



壽險業獲獎最多品牌



國泰人壽 OIU

年年給力外幣變額壽險

Cathay Life OIU Nian-nian-ge-li Foreign Currency Variable Life Insurance



國泰人壽OIU年年給力外幣變額壽險

Cathay Life OIU Nian-nian-ge-li Foreign Currency Variable Life Insurance

給付項目：加值給付、祝壽保險金、身故保險金、完全失能保險金

Contract Coverage: Special Bonus, Survival Benefit, Death Benefit, Total and

Permanent Disability Benefit

2015.12.28國壽字第104121488號函申報

Filed for reference with Letter 104121488

From Cathay Life Insurance on 2015.12.28

2020.01.01國壽字第109010098號函申報

Filed for reference with Letter 109010098

From Cathay Life Insurance on 2020.01.01

國泰人壽OIU年年給力投資標的批註條款

Cathay Life OIU Nian-nian-ge-li Investment Choice Endorsement

2015.12.28國壽字第104121489號函申報

Filed for reference with Letter 104121489

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2020.07.01國壽字第109070001號函申報

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From Cathay Life Insurance on 2020.07.01

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.

投資標的之風險揭露

1. 國內外經濟、產業景氣循環、政治與法規變動之風險。
2. 投資標的類股過度集中之風險。
3. 投資地區證券交易所市場流動性不足之風險。
4. 投資地區外匯管制及匯率變動之風險。
5. 投資標的發行或管理機構有解散、破產、撤銷等事由，不能繼續擔任該投資標的發行或管理機構之職務者，雖然投資標的發行或管理機構之債權人不得對該投資標的資產請求扣押或強制執行，但該投資標的仍可能因為清算程序之進行而有資金短暫凍結無法及時反映市場狀況之風險。
6. 本商品所連結之一切投資標的，其發行或管理機構以往之投資績效不保證未來之投資收益，除保險契約另有約定外，國泰人壽不負責投資盈虧之責。
7. 保單帳戶價值可能因費用及投資績效變動，造成損失或為零；國泰人壽不保證本保險將來之收益。
8. 投資具風險，此一風險可能使投資金額發生虧損，且最大可能損失為其原投資金額全部無法回收。
9. 投資人投資以高收益債券為訴求之基金不宜占其投資組合過高之比重。
10. 高收益債券基金經金融監督管理委員會核准，惟不表示絕無風險。由於高收益債券之信用評等未達投資等級或未經信用評等，且對利率變動的敏感度甚高，故高收益債券基金可能會因利率上升

、市場流動性下降，或債券發行機構違約不支付本金、利息或破產而蒙受虧損；且高收益債券基金可能投資美國144A債券，該債券屬私募性質，易發生流動性不足，財務訊息揭露不完整或價格不透明導致高波動性之風險，高收益債券基金不適合無法承擔相關風險之投資人，僅適合願意承擔較高風險之投資人。

11. 受託投資機構/基金經理公司以往之經理績效不保證投資標的之最低投資收益；受託投資機構/基金經理公司除盡善良管理人之注意義務外，不負責本投資標的之盈虧，亦不保證最低之收益，投資人申購基金前應詳閱基金公開說明書。
12. 本保險不提供未來投資收益、撥回資產或保本之保證。投資標的的收益分配或國泰人壽委託全權委託投資事業代為運用與管理之全權委託帳戶之資產撥回機制可能由投資標的或該帳戶之收益或本金中支付。任何涉及由投資標的或該帳戶本金支出的部分，可能導致原始投資金額減損。投資標的之收益分配比率或國泰人壽委託全權委託投資事業代為運用與管理之全權委託帳戶之資產撥回比率並不代表報酬率，投資標的或本全權委託帳戶淨值可能因市場因素而上下波動。部分投資標的進行收益分配前或資產撥回前未扣除應負擔之相關費用，詳情請參閱投資標的的公開說明書或月報。

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. 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。
3. 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。
4. 本投資型保險為非存款商品，不受「存款保險」之保障。
5. 稅法相關規定之改變可能會影響本保險之投資報酬及給付金額。
6. 投資型保險商品之專設帳簿記載投資資產之價值金額不受人身保險安定基金之保障，除前述投資部分外，保險保障部分受「保險安定基金」之保障。

7. 匯率風險說明：

- (1) 匯兌風險：本保險相關款項之收付均以美元為之，保戶須自行承擔就商品貨幣(美元)與其他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(如戰爭)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)而受影響。
8. 自連結投資標的交易對手取得之報酬、費用折讓等各項利益，應於簽約前提供予要保人參考。
9. 本簡介僅供參考，詳細內容以保單條款為準。

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國泰人壽
Cathay Life Insurance

國泰金控

▼ Risk Disclosure of Investment Choices

- 1.Risks associated with domestic and international economic conditions, industry cycles, and political and regulatory changes.
- 2.Risk of over-concentration in same-sector Investment Choices.
- 3.Risk of insufficient liquidity in the stock exchange market of the investment region(s).
- 4.Risks associated with foreign exchange controls and exchange rate fluctuations in the investment region(s).
- 5.Although a creditor of the issuing and custodian institution of Investment Choice may not make a claim for detain or enforcement, there is a risk that, in cases where the institution offering and managing the Investment Choices is unable to continue to perform its obligations due to dissolution, bankruptcy, revocation of charter, or other reason, the Investment Choices may be unable to reflect market conditions in a timely manner due to a temporary freeze of funds resulting from liquidation procedures.
- 6.Past investment performance of the institution offering and managing this product and its associated Investment Choices does not guarantee any future returns. Except where otherwise specified in the insurance contract, the Company shall not be liable for any investment profits or losses.
- 7.Policy Value may be reduced or become zero due to the changes in the fees and the investment performance. The Company does not guarantee any future returns on this insurance policy.
- 8.Any investment contains risk. This risk may incur a loss in the investment value and the maximum value of the loss may equal to the total invested value.
- 9.Investors investing in funds that demand high-yield bonds should not account for the excessive proportion of their investment portfolios.
- 10.High-yield bond mutual funds are approved by the Financial Supervisory Commission of the Executive Yuan. However, this does not indicate that such funds are without risk. High-yield bonds below investment grade or without credit ratings are susceptible to changes in interest rates. Therefore, such bonds may incur a loss as a result of rising interest rates, falling market liquidity, or a bond issuer failing to pay principal or interest or declaring bankruptcy. Investments may include US 144A bonds, which are private placement bonds with low liquidity risk moreover. Incomplete disclosure of financial information or price transparency may result in a risk of high fluctuation. Therefore, such bonds do not constitute a good investment for investors who are unable to bear such risk but only for those who are willing to bear a higher risk.
- 11.The past manager performance of the fund manager company / trusted investment institution does not guarantee the minimum investment income of the investment target; the fund manager company / trusted investment institution shall not be responsible for the profit and loss of this investment target, nor guarantee the minimum For income, investors should read the fund's prospectus carefully before applying for the fund.
- 12.The insurance policy does not guarantee any future dividend yield, asset return, or protection of principal. Dividend distribution of investment portfolio or asset return of the discretionary account managed by the Investment Manager who is designated by Cathay Life Insurance may be paid either by the profit or by principal of the investment portfolio or of such discretionary account. Any payout sourced from principal of investment portfolio or of the aforementioned account may decrease the original investment amount. Neither the ratio of dividend distribution of investment portfolio nor the ratio of asset return of the aforementioned account is equal to rate of return. The net asset value (NAV) of the investment portfolio and such discretionary account may fluctuate with the market. Relevant fees are not deducted before dividend distribution or asset return of some investment portfolio . Please refer to the prospectus or the monthly fact sheet for further details.

▼ 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.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 by local phone or charged call number 02-2162-6201(for Taiwan, Penghu , Kinmen , and Matsu areas only) 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.
- 3.This insurance policy is a non-participating policy, in which neither dividend participation nor payment of dividend benefit is granted.
- 4.This policy is not a deposit account and is not protected by CDIC Insurance.
- 5.Any changes to relevant tax regulations may affect the return on the insurance policy investment and payout amount.
- 6.The value of assets under the investment-linked insurance policy products' separate account is not insured by the Taiwan Insurance Guaranty Fund. In addition to the aforesaid investments, the guaranteed insurance portion is insured by the Taiwan Insurance Guaranty Fund.
- 7.Currency and Exchange rate risks :
 - (1) Exchange risks : The currency unit used in any receipt in relation to this insurance policy shall be in US dollar. The policy holder shall bear all associated risks of exchange rate fluctuations arising from converting the US dollar into other currencies .
 - (2) Political risks : The exchange rate of US dollar may be affected by the political factors (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.
- 8.The benefit(s) received from the counterparties such as the profits and fee discount in relation to the investment choices shall be provided to the proposer for reference before signing.
- 9.**This flyer is for reference only. All content shall be subject to the Contract Policy Terms and Conditions.**

相關費用說明

一、保費費用：

保費費用 = 要保人繳交之保險費 × 保費費用率。

保險費金額	未滿150,000美元	150,000(含)美元以上
保費費用率	3.5%	3.3%

二、投資標的轉換費：

同一保單年度內，投資標的之前6次申請轉換，免收投資標的轉換費。若要保人以網際網路方式申請投資標的轉換者，同一保單年度內第7至第12次申請轉換亦免收投資標的轉換費。超過上述次數的部分，國泰人壽每次將自轉換金額中扣除**15美元**的投資標的轉換費。

註1：但要保人因投資標的關閉或終止之情形發生，而於該投資標的關閉或終止前所為之轉換，或僅申請轉出配息停泊標的者，該投資標的之轉換不計入轉換次數，亦不收取投資標的轉換費。

註2：投資標的轉換禁止申請轉入配息停泊標的。

三、保險成本：

由國泰人壽每月依據訂立本契約時被保險人的性別、體況、扣款當時之保險年齡及淨危險保額計算，並依保單條款第9條約定時點扣除。

四、保單管理費：無。

五、投資標的經理費：

- (1)共同基金：國泰人壽未另外收取。
- (2)委託投資帳戶：每年收取**1.7%**(包含國泰人壽收取之經理費及投信的代操費用)，已反應於投資標的淨值中，委託投資帳戶如投資於該投信經理之基金時，該部分委託資產投信不收取代操費用。

註：投資標的經理費及投資標的保管費已由投資標的淨值中扣除，並不另外向客戶收取。

六、解約費用：

「申請辦理次一資產評價日之保單帳戶價值扣除配息停泊標的價值」×「該保單年度解約費用率」。

保單年度	第1年	第2年	第3年及以後
解約費用率	3%	2%	0%

七、部分提領費用：

(1)解約費用率非為0之保單年度：

「部分提領金額扣除配息停泊標的提領金額」×「該保單年度解約費用率」。

(2)解約費用率為0之保單年度：

辦理部分提領時，可享有同一保單年度內4次免費部分提領之權利；超過4次的部分，國泰人壽將自每次部分提領之金額中扣除**30美元**之部分提領費用。

註：要保人因投資標的關閉或終止之情形發生，而於該投資標的關閉或終止前所為之部分提領，或僅申請提領配息停泊標的者，該投資標的之部分提領不予收費，亦不計入部分提領次數。

八、匯款費用：

款項種類	匯出、中間費用	收款費用
交付保險費、復效保險費或補繳短繳的保險成本	保戶負擔	國泰人壽負擔
國泰人壽退還保險費或溢繳保險成本、給付當次收益分配金額、返還保單帳戶價值、給付各項保險金、解約金、部分提領或保險單借款	國泰人壽負擔	保戶負擔

※ 國泰人壽得調整解約費用、部分提領費用、投資標的轉換費及投資標的經理費，並應於三個月前以書面、電子郵件或其他可資證明之方式通知要保人；但對要保人有利之費用調降，國泰人壽得不予通知。

▼ Fees and Charges

1. Policy Fee :

Premium paid by the proposer x Policy Fee rate

Amount of Premium	Under USD \$150,000	USD \$150,000+
Policy Fee Rate	3.5%	3.3%

2. Transition Fee

No Transition Fee will be charged for the first 6 times of transition of Investment Choices in a same policy year. Also, no Transition Fee will be charged for the 7th to the 12th transitions of Investment Choices applied by the proposer via internet in a same policy year. For transitions in excess of the above number of times, the Company will charge the Transition Fee **USD\$15** per time from the transition amount.

Note 1 : In the case of a transition of an Investment Choice made by the proposer due to and prior to the termination or closure of the Investment Choice, or a mere application for redemption of Parking Fund, such transition shall not count toward the number of transitions and no Transition Fee will be charged.

Note 2 : Investment Choices are prohibited to convert to of Parking Fund.

3. Cost Of Insurance

The amount of cost of Insurance will be determined by the Company per month based on the sex, Attained Age and physical condition of the insured at the time of execution of this Contract and Net Amount At Risk and be deducted at the time stated in Article 9 of Policy Terms and Conditions.

4. Administration Fee : N/A

5. Management Fee :

(1) Mutual Fund : N/A

(2) Discretionary Investment Account : **1.7%/per year**(including Management Fee charged by the Company and Management Fee charged by the Investment Institution)reflected in NAV of Investment Choice. The Investment Institution shall not charge any Management Fee for the investment in the fund which it manages.

Note : Management Fee and Custodian Fee will be deducted NAV of Investment Choice. Management Fee is Charged by the Investment Institution.

6. Surrender Charge :

Policy Year	The 1st year	The 2nd year	The 3rd year and +
Surrender Charge Rate	3%	2%	0%

[Policy Value of the first Valuation Day after submission of application – value of Parking Fund] x [applicable Surrender Charge Rate of the due policy year.]

7. Partial Withdrawal Charge:

(1) For the policy years in which the applicable Surrender Charge Rate is not 0% :

(Partial withdrawal amount - Parking Fund value withdrawn] x [applicable Surrender Charge Rate of the due policy year.)

(2) For the policy years in which the applicable Surrender Charge Rate is 0% :

No Partial Withdrawal Charge will be charged for the first 4 times of partial withdrawal in a same policy year; for each partial withdrawal in excess of those 4 times, the Company will charge **USD\$30** from the partial withdrawal amount.

Note :In the case of a partial withdrawal of an Investment Choice made by the proposer due to and prior to the termination or closure of the Investment Choice, or a mere application for withdrawal of Parking Fund, such partial withdrawal shall not count toward the number of partial withdrawals and no Partial Withdrawal Charge will be charged.

8. Relevant Remittance Charges :

Types of Payment	Outward Remittance Fee and Intermediary Bank Fee	Inward Remittance Fee
Payment of Premium or Premium for reinstatement of insurance, or payment for underpaid Cost Of Insurance	borne by the proposer	borne by the Company
Payment by the Company for refund of Premium or overcharged Cost Of Insurance, Distribution Payment Amount, Policy Value, all insurance benefits, Surrender Value, partial withdrawal amount and policy loan	borne by the Company	borne by the proposer

※ The Company may change of the Surrender Charge, Partial Withdrawal Charge, Transition Fee and Management Fee and, in such case, shall give the proposer a 3-month prior notice in written form, email or other provable ways; provided that no notice is required if the change is favorable to the proposer.

投保規定

- 保險期間：終身（至99歲止）。
- 被保險人年齡：15足歲至80歲；要保人實際年齡須年滿15足歲。
- 繳費方式：躉繳，並以美元為限。限國泰人壽指定銀行之外匯存款帳戶自動轉帳，或匯款方式繳費。
- 投保保險費限制(以10美元為單位)：

躉繳保險費下限	1萬美元
躉繳保險費上限	400萬美元

基本保額限制：保險費x1.05，並以1,000美元為單位。

註：若計算出之數值有未滿1,000美元的部分(如34,500美元)，採無條件進位至1,000美元之基本保額(如35,000美元)投保。

- 附約之附加規定：本保險不得附加附約。



Underwriting Rules

- **Term of this Contract: Permanent(reaching age of 99).**
- **Age Assured :** Full year of 15 to 80. Actual age of the proposer shall be full year of 15.
- **Premium Payment Options :** Single premium with US dollars only. Only auto-transfer through the Company's designated foreign currency deposit savings account or remittance is accepted.
- **The amount standard of Premium(USD\$10/Unit) :**

Minimum Amount	USD \$10,000
Maximum Amount	USD\$4,000,000

Basic Insured Amount : Premium multiplied by 1.05, and USD\$1,000 as a Unit

Note: If the calculated amount is less than a unit of USD\$1,000 (e.g. USD\$34,500), the portion will be automatically rounded up to the nearest unit of the initial insured amount (e.g. USD\$35,000).

- **Attached Rules: No attached policy permitted**

保險保障內容

● 祝壽保險金的給付：(詳見保單條款第23條)

被保險人於保險年齡到達99歲之保險單週年日仍生存且本契約仍有效時，國泰人壽以該週年日次一個資產評價日的保單帳戶價值給付祝壽保險金，本契約效力即行終止。

● 身故保險金的給付與保單帳戶價值之返還：(詳見保單條款第24條)

被保險人於本契約有效期間內身故者，國泰人壽按保險金額給付身故保險金，並加計自被保險人身故日之次一保單週月日起溢收之保險成本，併入身故保險金給付，本契約效力即行終止。

● 完全失能保險金的給付：(詳見保單條款第25條)

被保險人於本契約有效期間內致成保單條款附表三所列之完全失能等級之一，並經完全失能診斷確定者，國泰人壽按保險金額給付完全失能保險金，並加計自被保險人完全失能診斷確定日之次一保單週月日起溢收之保險成本，併入完全失能保險金給付，本契約效力即行終止。

註：被保險人同時有兩項以上完全失能時，國泰人壽僅給付一項完全失能保險金。

● 加值給付：(詳見保單條款第26條)

本契約有效期間內，國泰人壽自第二保單週年日起，每屆保單週年日時，國泰人壽按該日之前十二個保單週月日之扣除每月扣繳費用後的保單帳戶價值平均值，乘以下列加值給付比率後所得之金額給付「加值給付」：

- 一、第二保單週年日：0.2%。
- 二、第三保單週年日：0.3%。
- 三、第四保單週年日(含)以後：0.5%。

前項加值給付將依該保單週年日當時所知之最新保單帳戶內各投資標的價值所佔之比例(但不包含已關閉、終止或其他原因而無法申購之投資標的)，於次一資產評價日投資配置。

註：保單週年日係指本契約生效日以後每年與契約生效日相當之日，若當月無相當日者，指該月之末日。自本契約生效日起算屆滿一年之翌日為第一保單週年日，屆滿二年之翌日為第二保單週年日(例如契約生效日為2014年1月1日，則第一保單週年日為2015年1月1日，第二保單週年日為2016年1月1日)，以此類推。

※ 不保事項或除外責任，請要保人詳閱商品說明書。

▼ Contract Coverage

● Payment of Survival Benefit (Please refer to the Policy Terms and conditions Article 23)

If the insured is still alive on the Policy Anniversary of his/her/its Attained Age reaching 99 and the Policy remains in force then, the Company shall pay the Survival Benefit based on the Policy Value of the first Valuation Day following such Policy Anniversary and thereby the Policy shall be deemed terminated.

● Payment of Death Benefit or Refund of Policy Value (Please refer to the Policy Terms and conditions Article 24)

If the insured deceases during the term of this policy, the Company will pay the Death Benefit based on the Sum Assured by adding the Cost Of Insurance overcharged from the first Monthiversary after the day of decease of the insured to the Death Benefit for payment, and thereby this Contract will be deemed terminated.

● Payment of Total and Permanent Disability Benefit (Please refer to the Policy Terms and conditions Article 25)

If the insured becomes, as confirmed by diagnosis, totally and permanently disabled at any of the levels described in Appendix III of Policy Terms and Conditions during the term of this Policy, the Company shall pay the Total and Permanent Disability Benefit based on the Sum Assured 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 Policy will be deemed terminated.

Note: Should the insured becomes totally and permanently disabled simultaneously under any two or more categories described in Appendix III of the Policy Terms and Conditions, the Company shall pay only one Total and Permanent Disability Benefit.

● Payment of Special Bonus (Please refer to the Policy Terms and conditions Article 26)

On each Policy Anniversary from the second Policy Anniversary during the term of this Policy, the Company shall pay the Special Bonus in the amount deriving from the average Policy Value of the 12 Monthiversaries preceding the due anniversary deducting the Monthly Deduction and multiplied by the applicable special bonus rate below:

- (1)The second Policy Anniversary: 0.2%
- (2)The third Policy Anniversary: 0.3%
- (3)The fourth Policy Anniversary and thereafter: 0.5%

The payment of the Special Bonus stated above will be allocated on the following Valuation Day according to the ratio of the value of the Investment Choice (excluding any Investment Choice that is closed, terminated or unavailable for other causes) in the policy account latest known at the time of the Policy Anniversary.

Note: "Policy Anniversary": refers to the same date of each subsequent year as and from the effective date of this Policy. If there is no corresponding date in the month, the Policy Anniversary shall be the last day of that month. From the effective date of this Policy, the date immediately following the day of expiration of one year shall be the first Policy Anniversary, and the date immediately following the day of expiration of two years shall be the second Policy Anniversary. (E.g., if the effective date of this Policy is 2014/1/1, 2015/1/1 is the first Policy Anniversary, and 2016/1/1 is the second Policy Anniversary, and so forth.)

※ The proposer may refer to the prospectus for Non-coverage and Exceptions.

特色

- **特色1**
投資標的種類為「委託投資帳戶」，由專業團隊規劃合適投資組合，節省時間成本！
- **特色2**
僅前2年收取解約費用，資金運用更彈性！
- **特色3**
第二保單週年日（保單週年日定義詳見第五頁加值給付註解）起，每屆保單週年日時提供「加值給付」，穩健累積資產不間斷！

▼ Feature

- **Feature 1:**
Discretionary Investment Account of Investment Choices consists of a portfolio investments allocated by a professional team that help save your time and money.
- **Feature 2:**
Surrender Charge are only collected for the first two years, providing more flexible capital allocation.
- **Feature 3:**
Special bonuses will be paid out from the second Policy Anniversary that help boost your savings (for detail definition of the Policy Anniversary, please refer to the footnote of special bonuses on page 5).

投資標的介紹

投資標的介紹

投資標的	投資標的種類
一般投資標的	委託投資帳戶
配息停泊標的	貨幣市場型基金

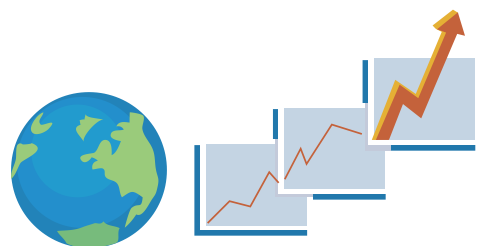
- 註1：一般投資標的可供要保人選擇投資配置，要保人可自選取之投資標的中決定投資比重，投資比重以5%為單位，選擇範圍為0%~100%，合計各項投資標的之投資比重須為100%。
- 註2：投資標的轉換禁止申請轉入配息停泊標的。

▼ Introductions to Investment Choices

Introductions to Investment Choices

Investment Choices	Type
Normal Investment Choice	Discretionary Investment Account
Parking Fund	Money Market Fund

- Note 1: Normal Investment Choice provide the proposer to select allocation of investment. The proposer can choose the investment allocation ratio of the Investment Choices, 5% as a unit, ranging from 0% to 100%, and total in 100%.
- Note 2: Investment Choices are prohibited to convert to Parking Fund.



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