

國泰人壽理想變額年金保險（甲型）
年金現值因子例表

預定利率：2.25%

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	34.725	35.891	34.738	35.898	34.768	35.911	34.812	35.930
11	34.492	35.682	34.508	35.689	34.540	35.703	34.588	35.723
12	34.254	35.468	34.273	35.476	34.309	35.491	34.360	35.512
13	34.012	35.250	34.034	35.259	34.073	35.275	34.127	35.297
14	33.766	35.028	33.791	35.038	33.833	35.055	33.891	35.078
15	33.519	34.802	33.547	34.813	33.591	34.830	33.652	34.855
16	33.273	34.573	33.302	34.584	33.348	34.602	33.411	34.627
17	33.027	34.339	33.056	34.351	33.104	34.370	33.169	34.396
18	32.780	34.101	32.810	34.113	32.858	34.133	32.925	34.160
19	32.529	33.859	32.559	33.871	32.608	33.891	32.676	33.919
20	32.271	33.611	32.302	33.624	32.352	33.644	32.422	33.674
21	32.005	33.358	32.037	33.371	32.089	33.392	32.161	33.423
22	31.733	33.099	31.765	33.112	31.819	33.134	31.894	33.166
23	31.454	32.834	31.488	32.848	31.544	32.871	31.623	32.905
24	31.172	32.564	31.206	32.578	31.264	32.602	31.346	32.637
25	30.884	32.287	30.920	32.302	30.979	32.327	31.066	32.365
26	30.591	32.005	30.627	32.021	30.689	32.047	30.780	32.087
27	30.291	31.717	30.328	31.733	30.393	31.761	30.489	31.803
28	29.984	31.423	30.023	31.440	30.091	31.469	30.193	31.514
29	29.671	31.123	29.711	31.141	29.783	31.172	29.893	31.220
30	29.351	30.817	29.393	30.835	29.469	30.868	29.587	30.920
31	29.025	30.503	29.070	30.523	29.150	30.558	29.276	30.614
32	28.693	30.184	28.740	30.204	28.825	30.242	28.961	30.303
33	28.355	29.857	28.404	29.879	28.496	29.920	28.641	29.986
34	28.010	29.525	28.062	29.548	28.161	29.592	28.317	29.663
35	27.658	29.186	27.714	29.210	27.821	29.258	27.989	29.336
36	27.301	28.839	27.360	28.866	27.476	28.917	27.656	29.002
37	26.937	28.486	27.001	28.515	27.126	28.571	27.320	28.663
38	26.567	28.126	26.637	28.157	26.771	28.218	26.980	28.318
39	26.191	27.760	26.267	27.793	26.412	27.860	26.637	27.969
40	25.810	27.387	25.893	27.423	26.048	27.496	26.291	27.614
41	25.423	27.006	25.513	27.046	25.681	27.126	25.942	27.255
42	25.030	26.618	25.128	26.662	25.309	26.749	25.591	26.890
43	24.633	26.223	24.738	26.271	24.934	26.366	25.237	26.521
44	24.232	25.821	24.346	25.875	24.557	25.978	24.881	26.147
45	23.828	25.414	23.951	25.472	24.178	25.585	24.525	25.771
46	23.422	25.001	23.553	25.065	23.796	25.187	24.168	25.392
47	23.010	24.583	23.151	24.651	23.412	24.785	23.811	25.010
48	22.594	24.157	22.745	24.232	23.025	24.378	23.452	24.625
49	22.171	23.725	22.334	23.806	22.634	23.966	23.092	24.238
50	21.743	23.286	21.919	23.375	22.241	23.550	22.733	23.850
51	21.312	22.841	21.501	22.937	21.846	23.131	22.375	23.461
52	20.876	22.389	21.080	22.495	21.450	22.708	22.019	23.073
53	20.438	21.931	20.656	22.046	21.054	22.282	21.665	22.684
54	19.996	21.466	20.230	21.593	20.657	21.853	21.315	22.298
55	19.549	20.995	19.800	21.136	20.259	21.423	20.968	21.914
56	19.100	20.517	19.370	20.674	19.863	20.992	20.628	21.534
57	18.650	20.034	18.938	20.208	19.469	20.561	20.293	21.158
58	18.194	19.547	18.504	19.740	19.077	20.131	19.965	20.789
59	17.735	19.056	18.068	19.270	18.686	19.703	19.646	20.427
60	17.272	18.562	17.631	18.799	18.300	19.278	19.336	20.074
61	16.805	18.065	17.194	18.328	17.918	18.857	19.036	19.732
62	16.336	17.566	16.757	17.858	17.541	18.442	18.748	19.401
63	15.865	17.065	16.322	17.389	17.172	18.034	18.474	19.082
64	15.393	16.562	15.889	16.922	16.812	17.633	18.214	18.778
65	14.921	16.060	15.460	16.458	16.461	17.241	17.970	18.490
66	14.448	15.558	15.036	15.999	16.121	16.861	17.742	18.218
67	13.977	15.057	14.618	15.546	15.795	16.492	17.533	17.964
68	13.508	14.558	14.207	15.099	15.482	16.136	17.341	17.728
69	13.042	14.062	13.804	14.660	15.184	15.796	17.168	17.512
70	12.579	13.570	13.411	14.230	14.903	15.471	17.014	17.316
71	12.122	13.082	13.029	13.810	14.640	15.164	16.879	17.139
72	11.670	12.600	12.660	13.403	14.396	14.875	16.762	16.983
73	11.225	12.125	12.305	13.008	14.171	14.606	16.662	16.847
74	10.788	11.657	11.965	12.628	13.967	14.357	16.578	16.729
75	10.361	11.198	11.642	12.264	13.783	14.129	16.510	16.630
76	9.944	10.749	11.336	11.916	13.619	13.922	16.455	16.547
77	9.538	10.310	11.049	11.587	13.476	13.737	16.412	16.479
78	9.144	9.883	10.782	11.277	13.352	13.573	16.379	16.425
79	8.764	9.469	10.536	10.987	13.247	13.430	16.354	16.382
80	8.399	9.069	10.310	10.717	13.159	13.307	16.336	16.348

註：本表假設轉換當時之預定利率為2.25%。