特別記載事項－各保險商品成本分析

## ①各保險商品成本分析公式：

一、傳統型人壽保險：

$$\frac{CV_m+\sum Div_t(1+i)^{m-t}+\sum End_t(1+i)^{m-t}}{\sum GP_t(1+i)^{m-t+1}} \qquad m=5,\ 10,\ 15,\ 20$$

$i$：前一日曆年度之十二個月臺灣銀行、第一銀行、合作金庫三家行庫每月初（每月第一個營業日）牌告之二年期定期儲蓄存款最高年利率之平均值。

$CV_m$：第 $m$ 年保單年度之年末解約金。

$Div_t$：第 $t$ 年保單年度之可能紅利金額，但非屬分紅保單者，其值為 0。

$GP_t$：第 $t$ 保單年度之年繳保險費。

$End_t$：第 $t$ 保單年度之生存保險金，但無生存保險金之給付者，其值為 0。

$m$：應揭露之年期。

二、利率變動型人壽保險：

$$\frac{CV_m+\sum End_t(1+i)^{m-t}}{\sum GP_t(1+i)^{m-t+1}} \qquad m=1,\ 5,\ 10,\ 15,\ 20$$

$i$：前一日曆年度之十二個月臺灣銀行、第一銀行、合作金庫三家行庫每月初（每月第一個營業日）牌告之二年期定期儲蓄存款最高年利率之平均值。

$CV_m$：第 $m$ 年保單年度之年末解約金，但其計算有引用宣告利率者，該宣告利率以當時宣告利率與 $i$+1%兩者取小值設算；惟宣告利率易受經濟環境及公司經營等因素影響，故此宣告利率所設算之結果僅供消費者參考之用，並非保證之金額。

$GP_t$：第 $t$ 保單年度之年繳保險費。

$End_t$：第 $t$ 保單年度之生存保險金，但無生存保險金之給付者，其值為 0。

$m$：應揭露之年期。

## ②各項保險成本風險例表：

(1) 友邦人壽平安定期壽險(JTL)，利率為 1.75%：

10 年繳費/保障 10 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 15 歲 | 35 歲 | 60 歲 | 15 歲 | 35 歲 | 60 歲 |
| 5 | 3% | 7% | 8% | 2% | 5% | 10% |
| 10 | 0% | 0% | 0% | 0% | 0% | 0% |

15 年繳費/保障 15 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 15 歲 | 35 歲 | 60 歲 | 15 歲 | 35 歲 | 60 歲 |
| 5 | 6% | 14% | 15% | 6% | 11% | 19% |
| 10 | 4% | 9% | 10% | 3% | 8% | 13% |
| 15 | 0% | 0% | 0% | 0% | 0% | 0% |

20 年繳費/保障 20 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 15 歲 | 35 歲 | 60 歲 | 15 歲 | 35 歲 | 60 歲 |
| 5 | 9% | 21% | 19% | 5% | 16% | 26% |
| 10 | 8% | 18% | 17% | 5% | 14% | 24% |
| 15 | 5% | 10% | 11% | 3% | 9% | 15% |
| 20 | 0% | 0% | 0% | 0% | 0% | 0% |

30 年繳費/保障 30 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 15 歲 | 35 歲 | 50 歲 | 15 歲 | 35 歲 | 50 歲 |
| 5 | 17% | 27% | 27% | 11% | 24% | 31% |
| 10 | 18% | 27% | 28% | 11% | 25% | 32% |
| 15 | 15% | 24% | 25% | 10% | 22% | 30% |
| 20 | 12% | 18% | 20% | 8% | 17% | 25% |

(2) 友邦人壽平安定期壽險附約(JTLR)，利率為 1.75%：

10 年繳費/保障 10 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 15 歲 | 35 歲 | 60 歲 | 15 歲 | 35 歲 | 60 歲 |
| 5 | 4% | 8% | 8% | 3% | 6% | 10% |
| 10 | 0% | 0% | 0% | 0% | 0% | 0% |

15 年繳費/保障 15 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 15 歲 | 35 歲 | 60 歲 | 15 歲 | 35 歲 | 60 歲 |
| 5 | 7% | 16% | 15% | 8% | 13% | 19% |
| 10 | 5% | 10% | 10% | 4% | 9% | 13% |
| 15 | 0% | 0% | 0% | 0% | 0% | 0% |

20 年繳費/保障 20 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 15 歲 | 35 歲 | 60 歲 | 15 歲 | 35 歲 | 60 歲 |
| 5 | 10% | 22% | 20% | 7% | 18% | 26% |
| 10 | 9% | 18% | 17% | 7% | 16% | 24% |
| 15 | 5% | 11% | 11% | 4% | 10% | 15% |
| 20 | 0% | 0% | 0% | 0% | 0% | 0% |

30 年繳費/保障 30 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 15 歲 | 35 歲 | 50 歲 | 15 歲 | 35 歲 | 50 歲 |
| 5 | 20% | 29% | 27% | 14% | 26% | 32% |
| 10 | 20% | 29% | 28% | 14% | 27% | 33% |
| 15 | 17% | 25% | 26% | 12% | 24% | 31% |
| 20 | 14% | 19% | 21% | 10% | 19% | 25% |

(3) 友邦人壽愛己保險費豁免附約(WPA)，利率為 1.75%：

5 年繳費/保障 5 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 15 歲 | 35 歲 | 55 歲 | 15 歲 | 35 歲 | 55 歲 |
| 1 | 0% | 0% | 0% | 0% | 0% | 0% |
| 2 | 0% | 0% | 0% | 0% | 0% | 0% |
| 3 | 0% | 0% | 0% | 0% | 0% | 0% |
| 4 | 0% | 0% | 0% | 0% | 0% | 0% |
| 5 | 0% | 0% | 0% | 0% | 0% | 0% |

6 年繳費/保障 6 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 15 歲 | 35 歲 | 55 歲 | 15 歲 | 35 歲 | 55 歲 |
| 1 | 0% | 0% | 0% | 0% | 0% | 0% |
| 2 | 0% | 0% | 0% | 0% | 0% | 0% |
| 3 | 0% | 0% | 0% | 0% | 0% | 0% |
| 4 | 0% | 0% | 0% | 0% | 0% | 0% |
| 5 | 0% | 0% | 0% | 0% | 0% | 0% |

7 年繳費/保障 7 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 15 歲 | 35 歲 | 55 歲 | 15 歲 | 35 歲 | 55 歲 |
| 1 | 0% | 0% | 0% | 0% | 0% | 0% |
| 2 | 0% | 0% | 0% | 0% | 0% | 0% |
| 3 | 0% | 0% | 0% | 0% | 0% | 0% |
| 4 | 0% | 0% | 0% | 0% | 0% | 0% |
| 5 | 0% | 0% | 0% | 0% | 0% | 0% |

8 年繳費/保障 8 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 15 歲 | 35 歲 | 55 歲 | 15 歲 | 35 歲 | 55 歲 |
| 1 | 0% | 0% | 0% | 0% | 0% | 0% |
| 2 | 0% | 0% | 0% | 0% | 0% | 0% |
| 3 | 0% | 0% | 0% | 0% | 0% | 0% |
| 4 | 0% | 0% | 0% | 0% | 0% | 0% |
| 5 | 0% | 0% | 0% | 0% | 0% | 0% |

9 年繳費/保障 9 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 15 歲 | 35 歲 | 55 歲 | 15 歲 | 35 歲 | 55 歲 |
| 1 | 0% | 0% | 0% | 0% | 0% | 0% |
| 2 | 0% | 0% | 0% | 0% | 0% | 0% |
| 3 | 0% | 0% | 0% | 0% | 0% | 0% |
| 4 | 0% | 0% | 0% | 0% | 0% | 0% |
| 5 | 0% | 0% | 0% | 0% | 0% | 0% |

10 年繳費/保障 10 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 15 歲 | 35 歲 | 55 歲 | 15 歲 | 35 歲 | 55 歲 |
| 5 | 0% | 0% | 0% | 0% | 0% | 0% |
| 10 | 0% | 0% | 0% | 0% | 0% | 0% |

11 年繳費/保障 11 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 15 歲 | 35 歲 | 55 歲 | 15 歲 | 35 歲 | 55 歲 |
| 5 | 0% | 0% | 0% | 0% | 0% | 0% |
| 10 | 0% | 0% | 0% | 0% | 0% | 0% |

12 年繳費/保障 12 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 15 歲 | 35 歲 | 55 歲 | 15 歲 | 35 歲 | 55 歲 |
| 5 | 0% | 0% | 0% | 0% | 0% | 0% |
| 10 | 0% | 0% | 0% | 0% | 0% | 0% |

13 年繳費/保障 13 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 15 歲 | 35 歲 | 55 歲 | 15 歲 | 35 歲 | 55 歲 |
| 5 | 0% | 0% | 0% | 0% | 0% | 0% |
| 10 | 0% | 0% | 0% | 0% | 0% | 0% |

14 年繳費/保障 14 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 15 歲 | 35 歲 | 55 歲 | 15 歲 | 35 歲 | 55 歲 |
| 5 | 0% | 0% | 0% | 0% | 0% | 0% |
| 10 | 0% | 0% | 0% | 0% | 0% | 0% |

15 年繳費/保障 15 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 15 歲 | 35 歲 | 55 歲 | 15 歲 | 35 歲 | 55 歲 |
| 5 | 0% | 0% | 0% | 0% | 0% | 0% |
| 10 | 0% | 0% | 0% | 0% | 0% | 0% |
| 15 | 0% | 0% | 0% | 0% | 0% | 0% |

16 年繳費/保障 16 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 15 歲 | 35 歲 | 55 歲 | 15 歲 | 35 歲 | 55 歲 |
| 5 | 0% | 0% | 0% | 0% | 0% | 0% |
| 10 | 0% | 0% | 0% | 0% | 0% | 0% |
| 15 | 0% | 0% | 0% | 0% | 0% | 0% |

17 年繳費/保障 17 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 15 歲 | 35 歲 | 55 歲 | 15 歲 | 35 歲 | 55 歲 |
| 5 | 0% | 0% | 0% | 0% | 0% | 0% |
| 10 | 0% | 0% | 0% | 0% | 0% | 0% |
| 15 | 0% | 0% | 0% | 0% | 0% | 0% |

18 年繳費/保障 18 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 15 歲 | 35 歲 | 55 歲 | 15 歲 | 35 歲 | 55 歲 |
| 5 | 0% | 0% | 0% | 0% | 0% | 0% |
| 10 | 0% | 0% | 0% | 0% | 0% | 0% |
| 15 | 0% | 0% | 0% | 0% | 0% | 0% |

19 年繳費/保障 19 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 15 歲 | 35 歲 | 55 歲 | 15 歲 | 35 歲 | 55 歲 |
| 5 | 0% | 0% | 0% | 0% | 0% | 0% |
| 10 | 0% | 0% | 0% | 0% | 0% | 0% |
| 15 | 0% | 0% | 0% | 0% | 0% | 0% |

20 年繳費/保障 20 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 15 歲 | 35 歲 | 55 歲 | 15 歲 | 35 歲 | 55 歲 |
| 5 | 0% | 0% | 0% | 0% | 0% | 0% |
| 10 | 0% | 0% | 0% | 0% | 0% | 0% |
| 15 | 0% | 0% | 0% | 0% | 0% | 0% |
| 20 | 0% | 0% | 0% | 0% | 0% | 0% |

21 年繳費/保障 21 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 20 歲 | 30 歲 | 40 歲 | 20 歲 | 30 歲 | 40 歲 |
| 5 | 0% | 0% | 0% | 0% | 0% | 0% |
| 10 | 0% | 0% | 0% | 0% | 0% | 0% |
| 15 | 0% | 0% | 0% | 0% | 0% | 0% |
| 20 | 0% | 0% | 0% | 0% | 0% | 0% |

22 年繳費/保障 22 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 20 歲 | 30 歲 | 40 歲 | 20 歲 | 30 歲 | 40 歲 |
| 5 | 0% | 0% | 0% | 0% | 0% | 0% |
| 10 | 0% | 0% | 0% | 0% | 0% | 0% |
| 15 | 0% | 0% | 0% | 0% | 0% | 0% |
| 20 | 0% | 0% | 0% | 0% | 0% | 0% |

23 年繳費/保障 23 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 20 歲 | 30 歲 | 40 歲 | 20 歲 | 30 歲 | 40 歲 |
| 5 | 0% | 0% | 0% | 0% | 0% | 0% |
| 10 | 0% | 0% | 0% | 0% | 0% | 0% |
| 15 | 0% | 0% | 0% | 0% | 0% | 0% |
| 20 | 0% | 0% | 0% | 0% | 0% | 0% |

24 年繳費/保障 24 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 20 歲 | 30 歲 | 40 歲 | 20 歲 | 30 歲 | 40 歲 |
| 5 | 0% | 0% | 0% | 0% | 0% | 0% |
| 10 | 0% | 0% | 0% | 0% | 0% | 0% |
| 15 | 0% | 0% | 0% | 0% | 0% | 0% |
| 20 | 0% | 0% | 0% | 0% | 0% | 0% |

25 年繳費/保障 25 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 20 歲 | 30 歲 | 40 歲 | 20 歲 | 30 歲 | 40 歲 |
| 5 | 0% | 0% | 0% | 0% | 0% | 0% |
| 10 | 0% | 0% | 0% | 0% | 0% | 0% |
| 15 | 0% | 0% | 0% | 0% | 0% | 0% |
| 20 | 0% | 0% | 0% | 0% | 0% | 0% |

26 年繳費/保障 26 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 20 歲 | 30 歲 | 40 歲 | 20 歲 | 30 歲 | 40 歲 |
| 5 | 0% | 0% | 0% | 0% | 0% | 0% |
| 10 | 0% | 0% | 0% | 0% | 0% | 0% |
| 15 | 0% | 0% | 0% | 0% | 0% | 0% |
| 20 | 0% | 0% | 0% | 0% | 0% | 0% |

27 年繳費/保障 27 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 20 歲 | 30 歲 | 40 歲 | 20 歲 | 30 歲 | 40 歲 |
| 5 | 0% | 0% | 0% | 0% | 0% | 0% |
| 10 | 0% | 0% | 0% | 0% | 0% | 0% |
| 15 | 0% | 0% | 0% | 0% | 0% | 0% |
| 20 | 0% | 0% | 0% | 0% | 0% | 0% |

28 年繳費/保障 28 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 20 歲 | 30 歲 | 40 歲 | 20 歲 | 30 歲 | 40 歲 |
| 5 | 0% | 0% | 0% | 0% | 0% | 0% |
| 10 | 0% | 0% | 0% | 0% | 0% | 0% |
| 15 | 0% | 0% | 0% | 0% | 0% | 0% |
| 20 | 0% | 0% | 0% | 0% | 0% | 0% |

29 年繳費/保障 29 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 20 歲 | 30 歲 | 40 歲 | 20 歲 | 30 歲 | 40 歲 |
| 5 | 0% | 0% | 0% | 0% | 0% | 0% |
| 10 | 0% | 0% | 0% | 0% | 0% | 0% |
| 15 | 0% | 0% | 0% | 0% | 0% | 0% |
| 20 | 0% | 0% | 0% | 0% | 0% | 0% |

30 年繳費/保障 30 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 20 歲 | 30 歲 | 40 歲 | 20 歲 | 30 歲 | 40 歲 |
| 5 | 0% | 0% | 0% | 0% | 0% | 0% |
| 10 | 0% | 0% | 0% | 0% | 0% | 0% |
| 15 | 0% | 0% | 0% | 0% | 0% | 0% |
| 20 | 0% | 0% | 0% | 0% | 0% | 0% |

(4) 友邦人壽愛家保險費豁免附約(WPB)，利率為 1.75%：

5 年繳費/保障 5 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 15 歲 | 35 歲 | 55 歲 | 15 歲 | 35 歲 | 55 歲 |
| 1 | 0% | 0% | 0% | 0% | 0% | 0% |
| 2 | 0% | 0% | 0% | 0% | 0% | 0% |
| 3 | 0% | 0% | 0% | 0% | 0% | 0% |
| 4 | 0% | 0% | 0% | 0% | 0% | 0% |
| 5 | 0% | 0% | 0% | 0% | 0% | 0% |

6 年繳費/保障 6 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 15 歲 | 35 歲 | 55 歲 | 15 歲 | 35 歲 | 55 歲 |
| 1 | 0% | 0% | 0% | 0% | 0% | 0% |
| 2 | 0% | 0% | 0% | 0% | 0% | 0% |
| 3 | 0% | 0% | 0% | 0% | 0% | 0% |
| 4 | 0% | 0% | 0% | 0% | 0% | 0% |
| 5 | 0% | 0% | 0% | 0% | 0% | 0% |

7 年繳費/保障 7 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 15 歲 | 35 歲 | 55 歲 | 15 歲 | 35 歲 | 55 歲 |
| 1 | 0% | 0% | 0% | 0% | 0% | 0% |
| 2 | 0% | 0% | 0% | 0% | 0% | 0% |
| 3 | 0% | 0% | 0% | 0% | 0% | 0% |
| 4 | 0% | 0% | 0% | 0% | 0% | 0% |
| 5 | 0% | 0% | 0% | 0% | 0% | 0% |

8 年繳費/保障 8 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 15 歲 | 35 歲 | 55 歲 | 15 歲 | 35 歲 | 55 歲 |
| 1 | 0% | 0% | 0% | 0% | 0% | 0% |
| 2 | 0% | 0% | 0% | 0% | 0% | 0% |
| 3 | 0% | 0% | 0% | 0% | 0% | 0% |
| 4 | 0% | 0% | 0% | 0% | 0% | 0% |
| 5 | 0% | 0% | 0% | 0% | 0% | 0% |

9 年繳費/保障 9 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 15 歲 | 35 歲 | 55 歲 | 15 歲 | 35 歲 | 55 歲 |
| 1 | 0% | 0% | 0% | 0% | 0% | 0% |
| 2 | 0% | 0% | 0% | 0% | 0% | 0% |
| 3 | 0% | 0% | 0% | 0% | 0% | 0% |
| 4 | 0% | 0% | 0% | 0% | 0% | 0% |
| 5 | 0% | 0% | 0% | 0% | 0% | 0% |

10 年繳費/保障 10 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 15 歲 | 35 歲 | 55 歲 | 15 歲 | 35 歲 | 55 歲 |
| 5 | 0% | 0% | 0% | 0% | 0% | 0% |
| 10 | 0% | 0% | 0% | 0% | 0% | 0% |

11 年繳費/保障 11 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 15 歲 | 35 歲 | 55 歲 | 15 歲 | 35 歲 | 55 歲 |
| 5 | 0% | 0% | 0% | 0% | 0% | 0% |
| 10 | 0% | 0% | 0% | 0% | 0% | 0% |

12 年繳費/保障 12 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 15 歲 | 35 歲 | 55 歲 | 15 歲 | 35 歲 | 55 歲 |
| 5 | 0% | 0% | 0% | 0% | 0% | 0% |
| 10 | 0% | 0% | 0% | 0% | 0% | 0% |

13 年繳費/保障 13 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 15 歲 | 35 歲 | 55 歲 | 15 歲 | 35 歲 | 55 歲 |
| 5 | 0% | 0% | 0% | 0% | 0% | 0% |
| 10 | 0% | 0% | 0% | 0% | 0% | 0% |

14 年繳費/保障 14 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 15 歲 | 35 歲 | 55 歲 | 15 歲 | 35 歲 | 55 歲 |
| 5 | 0% | 0% | 0% | 0% | 0% | 0% |
| 10 | 0% | 0% | 0% | 0% | 0% | 0% |

15 年繳費/保障 15 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 15 歲 | 35 歲 | 55 歲 | 15 歲 | 35 歲 | 55 歲 |
| 5 | 0% | 0% | 0% | 0% | 0% | 0% |
| 10 | 0% | 0% | 0% | 0% | 0% | 0% |
| 15 | 0% | 0% | 0% | 0% | 0% | 0% |

16 年繳費/保障 16 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 15 歲 | 35 歲 | 55 歲 | 15 歲 | 35 歲 | 55 歲 |
| 5 | 0% | 0% | 0% | 0% | 0% | 0% |
| 10 | 0% | 0% | 0% | 0% | 0% | 0% |
| 15 | 0% | 0% | 0% | 0% | 0% | 0% |

17 年繳費/保障 17 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 15 歲 | 35 歲 | 55 歲 | 15 歲 | 35 歲 | 55 歲 |
| 5 | 0% | 0% | 0% | 0% | 0% | 0% |
| 10 | 0% | 0% | 0% | 0% | 0% | 0% |
| 15 | 0% | 0% | 0% | 0% | 0% | 0% |

18 年繳費/保障 18 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 15 歲 | 35 歲 | 55 歲 | 15 歲 | 35 歲 | 55 歲 |
| 5 | 0% | 0% | 0% | 0% | 0% | 0% |
| 10 | 0% | 0% | 0% | 0% | 0% | 0% |
| 15 | 0% | 0% | 0% | 0% | 0% | 0% |

19 年繳費/保障 19 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 15 歲 | 35 歲 | 55 歲 | 15 歲 | 35 歲 | 55 歲 |
| 5 | 0% | 0% | 0% | 0% | 0% | 0% |
| 10 | 0% | 0% | 0% | 0% | 0% | 0% |
| 15 | 0% | 0% | 0% | 0% | 0% | 0% |

20 年繳費/保障 20 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 15 歲 | 35 歲 | 55 歲 | 15 歲 | 35 歲 | 55 歲 |
| 5 | 0% | 0% | 0% | 0% | 0% | 1% |
| 10 | 0% | 0% | 0% | 0% | 0% | 0% |
| 15 | 0% | 0% | 0% | 0% | 0% | 0% |
| 20 | 0% | 0% | 0% | 0% | 0% | 0% |

21 年繳費/保障 21 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 20 歲 | 30 歲 | 40 歲 | 20 歲 | 30 歲 | 40 歲 |
| 5 | 0% | 0% | 0% | 0% | 0% | 0% |
| 10 | 0% | 0% | 0% | 0% | 0% | 0% |
| 15 | 0% | 0% | 0% | 0% | 0% | 0% |
| 20 | 0% | 0% | 0% | 0% | 0% | 0% |

22 年繳費/保障 22 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 20 歲 | 30 歲 | 40 歲 | 20 歲 | 30 歲 | 40 歲 |
| 5 | 0% | 0% | 0% | 0% | 0% | 1% |
| 10 | 0% | 0% | 0% | 0% | 0% | 0% |
| 15 | 0% | 0% | 0% | 0% | 0% | 0% |
| 20 | 0% | 0% | 0% | 0% | 0% | 0% |

23 年繳費/保障 23 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 20 歲 | 30 歲 | 40 歲 | 20 歲 | 30 歲 | 40 歲 |
| 5 | 0% | 0% | 1% | 0% | 0% | 2% |
| 10 | 0% | 0% | 0% | 0% | 0% | 0% |
| 15 | 0% | 0% | 0% | 0% | 0% | 0% |
| 20 | 0% | 0% | 0% | 0% | 0% | 0% |

24 年繳費/保障 24 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 20 歲 | 30 歲 | 40 歲 | 20 歲 | 30 歲 | 40 歲 |
| 5 | 0% | 0% | 2% | 0% | 1% | 3% |
| 10 | 0% | 0% | 0% | 0% | 0% | 0% |
| 15 | 0% | 0% | 0% | 0% | 0% | 0% |
| 20 | 0% | 0% | 0% | 0% | 0% | 0% |

25 年繳費/保障 25 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 20 歲 | 30 歲 | 40 歲 | 20 歲 | 30 歲 | 40 歲 |
| 5 | 0% | 2% | 3% | 0% | 1% | 4% |
| 10 | 0% | 0% | 0% | 0% | 0% | 1% |
| 15 | 0% | 0% | 0% | 0% | 0% | 0% |
| 20 | 0% | 0% | 0% | 0% | 0% | 0% |

26 年繳費/保障 26 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 20 歲 | 30 歲 | 40 歲 | 20 歲 | 30 歲 | 40 歲 |
| 5 | 0% | 3% | 5% | 0% | 2% | 5% |
| 10 | 0% | 0% | 1% | 0% | 0% | 2% |
| 15 | 0% | 0% | 0% | 0% | 0% | 0% |
| 20 | 0% | 0% | 0% | 0% | 0% | 0% |

27 年繳費/保障 27 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 20 歲 | 30 歲 | 40 歲 | 20 歲 | 30 歲 | 40 歲 |
| 5 | 0% | 4% | 6% | 0% | 3% | 7% |
| 10 | 0% | 1% | 3% | 0% | 1% | 4% |
| 15 | 0% | 0% | 0% | 0% | 0% | 0% |
| 20 | 0% | 0% | 0% | 0% | 0% | 0% |

28 年繳費/保障 28 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 20 歲 | 30 歲 | 40 歲 | 20 歲 | 30 歲 | 40 歲 |
| 5 | 0% | 5% | 8% | 0% | 4% | 8% |
| 10 | 0% | 2% | 4% | 0% | 2% | 5% |
| 15 | 0% | 0% | 1% | 0% | 0% | 1% |
| 20 | 0% | 0% | 0% | 0% | 0% | 0% |

29 年繳費/保障 29 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 20 歲 | 30 歲 | 40 歲 | 20 歲 | 30 歲 | 40 歲 |
| 5 | 0% | 7% | 9% | 0% | 5% | 9% |
| 10 | 0% | 4% | 6% | 0% | 3% | 6% |
| 15 | 0% | 0% | 2% | 0% | 1% | 2% |
| 20 | 0% | 0% | 0% | 0% | 0% | 0% |

30 年繳費/保障 30 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 20 歲 | 30 歲 | 40 歲 | 20 歲 | 30 歲 | 40 歲 |
| 5 | 0% | 8% | 10% | 0% | 6% | 10% |
| 10 | 0% | 5% | 7% | 0% | 4% | 7% |
| 15 | 0% | 1% | 3% | 0% | 2% | 4% |
| 20 | 0% | 0% | 0% | 0% | 0% | 1% |

(5) 友邦人壽快意人生終身傷害保險(WLPA)，利率為 1.75%：

20 年繳費/保障終身

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 5 歲 | 35 歲 | 60 歲 | 5 歲 | 35 歲 | 60 歲 |
| 5 | 34% | 29% | 27% | 33% | 30% | 29% |
| 10 | 37% | 33% | 30% | 36% | 33% | 33% |
| 15 | 38% | 34% | 32% | 37% | 34% | 35% |
| 20 | 49% | 45% | 42% | 48% | 46% | 46% |

(6) 友邦人壽友醫靠定期保險(NAHC)，利率為 1.75%：

20 年繳費/保障 20 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 16 歲 | 35 歲 | 55 歲 | 16 歲 | 35 歲 | 55 歲 |
| 5 | 21% | 19% | 15% | 29% | 18% | 19% |
| 10 | 19% | 15% | 14% | 27% | 16% | 17% |
| 15 | 19% | 13% | 10% | 25% | 14% | 12% |
| 20 | 17% | 10% | 5% | 21% | 12% | 6% |

(7) 友邦人壽老有所醫定期健康保險(SHI2)，利率為 1.75%：

10 年繳費/保障 10 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 50 歲 | 65 歲 | 80 歲 | 50 歲 | 65 歲 | 80 歲 |
| 5 | 13% | 9% | 17% | 15% | 11% | 14% |
| 10 | 12% | 6% | 1% | 14% | 9% | 2% |

20 年繳費/保障 20 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 50 歲 | 60 歲 | 70 歲 | 50 歲 | 60 歲 | 70 歲 |
| 5 | 14% | 16% | 29% | 15% | 15% | 22% |
| 10 | 14% | 15% | 27% | 15% | 14% | 21% |
| 15 | 12% | 12% | 20% | 14% | 12% | 16% |
| 20 | 10% | 6% | 2% | 13% | 9% | 4% |

(8) 友邦人壽老當醫壯定期健康保險(SCI)，利率為 1.75%：

10 年繳費/保障 10 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 40 歲 | 55 歲 | 65 歲 | 40 歲 | 55 歲 | 65 歲 |
| 5 | 18% | 7% | 4% | 20% | 9% | 5% |
| 10 | 17% | 7% | 3% | 19% | 9% | 4% |

20 年繳費/保障 20 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 40 歲 | 55 歲 | 65 歲 | 40 歲 | 55 歲 | 65 歲 |
| 5 | 11% | 6% | 4% | 13% | 6% | 5% |
| 10 | 11% | 5% | 4% | 13% | 6% | 4% |
| 15 | 11% | 5% | 3% | 13% | 6% | 4% |
| 20 | 10% | 4% | 2% | 12% | 5% | 3% |

(9) 友邦人壽三富人生美元利率變動型終身壽險(UISWL)，利率為 1.75%：

10 年繳費/保障終身

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 5 歲 | 35 歲 | 65 歲 | 5 歲 | 35 歲 | 65 歲 |
| 1 | 26% | 27% | 23% | 26% | 27% | 25% |
| 5 | 55% | 56% | 50% | 56% | 56% | 53% |
| 10 | 78% | 80% | 72% | 80% | 80% | 76% |
| 15 | 79% | 80% | 70% | 81% | 81% | 74% |
| 20 | 80% | 80% | 67% | 82% | 81% | 72% |

20 年繳費/保障終身

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 5 歲 | 35 歲 | 60 歲 | 5 歲 | 35 歲 | 60 歲 |
| 1 | 0% | 0% | 0% | 0% | 0% | 0% |
| 5 | 52% | 49% | 43% | 51% | 50% | 45% |
| 10 | 58% | 55% | 48% | 58% | 56% | 50% |
| 15 | 61% | 57% | 50% | 60% | 59% | 51% |
| 20 | 82% | 77% | 68% | 82% | 80% | 70% |

(10) 友邦人壽傳世富足利率變動型終身壽險(NISWL)，利率為 1.75%：

10 年繳費/保障終身

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 5 歲 | 35 歲 | 60 歲 | 5 歲 | 35 歲 | 60 歲 |
| 1 | 26% | 26% | 25% | 27% | 27% | 26% |
| 5 | 55% | 54% | 51% | 56% | 55% | 54% |
| 10 | 78% | 76% | 73% | 79% | 78% | 77% |
| 15 | 78% | 75% | 71% | 79% | 77% | 76% |
| 20 | 77% | 74% | 68% | 79% | 77% | 74% |

20 年繳費/保障終身

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 5 歲 | 35 歲 | 60 歲 | 5 歲 | 35 歲 | 60 歲 |
| 1 | 0% | 0% | 0% | 0% | 0% | 0% |
| 5 | 46% | 46% | 44% | 47% | 47% | 45% |
| 10 | 52% | 51% | 50% | 53% | 52% | 50% |
| 15 | 53% | 53% | 52% | 55% | 54% | 51% |
| 20 | 72% | 71% | 70% | 75% | 73% | 68% |

(11) 友邦人壽樂長青定期保險(NSRPA)，利率為 1.75%：

10 年繳費/保障 10 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 40 歲 | 50 歲 | 65 歲 | 40 歲 | 50 歲 | 65 歲 |
| 5 | 35% | 35% | 36% | 35% | 35% | 35% |
| 10 | 48% | 48% | 48% | 48% | 48% | 48% |

15 年繳費/保障 15 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 40 歲 | 50 歲 | 65 歲 | 40 歲 | 50 歲 | 65 歲 |
| 5 | 32% | 33% | 37% | 32% | 32% | 35% |
| 10 | 34% | 35% | 38% | 34% | 34% | 36% |
| 15 | 46% | 46% | 46% | 46% | 46% | 46% |

(12) 友邦人壽醫路友保定期健康保險(AHS)，利率為 1.75%：

20 年繳費/保障 20 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 16 歲 | 35 歲 | 60 歲 | 16 歲 | 35 歲 | 60 歲 |
| 5 | 17% | 10% | 14% | 20% | 12% | 11% |
| 10 | 17% | 10% | 13% | 20% | 12% | 11% |
| 15 | 17% | 10% | 9% | 20% | 12% | 9% |
| 20 | 17% | 9% | 3% | 20% | 11% | 5% |

(13) 友邦人壽友保心安防癌保險(NRCAN)，利率為 1.75%：

15 年繳費/保障 15 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 16 歲 | 35 歲 | 60 歲 | 16 歲 | 35 歲 | 60 歲 |
| 5 | 32% | 31% | 27% | 32% | 30% | 28% |
| 10 | 34% | 33% | 32% | 34% | 33% | 32% |
| 15 | 46% | 46% | 46% | 46% | 46% | 46% |

(14) 友邦人壽佑你定期壽險(YTL)：

本保險無解約金設計，故被保險人每一保單年度末之保險商品成本分析數值皆為零。

(15) 友邦人壽醫諾千金還本醫療保險(NRPFH)，利率為 1.75%：

15 年繳費/保障 15 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 20 歲 | 35 歲 | 60 歲 | 20 歲 | 35 歲 | 60 歲 |
| 5 | 46% | 46% | 47% | 47% | 46% | 46% |
| 10 | 48% | 48% | 49% | 48% | 48% | 49% |
| 15 | 64% | 64% | 64% | 64% | 64% | 64% |

20 年繳費/保障 20 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 20 歲 | 35 歲 | 55 歲 | 20 歲 | 35 歲 | 55 歲 |
| 5 | 43% | 43% | 45% | 44% | 43% | 43% |
| 10 | 46% | 46% | 48% | 46% | 45% | 47% |
| 15 | 46% | 46% | 48% | 46% | 46% | 47% |
| 20 | 61% | 61% | 61% | 61% | 61% | 61% |

(16) 友邦人壽守富人生美元利率變動型終身壽險(UDISWL)，利率為 1.75%：

6 年繳費/保障終身

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 5 歲 | 35 歲 | 65 歲 | 5 歲 | 35 歲 | 65 歲 |
| 1 | 39% | 40% | 39% | 39% | 41% | 40% |
| 5 | 59% | 61% | 61% | 58% | 61% | 61% |
| 10 | 76% | 79% | 77% | 76% | 79% | 78% |
| 15 | 81% | 83% | 79% | 81% | 84% | 81% |
| 20 | 81% | 83% | 76% | 81% | 84% | 78% |

(17) 友邦人壽滿意人生傷害還本終身保險(NWLRPA)，利率為 1.75%：

20 年繳費/保障終身

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 16 歲 | 35 歲 | 50 歲 | 16 歲 | 35 歲 | 50 歲 |
| 5 | 54% | 53% | 53% | 54% | 53% | 52% |
| 10 | 57% | 57% | 58% | 57% | 57% | 57% |
| 15 | 58% | 58% | 59% | 58% | 58% | 58% |
| 20 | 78% | 78% | 79% | 77% | 77% | 78% |

(18) 友邦人壽樂退 699 美元利率變動型還本終身保險(UDISRI)，利率為 1.75%：

6 年繳費/保障終身/樂退調整年齡 65 歲

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 5 歲 | 35 歲 | 59 歲 | 5 歲 | 35 歲 | 59 歲 |
| 1 | 53% | 53% | 54% | 56% | 56% | 57% |
| 5 | 65% | 65% | 65% | 65% | 65% | 65% |
| 10 | 83% | 83% | 83% | 83% | 83% | 84% |
| 15 | 88% | 87% | 85% | 88% | 88% | 86% |
| 20 | 88% | 87% | 84% | 88% | 88% | 86% |

6 年繳費/保障終身/樂退調整年齡 70 歲

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 5 歲 | 35 歲 | 64 歲 | 5 歲 | 35 歲 | 64 歲 |
| 1 | 52% | 52% | 49% | 55% | 55% | 55% |
| 5 | 65% | 65% | 64% | 65% | 65% | 65% |
| 10 | 83% | 83% | 81% | 83% | 83% | 83% |
| 15 | 87% | 87% | 83% | 87% | 88% | 85% |
| 20 | 87% | 87% | 80% | 87% | 88% | 84% |

(19) 友邦人壽增利 High 利率變動型終身壽險(NISL)，利率為 1.75%：

6 年繳費/保障終身

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 16 歲 | 35 歲 | 65 歲 | 16 歲 | 35 歲 | 65 歲 |
| 1 | 45% | 45% | 42% | 45% | 45% | 43% |
| 5 | 65% | 65% | 66% | 65% | 65% | 66% |
| 10 | 86% | 86% | 86% | 86% | 86% | 86% |
| 15 | 84% | 84% | 83% | 84% | 84% | 83% |
| 20 | 82% | 82% | 81% | 82% | 82% | 81% |

(20) 友邦人壽友我靶關防癌保險(CPCAN)，利率為 1.75%：

15 年繳費/保障 75 歲滿期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 20 歲 | 35 歲 | 60 歲 | 20 歲 | 35 歲 | 60 歲 |
| 5 | 16% | 19% | 28% | 14% | 17% | 29% |
| 10 | 17% | 21% | 32% | 16% | 20% | 33% |
| 15 | 24% | 28% | 46% | 21% | 27% | 46% |
| 20 | 23% | 28% | - | 21% | 28% | - |

(21) 友邦人壽醫靶照防癌終身保險(WLCPCAN)，利率為 1.75%：

10 年繳費/保障終身

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 20 歲 | 35 歲 | 60 歲 | 20 歲 | 35 歲 | 60 歲 |
| 5 | 15% | 17% | 26% | 14% | 18% | 30% |
| 10 | 22% | 26% | 40% | 21% | 27% | 46% |
| 15 | 21% | 25% | 42% | 21% | 27% | 48% |
| 20 | 20% | 25% | 44% | 21% | 27% | 49% |

15 年繳費/保障終身

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 20 歲 | 35 歲 | 55 歲 | 20 歲 | 35 歲 | 55 歲 |
| 5 | 15% | 17% | 24% | 14% | 18% | 27% |
| 10 | 16% | 19% | 27% | 16% | 20% | 31% |
| 15 | 22% | 26% | 38% | 22% | 28% | 44% |
| 20 | 21% | 26% | 40% | 22% | 29% | 46% |

20 年繳費/保障終身

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 20 歲 | 35 歲 | 50 歲 | 20 歲 | 35 歲 | 50 歲 |
| 5 | 15% | 17% | 22% | 15% | 18% | 25% |
| 10 | 16% | 19% | 25% | 16% | 21% | 29% |
| 15 | 17% | 20% | 26% | 17% | 22% | 30% |
| 20 | 22% | 27% | 36% | 23% | 30% | 42% |

(22) 友邦人壽醫身守護定期健康保險(NRTHI)，利率為 1.75%：

10 年繳費/保障 85 歲滿期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 5 歲 | 35 歲 | 55 歲 | 5 歲 | 35 歲 | 55 歲 |
| 5 | 3% | 7% | 35% | 1% | 4% | 31% |
| 10 | 4% | 9% | 49% | 2% | 6% | 43% |
| 15 | 3% | 8% | 46% | 2% | 6% | 42% |
| 20 | 3% | 7% | 43% | 2% | 5% | 40% |

20 年繳費/保障 85 歲滿期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 5 歲 | 35 歲 | 55 歲 | 5 歲 | 35 歲 | 55 歲 |
| 5 | 2% | 6% | 30% | 1% | 4% | 28% |
| 10 | 3% | 6% | 33% | 1% | 4% | 31% |
| 15 | 3% | 6% | 33% | 1% | 4% | 31% |
| 20 | 4% | 7% | 43% | 2% | 5% | 41% |

(23) 友邦人壽永富 99 美元利率變動型還本終身保險(URO)，利率為 1.75%：

6 年繳費/保障終身/未申請樂退選擇權

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 16 歲 | 35 歲 | 65 歲 | 16 歲 | 35 歲 | 65 歲 |
| 1 | 51% | 49% | 44% | 52% | 50% | 45% |
| 5 | 67% | 67% | 67% | 67% | 67% | 67% |
| 10 | 89% | 89% | 89% | 90% | 90% | 89% |
| 15 | 89% | 89% | 89% | 90% | 89% | 89% |
| 20 | 89% | 88% | 88% | 89% | 89% | 89% |

10 年繳費/保障終身/未申請樂退選擇權

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 16 歲 | 35 歲 | 65 歲 | 16 歲 | 35 歲 | 65 歲 |
| 1 | 41% | 38% | 30% | 42% | 39% | 32% |
| 5 | 65% | 65% | 64% | 65% | 65% | 64% |
| 10 | 90% | 90% | 90% | 90% | 90% | 90% |
| 15 | 90% | 89% | 90% | 90% | 90% | 90% |
| 20 | 90% | 89% | 89% | 90% | 90% | 90% |

20 年繳費/保障終身/未申請樂退選擇權

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 16 歲 | 35 歲 | 60 歲 | 16 歲 | 35 歲 | 60 歲 |
| 1 | 19% | 13% | 8% | 23% | 17% | 11% |
| 5 | 60% | 60% | 58% | 61% | 60% | 59% |
| 10 | 66% | 66% | 65% | 66% | 65% | 65% |
| 15 | 89% | 89% | 88% | 89% | 88% | 88% |
| 20 | 90% | 90% | 90% | 90% | 90% | 90% |

(24) 友邦人壽長友守護定期健康保險(SHI3)，利率為 1.75%：

10 年繳費/保障 10 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 50 歲 | 60 歲 | 70 歲 | 50 歲 | 60 歲 | 70 歲 |
| 5 | 0% | 1% | 3% | 0% | 1% | 2% |
| 10 | 0% | 0% | 0% | 0% | 0% | 0% |

20 年繳費/保障 20 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 50 歲 | 60 歲 | 70 歲 | 50 歲 | 60 歲 | 70 歲 |
| 5 | 2% | 6% | 22% | 1% | 4% | 13% |
| 10 | 2% | 6% | 20% | 1% | 3% | 13% |
| 15 | 1% | 4% | 14% | 1% | 2% | 9% |
| 20 | 0% | 0% | 0% | 0% | 0% | 0% |

(25) 友邦人壽金創富人生美元利率變動型終身壽險(UFISWL)，利率為 1.75%：

6 年繳費/保障終身

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 16 歲 | 35 歲 | 65 歲 | 16 歲 | 35 歲 | 65 歲 |
| 1 | 46% | 46% | 43% | 46% | 46% | 44% |
| 5 | 72% | 71% | 70% | 72% | 72% | 70% |
| 10 | 88% | 87% | 83% | 88% | 87% | 84% |
| 15 | 87% | 86% | 80% | 88% | 87% | 82% |
| 20 | 87% | 85% | 77% | 88% | 86% | 79% |

(26) 友邦人壽金富裕利率變動型年金保險（甲型）(NISDA)，利率為 1.75%：

以躉繳保費 100 萬元，年金累積期間 20 年為例

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 5 歲 | 35 歲 | 65 歲 | 5 歲 | 35 歲 | 65 歲 |
| 1 | 94% | 94% | 94% | 94% | 94% | 94% |
| 5 | 97% | 97% | 97% | 97% | 97% | 97% |
| 10 | 99% | 99% | 99% | 99% | 99% | 99% |
| 15 | 100% | 100% | 100% | 100% | 100% | 100% |
| 20 | 100% | 100% | 100% | 100% | 100% | 100% |

註：試算的宣告利率=Min(1.90%, 1.75%+1%)=1.90%

(27) 友邦人壽新世代美元利率變動型終身壽險(USWLA)，利率為 1.75%：

6 年繳費/保障終身

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 16 歲 | 35 歲 | 65 歲 | 16 歲 | 35 歲 | 65 歲 |
| 1 | 39% | 41% | 40% | 39% | 40% | 41% |
| 5 | 59% | 61% | 60% | 59% | 61% | 62% |
| 10 | 80% | 82% | 79% | 80% | 82% | 82% |
| 15 | 81% | 82% | 76% | 81% | 83% | 79% |
| 20 | 81% | 81% | 71% | 81% | 83% | 76% |

12 年繳費/保障終身

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 16 歲 | 35 歲 | 65 歲 | 16 歲 | 35 歲 | 65 歲 |
| 1 | 22% | 23% | 21% | 22% | 23% | 22% |
| 5 | 63% | 66% | 61% | 63% | 65% | 62% |
| 10 | 76% | 78% | 73% | 76% | 78% | 74% |
| 15 | 78% | 79% | 74% | 78% | 80% | 74% |
| 20 | 78% | 79% | 71% | 78% | 80% | 71% |

(28) 友邦人壽薪富人生美元利率變動型終身壽險(USWLB)，利率為 1.75%：

12 年繳費/保障終身

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 16 歲 | 35 歲 | 60 歲 | 16 歲 | 35 歲 | 60 歲 |
| 1 | 19% | 20% | 20% | 19% | 20% | 19% |
| 5 | 57% | 60% | 58% | 57% | 60% | 58% |
| 10 | 69% | 72% | 70% | 68% | 73% | 69% |
| 15 | 74% | 77% | 73% | 73% | 78% | 73% |
| 20 | 74% | 76% | 70% | 74% | 78% | 71% |

20 年繳費/保障終身

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 16 歲 | 35 歲 | 60 歲 | 16 歲 | 35 歲 | 60 歲 |
| 1 | 0% | 0% | 0% | 0% | 0% | 0% |
| 5 | 46% | 48% | 45% | 46% | 47% | 46% |
| 10 | 52% | 54% | 51% | 52% | 53% | 51% |
| 15 | 72% | 73% | 69% | 72% | 73% | 69% |
| 20 | 74% | 75% | 72% | 75% | 75% | 70% |

(29) 友邦人壽友利人生養老保險(NED)，利率為 1.75%：

10 年繳費/保障 20 年期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 16 歲 | 35 歲 | 64 歲 | 16 歲 | 35 歲 | 64 歲 |
| 5 | 62% | 62% | 61% | 62% | 62% | 61% |
| 10 | 85% | 85% | 86% | 85% | 85% | 86% |
| 15 | 85% | 85% | 85% | 85% | 85% | 85% |
| 20 | 85% | 85% | 85% | 85% | 85% | 85% |

(30) 友邦人壽欣友相傳美元利率變動型終身壽險(USWLD)，利率為 1.75%：

6 年繳費/保障終身

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 16 歲 | 35 歲 | 65 歲 | 16 歲 | 35 歲 | 65 歲 |
| 1 | 42% | 41% | 38% | 42% | 41% | 40% |
| 5 | 62% | 61% | 61% | 62% | 61% | 61% |
| 10 | 82% | 81% | 77% | 83% | 81% | 79% |
| 15 | 81% | 78% | 72% | 82% | 80% | 75% |
| 20 | 80% | 76% | 67% | 81% | 79% | 70% |

(31) 友邦人壽富利優沛美元利率變動型還本終身保險(UWLS)，利率為 1.75%：

3 年繳費/保障終身/優沛起始日為 86 歲

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 5 歲 | 35 歲 | 65 歲 | 5 歲 | 35 歲 | 65 歲 |
| 1 | 51% | 52% | 51% | 51% | 52% | 51% |
| 5 | 73% | 75% | 75% | 73% | 75% | 74% |
| 10 | 81% | 83% | 82% | 81% | 83% | 82% |
| 15 | 81% | 82% | 81% | 81% | 83% | 81% |
| 20 | 81% | 82% | 80% | 81% | 82% | 81% |

6 年繳費/保障終身/優沛起始日為 86 歲

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 5 歲 | 35 歲 | 65 歲 | 5 歲 | 35 歲 | 65 歲 |
| 1 | 41% | 43% | 40% | 42% | 43% | 41% |
| 5 | 73% | 76% | 75% | 73% | 75% | 74% |
| 10 | 83% | 85% | 83% | 82% | 85% | 83% |
| 15 | 82% | 84% | 82% | 82% | 84% | 82% |
| 20 | 82% | 84% | 81% | 82% | 84% | 82% |

12 年繳費/保障終身/優沛起始日為 86 歲

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 5 歲 | 35 歲 | 65 歲 | 5 歲 | 35 歲 | 65 歲 |
| 1 | 24% | 24% | 21% | 24% | 24% | 22% |
| 5 | 63% | 64% | 63% | 62% | 64% | 63% |
| 10 | 80% | 81% | 81% | 80% | 81% | 80% |
| 15 | 85% | 86% | 85% | 85% | 86% | 85% |
| 20 | 85% | 85% | 84% | 85% | 86% | 84% |

(32) 友邦人壽峰富人生美元利率變動型終身壽險(UHISWL)，利率為 1.75%：

8 年繳費/保障終身

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 5 歲 | 35 歲 | 65 歲 | 5 歲 | 35 歲 | 65 歲 |
| 1 | 34% | 34% | 31% | 33% | 35% | 32% |
| 5 | 75% | 76% | 69% | 74% | 77% | 72% |
| 10 | 82% | 83% | 76% | 82% | 84% | 79% |
| 15 | 83% | 83% | 74% | 83% | 85% | 77% |
| 20 | 83% | 83% | 71% | 84% | 85% | 75% |

15 年繳費/保障終身

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 5 歲 | 35 歲 | 65 歲 | 5 歲 | 35 歲 | 65 歲 |
| 1 | 13% | 14% | 10% | 13% | 14% | 12% |
| 5 | 56% | 56% | 47% | 56% | 57% | 52% |
| 10 | 74% | 74% | 62% | 74% | 75% | 67% |
| 15 | 85% | 85% | 72% | 85% | 87% | 77% |
| 20 | 86% | 85% | 69% | 86% | 87% | 75% |

(33) 友邦人壽聚富人生利率變動型終身壽險(NHISWL)，利率為 1.75%：

8 年繳費/保障終身

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 5 歲 | 35 歲 | 65 歲 | 5 歲 | 35 歲 | 65 歲 |
| 1 | 36% | 36% | 32% | 35% | 36% | 34% |
| 5 | 69% | 70% | 64% | 68% | 69% | 67% |
| 10 | 84% | 84% | 77% | 83% | 84% | 81% |
| 15 | 82% | 83% | 74% | 82% | 82% | 78% |
| 20 | 81% | 81% | 70% | 80% | 81% | 75% |

15 年繳費/保障終身

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 5 歲 | 35 歲 | 60 歲 | 5 歲 | 35 歲 | 60 歲 |
| 1 | 14% | 14% | 12% | 14% | 14% | 13% |
| 5 | 56% | 55% | 49% | 56% | 56% | 52% |
| 10 | 61% | 60% | 53% | 60% | 61% | 56% |
| 15 | 82% | 82% | 72% | 82% | 83% | 77% |
| 20 | 81% | 80% | 69% | 81% | 82% | 74% |

(34) 友邦人壽鴻利優沛利率變動型還本終身保險(NWLS)，利率為 1.75%：

6 年繳費/保障終身/優沛起始日為 86 歲

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 5 歲 | 35 歲 | 65 歲 | 5 歲 | 35 歲 | 65 歲 |
| 1 | 41% | 42% | 40% | 41% | 42% | 41% |
| 5 | 72% | 74% | 74% | 72% | 74% | 74% |
| 10 | 80% | 82% | 81% | 80% | 82% | 81% |
| 15 | 79% | 80% | 79% | 79% | 81% | 79% |
| 20 | 78% | 79% | 77% | 78% | 79% | 77% |

12 年繳費/保障終身/優沛起始日為 86 歲

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 5 歲 | 35 歲 | 65 歲 | 5 歲 | 35 歲 | 65 歲 |
| 1 | 23% | 23% | 20% | 24% | 24% | 21% |
| 5 | 61% | 62% | 60% | 61% | 62% | 60% |
| 10 | 77% | 78% | 76% | 77% | 78% | 75% |
| 15 | 81% | 82% | 78% | 81% | 82% | 78% |
| 20 | 80% | 80% | 74% | 80% | 81% | 76% |

(35) 友邦人壽醫世無憂定期保險(CI) ，利率為 1.75%：

10 年繳費/保障 85 歲滿期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 20 歲 | 35 歲 | 65 歲 | 20 歲 | 35 歲 | 65 歲 |
| 5 | 15% | 20% | 36% | 13% | 18% | 32% |
| 10 | 22% | 30% | 53% | 20% | 26% | 48% |
| 15 | 23% | 30% | 53% | 20% | 26% | 50% |
| 20 | 23% | 30% | 53% | 20% | 26% | 53% |

15 年繳費/保障 85 歲滿期

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 20 歲 | 35 歲 | 60 歲 | 20 歲 | 35 歲 | 60 歲 |
| 5 | 15% | 20% | 32% | 13% | 17% | 28% |
| 10 | 17% | 23% | 36% | 15% | 20% | 32% |
| 15 | 23% | 31% | 50% | 21% | 27% | 46% |
| 20 | 24% | 32% | 51% | 21% | 28% | 48% |

(36) 友邦人壽富利豐沛美元利率變動型還本終身保險(UWLV)，利率為 1.75%：

6 年繳費/保障終身/豐沛起始日為 86 歲

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 5 歲 | 35 歲 | 65 歲 | 5 歲 | 35 歲 | 65 歲 |
| 1 | 41% | 43% | 40% | 42% | 43% | 41% |
| 5 | 73% | 76% | 75% | 73% | 75% | 74% |
| 10 | 83% | 85% | 83% | 82% | 85% | 83% |
| 15 | 82% | 84% | 82% | 82% | 84% | 82% |
| 20 | 82% | 84% | 81% | 82% | 84% | 82% |

12 年繳費/保障終身/豐沛起始日為 86 歲

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 5 歲 | 35 歲 | 65 歲 | 5 歲 | 35 歲 | 65 歲 |
| 1 | 24% | 24% | 21% | 24% | 24% | 22% |
| 5 | 63% | 64% | 63% | 62% | 64% | 63% |
| 10 | 80% | 81% | 81% | 80% | 81% | 80% |
| 15 | 85% | 86% | 85% | 85% | 86% | 85% |
| 20 | 85% | 85% | 84% | 85% | 86% | 84% |

(37) 友邦人壽鴻利豐沛利率變動型還本終身保險(NWLV)，利率為 1.75%：

6 年繳費/保障終身/豐沛起始日為 86 歲

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 5 歲 | 35 歲 | 65 歲 | 5 歲 | 35 歲 | 65 歲 |
| 1 | 41% | 42% | 40% | 41% | 42% | 41% |
| 5 | 72% | 74% | 75% | 72% | 74% | 74% |
| 10 | 80% | 82% | 82% | 80% | 82% | 81% |
| 15 | 79% | 80% | 79% | 79% | 81% | 79% |
| 20 | 78% | 79% | 77% | 78% | 79% | 78% |

12 年繳費/保障終身/豐沛起始日為 86 歲

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 5 歲 | 35 歲 | 65 歲 | 5 歲 | 35 歲 | 65 歲 |
| 1 | 23% | 23% | 20% | 24% | 24% | 22% |
| 5 | 61% | 62% | 61% | 61% | 62% | 60% |
| 10 | 77% | 78% | 77% | 77% | 78% | 76% |
| 15 | 81% | 82% | 79% | 81% | 82% | 79% |
| 20 | 80% | 80% | 76% | 80% | 81% | 77% |

(38) 友邦人壽樂扶照護利率變動型終身保險(LC520)，利率為 1.75%：

10 年繳費/保障終身

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 5 歲 | 35 歲 | 60 歲 | 5 歲 | 35 歲 | 60 歲 |
| 1 | 14% | 16% | 21% | 12% | 15% | 21% |
| 5 | 28% | 34% | 46% | 25% | 30% | 44% |
| 10 | 40% | 48% | 66% | 36% | 44% | 63% |
| 15 | 41% | 48% | 65% | 36% | 44% | 62% |
| 20 | 41% | 48% | 63% | 36% | 44% | 61% |

20 年繳費/保障終身

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 5 歲 | 35 歲 | 55 歲 | 5 歲 | 35 歲 | 55 歲 |
| 1 | 0% | 0% | 0% | 0% | 0% | 0% |
| 5 | 26% | 30% | 41% | 23% | 28% | 39% |
| 10 | 29% | 34% | 46% | 26% | 31% | 44% |
| 15 | 30% | 35% | 48% | 27% | 32% | 46% |
| 20 | 41% | 48% | 65% | 37% | 44% | 62% |

(39) 友邦人壽三采人生美元利率變動型終身壽險(USWLE)，利率為 1.75%：

3 年繳費/保障終身

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 5 歲 | 35 歲 | 65 歲 | 5 歲 | 35 歲 | 65 歲 |
| 1 | 51% | 51% | 49% | 51% | 51% | 50% |
| 5 | 73% | 73% | 72% | 74% | 73% | 72% |
| 10 | 81% | 80% | 75% | 82% | 81% | 77% |
| 15 | 81% | 78% | 71% | 82% | 80% | 73% |
| 20 | 80% | 76% | 67% | 82% | 79% | 69% |

(40) 友邦人壽傳璽永富美元利率變動型終身壽險(UKISWL)，利率為 1.75%：

3 年繳費/保障終身

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 20 歲 | 35 歲 | 65 歲 | 20 歲 | 35 歲 | 65 歲 |
| 1 | 48% | 49% | 49% | 48% | 49% | 49% |
| 5 | 70% | 71% | 71% | 70% | 71% | 72% |
| 10 | 77% | 78% | 77% | 77% | 78% | 78% |
| 15 | 77% | 77% | 74% | 77% | 78% | 76% |
| 20 | 77% | 76% | 71% | 77% | 77% | 74% |

(41) 友邦人壽富傳世代美元利率變動型終身壽險(USWLF)，利率為 1.75%：

6 年繳費/保障終身

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 5 歲 | 35 歲 | 65 歲 | 5 歲 | 35 歲 | 65 歲 |
| 1 | 40% | 40% | 37% | 39% | 40% | 39% |
| 5 | 68% | 68% | 67% | 67% | 68% | 68% |
| 10 | 81% | 81% | 77% | 81% | 81% | 79% |
| 15 | 81% | 79% | 72% | 81% | 81% | 75% |
| 20 | 81% | 78% | 68% | 82% | 81% | 71% |

(42) 友邦人壽富傳世家美元利率變動型終身壽險(USWLG)，利率為 1.75%：

7 年繳費/保障終身

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 5 歲 | 35 歲 | 65 歲 | 5 歲 | 35 歲 | 65 歲 |
| 1 | 36% | 37% | 35% | 36% | 37% | 36% |
| 5 | 66% | 68% | 69% | 67% | 67% | 68% |
| 10 | 80% | 81% | 79% | 81% | 81% | 80% |
| 15 | 80% | 79% | 74% | 82% | 81% | 76% |
| 20 | 80% | 77% | 68% | 82% | 80% | 71% |

(43) 友邦人壽鑫柑保倍美元利率變動型終身保險(UWHL)，利率為 1.75%：

6 年繳費/保障終身

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 5 歲 | 35 歲 | 65 歲 | 5 歲 | 35 歲 | 65 歲 |
| 1 | 25% | 26% | 28% | 30% | 30% | 31% |
| 5 | 61% | 65% | 62% | 61% | 64% | 64% |
| 10 | 79% | 80% | 75% | 79% | 81% | 77% |
| 15 | 79% | 77% | 71% | 79% | 80% | 73% |
| 20 | 79% | 74% | 68% | 80% | 80% | 68% |

10 年繳費/保障終身

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 5 歲 | 35 歲 | 65 歲 | 5 歲 | 35 歲 | 65 歲 |
| 1 | 14% | 15% | 17% | 19% | 19% | 19% |
| 5 | 59% | 62% | 60% | 59% | 61% | 62% |
| 10 | 78% | 80% | 77% | 78% | 80% | 79% |
| 15 | 81% | 80% | 74% | 81% | 82% | 76% |
| 20 | 81% | 76% | 70% | 81% | 81% | 71% |

20 年繳費/保障終身

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 5 歲 | 35 歲 | 60 歲 | 5 歲 | 35 歲 | 60 歲 |
| 1 | 0% | 0% | 0% | 0% | 0% | 0% |
| 5 | 53% | 55% | 55% | 52% | 54% | 54% |
| 10 | 59% | 60% | 60% | 59% | 60% | 60% |
| 15 | 70% | 69% | 67% | 69% | 70% | 68% |
| 20 | 71% | 68% | 66% | 71% | 70% | 66% |

(44) 友邦人壽友利雙盈美元利率變動型終身壽險(USWLH)，利率為 1.75%：

7 年繳費/保障終身

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 5 歲 | 35 歲 | 65 歲 | 5 歲 | 35 歲 | 65 歲 |
| 1 | 33% | 36% | 34% | 33% | 35% | 35% |
| 5 | 61% | 65% | 65% | 61% | 64% | 66% |
| 10 | 74% | 78% | 75% | 74% | 78% | 78% |
| 15 | 74% | 77% | 71% | 75% | 78% | 75% |
| 20 | 74% | 76% | 67% | 75% | 77% | 71% |

(45) 友邦人壽鍾愛一生美元利率變動型還本終身保險(UWLC)，利率為 1.75%：

3 年繳費/保障終身/守護基金給付日為 75 歲

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 5 歲 | 35 歲 | 65 歲 | 5 歲 | 35 歲 | 65 歲 |
| 1 | 53% | 53% | 54% | 53% | 53% | 53% |
| 5 | 73% | 73% | 74% | 73% | 73% | 72% |
| 10 | 80% | 79% | 80% | 80% | 79% | 78% |
| 15 | 79% | 78% | 78% | 79% | 78% | 77% |
| 20 | 78% | 76% | 76% | 78% | 77% | 75% |

6 年繳費/保障終身/守護基金給付日為 75 歲

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 5 歲 | 35 歲 | 65 歲 | 5 歲 | 35 歲 | 65 歲 |
| 1 | 46% | 45% | 45% | 47% | 46% | 45% |
| 5 | 73% | 73% | 75% | 73% | 73% | 72% |
| 10 | 81% | 81% | 81% | 81% | 81% | 79% |
| 15 | 80% | 79% | 79% | 80% | 79% | 78% |
| 20 | 79% | 77% | 76% | 79% | 78% | 76% |

(46) 友邦人壽萬寶富利美元利率變動型終身壽險(ULISWL)，利率為 1.75%：

6 年繳費/保障終身

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 5 歲 | 35 歲 | 65 歲 | 5 歲 | 35 歲 | 65 歲 |
| 1 | 37% | 40% | 37% | 37% | 39% | 38% |
| 5 | 59% | 63% | 60% | 59% | 63% | 61% |
| 10 | 76% | 81% | 75% | 76% | 80% | 77% |
| 15 | 76% | 81% | 73% | 77% | 81% | 76% |
| 20 | 77% | 81% | 71% | 77% | 81% | 74% |

10 年繳費/保障終身

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 5 歲 | 35 歲 | 65 歲 | 5 歲 | 35 歲 | 65 歲 |
| 1 | 25% | 27% | 25% | 25% | 27% | 26% |
| 5 | 64% | 69% | 63% | 64% | 67% | 65% |
| 10 | 76% | 82% | 76% | 76% | 80% | 78% |
| 15 | 76% | 82% | 74% | 77% | 80% | 77% |
| 20 | 77% | 81% | 71% | 77% | 81% | 75% |

20 年繳費/保障終身

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 5 歲 | 35 歲 | 60 歲 | 5 歲 | 35 歲 | 60 歲 |
| 1 | 0% | 0% | 0% | 0% | 0% | 0% |
| 5 | 51% | 54% | 50% | 51% | 55% | 54% |
| 10 | 69% | 72% | 66% | 68% | 73% | 71% |
| 15 | 75% | 78% | 71% | 74% | 79% | 76% |
| 20 | 77% | 81% | 73% | 77% | 82% | 78% |

(47) 友邦人壽傳璽富足利率變動型終身壽險(NKISWL)，利率為 1.75%：

3 年繳費/保障終身

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 20 歲 | 35 歲 | 65 歲 | 20 歲 | 35 歲 | 65 歲 |
| 1 | 51% | 51% | 50% | 51% | 51% | 51% |
| 5 | 72% | 73% | 73% | 72% | 73% | 73% |
| 10 | 78% | 79% | 77% | 79% | 79% | 78% |
| 15 | 77% | 76% | 74% | 77% | 77% | 75% |
| 20 | 75% | 74% | 70% | 75% | 75% | 72% |

(48) 友邦人壽萬寶富裕利率變動型終身壽險(NLISWL)，利率為 1.75%：

6 年繳費/保障終身

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 5 歲 | 35 歲 | 65 歲 | 5 歲 | 35 歲 | 65 歲 |
| 1 | 42% | 43% | 40% | 42% | 43% | 40% |
| 5 | 65% | 67% | 63% | 65% | 66% | 63% |
| 10 | 81% | 83% | 77% | 81% | 82% | 78% |
| 15 | 80% | 81% | 73% | 80% | 81% | 75% |
| 20 | 78% | 78% | 69% | 78% | 79% | 71% |

10 年繳費/保障終身

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 5 歲 | 35 歲 | 64 歲 | 5 歲 | 35 歲 | 64 歲 |
| 1 | 28% | 29% | 26% | 29% | 29% | 26% |
| 5 | 68% | 69% | 63% | 68% | 69% | 63% |
| 10 | 80% | 81% | 75% | 80% | 81% | 75% |
| 15 | 78% | 79% | 71% | 78% | 79% | 72% |
| 20 | 77% | 77% | 68% | 77% | 77% | 69% |

20 年繳費/保障終身

| 性別 | 男性 | | | 女性 | | |
|---|---|---|---|---|---|---|
| 保單年度末 | 5 歲 | 35 歲 | 55 歲 | 5 歲 | 35 歲 | 55 歲 |
| 1 | 0% | 0% | 0% | 0% | 0% | 0% |
| 5 | 53% | 54% | 49% | 53% | 54% | 50% |
| 10 | 70% | 71% | 64% | 70% | 71% | 65% |
| 15 | 75% | 76% | 68% | 75% | 76% | 69% |
| 20 | 76% | 77% | 69% | 76% | 77% | 70% |