



國泰世華銀行

Cathay United Bank



# Cathay Life OIU Zhi-Xiang-Ying

## USD Indexed Universal Life Insurance

### • 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. 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. The Fixed Declared Interest Rate refers to the interest rate announced by the Company on the Declared Date, which is applied to the calculation of the Fixed-Income Policy Value Reserve under this Contract. This rate is determined with reference to market interest rates and the actual performance of assets accumulated by the Company through the operation of products similar to this Contract, and shall not be negative. If no announcement is made in a given month, the Fixed Declared Interest Rate announced in the preceding month shall apply for that month. Within the same Linked Year, the Fixed Declared Interest Rate announced in the first month of the relevant policy year shall apply throughout the entire Linked Year. The Fixed Declared Interest Rate for the Contract will be announced on the website of Cathay Life Insurance (<https://www.cathaylife.com.tw/cathaylife/>).
7. The Index-Linked Rate of Return refers to the rate of return used by the Company on the Linked Settlement Date under this Contract to calculate the Reward Sharing for the applicable Linked Year. The calculation method of this return rate is detailed in Annex III, and the return rate shall not be negative. The Company shall announce, on the Declared Date, the relevant conditions applicable to the calculation of such return rate under this Contract, including the Index Participation Rate and the Return Cap. If no announcement is made in a given month, the relevant conditions for the Index-Linked Rate of Return announced in the preceding month shall apply for that month. Within the same Linked Year, the relevant conditions for the Index-Linked Rate of Return announced in the first month of the applicable policy year shall apply throughout that Linked Year. The terms and conditions related to the Index-Linked Rate of Return for the Contract will be announced on the website of Cathay Life Insurance (<https://www.cathaylife.com.tw/cathaylife/>).
8. If, prior to the Linked Settlement Date in the respective Linked Year, the proposer applies for termination of the Contract or the Contract ceases to be effective, or the Contract is terminated due to payment of benefits, Cathay Life Insurance will not pay the Reward Sharing for the Linked Year (please refer to the policy terms and conditions for details).
9. If the Death Benefit for the life insurance and defined benefit pension for the pension insurance are paid to the designated beneficiaries upon death of the insured, the same shall not be treated as part of the estate of the insured, according to Article 112 of the Insurance Act. Notwithstanding, if any evasion of estate tax is involved, the tax collection authority may still apply the principle of substantive taxation under related tax laws or Article 7 of the Taxpayer Rights Protection Act. For the guiding cases related to the principle of substantive taxation, please visit the homepage of Cathay Life Insurance official website.
10. The insurance 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.
11. 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.
12. 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.
13. The insurance premium collected or refunded by Cathay Life Insurance, as well as the payment of various benefits, surrender value, Reward Sharing and policy loan and refund of the Policy Value Reserve, shall be denominated in the currency (USD) applicable to the insurance product and deposited/withdrawn via the foreign exchange deposit account maintained at the bank designated by Cathay Life Insurance.
14. No conversion of the Contract and any life insurance contract collected and paid in NTD is allowed.
15. 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.
16. **This flyer is for reference only. All content shall be subject to the Contract Policy Terms and Conditions.**
17. **Should there be any inconsistency, ambiguity or discrepancy between the English version and the Chinese version, the Chinese version shall prevail.**



# OIU Zhi-Xiang-Ying USD Indexed Universal Life Insurance



## Flexible Accumulation Methods

The policyholder may choose to allocate the premium in the **Fixed Income / Indexed-Linked Account** for accumulation at the fixed declared interest rate or based on the performance of the Linked-Index.



## Life Insurance Coverage

The Basic Insured Amount can be flexibly selected at **2~5 times** the lump sum premium, offering substantial protection in case of death.



## Index-Linked Downside Protection

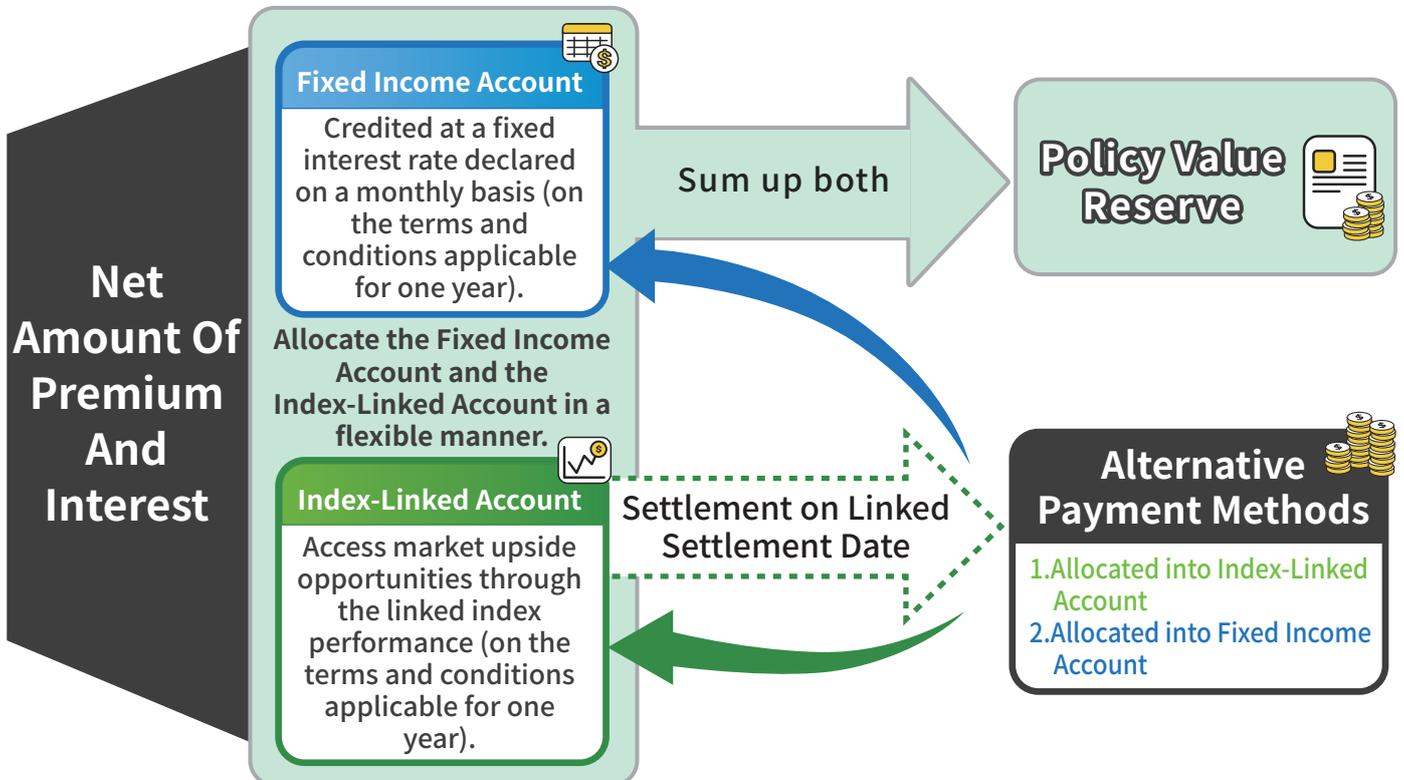
Participate in the market performance while guaranteeing a minimum rate of return **0%**, offering **downside protection** against market collapse.



## Flexible Fund Management

Adjust the fund allocation through **Partial Withdrawals** and **Account Rebalancing** according to your personal financial situation.

## How Your Premium Works



Note 1: "First Linked Initial Date" refers to the 16th day of the calendar month following the effective date of this Contract (for example, if this Contract becomes effective on January 1, 2026, the First Linked Initial Date shall be February 16, 2026). On this date, the Company shall allocate the Net Amount Of Premium And Interest to the Fixed Income Account and the Index-Linked Account according to the allocation proportion specified by the proposer at the time of procurement.

Note 2: "Net Amount At Risk" refers to the Annual Insured Amount of the current year minus the amount of Deduction Of Sum Assured and the outstanding Policy Value Reserve of the current day. Net Amount At Risk shall not be negative.

Note 3: "Declared Date" refers to the first business day of each calendar month on which the Company announces the Fixed Declared Interest Rate and the relevant terms and conditions of the Index-Linked Rate of Return under this Contract.

Note 4: The terms and conditions related to the Fixed Declared Interest Rate and Index-Linked Rate of Return announced in the first month of the policy year shall apply throughout the same Linked Year.

## • Reward Sharing •

Cathay Life shall distribute the amount of the Reward Sharing calculated under Subparagraph 21 of Article 2 and the relevant conditions of applicable Index-Linked Rate of Return of each Linked Year under this Contract on each Linked Settlement Date during the term of this Contract, to the proposer on the date of the Linked Anniversary.

✓ **Benefit:** “The average value of the Index-Linked Policy Value Reserve on each of the twelve Monthiversaries preceding (and including) the Linked Settlement Date” x “Index-Linked Rate of Return”.

✓ **Annex III: Index-Linked Rate of Return to be calculated:**

$$\text{Min (Max (} \frac{\text{The Index price on the Linked Settlement Date} - \text{The Index price on the Linked Initial Date}}{\text{The Index price on the Linked Initial Date}}, 0) \times \text{Index Participation Rate, Return Cap})$$

Note 1: “Linked Settlement Date” refers to the day immediately preceding each Linked Anniversary, on which the Company calculates the Reward Sharing for the respective Linked Year.

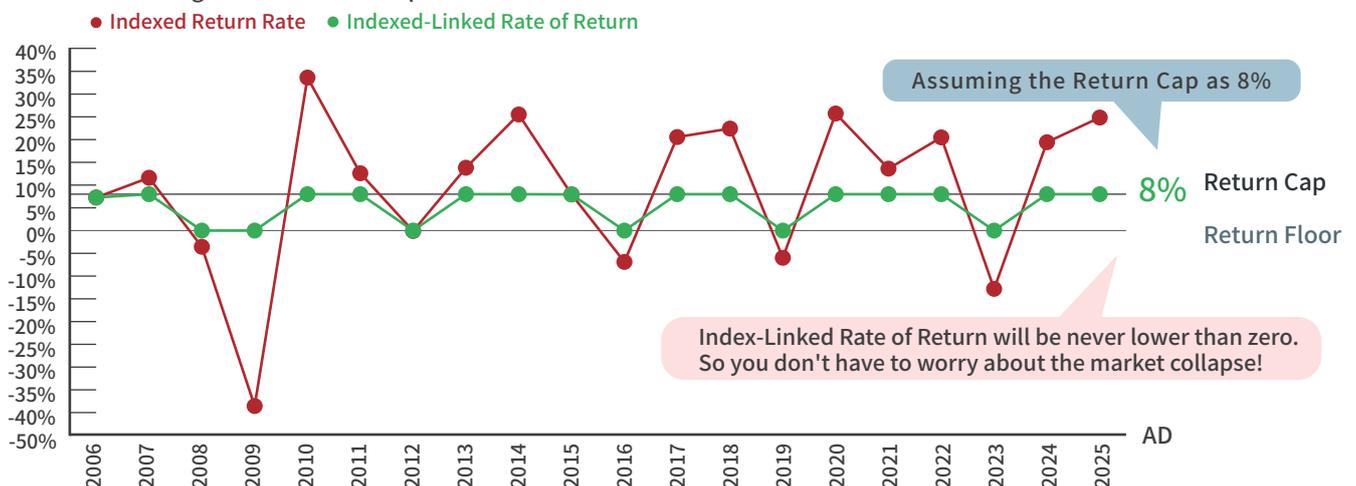
Note 2: “Linked Anniversary” refers to the date in each calendar year that corresponds to the First Linked Initial Date under this Contract. The day following the completion of one year from the First Linked Initial Date shall be the First Linked Anniversary, and the day following the completion of two years shall be the Second Linked Anniversary, and so on. (For example, if the First Linked Initial Date is February 16, 2026, the First Linked Anniversary shall be February 16, 2027, and the Second Linked Anniversary shall be February 16, 2028.)

Note 3: If, prior to the Linked Settlement Date in the respective Linked Year, the proposer applies for termination of the Contract or the Contract lapses, or the Contract is terminated due to payment of benefits, Cathay Life Insurance will not pay the Reward Sharing for the Linked Year (please refer to the policy terms and conditions for details).

## The Product May Access Market Upside Opportunities And Also Subject To The Index-Linked Downside Protection.

With upper and lower limits applied to the account’s return, a 0% minimum rate of return is guaranteed—helping protect your assets from market downturns.

Assuming the Index Participation Rate as 100%



Note: The chart presents backtested performance data of the S&P500 over the past two decades, which is for illustrative purposes only and shall not be construed as a guarantee of future results.

## Example Description

A 40-year-old man applies for the "Cathay Life OIU Zhi-Xiang-Ying USD Indexed Universal Life Insurance," with a Sum Assured of US\$800,000. The lump sum premium is US\$200,000 and selecting the ratios of allocation of the Fixed Income Account as 50%, of the Index-Linked Account as 50%. Assuming the Index-Linked Rate of Return as 9.60%, Index Participation Rate as 100%, the Return Cap as 8%, and the Fixed Declared Interest Rate as 4%:

Unit: USD

End of the Year	Age	Cost of Insurance	Death Benefit	Reward Sharing (Beginning of the Year)	Index-Linked Policy Value Reserve	Fixed-Income Policy Value Reserve	Total Policy Value Reserve	Surrender Charge	Surrender Value
1	40	76.19	220,000.00	-	89,962.25	93,561.44	183,523.69	45,880.92	137,642.77
2	41	59.7	220,000.00	7,198.34	97,130.44	97,274.33	194,404.77	48,601.19	145,803.58
3	42	37.79	220,000.00	7,771.51	104,882.50	101,146.99	206,029.49	51,507.37	154,522.12
4	43	9.51	220,000.00	8,391.28	113,268.78	105,188.40	218,457.18	54,614.30	163,842.88
5	44	-	231,726.39	9,061.65	122,330.43	109,395.96	231,726.39	57,931.60	173,794.79
6	45	1,750.98	800,000.00	9,786.43	131,166.88	112,970.76	244,137.64	24,413.76	219,723.88
7	46	1,843.98	800,000.00	10,528.04	140,677.19	116,663.35	257,340.54	23,160.65	234,179.89
8	47	1,935.77	800,000.00	11,291.34	150,882.09	120,480.58	271,362.67	21,709.01	249,653.66
9	48	2,024.80	800,000.00	12,110.24	161,837.09	124,430.22	286,267.31	20,038.71	266,228.60
10	49	2,110.03	800,000.00	12,989.15	173,602.87	128,520.80	302,123.67	18,127.42	283,996.25
11	50	2,171.86	800,000.00	13,932.91	186,256.60	132,768.92	319,025.52	15,951.28	303,074.24
12	51	2,244.44	800,000.00	14,947.24	199,861.43	137,177.61	337,039.04	13,481.56	323,557.48
13	52	2,308.84	800,000.00	16,037.94	214,497.53	141,757.73	356,255.26	10,687.66	345,567.60
14	53	2,362.53	800,000.00	17,210.99	230,252.87	146,521.21	376,774.08	7,535.48	369,238.60
15	54	2,403.03	800,000.00	18,473.38	247,224.23	151,481.00	398,705.23	3,987.05	394,718.18
20	59	2,331.66	800,000.00	26,410.13	354,250.03	179,661.04	533,911.07	-	533,911.07
30	69	-	1,016,667.22	55,882.99	754,420.33	262,246.89	1,016,667.22	-	1,016,667.22
40	79	-	2,016,926.45	120,647.18	1,628,736.92	388,189.53	2,016,926.45	-	2,016,926.45
65	104	-	12,189,212.83	826,249.22	11,154,364.42	1,034,848.41	12,189,212.83	-	12,189,212.83
Payment of the Survival Benefit for 105 years old					13,081,561.98				

Note 1: The assumed index return rate of 9.60% is based on the backtested average annual point-to-point return of the S&P 500 over the past 20 years.

Note 2: If the insured still survives on the date following expiration of the Linked Year vested in the Policy Anniversary when the insured attains the age of 105 years old, the insured will be paid the Survival Benefit.

Note 3: Assuming that the annual Reward Sharing is re-allocated in the Index-Linked Account to continue participating in the index performance of next year.

## Underwriting Rules

Age of the Insured	18~80 years old; the proposer's actual age shall attain 18 years old or above.																		
Insurance Period	Whole life (until 105 years old)																		
Payment Method	<p><b>Single premium</b> payment in USD only. Payment methods are limited to automatic transfer from foreign exchange deposit accounts<sup>1</sup> at banks designated by Cathay Life Insurance, or wire transfer. No transfer discount is provided for this product.</p> <p>Note 1: Cathay Life Insurance OBU account: <b>03308-0065588</b></p> <p>Note 2: The Relevant Remittance Charges shall be borne by the proposer, provided that the remittance handling fees collected (or debited) by the beneficiary bank shall be borne by Cathay Life Insurance.</p>																		
Basic Insured Amount	US\$300,000~US\$3,000,000 (in the unit of US\$1,000)																		
Insurance Premium Limit	<p>US\$100,000~US\$1,500,000, and meet the limits as shown in the following table (in the unit of US\$10):</p> <p>Premium Lower Limit: Basic Insured Amount <math>\div</math> 5</p> <p>Premium Upper Limit: Basic Insured Amount <math>\div</math> 2</p>																		
Allocation Rules	<p>When applying for this Insurance, you must select the allocation proportions between the Fixed Income Account and Index-Linked Account in the application. The allocation proportions are in increments of 25% and must total 100%.</p> <table border="1"> <thead> <tr> <th></th> <th>0 %</th> <th>25 %</th> <th>50 %</th> <th>75 %</th> <th>100 %</th> </tr> </thead> <tbody> <tr> <td>Fixed Income Account</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Index-Linked Account</td> <td>100 %</td> <td>75 %</td> <td>50 %</td> <td>25 %</td> <td>0 %</td> </tr> </tbody> </table>		0 %	25 %	50 %	75 %	100 %	Fixed Income Account						Index-Linked Account	100 %	75 %	50 %	25 %	0 %
	0 %	25 %	50 %	75 %	100 %														
Fixed Income Account																			
Index-Linked Account	100 %	75 %	50 %	25 %	0 %														
Additional Restrictions of the Rider	No rider is attached to the Insurance.																		

## Cathay Life OIU Zhi-Xiang-Ying USD Indexed Universal Life Insurance

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

Filed for reference with Letter 1140070064 From Cathay Life Insurance on R.O.C.114.07.01

### Insurance Coverage

Particulars	Descriptions
Survival Benefit	If the insured is still alive on the day following <u>the end of the Linked Year corresponding to the Policy Anniversary</u> in which the insured's Attained Age reaches <u>105</u> and this Contract remains in force then, Cathay Life shall pay the Survival Benefit based on the Policy Value Reserve as of that date, and thereby this Contract shall be deemed terminated.
Death Benefit	If the insured dies during the term of this Contract, Cathay Life shall pay the Death Benefit based on <u>the Sum Assured</u> , plus the Cost of Insurance overcharged from the first Monthiversary following the insured's date of death, and thereby this Contract shall be deemed terminated.
Total and Permanent Disability Benefit	If the insured becomes, as confirmed by diagnosis, totally and permanently disabled at any of the levels described in Appendix III during the term of this Contract, Cathay Life shall pay the Total and Permanent Disability Benefit based on <u>the Sum Assured</u> by adding the Cost Of Insurance overcharged from the first Monthiversary after the insured's total and permanent disability diagnosis confirmed day to the Total and Permanent Disability Benefit for payment, and thereby this Contract will be deemed terminated. Note: If the insured suffers from two or more total disabilities at the same time, Cathay Life Insurance will pay the benefit for only one total disability.

### Descriptions of related expenses

Particulars	Descriptions																										
Policy Fee	Policy Fee = "Lump sum premium paid by the proposer" × "Premium cost rate" Premium cost rate: 10%																										
Cost Of Insurance	Please refer to Appendix II of the policy terms. Cost Of Insurance will increase every year in principle.																										
Surrender Charge	"Policy Value Reserve as of the next business day following the surrender application" × "Surrender Charge Rate applicable to the policy year at the time of the application" <table border="1"> <thead> <tr> <th>Policy Year</th> <th>1<sup>st</sup>~5<sup>th</sup></th> <th>6<sup>th</sup></th> <th>7<sup>th</sup></th> <th>8<sup>th</sup></th> <th>9<sup>th</sup></th> <th>10<sup>th</sup></th> <th>11<sup>th</sup></th> <th>12<sup>th</sup></th> <th>13<sup>th</sup></th> <th>14<sup>th</sup></th> <th>15<sup>th</sup></th> <th>16<sup>th</sup>~</th> </tr> </thead> <tbody> <tr> <td>Surrender Charge Rate(%)</td> <td>25</td> <td>10</td> <td>9</td> <td>8</td> <td>7</td> <td>6</td> <td>5</td> <td>4</td> <td>3</td> <td>2</td> <td>1</td> <td>0</td> </tr> </tbody> </table>	Policy Year	1 <sup>st</sup> ~5 <sup>th</sup>	6 <sup>th</sup>	7 <sup>th</sup>	8 <sup>th</sup>	9 <sup>th</sup>	10 <sup>th</sup>	11 <sup>th</sup>	12 <sup>th</sup>	13 <sup>th</sup>	14 <sup>th</sup>	15 <sup>th</sup>	16 <sup>th</sup> ~	Surrender Charge Rate(%)	25	10	9	8	7	6	5	4	3	2	1	0
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Payment of Partial Withdrawal	"Partial Withdrawal amount" × "Surrender Charge Rate applicable to the policy year at the time of the Partial Withdrawal application"																										
Remittance Charges	(Please refer to Article 11 of the policy terms and conditions for details.) Should relevant remittance charges arise from receipt or payment of any amount under this Contract, except for those remittance charges stipulated in the policy provisions to be borne by Cathay Life Insurance, the relevant payment charged by the remitting bank and the intermediary bank shall be paid by the remitter, and shall be paid by the payee when charged by the receiving bank.																										

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## Customer Support / Complaint Hotline

**Toll-free number: 0800-036-599 (Taiwan local) ; charged call number 02-4128-010;  
from international: +886-2-5559-5110 (charges apply)**