



國泰世華銀行

Cathay United Bank

國泰人壽OIU美添GO利 利率變動型美元終身壽險

Cathay Life OIU Mei-tian-go-li USD Interest Sensitive Whole Life Insurance



壽險業獲獎最多品牌

- **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.
- **年年增額**，保障終身更放心
Annual increment of sum assured: To ensure better lifelong insurance coverage.
- **加值享受**，增值回饋分享金
Value-Added: Enjoy Value-added Bonus.
- **分期繳費**，資金調度更靈活
Pay in installments: For more flexible capital allocation.

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4月		2019年9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.

國泰人壽OIU美添GO利利率變動型美元終身壽險

給付項目：祝壽、身故、完全失能保險金

申報文號：2015年12月11日國壽字第104120256號

2018年09月13日國壽字第107090002號

Cathay Life OIU Mei-tian-go-li USD Interest Sensitive Whole Life Insurance

Contract Coverage: Survival Benefit, Death Benefit, Total and Permanent Disability Benefit

Declare No.: Filed for reference with Letter 104120256 from Cathay Life Insurance on 2015.12.11

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投保範例

35歲男性投保【國泰人壽OIU美添GO利率變動型美元終身壽險】，繳費6年期，保險金額10萬美元，表定年繳保險費26,000美元(自動轉帳折減1%，高保費折減2%，共3%，折減後為25,220美元)為例： 單位：美元

保單年度末	保險年齡	年繳保險費	身故/完全失能保險金	保單現金值(解約金)	祝壽保險金	累計增值回饋分享金(假設每年宣告利率2.90%)
1	35	25,220	27,560	12,200	0	33
2	36	25,220	55,120	33,000	0	154
3	37	25,220	82,680	54,300	0	391
4	38	25,220	110,240	76,100	0	751
5	39	25,220	137,800	98,600	0	1,239
6	40	25,220	165,360	158,100	0	1,862
7	41	0	166,000	164,000	0	2,573
10	44	0	178,800	178,800	0	4,935
20	54	0	228,900	228,900	0	15,814
30	64	0	293,000	293,000	0	32,930
40	74	0	375,100	375,100	0	59,102
50	84	0	480,100	480,100	0	98,297
60	94	0	614,400	614,400	0	156,074
70	104	0	777,000	0	777,000	240,127

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、無辦理展期、繳清及保險單借款為前提，依保單條款約定內容所計得之。

註2：上表增值回饋分享金相關數值係假設每年宣告利率2.90%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，其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 Mei-tian-go-li USD Interest Sensitive Whole Life Insurance", paid in 6 years, the sum assured US\$100,000, annual premium US\$26,000(after getting bank transfer reduction of 1%, high premium reduction of 2%, total reduction of 3%, the actual annual premium is US\$25,220) expressed in USD

End of Insurance Policy Year	Attained Age	Actual Annual Premium	Death Benefit/ Total and Permanent Disability Benefit	Cash Value (Cash Surrender Value)	Survival Benefit	Accumulative Value-added Bonus(Assume the Declared Interest Rate is 2.90%)
1	35	25,220	27,560	12,200	0	33
2	36	25,220	55,120	33,000	0	154
3	37	25,220	82,680	54,300	0	391
4	38	25,220	110,240	76,100	0	751
5	39	25,220	137,800	98,600	0	1,239
6	40	25,220	165,360	158,100	0	1,862
7	41	0	166,000	164,000	0	2,573
10	44	0	178,800	178,800	0	4,935
20	54	0	228,900	228,900	0	15,814
30	64	0	293,000	293,000	0	32,930
40	74	0	375,100	375,100	0	59,102
50	84	0	480,100	480,100	0	98,297
60	94	0	614,400	614,400	0	156,074
70	104	0	777,000	0	777,000	240,127

Note 1 The numbers above are calculated based on the terms of the policy provisions, with the assumption that the policy holder makes regular premium payments, does not apply for extended term or reduced paid up insurance, and does not take out policy loans.

Note 2 The numbers above are calculated on the assumption that the Declared Interest Rate is 2.90% 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

繳費年期：6年期。

承保年齡：0歲~繳費期滿不超過80歲。

繳費方法：限年繳，並以美元為限。

保額限制：(保額以每1,000美元為單位)

最低承保限額：3,000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：

1. 自動轉帳：折減1%

2. 高保費折減：僅本項折減可與他項折減合併累計計算，折減累計最高比例以3.5%為限。

單位：千美元

投保年齡	最高保額
0~15	1,000
16~30	1,600
31~40	2,300
41~50	2,900
51~60	3,800
61~70	4,800
71~	6,200

單件主約年繳化保費(美元)	折減比例
10,000~19,999	1.0%
20,000~99,999	2.0%
100,000以上	2.5%

Underwriting Rules

Premium Payment Mode : 6 years. Annual premium with US dollars only.

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

Payment method: annual payment in USD only; initial premium must be paid via remittance.

Sum Assured : Minimum of US\$3,000, Maximum shown as right table.

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

Premium Reduction :

1. Bank transfer: 1% reduction
2. Reduction for high premiums: Can be combined with other forms of reductions up to a maximum of 3.5% reduction.

Unit : Thousand USD	
age	Maximum amount
0~15	1,000
16~30	1,600
31~40	2,300
41~50	2,900
51~60	3,800
61~70	4,800
71~	6,200

Annual premium paid per single master contract (USD)	Reduction
10,000~19,999	1.0%
20,000~99,999	2.0%
100,000 and beyond	2.5%

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105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105歲之保險單週年日仍生存時，國泰人壽按保險年齡104歲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且於繳費期間內身故者，國泰人壽按身故日時，下列二款計算方式所得金額之較大者，給付身故保險金：

- 一、保單價值準備金。
- 二、年繳應繳保險費總額的1.06倍。

被保險人於本契約有效且於繳費期滿後身故者，國泰人壽按身故日時，下列三款計算方式所得金額之最大者，給付身故保險金：

- 一、當年度保險金額。
- 二、保單價值準備金。
- 三、年繳應繳保險費總額的1.06倍。

被保險人於本契約有效期間且於繳費期間內身故者，本契約當期已繳付之未到期保險費將不予退還，亦不併入身故保險金內給付。

完全失能保險金的給付及限制

被保險人於本契約有效且於繳費期間內，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，下列二款計算方式所得金額之較大者，給付完全失能保險金：

- 一、保單價值準備金。
- 二、年繳應繳保險費總額的1.06倍。

被保險人於本契約有效且於繳費期滿後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最大者，給付完全失能保險金：

- 一、當年度保險金額。
- 二、保單價值準備金。
- 三、年繳應繳保險費總額的1.06倍。

被保險人於本契約有效期間且於繳費期間內致成保單條款附表二所列之完全失能程度之一者，本契約當期已繳付之未到期保險費將不予退還，亦不併入完全失能保險金內給付。

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，本公司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 105 (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 105 (Attained Age) while the policy is in force, the Company shall pay the survival benefit based on the sum assured of the year that the insured reached 104 (Attained Age).

Death Benefit

Should the insured die during the term of this Contract and within the period of payment, the Company will pay death benefit equal to the greater of the two values below as at the day of death:

- (1) The policy value reserve.
- (2) The sum of total annual premiums paid, multiplied by 1.06.

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

- (1) The sum assured of the year.
- (2) The policy value reserve.
- (3) The sum of total annual premiums paid, multiplied by 1.06.

Should the insured die during the term of this Contract and within the period of payment, any already paid but unearned premiums as from the date on which the terminating event occurs shall not be refunded, and also not be calculated into the payment of death benefit.

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 and within the period of payment, the Company will pay total and permanent disability benefit equal to the greater of the two values below as at the day the diagnosis of the Total and Permanent Disability is confirmed:

- (1) The policy value reserve.
- (2) The sum of total annual premiums paid, multiplied by 1.06.

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 and after the period of payment, the Company will pay total and permanent disability benefit equal to the greater of the two values below as at the day the diagnosis of the Total and Permanent Disability is confirmed:

- (1) The sum assured of the year.
- (2) The policy value reserve.
- (3) The sum of total annual premiums paid, multiplied by 1.06.

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 and during the period of payment, any already paid but unearned premiums as from the date on which the terminating event occurs shall not be refunded, and also not be calculated into the payment of total and permanent disability benefit.

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撥打免費客服專線：0800-036-599、自海外撥打海外諮詢專線：國外當地國際冠碼+886-2-55595110按1(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. 本保險為非存款商品，不受「存款保險」之保障。
 5. 本保險為保險商品，依相關規定，受「保險安定基金」之保障。
 6. 宣告利率指國泰人壽每月第一個營業日宣告，適用於本保險之當月利率，該利率係參考十年期美國政府公債次級市場殖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。如當月末宣告者，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)
 7. 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。
 8. 本保險「當年度保險金額」，於繳費期滿後係採複利方式計算。
 9. 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。
 10. 中途解約可能發生損失或無法獲得複利增值。
 11. 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)
 12. 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。
 13. 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。
 14. 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。
 15. 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)。
 16. 本保險由國泰人壽發行，由國泰世華商業銀行股份有限公司為行銷通路招攬，惟國泰人壽保有最終承保與否之一切權利。
- 17. 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 (for Taiwan, Penghu, Kinmen, and Matsu areas only) or international hotline +886-2-55595110 #1 (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. This policy is not a deposit account and is not protected by CDIC Insurance.
 5. Pursuant to relevant regulations, this insurance policy is an insurance product that is guaranteed by the Taiwan Insurance Guaranty Fund.
 6. "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 10-year U.S. government bond yield on the secondary market 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).
 7. 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.
 8. The sum assured of the year of this contract is calculated by the compound interest method after the payment period.
 9. 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.
 10. Early termination of the contract may result in loss or the inability to gain the additional compound interest value.
 11. 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.)
 12. 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.
 13. 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.
 14. 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.
 15. 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.
 16. Cathay Life Insurance offers this insurance policy and produced this prospectus. Cathay United Bank serve as the sales channels to recruit customers. Cathay Life Insurance reserves the exclusive right to make the final decision on whether to provide coverage.
- 17. This flyer is for reference only. All content shall be subject to the Contract Policy Terms and Conditions.**

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國泰人壽免費申訴專線：0800-036-599；海外諮詢專線：+886-2-55595110按1(須付費)
Toll-free number: 0800-036-599(Taiwan local); from international: +886-2-5559-5110 #1(charges apply)