

## GENERAL PROVISIONS AND CONDITIONS

### 一般條款與條件

**CONTRACT** The Contract includes this policy, the Application for this Policy, including any supplemental Applications, any Application for reinstatement, any riders attached hereto and any written Policy amendments agreed upon in writing after the Policy has been issued.

契約 本契約包含保單、保單申請書及任何申請書附件、恢復申請書、附加險附件、及本保單發出後雙方同意之任何保單書面修訂。

The Policy may not be modified, altered, or changed and any condition or stipulation of same may only be altered or changed by written authorization signed by a Director or Secretary of the Company or another Officer duly authorized by the Directors of the Company.

本保單不得加以修改、更動、或變更，任何條件或條文僅得經公司經理人或管理人、或是公司經理人授權之其他代表管理人書面簽署後，方得進行修改或變更。

**DEFINITIONS** In this Policy, the terms which are indicated below shall have the following meanings:  
定義 根據本保單，以下說明之條款其應代表之意義如下：

“The Company”, “us”, “we”, “our” refer to Capital Life Insurance Company, Ltd.

“公司”、“我們”、“我們的”指 Capital 人壽保險公司(Capital Life Insurance Company, Ltd.)。

“Policy Years”, “Policy Months” and “Policy Anniversaries” are measured from the Issue Date.

“保單年度”、“保單月份”及“保單週年”自保單發行日期起算。

“You” means the Owner as named in Section One of the Date Schedule.

“你”指所有人，同資料計劃表第一部份所列。

“Life Insured” means the person whose life is insured under this policy.

“被保險人”指本保單之被保險人。

“Beneficiary” means the natural person who or legal entity which you have designated in writing to us as the one to receive the benefits of the Policy in the case of the proven death of the Life Insured, subject to the terms and conditions of the Policy.

“受益人”指你以書面指定，在被保險人證明死亡後，根據本保單之條款與條件，作為接受保單受益之自然人或法人。

“Target Premium” means the annual target premium as stated in Section One of the Date Schedule. The continuous payment of the annual target premiums under the policy term does not constitute a guarantee that the fund will remain positive throughout the original expected policy life nor that the coverage will continue throughout the original expected policy life.

“目標保費”指年度目標保費，同資料計劃表第一部份之說明，本保單年度目標保費之持續付款並未保證原本預期保單有效期內之基金必為正數，或保險範圍於原本預期保單期間內持續有效。

“Initial Premium” means the first premium that you shall pay at the time the Application of the Policy is submitted to us.

“初期保費”指你應在提出保單申請書時，同時支付之第一筆保費。

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“Planned Premium” means the total planned annual premium as stated in Section One of the Data Schedule.

“計劃保費”指規劃之年度保費總額，如同資料計劃表第一部份所述。

“Monthly Premium” is the total planned annual premium divided by twelve (12).

“每月保費”為規劃之年度保費總額除以 12。

“Issue Date” means the date as stated in Section One of the Data Schedule.

“投保日期”指資料計劃表第一部份所述之日期。

“Issue Age” means the age of the Life Insured on his or her birthday nearest the Issue Date.

“投保年齡”指以被保險人最接近發行日期的生日算起，當時之年齡。

“Attained Age” means the Issue Age plus the number of completed policy years.

“到期年齡”指投保年齡加上完整之保單年度。

“Effective Date for Additional Coverage” means the monthly anniversary date of the Policy, which coincides with or follows the date on which the Company approved the additional coverage.

“附加險之有效日期”指公司核准附加險後之保單每月到期日，

“Date Rider Coverage Ends” means the expiry date stated in Section Two of the Data Schedule.

“附加險結束日期”指資料計劃表第二部分所述之到期日。

“Sum Insured” is the amount of insurance used in determining the amount payable at the time of death.

“保險總額”為用以決定死亡時應理賠之保險總額。

“Initial Sum Insured” means the Sum Insured at the date this Policy was issued.

“初期保險總額”指保單發行日期時所包含之保險總額。

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**THE OWNER** Except where limited by law or an irrevocable beneficiary designation, you have all rights under this Policy during the lifetime of the Life Insured. If you die before the Life Insured, your estate becomes the owner of the Policy unless you have provided otherwise.

所有人 除法律限制或不可撤銷之指定受益人外，在被保險之保險期間內，你具有本保單之完全權利，當你早於被保險人死亡，除非你另外指定，否則你的繼承人將成為本保單之所有人。

You may name a contingent owner or a new owner at any time during the lifetime of the Life Insured. After the change is recorded at our office in Nassau, Bahamas, it will be effective as of the date you requested it. It will not apply to any payment made or action taken by us before it was recorded.

你得指定連帶所有人或在保險期間內隨時指定新的所有人，經我們位於巴哈馬 Nassau 辦公室登記變更後，將自你提出要求日期起生效。但在登錄前，將不適用進行任何付款或採取任何行動。

**TERMINATION** All coverage under the present Policy shall terminate when one of the following events occurs:

終止 當下列任一情形發生時，本保單之所有保險範圍應終止：

1. The Policyowner requests in writing the termination of the coverage under this Policy. The termination shall occur, on the monthly anniversary date, which coincides with or follows the receipt of the written request.

保單所有人書面要求終止本保單之保險，該終止應於收到該書面要求之當月或次月之到期日生效。

2. The date that the Life Insured dies.

被保險人死亡時。

3. The date on which the grace period terminates.

寬限期終止時。

4. The date on which the Policy expires.

保單到期時。

5. The date on which the Policy is surrendered.

保單轉讓時。

**LIFE INSURANCE PROCEEDS** Subject to the provisions of this Policy, the Life Insurance proceeds will be paid to the beneficiary upon receipt of proof satisfactory to us of the death of the Life Insured. These proceeds will include the Death Benefit and any other applicable benefits provided by reders and payable upon the death of the Life Insured. Any indebtedness or outstanding premium will be deducted from the death benefit.

人壽保險理賠 根據本保單條款，將於收到被保險人死亡之證明文件後，進行受益人之人壽保險理賠，這些理賠將包含死亡給付及任何其他適用之附加險理賠及被保險人死亡時應付款項，任何積欠或未付之保費將自死亡理賠中扣除。

**DEATH BENEFIT** The Death Benefit Option is as shown in Section One of the Data Schedule unless subsequently changed.

死亡給付選定 除非後續進行更改，否則死亡給付選擇同資料計劃表第一部份之規擇。

If Option 1 has been chosen, the Death Benefit will be equal to the greater of:

若選擇方式 1，死亡給付將視何者較有利，同下列金額：

1. The Sum Insured, as of the date of death;

死亡當時之保險總額；

2. The Fund Value, as of the date of death.

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死亡當時之基金價值。

If Option 2 has been chosen, the Death Benefit will be equal to the Initial Sum Insured plus the Fund Value, as of the date of death.

若選擇方式 2，死亡給付總額將為死亡當時之初期保險總額加上基金價值。

**DEATH BENEFIT OPTION CHANGE** Changes in the Death Benefit Option may be made in writing after the third Policy Anniversary. Evidence of insurability will be required for a change from Option 1 to Option 2.  
死亡給付選擇 在保單滿 3 週年後，得以書面要求更改死亡保險給付選擇之方式，若由方式 1 變更為方式 2，則須提供保險能力證明。

The effective date of the change will be the Monthly Anniversary day next following the day we receive the request for the change. Only one change is permitted in any twelve-month period.  
變更的生效日期將為收到變更後之下一個每月到期日，每次變更將以 12 個月為一期。

**INCONTESTABILITY** In issuing this Policy, we have relied upon statements made in connection with the Application. These are representations and not warranties. No statement will be used by us to void the Policy or to deny a claim unless that statement is a material misrepresentation and is part of the Application.  
不可抗辯 在發出本保單時，我們已信任與申請書相關之所有聲明，這些均為陳述而非保證，除非該聲明不實且為申請書之一部份，否則我們將不會使用任何聲明宣告保單無效或是拒絕理賠。

In the absence of fraud, we will not contest the validity of this Policy and the Initial Sum Insured after it has been in force during the lifetime of the Life Insured for two years from the date of issue, or the date of the last reinstatement, if any.

在非詐騙的情況下，若保單仍為被保險人保險期間且自發行日期或恢復日期生效 2 年後，我們將不質疑保單之有效性及初期保險總額。

This clause shall apply to any increase in Sum Insured or any Additional Insurance and the period of two years referred to shall commence from the effective date of each increase or Additional Insurance.

本條款適用任何增加之保險總額或任何附加險，且 2 年期間應自每項增加或附加險之生效日期起算。

**MISSTATEMENT OF AGE OR SEX** We will require proof to our satisfaction of the date of birth of the Life Insured before settling any claim under the Policy. If the date of birth has been misstated, we will adjust the benefits to the amount payable had the issue age been correctly stated.

年齡或性別謊報 我們將在處理任何理賠之前，要求提供被保險人的出生日期證明，若出生日期有謊報，我們將根據更正後之投保年齡，調整給付之理賠金額。

We may, at our discretion, allow benefits to remain unchanged, subject to a correction of the premium and payment of any arrears of premium accumulated at such rate of interest to be determined by us.

我們得根據我方單獨之判斷，同意受益權利不變，但由我方決定應調整之保費，並根據該利率決定應補繳之保費總額。

The previous is understood not to disallow our right to declare the Contract void, if by reason of the correct age of the Life Insured, we would have had to request additional insurability requirements to issue the Policy, in which case you only have the right to request that we return the premiums paid without interest.

了解上述並未撤回我們宣告契約無效之權利，若因被保險人的年齡更正，我們必須要求提供額外之保險能力文件以便發行本保單時，則在這種情況下，你僅有權要求我們退還已支付未加計利息之保費。

**MISSTATEMENT OF SMOKING STATUS** If this Contract is being issued for as a non-smoker Contract and the smoking status of the Life Insured has been misstated, this Contract will be void. If such misstatement comes to our attention, the insurance coverage under this Contract shall cease automatically, and premiums will be returned without interest.

吸煙狀態謊報 若本契約為非吸煙者契約，且發現被保險人的吸煙狀態為謊報，則本契約無效，一旦該謊報為我們所知悉，則本契約之保險範圍應自動中止，並退還已支付未加計利息之保費。

**LIMITATION TO BENEFITS PAID UNDER THIS POLICY** In case of death that results directly or indirectly from the use by the Life Insured of any explosive, biological, chemical, radioactive or nuclear agent, material, device and weapon or to participation by the Life Insured in a terrorism activity, whether or not the Life Insured was in control of their mental faculties including but not limited to the congenital state, the use of policy is limited to the amount of any premium paid on the base Policy.

本保單受益之限制 若因被保險人因使用任何爆炸性、生物、化學、放射性、或核能等物體、材料、設備及武器，或參與任何恐怖活動而直接或間接造成死亡時，無論被保險人之精神狀態是否受到控制，包含但不限於先天性狀態、使用酒精、或使用對心理或精神有顯著影響之藥物、麻醉藥、迷幻藥等，則本保單之死亡理賠將限於基本保單已支付之保費總額。

**SUICIDE OR SELF-DESTRUCTION** No Death Benefit will be payable in the case of suicide or intentional self-inflicted injury, occurring during the two (2) years following the effective date of the Policy or any reinstatement, whether or not the Life Insured was in control of their mental faculties. We will refund any premiums paid on the base Policy without interest.

自殺或故意自我傷害 自保單日期生效或恢復生效後兩年內，無論被保險人之精神狀態是否受到控制，若因自殺或故意自我傷害造成死亡，則將不給付任何死亡理賠，我們將僅歸還該保單已支付未加計利息之保費。

For any increase in Sum Insured, we shall initiate counting of a period of two (2) years, only with respect to that increase, from the effective date of said increased coverage; in the case where a suicide or intentional self-inflicted injury occurs during the period of two (2) years, counting from the date of the increase, we shall pay to the Beneficiary, with respect to that increase, only the refund of premiums associated with the additional increase.

關於保額增之提高，自提高保額之有效日期起算，規定兩年為基本期間，若在兩年期間內因自殺或故意自我傷害造成死亡，我們將不對額外增加之保額進行死亡理賠，僅歸還於額外保額之相關保費。

**BENEFICIARIES** The beneficiary(ies) is (are) as stated on the Application, unless subsequently changed. You may name or change a beneficiary by providing written notice to us using the forms that we supply for this purpose. If the beneficiary(ies) has(have)been designated to be irrevocable, then any subsequent change must include the written consent of the beneficiary(ies). The change of beneficiary(ies) shall become effective on the date said change is approved. Prior to said approval date, we shall continue to treat as correct the beneficiaries previously named.

受益人 除非後續另有更動，否則受益人將同申請書之聲明，你得可以使用我們所提供之申請表格，以書面通知我們更改受益人，若受益人經由不可撤銷之方式指派，則後續更改必須提示受益人之書面同意書。收益人之更改應自該通知核准後生效，在核准前，我們將繼續保留原先指定之受益人。

The amount of the Insurance shall be paid to the beneficiary (ies) whose designation is in force at the time of death of the Life Insured. If one of the principal beneficiaries is not living or does not wish to receive their part, it shall increase the amount of the other principal beneficiary (ies) in equal parts. Only in the event that the principal beneficiaries are not living, do not wish to or are not able to receive the Death Benefit, the contingent beneficiaries shall be able to receive said payment. If one of the contingent beneficiaries is not living or does not wish to or cannot receive their part, this shall increase the amount to the other contingent beneficiary(ies) in equal parts except where the you indicate differently in writing and in a clear manner. In the case of doubt over who they should pay, we reserve the right to consign the indemnity amount to a competent court, for the purpose that it be the responsible authority for the beneficiaries which allege rights over the indemnity. If no beneficiary is alive, and no one to indicate the contrary, the payment shall be consigned to a competent court for the purposes that it be the judicial authority which determines who should receive it.

保險金額應支付給被保險人死亡當時，有效之指定受益人，若主要受益人已死亡或不希望收到其應得之保險理賠，則應平均提高其他主要受益人之分配。僅在主要受益人已死亡或不希望收到或未能領取其應得之保險理賠時，附帶之受益人方得領取保險理賠。除非你另有書面指定或其他清楚指示，否則若附帶受益人已死亡或不希望收到或未能領取其應得之保險理賠時，則應平均提高其他附帶受益人之分配。當給付對象有疑義時，我們保留提交保險金給管轄法院仲裁之權利，用以決定哪個受益人為保險金額之合理所有人，若所有受益人皆已死亡，且無人異議，則這筆款項應交由具法律管轄權之法院負責決定應支付之對象。

**ASSIGNMENT** No assignment of the Policy shall be binding upon us unless and until it has been filed with us at our Head Office using our form. We assume no responsibility as to the sufficiency or validity of any assignment.

轉讓 除非已向我方總公司提出申請且使用我方之表格，否則本保單之轉讓將對我方不具任何約束力，在任何轉讓生效前，我們將不負任何責任。

**CLAIMS** Any claim under this Policy should be made using the forms supplied by us.  
索賠 本保單之任何索賠應使用我們提供之表格。

We will require satisfactory proof of:  
我們將要求提供下列證明文件:

- (a) the date of birth of the Life Insured, and  
被保險人之出生日期，及
- (b) the right of the claimant to receive the proceeds.  
申請索賠人領取理賠金額之權利。

We may also require this Policy.  
我們同時得要求提供本保單。

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No action shall be carried out under this Contract until these prior conditions have been satisfied. Any payments under this Policy will be done at our office in Nassau, Bahamas.

除非符合前述情況，否則根據本契約，我方將不採取任何行動。本保單之任何付款均將由我方位於巴哈馬 Nassau 的辦事處處理。

**ANNUAL REPORT** A report, which indicates the actual value of the Fund, the premiums paid, any withdrawals made on the Policy and all the charges since the last report, will be sent to you at least once a year.

年度報告 至少每年一次，我方將提供報告說明基金實際價值、已付保費、保單提領金額、及自上一份報告後產生之所有費用。

**PREMIUMS AND REINSTATEMENT**

保費及恢復

**PLANNED PREMIUM** The initial premium is due on the effective date. The amounts and frequency of planned premium are shown in Section One of the Data Schedule. Changes in frequency and increases or decreases in the amount of planned premium may be made by you subject to our consent. We reserve the right to limit the amount of any increase and the number and amount of planned premium. We will send premium reminder notices to you on written request.

規劃保費 初期保費於生效日到期，規劃保費之金額及付款頻率同資料計劃表第一部份之說明，付款頻率及規劃保費之增減得經我們的同意後，由你自行調整，我們保留限制規劃保費增加之上限及可增加金額，我們將根據你的書面要求，寄送保費提醒通知。

All premiums are payable at our Head Office but may, without consent, be paid at a Branch Office, or at the Office of an Agency of ours, specially appointed for this purpose.

所有保費均應由我方總公司統一收取，但得經我方同意，由分公司或是我方特別指定之收款代理機構代收。

**CURRENCY**

幣別

All amounts payable to or by us shall be payable in US Dollars.

所有應收或應付款項均以美金計價。

**GRACE PERIOD**

We shall give a grace period to the Policyowner of sixty-one (61) days, which will begin on any Monthly Anniversary day when the Fund Value is not large enough to cover the Monthly Deductions for the Policy Month following the Monthly Anniversary day. Except as otherwise provided in this Policy, if a premium large enough to cover the Monthly Deductions is not received before the end of the sixty-one (61) days grace period, all coverage under the Policy shall be terminated. If the Life Insured dies during the grace period, whatever Monthly Deductions are due but unpaid shall be deducted from the benefits to be paid by us.

寬限期

我們應提供保單所有人為期 61 天之寬限期，自基金價值無法支付保單每月扣除費用之當月到期日起算，除非保單另外說明，否則若未能於 61 天寬限期內收到足以支付每月扣除額之保費時，本保單之保險範圍應得中止，若被保險人於寬限期內死亡，則所有已到期但未付支每月扣除款，應自保險給付中扣除。

We guarantee that this Policy will not terminate due to insufficient funds during the first three policy years *if and only if* the cumulative premiums paid are at least equal to the sum of the cumulative target premiums due, additional standard charges and additional Term riders or benefits (AD&D and TDWC) charges, as shown in the Data Schedule.

若累計已付保費總額大於或等於資料計劃表所述之累計到期目標保費、額外其他費用、及額外附加險或受益(AD&D 及 TDWC)之總額時，我們保證本保單在保單前三年將不會因基金不足而中止。

**REINSTATEMENT** If this Policy terminates for lack of payment as provided in the Grace Period Section, it may be reinstated at any time within two (2) years from the date upon which it lapsed, subject to the following conditions:

恢復 若本保單因為寬限期條款中所述之情況，未能付款而加以中止時，得在中止後兩年內，根據下列條件隨時恢復：

1. Evidence of insurability of the Life Insured satisfactory to us;  
提供充分之被保險人保險能力證明；
2. Receipt by us of your completed Application on our, then, current form for reinstatement;  
收到你提供之完整申請書及最新之恢復申請表；
3. Payment of an amount large enough to keep the Policy in force for three (3) months;  
支付維持保單 3 個月有效之保險費用；
4. Payment or reinstatement of any indebtedness against the Contract with interest at a rate determined by us;  
根據我方決定之利率，支付與本契約相關之任何積欠或恢復費用；
5. Reinstatement would be effective at the first Monthly Anniversary date after the date of approval for reinstatement in writing.  
本項保單恢復應自書面恢復許可後之第一個當月到期日起生效。

## INSURANCE COVERAGE PROVISIONS

### 保險範圍條款

**SUM INSURED** Subject to the provisions of this Contract, the Life Insured's Sum Insured on any day under this Policy shall be determined on the Monthly Anniversary prior to the date of calculation.

保險金額 根據本契約之條款，被保險人保單之保險總額應根據結算日期之前一個 當月到期日期為計算基準。

**CHANGES IN SUM** The Sum Insured may be increased or decreased by written request from the Policyowner, subject to the following conditions:

保險金額變更 保險總額得根據下列情況由保單所有人以書面要求增加或減少:

1. Any change will become effective on the premium due date that falls on or next follows the receipt of the written request;

任何增加或減少，將在收到書面通知後，於保險費到期日或下一個到期日起生效；

2. Any request for a reduction to the Sum Insured may not reduce the Sum Insured below \$100,000 and the minimum reduction will be \$50,000;

任何保額減少之要求不得使保險總額低於\$100,000，且最低減少金額需為\$50,000；

3. An increase (greater than the minimum increase of \$50,000) in Sum Insured is available and any request for such increase must be applied for on a supplemental Application. An increase may be subject to evidence of insurability satisfactory to us. An increase shall also be subject to the Fund Value, less any outstanding debt, being large enough to cover the next Monthly Deductions. The minimum increase will be \$50,000.

可進行保額之提高(需大於最低增加金額\$50,000)，但增加之要求必須填寫適當之追加申請表，同時保額提高可能亦需提供保險能力之證明。此外，保額提高尚應考慮基金價值，在扣除任何應付款項後，是否足夠涵蓋次月之扣除額，最低增加金額為\$50,000。

Any decrease to the Sum Insured will reduce the amount of coverage in the following order:

任何保險總額之減少將依照下列順序降低保險金額:

1. The amount of insurance provided by the most recent increase; and

最近增加保險金額之保險項目；及

2. Any previous increases successively; and

先前已成功增加之保險範圍；及

3. The Initial Sum Insured.

初期保險總額。

The Incontestability and Suicide Provisions shall apply to any increase in Sum Insured and the period of two years referred to in those provisions shall commence from the effective date of each increase.

不可爭辯及自殺條款應適用於任何保額之提高，為期2年，自增加生效日起算。

#### FUND VALUE PROVISIONS

##### 基金價值條款

<b>NET AMOUNT AT RISK</b> 保險淨額	<p>The Net Amount at Risk for the current month is defined as the Death Benefit at that time less the Fund Value for the policy month just ended.</p> <p>前一個月的保險淨值即等於當時死亡給付金額扣除前一個保單月份之基金價值。</p>
<b>CREDITED INTEREST</b> 帳面利率	<p>The guaranteed minimum credited rate of interest to be applied in the calculation of the Fund is set out in Section Three of the Data Schedule. Interest is calculated based on an annual interest rate.</p> <p>基金適用之最低保證利率同資料計劃表第三部份之說明，利息之計算是以年度利率為基礎。</p> <p>The current credited interest rate may exceed the guaranteed credited interest rate and may be applied in the calculation of the Fund at such increased rates and in such manner as determined by us.</p> <p>現行之帳面利率得高於保證之帳面利率，並得依照我方決定，以該項提供之利率應用於基金之計算。</p>
<b>SPECIAL BONUS</b> 特殊紅利	<p>The special bonus period is defined as policy years 6 to 20 inclusive. Additional interest will be determined monthly and credited to the Policy during the bonus period. The bonus is paid in the form of an additional credited interest rate of an annual nominal rate of 0.50% in years 6 to 10 and 1.00% in years 11 to 20. The guaranteed credited interest rate will not be increased by the additional credited interest rate. The bonus shall never be less than zero.</p> <p>特殊紅利期間為保單第六年到第 20 年(含)，額外利息將於每月決定並且在紅利期間內歸入保單中，紅利是以額外利率的方式支付，第 6 年至第 10 年間最多可高達年度利率之 0.50%，而於第 11 年至第 20 年間則可達 1.00%，保證利率不含額外之利率，特殊紅利將不會低於 0。</p> <p>For this bonus to be credited, cumulative premiums (net of partial withdrawals ) at the time the special bonus is due, at the end of each month, must equal or exceed the sum of cumulative target premiums and cumulative additional substandard and rider charges as specified in the Policy, up to that month. In order for this bonus to be credited, the bonus must have been credited in the previous month.</p> <p>因本紅利已歸入保單中，累計保費(部分提領之淨值)及每月月底到期之特殊紅利必須相等或超過累計目標保費及本保單其他附加險之累計費用之總額，為了讓本項紅利得以入帳，紅利必須在前一個月歸入保單中。</p> <p>In Policy years 6 to 10 the additional interest will be determined as the lesser of 1 and 2, where 在保單年度第 6 至第 10 年，額外利息將根據下列選項 1 與 2 中較少者為準：</p> <ol style="list-style-type: none"><li>1. is 0.50% 0.50%</li><li>2. is the current credited interest rate, less the guaranteed credited interest rate 目前之帳面利率、扣除保證帳面利率。</li></ol> <p>In Policy years 11 to 20, the additional interest will be determined as the lesser of 1 and 2, where: 在保單年度第 11 至第 20 年，額外利息將根據下列選項 1 與 2 中較少者為準：</p> <ol style="list-style-type: none"><li>1. is 1.00% 1.00%</li><li>2. is the current credited interest rate, less the guaranteed credited interest rate 目前之帳面利率、扣除保證帳面利率。</li></ol>

Capital 人壽保險公司  
GlobalSURE 國際終身保單

**COST OF INSURANCE RATES** The rates for the monthly cost of insurance shall be determined by us based on sex, attained age and rating class of the Life Insured. Annual cost of insurance rates can be converted to monthly by dividing by twelve.

保險費用 每月保險費用之費率由我們根據性別、投保年齡及人壽保險費率等級加以決定，年度保險費用除以 12 後可以轉換成每月費用。

We may change the cost of insurance rates but never in excess of the guaranteed maximum cost of insurance rates shown in Section Five for either the Initial Sum Insured or any increase in the Sum Insured. Any increase in the monthly cost of insurance rates will reflect expectations of future experience or pricing factor which include, but are not limited to, mortality costs, persistency, interest rates and expenses.

我們得更改保險費用之費率，但不初期保險總額或任何保險總額之增加，均不會大於第五部分所述之保險費率之最高保證費用。每月保險費率費用之增加將反映未來經驗或價格因素之預期，包含但不限於死亡率成本、永續經營成本、利率與費用。

**MONTHLY DEDUCTION**  
每月扣除額

The Monthly Deduction is calculated as (a), plus (b) where:

每月扣除額為下列(a)與(b)之總和:

a) equals  $1/12^{\text{th}}$  the annual cost of insurance rate multiplied by the Net Amount at Risk, plus  $1/12^{\text{th}}$  the annual cost of additional Term riders or benefits (AD&D and TDWC which are set out in Section Six of the Data Schedule.)

年度保險費用費率之  $1/12$  乘上風險淨額，加上附加意外險或受益(資料計劃表第六部分所述之 AD&D 及 TDWC)年度費用之  $1/12$ 。

b) equals  $1/12^{\text{th}}$  the annual per Policy Administration Expense Charges, which is set out in Section Three of the Data Schedule, including any applicable tax on premiums and

每張保單行政管理費用之  $1/12$ ，同資料計劃表第三部分所述，包含任何保費適用稅率及/或法定之稅率。

**FUND VALUE**  
基金淨值

The Fund Value on each Monthly Anniversary day is equal to:

基金當月價值相當於基金等於:

1. the Fund Value on the preceding Monthly Anniversary day, minus  
上個月結算日之基金價值，減去:
2. the Monthly Deductions for the prior Policy Month, minus  
上個月之每月扣除額，減去:
3. the Administration Expense Charges for premium amounts less than or equal to the Target Premium, which are set out in Section Three of the Data Schedule, minus  
少於或相等於目標保費保費行政管理費用，同資料計劃表第三部份所述，減去:
4. the Administration Expense Charges for premium amounts in excess of the Target Premium, which are set out in Section Three of the Data Schedule, plus  
超過於目標保費保費行政管理費用，同資料計劃表第三部份所述，加上
5. any premiums received since the preceding Monthly Anniversary day, plus  
自上個月結算日後收到之任何保費；加上
6. any interest credited at the end of the Policy Month, less  
在保單月份結束時之利息收入，減去
7. any partial withdrawals  
任何部分提領金額。

**NON-FORFEITURE PROVISIONS**

不可消滅條款

<b>CASH VALUE</b> 現金價值	At any point in time, the Cash Value is equal to: 任何時候，現金價值相等於：  a. the Fund Value as of that day, minus 當天之基金價值，減去  b. the surrender charge as defined below 定義如下之中途解約時退保費用
<b>SURRENDER CHARGE</b> 退保費用	The surrender charge applicable to an insurance coverage will be equal to the current annual Target Premium for this coverage (including any increase or decrease as a result of a change in Sum Insured), multiplied by the Surrender Charge Annual Target Premium multiplier applicable to the then current coverage year (from the original issue date), as illustrated in the Section Three of the Data Schedule. 適用於保險之中途解約退保費用將等於該保險之現有年度目標保費(包含因保險金額異動造成之增加或減少)，乘上適用現有保險年度(自原始之發行日期起算)之中途退保費用年度目標保費倍數，同資料計劃表第三部份之說明。
<b>NON-PARTICIPATING</b> 無分紅利權	This Policy is a Non-participating. It is not eligible for any dividends or share of the Company's profits. 本保單為無分紅利權之保單，不具分配公司股票之股息或股份之資格。
<b>INSUFFICIENT FUND VALUE</b> 基金價值不足	Except as provided below, if the Fund Value on a Monthly Anniversary is not large enough to cover the Monthly Deductions for the Policy Month, the Policy will terminate subject to the Grace Period. Any deduction for the cost of insurance after the beginning of the Grace Period and prior to receipt, if any, of premium necessary to cover the Monthly Deductions, is not a waiver by us of termination. 除以下說明外，若每月到期日之基金價值不足以支付保單當月之每月扣除額，則保單將根據寬限期規定加以中止，在寬限期內且我方收到款項前，雖以繳付保險費用以支付每月扣除額，仍不得視為中止狀態之免除。  We guarantee that this Policy will not terminate due to insufficient funds during the first three policy years <b>if and only if</b> the cumulative premiums paid are at least equal to the sum of the cumulative target premiums due, additional substandard charges and additional Term riders or benefits (AD&D and TDWC) charges, as shown in the Data Schedule, notwithstanding the Grace Period clause. 若累計已付保費總額大於或等於資料計劃表所述之累計到期目標保費、額外其他費用、及額外附加險或受益(AD&D 及 TDWC)之總額時，儘管受到寬限期條款規定，我們保證本保單在保單前三年將不會因基金不足而中止。

**CONTINUATION OF THE INSURANCE** If you do not continue paying the premiums, the insurance coverage under this Policy and all the benefits provided in the additional Riders shall continue in force. Said coverage shall continue until the Fund Value is no longer sufficient so as to cover the Monthly Deductions, as is established in the section on the Grace Period.

保險展期 若你未繼續支付保費，則本保單之保險及所有附加險受益應持續有效，上述保險應持續有效直到基金價值不足以支付每月扣除額為止，如同寬限期條款之規定。

**SURRENDER AND PARTIAL FUND WITHDRAWAL OPTIONS** The Policyowner may request in writing and at any time, one of the following options during the life of the Life Insured and while the Policy is in force:

轉讓及部分基金提領選擇 在被保險人保險期間且保單有效的狀態下，保單所有人得隨時以書面提出下列任一選擇：

The Policy may be surrendered for its Cash Value, less a \$100 fee. This Policy then terminates. We may defer the payment of the surrender value for not more than six (6) months.

本保單可轉讓其現金價值，行政管理費用低於\$100，之後保單將中止，轉讓價值之付款得由我們於收執日起 6 個月內支付。

You may withdraw part of the Policy Fund. Any partial withdrawal will require payment of a \$100.00 fee. The minimum amount that can be withdrawn is \$5,000 and the maximum amount is the Cash Value less a \$100.00 fee. If Death Benefit Option 1 is in effect, the Sum Insured will be reduced by the amount withdrawn. After such partial withdrawal has been made and the Sum Insured has been reduced, you may apply for an increased in the Sum Insured to restore the prior full amount of coverage subject to evidence of insurability in accordance with our policy. We may limit the number of partial withdrawals each year that the Policy is in force. The counting from the date of receipt of the request.

部分基金提領得於隨時進行，並收取行政管理費\$100，最低部分提領金額需為\$5000，且最高提領金額為保單之現金總額，其行政管理費低於\$100，若選擇死亡給付 1，則被保險總額將扣除提領金額，你得根據我方之政策要求提供保險能力證明，申請要求增加保險總額以恢復先前保險之全額。我們得限制有效保單每年部分提領的次數，部分提領之付款得由我方於收執日起 3 個月內支付。

**SETTLEMENT OPTIONS**

結算選擇

**PAYMENT OPTIONS** We will pay the Policy proceeds in a single sum or under any Payment Option agreed to by us.  
付款選擇 我們將支付一次性保單給付或根據雙方同意之選擇進行給付。

Payment Options include payment of the proceeds in the form of an annuity and leaving the proceeds on deposit at interest with a right of withdrawal. The availability of some Payment Options will be subject to minimum amounts. We will furnish details about available Payment Options upon request.

付款選擇包含以年度方式進行給付，並將給付金額以有息存款方式處理，提供提領之權利。某些付款選擇需遵守最低金額限制，我們將根據需要，提供現有之付款選擇明細。

Any election of a Payment Option must be made in writing to our Head Office.

付款選擇之決定必須以書面方式通知我方之總公司。