

國泰人壽飛帆人生變額年金保險(甲型)

年金現值因子例表

預定利率： 1.5%

單位：元/每元生存年金

保證期間	5 年		10 年		15 年		20 年	
轉換年齡	男性	女性	男性	女性	男性	女性	男性	女性
16	40.078	41.973	40.108	41.984	40.159	42.004	40.230	42.033
17	39.697	41.601	39.729	41.613	39.781	41.633	39.855	41.663
18	39.317	41.224	39.349	41.237	39.402	41.258	39.477	41.289
19	38.933	40.843	38.964	40.856	39.018	40.878	39.096	40.910
20	38.541	40.457	38.573	40.470	38.628	40.492	38.708	40.525
21	38.141	40.064	38.174	40.077	38.230	40.101	38.313	40.135
22	37.733	39.665	37.767	39.679	37.826	39.703	37.912	39.740
23	37.320	39.261	37.355	39.275	37.416	39.300	37.506	39.339
24	36.903	38.850	36.939	38.865	37.002	38.892	37.096	38.932
25	36.481	38.435	36.519	38.450	36.584	38.478	36.682	38.520
26	36.054	38.013	36.092	38.029	36.160	38.058	36.263	38.103
27	35.620	37.585	35.659	37.602	35.730	37.632	35.840	37.680
28	35.180	37.151	35.221	37.169	35.295	37.201	35.411	37.252
29	34.733	36.712	34.776	36.730	34.854	36.764	34.978	36.819
30	34.280	36.266	34.325	36.285	34.407	36.321	34.541	36.380
31	33.821	35.813	33.868	35.834	33.956	35.872	34.099	35.936
32	33.357	35.355	33.406	35.376	33.500	35.417	33.654	35.487
33	32.887	34.890	32.939	34.913	33.040	34.957	33.205	35.032
34	32.411	34.420	32.467	34.444	32.575	34.492	32.752	34.573
35	31.929	33.943	31.988	33.969	32.105	34.021	32.296	34.109
36	31.443	33.460	31.506	33.488	31.632	33.544	31.837	33.640
37	30.950	32.970	31.018	33.001	31.154	33.062	31.375	33.166
38	30.453	32.475	30.527	32.508	30.674	32.575	30.911	32.688
39	29.951	31.974	30.031	32.009	30.189	32.082	30.445	32.206
40	29.444	31.467	29.532	31.506	29.702	31.585	29.978	31.720
41	28.933	30.954	29.028	30.996	29.212	31.083	29.509	31.229
42	28.418	30.434	28.521	30.480	28.720	30.575	29.039	30.735
43	27.899	29.907	28.011	29.959	28.225	30.062	28.568	30.238
44	27.379	29.376	27.499	29.432	27.730	29.545	28.098	29.738
45	26.858	28.840	26.987	28.902	27.235	29.025	27.630	29.236
46	26.335	28.301	26.474	28.368	26.740	28.502	27.162	28.734
47	25.810	27.757	25.959	27.830	26.244	27.976	26.696	28.231

48	25.281	27.208	25.441	27.287	25.747	27.447	26.231	27.727
49	24.748	26.654	24.919	26.740	25.248	26.915	25.768	27.224
50	24.211	26.095	24.396	26.188	24.748	26.380	25.307	26.721
51	23.672	25.531	23.871	25.632	24.249	25.844	24.849	26.219
52	23.131	24.962	23.346	25.073	23.751	25.307	24.396	25.721
53	22.590	24.389	22.820	24.511	23.255	24.768	23.949	25.225
54	22.046	23.811	22.293	23.945	22.761	24.230	23.507	24.734
55	21.501	23.228	21.766	23.377	22.269	23.692	23.073	24.249
56	20.956	22.642	21.240	22.807	21.780	23.156	22.647	23.770
57	20.411	22.053	20.715	22.236	21.297	22.622	22.231	23.300
58	19.864	21.462	20.190	21.665	20.817	22.092	21.826	22.839
59	19.314	20.869	19.666	21.095	20.343	21.568	21.431	22.390
60	18.764	20.276	19.143	20.526	19.875	21.050	21.050	21.954
61	18.212	19.682	18.622	19.960	19.414	20.539	20.683	21.532
62	17.660	19.090	18.105	19.398	18.963	20.037	20.332	21.125
63	17.109	18.498	17.591	18.840	18.522	19.546	19.998	20.736
64	16.560	17.908	17.083	18.288	18.092	19.066	19.683	20.365
65	16.012	17.321	16.582	17.742	17.677	18.598	19.388	20.015
66	15.468	16.738	16.088	17.203	17.275	18.146	19.114	19.686
67	14.927	16.158	15.603	16.674	16.891	17.709	18.862	19.379
68	14.392	15.584	15.129	16.154	16.524	17.289	18.633	19.095
69	13.862	15.016	14.666	15.646	16.176	16.889	18.426	18.836
70	13.338	14.454	14.216	15.151	15.849	16.508	18.243	18.601
71	12.823	13.901	13.781	14.669	15.543	16.150	18.082	18.391
72	12.316	13.356	13.361	14.203	15.260	15.813	17.943	18.205
73	11.820	12.821	12.959	13.754	15.000	15.501	17.825	18.043
74	11.334	12.297	12.576	13.322	14.765	15.213	17.726	17.904
75	10.860	11.785	12.212	12.910	14.553	14.950	17.646	17.786
76	10.400	11.286	11.869	12.518	14.366	14.712	17.581	17.688
77	9.953	10.801	11.548	12.148	14.202	14.500	17.531	17.609
78	9.522	10.330	11.251	11.801	14.060	14.312	17.492	17.545
79	9.108	9.876	10.976	11.477	13.940	14.149	17.463	17.495
80	8.710	9.437	10.726	11.177	13.840	14.008	17.442	17.456

註：本表假設轉換當時之預定利率為 1.5%。