



凱基人壽
KGI LIFE

致力於您的幸福人生

Insurance Standards

Expense Loading Rate : 2.80% for total premiums paid over NT\$100,000 and 2.95% for total premiums paid of NT\$100,000 or less.

Currency: NT\$

Issue Age	18 - 64		
Insured Amount	Initial Premium	Non-Term Flexible Premium (Customization Permitted)	Non-Term Flexible Premium (Customization Permitted)
	Minimum of NT\$10,000 and maximum of NT\$750 thousand	Minimum of NT\$10,000 and maximum of NT\$750 thousand	Minimum of NT\$10,000 and maximum of NT\$750 thousand
Payment Methods	Limited to online credit card payments		<p>1. When applying for term flexible premium, the option is available to "Accept automatic renewal using the same credit card data from initial payment." An additional power of attorney form is not required.</p> <p>2. Apply After Underwriting: Download the e-commerce credit card authorization form and contract modification application form. Return the filled out forms to Kgi Life.</p>

Accumulated Premiums	Total premiums for interest sensitive annuity products purchased online shall not exceed NT\$7.5 million.	
Annuity Accumulation Period	<p>At least six years :</p> <p>1. The policyholder can select an annuity payment date after the six-year policy anniversary. The payment date shall not be after the policy anniversary when the insured reaches the attained age of 81.</p> <p>2. Where the policyholder does not determine an annuity payment date, the policy anniversary when the insured reaches the attained age of 70 shall be deemed as the annuity payment date.</p>	
Annuity Payment Methods	Lump Sum Payment	Installment Payments
	<p>If the insured is still alive on the annuity payment date, Kgi Life computes the annuity policy value based on Article 6 of the policy provisions (any existing policy loans and interest due must first be deducted) to make a lump sum payment to the insured, upon which the contract is terminated.</p>	<p>Select at the time of application :</p> <p>1. Guarantee Period: 10/15/20/25 years</p> <p>2. Payment Frequency: Month/Year</p> <p>*If the insured is still alive on the annuity payment date, Kgi Life computes the annuity policy value based on Article 9 of the policy provisions then pays the annuity amount each year on the annuity payment date and every following anniversary of annuity. When the insured reaches the attained age of 110, the contract is terminated after any remaining installments due that year are paid.</p>
Annuity Amount Calculation	<p>When the periodic annuity payments are less than NT\$5,000:</p> <p><u>1. During the Guarantee Period</u></p> <p>Change to lump sum payment of the annuity policy value paid out on the annuity payment date. The contract will then be terminated.</p> <p><u>2. After the Guarantee Period</u></p> <p>Payment is made on the agreed annuity payment date when compounding of the assumed interest rate brings the total benefit to at least NT\$5,000 (inclusive). If the insured dies, however, a lump payment is then made to the beneficiary.</p>	

Death Benefit Guarantee	<p><u>1.Before the Annuity Payment Date</u></p> <p>Return the annuity policy value, upon which this contract will be terminated.</p> <p><u>2.After the Annuity Payment Date</u></p> <p>Where the insured dies during the guarantee period, Kgi Life shall pay any uncollected annuity balance to the designated beneficiary or other qualified person, upon which this contract will be terminated. When the insured dies after the guarantee period ends, remaining payments due that year are also considered part of the outstanding annuity balance.</p>
Physical Examination Rules	No physical examination or health notification required
Other Items	<p>1.The policyholder and insured must be the same person</p> <p>2.No riders are provided</p>

* For more detailed information, refer to the policy provisions.

* For additional queries, call the Kgi Life customer service hotline at 0800-098-889.