資標的金額扣除依第十七條約定之轉換費用後，依收到轉換申請書之次一個資產評價日匯率參考機構之收盤即期匯率賣出價格計算，轉換為等值轉入投資標的計價幣別之金額。但投資標的屬於相同幣別相互轉換者，無幣別轉換之適用。
 - 五、投資標的價值與保單帳戶價值之計算：本公司根據計算投資標的價值或保單帳戶價值當時之前一個資產評價日匯率參考機構之收盤即期匯率買入價格計算。
- 前項之匯率參考機構係指中國信託商業銀行股份有限公司，但本公司得變更上述匯率參考機構，惟必須提前十日以書面或其他約定方式通知要保人。

Article 12 [Currency unit and Exchange Rate]

All payments including Insurance Premiums, benefit payments, special bonus, return of policy value, surrender value, partial withdrawal and policy loans should be based on Assigned Currency.

Exchange rate in this contract is calculated as follows:

1. Premium and the interest accrued, allocation of special bonus: Based on the currency reference institution's closing spot exchange sell price of the last Valuation Day before investment day or the day special bonus paid.
2. Benefit payments, return of policy value, surrender value and partial withdrawal: Based on the currency reference institution's closing spot exchange buy price of the last Valuation Day before payment.
3. Monthly Deduction: Based on the currency reference institution's closing spot exchange buy price of corresponding Monthiversary.
4. Transition between Investment Choices: Taiwan Life will exchange the amount of redeeming amount minus transition fee (Article 17) based on the currency reference institution's closing spot exchange buy price of the next Valuation Day after receipt of application into the denominated currency of buying Investment Choice based on the currency reference institution's closing spot exchange sell price of the next Valuation Day after receipt of application. If the denominated currencies of redeeming Investment Choice and buying Investment Choice are the same, preceding process will not apply.
5. Calculation of asset value and policy value: Based on the currency reference institution's closing spot exchange buy price of the latest Valuation Day.

Currency reference institution in the preceding paragraph refers to China Trust Commercial Bank. Taiwan Life, have the right to change currency reference institution and the proposer will receive notice (written or as agreed) ten days before the change.

第十三條 【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 13 [Payment Methods]

Any types of premium, benefits, expenses and any other payments under this contract should be settled through foreign currency deposit account or other designated payment methods stipulated in insurance contract.

第十四條 【匯款相關費用及其承擔對象】

本公司給付下列各款金額時，應以「全額到匯」之方式給付，「匯款費用」由本公司自行負擔：

- 一、依第四條契約撤銷所退還之金額。
- 二、依第八條及第三十條返還保單帳戶價值。
- 三、依第二十一條償付解約金。
- 四、依第二十四條、第二十六條給付身故保險金。
- 五、依第二十五條給付祝壽保險金。
- 六、依第三十五條投保年齡的錯誤所退還之金額。

本公司給付下列各款金額時，「匯款費用」應由要保人負擔，並由該匯出金額中扣除：

- 一、依第二十二條給付保單帳戶價值的部分提領。
- 二、依第三十三條給付保險單借款金額。

要保人或受益人交付下列各款金額時，應以「全額到匯」之方式匯入或存入本公司指定之外匯存款戶，並自行負擔「匯款費用」：

- 一、交付保險費。
- 二、返還保險單借款。

要保人或受益人若選擇以本公司指定銀行之外匯存款帳戶交付或收受相關款項時，要保人或受益人無需負擔前二項所述之「匯款費用」。

受款人因上述作業項目所產生之受款行手續費應由各該受款人自行負擔。

Article 14 [Cost of Remittance]

The following payments should be paid in Full Payment. Taiwan Life bears remittance fee:

1. The amount refunded due to cancellation of this contract (Article 4).
2. Policy value refunded (Article 8 and 30).
3. Surrender value (Article 21).
4. Death benefit (Article 24 and 26).
5. Maturity benefit (Article 25).
6. The amount of refund due to miscalculation of age (Article 35).

When Taiwan Life make the following payments, remittance fee should be borne by the proposer and deducted from the payment :

1. Partial withdrawal (Article 22).
2. Policy loan (Article 33).

The following payments should be deposited into the appointed account to Taiwan Life in Full Payment and the proposer and beneficiaries should bear remittance fee.

1. Insurance Premium.
2. Repaying policy loan.

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.

The beneficiary should bear Inward Remittance Fee.

第十五條 【投資標的及配置比例約定】

要保人投保本契約時，應於要保書選擇購買之投資標的及配置比例。

要保人於本契約有效期間內，得以書面或其他約定方式通知本公司變更前項選擇。

依前二項約定分配至各投資標的時，需先扣除各投資標的之投資標的的申購費，申購費如附表一。

Article 15 [Investment Choices and Fund Allocation]

The proposer should appoint the allocation of Investment Choices in the proposal when entering into an insurance contract.

The proposer may make an adjustment for the fund allocation by sending notice (written or as agreed) to Taiwan Life.

Subscription fees, as given in Appendix 1, should be deducted in advance before allocating into Investment Choices.

第十六條 【投資標的之收益分配或資產撥回】

本契約所提供之投資標的如有收益分配或資產撥回時，本公司應以該投資標的之收益總額或資產撥回總額，依本契約所持該投資標的價值占本公司投資該標的總價值之比例將該收益或資產撥回分配予要保人。但若有依法應先扣繳之稅捐時，本公司應先扣除之。

依前項分配予要保人之收益或資產撥回，本公司依據投資標的之種類，按下列方式處理：

一、若投資標的為指數股票型基金時，其收益應於該收益實際入帳日後的三個資產評價日內投入。
二、若投資標的為非指數股票型基金時，其收益或資產撥回應於該收益或資產撥回實際分配日投入。
本契約所提供之附表五投資標的如有收益或資產撥回時，本公司將於實際取得收益或資產撥回當日，以該日投資標的單位淨值計算轉入單位數。但若本契約於收益實際分配日或資產撥回實際投入日已終止、停效、該投資標的當時已非本契約之投資分配項目、收益實際分配日或資產撥回日已超過有效期間屆滿日或其他原因造成無法投資該標的時，本公司將改投入本契約相同幣別之資金停泊帳戶，若無相同幣別時，則投入本契約約定幣別之資金停泊帳戶；若本契約未提供約定幣別之資金停泊帳戶，則投入至美元資金停泊帳戶。

Article 16 [Distribution of Investment Income or Asset Payback]

If there is distributable investment income or asset payback from Investment Choices, Taiwan Life should return the amount, calculated based on the proportion of asset values of such Investment Choice in the contract to total asset value of such Investment Choice owned in this product, to the proposer. Taiwan Life will deduct the tax imposed if any before return.

For distributable investment income or asset payback in preceding paragraph Taiwan Life will conduct the following methods according to the type of Investment Choice:

1. Investment Choice is an ETF: the distributable investment income will be reinvest within 3 Valuation Days after income received.
2. Investment Choice is not an ETF: the distributable investment income or asset payback will be reinvested the day it is received.

If there is distributable investment income or asset payback from the Investment Choices listed in Appendix 5, Taiwan Life will calculate the units to be reinvested based on the Net Asset Value Per Unit of the day distributable investment income or asset payback is received. If this contract is terminated, lapsed, canceled, distributable investment income or asset payback date exceed the effective period of this contract or the Investment Choice cannot be reinvested due to other reasons, the distributable investment income or asset payback will be allocated into the parking fund of same currency. If there is no parking fund of same currency, it will be allocated to parking fund of Assigned Currency. If there is no parking fund of Assigned Currency, it will be allocated to USD parking fund.

第十七條 【投資標的轉換】

要保人於本契約有效期間內，得以書面或其他約定方式向本公司申請不同投資標的間之轉換，並應於申請書中載明轉出的投資標的及其單位數（或轉出比例）及指定欲轉入之投資標的。

本公司以收到前項申請書後之次一個資產評價日為準計算轉出之投資標的價值，並以該價值扣除轉換費用後，於本公司收到申請書之後的次二個資產評價日配置於欲轉入之投資標的。

前項轉換費用如附表一。

當申請轉換的金額低於美元二百元之等值約定貨幣或轉換後的投資標的價值將低於美元二百元之等值約定貨幣時，本公司得拒絕該項申請，並以書面或其他約定方式通知要保人。

Article 17 [Transition Among Investment Choices]

During the effective period of this contract, the proposer send notice (written or as agreed) to Taiwan Life and apply for transiting into different Investment Choices. The redeeming / buying amount or ratio of certain Investment Choices should be specified in application document.

Taiwan Life will redeem the Investment Choices based on the next Valuation Day after receipt of application document. After deducting transition fees, Taiwan Life allocate the amount into buying Investment Choice the 2nd Valuation Day after receipt of application document.

The transition fee is given in Appendix 1.

If the amount of transition is lower than USD 200(or equivalent) or the asset value of Investment Choice will be lower than USD 200(or equivalent), Taiwan Life may reject this application and will send notice (written or as agreed) to the proposer.

第十八條 【投資標的之新增、關閉與終止】

本公司得依下列方式，新增、關閉與終止投資標的之提供：

- 一、本公司得新增投資標的供要保人選擇配置。
- 二、本公司得主動終止某一投資標的，且應於終止日前三十日以書面或其他約定方式通知要保人。但若投資標的之價值仍有餘額時，本公司不得主動終止該投資標的。

- 三、本公司得經所有持有投資標之價值之要保人同意後，主動關閉該投資標的，並於關閉日前三十日以書面或其他約定方式通知要保人。
- 四、本公司得配合某一投資標之終止或關閉，而終止或關閉該投資標的。但本公司應於接獲該投資標的發行或經理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。

投資標的一經關閉後，於重新開啟前禁止轉入及再投資。投資標的一經終止後，除禁止轉入及再投資外，保單帳戶內之投資標之價值將強制轉出。

投資標的依第一項第二款、第三款及第四款調整後，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且該投資標的終止或關閉日三日前向本公司提出下列申請：

- 一、投資標的終止時：將該投資標之價值申請轉出或提領，並同時變更購買投資標之投資配置比例。
- 二、投資標的關閉時：變更購買投資標之投資配置比例。

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。

因前二項情形發生而於投資標的終止或關閉前所為之轉換及提領，該投資標的不計入轉換次數及提領次數。

本契約關於投資標之全部條款適用於新增的投資標的。

Article 18 [Addition, Close and Termination of Investment Choices]

Taiwan Life may add, close and terminate Investment Choices in the following way:

1. Taiwan Life may add Investment Choices for the proposer.
2. Taiwan Life may terminate any of Investment Choices and send notice (written or as agreed) to the proposer. If the balance of Investment Choice is still positive, Taiwan Life shall not take the initiative to terminate it.
3. Taiwan Life, upon agreements by all proposers who owned the Investment Choice in the policy, may close it. Taiwan Life will send notice (written or as agreed) to the proposers.
4. Taiwan Life may coordinate with the fund house and close or terminate any of Investment Choices. The information of fund closure or termination will be announced on Taiwan Life's official website within 5 days after receipt of notice from fund house. Taiwan Life will additionally send notice (written or as agreed) to the proposers within 30 days after receipt of notice from fund house.

The Investment Choices transition and reinvestment is prohibited after closure or termination. Furthermore, The asset value will be redeemed compulsory after termination.

The proposer should submit request the following application within 15 days after receipt of the notice and 3 days before the Investment Choice's closure or termination to Taiwan Life in accordance with the 2nd, 3rd and 4th subparagraph of 1st paragraph:

1. When Investment Choice is terminated: Partial Withdrawal the asset value of Investment Choice or transit it into other Investment Choices and change the allocation of Investment Choices.
2. When the Investment Choice is closed: Change the allocation of Investment Choices.

If the proposer fail to submit the application within the time appointed in the preceding paragraph or Taiwan Life could not conduct in the way proposer appointed at the time of receipt of application due to any cause not attributable to Taiwan Life, it is deemed as proposer agree with the stipulation, as announced on Taiwan Life's official website, in the notice.

The partial withdrawal and transition in situations referred in the 1st and 2nd paragraphs will be excluded from the initial stipulation for the transaction in this contract.

All the provisions will apply to new Investment Choice s.

第十九條 【特殊情事之評價與處理】

投資標的於資產評價日遇有下列情事之一，致投資標的發行、經理或計算代理機構暫停計算投資標的單位淨值或贖回價格，導致本公司無法申購或申請贖回該投資標的時，本公司將不負擔利息，並依與投資標的發行、經理或計算代理機構間約定之恢復單位淨值或贖回價格計算日，計算申購之單位數或申請贖回之金額：

- 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、投資所在國交易市場非因例假日而停止交易。
- 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、有無從收受申購或贖回請求或給付申購單位、贖回金額等其他特殊情事者。

要保人依第三十三條約定申請保險單借款或本公司依約定給付保險金時，如投資標的遇前項各款情事之一，致發行、經理或計算代理機構暫停計算投資標的單位淨值，本契約以不計入該投資標的之價值的保單帳戶價值計算可借金額上限或保險金，且不加計利息。待特殊情事終止時，本公司應即重新計算保險金或依要保人之申請重新計算可借金額上限。

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。

因投資標的發行、經理或計算代理機構拒絕投資標的之申購或贖回、該投資標的已無可供申購之單位數，或因法令變更等不可歸責於本公司之事由，致本公司無法依要保人指定之投資標的及比例申購或贖回該投資標的時，本公司將不負擔利息，並應於接獲主管機關或發行、經理或計算代理機構通知後十日內於網站公告處理方式。

Article 19 [Evaluation and Treatment of special events]

If one or several of the following events happen to Investment Choices in Valuation Day and cause the issuer, management company or agency of Investment Choices suspend to calculated Net Asset Value Per Unit or redemption price, resulting in Taiwan Life is unable to buy or redeem the Investment Choices, Taiwan Life will not pay interest and, based on the agreement with issuer, management company or agency, resume the asset value or calculate the amount or the number of units to buy or redeem.

- 1.Natural disasters, job actions or contingency.
- 2.Command of domestic and foreign government agencies.
- 3.Trading in the market where the investment is to be made stop in non-holidays.
- 4.Exchange transactions are limited due to abnormal trading circumstances.
- 5.Communications interrupted non-attributable to Taiwan Life.
- 6.There is no way purchase or redemption request being accepted or making payment of requisitioning units or redemption amount and other special circumstances.

If, when the proposer apply for policy loan per Article 33 or Taiwan Life make payments for coverage, events listed in the 1st paragraph happens, and cause the issuer, management company or agency of Investment Choices suspend to calculated unitized asset value, Taiwan Life will re-calculate benefit payment and upper limit of policy loan based the policy value excluding such Investment Choices. Until such events terminates, Taiwan Life will immediately re-calculate the benefit payment and upper limit of policy loan.

When events listed in the 1st paragraph happens, Taiwan Life will send notice (written or as agreed) to the proposer. If Taiwan Life is unable to buy or redeem the amount or proportion the proposer appointed of certain Investment Choices due to non-attributable to Taiwan Life's causes such as issuer, management company or agency of Investment Choices rejects the purchase or redemption of Investment Choice, there is no more units to be purchased for this Investment Choice or regulation changes, Taiwan Life will not pay interest and will announce treatment on Taiwan Life's official website within 10 days after receipt of notice from the authorities or issuer, management company or agency of Investment Choices.

第二十條 【保單帳戶價值之通知】

本契約於有效期間內，本公司將採電子郵件或其他約定方式每年通知要保人其保單帳戶價值。

前項保單帳戶價值內容包括如下：

- 一、期初及期末計算基準日。
- 二、投資組合現況。
- 三、期初單位數及單位淨值。
- 四、本期單位數異動情形（含異動日期及異動當時之單位淨值）。
- 五、期末單位數及單位淨值。
- 六、本期收受之保險費金額。
- 七、本期已扣除之各項費用明細（包括保費費用、保單管理費、保險成本）。
- 八、期末之保險金額、解約金金額。
- 九、期末之保險單借款本息。
- 十、本期收益分配或資產撥回情形。

Article 20 [Notice of Policy Value]

During the effective period of this contract, Taiwan Life will send notice (email or as agreed) to the proposer annually.

Annual policy value notice will include the following items:

- 1.Beginning of the term basis date and End of the term basis date.
- 2.Current status of portfolio
- 3.Units at beginning of the term and unitized Net Asset Value.
- 4.Change in unit of asset (including the date of change and its net asset value).
- 5.Units at end of the term and unitized Net Asset Value.
- 6.Premium paid during this term.
- 7.Details of expense deducted (including Policy Fee, Administration Fee and Cost Of Insurance)
- 8.The amount of Sum Assured and surrender value at the end of term.
- 9.Policy loan with interest accrued at the end of term.
- 10.The status of distributable investment income or asset payback.

第二十一條 【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通知時，開始生效。

要保人繳費累積達有保單帳戶價值而申請終止契約時，本公司應以收到前項書面通知之次一個資產評價日的保單帳戶價值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一。

Article 21 [Termination of Contract]

The proposer may terminate this contract any time before maturity.

Termination of contract becomes effective upon Taiwan Life receives the written notice from the proposer.

If the proposer applies for terminating this contract and the policy value of this contract is greater than zero, Taiwan Life will calculate surrender value which equals the policy value at the first Valuation Day after the day written notice from proposer been received minus Surrender Charge, plus unearned COI (calculated in proportion to days left in term).

Taiwan Life should pay surrender value within a month from receipt of written notice from proposer and interest accrued in 5% per annum should be paid if Taiwan Life does not make the payment in time.

Please refer to Appendix 1 for the detailed Surrender Charge rate schedule.

第二十二條 【保單帳戶價值的部分提領】

於本契約有效期間內，如累積有保單帳戶價值時，要保人得向本公司提出申請部分提領其保單帳戶價值，但每次提領之保單帳戶價值不得低於美元二百元之等值約定貨幣且提領後的保單帳戶價值不得低於美元四百元之等值約定貨幣。

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的投資標的單位數（或比例）。投資標的若無單位數時，則指明部分提領的金額。
- 二、本公司以收到前款申請文件後之次一個資產評價日為準計算部分提領的保單帳戶價值。
- 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一。

Article 22 [Partial Withdrawal on The Policy Value]

During the effective period of this contract, the proposer may apply for partial withdrawal. Amount of partial withdrawal must be greater than USD 200(or equivalent). After the partial withdrawal, the balance of policy value must be greater than USD 400(or equivalent).

The proposer should follow the following process for applying partial withdrawal:

- 1.The proposer should appoint the units (or proportion) of Investment Choice to be withdrawn. If there is no unitized net asset value for certain Investment Choice, the amount of partial withdrawal must be appointed.
- 2.Taiwan Life will calculate the partial withdrawal policy value based on the next Valuation Day of receipt of application.
- 3.Taiwan Life should pay the amount of partial withdrawal amount minus the Partial Withdrawal Charge within a month from receipt of application from the proposer and interest accrued in 5% per annum should be paid if Taiwan

Life does not make the payment in time.

Please refer to Appendix 1 for the detailed Partial Withdrawal Charge rate schedule.

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。

Article 23 [Occurrence notification and time period of claim submission]

The proposer or beneficiary should inform Taiwan Life within 10 days after insured peril occurred and apply the benefit with all documents required as soon as possible.

Taiwan Life should make the payment within a month after receipt of all required documents.

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給付身故保險金，本契約效力即行終止；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給付身故保險金，本契約效力即行終止。

Article 24 [Disappearance of the Insured]

If the insured disappears during the effective term of this contract and is declared death by court (or authorities), Taiwan Life will pay death benefit (Article 26) based on the date appointed in declaration of death and this contract will terminate immediately. If the proposer or a beneficiary is able to submit documentation sufficient to support the insured most likely deceased in an accident, Taiwan Life will pay death benefit (Article 26) based on the date of accident and this contract will terminate immediately.

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歲之保單週年日仍生存且本契約仍有效時，本公司按該保單年度第一個資產評價日計算保單帳戶價值給付祝壽保險金，本契約效力即行終止。

Article 25 [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 as of the first Valuation Day of that year as maturity benefit and this contract will terminate immediately.

第二十六條 【身故保險金的給付】

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。

受益人依第二十八條約定申領身故保險金時，若已超過第三十八條所約定之時效，本公司得拒絕給付保險金。本公司將以受益人檢齊申請身故保險金之所須文件並送達本公司之次一個資產評價日為基準，計算本契約項下的保單帳戶價值，返還予要保人，本契約效力即行終止。

Article 26 [Death Benefit]

If the insured deceases during the effective period of this contract, Taiwan Life will pay Sum Assured as death benefit and this contract will terminate immediately.

Taiwan Life could reject to pay death benefit if the beneficiaries apply for the death benefit (Article 28) after the appointed time period in Article 38. Taiwan Life will refund policy value at the next Valuation Day on receipt of all documents required from the beneficiary and this contract will terminate immediately.

第二十七條 【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 27 [Application for Maturity Benefit]

A beneficiary applying for Maturity Benefit should attach the following documents:

1. The original insurance policy or a transcript thereof.
2. Application form.

3. Proof of the beneficiary's identity.

第二十八條【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 28 [Application for Death Benefit]

A beneficiary applying for Death Benefit should attach the following documents:

- 1.The original insurance policy or a transcript thereof.
- 2.Certificate of death of the insured verified by Overseas Office of Republic of China (Taiwan) or Republic of China-authorized institutions.
- 3.Application form.
- 4.Proof of the beneficiary's identity.

第二十九條【返還保單帳戶價值的申請】

要保人或應得之人依第三十條約定申請返還保單帳戶價值時，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。

Article 29 [Application for Return of Policy Value]

The proposer or other person entitled to apply for return of policy value (Article 30) should attach the following documents:

- 1.The original insurance policy or a transcript thereof.
- 2.Certificate of death of the insured verified by Overseas Office of Republic of China (Taiwan) or Republic of China-authorized institutions.
- 3.Application form.
- 4.Proof of the proposer or other person entitled's identity.

第三十條【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。
- 三、被保險人因犯罪處死或拒捕或越獄致死。

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資產評價日之保單帳戶價值，依照約定返還予要保人。

Article 30 [Exclusion]

Taiwan Life will be exempted for policy coverage if any of the following event occurs:

- 1.The proposer intentionally caused the death of the insured.
- 2.The insured intentionally commits suicide.
- 3.The insured is executed for a crime or deceases as the result of resisting arrest or escaping from jail.

Taiwan Life will return the policy value, valued at the next Valuation Day after the receipt of all documents required, to the proposer under circumstances referred in 1st paragraph.

第三十一條【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，其身故保險金給付予要保人。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 31 [Forfeit of the Right to Receive Benefits]

A beneficiary who intentionally causes the death of the insured, or attempts to do so, forfeits the right to claim benefits.

Under circumstances referred in 1st paragraph, if there is no beneficiary to receive the death benefit, death benefit will be paid to the proposer. If there is any other beneficiaries, the benefit payment belonged to beneficiary who loses the right should be paid to other beneficiaries pro rata based on what is stimulated in original contract.

第三十二條 【未還款項的扣除】

本公司給付各項保險金、返還保單帳戶價值及償付解約金、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每月扣除額未償款項者，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 32 [Deduction of Arrear]

When Taiwan Life pay benefits, return policy value, pay surrender value and partial withdrawal, if there is any policy loan (including interest accrued) or outstanding Monthly Deductions owed during grace period, Taiwan Life has the right to in advance deduct them from amount to be paid as repayment.

第三十三條 【保險單借款及契約效力的停止】

本契約有效期間內，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帳戶價值之百分之五十。

當未償還之借款本息，超過本契約保單帳戶價值之百分之八十時，本公司應以書面或其他約定方式通知要保人；如未償還之借款本息超過本契約保單帳戶價值之百分之九十時，本公司應再通知要保人，並於通知翌日起算第二個資產評價日以保單帳戶價值扣抵之。但若要保人尚未償還借款本息，而本契約累積的未償還之借款本息已超過保單帳戶價值時，本公司將立即扣抵並通知要保人，要保人如未於通知翌日起算三十日內償還不足扣抵之借款本息時，本契約自該三十日之次日起停止效力。

前項扣抵之保單帳戶價值視同第二十二條約定的保單帳戶價值部分提領。

本公司於本契約累積的未償還借款本息已超過保單帳戶價值，且未依第二項約定為通知時，於本公司通知要保人之日起三十日內要保人未償還不足扣抵之借款本息者，保險契約之效力自該三十日之次日起停止。

Article 33 [Policy Loans and Lapse of this Contract]

During the effective period of this contract, the proposer may apply to Taiwan Life for a policy loan in an amount no greater than 50 percent of the policy value.

When the policy loan plus accrued interests exceeds 80% of policy value, Taiwan Life will send notice (written or as agreed) to the proposer. When the policy loan plus accrued interests exceeds 90% of policy value, Taiwan Life will again send notice (written or as agreed) to the proposer and deduct the same amount from policy value as repayment at the 2nd Valuation Day from the day notice sent. However, if the proposer does not repay policy loan and the total amount of policy loan and interest accrued exceeds policy value, Taiwan Life will immediately deduct all policy value to repay the policy loan and send notice (written or as agreed) to the proposer. If the proposer does not repay the deficit within 30 days from the day notice sent, this contract will be lapsed thereafter.

The amount of policy value deducted for the policy loan is deemed to be the partial withdrawal (Article 22).

If the total amount of policy loan and interest accrued has already exceed policy value and Taiwan Life did not send notice as stipulated in 2nd paragraph, this contract will be terminated from the beginning of 31 days from the day notice sent given the proposer fail to repay the deficit within 30 days from the day notice sent.

第三十四條 【不分紅保險單】

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 34 [Non-Participation Policy]

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

第三十五條 【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者，本契約無效，本公司將按發現當時之保單帳戶價值與已扣除之保費費用及每月扣除額三者之和，扣除已給付之加值給付金後之餘額，退還予要保人。

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，要保人應補繳短繳的保險成本。如在發生保險事故後始發覺且其錯誤不可歸責於本公司者，要保人不得請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，本公司應按原身故保險金扣除短繳保險成本後給付。

Article 35 [Calculation of Age and Miscalculation Management]

The proposer should specify the date of birth of the insured in the proposal when entering into an insurance policy. Issue age defined throughout this contract as insured's age rounded to the nearest year.

Any miscalculation on issue age should be conducted in accordance with followings manners:

- 1.If the issue age is greater than the upper limit of underwriting age, this contract is void. Taiwan Life will return the sum of policy value, Policy Fees deducted, Monthly Deductions deducted minus special bonus to the proposer.
- 2.If the misrepresented issue age result in that Cost Of Insurance is greater than what the insured should pay, Taiwan Life will refund the difference between the paid Cost Of Insurance and the actual Cost Of Insurance without interest. If the mistake is caused by Taiwan Life and noticed after the occurrence of any insurance peril, the difference between the paid Cost Of Insurance and the actual Cost Of Insurance will not be refunded. The Net Amount At Risk will increase pro rata on the Cost Of Insurance paid and actual Cost Of Insurance. The death benefit will be re-calculated.
- 3.If the misrepresented issue age result in shortage of Cost Of Insurance should be paid, the proposer must repay the difference between the paid Cost Of Insurance and the actual Cost Of Insurance. If the mistake of age is not attributable to Taiwan Life and it is discovered after and noticed after the occurrence of any insurance peril, the proposer can not repay shortage of Cost Of Insurance. Taiwan Life will reduce pro rata Net Amount At Risk on the Cost Of Insurance paid and actual Cost Of Insurance. The death benefit will be re-calculated as well.

第三十六條【受益人的指定及變更】

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，以要保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送達本公司時，本公司應即予批註或發給批註書。

第一項之身故受益人同時或先於被保險人本人身故，除要保人已另行指定受益人外，以要保人為本契約受益人。

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。

前項法定繼承人之順序及應得保險金之比例適用被保險人身故時之本國法相關規定。

Article 36 [Designation and Change of Beneficiary]

Proposer should follow the following rule to designate or change the beneficiary:

- 1.Death benefit beneficiary designated with the insured's consent, if not designated the death benefit beneficiary will be the proposer.
- 2.Excluding those who renounce disposition, death beneficiary could be changed with the insured's consent before insurance peril. If the proposer does not inform Taiwan Life of such change, the proposer must not fight against the company.

Taiwan Life will immediately endorse distribute annotation when the proposer submit application and consent letter of the insured regarding the designate or change of beneficiary.

In 1st paragraph, if the beneficiary deceases simultaneously or before the death of the insured, unless the proposer has designated other beneficiaries, the proposer will be the beneficiaries.

If the Insured is the beneficiary and the insured deceases before the benefit is paid or fully paid, the heir apparent to the insured will be the beneficiary of the benefit.

Order of the heir and the proportion of benefit received stated in the preceding paragraph should follow the national law and the relevant regulation of the insured at the time of the insured's death.

第三十七條 【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 37 [Change of Domicile]

The proposer should immediately send notice (written or as agreed) to Taiwan Life of any change in domicile.

If the proposer fails to send notice in 1st paragraph, Taiwan Life may send all notice to the last domicile of the proposer as indicated in this contract.

第三十八條 【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 38 [Statute of Limitations]

Any right arising out of this contract will extinguish if not exercised within two years after the date claim asserted.

第三十九條 【批註】

本契約內容的變更，或記載事項的增刪，除第十二條第三項、第十八條第一項、第三十六條約定者外，應經要保人與本公司雙方書面同意後生效，並由本公司即予批註或發給批註書。

Article 39 [Endorsement]

Except as otherwise provided in 3rd paragraph of Article 12, 1st paragraph of Article 18 and Article 36, any change in the content of this contract, addition or deletion of contractual particulars, should be made with the written consent of both the proposer and Taiwan Life, along with an attached endorsement for record.

第四十條 【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 40 [Court of Jurisdiction]

For covenants interpretation, supplementary and applicable, laws and regulations of the Republic of China are the applicable law.

For any litigation arising out of this contract, the parties hereto stipulate that the court of first instance is the Taiwan Taipei District Court.

附表一：投資型壽險保單保險公司收取之相關費用一覽表
 [Appendix 1: Fees and Charges (Insurance Company)]

(單位：約定幣別/元或%)

[Unit : denominated in Assigned Currency / dollar or %]

費用項目 (Items)	收取標準 (Charge)
一、保費費用(Policy Fee)	無。(N/A)
二、保險相關費用 (Insurance Related Expense)	
1. 保單管理費 (Administration Fee)	每月收取當時保單帳戶價值乘以0.1%。 (0.1% of Policy Value at Monthiversary)
2. 保險成本 (Cost Of Insurance)	詳附表二。 (Please refer to Appendix 2)
三、投資相關費用 (Investment Related Expense)	
1. 投資標的申購費 (Subscription Fee)	(1) 資金停泊帳戶：無。 Parking Fund: N/A (2) 共同基金：無。 Mutual Fund: N/A (3) 指數股票型基金：於每次申購及轉入時收取 1.0%。 ETF: 1.0% for each purchase or inward transition. (4) 全權委託帳戶：詳附表五。 Discretionary Investment Account (hereinafter referred to as “Mandate”): Please refer to Appendix 5.
2. 投資標的經理費 (Management Fee)	(1) 資金停泊帳戶：無。 Parking Fund: N/A (2) 共同基金：投資機構收取，並反應於投資標的單位淨值中，本公司未另外收取。 Mutual Fund: Reflected in NAV of Investment Choice. Charged by investment institution instead of Taiwan Life. (3) 指數股票型基金：投資機構收取，並反應於投資標的單位淨值中，本公司未另外收取。 ETF: Reflected in NAV of Investment Choice. Charged by investment institution instead of Taiwan Life (4) 全權委託帳戶：詳附表五。 Mandate: Please refer to Appendix 5.
3. 投資標的保管費 (Custodian Fee)	(1) 資金停泊帳戶：無。 Parking Fund: N/A (2) 共同基金：投資機構收取，並反應於投資標的單位淨值中，本公司未另外收取。 Mutual Fund: Reflected in NAV of Investment Choice. Charged by investment institution instead of Taiwan Life. (3) 指數股票型基金：每年 0.1%，並反應於投資標的單位淨值中。 ETF: 0.1% per annum. Reflected in NAV of Investment Choice. (4) 全權委託帳戶：詳附表五。 Mandate: Please refer to Appendix 5.

費用項目 (Items)	收取標準 (Charge)														
4. 投資標的管理費 (Maintenance Fee)	(1) 資金停泊帳戶：無。 Parking Fund: N/A (2) 共同基金：無。 Mutual Fund: N/A (3) 指數股票型基金：每年 1.2%，並反應於投資標的單位淨值中。 ETF: 1.2% per annum. Reflected in NAV of Investment Choice. (4) 全權委託帳戶：詳附表五。 Mandate: Please refer to Appendix 5.														
5. 投資標的贖回費用 (Redemption Fee)	(1) 資金停泊帳戶：無。 Parking Fund: N/A (2) 共同基金：依投資標的規定收取。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，本公司未另外收取。 Mutual Fund: Based on investment institution's rule. Extra redemption fee will be reflected in NAV of Investment Choice. Charged by investment institution instead of Taiwan Life (3) 指數股票型基金：無。 ETF: N/A (4) 全權委託帳戶：詳附表五。 Mandate: Please refer to Appendix 5														
6. 投資標的轉換費用 (Transition Fee)	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。 本公司得視經營狀況，調整轉換費用及免費之次數，並於三個月前通知要保人。 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. 投資標的交易稅費用 (Transaction Tax)	當本公司所提供之投資標的中，依法須課徵交易稅者，本公司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。 If transaction tax is required by law or regulations, Taiwan Life will deduct the amount of transaction tax from the redemption value.														
四、解約及部分提領費用 (Surrender Charge and Partial Withdrawal Charge)															
1. 解約費用 (Surrender Charge)	按保單帳戶價值乘以解約費用率，解約費用率如下表：(Policy Value multiplied by surrender charge rate as shown in following table:) <table border="1" data-bbox="528 1727 1465 1921"> <tr> <td>保單年度 (Policy Year)</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> <td>6(含)以後 (6+)</td> </tr> <tr> <td>解約費用率 (Rate)</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>2%</td> <td>1%</td> <td>0%</td> </tr> </table>	保單年度 (Policy Year)	1	2	3	4	5	6(含)以後 (6+)	解約費用率 (Rate)	6%	5%	4%	2%	1%	0%
保單年度 (Policy Year)	1	2	3	4	5	6(含)以後 (6+)									
解約費用率 (Rate)	6%	5%	4%	2%	1%	0%									
2. 部分提領費用 (Partial Withdrawal)	按部分提領之保單帳戶價值乘以解約費用率。 (Partial withdrawal amount multiplied by surrender charge rate.)														

費用項目 (Items)	收取標準 (Charge)
Charge)	
五、其他費用 (Other Expense)	無。 (N/A)

附表二：保險成本費率表(每月) [Appendix 2: Cost Of Insurance Table]

100%×中國人壽保險業經驗生命表(2000-2003) [100% × China Life Insurance Mortality Table (2000-2003)]

單位：每月每拾萬元淨危險保額 [Unit：Per 100,000 Net Amount At Risk per month]

年齡 (Age)	男性 (Male)	女性 (Female)	年齡 (Age)	男性 (Male)	女性 (Female)	年齡 (Age)	男性 (Male)	女性 (Female)
0	6.017	5.508	34	9.342	4.400	68	184.192	119.300
1	5.025	4.467	35	9.950	4.692	69	204.758	133.883
2	4.158	3.533	36	10.625	5.008	70	227.575	150.275
3	3.467	2.775	37	11.392	5.383	71	252.833	168.675
4	2.983	2.225	38	12.267	5.825	72	280.700	189.292
5	2.692	1.867	39	13.242	6.342	73	311.425	212.325
6	2.575	1.675	40	14.292	6.900	74	345.250	238.008
7	2.567	1.575	41	15.375	7.475	75	382.517	266.575
8	2.592	1.508	42	16.483	8.050	76	423.575	298.300
9	2.600	1.458	43	17.608	8.608	77	468.850	333.550
10	2.600	1.408	44	18.792	9.192	78	518.808	372.717
11	2.600	1.375	45	20.108	9.842	79	573.925	416.283
12	2.608	1.375	46	21.625	10.617	80	634.892	464.783
13	2.667	1.408	47	23.375	11.575	81	701.867	518.775
14	2.800	1.492	48	25.350	12.725	82	775.592	579.117
15	3.033	1.600	49	27.492	14.083	83	856.667	645.925
16	3.367	1.733	50	29.750	15.608	84	945.742	720.125
17	3.792	1.883	51	32.058	17.283	85	1043.508	802.450
18	4.275	2.042	52	34.433	19.125	86	1150.667	893.692
19	4.767	2.200	53	36.950	21.217	87	1267.975	994.700
20	5.175	2.358	54	39.817	23.633	88	1396.192	1106.358
21	5.508	2.500	55	43.358	26.483	89	1536.108	1229.608
22	5.767	2.625	56	47.867	29.808	90	1688.508	1365.417
23	5.967	2.733	57	53.558	33.633	91	1854.167	1514.792
24	6.150	2.817	58	60.500	37.967	92	2033.825	1678.725
25	6.325	2.892	59	68.575	42.775	93	2228.192	1858.225
26	6.492	2.958	60	77.608	48.067	94	2437.867	2054.225
27	6.625	3.017	61	87.417	53.875	95	2663.367	2267.625
28	6.792	3.100	62	97.892	60.292	96	2905.050	2499.192
29	7.017	3.217	63	109.092	67.450	97	3163.100	2749.517
30	7.342	3.383	64	121.183	75.492	98	3437.458	3019.008

31	7.767	3.600	65	134.450	84.567	99	3727.783	3307.775
32	8.283	3.875	66	149.208	94.800			
33	8.792	4.133	67	165.717	106.333			

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。

COI table above applied for insured with Standard condition. Taiwan Life may, subject to approval from the authorities, adjust the rate according to the mortality at the time.

附表三：評價時點一覽表[Appendix 3: Valuation Time Table]

項目 (Items)	投資標的 (Investment Choices)	贖回/轉出		買入/轉入	
		淨值 (Net Asset Value)	匯率 (Exchange Rate)	匯率 (Exchange Rate)	淨值 (Net Asset Value)
買入 評價時點 (Purchase Valuation time)	約定幣別計價 (Denominated in Assigned Currency)	--	--	--	投資日 ^[註2] (Investment Day ^[Note2])
	非約定幣別計價 (Not denominated in Assigned Currency)	--	--	投資日 ^[註2] 前一個資產評價日、 加值給付金給付日前一個資產評價日 (特定銀行收盤即期匯率賣出價格) (Last Valuation Day before Investment Day ^[Note2] , Day special bonus paid, Closing spot exchange sell price of Specific Bank)	投資日 ^[註2] 、 加值給付金給付日 (Investment Day ^[Note2] , Day special bonus paid)
贖回 評價時點 (Redemption Valuation time)	約定幣別計價 (Denominated in Assigned Currency)	基準日 次一個資產評價日 (First Valuation Day after basis day)	--	--	--
	非約定幣別計價 (Not denominated in Assigned Currency)	基準日 次一個資產評價日 (First Valuation Day after basis day)	各項給付日 ^[註3] 前一個資產評價日 (特定銀行收盤即期匯率買入價格) (Last Valuation Day before all benefit payment Day ^[Note3] , Closing spot exchange buy price of Specific Bank)	--	--
轉換 評價時點 (Transition Valuation time)	相同幣別 (Denominated in same currency)	基準日 次一個資產評價日 (First Valuation Day after basis day)	--	--	基準日 次二個資產評價日 (Second Valuation Day after basis day)
	不同幣別 (Denominated in different currency)	基準日 次一個資產評價日 (First Valuation Day after basis day)	基準日 次一個資產評價日 (特定銀行收盤即期匯率買入價格) (First Valuation Day after basis day, Closing spot exchange buy price of Specific Bank)	基準日 次一個資產評價日 (特定銀行收盤即期匯率賣出價格) (First Valuation Day after basis day, Closing spot exchange sell price of Specific Bank)	基準日 次二個資產評價日 (Second Valuation Day after basis day)
每月 扣除額 (Monthly Deduction)	約定幣別計價 (Denominated in Assigned Currency)	保單週月日 ^[註1] (Monthiversary ^[Note1])	--	--	--
	非約定幣別計價 (Not denominated in Assigned Currency)	保單週月日 ^[註1] (Monthiversary ^[Note1])	保單週月日 ^[註1] (特定銀行收盤即期匯率買入價格) (Monthiversary ^[Note1] , Closing spot exchange	--	--

			buy price of Specific Bank)		
--	--	--	-----------------------------	--	--

註 1：如該保單週月日非資產評價日時，則順延至下一個資產評價日。

註 2：「投資日」係指本公司將保險費扣除相關費用後投入投資標的之特定日期。

註 3：各項給付不含加值給付金。

Note 1: If Monthiversary is not a Valuation Day, Monthly Deduction will be based on the next Valuation Day

Note 2: Investment Day is the day Taiwan Life invest the remainder of Insurance Premium minus Policy Fee into Investment Choices.

Note 3: All benefit excluding Special Bonus.

【範例說明】：【Example】：

1. 若本公司於 11/1 受理要保人申請外幣計價基金轉換外幣計價基金，但為**相同**幣別，作業流程如下（假設 11/1、11/2、11/3 皆為資產評價日）：

11/1 (基準日)	11/2 (基準日+1)	11/3 (基準日+2)
受理日	轉出淨值	轉入淨值

1. If Taiwan Life accepted the transition application (Investment Choices denominated in same currency) at 11/1, the operation process(timing) is as below (Assume 11/1, 11/2, 11/3 are all Valuation Days)：

11/1 (Basis Day)	11/2 (Basis Day +1)	11/3 (Basis Day +2)
Day application accepted	Redeeming Net Asset Value	Buying Net Asset Value

2. 若本公司於 11/1 受理要保人申請外幣計價基金轉換外幣計價基金，但為**不同**幣別，作業流程如下（假設 11/1、11/2、11/3 皆為資產評價日）：

11/1 (基準日)	11/2 (基準日+1)	11/2 (基準日+1)	11/3 (基準日+2)
受理日	轉出淨值	轉出匯率及轉入匯率	轉入淨值

2. If Taiwan Life accepted the transition application (Investment Choices denominated in different currencies) at 11/1, the operation process(timing) is as below (Assume 11/1, 11/2, 11/3 are all Valuation Days)：

11/1 (Basis Day)	11/2 (Basis Day +1)	11/2 (Basis Day +1)	11/3 (Basis Day +2)
Day application accepted	Redeeming Net Asset Value	Exchange buy price and exchange sell price	Buying Net Asset Value

附表四：投資型壽險保單投資機構收取之相關費用收取表
[Appendix 4: Fees and Charges (Investment Institution)]

要保人如欲查詢投資機構提供其收取相關費用之最新明細資料，請詳本公司網站(<http://www.taiwanlife.com>)提供最新版之投資標的月報或年報等公開資訊。

For the latest details of Fees and Charges (Investment Institution), please refer to the monthly report or annual report of Investment Choices provided on Taiwan Life's official website (<http://www.taiwanlife.com>).

附表五：投資標的一覽表 [Appendix 5: Investment Choices list]

【第一類投資標的 (First type of Investment Choice)】

全權委託帳戶(Mandate)：無(N/A)。

日後本公司將依本契約第十八條【投資標的之新增、關閉與終止】約定，新增投資標的。

Taiwan Life will add the Investment Choices per article 18 in the future.

【第二類投資標的 (Second type of Investment Choice)】

指數股票型基金 Exchange Traded Funds (ETF)

序號 No.	投資標的名稱 ETF	代號 Fund code	幣別 Currency	基金種類 Type	是否配息 Coupon	是否有單位淨值 NAV
1	安碩中國 25(二) iShares FTSE China 25 Index Fund	E063	美元 USD	股票型 Equity	可配息 Available	是 Yes
2	安碩香港(二) iShares MSCI Hong Kong Index Fund	E064	美元 USD	股票型 Equity	可配息 Available	是 Yes
3	安碩新加坡(二) iShares MSCI Singapore Index Fund	E065	美元 USD	股票型 Equity	可配息 Available	是 Yes
4	安碩日本(二) iShares MSCI Japan Index Fund	E066	美元 USD	股票型 Equity	可配息 Available	是 Yes
5	安碩南韓(二) iShares MSCI South Korea Index Fund	E067	美元 USD	股票型 Equity	可配息 Available	是 Yes
6	安碩澳洲(二) iShares MSCI Australia Index Fund	E068	美元 USD	股票型 Equity	可配息 Available	是 Yes
7	安碩 S&P 100(二) iShares S&P 100 Index Fund	E069	美元 USD	股票型 Equity	可配息 Available	是 Yes
8	安碩 S&P 500(二) iShares S&P 500 Index Fund	E070	美元 USD	股票型 Equity	可配息 Available	是 Yes
9	安碩 S&P 中型股 400(二) iShares S&P MidCap 400 Index Fund	E071	美元 USD	股票型 Equity	可配息 Available	是 Yes
10	SPDR S&P 500(二) SPDR S&P 500 ETF Trust	E072	美元 USD	股票型 Equity	可配息 Available	是 Yes
11	安碩羅素 1000(二) iShares Russell 1000 Index Fund	E073	美元 USD	股票型 Equity	可配息 Available	是 Yes
12	安碩羅素 2000(二) iShares Russell 2000 Value Index Fund	E074	美元 USD	股票型 Equity	可配息 Available	是 Yes
13	安碩 S&P 拉美 40(二) iShares S&P Latin America 40 Index Fund	E075	美元 USD	股票型 Equity	可配息 Available	是 Yes
14	安碩巴西(二) iShares MSCI Brazil Index Fund	E076	美元 USD	股票型 Equity	可配息 Available	是 Yes
15	安碩 S&P 歐洲 350(二) iShares S&P Europe 350 Index Fund	E077	美元 USD	股票型 Equity	可配息 Available	是 Yes
16	安碩歐盟 50(二) iShares EURO STOXX 50 (DE)	E078	歐元 EUR	股票型 Equity	可配息 Available	是 Yes
17	安碩德國(二)	E079	歐元	股票型	可配息	是

序號 No.	投資標的名稱 ETF	代號 Fund code	幣別 Currency	基金種類 Type	是否配息 Coupon	是否有單位淨值 NAV
	iShares DAX (DE)		EUR	Equity	Available	Yes
18	安碩道瓊原材料(二) iShares Dow Jones U.S. Basic Materials Sector Index Fund	E080	美元 USD	股票型 Equity	可配息 Available	是 Yes
19	安碩北美天然資源(二) iShares S&P North American Natural Resources Sector Index Fund	E081	美元 USD	股票型 Equity	可配息 Available	是 Yes
20	安碩生物科技(二) iShares Nasdaq Biotechnology Index Fund	E082	美元 USD	股票型 Equity	可配息 Available	是 Yes
21	安碩短期國庫債(二) iShares Barclays Short Treasury Bond Fund	E083	美元 USD	債券型 Bond	可配息 Available	是 Yes
22	安碩 20+年國庫債(二) iShares Barclays 20+ Year Treasury Bond Fund	E084	美元 USD	債券型 Bond	可配息 Available	是 Yes
23	安碩抗通膨債(二) iShares Barclays TIPS Bond Fund	E085	美元 USD	債券型 Bond	可配息 Available	是 Yes
24	安碩高收益債(二) iShares iBoxx \$ High Yiled Corporate Bond Fund	E086	美元 USD	債券型 Bond	可配息 Available	是 Yes
25	安碩新興市場債(二) iShares JP Morgan USD Emerging Markets Bond Fund	E087	美元 USD	債券型 Bond	可配息 Available	是 Yes
26	安碩綜合債(二) iShares Barclays Aggregate Bond Fund	E088	美元 USD	債券型 Bond	可配息 Available	是 Yes
27	安碩投資級公司債(二) iShares iBoxx \$ Investment Grade Corporate Bond Fund	E089	美元 USD	債券型 Bond	可配息 Available	是 Yes
28	安碩 MSCI 加拿大指數 iShares MSCI Canada Index Fund	E092	美元 USD	股票型 Equity	可配息 Available	是 Yes
29	安碩 MSCI 南非指數 iShares MSCI South Africa Index Fund	E095	美元 USD	股票型 Equity	可配息 Available	是 Yes
30	安碩 巴克萊 7-10 年期國庫債券 iShares Barclays 7-10 Year Treasury Bond Fund	E096	美元 USD	債券型 Bond	可配息 Available	是 Yes
31	安碩 S&P 小型股 600 指數 iShares S&P SmallCap 600 Index Fund	E097	美元 USD	股票型 Equity	可配息 Available	是 Yes
32	安碩 S&P 國家豁免最低稅賦市政債券 iShares S&P National AMT-Free Municipal Bond Fund	E098	美元 USD	債券型 Bond	可配息 Available	是 Yes
33	安碩 S&P 美國優先股指數 iShares S&P U.S. Preferred Stock Index Fund	E099	美元 USD	股票型 Equity	可配息 Available	是 Yes
34	安碩 Dow Jones 美國消費品行業指數 iShares Dow Jones U.S. Consumer Goods Sector Index Fund	E100	美元 USD	股票型 Equity	可配息 Available	是 Yes
35	安碩 Dow Jones 美國經紀商-交易員指數 iShares Dow Jones U.S. Broker-Dealers Index Fund	E101	美元 USD	股票型 Equity	可配息 Available	是 Yes
36	安碩 Dow Jones 美國科技行業指數 iShares Dow Jones U.S. Technology Sector Index Fund	E102	美元 USD	股票型 Equity	可配息 Available	是 Yes
37	安碩 Dow Jones 美國航空及國防指數 iShares Dow Jones U.S. Aerospace & Defense	E103	美元 USD	股票型 Equity	可配息 Available	是 Yes

序號 No.	投資標的名稱 ETF	代號 Fund code	幣別 Currency	基金種類 Type	是否配息 Coupon	是否有單位淨值 NAV
	Index Fund					
38	安碩 Dow Jones 運輸平均指數 iShares Dow Jones Transportation Average Index Fund	E104	美元 USD	股票型 Equity	可配息 Available	是 Yes
39	安碩 Dow Jones 美國電訊行業指數 iShares Dow Jones U.S. Telecommunications Sector Index Fund	E105	美元 USD	股票型 Equity	可配息 Available	是 Yes
40	安碩 Dow Jones 美國房屋建築指數 iShares Dow Jones U.S. Home Construction Index Fund	E106	美元 USD	股票型 Equity	可配息 Available	是 Yes
41	安碩 Dow Jones 美國醫療保健行業指數 iShares Dow Jones U.S. Healthcare Sector Index Fund	E107	美元 USD	股票型 Equity	可配息 Available	是 Yes
42	安碩 Dow Jones 美國醫療保健供應商指數 iShares Dow Jones U.S. Healthcare Providers Index Fund	E108	美元 USD	股票型 Equity	可配息 Available	是 Yes
43	安碩 Russell 微型股® 指數 iShares Russell Microcap® Index Fund	E109	美元 USD	股票型 Equity	可配息 Available	是 Yes
44	安碩 Russell 3000 指數 iShares Russell 3000 Index Fund	E110	美元 USD	股票型 Equity	可配息 Available	是 Yes
45	安碩 MSCI 英國指數 iShares MSCI United Kingdom Index Fund	E111	美元 USD	股票型 Equity	可配息 Available	是 Yes
46	安碩 MSCI 泰國可投資市場指數 iShares MSCI Thailand Investable Market Index Fund	E113	美元 USD	股票型 Equity	可配息 Available	是 Yes
47	安碩 MSCI 馬來西亞指數 iShares MSCI Malaysia Index Fund	E114	美元 USD	股票型 Equity	可配息 Available	是 Yes
48	安碩 S&P 北美科技多媒體網絡指數 iShares S&P North American Technology-Multimedia Networking Index Fund	E115	美元 USD	股票型 Equity	可配息 Available	是 Yes
49	安碩 MSCI 智利可投資市場指數 iShares MSCI Chile Investable Market Index Fund	E116	美元 USD	股票型 Equity	可配息 Available	是 Yes
50	安碩 PHLX SOX 半導體行業指數 iShares PHLX SOX Semiconductor Sector Index Fund	E117	美元 USD	股票型 Equity	可配息 Available	是 Yes
51	安碩 Dow Jones 美國金融行業指數 iShares Dow Jones U.S. Financial Sector Index Fund	E119	美元 USD	股票型 Equity	可配息 Available	是 Yes
52	安碩 Dow Jones 精選股息指數 iShares Dow Jones Select Dividend Index Fund	E120	美元 USD	股票型 Equity	可配息 Available	是 Yes
53	安碩 Markit iBoxx 歐元區企業債券 iShares Markit iBoxx Euro Corporate Bond	E121	歐元 EUR	債券型 Bond	可配息 Available	是 Yes
54	安碩 STOXX 歐元區科技指數 iShares EURO STOXX Technology	E122	歐元 EUR	股票型 Equity	可配息 Available	是 Yes
55	安碩 MSCI 墨西哥可投資市場指數 iShares MSCI Mexico Investable Market Index Fund	E124	美元 USD	股票型 Equity	可配息 Available	是 Yes
56	安碩 Russell 中型股指數基金	E125	美元	股票型	可配息	是

序號 No.	投資標的名稱 ETF	代號 Fund code	幣別 Currency	基金種類 Type	是否配息 Coupon	是否有單位淨值 NAV
	iShares Russell Midcap Index Fund		USD	Equity	Available	Yes
57	安碩 FTSE 香港掛牌中國指數(二) iShares FTSE China index Fund	E169	美元 USD	股票型 Equity	可配息 Available	是 Yes
58	安碩 MSCI 中國小型股指數(二) iShares MSCI China small Cap	E167	美元 USD	股票型 Equity	可配息 Available	是 Yes
59	安碩 MSCI 中國指數(二) iShares MSCI China index Fund	E173	美元 USD	股票型 Equity	可配息 Available	是 Yes
60	Global X 中國工業類股(二) Global X China Industrials ETF	E157	美元 USD	股票型 Equity	可配息 Available	是 Yes
61	Global X 中國金融類股(二) Global X China Financials ETF	E160	美元 USD	股票型 Equity	可配息 Available	是 Yes
62	Global X 中國原物料類股(二) Global X China Materials ETF	E158	美元 USD	股票型 Equity	可配息 Available	是 Yes
63	Global X 中國消費類股(二) Global X China Consumer ETF	E159	美元 USD	股票型 Equity	可配息 Available	是 Yes
64	Global X 中國能源類股(二) Global X China Energy ETF	E156	美元 USD	股票型 Equity	可配息 Available	是 Yes
65	Guggenheim 中國小型股(二) GUGGENHEIM CHINA SMALL CAP E	E172	美元 USD	股票型 Equity	可配息 Available	是 Yes
66	Guggenheim 中國全市場(二) GUGGENHEIM CHINA ALL-CAP ETF	E178	美元 USD	股票型 Equity	可配息 Available	是 Yes
67	Guggenheim 中國房地產(二) GUGGENHEIM CHINA REAL ESTATE	E177	美元 USD	股票型 Equity	可配息 Available	是 Yes
68	Guggenheim 中國科技類股(二) GUGGENHEIM CHINA TECHNOLOGY	E164	美元 USD	股票型 Equity	可配息 Available	是 Yes
69	PowerShares 金龍中國(二) POWERSHARES GLD DRG CHINA	E175	美元 USD	股票型 Equity	可配息 Available	是 Yes
70	PowerShares 人民幣點心債券(二) POWERSHARES CHINESE YUAN DIM	E166	美元 USD	債券型 Bond	可配息 Available	是 Yes
71	SPDR 標普中國指數(二) SPDR S&P CHINA ETF	E171	美元 USD	股票型 Equity	可配息 Available	是 Yes
72	SSgA 非美國地區公債 SPDR Barclays Capital International Treasury Bond ETF	E127	美元 USD	債券型 Bond	可配息 Available	是 Yes
73	SSgA 非美國地區抗通膨公債 SPDR DB International Government Inflation-Protected Bond ETF	E128	美元 USD	債券型 Bond	可配息 Available	是 Yes
74	SSgA 美國 Barclays 可轉換公司債 SPDR Barclays Capital Convertible Bond ETF	E129	美元 USD	債券型 Bond	可配息 Available	是 Yes
75	SSgA 美國 KBW 保險產業 SPDR KBW Insurance ETF	E130	美元 USD	股票型 Equity	可配息 Available	是 Yes
76	SSgA 美國 KBW 銀行產業 SPDR KBW Bank ETF	E131	美元 USD	股票型 Equity	可配息 Available	是 Yes
77	SSgA 美國 S&P500 工業產業 Industrial Select Sector SPDR Fund	E132	美元 USD	股票型 Equity	可配息 Available	是 Yes
78	SSgA 美國 S&P500 公用事業產業 Utilities Select Sector SPDR Fund	E133	美元 USD	股票型 Equity	可配息 Available	是 Yes

序號 No.	投資標的名稱 ETF	代號 Fund code	幣別 Currency	基金種類 Type	是否配息 Coupon	是否有單位淨值 NAV
79	SSgA 美國 S&P500 半導體產業 SPDR S & P Semiconductor ETF	E134	美元 USD	股票型 Equity	可配息 Available	是 Yes
80	SSgA 美國 S&P500 必需品產業 Consumer Staples Select Sector SPDR Fund	E135	美元 USD	股票型 Equity	可配息 Available	是 Yes
81	SSgA 美國 S&P500 非必需品產業 Consumer Discretionary Select Sector SPDR Fund	E136	美元 USD	股票型 Equity	可配息 Available	是 Yes
82	SSgA 美國 S&P500 保健產業 Health Care Select Sector SPDR Fund	E137	美元 USD	股票型 Equity	可配息 Available	是 Yes
83	SSgA 美國 S&P500 科技產業 Technology Select Sector SPDR Fund	E138	美元 USD	股票型 Equity	可配息 Available	是 Yes
84	SSgA 美國 S&P500 原物料產業 Materials Select Sector SPDR Trust	E139	美元 USD	股票型 Equity	可配息 Available	是 Yes
85	SSgA 美國 S&P500 能源產業 Energy Select Sector SPDR Fund	E140	美元 USD	股票型 Equity	可配息 Available	是 Yes
86	SSgA 美國 S&P 房屋建築產業 SPDR S & P Homebuilders ETF	E141	美元 USD	股票型 Equity	可配息 Available	是 Yes
87	SSgA 美國 S&P 金融指數產業 Financial Select Sector SPDR Fund	E142	美元 USD	股票型 Equity	可配息 Available	是 Yes
88	SSgA 美國 S&P 金屬採礦業 SPDR S & P Metals and Mining ETF	E143	美元 USD	股票型 Equity	可配息 Available	是 Yes
89	SSgA 美國 S&P 原油天然氣探勘&生產產業 SPDR S & P Oil & Gas Exploration & Production ETF	E144	美元 USD	股票型 Equity	可配息 Available	是 Yes
90	SSgA 美國 S&P 原油天然氣設備&服務產業 SPDR S & P Oil & Gas Equipment & Services ETF	E145	美元 USD	股票型 Equity	可配息 Available	是 Yes
91	SSgA 美國 S&P 零售產業 SPDR S & P Retail ETF	E146	美元 USD	股票型 Equity	可配息 Available	是 Yes
92	SSgA 歐盟 50 指數 Dow Jones EURO STOXX 50 FUND	E147	美元 USD	股票型 Equity	可配息 Available	是 Yes
93	VanEck 巴西小型股 Market Vectors Brazil Small-Cap ETF	E148	美元 USD	股票型 Equity	可配息 Available	是 Yes
94	VanEck 印尼 Market Vectors Indonesia Index ETF	E153	美元 USD	股票型 Equity	可配息 Available	是 Yes
95	VanEck 俄羅斯 Market Vectors Russia ETF	E154	美元 USD	股票型 Equity	可配息 Available	是 Yes
96	VanEck 越南 Market Vectors Vietnam Index ETF	E155	美元 USD	股票型 Equity	可配息 Available	是 Yes
97	安碩道瓊美國房地產指數 iShares Dow Jones U.S. Real Estate Index ETF	E179	美元 USD	股票型 Equity	可配息 Available	是 Yes
98	安碩 FTSE 美國不動產協會抵押貸款指數 iShares FTSE NAREIT Mortgage Plus Capped Index Fund	E180	美元 USD	股票型 Equity	可配息 Available	是 Yes
99	Vanguard 不動產投資信託 Vanguard REIT ETF	E181	美元 USD	股票型 Equity	可配息 Available	是 Yes

【第三類投資標的 (Third type of Investment Choice)】

序號 (No.)	投資標的名稱 Investment Choice	代號 (Code)	幣別 (Currency)	基金 種類 (Type)	股份 類別 (Share class)	是否 配息 (Distribution available)	是否有 單位淨值 (NAV)	註 (Note)
1	台灣人壽美元資金停泊帳戶(二) Taiwan Life USD Dollar Parking Account (2)	F201	美元 (USD)	資金停 泊帳戶 (Parking Fund)	-	-	否 (None)	-
2	台灣人壽歐元資金停泊帳戶 Taiwan Life EUR Dollar Parking Account	F202	歐元 (EUR)	資金停 泊帳戶 (Parking Fund)	-	-	否 (None)	-
3	台灣人壽澳幣資金停泊帳戶 Taiwan Life AUD Dollar Parking Account	F204	澳幣 (AUD)	資金停 泊帳戶 (Parking Fund)	-	-	否 (None)	-