

台灣人壽保險股份有限公司（以下簡稱「本公司」）  
Taiwan Life Insurance Co., Ltd.  
(Hereinafter referred to as “the company”)

**台灣人壽五福利達美元利率變動型增額終身壽險(OIU)**  
**Taiwan Life Wu-Fu-Li-Da US Dollar Interest-Sensitive Increasing Whole Life (OIU)**

本翻譯內容**僅供參考**，並不具法律效力。  
實際的條款內容與條件，仍以經主管機關完整授權的原始中文版本為主。  
This translation is for **reference only**, and does not have legal effect.  
The actual content of the terms and conditions is that of the original Chinese language version filed with and approved by the competent governmental authority.

主要給付項目(Contract Coverage：)	中華民國 106 年 6 月 26 日
1. 增值回饋分享金(Value-Added Bonus)	台壽字第 1062320107 號函申報
2. 身故保險金(Death Benefit)	Filed for reference with Letter No. 1062320107 from PDI, Taiwan Life on 2017.6.26
3. 完全失能保險金(Total Permanent Disability Benefit)	中華民國 107 年 9 月 14 日
4. 祝壽保險金(Survival Benefit)	台壽字第 1072320087 號函申報
	Filed for reference with Letter No. 1072320087 from PDI, Taiwan Life on 2018.9.14

(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美元計價。)  
(This insurance policy is a foreign currency insurance policy. All payments and transactions will be denominated in US dollar)

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

**【保險契約的構成】**

**第一條**

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；如有疑義時，以作有利於被保險人的解釋為原則。

**(Constitution of the Insurance Contract)**

**Article 1**

These policy provisions and the attached proposal, endorsements, and other agreements are all constituent parts of this insurance contract ("this contract").  
Interpretation of this contract shall seek the true intent of the parties involved, and may not adhere blindly to the language employed. Where there is doubt, the interpretation favoring the insured shall be adopted.

**【名詞定義】**

**第二條**

本契約所稱名詞定義如下：

- 一、「基本保險金額」：係指保險單面頁所載本保險契約之保險金額，如該金額有所變更時，以變更後之金額為準。
- 二、「保險年齡」：係指按投保時被保險人之足歲計算，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，且同一保險單年度內保險年齡不變。

三、「繳費期間」：係指保險單所載明本契約之繳費年限(年期)。

四、「當年度保險金額」：

(一)第一至第五保單年度：係指保險費總和乘以一點零一倍所得之值。

(二)第六保單年度(含)起：係指基本保險金額乘以附表二所列之當年度保險金額係數所得之值。

五、「保險費總和」：

(一)保險費採躉繳費者，係指躉繳保險費。

(二)保險費採分期繳費者，係指依下列方式計算所得之金額。

1. 於繳費期間內，係指依照本契約之基本保險金額對照所適用之表定標準體年繳保險費，並乘以事故發生當時之保單年度數所得之金額。

2. 於繳費期滿後，係指依照本契約前述之表定標準體年繳保險費乘以本契約之繳費期間所得之金額。

六、「宣告利率」：係指本公司於每月一日宣告用以計算增值回饋分享金之利率。該利率係參考本公司此類商品可運用資金之投資組合收益，扣除相關費用，並參考市場利率而訂定。本契約宣告利率將於本公司網站公告之。

七、「增值回饋分享金」：係指本契約有效期間內，依本契約每一保單週年日，按前一保單年度始日當月之宣告利率減去本契約預定利率(躉繳者為百分之二；五年期繳費者為百分之二點二五)之差值，乘以前一保單年度末的保單價值準備金所得之值。宣告利率若低於本契約之預定利率，則該保單年度無增值回饋分享金。

八、「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。

九、「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。

十、「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。

十一、「指定銀行」：係指本公司指定匯款之銀行；本公司之指定銀行請至本公司網站查詢。

## (Definitions)

### Article 2

The definitions of terminologies in this contract are as follows:

1. "Sum Assured" refers to the sum assured stipulated in declaration of the insurance policy. Should there be any changes, the latest sum assured shall prevail.
2. "Attained Age" means issue age plus the elapsed number of policy years, where the issue age is defined as age nearest birthday of the insured.
3. "Premium Paying Period" refers to the number of years premium shall be paid, which is stipulated in declaration of the insurance policy.
4. "Current Year Sum Assured" is defined as follows:
  - (1) For policy year 1 to 5, current year sum assured equals to 1.1 of total premium.
  - (2) For policy year 6 and after, current year sum assured equals to sum assured multiplied by current year sum assured coefficient given in Appendix II.
5. "Total Premium" equals to the elapsed number of policy years multiplied by annual standard premium subject to the corresponding Sum Assured, where the elapsed number of policy years is capped at premium paying period.
6. "Declared Interest Rate" means the interest rate declared on Taiwan Life's website on the first of each month for the purpose of computing the value-added bonus. Where the declared interest rate shall be determined based upon the portfolio return of investable funds on similar product less relative costs along with reference of the market interest rate.
7. "Value-Added Bonus" is evaluated at each policy anniversary computed with previous year-end policy value multiplied by the difference of declared interest rate and assumed interest rate, where the declared interest rate is declared on the first of the month of previous policy anniversary; and the assumed interest rate is 2.00% for single premium, 2.25% for 5 years. Should the declared interest rate be less than assumed interest rate, no value-added bonus will be paid.
8. "Remittance Fee" refers to all charges including telegraphic transfer charges, cable charges, and handling charges if any arising from outward remittance, charged by remittance bank and intermediary bank; excluding fees charged by beneficiary bank.

9. "Full Payment" refers to the remittance method that the beneficiary bank receives full amount of remittance; remitter therefore bears all remittance fee.
10. "Inward Remittance Fee" refers to charges arising from receiving inward remittance or deposit, which charged by beneficiary bank if any.
11. "Designated Bank" means the remitting bank designated by the company. Designated banks list is provided on the company's official website.

### 【貨幣單位與匯率風險】

#### 第三條

本契約各項給付、保險費之收取或返還及其他款項之收付，皆以美元為貨幣單位。要保人及受益人須留意前揭計價幣別在未來兌換成其他幣別時將會因匯率之不同產生匯兌上的差異，此差異可能使要保人或受益人享有匯兌價差的收益或造成損失，要保人及受益人須自行承擔該部分之風險。

### (Currency Unit and Exchange Rate Risk)

#### Article 3

The currency used for all payments, collection, or return of premiums, and all other transactions is in US dollar. The proposer and beneficiary shall understand of bearing the risk of gain or loss from converting US dollar into other currencies due to different exchange rates in the future.

### 【付款方式】

#### 第四條

本契約各項保險費、保險給付、費用及其他款項之收付，應依本公司規定之方式或金融機構之外匯存款帳戶存撥之。

### (Payment Method)

#### Article 4

The insurance premiums, claims, expenses, and other transactions under this contract shall only be settled through foreign currency deposit account at a financial institution.

### 【匯款費用及受款行手續費之負擔】

#### 第五條

本公司若以匯款方式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、依第七條、第二十九條退還保險費。
- 二、依第十條、第二十二條退還保單價值準備金。
- 三、依第十二條償付解約金。
- 四、依第十五條給付歷年累計儲存生息之增值回饋分享金。
- 五、依第十四條或第十六條給付身故保險金。
- 六、依第十七條給付完全失能保險金。
- 七、依第十八條給付祝壽保險金。
- 八、依第二十七條支付保險單借款金額。

本公司依第二十五條給付解約金時，匯款費用應由要保人負擔，並由該匯出金額中扣除。

要保人或受益人若以匯款方式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。但因本公司之錯誤致依本契約第二十九條第二項第三款之約定補繳短繳保險費者，匯款費用應由本公司負擔。
- 二、返還保險單借款。
- 三、依本契約第十四條之約定歸還本公司給付之身故保險金。

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。

## (Burden of Remittance Fee and Inward Remittance Fee)

### Article 5

- A. The company shall bear remittance fee and make following payments in "Full Payment", if the company pays in remittance:
1. Return of premiums under Article 7 or Article 29;
  2. Return of policy value under Article 10 or Article 22;
  3. Refund of surrender value under Article 12;
  4. Payment of the accumulated value-added bonus under Article 15;
  5. Payment of death benefit under Article 16;
  6. Payment of total permanent disability benefit under Article 17;
  7. Payment of survival benefit under Article 18;
  8. Payment of policy loans under Article 27;
- B. If the company should pay surrender value under Article 25; remittance fee should be borne by the proposer and deducted from the payment.
- C. The proposer or beneficiary shall bear remittance fee and make following remittance or deposit in "Full Payment" to Taiwan Life-authorized foreign currency deposit account if the proposer or beneficiary pays in remittance:
1. Delivery of insurance premiums except the short payment of premiums as provided in sub-paragraph 3 of paragraph 2 of Article 29 for which the company shall pay the remittance fee
  2. Return of policy loans;
  3. Return of death benefit under Article 14.
- D. The proposer or beneficiary shall not bear any remittance fee if any transaction as aforesaid in paragraph B and C is made through designated banks.
- E. The beneficiary shall bear inward remittance fee if any when performing transactions as aforesaid in paragraph A to D.

### 【保險責任的開始及交付保險費】

#### 第六條

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。

## (Commencement of Insurance Liabilities and Premium Payments)

### Article 6

The company shall assume insurance liabilities after it commits to insure and collect the first premium payment, and shall issue a policy as evidence of its commitment to insure.

Where, before committing to insure, the company collects in advance an amount equal to the first premium payment, the commencement of insurance liabilities borne by the company due to its commitment to insure shall date back to the time when such amount equal to the first premium payment is collected in advance. In accordance with the preceding paragraph, if an insured peril should take place before the company expresses any intention of either commitment or refusal to provide insurance, the company shall still assume insurance liabilities.

### 【契約撤銷權】

#### 第七條

要保人於本公司寄送或交付保險單時起算二十一日內，得以書面或其他約定方式檢同保險單向本公司撤銷本契約。

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

## (Right of Cancellation)

### Article 7

The proposer may cancel this contract within 21 days from the day following mailing of the policy by providing written or other agreed notice to the company with the insurance policy attached.

When the proposer exercises the right to cancel this contract as provided in the preceding paragraph, such cancellation shall take effect from 12 o'clock midnight on the day following receipt of the proposer's written or other agreed declaration of intent; this contract shall then be void ab initio and the company shall return to the proposer without interest any premium already paid. The company shall assume no insurance liabilities for any insured peril if it takes place after the effective cancellation of this contract. However, prior to the effective cancellation of this contract, if an insured peril should take place, this contract shall be deemed to be uncanceled and the company shall still assume the insurance liabilities hereof.

### 【第二期以後保險費的交付、寬限期間及契約效力的停止】

#### 第八條

分期繳納的第二期以後保險費，應照本契約所載交付方法及日期交付本公司，並取得本公司開發之憑證。第二期以後分期保險費到期未交付時，年繳或半年繳者，自催告翌日起三十日內為寬限期間；月繳或季繳者，則不另為催告，自保險單所載交付日期之翌日起三十日為寬限期間。

約定以金融機構轉帳或其他方式交付第二期以後的分期保險費者，本公司於知悉未能依此項約定受領保險費時，應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，本公司仍負保險責任。

## (Second and Subsequent Installments of Premium Payments, Grace Period, and Lapse of the Contract)

### Article 8

Where premiums are paid to the company by installments, the second and subsequent installments shall be in accordance with the method and by the date set out in this contract; and the receipt issued by the company must be obtained.

As to the second and subsequent installments, when insurance premiums are not paid by the due date, for annual or semi-annual premiums, a grace period of 30 days will be granted, beginning from the day after arrival of the notice of payment due; for monthly or quarterly premiums, a grace period of 30 days will be granted, without further notice, beginning from the day after the due date specified in the policy. Where this contract stipulates payment of the second and subsequent installments by account transfer from a financial institution or by other method, and the company learns it has not yet received payment as required under this paragraph, the company shall issue the proposer a notice of payment due. 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 lapse from the following day when the grace period expired. If the insured peril occurs during the grace period, Taiwan Life shall bear insurance liabilities.

### 【保險費的墊繳及契約效力的停止】

#### 第九條

要保人得於要保書或繳費寬限期間終了前以書面或其他約定方式聲明，第二期以後的分期保險費於超過寬限期間仍未交付者，本公司應以本契約當時的保單價值準備金（如有保險單借款者，以扣除其借款本息後的餘額）自動墊繳其應繳的保險費及利息，使本契約繼續有效。但要保人亦得於次一墊繳日前以書面或其他約定方式通知本公司停止保險費的自動墊繳。墊繳保險費的利息，自寬限期間終了翌日起，按墊繳當時本保險單辦理保險單借款的利率計算，並應於墊繳日後之翌日開始償付利息；但要保人自應償付利息之日起，未付利息已逾一年以上而經催告後仍未償付者，本公司得將其利息滾入墊繳保險費後再行計息。

前項每次墊繳保險費的本息，本公司應即出具憑證交予要保人，並於憑證上載明墊繳之本息及本契約保單價值準備金之餘額。保單價值準備金之餘額不足墊繳一日的保險費且經催告後屆三十日仍不交付時，本契約效力停止。

## (Premium Loan and Lapse of Contract)

### Article 9

The proposer may declare in the proposal, or in writing or by other agreed method prior the end of the grace period, that:

If second and subsequent installments of premiums should remain unpaid after the end of the grace period, the company shall provide an automatic loan for the payment of premiums due and the interest, using the total sum of the current the cash value of the policy as a collateral, (deducting the principal and interest of insurance loan if any), to keep this contract in force. However, the proposer may also notify the company, in writing or by other agreed method prior to the due date of next unpaid premiums, to stop the automatic premium loan. The interest of the premium loan shall be calculated from the next day of the end of the grace period as per the current interest rate for such policy loan, and such interest shall become collectible after the payment date of such loan. However, if such interest in arrears should remain unpaid by the proposer for one year or more after notice of payment due, the company may add such interest to the premium loan to gain further interest.

The company shall issue to the proposer written statement of the principal and interest of each premium loan mentioned above, in which the relevant principal and interest, and the balance of the policy value shall all be recorded. If the balance of the policy value should become insufficient for the payment of one day's premiums and such premiums remain unpaid for 30 days after notice of payment due, this contract shall henceforth be suspended.

### 【本契約效力的恢復】

#### 第十條

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，並經要保人清償保險費扣除停效期間的危險保險費後之餘額及按本契約辦理保險單借款之利率計算之利息後，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，並經要保人清償第二項所約定之金額後，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，並清償第二項所約定之金額後，自翌日上午零時起，開始恢復其效力。

本契約因第九條第二項或第二十七條約定停止效力而申請復效者，除復效程序依前六項約定辦理外，要保人清償保險單借款本息與墊繳保險費及其利息，其未償餘額合計不得逾依第二十七條第一項約定之保險單借款可借金額上限。

第一項約定期限屆滿時，本契約效力即行終止，本契約若累積達有保單價值準備金，而要保人未申請墊繳保險費或變更契約內容時，本公司應主動退還剩餘之保單價值準備金。

## (Reinstatement of Validity of Contract)

### Article 10

Where the validity of this contract is lapsed, the proposer may apply for the reinstatement of its validity within two years from the date of suspension. However, if the term of this contract should expire, the application for reinstatement shall not be accepted.

Where the proposer applies for reinstatement, in accordance with the preceding paragraph, within six months after the date of lapse, after the unpaid premiums, deducting risk premiums during the lapse period, and the interest calculated as per the interest rate of the policy loan applied for in accordance with this contract, are paid by the proposer, the validity of this contract shall be reinstated at zero hours on the morning of the next day.

Where the proposer applies for reinstatement, in accordance with paragraph 1 above, after six months from

the date of lapse, within one month after such application is delivered to the company, the company may request the proposer to provide proof of insurability for the insured. If the proposer should fail to provide such proof of insurability within 20 days, the company may reject the proposer's application for reinstatement.

If the insured's degree of risk should have undergone a change that is sufficiently material as to justify refusal to insure, the company may refuse its reinstatement.

Where the company does not request the proposer to provide proof of insurability within the agreed time limit in accordance with paragraph 3, or it does not refuse reinstatement within 30 days from its receipt of the proof of insurability, after the proposer has paid the balance as provided in paragraph 2, the validity of this contract shall be reinstated at zero hours of the next day.

Where the proposer applies for reinstatement in accordance with paragraph 3, except the circumstances as provided in either the second half of the same paragraph or paragraph 4 should occur, after the proposer has paid the balance as provided in paragraph 2, the validity of this contract shall be reinstated at zero hours on the morning of the next day.

Where the validity of this contract is lapsed in accordance with 2nd paragraph of Article 9 or Article 27, notwithstanding the reinstatement procedure is in compliance with the provisions of the preceding six paragraphs, the reinstatement shall not be accepted unless the total unpaid balance, after the proposer's payment for the principal and interest of the policy loan, and the premium loan and its interest, shall not exceed the upper limit of the borrowable amount of the policy loan as provided in paragraph 1 of Article 27.

Upon the end of the term as provided in paragraph 1, validity of this contract shall come to an end. If there should be any policy value and the proposer has not applied for premium loan nor has he made any modification of this contract, the company shall automatically refund the remaining policy value.

#### **【告知義務與本契約的解除】**

##### **第十一條**

要保人或被保險人在訂立本契約時，對於本公司要保書書面詢問的告知事項應據實說明，如有為隱匿或遺漏不為說明，或為不實的說明，足以變更或減少本公司對於危險的估計者，本公司得解除契約，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；或自契約訂立後，經過二年不行使而消滅。本公司通知解除本契約時，如要保人死亡、失蹤或住所不明，通知不能送達時，本公司得將該項通知送達身故保險金受益人。

#### **(Duty of Disclosure and Rescission of This Contract)**

##### **Article 11**

When entering into this contract the proposer and insured must make truthful representations in response to the written inquiries of the company in the proposal regarding notifications, and if there is any concealment, nondisclosure, or misrepresentation sufficient to alter or diminish the company's assessment of the risk, the company may rescind this contract; the same shall also apply after occurrence of an insured peril, provided that the above shall 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 under the preceding paragraph will be extinguished if not exercised within one month of the time this company becomes aware of the cause for rescission.

The right to rescind as stated in the preceding paragraph shall be extinguished within two years after the contract is entered into.

#### **【契約的終止】**

##### **第十二條**

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。

要保人保險費已付足達一年以上或繳費累積達有保單價值準備金而終止契約時，本公司應於接到通知後一個月內償付解約金。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。本契約基本保險金額對應之歷年解約金額列表如保險單面頁。

### **(Termination of Contract)**

#### **Article 12**

The proposer may terminate this contract at any time. The termination of contract as provided in the preceding paragraph shall take effect upon receipt of the proposer's written notification to the company. Where the premiums have been paid up to one year or there is accumulated policy value at the time of termination of contract, the company shall pay the surrender value to the proposer within one month after receipt of such notice. If such payment should become overdue, the company shall pay the interest at 5% per annum. The table of amounts of surrender value corresponding to sum assured of this contract shall be printed on the face page of the insurance policy.

#### **【保險事故的通知與保險金的申請時間】**

##### **第十三條**

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三十日內給付之。但因可歸責於本公司之事由致未在前述約定期限內為給付者，應按年利率百分之五加計利息給付。

### **(Notification of Insured Perils and Period of Application for Insurance Benefits)**

#### **Article 13**

The proposer or the beneficiary shall report to the company within 10 days of becoming aware of the occurrence of any insured peril. Thereafter, application to the company for insurance benefits shall be made as quickly as possible with required documents attached.

This company shall make payment within 30 days after receiving all documents referred to in the preceding paragraph. If payment is not made within that period, the company shall pay interest at a rate of 5 percent per annum, provided that the reason for the delay can be attributed to the company.

#### **【失蹤處理】**

##### **第十四條**

被保險人在本契約有效期間內失蹤者，如經法院宣告死亡時，本公司根據判決內所確定死亡時日為準，依第十六條約定給付身故保險金；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，依第十六條約定給付身故保險金。

前項情形，本公司給付身故保險金後，如發現被保險人生還時，受益人應將該筆已領之身故保險金歸還本公司，其間若有應給付保險金之情事發生者，仍應予給付。但有應繳之保險費，本公司仍得予以扣除。

### **(Disappearance of The Insured)**

#### **Article 14**

Where the insured disappears during the effective term of this contract and is declared dead by a court, the company shall pay the death benefit in accordance with Article 16 within the required period of time based on the date of death as determined in such court judgment. If the proposer or the beneficiary should furnish documentary proof sufficient for believing that the insured should have been dead due to an accidental injury event, the company shall pay the death benefit in accordance with Article 16 within the required period of time based on the date of occurrence of such accidental injury event.

Notwithstanding the company has paid the death benefit in accordance with the preceding paragraphs, if the insured thereafter should be found to have survived, the proposer or the beneficiary shall refund such death benefit to the company. At that interval of time, if there should be occurrence of any insured peril, the company shall also pay the relevant insurance benefit after deduct the unpaid premiums.

### 【增值回饋分享金的給付及通知】

#### 第十五條

本公司於本契約有效期間內之每一保單年度屆滿後，給付增值回饋分享金，並按各保單週年日當月之宣告利率依據年複利方式，累積至要保人請求時給付，或至被保險人身故、完全失能或本契約終止時，由本公司主動一併給付。但在本公司給付受益人保險金而終止契約的情形，要保人未請求之增值回饋分享金及其孳息，由該保險金受益人受領。

本公司依條款約定解除本契約時，不負給付增值回饋分享金之責。

本公司於每一保單年度屆滿後，應就第一項約定計算所得之增值回饋分享金之金額，以書面或電子郵件方式通知要保人。

### (Payment and Notice of Value-Added Bonus)

#### Article 15

During the effective period at each policy anniversary of this contract, the company shall settle and notify value-added bonus to the proposer via email or by written notice. The settled value-added bonus will be accumulated at annual compound interest rate until proposer's request, the time upon insured's death or diagnosis of total permanent disability, or termination of this contract.

The beneficiary is entitled to the accumulated value-added bonus except the proposer requests early payment of value-added bonus.

The company shall not be obligated to pay value-added bonus if this contract is rescinded pursuant to the terms and conditions of the policy provision.

### 【身故保險金的給付】

#### 第十六條

被保險人於本契約有效期間內身故者，本公司按下列二款取其較大值給付身故保險金：

- 一、身故日之當年度保險金額。
- 二、身故日之保單價值準備金。

本公司依約定給付身故保險金後，本契約效力即行終止。

### (Payment of Death Benefit)

#### Article 16

The death benefit will be paid upon death of the insured and settled as maximum of the followings:

1. Current year sum assured.
2. Policy value.

This contract will be terminated upon which the death benefit is paid.

### 【完全失能保險金的給付】

#### 第十七條

被保險人於本契約有效期間內致成附表一所列完全失能程度之一者，本公司按下列二款取其較大值給付完全失能保險金：

- 一、完全失能診斷確定日之當年度保險金額。
- 二、完全失能診斷確定日之保單價值準備金。

被保險人同時有附表一所列二種以上完全失能程度時，本公司僅給付一次完全失能保險金。

本公司依約定給付完全失能保險金後，本契約效力即行終止。

### (Payment of Total Permanent Disability Benefit)

#### Article 17

Where the insured is diagnosed with any condition of total permanent disability listed in Appendix I, the company will settle a one-time total permanent disability benefit upon diagnosis as maximum of the followings:

1. Current year sum assured.
2. Policy value.

This contract will be terminated upon which the total permanent disability benefit is paid.

#### 【祝壽保險金的給付】

##### 第十八條

被保險人於本契約有效期間且保險年齡到達一百一十一歲之保單週年日仍生存時，本公司按保險年齡一百十歲屆滿之當年度保險金額給付祝壽保險金。

本公司依約定給付祝壽保險金後，本契約效力即行終止。

#### (Payment of Survival Benefit)

##### Article 18

The company shall pay survival benefit at attained age of 111 policy anniversary settling with current year sum assured at 110 policy anniversary.

This contract will be terminated upon which the survival benefit is paid.

#### 【身故保險金的申領】

##### 第十九條

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及除戶證明文件。被保險人本國政府機關無除戶證明文件時，則無須提供。
- 三、保險金申請書。
- 四、受益人的身分證明。

#### (Application for Death Benefit)

##### Article 19

A beneficiary applying for death benefits shall attach the following documents:

1. The insurance policy or a transcript thereof.
2. The insured's death certificate and certificate of cancelled household registration, certified by a Taiwan representative office abroad or its authorized agent. If there should be no such certificate of cancelled household registration available from the insured's national government, it shall be exempted.
3. An application for death benefit.
4. Proof of the beneficiary's identity.

#### 【完全失能保險金的申領】

##### 第二十條

受益人申領「完全失能保險金」時應檢具下列文件：

- 一、保險單或其謄本。
  - 二、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失能診斷書。
  - 三、保險金申請書。
  - 四、受益人的身分證明。要保人或被保險人為醫師時，不得為被保險人出具失能診斷書或相關證明文件。
- 受益人申領完全失能保險金時，本公司得對被保險人的身體予以檢驗，並要求其提供就診醫院之完整病歷及檢查報告，必要時得要求被保險人至本公司指定之醫院接受檢查，於指定醫院檢驗之一切費用由本公司負擔，但不因此延展本公司依第十三條約定應給付之期限。

#### (Application for Total Permanent Disability Benefit)

##### Article 20

A beneficiary applying for total permanent disability benefit shall attach the following documents:

1. The insurance policy or a transcript thereof.
2. A disability diagnosis, certified by a Taiwan representative office abroad or its authorized agent.
3. An application for policy proceeds.
4. Proof of the beneficiary's identity.

If the proposer or the insured should be a medical doctor, he or she shall not be allowed to issue disability diagnosis or other proof for the insured.

Where a beneficiary applies for total permanent disability benefit, the company may inspect the body of the insured and require his or her full medical record and examination reports issued by the hospital in which he or she received treatment. If necessary, the company may require the insured to undergo a physical examination at a hospital designated, and borne the examination fees. The deadline for payment by the company as provided in Article 13 shall not be extended as a result of these requirements.

#### 【祝壽保險金的申領】

##### 第二十一條

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。

(Application for Survival Benefit)

##### Article 21

A beneficiary applying for survival benefit should attach the following documents:

1. The insurance policy or a transcript thereof.
2. The application for survival benefit.
3. Proof of the beneficiary's identity.

#### 【除外責任】

##### 第二十二條

有下列情形之一者，本公司不負給付保險金的責任。

- 一、要保人故意致被保險人於死。
- 二、被保險人故意自殺或自成完全失能。但自契約訂立或復效之日起二年後故意自殺致死者，本公司仍負給付身故保險金之責任。
- 三、被保險人因犯罪處死或拒捕或越獄致死或完全失能。

前項第一款及第二十三條情形致被保險人完全失能時，本公司按第十七條的約定給付完全失能保險金。

因第一項各款情形而免給付保險金者，本契約累積達有保單價值準備金時，依照約定給付保單價值準備金予要保人。

#### (Exclusions)

##### Article 22

This company shall not bear liability for payment of policy proceeds as follows (except there is accumulated policy value of the contract, the company shall refund such policy value to the proposer.):

1. The proposer willfully causes the death of the insured.
2. The insured willfully commits suicide or becomes total permanently disability. However, such willful suicide occurs after two years from either the date on which the contract is entered into or its date of reinstatement, the company shall still assume liability for death benefit.
3. The insured is executed for a crime or dies or becomes totally disabled as the result of resisting arrest or escaping from jail.

If the insured should become totally disabled as the result of any cause as provided in the preceding subparagraph 1 or Article 23 hereof, the company shall still pay the total permanent disability benefit in accordance with Article 17 hereof.

### 【受益人之受益權】

#### 第二十三條

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，而致無受益人受領保險給付時，其保險給付作為被保險人遺產。如有其他受益人者，喪失受益權之受益人原應得之部分，按其他受益人原約定比例分歸其他受益人。

### (Beneficiary' s Benefits)

#### Article 23

The beneficiary who willfully causes the insured death or attempts unsuccessfully, shall lose the right to receive benefits.

If a beneficiary loses the right to receive benefits as provided in the preceding paragraph, and as a result there is no beneficiary to receive the insurance benefits, the insurance benefits shall be treated as the insured' s estate. If there should be other beneficiaries, they may divide such benefits in accordance with their originally agreed proportion.

### 【欠繳保險費或未還款項的扣除】

#### 第二十四條

本公司給付各項保險金、解約金或返還保單價值準備金時，如要保人有欠繳保險費（包括經本公司墊繳的保險費）或保險單借款未還清者，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。

### (Deduction of Unpaid Premiums or Non-payments)

#### Article 24

If there should be unpaid premiums (including the premium loan provided by the company) and unpaid policy loan owed by the proposer, before the payment of insured amount, surrender value, or refund of policy value, the company may first offset such debts, deduct the interest due, and then pay the balance accordingly.

### 【減少基本保險金額】

#### 第二十五條

要保人在本契約有效期間內，得申請減少基本保險金額，但是減額後的基本保險金額，不得低於本保險最低承保金額，其減少部分依第十二條契約終止之約定處理。

### (Reduction of Sum Assured)

#### Article 25

During the term of this contract, the proposer may apply for the reduction of sum assured provided that the reduced sum assured shall not be lower than the minimum insured amount of this contract.

### 【減額繳清保險(躉繳不適用)】

#### 第二十六條

要保人繳足保險費累積達有保單價值準備金時，要保人得以當時基本保險金額對應之保單價值準備金扣除營業費用後的數額作為一次繳清的躉繳保險費，向本公司申請改保同類保險的「減額繳清保險」，其基本保險金額如保險單面頁。要保人變更為「減額繳清保險」後，不必再繼續繳保險費，本契約繼續有效。其保險範圍與原契約同，但基本保險金額以減額繳清保險金額為準。

要保人選擇改為「減額繳清保險」當時，倘有增值回饋分享金、保險單借款或欠繳、墊繳保險費的情形，本公司將以當時基本保險金額對應之保單價值準備金加上本公司應給付的增值回饋分享金扣除欠繳保險費或借款本息或墊繳保險費本息及營業費用後的淨額辦理。

本條營業費用以「原基本保險金額之百分之一」或「原基本保險金額所對應之保單價值準備金與解約金之差額」，兩者較小者為限。

### (Reduced Paid-up Insurance(Do not apply for single premium))

#### Article 26

If there should have been policy value, the proposer may use such policy value corresponding to sum assured deducting the operating costs as a single premium payment and apply to the company under the same insurance category of "reduced paid-up insurance." Sum assured shall be declared on the face page of the insurance policy. After the conversion into "reduced paid-up insurance", the proposer need not continue paying the premiums but this contract remains in force. The coverage shall be the same as the original contract; but sum assured shall become the reduced paid-up insured amount.

At the time when the proposer opts for "reduced paid-up insurance", if there be value-added bonus, policy loan, unpaid premiums, or premium loan, the company shall adopt the net balance of the policy value corresponding to sum assured plus value-added bonus payable by the company, deducting the unpaid premiums, or the principal and interest of either policy loan or premium loan, and the operating costs, as such single premium.

The operating costs as referred to in this Article shall either be 1% of the original insured amount or the difference between the policy value corresponding to the original sum assured at the time of such conversion and the surrender value, whichever is the less.

### 【保險單借款及契約效力的停止】

#### 第二十七條

要保人繳足保險費累積達有保單價值準備金時，要保人得向本公司申請保險單借款，其可借金額上限躉繳者為借款當日保單價值準備金之百分之八十；五年期繳費者為借款當日保單價值準備金之百分之七十五，未償還之借款本息，超過其保單價值準備金時，本契約效力即行停止。但本公司應於效力停止日之三十日前以書面通知要保人。本公司未依前項規定為通知時，於本公司以書面通知要保人返還借款本息之日起三十日內要保人未返還者，保險契約之效力自該三十日之次日起停止。

### (Policy Loan and Lapse of the Contract)

#### Article 27

If there should be policy value due to accumulation of the paid premiums, the proposer may apply for loans from the company by using the insurance policy as collateral. The upper limit of borrowable amount shall be 80% for single premium and 75% for 5 years of the policy value on the borrowing date. If such loan principal and interest should exceed the policy value, the validity of this contract shall be lapsed. However, the company shall notify the proposer in writing before 30 days from the date on which the validity of contract should be lapsed.

Where the company does not observe the requirements of the preceding paragraph in making the notification referred to therein, if the proposer fails to make repayment within 30 days from the date on which the insurer notifies the proposer in writing to repay the loan principal and interest, the validity of insurance contract shall be lapsed from the next day following the thirtieth day.

### 【不分紅保單】

#### 第二十八條

本保險為不分紅保單，不參加紅利分配，並無紅利給付項目。

### (Non-Participation Policy)

#### Article 28

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

### 【投保年齡的計算及錯誤的處理】

#### 第二十九條

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，依下列規定辦理：

- 一、真實投保年齡較本公司保險費率表所載最高年齡為大者，本契約無效，其已繳保險費無息退還要保人。
- 二、因投保年齡的錯誤，而致溢繳保險費者，本公司無息退還溢繳部分的保險費。但在發生保險事故後始發覺且其錯誤發生在本公司者，本公司按原繳保險費與應繳保險費的比例提高基本保險金額，而不退還溢繳部分的保險費。
- 三、因投保年齡的錯誤，而致短繳保險費者，要保人得補繳短繳的保險費或按照所付的保險費與被保險人的真實年齡比例減少基本保險金額。但在發生保險事故後始發覺且其錯誤不可歸責於本公司者，要保人不得要求補繳短繳的保險費。  
前項第一款、第二款前段情形，其錯誤原因歸責於本公司者，應加計利息退還保險費，其利息按年利率百分之五計算。

## (Computation of Age and Miscalculation Management)

### Article 29

The proposer shall specify the date of birth of the insured in the insurance proposal when entering into an insurance policy. The issue age defined throughout this contract is age nearest birthday.

Any miscomputation on issue age shall be managed under followings rules:

1. Where the actual issue age of the insured is greater than the upper limit of underwriting age as stated in the premium table of the company, this contract is void, in which case the company shall return paid premiums without accrued interests to the proposer,
2. Where a miscomputation on issue age results in the proposer's overpayment of the required premiums, the company shall refund the overpaid premiums without interest. If the mistake is caused by the company and noticed after the occurrence of any insurance peril, the company shall raise the insured amount proportionately based on the difference between the premiums already paid and the premiums actually owed, but shall not refund the overpaid premiums.
3. Where a miscomputation on issue age results in the short payment of premiums, the proposer may repaid the short payment or request the proportionate reduction of the insured amount based on the difference between the premiums already paid and the premiums actually owed due to the actual age. If the mistake of age is not attributable to the company and it is discovered after and noticed after the occurrence of any insurance peril, the proposer may not request repayment to make up the short payment.

Where the mistake is attributable to the company under subparagraph 1 or 2 of the preceding paragraph, the premiums shall be refunded with interest at the rate of 5% per annum.

## 【受益人的指定及變更】

### 第三十條

完全失能保險金的受益人，為被保險人本人，本公司不受理其指定或變更。但被保險人身故時，如有前揭保險金尚未給付或未完全給付者，則以本契約身故保險金受益人為該部分保險金之受益人。

除前項約定外，要保人得依下列規定指定或變更受益人，並應符合指定或變更當時法令之規定：

- 一、於訂立本契約時，經被保險人同意指定受益人。
- 二、於保險事故發生前經被保險人同意變更受益人，如要保人未將前述變更通知本公司者，不得對抗本公司。  
前項受益人的變更，於要保人檢具申請書及被保險人的同意書（要、被保險人為同一人時為申請書或電子申請文件）送達本公司時，本公司應即予批註或發給批註書。  
祝壽保險金之受益人，於得申領該保險金前身故者，除要保人已另行指定受益人外，以被保險人為該保險金之受益人。  
身故保險金之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，以被保險人之法定繼承人為該保險金之受益人。

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。

## (Designation and Change of Beneficiary)

### Article 30

If the beneficiary of total permanent disability insurance is the insured, the company will not accept any designation or change. However, in case of death of the insured, if the insured amount should remain unpaid in full or in part, the beneficiary of such unpaid insured amount shall be the beneficiary of death benefit of this contract.

Except as provided in the preceding paragraph, the proposer may designate or change the beneficiary in accordance with the following provisions subject to the law as at the time of such designation or change:

1. Designation of beneficiary subject to the approval of the insured at the time of entering into this contract;
2. Prior to the occurrence of an insured peril, the proposer may change beneficiaries subject to the approval of the insured; but the proposer may not raise this matter as a defense against the company unless the company was given notice of such change.

In case of a change in beneficiaries as provided in the preceding paragraph, at the time when the proposer delivers to the company such application and the insured's letter of consent (or such application or electronic application if the proposer is the same as the insured), the company shall promptly endorse the change or issue a written endorsement.

If the beneficiary for the survival benefit should die before the insured amount is due for payment, unless the proposer has otherwise designated beneficiaries, the insured shall be the beneficiary.

If the beneficiaries deceases simultaneously or before the insured, unless the proposer has designated other beneficiaries, the insured's legal heirs shall be the beneficiary for such insured amount.

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.

#### 【變更住所】

##### 第三十一條

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。

(Change of Address)

##### Article 31

- A. The proposer shall notify the company immediately with written notice or other designated methods of any change in domicile.
- B. Where the proposer fails to provide notification as aforesaid in paragraph A, notices from the company may be sent to the last domicile of the proposer as indicated in this contract.

#### 【時效】

##### 第三十二條

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。

(Extinctive prescription)

##### Article 32

Any right arising out of this contract shall be extinguished if not exercised within two years of the date a claim may be asserted.

#### 【批註】

##### 第三十三條

本契約內容的變更，或記載事項的增刪，除第三十條規定者外，應經要保人與本公司雙方書面或其他約定方式同意，並由本公司即予批註或發給批註書。

(Endorsements)

##### Article 33

Except where otherwise provided in Article 30, any alteration to the content of this contract, or addition or deletion of contractual particular, shall all be made by the proposer and the company in writing or by other agreed method. The company shall endorse promptly such change or issue a written endorsement.

#### 【準據法及管轄法院】

第 15 頁，共 18 頁

本翻譯內容僅供參考

台灣人壽五福利達美元利率變動型增額終身壽險(OIU)

This translation is for reference only.

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### 第三十四條

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。

#### (Governing Law and Jurisdiction)

##### Article 34

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

The parties agree that the Taipei District Court, Taiwan shall have jurisdiction of first instance over any litigation arising from this contract.

##### 附表一：完全失能程度表

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

註：

##### 1. 失明的認定

(1)視力的測定，依據萬國式視力表，兩眼個別依矯正視力測定之。

(2)失明係指視力永久在萬國式視力表零點零二以下而言。

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

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

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

4. 所謂機能永久完全喪失係指經六個月以後其機能仍完全喪失者。

5. 因重度神經障害，為維持生命必要之日常生活活動，全須他人扶助者。

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

#### Appendix I: Total Permanent Disability Table

1. Bilateral blindness. (Note 1)
2. Dismemberment of the wrist joints of both upper limbs and both ankles of both lower limbs.
3. Dismemberment of one wrist joint of the upper limb and one ankle of the lower limb.
4. Blind in one eye and dismemberment of the wrist joint of an upper limb, or blind in one eye and dismemberment of an ankle of one lower limb.
5. Total permanent disability in chewing (Note 2) or vocal function (Note 3).
6. Total permanent disability of the 4 limbs. (Note 4)
7. Hereditary severe impairment of the central nervous system, hereditary severe impairment of the thoracic function, the extent to which the victim cannot perform any task permanently and required habitual medical care or intensive cared by designated person. (Note 5)

Note 1 Determination of Blindness:

(1) Vision test is based on the corrected vision level of each eye independently, using the Landolt Vision Screening Chart.

(2) "Blindness" means that the vision permanently tests at or below 0.02, using the Landolt Vision Screening Chart.

(3) The determination is based on the treatment over the 6-month period since the date of injury but this principle should not be applicable to significantly irrecoverable cases such as extirpation of eyeballs.

Note 2 "Loss of function of chewing" shall mean inability to chew except liquid food because of organic or functional impairment causing failure to chew.

Note 3 "Loss of function of speech" shall mean inability to articulate three or more of four sounds contributing to the speech such as labial, alveolar, palatal and velar sounds.

Note 4 "Total and permanent loss of functions" means that the permanent and loss of function remains the same after six months.

Note 5 The profound neurotic disorders cause the thorough dependency on others' assistance in conducting daily activities being essential for surviving.

Above "necessary activities of daily living for the maintenance of life " means food intake, urine whole story, wearing clothes, sitting, walking, bathing, etc.

附表二：當年度保險金額係數表(Appendix II: Current Year Sum Assured Coefficient Table)

保單年度 Policy Year	當年度保險金額係數 Current Year Sum Assured Coefficient		保單年度 Policy Year	當年度保險金額係數 Current Year Sum Assured Coefficient		保單年度 Policy Year	當年度保險金額係數 Current Year Sum Assured Coefficient	
	躉繳 Single Premium	五年繳 5 years of premium payment		躉繳 Single Premium	五年繳 5 years of premium payment		躉繳 Single Premium	五年繳 5 years of premium payment
6	1.0200	1.0225	41	2.0399	2.2278	76	4.0795	4.8540
7	1.0404	1.0455	42	2.0807	2.2779	77	4.1611	4.9632
8	1.0612	1.0690	43	2.1223	2.3292	78	4.2444	5.0748
9	1.0824	1.0931	44	2.1647	2.3816	79	4.3293	5.1890
10	1.1041	1.1177	45	2.2080	2.4352	80	4.4158	5.3058
11	1.1262	1.1428	46	2.2522	2.4900	81	4.5042	5.4252
12	1.1487	1.1685	47	2.2972	2.5460	82	4.5942	5.5472
13	1.1717	1.1948	48	2.3432	2.6033	83	4.6861	5.6720
14	1.1951	1.2217	49	2.3901	2.6619	84	4.7798	5.7997
15	1.2190	1.2492	50	2.4379	2.7218	85	4.8754	5.9301
16	1.2434	1.2773	51	2.4866	2.7830	86	4.9729	6.0636
17	1.2682	1.3060	52	2.5363	2.8456	87	5.0724	6.2000
18	1.2936	1.3354	53	2.5871	2.9096	88	5.1739	6.3395
19	1.3195	1.3655	54	2.6388	2.9751	89	5.2773	6.4821
20	1.3459	1.3962	55	2.6916	3.0420	90	5.3829	6.6280
21	1.3728	1.4276	56	2.7454	3.1105	91	5.4905	6.7771
22	1.4002	1.4597	57	2.8003	3.1805	92	5.6003	6.9296
23	1.4282	1.4926	58	2.8563	3.2520	93	5.7124	7.0855
24	1.4568	1.5262	59	2.9135	3.3252	94	5.8266	7.2449
25	1.4859	1.5605	60	2.9717	3.4000	95	5.9431	7.4080
26	1.5157	1.5956	61	3.0312	3.4765	96	6.0620	7.5746
27	1.5460	1.6315	62	3.0918	3.5547	97	6.1832	7.7451
28	1.5769	1.6682	63	3.1536	3.6347	98	6.3069	7.9193
29	1.6084	1.7058	64	3.2167	3.7165	99	6.4330	8.0975
30	1.6406	1.7441	65	3.2810	3.8001	100	6.5617	8.2797
31	1.6734	1.7834	66	3.3467	3.8856	101	6.6929	8.4660
32	1.7069	1.8235	67	3.4136	3.9731	102	6.8268	8.6565
33	1.7410	1.8645	68	3.4819	4.0625	103	6.9633	8.8513
34	1.7758	1.9065	69	3.5515	4.1539	104	7.1026	9.0504
35	1.8114	1.9494	70	3.6225	4.2473	105	7.2446	9.2540
36	1.8476	1.9933	71	3.6950	4.3429	106	7.3895	9.4623
37	1.8845	2.0381	72	3.7689	4.4406	107	7.5373	9.6752
38	1.9222	2.0840	73	3.8443	4.5405	108	7.6881	9.8929
39	1.9607	2.1308	74	3.9211	4.6427	109	7.8418	10.1154
40	1.9999	2.1788	75	3.9996	4.7471	110	7.9987	10.3430
-	-	-	-	-	-	111	8.1586	10.5758