



國泰世華銀行

Cathay United Bank



Cathay Life OIU Zeng-Xiang-Ying

USD Interest Sensitive Whole Life Insurance



Exclusive for Overseas Customers: Enjoy Lifetime Coverage with Lump-Sum Payment

Non-resident customers refer to individuals who hold foreign passports, have no household registration in Taiwan, and do not have an Alien Resident Certificate (ARC) or a Resident Certificate in Taiwan.



Seize a Strong US Dollar and Realize Your International Vision

Denominated in US dollars, you can easily allocate your USD assets, thereby adding flexibility and diversification to your assets.



Protection & Steady Asset Accumulation

The annual insured amount increases year by year, allowing you to simultaneously accumulate both protection and assets, effectively hedging against inflation.



Market-Linked Performance With Potential Value-Added Bonus

Through the Declared Interest Rate mechanism, this policy offers the potential for annual Value-Added Bonus payments.



Query the Declared Interest Rate



Ideal Customers for this Insurance Product



The Sandwich Generation

The breadwinner of the family, these individuals bear a heavier burden of living expenses and wish to pass on assets and take care of bereaved family members



Those approaching retirement age

Taking into account both asset accumulation and protection, enjoy opportunities for Value-Added Bonus through the Declared Interest Rate mechanism



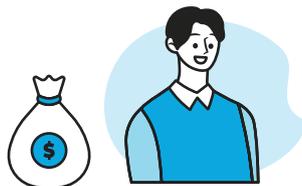
Those who prefer US dollar products

Suitable for those who already hold US dollar assets or have US dollar needs in the future, and are planning US dollar asset allocations

Enhancing Asset Transfer Value with Insurance Planning

Scenario 1: Evenly Distributing Assets

Chairman Lin, 50 years old



has US\$2 million in assets



US\$1 million per person



Child A



US\$1 million per person



Child B

Scenario 2: Asset Planning through Insurance

Chairman Lin, 50 years old



has US\$2 million in assets

※Example description for details



Retain US\$900 thousand to enjoy life



Purchases OIU Zeng-Xiang-Ying, the insured amount US\$1 million, premium approximately US\$1.1 million※

When Chairman Lin passes away at the age of 80, he will leave behind approximately US\$1.65 million in death benefit



Child A



50% allocated to designated beneficiary Child A

Lump-sum payment will be approximately US\$825 thousand



Child B



50% allocated to designated beneficiary Child B

Lump-sum payment will be approximately US\$825 thousand

Example Description

**Chairman Lin,
50 years old**

He purchases Cathay Life OIU Zeng-Xiang-Ying USD Interest Sensitive Whole Life Insurance



Insured amount **US\$1,000,000** Premium payable **US\$1,112,700**

Premium Payment Period:
Single Premium

Actual premium payment **US\$1,096,009**

※Actual premium payment includes 1.5% high-premium reduction.

※The Value-Added Bonus system adopts the "dividend accumulation" mechanism.

At the end of the 1st policy year,
death benefit/Total and Permanent
Disability Benefit

US\$1,112,700

At the end of the 2nd policy year, cash
value(Cash Surrender Value)(including
Accumulated Value-Added Bonus)

US\$1,119,278

Starting from of the 4th policy year, cash
value(Cash Surrender Value)(including
Accumulated Value-Added Bonus)

**Annual increase of approximately
US\$50,577**

Unit:USD

End of the Policy year	Age	Actual Premium Paid	Basic Insured Amount			Value-Added Bonus(Assume the Declared Interest Rate is 4.25%)	
			Cash Value (Cash Surrender Value)	Death Benefit/Total and Permanent Disability Benefit	Survival Benefit	Value-Added Bonus for the current policy year	Accumulated Value-Added Bonus
1	50	1,096,009	794,800	1,112,700	-	29,141.75	29,141.75
2	51	-	1,059,300	1,112,700	-	29,573.50	59,978.19
3	52	-	1,080,600	1,112,700	-	30,016.25	92,593.75
4	53	-	1,096,700	1,112,700	-	30,464.50	127,071.06
5	54	-	1,113,200	1,124,400	-	30,921.00	163,499.03
6	55	-	1,129,900	1,141,300	-	31,385.75	201,970.45
7	56	-	1,158,400	1,158,400	-	31,856.00	242,579.39
8	57	-	1,175,700	1,175,700	-	32,331.75	285,423.97
9	58	-	1,193,400	1,193,400	-	32,818.50	330,612.10
10	59	-	1,211,300	1,211,300	-	33,310.75	378,250.82
20	69	-	1,405,700	1,405,700	-	38,656.75	1,017,081.59
55	104	-	-	2,356,500	2,356,500	64,803.75	8,270,054.57

Note 1: The estimated amounts in each column of the preceding table are calculated based on the policy terms and conditions, assuming the proposer has paid premiums in full and has not reduced the Basic Insured Amount or incurred any policy loans.

Note 2: The preceding table shows the relevant values of the Value-Added Bonus, assuming the Declared Interest Rate of 4.25% annually and subject to rounding error, the actual value shall be based on the value calculated based on the Declared Interest Rate announced by Cathay Life Insurance. In addition, to facilitate policyholders' understanding, the Value-Added Bonus and cash value (cash surrender value) of the policy are both shown as values at the beginning of the following policy year.

Cathay Life OIU Zeng-Xiang-Ying USD Interest Sensitive Whole Life Insurance

Benefit items: Survival Benefit, Death Benefit, Total and Permanent Disability Benefit

Filed for reference with letter 1140090002 From Cathay Life Insurance on R.O.C.114.09.11

Underwriting Rules

Premium Payment Period	Single premium	Age Assured	0 to 80 years old	
Payment Method	Single premium payment in USD only. Payment methods are limited to automatic transfer from foreign exchange deposit accounts at banks designated by Cathay Life Insurance, or wire transfer.	Sum Assured	(Insured Amount should be multiples of US\$1,000) Minimum Sum Amount: US\$10,000 Maximum Sum Amount: 0 to 70 years old: US\$12 million 71 to 80 years old: US\$8 million	
Premium Discount	High premium discount shown as right table	Premium payable per base policy(US dollar)	100,000~199,999	200,000 and beyond
		Discount Rate	0.5%	1.5%

Contract Coverage

Particulars	Descriptions
Value-Added Bonus	<p>The Value-Added Bonus shall be administered through a dividend accumulation method. It accrues interest monthly on a compound basis at the prevailing Declared Interest Rate and is payable upon the proposer's request.</p> <p>When Cathay Life Insurance pays the Death Benefit, Total and Permanent Disability Benefit, or Survival Benefit, any accumulated amount of the Value-Added Bonus not yet requested by the proposer shall be paid together with the said benefit to the respective beneficiary. However, in the circumstances stipulated in Paragraph 9 of Article 9, Article 11, or Paragraph 3 of Article 22 of the policy terms, such amount shall be paid to the proposer or other entitled persons.</p> <p>Cathay Life Insurance shall provide a query interface on its official website for the proposer to check the amount of the Value-Added Bonus calculated in accordance with the stipulations of Article 13 of the policy terms.</p>
Survival Benefit	<p>If the insured is still alive on the Policy Anniversary during the term of this Contract when it reaches 105 (Attained Age), Cathay Life Insurance shall pay the Survival Benefit based on the greater of the following two amount calculated as of the end of the policy year when the insured is 104 (Attained Age):</p> <p>(1) Annual Insured Amount; or (2) Total Premiums Due and Payable.</p>
Death Benefit	<p>If the insured deceases during the term of this Contract, Cathay Life Insurance shall pay the Death Benefit based on the greatest of the following three amounts calculated as of the date of death of the insured:</p> <p>(1) Annual Insured Amount; (2) Policy value reserve; or (3) Total paid.</p>
Total and Permanent Disability Benefit	<p>If the insured sustains any total and permanent disability as specified in Appendix II, Cathay Life Insurance shall pay the "Total and Permanent Disability Benefit" in an amount equal to the greatest of the sums calculated in accordance with any of the following three methods as of the date on which such total disability is duly diagnosed and confirmed:</p> <p>(1) Annual Insured Amount; (2) Policy value reserve; or (3) Total Premiums Due and Payable.</p> <p>If the Insured sustains two or more of the total and permanent disabilities specified in Appendix II, whether simultaneously or successively, Cathay Life Insurance shall pay the Total Disability Insurance Benefit in respect of only one such total and permanent disability.</p>

Important Information

1. Prior to purchasing, consumers should carefully understand the coverages, exceptions, exclusions, and product risks of this product. The relevant contents are listed in the policy terms and the related sales documents. If there are any concerns, please contact the solicitor for details.
2. The insurance policy under this Contract is a non-participating policy, which will not participate in dividend distribution or be granted dividend benefit.
3. **The proposer may access the prospectus via the customer service hotline of Cathay Life Insurance (toll-free local call at 0800-036-599, paid call at 02-4128-010) or the website (<https://www.cathaylife.com.tw/cathaylife/>), and the computer made available at the headquarters (No. 296, Sec. 4, Renai Rd., Taipei City), branch companies and liaison offices.**
4. Prior to purchasing, consumers shall carefully read the contents of various sales documents. The maximum expense loading factor for this product is 7.4%, and the minimum is 6.1%. Should consumers need to understand any other related information in detail, please contact the solicitor and service locations of Cathay Life Insurance (toll-free customer service hotline in Taiwan, Penghu, Kinmen and Matsu at 0800-036-599, paid call at 02-4128-010, call to the overseas consultation hotline: +the international code at +886-2-55595110 (paid), or the website of Cathay Life Insurance (<https://www.cathaylife.com.tw/cathaylife/>) to protect your interest and right.
5. This policy is not a deposit account and is not protected by CDIC Insurance. Pursuant to relevant regulations, this insurance policy is an insurance product that is guaranteed by the Taiwan Insurance Guaranty Fund.
6. **Declared Interest Rate refers to the monthly interest rate applicable to this Contract as declared by Cathay Life on the first business day of every month. Such interest rate is determined in reference to the market interest rate and the actual accumulation of assets of similar products generated by Cathay Life. If no such interest rate is declared in any given month, the Declared Interest Rate of the current month will be the Declared Interest Rate of the preceding month. The Declared Interest Rate shall be announced to the public via Cathay Life's website (<https://www.cathaylife.com.tw/cathaylife/>).**
7. **The Declared Interest Rate is not a fixed rate and may be subject to change as periodically announced by Cathay Life. In addition, the Declared Interest Rate is not guaranteed by a minimum rate and may become lower in the event of a downward market rate trend. If the Declared Interest Rate is less than or equal to the Assumed Interest Rate, no Value-Added Bonus will be generated. Only when the Declared Interest Rate is higher than the Assumed Interest Rate will consumers be eligible for the Value-Added Bonus and the corresponding increase in protection.**
8. The premium collected by Cathay Life Insurance shall be denominated in the currency (USD) applicable to the insurance product only and deposited/withdrawn via the foreign exchange deposit account maintained at the bank designated by Cathay Life Insurance. If remittance-related charges are incurred due to collection and payment of any fund related to the insurance, unless otherwise agreed in the policy terms and conditions, the related expenses charged by the remitting bank and intermediary bank shall be borne by the remitter. The collection handling fees charged by the beneficiary bank shall be borne by the beneficiary. For details, please refer to the policy terms and conditions.
9. Exchange rate risks: (1) Exchange risks: Payments and receipts of monies under this insurance policy shall be in the Currency Unit (USD). The policy holder shall undertake the exchange rate fluctuations risk arising from the conversion between the Currency Unit (USD) and other currencies (e.g. conversion of premium payments in other foreign currency into U.S. dollars or conversion of insurance benefits in U.S. dollars into other foreign currency). (2) Political risks: The exchange rate of US dollar may be affected by the political factors (the elections, war, etc.) of the country to which the currency belongs. (3) Economic risk factors: The exchange rate of US dollar may be affected by certain economic conditions (such as changes to economic regulatory policies, inflation, market interest rate adjustments, etc.) in the country from which the currency originates.
10. Due to the long-term holding nature of this non-investment linked insurance policy, and relatively high risk associated with exchange rates, the proposer is therefore advised to carefully consider his/her future demand for the said foreign currency before applying for this insurance policy.
11. The Currency Unit used in any receipt and refund of premiums and payment of various insurance benefits, surrender value, Value-added Bonus, policy loans, and the return of policy value reserve etc. by the Company shall all be in US dollar. Any of the above payments shall be deposited in or wired to or from foreign currency savings accounts designated by the Company.
12. Life Insurance Policy with Compound Interest:
 - (1) "The Annual Insured Amount" of this insurance is calculated using compound interest.
 - (2) The interest rate for Policy Loans under this insurance policy is short-term interest rate, which is variable and usually higher than the Assumed Interest Rate of this Contract.
 - (3) When Policyholders apply for Policy Loans, they must pay interest higher than the Assumed Interest Rate of this Contract. If the policy is terminated before its expiration, they may also incur losses or there may be circumstances where it is not possible for them to obtain benefits from compound interest appreciation.
13. No conversion of the Contract and any life insurance contract collected and paid in NTD is allowed.
14. The insurance is issued by Cathay Life Insurance and solicited via Cathay United Bank as the marketing channel, provided that Cathay Life Insurance retains the right to decide the underwriting ultimately.
15. **This flyer is for reference only. All content shall be subject to the Contract Policy Terms and Conditions.**
16. **Should there be any inconsistency, ambiguity or discrepancy between the English version and the Chinese version, the Chinese version shall prevail.**

Customer Support / Complaint Hotline

Toll-free number: 0800-036-599 (Taiwan local) ; charged call number 02-4128-010; from international: +886-2-55595110 (charges apply)