

2025 Sustainability Report



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A Message from the Chairman

As part of its sustainable development journey, Farglory Life has embraced sustainable operations as its core corporate mission, focusing on three strategic pillars: health, low-carbon transition, and shared prosperity. By integrating internal and external resources and collaborating with stakeholders, the Company actively addresses social and environmental challenges. We continue to safeguard more than two million policyholders and their families, striving to provide stable and resilient protection for society.

Amid global trends in sustainability and climate change, Farglory Life actively responds to international standards and fully implemented the IFRS Sustainability Disclosure Standards in 2025. Sustainability and climate-related risk assessments have been systematically integrated into operational and financial decision-making processes. At the same time, corporate governance structures and internal control systems continue to be strengthened, demonstrating the Company's concrete commitment to environmental and social responsibility.

In addition, Farglory Life aligns with financial policies promoted by regulatory authorities by advancing four key areas: financial education, support for disadvantaged groups and local communities, investment in green and transition finance, and the enhancement of financial inclusion and social responsibility. Through these efforts, the Company contributes to building an inclusive, fair, and sustainable financial ecosystem.

Farglory Life adheres to the principle of fair customer treatment and has obtained ISO 10002:2018 certification for its Complaint Management System. This achievement not only recognizes the maturity of its operational systems, but also signifies that, under Board oversight and senior management commitment, customer feedback has been incorporated into core corporate governance and continuous improvement mechanisms. The Company continues to align with international standards in complaint handling, transparency, and consumer protection, fulfilling its service commitment to "treat customers like family with empathy and care."

Sound Governance and Sustainable Investment Strengthen Resilience

Farglory Life regards risk management as a cornerstone of sustainable operations and continues to systematically integrate ESG considerations into its business processes. Through a comprehensive risk management framework, the Company regularly reviews risk trends and management performance. Based on integrated risk assessments, key and general risk indicators have been established across nine major risk categories, enabling continuous monitoring and improvement to ensure long-term operational stability and resilience.

To fulfill its responsibilities to society and the environment, Farglory Life actively promotes sustainable investment by supporting key national industries and public infrastructure, aligning with government strategic development priorities and amplifying the positive impact of insurance capital. The Company has received the TWSIA Taiwan Sustainable Investment Award for four consecutive years, recognizing its vital role in advancing social development and environmental sustainability.

From Commitment to Action: Advancing Low-Carbon Transition and Nature Conservation

To address the long-term challenges posed by climate change, Farglory Life continues to conduct Scope 1, 2, and 3 greenhouse gas inventories, while advancing carbon reduction initiatives across governance, operations, and employee engagement. The Company also promotes sustainability in daily practices through initiatives such as the "RF100 Zero-Waste Drinking Water Initiative" and plastic reduction and resource circularity campaigns.

In addition, Farglory Life has remained committed to ecological conservation, implementing the "Owl Conservation Programme" biodiversity restoration program for five consecutive years. In alignment with the TNFD (Taskforce on Nature-related Financial Disclosures) framework, biodiversity considerations are gradually embedded into its sustainability strategy, supporting the transition toward net zero by 2050.

Expanding Insurance Value to Enable a Shared Future

Farglory Life continues to advance digital transformation by leveraging AI technologies to optimize processes from underwriting to post-sale services, enhancing both service precision and security. The Company has introduced customer-centric protection mechanisms such as designated contact services, allowing policyholders to appoint trusted individuals for third-party verification and strengthening protection safeguards.

In talent development, Farglory Life fosters a culture of partnership and a positive workplace environment. Through AI-driven decision-making and RPA (Robotic Process Automation) training, digital capabilities are transformed into tangible operational value.

Looking ahead, Farglory Life will continue to build on its foundation of prudent operations by enhancing innovation, deepening the application of insurance technology, and reinforcing fair customer treatment practices. The Company is committed to becoming the most trusted life insurer, advancing together with society and coexisting harmoniously with the environment to deliver sustainable value.



Chairman

趙豐欣

President

趙豐欣

1 Our Commitment to Sustainability

Farglory Life is committed to its sustainability vision of becoming the insurance company with the most influential sustainable brand. The Company integrates environmental, social, and governance (ESG) considerations into its daily operations and decision-making processes. Guided by three strategic pillars—Healthy Operations Practitioner, Low-Carbon Pioneer, and Social Value Guardian—Farglory Life has established short-term, medium-term and long-term goals, along with corresponding action plans, to advance sustainable development.

1.1 About This Report

1.2 2025 Sustainability Highlights and Performance

1.3 2025 Awards and Recognitions

1.4 Company Profile

1.5 Financial Inclusion and Social Contribution Initiatives



About This Report GRI : 2-2、2-3、2-4、2-5

Farglory Life is committed to its sustainability vision of becoming the insurance company with the most influential sustainable brand. The company integrates environmental, social, and governance (ESG) considerations into its daily operations and decision-making processes. Guided by three strategic pillars—Healthy Operations Practitioner, Low-Carbon Pioneer, and Social Value Guardian—Farglory Life has established short-term, medium-term and long-term goals, along with corresponding action plans, to advance sustainable development.

Reporting Period and Frequency

This report presents Farglory Life's actions and performance for the year 2025 (January 1 to December 31, 2025) across economic, environmental, and social dimensions (including human rights), as well as sustainability topics of concern to stakeholders. Certain disclosures may include information prior to January 1, 2025 and/or extend to the latest available updates in 2026.

The previous edition of this report was published in August 2025, and future reports will be issued on an annual basis.

Both the Chinese and English versions of Farglory Life's Sustainability Reports are available for download in the Corporate Sustainability section of the [Company's official website](#).

Reporting Boundary and Scope

The scope of disclosures in this report is aligned with the entities included in Farglory Life's consolidated financial statements, covering Farglory Life Insurance Co., Ltd. For details of the consolidated entities, please refer to the list of companies presented in the [2025 Consolidated Financial Statements](#).

The reporting boundary accounts for 100% of the total revenue reported in Farglory Life's consolidated financial statements.

All financial figures in this report are presented in New Taiwan Dollars (NTD). Where quantitative indicators carry specific implications, additional explanations are provided in the form of footnotes.

Restatement of Information

In 2025, there were no significant changes in the Company's scale, structure, ownership, or supply chain. Where any information has been restated in this report, details of the restatements and their locations are presented in the table below.

Restated Information	Reason for Restatement	Impact of Restatement	Report Section
1. 2024 Operating Revenue 2. 2024 Scope 1 and Scope 2 GHG Emissions Intensity 3. 2024 Energy Intensity 4. 2024 Water Consumption Intensity	To align with IFRS 17 and enhance financial reporting transparency, the Company voluntarily changed the measurement of investment properties from the cost model to the fair value model effective January 1, 2025, resulting in an adjustment to 2024 operating revenue.	1. 2024 operating revenue increased by NTD 1,763 million. 2. 2024 Scope 1 and Scope 2 GHG emissions intensity decreased by 0.0007. 3. 2024 energy intensity decreased by 5.26. 4. 2024 water consumption intensity decreased by 0.14.	Company Profile 4.2.1 Green Operations
2024 Carbon Emissions from Investments in Listed Corporate Bonds	• Data entry error; corrected accordingly.	1. 2024 carbon emissions from investments in listed corporate bonds increased by 1,631.8123 metric tons CO ₂ e.	4.2.1 Green Operations
1. 2023 Energy Intensity, Total Energy Consumption, and Purchased Electricity (GJ) 2. 2024 Energy Intensity, Total Energy Consumption, and Purchased Electricity (GJ)	• Unit misstatement in electricity data resulted in decimal rounding errors; the figures have been recalculated and corrected accordingly.	1. In 2023, energy intensity was revised from 239.12 to 0.2411; total energy consumption was revised from 17,669,674 to 17,813,972; and purchased electricity was revised from 17,669,530 to 17,669,5298 GJ. 2. In 2024, energy intensity was revised from 242.63 to 0.2398; total energy consumption was revised from 19,328,911 to 19,523,7705; and purchased electricity was revised from 19,328,716 to 19,328.7156 GJ.	4.2.1 Green Operations
2023 Scope 1 and Scope 2 GHG Emissions	• Data error due to rounding; corrected accordingly.	1. 2023 Scope 1 and Scope 2 GHG emissions were revised from 3,340.798 to 3,340.7976.	4.2.1 Green Operations
2024 Customer Complaint Rate 2024 Complaint Mediation Application Rate	• Data entry error. The figures have been corrected accordingly.	1. 2024 Customer Complaint Rate revised to 0.86532681. 2. 2024 Complaint Mediation Application Rate revised to 0.48393537.	5.1.2 Customer Service Communication

Basis of Preparation

Issuing Organization	Referenced Standards and Frameworks
The Global Reporting Initiative, GRI	► GRI Universal Standards 2021 ► G4 Financial Services Sector Supplement
International Integrated Reporting Council, IIRC	► Integrated Reporting, IR
United Nations, UN	► Sustainable Development Goals, SDGs ► The United Nations Global Compact ► Principles for Sustainable Insurance, PSI ► Principles for Responsible Investment, PRI
Sustainability Accounting Standards Board, SASB	► SICS : Financial-Insurance
Financial Stability Board, FSB	► Recommendations of the Task Force on Climate-Related Financial Disclosures
International Organization for Standardization, ISO	► ISO 26000
Taiwan Stock Exchange (TWSE)	► Sustainable Development Best Practice Principles for TWSE/TPEX Listed Companies ► Regulations Governing the Preparation and Filing of Sustainability Reports by TWSE Listed Companies
Financial Supervisory Commission (FSC)	► Guidelines for Climate-Related Financial Disclosures by Insurance Enterprises

Quality Management of Report Information

Internal Review

The data and information disclosed in this report were provided by six working groups under Farglory Life's Sustainability Development Team: Corporate Governance, Customer Value, Employee Care, Social Value, Green Sustainability, and Climate Governance.

The report was compiled by the Executive Secretariat of the Sustainability Development Team (Public Affairs Office) and reviewed and validated by the respective working groups and department heads. It was then submitted to the Chairman and President for review and subsequently approved for publication by the Board of Directors.

External Assurance

This report has been assured by KPMG Taiwan, which conducted a limited assurance engagement on selected information for the year 2025.

The assurance was performed in accordance with Statement of Assurance Engagements No. 3000, "Assurance Engagements Other than Audits or Reviews of Historical Financial Information," issued by the Accounting Research and Development Foundation of the Republic of China, which is based on the International Standard on Assurance Engagements (ISAE) 3000 (Revised).

The assurance statement is included in the appendix of this report. For other management system certifications and standards, please refer to the table below.

Information Category	Applicable Standards	Certification / Assurance Body
Sustainability Information and Other Management Systems	Statement of Assurance Engagements No. 3000, "Assurance Engagements Other than Audits or Reviews of Historical Financial Information" (Limited Assurance)	KPMG Taiwan
Financial Information	Regulations Governing Auditing and Attestation of Financial Statements and Generally Accepted Auditing Standards (GAAS)	
Environmental Information	ISO 14064-1: 2018 Greenhouse Gas Inventory	
Information Security	ISO 27001: 2022 Information Security Management System BS 10012 : 2017 Personal Information Management System	BSI Taiwan
Customer Service	ISO 10002 : 2018 Complaint Management System	
Risk Management	ISO 22301: 2019 Business Continuity Management System	SGS Taiwan

Contact Information for Feedback

If you have any comments or suggestions regarding this report, please feel free to contact us at any time.

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Website



Corporate Sustainability Section

2025 Sustainability Highlights and Performance

Healthy Operations Practitioner



In 2025, net profit after tax reached **NTD 4.629 billion**, with earnings per share (EPS) of **NTD 3.19**.

IFRS

Farglory Life voluntarily aligns with the Financial Supervisory Commission (FSC)'s **"Roadmap for Taiwan's Adoption of IFRS Sustainability Disclosure Standards"** and has proactively adopted the IFRS Sustainability Disclosure Standards ahead of schedule to enhance transparency in sustainability governance.

0

The Company reported **no penalties imposed** by regulatory authorities for violations of financial or insurance regulations in 2025.



Through continued low-carbon investment initiatives, **the Company invested NTD 2.719 billion** in the renewable energy sector, representing a year-over-year increase of **0.3%** and supporting the green transformation of industries.



Low-Carbon Pioneer



The Company has completed organization-wide GHG inventories in accordance with **ISO 14064-1** for **five consecutive years**, with third-party verification obtained annually.



In 2025, the Company saved approximately **10.84 million** sheets of paper through digital and paperless services, equivalent to the height of **two Taipei 101 towers**, reducing approximately **82.4 metric tons** of CO₂e.



The Customer Service Center was awarded the **"Gold-Level"** Indoor Air Quality Certification by the Taipei City Government, becoming the first insurance company in Taiwan to receive this recognition.

Social Value Guardian



The Company continues to promote microinsurance, reaching a cumulative total of **54,315 policyholders**, with total insured coverage exceeding **NTD 240 billion** and cumulative claims amounting to NTD 5.5 million.



In 2025, the average monthly salary for general employees increased by **4%**, and **employee bonuses have been distributed for five consecutive years**.



The Company has maintained **ISO 10002 Complaint Management System** certification for two consecutive years.



2025 Awards and Recognitions

Healthy Operations Practitioner

The Company has maintained a **"twA+" rating** from Taiwan Ratings (TRC) for 10 consecutive years.



Taiwan Corporate Sustainability Awards (TCSA)
Sustainability Performance Award



SGS Awards
Business Continuity Management Excellence Award



Ranked among CommonWealth Magazine's Top 100 Financial Institutions for **10 consecutive years**



The National Brand Yushan Award
Outstanding Enterprise Award



Taiwan Sustainable Investment Awards (TWSIA)
Bronze Award



Insurance Excellence Awards
Excellence in Risk Management



Low-Carbon Pioneer

Asia Responsible Enterprise Awards (AREA)
Green Leadership



Financial Supervisory Commission Microinsurance Competition
Outstanding Performance Award and Sustainability Care Award



Asia Responsible Enterprise Awards (AREA)
Corporate Sustainability Reporting Award



Taiwan Sustainability Action Awards (TSAA)
SDG 10 Silver Award



Excellence Insurance Awards
Excellence in Professional Team and Excellence in Social Welfare



Taipei Golden Eagle Micro-Movie Festival
Silver Award



Social Value Guardian

11th Taiwan Insurance Excellence Awards
Silver Award for Excellence in Public Welfare Project Planning



Taiwan Corporate Sustainability Awards (TCSA)
Gold Award for Sustainability Reporting



The National Brand Yushan Award
Best Product Award



Financial Star Awards
Best Product Development Award and Best Social Care Award



Sports Activist Awards
Bronze Award (Sponsorship Category)



Insurance Faith, Hope and Love Awards
**Best Integrated Communication Award, Best Channel Strategy Award
Best Social Responsibility Award, Best Social Contribution Award
Best Professional Consultant Award and Best Agency Office Award**



Company Profile GRI : 2-1、2-6、201-1

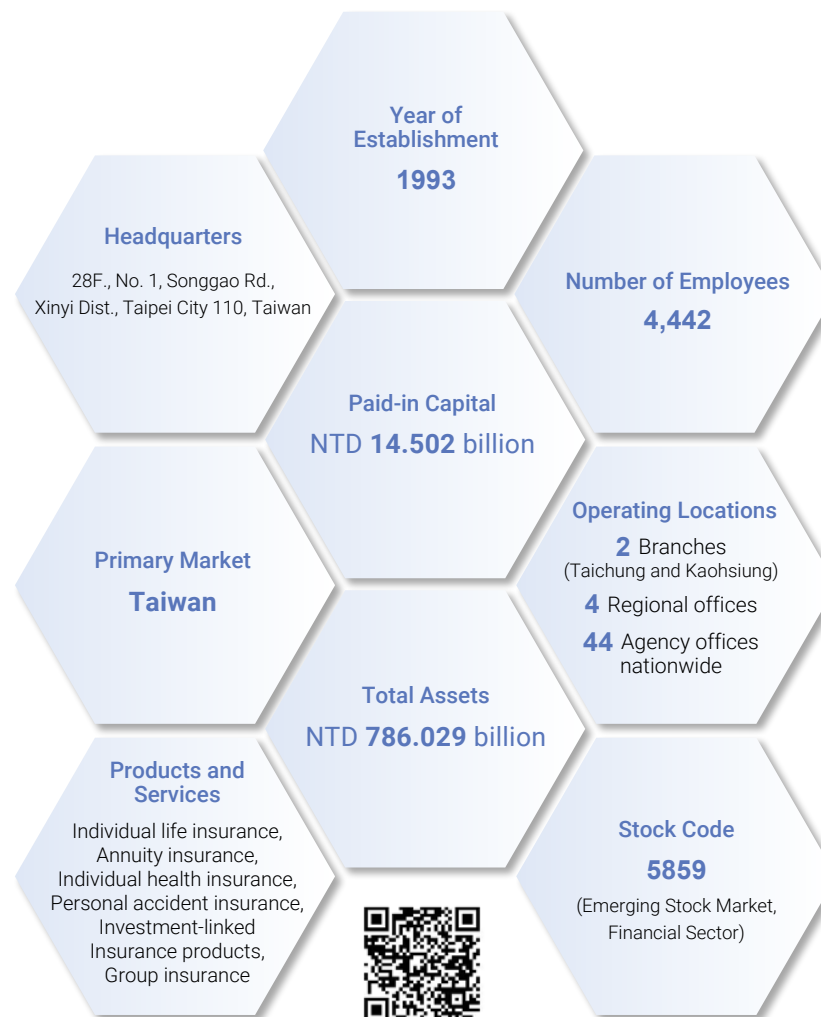
Farglory Life delivers insurance services with professionalism, care, and integrity, staying closely aligned with policyholder needs and serving as a strong and reliable support for every family. We are committed to accompanying families through every stage of life, helping them move forward with confidence and security.

In today's sustainability-driven era, the Company has adopted health, low-carbon, and shared prosperity as its three core sustainability pillars, with the vision of becoming the insurance company with the most influential sustainable Insurance brand.

We integrate sustainability into our core insurance business and translate our commitments into concrete actions—from individual protection and family health support to broader contributions to society and the environment. With a focus on individuals and families, we balance innovation and prudence to provide products and services that meet life-stage needs, enhance convenience and digital experiences, and promote healthier living.

Rooted in society, we begin with our own actions—encouraging youth to pursue their aspirations, extending care to rural and underserved communities, supporting disadvantaged groups, and promoting awareness of risk protection. We also provide long-term support for sports development, extending the value of insurance in safeguarding health. By integrating sports and philanthropy, we empower sports as a force for supporting vulnerable groups. From an environmental perspective, we actively invest in green buildings, expand the green value chain, and restore ecological habitats, advancing a sustainability vision of coexistence and shared prosperity.

Looking ahead, Farglory Life will continue to uphold the spirit of giving back through financial services, advancing financial inclusion, supporting local communities and disadvantaged groups, strengthening green and sustainable finance, enhancing fraud prevention, and promoting diverse financial education initiatives. Through a systematic, integrated, and forward-looking approach, the Company will continue to fulfill the fundamental purpose of insurance, respond to societal expectations, and accompany people toward a better and more sustainable future.



For further details, please refer to Farglory Life's 2025 Annual Report.

Notes:

1. The above data are as of December 31, 2025.
2. The number of employees includes both internal Employees (full-time and contract employees) and field personnel.

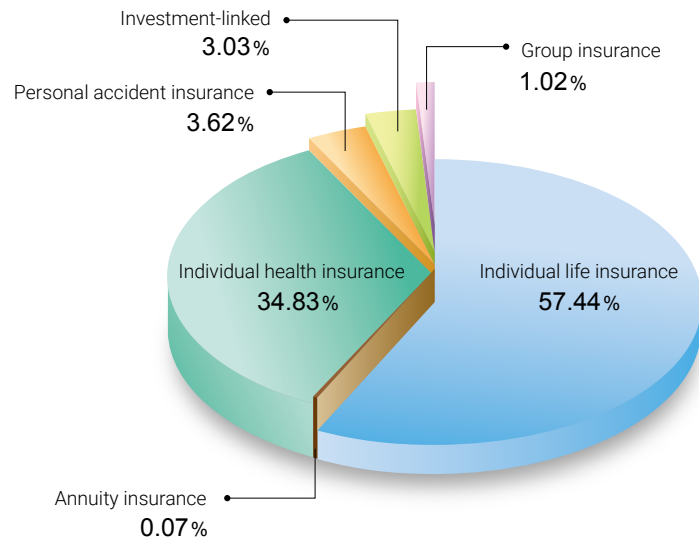
Business Philosophy and Performance

Farglory Life adheres to its business philosophy of "Empower Your Life," delivering sincere, professional, and comprehensive services to policyholders. The Company focuses on health protection and retirement care, striving to meet the needs of customers at every stage of life and to create a healthier and better life for the people of Taiwan.

In 2025, Farglory Life recorded total premium income of NTD 57.794 billion, net profit after tax of NTD 4.629 billion, and earnings per share (EPS) of NTD 3.19. As of the end of 2025, total assets reached NTD 786.0 billion.

Reflecting its strong financial strength, the Company has been assigned a "twA+" rating by Taiwan Ratings (TRC) for ten consecutive years (2016–2025). With a solid financial foundation, Farglory Life continues to advance toward its goal of becoming a leading medium-to-large-scale life insurer.

Premium Income by Product Type in 2025



Three-Year Financial Performance and Economic Value Creation

Unit : NTD million

Category	Item	2023	2024	2025
Operating Performance	Total Assets	699,607	766,529	786,029
	Net Profit (After Tax)	2,206	7,217	4,629
	13-Month Policy Persistency Ratio (%)	96.95	96.72	97.28
	25-Month Policy Persistency Ratio (%)	92.56	89.47	94.26
Profitability	Return on Assets (ROA) (%)	0.33	0.97	0.60
	Return on Equity (ROE)	6.43	11.79	7.19
	Investment Return (%)	2.96	3.42	1.41
	Earnings per Share (EPS)	1.76	4.98	3.19
Direct Economic Value Generated	Operating Revenue (Net Revenue)	73,895	81,428	68,789
Economic Value Distributed	Operating Costs	69,382	72,359	62,248
	Employee Compensation and Benefits ^(Note 1)	1,192.91	1,299.93	1,328.37
	Payments to Providers of Capital (Dividends)	124.26	1,004	1,491
	Payments to Government (Income Tax) ^(Note 2)	0.24	0 (Income tax benefit for the current period)	0 (Income tax benefit for the current period)
	Community Investment	15.72	16.45	14.73
Economic Value Retained ^(Note 3)		3,179.87	6,748.62	3,706.90

Notes:

- Employee compensation includes employee salaries and payments made on behalf of employees to the government, plus total employee benefits (excluding expenses related to training, protective equipment, or other costs directly associated with employees' job responsibilities).
- Payments to government refer to taxes paid to government authorities.
- Economic value retained is calculated as: operating revenue – operating costs – dividends – employee compensation and benefits – income tax – community investment.
- To enhance the Company's net worth and future risk-bearing capacity, and to align with IFRS 17, the Board of Directors approved on May 21, 2025 a voluntary change in the subsequent measurement of investment properties from the cost model to the fair value model, effective January 1, 2025. This change was approved by the Financial Supervisory Commission (Ref. No. 1140139581) on June 25, 2025.
- For details of the restated information and its impacts, please refer to [P.4](#)

Financial Inclusion and Social Contribution Initiatives

Advancing Financial Inclusion and Social Contribution

Farglory Life aligns with the Financial Supervisory Commission (FSC)'s policies promoting financial sector contributions to society. Starting from its core insurance business, the Company focuses on four key areas: financial education enhancement, support for disadvantaged groups and local communities, investment in green and transition finance, and the advancement of financial inclusion and social responsibility.

Through these efforts, the Company is progressively building a stakeholder-centric engagement model, contributing to an inclusive, fair, and sustainable financial ecosystem.

[Please refer to Sections:

3.2 Sustainable Finance, 🖱️

5.1 Treating Customers Fairly, 🖱️

5.5 Friendly and Happy Workplace, 🖱️

5.7 Social Co-prosperity 🖱️ for more details.]

1. Financial Education and Fraud Prevention Capability Building

With the goal of ensuring inclusive financial education, Farglory Life promotes financial literacy across diverse communities and learning environments. In addition, the Company signed an MOU with the Criminal Investigation Bureau of the National Police Agency to strengthen anti-fraud cooperation and promptly prevent fraud risks, turning fraud prevention from advocacy into action.

From Targeted Outreach to Broad-Based Engagement: Bringing Financial Knowledge to Every Corner of Society

- Through innovative learning tools, the Company has extended financial education into rural areas. Over the past seven years, it has reached 22 rural schools, conducted 21 financial and environmental education programs, and benefited more than 1,500 students.
- Farglory Life published the original children's picture book "Owl Conservation Programme", using an owl-themed adventure story to convey risk awareness in an intuitive and engaging way. The book has been distributed to the National Central Library, 46 public libraries in Taichung City, seven mobile library vehicles, the Changhua City Library, and nine rural elementary school libraries. In addition, 12 promotional activities have been conducted, reaching both children and parents.
- Through participation in senior health expos, the Company organized seminars and policy review consultations to enhance risk awareness among older adults. In 2025, a three-day event engaged more than 1,000 participants.
- The "Skip the Nap Today" Smart Aging Programme enables seniors to experience digital technologies in an interactive and accessible way, strengthening their ability to protect themselves from fraud. The Taipei session in 2025 engaged 20 participants.



Nationwide Engagement: Advancing Inclusive Education Across Urban and Rural Communities

- Farglory Life has long organized the "Golden Insurance Awards," bringing risk awareness into schools nationwide. In 2025, the program engaged 58 universities and colleges across 92 departments, collecting 358 risk-related video submissions, and making risk-related topics more relevant to everyday life.
- The Company provides tailored financial literacy and fraud prevention programs for university students, integrating risk awareness and anti-fraud knowledge into campuses and strengthening financial literacy and self-protection capabilities among youth. In 2025, five sessions were conducted with 300 participants.



2. Supporting Local Communities and Disadvantaged Groups to Advance Financial Inclusion

Farglory Life has long been committed to addressing the financial service needs of disadvantaged groups. The Company actively collaborates with professional organizations to reduce financial disparities caused by age, health conditions, language, and other barriers, embodying its commitment to diversity and inclusion.

Microinsurance: Protecting Disadvantaged Groups with Care

- In alignment with public policy initiatives, the Company has long supported and promoted microinsurance programs, benefiting economically disadvantaged individuals, women and children, people with disabilities, cancer patients, and victims of crime. The scope of protection continues to expand year by year.
- From 2014 to 2025, the cumulative number of beneficiaries exceeded 140,000, with total insured coverage exceeding NTD 240 billion.

Enhancing Inclusive Financial Services for Vulnerable Groups

- The Company introduced Vietnamese-language product materials, covering micro accident insurance and small-amount whole life insurance products, to improve accessibility for non-native speakers.
- A "Special Condition Notation" system for policyholders has been implemented to optimize service processes for disadvantaged groups across both online and offline channels.
- By integrating sports and philanthropy, the Company leverages sports as a powerful platform to support vulnerable groups. In 2025, 15 "Charity Baseball Experience" events were held, inviting 14 social welfare organizations and their beneficiaries, enabling disadvantaged groups to experience live sporting events.

3. Advancing Green and Transition Finance to Support Sustainability Through Capital

Strengthening Responsible Investment Governance in Alignment with the PRI

The Company integrates ESG risk considerations into its investment decision-making processes and aligns with the Principles for Responsible Investment (PRI) as well as national sustainability policies, strengthening its responsible investment governance framework.

Supporting Sustainable Infrastructure Development and the Energy Transition

- The Company actively invests in solar power projects, energy infrastructure, and public construction initiatives, transforming insurance capital into a driving force for sustainable development.
- The Company has been recognized for four consecutive years at the Taiwan Sustainable Investment Awards (TWSIA) for its achievements in sustainable thematic investment.
- As of 2025, cumulative investments in energy infrastructure and sustainable funds reached NTD 2.719 billion.

4. Advancing Social Responsibility and Fair Financial Services to Enhance Service Quality and Social Inclusion

Enhancing Financial Accessibility: Bringing Protection Closer to Customers

- Branch service counters provide interpretation services in nine languages, including Vietnamese, Malay, Thai, Indonesian, and Burmese, ensuring effective communication with diverse customer groups.
- For hearing- and speech-impaired policyholders, online questionnaires have replaced telephone interviews in the new policy application process, improving service accessibility.
- A dedicated "Senior Services Section" has been established on the Company's official website, using intuitive visuals and practical information to bridge the digital divide. In 2025, it recorded over 24,000 visits.
- Personalized services for senior policyholders include additional SMS notifications for customers aged 65 and above. In 2025, 6,344 senior policyholders were served.
- VR-based dementia simulation programs were conducted to raise awareness of retirement planning and enhance insurance literacy.
- The Company introduced a "Cancer Care Reminder" initiative, incorporating QR codes from the Taiwan Cancer Foundation into claim settlement notifications, providing patients with access to medical and psychological support resources. In 2025, 16,360 notifications were issued.

Volunteer Services: Strengthening Community Engagement and Social Impact

- The Company established its Volunteer Service Management Policy, providing volunteer leave and recognition incentives to encourage participation in community, rural, and local outreach activities.
- Over the past six years, volunteer participation exceeded 3,000 engagements. In 2025, 523 volunteers contributed a total of 2,851 service hours.

Employee Wellness Promotion: Building a Health-Oriented Workplace

- As of 2025, the Company has established eight employee sports clubs, including badminton, hiking, yoga, and boxing fitness, involving nearly 200 employees.
- Events such as the Farglory Life Cup badminton and basketball tournaments, as well as family sports days, were organized to support employees' physical and mental well-being.

Conclusion

Building a Safer, Fairer, and More Sustainable Financial Future

Farglory Life will continue to advance financial inclusion, strengthen sustainability efforts, prevent financial fraud, and promote diverse financial education initiatives. The Company will further collaborate with government agencies, law enforcement authorities, and society at large to expand fraud awareness and technological defense measures, building a more resilient financial safety net.

By integrating education and technology in a dual approach, Farglory Life is committed to fostering a safe, inclusive, and user-friendly financial environment—ensuring that every trust placed in us is protected with the utmost reliability.

2 Sustainability Leadership

Farglory Life is committed to advancing ESG integration, responding to the Financial Supervisory Commission's Sustainable Development Roadmap for TWSE/TPEX Listed Companies and the Green Finance Action Plan 3.0.

The Company aligns its practices with the United Nations Sustainable Development Goals (SDGs) and voluntarily adopts the Principles for Sustainable Insurance (PSI), Principles for Responsible Investment (PRI), and the Task Force on Climate-related Financial Disclosures (TCFD) framework.

Through these efforts, Farglory Life strengthens alignment with both domestic and international policies while enhancing the transparency of sustainability disclosures, steadily progressing toward its vision of becoming the insurance company with the most influential sustainable brand.

2.1 Sustainable Organizational Structure

2.2 Sustainable Development Strategy

2.3 Sustainable Development Goals

2.4 Material Topics Analysis

2.5 Stakeholder Engagement

Stakeholders Concerned with This Chapter: Government Agencies

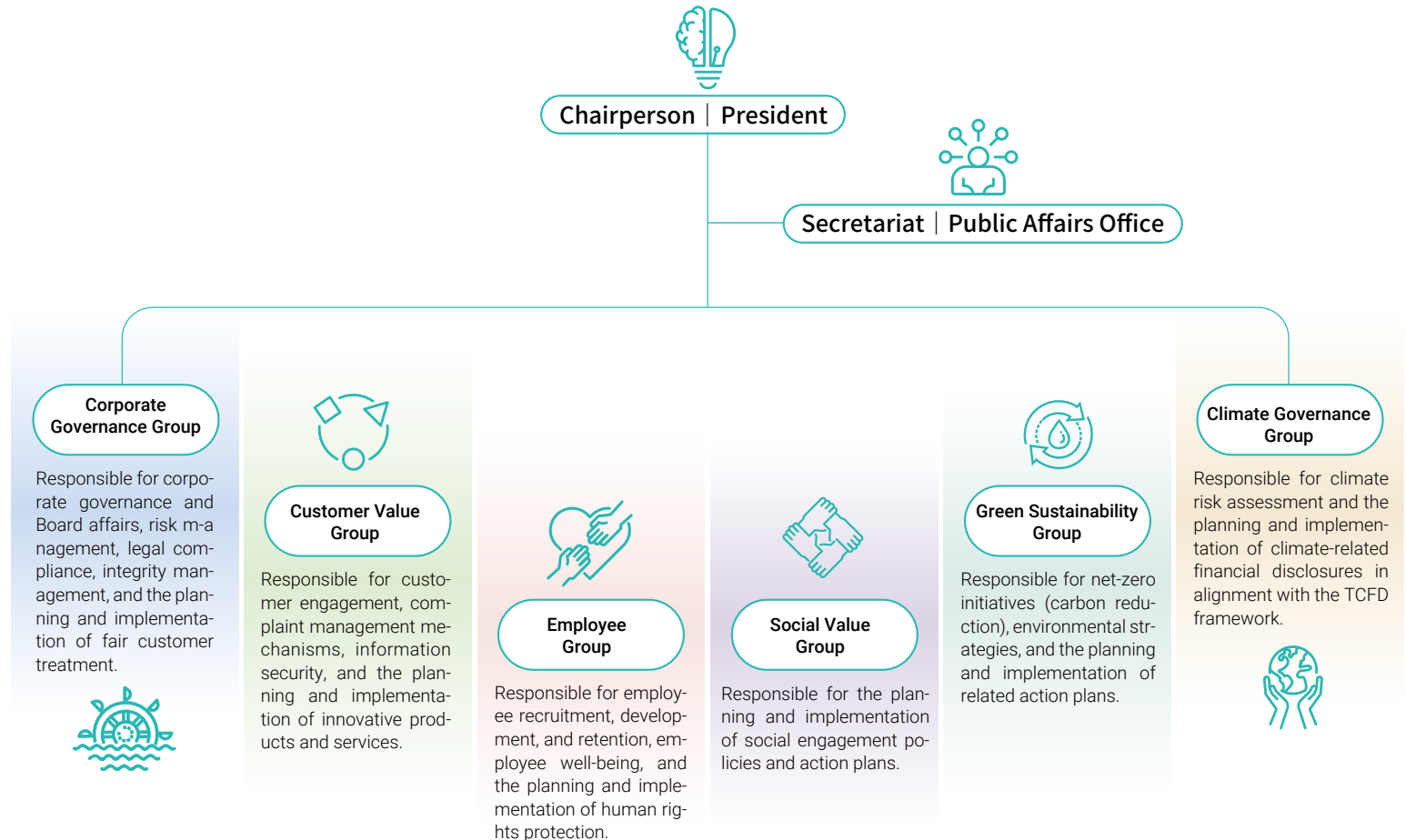


2.1 Sustainable Organizational Structure GRI : 2-12、2-13、2-14

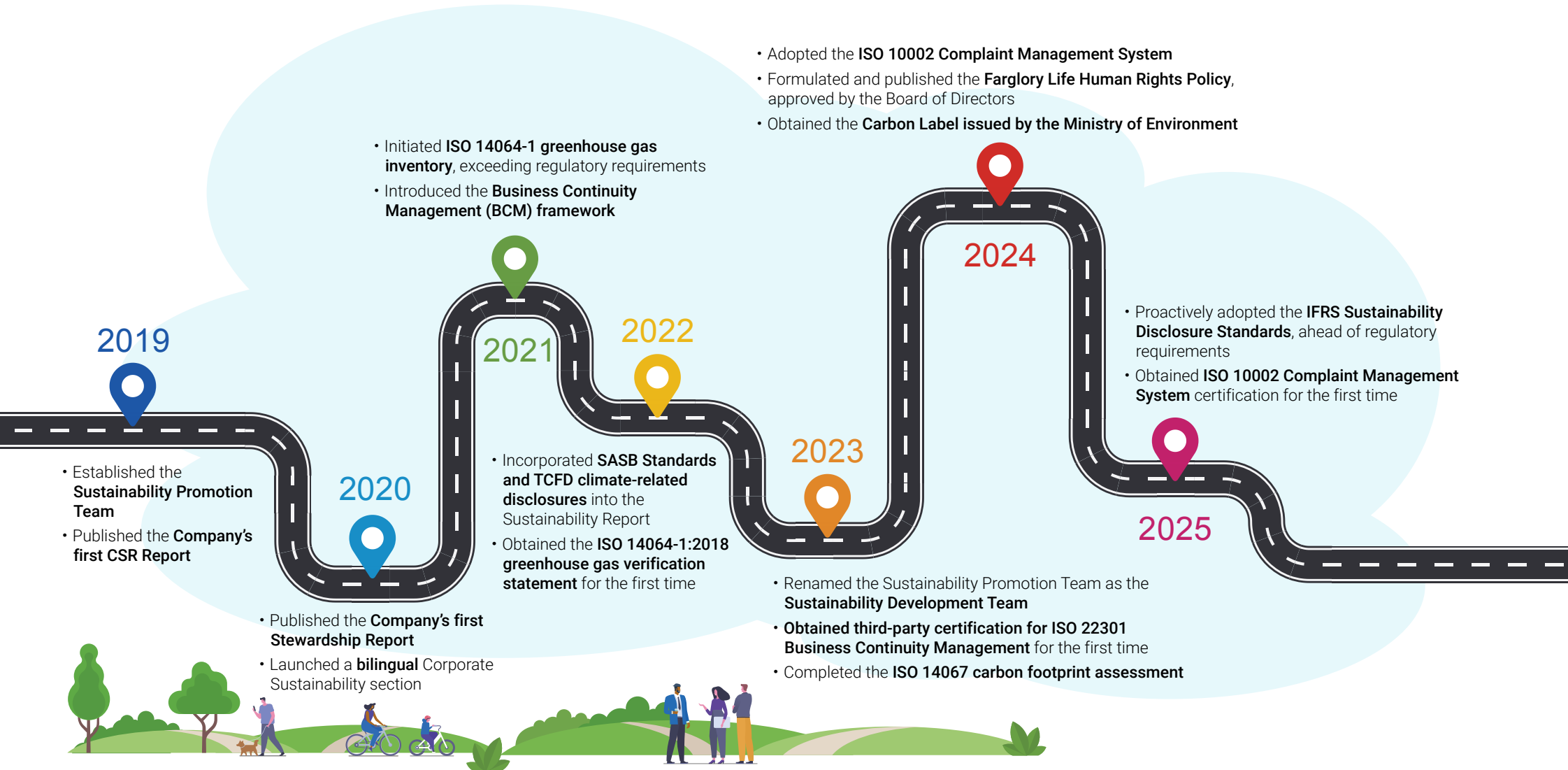
Farglory Life established the Sustainability Promotion Team in 2019 to advance its ESG objectives and define its sustainability strategy and goals. In 2023, the Board of Directors approved the Farglory Life Sustainable Development Policy, and the team was subsequently renamed the Sustainability Development Team.

The Sustainability Development Team comprises six dedicated working groups—Corporate Governance, Customer Value, Employee Care, Social Value, Green Sustainability, and Climate Governance—along with an Executive Secretariat. These groups are responsible for developing sustainability strategies and action plans, as well as formulating short-, medium-, and long-term initiatives. The President serves as Chair of the Team, and quarterly meetings are convened to review the progress of sustainability implementation.

To strengthen Board oversight of sustainability governance, the Company regularly reports key annual sustainability strategies and implementation progress to the Board of Directors. In 2025, three such reports were presented to the Board.



Sustainability Milestones



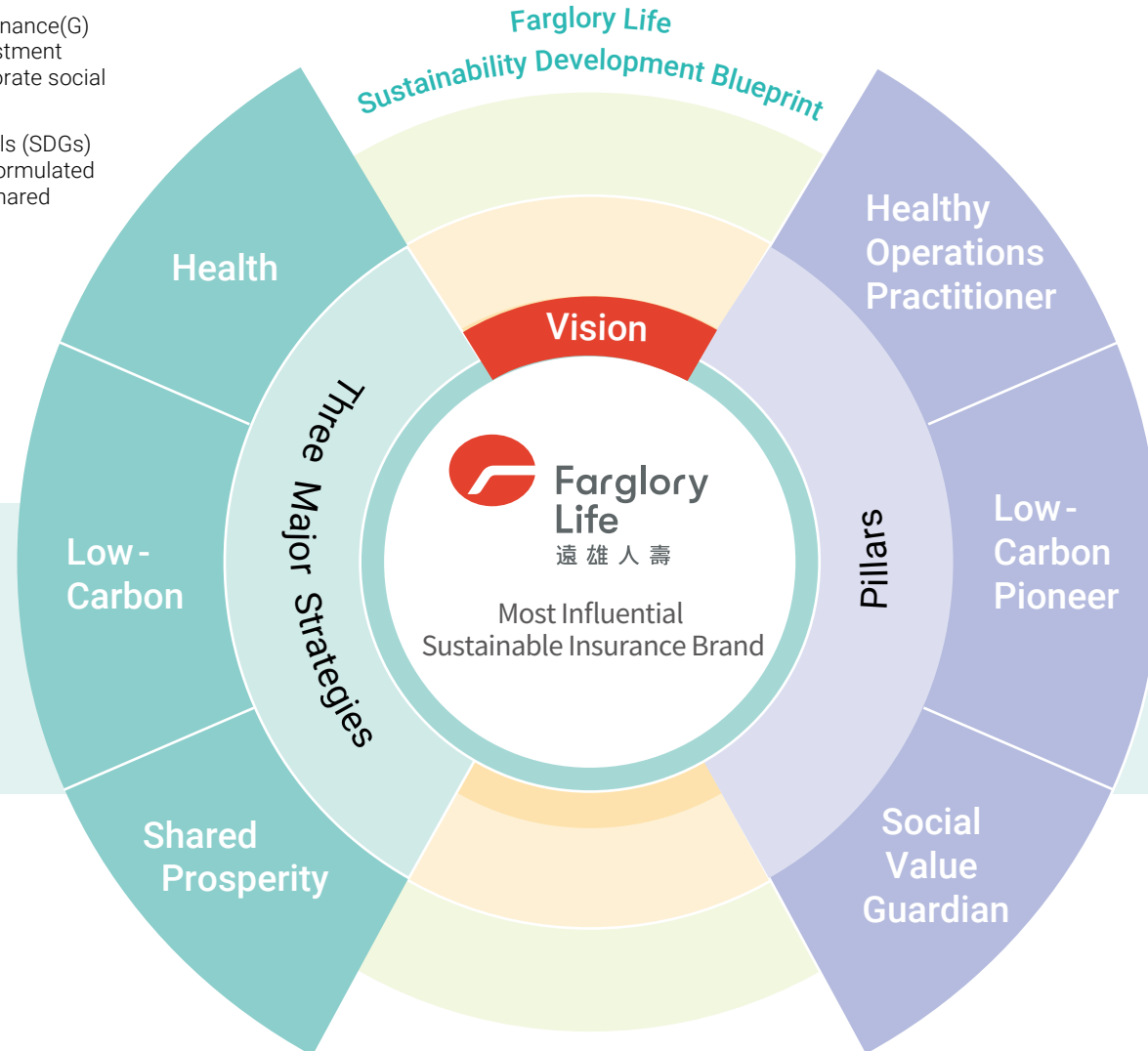
2.2 Sustainable Development Strategy GRI : 2-22、2-23、2-24

Farglory Life integrates Environmental(E), Social(S), and Governance(G) considerations into its operations, risk management, and investment practices, continuously dedicating resources to advance corporate social responsibility.

Aligned with the United Nations Sustainable Development Goals (SDGs) and Taiwan's national sustainability goals, the Company has formulated three core sustainability strategies—health, low-carbon, and shared prosperity.

These strategies are further translated into three strategic pillars—Healthy Operations Practitioner, Low-Carbon Pioneer, and Social Value Guardian—which serve as the foundation for Farglory Life's sustainability framework and guide the development of its medium- and long-term objectives.

Through this integrated approach, Farglory Life responds to global sustainability trends and fulfills its commitment to corporate social responsibility.



2.3 Sustainable Development Goals GRI : 2-22、2-23、2-24

Healthy Operations Practitioner



Material Topics	2025 Target Achievement Status	Short-Term Targets for 2026	Medium and Long-Term Targets (2027–2031)
Corporate Governance and Ethical Management Risk Management Regulatory Compliance and Supervision Operational Performance	- Prepared an English-language version of the annual financial report - Submitted the Sustainability Report to the Board of Directors for approval in accordance with Corporate Governance Evaluation requirements - Achieved a 100% completion rate for training on regulatory compliance, anti-money laundering (AML), and counter-terrorism financing (CTF) - Implemented IFRS S1 "General Requirements for Sustainability-related Financial Disclosures" - Conducted a business integrity self-assessment and reported the results to the Board of Directors, achieving a 100% compliance rate - Updated internal reporting workflow mapping, achieving 100% completion	- Prepared an English-language version of the shareholders' meeting annual report - Implemented a Responsibility Map and accountability framework in accordance with the FSC's Self-Regulatory Rules for the Insurance Industry Responsibility Map System	- In accordance with ESG Evaluation requirements, disclosed English versions of the annual financial report, shareholders' meeting handbook, and annual report - In accordance with ESG Evaluation requirements, formulated executive compensation policies linked to ESG performance - Planned to issue the Company's first annual report in compliance with the IFRS Sustainability Disclosure Standards by 2028 - Enhanced anti-bribery management by promoting ISO 37001 Anti-Bribery Management System training for business integrity personnel, continuously strengthening mechanisms for preventing unethical conduct - In line with the FSC's self-regulatory requirements for the insurance industry Responsibility Map system, continuously optimized the implementation of responsibility mapping mechanisms - Continued to strengthen the risk management framework and enhance external risk management disclosures, including ORSA and stress testing reports
Information Security and Privacy Protection	- Information security training totaled 14,494 hours, with 8,207 participants, achieving a 100% completion rate - Maintained valid certifications for ISO 22301 (Business Continuity Management System, BCMS), ISO 27001 (Information Security Management System), and BS 10012 (Personal Information Management System) - Completed Phase 1 implementation of the Zero Trust architecture for remote working environments	- Continue implementing information security training programs, with a target of maintaining a 100% employee completion rate - Conduct renewal reviews in 2026 to maintain valid certifications for ISO 22301 (Business Continuity Management System, BCMS) and ISO 27001 (Information Security Management System) - Complete the deployment of remote working environments	Continue optimizing the Company's Zero Trust strategy and architecture, implementing phased initiatives in accordance with the classification principles outlined in the Zero Trust Reference Guidelines
Responsible Investment	- The Company invested NTD 2.719 billion in the renewable energy sector, representing a year-over-year increase of 0.3% - In line with responsible investment principles, the Company established and maintained exclusion and watch lists, incorporating ESG considerations into investment analysis and decision-making - Adjusted and expanded engagement topics with investee companies in response to international sustainability trends and ESG considerations	Set a 2026 impact investment target ratio of 10.8%, primarily focused on investments in the "Five-Plus-Two Innovative Industries" and renewable energy sectors	- Continue enhancing ESG investment and financing review mechanisms - Assess the feasibility of participating in domestic and international responsible investment initiatives - Implement a digital management platform to enhance the reliability and digitalization of carbon emissions data - Continue strengthening internal expertise and sustainability culture through training programs, enhancing employees' responsible investment capabilities and ensuring the effective implementation of ESG principles

Low-Carbon Pioneer



Material Topics

2025 Target Achievement Status

Short-Term Targets for 2026

Medium and Long-Term Targets (2027–2031)

Climate Change and Adaptation

- Implemented IFRS S2 "Climate-related Financial Disclosures"
Regularly monitored office electricity consumption and building common-area electricity usage as general risk indicators, ensuring values remain within established control thresholds
- Incorporated climate-related regulatory penalties into Key Risk Indicator (KRI) monitoring
- Conducted climate scenario analysis in accordance with the regulator-adopted TCFD framework, achieving a 100% completion rate
- Included office electricity consumption, building common-area electricity usage, and paper consumption in general risk indicator monitoring on a regular basis

- Continuously monitor the performance of climate-related Key Risk Indicators (KRIs) and General Risk Indicators (GRIs), including:
 - (1) Whether GHG emissions and climate-related regulatory penalties remain within established control thresholds;
 - (2) Whether office electricity consumption, building common-area electricity usage, and paper consumption remain within established control thresholds
- Continue conducting climate scenario analysis with full completion, and further enhance the quality and scope of related disclosures

- Disclose climate-related information in accordance with IFRS S2 "Climate-related Financial Disclosures"
- Establish qualitative and quantitative climate-related risk appetite statements
- Assess and develop proprietary climate scenario analysis capabilities to address climate-related risks
- Establish or evaluate strategic directions and response measures for future product development under extreme climate conditions

Net Zero and Carbon Reduction

- Conducted an ISO 14064-1 greenhouse gas inventory, with total Scope 1 and Scope 2 emissions of 2,772.078 tonnes CO₂e, representing a 10% reduction year-over-year and a 38% reduction compared with the base year
- Expanded the greenhouse gas inventory to include Scope 3 financed emissions, adding "commercial real estate investment and financing" as a new asset category
- Continued to promote green operational processes, saving approximately 10.84 million sheets of paper
- Implemented the "RF100 Zero-Waste Drinking Water Data Platform" at headquarters, utilizing IoT technology to track plastic reduction. In 2025, total carbon reduction reached 75,000 kg CO₂e, with an average per capita reduction of 76.8 kg CO₂e
- Installed motion-sensor lighting in restrooms at the Taipei Financial Center and parking areas at the Taichung Financial Center, saving approximately 15,000 kWh of electricity and reducing emissions by 7,270 kg CO₂e
- The Customer Service Center obtained the "Gold-Level" Indoor Air Quality Certification from the Taipei City Government
- The Taipei Farglory Financial Center applied for LEED Gold Certification

- Continue conducting ISO 14064-1 greenhouse gas inventories, achieving a 4% year-over-year reduction in carbon emissions
- Expand Scope 3 financed emissions inventories by adding sovereign debt as a new asset category
- The Taipei Farglory Financial Center obtained both LEED Gold Certification and UL Healthy Building Certification
- Complete the replacement of LED flat-panel lighting in common areas of the headquarters and other company-owned buildings

- In alignment with the government's "2050 Net Zero Emissions" policy, the Company targets a 28% reduction in carbon emissions by 2030 and aims to achieve net zero emissions by 2049
- Assist financed enterprises in completing the "Sustainable Economic Activities Self-Assessment Questionnaire," encouraging greater focus on climate change and sustainability
- By 2030, expand Scope 3 financed emissions inventory coverage to include project finance, commercial lending, commercial real estate, mortgage loans, and sovereign debt
- Promote healthy indoor environmental standards across all workplace environments

Social Value Guardian



Material Topics	2025 Target Achievement Status	Short-Term Targets for 2026	Medium- and Long-Term Targets (2027–2031)
Fair Customer Treatment Digital Finance and Innovation	- Established quantitative standards for product inclusiveness, with medium- and high-inclusiveness products accounting for 83.5% of the overall product portfolio - Launched the "Farglory Life Xiong-Yi-Kao Specific Illness Term Health Insurance" featuring a no-claim care benefit that encourages policyholders to maintain their health - Continued to promote mobile policy enrollment, mobile claims services, and electronic insurance policies to enhance usage rates, with mobile claims growth reaching 150% - Achieved a customer satisfaction rate of 98.3% for the 080 service hotline - Obtained ISO 10002 Complaint Management System certification - Launched the official Farglory Life LINE account	- Launch one insurance product designed to enhance protection and inclusiveness for specific customer groups - Increase the 080 customer satisfaction rate to 98.5% - Continue to obtain ISO 10002 Complaint Management System certification, enhancing complaint handling processes and improving service quality - Initiate the AI Agent implementation project and complete requirement planning for the first use case	- Develop two ESG-oriented insurance products (A&H category) in alignment with the Company's product strategy - Continue leveraging financial technology to enhance operational efficiency, business development, and policyholder satisfaction
Talent Attraction and Development	- Achieved a 100% implementation rate for sustainability training programs for internal Employees, established an incentive scheme for "Sustainable Finance Certifications," and cultivated 44 sustainability professionals - Achieved a 100% implementation rate for key management development programs, with a total of 31.5 training hours completed - Achieved a 77% coverage rate for department-level succession planning	- Maintain an average monthly turnover rate of 1.8% for internal employees - Maintain a 100% implementation rate for sustainability training programs for internal employees - Maintain a 77% coverage rate for department-level succession planning	- Maintain the average monthly turnover rate of internal employees below 1.8% - Continue promoting incentive schemes to encourage all employees to obtain Sustainable Finance certifications - Continue developing management talent, maintaining a 100% implementation rate for talent development programs
Labor Relations and Human Rights Protection	- Enhanced employee awareness of human rights issues, achieving a 100% completion rate for human rights policy training - Achieved a 100% completion rate for employee occupational safety and health training and training	- Continue enhancing employee awareness of human rights issues and maintain a 100% completion rate for human rights policy training - Assess the feasibility of conducting human rights due diligence - Maintain a 100% completion rate for occupational safety and health training	- Reinforce employee understanding of the Farglory Life Human Rights Policy through training and practical implementation in the workplace - Plan to implement human rights due diligence assessments by 2030 - Initiate workplace hazard identification measures and introduce the ISO 45001 Occupational Health and Safety Management System by 2030

2.4 Material Topics Analysis

GRI : 3-1 、 3-2

To identify material sustainability topics that impact the Company's operations, stakeholders, and sustainable development, Farglory Life adopted the concept of "double materiality" advocated by the EU Corporate Sustainability Reporting Directive (CSRD) during the reporting year.

This approach evaluates issues from two perspectives: the Company's impacts on the economy, environment, and society, and the impacts of sustainability issues on the Company's operations and financial performance, enabling the identification of topics that are material from both internal and external perspectives.

The Company conducted an internal sustainability survey to collect senior management assessments of each topic's impact materiality and financial materiality. Impact materiality was evaluated in accordance with the GRI 3: Material Topics 2021 framework, systematically examining the Company's positive and negative impacts on the economy, environment, and people (including human rights).

Financial materiality was assessed based on CSRD requirements, incorporating both the potential and actual financial impacts of sustainability-related risks and opportunities on the Company.

In addition, an external stakeholder survey was conducted to capture stakeholders' levels of concern regarding ESG topics across environmental, social, and governance dimensions.

By integrating these three dimensions, the Company has established a comprehensive and robust materiality assessment mechanism.



1 Stakeholder Identification

In accordance with the AA1000 Stakeholder Engagement Standard (AA1000SES) and the GRI Standards, the Company identified its key stakeholder groups.

This year, the Company maintained the same nine categories identified in the previous year: shareholders/investors, employees, policyholders, government agencies, distribution channels, suppliers/contractors, communities/schools, media, and non-profit organizations.



2 Identification of Sustainability Topics

The Company reviewed the material topics from the previous year and, taking into account sustainability trends in 2025, industry practices both domestically and internationally, regulatory focus areas, and the latest regulatory requirements, compiled a comprehensive list of sustainability topics.

These topics were then aligned with Farglory Life's short-, medium-, and long-term ESG objectives. Through consolidation by the Sustainability Development Team, a total of 18 sustainability topics were identified.

Based on these topics, the Company developed internal questionnaires for management and external stakeholder surveys to assess the level of concern regarding each sustainability issue.



3 Analysis of Impacts

• Assess the magnitude and likelihood of sustainability-related risks and opportunities affecting the Company and its value chain

In 2025, in alignment with CSRD requirements, the Company incorporated an additional layer of financial materiality analysis for sustainability topics. The Sustainability Development Team distributed a "Financial Materiality Assessment Questionnaire for Sustainability Topics" to department heads, requesting evaluations of the impact magnitude and likelihood of risks and opportunities associated with the 18 identified sustainability topics across both the Company and its value chain. A total of 22 valid responses were collected.

• Assess the impacts of the Company's operations and value chain on the economy, environment, and society (including human rights)

The Sustainability Development Team distributed a "Impact Materiality Assessment Questionnaire for Sustainability Topics", inviting department heads to evaluate and score the positive and negative impacts of the Company's operations and value chain on economic, environmental, and social (including human rights) dimensions. A total of 19 valid responses were collected.

• Assess stakeholders' levels of concern regarding each sustainability topic

A "Stakeholder Sustainability Topics Survey" was conducted across the Company's nine stakeholder groups to evaluate their level of concern regarding the 18 identified sustainability topics. A total of 675 valid responses were collected.



4 Assessment of Impact Significance

• Assess the magnitude and likelihood of sustainability-related risks and opportunities affecting the Company and its value chain

For each sustainability topic, the Company evaluates the impact level and likelihood of occurrence of both risks and opportunities across Farglory Life and its value chain.

The impact level is assessed across operational, reputational, and financial dimensions, and topics are ranked based on their scores.

• Assess the significance of the Company's impacts on the economy, environment, and society (including human rights)

The Company evaluates the significance of actual and potential positive and negative impacts for each sustainability topic, based on impact level and likelihood of occurrence.

Specifically, the impact level is assessed by considering factors such as scale, scope, reversibility, and human rights implications.

The scores for positive and negative impacts are aggregated and ranked to determine the overall significance of each topic.

• Assess stakeholders' levels of concern regarding each sustainability topic

Stakeholders evaluate their level of concern for the 18 identified sustainability topics, and the results are ranked according to their scores.



5 Selection of Material Topics

Based on a comprehensive assessment of the impacts of sustainability topics on the economy, environment, and society (including human rights), the magnitude and likelihood of sustainability-related risks and opportunities affecting the Company and its value chain, as well as stakeholder concern levels, the Company developed a materiality matrix.

Through discussions with an external consultant, high-impact topics were identified, resulting in the determination of 12 material topics.

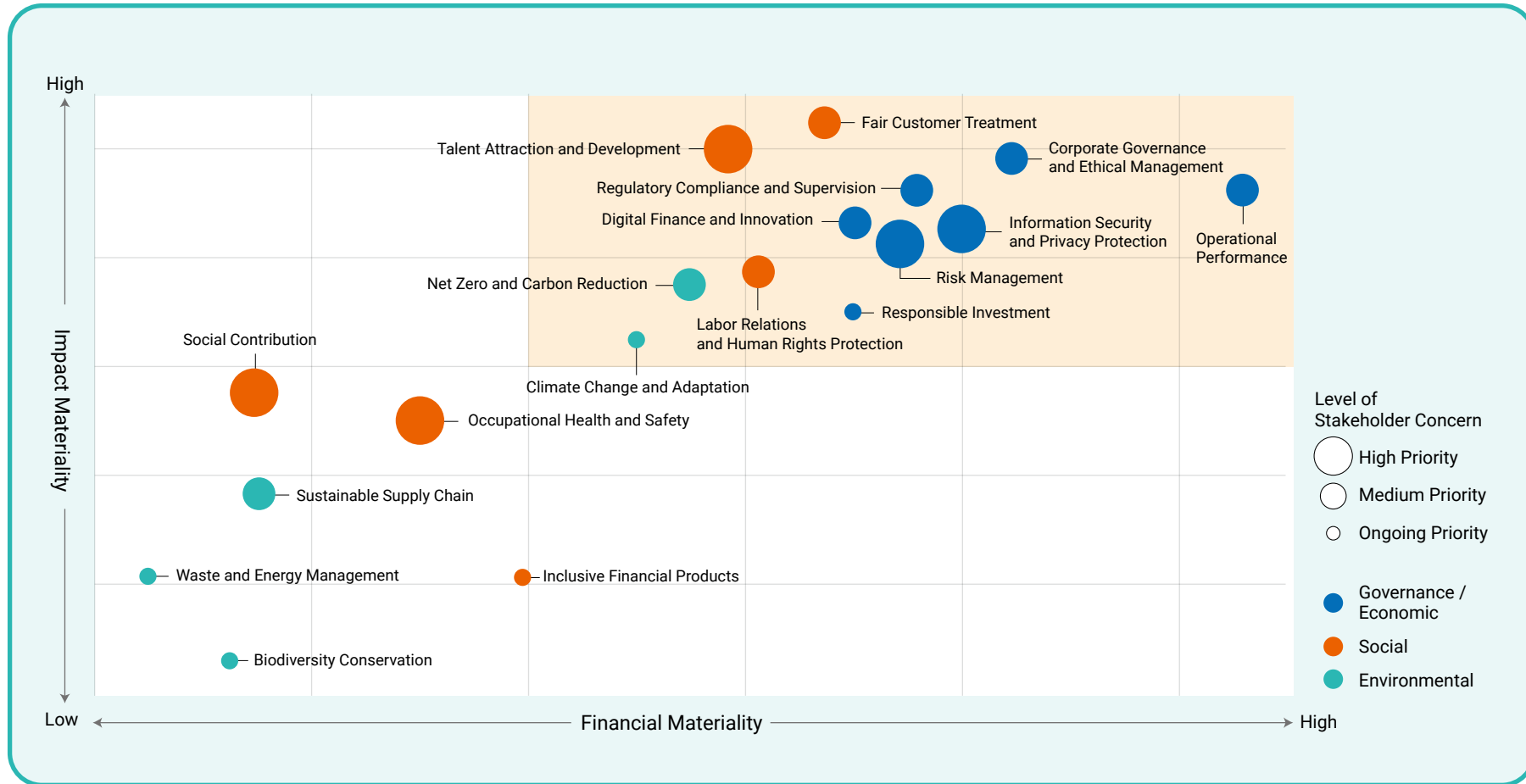


6 Validation of Topic Ranking and Disclosure Content

Following discussions by the Sustainability Development Team, and final approval by the President and Chairperson, the 12 material topics were confirmed as the basis and key focus for the 2025 Sustainability Report disclosures.

In addition, the 12 material topics were aligned with the United Nations Sustainable Development Goals (SDGs) and integrated into Farglory Life's sustainability strategy framework, serving as priority areas for the Company's sustainability objectives and ongoing focus.

Materiality matrix



2025 Material Topic	Difference from 2024	Explanation
Regulatory Compliance and Supervision	Renamed	The 2024 material topic "Regulatory Compliance" was renamed to provide a more precise and comprehensive description of the topic.

Material Topics and Impact Boundaries

Three Sustainability Pillars	Corresponding Material Topics	Actual and Potential Positive and Negative Impacts	Description of Impacts	GRI Topic-specific Disclosures	SDGs	Value Chain Boundaries			Management Approach (Corresponding Section/Page)	
						Upstream	Farglory Life	Downstream		
Healthy Operations Practitioner	Corporate Governance and Ethical Management	Potential Negative Impacts	Inadequate corporate governance or involvement in unethical conduct may result in damage to the rights and interests of shareholders, policyholders, employees, and other stakeholders.	• Customized material topic • Anti-Corruption(205) • Anti-competitive Behavior(206)	     	Business Activities	Direct Impacts	Indirect Impacts	P.28	
		Actual Positive Impacts	Sound corporate governance helps prevent and mitigate fraud and corruption, safeguard corporate reputation, ensure stable operations, and protect shareholders' rights and interests.							
	Risk Management	Potential Negative Impacts	Inadequate risk management may prevent the Company from effectively identifying and anticipating traditional and emerging risks, as well as from developing appropriate mitigation strategies, potentially resulting in regulatory violations or operational losses, and adversely affecting corporate reputation, operations, and the rights and interests of stakeholders.	Customized material topic			Direct Impacts	Indirect Impacts	P.29	
		Actual Positive Impacts	The Company has established robust risk assessment and control mechanisms that enable effective identification and management of both traditional and emerging risks. Through these mechanisms, the Company mitigates potential impacts, ensures stable operations, adapts promptly to changing environments, and safeguards the rights and interests of stakeholders.							
	Information Security and Protection Privacy	Potential Negative Impacts	Inadequate information security and data privacy protection mechanisms may result in data breaches involving customer personal data or sensitive corporate information, potentially leading to financial losses and reputational damage, and adversely affecting the Company's operations as well as the rights and interests of stakeholders.	Customer Privacy(418)			Direct Impacts	Indirect Impacts	P.30	
		Actual Positive Impacts	In compliance with regulatory requirements, the Company enhances information security governance and strengthens operational resilience by establishing a comprehensive information security management framework, thereby preventing data breaches and effectively safeguarding customer personal data and their rights and interests.							
	Regulatory Compliance and Supervision	Potential Negative Impacts	Non-compliance with applicable laws, regulations, or business integrity principles in corporate governance may result in damage to the rights and interests of shareholders, policyholders, employees, and other stakeholders.	Customized Material Topic			Business Activities	Direct Impacts	Indirect Impacts	P.28
		Actual Positive Impacts	The Company actively promotes a culture of compliance and ensures adherence to applicable laws and regulations. Through consultations, communication, awareness initiatives, education and training, as well as the implementation of preventive and corrective measures, the Company establishes a robust compliance management framework, thereby effectively mitigating potential impacts on the environment, society, and customers.							
	Responsible Investment	Potential Negative Impacts	Exposure to high-carbon, sensitive, or controversial sectors within the Company's investment and financing portfolio may result in reputational damage, customer attrition, and revenue decline, ultimately adversely affecting the rights and interests of stakeholders.	Customized Material Topic			Business Activities	Direct Impacts	Indirect Impacts	P.30
		Actual Positive Impacts	The Company integrates ESG (Environmental, Social, and Governance) factors into its investment decision-making processes and proactively identifies potential investment opportunities, enabling a balance between financial returns and sustainability objectives, while supporting industry transformation and creating new business opportunities.							
	Operational Performance	Potential Negative Impacts	Poor operational performance may impair the Company's ability to operate effectively, potentially resulting in financial losses for investors and adversely affecting the rights and interests of stakeholders.	• Economic Performance(201) • TAX (207)			Business Activities	Direct Impacts	Indirect Impacts	P.29
		Actual Positive Impacts	Strong financial performance enables the Company to achieve profitability and business growth while advancing sustainable development, thereby meeting the expectations of shareholders and other stakeholders.							

Three Sustainability Pillars	Corresponding Material Topics	Actual and Potential Positive and Negative Impacts	Description of Impacts	GRI Topic-specific Disclosures	SDGs	Value Chain Boundaries			Management Approach (Corresponding Section/Page)	
						Upstream	Farglory Life	Downstream		
Low-Carbon Pioneer	Climate Change and Adaptation	Potential Negative Impacts	Increasing climate change and extreme weather events may disrupt the Company's operations and lead to rising insurance claims. Failure to adopt effective mitigation and adaptation measures may worsen operating and financial conditions, ultimately adversely affecting the rights and interests of stakeholders.	Financial implications and other risks and opportunities due to climate change (201-2)	   	Business Activities	Direct Impacts	Business Activities	P.51	
		Actual Positive Impacts	By systematically assessing climate-related risks and opportunities and proactively establishing management strategies, the Company enhances its resilience to climate risks while capturing emerging opportunities. These initiatives, including the expansion of protection-oriented products and the development of innovative green services, enable the Company to meet evolving market demand, increase operating revenue, and generate value for investors.							
		Actual Positive Impacts	Actual Positive Impacts	Failure to respond in a timely manner to government-imposed carbon fees, carbon taxes, or increasingly stringent climate-related regulations may result in regulatory penalties or increased operating costs.	• Energy (302) • Emissions (305)	  	-	Direct Impacts	Indirect Impacts	P.51
			Actual Positive Impacts	The Company closely monitors regulatory and policy developments and proactively formulates emission reduction plans, while rigorously managing greenhouse gas (GHG) emissions and increasing the use of renewable energy. These efforts help mitigate the greenhouse effect, reduce environmental impacts, and align the Company's operations with net-zero transition pathways.						
Social Value Guardian	Fair Customer Treatment	Potential Negative Impacts	Inappropriate marketing practices may negatively affect customer rights and interests, potentially resulting in customer complaints, regulatory sanctions, and reputational and financial damage.	Marketing and Labeling (417)		-	Direct Impacts	Direct Impacts	P.69	
		Actual Positive Impacts	The Company actively implements the principles of Fair Customer Treatment, maintains strong customer relationships, and continuously reviews and enhances service quality, thereby improving customer satisfaction.							
	Digital Finance and Innovation	Potential Negative Impacts	Failure to effectively leverage digital technologies such as AI may hinder the Company's ability to accurately capture market demand and deliver convenient services to customers, potentially resulting in reduced operational performance and diminished competitiveness.	Indirect Economic Impacts (203)	 	-	Direct Impacts	Direct Impacts	P.69	
		Actual Positive Impacts	The Company effectively leverages digital technologies such as AI and big data analytics to gain deeper insights into customer behavior and preferences, and to deliver innovative and convenient services, thereby meeting customers' demand for digital solutions.							
	Talent Attraction and Development	Potential Negative Impacts	Failure to establish fair and comprehensive talent development and cultivation systems, along with inadequately designed compensation and benefits policies, may hinder the Company's ability to attract and retain talent, potentially affecting business operations and adversely impacting the rights and interests of stakeholders.	• Market Presence (GRI 202) • Training and Education (404) • Diversity and Equal Opportunity (405)	 	-	Direct Impacts	Indirect Impacts	P.69	
		Actual Positive Impacts	The Company has established transparent and equitable performance evaluation, training, compensation, and incentive systems, enabling it to attract industry talent, strengthen human capital, and thereby benefit the rights and interests of stakeholders.							
		Labor Relations and Human Rights	Potential Negative Impacts	Discrimination or unfair practices within the Company may harm the rights and interests of employees and non-employees, potentially leading to a loss of trust and reduced organizational cohesion.	• Labormanagement Relations (401) • Labor/Management Relations (402) • Occupational Health and Safety (403) • Non-discrimination(406) • Freedom of Association and Collective Bargaining (407) • Child Labor (408) • Forced or Compulsory Labor (409) • Security Practices (410) • Rights of Indigenous Peoples (411)	 	Business Activities	Direct Impacts	-	P.69
			Actual Positive Impacts	The Company respects diversity and upholds the human rights of employees and suppliers by opposing child labor, forced labor, discrimination based on race, religion, and gender, as well as sexual harassment. Through the establishment of transparent communication channels and strengthened grievance mechanisms, the Company enhances trust and organizational cohesion among employees.						

Note :

In accordance with the GRI Standards, the Company describes the impact boundaries of GRI topic-specific disclosures and Farglory Life's relationship to those impacts. The impact boundaries take into account key stakeholders across the value chain. Farglory Life's relationship to these impacts is categorized into three levels of involvement, namely whether the Company directly causes the impact, contributes to the impact together with other parties, or is directly linked to the impact through its business relationships.

2.5 Stakeholder Engagement GRI : 2-29

Farglory Life continuously enhances its engagement approaches with various stakeholders and actively responds to their expectations, striving to collaborate with stakeholders to advance ESG sustainability values.

Stakeholder Identification

Farglory Life identifies both internal and external stakeholders—including groups and individuals closely associated with its business operations and with whom the Company maintains frequent interactions and mutual influence—through diverse communication channels.

In accordance with the AA1000 Stakeholder Engagement Standard (AA1000SES) and the GRI Standards, the Company has identified nine key stakeholder groups, which remain consistent with those identified in the previous year : shareholders/investors, employees, policyholders, government agencies, distribution channels, suppliers/contractors, communities/schools, media, and non-profit organization.

Stakeholder



Stakeholder Engagement

Farglory Life not only listens to stakeholder needs through ongoing business interactions, but also continuously conducts sustainability topic surveys among stakeholders in 2025.

Through these surveys, the Company collects feedback and evaluations to gain a deeper understanding of stakeholders' key areas of concern.





Shareholders / Investors

Communication Channels	Key Topics of Concern	Response Sections	2025 Stakeholder Engagement Outcomes
Financial Reports ▶ Quarterly	• Corporate Governance • Sustainable Finance • Operational Performance • Treating Customers Fairly	• Our Commitment to Sustainability • Healthy Operations Practitioner • Social Value Guardian	• Convened one shareholders' meeting
Shareholders' Meetings, AGM Reports, Sustainability Reports, and Stewardship Reports ▶ Regularly / Annually			
Credit Ratings and Outlooks, Material Information Disclosures ▶ As needed			



Employees

Communication Channels	Key Topics of Concern	Response Sections	2025 Stakeholder Engagement Outcomes
Management Meetings ▶ Regularly / Weekly	• Talent Development and Cultivation • Friendly and Happy Workplace • Workplace Safety and Health	• Healthy Operations Practitioner • Social Value Guardian	• Convened four labor-management meetings • Convened six Employee Welfare Committee meetings • Convened four Occupational Safety and Health Committee meetings • Conducted annual performance evaluations
Labor-Management Meetings ▶ Regularly / Quarterly			
Employee Satisfaction Surveys and Sustainability Reports ▶ Regularly / Annually			
Employee Forums, Employee Activities, and Training Programs ▶ As needed			
Dedicated Email and Hotline ▶ Ongoing			



Policyholders

Communication Channels	Key Topics of Concern	Response Sections	2025 Stakeholder Engagement Outcomes
• Sales representative services, regional service centers, official website service mailbox, and policyholder portal, policyholder app, official Facebook, Instagram, and LINE accounts, and corporate sustainability website, dedicated sustainability ma-ilbox, complaint channels, whistle-blowing mailbox, and satisfaction surveys ▶ Real-Time	• Information Security and Privacy Protection • Treating Customers Fairly • Inclusive Products • Digital Finance • Social Co-prosperity	• Healthy Operations Practitioner • Social Value Guardian	• Handled over 240,000 customer service calls, achieving a satisfaction rate of 98.3% • Issued a total of 80 policyholder e-newsletters
• Policyholder e-newsletters ▶ Regularly / weekly			
• Media coverage, in-person visits and telephone communication, and information disclosure via the official website ▶ As needed			
• Sustainability reports ▶ Regularly / Rannually			



Communication Channels	Key Topics of Concern	Response Sections	2025 Stakeholder Engagement Outcomes
Government-related evaluations ▶ Annually	- Operational Performance - Sustainable Finance - Treating Customers Fairly - Inclusive Products - Climate Resilience	- Our Commitment to Sustainability - Sustainability Leadership - Healthy Operations Practitioner - Low-Carbon Pioneer - Social Value Guardian	- Participated in the FSC's Treating Customers Fairly (TCF) Evaluation - Participated in the TWSE's Stewardship Information Disclosure Evaluation for Institutional Investors - Published the Farglory Life Sustainability Report in both Chinese and English
Annual reports ▶ Regularly / Annually			
Stewardship reports ▶ Regularly / Annually			
Meetings and forums ▶ As Needed			
Regulatory correspondence and financial inspections by competent authorities ▶ As Needed			



Communication Channels	Key Topics of Concern	Response Sections	2025 Stakeholder Engagement Outcomes
Corporate sustainability website and sustainability mailbox ▶ As Needed	- Corporate Governance - Ethical Management - Operational Performance - Treating Customers Fairly	- Our Commitment to Sustainability - Healthy Operations Practitioner - Social Value Guardian	- Collaborated with 20 banks, 110 insurance brokers and agents, and 192 farmers' and fishermen's associations / credit cooperatives - Conducted 115 training sessions for financial distribution channels - Conducted 282 training sessions for insurance broker and agent channels
Service hotline, in-person visits, and dedicated sections on the official website ▶ Regularly / Real-Time			
Training programs ▶ Regularly / Monthly			
Product briefing sessions ▶ As Needed			
Sustainability Reports ▶ Regularly / Annually			



Communication Channels	Key Topics of Concern	Response Sections	2025 Stakeholder Engagement Outcomes
Telephone communication, in-person visits, and meetings ▶ As Needed	- Corporate Governance - Ethical Management - Sustainable Supply Chain - Green Operations	- Healthy Operations Practitioner - Low-Carbon Pioneer - Social Value Guardian	- A total of 44 new suppliers signed the "Supplier Corporate Social Responsibility Commitment," achieving a signing rate of 90% - A total of 18 suppliers underwent evaluation, achieving a 100% completion rate
On-site supplier audits ▶ Regularly / Semi-Annually			
Supplier evaluations ▶ Regularly / Annually			
Suppliers' signing of the "Corporate Social Responsibility Commitment" ▶ As Needed			



Communication Channels	Key Topics of Concern	Response Sections	2025 Stakeholder Engagement Outcomes
Internship programs ▶ Regularly / Annually Public welfare activities ▶ As Needed Volunteer services ▶ As Needed Official website ▶ Ongoing	- Talent Development and Cultivation - Social Co-prosperity - Ecological Restoration	- Low-Carbon Pioneer - Social Value Guardian	- A total of 25 students applied for the youth internship program, with 8 students selected - Organized 2 corporate visits, 2 career fairs, and 3 internship briefing sessions - A total of 136 students received the "Farglory Life Scholarship for Children of Cancer Patients" - Through the "Farglory Love Without Distance" rural outreach program, support was provided to 3 schools - A total of 58 universities participated in the "Golden Insurance Awards" campus media competition



Communication Channels	Key Topics of Concern	Response Sections	2025 Stakeholder Engagement Outcomes
Media contact hotline and email ▶ Real-Time Financial performance updates and product information ▶ Regularly / Monthly Sustainability Reports ▶ Regularly / Annually Press releases, media interviews, feature interviews, responses to material issues, and press conferences ▶ As Needed	- Operational Performance - Sustainable Finance - Treating Customers Fairly - Inclusive Products - Climate Resilience	- Our Commitment to Sustainability - Sustainability Leadership - Healthy Operations Practitioner - Social Value Guardian	- Issued 63 press releases - Conducted 11 media interviews



Communication Channels	Key Topics of Concern	Response Sections	2025 Stakeholder Engagement Outcomes
Microinsurance donations ▶ Regularly / Annually Public welfare services and outreach activities ▶ As Needed Sustainability Reports ▶ Regularly / Annually Charitable donations and sponsorship collaborations ▶ As Needed Official website ▶ Ongoing	- Net Zero and Carbon Reduction - Treating Customers Fairly - Social Co-prosperity	- Low-Carbon Pioneer - Social Value Guardian	- Nearly 20,000 beneficiaries participated in public welfare activities - Collaborated with more than 80 organizations in public welfare initiatives - Volunteer service hours totaled 2,851 hours

3 Healthy Operations Practitioner

3.1 Corporate Governance

3.2 Sustainable Finance

Core Philosophy

From internal operations to external advocacy, Farglory Life continues to advance sustainable development through a sound financial foundation, effective risk management, and the acceleration of green finance initiatives. By deepening its commitment to “Healthy Governance,” the Company strives to enhance quality of life and create long-term value for society.



Stakeholders concerned with this chapter :

Shareholders / Investors 、 Government agencies 、 Distribution Channels 、 Media



Sustainable Highlights

- In 2025, the Company incurred no regulatory penalties for violations of financial or insurance regulations.
- The Company voluntarily aligned with the FSC's Roadmap for Adopting IFRS Sustainability Disclosure Standards in Taiwan and implemented the IFRS Sustainability Disclosure Standards ahead of schedule to enhance the transparency of sustainability governance.
- Completed Phase 1 deployment of the Zero Trust framework for remote working environments.
- Participated in shareholders' meetings of domestic investee companies, achieving a 100% voting rate.
- The market value of investments in the renewable energy sector reached NTD 2.719 billion, representing a year-over-year increase of 0.3%



Material Topic Management

Corporate Governance and Ethical Management

Policy Commitment

Uphold high standards of corporate governance and continuously enhance the Company's corporate governance framework.

Management Actions

Align with the Corporate Governance 3.0 – Sustainable Development Roadmap

- Implement various governance initiatives based on five strategic priorities: strengthening Board functions, enhancing stakeholder communication, improving information transparency, aligning with international standards, and deepening the Company's culture of sustainable governance.
- Conduct annual corporate governance self-assessments.

Strengthen the corporate governance framework

- Adopt a candidate nomination system for the election of independent directors.
- Conduct annual assessments of risks related to unethical conduct.

Enhance Board governance effectiveness

- In 2025, the Company's directors completed a total of 90 hours of professional training, averaging 12.86 hours per director, exceeding the regulatory requirement of 6 hours.
- The Company has established a Board performance evaluation system. In 2025, the Board's average performance evaluation score was 4.94, with an average peer evaluation score of 4.96, achieving an "Excellent" rating.
- Directors actively participated in Board activities, achieving an overall attendance rate of 97.62% in 2025.

Regulatory Compliance and Supervision

Policy Commitment

The Company actively promotes a corporate culture that emphasizes risk management and regulatory compliance. By strictly complying with all applicable internal and external laws and regulations, providing regulatory consultation, maintaining effective communication mechanisms, strengthening awareness of regulatory changes through education and training, and implementing appropriate preventive and corrective measures, the Company continuously enhances and reinforces its compliance management framework. In addition, comprehensive procedures are in place to address, remediate, and prevent incidents of regulatory non-compliance.

Management Actions

Establish dedicated compliance units

- Established a dedicated regulatory compliance unit and appointed a Chief Compliance Officer at the head office.

Establish a regulatory compliance management framework

- Conduct assessments of regulatory compliance programs across all departments and units, including the Compliance Manual, Compliance Self-Assessment Program, and Compliance Audit Program.
- Review the handling and resolution of cases involving violations of laws and regulations.
- Manage regulatory changes relating to insurance regulations and other applicable laws and regulations.
- Conduct regulatory compliance training and awareness programs, including quarterly meetings with departmental compliance officers to communicate key regulatory developments and compliance requirements.
- Convene ad hoc coordination meetings between the first and second lines of defense to facilitate effective communication and coordination on regulatory compliance matters requiring cross-departmental cooperation. A total of 11 meetings were held in 2025.
- No regulatory penalties were imposed on Farglory Life in 2025 for violations of financial or insurance regulations.

Implement regulatory compliance education and training

- Established a dedicated compliance section on the employee intranet (EIP) website and regularly published the "Compliance Newsletter" and updates on regulatory developments.
- Conducted online regulatory compliance training programs for both internal and field personnel. In 2025, total training participation reached 100,102 attendee-times, with a cumulative training duration of 112,642 hours.



Operational Performance

Policy Commitment

Farglory Life remains committed to the core purpose of life insurance by safeguarding the rights and interests of investors and stakeholders, while striving to become a medium-to-large-scale life insurer with stable profitability and sustainable development.

Management Actions

Regularly disclose operating results

Formulate annual key initiatives and strategic plans

Feedback and Evaluation

- Disclose financial information on a quarterly basis.
- Conduct monthly performance review meetings to assess achievement against targets.

- Initiate annual strategic planning in the third quarter, taking into account industry trends, market conditions, and regulatory developments to formulate key strategic priorities and profit targets for the following year.

Risk Management

Policy Commitment

The Company integrates ESG considerations into its operational processes and has established a comprehensive risk management framework. Through regular reviews of the development, implementation, and effectiveness of its enterprise-wide risk management mechanisms, the Company continuously strengthens its risk governance capabilities. In addition, the Company has adopted IFRS Sustainability Disclosure Standards S1 and S2 to enable the systematic identification, management, and disclosure of sustainability- and climate-related risks, ensuring that all business units comply with risk management requirements.

Management Actions

Establish a Risk Management Committee

Establish a comprehensive Business Continuity Management System (BCMS)

Formulate risk management policies and establish risk monitoring indicators for major risk categories

Feedback and Evaluation

- Established a Board-level Risk Management Committee.
- The Committee convenes quarterly and reports to the Board of Directors on a regular basis.

- In 2025, the Company passed the ISO 22301:2019 BCMS surveillance audit with zero nonconformities.

- Based on the Company's monthly risk management reports in 2025, scores for the second risk appetite measure remained above 90 points throughout the year, while the compliance rate of risk monitoring indicators consistently exceeded 90%.

Information Security and Data Privacy

Policy Commitment

Comply with the Financial Supervisory Commission's Financial Cybersecurity Action Plans 1.0 and 2.0, strengthen cybersecurity governance, enhance operational resilience, and establish a comprehensive information security management framework and systems.

Management Actions

Establish a dedicated information security function under the Information Management Department and Information Security Management Section, formulate the Information Security Policy Management Guidelines, and establish a comprehensive information security management mechanism.

Conducted annual risk assessments, internal audits, and corrective and preventive actions for the Personal Data Protection Management System.

Feedback and Evaluation

- Maintained a robust information security management framework and mechanisms, with no major cybersecurity incidents or significant personal data breach incidents in 2025.
- Continued to invest in effective cybersecurity protection mechanisms, with a total information security budget of approximately NTD 30.46 million in 2025.
- Maintained a comprehensive personal data protection management system and retained valid certifications for ISO 27001, BS 10012, and ISO 22301.

- Conducted annual risk assessments, internal audits, and corrective and preventive actions for the Personal Data Protection Management System.

Responsible Investment

Policy Commitment

Farglory Life voluntarily complies with the United Nations Principles for Responsible Investment (PRI). To safeguard the rights and interests of customers and beneficiaries, the Company directs investment capital toward companies and industries that generate positive environmental, social, and governance (ESG) impacts. ESG factors are incorporated into investment decision-making, and investee companies are required to implement measures related to anti-money laundering and countering the financing of terrorism, environmental protection, corporate integrity, and social responsibility.

Management Actions

Establish the Responsible Equity Investment Guidelines in accordance with the Investment Policy Procedures as guidance for integrating ESG considerations into the equity investment process.

Establish the Responsible Fixed-Income Investment Guidelines to avoid investing in bond issuers included on the restricted investment exclusion list and regularly review the implementation of ESG practices.

Feedback and Evaluation

- Conducted semi-annual reviews of the ESG eligibility list in accordance with established procedures.
- Issued the Institutional Investor Stewardship Report annually and participated in the TWSE Stewardship Evaluation.

3.1 Corporate Governance GRI 2-9~2-21、2-26、2-27

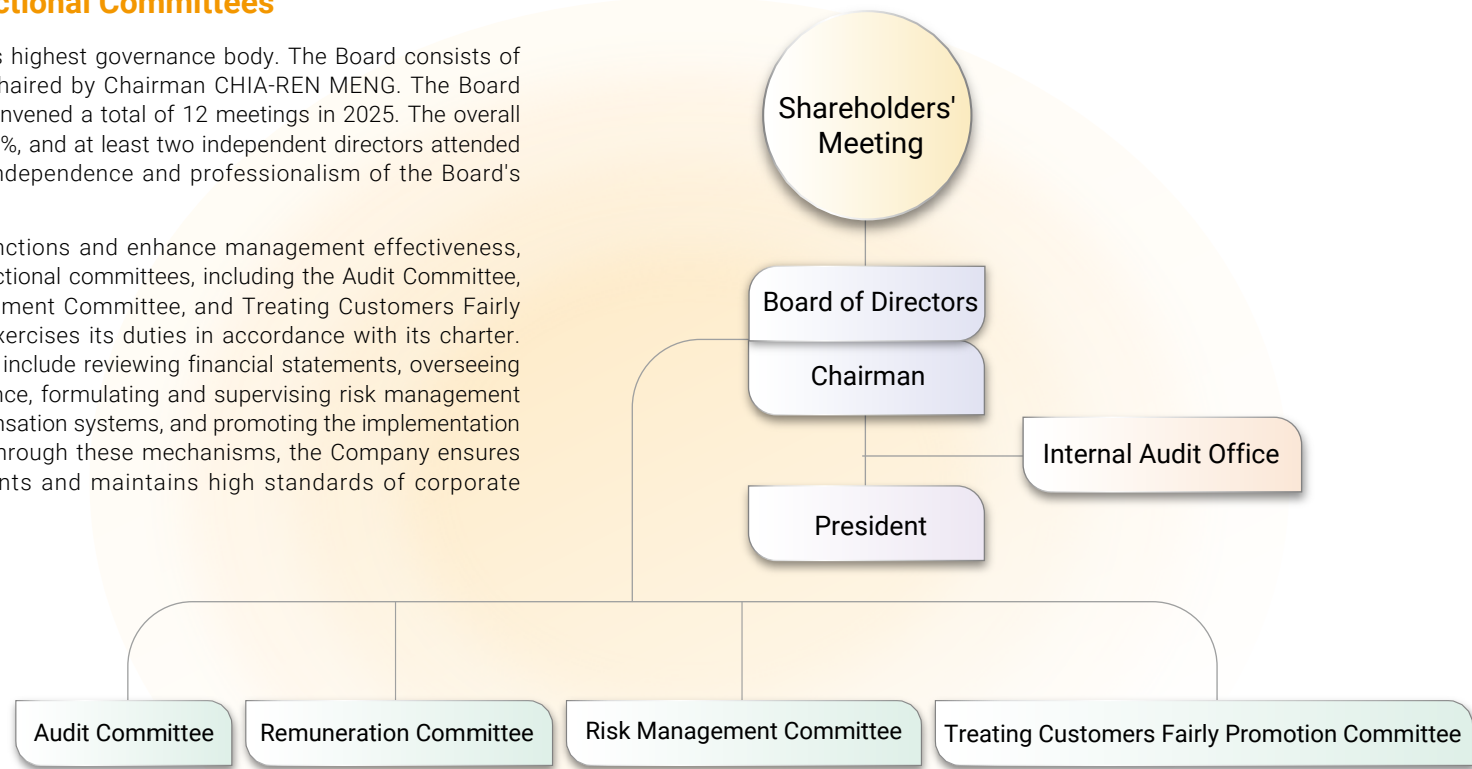
Farglory Life continues to deepen its commitment to sustainable development. In addition to building a sound governance framework, the Company safeguards the rights and interests of shareholders, employees, policyholders, and other stakeholders by strengthening Board functions, ensuring regulatory compliance and robust internal management, enhancing the effectiveness of the Audit Committee, maintaining solvency, and improving information transparency.

3.1.1 Sustainable Governance

Board of Directors and Functional Committees

The Board of Directors is the Company's highest governance body. The Board consists of seven members and is convened and chaired by Chairman CHIA-REN MENG. The Board meets at least once every quarter and convened a total of 12 meetings in 2025. The overall attendance rate of directors reached 97.6%, and at least two independent directors attended each meeting in person, ensuring the independence and professionalism of the Board's decision-making process.

To strengthen the Board's oversight functions and enhance management effectiveness, Farglory Life has established several functional committees, including the Audit Committee, Remuneration Committee, Risk Management Committee, and Treating Customers Fairly Promotion Committee, each of which exercises its duties in accordance with its charter. The responsibilities of these committees include reviewing financial statements, overseeing internal controls and regulatory compliance, formulating and supervising risk management policies, evaluating the fairness of compensation systems, and promoting the implementation of fair customer treatment principles. Through these mechanisms, the Company ensures compliance with regulatory requirements and maintains high standards of corporate governance and ethical business conduct.



2025 Functional Committee Operations

Functional Committee	Composition and Meeting Frequency Requirements	Convener	Independent Director Ratio	Key Responsibilities and Authorities	Operations in 2025
Audit Committee	- Comprised entirely of independent directors - Consists of no fewer than three members - At least one member must possess expertise in insurance, accounting, or finance - Meets at least once per quarter	Chi-Chou Yeh	100% (3/3)	- Review the effectiveness of internal controls - Ensure the fair presentation of financial reports - Review the appointment, dismissal, and remuneration of certified public accountants and actuaries - Review procedures governing significant financial and business activities - Oversee compliance with applicable laws, regulations, and internal rules	Convened 11 meetings, with an average attendance rate of 96.9%
Remuneration Committee	- Consists of no fewer than three members, with independent directors comprising more than half of the committee - Meets at least twice per year	Chi-Chou Yeh	100% (3/3)	- Establish performance evaluation and remuneration policies, systems, standards, and structures for directors, executives, sales personnel, and affiliated insurance brokers and agents - Regularly review the remuneration of directors and executives	Convened 5 meetings, with an average attendance rate of 100%
Risk Management Committee	- The Committee is chaired by an independent director with expertise in insurance, accounting, or finance, subject to approval by the Board of Directors - Committee members consist of the Company's senior executives - Attendance by at least two-thirds of committee members is required - Meets at least once per quarter	Hung-Lin Chen	33% (1/3)	- Formulate risk management policies, frameworks, and organizational structures, establish qualitative and quantitative management standards, and regularly report to the Board of Directors - Implement the Board's risk management resolutions and periodically review the effectiveness of the Company's overall risk management framework - Assist and supervise departments in conducting risk management activities - Review matters relating to the establishment of risk limits - Adjust risk categories, risk limit allocations, and risk-taking approaches in response to changes in the operating environment - Coordinate cross-functional communication and collaboration on risk management matters	Convened 12 meetings, with an average attendance rate of 90.0%
Treating Customers Fairly Promotion Committee	- The Committee is chaired by a director concurrently serving as President. Senior executives from responsible business units serve as committee members and oversee the implementation of Fair Customer Treatment initiatives - Representatives from the second and third lines of defense attend committee meetings in an advisory capacity - An Executive Secretary is appointed to coordinate committee affairs and facilitate the implementation of Fair Customer Treatment initiatives - Meets at least semi-annually	Hsueh-Hsin Chao	0% (0/3)	- Assist the Board of Directors in promoting and implementing the Fair Customer Treatment Principles - Establish implementation objectives in accordance with the Fair Customer Treatment policy and strategy - Regularly review implementation effectiveness and revise relevant policies and strategies as necessary to facilitate Board oversight	Convened 5 meetings, with an average attendance rate of 77.5%

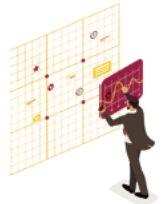
Board Diversity and Professional Expertise

In accordance with the Corporate Governance Best Practice Principles, Farglory Life emphasizes diversity in the composition of its Board of Directors. The Board currently consists of seven directors, including one female director, representing 14% of the Board. All directors are over the age of 50 and possess expertise in insurance, asset management and securities, actuarial science, law, finance, investment, risk management, and business management, ensuring that the Board's decision-making process benefits from both professional expertise and diverse perspectives. The Company will continue to strengthen Board diversity in the future.

Of the seven Board members, three are independent directors, representing 43% of the Board. Independent directors are elected through a candidate nomination system, and all candidates meet the professional qualifications, independence requirements, and restrictions on concurrent positions set forth in the Regulations Governing Appointment of Independent Directors and Compliance Matters for Public Companies. Candidates are nominated by the Board of Directors and elected by shareholders at the shareholders' meeting.

To safeguard independence, none of the independent directors has served continuously for more than nine years. As of January 31, 2026, the average tenure of the current independent directors was approximately 4.92 years.

In addition, the Company maintains Directors and Officers (D&O) Liability Insurance and reviews the policy coverage annually. This mechanism helps mitigate risks borne by directors, key officers, and the Company, while further strengthening the Company's corporate governance framework.



Name	Note1	Gender	Age			Core Diversity Attributes								Industry Experience
			41-50	51-60	61-70	Insurance	Asset Management and Securities	Actuarial Science	Law	Finance	Investment	Risk Management	Business Management	
Chia-Ren Meng	○	Male			●	●		●		●	●	●	●	Financial Services
Hsin-Ching Chao	○	Male		●		●	●				●		●	Financial Services
Wen-Yu Chao	○	Female		●			●			●	●		●	Financial Services
Hsueh-Hsin Chao		Male			●	●		●		●	●	●	●	Financial Services
Chi-Chou Yeh	●	Male		●		●			●				●	Consumer Services (Legal Services)
Hung-Lin Chen	●	Male		●			●			●	●	●	●	Financial Services and Consumer Services (Food & Beverage)
Shin-Chang Liao	●	Male		●		●			●				●	Consumer Services (Legal Services)

Note:

1. ○ Representative of a Corporate Director ● Independent Director.

2. Directors' industry experience is identified based on the first-level classification of the Global Industry Classification Standard (GICS).

Strengthening Board Functions

Director Continuing Education Program

In 2025, the Company's directors completed a total of 90 hours of professional training, averaging 12.86 hours per director, significantly exceeding the annual regulatory requirement of 6 hours.

The continuing education program for directors covered a wide range of topics, including life insurance industry trends and governance-related programs offered by the Taiwan Corporate Governance Association, the Taiwan Academy of Banking and Finance (TABF), and the Taipei Foundation of Finance (TFF). Course topics encompassed corporate governance, regulatory compliance, anti-money laundering (AML), countering the financing of terrorism (CFT), and ESG.

Featured courses included "The Role and Responsibilities of the Board in the ESG Cycle," "AI + ESG: Corporate Innovation and Sustainable Transformation," "International Anti-Corruption and Anti-Bribery Practices," and "Financial Services and Financial Exploitation from the Perspective of the Fair Customer Treatment Principles."

In addition, all directors completed the course "Interpreting Financial Statements Following the Adoption of IFRS 17 in the Life Insurance Industry," strengthening their understanding of financial information under the new accounting framework and further enhancing the quality of decision-making and the effectiveness of Board oversight.

Conflict of Interest Prevention Mechanism

In accordance with the Corporate Governance Best Practice Principles and the Code of Ethical Conduct, the Company requires directors to fulfill their duties of loyalty and due care. Directors must abstain from discussions and voting on matters in which they have a personal interest and may not exercise voting rights on behalf of other directors, thereby ensuring the fairness, objectivity, and independence of Board decision-making.

In addition, directors who concurrently serve as executives are prohibited from using undisclosed information for trading purposes or disclosing such information to others. These measures help prevent personal or external relationships from influencing the Company's interests and further enhance the transparency and integrity of corporate governance.

Establish Comprehensive Information Access and Follow-up Mechanisms

The Company has established the Standard Operating Procedures for Handling Directors' Requests to ensure that directors receive complete and timely information necessary for the performance of their duties. In addition, a Board Follow-up Response Tracking Form has been implemented as the primary tool for monitoring and managing follow-up actions requested by directors.

When directors raise questions regarding agenda items submitted by reporting units, request supplementary information, or require follow-up actions, the responsible units must provide responses within the prescribed timeframe in accordance with established procedures. The implementation status of such follow-up actions is subsequently reported at Board meetings, enabling directors to stay informed of developments in a timely manner and further enhancing the effectiveness of corporate governance and decision-making.



Board Performance Evaluation

To enhance the effectiveness of Board operations, Farglory Life has established the Board of Directors and Functional Committee Performance Evaluation Regulations in accordance with the Corporate Governance Best Practice Principles for Insurance Companies and the Corporate Governance Best Practice Principles for TWSE/TPEX Listed Companies. Sustainability-related indicators, including corporate governance and economic performance metrics, are incorporated into the evaluation framework to ensure that the Board fulfills its duties and responsibilities in corporate governance and business operations.

Performance evaluations are conducted annually for the Board of Directors, individual directors, and functional committees. Evaluations are administered through questionnaires and include both self-assessments and peer assessments, enabling a comprehensive review of Board performance and effectiveness.



The results of the 2025 performance evaluations were reported to the Board of Directors in March 2026. The Board, individual directors, and functional committees achieved average scores of 4.94, 4.96, and 4.99, respectively, all receiving an "Excellent" rating, reflecting effective governance and overall strong performance.

Board Compensation System

In accordance with the Company's Articles of Incorporation, the remuneration of directors (including independent directors) is determined by the Board of Directors with reference to industry practices and standards. Farglory Life has established the Regulations Governing Directors' Remuneration, under which directors' compensation is determined based on factors including their level of participation in the Company's operations, responsibilities assumed, time commitment, contributions, and prevailing industry standards.

The remuneration of directors (including independent directors) is paid on a fixed basis upon approval by the Board of Directors.

Detailed information is disclosed in the **2025 Annual Report of Farglory Life** and is also available through the Company's public disclosure channels on its official website.

Managerial Compensation and Performance

In accordance with the Farglory Life Guidelines for Managerial Performance Evaluation and Compensation Standards, the Company formulates prudent and reasonable compensation policies that align with its corporate governance framework and business development objectives. These policies are designed to evaluate managerial performance, enhance operational results, reinforce accountable management, and serve as the basis for compensation, incentives, promotions, and talent development.

Managerial compensation standards are established with reference to performance targets approved by the Board of Directors and take into consideration specific risk factors. Such targets are designed to support the Company's long-term profitability and sustainable growth. To prevent managers from pursuing excessive compensation at the expense of the Company's risk appetite, Farglory Life regularly reviews the alignment between its incentive mechanisms and actual performance outcomes. In addition, managerial compensation reflects individual contributions to the Company's profitability, while taking into account industry conditions and the Company's overall business performance. Upon a manager's departure from the Company, severance payments are determined based on realized performance.

Employee Compensation Linked to ESG Performance

Relevant ESG targets are incorporated into the annual key performance indicators (KPIs) of each department and section. KPI achievement serves as a key basis for evaluating the annual performance of department heads and employees. Through a top-down performance management mechanism, the Company fosters organization-wide alignment with its ESG strategy and sustainability vision, thereby encouraging employees to integrate ESG principles into their daily work.

The results of annual performance evaluations directly influence year-end bonuses and promotion opportunities, ensuring that employee performance remains closely aligned with the Company's long-term interests and sustainability objectives.

Shareholder Rights and Multi-channel Communication

Promoting Shareholder Activism

The Company values shareholders' rights to participate in major corporate decisions and actively provides diverse and convenient channels to facilitate shareholder engagement and promote shareholder activism. In accordance with the Company Act and the Corporate Governance Best Practice Principles, the Company safeguards shareholders' rights to information and participation in significant matters. Relevant proposals are fully disclosed prior to shareholders' meetings, and shareholders are provided with opportunities to submit proposals, suggestions, and inquiries. In addition, the Company adopts an electronic voting mechanism to enhance shareholders' understanding of the Company's operations and corporate governance, while improving the convenience of participation in the decision-making process.

Investor Communication and Information Disclosure

To help investors gain a comprehensive understanding of the Company's operations, financial performance, and sustainability strategies, Farglory Life discloses relevant information in a transparent, timely, and comprehensive manner. In accordance with regulatory requirements, information is made available through the Market Observation Post System (MOPS), the "Corporate Governance" section of the Company's website, and various periodic reports. Disclosures cover financial performance, sustainability initiatives, governance structure, material information, and risk management measures, ensuring that investors have equal and simultaneous access to consistent and reliable information. For further details, please visit the **Shareholder Services section** of the Company's official website.

The Company also continues to enhance the quality of its ESG disclosures, including climate-related information aligned with the TCFD recommendations and IFRS Sustainability Disclosure Standard S2, as well as disclosures of sustainability performance. Through proactive and diversified communication channels and high-quality disclosure practices, the Company seeks to strengthen investors' understanding of its sustainability strategies, enhance market transparency, and build investor trust.

Communication and Response to Key Material Events

The Company handles and discloses material information in accordance with applicable laws and regulations, the requirements of the Taiwan Stock Exchange (TWSE) and the Taipei Exchange (TPEX), as well as the Company's Procedures for Handling Material Non-public Information. In 2025, a total of 20 material information disclosures were released.

The following summarizes the key material events communicated between various business units and the Board of Directors during 2025.

Key Material Communication Events in 2025

Department	Item	Communication Frequency	Number of Reports in 2025
Internal Audit Office	Audit Reports	Quarterly	4
	Audit Plan	Annually	1
Risk Management Office	Risk Management Reports	Quarterly	4
	Business Continuity Review Report	Annually	1
Finance Department	Annual Budget	Annually	1
	Financial Reports	Quarterly	4
Equity Investment Department	Reviews of Project Investments and Public Construction Investments	Quarterly	4

3.1.2 Ethical Management GRI 2-23~2-25、2-27、205-2、205-3

Farglory Life places great importance on ethical business conduct and incorporates integrity into its corporate governance and business operations while continuously pursuing improvement to foster a strong culture of integrity and regulatory compliance.

To uphold the principles of ethical business conduct, the Company regularly reviews the effectiveness of its mechanisms for preventing unethical conduct. The Compliance Department, serving as the second line of defense, has been designated as the responsible unit for overseeing the implementation of integrity management practices across the Company. The Department also regularly consolidates and reports the implementation status of the Company's integrity management principles to the Board of Directors.

■ Enhancing Integrity Management Policies and Institutional Frameworks

To establish a comprehensive management framework, Farglory Life has adopted relevant policies and guidelines, including the Code of Ethical Conduct and the Procedures and Guidelines for Integrity Management, which serve as the foundation for promoting ethical business conduct.

In addition to conducting daily operations in accordance with established policies and maintaining high standards of professional ethics, responsible departments continuously review and update relevant internal regulations, including the Sustainability Information Management Guidelines, the Rules Governing the Responsibilities of Independent Directors, and the Articles of Incorporation, to ensure that the Company's governance framework remains aligned with evolving regulatory requirements and best practices.

In 2025, the Company conducted an unethical conduct risk assessment in accordance with the Guidelines for Unethical Conduct Risk Assessment. The assessment serves as an important basis for continuously strengthening integrity risk management and further enhancing the Company's integrity management framework.

Conflict of Interest Prevention Mechanisms

Farglory Life has established a comprehensive conflict of interest prevention mechanism and fostered a culture of integrity and ethical governance through ongoing monitoring and cross-functional collaboration:

Investment Reporting Management

- Domestic equity investment personnel are required to submit monthly transaction declarations. The Compliance Department conducts quarterly sampling reviews to ensure the integrity, accuracy, and completeness of the reported information.

Related-party Transaction Review

- For all non-lending transactions involving related parties, independent evaluation documentation is required to verify that transaction terms are conducted on an arm's-length basis and are no more favorable than those offered to comparable counterparties. Such transactions are subject to Board approval or delegated authorization procedures to enhance transparency and regulatory compliance.

Supplier Management

- Procurement procedures incorporate anti-money laundering (AML) screening, politically exposed person (PEP) checks, and adverse media reviews. Suppliers are also required to sign a Corporate Social Responsibility Commitment Letter. No supplier corruption incidents or regulatory violations were reported in 2025.

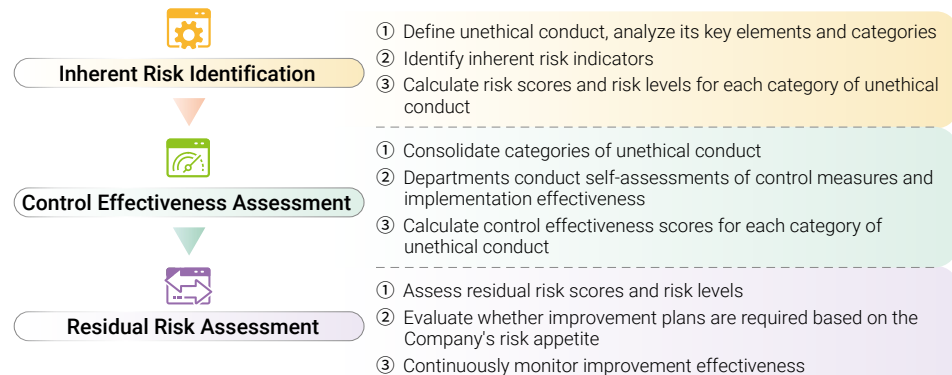
■ Prevention and Management of Unethical Conduct

Farglory Life follows the Corporate Governance Best Practice Principles for Insurance Companies and has established an Unethical Conduct Risk Assessment Mechanism to systematically identify and assess potential risks of unethical conduct arising from its business activities. Adopting a risk-based approach, the Company conducts annual analyses and assessments of business activities with relatively higher exposure to unethical conduct risks, develops corresponding preventive measures, and regularly reviews their appropriateness and effectiveness. Through periodic assessments, the Company develops an unethical conduct risk profile, which serves as the basis for formulating risk improvement plans and internal audit programs.

For the 2025 assessment, the Company conducted both qualitative and quantitative analyses based on collected data and information. The assessment systematically examined the potential impacts of various forms of unethical conduct, their effects on business development and compliance outcomes, as well as the completeness and effectiveness of related preventive measures. Social expectations and regulatory trends were also incorporated into the assessment process to ensure that the results accurately reflected the Company's operating environment and risk exposures.

In accordance with the Company's internal assessment schedule, the results of the 2025 Unethical Conduct Risk Assessment are expected to be reported to the Board of Directors and incorporated into the Company's ongoing integrity risk management and governance improvement initiatives.

Unethical Conduct Risk Assessment Methodology



Total Number of Locations Assessed for Corruption Risk

In 2025, corruption risk assessments were conducted across all 30 departments and units of the Company. The assessment covered **12 categories** of **unethical conduct** and **109 specific risk indicators related to unethical conduct**.

	2023	2024	2025
Number of Departments/Units Assessed	12	12	12
Total Number of Departments/Units	29	30	30
Percentage Assessed (%)	100	100	100

Integrity and Anti-Corruption Training for Directors

Director Training

Farglory Life is committed to high standards of corporate governance and provides ongoing education and training programs for directors. Key areas of focus include:

1 Strengthening Regulatory Compliance and Continuing Education

In accordance with the Directions for the Implementation of Continuing Education for Directors and Supervisors of TWSE/TPEx Listed Companies, all directors actively fulfill continuing education requirements and complete no fewer than six hours of professional training annually.

2 Strengthening AML and CFT Risk Management

In 2025, directors participated in advanced training on risk-based approaches to anti-money laundering (AML), covering:

- **Internal Control Framework Development** : Establishing AML-related internal control, compliance, and audit systems.
- **Practical Implementation Measures** : Including Know Your Customer (KYC) procedures, transaction monitoring, suspicious transaction reporting, and customer information retention requirements.
- **Technology Applications** : Exploring the use of automated AML solutions to enhance monitoring effectiveness and detection accuracy, while supporting regulatory examinations and investigations.

3 Promoting International Anti-Corruption Practices and Whistleblower Protection

Preventing corruption and safeguarding internal reporting channels are fundamental to ethical business conduct. Farglory Life enhances the Board's oversight capabilities through specialized training programs, such as International Anti-Corruption and Whistleblower Protection Practices, covering:

- **Anti-Corruption Practices** : Strengthening understanding of international anti-corruption standards, regulatory requirements, and applicable laws.
- **Whistleblower Protection Mechanisms** : Enhancing understanding of whistleblower protection practices to ensure the availability of secure reporting channels and prevent misconduct and unethical behavior at their source.

Through these systematic training programs, the Board not only deepens its understanding of the principles of Corporate Governance 2.0 and 3.0, but also integrates the core values of integrity and transparency into its decision-making processes, thereby supporting the Company's sustainable development.

In 2025, all seven directors (100%) completed anti-corruption and AML/CFT-related training programs.

Employee Training

Integrity is a cornerstone of the Company's sustainable development. Farglory Life provides integrity and compliance training for all employees to strengthen ethical conduct and reinforce the principles of fair customer treatment in daily operations.

Comprehensive Integrity Education and Training Framework

To address the needs of different employee groups and job functions, the Company provides a diverse range of integrity and compliance training programs:

- **Integrity Training for New Employees** : All new employees are required to complete training on the Workplace Regulations and Code of Ethical Business Conduct and the Employee Code of Ethics and Conduct during onboarding, fostering ethical awareness and compliance from the outset.
- **Annual Training for All Employees** : All employees must complete annual training on the Code of Ethical Business Conduct and the Anti-Corruption and Whistleblower Protection Framework. The training covers regulatory requirements, integrity-related case studies, and whistleblower protection mechanisms to strengthen employees' ability to identify, respond to, and report unethical conduct.
- **Fraud Prevention Training in the Digital Era** : In response to developments in FinTech and AI applications, fraud prevention has been incorporated into integrity training programs. Topics include FSC case studies, AI deepfake identification, and anti-fraud awareness initiatives to enhance vigilance against financial crime and protect customer assets and corporate reputation.
- **Diversity, Equity, and Inclusion (DEI) Training** : To support fair customer treatment and workplace ethics, the Company offers elective courses on topics such as gender-inclusive workplaces and the prevention of insurance claims fraud, fostering an inclusive culture and strengthening professional judgment.

2025 Integrity and Compliance Training Statistics for Internal Employees



Regulatory Compliance and Alignment with Industry Standards

Integrity training programs are conducted in accordance with applicable regulatory requirements and industry standards. By integrating integrity management with the principles of due care and loyalty, Farglory Life is committed to fostering a transparent, fair, and trustworthy financial services environment.

Item	Internal Employees	Field Personnel
Participants in Anti-Corruption and Integrity Training	982	3,266
Training Coverage Rate (%)	100	100

Note:

1. Internal employees include contract employees and refer to all employees employed by the Company as of December 31, 2025.
2. Field personnel include part-time personnel and refer to the total number of training participants who successfully completed the course.

Declarations and Commitments

Farglory Life requires all internal employees to sign the Farglory Life Employee Conduct Commitment Statement in accordance with the Farglory Life Employee Code of Conduct. Through this commitment, employees pledge to avoid conflicts of interest and refrain from any conduct that may compromise integrity in the course of performing their duties.

In addition, the Company's directors and senior management are required to sign a Declaration of Compliance with Integrity Management, affirming their commitment to complying with the Company's integrity management policies in the performance of their duties. This demonstrates the Company's commitment to promoting a culture of integrity from the top down and reinforcing the core principles of ethical business conduct throughout the organization.

Note:

Senior management refers to personnel at the Associate Vice President level and above

Whistleblower Channels and Protection of Whistleblower Rights

To promote a culture of integrity and transparency and support sound corporate governance, Farglory Life encourages the reporting of misconduct and is committed to protecting the rights and interests of whistleblowers. In accordance with the Regulations Governing the Implementation of Internal Control and Audit Systems by Insurance Enterprises, the Company has established the Procedures for Handling Whistleblowing Cases. The Compliance Department has been designated to receive whistleblowing reports and participate in related investigations. Independent whistleblowing channels have also been established, and relevant measures are publicly disclosed on the Company's official website. The Company is committed to ensuring the confidentiality of whistleblowers' identities and safeguarding their employment rights.

Whistleblowing Channels of Farglory Life

Farglory Life has gone beyond regulatory requirements by recognizing that individuals who are not directly involved in a case but are requested to assist in an investigation should also be afforded appropriate protection. To prevent workplace bullying and facilitate effective investigations, the Procedures for Handling Whistleblowing Cases have been enhanced to require the confidentiality of all individuals involved in providing assistance during investigations, while ensuring that their employment rights and interests are fully protected. Through these measures, the Company strives to foster a fairer, more transparent, and more trustworthy working environment.

Establishing the "Responsibility Map and Accountability System"

To ensure that the management responsibilities and supervisory duties of senior management can be effectively evaluated when material non-compliance or fraudulent events occur, Farglory Life has established a "Responsibility Map and Accountability System." Through a comprehensive inventory of the management scope and operational responsibilities of senior management, the Company has compiled a Responsibility Map that includes corporate governance structure charts, responsibility allocation tables, and internal reporting flowcharts. This system serves not only as a critical basis for clarifying responsibility but also ensures high transparency and traceability in corporate governance through operational mechanisms of defining responsibility, ownership, accountability, and investigation.

In 2025, the Company completed AML/CFT risk assessments covering the operations of all departments and units. No material AML/CFT risk events were identified. In addition, all internal employees completed AML/CFT-related training programs, including courses on Anti-Money Laundering and Counter-Terrorist Financing and the Whistleblower Protection Framework, achieving a 100% training completion rate.

Anti-Money Laundering (AML)

Farglory Life has established comprehensive regulations, including the Procedures for Anti-Money Laundering and Countering the Financing of Terrorism, Transaction Monitoring Procedures for AML/CFT, Risk Assessment Procedures for AML/CFT, AML/CFT Risk Management Policy, and Guidelines for AML/CFT Sanctions Screening. The Company has set up a dedicated AML Division under the Compliance Department, responsible for AML/CFT compliance, and formed an AML/CFT Working Group to oversee the planning, implementation, and execution of AML/CFT initiatives and related control mechanisms.

To align with international standards, the Company engages external professional consultants to review its internal control and risk management systems. Additionally, the Risk Management Office conducts monthly monitoring of relevant Key Risk Indicators (KRIs), including large-value transaction reports and suspicious transaction reports, to ensure the effectiveness of the Company's AML/CFT framework. In 2025, the Company completed AML/CFT risk assessment reports covering the operations of all departments and units, with no material risk events identified. Furthermore, all internal employees completed AML/CFT-related training programs, including courses on Anti-Money Laundering and Counter-Terrorist Financing and the Whistleblower Protection Framework, achieving a 100% training completion rate.

External Awareness and Outreach

To enhance awareness and understanding of anti-money laundering and countering the financing of terrorism (AML/CFT) among customers, suppliers, and external stakeholders, Farglory Life undertakes the following initiatives:

- ▶ A dedicated AML/CFT awareness section is available on the Company's official website to provide relevant information and educational resources.
- ▶ AML/CFT-related information, including links to relevant websites and regulatory guidance materials, is shared through the Company's official Facebook page for public access.
- ▶ Physical posters and promotional materials are displayed at customer service centers, regional offices, and service locations to strengthen public awareness of AML/CFT requirements.
- ▶ When customers have questions regarding AML/CFT procedures, frontline personnel provide explanations and guidance to enhance customers' understanding of AML/CFT requirements and related concepts.
- ▶ Prior to establishing business relationships, 100% of suppliers and partner distribution channels are subject to AML/CFT screening procedures and are required to enter into contracts in compliance with applicable laws and regulations.

Regulatory Compliance and Supervision

Farglory Life actively promotes a corporate culture that emphasizes risk management and regulatory compliance. In addition to complying with the Corporate Governance Best Practice Principles for Insurance Companies, the Regulations Governing the Implementation of Internal Control and Audit Systems by Insurance Enterprises, and other applicable laws and regulations, the Company has established the Regulatory Compliance Procedures to build a comprehensive compliance management framework. Through regulatory consultation, communication mechanisms, enhanced awareness of regulatory changes, education and training, as well as appropriate preventive and corrective measures, the Company continuously strengthens its compliance system and reinforces a culture of compliance throughout the organization.

Compliance Framework

- ▶ The Compliance Department is headed by a Chief Compliance Officer, who oversees the Company's regulatory compliance functions. The Chief Compliance Officer possesses extensive knowledge of insurance regulations and industry practices and is responsible for formulating and implementing the Company's compliance program to ensure adherence to applicable laws and regulations.
- ▶ The Company updates its Compliance Manual and conducts self-assessments twice annually. Through reviews of regulatory compliance across all departments and units, departments are encouraged to identify improvement opportunities and enhance operational processes. The results of compliance reviews and internal control assessments are incorporated into departmental performance evaluations, reinforcing a top-down compliance culture throughout the organization.

Regulatory Consultation

The Company has established an effective regulatory communication and consultation mechanism. Regulatory developments, amendments, and updates to self-regulatory standards are monitored through sources such as the Presidential Office Gazette, Executive Yuan Gazette, regulatory authority websites, and other legal information platforms. Relevant information is provided to departmental compliance personnel for review and implementation.

Regulatory amendments and compliance updates are regularly communicated via email to compliance officers across all departments to ensure timely awareness and alignment with the latest regulatory requirements.

Education and Training

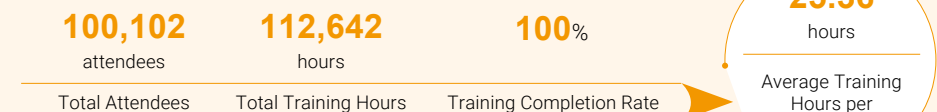
To strengthen regulatory awareness and foster a culture of compliance, all internal employees and field personnel are required to complete annual training programs on regulatory compliance, anti-money laundering and countering the financing of terrorism (AML/CFT), and anti-corruption.

In 2025, regulatory compliance, AML/CFT, and anti-corruption training was provided to all new hires and incumbent employees, with 100% of internal employees and field personnel completing the required AML/CFT and anti-corruption training programs.

In addition, among the Company's 303 suppliers in 2025, 278 suppliers (including 44 new suppliers) received anti-corruption communication through commitment letters or contractual provisions, representing a coverage rate of 92%. Suppliers that have not signed the commitment letter are classified as non-qualified suppliers and may only be reinstated to the approved supplier list upon completion of the required commitment.

- ▶ The Company offered 30 general compliance e-learning courses, covering topics such as AML/CFT, information security and personal data protection, fair customer treatment, gender equality, disability inclusion, occupational safety and health, the Convention on the Rights of the Child, whistleblower protection, social engineering prevention, age-friendly financial services and consumer protection, ESG, integrity management, and fair customer treatment. All employees completed the required training.
- ▶ A total of 387 attendees participated in mandatory regulatory training programs for personnel holding designated compliance roles. Training topics included regulatory compliance, AML/CFT, appointed actuary requirements, product sign-off training, corporate governance for directors, dedicated information security management, and audit-related training, totaling 2,834 training hours.

Mandatory Training Programs



Note:

The statistics cover both internal employees and field personnel.

Communication Mechanisms

- ▶ Farglory Life convenes quarterly meetings with departmental compliance officers. These meetings serve as a communication platform for sharing regulatory developments, industry enforcement cases, audit findings, and departmental best practices, thereby strengthening cross-functional coordination and enhancing overall compliance effectiveness.
- ▶ Ad hoc meetings between the first and second lines of defense are also conducted to facilitate communication and coordination on compliance-related matters. In 2025, a total of 11 meetings were held.

Regulatory Penalties and Corrective Actions in 2025

In 2025, Farglory Life incurred no regulatory penalties for violations of financial or insurance regulations.

- ▶ To further strengthen its regulatory compliance early-warning mechanism, the Company has established a self-assessment process based on regulatory penalty cases involving industry peers. Whenever the Compliance Department identifies enforcement actions issued by regulatory authorities against industry participants, the information is promptly communicated to the relevant departments. Responsible units are then required to review the adequacy of existing internal controls and operating procedures, thereby reinforcing a culture of self-regulation and reducing the risk of similar compliance deficiencies occurring within the Company.
- ▶ In 2025, the Company conducted 28 self-assessments based on regulatory penalty cases announced by the Financial Supervisory Commission (FSC) and organized four quarterly seminar sessions to share self-optimization strategies derived from industry enforcement cases. Through ongoing regulatory promotion and case studies of violations, all departments remained informed of the latest requirements. In addition, compliance-related updates were communicated to all employees via internal e-newsletters to ensure adherence to the latest regulatory requirements across all stages, including customer solicitation, product management, after-sales service, and employee rights protection. Through these efforts, the Company continues to embed a strong compliance culture as a shared value and behavioral standard throughout the organization.

Internal Audit

Farglory Life's Internal Audit Office reports directly to the Board of Directors and is headed by a Chief Auditor, who oversees all internal audit activities and reports audit results to the Board of Directors and the Audit Committee on a semi-annual basis. The Internal Audit Office is staffed with a sufficient number of qualified full-time auditors who perform their duties with independence and objectivity.

Internal audit functions assist the Board of Directors and management in examining and evaluating the effectiveness of the internal control system, while providing recommendations for improvement to ensure its ongoing effectiveness and to serve as a basis for the continuous enhancement of internal control mechanisms. In 2025, the Company conducted general audits of financial, business, information technology, and other management units, and carried out special audits on specific departments and business activities as needed. Following the Board-approved revision of the internal control system in 2024, a new Sustainability Information Management component was incorporated into the internal control framework and included as a key audit focus in 2025.

The Company also continuously tracks and follows up on findings and recommendations identified by regulatory authorities, external auditors, internal audits, and self-assessments. To further strengthen the internal control system, enhance corporate resilience, and improve coordination among risk management and internal control functions, the Internal Audit Office convenes ad hoc meetings among the three lines of defense to discuss topics such as FSC directives, newly issued regulations, financial examination findings, significant incidents, and reputation-related events.

In developing the annual audit plan, the Company adopts a risk-based approach to identify high-risk units and increase audit frequency where appropriate. To further strengthen its audit capabilities, the Company added a dedicated IT auditor in 2025 and initiated the establishment of an audit report and supporting documentation management mechanism to enhance information security management and ensure the reliability of the internal audit management system and the security of related data. At the same time, the Company continued to optimize audit processes and improve audit efficiency, enabling more effective allocation of internal audit resources. These efforts support stronger risk identification and assessment capabilities, enhance oversight effectiveness, improve the internal control and audit framework, and reinforce the Company's overall operational resilience.

3.1.3 Risk Management GRI2-23、2-24

Risk Management

Risk Management Policy and Framework

Farglory Life has established a Risk Management Policy and corresponding management guidelines for major risk categories. The Policy is reviewed by the Board of Directors on an annual basis to ensure its ongoing effectiveness and relevance. In addition, specific risk monitoring indicators have been developed for each major risk category and are regularly assessed and monitored. The Company's risk management framework currently covers market risk, credit risk, liquidity risk, operational risk, insurance risk, asset-liability management risk, climate change risk, group risk, and other risks.

Risk Management Governance Structure

The Board of Directors is the highest decision-making body for the Company's risk management. Under the Board, the Risk Management Committee is responsible for implementing the Board's risk management decisions and reviewing the development, establishment, and effectiveness of the Company's overall risk management framework.

The Committee convenes quarterly, and the Risk Management Office regularly submits risk management implementation reports for the Committee's review. Significant matters are subsequently reported to the Board of Directors for oversight and guidance.

In addition, Farglory Life has established an independent Chief Risk Officer (CRO) position and a dedicated Risk Management Office responsible for risk management and monitoring. This structure ensures that all business units comply with risk management requirements and reinforces the effectiveness of the Company's risk management practices.



Risk Identification and Assessment of Potential Risks

Farglory Life evaluates and analyzes its operational risk profile through an enterprise-wide risk assessment framework. The Company manages nine major risk categories, including market risk, credit risk, liquidity risk, operational risk, insurance risk, asset-liability management risk, climate change risk, group risk, and other risks. Based on the results of risk identification, the Company establishes both Key Risk Indicators (KRIs) and General Risk Indicators (GRIs) to support ongoing risk monitoring and management. As of the end of 2025, the Company had established a total of 57 KRIs and 80 GRIs.

In addition, each KRI and GRI is assigned a control threshold (green level), warning threshold (yellow level), and alert threshold (red level). When a KRI exceeds the green-level threshold, the responsible unit must promptly report the situation based on the indicator level and severity, formulate corrective actions, and submit the matter to the most recent Board of Directors and Risk Management Committee meeting to facilitate the timely disclosure and management of related risks.

GRIs are monitored by the respective business units. When a GRI exceeds the green-level threshold, the responsible unit is required to disclose the issue in its quarterly risk self-assessment report and propose corrective actions. The Chief Risk Officer (CRO) then determines whether the matter should be escalated to the Risk Management Committee for further review and oversight.

Risk Identification and Management

Liquidity Risk

- Funding Liquidity Risk: The risk that the Company is unable to liquidate assets or obtain sufficient funding to meet maturing obligations and therefore cannot fulfill payment obligations when due.
- Market Liquidity Risk: The risk arising from insufficient market depth or market disorder, resulting in significant price fluctuations during the execution or liquidation of transactions.
- The Risk Management Office regularly prepares monitoring reports on liquidity risk identification and management. Relevant departments establish management objectives and quantitative risk monitoring indicators to monitor implementation effectiveness.

Credit Risk

- Credit risk associated with investment targets is primarily monitored through financial reports, stock prices, credit spreads, credit ratings, and other relevant information. Particular attention is paid to changes in the credit quality of investment targets.
- The Risk Management Office regularly obtains information through financial media, investment bank reports, Bloomberg, Reuters, and other sources, and prepares monitoring reports on a regular basis.
- Relevant departments establish management objectives and quantitative risk monitoring indicators to monitor implementation effectiveness.

Operational Risk

- Operational risk management is the responsibility of each business unit. In addition to managing operational activities in accordance with internal control systems and related regulations, each unit conducts daily operational risk management within its respective scope of authority.
- The Risk Management Office regularly reports the Company's operational risk monitoring status and supervises relevant units in establishing operational risk monitoring mechanisms and carrying out implementation activities.
- To address operational disruptions, the Company has established a Business Continuity Management (BCM) Framework to ensure the maintenance of critical services and the prompt recovery of operations in the event of natural disasters or force majeure events. Since 2022, BCM has been incorporated into operational practices, with resilience continuously enhanced through drills and testing exercises.

Market Risk

- The Risk Management Office gathers information through financial media, investment bank reports, Bloomberg, Reuters, and other sources, and regularly prepares monitoring reports as a basis for market risk identification.
- Relevant departments establish management objectives and quantitative risk monitoring indicators to monitor market risks and implementation effectiveness.

Climate Change Risk

- In identifying climate change risks, relevant departments follow the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD) to identify climate-related risks (including transition risks and physical risks) and opportunities, and assess their financial impact on the Company.
- Appropriate risk monitoring indicators are established for identified climate-related risks, and performance against these indicators is monitored regularly.

Asset-Liability Management Risk

- The Company has established asset and liability management mechanisms, primarily focusing on cash flow management and the management of asset-liability duration mismatches. Relevant departments establish risk monitoring indicators to monitor asset-liability management risks.
- Relevant departments regularly monitor asset and liability durations and conduct sensitivity analyses before and after Board meetings, while also proposing related risk management strategies.

Insurance Risk

- Insurance risk identification focuses on factors that may arise from within or outside the Company and result in inadequate product pricing, unexpected increases in insurance claims costs, or cash flow issues.
- Relevant departments establish risk monitoring indicators to monitor implementation effectiveness.

■ Risk Monitoring Indicators and Related Response Measures

Risk Monitoring Indicators

The Risk Management Office reports the Company's risk indicator management performance, including both Key Risk Indicators (KRIs) and General Risk Indicators (GRIs), to the Risk Management Committee and the Board of Directors on a quarterly basis. The reports also highlight other risk-related events identified in departmental risk self-assessment reports, enabling directors and committee members to gain a comprehensive understanding of the Company's overall risk profile each quarter.

According to the Company's monthly risk management reports in 2025, scores for the second risk appetite measure remained above 90 points throughout the year, while the compliance rate of risk monitoring indicators (the proportion of indicators remaining within the green threshold relative to the total number of risk indicators) consistently exceeded 90%.

Daily Monitoring Measures

To address fluctuations in financial markets, the Risk Management Office works closely with investment units to conduct daily monitoring of equities, fixed-income investments, and foreign exchange exposures. For equity investments, stocks reaching warning thresholds or stop-loss criteria are immediately reported to the relevant investment units for assessment and appropriate action. For fixed-income investments, the Company closely monitors issuer exposure limits, credit rating changes, and other relevant market information. With respect to foreign exchange risk, exchange rate fluctuations are regularly monitored, while foreign exchange gains and losses and hedging ratios are continuously tracked to ensure effective risk management.

Own Risk and Solvency Assessment (ORSA)

The Risk Management Office prepares the Own Risk and Solvency Assessment (ORSA) Report annually in accordance with regulatory requirements. The assessment includes scenario-based stress testing of both assets and liabilities to evaluate business performance objectives and assess the Company's solvency position under current and future scenarios.

According to the 2025 ORSA Report, Farglory Life maintained an adequate solvency position and a stable financial condition, with no cash flow concerns identified. In addition, the Company has been assigned a "twA+" credit rating by Taiwan Ratings Corporation for ten consecutive years since 2016.

Enhancing Employee Risk Awareness

To strengthen risk awareness across the organization, the Risk Management Office conducts annual risk management training programs covering management personnel and designated risk management staff.

In 2025, a total of five training sessions were conducted for Board members, department heads, and departmental risk management personnel, with 93 participant-times and a total of 4 training hours completed.

■ Business Continuity Management

To ensure the continuity of operations and minimize disruption in the event of incidents or disasters, Farglory Life has established a comprehensive Business Continuity Management (BCM) framework. The Company has developed response procedures for information system failures, natural disasters, and other unexpected incidents to restore critical services as quickly as possible, ensure the continuity of key business operations, and safeguard customer rights and interests. In 2025, no incidents occurred that disrupted critical business operations, and no corrective or preventive actions related to the BCM system were required.

Since 2023, Farglory Life has engaged SGS Taiwan to conduct external certification audits of its ISO 22301:2019 Business Continuity Management System (BCMS), covering the 0800 Customer Service Hotline and Claims Service Operations. In 2025, the Company successfully passed the surveillance audit with zero nonconformities.

The Company has completed enterprise-wide Business Impact Analysis (BIA) and Risk Assessment (RA) processes and, based on the results, has established business continuity strategies, recovery plans, the Business Continuity Management Policy, and related operating guidelines. In addition, various drills are conducted for high-risk scenarios to verify the effectiveness of response mechanisms. In 2025, the Company completed alternate workplace, system backup and disaster recovery, evacuation, and incident response and notification (tabletop) exercises. External consultants confirmed that the relevant mechanisms operated effectively.



3.1.4 Information Security and Privacy Protection GRI 418-1

In accordance with the requirements of the ISO 27001 Information Security Management System (ISMS), the Company's President serves as the Chief Convener of information security governance, while the head of the Information Management Department serves as the Information Security Management Representative. The Information Security Management Section, established under the Information Management Department, serves as the dedicated information security function responsible for establishing information security policies and control standards, coordinating the development of information security strategies, and overseeing information security technology research and monitoring activities.

Farglory Life strengthens its information security management through four key pillars: enhancing cybersecurity governance, strengthening information security systems, improving operational resilience, and promoting collaborative cybersecurity defense. Through preventive participation, real-time detection, and post-event monitoring, the Company ensures the continuous operation of critical systems and the security of information assets, safeguards customer privacy and confidential corporate information, and provides a secure environment for the delivery of financial services.

To strengthen cybersecurity protection, the Company adopts security architectures based on the principles of defense in depth and multi-layered protection, establishing a comprehensive information security management and protection framework.

In 2025, the Company recorded eight personal data security incidents, affecting a total of nine customers. Investigations indicated that the incidents were primarily attributable to operational errors by sales personnel and, to a lesser extent, administrative errors by internal employees. No material personal data breach incidents occurred during the year. All reported incidents originated from internal notifications by responsible departments and were not related to customer complaints.

To ensure the proper management of personal data security incidents, Farglory Life has established internal operational guidelines governing incident reporting, escalation, investigation, and response procedures. In addition to conducting root cause analyses, implementing corrective measures, and providing awareness training, the Company has established dedicated crisis management procedures for major personal data security incidents and fulfills all applicable regulatory reporting requirements.

Furthermore, the Company conducts quarterly personal data protection awareness campaigns and convenes working group meetings to review internal and external privacy-related matters, assess the effectiveness of the personal data protection management system, identify opportunities for continuous improvement, and monitor personal data security incidents. These efforts continuously strengthen the Company's personal data protection framework and enhance employee awareness of personal data protection responsibilities.

Strengthening Cybersecurity Governance

- Board-level cybersecurity oversight and capability enhancement
- Cybersecurity self-regulatory standards and applicable regulations
- Financial Cybersecurity Action Plans
- Internal and external audit findings and recommendations
- Cybersecurity education, training, and awareness enhancement

Enhancing Information Security Frameworks

- Maintaining the validity of international certifications (ISO 27001, BS 10012, and ISO 22301)
- Self-assessments based on regulatory penalty cases and industry deficiencies
- Information security assessments of computer systems

Strengthening Operational Resilience

- Endpoint and server security
- Data service security
- Network security
- E-commerce system security
- System recovery and resilience

Promoting Collaborative Cyber Defense

- Cyber threat intelligence collection, sharing, and response
- Security Operations Center (SOC)
- Cybersecurity incident reporting and response exercises

Information Security Policy

Farglory Life has established an Information Security Management Policy, which has been approved by the Board of Directors and publicly disclosed on the Company's official website. To strengthen information security governance, the Company has appointed an Information Security Consultant and established a Security Operations Center (SOC) to enhance real-time cybersecurity monitoring, centralized management of security information, correlation analysis, and operational integration. The Company also reports its information security assessment plans and overall implementation status to the Board of Directors on an annual basis to ensure the continued effectiveness of its information security management framework.

In accordance with the requirements of the Business Continuity Management System (BCMS), Farglory Life has established a comprehensive information security management system, including off-site backup and disaster recovery facilities. Regular drills and testing are conducted to ensure the integrity and availability of backup systems. The Company also engages independent third-party certification bodies and external cybersecurity experts to conduct assessments and provide advisory services, helping to prevent cybersecurity incidents and drive continuous improvement.

In line with regulatory requirements, the Company has developed a Zero Trust Architecture roadmap and reported its implementation progress to the Board of Directors. In 2025, the Company focused on evaluating and strengthening cybersecurity controls for the remote working environment, a scenario characterized by relatively high risk and low operational impact. Appropriate solutions were assessed and tested to optimize operational procedures and enhance remote access security. As a result, employees are provided with multi-factor authentication (MFA) incorporating biometric verification capabilities, ensuring secure remote connectivity and access to Company systems.

Information Security Resource Investment

To strengthen the security of the Company's information systems, end-user access controls, and personal data protection, Farglory Life continued to invest in cybersecurity enhancement initiatives in 2025. Major projects included the implementation of the Financial Cybersecurity Baseline Compliance Management Platform (FCB) and Zero Trust multi-factor authentication (MFA) solutions. The Company also expanded its capabilities in maintaining the Employee Internet Access Management System and the Trinity Personal Data Masking Platform, further enhancing cybersecurity protection and personal data security.

In 2025, the Company invested approximately NTD 30.46 million in information security. These investments covered the establishment and maintenance of infrastructure related to information security governance, management systems, and operational controls, as well as cybersecurity equipment deployment, system maintenance, incident response exercises, and employee education and training programs. In addition, the Company engaged an external service provider to operate a Security Operations Center (SOC) that delivers 24/7 cybersecurity monitoring and operations.

Farglory Life has also implemented a vulnerability patch management system for servers and websites. The system automatically performs vulnerability matching and analysis to ensure comprehensive coverage of vulnerability management activities and promptly assigns remediation tasks to responsible personnel. This significantly improves the timeliness of risk remediation and helps ensure the secure operation of the Company's information systems.

	2,353	2,090	3,046
	2023	2024	2025

Unit: NTD 10 Thousand

Information Security Drills

To address evolving cyber threats and strengthen employees' awareness of personal data protection, Farglory Life has established a dedicated personal data protection section on its employee intranet, where recent regulatory penalty cases and domestic and international privacy-related news are shared quarterly. In addition to providing case references, the Company conducts analyses and offers recommendations for handling similar situations. Regular training programs on regulatory compliance, malicious email prevention, and information security awareness are also conducted. Furthermore, annual cybersecurity drills are carried out to validate the effectiveness of incident response procedures.

1. **Financial Cybersecurity Attack and Defense Exercises** : The Company conducts an annual Distributed Denial-of-Service (DDoS) defense exercise and regularly participates in cybersecurity detection and defense activities coordinated through the F-ISAC Financial Security Operations Center (SOC) collaborative defense mechanism.
2. **Social Engineering Exercises** : Simulated social engineering attacks, including malicious emails, phishing attempts, and fraudulent websites or URLs, are conducted to enhance employees' cybersecurity awareness. In 2025, the click-through rate for malicious links among internal employees was 0.22%, while the attachment-opening rate was 1.62%. Among field personnel, the attachment-opening rate was 0.06%. All results met the standards required by the regulatory authorities.
3. **Annual E-Commerce System Security and Personal Data Incident Simulation Exercise** : The Company conducted an annual simulation exercise based on a ransomware attack scenario, testing each stage of the information security incident response process.
4. **Mobile Application Security Testing** : Information security assessments of the Company's mobile applications are conducted annually to ensure compliance with regulatory requirements and maintain application security.

Information Security Education and Training

Farglory Life requires dedicated information security personnel to complete at least 15 hours of professional cybersecurity training annually. For all other employees, the Company provides a minimum of three hours of information security training each year, together with cybersecurity orientation training for new hires and periodic awareness campaigns across the organization. In 2025, the training completion rate for all employees reached 100%, continuously strengthening the Company's information security awareness and capabilities.

The Company also provides cybersecurity training for directors. In 2025, training courses included "Personal Data Protection and Information Security Practices," "Social Engineering Awareness Training," and "Zero Trust Implementation: Introduction to Real-Time Monitoring Automation." A total of 15 participant-times completed 20 training hours.

According to the cybersecurity certification categories announced by the Executive Yuan, the Company's dedicated information security personnel collectively held 24 professional cybersecurity certifications. In addition, all dedicated information security personnel have obtained ISO 27001:2022 Information Security Management System Lead Auditor qualifications. The Company continues to support and encourage employees in obtaining relevant cybersecurity certifications.

In 2025, the Company conducted one personal data security incident simulation exercise. The coverage rate for information security and personal data protection training reached 100%, and 100% of employees completed and passed the information security assessment program.

Information Security Incident Reporting and Response Mechanism

Farglory Life has established the Personal Data Security Incident Crisis Management Guidelines to ensure that incidents involving the theft, alteration, damage, loss, or unauthorized disclosure of personal data can be contained promptly, thereby minimizing the risk of regulatory non-compliance and reputational damage.

The Company has established a dedicated Personal Information Management System (PIMS) mailbox on its employee intranet. Employees who identify suspected personal data leakage incidents may report them to the Compliance Department through written reports, email, or other methods that allow records of the notification to be retained.

In addition, the Company conducts periodic internal audits of its Personal Information Management System (PIMS) to ensure compliance with applicable regulations and the requirements of BS 10012 Personal Information Management System standards. Based on audit results, relevant departments are required to implement corrective and improvement measures to strengthen personal data protection controls and management practices.

Personal Data Protection Steering Committee

Farglory Life has established a Personal Data Protection Steering Committee in accordance with the Guidelines for Personal Data Management Responsibilities. The Committee is chaired by the President or a designated department head, with relevant department heads or representatives serving as standing members. In addition, each department designates a Personal Data Protection Representative to jointly promote and implement personal data protection management across the Company.

The Committee convenes an annual Management Review Meeting to review matters related to the Personal Information Management System (PIMS), including changes in internal and external issues, performance feedback on the management system, user feedback, risk assessment results and corresponding actions, and reviews of personal data protection procedures. In 2025, the Company held one Management Review Meeting and four project meetings.

The Company also underwent an external audit conducted by the British Standards Institution (BSI) and successfully maintained certification under BS 10012:2017 Personal Information Management System, with no nonconformities identified.

3.2 Sustainable Finance

As the global transition toward net-zero emissions accelerates, sustainable development has become an essential foundation for corporate operations. As a key allocator of capital, the financial and insurance industry plays a pivotal role in supporting the transition to a low-carbon economy, making responsible investment increasingly important. In accordance with the six Principles for Responsible Investment (PRI), Farglory Life incorporates environmental, social, and governance (ESG) factors, together with financial considerations, into its investment decision-making process and actively fulfills its stewardship responsibilities as an institutional investor. By increasing investments in low-carbon initiatives, renewable energy, green infrastructure, and other sustainable development projects, the Company promotes the green transformation of industries and contributes to sustainable development.

3.2.1 Responsible Investment GRI 2-23、2-24

Responsible Investment Policy

In response to the growing development of sustainable finance, Farglory Life voluntarily aligns with the United Nations Principles for Responsible Investment (PRI) and has established a comprehensive responsible investment framework. The Company requires investee companies to implement measures related to anti-money laundering and countering the financing of terrorism (AML/CFT), environmental protection, corporate integrity, and social responsibility, and incorporates environmental, social, and governance (ESG) considerations into its investment decision-making process.

Through ESG assessment mechanisms and thematic investment strategies, Farglory Life seeks to promote and enhance the sustainability performance of its investee companies. To effectively manage investment risks, the Company has also established relevant risk management standards and control mechanisms to strengthen investment risk oversight and support long-term sustainable value creation.

Please refer to the [Company's Chinese and English Statements of Compliance with the Stewardship Principles for Institutional Investors](#). 



Responsible Investment Process

In accordance with the Responsible Equity Investment Guidelines, Farglory Life reviews its ESG Eligibility List on a semi-annual basis. Prior to making an investment, investment analysts conduct independent assessments and provide supporting documentation to substantiate their evaluations. For post-investment management, the Company monitors the proportion of eligible assets held in its investment portfolio on a monthly basis. To date, the proportion of investments in eligible assets has consistently remained above 99%.

When selecting investment targets, Farglory Life also references various ESG databases and assessment tools, including Bloomberg, MSCI, Wind, the Taiwan Corporate Governance Evaluation, and the Market Observation Post System (MOPS). The Company establishes relevant evaluation criteria based on the methodologies and ratings of these ESG assessment providers to support responsible investment decision-making and ensure compliance with its responsible investment framework.

Sustainable Investment Target Assessment

In 2025, Farglory Life completed a comprehensive review of all listed equity securities, corporate bonds, financial bonds, and government bonds with potential ESG-related risks.

1 Risk Identification

Investment Screening

Priority is given to investment targets with strong ESG characteristics. ESG indicators are evaluated across three dimensions: Environmental, Social, and Governance (ESG). Companies demonstrating weaker ESG performance are subject to periodic monitoring, and the results serve as reference information for the Securities Investment Department in evaluating investment opportunities.

Exclusion Criteria

- New investments in bond issuers operating in industries such as arms manufacturing, pornography, gambling, fur trading, and logging are prohibited.
- Countries with significant deficiencies in human rights protection, anti-money laundering (AML), and countering the financing of terrorism (CFT) are included on a negative list, and investments in securities issued by such countries are prohibited.

Regular Reviews

The Company regularly reviews the issuers of securities held in its portfolio, negative country and corporate lists, and the ESG performance of fund management companies and ETF-related groups.

2 Opportunity Assessment

- In addition to financial analysis, ESG risk indicators are incorporated into the investment evaluation process. Assessments cover economic, environmental, and social (including human rights) dimensions and are documented in investment analysis reports.
- During the investment process, the Company evaluates whether investee companies have allocated resources to climate change mitigation and adaptation initiatives. Companies that proactively address climate-related risks are expected to generate more stable long-term investment returns than those that have not undertaken such measures.

3 Post-investment Monitoring and Management

- Following an investment decision, the Company regularly monitors investee companies' operating performance, financial condition, changes in directors and supervisors, major shareholder ownership, and relevant news developments. As a shareholder, Farglory Life engages with investee companies on operational and financial matters through regular or ad hoc communications and actively participates in shareholders' meetings and investor conferences.
- Where the Company is entitled to appoint directors or supervisors to investee companies, qualified professionals with relevant expertise are nominated in accordance with internal procedures.

Farglory Life continues to invest in assets that qualify as green investments, directing capital toward activities that positively contribute to climate change mitigation and adaptation. These efforts are aligned with the United Nations Sustainable Development Goals (SDGs), particularly SDG 7: Affordable and Clean Energy.

■ Dedicated Responsible Investment Personnel

To ensure the effective implementation of its responsible investment policy, the Company's investment-related units, including the Equity Investment Department, Securities Investment Department, and Loan Department, are incorporated into Farglory Life's Sustainability Development Task Force under the Climate Governance Working Group. These units are responsible for responsible investment and stewardship management, achievement of related objectives, and the implementation of responsible investment and risk management initiatives. ESG implementation progress and action plans are regularly consolidated and reported to the Board of Directors.

A total of 34 senior managers and investment professionals from the Equity Investment Department and Securities Investment Department participate in ESG-related initiatives and projects, continuously strengthening and implementing the principles of responsible investment.

The Company's investment departments are required to integrate responsible investment and stewardship principles into their daily operations. Dedicated management mechanisms have been established for different investment products, and the results of responsible investment implementation are disclosed externally on a regular basis. These efforts cover domestic and overseas fixed-income investments, equity investments, and lending activities, with resources and personnel dedicated to incorporating ESG considerations into both pre-investment analysis and post-investment reviews. In addition, the Equity Investment Department actively exercises shareholder rights and engages with investee companies to promote sustainable business practices and enhance long-term value creation.

■ Institutional Investor Stewardship

Farglory Life actively promotes institutional investor stewardship by engaging with investee companies through face-to-face meetings, conference calls, and email communications. Guided by a constructive and progressive engagement approach, the Company interacts with senior management, investor relations personnel, and sustainability teams of investee companies.

The objective of these engagements is to enhance investee companies' awareness and understanding of ESG-related issues, helping them recognize the potential impacts of ESG factors on their business operations and the importance of sustainable development. Through ongoing dialogue and communication, Farglory Life encourages investee companies to proactively identify and manage ESG-related risks and integrate sustainability considerations into their business operations and decision-making processes, thereby fulfilling its stewardship responsibilities and promoting long-term sustainable value creation.

Engagement with Investee Companies

To advance sustainable business practices and fulfill its commitment to the Principles for Responsible Investment (PRI), Farglory Life incorporates environmental, social, and governance (ESG) considerations into its investment analysis and decision-making processes. Through active engagement with investee companies and industry partners, the Company strengthens the implementation of responsible investment principles and promotes long-term sustainable value creation.

By maintaining ongoing dialogue with investee companies, Farglory Life seeks to better understand their ESG performance, sustainability strategies, and management of ESG-related risks and opportunities. The Company also encourages investee companies to enhance their sustainability practices, improve information disclosure quality, and integrate ESG considerations into their business operations, thereby reinforcing stewardship effectiveness and supporting sustainable development.

Engagement Process

Farglory Life follows the engagement process outlined below to ensure that all engagement activities are conducted in accordance with the Company's stewardship policy.

Objective Setting	Company Screening	Engagement Period	Effectiveness Assessment	Follow-up Actions
- ESG Rating - ESG Information Disclosure - Corporate Governance	- ESG ratings and information disclosure items requiring improvement - Issues affecting shareholder rights and interests	- Five-year principle - Adjusted as necessary	- Successful Engagement - Positive progress achieved - Progress not yet evident - Unsuccessful Engagement	- Adjust investment limits - Submit shareholder proposals and/or exercise voting rights - Suspend further investments - Place on the exclusion list

In accordance with Principle 5 of the Statement of Compliance with the Stewardship Principles for Institutional Investors, Farglory Life exercises its shareholder rights with the objective of maximizing the interests of policyholders and shareholders. In compliance with applicable insurance regulations, the Company carefully evaluates each agenda item prior to exercising its voting rights. All voting-related activities are subject to the approval of appropriately authorized personnel.

The Company primarily exercises its voting rights through electronic voting, supplemented by in-person attendance or proxy attendance when appropriate. Records of voting activities for each investee company are maintained and regularly reported to the Board of Directors.

While the Company generally does not oppose proposals submitted by management, it does not automatically support all management proposals. Each proposal is independently reviewed and evaluated based on its merits and potential impact on shareholder interests.

At present, all proxy voting assessments and decision-making processes are conducted by the Company's internal investment team. Given their in-depth understanding of investee companies and agenda items, Farglory Life does not utilize proxy research or proxy voting advisory services.

Engagement Progress and Milestones

To effectively monitor engagement progress with investee companies, Farglory Life establishes specific milestones for each stage of the engagement process. Through a progressive approach, the Company seeks to achieve its engagement objectives and fulfill its stewardship responsibilities.



Engagement Results

In 2025, Farglory Life engaged with investee companies through telephone conferences, email communications, face-to-face meetings, and the exercise of shareholder voting rights. A total of 48 engagement cases were conducted during the year. A summary of the engagement topics is provided below.

Scope of Engagement	Corporate Governance
Engagement Topic	Enhancement of Corporate Governance
Topic Distribution	100%
Reason for Engagement	Through telephone conferences, face-to-face meetings, and the exercise of shareholder voting rights, the Company communicated governance-related expectations to investee companies, focusing primarily on: 1. Board structure and independence 2. Protection of shareholder rights and interests 3. Information disclosure and transparency 4. Risk management and internal controls
Engagement Outcome	Investee companies responded positively and/or implemented specific improvement actions.

Voting Procedures

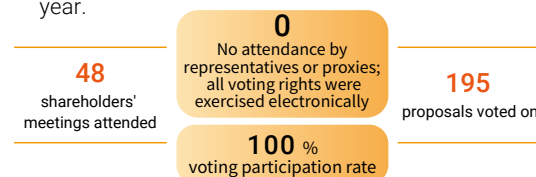
Farglory Life maintains a dedicated investment team with comprehensive industry research and analysis capabilities. Prior to each shareholders' meeting, the Company reviews and evaluates all agenda items and prepares the relevant assessment and analysis reports before exercising its voting rights. The Company does not utilize proxy research or proxy voting advisory services. When necessary, the Company engages in discussions with the investee company's management to gain a deeper understanding of relevant issues before casting its votes.

Following the exercise of voting rights, written records of voting decisions and related assessments are submitted to the Board of Directors for review, ensuring the proper implementation of the Company's stewardship responsibilities and voting governance framework.

Voting Activities

Farglory Life actively exercises its ownership rights and achieved 100% participation in the shareholders' meetings of its investee companies (listed and OTC-listed companies). Except for certain proposals for which abstention was required under applicable regulations, the Company attended 48 shareholders' meetings in 2025 and voted on a total of 195 proposals, resulting in a 100% voting rate.

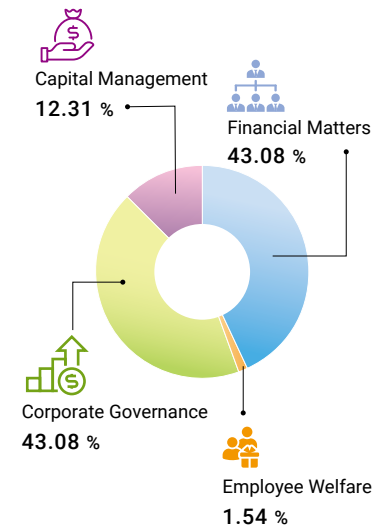
Following prudent evaluation, the Company did not identify any situations in which engagement or communication with investee companies had been ineffective and therefore did not need to express its views directly at shareholders' meetings. All voting rights were exercised through electronic voting, and the Company neither appointed representatives nor authorized proxies to attend meetings on its behalf. No statements were made at shareholders' meetings during the year.



Voting Procedures

- 1 Vote Screening**
 - Meet the criteria for exercising voting rights
 - Voting rights are exercised by the authorized investment management unit
- 2 Proposal Evaluation**
 - Compliance with applicable laws and regulations
 - Adherence to internal voting principles
 - Evaluation and analysis of investee company proposals
- 3 Engagement Procedures**
 - Communicate with management in advance when necessary to gain a better understanding of relevant issues
- 4 Electronic voting**
 - Attendance by appointed representatives (if applicable)
 - Voting records reported to the Board of Directors after the exercise of voting rights

The distribution of voted proposals by category was as follows:



Responsible Investment Performance

In 2025, no investee companies within Farglory Life's investment portfolio were identified as having violated the Company's ESG-related risk management mechanisms. The investment performance of the Company's thematic investments is summarized as follows.

1 Investments in the "Five-plus-Two Innovative" Industries

Farglory Life continues to support the government's Five-plus-Two Innovative Industries Program and prudently evaluates related investment opportunities in line with national policies on energy transition and sustainable development. In recent years, the Company has maintained investments in sectors such as the Asian Silicon Valley initiative, green energy technology, biotechnology and pharmaceuticals, and the circular economy, with the aim of supporting Taiwan's leadership in the global low-carbon economy and sustainable development.

As of 2025, the market value of Farglory Life's investments in the Five-plus-Two Innovative Industries—including green energy technology, Asian Silicon Valley, biotechnology and pharmaceuticals, national defense, smart machinery, new agriculture, and the circular economy—reached NTD 5.989 billion.

2 Investment in the "12 Key Strategies" Industries

Farglory Life continues to expand the scale and scope of its sustainable investments through concrete actions and strategic initiatives. Among the industries identified under Taiwan's "Twelve Key Strategies," the Company has invested in two strategic sectors: wind and solar energy, and green finance. As of 2025, the cumulative market value of these investments totaled NTD 4.702 billion.

3.2.2 Responsible Financing GRI 2-23、2-24

Farglory Life continues to enhance its ESG assessment mechanisms by integrating ESG factors into its lending processes. Through Due Diligence (DD) and Know Your Customer (KYC) procedures, the Company conducts comprehensive assessments of borrowers and progressively strengthens the collection and management of carbon emissions information. In addition, borrowers are encouraged to disclose ESG-related information in accordance with the Reference Guidelines for Sustainable Economic Activities, promoting greater awareness and implementation of ESG practices.

The Company's ESG review and credit management process is outlined as follows:

1 Restricted and High-Sensitivity Industry Screening

- Financing is prohibited for the tobacco manufacturing industry and highly controversial sectors such as those involving pornography and illegal weapons.
- Enhanced due diligence and prudent assessments are conducted for sensitive industries, including the oil and natural gas industry, thermal power generation industry, and five major high-pollution (high-carbon-emission) sectors: cement, steel, aluminum, fertilizer, and power generation.
- The Company does not provide financing for new coal-fired power plants, coal-related infrastructure projects, or mining enterprises.

2 Risk Assessment

- ESG Risk Assessment: The Company evaluates whether borrowers have been involved in significant environmental pollution penalties, labor rights controversies, or corporate governance deficiencies.
- In accordance with its policy of avoiding controversial industries, the Company applies enhanced review and prudent assessment procedures to high-pollution and high-carbon-emission industries.

3 Post-loan Management

- Ongoing monitoring of ESG-related risks is conducted throughout the lending relationship.
- Borrowers are encouraged to strengthen their attention to ESG-related issues and improve their sustainability practices.

(NTD 100 Million)

Category	Market Value of Investments	Share (%)
Green Energy Technology	0.00	0.00%
Asian Silicon Valley	21.39	35.72%
Biotechnology and Pharmaceuticals	11.39	19.03%
National Defense Industry	2.77	4.62%
Smart Machinery	0.00	0.00%
New Agriculture	0.00	0.00%
Circular Economy	24.33	40.63%
Total	59.88	100%

Investment in the Five-plus-Two Innovative Industries over the Past Three Years



155.82 101.53 59.88

2023

2024

2025

(NTD 100 Million)

3 Green Energy Investments

Farglory Life continues to invest in ESG-themed industries, including low-carbon energy, water resources, and renewable energy (solar power). In line with government regulations and policy initiatives, the Company actively participates in a diverse range of solar energy projects, including rooftop solar installations, ground-mounted solar facilities, solar-powered sports courts, and aquavoltaic projects.

To date, Farglory Life has participated in the development of 627 MW of solar photovoltaic capacity. Based on the electricity carbon emission factor of 0.474 kg CO₂-e/kWh announced by the Bureau of Energy in 2025, the resulting carbon reduction impact is equivalent to planting approximately 34.2 million trees and generating afforestation benefits across 40,159.83 hectares. In terms of carbon sequestration, the annual emissions reductions are equivalent to the yearly carbon absorption capacity of approximately 1,022 Daan Forest Parks. The electricity generated is sufficient to supply approximately 202,019 households annually.

As of 2025, the cumulative investment in power infrastructure and sustainability funds reached NTD 2.719 billion, representing an increase of 0.3% compared with NTD 2.711 billion in 2024.



4 Low-Carbon Pioneer

Core Philosophy

Farglory Life proactively addresses the risks and opportunities arising from climate change. Aligning with global benchmarks, we have fully adopted the IFRS Sustainability Disclosure Standards, deeply integrating climate risk assessments into our daily operations and financial decision-making to demonstrate our commitment to climate governance. Furthermore, we continue to mitigate our environmental impact by conducting comprehensive GHG and product (insurance policy) carbon footprint inventories, alongside establishing an energy management system to precision-monitor emissions and energy consumption.

Concurrently, Farglory Life is actively tracking the development of the Taskforce on Nature-related Financial Disclosures (TNFD). We plan to incorporate TNFD metrics and frameworks into our governance, pioneering pilot programs for natural capital risk management. By integrating both climate and nature-related considerations into our corporate strategy, we aim to enhance our organizational resilience and sustainable competitiveness.

4.1 Climate Resilience

4.2 Net Zero and Carbon Reduction



Stakeholders concerned with this chapter : Government agencies 、suppliers 、communities



Sustainable Highlights

- The Customer Service Center was awarded the "Gold-Level" Indoor Air Quality Certification by the Taipei City Government, making Farglory Life the first insurance company in Taiwan to achieve this distinction.
- Achieved a 100% ESG assessment completion rate for all key suppliers.
- Maintained 100% local procurement spending to actively support the regional economy.
- Saved over 10 million sheets of paper through the comprehensive expansion of digital and mobile services.



Material Topic Management

Climate Change and Adaptation

Policy Commitment

Farglory Life continues to respond to environmental changes and global trends by aligning with the Task Force on Climate-related Financial Disclosures (TCFD) framework.

The Company identifies the risks and opportunities that climate change presents to our operations and implements corresponding response measures. Through ongoing enhancement and refinement of four key areas (governance; strategy; risk management; and metrics & targets), Farglory Life aims to address the impacts and challenges posed by climate change.

Management Actions

Strengthen climate governance mechanisms

Enhance climate risk management

Feedback and Evaluation

- Established a climate governance mechanism in accordance with the TCFD framework by forming a Climate Governance Subgroup under the Sustainability Development Committee. Through analysis of physical and transition risk transmission channels as recommended by TCFD, the Company identifies potential impacts of climate-related risks.
- Incorporated climate change risks into the Risk Management Policy and the Three Lines of Defense Risk Detection and Management Guidelines, covering both responsible investment and daily operations.

- Continuous progress was made on the "IFRS S2 Climate-Related Disclosures" project in 2025, with integration procedures actively implemented in alignment with the project's strategic roadmap.
- Conducted climate scenario analysis in line with the TCFD framework issued by the competent authority, achieving a 100% completion rate.
- Regularly monitor the KRIs for climate-related penalties to ensure it remains within the control threshold. No such penalties were incurred in 2025.

Net-Zero and Carbon Reduction

Policy Commitment

Starting from within, Farglory Life is committed to building a green and low-carbon corporate environment and taking concrete actions to achieve net-zero emissions. At the same time, the Company collaborates with suppliers, internal employees, and policyholders to move collectively toward environmental sustainability.

Management Actions

Implement Low-Carbon Operations

Promote Digital And Mobile Insurance Services

Enforce Green Procurement

Promote Environmental Education And Advocacy

Feedback and Evaluation

- Set carbon reduction targets for Scope 1 and Scope 2 emissions based on the 1.5° C pathway of the Intergovernmental
- Panel on Climate Change (IPCC).
- Conduct company-wide greenhouse gas inventories annually.
- In 2025, the restrooms at the Fargory Financial Center in Taipei and the parking lot at the Fargory Financial Center in Taichung were upgraded with motion-sensor lighting. This initiative saved approximately 15,000 kWh of electricity, translating to a reduction of around 7,270 kg CO₂e.

- In 2025, through mobile and digitalized services, approximately 10.84 million sheets of paper were saved (equivalent to twice the height of the Taipei 101 building) resulting in an estimated carbon reduction of 82.4 metric tons.

- Over the past three years, the proportion of local procurement has consistently exceeded 96%. In 2025, the total procurement amount reached approximately NTD 390 million, with 100% sourced from local suppliers.

- Continued advocacy of the RF100 Zero-Waste Drinking Action, achieving full implementation of a bottled water-free workplace. At headquarters, drinking fountains were integrated with the RF100 Zero-Waste Drinking Data Platform, leveraging IoT technology to automatically track plastic reduction trajectories and capture key performance data on bottle and carbon reduction. In 2025, total carbon reduction reached 75,000 kg CO₂e, with an average reduction of 76.8 kg CO₂e per person.
- Collected over 500 recycled PET bottles in 2025, partnering across business entities to transform waste into a 3D-printed art installation showcased at the "BEONE : Farglory Co-Living Hub."
- Launched the Net Pledge campaign to invite the general public to sign a pledge for environmental protection, mobilizing employees and policyholders to co-create a greener lifestyle. By the end of 2025, the campaign had accumulated nearly 2,000 signatures.

4.1 Climate Resilience

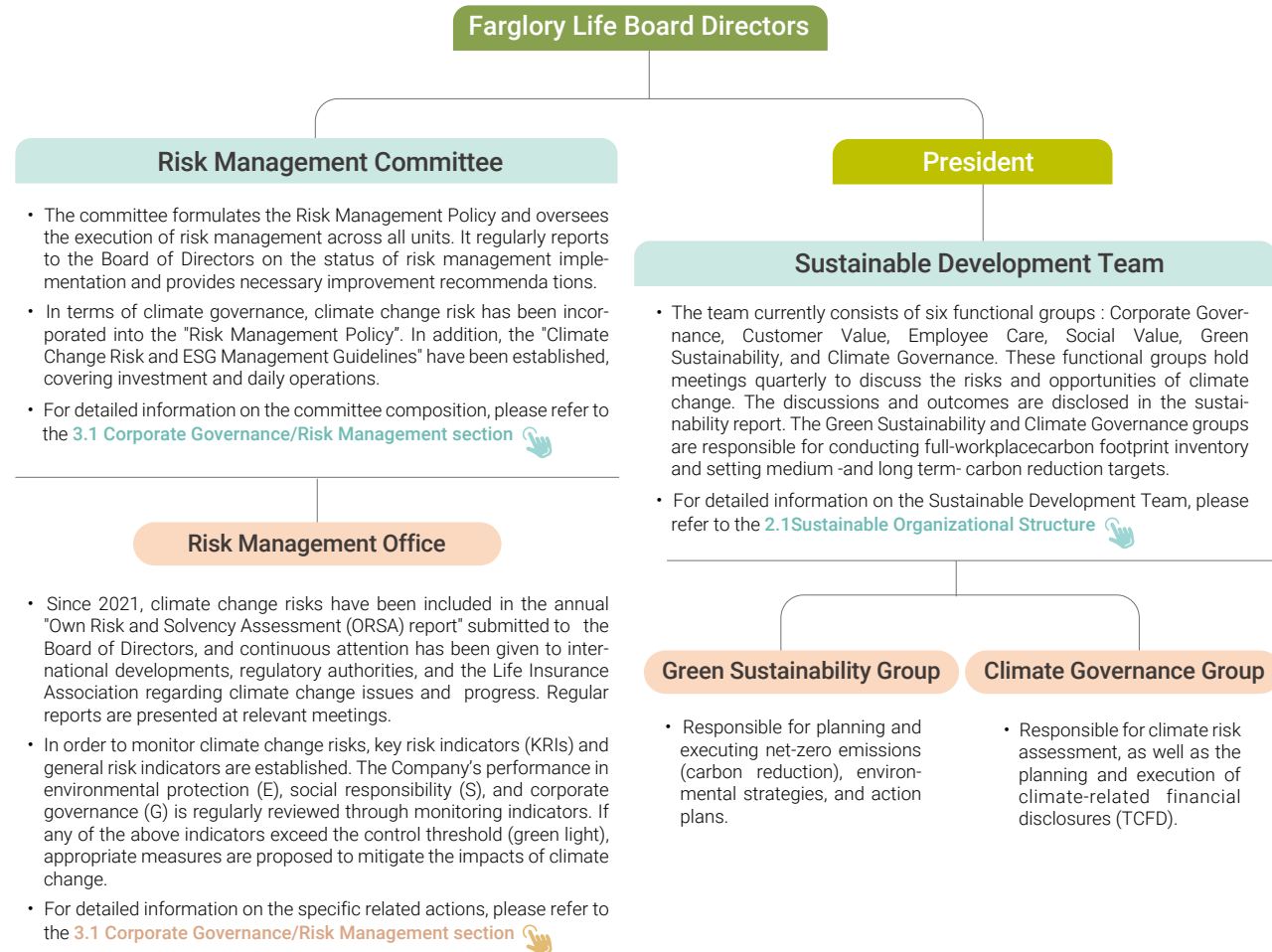
Farglory Life has incorporated climate change risks into our Risk Management Policy and conducts identification and assessment of such risks. Mitigation measures for key risks have also been developed to reduce the impact of climate change.

In line with the Task Force on Climate-related Financial Disclosures (TCFD) framework, the Company discloses climate-related information under four pillars: Governance, Strategy, Risk Management, and Metrics & Targets.

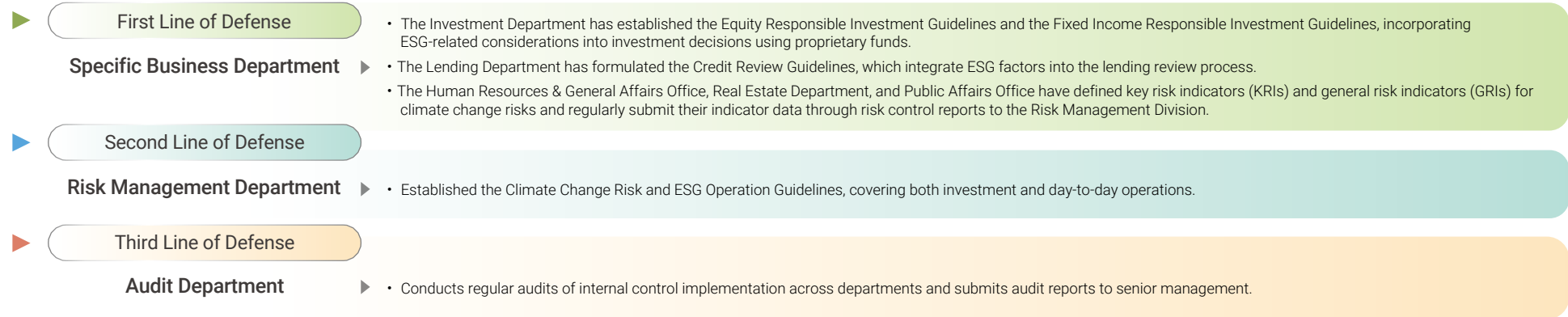
4.1.1 Climate Change Governance

The Board of Directors serves as the highest-level supervisory body for climate risks, with the Risk Management Committee regularly reporting on risk management activities to the Board. Farglory Life has also established a Sustainability Development Team with six functional working groups under it, supervised and overseen by the President. Regular meetings are held to discuss carbon reduction measures and risks and opportunities brought about by climate change. Climate change risks have been incorporated into both the Risk Management Policy and the Three Lines of Defense Risk Detection and Management Guidelines, both of which have been approved by the Board.

Organizational Structure for Climate Change Governance



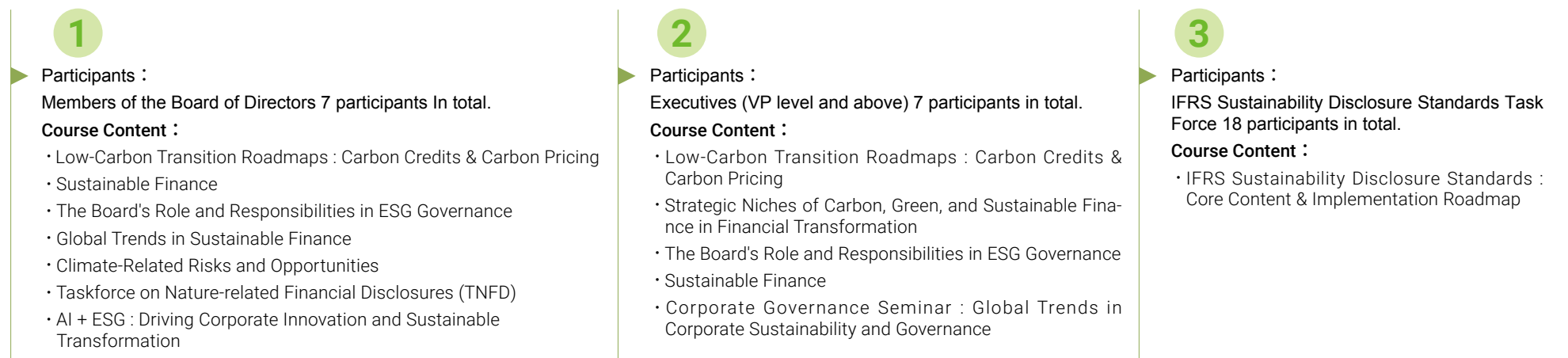
To effectively implement climate risk management, the Company has clearly defined the responsibilities and functions of each line of defense under the internal control framework.



In addition, to enhance climate risk management for financial assets, climate factors have been incorporated into the current pre-investment and financing assessment mechanisms and integrated with the ESG review framework to strengthen the overall governance. (Please refer to the [3.2 Sustainable Finance – Responsible Investment section](#) for details)

Climate Change Education and Training

To strengthen the climate change-related knowledge of the Board of Directors, senior management, and members of the Sustainability Development Team, annual training sessions are held on a regular basis. Directors and executives at the vice president level and above complete a three-hour sustainability course annually. Furthermore, in 2025, all internal employees members received at least three hours of training on sustainability-related topics.



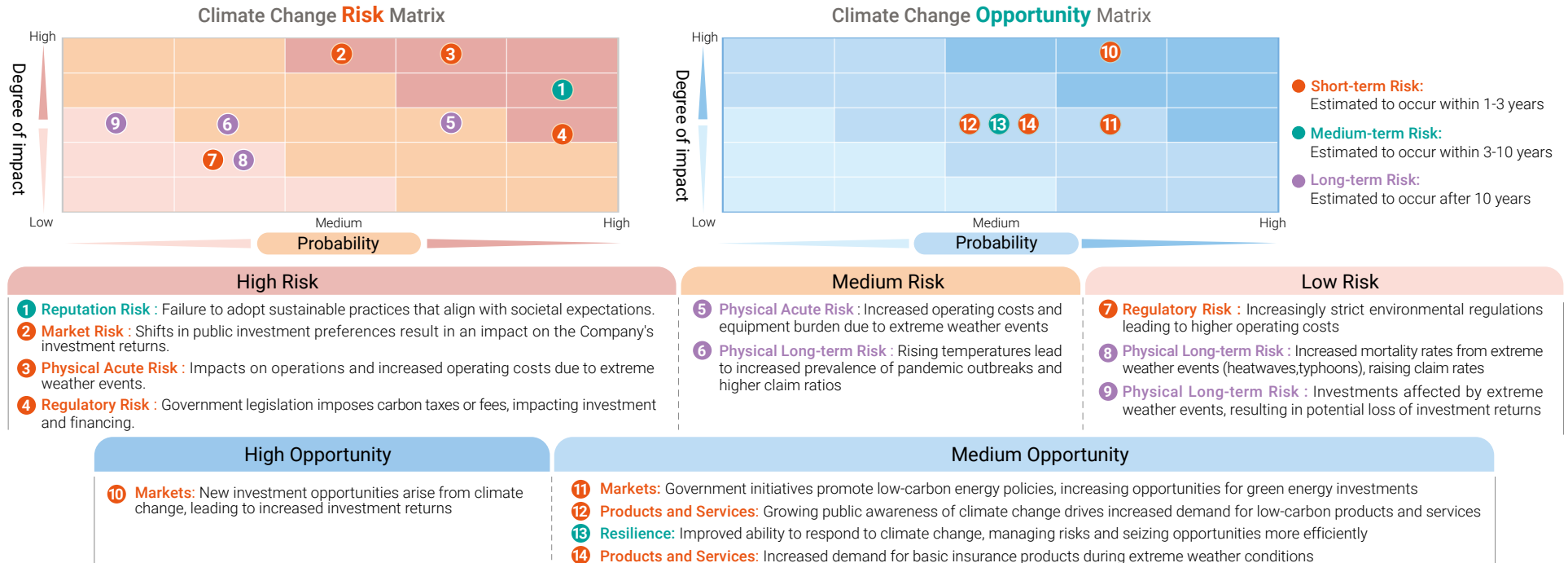
4.1.2 Climate Change Strategy

Climate change encompasses both physical and transition risks, as well as opportunities arising from mitigation and adaptation efforts. Farglory Life's Sustainability Development Team collaboratively analyzes actual and potential climate-related risks and opportunities. Following the climate risk identification procedure, the team identifies climate risks and opportunities across different business operations and assesses their financial impacts on the Company. Climate-related risks and opportunities are prioritized and identified using a climate risk matrix.

Identification of Farglory Life's Climate Risks and Opportunities

Interval Period				Degree of Impact			
Term	Short Term	Medium Term	Long Term	Risk Level	Low Risk	Medium Risk	High Risk
Period	1-3 years	3-10 years	above 10 years	score	1-4	5-14	15-25
				Explanation	Risk tolerance: Acceptable.	Risk tolerance: No action currently taken, but changes continuously monitored.	Risk tolerance: Give priority to developing management plans; regularly track performance.

Farglory Life's Climate Risk and Opportunity Matrix



Major Climate Risks/Opportunities and Response Measures

Risk Item		Risk Explanation	Timescale	Corresponding Existing Risk	Potential Financial Impact on the Company	Response Measures/Mitigation Strategy
Transition Risk	Reputation	Failure to implement sustainable practices may result in the company falling short of public expectations.	Medium	Market Risk Credit Risk	Failure to adequately manage climate-related risks or adopt sustainability measures may result in reduced capital inflows from investors and negative public perception.	Climate change risks have been incorporated into the Risk Management Policy, and the Company continues to align with national policies and regulations to improve our climate risk processes and promote sustainability-related activities.
	Market	Shifts in public investment preferences may impact the Company's investment returns	Short	Operational Risk Market Risk	Insufficient proactivity in promoting sustainable or green insurance and services may cause the company to fall behind in market share, resulting in the loss of business and customers, and a decline in revenue.	1. Accelerate the development of innovative green services and enhance system performance by refining existing digital technologies. This includes optimizing the mobile app and promoting electronic and mobile insurance services to satisfy customer needs and respond to shifting preferences. 2. Actively promote sustainable products: Examples include Accident & Health (A&H) insurance, ESG-linked investment products, small-amount whole life insurance, and microinsurance.
	Regulation	Government legislation imposing carbon taxes or carbon fees may cause financial impacts on the Company and our investment and financing targets.	Short	Operational Risk	1. Financial impacts on investment and financing targets due to government legislation on carbon taxes or fees. (If greenhouse gas emission restrictions or regulations on investment targets increase, it may adversely affect their operational and financial performance.) 2. In response to amendments in climate change regulations and regulatory requirements, the company must increase investments in green finance to achieve carbon reduction targets, which may lead to higher costs.	1. Continuously conduct greenhouse gas (GHG) emissions inventories and expand the scope of GHG inventory operations to include financed emissions. 2. Actively engage with suppliers, customers, and investors to guide and assist industries in achieving a green transition.
	Regulation	Increasingly stringent environmental regulations, leading to higher operational costs.	Short	Operational Risk	Tightening of climate-related policies or regulations (e.g., greenhouse gas reduction and disclosure) may increase operating costs and associated disclosure requirements (e.g., replacement of energy equipment or the cost of purchasing green electricity).	1. Establish internal carbon-related management mechanisms and mitigation measures, regularly monitor and measure greenhouse gas emissions, plan the adoption of green power, and replace legacy systems with energy-efficient equipment to minimize the impact on operational costs. 2. Implement rolling adjustments to energy-saving equipment and conservation measures within the office environment. 3. Continuously promote green building design for newly constructed buildings to reduce overall energy consumption.
Physical Risk	Acute	The impact of extreme weather on operations, leading to increased operational costs.	Short	Operational Risk	Extreme climate disasters cause business disruptions, which may increase insurance claims and service workloads, leading to higher operational costs for claims processing, customer service, and related operational support.	1. Continue to implement the Business Continuity Management Plan to respond to information system failures, natural disasters, or emergency man-made incidents, mitigating the impact of such events and restoring critical services in the shortest possible time. 2. Maintain the validity of the ISO 22301 Business Continuity Management System international certification.
	Acute	Extreme climate disasters increase equipment load and operational costs.	Long	Operational Risk	Increased energy demand triggered by extreme climate disasters (such as extreme heat) may raise power and equipment maintenance expenses at operational sites, resulting in higher operational costs.	Continue to enhance energy efficiency in accordance with the ISO 50001 Energy Management System.
	Long-term	Rising temperatures may increase the prevalence of infectious diseases, leading to higher claim rates.	Long	Operational Risk	Rising global sea levels and temperatures may increase the prevalence of infectious diseases, leading to higher claim rates and a subsequent reduction in profitability and revenue.	1. Annually review the trend of benefit payouts for insurance products related to infectious diseases and evaluate whether repricing is necessary. 2. Establish a Business Continuity Management (BCM) plan that prioritizes critical policyholder-related processes (e.g., claims, 0800 customer service), ensuring effective operations through internal controls to protect policyholders' interests. 3. Annually review policyholder care procedures for major disaster events and continue promoting preferential policy loan measures. Promptly provide affected policyholders with services such as premium grace periods, deferred policy loan repayments, and expedited claims processing.
	Long-term	Increased casualty rates caused by extreme climate disasters (such as heatwaves and typhoons), leading to higher claim rates.	Long	Market Risk	An increase in average temperatures or natural disasters (e.g., typhoons, flooding) leads to higher mortality rates or an increased incidence of illness and accidents, resulting in higher claim rates and a subsequent reduction in profitability and revenue.	1. Establish trend models for life insurance mortality and A&H (Accident & Health) incidence rates under extreme climate conditions to evaluate their potential impact on future product pricing. 2. If there is an upward trend in insurance claims, evaluate whether to discontinue or reprice relevant products.
	Long-term	Investment targets affected by extreme climate events may face investment return losses.	Long	Market Risk Credit Risk	Extreme climate events threaten the operations and valuations of investees, driving down investment returns and triggering asset impairments, which ultimately jeopardize solvency and overall financial stability.	1. Establish an investment database and assess the significance of impacts through Representative Concentration Pathway (RCP) scenario analysis. 2. Evaluate the potential physical climate risks of proprietary real estate and develop a business continuity plan.

Type	Opportunity Explanation	Timescale	Business Department	Potential Financial Impact on the Company	Response Strategy
Opportunity	Resilience	Medium	Operations Investment Insurance	By strengthening climate risk management, Farglory Life can effectively mitigate financial losses stemming from asset impairments, claims volatility, and operational disruptions. Concurrently, proactively capturing sustainable investment opportunities will enhance investment portfolio performance and unlock new revenue streams.	1. Actively respond to climate change issues, regularly monitor regulatory penalties related to climate risks, and conduct scenario analysis in accordance with the TCFD framework. 2. Continued to advance the "IFRS S2 Climate-Related Disclosures" project in 2025, actively executing integration and alignment procedures based on the strategic roadmap. 3. Incorporate ESG factors into investment decision-making processes, and establish relevant risk management standards and mechanisms to effectively manage investment risks.
	Market	Short	Investment	Climate change presents emerging investment opportunities. Farglory Life proactively identifies and captures high-potential assets to enhance long-term investment returns.	1. Sustains targeted investments and financing activities focused on low-carbon green energy, water resources, impact investing, and sustainability-related projects. 2. Fulfills responsible investment principles by actively supporting the government's "5+2 Industrial Innovation Program" and collaborating with industry partners to invest in renewable energy, progressively increasing capital allocation to low-carbon sectors to accelerate Taiwan's green transition. 3. Directs investment capital toward assets with strong ESG characteristics, channeling funds to generate positive impacts and contributions toward climate mitigation. 4. Fulfills stewardship responsibilities through proactive corporate engagement with investee companies. 5. Analyzes shareholder meeting proposals of investee companies and provides strategic recommendations through constructive engagement to safeguard shareholder rights (For details, please refer to 3.2the Sustainable Finance – Responsible Investment section).
				In alignment with national low-carbon energy policies, the Company strategically expands its investments in green energy, securing steady growth in investment income while driving industrial transition.	
	Products and Services	Short	Operations	By applying digital technologies, the Company expands the availability of low-carbon products, meeting policyholders' low-carbon service needs while enhancing operational efficiency	
		Short	Insurance	Increased demand for protection-oriented insurance products under extreme climate conditions, leading to higher premium income.	
					Utilize mobile digital tools to fulfill customer needs across pre-sales, during-sales, and post-sales phases, delivering a convenient, efficient, and paperless service experience. (Refer to the 5.3 Digital Innovation – Digital Financial Services section)
					1. Expand the offering of protection-oriented insurance products, such as daily hospital indemnity insurance or accident insurance. 2. The Company continues to design and develop numerous financially inclusive insurance products to address problems associated with social and environmental changes.

Note :

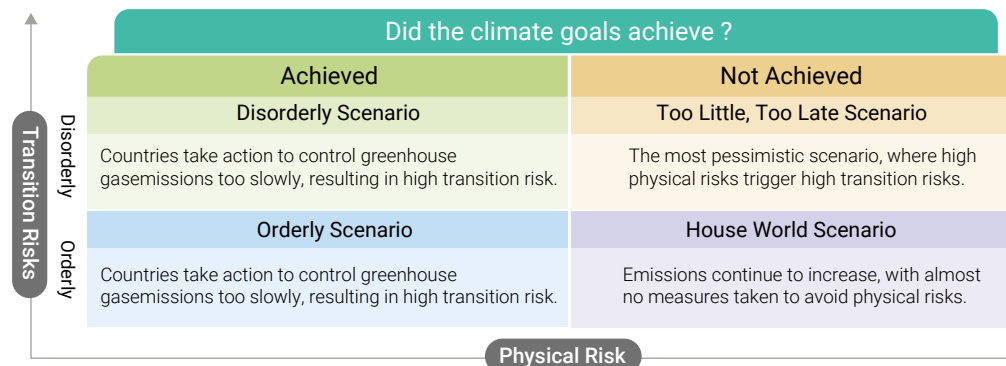
Timescale definitions – From 1 to 3 years is short-term; more than 3 years to 10 years is medium-term; and more than 10 years is long-term.

Climate Change Risk Scenario Analysis

Farglory Life primarily refers to the Exploratory Climate Change Scenario Analysis developed by the Stabilization Fund in implementing climate scenario analysis and stress tests, in order to quantitatively estimate climate change risks.

Explanation of climate change scenarios

The tested climate change scenarios and methodologies are primarily based on the Climate Special Issue of the 2021 Global Insurance Market Report published by the International Association of Insurance Supervisors (IAIS). The analysis evaluates potential losses to the Company's asset exposures under three distinct climate change scenarios: Orderly Transition, Disorderly Transition, and Too Little Too Late.

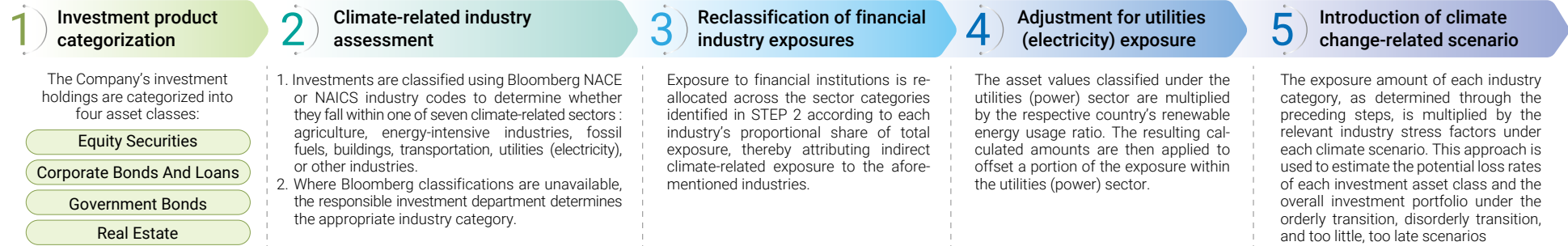


Note:

The IAIS did not separately analyze the "hot house world" scenario, but the "too little, too late" scenario includes considerations of both transition and physical risks.

Climate Change Scenario Analysis Process

The climate change scenario analysis recommended by the Stabilization Fund primarily focuses on investment and financing. The company's climate change analysis process is outlined below.

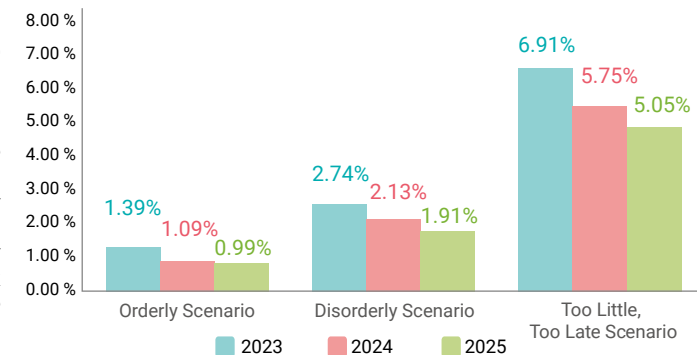


Parameters			
Equity Securities	Orderly Transition	Disorderly Transition	Too Little, Too Late
Agriculture	9.2%	18.4%	33.4%
Energy-intensive activities	10.3%	20.7%	40.7%
Petrochemicals	24.6%	49.3%	69.3%
Construction	2.2%	4.3%	34.3%
Transport	5.1%	10.2%	20.2%
Public enterprises (electricity)	20.9%	41.8%	61.8%
Other	0.0%	0.0%	10.0%
Corporate Bonds, Borrowing and Mortgages	Orderly Transition	Disorderly Transition	Too Little, Too Late
Agriculture	1.4%	2.8%	5.0%
Energy-intensive activities	1.6%	3.1%	6.1%
Petrochemicals	3.7%	7.4%	10.4%
Construction	0.3%	0.6%	5.1%
Transport	0.8%	1.5%	3.0%
Public enterprises (electricity)	3.1%	6.3%	9.3%
Other	0.0%	0.0%	1.5%
Public bonds	0.1~2.8%	0.1~3.6%	0.3~7.3%
Real estate	0.1~2.8%	0.3~4.9%	3.4~34%

Explanation of Climate Change Scenario Analysis Results

Based on the scenario analysis results using the end of December 2025 as the baseline, Farglory Life evaluated its investment portfolio. Although green investment exposure deductions were introduced this year, to maintain comparability with the same period last year, the analysis was conducted using loss rates prior to these deductions. Under this framework, Farglory Life's total investment portfolio experienced an estimated loss rate of 0.99% under the Orderly Transition scenario, 1.91% under the Disorderly Transition scenario, and 5.05% under the Too Little, Too Late scenario. The climate change scenario analysis results have remained stable over the past three years, with the 2025 loss rates across all scenarios shifting lower than the previous two years. Even after factoring in the green investment deductions, the overall scenario outcomes showed no significant divergence. According to the simulation results, the loss rates across all three scenarios decreased compared to last year, demonstrating that climate change risks are being successfully managed within a controlled margin.

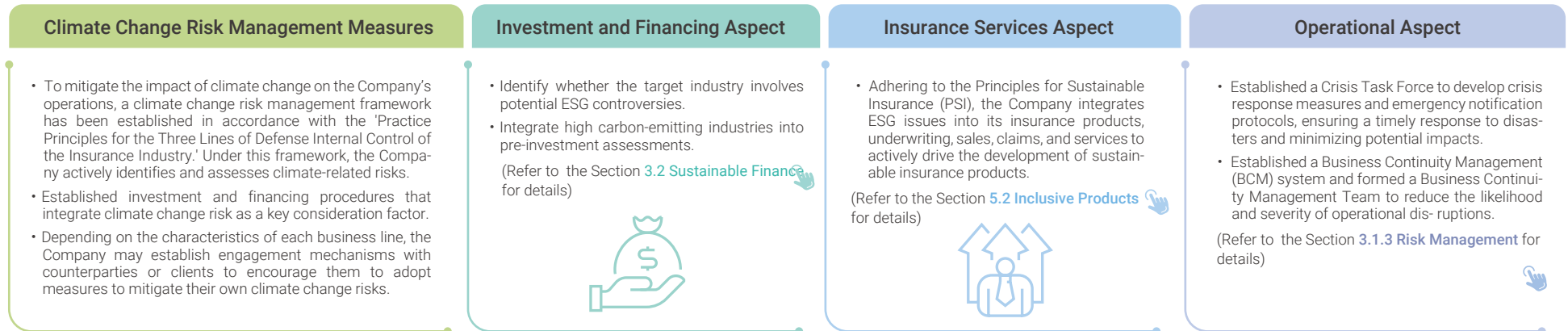
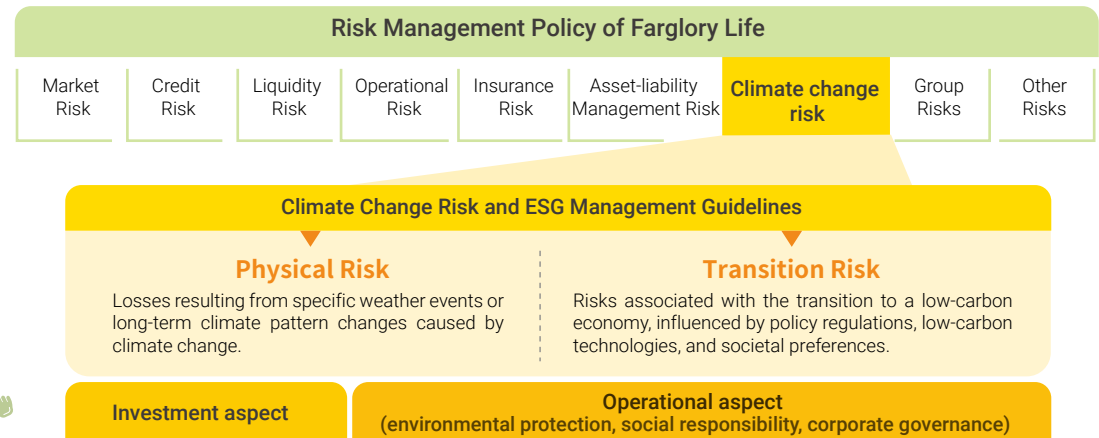
Looking closely at our asset allocation, while the stress parameters for public enterprises and petrochemicals were relatively high, these sectors do not constitute the primary positions of our portfolio. Furthermore, the Company has progressively reduced its exposure to sectors carrying higher stress parameters. In terms of mitigation measures, we have established standardized operating guidelines to systematically integrate ESG factors into our investment and financing processes. Moving forward, we will continue to enforce appropriate controls over industrial positions with high climate change risk parameters, further mitigating the impact of climate risks on the Company's investment and lending portfolios.



4.1.3 Climate Risk Management

Climate Risk Management Mechanism

In addition to complying with the Insurance Industry Risk Management Best Practice Guidelines, Farglory Life incorporated climate change risks into our Risk Management Policy in 2022. The Company also introduced the Climate Change Risk and ESG Operation Guidelines, covering both investment and daily operations. Climate-related key risk indicators (KRIs) and general risk indicators (GRIs) were established and are regularly monitored. Moreover, Farglory Life has formed a Sustainable Development Team, under which the Climate Governance Team is established to hold regular meetings. Through analysis of physical and transition risk transmission channels based on TCFD recommendations (such as changes in climate-related policies or extreme weather events), the team identifies potential climate-related impacts on the Company. For detailed identification results, please refer to Section 4.1.2 Climate Change Strategy. Compared with the previous reporting period, there were no significant changes in the management process.



Climate Change Risk Monitoring

In response to climate change risks, Farglory Life has established risk monitoring indicators, including Key Risk Indicators (KRIs) and general risk indicators (such as greenhouse gas emissions, electricity consumption, and paper usage), which are regularly monitored by the Risk Management Department. If any metric exceeds the safe control value (Green Light threshold), the responsible departments will jointly propose improvement measures in accordance with the Procedures for Risk Monitoring and Handling. Furthermore, the Company continuously assesses the impact of climate change risks on its existing risk management framework while staying aligned with national policies and relevant regulations.

4.1.4 Key Climate Metrics and Targets

Farglory Life actively responds to the 'Green Finance 3.0' policy by implementing the ISO 14064-1 greenhouse gas (GHG) inventory standard and the ISO 50001 energy management system. Through comprehensive verification and monitoring, the Company effectively manages operational carbon emissions and energy efficiency.

In terms of response strategies, the Company has established operational guidelines to integrate ESG considerations into corporate decision-making. Carbon footprint assessments are conducted on our investment and financing portfolios [(Please refer to the "[4.2 Net-Zero Carbon Reduction - Green Operations](#)"  section) Based on these results, targeted policies will be formulated for carbon-intensive investments, alongside the development of carbon reduction targets to mitigate the impact of climate change risks on the Company's portfolios.

	Indicators	Base Year	Short-term Target (2026)	Mid-to-Long-term Target (2027–2030)	2025 Performance Status
Operational Aspect	Greenhouse Gas Scope 1 and 2	2022	12% reduction in carbon emissions compared to the base year	28% reduction in total greenhouse gas emissions by 2030	Greenhouse Gas Emissions Scope 1: 434.0571 metric tons CO ₂ e Scope 2: 2338.0209 metric tons CO ₂ e Cumulative Reduction to Baseline: 38%
	Workplace Electricity Consumption	2022	Annual 1% reduction in total workplace electricity consumption compared to the base year	6% Annual 1% reduction, reaching a total reduction of 6% by 2030	Reduction to Baseline: 26.4%
	Workplace Water Consumption	2022	Annual 0.5% reduction in total workplace water consumption compared to the base year	Annual 0.5% reduction, reaching a total reduction of 3% by 2030	Reduction to Baseline: 50.3%
	Promotion of Digitalization and E-Policies	-	Continuously promote digital/mobile-based green service processes to reduce environmental impact and greenhouse gas emissions		Saved approximately 10.84 million sheets of paper through digital and mobile services
	Climate Risk Management	-	Maintain and timely adjust business continuity mechanisms related to climate-related disasters, with at least one backup and recovery drill conducted annually		Conducted drills including offsite office operation, offsite system backup, evacuation, and written emergency response and notification exercises
			Adoption of " IFRS S2 Climate-related Disclosures "	Disclose climate-related information in accordance with " IFRS S2 Climate-related Disclosures "	Four-Phase Implementation of IFRS S2 Climate-related Disclosures
Investment Aspect	Low-Carbon Investment Amount	2022	Progressively increase investment in ESG-themed industries such as low-carbon green energy, water resources, and renewable energy to accelerate the development of the domestic renewable energy sector.		The cumulative investment in power infrastructure and sustainable funds reached NTD 2.7 billion.

4.2 Net Zero and Carbon Reduction

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

Since 2021, Farglory Life has conducted annual greenhouse gas inventories across all office sites, progressively expanding the scope of the inventory. This was followed by the assessment of insurance policy carbon footprints. In 2023, the Company further adopted the PCAF carbon accounting methodology to inventory the Scope 3 financed emissions from our investment and financing portfolio. Through comprehensive inventory and third-party verification, Farglory Life effectively strengthens energy risk management, reduces our carbon footprint, and enhances energy efficiency. This demonstrates our green and sustainable impact from the inside out. This initiative supports the industry's transition to low-carbon operations and underscores the Company's commitment to becoming a green enterprise.

In alignment with the Intergovernmental Panel on Climate Change (IPCC) 1.5° C pathway, Farglory Life has set absolute carbon reduction targets for Scope 1 and Scope 2 emissions: using 2022 as the base year, the Company aims to reduce emissions by 12% by 2025, 28% by 2030, and achieve net-zero emissions by 2049.

4.2.1 Green Operations

Greenhouse Gas and Energy & Resource Management

To align with Taiwan's 2050 Net-Zero Emissions goal, the Green Finance Action Plan 3.0, and the Sustainable Development Roadmap for TWSE/TPEx-Listed Companies, Farglory Life officially adopted the ISO 14064-1 greenhouse gas inventory standard in 2021, establishing 2022 as the base year to review the carbon emissions generated from annual operations. Through systematic inventory, the Company accurately tracks actual emissions. Based on related energy expenditures and surveys conducted across all operational sites, total emissions are calculated using the operational control approach, achieving 100% coverage.

In addition to conducting annual greenhouse gas inventories, the Company expanded its scope to insurance policy services by introducing carbon footprint verification. In 2024, Farglory Life obtained ISO 14067 certification for insurance policy carbon footprints and was awarded the Carbon Label by the Ministry of the Environment, Executive Yuan.

Greenhouse Gas Emissions

In June 2026, Farglory Life's 2025 greenhouse gas inventory data was assured by KPMG Taiwan (Joint Certified Public Accountants), an independent third-party organization. Its Scope 1 and Scope 2 emissions received a 'reasonable assurance' level recognized by the competent authority, while Scope 3 received a 'limited assurance' level. In 2025, total Scope 1 and Scope 2 emissions amounted to 2,772.0780 metric tons of CO₂e, with a per capita emission intensity of 0.624 metric tons of CO₂e, representing a 13.7% reduction compared to 2024. Greenhouse gas emissions from Farglory Life's own operations are primarily derived from purchased electricity, and the 2025 inventory achieved a 100% coverage rate. The Company continuously implements energy-saving and carbon-reduction measures by installing solar and wind power equipment on the rooftops of its owned buildings and replacing lighting with energy-efficient alternatives, steadily achieving its annual reduction targets.

Three-Year GHG Emissions Statistics

Category	Unit	2023	2024	2025
Scope 1 Emissions	Metric Tons CO ₂ e	916.6975	535.8116	434.0571
Scope 2 Emissions	Metric Tons CO ₂ e	2,424.1001	2,544.3681	2,338.0209
Scope 1+2 Emissions	Metric Tons CO ₂ e	3,340.7976	3,080.1797	2,772.0780
Scope 1+2 Emission Intensity	Metric Tons CO ₂ e / per NTD Million Revenue	0.0452	0.0378	0.0403
Other Emissions	Metric Tons CO ₂ e	1,517.9578	1,319.2662	1,241.1630
Inventory Coverage Rate	%	100	100	100
Site Inventory Coverage Rate	%	100	100	100

Note:

- The inventory was conducted in accordance with ISO 14064-1 standards and verified by the external assurance body, KPMG.
- The inventory scope covers the headquarters, branch offices, liaison offices, and all Internal Employees and Field Personnel (including part-time staff).
- The emission factors for Scope 1 are based on the 'Greenhouse Gas Emission Factors' published by the Ministry of the Environment on February 5, 2024, pursuant to Official Notice No.1139101231.
- Scope 2 emissions are calculated based on the 2024 electricity emission factors announced by the Energy Administration.
- Other inventory items include employee travel, policy document transportation, paper purchases, upstream emissions of purchased energy, waste disposal, and product services.
- Operating revenues were NTD73,895 million in 2023, NTD81,428 million in 2024, and NTD 68,788 million in 2025.
- In alignment with IFRS 17, the Company voluntarily adopted the fair value model instead of the cost model for the subsequent measurement of investment properties starting January 1, 2025. Therefore, the 2024 operating revenues and Scope 1 + Scope 2 GHG emission intensities have been adjusted.
- Global Warming Potential (GWP) is based on the IPCC Sixth Assessment Report.

Financial Carbon Emissions Inventory

In response to national net-zero policies and to demonstrate its commitment to sustainable development as an institutional investor, Farglory Life conducted a Scope 3 carbon inventory of its investment and financing portfolio. This inventory follows the Global GHG Accounting and Reporting Standard for the Financial Industry developed by the Partnership for Carbon Accounting Financials (PCAF), enabling the Company to systematically assess and manage climate-related risks while leveraging financial influence to drive green transformation across industries.

In 2025, the inventory encompassed four major asset classes: listed and OTC equities, listed and OTC corporate bonds, commercial real estate investments and financing, and sovereign debt. The total financed emissions for the portfolio reached 3,943,879.0831 metric tons of CO₂e. In 2025, sovereign debt emissions were included for the first time, along with the Scope 3 emissions of investees across listed/OTC equities and corporate bonds.

Three-Year Financed Emissions Statistics

Scope 3 Investment Asset Category	Unit	2023	2024	2025
Listed/OTC equity investments	metric tons CO ₂ e	246,179.0559	261,418.9371	462,953.2409
Listed/OTC corporate bond investments	metric tons CO ₂ e	213,801.8789	318,697.7697	3,007,931.7305
Commercial real estate investment portfolio	metric tons CO ₂ e	-	42,664.0969	25,645.6262
Sovereign Debt	metric tons CO ₂ e	-	-	447,348.4855

Notes :

- The asset categories included in Farglory Life's Scope 3 investment and financing portfolio carbon inventory comprise listed and OTC equity investments, listed and OTC corporate bond investments, and commercial real estate investments and financing; sovereign debt investments were newly included in 2025.
- The 2024 data for listed and OTC corporate bond investments contained a typographical error and has been corrected accordingly.

Three-Year Energy Consumption Statistics

Energy Type		Unit	2023	2024	2025
Non-renewable Fuel	Diesel	liters (L)	0	800	560
		GJ	0	28.1366	20.2326
	Gasoline (for vehicles)	liters (L)	3,515	4,474	4,421
		GJ	114.7950	146.1146	139.2007
Purchased Usage	Electricity	kilowatt-hours (kWh)	4,907,085	5,367,865	4,932,534
		GJ	17,669.5298	19,328.7156	17,761.1671
Self-produced and Self-used	Electricity	kilowatt-hours (kWh)	8,222.4	5,777.5	13,726
		GJ	29.6074	20.8037	49.4249
Total Energy Consumption (a)		GJ	17,813.9322	19,523.7705	17,970.0253
Actual Data for the Measurement Standard (b)		NTD Million Revenue	73,895	81,428	68,788
Energy Intensity (a)/(b)		-	0.2411	0.2398	0.2612

Note :

- Operating revenues were NTD73,895 million in 2023,NTD81,428 million in 2024, and NTD68,788 million in 2025.
- In alignment with IFRS 17, the Company voluntarily adopted the fair value model instead of the cost model for the subsequent measurement of investment properties starting January 1, 2025. Therefore, the 2024 operating revenues and energy intensities have been adjusted.
- Calculations include the Company's headquarters, branches, branch offices, and regional offices.
- Energy consumption has been converted to gigajoules (GJ). The heating value conversion factors for 2023 and 2024 are based on the Energy Product Unit Heating Value Table from the 2023 Energy Statistics Handbook published by the Bureau of Energy, Ministry of Economic Affairs; the factors for 2025 are based on the 2024 Energy Statistics Handbook.
- The data is compiled directly from Taipower electricity bills and fuel procurement records, with no estimated values.
- Energy intensity = Total energy consumption (GJ) / Actual data of the measurement standard (NT\$ million revenue).
- Includes electricity consumption from solar and wind power generation.
- Due to a typographical error in the electricity unit that resulted in a decimal misplacement, data for energy intensity, total energy consumption, and purchased electricity (GJ) for 2023–2024 have been recalculated and corrected.



Three-Year Water Consumption Statistics

Item	Category	Unit	2023	2024	2025
Water	Water consumption	kL	46,034	38,549	23,572
	Water use intensity	kL/NTD million of revenue	0.62	0.47	0.34

Note:

1. Operating revenues were NTD73,895 million in 2023, NTD81,428 million in 2024, and NTD68,788 million in 2025.
2. In alignment with IFRS 17, the Company voluntarily adopted the fair value model instead of the cost model for the subsequent measurement of investment properties starting January 1, 2025. Therefore, the 2024 operating revenues and water consumption intensities have been adjusted.
3. Calculations include the Company's headquarters, branches, branch offices, and regional offices.

Three-Year Waste Management Statistics

General Industrial Waste	Disposal method	Unit	2023	2024	2025
Recycled waste	Recycle	Tons	52.7	56.2	44.8
Domestic waste	Incineration	Tons	177.9	214.1	239.7

Note:

1. Calculations include the Company's headquarters, branches, branch offices, and regional offices.
2. The Hualien owned building was incorporated into waste tracking in 2025, with its data newly added to the 2025 statistics.

Indoor Air Quality Management

The Customer Service Center at Farglory Financial Center in Taipei features an automated air quality monitoring system and advanced air sterilization equipment to protect customer health. Through these initiatives, the facility successfully obtained the "Gold-Level" Indoor Air Quality Certification from the Taipei City Government, making Farglory Life the first insurance company in Taiwan to receive this prestigious recognition.



Carbon Reduction Goals and Actions

e-Services

Farglory Life promotes digital transformation and optimizes service processes by integrating digital services into insurance innovations. We provide policyholders with mobile services to build an inclusive and highly convenient digital insurance ecosystem. Internally, the Company implements paperless meetings, digital learning courses, and electronic employee management. Externally, we promote a variety of digital services, including mobile insurance applications, mobile claims, electronic policies, online insurance, Mobile ID verification, online after-sales services, and e-documents. These initiatives aim to reduce environmental impact and greenhouse gas emissions, creating positive sustainability outcomes through practical action.

Through our implementation of mobile and electronic services, the Company saved approximately 10.84 million sheets of paper in 2025, equivalent to approximately 2 times the height of the Taipei 101 building. Our electronic services further resulted in a substantive reduction of approximately 82.4 metric tons of CO₂e.

(For more details on our electronic service initiatives, please refer to [5.3 Digital Innovation](#) )

Note:

1. In 2025, saving 10.84 million sheets of paper would be approximately 1,127.36 meters tall (Taipei 101 building is approximately 508 meters tall; 1 sheet of paper is about 0.0104 centimeters; 1,127.36 / 508 = 2.22).
2. 2025 Calculation Basis: The difference in paper usage across departments before and after the official implementation of digital services (including mobile insurance applications, online insurance, electronic policies, mobile claims, etc.).

Low-carbon Operational Management

In 2025, Farglory Financial Center in Taipei piloted motion-sensor lighting in public restrooms. It is initially estimated that each floor's restroom can save 1,320 kWh of electricity per year, and the installation of energy-saving equipment will be expanded in 2026.

Farglory Financial Center in Taichung also installed motion-sensor lighting in its underground parking lot, which is estimated to save 14,016 kWh of electricity annually.

In addition, the Farglory Building in Hualien has initiated the replacement of lighting fixtures in public areas with LEDs, with full replacement expected to be completed in 2026.

Energy-saving Equipment Upgrades					
Category	Type	2025 Action Plan	Energy Saving (kWh)	Cost Savings (NTD)	Carbon Reduction Benefits (metric tons)
Lighting	Electricity Saving	Motion-Sensor Restroom Lighting at Farglory Financial Center in Taipei	1,320	9,372	0.63
Lighting	Electricity Saving	Motion-Sensor Parking Lot Lighting at Farglory Financial Center in Taichung	14,016	99,514	6.64

Note:

1. Cost-saving benefits are calculated based on the 2025 weighted average electricity rate of NTD 7.10/kWh (comprising 5 months of summer peak rates and 7 months of non-summer semi-peak rates).
2. Carbon reduction benefits are calculated using the 2024 electricity emission factor of 0.474 kg CO₂e/kWh, as announced by the Energy Administration, Ministry of Economic Affairs.

Use of Renewable Energy

Farglory Life responds to government policies on renewable energy and utilizes renewable energy sources to reduce overall carbon emissions.

Region	Installed Equipment	Electricity Generated in 2025
Farglory Financial Center in Taichung	Solar Power Generation Equipment	3,252kwh
Farglory Financial Center in Taichung	Wind Power Generation Equipment	91kwh
Farglory Financial Center in Taipei	Solar Power Generation Equipment	10,383kwh

Sustainable Green Buildings

Farglory Life starts from our own operations and incorporates various eco-friendly and energy-saving designs into our newly constructed buildings, such as increasing greenery and 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 U.S. Green Building Council (USGBC) and Diamond-level from the Ministry of the Interior's Green Building certification, setting a benchmark for sustainable corporate buildings. Farglory Financial Center in Taipei is expected to achieve LEED Gold and UL Healthy Building certifications in 2026.

Green Building Achievements of Farglory Life :

Project	Achievement	Year Awarded
Farglory Financial Center in Taipei	LEED-NC Gold-level Green Building certification Diamond-level Green Building certification	2011 2013
Farglory Financial Center in Taichung	Silver-level Green Building certification	2015
Farglory Financial Center in Taoyuan	Silver-level Green Building certification	2019
Construction Project in Jiaoxi, Yilan	Silver-level Candidate Green Building certification	2022

Launching the "Earth Hour" Initiative : Shaping a Better World Together

Farglory Life has participated in Earth Hour for 13 years in a row, aligning with global sustainability efforts. Every year on Earth Hour Day, the Company switches off exterior façade lighting from 8:30pm to 9:30pm, symbolizing our commitment to mitigating global warming. The Board of Directors has also expressed firm support for the initiative, leading the insurance industry and policyholders in taking part in this low-carbon action and accelerating the transition to net zero.



Environmental Education

Environmental Education Rooting Program for Rural Schools

Due to limited learning resources in rural areas, promoting climate change and environmental education resources presents a valuable opportunity to enhance learning diversity. Farglory Life has partnered with the social enterprise 'Play Direct Education' (PD.Dinos) to innovatively develop the 'Farglory Life | 5859 Sustainable Nation' environmental finance board game. This game fun-lovingly combines financial literacy with climate change topics, inspiring students to learn joyfully through play. In 2025, the Company continued hosting in-person events by bringing this initiative to Ruimei Elementary School in Hualien.

► **Event Participants :** 34 students from Ruimei Elementary School, Hualien

► **Event Date :** January 2025

► **Highlights :** Using a climate change-themed board game, students were guided to understand environmental protection issues through engaging and educational gameplay.



Customized "Farglory Life | 5859 Sustainable Nation" Climate Change Board Game

Centering on climate risks, 'Farglory Life | 5859 Sustainable Nation' incorporates realistic scenario simulations and role-playing to help students easily grasp climate change issues through gameplay. Although each group represents a country in a state of both competition and cooperation, all players must work together whether they are responding to environmental destruction or promoting mitigation measures. This conveys the vital concept that 'There is only one Earth' while fostering students' problem-solving and teamwork skills during the game.

Environmental Advocacy

"Team Planet" Street Clean-Up Campaign

Demonstrating its ongoing commitment to environmental stewardship, Farglory Life partnered with the Ministry of the Environment and the Keelung City Government under the vision of "Ensuring a Cleaner, Better Future." In alignment with the spirit of Earth Day, the Company mobilized a team of 60 eco-volunteers to participate in the "Team Planet Go Green – Take Your Cigarette Butts Away, Keep Keelung Clean" campaign, aiming to raise public awareness of environmental issues and cultivate a sustainable living environment for future generations.



Tea Serving Initiative

In response to the Ministry of Environment's Nationwide Green Living policy, Farglory Life has setup tea serving stations at customer service centers in northern and central Taiwan. By linking up 8,200 locations nationwide, the initiative enthusiastically invites guests to bring their own plastic-free ecofriendly containers to fill with water. This promotes source reduction of plastic, encourages the reduction of bottled water purchases, and helps decrease carbon emissions



Promoting the Green Mirror Initiative Carbon Reduction Campaign

Farglory Life continues to promote the Green Mirror Initiative Carbon Reduction Campaign online, inviting policyholders to share their daily carbon reduction practices. By spreading through communal influence, the initiative fosters the adoption of sustainable green living. Since its inception in 2021, over a thousand people have joined.



3D-Printed Art Installation

To actively promote plastic reduction, Farglory Life collected over 500 recycled PET bottles in 2025. Partnering across business units, these bottles were successfully upcycled into a innovative 3D-printed art wall. This unique circular-economy installation is currently showcased at the "BEONE : Farglory Co-Living Hub".

Supporting the "RF100" Zero-Waste Hydration Initiative

The Company continues to advocate for the 'RF100 Zero-Waste Hydration Initiative,' fully implementing a workplace-wide ban on bottled water, encouraging employees to use reusable cups, and actively promoting the concept of refilling to embrace a zero-plastic model. In 2025, the headquarters' water dispensers integrated the 'RF100 Zero-Waste Hydration Data Platform,' utilizing IoT technology to automatically track plastic reduction progress and capture key metrics on plastic and carbon reduction. With a headcount of 982 employees at the headquarters in 2025, the total carbon reduction achieved reached 75,000 kg of CO₂e, with an average per capita reduction of 76.8 kg of CO₂e from drinking water sustainability.



Public-Private Collaboration : Signing of the "Net Pledge"

In 2024, Farglory Life launched the 'Net Pledge' campaign for environmental protection, calling upon the general public to sign the pledge and advocating for the integration of environmental protection, energy conservation, and ecological awareness into daily life. This initiative has mobilized employees and policyholders to co-create a green lifestyle and sustain a better home for future generations. As of December 2025, a cumulative total of nearly 2,000 people have signed in support.

4.2.2 Sustainable Supply Chain

To lead suppliers toward mutual growth, Farglory Life is dedicated to building a transparent and resilient green supply chain. Supplier ESG due diligence has been integrated into the core of the Company's corporate sustainability risk assessment. We regularly conduct supplier evaluations and implement the 'Supplier Questionnaire' survey, thereby gaining deep insights into suppliers' commitment to sustainable development and fully implementing ESG management due diligence.

Conducted in accordance with the "Supplier Sustainability Management Guidelines," this assessment encompasses critical dimensions including occupational health and safety, labor and human rights, information security, and privacy protection. By comprehensively reviewing our suppliers' Environmental, Social, and Governance (ESG) policies and practices, Farglory Life is able to precisely mitigate supply chain risks and provide targeted improvement guidance.

Furthermore, Farglory Life has integrated compliance requirements for information security, privacy protection, and business integrity into contracts with IT and information service providers. Suppliers are strictly required to adhere to all applicable cybersecurity and privacy standards. Through these mechanisms, we actively support our partners in transitioning into green suppliers, demonstrating Farglory Life's determination to enhance supply chain resilience and foster a balanced ESG ecosystem throughout our value chain.

Supply Chain Management

Management Actions

New Supplier Evaluation

- Prior to engaging with suppliers, the Company assesses whether their product quality, pricing, delivery, responsiveness, and service align with procurement requirements. Background investigations—including stakeholder verification, anti-terrorist financing and sanctions list screenings, financial status assessments, and adverse media checks—are conducted to mitigate transaction risks.
- All suppliers (including new partners) are required to sign the "Supplier Corporate Social Responsibility Commitment." New suppliers must fulfill the Company's sustainable development objectives and basic qualification standards to be approved. Existing suppliers who fail to sign or meet these standards will be deemed non-compliant, and cooperation will be terminated. This initiative promotes supply chain transparency and responsible management, ensuring that all partners collaborate toward the goal of sustainable operations.
- Clauses relating to "labor and human rights," "health and safety," "environmental protection," and "ethical standards" are integrated into all supplier contracts.

Annual Supplier Evaluation

- Each year, Farglory Life conducts a comprehensive evaluation of our suppliers based on indicators such as total annual transaction amount and transaction frequency. Suppliers are classified into four tiers: Grade A (Excellent), Grade B (Standard/Regular), Grade C (Under Reassessment), and Grade D (Discontinued). This system not only ensures effective oversight of overall supplier performance but also serves as a vital reference for future cooperation.
- The evaluation indicators encompass quality, delivery, and service quality, while fully implementing sustainability management requirements.

Environmental Aspect

Key evaluations focus on suppliers' regulatory compliance and resource utilization efficiency

Social Aspect

Emphasis is placed on labor human rights and workplace environmental safety.

Through this mechanism, we actively incentivize outstanding partners and provide consultation and guidance to high-risk suppliers or those who fail to meet evaluation standards, ensuring that the supply chain aligns with the values of sustainable development.

Supplier Risk/Impact Assessment

- Each month, the top ten suppliers by transaction amount are assessed for risks across multiple dimensions, including product quality, delivery timeliness, service, and corporate social responsibility.
- Top-performing suppliers are incentivized to pursue continuous improvement, while underperforming suppliers receive targeted guidance and support.

On-Site Supplier Audits

- On-site audits are conducted for key suppliers to assess their performance in areas such as product quality and corporate social responsibility, ensuring that their environmental (E), social (S), and governance (G) practices comply with the Company's management requirements and sustainability standards.
- Through these on-site checks, the Company not only gains deeper insights into suppliers' current operational status but also provides guidance for areas requiring improvement, thereby enhancing their sustainable operational capabilities. Concurrently, cooperation will be terminated for suppliers who fail to meet standards and show no improvement, ensuring the overall quality and sustainability of the supply chain.

Supplier Management Performance in 2025 (Number of Suppliers/Percentage)



Note:

1. "Key suppliers" refer to vendors involved in outsourced operations whose products or services have a critical impact on the Company's operations, and are associated with regulatory compliance, operational risk management, and corporate social responsibility issues.
2. To reinforce supply chain sustainability management, Farglory Life conducts annual ESG performance assessments utilizing its "Corporate Social Responsibility Assessment Form." The evaluation comprehensively covers critical pillars, including environmental protection, labor and human rights, occupational health and safety, social responsibility, cybersecurity, and data privacy. This robust mechanism enables the Company to proactively identify potential environmental and social risks across the supply chain. During the recent assessment cycle, no suppliers were found to cause significant actual or potential negative impacts on environmental or social dimensions. Farglory Life will continue to systematically monitor supplier sustainability performance to ensure long-term supply chain stability, resilience, and compliance.
3. The procurement system achieved a 100% evaluation rate for key suppliers, with a total of 18 suppliers evaluated: 2 rated as Grade A, 16 as Grade B, 0 as Grade C, and no Grade D suppliers. No significant actual or potential negative environmental or social impacts were identified during the supplier evaluation process. In 2025, no cooperation agreements with suppliers were terminated as a result of the evaluations.

Number and percentage of new suppliers screened using social standards over the past three years

Year	2023	2024	2025
Number of new suppliers	38	94	49
Percentage of suppliers completing screening (%)	100	100	100

Note:

The selection criteria include evaluation items across both environmental and social aspects. Environmental evaluation items include ensuring compliance with environmental regulations, reducing pollution and resource waste, promoting energy efficiency and waste recycling, and controlling emissions of hazardous substances. Social evaluation items include safeguarding employee labor and human rights, providing a safe and healthy working environment, respecting diversity and fairness, and adhering to business integrity principles.

Green Procurement

Farglory Life achieves its goals of electricity saving, water conservation, and energy reduction by prioritizing the procurement of products that meet the Environmental Protection Administration's (EPA) Green Mark standards. The Company gives preference to products with Green Building Material and Water Saving Labels while ensuring that suppliers comply with regulatory and ethical management principles.

In 2025, the total green procurement amount reached NTD17.89 million, accounting for 5% of the total procurement expenditure.

Due to a decrease in procurement demand for office appliances (OA) and energy-saving products, the proportion of green procurement decreased by 2 percentage points compared to 2024. In 2026, the Company plans to align with government energy-saving subsidy policies to evaluate the replacement of aging equipment.

Green Procurement Expenditure in the past two years

Unit: NTD

Green Mark Standards / Product Category	2024	2025
Office Supplies (OA) Products	24,908,696	4,841,877
Information Products	6,993,649	10,810,852
Energy-saving Products	3,552,782	343,048
Home Appliances	313,425	605,917
Cleaning products	249,921	0
Recycled Products	248,063	0
Daily necessities	76,980	0
Services	0	422,862
Building Materials	0	865,000
Total	36,343,516	17,889,556
Percentage of Green Procurement Expenditure	7%	5%

Supporting Local Procurement

In addition to factors such as quality, price, and delivery time, Farglory Life prioritizes selecting local suppliers in Taiwan to support local procurement, reduce unnecessary transportation costs, and lower carbon emissions. Through a comprehensive procurement management process, the Company continuously increases the proportion of local sourcing, maintaining a local procurement rate of 96% or more over the past three years. In 2025, the total procurement amount reached approximately NTD 390 million, with 100% sourced from local suppliers.

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

Unit: NTD10,000

Item	2023	2024	2025
Procurement amount from local suppliers	42,341	48,539	39,555
Total procurement amount	43,977	48,539	39,555
Percentage of procurement expenditure from local suppliers	96%	100%	100%

4.2.3 Ecological Restoration

SDG15 Terrestrial Ecosystem Restoration

Farglory Life has been committed to biodiversity conservation through its "Owl Conservation Programme" initiative since 2021. Working with the Research and Development Center for Interdisciplinary Studies and the Institute of Wildlife Conservation at National Pingtung University of Science and Technology (NPUST), the Company has established four ecological sites covering 8.48 hectares of pesticide-free farmland and 5.9 hectares of sustainable forestland. The initiative reflects the principles of the Taskforce on Nature-Related Financial Disclosures (TNFD) by identifying and addressing nature-related risks and opportunities while incorporating biodiversity into business operations.

Supported by ecological monitoring resources from NPUST, the program combines conservation with local agricultural products and community development. Products such as "Owl-Branded Pineapple Cake Gift Boxes," "Owl-Branded Rice," "Owl-Branded Mushrooms," and "Owl-Branded Longan Honey" help promote rural agricultural communities while supporting biodiversity conservation and SDG 15 Life on Land.

Over five years, a total of 15 raptor perches and ecological monitoring devices have been installed, alongside 95 nest boxes, recording 53 bird species. A total of 63 species have been observed, including 10 raptors, 48 birds, 4 mammals, and 1 reptile. Among these, 13 species are listed as Category II protected species (rare and valuable), demonstrating that the habitat quality possesses a stable ecological carrying capacity. The initiative achieved a nest box occupancy rate of 38% and a breeding rate of 76%, documenting a cumulative total of 36 successful nesting sites. This has resulted in the successful fledgling of 84 collared scops owls that left the nests safely, bringing a positive impact to the overall ecological food chain. [Learn More](#)



Nest Box Painting Initiative

In 2025, Farglory Life hosted a nest box painting event that brought together more than 20 owl conservation volunteers. Participants carefully hand-painted customized "homes" for owls, which were subsequently installed across ecological restoration sites in Pingtung, Taichung, and Tainan. These efforts successfully created welcoming habitats to support owl nesting and local reproduction.



With volunteer dedication, love never fades

Farglory Life's volunteer team continues to visit rural areas to conduct campus care initiatives and promote ecological education, bringing these activities to Xinfeng Elementary School in Pingtung and Jialan Elementary School in Taitung in

2025. Over the past five years, the initiative has mobilized a cumulative total of 271 owl conservation volunteers, who dedicated 1,575 hours of service, inspiring participation from 354 students.



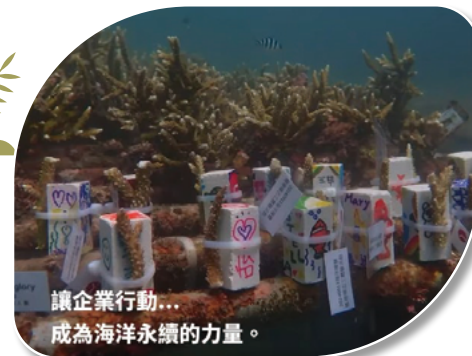
Ecological Education & Outreach

Over the past five years, the initiative has successfully hosted 33 ecological education events, engaging a cumulative total of 2,861 participants. The program has expanded its school partnerships across eight cities and counties, delivering specialized learning materials such as educational picture books, paper-cutting instructional tools, and habitat interpretation guides. Educational outcomes are systematically tracked using school feedback, post-class activity sheets, and event statistics.

Furthermore, Farglory Life has bridged rural education with corporate resources by launching the "Owl Conservation" picture books and eco-friendly teaching kits, effectively translating fieldwork experience into practical curricula for primary and secondary classrooms. By uniting corporate backing with academic expertise, this collaboration empowers students to deepen their commitment to ecological conservation through hands-on learning experiences.

Social Media Amplification of Ecological Monitoring Videos

Over a span of five years, the initiative has accumulated more than 450,000 ecological monitoring images. By curating rare footage captured by infrared trail cameras, observing the growth of chicks inside nest boxes, and documenting farmland habitats, we have produced a compelling series of short educational videos and visual assets. Secondary and derivative media content—including news coverage, social media posts, and event recaps—has successfully reached over 1.5 million people. This multi-layered media outreach has significantly amplified public visibility, inspiring broader community participation in protecting Taiwan's natural resources and fostering rich biodiversity.



SDG 14 Marine Ecosystem Restoration

In 2022, Farglory Life launched the 'Marine Coral Restoration Project,' which has since successfully nurtured 230 coral seedlings. Among these, 20 seedlings have been officially outplanted into the open sea at Mao'ao Bay in Gongliao District, New Taipei City. By restoring coral habitats to protect marine ecosystems, this initiative actively practices SDG 14: Life Below Water—conserving and sustainably using the oceans and marine resources.

To elevate public awareness of coral farm stewardship, Farglory Life produced two short educational videos in 2025 documenting the coral transplantation and growth process, collectively generating nearly 30,000 views. Moving forward into 2026, the Company will sustain its partnership with National Taiwan Ocean University (NTOU) to drive marine ecosystem recovery and preserve a healthy ocean environment for future generations.

[Learn More](#)

5 Social Value Guardian

- 5.1 Treating Customers Fairly
- 5.2 Inclusive Products
- 5.3 Digital Innovation
- 5.4 Talent Development and Cultivation
- 5.5 Friendly and Happy Workplace
- 5.6 Workplace Safety and Health
- 5.7 Social Co-prosperity

Core Philosophy

"Treating customers like family and empathizing with care" is the core culture of Farglory Life and our commitment to every policyholder. Farglory Life accompanies clients through different stages of life with an all-age product lineup, offering precise and heartwarming protection. In terms of employee care, Farglory Life is dedicated to building a healthy and joyful workplace, empowering every employee through a comprehensive benefits system and diverse stages for career development. Concurrently, the Company actively integrates the strengths of employees, customers, and partners to deeply engage in social participation, arts and culture, sports promotion, and financial education, aiming to connect resources through financial influence to create a sustainable vision of mutual prosperity for individuals, families, and society.



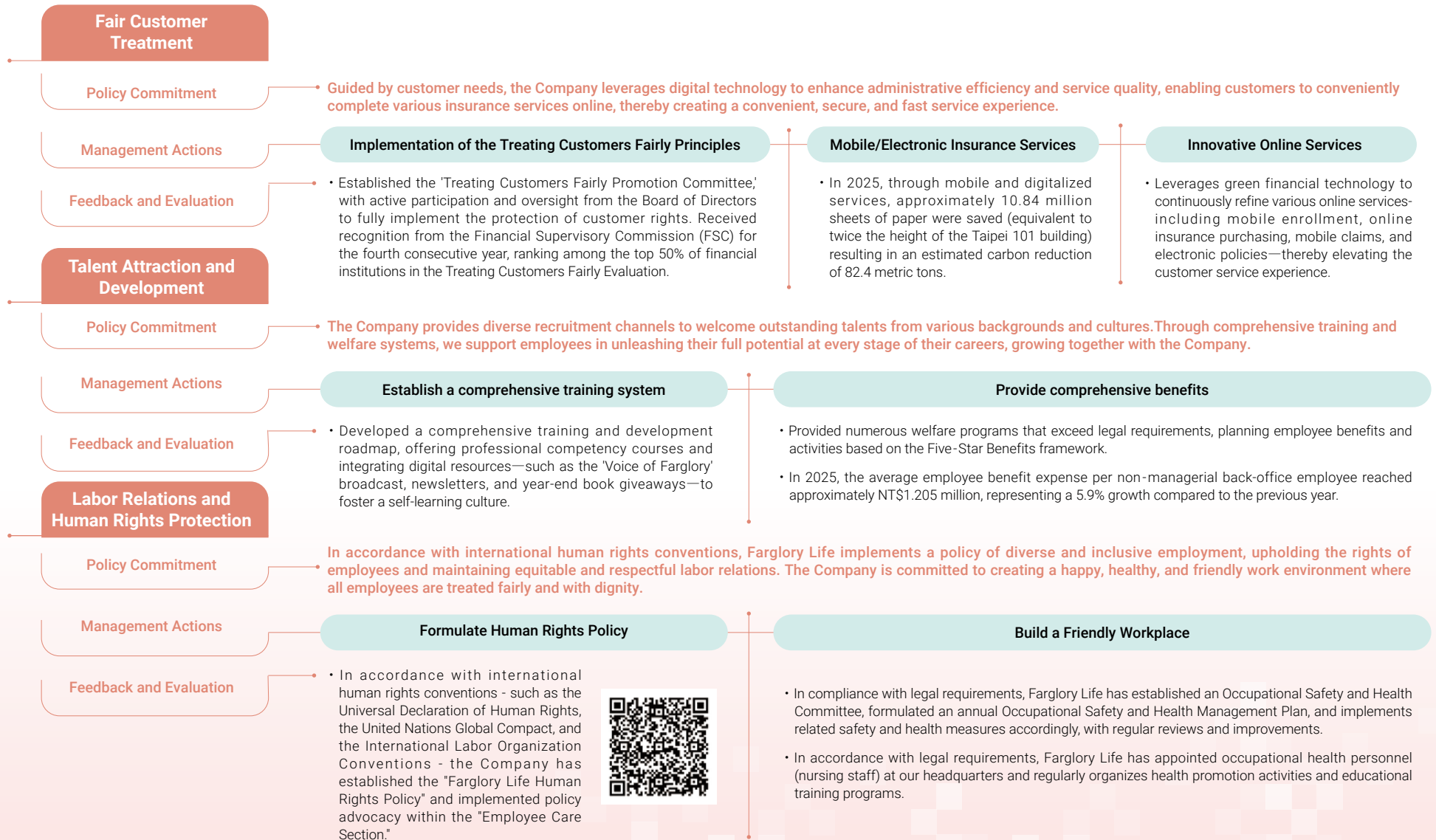
Stakeholders concerned with this chapter :
policyholders, employees, distributors, schools/communities, non-profit organizations

Sustainable Highlights

- The Company has maintained "ISO 10002 Complaint Handling Management System" certification for two consecutive years
- 080 customer satisfaction rate reached 98.3%
- The Company partnered with the Criminal Investigation Bureau through an anti-fraud cooperation agreement to strengthen financial crime prevention
- Anti-fraud training completion reached 100% among both internal employees and field Personnel
- Internal employees received an average monthly salary increase of 4.0%
- The Company was recognized as a "Good Employer" by Taipei City in 2025
- A charitable baseball event was organized, inviting 14 social welfare organizations and underprivileged families to enjoy a game at the Taipei Dome



Material Topics Management



5.1 Treating Customers Fairly

GRI 2-23~2-25、417-1~417-3

Upholding the core value of 'Treating customers like family and empathizing with care,' Farglory Life acts through the Treating Customers Fairly (TCF) Promotion Committee supervised by the Board of Directors to deeply embed the protection of customer rights into the DNA of all employees. Through cross-functional collaboration and a rigorous three lines of defense, the Company implements a dynamic cycle spanning from pre-event prevention to post-event review, dedicated to providing customers with fair and friendly services. Furthermore, in 2025, Farglory Life was recognized in the Treating Customers Fairly Evaluation by the Financial Supervisory Commission (FSC), ranking among the top 50% of financial institutions.

5.1.1 Implementing the Treating Customers Fairly Principles

Farglory Life has established the 'Treating Customers Fairly Policy and Strategy.' In 2025, a total of 31 key performance indicators (KPIs, as shown in the table below) were set, and the achievement of these indicators was reviewed by the Treating Customers Fairly Promotion Committee on a quarterly basis. Each promotion group reports on its progress on a monthly basis and submits these findings for discussion during committee meetings, facilitating a rolling review and improvement process to strengthen the implementation of fair customer treatment. Concurrently, a dedicated unit has been established to drive these initiatives, led by the President and CEO, who oversees the operations of the Treating Customers Fairly Promotion Committee and facilitates cross-departmental communication and coordination. In 2025, the Board of Directors was deeply involved in executing fair customer treatment initiatives and embedding them into the corporate culture, with their involvement spanning from formulating corporate vision and strategy down to enhancing frontline customer service experiences.

Promotion team	KPI item
Product Management Team	• Inclusive product ratio
Sales Management Team (Life Insurance)	• Number of products with accessible promotional materials in the Financial Friendly Service Area • Compliance review of sales representatives for prohibited activities
Real Estate Investment Team	• Property maintenance case closure rate
Customer Service Team	• Customer service satisfaction • Satisfaction of elderly and disabled customers
Customer Relations Team	• Microinsurance and disability insurance business performance • Unfavorable mediation case rate
Quality Optimization Team	• Number of information security incidents • Number of disciplinary actions related to unethical conduct

Shaping a Culture of Treating Customers Fairly

Farglory Life Treating Customers Fairly +1 Initiative

In 2025, Farglory Life launched the "Treating Customers Fairly +1" campaign, focusing on fraud prevention, customer friendliness, and sustainability. The initiative was conducted over a four-month period from May to September. Under the campaign theme "No Courtesy Without the 3 Principles," employees were encouraged to submit exemplary service practices that demonstrated customer-centric values and reinforced a culture of empathy and responsible service delivery.

Public voting took place in September 2025, and eight winners were selected, including representatives recognized for excellence in fraud prevention, friendly service, and sustainability. A total of 460 participants were recorded. After the campaign, selected service stories were transformed into internal broadcast content to share best practices and further strengthen the culture of customer care throughout the Company.



Smart Fraud Prevention Pioneer Inter-Departmental Challenge

For the second consecutive year, the Company organized an anti-fraud knowledge challenge. In 2025, six departments participated as teams. Through an innovative and gamified competition format, the event strengthened fraud prevention awareness and execution capabilities across the organization.

Building a Strong Fraud Prevention Defense Line Enhancing Customer Trust

A policyholder applied for a large policy loan at the Taipei Customer Service Center. Staff noticed unusual circumstances and learned that the funds would be used to invest in cryptocurrency. Suspecting fraud, they escalated the case to management and reported it to the local police. With guidance from police officers and Company employees, the policyholder decided to cancel the loan application, preventing a fraud loss of more than NTD10 million. The Company received a certificate of appreciation from the Taipei City Government in recognition of its efforts.



Voice of Farglory Broadcast and Promotion

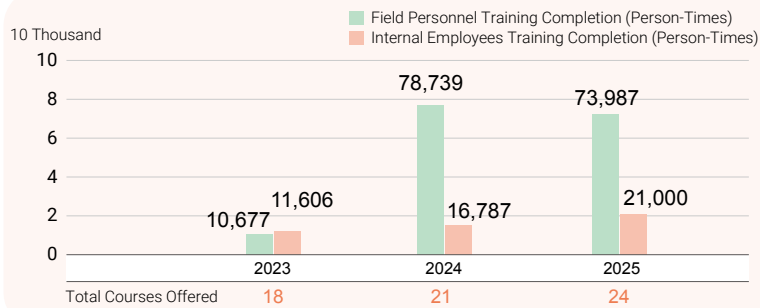
Farglory Life upholds its service philosophy of "Treating Customers Like Family and Empathizing with Care" and continuously promotes a culture of fair customer treatment through structured programs and innovative communication approaches. Internal communication channels such as the "Voice of Farglory" broadcast and EDM campaigns are used to share information on financial accessibility and customer service trends. Communication topics include fair customer treatment, financial inclusion, fraud prevention, AI-enabled services, strategies for serving diverse customer groups, and industry best practices.

Treating Customers Fairly (TCF) Training

In 2025, the Company launched a comprehensive fair customer treatment training program. A total of 24 courses were delivered, with 21,000 participant attendances, an average of 19.9 training hours per employee, and a 100% completion rate.

To promote financial inclusion and social responsibility, the Company enhanced training on "accessible financial services for disadvantaged groups." Topics included disability inclusion, protection of senior citizens' rights, and financial education for Indigenous communities. Employees also attended the "2025 Anti-Fraud New Strategies Forum," covering generative AI applications, deepfake detection, and insurance fraud cases. Eight courses totaling four hours were provided to strengthen fraud prevention awareness and customer asset protection capabilities.

Field personnel training was managed by the Life Insurance Department Sales Training Section. During the year, 73,987 training attendances were recorded for regulatory courses, with a 100% completion rate for anti-fraud training. Training materials on the "Principles of Fair Customer Treatment" were developed quarterly based on regulatory developments and internal quality management observations. A total of 1,727 awareness and training sessions were conducted across all distribution channels.



Directors and senior executives participated in dedicated classroom training focused on governance responsibilities related to fair customer treatment. Employee training also covered financial consumer protection, sustainable finance, and human rights topics (including the rights of older adults and children). To reinforce ethical business conduct from the outset of employment, newly hired employees were required to complete dedicated online training courses on the "Workplace Regulations and Integrity Management Code" and the "Employee Code of Ethics and Conduct," totaling one hour of training.

5.1.2 Customer Service Communication

Farglory Life always considers the perspective of our policyholders and provides them with meaningful service experiences. The Company has established toll-free 080 customer service hotlines, online service platforms, and mobile service counters throughout Taiwan. To ensure policyholders receive timely, convenient, and warm service, Farglory Life regularly conducts satisfaction surveys through automated systems as a reference for service process optimization. In 2025, customer satisfaction with the 080 hotline reached 98.3%.

Customer Complaint Response

Farglory Life values every policyholder's voice. Under the General Manager, a dedicated customer complaint center has been established to handle various cases, integrating administrative and sales channel communication windows to build a real-time communication channel. A dedicated unit handles complaint cases fairly and reasonably, complemented by measures such as feedback mechanisms for complaint cases, education and awareness programs for distribution channels, and the establishment of a Complaint Review and Improvement Team as well as the Fair Customer Treatment Promotion Committee. Through a well-established complaint handling system, the Company safeguards financial consumer rights, aiming to effectively resolve policyholder issues and reduce the occurrence of complaints.

Farglory Life is dedicated to fair customer treatment and continuous improvement of the policyholder experience. The Company introduced the ISO 10002:2018 Customer Complaint Management System in 2024 and obtained independent verification from the British Standards Institution. In February 2026, the Company successfully passed its recertification review, reaffirming its commitment to "Treating Customers Like Family and Empathizing with Care."

Farglory Life trained 14 employees as ISO 10002 auditors to regularly review internal processes and ensure the effectiveness of the complaint handling mechanism. A "Complaint Case Management System" was implemented to streamline complaint intake, assignment, and case tracking, while allowing supervisors to monitor progress in real time. Through systematic monitoring of case-processing timeliness, the Customer Complaint Center maintained a 100% compliance rate in 2025, with all complainants receiving either case outcomes or progress updates within 30 days of the Company receiving a complaint.

2025 key Achievements

The Company has maintained a **100%** "response rate for complaint cases within 30 days" for five consecutive years

The Company has obtained "ISO 10002 Complaint Handling Management System" certification for two consecutive years

For the first time, an SMS system was implemented to contact complainants

Item	2023	2024	2025
Customer	0.56728667	0.86532681	0.95666325
complaint rate	0.35386123	0.48393537	0.56353867
Application for	20.6	20.7	20.8

Note:

- Customer complaint rate in 2025 = [Number of complaints received by the Financial Ombudsman Institution (1,061 cases) / Total number of signed contracts in 2025 (11,090,632)] × 10,000.
- Application for evaluation rate in 2025 = [Number of evaluations received by the Financial Ombudsman Institution (625 cases) / Total number of signed contracts in 2025 (11,090,632)] × 10,000.
- Data for the customer complaint rate and application for evaluation rate in 2024 has been corrected due to a clerical error.

1 Innovative Fair and Friendly Customer Service

To support financial inclusion policies, Farglory Life has introduced various insurance-friendly service initiatives to ensure equal access to financial services for all customer groups, translating its philosophy of "Treating Customers Like Family and Empathizing with Care" into concrete actions.

Service Recipient	Disadvantaged and Vulnerable Groups	10 REMOVED BARRIERS	16 PEOPLE JUSTICE ADDITIONAL INITIATIVES
Measures	Establishment of Financial Friendly Services		
Services	- The official website features a "Financial Friendly Services Section" designed to address and remove online accessibility barriers for persons with disabilities. In 2025, visually impaired individuals were invited to participate in user testing, and website optimizations were subsequently carried out based on their feedback. - A dedicated complaint hotline and email service for customers with disabilities are available within the Financial Friendly Services Section on the website. - Preferential policy loan interest rates continue to be offered to financially disadvantaged policyholders, with a maximum cumulative loan amount of NTD100,000 per policyholder at a preferential rate of 2.165% over a three-year period. - To provide friendly service for deaf and hard-of-hearing policyholders, online questionnaires have replaced sample telephone interviews for new policy applications. - A special health condition tagging system has been established to precisely deliver the services required by policyholders. - Charitable baseball viewing events were held at the Taipei Dome, inviting sports athletes with disabilities, families affected by rare diseases, disadvantaged children, senior citizens, and new immigrant groups to watch professional baseball games.		
2025 Results	- The Financial Friendly Services Section obtained the AAA Web Accessibility Certification from the National Communications Commission (NCC), with cumulative visits exceeding 270,000. - The policy loan program benefited a total of 37 policyholders across 44 policy loan cases, with a total preferential loan amount allocated of NTD 2.85 million. In 2025, the Company partnered with 14 nonprofit organizations to host 15 charitable baseball events, bringing together over 300 beneficiaries and community members.		

Service Recipient	New Residents/Indigenous Peoples	10 REMOVED BARRIERS
Measures	Establishment of Financial Friendly Services	
Services	- Key customer forms, including policy change applications, insurance claim forms, and premium payment authorization forms, are available in multiple languages such as English, Vietnamese, and Indonesian. - Branch counter services Introduced interpretation assistance in nine languages, including Vietnamese, Malay, Thai, Indonesian, and Burmese.	
2025 Results	Information on multilingual services is available on the official website and at service counters in Taipei, Taichung, and Kaohsiung.	

Service Recipient	Middle-aged and Elderly	10 REMOVED BARRIERS
Measures	Elderly Care and Appropriate Services	
Services	• A designated contact person mechanism has been introduced to help prevent fraud targeting policyholders aged 65 and above. • Senior policyholders applying for ATM policy loans receive follow-up care calls. • The 080 hotline provides dedicated services for senior customers, automatically identifying callers aged 65 and above to ensure appropriate assistance. • A "Senior Services Section" on the website provides insurance information, policyholder rights guidance, health information, and value-added services such as enlarged text and audio reading functions.	
2025 Results	► The Senior Services section on the website recorded a cumulative total of 24,215 page views. ► In 2025, a total of 293 outbound care calls were conducted.	
Measures	Value-added Services for Senior Policyholders	9 工業化・創新及基礎建設 10 REMOVED BARRIERS
Services	• The Company conducted a "Next-Generation Anti-Fraud" survey to understand customers' awareness of fraud schemes and their experiences, helping to shape more precise fraud prevention initiatives. • The "Skip Nap Today" Smart Senior Day event was held to improve fraud awareness among older adults	
2025 Results	► Birthday gift SMS service served a total of 6,344 senior policyholders in 2025. ► Senior policyholders' special discount services reached 6,911 users, including approximately 798 uses of nutrition consultation services.	
Measures	Financial Literacy and Fraud Prevention Promotion	9 工業化・創新及基礎建設 10 REMOVED BARRIERS
Services	• The Company conducted a "Next-Generation Anti-Fraud" survey to understand customers' awareness of fraud schemes and their experiences, helping to shape more precise fraud prevention initiatives. • The "Skip Nap Today" Smart Senior Day event was held to improve fraud awareness among older adults.	
2025 Results	► A total of 270 anti-fraud survey responses were collected. ► Participants were aged between 55 and 77, and overall satisfaction reached 92.3%	

Service Recipient	Younger Generation	
Measures	Financial and Insurance Education Promotion	 
Services	- Continued to hold the "Golden Insurance Awards" campus video competition, targeting younger groups needing enhancement in financial literacy and risk resilience. Participants were encouraged to creatively express the omnipresence of risk in daily life through videos, helping them realize the importance of "being prepared in advance" and cultivating risk and insurance literacy among youth from the ground up. - To effectively safeguard the rights of financially vulnerable consumers, Farglory Life has promoted the "Love Never Fades" rural care program for seven consecutive years. Focusing on schoolchildren and families in remote areas, the initiative reaches deep into Taiwan's remote and mountainous regions. Over a thousand employees formed volunteer teams, joined by professional mentors from various fields to promote experiential education, help overcome rural adversity, and broaden children's horizons. For details, please refer to the 5.7 Social Co-prosperity/Public Welfare section	
2025 Results	- The Golden Insurance Awards attracted students from 92 departments across 52 schools nationwide, collecting 368 video entries on risk-themed topics. - Over 7 years, a total of 21 events were held, delivering insurance education resources to 22 rural schools and benefiting over 1,500 children.	

Service Recipient	All Policyholders	
Measures	Health Care Services	
Services	- Policyholders receive weekly e-newsletters featuring Company updates, service information, health content, special offers, and holiday greetings. - Through partnerships with healthcare providers, Farglory Life offers digital healthcare services, including online doctor consultations, AI-powered health assistance, and disease risk assessments. - In delivering differentiated services and proactively identifying the needs of disadvantaged groups, Farglory Life designed a "Cancer Care Sticky Note" initiative by adding a Cancer Foundation QR code to claim settlement notices, providing treatment and emotional support resources. - Claim settlement standards for alternative medical treatments have been established in response to advances in healthcare services in Taiwan - Dementia care identification tags have been developed to provide important alerts and contact information for relevant support organizations. - VR dementia simulation courses were held to promote retirement planning awareness and insurance literacy.	
2025 Results	- Issued 80 e-newsletters to maintain timely communication with policyholders. - Partner healthcare discount services were used approximately 5,158 times. - A total of 16,360 Cancer Care Sticky Notes were distributed.	

"Skip Nap Today" Smart Senior Event

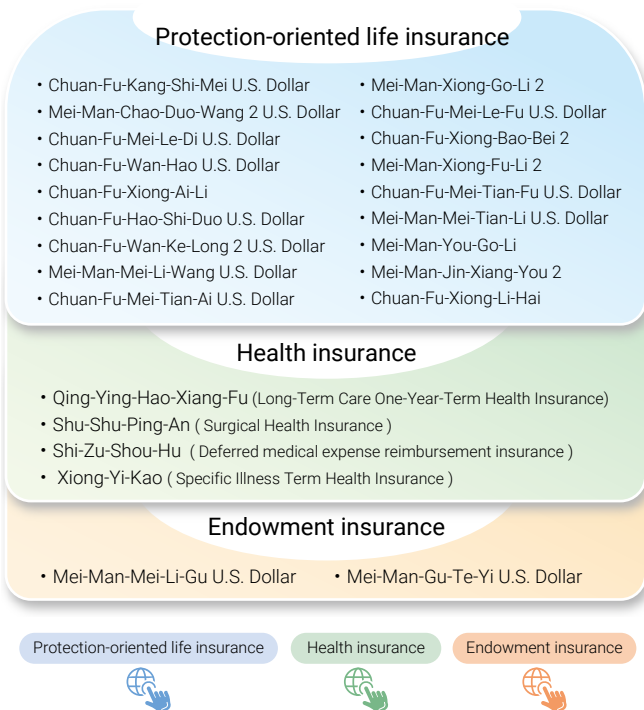
To promote digital inclusion and strengthen financial fraud prevention awareness among older adults, Farglory Life organized the "Skip Nap Today" Smart Senior Living Program. The initiative combined technology engagement, sustainability education, and fraud prevention awareness to enhance participants' digital confidence and self-protection capabilities.

Lecturers provided practical demonstrations on the use of AI applications, enabling seniors to generate personalized content through hands-on learning experiences. With fraud tactics becoming increasingly sophisticated, the event also focused on helping seniors identify and avoid scams. A participant shared a personal experience involving healthcare and law enforcement impersonation scams, helping others better understand fraud risks. Through accessible and practical educational materials, participants learned key fraud prevention concepts, including the "five most common fraud schemes," the "three anti-fraud principles," and the "five self-protection strategies."



5.2 Inclusive Products

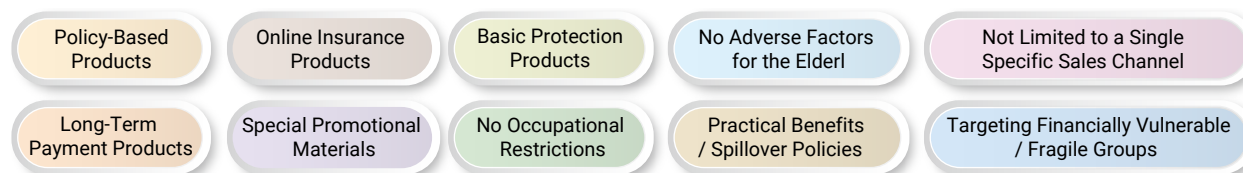
To address the needs of a super-aged society, Farglory Life continues to develop protection-focused insurance products, including life, endowment, and health coverage. In 2025, the Company developed 18 protection-oriented life insurance products, two endowment insurance products, one long-term care insurance product, one surgical insurance product, one deferred reimbursement medical insurance product, and one specified illness insurance product, Xiong-Yi-Kao. Among these, "Chuan-Fu-Mei-Tian-Ai" and "Chuan-Fu-Xiong-Li-Hai" incorporate accelerated dementia benefit mechanisms in addition to wealth transfer features, allowing policy benefits to be accessed during the early stages of illness. The Xiong-Yi-Kao product further includes a no-claim wellness benefit, encouraging policyholders to maintain healthy lifestyles while providing protection against specified illnesses.



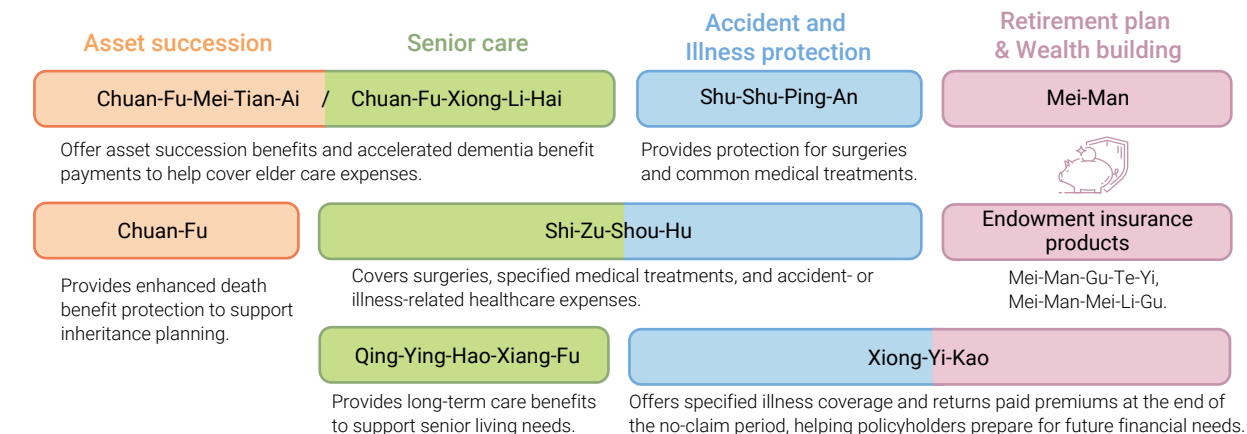
5.2.1 Diversified Product Protection

Upholding the principles of fairness, equity, and mutual benefit in insurance underwriting, Farglory Life has established ten inclusivity indicators within its product design framework (as shown in the table below) to continuously promote insurance products with high financial inclusiveness. These efforts aim to reduce protection gaps caused by social barriers and income inequality, thereby fulfilling the Company's corporate social responsibility.

To evaluate the degree of financial inclusion among existing insurance products and guide future product development, the Company assigns a score from 1 to 3 to each indicator based on its inclusive features for quantitative evaluation. Products are then classified into high, medium, and low inclusiveness according to their total scores, systematically measuring the Company's performance in financial inclusion.



In 2025, Farglory Life offered a total of 254 insurance products. Among these, 17.3% were classified as highly inclusive, 65.8% as moderately inclusive, and 16.9% as having low inclusiveness. Of the 254 products, 212 were protection-oriented products, accounting for 83.5% of the total, while 41 were policy-based products (including FundRich, Small-sum Endowment insurance, and microinsurance), representing 16.7% of all products. Moving forward, the Company will continue to launch insurance products that address diverse policyholder needs, ensuring that moderate-to-high inclusiveness products account for at least 80% of total products to realize the vision of inclusive finance and reinforce the social safety net.



■ Promoting Protection-oriented Products to Fill the Gap in National Insurance Coverage

In response to IFRS 17 and emerging ICS regulatory requirements, the Company continues to enhance actuarial assumption accuracy, product pricing methodologies, and capital efficiency evaluations. These measures support the provision of essential insurance protection while maintaining financial stability and long-term operational resilience.

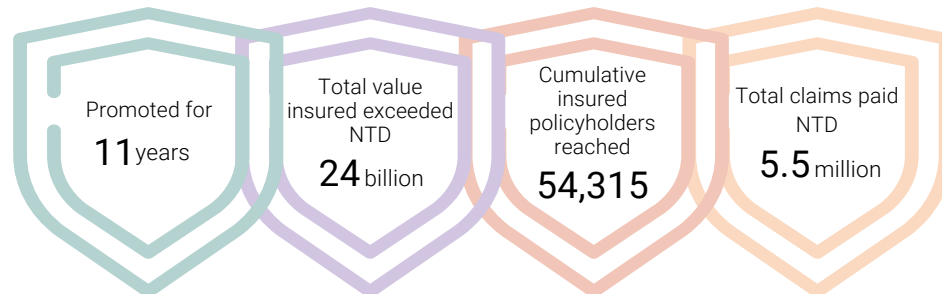
Platform for Online Insurance Protection-oriented Products

Currently, four categories comprising seven products are offered, including Small-sum Endowment insurance, term life insurance, and major illness health insurance. In 2025, 68 policies were sold, representing a 26% increase from the previous year, and the online insurance webpage recorded 24,817 views.

Microinsurance Continues to Expand Support Coverage

Farglory Life has long demonstrated care for disadvantaged groups in society. For 11 consecutive years, the Company has donated microinsurance premiums to protect underprivileged individuals, continually expanding its scope of support. Initially focused on economically disadvantaged families, women, and children, coverage was later extended to include persons with disabilities, cancer patients, and victims of crime. In response to government policy, the Company plans to include new immigrants and their family members as beneficiaries in the future.

In 2025, Farglory Life joined forces with local governments, including New Taipei City, Nantou County, and Tainan City, as well as 49 nonprofit organizations, to provide microinsurance protection. The program insured 12,199 individuals, with total coverage amounting to NTD 5.29 billion. Among them, 2,710 were persons with disabilities, accounting for 22% of the insured population. In recognition of its outstanding achievements in promoting microinsurance, Farglory Life has received the Outstanding Performance Award in Microinsurance from the Financial Supervisory Commission (FSC) for 7 consecutive years and has been honored 6 times with the Disability Care Award.



Endowment insurance products provide stable financial protection for retirement life

As Taiwan becomes a super-aged society, financial security after retirement is a major concern for the public. The Company launched two U.S. dollar-denominated endowment insurance products in 2025, "Farglory Life Mei-Man-Mei-Li-Gu U.S. Dollar Endowment Insurance" and "Farglory Life Mei-Man-Gu-Te-Yi U.S. Dollar Endowment Insurance." The products support diversified asset allocation through U.S. dollar-denominated premium payments and benefit settlements. Policyholders are required to make only a single premium payment and receive a maturity benefit upon policy expiration. Also, death and total disability benefits may be structured as installment payments, helping families establish stable long-term financial arrangements while achieving double protection benefits.

Senior Insurance Products

► Small-sum Endowment Insurance

Farglory Life has long addressed the insurance needs of elderly individuals by offering low-premium, high-protection products for individuals aged 0 to 84. Products such as "Farglory Life Whole Family Protection Small-Sum Whole Life Insurance" assist those constrained by financial means or age limits in obtaining life insurance protection at affordable premiums. This helps construct a fundamental insurance safety net for the general public, older adults, persons with disabilities, and disadvantaged groups.

In 2025, the number of in-force policies reached 11,103, generating NTD 25.19million in first-year premium income and accumulative premium income of approximately NTD 220 million. Additionally, the "Farglory Life e-Futong Small-Sum Whole Life Insurance" not only features lower premiums compared to other life insurance products but also allows individuals aged 20 to 74 to apply online 24/7.

► Long-Term Care Insurance

To strengthen long-term care protection in response to the needs of a super-aged society, Farglory Life introduced the "Farglory Life Qing-Ying-Hao-Xiang-Fu Long-Term Care One-Year-Term Health Insurance Rider" in 2025. The product achieved 500 policies in force and generated more than NTD 1.61 million in first-year premium income during the reporting period.

5.3 Digital Innovation GRI 203-2

Farglory Life vigorously advances digital transformation by placing customer needs at the center of its operations and continuously integrating AI technologies throughout the insurance service process, from policy application to after-sales services. We not only refine operational efficiency and service quality but also enable more proactive and precise insurance services. Through the digital platform, clients can access convenient, secure, and high-efficiency smart financial services, benefiting from an unprecedented, attentive customer experience.

5.3.1 Digital application development: Responsible technology innovation

Farglory Life follows a "practical and cautious" digital strategy that balances innovation with risk control, enabling the delivery of secure and efficient digital services. The Company will continue using technology to support its sales representatives, improve customer satisfaction, and move closer to its goal of becoming "the most trusted insurance company by 2026."

■ Digital Financial Services

The Company actively expedites digital transformation through the application of green FinTech solutions that integrate sustainability objectives with technological innovation. These initiatives support customer service enhancement, assist sales representatives' marketing efforts, and improve administrative efficiency and service effectiveness. By promoting paperless digital processes, Farglory Life improves service convenience, increases information transparency, and delivers more customer-centric solutions.

Insurance Application Services

Mobile Insurance and Mobile Document Completion Application

In 2025, the Company enhanced system-based case assignment frequencies, significantly improving processing efficiency for mobile insurance applications. From application submission and automated underwriting to the issuance of an electronic policy, the end-to-end process can be completed in as little as two hours. In addition, the Mobile Document Completion App was introduced to enable digital completion of application requirements and electronic submission of supporting documents. The solution streamlines application processing, reduces paper consumption, and shortens policy issuance lead times.

Online Insurance Application

In 2025, Farglory Life continued to deepen its microinsurance, small-sum endowment insurance, and major illness insurance services on the "HaoHao Retirement Platform," precisely bridging protection gaps for vulnerable and elderly groups. We also expanded our line of simple and transparent annuity insurance products to meet asset allocation needs across all age groups. By optimizing the UI/UX interface, we fully upgraded the "3-minute fast application" experience. This intuitive digital guidance eliminates information barriers, ensuring that younger generations and digital-native customers enjoy barrier-free protection paths and equal access to financial technology.

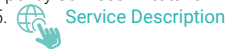
Online Policy Services

Electronic policy services are provided for both personal insurance and travel accident insurance. Electronic policies are authenticated and stored with digital signatures from the Life Insurance Association and the Company. After self-application and verification, policyholders can sign for and download their electronic policies on the electronic policy platform. In 2025, the usage rate of electronic policies for personal insurance reached nearly 15%, while the usage rate for travel accident insurance reached 39.6%, both showing an increase from the previous year.

Policy Services

Online Policy Services

Policyholders can access the Policyholder Area on the official website to utilize 17 types of online policy services, including policy loans, policy changes, personal policy information inquiries, investment-linked policy changes, and electronic document applications. In 2025, the login and registration functions were updated to simplify and integrate "User ID" and "National ID," enhancing the user experience. Additionally, a Responsive Web Design (RWD) optimization project was launched for the Policyholder Area, allowing the interface to automatically adapt to screen sizes across different devices (such as computers, tablets, and smartphones) to provide more convenient online policy services. A total of 10,469 online policy change cases were processed in 2025.



[Service Description](#)

CRM Customer Relationship Management and Marketing Support System

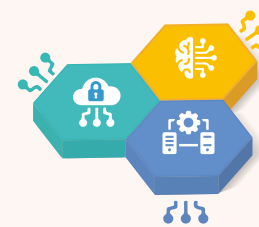
Built around the concept of a "Life Tour Group," the system utilizes storytelling to gain deep insights into customer needs while integrating policy reviews and customer relationship management (CRM). By identifying protection gaps and leveraging quantitative data, it helps customers review their coverage requirements and evaluates their financial capacity to deliver tailored insurance solutions that match their specific needs.

To continuously optimize user experience and functional completeness, we provide a smarter marketing support platform aligned with practical field needs. This helps sales representatives more efficiently manage customer relationships, policy reviews, and policy transaction logs, acting as a personal policy butler for clients. In 2025, new functions were added, including "Premium Payment Method (Bank Name/Card Issuing Bank)," "Policy Beneficiary Notes," and "Customizable Policy Note Fields."

Implement information security governance and internal AI development

Implement information security governance and internal AI development

- Protecting customer privacy is a key priority. To minimize data security risks, the Company carefully evaluates the use of public cloud services.
- Farglory Life has established an internal "AI Center," where claims data and personal information are processed within a secure environment to ensure strong information security protection.



Building a robust data foundation and optimizing the knowledge database

- High-quality AI originates from accurate data. The Company has invested substantial resources in organizing over three decades of operational data. Through robust Knowledge Management (KM) practices, we ensure that AI models are supported by accurate and reliable information, effectively assisting claims operations.

Internalizing technology capabilities and fostering talent sustainability

- High-quality AI originates from accurate data. The Company has invested substantial resources in organizing over three decades of operational data. Through robust Knowledge Management (KM) practices, we ensure that AI models are supported by accurate and reliable information, effectively assisting claims operations.

New Customer Service System

The project was initiated in 2024 and officially went live in January 2026. The new customer service system integrates multiple contact channels, policy information inquiries, underwriting notice contents, and premium payments into a single platform. This enables service personnel to access complete customer information in real time without needing cross-departmental notice confirmations, thereby shortening service time and enhancing case processing efficiency.

Online Value-added Services

Deeply committed to policyholders' everyday wellness, Farglory Life transforms post-sale policy services into warm companionship by providing 18 diverse value-added services spanning health management, thoughtful daily life support, and convenient tools. From the very first day of signing a policy, policyholders can experience comprehensive digital protection. In 2025, the number of service uses exceeded 110,000 person-times.



[Service Description](#)

Claims Services

Mobile Claims

In 2025, the average usage rate reached 42.9%, representing a 150% growth from the previous year. A dedicated feedback email inbox is provided to collect suggestions from sales representatives, enabling continuous optimization of related functions to enhance user convenience. Additionally, sales representatives can utilize features within the mobile claims system—such as the Claims Consortium Blockchain, MediLink Claims Service, and digital identity authentication—to assist policyholders in simultaneously applying for claims with other insurance companies, achieving a one-stop claims service through "Single Application and Document Interoperability."

Online Claims

Policyholders can utilize the online claims service via the official website to submit claims and check claim status. The online claims service is integrated with the Claims Consortium Blockchain and MediLink Claims Service. Upon the policyholder's selection, consent, and signing of relevant declarations, the InsurTech sharing platform can directly transmit documents to other partner insurance companies for joint claims applications (Claims Consortium Blockchain), eliminating the need to apply for multiple copies of medical certificates, receipts, and other required claim documents. In 2025, a total of 1,758 cases were processed through online claims, representing an increase of 278 cases and a growth rate of 18.8% from the previous year.

SAS Fraud Detection Model for Claims System

Integrated with the SAS fraud detection model, the claims system analyzes past claims cases across multiple dimensions and patterns while incorporating various risk variables. Using statistical methods, the system generates a risk score for each claim, assisting reviewers in making objective assessments and thereby enhancing the efficiency of claims disbursement.

Implementing Claims Document Imaging System

To strengthen claims management efficiency, improve review quality, and mitigate personal data exposure risks associated with paper-based documents, the Claims Document Imaging System was introduced in 2025. The system integrates automated document recognition, intelligent case classification, case assignment, and image-based review functions to improve operational efficiency and quality. Following its launch in the first quarter of 2026, the system achieved a diagnostic certificate recognition accuracy rate of 90.2% and a receipt recognition accuracy rate of 85.79%, meeting established performance objectives.

Policy and Claims Alliance Chain Services

Farglory Life joined the "Insurance Blockchain Alliance Technology Application Sharing Platform" in 2021 to provide policyholders with fast and convenient claims services. In 2025, a total of 45,156 cases were closed through MediLink Claims Service as well as Policy and Claims Alliance Chain services, representing an increase of 8,784 cases and a growth rate of 24.2% compared to the previous year.

Digital Service Usage in 2025

Mobile/ Digitalized Services	Usage of Services (Instances)
Mobile Insurance Application	32,917
Online Insurance Application	500
Electronic Policy Services	38,947
Electronic Documents	387,965
MediLink Claims Service	104
Medical Insurance Claims Platform	26,233
Claims Alliance Chain	18,819
Online Policy Services	10,469
Online Claims	1,758
Mobile Claims	21,002
Mobile Document Completion	558

5.4 Talent Development and Cultivation

Farglory Life regards every employee as a vital partner, fostering a corporate culture grounded in values of partnership. We provide diversified recruitment channels and systematic talent development programs to cultivate a healthy and fulfilling workplace where employees can achieve balance between work and family life. By offering ample resources for career expansion and entrepreneurial innovation, we empower our team to grow alongside the Company.

5.4.1 Diverse Recruitment

To meet talent needs driven by IFRS 17, ICS, and digital transformation, Farglory Life has established diverse talent recruitment channels and actively recruits professionals from different educational, professional, and cultural backgrounds. These efforts support the development of an inclusive, agile, and high-performing workforce. The Company continues to advance its "Youth Internship Program," offering students interdisciplinary, comprehensive, and hands-on workplace experiences. This initiative empowers young talent to cultivate essential professional capabilities, ensuring a seamless transition into the workforce while fortifying the long-term talent pipeline for the insurance industry.

Internal Talent Pool

Youth Internship Program

Actively responding to sustainable talent development, Farglory Life has long cultivated industry-academia connections, establishing deep partnerships with finance and insurance departments across domestic colleges and universities. Through regular insurance practice seminars and real-world case sharing, we integrate industry experience into campus learning, enhancing students' professional knowledge while conveying our corporate culture of integrity and sustainability. In 2025, we expanded the scale of our industry-academia interactions by hosting 2 corporate visits, 2 career fairs, and 3 internship briefings. Through themed insurance experience activities, we communicated our sustainable management philosophy of "guarding not only policyholders, but also society" to nearly 100 faculty and students.

The internship program is carefully structured to align with specialized fields, including "actuarial science and statistics, administrative services, and marketing planning." Through customized training tracks and a mentorship system, interns receive hands-on guidance and career development support, effectively bridging the gap between theory and practice. As of the end of 2025, the program had trained 179 young professionals, with retention rates consistently exceeding 80%, contributing to the long-term sustainability of the financial services talent pool and creating shared prosperity for society and the Company.

Visionary Industry-Academia Collaboration

Through industry-academia resource sharing, Farglory Life transforms corporate social responsibility into a powerful driving force for nurturing outstanding young talent.

Professional Development

▶ The Company maintains industry-academia partnerships with National Chengchi University, Fu Jen Catholic University, Soochow University, and Tamkang University. We have also established a talent exchange program and GHG inventory collaboration project with Feng Chia University.

Cross-Sector Talent Cultivation

▶ Through collaboration with Shih Hsin University, we support the development of future industry professionals. We have also organized the "Golden Insurance Awards" for seven consecutive years, fostering innovation and creativity among students from more than 100 academic institutions.

Ecological Protection

▶ Together with NPUST, we promote the "Owl Conservation Programme," combining CSR and USR resources to create a mutually beneficial ecosystem.

Recruitment of Field Personnel

Continue Optimizing and Implementing the "New Eagle Project"

To support sustainable business development and talent growth, we continue to optimize the "New Eagle Project" in 2025. The program recruits high-potential field sales talent through multiple channels and provides a structured entrepreneurial platform supported by training, coaching, and professional resources. It helps new sales colleagues build a stable foundation and develop professional skills for long-term career success.

5.4.2 Talent Retention

Competitive Compensation System

Farglory Life has established a competitive compensation system based on employees' professional capabilities, education and experience, external market benchmarks, industry standards, internal business performance, and compensation level indicators. This system maintains the Company's strategic edge, motivates internal employees, and stays aligned with market trends to secure a distinct advantage in talent.

Compensation for Full-Time Non - managerial Internal Employees Over the Past Two Years

Item		2024	2025	Year-on-Year Change (%)
Full-time Internal Employees (persons)		953	982	3.0
Full-time Non-manual Internal Employees	Average Salary (NTD)	1,017,429	1,060,654	4.2
	Median Salary (NTD)	965,382	988,006	3.4

Note:
Salary includes base salary, meal allowances, and year-end bonuses.

In support of the government's policy to raise salary levels for the younger generation, Farglory Life offers starting salaries for entry-level personnel at a ratio of 1.5:1 relative to the national minimum wage, exceeding the statutory basic wage. For specific positions, starting salaries can be flexibly adjusted based on job responsibilities. Additionally, a Compensation Committee has been established to regularly review and assess the reasonableness of management compensation policies and individual remuneration packages.

Ratio between the salary of entry-level office staff and minimum wage in the country in 2025

Item	Male	Female
Base Salary for Entry-Level Staff (in NTD)	42,024	42,024
Statutory Minimum Wage for Entry-Level Staff (in NTD)	28,590	28,590
Multiple of Statutory Minimum Wage Exceeded	1.5	1.5

Note:
Field Personnel are engaged under contract-for-service agreements, and their income is based on the commissions earned from the policies they solicit. Therefore, the concept of minimum wage does not apply to them.

Ratio of Female to Male Basic Salary and Remuneration for Internal Employees by Job Level Over the Past Three Years

Employee Rank	2023			2024			2025		
	Basic Salary	Remuneration	Total Remuneration	Basic Salary	Remuneration	Total Remuneration	Basic Salary	Remuneration	Total Remuneration
Department Heads and Office Directors	1:1	1:1	1:1	1:1	1:1	1:1	1:1	1:1	1:1
Section Chief	1:1	1:1	1:1	1:1	1:1	1:1	1:1	1:1	1:1
General Staff	1:1	1:1	1:1	1:1	1:1	1:1	1:1	1:1	1:1

Note :

1. Using the female employee salary as the baseline of 1.
2. Total compensation = base salary + remuneration.
3. Base salary: Fixed minimum pay for job duties. (Excluding bonuses and overtime)
4. Remuneration encompasses base salary alongside additional compensation, which includes seniority allowances, cash and equity bonuses, benefits, overtime pay, compensatory leave, and various subsidies (such as transportation, living, and childcare allowances).

Annual Total Salary Ratio

In 2025, the ratio of the percentage increase in annual total compensation for the highest-paid individual to the median percentage increase for all other employees (excluding the highest-paid individual)—referred to as the median increase ratio—ranged between 0.4:1 and 0.6:1.

Performance Management

To encourage employees to challenge themselves and enhance their professional competencies, Farglory Life conducts job level adjustments and optimizes its compensation structure every June. In 2025, the average monthly salary adjustment for internal employees was 4.0%, and the annual income growth rate, including salary and bonuses, reached 4.2%. Additionally, through regular performance interviews to support employee growth and development, managers at all levels have received training in performance reviews and appraisals. Performance evaluations for all employees are conducted without distinction based on gender. In 2025, 90% of employees underwent regular performance evaluations, and the results served as the basis for promotions and salary adjustments.

Percentage of Internal Employees Undergoing Performance and Career Development Reviews in 2025

Item	Male			Female		
	Total number of employees	Number of employees undergoing evaluation	Percentage	Total number of employees	Number of employees undergoing evaluation	Percentage
Management positions	63	62	98	74	74	100
Non-Management positions	276	253	92	569	483	85
Total	339	315	93	643	557	87

Note:

1. The headcount calculation is based on active full-time internal employees as of December 31, 2025.
2. Employees with less than three months of service are excluded from the evaluation; 100% of all other employees completed the evaluation.
3. Management positions include Assistant Vice Presidents and above, Managers, Deputy Managers, Assistant Managers, and Section Chiefs.

Selection of Outstanding Departments and Employees of the Year

Each year, Farglory Life holds a selection process to recognize outstanding departments and exemplary employees. Based on business nature and departmental characteristics, departments are categorized into Top-Performing Sales Units, High-Performance Units, and Excellent Administrative Units, with corresponding rewards and public recognition. Outstanding employees are categorized into Sales Excellence and Performance Excellence based on their duties, with distinct award definitions serving as growth goals and role models for all colleagues.

Flexible Work Arrangements

Mobile Attendance

A dedicated app enables employees to clock in/out via mobile devices, submit leave requests online, track application status, and view pay stubs.

Diverse Benefits

To accommodate different needs, employee travel programs offer multiple customizable options.

Flexible Working Hours

A 20-minute grace period is provided for daily clock-in.



Retirement Protection

To safeguard employees' retirement rights, Farglory Life has established employee retirement regulations in accordance with the Labor Standards Act and the Labor Pension Act, providing stable pension contributions and benefit payments.

- **Establishment of Supervisory Committee:** A Labor Retirement Reserve Fund Supervisory Committee has been established. Each month, a fixed percentage of total employee salaries is contributed to a retirement reserve fund account at the Bank of Taiwan. The balance of this account is reviewed annually to ensure it is sufficient to meet projected retirement payments for eligible employees in the following year. Any shortfall is fully funded by the end of March of the subsequent year. Currently, the reserve fund is fully funded, with the balance in the old pension scheme reserve account reaching approximately NTD180 million as of the end of 2025.
- **New Pension Scheme Contributions:** For employees under the new pension scheme, the Company contributes 6% of their monthly insured wages to individual pension accounts at the Bureau of Labor Insurance each month. Employees may also voluntarily contribute up to 6% of their monthly wages into their personal accounts.
- **Actuarial Valuation of Pension Obligations:** Pension reports are estimated annually by external actuarial consultants using year-end data as the benchmark. Calculations for employees under the old scheme are based on their wages and years of service, supplemented by projected salary growth rates and turnover rates.

5.4.3 Talent Cultivation

Farglory Life places great emphasis on talent cultivation and development, building a systematic and comprehensive blueprint for training and growth that enables employees to unleash their potential and create personal value. Through a structured division of training between field personnel and internal employees, the Company provides diverse training channels and courses tailored to different roles, goals, and needs—from new hires to senior staff, and from entry-level employees to managers. This ensures that every Farglory team member stays in tune with industry trends and keeps pace with the times.

Talent Development & Training Highlights

Navigating the Future : Comprehensive Leadership Development and Precision Cultivation of Succession Talent

In 2025, Farglory Life launched a dual-track development program for "current managers" and "key succession talent." The program uses AI tools and scientific diagnostic systems to strengthen leadership capabilities and build a more resilient management team.

Current managers Five key leadership capabilities

The program focuses on developing five competencies:

Trend Insight

Team Alignment

Self-Learning Ability

Communication and Influence

Core Professional Skills

A series of elite training programs that align with global trends and focus on practical communication skills has been planned.

Trend Insight

- ◎ In response to the volatile geopolitical and economic landscape, the Company organized a series of seminars, including "Global Economic Outlook and Future Trend Analysis" and "Strategic Responses to Trump's Tariff Policies," to align managerial decisions with global trends. A total of 3 cohorts were completed for 80 participants.
- ◎ To facilitate rapid organizational response times and foster resilient mindsets among leadership teams facing structural disruption, the Company organized a seminar titled "Cross-Domain Leadership and Breakthrough Thinking in Times of Change." One cohort was completed for 22 participants.
- ◎ To equip management with the capabilities to harness AI technologies, deploy agile leadership, and optimize cross-departmental communication for exponential business impact, the Company organized the "Essence of Business Decision-Making in the AI Era" and "Adaptive Leadership in the AI Era" courses. Two cohorts were completed for 256 participants.

Core Professional Skills

The Company arranged external professional training for managers at all levels, covering core strategic topics such as IFRS 17, ESG, green finance, fraud prevention, big data and AI, AML and legal compliance, as well as actuarial science and investment. A total of 159 training participations were recorded.

Communication and Influence

- ◎ A "Upward Communication Management" course was held to help employees understand different supervisory styles and improve communication skills. The training strengthened trust and collaboration with supervisors. One cohort was completed for 21 participants, achieving a satisfaction score of 4.95.
- ◎ A "Workplace Bullying Case Analysis" course was conducted to help managers identify and prevent inappropriate workplace behavior through real case discussions. One cohort was completed for 122 participants, achieving a satisfaction score of 4.6.



Team Alignment

We introduced the Aromatic Serenity and Mindful Leadership program as an innovative leadership development initiative incorporating natural botanical aromatherapy to support managerial well-being. The program is designed to enhance self-awareness, emotional regulation, and resilience among managers, thereby strengthening the spirit of "Mindful Leadership." At the end of the year, the program also aligned managers with the Company's strategy and annual plans to strengthen shared understanding and direction. The course further integrated the service philosophy of "treating customers like family and empathizing with care," reinforcing fair customer treatment practices and improving leadership awareness of customer-centric values. Two cohorts were completed during the year for 81 participants.

Self-Learning Ability

The Company provides diverse self-learning resources, including printed magazines and journals, unlimited access to digital magazines and newspapers via Hami Book, and HyRead ebook access to 20 popular publications. Backed by quarterly promotional campaigns that encourage flexible utilization, these resources enable managers to continuously recharge, broaden their perspectives, and maintain learning momentum amid demanding schedules.

Key talent MAP (Managerial Assessment of Proficiency) for Succession Planning

For high-potential succession candidates, the Company implements an objective assessment tool to ensure the identification and development of leadership successors. Through systematic development mechanisms, the Company not only enhances its leadership pipeline but also deeply embeds the core values of corporate integrity and fair customer treatment into the DNA of every manager, laying a firm foundation for sustainable corporate growth.

Management Capability Development

- ◎ Centered on "Upward Communication Management," the program utilized upward communication challenges and supervisor relationship survey data to ensure the training content was closely aligned with real workplace needs. This initiative achieved a 100% completion rate and an outstanding average satisfaction score of 4.8.
- ◎ Post-training learning measures include instructor-led feedback on assignments. Eleven participants were awarded the "Upward Communication Practice Award" and four participants received the "Outstanding Communication Practice Award."

Management Talent Diagnosis

- ◎ Farglory Life deploys a structured management competency assessment framework to systematically evaluate managerial potential and development trajectories using objective and scientific methodologies. Managers are enrolled in competency exploration programs supported by external one-on-one coaching, enabling them to identify strengths, development gaps, and underlying constraints, and to formulate personalized development plans.
- ◎ Furthermore, "Talent Diagnosis and Analysis Meetings" are conducted to ensure senior management alignment on program objectives, talent segmentation outcomes, and subsequent development pathways. Through one-on-one coaching, direct managers gain objective and scientific insights into subordinate potential and blind spots, thereby enhancing their alignment and acceptance of these training initiatives.

Achievement Highlights

Exceptional Reputation and Talent Commendation

- ▶ 100% of participating managers stated that the program would significantly benefit their future career development.
- ▶ High recognition from direct management: Numerous managers praised the external coaching process, noting that coaches accurately identified employee development needs and provided valuable guidance.
- ▶ Accolades: Three employees received the "Outstanding Manager of 2025" award, demonstrating the Company's outstanding achievements in talent cultivation.
- ▶ International perspective and best practice awards: To enhance the global perspective and strategic capabilities of key departmental managers, we selected high-potential talent to participate in the "International Training Courses for Elites of the Insurance Industry." Participants completed 45 hours of international benchmarking and advanced professional training, gaining insights into the latest global trends and industry best practices.

Facilitating Digital Transformation and Reshaping Organizational Resilience Through AI Empowerment

Farglory Life believes that successful digital transformation does not rely only on technological evolution but on the "continuous advancement of employee mindsets." In 2025, we adopted a dual-focus strategy centered on "AI-Driven Decision Thinking" and "RPA Automation Empowerment;" through systematic, competency-based training programs and practical drills, digital capabilities were successfully transformed into measurable operational benefits.

Strategic Tiered Empowerment Integrating AI into Employees' DNA

In 2025, we designed a comprehensive learning architecture aligning foundational theory with decision-making applications across different operational roles:

Executive-Level Business Insight

Inviting leading industry specialists, we hosted professional seminars focusing on "The Essence of Business Decision-Making in the AI Era" and "Adaptive Leadership in the AI Era." This course cultivated critical thinking and problem-solving skills under a multi-model framework, helping managers break through fundamental business constraints.

Company-Wide Application and Adoption

We created an AI anchor, "Hsiung-Mei," using the "Voice of Farglory" broadcasting network to regularly disseminate digital AI insights and practical workflows, thereby making digital competency training more engaging and relatable for all employees.

Digital Workforce Revolution

RPA Automation Empowerment Saves Over 1,800 Annual Man-Hours

Through the "Automation Empowerment" project, the Company equipped employees with the skills to "design their own digital assistants."

Precise implementation with significant outcomes

The first cohort focused on nine core departments, including the Finance Department, the Legal Compliance Department, and the Life Insurance Department. Participants successfully developed 18 in-house automation scripts, saving approximately 1,863 work hours annually and significantly improving operational and service performance.



Expanding and Replicating Success

The second cohort expanded to 11 departments, including Internal Audit, Contract, Actuarial and Statistics, and Equity Investment. Participants received one-on-one consulting support and official UiPath licenses to ensure long-term adoption and sustainability. By 2025, employees had developed five in-house automation scripts, generating estimated annual labor cost savings of approximately NTD 930,000.

Advancing National-Level Certification iPAS AI Application Planner

To increase employee competitiveness and brand visibility, the Company vigorously encouraged employees to obtain the nationally recognized iPAS "AI Application Planner" certification launched by the MOEA.

Incentive mechanism

The Company fully subsidized examination fees and provided certification incentives. Employees also had access to professional training courses, online mock exams, and learning resources from industry, government, and academic institutions (including courses taught by Professor Li Hung-Yi of National Taiwan University). Certified employees were invited to share their study experiences with colleagues.

Abundant learning resources

We developed a comprehensive study toolkit containing "examination guides, learning roadmaps, sample questions, and mock test databases." Detailed instructions for enrolling in the "Industrial Development Administration, MOEA Digital Learning Courses" and registering for the "AI Application Planner" certification exam were also provided to support employee preparation.

Treating Customers Fairly Training Program

Guided by its service philosophy of "treating customers like family and empathizing with care," Farglory Life is committed to delivering customer-centric, premium services while prioritizing the protection of consumer rights. These principles are embedded into employees' routine conduct through innovative training programs designed to cultivate highly ethical and professional talent. The philosophy is promoted throughout the Company to train service teams characterized by professionalism and empathy.

In 2025, recognition and knowledge-sharing initiatives further reinforced employees' understanding and practical skills in fair customer treatment, financial inclusion, fraud prevention, and sustainable finance, helping improve overall service quality and customer trust.

Professional Certification Incentive Program

Sustainability Talent Training: Launching Dual-Track Transformation in AI and Green Finance

Farglory Life believes that digital finance and sustainable operations are the core drivers of insurance industry transformation. Through our professional certification subsidy measures, we actively include AI digital competencies and ESG expertise in our corporate culture, fulfilling our commitment to corporate sustainability.

Through systematic training programs, the Company not only reinforces the core professional capabilities of our insurance operations but also fosters a culture of continuous learning. This allows us to consistently protect and deliver professional value to our stakeholders within a dynamic financial landscape.

Digital Transformation Engine

Implementation of the AI Application Planner Certification

Outstanding training achievements

Successfully trained 20 certified AI application planners in 2025 (18 at the Beginner level and two at the Intermediate level).

Training resource investment

Provided full subsidies for registration fees and cash incentives for both Beginner and Intermediate levels, totaling NTD 45,000.

Setting an industry benchmark

Honored with the "AI Talent Training and Education Exemplar Award" by the MOEA, making us one of only two insurance companies in Taiwan to receive this distinction. The Company was also invited for an exclusive interview to share our experience, showcasing our leadership in realizing sustainability through digital technology.



Sustainable Finance Competencies

Assembling a Professional Green-Collar ESG Team

Cultivating sustainability literacy

- ☞ Implemented the incentive regulations for the "Basic Test for Sustainable Development Skills."

Reinforcing Consensus

- ☞ Trained 44 certified green-collar professionals in financial sustainability across various departments in 2025, successfully internalizing ESG concepts into daily operational workflows.

Sustainability Resource Investment

- ☞ Provided registration fee subsidies and certification rewards, totaling NTD 70,000.

Performance Growth Trend

- ☞ The number of valid certifications continues to increase steadily. The Company will continue to expand its green-collar talent pool to support long-term development in sustainable investment, financing, and green insurance products.

Underwriting/Claims Talent Development Program

Farglory Life upholds the spirit of "Committed to Professionalism, Striving for Excellence" and recognizes that professional talent is the foundation of sustainable operations in the insurance sector. Amid increasing competition for skilled professionals, the Company launched the "Underwriting/Claims Talent Development Program" to cultivate cross-functional expertise, strengthen succession readiness, and build a robust internal pipeline of specialized talent.

Comprehensive Incentive Mechanism Empowers Employee Professional Development

To accelerate employee capability development and enhance market competitiveness, the Company has established a comprehensive support framework that enables employees to focus on professional development and certification attainment without financial concerns.

- ☉ Fee Subsidies: Financial support for external professional training programs and certification examination fees.
- ☉ Certification Achievement Awards: Monetary incentives granted to employees who successfully obtain underwriting or claims-related professional credentials.
- ☉ Diverse Learning Resources: Complimentary access to professional reference materials to support continuous learning and practical application.
- ☉ Internal Mobility Support: Strengthened professional capabilities that support "job rotation" programs and "backup personnel" arrangements, enhancing organizational agility and workforce resilience.

Exceptional training achievements: Measurable results demonstrate our professional capabilities.

Since its inception, the program has received overwhelming participation, fostering a strong learning culture and enhancing the organization's critical technical competencies.

- ☉ Participation continued to increase noticeably in 2025, with 83 employee examination registrations and 187 subject enrollments, marking a significant YoY increase.
- ☉ As of 2025, the initiative has cultivated 11 new underwriting professionals and six claims specialists, strengthening the talent pipeline and alleviating recruitment pressures.
- ☉ As of 2025, cumulative investments exceeding NTD120,000 in learning grants, examination sponsorships, and certification rewards reflected the Company's long-term commitment to talent sustainability.

Internal Employees Talent Development Framework

Each year, Farglory Life formulates its talent development strategy based on annual goals, vision, and regulatory updates. This top-down approach is implemented across departments by identifying gaps in managerial, specialized, and core competencies to guide training directions, allocate resources, and promote a learning culture. Through six structured training systems, the Company aims to achieve comprehensive and differentiated talent development goals.

In 2025, training for internal employees focused on leadership development, fair treatment of customers and financial inclusion, and digital transformation. A total of 455 sessions were conducted, with 36,287 participants completing 39,443 hours of training, averaging 40 hours per person.



Internal Employees Training System Framework

- 1 Basic Orientation Training for New Employees
- 2 Corporate Operation Consensus Training
- 3 Position-Based On-the-Job Training
- 4 Learning Capability Training
- 5 R&D and Innovation Training
- 6 Level-Based On-the-Job Training

Training expenses and hours for Internal Employees in 2025

Item		Male	Female
Training Hours	Management positions	3,794	4,371
	Average Training hours for Management positions	60	
	Non - Management positions	9,912	21,366
	Average Training hours for Non - Management positions	37	
	Total training hours	13,706	25,737
	Total average training hours	39,443	
Total Number of Employees	Management positions	63	74
	Non - Management positions	276	569
	Subtotal	339	643
	Total	982	
Total average training hours		40	40
Total Training Hours for Employees(hours)		40.16	
Total Training Expenses for Employees (million NTD)		544	
Average Training Expenses per Employee		5,546	

Note:

1.Management positions include Assistant Vice Presidents and above,Managers, Deputy Managers, Assistant Managers, and Section Chiefs.

2.The training hours calculation is based on all internal employees (including regular and contract staff) as of December 31, 2025.

Statistics of various training courses for internal employees In the past three years

Unit: Person, Hour

Item	Content	2023	2024	2025
Basic Consensus Training for New Employees	Number of Participants	63	99	112
	Total Training Hours	378	594	728
Corporate Operation Consensus Training	Number of Participants	22,463	26,161	31,169
	Total Training Hours	23,481	31,790	30,627
On-the-Job Training by Job Positions	Number of Participants	3,395	3,748	4,156
	Total Training Hours	4,198	6,265	5,834
On-the-Job Training by Hierarchical Levels	Number of Participants	588	275	263
	Total Training Hours	1,691	984	782
R&D and Innovation Training	Number of Participants	1,086	256	395
	Total Training Hours	1,767	740	1,415
Learning Skill Training	Number of Participants	125	18	192
	Total Training Hours	581	8	57
Subtotal	Number of Participants	27,720	30,557	36,287
	Total Training Hours	32,096	40,379	39,443

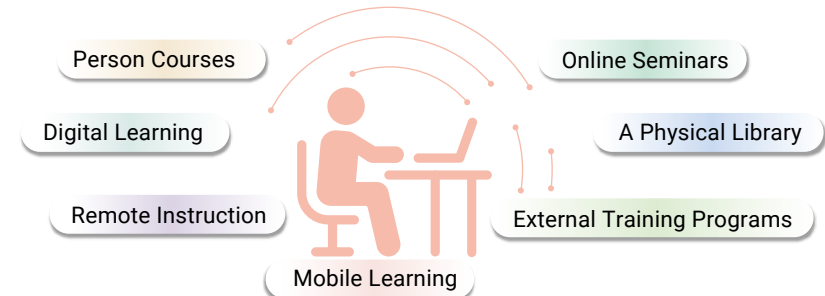
Statistics of various training resources for internal employees in In the past three years

Unit: Person, Hour

Item	Content	2023	2024	2025
External	Number of Participants	63	382	297
	Total Training Hours	378	3,692	2,936
In-Person Courses	Number of Participants	22,463	3,974	4,222
	Total Training Hours	23,481	6,925	7,384
Online Training	Number of Participants	3,395	26,201	31,768
	Total Training Hours	4,198	29,762	29,123
Subtotal	Number of Participants	27,720	30,557	36,287
	Total Training Hours	32,096	40,379	39,443

Diverse Training and Learning Channels

Farglory Life offers a wide range of learning channels, including in:



Thereby enhancing employee engagement while increasing learning flexibility and efficiency. Additionally, the Company fosters a culture of self-directed learning through channels such as Farglory Voice Broadcasting, internal newsletters, and an online bookstore. In 2025, a total of 297 participants attended external training programs, accumulating 2,936 hours of training.



Field Personnel Talent Training

Farglory Life is dedicated to cultivating outstanding leadership talent—from building solid foundational training in sales skills to comprehensively enhancing managerial competencies. These efforts support the formation of specialized business teams and provide holistic career development programs that help each team member grow into an insurance entrepreneur equipped with both specialized expertise and management perspective. In 2025, total training completions for field personnel reached 83,550 participants, with an average of 45 training hours per person.

Training expenses and hours for Field Personnel in 2025

Item		Male	Female
Training Hours	Management positions	14,733	28,833
	Average Training hours for Management positions	42	
	Non- Management positions	8,172	12,135
	Average Training hours for Non- Management positions	50	
	Total training hours	22,905	40,968
	Total average training hours	47	43
Total Number of Employees	Management positions	338	691
	Non- Management positions	152	253
	Subtotal	490	944
Total Training Expenses for Employees (million NTD)		543	
Average Training Expenses per Employee		3,785	
Total Training Hours for Employees(hours)		45	

Note:

- Except for regulatory compliance courses, the content in the above table does not include part-time employees.
- The number of people trained does not include Field Personnel who have been hired but not yet registered.

Training Programs at Farglory Entrepreneurship University

Farglory Entrepreneurship University has developed a tiered training system to support field personnel at every stage of their careers. Through systematic curricula and certification-preparation programs, employees at different levels, including newly registered Training Supervisors, Supervisors, Assistant Managers, Regional Managers, and Division Managers, are equipped with the knowledge and skills needed to translate learning into business performance.

The program helps employees clarify role expectations and strengthen their professional competencies through ongoing learning and practical development. By integrating personalized training resources across headquarters, regional departments, and agency offices, the Company enables new sales personnel to develop essential competencies and gain practical experience under managerial guidance.

The innovative "R-Team" training program drives achievement of business growth milestones

Breaking away from the traditional agency office morning meeting format, the Company introduced the "R-Team" training program, bringing together carefully selected participants from different units every Friday for "cross-departmental assembly" and morning training sessions, creating a shared focus on organizational growth and performance objectives.



Level-Based Training Courses



Statistics of various training courses for Field Personnel In the past three years

Unit: Person, Hour

Item	Content	2023	2024	2025
Certification Training	Number of Participants	669	815	848
	Total Training Hours	3,305.5	3,849	3,164
Foundation Training	Number of Participants	2,736	2,276	2,498
	Total Training Hours	8,093.5	7,137	7,302
Hierarchy Training	Number of Participants	875	745	634
	Total Training Hours	4,195	3,417	3,119
Professional Training	Number of Participants	9,401	6,336	5,523
	Total Training Hours	19,118	14,129	11,771
Regulatory Training	Number of Participants	72,970	78,739	74,047
	Total Training Hours	95,853	88,738	88,458
Subtotal	Number of Participants	86,651	88,911	83,550
	Total Training Hours	130,565	117,269	113,814

Note:

1. The content of the table includes both full-time field personnel and part-time personnel.

Competition and Rewards Activities

Farglory Life organizes various incentive competitions each year—including the SAP Million Star Club, the Eagle Cup Overseas Summit, and the Lion Cup Asia Elite Club—covering key dimensions such as sales expansion and agency development to recognize top-performing colleagues.

In addition to attending annual recognition ceremonies, award winners participate in domestic or overseas incentive trips as planned for each event. Through these competition and recognition mechanisms, the Company provides outstanding talent with continuous momentum for growth and career development, fully demonstrating its deep commitment to and support for talent cultivation and incentive systems.

5.5 Friendly and Happy Workplace

Employees are the foundation of Farglory Life's growth and competitiveness, as well as the primary driving force behind its sustainable development. Farglory Life is committed to creating a happy, healthy, safe, and friendly workplace for its employees. The Company has earned the "Healthy Workplace Certification" from the Health Promotion Administration and the "Sports Enterprise Certification" from the Sports Administration. Through a well-established environment for talent cultivation and retention, alongside diverse development systems, Farglory Life enables employees to fulfill their potential in suitable roles, allowing them to work with peace of mind, showcase their capabilities, and achieve excellence.

5.5.1 Human Rights Protection

Human Rights Awareness and Advocacy

Farglory Life recognizes and supports international human rights standards, including the Universal Declaration of Human Rights, the United Nations Global Compact, and the International Labour Organization (ILO) Conventions. The Company prohibits any actions that infringe upon or violate human rights, ensuring that every employee has equal opportunities in employment and career development. Additionally, a Sexual Harassment Prevention and Complaint Committee has been established to provide clear regulations regarding complaint-handling units, dedicated hotlines, and disciplinary procedures.

In reference to the aforementioned international human rights standards, the Farglory Life Human Rights Policy was formulated, approved by the Board of Directors, and is administered by the Personnel and General Affairs Office. This policy applies to the Company's daily operations as well as collaboration with suppliers, contractors, and business partners.

The Company is committed to creating a dignified, safe, equal, and harassment-free workplace environment. In 2025, no incidents occurred involving violations of professional ethics, discrimination, child labor, freedom of association, forced or compulsory labor, or infringement of Indigenous rights.



The Farglory Life Human Rights Policy

All staff and new employees completed comprehensive human rights training in 2025 across four major areas:

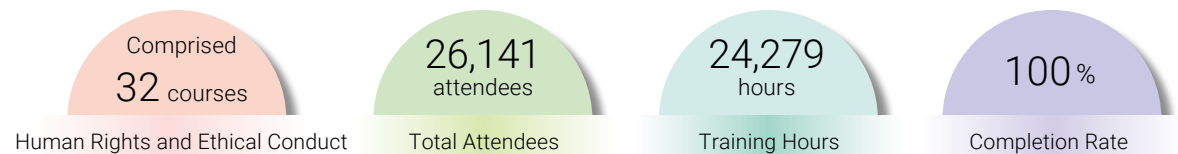
Workplace Dignity and Labor Rights

Financial Friendliness and Protecting the Disadvantaged

Property Rights Protection and Fraud Prevention/Relief

Data Privacy and Integrity Management

This initiative comprised 32 courses on human rights and ethical conduct, totaling 26,141 participants and 24,279 training hours to achieve a perfect 100% completion rate.



5.5.2 Diversity and Inclusion

Diversity, Equity, and Inclusion Workplace

Farglory Life remains committed to equality, ensuring that employment, development, and training policies are diverse and flexible. The Company goes the extra mile to support employees of diverse backgrounds and respects every individual. Guided by the principle of equal treatment, female empowerment in the workplace has been particularly prominent in recent years. Among internal employees at or above the section chief level, there are 74 female supervisors, outnumbering the 62 male supervisors, which includes five female senior executives at the vice president level. In 2025, 155 women were promoted, accounting for 69% of all promotions, demonstrating that women at Farglory Life are given substantial opportunities and receive high recognition for their achievements.

As of the end of 2025, Farglory Life employed 982 internal employees and 3,460 contracted field personnel (including full-time and part-time staff). Due to the nature of the insurance business, among internal employees, there were more female staff (643 or 65%) than male staff (339 or 35%). The Company also employed 8 internal staff with disabilities, fully complying with legal requirements. For employee hiring status, please refer to the Appendix [Link]. Additionally, in 2025, there were 172 new hires and 137 resignations. For details, please refer to the

Appendix 9 .

Talent Sustainability Initiatives

Farglory Life demonstrates its commitment to embracing and cultivating talent. Since 2021, the Company has responded to Commonwealth Magazine's call by joining the "TALENT, in Taiwan" Talent Sustainability Action Alliance for five consecutive years. Together with over 500 alliance partners, Farglory Life promotes and implements six

key talent development indicators: Meaning and Value, Diversity and Inclusion, Organizational Communication, Compensation and Incentives, Physical and Mental Health, and Talent Growth, thereby maintaining its competitive edge in talent sustainability.

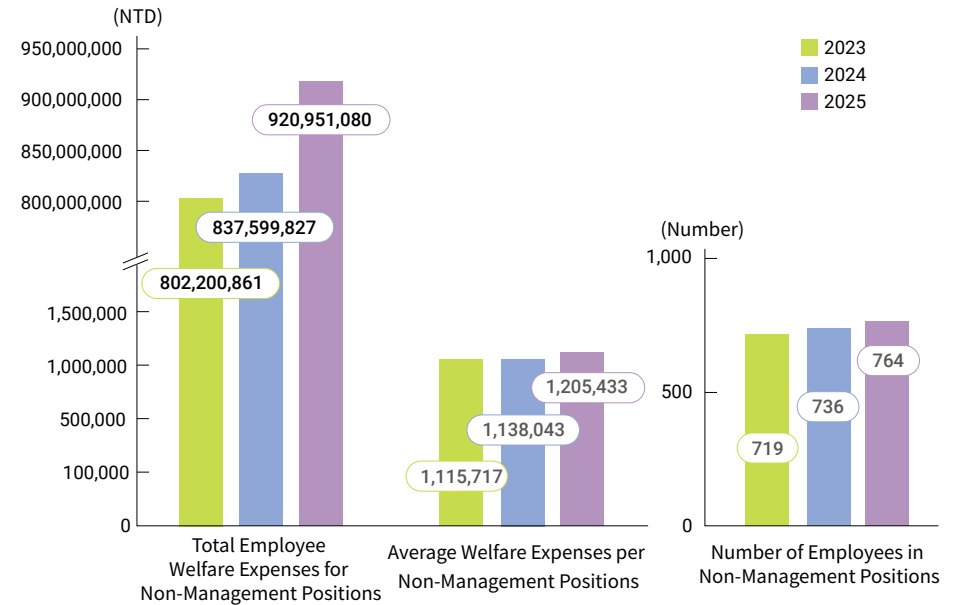
Open Communication Channels

Farglory Life provides diverse communication channels to ensure that every employee has the opportunity to voice suggestions in a timely manner. An Employee Care Section has been established on the Company's intranet portal, providing information on psychological counseling services and outlining procedures for reporting unlawful infringements in the workplace. Additionally, the Company conducts an internal employee satisfaction survey annually to gather a wide range of feedback. The survey covers key areas such as corporate brand image, product policies, internal processes and service efficiency, learning and development, talent management, and overall satisfaction, aiming to understand employees' perspectives and sentiments toward organizational development. Furthermore, a "New Hire Gathering Session" is held monthly to help new employees acclimate and to provide necessary support.



Welfare and Employee Care

Farglory Life treats employees like family and regards them as vital partners, offering a wide range of benefits that exceed legal requirements. In 2025, the average welfare expense per non-management internal employee was approximately NT\$1.205 million, representing a 5.9% increase from the previous year.



Total Employee Welfare Expenses for Non-Management Positions	Difference NTD	83,351,253	Growth rate	9.9% ↑
Average Welfare Expenses per Non-Management Positions	Difference NTD	67,390	Growth rate	5.9% ↑
Number of Employees in Non-Management Positions	Difference Number	28	Growth rate	3.8% ↑

Comprehensive Welfare System

Farglory Life is committed to caring for employees' physical and mental well-being, promoting happy work and healthy living. A comprehensive welfare system and safe working environment serve as the strongest support for our employees. The Company upholds three core strategies to meet employees' needs: "Safe Workplace with Enhanced Facilities," "High-Quality Welfare System with Thoughtful Care," and "Enriching Life to Nourish the Soul." In addition, volunteer leave is granted annually to encourage employees to participate in public welfare activities and give back to society.

In accordance with legal requirements, Farglory Life has established the "Farglory Life Insurance Co., Ltd. Employee Welfare Committee," which plans employee benefit programs and activities centered on the concept of "Five-Star Welfare." These initiatives are organized into five categories:

- 1. Living Support:** Life allowances for marriage, bereavement, and illness, as well as exclusive partnerships and discounts with various retailers;
- 2. Festive Celebrations:** Bonuses and gifts for the three major traditional festivals, along with themed events for special occasions;
- 3. Health Protection:** Health checkups, wellness seminars, and various health promotion activities;
- 4. Team Spirit:** Sports competitions and diverse club activities to foster camaraderie;
- 5. Work-Life Balance:** Employee travel programs and participation in arts and cultural events. These welfare efforts aim to enhance employees' workplace sense of well-being while boosting team morale and cohesion.

In 2025, Farglory Life was once again awarded the "Sports Enterprise Certification" by the Sports Administration, recognizing the Company's dedication to employee well-being and corporate social responsibility.



Promoting Employee Physical and Mental Wellbeing

Farglory Life promotes workplace health through a variety of initiatives, striving to create a high-quality, happy work environment.

Physical and Mental Stress Relief

Short Exercise Routine

Playing Farglory Life's exercise music daily at fixed times to encourage colleagues to stretch and relax.

Break Reminders

Daily playing of soothing music on the hour and automatic dimming of lights during lunch break to remind colleagues to take a break.

Massage and Stress Relief Services

Contracted visually impaired masseurs are available to provide on-site massage services throughout the year, with employees booking online via the internal portal. A total of 2,543 sessions were provided in 2025.

Health Management

Health Seminars

Based on health checkup results and four major health plan questionnaires, customized health seminars—such as office stress-relief exercises and neck and shoulder mobility workshops—are organized to meet employee needs.

Health Consultation

On-site physicians provide medical consultations quarterly, while a dedicated nurse is available for daily health consultations. A total of 30 consultations were provided in 2025.

Healthy Environment

Issuing bi-monthly health newsletters, posting health promotion slogans in pantries, and providing freshly ground coffee, milk (replacing creamer), and sugar-free tea for employees.

Health Checkups

In 2025, 774 employees were eligible for health checkups, with 691 participating, representing a participation rate of 89.3%.

Sports Workplace

Athletic Clubs

Employees are encouraged to participate in sports clubs with financial subsidies provided. Six athletic clubs have been established, including badminton, running, yoga, and pop dance clubs, with nearly 150 participants.



Ball-Game Competitions

Following the first Farglory Cup Badminton Tournament in 2023, the event reached its third edition in 2025. It was expanded by combining the classic badminton tournament with a fun volleyball competition. The event attracted 72 registered participants (accounting for 106 competition entries), continuously shaping the Company's sports enterprise spirit that emphasizes employee health and work-life balance.



Diverse Sports Activities

In 2025, new activities such as dance competitions, running workshops, and group registrations for road races were launched for the first time. Through varied formats, these events aimed to attract more colleagues to participate, enhance team cohesion, and promote health, accumulating 170 participants.



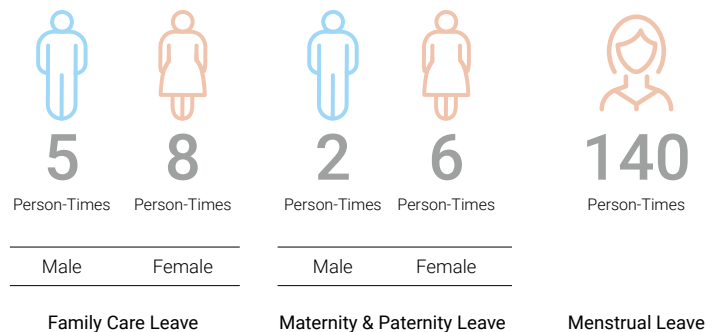
Reinstatement Rate and Retention Rate of Internal Employees Taking Parental Leave in 2025

	Male	Female	Total
Number of employees eligible for parental leave	2	6	8
Total number of employees taking parental leave	1	3	4
Number of employees expected to return to work after parental leave	1	1	2
Actual number of employees returning to work after parental leave	1	0	1
Number of employees who returned to work after parental leave in the previous year	0	1	1
Number of employees who returned to work in the previous year and remained employed after 12 months	0	1	1
Return to Work Rate	100%	0	50%
Retention Rate	N/A	100%	100%

Notes:

- According to Article 16 of the Act of Gender Equality in Employment, employees who have been employed for six months may apply for parental leave without pay to care for children under the age of three. All employees are legally entitled to parental leave.
- Reinstatement Rate = (Actual number of employees returning to work in 2025 / Expected number of employees returning to work in 2025) × 100%
- Retention Rate = (Number of employees who returned to work in the previous year and remained employed after 12 months / Actual number of employees returning to work in the previous year) × 100%

2025 Statistics on Family Care-Related Leaves for Internal Employees



5.6 Workplace Safety and Health

Farglory Life attaches high importance to workplace safety and hygiene. Although operating in the life insurance industry—where the work environment presents relatively few occupational safety and health hazards, risks, or impacts—the Company remains committed to maintaining a safe working environment and minimizing the occurrence of occupational diseases among employees. To this end, the Company has established an Occupational Safety and Health Committee to oversee, manage, and continuously improve corporate occupational safety and health in compliance with regulatory standards.

5.6.1 Workplace Safety Plan

Occupational Safety and Health Committee

Farglory Life established the Occupational Safety and Health Committee in 2023. The Committee formulates an annual occupational safety and health management plan, implementing, reviewing, and improving safety and health matters accordingly. It convenes quarterly to gather employee feedback for discussion and enhancement. Committee members review company safety and health matters, evaluating the need for improvements, implementation methods, and final outcomes. In addition, the Company has enacted the Occupational Safety and Health Policy and Safety and Health Working Rules, which are published for compliance by all employees and non-employee workers.

Four Major Occupational Safety Plans

To create a healthier, safer, and more supportive workplace, the Company is fully promoting four major occupational safety and health plans.

1

Prevention of Diseases Caused by Abnormal Workload

Through surveys and data analysis, the Company gains insight into employees' work and life stress to organize health seminars. Medical staff proactively reach out to and interview high-risk employees, helping them identify stressors and providing health recommendations for work and life.

2

Maternal Health Protection Plan

For employees during pregnancy and within one year after childbirth, the Company provides regular care, arranges physician consultations, and identifies environmental hazards to ensure the safety and health of both mothers and infants.

3

Ergonomic Hazard Prevention Plan

The Company provides height-adjustable desks and chairs, conducts regular ergonomic surveys, and offers seminars, physician consultations, health education e-newsletters, and massage station services to address human factor hazards.

4

Workplace Unlawful Infringement Prevention Plan

The Company has established a "Workplace Unlawful Infringement Prevention Plan" that adopts a zero-tolerance policy toward workplace violence. Self-assessment of unlawful infringement is expanded from department-level to section-level managers to protect employees from internal and external infringement during duty execution.

Safe Work Environment

1

Smoking is strictly prohibited across all office premises.

2

Automated External Defibrillators (AEDs) are installed in the workplace.

3

Any unsafe facility conditions in the workplace can be reported via the repair hotline or complaint helpline for timely resolution and follow-up actions.

4

Carbon dioxide (CO₂) detectors are installed in office spaces to maintain a comfortable, high-quality working environment.

5

Office fire safety equipment is regularly inspected and maintained by certified vendors. Workplace environmental monitoring, including lighting illumination and CO₂ levels, is conducted every six months to ensure a completely safe working environment.

Promotion and Training



1 Employees facing potential work-related health or safety issues can utilize notification, consultation, and communication channels—such as the labor complaint hotline or email—for timely handling and follow-up actions.

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

3 Coordinated with building management to conduct emergency response and personal protective equipment (PPE) training, simulating building fires and practicing evacuation and safety precautions.



4 In 2025, an earthquake sheltering drill was conducted under the ISO 22301 Business Continuity Management System, simulating an earthquake and practicing evacuation and safety precautions.

5 Occupational Safety and Health Education and Training :

► Arranged 3 hours of occupational safety and health training for new employees and 1 hour annually for general employees. In 2025, the Company held 2 training sessions totaling 4 hours, with 161 participants among new employees and 821 among general employees, making a total of 982 participants and 1,304 training hours.

► On National Disaster Prevention Day (September 21), an earthquake drill is conducted to familiarize employees with the evacuation procedure using the DCH method.



► An annual company-wide emergency evacuation drill is conducted in coordination with the self-defense firefighting teams to ensure that all employees are familiar with the procedures and key points.

► Occupational Safety and Health Awareness & Promotion: A monthly occupational safety bulletin is produced and disseminated via electronic billboards, emails, and other channels for awareness and promotion.

Occupational Safety and Health

Commuting traffic accidents represent the most common type of occupational accidents at Farglory Life. The Company will continue to leverage internal communication channels to remind employees to prioritize their safety during their daily commute.

Occupational Disabling Injury Statistics for Internal Employees (2023–2025)

Item	2023	2024	2025
Work Hours	1,815,360	1,906,000	1,932,576
Number of Fatalities Caused by Occupational Injuries	0	0	0
Rate of Fatalities Caused by Occupational Injuries	0	0	0
Number of High-Consequence Occupational Injuries	0	0	0
Rate of High-Consequence Occupational Injuries	0	0	0
Number of Recordable Occupational Injuries	4	0	0
Rate of Recordable Occupational Injuries (per 1,000,000 work hours)	2.20	0	0

Notes:

1. Work hours are calculated based on 8 hours per day, multiplied by the number of working days in 2025 (excluding holidays), and then multiplied by the number of internal employees.
2. Recordable occupational injuries include work-related injuries, traffic accidents, and fatalities.
3. Only commuting accidents involving transportation arranged by the organization are counted as occupational injuries; regular employee commuting accidents are excluded.
4. High-consequence occupational injuries are defined as injuries resulting in death or causing the worker to be unable or unlikely to recover to pre-injury health status within six months.
5. There were no cases of occupational diseases among employees (including non-employee workers) in 2025.
6. There were no occupational injuries reported among non-employee workers in 2025.

Supplier Occupational Safety and Health Management

Farglory Life has established comprehensive occupational safety management across all workplace operations. When contractors enter the Company's premises to execute engineering or construction work, an occupational safety and health manager must be individually assigned according to the specific operations to supervise the work. Contractors are also required to sign the "Contractor Work Safety Commitment Letter" and the "Construction Operation Safety Notification Form" to ensure that all personnel across every workspace are provided with compliant and safe occupational protection.

5.7 Social Co-prosperity GRI 203-1、203-2

Insurance provides protection for a better life and serves as a supporting force that helps people pursue their dreams. Farglory Life continues to leverage its core insurance functions, together with corporate volunteers and various resources, to serve as a stabilizing force in society and extend care and goodwill to every corner of the community.

Championing the insurance industry's core mission of helping others, Farglory Life spearheads corporate social responsibility through its nationwide volunteer network. By immersing themselves in local neighborhoods, Farglory volunteers actively give back to society through ongoing blood donation campaigns, microinsurance donations, mentoring programs for children in remote areas, healthy sports initiatives, and respite care services for family caregivers, all working together to foster social inclusion. According to the London Benchmarking Group (LBG)'s B4SI (Business for Societal Impact) corporate social impact framework, the Company measures its contributions across three dimensions: inputs (including monetary, non-monetary, time, and management overhead), outputs (encompassing beneficiary reach, event frequency, business benefits, and leverage), and impacts (spanning social, organizational, environmental, and business outcomes).

Volunteer Involvement

Year	2023	2024	2025
Number of Volunteer Participants	770	491	523
Volunteer Service Hours	3,769	2,813	2,851

Output

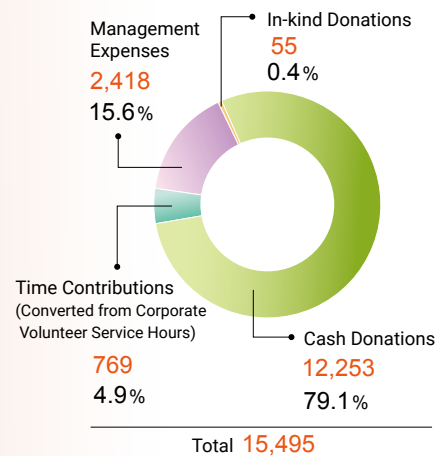
- **78 events** organized
- Nearly **18,000** beneficiaries
- Recognized by more than **10 professional awards**
- Facilitated **alumni donations** to **indigenous development funds** of rural schools

Impact

- Rural schoolchildren/teachers/volunteers/farmers gained access to **environmental education resources**
- Increased employee **CSR participation** and further strengthened the value of sustainable public welfare
- Successfully nurtured 36 owl nests, resulting in 84 fledged owlets and a breeding **success rate of 75%** within five years

Public Welfare Investment by Contribution Type

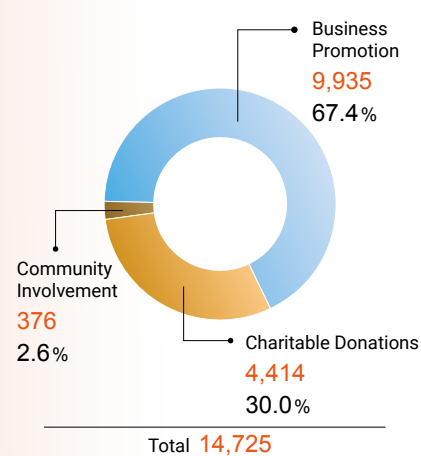
Contribution Amount (NTD Thousand)



Note:
The value of corporate volunteer service is calculated based on the average hourly personnel cost per employee for the reporting year. The Farglory Life volunteer team includes both administrative employees and field representatives. In 2025, volunteers contributed a total of 2,851 service hours.

Public Welfare Investment by Category

Investment Amount (NTD Thousand)



Note:
Public welfare investment includes event expenditures (including administrative and personnel expenses), in-kind donations, and sponsorship contributions.

Local Community Engagement

Target Beneficiaries ⇒ Local communities, rural students, older adults, and new immigrants

Key Programs

- Family Corporate Volunteer Program
- Community Welfare Services
- Facility Enhancement Support for Underprivileged Institutions
- Charity Baseball Events
- Farglory Life "Love Never Fades" Rural Outreach Program
- Farglory Life Friendship Day
- Charity Marketplace Program
- Support for Vulnerable New Immigrant Families

Health and Sports Advocacy

Target Beneficiaries ⇒ Patients, students, and the general public

Key Programs

- "Passionate Summer" Blood Donation Campaign
- Farglory Life Sports Excellence Scholarship Program

For more public welfare programs, please visit the [Farglory Financial Community Engagement section](#)

Financial Literacy and Insurance Education

Target Beneficiaries ⇒ Students and the general public

Key Programs

- Golden Insurance Awards Campus Video Competition
- Scholarships for Children from Families Affected by Cancer
- Insurance Talk Program
- Senior Health Expo

Arts and Culture Promotion

Target Beneficiaries ⇒ Family caregivers and general public

Key Programs

- "Take a Breath, Empowerment" Family Caregiver Respite Service

5.7.1 Local Community Engagement

Family Corporate Volunteer Program

Farglory Life actively promotes social engagement through its Volunteer Service Management Guidelines. Through volunteer leave, recognition programs, and incentive mechanisms, the Company encourages employees, policyholders, and their families and friends to participate in volunteer service, expanding its positive social impact. To ensure volunteer protection, Farglory Life provides each volunteer with accident insurance coverage of up to NTD 1 million. Over the past six years, volunteer participation has exceeded 3,000 person-times. In 2025, a total of 523 volunteer participations were recorded, contributing 2,851 service hours. These efforts demonstrate Farglory Life's long-term commitment to supporting vulnerable communities and advancing social well-being.

2025

26 branch offices and departments participated

523 volunteer participations recorded

2,851 total service hours contributed

Community Welfare Services

To encourage field representatives to engage in community service, Farglory Life established the Regional Public Welfare and Environmental Protection Sponsorship Guidelines, providing long-term support to local social welfare organizations. By integrating local resources and volunteer efforts, the Company actively participates in public welfare initiatives that strengthen community resilience and deepen ESG engagement. Over the past 10 years, 23 branch offices have participated in 56 community welfare activities, supporting 25 social welfare organizations and contributing NTD 460,000 in donations, demonstrating a sustained commitment to social responsibility.

2025

5 branch offices participated

Support provided to 6 social welfare organizations

Approximately 2,300 beneficiaries reached

Supporting Facility Upgrades for Underprivileged Institutions

Farglory Life has long supported disadvantaged institutions in rural communities. Since 2011, the Company has continuously donated to St. Francis Home for Children, helping improve living environments and educational resources for vulnerable children. In 2025, Farglory Life donated NTD 250,000 to St. Francis Home for Children, providing a safe and supportive environment for more than 10 children aged 2-12 experiencing family dysfunction, neglect, or abuse. An additional NTD 250,000 donation was made to Hsin Miao Development Center in Miaoli County to improve facilities and strengthen care services for individuals with disabilities.

2025

NT\$ 50 donated

106 children benefited

Charity Baseball Event

Through sustained resource allocation and a deep-rooted commitment to disadvantaged communities, Farglory Life works tirelessly to promote social inclusion. In 2025, the Company organized the "Charity Baseball Outing" event, inviting disability athletes, families with rare diseases, disadvantaged children, senior citizens, and new immigrants to watch professional baseball games at the Taipei Dome. By providing these sports and cultural experiences, Farglory Life spreads care and support, enabling diverse communities to share the emotional connection and positive energy that sports bring.



2025

Organized 15 events

Partnered with 14 charitable organizations

Engaged over 300 community partners and participants



■ Farglory Life's "Love Never Fades" Rural Care Program: Empowering Diverse Learning and Inspiration

Rooted for seven consecutive years, Farglory Life's "Love Never Fades" Rural Care Program has extended its footprint across remote regions in Kaohsiung, Pingtung, Hualien, and Taitung. Through deep collaboration with local communities and academic institutions, the program integrates resources to provide diverse learning support and long-term companionship. It strives to narrow the urban-rural educational gap, helping local schoolchildren broaden their horizons and foster key competitiveness.

In 2025, a total of 94 volunteers visited Ruimei Elementary School in Hualien, Jialan Elementary School in Taitung, and Xinfeng Elementary School in Pingtung. Through fun and educational activities, they accompanied 79 rural children in learning about climate change, owl ecology, and financial fraud prevention.

7 Consecutive Years of Implementation

Supported 22 rural elementary schools with nutritious lunch boxes

Organized 21 events

Benefited over 1,500 children

Engaged over 1,100 volunteer service instances (person-times)



■ Caring for Disadvantaged New Immigrant Families

To care for disadvantaged new immigrant families, Farglory Life partnered with the Yilan County Agape Care Association and the National Immigration Agency's Yilan County Service Center in 2025. The Company donated 200 bags (totaling 400 kg) of eco-friendly white rice to support vulnerable new immigrant families across Yilan County, aiming to provide companionship and tangible support to help them through living challenges.

■ Farglory Life Friendship Day

To promote social co-prosperity and deepen emotional connections with policyholders and charity partners, Farglory Life hosted the "Farglory Life Friendship Day" to promote environmental sustainability in an innovative way. The event invited policyholders and nonprofit partners to experience "Alice Saves Wonderland: An Immersive Journey." Through interactive light, shadows, and AI technology, participants jointly focused on and reflected on environmental sustainability topics. This initiative demonstrated how art can serve as a bridge connecting people and society, allowing attendees to feel the warmth and depth of Farglory Life's corporate culture.

■ Charity Marketplace

Through the establishment of the Charity Marketplace platform, Farglory Life supports social welfare organizations, including the Prader-Willi Syndrome Association Taiwan, the Taiwan Parents' Association for the Visually Impaired, the Catholic Hua-Kuang Social Welfare Foundation, and the Taiwan Guide Dog Association, in promoting products that they produce and sell. By bringing together the support of policyholders, the platform promotes public welfare initiatives while helping social welfare organizations increase their visibility and online sales. It also provides stable and tangible support for disadvantaged groups.

2025

Partnered with 8 charitable organizations

Engaged over 280 community partners and participants



5.7.2 Promotion of Arts and Culture

■ "Take a Breath, Gain Strength" Family Caregiver Respite Service: Combining Art and Welfare to Empower Caregivers

Recognizing the challenges faced by family caregivers, Farglory Life continues to implement its "caregiver respite" initiative. Through nearly 250 therapeutic arts workshops held over seven years, the program has provided diverse opportunities for emotional healing, self-discovery, and personal empowerment through theater, music, gardening, beauty, and handicraft activities. The 2025 charity theater performances, held in Taipei and Kaohsiung, welcomed nearly one thousand audience members and raised public awareness of the needs of family caregivers.

The Company sponsored complimentary admission for 100 caregivers to a musical presented by Godot Theatre Company, enabling them to enjoy a restorative cultural experience and emotional respite. The Company offers "in-home organization and chatting" services delivered by trained professionals who help caregivers declutter living spaces while facilitating meaningful dialogue that supports emotional well-being and family resilience.

In 2025, the program received numerous professional recognitions, including the Insurance Excellence Awards, the AREA Asia Responsible Enterprise Awards, the Taiwan Sustainability Action Awards, the Financial Star Public Welfare and Care Awards, and the Golden Eagle Micro-Movie Awards.



Implemented for **7** years and served **6** cities and counties

Conducted **242** art workshop sessions

Organized **18** performance showcases

Nearly **5,000** audience members attended

419 participants attended the courses

Provided **18,480** hours of respite care support

Participants Feedback

- ▶ Throughout my journey as a caregiver, I realized that while we give so much of ourselves to our loved ones, we must also learn to care for ourselves.
- ▶ I am grateful for the opportunity to take part in therapeutic theater. It gave me a chance to share my child's story and my own experiences on stage. Through this process, I was able to release my emotions and find insights and comfort alongside people who truly understand and support one another.

Audience Feedback

- ▶ We are grateful to each performer for drawing upon your personal experiences to help us better understand the challenges of long-term caregiving and the importance of supporting those in need.
- ▶ I appreciate the performers for creating a healing experience for family caregivers and helping society gain greater awareness and empathy. It also served as an important reminder to plan for our future needs.



"Family Caregiver Respite Service Film Festival"
Youtube Channel



5.7.3 Health and Sports Advocacy

■ "Passionate Summer" Blood Donation Campaign: Encouraging Participation from Policyholders, Employees, and the Public Across Taiwan

For 10 consecutive years, Farglory Life has collaborated with the Taiwan Blood Services Foundation to organize a total of 111 "Passionate Summer: Share the Love" blood donation events nationwide, helping maintain medical capacity and promote health and vitality. To thank the public for their enthusiastic participation and maximize the tangible impact of each event, Farglory Life regularly integrates resources from local businesses and social welfare organizations to provide various gifts for blood donors, contributing to local communities and neighborhoods.

Implemented for **10** consecutive years

8,608 blood donors participated

10,963 bags of blood collected

More than **30,000** beneficiaries

■ Farglory Life Sports Excellence Scholarship

Farglory Life continues to invest in youth development by leveraging sports collaborations as a platform for nurturing future talent. The partnership between Farglory Life and the women's basketball team of Shih Hsin University has now entered its sixth year. Sustained support has enabled the team to strengthen its competitiveness season after season, culminating in five consecutive championships, with further aspirations toward a sixth consecutive title.

Recognizing the dual demands of rigorous training and academics on student-athletes, Farglory Life proudly continues its "Visionary Athletic Excellence Scholarship." The program delivers meaningful financial backing, empowering young talents to excel both in the classroom and on the field. Besides financial aid, the Company bridges the gap between education and employment by offering annual internships through industry-academia partnerships, offering students hands-on experience and a head start on diverse career paths.

Implemented for **6** consecutive years

NTD **800 million** in sponsorship provided

Supporting elite women's basketball athletes



5.7.4 Financial Literacy and Insurance Education

Golden Insurance Awards Campus Video Competition

To strengthen risk awareness among youth, Farglory Life combines innovative educational initiatives with interactive communication approaches, helping young people develop a sound understanding of risk management. With a focus on the importance of "early preparedness," the "Golden Insurance Awards" has become a flagship youth education initiative. As the industry's only insurance-themed multimedia competition, it has been held annually for seven years to cultivate financial literacy and strengthen risk management awareness among younger generations.

In response to advancements in digital technologies, AI was introduced into the competition for the first time in 2025. Campus salons held at five higher education institutions and accompanying virtual briefings significantly increased student engagement. More than half of all participants were recommended by university professors, highlighting the competition's strong educational influence.

The "Golden Insurance Awards" have successfully engaged 110 higher education institutions and more than 204 academic departments nationwide, generating over 1,500 submissions. By encouraging participation from students across diverse fields of study, the program has broadened awareness of risk-related issues and highlighted the value of practical financial education in fostering a more resilient society.



Implemented for **7** consecutive years

More than **13,000** university students participated

More than **1,500** video submissions received



Golden Insurance Video Festival
YouTube Channel



Cancer Family Scholarship

To protect educational rights for students from cancer-affected families, Farglory Life has worked continuously with the Formosa Cancer Foundation since 2009. Marking 15 years of continuous dedication, the "Farglory Life Cancer Family Scholarship" program remains a support for these students. The scholarship program delivers consistent financial assistance and educational support, helping reduce economic pressures on families affected by cancer and creating a stable environment for students to pursue their studies.

By integrating employee donation initiatives in 2025, the Company enhanced the scale and impact of the scholarship program. Scholarships were awarded to 136 students from high schools and higher education institutions, providing meaningful educational support and encouraging continued academic achievement despite family challenges.

Implemented for **15** consecutive years

NTD **1,806** million in scholarships awarded

More than **1,300** children from families affected by cancer benefited

Insurance Talk Program

Through insurance columns in print media and the production of insurance education television programs, Farglory Life continues to promote financial literacy and strengthen public understanding of the value of insurance and risk awareness. In 2025, Farglory Life produced and aired three episodes of the Insurance Talk television program, with participation from 6 branch offices and 6 managers. The program focused on insurance talent development and the sharing of practical experience, helping the public gain a more concrete understanding of insurance profession and industry.

Implemented for **7** consecutive years

15 episodes produced and aired

Reached more than **20,000** people

Exhibition at the Senior Health Expo

Farglory Life is committed to addressing the needs of older adults and treating customers like family. In 2025, the Company partnered with the home-care service platform Ücarer to participate in the Senior Health Industry Expo held at Taipei World Trade Center Hall 1. During the exhibition, Farglory Life host three complimentary seminars titled "Your Most Trusted Financial Planner for Life: Happy Retirement", promoting senior financial planning and wealth inheritance strategies, while policy review services were also provided to help the public achieve greater financial security and peace of mind. Through cross-sector collaboration, Farglory Life connects industry resources to promote the development of senior financial and healthcare services, creating shared value for customers, partners, and the Company while supporting the continued growth of Taiwan's senior service industry.

Implemented for **2** consecutive years

5 seminars held

Reached more than **10,000** people



Appendix

Appendix 1 GRI Content Index

Statement of Use ► Farglory Life Insurance has reported in accordance with GRI standards for the period from January 1st, 2025 to December 31st, 2025

GRI 1 Standard Used ► GRI 1: Basic 2021

Applicable GRI Industry Standards ► None

GRI 2 : General Disclosures 2021

Corresponding GRI Standards and Disclosure Contents	Relevant Section	Page Number	Omission / Supplemental Explanation
Organization and Reporting Practices			
2-1 Organization Profile	Company Profile	8	
2-2 Entities Included in the Sustainability Report	About this Report	4	
2-3 Reporting Period, Frequency, and Contact Point	About this Report	4	
2-4 Information Restated	About this Report	4	
2-5 Extended Assurance / Verification	About this Report	5	
Activities and Workers			
2-6 Activities, Value Chain, and Other Business Relationships	Company Profile	8	
2-7 Employees	Appendix 9 Table of Relevant Data	108	
2-8 Non-Employee Workers	Appendix 9 Table of Relevant Data	109	
Governance			
2-9 Governance Structure and Composition	3.1.1 Sustainable Governance Appendix 9 Table of Relevant Data	31 107	
2-10 Nomination and Selection of the Highest Governance Body	3.1.1 Sustainable Governance	33	
2-11 Chair of the Highest Governance Body	3.1.1 Sustainable Governance	33	
2-12 Role of the Highest Governance Body in Oversight of Impact Management	3.1.1 Sustainable Governance	33	
2-13 Executive Responsible for Impact Management	3.1.1 Sustainable Governance	33	
2-14 Role of the Highest Governance Body in Sustainability Reporting	3.1.1 Sustainable Governance	31	
2-15 Conflicts of Interest	3.1.1 Sustainable Governance	34	
2-16 Communication of Key Significant Events	3.1.1 Sustainable Governance	35	

Corresponding GRI Standards and Disclosure Contents	Relevant Section	Page Number	Omission / Supplemental Explanation
2-17 Collective intelligence of the Highest Governance Body	3.1.1 Sustainable Governance	34	
2-18 Performance Evaluation of the Highest Governance Body	3.1.1 Sustainable Governance	34	
2-19 Remuneration Policy	3.1.1 Sustainable Governance	35	
2-20 Process for Determining Remuneration	3.1.1 Sustainable Governance	35	
2-21 Annual Total Remuneration Ratio	3.1.1 Sustainable Governance	35	
Strategy, Policy, and Practice			
2-22 Sustainable Development Strategy Statement	A Message from the Chairman 2.2 Sustainable Development Strategy Blueprint	2 15	
2-23 Policy Commitments	3.1.2 Ethical Management 3.2.1 Responsible Investment 5.1 Treating Customers Fairly 5.5.1 Human Rights Protection	36 46 70 86	
2-24 Incorporating Policy	3.1.2 Ethical Management 3.2.1 Responsible Investment 5.1 Treating Customers Fairly 5.5.1 Human Rights Protection	36 46 70 86	
2-25 Procedures for Addressing Negative Impacts	3.1.2 Ethical Management 5.1 Treating Customers Fairly 5.5.1 Human Rights Protection	36 71 87	
2-26 Mechanisms for Seeking Advice and Raising Concerns	5.5.1 Human Rights Protection	87	
2-27 Regulatory Compliance	3.1.2 Ethical Management	38	
2-28 Membership in Public Associations	Appendix 9 Table of Relevant Data	107	
Stakeholder Engagement			
2-29 Stakeholder Engagement Policy	2.5 Stakeholder Engagement	23	
2-30 Collective Bargaining agreement	-	-	No collective bargaining signed with employees.

GRI 3 : Material Topics 2021

Corresponding GRI Standards and Disclosure Contents	Relevant Section	Page Number	Omission / Supplemental Explanation
3-1 Process of Determining Material Topics	2.4 Material Topics Analysis	19	
3-2 List of Material Topics	2.4 Material Topics Analysis	21	

Material Topics GRI

Company-Defined Material Topics

Material Topics	Corresponding GRI Standards and Disclosure Contents	Relevant Section	Page Number	Omission / Supplemental Explanation
Regulatory Compliance and Supervision	3-3 Management of Material Topics	Healthy Operations Practitioner Management of Material Topics	28	
Risk Management	3-3 Management of Material Topics	Healthy Operations Practitioner Management of Material Topics	29	
Responsible Investment	3-3 Management of Material Topics	Healthy Operations Practitioner Management of Material Topics	30	

Material Topics : Corporate Governance and Ethical Management

Material Topics	Corresponding GRI Standards and Disclosure Contents	Relevant Section	Page Number	Omission / Supplemental Explanation
GRI 3 : Material Topics 2021	3-3 Management of Material Topics	Healthy Operations Practitioner Management of Material Topics	28	
205 Anti-Corruption 2016	205-1 Operations assessed for corruption risks	3.1.2 Ethical Management	37	
	205-2 Communication and training on anti-corruption policies and procedures	3.1.2 Ethical Management	37	
	205-3 Confirmed incidents of corruption and actions taken	3.1.2 Ethical Management	40	

Material Topics : Information Security and Privacy Protection

Material Topics	Corresponding GRI Standards and Disclosure Contents	Relevant Section	Page Number	Omission / Supplemental Explanation
GRI 3 : Material Topics 2021	3-3 Management of Material Topics	Healthy Operations Practitioner Management of Material Topics	30	
418 Customer Privacy 2016	418-1 Complaints regarding breaches of customer privacy or loss of customer data confirmed	3.1.4 Information Security and Privacy Protection	44	

Material Topics : Operational Performance

Material Topics	Corresponding GRI Standards and Disclosure Contents	Relevant Section	Page Number	Omission / Supplemental Explanation
GRI 3 : Material Topics 2021	3-3 Management of Material Topics	Healthy Operations Practitioner Management of Material Topics	29	
201 Economic Performance 2016	201-1 Direct economic value generated and distributed	Company Profile	9	

Material Topics : Fair Customer Treatment

Material Topics	Corresponding GRI Standards and Disclosure Contents	Relevant Section	Page Number	Omission / Supplemental Explanation
GRI 3 : Material Topics 2021	3-3 Management of Material Topics	Social Value Guardian Management of Material Topics	69	
417 Marketing and Labeling 2016	417-1 Requirements for information and labeling of products and services	5.1 Treating Customers Fairly	70	
	417-2 Incidents of non-compliance with regulations regarding product and service information and labeling	5.1 Treating Customers Fairly	70	No such Incidents
	417-3 Incidents of non-compliance with regulations regarding marketing communications	5.1 Treating Customers Fairly	70	No such Incidents

Material Topics : Digital Finance and Innovation

Material Topics	Corresponding GRI Standards and Disclosure Contents	Relevant Section	Page Number	Omission / Supplemental Explanation
GRI 3 : Material Topics 2021	3-3 Management of Material Topics	Social Value Guardian Management of Material Topics	69	
203 Indirect Economic Impacts 2016	203-1 Infrastructure Investments and Services Supported	5.7.1 Social Co-prosperity	93	
	203-2 Significant indirect economic impacts	5.3.1 Digital application development 5.7 Social Co-prosperity	76 92	

Material Topics : Talent Attraction and Development

Material Topics	Corresponding GRI Standards and Disclosure Contents	Relevant Section	Page Number	Omission / Supplemental Explanation
GRI 3 : Material Topics 2021	3-3 Management of Material Topics	Social Value Guardian Management of Material Topics	69	
202: Market Presence 2016	202-1: Ratios of standard entry level wage by gender compared to local minimum wage	5.4.2 Talent Retention	78	
	202-2: Proportion of senior management hired from the local community	Appendix 9 Table of Relevant Data	108	
404 Training and Education 2016	404-1 Average hours of training per employee per year	5.4.3 Talent Cultivation	84	
	404-2 Enhancement of employee skills and transition assistance programs	5.4.3 Talent Cultivation	80	Farglory Life currently does not possess transition assistance programs for retired or departing employees
	404-3 Percentage of employees undergoing performance and career development reviews	5.4.2 Talent Retention	79	
405 Employee Diversity and Equal Opportunities 2016	405-1 Diversity of governance bodies and employees	3.1.1 Sustainable Governance Appendix 9 Table of Relevant Data	33 108	
	405-2 Ratio of Basic Salary and Remuneration of Women to Men	5.4.2 Talent Retention	78	

Material Topics : Labor Relations and Human Rights Protection

Material Topics	Corresponding GRI Standards and Disclosure Contents	Relevant Section	Page Number	Omission / Supplemental Explanation
GRI 3 : Material Topics 2021	3-3 Management of Material Topics	Social Value Guardian Management of Material Topics	69	
401 Employment 2016	401-1 New Employee Hires and Employee Turnover	Appendix 9 Table of Relevant Data	109	
	401-2 Benefits Provided to Full-Time Employees (excluding temporary or part-time employees)	5.5.2 Diversity and Inclusion	87	
	401-3 Parental Leave	5.5.2 Diversity and Inclusion	89	
403 : Occupational Health and Safety 2018	403-1 Occupational Health Services	5.6.1 Workplace Safety Plan	90	
	403-5 Worker training on occupational health and safety	5.6.1 Workplace Safety Plan	91	
	403-6 Promotion of worker health	5.5.2 Diversity and Inclusion 5.6.1 Workplace Safety Plan	88 91	
	403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	5.6.1 Workplace Safety Plan	90	
	403-9 Work-related injuries	5.6.1 Workplace Safety Plan	91	
	403-10 Work-related ill health	5.6.1 Workplace Safety Plan	91	
	406 Non-discrimination 2016	406-1 Incidents of discrimination and corrective actions taken	5.5.1 Human Rights Protection	86
408 Child Labor 2016	408-1 Significant Risks of Forced or Compulsory Labor incidents in Operations and Supply Chains	5.5.1 Human Rights Protection	86	
409 Forced or Compulsory Labor 2016	409-1 Operations and suppliers at significant risk for incidents of forced or compulsory labor	5.5.1 Human Rights Protection	86	

Material Topics : Climate Change and Adaptation

Material Topics	Corresponding GRI Standards and Disclosure Contents	Relevant Section	Page Number	Omission / Supplemental Explanation
GRI 201 : Material Topics 2021	3-3 Management of Material Topics	Low-Carbon Pioneer Management of Material Topics	51	
201 Economic Performance 2016	201-2 Financial Impacts of Climate Change and Other Risks and Opportunities	4.1.2 Climate Change Strategy	51	

Material Topics : Net Zero and Carbon Reduction

Material Topics	Corresponding GRI Standards and Disclosure Contents	Relevant Section	Page Number	Omission / Supplemental Explanation
GRI 3 : Material Topics 2021	3-3 Management of Material Topics	Low-Carbon Pioneer Management of Material Topics	51	
302 Energy 2016	302-1 Energy 302-1 Consumption within the organization	4.2 Net Zero and Carbon Reduction	61	
	302-3 Energy Intensity	4.2 Net Zero and Carbon Reduction	61	
	302-4 Reduction of energy consumption	4.2 Net Zero and Carbon Reduction	61	
305 Emissions 2016	305-1 Direct (Scope 1) Greenhouse gas emissions	4.2 Net Zero and Carbon Reduction	60	
	305-2 Energy Indirect (scope 3) Greenhouse gas emissions	4.2 Net Zero and Carbon Reduction	60	
	305-3 Other Indirect (Scope 2) Greenhouse gas emissions	4.2 Net Zero and Carbon Reduction	60	
	305-4 Intensity of greenhouse gas emissions	4.2 Net Zero and Carbon Reduction	60	
	305-5 Reduction of Greenhouse gas emissions	4.2 Net Zero and Carbon Reduction	60	

Other Topics : Sustainable Supply Chain

Other Topics	Corresponding GRI Standards and Disclosure Contents	Relevant Section	Page Number	Omission / Supplemental Explanation
308 Supplier Environmental assessment 2016	308-1 Adoption of environmental standards for screening new suppliers	4.2.2 Sustainable Supply Chain	65	
	308-2 Environmental impacts of the supply chain and actions taken	4.2.2 Sustainable Supply Chain	65	
414 Supplier Social Assessment 2016	414-1 Adoption of social Standards for new screening suppliers	4.2.2 Sustainable Supply Chain	65	
	414-2 Negative Social impacts in the supply chain and actions taken	4.2.2 Sustainable Supply Chain	65	

Other Topics : Social Co-prosperity

Other Topics	Corresponding GRI Standards and Disclosure Contents	Relevant Section	Page Number	Omission / Supplemental Explanation
413 Local Communities 2016	413-1 Operations with local community engagement, impact assessments, and development programs	5.7 Social Co-prosperity	92	

Appendix 2 SASB Standards Disclosure Items

Disclosure Topic	Metric Code	Accounting Indicator	Response Reference
Activity Metric	FN-IN-000.A	Number of policies in force, by segment: (1) property and casualty (2) life (3) assumed reinsurance	- Farglory Life's number of policies in force in 2025: 2,229,978 policies - Insurance Information Observatory - Farglory Life - Premium Income by Insurance Type 
Transparent Information & Fair Advice for Customers	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	- Farglory Life Official Website / Public Information / Other Matters / Regulatory Penalties  - Farglory Life 2025 Sustainability Report - Annual Regulatory Penalties  - Farglory Life 2025 Annual Report 
	FN-IN-270a.2	Complaints-to-claims ratio	- Farglory Life Official Website / Public Information / Business Overview / Financial Ombudsman Institution Handling of Ombudsman Cases (Claims and Non-Claims)  - Farglory Life Sustainability Report - Treating Customers Fairly 
	FN-IN-270a.3	Customer retention rate	- Insurance Information Observatory / Public Insurance Information Inquiry / Single Query / Farglory Life Insurance Co., Ltd. / Financial and Business Indicators  - Farglory Life Sustainability Report - Company Profile 

Disclosure Topic	Metric Code	Accounting Indicator	Response Reference
Transparent Information & Fair Advice for Customers	FN-IN-270a.4	Description of approach to informing customers about products	- Farglory Life Official Website / Treating Customers Fairly Section  - Farglory Life Official Website / Recommended Products  - Farglory Life Sustainability Report - Treating Customers Fairly 
Incorporation Of Environmental, Social and Governance Factors in Investment Management	FN-IN-410a.2	Description of approach to incorporation of environmental, social and governance (ESG) factors in investment management processes and strategies	- Farglory Life ESG Website / Stewardship Section https://www.fglife.com.tw/csr/stewardship.html - Farglory Life Sustainability Report - Responsible Investment , Climate Resilience 
Policies Designed to Incentivise Responsible Behaviour	FN-IN-410b.1	Net premiums written related to energy efficiency and low carbon technology	This metric falls under Property & Casualty (P&C) insurance and is not applicable to life insurance
	FN-IN-410b.2	Discussion of products or product features that incentivise health, safety or environmentally responsible actions or behaviours	Farglory Life Sustainability Report / Inclusive Products 
Financed Emissions	FN-IN-410c.1	Absolute gross financed emissions, disaggregated by (1) Scope 1, (2) Scope 2 and (3) Scope 3	Farglory Life Sustainability Report / Net Zero and Carbon Reduction 
	FN-IN-410c.2	Gross exposure for each industry by asset class	Relevant data has not yet been compiled
	FN-IN-410c.3	Percentage of gross exposure included in the financed emissions calculation	Relevant data has not yet been compiled
	FN-IN-410c.4	Description of the methodology used to calculate financed emissions	Farglory Life Sustainability Report / Net Zero and Carbon Reduction 
Physical Risk Exposure	FN-IN-450a.1	Probable Maximum Loss (PML) of insured products from weather-related natural catastrophes	This metric falls under Property & Casualty (P&C) insurance and is not applicable to life insurance
	FN-IN-450a.2	Total amount of monetary losses attributable to insurance pay-outs from (1) modelled natural catastrophes and (2) non-modelled natural catastrophes, by type of event and geographical segment (net and gross of reinsurance)	No major natural catastrophes occurred in 2025; therefore, no relevant statistics are available
	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 entity-level risks and capital adequacy	Farglory Life Sustainability Report - Risk Management 
Systemic Risk Management	FN-IN-550a.1	Exposure to derivative instruments by category: (1) total exposure to noncentrally cleared derivatives, (2) total fair value of acceptable collateral posted with a central clearinghouse, and (3) total exposure to centrally cleared derivatives	Farglory Life currently has exposure only to (1) non-centrally cleared derivatives and holds no positions in (2) or (3). For details, please refer to the Farglory Life Financial Report and Independent Auditors' Report for 2025 and 2024 - Derivative Financial Instruments (P.138)
	FN-IN-550a.2	Total fair value of securities lending collateral assets	Not Applicable in Taiwan
	FN-IN-550a.3	Description of approach to managing capital - and liquidity-related risks associated with systemic non-insurance activities	For details, please refer to the Farglory Life Financial Report and Independent Auditors' Report for 2025 and 2024 - Liquidity Risk (P. 82).

Appendix 3

Disclosure Items Related to Climate Change Information in the Insurance Industry

NO	Disclosure Items	Disclosure Status
1	Explanation of the supervision and governance by the board of directors and management on climate-related risks and opportunities	4.1.1 Climate Change Governance
2	Explanation of how identified climate risks and opportunities affect the company's business strategy and finances (short-term, medium-term, long-term)	4.1.2 Climate Change Strategy
3	Explanation of the financial impact of extreme weather events and transformation actions	4.1.2 Climate Change Strategy
4	Explanation of how the identification, assessment, and management process of climate risks are integrated into the overall risk management system	4.1.3 Climate Risk Management
5	If scenario analysis is used to assess resilience to climate change risks, explanation of the scenarios, parameters, assumptions, analysis factors, and major financial impacts used	4.1.2 Climate Change Strategy
6	If there are transformation plans to manage climate-related risks, description of the plan content, indicators, and targets used for identifying and managing physical transitional risks	4.1.2 Climate Change Strategy
7	If internal carbon pricing is used as a planning tool, explanation of the pricing basis	The company currently does not have a carbon pricing system, thus there is no data that can be disclosed in the report
8	If climate-related targets are set, explanations of covered activities, scope of greenhouse gas emissions, planning schedule, annual progress towards targets, and if carbon offsets or Renewable Energy Certificates (RECs) are used to achieve these targets, description of the source and quantity of offset carbon credits or RECs	- For climate-related targets, please refer to Section 4.1.4 Key Climate Metrics and Targets. - The Company currently has no plans for carbon offsets or Renewable Energy Certificates (RECs).
9	Greenhouse gas inventory and assurance status	4.2.1 Green Operations

Appendix 4

Guidelines on Climate-related Financial Disclosures of Insurance Companies (Index)

Index	Disclosure Items	Disclosure Status
1	These guidelines are established to strengthen the management and disclosure of climate-related risks and opportunities within the insurance industry	4.1.1 Climate Change Governance 4.1.3 Climate Risk Management
2	Insurance companies are required to establish appropriate mechanisms for climate-related risk management and opportunities based on the scale and nature of their business activities, and must disclose information on climate-related risk management in terms of governance, strategy, risk management, metrics, and targets. The status of climate-related risk management and opportunities shall be included in the corporate social responsibility report, and posted on the company's website by June 30 each year	4.1.1 Climate Change Governance 4.1.3 Climate Risk Management
3	Insurance companies shall set out internal rules and mechanisms to regularly review whether they comply with the requirements under the Guidelines	4.1.1 Climate Change Governance 4.1.3 Climate Risk Management
4	(I) The board (council) of directors and senior management shall ensure that the company takes into account the identified climate-related risks when formulating its risk appetite, strategies, and business plans, with continuous monitoring of the management and disclosure of climate-related risks (II) The company may establish a committee that is subordinate to the board (council) of directors, clearly differentiating the duties of the board (council) of directors or a committee that is subordinate to the board (council) of directors and senior management	4.1.1 Climate Change Governance
5	(I) Identifying the financial impact of climate-related risks and opportunities on finance, businesses, commodities, and investments (II) Prioritizing climate-related risks based on materiality (III) The impact of climate-related risks and opportunities shall be considered for the setting of annual operating targets, as well as the insurance company's business, commodities, and investment strategies (IV) Reviewing and adjusting the climate-related risk management policies according to the scenario-based analysis and stress testing results	4.1.2 Climate Change Strategy
6	(I) Risk management and monitoring (II) Climate scenario-based analysis and stress testing (III) Investment management	4.1.2 Climate Change Strategy
7	(I) Setting metrics for the assessment and management of climate-related risks. (II) Setting climate-related risk management targets (III) Setting metrics to prioritize climate-related risks based on materiality (IV) Considering incorporating climate-related risk management into performance metrics	4.1.4 Key Climate Metrics and Targets

Appendix 5 ISO 26000 Content Index

Category	Main Issue	Related Sections	Page Number
Organizational Governance	System for decision-making and implementation of objectives	2.2 Sustainable Development Strategy 3.1 Corporate Governance	15 31
Human Rights	Audit to ensure compliance and avoid human rights related issues	5.5.1 Human Rights Protection	86
	Human Rights risk situations	5.5.1 Human Rights Protection	86
	Avoidance of complicity, direct, indirect, or silent complicity	5.5.1 Human Rights Protection	86
	Resolving grievances	5.5.1 Human Rights Protection	86
	Discrimination and vulnerable groups	5.5.1 Human Rights Protection	86
	Civil and Political rights	5.5.1 Human Rights Protection	86
	Economic, social, and cultural rights	5.5.1 Human Rights Protection	86
	Fundamental rights at work	5.5.1 Human Rights Protection	86
Labor Practices	Employment and working relationships	5.5.2 Diversity and Inclusion	87
	Working conditions and social protection	5.5.1 Human Rights Protection 5.5.2 Diversity and Inclusion	86 87
	Social Dialogue Maintenance	5.7 Social Co-prosperity	92
	Occupational health and safety	5.5.2 Diversity and Inclusion	87
	Human Development and Training	5.4.3 Talent Cultivation	80
Environment	Pollution prevention	4.2.1 Green Operations	60
	Sustainable resource use	4.2.1 Green Operations	60
	Mitigation and adaptation to Climate Change	4.1 Climate Resilience	52
	Environmental protection, biodiversity, and habitat restoration	4.2.3 Ecological Restoration	67

Category	Main Issue	Related Sections	Page Number
Fair Operating Practices	Anti-Corruption	3.1.2 Integrity Management	36
	Responsible Political Participation	3.1.1 Sustainable Governance	31
	Fair Competition	3.1.1 Sustainable Governance	31
	Promoting social responsibility within the scope of influence	3.1.1 Sustainable Governance	31
Consumer Issues	Respect for intellectual property	5.1 Treating Customers Fairly	70
	Fair marketing, information, and contractual practices	5.1 Treating Customers Fairly	70
	Protecting consumer health and safety	5.1 Treating Customers Fairly	70
	Sustainable consumption	5.1 Treating Customers Fairly	70
	Consumer service, support, complaints, and dispute resolution	5.1 Treating Customers Fairly	70
	Consumer data protection and privacy	3.1.4 Information Security and Privacy Protection	44
	Provision of necessary services	5.1 Treating Customers Fairly	70
	Education and awareness	5.7 Social Co-prosperity	92
Social Participation and Development	Community involvement	5.7 Social Co-prosperity	92
	Education and culture	5.7 Social Co-prosperity	92
	Increasing employment and technical development	5.4.3 Talent Cultivation	80
	Technological Development	5.3.1 Digital application development	76
	Wealth and Income Creation	5.7 Social Co-prosperity	92
	Health	5.1 Treating Customers Fairly 5.7 Social Co-prosperity	70 92
	Social Development	5.7 Social Co-prosperity	92

Appendix 6 UN Global Compact Comparison Table

Category	Main Issue	Related Sections	Page Number
Human Rights	Businesses should support and respect the protection of internationally proclaimed human rights	5.5.1 Human Rights Protection	86
	Make sure that they are not complicit in human rights abuses	4.2.2 Sustainable Supply Chain	65
Labor	Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining	5.5.1 Human Rights Protection	86
	The elimination of all forms of forced and compulsory labor	5.5.1 Human Rights Protection	86
	The effective abolition of child labor	5.5.1 Human Rights Protection	86
	The elimination of discrimination in respect of employment and occupation	5.5.1 Human Rights Protection	86

Category	Main Issue	Related Sections	Page Number
Environment	Businesses should support a pre-cautionary approach to environmental challenges	3.1.1 Sustainable Governance 4.2.1 Green Operations 4.2.3 Ecological Restoration	31 60 67
	Undertake initiatives to promote greater environmental responsibility	4.2.1 Green Operations 5.3.1 Digital Application Development	76 60
	Encourage the development and diffusion of environmentally friendly technologies	4.2.1 Green Operations 5.3.1 Digital Application Development	76 60
Anti-Corruption	Businesses should work against corruption in all its forms, including extortion and bribery	3.1.1 Sustainable 3.1.2 Integrity Management	31 36

Appendix 7 United Nations Sustainable Development Goals (SDGs)

SDGs Goals and Targets		Farglory Life's Concrete Actions in Response to SDGs
 1.1 By 2030, eradicate extreme poverty for all people everywhere, currently measured as people living on less than \$1.25 a day. 1.4 By 2030, ensure that all men and women, in particular the poor and the vulnerable, have equal rights to economic resources, as well as access to basic services, ownership and control over land and other forms of property, inheritance, natural resources, appropriate new technology and financial services, including microfinance.		- Offered the "Preferential Policy Loan Interest Rate Scheme for Economically Disadvantaged Policyholders" (P.72 Customer Service Communication) 🖱️ - Subsidized disadvantaged institutions in remote areas to assist in upgrading hardware and software facilities - Formulated the "Regulations Governing Sponsorships for Regional Public Welfare and Environmental Protection Activities" to encourage Field Personnel to engage in community welfare and provide local, long-term support for disadvantaged social welfare groups. - Established the "Charity Shop" platform to promote self-produced products by disadvantaged groups, providing them with stable financial support (P.93 Local Community Engagement) 🖱️ - Donated microinsurance premiums for 11 consecutive years, caring for people with disabilities, the elderly, cancer patients, victims of crime, economically disadvantaged families, women, and children; plans to include new immigrants and their families as beneficiaries in the future (P.75 Microinsurance) 🖱️
	 2.1 By 2030, end hunger and ensure access by all people, in particular the poor and people in vulnerable situations, including infants, to safe, nutritious and sufficient food all year round.	Donated eco-friendly rice to disadvantaged new immigrant families to help them overcome hardship (P.94 Local Community Engagement) 🖱️
 3.4 By 2030, reduce by one third premature mortality from non-communicable diseases through prevention and treatment and promote mental health and well-being. 3.b Support the research and development of vaccines and medicines for the communicable and non-communicable diseases.		Responded to the government's "Five Plus Two" Innovative Industries Plan," with investments in the biomedical industry accounting for 19.03%, aiming to strengthen infectious disease prevention and promote vaccine development (P.49 Responsible Investment) 🖱️
 4.3 By 2030, ensure equal access for all women and men to affordable and quality technical, vocational and tertiary education, including university. 4.4 By 2030, substantially increase the number of youth and adults who have relevant skills, including technical and vocational skills, for employment, decent jobs and entrepreneurship. 4.5 By 2030, eliminate gender disparities in education and ensure equal access to all levels of education and vocational training for the vulnerable, including persons with disabilities, indigenous peoples and children in vulnerable situations. 4.7 By 2030, ensure that all learners acquire the knowledge and skills needed to promote sustainable development, including, among others, through education for sustainable development and sustainable lifestyles, human rights, gender equality, promotion of a culture of peace and non-violence, global citizenship and appreciation of cultural diversity and of culture's contribution to sustainable development.		- Continued to promote the "Youth Internship Program," providing multifaceted internship opportunities - Cultivated young talent through the industry-academia collaboration program - Built diversified recruitment channels to recruit outstanding talent from various backgrounds and cultures (P.77 Diversified Recruitment) 🖱️ - Tailored a dual-track development program for "Incumbent Managers" and "Key Talent Succession Pipelines," combining AI technology trends and scientific diagnostic tools to precisely empower management (P.81 Talent Cultivation) 🖱️ - Promoted the "Underwriting/Claims Talent Development Program" to encourage cross-functional development among employees (P.83 Talent Cultivation) 🖱️ - Promoted the Farglory Life's "Love Never Fades" Rural Care Program to inspire diverse learning for children (P.94 Local Community Engagement) 🖱️ - Reached remote primary schools to promote sustainable environmental and financial anti-fraud education, strengthening the protection of vulnerable financial consumers (P.63 Environmental Education) 🖱️
 5.1 End all forms of discrimination against all women and girls everywhere. 5.c Adopt and strengthen sound policies and enforceable legislation for the promotion of gender equality and the empowerment of all women and girls at all levels.		- Implemented the Maternal Health Protection Program (P.90 Workplace safety program) 🖱️ - Implemented Workplace Gender Equality and Diversified Hiring Practices (P.87 Diversity and inclusion) 🖱️

SDGs Goals and Targets		Farglory Life's Concrete Actions in Response to SDGs
	6.4 By 2030, substantially increase water-use efficiency across all sectors and ensure sustainable withdrawals and supply of freshwater to address water scarcity and substantially reduce the number of people suffering from water scarcity.	Responded to the government's "Five Plus Two" Innovative Industries Plan," with investments in the circular economy industry accounting for 40.63%, aiming to enhance water recycling and water use efficiency (P.49 Responsible Investment) 🖱️
	7.3 By 2030, double the global rate of improvement in energy efficiency. 7.a By 2030, enhance international cooperation to facilitate access to clean energy research and technology, including renewable energy, energy efficiency and advanced and cleaner fossil-fuel technology, and promote investment in energy infrastructure and clean energy technology.	- Implemented environmental data inventory and energy/resource management (P.60 Net-Zero and Carbon Reduction) 🖱️ - Utilized renewable energy to reduce overall carbon emissions (P.63 Low-Carbon Operational Management) 🖱️
	8.5 By 2030, achieve full and productive employment and decent work for all women and men, including for young people and persons with disabilities, and equal pay for work of equal value. 8.7 Take immediate and effective measures to eradicate forced labour, end modern slavery and human trafficking and secure the prohibition and elimination of the worst forms of child labour, including recruitment and use of child soldiers, and by 2025 end child labour in all its forms. 8.8 Protect labour rights and promote safe and secure working environments for all workers, including migrant workers, in particular women migrants, and those in precarious employment.	- Established a compensation system that is externally competitive and internally equitable (P.78 Talent Retention) 🖱️ - Promoted occupational health and safety management for employees and suppliers (P.90 Workplace Safety Plan) 🖱️ - Prohibited all forms of forced or compulsory labor (P.86 Human Rights Protection) 🖱️
	9.b Support domestic technology development, research and innovation in developing countries, including by ensuring a conducive policy environment for, inter alia, industrial diversification and value addition to commodities.	- Responded to the government's "Five Plus Two" Innovative Industries Plan " - Expanded the scale and scope of sustainable theme investments; in alignment with Taiwan's "12 Key Strategies," invested in wind power, solar power, and green finance industries, reaching a cumulative market value of NTD 4.702 billion in investments by 2025 (P.49 Responsible Investment) 🖱️
	10.2 By 2030, empower and promote the social, economic and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion or economic or other status. 10.3 Ensure equal opportunity and reduce inequalities of outcome, including by eliminating discriminatory laws, policies and practices and promoting appropriate legislation, policies and action in this regard.	- Promoted financial accessibility and inclusive services to meet the needs of all social classes and demographics, offering affordable insurance products and services to achieve inclusive economic growth, bridge the wealth gap, and foster social fairness and welfare. (P.72 Customer Service Communication) 🖱️ - Provided scholarships and grants for children from families affected by cancer for 15 consecutive years, easing family financial strain and enabling students to focus on their studies. (P.96 Financial and Insurance Education) 🖱️ - Promoted the "Take a Breath, Stay Strong" respite service for family caregivers, fulfilling their needs for social engagement and self-actualization. (P.95 Art and Culture Promotion) 🖱️
	11.6 By 2030, reduce the adverse per capita environmental impact of cities, including by paying special attention to air quality and municipal and other waste management.	- Installed an automated air quality monitoring system and air sterilization equipment to safeguard client health, obtaining "Gold Class" certification in the Taipei City Government Indoor Air Quality Inspection (P.62 Green Operations) 🖱️ - Partnered with business units to collect 500 recycled PET bottles, crafting a 3D-printed art wall displayed at the "BEONE Future Symbiosis Hub" (P.64 Green Operations) 🖱️

SDGs Goals and Targets		Farglory Life's Concrete Actions in Response to SDGs
	12.2 By 2030, achieve the sustainable management and efficient use of natural resources. 12.4 By 2020, achieve the environmentally sound management of chemicals and all wastes throughout their life cycle, in accordance with agreed international frameworks, and significantly reduce their release to air, water and soil in order to minimize their adverse impacts on human health and the environment. 12.8 By 2030, ensure that people everywhere have the relevant information and awareness for sustainable development and lifestyles in harmony with nature.	- Enhanced sustainability knowledge and skills through activities and training programs (P.82 Talent Cultivation) - Implemented a total ban on bottled water across all workplaces; introduced the "RF100 Zero-Waste Hydration Data Platform" to drinking fountains at headquarters to track plastic reduction achievements (P.64 Green Operations) - Promoted paperless electronic services to minimize environmental impact. (P.62 Carbon Reduction Goals and Actions) - Promoted low-carbon operations management to enhance resource efficiency. (P.62 Low-Carbon Operations Management) - Promoted ecological restoration projects including "Owl Conservation Programme" and "Marine Coral Restoration Project," disseminating knowledge on ecological and environmental conservation. (P.67 Ecological Restoration)
	13.2 Integrate climate change measures into national policies, strategies and planning. 13.3 Improve education, awareness-raising and human and institutional capacity on climate change mitigation, adaptation, impact reduction and early warning.	- Continued to invest in targets aligning with "Green Investments," directing capital toward initiatives with positive impacts and contributions to climate change. (P.49 Responsible Investment) - Adopted TCFD guidelines to address climate risks and opportunities, advancing climate governance and formulating management and response measures. (P.55 Climate Resilience) - Promoted low-carbon services to reduce greenhouse gas emissions. (P.62 Carbon Reduction Goals and Actions) - Conducted internal and external environmental education to heighten awareness of climate change. (P.63 Environmental Education)
	14.2 By 2020, sustainably manage and protect marine and coastal ecosystems to avoid significant adverse impacts, including by strengthening their resilience, and take action for their restoration in order to achieve healthy and productive oceans.	Executed the "Marine Coral Restoration Project" ecological restoration initiative, planting trees under the sea to rejuvenate vibrant coral reefs. (P.67 Ecological Restoration)
	15.4 By 2030, ensure the conservation of mountain ecosystems, including their biodiversity, in order to enhance their capacity to provide benefits that are essential for sustainable development.	Promoted the "Owl Conservation Programme" ecological restoration project, building a sustainable vision for local biodiversity. (P.67 Ecological Restoration)
	17.17 Encourage and promote effective public, public-private and civil society partnerships, building on the experience and resourcing strategies of partnerships.	- Collaborated with the supply chain to pursue sustainable corporate operations and growth, establishing win-win partnerships. (P.65 Sustainable Supply Chain) - Participated in various industry associations and organizations. (P.107 Association Participation)

Appendix 8 Strategic Implementation Plan for IFRS S1 and S2

Phase	Project item	Implementation item	Expected schedule
Phase 1	Analysis and planning	- Form a cross-departmental IFRS Sustainability Disclosure Standards task force. - Identify material gaps and impacts between current sustainability disclosures and IFRS Sustainability Disclosure Standards.	Completed
		- Identify the reporting entity. - Formulate the implementation plan - Evaluate operational impacts across all business departments. - Assess resource allocation and budget requirements for IFRS compliance.	
Phase 2	Design and execution	Review and adjust the implementation plan as necessary.	2026 Q1
		- Identify and collect the required data. - Propose solutions to address the operational impacts of implementing IFRS Sustainability Disclosure Standards.	2026 Q2
		- Enhance and align business processes, financial and sustainability reporting workflows, information systems, supply chain management practices, internal control mechanisms, and routine departmental operations. - Perform assessments and testing procedures to determine areas where business processes or information systems need refinement. · Establish standardized templates for the Company's IFRS sustainability-related disclosures.	2026 Q3
Phase 3	Implementation	- Conduct a trial compilation of the Annual Report Sustainability Disclosure Chapter. - Review and analyze reporting processes based on the results of the trial compilation of the Annual Report Sustainability Disclosure Chapter to conduct a process analysis and develop improvement solutions.	2026 Q4–2027 Q1
		Regularly revise IFRS sustainability disclosure internal control procedures and provide ongoing education and training to relevant personnel.	
Phase 4	Adjustments and improvement	- Officially disclose and submit the Annual Report Sustainability Disclosure Chapter - Conduct ongoing reviews and enhancements of IFRS sustainability disclosure procedures - Evaluate the effectiveness and impact of IFRS Sustainability Disclosure Standards by incorporating feedback from investors, lenders, creditors, and other capital providers	2028 Q1

Appendix 9 Table of Relevant Data

Board of Directors List and Participation Status

Reporting Period: January 1, 2025 – December 31, 2025

Title	Name	Actual Attendance	Proxy Attendance	Actual Attendance Rate
Chairman of the Board	Farglory International Investment Co., Ltd. Legal Representative : CHIA-REN MENG	12	0	100%
Member of the Board	Farglory International Investment Co., Ltd. Legal Representative : HSIN-CHING CHAO	12	0	100%
Member of the Board	Farglory Land Development Co., Ltd. Legal Representative : WEN-YU CHAO	11	1	91.67%
Member of the Board	HSUEH-HSIN CHAO	12	0	100%
Independent Director	CHI-CHOU YEH	12	0	100%
Independent Director	HUNG-LIN CHEN	12	0	100%
Independent Director	SHIN-CHANG LIAO	11	1	91.67%

Note:

The actual attendance rate (%) is calculated based on the number of Board meetings held during the director's tenure and the number of meetings actually attended in person.

Participation Status in Associations

Organization	Role
General Chamber of Commerce of the Republic of China (ROCCOC)	Member
Taiwan Registered Financial Planner Institute (TRFP)	Director
Life Insurance Education Foundation	Director
The Life Insurance Association of the Republic of China (LIA R.O.C.)	Director/Member
The Institute of Internal Auditors - Chinese Taiwan	Member
Actuarial Institute of Chinese Taipei (AICT)	Member
China Credit Information Service Ltd. (CRIF)	Member
Chinese Insurance Service Association	Member
Institute of Financial Law and Crime Prevention	Member
Life Management Institute of the Republic of China (LMI)	Member

Organization	Role
Risk Management Society of Taiwan	Member
Financial Ombudsman Institution (FOI)	Member
Taiwan Financial Services Roundtable (TFSR)	Member
The Pension Fund Association, R.O.C.	Member
Financial Information Sharing and Analysis Center (F-ISAC)	Member
Taiwan Insurance Institute (TII)	Member
Taipei Exchange (TPEX)	Member
Taiwan Depository & Clearing Corporation (TDCC)	Member
Taiwan Insurance Law Association	Member
Taiwan Sustainable Finance and Impact Institute (TSFII)	Member

Contact for Stakeholders

Stakeholders	Contact Information
Policyholders	Customer Service Hotline: 0800-083-083 Corporate website : Visit the "Contact Us"  section on the page below
Shareholders/ Investors	Contact : Ms. Chang, Finance Department Email : amber_chang@fglife.com.tw Audit Committee Email : audit-committee@fglife.com.tw
Employees	EIP http : //eip.fglife.com.tw/personalHome.action?index= Contact : Mr. Yan, Human Resources Department Email : HUNGYIYEN@fglife.com.tw
Government Agencies	Contact : Vice President Chang, Life Insurance Department Email : jacky-chang@fglife.com.tw
Distribution Partners	Contact : Manager Lin, Intermediary Insurance Department Email : stan_lin@fglife.com.tw Contact : Manager Yung, Financial Insurance Department E-mail : tony_yung@fglife.com.tw
Community/ Schools	Contact : Ms. Li, Public Affairs Office Email : 660@fglife.com.tw
Suppliers	Contact : Mr. Zhuang, Human Resources Department Email : Johnson_chuang@fglife.com.tw
Non-Profit Organizations	Contact : Ms. Li, Public Affairs Office Contact : Ms. 660@fglife.com.tw
Media	Contact : Ms. Li, Public Affairs Office Email : eva_lee@fglife.com.tw

Talent Structure Data

1 Geographic Distribution of Office Employees in 2025 Workers

Unit: Persons

Taiwan				
Category		Male	Female	Total
Total Employees		339	643	982
By Employment Type	Permanent Employees	339	643	982
	Temporary Employees	0	0	0
	Employees without Guaranteed Hours	0	0	0
By Employment Contract	Full-Time Employees	329	595	924
	Part-Time Employees	10	48	58

Notes:

- Farglory Life's headquarters and branch offices are all located in Taiwan. All senior management (defined as Assistant Vice President level and above) are Taiwanese citizens. Therefore, the proportion of senior management hired from the local community is 100%.
- Total Headcount = Permanent Employees + Temporary Employees + Non-guaranteed Hours Employees = Full-time Employees + Part-time Employees.
- There were no significant fluctuations in the total headcount during 2025 compared to the previous year.

2 Gender and Age Distribution of Employees

2025 Employment Status of Internal Employees and Field Personnel

Category		Internal Employees				Field Personnel			
Age Group		Male		Female		Male		Female	
		Count	Percentage (%)	Count	Percentage (%)	Count	Percentage (%)	Count	Percentage (%)
Full-time Employees	Under 30 years old	39	12%	66	11%	152	29%	177	18%
	31-50 years old	196	60%	390	66%	258	50%	477	49%
	51 years old and above	94	28%	139	23%	110	21%	314	33%
	Total Headcount	924				1,488			
	Percentage of Female Employees	64%				65%			
Part-time Employees		58				1,972			

Notes:

- Full-time internal employees refer to general employees.
- Part-time internal employees refer to student interns (whose compensation complies with the Labor Standards Act).
- Full-time field personnel are eligible for training programs and competition bonuses, whereas part-time field personnel are not.
- Headcount calculations are based on active employees as of December 31, 2025.
- Gender distribution for full-time employees: 36% Male, 64% Female; Age distribution: 12% Under 30, 63% Aged 31–50, 25% Aged 51 and above.
- Gender distribution for part-time employees: 17% Male, 83% Female; Age distribution: 48% Under 30, 26% Aged 31–50, 26% Aged 51 and above.

2025 Employment Status by Management Level

Category		Internal Employees				Field Personnel			
Age Group		Male		Female		Male		Female	
		Count	Percentage (%)	Count	Percentage (%)	Count	Percentage (%)	Count	Percentage (%)
Section Managers / Supervisors		39	12%	52	9%	181	35%	378	39%
Department Managers / Assistant Managers & District Managers		18	5%	20	3%	139	26%	301	31%
Senior Executives (Above Department Level) / Division Managers and Above		6	2%	2	0%	19	4%	12	1%
Non-Managerial Positions		266	81%	521	88%	181	35%	277	29%
Percentage of Female Managers		54%				65%			

Notes:

Part-time employees are excluded.

3 New Employee Hires and Employee Turnover Statistics

2025 New Hires Rate (Internal Employees vs. Field Personnel)

Category	Internal Employees				Field Personnel			
	Male		Female		Male		Female	
	Count	Percentage (%)	Count	Percentage (%)	Count	Percentage (%)	Count	Percentage (%)
Age Group								
Under 30 years old	18	26%	27	26%	103	68%	102	58%
31-50 years old	36	53%	67	64%	73	28%	124	26%
51 years old and above	14	21%	10	10%	9	8%	24	8%
Total New Hires	172				435			
Total Headcount at Year-End	924				1,488			
New Hire Rate	19%				29%			

Notes:

- Part-time employees are excluded.
- The new hire rate by age group is calculated as: (Number of new hires in the age group in 2025 / Total headcount in the age group at year-end 2025).
- New Hire Rate = (Total New Hires in 2025 / Total Headcount at Year-End 2025) × 100%.
- In 2024, the new hire rate was 17% for office staff and 20% for field staff. The 2025 new hire rate for field staff represents a significant increase compared to the previous year.

2025 Employee Turnover Rate (Internal Employees vs. Field Personnel)

Category	Internal Employees				Field Personnel			
	Male		Female		Male		Female	
	Count	Percentage (%)	Count	Percentage (%)	Count	Percentage (%)	Count	Percentage (%)
Age Group								
Under 30 years old	6	11%	10	12%	33	22%	31	18%
31-50 years old	36	67%	60	72%	20	8%	20	4%
51 years old and above	12	22%	13	16%	7	6%	10	3%
Total Turnover	137				121			
Total Headcount at Year-End	924				1,488			
Turnover Rate	15%				8%			

Notes:

- Part-time employees are excluded.
- The turnover rate by age group is calculated as: (Number of turnover employees in the age group / Total headcount in the age group at year-end).
- Turnover Rate = (Total Turnover in 2025 / Total Headcount at Year-End 2025) × 100%.
- In 2024, the turnover rate was 16% for office staff and 9% for field staff. The turnover rate in 2025 showed no significant fluctuations compared to the previous year.

4 Training Expenses and Hours Statistics for Internal Employees over the Past Three Years

Training Indicators	2023	2024	2025
Total Employee Training Expenses (NTD)	5,995,609	5,037,584	5,446,480
Total Employee Training Attendees (Persons)	27,720	30,557	36,287
Average Training Investment per Employee (NTD)	6,553	5,286	5,546

5 Training Expenses and Hours Statistics for Field Personnel over the Past Three Years

Training Indicators	2023	2024	2025
Total Employee Training Expenses (NTD)	4,992,934	5,470,213	5,427,136
Total Employee Training Attendees (Persons)	86,651	88,911	83,550
Average Training Investment per Employee (NTD)	3,408	3,960	3,785

6 Non-Employee Workers

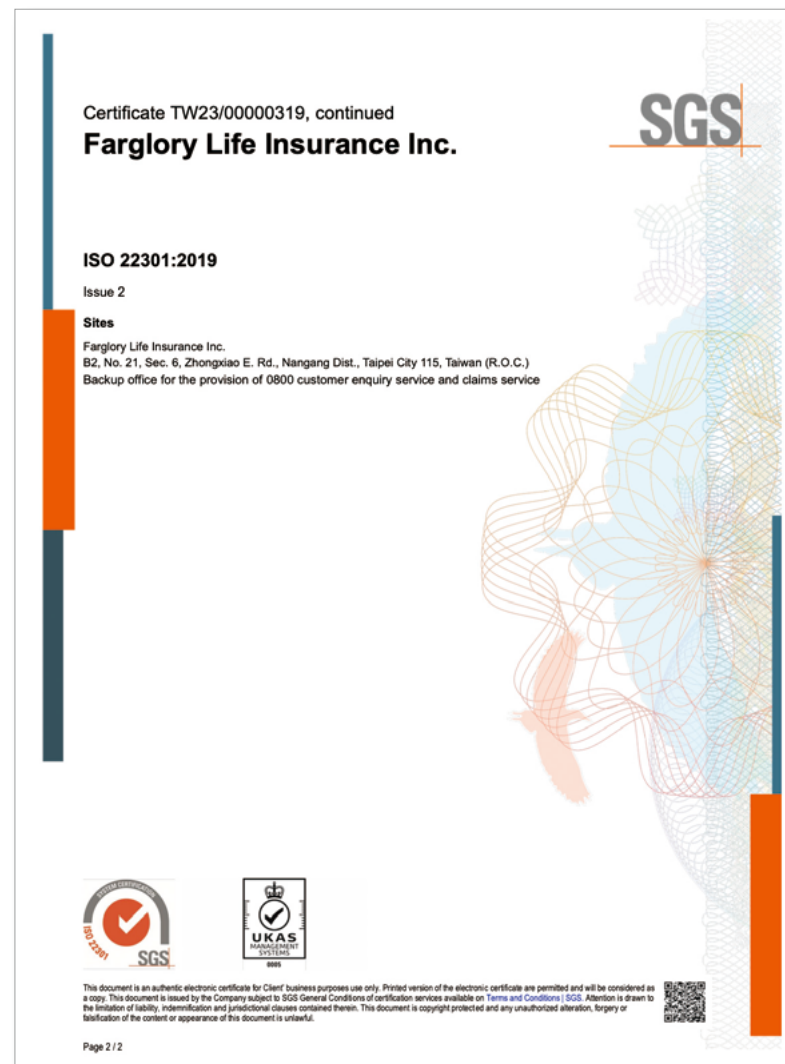
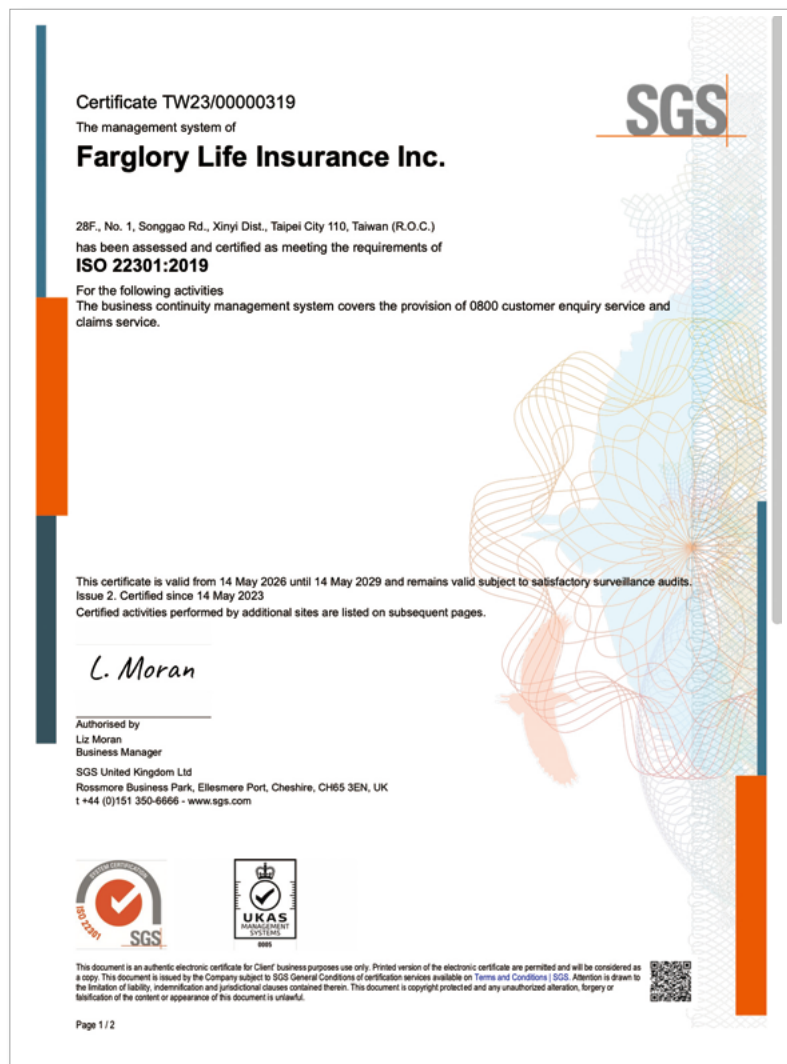
Category	Service Scope	Number	Contract
Outsourced	Policy Printing	9	• Contract for Policy Printing, Binding, and Mailing Services • Contract for Commissioned Computer Data Processing and Mail Processing Services
Dispatched	Application Form Data Entry & Archiving	1	• Contract for Application Form Data Entry Services
Dispatched	Software & System Development	4	• On-Site Manpower Service Contract for Outsourced Information System Development
Dispatched	Workplace Cleaning & Maintenance	7	• Office Office Workplace Cleaning and Maintenance Service Contract
Contracting	Insurance Business Development	3,460	• Contract for Insurance Business Development and Solicitation

Notes:

- The number of contracted personnel increased by 132 compared to the previous year.
- There were no significant fluctuations in the number of other non-employee workers.

Appendix 10 External Verification

ISO 22301:2019 Business Continuity Management System (BCMS)



ISO 10002:2018 Customer Satisfaction and Complaints Handling Management System

bsi. 

Certificate of Registration

CUSTOMER SATISFACTION MANAGEMENT SYSTEM - ISO 10002:2018

This is to certify that: **Farglory Life Insurance Co., Ltd.**
28F.
No. 1, Songgao Rd.
Xinyi Dist.
Taipei City
11073
Taiwan

遠雄人壽保險事業股份有限公司
臺灣
臺北市
信義區
松高路1號
28樓
11073

Holds Certificate No: **CMS 817632**
and operates a Customer Satisfaction Management System that is aligned with ISO 10002:2018

The provision of customer complaints handling service of Customer Complaint Center.
客戶申訴中心提供之客訴處理服務

For and on behalf of BSI: 
Joe Hsieh, Managing Director Northeast Asia, APAC Assurance

Original Registration Date: 2025-02-09
Latest Revision Date: 2025-12-20

Effective Date: 2026-02-09
Expiry Date: 2027-02-08

Page: 1 of 2

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

bsi. 

Certificate of Registration

CUSTOMER SATISFACTION MANAGEMENT SYSTEM - ISO 10002:2018

This is to certify that: **Farglory Life Insurance Co., Ltd.**
28F.
No. 1, Songgao Rd.
Xinyi Dist.
Taipei City
11073
Taiwan

遠雄人壽保險事業股份有限公司
臺灣
臺北市
信義區
松高路1號
28樓
11073

Holds Certificate No: **CMS 817632**
and operates a Customer Satisfaction Management System that is aligned with ISO 10002:2018

The provision of customer complaints handling service of Customer Complaint Center.
客戶申訴中心提供之客訴處理服務

For and on behalf of BSI: 
Joe Hsieh, Managing Director Northeast Asia, APAC Assurance

Original Registration Date: 2025-02-09
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Effective Date: 2026-02-09
Expiry Date: 2027-02-08

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BS 10012:2017 Personal Information Management System (PIMS) Certification

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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
110404
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 collection, processing, and using of IT services, underwriting, claim, insurance premium, conservation, customer complaints, actuarial, product development, human resource, marketing, real property, lending, investment, finance, legal affairs, compliance, risk management and auditing within headquarters, the branch offices and the agencies.

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

Original Registration Date: 2013-06-04 Effective Date: 2025-06-04
Latest Revision Date: 2025-04-13 Expiry Date: 2028-06-03

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A Member of the BSI Group of Companies.

Certificate No: **PIMS 590178**

Location	Registered Activities
Farglory Life Insurance Co., Ltd. 28F, No. 1, Songgao Rd. Xinyi Dist. Taipei City 110404 Taiwan	The provision of personal information collection, processing, and using of IT services, underwriting, claim, insurance premium, conservation, customer complaints, actuarial, product development, human resource, marketing, real property, lending, investment, finance, legal affairs, compliance, risk management and auditing within headquarters, the branch offices and the agencies.

Original Registration Date: 2013-06-04 Effective Date: 2025-06-04
Latest Revision Date: 2025-04-13 Expiry Date: 2028-06-03

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

ISO 14064-1:2018 Greenhouse Gas Verification Statement



安泰連業聯合會計師事務所

KPMG

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68F, TAIPEI 101 TOWER, No. 7, Sec. 5,
Xinyi Road, Taipei City 110615, Taiwan (R.O.C.)

電話 Tel +886 2 8101 6666
傳真 Fax +886 2 8101 6667
網址 Web kpmg.com/tw

溫室氣體聲明確信報告

遠雄人壽保險事業股份有限公司 公鑒：

本執業人員受託執行遠雄人壽保險事業股份有限公司（以下簡稱「遠雄人壽」）民國一四四年一月一日至十二月三十一日溫室氣體盤查報告書及解釋性附註（以下簡稱「溫室氣體聲明」）之類別1直接溫室氣體排放與類別2能源間接排放之合理確信案件（以下簡稱「類別1及類別2」），以及類別3運輸產生之間接排放（包含下游運輸和配送、商務旅行）、類別4組織使用產品間接排放（包含處置固態和液態廢棄物、燃料和能源相關活動）與類別5使用來自組織的產品間接排放（包含使用銷售產品、投融資）（以下簡稱「類別3」、「類別4」與「類別5」）之有限確信案件詳列於附件一。

公司對溫室氣體聲明之責任

遠雄人壽之責任係依照國際標準組織(International Organization for Standardization, ISO)發布之「ISO14064-1:2018組織層級溫室氣體排放及移除量化及報告附指引之規範」（以下簡稱「ISO14064-1」）編製溫室氣體聲明，且設計、付諸實行及維持與溫室氣體聲明編製有關之內部控制，以確保溫室氣體聲明未存有導因於舞弊或錯誤之重大不實表達。如遠雄人壽溫室氣體聲明所述，溫室氣體之量化受先天不確定性之影響，主要係因用以決定排放係數之科學知識並不完整，以及報導之數值須彙總不同溫室氣體之排放。

執業人員之獨立性及品質管理規範

本執業人員及所隸屬會計師事務所已遵循會計師職業道德規範中有關獨立性及其他道德規範之規定，該規範之基本原則為正直、公正客觀、專業能力及專業上應有之注意、保密與專業行為。本執業人員所隸屬會計師事務所遵循品質管理準則，維持完備之品質管理制度，包含與遵循職業道德規範、專業準則及所適用法令有關之書面政策及程序。

執業人員之責任

類別1及類別2 - 合理確信

本執業人員之責任係依照財團法人中華民國會計研究發展基金會發布之確信準則3410號「溫室氣體聲明之確信案件」（以下簡稱確信準則3410號）規劃及執行類別1及類別2之合理確信案件，基於所獲取之證據，對第一段所述遠雄人壽溫室氣體聲明是否未存有重大不實表達取得合理確信，並表示意見。

依確信準則3410號之規定，合理確信案件之工作包括對溫室氣體聲明之類別1及類別2中排放量及相關資訊執行程序以取得證據。所選擇程序之性質、時間及範圍取決於執業人員之專業判斷，包括對溫室氣體聲明導因於舞弊或錯誤之重大不實表達風險之評估。作成該等評估時，

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執業人員已考量與遠雄人壽編製溫室氣體聲明有關之內部控制。本合理確信案件已執行工作亦包括評估遠雄人壽：

1. 採用ISO14064-1編製溫室氣體聲明之妥適性。
2. 所採用量化方法及報導政策之適當性，以及所作估計之合理性。
3. 溫室氣體聲明之整體表達。

本執業人員相信已取得足夠及適切之證據，以作為表示意見之基礎。

類別3、類別4及類別5 - 有限確信

本執業人員之責任係依照財團法人中華民國會計研究發展基金會發布之確信準則3410號「溫室氣體聲明之確信案件」（以下簡稱確信準則3410號）規劃及執行類別3、類別4及類別5之有限確信案件，基於所執行之程序及所獲取之證據，對第一段所述遠雄人壽溫室氣體聲明是否未存有重大不實表達取得有限確信，並作成有限確信之結論。

依確信準則3410號之規定，有限確信案件工作包括評估遠雄人壽採用ISO14064-1編製溫室氣體聲明之妥適性、評估溫室氣體聲明導因於舞弊或錯誤之重大不實表達風險、依情況對所評估風險作出必要之因應，以及評估溫室氣體聲明之整體表達。有關風險評估程序（包括對內部控制之瞭解）及因應所評估風險之程序，有限確信案件之範圍明顯小於合理確信案件。

本執業人員對第一段所述遠雄人壽溫室氣體聲明之類別3、類別4及類別5所執行之程序係基於專業判斷，該等程序包括查詢、對所執行流程之觀察、文件之檢查、分析性程序、量化方法與報導政策之評估，以及與相關紀錄之核對或調節。基於本案件情況，本執業人員於執行上述程序時：

1. 已透過查詢，取得對遠雄人壽與排放量化及報導有關之控制環境及資訊系統之瞭解，但並未評估特定控制作業之設計、取得該等控制作業付諸實行之證據或測試其有效性。
2. 已評估遠雄人壽建立估計方法之適當性及一致性。然而，所執行程序並未包含測試估計所依據之資料或單獨建立執業人員之估計，以評估遠雄人壽所作之估計。
3. 已實地訪查1個據點，以評估排放源之完整性、資料蒐集方法、排放源資料及該等據點所適用之攸關假設。對於執行實地訪查據點之選擇，已考量該等據點之排放對總排放之貢獻、排放源性質，以及前期所選擇之據點。所執行程序不包含測試該等據點用以蒐集及彙整設施資料之資訊系統或控制。

相較於合理確信案件，有限確信案件所執行程序之性質及時間不同，其範圍亦較小，故於有限確信案件所取得之確信程度亦明顯低於合理確信案件所取得者。因此，本執業人員不對遠雄人壽類別3運輸產生之間接排放（包含下游運輸和配送、商務旅行）、類別4組織使用產品間接排放（包含購買商品與服務、購買燃料和能源相關活動及營運產生廢棄物之處理與處理之排放）與類別5使用來自組織的產品間接排放（包含使用銷售產品、投融資）在所有重大方面，是否依照國際標準組織(International Organization for Standardization, ISO)發布之ISO14064-1:2018組織層級溫室氣體排放及移除量化及報告附指引之規範編製，表示合理確信意見。

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ISO 14064-1:2018 Greenhouse Gas Verification Statement



合理確信意見及有限確信之結論

類別1與類別2 - 合理確信

依本執業人員之意見，第一段所述遠雄人壽民國一一四年一月一日至十二月三十一日溫室氣體聲明之類別1及類別2在所有重大方面係依照ISO14064-1編製。

類別3、類別4與類別5 - 有限確信

依據所執行之程序與所獲取之證據，本執業人員並未發現第一段所述遠雄人壽民國一一四年一月一日至十二月三十一日溫室氣體聲明之類別3、類別4及類別5在所有重大方面有未依照ISO14064-1編製之情事。

其他事項

本確信報告出具後，任何確信標的資訊或適用基準之變更，本執業人員將不負就該等資訊重新執行確信工作之責任。

安侯建業聯合會計師事務所

會計師：

謝秋華

事務所地址：台北市信義路五段七號六十八樓
中華民國 一五 年 六 月 十五 日

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附件一：確信標的資訊彙總表

報告邊界	排放量 (二氧化碳噸當量/年)
類別1：直接溫室氣體排放和移除	434.0571
類別2：輸入能源	2,338.0209
類別1 + 類別2 合計	2,772.0780
類別3：運輸產生之間接排放	36.6525
下游運輸和配送	12.6803
商務旅行	23.9722
類別4：組織使用商品間接排放	992.9746
購買商品之上游排放(影印紙使用、電力間接碳足跡)	690.5458
營運產生廢棄物的處置與處理	302.4289
類別5：使用來自組織的產品間接排放	3,944,090.6189
使用銷售產品	211.5359
投融资	3,943,879.0830
合計	3,947,892.3240

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Independent Auditor's Limited Assurance Report



安侯建業聯合會計師事務所

KPMG

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傳真 Fax +886 2 8101 6667
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會計師有限確信報告

遠雄人壽保險事業股份有限公司 公鑒：

本會計師接受遠雄人壽保險事業股份有限公司（以下簡稱「遠雄人壽」）之委託，對遠雄人壽民國一一四年度（2025年度）永續報告書（以下簡稱「報告書」）中所揭露之特定績效指標（以下簡稱「確信標的資訊」）執行有限確信程序並出具報告。

確信標的資訊與適用基準

遠雄人壽依據「上市公司編製與申報永續報告書作業辦法」（以下簡稱「作業辦法」）第四條所規定之金融保險業應加強揭露永續指標及全球永續性標準理事會（Global Sustainability Standards Board,「GSSB」）發布之全球永續性報告協會準則（Global Reporting Initiative Standards,「GRI Standards」）所揭露之確信標的資訊及其適用基準詳列於附件一。

管理階層之責任

遠雄人壽應設定其永續績效和報導目標，包括辨識利害關係人及重大性議題，並依前述適用基準編製及允當表達民國一一四年度（2025年度）報告書內所涵蓋之確信標的資訊，且負責建立及維持與報告書編製有關之必要內部控制，以確保報告書所報導之確信標的資訊未存有導因於舞弊或錯誤之重大不實表達。

會計師之責任

本會計師係依據財團法人中華民國會計研究發展基金會所發布之確信準則3000號「非屬歷史性財務資訊查核或核閱之確信案件」規劃並執行工作，以對第二段所述之確信標的資訊是否存在重大不實表達出具有限確信報告。另，本會計師執行有限確信時，對與有限確信相關之內部控制取得必要之瞭解，以設計當時情況下適當之有限確信程序，惟其目的並非對遠雄人壽民國一一四年度（2025年度）永續報告書之相關內部控制設計或執行之有效性提供任何確信。

獨立性及品質管理規範

本會計師及所隸屬會計師事務所已遵循會計師職業道德規範中有關獨立性及其他道德規範之規定，該規範之基本原則為正直、公正客觀、專業能力及專業上應有之注意、保密及專業行為。此外，本會計師所隸屬會計師事務所遵循品質管理準則，維持完備之品質管理制度，包含與遵循職業道德規範、專業準則及所適用法令相關之書面政策及程序。

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所執行程序之彙總說明

本會計師係針對第二段所述之確信標的資訊執行有限確信工作，主要執行之確信程序包括：

- 取得遠雄人壽民國一一四年度（2025年度）報告書，並閱讀其內容；
- 訪談遠雄人壽管理階層及相關員工，以瞭解用以蒐集及產出確信標的資訊之相關作業流程與資訊系統；
- 基於對上述事項所取得之瞭解，就報告書揭露之特定資訊執行分析性程序，或於必要時檢視相關文件，以獲取足夠及適切之有限確信證據。

上述確信程序係基於本會計師之專業判斷，包括辨識確信標的資訊可能存有重大錯誤或不實表達之範圍並評估其潛在風險，設計足夠且適切之確信程序暨評估確信標的資訊之表達。本會計師相信此項確信工作可對本確信報告之結論提供合理之依據。惟本會計師對於有限確信案件風險之瞭解及考量低於對合理確信案件者，所執行程序之性質及時間與適用於合理確信案件者不同，其範圍亦較小，因此有限確信案件中取得之確信程度明顯低於合理確信案件中取得者。

先天限制

遠雄人壽民國一一四年度（2025年度）報告書內容涵蓋非財務資訊，對於該等資訊之揭露內容可能涉及遠雄人壽管理階層之重大判斷、假設與解釋，故不同利害關係人可能對於該等資訊有不同之解讀。

結論

依據所執行之程序及所獲取之證據，本會計師並未發現第二段所述確信標的資訊有未依適用基準編製而須作重大修正之情事。

其他事項

本確信報告出具後，遠雄人壽對任何確信標的資訊或適用基準之變更，本會計師將不負責就該等資訊重新執行確信工作之責任。

安侯建業聯合會計師事務所

會計師：謝秋華

事務所地址：台北市信義區五段七號六十八樓
民國一一五年七月三十一日

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Appendix 11 Summary of Limited Assurance Engagement Scope

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附件一：確信標的資訊彙總表

編號	報告書對應章節	確信標的資訊	適用基準																							
1	5.2 普惠商品	■ 微型保險連年擴大扶助範圍 2025年攜手新北市、南投縣、台南市政府等49個公益團體，提供微型保險保障。承保人數12,199人、總承保金額新台幣52.9億元，其中身心障礙人數為2,710人，佔22%，因推動微型保險成果傑出，連續7年榮獲金管會微型保險「業務績優獎」與6度獲「身心障礙關懷獎」。 累計推動11年 保戶人數累積54,315人 承保金額逾新台幣240億元 理賠金額新台幣550萬元 ■ 小額終身保險 遠雄人壽長期關注高齡保險需求，提供0-84歲民眾低保費、高保障之商品，如「遠雄人壽全家保小額終身壽險」，協助國人受限於經濟能力或是因年齡條件無法投保者，可用較低保費獲得壽險保障，為普羅大眾、年長者、身心障礙者及弱勢族群建構基礎的保險安全網。2025年有效契約件數共11,103件，新契約保費收入新台幣2,519萬元、累積保費收入約新台幣2.2億元。另外，遠雄人壽C富通小額終身壽險，保費不僅較其他壽險低，也可讓20-74歲民眾進行24小時線上投保。 ■ 長照保險 為完善超高齡社會的保障版圖，遠雄人壽亦積極強化長照保險商品線，2025年推出「遠雄人壽輕盈好享福長期照顧一年期健康保險附約」，有效契約件數500件，新契約保費收入逾新台幣161萬元。	自訂指標 各經營業務為創環境效益或社會效益所設計之產品與服務																							
	5.3 數位創新	■ 2025年數位服務使用量 <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>行動/電子化服務</th><th>使用件數(件)</th></tr> </thead> <tbody> <tr><td>行動投保</td><td>32,917</td></tr> <tr><td>網路投保</td><td>500</td></tr> <tr><td>電子保單</td><td>38,947</td></tr> <tr><td>電子單據</td><td>387,965</td></tr> <tr><td>理賠醫起通</td><td>104</td></tr> <tr><td>理賠聯盟鏈</td><td>26,233</td></tr> <tr><td>保全聯盟鏈</td><td>18,819</td></tr> <tr><td>線上保單服務</td><td>10,469</td></tr> <tr><td>線上理賠</td><td>1,758</td></tr> <tr><td>行動理賠</td><td>21,002</td></tr> <tr><td>行動補全</td><td>558</td></tr> </tbody> </table>	行動/電子化服務	使用件數(件)	行動投保	32,917	網路投保	500	電子保單	38,947	電子單據	387,965	理賠醫起通	104	理賠聯盟鏈	26,233	保全聯盟鏈	18,819	線上保單服務	10,469	線上理賠	1,758	行動理賠	21,002	行動補全	558
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編號	報告書 對應章節	確信標的資訊	適用基準									
2	3.1 公司治理	■ 董事持續進修制度 本公司董事進修課程多元化，內容涵蓋壽險業發展趨勢、中華民國公司治理暨永續發展協會、台灣金融研訓院及台北金融研究發展基金會等機構所舉辦之治理議題，兼顧公司治理、公司法令遵循、洗錢防制及打擊資恐及ESG等多元主題。其中包含「國際反貪腐與投購條款實務」課程，進一步提升決策品質與監督效能。 ■ 落實國際反貪腐與揭弊者保護 誠信經營的核心在於預防貪腐與保障內部舉報管道。遠雄人壽透過專業課程（如「國際反貪腐與揭弊者保護實務」）強化董事會的監督職能： -反貪腐實務：掌握國際反貪腐標準與相關法律規範。 -揭弊者保護制度：深入瞭解揭弊者保護的實務做法，確保公司內部具備安全的檢舉環境，從源頭防止脫法行為與經營弊端。 2025年7位董事100%完成反貪腐與洗錢防治相關課程。 ■ 法令遵循與制度接軌 <table border="1"> <thead> <tr> <th>項目</th><th>內勤員工數</th><th>外勤同仁數</th></tr> </thead> <tbody> <tr> <td>受反貪腐(誠信經營)政策溝通及訓練(人)</td><td>982</td><td>3,266</td></tr> <tr> <td>受訓百分比(%)</td><td>100</td><td>100</td></tr> </tbody> </table> 註： - 內勤員工含約聘員工，內勤員工數係指2025/12/31在職之全體員工。 - 外勤同仁含兼職人力，外勤同仁數指課程結訓時之總完訓人數(含兼職人員)。 ■ 另外針對2025年合作供應商(共303家)，透過簽署承諾書或合作契約進行反貪腐宣導的供應商共有278家(含新進供應商44家)，比例為92%。對於未簽署承諾書的供應商，將先列為不合格供應商，並於完成承諾書簽署後，始得重新納入合作供應商名單。	項目	內勤員工數	外勤同仁數	受反貪腐(誠信經營)政策溝通及訓練(人)	982	3,266	受訓百分比(%)	100	100	GRI Standards 205-2 有關反貪腐政策和程序的溝通及訓練
項目	內勤員工數	外勤同仁數										
受反貪腐(誠信經營)政策溝通及訓練(人)	982	3,266										
受訓百分比(%)	100	100										

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Appendix 11 Summary of Limited Assurance Engagement Scope



編號	報告書對應章節	確信標的資訊	適用基準																																				
3	5.4 人才發展與培育	■ 2025年內勤員工訓練時數統計 <table> <tr> <th>項目</th><th>男性</th><th>女性</th></tr> <tr> <td>主管總時數</td><td>3,794</td><td>4,371</td></tr> <tr> <td>主管平均時數</td><td colspan="2">60</td></tr> <tr> <td>非主管總時數</td><td>9,912</td><td>21,366</td></tr> <tr> <td>非主管平均時數</td><td colspan="2">37</td></tr> <tr> <td>訓練總時數</td><td>13,706</td><td>25,737</td></tr> <tr> <td>訓練總時數合計</td><td colspan="2">39,443</td></tr> <tr> <td>主管</td><td>63</td><td>74</td></tr> <tr> <td>非主管</td><td>276</td><td>569</td></tr> <tr> <td>小計</td><td>339</td><td>643</td></tr> <tr> <td>總計</td><td colspan="2">982</td></tr> <tr> <td>平均每位同仁訓練時數(小時)</td><td colspan="2">40.16</td></tr> </table> 註： 1. 主管職為協理(含)以上、經理、副理、襄理、科長 2. 教育訓練時數統計依2025/12/31全體內勤人員(含正職人員及約聘人員)計算	項目	男性	女性	主管總時數	3,794	4,371	主管平均時數	60		非主管總時數	9,912	21,366	非主管平均時數	37		訓練總時數	13,706	25,737	訓練總時數合計	39,443		主管	63	74	非主管	276	569	小計	339	643	總計	982		平均每位同仁訓練時數(小時)	40.16		GRI Standards 404-1 每名員工每年接受訓練的平均時數
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4	3.1 公司治理	2025年本公司共計8筆個資安全事件，實際受影響客戶共9人，經查主要為業務人員作業疏失、其次則為內勤人員作業疏失所導致，惟尚無重大個資侵害事件；前揭個資安全事件中，均為來自內部權責部門通報之非申訴案件。	GRI 418-1 經證實侵犯客戶隱私或遺失客戶資料的投訴																																				
5	3.2 永續金融	■ 五加二新創產業 2025年投資於五加二新創產業 (綠能科技、亞洲矽谷、生技醫藥、國防產業、智慧機械、新農業、循環經濟)投資金額市值達新台幣59.88億元。 單位:新台幣億元 <table> <tr> <th>分類</th><th>部位市值</th><th>占率</th></tr> <tr> <td>綠能科技</td><td>0.00</td><td>0.00%</td></tr> <tr> <td>亞洲矽谷</td><td>21.39</td><td>35.72%</td></tr> <tr> <td>生技醫藥</td><td>11.39</td><td>19.03%</td></tr> <tr> <td>國防產業</td><td>2.77</td><td>4.62%</td></tr> <tr> <td>智慧機械</td><td>0.00</td><td>0.00%</td></tr> <tr> <td>新農業</td><td>0.00</td><td>0.00%</td></tr> <tr> <td>循環經濟</td><td>24.33</td><td>40.63%</td></tr> <tr> <td>合計</td><td>59.88</td><td>100%</td></tr> </table>	分類	部位市值	占率	綠能科技	0.00	0.00%	亞洲矽谷	21.39	35.72%	生技醫藥	11.39	19.03%	國防產業	2.77	4.62%	智慧機械	0.00	0.00%	新農業	0.00	0.00%	循環經濟	24.33	40.63%	合計	59.88	100%	自訂指標 年度永續投資金額(五加二新創產業投資金額總和)									
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