



## 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：

依據人身保險業辦理資訊公開管理辦法、財政部 92.03.31 台財保字第 0920012416 號令、行政院金融監督管理委員會 93.12.30 金管保三字第 09302053330 號函及 96.07.26 金管保一字第 09602083930 號函規定辦理。

#### (1)、不分紅人壽保險單：

$$\frac{CV_m + \sum Div_t \times (1+i)^{m-t} + \sum End_t \times (1+i)^{m-t}}{\sum GP_t \times (1+i)^{m-t+1}} \quad m = 1, 2, 3, 4, 5, 10, 15, \dots$$

$i$ ：前一日曆年度之十二個月臺灣銀行、第一銀行與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  $m$  保單年度之年末解約金。

$GP_t$ ：第  $t$  保單年度之年繳保險費。

$Div_t$ ：第  $t$  保單年度之可能紅利金額。

$End_t$ ：第  $t$  保單年度之生存保險金。

$m$ ：應揭露之年期。

#### (2)、利率變動型保險單：

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

$i$ ：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，但其計算有引用宣告利率者，該宣告利率以銷售當時各該商品之宣告利率及  $i+1\%$  兩者之最小值設算；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 0.81%：

10 年繳費/保障 10 年期

| 性別    | 男性   |      |      | 女性   |      |      |
|-------|------|------|------|------|------|------|
|       | 15 歲 | 35 歲 | 60 歲 | 15 歲 | 35 歲 | 60 歲 |
| 保單年度末 |      |      |      |      |      |      |
| 5     | 3%   | 7%   | 9%   | 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   |      |      |
|-------|------|------|------|------|------|------|
|       | 15 歲 | 35 歲 | 60 歲 | 15 歲 | 35 歲 | 60 歲 |
| 保單年度末 |      |      |      |      |      |      |
| 5     | 6%   | 15%  | 16%  | 6%   | 12%  | 20%  |
| 10    | 4%   | 10%  | 11%  | 3%   | 8%   | 14%  |
| 15    | 0%   | 0%   | 0%   | 0%   | 0%   | 0%   |

20 年繳費/保障 20 年期

| 性別    | 男性   |      |      | 女性   |      |      |
|-------|------|------|------|------|------|------|
|       | 15 歲 | 35 歲 | 60 歲 | 15 歲 | 35 歲 | 60 歲 |
| 保單年度末 |      |      |      |      |      |      |
| 5     | 9%   | 21%  | 20%  | 6%   | 17%  | 27%  |
| 10    | 8%   | 18%  | 18%  | 5%   | 15%  | 25%  |
| 15    | 5%   | 11%  | 11%  | 3%   | 10%  | 16%  |
| 20    | 0%   | 0%   | 0%   | 0%   | 0%   | 0%   |

30 年繳費/保障 30 年期

| 性別    | 男性   |      |      | 女性   |      |      |
|-------|------|------|------|------|------|------|
|       | 15 歲 | 35 歲 | 50 歲 | 15 歲 | 35 歲 | 50 歲 |
| 保單年度末 |      |      |      |      |      |      |
| 5     | 18%  | 28%  | 27%  | 11%  | 25%  | 31%  |
| 10    | 18%  | 29%  | 29%  | 12%  | 26%  | 34%  |
| 15    | 16%  | 25%  | 27%  | 11%  | 24%  | 32%  |
| 20    | 13%  | 20%  | 23%  | 9%   | 19%  | 27%  |



(2) 友邦人壽平安定期壽險附約(JTLR)，利率為 0.81%：

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%   | 9%   | 3%   | 7%   | 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%  | 16%  | 8%   | 14%  | 20%  |
| 10    | 5%   | 11%  | 11%  | 4%   | 10%  | 14%  |
| 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     | 11%  | 22%  | 20%  | 8%   | 19%  | 27%  |
| 10    | 9%   | 19%  | 18%  | 7%   | 17%  | 25%  |
| 15    | 6%   | 12%  | 12%  | 4%   | 11%  | 16%  |
| 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%  | 28%  | 14%  | 27%  | 32%  |
| 10    | 21%  | 30%  | 30%  | 15%  | 28%  | 35%  |
| 15    | 18%  | 27%  | 28%  | 13%  | 26%  | 33%  |
| 20    | 15%  | 21%  | 23%  | 11%  | 21%  | 28%  |



(3) 友邦人壽愛己保險費豁免附約(WPA)，利率為 0.81%：

5 年繳費/保障 5 年期

| 性別    | 男性   |      |      | 女性   |      |      |
|-------|------|------|------|------|------|------|
|       | 15 歲 | 35 歲 | 55 歲 | 15 歲 | 35 歲 | 55 歲 |
| 保單年度末 |      |      |      |      |      |      |
| 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   |      |      |
|-------|------|------|------|------|------|------|
|       | 15 歲 | 35 歲 | 55 歲 | 15 歲 | 35 歲 | 55 歲 |
| 保單年度末 |      |      |      |      |      |      |
| 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   |      |      |
|-------|------|------|------|------|------|------|
|       | 15 歲 | 35 歲 | 55 歲 | 15 歲 | 35 歲 | 55 歲 |
| 保單年度末 |      |      |      |      |      |      |
| 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   |      |      |
|-------|------|------|------|------|------|------|
|       | 15 歲 | 35 歲 | 55 歲 | 15 歲 | 35 歲 | 55 歲 |
| 保單年度末 |      |      |      |      |      |      |
| 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   |      |      |
|-------|------|------|------|------|------|------|
|       | 15 歲 | 35 歲 | 55 歲 | 15 歲 | 35 歲 | 55 歲 |
| 保單年度末 |      |      |      |      |      |      |
| 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   |      |      |
|-------|------|------|------|------|------|------|
|       | 15 歲 | 35 歲 | 55 歲 | 15 歲 | 35 歲 | 55 歲 |
| 保單年度末 |      |      |      |      |      |      |
| 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   |      |      |
|-------|------|------|------|------|------|------|
|       | 15 歲 | 35 歲 | 55 歲 | 15 歲 | 35 歲 | 55 歲 |
| 保單年度末 |      |      |      |      |      |      |
| 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   |      |      |
|-------|------|------|------|------|------|------|
|       | 15 歲 | 35 歲 | 55 歲 | 15 歲 | 35 歲 | 55 歲 |
| 保單年度末 |      |      |      |      |      |      |
| 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   |      |      |
|-------|------|------|------|------|------|------|
|       | 15 歲 | 35 歲 | 55 歲 | 15 歲 | 35 歲 | 55 歲 |
| 保單年度末 |      |      |      |      |      |      |
| 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   |      |      |
|-------|------|------|------|------|------|------|
|       | 15 歲 | 35 歲 | 55 歲 | 15 歲 | 35 歲 | 55 歲 |
| 保單年度末 |      |      |      |      |      |      |
| 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   |      |      |
|-------|------|------|------|------|------|------|
|       | 15 歲 | 35 歲 | 55 歲 | 15 歲 | 35 歲 | 55 歲 |
| 保單年度末 |      |      |      |      |      |      |
| 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   |      |      |
|-------|------|------|------|------|------|------|
|       | 20 歲 | 30 歲 | 40 歲 | 20 歲 | 30 歲 | 40 歲 |
| 保單年度末 |      |      |      |      |      |      |
| 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   |      |      |
|-------|------|------|------|------|------|------|
|       | 20 歲 | 30 歲 | 40 歲 | 20 歲 | 30 歲 | 40 歲 |
| 保單年度末 |      |      |      |      |      |      |
| 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   |      |      |
|-------|------|------|------|------|------|------|
|       | 20 歲 | 30 歲 | 40 歲 | 20 歲 | 30 歲 | 40 歲 |
| 保單年度末 |      |      |      |      |      |      |
| 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   |      |      |
|-------|------|------|------|------|------|------|
|       | 20 歲 | 30 歲 | 40 歲 | 20 歲 | 30 歲 | 40 歲 |
| 保單年度末 |      |      |      |      |      |      |
| 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   |      |      |
|-------|------|------|------|------|------|------|
|       | 20 歲 | 30 歲 | 40 歲 | 20 歲 | 30 歲 | 40 歲 |
| 保單年度末 |      |      |      |      |      |      |
| 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   |      |      |
|-------|------|------|------|------|------|------|
|       | 20 歲 | 30 歲 | 40 歲 | 20 歲 | 30 歲 | 40 歲 |
| 保單年度末 |      |      |      |      |      |      |
| 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   |      |      |
|-------|------|------|------|------|------|------|
|       | 20 歲 | 30 歲 | 40 歲 | 20 歲 | 30 歲 | 40 歲 |
| 保單年度末 |      |      |      |      |      |      |
| 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   |      |      |
|-------|------|------|------|------|------|------|
|       | 20 歲 | 30 歲 | 40 歲 | 20 歲 | 30 歲 | 40 歲 |
| 保單年度末 |      |      |      |      |      |      |
| 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   |      |      |
|-------|------|------|------|------|------|------|
|       | 20 歲 | 30 歲 | 40 歲 | 20 歲 | 30 歲 | 40 歲 |
| 保單年度末 |      |      |      |      |      |      |
| 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   |      |      |
|-------|------|------|------|------|------|------|
|       | 20 歲 | 30 歲 | 40 歲 | 20 歲 | 30 歲 | 40 歲 |
| 保單年度末 |      |      |      |      |      |      |
| 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 0.81%：

5 年繳費/保障 5 年期

| 性別    | 男性   |      |      | 女性   |      |      |
|-------|------|------|------|------|------|------|
|       | 15 歲 | 35 歲 | 55 歲 | 15 歲 | 35 歲 | 55 歲 |
| 保單年度末 |      |      |      |      |      |      |
| 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   |      |      |
|-------|------|------|------|------|------|------|
|       | 15 歲 | 35 歲 | 55 歲 | 15 歲 | 35 歲 | 55 歲 |
| 保單年度末 |      |      |      |      |      |      |
| 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   |      |      |
|-------|------|------|------|------|------|------|
|       | 15 歲 | 35 歲 | 55 歲 | 15 歲 | 35 歲 | 55 歲 |
| 保單年度末 |      |      |      |      |      |      |
| 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   |      |      |
|-------|------|------|------|------|------|------|
|       | 15 歲 | 35 歲 | 55 歲 | 15 歲 | 35 歲 | 55 歲 |
| 保單年度末 |      |      |      |      |      |      |
| 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   |      |      |
|-------|------|------|------|------|------|------|
|       | 15 歲 | 35 歲 | 55 歲 | 15 歲 | 35 歲 | 55 歲 |
| 保單年度末 |      |      |      |      |      |      |
| 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   |      |      |
|-------|------|------|------|------|------|------|
|       | 15 歲 | 35 歲 | 55 歲 | 15 歲 | 35 歲 | 55 歲 |
| 保單年度末 |      |      |      |      |      |      |
| 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   |      |      |
|-------|------|------|------|------|------|------|
|       | 15 歲 | 35 歲 | 55 歲 | 15 歲 | 35 歲 | 55 歲 |
| 保單年度末 |      |      |      |      |      |      |
| 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   |      |      |
|-------|------|------|------|------|------|------|
|       | 15 歲 | 35 歲 | 55 歲 | 15 歲 | 35 歲 | 55 歲 |
| 保單年度末 |      |      |      |      |      |      |
| 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   |      |      |
|-------|------|------|------|------|------|------|
|       | 15 歲 | 35 歲 | 55 歲 | 15 歲 | 35 歲 | 55 歲 |
| 保單年度末 |      |      |      |      |      |      |
| 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   |      |      |
|-------|------|------|------|------|------|------|
|       | 15 歲 | 35 歲 | 55 歲 | 15 歲 | 35 歲 | 55 歲 |
| 保單年度末 |      |      |      |      |      |      |
| 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   |      |      |
|-------|------|------|------|------|------|------|
|       | 15 歲 | 35 歲 | 55 歲 | 15 歲 | 35 歲 | 55 歲 |
| 保單年度末 |      |      |      |      |      |      |
| 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   |      |      |
|-------|------|------|------|------|------|------|
|       | 20 歲 | 30 歲 | 40 歲 | 20 歲 | 30 歲 | 40 歲 |
| 保單年度末 |      |      |      |      |      |      |
| 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   |      |      |
|-------|------|------|------|------|------|------|
|       | 20 歲 | 30 歲 | 40 歲 | 20 歲 | 30 歲 | 40 歲 |
| 保單年度末 |      |      |      |      |      |      |
| 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   |      |      |
|-------|------|------|------|------|------|------|
|       | 20 歲 | 30 歲 | 40 歲 | 20 歲 | 30 歲 | 40 歲 |
| 保單年度末 |      |      |      |      |      |      |
| 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   |      |      |
|-------|------|------|------|------|------|------|
|       | 20 歲 | 30 歲 | 40 歲 | 20 歲 | 30 歲 | 40 歲 |
| 保單年度末 |      |      |      |      |      |      |
| 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   |      |      |
|-------|------|------|------|------|------|------|
|       | 20 歲 | 30 歲 | 40 歲 | 20 歲 | 30 歲 | 40 歲 |
| 保單年度末 |      |      |      |      |      |      |
| 5     | 0%   | 2%   | 4%   | 0%   | 2%   | 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   |      |      |
|-------|------|------|------|------|------|------|
|       | 20 歲 | 30 歲 | 40 歲 | 20 歲 | 30 歲 | 40 歲 |
| 保單年度末 |      |      |      |      |      |      |
| 5     | 0%   | 3%   | 5%   | 0%   | 2%   | 6%   |
| 10    | 0%   | 0%   | 2%   | 0%   | 0%   | 3%   |
| 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   |      |      |
|-------|------|------|------|------|------|------|
|       | 20 歲 | 30 歲 | 40 歲 | 20 歲 | 30 歲 | 40 歲 |
| 保單年度末 |      |      |      |      |      |      |
| 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   |      |      |
|-------|------|------|------|------|------|------|
|       | 20 歲 | 30 歲 | 40 歲 | 20 歲 | 30 歲 | 40 歲 |
| 保單年度末 |      |      |      |      |      |      |
| 5     | 0%   | 6%   | 8%   | 0%   | 4%   | 8%   |
| 10    | 0%   | 3%   | 5%   | 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   |      |      |
|-------|------|------|------|------|------|------|
|       | 20 歲 | 30 歲 | 40 歲 | 20 歲 | 30 歲 | 40 歲 |
| 保單年度末 |      |      |      |      |      |      |
| 5     | 0%   | 7%   | 9%   | 0%   | 5%   | 9%   |
| 10    | 0%   | 4%   | 6%   | 0%   | 3%   | 6%   |
| 15    | 0%   | 0%   | 2%   | 0%   | 1%   | 3%   |
| 20    | 0%   | 0%   | 0%   | 0%   | 0%   | 0%   |





30 年繳費/保障 30 年期

| 性別    | 男性   |      |      | 女性   |      |      |
|-------|------|------|------|------|------|------|
|       | 20 歲 | 30 歲 | 40 歲 | 20 歲 | 30 歲 | 40 歲 |
| 保單年度末 |      |      |      |      |      |      |
| 5     | 0%   | 8%   | 11%  | 0%   | 6%   | 10%  |
| 10    | 0%   | 5%   | 8%   | 0%   | 5%   | 8%   |
| 15    | 0%   | 1%   | 4%   | 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 0.81%：

20 年繳費/保障終身

| 性別    | 男性  |      |      | 女性  |      |      |
|-------|-----|------|------|-----|------|------|
|       | 5 歲 | 35 歲 | 60 歲 | 5 歲 | 35 歲 | 60 歲 |
| 保單年度末 |     |      |      |     |      |      |
| 5     | 35% | 30%  | 27%  | 34% | 31%  | 30%  |
| 10    | 39% | 34%  | 31%  | 38% | 35%  | 35%  |
| 15    | 40% | 36%  | 34%  | 40% | 37%  | 37%  |
| 20    | 54% | 49%  | 46%  | 53% | 50%  | 51%  |



(6) 友邦人壽友醫靠定期保險(NAHC)，利率為 0.81%：

20 年繳費/保障 20 年期

| 性別    | 男性   |      |      | 女性   |      |      |
|-------|------|------|------|------|------|------|
|       | 16 歲 | 35 歲 | 55 歲 | 16 歲 | 35 歲 | 55 歲 |
| 保單年度末 |      |      |      |      |      |      |
| 5     | 21%  | 19%  | 15%  | 30%  | 18%  | 20%  |
| 10    | 20%  | 16%  | 14%  | 28%  | 17%  | 18%  |
| 15    | 19%  | 13%  | 10%  | 25%  | 15%  | 12%  |
| 20    | 17%  | 10%  | 5%   | 21%  | 13%  | 6%   |



(7) 友邦人壽扶委匯定期保險附約(DDIR)，利率為 0.81%：

繳費 50 歲滿期/保障 50 歲滿期

| 性別    | 男性   |      |      | 女性   |      |      |
|-------|------|------|------|------|------|------|
| 保單年度末 | 20 歲 | 35 歲 | 40 歲 | 20 歲 | 35 歲 | 40 歲 |
| 5     | 0%   | 0%   | 0%   | 0%   | 0%   | 0%   |
| 10    | 0%   | 0%   | 0%   | 0%   | 0%   | 0%   |
| 15    | 0%   | 0%   | -    | 0%   | 0%   | -    |
| 20    | 0%   | -    | -    | 0%   | -    | -    |

繳費 55 歲滿期/保障 55 歲滿期

| 性別    | 男性   |      |      | 女性   |      |      |
|-------|------|------|------|------|------|------|
| 保單年度末 | 25 歲 | 35 歲 | 45 歲 | 25 歲 | 35 歲 | 45 歲 |
| 5     | 0%   | 0%   | 0%   | 0%   | 0%   | 0%   |
| 10    | 0%   | 0%   | 0%   | 0%   | 0%   | 0%   |
| 15    | 0%   | 0%   | -    | 0%   | 0%   | -    |
| 20    | 0%   | 0%   | -    | 0%   | 0%   | -    |

繳費 60 歲滿期/保障 60 歲滿期

| 性別    | 男性   |      |      | 女性   |      |      |
|-------|------|------|------|------|------|------|
| 保單年度末 | 30 歲 | 35 歲 | 50 歲 | 30 歲 | 35 歲 | 50 歲 |
| 5     | 0%   | 0%   | 0%   | 0%   | 0%   | 0%   |
| 10    | 0%   | 0%   | 0%   | 0%   | 0%   | 0%   |
| 15    | 0%   | 0%   | -    | 0%   | 0%   | -    |
| 20    | 0%   | 0%   | -    | 0%   | 0%   | -    |

繳費 65 歲滿期/保障 65 歲滿期

| 性別    | 男性   |      |      | 女性   |      |      |
|-------|------|------|------|------|------|------|
| 保單年度末 | 35 歲 | 45 歲 | 55 歲 | 35 歲 | 45 歲 | 55 歲 |
| 5     | 0%   | 0%   | 0%   | 0%   | 0%   | 0%   |
| 10    | 0%   | 0%   | 0%   | 0%   | 0%   | 0%   |
| 15    | 0%   | 0%   | -    | 0%   | 0%   | -    |
| 20    | 0%   | 0%   | -    | 0%   | 0%   | -    |



(8) 友邦人壽老有所醫定期健康保險(SHI2)，利率為 0.81%：

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%  | 10%  | 18%  | 15%  | 11%  | 14%  |
| 10    | 12%  | 7%   | 1%   | 15%  | 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%  | 30%  | 15%  | 15%  | 23%  |
| 10    | 14%  | 16%  | 29%  | 15%  | 15%  | 22%  |
| 15    | 13%  | 12%  | 21%  | 14%  | 13%  | 17%  |
| 20    | 10%  | 6%   | 2%   | 13%  | 9%   | 4%   |



(9) 友邦人壽老當醫壯定期健康保險(SCI)，利率為 0.81%：

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%  | 8%   | 4%   | 20%  | 10%  | 5%   |
| 10    | 17%  | 7%   | 3%   | 20%  | 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     | 12%  | 6%   | 4%   | 14%  | 6%   | 5%   |
| 10    | 12%  | 6%   | 4%   | 13%  | 6%   | 5%   |
| 15    | 11%  | 5%   | 4%   | 13%  | 6%   | 4%   |
| 20    | 10%  | 4%   | 2%   | 13%  | 5%   | 3%   |



(10) 友邦人壽三富人生美元利率變動型終身壽險(UISWL)，利率為 0.81%：

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 |
| 5  | 56%   | 58% | 51%  | 58%  | 58% | 54%  |
| 10 | 82%   | 85% | 76%  | 84%  | 85% | 80%  |
| 15 | 87%   | 89% | 77%  | 89%  | 89% | 82%  |
| 20 | 92%   | 93% | 77%  | 94%  | 94% | 84%  |

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 |
| 5  | 53%   | 50% | 44%  | 53%  | 51% | 47%  |
| 10 | 61%   | 58% | 51%  | 61%  | 59% | 53%  |
| 15 | 65%   | 61% | 54%  | 65%  | 63% | 56%  |
| 20 | 91%   | 85% | 75%  | 91%  | 88% | 77%  |



(11) 友邦人壽長保幸福終身保險(WLDI)，利率為 0.81%：

20 年繳費/保障終身

| 性別    | 男性   |      |      | 女性   |      |      |
|-------|------|------|------|------|------|------|
|       | 16 歲 | 35 歲 | 55 歲 | 16 歲 | 35 歲 | 55 歲 |
| 保單年度末 |      |      |      |      |      |      |
| 5     | 30%  | 35%  | 43%  | 29%  | 31%  | 39%  |
| 10    | 34%  | 39%  | 49%  | 32%  | 35%  | 44%  |
| 15    | 36%  | 42%  | 51%  | 33%  | 37%  | 47%  |
| 20    | 47%  | 56%  | 70%  | 44%  | 51%  | 64%  |





(12) 友邦人壽傳世富足利率變動型終身壽險(NISWL)，利率為 0.81%：

10 年繳費/保障終身

| 性別    | 男性  |      |      | 女性  |      |      |
|-------|-----|------|------|-----|------|------|
|       | 5 歲 | 35 歲 | 60 歲 | 5 歲 | 35 歲 | 60 歲 |
| 保單年度末 |     |      |      |     |      |      |
| 5     | 56% | 55%  | 52%  | 57% | 56%  | 56%  |
| 10    | 82% | 80%  | 77%  | 83% | 82%  | 81%  |
| 15    | 86% | 83%  | 78%  | 87% | 85%  | 83%  |
| 20    | 89% | 86%  | 79%  | 91% | 89%  | 85%  |

20 年繳費/保障終身

| 性別    | 男性  |      |      | 女性  |      |      |
|-------|-----|------|------|-----|------|------|
|       | 5 歲 | 35 歲 | 60 歲 | 5 歲 | 35 歲 | 60 歲 |
| 保單年度末 |     |      |      |     |      |      |
| 5     | 47% | 47%  | 46%  | 49% | 48%  | 46%  |
| 10    | 54% | 54%  | 53%  | 56% | 55%  | 52%  |
| 15    | 58% | 57%  | 56%  | 60% | 58%  | 55%  |
| 20    | 80% | 79%  | 77%  | 83% | 81%  | 75%  |



(13) 友邦人壽樂長青定期保險(NSRPA)，利率為 0.81%：

10 年繳費/保障 10 年期

| 性別    | 男性   |      |      | 女性   |      |      |
|-------|------|------|------|------|------|------|
|       | 40 歲 | 50 歲 | 65 歲 | 40 歲 | 50 歲 | 65 歲 |
| 保單年度末 |      |      |      |      |      |      |
| 5     | 36%  | 36%  | 37%  | 36%  | 36%  | 36%  |
| 10    | 50%  | 51%  | 51%  | 51%  | 51%  | 50%  |

15 年繳費/保障 15 年期

| 性別    | 男性   |      |      | 女性   |      |      |
|-------|------|------|------|------|------|------|
|       | 40 歲 | 50 歲 | 65 歲 | 40 歲 | 50 歲 | 65 歲 |
| 保單年度末 |      |      |      |      |      |      |
| 5     | 33%  | 34%  | 38%  | 33%  | 33%  | 36%  |
| 10    | 36%  | 37%  | 40%  | 36%  | 36%  | 38%  |
| 15    | 49%  | 49%  | 49%  | 49%  | 49%  | 49%  |



(14) 友邦人壽醫路友保定期健康保險(AHS)，利率為 0.81%：

20 年繳費/保障 20 年期

| 性別<br>保單年度末 | 男性   |      |      | 女性   |      |      |
|-------------|------|------|------|------|------|------|
|             | 16 歲 | 35 歲 | 60 歲 | 16 歲 | 35 歲 | 60 歲 |
| 5           | 18%  | 11%  | 14%  | 20%  | 12%  | 12%  |
| 10          | 18%  | 11%  | 14%  | 20%  | 12%  | 11%  |
| 15          | 17%  | 10%  | 10%  | 20%  | 12%  | 9%   |
| 20          | 17%  | 9%   | 3%   | 20%  | 12%  | 5%   |



(15) 友邦人壽滿扶保利率變動型終身保險(BMW7PIS)，利率為 0.81%：

10 年繳費/保障終身

| 性別    | 男性   |      |      | 女性   |      |      |
|-------|------|------|------|------|------|------|
|       | 16 歲 | 35 歲 | 60 歲 | 16 歲 | 35 歲 | 60 歲 |
| 保單年度末 |      |      |      |      |      |      |
| 5     | 47%  | 48%  | 48%  | 46%  | 48%  | 50%  |
| 10    | 69%  | 70%  | 71%  | 68%  | 71%  | 74%  |
| 15    | 72%  | 73%  | 71%  | 71%  | 74%  | 75%  |
| 20    | 76%  | 76%  | 70%  | 75%  | 78%  | 76%  |

15 年繳費/保障終身

| 性別    | 男性   |      |      | 女性   |      |      |
|-------|------|------|------|------|------|------|
|       | 16 歲 | 35 歲 | 60 歲 | 16 歲 | 35 歲 | 60 歲 |
| 保單年度末 |      |      |      |      |      |      |
| 5     | 44%  | 45%  | 42%  | 43%  | 45%  | 45%  |
| 10    | 49%  | 50%  | 46%  | 49%  | 51%  | 50%  |
| 15    | 70%  | 71%  | 66%  | 69%  | 73%  | 70%  |
| 20    | 73%  | 74%  | 65%  | 73%  | 76%  | 70%  |

20 年繳費/保障終身

| 性別    | 男性   |      |      | 女性   |      |      |
|-------|------|------|------|------|------|------|
|       | 16 歲 | 35 歲 | 60 歲 | 16 歲 | 35 歲 | 60 歲 |
| 保單年度末 |      |      |      |      |      |      |
| 5     | 41%  | 41%  | 37%  | 41%  | 42%  | 41%  |
| 10    | 47%  | 48%  | 42%  | 47%  | 49%  | 46%  |
| 15    | 51%  | 50%  | 43%  | 51%  | 52%  | 48%  |
| 20    | 71%  | 70%  | 61%  | 71%  | 72%  | 66%  |



(16) 友邦人壽友保心安防癌保險(NRCAN)，利率為 0.81%：

15 年繳費/保障 15 年期

| 性別    | 男性   |      |      | 女性   |      |      |
|-------|------|------|------|------|------|------|
|       | 16 歲 | 35 歲 | 60 歲 | 16 歲 | 35 歲 | 60 歲 |
| 保單年度末 |      |      |      |      |      |      |
| 5     | 33%  | 32%  | 28%  | 33%  | 31%  | 29%  |
| 10    | 36%  | 35%  | 33%  | 36%  | 35%  | 34%  |
| 15    | 49%  | 49%  | 49%  | 49%  | 49%  | 49%  |



(17) 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。



(18) 友邦人壽醫諾千金還本醫療保險(NRPFH)，利率為 0.81%：

15 年繳費/保障 15 年期

| 性別    | 男性   |      |      | 女性   |      |      |
|-------|------|------|------|------|------|------|
|       | 20 歲 | 35 歲 | 60 歲 | 20 歲 | 35 歲 | 60 歲 |
| 保單年度末 |      |      |      |      |      |      |
| 5     | 48%  | 47%  | 49%  | 48%  | 47%  | 47%  |
| 10    | 50%  | 50%  | 52%  | 50%  | 50%  | 51%  |
| 15    | 69%  | 69%  | 69%  | 69%  | 69%  | 69%  |

20 年繳費/保障 20 年期

| 性別    | 男性   |      |      | 女性   |      |      |
|-------|------|------|------|------|------|------|
|       | 20 歲 | 35 歲 | 55 歲 | 20 歲 | 35 歲 | 55 歲 |
| 保單年度末 |      |      |      |      |      |      |
| 5     | 45%  | 44%  | 46%  | 45%  | 44%  | 44%  |
| 10    | 48%  | 48%  | 50%  | 48%  | 48%  | 49%  |
| 15    | 50%  | 50%  | 51%  | 50%  | 50%  | 51%  |
| 20    | 68%  | 68%  | 68%  | 68%  | 68%  | 68%  |



(19) 友邦人壽守富人生美元利率變動型終身壽險(UDISWL)，利率為 0.81%：

6 年繳費/保障終身

| 性別    | 男性  |      |      | 女性  |      |      |
|-------|-----|------|------|-----|------|------|
|       | 5 歲 | 35 歲 | 65 歲 | 5 歲 | 35 歲 | 65 歲 |
| 保單年度末 |     |      |      |     |      |      |
| 5     | 60% | 63%  | 63%  | 60% | 63%  | 63%  |
| 10    | 82% | 85%  | 83%  | 81% | 85%  | 84%  |
| 15    | 91% | 93%  | 88%  | 91% | 94%  | 91%  |
| 20    | 96% | 97%  | 89%  | 96% | 99%  | 92%  |





(20) 友邦人壽滿意人生傷害還本終身保險(NWLRPA)，利率為 0.81%：

20 年繳費/保障終身

| 性別<br>保單年度末 | 男性   |      |      | 女性   |      |      |
|-------------|------|------|------|------|------|------|
|             | 16 歲 | 35 歲 | 50 歲 | 16 歲 | 35 歲 | 50 歲 |
| 5           | 56%  | 55%  | 55%  | 56%  | 55%  | 54%  |
| 10          | 61%  | 60%  | 61%  | 60%  | 60%  | 60%  |
| 15          | 63%  | 63%  | 64%  | 62%  | 62%  | 63%  |
| 20          | 86%  | 86%  | 87%  | 85%  | 85%  | 86%  |



(21) 友邦人壽樂退 699 美元利率變動型還本終身保險(UDISRI)，利率為 0.81%：

6 年繳費/保障終身/樂退調整年齡 65 歲

| 性別    | 男性   |      |      | 女性   |      |      |
|-------|------|------|------|------|------|------|
|       | 5 歲  | 35 歲 | 59 歲 | 5 歲  | 35 歲 | 59 歲 |
| 保單年度末 | 5 歲  | 35 歲 | 59 歲 | 5 歲  | 35 歲 | 59 歲 |
| 5     | 67%  | 67%  | 67%  | 67%  | 67%  | 67%  |
| 10    | 89%  | 89%  | 88%  | 89%  | 89%  | 89%  |
| 15    | 99%  | 98%  | 94%  | 99%  | 99%  | 96%  |
| 20    | 103% | 103% | 95%  | 103% | 103% | 98%  |

6 年繳費/保障終身/樂退調整年齡 70 歲

| 性別    | 男性   |      |      | 女性   |      |      |
|-------|------|------|------|------|------|------|
|       | 5 歲  | 35 歲 | 64 歲 | 5 歲  | 35 歲 | 64 歲 |
| 保單年度末 | 5 歲  | 35 歲 | 64 歲 | 5 歲  | 35 歲 | 64 歲 |
| 5     | 67%  | 67%  | 66%  | 67%  | 67%  | 67%  |
| 10    | 89%  | 89%  | 87%  | 89%  | 89%  | 89%  |
| 15    | 98%  | 98%  | 92%  | 98%  | 98%  | 94%  |
| 20    | 103% | 103% | 92%  | 103% | 103% | 95%  |



(22) 友邦人壽增利 High 利率變動型終身壽險(NISL)，利率為 0.81%：

6 年繳費/保障終身

| 性別    | 男性   |      |      | 女性   |      |      |
|-------|------|------|------|------|------|------|
|       | 16 歲 | 35 歲 | 65 歲 | 16 歲 | 35 歲 | 65 歲 |
| 保單年度末 |      |      |      |      |      |      |
| 5     | 67%  | 67%  | 68%  | 67%  | 67%  | 67%  |
| 10    | 92%  | 92%  | 93%  | 92%  | 92%  | 92%  |
| 15    | 94%  | 94%  | 94%  | 94%  | 94%  | 94%  |
| 20    | 96%  | 96%  | 95%  | 96%  | 96%  | 95%  |



(23) 友邦人壽 5599 還本終身保險(NRI)，利率為 0.81%：

10 年繳費/保障終身/樂退調整年齡 55 歲

| 性別    | 男性   |      |      | 女性   |      |      |
|-------|------|------|------|------|------|------|
|       | 20 歲 | 35 歲 | 40 歲 | 20 歲 | 35 歲 | 40 歲 |
| 保單年度末 |      |      |      |      |      |      |
| 5     | 63%  | 66%  | 66%  | 64%  | 66%  | 67%  |
| 10    | 88%  | 91%  | 91%  | 88%  | 90%  | 91%  |
| 15    | 91%  | 93%  | 93%  | 91%  | 93%  | 94%  |
| 20    | 94%  | 96%  | 96%  | 94%  | 96%  | 96%  |

10 年繳費/保障終身/樂退調整年齡 60 歲

| 性別    | 男性   |      |      | 女性   |      |      |
|-------|------|------|------|------|------|------|
|       | 20 歲 | 35 歲 | 45 歲 | 20 歲 | 35 歲 | 45 歲 |
| 保單年度末 |      |      |      |      |      |      |
| 5     | 62%  | 65%  | 66%  | 62%  | 65%  | 66%  |
| 10    | 86%  | 90%  | 91%  | 86%  | 89%  | 91%  |
| 15    | 89%  | 92%  | 93%  | 89%  | 92%  | 93%  |
| 20    | 92%  | 95%  | 95%  | 92%  | 95%  | 96%  |

10 年繳費/保障終身/樂退調整年齡 65 歲

| 性別    | 男性   |      |      | 女性   |      |      |
|-------|------|------|------|------|------|------|
|       | 20 歲 | 35 歲 | 50 歲 | 20 歲 | 35 歲 | 50 歲 |
| 保單年度末 |      |      |      |      |      |      |
| 5     | 60%  | 64%  | 66%  | 60%  | 63%  | 66%  |
| 10    | 84%  | 89%  | 91%  | 84%  | 88%  | 90%  |
| 15    | 87%  | 91%  | 92%  | 86%  | 91%  | 93%  |
| 20    | 89%  | 94%  | 94%  | 89%  | 94%  | 95%  |

20 年繳費/保障終身/樂退調整年齡 55 歲

| 性別    | 男性   |      |      | 女性   |      |      |
|-------|------|------|------|------|------|------|
|       | 20 歲 | 30 歲 | 35 歲 | 20 歲 | 30 歲 | 35 歲 |
| 保單年度末 |      |      |      |      |      |      |
| 5     | 63%  | 65%  | 65%  | 63%  | 65%  | 66%  |
| 10    | 66%  | 68%  | 68%  | 66%  | 68%  | 68%  |
| 15    | 68%  | 69%  | 70%  | 68%  | 69%  | 70%  |
| 20    | 92%  | 94%  | 94%  | 92%  | 94%  | 95%  |



20 年繳費/保障終身/樂退調整年齡 60 歲

| 性別    | 男性   |      |      | 女性   |      |      |
|-------|------|------|------|------|------|------|
|       | 20 歲 | 35 歲 | 40 歲 | 20 歲 | 35 歲 | 40 歲 |
| 保單年度末 |      |      |      |      |      |      |
| 5     | 61%  | 64%  | 65%  | 62%  | 65%  | 65%  |
| 10    | 65%  | 67%  | 68%  | 65%  | 67%  | 68%  |
| 15    | 67%  | 69%  | 69%  | 67%  | 69%  | 69%  |
| 20    | 91%  | 94%  | 94%  | 91%  | 94%  | 94%  |

20 年繳費/保障終身/樂退調整年齡 65 歲

| 性別    | 男性   |      |      | 女性   |      |      |
|-------|------|------|------|------|------|------|
|       | 20 歲 | 35 歲 | 45 歲 | 20 歲 | 35 歲 | 45 歲 |
| 保單年度末 |      |      |      |      |      |      |
| 5     | 58%  | 62%  | 64%  | 59%  | 63%  | 65%  |
| 10    | 62%  | 66%  | 67%  | 62%  | 66%  | 68%  |
| 15    | 65%  | 68%  | 69%  | 64%  | 68%  | 69%  |
| 20    | 88%  | 93%  | 93%  | 88%  | 92%  | 94%  |



(24) 友邦人壽友我靶關防癌保險(CPCAN)，利率為 0.81%：

15 年繳費/保障 75 歲滿期

| 性別<br>保單年度末 | 男性   |      |      | 女性   |      |      |
|-------------|------|------|------|------|------|------|
|             | 20 歲 | 35 歲 | 60 歲 | 20 歲 | 35 歲 | 60 歲 |
| 5           | 16%  | 19%  | 29%  | 14%  | 18%  | 30%  |
| 10          | 18%  | 22%  | 34%  | 16%  | 21%  | 35%  |
| 15          | 26%  | 31%  | 49%  | 23%  | 30%  | 49%  |
| 20          | 26%  | 32%  | -    | 24%  | 31%  | -    |



(25) 友邦人壽醫靶照防癌終身保險(WLCPCAN)，利率為 0.81%：

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 |
| 5  | 15%   | 18%  | 27%  | 15%  | 18%  | 31%  |
| 10 | 23%   | 27%  | 42%  | 23%  | 28%  | 49%  |
| 15 | 23%   | 28%  | 46%  | 23%  | 30%  | 53%  |
| 20 | 24%   | 29%  | 51%  | 24%  | 32%  | 57%  |

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 |
| 5  | 15%   | 18%  | 24%  | 15%  | 18%  | 28%  |
| 10 | 17%   | 20%  | 28%  | 17%  | 21%  | 33%  |
| 15 | 24%   | 28%  | 41%  | 24%  | 30%  | 48%  |
| 20 | 24%   | 29%  | 45%  | 24%  | 32%  | 52%  |

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 |
| 5  | 15%   | 18%  | 23%  | 15%  | 19%  | 26%  |
| 10 | 17%   | 20%  | 26%  | 17%  | 22%  | 30%  |
| 15 | 18%   | 22%  | 28%  | 18%  | 23%  | 33%  |
| 20 | 25%   | 30%  | 40%  | 25%  | 33%  | 47%  |



(26) 友邦人壽創富人生美元利率變動型終身壽險(UEISWL)，利率為 0.81%：

6 年繳費/保障終身

| 性別    | 男性   |      |      | 女性   |      |      |
|-------|------|------|------|------|------|------|
|       | 16 歲 | 35 歲 | 65 歲 | 16 歲 | 35 歲 | 65 歲 |
| 保單年度末 |      |      |      |      |      |      |
| 5     | 66%  | 65%  | 65%  | 66%  | 65%  | 65%  |
| 10    | 93%  | 90%  | 89%  | 93%  | 91%  | 89%  |
| 15    | 97%  | 94%  | 90%  | 97%  | 95%  | 91%  |
| 20    | 101% | 97%  | 90%  | 102% | 99%  | 92%  |





(27) 友邦人壽醫身守護定期健康保險(NRTHI)，利率為 0.81%：

10 年繳費/保障 85 歲滿期

| 性別    | 男性  |      |      | 女性  |      |      |
|-------|-----|------|------|-----|------|------|
|       | 5 歲 | 35 歲 | 55 歲 | 5 歲 | 35 歲 | 55 歲 |
| 保單年度末 |     |      |      |     |      |      |
| 5     | 3%  | 7%   | 36%  | 1%  | 4%   | 32%  |
| 10    | 4%  | 10%  | 52%  | 2%  | 6%   | 46%  |
| 15    | 4%  | 9%   | 51%  | 2%  | 6%   | 46%  |
| 20    | 4%  | 8%   | 50%  | 2%  | 6%   | 46%  |

20 年繳費/保障 85 歲滿期

| 性別    | 男性  |      |      | 女性  |      |      |
|-------|-----|------|------|-----|------|------|
|       | 5 歲 | 35 歲 | 55 歲 | 5 歲 | 35 歲 | 55 歲 |
| 保單年度末 |     |      |      |     |      |      |
| 5     | 3%  | 6%   | 31%  | 1%  | 4%   | 29%  |
| 10    | 3%  | 7%   | 35%  | 1%  | 5%   | 32%  |
| 15    | 3%  | 6%   | 36%  | 2%  | 5%   | 34%  |
| 20    | 4%  | 8%   | 47%  | 2%  | 6%   | 45%  |



(28) 友邦人壽永富 99 美元利率變動型還本終身保險(URO)，利率為 0.81%：

6 年繳費/保障終身/未申請樂退選擇權

| 保單年度末 | 男性   |      |      | 女性   |      |      |
|-------|------|------|------|------|------|------|
|       | 16 歲 | 35 歲 | 65 歲 | 16 歲 | 35 歲 | 65 歲 |
| 5     | 69%  | 69%  | 68%  | 69%  | 69%  | 69%  |
| 10    | 96%  | 96%  | 95%  | 96%  | 96%  | 96%  |
| 15    | 100% | 99%  | 99%  | 100% | 100% | 100% |
| 20    | 104% | 103% | 103% | 104% | 104% | 104% |

10 年繳費/保障終身/未申請樂退選擇權

| 保單年度末 | 男性   |      |      | 女性   |      |      |
|-------|------|------|------|------|------|------|
|       | 16 歲 | 35 歲 | 65 歲 | 16 歲 | 35 歲 | 65 歲 |
| 5     | 67%  | 66%  | 66%  | 67%  | 67%  | 66%  |
| 10    | 95%  | 95%  | 95%  | 95%  | 95%  | 95%  |
| 15    | 99%  | 98%  | 99%  | 99%  | 99%  | 99%  |
| 20    | 103% | 102% | 103% | 103% | 103% | 103% |

20 年繳費/保障終身/未申請樂退選擇權

| 保單年度末 | 男性   |      |      | 女性   |      |      |
|-------|------|------|------|------|------|------|
|       | 16 歲 | 35 歲 | 60 歲 | 16 歲 | 35 歲 | 60 歲 |
| 5     | 62%  | 61%  | 60%  | 63%  | 61%  | 60%  |
| 10    | 69%  | 69%  | 68%  | 69%  | 69%  | 68%  |
| 15    | 96%  | 96%  | 95%  | 96%  | 95%  | 95%  |
| 20    | 99%  | 99%  | 99%  | 99%  | 99%  | 99%  |



(29) 友邦人壽享福人生美元利率變動型養老保險(UED)，利率為 0.81%：

6 年繳費/保障 20 年期

| 保單年度末 | 男性   |      |      | 女性   |      |      |
|-------|------|------|------|------|------|------|
|       | 16 歲 | 35 歲 | 65 歲 | 16 歲 | 35 歲 | 65 歲 |
| 5     | 69%  | 69%  | 69%  | 68%  | 69%  | 69%  |
| 10    | 96%  | 96%  | 96%  | 96%  | 96%  | 96%  |
| 15    | 100% | 100% | 100% | 100% | 100% | 100% |
| 20    | 104% | 104% | 104% | 104% | 104% | 104% |



(30) 友邦人壽長友守護定期健康保險(SHI3)，利率為 0.81%：

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%   | 7%   | 22%  | 1%   | 4%   | 14%  |
| 10    | 2%   | 6%   | 21%  | 1%   | 3%   | 13%  |
| 15    | 1%   | 4%   | 15%  | 1%   | 2%   | 9%   |
| 20    | 0%   | 0%   | 0%   | 0%   | 0%   | 0%   |