

南山人壽美年金采美元利率變動型 年金保險(甲型)【OIU】 OUISA



商品特色

- 美元收付，資產配置多元化
- 運用宣告利率，保單價值穩定增加
- 活越久領越多，終身享有年金保障（選擇分期給付者，最高至被保險人保險年齡達110歲）

Product features

- Paid and received in US dollars, Diversified asset allocation
- Accumulated policy value steadily with the Declared Interest Rate
- Received annuity payments for whole life (Installment payments up to the insured's attained age of 110)

南山人壽美年金采美元利率變動型年金保險(甲型)【OIU】(OUISA)

給付項目：年金、返還年金保單價值準備金、身故保險金

西元2015年10月21日(104)南壽研字第202號函申報 / 西元2023年2月25日 南壽研字第1120000113號函申報

Product Name: Nan Shan Life USD Interest Sensitive Deferred Annuity for OIU (Type A) 【OIU】(OUISA)

Contract Coverage: Annuity Payments, Return of Policy Value, Death Benefit,

Product No: Filed for reference with Letter No.202 from PD Nan Shan Life on October 21, 2015

Filed for reference with Letter No.1120000113 from PD Nan Shan Life on February 25, 2023

範例說明

金先生(40歲)投保本商品，繳交基本保費10萬/20萬/30萬美元且自始未辦理減少年金保單價值準備金及保險單借款，並選擇自第7保單年度起為年金給付開始日，其各年度年金保單價值準備金及可選擇的給付方式如下：

單位：美元

Example

Mr. Jin (aged 40) purchases this product (OUISA) with premium of US\$100,000/ US\$200,000/ US\$300,000. If the applicant has not made partial surrenders and policy loans, and determined the 7th policy anniversary as the annuity payment starting date, the policy value and alternative payment methods are as follows:

Unit: USD

| 保單年度 End of Policy Year | 保險年齡 Attained Age | 10萬 US\$100,000 | | | 20萬 US\$200,000 | | | 30萬 US\$300,000 | | |
|----------------------------|----------------------|---|----------------|---------|---|----------------|---------|---|----------------|---------|
| | | 保單年度末年金保單價值準備金 Policy Value (Year-End) | | | 保單年度末年金保單價值準備金 Policy Value (Year-End) | | | 保單年度末年金保單價值準備金 Policy Value (Year-End) | | |
| | | 假設宣告利率 Assuming the Declared Interest Rate | | | 假設宣告利率 Assuming the Declared Interest Rate | | | 假設宣告利率 Assuming the Declared Interest Rate | | |
| | | 2.70% | 2.85% | 3.00% | 2.70% | 2.85% | 3.00% | 2.70% | 2.85% | 3.00% |
| 1 | 40 | 98,997 | 99,142 | 99,287 | 198,200 | 198,490 | 198,780 | 297,301 | 297,735 | 298,170 |
| 2 | 41 | 101,670 | 101,967 | 102,265 | 203,551 | 204,147 | 204,743 | 305,326 | 306,220 | 307,114 |
| 3 | 42 | 104,415 | 104,873 | 105,333 | 209,047 | 209,965 | 210,885 | 313,570 | 314,947 | 316,328 |
| 4 | 43 | 107,234 | 107,862 | 108,493 | 214,691 | 215,949 | 217,212 | 322,037 | 323,923 | 325,818 |
| 5 | 44 | 110,129 | 110,936 | 111,748 | 220,488 | 222,103 | 223,728 | 330,732 | 333,155 | 335,592 |
| 6 | 45 | 113,103 | 114,098 | 115,100 | 226,441 | 228,433 | 230,440 | 339,661 | 342,650 | 345,660 |

· 本範例假設生效日為西元2024/1/1且每年宣告利率為2.85%，情況假設以2.70%/2.85%/3.00%三種宣告利率試算，並假設每年宣告利率維持不變；基本保費10萬/20萬/30萬美元之基本保費費率為3.6%/3.5%/3.5%；上表數值僅供參考，倘宣告利率調整時金額亦將調整，未來應以各保單年度實際金額為準。

· 本範例年金保單價值準備金之計算：第1保單年度：每日依【基本保費-基本保費費用-每月保險成本】加計按宣告利率以單利法計算之金額。

第2保單年度起：每日依【保單年度初之年金保單價值準備金-每月保險成本】加計按宣告利率以單利法計算之金額。

· 每月保險成本：為提供被保險人本契約身故保險金之保障所需的成本。由本公司每月根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身故保險金計算，並於本契約生效日及其後每保單週月日自年金保單價值準備金中扣除之。若年金保單價值準備金大於基本保費則每月保險成本為零。

· 「宣告利率」：係指本公司於本契約生效日或各保單週年日當月宣告並用以計算該年度年金保單價值準備金之利率。該利率係根據本公司運用此類商品所累積資產的實際狀況，並參考市場利率所訂定，且不得為負數，本公司於每月第一個營業日宣告，同一保單年度內均適用該保單年度首月之宣告利率。(公布於南山人壽企業網站，請至客戶服務專區/保單服務/各項利率參閱)

※宣告利率並非固定利率，會隨南山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。

※宣告利率會隨經濟環境而有波動，南山人壽不負最低宣告利率保證之責。

· This example assumes that the effective date of this contract is 2024/1/1 and that the Declared Interest Rate per year remains at 2.85%. The above table assumes a trial calculation with three Declared Interest Rates of 2.70% / 2.85% / 3.00%, and assumes that the Declared Interest Rates remain unchanged every year; The premium rate for the premium of US\$100,000/ US\$200,000/ US\$300,000 is 3.6%/3.5%/3.5%. The above table is for reference only. The policy value should be calculated with the actual Declared Interest Rate in every policy year.

· The calculation of policy value is based on:

The first policy year: daily based on [premium - premium expenses - monthly Cost-of-Insurance] plus simple interest at the Declared Interest Rate.

From the second policy year: daily based on [Policy value at the beginning of the policy year - monthly Cost-of-Insurance] plus simple interest at the Declared Interest Rate.

· Monthly Cost-of-Insurance: It is the cost of death benefit that provided to the insured, determined by the gender, physical condition of the insured at the time of making the contract, attained age and death benefit amount. It will be deducted from the policy value on the effective date of this contract and the corresponding monthiversary. If the policy value is greater than the premium, the monthly Cost-of-Insurance will be zero.

· Declared Interest Rate: The interest rate that declared on the effective date of this contract or on the corresponding month of each policy anniversary is used for calculating the policy value for that year. The Declared Interest Rate is determined by the portfolio return and the market interest rates and it shall be not a negative value. Nan Shan Life will declare the interest rate on the first business day of each month. The Declared Interest Rate of the first month of the policy year applies within the same policy year. (Please find the "Declared Interest Rate" on Nan Shan Life Insurance's official website. The URL is as follows: https://www.nanshanlife.com.tw/PublicWeb/Service/file/AS/rate_02.pdf)

※The Declared Interest Rate is not a fixed interest rate and will change with Nan Shan Life's periodic announcements. The lower limit of the Declared Interest Rate may be no minimum guarantee due to low market interest rates.

※The Declared Interest Rate will fluctuate with the economic environment, and Nan Shan Life is not responsible for the minimum guarantee of Declared Interest Rate.

年金保單價值準備金累積期間至少須6年

Policy Value Accumulation Period must be at least 6 years

一次領取

(繳交基本保費10萬/20萬/30萬美元，假設每年之宣告利率2.85%為例)

Pay the premium of US\$100,000/ US\$200,000/ US\$300,000, assuming an annual Declared Interest Rate of 2.85% as an example

選擇一次提領所有年金保單價值準備金，本契約效力即行終止。

Choose a lump-sum payment to receive all policy value, the validity of this contract will be terminated.

分期領取

Installment payments

按年領取，活越久領越多，樂活退休免煩惱(最高至被保險人保險年齡達110歲)。

Received annually, the longer you live, the more you receive, and get retire without worries (up to the insured's attained age of 110)

年金給付期間
period of the annuity payment

保單年度
Policy Year

1

6

年金給付開始日

Annuity payment starting date

保障範圍

| 保障項目 | 內容 |
|----------|--|
| 年金給付 | 一次給付 被保險人於年金給付開始日仍生存者，按年金給付開始日為止的年金保單價值準備金給付予被保險人，本契約即行終止。 |
| | 分期給付 (年給付) 被保險人於年金給付開始日仍生存者，在其保險年齡達110歲的生存期間內，本公司於年金給付開始日及次年起之每年相當日(無相當日者，為該月之末日)給付年金金額予被保險人。 |
| 被保險人身故給付 | 年金給付開始日前 返還身故當時之年金保單價值準備金予要保人，如要保人、被保險人為同一人且已身故時，本公司按保單條款約定之順序及比例返還年金保單價值準備金，本契約即行終止。 *身故保險金：基本保費扣除年金保單價值準備金之餘額(不得為負值)。【註】 |
| | 年金給付開始日後 於保證金額攤提期間內身故後仍有未支領之年金餘額時，本公司按保證金額扣除已領取年金金額後之餘額計算未支領之年金餘額，一次給付予身故受益人，本契約即行終止。 |

· 年金給付開始日：要保人投保時可選擇於第6保單週年日屆滿後之一特定日做為年金給付開始日，不得超過保險年齡達86歲之保單週年日；要保人不做年金給付開始日的選擇時，將以被保險人保險年齡達86歲之保單週年日做為年金給付開始日。

【註】年金給付開始日前，要保人得申請減少其年金保單價值準備金，減少部分之年金保單價值準備金，視為契約之部分終止，其年金保單價值準備金與基本保費等比例減少。

投保規則

單位：美元

| 繳費方式 | 投保年齡 | 年金保單價值準備金累積期間 | 基本保費限制 | |
|------|-------|---------------|--------|------------|
| 躉繳 | 0~80歲 | 至少6年 | 最低 | 2萬美元 |
| | | | 最高 | 累計2,000萬美元 |

● 投保適用對象：

- ◎要/被保險人須為非本國籍人士且無中華民國居留證及住所
 - ◎要保人身分可為自然人或法人
(大陸地區法人，僅限三資企業主動、自願為員工購買者)
 - ◎國籍或居住地為歐盟地區國家之自然人，不可為要保人、被保險人或受益人
- ※南山人壽保留調整上述投保規則之權利

費用說明

● 基本保費費用率：

| 基本保費 | < 20萬美元 | ≥ 20萬美元 |
|---------|---------|---------|
| 基本保費費用率 | 3.6% | 3.5% |

● 解約費用率：

| 保單年度 | 1 | 2 | 3 | 4 | 5 | 6 | 第7年及以後 |
|-------|----|----|----|----|------|----|--------|
| 解約費用率 | 5% | 4% | 3% | 2% | 1.5% | 1% | 0% |

● 每月保險成本：

為提供被保險人身故保險金之保障所需的成本。由本公司每月根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身故保險金計算，並於本契約生效日及其後每保單週月日自年金保單價值準備金中扣除之。若年金保單價值準備金大於基本保費則每月保險成本為零。

Coverage

| Coverage item | Content |
|-----------------------|--|
| Annuity payment | Lump Sum payment If the insured is still alive on the annuity payment starting date, the policy value on the annuity payment starting date shall be paid to the insured and this contract will be terminated. |
| | Installment payment (Annual payment) If the insured is still alive on the annuity payment starting date, Nan Shan Life will make a series of annual payments to the insured on the annuity payment start date and the corresponding anniversary date (if there is no equivalent day, it is the end of the month) up to the insured's attained age of 110. |
| Insured Death Benefit | Before Annuity payment starting date Return the policy value at the time of death to the applicant. If the applicant is the same as the insured and pass away, Nan Shan Life will return the policy value in the order and proportion agreed in the policy terms. This contract will be terminated. * Death Benefit: the balance of the premium minus the policy value (not a negative value) [Note] |
| | After Annuity payment starting date Where the death of the insured occurs later than annuity starting date, if there is an outstanding annuity balance during the guaranteed amount amortization period, Nan Shan Life will pay the lump sum that deduct the total paid annuity amount from guaranteed amount to the beneficiary(ies). This contract will be terminated. |

* Annuity payment starting date: The applicant may determine any preferred date after the 6th policy anniversary as the annuity payment starting date which shall be no later than the insured's attained age of 86 policy anniversary; Where the applicant fails to determine the annuity payment starting date, the insured's attained age of 86 policy anniversary shall be deemed as the annuity payment starting date.

[Note] Before annuity payment starting date, the applicant may make partial surrenders. The reduction of policy value is regarded as part of the contract termination, and the premium is reduced proportionally as the policy value.

Underwriting rules

Units : USD

| Payment method | Issue age | Policy value accumulation period | Premium limit | |
|----------------|----------------|----------------------------------|---------------|----------------------------|
| Single Payment | 0~80 years old | At least 6 years | Min | US\$20,000 |
| | | | Max | Cumulative US\$ 20 million |

● Applicable to :

- 1.the applicant /insured must be Non-Republic of China citizenship without the Republic of China's Alien Residence Certificate and domiciles residence in Taiwan.
- 2.An applicant can be a natural person or juridical person (if the juridical person is from mainland China, the juridical person should only can be one of the three types of foreign-funded enterprise that voluntarily apply for this product for their employees.)
- 3.Natural person with a nationality or residence in a European Union country cannot be the applicant, insured or beneficiary.

※Nan Shan Life reserves the right to adjust the underwriting rules above.

Expense description

● Premium rate :

| Premium | < US\$200,000 | ≥ US\$200,000 |
|--------------|---------------|---------------|
| Premium rate | 3.6% | 3.5% |

● Surrender Charge Rate :

| Policy year | 1 | 2 | 3 | 4 | 5 | 6 | 7+ |
|-----------------------|----|----|----|----|------|----|----|
| Surrender Charge Rate | 5% | 4% | 3% | 2% | 1.5% | 1% | 0% |

● Monthly Cost-of-Insurance :

It is the cost of death benefit that provided to the insured, determined by the gender, physical condition of the insured at the time of making the contract, attained age and death benefit amount. It will be deducted from the policy value on the effective date of this contract and the following monthiversary. If the policy value is greater than the premium, than the monthly Cost-of-Insurance will be zero.

匯款相關費用

- 保險費繳交應以全額匯出之方式(僅限美元)存入、匯入南山人壽指定的外匯存款戶，或授權以南山人壽指定之金融機構自動轉帳繳交保險費。
- 相關款項之往來，若因匯款而產生相關費用時，除保單條款另有約定外，匯款銀行及中間行所收取之相關費用，由匯款人負擔之，收款銀行所收取之收款手續費，由收款人負擔。
- 要保人或受益人若選擇以南山人壽指定銀行之外匯存款戶交付相關款項且匯款銀行及收款銀行為同一銀行時，或以南山人壽指定銀行之外匯存款戶受領相關款項時，其所有匯款相關費用均由南山人壽負擔，不適用前項約定。指定銀行之相關訊息可至南山人壽網站(網址：<http://www.nanshanlife.com.tw>)查詢。
- 以外幣現鈔存入或匯入南山人壽指定之外匯存款戶時，銀行另行收取之匯率差價費用由客戶負擔。
- 其他詳細匯款相關費用之定義及內容請參閱保單條款之約定。

Remittance-related fees

- The insurance premium shall be paid in full (only in US dollars) by depositing or remitting the premium into the foreign exchange deposit account of the foreign exchange banks designated by Nan Shan Life Insurance. Policyholder can also pre-authorize the auto payment of premiums via the bank designated by Nan Shan Life Insurance.
- If there are remittance fees or inward remittance fees that refers to this contract, unless otherwise stipulated in the policy terms, the relevant fees charged by the remitting bank and the intermediary bank shall be paid by the remitter, and the relevant fee charged by the beneficiary bank will be paid by the remittance applicant.
- If the Applicant or beneficiary(ies) chooses to deliver the relevant funds through the foreign exchange deposit account of the bank designated by Nanshan Life Insurance and the remittance bank and the beneficiary bank are the same bank, or when the foreign exchange deposit account of the designated bank of Nanshan Life Insurance receives the relevant funds, all remittances relevant expenses will be borne by Nanshan Life Insurance, and the agreement in the preceding paragraph shall not apply. For information about designated banks, please visit Nanshan Life Insurance website (URL: <http://www.nanshanlife.com.tw>).
- When foreign currency cash is deposited to the foreign exchange deposit account designated by Nanshan Life Insurance, the customer shall bear the difference in exchange rates and relevant fee charged by the bank will be paid by customer.
- For the definition and content of other detailed remittance-related fees, please refer to the terms of the policy.

注意事項 Precautions

- ※消費者投保前應審慎瞭解本保險商品之承保範圍、除外不保事項及商品風險。
- ※本簡介之英文內容僅供參考，詳細內容請以中文版之簡介與保單條款為準；南山人壽保留最終承保與否之權利。
- ※本商品為保險商品，受人身保險安定基金保障，並非存款項目，故不受存款保險之保障。
- ※投保後解約可能不利消費者，請慎選符合需求之保險商品。
- ※本商品保險費之收取或退還、支付或返還保險單借款、年金給付及其他款項收付之幣別，皆以美元為貨幣單位，要保人及受益人須留意美元在未來兌換成其他外幣將會因匯率不同而產生匯兌上的差異，此差異可能產生收益或造成損失，要保人及受益人需自行承擔該匯率之風險及該幣別所屬國家之政治、經濟變動風險。
- ※消費者於購買前，應詳閱各種銷售文件內容，本商品之預定附加費用率(基本保費費用率)最高3.6%，最低3.5%；如要詳細了解其他相關資訊，請洽本公司業務員、服務據點【台澎金馬地區免付費服務電話：0800-020-060；台澎金馬以外地區諮詢專線：當地國際冠碼+886-2-8752-2111(付費電話)】，或企業網站(網址：<http://www.nanshanlife.com.tw>)，以保障您的權益。
- ※Consumers should understand the product coverage, exclusions, and product risks before applying for this insurance. Complete information can be viewed on the Nan Shan Life Insurance corporate website (relevant information can be scanned using the mobile phone to scan the QR Code on the right)
- ※The English translation of this prospectus is for reference only, and in case of inconsistency of meaning, the original Chinese text shall prevail. Nan Shan Life Insurance reserves the right as to whether to approve the application.
- ※The product is an insurance product, which is therefore protected by Taiwan Insurance Guaranty Fund. However, this product is not a deposit account, so it is not protected by the Central Deposit Insurance Corporation.
- ※Surrender of the insurance policy could jeopardize the interests of the policyholder, so you are reminded to carefully evaluate insurance products to make certain the products meet your requirements.
- ※For this product, the receipt or return of premiums, the payment or return of policy loan, benefits and other transactions are all denominated in US dollars. The policyholder and the beneficiary should understand the possible gain/loss incurred from the future conversion between the Currency Unit (US dollar) and other currencies, and the policyholder, the insured or the beneficiary themselves shall undertake the exchange rate fluctuations risk and the risk1s arising from the political and economic volatility of the countries to which the currencies involved belong.
- ※The consumer shall read all the product related sales documents in detail before purchase. The highest and lowest expense loading rate for this product is 3.6% and 3.5%, respectively. Please contact our agents, service centers or visit our corporate website (URL: <http://www.nanshanlife.com.tw>), for more information. [Areas in Taiwan, Penghu, Kinmen, Matsu-toll-free service line: 0800-020-060; areas outside Taiwan, Penghu, Kinmen, Matsu-service line + 886-2-8752-2111 (paid calls)]