

# 宏泰人壽佳倍優醫療終身保險

給付項目：身故保險金或喪葬費用保險金、所繳保險費的退還、祝壽保險金、豁免保險費、實支實付醫療保險金

等待期間：本商品之疾病等待期間為生效日起三十日內且持續有效。惟被保險人投保時之保險年齡為零歲者，若因中央衛生主管機關委託辦理「新生兒先天性代謝異常疾病篩檢」指定項目篩檢結果為異常而產生之醫療行為，不受上述等待期之規範。

<本險之健康保險部分因費率計算考慮脫退率致本險之健康保險部分無解約金>

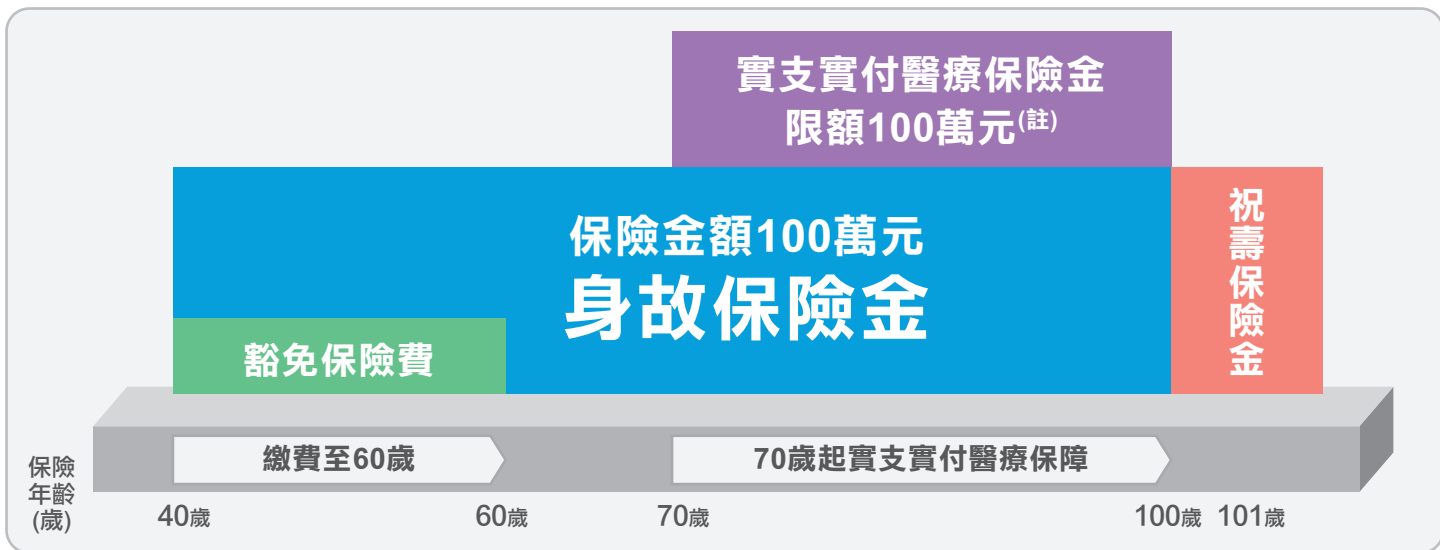
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## 保障利益圖

假設男性40歲，投保20年期「宏泰人壽佳倍優醫療終身保險」，保險金額100萬元，年繳保險費48,159元，其保險利益圖示如下：



註：被保險人申領保單條款第十三條約定之保險金給付每次申請以不超過保險金額的百分之十為限，符合以下情形之一者，本契約不給付保單條款第十三條之保險金：(1) 已獲得全民健康保險給付之部分；(2) 已獲得其他住院醫療費用保險以實支實付給付者，但非以醫療費用收據正本、依其他法令投保或主管機關另有規定而獲得住院醫療費用之實支實付給付者不在此限。前項所累計申領之總額以保險單上所記載之保險金額為限。如申領保險金累計總額已達保險金額者，本公司不再給付「實支實付醫療保險金」。

## 投保利益

### ■ 實支實付醫療保險金

自被保險人達實支實付醫療保險金開始給付日，因保單條款第五條之約定而以全民健康保險之保險對象身分住院診療、住院接受手術治療或於門診接受手術治療時，本公司按被保險人住院或門診接受診療期間內所發生，且依全民健康保險規定其保險對象應自行負擔及不屬全民健康保險給付範圍之下列各項費用核付：

- 一、超等住院之病房費差額。
- 二、管灌飲食以外之膳食費。
- 三、特別護士以外之護理費。
- 四、醫師指示用藥。
- 五、血液（非緊急傷病必要之輸血）。
- 六、掛號費及證明文件。
- 七、來往醫院之救護車費。
- 八、超過全民健康保險給付之住院醫療費用。
- 九、依全民健康保險規定其保險對象應自行負擔及不屬全民健康保險給付範圍之住院或門診手術醫療費用。

### ■ 身故保險金或喪葬費用保險金、所繳保險費的退還

被保險人於本契約有效期間內身故者，本公司按保險金額給付

「身故保險金」。若訂立本契約時，以保險年齡未達十六歲之未成年人為被保險人，其「身故保險金」之給付於被保險人保險年齡達十六歲之日起發生效力，本公司按保險金額給付「身故保險金」；被保險人保險年齡達十六歲前死亡者，本公司應退還所繳保險費。

訂立本契約時，以受監護宣告尚未撤銷者為被保險人，其「身故保險金」變更為喪葬費用保險金。

本公司依約定退還所繳保險費、給付「身故保險金」或喪葬費用保險金後，本契約即行終止。

### ■ 祝壽保險金

被保險人於本契約有效且保險年齡到達一百零一歲之保單週年日仍生存者，本公司按「保險金額」給付「祝壽保險金」，本契約效力即行終止。

### ■ 豁免保險費

被保險人於本契約有效期間且於繳費期間內，因疾病或意外傷害事故，致成保單條款附表一所列第一級至第六級失能程度之一時，要保人應檢具被保險人的失能診斷書向本公司申請免繳本契約未到期之各期保險費。

## 投保規則

### ■ 投保規範：

單位：新臺幣

| 投保年齡   | 繳費年期 | 可投保額度        |               |               |               |               |               |
|--------|------|--------------|---------------|---------------|---------------|---------------|---------------|
|        |      | WL1          | WL2           | WL3           | WL4           | WL5           | WL6           |
| 0歲~60歲 | 10年期 | 50萬<br>(計畫1) | 100萬<br>(計畫2) | 200萬<br>(計畫3) | 300萬<br>(計畫4) | 400萬<br>(計畫5) | 500萬<br>(計畫6) |
| 0歲~55歲 | 15年期 |              |               |               |               |               |               |
| 0歲~50歲 | 20年期 |              |               |               |               |               |               |
| 0歲~45歲 | 25年期 |              |               |               |               |               |               |
| 0歲~40歲 | 30年期 |              |               |               |               |               |               |
|        |      |              |               |               |               |               |               |

※投保年齡加繳費年期，不可大於「實支實付醫療保險金開始給付年齡」（70歲）。

### ■ 繳別：年繳、半年繳、季繳、月繳。

| 金融機構轉帳                 | 集體彙繳 | 高保費或高保額 |
|------------------------|------|---------|
| 1%（續期須約定為金融機構轉帳且檢附授權書） | 不適用  | 不適用     |

■ 銷售予65歲（含）以上客戶：適合銷售，且需填寫高齡投保評估量表。

■ 附加規則：可附加終身型或定期型附約。

### ■ 體檢規定：

- (1) 請參照【一般通則】辦理。
- (2) 如有附加其他附約，仍應符合相關附約險種體檢規則。

### ■ 其他規定：

- (1) 本險投保額度係以1倍計算，並列入「壽險保額」及「體檢保額」之累計。
- (2) 其他相關投保規定，仍應符合現行投保通則及其他相關投保規則辦理。
- (3) 同一被保險人限投保一張佳倍優醫療終身保險。
- (4) 倘被保險人已在本公司及同業投保實支實付醫療保險商品，本公司將婉謝承保本商品。

## 宏泰人壽佳倍優醫療終身保險費率表

### ■ 10年期

單位：新臺幣元／每計畫別保險金額之年繳費率

| 投保年齡 | 計畫1 / WL1 (50萬) |        | 計畫2 / WL2 (100萬) |        | 計畫3 / WL3 (200萬) |         | 計畫4 / WL4 (300萬) |         | 計畫5 / WL5 (400萬) |         | 計畫6 / WL6 (500萬) |         |
|------|-----------------|--------|------------------|--------|------------------|---------|------------------|---------|------------------|---------|------------------|---------|
|      | 男 (M)           | 女 (F)  | 男 (M)            | 女 (F)  | 男 (M)            | 女 (F)   | 男 (M)            | 女 (F)   | 男 (M)            | 女 (F)   | 男 (M)            | 女 (F)   |
| 0    | 19,720          | 18,626 | 38,286           | 35,757 | 71,980           | 65,899  | 102,734          | 93,604  | 132,218          | 120,047 | 161,422          | 146,215 |
| 1    | 20,125          | 19,008 | 39,067           | 36,483 | 73,431           | 67,216  | 104,782          | 95,454  | 134,833          | 122,400 | 164,598          | 149,064 |
| 2    | 20,538          | 19,398 | 39,863           | 37,227 | 74,910           | 68,565  | 106,872          | 97,349  | 137,502          | 124,810 | 167,838          | 151,981 |
| 3    | 20,959          | 19,795 | 40,677           | 37,983 | 76,420           | 69,937  | 109,004          | 99,276  | 140,223          | 127,259 | 171,142          | 154,946 |
| 4    | 21,389          | 20,200 | 41,507           | 38,757 | 77,960           | 71,339  | 111,179          | 101,243 | 142,999          | 129,759 | 174,512          | 157,972 |
| 5    | 21,828          | 20,614 | 42,354           | 39,544 | 79,532           | 72,767  | 113,397          | 103,247 | 145,830          | 132,306 | 177,948          | 161,054 |
| 6    | 22,275          | 21,036 | 43,217           | 40,349 | 81,136           | 74,225  | 115,659          | 105,292 | 148,717          | 134,903 | 181,451          | 164,198 |
| 7    | 22,733          | 21,468 | 44,100           | 41,170 | 82,771           | 75,711  | 117,967          | 107,378 | 151,660          | 137,553 | 185,023          | 167,404 |
| 8    | 23,200          | 21,909 | 45,001           | 42,011 | 84,443           | 77,234  | 120,324          | 109,513 | 154,667          | 140,265 | 188,672          | 170,685 |
| 9    | 23,678          | 22,360 | 45,922           | 42,869 | 86,151           | 78,787  | 122,732          | 111,689 | 157,738          | 143,029 | 192,398          | 174,028 |
| 10   | 24,167          | 22,822 | 46,865           | 43,748 | 87,897           | 80,377  | 125,193          | 113,919 | 160,876          | 145,860 | 196,204          | 177,452 |
| 11   | 24,666          | 23,293 | 47,828           | 44,644 | 89,682           | 81,999  | 127,710          | 116,191 | 164,083          | 148,744 | 200,095          | 180,938 |
| 12   | 25,177          | 23,776 | 48,814           | 45,563 | 91,508           | 83,661  | 130,282          | 118,520 | 167,362          | 151,700 | 204,071          | 184,514 |
| 13   | 25,699          | 24,270 | 49,822           | 46,503 | 93,374           | 85,361  | 132,911          | 120,900 | 170,714          | 154,720 | 208,135          | 188,165 |
| 14   | 26,234          | 24,777 | 50,853           | 47,468 | 95,283           | 87,105  | 135,601          | 123,343 | 174,141          | 157,819 | 212,290          | 191,911 |
| 15   | 26,782          | 25,295 | 51,909           | 48,453 | 97,237           | 88,883  | 138,351          | 125,832 | 177,645          | 160,976 | 216,538          | 195,728 |
| 16   | 27,342          | 25,827 | 52,988           | 49,464 | 99,236           | 90,708  | 141,165          | 128,388 | 181,229          | 164,219 | 220,883          | 199,646 |
| 17   | 27,896          | 26,349 | 54,053           | 50,458 | 101,199          | 92,499  | 143,920          | 130,888 | 184,731          | 167,385 | 225,122          | 203,469 |
| 18   | 28,459          | 26,881 | 55,136           | 51,467 | 103,194          | 94,318  | 146,720          | 133,428 | 188,288          | 170,602 | 229,426          | 207,352 |
| 19   | 29,033          | 27,423 | 56,239           | 52,495 | 105,226          | 96,168  | 149,569          | 136,011 | 191,905          | 173,869 | 233,801          | 211,295 |
| 20   | 29,616          | 27,977 | 57,363           | 53,548 | 107,296          | 98,058  | 152,469          | 138,650 | 195,587          | 177,210 | 238,253          | 215,326 |
| 21   | 30,214          | 28,543 | 58,512           | 54,621 | 109,410          | 99,990  | 155,433          | 141,344 | 199,348          | 180,618 | 242,801          | 219,438 |
| 22   | 30,824          | 29,119 | 59,685           | 55,715 | 111,568          | 101,954 | 158,455          | 144,084 | 203,183          | 184,084 | 247,437          | 223,619 |
| 23   | 31,447          | 29,710 | 60,883           | 56,835 | 113,771          | 103,967 | 161,539          | 146,891 | 207,096          | 187,633 | 252,166          | 227,898 |
| 24   | 32,084          | 30,312 | 62,106           | 57,978 | 116,021          | 106,018 | 164,689          | 149,750 | 211,091          | 191,247 | 256,994          | 232,256 |



■ 10年期 (請接續前頁)

單位：新臺幣元／每計畫別保險金額之年繳費率

| 投保年齡 | 計畫1 / WL1 (50萬) |        | 計畫2 / WL2 (100萬) |         | 計畫3 / WL3 (200萬) |         | 計畫4 / WL4 (300萬) |         | 計畫5 / WL5 (400萬) |         | 計畫6 / WL6 (500萬) |         |
|------|-----------------|--------|------------------|---------|------------------|---------|------------------|---------|------------------|---------|------------------|---------|
|      | 男 (M)           | 女 (F)  | 男 (M)            | 女 (F)   | 男 (M)            | 女 (F)   | 男 (M)            | 女 (F)   | 男 (M)            | 女 (F)   | 男 (M)            | 女 (F)   |
| 25   | 32,735          | 30,927 | 63,358           | 59,144  | 118,321          | 108,112 | 167,908          | 152,667 | 215,173          | 194,934 | 261,927          | 236,701 |
| 26   | 33,400          | 31,556 | 64,636           | 60,335  | 120,668          | 110,250 | 171,191          | 155,644 | 219,334          | 198,695 | 266,954          | 241,235 |
| 27   | 34,080          | 32,195 | 65,942           | 61,548  | 123,068          | 112,425 | 174,548          | 158,671 | 223,587          | 202,518 | 272,091          | 245,842 |
| 28   | 34,776          | 32,849 | 67,279           | 62,788  | 125,521          | 114,646 | 177,978          | 161,763 | 227,933          | 206,422 | 277,340          | 250,545 |
| 29   | 35,488          | 33,519 | 68,645           | 64,056  | 128,029          | 116,918 | 181,482          | 164,923 | 232,373          | 210,412 | 282,701          | 255,352 |
| 30   | 36,215          | 34,201 | 70,042           | 65,349  | 130,592          | 119,233 | 185,062          | 168,143 | 236,907          | 214,476 | 288,174          | 260,246 |
| 31   | 36,956          | 34,900 | 71,464           | 66,671  | 133,197          | 121,598 | 188,699          | 171,431 | 241,509          | 218,624 | 293,728          | 265,240 |
| 32   | 37,714          | 35,613 | 72,916           | 68,023  | 135,858          | 124,016 | 192,413          | 174,791 | 246,206          | 222,861 | 299,394          | 270,341 |
| 33   | 38,488          | 36,341 | 74,402           | 69,400  | 138,578          | 126,480 | 196,203          | 178,212 | 250,999          | 227,174 | 305,174          | 275,533 |
| 34   | 39,279          | 37,086 | 75,919           | 70,810  | 141,354          | 128,996 | 200,072          | 181,707 | 255,889          | 231,579 | 311,069          | 280,832 |
| 35   | 40,088          | 37,847 | 77,470           | 72,250  | 144,187          | 131,567 | 204,020          | 185,275 | 260,876          | 236,076 | 317,080          | 286,241 |
| 36   | 40,913          | 38,626 | 79,051           | 73,721  | 147,076          | 134,194 | 208,039          | 188,918 | 265,952          | 240,664 | 323,194          | 291,759 |
| 37   | 41,757          | 39,421 | 80,667           | 75,225  | 150,026          | 136,875 | 212,141          | 192,636 | 271,127          | 245,345 | 329,427          | 297,388 |
| 38   | 42,619          | 40,233 | 82,320           | 76,761  | 153,038          | 139,612 | 216,327          | 196,429 | 276,407          | 250,119 | 335,781          | 303,125 |
| 39   | 43,501          | 41,065 | 84,008           | 78,333  | 156,114          | 142,412 | 220,598          | 200,307 | 281,788          | 254,998 | 342,256          | 308,990 |
| 40   | 44,404          | 41,918 | 85,734           | 79,946  | 159,255          | 145,281 | 224,954          | 204,281 | 287,276          | 259,995 | 348,855          | 314,992 |
| 41   | 45,325          | 42,792 | 87,496           | 81,595  | 162,459          | 148,214 | 229,395          | 208,339 | 292,864          | 265,096 | 355,571          | 321,119 |
| 42   | 46,267          | 43,685 | 89,297           | 83,282  | 165,730          | 151,213 | 233,925          | 212,487 | 298,560          | 270,307 | 362,414          | 327,376 |
| 43   | 47,231          | 44,600 | 91,139           | 85,008  | 169,072          | 154,280 | 238,547          | 216,724 | 304,368          | 275,631 | 369,387          | 333,765 |
| 44   | 48,218          | 45,536 | 93,023           | 86,774  | 172,486          | 157,413 | 243,264          | 221,052 | 310,291          | 281,064 | 376,493          | 340,285 |
| 45   | 49,228          | 46,494 | 94,950           | 88,582  | 175,974          | 160,618 | 248,078          | 225,477 | 316,330          | 286,617 | 383,736          | 346,944 |
| 46   | 50,256          | 47,470 | 96,910           | 90,421  | 179,516          | 163,876 | 252,959          | 229,970 | 322,446          | 292,250 | 391,062          | 353,697 |
| 47   | 51,309          | 48,471 | 98,918           | 92,307  | 183,139          | 167,212 | 257,946          | 234,568 | 328,687          | 298,012 | 398,535          | 360,602 |
| 48   | 52,388          | 49,497 | 100,975          | 94,240  | 186,845          | 170,629 | 263,042          | 239,274 | 335,059          | 303,906 | 406,160          | 367,662 |
| 49   | 53,496          | 50,549 | 103,083          | 96,220  | 190,640          | 174,129 | 268,253          | 244,091 | 341,569          | 309,936 | 413,942          | 374,883 |
| 50   | 54,632          | 51,627 | 105,246          | 98,250  | 194,527          | 177,708 | 273,584          | 249,015 | 348,223          | 316,097 | 421,891          | 382,257 |
| 51   | 55,791          | 52,729 | 107,450          | 100,321 | 198,483          | 181,361 | 279,000          | 254,036 | 354,975          | 322,376 | 429,952          | 389,770 |
| 52   | 56,984          | 53,867 | 109,716          | 102,460 | 202,544          | 185,131 | 284,557          | 259,215 | 361,895          | 328,849 | 438,208          | 397,512 |
| 53   | 58,212          | 55,039 | 112,050          | 104,666 | 206,721          | 189,013 | 290,261          | 264,544 | 368,992          | 335,507 | 446,667          | 405,472 |
| 54   | 59,479          | 56,253 | 114,455          | 106,948 | 211,019          | 193,025 | 296,124          | 270,050 | 376,279          | 342,383 | 455,346          | 413,691 |
| 55   | 60,788          | 57,510 | 116,937          | 109,309 | 215,447          | 197,177 | 302,157          | 275,742 | 383,768          | 349,487 | 464,259          | 422,180 |
| 56   | 62,132          | 58,807 | 119,484          | 111,744 | 219,982          | 201,448 | 308,321          | 281,592 | 391,406          | 356,779 | 473,337          | 430,885 |
| 57   | 63,524          | 60,159 | 122,123          | 114,280 | 224,673          | 205,896 | 314,686          | 287,678 | 399,285          | 364,365 | 482,694          | 439,940 |
| 58   | 64,971          | 61,568 | 124,861          | 116,924 | 229,531          | 210,527 | 321,272          | 294,013 | 407,426          | 372,255 | 492,353          | 449,354 |
| 59   | 66,476          | 63,034 | 127,707          | 119,674 | 234,576          | 215,339 | 328,098          | 300,591 | 415,855          | 380,443 | 502,345          | 459,119 |
| 60   | 68,046          | 64,564 | 130,675          | 122,540 | 239,825          | 220,351 | 335,192          | 307,434 | 424,602          | 388,957 | 512,705          | 469,268 |

■ 15年期

單位：新臺幣元／每計畫別保險金額之年繳費率

| 投保年齡 | 計畫1 / WL1 (50萬) |        | 計畫2 / WL2 (100萬) |        | 計畫3 / WL3 (200萬) |        | 計畫4 / WL4 (300萬) |         | 計畫5 / WL5 (400萬) |         | 計畫6 / WL6 (500萬) |         |
|------|-----------------|--------|------------------|--------|------------------|--------|------------------|---------|------------------|---------|------------------|---------|
|      | 男 (M)           | 女 (F)  | 男 (M)            | 女 (F)  | 男 (M)            | 女 (F)  | 男 (M)            | 女 (F)   | 男 (M)            | 女 (F)   | 男 (M)            | 女 (F)   |
| 0    | 13,879          | 13,159 | 26,961           | 25,281 | 50,748           | 46,664 | 72,505           | 66,355  | 93,383           | 85,168  | 114,068          | 103,792 |
| 1    | 14,164          | 13,413 | 27,509           | 25,764 | 51,769           | 47,540 | 73,948           | 67,587  | 95,227           | 86,736  | 116,309          | 105,690 |
| 2    | 14,453          | 13,670 | 28,069           | 26,253 | 52,809           | 48,428 | 75,419           | 68,833  | 97,108           | 88,323  | 118,594          | 107,611 |
| 3    | 14,749          | 13,936 | 28,640           | 26,760 | 53,873           | 49,349 | 76,922           | 70,128  | 99,028           | 89,969  | 120,927          | 109,605 |
| 4    | 15,052          | 14,214 | 29,225           | 27,292 | 54,959           | 50,314 | 78,456           | 71,485  | 100,989          | 91,695  | 123,308          | 111,695 |
| 5    | 15,361          | 14,497 | 29,821           | 27,831 | 56,067           | 51,294 | 80,023           | 72,860  | 102,990          | 93,444  | 125,739          | 113,813 |
| 6    | 15,676          | 14,812 | 30,432           | 28,430 | 57,201           | 52,381 | 81,624           | 74,388  | 105,034          | 95,387  | 128,221          | 116,167 |
| 7    | 16,000          | 15,132 | 31,055           | 29,041 | 58,358           | 53,491 | 83,258           | 75,947  | 107,122          | 97,372  | 130,757          | 118,571 |
| 8    | 16,330          | 15,460 | 31,691           | 29,667 | 59,541           | 54,626 | 84,929           | 77,542  | 109,254          | 99,400  | 133,345          | 121,026 |
| 9    | 16,666          | 15,796 | 32,342           | 30,306 | 60,749           | 55,785 | 86,635           | 79,171  | 111,432          | 101,471 | 135,990          | 123,535 |
| 10   | 17,012          | 16,138 | 33,008           | 30,959 | 61,984           | 56,971 | 88,378           | 80,836  | 113,656          | 103,588 | 138,689          | 126,097 |
| 11   | 17,364          | 16,511 | 33,688           | 31,669 | 63,247           | 58,257 | 90,159           | 82,643  | 115,930          | 105,886 | 141,448          | 128,881 |
| 12   | 17,724          | 16,894 | 34,384           | 32,399 | 64,536           | 59,582 | 91,979           | 84,504  | 118,252          | 108,253 | 144,267          | 131,746 |
| 13   | 18,093          | 17,286 | 35,095           | 33,147 | 65,855           | 60,939 | 93,840           | 86,408  | 120,624          | 110,674 | 147,145          | 134,677 |
| 14   | 18,469          | 17,696 | 35,822           | 33,926 | 67,203           | 62,352 | 95,741           | 88,393  | 123,050          | 113,196 | 150,088          | 137,730 |
| 15   | 18,855          | 18,116 | 36,565           | 34,727 | 68,582           | 63,803 | 97,685           | 90,430  | 125,528          | 115,786 | 153,096          | 140,865 |
| 16   | 19,250          | 18,515 | 37,327           | 35,486 | 69,993           | 65,180 | 99,673           | 92,360  | 128,063          | 118,237 | 156,169          | 143,831 |
| 17   | 19,639          | 18,907 | 38,076           | 36,234 | 71,377           | 66,530 | 101,617          | 94,250  | 130,538          | 120,635 | 159,167          | 146,729 |
| 18   | 20,035          | 19,308 | 38,839           | 36,994 | 72,785           | 67,902 | 103,595          | 96,171  | 133,052          | 123,070 | 162,212          | 149,670 |
| 19   | 20,439          | 19,719 | 39,616           | 37,776 | 74,218           | 69,312 | 105,608          | 98,143  | 135,610          | 125,570 | 165,308          | 152,692 |
| 20   | 20,851          | 20,134 | 40,409           | 38,566 | 75,679           | 70,737 | 107,657          | 100,135 | 138,215          | 128,094 | 168,460          | 155,740 |
| 21   | 21,272          | 20,541 | 41,219           | 39,339 | 77,172           | 72,131 | 109,753          | 102,081 | 140,878          | 130,560 | 171,682          | 158,716 |
| 22   | 21,702          | 20,957 | 42,047           | 40,129 | 78,697           | 73,552 | 111,893          | 104,066 | 143,595          | 133,072 | 174,970          | 161,750 |
| 23   | 22,142          | 21,387 | 42,892           | 40,945 | 80,256           | 75,022 | 114,077          | 106,118 | 146,370          | 135,671 | 178,326          | 164,887 |
| 24   | 22,592          | 21,829 | 43,757           | 41,785 | 81,848           | 76,531 | 116,310          | 108,227 | 149,204          | 138,340 | 181,754          | 168,107 |
| 25   | 23,052          | 22,284 | 44,642           | 42,648 | 83,478           | 78,084 | 118,593          | 110,394 | 152,103          | 141,082 | 185,259          | 171,417 |
| 26   | 23,523          | 22,756 | 45,547           | 43,544 | 85,142           | 79,697 | 120,924          | 112,643 | 155,061          | 143,929 | 188,835          | 174,852 |
| 27   | 24,004          | 23,236 | 46,473           | 44,454 | 86,844           | 81,333 | 123,310          | 114,927 | 158,087          | 146,817 | 192,494          | 178,335 |
| 28   | 24,497          | 23,729 | 47,421           | 45,391 | 88,587           | 83,016 | 125,750          | 117,274 | 161,182          | 149,785 | 196,234          | 181,915 |
| 29   | 25,002          | 24,237 | 48,390           | 46,353 | 90,370           | 84,746 | 128,245          | 119,684 | 164,347          | 152,833 | 200,058          | 185,592 |
| 30   | 25,519          | 24,756 | 49,383           | 47,338 | 92,194           | 86,513 | 130,797          | 122,147 | 167,582          | 155,946 | 203,968          | 189,344 |
| 31   | 26,044          | 25,286 | 50,394           | 48,343 | 94,051           | 88,317 | 133,393          | 124,660 | 170,871          | 159,122 | 207,939          | 193,173 |
| 32   | 26,584          | 25,835 | 51,429           | 49,384 | 95,949           | 90,184 | 136,045          | 127,260 | 174,231          | 162,407 | 211,996          | 197,133 |
| 33   | 27,135          | 26,396 | 52,488           | 50,448 | 97,891           | 92,092 | 138,758          | 129,917 | 177,665          | 165,762 | 216,140          | 201,176 |
| 34   | 27,700          | 26,970 | 53,572           | 51,536 | 99,877           | 94,042 | 141,530          | 132,630 | 181,173          | 169,188 | 220,374          | 205,303 |
| 35   | 28,278          | 27,562 | 54,680           | 52,656 | 101,908          | 96,047 | 144,362          | 135,420 | 184,756          | 172,710 | 224,697          | 209,545 |

■ 15年期 (請接續前頁)

單位：新臺幣元／每計畫別保險金額之年繳費率

| 投保年齡 | 計畫1 / WL1 (50萬) |        | 計畫2 / WL2 (100萬) |        | 計畫3 / WL3 (200萬) |         | 計畫4 / WL4 (300萬) |         | 計畫5 / WL5 (400萬) |         | 計畫6 / WL6 (500萬) |         |
|------|-----------------|--------|------------------|--------|------------------|---------|------------------|---------|------------------|---------|------------------|---------|
|      | 男 (M)           | 女 (F)  | 男 (M)            | 女 (F)  | 男 (M)            | 女 (F)   | 男 (M)            | 女 (F)   | 男 (M)            | 女 (F)   | 男 (M)            | 女 (F)   |
| 36   | 28,868          | 28,148 | 55,812           | 53,766 | 103,980          | 98,034  | 147,251          | 138,181 | 188,408          | 176,193 | 229,100          | 213,738 |
| 37   | 29,472          | 28,751 | 56,970           | 54,908 | 106,099          | 100,077 | 150,203          | 141,019 | 192,137          | 179,772 | 233,595          | 218,047 |
| 38   | 30,091          | 29,365 | 58,156           | 56,069 | 108,264          | 102,150 | 153,218          | 143,899 | 195,945          | 183,402 | 238,182          | 222,416 |
| 39   | 30,724          | 29,999 | 59,369           | 57,271 | 110,478          | 104,296 | 156,298          | 146,879 | 199,832          | 187,157 | 242,864          | 226,934 |
| 40   | 31,372          | 30,654 | 60,610           | 58,507 | 112,742          | 106,504 | 159,443          | 149,942 | 203,799          | 191,016 | 247,640          | 231,575 |
| 41   | 32,035          | 31,302 | 61,879           | 59,732 | 115,054          | 108,688 | 162,654          | 152,969 | 207,846          | 194,826 | 252,509          | 236,156 |
| 42   | 32,714          | 31,965 | 63,179           | 60,985 | 117,419          | 110,920 | 165,936          | 156,061 | 211,979          | 198,717 | 257,479          | 240,833 |
| 43   | 33,410          | 32,656 | 64,509           | 62,291 | 119,840          | 113,246 | 169,291          | 159,281 | 216,202          | 202,769 | 262,555          | 245,700 |
| 44   | 34,124          | 33,359 | 65,874           | 63,619 | 122,318          | 115,608 | 172,723          | 162,552 | 220,518          | 206,882 | 267,740          | 250,641 |
| 45   | 34,856          | 34,083 | 67,273           | 64,987 | 124,856          | 118,041 | 176,234          | 165,917 | 224,930          | 211,111 | 273,038          | 255,719 |
| 46   | 35,603          | 34,831 | 68,700           | 66,400 | 127,441          | 120,551 | 179,804          | 169,386 | 229,411          | 215,469 | 278,413          | 260,950 |
| 47   | 36,371          | 35,599 | 70,165           | 67,848 | 130,092          | 123,120 | 183,461          | 172,937 | 233,998          | 219,926 | 283,912          | 266,298 |
| 48   | 37,161          | 36,396 | 71,671           | 69,350 | 132,814          | 125,785 | 187,212          | 176,617 | 238,698          | 224,545 | 289,544          | 271,840 |
| 49   | 37,973          | 37,212 | 73,220           | 70,892 | 135,609          | 128,518 | 191,062          | 180,388 | 243,518          | 229,276 | 295,316          | 277,512 |
| 50   | 38,810          | 38,067 | 74,816           | 72,503 | 138,485          | 131,370 | 195,017          | 184,324 | 248,465          | 234,213 | 301,236          | 283,431 |
| 51   | 39,675          | 38,906 | 76,462           | 74,083 | 141,452          | 134,166 | 199,093          | 188,177 | 253,558          | 239,039 | 307,327          | 289,214 |
| 52   | 40,569          | 39,770 | 78,164           | 75,710 | 144,512          | 137,042 | 203,293          | 192,134 | 258,805          | 243,995 | 313,598          | 295,150 |
| 53   | 41,494          | 40,661 | 79,925           | 77,386 | 147,675          | 140,000 | 207,630          | 196,206 | 264,216          | 249,090 | 320,063          | 301,250 |
| 54   | 42,454          | 41,579 | 81,750           | 79,115 | 150,951          | 143,050 | 212,115          | 200,399 | 269,808          | 254,336 | 326,737          | 307,529 |
| 55   | 43,452          | 42,528 | 83,647           | 80,900 | 154,349          | 146,198 | 216,764          | 204,726 | 275,598          | 259,746 | 333,643          | 314,000 |

■ 20年期 (請接續前頁)

單位：新臺幣元／每計畫別保險金額之年繳費率

| 投保年齡 | 計畫1 / WL1 (50萬) |        | 計畫2 / WL2 (100萬) |        | 計畫3 / WL3 (200萬) |         | 計畫4 / WL4 (300萬) |         | 計畫5 / WL5 (400萬) |         | 計畫6 / WL6 (500萬) |         |
|------|-----------------|--------|------------------|--------|------------------|---------|------------------|---------|------------------|---------|------------------|---------|
|      | 男 (M)           | 女 (F)  | 男 (M)            | 女 (F)  | 男 (M)            | 女 (F)   | 男 (M)            | 女 (F)   | 男 (M)            | 女 (F)   | 男 (M)            | 女 (F)   |
| 0    | 10,967          | 10,386 | 21,317           | 19,971 | 40,185           | 36,931  | 57,482           | 52,583  | 74,103           | 67,559  | 90,573           | 82,388  |
| 1    | 11,192          | 10,586 | 21,751           | 20,351 | 40,993           | 37,623  | 58,628           | 53,558  | 75,567           | 68,801  | 92,355           | 83,893  |
| 2    | 11,421          | 10,788 | 22,195           | 20,737 | 41,819           | 38,325  | 59,797           | 54,545  | 77,063           | 70,057  | 94,173           | 85,416  |
| 3    | 11,655          | 10,998 | 22,647           | 21,137 | 42,663           | 39,053  | 60,990           | 55,570  | 78,590           | 71,363  | 96,030           | 86,997  |
| 4    | 11,894          | 11,218 | 23,111           | 21,557 | 43,524           | 39,817  | 62,209           | 56,645  | 80,150           | 72,731  | 97,925           | 88,656  |
| 5    | 12,139          | 11,441 | 23,583           | 21,983 | 44,404           | 40,590  | 63,455           | 57,733  | 81,742           | 74,117  | 99,861           | 90,336  |
| 6    | 12,389          | 11,689 | 24,066           | 22,456 | 45,302           | 41,450  | 64,727           | 58,944  | 83,367           | 75,660  | 101,837          | 92,206  |
| 7    | 12,644          | 11,942 | 24,559           | 22,938 | 46,220           | 42,329  | 66,025           | 60,181  | 85,027           | 77,235  | 103,854          | 94,115  |
| 8    | 12,905          | 12,201 | 25,064           | 23,432 | 47,158           | 43,227  | 67,351           | 61,444  | 86,722           | 78,844  | 105,914          | 96,065  |
| 9    | 13,173          | 12,465 | 25,579           | 23,937 | 48,117           | 44,145  | 68,706           | 62,735  | 88,454           | 80,488  | 108,017          | 98,057  |
| 10   | 13,445          | 12,736 | 26,105           | 24,453 | 49,096           | 45,083  | 70,090           | 64,055  | 90,223           | 82,167  | 110,165          | 100,092 |
| 11   | 13,724          | 13,029 | 26,644           | 25,013 | 50,096           | 46,102  | 71,504           | 65,489  | 92,028           | 83,993  | 112,359          | 102,305 |
| 12   | 14,009          | 13,332 | 27,194           | 25,590 | 51,118           | 47,152  | 72,949           | 66,965  | 93,875           | 85,873  | 114,602          | 104,583 |
| 13   | 14,301          | 13,642 | 27,757           | 26,182 | 52,165           | 48,226  | 74,426           | 68,476  | 95,760           | 87,796  | 116,892          | 106,912 |
| 14   | 14,599          | 13,965 | 28,332           | 26,797 | 53,234           | 49,345  | 75,936           | 70,051  | 97,689           | 89,800  | 119,233          | 109,341 |
| 15   | 14,903          | 14,297 | 28,921           | 27,430 | 54,327           | 50,495  | 77,479           | 71,668  | 99,659           | 91,858  | 121,626          | 111,834 |
| 16   | 15,215          | 14,611 | 29,524           | 28,031 | 55,445           | 51,586  | 79,058           | 73,198  | 101,674          | 93,804  | 124,072          | 114,190 |
| 17   | 15,523          | 14,922 | 30,117           | 28,621 | 56,542           | 52,654  | 80,603           | 74,696  | 103,642          | 95,706  | 126,457          | 116,491 |
| 18   | 15,836          | 15,237 | 30,721           | 29,222 | 57,659           | 53,740  | 82,174           | 76,218  | 105,642          | 97,639  | 128,881          | 118,828 |
| 19   | 16,157          | 15,562 | 31,337           | 29,839 | 58,796           | 54,857  | 83,774           | 77,782  | 107,679          | 99,623  | 131,348          | 121,228 |
| 20   | 16,483          | 15,890 | 31,965           | 30,463 | 59,957           | 55,984  | 85,405           | 79,360  | 109,754          | 101,627 | 133,861          | 123,650 |
| 21   | 16,816          | 16,211 | 32,607           | 31,073 | 61,145           | 57,086  | 87,074           | 80,903  | 111,876          | 103,583 | 136,432          | 126,015 |
| 22   | 17,157          | 16,539 | 33,264           | 31,697 | 62,358           | 58,211  | 88,778           | 82,477  | 114,044          | 105,578 | 139,057          | 128,424 |
| 23   | 17,507          | 16,878 | 33,936           | 32,342 | 63,598           | 59,374  | 90,520           | 84,105  | 116,259          | 107,641 | 141,738          | 130,918 |
| 24   | 17,864          | 17,226 | 34,624           | 33,005 | 64,867           | 60,571  | 92,302           | 85,778  | 118,525          | 109,761 | 144,481          | 133,478 |
| 25   | 18,230          | 17,586 | 35,329           | 33,688 | 66,167           | 61,801  | 94,126           | 87,498  | 120,843          | 111,941 | 147,287          | 136,111 |
| 26   | 18,604          | 17,959 | 36,050           | 34,396 | 67,494           | 63,079  | 95,990           | 89,284  | 123,212          | 114,205 | 150,153          | 138,845 |
| 27   | 18,988          | 18,338 | 36,788           | 35,117 | 68,855           | 64,378  | 97,899           | 91,098  | 125,638          | 116,502 | 153,089          | 141,618 |
| 28   | 19,381          | 18,729 | 37,544           | 35,858 | 70,249           | 65,713  | 99,855           | 92,963  | 128,121          | 118,863 | 156,094          | 144,470 |
| 29   | 19,784          | 19,130 | 38,320           | 36,621 | 71,678           | 67,086  | 101,857          | 94,881  | 130,665          | 121,292 | 159,170          | 147,401 |
| 30   | 20,198          | 19,541 | 39,114           | 37,400 | 73,140           | 68,489  | 103,908          | 96,840  | 133,268          | 123,771 | 162,319          | 150,393 |
| 31   | 20,618          | 19,961 | 39,924           | 38,198 | 74,631           | 69,923  | 105,996          | 98,841  | 135,917          | 126,304 | 165,521          | 153,449 |
| 32   | 21,050          | 20,395 | 40,754           | 39,022 | 76,157           | 71,407  | 108,132          | 100,911 | 138,627          | 128,924 | 168,797          | 156,609 |
| 33   | 21,493          | 20,841 | 41,604           | 39,868 | 77,719           | 72,924  | 110,319          | 103,028 | 141,400          | 131,600 | 172,147          | 159,838 |
| 34   | 21,946          | 21,296 | 42,475           | 40,731 | 79,318           | 74,476  | 112,556          | 105,191 | 144,235          | 134,335 | 175,572          | 163,136 |
| 35   | 22,410          | 21,764 | 43,367           | 41,620 | 80,956           | 76,073  | 114,845          | 107,416 | 147,135          | 137,148 | 179,074          | 166,529 |
| 36   | 22,885          | 22,230 | 44,279           | 42,502 | 82,628           | 77,654  | 117,182          | 109,618 | 150,094          | 139,931 | 182,646          | 169,882 |
| 37   | 23,372          | 22,709 | 45,214           | 43,410 | 84,342           | 79,283  | 119,574          | 111,885 | 153,121          | 142,792 | 186,299          | 173,330 |
| 38   | 23,872          | 23,196 | 46,171           | 44,334 | 86,096           | 80,937  | 122,020          | 114,186 | 156,217          | 145,698 | 190,034          | 176,830 |
| 39   | 24,384          | 23,701 | 47,153           | 45,291 | 87,893           | 82,650  | 124,526          | 116,570 | 159,383          | 148,705 | 193,852          | 180,453 |
| 40   | 24,909          | 24,222 | 48,159           | 46,276 | 89,733           | 84,414  | 127,089          | 119,022 | 162,622          | 151,800 | 197,756          | 184,179 |
| 41   | 25,446          | 24,738 | 49,190           | 47,253 | 91,616           | 86,161  | 129,710          | 121,448 | 165,934          | 154,859 | 201,745          | 187,860 |
| 42   | 25,998          | 25,267 | 50,249           | 48,255 | 93,548           | 87,949  | 132,397          | 123,931 | 169,323          | 157,987 | 205,827          | 191,624 |
| 43   | 26,567          | 25,820 | 51,335           | 49,299 | 95,530           | 89,815  | 135,151          | 126,519 | 172,797          | 161,249 | 210,008          | 195,548 |
| 44   | 27,150          | 26,383 | 52,453           | 50,363 | 97,565           | 91,713  | 137,976          | 129,154 | 176,356          | 164,567 | 214,291          | 199,538 |
| 45   | 27,751          | 26,963 | 53,601           | 51,462 | 99,655           | 93,671  | 140,876          | 131,868 | 180,009          | 167,985 | 218,683          | 203,648 |
| 46   | 28,366          | 27,564 | 54,776           | 52,598 | 101,792          | 95,696  | 143,836          | 134,673 | 183,732          | 171,514 | 223,156          | 207,889 |
| 47   | 28,999          | 28,182 | 55,989           | 53,767 | 103,992          | 97,776  | 146,880          | 137,553 | 187,559          | 175,136 | 227,752          | 212,241 |
| 48   | 29,654          | 28,826 | 57,239           | 54,982 | 106,259          | 99,938  | 150,016          | 140,546 | 191,499          | 178,900 | 232,482          | 216,762 |
| 49   | 30,331          | 29,489 | 58,532           | 56,232 | 108,601          | 102,163 | 153,251          | 143,624 | 195,560          | 182,768 | 237,354          | 221,409 |
| 50   | 31,032          | 30,183 | 59,870           | 57,544 | 111,023          | 104,495 | 156,593          | 146,850 | 199,753          | 186,822 | 242,381          | 226,275 |



■ 25年期

單位：新臺幣元／每計畫別保險金額之年繳費率

| 投保年齡 | 計畫1 / WL1 (50萬) |        | 計畫2 / WL2 (100萬) |        | 計畫3 / WL3 (200萬) |        | 計畫4 / WL4 (300萬) |         | 計畫5 / WL5 (400萬) |         | 計畫6 / WL6 (500萬) |         |
|------|-----------------|--------|------------------|--------|------------------|--------|------------------|---------|------------------|---------|------------------|---------|
|      | 男 (M)           | 女 (F)  | 男 (M)            | 女 (F)  | 男 (M)            | 女 (F)  | 男 (M)            | 女 (F)   | 男 (M)            | 女 (F)   | 男 (M)            | 女 (F)   |
| 0    | 9,233           | 8,731  | 17,959           | 16,805 | 33,908           | 31,139 | 48,568           | 44,401  | 62,674           | 57,108  | 76,656           | 69,694  |
| 1    | 9,422           | 8,899  | 18,325           | 17,124 | 34,591           | 31,721 | 49,538           | 45,224  | 63,914           | 58,156  | 78,166           | 70,965  |
| 2    | 9,615           | 9,068  | 18,699           | 17,448 | 35,288           | 32,312 | 50,526           | 46,056  | 65,181           | 59,217  | 79,707           | 72,252  |
| 3    | 9,812           | 9,245  | 19,080           | 17,784 | 36,000           | 32,925 | 51,536           | 46,919  | 66,474           | 60,319  | 81,281           | 73,588  |
| 4    | 10,013          | 9,429  | 19,470           | 18,137 | 36,727           | 33,568 | 52,567           | 47,825  | 67,794           | 61,474  | 82,887           | 74,990  |
| 5    | 10,220          | 9,616  | 19,868           | 18,494 | 37,469           | 34,219 | 53,620           | 48,744  | 69,142           | 62,644  | 84,527           | 76,410  |
| 6    | 10,429          | 9,824  | 20,276           | 18,891 | 38,229           | 34,944 | 54,695           | 49,766  | 70,518           | 63,949  | 86,201           | 77,992  |
| 7    | 10,645          | 10,037 | 20,691           | 19,298 | 39,003           | 35,685 | 55,792           | 50,810  | 71,924           | 65,281  | 87,911           | 79,608  |
| 8    | 10,865          | 10,254 | 21,116           | 19,713 | 39,796           | 36,442 | 56,914           | 51,877  | 73,360           | 66,641  | 89,656           | 81,259  |
| 9    | 11,089          | 10,477 | 21,550           | 20,138 | 40,605           | 37,217 | 58,060           | 52,968  | 74,826           | 68,031  | 91,439           | 82,944  |
| 10   | 11,319          | 10,704 | 21,994           | 20,572 | 41,432           | 38,007 | 59,231           | 54,082  | 76,323           | 69,451  | 93,260           | 84,667  |
| 11   | 11,553          | 10,950 | 22,449           | 21,043 | 42,277           | 38,867 | 60,428           | 55,294  | 77,854           | 70,996  | 95,122           | 86,541  |
| 12   | 11,794          | 11,205 | 22,912           | 21,530 | 43,142           | 39,753 | 61,651           | 56,541  | 79,419           | 72,587  | 97,023           | 88,471  |
| 13   | 12,039          | 11,466 | 23,387           | 22,027 | 44,025           | 40,659 | 62,902           | 57,819  | 81,018           | 74,215  | 98,967           | 90,444  |
| 14   | 12,291          | 11,737 | 23,873           | 22,546 | 44,929           | 41,604 | 64,180           | 59,150  | 82,653           | 75,912  | 100,953          | 92,503  |
| 15   | 12,549          | 12,016 | 24,370           | 23,078 | 45,853           | 42,575 | 65,489           | 60,517  | 84,324           | 77,655  | 102,985          | 94,616  |
| 16   | 12,812          | 12,281 | 24,879           | 23,584 | 46,800           | 43,495 | 66,826           | 61,811  | 86,034           | 79,301  | 105,063          | 96,611  |
| 17   | 13,072          | 12,542 | 25,380           | 24,080 | 47,729           | 44,396 | 68,136           | 63,076  | 87,705           | 80,911  | 107,090          | 98,560  |
| 18   | 13,336          | 12,807 | 25,890           | 24,586 | 48,674           | 45,311 | 69,470           | 64,363  | 89,405           | 82,546  | 109,151          | 100,539 |
| 19   | 13,606          | 13,079 | 26,411           | 25,105 | 49,639           | 46,253 | 70,827           | 65,685  | 91,135           | 84,225  | 111,250          | 102,572 |
| 20   | 13,882          | 13,356 | 26,943           | 25,630 | 50,623           | 47,204 | 72,213           | 67,020  | 92,901           | 85,922  | 113,391          | 104,625 |
| 21   | 14,165          | 13,625 | 27,488           | 26,144 | 51,630           | 48,135 | 73,633           | 68,323  | 94,709           | 87,577  | 115,583          | 106,628 |
| 22   | 14,453          | 13,901 | 28,044           | 26,669 | 52,661           | 49,084 | 75,083           | 69,654  | 96,557           | 89,265  | 117,822          | 108,670 |
| 23   | 14,749          | 14,187 | 28,615           | 27,212 | 53,715           | 50,066 | 76,567           | 71,030  | 98,447           | 91,013  | 120,112          | 110,783 |
| 24   | 15,053          | 14,480 | 29,198           | 27,771 | 54,796           | 51,077 | 78,087           | 72,446  | 100,382          | 92,810  | 122,458          | 112,956 |
| 25   | 15,364          | 14,782 | 29,797           | 28,346 | 55,904           | 52,116 | 79,645           | 73,902  | 102,364          | 94,658  | 124,860          | 115,190 |
| 26   | 15,682          | 15,097 | 30,411           | 28,944 | 57,036           | 53,197 | 81,238           | 75,415  | 104,393          | 96,579  | 127,317          | 117,512 |
| 27   | 16,009          | 15,416 | 31,040           | 29,552 | 58,198           | 54,294 | 82,872           | 76,952  | 106,471          | 98,528  | 129,835          | 119,869 |
| 28   | 16,343          | 15,745 | 31,685           | 30,177 | 59,390           | 55,424 | 84,547           | 78,534  | 108,602          | 100,534 | 132,416          | 122,292 |
| 29   | 16,687          | 16,083 | 32,347           | 30,821 | 60,612           | 56,587 | 86,264           | 80,160  | 110,786          | 102,596 | 135,060          | 124,785 |
| 30   | 17,040          | 16,430 | 33,026           | 31,480 | 61,865           | 57,775 | 88,024           | 81,822  | 113,024          | 104,704 | 137,770          | 127,331 |
| 31   | 17,399          | 16,785 | 33,718           | 32,153 | 63,143           | 58,991 | 89,818           | 83,521  | 115,303          | 106,856 | 140,529          | 129,931 |
| 32   | 17,768          | 17,152 | 34,429           | 32,852 | 64,453           | 60,249 | 91,656           | 85,280  | 117,639          | 109,086 | 143,355          | 132,623 |
| 33   | 18,148          | 17,528 | 35,158           | 33,566 | 65,796           | 61,536 | 93,540           | 87,080  | 120,033          | 111,365 | 146,250          | 135,375 |
| 34   | 18,537          | 17,914 | 35,906           | 34,297 | 67,174           | 62,854 | 95,471           | 88,920  | 122,484          | 113,696 | 149,217          | 138,190 |
| 35   | 18,936          | 18,310 | 36,673           | 35,051 | 68,586           | 64,211 | 97,449           | 90,816  | 124,996          | 116,095 | 152,253          | 141,085 |
| 36   | 19,345          | 18,704 | 37,459           | 35,799 | 70,032           | 65,556 | 99,473           | 92,693  | 127,564          | 118,470 | 155,357          | 143,952 |
| 37   | 19,764          | 19,110 | 38,266           | 36,570 | 71,514           | 66,942 | 101,550          | 94,626  | 130,196          | 120,916 | 158,537          | 146,902 |
| 38   | 20,196          | 19,524 | 39,095           | 37,355 | 73,037           | 68,352 | 103,678          | 96,592  | 132,894          | 123,403 | 161,797          | 149,901 |
| 39   | 20,639          | 19,954 | 39,946           | 38,169 | 74,599           | 69,815 | 105,863          | 98,630  | 135,661          | 125,980 | 165,138          | 153,009 |
| 40   | 21,095          | 20,396 | 40,821           | 39,009 | 76,204           | 71,323 | 108,103          | 100,733 | 138,499          | 128,636 | 168,563          | 156,211 |
| 41   | 21,563          | 20,837 | 41,720           | 39,844 | 77,851           | 72,820 | 110,403          | 102,816 | 141,408          | 131,267 | 172,074          | 159,383 |
| 42   | 22,046          | 21,289 | 42,645           | 40,701 | 79,546           | 74,354 | 112,766          | 104,951 | 144,397          | 133,964 | 175,678          | 162,631 |
| 43   | 22,544          | 21,762 | 43,599           | 41,597 | 81,290           | 75,960 | 115,198          | 107,185 | 147,471          | 136,783 | 179,385          | 166,027 |
| 44   | 23,056          | 22,245 | 44,583           | 42,512 | 83,089           | 77,598 | 117,703          | 109,463 | 150,636          | 139,659 | 183,199          | 169,490 |
| 45   | 23,586          | 22,745 | 45,599           | 43,459 | 84,945           | 79,294 | 120,286          | 111,820 | 153,896          | 142,631 | 187,127          | 173,070 |

■ 30年期

單位：新臺幣元／每計畫別保險金額之年繳費率

| 投保年齡 | 計畫1 / WL1 (50萬) |        | 計畫2 / WL2 (100萬) |        | 計畫3 / WL3 (200萬) |        | 計畫4 / WL4 (300萬) |        | 計畫5 / WL5 (400萬) |        | 計畫6 / WL6 (500萬) |         |
|------|-----------------|--------|------------------|--------|------------------|--------|------------------|--------|------------------|--------|------------------|---------|
|      | 男 (M)           | 女 (F)  | 男 (M)            | 女 (F)  | 男 (M)            | 女 (F)  | 男 (M)            | 女 (F)  | 男 (M)            | 女 (F)  | 男 (M)            | 女 (F)   |
| 0    | 8,088           | 7,637  | 15,745           | 14,713 | 29,777           | 27,323 | 42,713           | 39,020 | 55,176           | 50,243 | 67,533           | 61,364  |
| 1    | 8,253           | 7,782  | 16,065           | 14,992 | 30,377           | 27,832 | 43,565           | 39,740 | 56,268           | 51,164 | 68,865           | 62,482  |
| 2    | 8,423           | 7,930  | 16,392           | 15,275 | 30,989           | 28,350 | 44,435           | 40,469 | 57,384           | 52,095 | 70,224           | 63,613  |
| 3    | 8,595           | 8,084  | 16,727           | 15,568 | 31,615           | 28,887 | 45,323           | 41,228 | 58,523           | 53,062 | 71,611           | 64,787  |
| 4    | 8,772           | 8,245  | 17,069           | 15,876 | 32,253           | 29,450 | 46,230           | 42,023 | 59,686           | 54,078 | 73,028           | 66,021  |
| 5    | 8,952           | 8,408  | 17,418           | 16,189 | 32,906           | 30,020 | 47,157           | 42,829 | 60,874           | 55,107 | 74,474           | 67,270  |
| 6    | 9,136           | 8,590  | 17,775           | 16,536 | 33,572           | 30,656 | 48,104           | 43,727 | 62,088           | 56,255 | 75,951           | 68,663  |
| 7    | 9,325           | 8,776  | 18,140           | 16,892 | 34,254           | 31,306 | 49,071           | 44,644 | 63,327           | 57,426 | 77,460           | 70,086  |
| 8    | 9,518           | 8,966  | 18,513           | 17,255 | 34,950           | 31,969 | 50,059           | 45,583 | 64,593           | 58,623 | 79,001           | 71,540  |
| 9    | 9,715           | 9,161  | 18,894           | 17,627 | 35,662           | 32,649 | 51,068           | 46,541 | 65,886           | 59,847 | 80,575           | 73,026  |
| 10   | 9,916           | 9,359  | 19,284           | 18,006 | 36,390           | 33,342 | 52,101           | 47,520 | 67,209           | 61,097 | 82,184           | 74,543  |
| 11   | 10,122          | 9,576  | 19,682           | 18,420 | 37,134           | 34,098 | 53,156           | 48,587 | 68,559           | 62,458 | 83,828           | 76,196  |
| 12   | 10,333          | 9,798  | 20,090           | 18,845 | 37,895           | 34,876 | 54,235           | 49,684 | 69,942           | 63,860 | 85,510           | 77,898  |
| 13   | 10,548          | 10,026 | 20,508           | 19,282 | 38,673           | 35,672 | 55,338           | 50,808 | 71,355           | 65,295 | 87,228           | 79,639  |
| 14   | 10,770          | 10,264 | 20,935           | 19,736 | 39,470           | 36,503 | 56,467           | 51,980 | 72,799           | 66,791 | 88,987           | 81,455  |
| 15   | 10,996          | 10,508 | 21,373           | 20,204 | 40,285           | 37,356 | 57,623           | 53,185 | 74,279           | 68,328 | 90,787           | 83,320  |
| 16   | 11,227          | 10,740 | 21,820           | 20,646 | 41,120           | 38,164 | 58,805           | 54,323 | 75,792           | 69,779 | 92,627           | 85,081  |
| 17   | 11,456          | 10,968 | 22,262           | 21,082 | 41,940           | 38,955 | 59,963           | 55,437 | 77,272           | 71,197 | 94,425           | 86,800  |
| 18   | 11,689          | 11,200 | 22,711           | 21,524 | 42,775           | 39,759 | 61,144           | 56,568 | 78,779           | 72,637 | 96,254           | 88,546  |
| 19   | 11,927          | 11,438 | 23,171           | 21,980 | 43,628           | 40,587 | 62,347           | 57,732 | 80,316           | 74,119 | 98,119           | 90,341  |
| 20   | 12,170          | 11,680 | 23,640           | 22,439 | 44,499           | 41,423 | 63,576           | 58,907 | 81,883           | 75,615 | 100,021          | 92,152  |
| 21   | 12,420          | 11,916 | 24,122           | 22,889 | 45,391           | 42,241 | 64,835           | 60,056 | 83,491           | 77,075 | 101,972          | 93,920  |
| 22   | 12,675          | 12,158 | 24,614           | 23,350 | 46,305           | 43,075 | 66,124           | 61,227 | 85,135           | 78,564 | 103,968          | 95,724  |
| 23   | 12,937          | 12,408 | 25,119           | 23,826 | 47,241           | 43,939 | 67,444           | 62,441 | 86,818           | 80,107 | 106,010          | 97,591  |
| 24   | 13,205          | 12,664 | 25,636           | 24,316 | 48,201           | 44,827 | 68,797           | 63,688 | 88,543           | 81,693 | 108,103          | 99,512  |
| 25   | 13,480          | 12,929 | 26,168           | 24,821 | 49,185           | 45,742 | 70,185           | 64,972 | 90,312           | 83,326 | 110,249          | 101,487 |

| 投保年齡 | 計畫1 / WL1 (50萬) |        | 計畫2 / WL2 (100萬) |        | 計畫3 / WL3 (200萬) |        | 計畫4 / WL4 (300萬) |        | 計畫5 / WL5 (400萬) |         | 計畫6 / WL6 (500萬) |         |
|------|-----------------|--------|------------------|--------|------------------|--------|------------------|--------|------------------|---------|------------------|---------|
|      | 男 (M)           | 女 (F)  | 男 (M)            | 女 (F)  | 男 (M)            | 女 (F)  | 男 (M)            | 女 (F)  | 男 (M)            | 女 (F)   | 男 (M)            | 女 (F)   |
| 26   | 13,763          | 13,206 | 26,712           | 25,346 | 50,193           | 46,694 | 71,605           | 66,308 | 92,124           | 85,023  | 112,446          | 103,542 |
| 27   | 14,052          | 13,486 | 27,271           | 25,881 | 51,229           | 47,662 | 73,064           | 67,666 | 93,983           | 86,747  | 114,701          | 105,628 |
| 28   | 14,350          | 13,775 | 27,845           | 26,430 | 52,292           | 48,658 | 74,562           | 69,062 | 95,892           | 88,522  | 117,015          | 107,775 |
| 29   | 14,656          | 14,073 | 28,434           | 26,997 | 53,383           | 49,683 | 76,099           | 70,501 | 97,850           | 90,348  | 119,390          | 109,985 |
| 30   | 14,970          | 14,377 | 29,040           | 27,576 | 54,504           | 50,733 | 77,677           | 71,971 | 99,860           | 92,216  | 121,827          | 112,244 |
| 31   | 15,292          | 14,689 | 29,659           | 28,170 | 55,649           | 51,806 | 79,287           | 73,475 | 101,911          | 94,126  | 124,312          | 114,553 |
| 32   | 15,621          | 15,013 | 30,295           | 28,785 | 56,825           | 52,919 | 80,942           | 75,036 | 104,017          | 96,105  | 126,862          | 116,947 |
| 33   | 15,961          | 15,344 | 30,949           | 29,416 | 58,033           | 54,059 | 82,639           | 76,632 | 106,178          | 98,130  | 129,481          | 119,396 |
| 34   | 16,310          | 15,684 | 31,621           | 30,063 | 59,274           | 55,227 | 84,383           | 78,266 | 108,396          | 100,205 | 132,168          | 121,904 |
| 35   | 16,668          | 16,034 | 32,311           | 30,729 | 60,548           | 56,431 | 86,175           | 79,952 | 110,675          | 102,343 | 134,927          | 124,487 |
| 36   | 17,037          | 16,383 | 33,021           | 31,392 | 61,856           | 57,627 | 88,012           | 81,624 | 113,009          | 104,463 | 137,753          | 127,048 |
| 37   | 17,416          | 16,743 | 33,750           | 32,076 | 63,203           | 58,861 | 89,901           | 83,351 | 115,411          | 106,650 | 140,658          | 129,691 |
| 38   | 17,807          | 17,110 | 34,503           | 32,774 | 64,588           | 60,120 | 91,845           | 85,109 | 117,878          | 108,879 | 143,644          | 132,381 |
| 39   | 18,210          | 17,493 | 35,277           | 33,500 | 66,015           | 61,427 | 93,844           | 86,937 | 120,418          | 111,194 | 146,716          | 135,177 |
| 40   | 18,626          | 17,888 | 36,077           | 34,251 | 67,486           | 62,780 | 95,906           | 88,826 | 123,033          | 113,586 | 149,877          | 138,066 |

### 警語及注意事項說明

- ◆消費者投保前應審慎了解本保險商品之承保範圍、除外不保事項及商品風險，並請銷售人員詳細說明上開三事項之內容。
- ◆本商品經本公司合格簽署人員檢視其內容業已符合一般精算原則及保險法令，惟為確保權益，基於保險公司與消費者衡平對等原則，消費者仍應詳加閱讀保險單條款與相關文件，審慎選擇保險商品。本商品如有虛偽不實或違法情事，應由本公司及負責人依法負責。
- ◆消費者於購買本商品前，應詳閱各種銷售文件內容，本商品之預定費用率（預定附加費用率）最高26.451%，最低17.544%；如要詳細了解本商品之附加費用或其他相關資訊，請洽本公司業務員、客戶服務中心（客戶服務免付費專線：0800-068-268）或網站（網址：<https://www.hontai.com.tw>），以確保您的權益。歡迎至宏泰人壽網站，了解本公司經營資訊（資訊公開說明文件），或至本公司各機構（總公司、分公司及各通訊處）上網查閱下載，亦可電洽客戶服務免付費專線或各地分公司。
- ◆投保後解約或不繼續繳費可能不利消費者，請慎選符合需求之保險商品。
- ◆保險契約各項權利義務皆詳列於保單條款，消費者務必詳加閱讀了解，並把握保單契約撤銷之時效（收到保單翌日起算十日內）。
- ◆本保險為不分紅保險單，不參加紅利分配，並無紅利給付項目。
- ◆本商品為保險商品，受人身保險安定基金保障，並非存款項目，故不受存款保險之保障。
- ◆本商品部分年齡可能發生累積所繳保險費之金額超出身故保險金給付之情形。
- ◆人壽保險之死亡給付及年金保險之確定年金給付於被保險人死亡後給付於指定受益人者，依保險法第一百十二條規定不得作為被保險人之遺產，惟如涉有規避遺產稅等稅捐情事者，稽徵機關仍得依據有關稅法規定或納稅者權利保護法第七條所定實質課稅原則辦理。相關實務案例及其參考特徵，請至本公司官方網站<https://www.hontai.com.tw>查詢。
- ◆本保險所稱「住院」係指被保險人經醫師診斷其疾病或傷害必須入住醫院，且正式辦理住院手續並確實在醫院接受診療者。但不包含全民健康保險法所稱之日間住院及精神衛生法所稱之日間留院／日間照護。宏泰人壽辦理理賠作業時於需要時會參據醫學專業意見審核被保險人住院之必要性。
- ◆本保險所稱「意外傷害事故」係指非由疾病引起之外來突發事故。
- ◆本簡介僅供參考，詳細內容以契約條款為主。
- ◆總公司地址：台北市松山區民生東路三段156號3F。
- ◆總公司客服櫃檯地址：台北市松山區敦化北路168號B1。
- ◆客戶服務免付費專線：0800-068-268。

### 解約金與應繳保險費之累積比例

以計畫2保險金額100萬元為例：

繳費年期：20年期

| 保單年度 | 5歲男性   | 35歲男性  | 50歲男性  | 5歲女性   | 35歲女性  | 50歲女性  |
|------|--------|--------|--------|--------|--------|--------|
| 5    | 39.48% | 37.20% | 34.12% | 37.82% | 35.34% | 33.47% |
| 10   | 48.39% | 45.31% | 41.44% | 46.34% | 43.20% | 40.78% |
| 15   | 54.12% | 50.61% | 46.22% | 51.96% | 48.40% | 45.57% |
| 20   | 59.26% | 55.36% | 50.59% | 56.99% | 53.06% | 49.79% |

註：上表應繳保險費累積值係以112年度三行庫（臺灣銀行股份有限公司、第一商業銀行股份有限公司與合作金庫商業銀行股份有限公司）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計算（112年度平均值為1.59%）。

穩健·誠信·關懷—您專屬的保險專家