

SHIN KONG LIFE SINGAPORE PTE. LTD.
(the "Issuer")

U.S.\$400,000,000 6.95 per cent. Tier 2 Subordinated Dated Capital Bonds due 2035
(the "Bonds")

unconditionally and irrevocably guaranteed by

Shin Kong Life Insurance Co., Ltd.
(the "Guarantor")

Common Code: 309612388 ISIN: XS3096123883

Date: 22 December 2025

We refer to the terms and conditions of the Bonds (the "**Conditions**") set out in schedule 3 (*Terms and Conditions of the Bonds*) to the trust deed dated 26 June 2025 (the "**Trust Deed**"). Capitalised terms used herein that are not otherwise defined have the meaning given to them in the Conditions.

Pursuant to clause 15.2.1 of the Trust Deed and Condition 12(a) of the Conditions, we hereby give notice that, the merger between the Guarantor and Taishin Life Insurance Co., Ltd., approved by the Relevant Regulator where Taishin Life Insurance Co., Ltd. will become the surviving entity succeeding to and assuming all of the rights, obligations and liabilities of the Guarantor in accordance with ROC laws, will occur on 1 January 2026. The Issuer will agree to the substitution of the Substituted Obligor in place of the Guarantor as the guarantor of the Bonds and as if the Substituted Obligor was originally named and had agreed to comply with and be bound by all the provisions contained in the Trust Deed, the Agency Agreement and the Conditions which related to the Guarantor, which substitution (by operation of ROC laws) shall take effect from 1 January 2026 and the Issuer will ensure the formalities in Condition 12(a) will be completed on or about 7 January 2026.

SHIN KONG LIFE SINGAPORE PTE. LTD.