

金融展望月刊

Financial Outlook Monthly

Publisher Dr. Jin-Lung Peng

Advisor Dr. Yen-Liang Chen
Hsou-Yuan Chuang
Kuang-Chi Shang

Executive Editor
Department of Planning

Publishers & Editorial Office
Financial Supervisory
Commission

Add 18F., No.7, Sec. 2, Xianmin
Blvd., Banqiao Dist., New
Taipei City 22041, Taiwan,
Republic of China

Tel 8968-0899

Fax 8969-1271

E-mail planning@fsc.gov.tw

Website <http://www.fsc.gov.tw>

GPN 2009305443

ISSN 1992-2507

*The Chinese version rules if
any contradiction in meaning
exists between the Chinese
version and English versionl.

May 2026

《Chinese version please refer to page 1》

No.258

Ministry of Justice Anti-Corruption Hotline 0800-286-586
Anti-Corruption Hotline 0800-088-789

- FSC promotes Asia Innovation Capital initiative to expand the scale of the bond market
- FSC amends Article 6-1, 6-2 of the “Regulations Governing Securities Firms Accepting Orders to Trade Foreign Securities” and certain provisions of the “Directions for the Conduct of Wealth Management Business by Securities Firms”
- FSC works with Fintech Alliance to create finance-related LLMs
- FSC revises and promulgates disaster reserve regulations for property insurance and reinsurance industries

Policy and Regulations

FSC promotes Asia Innovation Capital initiative to expand the scale of the bond market

To increase participation in Taiwan's bond market and to promote the diversification of bond products, the FSC announced revisions to the “Regulations Governing the Offering and Issuance of Securities by Foreign Issuers” on March 26, 2026, and followed up on this by issuing two orders on March 30 and 31 to adjust eligibility criteria for foreign companies to issue bonds in Taiwan and to allow foreign issuers to apply with the Taipei Exchange for dual listing of foreign currency-denominated bonds issued offshore.

FSC amends Article 6-1, 6-2 of the “Regulations Governing Securities Firms Accepting Orders to Trade Foreign Securities” and certain provisions of the “Directions for the Conduct of Wealth Management Business by Securities Firms”

To promote Taiwan's development as an Asian asset management center and support the policy of developing high-asset client business, the FSC amended Articles 6-1 and 6-2 of the “Regulations Governing Securities Firms Accepting Orders to Trade Foreign Securities” and portions of the “Directions for the Conduct of Wealth Management Business by Securities Firms” on April 7, 2026. Among the key changes were relaxing the eligibility requirements for securities firms applying to conduct high-asset client business; expanding the target audience for overseas structured products issued by the overseas subsidiaries of securities firms to include professional investors which are legal persons/funds or natural persons; and permitting securities firms to conduct their wealth management business through trust arrangements so as to offer foreign currency-denominated structured financial bonds issued by domestic banks to high-asset clients and professional investors.

This relaxation of regulations will encourage securities firms to develop their high-asset client business and enhance their ability to research, design, and market financial products. It will also provide high-asset clients with a greater diversity of products, thereby improving Taiwan's competitiveness in the high-end wealth management market. In addition, the expansion of the client base for securities firms' high-asset business products and developing potential clients such as professional investors will help expand financial product sales and services and spur related investment and talent development.

FSC works with Fintech Alliance to create finance-related LLMs

To enhance knowledge sovereignty, upgrade the financial industry, and facilitate inclusive finance, the Fintech Alliance, established under the guidance of the FSC, held a press conference on April 22, 2026, to announce the launch of the Financial Large Language Model (FinLLM) project. Witnessed by the FSC, the Ministry of Digital Affairs, and the National Science and Technology Council, 16 financial institutions joined with the Taiwan Academy of Banking and Finance, the Institute for Information Industry, and National Chengchi University to create a localized financial large language model tailored to Taiwan. The project has been included in the National Development Council's Ten AI Initiatives Promotion Plan. The first version of the reasoning model based on banking knowledge is expected to be released by the end of 2026.

FSC revises and promulgates disaster reserve regulations for property insurance and reinsurance industries

To enhance the ability of the property insurance and reinsurance industries to address disaster risk and enhance their overall operational resilience, the FSC revised and promulgated the “Directions for Strengthening Disaster Reserves Set Aside by Non-Life Insurance Industry” on March 31, 2026 to allow non-life insurance industry to reclassify the favorable impacts of initial implementation of IFRS 17 in 2026 to the Special Reserve for Disasters and Fluctuation Risks under the liabilities for earthquake insurance and typhoon and flood insurance. The FSC also announced the revised “Directions for Strengthening Special Reserves Set Aside by Professional Reinsurance Enterprises,” which allow reclassification of favorable impacts of the reinsurance industry's initial implementation of IFRS 17 in 2026 to the Special Reserve for Abnormal Business Losses under the liabilities for various types of insurance.

FSC revises Article 28 of the “Regulations Governing Managed Futures Enterprises”

To expand the scope of what constitutes a custodian institution for managed futures enterprises, the FSC amended Article 28 of the “Regulations Governing Managed Futures Enterprises” on March 26, 2026, as a result of which securities firms approved by the competent authority to act as custodian institutions for overseas compatriots or foreign nationals investing in domestic securities may also serve as custodian institutions for managed futures enterprises, in order to meet market demand for more diverse options.

FSC issues an order under Article 24 of the “Regulations Governing Futures Commission Merchants”

To meet the government's goals concerning carbon reduction and sustainability, the FSC issued an order on April 2, 2026, addressing Article 24 of the “Regulations Governing Futures Commission Merchants.” The order replaces the requirement for futures commission merchants to submit financial reports and related attachments in writing with a requirement to submit them digitally. Starting from fiscal year 2026, financial reports will be subject to this requirement. Futures commission merchants are to convert the original copies of the aforementioned documents into electronic files and upload them to an FSC-designated reporting website. Once the transmission is complete, it will be deemed that both the announcement and reporting have been completed in accordance with regulations.

FSC revises the Attachment to Item 3 of the “Conditions to Be Met and Documents to Be Submitted by Commercial Banks Investing in Other Enterprises,” with immediate effect

The FSC announced amendments to the Attachment to Item 3 of the “Conditions to Be Met and Documents to Be Submitted by Commercial Banks Investing in Other Enterprises” on April 2, 2026, to take effect immediately. The revision is in line with the amendment to Article 5 of the “Regulations Governing Investment in Other Enterprises by Commercial Banks” concerning the total number of shares or the capital ratio to be met in an initial investment and the documents that are to be provided.

FSC revises the “Directions Governing the Acquisition of Treasury Stock by Exchange-listed and OTC-listed Financial Institutions” and Item 5 of the “Directions Governing Application Documents and Review Criteria for the Approval of Financial Holding Company,” which took effect immediately, except for Item 5 of the former, which took effect on May 1, 2026

On April 1, 2026, the FSC issued amendments to the “Directions Governing the Acquisition of Treasury Stock by Exchange-listed and OTC-listed Financial Institutions” as well as Item 5 of the “Directions Governing Application Documents and Review Criteria for the Approval of Financial Holding Company,” which took effect immediately, except for Item 5 of the former, which took effect on May 1, 2026. The amendments were made to accommodate the new solvency regime adopted by Taiwan's insurance industry starting from 2026 and to revise statutory standards for capital adequacy in accordance with relevant provisions of the Insurance Act.

FSC amends Articles 17 and 32 of the “Regulations Governing the Preparation of Financial Reports by Financial Holding Companies”

To help financial holding companies reflect accounting treatment of foreign exchange gains and losses of their life insurance subsidiaries, the FSC announced amendments to Articles 17 and 32 of the “Regulations Governing the Preparation of Financial Reports by Financial Holding Companies” on March 11, 2026 in conjunction with amendments to the relevant provisions on foreign exchange gains and losses under the “Regulations Governing the Preparation of Financial Reports by the Insurance Enterprises.” Where a life insurance subsidiary, in accordance with Paragraph 19 of International Accounting Standard 1 “Presentation of Financial Statements” (IAS 1), concludes that compliance with International Accounting Standard 21 “The Effects of Changes in Foreign Exchange Rates” (IAS 21) would be misleading and would conflict with the objective of financial statements set out in the Conceptual Framework, it may depart from IAS 21, calculate foreign exchange gains and losses, and disclose relevant information in accordance with the “Regulations Governing the Preparation of Financial Reports by Financial Holding Companies.”

FSC amends “Regulations Governing Public Disclosure of Information by Non-life Insurance Enterprises” and “Regulations Governing Public Disclosure of Information by Life Insurance Enterprises” to bring sustainability information disclosure in line with IFRS standards

To enhance comparability of financial information related to

sustainability released by the insurance industry, enhance investor confidence, guide sustainable investment, and accelerate the sustainable transition and advance the net-zero commitments of Taiwan's companies, the FSC amended certain provisions of the “Regulations Governing Public Disclosure of Information by Non-Life Insurance Enterprises” and the “Regulations Governing Public Disclosure of Information by Life Insurance Enterprises” on March 12, 2026. This was done with reference to the “Roadmap for Taiwan-listed Companies to Align with IFRS Sustainability Disclosure Standards” published on August 17, 2023, and in accordance with the practices of listed companies. The amendments cover insurance companies that meet certain conditions under the IFRS sustainability disclosure standards, stipulating that they should disclose sustainability information approved by their board of directors (or trustees) starting from fiscal year 2026.

FSC issues interpretations of Paragraph 3 of Article 6, Paragraph 3 of Article 7 of the “Regulations Governing Public Disclosure of Information by Non-life Insurance Enterprises” and Paragraph 3 of Article 6, Paragraph 3 of Article 7 of the “Regulations Governing Public Disclosure of Information by Life Insurance Enterprises”

To facilitate implementation of certain provisions of the “Regulations Governing Public Disclosure of Information by Non-Life Insurance Companies” and the “Regulations Governing Public Disclosure of Information by Life Insurance Companies” amended and promulgated on March 12, 2026, the FSC issued an interpretation that same day specifying the format and frequency of updates for various financial and business data that insurance companies are to disclose.

FSC issues interpretations of Article 8-1 of the “Regulations Governing Public Disclosure of Information by Non-Life Insurance Companies” and Article 8-1 of the “Regulations Governing Public Disclosure of Information by Life Insurance Companies”

To facilitate implementation of certain provisions of the “Regulations Governing Public Disclosure of Information by Non-Life Insurance Companies” and the “Regulations Governing Public Disclosure of Information by Life Insurance Companies” amended on March 12, 2026, the FSC issued an interpretation that same day specifying that IFRS sustainability disclosure standards as recognized by the FSC refer to the IFRS sustainability disclosure standards published on the Securities and Futures Bureau website's IFRS Download Section, available at <https://ifrs.sfb.gov.tw/ifrs/index.cfm>.

FSC issues interpretations of Subparagraph 15, Paragraph 1, Article 8 of the “Regulations Governing Public Disclosure of Information by Non-Life Insurance Companies” and Subparagraph 15, Paragraph 1, Article 8 of the “Regulations Governing Public Disclosure of Information by Life Insurance Companies”

To facilitate implementation of certain provisions of the “Regulations Governing Public Disclosure of Information by Non-Life Insurance Companies” and the “Regulations Governing Public Disclosure of Information by Life Insurance Companies” amended and promulgated on March 12, 2026, the FSC issued an interpretation that same day specifying which insurance companies are defined as meeting “certain conditions” that are to disclose sustainability-related financial information approved by the board of directors starting from fiscal year 2026. The interpretation also specified the timeline for such information disclosure.

FSC amends the “Operational Guidelines for FSC Subsidies (Donations) to Domestic Non-profit Legal Entities to Help Promote Financial Literacy program”

To maintain flexibility as regards resource allocation and policy implementation, the FSC amended Items 3, 5, and 6 of the “Operational Guidelines for FSC Subsidies (Donations) to Domestic Non-Profit Legal entities to Help Promote Financial Literacy program” on April 9, 2026. Key amendments include: 1. Legal entities may apply for subsidies (donations) to conduct public financial education activities following the opening of applications for the current year, and stipulating that the FSC must issue its announcement on the opening of applications by June 30 of the applicable year; applications will not be accepted for any year in which no such announcement has been made, thus balancing policy flexibility with administrative transparency; 2. In line with the adjustment to the application process, the calculation period for the subsidy (donation) amount cap has been changed from “annually” to “for the applicable year”; 3. Applications for subsidies (donations) for the following year should be submitted between September 1st and September 30th of the year in which the FSC announces acceptance, making the application schedule and system design more explicit and facilitating legal entities to properly plan activities and budget arrangements.

FSC promotes paperless financial reporting by securities firms to enhance efficiency and sustainability for capital markets

To achieve carbon reduction and sustainability goals, the FSC is promoting paperless financial reporting. Aside from publicly listed companies, the FSC has issued an amended interpretation of Article 21 of the "Regulations Governing Securities Firms," stipulating that securities firms must adopt paperless financial reporting starting from fiscal year 2026. This means that the original copies of financial reports (including quarterly, semi-annual, and annual financial reports) and related attachments that such firms are presently required to submit in writing must be converted into electronic files. The information is to be uploaded to the FSC-designated reporting website (<https://sii.twse.com.tw>). Once the transmission is complete, it will be deemed that reporting has been completed in accordance with regulations.

The FSC reminds the securities industry that there are presently 62 specialized securities firms. Of these, 20 are listed firms or the publicly traded subsidiaries of listed financial holding companies. Starting from the first quarter of 2026, such firms are to be the first to move from paper-based financial reporting to uploading electronic files. The remaining securities firms should also adopt paperless reporting starting from the first half of 2026. Therefore, all securities firms should be making preparations for the switch.

Industry Updates

FSC approves Bank of Kaohsiung to launch pilot program in the Kaohsiung Asset Management Zone

The FSC approved the application submitted by Bank of Kaohsiung to launch a pilot program in the Kaohsiung Asset Management Zone (hereinafter, "the Zone") on March 12, 2026. The pilot program will run from the launch date through June 30, 2026. With the addition of Bank of Kaohsiung, 21 banks have now received approval to run pilot programs in the Zone.

FSC reminds enterprises to prioritize cybersecurity risk management and to consider purchasing cybersecurity insurance

With the rapid development of digital technology, effective cybersecurity risk management has become a core issue for businesses. The FSC reminds businesses that even as they enhance their cybersecurity risk management to build operational resilience, they should consider purchasing cybersecurity insurance. This can include insurance addressing illegal activity on systems, data protection liability insurance, and comprehensive information security insurance. This effectively transfers cybersecurity risk and creates a more comprehensive protective network, allowing for sound business operations and sustainable development.

FSC publishes the list of insurance companies rewarded for outstanding performance in promotion of the Program for Increasing Insurance Protection in Taiwan, providing micro-insurance, and investing in the "5+2" Innovative Industries and public infrastructure

The FSC announced the list of insurance companies rewarded for outstanding performance in promotion of the Program for Increasing Insurance Protection in Taiwan, providing micro insurance, and investing in the "5+2" Innovative Industries and public infrastructure. The recipients are as follows:

1. Outstanding performance in promotion of the Program for Increasing Insurance Protection in Taiwan: 14 companies, including Taiwan Cooperative Life Insurance, Prudential Life Insurance, Shin Kong Life Insurance, Chubb International Life Insurance, BNP Paribas Life Insurance, First Life Insurance, Fubon Life Insurance, AIA Life Insurance, Allianz Life Insurance, Global Life Insurance, Hung Tai Life Insurance, Nan Shan Life Insurance, Cathay Life Insurance, and KGI Life Insurance
2. Outstanding performance in providing micro-insurance: eight life insurance companies, namely Mercuries Life Insurance, Taiwan Life Insurance, Global Life Insurance, Nan Shan Life Insurance, Cathay Life Insurance, Fubon Life Insurance, KGI Life Insurance, and Shin Kong Life Insurance; and four non-life insurance companies, namely Mega Insurance, Tai An Insurance, Cathay Century Insurance, and Fubon Insurance.
3. Outstanding performance in investing in the "5+2" Innovative Industries and public infrastructure: six companies, namely Taiwan Life Insurance, Cathay Life Insurance, Fubon Life Insurance, Shin Kong Life Insurance, Mercuries Life Insurance, and KGI Life Insurance.

The 16 life insurance companies named above meet the reward criteria and will be granted between one and eight rewarded cases. The FSC will continue to enhance its promotion efforts to encourage

the insurance industry to promote related insurance products. It further reminds the public of the importance of having adequate insurance protection as this helps to build a more robust, comprehensive social safety net. The FSC will also continue to encourage the insurance industry to invest in public infrastructure and build long-term relationships with startup firms in the "5+2" Innovative Industries sector and help them obtain necessary funding while bolstering the development of the domestic real economy.

NPLs at domestic banks as of the end of March 2026

Unit: NT\$1 billion / percentage points

	End Mar. 2026	End Feb. 2026	Increase/Decrease
Total outstanding loans	46,580	45,872	Increased by 708 billion
NPL ratio	0.15%	0.15%	-
Coverage Ratio	900.67%	901.61%	Decreased by 0.94 percentage points

As of the end of March 2026, there were 38 domestic banks in Taiwan, and their asset quality continuously remained manageable as seen in the above figures. The FSC will require banks to undertake measures to improve their asset quality and financial structure on an ongoing basis.

NPLs at credit cooperatives as of the end of March 2026

Unit: NT\$1 billion / percentage points

	End Mar. 2026	End Feb. 2026	Increase/Decrease
NPLs	0.73	0.77	Decreased by NT\$ 0.04 billion
NPL ratio	0.11%	0.11%	--
Coverage Ratio	2,305.78%	2,169.03%	Increased by 136.75 percentage points

As of the end of March 2026, there were 23 credit cooperatives in Taiwan, and their asset quality continuously remained manageable as seen in the above figures. The FSC will require credit cooperatives to undertake measures to improve asset quality and financial structure on an ongoing basis.

Net purchases and sales of listed stocks by foreign and mainland China investors, as well as inflows and outflows of funds

1. Net foreign and mainland China investment in listed shares

Unit: NT\$1 billion

Through end March 2026		TWSE-listed shares	TPEx-listed shares
Foreign Investors	Bought	14,870.62	2742.62
	Sold	15,575.96	2713.97
	Net bought (sold)	(705.34)	28.65
Mainland China investors	Bought	3.83	0.52
	Sold	2.34	0.51
	Net bought (sold)	1.49	0.01
Total		(703.85)	28.66

2. Cumulative net (outward) inward remittances by foreign and mainland China investors

Unit: US\$1 billion

	End Mar. 2026	End Feb. 2026	Increase (Decrease)
Cumulative net (outward) inward remittances from offshore foreign institutional investors and foreign individual investors	337.88	340.98	(3.10)
Cumulative net (outward) inward remittances from mainland China investors	0.13	0.09	0.04
Total	338.01	341.07	(3.06)

Sales statistics of foreign-currency-denominated products by life insurance industry as of the end of January 2026

Unit: NT\$1 billion

	End Jan. 2026	End Jan. 2025	Increase (Decrease)
Investment-linked insurance	9.92	5.11	94%
Traditional life insurance	59.62	27.23	119%
New-policy premium income (total)	69.54	32.34	115%

Investor and Consumer Protection

FSC encourages people to use elderly care trusts for sound retirement planning

The FSC stated that according to statistics, as of the end of 2025, 30 trust enterprises were providing elderly care trust products. The cumulative number of trust beneficiaries totaled 221,047, and the cumulative properties in trust totaled approximately NT\$184.4 billion. These figures represent significant growth compared to the 863 beneficiaries and NT\$4.2 billion recorded during the early stage of elderly care trust promotion (end of 2015). To encourage trust enterprises to actively develop their elderly care trust business, the FSC published the "Trust Business Development Strategy Blueprint" at the end of 2024 to encourage trust enterprises to continuously enhance their trust service functions. To date, trust enterprises have developed elderly care trusts that integrate different assets or functions. Through cross-industry cooperation and alliances with different industries, they consolidate cross-sector resources to provide integrated services that meet the needs of the public across all aspects of daily life, such as home care, transportation for medical services, admission to long-term care facilities, and entrusted real estate management. The FSC encourages the public to make good use of elderly care trusts to appropriately plan the management and utilization of their assets in old age, thereby safeguarding asset security through the trust system and meeting actual needs as regards elderly care and daily life.

Statistical analysis by gender and age of beneficiaries of property trusts for the elderly and people with disabilities

As of the end of December 2025, the total number of beneficiaries of trust products for the elderly and disabled (or "elderly care trusts") was 222,322. Of the beneficiaries, 45 percent were male and 55 percent were female. Among beneficiaries aged 70 and above, 43 percent were male and 57 percent were female; among those under 70, 46 percent were male and 54 percent were female.

FSC removes over 100,000 fraudulent investment advertisements and continues to refine its anti-fraud measures to protect people's assets

To cut off the sources of fraud and ameliorate the public's risk of being defrauded, the FSC instructed the Taiwan Stock Exchange, the Taiwan Securities Association, and related organizations to utilize AI technology to quickly remove fraudulent online investment advertisements. Between April 2023 and March 2026, a total of over 107,000 fraudulent advertisements were reported and removed. Meanwhile, from September 2024 through March 2026, over 70,000 fraudulent advertisements were removed through the Ministry of Digital Affairs' Fraudbuster website.

The FSC reminds the public that fraud groups often impersonate celebrities and legitimate financial institutions when they place attractive advertisements. Among their stock phrases are "offering free books," "knowledge sharing," and other "freebies" to lure the public. Investors must be aware of these fraud tactics. If you suspect you may have been a victim of fraud, you can call the National Police Agency's fraud prevention hotline by dialing 165 or by calling the fraud consultation hotline (02-2737-3434). You can also utilize the Ministry of Digital Affairs' Fraudbuster website to inquire about and report fraudulent content to better protect your rights and safeguard your property.

FSC reminds the public to contact the Financial Ombudsman Institution regarding financial consumer disputes

The FSC has recently received reports from the public that individuals impersonating the FSC are using the LINE messaging app under the name "FSC-Sustainable Finance Teacher KK Cares about You." These individuals are disseminating information concerning fraudulent loans and other activities, which could mislead the public into resolving financial consumer disputes through unofficial channels. In response to this discovery, the FSC urges the public to file a complaint or request a review with the Financial Ombudsman Institution in the case of a financial consumer dispute and not to seek solutions through third parties or unknown channels to avoid falling victim to fraud.

(Financial Ombudsman Institution: <https://foi.org.tw/index.aspx?lang=1>)
Toll-free hotline: 0800-789-885, 0800-869-899

FSC reminds the public to evaluate their insurance needs and understand product details before purchasing interest sensitive insurance products, and not to consider only the declared interest rate

The FSC stated that interest-sensitive insurance products have become a major offering on the life insurance market. Common types of this product include interest-sensitive life insurance, interest-sensitive annuities, and universal life insurance. However, these products are still insurance at their core, and insurance companies will charge for the cost of providing insurance as well as related fees. Before making a purchase, members of the public should carefully assess their insurance needs and fully understand the product details. They should not only use the declared interest rate as their sole consideration. The FSC pointed out that the declared interest rate is the rate used by the insurance company to calculate policy value returns and other benefits after deducting related fees from investment returns generated by premiums. This is not a guaranteed interest rate, nor is it equivalent to the rate of return on investment; it fluctuates with investment performance. The applicable period also varies depending on the product's design. The public should not mistake short-term declared interest rates for a guarantee of a long-term policy benefit.

The FSC further reminds the public that policy value reserves and related policy benefits of interest-sensitive insurance products are calculated according to the contractual agreement, which is different from how bank time deposits work. Estimating returns using a deposit-like approach can readily lead to flawed expectations. Meanwhile, such products are mostly long-term contracts. Early termination may incur fees that affect the actual amount received. And where a product is denominated in a foreign currency, exchange rate fluctuation risks must also be considered.

The FSC stressed that when purchasing insurance, consumers should not only refer to the declared interest rate but should holistically assess whether the insurance coverage meets their needs and should understand the declared interest rate policies and historical performance, and choose products suited to their own circumstances.

To protect financial consumers' rights and interests, the FSC has required insurers not to use declared interest rates or rates of return as the primary comparison measure or marketing focus when selling such products, nor to overemphasize investment functionality so as to ensure that the insurance protection aspects are stressed.

The FSC urges consumers to prioritize their protection needs when purchasing interest sensitive insurance products and gain a full understanding of product characteristics and contract terms to ensure their rights and reduce the risk of disputes.

FSC reminds parents to review their children's insurance coverage

The FSC reminds parents to review their children's insurance coverage regularly. At present, there are a wide variety of insurance products available for children. However, to avoid moral hazard, Articles 107 and 135 of the Insurance Act stipulate that if an insured person dies before the age of 15 while covered by life or accident insurance, the insurance company is only permitted to provide funeral expenses up to a limit (currently NT\$690,000). Accident medical insurance, health insurance, and annuity insurance are not subject to the aforementioned limits. Parents can still purchase accident medical insurance and health insurance for their children to meet hospitalization or surgical expenses owing to accidental injury or illness. Travel insurance can be considered for family trips. Furthermore, parents can provide adequate protection for their children by purchasing life insurance products that provide survival benefits to cover living and education expenses.

The FSC reminds parents that before purchasing insurance for their children, they should consider the insurance needs of the children as well as their ability to pay the premiums. They should prioritize essential protection items and carefully read insurance contract terms to understand coverage, payment conditions, exclusions, waiting periods, and other stipulations so as to prevent disputes.

2026 Financial Literacy Campaign for the Campus and Community

The FSC's 2026 Financial Literacy Campaign for Campuses and Communities held a total of 232 activities from January through April at the Xiulin Township Exchange Association and schools in Hualien County attended by 15,279 people. The free program has proven popular since its inception in 2006. As of the end of 2025, a total of 10,053 events had been held and over 1.3 million people had attended. The target participants include students at all levels, communities, women's groups, indigenous people, immigrants, military personnel, correctional institutions, social welfare groups, senior citizens' groups, police, firefighters, coast guard personnel, and taxi drivers.

The FSC Banking Bureau will continue to hold continuing education on financial literacy in 2026. Interested schools or groups can apply online or call (02) 8968-9711.