



國泰人壽OIU新好利HIGH

利率變動型美元終身壽險

Cathay Life OIU

New-Hao-li-High USD Interest Sensitive Whole Life Insurance



宣告利率查詢

國泰人壽OIU新好利HIGH利率變動型美元終身壽險
給付項目：祝壽保險金、身故保險金、完全失能保險金
2017.01.01國壽字第106010056號函申報
2020.07.01國壽字第109070198號函申報

Cathay Life OIU New-Hao-li-High USD Interest Sensitive Whole Life Insurance
Contract Coverage: Survival Benefit, Death Benefit, Total and Permanent Disability Benefit
Declare No.:
Filed for reference with Letter 106010056 from Cathay Life Insurance on 2017.01.01
Filed for reference with Letter 109070198 from Cathay Life Insurance on 2020.07.01

- **一次繳費**，投保方便終身保障
Single Premium Life Insurance:
Obtain lifelong coverage with one convenient lump-sum payment.
- **美元收付**，資產配置更多元
Make Payments & Receipt of the Funds in US Dollars:
More choices for asset distribution.
- **增值回饋**，增值回饋分享金
Value-Added:
Enjoy Value-added Bonus.
- **年年增額**，保障終身更放心
Annual increment of sum assured:
To ensure better lifelong insurance coverage.



國泰人壽是您的最好選擇

Cathay Life is your best choice,
臺灣信用評等最佳的壽險公司

with the best credit rating among Taiwan's life insurance companies.

2020年12月	2020年11月	2020年11月
穆迪 (Moody's)	標準普爾 (S&P)	中華信評 (Chinese Credit Rating)
A3	A-	twAA+

本簡介之英文內容僅供參考，詳細內容請以中文版本之簡介與保單條款為準。

The English translation is for reference only. Please refer to the policy terms in Chinese content for the definitions of complete terms and conditions of coverage.

Should there be any inconsistency, ambiguity or discrepancy between the English version and the Chinese version, the Chinese version shall prevail.

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國泰人壽
Cathay Life Insurance

國泰金控

投保範例

35歲男性投保【國泰人壽OIU新好利HIGH利率變動型美元終身壽險】，保險金額50萬美元，表定躉繳保險費542,500美元（高保費折減1.5%，實繳為534,362美元）為例：

單位：美元

保單年度末	保險年齡	年繳實繳保險費 (折減1.5%)	保單現金值 (解約金)	身故/完全失能 保險金	祝壽保險金	累計增值回饋分享金 (假設每年宣告利率2.70%)
1	35	534,362	457,000	558,775	0	8,636
2	36	0	461,500	558,775	0	17,593
3	37	0	481,500	558,775	0	26,880
4	38	0	497,000	558,775	0	36,506
5	39	0	512,500	558,775	0	46,488
6	40	0	528,000	558,775	0	56,829
10	44	0	554,500	558,775	0	102,030
20	54	0	613,000	613,000	0	246,264
30	64	0	677,000	677,000	0	446,943
40	74	0	748,000	748,000	0	722,749
50	84	0	826,000	826,000	0	1,098,305
64	98	0	0	945,000	945,000	1,854,895

註1：上表所列各欄位試算之金額，係以要保人正常繳交保險費及無辦理保險單貸款為前提，依保單條款約定內容所計得之。

註2：上表相關數值係假設每年宣告利率2.70%之情形下計算且容有四捨五入之差異，實際數值仍以國泰人壽公告宣告利率計算所得數值為準；且為方便保戶閱讀，累計增值回饋分享金為次一保單年度初之值。

Example Description

35 years old, Male, insuring "Cathay Life OIU New-Hao-li-High USD Interest Sensitive Whole Life Insurance", the sum assured US\$500,000, lump-sum premium US\$542,500 (high premium reduction of 1.5%, the actual lump-sum premium is US\$534,362)

expressed in USD

End of Insurance Policy Year	Attained Age	Actual Lump-sum Premium	Cash Value (Cash Surrender Value)	Death Benefit / Total and Permanent Disability Benefit	Survival Benefit	Accumulative Value-added Bonus (Assume the Declared Interest Rate is 2.70%)
1	35	534,362	457,000	558,775	0	8,636
2	36	0	461,500	558,775	0	17,593
3	37	0	481,500	558,775	0	26,880
4	38	0	497,000	558,775	0	36,506
5	39	0	512,500	558,775	0	46,488
6	40	0	528,000	558,775	0	56,829
10	44	0	554,500	558,775	0	102,030
20	54	0	613,000	613,000	0	246,264
30	64	0	677,000	677,000	0	446,943
40	74	0	748,000	748,000	0	722,749
50	84	0	826,000	826,000	0	1,098,305
64	98	0	0	945,000	945,000	1,854,895

Note 1: The numbers above are calculated based on the terms of the policy provisions, with the assumption that the premium payments are made in a timely manner and no policy loans are taken.

Note 2: The numbers above are calculated on the assumption that the Declared Interest Rate is 2.70% per annum and are subject to rounding error. The final numbers will be calculated based on actual Declared Interest Rates announced by Cathay Life Insurance. For ease of read purposes, the Accumulative Value-added Bonus represents the value in the beginning of the following policy year.

投保規定

單位：千美元

繳費年期：限躉繳，並以美元為限。

承保年齡：0歲~80歲。

保費繳付方式：銀行轉帳、銀行匯款。

保額限制：(保額以每1,000美元為單位)

最低承保限額：5,000美元。

最高承保限額：詳右表。

無體檢投保規定：原則上免體檢，但應詳填告知事項，若因核保需要，仍得要求做必要之抽檢或體檢。

保費規定：高保費折減。

投保年齡	最高保額
0~40	2,400
41~80	3,700

單件主約躉繳保費 (美元)	折減比例
150,000~299,999	0.5%
300,000以上	1.5%

Underwriting Rules

Unit: Thousand USD

Premium Payment Mode: Single premium with US dollars only.

Age Assured: 0 to after the period of payment below 80.

Premium Payment Options: Bank transfer and remittance.

Sum Assured: Minimum of US\$5,000, Maximum shown as right table. (Sum Assured should be multiples of US\$1,000)

Physical Examination: Generally, no physical examination is required, but health statement is necessary.

Premium Reduction: High premium reduction.

Age	Maximum amount
0~40	2,400
41~80	3,700

Lump-sum premium paid per single master contract (USD)	Reduction
150,000~299,999	0.5%
300,000 and beyond	1.5%

保險內容

增值回饋分享金的給付方式

本契約之增值回饋分享金將依儲存生息之方式，逐月以各月宣告利率，依據複利方式累積至要保人請求給付時，但要保人請求給付之金額須達100美元(含)以上，或至被保險人身故、完全失能或保險年齡到達99歲之保險單週年日仍生存時，由國泰人壽一併給付予該保險金受益人或本契約終止時一併給付予要保人。

國泰人壽就前項約定計算所得之增值回饋分享金，將於國泰人壽網站提供查詢介面供要保人查詢。

祝壽保險金

被保險人於本契約有效期間且保險年齡到達99歲之保險單週年日仍生存時，國泰人壽按保險年齡98歲之保險單年度末之當年度保險金額給付祝壽保險金。

身故保險金

被保險人於本契約有效期間內身故者，國泰人壽按身故日時，下列三款計算方式所得金額之較大者，給付身故保險金：

- 一、應繳保險費的1.03倍。
- 二、保單價值準備金。
- 三、當年度保險金額。

完全失能保險金的給付及限制

被保險人於本契約有效期間內，致成保單條款附表二所列完全失能程度之一者，國泰人壽按完全失能診斷確定日時，下列三款計算方式所得金額之較大者，給付完全失能保險金：

- 一、應繳保險費的1.03倍。
- 二、保單價值準備金。
- 三、當年度保險金額。

被保險人同時或先後致成保單條款附表二所列二項以上之完全失能程度者，國泰人壽僅給付一項完全失能保險金。

Contract Coverage

Payment of and Inquiries about Value-added Bonus

The Value-added Bonus accrues compound interest based on each month's Declared Interest rate until the proposer applied for (but the value which applied by the proposer must be equal to or over \$100 USD) or until the insured's Death or Total and Permanent Disability or if the insured is still alive at the Policy Anniversary when he reaches 99 (Attained Age). Such Value-added Bonus will then be paid to the beneficiary of the benefit or to the proposer upon the termination of this Contract.

The Company will provide a query interface for proposers to ascertain details of the Value-added Bonus in the preceding section, on the company website.

Payment of Survival Benefit

If the insured is still alive on the Policy Anniversary when he reaches 99 (Attained Age) while the policy is in force, the Company shall pay the survival benefit based on the sum assured of the end of insurance police year that the insured reached 98(Attained Age).

Death Benefit

Should the insured die during the term of this Contract, the Company will pay death benefit equal to the greatest of the three values below as at the day of death:

- (1) Total premiums paid, multiplied by 1.03.
- (2) The policy value reserve.
- (3) The sum assured of the year.

Payment and Limit of Total and Permanent Disability Benefit

Should the insured become totally and permanently disabled as described in any one of the categories in Appendix II of the policy terms during the term of this Contract, the Company will pay total and permanent disability benefit equal to the greatest of the three values below as at the day the diagnosis of the Total and Permanent Disability is confirmed:

- (1) Total premiums paid, multiplied by 1.03.
- (2) The policy value reserve.
- (3) The sum assured of the year.

Should the insured simultaneously or in sequence become totally and permanently disabled as described in any two (or above) of the categories in Appendix II of the policy terms, the Company shall pay only one total and permanent disability benefit.

注意事項

1. 消費者投保前應審慎瞭解本商品之承保範圍、除外責任、不保事項及商品風險，相關內容均詳列於保單條款及相關銷售文件，如有疑義請洽詢銷售人員以詳細說明。
2. 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。
3. **要保人於購買本商品前，應詳閱各種銷售文件內容，並可於臺澎金馬地區市話免費撥打客服專線：0800-036-599、付費撥打：02-2162-6201、自海外撥打海外諮詢專線：國外當地國際冠碼+886-2-55595110（須付費），或至國泰人壽網站（www.cathayholdings.com/life）、國泰人壽總公司（臺北市仁愛路四段296號）、分公司及通訊處所提供之電腦查閱資訊公開說明文件。**
4. 本保險為保險商品，依相關規定，受「保險安定基金」之保障。本保險為非存款商品，不受「存款保險」之保障。
5. 宣告利率係指國泰人壽每月第一個營業日宣告，適用於本契約之當月利率，該利率係參考市場利率及國泰人壽運用此類商品所累積資產的實際狀況而訂定。如當月未宣告者，以前一月之宣告利率為當月之宣告利率。本契約宣告利率將公告於國泰人壽網站（www.cathayholdings.com/life）。（詳細文字請參閱保單條款名詞定義。）
6. 宣告利率並非固定利率，會隨國泰人壽定期宣告而改變，宣告利率之下限亦可能因市場利率偏低，而導致無最低保證。
7. 本保險「當年度保險金額」，係採複利方式計算。
8. 本保險保單借款之利率屬短期利率，具變動性且通常高於保單預定利率。
9. 中途解約可能發生損失或無法獲得複利增值。
10. 本保險相關款項之收付，除另有約定外，若產生匯款相關費用時由匯款人負擔匯款相關費用，但收款人須負擔收款銀行收取（或扣除）之匯款手續費。（詳情請參閱保單條款）
11. 匯率風險說明：
 - (1) 匯兌風險：本保險相關款項之收付均以商品貨幣（美元）為之，保戶須自行承擔就商品貨幣（美元）與他種貨幣進行兌換時，所生之匯率變動風險。
 - (2) 政治風險：商品貨幣（美元）之匯率可能受其所屬國家之政治因素（大選、戰爭等）而受影響。
 - (3) 經濟變動風險：商品貨幣（美元）之匯率可能受其所屬國家之經濟因素（經濟政策法規的調整、通貨膨脹、市場利率調整等）之影響。
12. 因外幣收付之非投資型人身保險持有期間長，匯率風險較高。因此，投保本保險前，請要保人審慎衡量未來之外幣需求。
13. 國泰人壽收取或返還保險費與給付各項保險金、解約金、增值回饋分享金、保險單借款及返還保單價值準備金等款項，均以本保險商品貨幣（美元）為之，並以國泰人壽指定銀行之外匯存款帳戶存撥之。
14. 契約撤銷權：保險契約各項權利義務皆詳列於保單條款，消費者務必詳加閱讀了解，並把握保單契約撤銷權之時效（自國泰人壽寄送或交付保單時起算21日內）。
15. **本簡介僅供參考，詳細內容以保單條款為準。**

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 insurance solicitor for details.
2. This insurance policy is a non-participating policy, in which neither dividend participation nor payment of dividend benefit is granted.
3. **Prior to purchasing, the proposers should carefully read all product descriptions and sales materials of the relevant insurance policy. Potential applicants who have questions or require consultations, please dial our toll-free number 0800-036-599 (Taiwan local phone only), charged call number 02-2162-6201 or international hotline +886-2-55595110 (charges apply). Potential applicants may also visit our website (www.cathayholdings.com/life) or our headquarters (296 Ren' ai Road, Sec. 4, Taipei, Taiwan(R.O.C)), branch offices, or service outlets for a comprehensive insurance prospectus.**
4. Pursuant to relevant regulations, this insurance policy is an insurance product that is guaranteed by the Taiwan Insurance Guaranty Fund. This policy is not a deposit account and is not protected by CDIC Insurance.
5. "Declared Interest Rate": The monthly interest rate applicable to this Contract as declared by the Company on the first business day of every month. Such interest rate is determined in reference to the market rate and the actual accumulation of assets of similar products generated by the Company. If no such interest rate is declared in any given month, the Declared Interest Rate of the preceding month will be the Declared Interest Rate of the current month. The Declared Interest Rate shall be announced in public on the Company's website (www.cathayholdings.com/life).
6. The declared interest rate is not a flat rate and may be subject to change as periodically announced by Cathay Life Insurance. 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.
7. The sum assured of the year of this contract is calculated by the compound interest method after the payment period.
8. The interest rate of this insurance policy loan is categorized as a short-term interest rate, which is volatile and usually higher than the predetermined interest rate of the policy.
9. Early termination of the contract may result in loss or the inability to gain the additional compound interest value.
10. Except where otherwise agreed, remittance charges arising out of a relevant payment under this insurance policy shall be borne by the remitter. However, the remittance fees charged (or deducted) by the beneficiary bank shall be borne by the payee. (Please refer to the full policy terms and conditions for details.)
11. Exchange rate risks:
 - (1) Exchange risks: Payments and receipts of monies under this insurance policy shall be in the Currency Unit (US dollar). The policy holder shall undertake the exchange rate fluctuations risk arising from the conversion between the Currency Unit (US dollar) 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 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.
14. Right of Revocation: The proposer may revoke this Contract within 21 days from the time the Company mails or delivers the insurance policy, by providing written notice to the Company or in other agreed manner.
15. **This flyer is for reference only. All content shall be subject to the Contract Policy Terms and Conditions.**

服務人員

國泰人壽申訴專線：市話免費撥打0800-036-599、付費撥打02-2162-6201；海外諮詢專線：+886-2-55595110（須付費）

Toll-free number: 0800-036-599 (Taiwan local phone only) / charged call number 02-2162-6201; from international: +886-2-5559-5110 (charges apply)