

**2022**

SUSTAINABILITY  
REPORT



# CONTENTS

► Message from the Management 004 ► Key Achievements and Sustainability Performance 005 ► Company Profile 007

## 1 Practicing + Sustainability Leadership

- 1.1 Sustainable Development Strategy 010
- 1.2 Stakeholder Engagement and Material Topics Analysis 012

## 2 Team Empowerment + Sustainable Governance

- 2.1 Corporate Governance 022
- 2.2 Responsible Investment 026
- 2.3 Integrity Management 029
- 2.4 Risk Management 032
- 2.5 Information Security 035

## 3 Service Excellence + Customer Value

- 3.1 Fair Treatment of Customers 039
- 3.2 Digital Innovation 045

## 4 Happiness Empowerment + Employee Care

- 4.1 Talent Attraction and Retention 048
- 4.2 Talent Development and Cultivation 050
- 4.3 Healthy and Happy Workplace 055
- 4.4 Human Rights Protection 060

## 5 Guardianship + Social Co-prosperity

- 5.1 Public Welfare and Care 064

## 6 Sustainability Power + Green Enterprise

- 6.1 Climate Governance 071
- 6.2 Net Zero and Carbon Reduction 075
- 6.3 Green Supply Chain 079
- 6.4 Ecological Environment 081

- Appendix 1 GRI Standards 083
- Appendix 2 Sustainability Accounting Standards Board 087
- Appendix 3 Index of Guidelines on Climate-related Financial Disclosures of Insurance Companies 088
- Appendix 4 GRI G4 Financial Service Sector Disclosures 088
- Appendix 5 ISO 26000 Content Index 089
- Appendix 6 United Nations Global Compact Content Index 090
- Appendix 7 Table of Related Data 091
- Appendix 8 External Assurance 094

## About this Report

GRI 2-2、2-3、2-4、2-5

Farglory Life Insurance Co., Ltd. (hereinafter referred to as “Fglife” or “the Company”) has been dedicated to promoting corporate social responsibility (CSR) that exceeded regulatory requirements. Since 2019, Fglife has voluntarily issued its sustainability report for five consecutive years. This report has been prepared in accordance with the GRI Universal Standards 2021 issued by the Global Reporting Initiative (GRI). The previous report was published in June 2022, and all sustainability reports can be downloaded from the Corporate Sustainability section on Fglife's website.

## Reporting Period

This report discloses Fglife's specific actions and performance in the areas of economy, environment, and society (including human rights) for the reporting period of 2022 (January 1, 2022, to December 31, 2022). It also addresses the sustainability issues that stakeholders are concerned about. Some content may cover information prior to January 1, 2022, or extend to the most recent information in 2023.

## Scope of the Report

The information disclosed in this report primarily pertains to Fglife. The scope covers the significant performance of Fglife in the areas of economy, environment, and society (including human rights). The reporting boundary of this report encompasses 100% of Fglife's overall revenue in the consolidated financial statements. All financial figures in this report are presented in New Taiwan Dollars (NTD) as the reporting currency, consistent with the financial statements. When disclosing quantitative indicators with special significance, additional explanations are provided through footnotes. There have been no significant changes in the Company's scale, structure, ownership, or supply chain. In cases where information has been restated for specific themes in this report, it will be indicated in the respective sections.

## Writing Principles

Organization of issuance	Items of compliance
The Global Reporting Initiative, GRI	GRI Universal Standards 2021
	G4 Financial Services Sector Supplement
International Integrated Reporting Council, IIRC	Integrated Reporting (IR)
The United Nations	Sustainable Development Goals (SDGs)
	The United Nations Global Compact
	Principles for Sustainable Insurance (PSI)
Sustainability Accounting Standards Board	SASB's Insurance Industry Standard
International Organization for Standardization, ISO	ISO 26000 Guidance on Social Responsibility
Taiwan Stock Exchange (TWSE)	Sustainable Development Best Practice Principles for TWSE/TPEX Listed Companies

## Information Quality

Category	Standards of compliance	Certification body
Financial	Regulations Governing Auditing and Attestation of Financial Statements by Certified Public Accountant and Auditing Standards	KPMG
Sustainability	AA1000 AS v3 (Type 1 assurance)	BSI Taiwan
Environmental	ISO 14064-1:2018 Greenhouse Gas Inventory	
Information security	ISO 27001 Information Security Management System (ISMS)	SGS Taiwan
	BS 10012 Personal Information Management System (PIMS)	
	ISO 22301 Business Continuity Management System (BCMS)	

Note:

- The greenhouse gas inventory data for 2022 underwent independent third-party verification by BSI Taiwan in May 2023. Data in Category 1 and Category 2 met the reasonable assurance level recognized by regulatory authorities, while that in Category 3 to Category 6 met the limited assurance level.
- ISO 22301 for business continuity management obtained independent third-party certification from SGS in May 2023.
- This report has been prepared in accordance with the reporting principles of the Global Reporting Initiative (GRI): accuracy, balance, clarity, comparability, completeness, context-based sustainability, timeliness, and verifiability.

## Contact Information for Feedback

If you have any comments or suggestions regarding this report, we welcome you to contact us at any time.

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Corporate Sustainability Section  
www.fglife.com.tw/csr/index.html



## Message From the Chairman and President

# Farglory Life 30 Sustainable Future Goodness Begins with Us Step by Step, Making Everything Better

Farglory Life Insurance (Fglife) has been deeply rooted in our local community for 30 years. We have always strictly adhered to the policies of regulatory authorities and maintained strong operational resilience, ensuring profitability year after year. We continuously uphold the core values of insurance, and strive to provide comprehensive protection that evolves with the times. We embody inclusive finance; step by step, we are realizing our sustainable goals of Healthy Governance, Low-carbon Environment, and Social Co-prosperity.

In the face of increasingly challenging financial environment, Fglife has strategically adjusted our approach in areas such as solid financial structure, prudent investments, strengthened risk resilience, talent cultivation, and promotion of protection-oriented products to align with IFRS17 and ICS requirements. Additionally, with the acceleration of the global low-carbon transition driven by climate change, Taiwan has set a net-zero target for 2050. Fglife not only integrates the spirit of climate risk management into our corporate culture and operational decisions but also establishes mechanisms for assessing and disclosing climate-related risks and opportunities. Furthermore, we are gradually formulating carbon reduction plans to effectively manage and mitigate the impact of greenhouse gas emissions on global warming.

Putting customers first and creating a service value of "treating customers like family and empathizing with care" has always been one of the key pillars of Fglife's business. We continue to deepen our digital service advantage and enhance the

innovativeness of our services through various methods. We leverage mobile and digital tools to provide our policyholders with convenient, efficient, and high-quality experiences. Since 2021, Fglife has implemented a company-wide business continuity management program to ensure that important business processes are not affected by major risk events. In May 2023, our 0800 Customer Consultation Service and our Claims Service have also obtained verification of compliance with ISO 22301 Business Continuity Management System (BCMS) by SGS Taiwan, ensuring the protection of the rights and interests of all customers and stakeholders.

The insurance industry in Taiwan is huge, and the market is filled with uncertainties. Faced with future challenges, the key is to focus on the core insurance business to create a stable foundation and profitability. As we approach the next 30 years, Fglife upholds the values of Excellence, Practicality, and Stability, continuously integrating ESG (Environmental, Social, and Governance) principles into our core operations. We collaborate with stakeholders and take concrete actions to promote sustainable development and foster a virtuous cycle. Our aim is to enhance the well-being of individuals, families, and the social environment, and to wholeheartedly protect every life on this land.

Fglife  
Chairman

鄭仁

Fglife  
President

趙豐欽





## Key Achievements and Sustainability Performance in 2022

# G

### Governance for Health

Net profit after tax of NT\$ **6.067 billion** in 2022, with earnings per share (EPS) of NT\$ **4.88**. Cash dividend of NT\$ 1 per share was distributed in 2021.



Continuously establish a robust business continuity management (BCM) mechanism to ensure uninterrupted operations.

Attended shareholder meetings of invested companies (TWSE/TPEx listed companies) with a attendance rate of **100%**. Voting rate for resolutions in shareholder meeting reached **100%**.



Direct and indirect investments in the "5+2 Innovative Industries Plan" exceeded NT\$ 16 billion, a growth of **7%** compared to 2021.



Maintain the validity of ISO 27001 Information Security Management System and BS 10012 Personal Information Management System certificates through verification by third-party certification bodies.



Establish information security consultants.

# E

### Low-carbon Environment



Completed ISO 14064-1 Greenhouse Gas Inventory verification by a third-party certification body for two consecutive years.

Green procurement amounted to NT\$ **24.81 million** and awarded the first prize in the "Buying Power - Social Innovation Products and Services Procurement" by the Ministry of Economic Affairs.



**100%** of new suppliers have signed the "Corporate Social Responsibility Commitment", and local supplier procurement accounted for **100%**.



Continuously promote green service processes, including mobile insurance, online insurance, and online services, resulting in a paper saving of over **8 million sheets**.

## Social Co-prosperity



Continued to promote microinsurance and served **7,484** individuals in 2022, offering a total of **20,357** services. The coverage amount exceeded NT\$ **9.5 billion**, with claims payments exceeding NT\$ 1.5 million.

Continued to promote small-sum endowment insurance, with a cumulative premium of NT\$ **131.93 million**.

Social participation investment amounted to NT\$ **23.65 million**, with volunteers contributing **3,066 hours**.



Collaborated with **7** government agencies, **195** schools, **78** non-profit organizations, and **1** medical institution, benefiting a total of **33,201** individuals.



Provided scholarships for children from cancer-affected families for **12** consecutive years, with a total of NT\$ **10 million**.



Provided **13,280 hours** of respite support to family caregivers.



Continued investment in campus health and sports, with a total of NT\$ **3.8 million** provided for the **Fglife Sports Excellence Scholarship**.



Regular Female employees accounted for **65%** of the total employees, while female supervisors accounted for **55%**.



**Average welfare expenses** for non-managerial office staff amounted to **1.13 million** NTD, representing a growth of **1%** compared to 2021.

**Overall salary increase** for regular office staff was **4.1%**, with distribution of employee reward for **two consecutive years**.



## Awards and Recognitions in 2022



### Corporate Sustainability

Taiwan Corporate Sustainability Awards (TCSA)

Sustainability Reporting Silver Award

Excellent Insurance Rating

Best ESG Sustainability

Taiwan Sustainability Action Awards (TSAA)

SDG3 Bronze Award

"Common Wealth Magazine" Top 100 Financial Industry Companies

TOP 100 for seven consecutive years

Taiwan Sustainable Investment Awards (TWSIA)

Silver Award

"RMIM" Insurance Quality Excellence Award

Most Recommended Life Insurance Company

Asia Responsible Enterprise Awards (AREA)

Social Empowerment

Sustainability Reporting

National Brand Yushan Award

"Outstanding Enterprise" First Prize

Sports Administration, Ministry of Education

Taiwan iSports Label Certification



### Environmental Protection

Buying Power by the Ministry of Economic Affairs

Social Innovation Products and Services Procurement First Prize

EPA National Enterprise Environmental Protection Award

Bronze Award



### Products and Services

FSC Insurance Competition

Micro Insurance Outstanding Performance and Microinsurance Sustainability and Care

"RMIM" Insurance Quality Excellence Award

Best Claims Service

National Brand Yushan Award

Best Product



### Outstanding Brand

National Brand Yushan Award

Best Popular Brand

"Brain Magazine" Top 10 Advertising Slogans Award

Top 10 Award




## Company Profile GRI 2-1、2-6

With over 30 years of experience, Fglife has been providing professional, attentive, and trustworthy services. We understand and cater to the needs of every family, becoming a solid and reliable support system. Our commitment is to be "Your Life's Financial Guardian", understanding you better than anyone else. In today's era of sustainability, we focus on the three pillars of "Health, Low Carbon, and Co-prosperity" as the key drivers of our sustainable development. We aspire to be the most influential insurance company with a strong brand in sustainability.

Fglife upholds a "360-degree comprehensive" service philosophy and practices sustainability by offering a range of services that extend from individual life protection to family health care and extend further to social and environmental concerns. With a focus on individuals and families, we combine innovation and stability to provide products and services that cater to every moment of life. We enhance convenience and digital experiences while adding value to healthy living. Embracing society and starting from ourselves, we encourage young people to dream big, care for communities in rural areas, assist the socially disadvantaged, and promote risk protection awareness. We support sports development, responding to the community of sports. We also have a keen focus on the environment, actively participating in greening initiatives, expanding the green value chain, and restoring ecological habitats, all in pursuit of a sustainable vision of co-existence and co-prosperity.

Insurance is not only a safeguard for a better life but also a supporting force that protects dreams and propels them forward. Filling every aspect of life with hope and love spreads from me has always been Fglife's unwavering mission.



Year of establishment	1993
Headquarters location	28th Floor, No. 1, Songgao Road, Xinyi District, Taipei City
Paid-in capital	NT\$ 12.426 billion
Total assets	NT\$ 669.849 billion
Number of people in the company	5,881
Operating sites	Two branches in Taichung and Kaohsiung, along with four regional offices and 65 branch offices throughout the country
Main sales markets	Taiwan
Main products/services	Personal insurance services, including life insurance, annuity insurance, health insurance, accident insurance, investment-linked insurance, and group insurance
Stock (OES) code	5859

Note :

1. The above data is as of December 31, 2022.
2. The number of employees includes both office and field staff.

For detailed information, please refer to Fglife's 2022 Annual Report

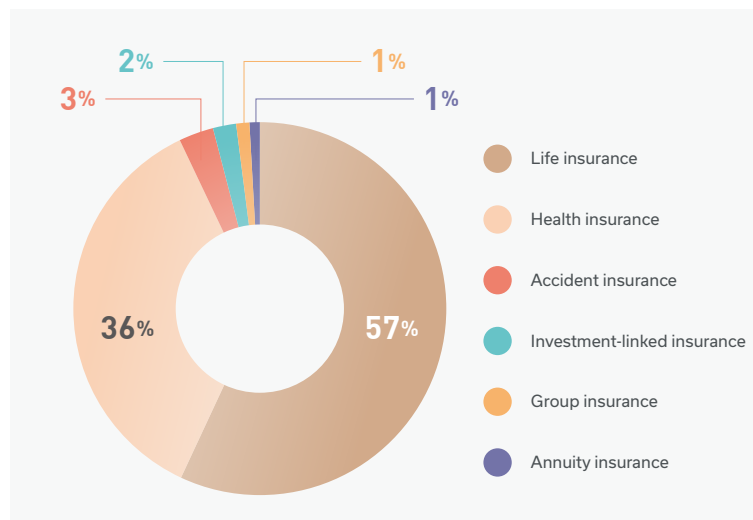


## Business Philosophy and Business Performance

Fglife adheres to the brand proposition of "Empower Your Life". We strive to provide sincere, professional, and comprehensive services to policyholders, focusing on health care and retirement protection. Our goal is to meet the evolving needs of customers at every stage of their lives. We aim to make a positive impact, implement sustainable practices, and emphasize the three sustainability strategies of health, low carbon, and co-prosperity. We are committed to creating a healthy and harmonious life for the people of our country.

Fglife is moving towards the growth objective of "maintaining good profitability and appropriate capital strength, pursuing a moderate market share and asset size". The Company aims to provide returns on its operating achievements to all shareholders. In 2022, the total premium income reached NT\$ 57.2 billion, achieving a new high in earnings. The net profit after tax amounted to NT\$ 6.067 billion, with earnings per share of NT\$ 4.88. By the end of 2022, the total assets reached NT\$ 669.849 billion. In addition, the Company's financial capital has been consistently rated as twA+ by Taiwan Ratings for seven consecutive years from 2016 to 2022. Moreover, our Risk-based Capital (RBC) ratio exceeded 300% in 2022, indicating a robust financial position. We continue to strive towards our goal of becoming a medium to large-sized life insurance company.

### Premium income by insurance type in 2022



## Financial performance in the past three years



Unit: NT\$ 1,000,000

Category	Item	2020	2021	2022
Operating Capability	Total Assets	586,482	635,528	<b>669,849</b>
	Net Profit (After Tax)	3,237	6,465	<b>6,067</b>
	13-month Policy Persistency Rate (%)	97.91	96.96	<b>95.34</b>
	25-month Policy Persistency Rate (%)	90.76	91.06	<b>92.57</b>
Profitability	Return on Assets (ROA %)	0.59	1.06	<b>0.93</b>
	Return on Equity (ROE %)	10.56	16.61	<b>17.03</b>
	Return on Investment (ROI %)	3.40	3.79	<b>3.84</b>
	Earnings Per Share (EPS in NTD)	2.61	5.20	<b>4.88</b>
Direct Economic Value Generated	Operating Revenue (Net Income)	95,655	93,242	<b>79,905</b>
Economic Value Distributed	Operating Costs	89,363	82,451	<b>70,708</b>
	Employee Salaries and Benefits (Note 1)	144.04	197.63	<b>131.24</b>
	Distributions to Shareholders (Dividends)	-	-	<b>1,242.58</b>
	Payments to Government (Income Tax)	491.51	1,036.91	<b>1,563.99</b>
	Social Participation Investment	11.52	11.38	<b>17.87</b>
Retained Economic Value (Note 2)		5,788.97	9,742.71	<b>6,372.56</b>

Note:

1. Included in operating costs

2. Retained Economic Value = Operating Revenue - Operating Costs - Dividends - Income Tax - Social Participation Investment



# 1 Practicing + Sustainability Leadership

Fglife is committed to deepening our ESG efforts, in response to the Financial Supervisory Commission's Corporate Governance 3.0 and Green Finance Action Plan 3.0. We follow the United Nations Sustainable Development Goals (SDGs), voluntarily adheres to the Principles for Sustainable Insurance (PSI) and the Principles for Responsible Investment (PRI), and implements climate-related financial disclosures based on the Task Force on Climate-related Financial Disclosures (TCFD) framework. By aligning with domestic and international policies and enhancing information disclosure, Fglife aims to become a leading insurance company with significant sustainable impact.

▶ 1.1 Sustainable Development Strategy	010
▶ 1.2 Stakeholder Engagement and Material Topics Analysis	012

## Management Approach

### Commitment

- ▶ Adhere to the United Nations Sustainable Development Goals (SDGs) and regulatory authorities' "Corporate Governance 3.0" and "Green Finance Action Plan 3.0", continuously enhancing the overall ESG strategy of the Company.
- ▶ Align with international trends, deepen the three dimensions of ESG, and build sustainable corporate value.

### Policies/Management Systems

- ▶ Establish the "ESG Sustainable Development Management Guidelines" to manage the Company's risks and impacts on the economy, environment, and society (including human rights), facilitating the promotion of sustainability-related matters.
- ▶ Set specific ESG goals annually, regularly monitor and review them, and continuously improve the Company's sustainable performance.

### Feedback Mechanism

- ▶ Regularly conduct stakeholder engagement surveys to understand the issues of concern to internal and external stakeholders.
- ▶ Establish transparent and open channels of communication with stakeholders and disclose communication outcomes on an annual basis.

### Assessment Mechanism

- ▶ Regularly track and review the progress of ESG goals to ensure the effectiveness of various sustainability initiatives.
- ▶ Conduct regular meetings of the Sustainability Promotion Team to review the Company's sustainability goals, actions, and progress, and report to the Chairman and President of the Company.
- ▶ Starting from October 2022, quarterly reports on greenhouse gas inventory has been submitted to the Board of Directors in accordance with the "Sustainable Development Roadmap for Listed Companies".





# 1.1 Sustainable Development Strategy GRI 2-22、2-23

Fglife integrates the environmental sustainability (E), social inclusion (S), and corporate governance (G) issues into various aspects of its operations, risk management, and investments. The Company continues to invest resources in the field of corporate social responsibility and aligns its sustainable development blueprint with the United Nations Sustainable Development Goals (SDGs). It has established sustainable development strategies and goals in three major areas: "Health", "Low Carbon", and "Co-prosperity". While ensuring steady growth, the Company also prioritizes the care and support of the public, policyholders, and employees. It accelerates responsible investment, digital transformation, and climate risk assessment and response, striving to maintain competitiveness and enhance resilience in the face of risks. By seizing opportunities in the rapidly changing landscape of sustainability, Fglife aims to achieve a vision of sustainability and co-prosperity.



## The Five Capitals

### Financial Capital

- Capital: NT\$ **1,242.6** million
- Total Assets: NT\$ **66,984.9** million

### Human Capital

- Number of Office Staff: **924**
- Number of Field Staff: **4,957**
- Average Employee Welfare Cost for Non-Managerial Office Staff: NT\$ **1.13** million

### Intellectual Capital

- Total Training Hours for Office Staff: **36,420** hours
- Total Training Hours for Field Staff: **153,588** hours

### Social Capital

- Amount of Public Welfare Investment: NT\$ **23.65** million
- Corporate Volunteers Hours Provided: **3,066** hours
- Number of Public Welfare Events: **112** sessions
- Number of Individuals Served for Micro Insurance: **20,357**

### Natural Capital

- Green Procurement: NT\$ **24.81** million
- Sponsored **5** Green Areas
- Completion of **ISO 14064-1 Greenhouse Gas Inventory for the Entire Workplace**

## Business Operations

### Business Philosophy

Empower Your Life

### Vision

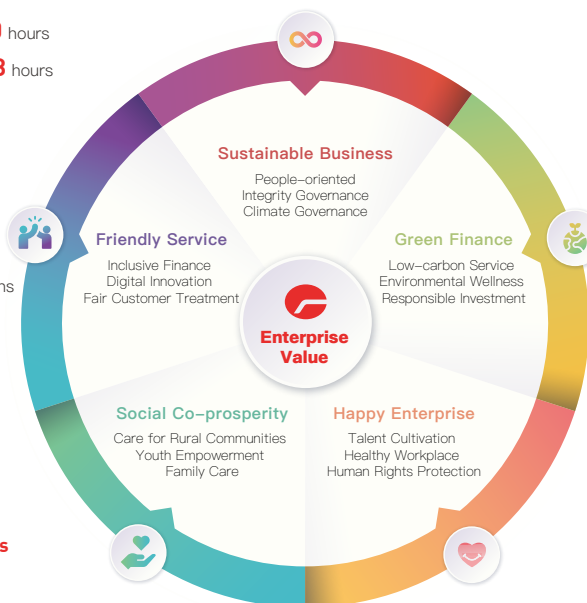
Create a healthy and better life, be the most influential insurance company with a strong brand in sustainability

### Sustainability Strategy

Align with international trends, deepen the three dimensions of ESG, and build corporate sustainable value

### Sustainability Goals

People-oriented, integrity management, providing fair and friendly service, promoting green financial environment, creating social sharing value, protecting the well-being of employees, and pursuing long-term sustainable development



## Performance Achievements

### Financial Capital

- Post-tax profit/loss: NT\$ **6,067** million
- Premium income: NT\$ **57,177** million
- Earnings per share (after tax): NT\$ **4.88**

### Human Capital

- Turnover rate for office staff: **1.2%**
- Retention rate for field staff: **69%**
- Number of new office staff and field staff: **696**

### Intellectual Capital

- Mobile insurance usage rate growth: **10%**

### Social Capital

- Customer satisfaction score (0800 hotline): **98%**
- Number of collaborating charitable organizations: **92**
- Beneficiaries of charitable activities: **33,201** individuals
- Received **2** awards from the Financial Supervisory Commission: "Outstanding Performance in Microinsurance Award" and "Microinsurance Sustainability and Care Award"

### Natural Capital

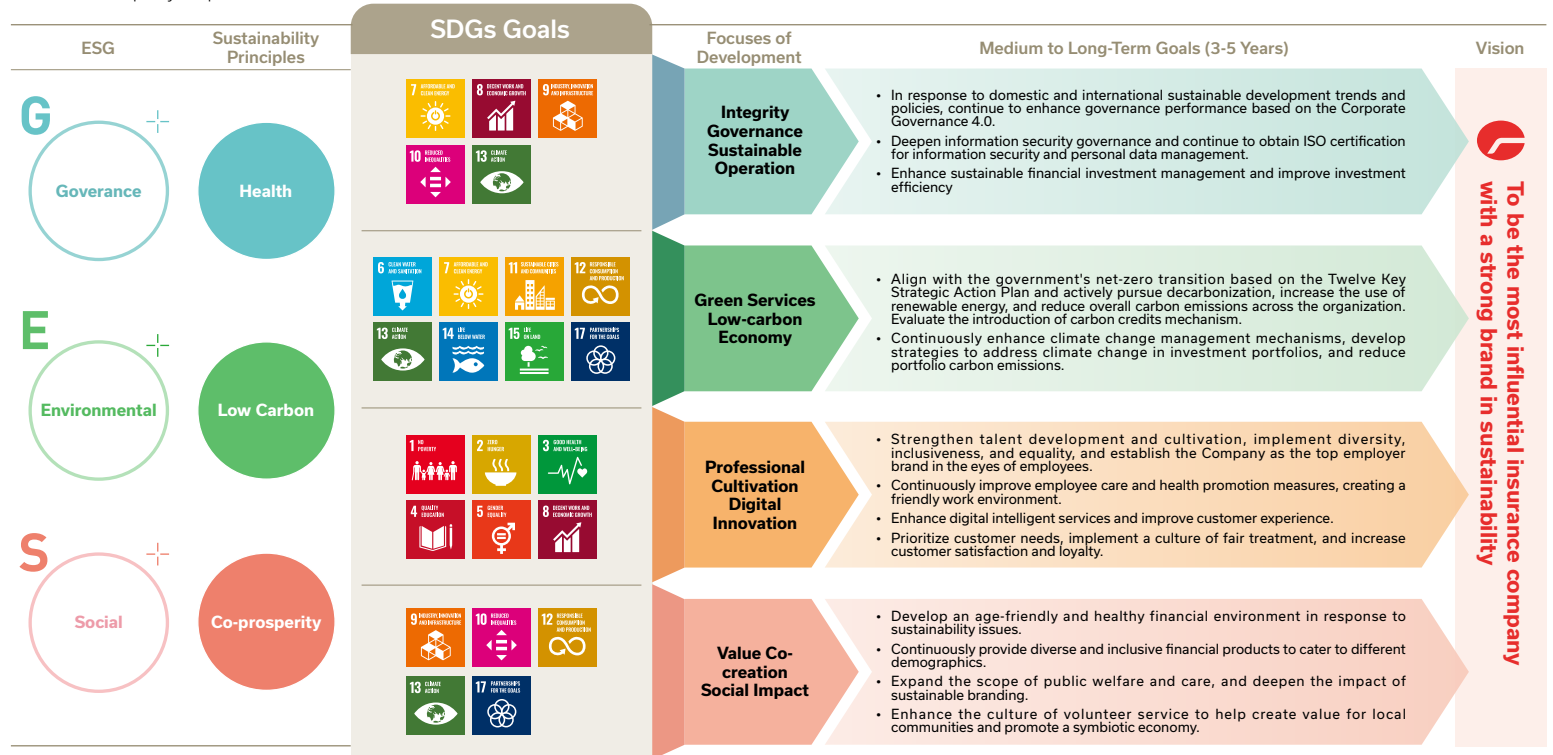
- Received **2** awards from the Environmental Protection Administration and the Ministry of Economic Affairs for service procurement
- Total greenhouse gas emissions reduced by **4.8%** compared to the previous year
- Implemented green services, reducing paper usage by approximately **8.06** million sheets
- Constructed **4** green buildings

## Sustainability Promotion Team

To fulfill ESG sustainability goals, Fglife established the "Sustainability Promotion Team" in 2019 to drive the planning, coordination, and execution of various aspects of sustainable business practices. The team is chaired by the President of the Company, with the Public Affairs Office serving as the coordinating unit. It comprises senior executives and over 20 departments, and establishes long-term focus areas for sustainable development through discussions in management meetings and team operations. The Sustainability Promotion Team currently consists of six functional groups: Corporate Governance, Employee Care, Customer Value, Social Co-prosperity, Green Sustainability, and Climate Governance. These functional groups effectively integrate resources and enhance corporate governance efficiency. In 2022, the Sustainability Promotion Team held one consensus meeting and seven functional group meetings, regularly reporting the implementation results and related matters to the Chairman and President of the Company. Expected in recent years, a Sustainability Committee directly reporting to the Board of Directors will be established and officially operational in the third quarter. This committee will drive sustainability policies from top to bottom and enhance organizational capabilities.

## Response to United Nations Sustainable Development Goals

Fglife combines the United Nations' 17 Sustainable Development Goals (SDGs) and Taiwan's Sustainable Development Goals to identify the 16 SDGs most relevant to the insurance industry. These goals include No Poverty, Good Health and Well-being, Quality Education, Industry, Innovation, and Infrastructure, Climate Action, Partnerships for the Goals, and others. They serve as the foundation for Fglife's sustainable development focus and the formulation of medium and long-term objectives, in response to global sustainable development needs and the fulfillment of corporate social responsibility.



# 1.2 Stakeholder Engagement and Material Topics Analysis

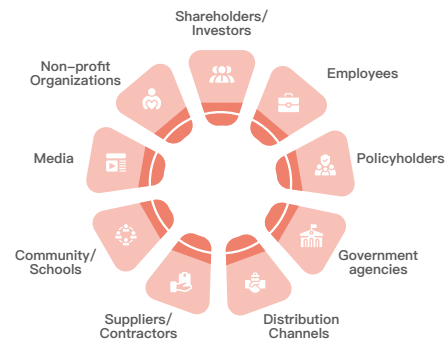
GRI 2-29、3-1、3-2

Fglife continuously enhances its engagement with stakeholders and proactively responds, aiming to collaborate with stakeholders to promote ESG sustainable value.

## Stakeholder Identification

Fglife identifies and engages with various stakeholders through diverse communication channels. It identifies internal and external groups or individuals who are relevant to the responsibilities of each unit and have significant impact. Following the AA1000 Stakeholder Engagement Standard and the GRI Standards, Fglife identifies the following nine groups of stakeholders: shareholders/investors, employees, policyholders, government agencies, distribution channels, suppliers/contractors, communities/schools, media, and non-profit organizations.

## Stakeholder



## Stakeholder Engagement

In addition to listening to stakeholders' demands through regular business interactions, Fglife also conducted sustainability issue questionnaire surveys in 2022 to continuously gather feedback and ratings from stakeholders, aiming to better understand their concerns. Please refer to Appendix 7 for the contact information of each stakeholder group.

Communication Channels	Corresponding Section
<b>Shareholders/Investors</b> <ul style="list-style-type: none"> <li>Real-time: Corporate sustainability website, sustainability mailbox</li> <li>Monthly: Board of Directors meetings, functional committee meetings</li> <li>Quarterly: 公司財報</li> <li>Annually: Shareholders' meetings, Fglife's annual report, sustainability report, stewardship report</li> <li>Irregularly: Credit rating and outlook, significant information disclosure</li> </ul>	<ul style="list-style-type: none"> <li>Sustainable Leadership (P009)</li> <li>Sustainable Governance (P021)</li> </ul>
<b>Non-profit Organizations</b> <ul style="list-style-type: none"> <li>Annually: Micro insurance donations</li> <li>Annually: Various public services and promotional activities</li> <li>Annually: Sustainability report</li> <li>Irregularly: Philanthropic donations, sponsorship collaborations</li> </ul>	<ul style="list-style-type: none"> <li>Customer Value (P038)</li> <li>Social Co-prosperity (P063)</li> <li>Green Enterprise (P071)</li> </ul>
<b>Media</b> <ul style="list-style-type: none"> <li>Real-time: News contact hotline and email (spokesperson, media contact person)</li> <li>Monthly: Financial performance, product information</li> <li>Annually: Sustainability report</li> <li>Irregularly: Press releases, media interviews, feature interviews, major news responses, press conferences</li> </ul>	<ul style="list-style-type: none"> <li>Company Profile (P007)</li> <li>Sustainable Governance (P021)</li> <li>Customer Value (P038)</li> </ul>
<b>Community/Schools</b> <ul style="list-style-type: none"> <li>Daily: Online policyholder welfare activities</li> <li>Annually: Physical events</li> <li>Annually: Internship program</li> <li>Irregularly: Volunteer group service</li> <li>Irregularly: Philanthropy and sponsorship events</li> </ul>	<ul style="list-style-type: none"> <li>Social Co-prosperity (P063)</li> <li>Green Enterprise (P071)</li> </ul>



## Suppliers/Contractors

- Real-time: Corporate sustainability website, sustainability mailbox
- Weekly: Phone calls, personal visits
- Semi-annually: Supplier on-site visits and audits
- Annually: Supplier evaluation
- Annually: Sustainability report
- Irregularly: Supplier meetings, public information on the official website

- Company Profile (P007)
- Sustainable Governance (P021)
- Green Enterprise (P071)

Communication Channels	Corresponding Section
<b>Employees</b> <ul style="list-style-type: none"> <li>Real-time: Website announcements, employee opinion section, sexual harassment prevention hotline, electronic bulletin/EDM</li> <li>Weekly: Management meetings</li> <li>Monthly: Board meetings, functional committee meetings</li> <li>Monthly: System meetings</li> <li>Quarterly: Labor-management meetings</li> <li>Annually: Employee satisfaction survey, sustainability report</li> <li>Irregularly: employee forums, training courses</li> </ul>	<ul style="list-style-type: none"> <li>Sustainable Governance (P021)</li> <li>Employee Care (P047)</li> </ul>
<b>Policyholders</b> <ul style="list-style-type: none"> <li>Real-time: Salesperson service, service centers in various locations, official website service mailbox and policyholder service section, policyholder app, official Facebook and Instagram accounts, corporate sustainability website, sustainability mailbox, complaint channels, reporting mailbox, customer satisfaction survey</li> <li>Weekly: Sending of protection EDM</li> <li>Irregularly: News reports, personal visits and phone calls, public information on the official website</li> </ul>	<ul style="list-style-type: none"> <li>Sustainable Governance (P021)</li> <li>Customer Value (P038)</li> </ul>
<b>Government Agencies</b> <ul style="list-style-type: none"> <li>Annually: Government agency evaluation</li> <li>Irregularly: Symposiums, seminars, correspondence from supervisory authorities, meetings, emails, public information on the official website, financial inspections</li> </ul>	<ul style="list-style-type: none"> <li>Sustainable Leadership (P009)</li> <li>Sustainable Governance (P021)</li> </ul>
<b>Distribution Channels</b> <ul style="list-style-type: none"> <li>Real-time: Corporate sustainability website, sustainability mailbox</li> <li>Real-time: Service hotline, personal visits, official website channel section</li> <li>Monthly: Education and training courses</li> <li>Annually: Product briefing sessions</li> <li>Annually: Sustainability report</li> </ul>	<ul style="list-style-type: none"> <li>Company Profile (P007)</li> <li>Sustainable Governance (P021)</li> <li>Customer Value (P038)</li> </ul>

## Material Topics Analysis

Fglife adheres to the four principles of the GRI Standards: materiality, stakeholder inclusiveness, sustainability context and completeness. It also considers international sustainability trends and refers to significant issues within the domestic industry. A total of 15 material topics for Fglife's 2022 Sustainability Report were identified, which were further submitted to the Chairman and President of the Company for approval. These topics serve as the basis for disclosing information in the report and guiding subsequent sustainability strategy development.

## Implementation Process



## Impact Significance Assessment

### Quantitative Impact

The degree of impact and likelihood of occurrence of each topic on the economy, environment, and society (including human rights) are rated on a scale of 1 to 5. Ratings are provided by relevant units and compiled by the Sustainability Promotion Team. An example is shown below:

Topic	Economy				Environment				Society (including human rights)				
	Positive		Negative		Positive		Negative		Positive		Negative		
	Degree of impact	Likelihood of occurrence	Degree of impact	Likelihood of occurrence	Degree of impact	Likelihood of occurrence	Degree of impact	Likelihood of occurrence	Degree of impact	Likelihood of occurrence	Degree of impact	Likelihood of occurrence	
Risk Management	4	4	5	4	4	5	5	5	2	3	2	3	
Subtotal	16		20		20		25		6		6		Total
93													

### Ranking of the Topics by Impact



## Sustainability Dimensions, Material Topics, and Value Chain Boundaries

Sustainability Dimension	Material Topic	Specific GRI Topic	Corresponding SDGs	Value Chain Boundaries					Management Approach
				Direct	Indirect	Business	Fglife	Policyholders	
Sustainable Governance	Corporate Governance	Customized material topic		★	▲	★	★	★	2.1 Corporate Governance
	Integrity Management	Anti-Corruption (205)	7. Affordable and Clean Energy 8. Decent Work and Economic Growth	★	▲	★	★	★	2.3 Integrity Management
	Risk Management	Customized material topic	9. Industry Innovation and Infrastructure 10. Reduced Inequalities	★	▲	★	★	★	2.4 Risk Management
	Information Security	Customer Privacy (418)	13. Climate Action	★	▲	★	★	★	2.5 Information Security
Customer Value	Fair Treatment of Customers	Marketing and Labelling (417)	1. Poverty 3. Good Health and Well-being	★	★	★	★	★	3.1 Fair Treatment of Customers
	Digital Innovation	Indirect Economic Impacts (203)	5. Gender Equality 10. Reduced Inequalities	★	★	★	★	★	3.2 Digital Innovation
Employee Care	Talent Attraction and Retention	Diversity and Equal Opportunity (405)		★	▲	★	★	★	4.1 Talent Attraction and Retention
	Talent Development and Cultivation	Training and Education (404)	3. Good Health and Well-being 8. Decent Work and Economic Growth	★	▲	★	★	★	4.2 Talent Development and Cultivation
	Healthy and Happy Workplace	Labor-management Relations (401)	9. Industry Innovation and Infrastructure 10. Reduced Inequalities	★	★	★	★	★	4.3 Healthy and Happy Workplace
	Human Rights Protection	Non-Discrimination (406) Child Labor (408) Forced or Compulsory Labor (409)		★	★	★	★	★	4.4 Human Rights Protection

Sustainability Dimension	Material Topic	Specific GRI Topic	Corresponding SDGs	Value Chain Boundaries					Management Approach
				Direct	Indirect	Business	Fglife	Policyholders	
Social Co-prosperity	Public Welfare and Care	Indirect Economic Impacts (203)	1. Poverty 2. Zero Hunger 3. Good Health and Well-being 4. Quality Education 8. Decent Work and Economic Growth 10. Reduced Inequalities 13. Climate Action 17. Partnerships for the Goals	★	★	★	★	★	5.1 Public Welfare and Care
				★	★	★	★	★	
Green Enterprise	Climate Governance	Financial implications and other risks and opportunities due to climate change (201-2)	6. Clean Water and Sanitation 7. Affordable and Clean Energy	★	★	★	★	★	6.1 Climate Governance
	Net Zero and Carbon Reduction	Energy (302) Emissions (305)	11. Sustainable Cities and Communities 12. Responsible Consumption and Production	★	★	★	★	★	6.2 Net Zero and Carbon Reduction
	Sustainable Supply Chain	Supplier Environmental Assessment (308) Supplier Social Assessment (414)	13. Climate Action 14. Life Below Water	★	★	★	★	★	6.3 Sustainable Supply Chain
	Ecological Environment	Customized material topic	15. Life on Land 17. Partnerships for the Goals	★	★	★	★	★	6.4 Ecological Environment

Note:

- Describing the impact boundaries of specific GRI topics according to GRI Standards and their relevance to Fglife. The impact boundaries consider critical stakeholders along the value chain. The association between Fglife and the impacts is categorized into three aspects: whether Fglife directly causes the impact, Fglife indirectly contributes to the impact through other entities, or Fglife has a direct association with the impact through its business relationships.
- Explanation of the adjustments in material topics from 2021 to 2022:  
(1) The name of the topic, Contribution to Public Welfare, has been changed to "Public Welfare and Care".  
(2) The topic, Youth Empowerment, has been incorporated into the "Public Welfare and Care".



## Analysis of Positive and Negative Impacts of Material Topics

**Type of Impact**    ◆ Positive Real Impact    ▲ Negative Potential Impact    ◆ Negative Real Impact

Material Topic	Impact Explanation and Analysis	Management Measures
 <b>Corporate Governance</b>	<span style="color: green;">◆</span> Fglife follows corporate governance procedures and guidelines, enhances the functions of the Board of Directors, and communicates with stakeholders to ensure information transparency. This is done to strengthen investor and shareholder confidence, safeguard shareholder rights, and ensure that their interests are not compromised.	Fglife adheres to guidelines such as "Corporate Governance 3.0", "Green Finance Action Plan 3.0", "Financial Information Security Action Plan", SASB, TCFD, and other standards to establish corresponding regulations and charters. The effectiveness of the Board of Directors is regularly reviewed through performance assessments.
 <b>Integrity Management</b>	<span style="color: yellow;">▲</span> Lack of integrity management can expose companies to various risks in terms of legal, regulatory, and market aspects, which can adversely affect the stability and future prospects of the business. If integrity issues arise, it can damage the Company's reputation, lead to public mistrust, boycotts, and negatively impact the Company's sustainable development and social responsibility image.	Fglife has established codes of conduct such as the "Code of Ethics", "Code of Integrity Business Operation", "Guidelines for Integrity Business Practices and Procedures", and "Anti-Money Laundering and Counter-Terrorist Financing Risk Assessment and Handling Procedures" to align with international standards. In addition, professional consultants are engaged to review internal controls and risk management, actively promoting ethical business practices and combating money laundering and terrorist financing.
 <b>Risk Management</b>	<span style="color: yellow;">▲</span> Companies that lack risk management awareness are prone to overlooking potential risks that various operational units may encounter. This can result in the inability to timely identify and mitigate the impact of risks, potentially leading to significant losses for the Company. Moreover, it can create vulnerabilities in addressing environmental issues, human rights, and labor rights, thereby generating potential negative impacts.	Fglife establishes clear risk management strategies and objectives to actively and effectively control the risks that the overall operations may face. This is done to reduce the impact of risks on the Company.

Material Topic	Impact Explanation and Analysis	Management Measures
 <b>Information Security</b>	<span style="color: yellow;">▲</span> Information security incidents can result in operational disruptions, decreased operational efficiency, financial losses, and the potential compromise of employee, customer, and partner data, leading to infringements on privacy and compromising their fundamental human rights.	Following international information security standards, Fglife continuously obtains ISO 27001 and BS 10012 certifications and acquires the Mobile Application Security (MAS) mark to ensure the Company's information security and customer personal data protection comply with relevant regulatory requirements.
 <b>Fair Treatment of Customers</b>	<span style="color: red;">◆</span> Customers may become dissatisfied with the Company due to factors such as sales or service processes, communication gaps, differences in perception, or other reasons, leading to disputes.	The "Fair Treatment of Customer Policy and Strategy" and the "Complaint Management System" have been developed to promptly respond to customer needs and resolve their issues as quickly as possible. Diverse channels of services are provided for disadvantaged and elderly people, ensuring that all customers enjoy fair, reasonable, and equal benefits of insurance coverage.
 <b>Digital Innovation</b>	<span style="color: green;">◆</span> Adopt digital innovation technologies to enhance service quality, improve operational efficiency, drive business growth, and increase customer satisfaction by providing comprehensive services that meet customer needs. Digital innovations such as cloud services and paperless office solutions can reduce the consumption of physical resources, promoting environmental conservation.	Fglife continuously integrates big data analysis and AI (artificial intelligence) technologies to manage the digital financial applications of internal operations and external services.

1.1 Sustainable Development Strategy

1.2 Stakeholder Engagement and Material Topics Analysis



i Type of Impact    ◆ Positive Real Impact    ▲ Negative Potential Impact    ◆ Negative Real Impact

Material Topic	Impact Explanation and Analysis	Management Measures
 <b>Talent Attraction and Retention</b>	◆ Provide fair wages, favorable working conditions, and ample career development opportunities to maintain a competitive edge and incentivize internal talent. Additionally, stay abreast of market trends and maintain flexible strategies for key personnel to ensure a competitive advantage in talent acquisition.	The "Salary Policy Guidelines" and the "Salary Structure Guidelines" have been established to determine the compensation levels of employees and improve talent development mechanisms, providing incentive-based rewards to encourage employees to strive for performance excellence.
 <b>Talent Development and Cultivation</b>	▲ Through systematic and standardized processes, evaluate employees with development potential, establish an internal talent pool, and enhance organizational capacity. Long-term and planned cultivation and development of talent are implemented to increase talent retention rate and organizational competitiveness.	A comprehensive e-learning and App training platform, as well as an entrepreneurship university cultivation program has been established to provide professional and comprehensive training courses for employees to learn in real-time. The "Professional Certification Management and Incentive Guidelines" has been formulated for internal staff, encouraging them to obtain diverse professional certifications.
 <b>Healthy and Happy Workplace</b>	▲ Placing emphasis on employee health and occupational hazard prevention is essential to reduce workplace accidents and occupational illnesses, thereby mitigating the losses and risks faced by the Company. In 2022, we once again received the "Workplace Health Promotion Certification" from the Health Promotion Administration and the "Taiwan i Sports Certification" from the Sports Administration.	Adhering to the "Occupational Safety and Health Management Guidelines" and the "Occupational Safety and Health Education and Training Guidelines", we established the occupational safety and health management plans, as well as the safety and health work rules. We strive to create a high-quality work environment and a happy workplace, dedicated to building a workplace that is happy, healthy, friendly, and safe.
 <b>Human Rights Protection</b>	▲ Disregarding human rights can lead to human rights violations, attracting domestic and international attention and criticism. It can also result in a significant number of labor disputes, causing harm to a Company's image and reputation. Neglecting human rights can have an impact on supply chain management, including raw material suppliers, business partners, and others, thereby affecting the overall operation of the supply chain.	Fglife adheres to international human rights conventions, prohibiting any acts that violate or infringe upon human rights. We strictly uphold professional ethics and refrain from engaging in discrimination, employing child labor, restricting freedom of association, engaging in forced labor, or infringing upon the rights of indigenous peoples.

Material Topic	Impact Explanation and Analysis	Management Measures
 <b>Public Welfare and Care</b>	◆ Engaging in social welfare activities enables businesses to pay greater attention to environmental conservation issues and raise environmental awareness within the organization. This, in turn, helps to reduce environmental risks such as waste generation and damage to ecological environments. Actively participating in social welfare not only benefits disadvantaged groups but also contributes to societal progress.	Fglife upholds a people-oriented approach as its core insurance competency and actively promotes risk protection awareness. From individual health to family care and social engagement, we combine corporate volunteers with various resources to encourage youth to pursue their dreams and engage in community outreach in rural areas, supporting disadvantaged populations in society.
 <b>Climate Governance Net Zero and Carbon Reduction Ecological Environment</b>	◆ If a company neglects climate change and environmental issues, it can lead to ecological destruction and excessive waste of energy and resources, such as water, electricity, and gas. Furthermore, in the face of climate change without any adaptation measures, it can exacerbate socioeconomic inequality. Climate change may have a greater impact and place additional burdens on disadvantaged groups in society.	Actively promoting environmental protection and carbon reduction initiatives, resource conservation, green procurement, and establishing appropriate climate-related risk management mechanisms (such as TCFD) are crucial. These measures effectively control the actual impact on the environment, reduce resource consumption, and enable early response to the impacts of climate change.
 <b>Sustainable Supply Chain</b>	▲ The lack of effective supply chain management can expose businesses to greater risks in their operations, such as legal and regulatory violations, unethical practices, and product quality issues. Moreover, without effective supply chain management, companies may fail to ensure the human rights of their suppliers and subcontractors, including freedom of speech, thought, equality, and liberty. This can subsequently impact their reputation in terms of social responsibility.	Collaborating suppliers are required to sign the "Corporate Social Responsibility Commitment", which includes provisions regarding labor rights and human rights, health and safety, environmental protection, ethical standards, and continuous improvement. This ensures that the labor rights of suppliers are respected and protected, thereby enhancing the welfare and working conditions of their employees.

1.1 Sustainable Development Strategy

1.2 Stakeholder Engagement and Material Topics Analysis





## Material Topics Development Goals

Component of ESG

### Governance

G



Topic	Strategy	Key Performance Indicator (KPI)	Goals for 2022	Achievements in 2022	Goals for 2023
 Corporate Governance	<ul style="list-style-type: none"> <li>Adhere to rigorous standards in practicing corporate governance regulations and continuously enhance corporate governance systems.</li> <li>Strengthen management capabilities to safeguard the rights and interests of investors and stakeholders, and strive towards sustainable business goals.</li> </ul>	<ul style="list-style-type: none"> <li>Competencies of the Board of Directors</li> <li>Information Transparency</li> <li>Shareholder Engagement</li> </ul>	<ul style="list-style-type: none"> <li>Shareholders' meetings adopt electronic voting (superior to legal requirements; starting from 2023, OES-listed companies should implement electronic voting at shareholders' meetings).</li> </ul>	<ul style="list-style-type: none"> <li>Shareholders' meetings have adopted electronic voting to implement shareholder activism. In 2022, electronic voting accounted for 57.7% of the shareholders' annual general meeting.</li> </ul>	<ul style="list-style-type: none"> <li>Continuously strengthen the supervisory function of the Audit Committee over the Company's finances. Submit midterm financial reports to the Audit Committee for approval and decision-making by the Board of Directors.</li> <li>Electronic voting at shareholders' annual general meeting accounts for over 50%.</li> <li>Establish a Sustainability Committee.</li> </ul>
 Integrity Management	<ul style="list-style-type: none"> <li>Place emphasis on integrity management, implement effective corporate governance operations, and make continuous improvement to foster a culture of quality integrity and compliance with laws and regulations.</li> <li>Establish a comprehensive framework to prevent money laundering and combat terrorism financing, aiming to prevent incidents related to money laundering and terrorism financing.</li> </ul>	<ul style="list-style-type: none"> <li>Compliance with laws and regulations</li> <li>Completion rate of regulatory compliance education and training</li> </ul>	<ul style="list-style-type: none"> <li>100% of all employees (including new hires) complete the signing of the "Employee Code of Conduct Declaration".</li> <li>100% completion rate of in-service education and training on regulatory compliance, anti-money laundering, and counter-terrorism financing.</li> </ul>	<ul style="list-style-type: none"> <li>100% of all employees (including new hires) have completed the signing of the "Employee Code of Conduct Declaration".</li> <li>Regularly report the status of compliance with integrity management to the Board of Directors.</li> <li>The completion rate of in-service education and training on regulatory compliance, anti-money laundering, and counter-terrorism financing reached 100%.</li> </ul>	<ul style="list-style-type: none"> <li>Conduct self-assessment of integrity management annually and report the achievement rate of compliance to the Board of Directors, reaching 100%.</li> <li>100% completion rate of in-service education and training on regulatory compliance, anti-money laundering, and counter-terrorism financing.</li> </ul>
 Risk Management	<ul style="list-style-type: none"> <li>Regularly review the development, establishment, and effectiveness of the Company's overall risk management mechanisms to ensure that all business units comply with risk management standards and demonstrate the tangible effectiveness of risk management.</li> </ul>	<ul style="list-style-type: none"> <li>Total score of risk appetite assessment</li> <li>Compliance rate of risk monitoring indicators</li> <li>Establishing business continuity mechanisms</li> <li>Implementing institutional investor stewardship</li> </ul>	<ul style="list-style-type: none"> <li>The investment amount in the solar power plant reach NT\$ 1.1 billion.</li> <li>Improve the rating in institutional investor stewardship assessment.</li> </ul>	<ul style="list-style-type: none"> <li>Risk appetite assessment scores consistently exceeded 90 points.</li> <li>Compliance rate of risk monitoring indicators exceeded 90%.</li> <li>Continued to implement business continuity management mechanisms.</li> <li>The investment amount in solar power plant and sustainable funds reached NT\$ 1.7 billion.</li> <li>Institutional investor stewardship rating improved by 23 points compared to the previous year.</li> </ul>	<ul style="list-style-type: none"> <li>Risk appetite assessment scores reach 93 points or above.</li> <li>Compliance rate of risk monitoring indicators is above 94%.</li> </ul>
 Information Security	<ul style="list-style-type: none"> <li>Adhere to the competent authority's "Financial Information Security Action Plan", deepen information security governance, strengthen operational resilience, and establish a comprehensive information security management system.</li> <li>Continuously undergo review by independent third-party verification bodies and seek advisory services from external expert to ensure the achievement of information security objectives and carry out optimization and improvement efforts.</li> </ul>	<ul style="list-style-type: none"> <li>Enhance information security protection capabilities.</li> <li>Continuously obtain international certifications.</li> </ul>	<ul style="list-style-type: none"> <li>Establish information security consultants and advisors.</li> <li>Deepen information security governance (obtain the latest version of ISO 27001).</li> <li>Obtain ISO 22301 Business Continuity Management System (BCMS) certification.</li> </ul>	<ul style="list-style-type: none"> <li>Successfully maintained the validity of ISO 27001 Information Security certification through an audit by BSI in November 2022.</li> <li>Successfully maintained the validity of BS 10012 Personal Information Security certification through an audit by BSI in March 2022.</li> <li>Information security consultants and advisors have been established.</li> <li>Deepened information security governance (obtained the latest version of ISO 27001).</li> <li>Utilized emerging technologies such as biometrics, cloud services, and mobile devices to develop innovative security mechanisms for enhanced control and protection.</li> </ul>	<ul style="list-style-type: none"> <li>In 2023, update ISO 27001 Information Security Certification to the 2022 version through BSI audit.</li> <li>Through Security Operation Center (SOC), collaborate with F-ISAC members for joint detection and protection.</li> <li>Implement information security maturity assessment mechanism and establish Security Operation Center (SOC) for information security monitoring.</li> <li>Obtain ISO 22301 Business Continuity Management System (BCMS) certification through an audit by SGS in May 2023 (Note 1).</li> </ul>





1.1 Sustainable Development Strategy

1.2 Stakeholder Engagement and Material Topics Analysis

Component of ESG

Social



Topic	Strategy	Key Performance Indicator (KPI)	Goals for 2022	Achievements in 2022	Goals for 2023
 Talent Attraction and Retention	<ul style="list-style-type: none"> <li>Establish stable talent recruitment mechanisms through various channels, providing competitive compensation and promotion &amp; retention plans to reduce talent turnover.</li> <li>Starting from nurturing students, create a win-win situation for enterprises, schools, and students, achieving the integration of theory and practice.</li> </ul>	<ul style="list-style-type: none"> <li>Employee turnover rate and mobility rate</li> <li>Field staff retention rate</li> </ul>	<ul style="list-style-type: none"> <li>Field staff retention rate remains within the top 5 among the peer group.</li> <li>Office staff turnover rate is 1.1%, and mobility rate is 13.1%.</li> </ul>	<ul style="list-style-type: none"> <li>Field staff retention rate reached 69%, ranking 4th among the peer group.</li> <li>Office staff turnover rate reached 1.2%, and mobility rate reached 14.8% (Note 2).</li> </ul>	<ul style="list-style-type: none"> <li>Office staff turnover rate is 1.1%, and the mobility rate is 13.5%.</li> <li>Field staff retention rate remains within the top 5 among the peer group.</li> </ul>
 Talent Development and Cultivation	<ul style="list-style-type: none"> <li>Cultivate talent from top to bottom, extending to various departments by identifying gaps and needs in management roles, professional positions, and core functions. Plan talent development programs and promote corporate culture accordingly.</li> <li>Implement a division of training responsibilities between office and field staff, providing diverse training channels and courses tailored to different positions and objectives, ranging from newcomers to managerial roles. This ensures talent development and enhances team competitiveness.</li> </ul>	<ul style="list-style-type: none"> <li>Average employee training hours</li> <li>Offering rate of annual education and training courses</li> </ul>	<ul style="list-style-type: none"> <li>Offering rate of annual education and training courses is over 90%.</li> <li>Initiate "Key Manager Training Program" for the cultivation of office staff.</li> </ul>	<ul style="list-style-type: none"> <li>The average training hours per employee reached 63 hours.</li> <li>Offering rate of annual education and training courses reached 103%.</li> <li>Office staff received a total of 763 hours of ESG-related external training, showing a growth of 286% compared to 2021.</li> <li>Initiated the "Key Manager Training Program" for the cultivation of office staff, focusing on 15 middle-level managers for intensive development.</li> </ul>	<ul style="list-style-type: none"> <li>Achievement rate for the annual sustainability training program is over 90%.</li> </ul>
 Healthy and Happy Workplace	<ul style="list-style-type: none"> <li>We treat employees as family and provide labor system initiatives that go beyond legal requirements. Our goal is to create a happy, healthy, friendly, and safe workplace, fostering a nurturing and retaining environment that takes care of employees' physical and mental well-being.</li> </ul>	<ul style="list-style-type: none"> <li>Labor system initiatives that exceed legal requirements</li> <li>Average employee welfare expenses for non-managerial office staff</li> <li>Satisfaction rate for health promotion activities</li> </ul>	<ul style="list-style-type: none"> <li>Achievement rate for employee welfare programs is 90%.</li> </ul>	<ul style="list-style-type: none"> <li>Average monthly salary adjustment for office staff reached 4.1%.</li> <li>Satisfaction rate for health promotion activities reached 90%.</li> <li>Achievement rate for employee welfare programs reached 90%.</li> </ul>	<ul style="list-style-type: none"> <li>Achievement rate for employee welfare programs is 90%.</li> <li>Attendance rate for health check-ups among office staff is 80%.</li> <li>Employee service satisfaction rate is 90%.</li> </ul>
 Human Rights Protection	<ul style="list-style-type: none"> <li>We adhere to international human rights conventions and practice a policy of diverse employment, empowering women and hiring employees with disabilities.</li> </ul>	<ul style="list-style-type: none"> <li>Compliance with legal requirements for diverse employment.</li> </ul>	<ul style="list-style-type: none"> <li>Completion rate for human rights policy advocacy courses is 100%.</li> </ul>	<ul style="list-style-type: none"> <li>Diverse employment with female employees accounted for 65% of the total workforce, including both office and field staff, whereas female supervisors accounted for 55% of the total workforce.</li> <li>Completion rate for human rights policy advocacy courses reached 100%.</li> </ul>	<ul style="list-style-type: none"> <li>Plan and develop human rights policies.</li> </ul>




1.1 Sustainable Development Strategy

1.2 Stakeholder Engagement and Material Topics Analysis

Component of ESG

Social



Topic	Strategy	Key Performance Indicator (KPI)	Goals for 2022	Achievements in 2022	Goals for 2023
 Fair Treatment of Customers	<ul style="list-style-type: none"> <li>Developing the "Fair Treatment of Customer Policy and Strategy" in accordance with the "Principle for Financial Service Industries to Treat Clients Fairly". This includes implementing regulatory compliance, establishing dedicated organizational units, conducting regular self-assessments, and enhancing complaint protection. These strategies ensure that the Company treats customers fairly and reasonably throughout the entire process, including product and service design, pricing, advertising, sales, contract fulfillment, policy servicing, and complaint handling.</li> </ul>	<ul style="list-style-type: none"> <li>Implementing the principle of fair treatment of customers</li> <li>Implementing inclusive finance</li> <li>Customer satisfaction</li> <li>Policy persistency rate</li> </ul>	<ul style="list-style-type: none"> <li>Rank in the top 80% in the assessment of fair treatment of customers.</li> <li>Rank in the top 80% among the peer group for policyholder complaint rate and resolution rate, with an average case processing time of within 30 days.</li> </ul>	<ul style="list-style-type: none"> <li>Ranked in the top 50% in the assessment of fair treatment of customers.</li> <li>Micro Insurance had 7,484 policyholders in 2022, a 58% increase compared to 2021.</li> <li>Accumulated effective premium for small-sum endowment insurance reached NT\$ 131.93 million, showing a growth of 25% compared to 2021.</li> <li>The number of insurance policies issued for individuals with disabilities reached 12,374, an increase of 8% compared to 2021.</li> <li>Customer satisfaction rate for the 0800 hotline reached 98.6%.</li> <li>13-month policy persistency rate reached 95.3%.</li> <li>Ranked in the top 80% among the peer group for policyholder complaint rate and resolution rate in 2022, with an average case processing time of 20 days (better than legal requirements).</li> <li>Provided online insurance services through the "FundRich Platform" for protection-oriented products.</li> </ul>	<ul style="list-style-type: none"> <li>Rank in the top 50% in the assessment of fair treatment of customers.</li> <li>13-month policy persistency rate is 95%.</li> <li>Establish inclusive quantitative standards for products.</li> <li>Microinsurance has 8,000 policyholders.</li> <li>Rank in the top 80% among the peer group for complaint rate and resolution rate, with an average case processing time of within 30 days.</li> </ul>
 Digital Innovation	<ul style="list-style-type: none"> <li>We continuously leverage financial technology to enhance operational efficiency, drive business growth, and improve customer satisfaction. We are committed to providing comprehensive services that better meet customer needs.</li> </ul>	<ul style="list-style-type: none"> <li>Promoting digitalization as an annual initiative.</li> </ul>	<ul style="list-style-type: none"> <li>Develop electronic policies.</li> <li>Plan and implement mobile policy servicing and mobile claims.</li> </ul>	<ul style="list-style-type: none"> <li>Mobile insurance adoption rate increased by 10% compared to 2021.</li> <li>Initiated the development of electronic policies.</li> <li>Planned and implemented mobile policy servicing and mobile claims.</li> </ul>	<ul style="list-style-type: none"> <li>Mobile insurance adoption rate increases by 15% compared to the previous year.</li> <li>Provide mobile claims/investment-oriented mobile insurance services.</li> </ul>
 Public Welfare and Care	<ul style="list-style-type: none"> <li>Taking the SDGs as the main focus of our public welfare contributions, we extend our efforts from individuals and families to society. Through collaboration and resource integration with partner channels, we rally policyholders, employees, and the general public to participate actively, gradually expanding our philanthropic impact.</li> <li>Actively promoting talent development on campuses, we implement risk education at all levels. From urban areas to remote regions, and from university students to elementary school students, we cultivate a multitude of student ambassadors to promote risk awareness and gradually broaden our influence.</li> </ul>	<ul style="list-style-type: none"> <li>Amount of charitable donations</li> <li>Number of corporate volunteer service hours</li> <li>Continuous promotion of caregiver respite services and rural outreach programs</li> <li>Continuous support for campus health and sports activities.</li> <li>Ongoing promotion of insurance education on campuses.</li> </ul>	<ul style="list-style-type: none"> <li>Public welfare investment increases by 12%, with a 15% increase in the number of beneficiaries.</li> <li>Number of volunteers increases by 10%, with a 15% increase in service hours.</li> </ul>	<ul style="list-style-type: none"> <li>Provided scholarships for children of cancer-affected families for 12 consecutive years.</li> <li>A total of NT\$ 23.65 million (a 27% increase) invested in public welfare, with volunteers contributing 3,066 hours (a 59% increase).</li> <li>Collaborated with 7 government agencies, 195 schools, 78 non-profit organizations, and 1 medical institution, benefiting a total of 33,201 individuals (a 16% increase).</li> <li>Provided a total of NT\$ 3.75 million for the Fglife Sports Excellence Scholarship.</li> <li>Organized the "Golden Insurance Awards" for four consecutive years, with participation from over 91 universities, 156 departments, and more than 8,000 students nationwide.</li> </ul>	<ul style="list-style-type: none"> <li>In response to the main focus on sustainable development, formulate the "Fglife Social Co-prosperity Policy".</li> <li>Volunteer service hours increases by 5% compared to the previous year.</li> </ul>



1.1 Sustainable Development Strategy

1.2 Stakeholder Engagement and Material Topics Analysis

Component of ESG

Environment



Topic	Strategy	Key Performance Indicator (KPI)	Goals for 2022	Achievements in 2022	Goals for 2023
Climate Governance	<ul style="list-style-type: none"> <li>In response to environmental changes and international trends, we have identified the risks and opportunities of climate change on business operations following the framework of the Task Force on Climate-related Financial Disclosures (TCFD).</li> </ul>	<ul style="list-style-type: none"> <li>Climate change risk quantification model and study on social risk impacts</li> </ul>	<ul style="list-style-type: none"> <li>Establish appropriate climate-related risk management mechanisms, including governance, strategy, risk management, indicators, and goals.</li> <li>Develop the "Climate Change Risk and ESG Management Guidelines".</li> </ul>	<ul style="list-style-type: none"> <li>Included climate change risk assessment in the ORSA (Own Risk and Solvency Assessment) supervisory report.</li> <li>Appropriate climate-related risk management mechanisms, including governance, strategy, risk management, indicators, and goals have been established.</li> <li>Developed the "Climate Change Risk and ESG Management Guidelines" in March 2022, covering investment and daily operations management aspects.</li> </ul>	<ul style="list-style-type: none"> <li>Greenhouse gas inventory in 2023 will include the scope of carbon emissions in investment and financing activities.</li> </ul>
Net Zero and Carbon Reduction	<ul style="list-style-type: none"> <li>With a mission to cherish the land of Taiwan, we are committed to providing green and low-carbon services, continuously reducing our carbon footprint, and enhancing energy efficiency.</li> </ul>	<ul style="list-style-type: none"> <li>Monitoring operational environmental indicators, including carbon emissions, water consumption, and waste generation</li> </ul>	<ul style="list-style-type: none"> <li>Conduct workplace greenhouse gas inventory.</li> <li>Continuously promote green building in the construction of new buildings.</li> <li>Develop carbon reduction plans and targets.</li> </ul>	<ul style="list-style-type: none"> <li>Completed a full workplace greenhouse gas inventory and obtained greenhouse gas verification statement based on ISO 14064-1:2018, with a workplace coverage rate of 100%.</li> <li>Reduced greenhouse gas emissions by 4.8% compared to the previous year.</li> <li>The Company's Yilan Jiaoxi project obtained the green building certification, adding up to a total of four green buildings.</li> <li>Implemented energy and resource conservation measures, achieving a 15% water reduction and a 15% electricity reduction throughout the workplace in 2022.</li> <li>Continued to promote green service processes, resulting in approximately 8.06 million sheets of paper saved.</li> </ul>	<ul style="list-style-type: none"> <li>Conduct greenhouse gas inventories throughout the entire workplace for three consecutive years, obtaining greenhouse gas verification statement based on ISO 14064-1:2018, with a workplace coverage rate of 100%.</li> <li>Conduct carbon footprint inventories for life insurance services and obtained carbon footprint verification statement based on ISO 14067.</li> <li>Establish an internal carbon reduction governance framework, actively reducing operational carbon emissions, implementing environmental management practices, expanding influence, and formulating investment and financing decarbonization strategies.</li> </ul>
Sustainable Supply Chain	<ul style="list-style-type: none"> <li>We integrate supplier guidelines with green procurement, collaborate with suppliers to establish a green supply chain and strive for environmental sustainability.</li> <li>We Nurture local industry development by giving priority to selecting local suppliers for business premises.</li> </ul>	<ul style="list-style-type: none"> <li>Percentage of green procurement</li> <li>Percentage of local suppliers</li> </ul>	<ul style="list-style-type: none"> <li>Green procurement amount increases by 10%.</li> <li>Over 90% of the procurement amount is sourced from local suppliers.</li> <li>100% of new suppliers sign the Corporate Social Responsibility (CSR) Commitment.</li> </ul>	<ul style="list-style-type: none"> <li>16 suppliers underwent sustainability and social responsibility audits, and the on-site audit results showed 100% compliance with Fglife's supplier social responsibility requirements.</li> <li>100% of new suppliers signed the Corporate Social Responsibility (CSR) Commitment.</li> <li>Supplier assessments were conducted online, reducing paper consumption.</li> <li>The total amount of green procurement reached NT\$ 24.81 million, an 80% growth compared to 2021.</li> <li>Local suppliers accounted for 100% of the total suppliers, with a total procurement amount of NT\$ 360 million, representing 100% of the overall procurement expenditure.</li> </ul>	<ul style="list-style-type: none"> <li>Signing of the "Corporate Social Responsibility Commitment" by existing and new suppliers reach 100%.</li> <li>Green procurement amount accounts for 20% of the total procurement expenditure.</li> </ul>
Ecological Environment	<ul style="list-style-type: none"> <li>By integrating internal and external resources, we invest in promoting environmental awareness and environmental restoration actions, aiming to create a sustainable ecological chain with a virtuous cycle.</li> </ul>	<ul style="list-style-type: none"> <li>Increase rate of the coverage area of wildlife habitats.</li> <li>Increase rate of ecological restoration sites.</li> </ul>	<ul style="list-style-type: none"> <li>Continuously implement the "Owl Conservation Programme", expanding restoration sites.</li> </ul>	<ul style="list-style-type: none"> <li>The "Owl Conservation Programme" installed raptor perches in six pesticide-free fields, promoting the improvement of pesticide use in an area exceeding 6.74 hectares.</li> <li>The "Marine Coral Restoration Project" planted 200 coral seedlings with the participation of 30 corporate volunteers, sharing marine ecological conservation knowledge with 200 children.</li> <li>Sponsored NT\$ 2.66 million for the adoption of the Zhonghe Left Bank area, creating a local green environment.</li> </ul>	<ul style="list-style-type: none"> <li>Expand the ecological site to the sustainable forest base in Checheng, Pingtung, with a total ecological restoration area of 12.64 hectares, equivalent to a quarter of Da'an Park.</li> <li>Conduct beach cleanup campaign.</li> </ul>

Note:

- The Company has implemented ISO 22301:2019 Business Continuity Management System (BCMS) in 2022 and obtained the certificate of ISO 22301 in May 2023.
- In early 2022, as the pandemic situation stabilized, various epidemic prevention measures were gradually relaxed. This led to a higher-than-expected personnel turnover and mobility. In 2023, the Company will continue to focus on personnel development and career advancement while reducing turnover factors through exit interviews.

SDGs



▶ 2.1 Corporate Governance	022	▶ 2.4 Risk Management	032
▶ 2.2 Responsible Investment	026	▶ 2.5 Information Security	035
▶ 2.3 Integrity Management	029		

## 2 Team Empowerment + Sustainable Governance

Fglife adheres to the principle of integrity in its business operations and has established a comprehensive corporate governance system. It places importance on capital adequacy, asset quality, management capability, profitability, asset liquidity, and risk sensitivity. The Company continues to strengthen the functions of the Board of Directors, enhance leadership and management of the executive team, improve information transparency, and fulfill corporate social

responsibility. Although Fglife is not yet subject to corporate governance evaluation as a listed company, as a publicly listed company on the emerging stock market, it actively refers to relevant measures to conduct self-evaluation. It establishes robust risk management and stringent information security protection mechanisms based on the Financial Supervisory Commission's Corporate Governance 3.0 – Sustainable Development Roadmap to deepen corporate sustainable governance.



Obtained **ISO 22301 Business Continuity Management System (BCMS)** certification through an audit by SGS in May 2023.



Shareholders' meetings adopt electronic voting, **surpassing legal requirements.**



Cash dividends are distributed within 30 days after the ex-dividend date, **exceeding legal requirements.**



All employees (including new hires) have **completed the signing of the "Commitment of Ethical Management and Conduct for Employees", achieving a completion rate of 100%.**



Self-assessments on ethical management are conducted annually and the results are reported to the Board of Directors, achieving a **compliance rate of 100%.**



Established information security consultants and advisors.

7

Established the Security Operation Center (SOC) and obtained the **Mobile Application Security (MAS)** mark for secure mobile applications.



This chapter is relevant to stakeholders

shareholders/investors, government agencies, distribution channels, and media.

## 2.1 Corporate Governance GRI 2-9~2-21、2-26、2-27

### Management Approach

#### Commitment

- Adhere to rigorous standards to practice corporate governance norms and continuously improve corporate governance systems.
- Strengthen management capabilities to safeguard the rights and interests of investors and stakeholders, moving towards sustainable business goals.

#### Policies/Management Systems

- Follow corporate governance procedures and standards, operate with integrity, and adhere to guidelines such as "Corporate Governance 3.0", "Green Finance Action Plan 3.0", "Financial Information Security Action Plan", SASB standards, and TCFD framework.
- Adopt electronic voting for shareholder meetings to enhance their operations and promote shareholder activism.
- Implement effective corporate governance and enhance the functionality of the Board of Directors. Establish performance targets to strengthen Board of Directors operations, taking into account the "Corporate Governance Best Practice Principles for the Insurance Industry" as well as the "Corporate Governance Best Practice Principles for TWSE/TPEX Listed Companies", and formulate the "Guidelines for the Performance Evaluation of Board of Directors and Functional Committees".

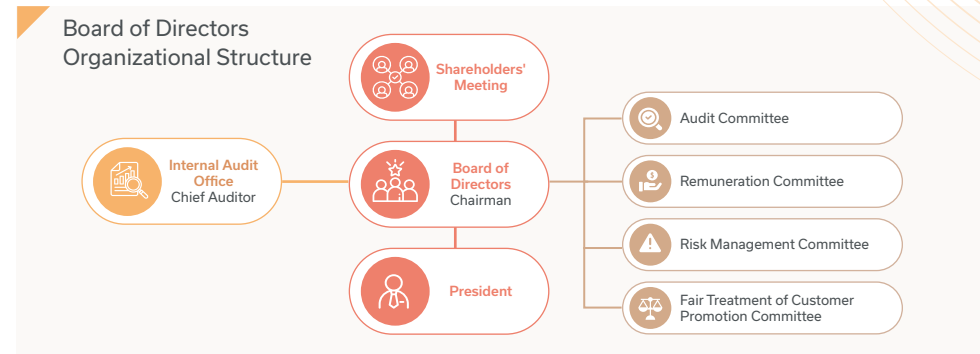
#### Feedback Mechanism

- Set up a Shareholder Service section on the Company's official website and establish a dedicated unit for investor relations as a communication channel with shareholders.
- Use the "Contact Us" page on the official website to provide feedback to the relevant units.

#### Assessment Mechanism

- Conduct annual performance evaluations for the entire Board of Directors, individual directors, and functional committees.
- Conduct self-assessments of corporate governance practices annually.

### Board of Directors Organizational Structure



### Functional Committees

Under the Board of Directors of Fglife, several functional committees are established based on their duties and functions. These include the Audit Committee, Remuneration Committee, Risk Management Committee, and Fair Treatment of Customer Promotion Committee. These committees engage in discussions regarding significant agenda items and issues related to the economy, environment, and society, such as risk management, investment policies, fair treatment of customer policies, and sustainable development. The final decisions on these matters are made by the Board of Directors. The functional committees are composed or participate in directors and independent directors, ensuring effective supervision and strengthening management mechanisms.

### Diversification of the Board of Directors

The highest governing body of Fglife is the Board of Directors, which is convened and chaired by the Chairman of the Company. In 2022, a total of 12 board meetings were held, with a 100% overall attendance rate by the directors. Please refer to the appendix 7 [for the list of directors and their attendance status](#). Fglife has established the "Standard Operating Procedures for Handling Director Requests" to effectively fulfill the functions of the Board of Directors, enhance compliance with laws and regulations, and track matters that require follow-up through the "Board of Directors Follow-up Management Form." The progress of these matters is reported to the Board of Directors.

In 2022, the Board of Directors of Fglife consisted of seven directors (excluding representatives of disadvantaged social groups), including three independent directors and four directors, all of whom were male. The age range of the directors was between 45 and 65 years old. The percentage of independent directors was as high as 43%. The independent directors of Fglife are selected through a candidate nomination system and elected by shareholders' voting. They all meet the professional qualifications, independence criteria, and part-time restrictions stipulated in the "Regulations Governing Appointment of Independent Directors and Compliance Matters for Public Companies".

Fglife is committed to constructing a robust governance framework and continuously strengthening the functions of the Board of Directors. In July 2022, the Company revised the "Corporate Governance Principles", which were subsequently approved by the Board of Directors. The guidelines outline the following principles that should be followed: compliance with laws and regulations and the establishment of sound internal management, protection

of shareholders' rights and interests, strengthening the functions of the Board of Directors, fulfilling the role of the Audit Committee, safeguarding policyholders' rights and respecting the rights of stakeholders, maintaining solvency and enhancing information transparency

Please refer to the official website [for detailed information](#)

To promote the sound development of the Board of Directors' composition and structure, the Board is composed of directors with diverse cultural backgrounds and expertise in various fields. They possess rich experience in the insurance, securities, asset management, actuarial, legal, financial, investment, and risk management industries. All directors have obtained directors' liability insurance coverage in accordance with the "Corporate Governance Best Practice Principles for the Insurance Industry".

The composition of the Board of Directors is as follows:

## Directors and Supervisors



Title	Representative	Gender	Corporate Director	Age	Date of Appointment	Background /Experience			Expertise				
						Insurance	Securities	Asset Management	Mathematics /Actuary	Law	Finance	Investment	Risk Management
Director	Chia-Ren Meng	Male	Farglory International Investment Co., Ltd.	62	2021/8/5-2024/8/4	✓			✓		✓	✓	✓
Director	Hsueh-Hsin Chao	Male	Farglory International Investment Co., Ltd.	59	2021/8/5-2024/8/4	✓			✓		✓	✓	✓
Director	Li-Chiang Lin	Male	Far East Land Development Co., Ltd.	50	2021/8/5-2024/8/4	✓	✓	✓			✓	✓	✓
Director	Chih-Chien Lu	Male	-	65	2021/8/5-2024/8/4	✓					✓	✓	✓
Independent Director	Cheng-Che Tsai	Male	-	51	2021/8/5-2024/8/4		✓	✓			✓	✓	✓
Independent Director	Chi-Chou Yeh	Male	-	52	2021/8/5-2024/8/4					✓			
Independent Director	Hung-Lin Chen	Male	-	48	2021/8/5-2024/8/4		✓	✓			✓	✓	✓

## Enhancement of the Competencies of the Board of Directors

In 2022, the average training hours per director were 12 hours, exceeding the legal requirement of 6 hours. The Company arranges periodic training courses for all directors, focusing on areas such as governance, responsibility management, economic, environmental, and social issues. These courses include the "Special Lecture on Corporate Governance for Directors and Supervisors, including Independent Directors and Governance Officers - Enhancing the Competencies of the Board of Directors" and the "Special Lecture on Corporate Governance for Directors and Supervisors, including Independent Directors and Governance Officers - Convergence of IFRS 17: Financial Performance Measurement Rules Changes and their Impact on the Operations of Insurance Companies", organized by the Taiwan Insurance Institute. Additionally, all directors have completed anti-corruption and anti-money laundering related courses, achieving a completion rate of 100%.

## Avoidance of Conflicts of Interest

Fglife has established the "Corporate Governance Principles", which clearly define the fiduciary duty and responsibility of directors. All directors adhere to the "Code of Ethics" of Fglife and maintain a high level of self-discipline. The Company has formulated the "Regulations Governing Procedure for Board of Directors Meetings of Public Companies" and the "Rules and Procedures of Board Meetings", which stipulate that directors with conflicts of interest or personal interests related to agenda items shall not participate in discussions or voting. They should recuse themselves and shall not exercise voting rights on behalf of other directors. If directors also serves as executives, they are prohibited from disclosing information obtained in their official capacity or engaging in trading activities related to the Company's investments.

Please refer to the official website for detailed information 

## Performance Evaluation of the Board of Directors

Fglife follows the "Corporate Governance Best Practice Principles for the Insurance Industry" and the "Corporate Governance Best Practice Principles for TWSE/TPEx Listed Companies" to formulate the "Guidelines for the Performance Evaluation of Board of Directors and Functional Committees". Annually, a comprehensive assessment is conducted to evaluate the performance of the Board of Directors, individual directors, and functional committees. This evaluation process utilizes internal questionnaires, including self-assessment and peer assessment among directors.

The evaluation results of the Board of Directors, individual directors, and functional committees for the year 2022 were submitted to the Board of Directors in March 2023. The average score for the performance evaluation of the Board of Directors in 2022 was 4.95 (with a peer assessment average score of 4.99), which is rated as "Excellent". The average self-assessment score for individual directors was 4.97, also rated as "Excellent". The functional committees received an average performance evaluation score of 4.99, indicating a well-functioning overall operation.

## Remuneration System of the Board of Directors

According to the Company's articles of incorporation, the remuneration for directors (including independent directors) is authorized by the Board of Directors, taking into consideration the usual level of remuneration in the industry. The remuneration for directors (including independent directors) is determined based on factors such as their level of involvement in the Company's operations, responsibilities and time commitment, contribution value, and industry standards. The remuneration amount is approved by the Board of Directors and the details can be found in [Fglife's 2022 Annual Report\(P20-P22\)](#) and disclosed on the Company's official website.

## Managerial Remuneration and Performance

According to the Company's "Guidelines for the Handling of Managerial Performance Evaluation and Remuneration Standards", reasonable remuneration is established in conjunction with corporate governance and business development. By assessing managerial performance, improving operational efficiency, and strengthening responsible management, it serves as a reference for salary and compensation, promotion incentives, and professional development.

1

The managerial remuneration standards are established in consideration of the Company's performance targets set by the Board of Directors, taking into account specific risk factors and aligned with the Company's long-term overall profitability.

2

The remuneration system for managers is designed to discourage behaviors that exceed the Company's risk appetite solely for the pursuit of monetary rewards. Regular reviews of the managerial remuneration (including incentive) system and performance are conducted to ensure compliance with the Company's risk appetite.

3

Evaluation of the individual contributions of managers to the Company's profitability is based on an analysis of the overall condition of the life insurance industry and the Company's operational performance.

4

The severance package for managers is determined based on the performance achieved.

## Remuneration paid to directors and independent directors in 2022

		Director Remuneration				Appoint Employees to Receive Relevant Remuneration					Unit: NT\$ 1,000
Title	Name	Salary	Director Compensation	Total	Percentage to Net Profit after Tax	Salary, Bonus, and Special	Retirement and Pension	Employee Compensation	Total	Percentage to Net Profit after Tax	
Chairman	Representative of Farglory International Investment Co., Ltd. : <b>Chia-Ren Meng</b>										
Director	Representative of Farglory International Investment Co., Ltd. : <b>Hsueh-Hsin Chao</b>	480	12,800	13,280	0.22%	31,435	151	467	45,333	0.75%	
Director	Representative of Far East Land Development Co., Ltd. : <b>Li-Chiang Lin</b>										
Director	<b>Chih-Chien Lu</b>										
Independent Director	<b>Hung-Lin Chen</b>										
Independent Director	<b>Cheng-Che Tsai</b>	4,620	-	4,620	0.08%	-	-	-	4,620	0.08%	
Independent Director	<b>Chi-Chou Yeh</b>										

Note:

- In 2022, the ratio of the highest individual annual total compensation in the Company to the median annual total compensation of other employees (excluding the highest individual) was 21:1.
- In 2022, the ratio of the percentage increase in the highest individual annual total compensation in the Company to the median percentage increase in the average annual total compensation of other employees (excluding the highest individual) was 2.5:1.





## ESG-related Measures Reviewed and Approved by the Board of Directors in 2022

1. Revised the Risk Management Policy, Internal Control Systems, Procedures for Handling Investments in Public and Social Welfare Projects, Investment Policy Operation Procedures, Procedures for Handling Whistleblowing Cases, Guidelines for the Collection, Processing, and Utilization of Personal Data, Accounting Systems, Guidelines for Donation Processing, Code of Ethics, Fair Treatment of Customer Policy and Strategy.
2. Reports on the implementation of the fair treatment of customers fairly, reports on anti-money laundering and counter-terrorism financing activities, organization-wide risk assessment reports on, compliance with laws and regulations plans and implementation status, overall execution of information security.

## Linking Remuneration to ESG Performance

Relevant ESG objectives are incorporated into the annual Key Performance Indicators (KPIs) of each unit (department, office or division). The achievement of these KPIs will serve as a significant basis for the annual performance evaluations of managers and employees. Through a top-down performance management mechanism, consensus among all colleagues regarding the Company's ESG strategy blueprint is established, thereby guiding colleagues to integrate ESG practices into their daily work. The assessment results further impact year-end bonuses and promotion evaluations, aligning them with the long-term interests of the Company.

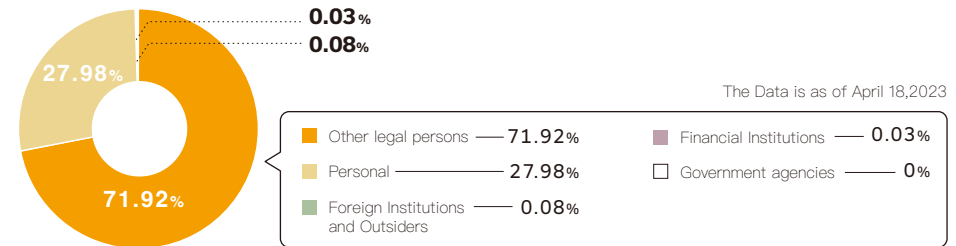
## Protecting Shareholder Rights and Fostering Diverse Communication

### Promoting Shareholder Activism

Protecting shareholder rights is the primary principle in establishing sound corporate governance mechanisms, and Fglife actively encourages shareholder participation in corporate governance, with the utmost goal of safeguarding shareholder interests and treating all shareholders fairly. In accordance with the Financial Supervisory Commission's Corporate Governance 3.0 - Sustainable Development Roadmap, starting from 2023, listed companies on the emerging stock market are required to adopt electronic voting for shareholders' meetings. The Company has already adopted electronic voting since 2022, strengthening operations and promoting shareholder activism.

### Shareholder Structure Chart

#### Fglife Shareholder Structure



## Investor Communication and Information Disclosure

To safeguard shareholders' right to information, Fglife ensures comprehensive dissemination of Company information externally. We have established a robust and diverse communication channels, including information disclosure on the Market Observation Post System and the Company's official website. We regularly disclose financial performance, business updates, and material information. Our website features a "Contact for Investor Relations" and a "Contact for Shareholder Service" to facilitate communication with shareholders. We utilize spokesperson system, dedicated unit for public relations, investor services, and various reports such as the annual report, sustainability report, and stewardship report as channels for communication with shareholders, employees, stakeholders, and directors. For more information, please refer to the ["Shareholder Service" section on our official website](#)

## Communication and Response to Critical Major Events

The Company's inside material information is handled and disclosed in accordance with relevant laws, regulations, directives from the Taiwan Stock Exchange or the Taipei Exchange, and the Company's "Inside Material Information Handling Procedures". The designated unit is responsible for issuing material information after receiving approval from the President, as indicated in the "Material Information Evaluation Checklist" and the "Material Information Publish Application". This includes announcements such as financial reports, dividend distributions, and appointments or dismissals of accounting officer, which are reported to the Board of Directors based on the "Regulations Governing Procedure for Board of Directors Meetings of Public Companies", the Company's "Rules and Procedures of Board Meetings", and the delegated decision-making authority. In 2022, a total of 16 material information disclosures were made, including financial reports, investment announcements, regulatory fines, and matters related to shareholders' meetings.

## 2.2 Responsible Investment GRI 2-23、2-24

### Management Approach

#### Commitment

- ▶ In accordance with the "Investment Policy Operation Procedures", the Company has established the "Responsible Investment Guidelines for Equity Investment" as guidance for integrating ESG into the investment process.
- ▶ The "Guidelines for Fixed Income Responsible Investment" have been formulated to ensure compliance with the investment policy and avoid investing in bond issuers listed on restricted investment exclusion lists. Regular reviews of ESG implementation are conducted.

#### Assessment Mechanism

- ▶ An "Institutional Investor Stewardship Report" is issued annually, and the Company participates in the stock exchange's stewardship assessment.

As a financial insurance company, Fglife has long-term and significant commitments to policyholders and beneficiaries. When executing capital deployment, the Company considers the appropriateness of asset allocation. As investment funds come from policyholders, the Company recognizes its role as an institutional investor in the investment chain. The utilization of insurance funds and investment direction have a profound and far-reaching impact on invested companies and industries. The Company aims to protect the rights and interests of customers and beneficiaries and directs investment funds towards companies and industries that have a positive impact on the environmental, society, and corporate governance (ESG).

### Responsible Investment Policy

Asset categories covered by responsible investment	Responsible investment management action plan
Listed equities	Based on the attributes of investment targets and the feasibility of practical operations, the specific ESG assessment methods are explicitly defined in the responsible investment guidelines.
Fixed income	
Private equity	
Infrastructure	
Derivatives and alternative investments	Contracts include provisions for green building facilities, and when appointing consultants or awarding construction contracts for new projects, priority consideration is given to vendors with excellent corporate social responsibility performance.
Facility assets	

Fglife references the United Nations' "Principles for Responsible Investment (PRI)" to strengthen responsible investment. It requires investee companies to implement measures against money laundering and counter-terrorism financing, fulfill environmental protection responsibilities, demonstrate corporate integrity and social responsibility, and incorporate ESG considerations into investment decision-making.

### Sustainable Investment Mechanism

The Company continues to strengthen and integrate various ESG action plans, establishing a responsible investment mechanism. Through ESG assessment mechanisms and thematic investments, the goal is to promote and enhance the performance of investment targets in sustainable development.

## Assessment of Sustainable Investment Targets

### 1 Risk Identification



#### Selection of Targets

- Prioritize targets with ESG concepts. The ESG indicators are divided into environmental, social, and corporate governance aspects. Regular tracking of companies with poor ESG performance is conducted, serving as a reference for the Securities Investment Department in assessing the ESG performance of investment targets.



#### Exclusion of Targets

- The addition of investments in industries such as arms, pornography, gambling, fur trading, and logging is prohibited for bond issuers.
- Countries with significant deficiencies in human rights, anti-money laundering, and counter-terrorism financing are listed in a negative list, and investments in securities issued by those countries are prohibited.



#### Regular Review

- Regular review the issuers of securities held by the Company, the list of negative countries and companies, as well as the ESG performance of the groups to which the fund issuers and ETFs belong.

### 2 Opportunity Assessment



During investment analysis, in addition to financial analysis, ESG investment risk indicators (economic, environmental, and social (including human rights) dimensions,) are included in the evaluation and documented in the investment analysis report. Throughout the investment process, understanding whether the investment target has allocated relevant resources and confirming the Company's efforts to mitigate the negative impacts of climate change is crucial. In the long term, investments in climate change preparedness yield more stable returns compared to those that have not allocated resources in this area. Fglife continues to invest in "green investments" that guide funds towards areas that have a positive impact and contribute to climate change. This aligns with the United Nations Sustainable Development Goals (SDGs), specifically SDG 7: Affordable and Clean Energy.

### 3 Post-investment Tracking and Management

After selecting investment targets, regular monitoring is conducted on the operational performance, financial condition, changes in the Board of Directors and supervisors, major shareholders' holdings, and relevant news of the invested companies. As shareholders, regular or ad-hoc communication with the invested companies regarding their operations and finances is established, and active participation in shareholder meetings and investor conferences is encouraged. If necessary, directors and supervisors may be assigned to the invested companies, and professionals with relevant expertise are appointed according to internal procedures.

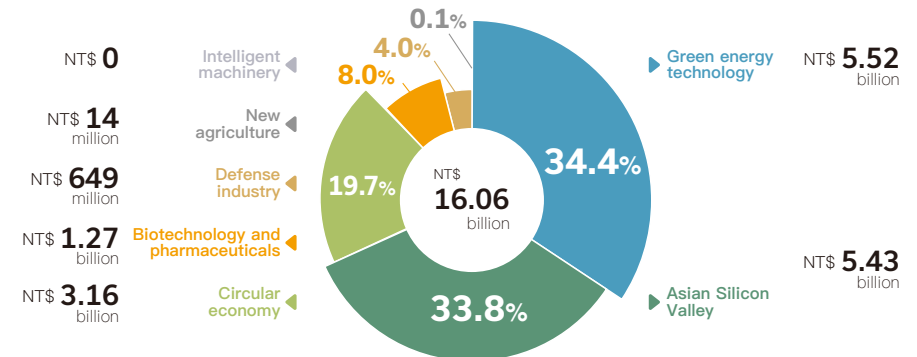
## Sustainability-themed Investments

In 2022, the investment portfolio held by the Company did not experience any violations of the ESG-related risk mechanisms established internally. The amount invested in sustainability-themed investments in 2022 was approximately NT\$ 1.746 billion, showing a growth of 21.3% compared to 2021. This demonstrates the Company's effective implementation of responsible investment strategies. The details for various thematic investments are as follows:

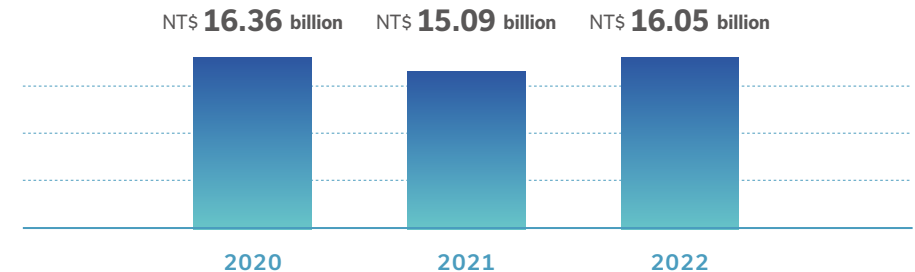
### 1. Industries Qualified for the "Five Plus Two Industry Innovation Plan"

Fglife responds to the government's encouragement to invest life insurance funds in the key industries qualified the "Five Plus Two Industry Innovation Plan", aiming to practice sustainable investment. The Company actively seeks investment opportunities that align with the United Nations Sustainable Development Goals (SDGs). In 2022, the direct and indirect investments in the industries of the "Five Plus Two Industry Innovation Plan" (green energy technology, Asian Silicon Valley, biotechnology and pharmaceuticals, defense industry, intelligent machinery, new agriculture, circular economy) amounted to NT\$ 16.06 billion, representing a 7% growth compared to 2021.

#### Investment Amount and Proportion



#### Investment amount in the past three years



## 2. Investment in the Green Energy Industry

Fglife has been continuously investing in ESG-related industries such as low-carbon green energy, water resources, and renewable energy (solar energy). Starting from 2017, the Company began researching investment opportunities in green energy projects. In January 2019, it started actual investments in solar power plant development and operation. During this period, Fglife diversified its participation in various types of projects, including rooftop solar panels, ground-mounted solar panels, sports stadium solar panels, and offshore wind farms, in line with government regulations and policy incentives. Currently, the Company has actively participated in the establishment of 504 MW of photovoltaic facilities. Based on the latest electricity carbon emission factor of 0509 announced by the Bureau of Energy in 2021, the estimated electricity generation in the first year is equivalent to planting 30,000,000 trees, providing afforestation benefits of 34,683.24 hectares. In terms of carbon reduction, it is approximately equivalent to the carbon absorption of 883 Da'an Parks for an entire year. The generated electricity can supply approximately 192,519 households with electricity. **As of 2022, the accumulated investment in solar energy projects and Cathay Sustainable Private Equity Fund amounted to NT\$ 1.746 billion, representing a growth of 21.3% compared to NT\$ 1.439 billion in 2021.**

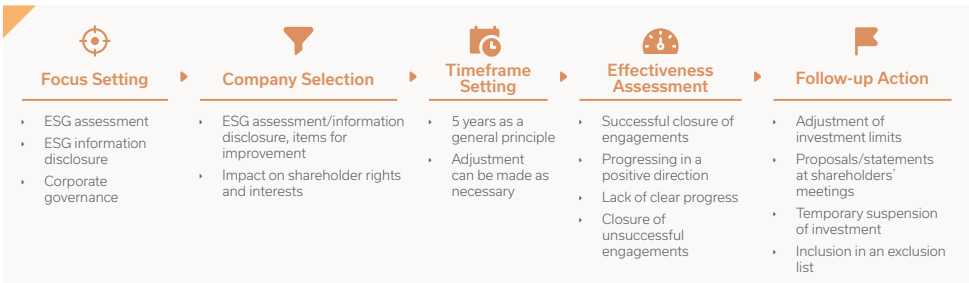
## Institutional Investor Stewardship

The Company signed the "Institutional Investor Stewardship Principles" in 2018 to implement sustainable operations and institutional investor stewardship, thereby enhancing the interests of various stakeholders. All investment units are required to incorporate responsible investment and stewardship policies into their daily work and establish dedicated management mechanisms based on product characteristics. The results of responsible investment implementation are disclosed to the public. Actual practices include manpower and resource allocation in both domestic and international fixed income, equity investments, and lending. ESG principles are integrated into pre-investment analysis and post-investment review processes. The Equity Investment Department exercises shareholder activism and engages with the issuing companies of investment targets. Additionally, each investment unit has appointed a total of four ESG personnel who are responsible for coordinating ESG-related matters and assigning personnel to participate in various ESG projects. Efforts are continuously made to strengthen and implement responsible investment principles.

Invested Resources	Categories of Asset Covered by Responsible Investment
Human Resources	Planning of stewardship mechanisms, execution of investments in securities and reinvestment, monitoring of ESG information and risks of invested companies, engagement with invested companies, etc.; involved approximately <b>976</b> individuals and resulted in the production of <b>99</b> related analysis reports
ESG Education and Training	Organized education and training on ESG-related issues, accumulating approximately <b>63</b> hours of training

In terms of stewardship actions, we engage and interact with the senior management, investor relations, and sustainability teams of invested companies through various means such as face-to-face meetings, conference calls, and email correspondence. We adopt a positive and gradual approach to dialogue and engagement.

## Engagement Process

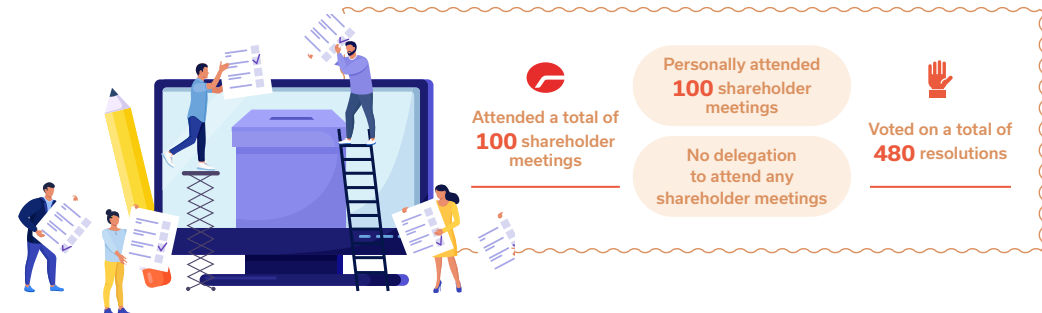


In addition, the Company carefully evaluates each proposal in accordance with insurance regulations before exercising voting rights. The process of exercising shareholder rights requires approval from authorized personnel, with electronic voting being the primary method. Attendance in person or through delegation is used as a supplement. The exercise of voting rights for each invested company is recorded and reported to the Board of Directors.

## Voting Process



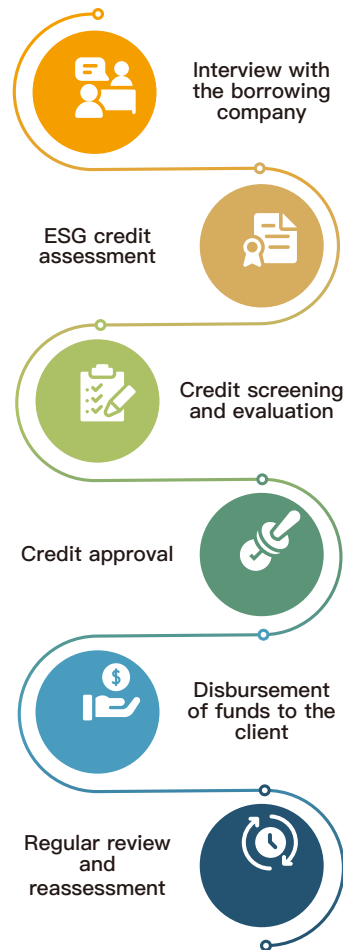
In 2022, we attended a total of 100 domestic and foreign shareholder meetings, with a total of 480 resolutions being voted upon. These resolutions were carefully evaluated by the Company. There were no unsuccessful engagements or ineffective communications that required expressing demands directly through speaking at shareholder meetings. All meetings were participated in through electronic voting, with no appointment of representatives or delegation. There are no records of speaking at shareholder meetings.



## ESG Financing and Lending

Fglife has established responsible credit principles in 2021. When reviewing project financing applications, the Company considers whether the borrower fulfills environmental protection, business integrity, and social responsibility. This policy and procedure are communicated to all relevant personnel involved in credit approval. The evaluation criteria include responsible credit-related terms such as environmental protection, business integrity, and social responsibility. In the future, the Company plans to include sustainability reports as reference documents for loan applications. For corporate credit applications, each case will be reviewed for any significant penalties related to environmental pollution, violations of labor rights regulations, or negative issues regarding business integrity. These factors will be considered in the ESG credit assessment process. In 2022, financing was provided to ESG-compliant companies with a total amount of NT\$ 3.252 billion, with an evaluation ratio of 100%.

### Responsible financing process



## 2.3 Integrity Management

GRI 2-23~2-25、2-27、205-2、205-3

### Management Approach

#### Commitment

- Establish a comprehensive framework to prevent money laundering and combat terrorist financing, aiming to prevent occurrences of money laundering and terrorist financing.
- Emphasize integrity management, implement corporate governance practices, and continuously make improvement to create a culture of high-quality integrity management and regulatory compliance.

#### Policies/Management Systems

- Develop "Anti-Money Laundering and Counter-Terrorist Financing Risk Assessment and Handling Procedures", "Policies for Managing Anti-Money Laundering and Counter-Terrorist Financing Risks" and "Guidelines for Conducting Checks Against Money Laundering and Terrorist Financing Lists". Engage professional consultants to review internal controls and risk management, actively implementing measures to prevent money laundering and combat terrorist financing in line with international standards.
- Place a strong emphasis on integrity management, establish the "Code of Ethics", the "Code of Integrity Business Operation" and "Guidelines for Integrity Business Practices and Procedures". Ensure that directors, managers, and all employees adhere to ethical standards. Additionally, establish a core culture and values of fair treatment of customers through the "Fair Treatment of Customer Policy and Strategy" implemented from top to bottom.

#### Feedback Mechanism

- Establish the "Procedures for Handling Whistleblowing Cases" and provide accessible channels for reporting complaints, including a dedicated hotline, email, and written reports, to establish a robust reporting system and related management measures.

#### Assessment Mechanism

- Engage professional consultants to review internal controls and risk management to ensure that mechanisms for preventing money laundering and combating terrorist financing comply with international standards. Regularly monitor Key Risk Indicators (KRI), including reporting of large transactions and suspicious transactions, to ensure the effectiveness of the anti-money laundering system.
- In order to implement the policy of integrity management and proactively prevent unethical behavior, establish sound corporate governance and risk management mechanisms to create a sustainable operating environment. The designated unit of the Company is required to report to the Board of Directors at least once a year on compliance with integrity management. The internal audit unit should include an assessment of compliance with integrity management in its scope and regularly report to the Board of Directors on progress in addressing any deficiencies.



Fglife fully implements its integrity in business policy to promote sound corporate operations. It establishes various regulations, provides reporting channels, and conducts annual education and training for all employees to promote the values of integrity. In 2022, all employees have signed the "Employee Code of Conduct Declaration" with 100% completion of education and training on integrity management.

## Integrity Management System Regulations

- Code of Ethics
- Employee Code of Conduct
- Code of Integrity Business Operation
- Guidelines for Integrity Business Practices and Procedures
- Employee Code of Conduct Declaration

### Categories of trained personnel

Legal compliance Chief	1 person
Legal compliance unit personnel	10 people
Anti-money laundering supervisor	28 people
All employees	5,881 people

Total number of trained individuals **27,582 people**

Total training hours **37,227 hours**

## Compliance with Laws and Regulations

Fglife actively promotes a corporate culture that emphasizes risk management and compliance with laws and regulations. It complies with the "Risk Management Practices Guidelines for Insurance Enterprises", "Regulations Governing Implementation of Internal Control and Audit System of Insurance Enterprises" and other relevant laws and regulations. It has also established the "Compliance with Laws and Regulations System Handling Procedures" to develop a comprehensive compliance system. Through legal consultations, communication channels, enhanced legal awareness and education and training, as well as the implementation of appropriate preventive and corrective measures, Fglife ensures full compliance with laws and regulations.

When dealing with suppliers, we first assess the legality of the business relationship, fully understand the integrity of the other party's operations, and their adherence to corporate social responsibility policies. Contracts explicitly state compliance with integrity management and corporate social responsibility clauses, and we adopt a zero-tolerance approach towards corruption and bribery. In 2022, there were no instances of corruption or violations of integrity in our dealings with suppliers.



## Penalties by Regulatory Authorities in 2022 and Corresponding Improvement Measures

After collecting relevant information on violations by the peer group and receiving disciplinary actions from regulatory authorities, Fglife promptly provides reference and guidance to legal compliance personnel in various departments/offices. This enables internal review of operations and regulations to prevent the possibility of similar violations. Simultaneously, this information is disseminated to all employees through electronic newsletters, ensuring compliance with the latest legal regulations in various aspects such as solicitation, products, after-sales services, and employee rights protection. From 2020 to 2022, there were a total of 5 disciplinary cases, resulting in penalties amounting to NT\$ 10.7 million.

Item	Explanation	Improvement measures
Relating to Insurance Act and Personal Data Protection Act: [A fine of NT\$ 1.2 million]	<ol style="list-style-type: none"> <li>In the process of authorizing domestic and foreign stock trading transactions, there was a failure to update the list of authorized traders for foreign stocks when authorized personnel left the Company.</li> <li>The review of trading limits for counterparties involved in foreign exchange derivative financial product transactions was not reported to the Risk Management Committee for approval. The regular assessment of stock investment asset pools failed to evaluate inventory targets that did not meet the screening criteria according to internal regulations.</li> </ol>	<ol style="list-style-type: none"> <li>The "Trader Management" operation process has been added to ensure compliance with regulations.</li> <li>The "Review of Counterparty Limits for Derivative Financial Product Transactions for 2021" has been submitted for approval to the Risk Management Committee. The annual assessment process for asset pools has been modified and implemented, including the annual evaluation operation.</li> </ol>
	There have been instances where managers have exceeded the Company's internal control system in terms of conducting education and training courses for sales agents or organizing competition activities at various branches.	As per the requirements of the regulatory authorities, the Company will no longer conduct fee-based training or competition rewards for sales agents under the Company's name. Relevant mechanisms will be optimized, and adjustments and controls will be implemented based on the attendance management operation guidelines.
Items for to be noted when life insurance companies conducts business with interest rate-linked insurance products [Cease sales]	The calculation formula and determination process for the declared interest rate of the "Farglory Life Mei-Man-Mei-Chao-Wang U.S. Dollar Interest Sensitive Whole Life Insurance" product were found to be in violation of relevant provisions of the Insurance Act.	As per the requirements of the regulatory authorities, sales of the aforementioned product were halted.

## Internal Audit System

Fglife's internal audit unit (Internal Audit Office) is under the jurisdiction of the Board of Directors. It is headed by a Chief Auditor who reports on audit activities to the Board of Directors and the Audit Committee every six months. The internal audit unit is staffed with qualified and appropriate dedicated internal auditors who perform their audit duties with an independent and objective mindset. Their role is to assist the Board of Directors and management in examining and evaluating the effectiveness of internal control systems, providing timely improvement recommendations, and ensuring the continuous and effective implementation of internal control systems. The internal audit function also serves as a basis for reviewing and revising internal control systems as needed. In 2022, a general audit was conducted once for the finance, operations, information, and other management units, resulting in 28 general audit reports being issued. Additionally, specific project audits were conducted as required for various units and operations, resulting in 43 project audit reports being issued.

## Establishing a Risk-based Internal Audit System

Fglife plans to apply for the adoption of a risk-based internal audit system from the regulatory authorities in 2023. Through risk assessment methods, the audit focus, scope, methods, procedures, and frequency of audits will be determined based on risk trends and internal risk assessment results. The internal audit function will prioritize and enhance the depth of audits on significant risks, enabling more effective allocation of internal audit resources. This will effectively assist the Company in strengthening its risk identification and assessment capabilities, enhancing self-supervision and management effectiveness, improving internal control and internal audit systems, and ensuring a robust operational framework.

## Anti-Money Laundering

Fglife has established the "Anti-Money Laundering and Counter-Terrorist Financing Processing Procedures", "Anti-Money Laundering and Counter-Terrorist Financing Transaction Monitoring Procedures", "Anti-Money Laundering and Counter-Terrorist Financing Risk Assessment Processing Procedures", "Anti-Money Laundering and Counter-Terrorist Financing Risk Management Policy", and "Guidelines for Screening Against Money Laundering and Counter-Terrorist Financing Lists". It has established a Legal Compliance Office dedicated to anti-money laundering and counter-terrorism financing. Furthermore, it has set up an Anti-Money Laundering and Counter-Terrorist Financing Task Force to plan, establish, and execute operations and systems related to anti-money laundering and counter-terrorism financing.

Professional consultants are also engaged to review internal controls and risk management to meet international standards. In addition, the Risk Management Office also conducts regular monitoring of relevant Key Risk Indicators (KRIs) on a monthly basis, including reporting of large transactions and suspicious transactions, to ensure the effectiveness of the anti-money laundering system. In 2022, risk assessment reports on money laundering and terrorist financing risks were completed for business activities carried out by office/field staff in various departments/offices, and no significant risk incidents occurred. In 2022, office staff underwent anti-money laundering training, including courses on anti-money laundering and counter-terrorism financing, as well as whistleblower reporting systems, with a completion rate of 100%.

## External Promotion

To educate relevant stakeholders such as customers, suppliers, and external parties, the following measures are taken to promote awareness.

- Conducting anti-money laundering awareness and education campaigns for customers
- Setting up an "Anti-Money Laundering" section on the official website
- Posting information, website links, and official correspondence on the Company's official Facebook page to provide anti-money laundering resources for the public
- Displaying physical posters in customer service centers, regional offices, and branch locations
- Frontline staff actively provide explanations and education on anti-money laundering and counter-terrorism financing measures when customers inquire about related topics, ensuring effective communication and promoting awareness
- Requiring 100% completion of anti-money laundering due diligence procedures by suppliers and distribution channels before establishing transactions, and ensuring compliance with relevant legal and regulatory requirements through the signing of contracts

## Whistleblowing System and Whistleblower Protection



In order to establish an ethical and transparent corporate culture, promote sound management practices, and guide employees to maintain high moral standards within the scope of their business, Fglife has established an accessible whistleblowing and complaint channel, creating a whistleblowing system. The responsibility for managing the whistleblowing system lies with the Legal Compliance Office, overseen by the Legal Compliance Chief. The "Procedures for Handling Whistleblowing Cases" have been established, and all matters related to the whistleblowing system are coordinated and implemented by the Legal Compliance Office. In 2022, there was one reported case, and upon investigation, it was found that no violations of the Company's regulations occurred.

### Whistleblowing Channels

#### ☎ Whistleblowing Hotline

02-27586355

#### ✉ Whistleblowing Email

whistleblower@fglife.com.tw

#### 📍 Mailing Address

Legal Compliance Office, Farglory Life Insurance Co., Ltd., 28th Floor, No. 1, Songgao Road, Xinyi District, Taipei City

## 2.4 Risk Management

### Management Approach

#### Commitment

- Regularly review the development, establishment, and effectiveness of the Company's overall risk management mechanism to ensure that all business units comply with risk management regulations.

#### Assessment Mechanism

- Completed the establishment of the business continuity management (BCM) mechanism, including the formulation of the "Business Continuity Management Policy", "Business Continuity Impact Analysis and Risk Assessment Operation Guidelines", "Information Security Business Continuity Management Operation Guidelines", and "Business Continuity Management System Corrective and Preventive Operation Guidelines" to facilitate employees' adherence to the business continuity management system.
- Develop a sound risk management mechanism, including the Own Risk and Solvency Assessment (ORSA), "Risk Management Policy", "Risk Monitoring and Handling Procedures", and the establishment of Key Risk Indicators (KRIs) based on the seven major risks, monitoring them based on their importance and frequency of occurrence.

#### Assessment Mechanism

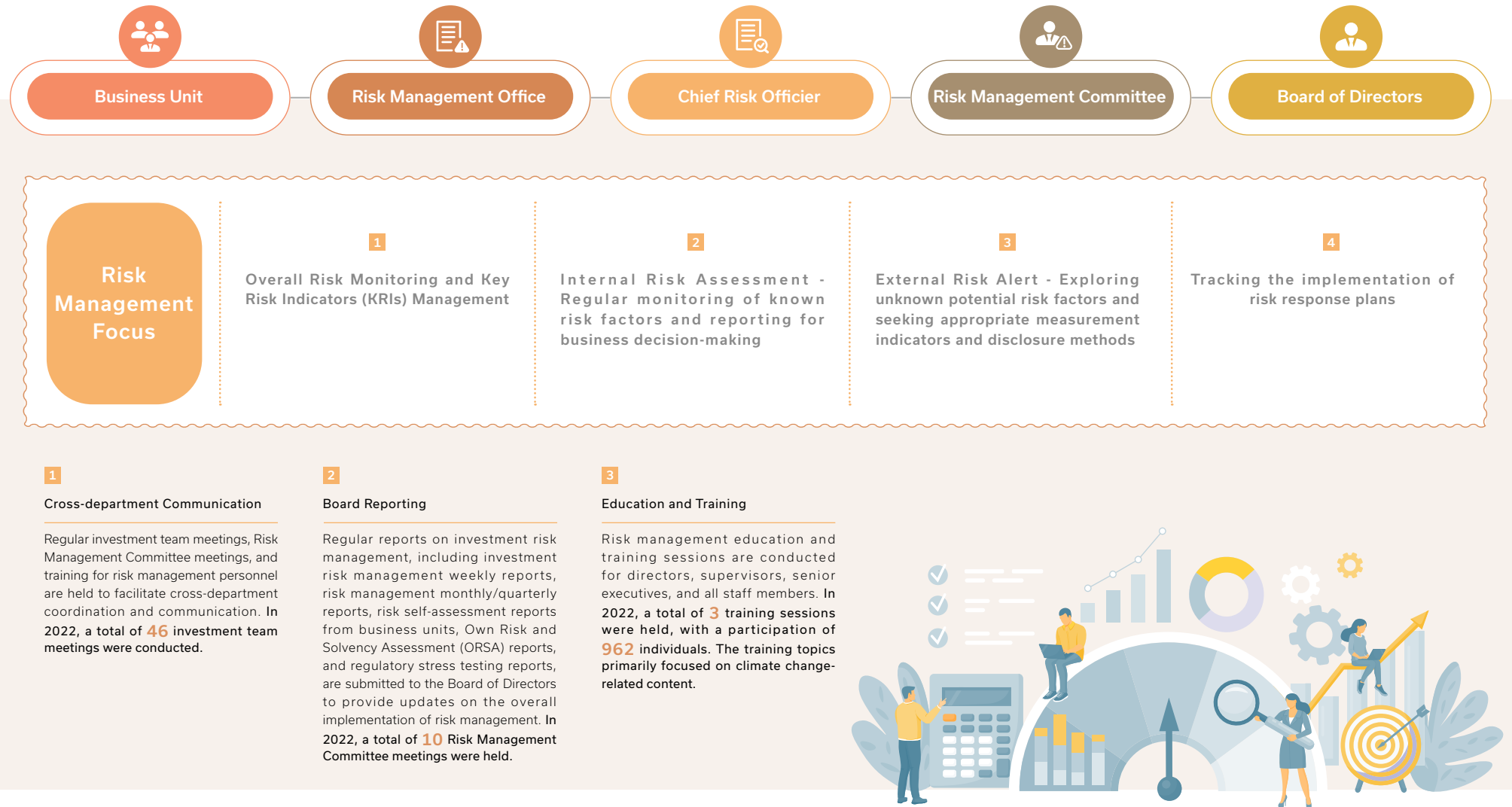
- Submit a report on the Own Risk and Solvency Assessment (ORSA) to the regulatory authorities annually.
- Produce a monthly risk management report, ensuring that the risk appetite assessment scores reach 90 points or above.

To ensure the rights and interests of our policyholders and shareholders, we have established clear risk management strategies and objectives. We have built a robust and efficient risk management framework to address the potential risks associated with our overall operations. We consider both returns and risks in our investments and business activities, and make risk management decisions based on long-term performance. We also maintain a balanced approach between risk and reward, with long-term performance serving as the basis for evaluating compensation.

### Risk Management Policy

The Risk Management Office of Fglife continuously reviews or amend relevant risk control measures to respond to market changes and regulatory revisions. For example, considering the potential significant impact of global warming and climate change on the insurance industry, the regulatory authorities revised the "Guidelines for Enterprise Risk Management of Insurance Industry" in December 2021, adding climate change as the seventh major risk. To comply with the revised Risk Management Practices Guidelines for Insurance Enterprises, the Risk Management Policy was revised in February 2022 to incorporate climate change risk considerations. The risk management scope of the Company covers market, credit, liquidity, operational, insurance, asset-liability matching, climate change, and other risks.

## Risk Management Organization



## Risk Management Mechanism

### 1 Key Risk Indicators

The Company measures and analyzes the quality of business risk through the score of an overall risk assessment, focusing on seven major risk types, including market, credit, liquidity, operational, insurance, asset-liability matching, and climate change. Key risk indicators are designed accordingly. For example, in the case of market risk, there are specific regulations regarding overseas investments in the insurance industry. Therefore, the "Ratio of Overseas Investments to Available Funds" is set as one of the key risk indicators. As of the end of 2022, there were a total of 55 key risk indicators and 73 general risk indicators.

### 2 Risk Management Alert

For each key risk indicator (KRI), control value (green light), warning value (yellow light), and alert value (red light) are established. If a KRI exceeds the control value (green light), the indicator level and status will be immediately reflected and reported to the Board of Directors as well as the Risk Management Committee to facilitate timely disclosure of the relevant risks. General risk indicators are monitored by respective business units and reported to the Risk Management Office on a quarterly basis. According to the monthly risk management reports in 2022, the risk appetite assessment scores reached 90 points or above, and the compliance rate of risk monitoring indicators (proportion of green light indicators for key risk monitoring to the total number of key risk indicators) was consistently above 90%.

### 3 Own Risk and Solvency Assessment (ORSA) Mechanism

The Risk Management Office prepares an Own Risk and Solvency Assessment (ORSA) report as required by the regulatory authorities. The report includes conducting scenario-based stress tests on both the asset and liability sides, evaluating operational performance targets, and understanding the results of solvency under current and future scenarios. According to the 2022 ORSA report, Fglife's solvency assessment results were deemed adequate, with a stable financial profile and no cash flow issues. The Company has received a "twA+" rating from the Taiwan Ratings for seven consecutive years since 2016.

## Business Continuity Management

In recent years, the global outbreak of the COVID-19, coupled with frequent extreme weather events, has prompted Fglife to implement a business continuity management (BCM) plan since 2021. This plan aims to provide stable and reliable insurance services to customers and ensure uninterrupted business operations. It is designed to address situations such as information system disasters, natural disasters, or emergency incidents, and mitigate the impact of disasters. The goal is to restore critical services within the shortest possible time frame, safeguard important business processes, and protect customer interests from major risk events. During the operational period in 2022, the Company did not experience any business interruption events that significantly affected key operations. Similarly, no incidents requiring corrective or preventive actions under the BCM system occurred. To enhance the business continuity management (BCM) mechanism, Fglife's "0800 Customer Consultation Service" and "Claims Service" have obtained verification of compliance with ISO 22301 Business Continuity Management System (BCMS) by SGS Taiwan in May 2023, ensuring the protection of the rights and interests of all customers and stakeholders.

Since 2021, Fglife has developed company-wide business impact analysis (BIA) and risk assessments (RA), and has proposed business continuity management strategies and solutions. The Company also revised the "Business Continuity Management Policy" and related operational guidelines for employees to follow. Furthermore, it has conducted relevant drills for high-risk scenarios to ensure the effectiveness of the formulated business recovery plans. In 2022, Fglife executed several drills including "Remote Office Drill", "Offsite System Backup Drill", "Evacuation Drill", and "Incident Response and Reporting Drill (documents)". These drills covered high-risk scenarios identified through risk assessments. The effectiveness of these drills was confirmed by consulting advisors and third-party certification bodies.

## Business Continuity Management Framework

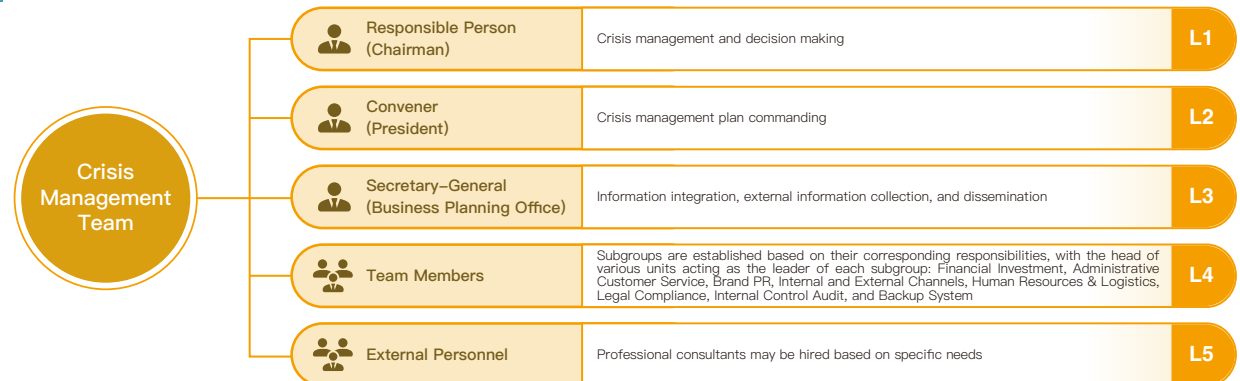
### 1 Business Continuity Management Team

The convener of the Business Continuity Management Team is the President of the Company, and the team members include the heads of the Risk Management Office, Information Management Department, Human Resources & General Affairs Office, and Business Planning Office. Their main responsibility is to promote and maintain the business continuity management system. They regularly hold management review meetings to make decisions on matters related to the business continuity management system and establish a system that can be followed by all employees of the Company.

### 2 Crisis Management Team

In response to major unforeseen events and crisis situations, the Company has established a Crisis Management Team, which has been in operation for several years. Since the implementation of the business continuity management system in 2021, it has facilitated a closer integration of proactive measures for human-induced or natural disasters, as well as the handling and communication processes following a crisis. This ensures that the Company can respond promptly in the event of a disaster and minimize the impact and consequences.

## Crisis Management Team Structure





## Business Impact Analysis and Risk Assessment

Fglife conducts operational impact analysis that covers the business processes of all units. It also establishes a "minimum service level" and a "target recovery time" for each business process. The Company prioritizes business processes that directly affect policyholders' rights and interests (such as claims processing and the 0800 customer service procedure). These critical processes are carefully managed through internal control procedures on a regular basis. In the event of unforeseen circumstances or force majeure, the Company is capable of restoring operations to the minimum service level within 4 hours. Fglife continuously strengthens its disaster response capabilities and establishes appropriate information system backup mechanisms to ensure uninterrupted customer service and enhanced protection of customer rights in the event of an incident.

By conducting risk assessments, the Company identified high-risk scenarios with potential threats and developed proactive prevention and post-control measures for them. In 2022, we selected 10 high-risk scenarios for the headquarters and 6 high-risk scenarios for the outsourced data center. The scenarios encompass natural disasters, man-made disasters, and information and communication technology (ICT) disasters.

## Implementation of Education and Training

We have been conducting various education and training initiatives as part of our efforts. These include raising awareness of ISO 22301, conducting business impact analysis and risk assessments, promoting the revision and dissemination of emergency response and recovery plans, conducting self-audits of business continuity management, performing audits of operational continuity management, and conducting senior-level crisis management training. Training has been provided to personnel across the entire company's management hierarchy. Starting from the board members, department/office supervisors, and department/office risk management personnel, all levels of management have achieved a 100% completion rate in training, ensuring the establishment of a top-down risk management culture. Throughout the current year, we have continued to provide disaster emergency response training to our employees to ensure their personal safety during disaster events. In the future, in the event of significant changes in regulations or systems related to business continuity management, we will also organize education and training sessions from time to time to update our employees with the latest information.

# 2.5 Information Security

GRI 418-1

### Management Approach

#### Commitment

- Adhere to the competent authority's "Financial Information Security Action Plan", deepen information security governance, strengthen operational resilience, and establish a comprehensive information security management system.

#### Assessment Mechanism

- Establish a comprehensive business continuity management (BCM) mechanism by formulating the "Business Continuity Management Policy", "Business Continuity Impact Analysis and Risk Assessment Operation Guidelines", "Information Security Business Continuity Management Operation Guidelines", "Business Continuity Plan Operation Guidelines", and "Business Continuity Management System Corrective and Preventive Operation Guidelines".
- Develop the "Information Security Policy Management Guidelines" and conduct annual risk assessments, internal audits, and corrective and preventive actions for the personal data protection management system. Adhering to international information security standards, continuously obtain ISO 27001 and BS 10012 certifications, as well as the Mobile Application Security (MAS) mark to further strengthen information security.
- Obtain "ISO 22301 Business Continuity Management System (BCMS)" certification in May 2023, establishing a resilient and effective information security management framework and processes.

#### Assessment Mechanism

- Continuously undergo annual audits by third-party certification body, British Standards Institution (BSI), for Information Security Management System (ISMS) and Personal Information Management System (PIMS) to maintain the validity of ISO 27001 Information Security and BS 10012 Personal Data certifications.
- Conduct a personal data management review meeting every six months to review internal and external issues related to personal data management.

The urgency of digital transformation in enterprises has been accelerated by the COVID-19 pandemic. Digital resilience has become a critical issue for business continuity. Fglife established the Information Management Department - Information Security Management Division in 2019 as the dedicated unit responsible for information security. It has formulated the "Information Security Policy Management Guidelines" and actively cooperate with the operation of various information security systems. Every year, it conducts risk assessments, internal audits, and corrective

and preventive actions for the personal data protection management system. All information related operations of the Company not only comply with domestic and international information security laws and regulations but also adhere to international security standards. We continuously obtain ISO 27001 and BS 10012 certifications. In 2022, we further obtained the Mobile Application Security (MAS) mark, comprehensively strengthening information security and implementing it in day-to-day business operations.

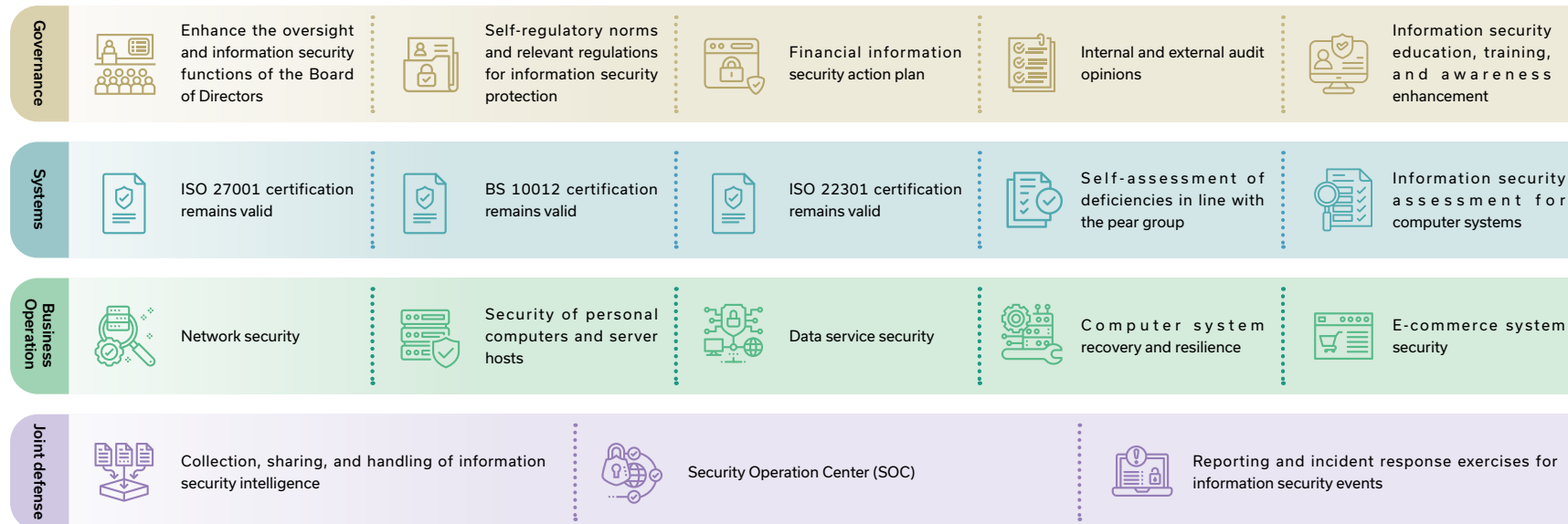
## Information Security Governance

Fglife established information security consultants and advisors in 2022 and set up a Security Operation Center (SOC) in 2023. This will enhance real-time monitoring of information security, centralized security information, correlation analysis, and operational integration. The dedicated information security unit reports annually to the Board of Directors on the information security assessment plan and overall execution to ensure the continuous and effective operation of the security management mechanism.

Fglife has established a comprehensive information security management system following the business continuity management (BCM) standards. It has implemented off-site backup and recovery environments and regularly conduct drills to ensure the integrity and availability of backups. The Company continuously engages independent third-party certification bodies and external experts to review and enhance its security measures, effectively preventing information security incidents and optimizing improvements.

### Four Key Pillars of Information Security Management

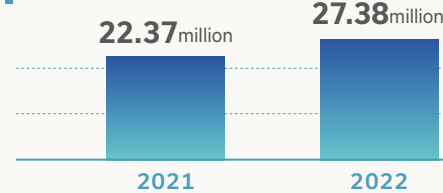
Facing new types of internet threats and attacks, global information security threat trends continue to rise, prompting financial institutions to enhance their security capabilities. As for Fglife, while considering both business objectives and security requirements, we have developed an "Information Security Strategy Blueprint" that focuses on four key aspects: deepening information security governance, establishing comprehensive information security systems, enhancing operational resilience, and fostering collaborative information security defense. The blueprint is illustrated in the diagram below.



### Investment of Resources to Information Security

In 2022, there was a 22.3% increase in investment compared to 2021. This includes enhancing the governance and technical infrastructure, strengthening information security to defend against the funds traded in that year, intelligence monitoring and analysis, incident response drills, and education and training.

#### Investment of Resources



#### Insurance technology risk management

Risk management for innovative applications of artificial intelligence and biometric technology

Risk management for innovative applications such as blockchain and Internet of Things (IoT)

## Information Security Drills and Education and Training

To respond to the ever-changing external attack methods and strengthen the personal data awareness of all employees, an internal employee website has established a dedicated section for personal data promotion. Every quarter, recent penalty cases and domestic and international news related to personal data protection are advocated. In addition to providing case references, each case is analyzed and handling recommendations are provided. Regular training sessions are conducted on compliance with regulations, malicious emails, and information security awareness. The effectiveness of the handling procedures is verified through annual security incident drills. In 2022, a total of one personal data incident drill was conducted, achieving a 100% coverage rate for information security and personal data education and training. All employees participated in the information security assessment, and the passing rate was 100%.

1



### Financial Information Security Attack and Defense Drills

- Conduct a distributed denial-of-service (DDoS) defense drill once a year and regularly participate in the financial institution SOC collaborative detection and protection organized by F-ISAC.

2



### Social Engineering Drills

- Simulate common social engineering techniques used by hackers, such as malicious emails, phishing, URL or webpage spoofing, to enhance employees' information security awareness. For the drill in 2022, the click rate on links by office staff was 0.56%, the click rate on attachments was 1.66%, and for sales staff, the click rate on links was 0.02%, and the click rate on attachments was 0.02%, all meeting the requirements set by regulatory authorities.

3



### Annual E-commerce System Security and Personal Data Incident Simulation Drills

- Simulate a scenario of a major A-level personal data breach incident and activate the Crisis Management Team according to the information security incident handling process, conducting simulations for each stage.

4



### App Security Testing

- Conduct regular app security testing every year to comply with legal and regulatory requirements.

## Incident Reporting and Handling Mechanism

Fglife has established the "Personal Data Security Management Guidelines" to ensure that if incidents occur involving personal data theft, tampering, destruction, loss, or leakage that violate legal regulations and affect the Company's reputation, they are promptly contained. An inbox for Personal Information Management System (PIMS) is set up on the internal employee website. Employees who discover suspected personal data breach incidents can report them through paper-based, email, or other means of recordkeeping to the Legal Compliance Office. Regular internal audits of PIMS operations are conducted to ensure compliance with relevant regulations and BS 10012 standards. Based on the audit results, departments/offices are required to implement appropriate response measures. In 2022, there were no incidents involving infringement of customer privacy or loss of customer data.

## Personal Data Protection Promotion Team

Fglife has established a Personal Data Protection Promotion Team to carry out operations in accordance with the "Guidelines for Personal Data Management Responsibilities". The team is led by the President or the head of designated unit, with the heads or representatives of relevant departments/offices serving as the members of the team. The legal compliance manager of each department/office serves as the representative for personal data protection, collectively driving the initiatives. The team holds a management review meeting every six months, which includes discussions on changes in internal and external issues related to the personal data management system, performance feedback of the personal data management system, user feedback, risk assessment results, relevant actions and measures, and review records of procedures related to personal data protection. **In 2022, two management review meetings and six project meetings were held. The Company successfully passed the verification audit conducted by BSI in 2022 without any identified non-compliance issues.**



# 3 Service Excellence + Customer Value

SDGs



## 3.1 Fair Treatment of Customers — 039

Fglife, with over 2 million policyholders, shoulders the commitment and responsibility towards each customer. With an empathetic attitude and enthusiasm, we provide proactive, professional, and personalized insurance services. We strive to enhance convenience and digital experiences,

## 3.2 Digital Innovation — 045

adding value to people's lives. We aim to convey a sense of "treating customers like family and empathizing with care", ensuring that each policy accompanies policyholders with warmth throughout their journey in life.



1 Provide online insurance services for protection-oriented products through the "Fund Rich Platform".



2 Over **20,000** individuals have benefited from our public welfare microinsurance, offering over NT\$ **9.5 billion** in coverage.



3 Awarded the "Outstanding Business Performance Award" for microinsurance by the Financial Supervisory Commission for four consecutive years, and the "Care for the Disabled Award" for the third year.



4 Launched Mobile Insurance 2.0, with a **10%** increase in usage compared to the previous year.



5 Implemented financial friendliness by offering sign language video translation services, user-friendly font enlargement, and voice reading features on our official website.



This chapter is relevant to stakeholders

policyholders, distribution channels, non-profit organizations

## 3.1 Fair Treatment of Customers

GRI 2-23~2-25、417-1~417-3

### Management Approach

#### Commitment

- Actively implement the "Fair Treatment of Customer Principle" and instill a culture of "Fair Treatment of Customer" in every employee of Fglife, from top to bottom.
- Respond promptly to policyholders' needs and provide immediate solutions to their problems.
- Cooperate with regulatory authorities' policies and continuously promote products such as small-sum endowment insurance and microinsurance.
- Continuously reduce the complaint rate and evaluation rate.

#### Policies/Management Systems

- Establish the "Fair Treatment of Customer Policy and Strategy" to treat every financial consumer in a fair and reasonable manner.
- Develop the "Complaint Management System" to streamline the handling and recording of various stages of acceptance, review, approval, and closure, enhancing the efficiency of complaint case handling.
- Establish the "Complaint Handling System" and "Policyholder Complaint Review Team Operation Guidelines" to ensure the quality and timeliness of complaint and evaluation case handling.
- Conduct product design and review in accordance with the "Regulations Governing Pre-sale Procedures for Insurance Products" and relevant regulations, hold Product Evaluation Team and Insurance Product Management Team meetings, and ensure compliance with legal requirements through regulatory confirmation.
- Establish the "Underwriting Principles for Persons with Disabilities" to ensure fair insurance coverage rights for individuals with disabilities. In cases where coverage is not granted, apart from having service personnel sign a notice of non-coverage for the new contract, a "New Contract Underwriting Review Notice" is also sent to the customer to ensure their awareness.
- Establish the "Regulations for Implementing Public Welfare Micro Insurance of Fglife" to safeguard customer rights and the "Incentives for Promoting Public Welfare Group Microinsurance" to encourage collaboration among colleagues in promoting these initiatives.

#### Feedback Mechanism

- Customer Service Channels: Company's official website (message section), official Facebook fan page, toll-free customer service hotline (0800-083-083), service counters at various service centers, mail (Customer Complaint Center, No. 1, Songgao Road, Xinyi District, Taipei City, 110).
- External Complaint Channels: Financial Ombudsman Institution, Insurance Bureau of the Financial Supervisory Commission.

#### Assessment Mechanism

- In 2022, seven Fair Treatment of Customer Promotion Committee meetings were held, and an evaluation of the committee's performance was conducted. The performance evaluation of the Fair Treatment of Customer Promotion Committee via questionnaire survey showed a result of "excellent", demonstrating the committee's effectiveness in conducting its function.
- The Customer Complaint Evaluation and Improvement Team regularly holds meetings to analyze the causes of disputes and discuss improvements in order to reduce the number of complaint cases.

In 2019, Fglife established the "Fair Treatment of Customer Promotion Committee", which consists of six promotion teams: "Product Management Team", "Sales Management Team", "Real Estate Investment Team", "Customer Service Team", "Customer Relations Team", and "Quality Enhancement Team". Led by the Board of Directors, the committee actively promotes and instills the concept of "fair treatment of customers" throughout the employees of Fglife. The committee oversees and supervises the entire operation cycle, and through effective communication mechanisms, it addresses any anomalies or deficiencies, ensuring the implementation of proactive preventive measures, post-review improvements, and ongoing monitoring to safeguard customer rights.

Please refer to the "Fair Treatment of Customer" website for detailed information. [🔗](#)



### Implementing the Principle of Fair Treatment of Customers

Fglife has established a "Fair Treatment of Customer Policy and Strategy". In 2022, a total of 17 key performance indicators (KPIs) were set, and the achievement of these indicators was reviewed by the Fair Treatment of Customer Promotion Committee on a quarterly basis. Each team reports on their progress monthly and submits it for discussion during the committee meetings. This rolling review and improvement process strengthens the implementation of fair treatment of customers. In 2022, the Board of Directors actively participated in the execution of fair treatment of customer initiatives and the implementation of corporate culture, from setting the Company's vision and strategy to frontline customer service experiences.





## Fair Treatment of Customer Education and Training

In 2022, a total of 11 sessions of fair treatment of customer courses were conducted for all office staff, totaling 10.5 hours of training. The courses were attended by 10,440 individuals, resulting in a 163% increase in training hours compared to 2021. The curriculum covered topics such as fair treatment of customer principles, financial-friendly services for individuals with disabilities, elderly-friendly services and rights protection, ESG integrity management and fair treatment of customers, code of conduct and integrity in business operations, and employee ethics and code of conduct. The training for staff in the sales department was handled by the Salesperson Training Division of the Life Insurance Department, with a total of 4,908 individuals completing regulatory training for the year.

Additionally, one physical course each was conducted for directors, members of the Fair Treatment of Customer Promotion Committee, and department/division supervisors. Director of the Financial Ombudsman Institution, Meng-Xiang Lin, was invited to deliver the course titled "Practicing Fair Treatment of Customer Principles and Corporate Governance: Digital Financial Innovation Trends and Protection of Elderly Consumers". The duration for each training session was 2 hours, and a total of 138 individuals completed the training. To strengthen friendly services and regulatory compliance awareness for elderly and special target groups, various workshops were arranged for administrative and service staff, including "Disability Experience Camp", "Elderly Experience Camp", and "Sign Language Workshop". In total, 6 sessions were held, with a total of 167 individuals completing the training.

Furthermore, the President of the Company personally advocated the spirit of fair treatment of customers during the annual manager planning meeting. Additionally, independent director Qi-Zhou Ye was invited to deliver a one-hour presentation on "Case Studies of Fair Treatment of Customers", aiming to inspire frontline colleagues to incorporate consumer protection and fair treatment of customers into their daily business practices.

Please refer to the Employee Care P47.

## Fair Treatment of Customer Award

Since 2021, the "Fair Treatment of Customer Award" has been held, with frontline service colleagues from six administrative departments/offices uncovering more actionable details from their operations. Independent directors, the President, and Vice President-level executives are invited to serve as judges to select the staff with the best service accomplishments. The award-winning departments and colleagues receive cash rewards and honorary leave. In 2021, the first prize for innovative service proposals went to the implementation of an online questionnaire feature to replace phone interviews, which were not feasible for individuals with hearing and speech impairments due to legal restrictions. This service was further incorporated into the fair treatment of customer initiatives promoted for 2022 and officially launched in January 2023.

### First Prize for the 2022 Innovative Service Proposal Elderly-Friendly Long-Term Care Services



The proposal suggests enhancing customer service for policyholders in various service notifications such as policyholder EDMs, electronic receipts, binding receipts, notices, and insurance notes. It includes providing a dedicated section on the official website for value-added services, linking to elderly learning websites or Long-Term Care 2.0 resources of the government. Additionally, promotional materials related to elderly-friendly long-term care will be placed at the counters of customer service center for customers to read.

## Fair and Friendly Customer Service

Fglife always considers the policyholders' perspective and provides them with the most substantial service experience, turning the concept of "treating customers like family and empathizing with care" into tangible actions. The Company has set up a toll-free service hotline (0800), a website service platform, and mobile service counters throughout Taiwan. To ensure that policyholders experience immediate, convenient, and personalized service, regular satisfaction surveys are conducted through automated systems. The results of these surveys serve as a reference for optimizing service processes. **In 2022, the customer satisfaction score for the 0800 hotline was 98.6%.**

### Healthcare Services



#### COVID-19 Policy Service

Considering that some policyholders are facing unemployment or unpaid leave due to the pandemic, Fglife provided an "Economically Disadvantaged Policyholder Loan Program" from January to March 2022. This program offered a preferential loan interest rate of 1.28% to economically disadvantaged policyholders, with a maximum cumulative loan amount of NT\$ 100,000 per insured person. The preferential period was three years. In 2022, a total of 78 policyholders benefited from this program, with 89 cases and a loan amount of NT\$ 6.35 million. This program will continue to be available in 2023.

**In 2022, more than 900 proactive care service calls were made to address the immediate issues faced by customers in response to the pandemic. These calls aimed to provide timely solutions and support to customers.**



#### Health Consultation Service

Fglife has built a comprehensive healthcare service network, collaborating with the Cancer Care Foundation to provide policyholders with "nutritional consultation" services. Professional nutritionists offer one-on-one guidance to address health concerns, providing customized balanced diet recommendations. In 2022, further integration with diverse healthcare resources allows convenient access to online physician consultations and AI-powered physician risk assessment services, creating a holistic health ecosystem for policyholders.



#### Family Care Service

Fglife goes beyond meeting the needs of the care recipients and extends its support to alleviate the stress on caregivers. It provides referral services for "Accompanied Medical Visits", "Home Care", "Nutritious Meal Delivery", and "Hospital Care", among others, through a network of contracted partners. These 7 services aim to encourage policyholders to prioritize their own and their family's health.

## Fair and Friendly Customer Service

### Care Services for Disadvantaged Groups



#### Sign Language Video Translation Service



The service counters have implemented the "Sign Language Video Translation" service for customers with hearing or speech impairments. Customers can make appointments for sign language video translation service through the official website or in-person. The service is facilitated by the counter staff who log into the sign language video translation platform. Through video communication, they can engage in tripartite communication with qualified translators who have passed the national sign language translation examination. This service aims to create an inclusive and friendly financial environment for customers with hearing or speech impairments. In cases where sign language video translation service is temporarily unavailable or when communication is based on lip-reading for deaf friends, the customer service counters provide transparent masks to facilitate communication.



#### Accessible Transportation Service

Many family caregivers often face difficulties in scheduling accessible transportation services due to the prioritization of the care recipient's needs. Fglife aids elderly and mobility-impaired individuals by collaborating with cross-industry fleets and travel agencies to offer discounts on accessible taxis and accessible travel itineraries. This initiative aims to ensure the well-being of policyholders, enabling them to go out with peace of mind, conveniently attend medical appointments, and live their lives without hindrances. In 2022, this service was provided to approximately 700 individuals.



#### Accessible Website



As a leader in the industry, we have obtained the highest AAA level certification for accessible websites. Our website features a user-friendly interface, ensuring that customers with different software environments, hardware devices, and abilities do not face usability barriers. We strive to provide an inclusive digital experience, allowing everyone to truly enjoy the convenience of online living. In 2022, our accessible website reached approximately 100,000 users.



#### Accessible Hardware Facilities

Both the headquarters and branch offices provide accessible hardware facilities, including call bells and accessible service counters, accessible pedestrian ramps, as well as accessible restrooms and elevator with voice-control devices.



#### Friendly Service Counters

The service centers in the northern, central, and southern regions have established "friendly service counters" to provide guidance and assistance to customers with specific needs. When serving customers, personalized assistance is provided based on system data and customer speech attributes. If a customer requires in-home service, arrangements are made based on their affiliated channels.



#### Financial Friendly Service Section



We have created a dedicated section for financial-friendly services that consolidates common customer service items and insurance information. This section provides easily readable documents on insurance mechanisms, convenient search functions, and relevant links. We have also designed a customer message board with a problem-routing system to provide an accessible platform for individuals with disabilities to communicate their opinions. Customers can choose to schedule a callback or visit our service counters based on their needs. Additionally, they can utilize our toll-free customer service hotline for online consultations.

## Fair and Friendly Customer Service

### Elderly Care Services



#### Elderly Insurance Benefits Short Videos

In order to cater to the elderly population, we have released three short videos in Mandarin Chinese, Taiwanese, and Hakka languages, providing information on insurance benefits. These videos are presented in a simple, easy-to-understand, and lively manner, aiming to assist the elderly in understanding the content of our insurance products and safeguarding their rights as policyholders.



#### Elderly Exclusive Large Print Sales Documents

For insurance products that cover individuals aged 65 and above, we have designed and produced electronic sales documents in large print format (with a font size of 24pt) to facilitate reading for seniors.



#### 0800 Elderly Service

Upon contacting our customer service center, the system immediately identifies if the caller is an elderly customer aged 65 or above. Our service representatives can then provide appropriate assistance based on their identification.



#### Elderly-friendly Service Section

In September 2022, we introduced user-friendly features in our service section, including font enlargement and voice reading functions, specifically designed for the elderly. Through this elderly-friendly interface, seniors can easily comprehend product information, insurance benefits, health information, and value-added services. In 2022, this service reached approximately 4,468 users.

### Multi-channel Services



#### Online Service

We provide a 24/7 online service platform for policyholders, allowing them to quickly and instantly access their personal policy information without being restricted by time and location. Especially during the pandemic, online convenience services reduce the need for physical contact. In 2022, we introduced nine new services to enhance the online service experience.



#### Policyholder EDM

We send out weekly newsletters on a regular basis, providing policyholders with updates on our brand, service knowledge, health topics, and exciting events. In 2022, a total of 96 newsletters were published, allowing for quick and effective communication with our policyholders.



#### Counter Service

The headquarters and Taichung branch office's "Customer Service Center" utilizes a ticketing system with bilingual (Chinese and English) interfaces and English voice capabilities. An English service counter is set up within the "Customer Service Center", and policyholders who select the English service button will be given priority in their queue at the English counter.



#### 0800 Customer Consultation

Fglife provides a toll-free customer service hotline. Upon contacting the hotline, customers will undergo identity verification, and service representatives will provide immediate assistance based on their individual needs. In 2022, the customer satisfaction score for the 0800 service was 98.6%.

## Customer Complaint Protection

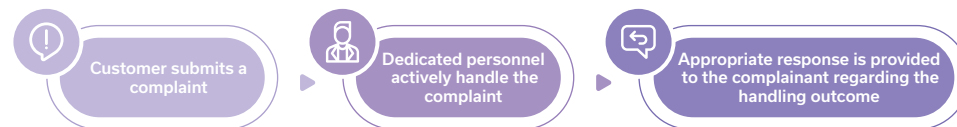
Fglife values the opinions of every policyholder and has established an open and transparent complaint process and channels. We have dedicated units to review complaint cases, provide feedback on complaint cases, and conduct education and advocacy for sales channels. We have established the Customer Complaint Evaluation and Improvement Team, as well as the Fair Treatment of Customer Promotion Committee to effectively resolve policyholder disputes and improve the efficiency of complaint handling.

### 1

#### Complaint Management Regulations and Procedures

- In 2019, we established a Customer Complaint Center, which is responsible for handling various types of complaint cases through dedicated personnel. We also set up corresponding contacts in administrative and business units to facilitate immediate communication and resolution when customers raise issues. Furthermore, following the Procedures for Handling Complaint Cases, regular education and training are conducted to effectively handle consumer disputes, ensuring efficiency and quality to protect customer rights and interests.
- In 2021, we implemented the "Complaint Management System" to integrate and streamline the processes of acceptance, review, approval, and closure within a single system. This comprehensive system improves the complaint handling efficiency, enables case tracking and management on a case-by-case basis, and allows for the generation of timely tracking and statistical reports.
- We have established criteria for classifying significant complaint cases. If a complaint case meets the criteria for being considered significant, after the closure of the case, the Customer Complaint Center will regularly report the case facts, handling outcomes, and feedback from relevant units to the Fair Treatment of Customer Promotion Committee, which will then submit a report to the Board of Directors. The Customer Complaint Center revised the "Procedures for Handling Complaint Cases" in accordance with the requirements for significant complaint cases on December 29, 2022, and it was approved by the Board of Directors.

#### Customer Complaint Handling Process



#### Fglife's Complaint Handling Mechanism



### 2

#### Promotion of Complaint Case Awareness

- Regular "Customer Complaint Evaluation and Improvement Team meetings" and "Complaint Case Seminars" are conducted, where independent director Qi-Zhou Ye shares special cases. Director Xue-Xin Zhao, Chairperson of the Fair Treatment of Customer Promotion Committee, committee members of the Fair Treatment of Customer Promotion Committee, and heads of departments involved in complaint cases attend these meetings. Through discussions and sharing of industry practices, diverse perspectives and references are provided to committee members and department heads, enabling them to make informed decisions and improvements.
- Conduct promotional activities for distribution channels, compile case studies of consumer disputes as part of channel education and training, enhance the understanding of product terms and conditions among channels, and strengthen their ability to explain products and services to customers, in order to avoid related disputes.

### 3

- According to the statistical information of the Financial Ombudsman Institution from 2020 to 2022, the complaint rate and application for evaluation rate of Fglife's customers have shown a slight increase in 2022, which is closely related to the stable growth of effective policy contracts in the Company. On the other hand, the unsuccessful evaluation rate has decreased in 2022 compared to 2021 (from 11% to 9%). The processing time for complaint cases has remained stable, with an average processing time of approximately 20.4 days over the past three years.

Item	2020	2021	2022
Customer complaint rate	0.337600415	0.31903175	0.42840037
Application for evaluation rate	0.172895091	0.16310050	0.19786288
Complaint processing time	20.4 days	20.4 days	20.3 days

Note:

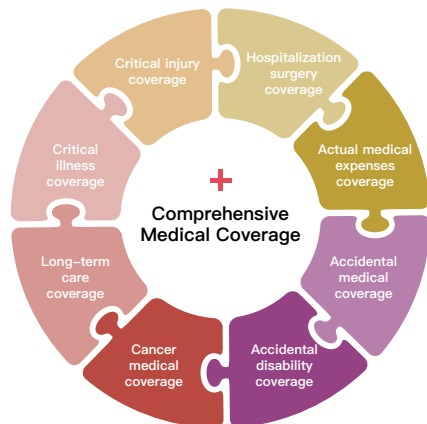
- Customer complaint rate in 2022 = [Number of complaints received by the Financial Ombudsman Institution (472 cases) / Total number of signed contracts in Q4 2022 (11,017,731)] \* 10,000.
- Application for evaluation rate in 2022 = [Number of evaluations received by the Financial Ombudsman Institution (218 cases) / Total number of signed contracts in Q4 2022 (11,017,731)] \* 10,000.

## Inclusive Finance

In response to an aging society and the emphasis on health and medical security, Fglife, guided by customer needs and committed to the essence of insurance, has developed a series of high-protection life insurance, accident insurance, medical insurance, surgical insurance, and cancer insurance products to help individuals in Taiwan create a protective shield of insurance coverage. During the development of these products, all relevant laws and regulations governing insurance product design and development are strictly followed. Prior to entering into a contract, customers are informed in a way that they can fully understand the important aspects of the products, services, and contracts, as well as the disclosed risks, in order to safeguard policyholders' rights and interests.

In 2022, a total of 3 protection-oriented life insurance policies, 6 accident insurance policies, 1 medical insurance policy, and 7 products from the "FundRich Platform" were developed. In the future, we will continue to focus on combination products to meet consumer demands. These products will combine various types of insurance such as life insurance, accident insurance, medical insurance, foreign currency policies, annuity insurance, investment products, and group insurance. We will evaluate the Company's cash flow and investment strategy to offer different products based on channel characteristics.

In addition, to ensure fair and equitable insurance benefits for customers with disabilities, the Company has established the "Underwriting Principles for Customers with Disabilities" to guide the handling of such cases by our staff. In 2022, the number of policies underwritten for customers with disabilities was 12,374, an increase from 11,449 policies in 2021.

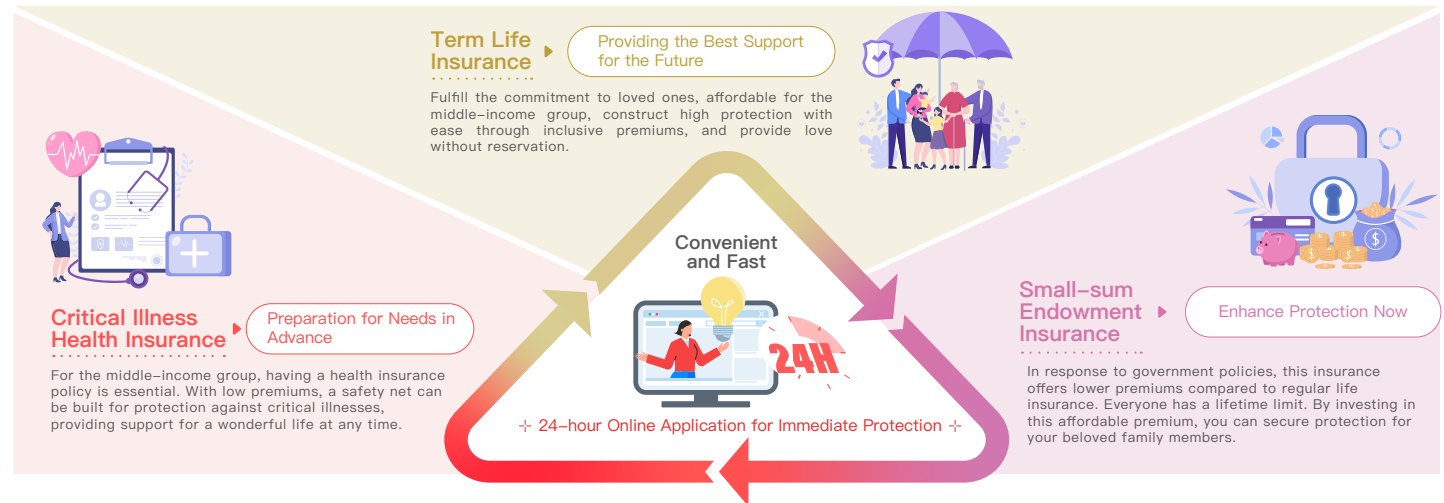


## Promotion of Protection-oriented Products

As the government actively promotes the improvement of insurance coverage for individuals, Fglife has responded by utilizing the latest life table to price our single-premium whole life insurance and term life insurance products. This design approach aims to create more attractive and cost-effective protection-oriented products, helping customers who bear the responsibility of supporting their families to fill the gap in death protection and realize the true value of insurance coverage.

### 1 FundRich Platform Series Products

In July 2022, the FundRich Platform series products were introduced, emphasizing "low premium, high protection". Customers can choose from term life insurance, small-sum endowment insurance, or critical illness health insurance as the main policy. They can then customize their coverage based on their needs and budget by adding one-year term critical illness and accident insurance as riders. Whether they are young individuals just entering the workforce with unstable financial situations or individuals looking to enhance their life insurance coverage, they can strengthen their protection through the "Fglife Protection-oriented Insurance Product Platform". A total of 6 policies were sold in 2022.



### 2 Medical Product

From the perspective of customers, with the aim of increasing the coverage limit for medical security among Taiwanese people, "Fglife's Anxin Kangfu Medical Health Insurance Endorsement" was launched in June 2022. It combines the benefits of daily hospitalization allowance and actual reimbursement, and is designed with no waiting period, providing immediate protection to policyholders. By the end of 2022, 10,403 policies have been sold, and it has been awarded the "Best Product Innovation Award" in the 2022 Faith, Hope & Love Awards of Insurance.

### 3 ESG Products

The global ESG (Environmental, Social, and Governance) fund management industry continues to expand, indicating that investors are increasingly concerned about environmental protection, social responsibility, and sustainable corporate governance. In light of this trend, Fglife has launched investment-linked insurance policies such as "Jilizuan Variable Annuity Insurance" that incorporate the "TCB ESG Retirement Growth Fund" and are linked to the S&P 500 ESG Index. These policies provide policyholders with a reference for investment decisions and the opportunity to accumulate assets steadily. As of the end of 2022, there have been a total of 931 effective contracts.



## Microinsurance

In order to actively promote inclusive finance and fair treatment of customers, and to respond to the government's safety net policies for disadvantaged groups, Fglife has been donating microinsurance premiums for 8 consecutive years. This initiative aims to protect vulnerable individuals and beneficiaries of social welfare organizations, including people with disabilities, elderly individuals, cancer patients, crime victims, economically disadvantaged families, and women and children. The scope of assistance has been expanded annually, with the number of cooperating social welfare organizations increasing from 28 in 2021 to 44 in 2022, of which 33 are disability groups. In 2022, the "Promotion Incentive Measures for Microinsurance in Public Welfare Organizations" were established. Under these measures, sales staff who successfully recommend or promote microinsurance to public welfare organizations can receive rewards in terms of volunteer service hours. Furthermore, additional rewards in volunteer service hours are given to those who complete the insurance enrollment process.

In 2022, there were 7,484 policyholders and the total coverage amount was approximately NT\$ 344 million. Among them, 2,518 individuals were people with disabilities, accounting for 33% of the total. Due to outstanding achievements in promoting microinsurance, Fglife has been awarded the "Outstanding Business Performance Award" in the Microinsurance category by the Financial Supervisory Commission (FSC) for four consecutive years. Additionally, it has received the "Care for the Disabled Award" three times.



## Elderly Product

### 1

#### Small-sum Endowment Insurance

Fglife proactively addresses the insurance needs of the elderly and has launched the "Fglife Small-sum Endowment Insurance". This product provides lifelong coverage at affordable premiums for individuals aged 0 to 84. It aims to assist those who face limitations in their financial capabilities or are unable to obtain insurance due to age restrictions. With lower premiums, individuals can obtain life insurance coverage and increase their insurance protection. The coverage limit has been raised from a maximum of NT\$ 500,000 to NT\$ 700,000, contributing to the establishment of a basic insurance safety net for the general public, elderly individuals, people with disabilities, and disadvantaged groups. In 2022, there were a total of 7,654 effective policies with premium income of NT\$ 131.93 million, representing an increase of 1,010 policies compared to 2021.

### 2

#### Annuity Insurance

In response to the aging population trend, Fglife has not only introduced small-sum endowment insurance but also enhanced its insurance product lineup for an aging society through annuity insurance. This includes a total of eight annuity insurance products and one long-term care term health insurance product. In 2022, there were a total of 451 new policies sold for annuity insurance and long-term care insurance combined.

## 3.2 Digital Innovation GRI 203-2

In recent years, Fglife has been actively pursuing a digital transformation initiative and incorporating service innovation strategies. From policy application and acceptance, to underwriting and policy completion, the Company utilizes digital technology to enhance administrative efficiency, service quality, and customer satisfaction. Additionally, to minimize the impact of the pandemic on customer rights, insurance services can be completed online, providing customers with a secure and expedited service experience.

### Management Approach

#### Commitment

- ◆ Continuously utilize financial technology to improve operational efficiency, business promotion, and customer satisfaction, providing comprehensive services that better meet customer needs.
- ◆ Continuously promote digital transformation, striving for paperless digital processes and low-carbon services.

#### Policies/Management Systems

- ◆ Continuously adopt big data analytics and AI (Artificial Intelligence) technology to manage internal operations and digital financial applications for external services.

#### Feedback Mechanism

- ◆ Customer Service Channels: Company's official website (message section), official Facebook fan page, toll-free customer service hotline (0800-083-083), service counters at various service centers, mail (Customer Complaint Center, No. 1, Songgao Road, Xinyi District, Taipei City, 110).

#### Assessment Mechanism

- ◆ Optimize digital service content and add new service offerings annually to enhance service utilization.

## Development of Digital Applications

Fglife is committed to putting customers first, analyzing user needs, and continuously developing digital and mobile insurance services and marketing models. We aim to provide customers with convenient and innovative service experiences without discrimination. Leveraging big data technology, the Company is dedicated to streamlining administrative processes, enhancing operational efficiency, and improving service quality. Fglife is committed to achieving greater customer satisfaction while promoting digitalization, net-zero emissions, carbon reduction, and environmentally friendly practices.

## Digital Financial Services

In response to the challenges and opportunities of the digital economy, Fglife has accelerated the development of digital tools to enhance customer service experience, support sales staff in marketing, and improve administrative and service efficiency. The aim is to meet the genuine digital needs of customers, make services more convenient, and enable information to be more transparent and comprehensive through digitalization.

Over the next three years, the digital transformation plan will focus on mobile applications, website services, and AI big data. This includes the development of mobile insurance applications for investment-oriented products, online claims processing, mobile claims processing, online document completion, mobile document completion, and the digitalization of insurance agent operations for marketing purposes. These initiatives aim to comprehensively enhance operational efficiency.

### Enhancing Customer Service Experience

Digital financial flow with multiple mobile payment services (eDDA Online Banking Authorization), electronic policies, insurance technology utilization on a shared platform, (such as policy portfolio and Medical Insurance Claims Platform), online insurance application for protection-oriented products through the "FundRich Platform", APP biometric authentication, online underwriting assessment, customer App upgrade, and Claims Alliance Chain service.

### Improving administrative and service efficiency

Optimizing underwriting workflow (NB2.0), implementation of SAS system for claims anti-fraud model, robotic process automation tools, establishing procurement operation system, upgrading and redesigning personnel service system, and complaint case management system.

### Supporting Sales Staff in Marketing

application of travel insurance, web-based proposal, mobile insurance application, remote insurance application, and digital signature.

#### 1 Mobile Insurance Application

In 2022, the Company redesigned and adjusted the structure to develop an optimized version of the mobile insurance application (app). With the aim of enhancing convenience and security in submitting insurance applications, the system underwent streamlining of verification frequency and improvement of operational efficiency, ultimately resulting in increased user satisfaction. In the fourth quarter of 2021, the mobile insurance app introduced new features such as "online credit card payment", "remote signature", and "document upload". In 2022, the app further matured, leading to a significant increase in usage rates. The usage rate in 2022 saw a 10% increase compared to 2021.

#### 2 Online Insurance Application

To provide convenient online insurance services, we have been offering online insurance products since 2016, initially focusing on travel insurance products. In July 2022, we expanded our online services with the FundRich Platform, providing online insurance applications for small-sum endowment insurance, term life insurance, and major illness health insurance. We also offer a simple and comprehensive premium calculation tool, assisting individuals in selecting suitable insurance products based on their needs and income, providing all-around protection in one purchase.

#### 3 Online Policy Services

We offer policyholders the convenience of accessing various online policy services through the "Policyholder section" on our official website. These services include policy loans, policy amendments, personal policy information inquiries, changes to investment-linked policies, and application for electronic documents, totaling 14 services. In 2022, there were nearly 9,000 online policy changes made, with over 80,000 policyholders logging in to utilize these services.

#### Service Description

## Online Value-added Services

To safeguard the daily health and provide attentive after-sales services to our policyholders, we have continuously integrated digitalization and personalization to create a diverse range of online value-added services. From the day they become policyholders, they can enjoy a total of 18 services with the best benefits, health, care, and convenience. In 2022, these services have been provided to over 170,000 policyholders.

#### Service Description

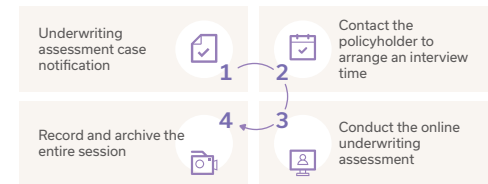
## Integration of Biometric Authentication in the App

Biometric identification technology offers characteristics such as being difficult to forget, difficult to forge, difficult to steal, and available anytime, anywhere. In 2020, Fglife introduced fingerprint, pattern, and facial recognition login features in the Policyholder section, life insurance channels, agency channels, and financial channels' mobile apps. This implementation simplified identity verification and continued to be optimized and enhanced. Through technology, policyholders can enjoy more secure and convenient financial services.

## Online Underwriting Assessment

Fglife provides "Online Underwriting Assessment" services. When policyholders need to undergo an interview for a new insurance policy, they provide the interview date and time and download the necessary software. Using a smartphone or any other electronic product with video capabilities and internet access, they can conduct a face-to-face underwriting assessment online. This significantly saves the policyholder's waiting time and transportation costs for scheduling and commuting. Additionally, the entire interview is recorded to safeguard the policyholder's rights and improve overall service quality.

### Online Underwriting Assessment Process



## Claims Anti-Fraud Project - Risk Quantification and Analysis

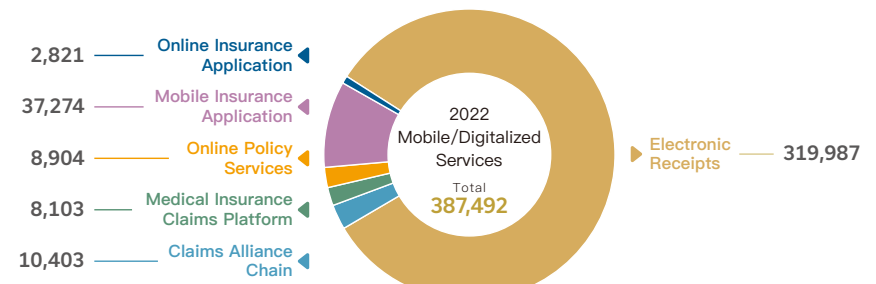
Fglife has established an intelligent claims risk analysis system that combines AI and big data technology to accurately assess customer claims risks. The system identifies high-risk policyholders and patterns, assisting claims personnel in predicting the probability of fraudulent claims.

## Claims Alliance Chain Service

In 2021, Fglife joined the Insurance Blockchain Alliance Technology Application Sharing Platform, providing policyholders with the convenience of transmitting basic information changes or claims applications to partner insurance companies through the alliance chain transfer mechanism via the official website. This eliminates the inconvenience of document exchanges with multiple insurance companies. At the same time, with a comprehensive control mechanism, the service provided to customers ensures both security and convenience.

To provide policyholders with faster and more convenient claims services, starting from May 2022, the Medical Insurance Claims Platform was upgraded to version 1.5, with the addition of authorization consent for cooperating medical institutions to provide data to insurance companies, streamlining the process of accessing medical records by insurance companies and expediting claim payments. In 2022, a total of 18,506 cases were processed through the Medical Insurance Claims Platform and Claims Alliance Chain.

### Digital Service Usage in 2022



# 4 Happiness Empowerment Employee Care

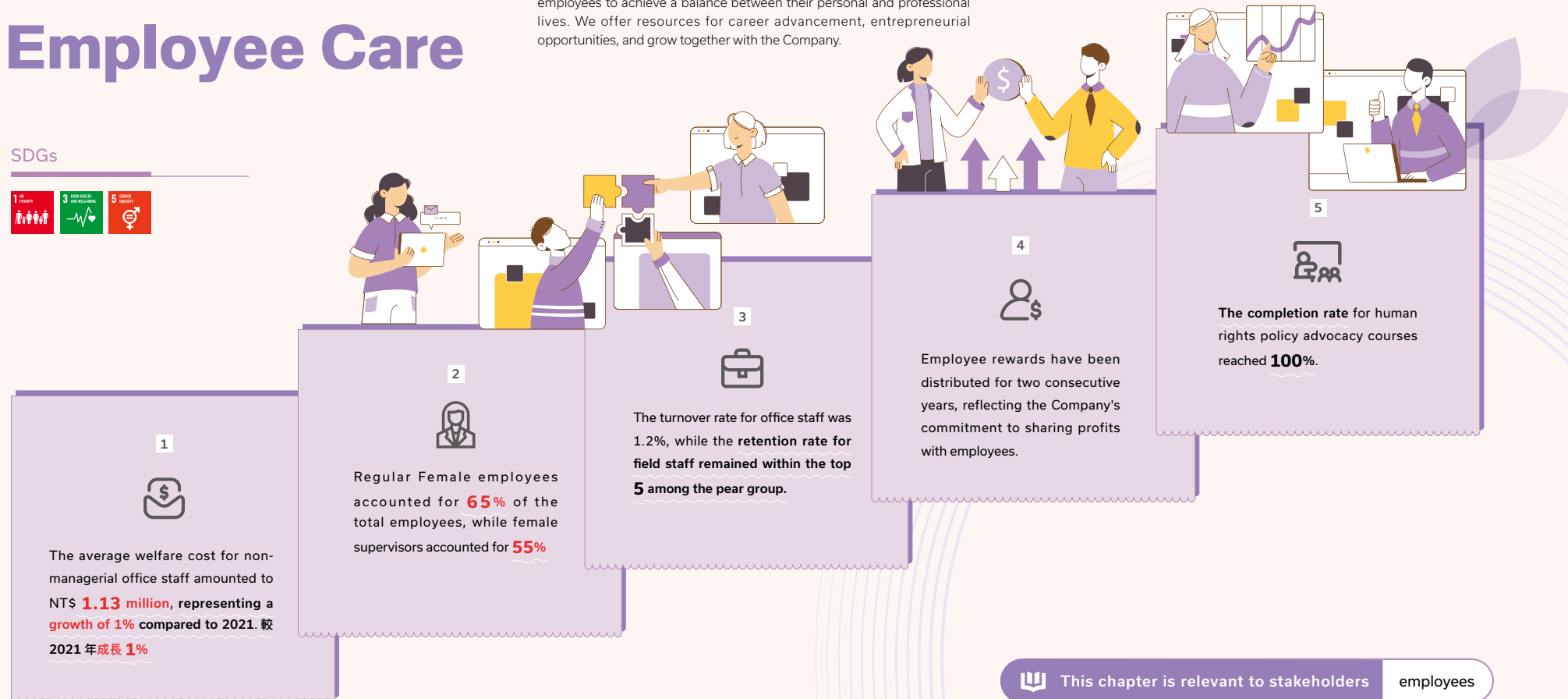
## SDGs



- ▶ 4.1 Talent Attraction and Retention 048
- ▶ 4.2 Talent Development and Cultivation 050

- ▶ 4.3 Healthy and Happy Workplace 055
- ▶ 4.4 Human Rights Protection 060

Fglife values every employee as an important partner and promotes a corporate culture of partnership. We provide diverse recruitment channels and systematic development programs to cultivate our employees. We strive to create a healthy environment and a happy workplace, allowing our employees to achieve a balance between their personal and professional lives. We offer resources for career advancement, entrepreneurial opportunities, and grow together with the Company.



This chapter is relevant to stakeholders employees

## 4.1 Talent Attraction and Retention GRI 405-1、405-2

### Management Approach

#### Commitment

- We have established a comprehensive talent development mechanism that provides motivating rewards and incentives to encourage employees to strive for performance and outline their career blueprints.
- We cultivate insurance professionals and promote youth internship programs to enhance workplace adaptability and create a win-win situation for industry, academia, and students.

#### Policies/Management Systems

- The Company has established the "Salary Policy Guidelines" and "Salary Structure Guidelines" to define employee salary levels. The "Director Remuneration Payment Regulations" clearly stipulate the scope of director remuneration. The "Guidelines for the Handling of Managerial Performance Evaluation and Remuneration Standards" specify that managers receive remuneration based on the overall performance of the Company. Additionally, the Remuneration Committee composed of independent directors assesses and reviews the remuneration of managers, taking into account the long-term profitability, shareholder interests, and future risks of the Company.

#### Feedback Mechanism

- To strengthen labor-management relations and safeguard workers' rights, regular labor-management meetings are held quarterly. In 2022, a total of four meetings were conducted to report on labor dynamics, business conditions, and labor-related matters, fostering open communication and discussion.

#### Assessment Mechanism

- Regular performance interviews and evaluations are conducted to assist employees in their growth and development. Development plans are formulated for employees with potential, while improvement plans are implemented for underperforming employees.

## Diverse Recruitment

In order to meet the needs of aligning with IFRS17, ICS, and insurance digital transformation, Fglife actively recruits outstanding talents. In addition to internal referral and employee transformation programs, we also utilize external innovative digital recruitment platforms to create multiple channels for recruitment, accelerating talent development. Furthermore, we hold an annual "Youth Internship Program" that provides diverse internship opportunities, allowing us to proactively cultivate specialized talents.



### Talent Pool for Office Staff

#### Youth Internship Program

Fglife collaborates with multiple universities and colleges to provide internship opportunities. The program focuses on career development areas such as actuarial statistics, customer service, and marketing planning. Through a flexible learning by doing approach, interns are assigned professional tasks to gain hands-on experience and learn by experiencing". This enables them to explore their career direction in advance and align with the future workplace. In 2022, there were 9 interns, with 7 of them being retained, resulting in a retention rate of 86%. Since 2015, a total of 146 interns have been cultivated, with a retention rate consistently maintained at over 80%.



### Recruitment of Field Staff

#### New Eagle Project

To attract more young generations to join the advisory team of Fglife and create a bright future, we continue to promote the "New Eagle Project". This project provides a development bonus to address the initial income instability faced by new recruits, helping ambitious young individuals to focus on learning and building their capabilities without financial concerns, enabling them to achieve their entrepreneurial goals.

## Visionary Industry-University Collaboration

Fglife engages in industry-university collaborations with multiple universities and colleges. This includes signing a Talent Exchange Industry-University Collaboration Program with Feng Chia University's Department of Risk Management and Insurance. We also collaborate with Feng Chia University's Carbon Neutrality Research and Service Center on Greenhouse Gas Inventory and Carbon Footprint Analysis of Insurance Policies. Additionally, we work with Shih Hsin University on the promotion of the Youth Empowerment Industry-University Collaboration Program. Furthermore, we collaborate with the Bird Ecology Laboratory at National Pingtung University of Science and Technology on the development of the "Owl Conservation Programme" Ecological Restoration Project. Through these collaborations, we aim to nurture talents in a variety of fields, combining the strengths of corporate social responsibility (CSR) and university social responsibility (USR). In addition, we have been organizing the "Gold Insurance Awards" for five consecutive years, with the participation of students from over 90 universities and colleges. This event nurtures outstanding students and their works, demonstrating Fglife's long-term commitment to youth empowerment.



## Talent Retention

### Competitive Compensation System

Fglife establishes a competitive and fair compensation system based on employees' expertise, abilities, educational and professional backgrounds, while considering external job market standards, industry conditions, internal operational performance, and salary benchmarks. This system aims to maintain the Company's competitive edge, motivate internal talent, and stay attuned to market trends. Flexibility in retaining key talents is also ensured through strategic approaches, guaranteeing a competitive advantage in talent acquisition and retention.

In response to the government's policy of raising the salary levels for the younger generation, Fglife ensures that the ratio between the salary of entry-level employees and the minimum wage in the country is 1.3:1, surpassing the statutory minimum wage. Starting salaries for specific positions can be flexibly adjusted based on job responsibilities. The compensation for managerial positions is benchmarked against industry standards, taking into account individual performance, departmental performance, the Company's operational performance, and the associated risks and responsibilities. The level of involvement in the Company's operations, the value contributed, and the responsibilities undertaken are considered in determining compensation. Additionally, the "Remuneration Committee" is established to regularly review and evaluate the remuneration policies for managerial positions and the reasonableness of individual compensation.

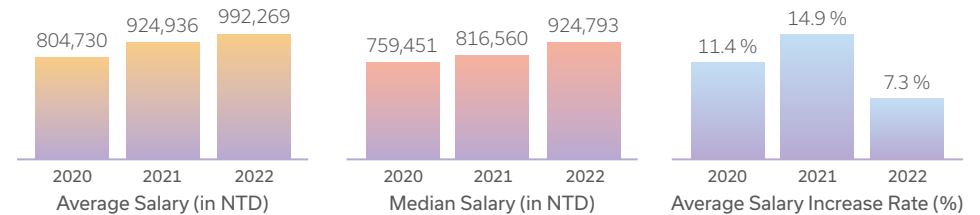
#### Gender salary ratio (male: female) for office staff by job level in 2020-2022

Item	2020	2021	2022
Department/Office Supervisor	1 : 1	1 : 1	1 : 1
Section Supervisor	1 : 1	1 : 1	1 : 1
General Staff	1 : 0.9	1 : 1	1 : 1

#### Ratio between the salary of entry-level office staff and minimum wage in the country in 2022

Item	Male	Female
Base Salary for Entry-Level Staff (in NTD)	34,500	34,000
Statutory Minimum Wage for Entry-Level Staff (in NTD)	25,250	25,250
Multiple of Statutory Minimum Wage Exceeded	1.3	1.3

#### Average salary growth curve for general office staff in the past three years



### Performance Management

To motivate employees to challenge themselves and enhance their skills, Fglife conducts annual employee promotions and salary adjustments in June. In 2022, the average salary adjustment for office staff was 4.1%, with a total income increase of 7.3% including bonuses. Regular performance interviews are conducted to assist employees in their growth and development. All levels of supervisors have received training in performance interviews and assessments. Performance evaluations for all employees are not differentiated based on gender. In 2022, 94% of employees underwent regular performance evaluations, and the results serve as the basis for promotions and salary adjustments.

#### Percentage of office staff undergoing performance and career development evaluation in 2022

Item	Male			Female		
	Total number of employees	Number of employees undergoing evaluation	Percentage	Total number of employees	Number of employees undergoing evaluation	Percentage
Managerial position	59	56	95%	75	74	99%
Non-managerial position	208	193	93%	520	491	94%
Total	267	249	93%	595	565	95%

Note:

- The calculation for the number of employees is based on the in-service employees (full-time office staff) as of December 31, 2022.
- Employees who have been in service for less than three months throughout the year and those who have been on unpaid leave and returned to work during the evaluation period, will not be included in the evaluation.

### Selection of Outstanding Departments and Outstanding Employees of the Year

Fglife conducts the selection of excellent departments and outstanding employees every year. Based on the nature of the business and characteristics of each department, they are grouped into categories such as Excellent Achievement, Excellent Performance and Excellent Administration, and rewarded and recognized accordingly. Outstanding employees are grouped into Excellent Achievement and Excellent Performance as well. Detailed criteria are established for each award category, serving as growth goals and role models for colleagues. The selection process involves two stages: document review and panel interview. Panel interviews are conducted by senior managers at or above the assistant vice president level to ensure fairness in evaluation.



## 4.2 Talent Development and Cultivation GRI 404-1~404-3

### Management Approach

#### Commitment

- Solid education and training to cultivate insurance professionals and build a diverse talent pool.

#### Policies/Management Systems

- Establish a comprehensive e-learning and App training platform to overcome limitations of space and time, providing employees with immediate access to professional and comprehensive training courses.
- The "Professional Certification Management and Incentive Guidelines" has been formulated for office staff, encouraging them to obtain the Life Office Management Association (LOMA) certification and customer service certifications. Continuously add new professional certifications in response to trends or regulations.
- Plan the Fglife Entrepreneurship University Cultivation Program, providing systematic professional training to equip field staff with knowledge and skills in their business operations.

#### Feedback Mechanism

- Organize business management meetings from time to time to listen to the development needs of the sales staff.
- Conduct questionnaire surveys to understand employee needs and evaluate their learning progress.

#### Assessment Mechanism

- Assist new field staff in gaining a deep understanding of the Company culture and supporting their career development through systematic training programs.
- Use pre- and post-training questionnaires to understand employee needs and evaluate their learning progress.



Fglife places great emphasis on talent cultivation and development, and has established a comprehensive talent training and development blueprint. This allows employees to fully unleash their potential and strengths, creating self-value in the workplace. Through the division of training for field and office staff, from newcomers to managerial positions, diverse training channels and programs are provided to cater to different roles, goals, and needs. At the end of each year, the training strategies are adjusted based on the vision, goals, and regulatory requirements for the following year. The cultivation objectives are cascaded from top to bottom, reaching all departments. Talent development projects and the promotion of corporate culture are planned according to the gaps and needs in management positions, professional roles, and core competencies. This aligns with the business strategy goals, enabling every employee of the Company to grasp industry trends, stay up-to-date, and become pioneers in the insurance industry.



## Diverse Learning and Competency Development Program

### 1 Corporate Sustainability Training

#### 1 ESG Education and Training

Fglife places great importance on ESG issues, including human rights protection, integrity management, risk management, climate governance, and low-carbon sustainability. In 2022, all employees, including directors and supervisors, have completed courses on "ESG, Integrity Management, and Fair Treatment of Customers", "Financial Friendly Services for Customers with Disabilities", and "Elderly Friendly Services and Rights Protection".

In 2022, the total external training hours for ESG reached **763** hours, an increase of **286%** compared to 2021.

#### 2 "Voice of Fglife" Broadcast

The broadcast covers topics such as corporate governance, environmental sustainability, integrity, elderly friendliness, and disability friendliness. In 2022, a total of 33 broadcasts were aired, aiming to deepen the understanding of ESG concepts through self-directed reading and stress-free listening.

#### 3 Integrity Statement Signing

To demonstrate the commitment of Fglife's Board of Directors and professional managers to integrity management, directors, system supervisors, Chief Risk Officer, Chief auditor, Chief Compliance Officer, and corporate governance supervisors all sign the "Statement of Integrity Management Compliance for Directors and Senior Management". In addition, all employees also sign the "Employee Code of Conduct Declaration", ensuring that integrity policies are followed from top to bottom, and upholding principles of honesty, integrity, and anti-corruption.

### 2 Digital Talent Development

To establish digital awareness among all employees and build a talent pool of digital professionals, Fglife aims to enhance the organization's ability to adapt to digital transformation, increase competitiveness, and foster a digital mindset. The Company has defined digital competencies based on the Financial Industry Digital Transformation Talent Capability Construction Report. Eight digital competencies that align with the corporate culture and needs have been selected, including data thinking, interdisciplinary thinking, problem-solving, digital leadership, digital literacy, data visualization, virtual collaboration, and agile thinking. These competencies are categorized into "Digital Awareness" and "Digital Management", and an annual training plan is developed based on these competencies.

#### Digital Training Course in 2022

##### Digital Cognitive Training

Fglife i-Learning Education Training Platform launched 15 courses on Financial Technology and 2 courses on Digital Cognitive e-Lectures. It allows colleagues to freely choose and study the courses using the App, enhancing their level of understanding in financial technology.



Training hours  
**2.2**  
Hours



Number of trainees  
**2,649**  
Person-times

##### Digital Seed Cultivation Program

The program takes inventory of digital projects that meet the Company's definition of digital transformation, select 21 digital seed trainees, and collaborate with the Fin & Tech Program of the Taiwan Academy of Banking and Finance. It offers professional FINTECH practical courses, organizes practical project management exchange meetings, and provides industry or cross-industry exchange seminars, as well as external training resources.



Training hours  
**59**  
Hours



Number of trainees  
**85**  
Person-times

#### Digital Skills Certification







To encourage colleagues to enhance proactive learning and improve their financial technology literacy, Fglife offers registration subsidies and certification rewards for the "Basic Test on the FinTech Knowledge". In 2022, a total of 67 individuals obtained the FinTech Knowledge certification issued by the Taiwan Academy of Banking and Finance. A total amount of NT\$ 120,000 was provided as test subsidies and incentives.



### 3 Fair Treatment of Customer Training

#### 1 Immersive Experience Camp

Through the immersive experience camp, frontline service staff are immersed in the experience of the inconveniences and needs of the elderly and people with disabilities. This helps increase their care, respect, and friendliness towards disadvantaged groups, thereby enhancing service quality. In the end, 96% of the participants affirmed and recognized the helpfulness of the program for their work.

Disability Experience Camp	Elderly Experience Camp	Sign Language Workshop
Design obstacle games such as blindfolded and memory tests to experience the anxiety and helplessness of people with disabilities, enhancing service orientation.	Collaborate with the Old Five Old Foundation, wear aging simulation devices to experience the daily challenges and inconveniences faced by elderly, creating service-learning opportunities.	Learn sign language, record a sign language video with the message of "treating customers like family and empathizing with care" to convey the concept.
 <b>Training hours</b> <b>1.5</b> Hours	 <b>Training hours</b> <b>2.5</b> Hours	 <b>Training hours</b> <b>3</b> Hours
 <b>Number of trainees</b> <b>48</b> Person-times	 <b>Number of trainees</b> <b>60</b> Person-times	 <b>Number of trainees</b> <b>59</b> Person-times



#### 2 Online Training for Managers

To provide fair treatment of customer training to all directors, supervisors, and department heads, a 2-hour training session was arranged. Meng-Xiang Lin, a director from the Financial Ombudsman Institution, was invited as a lecturer. A total of 138 individuals participated in the training.

#### 3 Voice of Fglife Special

By utilizing EDM and broadcasting platforms, employees engage in open discussions about core culture, promoting the concept of fair treatment of customers and ESG trends. In 2022, a total of 22 broadcasts were made. Additionally, a special segment called "One Minute on Service" was produced to report on touching service stories.

#### 4 Digital Courses on General Knowledge

The courses cover topics such as fair treatment of customer principles, financial-friendly services for individuals with disabilities, elderly-friendly services and rights protection, ESG integrity management and fair treatment of customers, code of conduct and integrity in business operations, and employee ethics and code of conduct. In 2022, a total of 10.5 hours of courses were offered, representing a 163% increase compared to 2021. The courses were attended by a total of 10,440 individuals.

#### 5 External Training

To strengthen the awareness of elderly-friendly practices and regulatory compliance, external training programs were arranged. These programs included topics such as "How the Board of Directors Implements Protection for Elderly Customers", "Elderly-Friendly Customer Series: Introduction to Laws and Regulations Concerning the Elderly", and "Financial Planning Consultants for Elderly Customers". The training participants included the President, audit personnel, regulatory compliance personnel, Customer Complaint Center staff, and department supervisors. In 2022, a total of 303 hours of training were conducted, with 9 participants attending.

#### 6 Bilingual Training



To enhance the service quality for foreigners, incentives and discounted English learning programs are provided to colleagues. Regarding the certification incentives, employees who achieve scores in line with the reward criteria in the TOEIC (Test of English for International Communication) exam are eligible for exam fee subsidies and monetary rewards of NT\$ 3,000 - NT\$ 5,000.

### 4 Talent Acceleration and Advancement Program

Through a systematic and standardized process, this program evaluates employees with potential for development and establishes an internal talent pool. It aims to enhance organizational capabilities and strategically cultivate and develop talent in the long term, thereby increasing talent retention and organizational competitiveness. The program defines key positions based on organizational and operational needs, referencing the "Key Industries Talent Supply and Demand Survey Report for 2021-2023" commissioned by the National Development Council and conducted by the Financial Supervisory Commission. Candidates for key training are selected based on recommendations from department/office supervisors, considering their performance, development potential, and willingness. In 2022, a total of 15 potential candidates at the section head level were selected for focused training.



#### Coaching Ourselves Reflective Training

Engage in discussions and learn through real-life case studies or practical management issues, fostering reflection.

 <b>Training hours</b> <b>3.5</b> Hours	 <b>Number of trainees</b> <b>12</b> Person-times
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#### Manager Acceleration Workshop

Utilize management style assessment tools and complement them with high-impact management scenario-based courses to understand management strengths and blind spots.

 <b>Training hours</b> <b>9</b> Hours	 <b>Number of trainees</b> <b>16</b> Person-times
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#### Practical Exercises of Classic Management Cases

Learn management skills that incorporate the essence of communication, coordination, team building, and performance management. Conduct post-training practice and sharing sessions to examine changes in mindset and behavior.

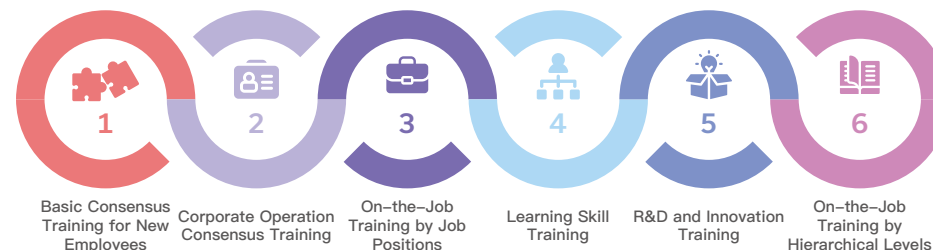
 <b>Training hours</b> <b>16</b> Hours	 <b>Number of trainees</b> <b>22</b> Person-times
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## Lifelong Learning and Development Program

### Office Staff Development Training

Each year, Fglife adjusts its cultivation strategies based on the goals, vision, and new regulations for the upcoming year. Objectives are cascaded down to each department, addressing the gaps in management positions, professional roles, and core competencies. Training directions, resources, and cultural promotion are planned accordingly. The program is designed to achieve comprehensive and differentiated goals through a framework of six training systems. In 2022, the training focused on fair treatment of customers, talent development for digital transformation, and accelerated talent development. A total of 568 training sessions were conducted, with 32,248 participants completing the training, averaging 39.4 hours per participant. The overall satisfaction with the training scored 84 points.

### Office Staff Training System Framework



### Training expenses and hours for office staff in 2022

Item	Male	Female
Training Hours	3,354	4,362
	60.8	
	8,450	20,254
	36.0	
	39.7	37.7
Total Number of Employees	57	70
	222	575
	279	645
Total Training Hours for Employees(hours)	11,804	24,616
Total Training Expenses for Employees (million NTD)	4.1	
Average Training Expenses per Employee (NTD)	4,422	
Average Training Hours per Employee(hours)	39.4	

Note:

- Supervisor positions include Assistant Vice President and above, Manager, Assistant Manager, Associate Manager, and Section Chief.
- The training hours are calculated based on all office staff, including 862 regular employees and 62 contract employees.

### Statistics of various training courses for office staff in 2022

Item	Number of Sessions	Number of Participants	Total Training Hours
Basic Consensus Training for New Employees	5	299	393
Corporate Operation Consensus Training	188	24,407	26,015
On-the-Job Training by Job Positions	262	2,461	2,824
On-the-Job Training by Job Positions	45	1,971	3,712
R&D and Innovation Training	39	2,946	3,464
Learning Skill Training	29	164	12
Subtotal	568	32,248	36,420

### Statistics of various training resources for office staff in 2022

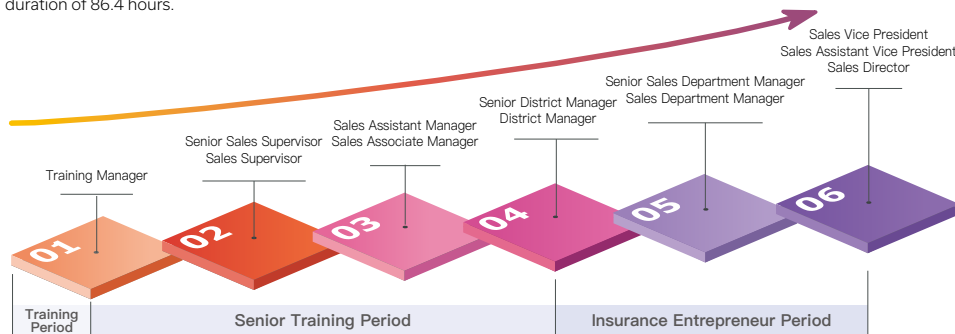
Item	Number of Sessions	Number of Participants	Total Training Hours
External Training	123	252	2,321
Physical Training	201	2,148	31,66
Online Training	244	29,848	30,933
Subtotal	568	32,248	36,420

### Diverse Training and Learning Channels

Fglife provides a variety of learning channels to help employees enhance their expertise and develop core competencies. These include physical courses, digital learning, online courses, mobile learning, external training, physical libraries, and online lectures. Furthermore, through platforms such as the Voice of Fglife broadcast, micro-courses, Line@, social media, and newsletters, we promote a culture of self-directed learning.

## Field Staff Talent Training

Fglife values the cultivation of leadership talent and provides comprehensive support for the development of sales skills, professional competence for supervisors, and assistance in building successful business teams. We offer a complete promotion system to create a platform for successful career development, making individuals insurance entrepreneurs. In 2022, a total of 662 training sessions were conducted for field staff, with 97,064 participants completed the training and an average training duration of 86.4 hours.



## Training expenses and hours for Field staff in 2022

Item		Male	Female
Training Hours	Training hours for supervisors	23,279	34,612
	Average training hours for supervisors	50.2	
	Training hours for non-supervisors	35,737	59,960
	Average training hours for non-supervisors	278.2	
Total Number of Employees	Total average training hours	85.1	87.2
	Supervisors	539	894
	Non-supervisors	154	190
	Subtotal	693	1,084
Total Training Hours for Employees(hours)		59,016	94,572
Total Training Expenses for Employees (million NTD)		8	
Average Training Expenses per Employee (NTD)		4,505	
Average Training Hours per Employee(hours)		86.4	

Note:

1. Contents of the above table, Manager, Assistant Manager, Associate Manager, and Section Chief.

2. The Number of Employees are calculated based on all office staff, including 862 regular employees and 62 contract employees.

## Fglife Entrepreneurship University Cultivation Program

Fglife provides comprehensive training for field staff, offering systematic professional development programs for different levels of positions such as supervisors, associate managers, district managers, and department managers. These programs ensure that colleagues have a clear understanding of their roles and responsibilities at each level and acquire the necessary knowledge and skills for their business tasks. Within the training framework of the headquarters, individual training is combined with departmental and branch office training to help new sales staff build a solid foundation of essential skills. Through guidance and support from supervisors, they quickly enter the market and progressively enhance their financial insurance expertise.



## Statistics of various training courses for field staff in 2022

Item	Number of Sessions	Number of Participants	Total Training Hours
Certification Training	314	1,084	4,335
Foundation Training	123	11,237	24,286
Hierarchy Training	34	1,391	6,048
Professional Training	149	10,965	17,763
Regulatory Training	42	72,387	101,156
Subtotal	662	97,064	153,588

## Competition and Rewards Activities

Three major reward competitions are held annually, including the SAP Excellence Award, Eagle Cup Overseas Summit, and Lion Cup Asia Elite Club. These competitions aim to motivate and recognize outstanding performance in sales and marketing as well as exceptional achievements in team expansion. Winners are rewarded with domestic and international incentive trips and invited to attend prestigious conferences, inspiring them to continue expanding the business landscape.



## 4.3 Healthy and Happy Workplace

### Management Approach

#### Commitment

- We create a safe and happy workplace environment by providing welfare programs that meet employees' needs.

#### Policies/Management Systems

- We provide various types of leave in compliance with laws and regulations.
- We adhere to the "Occupational Safety and Health Management Guidelines", "Occupational Safety and Health Education and Training Guidelines", "Workplace Environmental Monitoring Guidelines", and "Workplace Inspection Management Guidelines", develop occupational safety and health management plans and establish safety and health work rules.

#### Feedback Mechanism

- We include an "Employee Opinion Section" in the internal website to encourage employees to provide ideas and suggestions.

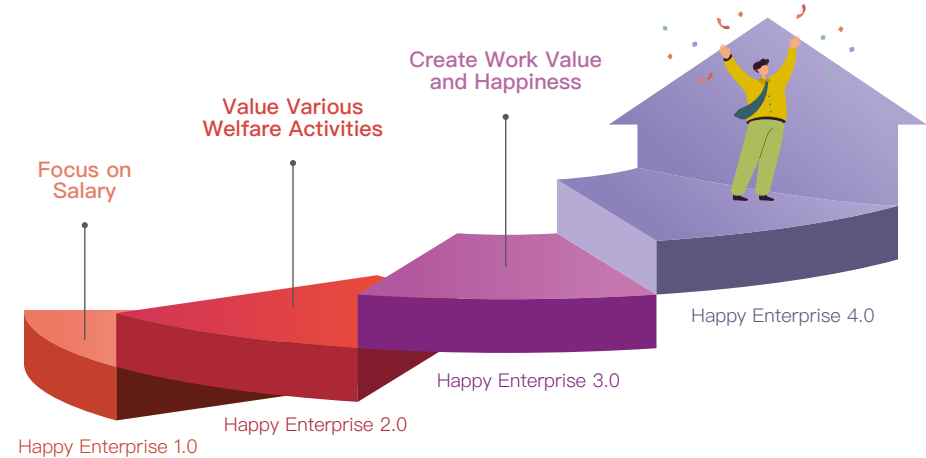
#### Assessment Mechanism

- We conduct employee questionnaire surveys to listen to employees' opinions and concerns, improve areas of concern, and foster consensus.

Employees are the foundation of Fglife's growth and competitiveness, as well as the major driving force behind our sustainable development. Therefore, Fglife adopts a multi-faceted approach to promote workplace health and strives to create a high-quality work environment and a happy workplace. In 2022, we once again received the Workplace Health Promotion Certification from the Health Promotion Administration and the Taiwan i Sports Certification from the Sports Administration, demonstrating our commitment to creating a happy, healthy, friendly, and safe workplace. Fglife fosters a conducive environment for talent development and retention, promotes work-life balance, provides diverse and equal employment opportunities, and establishes policies to protect employees' rights and human rights.

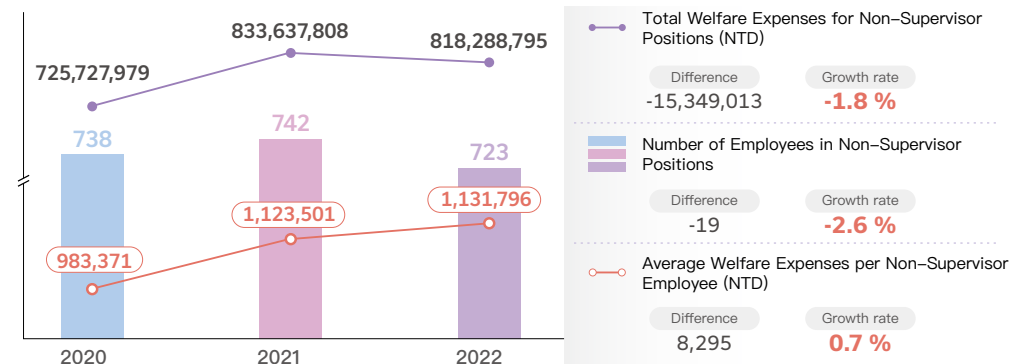
GRI 401-1、401-2、401-3

### Moving from CSR towards ESG



## Welfare and Employee Care

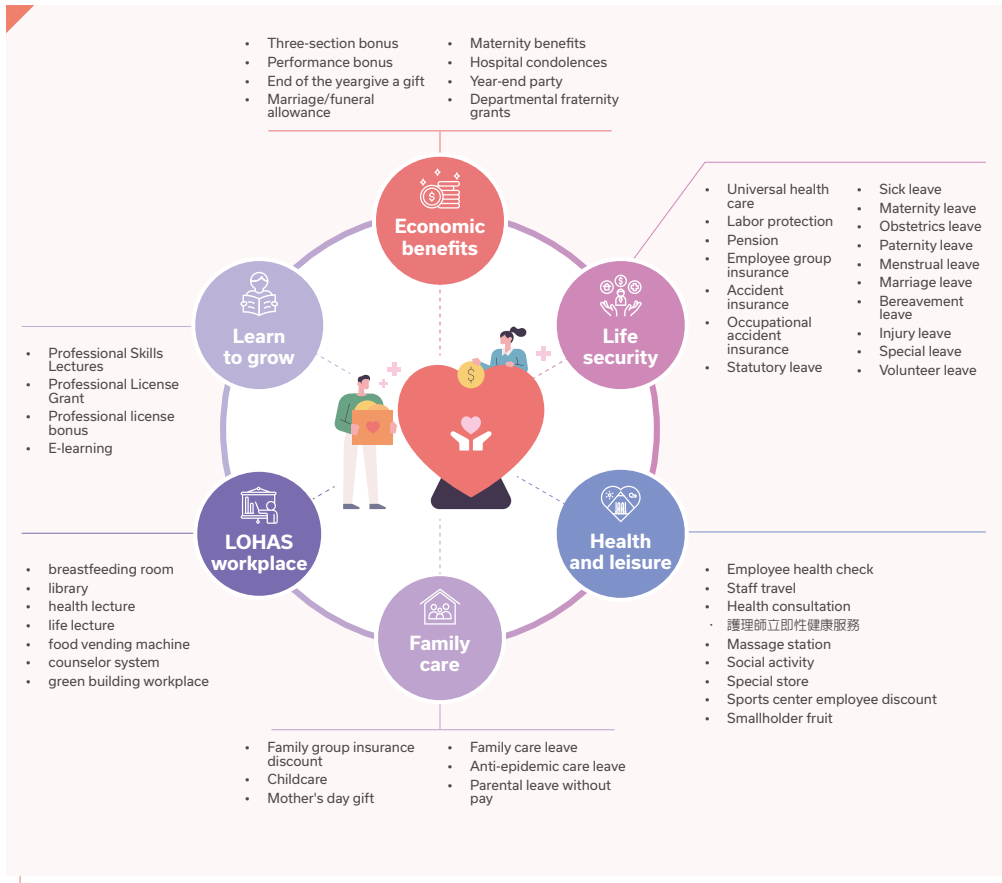
Fglife treats employees like family and considers them important partners. We provide many welfare benefits that exceed legal requirements. In 2022, the average welfare expenses per non-supervisor office staff were approximately NT\$ 1.13 million, an increase of NT\$ 83,000 compared to 2021, representing a growth of 0.7%.



## Sound Welfare System

Fglife places a strong emphasis on caring for employees' physical, mental, and spiritual well-being, aiming for happy work and a healthy lifestyle. By enhancing welfare programs and providing a safe working environment, we serve as the strongest support for our employees. We have adopted three major strategies: "Improving Facilities for a Safe Workplace", "Caring and High-Quality Welfare System", and "Enriching Life to Nourish the Soul" to meet the needs of our employees. Additionally, we offer volunteer leave every year to encourage employees to participate in public welfare activities and give back to society.

The Company has established the "Farglory Life Insurance Co., Ltd. Employee Welfare Committee" in accordance with the law. The committee is responsible for planning and promoting employee welfare matters, aiming to build a well-rounded balance between work and life for our colleagues. We continuously advocate the importance of family and leisure time. During the pandemic, we implemented a split-shift system for commuting and implemented work from home. Approximately one-third of our employees worked from home, ensuring that our business operations were conducted with quality and integrity.



## Reinstatement rate and retention rate of office staff applied for parental leave without pay in 2022

	Item	Male	Female	Total
2022	Number of employees eligible for parental leave	24	45	69
	Total number of employees applied for parental leave without pay	1	8	9
	Number of employees expected to be reinstated after their parental leave without pay	1	4	5
	Actual number of employees reinstated after their parental leave without pay	0	4	4
2021	Number of employees who have worked continuously for one year after their reinstatement from parental leave without pay of the specified year	0	2	2
	Reinstatement Rate	0%	100%	80%
	Retention Rate	N/A	50%	50%

Note:

- According to Article 16 of the Act of Gender Equality in Employment, employees who have been employed for more than six months and need to care for children under the age of three are eligible to apply for parental leave without pay. All employees are entitled to the rights of parental leave without pay according to the Act.
- Reinstatement Rate = (Actual number of employees reinstated in 2022 / Number of employees expected to be reinstated in 2022) × 100%.
- Retention Rate = (Number of employees who have worked continuously for one year after their reinstatement in 2022 / Number of employees reinstated in 2021) × 100%.
- The total number of employees who applied for maternity leave, paternity leave, and maternity allowance in 2022 was 148.




## Statistics of family care-related leaves for office staff in 2022

Applied for Family Care Leave		Applied for Maternity (Paternity) Leave		Applied for Menstrual Leave	
Male	Female	Male	Female	Female	
9	25	15	16	115	




## Health Promotion

Fglife promotes workplace health in multiple aspects, striving to create a high-quality work environment and a happy workplace.




### Physical and Mental Stress Relief

	<b>Short Exercise Routine</b>	Playing of Fglife's exercise music daily to encourage colleagues to stretch and relax.
	<b>Break Reminders</b>	Daily playing of soothing music on the hour and automatic dimming of lights during lunch break to remind colleagues to take a break from work.
	<b>Massage and Stress Relief Services</b>	Contracted visually impaired masseurs are available to provide on-site massage services throughout the year. Colleagues can make appointments through the internal employee website. A total of 1,756 sessions of massage services were provided in 2022.

### Health Management

	<b>Health Seminars</b>	Invite nutritionists to conduct lectures on healthy eating habits and create personalized weight-loss plans, sharing principles of weight control.
	<b>Health Consultation</b>	Physician is invited to provide on-site medical consultations on a quarterly basis, and a dedicated nurse is available to offer daily health consultation services. A total of 35 consultations were provided in 2022.
	<b>Healthy Environment</b>	Issue bi-monthly health newsletters, post health promotion slogans in the pantry, and provide freshly ground coffee, milk (replacing creamer), and sugar-free tea beverages for employees to enjoy.

### Workplace that values sports activities

	<b>Sports Gifts</b>	All employees were given sports wristbands as a Mother's Day gift. An online running event was organized, and employees shared their running distances on social media, integrating exercise habits into their lives.
	<b>Sports Clubs</b>	Encourage participation in sports clubs and provide subsidies. Eight sports clubs have been established, including badminton, hiking, yoga, aerobic boxing, etc. Nearly 200 people have joined the clubs.
	<b>Weight Loss Competition</b>	Encourage employees to lead healthy lifestyles and provide rewards for BMI control. A 7-week weight loss competition was conducted, resulting in a total weight loss of 96.8 kg.

## Flexible Work Arrangements

### Diverse Benefits

Multiple travel options are provided to cater to different travel needs of employees.

### Flexible Attendance

A 20-minute buffer period is allowed for employees to arrive for work.

### Mobile Attendance System

A dedicated attendance App has been developed for employees to clock in and out, apply for leave online, check the progress of various applications, and view salary details.

## Retirement Protection

To safeguard employee retirement benefits, Fglife has established an Employee Retirement Policy in accordance with the Labor Standards Act and the Labor Pension Act, providing stable retirement fund allocation and payments.

- ✓ The Retirement Reserve Supervisory Committee was established. It allocates a certain percentage of the total salary each month as retirement reserve funds. These funds are deposited into a dedicated retirement fund account at the Bank of Taiwan. The balance of the fund account is reviewed annually to ensure it is sufficient to meet the retirement needs of employees who meet the retirement conditions in the following year. If there is any shortfall, it is replenished by the end of March of the following year. Currently, the retirement fund has been fully allocated, and as of the end of 2022, the balance in the retirement reserve fund account based on the old pension system is approximately NTS 166 million.
- ✓ For employees covered under the new pension system, 6% of their salary is contributed monthly by the Company to their personal retirement account at the Bureau of Labor Insurance. In addition, employees have the option to choose the contribution proportion within the range of 6% of their monthly salary to their retirement funds.
- ✓ An external actuarial consultant is engaged to estimate the retirement benefits, using the end-of-year data as the basis. The calculation of retirement benefits is based on the salary of employees under the old pension system, considering salary growth rate and turnover rate for calculation purposes.

## Occupational Safety Management

Fglife has established an occupational safety and health management unit in accordance with the law. Every year, external physicians are hired to conduct occupational safety and health risk assessments and hazard identification. Records are kept and improvements are made based on the assessment findings. The Company is committed to preventing work-related injuries, illnesses, and accidents to ensure the safety and health of all employees.

### Four Major Occupational Safety Plans

To create a healthier, safer, and friendlier workplace, the Company is fully committed to implementing four major occupational safety plans.

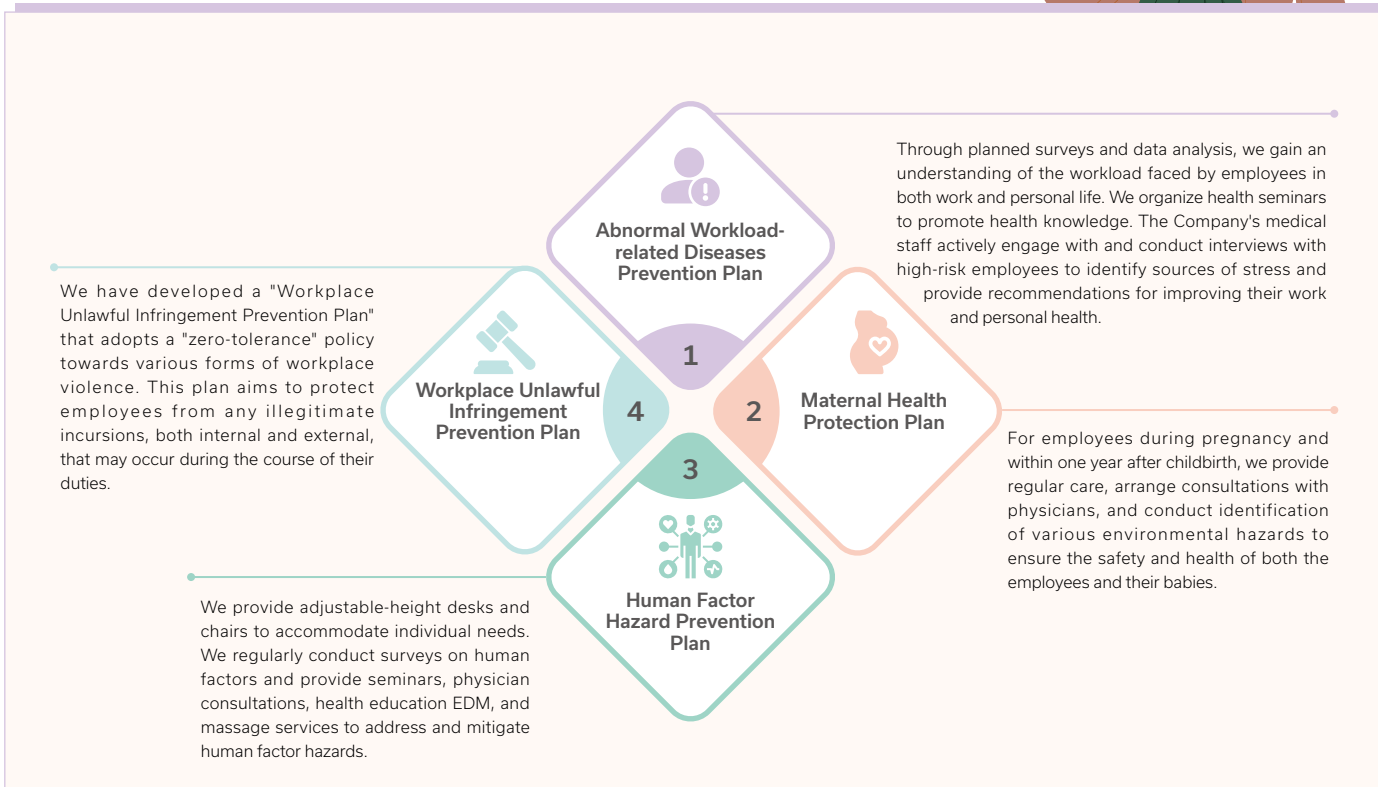


### Epidemic Prevention Management

In response to the COVID-19 pandemic, Fglife has established an Epidemic Prevention Task Force. We have implemented various measures, including personnel allocation and backup plans for each employee's duties. This includes implementing work-from-home arrangements and staggered office hours. We have also utilized video conferencing apps as a substitute for face-to-face meetings to ensure the effective operation of various business functions. Additionally, we provide colleagues with COVID-19 rapid screening test kits, alcohol-based sanitizers, hand soaps, and other epidemic prevention supplies.

### Safe Work Environment

- 1 Smoking is strictly prohibited in the office premises.
- 2 In the event of any safety concerns or issues in the workplace, employees can report them through the designated repair or complaint hotline for appropriate actions to be taken.
- 3 Carbon dioxide detectors are installed in the office to maintain a comfortable and safe working environment.
- 4 Regular safety inspections are conducted for equipment: Fire safety equipment in the office is regularly maintained by contracted vendors. Every six months, measurements are taken to assess workplace lighting levels and carbon dioxide concentrations, ensuring a safe working environment.
- 5 Automated External Defibrillators (AEDs) are installed in the workplace.



## Promotion and Training

1

For employees who may face health or safety issues related to their work, communication channels such as the labor complaint hotline or email are available for notification, consultation, and communication, along with appropriate actions to be taken.

2

Disaster Preparedness and Emergency Response Drills: Following the Fire Services Act, self-defense firefighting teams are established, and fire evacuation drills are conducted semi-annually.

3

Cooperate with the building management to carry out emergency response and personal protective equipment training, including simulating building fires and practicing evacuation and safety precautions.

4

In 2022, an earthquake sheltering drill was conducted in accordance with ISO 22301 Business Continuity Management System, simulating an earthquake and practicing evacuation and safety precautions.

5

### Occupational Safety and Health Education and Training

- ▶ New employees receive 3 hours of occupational safety and health training annually, while existing employees receive 1 hour of training annually. In 2022, two training sessions were conducted, with 134 participants for new employees and 817 participants for existing employees, totaling 951 participants and a total training duration of 1,219 hours.

- ▶ On National Disaster Prevention Day (September 21), an earthquake drill is conducted to familiarize employees with the evacuation procedure using the DCH method (Drop, Cover, Hold).
- ▶ An annual company-wide emergency evacuation drill is conducted in coordination with the self-defense firefighting teams to ensure that colleagues and members are familiar with the drills and key points.
- ▶ Occupational safety and health education promotion: A monthly occupational safety bulletin is produced and disseminated through electronic billboards, emails, and other channels for awareness and promotion.

## Occupational Accidents and Safety

The most common type of occupational accidents at Fglife is traffic accidents. We will continue to use internal communication channels to remind employees to pay attention to their safety during their commute.

### Statistics on disabling injury among office staff in 2022

Item	2020	2021	2022
Work Hours	1,709,136	1,716,160	1,717,104
Number of Deaths Caused by Occupational Injuries	0	0	0
Death Rate Caused by Occupational Injuries	0	0	0
Number of Serious Occupational Injuries	0	0	0
Rate of Serious Occupational Injuries	0	0	0
Number of Recordable Occupational Injuries	9	5	7
Rate of Recordable Occupational Injuries (calculated per million work hours)	5.26	2.91	4.07

Note:

1. Work hours are calculated based on 8 hours per day, multiplied by the number of working days in 2022 (excluding holidays), and then multiplied by the number of office staff.
2. Recordable occupational injuries include work-related injuries, car accidents, and fatalities.
3. Only injuries resulting from commuting accidents caused by transportation arranged by the organization are considered occupational injuries. Employee commuting accidents are not included. In 2022, work-related injuries mainly involved falls and car accidents, primarily related to commuting accidents. Traffic safety awareness has been reinforced through occupational training programs.
4. Serious occupational injuries are defined as injuries that result in death or significantly impair the worker's ability to return to their pre-injury health status within six months.
5. There were no cases of occupational diseases among employees (including non-employee workers) in 2022.
6. There were no occupational injuries reported among non-employee workers in 2022.

## Supplier Occupational Safety Management

Fglife has established comprehensive occupational safety management throughout the workplace. When contractors enter the Company to perform construction work, they are required to be supervised by assigned occupational safety supervisors. They must also sign the "Contractor Work Safety Commitment" and "Construction Operation Safety Notice" to ensure that all workers in the work area have compliant and safe work protection measures.



## 4.4 Human Rights Protection

GRI 2-24、2-25、2-30  
406-1、408-1、409-1

### Management Approach

#### Commitment

- Adhering to international human rights conventions, we implement a diverse employment policy that values various rights of employees and promotes equal labor relations.

#### Policies/Management Systems

- Following the "Act of Gender Equality in Employment", we uphold gender equality policies and continuously enhance the management of human rights-related issues.
- For two consecutive years, we have joined the "TALENT, in Taiwan" to advocate for diversity and inclusion.

#### Feedback Mechanism

- To expedite the adaptation of new employees, we provide stability through newcomer care and periodically hold newcomer forums. In 2022, we organized a total of five forums, providing a platform for newcomers to communicate and addressing their adaptation issues.
- We have established channels for employee grievances, ensuring confidentiality and following the complaint process outlined by the competent authority for labor. Our internal website features a dedicated "Employee Opinion Section", encouraging employees to provide ideas and suggestions.
- We include an "Employee Opinion Section" in the internal website to encourage employees to provide ideas and suggestions.

#### Assessment Mechanism

- If colleagues encounter sexual harassment, workplace bullying, or other work-related issues, they can file complaints through dedicated hotline, fax, email, and other channels. All cases of complaints and feedback are handled by designated personnel, who are bound by absolute confidentiality.

Fglife provides diverse and equal employment opportunities, and does not discriminate based on race, social class, language, ideology, religion, political affiliation, birthplace, gender, sexual orientation, age, marital status, appearance, facial features, disabilities, zodiac signs, blood types, or any other discriminatory factors, ensuring fair treatment for all.

## Human Rights Awareness and Advocacy

Fglife adheres to international human rights conventions and strictly prohibits any actions that violate or infringe upon human rights. We prioritize gender equality in employment, ensuring that every employee has equal opportunities for employment and development. We have also established the Sexual Harassment Prevention and Complaint Committee to prevent and address sexual harassment issues, providing employees with clear guidelines regarding complaint channels, hotlines, and disciplinary measures. In 2022, there were no incidents related to violations of professional ethics, discrimination, child labor, freedom of association, forced labor, or infringement of indigenous rights.

The Company adheres to the following principles:

### Prohibition of Forced Labor

Fglife strictly prohibits any form of forced labor and vehemently opposes exploitative practices. We uphold equality, and personnel interviews, salary verification, and employment are based on mutual agreement. There is no coercion or manipulation, and we respect the rights of each employee. Upon joining the Company, employees receive an offer letter and sign a labor contract to safeguard their rights and interests.

### Child Labor Policy

Fglife complies with relevant regulations of the International Labour Organization and strictly prohibits the employment of child labor. We ensure that all employees meet the minimum age requirements and legally protect young workers. We provide a safe working environment for interns, establish comprehensive training programs, assign dedicated mentors for daily work support, and regularly conduct interviews with school teachers, internship departments, and interns themselves to understand their needs.

### Non-discrimination

Fglife adheres to the principles of treating everyone equally, regardless of race, gender, age, nationality, religion, sexual orientation, disabilities, or other factors, respecting the individual differences of each employee. We encourage multiculturalism and inclusivity, ensuring that all employees have equal opportunities in recruitment, training, and promotion. In 2022, there were no reported cases of discrimination complaints.

### Working Hours and Leave

Fglife complies with relevant laws and regulations to ensure that employees have reasonable working hours and a leave system. We respect the work-life balance of employees and actively provide sufficient rest time and vacations for them.

### Freedom of Association

Fglife respects the employees' right to freedom of association and does not interfere with their participation in any assembly or organization. We also hold regular labor-management meetings to ensure open and constructive dialogue with employees, working together to create a better working environment for them.

### Salary and Benefits

Fglife ensures that employee salaries meet or exceed the legal minimum wage standards and provides fair compensation and benefits based on performance, capabilities, and market conditions.

### Prevention of Harassment

Fglife is committed to creating a harassment-free work environment and strongly opposes any form of sexual harassment, bullying, and discriminatory behavior. We will establish and implement appropriate policies and procedures to prevent, report, and address such issues. Any violations will be rigorously addressed by the Company.

### Humanitarian Treatment

Fglife respects the dignity and integrity of every employee, ensuring a safe, healthy, and respectful environment in the workplace. We firmly oppose any form of verbal abuse, intimidation, or inhumane treatment of employees, both physically and mentally. We strive to provide a working environment that is characterized by respect, friendliness, and inclusivity for all employees.

In 2022, the Company arranged courses in accordance with laws and regulations for all employees, including online anti-money laundering, information security and personal data protection, fair treatment of customers, gender equality, disabilities, occupational health and safety, Convention on the Rights of the Child, whistleblower systems, and prevention of malicious social interactions. A total of 10,317 office staff members participated in these training sessions, accumulating a total of 14,592 hours of training. The completion rate was 100%. These efforts aimed to strengthen fair treatment for individuals regardless of gender, age, or disabilities, and to prevent discrimination based on differences.



## Diversity and Inclusion

Fglife firmly upholds the principles of equality and implements diverse and flexible policies in areas such as hiring, development, and training. We go the extra mile to cater to the needs of employees from different backgrounds, respecting each individual. Currently, we have employed a total of 8 office staff members with disabilities, in compliance with legal standards. Based on the principle of equal treatment, there has been a notable performance by female employees in recent years. There are 77 female supervisors at the section level or above in the office, outnumbering the 62 male supervisors. Among them, there are 4 female supervisors at the vice president level. In 2022, 152 female employees were promoted, accounting for 71% of all promoted employees. This highlights the significant opportunities and achievements for women in Fglife.

As of the end of 2022, Fglife had a total of 942 employees and 4,957 field staff under contract. Due to the nature of the insurance industry, there were 3,833 female employees (65%) and 2,048 male employees (35%). Please refer to the appendix for detailed information on the employment status. Additionally, there were 696 new hires and 378 departures in 2022. Please see the appendix for further details.



## Talent Sustainability Initiative

Since 2021, Fglife has responded to the call of CommonWealth Magazine for two consecutive years and joined the "TALENT, in Taiwan" along with 200 other companies and schools sharing the same vision. We take action to promote talent sustainability and embrace the global management philosophy of DEI (Diversity, Equity, Inclusion). Our goal is to create a diverse and inclusive work environment that allows employees to unleash their full potential.

## Open Communication Channels

Fglife does not have a collective agreement with any labor union. However, we have established diverse communication channels within our internal systems, such as the "Employee Opinion Section" and "Complaints Mailbox", to ensure that every employee can express their suggestions. Additionally, we conduct regular employee satisfaction surveys every year, seeking input from various perspectives. The survey covers topics such as company branding, product policies, internal processes and service efficiency, learning and development, talent management, and overall satisfaction. This helps us understand employees' thoughts and feelings about organizational development. In 2022, the overall satisfaction score was 84 points. Furthermore, we have established the "Guidelines for the Prevention and Control of Sexual Harassment" and the "Guidelines for Preventing Unlawful Violations in the Performance of Duties" in accordance with the law. We have designated a dedicated complaint channel and operating procedures to collectively prevent incidents of workplace sexual harassment and bullying. In addition, monthly Newcomer Gatherings are held to understand the adaptation of new employees and provide assistance as needed.



## Complaint Mechanism



### Labor-Management Meeting

There are 5 representatives from the management side and 5 representatives from the labor side. The meeting is held once per quarter to facilitate communication and reach consensus on significant labor-management issues.



### Employee Forums

Employee forums are held for new and existing employees. Forums for new employees are held every two months, while forums for existing employees are held on a quarterly basis.



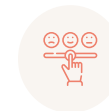
### Employee Welfare Committee

Each department/office appoints activity coordinators who regularly plan various welfare matters. Additionally, ad hoc meetings are held from time to time to discuss employee concerns and meet their needs.



### Complaints Mailbox

The EIP (Enterprise Information Portal) includes a dedicated section for employee opinions, which is managed by the Human Resources & General Affairs Office to respond to employee feedback.



### Employee Satisfaction Survey

An annual employee opinion survey is conducted to understand employee needs and gather feedback.



## Communication Management



### Internal Employee Website

The EIP (Enterprise Information Portal) includes a dedicated section for employee opinions, which is managed by the Human Resources & General Affairs Office to respond to employee feedback.



### Real-time Message Announcements

Management policies, organizational adjustments, welfare measures, and other important information are promptly communicated through the internal employee website or email.



### Electronic Display Boards

Integrated with sustainability initiatives, volunteer recruitment, brand activities, customer service, and education training, the electronic display boards help employees stay informed about current trends and updates.

# 5 Guardianship + Social Co-prosperity

Fglife embraces society and starts from within. We uphold the core insurance capability of being people-oriented and actively promote risk protection awareness. We extend our efforts from individual health and family care to social participation. Through collaboration and resource integration with social enterprises, non-profit organizations, schools, communities, and government entities, we call upon policyholders, employees, volunteers, and the general public to participate together. Through concrete actions and feedback, we gradually expand our philanthropic influence from within, aiming to become a leading insurance company with the most impactful and sustainable brand influence.

## SDGs



### 5.1 Public Welfare and Care

064



In the past 3 years, the Company's volunteer participation reached **2,090** individuals, with a cumulative total of **9,079** hours of service.



In 2022, we collaborated with **7** government agencies, **195** schools, **78** non-profit organizations, and 1 medical institution, benefiting a total of **33,201** individuals.



We have been promoting caregiver respite services for **4** consecutive years, providing a cumulative total of **13,280** hours of respite substitute manpower, effectively addressing social issues.



For **12** consecutive years, we have provided scholarships to children from cancer-affected families. A total of **1,100** children from cancer-affected families have benefited, with a total amount of NT\$ **13.7** million disbursed.



For **3** consecutive years, we have provided the "Fglife Sports Excellence Scholarship" to foster school athletes, with a total amount of NT\$ **3.8** million disbursed.



We have organized the industry's only risk video creation competition, the Golden Insurance Awards, with over **91** universities, **156** departments, and more than **8,000** students nationwide participating over the past **4** years.



This chapter is relevant to stakeholders

Employees, policyholders, schools/communities, non-profit organizations.

## 5.1 Public Welfare and Care GRI 203-1、203-2

### Management Approach

#### Commitment

- Continuously and deeply promote public service to expand influence from within and meet the social needs and expectations of stakeholders.
- Continuously integrate resources from individual health, stable families, and social care to give back to disadvantaged groups across Taiwan, strengthening the connection with local communities and the United Nations Sustainable Development Goals (SDGs).

#### Policies/Management Systems

- Establish the "Fglife Volunteer Service Management Guidelines" to provide volunteer-related education and training, accident insurance, volunteer leave, and service incentives, aiming to cultivate employees' awareness of public welfare and develop a habit of volunteer service.
- Establish the "Fglife Regional Public Welfare and Environmental Protection Activity Guidelines" to encourage field units to actively participate in local public welfare activities.

#### Feedback Mechanism

- For more details, please refer to the Stakeholder Engagement section. [🔗](#)

#### Assessment Mechanism

- Activity questionnaires and satisfaction surveys
- Public welfare donation rules and public information announcements
- Rules for various projects
- LBG (London Benchmarking Group) social investment management

In 2022, the social and economic development was still affected by the COVID-19 pandemic. Fglife recognizes the importance of helping the vulnerable regardless of the circumstances and believes in the continuous promotion of giving back to society to achieve a profound impact. The Company continues to demonstrate the insurance industry's power of "helping others" by integrating corporate volunteers and various resources. It encourages young people to bravely pursue their dreams and engage in community care in rural areas, supporting the socially disadvantaged and promoting risk protection awareness. The Company adopts the LBG (London Benchmarking Group) framework to measure the overall resource investment. According to the LBG measurement framework, the evaluation is based on four forms of social inclusion: "in-kind donations", "cash contributions", "time contributions", and "management expenses". In 2022, the total social engagement investment reached NT\$ 23.645 million, benefiting over 30,000 individuals. In the future, the Company will gradually expand the scope and depth of public welfare activities, aiming to build a stable foundation for every family and create a positive impact.

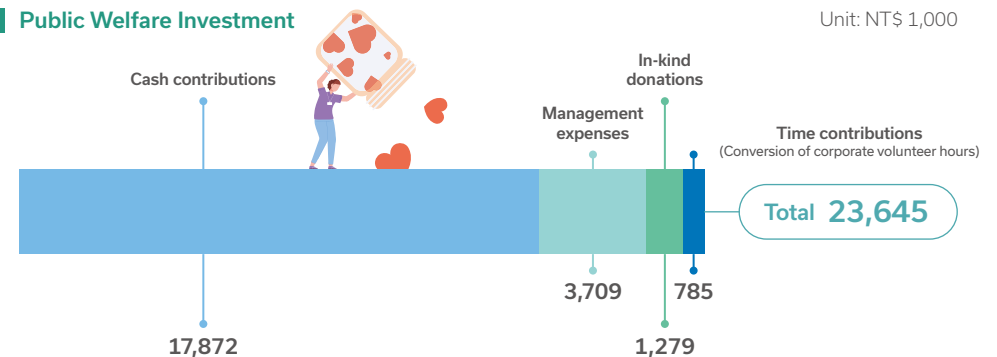
### Volunteer Involvement

Item	2020	2021	2022
Number of volunteer participants	941	507 (Note)	642
Volunteer participation hours	4,079	1,934 (Note)	3,066

Note: There was an error in the calculation of the numbers for the year 2021. The numbers have been corrected.

### Public Welfare Investment

Unit: NT\$ 1,000



Note: The cost of corporate volunteer hours is calculated by converting it to an equivalent monetary value based on the average personnel cost per person per hour in the current year. The Fglife volunteer team includes both office and field staff. The total service hours in 2022 amounted to 3,066 hours.



### Giving Back to Communities

**Target**

- Local communities

**Program**

- Corporate Volunteer Team
- Community Public Service
- Epidemic Prevention and Care

### Flipped Education

**Target**

- Rural school children

**Program**

- Fglife's "Love Never Fades" Rural Care
- Support for Remote Schools
- Little Golden Insurance Awards

### Family Respite

**Target**

- Family caregivers
- Individuals with disabilities
- Patients' family members

**Program**

- "Take a Breath, Empowerment" Family Respite Services
- Cancer Family Children Scholarships
- Public Welfare Mini Shop

### Health Advocacy

**Target**

- Patients with illnesses, general public

**Program**

- "Passionate Summer" Blood Donation Campaign
- Top Ten Cancer Fighters, Promotion of Professional Basketball

### Youth Empowerment

**Target**

- Students on campus

**Program**

- "Golden Insurance Awards" Campus Video Competition
- "Fglife Sports Excellence Scholarship"

For more public welfare programs, please visit the Public Welfare website of Fglife [Fglife](#)



## Giving Back to Communities

### 1 Corporate Volunteer Team: Connecting Every Mile Home with Love and Action

Fglife has been dedicated to supporting socially disadvantaged groups for a long time. We deeply cultivate the hearts of our employees through corporate culture and values, and have established the "Fglife Volunteer Service Management Regulations". Through incentives, such as providing volunteer leave and publicly recognizing volunteers on various occasions, we encourage employees to invite policyholders, friends, and family members to participate, thereby expanding our influence. In addition, every volunteer participating in the program is provided with a 1 million accident insurance coverage, ensuring their well-being and protection.

2022

A total of **642** office and field staff joined the volunteer team  
A total of **3,066** hours of service were contributed



### 2 Community Public Service: Planting Love, Spreading Warmth and Care at the Ground Level

To encourage field staff to actively participate in community public service activities, the "Regional Public Welfare and Environmental Protection Activity Sponsorship Guidelines" have been established. This initiative focuses on sponsoring and supporting disadvantaged social welfare organizations in the local communities for the long term. By leveraging local resources and uniting the workforce, the Company actively engages in these activities to enhance ESG concerns and community impact. For seven consecutive years, donations and volunteer manpower have been contributed, resulting in the provision of support to 20 branch offices, sponsorship of 35 regional public welfare activities, and assistance to 23 social welfare units, amounting to a total donation of NT\$ 265,000.

2022

**7** branch offices participated  
Support provided to **8** social welfare organizations  
A total of **853** beneficiaries

### 3 Providing Epidemic Prevention Resources to Avoid Medical Supply Shortage

During the COVID-19 pandemic, Fglife cared for the social resource gap by providing financial support and volunteer manpower. Over the past two years, donations were made, including N95 masks to the Taipei Veterans General Hospital, and 15 HFNC (High Flow Nasal Cannula) devices as well as protective clothing to Taipei Medical University Hospital and Ministry of Health and Welfare Shuang-Ho Hospital. The Company also assisted in delivering meals and carrying out environmental sanitation for elderly residents living alone in the Wanhua District, helping them get through the pandemic.

2022

Donation of NT\$ 800,000  
Donation of 23,040 N95 masks



### 4 Caring for Disadvantaged Institutions in Rural Areas: Donating Funds to Support Software and Hardware Equipment

Fglife has been providing long-term care for the St. Francis Xavier Home for Children and Juvenile, an institution that supports vulnerable children in rural areas. In 2022, a donation of NT\$ 300,000 was made to assist the institution in improving its software and hardware equipment, creating a safe and comfortable environment for over 20 children aged 2 to 12 who are disabled, victims of abuse, or lack family support. Additionally, a donation of NT\$ 200,000 was provided to cover the registration fees for children at the Muhsiang Sweet Home in Taoyuan City, ensuring that every child has the opportunity to receive an education.

2022

Donation of NT\$ 500,000  
Benefitted 50 children



## Flipped Education

### 1 Fglife's "Love Never Fades" Rural Care Program: Empowering Diverse Learning and Inspiration

This program focuses on students in rural schools and collaborates with mentors from various fields to broaden the horizons of rural students through life education. It involves donating high-quality books to provide children with more reading resources and the opportunity to see the world through books. Additionally, the program has provided over 4,000 meal boxes prepared by individuals with intellectual disabilities to 21 rural schools, offering employment opportunities for young people with disabilities. Over the course of four years, this initiative has reached various locations, including Tainan, Kaohsiung, Pingtung, Hualien, and Taitung.

#### Over the course of four years

Supported 21 rural elementary schools with nutritious meal boxes  
Organized 15 events  
Benefited nearly 1,200 children  
Volunteer participation count of 922 individuals



### 2 Happy Learning for Supplementary Classes of Rural Schools: Empowering Rural Students with Confidence for a Successful Future

The lack of qualified teachers in rural schools has led to increasing disparities in learning between urban and rural areas. To encourage diverse learning and cultivate aesthetic literacy among rural children, while ensuring their safety after school, Fglife offered the "Happy Learning" program in rural elementary schools. The program hires full-time and part-time teachers to instruct subjects such as music and arts, allowing children to explore their talents and interests through multidimensional learning. With the support of supplementary education and volunteer companionship, the program addresses fundamental issues such as unequal distribution of educational resources between urban and rural areas, rural population outflow, and the need for companionship for children. In 2022, 75 volunteers were involved, with a donation of NT\$ 150,000, caring for approximately 70 local students.



5.1 Public Welfare and Care

3 Little Golden Insurance Awards: Nurturing and Inspiring Creativity in Rural School Children

To extend Fglife's impact and implement public welfare initiatives, the Company organizes the "Little Golden Insurance Awards" program, aiming to encourage rural students to engage in audiovisual learning and bridge the resource gap between urban and rural areas. The program invites past winners of the "Golden Insurance Awards" to serve as mentors and teach children through online or in-person learning. These outstanding young students lead the way in promoting audiovisual education in rural areas, creating diverse learning experiences and instilling risk education from an early age.



Family Respite

1 "Take a Breath, Empowerment" Family Respite Service: Creating an All-round Support Platform

Fglife understands the needs of family caregivers and has been promoting the "Take a Breath, Empowerment" Family Respite Service for four consecutive years. Collaborating with the Godot Theatre Company, the Company has partnered with the social affairs bureaus of Taipei, New Taipei, Taoyuan, Taichung, Tainan, and Kaohsiung city governments, as well as caregiver support organizations. Together, we organize the "Art Workshops" that provide substitute manpower hours, allowing exhausted family caregivers to take a break, while also involving employees who may benefit from such support. The workshops integrate drama, painting, music, gardening, and other therapeutic activities to assist family caregivers in releasing emotions that they may struggle to express in a natural and creative way. Peer support is emphasized, providing a network of encouragement and understanding. This program aims to fulfill the social and self-fulfillment needs of family caregivers, allowing them to find respite for their minds and bodies and alleviate the pressures associated with long-term caregiving.

At the end of the program, a public exhibition and performance are held, featuring amateur family caregiver actors portraying real-life stories of family caregivers. The performances are based on the challenges and experiences faced by family caregivers, allowing the audience to empathize with their difficulties and better prepare themselves for the future.

Served six counties and cities

Conducted **150** art workshop sessions  
Organized **11** exhibition performances  
Engaged a total of **260** participants in the workshops  
Provided **13,280** hours of substitute manpower for respite



2 Cancer Family Children Scholarships: Supporting and Encouraging Continuous Education for 12 Consecutive Years

To alleviate the financial burden on families affected by cancer and encourage their children to pursue education, Fglife and the Formosa Cancer Foundation have been collaborating for 12 consecutive years to promote the "Encouragement and Hope - Cancer Family Children Scholarships" program. Each year, this program supports 80 high school and university students, ensuring that their education continues uninterrupted despite their parents' illness. It enables children from cancer-affected families to dedicate themselves to their studies and strive for personal growth even in the challenging environment of accompanying their parents through cancer treatment.

Over the course of 12 years

Distributed a total of NTS **13.7** million in scholarships  
Benefited **1,100** children from cancer-affected families



"Take a Breath, Empowerment" film





5.1 Public Welfare and Care

3 Public Welfare Mini Shop: Empowering the Vulnerable through Self-Made Goods

Innovatively, Fglife has established the Public Welfare Mini Shop, a platform for compassionate shopping, to assist social welfare organizations such as the Taipei Autism Children Social Welfare Foundation, the Yu-Cheng Social Welfare Foundation, the Kanner Foundation of Taiwan, the Eden Social Welfare Foundation, the Eden Social Welfare Foundation, and the Taichung Association for the Welfare of the Disabled. This initiative promotes self-made and self-sold goods, allowing policyholders to support public welfare efforts from the comfort of their homes. It also enhances the visibility and online sales of social welfare organizations, providing the most tangible and consistent support to vulnerable communities.

2 Supporting the Development of Professional Basketball to Drive a Health-Conscious Culture

Fglife is committed to promoting sports development in Taiwan and continuously pays attention to various sporting events. In 2022, the Company ventured into cross-industry sponsorship by supporting the P. League+ New Taipei Kings, aiming to provide strong support for Taiwan's sports activities and encourage entry-level basketball players to pursue their dreams. This commitment aims to foster the growth of basketball in Taiwan, from grassroots to the professional level, and contribute to the creation of a healthy society.



2022

Allocated NT\$ 495,000

Over 13 games, reaching more than 2.6 million people

Health Advocacy

1 "Passionate Summer" Blood Donation Campaign: Encouraging participation from all policyholders, colleagues, and the public across Taiwan

For seven consecutive years, in collaboration with the Taiwan Blood Services Foundation, more than 80 "Passionate Summer, Love to Share" blood donation campaigns have been held nationwide. These events aim to maintain medical capacity, promote body greening, and express gratitude to the enthusiastic participants. Each event strives to have a substantial impact. Fglife regularly collaborates with local-friendly farmers, social welfare organizations, and other resources to provide various rewards to passionate blood donors, contributing to the local communities.



Over the course of 7 years

Nearly 6,000 people have donated blood  
More than 7,800 bags of blood have been collected  
The blood donations have benefitted nearly 24,000 individuals



3 Top 10 Cancer Fighters: Witnessing the Courage of Cancer Patients

Since 2010, in collaboration with the Formosa Cancer Foundation, Fglife has organized the "Top 10 Cancer Fighters" selection event. Through a series of activities including selection, promotion, publishing, and services, this initiative allows the public to witness the determination of cancer patients and helps them face their illnesses with bravery. It encourages acts of selflessness and inspires the power of life. Over the course of 12 consecutive years, a total of 120 cancer fighters have been recognized, and related books have been published, inspiring over 1.5 million cancer patients and the general public.

Over the course of 12 years

A total donation of NT\$ 3.6 million has been made

5.1 Public Welfare and Care

4 "Let's Talk about Health Insurance" Program: Enhancing Public Awareness of Insurance

Through insurance columns in print media and the production of insurance education television programs, Fglife aims to strengthen public awareness of the importance of insurance and promote financial literacy. In 2022, two episodes of the "Let's Talk about Health Insurance" television program were produced, with the participation of six branch offices and six supervisors in advocacy efforts. Additionally, a dedicated YouTube channel for insurance education was created to promote an insurance-oriented lifestyle.



2 Sponsorship of the University Volleyball League (UVL)

In 2022, Fglife further strengthened the collaboration between the business and academic sectors by sponsoring the University Volleyball League (UVL). This sponsorship aimed to enhance the tournament's marketing, game broadcasts, and auxiliary support for the challenge system, thereby improving the competition environment and the quality of matches. The goal was to cultivate outstanding domestic volleyball athletes. The men's championship match had a peak simultaneous online viewership of 20,000 people, and the Sstv YouTube live streaming platform accumulated a total of 720,000 views. These achievements successfully increased the attention and engagement of campus students and the general public towards the UVL, inspiring a spirit of mutual assistance among volleyball teams and promoting the educational objective of developing good sports habits.



Youth Empowerment

1 Providing Fglife Sports Excellence Scholarship to Support Sports Players on Campus

1 Sponsorship of the Shih Hsin University Women's Basketball Team

In 2020, Fglife signed a "Youth Empowerment Industry-University Collaboration Program" with Shih Hsin University, aiming to cultivate campus talent. For three consecutive years, the Company has provided the "Fglife Sports Excellence Scholarship" to support students in the areas of scholarship grants, living expenses, off-site training, and sports injury protection. This initiative has garnered the attention of thousands of fans towards the women's basketball team. To enhance the players' protection against unexpected accidents during training, the team is fully sponsored with "one-year group accident insurance".

Over the course of three years

Nearly NT\$ 3.8 million have been sponsored  
Achieving excellence in the women's basketball team



2 "Golden Insurance Award": Bringing Risk Awareness to Campus through Audiovisual Events

For four consecutive years, the "Golden Insurance Award" audiovisual competition has been held. It is the only award in Taiwan that combines risk-related topics with audiovisual creations. It is a highly influential and representative microfilm award in the campus community, encouraging young students to shape the importance of risk management through creativity. The selection and awards are presented at a grand ceremony. The event has attracted participation from 91 universities, 156 departments, and over 8,000 university students across Taiwan. In 2022, the event was honored with the "Bronze" award from the Taiwan Sustainability Action Awards (TSAA).

Over the course of four years

More than 8,000 college students have participated  
More than 800 videos created  
Golden Insurance Video Festival Youtube playlist



"Golden Insurance Award" Youtube





# 6 Sustainability Power +

## Green Enterprise

According to the "Global Risk Report 2023" released by the World Economic Forum (WEF), six out of the top ten risks in the next decade are environmental risks. These include the failure to mitigate climate change, the failure to adapt to climate change, natural disasters and extreme weather events, biodiversity loss and ecosystem collapse, and major environmental damage events. Compared to 2022, in addition to an increase in the number and severity of environmental risks, there is a stronger emphasis on the importance of taking action to address climate change. Governments have also announced their 2050 net-zero transition goals, highlighting the urgency for national, corporate, and individual efforts in achieving carbon reduction and sustainability.

Fglife responds to this trend by following the Task Force on Climate-related Financial Disclosures (TCFD) framework to identify the risks and opportunities of climate change on business operations. The Company takes concrete actions to achieve net-zero carbon emissions and collaborates with suppliers, employees, and policyholders to jointly pursue environmental sustainability.

- ▶ 6.1 Climate Governance 071
- ▶ 6.2 Net Zero and Carbon Reduction 075

- ▶ 6.3 Green Supply Chain 079
- ▶ 6.4 Ecological Environment 081

### SDGs



1

We continuously conduct greenhouse gas inventories throughout the entire workplace, obtaining ISO 14064-1:2018 greenhouse gas inventory certification, with a workplace coverage rate of 100%.

2

We conduct carbon footprint inventories for life insurance services and plan to obtain ISO 14067 certification for carbon footprint inventories by 2023.

3

We actively promote environmental protection and carbon reduction efforts, and received the "Bronze Award" at the 4th National Enterprise Environmental Protection Awards organized by the Environmental Protection Administration in 2022.

4

We implement energy and resource conservation measures, achieving a 15% water reduction and a 15% electricity reduction across the entire workplace in 2022. Greenhouse gas emissions decreased by 4.8% compared to the previous year.

5

We continued to promote green service processes, resulting in approximately 8.06 million sheets of paper saved.

6

Green procurement in 2022 amounted to NT\$ 24.81 million and awarded the first prize in the "Buying Power - Social Innovation Products and Services Procurement" by the Ministry of Economic Affairs.

This chapter is relevant to stakeholders Government agencies, suppliers, communities.

## 6.1 Climate Governance

GRI 201-2

### Management Approach

#### Commitment

- In response to environmental changes and international trends, we have identified the risks and opportunities of climate change on business operations following the framework of the Task Force on Climate-related Financial Disclosures (TCFD).

#### Policies/Management System

- We included climate change risk assessment in the ORSA (Own Risk and Solvency Assessment) supervisory report.
- We established appropriate climate-related risk management mechanisms, including governance, strategy, risk management, indicators, and goals.
- We integrated climate change risks into the "Risk Management Policy" and developed the "Climate Change Risk and ESG Management Guidelines" in March 2022, covering management aspects related to investment and daily operations.

For risk management information, please refer to the publicly available information on the official website [↗](#)

#### Feedback Mechanism

- Use the "Contact Us" page on the corporate website to provide feedback to the relevant units.

#### Assessment Mechanism

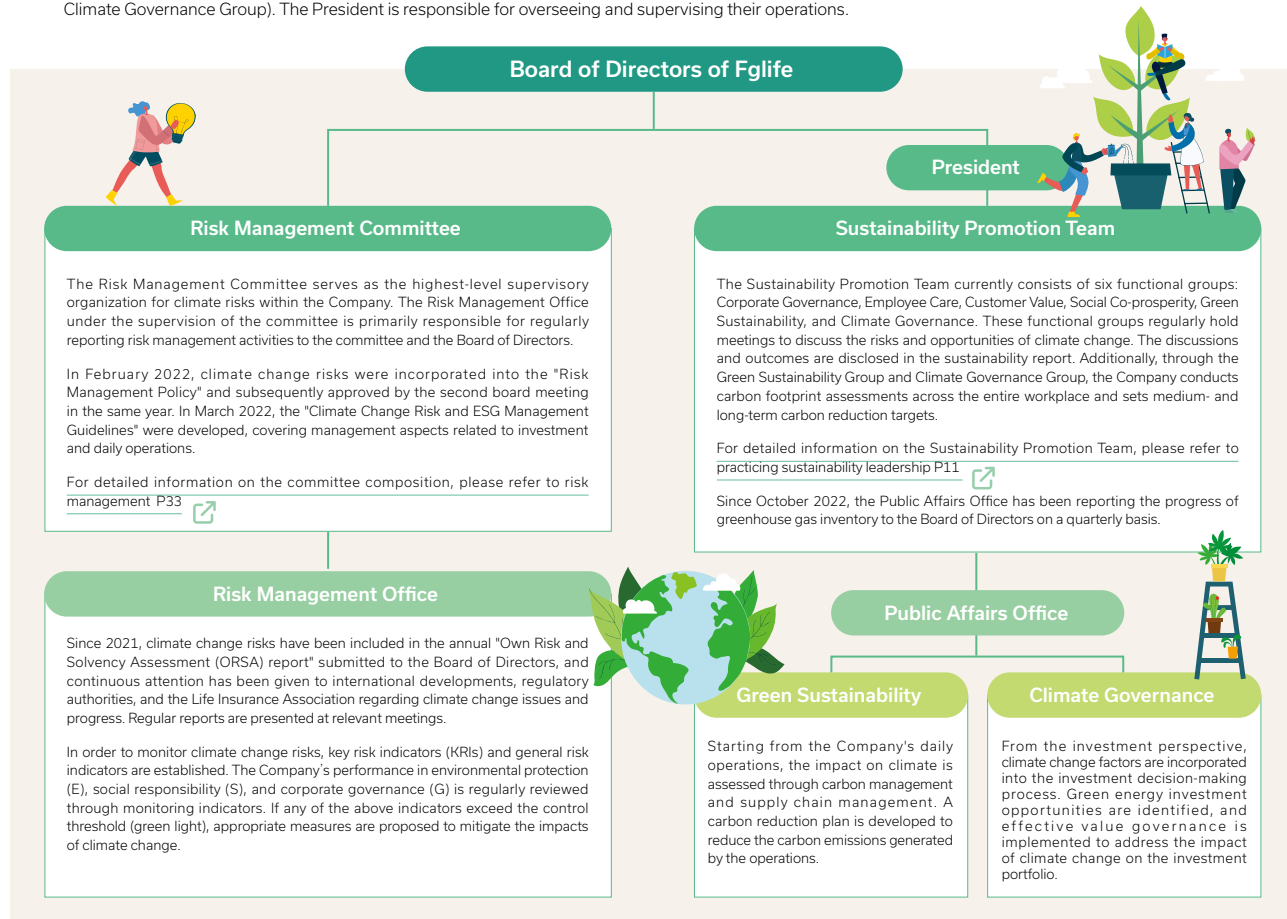
- We set relevant risk monitoring indicators to assess whether risks are increasing and propose response strategies to mitigate impacts.

Recognizing the impact of climate change risks on the insurance industry, Fglife considers low-carbon to be one of our critical strategies for sustainable development. We integrate this strategy with our core business and operations, following the framework of the Task Force on Climate-related Financial Disclosures (TCFD) to identify climate-related risks. We utilize scenario analysis to assess the potential financial impacts of climate change on the Company and implements corresponding strategies.

### Key Focuses of Climate Change Management

#### 1 Governance

The Risk Management Committee serves as the highest-level supervisory organization for climate risks within the Company. The Risk Management Office under the supervision of the committee is primarily responsible for regularly reporting risk management activities to the committee and the Board of Directors. The Company also establishes a Sustainability Promotion Team, which consists of six different functional groups (including the Climate Governance Group). The President is responsible for overseeing and supervising their operations.



## 2 Strategy

Climate change encompasses physical and transition risks, as well as opportunities for mitigation and adaptation. The Sustainability Promotion Team at Fglife analyzes the actual and potential climate risks and opportunities that the Company may encounter. We follow a climate risk identification process to identify climate risks and opportunities for different business areas and assess their financial impact on the Company. A climate risk matrix is then developed to prioritize the identified climate risks and opportunities.



### Identification of Fglife's Climate Risks and Opportunities

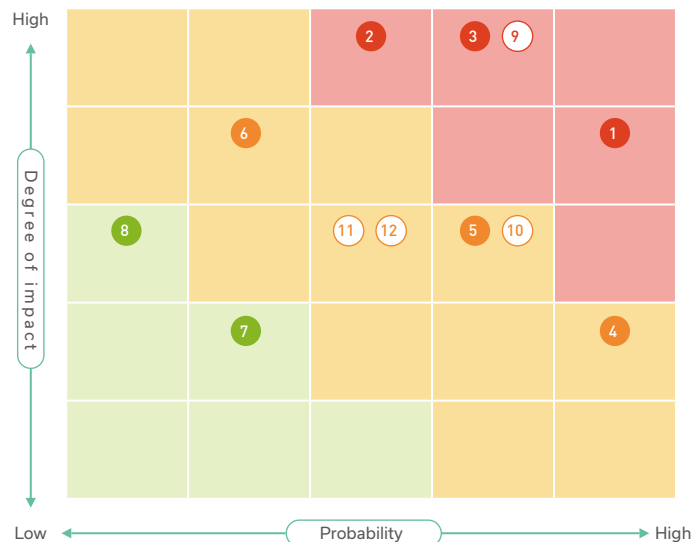
#### Interval period

Term	Short term	Medium term	Long term
Period	1-3 years (2023-2025)	4-6 years (2026-2028)	7-10 years (2029-2032)

#### Degree of impact

Risk level	Low risk	Medium risk	High risk
Score	1-4	5-14	15-25
Explanation	Risk tolerance: acceptable	Risk tolerance: not taking action, but continuously monitoring changes	Risk tolerance: give priority to developing corresponding management plans and regularly track performance

### Climate Risk and Opportunity Matrix of Fglife



#### High Risk

- 1 **Reputation** - Failure to adopt sustainable practices that align with societal expectations
- 2 **Reputation / Market** - Shifts in public investment preferences resulting in an impact on the Company's investment returns
- 3 **Acute** - Impacts on operations and increased operating costs due to extreme weather events

#### Medium Risk

- 4 **Reputation** - Government legislation imposing carbon taxes or fees, impacting investment and financing
- 5 **Acute** - Increased operational costs and equipment burden due to extreme weather events
- 6 **Acute Long-Term** - Rising temperatures leading to increased prevalence of epidemic outbreaks and higher claim ratios

#### Low Risk

- 7 **Reputation** - Increasingly strict environmental regulations leading to higher operating costs
- 8 **Acute Long-Term** - Investment targets affected by extreme weather events, resulting in potential loss of investment returns

#### High Opportunity

- 9 **Market** - New investment opportunities arising from climate change, leading to increased investment returns

#### Medium Opportunity

- 10 **Market** - Government initiatives promoting low-carbon energy policies, increasing opportunities for green energy investments
- 11 **Products and Services** - Growing public awareness of climate change driving increased demand for low-carbon products and services
- 12 **Products and Services** - The increasing impact of infectious diseases due to natural disasters (typhoons, floods) prompting the development of new insurance policies

## Major Climate Risks and Opportunities and the Corresponding Response Measures

### Transition Risks

Risk	Time Duration	Potential Financial Impact on the Company	Response Strategy/ Mitigation Measures
Reputation	Medium-term	Insufficient climate-related risk management and failure to adopt sustainability measures may result in reduced investment inflows and a negative public perception.	Incorporate climate change risks into the "Risk Management Policy", continuously align with national policies and relevant regulations, enhance the Company's climate-related risk processes, and actively promote sustainability-related initiatives.
Reputation/ Market	Short-term	Changing public investment preferences and customer preferences or aversions towards corporate environmental strategies can lead to a decrease in customer loyalty and affect revenue if customer expectations are not met.	<ol style="list-style-type: none"> <li>Enhance the "Climate Change Risk and ESG Management Guidelines" to cover both investment and daily operations. Incorporate ESG considerations into investment decisions and establish monitoring indicators to track relevant risks.</li> <li>Responding to the global trend of achieving net-zero emissions and green finance, actively pursue a transition towards carbon-neutral operations to achieve the net-zero carbon emissions goal by 2050.</li> </ol>
Policy & Legal	Medium-term	The government's legislation to impose carbon taxes or fees can result in financial impacts on the Company and investment targets.	Monitor closely the relevant regulations, policies, and market changes, and continue conducting greenhouse gas emission inventories. The goal is to formally include carbon emissions from investment and financing activities in the greenhouse gas inventory by 2023.
Policy & Legal	Medium-term	Tightening climate-related policies or regulations can potentially increase operational costs and impose additional disclosure requirements, such as energy equipment replacement.	<ol style="list-style-type: none"> <li>Adjust energy-saving equipment and measures in the office environment on a rolling basis.</li> <li>Continuously promote green building designs for new constructions to reduce energy consumption.</li> <li>Actively participate in the Financial Supervisory Commission's TCFD policy promotion and ensure compliance with regulatory requirements.</li> </ol>

### Physical Risks

Risk	Time Duration	Potential Financial Impact on the Company	Response Strategy/ Mitigation Measures
Acute	Short-term	Extreme weather events can cause disruptions to the Company operations, leading to an impact on revenue.	Establish a business continuity management mechanism and obtain ISO 22301 Business Continuity Management System (BCMS) certification.
Acute	Short-term	Extreme weather events can intensify equipment loads and lead to increased operational costs.	<ol style="list-style-type: none"> <li>Continuously improve energy efficiency by following the ISO 50001 Energy Management System.</li> <li>Use energy-saving and environmentally friendly products in the workplace.</li> <li>Prioritize the procurement of environmentally friendly products that have low pollution, are recyclable, and save resources.</li> <li>Include environmental protection clauses in supplier contracts to increase their responsibility for environmental conservation.</li> </ol>
Chronic	Long-term	Global sea level rise, increased temperatures, and the potential for more widespread infectious diseases can lead to an increase in claim rates.	<ol style="list-style-type: none"> <li>Review the trends in claims payouts related to infectious diseases annually and assess the need for repricing.</li> <li>Develop a business continuity management plan that prioritizes critical processes affecting policyholder rights, such as claims processing and customer service (e.g., 0800 hotline services). Ensure their proper functioning through internal controls to safeguard customer interests.</li> <li>Promote preferential insurance policy loans and provide immediate support services, such as premium deferrals, policy loan deferrals, and fast-track claims processing, to customers affected by major disasters.</li> <li>Conduct an annual review of the service support processes for policyholders affected by major disaster events.</li> </ol>
Chronic	Long-term	Investment targets that are affected by extreme weather events may face a loss of investment returns.	<ol style="list-style-type: none"> <li>Establish an investment database and assess the significance of impact through RCP (Representative Concentration Pathway) scenario analysis.</li> <li>Evaluate potential physical climate risks associated with owned real estate and develop a business continuity plan for ongoing operations.</li> </ol>

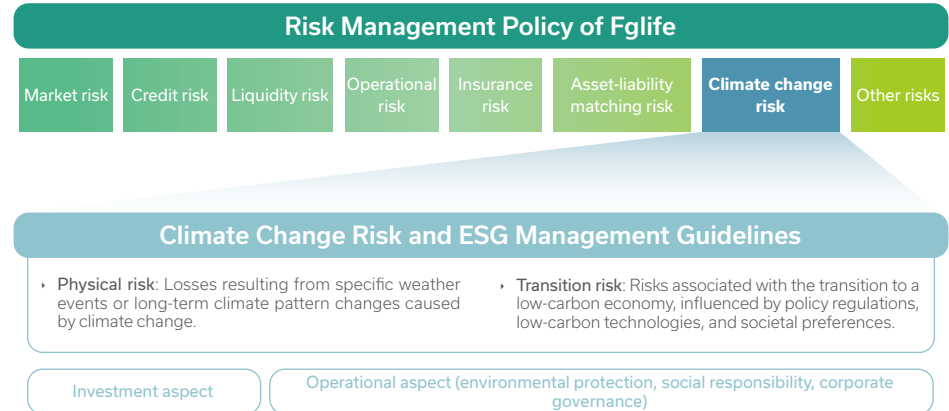
## Opportunity

Risk	Time Duration	Potential Financial Impact on the Company	Response Strategy/ Mitigation Measures
Market	Short-term	Climate change can create new investment opportunities, and it is important to proactively seek out potential future investments to increase investment returns.	<ol style="list-style-type: none"> <li>Stay informed about international trends in low-carbon technology and industries.</li> <li>Continuously engage in thematic investments such as low-carbon renewable energy and water resources, as well as influential investments that generate positive social and environmental outcomes.</li> </ol>
Market	Short-term	Government efforts to promote low-carbon energy policies can increase investment opportunities in the green energy sector.	<p>Implement responsible investing and actively respond to the government's "Five Plus Two Industry Innovation Plan". Collaborate with industry partners to invest in the renewable energy sector, gradually increasing the proportion of investments in low-carbon industries each year, and accelerating the development of green energy in Taiwan.</p> <p>For more details, please refer to the Sustainable Governance - Responsible Investment section</p>
Products and Services	Short-term	The increasing public awareness of climate change has led to a growing demand for low-carbon products and services. Through digital technology, it is possible to meet the low-carbon service needs of policyholders while simultaneously enhancing operational efficiency and reducing costs.	<p>Utilize mobile digital tools to meet customers' pre-sale, during-sale, and post-sale needs. This includes offering digital financial flow with multiple mobile payment services (eDDA Online Banking Authorization), electronic policies, insurance technology utilization on a shared platform, (such as policy portfolio and Medical Insurance Claims Platform), online insurance application for protection-oriented products through the "FundRich Platform", APP biometric authentication, online underwriting assessment, customer App upgrade, and Claims Alliance Chain service. These initiatives aim to provide policyholders with convenient, efficient, and paperless service experiences.</p> <p>For more details, please refer to the Customer Value - Digital Service section</p>
Products and Services	Short-term	Due to the increasing impact of natural disasters (such as typhoons and floods) on the spread of infectious diseases, it is possible to explore new insurance policies that address these risks. By introducing innovative insurance products that cover such scenarios, it can potentially enhance premium income.	<ol style="list-style-type: none"> <li>Conduct study on the probability of individuals contracting infectious diseases (such as dengue fever, skin infections, hepatitis A, and bacterial dysentery) following natural disasters.</li> <li>Provide higher coverage for vulnerable populations such as children, adolescents, individuals with disabilities, and the elderly; for example, doubling the daily hospitalization benefit for these groups.</li> </ol>

Note: Time durations are defined as follows: short-term: within 1-3 years, medium-term: within 4-6 years, long-term: 7 years or more.

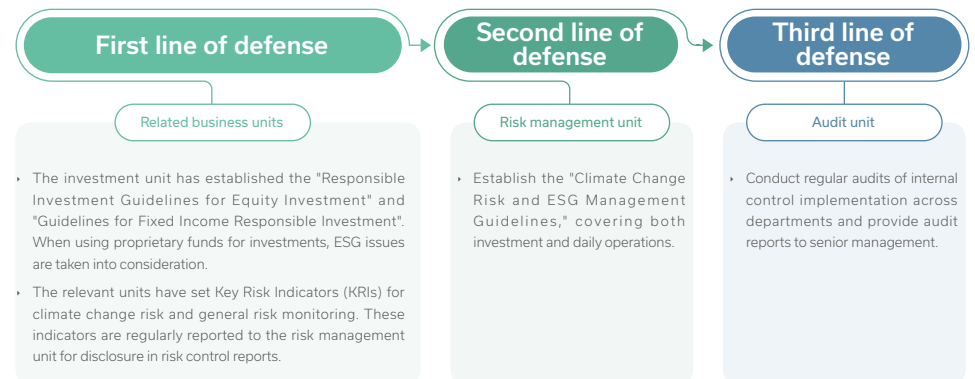
## 3 Risk Management

### Climate Risk Management Framework



### Climate Risk Management Measures

To effectively implement climate risk management, the Company incorporated climate change risks into the "Risk Management Policy" in 2022. We have established a three-line of defense internal control framework and clearly delineated the responsibilities and functions of climate risk management within each line of defense.



Furthermore, to enhance the management of climate risks in financial assets, climate factors will also be incorporated into the current pre-investment and financing assessment mechanisms, and combined with ESG review mechanisms to improve regulations. (For more details, please refer to the Sustainable Governance - Responsible Investment section)

## Climate Change Risk Monitoring

In response to climate change risks, Fglife sets relevant risk monitoring indicators, including Key Risk Indicators (KRIs) and general risk indicators (such as greenhouse gas emissions, electricity consumption, and paper usage). These indicators are regularly monitored by the Risk Management Office. If the control threshold (green light) is exceeded, improvement measures are jointly proposed by the responsible units in accordance with the "Risk Monitoring and Handling Procedures". Moreover, compliance with national policies and relevant regulations is ensured, and the impact of climate change risks on existing risk management is continuously assessed.

## Climate Change Scenario Analysis

The Company actively cooperates with regulatory authorities and the Taiwan Insurance Guaranty Fund to conduct "Exploratory Climate Change Scenario Analysis". This is done to gain a preliminary understanding of potential asset losses in different asset classes (equities, bonds, real estate, and loans) under three different climate change scenarios (orderly transition, disorderly transition, and insufficient action). The purpose is to assess the potential exposure and losses of the Company's assets.

### 4

## Metrics and Targets

Fglife actively responds to the "Green Finance 3.0" policy by implementing the ISO 14064-1 greenhouse gas inventory quantification standard process and ISO 50001 energy management system. Through comprehensive inventory monitoring, the Company effectively monitors operational carbon emissions and energy efficiency.

Metrics	Targets	Performance in 2022
Greenhouse gas emissions (Category 1-5)	Total carbon emission decreases by 1% compared to the previous period.	Reduced by 4.8% compared to 2021.
Workplace electricity consumption	Workplace electricity consumption decreases by 1% compared to the previous year.	Reduced by 15.4% compared to 2021.
Workplace paper consumption	Total paper consumption in the Company headquarters building decreases by 2% compared to the previous year.	Reduced by 3.1% compared to 2021.
Promotion of digitalization and electronic policies	Continue to promote green service processes such as digitalization and mobilization to reduce environmental impact and greenhouse gas emissions.	Through the implementation of mobile and electronic services in 2022, paper consumption was reduced by approximately 8.06 million sheets annually.
Amount of low-carbon investments	Increase annual investments in ESG-related businesses such as low-carbon green energy, water resources, and renewable energy to accelerate the development of the domestic renewable energy industry.	Total investments in solar power plants and sustainable funds reached NT\$ 1.746 billion in 2022, representing a growth of 21.3% compared to NT\$ 1.439 billion in 2021.

# 6.2 Net Zero and Carbon Reduction

GRI

302-1、302-3、302-4、305-1、305-2、305-3、305-4、305-5

## Management Approach

### Commitment

- We prioritize the procurement of products with Green Mark certified and approved by the Environmental Protection Administration, aiming to achieve the goal of energy saving, water conservation and energy consumption reduction, and minimizing environmental impact.
- The construction of new buildings will focus on creating energy-efficient and sustainable green buildings.
- Continuously leverage financial technology to provide comprehensive services that better meet customer needs.

### Policies/Management Systems

- Incorporate green procurement practices into the "Procurement Management Guidelines", giving priority to the purchase and use of products and equipment with Green Mark, Energy Label, Water Conservation Mark, and Green Building Material Mark.

### Feedback Mechanism

- Use the "Contact Us" page on the corporate website to provide feedback to the relevant units.

### Assessment Mechanism

- Continue to conduct ISO 14064-1 greenhouse gas inventory and undergo third-party verification as a basis for subsequent greenhouse gas improvements.
- Implement ISO 14067 carbon footprint verification to examine the energy and resource consumption of operations and businesses, gradually formulating carbon reduction plans.

Since 2021, Fglife conducted a full-workplace greenhouse gas inventory for two consecutive years. In 2022, a further carbon footprint inventory was carried out for life insurance services. In 2023, the completion of carbon footprint verification for life insurance is planned. This deepens the focus on carbon reduction. Through inventory and third-party verification, energy risk management is effectively grasped, carbon footprint is reduced, and energy efficiency is enhanced, demonstrating the Company's determination and commitment to practicing green business.



## Implementing Environmental Data Inventory and Energy & Resource Management

In alignment with Taiwan's "2050 Net-Zero Carbon Emission Target", "Green Finance Action Plan 3.0", and "Sustainable Development Roadmap for Listed Companies", Fglife officially adopted ISO 14064-1 greenhouse gas inventory starting from 2021. Through systematic inventory, the actual emissions are clearly identified. The emissions are consolidated using operational control methods, covering 100% of the operations by investigating relevant energy cost expenditures and collaborating with each operational site. In addition to continuing greenhouse gas inventory in 2022, we also extended the initiative to policy services by implementing ISO 14067 carbon footprint verification. By thoroughly examining the energy and resource consumption of operations and businesses, carbon reduction plans are gradually developed. Through effective management, the impact of greenhouse gas emissions on global warming is reduced.

### Greenhouse Gas Emissions

In 2022, Fglife's greenhouse gas emissions from Category 1 and Category 2 amounted to 4,492.7634 metric tons of CO<sub>2</sub>e. The total greenhouse gas emissions from Category 1 to Category 5 decreased by 4.8% compared to 2021. The primary source of greenhouse gas emissions was purchased electricity, accounting for 54.1% of the total emissions. In the future, the Company will continue to promote energy-saving and carbon reduction measures, actively strengthening energy reduction efforts. Starting from 2022, the Company has been planning to introduce ISO 14067 product carbon footprint verification to achieve long-term carbon reduction goals.

#### Greenhouse Gas Emissions Statistics for the Past Two Years

Category	Measurement unit	2021	2022
Category 1 emissions	Metric tons of CO <sub>2</sub> e	374.0064	1082.4458
Category 2 emissions	Metric tons of CO <sub>2</sub> e	3,975.4329	3,410.3176
Category 1 + Category 2 emissions	Metric tons of CO <sub>2</sub> e	4,349.4393	4,492.7634
Category 1 + Category 2 emissions intensity	Metric tons/person	0.6287	0.7639
Category 3-5 emissions	Metric tons of CO <sub>2</sub> e	2,274.8001	1,814.1235
Category 1-5 emissions	Metric tons of CO <sub>2</sub> e	6,624.239	6,306.887

Note:

- The inventory is conducted based on the standards of ISO 14064-1 and has been externally verified by BSI, an independent certification body. The inventory covers the Company's headquarters, branches, branch offices, and all employees (including part-time personnel). Global Warming Potential (GWP) values are based on the IPCC Sixth Assessment Report.
- Category 1 emissions are calculated using the Greenhouse Gas Emission Factors Management Table (version 6.0.4) released by the Environmental Protection Administration.
- Category 2 emissions are related to electricity consumption and are calculated based on the carbon emission factor of 0.509 kg CO<sub>2</sub>e/kWh announced by the Bureau of Energy, Ministry of Economic Affairs for the year 2021.
- Category 3 emissions are indirect greenhouse gas emissions from transportation, and the emission factors are derived from the carbon footprint for high-speed rail service and the Carbon Footprint Information Platform.
- Categories 4 and 5 emissions are indirect greenhouse gas emissions from the use of products by the organization and are calculated using the emission factors from the Carbon Footprint Information Platform.
- The calculation includes greenhouse gases such as carbon dioxide, methane, nitrous oxide, hydrofluorocarbons, perfluorocarbons, sulfur hexafluoride, and nitrogen trifluoride.
- In 2022, an increase in equipment resulted in an increase in Category 1 emissions.

### Electricity and Water Usage

Item	Category	Unit	2021	2022
Electricity	Annual total electricity consumption	kWh	7,919,189	6,700,035
	Electricity use intensity	Joules	28,509.08	24,120.13
	Total carbon emissions	Joules/Million NTD of revenue	0.3058	0.3019
Water	Water consumption	Million liters	42.096	35.594
	Water use intensity	m3/million NTD of revenue	0.000451	0.000445

Note:

- In 2021, the revenue was NT\$ 93,242 million, and in 2022, the revenue was NT\$ 79,905 million.
- The calculation includes the Company's headquarters, branches, branch offices, and regional offices.

### Waste Management Statistics

General Industrial Waste	Unit	2021	2022
Recycled waste	Tons	40.9	40.6
Domestic waste	Tons	154.6	178.1

Note:

- The calculation includes the Company's headquarters, branches, branch offices, and regional offices. However, waste from the Company's self-owned building in Hualien are not included.
- In 2021, due to the impact of the pandemic, work from home was implemented, leading to a reduction in waste generation at the Company's operating sites.



## Carbon Reduction Goals and Actions

### e-Services

Fglife continuously optimizes our business processes to minimize our environmental impact. We actively promote e-services in both internal workplace operations and external customer services. This includes paperless internal meetings, digital learning courses, and e-management for employees. Externally, we offer services such as mobile insurance applications, electronic policies, online insurance purchases, and after-sales services, all aimed at reducing environmental impact and greenhouse gas emissions. Through the implementation of mobile and electronic services, the Company has saved approximately 8.06 million sheets of paper in 2022, which is equivalent to approximately 1.65 times the height of the Taipei 101 building. The electronic services have helped save nearly a thousand trees from being cut down, resulting in a reduction of approximately 145 tons of carbon emissions. (Please refer to the Customer Value section P45 for detailed information on our e-Services initiatives)

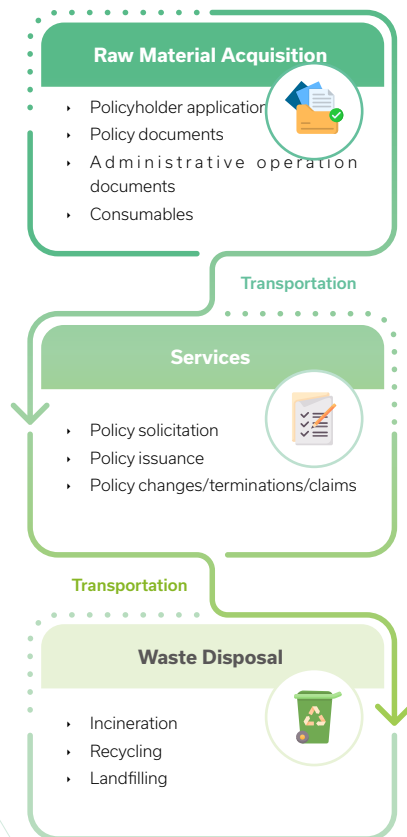
Note:

In 2022, saving 8.06 million sheets of paper is approximately equal to 2,753 square feet (The height of Taipei 101 building is approximately 1,667 feet, and 1 sheet of paper is about 0.0104 centimeters;  $2,753/1,667 = 1.65$ ).



### Insurance Service Carbon Footprint

In order to practice low-carbon insurance services, we initiated the assessment of the carbon footprint of first-year policies in 2022. The assessment scope extended from organizational operations to product-related emissions. Our goal is to reduce the carbon dioxide emissions generated throughout the insurance service process and actively promote green sustainability. We plan to obtain ISO 14067 carbon footprint certification in 2023.



### Low-carbon Operational Management

#### 1 Energy-saving Equipment Upgrades (Category 2 Greenhouse Gas Emission Reduction)

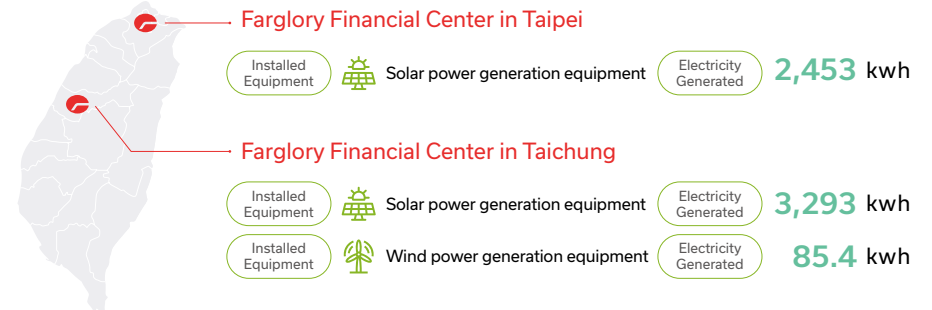
Category	Type	Action Plan	Energy Saving (kWh)	Cost Savings (NTD)	Energy Saving Benefits (GJ)	Carbon Reduction Benefits (metric tons)
Air Conditioning	Electricity Saving	Implement a water defrosting system for air conditioning units and adjust the operation to activate one pump during non-summer periods, reducing electricity consumption.	87,328	218,320	314.38	43.83
Lighting	Electricity Saving	Replace old fluorescent tubes with LED fixtures in company-owned workplaces. In 2022, a total of 230 lights were replaced with LED fixtures.	2,686	15,420	9.67	0.14

Note:

- Energy-saving calculation formula for the water defrosting pump
  - The water defrosting pump originally had a 380V 50HP motor. After variable frequency control, the measured current is approximately 30A. Therefore, the power consumption per hour is calculated as follows:  $380V \times 30A \times 1.732 / 1,000 = 19.74 \text{ kW}$
  - The total operating hours for the pump in a year are calculated as follows: 22 days \* 12 months \* 24 hours = 6,636 hours. For summer electricity usage, which is from June to September, the operating hours are calculated as follows: 22 days \* 4 months \* 24 hours = 2,112 hours.
  - Energy consumption before adjustment in 2021:  $19.74 \text{ kW} \times 2 \times 6,636 \text{ hours} = 261,989 \text{ kWh}$ . Energy consumption after adjustment in 2022:  $19.74 \text{ kW} \times 6,636 \text{ hours} + 19.74 \text{ kW} \times 2,112 \text{ hours} = 174,658 \text{ kWh}$ .
  - Energy-saving benefits:  $261,989 \text{ kWh} - 174,658 \text{ kWh} = 87,328 \text{ kWh}$ .
- The energy-saving benefits can be calculated using the electricity carbon emission factor, which is announced by the Bureau of Energy, Ministry of Economic Affairs for the year 2021.
- One kilowatt-hour (kWh) is approximately equal to 3.6 million joules. One gigajoule (GJ) is equal to 1,000,000,000 joules.

#### 2 Use of Renewable Energy

Fglife actively responds to government policies on renewable energy and utilizes renewable energy sources to reduce overall carbon emissions.



### 3 Sustainable Green Buildings

Fglife starts from our own operations and incorporates environmental-friendly and energy-saving designs in our newly constructed buildings, such as increasing greenery, as well as reducing water consumption and carbon emissions. The Farglory Financial Center, completed in 2011 in Taipei, was the first commercial office building in the Xinyi District to receive dual certifications of LEED-NC Gold from the US Green Building Council (USGBC) and Diamond-level from the Ministry of the Interior's Green Building certification, setting a benchmark for sustainable corporate buildings. As of 2022, the Company has constructed four green buildings, achieving two superior-level green building certifications, two candidate green building certifications, and one US LEED certification.



#### Green Building Achievements of Fglife

Project	Achievement	Year
Farglory Financial Center in Taipei	★ Diamond-level Green Building certification ★ LEED-NC Gold-level Green Building certification	2014
Farglory Financial Center in Taoyuan	★ Silver-level Candidate Green Building certification	2017
Farglory Financial Center in Taichung	★ Silver-level Green Building certification	2015
Construction Project in Jiaoxi, Yilan	★ Silver-level Candidate Green Building certification	2022



In alignment with the world, Fglife has responded to "Earth Hour" for ten consecutive years. On the annual World Earth Hour Day, the Company participates by turning off the exterior facade lighting of its buildings from 8:30 PM to 9:30 PM. This action demonstrates the Company's commitment to mitigating global warming through practical measures.



### Employee Sustainability Promotion

Fglife integrates its corporate culture and vision by utilizing internal learning resources to cultivate employees' awareness and actions regarding ESG sustainability. This approach helps shape the Company's unique green and environmental DNA, contributing to the creation of a healthy and sustainable value for all stakeholders.



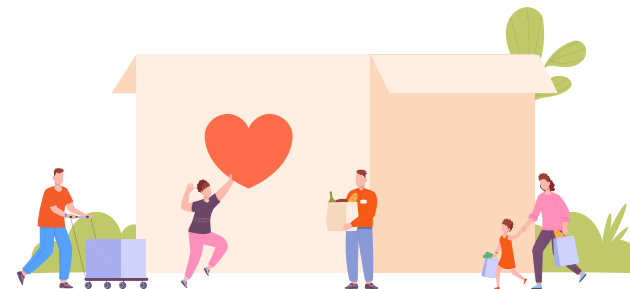
#### Launching of Digital Lecture Series on Green Living

Fglife collaborates with the Environmental Ethics Foundation of Taiwan and the Luodong Nature Education Center to offer green living courses. Together, we develop educational materials focusing on plastic reduction and carbon sequestration. By leveraging the collective influence of diverse industries on environmental plastic reduction, the collaboration utilizes a multi-partner approach and an e-learning streaming platform to facilitate online self-directed learning. These efforts have resulted in a total of 77,000 views from individuals interested in learning about sustainable practices.

For more information, please visit the Green Learning section [🔗](#)

#### Good Item Donation

In line with the ESG sustainability principles of social co-prosperity and low-carbon environmental protection, Fglife organized the 2nd "Good Item Donation" event in 2022. This event expanded its reach to Taipei and Taichung and invited over 200 Fglife's employees to collect good items from their homes. In collaboration with the social enterprise "iGoods" the collected items were then matched with the needs of 24 social welfare organizations. The enthusiastic response from both office and field staff, resulted in a total of 800 participants over the course of two years.



## 6.3 Sustainable Supply Chain GRI 308-1、308-2、414-1、414-2

### Management Approach

#### Commitment

- We prioritize the procurement of products with Green Mark certified and approved by the Environmental Protection Administration, aiming to achieve the goal of energy saving, water conservation and energy consumption reduction, and minimizing environmental impact.
- Collaborating suppliers are required to sign the "Corporate Social Responsibility Commitment", which encompasses labor and human rights, health and safety, environmental protection, ethical standards, and continuous improvement.

#### Policies/Management Systems

- Annual on-site visits are conducted to assess suppliers' compliance with standards related to "Labor Rights and Human Rights", "Health and Safety", "Environmental Protection", and "Ethical Standards".

#### Feedback Mechanis

- Communications with suppliers are carried out through site visits and relevant meetings.

#### Assessment Mechanism

- 45 procurement contracts, including the "Corporate Social Responsibility Commitment", were signed for the year.
- The signing rate of the "Corporate Social Responsibility Commitment" for new suppliers reached 100%.

Fglife aspires to start from within and make our environmental impact sustainable by collaborating with suppliers to establish a green supply chain. Through enhanced green procurement and the selection of local suppliers, we promote sustainable development in the economy, society, and the well-being of people (including human rights).



#### Medium-term Goal (3~5 years)

- All suppliers comply with Fglife's assessment standards for labor and human rights, health and safety, environmental protection, and ethical standards.
- Implementation of annual performance evaluations for suppliers' ESG (covering green products, social and environmental responsibilities, carbon management, etc.), **with a target of achieving a 70% coverage rate among all suppliers.**

#### Short-term Goal (1~2 years)

- In 2022, the signing rate of the "Corporate Social Responsibility Commitment" for new suppliers reached 100%. **The goal is to achieve the signing rate of 100% for both existing and new suppliers by 2023.**



## Supply Chain Management

Fglife upholds the principles of integrity, fairness, transparency, justice, and legality. Through a close collaboration model, both parties pursue sustainable business operations and growth, aiming for a win-win partnership. As of 2022, there were a total of 433 suppliers, categorized as 267 in general affairs, 43 in information technology, and 123 in engineering. Since 2020, Fglife has required collaborating suppliers to sign the "Corporate Social Responsibility Commitment", ensuring a continuous balance between economic, environmental, and societal (including human rights) aspects to enhance sustainability competitiveness and achieve sustainable development in the supply chain. In 2022, a total of 45 new suppliers completed the signing process, achieving a 100% signing rate. In the future, Fglife will continue to collaborate with local suppliers to seek environmentally friendly products, driving industry development, stimulating the socio-economic growth, and increasing domestic employment opportunities.

### Management Actions

#### New Supplier Assessment

All new suppliers are required to undergo an ESG audit based on international standards and Fglife's "Supplier Management Guidelines", which include assessments on "Labor Rights and Human Rights", "Health and Safety", "Environmental Protection", and "Ethical Standards." New suppliers are also required to sign the "Corporate Social Responsibility Commitment" agreement. In addition, new suppliers are required to sign the "Corporate Social Responsibility Commitment". Their qualification as new suppliers is subject to review and approval based on the Company's sustainable development goals and basic supplier qualification criteria.

#### Supplier Risk/Impact Assessment

Every month, the top 10 suppliers in terms of transactions are subjected to risk assessment in areas such as product quality, delivery time, service, environment, and social responsibility. This assessment aims to identify and recognize excellent suppliers while providing guidance and support to underperforming ones. In 2022, a total of 91 suppliers underwent risk and impact assessment.

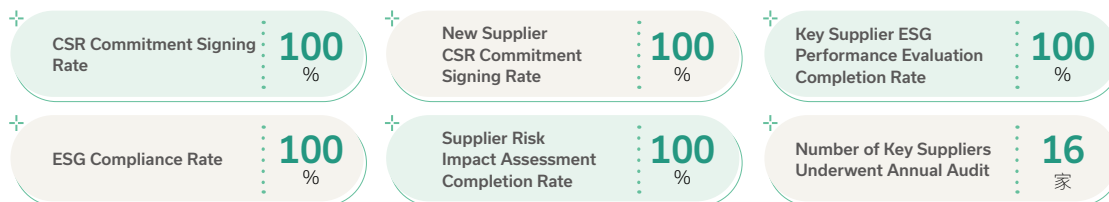
#### Annual Supplier Evaluation

Suppliers are evaluated based on their annual "total transaction amount", "total transaction count", and "total number of abnormal cases" to determine their performance level. Suppliers are classified into four levels: "A Grade (Excellent)", "B Grade (Normal Transaction)", "C Grade (Reassessment Required)", and "D Grade (Transaction Suspension)." This evaluation system effectively monitors supplier risks and serves as a consideration for future collaborations.

#### Supplier On-site Audits

Every year, key suppliers are subjected to on-site audits to assess product quality and corporate social responsibility. These audits ensure that suppliers' ESG practices align with the Company's management requirements and serve as a mean to guide and eliminate unsuitable suppliers.

### Supplier Management Performance in 2022 (Number of Suppliers/Percentage)



Note:

- A total of 50 suppliers underwent annual evaluation, with an average score of 82 points. There were 28 A-Grade suppliers, 20 B-Grade suppliers, and 2 C-Grade suppliers. There were no suppliers rated D Grade. After guiding and improvement, all C-Grade suppliers were upgraded to B-Grade suppliers or above.
- ESG compliance rate refers to the evaluation based on three dimensions: environmental protection, social responsibility, and corporate governance, with a compliance rate of 100%.
- Key suppliers are defined as vendors with a cumulative transaction volume of more than 30 transactions or a single transaction amount exceeding NT\$ 5 million in the previous year, totaling 55 suppliers.
- Annual audits of key suppliers are conducted in accordance with regulations.
- In 2022, no significant negative impacts were found in the supplier risk impact assessment.

## Green Procurement

### Supporting Local Procurement

Fglife prioritizes the selection of local suppliers for procurement, taking into consideration factors such as quality, price, and delivery time, in order to support local businesses and fulfill its social responsibility. The number of local purchases and the procurement amount are adjusted annually according to the Company's operational needs. The procurement is generally divided into three major categories: information technology, general affairs, and engineering. By emphasizing local procurement, the Company aims to strengthen cooperation with suppliers and effectively reduce carbon emissions resulting from material transportation. In the past two years, the proportion of local suppliers has been 98%, with a total local procurement amount of nearly NT\$ 360 million in 2022, all of which were sourced from local suppliers.

#### Percentage of procurement expenditure from local suppliers in the past three years

Unit: NT\$10,000

Item	2020	2021	2022
Procurement amount from local suppliers	65,145	43,958	36,155
Total procurement amount	68,366	45,318	36,155
Percentage of procurement expenditure from local suppliers	95%	97%	100%

Fglife actively prioritizes the procurement of products with Green Mark that meet the standards of the Environmental Protection Administration, achieving the goals of energy saving, water saving, and energy consumption reduction. In 2022, the Company's renovation projects gave priority to using products with the Green Building Material Mark and Water Conservation Mark. The Company also selects suppliers that comply with corporate social responsibility standards. The total amount of green procurement for the year reached NT\$24.81 million, representing a growth of approximately 80% compared to NT\$13.72 million in 2021. Fglife was honored with the first prize in the Buying Power - Social Innovation Products and Services Procurement by the Ministry of Economic Affairs.





## 6.4 Ecological Environment

GRI Material Topics

### Management Approach

#### Commitment

- Integrate internal and external resources to maintain a healthy living environment through non-toxic farming methods, creating a sustainable ecological chain led by owls.
- Collaborate with industry, government, and academia to cultivate corals through artificial propagation techniques, safeguarding and protecting marine treasures.

#### Commitment

- Provide guidance to farmers on using raptor-based biological pest control methods as an alternative to traditional pesticides, assisting in the evaluation and acquisition of the "Green Conservation Mark" from the Council of Agriculture, Executive Yuan.

#### Feedback Mechanism

- Contact us through the "Contact Us" page on the Company's official website.

#### Assessment Mechanism

- Starting from Gaoshu Township, Pingtung, and expanding to Dongshan District, Tainan, raptor perches and monitoring devices have been installed in six eco-friendly farming areas, covering an area of 6.47 hectares, equivalent to one-fourth the size of Da'an Park.
- Planted 200 coral seedlings with the participation of 30 corporate volunteers, spreading knowledge about marine ecological conservation to 200 children and youth.

Building on the foundation of respecting and safeguarding life through our core insurance business, Fglife has long been committed to environmental protection, ecological conservation, and energy-saving initiatives. The Company works in collaboration with local communities, schools, farmers' supply chains, non-profit organizations, government agencies, employees and policyholders, and actively engages in the adoption and maintenance of green spaces and public facilities to contribute to the local community. Additionally, Fglife promotes ecological restoration projects such as "Owl Conservation Programme" and the "Marine Coral Restoration Project" to address the environmental degradation and ecological crises caused by climate change and economic development. Through these practical actions, the Company strives to create a sustainable vision and preserve biodiversity in the local ecosystem.

### SDG15 Terrestrial Ecosystem Restoration

Since 2021, Fglife has collaborated with the Cross-Disciplinary Research and Development Center and the Wildlife Conservation Research Institute of National Pingtung University of Science and Technology. Together, they have established six non-toxic ecological fields in Gaoshu Township, Pingtung County, and Dongshan District, Tainan City. They have installed 10 raptor perches, ecological monitoring devices, and 62 nest boxes. The successful hatching of collared scops (*Otus letitia*) owls align with SDG15's focus on terrestrial ecosystem restoration. Additionally, this initiative supports the government's agricultural policy promotion by introducing the Owl-brand Pineapple Cake Gift Boxes and owl-branded rice as quality food products, benefiting small-scale farmers in marketing their produce.

Please refer to the owl conservation programme film [\[Link\]](#)

15 Life on Land



#### Connecting the power of volunteers to ensure that love never fades away



Fglife's volunteer team has connected the Company's employees and policyholders from various locations. From the activity of painting owl nest boxes to exploring ecological bases, special owl conservation lessons were conducted at Juliao Elementary School, Taishan Elementary School, Xinan Elementary School in Pingtung, and Shengxian Elementary School in Tainan in 2021-2022. A total of 249 students participated in these activities. The Company mobilized 61 office and field units, and called upon 110 volunteers, resulting in a total of 524 hours of environmental volunteer service hours.

#### Developing biodiversity with a focus on owl ecological restoration



This project focuses on owl conservation as the core of ecological preservation and promotes the concept of raptor conservation with reduced use of rodenticides. In 2022, the project continued its efforts in the first ecological restoration site in Gaoshu Township, Pingtung County, and expanded to include a second ecological restoration site in Dongshan District, Tainan City. A total of 20 owl nest boxes and 4 owl perches were added, providing ample breeding habitat to address the issue of fragmented raptor habitats.



#### Creating ecological crops to convey the concepts of non-toxic agriculture and ecological conservation



Since 2021, Fglife has been assisting farmers in rural areas and new immigrant farmers in creating the Owl-brand Pineapple Cake Gift Boxes. Through this initiative, the Company aims to promote environmental awareness and enhance the well-being of farmers by supporting their livelihoods through donations and procurement. In 2022, the Company sourced 800 kg of owl-branded rice from friendly farmers practicing sustainable agriculture in the Dongshan District of Tainan. The rice was then donated to the Andrew Food Bank to assist 400 disadvantaged families in Taichung and Tainan. Additionally, an employee purchasing promotion activity was organized to encourage employees to join in the Protection of 100 Million Owls campaign.



## SDG14 Marine Ecosystem Restoration

In 2022, Fglife took the lead in initiating the Marine Coral Restoration Project, collaborating with the Institute of Marine Environment and Ecology at National Taiwan Ocean University, which has long been dedicated to marine conservation. We also partnered with Professor Shikina's Coral Farming Laboratory, the New Taipei City Government, and the National Museum of Marine Science and Technology, integrating the efforts of industry, government, and academia. We actively engaged in planting corals in the ocean by utilizing artificial cultivation techniques. We planted 200 coral seedlings in secure cultivation pools, while simultaneously setting up underwater coral bases and monitoring systems. This initiative aims to establish breeding grounds and promote marine ecological education through visits to rural schools. The goal is to replicate the results in the waters off the northeast coast of Taiwan after two years, allowing the vibrant and colorful corals to flourish once again.

Please refer to the marine coral restoration project film [\[Link\]](#)



### Ecological Lecture of Corals

Led by instructor Shu-Ching Cheng from the National Museum of Marine Science and Technology, 30 seed volunteers were educated about the ecology of the ocean and corals. Through interactive activities, they were awakened to the importance of ocean issues. Finally, they also created exclusive coral pedestals for the company, which would be beneficial for planting coral seedlings.



### "Planting Trees in the Sea, Creating a Blue Coral Ocean" Promotion Campaign

We called on 30 colleagues to become "ocean farmers". They embarked on a journey to the New Taipei City Marine Resource Restoration Park. Together with the research team led by Professor Shikina from the Institute of Marine Environment and Ecology at National Taiwan Ocean University, the volunteers personally participated in coral fragmentation and submerged themselves in the sea to plant hundreds of coral seedlings.



### "Advancing to Rural Schools" to promote knowledge about coral ecology

To bridge the gap between mountains and seas and root the mindset of protecting coral ecosystems, in 2022, we reached out to Alian Elementary School in Kaohsiung and Rueifong Elementary School - Fengshan Branch in Tainan. With the guidance of lecturers from National Taiwan Ocean University, we personally taught 200 students about coral planting and ecological restoration knowledge. Together, we painted coral pedestals and gifted them for coral restoration purposes. We aimed to inspire the next generation to think and take action, contributing their efforts to the marine ecology of Taiwan.



## Creating a Local Green Environment

Fglife extends its dedication to environmental care to public facilities such as sidewalks, park green spaces, and streetlights, making efforts to enhance urban landscape greening and improve the coverage of environmental vegetation, as well as the quality of residential public environments. Since 2012, the Company has been involved in community development, adopting roads, park plantings, environmental cleanliness maintenance, and beautification to assist in local community greening.

In 2022, a sponsorship of NTS 2.66 million was provided for the adoption and maintenance of the Zhonghe Left Bank area, expanding the efforts from environmental greening to resident safety maintenance. The aim is to create a sustainable community that is low-carbon, healthy, and safe.



# Appendix

- 083 ▶ **Appendix 1** GRI Standards
- 087 ▶ **Appendix 2** Sustainability Accounting Standards Board (SASB)
- 088 ▶ **Appendix 3** Index of Guidelines on Climate-related Financial Disclosures of Insurance Companies
- 088 ▶ **Appendix 4** GRI G4 Financial Service Sector Disclosures
- 089 ▶ **Appendix 5** ISO 26000 Content Index
- 090 ▶ **Appendix 6** United Nations Global Compact Content Index
- 091 ▶ **Appendix 7** Table of Related Data
- 094 ▶ **Appendix 8** External Assurance



## Appendix 1 GRI Standards

Statement of Use	This report has been prepared in accordance with the GRI Standards to disclose information during the period of January 1-December 31, 2022.
GRI 1 Version	GRI 1 : Foundation 2021
GRI Sector Standard	N/A

### ▶ GRI2: General Disclosures 2021

GRI Standards	Disclosure Item	Page Number	Supplementary Description
<b>THE ORGANIZATION AND ITS REPORTING PRACTICES</b>			
2-1 Organizational details	Company Profile	P7	
2-2 Entities included in the organization's sustainability reporting	About this Report	P3	
2-3 Reporting period, frequency and contact point	About this Report	P3	
2-4 Restatements of information	About this Report	P3	
2-5 External assurance	About this Report External Assurance	P3 P94	
<b>ACTIVITIES AND WORKERS</b>			
2-6 Activities, value chain and other business relationships	About this Report	P3	
2-7 Employees	Appendix 7. Table of Related Data	P91	
2-8 Workers who are not employees	Appendix 7. Table of Related Dat	P93	
<b>GOVERNANCE</b>			
2-9 Governance structure and composition	2.1 Corporate Governance Appendix 7. Table of Related Data	P22 P91	
2-10 Nomination and selection of the highest governance body	2.1 Corporate Governance	P22	

**► Appendix 1: GRI Standards**
[Appendix 2](#)
[Appendix 3](#)
[Appendix 4](#)
[Appendix 5](#)
[Appendix 6](#)
[Appendix 7](#)
[Appendix 8](#)

GRI Standards	Disclosure Item	Page Number	Supplementary Description
2-11 Chair of the highest governance body	2.1 Corporate Governance	P22	
2-12 Role of the highest governance body in overseeing the management of impacts	2.1 Corporate Governance	P22	
2-13 Delegation of responsibility for managing impacts	2.1 Corporate Governance	P22	
2-14 Role of the highest governance body in sustainability reporting	1.1 Sustainable Development Strategy 2.1 Corporate Governance	P11 P24	
2-15 Conflicts of interest	2.1 Corporate Governance	P23	
2-16 Communication of critical concerns	2.1 Corporate Governance	P25	
2-17 Collective knowledge of the highest governance body	2.1 Corporate Governance	P23	
2-18 Evaluation of the performance of the highest governance body	2.1 Corporate Governance	P24	
2-19 Remuneration policies	2.1 Corporate Governance	P24	
2-20 Process to determine remuneration	2.1 Corporate Governance	P24	
2-21 Annual total compensation ratio	2.1 Corporate Governance	P24	
<b>STRATEGY, POLICIES AND PRACTICES</b>			
2-22 Statement on sustainable development strategy	1.1 Sustainable Development Strategy	P11	
2-23 Policy commitments	1.1 Sustainable Development Strategy	P11	
	2.2 Responsible Investment	P26	
	2.3 Integrity Management	P29	
	3.1 Fair Treatment of Customers	P39	
	4.4 Human Rights Protection	P60	
2-24 Embedding policy commitments	2.2 Responsible Investment	P26	
	2.3 Integrity Management	P29	
	3.1 Fair Treatment of Customers	P39	
	4.4 Human Rights Protection	P60	
2-25 Processes to remediate negative impacts	2.3 Integrity Management	P29	
	3.1 Fair Treatment of Customers	P43	
	4.4 Human Rights Protection	P62	
2-26 Mechanisms for seeking advice and raising concerns	4.4 Human Rights Protection	P62	

GRI Standards	Disclosure Item	Page Number	Supplementary Description
2-27 Compliance with laws and regulations	2.3 Integrity Management	P30	
2-28 Membership associations	Appendix 7. Table of Related Data	P91	
<b>STAKEHOLDER ENGAGEMENT</b>			
2-29 Approach to stakeholder engagement	1.2 Stakeholder Engagement and Material Topics Analysis	P12	
2-30 Collective bargaining agreements			N/A. No collective bargaining agreement has been signed

**► GRI 3: Material Topics 2021**

GRI Standards	Disclosure Item	Page Number	Supplementary Description
3-1 Process to determine material topics	1.2 Stakeholder Engagement and Material Topics Analysis	P13	
3-2 List of material topics	1.2 Stakeholder Engagement and Material Topics Analysis	P14	

**Material Topics**
**► Company issues**

Material Topics	GRI Standards	Disclosure Item	Page Number	Supplementary Description
Corporate Governance	3-3 Management of material topics	2.1 Corporate Governance	P22	
Risk Management	3-3 Management of material topics	2.4 Risk Management	P32	
Ecological Environment	3-3 Management of material topics	6.4 Ecological Environment	P81	

**► Material Topics: Integrity Management**

	GRI Standards	Disclosure Item	Page Number	Supplementary Description
GRI 3: Material Topics 2021	3-3 Management of material topics	2.3 Integrity Management	P29	
GRI 205: Anti-corruption 2016	205-2 Communication and training about anti-corruption policies and procedures	2.3 Integrity Management	P30	
	205-3 Confirmed incidents of corruption and actions taken	2.3 Integrity Management	P30	

**► Material Topics: Information Security**

	GRI Standards	Disclosure Item	Page Number	Supplementary Description
GRI 3: Material Topics 2021	3-3 Management of material topics	2.5 Information Security	P35	
GRI 418: Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	2.5 Information Security	P37	

**► Material Topics: Fair Treatment of Customers**

	GRI Standards	Disclosure Item	Page Number	Supplementary Description
GRI 3: Material Topics 2021	3-3 Management of material topics	3.1 Fair Treatment of Customers	P39	
GRI 417: Marketing and Labeling 2016	417-1 Requirements for product and service information and labeling	3.1 Fair Treatment of Customers	P44	
	417-2 Incidents of non-compliance concerning product and service information and labeling	3.1 Fair Treatment of Customers	P39	N/A
	417-3 Incidents of non-compliance concerning marketing communications	3.1 Fair Treatment of Customers	P39	N/A

**► Material Topics: Digital Innovation, Public Welfare and Care**

	GRI Standards	Disclosure Item	Page Number	Supplementary Description
GRI 3: Material Topics 2021	3-3 Management of material topics	3.2 Digital Innovation 5.1 Public Welfare and Care	P45 P64	
GRI 203: Indirect Economic Impact 2016	203-1 Infrastructure investments and services supported	5.1 Public Welfare and Care	P64	
	203-2 Significant indirect economic impacts	3.2 Digital Innovation 5.1 Public Welfare and Care	P45 P64	

**► Material Topics: Talent Attraction and Retention**

	GRI Standards	Disclosure Item	Page Number	Supplementary Description
GRI 3: Material Topics 2021	3-3 Management of material topics	4.1 Talent Attraction and Retention	P62	
GRI 405: DIVERSITY AND EQUAL OPPORTUNITY 2016	405-1 Diversity of governance bodies and employees	4.1 Talent Attraction and Retention	P62	
	405-2 Ratio of basic salary and remuneration of women to men	4.1 Talent Attraction and Retention	P62	

**► Material Topics: Talent Development and Cultivation**

	GRI Standards	Disclosure Item	Page Number	Supplementary Description
GRI 3: Material Topics 2021	3-3 Management of material topics	4.2 Talent Development and Cultivation	P50	
GRI 404: TRAINING AND EDUCATION 2016	404-1 Average hours of training per year per employee	4.2 Talent Development and Cultivation	P53	
	404-2 Programs for upgrading employee skills and transition assistance programs	4.2 Talent Development and Cultivation	P51	N/A
	404-3 Percentage of employees receiving regular performance and career development reviews	4.1 Talent Attraction and Retention	P49	

**► Material Topics: Human Rights Protection**

	GRI Standards	Disclosure Item	Page Number	Supplementary Description
GRI 3: Material Topics 2021	3-3 Management of material topics	4.4 Human Rights Protection	P60	
GRI 406: Non-discrimination 2016	406-1 Incidents of discrimination and corrective actions taken	4.4 Human Rights Protection	P60	
GRI 408: Child Labor 2016	408-1 Operations and suppliers at significant risk for incidents of child labor	4.4 Human Rights Protection	P60	
GRI 409: Forced Or Compulsory Labor 2016	409-1 Operations and suppliers at significant risk for incidents of forced or compulsory labor	4.4 Human Rights Protection	P60	

**► Material Topics: Healthy and Happy Workplace**

	GRI Standards	Disclosure Item	Page Number	Supplementary Description
GRI 3: Material Topics 2021	3-3 Management of material topics	4.3 Healthy and Happy Workplace	P55	
GRI 401: EMPLOYMENT 2016	401-1 New employee hires and employee turnover	Appendix 8. Table of Related Data	P95	
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	4.3 Healthy and Happy Workplace	P55	
	401-3 Parental leave	4.3 Healthy and Happy Workplace	P56	

**► Material Topics: Climate Governance**

	GRI Standards	Disclosure Item	Page Number	Supplementary Description
GRI 3: Material Topics 2021	3-3 Management of material topics	6.2 Net Zero and Carbon Reduction	P71	
GRI 201: Economic Performance 2016	201-2 Financial implications and other risks and opportunities due to climate change	6.1 Climate Governance	P71	

**► Material Topics: Net Zero and Carbon Reduction**

	GRI Standards	Disclosure Item	Page Number	Supplementary Description
GRI 3: Material Topics 2021	3-3 Management of material topics	6.2 Net Zero and Carbon Reduction	P75	
GRI 302: ENERGY 2016	302-1 Energy consumption within the organization	6.2 Net Zero and Carbon Reduction	P76	
	302-3 Energy intensity	6.2 Net Zero and Carbon Reduction	P76	
	302-4 Reduction of energy consumption	6.2 Net Zero and Carbon Reduction	P77	
GRI 305: EMISSIONS 2016	305-1 Direct (Scope 1) GHG emissions	6.2 Net Zero and Carbon Reduction	P76	
	305-2 Energy indirect (Scope 2) GHG emissions	6.2 Net Zero and Carbon Reduction	P76	
	305-3 Other indirect (Scope 3) GHG emissions	6.2 Net Zero and Carbon Reduction	P76	
	305-4 GHG emissions intensity	6.2 Net Zero and Carbon Reduction	P76	
	305-5 Reduction of GHG emissions	6.2 Net Zero and Carbon Reduction	P77	

**► Material Topics: Green Supply Chain**

	GRI Standards	Disclosure Item	Page Number	Supplementary Description
GRI 3: Material Topics 2021	3-3 Management of material topics	6.3 Green Supply Chain	P79	
GRI 308: SUPPLIER ENVIRONMENTAL ASSESSMENT 2016	308-1 New suppliers that were screened using environmental criteria	6.3 Green Supply Chain	P80	
	308-2 Negative environmental impacts in the supply chain and actions taken	6.3 Green Supply Chain	P80	
GRI 414: SUPPLIER SOCIAL ASSESSMENT 2016	414-1 New suppliers that were screened using social criteria	6.3 Green Supply Chain	P80	
	414-2 Negative social impacts in the supply chain and actions taken	6.3 Green Supply Chain	P80	

## Appendix 2 SASB

### Topic 1: Transparent Information & Fair Advice for Customer

No.	Indicator	Current performance	Page
FN-IN-270a.1	Total amount of monetary losses as a result of legal proceedings associated with marketing and communication of insurance product-related information to new and returning customers	<ul style="list-style-type: none"> <li>Fglife's Official Website: Information Disclosure - Other Recorded Matters - Matters Subject to Regulatory Sanctions <a href="#">🔗</a></li> <li>Fglife Sustainability Report - Annual Penalty Events) (P31)</li> <li>Fglife 2022 Annual Report <a href="#">🔗</a></li> </ul>	P30
FN-IN-207a.2	Complaints-to-claims ratio	<ul style="list-style-type: none"> <li>Financial Ombudsman Institution - Information Disclosure - Statistical Data - Quarterly Statistics of Dispute Cases and Statistical Explanation. <a href="#">🔗</a></li> <li>Fglife Sustainability Report -Fair Treatment of Customers</li> </ul>	P43
FN-IN-207a.3	Customer retention rate	<ul style="list-style-type: none"> <li>MOPS Insurance Section:Fglife&gt;Financial Profile&gt;Finance Indicators&gt;Retention Rate <a href="#">🔗</a></li> <li>Fglife Sustainability Report - Company Profile</li> </ul>	P8
FN-IN-207a.4	Describe the method or process for informing customers of product information	<ul style="list-style-type: none"> <li>Fglife's Official Website- Fair Treatment of Customers <a href="#">🔗</a></li> <li>Fglife Sustainability Report -Fair Treatment of Customers</li> </ul>	P44

### Topic 2: Incorporation of Environmental, Social, and Governance Factors in Investment Management

No.	Indicator	Current performance	Page
FN-IN-410a.1	Total invested assets by industry and asset class	<ul style="list-style-type: none"> <li>Fglife Corporate sustainability website- Stewardship Report <a href="#">🔗</a></li> </ul>	P28
FN-IN-410a.2	Description of approach to Incorporation of environmental, social, and governance (ESG) factors in investment management processes and strategies	<ul style="list-style-type: none"> <li>Fglife Corporate sustainability website- Stewardship Report</li> <li>Fglife Sustainability Report - Responsible Investment, Climate Governance</li> </ul>	P28 P74

### Topic 3: Policies Designed to Incentivize Responsible Behavior

No.	Indicator	Current performance	Page
FN-IN-410b.1	Net premiums written related to energy efficiency and low carbon technology	<ul style="list-style-type: none"> <li>It falls within the scope of property insurance companies and does not apply to life insurance companies.</li> </ul>	
FN-IN-410b.2	Discussion of products and/or product features that incentivize health, safety, and/or environmentally responsible actions and/or behaviors	<ul style="list-style-type: none"> <li>Fglife Sustainability Report -Inclusive Finance.</li> </ul>	P44

### Topic 4: Environmental Risk Exposure

No.	Indicator	Current performance	Page
FN-IN-450a.1	Probable Maximum Loss (PML) of insured products from weather-related natural catastrophes	<ul style="list-style-type: none"> <li>As of 2022, scenario analysis simulation has not been employed to generate relevant statistical data. However, planning for scenario analysis has begun for 2023.</li> </ul>	
FN-IN-450a.2	Total amount of monetary losses attributable to insurance payouts from (1) modeled natural catastrophes and (2) non-modeled natural catastrophes	<ul style="list-style-type: none"> <li>There were no significant natural disasters in 2022, hence no related statistical figures are available.</li> </ul>	
FN-IN-450a.3	Description of approach to incorporation of environmental risks into (1) the underwriting process for individual contracts and (2) the management of firm-level risks and capital adequacy	<ul style="list-style-type: none"> <li>2.4 Risk Management</li> </ul>	P34

### Topic 5: Systemic Risk Management

No.	Indicator	Current performance	Page
FN-IN-550a.1	Exposure to derivative instruments by category:insurance payouts from (1) total potential exposure to non-centrally cleared derivatives, (2) total fair value of acceptable collateral posted with the Central Clearinghouse, and (3) total potential exposure to centrally cleared derivatives	<ul style="list-style-type: none"> <li>Fglife currently only has (1) potential total exposure for non-centrally cleared derivative financial instruments and does not have (2) and (3) positions. For more details, please refer to the Financial Statements and Auditor's Report of Farglory Life Insurance Co., Ltd. for 2022 and 2021 - Derivative Instruments(P10).</li> </ul>	
FN-IN-550a.2	Total fair value of securities lending collateral assets	<ul style="list-style-type: none"> <li>Not applicable to Taiwan</li> </ul>	
FN-IN-550a.3	Description of approach to managing capital and liquidity-related risks associated with systemic noninsurance activities	<ul style="list-style-type: none"> <li>Please refer to the Financial Statements and Auditor's Report of Farglory Life Insurance Co., Ltd. for 2022 and 2021 - Liquidity Risk(P84).</li> </ul>	

### Topic 6: Activity metric

No.	Indicator	Current performance	Page
FN-IN-000.A	Number of policies in force, (1) Accident insurance, life insurance, and reinsurance (2) Product line	<ul style="list-style-type: none"> <li>MOPS Insurance Section: Fglife &gt; Financial Profile &gt; Premium Income for Various Types of Insurance. <a href="#">🔗</a></li> </ul>	P8



## Appendix 3 Disclosure of Climate-related Information for the Insurance Industry

No.	Disclosure Items	Disclosure Status
1	Describe the oversight and governance of climate-related risks and opportunities by the Board of Directors and management.	P71
2	Describe how identified climate risks and opportunities affect the business, strategy, and finances of the enterprise in the short, medium, and long term.	P72
3	Describe the financial impacts of extreme weather events and transformation actions.	P73
4	Describe how the identification, assessment, and management process of climate risks are integrated into the overall risk management system.	P74
5	If scenario analysis is used to evaluate resilience to climate change risks, explain the scenarios, parameters, assumptions, analysis factors, and major financial impacts used.	Scenario analysis was not used.
6	If there is a transformation plan to manage climate-related risks, describe the plan, indicators, and targets used to identify and manage physical and transition risks.	P75
7	If internal carbon pricing is used as a planning tool, explain the basis for price determination.	The Company does not currently have a carbon pricing system, so the report does not provide any information on this matter.
8	If climate-related goals are set, describe the activities, greenhouse gas emissions scope, planning period, annual progress, and, if carbon offsets or renewable energy certificates (RECs) are used to achieve the goals, explain the source and quantity of carbon offsets or RECs.	Climate-related targets The Company has not established any plans related to carbon offsetting or renewable energy certificate at the moment.
9	Inventory and verification of greenhouse gas emissions.	P76 ~ P96

## Appendix 4 GRI G4 Financial Service Sector Disclosures

Indicator In Indicator	item	Disclosure Item	Page
DMA-FS1	Policies with specific environmental and social components applied to business lines	<b>Sustainable Governance:</b> 2.1 Corporate Governance 2.4 Risk Management <b>Green Enterprise:</b> 6.2 Net Zero and Carbon Reduction 6.4 Ecological Environment	P22 ~ P32 P75 ~ P81
DMA-FS2	Procedures for assessing and screening environmental and social risks in business lines	<b>Sustainable Governance:</b> 2.1 Corporate Governance 2.3 Integrity Management 2.4 Risk Management <b>Green Enterprise:</b> 6.2 Net Zero and Carbon Reduction 6.4 Ecological Environment	P22 ~ P29、 P32 P75 ~ P81
DMA-FS3	Processes for monitoring clients' implementation of and compliance with environmental and social requirements included in agreements or transactions	<b>Sustainable Governance:</b> 2.2 Responsible Investment	P26
DMA-FS4	Process(es) for improving staff competency to implement the environmental and social policies and procedures as applied to business lines	<b>Employee Care:</b> 4.1 Talent Attraction and Retention 4.2 Talent Development and Cultivation 4.3 Healthy and Happy Workplace 4.4 Human Rights Protection	P48 ~ P50、 P55 ~ P60
DMA-FS5	Interactions with clients/ investees/business partners regarding environmental and social risks and opportunities	1.2 Stakeholder Engagement and Material Topics Analysis	P12
FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose	<b>Customer Value:</b> 3.1 Fair Treatment of Customers 3.2 Digital Innovation	P39 ~ P45
FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose	<b>Customer Value:</b> 3.1 Fair Treatment of Customers 3.2 Digital Innovation <b>Green Enterprise:</b> 6.2 Net Zero and Carbon Reduction 6.4 Ecological Environment	P39 ~ P45 P75 ~ P81
FS13	Access points in low-populated or economically disadvantaged areas by type	Company Profile	P7
FS14	Initiatives to improve access to financial services for disadvantaged people	<b>Customer Value:</b> 3.1 Fair Treatment of Customers	P39
DMA-FS15	Policies for the fair design and sale of financial products and services	<b>Customer Value:</b> 3.1 Fair Treatment of Customers	P39
DMA-FS16	Initiatives to enhance financial literacy by type of beneficiary	<b>Social Co-prosperity:</b> 5.1 Public Welfare and Care <b>Customer Value:</b> 3.1 Fair Treatment of Customers	P64 P39

## Appendix 5 ISO 26000 Content Index

### Topic: Organizational Governance

Principle	Disclosure Item	Page
Ecision-making process and structures	1.1 Sustainable Development Strategy 2.1 Corporate Governance	P10 P22

### Topic: Human rights

Principle	Disclosure Item	Page
Due diligence	<b>Employee Care:</b> 4.4 Human Rights Protection	P60
Human rights risk situations	<b>Employee Care:</b> 4.4 Human Rights Protection	P60
Avoidance of complicity	<b>Employee Care:</b> 4.4 Human Rights Protection	P60
Resolving grievances	<b>Employee Care:</b> 4.4 Human Rights Protection	P60
Discrimination and vulnerable groups	<b>Employee Care:</b> 4.2 Talent Development and Cultivation 4.4 Human Rights Protection	P50、P60
Civil and political rights	<b>Employee Care:</b> 4.4 Human Rights Protection	P60
Economic, social and cultural rights	<b>Employee Care:</b> 4.2 Talent Development and Cultivation 4.4 Human Rights Protection	P50、P60
Fundamental principles and rights at work	<b>Employee Care:</b> 4.2 Talent Development and Cultivation 4.4 Human Rights Protection	P50、P60

### Topic: Labor Practices

Principle	Disclosure Item	Page
Employment and employment relationships	<b>Employee Care:</b> 4.2 Talent Development and Cultivation 4.4 Human Rights Protection	P50、P60
Conditions of work and social protection	<b>Employee Care:</b> 4.2 Talent Development and Cultivation 4.4 Human Rights Protection	P50、P60
Social dialogue	<b>Social Co-prosperity:</b> 5.1 Public Welfare and Care	P64
Health and safety at work	<b>Employee Care:</b> 4.3 Healthy and Happy Workplace	P55
Human development and training in the workplace	<b>Employee Care:</b> 4.2 Talent Development and Cultivation	P50

### Topic: Environment

Principle	Disclosure Item	Page
Prevention of pollution	<b>Green Enterprise:</b> 6.2 Net Zero and Carbon Reduction 6.4 Ecological Environment	P75、P81
Sustainable resource use	<b>Green Enterprise:</b> 6.2 Net Zero and Carbon Reduction 6.4 Ecological Environment	P75、P81
Climate change mitigation and adaptation	<b>Green Enterprise:</b> 6.1 Climate Governance	P71
Protection of the environment, biodiversity and restoration of natural habitats	<b>Green Enterprise:</b> 6.4 Ecological Environment	P81

### Topic: Fair operating practices

Principle	Disclosure Item	Page
Anti-corruption	<b>Sustainable Governance:</b> 2.3 Integrity Management	P29
Responsible political involvement	<b>Sustainable Governance:</b> 2.1 Corporate Governance	P22
Fair competition	<b>Sustainable Governance:</b> 2.1 Corporate Governance	P22
Promoting social responsibility in the value chain	<b>Sustainable Governance:</b> 2.1 Corporate Governance	P22
Respect for property rights	<b>Customer Value:</b> 3.1 Fair Treatment of Customers	P39

### Topic: Consumer issues

Principle	Disclosure Item	Page
Fair marketing, factual and unbiased information and fair contractual practices	<b>Customer Value:</b> 3.1 Fair Treatment of Customers	P39
Protecting consumers' health and safety	<b>Customer Value:</b> 3.1 Fair Treatment of Customers	P39
Sustainable consumption	<b>Customer Value:</b> 3.1 Fair Treatment of Customers	P39
Consumer service, support, and complaint and dispute resolution	<b>Customer Value:</b> 3.1 Fair Treatment of Customers	P39
Consumer data protection and privacy	<b>Sustainable Governance:</b> 2.5 Information Security	P35
Access to essential services	<b>Customer Value:</b> 3.1 Fair Treatment of Customers	P39
Educational and awareness	<b>Social Co-prosperity:</b> 5.1 Public Welfare and Care	P64

### Topic: Community involvement and development

Principle	Disclosure Item	Page
Community engagement	<b>Social Co-prosperity:</b> 5.1 Public Welfare and Care	P64
Education and culture	<b>Social Co-prosperity:</b> 5.1 Public Welfare and Care	P64
Employment creation and skills development	<b>Employee Care:</b> 4.2 Talent Development and Cultivation	P50
Technological development	<b>Customer Value:</b> 3.2 Digital Innovation	P45
Wealth and income creation	<b>Social Co-prosperity:</b> 5.1 Public Welfare and Care	P64
Health	<b>Customer Value:</b> 3.1 Fair Treatment of Customers <b>Social Co-prosperity:</b> 5.1 Public Welfare and Care	P39 P64
Social investment	<b>Social Co-prosperity:</b> 5.1 Public Welfare and Care	P64

## Appendix 6 United Nations Global Compact Content Index

Topic	Principle	Disclosure Item	Page Number
Human Rights	Businesses should support and respect the protection of internationally proclaimed human rights.	<b>Employee Care:</b> 4.4 Human Rights Protection	P60
	Make sure that they are not complicit in human rights abuses.	<b>Green Enterprise:</b> 6.3 Green Supply Chain	P79
Labor	Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining.	<b>Employee Care:</b> 4.4 Human Rights Protection	P60
	The elimination of all forms of forced and compulsory labor.	<b>Employee Care:</b> 4.4 Human Rights Protection	P60
	The effective abolition of child labor.	<b>Employee Care:</b> 4.4 Human Rights Protection	P60
	The elimination of discrimination in respect of employment and occupation.	<b>Employee Care:</b> 4.4 Human Rights Protection	P60
Environment	Businesses should support a precautionary approach to environmental challenges.	<b>Green Enterprise:</b> 6.2 Net Zero and Carbon Reduction 6.4 Ecological Environment	P75、P81 P22
	Undertake initiatives to promote greater environmental responsibility.	<b>Sustainable Governance:</b> 2.1 Corporate Governance	
	Encourage the development and diffusion of environmentally friendly technologies.	<b>Customer Value:</b> 3.2 Digital Innovation <b>Green Enterprise:</b> 6.2 Net Zero and Carbon Reduction	P45 P75
Anti-Corruption	Businesses should work against corruption in all its forms, including extortion and bribery.	<b>Sustainable Governance:</b> 2.1 Corporate Governance 2.3 Integrity Management	P22、P29

## Appendix 7 Table of Relevant Data

### List of the Board members and their attendance

Statistical Period: 2022.1.1~2022.12.31

Title	Name	Attendance	Attendance by proxy	Attendance rate (%)
Chairman	Jia-Ren Meng	12	0	100%
Director	Xue-Xin Zhao	12	0	100%
Director	Li-Qiang Lin	12	0	100%
Director	Zhi-Jian Lu	12	0	100%
Independent director	Zheng-Zhe Tsai	12	0	100%
Independent director	Qi-Zhou Ye	12	0	100%
Independent director	Hong-Lin Chen	12	0	100%

### Participation in Organizations and Associations

Organizations	Position	Remark	Organizations	Position	Remark
General chamber of commerce of the republic of china	Member	Fulfillment of membership rights and obligations	Institute of Financial Law and Crime Prevention	Member	Fulfillment of membership rights and obligations
Taiwan registered financial planner (trfp)	Director	Fulfillment of membership rights and obligations	Life Insurance Management Institute of the Republic of China	Member	Fulfillment of membership rights and obligations
Life insurance educational foundation	Director	Participation in general meetings and research groups/committees, sponsorship of events	Risk Management Society of Taiwan	Member	Fulfillment of membership rights and obligations
The life insurance association of the republic of china	Supervisor / member	Participation in general meetings and research groups/committees, sponsorship of events	Financial Ombudsman Institution	Member	Fulfillment of membership rights and obligations
The institute of internal auditors, r.O.C.	Member	Fulfillment of membership rights and obligations	Taiwan Financial Services Roundtable (TFSR)	Member	Fulfillment of membership rights and obligations
Actuarial institute of the republic of china (taiwan)	Member	Fulfillment of membership rights and obligations	Pension Fund Association, R.O.C.	Member	Fulfillment of membership rights and obligations
Crif taiwan	Member	Fulfillment of membership rights and obligations	Financial Information Sharing and Analysis Center (F-ISAC)	Member	Fulfillment of membership rights and obligations
Chinese insurance service association	Member	Fulfillment of membership rights and obligations	Taiwan Insurance Institute	Member	Fulfillment of membership rights and obligations

### Stakeholder Contact

Stakeholder	Contact information
 <b>Policyholders</b>	 Customer consultation service: 0800-083-083  Corporate website: <a href="#">"Contact Us" page</a>
 <b>Shareholders/Investors</b>	<b>Finance office / Miss Zheng</b>  E-mail: <a href="mailto:amber_chang@fglife.com.tw">amber_chang@fglife.com.tw</a>  Audit committee mailbox: <a href="mailto:audit-committee@fglife.com.tw">audit-committee@fglife.com.tw</a>
 <b>Employees</b>	<b>EIP</b>  <a href="http://eip.fglife.com.tw/personalHome.action?index=">http://eip.fglife.com.tw/personalHome.action?index=</a> <b>Personnel general affairs office / Mr. Yan</b>  E-mail : <a href="mailto:HUNGYIYEN@fglife.com.tw">HUNGYIYEN@fglife.com.tw</a>
 <b>Government agencies</b>	<b>Business planning office / Mr. Zhang</b>  E-mail : <a href="mailto:jacky-chang@fglife.com.tw">jacky-chang@fglife.com.tw</a>
 <b>Distribution Channels</b>	<b>Agency Insurance department / Mr.Lin</b>  <a href="mailto:stan_lin@fglife.com.tw">stan_lin@fglife.com.tw</a> <b>Department of finance and Insurance / Mr. Zhang</b>  <a href="mailto:yvonne_chang@fglife.com.tw">yvonne_chang@fglife.com.tw</a>
 <b>Community/Schools</b>	<b>Public affairs office / Miss Li</b>  E-mail : <a href="mailto:660@fglife.com.tw">660@fglife.com.tw</a>
 <b>Suppliers/Contractors</b>	<b>Personnel general affairs office / Mr. Zhuang</b>  E-mail : <a href="mailto:johnson_chuang@fglife.com.tw">johnson_chuang@fglife.com.tw</a>
 <b>Non-profit Organizations</b>	<b>Public affairs office / Miss Li</b>  E-mail : <a href="mailto:660@fglife.com.tw">660@fglife.com.tw</a>
 <b>Media</b>	<b>Public affairs office / Miss Li</b>  E-mail : <a href="mailto:eva_lee@fglife.com.tw">eva_lee@fglife.com.tw</a>

## Talent Structure Data

### 1 Regional distribution of employee workers and non-employee workers

Item	Taiwan		Total
	Male	Female	
Number of employees	279	645	924
Permanent employees	267	595	862
Temporary employees	12	50	62
Non-guaranteed hours employees	0	0	0
Full time employees	267	595	862
Part-time employees	12	50	62

Unit:person

### 2 Employee gender/age distribution

Item	Employee age distribution							
	Employee				Office Staff			
	Male		Female		Male		Female	
Age	Number	%	Number	%	Number	%	Number	%
Under30	28	10	107	18	295	39	326	27
30-50	183	69	406	68	360	47	552	46
Over51	56	21	82	14	106	14	312	26
Full-time staff	862				1,951			
Female Percentage	69%				61%			
Part-time staff	62				3,006			

Item	Managerial employee distribution							
	Employee				Office Staff			
	Male		Female		Male		Female	
Age	Number	%	Number	%	Number	%	Number	%
Section supervisor/ Director	42	15.7	56	9.4	262	34	457	38
Department head/ Assistant and district manager	15	5.6	20	3.4	249	33	418	35
Director above the ministerial level/ Department manager or above	5	1.9	1	0.1	32	4	20	2
Non-managerial	205	77	518	87	218	29	295	25
Proportion of female executives	55%				62%			



### 3 New recruits and turnover rate distribution

#### New recruits gender distribution

Item	Employee				Office Staff			
	Male		Female		Male		Female	
	Number	%	Number	%	Number	%	Number	%
Age								
Under30	7	15	21	21	172	58	189	58
30-50	38	79	69	68	74	21	106	19
Over51	3	6	11	11	2	2	4	1
Total			149				547	
Female Employee Ratio			68%				55%	

#### Turnover rate gender distribution

Item	Employee				Office Staff			
	Male		Female		Male		Female	
	Number	%	Number	%	Number	%	Number	%
Age								
Under30	5	10	29	28	77	26	69	21
30-50	38	78	64	62	40	11	53	10
Over51	6	12	10	10	1	1	3	1
Total			152				243	
Turnover rate			18%				12%	

### 4 Training expenses and hours

Item	Type	2022
Total training hours	Male	70,820
	Female	119,188
	Management positions	65,607
	Non-managerial	124,401
Average training hours per person	Male	71.5
	Female	68.6
	Management positions	42.1
	Non-managerial	106.6

### 5 Non-employee workers

Unit:person

Item	Service area	Number of People	Contract
Outsourcing	Policy printing	4	Policy Printing Mailing Operation Contract
Send	Policy filing	2	Entrust data registration contract
Send	Program development	5	Information system outsourced development station manpower contract
Send	Workplace cleaning	7	Office workplace cleaning maintenance contract
Undertake	Insurance sale	4,957	Insurance sales contract

## Appendix 8 External Assurance

### Certificate of Registration

### ISO 22301:2019 Business Continuity Management System

Certificate TW23/00000319

The management system of  
**Farglory Life Insurance Inc.**

28F., No. 1, Songgao Rd., Xinyi Dist., Taipei City 110, Taiwan (R.O.C.)  
has been assessed and certified as meeting the requirements of  
**ISO 22301:2019**

For the following activities  
The business continuity management system covers the provision of 0800 customer enquiry service and claims service.

This certificate is valid from 14 May 2023 until 14 May 2026 and remains valid subject to satisfactory surveillance audits.  
Issue 1. Certified since 14 May 2023  
Certified activities performed by additional sites are listed on subsequent pages.

*Jonathan U. Hall*

Authorized by  
Jonathan Hall  
Global Head - Certification Services

SGS United Kingdom Ltd  
Rosemore Business Park, Ellesmere Port, Cheshire, CH65 3EN, UK  
t +44 (0)151 350-6666 - www.sgs.com



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Page 1 / 2

Certificate TW23/00000319, continued  
**Farglory Life Insurance Inc.**

**ISO 22301:2019**

Issue 1
<b>Sites</b>
Farglory Life Insurance Inc. 28F., No. 1, Songgao Rd., Xinyi Dist., Taipei City 110, Taiwan (R.O.C.)
The business continuity management system covers the provision of 0800 customer enquiry service and claims service.
Farglory Life Insurance Inc. B2, No. 21, Sec. 6, Zhongxiao E. Rd., Nangang Dist., Taipei City 115, Taiwan (R.O.C.)
Backup office for the provision of 0800 customer enquiry service and claims service

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Page 2 / 2

► ISO 27001:2013 Information Security Management System




## Certificate of Registration

INFORMATION SECURITY MANAGEMENT SYSTEM - ISO/IEC 27001:2013

This is to certify that: Farglory Life Insurance Co., Ltd.  
28F,  
No. 1, Songgao Rd.  
Xinyi Dist.  
Taipei City  
110404  
Taiwan

Holds Certificate No: **IS 581778**

and operates an Information Security Management System which complies with the requirements of ISO/IEC 27001:2013 for the following scope:

The provision of development, operation, and maintenance of information systems, network infrastructure management, server rooms management, and related information security management activities within Information Management Department and System Development Department.  
This is in accordance with the Statement of Applicability version 3 dated 04 November 2021.

For and on behalf of BSI:



Chris Cheung, Head of Compliance & Risk - Asia Pacific

Original Registration Date: 2011-12-30  
Latest Revision Date: 2021-12-08

Effective Date: 2020-09-14  
Expiry Date: 2023-09-13

Page: 1 of 2





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Taiwan Headquarters: 2nd Floor, No.37, 3-Hu Rd., Nei-Hu Dist., Taipei 114, Taiwan, R.O.C.  
A Member of the BSI Group of Companies.

► BS 10012:2017 Personal Information Management System




## Certificate of Registration

Personal Information Management System - BS 10012:2017

This is to certify that: Farglory Life Insurance Co., Ltd.  
28F,  
No. 1, Songgao Rd.  
Xinyi Dist.  
Taipei City  
110  
Taiwan

Holds Certificate No: **PIMS 590178**

and meets the criteria of BS 10012:2017: Specification for Personal Information Management System for the following scope:

The provision of personal information management for life insurance services in collection, processing, and using in the Farglory Life Insurance headquarters, the branch offices and the agencies for the following activities including IT services, underwriting, claim, insurance premium, conservation, actuarial, human resource, marketing, real property, lending, investment, finance, legal affairs, risk management and auditing.

For and on behalf of BSI:



Managing Director BSI Taiwan, Peter Pu

Original Registration Date: 2013-06-04  
Latest Revision Date: 2019-03-27

Effective Date: 2019-06-04  
Expiry Date: 2022-06-03

Page: 1 of 2



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ISO 14064-1:2018 Greenhouse Gas Verification Statement

# Opinion Statement

**Greenhouse Gas Emissions**  
Verification Opinion Statement

This is to verify that: Farglory Life Insurance Co., Ltd.  
28F., No. 1, Songgao Rd.  
Xinyi Dist.  
Taipei City  
110404  
Taiwan

遠雄人壽保險事業股份有限公司  
臺灣  
台北市  
信義區  
松高路1號28樓  
110404

Holds Statement No: GHGEV 786686

Verification opinion statement  
As a result of carrying out verification procedures in accordance with ISO 14064-3:2006, it is the opinion of BSI with reasonable assurance that:

- The Greenhouse Gas Emissions with Farglory Life Insurance Co., Ltd. for the period from 2022-01-01 to 2022-12-31 was verified, including direct greenhouse gas emissions 1,082.4458 tonnes of CO<sub>2</sub> equivalent and indirect greenhouse gas emissions from imported energy 3,410.3176 tonnes of CO<sub>2</sub> equivalent.
- No material misstatements for the period from 2022-01-01 to 2022-12-31 Greenhouse Gas Emissions calculation were revealed.
- Data quality was considered acceptable in meeting the principles as set out in ISO 14064-1:2018.
- The emission factor for electricity for year 2022 is not published by Taiwan government so far, the emission factor used for electricity is 0.509 kilograms of Carbon Dioxide equivalent per kWh instead which may potentially result in different Greenhouse Gas Emission estimates.

The other selected indirect GHG emissions listed in the attached table on the next page were also reported and thus verified with limited assurance, and data quality was not considered unacceptable in meeting the principles as set out in ISO 14064-1: 2018.

For and on behalf of BSI: Managing Director BSI Taiwan, Peter Pu

Originally Issue: 2023-05-29 Latest Issue: 2023-05-29

Page: 1 of 3

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Statement No: GHGEV 786686

Location

Verification Information

The greenhouse gas emissions information reported by the organization for the period from 2022-01-01 to 2022-12-31

EMISSIONS	Notes	tonnes CO <sub>2</sub> e
<b>Category 1: Direct GHG emissions and removals</b>		<b>1,082.4458</b>
1.1 Stationary combustion		11,7864
1.2 Mobile combustion		10.0184
1.3 Industrial processes (anthropogenic systems)	N/A	-
1.4 Fugitive (anthropogenic systems)		1,060.6610
1.5 Land use, land use change and forestry	N/A	-
Direct emissions in tonnes of CO <sub>2</sub> e from biomass		0.0000
<b>Category 2: Indirect GHG emissions from imported energy</b>		<b>3,410.3176</b>
2.1 Indirect emissions from imported electricity	location-based approach	3,410.3176
2.2 Indirect emissions from imported energy (steam, heating, cooling and compressed air)	N/A	-
<b>Category 3: Indirect GHG emissions from transportation</b>		<b>3.4660</b>
3.1 Emissions from upstream transport and distribution for goods	NS	-
3.2 Emissions from Downstream transport and distribution for goods	保單運輸(發單中心至郵局)	0.0698
3.3 Emissions from Employee commuting	NS	-
3.4 Emissions from Client and visitor transport	NS	-
3.5 Emissions from Business travels	台灣高鐵	3.3963
<b>Category 4: Indirect GHG emissions from products used by organization</b>		<b>524.5332</b>
4.1 Emissions from Purchased goods	影印紙與電力	521.8292
4.2 Emissions from Capital goods	NS	-
4.3 Emissions from the disposal of solid and liquid waste	一般廢棄物	2.7039
4.4 Emissions from the use of assets	NS	-
4.5 Emissions from the use of services that are not described in the above subcategories	NS	-
<b>Category 5: Indirect GHG emissions associated with the use of products from the organization</b>		<b>1,286.1244</b>
5.1 Emissions or removals from the use stage of the product	NS	-
5.2 Emissions from downstream leased assets	人身保險服務件數	1,286.1244
5.3 Emissions from end of life stage of the product	NS	-
5.4 Emissions from investments	NS	-

is as follows:  
\* NS: Non significant; N/A: Non available.

The total emissions were verified in selected branches and representative offices, including but not limited to the following:

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Page: 2 of 3

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Statement No: GHGEV 786686

Location

Verification Information

The Greenhouse Gas Emissions with Farglory Life Insurance Co., Ltd. for the period from 2022-01-01 to 2022-12-31 was verified, including direct greenhouse gas emissions 1,082.4458 tonnes of CO<sub>2</sub> equivalent and indirect greenhouse gas emissions from imported energy 3,410.3176 tonnes of CO<sub>2</sub> equivalent.

The verification boundary is including head office and 35 representative offices in Taiwan of Farglory Life Insurance Co., Ltd.

查證範圍涵蓋遠雄人壽保險事業股份有限公司總公司及35個國內營運據點

Farglory Life Insurance Co., Ltd.  
1F., 2F., 24F. - 32F.  
No. 1, Songgao Rd.  
Xinyi Dist.  
Taipei City  
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110404  
遠雄人壽保險事業股份有限公司  
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## Third-party Assurance Statement

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## 遠雄人壽 2022 永續報告書

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本獨立保證意見聲明書之目的，僅作為對遠雄人壽 2022 永續報告書所界定範圍內的相關事項進行保證之結論，而不作為其他之用途。除對查證事實提出獨立保證意見聲明書外，對於其他目的之使用，或閱讀此獨立保證意見聲明書的任何人，英國標準協會並不負有或承擔任何有關法律或其他之責任。

本獨立保證意見聲明書係英國標準協會審查遠雄人壽提供之相關資訊所作成之結論，因此查證範圍乃基於並侷限在這些提供的資訊內容之內。英國標準協會認為這些資訊內容都是完整且準確的。

對於這份獨立保證意見聲明書所載內容或相關事項之任何疑問，將由遠雄人壽一併回覆。

## 查證範圍

遠雄人壽與英國標準協會協議的查證範圍包括：

1. 本查證作業範疇與遠雄人壽 2022 永續報告書揭露之報告範疇一致。
2. 依照 AA1000 保證標準 V3 的第 1 應用類型評估遠雄人壽遵循 AA1000 當責性原則(2018)的本質和程度，不包括對於報告書揭露的資訊/數據之可信賴度的查證。

本聲明書以英文作成並已翻譯為中文以供參考。

## 意見聲明

我們總結遠雄人壽 2022 永續報告書內容，對於遠雄人壽之相關運作與永續績效則提供了一個公平的觀點。基於保證範圍限制事項，遠雄人壽所提供資訊與數據以及抽樣之測試，此報告書並無重大之不實陳述。我們相信有關遠雄人壽的環境、社會及治理等績效資訊是較正確無誤地呈現。報告書所揭露之永續績效資訊展現了遠雄人壽對識別利害關係人的努力。

我們的工作是由一組具有依據 AA1000 保證標準 V3 查證能力之團隊執行，以及策劃和執行這部分的工作，以獲得必要之訊息資料及說明。我們認為就遠雄人壽所提供之足夠證據，表明其符合 AA1000 保證標準 V3 的報告方法與自我聲明依據 GRI 永續性報導準則係屬公允的。

## 查證方法

為了收集與作成結論有關的證據，我們執行了以下工作：

- 對來自外部團體的議題相關於遠雄人壽政策進行訪談，以確認本報告書中聲明書的合適性
- 與管理者討論有關利害關係人參與的方式，然而，我們並無直接接觸外部利害關係人
- 訪談 5 位與永續性管理、報告書編製及資訊提供有關的員工
- 審查有關組織的關鍵性發展
- 審查內部稽核的發現
- 審查報告書中所作宣告的支持性證據
- 針對公司報告書及其相關 AA1000 當責性原則(2018)中有關包容性、重大性、回應性及衝擊性原則之流程管理進行審查

## 結論

針對 AA1000 當責性原則(2018)之包容性、重大性、回應性及衝擊性與 GRI 永續性報導準則的詳細審查結果如下：

## 包容性

2022 年報告書反映出遠雄人壽已持續尋求利害關係人的參與，並建立重大永續主題，以發展及達成對永續具有責任且策略性的回應。報告書中已公正地報告與揭露環境、社會及治理的訊息，足以支持適當的計畫與目標設定。以我們的專業意見而言，這份報告書涵蓋了遠雄人壽之包容性議題。

## 重大性

遠雄人壽公布對組織及其利害關係人之評估、決策、行動和績效會產生實質性影響與衝擊之重大主題。永續性資訊揭露使利害關係人得以對公司之管理與績效進行判斷。以我們的專業意見而言，這份報告書適切地涵蓋了遠雄人壽之重大性議題。

## 回應性

遠雄人壽執行來自利害關係人的期待與看法之回應。遠雄人壽已發展相關迴應政策，作為提供進一步回應利害關係人的機會，並能對利害關係人所關切之議題作出及時性回應。以我們的專業意見而言，這份報告書涵蓋了遠雄人壽之回應性議題。

## 衝擊性

遠雄人壽已鑑別並以平衡和有效之量測及揭露方式公正展現其衝擊。遠雄人壽已經建立監督、量測、評估和管理衝擊之流程，從而在組織內實現更有效之決策和結果管理。以我們的專業意見而言，這份報告書涵蓋了遠雄人壽之衝擊性議題。

## GRI 永續性報導準則

遠雄人壽提供有關依據 GRI 永續性報導準則(2021)之自我宣告，並對每個涵蓋其行業準則和具相關性的 GRI 主題準則之重大主題，其揭露項目依據全部報導要求的相關資料。基於審查的結果，我們確認報告書中參照 GRI 永續性報導準則之永續發展相關揭露項目已被報告、部分報告或省略。以我們的專業意見而言，此自我宣告涵蓋了遠雄人壽的永續性主題。

## 保證等級

依據 AA1000 保證標準 V3 我們審查本聲明書為中度保證等級，如同本聲明書中所描述之範圍與方法。

## 責任

這份永續報告書所屬責任，如同責任信中所宣稱，為遠雄人壽負責人所有。我們的責任為基於所描述之範圍與方法，提供專業意見並提供利害關係人一個獨立的保證意見聲明書。

## 能力與獨立性

英國標準協會於 1901 年成立，為全球標準與驗證的領導者。本查證團隊係由具專業背景，且接受過 AA1000AS、ISO 14001、ISO 45001、ISO 14064 及 ISO 9001 之一系列永續性、環境及社會等管理標準的訓練，具有主導稽核員資格之成員組成。本保證係依據 BSI 公平交易準則執行。

For and on behalf of BSI:

Peter Pu, Managing Director BSI Taiwan



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