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KGI LIFE

2025 Sustainability Report

Contents

Message from the Chairperson	03
About This Report	04
About KGI Life	07
Key Achievements in 2025	09
Honors and Milestones in 2025	10

[Sustainable Action] Deepening Financial Inclusion through Digital Innovation	12
--	----

[Sustainable Action] Leading the Low-Carbon Transition to a Net-Zero Future	14
--	----

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix

Contents

Message from the Chairperson	03
About This Report	04
About KGI Life	07
Key Achievements in 2025	09
Honors and Milestones in 2025	10
[Sustainable Action] Deepening Financial Inclusion through Digital Innovation	12
[Sustainable Action] Leading the Low-Carbon Transition to a Net-Zero Future	14

1 Corporate Sustainability

1.1 Culture of Sustainable Governance	19
1.2 Sustainability Initiatives	22
1.3 Sustainable Development Strategy	23
1.4 Stakeholder Engagement	27
1.5 Material Topic Identification Process	31
1.6 Shaping a Corporate Sustainability Culture	37

2 Deepening Corporate Governance

2.1 Business Performance	42
2.2 Comprehensive Governance Framework	43
2.3 Ethical Governance	52
2.4 Risk Management	53
2.5 Anti-Money Laundering	60
2.6 Information Security	63
2.7 Compliance	68

3 Guiding through Sustainable Finance

3.1 Realizing the Value of Sustainable Investment	71
3.2 Advancing Towards Net Zero	76
3.3 Developing Digital and Innovative Finance	86

4 Advancing a Low-Carbon Transition

4.1 Climate-related Financial Disclosures	92
4.2 Nature-related Financial Disclosures	104
4.3 Optimizing Green Operations and Carbon Management	113
4.4 Sustainable Supply Chain Management	124

5 Realizing Financial Inclusion

5.1 Treating Customers Fairly	129
5.2 Delivering Accessible Financial Services	137

6 Building an Inclusive Society

6.1 Developing Diverse Talent	151
6.2 Diverse and Inclusive Workplace	159
6.3 Employee Care and Benefits	160
6.4 Performance Management	164
6.5 Workplace Safety	166
6.6 Promoting Social Engagement and Charities	169

7 Appendix

7.1 Tables Referenced in This Report	176
7.2 GRI Standards Content Index	182
7.3 SASB Standards Index	186
7.4 Taiwan Stock Exchange Corporation Rules Governing the Preparation and Filing of Sustainability Reports by TWSE Listed Companies – Sustainability Disclosure Indicators (Financial and Insurance Industry)	188
7.5 UN Principles for Sustainable Insurance (PSI) Correspondence Table	188
7.6 IFRS S1 General Requirements for Disclosure of Sustainability-related Financial Information Index	189
7.7 IFRS S2 Climate-related Disclosures Index	190
7.8 Guidelines on Climate-related Financial Disclosures of Insurance Companies Index	190
7.9 Taskforce on Nature-related Financial Disclosures (TNFD) Correspondence Table	192
7.10 UN Global Compact Correspondence Table	193
7.11 Sustainable Development Best Practice Principles for TWSE/TPEX Listed Companies Correspondence Table	194
7.12 Taiwan's Sustainable Development Goals (SDGs) Correspondence Table	195
7.13 ISO 26000 Guidance on Social Responsibility Correspondence Table	196
7.14 KGI Life ISO Management System Certificates	198
7.15 Independent Limited Assurance Report	201



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Message from the Chairperson

The essence of sustainability lies not only in commitment, but in whether a company has the ability to respond to society at critical moments. As climate risks accelerate in their manifestation and social structures continue to transform, the role of the insurance industry also changes accordingly—from a risk bearer to a key promoter of resource allocation and social resilience. A company's competitiveness is no longer measured by size or revenue alone, but by its ability to keep creating long-term value through paradigm shifts.

KGI Life defines this ability with action - in 2025, it developed a group insurance policy exclusively for volunteers helping in Guangfu Township of Hualien and returned all premiums to the disaster area for reconstruction, allowing protection to become a force supporting social recovery.

In the same year, it passed the third-party verification of the ISO 14068-1 carbon neutrality standard, becoming the first life insurance company in Taiwan to achieve carbon neutrality for its headquarters building; it also, together with its parent company KGI Financial Holding, had its Science Based Targets initiative (SBTi) targets validated, ensuring that its own operations and investment portfolio's carbon reduction pathways both comply with the 1.5°C goal of the Paris Agreement.

KGI Life firmly believes that the true meaning of insurance lies in breaking down barriers and supporting each other. Facing the progression of a super-aged society, we feel a great sense of responsibility and are committed to promoting microinsurance to expand protection for the disadvantaged and to using AI and digital technology to enhance service efficiency and financial accessibility, actively internalizing sustainability as a core strength of our operations.

In 2025, we received a total of 30 domestic and international sustainability awards, including the Best Corporate Governance – Gold Award at the Asia Sustainability Reporting Awards (ASRA) and the Insurance Inclusion Initiative of the Year at the Insurance Asia Awards, both of which we were the only insurance company in Taiwan to win.

More importantly, we were ranked in the first tier of the insurance industry in the third Sustainable Finance Evaluation organized by the Financial Supervisory Commission and were also selected among the top 25% of the insurance industry in the Assessment of Treating Customers Fairly Principles. This reminds us that the road ahead is long and our responsibility great, and we should continue to strive and not fail to meet society's expectations!

Looking to the future, KGI Life will continue to think a little more and do a little more for our stakeholders. We will not only protect our customers against risks, but also promote diversity and inclusion and low-carbon transition in industry. We will continue to strengthen our capital resilience, enhance our sustainable governance framework, and use the core strengths as a finance and insurance service provider to create a more stable society and foster shared prosperity and sustainability for the next generation.

Chairman of KGI Life Insurance Co., Ltd.

王銘陽

Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action] Deepening Financial Inclusion through Digital Innovation

[Sustainable Action] Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low- Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix

About This Report

This is the 2025 Sustainability Report (this Report) of KGI Life Insurance Co., Ltd. (KGI Life).

Reporting Period

This Report discloses information related to the corporate sustainable development of KGI Life from January 1, 2025, to December 31, 2025. For data integration and transparency considerations, some disclosed content in the report is not limited to the year 2025. The previous issue of the Sustainability Report was issued in July 2025, this year's issuance date is July 2026, and the next issue is expected to be released in July 2027. Sustainability Reports for all years can be downloaded from the [Sustainability section of the KGI Life](#) corporate website.

Report Scope and Boundary

This Report describes sustainable development-related practices and results, future strategies, and goal planning. Its scope covers KGI Life's business operations in Taiwan and overseas investment activities^①.

Basis and Standards

KGI Life follows and references international and domestic regulations or standards to enhance the disclosure of its sustainability practices in this report. The content of the report mainly follows the eight requirements of the GRI Universal Standards 2021 reporting standards (Accuracy, Balance, Clarity, Comparability, Completeness, Sustainability context, Timeliness, Verifiability), and the Insurance Sustainability Accounting Standard of the Sustainability Accounting Standards Board (SASB), to disclose the company's sustainability strategies and performance in the economic, environmental, and social aspects.

It also follows international frameworks such as the *Task Force on Climate-related Financial Disclosures (TCFD)* and the *Taskforce on Nature-related Financial Disclosures (TNFD)*. The Report also draws on *IFRS S1 General Requirements for Disclosure of Sustainability-related Financial Information* and *S2 Climate-related Disclosures* for content compilation, to respond to the expectations of diverse stakeholders.

An independent third-party assurance institution, Deloitte & Touche, provided limited assurance pursuant to *Statement on Assurance Engagements No. 3000, Assurance Engagements Other than Audits or Reviews of Historical Financial Information* (benchmarked against ISAE 3000). Please refer to the appendix of this Report for the assurance statement.

Issued by	Compliant with
Global Reporting Initiative (GRI)	• <i>GRI Universal Standards 2021</i>
Sustainability Accounting Standards Board (SASB)	• <i>Insurance Sustainability Accounting Standard</i>
Financial Stability Board (FSB)	• <i>Recommendations of the Task Force on Climate-related Financial Disclosures</i>

① For the detailed number and operational locations, please refer to KGI Life's basic information table in this Report.

Issued by	Compliant with
Global Canopy, United Nations Development Programme, United Nations Environment Programme Finance Initiative, and World Wide Fund for Nature	• <i>Taskforce on Nature-related Financial Disclosures (TNFD)</i>
Financial Supervisory Commission	• <i>Guidelines on Climate-related Financial Disclosures of Insurance Companies</i>
United Nations Environment Programme (UNEP)	• <i>Principles for Sustainable Insurance (PSI)</i> • <i>Principles for Responsible Investment (PRI)</i>
United Nations (UN)	• Sustainable Development Goals (SDGs) • United Nations Global Compact
International Sustainability Standards Board	• <i>IFRS S1 General Requirements for Disclosure of Sustainability-related Financial Information</i> • <i>IFRS S2 Climate-related Disclosures</i>
International Organization for Standardization (ISO)	• <i>ISO 26000 Guidance on social responsibility</i>
Taiwan Stock Exchange Corporation	• <i>Sustainable Development Best Practice Principles for TWSE/TPEX Listed Companies</i>

Information Category	Standard	Verification Institution
Sustainability	Limited assurance under Statement on Assurance Engagements No. 3000, Assurance Engagements Other than Audits or Reviews of Historical Financial Information (benchmarked against ISAE 3000)	Deloitte & Touche
Environment	GHG Protocol	PwC Taiwan
	ISO 14067: 2018 Carbon Footprint of Products ISO 14001: 2015 Environmental Management Systems ISO 50001: 2018 Energy Management Systems	British Standards Institution (BSI)
Information Security	ISO 27001: 2022 Information Security Management Systems BS 10012: 2017 Personal Information Management Systems	SGS Taiwan
Risk Management	ISO 22301: 2019 Business Continuity Management Systems	SGS Taiwan
Customer Complaint Management	ISO 10002: 2018 Customer Satisfaction Management Systems	British Standards Institution (BSI)

Contents

Message from the
Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in
2025**[Sustainable Action]**
Deepening Financial
Inclusion through Digital
Innovation**[Sustainable Action]**
Leading the Low-Carbon
Transition to a Net-Zero
Future

1 Corporate Sustainability

2 Deepening Corporate
Governance3 Guiding through
Sustainable Finance4 Advancing a Low-
Carbon Transition5 Realizing Financial
Inclusion6 Building an Inclusive
Society

7 Appendix

Internal Management

KGI Life incorporates sustainability information management into its internal control system, establishing a systematic sustainability information governance mechanism and formulating *Sustainability Information Management Guidelines* to ensure the quality of disclosed sustainability information. The Guidelines set out the standard operating procedures and control points for the provision, processing, compilation, assurance/verification, data retention, approval, and publication of information covered in the Sustainability Report, and are included in the internal annual audit to ensure the reasonableness and accuracy of disclosed sustainability information.

The information in the Report is provided by the departments responsible for it. Internal control reviews are executed according to the aforementioned standard operating procedures and control points. The information is then consolidated and edited by the Sustainable Development Department, undergoes external assurance, is reported to the Sustainability and Ethical Corporate Management Committee, and finally submitted to the Board of Directors for review and approval.

Stakeholder Communication and Feedback

If you have any advice or recommendations regarding this Report or the sustainability planning and practices of KGI Life, please do not hesitate to contact KGI Life using the following methods:

Sustainable Development Department, KGI Life Insurance Co., Ltd.

Address ▶ 6F, No. 135, Dunhua North Road, Songshan District, Taipei City 105

Phone ▶ +886-2-2719-6678 Ext. 6213

Email ▶ esg.kgil@kgi.com



About KGI Life

Established in 1963, KGI Life Insurance (formerly China Life Insurance) was renamed KGI Life Insurance Co., Ltd. on January 1, 2024 to convey a consistent and youthful, vigorous brand image. It is a subsidiary of KGI Financial Holding Co., Ltd. and one of Taiwan’s five largest life insurance companies. Upholding a customer-centric approach, it continues to provide customers with a full range of insurance products and services.

In an era where climate change and AI are accelerating the reshaping of the industry, the financial industry is at a point where trust and technology intersect. KGI Life focuses on four strategic pillars — digitalization, innovation, sustainability, and finance — combining agility with innovation. Not only did it develop Taiwan’s first-ever group insurance policy exclusively for volunteers helping in Hualien within 48 hours, providing peace of mind for frontline volunteers, but it also donated all proceeds from the program to the Ministry of Health and Welfare to support the recovery and reconstruction of the affected areas, making it the only life insurance company to receive the Special Contribution Award from the Financial Supervisory Commission and a certificate of appreciation from the Ministry of Health and Welfare.

In corporate governance, digital innovation, green investment, and treating customers fairly, KGI Life has been recognized with numerous domestic and international benchmark awards and has been voted as a happy enterprise by the public for three consecutive years. The Company will continue to work hand in hand with customers, employees, shareholders, and society to pursue sustainable goals, aspiring to become the most recommended and trustworthy life insurance company, exerting the power of insurance to support and give back to society.

Basic Information

Company Name | KGI Life Insurance Co., Ltd.

Location of Headquarters | 3F–7F, No. 135, Dunhua North Road, Songshan District, Taipei City 105

1963 Establishment



Number of Employees | Office Employee: 2,382
Sales Agents: 15,533

Total Employees 17,915



Main Products | Life insurance, annuity, universal insurance, health insurance, accident insurance, group insurance, travel insurance, microinsurance, and investment-linked products.



Investee Insurance Company in China | CCB Life has established 24 branch companies in China; its total number of branch offices reached 228 as of the end of 2025.

228 Branch Offices



Main Market | Taiwan

Number and Locations of Operation | Headquarters, 1 remote office of the headquarters open to the public for business transactions, 2 service centers, and 9 branches, 6 service locations with customer service counters, and 133 agencies around Taiwan. For detailed locations, please visit KGI Life's Corporate Website.

133 Agencies



Net Sales | NT\$ 241,015 million (revenue)
NT\$ 192,989 million (premium income)

Equity | NT\$ 200,835 million

Liabilities | NT\$ 2,341,549 million

Total Assets | NT\$ 2,542,384 million



② Please refer to the Company's 2025 Annual Report for detailed information.

Contents

Message from the
Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in
2025

[Sustainable Action]
Deepening Financial
Inclusion through Digital
Innovation

[Sustainable Action]
Leading the Low-Carbon
Transition to a Net-Zero
Future

1 Corporate Sustainability

2 Deepening Corporate
Governance

3 Guiding through
Sustainable Finance

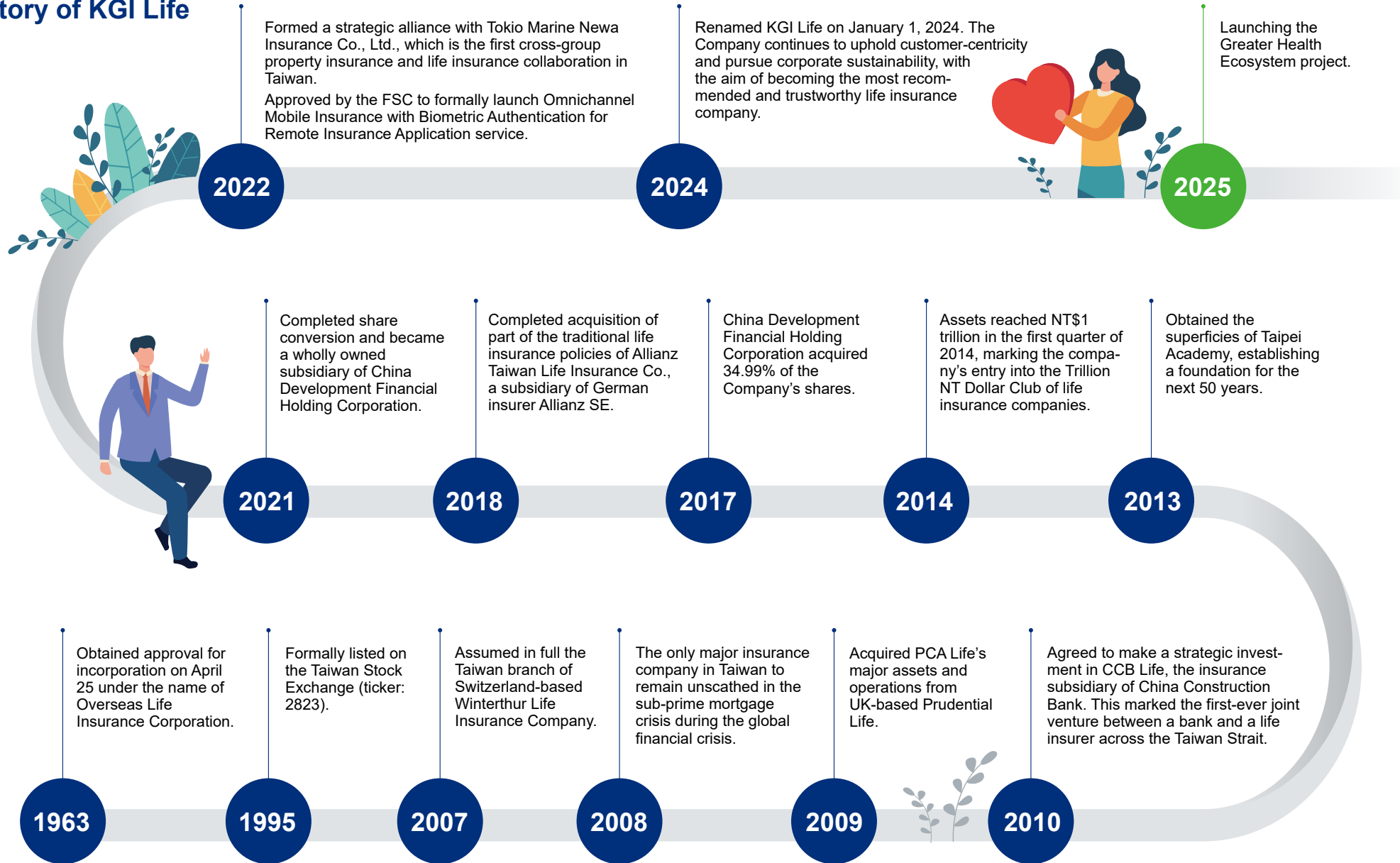
4 Advancing a Low-
Carbon Transition

5 Realizing Financial
Inclusion

6 Building an Inclusive
Society

7 Appendix

History of KGI Life



Key Achievements in 2025

Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action]
Deepening Financial Inclusion through Digital Innovation

[Sustainable Action]
Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

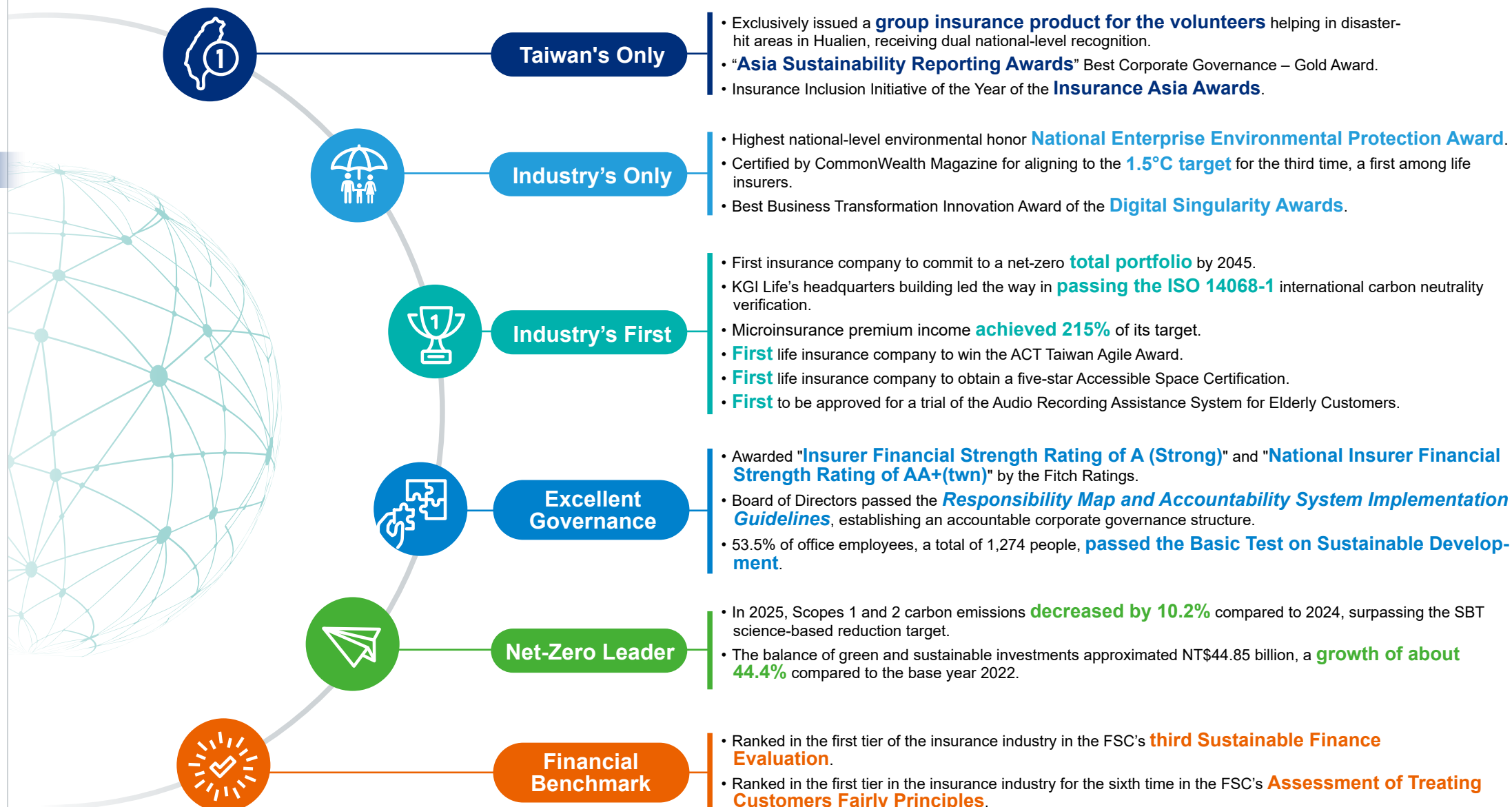
3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix



Honors and Milestones in 2025

Brand Management

Taiwan Insurance Excellence Award by Taiwan Insurance Institute
Excellence Award for Risk Management Project Planning - Silver Award

Ministry of Sports
2025 Sports Enterprise Certification

National Brand Yushan Award Most Popular Brand Category
KGI Life - We Share We Link Project

SGS IT Awards
Business Continuity Management Excellence Award

Trusted Brand Awards by Reader's Digest
Gold Award

Insurance Quality Award by Risk Management, Insurance & Finance Magazine
Award of Excellence for the highest brand recognition

Insurance Dragon and Phoenix Award by Risk Management, Insurance & Finance Magazine
Award of Excellence for the Life Insurance Company's Field Representative Support Category
Award of Excellence for the Life Insurance Company's Back Office Support Category

Insurance Excellence Awards by Excellence Magazine
Excellent Brand Image Award
Excellent Talent Cultivation Award

Happy Enterprise by 1111 Job Bank
Gold Award

Taiwan Top 2000 Survey by CommonWealth Magazine
5th in the Financial Industry

Survey of Large Enterprises Ranking in Taiwan by China Credit Information Service Ltd.
21st in Top 5000

Innovation and Service

Special Contribution Award
by Financial Supervisory Commission

2025 Microinsurance Competition by Financial Supervisory Commission

Business Excellence Award

Care for Persons with Disabilities Award

2nd Place for Insurance Company Category

Taiwan Insurance Excellence Award by Taiwan Insurance Institute

Excellence Award for Policyholder Service Project Planning - Silver Award

Excellence Award for Microinsurance Promotion - Silver Award

Financial Supervisory Commission
Plan to Increase Insurance Coverage for Citizens

Microinsurance Business Investing in 5+2 Innovative Industries and Public Construction

High-Performing Insurance Company

Digital Singularity Award by Digital Marketing Association of Taiwan
Best Business Transformation Innovation Award - Bronze Award

ACT Taiwan Agile Award by Agile Community Taiwan
Agile Organization of the Year
Agile Team of the Year

Insurance Excellence Awards by Excellence Magazine
Outstanding Customer Satisfaction Award

Want Want China Times Financial Service Evaluation Grand Prize by Want Want China Times Media Group
Service Category - Age-Friendly Award

Digital Financial Award by Commercial Times
Digital Inclusion Award - Outstanding Award

National Brand Yushan Award Best Product Category
Audio Recording Assistance System for Elderly Customers

KGI Life Hsiang Shun Hsin Long-Term Care Whole Life Health Insurance

Faith, Hope and Love Awards of Insurance by Risk Management, Insurance & Finance Magazine
Best Product Creativity Award

Best Professional Consultant Award

Best Insurance Achievement Award

Best Insurance Professional Award

Best Agency Award

Best Channel Strategy Award

Accessible Financial Service Survey by Taiwan Service Industry Development Association
Best Accessible Financial Service Enterprise Award

Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action]
Deepening Financial Inclusion through Digital Innovation

[Sustainable Action]
Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix

Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action] Deepening Financial Inclusion through Digital Innovation

[Sustainable Action] Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix

Sustainable Development

Sustainable Finance Evaluation by Financial Supervisory Commission

1st tier in the insurance industry

Assessment of Treating Customers Fairly Principles by Financial Supervisory Commission

Top 25% Best Progress Award

National Enterprise Environmental Protection Award by Ministry of Environment

Bronze Award

Asia Sustainability Reporting Awards by CSR Works International

Best Corporate Governance – Gold Award

Ministry of Economic Affairs

Buying Power—The Social Innovation Product and Service Purchase Award "First Prize"

Taipei City Government

Outstanding Private Enterprise in Green Procurement

Taipei Good Procurement Award by Taipei City Government

Procurement Contribution Award - Silver Award

Taiwan Sustainability Action Awards

SDG4 Gold Award

SDG10 Gold Award

SDG12 Bronze Award

Taiwan Sustainable Investment Awards

Institutional Impact Award - Model

Impact Investment Award - Gold

Shareholder Activism Award - Silver

Corporate Engagement Award - Silver

Taiwan Corporate Sustainability Award

Sustainable Comprehensive Performance Award - Taiwan Top 100 Sustainable Companies

Sustainability Reporting Awards - Platinum

Talent Development Leadership Award

Social Inclusion Leadership Award

Innovation and Growth Leadership Award

Asia Responsible Enterprise Awards by Enterprise Asia

Green Leadership Award

Social Empowerment Award

Faith, Hope and Love Awards of Insurance by Risk Management, Insurance & Finance Magazine

Best Social Contribution Award

Best Insurance Education Contribution Award

Insurance Asia Awards by Charlton Media Group

Insurance Inclusion Initiative of the Year

CommonWealth Magazine

Enterprise committed to meeting the Paris Agreement target of limiting global warming to less than 1.5°C

Digital Financial Award by Commercial Times

Green Net-Zero Finance Award – Excellence Award

Financial Award by Wealth Magazine

Sustainable Finance Award – Excellence Award

Insurance Excellence Awards by Excellence Magazine

Excellent ESG Sustainable Finance Award



[Sustainable Action] Deepening Financial Inclusion through Digital Innovation

Use Digital Technology to Protect Rights and Interests of Policyholders

KGI Life leverages technology to support the delivery of accessible services. The development of an AI-powered Image Recognition Model for Consent to Insure enabled a fair, honest, and transparent digital application process that effectively protects policy applicants' rights and interests. For senior customers, it continuously optimizes its policyholder app to simplify inquiry and application processes. In 2025, it pioneered the Audio Recording Assistance System for Elderly Customers to ensure that explanations of policyholders' key rights and interests are communicated clearly, advancing SDG 8.10 (Strengthen the capacity of domestic financial institutions to encourage and expand access to banking, insurance and financial services for all). This model of AI-human collaboration earned the distinction of being the only insurer to win the Best Business Transformation Innovation Award at the 2025 Digital Singularity Awards.

Audio Recording Assistance System for Elderly Customers

- This system uses standardized digital voice assistance to ensure consistent and clear information for elderly customers, mitigating risks of misstatement or omission in manual readings of regulations.
- KGI Life is the first life insurance company to be approved by the competent authority to launch this service.

Image Recognition Model for Consent to Insure

- This image recognition tool detects errors when policy applicants sign the consent form for critical illness products, providing an immediate alert that prompts the customer to review and sign correctly.

Promoting Financial Equity through Innovative Actions

KGI Life is dedicated to advancing financial equity for vulnerable populations. To enhance understanding of insurance, policyholder rights and interests, and fraud prevention among diverse communities, it was the first in the industry to partner with disability organizations to host face-to-face seminars for persons with disabilities to help them understand their rights and interests as insurance policy applicants. It also launched a pioneering program for new immigrant interpreters, offering tailored courses on insurance and fraud prevention, and translated anti-fraud materials into multiple languages to improve their financial literacy. These efforts, which align with SDG 10.2 (Promote universal social, economic and political inclusion), earned it international recognition in 2025, including the Social Empowerment Award at the Asia Responsible Enterprise Awards (AREA) and the Insurance Inclusion Initiative of the Year at the Insurance Asia Awards.

Pioneering Seminars on Applicants' rights and Interests for Persons with Disabilities

- For the hearing-impaired community: Held in partnership with the Chinese National Association of the Deaf in 2024 and 2025.
- For the visually-impaired community: Held in 2025 with the Taipei Parents' Association of the Visually Impaired. KGI Life plans to digitize the seminar content and upload it to eDocuments Service, a reading resource platform for the visually impaired, to broaden access to financial knowledge.
- For individuals with physical disabilities: Held in partnership with the Duofu Care & Service in 2024.

Pioneering Financial Equity for New Immigrants

- **Interpretation Service:** In 2023, KGI Life took the initiative in the financial industry to launch an interpretation service for new immigrants, offering support in nine languages (Vietnamese, Malay, Thai, Indonesian, Burmese, Filipino, Japanese, Korean, and English) to facilitate communication. It also developed videos on insurance knowledge and policyholder rights and interests to bridge information gaps due to language barriers.
- **Insurance and Anti-Fraud Courses:** In 2024, it launched a series of advanced financial and insurance classes across Taiwan. In 2025, it continued this effort with financial, insurance, and fraud-prevention courses for new immigrant interpreters, training a total of 56 participants across three sessions in northern, central, and southern Taiwan.
- **Anti-Fraud Materials in Multiple Languages:** In 2025, it developed a set of materials for fraud prevention in nine languages, including Vietnamese, Malay, Thai, Indonesian, Burmese, Filipino, Japanese, Korean, and English, to help new immigrants identify and protect themselves from fraud, safeguarding their assets.
- **Enhanced Accessible Services for New Immigrants:** In 2025, it created the industry's first *Accessible Service Guide for New Immigrant Customers* for its frontline staff. It also developed communication service cards and ticket machine instructions in multiple languages to ensure a welcoming and barrier-free experience at its service counters.



Contents

Message from the
Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in
2025

[Sustainable Action]
Deepening Financial
Inclusion through Digital
Innovation

[Sustainable Action]
Leading the Low-Carbon
Transition to a Net-Zero
Future

1 Corporate Sustainability

2 Deepening Corporate
Governance

3 Guiding through
Sustainable Finance

4 Advancing a Low-
Carbon Transition

5 Realizing Financial
Inclusion

6 Building an Inclusive
Society

7 Appendix

Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action]
 Deepening Financial Inclusion through Digital Innovation

[Sustainable Action]
 Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix

Giving Back to Society through Sustainability and Inclusion

- Microinsurance:** KGI Life builds trust by putting the principle of treating customers fairly into action. Over eleven years it has provided 560,000 microinsurance policies for vulnerable groups, with an achievement rate of 215% against the regulator-approved annual target in 2025—the highest in the life insurance industry.
- Group Insurance for Volunteers:** After Typhoon Ragasa struck in September 2025, it swiftly activated its response mechanism and was the only insurer to answer the call from the government to develop a group insurance policy, launched within 48 hours, providing each volunteer helping in Guangfu Township of Hualien with NT\$1 million in accidental death and disability coverage. It gave back to society by donating all premiums from the program to support the area's reconstruction. Meanwhile, nearly 100 people from its staff volunteered in the disaster area, responding to society's needs with concrete action.

Building an Inclusive Future Together

The true depth of financial services is measured by the warmth of empathy. KGI Life is dedicated to breaking down barriers of all kinds, ensuring that no one is excluded from the pursuit of a secure future due to their identity or disabilities. KGI Life will continue to champion financial inclusion, using innovation to reach every corner of society and giving back through tangible support. Together with the stakeholders, it will build a more equitable and friendlier sustainable society.

At the 2025 FSC Microinsurance Competition, KGI Life won three awards



Insurance Company Category



Business Performance Excellence

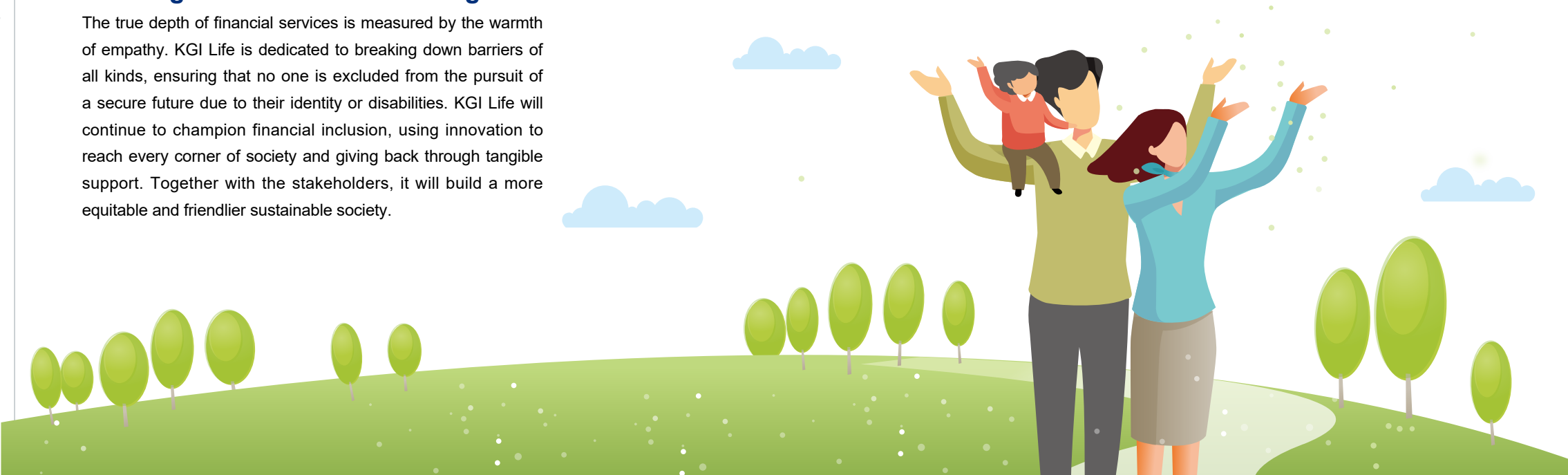


Care for Persons with Disabilities

The only one to win in 2025



FSC Special Contribution Award and a Certificate of Appreciation from the MOHW



Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action]
 Deepening Financial Inclusion through Digital Innovation

[Sustainable Action]
Leading the Low-Carbon Transition to a Net-Zero Future

- 1 Corporate Sustainability
- 2 Deepening Corporate Governance
- 3 Guiding through Sustainable Finance
- 4 Advancing a Low-Carbon Transition
- 5 Realizing Financial Inclusion
- 6 Building an Inclusive Society
- 7 Appendix

[Sustainable Action] Leading the Low-Carbon Transition to a Net-Zero Future

KGI Life recognizes the profound impact of climate change on the economy, asset values, and social sustainability. It has therefore made net zero a core sustainability strategy, initiating a low-carbon transition across its governance structure, investment portfolio, and daily operations. By leveraging its financial influence, it aims to steer the economy toward sustainable development and fulfill its long-term commitment to the environment and society.

Net-Zero Vision and Strategy

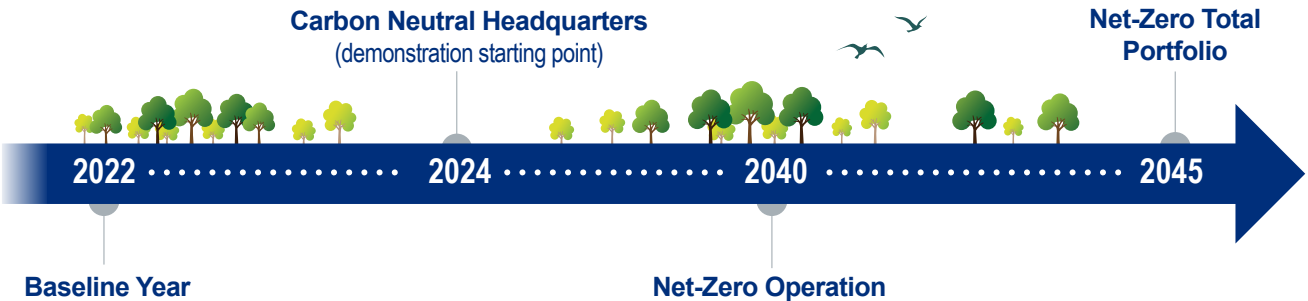
Aligning with International Standards Through the SBTi

In line with the 1.5°C target of the *Paris Agreement*, KGI Life, together with KGI Financial Holding, its parent company, has committed to the Science Based Targets initiative (SBTi). In March 2025, the targets were officially validated, confirming that the decarbonization pathways for both the Company’s operations and investment portfolio meet international scientific standards. This underscores KGI Life’s commitment to and actions in the low-carbon transition.

Linking President’s KPI to Sustainability Performance

At KGI Life, the Board of Directors serves as the most senior body for climate governance. Its Sustainability and Ethical Corporate Management Committee regularly reviews climate-related metrics and implementation progress to ensure net-zero goals are integrated into decision-making. The Company has also linked its low-carbon transition outcomes to the President’s remuneration KPIs. For 2025, that ESG-related KPI was set at increasing green and sustainable investments by 15% from the end of 2022, ensuring a strong alignment between executive performance and the Company’s sustainability strategy.

▼ KGI Life’s Net-Zero Timeline



Net-Zero Actions

KGI Life’s net-zero actions consist of two areas — the investment portfolio and its own operations. It is driving a low-carbon transition through a dual-track approach featuring financial influence and operational decarbonization.

Net-Zero Investment Portfolio

Investment portfolio decarbonization is a cornerstone of the Company’s sustainability strategy. Through climate governance, risk management, and capital allocation, it is transitioning its portfolio toward low-carbon and sustainable assets. As of the fourth quarter of 2025, its exposure to high-carbon industries had decreased to 11.55%, well below the monitoring threshold of 24.5%.

• Climate Governance for Investments

In accordance with the *UN Principles for Responsible Investment (PRI)*, KGI Life has established a *Responsible Investment Policy* that integrates ESG factors into its investment evaluation process. Climate risk is no longer treated as a non-financial issue but is formally embedded within its investment analysis framework and risk management mechanisms. By applying climate scenario analysis and transition risk models, it evaluates the potential impacts on industries and assets under different warming pathways to strengthen its long-term investment resilience.

• Internal Carbon Pricing Mechanism

KGI Life’s carbon pricing for investment and financing activities is guided by the future carbon price projections of the Network for Greening the Financial System (NGFS), a body composed of central banks and financial supervisors from major economies worldwide. It uses the per-ton carbon price from the GCAM integrated assessment model, with adjustments for inflation and time, as a reference for managing Scope 3 risks. This encourages the integration of climate factors into risk assessment and decision-making and informs its engagement strategies with clients in high-carbon industries.

• Impact Investments

KGI Life is continuously increasing its allocation to green bonds, sustainability bonds, the solar power industry, energy storage facilities, and other green energy assets. It engages with investee companies, encouraging them to set science-based reduction targets, disclose climate-related information, and develop concrete transition plans. In 2025, its green and sustainable investment balance reached NT\$44.85 billion, a 44.4% increase from the baseline of NT\$31.06 billion in 2022.

Climate Governance for Investments



• Alignment with International Standards

Adopts the United Nations Principles for Responsible Investment (PRI) and formally integrates ESG factors into the investment evaluation.

• Financial Integration of Climate Risks

Treats climate risks as financial risks by incorporating them into investment analysis frameworks and risk management mechanisms..

• Climate Scenario and Resilience

Applies climate scenario analysis and transition risk models to evaluate potential impacts on industries and investments under different warming pathways.

Internal Carbon Pricing Mechanism



• Application of Shadow Carbon Pricing

Utilizes shadow carbon pricing for cost-benefit analysis and stress testing to proactively assess potential climate-related risks.

• Capital Allocation

Identifies transition risks associated with carbon-intensive assets, facilitates low-carbon investments, and directs capital toward sustainable industries.

• Data-informed Decision-making

Identifies the correlations between carbon cost and asset allocation, enabling the measurement and monitoring of changes in portfolio carbon intensity.

Low-Carbon and Impact Investments



• Expansion of Green Investments

Increase investments in green bonds, sustainability bonds, solar power generation, and energy storage facilities.

• Engagement

Engages with investee companies to encourage the adoption of science-based targets (SBT) and the disclosure of transition plans.

• Dual Benefits

Leverages financial influence to reduce emission risk of the portfolio while accelerating the low-carbon transition of the economy.

Contents
Message from the Chairperson
About This Report
About KGI Life
Key Achievements in 2025
Honors and Milestones in 2025
[Sustainable Action] Deepening Financial Inclusion through Digital Innovation
[Sustainable Action] Leading the Low-Carbon Transition to a Net-Zero Future
1 Corporate Sustainability
2 Deepening Corporate Governance
3 Guiding through Sustainable Finance
4 Advancing a Low-Carbon Transition
5 Realizing Financial Inclusion
6 Building an Inclusive Society
7 Appendix

Net-Zero Operation

KGI Life has implemented a structured climate governance framework, with the Board of Directors being the most senior governing body, approving the net-zero pathway, and monitoring its progress. Through three pillars — implementing ISO management systems, optimizing green operations, and driving digital transformation — the Company achieved strong results in operational decarbonization, recognized with the 7th National Enterprise Environmental Protection Award from the Ministry of Environment in 2025.

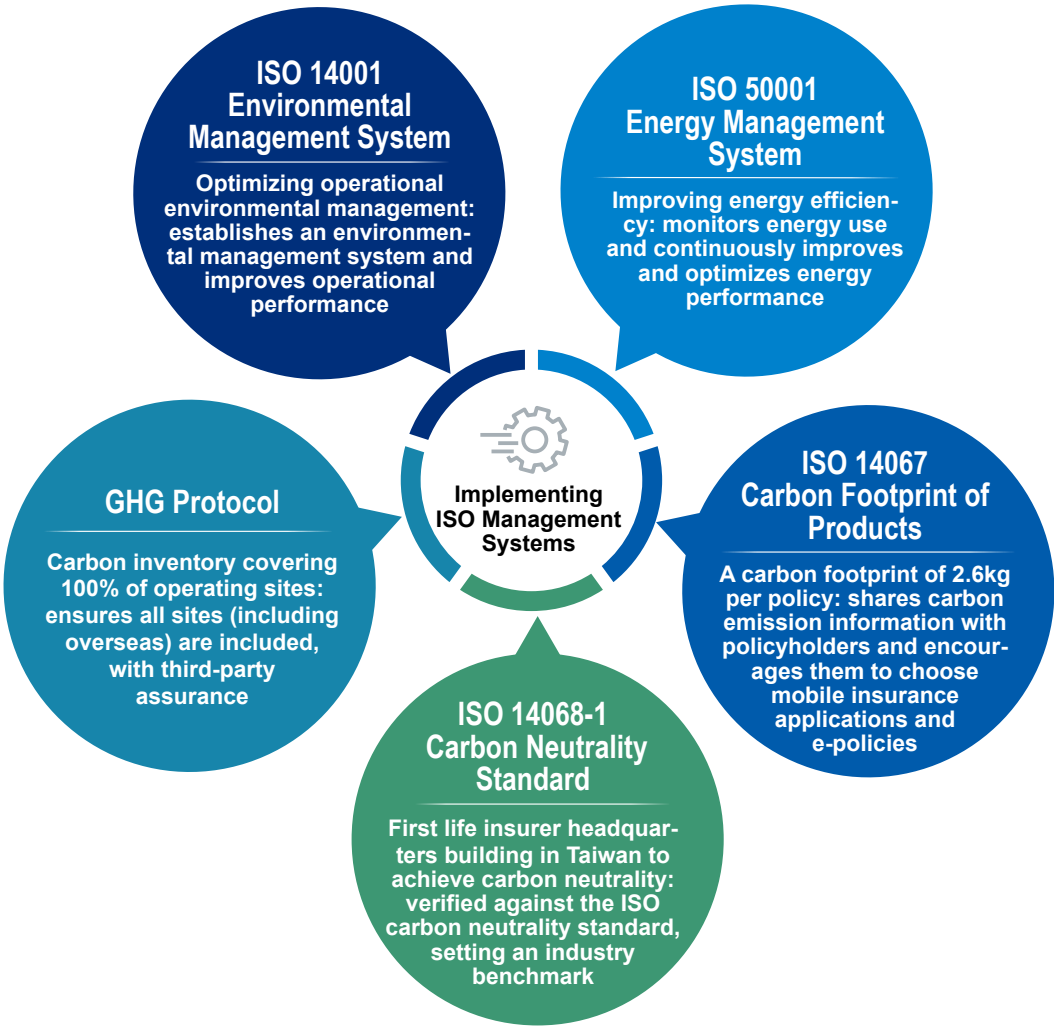
• Implementing ISO Management Systems

KGI Life uses international standards as the foundation for its operational carbon reduction management. By systematically implementing multiple ISO management systems, it has built a carbon management framework that is consistent, traceable, and verifiable. The ISO 14001 Environmental Management System provides a mechanism to identify and control environmental impacts across its operations, strengthening its ability to manage environmental risks and improving emission reduction and relevant performance.

The Company conducts its greenhouse gas inventory in accordance with the GHG Protocol, covering Scope 1, Scope 2, and material Scope 3 emissions. It strengthens the completeness of the inventory boundary and the quality of the data year by year, so that the disclosures are transparent and reliable and can inform its reduction strategies..

For energy management, it has implemented the ISO 50001 Energy Management System, using the PDCA cycle to build a systematic and sustained management mechanism.

Furthermore, in August 2025, KGI Life became the first life insurer in Taiwan to achieve carbon neutrality for its headquarters building, verified by a third party against the ISO 14068-1 standard. This use of international standards and external verification ensures the transparency and credibility of its carbon reduction achievements and embeds low-carbon management into its long-term management system.



- Contents
- Message from the Chairperson
- About This Report
- About KGI Life
- Key Achievements in 2025
- Honors and Milestones in 2025
- [Sustainable Action]**
Deepening Financial Inclusion through Digital Innovation

[Sustainable Action]
Leading the Low-Carbon Transition to a Net-Zero Future

- 1 Corporate Sustainability
- 2 Deepening Corporate Governance
- 3 Guiding through Sustainable Finance
- 4 Advancing a Low-Carbon Transition
- 5 Realizing Financial Inclusion
- 6 Building an Inclusive Society
- 7 Appendix

• **Optimizing Green Operations**

KGI Life has been increasing its use of renewable energy and improving energy efficiency to reduce its electricity carbon intensity. By the end of 2025, the headquarters building achieved RE80, significantly reducing Scope 2 emissions. In 2025, the Company invested over NT\$25.44 million to upgrade aging, energy-intensive equipment. In addition, KGI Life’s new, self-owned buildings have obtained green building certification to increase energy efficiency.

In resource management, KGI Life pioneered a black soldier fly model to process food waste from its employee cafeteria. As of 2025, it had processed nearly 5,580 kilograms of food waste, converting it into organic fertilizer for local farmers. This initiative reduces waste-related emissions and embodies the principles of a circular economy.

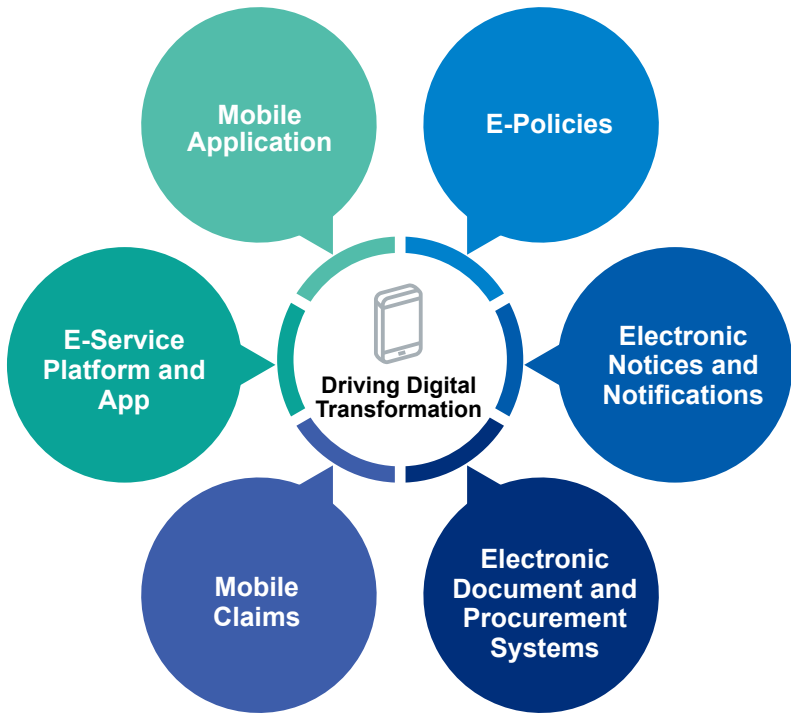


• **Driving Digital Transformation**

KGI Life continues to promote a range of digital services, including mobile policy applications and e-policies, to reduce paper consumption and operational emissions at the source. In 2025, e-services saved over 10.41 million sheets of paper, preventing approximately 187 metric tons of carbon emissions. This not only lowers the operational emissions but also enhances customer experience and process efficiency.

KGI Life has also conducted a life cycle assessment of its insurance services in accordance with ISO 14067, which serves as the basis for advancing low-carbon services. The carbon footprint of a single KGI Life policy is just 2.6 kg CO₂e, earning the Product Carbon Footprint Label from the Ministry of Environment, which it prints on its policy covers. This allows policyholders to see the quantifiable green contribution of their choice while securing their protection.

Through systematic management and integrated actions, KGI Life reduced its Scope 1 and Scope 2 operational emissions to 5,656.2 metric tons in 2025, a 10.2% decrease from the previous year, putting it on a steady path toward net-zero operations by 2040.



Contents

Message from the
Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in
2025

[Sustainable Action]
Deepening Financial
Inclusion through Digital
Innovation

[Sustainable Action]
Leading the Low-Carbon
Transition to a Net-Zero
Future

1 Corporate Sustainability

**2 Deepening Corporate
Governance**

**3 Guiding through
Sustainable Finance**

**4 Advancing a Low-
Carbon Transition**

**5 Realizing Financial
Inclusion**

**6 Building an Inclusive
Society**

7 Appendix



Chapter 1

Corporate Sustainability

1.1 Culture of Sustainable Governance

1.2 Sustainability Initiatives

1.3 Sustainable Development Strategy

1.4 Stakeholder Engagement

1.5 Material Topic Identification
Process

1.6 Shaping a Corporate Sustainability
Culture

Contents

Message from the
Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in
2025

[Sustainable Action]
Deepening Financial
Inclusion through Digital
Innovation

[Sustainable Action]
Leading the Low-Carbon
Transition to a Net-Zero
Future

- 1 Corporate Sustainability
- 2 Deepening Corporate Governance
- 3 Guiding through Sustainable Finance
- 4 Advancing a Low-Carbon Transition
- 5 Realizing Financial Inclusion
- 6 Building an Inclusive Society
- 7 Appendix

1.1 Culture of Sustainable Governance

In response to international sustainability initiatives and the government's sustainable development policies, KGI Life actively leverages its core competencies and, in alignment with the United Nations Sustainable Development Goals (SDGs), has set out four major sustainable development pillars:Deepening Corporate Governance, Achieving Financial Inclusion, Advancing Low-carbon Transition, and Promoting Sustainable Finance.

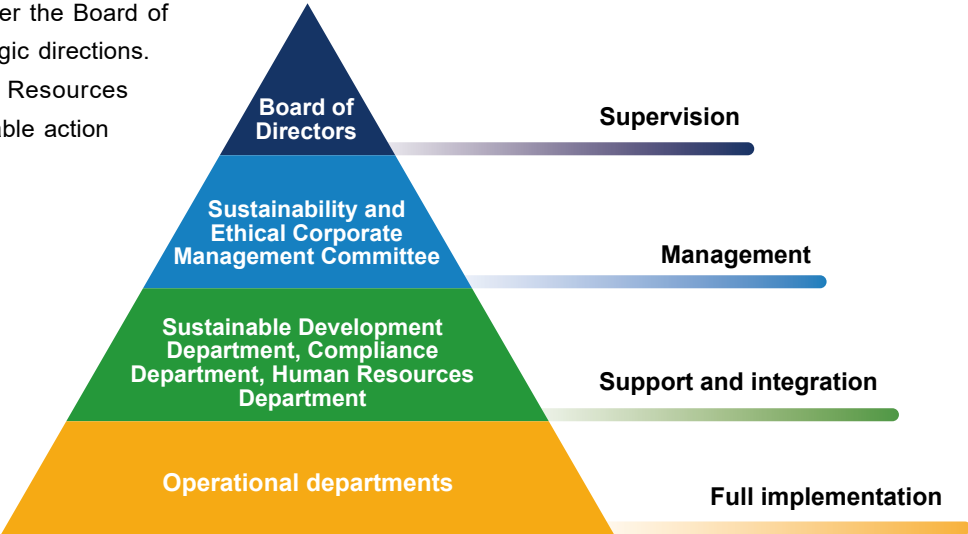
Under the leadership of the management team, KGI Life has introduced international ESG management frameworks. Based on the four major sustainable development pillars, in 2025, the Company formulated 35 sustainable management indicators and various short, medium, and long-term goals. With innovative and forward-looking thinking, it has also formulated 44 action plans to integrate sustainable value into all operational aspects and the organizational culture.

At the same time, KGI Life continues to strengthen the resilience of sustainable risk management and deepen cooperation with all stakeholders, seeking to harness the financial influence of the life insurance industry to realize its corporate vision of becoming the "most recommended and trustworthy life insurance company."

1.1.1 Sustainable Organizational Structure

The [Sustainable Development Best Practices](#) Principles is the Company's sustainable development management guideline, which requires the Company to give due weight to environmental, social, and corporate governance factors in its operations and to incorporate them into its operational activities and management indicators. The highest supervisory unit of the Company's sustainable development governance structure is the Board of Directors, which is responsible for approving corporate sustainable development policies, sustainability and climate governance guidelines, and specific action plans.

The Sustainability and Ethical Corporate Management Committee^①, a functional committee under the Board of Directors, meets quarterly to supervise the formulation and execution of annual plans and strategic directions. In addition, the Sustainable Development Department, Compliance Department, and Human Resources Department serve as supporting units, responsible for integrating and promoting various sustainable action plans and assisting various operational departments in implementing their goals.



① KGI Life's original "Corporate Sustainable Development Committee" and "Ethical Corporate Management Committee" were merged into the Sustainability and Ethical Corporate Management Committee in June 2025.

▼ Organizational Structure and Responsibilities of the Sustainability and Ethical Corporate Management Committee

Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action]
 Deepening Financial Inclusion through Digital Innovation

[Sustainable Action]
 Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix

Board of Directors

A total of seven proposals were reported to or submitted for approval by the Board of Directors in 2025, with topics including:

- Quarterly climate-related risk management goals and their achievement status.
- Revision of the [Sustainable Finance Commitment](#) of KGI Financial Holding.
- Establishment of the "Implementation Guidelines for Responsibility Maps and Accountability System" and "Rules for Whistleblowing on Illegal, Immoral, or Unethical Conduct".
- Merger of the "Corporate Sustainable Development Committee" and "Ethical Corporate Management Committee" into the "Sustainability and Ethical Corporate Management Committee," and the establishment, revision, or abolition of related internal regulations.
- 2024 Sustainability Report and passing third-party assurance.

Sustainability and Ethical Corporate Management Committee

Committee Composition:

- Members are appointed by resolution of the Board of Directors. Currently, there are five members, all of whom are directors of the Company, including four independent directors. The President (who is also a director of the Company) serves as the chairperson.
- Each member has expertise and practical experience in their respective fields. The independent directors also possess professional capabilities related to corporate sustainability, which helps to enhance the quality of the Committee's decision-making, strengthen internal supervision mechanisms, and improve sustainability performance.

Task Forces under the Committee:

- The Sustainability and Ethical Corporate Management Committee has six task forces: "Corporate Governance," "Social Welfare," "Environmental Sustainability," "Responsible Finance," "Customer Rights and Interests," and "Employee Well-being." These fully cover all aspects of the sustainability strategy and are responsible for promoting the Company's overall ESG-related action plans.

Number of Meetings and Proposals:

In 2025, three meetings of the "Corporate Sustainable Development Committee" and three meetings of the Sustainability and Ethical Corporate Management Committee were held. A total of eight report items and discussion items were passed, and important proposals were further reported to or submitted for approval by the Board of Directors.

- Quarterly sustainability and climate governance goals and the achievement status of the related action plans.
- Revision of the [Sustainable Finance Commitment](#) of KGI Financial Holding.
- Establishment of the "Implementation Guidelines for Responsibility Maps and Accountability System" and "Rules for Whistleblowing on Illegal, Immoral, or Unethical Conduct".
- Merger of the "Corporate Sustainable Development Committee" and "Ethical Corporate Management Committee" into the "Sustainability and Ethical Corporate Management Committee," and the establishment, revision, or abolition of related internal regulations.
- Revision of the Company's "Ethical Corporate Management Risk Assessment Rules" (revised to "Ethical Corporate Management Risk Assessment Mechanism").
- 2024 Sustainability Report and passing third-party assurance.

Sustainable Development Department, Compliance Department, Human Resources Department

Serving as the supporting units for the Sustainability and Ethical Corporate Management Committee, they assist the committee in formulating sustainable management policies, implementing sustainable development strategies, and tracking the implementation of sustainable action plans:

- Sustainability-related affairs - Sustainable Development Department.
- Ethical management-related affairs - Compliance Department.
- Responsibility map-related affairs - Human Resources Department.

Responsible Finance Task Force

- In accordance with the PRI and PSI principles, progressively promote and support sustainable development economic activities.
- Promote investment and financing-related climate strategies, goals, and related action plans, and evaluate their implementation.

Environmental Sustainability Task Force

- Establish specific goals and practices for environmental protection and energy conservation and carbon reduction, and actively promote a sustainable living environment.
- Promote climate strategies and goals related to its own operations, develop mitigation and adaptation plans, and evaluate their implementation.

Social Welfare Task Force

- Integrate company resources to invest in various important social welfare issues, such as major disaster relief, academic research, talent cultivation, and care for disadvantaged groups, to deliver social care in all its dimensions and exert meaningful influence.

Customer Rights and Interests Task Force

- Deliver customer service and safeguard customer rights, and pursue research and development in financial innovation, in order to provide comprehensive financial services.

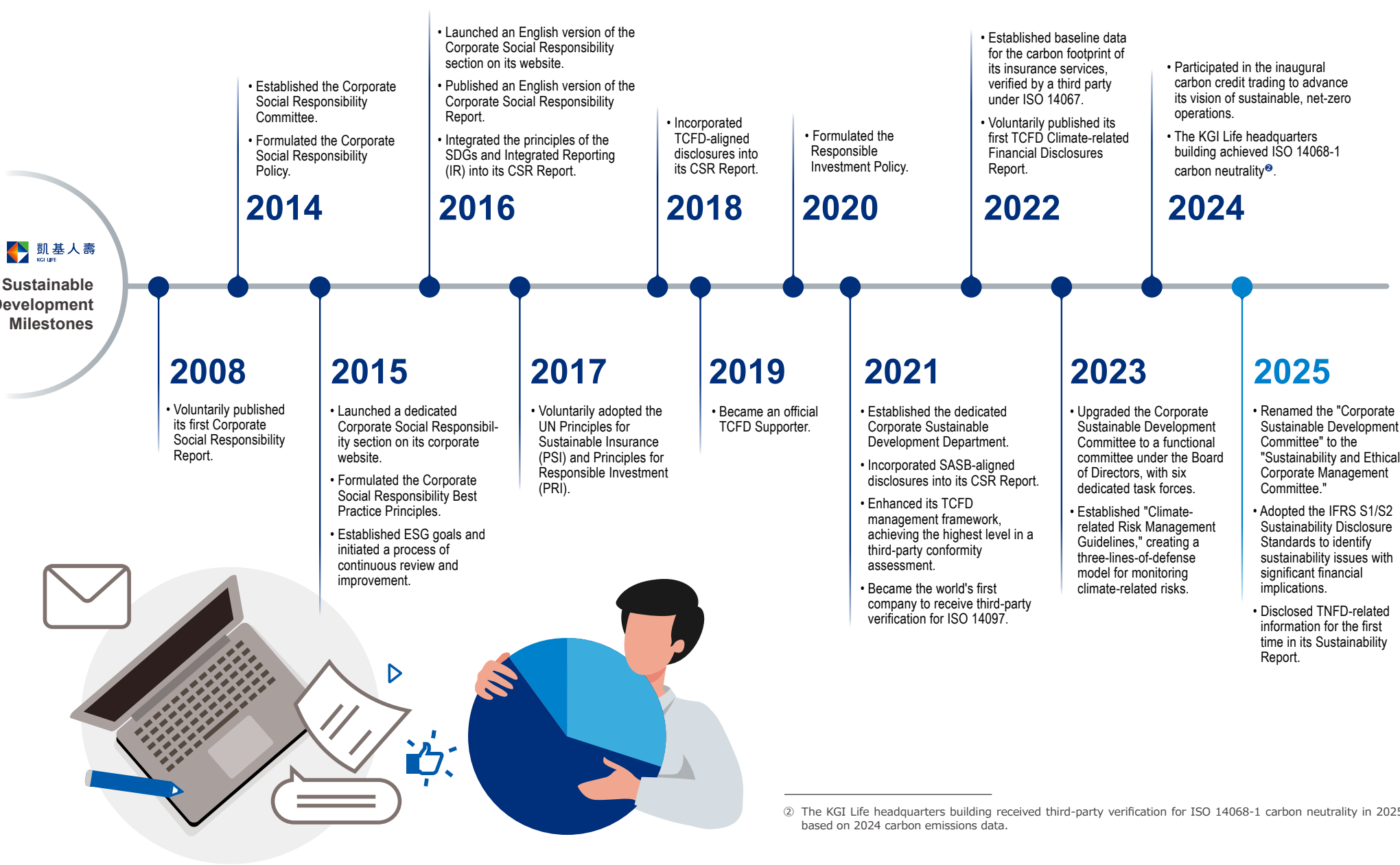
Employee Well-being Task Force

- Comply with relevant labor laws, develop and support employees, and provide corporate systems that suit employees' career development.

Corporate Governance Task Force

- Propose recommendations to strengthen corporate transparency, risk management, and ethical management, ensure legal compliance and effective internal audit and control, and track the development of external factors related to the company's operations.

▼ KGI Life Sustainable Development Milestones



Contents
Message from the Chairperson
About This Report
About KGI Life
Key Achievements in 2025
Honors and Milestones in 2025
[Sustainable Action] Deepening Financial Inclusion through Digital Innovation
[Sustainable Action] Leading the Low-Carbon Transition to a Net-Zero Future
1 Corporate Sustainability
2 Deepening Corporate Governance
3 Guiding through Sustainable Finance
4 Advancing a Low-Carbon Transition
5 Realizing Financial Inclusion
6 Building an Inclusive Society
7 Appendix

1.2 Sustainability Initiatives

Amid deepening global sustainability trends and an evolving regulatory landscape, KGI Life remains committed to participating in and adhering to international sustainability initiatives and disclosure frameworks. The Company is dedicated to strengthening its climate governance, enhancing information transparency, and advancing the practice of responsible finance. KGI Life aligns with international standards such as GRI, SASB, and IFRS S1 & S2 to improve the comparability of its sustainability information and the quality of its financial materiality disclosures.

KGI Life has also adopted the SBTi and PCAF methodologies to develop a science-based carbon reduction pathway and a robust framework for assessing the carbon footprint of its investment and financing activities. Furthermore, by embracing responsible finance initiatives like PRI and PSI and strategically aligning with the SDGs, the Company has integrated the ESG philosophy into its core business operations and decision-making processes. It provides disclosures in line with the TCFD and TNFD and actively participates in domestic and international sustainability ratings and indices to benchmark its performance, demonstrating its commitment to sound governance and long-term sustainability.

IFRS S1&S2

In response to the evolving international standards for sustainability disclosure, KGI Life initiated its IFRS S1 & S2 implementation plan in 2025. This involves a comprehensive review of sustainability and climate-related risks and opportunities and the enhancement of its financial impact assessment mechanisms. KGI Life plans to disclose the relevant information by the end of March 2027, thereby increasing the transparency of its sustainability data.



Information Disclosure and Reporting Framework

- **GRI** Sustainability reports have been published since 2008, and the GRI Standards have been followed since 2009.
- **SASB** Adopted in 2020, disclosing six major topics and 17 indicators plus one activity metric for the insurance industry.
- **IFRS S1 & S2** Adopted in 2025, with disclosures expected to be published in 2027.
- **TCFD** Signed as a supporter in 2019, with reports published since 2022.
- **TNFD** Joined in August 2024, with relevant information disclosed in reports starting from 2025.



Net-Zero Pathway and Carbon Management Methodology

- **SBTi** Passed validation in March 2025, committing to net-zero operations by 2040 and a net-zero portfolio across all asset classes by 2045.
- **PCAF** Joined the Partnership for Carbon Accounting Financials (PCAF) in June 2023.



Responsible Finance and Global Initiatives

- **PSI** Voluntarily endorsed since 2017, integrating ESG into its decision-making process.
- **PRI** Voluntarily adopted since 2017, with Responsible Investment Policy clearly established.
- **SDGs** Strategies are aligned with the United Nations Sustainable Development Goals.



Credit Ratings

Taiwan Ratings
twAA

Fitch Ratings
A/AA+(tw)



International Sustainability Ratings

Participating jointly with the parent company, KGI Financial Holding, with KGI Financial Holding consolidating the subsidiaries' ESG performance as the primary basis for assessment.

DJBIC Dow

Score
92

Included in both the World and Emerging Markets indices for 6 consecutive years

MSCI ESG Rating

AA

FTSE4Good

9 consecutive years

Included in the Emerging Markets and Taiwan ESG indices

Sustainalytics

21.41 (Medium Risk)

S&P Global

Included in the S&P Global Sustainability Yearbook for seven consecutive years

Taiwan Sustainability Assessment

AAA

CDP Climate Change / Water Security / Supplier Engagement

Grade A / Grade A / Grade A

ISS

C+

SinoPac+

B+

FTSE Russell

Rating 3.7

1.3 Sustainable Development Strategy

KGI Life leverages the strengths and resources of its core business, in alignment with the United Nations Sustainable Development Goals (SDGs), to advance four major sustainable development pillars: Corporate Governance Enhancement, Achieving Financial Inclusion, Low Carbon Transition, and Promoting Sustainable Finance. For 2025, KGI Life has established 35 management indicators and has outlined short, medium, and long-term goals for the period 2026–2031. KGI Life's key sustainability achievements for 2025 are summarized below:

	2025 Key Performance	Key Points of 2026 Short-Term Goals	Key Points of 2027-2028 Mid-Term Goals	Key Points of 2029-2031 Long-Term Goals
Corporate Governance Enhancement	Strengthening Board Functions Established "Implementation Guidelines for Responsibility Maps and Accountability System" to enhance its responsibility-based governance framework.	Conduct external performance evaluations of the Board to continuously enhance the effectiveness of the Board and its functional committees.	Continue to strengthen the functions of the Board and its committees, further optimizing corporate governance indicators for the Sustainable Finance Evaluation.	Continuously refine and strengthen the corporate governance system.
	Enhancing Information Disclosure Transparency - Launched a project for KGI Life to align with IFRS S1 and S2. - Executed a climate governance optimization project focused on three key pillars: the Reference Guidelines for the Recognition of Sustainable Economic Activities, TCFD, and TNFD.	Implement the IFRS S1/S2 sustainability financial disclosure framework, with the first draft report expected to be completed.	Formally publish sustainability-related financial information in accordance with the "IFRS Sustainability Disclosure Standards" framework.	Align with regulatory policies to continuously improve the quality of public information disclosure.
	Establishing an AI Management System and Strengthening Information Security - Implemented AI risk assessment and compliance procedures for new AI applications, including AI review and risk evaluation. - Established a SOAR platform for automated information security responses.	- Establish an AI governance system and enhance employees' AI literacy. - Implement an automated process for handling information security incidents, achieving a 100% resolution rate within one day. - Confirm and initiate projects for the implementation of a zero trust architecture (ZTA).	- Strengthen the evaluation and monitoring of AI suppliers. - Maintain the automated information security incident response process, ensuring a 100% resolution rate within one day. - Implement ZTA in high-risk, low-impact areas to achieve Level III maturity.	- Plan the adoption of an AI management system (ISO 42001) to align with international AI management standards and enhance the quality of internal controls. - Enhance the automated information security incident response process to achieve a 100% resolution rate within four hours. - Expand the implementation scope of the ZTA.

Corporate Governance Enhancement



Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action] Deepening Financial Inclusion through Digital Innovation

[Sustainable Action] Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix

Contents

Message from the
Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in
2025

[Sustainable Action]
Deepening Financial
Inclusion through Digital
Innovation

[Sustainable Action]
Leading the Low-Carbon
Transition to a Net-Zero
Future

1 Corporate Sustainability

2 Deepening Corporate
Governance

3 Guiding through
Sustainable Finance

4 Advancing a Low-
Carbon Transition

5 Realizing Financial
Inclusion

6 Building an Inclusive
Society

7 Appendix

Promoting Sustainable Finance



2025 Key Performance

Key Points of 2026 Short-Term Goals

Key Points of 2027-2028 Mid-Term Goals

Key Points of 2029-2031 Long-Term Goals

Implementing Engagement with Investees

- 32.22% of the investment value in its listed stock and bond portfolio is committed to SBT targets.

- Increase the portion of its 2026 listed stock and bond portfolio with SBT targets to 36.3% of investment value.

- Increase the portion of its 2027 listed stock and bond portfolio with SBT targets to 40% of investment value.

- Increase the portion of its 2029 listed stock and bond portfolio with SBT targets to 49.7% of investment value.

Reducing High-Carbon Industry Exposure and Implementing SBT-based Portfolio Decarbonization

- Investment ratio of high-carbon industries was reduced to 11.55%, well below the 24.5% monitoring threshold.
- The carbon intensity (GHG emissions per MWh) of its power generation project investments and financing decreased by 40.3% from the baseline year.

- Adjust the high-carbon industry exposure control threshold from 24.5% to 23%.
- Reduce the carbon intensity of power generation project investments and financing by 37.5% from the baseline year.

- Conduct annual reviews of the investment and financing ratio in high-carbon industries and lower the monitoring threshold by 0.5%–1.5% each year.
- Reduce the carbon intensity of power generation project investments and financing by 46.2% from the baseline year.

- Conduct annual reviews of the investment and financing ratio in high-carbon industries and lower the monitoring threshold by 0.5%–1.5% each year.
- Reduce the carbon intensity of power generation project investments and financing by 63% from the baseline year.

Fostering Green and Sustainable Transformation

- Green and sustainable investment portfolio grew by 44.4% compared to 2022.
- The annual growth rate of electronic policy adoption reached 8.4%.

- Achieve a 20% growth in its green and sustainable investment portfolio compared to 2022.
- Increase the annual electronic policy adoption rate by 2% and the mobile claims usage rate by 3%.

- Achieve a 30% growth in its green and sustainable investment portfolio compared to 2022.
- Increase the annual electronic policy adoption rate by 4% and the mobile claims usage rate by 5%.
- Stop providing paper claim application forms.

- Achieve a 45% growth in its green and sustainable investment portfolio compared to 2022.
- Increase the annual electronic policy adoption rate by 6% and the mobile claims usage rate by 7%.

Low-carbon Transition



Managing Carbon Reduction in Operations

- Achieved 118% of its operational carbon reduction target, with progress aligned with its SBT pathway.

- Continue to follow SBT for operational carbon reduction, aiming for an emissions target of 5,487 metric tons by 2026.

- Implement carbon reduction measures across all offices and agencies, with a 2028 operational carbon emissions target of 4,758 metric tons.
- Ensure over 40% of lighting fixtures in all workplaces are LED panel lights by 2028.

- Continue carbon reduction efforts across all offices and agencies, with a 2031 operational carbon emissions target of 3,695 metric tons.
- Ensure over 80% of lighting fixtures in all workplaces are LED panel lights by 2031

Promoting Environmental Sustainability

- Implemented the Research Project on the Full-Cycle Utilization of Food Waste from Employee Cafeterias, recycling approximately 5,580 kg of food waste and 1,996 liters of waste oil.

- Continue the Research Project on the Full-Cycle Utilization of Food Waste from Employee Cafeterias, purchasing 100 kg of off-spec produce and vegetables grown using Black Soldier Fly organic fertilizer annually.
- Encourage suppliers to join social innovation organizations, with procurement from these organizations reaching NT\$14 million.

- Continue the Research Project on the Full-Cycle Utilization of Food Waste from Employee Cafeterias, purchasing 100 kg of off-spec produce and vegetables grown using Black Soldier Fly organic fertilizer annually.
- Encourage suppliers to join social innovation organizations, with procurement from these organizations reaching NT\$16 million.

- Continue the Research Project on the Full-Cycle Utilization of Food Waste from Employee Cafeterias, purchasing 100 kg of off-spec produce and vegetables grown using Black Soldier Fly organic fertilizer annually.
- Encourage suppliers to join social innovation organizations, with procurement from these organizations reaching NT\$18 million.

Contents
Message from the Chairperson
About This Report
About KGI Life
Key Achievements in 2025
Honors and Milestones in 2025
[Sustainable Action] Deepening Financial Inclusion through Digital Innovation
[Sustainable Action] Leading the Low-Carbon Transition to a Net-Zero Future
1 Corporate Sustainability
2 Deepening Corporate Governance
3 Guiding through Sustainable Finance
4 Advancing a Low-Carbon Transition
5 Realizing Financial Inclusion
6 Building an Inclusive Society
7 Appendix

	2025 Key Performance	Key Points of 2026 Short-Term Goals	Key Points of 2027-2028 Mid-Term Goals	Key Points of 2029-2031 Long-Term Goals
Financial Inclusion      	Customer Service and Financial Inclusion - Achieved 215% of its microinsurance premium income target, ranking first in the industry. - Customer service counters successfully prevented 12 fraud attempts, safeguarding a total of NT\$19.934 million. - Achieved an NPS score of 78. - Achieved a 98.48% case resolution rate for cases filed with the Financial Ombudsman Institution (FOI).	- Expand microinsurance partnerships to seven major counties and cities, adding indigenous communities as a protected group. - Achieve an NPS score of 75 or higher. - Maintain an FOI case resolution rate of ≥90%.	- Introduce five new customer service measures (e.g., anti-fraud, dementia-friendly, support for disadvantaged and disabled individuals). - Achieve an NPS score of 76 or higher. - Maintain an FOI case resolution rate of ≥90%.	- Introduce five new customer service measures (e.g., anti-fraud, dementia-friendly, support for disadvantaged and disabled individuals). - Achieve an NPS score of 77 or higher. - Maintain an FOI case resolution rate of ≥90%.
	Developing Digital Finance - Launched 29 enhancements or new services for the iLife App/Web. - Deployed a voice-bot for announcements to elderly customers.	- Launch ≥12 enhancements or new services for the iLife App/Web. - Implement AI for medical chart image recognition, policy health check recommendations, and a 360-degree customer view.	- Launch ≥15 enhancements or new services for the iLife App/Web. - Introduce diversified digital identity verification for customers.	Launch ≥15 enhancements or new services for the iLife App/Web.
	Fostering a Volunteer Culture and Supporting Disadvantaged Communities - Conducted 66 financial and anti-fraud education sessions, serving 5,704 individuals from vulnerable groups, including the elderly, disabled, indigenous people, and new immigrants. - KGI Life's community outreach activities benefited 97,663 people.	- Achieve an average of seven volunteer hours per employee. - Collaborate with nine schools and regional revitalization teams to promote localized financial education.	- Achieve an average of eight volunteer hours per employee. - Increase the number of people benefiting from its community activities by 5% annually.	- Achieve an average of nine volunteer hours per employee. - Increase the number of people benefiting from its community activities by 5% annually.

Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action]
Deepening Financial Inclusion through Digital Innovation

[Sustainable Action]
Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

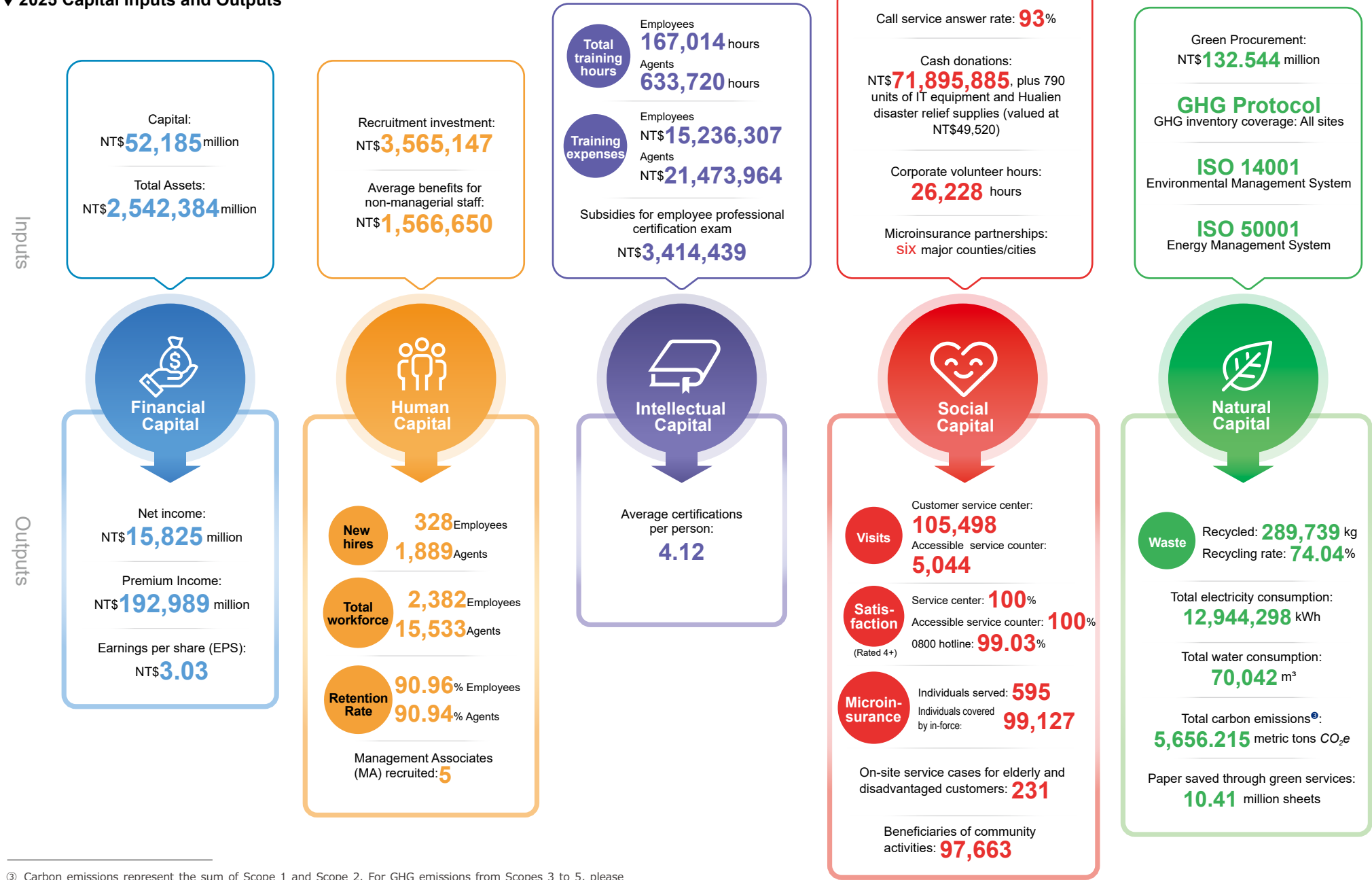
4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix

▼ 2025 Capital Inputs and Outputs



③ Carbon emissions represent the sum of Scope 1 and Scope 2. For GHG emissions from Scopes 3 to 5, please refer to Section 4.3.1, GHG Management.

1.4 Stakeholder Engagement

By adopting the AA1000 Stakeholder Engagement Standard and benchmarking against industry leaders, KGI Life has identified nine key stakeholder groups: regulatory authorities, distribution partners, policyholders, employees, the media, suppliers/contractors, investees, charitable groups/NGOs, and investors. KGI Life engages with these stakeholders through a variety of channels to stay informed of their concerns and gather feedback. This input forms the basis of its materiality analysis and enables it to adjust its management practices and provide relevant information, ensuring effective and meaningful engagement.



Regulatory Authorities

To operate with integrity and comply with all financial and insurance regulations.

Communication Channels

- Submitting reports and business updates to regulatory bodies.
- Participating in regulatory seminars and workshops to provide input and stay abreast of the latest rules and directives.
- Disclosing legally required information on its corporate website.

Communication Performance

Participated in various regulatory seminars, including:

- Joint Working Group on AML/CFT for the Insurance Industry.
- Seminar on Strengthening Compliance for the Insurance Industry.
- Seminar on Corporate Governance for the Insurance Industry.
- Seminar on Anti-Corruption in Finance.
- Seminar on Internal Auditing for the Insurance Industry.
- Discussion on Self-Regulatory Norms for the Responsibility Map System for the Insurance Industry.
- Discussion on Risk Management and Trends in the Insurance Industry.
- Discussion on Russian Debt Issues.
- Meeting on "Improving Customer Identification Measures for Insurance Companies".
- Meeting on amending the *Financial Institutions Merger Act* regarding employee rights.
- Discussion on the draft Regulations Governing Internal Operating Systems and Procedures for the Outsourcing of Insurance Enterprise Operation.
- Seminar on Building an Asian Asset Management Center and Regional Asset Management Zones.
- Briefings on gender equality, sexual harassment prevention, labor rights, and workplace equity.
- Project meeting on best practices for serving customers with or suspected of having dementia.
- Discussion on group insurance for volunteer groups aiding Hualien's Guangfu Township.

Communication Frequency: Ad-hoc/Regular



Policyholders

To provide a diverse range of high-quality insurance products and attentive after-sales service to meet varied customer needs.

Communication Channels

- Inquiries and complaints via mail, fax, phone, online forms, service counters, personal visits, or third-party channels (e.g., Financial Ombudsman Institution, the Insurance Bureau of the Financial Supervisory Commission, local governments).
- Corporate website: inquiry forms, policyholder portal, online enrollment, stakeholder section, AML awareness section, free e-newsletter subscription.
- Social media: Facebook, Instagram, Line.
- Toll-free customer service: 0800-098-889.
- Overseas inquiry hotline: +886-2-2326-6731.

Communication Performance

- Published 12 policyholder e-newsletters featuring 100 articles.
- Offered a policyholder benefits card with discounts at 3,344 partner merchants.
- Handled 30 overseas emergency assistance cases in 2025.
- Processed 1,168 complaint cases in 2025, with approximately 187 cases (16%) involving elderly, disabled, or vulnerable individuals.
- Handled 533,660 incoming calls in 2025.
- Responded to 8,784 digital inquiries (5,767 web messages, 3,017 emails), with initial contact made within five hours of assignment.

Communication Frequency: Ad-hoc/Regular

Contents

Message from the
Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in
2025

[Sustainable Action]
Deepening Financial
Inclusion through Digital
Innovation

[Sustainable Action]
Leading the Low-Carbon
Transition to a Net-Zero
Future

1 Corporate Sustainability

**2 Deepening Corporate
Governance**

**3 Guiding through
Sustainable Finance**

**4 Advancing a Low-
Carbon Transition**

**5 Realizing Financial
Inclusion**

**6 Building an Inclusive
Society**

7 Appendix

Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action]
Deepening Financial Inclusion through Digital Innovation

[Sustainable Action]
Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix



Media

To maintain positive media relations and proactively share company information to enhance its brand image.

Communication Channels

- A dedicated public relations unit.
- Regular monthly press releases and ad-hoc feature stories.
- Media relations activities, including press luncheons and events.
- Press releases annotated with current-affairs context and key highlights to facilitate media citation.
- Social media platforms: Facebook, Instagram.
- "Latest News" section on its corporate website.

Communication Performance

- Issued 121 press releases, generating 3,526 media mentions through proactive outreach, content provision, and spokesperson interviews, achieving 100% positive coverage.
- Published 511 posts on Facebook and Instagram, proactively generating social media exposure, strengthening its brand presence and reaching 16.5 million views.

Communication Frequency: Ad-hoc/Regular

Generating **3,526** media mentions

100% Positive Coverage

Social media exposure reaching **16.5** million views



Investors

To deliver stable growth and prudent risk management, creating optimal value for its parent company.

Communication Channels

- Investor conferences.
- Corporate website.
- Market Observation Post System.

Communication Performance

- KGI Financial Holding holds investor conferences.
- The Company's sustainability progress is regularly updated in the sustainability section of its corporate website.
- Quarterly financial reports (in Chinese and English) and annual shareholder meeting reports are published in the financial information section of its website.
- Financial highlights, business overviews, and corporate governance information are regularly updated in the information disclosure section of its website.
- Financial reports, annual reports, and information on corporate governance and sustainability are regularly updated on the Market Observation Post System and the Insurance Industry Public Information Observation Station.

Communication Frequency: Ad-hoc/Regular



Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action]
Deepening Financial Inclusion through Digital Innovation

[Sustainable Action]
Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix



Employees

To provide excellent training programs and competitive compensation and benefits, recognizing that employees are its most valuable asset.

Communication Channels

- Quarterly labor-management meetings.
- Diverse training and development courses.
- Workday employee learning portal.
- Internal employee newsletter.
- Internal grievance channels.

Communication Performance

- Held five labor-management meetings to discuss labor trends, business performance, and other employee-related matters.
- Published 12 issues of its internal employee newsletter.

Communication Frequency: Ad-hoc/Regular

5 Labor-management meetings

12 Issues of its internal employee newsletter



Suppliers / Contractors

To manage suppliers and to jointly observe and fulfill sustainability commitments with them.

Communication Channels

- Sustainable Supply Chain section on its corporate website.
- Requiring suppliers to sign the "Supplier Sustainable Development Commitment."
- Supplier evaluations.
- Supplier conferences.
- Sustainable supply chain management and corporate ESG EDM.

Communication Performance

- Continued to implement green procurement and promote the concept of green consumption, with green procurement spending reaching NT\$132.544 million in 2025.
- Co-hosted the "KGI Financial Holding Group 2025 Supplier Conference" with KGI Financial Holding on World Earth Day (April 22), featuring an ESG lecture on the "Circular Economy" by Unity Sustainability Services.
- 100% of suppliers under general procurement contracts signed the Supplier Sustainable Development Commitment.
- Completed the "Supplier Human Rights Risk and ESG Due Diligence Survey" for 30 key suppliers.
- Achieved a 100% signing rate of the Corporate Social Responsibility Commitment for suppliers under construction contracts.
- In 2025, KGI Life removed 15 construction-related suppliers and added 18, bringing its list of qualified vendors to 73.

Communication Frequency: Ad-hoc/Regular

Green procurement expenditure was NT\$132.544 million

100% signed the Supplier Sustainable Development Commitment

Contents
Message from the Chairperson
About This Report
About KGI Life
Key Achievements in 2025
Honors and Milestones in 2025
[Sustainable Action] Deepening Financial Inclusion through Digital Innovation
[Sustainable Action] Leading the Low-Carbon Transition to a Net-Zero Future
1 Corporate Sustainability
2 Deepening Corporate Governance
3 Guiding through Sustainable Finance
4 Advancing a Low-Carbon Transition
5 Realizing Financial Inclusion
6 Building an Inclusive Society
7 Appendix



Investees

To fulfill its stewardship responsibilities as an institutional investor by maintaining ongoing attention to and communication with investees, thereby fulfilling its investment responsibilities and enhancing long-term investment returns.

Communication Channels

- Regular attendance at shareholder meetings and board meetings.
- Attending investees' investor conferences, with ad-hoc reviews of material issues.
- On-site visits.
- Annual engagement questionnaires.

Communication Performance

- Issued monthly investment reports to review investee performance and track operations, submitted to senior management for review; monthly monitoring coverage of investees reached 100%.
- Participated, within the scope permitted by regulations, in the shareholder meetings of domestic listed, OTC and unlisted investees, achieving a 100% participation rate.
- Conducted on-site visits to 80 domestic listed and OTC investees, averaging three visits per company, and attended the shareholder meetings of 100 domestic listed, OTC and unlisted investees in person, voting on 445 motions.
- Distributed 167 engagement questionnaires to carbon-intensive investees and investees that have not signed up to SBT.

Communication Frequency: Ad-hoc/Regular

100% shareholder meeting participation rate



Charitable Groups/NGOs

To invest corporate resources in partnerships with charitable organizations for social initiatives, giving back to the community.

Communication Channels

- Monthly corporate volunteer events.
- Sponsorships and donations to support disadvantaged groups.
- Theme-based community events.
- Social media communication: Facebook, Instagram, Line.

Communication Performance

- Donated NT\$71,895,885 in cash, along with 790 units of IT equipment and Hualien disaster relief supplies (valued at NT\$49,520).
- Partnered with 16 non-profit organizations to hold 25 community events.
- Collaborated with the Chinese National Association of the Deaf and the Taipei Parents' Association of the Visually Impaired to hold seminars on insurance rights and interests for the hearing and visually impaired, facilitating dialogues. The two sessions were attended by a total of 41 participants.

Communication Frequency: Ad-hoc/Regular

Partnered with **16** charitable organizations

25 community events



Distribution Partners

To cultivate strong partnerships by offering high-quality products and creating win-win business models.

Communication Channels

- Agency agent inquiry hotline: 0809-008-800.
- Bancassurance specialist inquiry hotline: 0800-580-919.

Communication Performance

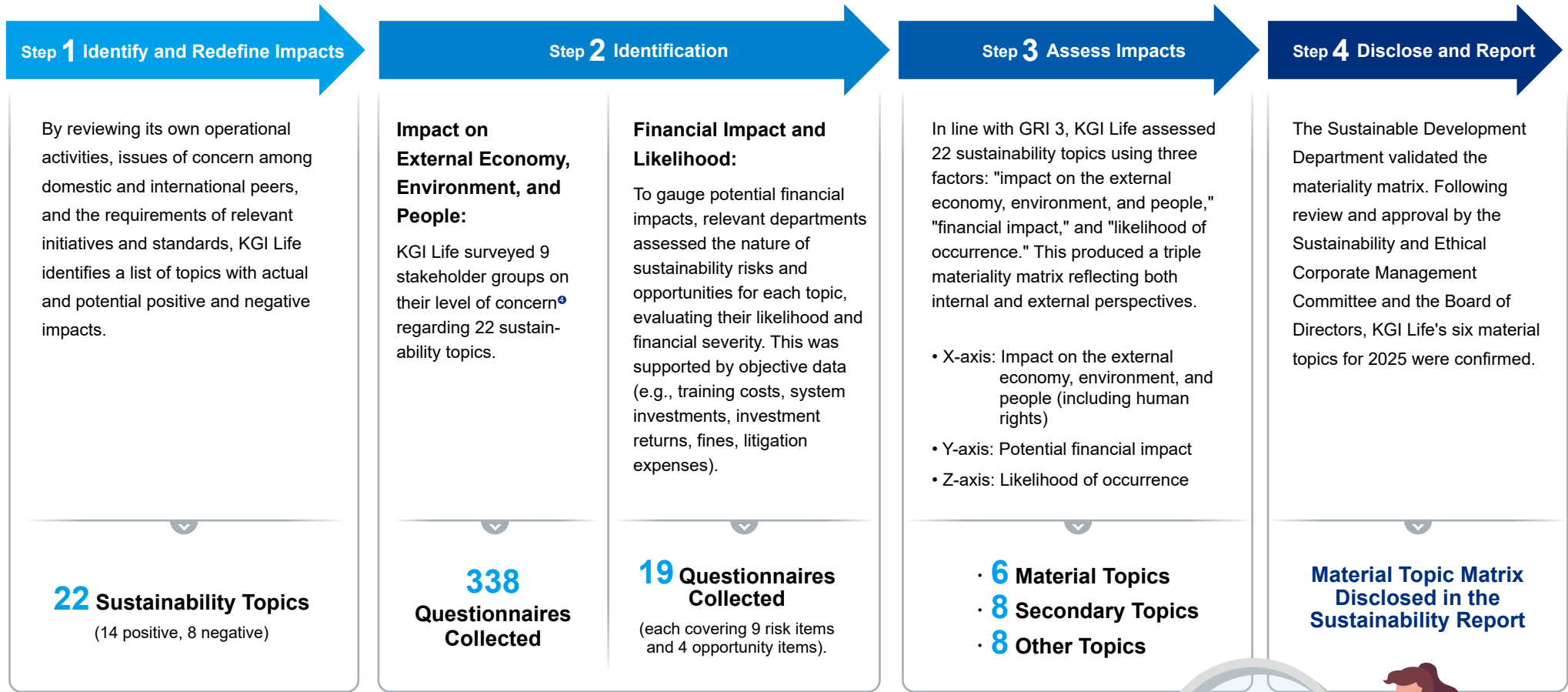
- Established partnerships with 111 insurance brokers companies, 28 banks, and 14 securities firms.
- Collaborated with 69 partners on a mobile enrollment project, setting an industry benchmark for digitalization.
- Pioneered the industry's first contactless and paperless remote insurance application service in collaboration with bank distribution partners. By partnering with Hua Nan Bank, First Bank, E.SUN Bank, and KGI Securities, KGI Life achieved the highest market share in terms of the number of partner banks for digital insurance applications, while supporting the Company's insurance digitalization policy and ESG sustainable governance.

Communication Frequency: Ad-hoc/Regular



1.5 Material Topic Identification Process

KGI Life adheres to the "GRI 3: Material Topics" standard to systematically identify and review topics that are integral to its operations. This process guides its sustainability strategy and forms the basis for the disclosures in its annual sustainability report. For 2025, KGI Life identified six material topics, eight secondary topics, and eight other topics. This list was reviewed and approved by the Sustainability and Ethical Corporate Management Committee and the Board of Directors to help stakeholders understand KGI Life's sustainability performance.



^④ While stakeholders were asked to rate their "level of concern," KGI Life interprets this as a subjective measure of a topic's perceived impact. As stakeholders are often the first to experience or observe the "economic, environmental, and social impacts" of its activities, their "level of concern" directly reflects a topic's degree of external impact and can therefore serve as a quantitative indicator.



Contents

Message from the
Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in
2025

[Sustainable Action]
Deepening Financial
Inclusion through Digital
Innovation

[Sustainable Action]
Leading the Low-Carbon
Transition to a Net-Zero
Future

1 Corporate Sustainability

**2 Deepening Corporate
Governance**

**3 Guiding through
Sustainable Finance**

**4 Advancing a Low-
Carbon Transition**

**5 Realizing Financial
Inclusion**

**6 Building an Inclusive
Society**

7 Appendix

Contents

Message from the Chairperson

About This Report

About KGI Life

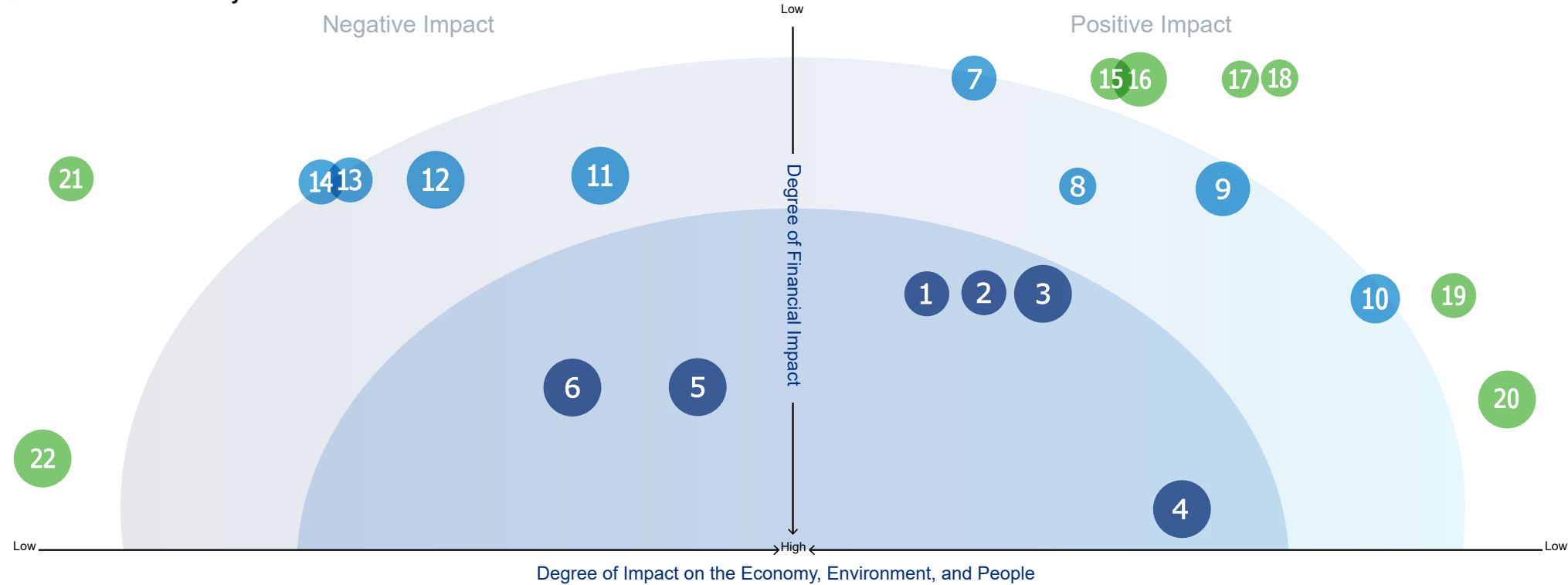
Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action]
Deepening Financial Inclusion through Digital Innovation

[Sustainable Action]
Leading the Low-Carbon Transition to a Net-Zero Future

▼ 2025 Double Materiality Matrix



Material Topics	Topic	Aspect	Description
	1	Sound Corporate Governance and Ethical Management	Positive
	2	Financial Returns to Stakeholders	Positive
	3	Products that Respond to Social Trends	Positive
	4	Impact Investing	Positive
	KGI Life is committed to integrity and transparency. It enhances its corporate governance and internal control systems, strengthens board functions and compliance, and provides multiple whistleblowing channels with robust protections to ensure its operations are transparent, stable, and fair.		
	KGI Life consistently delivers strong operational performance and profitability, safeguarding the financial interests of its shareholders, employees, and other key stakeholders.		
	KGI Life proactively addresses societal shifts (e.g., aging populations, declining birth rates, urban-rural divides) by developing diverse products that meet evolving customer needs. This ensures that its customers and communities have access to relevant products and services, securing its long-term competitive advantage.		
	KGI Life continues to leverage its financial influence, channeling capital through its investments towards economic activities that support human rights, green and low-carbon initiatives, and climate adaptation. This approach reduces environmental impact and resource depletion while enhancing the climate resilience of the broader economic system.		

Contents

Message from the
Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in
2025

[Sustainable Action]
Deepening Financial
Inclusion through Digital
Innovation

[Sustainable Action]
Leading the Low-Carbon
Transition to a Net-Zero
Future

1 Corporate Sustainability

**2 Deepening Corporate
Governance**

**3 Guiding through
Sustainable Finance**

**4 Advancing a Low-
Carbon Transition**

**5 Realizing Financial
Inclusion**

**6 Building an Inclusive
Society**

7 Appendix

Material Topics

	Topic	Aspect	Description
5	Breaches of Corporate and Customer Data	Negative	A breach of customer personal data or sensitive corporate information—whether due to security flaws, cyberattacks, human error, or employees' failure to comply with personal data privacy protection requirements—could harm the rights and interests of customers, shareholders, and other stakeholders.
6	Business Interruption or Threats	Negative	Unforeseen external events, such as natural disasters (e.g., earthquakes), infrastructure failures (e.g., power outages), or political instability (e.g., wars, sanctions), could disrupt its daily operations, leading to material financial losses and harming the interests of its customers and stakeholders.

Secondary Topics

	Topic	Aspect	Description
7	Treating Customers Fairly and Protecting Their Rights and Interests	Positive	KGI Life is dedicated to treating every customer fairly. It has established a transparent claims process with a simplified application threshold and provides support services for diverse groups to ensure their rights are protected.
8	Competitive Compensation and Benefits	Positive	By offering competitive salaries and a comprehensive benefits package, KGI Life provides excellent career and development opportunities while safeguarding the rights and interests of its employees.
9	Digital Transformation and Artificial Intelligence	Positive	KGI Life leverages AI and data to drive its digital transformation, reshaping the insurance service value chain. This enhances the convenience and accessibility of financial services, delivering a superior customer experience while reducing paper and resource consumption, thereby minimizing its environmental impact.
10	Sustainable Co-Prosperity with Suppliers	Positive	Through meetings, seminars, and other forms of engagement, KGI Life raises ESG awareness and promotes best practices among its suppliers, fostering sustainability throughout the financial supply chain.
11	Corruption and Bribery Incidents	Negative	Incidents of dishonesty, corruption, fraud, or malpractice—stemming from poor corporate governance, non-compliance with its code of conduct, or a failure to uphold ethical management—could disrupt KGI Life's overall operations and harm the interests of customers, shareholders, and other stakeholders.
12	Customer Complaints and Disputes	Negative	Failure to treat customers fairly, a complex claims and complaint processes, poor service quality, non-transparent product information, aggressive sales tactics, or discriminatory practices could lead to customer complaints and disputes, harming the rights and interests of its customers and other stakeholders.
13	Workplace Human Rights Violations and Occupational Injuries	Negative	Inadequate internal management, training, or awareness could lead to workplace human rights violations (e.g., sexual harassment, forced labor, discrimination). Failure to provide a safe and healthy work environment could result in occupational injuries, illnesses, or overwork, harming the health and rights of its employees.
14	Adverse Environmental and Social Impacts from Investment and Financing	Negative	If ESG factors are not fully considered in its investment and financing activities, providing capital to companies with poor ESG performance (e.g., in carbon-intensive industries) could result in their operations having a negative impact on the environment and society.

Contents
Message from the Chairperson
About This Report
About KGI Life
Key Achievements in 2025
Honors and Milestones in 2025
[Sustainable Action] Deepening Financial Inclusion through Digital Innovation
[Sustainable Action] Leading the Low-Carbon Transition to a Net-Zero Future
1 Corporate Sustainability
2 Deepening Corporate Governance
3 Guiding through Sustainable Finance
4 Advancing a Low-Carbon Transition
5 Realizing Financial Inclusion
6 Building an Inclusive Society
7 Appendix

Other Impact Topics

Topic	Aspect	Description
15 Social Engagement and Support for Disadvantaged Groups	Positive	Through community and charitable activities, and by partnering with non-profits, youth entrepreneurs, small farmers, and other economically vulnerable groups, KGI Life helps create job opportunities and generate income, contributing to broader community economic development.
16 Financial Inclusion	Positive	KGI Life offers preferential rates and additional services to disadvantaged and special-needs groups, making its services more accessible. It also actively promotes financial literacy and anti-fraud education through workshops and seminars, empowering diverse communities to enhance their financial knowledge and resilience, thereby safeguarding their assets.
17 Diverse Recruitment and Talent Development	Positive	KGI Life provides diverse recruitment channels and forward-thinking training programs to attract employees from all backgrounds. Through innovative learning platforms and sustainability education, the Company empowers its talent with diverse, future-oriented skills, enhancing its corporate sustainability value.
18 Human Rights Protection and Workplace Diversity and Inclusion	Positive	KGI Life considers human rights protection a cornerstone of sustainability. It has established a human rights policy and is committed to fostering a respectful, open, and inclusive workplace. It is dedicated to long-term gender equality, actively hires individuals with disabilities and from indigenous communities, and continuously improves occupational health and safety to ensure all employees enjoy equal opportunities and a healthy work environment.
19 Low-Carbon Operations and Energy and Resource Management	Positive	KGI Life is committed to achieving net-zero in its own operations by 2040. It is focused on strengthening low-carbon practices and environmental conservation (including water, electricity, and waste recycling). Through effective resource management and green power procurement, it is actively implementing green operations, improving resource efficiency, and reducing its external environmental impact.
20 Promoting Climate and Nature Action	Positive	KGI Life is strengthening its ability to seize climate-related opportunities and integrating environmental impacts into its investment decisions. Through its investment activities, KGI Life directs capital to low-carbon and climate-adaptive economic activities. When investing in renewable energy projects, it requires an environmental assessment to prevent damage to natural ecosystems, thereby enhancing the resilience of the overall economic system to climate change and environmental risks.
21 Mismanagement of Energy, Resources, and Waste	Negative	Ineffective management of energy and resources (such as water and electricity) and corporate waste would lead to inefficient consumption and low recycling rates, increasing the burden on the external environment and adversely affecting communities.
22 Impacts of Climate and Natural Risks	Negative	Failure to effectively reduce greenhouse gas emissions or fully consider natural environmental risks would exacerbate the impacts of climate change and ecosystem degradation, intensifying negative impacts on the external environment and biodiversity. This could increase the frequency of climate-related disasters (e.g., extreme rainfall, heatwaves), leading to damage to natural resources and harming human society.

Contents
Message from the Chairperson
About This Report
About KGI Life
Key Achievements in 2025
Honors and Milestones in 2025
[Sustainable Action] Deepening Financial Inclusion through Digital Innovation
[Sustainable Action] Leading the Low-Carbon Transition to a Net-Zero Future
1 Corporate Sustainability
2 Deepening Corporate Governance
3 Guiding through Sustainable Finance
4 Advancing a Low-Carbon Transition
5 Realizing Financial Inclusion
6 Building an Inclusive Society
7 Appendix

Management Approach and Impact Boundaries for Material Topics

Commitment	Policy/Management System	Evaluation Mechanism/ Management Metrics	Impact Boundary						Corresponding Chapter
			Internal	External					
			Direct Impact	Direct impacts arising from the Company's business relationships		Impacts arising from the Company's indirect relationships			
			KGI Life	Policyholders	Suppliers/ Contractors	Cooperation Channels	Investees	Charitable Groups/NGOs	
Sound Corporate Governance and Ethical Management			Corresponding GRI : 205 Anti-corruption						
All board members and staff regularly sign an "Ethical Corporate Management Statement," affirming their commitment to the Company's ethical corporate management policy.	KGI Life has established the Sustainability and Ethical Corporate Management Committee and formulated the <i>Ethical Corporate Management Best Practice Principles</i> and related internal regulations to implement the ethical corporate management policy.	The Sustainability and Ethical Corporate Management Committee meets regularly to review the implementation of ethical corporate management and the results of its ethical corporate management risk assessment.	•	•		•			CH 2.3 CH 2.5 CH 2.7
Financial Returns to Stakeholders			Corresponding GRI : 201 Economic Performance						
KGI Life is committed to ensuring stable corporate growth through transparent financial reporting, robust risk management, protection of customer rights, and the promotion of innovative insurance products that respond to market demands and regulatory changes.	It adheres to the principle of sound operations and a balanced multi-channel development strategy, creating a diverse range of products to meet the needs of different customer segments.	Key metrics include first-year premium income, total premium income, net income, earnings per share, and total assets.	•	•	•	•			CH 2.1
Products that Respond to Social Trends			Custom Topic: Sustainable Insurance						
KGI Life supports the UN Principles for Sustainable Insurance (PSI) by integrating the spirit of the PSI into its overall strategic planning and incorporating ESG considerations into its operational management systems and decision-making processes. These efforts strengthen its ability to identify and manage sustainability-related opportunities and risks across the life insurance value chain, including product design, solicitation, underwriting, and after-sales service.	In accordance with its <i>Regulations Governing Pre-sale Procedures for Insurance Products</i>, the Company's product management team meets at least semi-annually to conduct reviews that ensure sustainable operations and protect consumer rights.	Key metrics include the number of in-force policies and the policy persistency rate.	•	•		•			CH 5.2

Contents
Message from the Chairperson
About This Report
About KGI Life
Key Achievements in 2025
Honors and Milestones in 2025
[Sustainable Action] Deepening Financial Inclusion through Digital Innovation
[Sustainable Action] Leading the Low-Carbon Transition to a Net-Zero Future
1 Corporate Sustainability
2 Deepening Corporate Governance
3 Guiding through Sustainable Finance
4 Advancing a Low-Carbon Transition
5 Realizing Financial Inclusion
6 Building an Inclusive Society
7 Appendix

Commitment	Policy/Management System	Evaluation Mechanism/ Management Metrics	Impact Boundary						Corresponding Chapter
			Internal	External					
			Direct Impact	Direct impacts arising from the Company's business relationships		Impacts arising from the Company's indirect relationships			
			KGI Life	Policyholders	Suppliers/ Contractors	Cooperation Channels	Investees	Charitable Groups/NGOs	
Impact Investing			Custom Topic: Promoting Sustainable Finance						
KGI Life is committed to considering ESG factors throughout the investment lifecycle—from evaluation and decision-making to management and fulfilling its stewardship duties to enhance investment value and promote the sound development of its investment activities.	- It has voluntarily supported the UN Principles for Responsible Investment (PRI) and established a <i>Responsible Investment Policy</i>, under which ESG factors are considered in the screening of investment targets to fulfill its commitment to responsible investment. - It has voluntarily signed the compliance statement for the Taiwan Stock Exchange's <i>Stewardship Principles for Institutional Investors</i> and formulated the <i>Stewardship Policy</i> to guide the implementation of stewardship-related activities.	- Percentage Growth in Investments in Green and Sustainable Financial Assets. - Investment ratio in high-carbon industries. - Participation and voting rates at investee shareholder meetings.	•				•		CH 3.1 CH 3.2
Breaches of Corporate and Customer Data			Corresponding GRI : 418 Customer Privacy						
Upholding its commitment to information security and personal data protection, KGI Life continues to enhance its personal data protection and management capabilities, strengthen information security monitoring and protection, and establish standardized and documented procedures for information security and personal data operations.	- It has established the Information Security Committee and the Information Security Department as a dedicated unit to ensure the security of information assets. - It has established the Personal Data Protection Management Committee and the Personal Data Protection Inspection Taskforce to implement personal data management procedures and security control mechanisms.	- Regular information security meetings are held to ensure proper controls are in place for all IT operations. - Number of information and communication security certifications held. - It maintains certification for ISO 27001:2022 (Information Security) and BS 10012:2017 (Personal Information Management)	•	•	•	•	•	•	CH 2.6
Business Interruption or Threats			Custom Topic: Business Continuity Management and Operational Resilience						
KGI Life is committed to establishing business continuity management mechanisms and risk response procedures to enhance organizational operational resilience, minimize the impact of disasters or emergencies on the Company's operations and customer service, and ensure the continuity of critical business functions while protecting customer rights and interests.	It has established a Business Continuity Management (BCM) system, formulated the <i>Business Continuity Management Policy</i>, and set up the Business Continuity Management Committee to safeguard the safety of the Company's personnel and strengthen its business continuity capabilities.	- It maintains continuous certification for ISO 22301:2019 (Business Continuity Management). - It conducts regular business continuity drills and disaster recovery tests to ensure key business functions can be restored quickly after a disruption. - It establishes emergency response and incident reporting procedures to ensure that major operational incidents can be addressed promptly and their impacts mitigated.	•	•	•	•	•	•	CH 2.4.5

1.6 Shaping a Corporate Sustainability Culture

1.6.1 Sustainable Talent Development

KGI Life recognizes that the successful implementation of its sustainability strategy depends on the sustainability literacy and active engagement of its entire workforce. The Company therefore allocates an annual budget for sustainability education, designing ESG training programs tailored to various core functions—from the board of directors and senior executives to all employees. This ensures every member of its team possesses the necessary sustainability expertise to contribute value and drive action in the Company's sustainability transformation. In 2025, the Company held a total of 49 sustainability-related training sessions.

For directors and senior executives, the Company arranges lectures on emerging trends delivered by industry experts and places particular emphasis on hands-on experiential courses. These courses enable directors and senior executives to gain firsthand understanding of the needs of diverse groups with financial accessibility needs and create a platform for two-way dialogue. For example, in 2025, President Yu-Ling Kuo, together with independent directors Shih-Chieh Chang and Wey-Chuan Gao and top-level executives, visited the International Dementia Month exhibition. Through interactions with people living with dementia and their family members, they gained a deeper understanding of the daily challenges faced by these groups, prompting reflection on how to continuously improve the financial service experience.

Furthermore, in partnership with DuoFu Care & Service, a pioneer in accessibility services, KGI Life developed a training program focused on the elderly and individuals with multiple disabilities. During one session, independent director Victor Kung wore specialized gear to simulate stiff joints, experiencing firsthand the difficulty of walking just ten meters with a cane. Other executives attempted to use digital devices with simulated blurred vision and limited finger dexterity, gaining a deeper appreciation for the challenges the elderly and disabled face in a digital world.

For its general employees, KGI Life focuses on building foundational knowledge and sharing case studies to encourage the integration of sustainability principles into daily work. To foster a top-down consensus on sustainability, the Company offered substantial incentives in 2025, such as reimbursement of registration fees, to encourage employees to take the Basic Test on Sustainable Development. In 2025, 1,274 employees, representing approximately 53.5% of the workforce, passed the exam. Notably, every member of the Sustainable Development Department passed the test in 2025, and over 90% of the department's staff will have obtained advanced sustainable-finance competency certificates by the end of June 2026 — including the Information Disclosure, Risk Management, and Business Development competency certificates issued by the Taiwan Insurance Institute, the Taiwan Academy of Banking and Finance, the Securities and Futures Institute, and the Taiwan Institute for Sustainable Energy (TAISE). KGI Life is dedicated to supporting its employees' professional growth while building a robust sustainability talent pool, ensuring that every department has the capacity to embed principles like responsible finance, financial inclusion, and treating customers fairly into its daily operations and corporate culture.

Category	ESG Training Hours	Training Topics
Employees	31,557 hours	• Anti-Money Laundering & Countering the Financing of Terrorism (AML/CFT) • Personal Information, PIMS, and Sexual Harassment Prevention • Intellectual Property Rights • Treating Customers Fairly and Financial Inclusion Services • Occupational Safety and Health • Ethical Management • Human Rights Policy and DEI Friendly Workplace • Information Security • ISO 22301 Business Continuity Management System Awareness

Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action]
Deepening Financial Inclusion through Digital Innovation

[Sustainable Action]
Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix

Category	ESG Training Hours	Training Topics
Sustainability Function Employees	388 hours	- Reference Guidelines for the Recognition of Sustainable Economic Activities (General and Enabling Activities) - Sustainable Risk Identification, Quantification, Assessment, and Management - Sustainable Development Regulation and Governance
Senior Executives (Dept. Head Level and Above)	628.5 hours	"Sustainability Information Management" and Key Practices in Internal Control and Audit - Legal Practices in Green Power Trading - Carbon Pricing, Carbon Trading, and Corporate Carbon Inventory Practices - EU Carbon Border Adjustment Mechanism (CBAM) Reporting and AI-based Energy Conservation - ESG-related Compliance Issues for the Insurance Industry - Responsibility Map System, Operations, and Ethical Management - Treating Customers Fairly in the Insurance Industry - Practical Implementation of the Business Continuity Management Mechanism - Emerging Fraud Schemes and Responses for the Financial and Insurance Industries
Board of Directors	185.5 hours	- Theory and Practice of Ethical Corporate Management - Contract Risk Management under the Impact of Trump's 2025 "Reciprocal Tariffs" - Treating Customers Fairly, Financial Inclusion, and the Convention on the Rights of Persons with Disabilities (CRPD) - Prevention of Insider Trading - Post-COP30 Nature-related Issues and Nature-Positive Transformation - Current Status and Challenges of Renewable Energy Development - Post-IFRS 17 & ICS Strategic Optimization for Insurance Companies - National Risk Assessment Report on ML/TF/PF, Guidelines for AI Use in the Financial Industry, Self-Regulatory Systems for AI Use in the Insurance Industry, and Asia New Bay Area Issues

► **Anti-Fraud Training for Senior Executives**

Invited Shu-Li Lin, then section chief of the Criminal Investigation Bureau, to deliver a course on "Emerging Fraud Schemes and Responses for the Financial and Insurance Industries."



► **Board of Directors Training**

Invited Tso-Fu Hsu, CEO of DuoFu Care & Service, to present a course on "From CRPD to Corporate Governance: Building Diversity and Inclusion in a Financial Group."



Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action] Deepening Financial Inclusion through Digital Innovation

[Sustainable Action] Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix

1.6.2 Stakeholder Engagement on the SDGs

KGI Life actively organizes a variety of events related to the SDGs and Taiwan's national sustainable development policies. These activities foster two-way communication with its stakeholders, allowing it to explore how to integrate sustainability principles and the SDGs into its daily operations and strategic planning. By building strong partnerships, KGI Life aims to leverage its influence to promote social good and create lasting sustainable value.

Seminar on Insurance Rights for Persons with Disabilities

KGI Life's dedicated underwriting and product planning teams engaged in face-to-face discussions with individuals with disabilities to enhance their understanding of insurance and financial protection. A total of 41 people participated.

Participants (Stakeholders): Disability advocacy groups

2 Sessions



New Immigrant Family Cultural Experience

KGI Life's corporate volunteers spent a day at the Taipei Zoo with new immigrant families, providing meaningful companionship for the children and fostering cross-cultural exchange and interaction.

Participants (Stakeholders): New immigrants

1 Sessions



International Dementia Month Special Exhibition

In partnership with the Taiwan Alzheimer Disease Association, the event raised public awareness and understanding of dementia. The President, independent directors, and senior executives also participated in person to gain firsthand understanding of and empathy for older adults and people living with dementia, thereby informing the planning of more inclusive and accessible financial services.

Participants (Stakeholders): People with dementia and their families, independent directors, the general public

1 Sessions



Dementia Program Design and Execution Competition for Colleges and Universities

In collaboration with the Taiwan Alzheimer Disease Association, the initiative encouraged younger generations to pay greater attention to dementia-related issues among older adults. KGI Life also established the "KGI Life Anti-Fraud Special Award," encouraging participants to translate creativity into action by proposing intergenerational solutions that promote mutual well-being and help safeguard the financial security of older adults.

Participants (Stakeholders): University and college students

1 Sessions



Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action]
Deepening Financial Inclusion through Digital Innovation

[Sustainable Action]
Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix

Financial Literacy and Anti-Fraud Campaigns

KGI Life partnered with disadvantaged groups, nonprofit organizations, social welfare institutions, police agencies, schools, and other organizations to jointly promote financial literacy and anti-fraud education. Through diverse communication approaches, it reached financially vulnerable groups, including students, older adults, persons with disabilities, indigenous peoples, and new immigrants.

Participants (Stakeholders): Financially vulnerable groups (e.g., students, the elderly, persons with disabilities, indigenous people, new immigrants)

66 Sessions



Nationwide Blood Donation Drive

KGI Life organized blood drives in six locations across Taiwan, encouraging employees to donate. A total of 463 participants donated 695 bags of blood, turning the slogan "Donate blood, save a life" into meaningful action.

Participants (Stakeholders): Employees, the general public, NGOs

6 Sessions



KGI Financial Holding Group Supplier Conference

On Earth Day, KGI Life hosted the "KGI Financial Holding Group 2025 Supplier Conference." The event featured an ESG lecture on the "Circular Economy," sharing key strategies for achieving net-zero, from its own operations to the entire supply chain.

Participants (Stakeholders): Employees, supply chain partners

1 Sessions



Social Care Volunteering Activities

Worked with multiple charitable organizations and NGOs, including the Chinese National Association of the Deaf, the Yu-Cheng Social Welfare Foundation, the Hondao Senior Citizen's Welfare Foundation, Genesis Social Welfare Foundation, and other organizations, to support their daily operations. Volunteers provided services such as sorting supplies and clothing, counting inventory, organizing invoices and receipts, conducting care visits, and participating in fundraising activities, thereby engaging directly in social care. Through diverse participation, employees enhanced their awareness of public welfare, strengthened corporate social responsibility, and brought warmth and support to disadvantaged groups. A total of 564 employee attendances were recorded.

Participants (Stakeholders): Disadvantaged groups, charitable organizations / NGOs, employees

255 Sessions



Environmental Volunteering Activities

Organized mountain cleanups, beach cleanups, and environmental cleaning activities to encourage employees to participate in protecting nature. Through concrete actions, employees helped reduce waste pollution, preserve ecological environments, and raise environmental awareness. The activities also integrated local community resources, strengthened the concept of sustainable development, and demonstrated the Company's responsibility and commitment to environmental protection. A total of 1,132 employee attendances were recorded.

Participants (Stakeholders): Employees

78 Sessions



Contents

Message from the
Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in
2025

[Sustainable Action]
Deepening Financial
Inclusion through Digital
Innovation

[Sustainable Action]
Leading the Low-Carbon
Transition to a Net-Zero
Future

1 Corporate Sustainability

**2 Deepening Corporate
Governance**

3 Guiding through
Sustainable Finance

4 Advancing a Low-
Carbon Transition

5 Realizing Financial
Inclusion

6 Building an Inclusive
Society

7 Appendix

Chapter 2

Deepening Corporate Governance

2.1 Business Performance

2.2 Comprehensive Governance
Framework

2.3 Ethical Governance

2.4 Risk Management

2.5 Anti-Money Laundering

2.6 Information Security

2.7 Compliance



Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action]
Deepening Financial Inclusion through Digital Innovation

[Sustainable Action]
Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix

2.1 Business Performance

In the face of challenges including financial market volatility, international geopolitical and economic instability, and the adoption of new standards such as IFRS 17 and TW-ICS, KGI Life has consistently delivered stable results through sound governance mechanisms and forward-looking strategies. In investment management, the Company capitalizes on industry trends to generate capital gains, prudently selects investment targets with sound credit quality, and continues to grow recurring income while reducing hedging costs to maintain a stable investment yield. To address the impact of the new standards, it is driving product transformation by increasing sales of high contractual service margin (CSM) products and strengthening its proprietary channels to build up its own capital. Concurrently, the Company is optimizing its digital services and implementing AI applications to enhance the customer experience. The Company also responds to global sustainability trends, demonstrating resilience in a volatile environment and delivering steady financial and business performance.

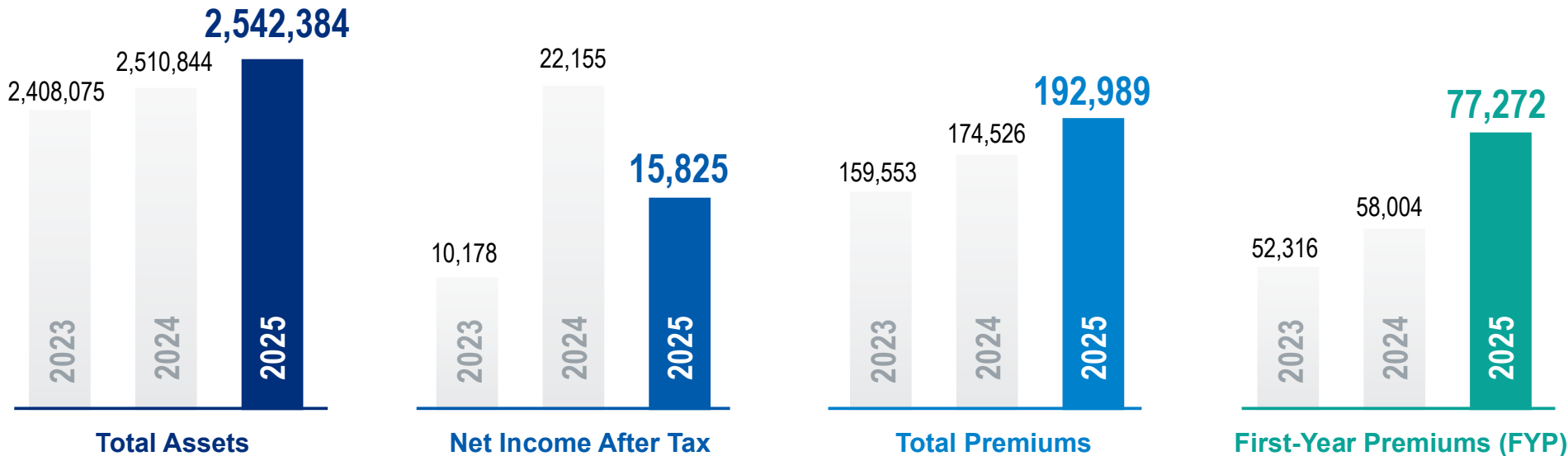
2.1.1 Financial Performance Indicators

In 2025, KGI Life's first-year premium (FYP) reached NT\$77.3 billion, with a total premium income of NT\$193.0 billion. The net income after tax was NT\$15.825 billion, and earnings per share (EPS) was NT\$3.03. By the end of 2025, total assets amounted to NT\$2.54 trillion. The annual growth rate of FYP in 2025 exceeded 30%. Despite turbulence in global financial markets and the impacts of sustainability risks and opportunities related to climate change, KGI Life maintained an outstanding performance in business development, profitability, and asset quality.

[KGI Life Corporate Website/Information Disclosure Overview](#)

[Market Observation Post System](#)

▼ Key Financial Performance Indicators Unit: NT\$ million



* Total assets as of December 31 of the respective year; net income after tax, total premiums, and first-year premiums are for the period from January 1 to December 31 of the respective year.

Contents
Message from the Chairperson
About This Report
About KGI Life
Key Achievements in 2025
Honors and Milestones in 2025
[Sustainable Action] Deepening Financial Inclusion through Digital Innovation
[Sustainable Action] Leading the Low-Carbon Transition to a Net-Zero Future
1 Corporate Sustainability
2 Deepening Corporate Governance
3 Guiding through Sustainable Finance
4 Advancing a Low-Carbon Transition
5 Realizing Financial Inclusion
6 Building an Inclusive Society
7 Appendix

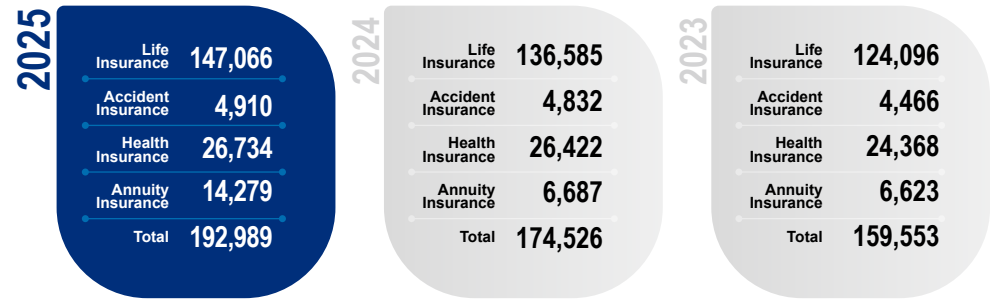
▼ **Economic Value Generated and Distributed** Unit: NT\$ million

Item	2025	2024	2023
Operating Revenue	241,015	265,451	232,723
Profit (Loss) After Tax	15,825	22,155	10,178
Earnings Per Share ^① (Unit: NT\$)	3.03	4.24	1.95
Economic Value Distributed to Stakeholders			
Employee Salaries and Benefits	4,958	5,248	3,836

▼ **Tax** Unit: NT\$ million

Item	2025	2024	2023
Corporate Income Tax Paid (Refunded) ^②	3,820	0	0
Tax as a Percentage of Operating Revenue ^③	1.58%	0%	0%

▼ **Total Premium Income by Insurance Type** Unit: NT\$ million



▼ **Total Fair Value of Securities Lending Collateral Assets** Unit: NT\$ thousand SASB [FN-IN-550a.2](#)



2.2 Comprehensive Governance Framework

KGI Life operates under a sound corporate governance framework. The Annual General Meeting holds responsibility for major decisions and deliberations, including the approval of annual profit distributions, final accounting reports and statements, and the issuance of new shares through the capitalization of earnings. The Board of Directors is tasked with deliberating on significant operational decisions, such as the Company's business plans and the appointment of key executives.

Corporate governance is the core competitive strength of an enterprise, and its essence is trust. Under the leadership of the Board of Directors and the management team, KGI Life has cultivated a top-down corporate culture built on strong corporate governance, ethical management, and treating customers fairly, which all employees are committed to practicing in their professional and personal lives.

The Company aligns with the Financial Supervisory Commission's (FSC) *Corporate Governance 3.0 - Sustainable Development Roadmap and Corporate Governance 4.0 - Sustainable Development Action Plans for TWSE- and TPEx-Listed Companies*. It also adheres to the *Corporate Governance Best Practice Principles for the Insurance Industry* and its own *Corporate Governance Best Practice Principles*. To enhance governance, the Company appointed a Corporate Governance Officer in 2019. This role is responsible for all corporate governance matters, providing directors with the information and compliance support their duties require, and improving the Board's effectiveness.

To give full effect to corporate governance, strengthen board functions, and enhance decision-making quality and efficiency, the Company has established several functional committees under the Board of Directors to assist with their respective specialization.

① Earnings per share is calculated based on retrospective adjustments following historical capital increases.
 ② As the income tax actually paid (or refunded) in any given year may include taxes from current or prior periods, the Income Tax Paid (Refunded) for all three years in this table refers to the "income tax payable for the current year."
 ③ Tax as a Percentage of Operating Revenue = Income Tax Paid (Refunded) / Operating Revenue.

Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action]
Deepening Financial Inclusion through Digital Innovation

[Sustainable Action]
Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix

These include the Audit Committee, Remuneration Committee, Risk Management Committee, Ethical Corporate Management Committee, and Corporate Sustainable Development Committee. The Company continues to refine how these committees operate, including by appointing independent directors or other directors as members. The Secretarial Office of the Board of Directors serves as the administrative unit for meetings, while relevant business departments act as staff units, supporting the Board in fulfilling its duties through a professional division of labor.

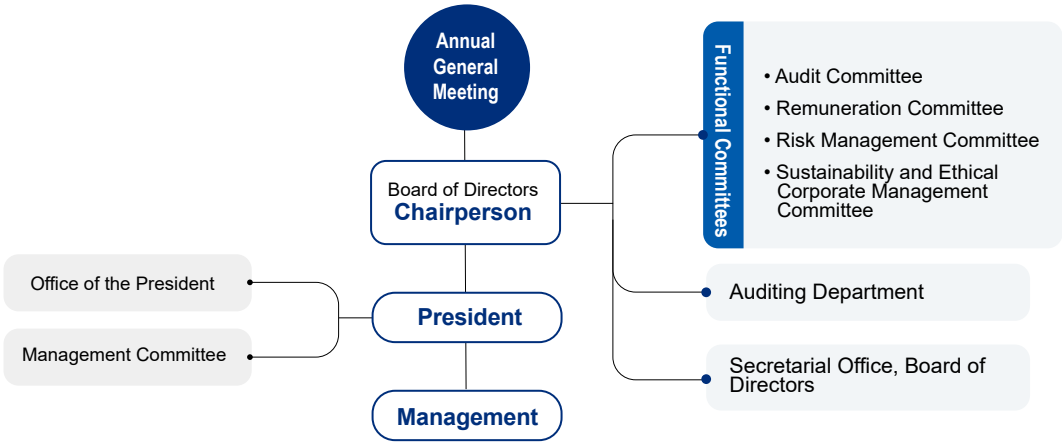
On May 28, 2025, the Board of Directors approved the merger of the Ethical Corporate Management Committee and the Corporate Sustainable Development Committee into a single Sustainability and Ethical Corporate Management Committee. This new committee oversees sustainable development and ethical management. It is also responsible for promoting the Responsibility Map system and managing accountability, thereby strengthening a corporate governance framework founded on responsibility.

In accordance with the *Board Performance Evaluation Guidelines*, the Company is required to conduct an external performance evaluation of the Board of Directors and its functional committees at least once every three years. The Company also formulates annual development plans for senior management, including the Board of Directors, and regularly reports on their implementation to the Board, taking proactive steps to achieve its goal of sustainable operations.

The Company also places weight on the public disclosure of information. In addition to publishing performance evaluation results in its annual report, it follows the standards for publicly listed companies by disclosing directors' monthly attendance at board meetings and their continuing education records (including the activities of statutory functional committees) on the Taiwan Stock Exchange's Market Observation Post System (MOPS).

Since 2020, an independent director's mailbox has been available on its official website. This provides policyholders, stakeholders, and other parties with a direct communication channel to its independent directors, strengthening the effective operation of its whistleblower mechanism and giving concrete effect to its transparency and integrity policy.

▼ KGI Life Corporate Governance Organization Chart



2.2.1 Board of Directors

The 24th Board of Directors of KGI Life was appointed by its sole corporate shareholder, KGI Financial Holding Co., Ltd. ("KGI Financial")^④. The current 24th Board consists of nine directors, including four independent directors, who make up 44% of the Board. The tenure of all independent directors is within the three-term limit. The Board comprises two female and seven male directors. Apart from the President, who also serves as a director (one concurrent position, representing 11.11% of the Board), no other employee holds a directorship at the Company, its parent, subsidiaries, or affiliates. There are no spousal or second-degree kinship relationships among any of the directors.

All directors possess extensive knowledge, experience, and cultural familiarity with the financial and insurance industries in Taiwan and abroad. The Board's age distribution is balanced, and collectively, it demonstrates core competencies in operational judgment, financial analysis, business management, risk management, crisis handling, financial and insurance expertise, corporate sustainability, leadership, and decision-making. The directors are well-versed in international financial markets, and the Board includes members with professional backgrounds in information security and digital technology.

^④ For details on board members' concurrent positions on other boards, please refer to the Director and Supervisor Information section of the 2025 Annual Report to Shareholders.

Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action] Deepening Financial Inclusion through Digital Innovation

[Sustainable Action] Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix

In summary, the composition of KGI Life's Board of Directors embodies board diversity and equality. The directors' rich academic backgrounds, practical experience, and professional capabilities contribute to enhanced decision-making quality, stronger internal oversight, and improved corporate performance. KGI Life discloses its board diversity policy and how it is implemented, together with each director's professional background, concurrent positions, and continuing education, in its annual report, on its official website, and in its sustainability report.

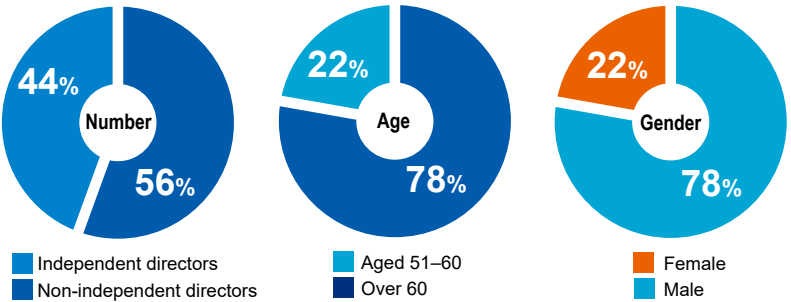
Since 2004, the Company has consistently maintained liability insurance for directors, supervisors, and key personnel. This insurance provides coverage for legal liabilities that directors and key officers may incur in the course of their duties, effectively mitigating and diversifying risks to prevent significant losses to the Company and its shareholders resulting from errors or negligence.

2.2.2 Director Continuing Education

The Company actively facilitates the participation of all directors in continuing education courses for directors and supervisors offered by designated institutions. Furthermore, in light of the characteristics of the insurance industry, KGI Life tailors professional training programs, ensuring compliance with legal and regulatory requirements.^⑤ To keep directors abreast of key industry and domestic and international economic developments, the Company engages external experts to deliver lectures to both directors and senior executives. These sessions cover critical topics: corporate sustainable development; anti-money laundering and counter-financing of terrorism; ethical management; information security; IFRS 17; and treating customers fairly, financial services accessibility, and the *Convention on the Rights of Persons with Disabilities*. The training broadens the knowledge directors need in their roles and strengthens the quality, efficiency, and oversight of Board decision-making.

The Company also commissioned the Institute of Financial Law and Crime Prevention (IFLCP) to conduct a training course on treating customers fairly, financial services accessibility, and the *Convention on the Rights of Persons with Disabilities*. All directors participated, underscoring the Company's long-term commitment to financial services accessibility and fair customer treatment.

▼ Director Composition: Number, Age, and Gender



2025 Annual Report – Board Diversity

▼ 2025 Director Continuing Education Courses (Conducted Internally by External Lecturers)

Theory and Practice of Corporate Ethical Management	Board of Directors Information Security Seminar - Practical AI Risk Governance. - Board-Level Information Security Governance and Compliance.	Anti-Money Laundering and Counter-Financing of Terrorism -2024 National Risk Assessment Report on Money Laundering, Terrorist Financing, and Proliferation Financing. - Guidelines for the Use of Artificial Intelligence (AI) in the Financial Industry. - Insurance Industry Self-Regulatory Norms for the Use of AI Systems; and the Asia New Bay Area.	Strategic Multi-faceted Optimization for Insurance Companies Post-IFRS 17 & ICS: Product, Investment, and System Perspectives
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⑤ For details on all directors' 2025 continuing education , please refer to KGI Life's official website.

Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action]
Deepening Financial Inclusion through Digital Innovation

[Sustainable Action]
Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix



2.2.3 Board Performance Evaluation

Board performance evaluation is a vital mechanism for corporate self-assessment, improvement, and sustainable management. To enhance the Board's functions and promote sustainable development, KGI Life has established *Board Performance Evaluation Guidelines*. Annually, the Company conducts internal performance evaluations for the Board as a whole, individual directors (through self- and peer-assessments), and all functional committees. The results are submitted to the Remuneration Committee and the Board of Directors.

The Board of Directors places a high priority on corporate sustainability and fair customer treatment. Since 2019, the board performance self-assessment questionnaire has included specific items on "Participation in Sustainable Operations (ESG)" and "The Board's commitment to protecting consumer rights and actively promoting the *Treating Customers Fairly Principles*." This demonstrates KGI Life's dedication to sustainable development and policyholder interests.

To render the Board and its committees more effective, the Board of Directors approved amendments to the *Board Performance Evaluation Guidelines* in 2025. These amendments mandate an external board performance evaluation at least once every three years. The Secretarial Office of the Board of Directors submits the resulting report to the Board to ensure its recommendations are implemented. In line with operational needs, the Company added the following item to the individual director self-assessment questionnaire: "Directors should fully understand the Company's sustainable development and ESG strategies." Pursuant to these provisions, the Company has engaged the Taiwan Corporate Governance Association, an independent professional institution,

▼ Six Key Areas of the 2025 Board Performance Evaluation Questionnaire



Contents
Message from the Chairperson
About This Report
About KGI Life
Key Achievements in 2025
Honors and Milestones in 2025
[Sustainable Action] Deepening Financial Inclusion through Digital Innovation
[Sustainable Action] Leading the Low-Carbon Transition to a Net-Zero Future
1 Corporate Sustainability
2 Deepening Corporate Governance
3 Guiding through Sustainable Finance
4 Advancing a Low-Carbon Transition
5 Realizing Financial Inclusion
6 Building an Inclusive Society
7 Appendix

to conduct an evaluation of board performance, allowing a third party to review the operations of the Board and its functional committees from a professional and objective perspective. The report was issued in April 2026; for details, please refer to pages 35-36 of the *Company's Annual Report*.

Furthermore, to implement Article Five of the *Regulations Governing Qualification Requirements and Concurrent Serving Restrictions and Matters for Compliance by the Responsible Persons of Insurance Enterprises*, which requires regular performance assessments for concurrent roles, the individual director self-assessment now includes the following item: "The director does not hold an excessive number of concurrent positions in other companies (including as a director or supervisor). If concurrent positions are held, the director ensures effective execution without conflicts of interest or violations of internal controls at any of the organizations."

The results of the 2025 internal performance evaluation for the Board of Directors and its functional committees were presented at the 16th meeting of the 24th Board on March 19, 2026. These results are provided to its parent company, KGI Financial Holding Co., Ltd., to inform the selection, nomination, and reappointment of directors. Individual director evaluations also serve as a reference in setting each director's remuneration, as part of the Company's continuing effort to improve how the Board operates. The Company will continue to support the competent authority's corporate governance roadmap and other key initiatives to enhance board operations and foster sustainable corporate development, thereby building an outstanding governance culture.

Evaluation Scope		Average Score (%)	Grade
Overall Board of Directors		99.19%	Excellent
Individual Board Members	Self-evaluation	99.82%	Excellent
	Peer evaluation	99.21%	Excellent
Functional Committees	Audit Committee	100%	Excellent
	Remuneration Committee	100%	Excellent
	Risk Management Committee	100%	Excellent
	Sustainability and Ethical Corporate Management Committee	100%	Excellent

2.2.4 Director Remuneration Policy

The Company's *Director Remuneration Guidelines* govern the process for determining director remuneration. The creation and amendment of these guidelines are subject to approval by the Remuneration Committee before being submitted to the Board of Directors for final ratification.

In accordance with the Company's *Articles of Incorporation* and *Director Remuneration Guidelines*, the remuneration for directors and independent directors is determined through a comprehensive assessment. This evaluation considers each director's level of participation in the Company's operations, the value of their contributions, and their responsibilities, while also benchmarking against industry standards both domestically and internationally and factoring in the Company's future risk profile. Independent directors receive a fixed fee and do not participate in the annual distribution of directors' remuneration as stipulated in the Company's *Articles of Incorporation*.

As per the *Director Remuneration Guidelines*, the Board may conduct an annual performance evaluation for each director. If a director's performance is rated below Good on the *Individual Director Performance Evaluation Questionnaire*, their remuneration is subject to review. The evaluation covers six areas: understanding of company goals, awareness of director duties, level of participation in the Company's operations, internal relations and communication, professional expertise and continuous learning, and internal controls. The results of this individual performance evaluation serve as a key reference in determining their specific remuneration.

- Contents
- Message from the Chairperson
- About This Report
- About KGI Life
- Key Achievements in 2025
- Honors and Milestones in 2025
- [Sustainable Action]**
Deepening Financial Inclusion through Digital Innovation
- [Sustainable Action]**
Leading the Low-Carbon Transition to a Net-Zero Future
- 1 Corporate Sustainability
- 2 Deepening Corporate Governance**
- 3 Guiding through Sustainable Finance
- 4 Advancing a Low-Carbon Transition
- 5 Realizing Financial Inclusion
- 6 Building an Inclusive Society
- 7 Appendix

▼ Functional Committees^⑥

Audit Committee

Independent Directors:4 / Total Members:4

Composition and Key Responsibilities

- Composed entirely of independent directors.
- Oversees the fair presentation of financial statements, the appointment, dismissal, independence, and performance of external auditors, the effective execution of internal controls, compliance with laws and regulations, and the management of existing and potential risks.

2025 Activities

- Held 15 meetings.
- Reviewed proposals on final accounting reports:
 - 2024 annual financial report.
 - Q1-Q3 2025 financial reports.
- Reviewed proposals on the appointment of external auditors:
 - Appointment and remuneration of 2025 auditors.
- Reviewed proposals on internal control systems:
 - Approved amendments to the *Procedures for Internal Control of Outsourced Operations*.

Key Proposals & Communication

Refer to *2025 Annual Report*, pp. 36–41.

Remuneration Committee

Independent Directors:4 / Total Members:4

Composition and Key Responsibilities

- Composed entirely of independent directors.
- Establishes and regularly reviews policies, systems, standards, and structures for the performance evaluation and remuneration of directors and senior executives.
- Periodically evaluates and determines the remuneration of directors and senior executives.
- Sets performance evaluation and remuneration standards for agents and partner insurance brokers/agents.

2025 Activities

- Held six meetings.
- Assessed the annual performance and remuneration of directors and senior executives; approved the allocation of annual director and employee remuneration.
- Approved amendments to the *Board Performance Evaluation Guidelines* and conducted an annual review of evaluation metrics.
- Approved amendments to the *Director Remuneration Guidelines*.

Key Proposals & Communication

Refer to *2025 Annual Report*, pp. 76–77.

Risk Management Committee

Independent Directors:4 / Total Members:6

Composition and Key Responsibilities

- Composed of six members (four independent directors, two non-independent directors), chaired by an independent director with a background in finance and insurance.
- Formulates risk management policies, frameworks, and organizational functions; establishes qualitative and quantitative standards; reports regularly to the Board, keeps it informed of how risk management is being implemented, and recommends improvements where needed.
- Executes the Board's risk management decisions and regularly reviews the development, implementation, and operating effectiveness of the overall risk management framework.
- Assists and supervises all departments in their risk management.
- Assists in the establishment of risk limits.
- Adjusts risk categories, limits, and mitigation strategies in response to changing environments.
- Coordinates cross-departmental communication on risk management.

2025 Activities

- Held 12 meetings.
- Executed Board risk management decisions and reviewed the development, implementation, and operating effectiveness of the overall risk management framework.
- Assisted and supervised departmental risk management.
- Deliberated on the overall risk appetite and various risk limits, monitored their status, and reported to the Board.
- Approved amendments to the *Risk Management Policy*, *Climate-related Risk Management Guidelines*, *Credit Risk Management Guidelines*, *Liquidity Risk Management Guidelines*, *Business Crisis Response Measures*, *Underwriting Risk Management Guidelines*, *Claims Risk Management Guidelines*, *Reinsurance and Catastrophe Risk Management Guidelines*, *Insurance Product Design and Pricing Risk Management Guidelines*, *Reserve-related Risk Management Guidelines*, and *Asset-Liability Matching Risk Management Guidelines*.

Key Proposals & Communication

Refer to *2025 Annual Report*, p. 85.

^⑥ Board composition information is current as of December 31, 2025. For the latest director information, please refer to the "[Corporate Governance](#)" section on the KGI Life corporate website.

[Contents](#)[Message from the Chairperson](#)[About This Report](#)[About KGI Life](#)[Key Achievements in 2025](#)[Honors and Milestones in 2025](#)[\[Sustainable Action\]
Deepening Financial
Inclusion through Digital
Innovation](#)[\[Sustainable Action\]
Leading the Low-Carbon
Transition to a Net-Zero
Future](#)[1 Corporate Sustainability](#)[2 Deepening Corporate
Governance](#)[3 Guiding through
Sustainable Finance](#)[4 Advancing a Low-
Carbon Transition](#)[5 Realizing Financial
Inclusion](#)[6 Building an Inclusive
Society](#)[7 Appendix](#)

Ethical Corporate Management Committee

Independent Directors:4 / Total Members:5

Composition and Key Responsibilities

- Composed of five members (four independent directors, one non-independent director), chaired by the President.
- Integrates ethical values into corporate strategy and develops fraud-prevention measures in line with applicable laws and regulations.
- Oversees the establishment of ethical management procedures and codes of conduct.
- Ensures checks and balances are in place for business activities with high risks of unethical conduct.
- Promotes and coordinates training on integrity policies.
- Establishes a whistleblowing system and ensures it operates effectively.
- Oversees regular risk assessments of unethical conduct and reviews the effectiveness of preventive measures.

2025 Activities

- Held three meetings.
- Approved amendments to the *Rules for Whistleblowing on Illegal, Immoral, or Unethical Conduct*, *Ethical Corporate Management Risk Assessment Rules*, and *Ethical Corporate Management Committee Charter*.
- Reviewed the 2024 ethical management implementation status and risk assessment results.

Key Proposals & Communication

Refer to *2025 Annual Report*, p. 89.

Corporate Sustainable Development Committee

Independent Directors:2 / Total Members:4

Composition and Key Responsibilities

- Composed of four members (two independent directors, two non-independent directors), chaired by the President.
- Establishes and amends the [Corporate Sustainable Development Policy](#) and the [Sustainable Development Best Practice Principles](#).
- Determines annual sustainability plans, strategic directions, projects, and activities.
- Tracks and reviews the implementation of those annual plans, strategic directions, projects, and activities.
- Regularly reviews the sustainability report.
- Resolves other sustainability matters referred by the Board.

2025 Activities

- Held three meetings as of June 12, 2025.
- Reported on the sustainable development goals and progress for Q1 2025.
- Approved the [Sustainability and Ethical Corporate Management Committee Charter](#).
- Submitted the *2024 Sustainability Report*.

Key Proposals & Communication

Refer to *2025 Annual Report*, pp. 95–107.

Sustainability and Ethical Corporate Management Committee

Independent Directors:4 / Total Members:5

Composition and Key Responsibilities

- Composed of five members (four independent directors, one non-independent director), chaired by the President.
- Defines, promotes, and strengthens annual sustainability plans and strategies; tracks and reviews their results.
- Oversees sustainability disclosures and reviews the sustainability report.
- Formulates ethical management policies and prevention plans and supervises their execution.
- Promotes the Responsibility Map system and manages accountability, including fact-finding and recommending disciplinary actions.

2025 Activities

- Held three meetings (This committee was formed on May 28, 2025, by merging the Sustainable Development and Ethical Corporate Management Committees).
- Reported on the sustainable development goals and progress for Q2 2025.
- Reported on the sustainability management metrics and progress for Q3 2025.
- Submitted amendments to KGI [Financial Holding's Sustainable Finance Commitment](#).
- Approved amendments to the *Ethical Corporate Management Risk Assessment Rules* (renamed *Ethical Management Risk Assessment Mechanism*), established the *Responsibility Map and Accountability System Implementation Guidelines*, and revised the [Sustainability and Ethical Corporate Management Committee Charter](#) and [Rules for Whistleblowing on Illegal, Immoral, or Unethical Conduct](#).

Key Proposals & Communication

Refer to *2025 Annual Report*, p. 94.

⑦ For more details, please refer to the [2025 Annual Report](#).

Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action]
Deepening Financial Inclusion through Digital Innovation

[Sustainable Action]
Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

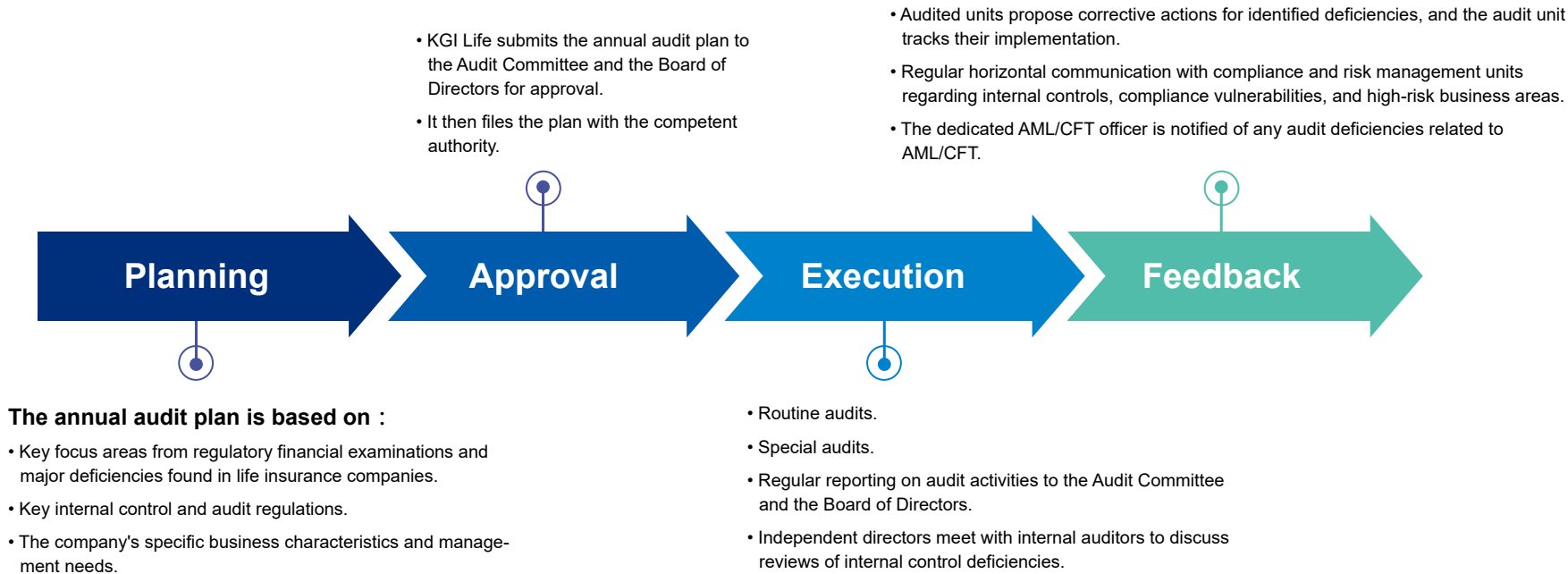
6 Building an Inclusive Society

7 Appendix

2.2.5 Internal Audit

The auditing department reports directly to the Board of Directors. In accordance with the annual audit plan approved by the Board and relevant regulations, such as the *Regulations Governing Implementation of Internal Control and Auditing System of Insurance Enterprises*, the department conducts routine audits of financial, business, IT, and other administrative departments at least once a year, with special audits performed as needed. These audits cover sustainability information management, the *Treating Customers Fairly Principles*, and the *Guidelines on Financial Services Accessibility in the Insurance Industry*. The department also tracks the implementation of corrective actions for examination opinions or deficiencies identified by regulators, external auditors, internal auditors (including those from KGI Financial), and self-assessments. To further strengthen corporate governance, independent directors meet with the head of internal audit semi-annually to discuss audit matters, with summaries of these communications disclosed on the corporate website.

▼ Operations of Audit Department



▼ Professional Certifications Held by Internal Auditors

Certification	Number Held
Certified Internal Auditor (CIA)	4
Certified Information Systems Auditor (CISA)	1
Certified Public Accountant (CPA), Taiwan	1
Total	6

Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action]
Deepening Financial Inclusion through Digital Innovation

[Sustainable Action]
Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix



2.3 Ethical Governance

Corporate governance is the cornerstone of KGI Life's corporate culture. Because that framework is fully implemented in practice, the Company has ranked in the top 5% of the TWSE Corporate Governance Evaluation six times. It is also the first company to receive an Excellent rating under the CG6012 (2019) Corporate Governance System Assessment in two consecutive assessments from the Taiwan Corporate Governance Association. Since becoming a wholly-owned subsidiary of KGI Financial, KGI Life has continued to hold itself to the same rigorous standards it observed as a listed company. The Company is committed to deepening its governance practices across five governance pillars: ethical governance, risk management, anti-money laundering, information security, and compliance. As it faces emerging challenges, KGI Life will continue to evolve its governance strategies to ensure steady and sustainable growth.

2.3.1 Ethical Corporate Management Policy

KGI Life is committed to ethical management, guided by its *Ethical Corporate Management Best Practice Principles* as its highest guiding principle. It has established rules including the *Ethical Corporate Management Operating Procedures and Code of Conduct* and the *Rules for Whistleblowing on Illegal, Immoral, or Unethical Conduct*, and implements its ethical management policy on that basis.

In 2025, all directors, senior executives, home office employees, and agents signed an ethical management declaration, and 100% of home office employees and agents completed the training course. To facilitate the early detection of unethical behaviors, KGI Life has established a robust whistleblowing system with multiple reporting channels. This system safeguards whistleblowers, including through identity confidentiality, data encryption, and a commitment that whistleblowers will not face dismissal, removal from office, demotion, salary reduction, or any diminution of their legal, contractual, or customary rights, or any other adverse treatment. Following investigations, no whistleblowing cases in 2025 were found to involve unethical conduct as defined in its *Ethical Corporate Management Best Practice Principles*, and there were no instances of corruption or other violations of ethical management.

Responsibility Map

To cultivate a corporate culture of integrity, establish a responsibility-based governance framework, and enhance accountability for senior management, KGI Life adopted the *Responsibility Map and Accountability System Implementation Guidelines* in 2025. This was done in accordance with the *Self-Regulatory Norms for the Responsibility Map System in the Insurance Industry* issued by the Life Insurance Association.

2.3.2 Ethical Corporate Management Committee

To strengthen the Board of Directors' oversight and enhance corporate ethical management, KGI Life established the Ethical Corporate Management Committee in 2017 as a functional committee reporting to the Board. As of May 28, 2025, the committee had convened three times with 100% attendance. During these meetings, it approved the 2024 ethical management implementation report and risk assessment results and revised internal policies such as the *Ethical Corporate Management Risk Assessment Rules* and the *Rules for Whistleblowing on Illegal, Immoral, or Unethical Conduct*, further refining KGI Life's ethical management framework.

2.3.3 Ethical Management Education and Training

KGI Life fosters a top-down culture of ethical management through public commitments, clear communication, and regular training.

To deepen awareness of ethical management and regulatory compliance, the Company discloses its ethical management rules on its corporate website, and carries related information on both its public and internal sites. In 2025, 100% of its home office employees and agents completed ethical management training (both in-person and online), totaling 2,388 and 7,651 hours, respectively. In addition to providing directors with materials on ethical management, KGI Life also engaged external experts in 2025 to conduct legal training sessions on anti-corruption and whistleblower protection for its directors and senior executives.

Contents

Message from the
Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in
2025

[Sustainable Action]
Deepening Financial
Inclusion through Digital
Innovation

[Sustainable Action]
Leading the Low-Carbon
Transition to a Net-Zero
Future

1 Corporate Sustainability

2 Deepening Corporate
Governance

3 Guiding through
Sustainable Finance

4 Advancing a Low-
Carbon Transition

5 Realizing Financial
Inclusion

6 Building an Inclusive
Society

7 Appendix

2.4 Risk Management

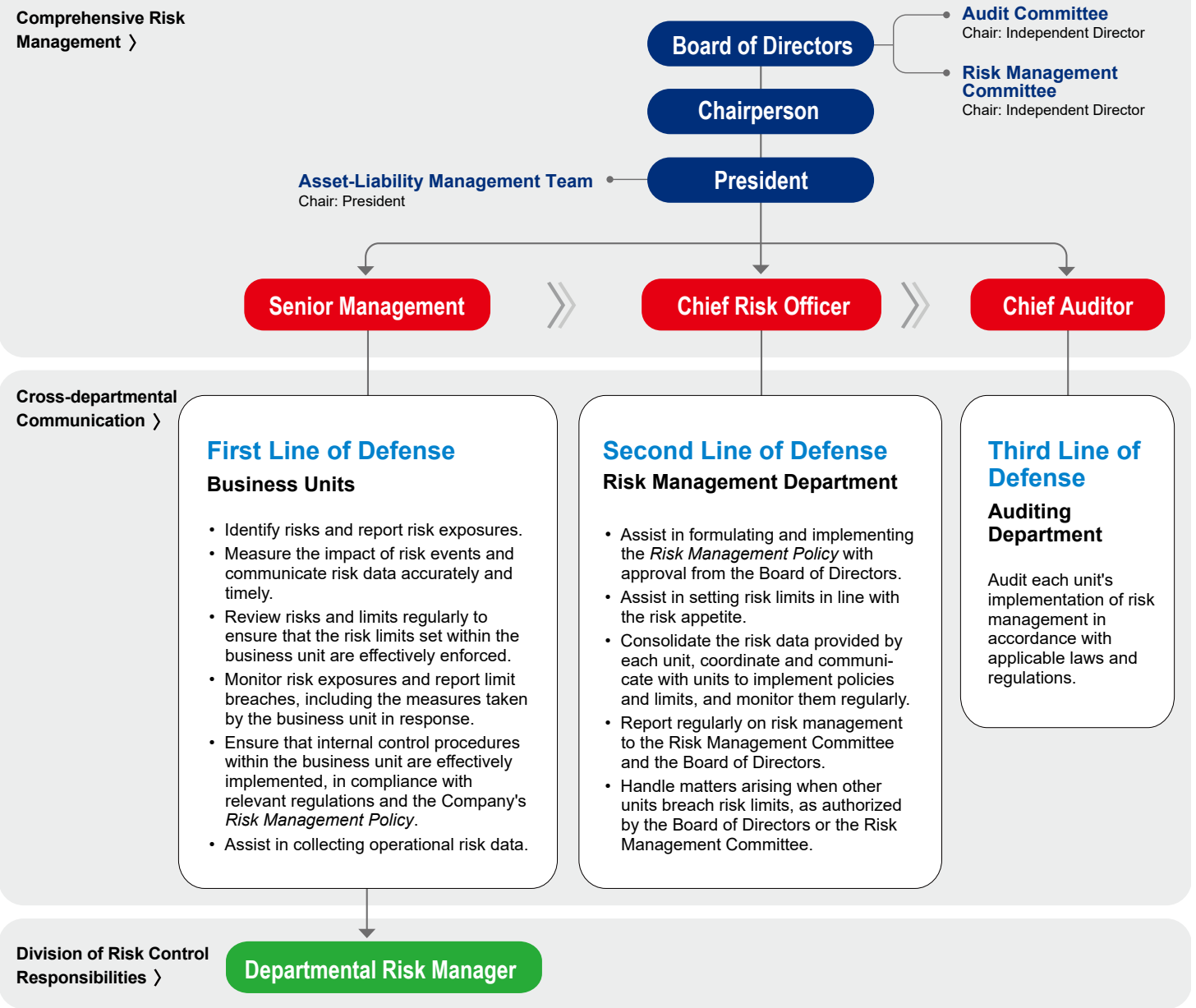
2.4.1 Risk Management Policy

Risk management is central to the financial and insurance industry, and KGI Life has made rigorous risk management an operating objective it will continue to pursue. It formulates and regularly reviews its *Risk Management Policy*, which serves as the highest-level guidance for its internal risk management framework. The policy clearly sets out its overall risk management objectives and strategies, organizational structure and responsibilities, capital adequacy assessment process, risk appetite and limit setting, and the identification of its major risk categories together with the processes for managing them. This approach is consistent with enterprise risk management (ERM) practice and provides a sound basis for its internal rules and day-to-day operations.

2.4.2 Risk Management Organization

The Company has established a multi-tiered structure of risk control and supervision units. KGI Life's risk management organization includes the Board of Directors, the Risk Management Committee, a Chief Risk Officer, a dedicated risk management department, relevant business units, and an audit unit, with risk management assigned to some personnel in each department. This structure not only creates a comprehensive network for collecting risk information but also extends the requirements and results of risk management to all business units, ensuring compliance with its risk management framework.

Comprehensive Risk Management >



▼ Major Risk Identification and Response SASB FN-IN-450a.3

Market Risk In line with its <i>Market Risk Management Guidelines</i>, KGI Life manages market risk for its portfolio of marketable securities and derivative financial instruments. The Company employs a variety of risk analysis methods and quantitative tools to identify sources of market risk, define risk factors for financial products, and design appropriate control mechanisms. The Company has established clear market risk limits and early-warning indicators to ensure effective control. KGI Life conducts regular monitoring and has a defined procedure for handling any breaches of these limits, enabling timely intervention and control of excess exposures.	Insurance Risk The primary risks associated with its underwritten insurance contracts and financial products with discretionary participation features include mortality/morbidity, lapse rates, expenses, and investment returns. During its liability adequacy testing, KGI Life includes all such contracts and products, using current assumptions to assess whether its on-book insurance liabilities are sufficient. If a shortfall is identified, the Company establishes a liability adequacy reserve in accordance with regulations, which impacts the same period's profit and loss. Starting in 2026, with the adoption of IFRS 17 and TW-ICS, applicable products will be measured using current assumptions and a set of risk factors different from those used previously. Insurance risk does not vary significantly across the regions where the Company operates. KGI Life sets tolerable cumulative risk limits for each risk unit and event, transferring any excess risk through reinsurance.
Credit Risk As per its <i>Credit Risk Management Guidelines</i>, KGI Life manages credit risk through a system of limits and indicators. Using a stratified management approach, the Company sets specific limits and early-warning indicators for countries, industries, counterparties, issuers, capital-like securities, and securitized products. This allows it to monitor the credit ratings and financial health of its securities holdings and their issuers. KGI Life also conducts regular assess of credit risk across its financial assets and stays vigilant for unexpected market events or significant changes in risk, allowing for prompt response.	Operational Risk KGI Life effectively identifies, measures, and manages operational risk through the integrated use of three key tools: Risk and Control Self-Assessment (RCSA), Key Risk Indicators (KRI), and Loss Data Collection (LDC). Departments regularly conduct RCSAs to identify operational risks, take stock of the related control measures, and confirm that those controls are effective. KGI Life establishes KRIs to monitor changes and provide early warnings, allowing for proactive action plans to mitigate potential losses. The Company has established the <i>Operational Risk Loss Event Management Guidelines</i>, under which the responsible units report operational risk loss events and track remediation, reducing the impact of such events on the Company.
Liquidity Risk Under its <i>Liquidity Risk Management Guidelines</i>, KGI Life assesses and monitors short-term cash flows based on business characteristics, supported by a robust liquidity risk management framework. The Company prudently manages market liquidity risk by assessing whether market trading volumes are commensurate with the size of the positions it holds. Its investment strategy emphasizes diversification across asset classes, maturities, regions, currencies, and instruments. KGI Life also maintains an emergency funding plan to ensure operational resilience even in prolonged periods of market illiquidity.	Climate Change Risk KGI Life has integrated climate change risk into its <i>Risk Management Policy</i> and established specific <i>Climate-related Risk Management Guidelines</i>, in line with the <i>Insurance Industry Risk Management Best Practice Principles and Guidelines for Climate-Related Financial Disclosures for the Insurance Industry</i>. It manages climate change risk under the three lines of defense in accordance with the <i>Insurance Industry Best Practice Principles for the Three Lines of Defense in Internal Control</i>. Annually, the first line of defense identifies the financial impact of climate change on its finances, business, products, and investments, assesses the likelihood and severity of those risks to understand their impact on the Company, and prioritizes them according to materiality. The second line of defense assists the first line in setting climate risk appetite indicators for the risks identified; these indicators are reviewed by the Risk Management Committee and approved by the Board. It also establishes mechanisms to monitor climate risk appetite, which the third line audits and evaluates. In addition, the second line assists the first line in setting climate risk management metrics and targets, and reports them to the Sustainability and Ethical Corporate Management Committee and the Board. Responsible units shall adopt mitigation, transfer, acceptance, or control measures in response to the climate-related risks they face. KGI Life conducts annual scenario analyses, using international standards and external data, to assess the impact of physical and transition risks on its investments, operating locations, and other areas, ensuring climate-related risks are effectively controlled or mitigated. KGI Life's approach to managing climate risks and opportunities is disclosed in its sustainability report, following the four pillars of governance, strategy, risk management, and metrics and targets.
Asset-Liability Matching Risk According to its <i>Asset-Liability Matching Risk Management Guidelines</i>, KGI Life identifies the risks arising from mismatches between asset and liability values, and measures, quantitatively or qualitatively, the extent of the impact should those risks materialize. Through regular meetings, the Company conducts comparative analyses and proposes recommendations for its asset-liability allocation strategy, duration matching, and other key indicators. In case of any anomalies, KGI Life promptly reports to the responsible units and management.	

Contents

Message from the
Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in
2025

[Sustainable Action]
Deepening Financial
Inclusion through Digital
Innovation

[Sustainable Action]
Leading the Low-Carbon
Transition to a Net-Zero
Future

1 Corporate Sustainability

2 Deepening Corporate
Governance

3 Guiding through
Sustainable Finance

4 Advancing a Low-
Carbon Transition

5 Realizing Financial
Inclusion

6 Building an Inclusive
Society

7 Appendix

Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action]
Deepening Financial Inclusion through Digital Innovation

[Sustainable Action]
Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

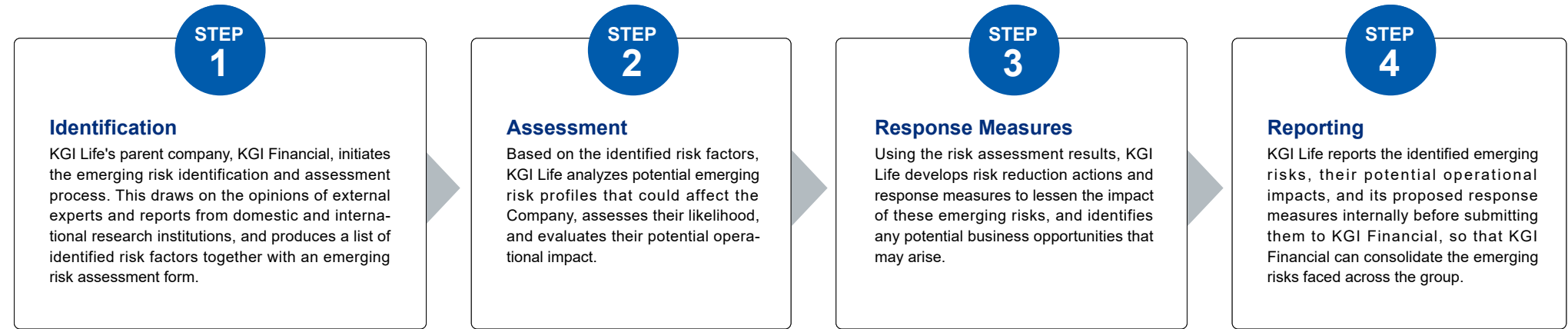
7 Appendix

2.4.3 Emerging Risk Management

The Company annually assesses external emerging risks that could impact its primary business operations and develops corresponding mitigation and response strategies.

Emerging Risk Identification Process

KGI Life's process for identifying emerging risks is informed by the World Economic Forum's (WEF) *Global Risks Report* and other publications from leading institutions. Following the group's deliberations to pinpoint the most critical emerging risks, KGI Life follows a four-step identification procedure. This year, the key emerging risks identified are: negative impacts of AI and failure of technology governance; social fragmentation and labor market imbalances; and heightened geopolitical risks and anti-globalization trends.



▼ Emerging Risk Identification Results

Technology: Negative Impacts of AI and Failure of Technology Governance

Growing reliance on external AI systems, while governance, oversight, and fallback mechanisms have not matured at the same pace.

Operational Impact

- Inaccurate or unavailable external AI models can disrupt business and degrade service quality, as the Company has limited ability to intervene promptly or to correct the underlying problem.
- The rapid adoption of AI in operations and decision-making outpaces the development of clear regulations and accountability frameworks. Biased or poorly governed AI systems could lead to compliance risks, operational disruptions, customer grievances, and reputational damage.

Mitigation and Response Measures/Opportunities

- The Company has established a *Policy for the Governance of Artificial Intelligence Use* and related rules, and has set out a framework for AI governance and accountability. It has also established an Artificial Intelligence Governance Committee, whose members and executive working groups divide responsibilities between them to supervise and control AI-related matters.
- KGI Life has defined usage protocols for AI models and conducts training to ensure users understand the capabilities and risks of generative AI. Contingency plans using existing resources are in place for system adjustments or outages. The Company regularly reviews its vendors' service quality and governance practices.

Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action]
Deepening Financial Inclusion through Digital Innovation

[Sustainable Action]
Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix

Stricter AI regulations in various countries to manage risks of algorithmic bias.

Operational Impact

- Upcoming AI legislation will require all high-risk AI systems to be explainable and to meet principles of safety, reliability, and accountability — principles intended to promote market competition, protect civil rights, and uphold ethics in the use of technology. As regulatory scrutiny increases, the Company will need personnel with both AI and industry expertise to prevent bias arising from AI algorithms and to remain aligned with regulatory requirements.

Mitigation and Response Measures/Opportunities

- KGI Life fosters collaboration among diverse talents, including AI training engineers, cybersecurity specialists, industry experts, and personnel familiar with the applicable regulations, to enhance the compliance of its AI algorithms and prevent bias and discrimination.

Spread of misinformation through generative AI and deepfake technology.

Operational Impact

- Malicious actors could spread false information about the Company to mislead the public, or impersonate and misuse its official social media accounts, damaging the Company's image and reputation and potentially leading to financial losses for the public through scams.
- AI-generated misinformation could cause stock market volatility or lead to the use of incorrect data in reports.

Mitigation and Response Measures/Opportunities

- KGI Life applies its Corporate Identity (CI) consistently across its videos and promotional materials to serve as a first line of defense for public recognition.
- KGI Life's official Facebook and Instagram pages are Meta-verified (blue checkmark) to help users distinguish them from fraudulent accounts and feel more secure when enquiring about insurance services.
- The Company conducts daily news monitoring and ad hoc sweeps for impersonation accounts. Suspected incidents are reported immediately to initiate a response and control the risk.
- In case of suspected misinformation or fraudulent accounts, KGI Life follows its established incident response protocols, which include reporting, appeals, and, for serious cases, internal and external communication according to its major incident response plan.
- To counter the impact of AI drawing on incorrect market information, an information governance and control mechanism should be established. This includes strengthening data source verification, implementing a manual review process for AI outputs, and enhancing the information literacy and misinformation detection skills of its risk management personnel.

Emergence of new cybersecurity threats from AI technology.

Operational Impact

- AI-driven attacks can be faster and more successful, threatening the availability of its network and systems and increasing operational costs.

Mitigation and Response Measures/Opportunities

- The Company has implemented AI-powered cybersecurity defenses to counter AI-based attacks. These flexible and proactive security strategies are designed to protect against evolving threats that traditional defenses may not handle.

[Contents](#)[Message from the
Chairperson](#)[About This Report](#)[About KGI Life](#)[Key Achievements in 2025](#)[Honors and Milestones in
2025](#)[\[Sustainable Action\]
Deepening Financial
Inclusion through Digital
Innovation](#)[\[Sustainable Action\]
Leading the Low-Carbon
Transition to a Net-Zero
Future](#)[1 Corporate Sustainability](#)[2 Deepening Corporate
Governance](#)[3 Guiding through
Sustainable Finance](#)[4 Advancing a Low-
Carbon Transition](#)[5 Realizing Financial
Inclusion](#)[6 Building an Inclusive
Society](#)[7 Appendix](#)

Social: Social Fragmentation and Labor Market Imbalances

Shortage of skilled professionals and workers.

Operational Impact

- As an aging population retires and birth rates decline, recruiting skilled talent becomes more difficult. This can lead to workforce shortages that impact the quality and timeliness of work.

Mitigation and Response Measures/Opportunities

- In response to shifts in the social and demographic structure, KGI Life will assess the adoption of AI to support relevant operations as appropriate.
- For senior staff, the Company may consider extending the retirement age and is implementing a deputy system to pass on professional knowledge and skills.

Structural wealth inequality.

Operational Impact

- Structural inequality and labor market transformation exacerbate systemic risks. High interest rates, rising asset prices, and AI-driven automation are concentrating wealth, eroding the purchasing power of the middle class, and increasing job insecurity. Society and the economy are showing marked structural divergence, creating long-term pressure on consumer spending and the stability of the financial system.
- The insurance market is bifurcating. Middle-class customers face declining premium affordability, leading to slower demand and higher lapse rates for core products. Conversely, high-net-worth individuals show growing demand for legacy planning and asset allocation solutions. This market shift, combined with pressure on corporate profits that could dampen stock and bond performance, increases systemic financial risk and places greater demands on its operations and risk management.

Mitigation and Response Measures/Opportunities

- Segmented product strategy: KGI Life offers differentiated protection plans for different customer segments. For the middle class and the general public, the Company provides affordable, high-protection products that strengthen basic protection. For high-net-worth customers, KGI Life designs exclusive legacy and tax planning insurance products, offering complete asset allocation solutions.
- Enhanced policy persistency management: The Company has established a surrender risk early-warning system to identify at-risk policyholders and take the lead to offer flexible options, such as reduced paid-up or extended term insurance. This helps reduce surrender and lapse losses and stabilizes premium income.

Increased medical and long-term care claims due to population aging.

Operational Impact

- An aging population and advances in medical technology are driving up healthcare costs. The rise of generative AI may also contribute to social isolation and an increased risk of mental health issues, further increasing projected costs for medical and long-term care insurance.

Mitigation and Response Measures/Opportunities

- Through various optimization projects and an AI-powered preliminary claims review platform, KGI Life is streamlining the claims process. This helps new employees familiarize themselves with the tasks faster, improves overall efficiency, and accelerates claim payments to policyholders.

[Contents](#)[Message from the Chairperson](#)[About This Report](#)[About KGI Life](#)[Key Achievements in 2025](#)[Honors and Milestones in 2025](#)[\[Sustainable Action\]
Deepening Financial
Inclusion through Digital
Innovation](#)[\[Sustainable Action\]
Leading the Low-Carbon
Transition to a Net-Zero
Future](#)[1 Corporate Sustainability](#)[2 Deepening Corporate Governance](#)[3 Guiding through Sustainable Finance](#)[4 Advancing a Low-Carbon Transition](#)[5 Realizing Financial Inclusion](#)[6 Building an Inclusive Society](#)[7 Appendix](#)

Economic: Heightened Geopolitical Risks and Anti-Globalization Trends

Geopolitical confrontation.

Operational Impact

- Tariff increases on China since President Trump took office have led to capital outflows and weighed on China's capital markets, which in turn could affect the performance of KGI Life's investment in Chinese insurance companies.
- The outbreak of conflict between the U.S. and Iran has closed shipping lanes, affecting energy supplies and driving up international energy costs. This would increase production costs and pressure corporate margins, potentially impacting the short-term financial performance of its investments and reducing its investment income.

Mitigation and Response Measures/Opportunities

- While such events would negatively impact the book value of its investments in Chinese insurers, the overall effect would be limited due to its small exposure. KGI Life monitors developments in the Chinese market and tracks the financial and business performance of its invested insurers monthly, staying informed of key operational decisions through their board and shareholder meetings, to inform its overseas reinvestment strategy and formulate action plans.
- The Company has diversified its portfolio with investments in inflation-linked infrastructure funds and renewable energy. The recent energy shocks have highlighted the importance of energy security and independence, which may boost demand for renewables.

Escalation of armed conflict.

Operational Impact

- Rising geopolitical tensions in regions such as the Taiwan Strait and the South China Sea increase the risk of armed conflict. Such events could lead to regional economic disruptions, energy supply instability, and a deteriorating investment climate. Military conflict could also damage physical and network infrastructure, impacting its operations.

Mitigation and Response Measures/Opportunities

- The Company maintains a *Business Continuity Management Policy* and regularly reviews its Business Impact Analysis (BIA) and Business Continuity Plan (BCP). This ensures that in the event of a major disruption, its critical business functions can be restored within a predefined timeframe, minimizing operational interruptions and damages to an acceptable level.

Anti-globalization and inconsistent cross-border regulations.

Operational Impact

- Growing geopolitical risks and anti-globalization sentiment are leading to divergent regulatory policies worldwide. This includes differing ESG standards, personal data protection rules, and data localization requirements. Operating across borders requires compliance with multiple, sometimes conflicting, regulations, which increases the cost of business development.

Mitigation and Response Measures/Opportunities

- When its business involves cross-border regulations or standards, KGI Life assesses in advance how those regulations or standards affect the Company. If necessary, the Company consults with external advisors to navigate the differences in national standards.

Waning commitment to sustainability policies, and obstruction of green investment and transition finance.

Operational Impact

- The U.S. administration's anti-ESG stance has fragmented ESG regulation across the U.S. Global listed companies are expected to face continued ESG policy uncertainty during the current presidential term, slowing progress toward the 2050 green transition. A slowdown in the primary market for ESG bonds could affect capital allocation, and a narrowing of the green premium could lead to valuation losses on existing green bond holdings.

Mitigation and Response Measures/Opportunities

- In addition to financial performance, KGI Life uses indicators, such as MSCI ratings, to invest in companies with strong overall ESG performance. This strategy not only mitigates the risk of losses from green bonds alone but also allows it to invest in financially resilient, low-carbon enterprises. By doing so, the Company can indirectly influence other companies to improve their ESG performance, leveraging its role in the financial sector to guide the real economy's transition.
- KGI Life will closely monitor whether companies continue to advance their sustainability policies, issue green and sustainable bonds, and disclose detailed net-zero progress in the new political and economic landscape.

Contents
Message from the Chairperson
About This Report
About KGI Life
Key Achievements in 2025
Honors and Milestones in 2025
[Sustainable Action] Deepening Financial Inclusion through Digital Innovation
[Sustainable Action] Leading the Low-Carbon Transition to a Net-Zero Future
1 Corporate Sustainability
2 Deepening Corporate Governance
3 Guiding through Sustainable Finance
4 Advancing a Low-Carbon Transition
5 Realizing Financial Inclusion
6 Building an Inclusive Society
7 Appendix

2.4.4 Technology and Automation in Risk Management

The Company has developed a comprehensive risk governance blueprint that integrates market intelligence, risk control, and compliance oversight. This system provides real-time market monitoring, trend analysis, and automated alerts. KGI Life has also built intelligent risk control tools that offer scenario simulation and customizable reporting, allowing it to run dynamic tests across a range of scenarios whenever market conditions move. This enhances its ability to forecast potential impacts, provides more time for strategic adjustments, and maintains overall financial resilience. To increase risk visibility and reduce manual errors, the Company has created an intelligent risk management platform. Recognizing the risks of climate change, this platform also includes tools for low-carbon investment analysis, climate scenario modeling, and ESG factor integration in asset allocation. These features help mitigate the impact of climate change on asset security and allow it to channel capital towards sustainable industries, advancing its vision of a net-zero future. In August 2025, its efforts were recognized with a "Silver Award for Excellence in Risk Management Project Planning" from the Taiwan Insurance Institute.

2.4.5 Business Continuity Management

To safeguard its personnel, protect customer interests, and preserve its reputation and assets, the Company is committed to minimizing harm and ensuring operational continuity during risk events. In 2021, KGI Life implemented a formal business continuity management (BCM) system. This systematic approach establishes clear procedures and response plans for catastrophic risks, enhancing its corporate resilience. Through ongoing refinement, the Company raises employee awareness and ensures effective response execution to maintain a minimum acceptable level of service for its policyholders at all times.

KGI Life's BCM system achieved ISO 22301:2019 certification in 2022 and successfully passed its recertification audit in 2025. This external validation confirms that its BCM framework remains aligned with international standards.

In 2025, KGI Life conducted evacuation drills, alternate-site operating drills, and IT disaster recovery tests, along with numerous BCM training sessions. These activities are intended to familiarize employees in advance with the procedures for responding to a catastrophe, protecting their safety and enabling rapid business recovery while minimizing the impact of any disaster. Through these mechanisms, the Company aims to keep key functions such as policyholder services, claims processing, and new business underwriting running without interruption, fulfilling its commitment to stable and sustainable operations.



- Contents
- Message from the Chairperson
- About This Report
- About KGI Life
- Key Achievements in 2025
- Honors and Milestones in 2025
- [Sustainable Action]**
Deepening Financial Inclusion through Digital Innovation
- [Sustainable Action]**
Leading the Low-Carbon Transition to a Net-Zero Future
- 1 Corporate Sustainability
- 2 Deepening Corporate Governance**
- 3 Guiding through Sustainable Finance
- 4 Advancing a Low-Carbon Transition
- 5 Realizing Financial Inclusion
- 6 Building an Inclusive Society
- 7 Appendix

2.5 Anti-Money Laundering

2.5.1 Anti-Money Laundering and Counter-Financing of Terrorism (AML/CFT) Policy

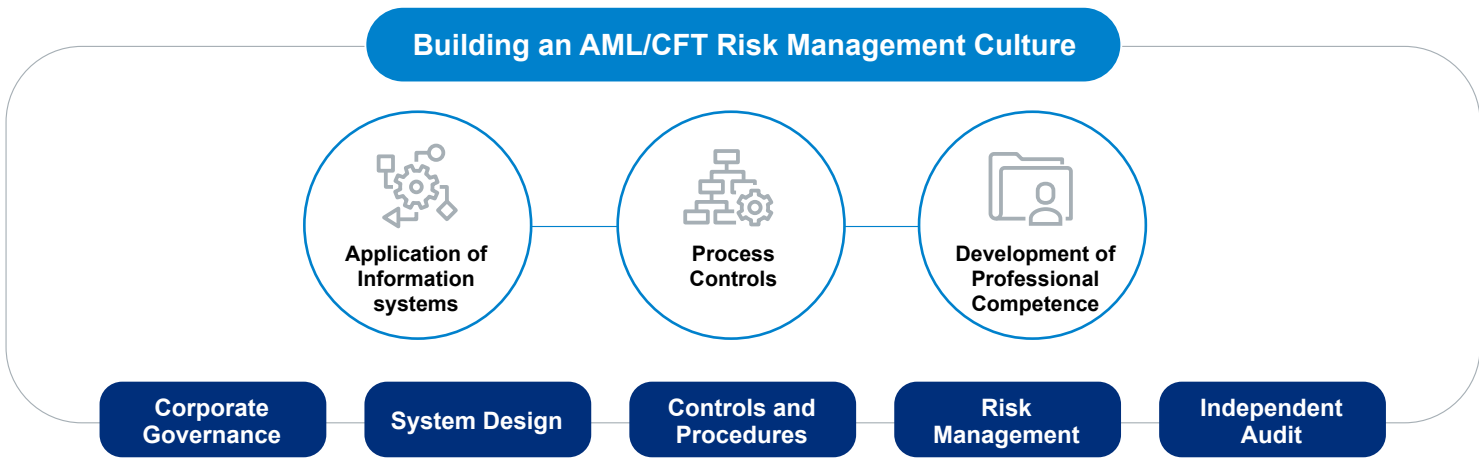
KGI Life regularly reviews its internal AML/CFT policies and procedures, conducts ongoing customer due diligence and risk assessments, and periodically refines its transaction monitoring rules and reporting standards to improve the quality of its suspicious transaction reports (STRs), strengthen its effectiveness in blocking criminal activity, and avoid defensive filing. In 2025, KGI Life updated several key documents to align with new regulations and operational practices, including its *Guidelines on AML, CFT, and PF*, *Policy for Assessing and Preventing Risks of Money Laundering, Terrorist Financing, and Proliferation Financing*, *Guidelines for Handling the Assessment and Prevention of Risks of Money Laundering, Terrorist Financing, and Proliferation Financing*, and *Detailed Guidelines on AML, CFT, and PF*.

2.5.2 AML/CFT Organizational Structure

KGI Life's AML/CFT risk management framework is built on five pillars: corporate governance, system design, controls and procedures, risk management, and independent audit. Working on three fronts at once — information systems, process controls, and the development of staff professional competence — KGI Life embeds awareness of AML/CFT risk prevention into its organizational culture.

To execute its AML/CFT mechanism, the Chief Compliance Officer serves as the dedicated AML/CFT Officer, overseeing all related activities. This officer reports on AML/CFT matters to the Board of Directors and the Audit Committee at least semi-annually, ensuring board-level oversight of its operations, risk assessments, and prevention plans.

Additionally, KGI Life has a dedicated unit responsible for managing all AML/CFT and counter-proliferation financing (PF) activities. Each business unit also has a designated officer—a senior employee or a manager at section level or above—who oversees the implementation of AML/CFT measures, ensuring the effectiveness of its first line of defense.



Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action] Deepening Financial Inclusion through Digital Innovation

[Sustainable Action] Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix

2.5.3 AML/CFT Training

KGI Life strengthens AML/CFT risk awareness among its directors, senior executives, home office employees, and agents, and holds regular training sessions covering regulatory updates, operational changes, and practical case studies. In 2025, KGI Life held more than 20 training sessions, with 17,873 participants completing the training.

KGI Life offers a program that subsidizes the annual fees and recertification costs for employees holding the Certified Anti-Money Laundering Specialist (CAMS) credential. The Company also encourages and supports employees in business units involved in AML activities to obtain other relevant domestic and international certifications. In 2025, employees earned 141 new certifications, continuing a trend of growth over the past five years.

100% of the staff in the dedicated AML/CFT unit have passed examinations and hold domestic or international professional certifications, 906 AML/CFT certifications obtained company-wide.



Board of Directors

To ensure they can fulfill their responsibility for establishing and maintaining an adequate and effective AML/CFT internal control system, directors must understand money laundering and terrorist financing risks and the countermeasures. In 2025, the mandatory AML/CFT training for directors and senior management featured a prosecutor from the Taiwan High Prosecutors Office, who lectured on the 2024 National Risk Assessment Report on Money Laundering, Terrorist Financing, and Proliferation Financing, as well as the Guidelines for the Use of Artificial Intelligence (AI) in the Financial Industry, the Insurance Industry Self-Regulatory Norms for the Use of AI Systems, and issues concerning the Asia New Bay Area.



Dedicated AML/CFT Officer, Dedicated Personnel, and Business-Unit Officers

To comply with regulatory requirements, these individuals participated in relevant courses and completed assessments. KGI Life also partnered with an external training provider to offer two physical classes on AML/CFT. These sessions covered topics such as financial crime prevention and practical AML measures in the financial industry. A total of 48 individuals attended, completing over 624 hours of training with a 100% completion rate.

100% Completion Rate



Customers and External Parties

- Beyond the mandates, the understanding of customers and external parties is one of the keys to effective AML/CFT. KGI Life uses various channels to promote AML awareness:
- A corporate website section of promoting AML.
- Informative posts on its official Facebook page.
- Providing links to relevant websites, promotional materials, and official regulatory communications.
- Displaying posters at its customer service centers and agencies.
- Equipping its frontline staff to explain AML/CFT procedures when customers have questions.



The Completion Rate for Both Home Office Employees and Agents was 100%

Home Office Employees and Agents

Home office employees and agents complete adequate basic online training each year, with a post-course assessment covering AML/CFT legal and key concepts. The completion rate for both home office employees and agents was 100%.



Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action]
Deepening Financial Inclusion through Digital Innovation

[Sustainable Action]
Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

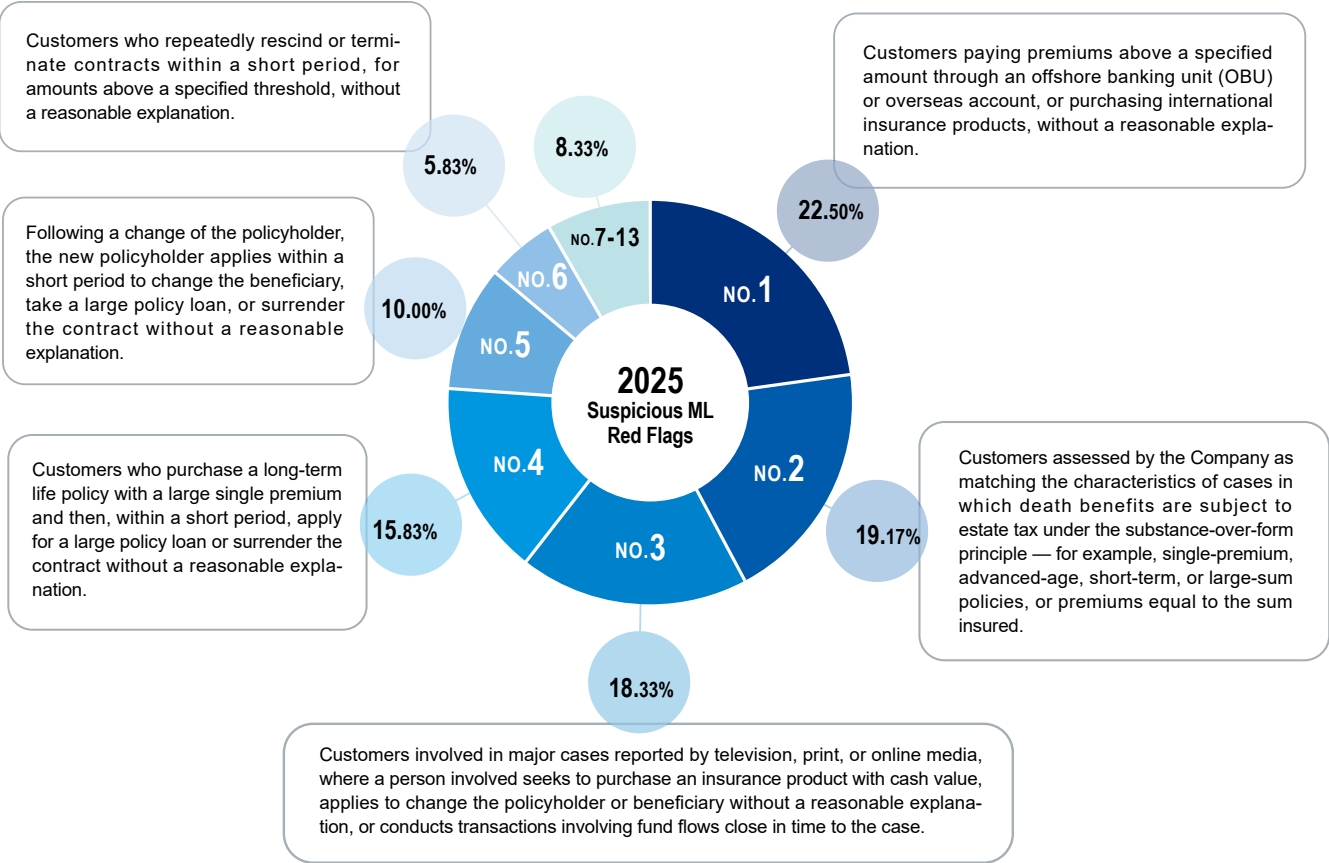
7 Appendix

2.5.4 Continuous Improvement of AML/CFT Processes

KGI Life's comprehensive money laundering and terrorist financing risk assessment methodology draws on domestic and international risk management reports and trends. KGI Life has established replicable and comparable indicators for inherent risk and control effectiveness, strengthening the basis for its residual risk assessment. These indicators serve as a baseline for monitoring risk trends, allowing it to understand its overall risk exposure and its connection to the national risk assessment. The Company also defines its risk limits and appetite based on its customer profiles, products, and transaction policies, enabling constant monitoring and the creation of a complete risk profile.

The results of its 2025 comprehensive risk assessment were within its established risk limits and appetite. In line with the recommendations from its *Comprehensive ML/TF Risk Assessment Report and Prevention Plan*, KGI Life optimized its name and entity screening system. This included consolidating records under single customer identities, reducing the time and manpower spent on duplicate review and assessment by the units concerned, and allowing more timely identification of sanctions and adverse-media matches. The Company also implemented robotic process automation (RPA) for data handling to prevent omissions. KGI Life also requires the units concerned to include system model validation for its name screening and transaction monitoring mechanisms, and the accuracy and completeness of data output, among the items covered by its compliance self-assessment.

In addition to the red flags listed in the appendix to the *Template Guidelines on AML, CFT, and Counter-Proliferation Financing for the Life Insurance Industry*, KGI Life has defined 36 internal indicators for suspicious transactions based on its risk assessments and transaction data. Its system automatically generates alerts for monitoring, and KGI Life regularly reviews how each red flag is performing in monitoring and issues briefings as appropriate. In 2025, the Company filed 120 STRs, with the breakdown of primary red flags shown in the chart below. Each quarter, KGI Life's dedicated personnel also sample-audited system alerts, covering 96 alerts in total for the year that did not result in an STR to ensure the reasonableness of its frontline staff's judgments. The Company uses digital methods such as biometric and mobile ID verification to enhance its customer due diligence. High-risk customers, as defined by its criteria, are flagged in its system and their data is transferred to a high-risk database for enhanced monitoring and review, a process supported by both automated systems and manual oversight.



- Contents
- Message from the Chairperson
- About This Report
- About KGI Life
- Key Achievements in 2025
- Honors and Milestones in 2025
- [Sustainable Action]**
Deepening Financial Inclusion through Digital Innovation
- [Sustainable Action]**
Leading the Low-Carbon Transition to a Net-Zero Future
- 1 Corporate Sustainability
- 2 Deepening Corporate Governance**
- 3 Guiding through Sustainable Finance
- 4 Advancing a Low-Carbon Transition
- 5 Realizing Financial Inclusion
- 6 Building an Inclusive Society
- 7 Appendix

KGI Life also strengthens AML/CFT risk awareness among its directors, senior executives, home office employees, and agents through regular training covering the latest domestic and international AML/CFT rules and standards and trends in money laundering and terrorist financing risk. It also provides customized training for specific units, equipping those staff with the AML expertise their particular roles require. To deepen staff knowledge and their ability to detect money laundering and terrorist financing activity, the Company encourages employees to obtain domestic and international professional certifications. As of the end of December 2025, a total of 906 employees had obtained such certifications.

To enhance the quality of its name screening and address the issue of incomplete lists in commercial databases, KGI Life conducts a completeness check of its purchased World-Check database every two months. Any identified gaps are supplemented by adding names to its proprietary high-risk database. Additionally, to respond to government agencies' requests for customer data for investigations into suspected money laundering or corruption, the dedicated staff periodically check whether the individuals named are customers of the Company or parties to its transactions and are already recorded in its proprietary high-risk database, so that customer risk is controlled effectively.

2.6 Information Security

2.6.1 Information Security Policy

Guided by its information security policy, KGI Life has established an Information Security Management System (ISMS) to ensure the confidentiality, integrity, and availability of its information assets, as well as the compliance of its IT operations and services. In 2021, in response to its expanding and diversifying business, KGI Life extended its internal information security controls and regulations to all departments. This empowers each unit to act not only as a user but also as a responsible owner and operator of their systems, strengthening the Company's overall information security management.

2.6.2 Information Security Organization

To safeguard its information assets, KGI Life has implemented a management system based on international information security management frameworks to maintain the security and stability of its information and the validity of its ISO 27001 certification to date. KGI Life has an Information Security Committee, chaired by the President and composed of senior management, which directly oversees information security, ensures the effectiveness of security controls, and provides the necessary resources for improvement. In 2025, the committee held its semi-annual meetings as planned in June and December. In 2018, the Company established a dedicated Information Security Department, led by a Chief Information Security Officer (CISO) at the Vice President level. This department acts as its second line of defense, responsible for planning, implementing, and monitoring information security management to manage relevant risks. Each department also has a designated information security liaison who supports asset inventories, business continuity planning, and training to enhance the protection of customers' rights and interests.

Recognizing the close link between information security and IT management, KGI Life held nine regular communication meetings between its security and IT teams in 2025, as well as 23 Information Architecture Review Committee meetings. These forums facilitate coordination between security controls and IT operations, ensuring that all IT activities are executed in line with planned security measures.

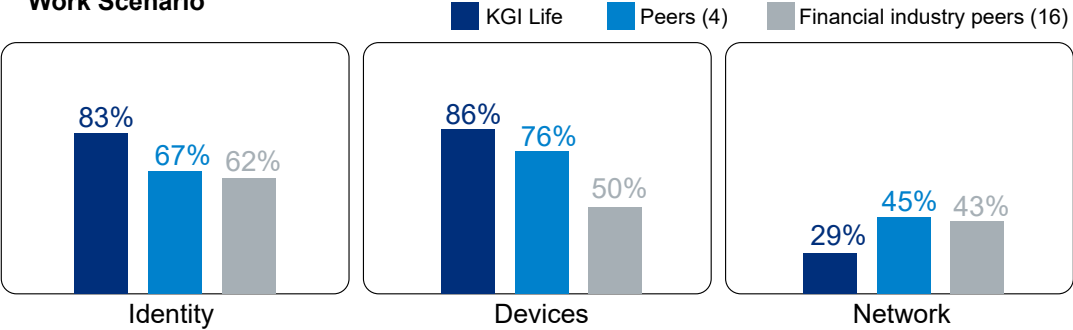
2.6.3 Information Security Strategies and Initiatives

In 2024, KGI Life launched its zero trust initiative, and in 2025 it completed the procurement and build-out phase of network micro-segmentation and digital identity verification for sales personnel. Under the maturity assessment in the FSC's zero trust guidelines for the financial industry, KGI Life's overall zero trust maturity is above the industry average: it leads its peers in the identity and device dimensions and continues to strengthen the network dimension.

To strengthen its security controls and overall maturity, KGI Life has raised the share of its budget allocated to information security year by year, and continues to recruit experienced personnel. Its security team consists of 13 dedicated staff, supported by 61 liaisons across all departments. In recent years, the share of the budget allocated to information security — covering software and hardware licensing fees and staff training costs — has grown year by year. In 2025, it accounted for approximately 11% of the total IT and information security budget, reflecting its strong commitment to this area.

KGI Life is constantly improving its security technologies and management practices. To fulfill its corporate social responsibility and mitigate the impact of potential cybersecurity incidents, KGI Life has maintained cybersecurity insurance since 2018. The annual risk assessment conducted by its insurer provides valuable feedback from its consultants, helping it stay aligned with international security best practices.

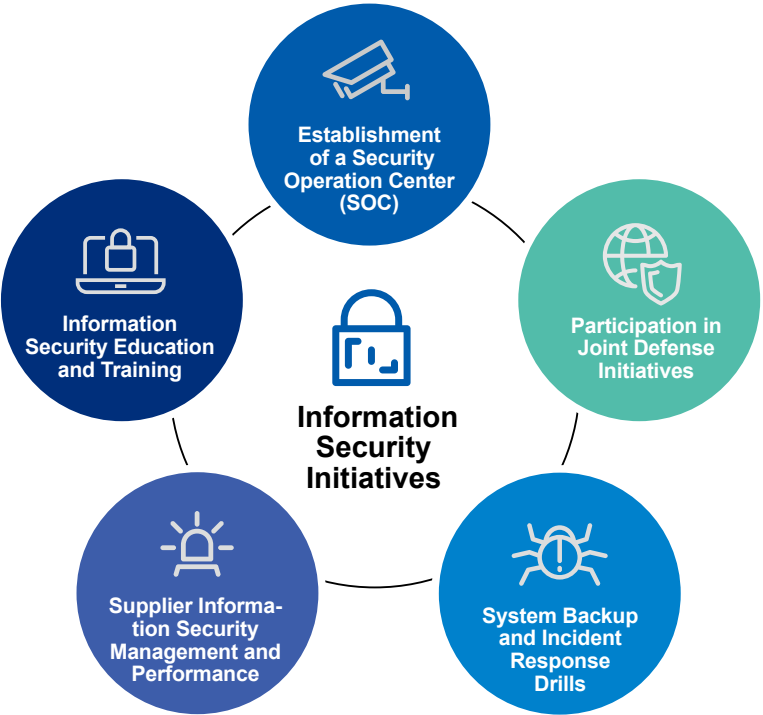
▼ Overall Zero Trust Maturity Assessment – Peer Comparison in the Remote Work Scenario



▼ Information Security Budget over the Past Three Years

Year	Budget (NT\$)	Budget Share	Internal Workforce (headcount)	External Workforce (headcount)
2023 Budget	123,231,733	9.9%	12	77
2024 Budget	89,100,017	13.1%	13	49
2025 Budget	105,000,000	11.0%	13	61

▼ KGI Life's Information Security Initiatives



• Establishment of a Security Operation Center (SOC)

KGI Life has established a 24/7 Security Operation Center for real-time threat detection and incident monitoring. By integrating its security monitoring platform with a Security Information and Event Management (SIEM) system, it can perform multi-dimensional correlation analysis. Its security analysts then interpret this data to provide precise judgements and recommendations to ensure real-time incident notifications and alerts. In 2022, the Company joined the financial sector's joint cyber-defense initiative (F-SOC), which enhances its in-progress monitoring capabilities and allows it to participate in intelligence sharing through the F-ISAC platform.

Starting in 2023, KGI Life engaged a professional third-party vendor to provide 24/7 monitoring of its internet-facing digital assets and systems. Their specialized expertise strengthens its security posture from the outside in, reducing the exposure to potential risks. These measures significantly improve its ability to report, track, and respond to security incidents, minimizing their potential harm.

• Participation in Joint Defense Initiatives

KGI Life participates in both internal and external joint defense initiatives. Externally, it was among the first official members of the Financial Information Sharing and Analysis Center (F-ISAC) in 2017 and continues to share de-identified detection and blocking intelligence from its security devices

Contents

Message from the
Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in
2025

[Sustainable Action]
Deepening Financial
Inclusion through Digital
Innovation

[Sustainable Action]
Leading the Low-Carbon
Transition to a Net-Zero
Future

1 Corporate Sustainability

**2 Deepening Corporate
Governance**

3 Guiding through
Sustainable Finance

4 Advancing a Low-
Carbon Transition

5 Realizing Financial
Inclusion

6 Building an Inclusive
Society

7 Appendix

for F-ISAC to consolidate and analyze. Following a memorandum of understanding between the Life Insurance Association and the Investigation Bureau, Ministry of Justice, the Company also provides security intelligence to the Ministry, expanding the reach of its financial sector joint defense efforts. Its performance in F-ISAC intelligence sharing was rated as excellent from 2023 to 2025 (top three in the industry for three consecutive years), and the FSC formally recognized it in March 2025 for those contributions.

Internally, the Company has adopted the NIST Cybersecurity Framework 2.0 (CSF 2.0), implementing controls across the six functions of Govern, Identify, Protect, Detect, Respond, and Recover. KGI Life has built a multi-layered, defense-in-depth architecture that extends from the endpoint to the network, supported by automated response mechanisms (including 7x24 SOC monitoring, SIEM, MDR, NDR, WAF, DDoS mitigation, and SOAR). The Company also maintains a real-time intelligence-sharing channel within the KGI Financial group, holding monthly exchanges with KGI Financial and its banking, securities, and investment trust subsidiaries on risk control, technology, and governance, and proactively sharing its own overall security implementation status, which strengthens joint defense across the group.

• System Backup and Incident Response Drills

To counter evolving threats and enhance its resilience to disruptions, KGI Life regularly conducts disaster recovery drills for core systems, security assessments, external penetration tests, and company-wide social engineering exercises. These activities help it protect its information assets and sensitive customer data. In 2025, its disaster recovery drill involved 88 systems and 210 employees and suppliers. The drill aimed to accomplish functional verification of the Company's external-facing services to ensure a robust and rapid response capability. In response to the increasing threat of Distributed Denial-of-Service (DDoS) attacks on government and critical infrastructure, KGI Life has strengthened its defenses. In addition to conducting its own annual DDoS drills, the Company has participated in the F-ISAC's live DDoS attack exercises for the past two years. These drills test the resilience of the corporate websites and critical servers against various attack vectors (HTTP floods, bandwidth exhaustion, and resource exhaustion) and validate the effectiveness of its DDoS mitigation solutions.

• Supplier Information Security Management and Performance

To ensure its third-party partners meet its security standards, KGI Life requires all vendors and their employees to comply with its information security regulations. KGI Life's *Guidelines for the Management of Outsourced Information System Operations* cover the entire lifecycle, from planning and procurement to contract, performance, acceptance, warranty, and audit, safeguarding the interests of both the Company and its customers.

• Information Security Education and Training

KGI Life's dedicated information security staff receive at least 15 hours of professional training annually, while departmental security liaisons complete at least six hours of security awareness and operational courses. For all other employees, it provides three hours of annual security training, an online course for new hires, and ad hoc company-wide security awareness emails, all aimed at steadily raising staff information security literacy. In 2025, the completion rate was 100%.

In addition, KGI Life and the KGI Financial Information Security Office co-hosted an "Information Security Month," the first of its kind for a domestic financial group. The event included nine seminars over three days, led by an external security firm. These interactive sessions helped all employees understand how information security supports its business objectives. As of 2025, KGI Life employees held 72 professional cybersecurity certifications recognized by the Executive Yuan. The ratio of security certifications held by employees to total assets was 2.832% (based on total assets of NT\$2,542 billion as disclosed in the *2025 Annual Report*). The Company continues to encourage and support employees in pursuing professional training and certifications to build a highly skilled security team.

In total, the security training programs recorded 3,070 attendances, with approximately 8,900 training hours. KGI Life will continue to offer a wide range of training to enhance the security awareness and skills of all its personnel.

Implementation of Zero Trust Architecture

In December 2022, the FSC released its *Financial Cyber Security Action Plan 2.0*, which lists encouraging zero-trust network deployment and strengthening connection verification and authorization controls among its key initiatives. On July 15, 2024, the FSC published the

Contents
Message from the Chairperson
About This Report
About KGI Life
Key Achievements in 2025
Honors and Milestones in 2025
[Sustainable Action] Deepening Financial Inclusion through Digital Innovation
[Sustainable Action] Leading the Low-Carbon Transition to a Net-Zero Future
1 Corporate Sustainability
2 Deepening Corporate Governance
3 Guiding through Sustainable Finance
4 Advancing a Low-Carbon Transition
5 Realizing Financial Inclusion
6 Building an Inclusive Society
7 Appendix

Reference Guidelines for the Introduction of Zero Trust Architecture in the Financial Industry to guide this process.

All financial institutions are required to select a high-risk area for ZTA implementation and complete their implementation plan by December 2024. As KGI Life was selected as a key institution for this initiative, it is responsible for sharing its planning and progress with its peers. Following its 2024 ZTA blueprint, KGI Life completed the following in 2025:

• **Network Micro-segmentation Analysis:**

The Company analyzed network micro-segmentation, evaluating leading market solutions on enforcement point location, visibility, policy models, environment support, and cost, and also assessed the feasibility of building a solution in-house.

Given the challenges of self-building, including poor visibility, policy inconsistency, enforcement fragmentation, and a lack of testing capabilities, the Company decided to use a commercial solution.

• **Digital Identity Verification for Sales Personnel:**

It evaluated the suitability and technical merits of various FIDO (Fast Identity Online) models and, after proofs of concept with several commercial solutions, selected a Native App Centralized Verification Mode. This approach ensures the best user experience and highest security within its existing app architecture. The procurement process is complete, and KGI Life plans to pilot the solution in 2025, with a gradual rollout to all agents.

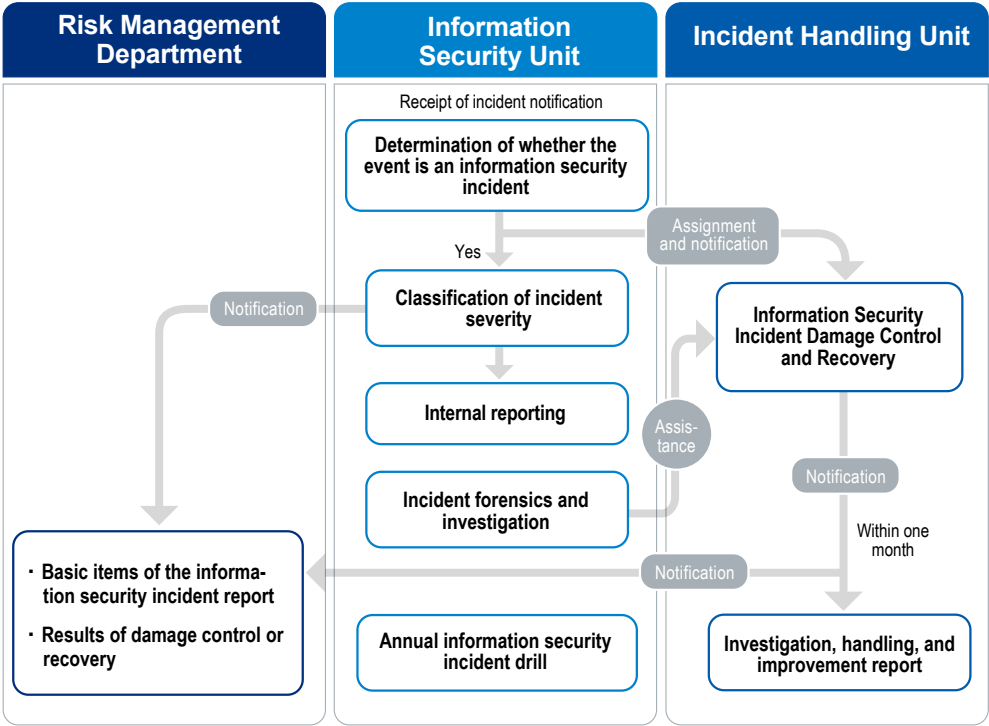
Information Security Incident Reporting and Response Mechanism

In response to the evolving global security landscape and governance trends, the FSC's *Financial Cyber Security Action Plan* aims to ensure that financial innovation is balanced with security, convenience, and stability. Leveraging the resources and support of the KGI Financial group, KGI Life has established an internal, cross-functional Information Security Incident Handling Team. It is also a member of the group-wide Computer Information Security Incident Response Team. This allows for timely response and support during security incidents, minimizing potential damage. Furthermore, as major incidents often affect multiple

institutions, KGI Life is an active member of the F-ISAC. This joint defense mechanism enhances its risk control and cross-institutional response capabilities. No major information security incidents occurred in 2025.

Through annual attack-and-defense drills and participation in regulatory-led major incident response exercises, KGI Life identifies gaps in its defenses and refines its incident response procedures. Its active participation and willingness to share its experiences with peers in these drills were recognized with a letter of appreciation from the competent authority.

▼ Information Security Incident Notification, Handling, and Response Process



Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action] Deepening Financial Inclusion through Digital Innovation

[Sustainable Action] Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix

Personal Data Protection Management System

KGI Life continues to strengthen the mechanisms that protect its customers' personal data and their rights and interests. Since 2017, KGI Life has implemented a Personal Information Management System (PIMS) based on the BS 10012:2017 standard, embedding data protection into its corporate culture. In 2020, the Company expanded the scope of its PIMS certification to all departments and established a framework for assessing the applicability of the EU's *General Data Protection Regulation (GDPR)*. KGI Life undergoes annual external audits and successfully passed its BS 10012 recertification in 2025, demonstrating its commitment to improvement.

The Company has a Personal Data Protection Management Committee, chaired by the President, which meets semi-annually to review the overall data protection program. The meetings covered personal data protection, technological developments, oversight and review of the management system, and personal data incident management, and examined data privacy and information security issues, so that it can continue to promote, manage, and supervise the effective operation of its PIMS. KGI Life also has a Personal Data Protection Audit Team, staffed by certified PIMS lead auditors, which conducts internal audits to ensure that its data management procedures and security controls are implemented as intended.

KGI Life has established procedures for responding to and reporting personal data incidents for proper and timely incident handling. Its Personal Information Incident Emergency Response Team applies the reporting procedures and response measures appropriate to each member's duties and the severity of the incident to contain the damage. After an incident is resolved, the Company conducts a review to identify and implement corrective and preventive measures. KGI Life also conducts annual drills based on real case studies to enhance its response capabilities.

In the event of a personal data incident, relevant personnel follow a defined process to report the incident to relevant departments. The head of the Personal Information Incident Emergency Response Team then activates the response procedure, which includes convening meetings, investigating the incident, communicating with the parties concerned, and formulating measures to contain the incident. After resolving the incident, KGI Life conducts a review to strengthen its measures and serve as a learning opportunity. In accordance with the *Personal Data Protection Act*, KGI Life notifies affected customers of the incident and the measures taken and provides a dedicated service line for inquiries and assistance. The Company also has a system for handling data subject rights requests and complaints, ensuring that all requests are addressed within the legally mandated timeframe.

In 2025, the Company received no penalties from the competent authority related to personal data protection. While there were no major personal data incidents, there were four minor incidents. In each case, KGI Life promptly activated its response procedures, implemented appropriate controls and corrective actions, and notified the affected individuals in accordance with the law to protect their rights.

Personal Data Protection Education and Training

Since implementing the BS 10012 standard, KGI Life has, through ongoing review and refinement, improved the operating efficiency of its personal data protection mechanisms and integrated the resources its personal information management system requires. In 2025, the Company held 10 relevant offline and online training sessions coveringthe *Personal Data Protection Act*, case studies of data-related penalties, and common practical issues. The sessions recorded 3,042 attendances, raising employees' awareness of their data protection responsibilities.



- Contents
- Message from the Chairperson
- About This Report
- About KGI Life
- Key Achievements in 2025
- Honors and Milestones in 2025
- [Sustainable Action]**
Deepening Financial Inclusion through Digital Innovation
- [Sustainable Action]**
Leading the Low-Carbon Transition to a Net-Zero Future
- 1 Corporate Sustainability
- 2 Deepening Corporate Governance**
- 3 Guiding through Sustainable Finance
- 4 Advancing a Low-Carbon Transition
- 5 Realizing Financial Inclusion
- 6 Building an Inclusive Society
- 7 Appendix

2.7 Compliance

2.7.1 Compliance Risk Management System

Each year, KGI Life draws up the compliance plan for the following year, which takes effect once approved by the Board of Directors. In line with this plan, KGI Life submits a quarterly report on compliance activities to the Board and the Audit Committee. The Company has also established a compliance risk management and supervision framework. Annually, KGI Life conducts a company-wide compliance risk assessment in accordance with its *Guidelines for Compliance Risk Assessment Procedures and Methods*, evaluating the inherent risk, control effectiveness, and residual risk for each department. For departments identified as having high inherent risk, those dealing with issues of regulatory concern, or those that have experienced major deficiencies or irregularities, the Company reviews their control measures and operational procedures in order to strengthen control effectiveness. The results of this assessment are approved by the Board and filed with the competent authority.

KGI Life uses a Regulatory Change Management System to monitor and manage regulatory updates. This standardized process allows it to track each department's progress in implementing necessary changes to internal rules and systems. The Company also assists in reviewing amendments to internal regulations at all levels, including but not limited to those at the board level, to ensure that all operations and management rules are updated promptly. KGI Life plans to introduce a Compliance Intelligence Platform to further streamline these tasks. This one-stop platform will integrate regulatory change management, peer penalty analysis, compliance manuals, and self-assessments, using AI to reduce administrative overhead and allow units to focus on their core functions.

KGI Life's second line of defense consists of Compliance, Risk Management, and Information Security. It holds a semi-annual communication meeting, which is also attended by the Corporate Governance Officer and the Auditing Department. This forum facilitates horizontal communication on internal controls, compliance operations, and audit findings. To ensure a shared understanding of governance issues, the first line of defense is also invited to discuss specific topics, such as peer penalty cases or new monitoring system functionalities, to raise awareness of preventing the misappropriation of premiums.

KGI Life conducts annual compliance testing for departments with high inherent risk and on major regulatory topics, tracks the resulting improvements, and arranges related training and awareness sessions. In 2025, for example, the Company tested the adequacy and effectiveness of compliance controls in the procedures for handling major customer complaints and financial ombudsman cases. In addition to general compliance audits, the Chief Compliance Officer serves as leader of the business continuity audit team, which carries out these audits in accordance with the Company's internal rules and issues an audit report, to confirm that its business continuity objectives, management procedures, and security controls meet the ISO 22301 standard.

By participating in the early stages of product and service development, its compliance team provides complete and timely compliance advice, responds to and effectively controls compliance risk, while assisting the first line of defense in reviewing the regulatory compliance of business initiatives.

KGI Life has also established a pre-approval process for marketing materials. The requesting department submits materials for review by the compliance unit and other relevant departments to ensure compliance with internal and external laws and regulations and policy terms. Once approved, each piece of material is assigned an internal review number for certification.

A management process for analyzing penalties issued to its peers is also in place. Through this self-review, KGI Life aims to reduce the likelihood of similar deficiencies occurring in its own operations.

- Contents
- Message from the Chairperson
- About This Report
- About KGI Life
- Key Achievements in 2025
- Honors and Milestones in 2025
- [Sustainable Action]**
Deepening Financial Inclusion through Digital Innovation
- [Sustainable Action]**
Leading the Low-Carbon Transition to a Net-Zero Future
- 1 Corporate Sustainability
- 2 Deepening Corporate Governance**
- 3 Guiding through Sustainable Finance
- 4 Advancing a Low-Carbon Transition
- 5 Realizing Financial Inclusion
- 6 Building an Inclusive Society
- 7 Appendix

Compliance with the *Regulations Governing the Implementation of the Common Standard on Reporting and Due Diligence for Financial Institutions*

In accordance with the *Regulations Governing the Implementation of the Common Standard on Reporting and Due Diligence for Financial Institutions*, all new accounts opened since 2019 have been subject to due diligence, with reporting completed between June 1 and June 30 of the following year. The first report was successfully completed in June 2020, and the review of all pre-existing accounts was completed on schedule. Since then, KGI Life has completed its annual reporting in a timely manner.

2.7.2 Compliance Education and Training

To deepen its commitment to sustainable operations, KGI Life provides targeted training for different audiences. Topics include employee confidentiality, treating customers fairly, ethical management (including anti-corruption), financial consumer protection, personal data protection, transactions with interested parties, the *Foreign Account Tax Compliance Act (FATCA)*, the *Regulations Governing the Implementation of the Common Standard on Reporting and Due Diligence for Financial Institutions*, analysis of peer penalties, and overviews of new laws and self-regulatory norms. Post-training assessments are used to reinforce the effectiveness of the training.

To strengthen the compliance of its agents and prevent violations of its ethical management, anti-corruption, and code of conduct, KGI Life requires all agents to adhere strictly to all laws and regulations when soliciting business and providing services. In 2025, in addition to all directors, managers at department level and above, and home office employees, agents also signed an ethical management declaration and completed the annual ethical management training.

2.7.3 Compliance Self-Assessment

As required by the *Regulations Governing Implementation of Internal Control and Auditing System of Insurance Enterprises*, each department conducts a compliance self-assessment semi-annually. This process helps identify operational deficiencies so that they can be corrected and compliance with the law maintained. Following the self-assessments in the first and second halves of 2025, all departments that identified deficiencies have successfully implemented their improvement plans within the specified timelines.

2.7.4 Penalties and Improvement Measures

When the FSC issues penalties to its peers, KGI Life collects the relevant information and distributes it to the responsible units. Those units review the Company's internal controls and regulations to understand the FSC's latest supervisory focus and prevent similar violations. This ensures that all aspects of its business—from solicitation and products to after-sales service—comply with the latest government regulations.

KGI Life also compiles a quarterly report on these penalties for the Board of Directors. This keeps the Board informed of key regulatory concerns, allowing the Board to review, evaluate, and optimize the Company's compliance operations. The Company uses this information to conduct internal training, enhance compliance awareness, and reduce overall compliance risk.

For matters on which KGI Life was penalized by the competent authority in 2025

Chapter 3

Guiding through Sustainable Finance

3.1 Realizing the Value of
Sustainable Investment

3.2 Advancing Towards Net Zero

3.3 Developing Digital and
Innovative Finance



Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action] Deepening Financial Inclusion through Digital Innovation

[Sustainable Action] Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix

3.1 Realizing the Value of Sustainable Investment

As a major life insurance company, KGI Life aims to foster prosperity across the value chain. It has continued to invest in areas with sustainable impact through comprehensive investment strategies and is committed to fostering a sustainable finance ecosystem. Its approach begins with responsible investment, where it systematically excludes ineligible targets and establishes clear evaluation factors for ESG-related domains to construct an investment portfolio of enduring sustainable value.

Concurrently, KGI Life proactively aligns with international sustainability trends and governmental policy directives, advancing its sustainable investments. While pursuing impact investing, it also prioritizes long-term, stable financial returns. This ensures its investments generate positive environmental, social, and corporate governance outcomes, fully embodying the spirit and value of sustainable investment.

3.1.1 Responsible Investment Policy

[Responsible Investment Policy](#)

To institutionalize responsible investment, KGI Life formulated its own *Responsible Investment Policy* in accordance with key regulations and frameworks, including the *Stewardship Principles for Institutional Investors* by the Taiwan Stock Exchange and the *United Nations Principles for Responsible Investment (UN PRI)*. This policy integrates critical Environmental (E), Social (S), and Governance (G) indicators into its investment process. By strengthening sustainability considerations in its investment decisions, the Company fulfills its corporate social responsibility and pursues the goal of stable, long-term sustainable operations.

The scope of the *Responsible Investment Policy* covers domestic and international listed, unlisted, and OTC stocks, corporate and financial bonds, government bonds, and fund management institutions. KGI Life incorporates ESG factors throughout the investment lifecycle: pre-investment evaluation and analysis, target selection, execution, and post-investment management. It also actively engages in governance to increase investment value and promote the sound development of its investment activities.

To mitigate investment risks, KGI Life has established clear investment exclusion criteria to exclude potential targets whose primary business activities are on the Company's negative list from direct investment. The list covers involvement in environmental pollution, social controversies, or poor corporate governance. Furthermore, in line with its *Climate-related Risk Management Guidelines*,

it applies an additional review mechanism for investments with higher climate-related risks to improve risk identification and management.

Specific industry policies: For companies within the coal mining, coal-fired power generation, and thermal power generation sectors, those that have been penalized by regulators due to major environmental pollution within the past year must present improvement progress reports or action plans.

In investment management, KGI Life monitors the sustainability-related information of its holdings. If an investment is found to be involved in activities on its list of exclusion criteria, the Company immediately conducts a review to assess any remedial actions or plans. Its response measures, such as adjusting investment strategies or limiting investment exposure, are documented in evaluation reports. In 2025, no investments in its portfolio were involved in activities on the exclusion criteria list. The entire portfolio remained compliant with the *Responsible Investment Policy*.

▼ Negative List SASB FN-IN-410a.2

Environmental



Tropical rainforest logging



Tobacco



Polychlorinated biphenyls (PCBs)

Social

Concrete evidence of involvement in:



Illegal gambling



Nuclear weapons



Financing of terrorism



Forced or slave labor



Human rights violations



Drugs



Money laundering



Child labor



Pornography

Governance



Concrete evidence that the Board of Directors, in its execution of duties, has violated laws, articles of incorporation, or shareholder resolutions, resulting in a significant negative impact on the rights and interests of shareholders or investors.

Contents
Message from the Chairperson
About This Report
About KGI Life
Key Achievements in 2025
Honors and Milestones in 2025
[Sustainable Action] Deepening Financial Inclusion through Digital Innovation
[Sustainable Action] Leading the Low-Carbon Transition to a Net-Zero Future
1 Corporate Sustainability
2 Deepening Corporate Governance
3 Guiding through Sustainable Finance
4 Advancing a Low-Carbon Transition
5 Realizing Financial Inclusion
6 Building an Inclusive Society
7 Appendix

3.1.2 Responsible Investment Process

KGI Life's *Responsible Investment Policy* is structured around the *UN Principles for Responsible Investment (PRI)* and the Taiwan Stock Exchange's *Stewardship Principles for Institutional Investors*. The Company integrates ESG considerations and climate risks into core decision-making processes for investment and asset management through an institutionalized, quantifiable evaluation and management model to ensure its investment portfolio aligns with sustainable trends, mitigating potential financial and non-financial risks and enhancing long-term social and environmental benefits.

Sustainability and Climate-Related Risk Assessment before Investment

As part of due diligence, KGI Life uses checklists to check against ESG and high climate risk exposure, verifies sustainability information, reviews for high climate risks, and screens against its negative list. This comprehensive analysis assesses the potential environmental, social, and governance impacts of investment targets. The Company leverages external rating databases, such as MSCI and Bloomberg, as key information sources.

For investment targets with elevated climate risks, KGI Life initiates an enhanced due diligence process using its checklist for ESG and higher climate risk. This involves analyzing their carbon emissions, whether they belong to carbon-intensive industries, as well as evaluating their transition plans, carbon reduction targets, and improvement initiatives are in place. If a target has received major environmental penalties in the past year, the Company reviews the target's remedial actions and discloses this information in its reports to inform investment decisions.

Post-Investment Management and Portfolio Carbon Risk Control

KGI Life conducts regular carbon emissions inventories of its investment portfolio. Using carbon emissions data from the MSCI database, the Company periodically calculates and tracks the portfolio's total carbon emissions and carbon intensity. This serves as an internal tool for investment evaluation and management, enabling the Company to adjust investment positions, progressively reduce the portfolio's carbon footprint, and channel

capital toward companies and projects with low-carbon transition opportunities. This process helps to systematically decrease exposure to carbon-intensive industries and follow the decarbonization pathway to achieve the group's targets.

Information Disclosure and Internal Controls to Prevent Greenwashing

For all green and sustainability bonds, KGI Life rigorously reviews their use of funds to ensure alignment with its green investment guidelines and support for environmental or social sustainability. Referencing the *Guidelines for Financial Institutions on Greenwashing Prevention*, it has enhanced information disclosure and internal control mechanisms for green and sustainable financial products. These include:

1. Reviewing the transparency and traceability of fund utilization and management plans.
2. Examining the expected environmental benefits and their quantitative indicators.
3. Verifying the recognition of sustainable financial products by a credible third-party institution or competent authority.
4. Cross-referencing the investee's ESG or impact reports.
5. Establishing internal controls and supervisory review processes.
6. Engaging assurance services for green and sustainable financial assets, starting in 2025.

These measures ensure that product disclosures align with sustainability principles and effectively mitigate the risk of greenwashing.

Sustainability Investment and Corporate Engagement

To obtain adequate and reliable information from its investees, KGI Life has established a formal engagement policy, stipulating that companies with which interaction and engagement are likely to yield positive ESG outcomes can be considered in accordance with the investment strategy.

- **Active Investment (Listed Equity, Fixed Income, Private Equity)**

Post-investment, KGI Life monitors, analyzes, and evaluates relevant information of the investee by regularly reviewing the investee's operations and industry trends, reporting investment performance to the highest-level approving authority, and disclosing

Contents
Message from the Chairperson
About This Report
About KGI Life
Key Achievements in 2025
Honors and Milestones in 2025
[Sustainable Action] Deepening Financial Inclusion through Digital Innovation
[Sustainable Action] Leading the Low-Carbon Transition to a Net-Zero Future
1 Corporate Sustainability
2 Deepening Corporate Governance
3 Guiding through Sustainable Finance
4 Advancing a Low-Carbon Transition
5 Realizing Financial Inclusion
6 Building an Inclusive Society
7 Appendix

responsible investment outcomes in its Sustainability Report. It also regularly assesses ESG issues and major negative news related to its investments, conducting further review or issuing investment reports. If an investee is suspected of regulatory violations or actions detrimental to KGI Life's ESG policy or long-term value, the Company proactively investigates the cause and handling progress. The responsible unit then assesses the materiality to determine if engagement and communication are required. In 2025, 100% of its individual stock investment reports incorporated ESG evaluation criteria.

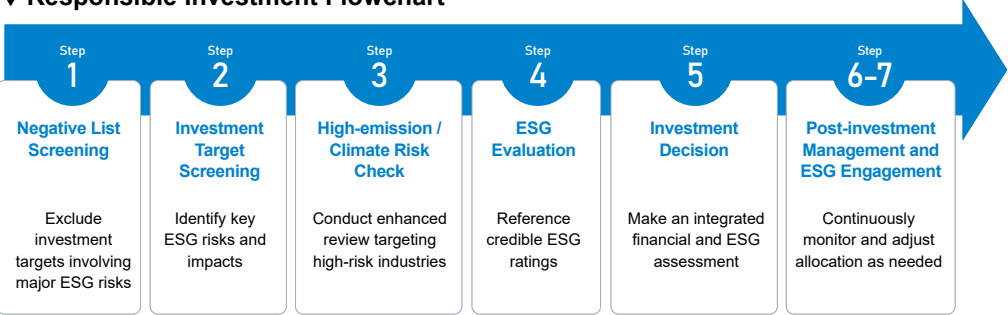
• **Passive Investment (Funds, ETFs)**

For foreign funds and ETFs, KGI Life's *Responsible Investment Policy* includes screening criteria such as whether the fund manager or its parent group is a PRI signatory. For domestic funds and ETFs, it reviews whether the fund manager or its group has an ESG policy, improvement plans, or carbon reduction targets.

• **Real Estate Investment**

KGI Life's *Real Estate Investment Operations Manual and Real Estate Investment and Management Procedures* mandate thorough Environmental (E), Social (S), and Governance (G) considerations. This includes assessing whether a property has been certified as a green, low-emissions building or energy-efficient. It also evaluates environmental risks such as global warming, soil liquefaction, and geological sensitivity to ensure the property's ESG alignment. Furthermore, when leasing properties, it conducts ESG screening of potential tenants, avoiding high-pollution, high-energy-consumption, and socially controversial industries. This ensures compliance with KGI Financial Holding's [Sustainable Finance Commitment](#), effective risk management, and fulfillment of its corporate social responsibility.

▼ **Responsible Investment Flowchart**



Investment Evaluation Principles Center on ESG Factors

KGI Life has institutionalized ESG factors as a cornerstone of its investment evaluation and decision-making process, making the enhancement of positive environmental or social impact a core consideration in both its selection of investment targets and its investment strategy. This serves as a vital framework for its ESG risk management and valuation.

Before making an investment decision, KGI Life goes beyond evaluating macroeconomic conditions, industry outlooks, and financial returns. It employs a systematic ESG checklist to assess a target's performance across environmental (e.g., carbon emissions, climate risk, low-carbon transition), social (e.g., human rights policy, labor conditions, social controversies), and governance (e.g., regulatory compliance, board structure, information transparency) dimensions. This process helps to identify potential sustainability risks and their long-term impacts.

KGI Life sources information and data from domestic and international ESG rating agencies like MSCI, accessed via the ESG IR platform. By subscribing to professional databases such as MSCI ESG Manager and Bloomberg, the Company gathers financial data, ESG ratings, emissions data, and information on major controversies. This data, combined with its internal evaluation reports and ESG checklists, forms the basis of its investment decisions. It also references credible sustainability indices and lists to ensure thorough and consistent evaluations.

For investments with elevated climate or sustainability risks, KGI Life enhances due diligence through a deeper review of emission reduction targets, transition plans, or remedial actions. The Company may adjust its investment strategy or allocation based on the level of risk. Through these mechanisms, KGI Life has integrated ESG factors into its investment evaluation and decision-making, ensuring its decisions balance financial stability with positive environmental and social impact.

Decarbonization Commitment

In line with international consensus and Taiwan's energy transition timeline, KGI Life is committed to decarbonization. It is reducing its investment exposure to industries related to thermal coal, unconventional oil and gas, and other carbon-intensive sectors. It will adjust its thresholds and timelines in response to global decarbonization trends and Taiwan's energy transition progress.

- Contents
- Message from the Chairperson
- About This Report
- About KGI Life
- Key Achievements in 2025
- Honors and Milestones in 2025
- [Sustainable Action] Deepening Financial Inclusion through Digital Innovation
- [Sustainable Action] Leading the Low-Carbon Transition to a Net-Zero Future
- 1 Corporate Sustainability
- 2 Deepening Corporate Governance
- 3 Guiding through Sustainable Finance
- 4 Advancing a Low-Carbon Transition
- 5 Realizing Financial Inclusion
- 6 Building an Inclusive Society
- 7 Appendix

Following the group's decarbonization commitment, KGI Life pledges to fully withdraw from all business activities related to thermal coal and unconventional oil/gas industries by the end of 2040. This includes project financing and investment, credit lines, loans, fixed-income products, underwriting, and all active, passive, and discretionary investments. As a phased commitment, by 2025 the Company will cease^① direct financing and investment for new thermal coal and unconventional oil/gas projects (including new extraction and expansion of existing projects) and for companies that are expanding^② their operations in these sectors. As of 2025, KGI Life has made no new project-based investments in these businesses.

▼ Investment Evaluation Factors SASB FN-IN-410a.2



Considers the target's environmental protection efforts, such as low-carbon transition plans, energy-saving and carbon-reduction measures in operations, and avoidance of major environmental pollution or improper waste disposal.



Considers whether the company has a human rights policy, manages employee health, talent development, measures for workplace safety and sexual harassment preventing, and avoids major information security incidents, while also supporting community development or charitable activities.



Considers the company's ethical management, regulatory compliance, information transparency, board independence, and ESG reporting practices.

Lists of top sustainability performers or indices selected by recognized and credible institutions, government agencies.

For foreign asset managers, being a PRI signatory is a key screening criterion, in addition to evaluating their corporate or group-level ESG policies.

① As of January 1, 2025, no new direct project financing or investment may be added for projects covered by this commitment.
② Companies whose revenue share from related businesses is expected to continue to grow.

Contents
Message from the Chairperson
About This Report
About KGI Life
Key Achievements in 2025
Honors and Milestones in 2025
[Sustainable Action] Deepening Financial Inclusion through Digital Innovation
[Sustainable Action] Leading the Low-Carbon Transition to a Net-Zero Future
1 Corporate Sustainability
2 Deepening Corporate Governance
3 Guiding through Sustainable Finance
4 Advancing a Low-Carbon Transition
5 Realizing Financial Inclusion
6 Building an Inclusive Society
7 Appendix

3.1.3 Investments in National Strategic Industries

In alignment with the government's initiative for investments in the Six Core Strategic Industries, KGI Life continues to channel capital into sectors with significant growth potential and policy importance. These include information and digital technology, green and renewable energy, and industries vital to public livelihood and strategic readiness. As of 2025, the Company's investment balance in these areas reached NT\$192.3 billion. The green and renewable energy sector accounted for the largest share, underscoring KGI Life's concrete support for low-carbon transition and national industrial advancement.

▼ Investment Balance and Allocation in the Six Core Strategic Industries

Six Core Strategic Industries	Investment Balance (NT\$ hundred million)	Percentage (%)
Information and Digital Technology Industry	546	28.4%
Cybersecurity Industry	19	1.0%
Medical Technology and Precision Health Industry	8	0.4%
Green and Renewable Energy Industry	1,294	67.3%
National Defense and Strategic Industries	2	0.1%
Public Livelihood and Strategic Stockpile Industries	54	2.8%
Total	1,923	100%

Beyond the Six Core Strategic Industries, KGI Life also supports the government's 12 Key Strategies, prioritizing investment in sectors crucial to net-zero transition and energy resilience. In 2025, its investments spanned wind and solar power, power systems and energy storage, and green finance. Through strategic asset allocation, the Company supports renewable energy development, energy infrastructure enhancement, and the growth of the sustainable finance market.

KGI Life's sustainable investment framework is built on four pillars: strategy formulation, decision-making process, post-investment management, and performance and impact measurement. By using quantitative indicators and ongoing monitoring, the Company ensures its sustainable investment strategies are effectively translated into its asset allocation and portfolio performance.

▼ Investment Balance in the Sectors Covered by the 12 Key Strategies

Industry	Investment Balance (NT\$ hundred million)
Wind/Solar Photovoltaic Power	18.4
Power Systems and Storage	7.1
Green Finance (green bonds and sustainability bonds)	23
Remaining nine strategies (Hydrogen, Innovative Energy, Energy-saving & Efficiency, Carbon-Free and Electric Vehicles, Carbon Capture, Utilization, and Storage (CCUS), Resource Recycling & Zero Waste, Green Lifestyle, Just Transition, and Carbon Sinks)	-

3.2 Advancing Towards Net Zero

3.2.1 Three Major Climate Actions

KGI Life recognizes climate change as a global risk. As a long-term asset owner, the Company has made it a core strategy to prioritize investment in opportunities that facilitate a low-carbon transition. It assesses the potential transition risks and financial impacts associated with these investments.

To render investment decisions more resilient and sustainable, KGI Life's investment departments conduct prudent assessments based on portfolio carbon emissions analysis and reviews of targets with higher climate risk. Before making decisions, the Company evaluates the potential impacts of carbon emissions, net-zero initiatives, and other sustainable activities. Guided by the level of impact and feasibility, it has adopted three specific climate action plans: investment in renewable energy power plants, investment in green and sustainable financial assets, and engagement with carbon-intensive industries. Through investments, KGI Life aims to collaborate with its investees to create impact on climate action.

Investment in Renewable Energy Power Plants

To put its corporate sustainability values into practice and support Taiwan's renewable energy sector, KGI Life's investment department conducts rigorous evaluations of investment targets, risks, and opportunities. As of the end of 2025, its investments in renewable energy power plants totaled approximately NT\$1.84 billion, an 11.5% increase from the previous year. The renewable energy companies in its portfolio collectively avoided an estimated 363,000 metric tons of carbon emissions in 2025. Based on its investment, KGI Life's share of this avoidance was approximately 146,000 metric tons. The power generation from its holdings reached approximately 343,780 MWh, a 69% increase year-over-year. By the end of 2025, its investments in renewable energy power plants contributed to a total expected installed capacity of 812 MW.

KGI Life is an active investor in the renewable energy industry, fostering the industry's growth by increasing its investment allocation and seeking opportunities with development potential and tangible environmental benefits. When investing in renewable energy power plants, the Company requires targets to complete environmental impact assessments covering risks to ecological conservation and the environment. Through engagement and questionnaires, it

encourages investees to disclose climate and ecological information, set carbon reduction or sustainability goals, and leverages its financial influence to promote biodiversity and sustainable development.

Investment in Green and Sustainable Financial Assets

KGI Life actively invests in benchmark domestic and international green bonds, sustainability-related funds, and ETFs to direct its funds toward renewable energy, energy efficiency improvements, green transportation, sustainable water management, and green buildings. As of the end of 2025, its green and sustainable investments amounted to approximately NT\$44.85 billion, representing a 44.4% increase from 2022. These investments include green bonds, sustainability bonds, renewable energy projects, sustainable-themed funds, and green technology.

As of 2025, KGI Life's investments in green and sustainable development bonds amounted to approximately NT\$31.18 billion, estimated to contribute to an annual greenhouse gas reduction of 333,000 metric tons.

Furthermore, in support of the government's *Green Finance Action Plan 3.0*, KGI Life has invested approximately NT\$2.3 billion in green bonds recognized by the Taiwan Stock Exchange and Taipei Exchange, and approximately NT\$9.29 billion in ESG ETFs. This represents a 2.5% increase from the previous year and demonstrates the Company's commitment to supporting Taiwan's ESG development and sustainable investment.

▼ Investment in Renewable Energy Power Plants and Various Green/Sustainable Financial Assets

Action Plan	Results as of the End of 2025
Investment in solar power generation industry	Equity investment balance was NT\$1.84 billion.
Investment in energy storage and green energy	Equity investment balance was NT\$720 million .
Green bonds and sustainability bonds	Investment balance was NT\$31.18 billion.
Sustainable thematic funds	Investment balance was NT\$1.82 billion .
ESG ETF funds	Investment balance was NT\$9.29 billion .

Contents
Message from the Chairperson
About This Report
About KGI Life
Key Achievements in 2025
Honors and Milestones in 2025
[Sustainable Action] Deepening Financial Inclusion through Digital Innovation
[Sustainable Action] Leading the Low-Carbon Transition to a Net-Zero Future
1 Corporate Sustainability
2 Deepening Corporate Governance
3 Guiding through Sustainable Finance
4 Advancing a Low-Carbon Transition
5 Realizing Financial Inclusion
6 Building an Inclusive Society
7 Appendix

Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action]
Deepening Financial Inclusion through Digital Innovation

[Sustainable Action]
Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix

Sustainable Performance of the Investment Portfolio

KGI Life uses data from ESG rating agencies, such as MSCI, to review the ESG ratings of its domestic and foreign listed equities, corporate bonds, and financial bonds. As of 2025, its analysis, conducted using the MSCI ESG Manager database, covered 96% of its total equity and bond assets. Within these, the proportion of the investees rated as ESG Leaders increased to 60%, up 1% from the previous year. The Company regularly engages with investees and tracks their ESG progress and performance. It will continue to engage with companies rated as Average and Laggard to help improve the ESG rating of its investment portfolio.

Engagement with Carbon-intensive Industries

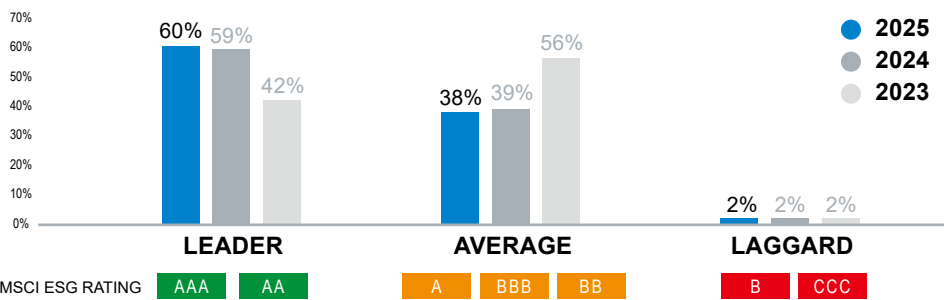
In 2025, KGI Life sent a total of 167 questionnaires to its investees in carbon-intensive industries and to investees and fund managers not yet signatories to the Science Based Targets initiative (SBTi). Its goal was to collaborate with investees on climate action. The questionnaires encouraged them to inventory and manage their greenhouse gas emissions, set reduction targets or transition plans, and establish milestones to track progress.

The analysis of these responses helped KGI Life understand the carbon profiles, reduction measures, and the actions taken in response to climate-related risks and opportunities of investees across various sizes and sectors. It also assessed whether they had followed developments related to biodiversity, established relevant policies or commitments, and set transition plans in response to climate risks. Additionally, KGI Life annually tracks investees' carbon emissions and other climate-related practices, including water resource management, circular economy, and waste management. All of these ensure investees remain on track to meet their annual targets. In 2025, it also began assessing whether domestic investees align their principle economic activities with Taiwan's *Reference Guidelines for the Recognition of Sustainable Economic Activities*, using this as a key input for future investment and engagement.

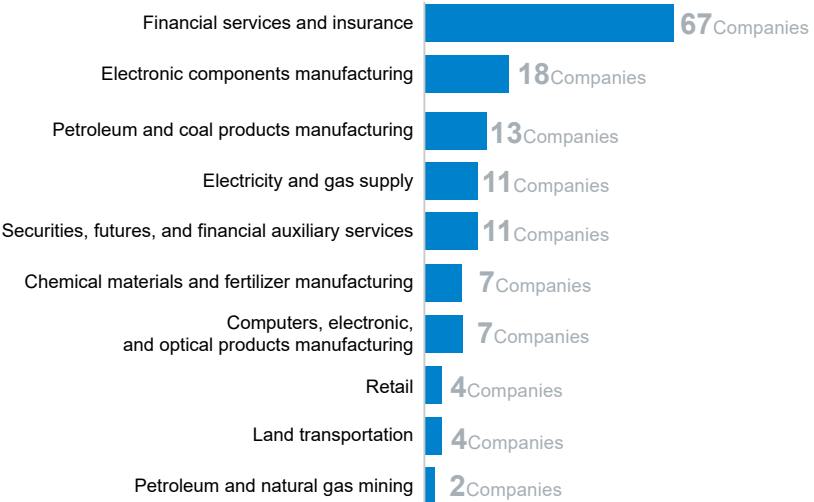
Key findings from KGI Life's climate engagement:

- 100% provide training on low carbon, energy transition, circular economy, or nature conservation.
- 92% have human rights policies or commitments and promote gender equity and anti-harassment measures.
- 96% have established anti-corruption/fraud policies with training and reporting systems.
- 92% have a sustainability committee or a dedicated unit overseeing ESG/climate issues.
- 85% have integrated circular economy or waste management policies and practices into their operations.
- 85% have established or are disclosing biodiversity policies or commitments.
- 81% have formulated climate change plans or transition strategies with phased milestones.
- 69% link ESG or carbon reduction performance to senior executive performance and compensation.
- 69% have completed Scope 1, 2, and 3 greenhouse gas inventories.
- 81% have joined SBTi or set specific carbon reduction targets (with base year, scope, and target year).
- 65% have obtained a third-party verification of their Scope 1, 2, and 3 carbon emissions data.
- 58% have implemented water resource management policies.
- 50% have published TCFD or ISSB S2 reports on climate-related risks and opportunities and financial impacts.
- 54% have initiated or are conducting nature-risk assessments using the TNFD LEAP framework.

▼ MSCI ESG Rating



▼ Engaged Companies by Industry



Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action]
Deepening Financial Inclusion through Digital Innovation

[Sustainable Action]
Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

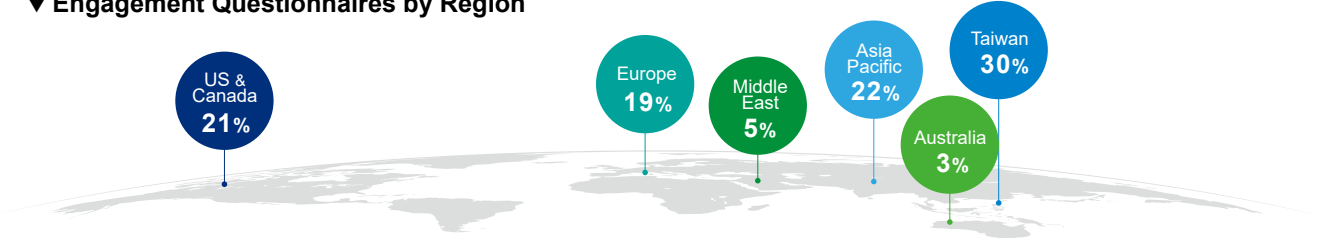
4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix

▼ Engagement Questionnaires by Region

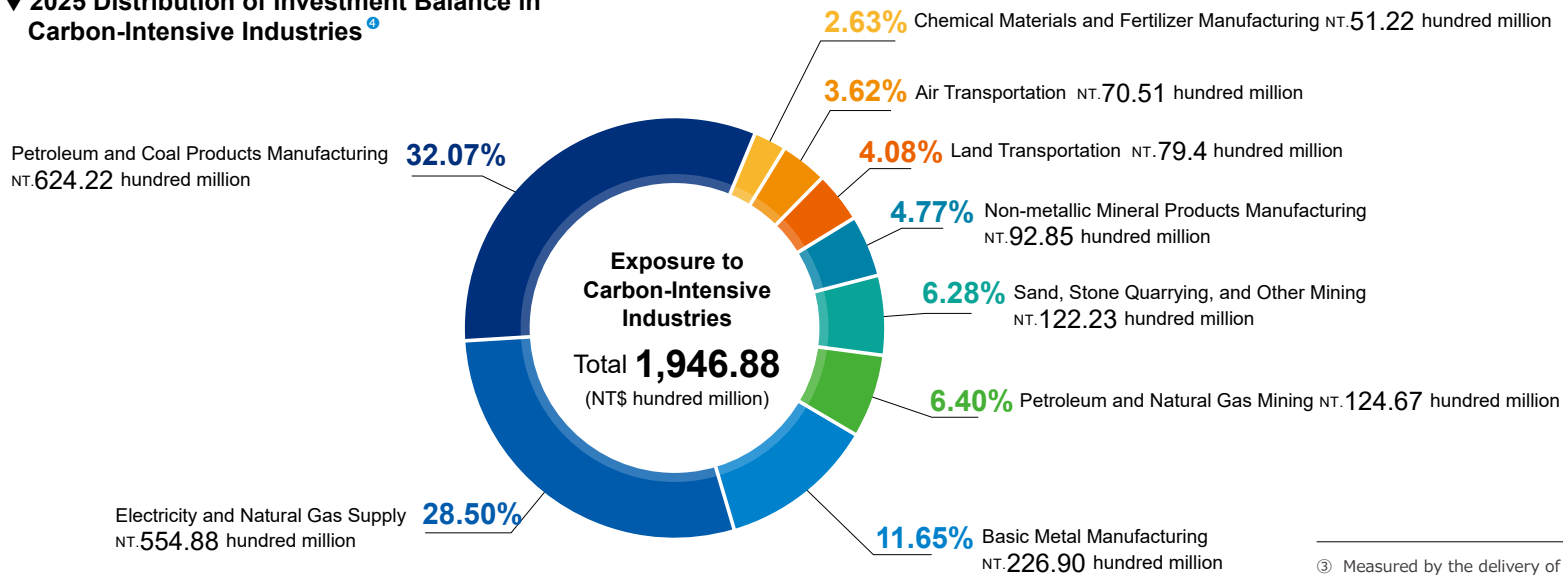


KGI Life's parent company, KGI Financial Holding, had its decarbonization targets validated by the Science Based Targets initiative (SBTi) in March 2025, establishing reduction targets for its investment and financing assets. KGI Life actively engages with its investees to guide their low-carbon transition and promote net-zero emissions. Its 2025 inventory revealed that 32.22% of the investment value in its listed equity and bond portfolio is now covered by SBTi carbon reduction targets, exceeding the original 31.8% target and successfully achieving its engagement objective.

▼ 2025 ESG Engagements with Investees^③

	(E) Environmental	(S) Social	(G) Governance	Comprehensive ESG
Engagements	158	130	129	166
Percentage	27%	22%	22%	29%

▼ 2025 Distribution of Investment Balance in Carbon-Intensive Industries^④



③ Measured by the delivery of engagement questionnaires.

④ In 2025, identified carbon-intensive industries include: non-metallic mineral products manufacturing, electricity and gas supply (excluding renewable energy power plant projects), air transportation, basic metal manufacturing, chemical materials and fertilizer manufacturing, petroleum and natural gas mining, land transportation, petroleum and coal products manufacturing, and sand, stone quarrying and other mining industries.

3.2.2 Assessment for the Recognition of Sustainable Economic Activities

To support Taiwan's 2050 net-zero emissions goal, the Financial Supervisory Commission issued the *Reference Guidelines for the Recognition of Sustainable Economic Activities*. These guidelines encourage financial institutions to systematically apply sustainable taxonomy principles to investment and financing evaluations, capital allocation, transition engagement, and disclosure of the share of sustainability-related investments. The aim is to channel capital toward economic activities with substantial environmental benefits or companies with credible transition plans, thereby enhancing the transparency and credibility of sustainable finance.

Leveraging its financial influence to help Taiwan's industries transition to net zero in an orderly manner, KGI Life has adopted the second edition of these guidelines to calculate and disclose key performance indicators for its investments. In 2025, 7.52% of its investments were eligible under the guidelines. 4.26% was aligned with the guidelines, while 2.42% was in transition. Among those eligible, 56.62% was aligned. The breakdown of these investment amounts is detailed below.

▼ Breakdown of Sustainable Economic Activity Investments

Description of Investment Economic Activity	Balance (NT\$ million)	KPIs	Percentage (%)
Total investment assets (A) ^⑤	2,216,016	Percentage of eligible investments (B2/A2)	7.52%
Investments excluded from the guidelines (A1) ^⑥	272,972	Percentage of aligned investments (C1/A2)	4.26%
Investments covered by the guidelines (A2)	1,943,044	Percentage of investments in transition (C2/A2)	2.42%
Non-eligible investments (B1) ^⑦	1,796,876	Percentage of non-aligned investments (C3/A2)	0.84%
Eligible investments (B2)	146,168	Percentage of aligned to eligible investments (C1/B2)	56.62%
Aligned investments (C1)	82,761		
Investments in transition (C2)	47,116		
Non-aligned investments (C3)	16,291		

The guidelines classify eligible economic activities into general and enabling categories. In 2025, KGI Life's investments in general economic activities involved 34 companies, totaling NT\$131,341 million. Investments in enabling economic activities involved 10 companies, totaling NT\$3,234 million. The breakdown is as follows:

⑤ Total investment assets refer to financial assets at FVTOCI, financial assets at amortized cost, investments accounted for using the equity method, financial assets at FVTPL, and investment property—buildings.

⑥ Excluded items include derivatives, real estate mortgage-backed securities, and debt issued by central governments, central banks, and supranational institutions.

⑦ Non-eligible investments include the financial industry and non-financial industries not covered by these guidelines, unlisted companies, foreign enterprises, and indirect investments.

Contents
Message from the Chairperson
About This Report
About KGI Life
Key Achievements in 2025
Honors and Milestones in 2025
[Sustainable Action] Deepening Financial Inclusion through Digital Innovation
[Sustainable Action] Leading the Low-Carbon Transition to a Net-Zero Future
1 Corporate Sustainability
2 Deepening Corporate Governance
3 Guiding through Sustainable Finance
4 Advancing a Low-Carbon Transition
5 Realizing Financial Inclusion
6 Building an Inclusive Society
7 Appendix

▼ Investment Amounts by Sustainable Economic Activity

General Economic Activity	DGBAS Code	Investment Amount (NT\$ million)
Semiconductors	C2611, C2613	97,753
Computers and peripheral equipment	C2711, C2712, C2719	23,319
Cement	C2331	5,695
Petrochemicals	C1810, C1841	2,249
Textiles	C1111, C1112, C1113, C1119, C1121, C1122, C1123, C1124, C1129, C1130, C1140, C1210, C1850	1,226
Passenger and freight rail transport	H4910, H4920, H5231	960
Waste treatment	E3821, E3822, E3830	20
Freight transport services by road	H4940, H5231	18
Road transport and public transport infrastructure	H5241, H5249, H5290	96
Waste reuse	E3821, E3822, E3830	5

Enabling Economic Activity ^⑧	DGBAS Code	Investment Amount (NT\$ million)
Renewable energy generation, facilities, and components	C2810, D3510	1,353
Smart grid system R&D and infrastructure	C2810, C2831, C2832, C2890, D3510, F4220	1,324
Infrastructure enabling low-carbon water transport	F4290, H5251, H5259	1
Energy storage facilities and components	C2820, C2890	556

Furthermore, KGI Life analyzed investments aligned with the second edition of the guidelines to determine their contribution to the six major environmental objectives. The analysis revealed that investments making a substantial contribution to climate change mitigation totaled NT\$67,862 million, while those making a substantial contribution to the transition to a circular economy amounted to NT\$73 million. This demonstrates that the Company supports multiple environmental goals through investing.

▼ Alignment with the Reference Guidelines for the Recognition of Sustainable Economic Activities: Share of the 6 Environmental Objectives

Six Environmental Objectives	Investment Amount (NT\$ million)	Percentage of Total Investment Balance(%)
Climate change mitigation	67,862	3.97%
Climate change adaptation	-	-
Sustainable use and protection of water and marine resources	-	-
Transition to a circular economy	73	0.0043%
Pollution prevention and control	-	-
Protection and restoration of biodiversity and ecosystems	-	-

Response and Management Actions

To put the sustainable economic activity guidelines into practice, KGI Life is integrating these assessment results into its risk management, corporate engagement, and investment evaluation processes. Through training, it is systematically enhancing the transparency and practicality of its sustainable investment practices to more effectively guide corporate transitions. As this was its first year making an inventory of those eligible and compliant according to the second edition of the guidelines, KGI Life will use these results to prioritize future capital allocation to aligned economic activities.

^⑧ The industrial classifications in the *Reference Guidelines for the Recognition of Sustainable Economic Activities* and the "12 Key Strategies" under the 2050 Net-Zero Emission Pathway are not identical. Therefore, the disclosed amounts under each framework may differ.

Contents
Message from the Chairperson
About This Report
About KGI Life
Key Achievements in 2025
Honors and Milestones in 2025
[Sustainable Action] Deepening Financial Inclusion through Digital Innovation
[Sustainable Action] Leading the Low-Carbon Transition to a Net-Zero Future
1 Corporate Sustainability
2 Deepening Corporate Governance
3 Guiding through Sustainable Finance
4 Advancing a Low-Carbon Transition
5 Realizing Financial Inclusion
6 Building an Inclusive Society
7 Appendix

Corporate Engagement

Based on the guidelines, KGI Life has developed differentiated engagement strategies for investees in carbon-intensive and transitioning industries:

- For companies eligible but not yet aligned: KGI Life's engagement focuses on the specific criteria they fail to meet by encouraging them to analyze the gap between their current practices and the criteria and develop concrete transition plans with phased targets.
- For companies not eligible: KGI Life uses engagement questionnaires to gather information on their current ESG practices and climate change responses, fostering a dialogue about their climate-related transition plans and actions.

Through these questionnaire-based engagements, KGI Life also assesses the provision of educational and advisory resources on sustainable economic activities and has held engagement workshops with selected investees to guide them in understanding concepts such as eligibility and alignment and to raise their awareness of enabling activities such as renewable energy adoption and carbon capture and utilization.

▼ 2025 Engagement Case Studies

Engaged Party	A domestic textile company (Eligible but not aligned)	A domestic general merchandise retailer (Not eligible)
Topic	Domestic and international trends in sustainability taxonomies, circular economy-related regulations, and international supply chain transition requirements	Climate change-related plans.
Content	Through an engagement questionnaire, KGI Life gained an initial understanding of the company's assessment under the <i>Reference Guidelines for the Recognition of Sustainable Economic Activities</i> . Subsequently, in June 2026, it co-hosted an engagement workshop with KGI Securities, focusing on the applicability criteria for the textile industry under the climate change mitigation and transition to a circular economy objectives, and exchanged views with the investee on issues such as the use of recycled materials and supply chain management to understand its current implementation challenges, directions for improvement, and future transition needs.	Through an engagement questionnaire, KGI Life gained an understanding of the company's current climate transition plan and its execution and initiated a dialogue on its climate change response strategy.
Outcome	The company gave positive feedback on the engagement and pointed out that it had already introduced circular economy and resource-efficiency measures in some of its manufacturing processes. This exchange further clarified the gap between its current practices and the applicability criteria for sustainable economic activities. The company will plan concrete transition actions to improve its likelihood of meeting the criteria.	KGI Life has obtained a preliminary understanding of the company's climate transition plan and will continue to track its progress through future engagements.

3.2.3 Stewardship for Institutional Investors

KGI Life is a proactive steward of institutional capital. In line with the *Stewardship Principles for Institutional Investors*, the Company signed a statement of compliance with the *KGI Life Stewardship Principles* on June 21, 2018, and established its *Stewardship Policy* in 2023. It fulfills its responsibility by attending shareholder meetings, exercising its voting rights, and engaging in constructive dialogue with the directors and management of its investees. This allows it to understand the risks and strategies they face, build consensus on long-term value creation, and participate in their corporate governance. It aims to leverage its position as an institutional investor to influence its investees and fulfill its stewardship duties.

KGI Life actively exercised its ownership rights, attending 100% of the shareholder meetings of its domestic investees to the extent permitted by law. Its voting rate on proposals at the shareholder meetings of domestic listed and unlisted companies was 100%, excluding abstentions required by law. Additionally, KGI Life participates in the investment research group of the Life Insurance Association of the Republic of China to advance the adoption of the PRI principles across the industry. Demonstrating its commitment, 100% of the foreign funds and ETF issuers it holds, and 80% of the foreign private equity fund managers it partners with, are PRI signatories.

To manage conflicts of interest, KGI Life has implemented robust mechanisms, including information controls, firewalls, clear division of responsibilities, supervision, and a fair remuneration system.



- Contents
- Message from the Chairperson
- About This Report
- About KGI Life
- Key Achievements in 2025
- Honors and Milestones in 2025
- [Sustainable Action]**
Deepening Financial Inclusion through Digital Innovation
- [Sustainable Action]**
Leading the Low-Carbon Transition to a Net-Zero Future
- 1 Corporate Sustainability
- 2 Deepening Corporate Governance
- 3 Guiding through Sustainable Finance**
- 4 Advancing a Low-Carbon Transition
- 5 Realizing Financial Inclusion
- 6 Building an Inclusive Society
- 7 Appendix

Stewardship Actions

In its post-investment management, KGI Life monitors the operations, relevant information, and potential risks of its investees, integrating ESG factors into all investment and management decisions. Through diverse engagement methods, including regular meetings, physical visits, shareholder meeting participation, and voting, it fosters bilateral communication. By proactively raising ESG concerns, the Company exerts its influence to promote sound operations, corporate social responsibility, and the co-creation of long-term sustainable value.

KGI Life is a signatory to the *Stewardship Principles* and regularly discloses its stewardship report on its corporate website, which details its policies on stewardship and conflict of interest management. Its voting policy dictates that it does not support proposals that could undermine sustainable development, present governance concerns, or negatively impact ESG principles. Its stewardship disclosures include voting records, summaries of engagement with investees, details of any material conflicts of interest, and an account of the resources dedicated to these efforts, ensuring transparency in its stewardship activities.

KGI Life is committed to using its influence as an institutional investor to actively participate in the governance of its investees. By attending shareholder meetings, exercising voting rights, and engaging in meaningful dialogue with management, it fulfills its stewardship responsibilities. It also adheres to its group's [Sustainable Finance Commitment](#), implementing related engagement and voting mechanisms to support the long-term development of sustainable finance.

▼ Stewardship Principles for Institutional Investors (Requirements and Execution)

1 Formulate and disclose a stewardship policy

- Description** Formulate a written policy and disclose how ESG is integrated into investment analysis and decision-making.
- Execution** KGI Life has formulated and published its stewardship policy and compliance statement online. ESG is integrated into its investment decisions, post-investment management, and engagement processes, with regular reviews and updates.

2 Formulate and disclose a conflict of interest management policy

- Description** Establish a mechanism to ensure investment activities prioritize the interests of customers or beneficiaries.
- Execution** KGI Life has established a policy to manage conflicts of interest and internal controls requiring investment personnel to declare, avoid, or manage potential conflicts to prevent undue influence on investment decisions.

3 Continuously monitor investees

- Description** Monitor the operations, strategy, financial performance, ESG risks, and governance of investees.
- Execution** KGI Life tracks the performance of investees by regularly collecting financial data, industry analysis, ESG ratings, and information on major controversies.

4 Engage in meaningful dialogues and interactions with investees

- Description** Conduct constructive dialogue to encourage long-term value creation and improved ESG performance.
- Execution** KGI Life engages with investees on business strategy, climate, and ESG issues through investor conferences, meetings, written correspondence, and questionnaires.

5 Establish and disclose a clear voting policy and voting records

- Description** Establish a clear policy and disclose voting activities and key positions.
- Execution** KGI Life has an established voting policy, exercises its voting rights in accordance with the law, and regularly discloses its voting records and overall voting patterns on its website.

6 Regularly disclose the fulfillment of stewardship responsibilities

- Description** Regularly disclose stewardship activities to enhance transparency.
- Execution** KGI Life publishes an annual stewardship report detailing its policy, engagement activities, and voting results for stakeholder review.

7 Principles for service providers

- Description** Ensure the transparency and professionalism of service providers such as proxy advisors and ESG rating agencies.
- Execution** When using external service providers, KGI Life uses contracts, communication, and oversight to ensure they assist in fulfilling the Company's stewardship responsibilities according to its requirements.

Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action] Deepening Financial Inclusion through Digital Innovation

[Sustainable Action] Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix

▼ The PRI Principles

Principle 1 We will incorporate ESG issues into investment analysis and decision-making processes

Execution Highlights

- KGI Life's *Responsible Investment Policy* integrates ESG factors into the investment evaluation process.
- It uses an ESG checklist for pre-investment evaluation and conducts regular post-investment reviews.
- It engages in thematic investments, including green bonds, sustainability bonds, renewable energy, sustainable thematic funds, and green energy technology.
- It conducts regular carbon inventories of its portfolio based on its carbon-intensive industry list.
- It issues research reports and tracks investee companies that face major penalties.

Principle 2 We will be active owners and incorporate ESG issues into our ownership policies and practices

Execution Highlights

- KGI Life has a 100% participation rate in the shareholder meetings of domestic listed/OTC investees and a 100% voting rate on proposals.
- For unlisted investees, ESG is integrated into evaluation and post-investment management, with 100% participation and voting rates at shareholder meetings, except for abstentions on director elections required by the *Insurance Act*.

Principle 3 We will seek appropriate disclosure on ESG issues by the entities in which we invest

Execution Highlights

- KGI Life's investment evaluation reports reference investees' ESG reports, ratings, and other relevant disclosures.

Principle 4 We will promote acceptance and implementation of the Principles within the investment industry

Execution Highlights

- 100% of the foreign funds KGI Life holds, ETF issuers it works with, and 80% of its foreign private equity fund managers, are PRI signatories. It sets a PRI criterion for investments in foreign private equity funds and conducts annual ESG reviews of its portfolio.

Principle 5 We will work together to enhance our effectiveness in implementing the Principles

Execution Highlights

- It encourages its foreign private equity partners to become UN PRI signatories.
- KGI Life participates in the Life Insurance Association of the Republic of China to collaborate on industry best investment practices.
- It attends ESG forums and works with regulators on sustainability-related issues.
- It invites external experts to share insights on sustainable finance and ESG data analysis.

Principle 6 We will each report on our activities and progress towards implementing the Principles

Execution Highlights

- KGI Life regularly reports portfolio carbon inventory results and carbon-intensive industry exposure to its Responsible Finance Task Force.
- It periodically reviews the growth of its green investments.
- It transparently reports its responsible investment and stewardship activities to stakeholders through its sustainability and stewardship reports.

[Stewardship Principles Compliance Statement](#), [Stewardship Report](#), [Shareholder Meeting Voting Disclosure](#), [Annual Engagement Records](#)

▼ 2025 Engagement Case Studies

Topic/Objective: Managing ESG Risk

Method: Joint Engagement

An investee was underperforming and failed to meet agreed-upon operational targets. KGI Life and other shareholders requested that the management company buy back the shares.

Engagement Details and Recommendations

- Prior to investing, KGI Life signed an agreement with the company to set operational targets and encourage stronger management and governance.
- During the investment period, KGI Life observed lagging performance and repeatedly called for improved governance in meetings, but targets were ultimately missed.
- To protect shareholder interests, it invoked the contract, requesting the management company to buy back its shares.

Outcome or Follow-up Action

- The management company initially disputed the buyback price. KGI Life, along with other shareholders, insisted on adherence to the contract and formally issued a legal letter through a third-party lawyer.
- After extensive negotiations, the management company agreed to buy back the shares at the contractually stipulated price, successfully protecting its investment interests.

Topic/Objective: Promoting Sustainable Outcomes

Method: Individual Engagement

KGI Life encouraged an investee to apply sustainability clauses universally across all its customer contracts.

Engagement Details and Recommendations

- The investee was preparing to sign a power purchase agreement that included sustainability clauses.
- KGI Life recommended that these sustainability clauses be incorporated into all future customer contracts to collectively create social value.

Outcome or Follow-up Action

- The board of directors agreed to the recommendation and approved the proposal. The Company will now include this sustainability clause in all future power purchase agreements.
- This engagement will enhance the investee's ESG performance and long-term sustainability, benefiting both shareholders and customers.
- KGI Life will continue to fulfill its duties as a director by tracking the Company's operations and monitoring its ESG progress.

▼ 2025 Interactions with Domestic Investee Companies

Visits	Listed/OTC Companies	Conducted visits to 80 domestic investees, averaging three visits per company.
	Unlisted/Non-OTC Companies	Attended a total of 36 board meetings and 34 shareholder meetings.
Shareholder Meetings	Listed/OTC Companies	Attended shareholder meetings of 66 domestic listed/OTC investees (100% attendance rate). Voted on 361 proposals.
	Unlisted/Non-OTC Companies	Attended 36 board meetings and 34 shareholder meetings of domestic unlisted/non-OTC investees (100% attendance rate). Voted on 84 proposals.

▼ 2025 Shareholder Meeting Voting Record

Dimension	Category	Proposal Type	Count	For	Against	Abstain
Governance (G)	Operational & Financial Performance	Approval of business report & financial statements	91	91	0	0
		Earnings distribution	67	67	0	0
		Amendment to articles of incorporation	67	67	0	0
		Amendment to procedures: Loaning of funds	5	5	0	0
		Amendment to procedures: Endorsements/Guarantees	4	4	0	0
		Amendment to procedures: Acquisition/disposal of assets	8	8	0	0
		Amendment to procedures: Derivative transactions	5	5	0	0
		Amendment to procedures: Rules for shareholder meetings	1	1	0	0
		Amendment to procedures: Rules for director elections	1	1	0	0
		Amendment to procedures: Other	3	3	0	0
	Corporate Governance & Board Structure	Election and dismissal of directors	33	1	0	32
		Release of non-compete restrictions for directors	38	35	0	3
	Business Strategy & Capital Structure	Corporate capital structure adjustment	1	1	0	0
		Capital increase (from retained earnings, capital surplus, distribution of dividends, employee compensation, or cash)	16	16	0	0
		Capital reduction	4	4	0	0
		Long-term capital raising	4	4	0	0
		Private placement of securities	2	2	0	0
Social (S)	Labor Rights	Restricted stock awards for employees	5	5	0	0
Other		Extemporaneous motions	90	0	0	90
Total			445	320 (72%)	0 (0%)	125 (28%)

Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action]

Deepening Financial Inclusion through Digital Innovation

[Sustainable Action]

Leading the Low-Carbon Transition to a Net-Zero Future

1

Corporate Sustainability

2

Deepening Corporate Governance

3

Guiding through Sustainable Finance

4

Advancing a Low-Carbon Transition

5

Realizing Financial Inclusion

6

Building an Inclusive Society

7

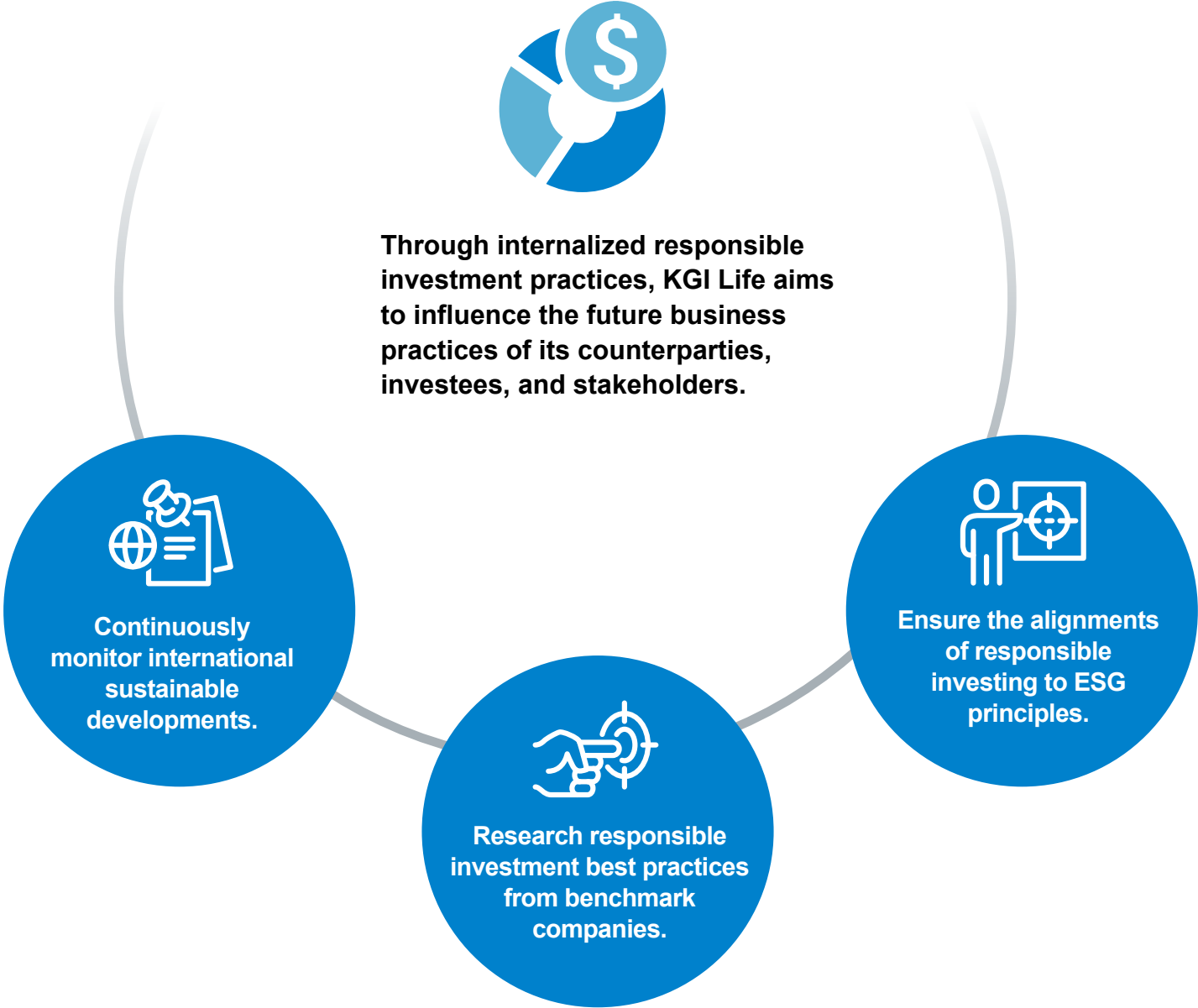
Appendix

Dedicated Responsible Investment Personnel and ESG Training

KGI Life's investment division has dedicated responsible investment management personnel and is committed to the ongoing ESG education and sustainability talent development of its investment team. Training programs cover trends in domestic and international sustainable finance, regulatory frameworks, and climate change risk management, ensuring that ESG principles are followed during investment decision-making and practices.

In 2025, there were 453 attendances at internal and external ESG-related training, accumulating 607 training hours. This included mandatory training, foundational and advanced courses in sustainable finance, forums, lectures, and internal training. Additionally, the Company invested approximately NT\$9.84 million in developing and hiring ESG investment professionals, including project collaborators with relevant expertise.

▼ Responsibilities of Dedicated Responsible Investment Personnel



Contents

 Message from the
 Chairperson

About This Report

About KGI Life

Key Achievements in 2025

 Honors and Milestones in
 2025

[Sustainable Action]
 Deepening Financial
 Inclusion through Digital
 Innovation

[Sustainable Action]
 Leading the Low-Carbon
 Transition to a Net-Zero
 Future

1 Corporate Sustainability

 2 Deepening Corporate
 Governance

**3 Guiding through
 Sustainable Finance**

 4 Advancing a Low-
 Carbon Transition

 5 Realizing Financial
 Inclusion

 6 Building an Inclusive
 Society

7 Appendix

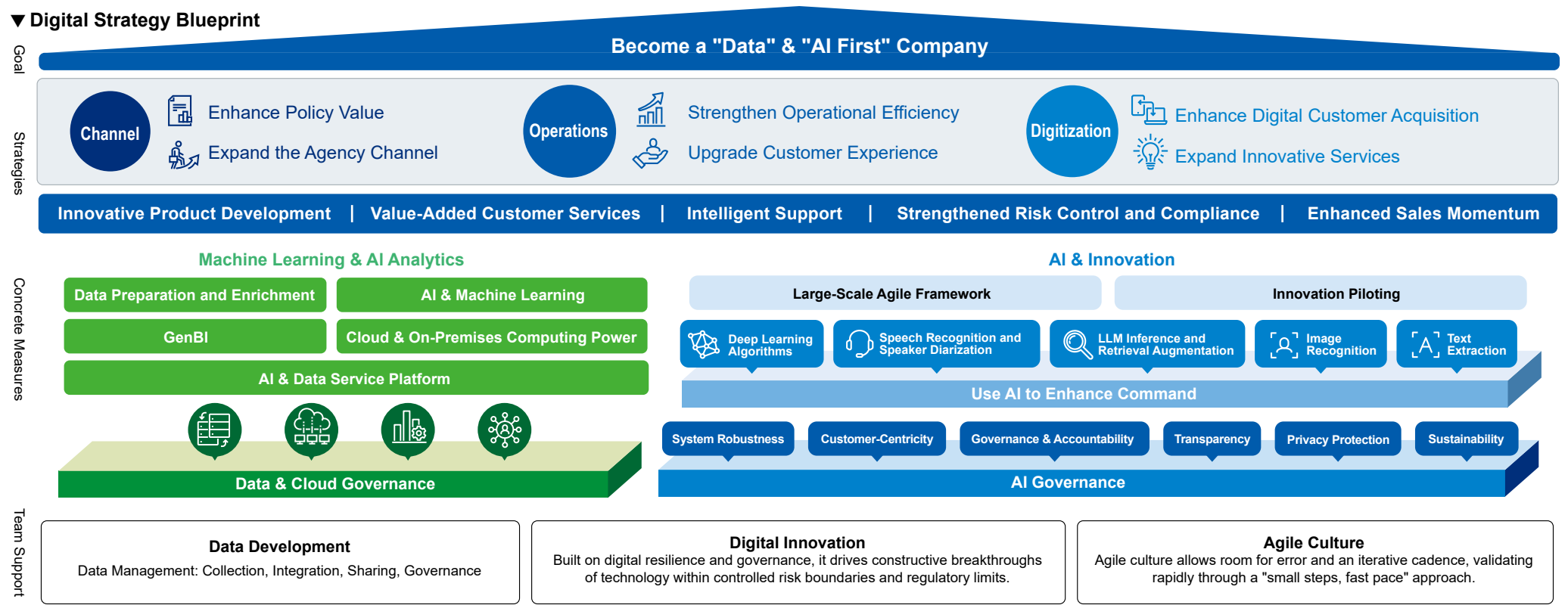
3.3 Developing Digital and Innovative Finance

3.3.1 Digital Finance Strategy Blueprint

As generative AI technologies reshape the financial industry, KGI Life is actively building its digital and data infrastructure to deliver on its [Sustainable Finance Commitment](#). Its strategy is built on four pillars-artificial intelligence, data-driven operations, cloud services, and agile culture - which are applied across three strategic dimensions: "Innovative Business Applications," "Intelligent Risk Control," and "Digital Service Experience."

While driving digital transformation, KGI Life's operations center on sustainability. Through a comprehensive digital innovation strategy, it is adopting emerging technologies to expand application scenarios, enhance customer experience, and reduce operational time and cost of manual work. It is also strengthening its operational resilience through intelligent risk management and ethical governance. Leveraging big data and an "AI First" mindset, the Company actively promotes financial inclusion, bridges the digital divide, and ensures equitable, accessible, and considerate insurance service to all customer communities.

KGI Life is dedicated to transforming its digital capabilities into a sustainable force for social good. By providing considerate services through innovative technologies, it aspires to be Taiwan's most recommended and trustworthy life insurance company, prospering alongside society.



- Contents
- Message from the Chairperson
- About This Report
- About KGI Life
- Key Achievements in 2025
- Honors and Milestones in 2025
- [Sustainable Action]**
Deepening Financial Inclusion through Digital Innovation
- [Sustainable Action]**
Leading the Low-Carbon Transition to a Net-Zero Future
- 1 Corporate Sustainability
- 2 Deepening Corporate Governance
- 3 Guiding through Sustainable Finance**
- 4 Advancing a Low-Carbon Transition
- 5 Realizing Financial Inclusion
- 6 Building an Inclusive Society
- 7 Appendix

Artificial Intelligence

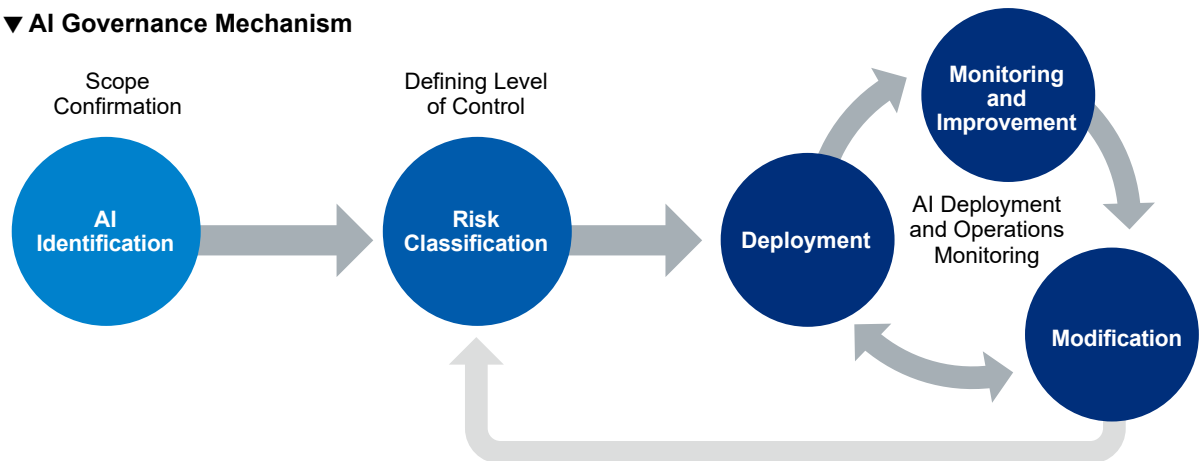
KGI Life has continued to strengthen its AI governance system. In 2025, in line with the *Self-regulatory Rules on the Use of AI Systems* published by the insurance industry associations, it collaborated with consultants to overhaul its AI governance framework, establishing a more comprehensive and forward-looking framework covering, policies, governance organization, risk classification, and application inventory. It applies granular, risk-based management throughout the AI application lifecycle to ensure all development and deployment comply with regulatory requirements, industry standards, and its corporate risk appetite.

On the policy front, KGI Life has established and optimized AI governance policies and operational procedures, defining the governance structure, responsibilities, and decision-making mechanisms. It has also set differentiated management principles based on AI's risk profile, covering key areas such as information security, supply chain and vendor management, model transparency and explainability, and ongoing monitoring and anomaly management. This strengthens the risk control over AI technologies, ensuring secure, trustworthy, and sustainable application.

KGI Life launched a company-wide AI application inventory and compliance review in the second half of 2025 to systematically assess all existing and planned AI application scenarios, applying appropriate governance and management based on their risk classification. This initiative enhances its transparency and management maturity in AI applications, laying a solid foundation for future expansion.

To assist its employees in responding to opportunities and challenges, KGI Life conducted more than 11 AI training and awareness activities at various levels in 2025. These sessions covered foundational knowledge, practical applications, and risk and compliance, improving employees' AI literacy and application skills. This fosters a culture of responsible and value-driven AI development across the organization.

▼ AI Governance Mechanism



Afu- Agent AI Smart Assistant

"Afu" is a smart assistant tailored for KGI Life's agents, providing instant access to a wide range of information for policy services, including product details, forms, and FAQs. Through API integration, it also connects to agent tools for underwriting/claims status inquiries, greeting card creation, and document re-issuance, offering comprehensive sales support.

In 2025, KGI Life continued to leverage FinTech for sustainable development. The Company enhanced "Afu" by simplifying its user interface and optimizing information visualization, making it accessible to agents of all ages and levels of digital proficiency. This helps reduce the impact of the digital divide on service quality.

Furthermore, "Afu" is designed to enhance agent services based on real-world scenarios. By combining consideration with digital efficiency, it helps agents serve digitally underserved customers, embodying its customer-centric approach to financial inclusion.

KGI Afu- Smart Assistant for Customers

To advance digital financial inclusion, KGI Life launched "KGI Afu," an AI-powered customer service assistant, in 2025. This service creates an accessible and efficient communication channel for its customers. It debuted on the Company's corporate website in July and was subsequently integrated into the KGI Life e-secretary and i-Life App, creating an omni-channel digital service ecosystem. KGI Afu provides answers to more than 100 questions, offers real-time self-service inquiries, and guides users to relevant services, helping policyholders quickly find the information they need.



- Contents
- Message from the Chairperson
- About This Report
- About KGI Life
- Key Achievements in 2025
- Honors and Milestones in 2025
- [Sustainable Action] Deepening Financial Inclusion through Digital Innovation
- [Sustainable Action] Leading the Low-Carbon Transition to a Net-Zero Future
- 1 Corporate Sustainability
- 2 Deepening Corporate Governance
- 3 Guiding through Sustainable Finance
- 4 Advancing a Low-Carbon Transition
- 5 Realizing Financial Inclusion
- 6 Building an Inclusive Society
- 7 Appendix

Within three months of its full omni-channel launch, KGI Afu had served over 25,000 users and resolved over 64,000 queries, demonstrating its robust digital capabilities and service quality. The AI-driven system significantly reduces customer wait times and uses data feedback to optimize the user experience, fulfilling KGI Life's commitment to digital transformation, emission reduction, and sustainability.

In 2026, KGI Life plans to introduce additional express services, such as an expanded knowledge base and more access points for the bot, to further enhance the convenience and quality of its digital self-service offerings.

Smart Assistants for Employees- Underwriting Assistant, Claims Assistant, and Policy Service Assistant

To drive operational excellence and accelerate its digital transformation, KGI Life has deployed a suite of AI smart assistants for its employees. These tools provide rapid, self-service support for underwriting, claims processing, and policy services. By offering instant answers to frequently asked questions and consolidating complex rules, clauses, and links, these bots drive work efficiency and accuracy. The Underwriting Assistant also features a document-to-knowledge function that quickly converts detailed text into quasi-knowledge, accelerating the expansion of its knowledge base and empowering employees with precise information.

These Assistants have proven highly professional and reliable. The Underwriting Assistant and Claims Assistant have helped resolve over 20,000 and 32,000 professional queries, respectively. Policy Service Assistant assisted with over 3,000 queries in its first month alone. This human-machine collaboration model has successfully transformed complex business logic into intuitive knowledge services, laying a strong foundation for InsurTech application in the workplace. KGI Life plans to offer these services for cross-departmental collaborations in 2026 to continue improving work efficiency and accuracy.

Audio-Assisted Reading Service for Elderly Customers

In line with the regulators' policy on financial inclusion and commitment to the Treating Customers Fairly Principles, KGI Life has piloted an audio-assisted reading system for elderly customers. This digital tool aims to bridge the information gap for elderly financial customers and overcome communication barriers related to sensory changes or digital unfamiliarity, ensuring accurate and transparent information disclosure.

The system connects to a standardized recording platform to read questions aloud, replacing the agent's verbal delivery. This effectively mitigates issues like inconsistent speech speed, verbal errors, or unclear explanations of technical terms. This human-machine collaboration enables agents to focus on providing emotional support and in-depth consultation to elderly customers, realizing a digital transformation with a human touch and improving service satisfaction among elderly customers.

Through process automation and system optimization, KGI Life has achieved the following three outcomes^⑨:

- Improved Operational Efficiency: The duration of a single recording session has been reduced to seven minutes, while the preparation time for digital submissions has decreased by 80%.
- Enhanced Quality Control: With the system's guidance, the success review rate of recording has increased from 62% to 84%.
- High Adoption by Elderly: The usage rate of this service among elderly customers is 66%.

KGI Life will continue to deepen its digital empowerment strategy and eliminate the digital divide to provide accessible financial services for the elderly as it pursues its sustainable development goals.

KGI i-Life App

Launched in early 2022, the KGI i-Life App is built on three pillars: convenient self-service, real-time progress tracking, and healthy lifestyle. It integrates policy services, notifications, health management, and exclusive offers into a comprehensive, convenient, and considerate digital service. The app serves as a one-stop platform connecting insurance, health, medical care, lifestyle, and technology, empowering customers to manage their insurance and life needs anytime, anywhere, and deeply integrating digital services into their daily lives.

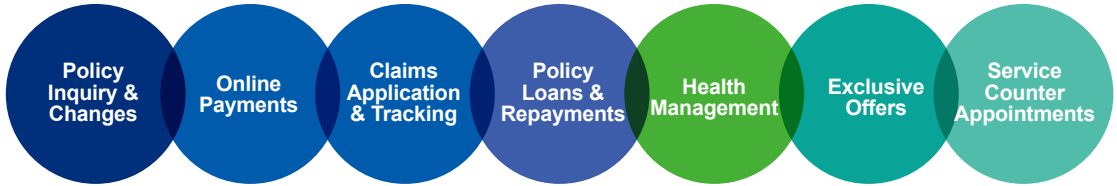
The KGI i-Life App expands its industry-leading range of online self-service options, allowing customers to quickly handle their needs after logging in. By the end of 2025, the app had surpassed 8 million user sessions. Through cross-sector partnerships, the app also integrates consultation services and exclusive health check-up plans from partner hospitals, extending

⑨ Data collected from 2025/04/14 to 2025/10/31.

- Contents
- Message from the Chairperson
- About This Report
- About KGI Life
- Key Achievements in 2025
- Honors and Milestones in 2025
- [Sustainable Action]**
Deepening Financial Inclusion through Digital Innovation
- [Sustainable Action]**
Leading the Low-Carbon Transition to a Net-Zero Future
- 1 Corporate Sustainability**
- 2 Deepening Corporate Governance**
- 3 Guiding through Sustainable Finance**
- 4 Advancing a Low-Carbon Transition**
- 5 Realizing Financial Inclusion**
- 6 Building an Inclusive Society**
- 7 Appendix**

its value from policy management to overall well-being. KGI Life continues to optimize the app's functions in line with regulatory changes and emerging technologies to meet and exceed customer expectations.

▼ KGI i-Life App Online Self-Service



Agile Culture

In response to rapid industry changes, technological innovation, and evolving digital user expectations, KGI Life is embedding an agile culture into its corporate DNA. It established the "Agile Academy" to foster agility and resilience among its employees through hands-on practice and coaching. The goal is to enhance its ability to respond to changes, optimize development efficiency, and improve customer satisfaction.

In 2025, KGI Life's agile transformation made significant strides, boosting project delivery momentum. By year-end, it had trained 268 agile professionals, including 21 product owners and 22 agile coaches, creating a robust internal support system. The number of active agile teams grew to 12 (a 20% year-over-year increase), and it delivered 953 hours of training across 15 professional courses. This demonstrates its commitment to talent development and organizational effectiveness as part of its sustainable business strategy.

Driven by Data

To provide customized products and services, KGI Life leverages big data to gain a comprehensive understanding of its customers' needs. It also uses data analytics to identify high-performing insurance agents, ensuring quality and sustainable services for its customers.

• Big Data Platform

KGI Life consolidates data from various systems to identify key customer insights and create management dashboards for financial and business indicators, supporting stable operational growth.

Its data governance framework includes a data dictionary, data lineage mapping, and a robust data monitoring system.

• Comprehensive Customer View

To deliver better services, KGI Life integrates internal and external data to create 360-degree customer profiles, breaking down data silos. Using AI models for deep data mining, it accurately identifies customer preferences, potential needs, and risk profiles. Its goal is to shift from a product-centric to a customer-centric model by anticipating needs and offering personalized solutions to enhance the customer experience.

• Target Lists for Protection Products

Prioritizing its customers' protection needs, KGI Life uses big data analytics and machine learning to identify target lists for protection products. This allows agents to focus their efforts on promoting health, medical, and long-term protection plans to the most relevant customers.

• Performance Early Warning and Prediction

To ensure a high-quality customer experience, KGI Life uses a predictive model to identify underperforming agents early. The system provides a weakness analysis, enabling supervisors to intervene with targeted training and support. This helps with talent development, growth, and retention, leading to more stable, long-term customer relationships and a quality service experience.

Cloud Services

• Cloud Data Analysis Platform

KGI Life's data-driven strategy is powered by a comprehensive application ecosystem on the cloud, enabling flexible analysis across various scenarios. By combining machine learning and generative AI, the Company enhances operational efficiency and accuracy while reducing upfront costs and maintenance overhead. This allows it to maintain its competitive edge and lead in digital transformation.

Contents
Message from the Chairperson
About This Report
About KGI Life
Key Achievements in 2025
Honors and Milestones in 2025
[Sustainable Action] Deepening Financial Inclusion through Digital Innovation
[Sustainable Action] Leading the Low-Carbon Transition to a Net-Zero Future
1 Corporate Sustainability
2 Deepening Corporate Governance
3 Guiding through Sustainable Finance
4 Advancing a Low-Carbon Transition
5 Realizing Financial Inclusion
6 Building an Inclusive Society
7 Appendix

3.3.2 Digital Innovation Applications

KGI Life explores emerging technologies, analyzes existing workflows to identify opportunities for optimization, and actively forms strategic alliances with peers and partners across industries to deliver a superior customer experience.

Consent to Insure Recognition

For insurance products providing benefits within the National Health Insurance scope of catastrophic illness or injury, regulations require applicants to write the four Chinese characters for "Consent to Insure" in the signature field. In practice, customers using the Company's mobile application tools often mistakenly sign their name instead. To address this, KGI Life developed a model trained on signature images from the "Consent to Insure" field. Now, if a customer makes an error in this field on the mobile tool, the system provides an instant prompt. The model, which has an accuracy of approximately 95%, was launched in May 2025 and has since assisted with about 18,000 mobile applications.

Occupation Code Prediction Assistance

To help customers quickly find the correct occupation code during the insurance application process, KGI Life developed an occupation code prediction tool. Based on the applicant's company name and job description, the model recommends the top five most relevant occupation codes for the customer and agent to review. This eliminates the need to manually search through long lists of codes and prevents the use of vague, inaccurate classifications. The model was first deployed in the Company's paper-based data entry system in November 2025 and now correctly predicts the occupation code in over 70% of cases. KGI Life plans to integrate this feature into mobile tools like its mobile application for broader use.

Digital Identity Authentication

Embracing the digital era and upholding its commitment to ESG, KGI Life is exploring and implementing various digital identity authentication methods across its apps and systems. This provides customers with multiple, convenient authentication options while ensuring the security of their online interactions with its insurance services. This move away from the traditional requirement of physical signatures enables a more sustainable, paperless service model.



Contents

Message from the
Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in
2025

[Sustainable Action]
Deepening Financial
Inclusion through Digital
Innovation

[Sustainable Action]
Leading the Low-Carbon
Transition to a Net-Zero
Future

1 Corporate Sustainability

2 Deepening Corporate
Governance

3 Guiding through
Sustainable Finance

4 Advancing a Low-
Carbon Transition

5 Realizing Financial
Inclusion

6 Building an Inclusive
Society

7 Appendix

Chapter 4

Advancing a Low-Carbon Transition

4.1 Climate-related Financial
Disclosures

4.2 Nature-related Financial
Disclosures

4.3 Optimizing Green Operations
and Carbon Management

4.4 Sustainable Supply Chain
Management



In the face of threats from extreme weather and the loss of natural capital, strengthening climate and natural ecosystem resilience while advancing both environmental conservation and shared well-being is an unavoidable challenge for business today. KGI Life is committed to its sustainable transition by aligning with international standards, strengthening its climate and nature management in line with the Task Force on Climate-related Financial Disclosures (TCFD) and Taskforce on Nature-related Financial Disclosures (TNFD) frameworks, and benchmarking against IFRS S1 and S2, the Sustainability Disclosure Standards issued by the International Financial Reporting Standards (IFRS) Foundation to ensure the quality and verifiability of its information.

The Company has established a clear science-based decarbonization pathway, committing to reduce its operational carbon emissions, advance circular practices, and support responsible production and consumption. The Company leverages its influence as a financial institution to practice responsible investment, directing capital toward green and sustainable development. Through engagement, it guides its investees to undergo a low-carbon transition, collaborating with all stakeholders to build a sustainable future resilient to climate and nature-related risks.

4.1 Climate-related Financial Disclosures

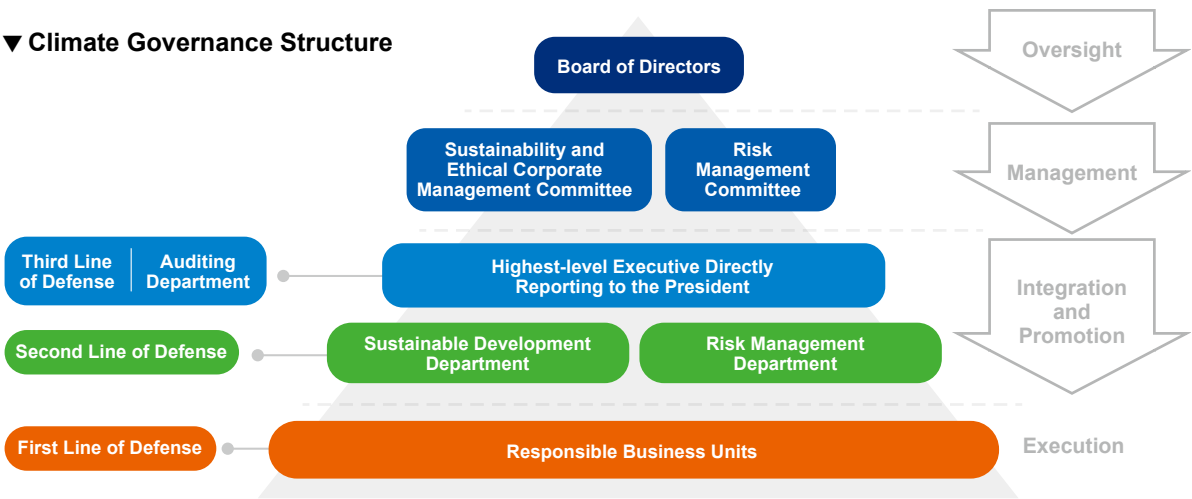
4.1.1 Climate Governance Framework

To effectively manage climate-related risks and opportunities, KGI Life has integrated climate change risk into its *Risk Management Policy*. Following the *Insurance Industry Risk Management Best Practice Principles* and the *Guidelines for Climate-Related Financial Disclosures for the Insurance Industry*, the Company established its *Climate-related Risk Management Guidelines* to define its climate risk management procedures. The Board of Directors and senior executives ensure that identified climate-related risks and opportunities are factored into the formulation of risk appetite, strategies, and operational plans. They oversee the management and disclosure of these risks and have established a Sustainability and Ethical Corporate Management Committee and a Risk Management Committee under the Board of Directors.

1. Board of Directors

As the highest governing body, the Board of Directors holds ultimate responsibility for establishing an effective risk management mechanism and overseeing the promotion of climate-related risk management. It is tasked with approving and supervising the climate-related risk management framework, policies, and risk appetite metrics and targets.

▼ Climate Governance Structure



2. Sustainability and Ethical Corporate Management Committee

This committee regularly reviews the execution of climate-related risk management and ensures adequate training for senior management to manage these risks effectively.

3. Risk Management Committee

This committee reviews the Company's guidelines, procedures, and processes for managing climate-related risks. It also confirms the integration of these risks into the qualitative and quantitative metrics and targets of the Company's risk appetite.

Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action] Deepening Financial Inclusion through Digital Innovation

[Sustainable Action] Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix

4. Highest-level Executive Directly Reporting to the President

This executive is responsible for establishing and maintaining the management framework and processes for climate-related risks. The executive ensures that necessary actions are taken to address identified risks and provide regular reports on the progress of climate risk management to the Sustainability and Ethical Corporate Management Committee. The executive also assigns climate risk management personnel and ensures they receive the necessary training.

5. Three Lines of Defense for Climate-Related Risk

• First Line of Defense

Each business unit is responsible for identifying, assessing, controlling, and mitigating the various risks that climate change poses to its operations and functions. Each unit designs and implements effective internal controls tailored to the specific characteristics of these risks. In investment management, the Company establishes procedures to evaluate and manage climate-related risks involving investment targets. An additional review mechanism is in place for investments with higher climate-related risks. Furthermore, the Company regularly assesses changes in these risks to inform adjustments to investment positions.

• Second Line of Defense

This line of defense is jointly managed by the Risk Management Department and the Sustainable Development Department. The Risk Management Department formulates and revises the *Climate-related Risk Management Guidelines* and monitors key risk metrics. The Sustainable Development Department compiles and discloses climate-related risk management information in the sustainability report. The second line assists in overseeing the Company's overall risk-bearing capacity and current risk exposure, reporting on climate risk management to the Board of Directors or senior management.

• Third Line of Defense

The internal audit unit assists the Board of Directors and senior management by auditing and evaluating the effectiveness of the risk management and internal control systems. This includes assessing the effectiveness of the climate risk monitoring designed and executed by the first and second lines of defense and providing timely recommendations for improvement.

4.1.2 Climate Risk Identification and Measurement

In accordance with the Company's *Climate-related Risk Management Guidelines*, each unit in the first line of defense identifies, assesses, controls, and mitigates risks to its operations arising from climate change, designing and implementing effective internal controls accordingly. As defined in the guidelines, climate risk is categorized into physical risk and transition risk. Physical risk pertains to direct or indirect losses from the physical effects of climate change. These are categorized as acute risks, which are event-driven and arise from specific extreme weather events, and chronic risks, which stem from longer-term shifts in climate patterns. Transition risk refers to potential changes in the Company's operating costs as society moves toward a low-carbon economy, driven by policy and legal developments, low-carbon technology, and market shifts.

Climate Risk Identification

Following the TCFD framework, KGI Life identifies its climate risks by surveying relevant departments. Each department assesses the potential financial impact of various types of climate-related risk on the investment portfolio, life insurance products, operations, and suppliers. These impacts are then linked to traditional financial risks to form a comprehensive view of the Company's climate risk exposure.

• Climate-Related Risks in the Investment Portfolio

KGI Life recognizes that investees may face increased operating costs as climate regulations evolve, carbon fees are introduced, or emerging and developed low-carbon technologies are adopted. Conversely, shifts in market demand or heightened public awareness could reduce an investee's revenue, diminishing its profitability and the Company's investment returns.

Furthermore, real estate investments in high-risk climate zones, such as flood-prone areas, are exposed to potential impairment of asset value from climate-related disasters, which could increase the Company's asset impairment losses or reduce gains from future disposals.

Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action]
Deepening Financial Inclusion through Digital Innovation

[Sustainable Action]
Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix

● Climate-Related Risks for Life Insurance Products

For life insurance products, significant uncertainty remains globally regarding the timing and extent of climate risk impacts, making it a potential and uncertain risk. In addition to monitoring regulatory and market developments, the Company assesses whether extreme weather events could threaten the safety or health of policyholders, potentially increasing medical and life insurance claims, and with them the Company's overall claim costs.

● Climate-Related Risks in Operations

KGI Life's operations are also exposed to climate-related regulatory risks. The development of domestic carbon fee policies, for instance, could increase operating expenses at the Company's business locations.

Moreover, office locations situated in high-risk climate areas could be affected by extreme weather events, disrupting business operations, damaging facilities and equipment, and increasing operating and repair costs.

● Climate-Related Risks for Suppliers

The primary climate-related risk for suppliers is physical risk. Supplier headquarters, facilities, or factories located in high-risk climate zones could be damaged by climate-related disasters, disrupting their supply capacity and potentially causing the Company to incur additional procurement costs.

Climate Risk Measurement

To analyze the impact of climate change on its business, KGI Life employs scenario analysis based on international standards. This analysis evaluates potential climate-related impacts on investments, insurance products, operations, and suppliers under various climate scenarios. The scope includes physical risk analysis for flooding, climate change scenario analysis for investment assets, and climate scenario analysis for life insurance services, all to ensure climate-related risks are effectively controlled or mitigated.

According to the assessment, while the financial impact of climate-related risks on KGI Life was not significant in 2025, the findings from this scenario analysis will be used to develop response measures, guide future strategy, and set carbon reduction targets.

● Physical Risk Scenario Analysis for Real Estate and Suppliers

In assessing physical climate risk, KGI Life used data from the Financial Industry Climate Physical Risk Information Integration Platform provided by the Joint Credit Information Center (JCIC). Using flood hazard and vulnerability as metrics, the analysis modeled potential value loss for the Company's self-owned and investment properties in 2030, 2040, and 2050. It also assessed the risk level and potential for additional procurement losses for suppliers in 2030. The analysis was conducted under two scenarios from the IPCC's Sixth Assessment Report: SSP1-2.6 and SSP5-8.5.

Scenario	Description
Low-Emission Scenario SSP1-2.6	Assumes the world pursues sustainability goals but progress is slow, corresponding to an approximate 2°C temperature rise by the end of the century.
Very High-Emission Scenario SSP5-8.5	Assumes a high-emission trajectory with minimal climate policies, corresponding to a temperature rise of over 4°C by the end of the century.

● Investment Property

»Assessment

To evaluate the impact of climate disasters on KGI Life's investment properties over time, the Company analyzed their vulnerability and hazard based on administrative district, floor level, building type, and existing adaptation measures. Climate risk sensitivity is categorized on a scale of 1 to 5, with Level 5 representing the highest risk.

Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action]
Deepening Financial Inclusion through Digital Innovation

[Sustainable Action]
Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

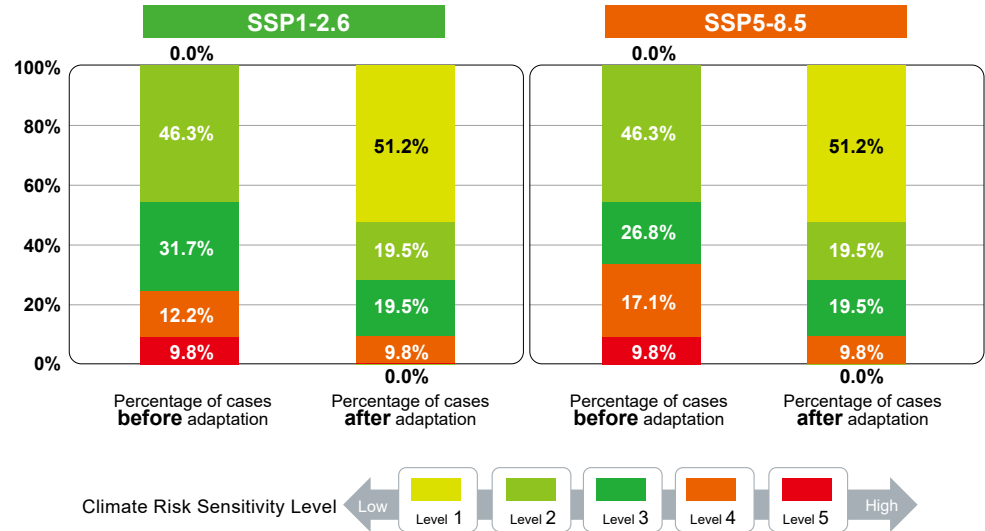
4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix

▼ Distribution of Risk Levels Before and After Adaptation Under Different Scenarios



▼ Distribution of Investment Properties with Higher Climate Sensitivity* Before Adaptation

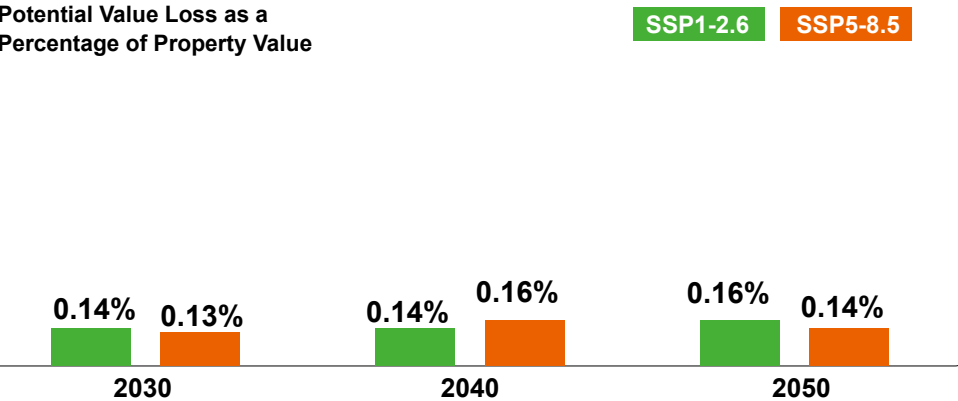
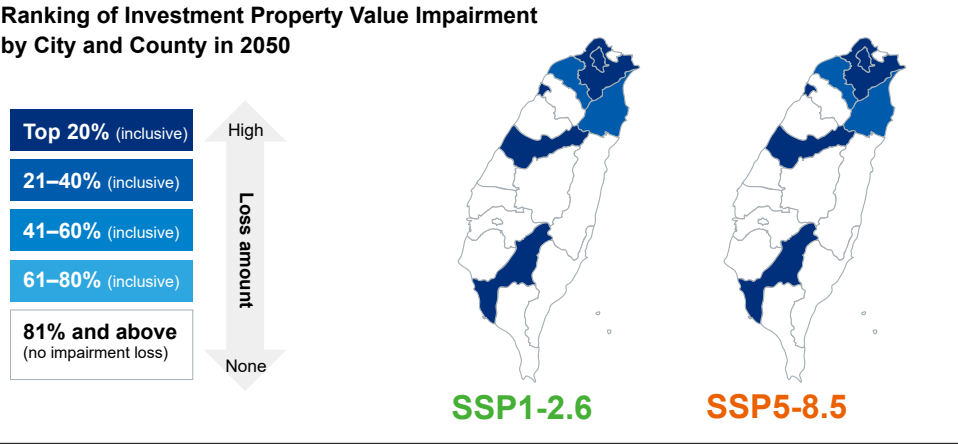
Scenario	Percentage of Cases	Percentage of Balance	Locations
SSP1-2.6	22.0%	3.7%	New Taipei City, Taoyuan City, Kaohsiung City, Yilan County
SSP5-8.5	26.8%	7.7%	New Taipei City, Taoyuan City, Hsinchu City, Kaohsiung City, Yilan County

*Properties with Higher Climate Sensitivity of Level 4 or Level 5.

»Results

The 2025 physical risk analysis showed that after adaptation, no investment properties were projected to remain at the highest climate risk sensitivity level (Level 5) by 2050 under either the SSP1-2.6 or SSP5-8.5 scenario. Expected potential value loss in 2050 was estimated at 0.16% and 0.14% of total property value under the respective scenarios — a minor overall financial impact.

▼ Potential Value Loss as a Percentage of Property Value



Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action]
Deepening Financial Inclusion through Digital Innovation

[Sustainable Action]
Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix

• Self-Owned Property

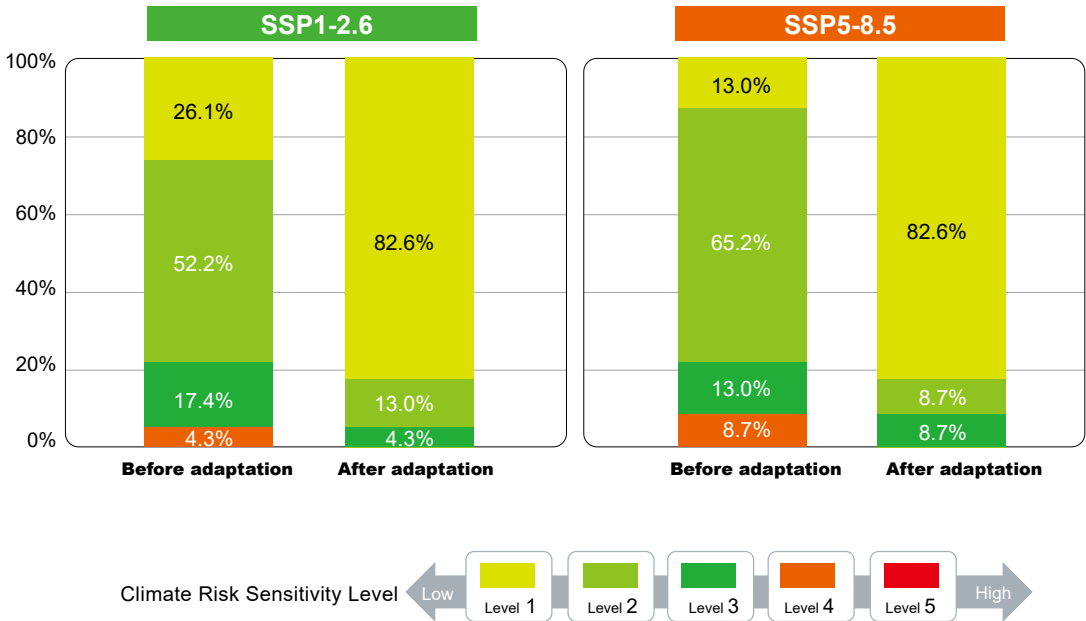
»Assessment

To evaluate the impact of climate disasters on KGI Life's 23 self-owned properties, the Company analyzed their vulnerability and hazard based on location, floor level, building type, and adaptation measures. Climate risk sensitivity is rated on a scale of 1 to 5, with 5 being the highest risk.

»Results

The 2025 physical risk analysis indicated that, before adaptation, no KGI Life business locations were projected to be at climate sensitivity Level 5 in 2050 under either the SSP1-2.6 or SSP5-8.5 scenario. The proportion of locations at sensitivity Level 4 was 4.3% and 8.7%, respectively. After accounting for the floor level of the locations and implementing adaptation measures such as disaster prevention management and business continuity plans, no business locations remained at a high climate sensitivity level (Level 4 or 5).

▼ Own Operating Locations — Self-Owned Property Risk Level Analysis Results



• Suppliers

»Assessment

To assess the impact of climate disasters on suppliers, the Company inventoried the locations of its domestic leased data center suppliers, including backup and cloud service provider data centers. It analyzed their vulnerability and hazard based on location, floor level, building type, and adaptation measures, assigning a climate risk sensitivity rating on a scale of 1 to 5, with 5 being the highest risk.

»Results

In 2025, the Company had one leased data center supplier. Before adaptation, its climate sensitivity was projected to be at Level 4 in 2050 under both SSP1-2.6 and SSP5-8.5 scenarios. However, a detailed review revealed the site is on high ground with a very low flood probability. The supplier has also implemented robust flood control equipment, disaster management protocols, and a business continuity management (BCM) plan. Factoring in these geographical advantages and adaptation measures, the climate sensitivity rating dropped to Level 2.

Overall, owing to the Company's prudent evaluation mechanisms and proactive adaptation measures, the impact of flooding from climate disasters on its investment properties, self-owned properties, and suppliers is within a controllable risk range.

Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action]
Deepening Financial Inclusion through Digital Innovation

[Sustainable Action]
Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix

● Climate Change Scenario Analysis for Investment Assets

● Market Risk Impact Results

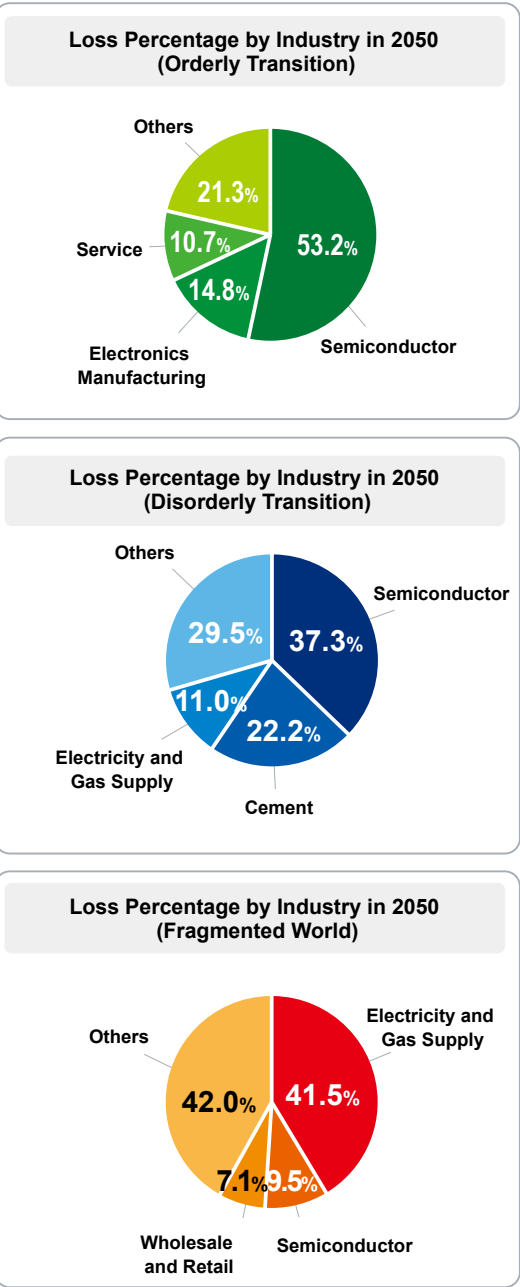
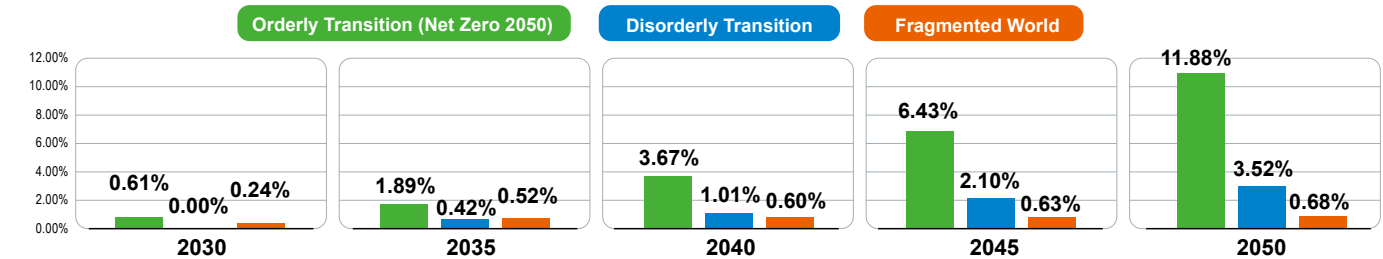
To assess transition risk, KGI Life used the climate scenarios published by the Network for Greening the Financial System (NGFS), aligning its analysis with the scenarios used by central banks and financial supervisors worldwide. It quantified the market risk to its equity portfolio arising from carbon pricing costs under three scenarios: Orderly Transition (Net Zero 2050), Disorderly Transition (Delayed Transition), and Fragmented World.

Orderly Transition (Net Zero 2050)	Ambitious carbon reduction action begins immediately, giving at least a 50% chance of limiting global warming to 1.5°C by the end of the century.
Disorderly Transition	Carbon reduction and transition strategies are set before 2030 but take effect only from 2030, achieving net-zero emissions by 2050 and limiting warming to 2°C.
Fragmented World	Delayed and divergent global climate policies lead to higher transition and physical risks, with an expected temperature increase of 2.3°C.

Under the Orderly Transition scenario, the Company's expected loss is 0.61% of its asset holdings by 2030, rising to 11.88% by 2050. Under the Disorderly Transition scenario, no additional expected loss is projected before 2030, but it reaches 3.52% of asset holdings by 2050. In the Fragmented World scenario, the expected loss is 0.24% of asset holdings by 2030 and 0.68% by 2050.

From an industry perspective, under the Orderly Transition scenario, the semiconductor, electronics manufacturing, and service sectors are projected to have the highest expected losses. In the Disorderly Transition scenario, the semiconductor, cement, and electricity and gas supply sectors show the highest expected losses. Under the Fragmented World scenario, the sectors with the highest expected losses are electricity and gas supply, semiconductors, and wholesale and retail. The results indicate that these sectors face higher climate transition risks, and they will inform the Company's future risk management strategies.

▼ Total Expected Loss as a Percentage of Asset Holdings



Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action]
Deepening Financial Inclusion through Digital Innovation

[Sustainable Action]
Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix

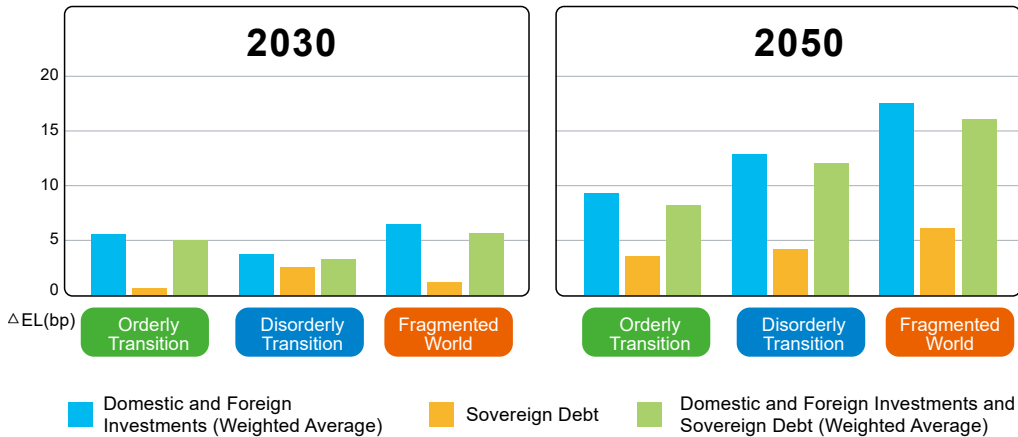
Credit Risk Impact Results

KGI Life adopted the climate change scenario analysis framework mandated by the competent authority. Using the Orderly Transition (Net Zero 2050), Disorderly Transition (Delayed Transition), and Fragmented World scenarios, it quantified the credit risk impact on its domestic and foreign corporate debt, equity, and sovereign debt investments. This was measured by the change in additional expected loss as a percentage of asset holdings ($\Delta EL\%$) compared to a baseline scenario.

The assessment factors for physical and transition risk, together with the impact metric and analysis method, are as follows:

Position Category	Investment Position	
	Domestic Corporate Investment	Foreign Corporate and Sovereign Investment
Physical Risk Assessment Factors	Flooding, business interruption from heavy rainfall, drought, landslides, heatwaves	Flooding, drought, heatwaves
Transition Risk Assessment Factors	Carbon emissions intensity at the national and sector level, sector emission trends, carbon pricing	
Impact Metric and Analysis Method	Stress adjustment to corporate credit ratings	Stress adjustment to corporate and sovereign credit ratings

Additional Expected Loss as a Percentage of Total Investment Exposure



By evaluating physical and transition risks across corporate equity and debt investments, sovereign debt investments, and the overall investment portfolio, the Company observed how expected losses change relative to the baseline. The results indicate that impacts begin to materialize by 2030, with the Fragmented World scenario showing the highest increase in expected loss, followed by the Orderly Transition scenario. The Disorderly Transition scenario shows a relatively lower impact. Corporate equity and debt positions are significantly more sensitive to climate scenarios than sovereign debt, reflecting their greater exposure to sector transitions, rising carbon costs, and operational stress.

By 2050, expected losses expand further across all scenarios. The impact is most pronounced in the Fragmented World scenario for both the overall portfolio and individual asset classes. This highlights that delayed or insufficient global decarbonization efforts will place progressively greater credit deterioration stress on investment portfolios over time.

The scenario analysis confirmed that the impact of climate risk on assets accumulates over time, especially under the Fragmented World scenario, in which the transition is delayed or fails. The Company will continue to monitor climate risk changes under different scenarios to inform its future risk management practices.

Furthermore, an analysis of risk impacts on domestic and foreign corporate investments across different scenarios and timeframes revealed that the greatest impact from both physical and transition risks occurs under the Fragmented World 2050 scenario. In this scenario, approximately 15% of the domestic and foreign corporate investment portfolio is exposed to high physical risk areas, while about 3% is exposed to high transition risk industries.

Result - Domestic and Foreign Corporate Investment

Risk Item Analyzed	Scenario	Orderly Transition		Disorderly Transition		Fragmented World	
	Time Horizon	2030	2050	2030	2050	2030	2050
Transition Risk Impact Level	Risk Level	Medium	Low	Low	Medium	Low	High
Physical Risk Impact Level		Low	Medium	Low	Medium	Low	High

Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action]
Deepening Financial Inclusion through Digital Innovation

[Sustainable Action]
Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

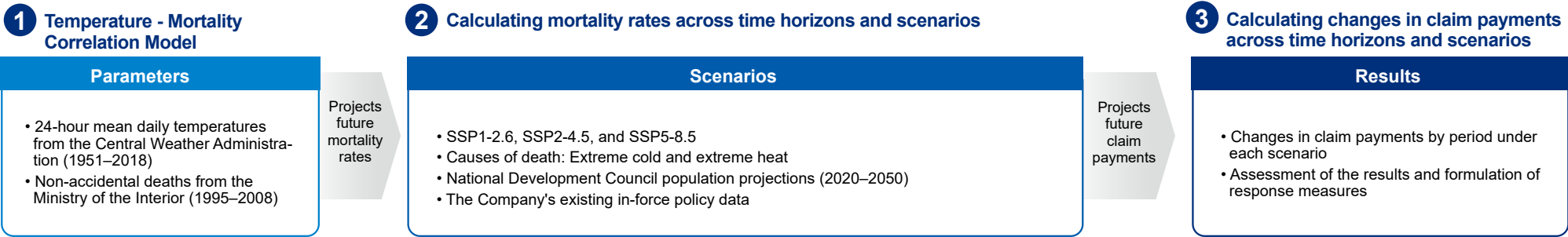
7 Appendix

Life Insurance Climate Scenario Analysis

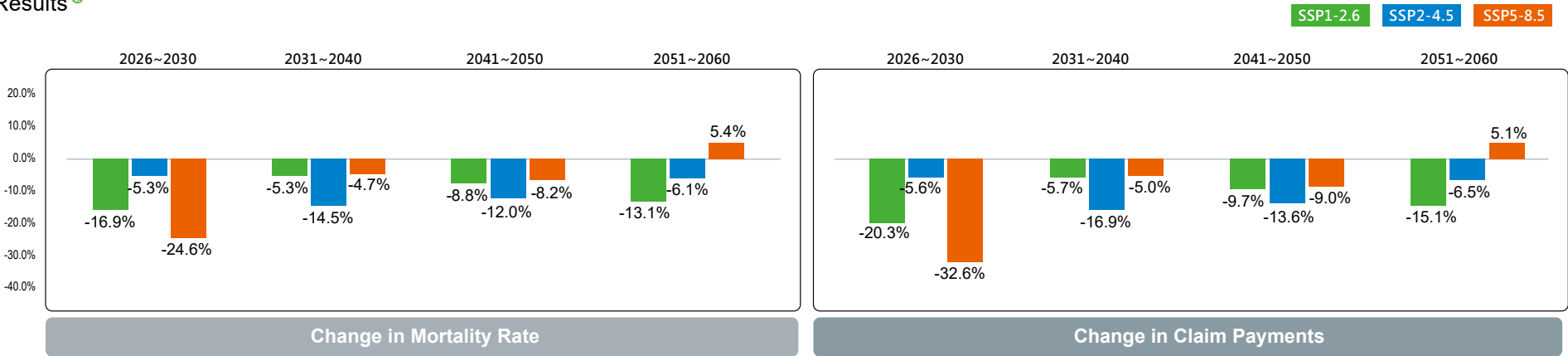
Life Insurance Climate Physical Risk Scenario Analysis

Climate change has significantly increased the frequency of extreme temperature events, posing a substantial threat to human health. Research indicates a significant link between temperature anomalies and mortality from cardiovascular and respiratory diseases. For KGI Life, estimating the impact of extreme temperatures on policyholders' mortality rates and on life insurance claims is crucial for strengthening its climate risk management and ensuring long-term financial stability.

»Evaluation Process^①



»Results^②



① Mortality rates are adjusted to reflect the age structure of the Company's policyholder base.

② The analysis model's base year is 2018. The Company used 2025 in-force policy data to project claim payment changes from 2026 to 2060.

Contents
Message from the Chairperson
About This Report
About KGI Life
Key Achievements in 2025
Honors and Milestones in 2025
[Sustainable Action] Deepening Financial Inclusion through Digital Innovation
[Sustainable Action] Leading the Low-Carbon Transition to a Net-Zero Future
1 Corporate Sustainability
2 Deepening Corporate Governance
3 Guiding through Sustainable Finance
4 Advancing a Low-Carbon Transition
5 Realizing Financial Inclusion
6 Building an Inclusive Society
7 Appendix

Analysis across the three climate scenarios revealed that in most periods, the overall mortality rates from extreme temperatures are lower than in the base year. This is likely because the Company's policyholder base skews younger, a demographic more adaptable to extreme temperatures. However, under the high-emission SSP5-8.5 scenario, the mortality rates from extreme temperatures are projected to exceed the base year between 2051 and 2060. This suggests that as climate change intensifies, the impact of extreme temperatures on mortality will become more pronounced, leading to a corresponding increase in claim payments.

In summary, the global warming trend is expected to increase the probability of death from extreme temperatures in Taiwan over time. This trend is more pronounced under higher-emission pathways. The preliminary assessment indicates that the Company's future life insurance claim payments are likely to rise in line with this trend.

»Response Measures

Based on this scenario analysis, the Company faces potential upward pressure on future insurance claim payments due to rising temperatures. Consequently, it will continue to enhance policyholder adaptability to extreme temperatures through innovative insurance product design and related services to mitigate potential impacts.

KGI Life has launched several spillover insurance policies that integrate health management with policy design, encouraging policyholders to proactively manage their health. For instance, policyholders can use wearable smart devices to upload health data, such as sleep duration and daily steps, to the Company's platform. Those who meet certain criteria receive rewards such as premium discounts or increased coverage. Through these initiatives, the Company aims to encourage proactive health management and prevent temperature-related illnesses, creating a virtuous cycle in which policyholders become healthier and more resilient to risk. This also enhances the Company's overall adaptability and risk response capabilities in the face of extreme climate impacts.

• Insurance Product Losses from Climate and Natural Disasters SASB FN-IN-450a.1

KGI Life analyzed its Probable Maximum Loss (PML) using population statistics from the Ministry of the Interior covering 1958 to 2024 and Taiwan's natural disaster loss reports. The analysis was based on historical disaster casualty probabilities, calculated for events with return periods of 50 years (2%), 100 years (1%), and 250 years (0.4%). The Gross PML represents the estimated claim payments under these disaster scenarios, calculated by multiplying the year-end in-force policy face amount by the respective occurrence probabilities. The Net PML is calculated similarly but uses the year-end in-force retained face amount. Considering the Company's asset base and size, the financial impact of both gross and net PML is considered manageable.

▼ Gross Probable Maximum Loss (Gross PML)

Unit: NT\$

Disaster	2% (1 in 50)	1% (1 in 100)	0.4% (1 in 250)
Typhoon/Hurricane	269,512,942	336,045,650	380,345,877
Flood	21,238,146	267,744,564	510,264,361

▼ Net Probable Maximum Loss (Net PML)

Unit: NT\$

Disaster	2% (1 in 50)	1% (1 in 100)	0.4% (1 in 250)
Typhoon/Hurricane	177,887,774	218,288,344	248,807,996
Flood	17,080,116	209,691,980	399,202,570

SASB FN-IN-450a.2

In addition to estimating potential losses, the Company regularly tracks actual claims arising from natural disasters. In 2025, total insurance claims paid for natural disasters — typhoons, earthquakes, and floods - amounted to NT\$1.3 million^③. During the same year, the Company recorded no claims resulting from droughts, blizzards, or tornadoes. Considering the Company's asset base and size, the estimated gross and net PML from extreme weather remain limited. When compared with the stable and modest actual disaster claims for the year, the overall financial impact is deemed manageable.

③ This figure includes claim payments for injuries or deaths caused by natural disasters, where the diagnosis certificate or death certificate clearly states a natural disaster as the cause.

Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action]
Deepening Financial Inclusion through Digital Innovation

[Sustainable Action]
Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix

4.1.3 Setting Materiality Standards and Responding to Climate Risks

In 2025, through a survey, KGI Life identified its climate-related risks across departments. It then assessed the materiality of these risks over short-, medium-, and long-term horizons. Materiality was measured by scoring and multiplying the likelihood of occurrence and the magnitude of impact. The top three risks were classified as material. Additionally, any risk identified as "very high" on its risk matrix was automatically deemed material.

KGI Life has developed specific strategies and action plans to address the multifaceted impacts of climate risk. It regularly monitors and reviews its climate risk management performance and adapts its strategies as needed to ensure effective risk mitigation.

▼ Overview of Material Climate-Related Risks

	Corresponding Existing Risk	Impacted Dimension	Financial Impact Period and Degree ^④	Potential Financial Impact	Response Measures
Transition Risk	Risk Type: Policy and Legal				
	Description: Increasingly stringent domestic and international climate-related regulations, initiatives, and carbon pricing (fees/taxes/trading) are raising sustainability requirements for businesses.				
	Other risks (including reputational, litigation, and liability risks)	Operational	Short-term: Low Medium-term: Medium Long-term: Medium	Increased operating expenses	1. Reducing operational carbon emissions across all offices and agencies. 2. Replacing old, inefficient equipment and optimizing the operating schedules of energy-intensive systems. New systems will prioritize virtualization and energy-saving equipment to lower CO ₂ emissions. 3. Expanding the implementation of carbon reduction and environmental sustainability initiatives. 4. Continuing the use of green power.
Physical Risk	Market Risk, Credit Risk	Investment	Short-term: Low Medium-term: Low Long-term: Low	Increased operating costs for investees, affecting their profitability and reducing the Company's investment income.	1. Utilizing an ESG and high-climate-risk checklist for pre-investment evaluation to identify exposure to the group's designated high-carbon industries. 2. Adhering to the parent company's Sustainable Finance Commitment to phase down investments and financing in thermal coal, unconventional oil/gas, and other carbon-intensive industries. 3. Following the Company's climate risk appetite framework and the group's carbon-intensive industry screening criteria to set and regularly monitor climate risk appetite metrics and targets. 4. Using the group's screening criteria to calculate and analyze the proportion of carbon-intensive industries in the investment portfolio, informing subsequent adjustments.
	Risk Type: Acute				
	Description: Increased frequency and severity of extreme weather events such as typhoons, droughts, and heavy rainfall.				
	Market Risk, Credit Risk	Investment	Short-term: Low Medium-term: Low Long-term: Low	Decreased value of investment and financing assets, leading to reduced investment income for the Company.	1. Using an ESG and high-climate-risk checklist to identify exposure to the group's carbon-intensive industries. 2. Continuously monitoring post-investment and adjusting positions in response to significant changes in investee status. 3. Requiring the investment evaluation report to assess physical risk and formulate response measures before acquiring new investment properties. 4. Adhering to the Company's climate risk appetite framework by setting and regularly monitoring climate risk appetite indicators and targets. 5. Using annual TCFD analysis results to review and ensure that investment properties in high-risk climate zones have adequate adaptation measures such as floodgates, sandbags, pumps, and emergency plans.

^④ Short-term refers to a period within three years; medium-term, three to ten years; and long-term, over ten years. The degree of financial impact is assessed based on likelihood (rated 1 to 6, higher is more likely) and impact (rated 1 to 6, higher is more severe).

Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action]

Deepening Financial Inclusion through Digital Innovation

[Sustainable Action]

Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix

4.1.4 Climate Governance Metrics and Targets

Effective climate metrics and targets are essential for guiding climate risk management and advancing the Company's net-zero strategy. KGI Life has systematically established 13 climate-related management metrics with short-, medium-, and long-term targets, aligned with the business plans of its various departments. It regularly tracks performance to respond to the expectations of both internal and external stakeholders regarding its climate management.

Building on its assessment of climate-related risks and opportunities, it develops targeted strategies and action plans, then sets and tracks targets annually to reduce the impact of climate change on its investments and operations.

▼ Summary of Key Management Metrics and Targets

Strategy		Metrics	2026 Short-term Target	2027-2028 Medium-term Target	2029-2031 Long-term Target
Transition Risk	Engagement	• Engage with listed investees to encourage the adoption of net-zero or transition policies ^⑤	• 36.3% of the listed stock and bond portfolio, by investment value, to have set SBTs	• 40% of the listed stock and bond portfolio, by investment value, to have set SBTs by 2027	• 49.7% of the listed stock and bond portfolio, by investment value, to have set SBTs by 2029
	Reduction of Exposure to Carbon-Intensive Industries	• Ratio of investment and financing in carbon-intensive industries	• Ratio below 23%	• Annually review and reduce the ratio of carbon-intensive industries by 0.5%–1.5%	
		• Follow decarbonization commitments and pathways	• Withhold new direct investment in projects involving thermal coal and unconventional oil and gas		• By 2030, withdraw direct investment in thermal coal and unconventional oil/natural gas in industrialized nations, such as EU and OECD members
	Reduction of Portfolio Emissions	• Realize Scope 3 SBTs	• Reduce GHG emissions intensity per MWh of power generation project investment and financing by 37.5% from the baseline ^⑥	• Reduce GHG emissions intensity per MWh of power generation project investment and financing by 46.2% from the baseline by 2027	• Reduce GHG emissions intensity per MWh of power generation project investment and financing by 63% from the baseline by 2029
	Decarbonization and Operational Management	• Reduce carbon emissions for offices and agencies according to SBTs	• Achieve an operational carbon emissions target of 5,487 metric tons for 2026	• Achieve an operational carbon emissions target of 4,758 metric tons for 2028 • Equip over 40% of all offices and agencies with LED panel lighting	• Reduce operational carbon emissions to 3,695 metric tons by 2031 • Equip over 80% of all offices and agencies with LED panel lighting

⑤ Portfolio coverage (PC). The Company's Science Based Targets (SBTs) were approved by the SBTi on March 14, 2025. Asset classes using the PC method are adjusted based on the SBT validation pathway results.

⑥ The baseline is the GHG emissions intensity per MWh of power generation project investment and financing in 2022.

Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action]
Deepening Financial Inclusion through Digital Innovation

[Sustainable Action]
Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix

	Strategy	Metrics	2026 Short-term Target	2027-2028 Medium-term Target	2029-2031 Long-term Target
Transition Risk	Climate Governance Optimization	- Enhance IFRS S2 and TCFD disclosures and refine climate risk scenario analysis methodology - Adopt the TNFD framework for nature risk analysis	- Align with and pilot IFRS S2 climate-related disclosures - Conduct TCFD climate change scenario analysis for insurance products - Adopt the TNFD disclosure framework - Optimize disclosures under the <i>Reference Guidelines for the Recognition of Sustainable Economic Activities</i>	- Publish financial information following IFRS S2 Climate-related Disclosures - Refine the climate risk scenario analysis methodology	
Physical Risk	Real Estate Investment Climate Exposure Management	- Integrate physical risk into the evaluation of new real estate investments - Set a cap on the proportion of high-physical-risk cases	100% of new investment targets are assessed for physical risk - Limit the proportion of high-physical-risk cases after adaptation to below 4%	100% of new investment targets to undergo physical risk assessment - Limit the proportion of high-physical-risk cases below 3%	
	Sustainable Supply Chain Management	Conduct ESG due diligence for suppliers	ESG due diligence from major suppliers (a response rate of 75%)	ESG due diligence from major suppliers (a response rate of 80%)	ESG due diligence from major suppliers (a response rate of 85%)
Climate-Related Opportunities	Green and Sustainable Transition	Increase green and sustainable investments^⑦	Increase green and sustainable investments by 20% from the baseline year	Increase green and sustainable investments by 30% from the baseline year	Increase green and sustainable investments by 45% from the baseline year
		Digital Insurance Services	- Increase the adoption rate of electronic policies by 2% compared to 2025 - Increase adoption rate of mobile claims by 3% compared to 2025 - Achieve 5% annual growth in paper savings through paperless processes	- Increase the adoption rate of electronic policies by 4% compared to 2025 - Increase adoption rate of mobile claims by 5% compared to 2025 - Achieve 5% annual growth in paper savings through paperless processes	- Increase the adoption rate of electronic policies by 6% compared to 2025 - Increase adoption rate of mobile claims by 7% compared to 2025 - Achieve 5% annual growth in paper savings through paperless processes
	Digital Finance	Leverage AI to facilitate administration, expand digital services, and drive efficiency	- Add or optimize ≥12 features in the iLife mobile app - Use AI for medical chart recognition, coverage gap analysis, and 360-degree customer profiling	- Add or optimize ≥15 features in the iLife mobile app - Introduce diversified digital identity verification for customers	Add or optimize ≥15 features in the iLife mobile app

⑦ The baseline is the green and sustainable investments of NT\$31.06 billion in 2022.

Contents

Message from the
Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in
2025

[Sustainable Action]
Deepening Financial
Inclusion through Digital
Innovation

[Sustainable Action]
Leading the Low-Carbon
Transition to a Net-Zero
Future

1 Corporate Sustainability

2 Deepening Corporate
Governance

3 Guiding through
Sustainable Finance

4 Advancing a Low-
Carbon Transition

5 Realizing Financial
Inclusion

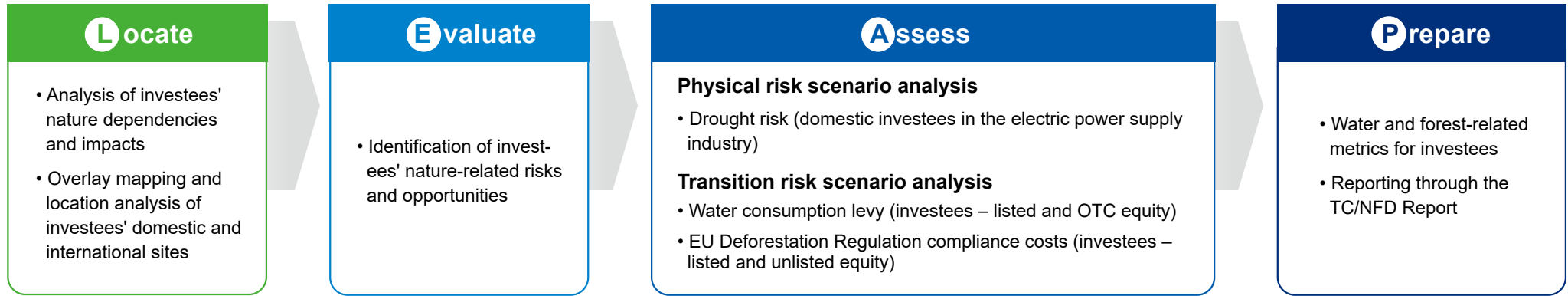
6 Building an Inclusive
Society

7 Appendix

4.2 Nature-related Financial Disclosures

4.2.1 Nature Management Strategy

The Company follows the LEAP approach developed by the TNFD to enhance its disclosures on nature-related risks across governance, strategy, risk management, and metrics and targets. This serves as a crucial foundation for strengthening sustainable governance and overall risk management.



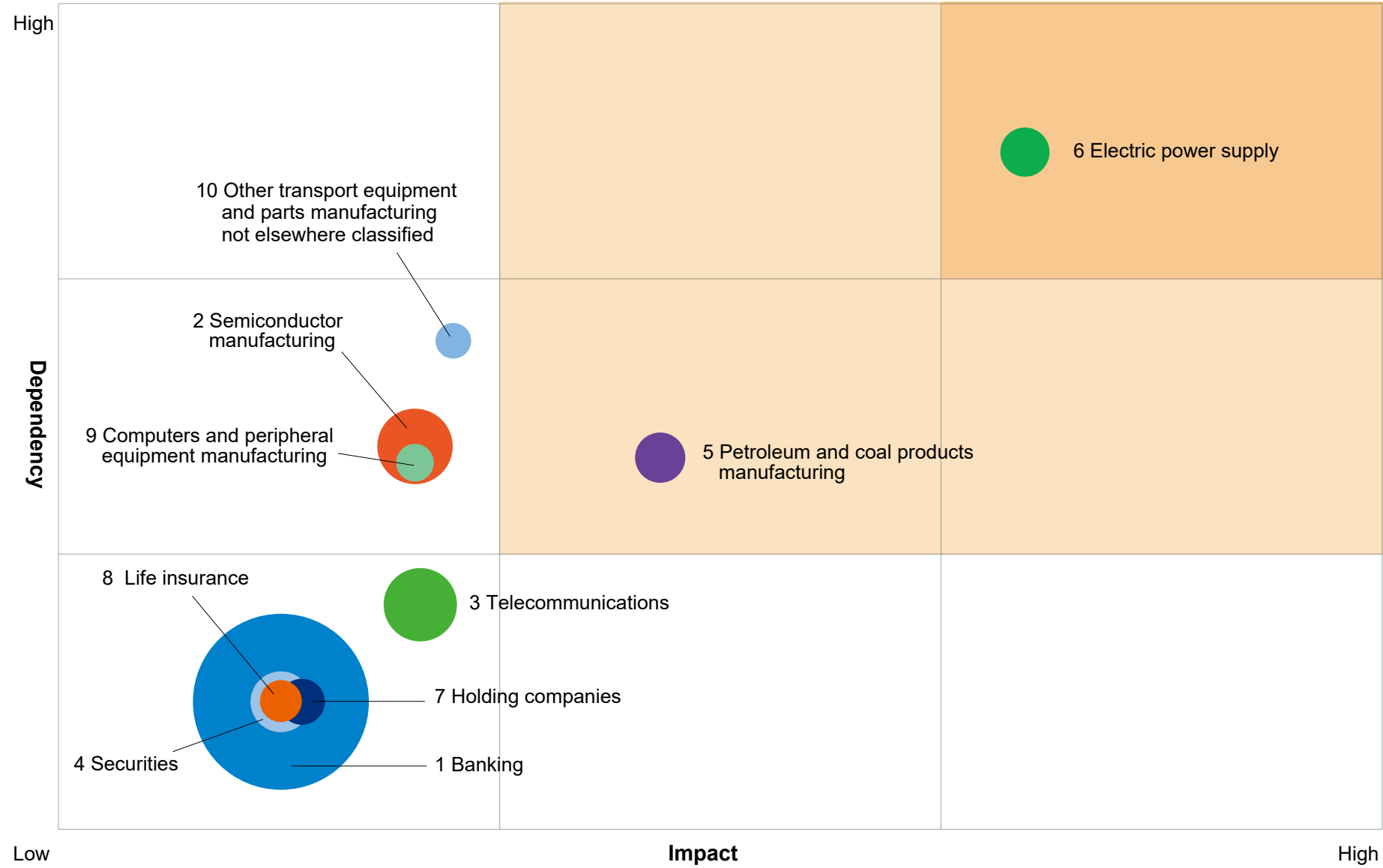
Analysis of Nature Dependencies and Impacts

Portfolio's Nature Dependency and Impact Identification Results

An analysis of the Company's 2025 investees^⑧ identified the electric power supply industry and the petroleum and coal products manufacturing industry as the two sectors with the highest degrees of nature dependency and impact. The power supply industry's significant water consumption can affect ecosystems and the climate, while the petroleum and coal industry's mining and drilling activities can lead to deforestation and habitat destruction. The Company has begun tracking and managing its investments in the power sector. For the petroleum and coal sector, it is following the parent company's [Sustainable Finance Commitment](#) to gradually reduce exposure to thermal coal and unconventional oil and gas. It will continue to monitor portfolio risk changes to inform future adjustments to investment positions and resource allocation.

^⑧ The 2025 analysis excludes mutual funds and ETFs.

▼ KGI Life — 2025 Analysis of Investees' Nature Dependency and Impact by Industry



Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action]
Deepening Financial Inclusion through Digital Innovation

[Sustainable Action]
Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix

Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action]
Deepening Financial Inclusion through Digital Innovation

[Sustainable Action]
Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix

Analysis of Location in Nature-Sensitive Areas

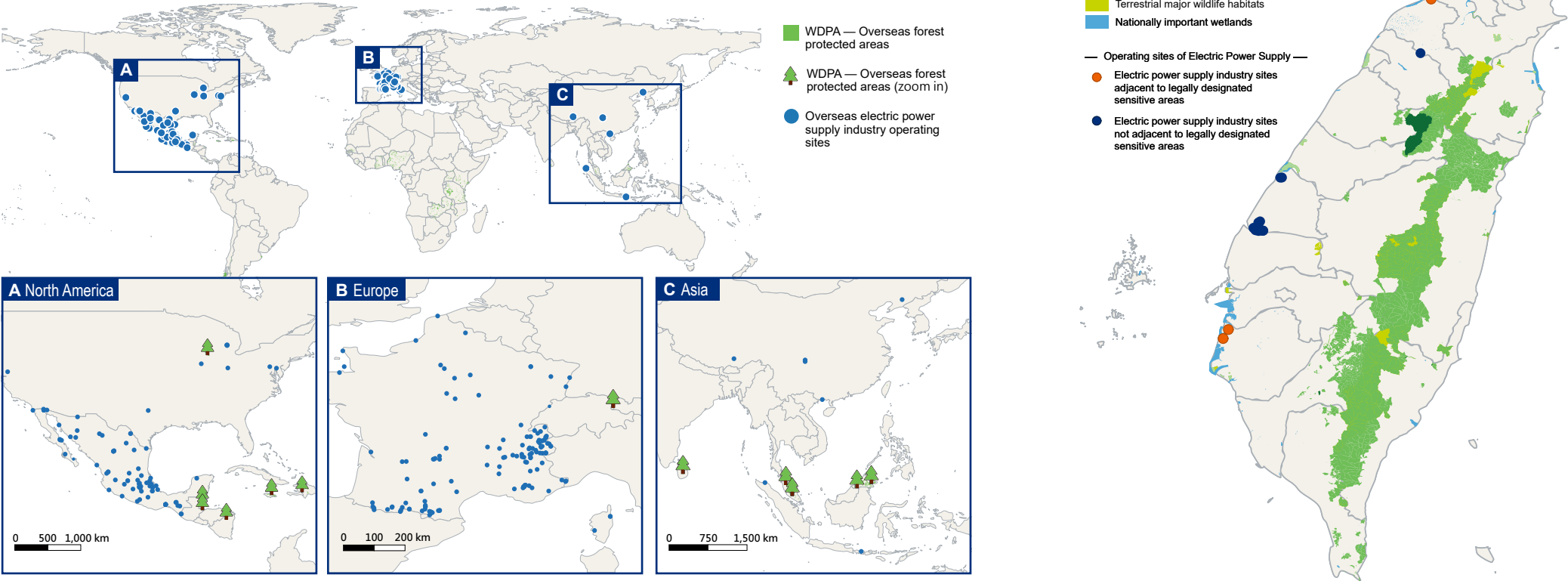
Domestic Analysis Results

The analysis confirmed that none of the operating sites of KGI Life's domestic electric power supply industry investees are located within legally designated environmentally sensitive areas for water and forests. Although 15% of investee sites are adjacent to these areas, they represent only about 0.03% of the Company's total investment exposure, which is considered a controllable risk.

Proximity to Legally Designated Sensitive Areas	Domestic Investees Operating Sites (%)	Exposure (%)
Operating sites of electric power supply industry investees adjacent (within 1 km) to legally designated sensitive areas	15.00%	0.03%
Operating sites of electric power supply industry investees not adjacent (within 1 km) to legally designated sensitive areas	85.00%	0.05%

Foreign Analysis Results

A review of the Company's overseas electric power supply industry investees confirmed that none of their sites are located within foreign forest protection areas or within one kilometer of them.



Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action]
Deepening Financial Inclusion through Digital Innovation

[Sustainable Action]
Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

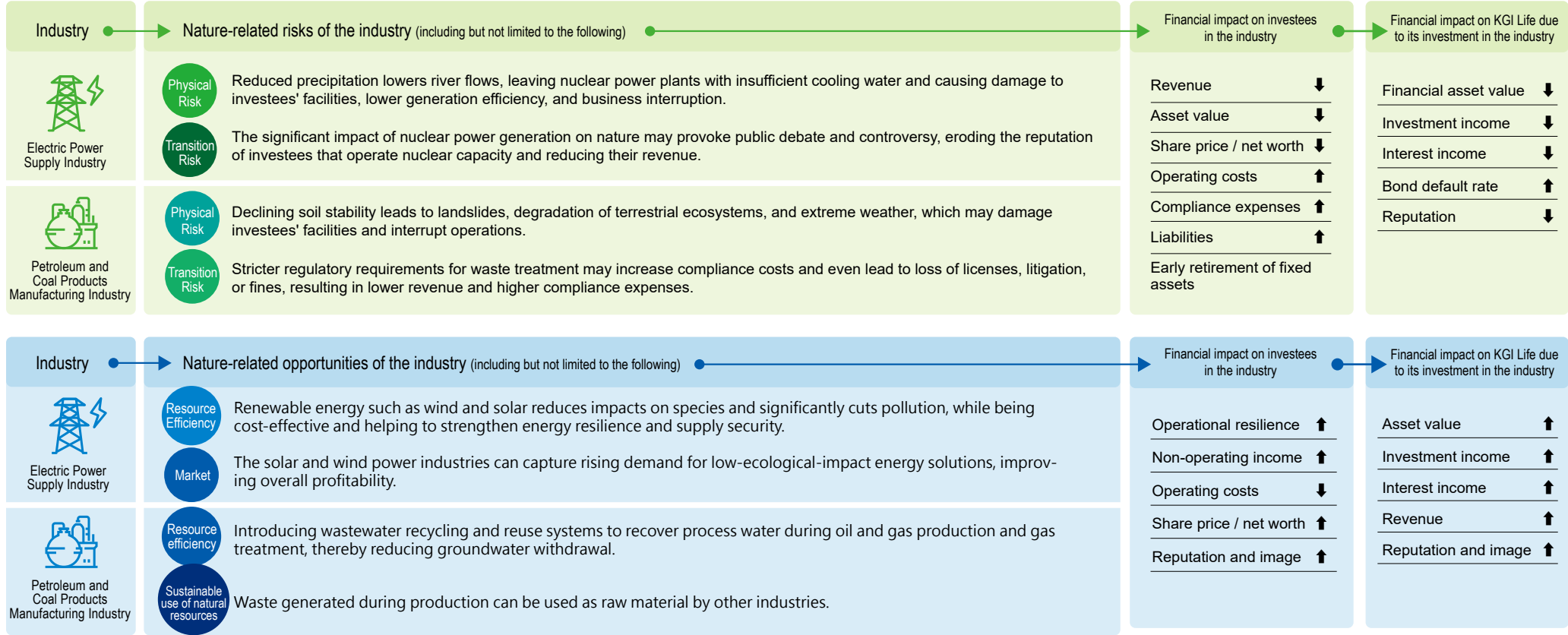
7 Appendix

»Response Measures

The Company will continue to strengthen its evaluation of investment targets. If an investment has a major environmental impact or carries substantial nature-related risks, it will adjust its investment strategy. It will also continue to monitor the proximity of its electric power supply industry investees to legally designated sensitive areas to support the conservation of natural ecosystems.

4.2.2 Identification of Nature-related Risks and Opportunities

Based on its portfolio's nature risk dependency and impact analysis, KGI Life analyzed the electric power supply industry and the petroleum and coal products manufacturing industry using relevant TNFD industry guidance. This analysis helped the Company assess the potential financial impact of nature-related risks and opportunities on these sectors, and, by extension, the indirect financial impact on the Company itself.



Electric Power Supply Industry - Creating revenue streams through residential/community solar : [EDF \(Solar Energy | Solar Panel System For Your Home | EDF \)](#)

Petroleum and Coal Products Manufacturing Industry - Wastewater recycling : [Saudi Arabian Oil Company \(Investing in growth Innovating for sustainability Aramco Sustainability Report 2024\)](#)

Petroleum and Coal Products Manufacturing Industry - Waste recycling : [TotalEnergies \(Circular Economy | TotalEnergies.com\)](#)

Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action]
Deepening Financial Inclusion through Digital Innovation

[Sustainable Action]
Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

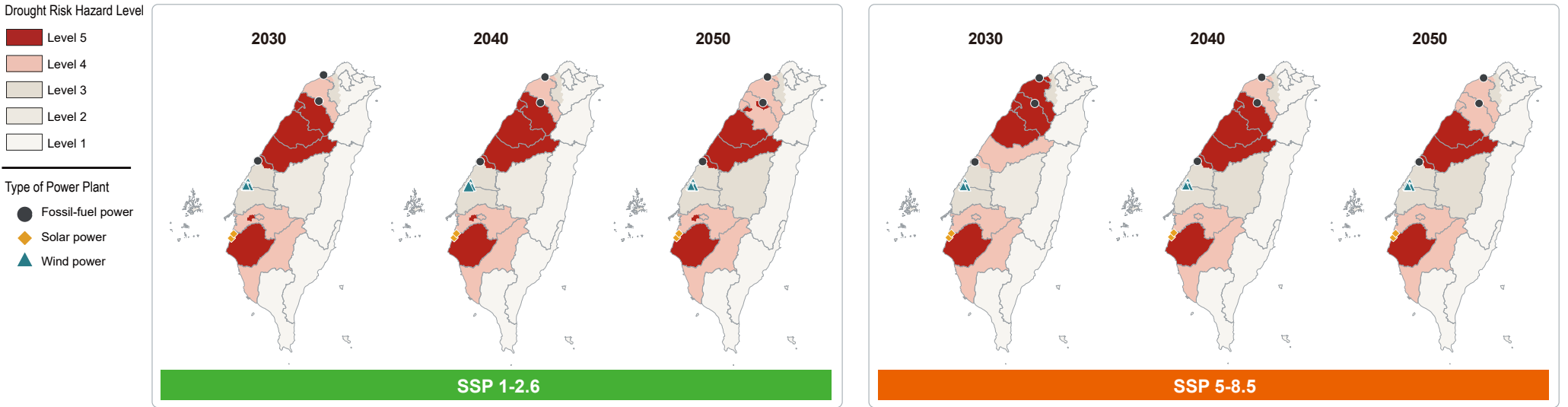
7 Appendix

Nature Physical Risk Scenario Analysis

Water Resources: Drought Risk Scenario Analysis

Rationale	Drought can significantly impact the operations and financial stability of electric power supply industry investees, which in turn affects KGI Life. By assessing the drought risk for these investees under both an ambitious carbon reduction pathway (SSP1-2.6) and a severe warming scenario (SSP5-8.5), the Company can proactively identify investment risks and adopt corresponding management strategies.
Scope	All domestic electric power supply industry investee operating sites held by KGI Life as of December 31, 2025.
Scenario	The analysis uses the Financial Industry Climate Physical Risk Information Integration Platform, which employs statistical downscaling of IPCC AR6 scenarios (SSP1-2.6 and SSP5-8.5) to project drought conditions in Taiwan by water supply region based on precipitation estimates.
Time Horizon	2030, 2040, and 2050.
Results	Within the electric power supply industry, dependence on water resources is highest for fossil fuel generation, followed by solar and then wind. Under the SSP1-2.6 scenario, drought risk levels are the same in 2030 and 2040, while by 2050 some sites in Hsinchu fall to a lower drought risk level. Under the SSP5-8.5 scenario, sites in Changhua County face a higher drought risk level in 2040 and 2050 than in 2030, whereas sites in Taoyuan City face a lower level in those years than in 2030, and by 2050 some sites in Hsinchu fall below both their 2030 and 2040 levels. The drought risk for KGI Life's electric power supply industry investees therefore varies by scenario and time horizon, with most sites located in areas of medium to high drought risk.
Response	KGI Life's electric power supply industry investees depend heavily on water resources, yet Taiwan is water-scarce, so effective water management is needed to reduce consumption and improve efficiency. These investees are strengthening their management of water resources through water-saving measures such as recycling water, lowering process water consumption, and reusing treated wastewater.

▼ Drought Risk for the Electric Power Supply Industry by City and County in Taiwan



Nature Transition Risk Scenario Analysis

Water Resources: Water Consumption Fee Scenario Analysis

Rationale

This analysis estimates the financial impact of a potential water consumption fee on the Company's domestic listed and OTC equity investees. By calculating the potential fees for large water users, defined as those consuming over 9,000 cubic meters per month in the dry season, the Company assesses the financial impact on these companies and, in turn, KGI Life's resilience to this nature-related transition risk.

Scope

KGI Life's domestic listed company stock portfolio as of December 31, 2025.

Results

Across all NGFS transition scenarios, the ratio of investees' water consumption fees to their revenue is projected to rise over time, indicating that rising water costs will put growing financial pressure on businesses. However, even under the most severe 2050 Fragmented World scenario, the estimated water cost for its investees remains below 1% of their revenue. This is considered an affordable cost for the investees, and therefore the risk to KGI Life is deemed controllable.

▼ Estimated Water Consumption Fee as a Percentage of Revenue for Investees

Scenario Name	2030	2040	2050
Orderly Transition	0.301%	0.404%	0.514%
Disorderly Transition	0.306%	0.415%	0.525%
Fragmented World	0.306%	0.420%	0.536%

Response

To mitigate the financial impact from water consumption fees on its investees, the Company will continue to develop and apply risk management tools such as scenario analysis to regularly identify, measure, and monitor nature-related transition risks. It will also evaluate whether to maintain these positions.

Forests: Investee Transition Risk Scenario Analysis—EU Deforestation Regulation (EUDR)

Rationale

The *EU Deforestation Regulation (EUDR)* requires products with deforestation risk to be "deforestation-free" to enter or be exported from the EU market. In this context, the Company's scenario analysis uses the Forest IQ database^⑨ to screen for high-deforestation-risk investments and assess the potential financial impact on the Company from holding these positions.

Assumption

The Company adopted the FPS+Nature 1.8°C pathway scenario, which simulates global policy measures that may be implemented by 2030 and 2050 to address climate change and biodiversity loss.

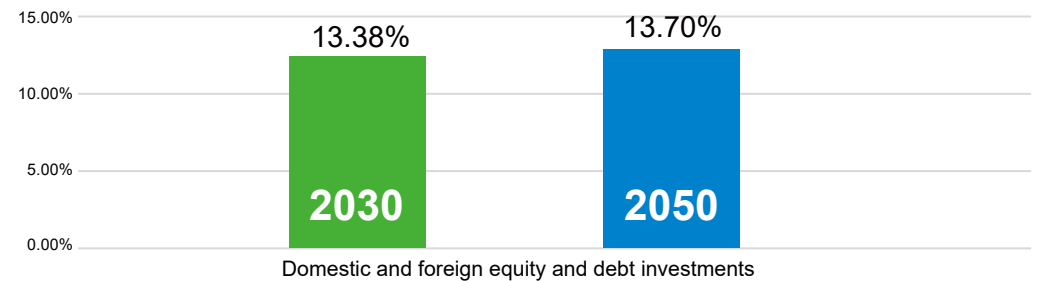
Scope

KGI Life's domestic and foreign equity and debt investments as of December 31, 2025.

Financial Impact

By 2030, the compliance costs for the Company's domestic and foreign investees to avoid deforestation are projected to impact their revenues by an average of 13.38%. This impact is expected to increase slightly to 13.70% by 2050.

▼ Deforestation Risk Cost as a Percentage of Investees' Revenue



Response

To mitigate the potential impact from deforestation-related regulations on its investees, the Company will continue to develop and apply risk management tools such as scenario analysis to regularly identify, measure, and monitor deforestation-related transition risks. These insights will serve as a crucial input for its investment decisions and risk management.

^⑨ Forest IQ is a platform integrating data from leading sources such as Forest 500, SPOTT, and Trase. It provides deforestation risk, financial materiality, and management performance data for over 2,000 global companies. Its methodology is aligned with financial institutions' needs and the due diligence logic of the EUDR, making it suitable for quantifying deforestation-related transition risk in investment portfolios.

Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action]
Deepening Financial Inclusion through Digital Innovation

[Sustainable Action]
Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

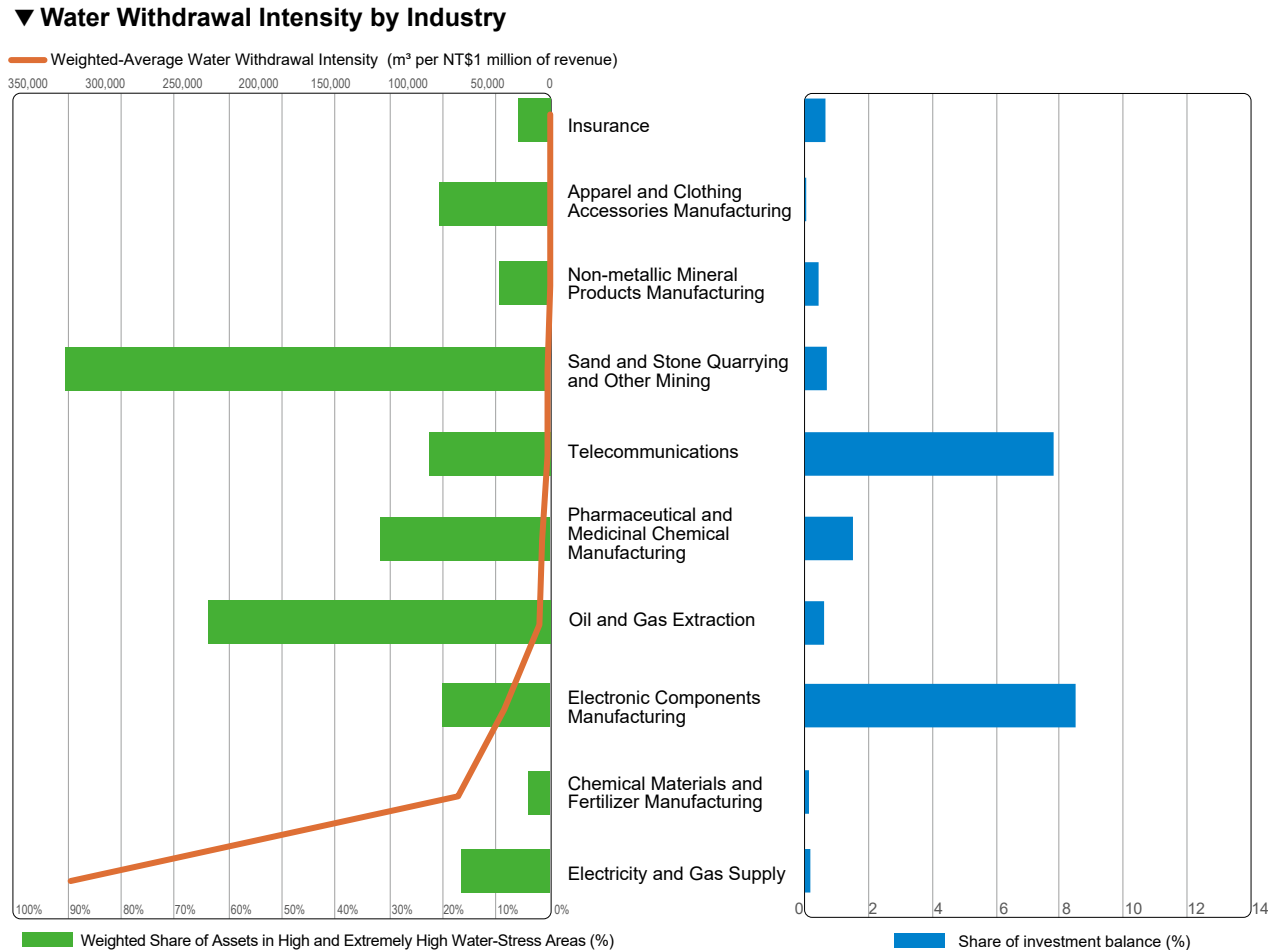
7 Appendix

4.2.3 Nature Metrics and Targets

Portfolio Water Metrics

- Overall water risk is controllable, with no holdings in industries that are both highly water-dependent and located in high water-stress areas

The Company analyzes its listed and OTC investment portfolio using three key water management metrics: water withdrawal intensity, which reflects an investee's dependence on water; the percentage of assets in high and extremely high water-stress areas, which reflects water stress risk; and water management policy, which reflects an investee's management of water risk. The review found no holdings in industries that are both highly dependent on water and located in high water-stress regions. Furthermore, a significant portion of the companies in its portfolio have established water management policies, indicating that the overall water risk is manageable. The chart below displays the top 10 industries by portfolio weighted-average water withdrawal intensity.



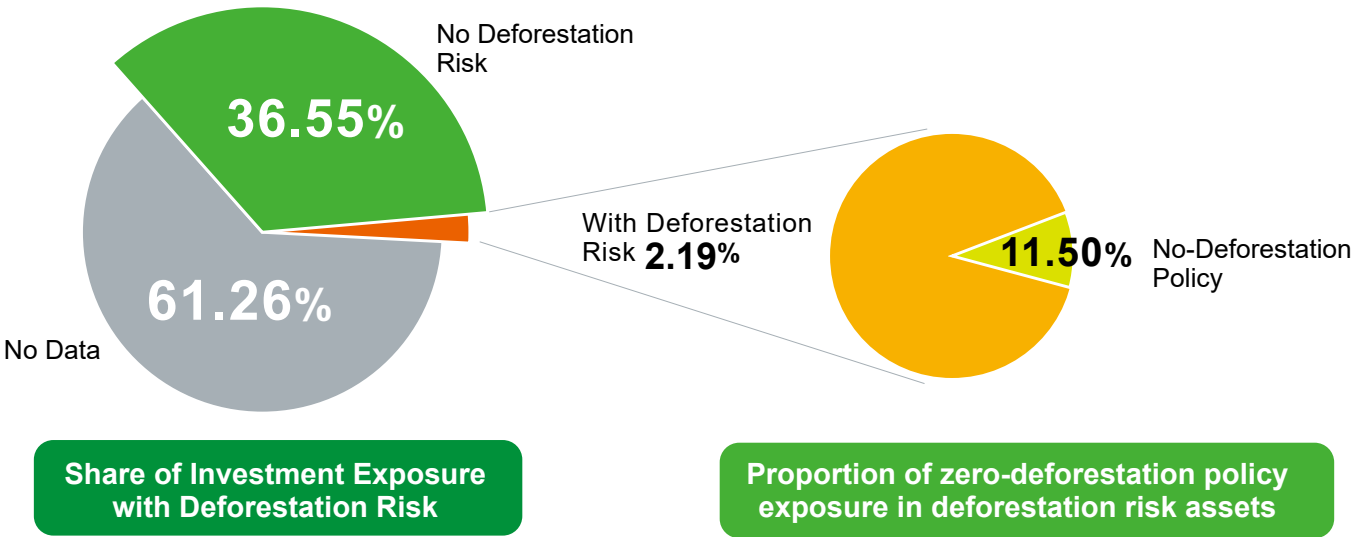
Portfolio Forest Metrics

- Overall portfolio deforestation risk is low

The Company used the Forest IQ database, established by Global Canopy, to analyze the potential deforestation risk within its investment portfolio^⑩. Forest IQ assigns a risk level from 1 to 5 based on a company's involvement in high-risk geographies with key deforestation-linked commodities, namely soy, palm oil, timber and pulp, cocoa, coffee, and natural rubber. Companies rated Level 3 or higher are considered to have high deforestation risk, indicating that their operations or supply chains are more closely linked to high-risk commodities and regions. The analysis showed that approximately 2.19% of its portfolio's exposure is linked to companies with deforestation risk. Of this exposure, about 11.50% is attributable to companies that have publicly disclosed zero-deforestation policies, committing to prevent deforestation and forest degradation in their operations and/or supply chains. The Company will continue to use relevant metrics to enhance the identification and monitoring of, and engagement on, forest-related nature risks.

^⑩ As the financial industry's deforestation risk is indirect, arising from its financing activities, financial sector investees are excluded from this analysis.

▼ Share of Investment Exposure with Deforestation Risk



4.2.4 Protecting the Green Elves: The *Zhangixalus arvalis* Habitat Conservation Project

Deep in Dalin, Chiayi, lives the *Farmland Green Tree Frog* (*Zhangixalus arvalis*), an amphibian endemic to Taiwan and designated by the Ministry of Agriculture as a Category II Rare and Valuable Species. Its population is restricted to the Yunlin-Chiayi-Tainan Plain, with the bamboo forests of Zhonglin Community in Dalin serving as a critical habitat and an important natural carbon sink. However, agricultural land-use changes have led to a decline in these bamboo forests, causing habitat fragmentation that threatens the species' genetic diversity and survival. In 2022, the Chiayi Branch of the Forestry and Nature Conservation Agency introduced the *Zhangixalus arvalis* Friendly Habitat Management Label to encourage farmers to join conservation efforts and prevent further habitat loss.

In line with the Kunming-Montreal Global Biodiversity Framework (GBF), particularly Target 2 on ecological restoration and connectivity and Target 3 on protected areas and effective area-based conservation, KGI Life treats natural capital as integral to sustainable governance. Through a four-way partnership with the local revitalization organization Tri-Small Creative, WatchNature Co., Ltd., and the Chiayi *Zhangixalus arvalis* Fruit and Vegetable Cooperative, KGI Life is working to conserve the *Zhangixalus arvalis* and protect local biodiversity and climate resilience.



- Contents
- Message from the Chairperson
- About This Report
- About KGI Life
- Key Achievements in 2025
- Honors and Milestones in 2025
- [Sustainable Action] Deepening Financial Inclusion through Digital Innovation
- [Sustainable Action] Leading the Low-Carbon Transition to a Net-Zero Future
- 1 Corporate Sustainability
- 2 Deepening Corporate Governance
- 3 Guiding through Sustainable Finance
- 4 Advancing a Low-Carbon Transition
- 5 Realizing Financial Inclusion
- 6 Building an Inclusive Society
- 7 Appendix

Science-based: Ecological Baseline Survey

Previously, data on *Zhangixalus arvalis* in the Dalin area was based on single-year surveys, lacking the continuous, medium-scale data needed to accurately map population changes and develop effective conservation strategies. To address this gap, this research project was launched, surveying approximately 102.8 hectares of farmland in the Zhonglin and Sanhe villages of Dalin.

The survey found that the species is highly concentrated in large, continuous bamboo forests, with roads and buildings creating a significant barrier effect. Where wind damage or changes in cultivation cause these bamboo forests to be lost or fragmented, the frog population is affected. These findings provide a scientific basis for formulating precise habitat management strategies.

Economic Support: Green Dining and Employee Engagement

Beyond scientific research, KGI Life supports SDG 12: Responsible Consumption and Production through procurement that supports farmers who practice eco-friendly agriculture.

On World Earth Day, April 22, 2025, KGI Life and the Chiayi Branch of the Forestry and Nature Conservation Agency co-hosted a vegetarian day. Through Tri-Small Creative, the Company purchased over 200 kg of eco-friendly produce from the local cooperative. This included 72 kg of bamboo shoots certified under the *Zhangixalus arvalis* Friendly Habitat Management Label, as well as non-toxic gardenia pudding. Nearly 1,300 employees participated, embracing the idea of conservation through consumption.

Furthermore, KGI Life's employee cafeteria serves as a hub for promoting green dining and nature-friendly procurement. Built on four principles — reducing waste, cherishing ingredients, caring for the environment, and eating local — the cafeteria has earned certification from the Environmental Protection Administration. In 2025, it also received Green Food certification, underscoring the Company's commitment to providing employees with a sustainable, low-carbon dining experience.



Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action] Deepening Financial Inclusion through Digital Innovation

[Sustainable Action] Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix

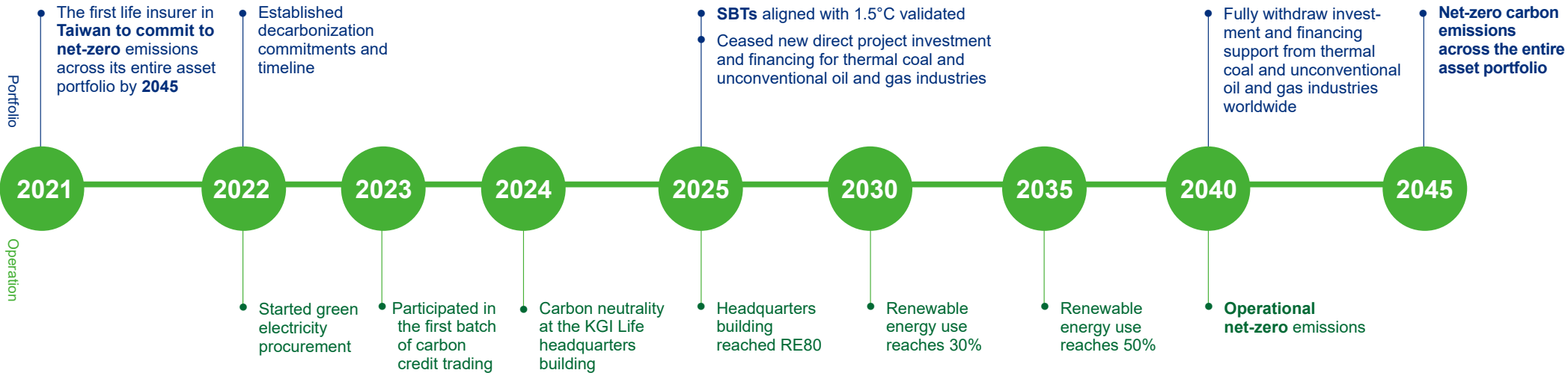
4.3 Optimizing Green Operations and Carbon Management

In response to the global net-zero transition, KGI Life is optimizing its green operations and emissions management. From setting science-based reduction targets and conducting greenhouse gas inventories to implementing internal carbon pricing, improving energy efficiency, and strengthening environmental management, it is systematically embedding carbon reduction principles into its operational decisions and day-to-day practices. It also recognizes the influence of the financial industry and monitors the carbon emissions of its investment portfolio and assesses the carbon footprint of its insurance services. These efforts provide a basis for driving a low-carbon transition, optimizing its service processes, and reducing the environmental impact of its operations and financial services.

4.3.1 Greenhouse Gas Management

Setting a Science-Based Targets (SBT) Pathway

In line with the Paris Agreement's 1.5°C goal, KGI Life, in collaboration with its parent company KGI Financial, has set targets through the Science Based Targets initiative (SBTi). In March 2025, its decarbonization pathways for both its own operations and its investment portfolio were officially validated, confirming their alignment with international scientific standards and demonstrating its commitment and capability for a low-carbon transition.

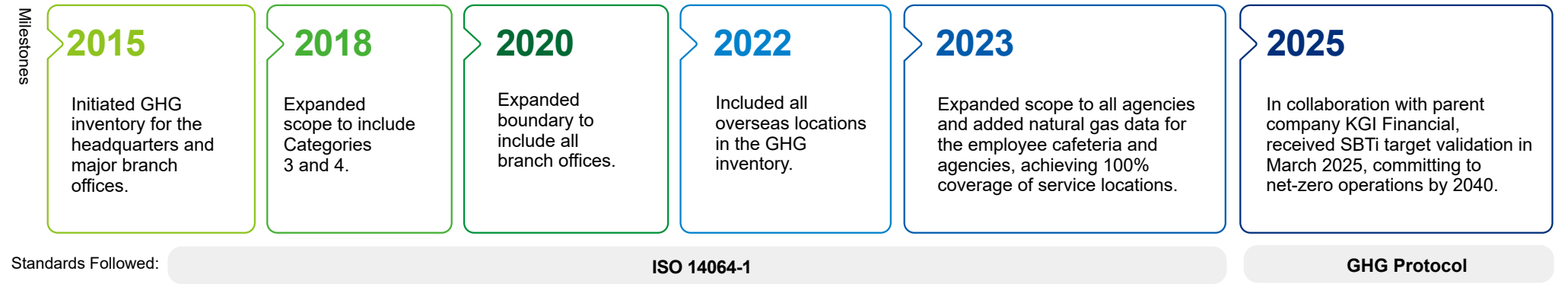


- Contents
- Message from the Chairperson
- About This Report
- About KGI Life
- Key Achievements in 2025
- Honors and Milestones in 2025
- [Sustainable Action] Deepening Financial Inclusion through Digital Innovation
- [Sustainable Action] Leading the Low-Carbon Transition to a Net-Zero Future
- 1 Corporate Sustainability
- 2 Deepening Corporate Governance
- 3 Guiding through Sustainable Finance
- 4 Advancing a Low-Carbon Transition
- 5 Realizing Financial Inclusion
- 6 Building an Inclusive Society
- 7 Appendix

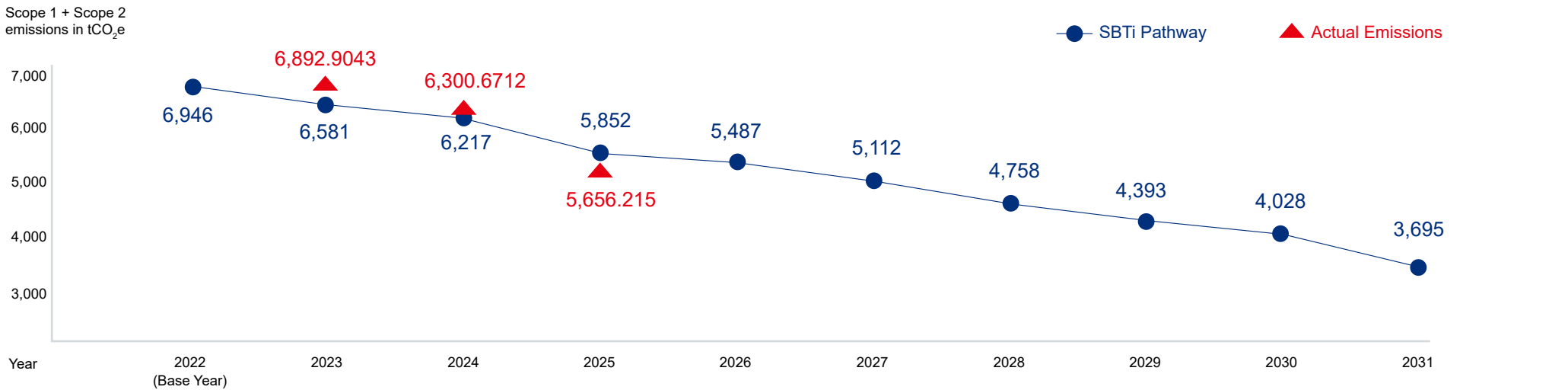
Operational GHG Emissions

KGI Life began conducting its ISO 14064-1 greenhouse gas inventory in 2015, with annual third-party verification ensuring 100% coverage of all domestic and overseas operational sites. In 2025, its combined Scope 1 and Scope 2 GHG emissions totaled 5,656.215 metric tons of CO₂e, a 10.2% decrease from the previous year. Its emissions intensity for 2025 was 0.0235 metric tons of CO₂e per NT\$ million in revenue, a 0.8% reduction from the prior year.

KGI Life Greenhouse Gas Inventory Milestones



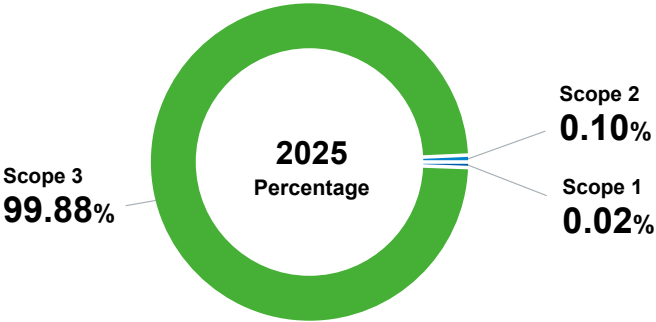
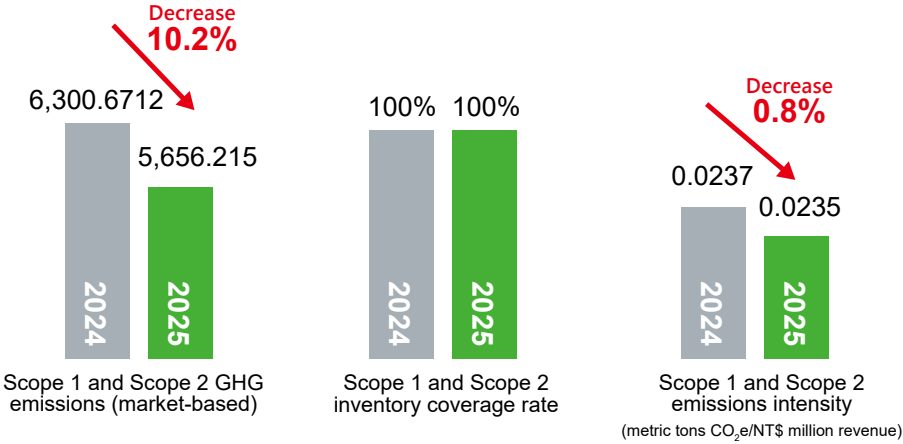
Scope 1 and Scope 2 SBT Pathway Planning



Contents
Message from the Chairperson
About This Report
About KGI Life
Key Achievements in 2025
Honors and Milestones in 2025
[Sustainable Action] Deepening Financial Inclusion through Digital Innovation
[Sustainable Action] Leading the Low-Carbon Transition to a Net-Zero Future
1 Corporate Sustainability
2 Deepening Corporate Governance
3 Guiding through Sustainable Finance
4 Advancing a Low-Carbon Transition
5 Realizing Financial Inclusion
6 Building an Inclusive Society
7 Appendix

▼ Differences in Greenhouse Gas Emissions

		2024	2025
Scope 1: Direct GHG Emissions ^⑪		732.4330	831.0374
Direct emissions from stationary combustion		126.9722	115.3202
Direct emissions from mobile combustion		15.3847	13.6670
Direct process emissions or removals		–	–
Direct fugitive emissions		590.5418	702.0502
Scope 2: Indirect GHG Emissions from Electricity ^⑫		5,568.2382	4,825.1776
Indirect emissions from imported electricity	Location-based	6,781.4069	6,087.4396
	Market-based:	5,568.2382	4,825.1776
Indirect emissions from imported energy		–	–
Scope 3: Other Indirect GHG Emissions ^⑬			
1. Purchased goods and services		Not disclosed	Not disclosed
2. Capital goods		Not disclosed	Not disclosed
3. Fuel- and energy-related activities (not in Scope 1 or 2)		1,374.7391	1,458.7855
4. Upstream transportation and distribution		0.4084	0.4077
5. Waste generated in operations		107.7003	115.4957
6. Business travel		45.7070	48.9392
7. Employee commuting		Not disclosed	Not disclosed
8. Upstream leased assets		Not disclosed	0.5692
9. Downstream transportation and distribution		0.1151	0.1106
10. Processing of sold products		Not disclosed	Not disclosed
11. Use of sold products		Not disclosed	Not disclosed
12. End-of-life treatment of sold products		Not disclosed	Not disclosed
13. Downstream leased assets		18,727.25 ^⑭	17,844.48
14. Franchises		Not disclosed	Not disclosed
15. Investments ^⑮	Including LULUCF	3.539 million	3.618 million
	Excluding LULUCF	5.305 million	4.816 million



^⑪ The increase in Scope 1 direct fugitive emissions from greenhouse gases released by anthropogenic systems in 2025 compared with the previous year is attributable to the Company's adoption of the GHG Protocol methodology for its operational GHG inventory and the resulting adjustment of emission factors.

^⑫ Scope 2 emissions are reported using a market-based method to reflect the impact of the Company's actual electricity sources, such as green power procurement.

^⑬ Emissions for "13. Downstream leased assets" and "15. Investments" are self-estimated and have not yet undergone third-party assurance or verification.

^⑭ The calculation method for "13. Downstream leased assets" was updated in 2025. The 2024 data have been retroactively adjusted to ensure comparability.

^⑮ KGI Financial joined the Partnership for Carbon Accounting Financials (PCAF) in June 2023. KGI Life has also followed PCAF's methodology to complete the carbon inventory of its equity and bond investments, commercial real estate loans, and power generation project financing.

Greenhouse Gas Emissions from Investment and Financing SASB FN-IN-410c

Following KGI Financial Holding's membership in the Partnership for Carbon Accounting Financials (PCAF)¹⁶ in June 2023, KGI Life has followed the PCAF methodology to complete carbon inventories for its investments in equity, bonds, power generation projects, and sovereign debt, as well as mortgages¹⁷.

As of the end of 2025, KGI Life's financed emissions were approximately 4.816 million metric tons, with the calculation covering about 83% of its total investment portfolio. This inventory allows the Company to identify key sources of emissions. Among asset classes, debt investments other than sovereign debt accounted for the largest share of financed emissions at 50.7%, followed by sovereign bonds excluding LULUCF¹⁸ at 40.2%.

▼ Financed Carbon Emissions Classification (Unit: metric tons CO₂e; NT\$ million)

Asset Class / Industry	Equity		Debt		Credit		Other ¹⁹	
	Balance	Emissions	Balance	Emissions	Balance	Emissions	Balance	Emissions
GICS								
Utilities	3,883	118,736	53,443	1,077,407	-	-	-	-
Materials	3,557	176,005	33,570	593,794	-	-	-	-
Energy	-	-	80,728	551,169	-	-	-	-
Information Technology	160,606	120,637	68,875	12,892	-	-	-	-
Industrials	3,513	1,907	63,043	87,152	-	-	-	-
Communication Services	25,037	17,033	133,751	49,104	-	-	-	-
Financials	44,428	1,551	911,491	31,012	-	-	-	-
Consumer Staples	5,075	1,960	28,723	26,586	-	-	-	-
Consumer Discretionary	7,085	2,761	20,848	4,382	-	-	-	-
Health Care	106	19	38,490	6,176	-	-	-	-
Real Estate	-	-	-	-	49	24	-	-
Other	-	-	-	-	-	-	262,136	1,935,811
Total	253,291	440,609	1,432,963	2,439,675	49	24	262,136	1,935,811

Share of total investment and financing positions covered by the financed emissions calculation

83%

¹⁶ Asset classes for which PCAF has not yet provided a calculation methodology (e.g., derivatives, securitized products) are not included.

¹⁷ Due to data availability constraints, financed emissions are calculated using investees' Scope 1 and Scope 2 emissions.

¹⁸ LULUCF refers to land use, land-use change, and forestry.

¹⁹ The "Other" asset class includes sovereign debt. Sovereign debt emissions (excluding LULUCF) were 1,935,811 metric tons CO₂e; sovereign debt emissions (including LULUCF) were 738,015 metric tons CO₂e.

Contents

Message from the
Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in
2025

[Sustainable Action]
Deepening Financial
Inclusion through Digital
Innovation

[Sustainable Action]
Leading the Low-Carbon
Transition to a Net-Zero
Future

1 Corporate Sustainability

2 Deepening Corporate
Governance

3 Guiding through
Sustainable Finance

4 Advancing a Low-
Carbon Transition

5 Realizing Financial
Inclusion

6 Building an Inclusive
Society

7 Appendix

Internal Carbon Pricing Mechanism

To achieve the group's goal of a net-zero portfolio by 2045, KGI Life has adopted KGI Financial's internal carbon pricing system. It uses a shadow price to encourage carbon reduction across both its operations and investment and financing activities.

On the operations front, the carbon price was set at NT\$2,710 per metric ton, based on the group's green electricity price differential in 2024. This price was used to calculate the implicit cost of its Scope 1 and 2 emissions for 2025. Emissions are managed through dedicated systems, with reduction efforts linked to performance, across all of the Company's operational sites.

For its investment and financing portfolio, the Company used the carbon price forecasts from the Network for Greening the Financial System (NGFS), formed by the central banks and financial regulators of major countries. Specifically, it used the per-metric-ton price from the GCAM integrated assessment model, which is adjusted annually for inflation. This serves as a reference for managing Scope 3 risks and informs its engagement strategies with clients in carbon-intensive industries.

4.3.2 Power Consumption Management

Using 2022 as a baseline, KGI Life continued to reduce workplace power consumption in 2025 by evaluating and scheduling the replacement of aging equipment, such as installing LED lighting and upgrading air conditioning systems, and by regularly maintaining and repairing older, energy-intensive equipment in its offices. It also promoted energy-saving habits among employees through awareness campaigns and monthly email reminders. In 2025, it invested over NT\$25.44 million to upgrade aging air conditioning units and related facilities in its properties.

The KGI Life headquarters building continues to implement the ISO 50001 Energy Management System, improving its energy control mechanisms and equipment operation scheduling to advance energy conservation, carbon reduction, and efficient energy use. The system has passed third-party verification.

▼ Power Consumption in the Last Five Years

Item	2025	2024	2023	2022	2021
Non-renewable energy consumption (kWh)	10,237,043	11,437,507	12,782,626	13,124,069	13,163,506
Renewable energy consumption (kWh)	2,707,255	2,498,256 [Ⓐ]	1,012,902	145,858	48,452
Energy consumption (GJ)	46,599.5	50,168.7	49,663.9	47,771.7	47,563.0
Revenue (NT\$ million)	241,015	265,451	232,723	239,766	300,244
Energy intensity (kWh/NT\$ million)	53.70	52.49	55.00	55.34	44.00
Inventory Scope	All company locations (52 in Taiwan, one overseas)		New headquarters and nine branches		Headquarters and eight branches

▼ 2025 Air Conditioning Upgrade, Maintenance, and Repair Costs

Category	Cost (NT\$)	Percentage (%)
Equipment Upgrade	\$18,867,500	74%
Equipment Maintenance	\$4,071,902	16%
Equipment Repair	\$2,510,145	10%
Total	\$25,449,547	100%

[Ⓐ] Renewable energy consumption includes 2,605,656 kWh of wheeled green electricity, 57,000 kWh of surplus green electricity, and 44,599 kWh of self-generated solar energy at the KGI Life headquarters building.

Contents
Message from the Chairperson
About This Report
About KGI Life
Key Achievements in 2025
Honors and Milestones in 2025
[Sustainable Action] Deepening Financial Inclusion through Digital Innovation
[Sustainable Action] Leading the Low-Carbon Transition to a Net-Zero Future
1 Corporate Sustainability
2 Deepening Corporate Governance
3 Guiding through Sustainable Finance
4 Advancing a Low-Carbon Transition
5 Realizing Financial Inclusion
6 Building an Inclusive Society
7 Appendix

Renewable Energy Certificates

The solar panels at the KGI Life headquarters operate on a 100% self-consumption model. Since their commissioning in June 2020, the panels had generated a total of 223,100 kWh as of the end of 2025, earning 185 national renewable energy certificates. In 2025 alone, the panels generated 44,500 kWh, demonstrating the Company's tangible support for renewable energy development.

To achieve net-zero operations by 2040, KGI Life started a green power procurement plan for its headquarters in 2022. It procured green electricity jointly with tenants in the building to advance its green operations and carbon management. In 2025, KGI Life's share of this procured green electricity was 2.605 million kWh.

4.3.3 Environmental Management

Guided by the ISO 14001 Environmental Management System, KGI Life strengthens environmental management at its operational sites. It integrates environmental risk identification, resource efficiency, and pollution prevention into its operations and property management. Through initiatives in green real estate, water management, and waste management, it promotes energy and water conservation, waste reduction, and recycling to minimize its operational environmental footprint and enhance its overall environmental performance.

Green Real Estate Management

• Investment Property

When making real estate investments, KGI Life adheres to its *Real Estate Investment Operations Manual and Real Estate Investment and Management Procedures*. These guidelines require full consideration of ESG factors, including whether a property has obtained green or low-carbon building certifications or has undergone a building energy efficiency assessment. The Company also incorporates environmental risk factors such as warming risk, soil liquefaction, and geological sensitivity into its due diligence to ensure its investments align with ESG principles.

• Self-Owned Property

KGI Life integrates eco-friendly and low-carbon design principles into the management of its properties. Its headquarters building, which has earned a Gold-level Green Building Label, incorporated site greenery, on-site water retention, and energy management from the initial design phase. Similarly, the Datong Building urban renewal project is designed to meet Gold-level Green Building and seismic resistance standards. It has already received a candidate green building certificate and is expected to be completed in 2026. This further enhances the environmental performance of KGI Life's properties.

 Gold-level Green Building Label	 Silver-level Green Building Label	Candidate Green Building Certificate
KGI Life Headquarters Building	Chung Mao Asia-Pacific Center	Datong Building



Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action]
Deepening Financial Inclusion through Digital Innovation

[Sustainable Action]
Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix

Water Resource Management

KGI Life's water usage is primarily for domestic purposes. It annually inventories and discloses water consumption at its headquarters and branch offices to enhance management and transparency. In line with the group's targets, it has set an annual water-saving target of 1%, tracking and reporting performance quarterly to strengthen water use efficiency and management. To improve efficiency, it has implemented several water-saving measures, such as adjusting water supply levels and installing water-saving fixtures.

Through regular equipment maintenance, employee awareness campaigns, and using more water-saving appliances, KGI Life is improving its overall water efficiency. In 2025, it completed an inventory of its toilets, faucets, and urinals, finding that 594 of the 987 fixtures carried the water-saving label, a share of 60%.

In 2025, KGI Life's water consumption increased compared to the previous year primarily because a new tenant, a five-star hotel, in its headquarters building required additional water for building cleaning and landscape maintenance. The Company is closely monitoring this change and reinforcing its water management measures.

▼ Water Consumption in the Last Three Years

	2025	2024	2023
Water consumption (cubic meters)	70,042	56,773	50,366
Revenue (NT\$ million)	241,015	265,451	232,723
Water intensity (cubic meters/NT\$ million)	0.29	0.21	0.22
Share of water-saving fixtures	60%	51%	43%
Scope	Headquarters office and 9 branch offices		

Waste Management

• Operational Waste Reduction and Recycling

All waste generated from KGI Life's operations is non-hazardous and is segregated into general and recyclable waste. The Company continues to implement waste management and recycling programs at its headquarters and branch offices to promote resource reuse. In 2025, a total of nine workplaces achieved an average recycling rate of 74.04%.

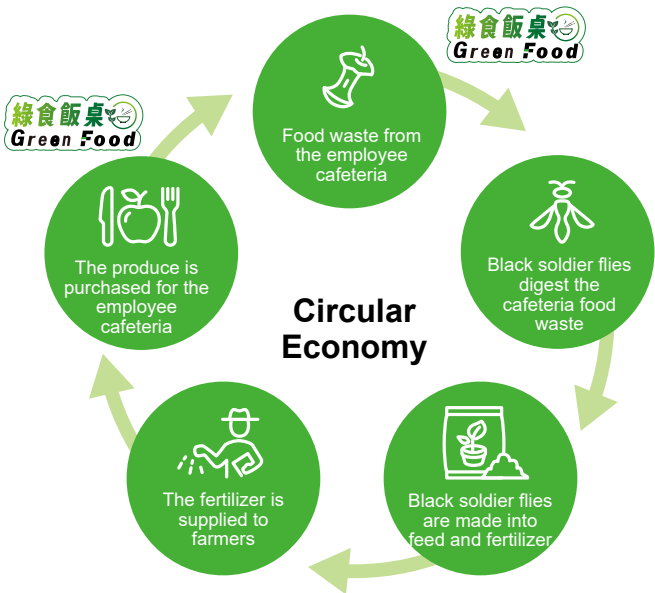
▼ Waste Recycling in the Last Three Years

	2025	2024	2023
Total waste amount (kg)	391,345	389,578	229,830
Recycling rate (%)	74.04%	73.02%	55%
Inventory Scope	Headquarters and 8 branch offices		

Circular Economy

• Zero Food Waste from Employee Cafeteria

To advance the circular economy, KGI Life became the first in the financial industry to use black soldier fly biotechnology. This process converts food waste into fertilizer. The resulting products are then purchased for its employee cafeteria, creating a sustainable agricultural value chain: from food waste to eco-friendly farming to the green dining table. Through reduction, reuse, and recycling, this initiative effectively cuts carbon emissions and waste while fostering a symbiotic relationship between local agriculture and the environment.



Contents

Message from the
Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in
2025**[Sustainable Action]**
Deepening Financial
Inclusion through Digital
Innovation**[Sustainable Action]**
Leading the Low-Carbon
Transition to a Net-Zero
Future

1 Corporate Sustainability

2 Deepening Corporate
Governance3 Guiding through
Sustainable Finance4 Advancing a Low-
Carbon Transition5 Realizing Financial
Inclusion6 Building an Inclusive
Society

7 Appendix

In 2025, KGI Life collected and processed 5,580 kg of food waste, producing 948.6 kg of insect-based organic fertilizer. This method significantly reduces carbon emissions compared to traditional incineration. The fertilizer was used by partner farmers in Taoyuan, and the harvested vegetables were purchased for the employee cafeteria, providing safe and sustainable meals.

This circular model not only reduces waste and emissions but also supports local agriculture, promotes ecological balance, ensures food source transparency, and provides employees with a tangible experience of the circular economy. It is a concrete implementation of UN SDG 12: Responsible Consumption and Production. In 2025, the project received three major awards: the TSAA Taiwan Sustainability Action Awards – Bronze, the Ministry of Environment's National Enterprise Environmental Protection Award, and the Asia Responsible Enterprise Awards – Green Leadership Award.

• Used Cooking Oil Collection

In another financial industry first, KGI Life has implemented a system using DGM smart barrels to collect used cooking oil from its employee cafeteria. The collected oil is refined by a professional partner and converted into sustainable aviation fuel (SAF), which can reduce carbon emissions by up to 80% compared to conventional jet fuel. In 2025, a total of 1,996 liters of used cooking oil was collected.

Social Participation through Circularity

To embed the circular economy into its operations and broaden its social impact, KGI Life has partnered with the ASUS Foundation on its Second Life for Computers – Empowering People in Need program. It donates its end-of-life, fully depreciated IT equipment to the program. The equipment is then professionally refurbished and donated to disadvantaged groups and non-profit organizations.

In 2025, KGI Life donated 790 items, including LCD monitors, desktops, and laptops. The ASUS Foundation estimated this donation avoided 6.792 metric tons of CO₂ emissions, equivalent to saving 565 trees. This initiative extends the life of old equipment, creating value far beyond the hardware itself. It not only reduces e-waste and its environmental impact but also helps bridge the digital divide for disadvantaged communities, successfully merging environmental sustainability with social welfare. This demonstrates the Company's commitment to balancing operational growth with resource circulation and social responsibility, leveraging its corporate influence for sustainable impact.

Environmental Protection Promotion

In 2025, alongside its active participation in various environmental initiatives, KGI Life ran a comprehensive awareness campaign to promote environmental protection and energy conservation. It published 49 posts on its official Facebook and Instagram pages covering topics such as sustainability, environmental protection, plant-based diets, low-carbon lifestyle, plastic reduction, energy conservation, and green procurement. These posts generated a total of 2.88 million views and 37,000 interactions in the form of likes, comments, and shares.

Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action]
Deepening Financial Inclusion through Digital Innovation

[Sustainable Action]
Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix

4.3.4 Carbon Footprint Management for Insurance Services

After quantifying its operational carbon emissions, KGI Life extended its carbon management to the service level. In 2022, it conducted its first carbon footprint inventory for all types of life insurance services, establishing a baseline of carbon information. This data serves as a crucial reference for improvement and for guiding customers toward low-carbon choices.



Carbon Label Certificate
No. 2316510002 / Per life insurance service (all types)

Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action]
Deepening Financial Inclusion through Digital Innovation

[Sustainable Action]
Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix

Electronic Services

As digital technology advances and environmental awareness grows, the insurance industry is transitioning towards low-carbon, digital models. To streamline manual processes and offer policyholders more convenient and eco-friendly services, KGI Life has expanded its electronic services. These initiatives reduce paper-based processing and the associated carbon emissions. In 2025, its electronic services saved a total of 10.41 million sheets of paper, preventing approximately 187 metric tons of carbon emissions.

Action Plan	2025 Results			Paper Saved (sheets)	
Service Type: Application					
Group Insurance Online Service	This online portal allows corporate clients to manage employee enrollments and withdrawals. Insured employees can also view their coverage details online. In 2025, the adoption rate reached 85%.			26,000	
Mobile Application	A total of 71 banks and brokerage partners have adopted the Company's mobile application system. Submissions reached 129,000 policies in 2025.			778,000	
Mobile Notification	Agents and policyholders can respond to underwriting notifications via mobile devices. In 2025, about 76% of cases were responded to using this method, short-ening processing time by an average of three to five days per case.			91,000	
Electronic Policy	Policyholders can apply for electronic policies and download policy terms via QR code, reducing paper policy use and making it easier to review their coverage.			2,209,000	
	Year	2023	2024		2025
	Number of electronic policies (policies)	64,508	91,254		75,553
	Share of new policies for the year (%)	30.95%	42.99%		51.44%
Service Type: Policy Service					
Electronic Notice (e-Notice)	The Company replaced paper mailings with email, sending approximately 4.441 million electronic notices in 2025.			5,469,000	
KGI i-Life app / e-Service Platform	These platforms provide online access for policy inquiries, changes, and investment target switching.			912,000	
Mobile Policy Service (iPOS)	This platform simplifies applications through initial digital checks, reducing the need for follow-up notifications and speeding up service for policyholders.			368,000	
Electronic Authorization (eDDA)	In 2025, 7,977 of 9,218 authorizations were processed online, saving 7,977 sheets of paper.			8,000	
Service Type: Claims					
Mobile Claims	Through the Company's mobile claims service and the Claims Alliance Chain, policyholders can submit claims and have them reviewed quickly.			195,000	
Service Type: Administrative Process					
Electronic Documents/ Procurement	The Company has fully implemented e-management for administrative workflows, using digitalization to improve efficiency, timeliness, and operational quality.			355,000	

Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action]
Deepening Financial Inclusion through Digital Innovation

[Sustainable Action]
Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix

4.4 Sustainable Supply Chain Management

A company's sustainable development is built on its commitment to the environment and society. KGI Life views its suppliers as essential partners in achieving its sustainability vision and aims to build a resilient and responsible supply chain through close collaboration.

Sustainable Procurement Declaration

KGI Life is guided by a philosophy of ethical corporate management, ensuring fair and transparent transactions and strict adherence to business ethics. It is committed to protecting labor and human rights in line with international conventions to foster a safe, equal, and healthy work environment. In response to the pressing challenge of climate change, it partners with its suppliers to promote green procurement and a low-carbon transition, adopting environmental protection and resource circularity measures to minimize the impact of its operations on nature.

KGI Life will continue to exert influence through its financial and insurance expertise, working alongside its partners to build a future of environmental sustainability and shared prosperity while pursuing operational excellence.

KGI Life has established [Supplier Sustainable Management Guidelines](#), which it and its suppliers follow to comply with regulations on labor and human rights, health and safety, environmental protection, and ethical conduct. To support both local economies and ecosystems, its local procurement ratio reached 97.98% in 2025, reducing unnecessary transportation distances and its carbon footprint while supporting local suppliers as part of its sustainability philosophy.

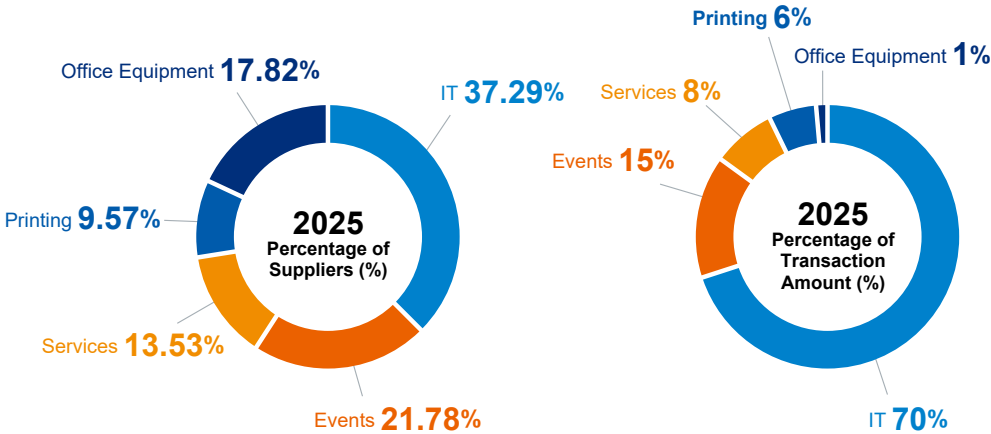
In 2025, it conducted 25 supplier selection processes, all carried out fairly, impartially, and openly in accordance with its procurement rules. It gives preference to suppliers with strong sustainability performance and requires selected suppliers to manage delivery quality, lead times, and pricing. Selected vendors are required to sign its *Supplier Sustainable Development Commitment*. Contracts involving labor safety must also comply with its *Contractor Safety, Health, and Environmental Management Guidelines*.



- In 2025, all 63 new suppliers signed the *Supplier Sustainable Development Commitment*, which includes environmental protection requirements.*
- In 2025, **220** procurement contracts included the Company's *Sustainability and Ethical Management Clauses*.

4.4.1 Supplier Due Diligence Supplier Composition

KGI Life's suppliers are categorized into five main groups: IT, events, services, printing, and office equipment. Their distribution is as follows:



* The Supplier Sustainable Development Commitment signed by the Company's new suppliers covers environmental protection and other related clauses.

Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action]
Deepening Financial Inclusion through Digital Innovation

[Sustainable Action]
Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix

Supplier Assessment and Due Diligence

KGI Life considers supplier sustainability risk assessment integral to corporate resilience. Since 2024, it has implemented a comprehensive *Supplier Human Rights Risk and ESG Due Diligence Survey* based on its [Supplier Sustainable Management Guidelines](#) and referencing the *RBA Code of Conduct*. This survey provides an in-depth review of core issues such as labor rights, environmental sustainability, and ethical management.

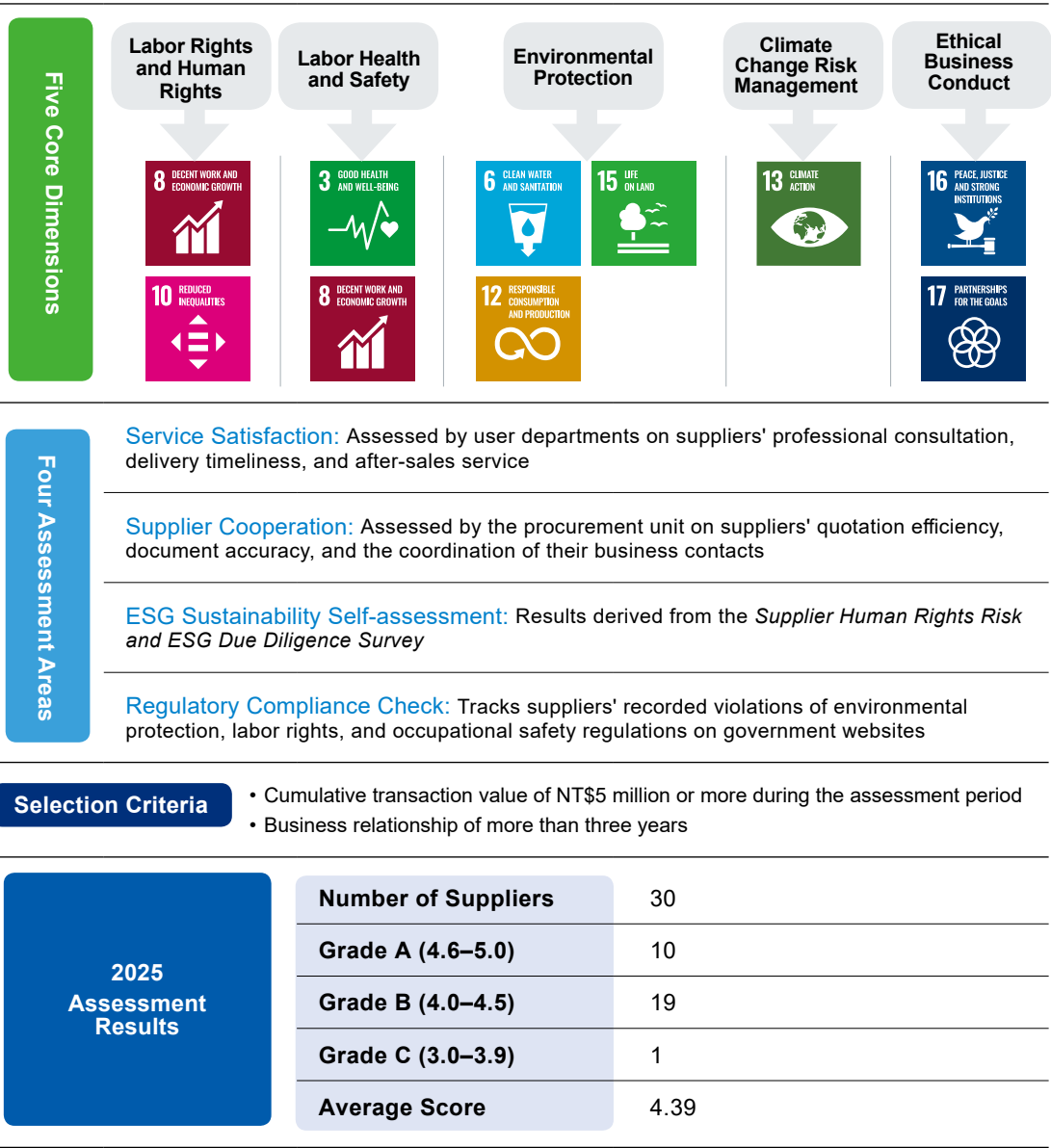
The 2025 assessment comprised the five core dimensions of the Supplier Human Rights Risk and ESG Due Diligence Survey, with the environmental protection dimension evaluating suppliers' climate transition actions, such as GHG reduction policies and targets, environment-related ISO certifications, and disclosures. It also covered four assessment areas, one of which was the ESG sustainability self-assessment; together these provide a comprehensive review of whether suppliers' professional services and sustainable operations meet KGI Life's standards. The Company selected its top 30 suppliers-those with cumulative transactions over NT\$5 million and a business relationship of over three years-for this assessment. The average score in 2025 was 4.39 out of 5.0, indicating generally strong service quality and compliance awareness among its key suppliers. Lower-scoring vendors are placed in a guidance program and required to submit improvement plans.

KGI Life believes that strong partnerships are crucial for advancing ESG goals. Through this annual rolling assessment, it prioritizes suppliers who value human rights and environmental protection as long-term strategic partners. It aims to use this transparent process to build a more resilient green financial supply chain in collaboration with its suppliers.

Performance Evaluation of Outsourced Service Providers

As the insurance industry increasingly relies on outsourcing for fintech, digital transformation, and cloud services, regulatory oversight has grown. The competent authority requires insurance companies to adopt a risk-based approach (RBA), take appropriate control measures, establish sound policies and principles, and retain ultimate responsibility for all outsourced activities. In line with this, KGI Life

▼ KGI Life Key Supplier Assessment





Contents

Message from the
Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in
2025

[Sustainable Action]
Deepening Financial
Inclusion through Digital
Innovation

[Sustainable Action]
Leading the Low-Carbon
Transition to a Net-Zero
Future

1 Corporate Sustainability

2 Deepening Corporate
Governance

3 Guiding through
Sustainable Finance

4 Advancing a Low-
Carbon Transition

5 Realizing Financial
Inclusion

6 Building an Inclusive
Society

7 Appendix

has strengthened its risk control mechanisms for all stages of outsourcing. It assesses the risk level, materiality, and potential impact on operations and consumer rights for all outsourced tasks, implementing appropriate risk mitigation measures and conducting regular risk assessments.

To effectively monitor its service providers' qualifications, service quality, processing timelines, and level of cooperation, the Company conducts a formal review of their contract performance at least once a year. The results of this review inform its vendor selection and contract renewal decisions. In 2025, it held briefing sessions, review meetings, and training for all outsourcing units, all of which completed their reviews and compliance checks by the end of July. KGI Life will continue to partner with and renew contracts with high-performing, compliant vendors.

Supplier Conference

To foster a culture of sustainability and share knowledge on emerging trends, KGI Life and KGI Financial co-hosted the KGI Financial Group 2025 Supplier Conference on World Earth Day. More than 100 vendors attended to learn about the group's sustainability achievements. The event featured a keynote lecture on the circular economy by Unity Sustainability Services. Two top-performing suppliers, Acer e-Enabling Service Business (AEB) and SYSTEX Corporation, also shared their key strategies for net-zero, spanning their own operations through to the engagement of their supply chains, with presentations titled *From Linear to Circular: Building a Sustainable Supply Chain* and *Starting with the End in Mind: Circular Sustainability Towards Net Zero*.

Contractor Occupational Safety and Health Management

KGI Life has established *Contractor Safety, Health, and Environmental Management Regulations* to enhance contractors' management of occupational safety, health, and the working environment and improve the safety of all on-site operations. To date, it has had no occupational accidents involving its construction contractors.

Contractors for construction projects are selected through a fair and open process, with bids primarily invited from contractors listed in the Company's qualified contractor database, which is renewed every year. The Real Estate Department updates at least 10% of this database annually to ensure quality and competitive pricing. In 2025, the database included 73 construction contractors, 18 of whom were newly qualified.

Supplier Personal Data Protection

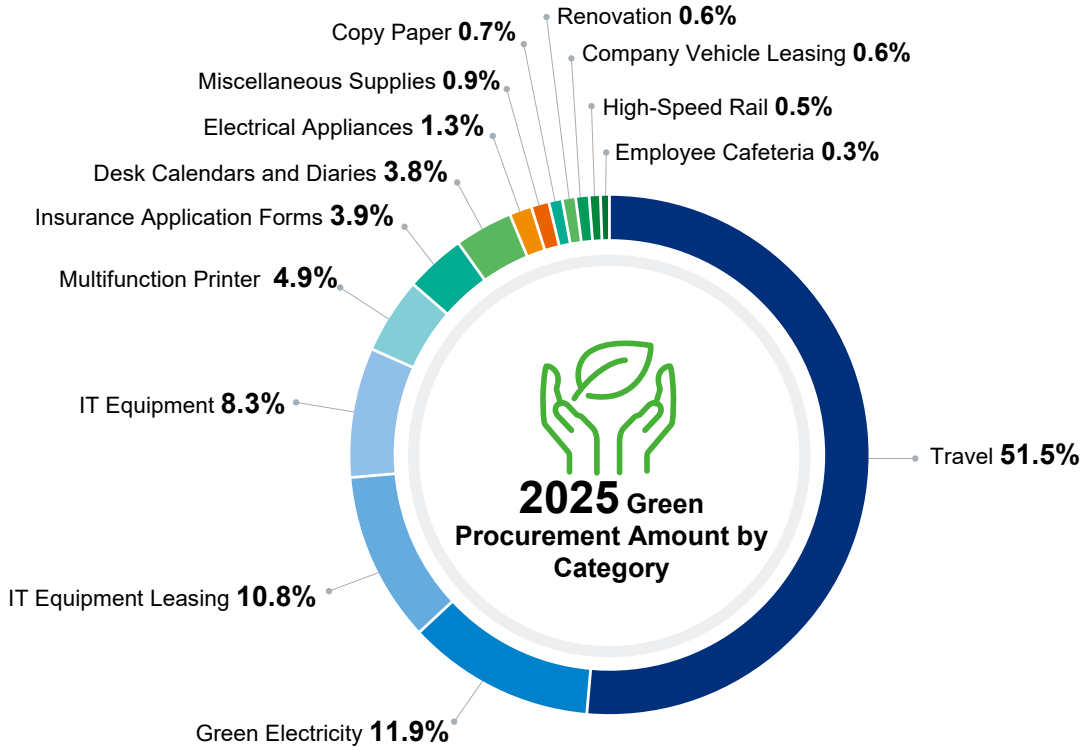
To ensure that personal data involved in procurement is handled in good faith and with respect for individual rights, any contractor whose work involves the collection, processing, or use of personal data must complete KGI Life's evaluation form to demonstrate its ability to protect personal data. This form verifies that the supplier has adequate data protection capabilities. In 2025, all 18 relevant suppliers signed this form, achieving 100% coverage.

4.4.2 Green Procurement

KGI Life actively supports low-carbon, sustainable products and suppliers. Its sustainable procurement policy gives preference to suppliers with strong ESG performance. It procures products with energy-saving or environmental labels, such as Green Star-rated computers, and uses FSC-certified paper for its application forms. It also partners with travel agencies holding environmental labels for its agent incentive tours.

Embracing the circular economy, KGI Life expanded its green procurement in 2025. The top three categories were travel (51.5%), green electricity (11.9%), and IT equipment leasing (10.8%). Its total green procurement spending reached NT\$132.544 million, reflecting a deeper and more practical commitment in this area.

▼ Green Procurement Results Over the Years



4.4.3 Social Innovation Product Procurement

Upholding its philosophy of “We Share We Link”, KGI Life connects with local enterprises. Through the Taipei-Origin Promotional Station (TOPS), established by the Taipei City Government's Department of Economic Development, it has built a local procurement model, earning a Silver Award in the Procurement Contribution Award category at the first TOPS awards. In 2025, it was also honored with the Excellence Leadership Award (formerly First Prize, the award's highest honor) at the Buying Power Social Innovation Products and Services Procurement Awards, organized by the Small and Medium Enterprise and Startup Administration, Ministry of Economic Affairs. This marks its ninth consecutive year of national recognition and its fourth time winning the top honor.

In 2025, KGI Life partnered with 15 qualified social innovation organizations, with a total procurement value exceeding NT\$88 million, a 23% increase year-over-year. This demonstrates its long-term, institutionalized commitment to social innovation procurement, responding to the call to give back to society and creating a virtuous cycle of sustainability.

Contents

Message from the
Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in
2025

[Sustainable Action]
Deepening Financial
Inclusion through Digital
Innovation

[Sustainable Action]
Leading the Low-Carbon
Transition to a Net-Zero
Future

1 Corporate Sustainability

2 Deepening Corporate
Governance

3 Guiding through
Sustainable Finance

4 Advancing a Low-
Carbon Transition

5 Realizing Financial
Inclusion

6 Building an Inclusive
Society

7 Appendix



Chapter 5

Realizing Financial Inclusion

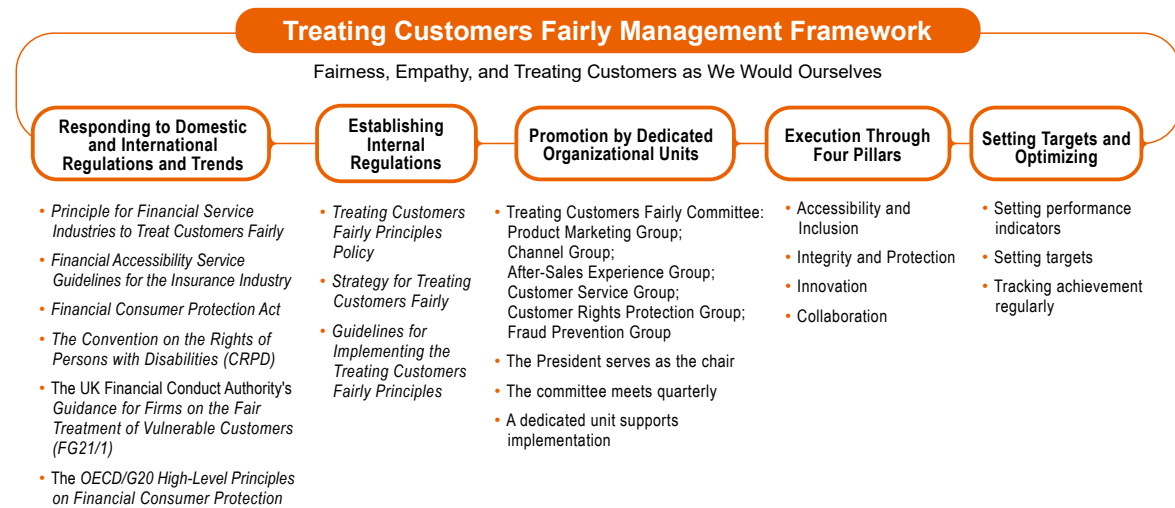
5.1 Treating Customers Fairly

5.2 Delivering Accessible Financial
Services

5.1 Treating Customers Fairly

Building on more than 60 years of operations and a culture of ethical governance, KGI Life has always been guided by a customer-centric philosophy, working to understand and meet customer needs, and turns its value proposition of "Fairness, Empathy, and Treating Customers as We Would Ourselves" into concrete action to protect policyholders' rights and interests. Through stable operations and refinement of its insurance services, it expands its capacity to provide protection that stabilizes society.

To deepen financial accessibility and protect customer rights and interests, the Company revised the *Treating Customers Fairly Principles Policy*, *Strategy for Treating Customers Fairly*, and *Guidelines for Implementing the Treating Customers Fairly Principles* in 2025. These revisions incorporate risk control and decision-support mechanisms for elderly customers, assistance for policyholders in major disaster events, and strengthen specific measures such as dementia-accessible services. The Company also provided training on treating customers fairly, financial services accessibility, and the *Convention on the Rights of Persons with Disabilities (CRPD)* for directors, responsible persons, senior executives, and all employees. The Board of Directors and all employees completed the training, a 100% coverage rate. This top-down culture of treating customers fairly puts financial inclusion into practice and safeguards social well-being.



KGI Life Treating Customers Fairly Section

KGI Life believes that a customer's well-being rests not only on solid protection and a secure living environment but also on family stability, the realization of dreams, and the ability to participate in society. KGI Life regards treating customers fairly as a core business principle and deepens these efforts. The Company complies with financial consumer protection laws and regulatory policy, and stays aligned with international developments and best standards in treating customers fairly. It acts to improve every aspect of its service, strengthening protection and refining the customer experience, and conveys the value of its service through human warmth. Furthermore, it is committed to financial inclusivity, standing with people from diverse groups, and providing appropriate financial services, thereby expanding the coverage and social impact of financial accessibility to safeguard the well-being of every customer.

5.1.1 Treating Customers Fairly Management Structure

KGI Life drives change and innovation based on customer-centricity. To provide customers with sustainable financial solutions, the Treating Customers Fairly Committee was established in 2019, with directors and senior management serving as members. It also designated a supervisor at the vice president level or above, together with a dedicated department, which oversees implementation regularly and puts forward recommendations.

The Treating Customers Fairly Committee includes the Product Marketing Group, Channel Group, After-Sales Experience Group, Customer Service Group, and Customer Rights Protection Group. In recent years, with fraud proliferating, to protect customers and respond to the Executive Yuan's *New Generation Anti-Fraud Strategy Action Plan 2.0*, a Fraud Prevention Group was added, strengthening the committee's functions as risks evolve. The committee meets quarterly, with each group reporting on and reviewing the measures it is advancing. Since its establishment, it has held 27

- Contents
- Message from the Chairperson
- About This Report
- About KGI Life
- Key Achievements in 2025
- Honors and Milestones in 2025
- [Sustainable Action]**
Deepening Financial Inclusion through Digital Innovation
- [Sustainable Action]**
Leading the Low-Carbon Transition to a Net-Zero Future
- 1 Corporate Sustainability
- 2 Deepening Corporate Governance
- 3 Guiding through Sustainable Finance
- 4 Advancing a Low-Carbon Transition
- 5 Realizing Financial Inclusion**
- 6 Building an Inclusive Society
- 7 Appendix

meetings, with independent directors participating nine times. The committee's minutes are reported to the Board of Directors quarterly.

The committee has established 12 major indicators for treating customers fairly, extended in 2025 to cover fraud prevention measures, and reviews their implementation quarterly. Depending on the results, it requires the units responsible to propose corrections and improvements to ensure the delivery of fair customer treatment across the Company. The proposals reported to the Board of Directors in 2025 include the quarterly summary of meetings of the Treating Customers Fairly Committee and progress of action plans, the self-assessment report for the *Treating Customers Fairly Principles Assessment*, and revisions to the [Treating Customers Fairly Principles Policy](#), *Strategy for Treating Customers Fairly*, and *Guidelines for Implementing the Treating Customers Fairly Principles*.

To treat customers fairly, KGI Life's compliance self-assessment covers the following: *Treating Customers Fairly Principles*, sales document review, brokerage and agency channel assessment, personal data protection and the *Financial Accessibility Service Guidelines*. The self-assessment is required for relevant departments twice a year. Since 2022, it has also reviewed the processes underlying the ten *Treating Customers Fairly Principles* and has provided relevant departments with recommendations for improvement. By 2025, it had proposed improvements for all ten principles. To shape the culture of treating customers fairly, the Company also conducts compliance questionnaire spot checks that include issues on treating customers fairly to test and understand the awareness of home office employees. All product marketing materials, sales documents, checklists, sales process recording templates, training materials, customer seminar presentations, and product campaign rules are reviewed by the Compliance Department, which issues legal risk opinions confirming that the content is accurate and lawful and that no solicitation document is exaggerated, false, or otherwise misleading.



5.1.2 Board of Directors' Involvement and Cultural Development

Since an independent director suggested organizing employee activities in 2019, the Company has held the event seven times, encouraging both home office employees and agents to participate, with the theme updated each year to reflect current issues. In 2025, it held the "Treating Customers Fairly Quick Q&A" activity for home office employees, incorporating scenarios from employees' daily work to lead them to a deeper understanding of the implementation of treating customers fairly. Over 520 people participated, demonstrating that from the Board of Directors to frontline colleagues, KGI Life values the culture of treating customers fairly, and putting into practice its philosophy of "Fairness, Empathy, and Treating Customers as We Would Ourselves."

Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action]
Deepening Financial Inclusion through Digital Innovation

[Sustainable Action]
Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix

5.1.3 Customer Service and Rights Protection Promoting Digital and Innovative Services

The electronic Direct Debit Authorization (eDDA) service originally connected 15 financial institutions; by the end of 2025 the Company had widened its scope to 22, so that customers of those banks can now use eDDA. Successful authorizations reached 9,218 in 2025, a 40% increase over 2024, continuing a year-on-year rise. In addition to increasing service usage, it has streamlined the work involved and shortened average processing times. In the future, it will continue to add cooperating eDDA banks to increase the coverage of electronic authorization, so that customers can track their authorization status themselves, whatever the time or place, and enjoy more autonomous and convenient online services.

At the same time, the Treating Customers Fairly Committee's 12 major indicators for 2025 cover measures to close the digital divide, increase the proportion of policies issued electronically, and the usage of online services. The committee regularly tracks the implementation status and performance to keep services uninterrupted and convenient, meet customer needs, and improve the customer experience.

Enhancing Customer Trust and Recommendation

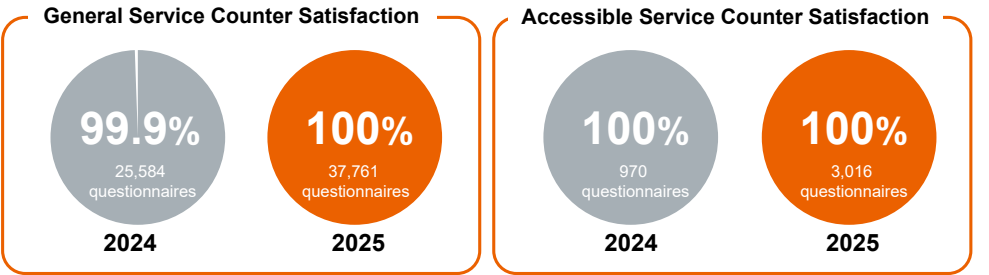
KGI Life listens to customer voices. According to the 2025 survey results, the Company's NPS score was 78, 16% higher than in 2024, indicating that its service quality is highly recognized by customers. In 2022, it also established an Experience Engineer Team dedicated to contacting and following up with customers who provided feedback in surveys, offering assistance and care, and understanding the issues, so customer feedback is captured and the underlying issues resolved promptly. In 2025, it contacted approximately 1,500 customers and, together with relevant front- and back-end units, including policy service, information technology, and business departments, promoted 21 improvement plans to provide an excellent service experience.

The Company has also set NPS as an indicator, regularly reporting it to the Sustainability and Ethical Corporate Management Committee, tracking implementation and performance so that the committee can exercise its oversight and ensure the Company listens to customer voices and optimizes the customer experience.

Optimizing Counter Service and Environment

To understand policyholders' satisfaction with counter services and optimize them, the Company invites policyholders conducting business at the counter to rate the general and accessible service counters on a 1–5 scale, with overall satisfaction maintained at 4 points or above. It is also installing accessibility facilities at its service locations to improve the counter service experience.

▼ Counter Service Satisfaction Rate



Note: An average score of 4 or above is considered "satisfied."

▼ Accessibility Facilities at Service Locations (Customer Service Centers)

Accessibility Facility	Taipei	Taoyuan-Hsinchu	Taichung	Chiayi	Tainan	Kaohsiung
Accessible Ramp (including portable) or No Stairs	•	•	•	•	•	•
Accessible Toilet	•	•	•	•	•	•
Accessible Parking Space	•	•	•	-	•	•
Service Bell	•	•	•	-	-	•
Reading Glasses	•	•	•	•	•	•
Magnifying Glass	•	•	•	•	•	•
Elevator	•	•	•	•	•	•
Elevator Braille Plate	•	•	•	•	•	•

Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action]
Deepening Financial Inclusion through Digital Innovation

[Sustainable Action]
Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix

Telephone Service and Professional Training

To build a clear picture of how customer service personnel perform overall, including their attitude during calls, ability to assist in problem-solving, and proper handling of policyholder needs, and to raise the satisfaction-survey response rate, a customer satisfaction survey system was established to collect policyholder opinions as a basis for service optimization and continuous improvement.

In the face of a super-aged society, KGI Life has always been committed to customer-centricity. It has improved the Taiwanese-language proficiency and professionalism of its telephone service personnel to enable staff to conduct telephone interviews and consultations fluently in Taiwanese for elderly customers and those who prefer to speak it. This further enhances the customer service experience.

In 2025, it held seven related courses to deepen the empathy customer service personnel bring to service, to provide appropriate service grounded in goodwill and warmth, and to ensure that treating customers fairly becomes the primary principle of its service.

Year	Telephone Service Satisfaction Rate	Number of Completed Questionnaires
2025	99.03%	9,633
2024	99.15%	13,465
2023	99.20%	34,334



Promoting Customer Use of the KGI Life i LIFE App

Since the launch of the KGI Life i LIFE app in 2022, to enhance digital services, the Company has promoted the use of digital services to policyholders online. In 2025 it promoted the app to 18,893 policyholders, allowing policyholders to inquire about policy content, change basic information, change payment frequency, switch/redeem funds, and make online payments anytime, anywhere. It also supports energy conservation and carbon reduction, and cuts paper use.



Collecting Customer Feedback

The Company encourages colleagues to actively collect customer feedback. In 2025, 480 pieces of feedback were logged, including 112 for e-commerce and app optimization.

Protecting Policyholders' Rights to Insurance Benefits

- **Telephone Contact with Policyholders after Check Returns**
When checks for payments are returned for any reason, the Company contacts policyholders to reduce the occurrence of unpaid cases. In 2025, the number of successful telephone contacts for returned checks was 896, with a payment amounting to NT\$44.52 million. As of the end of 2025, the cumulative total payment amounted to NT\$135.20 million.
- **Notification to Policyholders of Unclaimed Insurance Benefits**
The Company calls to locate policyholders and pay outstanding insurance benefits, protecting the rights of those entitled to payment. In 2025, the number of successful telephone contacts for unpaid benefits was 813, with a payment amounting to NT\$14.59 million. As of the end of 2025, the cumulative total payment amounted to NT\$129.94 million.

Improving Policy Persistency

To prevent lapses due to the policyholder's debt issues, the Company applies the intervention right newly added to the Insurance Act, helping eligible related parties to become the new policyholder. As of the end of 2025, it had successfully assisted 65% of applicants in obtaining new policyholder qualifications, allowing the policy to remain effective and ensuring that customers do not lose their coverage because of financial hardship, thereby realizing the core value of financial inclusion.

5.1.4 Financial Fraud Prevention

To protect customer assets and combat fraudulent activities, the Company amended the *Guidelines for Implementing the Treating Customers Fairly Principles* in 2024. It stipulates that the Company should establish standard operating procedures to prevent financial exploitation or fraud, and incorporate them into all policy services and frontline personnel services. This includes strengthening KYC (Know Your Customer) inquiries and using diverse formats to educate customers to help them avoid financial exploitation or fraud. In 2025, this guideline was further amended to require the Company to establish accessible service measures, such as the Designated Policy Contact Mechanism, to protect the asset security of policyholders.

Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action]
 Deepening Financial Inclusion through Digital Innovation

[Sustainable Action]
 Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix

The Treating Customers Fairly Committee established a Fraud Prevention Group in 2024, led by senior management to strengthen internal fraud prevention across departments. In addition to optimizing the system, the Company is committed to reshaping the internal culture, encouraging colleagues to take part in frontline fraud interception and anti-fraud outreach. In response to the Financial Supervisory Commission's policy, it launched the designated policy contact mechanism in 2025, combined with technology to enhance digital defense capabilities. In external collaborations, it connects police agencies and cross-industry resources for holistic joint defense to build a solid, comprehensive social protection network.

Strengthening Management Systems and Operational Processes

Furthermore, KGI Life established a dedicated anti-fraud task force. In 2025, it promoted anti-fraud education for both home office employees and agents and collaborated with the Criminal Investigation Bureau to hold five educational training sessions. The Company closely monitors fraud trends and regularly briefs colleagues at every location on the latest fraud methods to better prepare them for identifying and preventing new types of fraud.

At the same time, to strengthen frontline fraud prevention, a dedicated fraud-prevention chapter was added to the *Financial Accessibility Customer Service Manual*, and training was delivered to help frontline staff raise inquiries, make immediate judgements, and file reports on the context and reasonableness of surrender and loan behaviors during the service process. A total of 225 people completed the training.

In response to the Financial Supervisory Commission's policy, it launched the designated policy contact mechanism, allowing people of all ages to appoint a designated contact. When a policy involves critical changes such as surrender, changes in policy value, or fund transfers, a system is established to automatically notify the designated contact, adding an extra layer of timely reminders for important decisions.

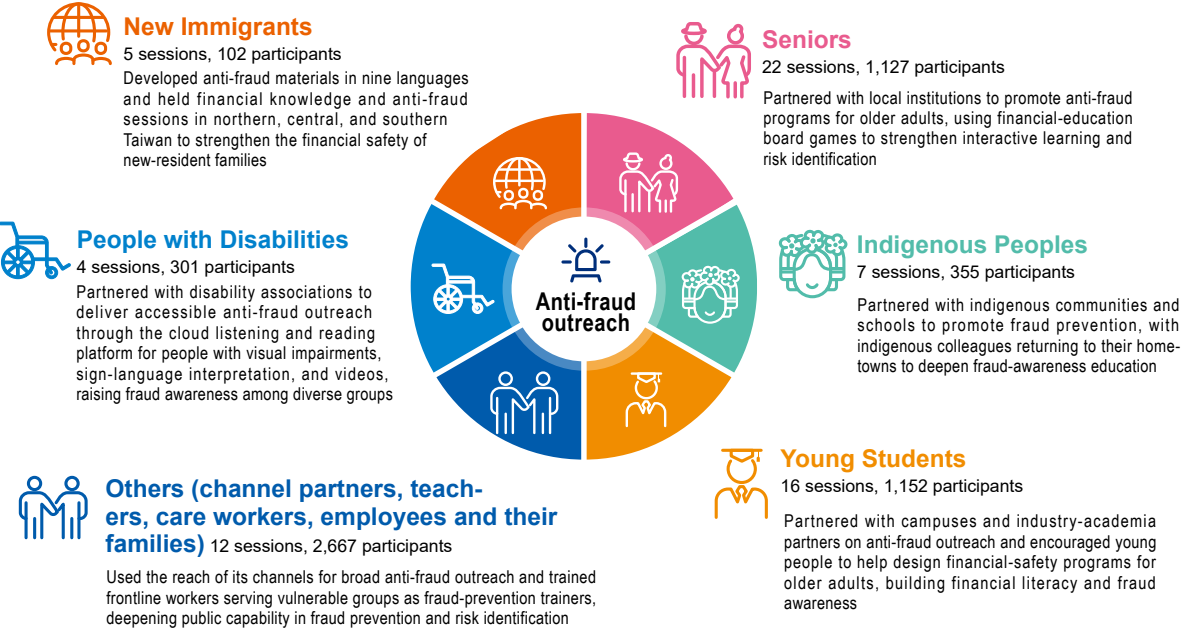
Anti-Fraud Empowerment for Diverse Groups

The six groups under the Treating Customers Fairly Committee recommended 31 home office employees and agents who had shown enthusiasm and commitment in their service. After they were trained and certified by the Criminal Investigation Bureau, KGI Life formally established the Anti-Fraud Ambassador team in 2025 to take part in anti-fraud campaigns, representing KGI Life in promoting anti-fraud education across Taiwan. The outreach materials were also certified by the Bureau to ensure the content is accurate and credible.



KGI Life collaborates with disadvantaged groups, non-profit organizations, social welfare institutions, police agencies, and schools to jointly promote financial knowledge and anti-fraud education. This outreach targets financially vulnerable groups such as students, the elderly, people with disabilities, indigenous peoples, and new immigrants, as well as the general public. A total of 66 financial knowledge and anti-fraud education lectures were held, reaching 5,704 participants.

▼ KGI Life's Anti-Fraud Education Outreach for Diverse Groups



Anti-Fraud Campaigns

A video titled *Don't Let Your Kindness Become an Accomplice to Fraud Groups*, themed refusing to be a money mule, was filmed and published on the official YouTube, website, and social media platforms, the National Police Agency website, the Tainan City Government website, and school websites, drawing 110,000 views. It was also broadcast on the video walls at customer service centers and campuses (National Chengchi University, Tamkang University).

To help students build risk awareness, KGI Life collaborated with Chung Yuan Christian University to hold lectures on fraud prevention and career planning. Using real cases and data analysis, it revealed the eight major types of fraud announced by the Criminal Investigation Bureau to help students avoid traps set by fraud groups using communication software and phishing messages, leaving fraudsters no opening.

Targeting different groups, the Company has developed increasingly varied and interactive formats to enhance the understanding and accessibility of anti-fraud information. For example, the *Anti-Fraud Risk Aversion Kit – Nine Nos of Anti-Fraud mnemonic*, guided by the Criminal Investigation Bureau, was extended into various anti-fraud promotional materials, including videos (in Mandarin, Taiwanese, and sign language), materials in nine languages, a health exercise, situational dramas, and games. These transform anti-fraud concepts into simple and memorable formats, improving learning effectiveness and practicality.

At the same time, KGI Life constructed a knowledge platform, the "Anti-Fraud Section," centered on insurance expertise. The platform covers insurance-related fraud patterns and how to guard against them, and provides guides on other common fraud methods, strengthening the public's ability to identify risk. The platform draws together resources from the public sector, such as the National Police Agency of the Ministry of the Interior, the Ministry of Digital Affairs, and the Ministry of Justice, as well as anti-fraud information and practical cases from cross-industry partners, providing the public with a one-stop inquiry and learning channel, and sets out the results of anti-fraud outreach and interception in previous years to enhance information transparency and public trust.

Holistic Joint Defense Against Fraud

• Finance–Police Joint Defense

KGI Life has worked closely with the Criminal Investigation Bureau of the Ministry of the Interior, signing a Memorandum of Understanding (MOU) on anti-fraud cooperation to launch Finance–Police Joint Defense, deepening public-private collaboration. It invited the Criminal Investigation Bureau to conduct anti-fraud training for all senior executives and colleagues and collaborated on promoting anti-fraud videos.

• Finance–Real Estate Joint Defense

KGI Life collaborated with real estate agencies to integrate information on fraud prevention from both the financial and real estate sectors in its Anti-Fraud Section. It also jointly held public lectures on fraud prevention to provide information to guard financial assets and properties against fraud.

Applying Trust Technology

To extend the reach of its fraud prevention work, KGI Life has deployed trust technology on several fronts. It uses the exclusive short code 68889 for SMS services to deliver important messages and has partnered with GOGOLOOK to launch a certified business number to help customers verify the authenticity of the Company's text messages and calls. It has also introduced an official anti-fraud short URL (kgil.tw) to provide consistent and identifiable secure links, reducing the risk of customers clicking on phishing websites and preventing fraud groups from impersonating the Company at the source, demonstrating its commitment and determination to customers' financial security.

Contents
Message from the Chairperson
About This Report
About KGI Life
Key Achievements in 2025
Honors and Milestones in 2025
[Sustainable Action] Deepening Financial Inclusion through Digital Innovation
[Sustainable Action] Leading the Low-Carbon Transition to a Net-Zero Future
1 Corporate Sustainability
2 Deepening Corporate Governance
3 Guiding through Sustainable Finance
4 Advancing a Low-Carbon Transition
5 Realizing Financial Inclusion
6 Building an Inclusive Society
7 Appendix

5.1.5 Customer Complaints, Handling Process, and Performance

To protect the rights and interests of customers, KGI Life has established multiple complaint channels and a well-rounded complaint procedure. A cross-departmental complaint case discussion meeting is held weekly, chaired by a senior executive, to convene relevant units to review service disputes and agree on solutions. Since November 2023, it has regularly convened the heads of the business units concerned and of administrative units to analyze the points of dispute in complaint cases, propose feedback and improvement plans, and share decisions of the Financial Ombudsman Institution (FOI) as case studies.

To handle public complaints appropriately, the Company has further enhanced its complaint handling mechanism, drawing on international regulations and practices to strengthen effectiveness and efficiency. The Company has established the consumer dispute handling and complaint improvement system to guide the handling of consumer disputes. The system has been approved and revised by the Board of Directors and covered the scope of consumer disputes, organizational structure, acceptance methods, handling procedures, handling guidelines for elderly, disabled, and vulnerable consumers, a summary handling mechanism for consumer disputes, handling timeliness, progress inquiry, tracking and auditing, regular reviews, case typification, a consumer dispute handling improvement mechanism, educational training, and regular reviews. These provisions aim at fair and timely complaint handling. Furthermore, dedicated personnel are assigned during holidays and festivals to assist in handling urgent complaint cases, ensuring consumers' rights and interests.

KGI Life is committed to providing services that exceed customer expectations. Under the leadership of the Board of Directors, the Company adopted ISO 10002:2018, the international standard for complaints handling, in 2024 and obtained certification in 2025. KGI Life adheres to its long-term commitment to customers, realizing the customer-centric value proposition in every aspect of its service.

Customer Complaint Management

A Complaint Committee has been established, with the President or a designated senior executive serving as the chair, and senior executives from business, product, legal, after-sales service, and medical departments serving as members. Meetings provide feedback on general issues and individual cases as well as overall information. The committee analyzes complaint patterns in depth and listens to members' advice to assess and track operational improvements. To optimize the handling mechanism for recurring complaint cases, monthly analyses and progress reports are provided to relevant units. Quarterly, feedback, advice, and improvement plans are compiled, and progress is tracked. The timeline of complaint handling is also explained, and controversial cases are reported to the Treating Customers Fairly Committee, so that the Board of Directors can review the measures of customer protection and the effectiveness of that mechanism and provide guidance on improving complaint case handling when appropriate.

In addition, major complaint and ombudsman cases (based on the complainant's main claim and investigation status) should be reported to the Complaint Committee to discuss and formulate improvement plans. Significant or new developments, if any, in a case should be updated and reported to the relevant departments and their highest-level supervisor reporting directly to the President. If a case involves media intervention or is likely to attract media attention, the Public Relations Department should be notified. For specific types of complaints and ombudsman cases, the content and quantity should be compiled and reported to the highest-level supervisor reporting directly to the President, for the management to consider responses such as manpower allocation, process adjustments, or typified handling.

In 2025, all relevant departments upheld the customer-centric principle in handling cases and achieved their improvement targets for the complaint rate and case count of complaint and ombudsman cases, and for complaint handling timeliness.

Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action]
Deepening Financial Inclusion through Digital Innovation

[Sustainable Action]
Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix

Customer Complaint Handling Process

For all complaints received by KGI Life in 2025, 100% were responded to with the handling result or progress within 30 days. In the complaint case and complaint rate statistics for life insurance companies published by the Financial Ombudsman Institution, the Company's complaint rate for 2025 was 0.13‰, keeping it among the five life insurers with the lowest complaint rates. Although the number of ombudsman cases and the ombudsman case rate rose slightly from 2024, the increase in the number of cases was still significantly lower than the increase across the life insurance industry as a whole, and the rate of properly handled ombudsman cases remained above 90%. Among the 161 ombudsman cases in 2025, there were 118 claims-related complaints and 43 non-claims-related complaints, with 98.48% of the cases being properly resolved.



5.2 Delivering Accessible Financial Services

To achieve financial inclusion, deepen the culture and service of treating customers fairly, promote the protection of customer rights and interests, strengthen accessibility for the elderly and those with dementia, and reflect the diversity of experiences of persons with disabilities, the Company, keeping pace with the times, revised its *Treating Customers Fairly Principles Policy*, *Strategy for Treating Customers Fairly*, and *Guidelines for Implementing the Treating Customers Fairly Principles* in 2025. These revisions include providing relevant assistance for policy-holders experiencing major disaster events, revising the establishment of appropriate risk control and assistive decision-making and accessible service measures, and revising the design of diversified course formats for educational training to enhance various financial services. These were reported to and approved by the Board of Directors, ensuring clear standards for guidance from the highest-level policy and promotion strategy to the execution protocols.

At the same time, KGI Life has included the *Treating Customers Fairly Principles* and *Financial Accessibility Service Guidelines* in the semi-annual compliance self-assessment of relevant departments. Since 2022, it has conducted reviews of the processes concerned with the ten Treating Customers Fairly Principles and provided optimization advice to relevant departments. As of 2025, optimization advice had been fully proposed for all ten principles of treating customers fairly. To further shape the culture, KGI Life also conducts compliance spot checks that include issues on treating customers fairly to test and understand the awareness of home office employees.

To enhance the protection of customer rights and interests and the customer experience, the Company regularly reports on the delivery of financial accessibility services at the Treating Customers Fairly Committee meetings. The Company has also included financial accessibility goals in its indicators measuring treating customers fairly, tracking achievements quarterly, analyzing the results, and proposing corresponding promotion plans. These are supervised by the Treating Customers Fairly Committee, and the results are regularly reported to the Board of Directors for further advice and guidance.

5.2.1 Diverse and Inclusive Fair Treatment of Customers



Hearing-Accessible

To provide the appropriate services for customers with hearing and speech impairments, KGI Life has been cooperating with the Chinese National Association of the Deaf since 2022, introducing sign language interpretation to help people with hearing impairments communicate without barriers.

- **Sign Language Interpretation Reservation**

- Through multiple channels such as the app/website/e-mail/accessible service line, a sign language interpreter will be arranged for video interpretation during counter services.

- **Supporting Sign Language Training**

- In 2025, KGI Life supported the Association of the Deaf in holding professional training in real-time captioning as part of its program to foster equal access to financial information, with 89 people trained, helping people with hearing impairments communicate without barriers.

- **Optimizing Accessible Services for Persons with Disabilities and the Elderly**

- In 2025, it produced six sign language videos of the *Anti-Fraud Risk Aversion Kit* outreach mnemonic, in Mandarin and Taiwanese versions, to strengthen communication with elderly and hearing-impaired customers and improve their understanding of fraud prevention.
- In 2025, collaborated with the Association to hold a "Symposium on Insurance for Persons with Disabilities (Hearing-Impaired Session)," where product planning and dedicated underwriting teams for persons with disabilities engaged in face-to-face exchanges to help hearing-impaired participants understand protection concepts and insurance knowledge.

Contents

Message from the
Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in
2025

[Sustainable Action]
Deepening Financial
Inclusion through Digital
Innovation

[Sustainable Action]
Leading the Low-Carbon
Transition to a Net-Zero
Future

1 Corporate Sustainability

2 Deepening Corporate
Governance

3 Guiding through
Sustainable Finance

4 Advancing a Low-
Carbon Transition

**5 Realizing Financial
Inclusion**

6 Building an Inclusive
Society

7 Appendix

Contents

Message from the
Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in
2025

[Sustainable Action]
Deepening Financial
Inclusion through Digital
Innovation

[Sustainable Action]
Leading the Low-Carbon
Transition to a Net-Zero
Future

1 Corporate Sustainability

2 Deepening Corporate
Governance

3 Guiding through
Sustainable Finance

4 Advancing a Low-
Carbon Transition

5 Realizing Financial
Inclusion

6 Building an Inclusive
Society

7 Appendix



Disability-Accessible

To raise public awareness of the service needs of the elderly and persons with disabilities, KGI Life identifies the needs of vulnerable customers, develops countermeasures, and has established the Insurance Industry Accessible Service Guide for Customers with Disabilities to deliver better financial services and protect their rights and interests to the greatest extent.

• Differentiated and Inclusive Services throughout the Policy Lifecycle

- Accessible Counters: A list of accessibility facilities at all customer service centers is announced on the website. Accessible service counters and dedicated personnel are provided for priority assistance in handling various insurance businesses.
- Home-Visit Services: It continued to provide accessible services for the visually impaired, hearing/speech impaired, physically/mentally disabled, or mobility-impaired, as well as the elderly over 65, including home-visit assistance with claims processing and home visits to collect and deliver customer-service applications. A total of 233 cases were assisted in 2025.
- When the complainant is a person with a disability or an elderly person, appropriate communication methods are adopted to meet their actual needs, such as telephone, face-to-face interview, written communication, text message, email, written correspondence, recording, etc.

• Accessible Facilities at Customer Service Centers

- It invited a third-party professional organization, the DuoFu Barrier-Free Life and Transportation Development Association, to provide recommendations for optimizing the accessible environment, enhancing accessibility measures at the Taipei, Taoyuan-Hsinchu, and Kaohsiung customer service centers. After inspection, optimization, and re-inspection, all have obtained accessible environment certification, with the Taipei Customer Service Center being awarded the highest five-star certification. (See 5.1.3 Counter Service - Accessibility Facilities at Service Locations)



Age-Accessible

• Financial Accessibility Service Hotline and Customized Memory Aid Text Messages

- In response to the super-aged society, a dedicated financial accessibility service hotline was established for the elderly and vulnerable groups, simplifying the telephone voice input process and providing the elderly with faster, warmer service from service representatives. The hotline received a total of 7,400 calls in 2025. At the same time, it provided warm services catering to the needs of the elderly, customizing a total of 5,967 memory aid text messages to realize the spirit of customer care.

• Care Measures for Elderly and Vulnerable Customers

- To help elderly people over 65 better understand insurance products and the content of conversations with customer service representatives, KGI Life conducts telephone interviews in the customer's preferred language and in a simple, easy-to-understand manner. This follows the spirit of the *Financial Accessibility Service Guidelines* and strengthens care measures for elderly customers, including: telephone interviews for elderly policy applications, pre-lapse calls, and telephone interviews for elderly policyholders making changes to policy rights. A new age-accessible payer telephone interview process has also been added.
- To help the elderly read clearly, the Company provides documents with enlarged fonts, including claims application forms, payment notices, and contract content change application forms (accessible service version), as part of its warm services.

• Insurance Industry Accessible Service Guide for Elderly Customers

- In 2024, referencing domestic and international resources on aging/dementia and consulting with the secretary-general of the Taiwan Alzheimer Disease Association, KGI Life developed the industry's first *Insurance Industry Accessible Service Guide for Elderly Customers*. It covers the characteristics of the elderly, assistance for using digital services, fraud prevention, traits of suspected dementia cases and corresponding measures, etc., serving as a consistent service standard for both home office employees and agents. In 2025, with the assistance of the Association, it was revised to keep pace with the times and provided to property and life insurance industry peers as a reference to further the cause.

▼ Developed the *Insurance Industry Accessible Service Guide for Elderly Customers* to provide age-accessible services.





Dementia-Accessible

Since 2019, KGI Life has partnered with the Taiwan Alzheimer Disease Association to create a dementia-accessible financial environment, deepening age-accessible financial services through five major services:

• Improving Financial Literacy for the Elderly

- To help the elderly, people living with dementia, and their families foster stronger resilience, KGI Life held an anti-fraud lecture for 30 elderly individuals, people living with dementia, and their families during International Alzheimer's Month, helping to protect them from financial exploitation.

• Strengthening the Culture of Age-Accessible Service

- KGI Life service locations have been included in the Association's dementia-accessible map since 2020, becoming the industry's first dementia-accessible insurance company. All employees have completed the *Dementia-Accessible Finance Course* taught by the Association's secretary-general with a 100% completion rate. Agencies also learned through live-streamed courses, strengthening agents' awareness of dementia to help protect policyholders and their families.

• Advocating for Dementia-Accessible Finance

- It has supported International Alzheimer's Month for many years. The President of KGI Life, along with independent directors and senior executives, participated and, through the Association's courses, experienced the state of mind and daily life of the elderly and people with dementia and their families, thereby planning financial accessibility services from a more empathetic perspective.
- In 2025, it again donated co-branded anti-lost keychains developed in collaboration with the Taiwan Alzheimer Disease Association, which were given away for free to visitors at an exhibition. As of 2025, a total of 7,800 anti-lost keychains were donated. To date, through the Association and customer service locations, over 7,000 families have been provided with them, helping lost individuals find their way home.
- It continued to sponsor the Association's dementia program design competition for college and university students, helping dementia awareness take root among younger generations. In 2025, a special KGI Life - Fraud Prevention Special Award was established to protect the financial security of the elderly, conceiving common good solutions with cross-generational thinking to prepare for a super-aged society.

• Optimizing Long-Term Care Insurance

- It launched the *KGI Life Long-Term Care Installment Insurance Benefit Claim Document Adjustment Endorsement Clause*, and made it applicable to eight products, including a long-term care whole life health insurance policy. For policyholders and family caregivers, this relaxes the document requirements for claiming long-term care installment insurance benefits after four consecutive payments. Through a simplified application process and financial inclusion mechanisms, the Company has created a social safety net and sustainable financial environment accessible to an aging society.

▼ Alzheimer's Month Experience Activity for Senior Executives



▼ Developed anti-lost keychains with the Taiwan Alzheimer Disease Association



Contents
Message from the Chairperson
About This Report
About KGI Life
Key Achievements in 2025
Honors and Milestones in 2025
[Sustainable Action] Deepening Financial Inclusion through Digital Innovation
[Sustainable Action] Leading the Low-Carbon Transition to a Net-Zero Future
1 Corporate Sustainability
2 Deepening Corporate Governance
3 Guiding through Sustainable Finance
4 Advancing a Low-Carbon Transition
5 Realizing Financial Inclusion
6 Building an Inclusive Society
7 Appendix



Vision-Accessible

Since 2022, KGI Life has partnered with the Taipei Parents' Association of the Visually Impaired, introducing corporate volunteers and resources to support the empowerment of the visually impaired and expanding inclusive care to reduce the digital divide from both online digital and offline service:

• First Insurance Company to Obtain Accessibility Certification on Dual Platforms

- The Company optimized the KGI Life iLIFE app to better meet the needs of the visually impaired. In 2023, it became the first insurance company in Taiwan to pass the app accessibility certification from the Taipei Parents' Association of the Visually Impaired.
- The accessible section of the website passed the inspection of the Ministry of Digital Affairs' accessible web space service network, obtaining an AAA certification — the highest level.

• Enhancing Financial Fraud Prevention Knowledge for the Visually Impaired

- In 2024, it collaborated with the nation's first cloud reading platform, eDocumentService, co-created by sighted and visually impaired individuals, to pioneer converting anti-fraud knowledge from financial lectures into audio content for the visually impaired, which was uploaded to the platform. This allows more visually impaired people to access financial and anti-fraud information, reducing financial risks caused by information gaps.
- In 2025, collaborated with the Association to hold a "Symposium on Insurance for Persons with Disabilities (Visually Impaired Session)," where product planning and dedicated underwriting teams for persons with disabilities engaged in face-to-face exchanges to help visually impaired participants understand protection concepts and insurance knowledge. To eliminate information transmission barriers, the content of the symposium was also uploaded to the eDocuments Service cloud reading platform for the visually impaired, allowing more visually impaired readers to understand financial insurance knowledge.

• Call to Action and Practice of Services for the Visually Impaired

- It called on colleagues to serve as volunteers for the Association, including as activity guides, assistants, and book scanning volunteers. This allows colleagues to better understand the difficulties and needs of the visually impaired through practical assistance, learn to think from their perspective, and thus provide better and accessible assistance.

• Enhancing Vision-Accessible Services

- Following the KGI Life iLIFE app's passing of the vision-accessible certification from the Taipei Parents' Association of the Visually Impaired, it collaborated with the Association to become the first life insurance company in the industry to launch a Braille Policy Identification Service designed for visually impaired policyholders. To ensure the service meets the needs of the visually impaired, they were invited to review it personally. Their feedback indicated that clear Braille tactile guidance and voice playback would better help them listen to a summary of their policy rights and interests without barriers. Therefore, its insurance policies are designed with a Braille QR Code for *Reminder of Important Rights and Interests of Policyholders* and a Braille number for the toll-free financial accessibility service hotline. This guides visually impaired policyholders to scan the QR Code to listen to the key points of their policy rights online, protecting their own rights. If needed in the future, they can also quickly dial the hotline to get service. In 2025, this benefited nearly 55 visually impaired persons and policyholders.
- In 2025, it pioneered in the industry by installing tactile Braille maps on the exterior walls of restrooms at the Taipei, Taoyuan-Hsinchu, and Kaohsiung customer service centers to help the visually impaired clearly locate accessible facilities. It also equipped accessible counters at all customer service centers across Taiwan with signature guides and reading aids, and square magnifying glasses with lights, to provide convenience for low-vision reading and document signing.



New-Immigrant-Accessible

• First in the Financial Industry to Introduce Interpreters for New Immigrants

- The Company is the first to provide new immigrants with interpreting services in nine languages, including Vietnamese, Malay, Thai, Indonesian, Burmese, Filipino, Japanese, Korean, and English. Through the assistance of interpreters under the New Immigrant Family Development Association, new immigrant customers can communicate in their native language and fully understand their rights and interests.
- All customer service centers across Taiwan are also equipped with translation machines, allowing frontline service personnel to provide immediate assistance to new immigrant customers.
- KGI Life pioneered multilingual insurance knowledge animations and an easy-to-understand multilingual version of the *Reminder of Important Rights and Interests of Policyholders*, covering important matters and insurance terms throughout the policy service stages, such as application, payment, and claims. The Company aims to help new immigrants close the financial knowledge gap and move towards the goal of financial inclusion.
- It uploaded four videos on financial and insurance knowledge onto the official YouTube channel and added Vietnamese and Indonesian subtitles, aiming to reduce the digital divide for new immigrants through digital communication channels. It also provided claims application forms and *Application Form Filling Instructions* in different languages.

• First in the Financial Industry to Train New Immigrants in Insurance Professionalism and Empower them with Anti-Fraud Concepts

- In 2024, it launched a series of advanced financial insurance classes in northern, central, and southern Taiwan to enhance the professionalism of interpreters in insurance knowledge, improve the quality of interpreting, and further guide and train interpreters interested in developing a career in the insurance industry to obtain licenses. It encourages them to join KGI Life to tap into the opportunities for equal pay for equal work, creating a diverse, inclusive, and equitable workplace. A total of 59 seed representatives of interpreters from the Association across Taiwan participated.
- In 2025, it held three sessions of financial insurance empowerment and anti-fraud awareness courses for new immigrants in northern, central, and southern Taiwan. The courses covered basic financial and insurance knowledge and fraud awareness. A total of 56 people participated, with a satisfaction rate of 96%.
- In 2025, it created the Anti-Fraud Risk Aversion Kit in nine language versions, including Vietnamese, Malay, Thai, Indonesian, Burmese, Filipino, Japanese, Korean, and English, to enable new immigrants to identify scams and build fraud awareness to protect their assets.

• First in the Financial Industry to Create an Accessible Service Guide for New Immigrant Customers, Putting Financial Accessibility into Practice on the Front Line

- To advance the culture of accessibility for new immigrants, KGI Life consulted the secretary-general of the Association and drew on related resources to build the insurance industry's first *Accessible Service Guide for New Immigrant Customers* to guide service.
- Multilingual accessible communication service cards are available at all customer service centers across Taiwan for immediate communication, and multilingual queue-ticket operating instructions at the Taipei customer service center, so that new immigrants can use accessible services that cross the language barrier from their first moment of contact.

▼ Lecture on financial, insurance, and anti-fraud knowledge for new immigrants



Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action]
Deepening Financial Inclusion through Digital Innovation

[Sustainable Action]
Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix

5.2.2 Comprehensive Insurance Product Services

KGI Life responds to the United Nations Principles for Sustainable Insurance (PSI), integrating the spirit into its overall strategic planning by incorporating ESG considerations into its operational management systems and decision-making processes. This strengthens its grasp of sustainability opportunities and risks and enables corresponding measures across the life insurance value chain — product design, sales and underwriting, and after-sales service.

With "We Share We Link" as its core spirit, KGI Life combines aspects such as financial inclusion and social care, health promotion and risk prevention, protection for an aging society, and ESG investment to develop diverse sustainable insurance products that respond to the risk management needs of different groups at various life stages and, through insurance mechanisms and capital guidance, promote shared prosperity and sustainable development.

[KGI Life Products Introduction](#)

▼ Product Development and Design Process



Product Design

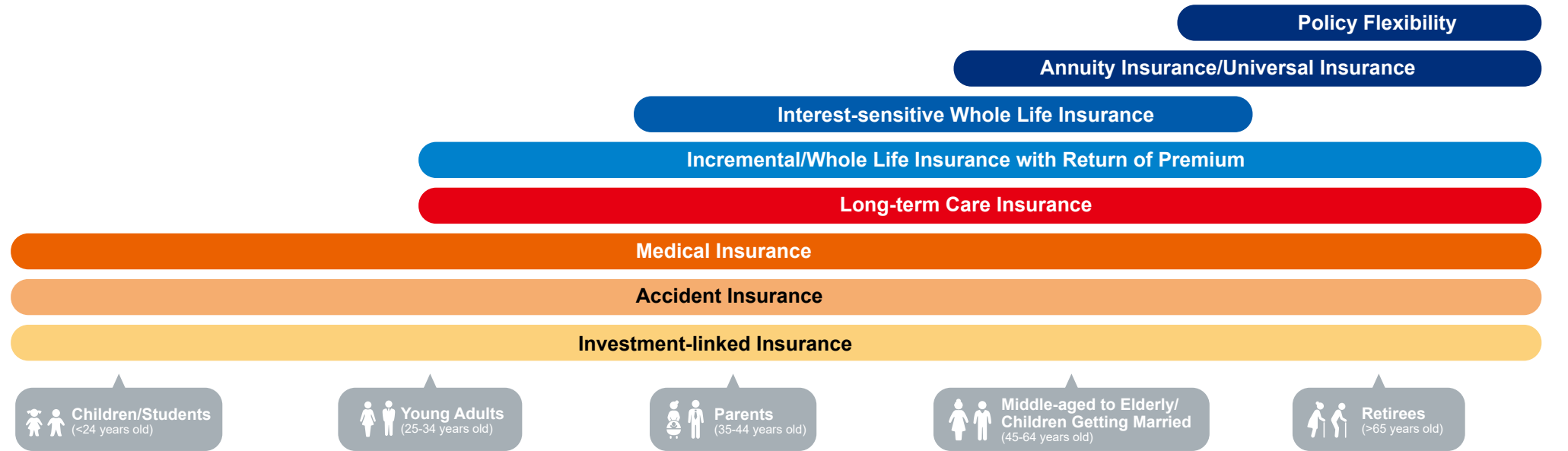
To meet the protection needs of different groups, KGI Life promotes insurance products with ESG value. Through a variety of products, it demonstrates the insurance industry's power to stabilize society and puts into practice the spirit of financial inclusion and treating customers fairly.

Product Development

During product development, it follows the *Guidelines for Insurance Product Design*, incorporating the treating customers fairly principles into product development. According to the *Regulations Governing Pre-sale Procedures for Insurance Products*, it assesses the characteristics of insurance products for their potential impact or various unfavorable factors on customers aged 65 and above. If there is any doubt in the policy clauses, the interpretation that is favorable to the insured shall prevail.

Product Management

After a product is launched, KGI Life regularly reviews various actuarial assumptions and product profitability. According to the *Regulations Governing Pre-sale Procedures for Insurance Products*, an Insurance Product Management Group meeting is held at least once every six months to conduct various reviews to ensure the maintenance of sustainability and customer rights and interests.



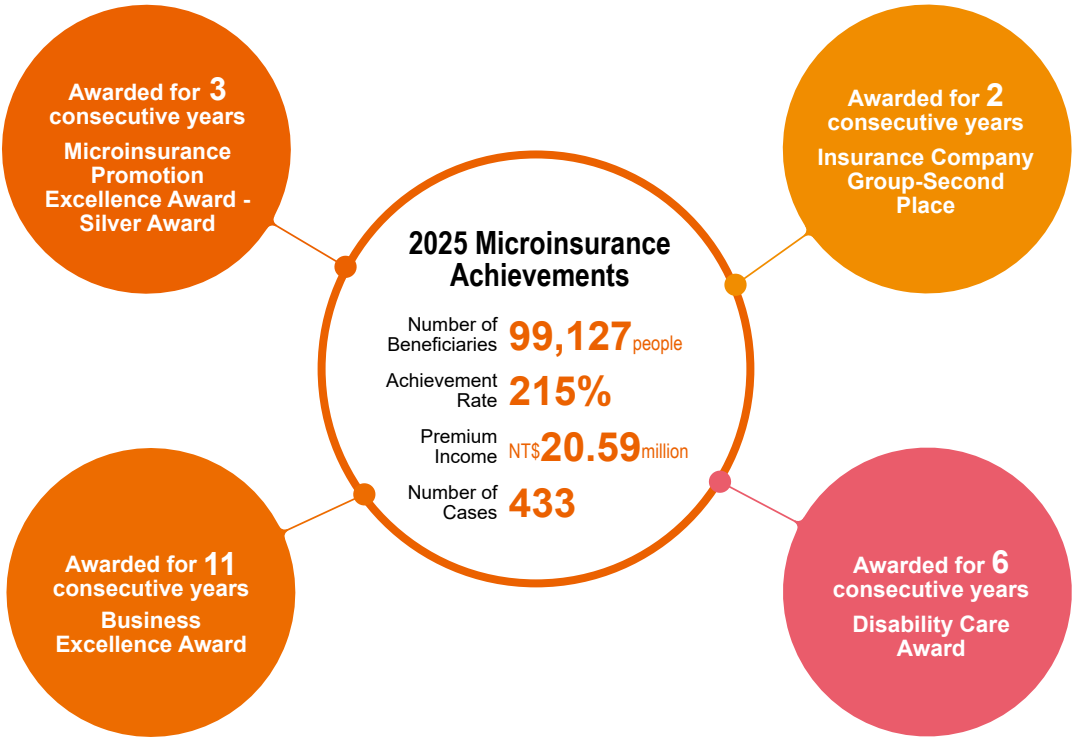
1. Financial Inclusion and Social Care

• Microinsurance

In 2025, KGI Life continued its cooperation with six county and city governments, including Kaohsiung City, Tainan City, Yunlin County, Yilan County, Hualien County, and Taitung County, as well as social welfare groups. The microinsurance premium income was NT\$20.59 million. Based on the annual target approved by the competent authority, the target achievement rate was 215%, ranking KGI Life first in the industry. Approximately 100,000 people benefited, including individuals from low-income or medium-low-income households; individuals with moderate disabilities or below; and elderly individuals or their family members receiving the living subsidy for medium-low-income elders under the *Senior Citizens Welfare Act*, helping disadvantaged people covered by the basic protection of microinsurance. In addition, the Company cooperates with banks, government agencies, and private organizations to extend microinsurance to every community that needs it.

Staying true to its founding commitment to love and care and shared prosperity with society, KGI Life has long promoted microinsurance. Its work in this area has been recognized by the Financial Supervisory Commission. In 2025, it was awarded the Excellence Award for Microinsurance Promotion – Silver Award from the Taiwan Insurance Institute, and three major awards in the microinsurance competition by the Financial Supervisory Commission: 2nd Place for Insurance Company Category, Business Excellence Award, and Care for Persons with Disabilities Award, among other honors. The Insurance Company Group award was won for the second consecutive year, the Business Excellence Award has been won for eleven consecutive years, and the Disability Care Award has been won for six consecutive years, actively demonstrating the spirit of implementing financial inclusion and treating customers fairly.

▼ 2025 Microinsurance Achievements



• Group Insurance for Volunteers in Hualien

In 2025, the Mataian Creek barrier lake in Hualien flooded, severely damaging Guangfu Township. KGI Life was the first to respond to the call of the Financial Supervisory Commission and the Ministry of Health and Welfare, exclusively providing group insurance for volunteers in Guangfu Township in Hualien with coverage for NT\$1 million in accidental death and disability. Coverage was provided for a total of 27,362 volunteer person-times. KGI Life became the only life insurance company in Taiwan to provide such insurance service in 2025.

Under a NT\$1-per-day premium model, it went further and donated all premiums back to disaster-area reconstruction, realizing the concepts of financial inclusion, social responsibility, and sustainable finance. This not only filled the protection gap for volunteers but also made the financial industry a key force in strengthening social resilience and supporting sustainable development.

2. Health Promotion and Risk Prevention

• Health Management Spillover Policies

The government has been calling for combining health and insurance and raising public awareness. In response, KGI Life has combined its exclusive app with big data analysis and the Internet of Things to encourage policyholders to manage their own health, such as developing good living and exercise habits. They can also make good use of health management insurance policies with spillover effects. In addition to insurance coverage, if they meet the agreed conditions, they can also receive rewards through mechanisms such as premium reductions, increased sum assured, or cash payments. This helps policyholders save money and stay healthy, elevating insurance products beyond claims payment to health prevention, and reducing policyholders' exposure to disease risk.

Digital financial technology continues to develop, and its applications are growing more diverse. KGI Life will extend the spirit of spillover policies and develop health management policies. Through product development combining health insurance with health promotion, KGI Life meets customers' insurance needs in health management.

• Health Insurance Products

KGI Life has launched a deductible-based hospitalization medical insurance product design, allowing policyholders to first bear part of the medical expenses in exchange for lower premiums and higher coverage. This not only diversifies risk but also renders National Health Insurance resources more sustainable. It also guides policyholders to establish a risk management concept of first having a deductible and then using insurance to supplement, achieving financial sustainability for both individuals and the overall medical system. KGI Life can also realize the sustainable finance concept of risk diversification.

• Group Insurance Products

To help enterprises create a sustainable and happy workplace, KGI Life has launched the *KGI Life Group Insurance Retiree Endorsement Clause*. Employees can continue their coverage when they leave the company, reflecting KGI Life's commitment to policyholder protection and its care for the super-aged society through financial inclusion and elderly care. This allows employees to enjoy health and medical protection after retirement, helping them with economic security and the need for health care in old age.

3. Protection for an Aging Society

• Retirement Preparation Platform

In an aging society, retirement planning now concerns every generation. For the sandwich generation and young earners on modest incomes, it is even more important to prepare for retirement protection. KGI Life's Retirement Preparation Platform offers three major categories of products: term life insurance, critical illness insurance, and small-amount whole life insurance. The application process is simple, and customers can apply online any time, with a variety of payment periods and sum assured options.

Term Life Insurance

- Term** 5 years, 20 years, to age 70
- Sum Assured** NT\$0.2 – NT\$4.5 million
- Product Features**
Level premiums during the coverage period. In case of death or total disability due to illness or accident, the claim payment serves as financial supplement for survivor care and disability care.

Critical Illness Insurance

- Term** 1 year, 20 years
- Sum Assured** NT\$100,000 – NT\$700,000
- Product Features**
A lump-sum benefit is paid upon diagnosis by a physician of one of the seven critical illnesses (severe), to cover loss of work income or out-of-pocket medical expenses.



Small-amount Whole Life Insurance

- Term** 10 years, 20 years
- Sum Assured** NT\$100,000 – NT\$600,000
- Product Features**
 - Limited-payment whole life protection. A total of only four policies can be purchased from all life insurance companies, with a cumulative sum assured of NT\$600,000.
 - In 2025: Number of new policies was 1,985. Number of in-force policies was 42,194. FYP was NT\$19,596,000.

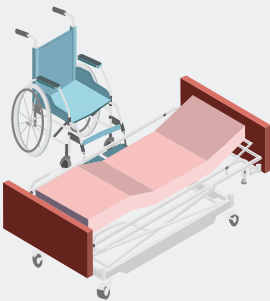
• Long-Term Care Insurance Products

In recent years, due to advances in medical technology, life expectancy has continued to rise. According to the *Abridged Life Table* published by the Ministry of the Interior, the average life expectancy in Taiwan has reached 80.77 years, while the Ministry of Health and Welfare reported an average healthy life expectancy of 72.45 years, which means the average unhealthy life expectancy is about 8.32 years. Average unhealthy life expectancy includes years spent in disability, being bedridden, chronic illness, etc. Every family must take long-term care seriously, raise their awareness of long-term care insurance, and seek protection through long-term care policies.

▼ Lump-sum and installment payments to cover the two main expenses of long-term care

**Lump-sum:
Covers One-time Expenses in the Initial
Stage of Care**

In the initial stage of care, there is a need to purchase assistive devices and medical equipment, such as wheelchairs, air mattresses, electric beds, oxygen machines, etc., or to set up a barrier-free environment with large expenses. A lump-sum payment can meet the policyholder's urgent needs.



**Installment:
Annual Payments to Cover Recurring Care
Expenses**

Whether care is provided by family members or a hired caregiver, there will be fixed monthly care expenses, such as purchasing nutritional supplements, diapers, or caregiver fees. Installment payments can provide policyholders with a stable cash flow to cover these long-term expenses.



KGI Life has launched a simplified mechanism for applying for long-term care insurance benefits, applicable to eight products. After four installments have been paid, from the fifth installment onwards, only proof of the insured's survival (such as a household registration transcript) and the insurance benefit application form are required, effectively reducing the burden on caregivers and increasing application convenience.

4. ESG Investment

The targets linked to investment-linked insurance products comply with the sustainability and ESG philosophy. In 2025, following a rigorous internal screening process, KGI Life added four new funds recognized as ESG-compliant by the competent authority to its product line. Sustainable development is factored into the investment decisions for these products. ESG investment not only enables investors to exercise their influence on social responsibility but also delivers long-term performance that can withstand financial market fluctuations. As of the end of 2025, the number of funds listed in the ESG fund section of FundClear, the fund information platform operated by the Taiwan Depository & Clearing Corporation, has reached 10. To ensure transparent information disclosure, KGI Life has strengthened ESG labelling in the investment-linked insurance section of its website, guiding policyholder funds toward opportunities in sustainable industries.

5.2.3 Fair and Accessible Sales, Underwriting, and Claims Processes

Sales and Underwriting Services

To protect the rights and interests of insurance customers, the Company has established the *Business Solicitation Handling System and Procedures* in accordance with the *Regulations Governing Business Solicitation, Policy Underwriting and Claim Adjusting of Insurance Enterprises*. By referencing protocols and rules such as the *Principle for Financial Service Industries to Treat Customers Fairly*, the *Financial Accessibility Service Guidelines for the Insurance Industry*, and *Mechanism for Insurance Agents to Assist Persons with Disabilities in Applying for Insurance*, the spirit of treating customers fairly and accessible service has been incorporated into the aforementioned system and procedures, serving as the basis for compliance for the Company's agents in matters related to business solicitation.

1. Solicitation

Agents shall thoroughly understand the insurance needs and purposes of the policyholder and the insured. They should comprehensively consider the policyholder's and insured's income, finance, ability to pay, and occupation to assess the suitability of the insurance type, premium, sum assured, and protection needs. They must confirm that the policyholder fully understands that the premium paid is for purchasing an insurance product, that the policyholder can bear the exchange rate risk of foreign currency-denominated insurance products, that the policyholder has sufficient risk tolerance for investment-linked products, and that investment gains and losses are borne by the policyholder. They should provide customers with appropriate insurance products, truthfully fill out the *Agent's Report*, and fulfill their responsibility as the first line of underwriting.

2. Assessing Suitability

Based on the *Agent's Report*, the Company shall understand the solicitation process, the policyholder's annual income or finance, the insured's annual work income and other income, whether the policyholder and insured have other commercial insurance, the main breadwinner of the household, the reason for designating a death beneficiary who is not the insured's spouse, lineal relative by blood, or statutory heir, and where the order and shares of succession do not follow the relevant provisions of the *Chapter on Succession of the Civil Code*, and other underwriting information to assess suitability.

3. Establishing a Pre-Issuance Telephone Interview Mechanism

The Company stipulates that for certain conditions (e.g., beneficiary confirmation, high-risk customers, premium confirmation, recent policy changes such as surrender or loan, elderly customers, re-application after policy premium loan, etc.), a telephone interview must be completed. After verifying the customer's identity, the interviewer confirms basic information, asks questions related to the telephone interview conditions, and verifies the insurance application content to ensure the customer is aware of and understands the insurance product and its associated risks.

4. Product Advertising Regulations

In accordance with the *Management Regulations for the Production of Advertising, Business Solicitation, and Business Campaign Materials, the Operating Procedures and Control Regulations for Product Marketing Materials and Product Training Presentations (Public Version)* have been established for compliance. This regulation specifies the review criteria for product marketing materials as well as the acceptance process and the controls for the distribution and publication of these materials. This ensures that relevant information is properly disclosed, allowing customers to fully understand the product content and the risks they need to bear.

Furthermore, the product prospectuses for investment-linked products disclose all fees, investment risks, relevant warnings, and the scope of protection provided by the Life Insurance Guaranty Fund for investment-linked products. A QR code for the policy terms and product prospectus has been added to the reports in the investment-linked product proposal, allowing customers to instantly access product information via mobile devices during the application.

5. Protecting the Insurance Rights of the Disabled and Elderly

The Company has specified standardized operating procedures for selling policies to customers with disabilities and those aged 65 and above in its *Business Solicitation Handling System and Procedures*. Customers with disabilities have the same rights as other customers when purchasing insurance-related products: in soliciting business, agents must not treat them unfairly, discriminate against them, or refuse to provide such products on the grounds of disability. Instead, they should provide the assistance needed by customers with different types of disability.

Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action]
 Deepening Financial Inclusion through Digital Innovation

[Sustainable Action]
 Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix

To enhance the rights of the elderly when purchasing policies, agents can, through proactive care, confirm whether the customer is able to make informed decisions, and can weigh factors such as the customer's age, finances, and insurance needs in assisting them to apply for suitable insurance products. For the sale of insurance products with surrender value and investment-linked products to customers aged 65 and above, the sales process will be recorded by audio or video, and a review will be conducted by relevant units to confirm the suitability of the customer's application. Matters that could give rise to future disputes are explained to the policyholder in advance to ensure the full understanding of the insurance product and the contract terms.

Internal Control and Audit Management

The Company conducts quarterly spot checks of its agencies. The focus includes checking whether agents are using unapproved marketing materials, advertisements, brochures, product prospectuses, and proposals. If an agent violates regulations during the solicitation or policy service process, they shall be punished in accordance with the Company's agent disciplinary regulations, and the case will be reported to the Life Insurance Association.

For advertisements, the Company checks major portal websites, auction sites, blogs, and other web pages at least once a quarter. If published content is found to violate the *Self-Regulatory Code for Insurance Solicitation Advertisements* and was posted by one of the Company's agents, the agent shall be punished according to the *Regulations Governing the Supervision of Insurance Solicitors* and the Company's agent disciplinary regulations, and the agent will be required to make corrections or remove the advertisement within a specified period.

Furthermore, to understand whether the agents' sales processes comply with relevant regulations and to protect the rights and interests of agents and customers, the Company conducts random telephone interviews with customers to confirm that the agent has fully informed them of product-related information (including the risks and expense ratios of the purchased product), the suitability of the purchased product, and that the customer understands the risks of the product purchased. If any abnormalities are found or if a customer raises a service ticket during the telephone interview, the relevant responsible department will be notified for follow-up.



Contents
Message from the Chairperson
About This Report
About KGI Life
Key Achievements in 2025
Honors and Milestones in 2025
[Sustainable Action] Deepening Financial Inclusion through Digital Innovation
[Sustainable Action] Leading the Low-Carbon Transition to a Net-Zero Future
1 Corporate Sustainability
2 Deepening Corporate Governance
3 Guiding through Sustainable Finance
4 Advancing a Low-Carbon Transition
5 Realizing Financial Inclusion
6 Building an Inclusive Society
7 Appendix

Claims Process

Through convenient, accessible, transparent, and highly efficient digital claims services, the Company fulfills its promises to policyholders.

1. Easier Access to Claims Services for Policyholders

The Company offers convenient services such as advance payment for hospitalization, fast-track claims application (completed in as fast as 30 minutes for eligible cases), and home-visit document collection to address the pain points during claims application.

2. Demonstrating Accessible Care for Elderly and Vulnerable Policyholders

In addition to providing large-font claims application forms, it has added anti-fraud warning reminders to payment notices and other services to fulfill its social responsibility. It also provides claim application form filling examples in multiple languages, including Vietnamese, Filipino, and Indonesian, on its website and at counters.

3. More Transparent Claims Service Process

To give policyholders more peace of mind, in addition to sending immediate text messages upon receipt and completion of a case, policyholders can also download the app to check their claims history and case status, giving them full control over the claims service progress.

4. Providing More Efficient Claims Services

The ratio of simple cases automatically approved by the system (Jet Case) increased, with the annual target raised from 25% to 30%, and the actual number was 32.3%, for an achievement rate of 107.7%. After the claims review is completed, policyholders can receive their claim payment within 30 seconds through eACH real-time remittance, allowing them to use their funds more effectively and receive better medical care.

5. Using FinTech to Enhance Service Efficiency and Realize Corporate Sustainability

The Company uses big data review models to assist claims processors in performing claims review tasks more intelligently, effectively preventing adverse selection and insurance fraud to protect the rights and interests of policyholders. To optimize the digital claims application service experience, they can use mobile claims and online claims services for claim applications instantly. They can also use the Claims Alliance Chain Service and Digital Identity Verification to apply for claims from multiple companies simultaneously with a single set of application documents, achieving one-stop application and document sharing, reducing paper use. This embodies the spirit of sustainable operation.

6. Post-Claim Care, Providing Follow-up Claims Information

Given the complexity of cancer insurance claims, it has launched a Cancer Claims Assistant on its website, providing common Q&A about cancer insurance claims to resolve policyholders' questions about their eligibility and document requirements. At the same time, for policyholders applying for cancer insurance benefits for the first time, a QR code is provided on the claims payment notice, providing links to the Cancer Claims Assistant. It has also established a Claims Knowledge+ section on its website to provide policyholders with new medical knowledge to help them choose appropriate treatments.

- Contents
- Message from the Chairperson
- About This Report
- About KGI Life
- Key Achievements in 2025
- Honors and Milestones in 2025
- [Sustainable Action]**
Deepening Financial Inclusion through Digital Innovation
- [Sustainable Action]**
Leading the Low-Carbon Transition to a Net-Zero Future
- 1 Corporate Sustainability
- 2 Deepening Corporate Governance
- 3 Guiding through Sustainable Finance
- 4 Advancing a Low-Carbon Transition
- 5 Realizing Financial Inclusion**
- 6 Building an Inclusive Society
- 7 Appendix

5.2.4 Major Disaster Care Services

The Company proactively provides major disaster services with advance payment and subsequent document submissions and offers various policyholder care services such as advance payment for hospitalization, premium payment deferral, policy loan interest deferral, free policy reissuance, and flexible adjustment of travel accident insurance. In addition, for police officers and firefighters, including those volunteering ones, whether or not they are KGI Life policyholders, it provides condolence payments to those killed or injured: NT\$100,000 for death, NT\$60,000 for intensive care, NT\$20,000 for hospitalization, and NT\$1,000 for outpatient care.

Typhoon Ragasa Severely Damages Hualien, KGI Life Provides Emergency Support for Disaster Relief

Upholding the belief of "making the financial industry a force for good in society," KGI Life was the first to respond to the call of the Financial Supervisory Commission and the Ministry of Health and Welfare. Starting from October 10, 2025, it exclusively provided Hualien Guangfu Township Aid Volunteer Group Insurance, where each volunteer could receive NT\$1 million in accidental death and disability benefits.

KGI Life became the only life insurance company in the domestic insurance industry to underwrite accidental insurance for volunteers in Hualien's Guangfu Township. On October 14, it further announced the donation of the total premium of this program back to the Ministry of Health and Welfare to support reconstruction efforts in the disaster area.

The insured parties of this insurance plan include:

- volunteers such as machinery operators and drivers mobilized by various ministries and commissions under the Executive Yuan to assist in dispatch.
- volunteers recruited by the forward operations coordination unit of the Central Emergency Operation Center. Any volunteer officially dispatched or recruited for the reconstruction in Guangfu Township was covered.



KGI Life donated the full premium of this program to the Ministry of Health and Welfare in support of reconstruction in the disaster area.

Contents

Message from the
Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in
2025

[Sustainable Action]
Deepening Financial
Inclusion through Digital
Innovation

[Sustainable Action]
Leading the Low-Carbon
Transition to a Net-Zero
Future

1 Corporate Sustainability

2 Deepening Corporate
Governance

3 Guiding through
Sustainable Finance

4 Advancing a Low-
Carbon Transition

5 Realizing Financial
Inclusion

6 Building an Inclusive
Society

7 Appendix



Chapter 6

Building an Inclusive Society

6.1 Developing Diverse Talent

6.2 Diverse and Inclusive Workplace

6.3 Employee Care and Benefits

6.4 Performance Management

6.5 Workplace Safety

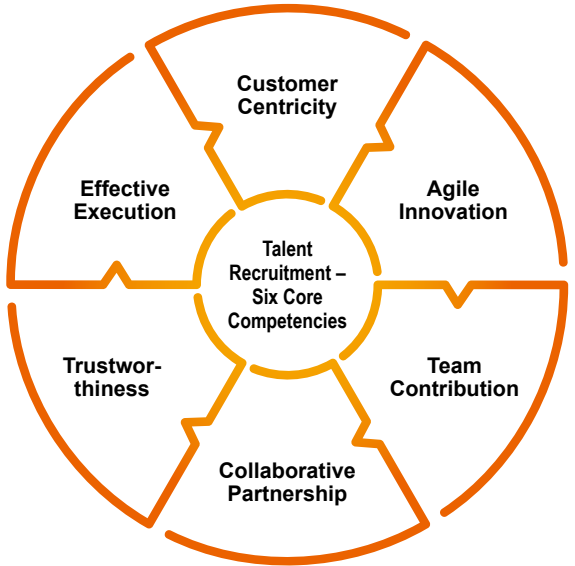
6.6 Promoting Social Engagement
and Charities

- Contents
- Message from the Chairperson
- About This Report
- About KGI Life
- Key Achievements in 2025
- Honors and Milestones in 2025
- [Sustainable Action]**
Deepening Financial Inclusion through Digital Innovation
- [Sustainable Action]**
Leading the Low-Carbon Transition to a Net-Zero Future
- 1 Corporate Sustainability
- 2 Deepening Corporate Governance
- 3 Guiding through Sustainable Finance
- 4 Advancing a Low-Carbon Transition
- 5 Realizing Financial Inclusion
- 6 Building an Inclusive Society**
- 7 Appendix

6.1 Developing Diverse Talent

6.1.1 Innovative Home Office Employee Incubation Program Diverse Recruitment

In response to the international trends of digital transformation, green transition and sustainability, and optimizing the customer experience, with the mission to "embrace innovation and talent to provide sustainable financial solutions for clients, employees, shareholders, and society," KGI Life focuses on sustainable finance to meet the knowledge and skills requirements for an insurance company. The Company integrates system resources, promotes digital finance, and uses tools such as CBI interviews, personality assessments, and big data analytics to recruit talent with its six key competencies to strengthen organizational resilience and long-term competitiveness.



Talent Attraction

• Internship Program

In 2025, KGI Life continued to advance its internship program, offering diverse schemes tailored to various needs, including summer, semester-long, and full-academic-year internships. These programs provide current students and recent graduates with early opportunities to enter the workplace and gain hands-on experience. Under the mentorship of senior colleagues, interns participate in the Company's operations and projects. This immersive experience deepens their understanding of the industry, allows them to gain practical experience, and strengthens their career planning and self-positioning. Concurrently, it is expanding its industry-academia collaborations with numerous schools and departments. Through in-depth campus engagement, it builds long-term relationships with young talent, communicating its corporate brand value and philosophy for developing future leaders. This strategy enables early talent development and secures a sustainable talent pipeline for the future. Over the past eight years, it has awarded a total of 209 internship certificates, and in 2025, it hired 52 interns across its various programs.



Intern Testimonial:

Diverse Training Courses

During my internship at KGI Life's Digital Innovation Department, I was fortunate to participate in a variety of training courses and contribute to real projects. From agile project management and data analysis to process automation and AI-powered proposals, the program provided a step-by-step guide to understanding how digital innovation is practically applied within the industry.

Participating in the KGI Life Anti-Fraud Ambassador volunteer program and collaborating with interns from other departments highlighted the importance of cross-functional communication and teamwork. Every stage—from planning and brainstorming to execution and refinement—presented new challenges and valuable opportunities for growth.

Outlook

The senior colleagues and mentors in the department were always generous with their knowledge and experience, which clarified my future career path and deepened my understanding of industry needs and digital innovation trends. I am committed to applying what I have learned, continuously honing my skills, and leveraging this internship experience as a foundation for professional growth.

• Industry-Academia Cooperation Program

KGI Life is dedicated to strengthening its human capital by bridging the gap between academia and industry through a well-rounded cooperation mechanism. This initiative helps young talent develop professional financial and hands-on skills. Between 2019 and 2025, the Company took on a total of 44 interns through this program. Guided by mentors, they gained in-depth exposure to business operations, immersed themselves in its corporate culture, and applied their academic knowledge in a professional setting. The program has also successfully facilitated the transition of several outstanding graduates into full-time roles, ensuring a steady pipeline of financial talent for the industry and contributing to workforce stability.

• Management Associate (MA) Program

For 10 years, KGI Life has run its Management Associate (MA) Program, expanding recruitment to university graduates from all academic backgrounds to join its cross-disciplinary talent training scheme.

Since 2016, KGI Life has recruited 64 management associates, 41 of whom are currently with the Company. Approximately 80% of MAs pass the evaluation. Supported by a well-established development path and job rotations, MAs can be promoted to management roles in as little as two years, with a 25% promotion rate.

The KGI Life MA Program is an 18-month training. It begins with joint training at the KGI Financial and specialized training at KGI Life, providing MAs with a broad understanding of various business functions. This is followed by job rotations across KGI Life's departments. Guided by supervisors and colleagues, MAs gain hands-on experience, accumulate essential knowledge and skills, and develop a thorough understanding of departmental responsibilities and operational workflows, building a solid foundation for a career in the life insurance industry.

During their rotations, MAs are encouraged to engage in dialogue with senior executives and participate in key projects. Each MA is assigned a mentor at the department supervisor level or higher to help them develop strategic thinking skills. The program aims to develop π-shaped insurance management professionals equipped with insurance expertise, strategic insight, and digital finance innovation capabilities in the shortest possible time, benefiting both the Company and its talent.

▼ Rotation Program

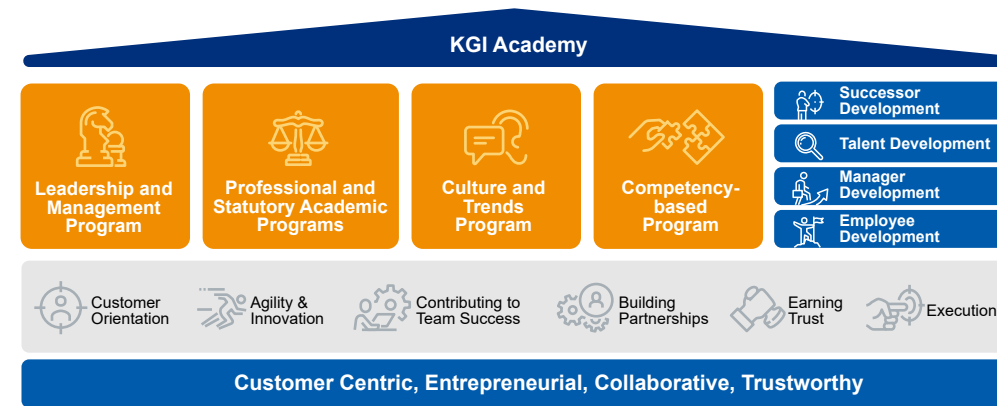


Workplace Empowerment

KGI Life places a high priority on talent development and has mapped out a training blueprint that strengthens leadership and management training, develops supervisors' sustainable leadership, and helps employees develop professional expertise and build digital competencies across the board. By expanding its pool of FinTech talent and fostering a learning-oriented organizational culture, it builds an empowering workforce that drives sustainable development.

• Employee Development

In 2025, to meet employees' developmental needs and execute its talent cultivation blueprint, KGI Life offered a range of programs, including leadership and management, professional and regulatory, core competencies, culture and trends, and self-directed learning. By integrating internal and external courses with digital learning resources, the Company has established a comprehensive training system to nurture talent at all levels.



Contents
Message from the Chairperson
About This Report
About KGI Life
Key Achievements in 2025
Honors and Milestones in 2025
[Sustainable Action] Deepening Financial Inclusion through Digital Innovation
[Sustainable Action] Leading the Low-Carbon Transition to a Net-Zero Future
1 Corporate Sustainability
2 Deepening Corporate Governance
3 Guiding through Sustainable Finance
4 Advancing a Low-Carbon Transition
5 Realizing Financial Inclusion
6 Building an Inclusive Society
7 Appendix

Content	Input	Benefits/Output	Cost
Leadership and Management Program			
Introduced structured leadership training courses tailored to different scopes of management to enhance supervisors' leadership skills and empower them to lead teams toward achieving goals.	A cumulative total of over 2,166 supervisor participants in leadership courses, totaling 6,825 training hours.	With a high satisfaction rating of 4.6⁺.	NT\$2,181,041
Professional and Statutory			
Developing Customer Service Talent			
- Enhanced the onboarding process with a systematic training path and certification incentives to accelerate skill development and raise the competence of talent. - Strengthened supervisors' communication, collaboration, and leadership skills to foster top-down operational alignment. - Implemented structured knowledge transfer processes.	A total of 334 participants completed 2,591 training hours, training 30 internal instructors for the customer service unit.	- In 2025, the NPS for the customer service center and 0800 hotline reached 65, a 22% increase from the previous year. - In 2025, 104 employees obtained new underwriting and claims certifications, a 22.8% increase from the previous year.	NT\$416,794
IT Talent Development			
- Cultivated a second skill (Java) among employees. - Developed the programming skills among new IT personnel.	A total of 36 participants completed 582 training hours.	Successfully trained new graduates into full-stack engineers, achieving a retention rate of 86%.	NT\$1,929,400
Professional and Regulatory Training			
Included orientation, specialized internal and external training for various departments, specific qualification/regulatory training, and professional certification programs.	Nearly 54,882 participants, totaling 91,032 training hours.	- Achieved a 100% coverage rate for mandatory training. - Orientation received a high satisfaction rating of 4.9.	NT\$6,706,688
Core Competency Program			
Nearly 24 training sessions focused on core soft skills.	Nearly 573 employee participants, totaling 2,748 training hours.	High learning satisfaction, with an average rating of 4.7 out of 5⁺.	NT\$1,325,520
Culture and Trends			
Sustainable Transformation			
Provided all employees with diverse ESG courses and resources for sustainable finance certifications. Arranged regular mandatory sustainability courses for senior managers to embed sustainability into the organizational culture.	A total of 2,267 participants in internal and external sustainability training, totaling 1,551 training hours.	The percentage of employees obtaining sustainable finance certifications reached 53.5% of the total workforce.	NT\$1,288,450
AI Governance and Literacy			
- Held six lectures for senior executives and employees on AI literacy, governance frameworks, and global trends. - Offered a comprehensive AI literacy program to all employees.	A total of 16,812 participants, totaling 12,563 training hours.	Inventoried all 38 of the Company's AI projects and continued to bring them into compliance with governance requirements.	NT\$195,389

Contents

Message from the
Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in
2025**[Sustainable Action]**
Deepening Financial
Inclusion through Digital
Innovation**[Sustainable Action]**
Leading the Low-Carbon
Transition to a Net-Zero
Future

1 Corporate Sustainability

2 Deepening Corporate
Governance3 Guiding through
Sustainable Finance4 Advancing a Low-
Carbon Transition5 Realizing Financial
Inclusion6 Building an Inclusive
Society

7 Appendix

Content	Input	Benefits/Output	Cost
Culture and Trends			
Culture and Various Lectures			
• Organized lectures on shaping corporate culture, promoting diverse lifestyles, and enhancing financial well-being.	Nearly 12,352 participants, totaling 10,404 training hours.	• Achieved 100% training coverage for two corporate culture lectures, with an average assessment score of 92.	NT\$130,778
Self-directed Learning			
• Introduced the Hahow for Business learning to provide employees with cross-disciplinary knowledge and skills, enhancing KGI Life's online learning resources for the digital era.	Nearly 20,254 participants, totaling 38,494 training hours.	• Achieved a course satisfaction rating of 4.8 [*] , with participation increasing by 120% compared to the previous year.	NT\$826,335
Overseas Seminars			
• Enhanced investment professionals' understanding of macroeconomic outlooks, market trends, and monetary policies to hone their investment perspective and strategic planning.	Nine participants, totaling 224 training hours.	• Strengthened investment strategies and hedging practices in preparation for IFRS 17 and ICS adoption.	NT\$235,912

^{*}Satisfaction is rated on a five-point scale.**• Incentives for Professional Certification**

KGI Life has established the *Guidelines for Incentives for Employees to Take Professional Examinations* and *Guidelines for Incentives for Employees to Take Actuarial Examinations*. These policies provide examination leave, study leave, exam-fee subsidies, and incentive bonuses to encourage employees to pursue continuous professional development and obtain certifications. Furthermore, to enhance all employees' awareness of sustainable finance, the Company began encouraging employees in 2025 to take the *Basic Test on Sustainable Development* and acquire certifications. Those who passed the exam received an enrollment fee subsidy and one day of study leave. The total budget for these certification subsidies is approximately NT\$1.02 million. To date, 53.5% of all employees have obtained a sustainable finance certification, as the Company continues to expand its pool of sustainable finance talent. In 2025, the average number of certifications held by employees was 4.12, a figure that has grown steadily over the past five years.

▼ Cumulative Professional Certifications Held by Home Office Employees (Past Five Years)

Professional Certification Category		2025	2024	2023	2022	2021
Actuarial Examination Subjects		569	494	419	395	348
Investment, Risk Control, Audit, AML Professional Certifications		941	856	545	470	348
Underwriting & Claims Professional Certifications		554	463	189	146	128
Life Insurance Management Examination Subjects		6,466	6,308	6,094	5,863	5,692
Sustainable Finance Certification	Basic Competency	1,274	—	—	—	—
	Advanced Competency	7	—	—	—	—
Total		9,811	8,121	7,247	6,874	6,516
Average Certifications Per Person		4.12	3.45	3.03	2.71	2.59

6.1.2 Agent Development and Cultivation Pathways

Talent Attraction

To develop quality talent and build a robust development system, KGI Life has long been dedicated to refining its talent development for the agency channel, viewing it as crucial for sustainable corporate growth. In recent years, it has deepened its campus engagement to expand its pool of young, quality talent. Additionally, through the Excellence Project, KGI Life provides financial and institutional support to help its agents build a stable career foundation.

As the Company's talent development mechanisms mature, the number of registered agents in its agency channel continues to grow. In 2025, new registrations surpassed 1,900, positioning it among the top four insurance companies in the industry by scale. Over the past three years, its average 13-month agent retention rate has exceeded 87%, demonstrating the results of effective talent retention and long-term development, with related metrics leading the industry.

Cultivation Program

KGI Life offers new agents a project training system, a 24-month long-term development framework that establishes a clear career path from the outset, creating a sustainable talent pipeline. This is followed by a tiered and streamed cultivation mechanism that strengthens professional development and mitigates the risk of talent gaps in key roles. The system's approach is built on the dual pillars of Product Expertise × Customer Service, which guide the design of advanced professional training to underpin high-quality service, in turn building customer trust, reducing risk of sales disputes, and advancing talent sustainability and corporate governance. In parallel, KGI Life develops an elite instructor team to help talent from diverse backgrounds grow, supporting the organization's long-term stability and sustainable development.

• Competency Development for New Hires

The Company's new-hire program is a 24-month career development framework divided into two phases: foundation building followed by advanced refinement. The first nine months focus on integrating basic training with practical application, supported by a dedicated class mentor system that provides coaching, motivation, and guidance to

build a strong professional foundation. From the seventh to the 24th month, agents are streamed into specialized training tracks that include practical drills and performance assessments in sales enhancement, recruitment, and team coaching, progressively building their professional capabilities.

- » Customer-centric training: The training is centered on customer service, covering processes such as policy health check-ups, protection gap analysis, regular follow-up care, and claims, which help customers build family risk resilience. Instructors use scenario-based teaching so that recruits grasp concepts quickly and can offer customers complete protection plans.
- » Product suitability and risk disclosures: Training incorporates case studies and topical discussions to enhance recruits' ability to provide transparent disclosures and make sound suitability judgments during the sales process. This reduces risks such as mis-selling, customer complaints, and policy rescissions, and delivers more consistent service.
- » Expanding team development capabilities: In addition to reinforcing essential sales skills like service marketing and lead generation, KGI Life provides newly promoted junior supervisors with practical and systematic training in recruitment, training, and coaching.

Recruitment Transformation Camp

This camp builds the recruitment momentum of prospective leaders early in their careers by strengthening their recruitment mindset and organizational management concepts. The camp focuses on organizational growth, lead generation strategies, and execution. Through experience sharing from top-performing supervisors and hands-on drills, participants create personalized recruitment lists, putting what they learn directly into practice.



Team Transformation Camp

Designed for newly promoted leader agents, this camp provides foundational management concepts and practical methods. It helps them develop a coaching mindset, enhances their coaching techniques, and enables them to identify and address team members' challenges promptly. This promotes stable team development and strengthens overall organizational resilience.



Contents

 Message from the
 Chairperson

About This Report

About KGI Life

Key Achievements in 2025

 Honors and Milestones in
 2025

[Sustainable Action]
 Deepening Financial
 Inclusion through Digital
 Innovation

[Sustainable Action]
 Leading the Low-Carbon
 Transition to a Net-Zero
 Future

1 Corporate Sustainability

 2 Deepening Corporate
 Governance

 3 Guiding through
 Sustainable Finance

 4 Advancing a Low-
 Carbon Transition

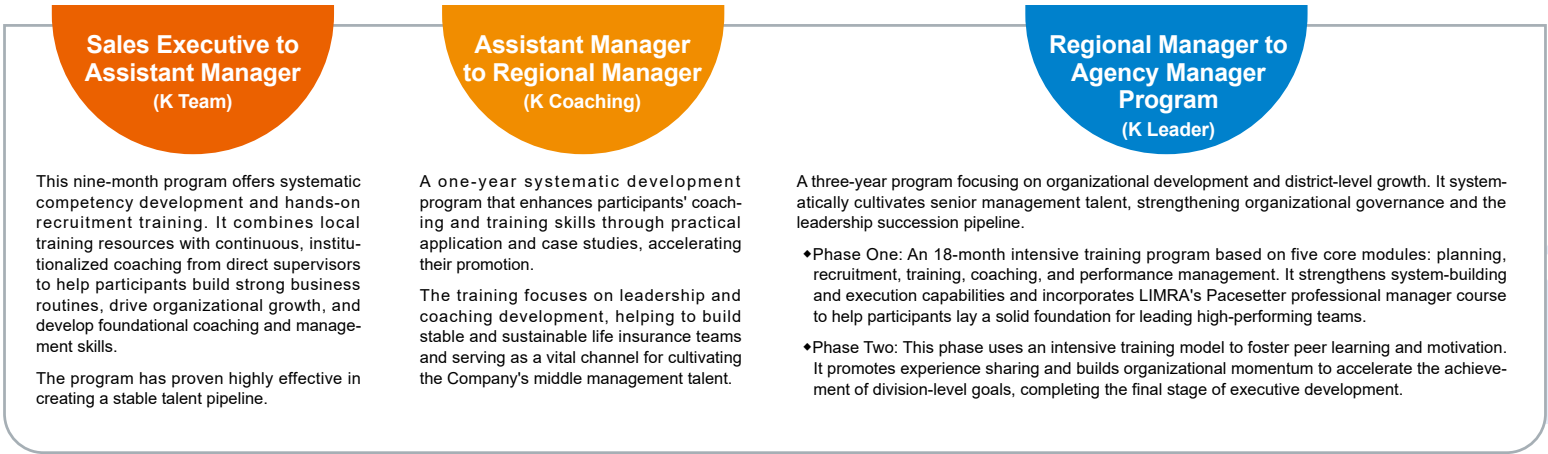
 5 Realizing Financial
 Inclusion

 6 Building an Inclusive
 Society

7 Appendix

• Key Supervisor Promotion and Development

To encourage the advancement of mid-to-high-level agency supervisors and the growth of their organizations, the Company selects motivated individuals for a tiered key talent development program tailored to their career stage. Using a blend of coaching teams, practical seminars, and mentorship from seasoned leaders, the program helps participants replicate successful models, consolidate their management skills, and build leadership capabilities. Participants become the foundation of KGI Life's organizational development.



▼ Advanced Professional Training

Exclusive Board Game Facilitator

Train a cohort of facilitators to operate and guide KGI Life's scenario-based insurance and financial planning board game. This enhances their ability to promote financial education and help customers build risk awareness and plan their protection.

2025 Achievements: • Held six sessions, training 307 facilitators and attracting over 3,000 customers and prospective agents to experience the game.

Happy Retirement Planning Expert

Enhance retirement planning skills, strengthen customers' understanding of longevity risk, and guide them in making early financial preparations.

2025 Achievements: • Held six sessions, training nearly 400 participants.

Retirement Financial Advisor Qualification

Cultivate professional advisors skilled in asset allocation and retirement financial planning to enhance financial services.

2025 Achievements: • A total of 984 participants completed the training, with 490 passing the certification test, achieving an 84% certification rate—the highest in the life insurance industry.

Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action]
Deepening Financial Inclusion through Digital Innovation

[Sustainable Action]
Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix

Insurance x Trust to Activate Asset Inheritance

Integrate insurance and trust tools to enhance asset inheritance and risk management planning, addressing the needs of an aging society.

- 2025 Achievements:
- Held six sessions with 1,377 participants.
 - Assisted customers in activating 1,292 trust accounts.

Participating Policy

Deepen product knowledge and strengthen sales compliance and risk management capabilities to ensure business promotion aligns with regulatory requirements.

- 2025 Achievements:
- Held 10 physical lectures with 1,136 agents attending.
 - In 2025, a total of 5,656 agents completed the participating policy sales qualification course.

Policy Health Check-up from a Claims Perspective

Integrate claims, tax, and financial perspectives to improve policy review and customer needs analysis skills.

- 2025 Achievements:
- Held six sessions, training a total of 889 participants.

Elite Instructor Development

Establish a standardized teaching and evaluation system to promote knowledge transfer and expand the organization's training capacity.

- 2025 Achievements:
- The number of internal instructors reached 278 (including 62 newly trained instructors).

Digital Marketing Tool Training and Application

To expand the adoption of digital tools to drive business development, KGI Life held 42 cascade training sessions and digital tool experience workshops for its digital seed trainers in 2025. This represents a 35% increase in sessions from the previous year and was aimed at enhancing agents' professionalism in insurance planning and their adherence to the product suitability principle. In 2025, the Company conducted policy health check-ups for 192,409 policyholders, generating 405,561 reports. With an overall usage rate of 68.7%, these digital tools have improved its agents' ability to analyze customers' protection gaps and recommend suitable products.

i-Coach

As an industry first, KGI Life introduced generative AI technology with the launch of i-Coach, a tool designed to help its sales teams continuously enhance their professional skills and service quality.

In 2025, it further optimized the i-Coach knowledge base, integrating it into the mandatory training curriculum for all agent ranks to achieve comprehensive digital empowerment.

The tool's usage rate reached 76.5%, with 24,321 cumulative uses and nearly 750,000 interactions. Overall platform satisfaction among employees was 92.4%, and 96% of supervisors agreed that i-Coach encourages new agents to practice communication skills.

The adoption of i-Coach has raised new agents' average productivity by 20%, effectively shortened the learning curve from training to proficiency, and reduced the coaching burden on supervisors. On average, each supervisor saves 3.5 days of coaching time per month, further improving training efficiency and management effectiveness.

i-Study

Centered on systematic talent development, the i-Study platform provides agents with a curriculum covering three core competencies: marketing, organizational development, and digital skills. The Company has also established four major training blueprints for compliance, new agents, supervisors, and digital tools, creating a comprehensive and robust online learning ecosystem.

The platform features over 900 courses and more than 500 hours of required and elective online learning resources. It empowers agents to improve their professional skills, enhance service quality, and supports their long-term career development and the organization's sustainable growth.

Contents

Message from the
Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in
2025

[Sustainable Action]
Deepening Financial
Inclusion through Digital
Innovation

[Sustainable Action]
Leading the Low-Carbon
Transition to a Net-Zero
Future

1 Corporate Sustainability

2 Deepening Corporate
Governance

3 Guiding through
Sustainable Finance

4 Advancing a Low-
Carbon Transition

5 Realizing Financial
Inclusion

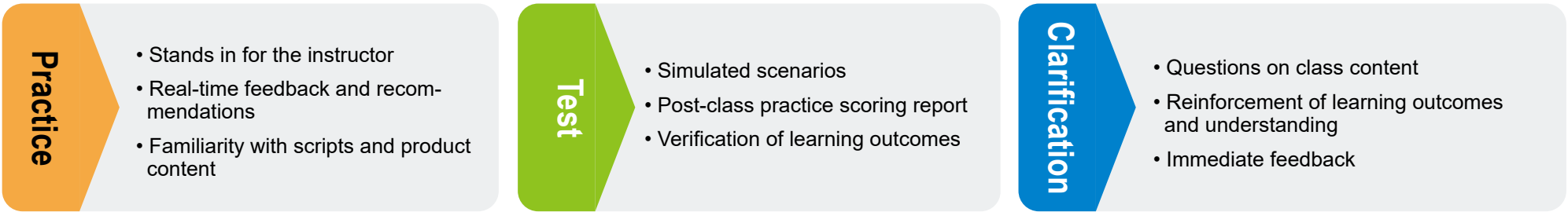
6 Building an Inclusive
Society

7 Appendix

The three modules of i-Coach

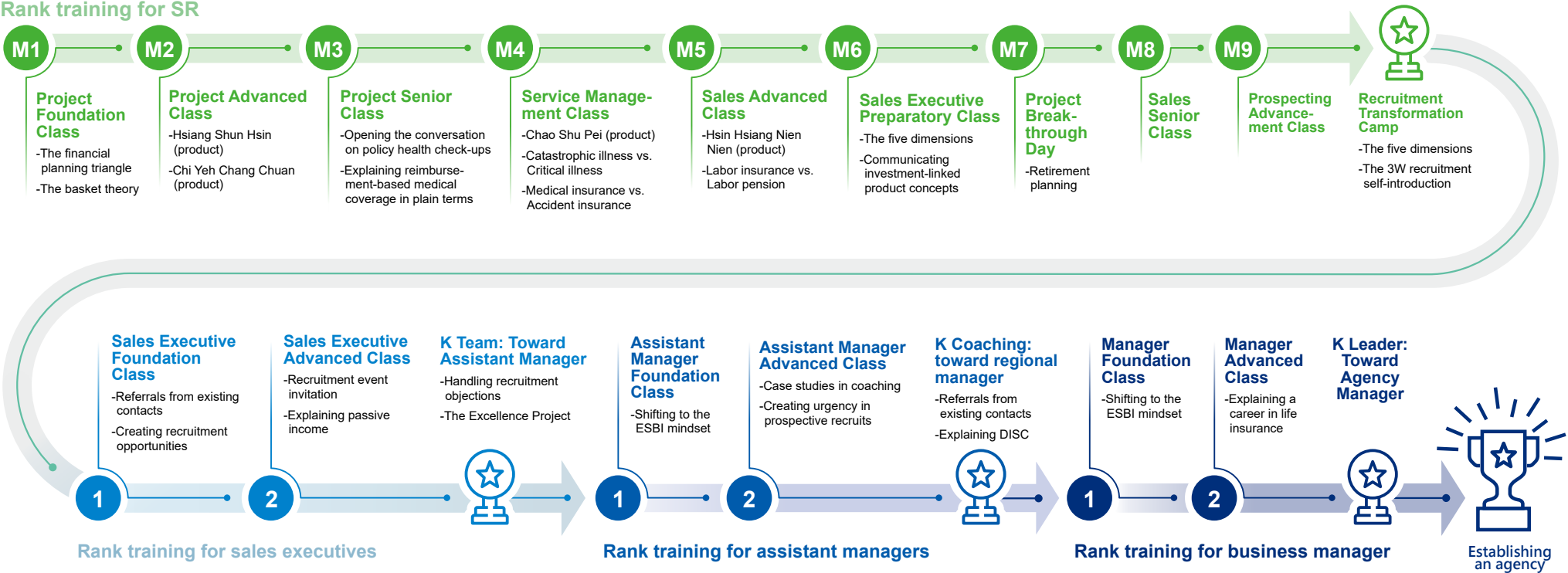
Become a sales and recruitment expert straight away

With AI support, enjoy a comprehensive practice and learning experience



i-Coach Smart Practice Learning Map

Rank training for SR



Contents

Message from the
Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in
2025

[Sustainable Action]
Deepening Financial
Inclusion through Digital
Innovation

[Sustainable Action]
Leading the Low-Carbon
Transition to a Net-Zero
Future

1 Corporate Sustainability

2 Deepening Corporate
Governance

3 Guiding through
Sustainable Finance

4 Advancing a Low-
Carbon Transition

5 Realizing Financial
Inclusion

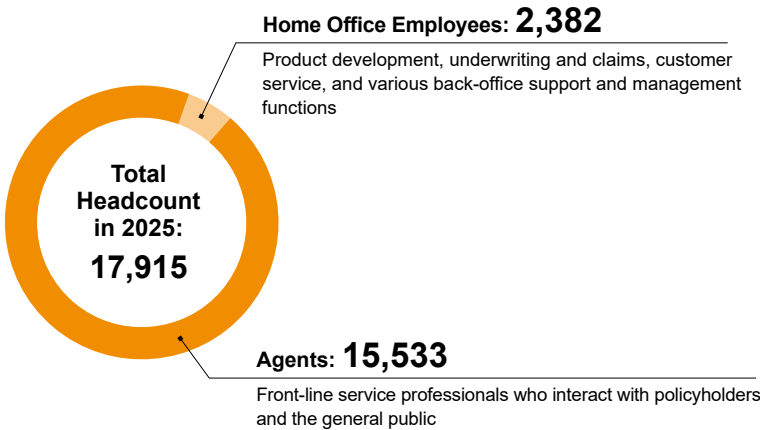
6 Building an Inclusive
Society

7 Appendix

6.2 Diverse and Inclusive Workplace

6.2.1 Growth Partners

KGI Life provides diverse and equal employment opportunities and has established policies to protect human rights at work. All employees are treated based on their professional capabilities, with an emphasis on equity and diversity.



6.2.2 Employee Turnover

The number of home office employees at KGI Life continued to grow in 2025 (see the appendix on page 179 for detailed data). Through a rigorous and systematic selection process, the Company has improved the alignment between individuals and their roles, leading to higher retention. The overall turnover rate also declined year on year.

In response to market trends and business needs, the Company reviews and refines its compensation and bonus structures to offer market-competitive remuneration. By linking individual performance to organizational goals, it strengthens employees' sense of achievement and long-term commitment.

Furthermore, by optimizing work processes and improving cross-departmental collaboration, the Company has enhanced the overall work experience and increased employee satisfaction, which in turn promotes organizational stability and sustainable operations.

6.2.3 Employee Composition Diversity

In line with the UN Sustainable Development Goals, KGI Life has long practiced workplace gender equality. Female supervisors constitute 48.29% of all supervisors, and female employees in non-supervisory roles make up 63.77% of the total workforce. Compensation for both home office employees and agents is determined based on individual education, experience, job responsibilities, and performance, without gender-based disparity, putting gender equality into practice.

The Company continues to advance a diverse and inclusive talent policy by hiring individuals with disabilities and from minority groups, ensuring they have the same rights to career development and opportunities as all other employees. In addition to prioritizing candidates with disabilities for certain vacancies, it improves the work environment with better accessibility facilities to create a welcoming workplace. It also encourages employees with disabilities to enhance their professional skills, supporting them in pursuing job-related certifications and advanced courses to boost their career competitiveness and potential. This puts into practice a fair, inclusive, and sustainable approach to talent development.

In recent years, KGI Life has consistently exceeded its hiring quotas for persons with disabilities. Their average tenure is 12 years, with 64% having been with the Company for over 10 years, and some for over 20 years. To put the right people in the right roles, the Company also proactively prioritizes and meets or exceeds hiring targets for indigenous people. As of the end of 2025, it employed 78 indigenous individuals.

Year	2025	2024	2023
Number of employees with disabilities (actual)	53	53	55
Number of employees with disabilities (weighted)	66	66	66
Number of indigenous employees	78	77	40

Contents

Message from the
Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in
2025**[Sustainable Action]**
Deepening Financial
Inclusion through Digital
Innovation**[Sustainable Action]**
Leading the Low-Carbon
Transition to a Net-Zero
Future

1 Corporate Sustainability

2 Deepening Corporate
Governance3 Guiding through
Sustainable Finance4 Advancing a Low-
Carbon Transition5 Realizing Financial
Inclusion6 Building an Inclusive
Society

7 Appendix

6.2.4 Human Rights Protection

KGI Life is committed to equal employment, building a diverse team, and fostering a workplace that is respectful, open, inclusive, and free from harassment. It recognizes and supports international human rights conventions, including the *Universal Declaration of Human Rights*, the *Ten Principles of the United Nations Global Compact*, the *UN Guiding Principles on Business and Human Rights*, the *OECD Guidelines for Multinational Enterprises*, and the *ILO Tripartite Declaration of Principles*. In 2018, it established its *Human Rights Policy*, which prohibits any form of unlawful discrimination or human rights violations, ensuring all employees are treated fairly and equitably.

Regarding workplace safety and health, the Company not only adheres to all labor laws but also builds a healthy, safe, sustainable, and comfortable work environment. It proactively monitors employee health, manages abnormal workloads, prevents excessive working hours, and conducts regular safety training, free employee health check-ups, and on-site physician services, supporting employees' holistic well-being. It respects employees' right to form and join associations, provides diverse communication platforms, and maintains open labor-management channels to ensure harmonious and mutually beneficial relationships.

In 2025, KGI Life continued to promote its *Human Rights Policy and DEI Friendly Workplace* course, achieving a 100% completion rate with 2,379 home office employees trained.

6.2.5 Sexual Harassment Prevention Procedure

Sexual harassment incidents are managed in accordance with the Company's *Sexual Harassment Prevention Guidelines*, and the membership of the Sexual Harassment Prevention Committee is regularly reviewed. Incidents can be reported by phone, fax, or email through dedicated and distinct channels for home office employees and agents, respectively. An investigation team is formed within seven days of receiving a complaint. The investigation is conducted confidentially, ensuring all parties have a full opportunity to present their case. A decision is reached and a report is completed within two months of receipt, with written notification provided to both the complainant and the respondent. If the complainant disagrees with the decision, they may file an appeal with the local competent authority.

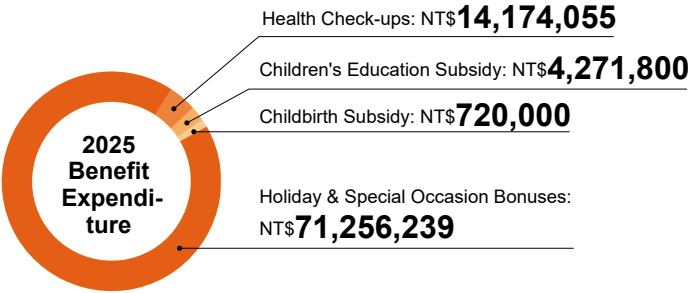
6.3 Employee Care and Benefits

6.3.1 Employee Benefits System Standard Benefits

KGI Life is dedicated to promoting the physical, mental, and financial well-being of its employees. It provides full-time home office employees with benefits that exceed statutory requirements, including bonuses for major festivals, birthday bonuses, and subsidies for marriage, bereavement, employee hospitalization, and health check-ups. Since 2023, employees have been able to apply for flexible work hours based on personal needs or reduced hours to care for family members. Since 2024, it has offered paid leave for health check-ups and birthdays, underscoring its commitment to creating a happy workplace that supports work-life balance. Additionally, it fully covers the cost of group insurance for employees' spouses and children and provides educational subsidies for their school-aged children.

KGI Life values employee health. It offers an on-site gym and a variety of sports clubs, including badminton, yoga, weight training, jogging, and hiking. For the past two years, it has hosted Family Day events to share the joy of sports with employees' families. Furthermore, it has held an annual "Walking Competition" for four consecutive years since 2022 to encourage exercise. In 2025, its efforts were recognized with the Sports Enterprise Certification from the Sports For All Agency, Ministry of Sports, as it continues to build a friendly, healthy, and supportive workplace.

KGI Life actively encourages employees to start families by offering a childbirth subsidy of NT\$20,000 per child for employees or their spouses. It also provides benefits superior to legal requirements, including 10 weeks of maternity leave and eight days of combined paternity and prenatal check-up leave. Its facilities include well-equipped lactation rooms, and it partners with childcare centers to offer discounted corporate childcare services, helping employees balance their work and family responsibilities.



Employee Welfare Trust Shareholding Plan

KGI Life is committed to enhancing the financial well-being of its employees. Since 2022, it has offered the Employee Welfare Trust Shareholding Plan, which is open to all employees on a voluntary basis. Each month, employees can contribute a portion of their salary, and the Company provides a 100% matching contribution. These funds are used to purchase shares of its parent company, KGI Financial, which are then held in a trust.

The plan was designed to help employees build long-term savings through regular, fixed-amount investments while sharing in the Company's success. As of the end of 2025, 2,154 out of 2,319 eligible employees were participating, a participation rate of 92.9%. The total contribution for share purchases in that year reached NT\$95.59 million. This level of participation not only reflects employees' confidence in the Company's long-term growth but also underscores KGI Life's commitment to safeguarding their financial security in retirement and to fostering a mutually prosperous employer-employee relationship.

6.3.2 Parental Leave

In recognition that employees may need to pause their careers to care for young children, the Company fully supports employees who need to take parental leave. In 2025, a total of 90 employees and agents applied for unpaid parental leave. Female employees

constituted the majority of applicants at approximately 75.6%, while the proportion of male applicants continued to grow. For 2025, the reinstatement rate for home office employees was 68.8%, with a subsequent retention rate of 75%. For agents, the reinstatement rate was 92.3%, with a retention rate of 92.5%. These high numbers demonstrate KGI Life's commitment to promoting work-life balance and supporting the needs of employees with young children.

▼ Parental Leave Statistics	Home Office Employees			Agents		
	Male	Female	Total	Male	Female	Total
Employees eligible for parental leave in 2025 ^①	14	28	42	29	37	66
Total employees applying for unpaid parental leave in 2025	2	20	22	20	48	68
Employees who actually returned to work in 2025	2	20	22	21	51	72
Employees scheduled to return to work in 2025	4	28	32	23	55	78
Employees from 2024 who returned and remained for one year	3	6	9	17	57	74
Employees who actually returned to work in 2024	3	9	12	17	63	80
Reinstatement Rate ^②	50%	71.4%	68.8%	91.3%	92.7%	92.3%
Retention Rate ^③	100%	66.7%	75%	100%	90.4%	92.5%

6.3.3 Retirement Benefits

KGI Life values the retirement security of its employees. To fulfill its corporate social responsibility and provide a stable career, the Company has established the *Employee Retirement Regulations* to manage retirement matters and safeguard the rights and interests of its employees.

① Employees entitled for parental leave in 2025 is defined as the sum of female employees who took maternity leave and male employees who applied for the Company's childbirth subsidy during the year.

② Reinstatement rate = (Employees who actually returned in 2025 / Employees scheduled to return in 2025) x 100%.

③ Retention Rate = (Employees who returned in 2024 and were still employed 12 months later / Employees who actually returned in 2024) x 100%.



- Contents
- Message from the Chairperson
- About This Report
- About KGI Life
- Key Achievements in 2025
- Honors and Milestones in 2025
- [Sustainable Action] Deepening Financial Inclusion through Digital Innovation
- [Sustainable Action] Leading the Low-Carbon Transition to a Net-Zero Future
- 1 Corporate Sustainability
- 2 Deepening Corporate Governance
- 3 Guiding through Sustainable Finance
- 4 Advancing a Low-Carbon Transition
- 5 Realizing Financial Inclusion
- 6 Building an Inclusive Society
- 7 Appendix

Legacy Pension System

The Company has established a Labor Retirement Reserve Supervisory Committee as required by law. For employees under the legacy pension system, it contributes a percentage of their total monthly salary to a retirement reserve fund held in a dedicated account at the Bank of Taiwan. Before the end of each year, the Company reviews whether the account balance is sufficient to cover the retirement needs of employees who will become eligible in the following year. Any shortfall is made up by the end of March of the subsequent year.

New Pension System

For employees under the new pension system, the Company contributes 6% of their monthly wage to their personal pension account managed by the Bureau of Labor Insurance. For employees who joined before April 1, 2024, if their monthly salary exceeds the maximum wage level for pension contributions, the Company contributes an additional 6% of the excess amount as a supplementary retirement reserve.

In gratitude for their years of service, and to show retiring employees that the Company values its people, since May 2018, it has given them a crystal trophy and a free health check-up. In 2025, 14 retirees received them.

6.3.4 Remuneration Policy and Structure

KGI Life recognizes that talent is the core driver of corporate sustainability. To attract, motivate, and retain outstanding talent, it is committed to a remuneration system that is both externally competitive and internally equitable. The Company participates in annual external salary surveys to ensure its compensation remains competitive and adheres to a performance-oriented principle. Through a fair performance management system, it links employees' overall remuneration to their contributions, ensuring equitable rewards.

The remuneration for both KGI Life's home office employees and its agents complies with regulatory requirements. Salaries are determined based on individual experience, education, job responsibilities, and professional skills, without discrimination based on gender, age, race, religion, political affiliation, or nationality. This policy-driven approach safeguards workplace equity and upholds the Company's talent commitments in support of sustainable operations.

Senior Executives

The remuneration for the Company's senior executives consists of a base salary, a year-end bonus, a performance bonus, and other long-term incentive tools. The policies, standards, and individual payment amounts are determined after careful consideration of the Company's overall operational and financial performance, industry benchmarks, and their reasonable linkage to future risks. These recommendations are then submitted to the Company's Remuneration Committee for review and subsequently presented to the Board of Directors for final approval.

To more closely align senior executive remuneration with the Company's long-term strategy and shareholder interests, KGI Life has established performance management and bonus distribution guidelines. By setting performance targets that include both financial and non-financial ESG indicators, executive performance is closely linked to annual compensation. Furthermore, a deferral mechanism is applied to performance bonuses. If a senior executive's annual bonus exceeds a specified threshold, a portion is deferred and paid out over three years. This structure incentivizes a focus on the Company's long-term development and reflects its commitment to sustainable governance.

Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action]
Deepening Financial Inclusion through Digital Innovation

[Sustainable Action]
Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix

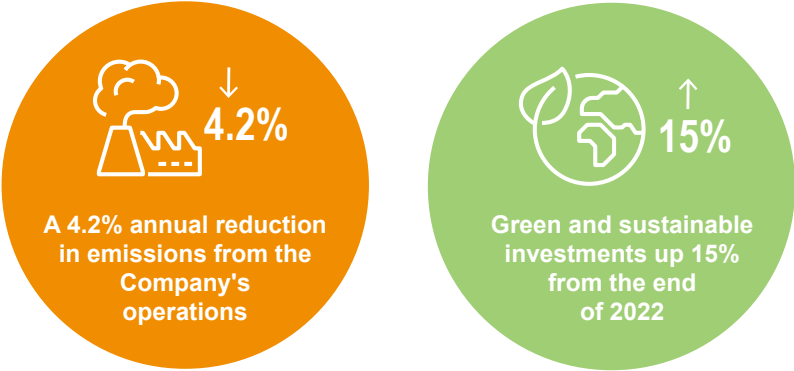
Strengthening the Link Between Employee Remuneration and Sustainability Performance

KGI Life recognizes the critical implications of climate change and sustainable development. It has integrated relevant ESG indicators into the annual performance appraisals for senior executives and related departments, directly linking them to performance bonuses to drive organizational focus and action on sustainability issues. Aligned with its four major sustainability pillars—Practicing Low-Carbon Transition, Achieving Financial Inclusion, Promoting Sustainable Finance, and Corporate Governance Enhancement—it sets annual sustainability targets for all departments. For 2025, the President's ESG KPIs include a 4.2% annual reduction in operational carbon emissions and a 15% increase in green and sustainable investments from the end-of-2022 baseline, ensuring these are closely aligned with the Company's sustainability strategy.

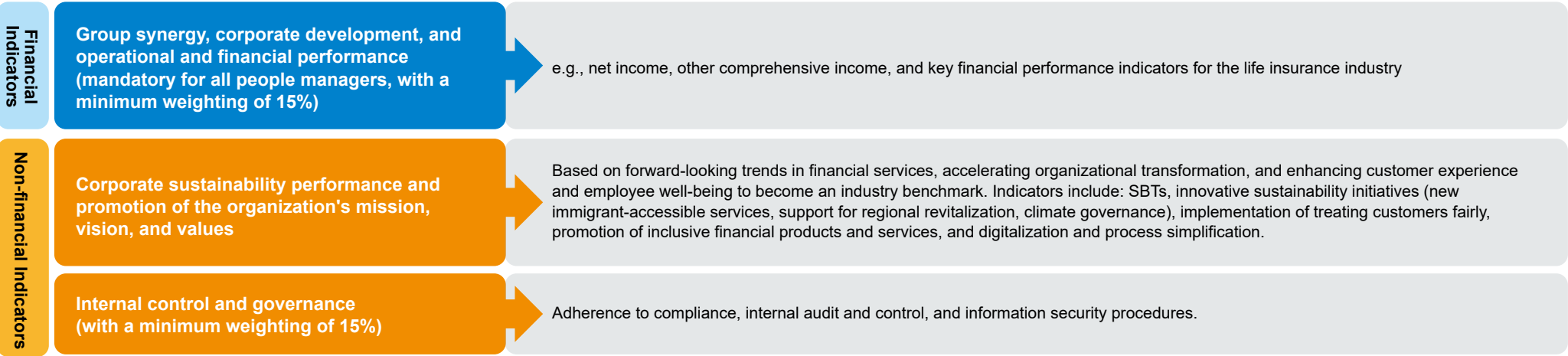
In addition to incorporating ESG criteria into the Board of Directors' performance evaluation, relevant departments annually report their progress on ESG targets and present their plans for the upcoming year to the Sustainability and Ethical Corporate Management Committee. This moves the Company toward its long-term goal of corporate sustainability.

All employees have internal control and corporate governance objectives included in their performance review. They also take on departmental sustainability targets relevant to their roles. Since review outcomes are directly linked to performance bonuses, this framework encourages employees to integrate ESG principles into their daily work. Through project initiatives and action plans, they contribute to the Company's strategic ESG goals and vision of corporate sustainability.

▼ The 2025 President's KPIs include two core low-carbon indicators.



▼ 2025 Overall Key Performance Indicators



Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action]

Deepening Financial Inclusion through Digital Innovation

[Sustainable Action]

Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix

6.4 Performance Management

To achieve the Company's annual strategic objectives and foster a performance-driven culture, KGI Life follows an annual performance management cycle. This cycle includes setting goals at the beginning of the year, conducting mid-year progress reviews, and holding end-of-year performance assessments. This top-down mechanism ensures consistent alignment, motivates employees, and enhances their capabilities to achieve their goals. In 2025, the participation rate among all eligible employees in the performance evaluation process was 100%.

▼ Employee Performance Evaluation Statistics

Category	Female	%	Male	%	Total	%
Supervisors	185	7.9%	198	8.4%	383	16.3%
Non-supervisors	1,257	53.4%	715	30.4%	1,972	83.7%
Total	1,442	61.2%	913	38.8%	2,355	100.0%



6.4.1 Performance Management Courses

Performance evaluation is a critical management tool. To help supervisors and employees enhance their performance management skills, KGI Life offers courses throughout the year on goal setting, performance evaluation, and effective feedback delivery. These sessions, held at the beginning, middle, and end of the year, equip managers with effective evaluation interview skills, help them build trust, provide constructive feedback, and use coaching skills to guide employees' career development. This focus on employee growth and learning is a key component of its talent retention strategy.

6.4.2 360-Degree Evaluation

Leadership development is a key initiative for achieving the Company's strategic goals. In 2025, KGI Life continued its 360-degree evaluation program for leaders in partnership with Development Dimensions International (DDI). KGI Life developed a customized assessment questionnaire based on the *KGI Financial Holding Competency Framework*, which also incorporates key human rights-related elements. The program helps supervisors identify their strengths and areas for improvement, providing a clear direction for their personal development plans.

Contents

Message from the
Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in
2025

[Sustainable Action]
Deepening Financial
Inclusion through Digital
Innovation

[Sustainable Action]
Leading the Low-Carbon
Transition to a Net-Zero
Future

1 Corporate Sustainability

2 Deepening Corporate
Governance

3 Guiding through
Sustainable Finance

4 Advancing a Low-
Carbon Transition

5 Realizing Financial
Inclusion

6 Building an Inclusive
Society

7 Appendix

Following the assessment, leaders participate in targeted leadership competency training designed to help them leverage their management skills and unleash their potential. This accelerates their leadership growth and supports the Company's goal of becoming an employer of choice.

6.4.3 Unobstructed Communication Channels

KGI Life holds regular labor-management meetings each quarter to facilitate constructive dialogue on issues important to both parties, thereby strengthening labor-management relations and protecting employee rights. In 2025, it held five such meetings to report on and discuss labor and business conditions as well as other relevant matters.

Additionally, the Company has a formal grievance channel for home office employees to submit complaints in writing. The process, including confidentiality measures, is handled in accordance with the competent authority's labor grievance template. Employees can raise any work-related issues with supervisors at any level or with the Human Resources Department. All personnel and departments involved in handling a grievance are required to maintain strict confidentiality.

Employee Engagement Survey

KGI Life partners with a third-party professional institute to conduct an annual employee engagement survey. By listening to employees' opinions and feedback, it identifies areas for improvement and builds consensus, using the insights as a crucial reference for its medium- to long-term business strategies. This ensures employees play a more active role in the Company's operations.

The survey covers 10 dimensions: engagement, confidence, employee experience, senior executive effectiveness, direct supervisor effectiveness, strategic focus, enthusiasm and motivation, performance enablement, flexibility and innovation, and diversity, equity, and inclusion. It consists of 60 multiple-choice questions and two open-ended questions.

The nearly 100% response rate in 2025 reflects employees' passion for their work. The Company's overall employee engagement score reached 82%, an increase from the previous year and its fourth consecutive year of growth. This result demonstrates KGI Life's strong commitment to its employees. Based on the survey findings, it has launched several improvement initiatives, including enhancing employees' sense of value and accomplishment, fostering an environment conducive to learning and growth, and strengthening its digital infrastructure. By responding to employee feedback and investing in human capital and employee empowerment, KGI Life is steadily advancing toward its goal of becoming a sustainable workplace.

Contents
Message from the Chairperson
About This Report
About KGI Life
Key Achievements in 2025
Honors and Milestones in 2025
[Sustainable Action] Deepening Financial Inclusion through Digital Innovation
[Sustainable Action] Leading the Low-Carbon Transition to a Net-Zero Future
1 Corporate Sustainability
2 Deepening Corporate Governance
3 Guiding through Sustainable Finance
4 Advancing a Low-Carbon Transition
5 Realizing Financial Inclusion
6 Building an Inclusive Society
7 Appendix

6.5 Workplace Safety

The Company maintains a three-tiered safety governance structure, consisting of the Occupational Safety and Health Committee, the Occupational Safety and Health Management Unit, and the Workplace Unlawful Infringement Investigation and Response Taskforce. These bodies are composed of OSH supervisors, managers, physicians, nursing practitioners, and first-aid personnel from all levels of the organization. They are collectively responsible for identifying, planning, supervising, executing, evaluating, and improving all safety and health matters.

6.5.1 Occupational Safety and Health Committee

A robust governance framework is essential for achieving workplace safety, and the committee is integral to this goal. The Occupational Safety and Health Committee consists of one chairperson and seven members, including four labor representatives who make up 50% of the committee. In 2025, the committee convened four regular meetings and two extraordinary meetings to review and recommend safety and health policies and proposals. It also approved the annual *Occupational Safety and Health Management Plan* to ensure effective employee safety and health management. KGI Life's dedicated Occupational Safety and Health Management Unit is responsible for drafting, planning, supervising, and promoting all safety and health initiatives and guiding relevant departments in their implementation.

6.5.2 Workplace Safety and Health Training

To enhance employees' awareness of potential hazards and promote workplace safety, all new hires are required to complete three hours of basic safety and health training, with a 100% completion rate in 2025. To reinforce these concepts among current staff, the Company conducted a one-hour online in-service training in 2025 covering workplace safety rules, autonomous health management, and traffic, first aid, and fire safety. A total of 2,131 employees completed this training, achieving a 100% completion rate. To prevent unlawful infringement in the workplace, it has established a *Plan for Preventing Unlawful Infringement While Performing Duties*. This includes clear prevention policies, response measures, a public statement, a dedicated escalation hotline and email, a defined reporting process, and related training.

6.5.3 Workplace Safety and Health Monitoring and Management

The Company conducts regular inspections and maintenance of fire safety equipment and files building public safety inspection reports as required. It also carries out self-inspections of workplace equipment safety and conducts environmental monitoring twice a year to ensure a proper working environment. To respond to emergencies such as earthquakes, fires, and medical incidents, KGI Life has established a self-defense firefighting group. Through regular fire safety lectures and emergency evacuation drills, it ensures a rapid and effective response to any emergency.



▼ 2025 Occupational Safety Performance ^④

Indicator	Male	Female	Total
Injury Rate (IR) ^⑤	0.003%	0.002%	0.002%
Absenteeism Rate (AR) ^⑥	0.418%	0.709%	0.596%
Lost Day Rate (LDR) ^⑦	0.092%	0.098%	0.096%

④ Data in this table covers home office employees only. In 2025, there were no work-related fatalities, serious occupational injuries, or occupational diseases among workers or non-workers.

⑤ In 2025, work injuries were primarily traffic accidents occurring during commutes or business travel. Injury Rate (IR) = Total Work Injury Incidents / (Total Working Days × Total Headcount) × 100%.

⑥ Absenteeism Rate (AR) = (Total Days of Injury, Sick, and Menstrual Leave) / (Total Working Days × Total Headcount) × 100%.

⑦ Lost Day Rate (LDR) = (Total Days of Injury Leave) / (Total Working Days × Total Headcount) × 100%.

Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action]
Deepening Financial Inclusion through Digital Innovation

[Sustainable Action]
Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

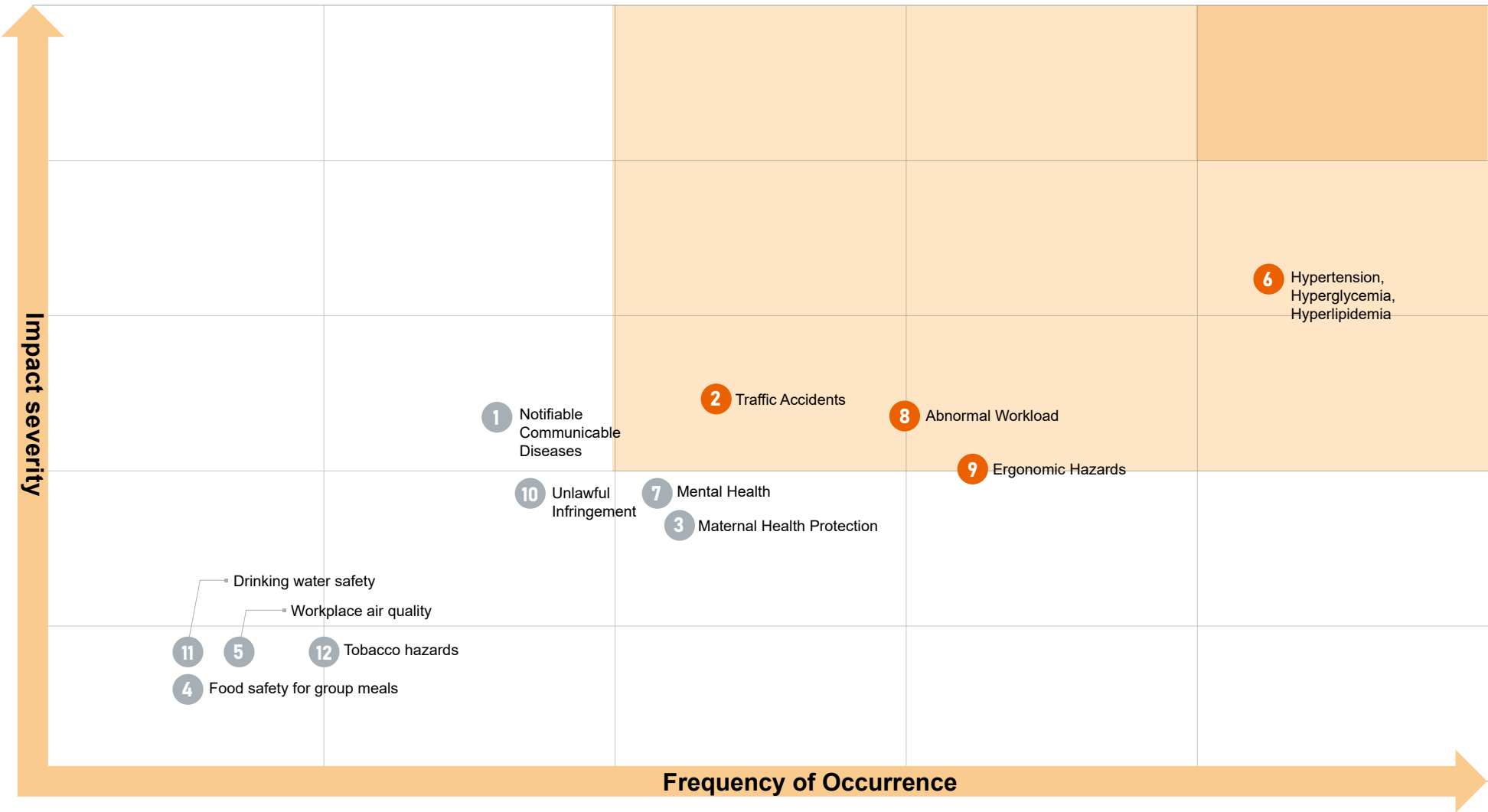
6 Building an Inclusive Society

7 Appendix

6.5.4 Occupational Safety and Health Risk Assessment

To foster a healthy workplace, the Company collaborates with KGI Financial Holding on an Occupational Safety and Health Risk Assessment. A team of OSH managers, nurses, employees, and dispatched workers jointly evaluates and identifies twelve workplace risk issues. The findings are used to create a risk assessment map, and corresponding mitigation measures are developed for all medium-risk issues.

▼ Top 12 Workplace Risks in 2025



Contents
Message from the Chairperson
About This Report
About KGI Life
Key Achievements in 2025
Honors and Milestones in 2025
[Sustainable Action] Deepening Financial Inclusion through Digital Innovation
[Sustainable Action] Leading the Low-Carbon Transition to a Net-Zero Future
1 Corporate Sustainability
2 Deepening Corporate Governance
3 Guiding through Sustainable Finance
4 Advancing a Low-Carbon Transition
5 Realizing Financial Inclusion
6 Building an Inclusive Society
7 Appendix

Risk Issue	Control and Mitigation Measures
Hypertension, Hyperglycemia, and Hyperlipidemia	• Conduct regular health check-ups for all employees. • Encourage employees to maintain a balanced diet. • Organize health promotion activities, such as walking competitions, in coordination with KGI Financial Holding.
Abnormal Workload	• Work rules define clear limits on working hours and overtime. Total work time, including overtime, may not exceed 12 hours per day. Monthly overtime is capped at 46 hours. With labor-management agreement, this can be extended to 54 hours per month, not to exceed 138 hours in any three-month period. • The attendance system sends alerts to employees and supervisors regarding daily (12 hours) and monthly (46 hours) work time limits. • Supervisors are provided with time management tools and reports to monitor employee attendance and overtime, preventing excessive workloads. • A flexible work program offers employees options like flexible schedules and reduced hours. • Paid annual leave is provided. Internal campaigns encourage employees to use their leave to promote work-life balance.
Ergonomic Hazards	• Promote awareness and prevention of ergonomic hazards. • Encourage employees to exercise and to avoid prolonged sitting.
Traffic Accidents	• Run traffic safety awareness campaigns. • Employees can apply for work injury leave, sick leave, or group insurance benefits following an accident to mitigate associated risks and burdens.

6.5.5 On-site Medical Consultation

To ensure a safe and healthy work environment, KGI Life provides blood pressure monitors at major service counters nationwide. It has also installed Automated External Defibrillators (AEDs) at its headquarters, the Dunbei building, and its Taoyuan-Hsinchu, Taichung, Chiayi, Tainan, and Kaohsiung branches. In 2025, it had 144 trained first-aid personnel stationed across its workplaces, which are all equipped with first-aid supplies and equipment.

The Company employs seven nursing practitioners who provide health consultations, guidance, follow-up, and case management for employees with abnormal health check results or high occupational health risks. They offer immediate emergency medical care and disseminate information on infectious disease prevention and health promotion via email and the company intranet. Contracted medical professionals carry out the Company's employee health management program, which includes analyzing health checkup results, classifying health risks, and providing consultations and guidance to employees at medium to high risk. In 2025, it conducted 23 on-site physician visits and 74 on-site nursing service sessions across 13 workplaces in Taiwan.

Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action] Deepening Financial Inclusion through Digital Innovation

[Sustainable Action] Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix

6.6 Promoting Social Engagement and Charities

With over 60 years of history in Taiwan, KGI Life has adopted a partnering-in-charity strategy as its core approach to social engagement. It focuses on five key pillars: education and cultivation, eco-friendly initiatives, cultural support, support for the disadvantaged, and corporate volunteers. This strategy reflects the people-oriented and altruistic spirit of the life insurance industry. By collaborating with charitable groups, social enterprises, and NGOs, it uses innovative thinking and proactive measures to address social needs, fosters a virtuous cycle of sustainability, and practices its commitment to giving back to society.

6.6.1 Education and Cultivation

Leadership-Led Volunteerism: Making Anti-Fraud Education Engaging

KGI Life is dedicated to closing the financial knowledge gap and building a network to prevent fraud. The senior executives participate in volunteer activities, embodying the spirit of "We Share We Link" and raising public awareness of fraud prevention. In 2025, it launched targeted campaigns for two financially vulnerable groups:

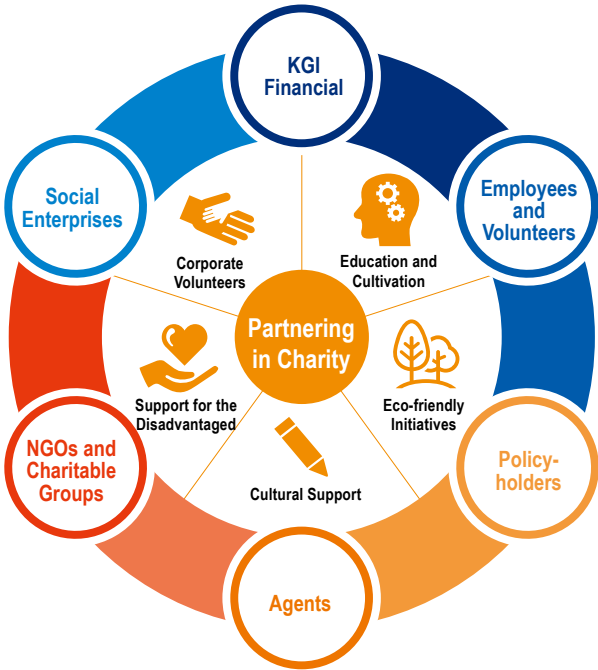
- **Rural Empowerment with Anti-Fraud Knowledge:**

The Chairperson led a volunteer group of home office and agency supervisors to Dali Elementary School in Yilan. Through an interactive game to increase anti-fraud awareness, they taught practical concepts, helping children in rural areas develop risk identification skills from a young age. 72 people, including teachers, students, and company staff, participated in this event.

- **Protecting Seniors' Assets:**

The President led a volunteer group of home office supervisors who collaborated with the elderly to stage the "KGI Life Elderly Anti-Fraud Grand Theater." Through short skits depicting common scams such as investment fraud, online shopping fraud, and romance scams, they helped the elderly better understand potential risks and protect their financial security. 42 people, including the elderly and company personnel, participated.

▼ **KGI Life pursues social engagement through a partnering-in-charity model, working with diverse stakeholders to broaden its positive impact and extend the inclusive value of the life insurance industry.**



Expanding Financial Literacy to Realize Inclusive Value

KGI Life leverages its corporate influence by collaborating with diverse partners to promote financial education. It extends these initiatives to financially vulnerable groups, including the elderly, students, individuals with disabilities, indigenous peoples, and new immigrants, enhancing financial literacy across diverse communities to foster financial inclusion.

- **Financial Education through Board Games for the Youth**

KGI Life continues to deepen its commitment to youth financial education by bringing financial literacy board game workshops to high schools and universities across Taiwan. Using its industry-first board game, it combines realistic life simulations with educational content to teach students about finance and insurance, enhance their fraud awareness, and build risk and financial management skills. In 2025, it held 13 workshops for 814 students and one training session for nine teachers, delivering more engaging and impactful financial education.

- **Financial Empowerment for Indigenous Peoples, New Immigrants, and Seniors**

To promote financial knowledge and social care, the Company extends its educational resources to indigenous, new immigrant, and senior communities. Through customized workshops and interactive teaching methods, it helps these groups understand key financial and insurance concepts. In 2025, it conducted 12 workshops for 421 participants.

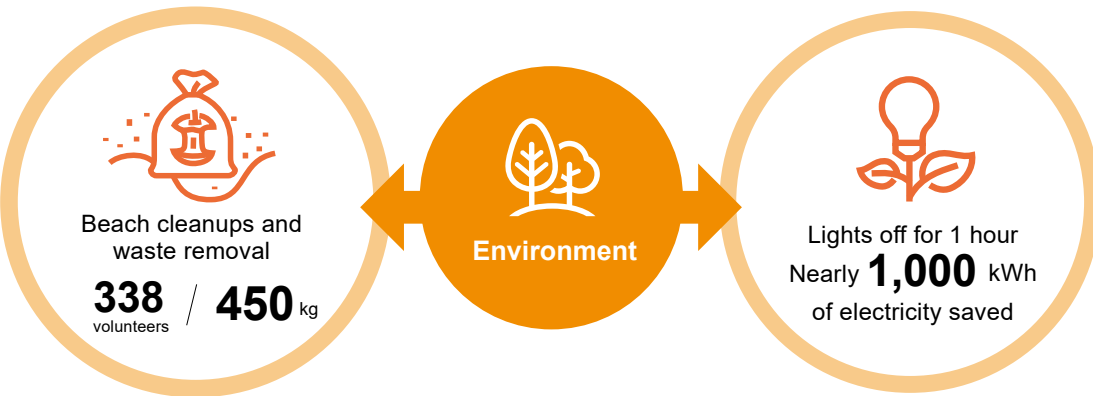
Building on its industry-leading advanced insurance courses for new immigrant interpreters from 2024, it held *Financial Insurance Empowerment and Anti-Fraud Promotion Courses* for new immigrant interpreters in northern, central, and southern Taiwan in 2025. It also added Vietnamese and Indonesian subtitles to four popular finance-themed videos on its official YouTube channel and created a playlist for new immigrants. These efforts aim to overcome language and knowledge barriers, helping new immigrants develop essential risk management and financial skills.

- **Launching Short Videos on Insurance**

To engage younger audiences, the Company produced four series of short, educational videos on insurance. Topics included *Why Buy Insurance? A Look at Insurance Matters* (407,093 views), *A Detailed Talk on Life & Accident Insurance Protection* (342,412 views), *Medical Insurance Protection* (502,136 views), and a *Partner Protection Series* (140,106 views), attracting a total of over 1.3 million views.

It also created more in-depth content on products, such as participating policies and insurance trusts. A series of expert interview videos on participating policies, consisting of four main videos and eight shorts, garnered over 520,000 views. For insurance trusts, it produced two drama-style videos, *Wife's Counterattack* (238,509 views) and *Our Guardian* (231,900 views), which attracted a combined total of over 470,000 views, helping the public understand financial products.

6.6.2 Eco-friendly Initiatives



Love the Earth: Beach and Environmental Cleanups

KGI Life joined the Team Planet Go Clean initiative, launched by the Ministry of Environment and the Life Insurance Association. Its employees in Yunlin and Kaohsiung conducted street cleanups, removing cigarette butts to prevent environmental pollution and clearing standing water to prevent mosquito breeding. For the third consecutive year, the Company organized beach cleanups along the coasts in Yunlin and Kaohsiung, mobilizing 338 volunteers to remove 450 kg of marine debris.

These events allowed employees to understand the impact of single-use products on ecosystems, integrating environmental protection into its corporate volunteering and raising public awareness of coastal conservation.

Lights Off for One Hour: Supporting Earth Hour for Carbon Reduction

To raise public awareness about climate change and extreme weather, KGI Life and the KGI Group participate in the World Wide Fund for Nature's (WWF) Earth Hour initiative. Every March, the Company turns off non-essential lighting at its headquarters and branch offices for one hour. In 2025, six of its buildings participated, saving nearly 1,000 kWh of electricity. Through this action, it joins the world's largest annual sustainability event and reminds the public of the urgency of climate action to protect our planet.



6.6.3 Support for the Disadvantaged



Assist in Post-typhoon Reconstruction and Give Back to Society

In 2025, after Typhoons Danas and Ragasa struck Taiwan, KGI Life realized its commitment to giving back to society in action. Beyond financial contributions, it integrated resources to provide multifaceted social care, responding directly to community needs in times of crises and deepening its corporate impact. The Company's specific actions included:

- **Exclusive Group Insurance for Volunteers in Hualien:** Following the Mataian Creek barrier lake disaster, KGI Life was the first to respond to the call of the Financial Supervisory Commission and the Ministry of Health and Welfare, exclusively providing group insurance for volunteers in Guangfu Township in Hualien with coverage for NT\$1 million in accidental death and disability. Coverage was provided for a total of 27,362 volunteer person-times. It donated all the premiums of this program to the Taiwan Foundation for Disaster Relief under the Ministry of Health and Welfare, to support reconstruction.
- **Group-wide Donation:** KGI Life donated NT\$4 million to the KGI Charity Foundation, leveraging the Group's resources to maximize the impact of its relief efforts.
- **Policyholder Care Services:** The Company immediately launched special care services for affected policyholders, including premium payment deferrals and deferred interest on policy loans. This transformed its core insurance expertise into a compassionate social safety net, demonstrating the financial industry's crucial role in strengthening social resilience during major disasters.
- **Service Vehicle Donation:** KGI Life donated a service vehicle to the Huashan Social Welfare Foundation to support elderly individuals living alone in remote areas. The vehicle assists with delivering daily necessities, providing medical transport, and facilitating companionship visits. Over its 10-year service life, it is expected to serve nearly 5,000 persons of in-depth care annually.
- **Supporting Disaster-Affected Farmers:** The Company partnered with the Taiwan Rice Bank Sustainable Care Association on the Grain-Goodness Cycle Project. Through regular subscriptions, it purchased organic rice and

Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action]
Deepening Financial Inclusion through Digital Innovation

[Sustainable Action]
Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix

▼ Reels for Volunteer Insurance in Hualien



other produce from disaster-stricken areas in Yunlin, Chiayi, Tainan, and Kaohsiung, providing small farmers with a stable income. The produce was delivered directly to social welfare organizations in the same regions, alleviating farmers' financial anxiety and ensuring nutritious food for aid recipients.

- **Employee Purchase Program:** Following an initial purchase of 162 kg of lotus root by its employee cafeteria, KGI Life launched an internal campaign to encourage employees to make purchases. Employees showed their support for affected lotus root farmers in Tainan by purchasing an additional 318 kg, providing sustained assistance.

Deepening Commitment to Blood Donation and Altruism

Since 2016, KGI Life has organized a series of blood donation drives across Taiwan, calling on employees and the public in six cities and counties to turn the slogan "A bag of blood saves a life" into action. As of 2025, it had hosted nearly 60 events and collected over 1.85 million ml of blood. It continues to partner with KGI Bank and KGI Securities, combining the Group's strength to support Taiwan's medical blood supply.



Shoeboxes of Warmth: Lighting Up Children's Christmas Dreams

For the fifth consecutive year, KGI Life joined the KGI Charity Foundation's holiday gift drive. Employees donated shoeboxes filled with stationery, daily necessities, and heartfelt wishes for children in remote areas. In 2025, it collected over 120 gift shoeboxes, bringing warmth and fulfilling the Christmas dreams of children in underserved communities.



Regular Charity Purchases to Support Disability Employment

Through its group purchase initiative, KGI Life provides tangible support for the stable employment of individuals with disabilities. The proceeds from these purchases are converted into work hours and vocational training resources. In 2025, it contributed over NT\$360,000 to the bakery run by the Catholic Huakuang Social Welfare Foundation in Hsinchu and the sheltered workshop run by TriBake. These regular purchase orders provide a reliable source of income, enhancing sense of accomplishment and social connection of people with disabilities. The program's monthly subscription model integrates charity into employees' daily lives and includes products from Hualien's regional



Contents

Message from the
Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in
2025

[Sustainable Action]
Deepening Financial
Inclusion through Digital
Innovation

[Sustainable Action]
Leading the Low-Carbon
Transition to a Net-Zero
Future

1 Corporate Sustainability

**2 Deepening Corporate
Governance**

**3 Guiding through
Sustainable Finance**

**4 Advancing a Low-
Carbon Transition**

**5 Realizing Financial
Inclusion**

**6 Building an Inclusive
Society**

7 Appendix

revitalization partners, extending its impact from disability employment to local species restoration and demonstrating the Company's commitment to social inclusion and local sustainability.

Tzu-Huai Scholarship: Nurturing Student Growth

For 12 consecutive years since 2014, KGI Life has donated to the Tzu-Huai Social Welfare Foundation in support of its scholarship program. The program has encouraged over a hundred students to develop reading habits, improve their communication and writing skills, and learn basic concepts of financial management. Through this sustained support for education, the program helps at-risk youth build sound financial practices and skills for personal development.



Partnering with Maria Social Welfare Foundation to Promote Accessible Services

Building on its partnership with the Maria Social Welfare Foundation since 2018, KGI Life remains focused on the self-reliance and aging care of individuals with intellectual disabilities. In 2025, it made donations to support the construction of retirement housing for aging individuals with intellectual disabilities. To enhance its own services for elderly and disabled customers, the Company collaborated with the Foundation's speech therapists to produce a video on safe swallowing techniques. It also licensed artwork from artists with intellectual disabilities to create anti-fraud campaign materials, combining its commitment to fair customer treatment with concrete social action.

Support Mandarin Education to Help the Children of Immigrants Adapt to Life in Taiwan

KGI Life has continued to take tangible action in supporting the New Immigrant Family Development Association to provide diverse learning services for children of new immigrants. The program offered free Mandarin classes and tutoring, with interpreters on hand to assist. These services help children of new immigrants, who often lack resources, adapt to life in Taiwan as quickly as possible. In 2025, the program provided 2,177 people with service.

Sponsoring the Dementia Program Design Competition for Colleges and Universities

For the fourth consecutive year, KGI Life was the exclusive financial industry sponsor of the Taiwan Alzheimer Disease Association's Dementia Program Design Competition for Colleges and Universities. The competition encourages the younger generation to address the issue of dementia in aging populations and develop creative, intergenerational solutions. In 2025, facing the growing risk of fraud targeting seniors and individuals with dementia, the Company established the KGI Life Fraud Prevention Special Award to inspire innovative and practical solutions from a youth perspective. The competition received 209 submissions from 45 departments across 36 universities.

Supporting the Training of Professional Communicators for the Deaf Community

Over 130,000 people in Taiwan hold disability certificates for hearing or speech impairments. Hearing impairment can lead to a decrease in access to information by 20%. Not all of them use sign language. In a superaged society, a growing number of elderly individuals are not proficient in sign language. Communication support is vital. Following its sponsorship of sign language interpreter training with the Chinese National Association of the Deaf, KGI Life sponsored the SubKun training program in 2025. This initiative trained 89 captionists to promote information equality for the hearing-impaired community.

Sponsoring a Musical to Support the Empowerment and Employment of the Visually Impaired

According to the Ministry of the Interior, the employment rate among people with visual impairments is lower than that of the disabled population, partly because of stereotypes about the work they can do. To address these challenges, KGI Life continues to sponsor musicals by the Taipei Parents' Association of the Visually Impaired. This support helps visually impaired musicians develop their talents, realize their potential, and achieve confidence and self-reliance. In 2025, it sponsored Incubator Artists, an original musical by visually impaired artists, in Taichung and Kaohsiung, reaching an audience of 3,609 people.

- Contents
- Message from the Chairperson
- About This Report
- About KGI Life
- Key Achievements in 2025
- Honors and Milestones in 2025
- [Sustainable Action]**
Deepening Financial Inclusion through Digital Innovation
- [Sustainable Action]**
Leading the Low-Carbon Transition to a Net-Zero Future
- 1 Corporate Sustainability**
- 2 Deepening Corporate Governance**
- 3 Guiding through Sustainable Finance**
- 4 Advancing a Low-Carbon Transition**
- 5 Realizing Financial Inclusion**
- 6 Building an Inclusive Society**
- 7 Appendix**

6.6.4 Cultural Support

KGI Life invests in cultural, artistic, and athletic endeavors to promote cultural diversity and fulfill its sustainability commitments. These actions align with the Ministry of Culture's sustainable development goals of ensuring social welfare through cultural development driven by enterprises. Through charitable donations and cross-sector collaborations, the Company aims to build diverse platforms for arts and culture, develop athletic talent, and create a prosperous society where both culture and sports thrive.

Deepening Education and Fostering Athletic Talent

In 2025, KGI Life donated NT\$14.5 million to the China Development Foundation. This long-term, stable funding supports the Foundation's annual public welfare projects, which focus on addressing educational disparities and supporting disadvantaged groups. According to the Foundation's annual report, its projects benefited over 13,000 people.

The Foundation continued to deepen its impact in remote and underserved areas. It launched the 19th Heritage 100 x Tutoring 100 scholarship and, through its English tutoring project, provided digital teaching materials and teaching personnel to 20 remote elementary schools in four counties, benefiting over 1,100 students. The Foundation also focused on diverse talent cultivation, promoting arts education through its dancer cultivation project. Through vocational scholarships, the Little Flying Elephant Dream Building Project, and sponsorship of the Chih-Yuan Table Tennis Court, it has supported over 140 talented young artists and athletes. In partnership with the National Taichung Theater, the Open Door Project and Art into Schools initiatives brought arts experiences to students in remote schools. The Foundation also supported the Taiwan Art Revitalization and Culture Foundation in hosting a regional revitalization micro-film competition, showcasing local stories of effort and innovation. Through these core investments, KGI Life helps its partners advance SDG 4 (Quality Education) and SDG 10 (Reduced Inequalities), fulfilling its corporate responsibility.

Promoting Cultural Sustainability and Supporting the Sports Industry

To fulfill its commitment to the sustainability of cultural and athletic development, KGI Life invests resources in a diverse range of arts and sports activities, directly supporting the government's goal of cultural development driven by enterprises and demonstrating responsible corporate citizenship.

- Supporting Cultural Sustainability and Diverse Arts Empowerment**

KGI Life, along with KGI Financial Holding and its subsidiaries, established the KGI Culture and Arts Foundation, donating NT\$17.5 million in 2025. As a core funding partner, KGI Life supports various arts and culture projects to promote cultural and artistic activities and educational development, benefiting over 44,000 people that year.

In 2025, the Foundation's key initiatives included supporting concerts by Yo-Yo Ma and pianist Kirill Gerstein, as well as internationally influential popular music events like the G-Dragon concert, broadening the scope of domestic artistic activities. The Foundation also nurtured local talent by sponsoring the "HOT Original Music Competition," providing a stage for young musicians. In partnership with Videoland Television Network, it promoted sports culture through live experience, integrating culture into everyday life.



In social inclusion, KGI Life donated to the Taipei New Choir Culture and Arts Foundation — the Taiwan Choral Music Center — supporting Shiami, an a cappella group of visually impaired singers, at the "vokal.total International A Cappella Competition" in Austria, where they won a gold medal. This achievement raised the international profile of Taiwanese culture and fulfilled its goal of promoting social inclusion.

• **Supporting the Sports Industry and Promoting Sports Culture**

To foster a sports culture, KGI Life and its group subsidiaries participated in Videoland Television Network's NBA Playoffs Sports Marketing campaign. In 2025, the live broadcasts garnered over 100 million views, with 220 million social media impressions. This collaboration not only supports the sports media platform but also leverages high-profile international events to deepen public appreciation for sports culture and contribute to the development of sports broadcasting in Taiwan.

6.6.5 Corporate Volunteers

Go for Love Volunteer Group: Creating Sustainable Value Together

To embody the spirit of social diversity, equity, and inclusion, KGI Life has long championed corporate volunteering through its Go for Love Volunteer Group. It partners with non-profit organizations across Taiwan to connect employees with service opportunities. The Company provides four days of paid volunteer leave, encouraging employees to choose activities that match their interests and skills. Through direct interaction with service recipients, its employees develop greater sensitivity and empathy for diverse social issues.

In 2025, the Go for Love Volunteer Group contributed over 26,000 service hours. The participation rate among home office employees was 81%, with an average of 11 service hours per person. KGI Life collaborated with 31 social welfare organizations and facilitated 374 volunteer activities.

KGI Life continues to expand its service scope with environmental activities like mountain and beach cleanups. These volunteer services are also linked to the Company's core insurance business, in that KGI Life conducts financial literacy and anti-fraud workshops for seniors, individuals with disabilities, at-risk youth, families affected by dementia, and new immigrants. Through companionship and knowledge sharing, the volunteers extend the reach of these services. After the typhoon disaster in Hualien in September, KGI Life donated urgently needed supplies including portable gas stoves, drinking water, and disinfectant alcohol. Nearly one hundred employees from across the country formed a volunteer team. Led by senior executives, they worked alongside organizations such as the Zenan Homeless Social Welfare Foundation on post-disaster reconstruction, helping residents resume their normal lives and bringing warmth to the community.

6.6.6 Social Participation Input and Output

In 2025, KGI Life collaborated with 16 public welfare organizations to hold 25 charitable activities, reaching 97,663 people among disadvantaged groups and the public. These activities not only introduced the public to KGI Life's corporate philosophy and services but also inspired its employees to integrate public service into their lives, leading them to seek volunteer opportunities and support charitable organizations through donations and purchases. By providing financial and material resources, KGI Life aims to meet the needs of recipients while creating opportunities for social interaction, providing a platform for them to be seen, and enhancing their self-confidence, sense of value, and social skills.

Customer-centric Community Management

KGI Life's community management is customer-centric. The Company uses its official social media channels to raise brand visibility and provide the public with valuable knowledge on finance and protection. It is dedicated to sharing content on sustainability advocacy, fair customer treatment, support for vulnerable groups, fraud prevention, health, and seasonal greetings, embodying the spirit of "We Share We Link" and sharing positivity with its customers.



7 Appendix

7.1 Tables Referenced in This Report

Number of Individuals Communicated with and Trained on Anti-Corruption Policies and Procedures in 2025

Anti-corruption Indicator	Target	Number of Individuals	Percentage
Anti-corruption Communication	Members of the governance body	9	100%
	Employees	Home office department and section managers	381
		Home office employees	2,000
		Sales managers	3,906
		Agents	11,576
		Suppliers	63
Anti-corruption Education and Training	Members of the governance body	9	100%
	Employees	Home office department and section managers	381
		Home office employees	2,000
		Sales managers	3,906

① The 100% completion rate for anti-corruption communication and training for employees and agents is calculated based on the population of employees eligible for training. This excludes one employee and one agent who were unable to participate due to special circumstances (e.g., long-term leave), resulting in a 100% completion rate among those who could participate.

② The competent authority allows a one-year grace period for make-up training. Accordingly, the 2024 training hours for agents were fully completed by March 2025.

Home Office Employee and Agent Training Statistics

	2025			2024		
Home Office Employees	Male	Female	Total	Male	Female	Total
Total Manager Training Hours	14,548	16,866	31,414	11,822	12,356	24,178
Total Non-Manager Training Hours	44,866	90,734	135,600	40,616	69,240	109,856
Subtotal	59,414	107,600	167,014	52,438	81,596	134,034
Total Number of Managers	197	184	381	191	175	366
Total Number of Non-Managers	725	1,276	2,001	725	1,261	1,986
Subtotal	922	1,460	2,382	916	1,436	2,352
Average Training Hours per Manager ^②	73.8	91.7	82.5	61.9	70.6	66.1
Average Training Hours per Non-Manager	61.9	71.1	67.8	56.0	54.9	55.3
Agents	Male	Female	Total	Male	Female	Total
Total Manager Training Hours	62,722.0	140,193.3	202,915.3	53,667	119,258	172,925
Total Non-Manager Training Hours	147,094.9	283,710.1	430,805.0	145,195	265,806	411,001
Subtotal	209,816.9	423,903.4	633,720.3	198,862	385,064	583,926
Total Number of Managers	1,227.0	2,680.0	3,907.0	1,234	2,684	3,918
Total Number of Non-Managers	4,371.0	8,322.0	12,693.0	4,265	7,947	12,212
Subtotal	5,598.0	11,002.0	16,600.0	5,499	10,631	16,130
Average Training Hours per Manager	51.1	52.3	51.9	43.49	44.43	44.14
Average Training Hours per Non-Manager	33.7	34.1	33.9	34.04	33.45	33.66

Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action]
Deepening Financial Inclusion through Digital Innovation

[Sustainable Action]
Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix

Home Office Employee Demographics by Age, Rank, and Education

		2025			2024		
		Department Manager & Above	Section Manager	General Staff	Department Manager & Above	Section Manager	General Staff
Male	Count	42	155	725	38	153	725
	%	60.00%	49.84%	36.23%	61.29%	50.33%	36.51%
Female	Count	28	156	1,276	24	151	1,261
	%	40.00%	50.16%	63.77%	38.71%	49.67%	63.49%
≤30 Years	Count	0	2	285	0	3	323
	%	0.00%	0.64%	14.24%	0.00%	0.99%	16.26%
30-50 Years	Count	22	186	1,364	24	181	1,355
	%	31.43%	59.81%	68.17%	38.71%	59.54%	68.23%
>50 Years	Count	48	123	352	38	120	308
	%	68.57%	39.55%	17.59%	61.29%	39.47%	15.51%
PhD	Count	0	0	3	1	0	2
	%	0.00%	0.00%	0.15%	1.61%	0.00%	0.10%
Master's	Count	52	110	440	48	113	435
	%	74.29%	35.37%	21.99%	77.42%	37.17%	21.90%
Bachelor's/ Associate	Count	18	197	1,475	13	186	1,458
	%	25.71%	63.34%	73.71%	20.97%	61.18%	73.41%
High School & Below	Count	0	4	83	0	5	91
	%	0.00%	1.29%	4.15%	0.00%	1.64%	4.58%

Home Office Employee Employment Type

		Employment Type	Non-fixed Term Employee ^③	Fixed Term Employee ^④
2025	Male		919	3
	%		38.66%	60.00%
	Female		1,458	2
	%		61.34%	40.00%
	Total		2,377	5
2024	Male		915	1
	%		39.00%	16.67%
	Female		1,431	5
	%		61.00%	83.33%
	Total		2,346	6

③ Non-fixed term employee: An employee under an open-ended contract for continuous work, who can work indefinitely unless laid off or voluntarily resigns. Entitled to severance pay and employer-contributed pension.

④ Fixed term employee: An employee under a fixed-term contract for temporary, short-term, seasonal, or specific projects. Employment ends upon contract expiration unless renewed by the employer. Not entitled to severance pay, but the employer must contribute to a pension fund.

Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action]
Deepening Financial Inclusion through Digital Innovation

[Sustainable Action]
Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix

Agent Demographics by Age, Rank, and Education

		2025		2024	
		Contracted Sales Personnel	Sales Manager	Contracted Sales Personnel	Sales Manager
Male	Count	4,025	1,229	3,913	1,237
	%	34.65%	31.37%	35.07%	31.48%
Female	Count	7,590	2,689	7,246	2,692
	%	65.35%	68.63%	64.93%	68.52%
≤30 Years	Count	2,256	447	2,214	524
	%	19.42%	11.41%	19.84%	13.34%
30-50 Years	Count	6,625	2,120	6,395	2,115
	%	57.04%	54.11%	57.31%	53.83%
>50 Years	Count	2,734	1,351	2,550	1,290
	%	23.54%	34.48%	22.85%	32.83%
PhD	Count	1	0	2	0
	%	0.01%	0.00%	0.02%	0.00%
Master's	Count	657	172	599	162
	%	5.66%	4.39%	5.37%	4.12%
Bachelor's/ Associate	Count	7,290	2,489	6,939	2,493
	%	62.76%	63.53%	62.18%	63.45%
High School & Below	Count	3,667	1,257	3,619	1,274
	%	31.57%	32.08%	32.43%	32.43%

Agent Employment Type

Employment Type		Part-time Employee ^⑤	Contracted Agreement Employee ^⑥
2025	Male	1,229	4,025
	%	31.37%	34.65%
	Female	2,689	7,590
	%	68.63%	65.35%
	Total	3,918	11,615
2024	Male	1,237	3,913
	%	31.48%	35.07%
	Female	2,692	7,246
	%	68.52%	64.93%
	Total	3,929	11,159

⑤ Part-time employees: The Company signs dual contracts (a contracting agreement and an employment contract) with sales managers, who are subject to the Labor Standards Act (part-time basis).

⑥ Contracted agreement employees: The Company signs contracting agreements with sales agents. There is no subordinate relationship, and they are not subject to the Labor Standards Act.

Contents

Message from the
Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in
2025**[Sustainable Action]**
Deepening Financial
Inclusion through Digital
Innovation**[Sustainable Action]**
Leading the Low-Carbon
Transition to a Net-Zero
Future

1 Corporate Sustainability

2 Deepening Corporate
Governance3 Guiding through
Sustainable Finance4 Advancing a Low-
Carbon Transiti5 Realizing Financial
Inclusion6 Building an Inclusive
Society

7 Appendix

Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action]
Deepening Financial Inclusion through Digital Innovation

[Sustainable Action]
Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

Home Office Employee New Hire, Departure, and Voluntary Departure Statistics by Gender and Age^⑦

Age Group			≤30		30-50		≥50		Total	
			Male	Female	Male	Female	Male	Female		
New Hires	2025	Count	50	75	73	113	6	11	328	
		%	2.10%	3.15%	3.06%	4.74%	0.25%	0.46%	13.77%	
	2024	Count	82	121	83	79	10	17	392	
		%	3.49%	5.14%	3.53%	3.36%	0.43%	0.72%	16.67%	
Total Departures	Departure	2025	Count	22	25	58	73	17	19	214
			%	0.93%	1.06%	2.45%	3.08%	0.72%	0.80%	9.04%
		2024	Count	27	39	98	153	22	26	365
			%	1.14%	1.64%	4.13%	6.45%	0.93%	1.10%	15.39%
	Voluntary Departures	2025	Count	20	25	58	70	9	13	195
			%	0.84%	1.06%	2.45%	2.96%	0.38%	0.55%	8.24%
		2024	Count	23	39	96	152	14	18	342
			%	0.97%	1.64%	4.05%	6.41%	0.59%	0.76%	14.42%

Agent New Hire, Departure, and Voluntary Departure Statistics by Gender and Age^{⑦⑧}

Age Group			≤30		30-50		≥50		Total	
			Male	Female	Male	Female	Male	Female		
New Hires	2025	Count	312	442	293	608	61	173	1889	
		%	2.01%	2.85%	1.89%	3.91%	0.39%	1.11%	12.16%	
	2024	Count	281	369	264	532	57	140	1643	
		%	1.86%	2.45%	1.75%	3.53%	0.38%	0.93%	10.89%	
Total Departures	Departure	2025	Count	159	191	298	455	100	205	1408
			%	1.02%	1.23%	1.92%	2.93%	0.64%	1.32%	9.06%
		2024	Count	226	260	388	600	109	221	1804
			%	1.50%	1.72%	2.57%	3.98%	0.72%	1.46%	11.96%
	Voluntary Departures	2025	Count	159	191	298	455	100	205	1408
			%	1.02%	1.23%	1.92%	2.93%	0.64%	1.32%	9.06%
		2024	Count	226	260	388	600	109	221	1804
			%	1.50%	1.72%	2.57%	3.98%	0.72%	1.46%	11.96%

⑦ The total number of home office employees (denominator for percentages) was 2,352 in 2024 and 2,382 in 2025. The total number of agents (denominator for percentages) was 15,088 in 2024 and 15,533 in 2025.

⑧ Statistics for new hires and departures of agents include sales personnel under contracting agreements.

Contents
Message from the Chairperson
About This Report
About KGI Life
Key Achievements in 2025
Honors and Milestones in 2025
[Sustainable Action] Deepening Financial Inclusion through Digital Innovation
[Sustainable Action] Leading the Low-Carbon Transition to a Net-Zero Future
1 Corporate Sustainability
2 Deepening Corporate Governance
3 Guiding through Sustainable Finance
4 Advancing a Low-Carbon Transition
5 Realizing Financial Inclusion
6 Building an Inclusive Society
7 Appendix

New Hire Salary Range

▼ New Hire Salary Range vs. Local Minimum Wage

▼ New Hire Salary Range vs. Local Minimum Wage				2025	2024	2023
Home Office Employee	Entry-level Operational Staff	Salary Range	Min. NT\$28,590, adjusted for experience/education.	Min. NT\$27,470, adjusted for experience/education	Min. NT\$26,400, adjusted for experience/education	
		Ratio to official minimum wage	1.00:1	1.00:1	1.00:1	
	University-educated Professional Administrative Staff	Salary Range	Min. NT\$33,000, adjusted for experience/education	Min. NT\$31,000, adjusted for experience/education	Min. NT\$31,000, adjusted for experience/education	
		Ratio to official minimum wage	1.15:1	1.13:1	1.17:1	
Agent	Entry-level Sales Manager	Salary Range	Paid based on income items stipulated in the labor contract; monthly base wage is not less than the official minimum hourly wage.			
		Ratio to official minimum wage	1.00:1	1.00:1	1.00:1	

Gender Pay Ratio by Job Level

2025					2024			
Position Level	Base Salary Ratio (Female:Male)		Total Annual Remuneration Ratio (Female:Male)		Base Salary Ratio (Female:Male)		Total Annual Remuneration Ratio (Female:Male)	
	Female	Male	Female	Male	Female	Male	Female	Male
Department Manager & Above	1.00	1	1.02	1	1.11	1	1.07	1
Section Manager	0.99	1	0.99	1	0.99	1	1.00	1
General Staff	0.88	1	0.89	1	0.86	1	0.91	1

Average and Median Remuneration of Non-Managerial Full-Time Employees

Item ^⑨	2025	2024
Number of non-managerial full-time employees (persons)	2,275	2,180
Average remuneration of non-managerial full-time employees (NT\$ thousands)	1,423	1,461
Median remuneration of non-managerial full-time employees (NT\$ thousands)	1,223	1,240

⑨ *Full-time employees are defined as those who meet the standard working hours set by KGI Life or statutory requirements. Individuals employed for less than six months within the remuneration period are excluded from this calculation, as are their remuneration amounts, per regulations.

Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action]
Deepening Financial Inclusion through Digital Innovation

[Sustainable Action]
Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix

Annual Remuneration Ratios

Ratio of Highest-Paid Individual's Remuneration to Median Employee Remuneration*	Ratio of Highest-Paid Individual's Remuneration Growth to Median Employee Remuneration Growth
58.24	-29.14

*The median remuneration used in the above table excludes the remuneration of the highest-paid individual.

KGI Life's Participation in Industry Associations

KGI Life actively engages with key sustainable development initiatives by participating in external industry associations and holding relevant positions. This involvement allows us to join industry dialogues in insurance and finance, research emerging issues, and maintain productive interactions with peers, academic institutions, and regulatory authorities.

Type	Organization	Position Held ^⑩
Industry Association	Life Insurance Association of the Republic of China	Managing Supervisor, Director
Society	Actuarial Institute of the Republic of China	Director, Supervisor
	Life Insurance Management Institute of the Republic of China	—
	Taiwan Insurance Law Association	—
	Financial Governance and Compliance Association of the R.O.C.	—
	LOMA	—
Association	Financial Planning Association of Taiwan (FPAT)	—
Other	Institute of Financial Law and Crime Prevention (IFLCP)	—

^⑩ Positions held in relevant associations are as of December 31, 2025.

7.2 GRI Standards Content Index

Statement of Use: KGI Life has reported in accordance with the GRI Standards for the period from January 1, 2025, to December 31, 2025.

Item / Disclosure		Report Section	Page
GRI 1: Foundation 2021			
GRI content index		Appendix 7.2 GRI Standards Content Index	182-185
Statement of use		About This Report	04
GRI 2: General Disclosures 2021			
2-1	Organizational details	About KGI Life	07
2-2	Entities included in the sustainability reporting	About This Report	04
2-3	Reporting period, frequency and contact point	About This Report	04-06
2-4	Restatements of information	Restatements:	
		[CH 2.1.1] Financial Performance Indicators: Adjusted EPS for 2024 and 2023 following a capital increase. [CH 4.3.1] Greenhouse Gas Management: Adjusted 2024 data for Scope 3, Category 13 "Downstream leased assets." An updated calculation method was adopted in 2025, and the 2024 data was retroactively restated to ensure comparability.	42-43 113-116
2-5	External assurance	About This Report	04-06
		Appendix - Independent Auditors' Limited Assurance Report	201-202
2-6	Activities, value chain and other business relationships	About KGI Life	07
		[CH 1.5] Material Topic Identification Process	31-36
		[CH 4.4] Sustainable Supply Chain Management	124-127
2-7	Employees	Appendix 7.1 Tables Referenced in This Report	177-178
		- Home office employee employment types are categorized as "non-fixed term" and "fixed term," both of which are considered full-time - Due to the specific nature of the industry, agents cannot be classified according to the GRI 2-7 categories.	

Item / Disclosure		Report Section	Page
2-8	Workers who are not employees	Appendix 7.1 Tables Referenced in This Report	178
2-9	Governance structure and composition	[CH 1.1.1] Sustainable Organizational Structure	19-21
		[CH 2.2] Comprehensive Governance Framework	43-51
		[CH 4.1.1] Climate Governance Framework	92
		- Competencies related to impacts: See <i>KGI Life's 2025 Annual Report</i>, pp. 18-20. - Stakeholder representation: See <i>KGI Life's 2025 Annual Report</i>, pp. 6-15. - The Company does not use the titles "executive director" or "non-executive director."	
2-10	Nomination and selection of the highest governance body	[CH 2.2] Comprehensive Governance Framework	43-51
2-11	Chair of the highest governance body	[CH 2.2] Comprehensive Governance Framework	43-44
2-12	Role of the highest governance body in overseeing the management of impacts	[CH 1.1.1] Sustainable Organizational Structure	19-21
		[CH 2.2] Comprehensive Governance Framework	43-51
		[CH 4.1.1] Climate Governance Framework	92
2-13	Delegation of responsibility for managing impacts	[CH 1.1.1] Sustainable Organizational Structure	19-21
		[CH 2.2] Comprehensive Governance Framework	43-51
		[CH 4.1.1] Climate Governance Framework	92
2-14	Role of the highest governance body in sustainability reporting	About This Report	04-06
		[CH 1.5] Material Topic Identification Process	31-36
2-15	Conflicts of interest	[CH 2.3.2] Ethical Corporate Management Committee	52
		[CH 3.2.3] Stewardship for Institutional Investors	82
2-16	Communication of critical concerns	[CH 1.5] Material Topic Identification Process	31-36
		[CH 2.2] Comprehensive Governance Framework	43-51

Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action]
Deepening Financial Inclusion through Digital Innovation

[Sustainable Action]
Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix

Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action] Deepening Financial Inclusion through Digital Innovation

[Sustainable Action] Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix

Item / Disclosure		Report Section	Page
2-17	Collective knowledge of the highest governance body	[CH 1.6.1] Sustainable Talent Development	37-38
		[CH 2.2.2] Director Continuing Education	45
2-18	Evaluation of the performance of the highest governance body	[CH 2.2.3] Board Performance Evaluation	46
2-19	Remuneration policies	[CH 2.2.4] Director Remuneration Policy	47-49
		[CH 6.3.4] Remuneration Policy and Structure	162-163
2-20	Process to determine remuneration	[CH 2.2.4] Director Remuneration Policy	47-49
		[CH 6.3.4] Remuneration Policy and Structure	162-163
2-21	Annual total compensation ratio	[CH 6.3.4] Remuneration Policy and Structure	162-163
		Appendix 7.1 Tables Referenced in This Report	181
2-22	Statement on sustainable development strategy	Message from the Chairperson	03
2-23	Policy commitments	[CH 2.3] Ethical Governance	52
		[CH 3.1.1] Responsible Investment Policy	71
		[CH 3.2.3] Stewardship for Institutional Investors	81-85
		[CH 6.2.4] Human Rights Protection	160
2-24	Embedding policy commitments	[CH 2.3] Ethical Governance	52
		[CH 3.1.1] Responsible Investment Policy	71
		[CH 3.2.3] Stewardship for Institutional Investors	81-85
		[CH 6.2.4] Human Rights Protection	160
2-25	Processes to remediate negative impacts	[CH 2.3.1] Ethical Corporate Management Policy	52
		[CH 5.1.5] Customer Complaints, Handling Process, and Performance	135-136
		[CH 6.4.3] Unobstructed Communication Channels	165
		[CH 6.5.2] Workplace Safety and Health Education and Training	166

Item / Disclosure		Report Section	Page
2-26	Mechanisms for seeking advice and raising concerns	[CH 1.4] Stakeholder Engagement	27-30
		[CH 2.3] Ethical Governance	52
		[CH 5.1.5] Customer Complaints, Handling Process, and Performance	135-136
		[CH 6.4.3] Unobstructed Communication Channels	165
		[CH 6.5.2] Workplace Safety and Health Training	166
2-27	Compliance with laws and regulations	[CH 2.7] Compliance	68-69
2-28	Membership of associations	Appendix 7.1 Tables Referenced in This Report	181
2-29	Approach to stakeholder engagement	[CH 1.4] Stakeholder Engagement	27-30
2-30	Collective bargaining agreements	KGI Life has not entered into any collective bargaining agreements.	-
GRI 3: Material Topics 2021			
3-1	Process to determine material topics	[CH 1.5] Material Topic Identification Process	31-36
3-2	List of material topics	[CH 1.5] Material Topic Identification Process	31-36
3-3	Management of material topics	[CH 1.5] Material Topic Identification Process	31-36
GRI 101: Biodiversity 2024			
101-1	Policy to halt and reverse biodiversity loss	[CH 4] Advancing a Low-Carbon Transition	92
		[CH 4.2.1] Nature Management Strategy	104-105
101-2	Management of biodiversity impacts	[CH 4.2.4] Protecting the Green Elves: The Zhangixalus arvalis Habitat Conservation Project	111-112
		[CH 4.3] Optimizing Green Operations and Carbon Management	113-116
101-4	Identification of biodiversity impacts	[CH 4.2.2] Identification of Nature-related Risks and Opportunities	107-109

Item / Disclosure		Report Section	Page
101-5	Locations with biodiversity impacts	[CH 4.2.1] Nature Management Strategy	106
		[CH 4.2.2] Identification of Nature-related Risks and Opportunities	108
GRI 201: Economic Performance 2016			
201-1	Direct economic value generated and distributed	[CH 2.1] Business Performance Refer to KGI Life's 2025 and 2024 Financial Reports and Independent Auditors' Reports, pp. 9-11, p. 87.	42
201-2	Financial implications and other risks and opportunities due to climate change	[CH 4.1] Climate-related Financial Disclosures	92-103
201-3	Defined benefit plan obligations and other retirement plans	[CH 6.3] Employee Care and Benefits	160-163
201-4	Financial assistance received from government	No financial assistance received from the government.	-
GRI 202: Market Presence 2016			
202-1	Ratios of standard entry level wage by gender compared to local minimum wage	Appendix 7.1 Tables Referenced in This Report KGI Life is committed to offering market-competitive and legally compliant salary packages. Overall employee salary levels exceed the local minimum wage, and it has been confirmed that no significant proportion of employees are paid the minimum wage.	180
GRI 205: Anti-corruption 2016			
205-1	Operations assessed for risks related to corruption	100% of operating sites (including head office and branches) were assessed. Following the risk assessment, no significant corruption risks were identified at KGI Life.	-

Item / Disclosure		Report Section	Page
205-2	Communication and training about anti-corruption policies and procedures	[CH 2.3.1] Ethical Corporate Management Policy [CH 4.4] Sustainable Supply Chain Management Appendix 7.1 Tables Referenced in This Report	52 124-125 176
205-3	Confirmed incidents of corruption and actions taken	No incidents of corruption.	-
GRI 305: Emissions 2016			
305-1	Direct (Scope 1) GHG emissions	[CH 4.3.1] Greenhouse Gas Management Scope 1 GHG emissions calculations cover seven categories of gases. KGI Life only emits four types: CO ₂ , CH ₄ , N ₂ O, and HFCs. Emissions of the other types are zero. GWP values are based on the IPCC Sixth Assessment Report (2021). The GWP value for CH ₄ is from the IPCC Sixth Assessment Report (2022).	113-116
305-2	Energy indirect (Scope 2) GHG emissions	[CH 4.3.1] Greenhouse Gas Management GHG emissions are consolidated using the operational control approach.	113-116
305-3	Other indirect (Scope 3) GHG emissions	[CH 4.3.1] Greenhouse Gas Management GWP values are based on the IPCC Sixth Assessment Report (2021). The GWP value for CH ₄ is from the IPCC Sixth Assessment Report (2022).	113-116
305-4	GHG emissions intensity	[CH 4.3.1] Greenhouse Gas Management	113-116
305-6	Emissions of ozone-depleting substances (ODS)	No emissions of ozone-depleting substances.	-
305-7	Nitrogen oxides (NO _x), sulfur oxides (SO _x), and other significant air emission	No emissions of nitrogen oxides (NO _x), sulfur oxides (SO _x), or other significant air pollutants.	-

Item / Disclosure	Report Section	Page
GRI 308: Supplier Environmental Assessment 2016		
308-1	New suppliers that were screened using environmental criteria [CH 4.4.1] Supplier Due Diligence	124-125
GRI 401: Employment 2016		
401-1	New employee hires and employee turnover Appendix 7.1 Tables Referenced in This Report	179
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees [CH 6.3.1] Employee Benefits System	160-161
401-3	Parental leave [CH 6.3.2] Parental Leave	161
GRI 403: Occupational Health and Safety 2018		
403-1	Occupational health and safety management system [CH 6.5.1] Occupational Safety and Health Committee	166
403-3	Occupational health services [CH 6.5.4] Occupational Safety and Health Risk Assessment	167
403-5	Worker training on occupational health and safety [CH 6.5.2] Workplace Safety and Health Training [CH 6.5.3] Workplace Safety and Health Monitoring and Management	166 166
403-6	Promotion of worker health [CH 6.5.5] On-site Medical Consultation	168
403-7	Prevention and mitigation of occupational health and safety impacts directly linked by business relationships [CH 6.5.4] Occupational Safety and Health Risk Assessment	167
GRI 404: Training and Education 2016		
404-1	Average hours of training per year per employee Appendix 7.1 Tables Referenced in This Report	176

Item / Disclosure	Report Section	Page
404-2	Programs for upgrading employee skills and transition assistance programs [CH 6.1.1] Innovative Home Office Employee Incubation Program [CH 6.1.2] Agent Development and Cultivation Pathways	151-154 155-158
404-3	Percentage of employees receiving regular performance and career development reviews [CH 6.4] Performance Management	164-165
GRI 405: Diversity and Equal Opportunity 2016		
405-1	Diversity of governance bodies and employees [CH 2.2.1] Board of Directors [CH 6.2.3] Employee Composition Diversity Appendix 7.1 Tables Referenced in This Report	44-45 159 177-178
405-2	Ratio of basic salary and remuneration of women to men Appendix 7.1 Tables Referenced in This Report	180
GRI 417: Marketing and Labeling 2016		
417-2	Incidents of non-compliance concerning product and service information and labeling [CH 2.7] Compliance Internal Control System Statement	68-69
417-3	Incidents of non-compliance concerning marketing communications [CH 2.7] Compliance Internal Control System Statement	68-69
GRI 418: Customer Privacy 2016		
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data [CH 2.6] Information Security	63-67

7.3 SASB Standards Index

Table 1: Sustainability Disclosure Topics and Metrics

Topic	Code	Type	Indicator	Description / Corresponding Report Section	Page
Transparent Information & Fair Advice for Customers	FN-IN-270a.1	Quantitative	Total amount of monetary losses from legal proceedings associated with marketing and communication of insurance products	In 2025, total monetary losses from legal proceedings related to marketing and communication of insurance products to new and existing customers amounted to NT\$60,000 (one case).	-
	FN-IN-270a.2	Quantitative	Complaints-to-claims ratio (per 1,000)	0.4187‰ ^⑪	-
	FN-IN-270a.3	Quantitative	Customer retention rate	Customer retention rate for 2025 was 96.88% ^⑫	-
	FN-IN-270a.4	Qualitative	Description of practices for informing customers about product information	KGI Life Website – "Find a Product" and "Treating Customers Fairly" sections [CH 5.2.3] Fair and Accessible Sales, Underwriting, and Claims Processes	- 145-147
Incorporation of Environmental, Social and Governance Factors in Investment Management	FN-IN-410a.2	Qualitative	Description of incorporating ESG factors into investment management processes and strategies	[CH 3.1] Realizing the Value of Sustainable Investment	71-75
Policies Designed to Incentivize Responsible Behavior	FN-IN-410b.1	Quantitative	Net premiums written related to energy efficiency and low carbon technology	Not applicable to the life insurance industry.	-
	FN-IN-410b.2	Qualitative	Discussion of products or features that incentivize responsible health, safety, or environmental actions	[CH 5.2.2] Comprehensive Insurance Product Services	142-145
Financed Emissions	FN-IN-410c.1	Quantitative	Absolute gross financed emissions, disaggregated by (1) Scope 1, (2) Scope 2 and (3) Scope 3	[CH 4.3.1] Greenhouse Gas Management	115-116
	FN-IN-410c.2	Quantitative	Gross exposure for each industry by asset class	[CH 4.3.1] Greenhouse Gas Management	115-116
	FN-IN-410c.3	Quantitative	Percentage of gross exposure included in the financed emissions calculation	[CH 4.3.1] Greenhouse Gas Management	115-116
	FN-IN-410c.4	Qualitative	Description of the methodology used to calculate financed emissions	KGI Financial Holding joined the Partnership for Carbon Accounting Financials (PCAF) in June 2023. KGI Life has subsequently completed carbon accounting for its equity and bond investments, power generation project finance, sovereign debt, and mortgage loans, following the PCAF methodology.	115-116

⑪ Complaints-to-claims ratio (per 1,000) = (Number of claims-related complaints / Total number of claims applications) * 1,000.

⑫ The customer retention rate is calculated using the ratio defined in the paragraph "FN-IN-270a.3 Customer Retention Rate" of the SASB Insurance Sustainability Accounting Standard.

Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action]
Deepening Financial Inclusion through Digital Innovation

[Sustainable Action]
Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix

Contents
Message from the Chairperson
About This Report
About KGI Life
Key Achievements in 2025
Honors and Milestones in 2025
[Sustainable Action] Deepening Financial Inclusion through Digital Innovation
[Sustainable Action] Leading the Low-Carbon Transition to a Net-Zero Future
1 Corporate Sustainability
2 Deepening Corporate Governance
3 Guiding through Sustainable Finance
4 Advancing a Low-Carbon Transition
5 Realizing Financial Inclusion
6 Building an Inclusive Society

Topic	Code	Type	Indicator	Description / Corresponding Report Section	Page
Physical Risk Exposure	FN-IN-450a.1	Quantitative	Probable maximum loss (PML) from weather-related natural catastrophes	[CH 4.1.2] Climate Risk Identification and Measurement	100
	FN-IN-450a.2	Quantitative	Total monetary loss from insurance payments for (1) modeled and (2) non-modeled natural catastrophes (net and gross of reinsurance), by event type and region	In 2025, total insurance payouts for natural disasters (typhoons, earthquakes, floods) amounted to NT\$1.3 million. Note 1: This figure includes claims for injury or death where the diagnosis or death certificate explicitly cites a natural disaster as the cause. Note 2: There were no claims related to droughts, blizzards, or tornadoes in 2025. [CH 4.1.2] Climate Risk Identification and Measurement	100
	FN-IN-450a.3	Qualitative	Description of incorporating environmental risks into (1) individual contract underwriting and (2) entity-level risk and capital management	(1) Not applicable, as the Company's business is limited to life and health insurance. (2) Climate change risk is integrated into the Company's "Risk Management Policy" and specific climate-related risk management guidelines. Climate risk appetite indicators are monitored regularly. We will continue to refine our processes for climate risk identification, assessment, and response planning, and will incorporate these assessments into our ORSA report in line with regulatory developments. [CH 2.4.2] Major Risk Identification and Response	54
Systemic Risk Management	FN-IN-550a.1	Quantitative	Exposure to derivatives: (1) gross exposure to non-centrally cleared derivatives, (2) fair value of collateral for central clearing, (3) gross exposure to centrally cleared derivatives	KGI Life currently has exposure only to non-centrally cleared derivatives. There is no exposure to centrally cleared derivatives or collateral posted at central clearinghouses. For details, please refer to the KGI Life Insurance Co., Ltd. Financial Reports and Independent Auditors' Reports for 2025 and 2024, pp. 107-108.	-
	FN-IN-550a.2	Quantitative	Total fair value of securities lending collateral	The total fair value of securities lending collateral in 2025 was NT\$0. [CH 2.1.1] Financial Performance Indicators	43
	FN-IN-550a.3	Qualitative	Description of managing capital and liquidity risks from systemic non-insurance activities	Please refer to the KGI Life Insurance Co., Ltd. Financial Reports and Independent Auditors' Reports for 2025 and 2024, pp. 94-95, 117-118.	-

Table 2: Activity Metrics

Activity Metric	Code	Type	Description / Corresponding Report Section	Page
Number of policies in-force by segment: (1) Property & Casualty; (2) Life; (3) Reinsurance assumed	FN-IN-000.A	Quantitative	KGI Life operates exclusively in the life insurance business, with no property, casualty, or reinsurance products. Number of policies in-force: (1) Property & Casualty: 0 (2) Life Insurance: 27,002,437 (comprising 19,454,734 main policies and 7,547,703 riders) (3) Reinsurance: 0	-

7.4 Taiwan Stock Exchange Corporation Rules Governing the Preparation and Filing of Sustainability Reports by TWSE Listed Companies – Sustainability Disclosure Indicators (Financial and Insurance Industry)

No.	Indicator	Corresponding Section
1	Number of data breach incidents, percentage of incidents involving personal data, and number of customers affected	[CH 2.6] Information Security
2	Number and balance of loans to promote small businesses and community development	KGI Life does not have a lending business.
3	Number of participants in financial education for unbanked and vulnerable groups	[CH 5.1.4] Financial Fraud Prevention
4	Products and services designed by each business line to generate environmental or social benefits	[CH 5.2.2] Comprehensive Insurance Product Services [CH 6.6] Promoting Social Engagement and Charities

7.5 UN Principles for Sustainable Insurance (PSI) Correspondence Table

The Four PSI Principles		Disclosure Item	Corresponding Section
Principle 1	We will embed environmental, social and governance (ESG) issues relevant to our insurance business in our decision-making.	Corporate Strategy	[CH 1] Corporate Sustainability
		Risk Management	[CH 2.4] Risk Management [CH 4.1] Climate-related Financial Disclosures
		Sales & Underwriting	[CH 5.2.3] Fair and Accessible Sales, Underwriting, and Claims Processes
		Product Design	[CH 5.2.2] Comprehensive Insurance Product Services
		After-sales Service	[CH 5.2] Delivering Accessible Financial Services
		Claims Management	[CH 5.2.3] Fair and Accessible Sales, Underwriting, and Claims Processes
Principle 2	We will work together with our clients and business partners to raise awareness of ESG issues, manage ESG risks and develop solutions.	Investment Management	[CH 3.1] Realizing the Value of Sustainable Investment [CH 3.2] Advancing Towards Net-Zero
		Clients	[CH 1.4] Stakeholder Engagement [CH 5.1] Treating Customers Fairly [CH 5.2] Delivering Accessible Financial Services
		Governments & Regulators	[CH 1.4] Stakeholder Engagement [CH 4.4] Sustainable Supply Chain Management
		Key Stakeholders	[CH 1.4] Stakeholder Engagement [CH 3.3] Developing Digital and Innovative Finance

Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action]
Deepening Financial Inclusion through Digital Innovation

[Sustainable Action]
Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix

Contents
Message from the Chairperson
About This Report
About KGI Life
Key Achievements in 2025
Honors and Milestones in 2025
[Sustainable Action] Deepening Financial Inclusion through Digital Innovation
[Sustainable Action] Leading the Low-Carbon Transition to a Net-Zero Future
1 Corporate Sustainability
2 Deepening Corporate Governance
3 Guiding through Sustainable Finance
4 Advancing a Low-Carbon Transition
5 Realizing Financial Inclusion
6 Building an Inclusive Society
7 Appendix

The Four PSI Principles		Disclosure Item	Corresponding Section
Principle 3	We will work together with governments, regulators and other key stakeholders to promote wide-spread action across society on ESG issues.	Governments & Regulators	[CH 1.4] Stakeholder Engagement [CH 2.6] Information Security [CH 2.7] Compliance [CH 5.1] Treating Customers Fairly [CH 5.2] Delivering Accessible Financial Services
		Key Stakeholders	[CH 1.4] Stakeholder Engagement [CH 3.2.3] Stewardship for Institutional Investors [CH 4.4] Sustainable Supply Chain Management [CH 6.6] Promoting Social Engagement and Charities
Principle 4	We will demonstrate accountability and transparency in regularly and publicly disclosing our progress in implementing the Principles.	Sustainability Report Assurance	About This Report - Report Assurance
		Sustainability Information Disclosure	KGI Life 2025 Sustainability Report KGI Life Website - Sustainability Section KGI Life Website - Treating Customers Fairly Section KGI Life Website - Stewardship Section

7.6 IFRS S1 General Requirements for Disclosure of Sustainability-related Financial Information Index

Disclosure Item		Corresponding Section
Governance	Governance	[CH 1.1] Culture of Sustainable Governance [CH 2.2] Comprehensive Governance Framework
Strategy	Sustainability-related risks and opportunities	[CH 1.5] Material Topic Identification Process
	Business model and value chain	[CH 1.5] Material Topic Identification Process [CH 2.1] Business Performance
	Strategy and decision-making	[CH 1.5] Material Topic Identification Process
	Financial position, financial performance and cash flows	[CH 2.1] Business Performance [CH 3.1] Realizing the Value of Sustainable Investment
	Resilience	[CH 2.1] Business Performance
Risk Management	Risk Management	[CH 1.5] Material Topic Identification Process [CH 2.4] Risk Management
Metrics and Targets	Metrics and Targets	[CH 1.3] Sustainable Development Strategy

7.7 IFRS S2 Climate-related Disclosures Index

Disclosure Item		Corresponding Section
Governance	Governance	[CH 4.1.1] Climate Governance Framework
Strategy	Climate-related risks and opportunities	[CH 4.1.2] Climate Risk Identification and Measurement
	Business model and value chain	
	Strategy and decision-making	
	Financial position, financial performance and cash flows	
	Climate resilience	
Risk Management	Risk Management	[CH 4.1.3] Setting Materiality Standards and Responding to Climate Risks
Metrics and Targets	Metrics and Targets	[CH 4.1.4] Climate Governance Metrics and Targets

7.8 Guidelines on Climate-related Financial Disclosures of Insurance Companies Index

Guideline	Disclosure Item	Corresponding Section
1	These guidelines are established to enhance the insurance industry's management and disclosure of climate-related risks and opportunities.	-
2	Insurers shall establish appropriate climate-related risk and opportunity management mechanisms based on their size and business nature, covering governance, strategy, risk management, metrics, and targets. They must report on their management of these aspects in their annual sustainability report or on their company website by June 30 each year.	KGI Life Website – Public Information "Disclosure of Climate-related Information by Insurers – Implementation Status of Climate-related Information"
3	Insurers shall establish and regularly review internal regulations and mechanisms to ensure compliance with these guidelines.	[CH 4.1.1] Climate Governance Framework [CH 2.4.1] Risk Management Policy

Contents
Message from the Chairperson
About This Report
About KGI Life
Key Achievements in 2025
Honors and Milestones in 2025
[Sustainable Action] Deepening Financial Inclusion through Digital Innovation
[Sustainable Action] Leading the Low-Carbon Transition to a Net-Zero Future
1 Corporate Sustainability
2 Deepening Corporate Governance
3 Guiding through Sustainable Finance
4 Advancing a Low-Carbon Transition
5 Realizing Financial Inclusion
6 Building an Inclusive Society

Guideline	Disclosure Item	Corresponding Section
4	(1) The Board of Directors and senior management must ensure that identified climate-related risks are integrated into the formulation of risk appetite, strategy, and operational plans, and must continuously oversee the management and disclosure of these risks.	[CH 4.1.1] Climate Governance Framework
	(2) A board-level committee may be established, with a clear delineation of responsibilities between the board (or its committee) and senior management.	
5	(1) Identify the financial impacts of climate-related risks and opportunities on finance, business operations, products, and investments.	[CH 4.1.2] Climate Risk Identification and Measurement [CH 4.1.3] Climate Risk Materiality Standards and Responses
	(2) Prioritize climate-related risks based on materiality.	
	(3) Integrate the impacts of climate-related risks and opportunities when setting annual business objectives and strategies for operations, products, and investments.	
	(4) Review and adjust climate-related risk management policies based on the results of scenario analysis and stress testing.	
6	(1) Risk management and monitoring	[CH 4.1.2] Climate Risk Identification and Measurement [CH 2.4] Risk Management [CH 3.1] Realizing the Value of Sustainable Investment [CH 3.2] Advancing Towards Net-Zero
	(2) Scenario analysis and stress testing	
	(3) Investment management	
7	(1) Establish metrics to assess and manage climate-related risks.	[CH 4.1.4] Climate Governance Metrics and Targets [CH 6.3.4] Remuneration Policy and Structure
	(2) Set targets for managing climate-related risks.	
	(3) Define criteria for prioritizing climate-related risks based on materiality.	
	(4) Consider integrating the management of climate-related risks into performance metrics.	

7.9 Taskforce on Nature-related Financial Disclosures (TNFD) Correspondence Table

Pillar	TNFD Recommended Disclosure	Corresponding Section
Governance	a. Describe the board's oversight of nature-related dependencies, impacts, risks and opportunities.	[CH 4.1.1] Climate Governance Framework
	b. Describe management's role in assessing and managing nature-related dependencies, impacts, risks and opportunities.	
	c. Describe the organization's human rights policies and engagement with Indigenous Peoples, local communities, and affected stakeholders, and oversight by the board and management, in its assessment of and response to nature-related issues.	
Strategy	a. Describe the nature-related risks and opportunities the organization has identified over the short, medium and long term.	[CH 4.2.1] Nature Management Strategy
	b. Describe the effects of nature-related risks and opportunities on the organization's business model, strategy and financial planning.	
	c. Describe the resilience of the organization's strategy to nature-related risks, considering different scenarios.	[CH 4.2.2] Identification of Nature-related Risks and Opportunities
	d. Disclose the locations of assets and activities in the organization's direct operations and, where feasible, value chain that are in priority locations.	[CH 4.2.1] Nature Management Strategy
Risk & Impact Management	a. Describe the organization's processes for identifying and assessing nature-related risks in its own operations.	[CH 4.2.2] Identification of Nature-related Risks and Opportunities
	b. Describe the organization's processes for identifying and assessing nature-related risks in its upstream and downstream value chains.	
	c. Describe the organization's processes for managing nature-related risks.	
	d. Describe how processes for identifying, assessing and managing nature-related risks are integrated into the organization's overall risk management framework.	
Metrics & Targets	a. Disclose the metrics used to assess nature-related risks and opportunities in line with strategy and risk management processes.	[CH 4.2.3] Nature Metrics and Targets
	b. Disclose the metrics used to assess and manage the organization's dependencies and impacts on nature.	
	c. Describe the targets used to manage nature-related risks and opportunities, and performance against these targets.	

Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action]
 Deepening Financial Inclusion through Digital Innovation

[Sustainable Action]
 Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix

Contents
Message from the Chairperson
About This Report
About KGI Life
Key Achievements in 2025
Honors and Milestones in 2025
[Sustainable Action] Deepening Financial Inclusion through Digital Innovation
[Sustainable Action] Leading the Low-Carbon Transition to a Net-Zero Future
1 Corporate Sustainability
2 Deepening Corporate Governance
3 Guiding through Sustainable Finance
4 Advancing a Low-Carbon Transition
5 Realizing Financial Inclusion
6 Building an Inclusive Society
7 Appendix

7.10 UN Global Compact Correspondence Table

Principle Area	Core Principle	Corresponding Section
Human Rights	Businesses should support and respect the protection of internationally proclaimed human rights.	[CH 6.2.4] Human Rights Protection
	Make sure that they are not complicit in human rights abuses.	[CH 4.4.1] Supplier Due Diligence
Labour	Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining.	[CH 6.2] Diverse and Inclusive Workplace
	The elimination of all forms of forced and compulsory labour.	[CH 6.2] Diverse and Inclusive Workplace
	The effective abolition of child labour.	[CH 6.2] Diverse and Inclusive Workplace
	The elimination of discrimination in respect of employment and occupation.	[CH 6.2.3] Employee Composition Diversity
Environment	Businesses should support a precautionary approach to environmental challenges.	[CH 3.1] Realizing the Value of Sustainable Investment [CH 4.1] Climate-related Financial Disclosures [CH 4.2] Nature-related Financial Disclosures [CH 4.3] Optimizing Green Operations and Carbon Management
	Undertake initiatives to promote greater environmental responsibility.	[CH 4.1] Climate-related Financial Disclosures [CH 4.2] Nature-related Financial Disclosures [CH 4.3] Optimizing Green Operations and Carbon Management [CH 4.4] Sustainable Supply Chain Management
	Encourage the development and diffusion of environmentally friendly technologies.	[CH 3.1] Realizing the Value of Sustainable Investment [CH 3.2] Advancing Toward Net-Zero [CH 4.3] Optimizing Green Operations and Carbon Management
Anti-Corruption	Businesses should work against corruption in all its forms, including extortion and bribery.	[CH 2.3] Ethical Governance [CH 2.5] Anti-Money Laundering (AML)

Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action]
Deepening Financial Inclusion through Digital Innovation

[Sustainable Action]
Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix

7.11 Sustainable Development Best Practice Principles for TWSE/TPEX Listed Companies
Correspondence Table

Chapter		Corresponding Section
Chapter One	General Principles	[CH 1.1] Culture of Sustainable Governance
Chapter Two	Exercising Corporate Governance	[CH 2.2] Comprehensive Governance Framework
Chapter Three	Fostering a Sustainable Environment	[CH 4.1] Climate-related Financial Disclosures [CH 4.3] Optimizing Green Operations and Carbon Management
Chapter Four	Preserving Public Welfare	[CH 5.1] Treating Customers Fairly [CH 6.6] Promoting Social Engagement and Charities
Chapter Five	Enhancing Disclosure of Sustainable Development Information	KGI Life 2025 Sustainability Report KGI Life Website - Sustainability Section KGI Life Website - Treating Customers Fairly Section KGI Life Website - Stewardship Section
Chapter Six	Supplementary Provisions	[CH 1.1] Culture of Sustainable Governance

7.12 Taiwan's Sustainable Development Goals (SDGs) Correspondence Table

SDG Target	Specific Goal	Corresponding Section
1.4	Ensure equal rights and access for all, especially vulnerable groups, to entrepreneurship, employment, loans, financing, housing, and land ownership.	[CH 5.1] Treating Customers Fairly [CH 5.2] Delivering Accessible Financial Services
1.5	Reduce losses from disasters, with a focus on protecting vulnerable and low-income populations.	[CH 5.2.2] Comprehensive Insurance Product Services
4.5	Ensure equal access to all levels of education and vocational training for vulnerable groups, including persons with disabilities, indigenous peoples, and at-risk children.	[CH 6.2] Diverse and Inclusive Workplace [CH 6.6] Promoting Social Engagement and Charities
5.5	Encourage government agencies at all levels to appoint women as managers and heads; promote women's empowerment and political participation among political parties; increase the proportion of female police officers and female managers at TWSE- and TPEx-listed companies; and guide and encourage women to serve as corporate representatives.	[CH 2.2] Comprehensive Governance Framework [CH 6.2] Diverse and Inclusive Workplace
6.d	Strengthen general waste reduction and promote resource recycling.	[CH 4.3] Optimizing Green Operations and Carbon Management
7.2	Increase the installed capacity of renewable energy.	[CH 4.3] Optimizing Green Operations and Carbon Management
8.5	Improve labor productivity.	[CH 6.1] Developing Diverse Talent [CH 6.2] Diverse and Inclusive Workplace

SDG Target	Specific Goal	Corresponding Section
8.6	Strengthen youth employability through practical training and skills development.	[CH 6.1] Developing Diverse Talent [CH 6.6] Promoting Social Engagement and Charities
8.7	Promote safe working environments and protect female workers' rights to unionize.	[CH 6.2] Diverse and Inclusive Workplace
8.9	Encourage FinTech innovation to provide accessible and diverse financial services.	[CH 3.3] Developing Digital and Innovative Finance
8.13	Develop green technology, enhance energy independence and diversity, and encourage renewable energy development.	[CH 3.2] Advancing Towards Net-Zero [CH 4.3] Optimizing Green Operations and Carbon Management
10.2	Promote employment and economic empowerment for indigenous peoples and persons with disabilities.	[CH 6.2] Diverse and Inclusive Workplace
10.3	Strengthen education and outreach on laws related to gender equality and the elimination of employment discrimination; build robust systems to prevent gender-based violence and protect children and youth; and raise public awareness of discrimination and violence.	[CH 6.2] Diverse and Inclusive Workplace
10.6	Foster a supportive ecosystem for social enterprises and innovation to address social issues.	[CH 6.6] Promoting Social Engagement and Charities
11.5	Reduce losses from disasters, with a focus on protecting vulnerable and low-income populations.	[CH 6.6] Promoting Social Engagement and Charities

Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action]
Deepening Financial Inclusion through Digital Innovation

[Sustainable Action]
Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix

Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action]

Deepening Financial Inclusion through Digital Innovation

[Sustainable Action]

Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix

SDG Target	Specific Goal	Corresponding Section
11.9	Strengthen the social safety net, ensure social stability, and enhance public security to curb violent crime.	[CH 6.6] Promoting Social Engagement and Charities
11.12	Improve energy efficiency and carbon reduction in buildings.	[CH 4.3] Optimizing Green Operations and Carbon Management
12.6	Encourage companies to adopt sustainable practices and report on their sustainability performance, ensuring information accuracy and quality.	[CH 1.1] Culture of Sustainable Governance
12.7	Promote green procurement in public and private sectors.	[CH 4.4] Sustainable Supply Chain Management
13.1	Enhance climate change adaptation capacity, strengthen resilience, and reduce vulnerability.	[CH 4.1] Climate-related Financial Disclosures
13.3	Enhance sustainability education on climate change and public climate literacy.	[CH 4.1] Climate-related Financial Disclosures
16.1	Strengthen the social safety net, ensure social stability, and enhance public security to curb violent crime.	[CH 6.6] Promoting Social Engagement and Charities

7.13 ISO 26000 Guidance on Social Responsibility Correspondence Table

Core Subject	Issue	Corresponding Section
Organizational Governance	Decision-making processes and structures for social responsibility	[CH 1.1] Culture of Sustainable Governance
Human Rights	Due diligence and compliance to avoid human rights risks	[CH 6.2.4] Human Rights Protection
	Human rights risk situations	[CH 6.2.4] Human Rights Protection
	Avoidance of complicity	[CH 2.3.1] Ethical Corporate Management Policy
	Resolving grievances	[CH 6.4.3] Unobstructed Communication Channels
	Discrimination and vulnerable groups	[CH 5.1] Treating Customers Fairly [CH 5.2] Delivering Accessible Financial Services [CH 6.2.3] Employee Composition Diversity [CH 6.6] Promoting Social Engagement and Charities
	Civil and political rights	[CH 6.2] Diverse and Inclusive Workplace
	Economic, social and cultural rights	[CH 6.6] Promoting Social Engagement and Charities
	Fundamental principles and rights at work	[CH 6.2] Diverse and Inclusive Workplace [CH 6.3] Employee Care and Benefits

Contents
Message from the Chairperson
About This Report
About KGI Life
Key Achievements in 2025
Honors and Milestones in 2025
[Sustainable Action] Deepening Financial Inclusion through Digital Innovation
[Sustainable Action] Leading the Low-Carbon Transition to a Net-Zero Future
1 Corporate Sustainability
2 Deepening Corporate Governance
3 Guiding through Sustainable Finance
4 Advancing a Low-Carbon Transition
5 Realizing Financial Inclusion
6 Building an Inclusive Society

Core Subject	Issue	Corresponding Section
Labour Practices	Employment and employment relationships	[CH 6.1] Developing Diverse Talent [CH 6.2] Diverse and Inclusive Workplace
	Conditions of work and social protection	[CH 6.2] Diverse and Inclusive Workplace [CH 6.3] Employee Care and Benefits
	Social dialogue	[CH 6.6] Promoting Social Engagement and Charities
	Health and safety at work	[CH 6.5] Workplace Safety
	Human development and training in the workplace	[CH 6.1] Developing Diverse Talent
The Environment	Prevention of pollution	[CH 4.3] Optimizing Green Operations and Carbon Management
	Sustainable resource use	[CH 4.3] Optimizing Green Operations and Carbon Management
	Climate change mitigation and adaptation	[CH 4.1] Climate-related Financial Disclosures
	Protection of the environment, biodiversity and restoration of natural habitats	[CH 4.2] Nature-related Financial Disclosures
Fair Operating Practices	Anti-corruption	[CH 2.3] Ethical Governance [CH 2.5] Anti-Money Laundering (AML)
	Responsible political involvement	*Lower relevance to the life insurance industry
	Fair competition	[CH 2.3] Ethical Governance
	Promoting social responsibility in the value chain	[CH 4.4] Sustainable Supply Chain Management
	Respect for intellectual property rights	*Lower relevance to the life insurance industry

Core Subject	Issue	Corresponding Section
Consumer Issues	Fair marketing, information and contractual practices	[CH 5.1] Treating Customers Fairly
	Protecting consumers' health and safety	[CH 5.2.2] Comprehensive Insurance Product Services
	Sustainable consumption	[CH 4.4] Sustainable Supply Chain Management
	Consumer service, support, and complaint and dispute resolution	[CH 5.1] Treating Customers Fairly [CH 5.2] Delivering Accessible Financial Services
	Consumer data protection and privacy	[CH 2.6] Information Security
	Access to essential services	[CH 5.1] Treating Customers Fairly
	Education and awareness	[CH 5.1] Treating Customers Fairly [CH 5.2] Delivering Accessible Financial Services
Community Involvement and Development	Community involvement	[CH 6.6] Promoting Social Engagement and Charities
	Employment creation and skills development	[CH 6.6] Promoting Social Engagement and Charities
	Technology development	[CH 3.3] Developing Digital and Innovative Finance
	Wealth and income creation	[CH 6.6] Promoting Social Engagement and Charities
	Education and culture	[CH 6.6] Promoting Social Engagement and Charities
	Health	[CH 6.6] Promoting Social Engagement and Charities
	Social investment	[CH 6.6] Promoting Social Engagement and Charities

Contents

Message from the Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in 2025

[Sustainable Action] Deepening Financial Inclusion through Digital Innovation

[Sustainable Action] Leading the Low-Carbon Transition to a Net-Zero Future

1 Corporate Sustainability

2 Deepening Corporate Governance

3 Guiding through Sustainable Finance

4 Advancing a Low-Carbon Transition

5 Realizing Financial Inclusion

6 Building an Inclusive Society

7 Appendix

7.14 KGI Life ISO Management System Certificates

GHG Protocol Corporate Accounting and Reporting Standard

DocuSign Envelope ID: 1AEF2A72-C9BE-824C-80E8-B79A7E718AB8

pwc 查證意見編號: 261G20PC5-4 版次: 01

溫室氣體查證意見
INDEPENDENT VERIFICATION OPINION

此致:
凱基人壽保險股份有限公司
臺北市松山區敦化北路 135 號

寶誠普華綠色科技有限公司(以下簡稱寶誠普華綠色科技)已完成對凱基人壽保險股份有限公司之溫室氣體聲明進行獨立第三方查證,該溫室氣體聲明所涵蓋之報告期間為 2025 年 1 月 1 日至 2025 年 12 月 31 日。

管理階層責任
凱基人壽保險股份有限公司的管理階層負責依據《The Greenhouse Gas Protocol: Corporate Accounting and Reporting Standard》編製溫室氣體聲明。此責任包括設計、導入及維持與溫室氣體聲明編製相關之內部控制制度,以合理確保該聲明不致因舞弊或錯誤而產生重大不實表達。

寶誠普華綠色科技責任
寶誠普華綠色科技之責任係依其所執行之查證程序,對溫室氣體聲明表達獨立之查證結論。本次查證係依據 ISO 14064-3:2019《溫室氣體—第 3 部:溫室氣體聲明之查證與確證附指引之規範》進行,該國際標準要求查證人員遵循相關職業道德規範並規劃及執行查證工作,以取得相當且適切之查證證據,於約定之保證等級下確保溫室氣體聲明不存在重大不實表達。

組織邊界
本次查證之組織邊界,係涵蓋凱基人壽保險股份有限公司於其營運控制權範圍內之所有營運活動。盤查範圍並涵蓋前述營運活動所涉及之相關設施與營運據點。

保證等級
範疇一、二:合理保證等級;範疇三:有限保證等級

實質性門檻
本次查證採用實質性門檻為總排放量之 5%(公噸二氧化碳當量),以評估錯誤或遺漏是否可能影響預期使用者之判斷。

寶誠普華綠色科技有限公司 PwC Business Advisory Services Taiwan Ltd.
110208 臺北市信義區基隆路一段 333 號 26 樓
26F, No. 333, Sec. 1, Keelung Rd., Xinyi Dist., Taipei 110208, Taiwan
T: +886 (2) 2729 6666, F: +886 (2) 2729 6686, www.pwc.tw

Ver: 2026/01/02, (p.1/4)

Ministry of Environment Product Carbon Footprint Label Certificate

CO2
Carbon Footprint
Taiwan EPA

產品碳足跡標籤證書
Certificate for the Use of Product Carbon-Footprint Label

證書編號: 2316510002
Certificate No: 2316510002

茲據 凱基人壽保險股份有限公司
申請使用碳足跡標籤,經核相符,特予證明並摘錄證明事項如下:
This is to certify the following product from KGI Life Insurance Co., Ltd. complies with Carbon-Footprint Label requirements and is licensed to use the Carbon-Footprint Label.

一、產品名稱及型號: 人身保險服務/不分險種
Product & Model Number: Service of Life Insurance / All Insurance Service

二、標籤使用者地址: 臺北市松山區敦化北路 135 號 3-7 樓
Holder's Address: 3-7F, No. 135, Dunhua N. Rd., Songshan Dist., Taipei City 105021, Taiwan (R.O.C.)

三、生產廠場或服務場所名稱及地址: 凱基人壽保險股份有限公司對外服務之總分支機構與 143 處營運據點(隨址處)/臺北市松山區敦化北路 135 號 3-7 樓
Name & Address of Manufacturer or Service Place: KGI Life Insurance Co., Ltd/3-7F, No. 135, Dunhua N. Rd., Songshan Dist., Taipei City 105021, Taiwan (R.O.C.)

四、產品碳足跡數據及計量單位: 2.6 kg CO2e
Product Carbon-Footprint Data & Measuring Unit

五、標示單位: 每一件人身保險服務(不分險種)
Per Unit: Per Life Insurance Service/All Insurance Service

六、生命週期各階段碳足跡比例: 原料取得 Raw Material Acquiring Phase: 3.51%
服務 Service Phase: 94.31%
廢棄/回收 Final Disposal/Recycling Phase: 2.18%

七、計算碳足跡採用產品類別規則: 21-019 Service of Life Insurance version 3.0
Product Category Rule

八、有效期限: 自中華民國 113 年 6 月 13 日起至中華民國 114 年 6 月 12 日止
Valid Date: Effective Date: 06/13/2023 Valid Date: 06/12/2024

環境部部長 薛富盛
Minister Shieh Fuh Sheng
Ministry of Environment, R.O.C. (Taiwan)

中華民國 113 年 12 月 15 日
Date Issued: 12/15/2023

ISO 14001: Environmental Management Systems

bsi. 

Certificate of Registration

ENVIRONMENTAL MANAGEMENT SYSTEM - ISO 14001:2015

This is to certify that: China Life Insurance Co., Ltd. B2, 3F~7F, 18F No. 135, Dunhua N. Rd. Songshan Dist. Taipei City 105021 Taiwan

Holds Certificate No: **EMS 735387**

and operates an Environmental Management System which complies with the requirements of ISO 14001:2015 for the following scope:

The provision of insurance service.
提供保險服務

For and on behalf of BSI: 
Michael Lam - Managing Director Assurance, APAC

Original Registration Date: 2020-10-13
Latest Revision Date: 2023-09-14

Effective Date: 2023-10-13
Expiry Date: 2026-10-12

Page: 1 of 2

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

Contents

Message from the
Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in
2025

[Sustainable Action]
Deepening Financial
Inclusion through Digital
Innovation

[Sustainable Action]
Leading the Low-Carbon
Transition to a Net-Zero
Future

1 Corporate Sustainability

2 Deepening Corporate
Governance

3 Guiding through
Sustainable Finance

4 Advancing a Low-
Carbon Transio

5 Realizing Financial
Inclusion

6 Building an Inclusive
Society

7 Appendix

ISO 50001: Energy Management Systems

bsi.  

Certificate of Registration

ENERGY MANAGEMENT SYSTEM - ISO 50001:2018

This is to certify that: KGI Life Insurance Co., Ltd. 凱基人壽保險股份有限公司
B2F, 3F~7F, 18F 臺灣
No. 135, Dunhua N. Rd. 台北市
Songshan Dist. 松山區
Taipei City 敦化北路135號
105021 B2樓、3樓至7樓、18樓
Taiwan 105021

Holds Certificate No: **ENMS 777422**
and operates an Energy Management System which complies with the requirements of ISO 50001:2018 for the following scope:

The provision of insurance service.
The main energy uses include:
- electricity for lighting, office equipment and air conditioning.
- gasoline for company car.
- natural gas for kitchen.
提供保險服務

For and on behalf of BSI: 
Michael Lam, Senior Vice President, APAC Assurance

Original Registration Date: 2022-10-28 Effective Date: 2025-10-28
Latest Revision Date: 2025-08-28 Expiry Date: 2028-10-27

Page: 1 of 2

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A Member of the BSI Group of Companies.

ISO/IEC 27001: Information Security
Management Systems

Certificate TW16/00067 / 證書 TW16/00067

The management system of / 下述組織

KGI Life Insurance Co., Ltd.
凱基人壽保險股份有限公司

3~7F, No.135, Dunhua N. Rd., Songshan Dist., Taipei City 105, Taiwan
105 臺北市松山區敦化北路 135 號 3~7 樓

has been assessed and certified as meeting the requirements of
的管理系統已經過審核，並被證明符合下述要求

ISO/IEC 27001:2022

For the following activities / 所涵蓋的活動範圍
Provision of the following information security related management activities in accordance with the
Statement of Applicability version 9.0.
The provision of system development, operation, maintenance and management of application systems,
data center and network infrastructure within Information Technology Division, Data Engineering Section of
Data Development Department, and Information Security Department.
依據適用性聲明書版本 9.0，由資訊處、數據發展部之數據工程科，和資訊安全部提供之資訊安全管理
活動，涵蓋應用系統開發與維護、資料中心基礎設施和網路服務。

This certificate is valid from 15 January 2025 until 15 January 2028 and remains valid subject to satisfactory surveillance
audits.
此證書的有效期自 2025 年 01 月 15 日 至 2028 年 01 月 15 日 且其有效性應繫於持續符合的定期稽核

Issue 8. Certified since 15 January 2016
版次 8. 原經註冊日期 2016 年 01 月 15 日
Certified activities performed by additional sites are listed on subsequent pages.
其它場區/合法實體之驗證活動於後續頁上列出


L. Moran
Authorised by / 簽署
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Business Manager
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Page 1/2 / 頁 1/2

BS 10012:2017 Personal Information
Management System

Certificate TW18/00023 / 證書 TW18/00023

The management system of / 下述組織

KGI Life Insurance Co., Ltd.
凱基人壽保險股份有限公司

3~7F, No.135, Dunhua N. Rd., Songshan Dist., Taipei City 105, Taiwan
105 臺北市松山區敦化北路 135 號 3~7 樓

has been assessed and certified as meeting the requirements of
的管理系統已經過審核，並被證明符合下述要求

BS10012:2017

For the following activities / 所涵蓋的活動範圍
Personal information protection practices for headquarter and branches.
涵蓋總公司與分公司之個人資料保護作業。

This certificate is valid from 04 January 2024 until 04 January 2027 and remains valid subject to satisfactory surveillance
audits.
此證書的有效期自 2024 年 01 月 04 日 至 2027 年 01 月 04 日 且其有效性應繫於持續符合的定期稽核

Issue 4. Certified since 04 January 2016
版次 4. 原經註冊日期 2016 年 01 月 04 日
Certified activities performed by additional sites are listed on subsequent pages.
其它場區/合法實體之驗證活動於後續頁上列出


Stephen Pao
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Page 1/4 / 頁 1/4

Contents

Message from the
Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in
2025

[Sustainable Action]
Deepening Financial
Inclusion through Digital
Innovation

[Sustainable Action]
Leading the Low-Carbon
Transition to a Net-Zero
Future

1 Corporate Sustainability

2 Deepening Corporate
Governance

3 Guiding through
Sustainable Finance

4 Advancing a Low-
Carbon Transio

5 Realizing Financial
Inclusion

6 Building an Inclusive
Society

7 Appendix

ISO 22301:2019 Business Continuity Management Systems [↗](#)



ISO 10002: Quality Management — Customer Satisfaction — Guidelines for Complaints Handling [↗](#)



7.15 Independent Limited Assurance Report

Contents

Message from the
Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in
2025

[Sustainable Action]
Deepening Financial
Inclusion through Digital
Innovation

[Sustainable Action]
Leading the Low-Carbon
Transition to a Net-Zero
Future

1 Corporate Sustainability

2 Deepening Corporate
Governance

3 Guiding through
Sustainable Finance

4 Advancing a Low-
Carbon Transitio

5 Realizing Financial
Inclusion

6 Building an Inclusive
Society

7 Appendix

Deloitte.

勤業眾信

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110421 台北市信義區松仁路100號20樓

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20F, Taipei Nan Shan Plaza
No. 100, Songren Rd.,
Xinyi Dist., Taipei 110421, Taiwan

Tel: +886 (2) 2725-9968
Fax: +886 (2) 4051-6688
www.deloitte.com.tw

INDEPENDENT AUDITORS' LIMITED ASSURANCE REPORT

KGI Life Insurance Co., Ltd.

We have undertaken a limited assurance engagement on the selected performance indicators in the Sustainability Report ("the Report") of KGI Life Insurance Co., Ltd. ("the Company") for the year ended December 31, 2025.

Subject Matter Information and Applicable Criteria

See Appendix 1 for the Company's selected performance indicators ("the Subject Matter Information") and applicable criteria.

Responsibilities of Management

The management of the Company is responsible for the preparation of the Subject Matter Information in accordance with Universal Standards and Topic Standards published by the Global Reporting Initiative (GRI), SASB Standards published by the Sustainability Accounting Standards Board (SASB), and the criteria specifically designed by the Company, and for such internal control as management determines is necessary to enable the preparation of the Subject Matter Information that are free from material misstatement resulted from fraud or error.

Auditors' Responsibilities

Our responsibility is to plan and conduct our limited assurance engagement in accordance with Standard on Assurance Engagement 3000 "Assurance Engagements Other than Audits or Reviews of Historical Financial Information" issued by the Accounting Research and Development Foundation of the Republic of China to issue a limited assurance report on whether the Subject Matter Information (see Appendix 1) is free from material misstatement. The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement and, therefore, a lower assurance level is obtained than a reasonable assurance.

We based on our professional judgment in the planning and conducting of our work to obtain evidence supporting the limited assurance. Because of the inherent limitations of any internal control, there is an unavoidable risk that even some material misstatements may remain undetected. The procedures we performed included, but were not limited to:

- Inquiring of management and the personnel responsible for the Subject Matter Information to obtain an understanding of the policies, processes, internal control, and information system relevant to the Subject Matter Information to identify areas where a material misstatement of the Subject Matter Information is likely to arise.
- Selecting sample items from the Subject Matter Information and performing procedures such as inspection, re-calculation, observation, and analytical procedures to obtain evidence supporting limited assurance.

Inherent Limitations

The Subject Matter Information involved non-financial information, which was subject to more inherent limitations than financial information. The information may involve significant judgment, assumptions and interpretations by the management, and the different stakeholders may have different interpretations of such information.

Independence and Quality Control

We have complied with the independence and other ethical requirements of the Norm of Professional Ethics for Certified Public Accountant in the Republic of China, which is founded on fundamental principles of integrity, objectivity, professional competence and due care, confidentiality and professional behavior.

The firm applies Standard on Quality Management 1 "Quality Management for Public Accounting Firms" issued by the Accounting Research and Development Foundation of the Republic of China, which requires the firm to design, implement and operate a system of quality management including policies or procedures regarding compliance with ethical requirements, professional standards, and applicable legal and regulatory requirements.

Conclusion

Based on the procedures we have performed and the evidence we have obtained, nothing has come to our attention that causes us to believe that the Subject Matter Information is not prepared, in all material respects, in accordance with the applicable criteria.

Other Matters

We shall not be responsible for conducting any further assurance work for any change of the Subject Matter Information or the applicable criteria after the issuance date of this report.

The engagement partner on the limited assurance report is Chao-Yu Chen.

Deloitte & Touche
Taipei, Taiwan
Republic of China

June 30, 2026

Notice to Readers

For the convenience of readers, the independent auditors' limited assurance report and the accompanying summary of subject matter information have been translated into English from the original Chinese version prepared and used in the Republic of China. If there is any conflict between the English version and the original Chinese version or any difference in the interpretation of the two versions, the Chinese-language independent auditors' limited assurance report and summary of subject matter information shall prevail.

Contents

Message from the
Chairperson

About This Report

About KGI Life

Key Achievements in 2025

Honors and Milestones in
2025

[Sustainable Action]
Deepening Financial
Inclusion through Digital
Innovation

[Sustainable Action]
Leading the Low-Carbon
Transition to a Net-Zero
Future

1 Corporate Sustainability

2 Deepening Corporate
Governance

3 Guiding through
Sustainable Finance

4 Advancing a Low-
Carbon Transitio

5 Realizing Financial
Inclusion

6 Building an Inclusive
Society

7 Appendix

APPENDIX 1

SUMMARY OF SUBJECT MATTER INFORMATION

#	Subject Matter Information				Corresponding Section	Applicable Criteria
1.	Anti-corruption Indicator	Target	Number of Individuals	Percentage	Appendix - Tables Referenced in This Report	GRI 205-2/2016 Communication and training about anti-corruption policies and procedures
Anti-corruption Communication	Members of the governance body		9	100%	SASB Standards Index	SASB FN-IN-270a.2 Complaints-to-claims ratio
	Home office department and section managers		381	100%		
	Employees		2,000	100%		
	Sales managers		3,906	100%		
	Agents		11,576	100%		
Anti-corruption Education and Training	Suppliers		63	100%		
	Members of the governance body		9	100%		
	Home office department and section managers		381	100%		
	Employees		2,000	100%		
	Sales managers		3,906	100%		
Note 1: The 100% completion rate for anti-corruption communication and training for employees and agents is calculated based on the population of employees eligible for training. This excludes one employee and one agent who were unable to participate due to special circumstances (e.g., long-term leave), resulting in a 100% completion rate among those who could participate.						
2.	Complaints-to-claims ratio (per 1,000): 0.4187% Note: Complaints-to-claims ratio (per 1,000) = (Number of claims-related complaints/Total number of claims applications) * 1,000					
3.	In line with the regulators' policy on financial inclusion and commitment to the Treating Customers Fairly Principles, KGI Life has piloted an audio-assisted reading service for elderly customers. This digital tool aims to bridge the information gap for elderly financial customers and overcome communication barriers related to sensory changes or digital unfamiliarity, ensuring accurate and transparent information disclosure. The system connects to a standardized recording platform to read questions aloud, replacing the agent's verbal delivery. This effectively mitigates issues like inconsistent speech speed, verbal errors, or unclear explanations of technical terms. Through process automation and system optimization, KGI Life has achieved the following three outcomes: - Improved Operational Efficiency: The duration of a single recording session has been reduced to seven minutes. - Enhanced Quality Control: With the system's guidance, the success review rate of recording has increased from 62% to 84%. - High Adoption by Elderly: The usage rate of this service among elderly customers is 66%. Note 1: Data collected from 2025/04/14 to 2025/10/31.				3.3.1 Digital Finance Strategy Blueprint	Designated Indicator 1 Audio-Assisted Reading Service for Elderly Customers
4.	Six Core Strategic Industries		Investment Balance (NT\$ hundred million)	Percentage (%)	3.1.3 Investment in National Strategic Industries	Designated Indicator 2
Information and Digital Technology Industry		546	28.4%	Investment Balance and Percentage of Six Core Strategic Industries on December 31, 2025		
Cybersecurity Industry		19	1.0%			
Medical Technology and Precision Health Industry		8	0.4%			
Green and Renewable Energy Industry		1,294	67.3%			
National Defense and Strategic Industries		2	0.1%			
Strategic Stockpile Industries		54	2.8%			
Total		1,923	100%			
5.	Action Plan		Results as of the End of 2025		3.2.1 Three Major Climate Actions	Designated Indicator 3
Investment in solar power generation industry		Equity investment balance was NT\$1.84 billion.		Investment Balance of Solar Power Generation Industry, Energy Storage and Green Energy, Green Bonds and Sustainability Bonds, Sustainable Thematic Funds, and ESG ETF Funds as of the end of 2025		
Investment in energy storage and green energy		Equity investment balance was NT\$720 million.				
Green bonds and sustainability bonds		Investment balance was NT\$31.18 billion.				
Sustainable thematic funds		Investment balance was NT\$1.82 billion.				
ESG ETF funds		Investment balance was NT\$9.29 billion.				
(Continued)						

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#	Subject Matter Information	Corresponding Section	Applicable Criteria												
6.	In 2025, the Company received no penalties from the competent authority related to personal data protection. While there were no major personal data incidents, there were four minor incidents. In each case, KGI Life promptly activated its response procedures, implemented appropriate controls and corrective actions, and notified the affected individuals in accordance with the law to protect their rights.	2.6.3 Information Security Strategies and Initiatives	Designated Indicator 4 Number of Major Personal Data Incidents and Minor Personal Data Incidents in 2025												
7.	KGI Life has an Information Security Committee, chaired by the President and composed of senior management, which directly oversees information security, ensures the effectiveness of security controls, and provides the necessary resources for improvement. In 2025, the committee held its semi-annual meetings as planned in June and December. In 2018, the Company established a dedicated Information Security Department, led by a Chief Information Security Officer (CISO) at the Vice President level. This department acts as its second line of defense, responsible for planning, implementing, and monitoring information security management to manage relevant risks. Each department also has a designated information security liaison who supports asset inventories, business continuity planning, and training to enhance the protection of customers' rights and interests. Recognizing the close link between information security and IT management, KGI Life held nine regular communication meetings between its security and IT teams in 2025, as well as 23 Information Architecture Review Committee meetings. These forums facilitate coordination between security controls and IT operations, ensuring that all IT activities are executed in line with planned security measures.	2.6.2 Information Security Organization	Designated Indicator 5 Information Security Committee Structure and Number of IT related Meetings in 2025												
8.	KGI Life was the first to respond to the call of the Financial Supervisory Commission and the Ministry of Health and Welfare, exclusively providing group insurance for volunteers in Guanglu Township in Hualien with coverage for NT\$1 million in accidental death and disability. Coverage was provided for a total of 27,362 volunteer person-times. KGI Life became the only life insurance company in Taiwan to provide such insurance service in 2025.	5.2.2 Comprehensive Insurance Product Services	Designated Indicator 6 Number of Insurance Enrollments for Health Disaster Relief Volunteers in 2025												
9.	<table><tr><th colspan="2">2025 Microinsurance Promotion Achievements</th></tr><tr><td>Number of Beneficiaries</td><td>99,127 people</td></tr><tr><td>Target Achievement Rate</td><td>215%</td></tr><tr><td>Premium Income</td><td>NT\$20.59 million</td></tr><tr><td>Number of Cases</td><td>433</td></tr><tr><td>Small-amount Whole Life Insurance</td><td>In 2025: Number of new policies was 1,985; number of in-force policies was 42,194; first year premium was NT\$19,496,000.</td></tr></table>	2025 Microinsurance Promotion Achievements		Number of Beneficiaries	99,127 people	Target Achievement Rate	215%	Premium Income	NT\$20.59 million	Number of Cases	433	Small-amount Whole Life Insurance	In 2025: Number of new policies was 1,985; number of in-force policies was 42,194; first year premium was NT\$19,496,000.	5.2.2 Comprehensive Insurance Product Services	Designated Indicator 7 Microinsurance and Small-amount Whole Life Insurance Promotion Achievements in 2025
2025 Microinsurance Promotion Achievements															
Number of Beneficiaries	99,127 people														
Target Achievement Rate	215%														
Premium Income	NT\$20.59 million														
Number of Cases	433														
Small-amount Whole Life Insurance	In 2025: Number of new policies was 1,985; number of in-force policies was 42,194; first year premium was NT\$19,496,000.														
10.	The six groups under the Treating Customers Fairly Committee recommended 31 home office employees and agents who had shown enthusiasm and commitment in their service. After they were trained and certified by the Criminal Investigation Bureau, KGI Life formally established the Anti-Fraud Ambassador team in 2025 to take part in anti-fraud campaigns, representing KGI Life in promoting anti-fraud education across Taiwan. The outreach materials were also certified by the Bureau to ensure the content is accurate and credible. KGI Life collaborates with disadvantaged groups, non-profit organizations, social welfare institutions, police agencies, and schools to jointly promote financial knowledge and anti-fraud education. This outreach targets financially vulnerable groups such as students, the elderly, people with disabilities, indigenous peoples, and new immigrants, as well as the general public. A total of 66 financial knowledge and anti-fraud education lectures were held, reaching 5,704 participants.	5.1.4 Financial Fraud Prevention	Designated Indicator 8 Anti-Fraud Initiative Implementation Status, Number of Anti-Fraud Education Lectures, and Number of People Reached in 2025												

(Concluded)