新光人壽 Shin Kong Life | 台新新光金控

1 Sustainable Shin Kong

Vision	Commitment	Core Values
Aim to become a benchmark company for sustainable operation and a trusted financial partner.	Provide financial products that are friendly to the global environment, all corners of society and all stages of life, and promote sustainable financial development together with our stakeholders.	Integrity Commitment Innovation Collaboration

Sustainable Shin Kong

1.1 About SKL

1.1.1 Corporate Overview | GRI 2-1、2-6、2-7 |

A. Basic Information

Company Name	Shin Kong Life Insurance Co., Ltd.
Date of Incorporation	July 27, 1963
Headquarters	Taipei City, Taiwan
Number of Employees	11,437 full-time employees and 4,326 unofficial employees
Total Capital	NT$90 billion
Scope of Products	Savings insurance, protection insurance, investment-linked insurance, medical injury insurance, group accident insurance, etc.
Scope of Services	Payments, claims, living benefits, modifications of insurance contracts, policy loans, online transactions, etc.

B. Core Values

For more than 60 years, SKL has been deeply rooted in Taiwan, placing great importance on the value of "human life." Guided by our aspiration to benefit society and our mission of "Insurance for Everyone, Protection for Every Family," SKL is committed to providing secure, reliable, and trustworthy protection services. Upholding our core values of "**integrity, commitment, innovation, and collaboration**," SKL adopts a customer-centric approach in both product planning and service delivery, ensuring that customers receive comprehensive and diversified insurance and financial services at every stage of life.

Guided by our commitment to sustainable development and corporate citizenship, we actively deepen our ESG initiatives. Moving forward, we strive to be our clients' trusted, intelligent partner, establishing ourselves as a highly trusted life insurance brand characterized by robust financial performance and unwavering reliability.

C. Operations

Region	Branches	Regional Sales Offices and Branch Offices	Service Centers
Regions with Low Population Density (Note 1)	2	13	2
Offshore Islands (Note 2)	1	2	0
Total (main island and offshore islands)	23	283	27

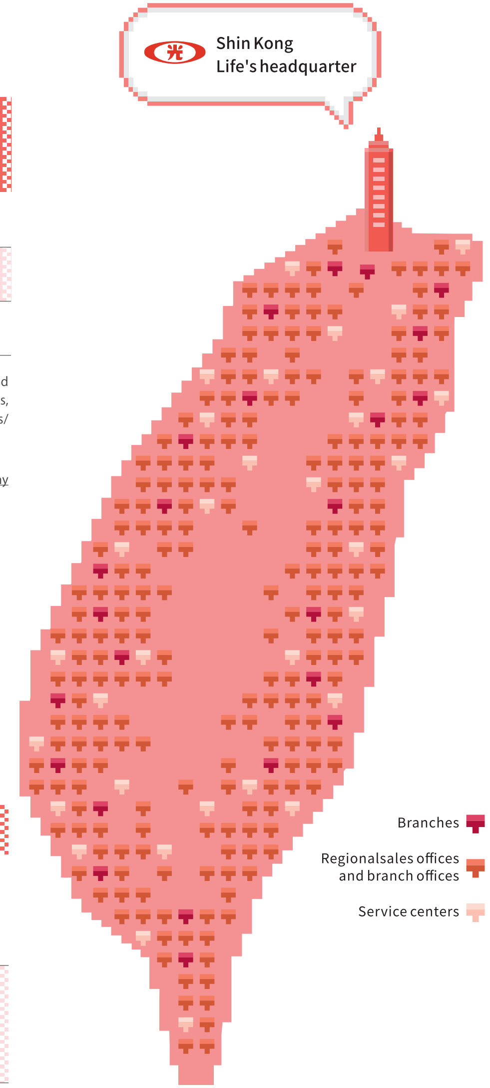
Note 1: According to the area of administrative districts and the population at the end of December 2025, these regions are administrative districts in municipalities, counties, and cities with a population density of fewer than 100 persons/square kilometer, including Hualien County and Taitung County.

Note 2: Offshore islands refer to Kinmen County, Penghu County, and Lambai Island.

Note 3: For the latest information, visit the customer service counters on the company website.

Overseas Operations

Country	Explanation	Number of Operations
Myanmar	In 2015, SKL set up Yang representative office, the first Taiwanese life insurance company which set up a representative office in Myanmar.	1
Vietnam	In 2006, SKL set up Hanoi representative office in Vietnam to collect information and maintain the relationship between industry, government, and academia.	1



1.1.2 Economic Performance | GRI 2-2、3-3、201-1 |

In 2025, geopolitical developments and significant volatility in the global economic environment, together with sharp fluctuations in the capital markets and the rapid appreciation of the New Taiwan dollar, resulted in rising hedging costs and caused the Company to record a full-year loss. Nevertheless, in preparation for the adoption of International Financial Reporting Standard 17 (IFRS 17) in 2026, the Company continued to refine its product strategy by focusing on the sale of high-value insurance products to accumulate the Contractual Service Margin (CSM) and establish a stable source of future earnings.

Following the adoption of IFRS 17 and the Taiwan Insurance Capital Standard (TW-ICS), SKL expects its net worth to improve significantly through adjustments to its capital structure and to meet the regulatory requirements of the competent authority. At the same time, SKL expects to return to profitability by steadily accumulating the Contractual Service Margin (CSM). SKL's business strategy focuses on optimizing the product portfolios and accelerating digital transformation. Rather than pursuing premium growth alone, we are concentrating on health protection products with higher CSM while actively advancing digital transformation to respond to the rapid development of financial technology and enhance customer satisfaction.

Marketing Channels

Unit: NT$ million

2025	Premium Income	Percentage
Sales Representatives	36,813	62.1%
Banks	17,445	29.4%
Insurance Brokers and Others[Note2]	5,028	8.5%
Total	59,286	100.0%

Note 1: Premium Income is the first year premium (FYP) of each marketing channels in 2025.
Note 2: Others include direct marketing and others.

SKL's Financial Performance in the Past Three Years

Unit: NTD million

	Item	2023	2024	2025
Operating Ability	Total assets	3,587,524	3,699,006	3,683,672
	First year premium income	38,859	64,164	59,286
	Total premium income	167,513	190,408	187,538
	Operating revenue	259,430	318,665	215,642
Profitability	Net profit after tax	-17,193	10,157	-26,428
	Retained earnings	74,828	87,665	62,473
	Earnings per share (NT$)	-2.33	1.29	-3.13
	Return on Assets (ROA) (%)	-0.45	0.32	-0.67
	Return on Stockholders' Equity (%)	-11.58	5.87	-14.43
Economic Value	Payments to the government	1,234	1,346	1,339
	Operating Costs[Note 3]	269,505	295,782	230,525
	Employee wages	9,393	11,430	11,645
	Employee benefits	1,273	1,735	1,539
	Community Investment[Note 2]	73	35	47
	Economic value retained[Note 4]	-22,048	8,337	-29,453
	Dividends for shareholders[Note 5]	0	0	0

Note 1: The data above come from 2025 Individual Financial Statements and the 2025 annual reports to shareholders.
Note 2: Community investments were compiled by SKL (refer to the Creating a Society of Mutual Prosperity section).
Note 3: Operating costs refer to operating expenses excluding employee salaries and benefits that are recognized as part of operating costs.
Note 4: Economic value retained = "Direct economic value generated" - "Economic value distributed". Direct economic value generated refers to revenue; economic value distributed includes operating costs, employee wages and benefits, payments to providers of capital, payments to the government by country, and community investments.
Note 5: The Company adopts a stable and balanced dividend policy for the distribution of dividends and bonuses. The distribution of dividends may be adjusted appropriately depending on the needs of business operations and funds, approval of competent authorities, and major amendments to laws and regulations. To reinforce our capital structure in preparation for the adoption of IFRS 17, the Company has planned no cash dividend distribution for this period.

1.2 Corporate Sustainability Committee

GRI 2-9、2-12、2-13、2-14

SKL's sustainability policies and governance framework are aligned with the management framework established by the parent company, TS Holdings. TS Holdings has established a functional Corporate Sustainability Committee to oversee the implementation of sustainable development across TS Holdings and its subsidiaries. The Committee comprises four members, including two independent directors. In 2025, the Committee convened four meetings, with a 100% attendance rate. During the same year, TS Holdings established the"Guidelines for the Establishment of Corporate Sustainability Executive Committee and ESG Team,"under which the presidents of its subsidiaries serve as committee members. The guidelines clearly define the responsibilities of each functional team, which are responsible for planning and promoting corporate sustainability initiatives, consolidating and discussing issues raised by the functional teams, and reporting regularly to the Corporate Sustainability Committee.

In accordance with the"Sustainable Development Best Practice Principles"established by TS Holdings, SKL participates in the TS Holdings' sustainability meetings to communicate the parent company's sustainability strategies and emerging trends to its internal "Corporate Sustainability Committee" and its seven functional groups.

In 2025, SKL continued to strengthen the operation of its Corporate Sustainability Committee by tracking ESG performance and the progress of each functional group quarterly. The Committee convened three meetings during the year to review and approve the Sustainability Report and TCFD Report, confirm material sustainability topics, formulate annual strategies and targets, and review the implementation of sustainability initiatives. SKL also reports its sustainability objectives and implementation progress to the board of directors on a regular basis, enabling the board and senior management to oversee the advancement of the Company's sustainable development efforts.

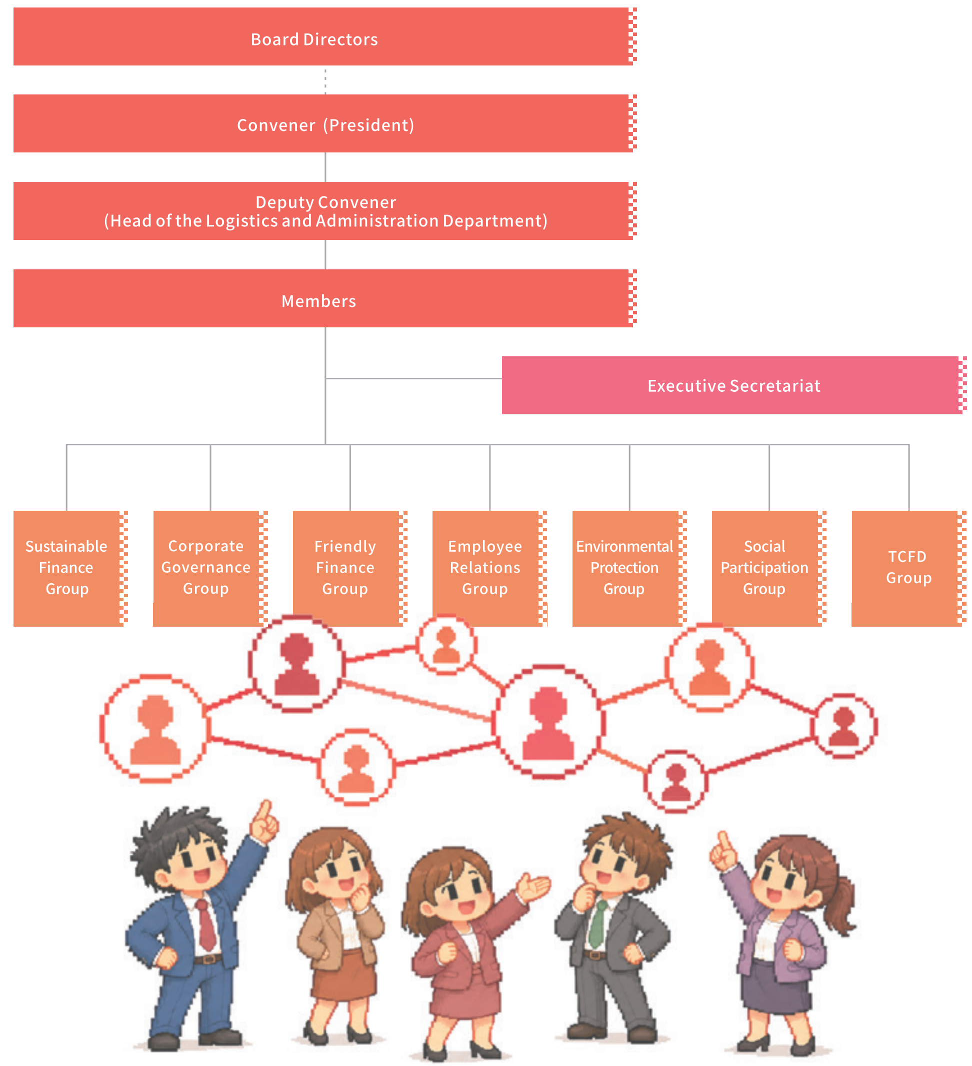
Strengthening the Management of Sustainability Information

In 2024, the Company established the Guidelines for Sustainability Information Management. In 2025, the Company further introduced requirements for units responsible for providing sustainability information, emphasizing that all reported sustainability information must be supported by appropriate evidence, comply with the "Reference Guidelines for Financial Institutions on Anti-Greenwashing," and accurately reflect actual implementation. In addition, all sustainability information must be approved by the responsible supervisor of the relevant reporting unit prior to external disclosure. The Company also incorporated internal control procedures for sustainability information into its self-assessment program to ensure the reasonableness and accuracy of sustainability disclosures.

Advancing the Adoption of IFRS Sustainability Disclosure Standards S1 and S2

In 2024, the Company's parent company established a dedicated project team to lead the implementation of the IFRS Sustainability Disclosure Standards, with the implementation timeline and plan submitted to the board of directors for approval. In 2025, in response to Article 8-1 of the "Regulations Governing Public Disclosure of Information by Life Insurance Enterprises," the Company planned sustainability-related financial disclosure training and conducted a gap analysis. The Company expects to incorporate the requirements of the IFRS Sustainability Disclosure Standards into its 2026 Annual Report, which will be published in 2027. The detailed implementation timeline is provided in the Appendix.

Organizational Chart of Shin Kong Life Corporate Sustainability Committee



1.3 Sustainability Strategy and Target

SKL actively leverages its core competencies and financial influence to comprehensively promote and implement diverse sustainability and ESG initiatives. Simultaneously, in active alignment with the United Nations Sustainable Development Goals (SDGs), the company has established its corporate sustainability vision, strategic direction, and mid-to-long-term targets. By collaborating closely with various stakeholders, we strive together toward our shared vision of corporate sustainable development.

Blueprint of Sustainable Transformation Strategies

	ch 2	ch 3	ch 4	ch 5	ch 6	ch 7	ch 8
Vision	Aim to become a benchmark company for sustainable operation and a trusted financial partner.						
Mission	Provide financial products that are friendly to the global environment, all corners of society and all stages of life, and promote sustainable financial development together with our stakeholders.						
Strategic Directions	Strengthening Climate Resilience	Building a New Net-Zero Lifestyle	Nurturing Diverse Talents	Excellent Customer Experience	Realizing Sustainability Governance	Unleashing the Importance of Sustainable Finance	Build a Society of Shared Prosperity
SDGs	7, 9, 11, 13		1, 3, 4, 5, 8, 10		2, 3, 4, 7, 8, 9, 10, 12, 13, 14, 15, 16, 17		
Commitments	SKL shoulder environmental responsibility and recognize the impact of our operational activities on the environment and climate. We actively seek solutions to address climate change and other environmental challenges.		Strive to meet the protection needs of our policyholders and create opportunities for sustainable development for our company.Place great emphasis on cultivating excellent talent and implement forward-thinking human resources policies, which serve as the foundation for our long-term business sustainability.		Actively engage in communication and interaction with stakeholders to deepen mutual trust and confidence, commit to being a creator of social value.		
Material Issues	◆ Actions for Climate Change	◆ Building a New Net-Zero Lifestyle	◆ Talent Recruitment and Retention	◆ Inclusive Finance ◆ Customer Relations and Service Quality ◆ Innovation and Digital Finance	◆ Corporate Governance and Ethical Management ◆ Risk Management ◆ Legal Compliance ◆ Information Security and Privacy	◆ Sustainable Finance	

1.4 Material Issues Assessment

GRI 2-12、2-14、3-3

The identification of material topics serves as an important foundation for SKL's stakeholder engagement, sustainability reporting, and sustainability strategy development. In accordance with the material topic identification process set out in GRI 3: Material Topics 2021, the Company conducted a questionnaire-based assessment to evaluate the potential positive and negative impacts of sustainability topics across the economic, environmental, people, and social aspects. The results were used to determine the Company's material topics and were subsequently reported to the Corporate Sustainability Committee and the board of directors. For each material topic, the Company has established short-, medium-, and long-term objectives, management approaches, and implementation achievements, and has disclosed them in accordance with the GRI Standards to help stakeholders better understand the Company's overall sustainability performance.

1.4.1Material Topics Analysis and Ranking

GRI 3-1、3-2

A. Material Topics Identification Process

Step. 1	Collect Sustainability Issues	With reference to international sustainable development trends, material topics in the domestic and foreign financial and insurance industries, as well as in line with the latest regulations, standards, disclosure regulations, and the strategic development direction, we compiled a total of 20 sustainability issues, including 4 environmental, 8 social, and 8 governance issues.
Step. 2	Identify Stakeholders	Following the five major principles of the "AA1000 Stakeholder Engagement Standard" including dependency, responsibility, tension/concern, influence, and diverse perspectives, we distributed questionnaires within the Company to collect individuals or groups that have benefited or may be affected by the Company's economic activities. Based on the survey results and the overall assessment of financial peers, SKL identified seven stakeholder groups based on materiality: employees, customers, shareholders/investors, partners, suppliers, government agencies, and the general public.
Step. 3	Assess Stakeholder Levels of Concern	Sustainability issues of concern to stakeholders are one of the important principles for determining material topics. We distributed questionnaires on "level of concern of stakeholders" to seven stakeholder groups to investigate level of concern of each stakeholder to sustainability issues. A total of 374 questionnaires were collected.
Step. 4	Assess the Degree of Impact on Operations (Financial materiality)	To identify the degree of impact of sustainability issues on corporate operations, we distributed questionnaires on "degree of impact on operations" to department heads and employees of each task force of the Corporate Sustainability Committee, and investigated the internal impact of sustainability issues on the Company's revenue, costs, and risks. A total of 362 questionnaires were collected.
Step. 5	Assess the Degree of Impact on Sustainable Development (Impact materiality)	To understand the degree of external impacts caused by corporate operations, SKL referenced the economic, environmental, and social impact assessment methodology developed by institutions such as the Value Balancing Alliance (VBA) and Harvard Business School's "Impact-Weighted Accounts", and defined 18 positive and negative impacts. We distributed questionnaires on "degree of impact on sustainable development" to the members of each task force of the Corporate Sustainability Committee to investigate the possibility of positive and negative impacts of the Company's operations on the economy, environment, and people (including human rights) and the stage of the value chain in which the impacts occur. A total of 14 questionnaires were collected and 10 significant impacts were identified.
Step. 6	Analyze and Rank Material Topics	Based on survey outcomes across three dimensions, Stakeholder Level of Concern, Operational Impact, and Sustainability Impact, the Company identified 11 material topics. These topics were subsequently evaluated and prioritized in alignment with our short- and long-term strategic focuses and their respective materiality levels.
Step. 7	Confirm Material Topics	The executive secretary submitted the analysis process and results to the Corporate Sustainability Committee and the Board of Directors. The completeness of material topics was confirmed by the directors, President and senior executives. For each confirmed material topic, SKL has established corresponding long-term objectives, which have been approved by both the Corporate Sustainability Committee and the board of directors. Through clearly defined action strategies, SKL responds to stakeholder expectations and advances its commitment to sustainable development.

B. Ranking of Material Topics

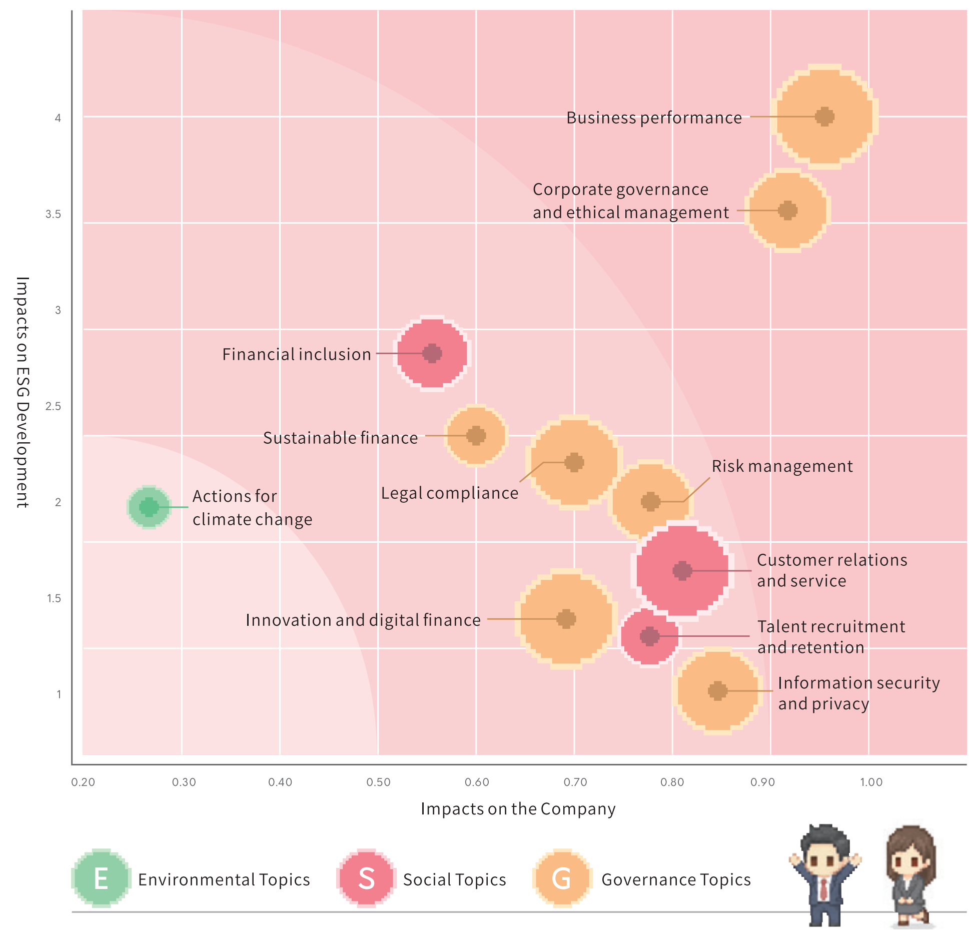
SKL synthesized the survey results on the "level of concern to stakeholders," "operational impact," and "sustainability impact," and ranked the material topics based on the short- and long-term strategic development priorities of the company. Through this process, 11 material topics were identified.

Material Topics	Level of Concern of Stakeholders	Degree of Impact on Operations	Degree of Impact on Sustainable Development	Short-term and Long-term Strategic Development Focus[Note]	Ranking
Business Performance	✦✦✦	✦✦✦	✦✦	✦✦	1
Corporate Governance and Ethical Management	✦✦	✦✦✦	✦✦	✦✦✦	2
Legal Compliance	✦✦	✦	✦✦✦	✦✦	3
Risk Management	✦✦	✦✦	✦✦	✦✦	3
Customer Relations and Service Quality	✦✦	✦✦	✦✦	✦	5
Innovation and Digital Finance	✦✦✦	✦	✦	✦✦✦	6
Information Security and Privacy	✦✦	✦✦	✦	✦	7
Talent Recruitment and Retention	✦✦	✦✦	✦	✦	8
Sustainable Finance	✦		✦✦	✦✦✦	9
Financial Inclusion	✦		✦✦	✦✦✦	10
Actions for Climate Change			✦✦	✦✦✦	11

Note: ✦ is marked for the topics with long-term strategic development focus; ✦✦ is marked for the topics with short-term strategic development focus; ✦✦✦ is marked for the topics with short-term and long-term development focus.

The 11 material topics were mapped out in a matrix based on the three dimensions of "level of concern of stakeholders", "degree of impact on operations", and "degree of impact on sustainable development" to highlight the impact and level of concern of each material topic.

Material Topics Matrix



Note: The size of the bubble indicates the level of concern of stakeholders.

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C. Double Materiality

SKL adopts the principle of double materiality to identify topics with double materiality that have significant impacts on both the Company's operations and the external environment, i.e., taking both financial materiality and impact materiality into consideration. For financial materiality, we consider the impact of sustainability issues on the Company's revenue, costs, and risks; for impact materiality, we consider the positive and negative impacts of the organization's own operations and value chain on the external economy, environment, and people (including human rights).

Operational Impact (Financial Materiality)				Material Topics Note 1	Sustainable Development Impact (Impact Materiality) note 2									
Revenue growth	Customer satisfaction	Employee cohesion	Operational risks		Development of the financial industry ⊕	Tax payment/Net profit after tax ⊕	Improvement in investor profitability ⊕	Industry transformation ⊕	Drive green industry development ⊕	Provide affordable products ⊕	Declining level of trust in the insurance industry ⊖	Inappropriate use of funds ⊖	Contribute to the development of high carbon emission industries ⊖	Improper use of data ⊖
			●	Legal Compliance	✓	✓					✓	✓		✓
●	●		●	Corporate Governance and Ethical Business			✓				✓	✓		✓
●	●	●	●	Business Performance		✓	✓				✓	✓		
●			●	Risk Management			✓				✓	✓		✓
	●			Innovation and. Digital Finance	✓					✓				
				Sustainable Finance	✓	✓	✓	✓	✓	✓		✓	✓	
	●		●	Information Security and Privacy										✓
				Actions for Climate Change				✓	✓				✓	
●	●			Customer. Relations and Service Quality	✓					✓	✓			✓
				Financial Inclusion	✓	✓				✓				
●		●		Talent Recruitment and Retention			✓							

Note 1: The material topics above are the 11 material topics identified by SKL.
Note 2: SKL defined 18 significant positive and negative impacts through an international methodology, and finally identified 10 impacts relevant to SKL after internal assessment by employees.(' ⊕ ' denotes positive impact; ' ⊖ ' denotes negative impact.)
Note 3: " ● "indicates that the material topics exert a substantial impact on organizational operations;" ✓ " indicates that the material topics exert a substantial impact on sustainable development.

1.4.2 Material Topics Impact Boundaries and Management Approaches | GRI 2-25 |

SKL establishes management approaches and action plans for material topics, develops relevant strategies, goals, and indicators, and tracks results on a regular basis.

Major Topics	Implications for and Impact on SKL	Value Chain Impact			GRI / SASB Standards	Corresponding Chapter of Management Approaches
		Upstream	Operations	Downstream		
Business Performance	SKL values the rights and interests of shareholders and stakeholders and develops meticulous operational strategies and directions to achieve long-term stability and profitability, bringing positive impacts to stakeholders and the financial market.	▲	●	●	GRI 201：Economic Performance FN-IN-000.A	1.1.2 Operational Performance
Corporate Governance and Ethical Management	SKL places great emphasis on corporate governance and business integrity by conducting comprehensive training programs and upholding rigorous ethical standards. We have established robust corporate governance and risk management mechanisms to foster public trust and stakeholder confidence, ultimately driving positive economic value across our operations and commercial activities.	▲	●	●	GRI 2：General Disclosures2021 (2-1、2-9~2-21) GRI 205：Anti-corruption	6.1 Corporate Governance 6.2 Ethical Business Practices
Legal Compliance	We have established a comprehensive regulatory compliance management and oversight framework to systematically evaluate department-level compliance. Through regular training and educational programs, we continually reinforce compliance awareness among all employees, mitigating operational risks and regulatory fine exposures to deliver positive economic value.		●	○	GRI 2：General Disclosures 2021 (2-27Regulatory Compliance)	6.2 Ethical Business Practices
Risk Management	For the main risks faced in insurance industry, major global political and economic issues, environmental issues, and emerging risks, we have assessed the degree of impact of each risk and established relevant risk management regulations and guidelines. Through the implementation of Business Continuity Management Systems (BCMS), we have strengthened our ability to respond to and recover from major events, safeguarding the interests of customers and all stakeholders, which has a positive impact on the economy and society.		●	○	GRI 201 Economic Performance FN-IN-550a.1 FN-IN-550a.2 FN-IN-550a.3	6.3 Risk Management
Customer Relations and Service Quality	SKL practices ethical management and promotes a financial-friendly environment, ensuring that all customer services comply with laws and regulations in order to reduce operational and penalty risks. Through satisfaction, NPS surveys, and communication channels of all parties, we understand customer pain points and continuously improve the efficiency of customer relationship management. These efforts have a positive impact on the economy and society.		●	●	GRI 2：General Disclosures 2021 (2-27 Regulatory Compliance) GRI 417：Marketing and Labeling FN-IN-270a.1 FN-IN-270a.2 FN-IN-270a.3 FN-IN-270a.4 FN-IN-410b.2	5.1.1 Providing Reliable Protection 5.3 Fair Customer Treatment and Experience
Innovation and Digital Finance	SKL adopts a user-centric design approach. We continuously enhance our offerings in response to policyholder needs, societal changes, advancements in underwriting technology, and product development. We strive to provide a wide range of insurance services and digital technologies that cater to these factors. Moreover, we collaborate with government agencies, academic institutions, and social enterprises to deliver diverse digital services to the public, thereby making a positive impact on society and the economy.		●	○	GRI 203：Indirect Economic Impacts	5.4 Digital Innovation Services
Information Security and Privacy	We commit to providing customers with a sense of security and continuously promote a culture of information security, mitigating the risks of improper data usage and privacy violations, to achieve positive impact on business operations and human right.	▲	●	●	GRI 418：Customer Privacy	6.4 Information Security and Personal Data Protection
Talent Recruitment and Retention	SKL values talent recruitment to infuse new energy and vitality into the organization. We help employees develop clear career directions and achieve optimal utilization of human resources, ensuring a talent development strategy for the sustainable development of the organization. This has a positive impact on employees and social aspects, including human rights.		●		GRI 401：Employment GRI 404：Training and Education	4.1 Diverse Talent Recruitment 4.2 Talent Development 4.3 Friendly and Inclusive Workplace
Sustainable Finance	We enhance sustainable finance policies and regulations, and promote inclusive and sustainable economic growth. We assist in industry transformation towards sustainable development. By strengthening engagement with our investees, we exert a positive influence on environmental, social, and human rights aspects.		●		GRI 203：Indirect Economic Impacts FN-IN-410a.2	7.1 Promoting Sustainable Finance
Financial Inclusion	We leverage on our professional competencies, expand financial coverage, and provide diverse friendly financial products and services to ensure that all groups enjoy basic, equal, and reasonably convenient financial services, thereby exerting a positive impact on the economy and society.		●	●	GRI 203：Indirect Economic Impacts	5.2 Advancing Inclusive Finance
Actions for Climate Change	While climate change may cause an impact on corporate revenue, it also presents opportunities for industry transformation. We have implemented the TCFD framework, set carbon reduction targets and implemented measures to reduce our operational carbon footprint. Furthermore, we utilize our financial resources to facilitate low-carbon transformation of the industry. These efforts allow us to leverage our financial influence and contribute positively to both the environment and the economy.	▲	●	●	GRI 201：Economic Performance GRI 305：Emissions FN-IN-410c.1 FN-IN-410c.2 FN-IN-410c.3 FN-IN-410c.4 FN-IN-450a.1 FN-IN-450a.2 FN-IN-450a.3	2. Enhancing Climate Resilience

Note 1: Upstream value chain impacts include suppliers and contractors; operations include own operations and partners; downstream includes policyholders and consumers.

Note 2: ● indicates direct impacts; ○ represents indirect impacts; ▲ means impacts arising from a business relationship.

1.5 Stakeholder Engagement | GRI 2-29 |

SKL regularly reviews key stakeholder concerns and follows the "AA1000 Stakeholder Engagement Standard" to identify seven stakeholder groups through questionnaires and the overall assessment of the financial industry: employees, customers, shareholders/investors, partners, suppliers, government agencies, and the general public. Through diverse communication channels, we can understand and listen to the voices and expectations of stakeholders. SKL not only provides timely responses, but also regards these opinions as the foundation for our continued growth.

Issues and Results of Communication with Stakeholders

Stakeholders	Importance to SKL	Material Topics of Concern	Channel and Frequency of Communication		Communication Results in 2025
Employees	Employees are an important asset for the sustainable development of the Company. How to correctly convey SKL's people-oriented approach through employees and actively respond to employees' opinions is the key to long-term business viability.	• Business performance • Talent recruitment and retention	Feedback area on the Intranet E-newsletters (HR e-Newsletter & OHS Quarterly) Email and hotline for employee communication Labor-management meetings Employee engagement survey Occupational Safety and Health Committee On-site labor health services	Permanent As needed Permanent Quarterly Every two years Quarterly Twice a month	• Added 17 comments to the feedback area on the Intranet. • Issued 4 OHS Quarterly newsletters and 47 promotions related to pandemic prevention and OHS. • Convened 4 Occupational Safety Committee meetings. • Organized 748 sessions of on-site health services. • Received 1 employee complaint and 4 labor disputes. • Held 4 labor-management meetings.
Shareholders / Investors	Robust financial performance and effective investment risk management are topics that shareholders and investors care about.	• Business performance • Sustainable finance • Corporate governance and ethical management • Risk management • Innovation and digital finance • Talent recruitment and retention	General Shareholders' Meeting Extraordinary General Meeting Investor Conference Company website Market Observation Post System	Annually As needed Quarterly Permanent Permanent	• Held the annual shareholders' meeting, and set up a shareholders' equity area on the company website to disclose matters such as corporate governance and shareholders' equity. • Held 8 institutional investors' conferences in both Chinese and English with parent company TS Holdings. • Set up an information disclosure area on the company website to regularly disclose information on the Company's finances, credit rating, corporate governance, and fulfillment of corporate social responsibility. • Posted financial statements, annual reports, and other information on the MOPS.
Customers	Insurance is all about serving people. To ensure business sustainability, SKL timely responds to and meets the diverse policyholders' needs for products and communication and continuously enhances service.	• Business performance • Legal compliance • Customer relations and service quality • Innovation and digital finance	Customer service hotline (0800) Company website SKL app EDM Policyholder quarterly Service locations SKL Facebook fan page Satisfaction survey Insured care project Complaint/Reporting email	Permanent Permanent Permanent As needed Quarterly Permanent Permanent Permanent As needed Permanent	• Overall NPS: 91.4%. • The 0800 customer service hotline processed 400,000 calls with a 95% satisfaction rate and NPS of 91.4%. • Issued 4 publications of policyholder quarterly.

Stakeholders	Importance to SKL	Material Topics of Concern	Channel and Frequency of Communication		Communication Results in 2025
Government and Competent Authority	As banking and insurance are highly regulated by competent authorities, SKL maintains sound and steady operations in strict compliance with the laws and regulations.	• Corporate governance and ethical management • Business performance • Risk management • Innovation and digital finance • Sustainable finance	Official letter Meeting organized by the competent authority Court activity Seminars	As needed As needed As needed As needed	• Attended policy discussions and seminars organized by competent authorities to provide industry opinions.
Partner	We enter into cooperation contracts with external partners to increase sales opportunities and premium income, as well as enhance SKL's brand awareness.	• Innovation and digital finance • Legal compliance • Business performance • Information security and privacy	Launch of new products Product briefing Product press releases	As needed As needed As needed	• Established product and sales relationships with 30 financial institutions and 99 insurance brokers. • Combined marketing and promotions with ESG issues, such as tree planting programs and food conservation. • Worked with 55 partners to jointly promote mobile insurance enrollment and paperless operations.
Suppliers	Suppliers are important partners for sustainable operations. SKL influences suppliers to develop green products through procurement, jointly fulfilling our commitment to social responsibility.	• Corporate governance and ethical management • Innovation and digital finance • Information security and privacy • Customer relations and service quality • Legal compliance • Businessperformance • Risk management	Suppliers' commitment statement Price negotiation meeting Contract negotiation Supplier Conference Complaint hotline	As needed As needed As needed As needed As needed	• Signed 100% of supplier commitments for both the bargaining and contracted vendors.
General Public (NPO/ NGO, media, community)	By deploying corporate resources and mobilizing employee volunteers, we initiate diverse charitable programs to advance social well-being and drive community impact. Concurrently, we maintain active media engagement and proactive communication, strengthening our brand equity and public trust.	• Information security and privacy • Customer relations and service quality • Sustainable finance • Financial inclusion	Lecture Art and cultural activities Charitable activities Emergency assistance Foundation Website Seminar/Workshop Press release Press conference Media interview	As needed As needed As needed As needed Permanent Permanent As needed As needed As needed As needed	• Organized activities to help stakeholders understand the SDGs and sustainable development policies: 2,689 events. • Worked with foundations and NPOs/NGOs to advocate environmental issues and promote the silver-haired elderly programs. • The total investment in social participation was NT$46.89 million, benefiting about 1,640,000 people. • 1,607 press releases of positive media exposure. • Arranged and assisted in 97 media interviews.