

# 國泰人壽新超犀利利率變動型年金保險(甲型)

## 年金現值因子例表

預定利率： 2.00%

單位： 元/每元生存年金

保證期間 轉換年齡	5年		10年		15年		20年	
	男性	女性	男性	女性	男性	女性	男性	女性
10	39.0373	40.3867	39.0420	40.3893	39.0553	40.3950	39.0768	40.4040
11	38.8013	40.1769	38.8071	40.1799	38.8222	40.1862	38.8454	40.1958
12	38.5607	39.9632	38.5680	39.9666	38.5849	39.9734	38.6098	39.9836
13	38.3158	39.7455	38.3248	39.7492	38.3434	39.7567	38.3701	39.7674
14	38.0669	39.5237	38.0777	39.5279	38.0979	39.5359	38.1264	39.5473
15	37.8144	39.2979	37.8269	39.3026	37.8486	39.3110	37.8789	39.3230
16	37.5589	39.0680	37.5728	39.0731	37.5959	39.0820	37.6280	39.0947
17	37.3010	38.8340	37.3161	38.8395	37.3403	38.8489	37.3740	38.8622
18	37.0410	38.5960	37.0568	38.6019	37.0819	38.6117	37.1172	38.6257
19	36.7787	38.3540	36.7948	38.3602	36.8206	38.3704	36.8574	38.3851
20	36.5130	38.1078	36.5292	38.1142	36.5555	38.1247	36.5939	38.1401
21	36.2428	37.8571	36.2591	37.8637	36.2860	37.8746	36.3262	37.8908
22	35.9673	37.6018	35.9836	37.6085	36.0113	37.6199	36.0536	37.6369
23	35.6857	37.3417	35.7022	37.3485	35.7310	37.3603	35.7759	37.3783
24	35.3980	37.0765	35.4149	37.0834	35.4451	37.0958	35.4931	37.1149
25	35.1041	36.8060	35.1216	36.8132	35.1535	36.8262	35.2052	36.8465
26	34.8044	36.5302	34.8227	36.5377	34.8567	36.5514	34.9125	36.5730
27	34.4989	36.2490	34.5181	36.2567	34.5546	36.2713	34.6150	36.2945
28	34.1877	35.9621	34.2080	35.9703	34.2473	35.9858	34.3129	36.0107
29	33.8706	35.6695	33.8924	35.6783	33.9349	35.6949	34.0061	35.7217
30	33.5479	35.3713	33.5712	35.3807	33.6176	35.3986	33.6949	35.4274
31	33.2194	35.0674	33.2447	35.0775	33.2953	35.0968	33.3791	35.1279
32	32.8854	34.7579	32.9129	34.7688	32.9682	34.7897	33.0591	34.8233
33	32.5461	34.4429	32.5761	34.4547	32.6365	34.4772	32.7350	34.5136
34	32.2015	34.1223	32.2344	34.1350	32.3003	34.1593	32.4068	34.1987
35	31.8517	33.7961	31.8878	33.8097	31.9596	33.8360	32.0747	33.8787
36	31.4970	33.4640	31.5366	33.4787	31.6147	33.5071	31.7389	33.5534
37	31.1373	33.1260	31.1808	33.1419	31.2656	33.1726	31.3994	33.2230
38	30.7730	32.7821	30.8207	32.7993	30.9125	32.8325	31.0565	32.8873
39	30.4043	32.4322	30.4564	32.4508	30.5556	32.4868	30.7104	32.5464
40	30.0315	32.0763	30.0881	32.0964	30.1950	32.1356	30.3612	32.2003
41	29.6548	31.7145	29.7161	31.7362	29.8311	31.7788	30.0092	31.8491
42	29.2742	31.3466	29.3404	31.3701	29.4638	31.4164	29.6545	31.4928
43	28.8900	30.9725	28.9611	30.9980	29.0933	31.0484	29.2973	31.1316
44	28.5019	30.5923	28.5782	30.6200	28.7196	30.6748	28.9376	30.7653
45	28.1096	30.2057	28.1913	30.2359	28.3425	30.2955	28.5753	30.3943
46	27.7130	29.8128	27.8004	29.8457	27.9620	29.9107	28.2106	30.0184
47	27.3118	29.4136	27.4053	29.4495	27.5780	29.5203	27.8434	29.6380
48	26.9062	29.0081	27.0062	29.0473	27.1907	29.1244	27.4740	29.2531
49	26.4962	28.5964	26.6031	28.6393	26.8003	28.7234	27.1027	28.8640
50	26.0820	28.1787	26.1962	28.2254	26.4068	28.3173	26.7297	28.4711
51	25.6635	27.7552	25.7856	27.8060	26.0105	27.9064	26.3554	28.0744
52	25.2409	27.3259	25.3714	27.3812	25.6115	27.4908	25.9802	27.6745

保證期間 轉換年齡	5年		10年		15年		20年	
	男性	女性	男性	女性	男性	女性	男性	女性
53	24.8141	26.8907	24.9535	26.9509	25.2100	27.0708	25.6043	27.2713
54	24.3832	26.4497	24.5323	26.5153	24.8063	26.6463	25.2281	26.8652
55	23.9485	26.0026	24.1078	26.0742	24.4006	26.2175	24.8521	26.4563
56	23.5100	25.5494	23.6803	25.6277	23.9934	25.7846	24.4767	26.0448
57	23.0679	25.0901	23.2499	25.1760	23.5850	25.3477	24.1022	25.6312
58	22.6223	24.6250	22.8168	24.7193	23.1757	24.9071	23.7292	25.2159
59	22.1732	24.1545	22.3812	24.2579	22.7659	24.4633	23.3580	24.7993
60	21.7209	23.6790	21.9435	23.7925	22.3560	24.0168	22.9892	24.3821
61	21.2656	23.1987	21.5041	23.3232	21.9464	23.5679	22.6232	23.9647
62	20.8074	22.7141	21.0632	22.8504	21.5376	23.1171	22.2606	23.5479
63	20.3464	22.2252	20.6211	22.3743	21.1299	22.6646	21.9018	23.1320
64	19.8829	21.7323	20.1782	21.8952	20.7237	22.2109	21.5473	22.7177
65	19.4169	21.2355	19.7348	21.4133	20.3195	21.7564	21.1977	22.3057
66	18.9490	20.7352	19.2913	20.9290	19.9177	21.3015	20.8536	21.8968
67	18.4800	20.2315	18.8486	20.4424	19.5192	20.8467	20.5156	21.4920
68	18.0108	19.7247	18.4072	19.9540	19.1246	20.3925	20.1844	21.0919
69	17.5419	19.2149	17.9678	19.4640	18.7345	19.9395	19.8607	20.6973
70	17.0737	18.7022	17.5308	18.9727	18.3494	19.4883	19.5449	20.3090
71	16.6065	18.1866	17.0965	18.4803	17.9696	19.0396	19.2374	19.9278
72	16.1401	17.6682	16.6650	17.9870	17.5955	18.5941	18.9386	19.5546
73	15.6747	17.1472	16.2365	17.4935	17.2274	18.1526	18.6489	19.1901
74	15.2103	16.6239	15.8113	17.0000	16.8656	17.7158	18.3685	18.8352
75	14.7470	16.0985	15.3894	16.5073	16.5106	17.2846	18.0977	18.4907
76	14.2848	15.5711	14.9712	16.0159	16.1627	16.8597	17.8367	18.1574
77	13.8236	15.0423	14.5568	15.5268	15.8222	16.4418	17.5856	17.8359
78	13.3637	14.5122	14.1465	15.0404	15.4894	16.0319	17.3444	17.5269
79	12.9049	13.9811	13.7404	14.5574	15.1644	15.6305	17.1130	17.2308
80	12.4474	13.4496	13.3388	14.0783	14.8474	15.2385	16.8911	16.9480

註：本表假設轉換當時之預定利率為2.00%。