



4-3 保單價值準備金、解約金之關係式及解約金計算公式

保單價值準備金、解約金之關係式及解約金計算公式

(1) 友邦人壽平安定期壽險

t：保單經過年度， u：保險期間

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t < u$$

(2) 友邦人壽平安定期壽險附約

t：保單經過年度， u：保險期間

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t < u$$

(3) 友邦人壽愛己保險費豁免附約

t：保單經過年度， u：保險期間

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75$$

(4) 友邦人壽愛家保險費豁免附約

t：保單經過年度， u：保險期間

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75$$

(5) 友邦人壽快意人生終身傷害保險

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t < n$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \quad n \leq t \leq m$$

t：保單經過年度， n：繳費年期， m：保障期間

(6) 友邦人壽友醫靠定期保險

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t < n$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \quad t = n$$

t：保單經過年度， n：繳費年期=保障期間

(7) 友邦人壽老有所醫定期健康保險

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t < n$$



保單價值準備金、解約金之關係式及解約金計算公式

$$(\text{解約金})_t = (\text{保單價值準備金})_t \quad t = n$$

t：保單經過年度，n：繳費年期

(8) 友邦人壽老當醫壯定期健康保險

$$(\text{解約金})_t = (\text{壽險部分之保單價值準備金})_t \times 0.75 \quad t < n$$

$$(\text{解約金})_t = (\text{壽險部分之保單價值準備金})_t \quad t = n$$

t：保單經過年度，n：繳費年期

本險健康險部分因費率計算考慮脫退率，故健康險部分無解約金。

(9) 友邦人壽三富人生美元利率變動型終身壽險

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t < n$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \quad n \leq t \leq m$$

t：保單經過年度，n：繳費年期，m：保障期間

(10) 友邦人壽傳世富足利率變動型終身壽險

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t < n$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \quad n \leq t \leq m$$

t：保單經過年度，n：繳費年期，m：保障期間

(11) 友邦人壽樂長青定期保險

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t < n$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \quad t = n$$

t：保單經過年度，n：繳費年期

(12) 友邦人壽醫路友保定期健康保險

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t < n$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \quad t = n$$

t：保單經過年度，n：繳費年期=保障期間



保單價值準備金、解約金之關係式及解約金計算公式

(13) 友邦人壽鑫滿扶保利率變動型終身保險

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t < n$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \quad n \leq t \leq m$$

t：保單經過年度，n：繳費年期，m：保障期間

(14) 友邦人壽友保心安防癌保險

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t < n$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \quad t = n$$

t：保單經過年度，n：繳費年期，m：保障期間

(15) 友邦人壽醫諾千金還本醫療保險

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t < n$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \quad t = n$$

t：保單經過年度，n：繳費年期=保障期間

(16) 友邦人壽守富人生美元利率變動型終身壽險

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t \leq n$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times (0.75 + (t-n) \times 0.05) \quad n < t \leq 10$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \quad 10 < t \leq m$$

t：保單經過年度，n：繳費年期，m：保障期間

(17) 友邦人壽滿意人生傷害還本終身保險

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t < n$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \quad n \leq t \leq m$$

t：保單經過年度，n：繳費年期，m：保障期間

(18) 友邦人壽樂退 699 美元利率變動型還本終身保險



保單價值準備金、解約金之關係式及解約金計算公式

$$\begin{aligned}(\text{解約金})_t &= (\text{保單價值準備金})_t \times 0.75 & t \leq n \\(\text{解約金})_t &= (\text{保單價值準備金})_t \times (0.75 + (t-n) \times 0.05) & n < t \leq 10 \\(\text{解約金})_t &= (\text{保單價值準備金})_t & 10 < t \leq m\end{aligned}$$

t：保單經過年度，n：繳費年期，m：保障期間

(19) 友邦人壽增利 High 利率變動型終身壽險

$$\begin{aligned}(\text{解約金})_t &= (\text{保單價值準備金})_t \times 0.75 & t < n \\(\text{解約金})_t &= (\text{保單價值準備金})_t & n \leq t \leq m\end{aligned}$$

t：保單經過年度，n：繳費年期，m：保障期間

(20) 友邦人壽 5599 還本終身保險

$$\begin{aligned}(\text{解約金})_t &= (\text{保單價值準備金})_t \times 0.75 & t < n \\(\text{解約金})_t &= (\text{保單價值準備金})_t & n \leq t \leq m\end{aligned}$$

t：保單經過年度，n：繳費年期，m：保障期間

(21) 友邦人壽友我靶關防癌保險

$$\begin{aligned}(\text{解約金})_t &= (\text{保單價值準備金})_t \times 0.75 & t < n \\(\text{解約金})_t &= (\text{保單價值準備金})_t & n \leq t \leq m\end{aligned}$$

t：保單經過年度，n：繳費年期，m：保障期間

(22) 友邦人壽醫靶照防癌終身保險

$$\begin{aligned}(\text{解約金})_t &= (\text{保單價值準備金})_t \times 0.75 & t < n \\(\text{解約金})_t &= (\text{保單價值準備金})_t & n \leq t \leq m\end{aligned}$$

t：保單經過年度，n：繳費年期，m：保障期間

(23) 友邦人壽醫身守護定期健康保險

$$\begin{aligned}(\text{解約金})_t &= (\text{保單價值準備金})_t \times 0.75 & t < n \\(\text{解約金})_t &= (\text{保單價值準備金})_t & n \leq t \leq m\end{aligned}$$



保單價值準備金、解約金之關係式及解約金計算公式

t：保單經過年度，n：繳費年期，m：保障期間

(24) 友邦人壽永富 99 美元利率變動型還本終身保險

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t < \text{Min}(n, 15)$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \quad \text{Min}(n, 15) \leq t \leq m$$

t：保單經過年度，n：繳費年期，m：保障期間

(25) 友邦人壽享福人生美元利率變動型養老保險

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t < n$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \quad n \leq t \leq m$$

t：保單經過年度，n：繳費年期，m：保障期間

(26) 友邦人壽長友守護定期健康保險

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t < n$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \quad t = n$$

t：保單經過年度，n：繳費年期=保障期間

(27) 友邦人壽金創富人生美元利率變動型終身壽險

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.79 \quad t = 1$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.80 \quad t = 2$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.81 \quad t = 3$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.82 \quad t = 4$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.83 \quad t = 5$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.99 \quad t = 6$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \quad n < t \leq m$$

t：保單經過年度，n：繳費年期，m：保障期間

(28) 友邦人壽金富裕利率變動型年金保險（甲型）



保單價值準備金、解約金之關係式及解約金計算公式

(一) 年金累積期間：

解約金 = 申請解約之年金保單價值準備金 - 解約費用

解約費用 = 申請解約之年金保單價值準備金 × 解約費用率_t

解約費用率：

保單年度(t)	解約費用率
1	4.00%
2	2.50%
3	2.00%
4	1.50%
5	1.00%
6	1.00%
第 7 年及以後	0%

(二) 年金給付期間不得辦理解約。

(29) 友邦人壽新世代美元利率變動型終身壽險

6 年繳費：

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t = 1$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t = 2$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t = 3$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t = 4$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t = 5$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.99 \quad t = 6$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \quad n < t \leq m$$

12 年繳費：



保單價值準備金、解約金之關係式及解約金計算公式

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.82 \quad t = 1$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.84 \quad t = 2$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.86 \quad t = 3$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.88 \quad t = 4$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.90 \quad t = 5$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.94 \quad t = 6$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.96 \quad t = 7$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.99 \quad 8 \leq t \leq 11$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \quad n \leq t \leq m$$

t : 保單經過年度 , n : 繳費年期 , m : 保障期間

(30) 友邦人壽薪富人生美元利率變動型終身壽險

12 年繳費 :

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad 1 \leq t \leq 2$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.80 \quad 3 \leq t \leq 4$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.85 \quad 5 \leq t \leq 6$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.90 \quad 7 \leq t \leq 8$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.95 \quad 9 \leq t \leq 10$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.99 \quad t = 11$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \quad n \leq t \leq m$$

20 年繳費 :

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad 1 \leq t \leq 11$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.90 \quad t = 12$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.99 \quad 13 \leq t \leq 19$$



保單價值準備金、解約金之關係式及解約金計算公式

$$(\text{解約金})_t = (\text{保單價值準備金})_t \quad n \leq t \leq m$$

t：保單經過年度，n：繳費年期，m：保障期間

(31) 友邦人壽友利人生養老保險

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t < n$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \quad n \leq t \leq m$$

t：保單經過年度，n：繳費年期，m：保障期間

(32) 友邦人壽欣友相傳美元利率變動型終身壽險

6年繳費：

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t = 1$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t = 2$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t = 3$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t = 4$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t = 5$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.99 \quad t = 6$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \quad n < t \leq m$$

t：保單經過年度，n：繳費年期，m：保障期間

(33) 友邦人壽雙享保利率變動型終身保險

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t \leq n$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.80 \quad t = 4$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.90 \quad t = 5$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.99 \quad t = 6$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \quad 7 \leq t \leq m$$

t：保單經過年度，n：繳費年期，m：保障期間



保單價值準備金、解約金之關係式及解約金計算公式

(34) 友邦人壽富利優沛美元利率變動型還本終身保險

3年繳費/6年繳費：

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t = 1$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t = 2$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t = 3$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.80 \quad t = 4$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.90 \quad t = 5$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.99 \quad t = 6$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \quad 7 \leq t \leq m$$

12年繳費：

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t = 1$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t = 2$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t = 3$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.80 \quad t = 4$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.80 \quad t = 5$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.85 \quad t = 6$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.85 \quad t = 7$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.90 \quad t = 8$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.90 \quad t = 9$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.95 \quad t = 10$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.99 \quad t = 11$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \quad n \leq t \leq m$$



保單價值準備金、解約金之關係式及解約金計算公式

t ：保單經過年度， n ：繳費年期， m ：保障期間

(35) 友邦人壽峰富人生美元利率變動型終身壽險

8年繳費：

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t = 1$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.80 \quad t = 2$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.85 \quad t = 3$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.90 \quad t = 4$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.95 \quad t = 5$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.97 \quad t = 6$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.98 \quad t = 7$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \quad n \leq t \leq m$$

15年繳費：

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad 1 \leq t \leq 8$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.80 \quad t = 9$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.90 \quad t = 10$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.94 \quad 11 \leq t \leq 14$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \quad n \leq t \leq m$$

t ：保單經過年度， n ：繳費年期， m ：保障期間

(36) 友邦人壽聚富人生利率變動型終身壽險

8年繳費：

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t = 1$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t = 2$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t = 3$$



保單價值準備金、解約金之關係式及解約金計算公式

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.80 \quad t = 4$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.85 \quad t = 5$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.90 \quad t = 6$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.97 \quad t = 7$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \quad n \leq t \leq m$$

15 年繳費：

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad 1 \leq t \leq 14$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \quad n \leq t \leq m$$

t：保單經過年度，n：繳費年期，m：保障期間

(37) 友邦人壽鴻利優沛利率變動型還本終身保險

6 年繳費：

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t = 1$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t = 2$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t = 3$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.80 \quad t = 4$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.90 \quad t = 5$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.99 \quad t = 6$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \quad 7 \leq t \leq m$$

12 年繳費：

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t = 1$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t = 2$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t = 3$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.80 \quad t = 4$$



保單價值準備金、解約金之關係式及解約金計算公式

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.80 \quad t = 5$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.85 \quad t = 6$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.85 \quad t = 7$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.90 \quad t = 8$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.90 \quad t = 9$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.95 \quad t = 10$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.99 \quad t = 11$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \quad n \leq t \leq m$$

t：保單經過年度，n：繳費年期，m：保障期間

(38) 友邦人壽醫世無憂定期保險

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t < n$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \quad n \leq t \leq m$$

t：保單經過年度，n：繳費年期，m：保障期間

(39) 友邦人壽富利豐沛美元利率變動型還本終身保險

6年繳費：

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t = 1$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t = 2$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t = 3$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.80 \quad t = 4$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.90 \quad t = 5$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.99 \quad t = 6$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \quad 7 \leq t \leq m$$

12年繳費：



保單價值準備金、解約金之關係式及解約金計算公式

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t = 1$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t = 2$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t = 3$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.80 \quad t = 4$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.80 \quad t = 5$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.85 \quad t = 6$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.85 \quad t = 7$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.90 \quad t = 8$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.90 \quad t = 9$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.95 \quad t = 10$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.99 \quad t = 11$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \quad n \leq t \leq m$$

t：保單經過年度，n：繳費年期，m：保障期間

(40) 友邦人壽鴻利豐沛利率變動型還本終身保險

6年繳費：

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t = 1$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t = 2$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t = 3$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.80 \quad t = 4$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.90 \quad t = 5$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.99 \quad t = 6$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \quad 7 \leq t \leq m$$

12年繳費：



保單價值準備金、解約金之關係式及解約金計算公式

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t = 1$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t = 2$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t = 3$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.80 \quad t = 4$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.80 \quad t = 5$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.85 \quad t = 6$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.85 \quad t = 7$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.90 \quad t = 8$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.90 \quad t = 9$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.95 \quad t = 10$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.99 \quad t = 11$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \quad n \leq t \leq m$$

t：保單經過年度，n：繳費年期，m：保障期間

(41) 友邦人壽樂扶照護利率變動型終身保險

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t < n$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \quad n \leq t \leq m$$

t：保單經過年度，n：繳費年期，m：保障期間

(42) 友邦人壽三采人生美元利率變動型終身壽險

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t \leq n$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.80 \quad t = 4$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.90 \quad t = 5$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.99 \quad t = 6$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \quad 7 \leq t \leq m$$



保單價值準備金、解約金之關係式及解約金計算公式

t：保單經過年度，n：繳費年期，m：保障期間

(43) 友邦人壽傳璽永富美元利率變動型終身壽險

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t \leq n$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.80 \quad t = 4$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.90 \quad t = 5$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.99 \quad t = 6$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \quad 7 \leq t \leq m$$

t：保單經過年度，n：繳費年期，m：保障期間

(44) 友邦人壽富傳世代美元利率變動型終身壽險

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t = 1$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times [0.79 + 0.02 \times (t - 2)] \quad 2 \leq t < 6$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.99 \quad t = 6$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \quad 7 \leq t \leq m$$

t：保單經過年度，m：保障期間

(45) 友邦人壽富傳世家美元利率變動型終身壽險

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t = 1$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times [0.79 + 0.02 \times (t - 2)] \quad 2 \leq t < 6$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.99 \quad t = 6$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \quad 7 \leq t \leq m$$

t：保單經過年度，m：保障期間

(46) 友邦人壽鑫柑保倍美元利率變動型終身保險

6年繳費：



保單價值準備金、解約金之關係式及解約金計算公式

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad 1 \leq t \leq 2$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.78 \quad t = 3$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.79 \quad t = 4$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.80 \quad 5 \leq t \leq 6$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \quad n < t \leq m$$

10 年繳費：

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad 1 \leq t \leq 2$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.78 \quad t = 3$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.79 \quad t = 4$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.80 \quad 5 \leq t \leq 6$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.85 \quad t = 7$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.90 \quad t = 8$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.95 \quad t = 9$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.97 \quad t = 10$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \quad n < t \leq m$$

20 年繳費：

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad 1 \leq t \leq 14$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.85 \quad 15 \leq t \leq 20$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \quad n < t \leq m$$

t：保單經過年度，n：繳費年期，m：保障期間

(47) 友邦人壽友利雙盈美元利率變動型終身壽險

7 年繳費：

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t = 1$$



保單價值準備金、解約金之關係式及解約金計算公式

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.79 \quad t = 2$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.81 \quad t = 3$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.83 \quad t = 4$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.85 \quad t = 5$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.99 \quad t = 6$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \quad n \leq t \leq m$$

t : 保單經過年度, n : 繳費年期, m : 保障期間

(48) 友邦人壽豐安守護美元利率變動型終身保險

6年繳費：

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad 1 \leq t \leq 2$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.78 \quad t = 3$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.79 \quad t = 4$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.80 \quad t = 5$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.99 \quad t = 6$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \quad n < t \leq m$$

t : 保單經過年度, n : 繳費年期, m : 保障期間

(49) 友邦人壽鍾愛一生美元利率變動型還本終身保險

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t = 1$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t = 2$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t = 3$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.80 \quad t = 4$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.90 \quad t = 5$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.99 \quad t = 6$$



保單價值準備金、解約金之關係式及解約金計算公式

$$(\text{解約金})_t = (\text{保單價值準備金})_t \quad 7 \leq t \leq m$$

t : 保單經過年度, m : 保障期間

(50) 友邦人壽萬寶富利美元利率變動型終身壽險

6 年繳費 :

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad 1 \leq t \leq 2$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.78 \quad t = 3$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.79 \quad t = 4$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.80 \quad t = 5$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.99 \quad t = 6$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \quad n < t \leq m$$

10 年繳費 :

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad t = 1$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.80 \quad t = 2$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.85 \quad 3 \leq t \leq 4$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.90 \quad 5 \leq t \leq 7$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.95 \quad t = 8$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.99 \quad t = 9$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \quad n \leq t \leq m$$

20 年繳費 :

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.75 \quad 1 \leq t \leq 3$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.80 \quad 4 \leq t \leq 5$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.85 \quad 6 \leq t \leq 7$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.90 \quad 8 \leq t \leq 9$$



保單價值準備金、解約金之關係式及解約金計算公式

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.95 \quad t = 10$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \times 0.99 \quad 11 \leq t \leq 19$$

$$(\text{解約金})_t = (\text{保單價值準備金})_t \quad n \leq t \leq m$$

t : 保單經過年度 , n : 繳費年期 , m : 保障期間