

## 2年期還本(台幣)型比較

公司	中國人壽年年旺利率變動型終身保險						遠雄人壽富貴年年鑽利率變動型終身還本保險						台灣人壽旺福年年利變還本終身保險						新光人壽鑫利雙收利率變動型終身還本保險					
轉帳優惠	1%						1%						1%						1%					
宣告利率	2.83%						2.86%						2.82%						2.65%					
保額	20萬			150萬			10萬			125萬			20萬			124.4萬			10萬			12萬		
原始保費	107,900			809,250			53820			672,750			112,640			700,621			563,960			676,752		
優惠後保費	106,821			797,111			53282			662659			111,514			690,111			558,320			666,601		
高保額(費)優惠	0.0%			0.5%			0.0%			0.5%			0.0%			0.5%			0.0%			0.5%		
	還本率	年末解約金/保費	IRR	還本率	年末解約金/保費	IRR	還本率	年末解約金/保費	IRR	還本率	年末解約金/保費	IRR	還本率	年末解約金/保費	IRR	還本率	年末解約金/保費	IRR	還本率	年末解約金/保費	IRR	還本率	年末解約金/保費	IRR
1	1.18%	66.89%	-31.93%	1.19%	67.23%	-31.58%	1.13%	67.34%	-31.53%	1.14%	67.68%	-31.18%	1.17%	67.34%	-31.49%	1.18%	67.68%	-31.14%	1.07%	67.49%	-32.51%	1.08%	67.83%	-32.17%
2	1.19%	72.84%	-18.08%	1.19%	73.21%	-17.80%	1.20%	77.33%	-14.71%	1.21%	77.72%	-14.42%	1.18%	72.66%	-18.23%	1.19%	73.02%	-17.94%	1.08%	73.54%	-18.90%	1.08%	73.91%	-18.61%
3	1.21%	74.35%	-9.93%	1.21%	74.73%	-9.74%	1.22%	88.26%	-3.64%	1.23%	88.71%	-3.44%	1.20%	95.78%	-0.51%	1.21%	96.27%	-0.30%	1.09%	98.67%	-0.54%	1.09%	99.17%	-0.34%
4	1.23%	98.49%	0.78%	1.23%	98.99%	0.92%	1.24%	98.27%	0.72%	1.25%	98.77%	0.87%	1.22%	97.33%	0.44%	1.22%	97.83%	0.58%	1.10%	101.24%	0.36%	1.11%	101.75%	0.50%
5	1.25%	100.06%	1.23%	1.25%	100.57%	1.34%	1.26%	99.86%	1.19%	1.27%	100.37%	1.31%	1.24%	99.84%	1.17%	1.24%	100.35%	1.29%	1.12%	103.84%	0.86%	1.13%	104.37%	0.97%
6	1.27%	101.66%	1.51%	1.27%	102.18%	1.61%	1.28%	101.49%	1.49%	1.29%	102.00%	1.59%	2.86%	99.84%	1.47%	2.87%	100.35%	1.56%	2.54%	106.49%	1.18%	2.56%	107.03%	1.27%
7	2.93%	102.58%	1.85%	2.94%	103.10%	1.93%	2.95%	102.42%	1.84%	2.96%	102.94%	1.92%	2.86%	100.78%	1.81%	2.87%	101.29%	1.89%	2.54%	110.09%	1.54%	2.56%	110.64%	1.62%
8	2.93%	102.57%	1.97%	2.94%	103.09%	2.04%	2.95%	102.42%	1.97%	2.96%	102.94%	2.04%	2.86%	100.78%	1.94%	2.87%	101.29%	2.01%	2.55%	112.74%	1.68%	2.56%	113.32%	1.75%
9	2.93%	102.56%	2.07%	2.94%	103.08%	2.13%	2.95%	102.42%	2.07%	2.96%	102.94%	2.13%	2.86%	100.78%	2.03%	2.87%	101.29%	2.10%	2.55%	115.41%	1.78%	2.56%	115.99%	1.85%
10	2.93%	102.55%	2.14%	2.94%	103.07%	2.20%	2.95%	102.42%	2.14%	2.96%	102.94%	2.20%	2.86%	100.79%	2.11%	2.87%	101.30%	2.17%	2.55%	118.07%	1.87%	2.56%	118.67%	1.92%
11	2.93%	102.55%	2.20%	2.94%	103.07%	2.26%	2.95%	102.42%	2.21%	2.96%	102.94%	2.26%	2.86%	100.79%	2.17%	2.87%	101.30%	2.22%	2.55%	120.74%	1.93%	2.56%	121.35%	1.99%
12	2.93%	102.55%	2.25%	2.94%	103.07%	2.30%	2.95%	102.42%	2.26%	2.96%	102.94%	2.31%	2.86%	100.79%	2.22%	2.87%	101.30%	2.27%	2.55%	123.42%	1.99%	2.57%	124.04%	2.04%
13	2.93%	102.54%	2.29%	2.94%	103.06%	2.34%	2.95%	102.42%	2.30%	2.96%	102.94%	2.35%	2.86%	100.79%	2.26%	2.87%	101.30%	2.31%	2.55%	126.09%	2.04%	2.57%	126.73%	2.08%
14	2.93%	102.54%	2.33%	2.94%	103.06%	2.37%	2.95%	102.42%	2.34%	2.96%	102.94%	2.38%	2.86%	100.80%	2.30%	2.87%	101.31%	2.34%	2.56%	128.77%	2.08%	2.57%	129.42%	2.12%
15	2.93%	102.53%	2.36%	2.94%	103.05%	2.40%	2.95%	102.42%	2.37%	2.96%	102.94%	2.41%	2.86%	100.80%	2.33%	2.87%	101.31%	2.37%	2.56%	131.45%	2.11%	2.57%	132.12%	2.15%
投保年齡	0-78歲						0-80歲						0-78歲						0-78歲					
最低保額	20萬						10萬						20萬						10萬					
投保保額	20萬~6000萬						10-6000萬						20-2億						10-2000萬					
高保額(費)折扣	保額150萬:0.5%						保額125萬以上:0.5%						保費70萬以上:0.5%						保費64萬以上:0.5%					
佣金	第1年:7.5%;第2年:1%						第1年:8%;第2年:0.5%						第1年:7.4%;第2年:0.5%						第1年:7%					
獎勵辦法	無						10707-10709:保費50萬-100萬:0.3%;100萬以上:0.6%						無						10707月-10709月:2%					

30歲男性, 宣告余6年後以現金給付, 限內部教育訓練用 1070725製