



凱基人壽  
KGI LIFE

致力於您的幸福人生

#### Declared Interest Rate

the interest rate which Kgi Life declared in the month of the effective date of this contract and corresponding date of each policy year for the purpose of computing annuity policy value stipulated in Article 6. The declared interest rate shall not be negative and 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. The declared interest rate of each month will be post on the bulletin board of the service counter in the headquarter of Kgi Life, bulletin board of the counter in every branch within this province, and the official website of this company.

#### Initial Premium

The initial premium shall be paid by the deadline cited in the contract. The minimum payment is NT\$10,000 and the maximum is NT\$750 thousand.

#### Renewal Premium

Also known as installment payment of premiums. For this insurance contract, premiums following the initial premium shall be made within the designated payment period. Premiums can be made periodically or non-periodically.

#### Periodic premium

Also known as fixed premiums, after the initial premium is paid the policyholder continues to make regular premium payments in designated amounts. The insuring amount can vary from NT\$10,000 to NT\$750 thousand.

#### Non-periodic premium

Also known as non-fixed premium, after the initial premium is paid the policyholder makes additional premium payments at his/her own pace. The insuring amount can vary from NT\$10,000 to NT\$750 thousand.

#### Expense Loading

1. Expense loading = Total premiums paid x expense loading rate

(When Total premiums paid are less than or equal to NT\$100,000 , the expense loading rate is 2.95%. Paid premiums more than NT\$100,000 qualifies for a expense loading rate of 2.80%.)

2. Surrender charge = Annuity policy value at the time of policy surrender × surrender charge rate in the corresponding year (Kt)

Policy year (t)	1	2	3	4	5	6	$\geq 7$
Kt	5%	2.6%	2.2%	1.8%	1.4%	1%	0%

### Annuity Payments

When applying for insurance policy provided by Kgi Life, the policyholder shall select one of the following annuity payment methods :

#### 1. Lump Sum Payment :

Kgi Life will compute the annuity policy value (if there is any policy loans, the amount of policy loans with its respective interest will be deducted from the annuity policy value) under Article 6 on the annuity payment date as a lump sum payment to the insured if he/she is still alive, upon which this contract will be terminated.

#### 2. Installment Payments :

starting from the annuity payment date, Kgi Life will make a series of annual payments to the insured. The annuity amount will be computed under Article 9 and be paid on the annuity payment date and every following Agreed Annuity payment date up until the insured's age of the insured reaches 110 if he/she is still alive. When the insured's age of the insured reaches 110, this contract will be terminated immediately. However, if there is an uncollected annuity, Kgi Life shall make installment payments

### Guarantee Period

the period of time during which Kgi Life guarantees to make annuity payments under this contract, regardless whether the insured is alive. The options for the guarantee period of this contract, which is decided by the policyholder upon application, are as follows: ten years, fifteen years, twenty years, and twenty-five years ; **If each annual annuity amount after the guarantee period is lower than NT\$5,000, the amount will be accumulated with compound interest using the assumed interest rate until the accumulated amount reaches NT\$5000 and be paid on the corresponding Agreed Annuity payment date. The accumulated amount will be paid upon the death of the insured whether it reaches NT\$5000.**

### Death Benefit Guarantee

1. Where the death of the insured occurs **prior to annuity payment date**, Kgi Life will return the annuity policy value. This contract will be terminated immediately upon this payment.
2. Where the policyholder chose annuity installment payments at the time of insurance application then the insured dies during the guarantee period, Kgi Life shall pay any outstanding annuity balance to the designated beneficiary or other qualified person, upon which this contract will be terminated.

### Uncollected annuity

the annuity amounts which has not yet received by the insured within the remaining guaranteed period upon death of the insured. Moreover, where the insured dies after the final date of guaranteed period stipulated by this contract, the installment annuity that is not due in the same annuity policy year is counted as part of the uncollected annuity.

### Policy Loans

The maximum amount of policy loans is 90% of the annuity policy value on the date of policy loan issuance. When the unpaid principal and interest surpass the annuity value, the contract will be terminated. The loan rate is equal to the declared interest rate of the same month plus 0.25%.

For a more detailed information, see the policy provisions of the Kgi Life e-Ka-De-Li Interest Sensitive Annuity (Type A)

### Customer Rights and Interests

The policyholder may revoke this contract within **ten days** from the day following the delivery and receipt of the policy by providing a written notice to this company with the policy attached.

When the policyholder exercises the right to revoke this contract as provided in the preceding paragraph, revocation shall take effect **from 12 o'clock midnight** on the day following the receipt of the policyholder's written declaration of intent; this contract will then be void ab initio and Kgi Life shall return any premium already paid to the policyholder without interest.