4 Nurturing Diverse Talent

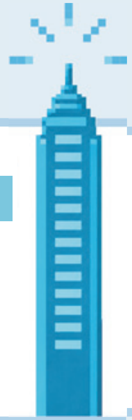
GRI 3-3

Plan

- Encourage diverse experiences.
- Listen to the employees' opinions.
- Competency-oriented training.
- Diversity and equality measures.
- Improve sustainable health of employees.

Commitment

SKL regards talent as a core asset for sustainable operations and hires purely on merit. We not only strive to be a benchmark company providing top-tier protection to our policyholders, but also aim to be a reassuring employer, dedicated to building an inclusive and fulfilling workplace.



Material Topic	2025 Target	Status of Achievement	Major Performances in 2025	Short-term Target (2026)	Medium- to Long-term Target (2030 as the Target Year)
Talent Recruitment and Retention	Retention rate for top talent maintained above 90%	✓	Retention rate of outstanding talent: 96.5%	Retention rate of outstanding talent >85%	Retention rate of outstanding talent >85%
	Employee engagement survey score reached 70%	✓	Employee engagement survey score reached 73% in 2025 Coverage ratio 84%	Employee engagement survey will reach 70%	Employee commitment will reach 75%
	Average employee training hours were 80 hours for office staff;100 hours for field personnel	✓	Average employee training hours were 87 hours for office staff;153 hours for field personnel	Average employee training hours were 85 hours for office staff;100 hours for field personnel	Average training hours per employee will reach 100 hours
	Cultivating talent of sustainability	✓	100% completion of sustainability courses	The number of sustainability certificates issued reaches 100; organize training programs for sustainability professionals and assist in enhancing sustainability finance assessments	Continue to cultivate talent of sustainability
	Female representation in executive roles reached 27%	✗	Percentage of females in senior management positions: 26.2%[Note]	Percentage of females in senior management positions will reach 27%	Percentage of females in senior management positions will reach 30%
	The ratio of fixed salary for professional positions by gender reached 89%	✓	The ratio of fixed salary for professional positions by gender reached 89%	The ratio of fixed salary for professional positions by gender will reach 89%	Improve the gender pay ratio

*Note: This was due to the retirement of a senior female executive at the end of the year.

Nurturing Diverse Talent

4.1 Diverse Recruitment | GRI 3-3 |

Adhering to the spirit of "Endless Heritage, Unlimited Innovation", we strengthen the human capital strategy of function building and ensuring the sustainable development of the organization's talents. We adopt the Balanced Scorecard development and operation plan, together with a performance development system that integrates functions, to plan and promote the overall human capital development of the "Selection, Employment, Nurturing, and Retention" program.

4.1.1 Building Inclusive Workplace | GRI 2-7、2-8、401-1 |

A. Employee Structure

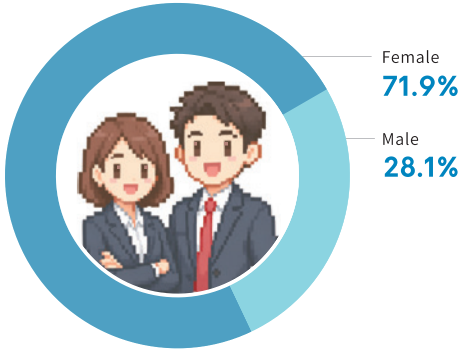
We emphasize local talent and diversity. SKL's workforce consists mainly of local Taiwanese employees, with 100% of senior executives being Taiwanese nationals. In 2025, the total number of regular employees are 11,437 (excluding unofficial salespersons), with 2,503 in-house employees and 8,934 in the field, with 28% of them being male and 72% being femaleMale supervisors accounted for 46% and female supervisors accounted for 54% of the total.

2025 Full-time Employee Structure

Unit: Number of Employees

	Number of People
Office Staff	2,503
Insurance Agents	8,934
Full-time	**11,437**

	Number of People	Percentage
● Female	8,218	**71.9%**
● Male	3,219	**28.1%**



Category		Internal Staff			Insurance Agent			Total
		Taiwan	Overseas	Subtotal	Taiwan	Overseas	Subtotal	
Male	Full-time	907	5	912	2,307	-	2,307	3,219
	Contingent	22	-	22	894	-	894	916
	Subtotal	929	5	934	3,201	-	3,201	4,135
Female	Full-time	1591	-	1,591	6,627	-	6,627	8,218
	Contingent	31	-	31	3,379	-	3,379	3,410
	Subtotal	1,622	-	1,622	10,006	-	10,006	11,628
Total	Full-time	2,498	5	2,503	8,934	-	8,934	11,437
	Contingent	53	-	53	4,273	-	4,273	4,326
	Subtotal	2,551	5	2,556	13,207	-	13,207	15,763

Note 1: Official employees refer to full-time employees.

Note 2: Non-official office employees include dispatched workers, part-time student workers, interns, and massage therapists. Non-official field employees refer to sales representatives who have signed contract agreements with the company. Together, non-official employees account for nearly 30% of the total workforce.

2025Full-time Employee Structure

Unit: People

	Female	Male	Percentage
● Office Staff	1,591	912	21.9%
● Insurance Agents	6,627	2,307	78.1%

Gender	Management Levels	Back-Office Staff	Field Staff	Subtotal	Proportion of Each Category Note 2
Male	Senior-level managers	48	-	48	0.4%
	Mid-level managers	136	-	136	1.2%
	Junior-level managers	68	440	508	4.4%
	General employees	660	1,867	2,527	22.1%
Female	Senior-level managers	17	-	17	0.1%
	Mid-level managers	80	-	80	0.7%
	Junior-level managers	37	692	729	6.4%
	General employees	1,457	5,935	7,392	64.6%

Note 1: Senior-level manager refer to the president, department heads and above; Mid-level manager refer to deputy heads of department, section managers, and the managers of regional sales divisions; Junior-level managers refer to project managers, sales office supervisors, and sales managers.

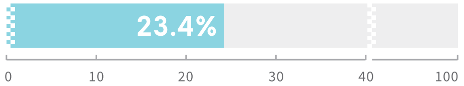
Note 2: Proportion of each Category (%) = (Number of full-time employees by category/Number of all full-time employees).

Gender	Age	Back-Office Staff	Field Staff	Subtotal	Age group Proportion Note
Male	< 30	133	474	607	5.3%
	30 - 50	513	1,499	2,012	17.6%
	> 50	266	334	600	5.2%
	Subtotal	912	2,307	3,219	28.1%
Female	< 30	225	609	834	7.3%
	30 - 50	987	2,716	3,703	32.4%
	> 50	379	3,302	3,681	32.2%
	Subtotal	1,591	6,627	8,218	71.9%

Note : Proportion of each Age group (%) = (Number of full-time employees by age/Number of all full-time employees).

New Full-time Employees and Turnover of full-time Employees in 2025

New Full-time Employees Total: 2,680



※Note 2

Male	< 30	301	2.6%
	30 - 50	509	4.5%
	> 50	93	0.8%
	Subtotal	903	7.9%
Female	< 30	374	3.3%
	30 - 50	939	8.2%
	> 50	464	4.1%
	Subtotal	1,777	15.5%

Turnover of full-time Employees Total:1,569

※Note 3

Male	< 30	154	1.3%
	30 - 50	263	2.3%
	> 50	54	0.5%
	Subtotal	471	4.1%
Female	< 30	205	1.8%
	30 - 50	524	4.6%
	> 50	369	3.2%
	Subtotal	1,098	9.6%

Note 1: Turnover refers to the number of employees who leave an organization voluntarily or as a result of layoff, retirement, illness, or death at work, excluding secondment.

Note 2: Newcomer rate of full-time employees =(Number of new full-time office staff and field personnel / Total number of full-time office staff and field personnel)..

Note 3: Turnover rate = (Number of full-time employees left office/Total number of full-time employees).

B. Equal employment

We are committed to building a corporate culture that respects diversity and gender equality. By hiring employees from different ethnic groups, we are able to gain more diverse perspectives and insights, and bring more innovation and vitality to the company.

1. Respect for the rights and interests of the physically and mentally challenged and indigenous communities at work

We strictly uphold the workplace rights and interests of persons with disabilities and indigenous peoples. Our key initiatives include:

- Expanded employment of persons with disabilities in accordance with statutory quotas, employing a total of 171 employees with disabilities in 2025.
- Indigenous employees returning to their home communities for traditional annual ceremonies are granted one additional day of special leave and a one-time travel allowance of NT$6,000. In 2025, a total of 19 employees benefited from this initiative, receiving NT$114,000 in combined subsidies.

Diversity in Employment

Unit: People

Group of Employees		2022	2023	2024	2025
Indigenous Employees	Number of employees	165	153	216	**219**
	Percentage	1.7%	1.7%	2.2%	**1.9%**
Employees with Disabilities	Number of employees	125	125	140	**171**
	Percentage	1.30%	1.35%	1.40%	**1.5%**

Result

Excellent

(excess of egally required minimum)

Note: In accordance with the People with Disabilities Rights Protection Act, private-sector companies are required to employ persons with disabilities who are capable of working at a level of not less than 1% of their total workforce, and in no case fewer than one employee.

2. Gender Equality

SKL actively champions gender equality, ensuring equal opportunity regardless of gender or sexual orientation while actively fostering female career progression. Beyond gender balance, we recognize that female talent brings diverse perspectives ,enriching company decision-making. In 2025, among the 934 employees recognized for top performance, 585 were female, representing 62.6% (compared to 349 male employees). This outcome reflects the success of SKL's inclusive workplace framework in enabling women to thrive.

Statistics of Female Managers in 2025

Unit: People

	Number of People	Percentage
Senior-level Managers	17	**26.2%**
Mid-level Managers	80	**37.0%**
Junior-level Managers	37	**35.2%**
Sales Department Managers	692	**61.1%**

Note 1: Senior-level manager refer to the president, department heads and above; Mid-level manager refer to deputy heads of department, section managers, and the managers of regional sales divisions; Junior-level managers refer to project managers, sales office supervisors, and sales managers.

Note 2: Sale Department managers refer to heads of revenue-generating business units, regardless of rank.

4.1.2 Recruiting New Generation Talent

A. Sales Representative Recruitment Program

To continually expand our talent acquisition efforts, we not only sustained recruitment across diverse demographics but also deployed targeted recruitment programs to bolster our team's commercial capabilities. Key business recruitment initiatives implemented in 2025 include:

- **Elite Program:** Continuing the spirit of the Young Program, cultivating the next generation of reserve business executives, and accelerating the rejuvenation of junior business executives.
- **Honor Program:** Actively recruiting retired military personnel holding employment referral cards issued by the Veterans Affairs Council, and providing training and retention incentives to cultivate a diverse talent pool for our business operations.
- **New Talent Program + Talent Recruitment Initiative:** To attract younger generations, providing funding for large-scale recruitment events and themed seminars organized by sales units, expanding recruitment efforts and strengthening talent acquisition.
- **Campus Internship Recruitment Program:** We provide interns with licensing support and retention incentives, aligning with business agency onboarding programs and industry-academia partnerships to strategically deepen our campus presence and talent pipeline.
- **Sales Leadership Development Program:** Recruiting ambitious sales personnel and providing a one-year structured development program to help them build a strong foundation in the sales profession and prepare for future career advancement.
- **Digital Recruitment:** Collaborating with well-known Key Opinion Leaders (KOLs) to recruit through videos disseminated on social media and digital platforms, expanding the brand presence of SKL online.

B. Industry-Academia Collaboration Program

- Providing opportunities for students to visit companies and learn about the Company's philosophy and profile.
- In 2025, we collaborated with domestic universities and colleges to organize industry-academia internships. A total of 164 students from 53 schools and 82 departments up to 25 business units have participated in the program, with an investment of approximately NT$1.92 million.

C. Internship

We continue to promote student corporate internships, summer internships, insurance practical courses, and corporate visits, etc., to help students understand themselves and plan their future by sharing their knowledge and experience through a variety of courses and interesting activities. 2025 internship program invested about $5.75 million to recruit 13 summer interns, 32 industry-academia cooperation interns, and 15 information technology interns, of which 8 interns worked at SKL after graduation.

4.2 Nurturing Talent | GRI 3-3 |

4.2.1 Training Strategies and Programs | GRI 404-2 |

The retention rate of top performers reached 96.5% in 2025.

In accordance with the Company's annual strategy of "Driving Transformation and Co-creating a New Future", an annual training program was established to achieve the Company's operational strategy performance.

Note: Retention rate of top performers = number of employees retained above the median (excluding the median) of office staff performance ratings/target number of employees

Digital Learning Platform and Flexible Training Methods

- **We Introduced An Online Education and Training Platform, "hahow for business":** With an annual training budget of NT$3.34 million, which allows employees to learn and utilize the platform regardless of geographic location and strengthens their all-round abilities. Encourage employees to learn on-line and promote a study leave system, whereby any employee who reads on the online platform for eight hours can apply for one day of study leave, with a limit of two days per year. In 2025, more than 2,577 employees reached the goal of study leave, and the total number of hours spent on the platform amounted to 105,616 hours of study.
- **Promote the Digital Learning Platform "Common Wealth Leader Campus" (CWLC)** to encourage employees to utilize their spare time for independent learning and to strengthen their competitive edge in their career. In 2025, the usage per capita and attendance outperformed the life insurance industry and the platform as a whole, with a total of 10,382 learning hours on the platform.

Digital Transformation and AI Applications

- **Digital Finance Seminar:** During the year, the Company conducted seven AI Applications for Novices courses, enabling nearly 400 employees to gain an understanding of mainstream AI tools and multimodal AI applications currently available in the market, laying the groundwork for the subsequent adoption of AI tools across the Company. The Company also held four AI Applications Intermediate courses, with nearly 150 employees participating. By learning to collaborate with AI through applications such as Excel and Canva, employees improved their work efficiency, and nearly one-third of participants were able to significantly reduce the time spent on administrative tasks.
- **Assign Employees to Attend Fin & Tech and Bellwether on a Regular Basis:** Sent to train 118 people in 84 sessions with a total of 1,031 hours of training for POC (Proof-of-experimentation) Training Program on Technology in Financial Applications, Financial Digital Transformation WORKSHOP, Financial Information Security Series, Fin&Tech Collision Salon, AI Series program, and Financial Information Security Executive Reserve Program (CISE). This accumulated 1,031 training hours, representing an increase of nearly 70% compared with the previous year, when 67 employees completed 645 training hours.
- **Continuous Digital Learning Courses:** During the year, the Company continued its collaboration with EY Advisory on a series of initiatives and delivered five Trusted AI practical training courses, with more than 1,200 employees completing the program, accumulating 3,600 training hours. Through the "hahow for business" online learning platform, the Company also launched a dedicated AI Learning Hub, attracting 1,355 participants and accumulating 9,654 training hours. In addition, all employees participated in AI learning through AI training videos developed by the Holding Company.
- **Develop Tech / Social Media / Big Data Talent:** Promote financial digital literacy certification and implement cloud-based marketing training resources. Utilize iPad to integrate business opportunity system and provide diversified and convenient e-services to business colleagues. Provided seminars on new knowledge trends to help colleagues understand the application and development of the Internet of Things and big data in the insurance industry.
- **Big Data Process Transformation:** Combining technology, social media and big data analysis to transform processes and actively cultivate FinTech professionals.
- **Organize Workshops on Leading Change to Replicate Success Quickly:** Carried out new product development training through workshops.
- **Digital Sales Representative Program:** By integrating digital tools into practical sales processes, from customer management and relationship building to policy planning, sales closing, and after-sales service, the Company enables seamless integration of sales and customer service. In 2025, the Company continued to promote digital learning for its sales force by reviewing and consolidating existing digital tool training materials and establishing the "i Learning | Digital Learning Hub" within its Training and Development System. The Company also introduced Digital Learning Courses for Job Grade Assessment to evaluate learning outcomes. The number of employees successfully completing the assessments increased quarter by quarter throughout the year. Going forward, the Company will further promote the adoption of digital tools to enhance overall sales effectiveness.

C Leadership Development and Successor Program

- **Domestic and Overseas Training:** In 2025, a total of 2,556 people participated in independent professional courses according to business attributes. Among them, a total of 76 people were assigned overseas for training. Through international seminars, overseas conferences, and on-site visits, we have expanded international mindset and enhanced diverse experiences.

Zurich Overseas Training Program

- **Talent Exchange Program:** We provide a diversity of flexible talent exchange programs after confirming with employees about their career plans and willingness to participate.
  We provide talent in every function with opportunities to delve into their fields and even other financial sectors and take up management positions and even get promoted to executives.
- **Connecting with International Financial Development:** In 2025, expenditure on English training fund will reach 1.47 million dollars. Use of the goFLUENT Language Learning Platform: The platform offers online courses and live instructor-led conversation sessions in 19 languages.

D Sound Training System

- **Comprehensive Training Plan and Career Development**
  - The training system is mainly divided into two major categories: the Business System and the Administrative System. Based on the training needs of core personnel, a diversified learning mechanism is planned to expand career development pathways.
  - In 2025, the Business System launched 723 training sessions, with a total of 15,186 completions.
- **Leadership Team**
  - The leadership development program was launched in 2011. As of 2025, 711 office staff have been trained and 294 have been promoted, representing a promotion rate of 41.3%;518 field personnel have been trained and 233 have been promoted, representing a promotion rate of 45%. In addition, in 2025, the Company integrated the Dragon Excellence Program and the Leadership Pipeline Program into the Leadership Excellence Pipeline Program to develop the management capabilities of sales managers prior to promotion. During the year, the program developed 40 prospective department managers and 79 prospective district managers, resulting in the promotion of 2 regional directors, 2 department managers, and 17 district managers.
  - Since 2021, we have been implementing the Key Talent (High Potential Talent) Nomination and Development Program with the financial holding company to regularly track, review and adjust candidates every year for the purpose of sustainable corporate development and ensuring the capabilities and value of management talent. A total of 186 office staff have been nominated and 57 have been promoted, representing a promotion rate of 31%.
- **License Incentives**
  - To encourage employees to pursue self-directed learning and obtain professional certifications, the company provides subsidies for related learning and certification expenses.
  - Subsidies include: registration fees, annual fees, foreign language study support, EMBA and part-time master's programs (including in-service master's students).
  - Benefits include professional certification bonuses, ongoing incentive allowances, and study leave.
  - In 2025, a total of NT$8.8 million was granted in professional certification incentive allowances and bonuses.

Comprehensive Inclusion of Sustainable Development

SKL is committed to cultivating sustainable ESG talent and investing resources to organize sustainability-related education and training, so as to enable the concept of sustainable finance to be deeply embedded in the organization and corporate culture from top to bottom. The "Sustainability Journal" course was established in the co-broadcasting morning meetings of field personnel. A total of 4 sessions were broadcast in 2025 to promote the latest sustainability trends in a lifestyle-based manner. In addition to internal education and training, employees can also apply for external training courses based on their business needs. Two major online learning platforms, namely, Hahow/Bingotimes Digital have been provided with course resources. According to the data report, in 2025, 11,483 hours of sustainability-related training were provided, with nearly 16,000 participants. We promoted sustainability education and enhanced employees' awareness of and action on sustainability.

The Company is committed to actively promoting sustainability initiatives. Since 2012, we have established a dedicated unit for sustainability. In addition to obtaining professional sustainability certifications, including Certified Corporate Sustainability Manager and Certified Sustainable Finance Professional, 100% of the team members had obtained the Sustainable Finance Certification (Entry Level) by the end of 2025, while 50% had also earned the Sustainable Finance Certification (Advanced Level).

- **Sustainability Talent Development Program and Professional Certification Incentive Scheme**

1. **Training Targets:** Covering directors and supervisors, senior management, and all employees, with the aim of comprehensively enhancing sustainability-related knowledge and capabilities.
2. **Course Planning:**
   (1) Mandatory Sustainability Courses: A total of three hours of required training to ensure employees possess fundamental sustainability knowledge.
   (2) Sustainability Certification Courses: Providing course subsidies, and encouraging employees to pursue relevant sustainability certifications.
3. **Subsidy Measures:**
   (1) Examination Subsidies: Providing subsidies for registration fees for sustainability certification examinations.
   (2) Additional eligible expenses are reimbursed in accordance with the Company's policies.
4. **Other Related Expenses:** The annual budget has been allocated based on the number of participants and the training plan to ensure the effective implementation of the program.

Number and Percentage of Employees Holding Sustainable Finance Certifications in 2025

Unit: People

Sustainable Finance Certification	Number of People Obtained	Number of Full-Time Employees	Percentage (%)
Entry and Advanced Levels	61	11,437	0.5%

Sustainable Finance Certification	Number of Sustainability Personnel and Managers Obtained Certifications	Total Number of Sustainability Personnel and Managers	Percentage (%)
Entry Level	6	6	100%
Advanced Level	3	6	50%

4.2.2 Training Input and Output | GRI 404-1 |

A. Employee Training Input

SKL considers employees as its most important asset. In addition to continuously promoting strategic products, SKL also focuses on recruiting young people and cultivating professionals through its business transformation plan, investing abundant education and training resources every year to enhance the productivity of its employees; and in terms of digital services, SKL continues to strengthen the training of digital financial talents in order to provide its policyholders with more diversified, convenient, and intelligent new experiences.

Employee Training Output in 2025

Unit: Hour

Employee Training Hours

			Office Staff	Insurance Agents	Total Hours	Hours Per Capita
Male 	Management	Senior-level	971	-	971	20
		Mid-level	2,304	-	2,304	17
		Junior-level	18,208	51,857	70,065	138
		Subtotal	21,484	51,857	73,341	106
	General Employees		74,749	279,300	354,049	140
Female 	Management	Senior-level	200	-	200	12
		Mid-level	1,453	-	1,453	18
		Junior-level	11,248	76,408	87,656	120
		Subtotal	12,902	76,408	89,310	108
	General Employees		113,300	925,049	1,038,349	140
	Total		222,435	1,332,614	1,555,049	136

Note 1: Training hours in this table included hours of internal training, external training, overseas training, online training, and orientation.

Note 2: Internal training refers to internal training organized by the Human Resources Department; external training refers to external training which departments assign employees (either internal staff or insurance agents) to attend; overseas training refers to training which the Company assigns employees (back-office staff and field staff) to attend overseas.

Note 3: Senior-level manager refers to the president, heads of department and above; Mid-level manager refer to deputy heads of department, section managers, and the managers of regional sales divisions; Junior-level managers refer to project managers, heads of sales offices, and the managers of sales offices.

Unit: NT$

Employee Training Expenses

			Office Staff	Insurance Agents	Total Expense	Expense Per Capita
 Male	Management	Senior-level	373,892	–	373,892	48
		Mid-level	886,959	–	886,959	136
		Junior-level	7,009,367	2,155,891	9,165,258	508
		Subtotal	8,270,218	2,155,891	10,426,109	692
	General Employees		28,775,051	1,532,191	30,307,242	2,527
 Female	Management	Senior-level	77,041	–	77,041	17
		Mid-level	559,471	–	559,471	80
		Junior-level	4,330,084	2,146,787	6,476,871	729
		Subtotal	4,966,596	2,146,787	7,113,383	826
	General Employees		43,615,481	4,545,979	48,161,460	7,392
	Total		**85,627,346**	**10,380,848**	**96,008,194**	**11,437**

Note 1: Training hours in this table included hours of internal training, external training, overseas training, online training, and orientation.

Note 2: Internal training refers to internal training organized by the Human Resources Department; external training refers to external training which departments assign employees (either internal staff or insurance agents) to attend; overseas training refers to training which the Company assigns employees (either internal staff or insurance agents) to attend overseas.

Note 3: Senior executives refer to the General Manager and heads of departments or above; mid-level managers include Associate Vice Presidents, Section Heads, and Regional Managers; front-line managers include Project Managers, Division Managers, and Area Managers.

B. Sustainability Talent Development and Investment

SKL is dedicated to cultivating diverse and professional talents by actively investing resources in sustainability-related professional development and training. In 2025, the Company recorded approximately 304,000 training participations, with approximately 245,000 hours of sustainability-related training. This extensive training effort aims to empower employees to take a proactive role in the Company's sustainable transition, embedding the principles of sustainable finance deeply within the organization's culture and corporate ethos.

Unit: NT$

Sustainability-related Training Courses	Budget
Director Development Programs (including Sustainability, Ethical Management, and Gender Equality)	100,000
ESG and CSR Seminars	460,000
Sustainability Certification Training	185,000
Occupational Safety	1,032,000
Financial Inclusion	1,115,000
DEI, Gender Equality	440,000
Fair Treatment of Customers	300,000
Employee Relations	2,900,000
ESG Underwriting and Investment	700,000
Internal Audit, Internal Control, and Regulatory Compliance	2,496,870
Information Security	2,950,000
Total	12,678,870

Note: The total annual training budget for the sustainability-related training programs listed above was NT$12,678,870, representing 11.0% of the Company's total annual training budget. Among this, the budget allocated to ESG Underwriting and Investment training accounted for 0.6% of the total annual training budget.

4.2.3 Talent Development

GRI 404-2、404-3

A. Performance and Competence Evaluation

To offer employees clear career progression pathways, we establish competencies across all job levels aligned with our annual business strategy. Performance is evaluated through a dual components: business goals (70%) and core behavioral competencies (30%), conducted mid-year and year-end. In 2025, the coverage rate for both regular performance evaluations and professional development reviews reached 100%.

B. Job Rotation Program

To optimize human resource allocation and align corporate growth with individual career development, we conduct annual surveys on internal transfer preferences. Through structured job rotation, we adapt work environments and responsibilities, enhancing employee capabilities and operational efficiency, while achieving an internal rotation success rate of 93.3% in 2025.

Unit: People

Method	Description	2025
Job Rotation	For employees who have reached a specified tenure in their current department or specialized role, structured cross-departmental or cross-functional reassignments are implemented to reignite work engagement and align with organizational management needs.	478
Internal Recruitment	Job vacancies in each department are posted on the internal website in a timely manner, and employees can apply according to their personal interests and career planning needs.	512
Reservation for Transfer	Even when no immediate vacancy exists for a desired position, employees may submit an advance transfer application based on personal needs. This ensures they are prioritized for transfer once the position becomes available.	4

C. Re-employment of Retiring Field Personnel

To encourage retirees to continuously contribute to the insurance industry, SKL has established a "re-employment project," which re-employs retirees based on their ranks at the time of retirement. In 2025, 27 retirees were re-employed.

In response to the government's promotion of the Middle-aged and Elderly Employment Promotion Act, the Company has implemented a dedicated program encouraging retired personnel aged 65 and above to return as sales representatives under one-year fixed-term contracts. As of the end of 2025, a total of 412 individuals had signed fixed-term employment contracts.This mechanism not only enables returnees to contribute their years of experience, but also allows the seamless integration of business to create excellent results.

4.3 Friendly and Happy Workplace

GRI 3-3

4.3.1 Establishing a Culture of Diversity and Communication

GRI 2-25、2-26

A. Protecting Employees' Human Rights

In recruitment and compensation determination, SKL ensures strictly equal treatment regardless of gender, race, disability, religion, political affiliation, marital status, or trade union membership. We prohibit child labor (under age 16) and strictly eliminate all forms of forced or compulsory labor.

In the event of major operational changes, we adhere strictly to statutory advance notice requirements under Article 16 of the Labor Standards Act to safeguard employee rights. Furthermore, in line with internationally recognized fundamental labor conventions, we integrate human rights into our core HR policies—upholding the right to work, freedom of association, workplace dignity, and privacy. Concurrently, we collaborate annually with our parent company, SKFH, in conducting Human Rights Due Diligence (HRDD) to identify, mitigate, and prevent potential human rights risks.

Gender Equality Mechanisms

Item／Description	2025 Results
Policy／ Formulation of Shin Kong Life's policy statement on prevention of sexual harassment, complaint, investigation and handling mechanism	Continuing to organize publicity on prevention of sexual harassment and operation of the reporting mechanism.
Committee／ SKL has established the "Organizational Regulations for the Gender Equality Promotion Committee" to foster a respectful, inclusive, and supportive corporate culture. This framework supports employee development, strengthens workplace identity, and enhances overall corporate value. Furthermore, we are dedicated to advancing gender equality across inclusive financial services, financial literacy initiatives, and broader social support activities, leveraging gender equality to achieve our sustainable finance goals.	Conducted working group executive meetings and committee meetings according to the responsibilities of the Gender Equality Promotion Committee to track various work plans and implementation results, with the implementation rate of all work plans reaching 100%.
 **Training／** Sexual harassment and other unlawful infringement prevention courses in the workplace, and promotion of DEI courses.	Conducted 3.2 hours of training on the prevention of workplace sexual harassment and unlawful infringement.
Whistle-blowing／ shinkong113@skl.com.tw	One case reported.
Audit Review／ Annually Review internal systems and amend regulations as necessary.	100% of operational sites have completed the audit.

B. Valuing the Voice of Employees

In order to improve labor-management communication, we have established a diversified and open platform, and the following communication mechanisms and results are used as the basis for the annual review and evaluation of employee rights.

Mechanism	Action	2025 Results
Labor-Management Meeting	• Unions were formed in Taipei City, New Taipei City, Hsinchu City, Nantou County, Yunlin County, and Kaohsiung City, and no organization agreement has been signed.	• Replace negotiation or mediation of labor-management confrontation with regular meetings. (quarterly) and friendly communication with unions.
Grievance	• Established the Employee Grievance Handling Team and the Major Labor Disputes Handling Team. • Established the "Shin Kong Life Insurance Company Employee Grievance Handling Regulations" to create a workplace communication environment that "replaces confrontation with communication".	• Received 0 employee grievances (including consultation and referral to business units for assistance). • Reported 4 labor disputes.
Employee Survey and Employee Symposium	• Regularly conduct "Employee Opinion Surveys" to understand the level of employee recognition and opinions about the company. • Survey results are referenced to external benchmarks to strengthen consensus and plan improvement actions.	• Annual employee survey to be completed in 2025, The survey result was 73% with a coverage rate of 84%.
Internal Feedback Mailbox	• We have set up the "Employee's Opinion Mailbox", which is handled by a special person, and the opinions and voices of the employees are submitted to the top management. • Employee communication box:speaklouder@skl.com.tw	• 0 employee feedback or proposal.
Intranet Opinion Forum	• An area on the company's intranet is set up for posting opinions, with a dedicated unit responsible for responding to them, providing an immediate and convenient consultation platform for employees.	• Continued use of the comments section for staff consultation.
Unlawful Infringement Handling Mechanism	• Established the "Prevention Plan for Duty-related Wrongful Acts of Violence" and posted the "Written Statement on Prohibition of Workplace Wrongful Acts of Violence" on the company's intranet site as a standard for all behavioral rules. • Established the "Workplace Violence Complaint and Punishment Regulations" and has set up a special investigation team to investigate workplace violence complaints involving physical/ verbal/ psychological/ harassment styles. • Specialized complaint mailbox:SKL1999@skl.com	• A total of 5 complaints were accepted and investigated, of which 2 was classified as verbal violence and penalties were announced. • For cases that are substantiated through investigation, the Company not only imposes disciplinary actions in accordance with its policies, but also requires the workplace unlawful infringement team to strengthen management's conflict resolution capabilities to reinforce effective management practices and prevent similar incidents from recurring. The Company also continues to provide "Workplace Unlawful Infringement Case Studies and Communication Skills" training for relevant departments. • In response to the Ministry of Labor's revised "Guidelines for the Prevention of Illegal Infringement in the Performance of Duties," the Company conducts rolling reviews based on actual operational needs and updates its policies and practices as appropriate.

Violation of labor laws and regulations in the past two years:

Unit: NT$

Date of Penalty	Laws and Regulations Violated	Violation	Fine Amount
No violations of labor laws and regulations in 2025			
2024/06/24	Article 39 of the Labor Standards Act	Failure to pay for holidays or failure to pay for work on holidays in accordance with regulations.	50,000
2024/06/24	Article 36 of the Labor Standards Act	Failure to provide workers with regular leave.	50,000
2024/06/24	Article 24 of the Labor Standards Act	Failure to pay for overtime work in accordance with regulations.	50,000

4.3.2 Establishment of An Employee Compensation and Welfare System

GRI 2-20、401-2、401-3

A. Employee Compensation System

SKL's overall compensation strategy is based on position, performance, and capability, ensuring strictly gender-neutral pay equity. For insurance agents, our compensation system links pay directly to business results, rewarding higher productivity through tailored incentive programs to drive sustainable growth. For back-office employees, new hires are provided with a guaranteed salary adjustment program during their first three years, alongside professional incentive allowances and bonuses to enhance retention and expertise. To support sound governance, operational resilience, and market competitiveness, we retain professional consultants to optimize our compensation structure. Additionally, the Audit Committee, composed of independent directors, oversees compensation proposals to ensure effective supervisory governance.

Employee Compensation and Benefits

Category／Description	2025 Results
Performance Bonus／ With reference to the annual surplus and achievement status, performance bonuses will be granted to internal staff according to their annual performance demonstration and contribution to the organization; and in order to encourage the three-step salespersons and district managers to achieve business results, a special performance bonus scheme for field staff has also been formulated.	• Employees with Merits or Awards for Outstanding Performance: **23** • Approved Individual Bonus: **$141,000** • Outstanding Employees: **9 internal and 25 Insurance Agent.** (Awarded plaques & gifts from the President and First-line Manage)
Expertise Bonus／ Professional and Technical Incentive Allowance and Bonus.	
Special Performance Bonus／ Special performance bonuses are tailored to the nature of each function and distr ibuted based on business target achievement.	

Female-to-male Compensation Ratio in 2025

	Fixed Compensation Ratio (female/male) Median	Fixed Compensation + Variable Compensation Ratio (female/male) Median
	Female ／ Male	Female ／ Male
Senior Management	83.1%	76.8%
Middle Management	95.7%	96.4%
Junior Management	95.2%	95.5%
General Staff	87.4%	88.5%

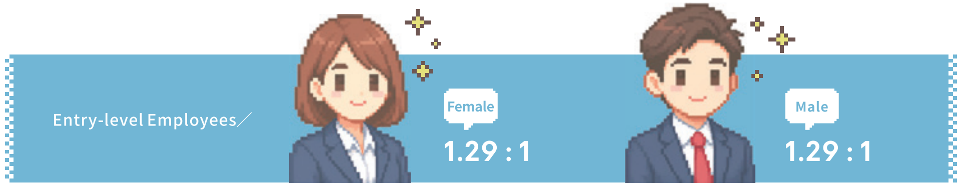
Note 1: Senior-level manager refer to the president, heads of department and above; Mid-level manager refer to vice heads of department, section directors, and the managers of regional sales divisions; Junior-level managers refer to project managers, heads of sales offices, and the managers of sales offices.

Note 2: The remuneration of insurance agents varies with individual business performance and is relatively unrelated to gender. Therefore, it is not disclosed here.

Note 3: Yearly remuneration refers to base salary, bonus, stock, etc.

Note 4: The fixed compensation ratio was calculated based on the fixed compensation in December 2025.

New Recruit Salary Range Compared with Local Minimum Wage



Entry-level Employees／	Female 1.29 : 1	Male 1.29 : 1

Note 1: Entry-level employees refer to new employees without work experience and they should hold a bachelor's degree (internal staff only; there is no difference in salaries between male and female insurance agents).

Note 2: The minimum wage refers to NT$28,590 announced by the Ministry of Labor, which took effect on January 1, 2025.

Note 3: Compensation for entry-level employees is the minimum base salary (not including variable salary such as a year-end bonus) and may be adjusted according to work experience, education, and positions.

B. Employee Benefits

Shin Kong Life places great emphasis on employee welfare, designing benefit packages tailored to different job categories to reasonably reflect the specific needs of each role. In accordance with the law, the "Employee Welfare Committee Foundation" has been established to plan and implement various employee welfare initiatives.

Benefits	Summary
Leave	• Including special leave, marriage leave, bereavement leave, official leave, public injury leave, paternity leave, maternity leave, sick leave, physiological leave, personal leave, family care leave, maternity leave, natural disaster leave, epidemic prevention leave, and pregnancy companion leave. • Among them, marriage leave, maternity leave, paternity leave and paternity leave are superior to the standards of labor laws.
Insurance	• Employees enrolled in the Group Term Life Insurance Plan are additionally provided with company-funded group insurance coverage, including NT$1 million in group term life insurance, health insurance plan at tier 1000, and NT$2 million in accident insurance. The premiums for the company-funded group insurance are paid in full by the Company. • To provide additional protection for contractors, new contractors can join the group insurance program at their own expense.
Retirement	• In accordance with the Labor Standards Law and the Labor Pension Act, the Company has an employee pension system and makes full contributions to ensure that employees have stable pension contributions and benefits. • Assists employees in building retirement plans, develops retirement-specific annuity products, and offers incentives for employees to enroll in the plan to encourage participation and early retirement planning.
Healthcare	• Provides regular health checkups, medical doctors to provide physical examination services and medical consultation, disaster hospitalization subsidies, hospitalization discounts, health lectures, CPR first aid training, and immunization care. • Encourages employees to promote their physical and mental health through sports. There are tennis, billiards, yoga, basketball, badminton, hiking, and tai chi clubs.
Marriage and Childbirth	• Providie dedicated lactation rooms, flexible hours for working parents, corporate childcare benefits, and a comprehensive unpaid parental leave policy to fully protect employees' career opportunities and work-life balance. • In 2025, about NT$3.4 million in maternity grants were paid out, benefiting 170 people. • Parenting supplement is up to NT$30,000/child (NT$100,000/child at the age of one full year). In 2025, about NT$4.13 million of parenting supplement will be paid, benefiting a total of 413 persons.
Maternal Healthcare	• In order to ensure the physical and mental health of female workers during pregnancy, after childbirth, and during the nursing period, the "Maternal Health Protection Program for Female Workers" has been established. During the protected period, the nursing staff of the Workers' Clinical Health Service provides regular care to assess the status of work, family, and physical and mental adjustment, and to take care of the health, safety, and psychological aspects of the situation, as well as to provide rich gifts for mothers and babies during each of the three periods.
Welfare Benefit	• We offer a wide range of benefits, including subsidies for life events (marriages, funerals, and celebrations), preferential housing mortgage rates, auto and scooter loan subsidies, birthday and seasonal gifts, Dragon Boat and Mid-Autumn festival bonuses, laptop purchase allowances, travel and housing stipends for remote assignments, and on-site employee dining facilities. • Provided iPad purchase subsidy of NT$3,600/person, with a total of 1,151people subsidized for iPad in 2025.
Autonomous Learning Benefits	• To cultivate professional talent and elevate technical expertise, SKL established the "Incentive Regulations for Professional and Technical Personnel." We encourage continuous self-development by providing certification cash awards, ongoing monthly allowances, exam fee reimbursements, annual membership subsidies, and paid study leave. • A total of NT$8.796 million was allocated for professional license incentive allowances and awards in 2025. (Applies to back-office staff only)
Employee Relations	• Planning for staff promotion benefits such as year-end party lucky draw, subsidies for club activities, travel subsidies, and staff recognition.
Others	• Combining savings and investment management to support early retirement planning, SKL established the "LOHAS Winning Variable Annuity Insurance Plan" and the "Employee Stock Ownership Trust (ESOT)." Through matching corporate subsidies for equity and annuity purchases, we reinforce the third pillar of employees' long-term retirement security.. • In 2025, corporate subsidies disbursed for the LOHAS Winning Variable Annuity Insurance reached NT$1.97 million, while matching contributions for the Employee Stock Ownership Trust (ESOT) totaled NT$22.42 million.

Unpaid Parental Leave in 2025

Unit: People

Parental leave application rate = (B)/(A)	**20%**
Reinstatement rate = (D)/(C)	**75%**
Retention rate = (F)/(E)	**78%**

	Internal Staff		Insurance Agents		
	Male	Female	Male	Female	Total
Number of employees eligible for unpaid parental leave in 2025 (A)	84	152	126	516	878
Unpaid parental leave applicants in 2025 (B)	3	55	22	92	172
Parental leave application rate = (B)/(A)	4%	36%	17%	18%	20%
Employees who should be reinstated in 2025 (C)	2	29	23	90	144
Reinstated employee in 2025(D)	2	29	13	64	108
Reinstatement rate = (D)/(C)	100%	100%	57%	71%	75%
Reinstated employees in 2024 (E)	7	38	24	73	142
Retained for at least one year after returning to work in 2024(F)	5	32	19	55	111
Retention rate = (F)/(E)	71%	84%	79%	75%	78%

Note 1: "Number of employees eligible for unpaid parental leave in 2025" refers to number of employees who have taken maternity and paternity leave within four years (2021~2025).

Note 2: "Employees who should be reinstated in 2025" refers to number of employees who applied in 2023 and should be reinstated in 2025, who applied in 2024 and should be reinstated in 2025, and who applied in 2025 and should be reinstated in 2025.

Note 3: "Reinstated employees in 2025" refer to number of employees who applied in 2023 and reinstated in 2025, who applied in 2024 and reinstated in 2025, and who applied in 2025 and reinstated in 2025.

Note 4: Retention rate in 2025 = (Number of employees continuing to work for one year after reinstatement in 2024/Number of employees reinstated in 2024).

Note 5: Employees not reinstated included those who continued to apply for parental leave without pay.

4.4 Occupational Health and Safety

"Health First, Sustainability Always: Building a Resilient Workplace"

The health and safety of employees are the foundation of SKL's sustainable development. We believe that a high-quality work environment is not only an intangible source of corporate influence but also a tangible driver of sustainable growth. SKL upholds the core philosophy of "Holistic, Comprehensive, and Full Protection," and have the Occupational Safety and Health Committee oversee the planning and implementation of workplace health and safety initiatives. Also, the Company's Workplace Health and Safety Policy, formally endorsed by senior management, demonstrates our unwavering commitment to protecting the value of human life.

Through the rigorous implementation of the ISO 45001 and Taiwan Occupational Safety and Health Management System (TOSHMS) management systems, combined with data-driven risk prevention and a wide range of health promotion initiatives,we take a comprehensive approach to safeguarding employees' physical and mental well-being while supporting work-life balance. SKL is committed to becoming a resilient company where employees experience a strong sense of happiness.

4.4.1 Strengthening Workplace Safety

A. Enhance Occupational Health and Safety Governance Structure

SKL has established the Occupational Safety and Health Committee, chaired by the President, demonstrating the Company's commitment to occupational safety and health through senior management leadership. The Committee consists of seven ex-officio members and six employee representatives, with employee representatives accounting for 43% of the Committee, exceeding the statutory requirement of 33%, thereby ensuring effective communication between management and employees. In 2025, the Committee convened its quarterly meetings as scheduled, reviewing 79 reports and various proposals. All agenda items were completed, achieving a 100% closure rate, ensuring that occupational safety and health issues were effectively tracked and addressed. Through proactive workplace health management, the Company also reduces its overall enterprise risks.

B. Industry-leading Management System Certification

Committed to building a comprehensive occupational health and safety protection framework, SKL became the first insurance company in Taiwan to obtain ISO 45001 certification in 2019.

1. **Dual system certification:** In 2023, the Company successfully achieved certification to both ISO 45001 and the Taiwan Occupational Safety and Health Management System (TOSHMS) with no major nonconformities identified. We also successfully passed the 2025 surveillance audit.
2. **100% coverage:** The scope of certification covers all operating locations nationwide, including administrative employees, sales personnel, and contractors, ensuring comprehensive occupational health and safety management across the Company.
3. **Beyond regulatory requirements:** Dedicated Occupational Safety and Health Managers and Health Managers are assigned to key office buildings nationwide to provide timely workplace health and safety support.

C. Implementing Risk Identification and Resource Investment

The Company has established a rigorous "audit mechanism" and "corrective measure tracking system". In 2025, we have invested more than NT$40 million in occupational health and safety initiatives to implement improvements addressing all identified intolerable risks.

Item	Challenges Identified in 2025 (Intolerable Risks)	Plan-Do-Check-Act (PDCA)	Improvement Results
Working At Height Safety	The rooftop access ladder at the Caotun Building was inadequately designed, posing a fall hazard.	Engineering: Installed a safety cage and redesigned the access ladder. Management: included the hazard in the annual hazard communication program and established a Standard Operating Procedure (SOP) for working at height.	Risk rating reduced from 4 to 2 (acceptable risk).
Machinery Safety	The rotating sheave in the elevator machine room was not fitted with a protective guard, creating an entanglement risk.	Engineering: Installed protective guards and warning signs throughout the facility. Management: Included the hazard in the annual hazard communication program and established an SOP for equipment shutdown and maintenance.	Risk rating reduced from 4 to 3 (continuous improvement in progress).

D. Comprehensive Occupational Health and Safety Education and Training

1. **Strengthening Professional Competencies:** To enhance the self-management capabilities of each business unit, the Company adopts standards that exceed regulatory requirements by sponsoring administrative and sales managers to participate in Class A Occupational Safety and Health Supervisor training and First Aid Personnel training. In 2025, the Company conducted:

   (1) **Class A occupational safety and health supervisor training:** 155 employees.

   (2) **First aid personnel training:** 151 employees.

2. **Employee Safety Awareness and Protection:** To ensure all employees are equipped with emergency response capabilities, the Company completed the following training and drills in 2025:

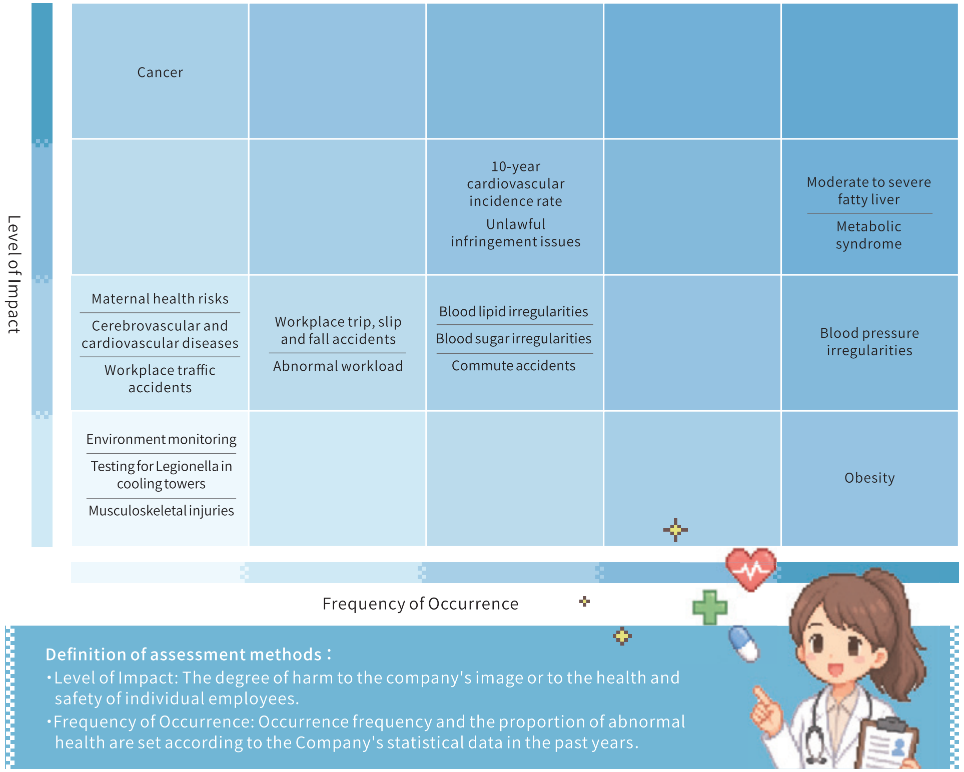
   (1) **Education and training for new hires and current employees:** Achieved 100% completion of the legally required occupational safety and health training for both new hires (3 hours) and current employees (1 hour).

   (2) **Emergency Response Drills:** Every office location conducted at least one emergency evacuation and escape drill during the year to strengthen emergency response capabilities in the event of a disaster. In 2025, 100% of the Company's locations nationwide completed the required drills.

4.4.2 Creating a Healthy and Safe Workplace Environment

SKL provides comprehensive employee care, and has established a dedicated and all-round occupational safety and health team superior to statutory requirements: occupational health and safety management personnel, health managers, counseling psychologists. We formulate occupational health and safety management plans, labor health management plans, and mental health promotion plans every year to jointly promote various measures for the physical and mental health and safety of employees, and implement systematic management using the Plan-Do-Check-Act (PDCA) cycle. The Company conducts phased reviews and demand adjustments during the implementation of each plan, and reports the effectiveness of the review and improvement actions to senior management to ensure that the goals of each program are achieved and continuous improvement is made.

A. Occupational Safety and Health Risk Assessment and Control Measures



Cancer				
		10-year cardiovascular incidence rate Unlawful infringement issues		Moderate to severe fatty liver Metabolic syndrome
Maternal health risks Cerebrovascular and cardiovascular diseases Workplace traffic accidents	Workplace trip, slip and fall accidents Abnormal workload	Blood lipid irregularities Blood sugar irregularities Commute accidents		Blood pressure irregularities
Environment monitoring Testing for Legionella in cooling towers Musculoskeletal injuries				Obesity

Definition of assessment methods :
- Level of Impact: The degree of harm to the company's image or to the health and safety of individual employees.
- Frequency of Occurrence: Occurrence frequency and the proportion of abnormal health are set according to the Company's statistical data in the past years.

Risk Issues	Risk Level	Control Measures	Effectiveness
Metabolic syndrome, moderate to severe fatty liver, obesity, prevention of the three highs, 10-year medium to high cardiovascular risk, cancer	High / Moderate risk	• Implement a health risk classification management system. • Organize national health promotion competitions and activities. • Conduct diverse health promotion seminars. • On-site health service provided by contracted occupational physicians and nurses. • Establish health measurement and blood pressure measuring stations. • Diverse club subsidies. • Establish a multifunctional fitness center. • Establish the "Shin Kong iHealth" health management system. • Publication of health education information.	• In 2025, 2,650 employees were included in the health risk management program. Occupational health nursing personnel provided care and health guidance, and arranged interviews with occupational physicians as needed, achieving 100% follow-up. • SKL organized the nationwide "Sen Tung" Sustainable Health Promotion Campaign, bringing together 4,799 participants who collectively logged over 1.9 billion steps. This collective effort achieved a total carbon reduction of more than 260,000 kg, equivalent to circumnavigating the Earth approximately 33 times. To foster continuous health management, a total of NT$679,500 in rewards was granted to participating employees. • Organized 96 "Champion of Grip Strength" activities and sarcopenia awareness seminars for national business units, with a total of 2,460 participants. A total of 1,216 people participated in the activities (10% increase compared to 2024), with a total reward of NT$84,000.  • Organized a variety of health promotion activities/lectures (physical/psychological), with a total of 90 sessions and a total of 3,436 participants, including:cancer, prevention of the three highs, musculoskeletal prevention and health, fitness, and psychological stress relief, etc. • A total of 24 sessions of on-site health services were provided by contracted occupational physicians, serving 117 people. Provided on-site health services by contracted nurses in business units, with a total of 748 service sessions and 1,496 service hours. • Subsidized diverse sports clubs, such as: table tennis club, basketball club, yoga club, mountain climbing club, etc. • Established the "Lovely Fitness" and provided a variety of fitness equipment, allowing employees to apply for fitness-related training at their own expense after work, thereby improving employees' exercise habits and activating the use of the venue. • The "Shin Kong iHealth" system introduced personal health examination reports for inquiry and historical analysis. • 12 monthly healthy tips, 12 health promotion materials for "Walkii," and 6 sports videos.
Unlawful infringement issues	Moderate / Low risk	• Announced the "Written Statement on the Prohibition of Workplace Violence". • Implemented the "Workplace Behavior Self-Awareness Checklist" for supervisors to conduct periodic self-evaluations, enhancing management's sensitivity to potential workplace interpersonal conflicts. • Education and training on workplace unlawful infringement and communication. • Implemented the "Prevention of Unlawful Infringement at Work Plan" and "Regulations Governing Complaints and Disciplinary Actions for Unlawful Infringement at Work".	• Based on the results of supervisors' "Workplace Behavior Awareness Checklist," the Company provides employees with access to relevant Employee Assistance Program (EAP) resources. • A total of 6 sessions of "Workplace Unlawful Infringement Prevention Education Course" were held for supervisors, with 221 participants, with a training rate of 88.8%, and a satisfaction score of 4.65 (out of 5).

Commute accidents / Workplace traffic accidents	Moderate / Low risk	• Implement traffic safety awareness campaigns for specific units.
		• Conduct safety education training and awareness campaigns highlighting "early" departure, "slow" driving, and increased "safety".
		• Introduce flexible leave policies, allowing a minimum of half-hour increments and a ten-minute buffer time for arrival to reduce employees' stress regarding time constraints.
			• Organized safety education and training courses based on the theme of "defensive driving" to strengthen employees' safety awareness while commuting.
			  • Work-related commuting accidents (to work): Average of 31% over the past two years → 24% by 2025 (decreased by 7%).
			  • Work-related commuting accidents (from work): Average of 13% over the past two years → 7% by 2025 (decreased by 6%).
			• Through systematic awareness promotion and training programs, the Company's work-related commuting accident rate has declined significantly.
			• These initiatives have effectively enhanced employees' traffic safety awareness and defensive commuting practices, demonstrating the direct impact of training on accident prevention.

B. Five Major Health and Safety Prevention Programs

We conduct health examinations for supervisors and employees each year, which are superior to regulatory requirements. In 2025, 7,471 people received health examinations, achieving an examination rate of 80.7%. The amount of health examination subsidies reached NT$26.36 million.

Through abnormalities analysis of health check-up results and feedback from questionnaires, we continuously provide healthcare for employees and implement a graded management system for high-risk employees.

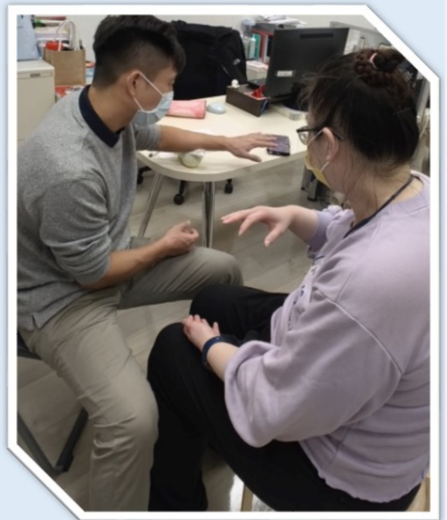
We also attach great importance to mental health and stress management. We partnered with Metamorphosis Management Co., Ltd. to provide Employee Assistance Program (EAP) psychological counseling services, benefiting a total of 582 person-times in 2025. We provided articles on spiritual comfort every month and organized stress-relief activities. Furthermore, through professionally designed training programs, we enhance employees' mental health literacy and resilience, equipping them with positive thinking and effective coping strategies.

Program Title

Prevention Plan for Musculoskeletal Disorders Induced by Repetitive Operations

Effectiveness in 2025

- Implementing the "Prevention Plan for Musculoskeletal Disorders Induced by Repetitive Operations" (4th Edition).
- 2024 improvement follow-up results: In 2025, the Company proactively followed up with and implemented improvement measures for 67 employees identified as high risk. Among them, three cases were determined to be work-related. Through health consultations, physical and occupational therapy services, and health promotion guidance, 59 employees reported improvements in their health status, resulting in an improvement rate of 94%.
- 2025 questionnaire assessment: Following the distribution of questionnaires under the program, 67 employees were identified as high risk. Among them, one case was determined to be work-related, and improvement measures are scheduled to be implemented in 2026.Revised the fourth version of the "Prevention Plan for Musculoskeletal Disorders Induced by Repetitive Operations".



Physical Therapy Referral & Treatment

Prevention Plan for Musculoskeletal Disorders Induced by Repetitive Operations

- Initial Assessment & Nursing Evaluation: An employee's Nordic Musculoskeletal Questionnaire (NMQ) self-assessment revealed discomfort scores of 3 for both shoulders and 4 for both the upper and lower back. Following a comprehensive evaluation by the occupational health nurse, the condition was determined to have low work-relatedness, with the primary cause identified as prolonged poor posture during work.
- Physical Therapy Referral & Treatment: The employee was referred to a licensed physical therapist. The diagnostic assessment identified significant myofascial tension imbalance and generalized muscle weakness. The targeted treatment plan included manual therapy, passive joint mobilization, and personalized instruction on home-based therapeutic exercises and stretching techniques.
- Measurable Recovery & Follow-Up: Subsequent evaluations confirmed significant clinical improvement: the employee's NMQ discomfort scores for both shoulders and the upper/lower back decreased to below 3, demonstrating effective symptom relief and successful ergonomic recovery."

Program Title	Effectiveness in 2025
Prevention Plan for Workplace Violence, Harassment, and Unlawful Infringement	• Policy Implementation: Fully executed the 5th edition of the "Workplace Unlawful Infringement Prevention Plan" to safeguard employee dignity and well-being. • Preventative Measures for Field Sales Safety: Recognizing that sales personnel face heightened risks of verbal or physical infringement during cold calls and client home visits, SKL designed specialized safety training programs to enhance personal safety mindfulness and rapid emergency response capabilities. • Behavioral Governance & Managerial Self-Awareness: Formally published the "Written Declaration on the Prohibition of Workplace Violence" endorsed by the President (CEO). In November 2025, SKL required all supervisors below the Vice President level to complete the "Workplace Behavior Self-Awareness Checklist." This tool enables managers to self-assess management behaviors—such as unequal treatment, disproportionate task allocation, or nitpicking—while offering Employee Assistance Program (EAP) resources for guidance. • Targeted Training & Conflict Management: Integrated infringement prevention into onboarding and annual employee training. Partnering with the Agency Human Resources Department, SKL conducted specialized prevention courses for 221 managers across regional sales divisions, branch offices, group sales centers, and telemarketing centers. Curriculum covered legal regulations, supervisory duties, internal grievance procedures, and conflict resolution techniques. • Transparent Grievance Mechanism & Case Disclosures: Established transparent reporting channels under the 3rd edition of the "Regulations for Handling Grievances and Discipline Related to Workplace Unlawful Infringement." An independent task force oversees all case investigations. Through proactive education, employees are empowered to report infractions. In 2025, a total of 8 grievance cases were received, of which 2 were substantiated following independent review and appropriate disciplinary actions were enforced.
Abnormal Workload-Triggered Diseases Prevention Plan	• Revised the fourth version of the "Abnormal Workload-Triggered Diseases Prevention Plan". • In 2025, seven employees identified as high risk and requiring physician consultations received interviews, achieving a 100% consultation completion rate. Based on the consultation outcomes, these employees were enrolled in the Company's case management and follow-up program. • 2025 questionnaire assessment: Under the program, 26 high-risk employees completed the assessment questionnaire. Their risk levels were further evaluated using the Abnormal Workload Assessment Form, and corresponding improvement measures are scheduled to be implemented in 2026.
Health and Safety Protection Plan for Middle-Aged and Elderly Employees	• Implemented the second version of the "Health and Safety Protection Plan for Middle-Aged and Elderly Employees". • Health management: A total of 4,568 middle-aged and senior employees underwent health examinations and questionnaire assessments. Based on the health risk classification results, 110 employees were enrolled in the Company's health management program. Occupational health nurses provided health consultations and education, achieving a 100% completion rate for follow-up care. • Health promotion: The Company organized 146 health promotion seminars and training sessions, with a cumulative attendance of 1,854 participants. • Environmental risk assessment and education and training: Managers conduct quarterly self-inspections to ensure the implementation of workplace unlawful infringement risk assessments, workplace hazard identification, and emergency response plans across all locations in Taiwan. The Company also provides occupational safety and health training, including three orientation sessions for new employees and ongoing training for current employees.
Maternal Health Protection Plan for Female Employees	• The fifth version of the "Maternal Health Protection Plan for Female Employees" was revised and integrated with the human resources leave system for care management. • Health management: A total of 197 employees were enrolled in the health management program, with occupational health nurses providing health consultations and health education. • Environmental risk assessment: Occupational safety and health personnel regularly conducted workplace environmental hazard identification and assessment nationwide, with recommendations provided based on the assessment results, and relevant preventive education provided. • A total of 197 maternal gifts were distributed, with a satisfaction score of 4.9 points (5-point scale).

C. Occupational Safety and Health Management and Incident Handling Mechanisms

The Company regards the health and safety of employees as the cornerstone of corporate sustainability. To ensure compliance with the Occupational Safety and Health Act and pursue the goal of zero occupational accidents and zero disabilities, we have established a proactive occupational safety and health management system that goes beyond regulatory requirements.

1. A Proactive Reporting Culture with All Employees

In collaboration with its Information Technology Department, the Company has developed a user-friendly Occupational Safety Incident Reporting System and established clear operating procedures with defined roles and responsibilities. We are committed to fostering a corporate culture of "company-wide reporting and early warning," encouraging employees to report any work-related health and safety incident or concern, regardless of its severity.

(1) **Scope:** The reporting system covers not only workplace accidents occurring during work hours, but also contractor incidents, near misses, sudden illnesses, and workplace unlawful infringement.

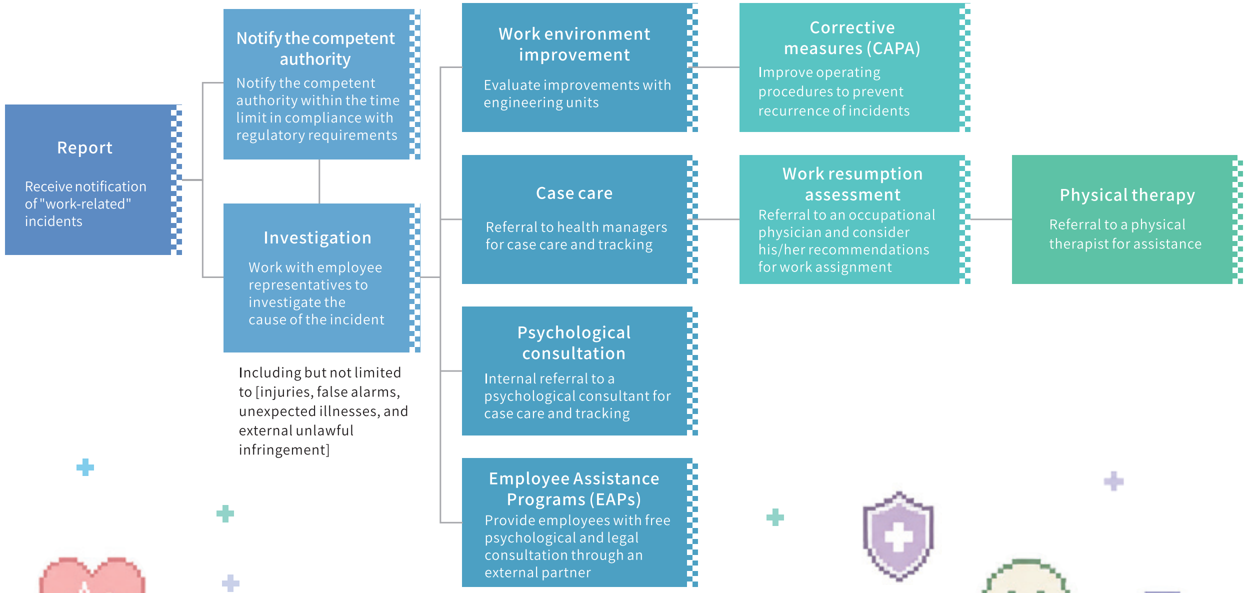
(2) **Immediate response:** Occupational safety and health personnel are equipped with mobile reporting devices, enabling them to receive notifications in real time and promptly initiate on-site investigations to ensure that incidents are addressed timely and appropriately.

2. Cross-team Professional Care Mechanism

To ensure that affected employees receive comprehensive support, incident reports are automatically referred to the appropriate professional teams based on the nature of the incident:

(1) **Health managers:** Provide post-injury nursing guidance, on-site health consultations, and follow-up on employees' recovery progress.

(2) **Counseling psychologist:** Where incidents involve workplace stress, psychological trauma, or workplace violence, professional psychological support and counseling services are provided.



Report
Receive notification of "work-related" incidents

Notify the competent authority
Notify the competent authority within the time limit in compliance with regulatory requirements

Investigation
Work with employee representatives to investigate the cause of the incident

Including but not limited to [injuries, false alarms, unexpected illnesses, and external unlawful infringement]

Work environment improvement
Evaluate improvements with engineering units

Corrective measures (CAPA)
Improve operating procedures to prevent recurrence of incidents

Case care
Referral to health managers for case care and tracking

Work resumption assessment
Referral to an occupational physician and consider his/her recommendations for work assignment

Physical therapy
Referral to a physical therapist for assistance

Psychological consultation
Internal referral to a psychological consultant for case care and tracking

Employee Assistance Programs (EAPs)
Provide employees with free psychological and legal consultation through an external partner

2025 Occupational Disaster Response Performance Analysis

The Company's occupational safety and health performance in 2025 demonstrates that its proactive reporting mechanism enabled potential risks to be identified and addressed effectively before incidents escalated.

1. Occupational Safety Incident Statistics

Category	Description	2024 (43case)	2025 (44case)	Trends and Improvement Measures
False Alarms	No injuries occurred; only a close call or minor property damage.	15%	25%	↗ Positive trend: Reflects improved employee safety awareness and supports the early identification of potential workplace hazards.
Traffic Accidents	Traffic accidents occurring while performing work-related duties.	50%	21%	↘ Significant decrease: Attributed to the implementation of defensive driving awareness programs and improvements to business processes.
Trips, Slips, and Falls	Minor abrasions, contusions, or fractures.	25%	32%	↗ Increase: Anti-slip flooring and lighting improvements have been implemented, and workplace inspections will be further strengthened.
Sudden Illness	Medical emergencies occurring in the workplace.	5%	14%	↗ Increase: Strengthened health monitoring for middle-aged and senior employees, together with on-site occupational health consultations.
Cutting Injuries	Minor injuries caused by the work environment.	-	5%	↗ Increase: Strengthened safe work practices for office tools and strengthen protective awareness training.
Others	Including unlawful infringement in the workplace	5%	3%	∿ Continuous monitoring: Maintain legal consultation support.

2. Management Effectiveness: Prevention in Action, Losses Minimized

Although 44 work-related incidents were reported internally during 2025, the Company's commitment to early intervention and timely care ensured that the majority of cases were properly addressed at an early stage before escalating.

- Safety performance indicators: During the first half of 2025 (January to June), there were zero cases identified through cross-checking with Labor Insurance occupational injury benefit claims, indicating that no major occupational injuries or illnesses occurred. Both the Frequency Rate (FR) and Severity Rate (SR) of disabling injuries were zero. It demonstrates that the Company's strategy of "encouraging reporting and emphasizing early prevention" has been effective in interrupting the chain of risk and minimizing potential harm.

D. Responsible Supply Chain and Contractor Occupational Safety and Health Management

SKL recognizes that corporate responsibility extends throughout its supply chain. Through a robust supplier management framework, the Company works closely with its business partners to foster a safe and healthy working environment.

1. Commitment to and Implementation of a Responsible Supply Chain

In accordance with the supplier management policies established by the Holding Company, SKL requires all business partners to sign a Supplier Commitment Statement, ensuring compliance with the Company's standards on labor and human rights, occupational safety and health, and environmental sustainability.

(1) **Signing results:** In 2025, 100% of the 193 suppliers that conducted business with the Company and the 331 vendors that participated in the procurement negotiation process signed the Supplier Commitment Statement.

(2) **Creating shared value:** We actively support key business partners, such as Shin-Kong Life Real Estate Service in obtaining ISO 45001 and Taiwan Occupational Safety and Health Management System (TOSHMS) certifications. By sharing audit experience and best practices, we help strengthen occupational safety and health management across its supply chain.

2. Rigorous Contractor Selection and Procurement Mechanism

To prevent operational risks, we incorporate occupational safety and health performance as a key criterion in our procurement decision-making process.

(1) **Enhanced contractor selection:** Priority is given to contractors that have received occupational safety and health awards, implemented certified occupational safety and health management systems, or maintained no major regulatory violations during the past three years.

(2) **Dedicated safety budget allocation:** For construction projects with a contract value of NT$1 million or more, contractors are required to separately budget for occupational safety and health expenses, ranging from 0.3% to 3% of the total contract value. These funds must be used exclusively for occupational safety and health purposes, ensuring that safety standards are not compromised by price competition.

3. Dynamic Site Access Control and High-Risk Work Management

The Company has established the Guidelines for Implementing Safety and Health of Contractor Work and Change Management to ensure effective safety control throughout the entire construction process.

(1) **Site access registration:** Personnel entering the worksite are managed in accordance with the approved contractor personnel roster.

(2) **High-risk work control:** For high-risk activities, such as exterior wall cleaning and working at height, contractors are required to provide professional certifications, training records, and health examination reports. Work may commence only after the required safety measures have been reviewed and confirmed through the coordination committee meeting.

(3) **Audit and oversight:** In 2025, rigorous internal and external audits verified that all high-risk contracted work complied fully with the Company's required OSH inspection procedures. SKL ensures that safety standards are never compromised due to competitive bidding, explicitly requiring that dedicated safety funds be earmarked and utilized strictly for specified protection purposes.

5 Excellent Customer Experience

| GRI 3-3 |

Plan

- Promote inclusive finance.
- Strengthen insurance knowledge.
- Expand financial accessibility.
- Enhance customer experience.
- Strengthen business digital capabilities.

Commitment

SKL is committed to creating a quality and comprehensive insurance journey for its customers through the development of innovative financial services, digital technology transformation, and the continuous fulfillment of its responsibility to improve fairness in customer treatment.

Material Topic	2025 Target	Status of Achievement	Major Performances in 2025	Short-term Target (2026)	Medium- to Long-term Target (2030 as the Target Year)
Financial Inclusion	Offer exclusive customer groups with at least 3 friendly services.	✓	Offered 11 friendly services for people with disabilities, older adults, new immigrants, and financially vulnerable groups.	Expand the scope of services and launch at least three exclusive friendly services.	Expand inclusive groups and cooperate with different industries to enhance non-financial support.
	Develop at least one inclusive finance product or service project.	✓	Developed one product and one service.	Develop at least two inclusive finance products or services.	
	Organize insurance knowledge and fraud prevention campaigns, reaching 1,000 people.	✓	On-site campaigns reached more than 5,700 people.	Deepen financial literacy and fraud prevention knowledge by conducting at least 30 external educational campaigns on financial planning, insurance knowledge, and fraud prevention, and reach a total of 1,000 people, including both internal employees and external customers.	Widely adopt financial literacy and fraud prevention knowledge by continuing to conduct educational campaigns on financial planning, insurance knowledge, and fraud prevention, with cumulative in-person outreach reaching 10,000 people since 2024.
Customer Relations and Service Experience	Facilitate friendly finance and continue to maintain top-of-the-class fair customer treatment evaluation results.	✓	Ranked in the top 25% among industry peers in the Treating Customers Fairly Evaluation.	Facilitate friendly finance and continue to maintain top-of-the-class fair customer treatment evaluation results.	Promote friendly financial services, and maintain top-of-the-class fair customer treatment evaluation results
	Expand digital customers and services to boost customer satisfaction to 82%.[note1]	✓	91.4%.	Expand digital customers and services to boost customer satisfaction to 82%.	Each year, the Net Promoter Score (NPS) increases compared to the previous period, or the proportion of detractors (scoring 0-6) decreases.
Innovation and Digital Finance	Maintain the e-insured usage rate in our own channels at 95%.	✓	Percentage of own channel e-insured usage rate reached 96.2%.	Maintain the e-insured usage rate in our own channels at 95%.	
	The number of online members reach 1.23 million.	✓	The number of online members reached 1.25 million.	The number of online members reach 1.3 million.	The number of online members reach 1.55 million.

*Note 1: The overall net promoter score includes survey results from the 0800 customer service hotline, branch counter staff, sales representatives, and the member portal.

5 Excellent Customer Experience

5.1 Implementing Sustainable Insurance | GRI 417-1 |

5.1.1 Providing a Sense of Security | GRI 2-27、3-3、417-2、417-3 |

SKL adheres to the Principles of Sustainable Insurance (PSI), incorporating ESG and sustainability issues into the company's decision-making. In response to trends in social structure changes and policyholder needs, we are committed to developing and providing insurance products that meet the life planning needs of citizens, ensuring that product designs and service processes are in compliance with regulations, and fully protecting consumers' rights and interests.

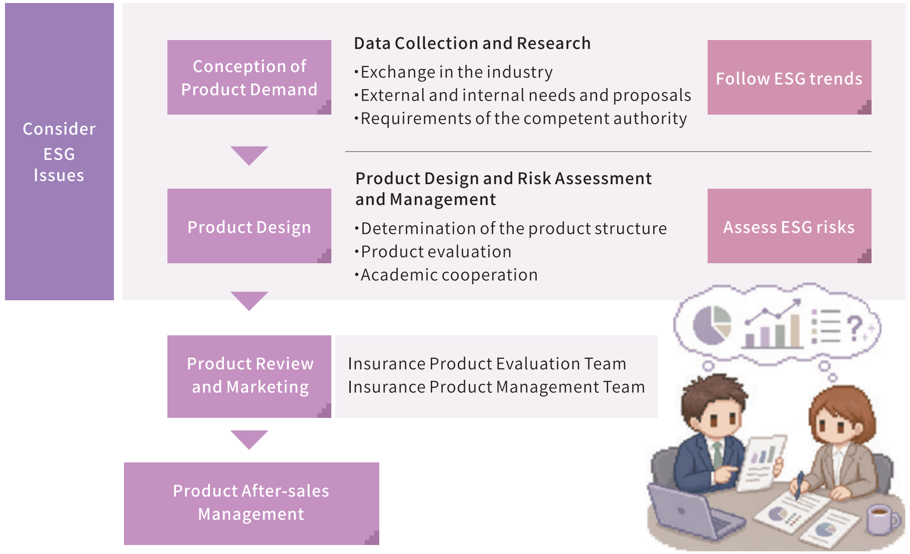
In 2025, there were no incidents involving discrepancies between product or service information and labeling, nor were there any violations related to marketing communications. We will continue to implement existing improvement plans and review mechanisms, strictly control the quality of insurance solicitation, ensure the legal compliance of marketing and communications activities, maintain a high level of compliance with laws and regulations, and continue to improve internal monitoring and management to provide customers and society with higher quality and more reliable services.

Insurance Product Lifecycle & Service Journey

1 Product Design

- Continuously monitor ESG trends and incorporate ESG issues into the product development process.Establish inclusive product measurement mechanisms and consistently provide insurance products that align with the public's life plans. Ensure fair treatment of customers and achieve financial inclusion.
- Adhere to relevant regulations governing insurance product design and development during the product development process. Conduct pre-sale "Insurance Product Management Committee" meetings and "Insurance Product Evaluation Team" meetings. Implement post-sale review mechanisms through the "Insurance Product Management Committee" to regularly assess sales conditions, ensuring sustainable operations and the protection of consumer rights.

SKL Product Development and Design Process



Consider ESG Issues

Conception of Product Demand → Data Collection and Research
- Exchange in the industry
- External and internal needs and proposals
- Requirements of the competent authority

Follow ESG trends

Product Design → Product Design and Risk Assessment and Management
- Determination of the product structure
- Product evaluation
- Academic cooperation

Assess ESG risks

Product Review and Marketing → Insurance Product Evaluation Team
Insurance Product Management Team

Product After-sales Management

2

Advertising

- Ensure product promotions comply with legal information disclosure requirements. Draft product terms and conditions in accordance with the demonstration clauses provided by the competent authority, and complete reviews according to legal procedures. Following the "Regulations Governing Public Disclosure of Information by Life Insurance Enterprises," we provide sample policy contract clauses in the information disclosure and product sections of our official website, allowing customers to understand the details of our products.
- With respect to the review and approval mechanisms of application documents, the Company has formulated the "Insurance Product Sales Operations" and "Advertising and Press Release Operations" in accordance with the "Regulations Governing Implementation of Internal Control and Auditing System of Insurance Enterprises" in the internal control system. In compliance with the "Self-Regulations for Solicitation Advertisement in the Insurance Industry", the Company has formulated the "Management Regulations on the Use of Promotion Materials for Product Sales" to specify that information on insurance products, advertisements, and business solicitation activities should be truthful and accurate, and the contents should be clear and precise with a warning message to protect the rights and interests of policyholders.
- For products or services labeled as "green" or "sustainable", it is required to check whether the relevant statements comply with the principles set forth in the "Reference Guidelines for Financial Institutions on Anti-Greenwashing" when they are disclosed in external press releases.

3

Insurance Solicitation and Policy Application

- Establish the "Business Solicitation Processing and Procedures System" to ensure that business units and insurance agents provide policyholders with sufficient, truthful and accurate information when engaging in advertising, business solicitation, and business promotion activities to protect the rights and interests of policyholders. Meanwhile, strengthen efforts to ensure that sales representatives fully understand that the insurance premiums paid by customers are used to purchase insurance products, understand the type of insurance applied for, the insured amount, and whether the premium expenditure is commensurate with the customer's actual needs, and understand the customer's ability to bear exchange rate risks, in order to ensure that the product and service are suitable for the customer.
- Establish the "Guidelines for the Implementation of the Fair Customer Treatment Principles," which require application documents to include questions designed to understand policyholders' current circumstances and product needs. Before entering into an insurance contract, sales representatives are required to interview policyholders based on these questions and conduct a product suitability analysis, including mechanisms such as classifying customers according to their risk tolerance based on the assessment results. When entering into a contract, sales representatives must explain the product features and coverage details item by item to ensure that customers have sufficient information to select the most suitable product.
- Launch the "Sales Representative Risk Analysis System" to identify risk alerts and prevent the misappropriation or embezzlement of policyholder funds through improper solicitation or service conduct by sales representatives.

4

Underwriting

- Establish "Risk Management Mechanisms" and "Insurance Product Sales Operations" in the internal control system to strictly control the underwriting of new contracts and relevant underwriting processes. Underwriting is conducted in accordance with the "Underwriting System and Procedures" and the "Offshore Insurance Units (OIU) Underwriting System and Procedures".
- Underwriting personnel all have the underwriting expertise required to evaluate the risk-bearing capacity of the company, to assess the basic information of the policyholder and the insured, motives for insurance, benefits of insurance, degrees of need, suitability, occupations, income, finance, sources of funds for insurance premiums, and health status, as well as to watch out for moral hazards or improper tax savings to ensure just and impartial underwriting services.
- Establish the Underwriting Risk-ranking Model and apply big data in underwriting risk management to combine past claims data and underwriting experience with data mining techniques for risk screening and for conducting random physical checks of high-risk customers.
- In accordance with the inclusive finance policy, ensure that no form of unfair treatment is tolerated in underwriting for insured parties with certain conditions or those with physical or mental disabilities. For elderly applicants, underwriters should proactively show care and conduct thorough evaluations during the underwriting process, ensuring the appropriateness of the insurance coverage and the applicant's ability to recognize any potential harm to their insurance interests. This helps protect elderly customers and prevent elder abuse, aligning with the nature of insurance products and the principle of fair treatment.

5

Claims

- For customers with disabilities and elderly customers, actively process general claims payments within three days. For new immigrants, provide claim application forms in eight languages, demonstrating our commitment to the principles of fair customer treatment.
- In compliance with regulatory requirements, we provide clear reasons and explanations, along with the applicable laws or contractual terms, in written notifications to policyholders regarding cases where claims have not been paid.
- Continuously improve compensation mechanisms and processes, establishing the advanced quick claim risk analysis system to divide operations: Low-risk cases are processed with the automatic compensation mechanism for the system to automatically adjust the payment amount for quick payments, shortening the time required for processing claims to within hours.
- Policyholders aged 18 or above who hold SKL policies can apply for mobile claims with the assistance of our sales representatives. Through the InsurTech Utilization Sharing Platform, they can enjoy synchronized claim processing across multiple insurers. Furthermore, integrating Mobile ID (MID) technology enables online digital identity verification, simplifying the application process and allowing policyholders to seamlessly complete their insurance claims online.

5.1.2 Innovative Sustainable Products

SKL is committed to brand and product innovation, developing products that go in line with the market trends by strengthening inter-departmental cooperation in delving into the most authentic needs of customers. We believe that while creating more value for customers, SKL can also exert a positive impact on society and the environment.

Market Trend	Type of Product	Results
ESG Investment-linked Products Implement the ESG concept of environmental sustainability and combine environmental protection factors with insurance products and investment targets.	Investment-linked products connected to ESG-certified funds	In 2025, six new ESG-certified fund options were added to the range of funds available for investment-linked products. The cumulative number of ESG-certified fund options available for linkage reached 15, with total assets under management of approximately NT$920 million.
Promoting Health Promote spillover-effect insurance product to encourage policyholders to improve their health management and reduce the risk of illness with premium discounts.	Spillover-effect Insurance Products	Encouraging Taiwanese people to manage their health, we have launched various innovative spillover-effect insurance products. Through the design of mechanisms such as effective step count, effective exercise, and healthy sleep, insurance can be extended from post-incident compensation to early prevention for health promotion of policyholders. Since the launch of the products, a total of 190,948 policies have been sold, with FYP reaching NT$4.818 billion by 2025.

For more information on our insurance products, visit the company website.

Awards and Honors of Innovative Sustainable Products

Risk Management, Insurance and Finance Foundation

Best Product Creativity award in the Insurance Faith, Hope, and Love Awards: Shin Kong Life Medical Materials Treasure One-Year Health Insurance Rider

Republic of China National Enterprise Competitiveness Development Association and the National Brand Yushan Award Selection Committee

National Brand Yushan Award "Best Product Award": Shin Kong Life Medical Materials Treasure One-Year Health Insurance Rider

Featured Products "Wen Wan Li Phase 2"

SKL launched the "Wen Wan Li Foreign Currency Investment-Linked Annuity Insurance". The investment target is the 8-year social bond[Note 2] issued by the BNP Paribas, linked to the M&G (Lux) Investment Funds 1-M&G (Lux) Global Sustain Paris Aligned Fund Options[Note 3]. It is the first overseas structured product in the life insurance industry to be linked to social bonds. In addition to incorporating sustainable investment, the product also integrates ecological and social initiatives. During the subscription period, for every AUD 15,000 invested by a policyholder, the French reforestation company Reforest'Action planted one tree in Indonesia. Moreover, for every policy sold, SKL donated NT$100 to the Mandarin Daily News to support the educational rights of children in remote areas or underprivileged groups. Together with policyholders, we transformed investment into acts of care, achieving the threefold value of "stable returns, ecological stewardship, and social engagement."

After the subscription period ended, approximately 2,000 trees were planted, which are expected to store 300 metric tons of carbon dioxide and provide 6,000 habitats for wildlife.

At the same time, approximately NT$50,000 was donated to the Mandarin Daily News to support newspaper reading programs for schools in remote areas, transforming policyholders' investment participation into a force for positive social change.

Note 1: The subscription period was from February 19, 2025, to March 25, 2025.

Note 2: The proceeds raised from the social bond issued by BNP Paribas were used to finance eligible social assets, including the right to employment, socio-economic advancement and empowerment (equal access to opportunities), affordable housing, the right to education, and access to humanitarian and social care, bringing positive social impacts.

Note 3: The M&G (Lux) Investment Funds 1-M&G (Lux) Global Sustain Paris Aligned Fund invests in companies that contribute to the climate change objectives of the "Paris Agreement." Through exclusion and positive selection, the fund identifies companies with sustainable business models and that meet ESG standards, focusing on high-quality value stocks across industries and selecting investments with the potential to generate excess returns.

5.2 Realizing Financial Accessibility

SKL follows the "TS Holding Financial Inclusion Statement," the "Shin Kong Life Fair Customer Treatment Policy," and the "Shin Kong Life Fair Customer Treatment Strategy." SKL is committed to planning diverse and inclusive friendly insurance services to ensure all groups of people can enjoy equal financial services.Since establishing the Financial Inclusion Task Force in March 2022, as the responsible unit, the Insurance Department has served as the designated unit responsible for coordinating activities and convening regular meetings. SKL has focused on promoting key aspects and principles of friendly finance, conducted cross-departmental reviews to assess the measures on digital finance, insurance products, sales mechanisms, and caring programs through quarterly meetings, ensuring that the needs of different groups can be met. Moreover, we dynamically adjust related management mechanisms in response to regulatory changes and report these initiatives to the Board of Directors in order to strengthen the governance structure of financial inclusion.

In addition to deepening the accessibility of financial services, SKL also actively supports the development of domestic cultural activities, and entered into a MOU with the Taiwan Creative Content Agency (TAICCA) to promote "ESG for Culture" through cross-sector cooperation, thereby supporting the sustainable development of Taiwan's cultural industry with practical actions. We firmly believe that finance not only drives economic development, but also promotes social diversity and inclusion through cultural co-creation to facilitate the creation of a more humanistic financial ecosystem.In the future, SKL will continue to upgrade friendly insurance services in all channels, consider treating customers fairly and financial inclusion as the core value, and incorporate them into our corporate culture to respond to customers' diverse needs and practice financial inclusion.

5.2.1 Inclusive Financial Products

GRI 203-2

SKL implements fair treatment of customers to achieve inclusive growth. We prioritize the diverse product needs of all groups by creating diverse and comprehensive products, aiming to realize our corporate mission of "making insurance available to all and providing security for every family".

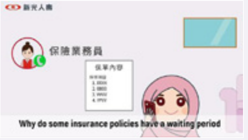
Group	Type of Product	Description	Results
Seniors and People with Disabilities	Long-term Care Insurance	Offered a diverse range of long-term care products, including lifelong, term, pure long-term care, long-term care with death benefit, installment payment, and lump-sum payment options, assisted policyholders in planning for long-term care risks and meeting their long-term care needs.	A total of 7,069 new insurance policies for long-term care insurance product series were sold throughout the year, with a total of 167,344 effective policies as of the end of 2025.
	Small-amount Whole Life Insurance	In response to an aging population and low birth rates, SKL promoted the "Song Ai Xin Small-amount Whole Life Insurance". Featuring simple and easy-to-understand coverage, affordable premiums, and a high eligible entry age, the product lowers barriers to insurance coverage and implements financial inclusion. It enables older adults and budget-conscious consumers are able to obtain lifelong basic protection at an affordable cost.	A total of 3,214 new insurance policies for small-amount whole life insurance product series were sold throughout the year, with a total of 29,659 effective policies as of the end of 2025.
	Reimbursement Insurance	Since Taiwan has officially entered a super-aged society, SKL has launched the "Shin Kong Life Comprehensive Medical Whole Life Health Insurance," a whole life medical reimbursement insurance product in 2024, and also launched the revised "Shin Kong Life Preferred Medical Whole Life Health Insurance" in 2025, providing coverage for medical reimbursement expenses for senior individuals. We also continued to offer medical reimbursement insurance products, including the "Shin Kong Life New Care Hospitalization Medical Health Insurance Rider" and the "Shin Kong Life Enhanced Care Deductible Hospitalization Medical Health Insurance Rider".	The whole life medical reimbursement insurance product was launched on December 25, 2024. As of the end of 2025, total sales of new policies reached 33,923.
	Annuity Insurance	To provide the public with more options for retirement planning, we continue to offer a range of annuity insurance products to help ensure greater financial security in retirement. These include a total of 16 products, such as the "SKL Wen Wan Li Foreign Currency Investment-linked Annuity Insurance," "Shin Kong Life EZ Cash Interest-Sensitive Annuity (Type B)," and "Shin Kong Life New Wealth Winner Variable Annuity Insurance".	A total of 2,213 new insurance policies for annuity insurance product series were sold throughout the year, with a total of 36,146 effective policies as of the end of 2025.
Economically Vulnerable Groups	Retirement Preparation Platform	To promote the importance of adequate insurance protection, we partnered with the Retirement Protection Insurance Platform operated by FundRich, offering a range of products including term life insurance, critical illness health insurance, and microinsurance. The platform enables individuals to review their insurance needs at different life stages and build comprehensive insurance protection.	During the year, 20 new policies were sold through the platform. As of the end of 2025, there were 79 policies in force.
	Micro-Insurance	To support vulnerable groups, SKL provides basic insurance products, and continues to collaborate with institutions including county and city government departments of social welfare, charitable organizations, and farmers' associations to sponsor insurance for the economically disadvantaged, physically or mentally challenged, or groups with specific identities who are eligible for microinsurance, in order to assist them in obtaining more comprehensive coverage. 	Due to our full efforts in 2025, a total of NT$14.95 million of commercial benefits were generated, benefiting 69,000 people and providing coverage of over NT$18.42 billion. Received the "Outstanding Microinsurance Business Award" and the "Microinsurance Disability Care Award" from the Financial Supervisory Commission, and also awarded the "Gold Award for Excellence in Microinsurance Promotion" at the Taiwan Insurance Excellence Awards.
Young People	Exclusive Insurance for Young People	We launched the "SKL Hao Shi Guang Insurance Plan" for young people, offering a small premium in exchange for great protection, and providing the most suitable insurance plans according to the needs of their career stages. The "Huoli series" features the five basic protections most needed by young people, with more affordable rates than traditional lifetime medical insurance, making it financially manageable for policyholders.	A total of 12,467 new insurance policies for "Huoli series" were sold throughout the year, with a total of 162,838 effective policies as of the end of 2025.

For more information on our insurance products, visit the company website.

5.2.2 Expanding Financial Services

SKL closely moniter the change in the external environment to better understand the service needs of diverse groups. We are dedicated to developing and providing convenient, accessible services, having provided more than 52,000 people with a warm and friendly financial experience in 2025.

Financially Disadvantaged Groups

Financial Inclusive Services	Results in 2025
Claims Education Program To enhance policyholder and potential policyholders' ability to identify claims-related risks, we launched the "Claims Made Easy" Claims Education Program. To address gaps in insurance claims knowledge among four target groups: new immigrants, persons with disabilities, senior citizens, and newly eligible citizens aged 18 to 20, we developed claims education materials tailored to different topics, enabling important claims information to be communicated timely and helping customers better understand their rights and interests when submitting claims applications.	We produced four short animated videos explaining key basic claims-related terms and provided versions in eight languages to expand the reach of our claims services. 
SKL 165 Anti-Fraud Initiative We have established the "Shin Kong 165 Anti-Fraud" website, which provides downloadable policyholder rights reminder documents in multiple languages and publishes various fraud-related information and anti-fraud videos. Through scenario-based simulations and key takeaways, the website helps the public enhance their fraud prevention knowledge. It also shares successful fraud prevention cases and provides links to multiple official anti-fraud platforms to strengthen public awareness of fraud schemes and reduce the risk of fraud.	The website recorded a total of 24,467 visits during the year.
Fraud prevention network Through the CIS customer data integration system, we assist service personnel in accessing customer information in real time, significantly reducing inquiry time and enhancing their ability to identify customer needs. The system enables personnel to proactively identify potential obstacles customers may encounter and provide personalized care promptly. In 2024, we launched the "Care Alert Tag" and established the "Anti-Fraud Joint Prevention Operations" mechanism. Through online and offline collaboration, high-risk customers can be rapidly identified and anti-fraud measures can be activated promptly.	We enhance the customer experience and deliver peace of mind by comprehensively protecting customer assets through integrated online and offline anti-fraud efforts.

Individuals with Disabilities

Financial Inclusive Services		Results in 2025
Hearing Impairments	**Sign language video interpretation service** We expanded our sign language video interpretation service to customer service locations across northern, central, and southern Taiwan, making it more convenient for customers with hearing and speech impairments to access services and communicate without barriers. This initiative was a first in the industry, and we hope to do our part to support customers with hearing or speech impairments.	Sign language video interpretation services have been implemented at all service locations across Taiwan.
Visual Impairments	**Accessible services for customers with the visual impairment** To create an accessible in-person service experience for customers with visual impairments, all service locations across Taiwan are equipped with comprehensive accessibility facilities. On International Dog Day on August 26, 2025, we posted "Guide Dog Friendly stickers" at building entrances to create a welcoming environment for individuals with visual impairments and their guide dogs. In October of the same year, we installed "service bells" to provide immediate assistance from service personnel, helping visually impaired customers access various financial services.	Service bells have been installed near the entrances of all service locations nationwide, and Guide Dog Friendly stickers have been posted. 
	Shin Kong Life APP visually impaired-friendly optimization Current digital processes are primarily designed for visual users, which may create comprehension and accessibility challenges for users with visual impairments. To address these issues, we optimized the App based on actual user scenarios by adjusting voice prompt methods and the display order of fields, while incorporating basic guidance and operational support features. Improvements were made across four key areas to enable users to complete tasks without visual assistance. 	The App obtained dual-system accessibility certification for users with visual impairments (iOS and Android) from the Taipei Parents' Association for the Visually Impaired, becoming the first insurer to offer an integrated multifunctional App that passed accessibility testing on both systems. During the year, it reached more than 520,000 user visits.

Individuals with Disabilities

	Financial Inclusive Services	Results in 2025
Physical Disabilities	**Accessible service facilities** We continued to enhance our accessible environment. In addition to accessible pathways, service bells, dedicated portable service bells, Braille labels on facility buttons, directional signage, and wheelchairs, we further installed cane holders in 2025. Through comprehensive accessibility facilities and assistive devices, we aim to create a safe and convenient service environment for customers with mobility impairments and elderly customers.	All service locations are equipped with accessible pathways, service bells, dedicated portable service bells, Braille labels on facility buttons, and directional signage. Service counters are equipped with assistive devices such as cane holders and it is also accessible for wheelchairs. 
Intellectual Disabilities	**Easy-to-read insurance service guidebook** In collaboration with the Kenner Foundation of Taiwan and the Chensenmei Center for Intellectual Disabilities, we transformed complex insurance information into a more easily understandable format and developed the "Guanganxin Guidebook." The guidebook is designed to ensure that financially vulnerable groups, including individuals with autism, individuals with intellectual disabilities, and elderly individuals, can clearly understand the information. The guidebook is available for customers who need it and for frontline staff, helping vulnerable groups better understand insurance and reducing service risks arising from knowledge gaps.	 

The Middle-Aged and Elderly

Financial Inclusive Services	Results in 2025
Family Contact Network To provide senior-friendly services, we launched the family contact network service at the end of 2023, allowing policyholders to designate family members as contacts. In 2025, the service focused on fraud prevention. When a policyholder applies for policy surrender, partial withdrawal, policy loans exceeding a certain amount, or under other special circumstances, we proactively notify the designated family contact to strengthen fraud prevention efforts and help keep the peace of mind of policyholders and their families.	During the year, 347 policyholders enrolled in the service, representing an increase of 94.9% compared with 178 enrollments in 2024.
Accessible online insurance application platform A fully redesigned version was launched in September 2025, built around the design principles of "warm, intuitive, and easy to understand." The platform also strengthened its accessibility features, establishing a new benchmark for accessible digital services.	Received the AA Accessibility Certification from the National Communications Commission and was honored with the 2025 International Innovation Award (IIA) – International Innovation Award, Service & Solutions Category.

New Immigrants

Financial Inclusive Services	Results in 2025
Policyholders' important rights and interests To strengthen communication with new immigrants and reduce information gaps, we collaborated with the New Immigrant Family Growth Association to translate the policyholders' important rights and interests into multiple languages, helping policyholders from new immigrant communities understand their insurance rights and interests in their native languages. 	We provided the policyholders' important rights and interests in nine languages: Vietnamese, Burmese, Indonesian, Korean, Thai, Filipino, Malay, Japanese, and English. It's also available on the anti-fraud website . A total of 304 downloads were recorded during the year.

5.2.3 Strengthening Financial Literacy

SKL is committed to enhancing financial literacy across all segments of society. Through a variety of formats, including interactive board games, workshops, and seminars, we deepen public understanding of finance and insurance. At the same time, as fraud schemes continue to evolve, we actively support government anti-fraud initiatives by integrating online and offline channels to strengthen fraud awareness among the public and employees. In 2025, we conducted a total of 1,915 anti-fraud campaigns, leveraging our core insurance functions to advance financial inclusion and safeguard our policyholders' assets.

	Individuals With Disabilities	Indigenous Peoples	New Immigrants	Youth	The Elderly	Other	Total
Campaigns	4	4	6	23	259	1,619	1,915

Note: Other targets include the general public and employees.

Groups	Financial Literacy Project	Financial Knowledge	Fraud Prevention Promotion	Results in 2025
 **Individuals with Disabilities**	**Easy-to-read insurance service guidebook – group engagement results presentation** SKL recognizes the need for persons with disabilities to better understand financial and insurance knowledge. Following the completion of the "easy-to-read insurance service guidebook," we held a results presentation. Through discussion and feedback during the presentation, we helped individuals with autism, intellectual disabilities, and Down syndrome better understand financial and insurance knowledge as well as fraud prevention concepts, which help reduce the risk of information gaps. The event also helped employees develop more accessible language skills, demonstrating inclusiveness and respect in insurance services.	✓	✓	We held a group engagement results presentation at the Shin Kong Life Xin Ban Finance Building. The event was attended by Independent Director Min-Chiu Chien, representatives from the Kenner Foundation of Taiwan and the Chensenmei Center for Intellectual Disabilities, and employees from the Policy Administration and Policyholder Services Divisions. The gathering successfully brought together 5 individuals with disabilities, 4 foundation instructors, and 34 employees. 
	Guardians of Wealth - Happiness Children's Home We collaborated with the "Christian Joyce McMillan Social Welfare Foundation" and brought the "Guardians of Wealth" board game into the Happiness Children's Home. Through the fun interactions between participants with intellectual disabilities and volunteers, we transformed challenging anti-fraud knowledge into simple and interesting games. Guided by dice rolls and storybooks, participants learned how to safeguard their money, enhance their financial and insurance knowledge, and strengthen their fraud awareness. Volunteers provided support throughout the activities and adjusted the difficulty level of the games according to each participant's level of understanding, ensuring that everyone could participate comfortably and gain meaningful learning experiences.	✓	✓	A total of 3 sessions were held during the year, with 57 participants with disabilities in total. 
 **Indigenous Peoples**	**Mt. Jade Program** In partnership with Carnegie Training, we promoted the "Mt. Jade Program," which aims to strengthen the financial competitiveness of young students. By combining leadership communication skills with professional financial knowledge, the program helps participants from remote areas, indigenous communities, and youth with delinquency backgrounds establish sound financial management concepts and risk awareness. Through interactive guidance and case-based discussions, the program also promotes fraud prevention awareness and enhances financial literacy among young people.	✓	✓	A total of 4 workplace experience day events were held, benefiting 110 participants, with a satisfaction score of 4.33 out of 5. Among participants, 35.62% reported gaining a deeper understanding of insurance and developing an interest in the financial and insurance industry after the program. 

Groups	Financial Literacy Project	Financial Knowledge	Fraud Prevention Promotion	Results in 2025
 **New Immigrants**	**Financial Empowerment Workshop of TransAsia Sisters Association Taiwan** In collaboration with the TransAsia Sisters Association Taiwan, we organized "Financial Anti-Fraud Workshops for New Immigrants" in Taipei, Taoyuan, Changhua, and Chiayi. Centered on the three themes of enhancing fraud identification, fraud verification capabilities, and fraud relief channels, the workshops improved participants' ability to identify fraudulent schemes and verify false information through instruction by new immigrant anti-fraud seed trainers, group games, and simulated scenario exercises.		✓	We conducted 2 seed trainer training and assessment sessions, cultivating 9 new immigrant seed trainers. In addition, 4 cross-county anti-fraud workshops were held, with a total of 114 new immigrants and their family members participating. 
 **Youth**	**Guardians of Wealth / Golden Shield Guardian** Based on actual insurance cases, fraud incidents, and fundamental insurance concepts collected by the Company, we developed educational board games that bring real-life risk response scenarios into the classroom. We continue to promote these educational tools in schools at all levels, with the aim of cultivating insurance awareness from an early age. By transforming insurance concepts into engaging board games, we are committed to advancing financial inclusion through game-based learning and embedding risk and insurance awareness throughout society.	✓	✓	A total of 19 sessions were held, with 593 students participating. 
	Shin Kong 165 Anti-Fraud Campus Promotion We have developed dedicated anti-fraud awareness activities for students. Through interactive game-based activities, students were guided to learn about common fraud schemes in a relaxed environment, enhancing their ability to identify fraud and raising their awareness. During the activities, anti-fraud videos were shown to present various fraud cases through scenario-based explanations, enabling students to gain a more intuitive understanding of how fraud schemes operate and the potential consequences they may cause. By combining games and videos, the program not only strengthened students' understanding of fraud prevention and detection but also fostered greater awareness of proactive fraud prevention in their daily lives.		✓	A total of 4 anti-fraud promotions were conducted, covering junior high school, senior high school, and university students, with 99 participants in total. 
 **The Elderly**	**Shin Kong Remote Health and Active Aging Program for Remote Areas** In partnership with the Digital Humanitarian Association, we not only used online remote services to promote health enhancement concepts to elderly residents in remote areas, but also encouraged employees to serve as corporate volunteers by supporting indigenous community service locations in remote regions. Through on-site visits, volunteers provided financial inclusion education and anti-fraud awareness programs, helping to establish basic risk protection networks and reduce gaps in financial information. (For details of the program, please refer to Section 8.1.2 Health Promotion.)	✓	✓	A total of 258 remote health classes were conducted at 6 remote service locations, benefiting 46,626 participants in total. 
	O. Roasted Café We collaborated with O. Roasted Café (long-term care site), the Banqiao District Health Center, and Far Eastern Memorial Hospital. Through seminars on dementia prevention and fraud prevention, combined with health promotion activities, the initiative aimed to establish a community support network while enhancing health literacy and fraud awareness among elderly individuals.		✓	A total of 1 event was held, serving 17 participants, including 3 individuals aged 60-69, 6 individuals aged 70-79, and 8 individuals aged 80 and above, demonstrating the program's effectiveness in reaching the elderly population. 

Groups	Financial Literacy Project	Financial Knowledge	Fraud Prevention Promotion	Results in 2025
General Public	**Promoting Intervention Rights and Advancing Financial Inclusion Education** SKL places great importance on policyholders' rights and interests. In cases involving compulsory execution of insurance policies, in addition to sending a seizure notification letter and a post-surrender notification, we make every effort, where circumstances permit, to help policyholders retain their policies. Meanwhile, to ensure that policyholders' rights and interests are protected, in September 2025 we sent text message notifications to affected policyholders regarding the new legal remedy of intervention rights. In October, we issued notification letters explaining the procedures and details for exercising intervention rights. In December, we added information on intervention rights to the "Compulsory Execution of Insurance Policies" section of our official website. The content includes an explanation of intervention rights, application guidelines, consultation channels, and a frequently asked questions section, providing the public with additional information on compulsory execution of insurance policies.	✓		We became the first insurance company to establish a "Compulsory Execution of Insurance Policies" section, providing examples of various situations for customers as references. As of the end of December, more than 100 applications for intervention rights had been received. 
	SKL 165 Anti-Fraud Campaign Through game-based experiences, knowledge quizzes, and scenario simulations, we set up anti-fraud awareness booths at large-scale events and designed a variety of interactive activities to promote fraud prevention awareness among the public. In addition to improving their awareness and awareness of fraud methods through face-to-face exchanges with participants, we also promoted SKL's exclusive fraud prevention webpage to provide more complete information resources and help the public continue to strengthen their fraud prevention knowledge. Through an educational and engaging outreach approach, we deepened public awareness of fraud prevention and continued to safeguard financial security.		✓	A total of 14 anti-fraud awareness booths were held in the following events, the Shin Kong Street Dance Competition, Shin Kong Fun Run – Run For Earth, the Shin Kong Painting Competition Award Ceremony, and the 2025 Taipei International Financial Expo, reaching 4,622 participants in total. 
Counter Service Personnel	**Excellence Counter Service Drill Program** To implement financial accessibility services and foster a strong culture of fair customer treatment, we encouraged the use of the excellence service drill program training materials and the regular conduct of drills. The program strengthened the sharing of service experience among employees, enhanced fraud identification skills, and improved personnel's familiarity with the care procedures for improving the quality of policyholder services at service counters.		✓	The training materials were comprehensively updated to strengthen the practical application of financial accessibility services, including the addition of scenarios involving sign language services and policy seizure cases, and the incorporation of the latest fraud cases to enhance employees' fraud identification skills and familiarity with care procedures at service counters. During the year, a total of 580 drills were conducted across 33 service locations. 
Insurance Agents	**Promotion of Digital Team throughout Taiwan** The Digital Team, composed of dedicated personnel from the Digital Development Department, conducted nationwide outreach to educate sales representatives on technology-enabled fraud prevention. During morning meetings at offices across Taiwan, they shared knowledge and techniques related to fraud prevention, including the use of enterprise-exclusive short code messaging services and methods for helping customers identify fraud schemes. These efforts aimed to reduce the risk of phishing text messages and other fraud attempts, thus helping to prevent financial losses.		✓	A total of 486 sessions were conducted during the year, enhancing fraud identification capabilities and helping customers recognize fraudulent activities. 
	Morning Meetings Anti-fraud awareness videos were shown during business channel activities across Taiwan to strengthen employees' awareness of financial crimes.		✓	A total of 539 sessions were conducted during the year, helping employees better understand fraud schemes and enhancing their vigilance against fraud.

5.3 Fair Treatment and Customer Experience

GRI 3-3

SKL upholds the corporate core values of "integrity, commitment, innovation, and collaboration," and has embedded the Principle of Treating Customers Fairly into the code of conduct for all employees. We are committed to enhancing the accessibility and quality of financial services by proactively providing a wider range of in-person and digital support measures for diverse customer groups, including seniors, young people, persons with disabilities, new immigrants, indigenous people, and individuals affected by tariffs, thereby implementing financial inclusion. In recent years, as fraud cases have become increasingly severe, we have specifically incorporated additional anti-fraud measures into the Guidelines for the Implementation of the Principle of Treating Customers Fairly. These measures include requirements for identifying customers who may be vulnerable to fraud and recognizing unusual insurance application or transaction scenarios, with the aim of strengthening customer protection and demonstrating our commitment to safeguarding policyholders' interests.

5.3.1 Realizing Fair Treatment of Customers

A. Treating Customers Fairly Committee

SKL maintains a 'Policy for the Fair Treatment of Customers' and a corresponding 'Strategy for the Fair Treatment of Customers,' with the Compliance Department serving as the dedicated unit. The company's 'Fair Treatment of Customers Committee' comprises six implementation task forces and three supervisory units tasked with directing these operations. To safeguard policyholder rights, performance results are regularly submitted to the Audit Committee and the Board of Directors for acknowledgment, cultivating a corporate culture where fairness is driven from the top. In 2025, the Committee convened four times to deliberate on and report on these matters. Furthermore, the Chief Compliance Officer periodically submits operational reports on fair treatment performance directly to the Board.

B. Fair Treatment Education and Training

To establish a culture of fair treatment, SKL regularly conducts compliance education and training for all employees to strengthen their legal compliance awareness. These sessions cover topics such as the Financial Consumer Protection Act, Principle for Financial Service Industries to Treat Clients Fairly, financial inclusive, and the protection of the rights of persons with disabilities in the CRPD. In 2025, we achieved a 100% completion rate for these training programs. In addition, tailored training programs are provided based on practical needs for different levels and roles within the company. In 2025, online and in-person training programs were designed for directors, senior executives, and sales representatives based on their respective roles and business responsibilities. For example, a special training session held on October 9, 2025 focused on the topic "Technology-Enabled Fraud Prevention and Treating Customers Fairly", with the aim of enhancing employees' understanding of emerging technology risks. The directors also completed training courses including "Principle of Treating Customers Fairly: From Regulatory Requirements to Governance Practices", "Financial Accessibility and Protection for Vulnerable Groups: Inclusive Governance Issues", and "Anti-Money Laundering and Fair Customer Treatment Principles (Including Financial Accessibility Services) and Information Security Protection", continuously strengthening directors' and senior executives' understanding of fair customer treatment and financial accessibility.

C. Initiatives and Achievements in Enhancing Fair Treatment

SKL is dedicated to promoting fair treatment of customers, adhering to the "Principle for Financial Service Industries to Treat Clients Fairly." In 2025, the Company integrated fair treatment principles, financial inclusive services, and fraud prevention into evaluation criteria and implemented several initiatives, achieving notable results:

Focus	Aspect	Initiatives
Expanding the Scope of Financial Equality: Ensuring Fair Access to Services and Resources for Financially Disadvantaged Groups	The Elderly	• The first insurance company to launch the family contact network service to protect the economic safety of the elderly.
	Individuals with Disabilities	• Collaborated with the Kenner Foundation of Taiwan to develop an easy-to-read guidebook to help people with autism (Kanner's syndrome) and disabilities understand their policy rights.
	New Immigrants	• Organized financial empowerment workshops for new immigrants to cultivate anti-fraud seed trainers and enhance new immigrants' ability to identify fraudulent schemes and verify false information.
	Indigenous Peoples	• Provided translation services in the languages of 16 indigenous groups to ensure barrier-free access to information.
	Young People	• Optimized the "Smart Insurance Policy Health Check System" and introduced the "Key Protection Card" service to provide customers with customized protection planning. The initiative received the "Best Insurance Technology of the Year" at the 2025 Asia Insurance Industry Award.
	Transgender Groups	• Organized a "Transgender Awareness Seminar" to help employees build a better understanding of transgender customers.
	Individuals with Dementia	• Paid close attention to the needs of individuals with dementia by organizing 13 "Long-Term Care Series Seminars." Physicians and representatives from dementia associations were invited as speakers to enhance employees' understanding of dementia and related care knowledge.
	Groups Affected by Tariffs	• Launched policyholder support services, including "premium payment deferral assistance," as well as support measures for loan customers.
	Other Financially Disadvantaged Groups	• Applied for the virtual counter service trial and obtained approval for official launch. • In response to the "FinTech Development Roadmap (2.0)," established a cross-sector "Financial Fast-ID Experience Transfer Center" and applied to the Insurance Bureau for a Financial Fast-ID pilot program, serving as the lead institution for the insurance sector.
Anti-fraud Measures and Their Effectiveness	External Assistance	• Established the "Shin Kong 165 Anti-Fraud" website to integrate various common fraud techniques and case warnings, and teach practical fraud prevention skills.
		• Expanded the scope of policy administration services using the official dedicated short code 68288 to prevent SMS fraud from the source.
	Internal Cooperation	• Established a cross-departmental anti-fraud mechanism, connect the customer service system to the "designated family contact" information, building an internal defense for anti-fraud.
		• Proactively provided fraud prevention reminders and policy review notifications with the voice response system, while ensuring important policyholder rights information is communicated through targeted channels such as social media and email.
Soundness of the Complaint Handling Mechanism	System	• Established a five-stage complaint management framework comprising "pre-incident education, real-time alerts, critical escalation reporting, post-incident analysis, and optimization incentives".
	Execution	• Obtained dual certifications for ISO 10002 and ISO 10004 and combined them with on-site assessments by royal mystery shoppers to establish a benchmark for service excellence.

Awards and Honors in 2025

Ranked among the top 25% in the "Treating Customers Fairly Evaluation" of the FSC.

5.3.2 Customer Service and Communication

Shin Kong Life listens to customer needs and upholds its "3D Service Policy," providing heartfelt support through three core approaches. With "Do With Passion", the company delivers warm and sincere service by actively listening to customers. Through "Do By Technology", it leverages digital innovation to offer diverse and user-friendly service experiences. Additionally, "Do Things Right" enhances professionalism by incorporating the BSI International Service Excellence Certification, empowering service representatives and improving processes through technology to increase overall service efficiency and effectiveness. In 2025, the overall net promoter score (NPS) reached 91.4%, reflecting customers' strong recognition of the quality of services provided through the 0800 customer service hotline, branch counter staff, sales representatives, and the member portal on the website.

To continuously enhance service quality, SKL became the first company in the insurance industry in 2021 to pass the rigorous assessment conducted by British Standards Institution (BSI) and obtain certification for both the "Royal Mystery Shopper (RMS)" service standard and the "ISO 10002:2018 Quality Management System for Customer Complaints". We further introduced the "ISO 10004:2018 Customer Satisfaction Management System", using a systematic approach to monitor customer satisfaction and integrate customer NPS feedback into the "Voice of the Customer (VOC)" framework. This enables diverse customer feedback and suggestions to be effectively transformed into the basis and driving force for process improvements. In 2025, we successfully passed the certification assessment and became the first life insurance company to obtain the "ISO 10004 Customer Satisfaction Management System" certificate, setting a high benchmark for customer experience and trust in the life insurance industry. (Please refer to Appendix for details of certificates)

A. Optimizing Customer Service

SKL collects the VOC through multiple feedback channels and provides timely responses. Besides, we regularly review customer feedback and opinions, transforming customer suggestions and feedback into drivers for process improvement. Through these efforts, we provide customers with a high-quality service experience, create competitive advantages, and enhance customer satisfaction.

1.0800 Customer Service Hotline

SKL maintains a customer service hotline to provide customers with prompt and accurate information, while regularly conducting satisfaction surveys to enhance service quality. We also organize comprehensive training courses and routine inspections to maintain consistent service quality and continuous customer satisfaction. In 2025, the hotline handled nearly 400,000 incoming calls; among 40,000 surveyed customers, the service satisfaction rate reached 95.0%. Most inquiries pertained to policy administration, premiums, and contract details. Furthermore, the Net Promoter Score (NPS) for our 0800 hotline registered at 91.4% in 2025, reflecting a high level of customer loyalty and strong recognition of our service excellence.

0800 Customer Service Hotline	2023	2024	2025
Service Satisfaction Rate	94.3%	95.4%	95.0%
NPS	89.4%	90.4%	91.4%

2. Smart Customer Service Center

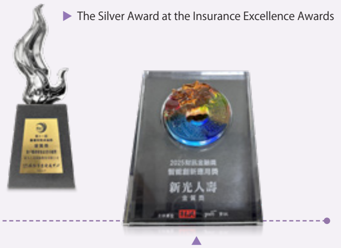
We are committed to becoming our policyholders' "Smart Partner", providing precise support 24 hours a day, seven days a week. Through a dedicated "Claims Status Inquiry" portal, we have significantly enhanced information transparency. We will continue to cultivate digital technology and fulfill our commitment to "seriousness" at every point to create a better digital sustainability experience.

To bridge the digital divide and ensure that elderly individuals and persons with disabilities enjoy equal and dignified access to financial services, SKL embraces the spirit of "Seriousness Makes Good Things Happen" and has taken the lead in embedding digital inclusion into the core of our services. We became the first life insurance company in Taiwan whose intelligent customer service platform received the "Accessible Website AA Certification Mark".

Highlights of Smart Customer Service in 2025

Service volume exceeded one million interactions:
Annual service volume exceeded 1.5 million interactions, representing a 20% increase compared with the previous year.

Exceptional customer satisfaction:
Through user-friendly interactions and accurate responses, the platform achieved a 91.4% customer satisfaction rate.



▶ The Silver Award at the Insurance Excellence Awards

▲ The Gold Award at the Wealth Magazine Financial Awards

3. International Disaster Relief

Activated international disaster relief immediately when policyholders needed assistance in an emergency while traveling overseas. In 2025, a total of 9 service cases were provided, with rescue funds amounting to NT$3.39 million.

4. Emergency/Disaster Care

- Preferential measures for policyholders affected by natural disasters or major incidents: When natural disasters or major incidents cause damage in affected areas, we activate five emergency response measures, including proactive assistance in compensation and care, waiver of capital fee for policy reissuance, grace periods for renewal premium payments, deferment of interest payments on policy loans, and home loan principal extension. These policyholder care measures help policyholders respond to major incidents and climate-related disasters. In 2025, we activated the emergency response mechanism seven times in response to the Chiayi earthquake in January, the Taichung Shinkong Mitsukoshi gas explosion in February, tariff impacts in April, Typhoon Danas in July, Typhoon Podul in August, Typhoon Ragasa in September, and Typhoon Phoenix in November.
- Major accident condolence: Provides compassionate financial support to policyholders who encounter major unforeseen accidents. In 2025, we activated the major incident response mechanism twice, in response to the Taichung Shinkong Mitsukoshi gas explosion and the Matai'an River barrier lake overflow incident in Hualien.

5. Economic Relief Concessional Policy Loan Project

In response to the global market volatility and economic impacts resulting from the U.S. reciprocal tariffs introduced in April 2025, SKL promptly activated response measures and provided grace periods for renewal premium payments, deferment of interest payments on policy loans, and home loan principal extension to help policyholders mitigate short-term economic impacts. In October 2025, as the impact of U.S. tariffs continued, we reopened the "premium payment deferral assistance" to ensure that policyholders' insurance coverage would not be interrupted due to short-term financial pressures.

In addition, preferential policy loan interest rates are provided to economically underprivileged policyholders. The overview of the initiative is outlined below:

Eligible Policyholders	Preferential Programs
People with disabilities, low-income households or lower middle-income households, members of families qualifying under the Act of Assistance for Family in Hardship, and individuals experiencing financial hardship.	Policy loans with a maximum preferential loan amount of NT$100,000 per policyholder, a preferential period of three years, and a preferential interest rate of 2.165%.

In 2025, the application period, which had previously run from the beginning of the year to March 31, was extended to September 30. A total of 154 applications were approved, with total loan amounts reaching NT$12.7 million.

B.Responding to Policyholder Feedback Attentively

GRI2-25、2-26

SKL has established a comprehensive complaint handling mechanism and diverse complaint channels. Upon receiving a complaint from a policyholder, the responsible department promptly investigates and handles the case and actively follows up until closure to ensure that customer concerns are addressed immediately. In terms of handling financial consumer disputes, we adopt a risk-based approach to assess potential risks associated with such disputes, identify the root causes of complaints, and provide improvement recommendations when appropriate. These recommendations are communicated to the responsible units for review of the adequacy of existing control measures, and notifications are handled in accordance with the risk-based escalation and reporting procedures. Meanwhile, complaints involving violations of the Principles of Treating Customers Fairly are reported quarterly to the Fair Customer Treatment Committee, and the relevant units are requested to propose improvement measures. Related units also provide regular reports to the Board of Directors.

To strengthen the functions of employees, we have promoted a comprehensive plan to enhance the effectiveness of complaint management. This plan encompasses three main aspects: developing training programs for complaint handling personnel, strengthening advocacy within business units, and optimizing the complaint system 2.0, so as to improve the management capabilities of sales personnel, streamline the complaint handling process, and reduce external complaints. Through pre-incident prevention and system establishment, customer complaints are handled in a prompt manner. We have deepened customer service personnel's understanding of financial consumer protection and compliance with relevant laws and regulations, and have continued to obtain the " ISO 10002:2018 Quality Management System for Customer Complaints " service standard certification to effectively control cases and improve service quality.

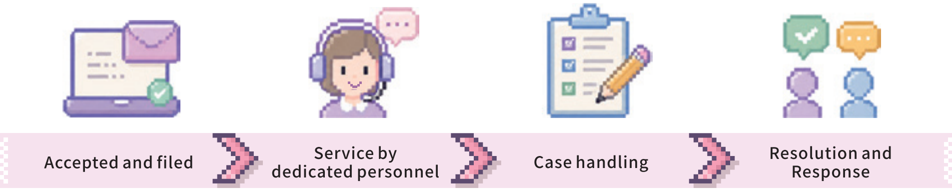
Grievance Channels

1. Customer service counters
2. Free complaint hotline: 0800-031-115
3. Friendly financial advisory services and complaint hotline 0800-300-885
4. Official website：Voice of policyholders
5. E-mail: skl080@skl.com.tw
6. Letter to 7F., No. 141, Sec. 1, Zhongshan Rd., Banqiao Dist., New Taipei City 220, Policyholder Relations Department

Complaint Handling Procedure

1. Case acceptance: Upon receiving a financial dispute case, the relevant complaint handling unit immediately designates dedicated personnel to handle the case and confirm the complaint details with the customer.
2. Processing time: The Company will process the complaint in an appropriate manner within 30 days from the date of receipt of the complaint, and will notify the complainant by phone or in writing if the processing time has to be extended.
3. Handling results: The Company will notify the complainant by letter or other means.
4. Improvement and tracking: Implementation of corrective actions and process improvements.

SKL Customer Complaint Handling Flowchart



Proportion of Ombudsman Cases and Average Processing Days of Disputes over Claims and Non-claims Cases in the Past Three Years

SASB：FN-IN-270a.2

Year	2023		2024		2025	
Type of Case	Claims	Non-claims	Claims	Non-claims	Claims	Non-claims
Proportion of Ombudsman Cases (‰)	0.028	0.030	0.035	0.029	0.034	0.025
Average Processing Days	1.13		1.06		1.12	

Source: Financial Ombudsman Institution (published once every year)

5.4 Innovative Digital Services

GRI 3-3、203-2

SKL keeps pace with digital finance trends and is committed to promoting the application of insurance technology to optimize administrative efficiency and enhance customer experience. Our digital innovation strategy focuses on "Building Ecosystem Collaboration to Deepen Customer Experience; Digital Empowerment for Comprehensive Business Transformation; and integrating Efficient Operations to Expand Service Effectiveness." Through technology-driven solutions, we improve service accessibility, lower barriers to interaction, and enhance service experience and process automation. The development progress and operational performance of relevant projects are regularly reviewed through platforms such as Key Performance Review Meetings and Digital Finance Monthly Meetings. This ensures the timeliness and quality of service development, while consistently earning recognition through external awards. Looking ahead, we will continue to advance digital innovation and service transformation, striving to become a smart partner in health protection and wealth management for the public.

SKL Digital Services

Strategy 1: Building Ecosystem Collaboration to Deepen Customer Experience

Solution	Content	Results in 2025
SKL APP Visually Impaired-Friendly Optimization	In the past, individuals with visual impairments often encountered challenges when using digital financial and insurance services due to insufficient voice prompts or inconsistent operational sequences. To address these challenges, SKL continuously incorporated policyholder feedback and collaborated with external professional teams to comprehensively optimize policy inquiry and coverage details, health management functions, policy-related services, guidance for member login and authentication processes, as well as overall navigation flows and progress voice prompts. These enhancements ensure that users with visual impairments can independently complete essential insurance-related tasks without visual assistance.	Obtained dual-system accessibility certification for users with visual impairments from the Taipei Parents' Association for the Visually Impaired, becoming the first insurance company to achieve multifunctional integration and pass accessibility testing on both operating systems. 
Cross-institution Financial Fast-ID Identity Verification	In response to the Financial Supervisory Commission's "FinTech Development Roadmap 2.0," we established the cross-institution "Financial Fast-ID Verification Authentication Center" and introduced a cross-institution digital identity verification mechanism to connect existing Financial Fast-ID systems across different institutions, enhancing the consistency and convenience of identity verification. After joining the Shin Kong Life member portal and completing Financial Fast-ID registration, customers can use Shin Kong Life as the verification intermediary when applying online for designated services offered by other insurance institutions, providing a safer and more convenient digital financial service experience.	The first life insurance company to serve simultaneously as both a verification provider and a verification requester. 
Rebuilding the Digital Membership Process	We integrated the online service platform and online insurance application membership, eliminating the need for customers to apply for membership multiple times and simplifying the membership registration and identity verification processes.	The new process was launched in August, improving digital service efficiency and customer experience.

Strategy 2: Digital Empowerment for Comprehensive Business Transformation

Solution	Content	Results in 2025
Shin Kong Life Online Insurance Platform 2.0	A fully redesigned online insurance platform was launched, built around the design principles of "warm, intuitive, and easy to understand." Accessibility features were also significantly enhanced to reduce the digital divide and establish a new benchmark for accessible digital services.	Received the AA Accessibility Certification from the National Communications Commission and was honored with the 2025 International Innovation Award (IIA) – International Innovation Award, Service & Solutions Category.
Diversified Online Payment Services	Through the Taiwan Clearing House's Enhanced Financial Collection Service (eFCS), SKL collaborated with prominent mobile payment providers, including JKOPAY, icash Pay, and iPASS MONEY, to offer policyholders a diverse range of mobile payment channels. This integration enables seamless, real-time payments for renewal premiums and policy loan interest anytime, anywhere. By mitigating the risks of misplaced paper notices, delivery errors, and the need for in-person counter visits, this initiative significantly improves payment success rates and elevates the overall customer experience.	A total of 1,500 payments were completed through eFCS, representing 0.3% of SKL's self-service payment channels.
	An electronic self-service payment platform was established within the member portal, integrating online and offline services to provide a convenient "one-stop" digital experience. The platform supports multiple payment methods, including policyholder checking account debits, credit card payments, electronic payments, and mobile banking. Policyholders can access the platform through electronic payment notifications received via email, SMS, or the official LINE account and select their preferred payment method to complete the payment.	The platform recorded 57,000 successful logins and facilitated 12,000 completed online payments, representing a 21% payment conversion rate.
Mobile Electronic Direct Debit Authorization Service	Policyholders can apply for the Electronic Direct Debit Authorization (eDDA) service through the Shin Kong Life App and our e-Application Platform. Authorization is securely verified through mechanisms such as chip-enabled financial cards, online banking two-factor authentication, and bank account data validation. This simple and efficient digital process provides real-time authorization results, eliminating traditional risks associated with misplaced paper seals, incorrect account data, and the lengthy waiting times required for manual signature verification.	The Mobile Electronic Direct Debit Authorization Service recorded a total of 201,000 transactions.
Mobile Policy Administration Service Platform	Seven new policy alteration transaction functions were added to the "Mobile Business App" used by sales representatives, including "Automatic Renewal Option Changes," "Policy Issuance Type Changes," "Reduced Paid-Up Insurance," "Extended Term Insurance," "Dividend Option Changes," "Rider Continuation Endorsements," and "Foreign Currency Policy Loan Endorsements." These enhancements ensure that policy changes can be completed within a secure and transparent digital environment.	For cases submitted through proprietary distribution channels, the electronic policy alteration submission rate increased from 73% to 98%.

Strategy 3: Integrating Efficient Operations to Expand Service Effectiveness

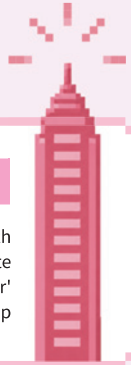
Solution	Content	Results in 2025
Smart Administrative and Legal Affairs System	Following the Supreme Court Civil Grand Chamber's ruling that insurance policies may be subject to compulsory execution, the volume of policy seizure cases increased dramatically. To address these regulatory changes, SKL became the first insurer in the industry to introduce an integrated solution combining next-generation Optical Character Recognition (OCR) and Large Language Model (LLM) technologies. This system rapidly and accurately converts various paper-based and electronic documents into editable digital text. By successfully integrating debtor's policy information, the system has transformed the traditional policy seizure process, redesigned operational workflows, and significantly improved processing efficiency and accuracy. Case processing efficiency has increased by 50%–75%, and the system has been recognized by the courts as a benchmark in the industry.	The proportion of court execution-related orders processed electronically has increased to 70%. Through process digitalization, approximately 300,000 sheets of paper are saved annually, offsetting 2.03 metric tons of carbon emissions (calculated based on a carbon footprint of 3.4 kg CO_2e per ream of 70 gsm A4 paper). Driven by this 70% automation rate and an average labor cost of NT$280 per hour, the system is projected to reduce annual labor costs by approximately NT$4.7 million. Furthermore, administrative inquiry fees are conservatively estimated to generate an additional NT$4 million in annual revenue for the Company.
Policyholder Administration and Claim Alliance Chain & Claims E-pass Services	In line with the competent authority' s industry-wide convenience initiatives, SKL joined the Policyholder Administration and Claim Alliance Chain and the Claims E-Pass services. When policyholders request changes to designated contact information or submit medical claims, they only need to apply through a single insurer. The application is then automatically transmitted to other participating companies, eliminating the need for policyholders to redundantly complete forms at multiple insurance companies. In 2025, SKL participated in the trial implementation of the 'Mobile Claims Alliance Chain and Digital Identity Verification Mechanism' project, jointly driven by the Life Insurance Association and the Insurance Brokerage Association. Our insurance agents can now provide one-stop digital claims application services via mobile devices, enabling policyholders to complete and sign digital applications in real time, thereby expanding the accessibility and convenience of our claims services.	During the year, the Policyholder Administration Alliance Chain service successfully processed a total of 26,593 policyholder information updates. Additionally, in 2025, approximately 89,000 claims applications submitted through the Claim Alliance Chain service were processed and securely exchanged across participating insurers.

Awards and Honors of Digital Innovation

						
Award Received	National Brand Yushan Award Best Product Award	National Brand Yushan Award First Prize	2025 Excellence and Best Rating Survey Outstanding Digital Finance Award	IIA International Innovation Award	Asia Insurance Awards - Best Insurance Technology of the Year	Digital Finance Award Digital Treating Customers Fairly Award - Excellence Award
Organizer	Republic of China National Enterprise Competitiveness Development Association		Excellence Magazine	Enterprise Asia	Charlton Media Group	Commercial Times

8 Creating a Society of Mutual Prosperity

Plan	Commitment
• Make ongoing strategic plans for philanthropic activities • Encourage employees to participate in corporate volunteering	We highly value our connection and interaction with local residents. By leveraging our abundant corporate talent and resources, we drive 'Corporate Volunteer' service initiatives to actively foster and develop community engagement.



Highlights

- Shin Kong Life drives lasting environmental impact through sustainable food initiatives, expanding from farm-to-table and fishery education to ocean conservation.
- Furthermore, the company invests long-term resources in the sports industry—sponsoring baseball and basketball events and hosting soccer training—to practice its corporate social responsibility in promoting active lifestyles.

8 Creating a Society of Mutual Prosperity

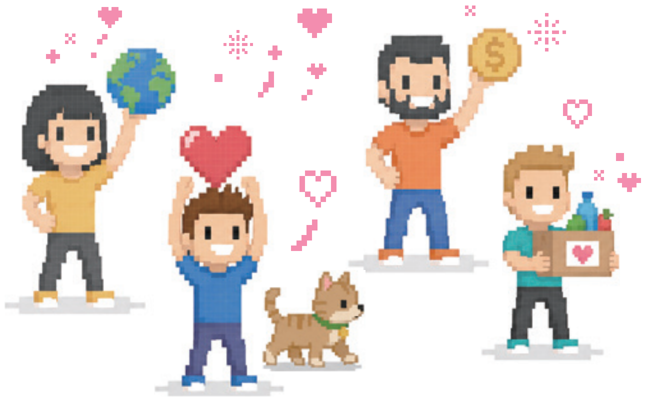
8.1 Community Engagement Strategies and Investments

SKL upholds the sustainability theme of **" Dedicated to Sustainability & Living Green"** and organizes community engagement activities. By integrating our business locations across Taiwan with our financial expertise, we focus on key issues such as children's education, care for disadvantaged groups, national health, environmental sustainability, cultural preservation, and sports promotion. We continue to expand our positive social influence and move towards the long-term goal of mutual prosperity with society and environmental symbiosis.

We encourage both internal and external colleagues to join us in volunteering and have established an average volunteer service target of **3.7 hours per employee as a key performance indicator for 2025** for extending SKL's services to the corners of society and fulfilling our corporate motto of "Taking from society, giving back to society".

In 2025, thanks to the enthusiasm of all employees, SKL's total social participation amounted to **NT$46.89 million**, benefiting over **1.64 million people** in total. The average volunteer service hours per employee reached **3.94 hours**.

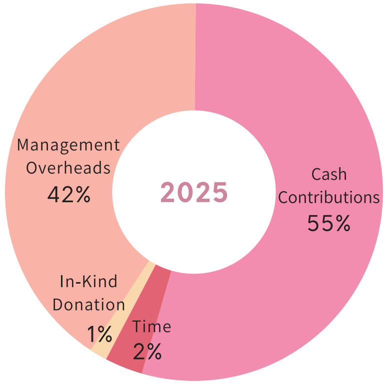
We have supported the co-prosperity and development of the community through our actions and investment of resources.



Social Welfare Activities in 2024-2025

Unit:NT$

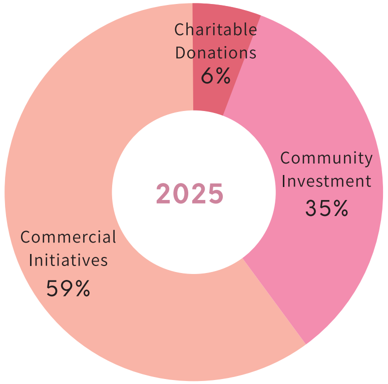
Type of Contribution	2024	2025
Cash Contributions	17,524,677	25,734,009
Time (Employee Volunteering)	2,516,890	887,855
In-Kind Donation	1,042,825	599,510
Management Overheads	13,690,439	19,673,217
Total	34,774,831	**46,894,591**



Social Welfare Activities in 2024-2025

Unit:NT$

Type of Contribution	2024		2025	
	Amount Invested	Proportion	Amount Invested	Proportion
Charitable Donations	344,741	1%	3,000,000	6%
Community Investment	13,577,582	39%	16,460,215	35%
Commercial Initiatives	20,852,508	60%	27,434,376	59%
Total	34,774,831	100%	**46,894,591**	100%



Note1: Investment expenses consist of activity expenses (including administrative and personnel expenses), in-kind donations, and sponsorships.
Note2: Some examples of activities/events:
Charitable donations: Fundraising for disaster relief efforts in response to the barrier lake incident at Matai'an, Hualien.
Community investment: Nationwide Blood Donation Campaign, Street Dance Competition, Esport Event, Rubik's Cube Competition, Fun Run, and Remote Health Promotion for Elderly in Rural Areas.
Commercial initiatives: Microinsurance Sponsorship Program, Industry-Academia Talent Cultivation, Education Scholarship, Painting Competition.

8.1.1 All-Round Development

SKL is committed to enhancing the knowledge and capabilities of the public by honoring outstanding young students, stimulating artistic creativity, encouraging youth to explore diverse fields, and hosting leisure and sports events that provide individuals with opportunities to showcase their talents and embrace healthy activities. At the same time, we direct essential resources to remote areas to reduce regional disparities, broaden global horizons, and build a sustainable and better life together.

A

General Public and Young People

Charity Activities	Summary	Benefits/Results in 2025
The Shin Kong National Painting Competition	Now in its 21st year, the event continues to cultivate local engagement by providing a platform for children and seniors to participate in a drawing competition. Centered on fostering sound financial literacy among children, it encourages participants to learn the fundamental concepts of saving, financial management, and fraud prevention from an early age. We also launched the "You Draw, I Give Back" event, in which we gave back NT$10 for each participating project for supporting drawing empowerment courses conducted by professional instructors at schools in remote areas, enabling students to develop lifelong skills through diverse educational opportunities.	A total of 11,222 applications were received, with 11,015 participants taking part in the online popularity voting, generating a total of 26,736 votes. 
The Shin Kong Rubik's Cube Competition	Now in its 8th year, the program has continued to invest resources over the long term by introducing the internationally recognized certification of the World Cube Association (WCA), one of the most authoritative organizations in competitive Rubik's cube. The initiative aims to foster positive intellectual interests among the public. In addition to the existing events held in northern, central, and southern Taiwan, a new event has been added in Taitung, providing children and local participants in eastern Taiwan with the opportunity to compete on an international-level stage. Through these competitions, young people are encouraged to develop logical thinking, patience, and resilience under pressure, helping them achieve a healthy balance in their digital lives.	The number of participants reached 1,107, setting a new all-time high. 
The Shin Kong Street Dance Competition	Now in its 22nd year, the event is the longest-running street dance competition in Taiwan and the first to be solely sponsored by a private enterprise, serving as a pioneer in the promotion of street dance. It provides children, youth, and adults who are passionate about street dance with an international-level stage to pursue their dreams. To date, more than 16,000 participants of all ages have taken part in the event. This year's competition featured both choreography and breaking categories and continued the "B-GIRL" women's breaking introduced in 2024, encouraging women to express themselves through dance and unlock limitless possibilities.	A total of 1,565 participants registered for the competition, with total prize money reaching NT$1.365 million. 
The Shin Kong Esport Event	Now in its 7th year, the Shin Kong Esports Event has evolved into two major series: the Shin Kong Esports Family Camp and the Shin Kong Cup – Summer Battle Festival. To enhance digital literacy among children and youth and address the issue of internet addiction, the 2025 program was developed around three core themes: "digital resilience," "digital ethics," and "digital inclusion." These initiatives respond to the challenges of children's online behavior and parent-child education in a rapidly evolving digital society, while also promoting digital participation opportunities for seniors and students in remote areas.	The event benefited 148 participants through the family camp, 262 participants through the Esports tournament, and 29 students from remote areas. The live broadcast of the tournament reached 7,225 viewers.

B

New Immigrants and Indigenous Peoples

Charity Activities	Summary	Benefits/Results in 2025
Happiness Lesson	**Empowerment Program:** For the second consecutive year, we have reached rural and indigenous schools in areas such as Xinyi Township in Nantou County, Linnei Township in Yunlin County, and Liugui, Meinong, and Jiaxian Districts in Kaohsiung. We transform financial planning and insurance knowledge from our core business into educational content that is easy for students to understand. By integrating our long-term supported programs, including street dance, Rubik's cube, Esports, and drawing activities, we have successfully brought professional instructors with international experience into elementary schools, providing children in rural communities with opportunities to explore in the global stage.	A total of **13** activities were held, benefiting approximately 279 students from remote areas.   
	Newspaper Reading Program: For Marking our eighth consecutive year, we have helped elevate the reading, writing, and creative skills of students in rural and indigenous schools through the continuous promotion of newspaper-based education. In partnership with Mandarin Daily News, we launched the "Smart Financial Learning" column, featuring diverse content to strengthen students' awareness of financial knowledge education.	A total of **24** activities were held, benefiting 906 people.
	Mt. Jade Program: ntent that is easy for students to understand. By integrating our long-term supported programs, including street dance, Rubik's cube, Esports, and drawing activities, we have successfully brought professional instructors with international experience into elementary schools, providing children in rural communities with opportunities to explore in the global stage.	A total of **4** courses of financial knowledge were held, benefiting 110 people.
Financial Fraud Prevention Workshop for New Immigrants	For the second consecutive year, we have partnered with the Taiwan Southeast Asia Sisters Association to compile common fraud cases encountered by new immigrants and develop a financial fraud prevention curriculum. Centered on three key themes: "enhancing fraud awareness," "strengthening fraud verification capabilities," and "understanding available remedies for fraud victims," the program empowers new immigrants with language advantages to become financial literacy seed lecturers. Through the sharing of personal experiences by lecturers who understand the cultural backgrounds of their communities, the program helps build a trusted fraud prevention network. In addition, podcast interviews featuring new immigrants in Taiwan sharing their experiences with fraud were conducted to promote accurate financial fraud prevention knowledge and support greater financial autonomy among new immigrant communities.	A total of six financial fraud prevention workshops were held in Taipei, Taoyuan, Changhua, and Chiayi. A total of 285 people benefited from the workshops and podcasts. 

C

People with Disabilities

Charity Activities	Summary	Benefits/Results in 2025
Bringing the Excitement of Baseball to the Visually Impaired	In partnership with the Love Infinite Welfare Association and the Taiwan Steel Group, we invited visually impaired individuals and their companions to attend a baseball game at the Taipei Dome. Led by Chairman Wei, Mark and supported by corporate volunteers, we provided companionship through narration and hands-on assistance, enabling visually impaired participants to "hear" the excitement and emotion of the game. The event also offered an opportunity to experience diverse sporting activities, conveying the warmth and power of accessible sports while promoting equal opportunities for participation in sports for people with disabilities.	A total of **80** visually impaired people participated in the event.  

8.1.2 Health Promotion

In response to the United Nations Sustainable Development Goals (SDGs) 3, SKL has organized Nationwide Blood Donation campaigns and hiking and road-running events, and Community Blossom initiatives to encourage people to care about their own health and to raise health awareness among the general public. In addition, SKL also organizes telemedicine to provide health information to the elderly and eliminate the disparity in healthcare resources between urban and rural areas, in order to build a stable and seamless healthcare protection network.

Charity Activities	Summary	Benefits/Results in 2025
2025 The Shin Kong Fun Run - Run For Earth	For 19 consecutive years, we have organized the "Nationwide Charity Hiking activities," encouraging policyholders and employees across Taiwan to get outdoors and stay active. In 2025, the event was officially transformed into a micro-road run, with the theme of "Fun Run – Run For Earth" being held in three locations in Taipei, Taichung, and Kaohsiung, promoting carbon reduction and sustainability with real actions.	A total of 22 corporate volunteers participated, reducing the use of 1,017 PET bottles and reducing carbon emissions by **156** kilograms. The event benefited 1,730 participants. 
The Shin Kong Nationwide Blood Donation Campaign	Since 2003, we have provided free blood donation parking spaces in the square of Shin Kong Life Tower, which has attracted more than 270,000 visitors and collected close to 460,000 bags of blood. The blood donation event in 2025 was based on the theme of " Give from the Heart: Whether an 'I' or an 'E', Blood Donation Unites Us All.", calling on people across Taiwan regardless of blood type and identity to jointly support and save more lives through actions.	A total of 30 Nationwide Blood Donation campaigns across Taiwan were organized, with 643 volunteers participating, and a total of **51,778** bags of blood were collected. 
Remote Health Promotion for Elderly in Rural Areas 	In partnership with the Digital Humanitarian Association, we leverage online remote learning platforms to engage participants with lecturers and promote health and wellness concepts among seniors in remote areas. Moreover, employees serve as corporate volunteers by supporting six rural and indigenous community locations in Alishan (Chiayi), Dawu (Taitung), Jincheng (Kinmen), Ruisui (Hualien), Nan'ao (Yilan), and Wutai (Pingtung). Through deeper engagement with local communities and on-site services, the program combines our core insurance expertise with financial inclusion education and fraud prevention awareness initiatives. Volunteers also accompany seniors in craft-making activities, which help improve hand-eye coordination, stimulate cognitive and physical faculties, and delay age-related decline.	A total of 37 corporate volunteers participated, contributing 92.5 service hours. The program delivered **258** remote health courses, benefiting 46,626 participants in total. (The study adopted the social return on investment (SROI) methodology, and the evaluation results showed that every NT$1 invested created a social value of **NT$11.09**.) 

8.1.3 Environmental Sustainability

In response to the global trend of biodiversity (TNFD), SKL is committed to addressing the conservation needs of both marine and terrestrial ecosystems through concrete actions. Through the Clean Ocean Project, we train volunteer conservation divers and promote beach cleanups to expand our marine debris removal capacity and elevate public awareness of ocean conservation. We also supports aquatic ecosystem restoration through initiatives such as the Sun Moon Lake Mass Swim and Fish Fry Release Program. In addition, the 'the Happy Dining Table with an Acre of Land' initiative actively promotes food and agriculture education, advocating for food conservation and waste reduction to foster a deeper harmony with the land. Concurrently, through the Walkii platform, we launch sustainable initiative, such as tree-planting and habitat restoration, that directly bridge forest conservation with health advocacy. This integration drives our progress toward living in harmony with nature and mitigating biodiversity loss.

Charity Activities	Summary	Benefits/Results in 2025
 **Clean Ocean Project Training for Volunteer Divers and Beach Cleanup Activities**	SKL has long been committed to caring for environmental sustainability. In order to implement environmental sustainability, we have developed the "Clean Ocean Project" in 2023, working with the international diving association PADI to jointly launch the Open Water diving volunteer training program. Following the training of 10 corporate volunteer divers last year, we trained an additional 14 corporate volunteer divers this year and incorporated the Dive Against Debris certification course, which focuses on combating marine debris. The program aims to equip volunteers with the skills to safely conduct underwater cleanup activities and report the types, quantities, and locations of collected marine debris to marine research organizations after each cleanup operation, providing valuable reference data for improving marine ecosystems.	Our marine conservation efforts spanned **one beach cleanup** in Ruifang (New Taipei City) and **two underwater cleanups across** Ruifang and Kenting (Pingtung County). This collective mobilization of 40 corporate volunteers, along with 14 newly trained volunteer conservation divers, successfully removed approximately 200 kg of marine debris from Taiwan's coastlines. 
Releasing President Fish Fry into Sun Moon Lake	For 19 consecutive years, we have partnered with the Nantou County Government to support the Sun Moon Lake Mass Swim Charity Event. Upholding our commitment to health promotion, encouraging a culture of workplace fitness, and giving back to local communities, President Min-Yi Huang was invited to attend the opening ceremony and participate in the county government's ecological restoration initiative. Together, they released president fish fry into Sun Moon Lake to help protect native fish species and maintain the ecological balance of the lake.In addition, SKL employees formed teams to participate in the event, promoting public fitness and healthy living through concrete action.	**Ten thousand Topmouth culter** (commonly known as the President Fish) fry were released at Shuishe Pier to promote the concept of ecological sustainability education for Sun Moon Lake. 
Fish Fry Release Activity	In 2025, we expanded the scope of our public welfare initiatives to encompass diverse areas, including food and fishery education and ecological balance. We held corporate volunteer training programs in June and October, during which our employees visited Shimen Reservoir to participate in the "Fish Fry Release Activity" jointly organized by the Taoyuan City Government and the Daxi District Fishermen's Association. Through the fish fry release activity, we gained a deeper understanding of the importance of sustainable fisheries and helped promote the concepts of fishery conservation and the sustainable use of reservoir resources.	Released 75,000 Bighead carp fry and 10,000 Black carp fry into Shimen Reservoir, totaling 85,000 fish fry. A total of 59 people participated in volunteer training and volunteer activities, with total 472 volunteer hours. 

Charity Activities	Summary	Benefits/Results in 2025
 Happy Dining Table with an Acre of Land	**Smallholder Farmers' Market** Since its establishment in 2017, we have invested more than NT$5 million, helping generate cumulative sales of over NT$30 million for smallholder farmers. In addition to reducing food miles and minimizing intermediary exploitation, the initiative has enhanced farmers' economic resilience and helped alleviate the challenges associated with an aging rural workforce.	A total of 78 sessions were held, benefiting 21,840 participants.
	Sustainable Food Program Ugly produce gets a makeover: Since 2023, we have implemented this initiative by inviting Shin Kong's smallholder farmers to donate imperfect yet safe and sustainably grown produce to social welfare organizations across Taiwan. Through the Shin Kong Land platform, we have coordinated donations to social welfare institutions nationwide, enabling elderly individuals and children in care facilities to access fresher fruits and vegetables while reducing food waste and putting the principles of sustainable food consumption into practice. Food from Smallholder Farmers: Since its launch in 2023, we have carried out a total of 11 events. Shin Kong's smallholder farmers voluntarily contributed to a shared-benefit fund and purchased fresh, non-toxic, sustainably grown fruits and vegetables from fellow smallholder farmers for donation to disadvantaged organizations in rural areas across Taiwan.	Donated 5 times and benefited 700 people. Approximately 1,120 people benefited from the activities.
	Co-Branded Project In 2025, we launched the "Shin Kong Smallholder Farmers' Evening Market × NCHU Organic Feast: A Good Time for Organic Living" project in collaboration with the Organic Agriculture Promotion Center of National Chung Hsing University. The project promoted shared value in food and agriculture while putting sustainable values into practice. It enabled the public to gain a deeper understanding of the origins of organic agricultural products, organic certification labels, preparation methods, and ways to adopt a greener lifestyle, while conveying the important role of organic agriculture in environmental sustainability.	16 organic farmers from 12 counties and cities across Taiwan gathered in Taipei.

8.1.4 Cultural Development

Having operated in Taiwan for more than 62 years, with a presence across the country, we have long been a trusted neighbor within local communities. We actively support important local folk festivals and foster connections and engagement among community residents, helping preserve and pass down traditional culture while promoting local tourism and economic vitality.

Charity Activities	Summary	Benefits/Results in 2025	
Dajia Mazu Pilgrimage 	For five consecutive years, we have partnered with the Taichung City Dajia Jenn Lann Temple to participate in "the Dajia Mazu International Tourism and Cultural Festival." Along the pilgrimage route spanning more than 300 kilometers, we deployed our mascot parade float to accompany and support worshippers throughout the journey. Local business units also set up service booths to cheer on participants and distribute supplies. Through these diverse forms of community engagement, we gave back to local communities, strengthened community cohesion, stimulated local economic activity, and contributed to social sustainable development.	Won the highest honor in the **"Best Popular Brand"** category in the 21st "National Brand Yushan Award".	
Tainan Yanshui Beehive Fireworks Festival	For 16 consecutive years, we have remained deeply engaged with local communities by supporting the Beehive Fireworks Festival, one of Tainan's most iconic folk cultural events. We constructed a large-scale beehive fireworks tower and celebrated the Lantern Festival alongside local residents. By connecting local culture with tourism resources, we helped create a culture-driven experiential economy and promote local sustainable development.	Benefiting 3,000 people from the activities. 	
Penghu International Fireworks Festival 	For 12 consecutive years, we have supported the Penghu International Fireworks Festival. On July 1, we hosted the corporate-themed "Shin Kong Life Night" event, demonstrating our commitment to supporting the development of Penghu's tourism industry through concrete action.	Benefiting 8,973 people from the activities.	

8.1.5 Sports Promotion

Guided by our ESG sustainability philosophy, we have long promoted a wide range of sports initiatives as a way of giving back to society. Through sponsoring outstanding youth school football teams, supporting baseball and basketball competitions, and organizing football training programs, we have leveraged our corporate resources to support the development of the sports industry and encourage greater public participation in sports. In recognition of these efforts, we have been awarded **the Sports Enterprise Certification** by the Sports Administration, Ministry of Education (now as "Ministry of Sports"), for five consecutive terms.

Charity Activities	Summary	Benefits/Results in 2025
Collaboration with Wei Chuan Dragons Baseball Team	To fulfill our responsibility as a sports enterprise, we have long supported the development of baseball in Taiwan and remained committed to promoting the sport. In 2024 and 2025, we entered into a cross-industry partnership with the Wei Chuan Dragons baseball team. In addition to advertising exposure at the stadium, the partnership incorporated various business and marketing initiatives to enhance our corporate brand image and support business promotion efforts, generating strong synergies for both parties. We also served as the title sponsor of the "Shin Kong Theme Day" event, hoping to share our enthusiasm and vitality with baseball fans through music, performances, and exciting baseball games.	In 2025, we sponsored 60 Wei Chuan Dragons home games at Tianmu Baseball Stadium, with a total attendance of 697,087 visitors. 
Collaboration with the Taipei Taishin Mars Basketball Team	The Taipei Taishin Mars basketball team is dedicated to establishing the premier platform for professional basketball and delivering an unparalleled game-day experience. Our ultimate vision is to elevate the sport, positioning basketball as a cornerstone of Taiwan's vibrant sports culture and entertainment landscape. During the 2024–2025 season, we partnered with the Taipei Taishin Mars for the first time through advertising collaborations, enhancing our corporate brand image as an organization actively supporting domestic sporting events and giving back to society.	During the 2024–2025 season, we sponsored 18 Taipei Taishin Mars home games at Taipei Heping Basketball Gymnasium, with a total attendance of 70,235 visitors.  
New Light Little Football Carnival 	Shin Kong Life Chairman Wei, Mark joined forces with former Chinese Taipei men's national football team captain Chao-Hsing Wu to organize the "Shin Kong Little Football Training Camp" to promote football and cultivate grassroots talent. The event attracted approximately 200 families from across Taiwan, providing children with opportunities to learn football skills, tactics, and physical coordination training. It also brought parents together to enjoy the event and witness their children's growth as they played with confidence and passion on the field.	Approximately 200 people benefited from the event (129 students participated). 

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8.2 Volunteer Participation

Shin Kong Life Volunteer Participation

Based on our belief in guardianship and our effort to integrate social welfare action into our core corporate values, SKL actively promotes the Corporate Volunteering Program to encourage our employees to learn about the needs of the society outside of work, so that we can spread love and care to even more corners of the society where care is needed.

The Company has established a comprehensive corporate volunteer participation mechanism that encourages employees to engage in volunteer service during their personal time. For every eight hours of accumulated volunteer service, employees are eligible to apply for one day of 'Volunteer Leave,' up to a maximum of three days per year. This policy institutionalizes our tangible commitment to empowering employees in driving positive social impact.

In 2025, our corporate volunteers enthusiastically participated in charity events such as Nationwide Charity Hiking activities, Nationwide Blood Donation campaigns, telemedicine services for elderly in rural areas, happiness lesson, beach cleanup, and diving volunteer training. This year, the charity program has even expanded its scope to include diverse areas such as food and fisheries education and ecological balance. We encourage employees to voluntarily participate in basic volunteer education and training courses to enhance professional knowledge, contribute to society, incorporate ESG core concepts such as corporate responsibilities and value to society into employees' daily lives, and realize the core value of the life insurance industry in protecting the society.

In 2025, our corporate volunteer initiative mobilized

over **2,681** cumulative participants, dedicating a total of **42,172** service hours, which represents an average of **3.94** hours of active service per volunteer.