

## 2年期還本型(美元)比較

公司	遠雄人壽富貴年年鑽(ZK1)						中國人壽美年旺(6U34美元)						新光人壽美鑽添喜(DJA)						台灣人壽美利年年美元利率變動型還本終身						台灣人壽美福年年美元利率																											
轉帳優惠	1%												1%												1%												1%															
宣告利率	3.70%												3.76%												3.70%												3.65%												3.75%			
保額	2萬		4萬		8萬		2萬		3萬		6萬		0.3萬		0.5萬		0.7萬		1.9萬		2萬		7.5萬		2萬		2.8萬																									
原始保費	10,820		21,640		43,280		10,460		15,690		31,380		9,690.0		16,150.0		22,610.0		10,180		20,360		40,185		10,728		15,019																									
優惠後保費	10,712		21,207		41,982		10,355		15,376		30,439		9,593.1		15,907.8		22,214.3		10,078		19,953		38,979		10,621		14,794																									
高額(費)優惠	0%		1.0%		2.0%		0%		1.0%		2.0%		0%		0.5%		0.75%		0%		1.00%		2.00%		0%		1.50%																									
	還本率	年度末IRR	還本率	年度末IRR	還本率	年度末IRR	還本率	年度末IRR	還本率	年度末IRR	還本率	年度末IRR	還本率	次年度初	還本率	次年度初	還本率	次年度初	還本率	年度末+次年初回饋IRR	還本率	年度末+次年初回饋IRR	還本率	年度末+次年初回饋IRR	還本率	年度末+次年初回饋IRR	還本率	年度末+次年初回饋IRR	還本率	年度末+次年初回饋IRR																						
1	1.41%	-30.49%	1.43%	-29.78%	1.44%	-29.06%	1.58%	-30.76%	1.60%	-30.05%	1.62%	-29.33%	1.52%	-30.85%	1.52%	-30.50%	1.53%	-30.32%	1.62%	-30.73%	1.63%	-30.06%	1.65%	-29.34%	1.62%	-30.60%	1.63%	-30.25%																								
2	1.68%	-14.21%	1.70%	-13.61%	1.72%	-13.00%	1.60%	-17.88%	1.62%	-17.29%	1.63%	-16.70%	1.52%	-11.24%	1.53%	-10.93%	1.53%	-10.78%	1.63%	-17.98%	1.65%	-17.40%	1.66%	-16.81%	1.64%	-14.32%	1.64%	-14.02%																								
3	1.71%	-3.02%	1.73%	-2.62%	1.75%	-2.21%	1.63%	-9.38%	1.65%	-9.01%	1.67%	-8.62%	1.67%	0.22%	1.68%	0.43%	1.69%	0.53%	1.66%	-5.25%	1.68%	-4.86%	1.70%	-4.46%	1.67%	-5.10%	1.68%	-4.90%																								
4	1.75%	1.37%	1.77%	1.67%	1.78%	1.97%	1.67%	1.31%	1.68%	1.61%	1.70%	1.92%	1.71%	1.20%	1.72%	1.35%	1.72%	1.42%	1.69%	1.20%	1.71%	1.50%	1.73%	1.80%	1.70%	1.33%	1.71%	1.48%																								
5	1.78%	1.88%	1.80%	2.12%	1.82%	2.36%	1.70%	1.85%	1.72%	2.08%	1.73%	2.32%	1.74%	1.74%	1.75%	1.86%	1.75%	1.92%	1.73%	1.74%	1.75%	1.97%	1.76%	2.21%	1.74%	1.86%	1.75%	1.98%																								
6	1.82%	2.21%	1.83%	2.41%	1.85%	2.60%	1.73%	2.19%	1.75%	2.39%	1.77%	2.59%	3.77%	2.25%	3.79%	2.35%	3.80%	2.40%	3.72%	1.74%	3.76%	2.27%	3.79%	2.47%	3.84%	2.20%	3.86%	2.30%																								
7	3.87%	2.57%	3.92%	2.74%	3.96%	2.90%	3.90%	2.56%	3.94%	2.73%	3.98%	2.90%	3.77%	2.46%	3.79%	2.55%	3.80%	2.59%	3.72%	2.16%	3.76%	2.61%	3.79%	2.78%	3.84%	2.56%	3.86%	2.65%																								
8	3.87%	2.71%	3.92%	2.86%	3.96%	3.01%	3.90%	2.71%	3.94%	2.86%	3.98%	3.01%	3.77%	2.61%	3.79%	2.69%	3.80%	2.72%	3.72%	2.35%	3.76%	2.74%	3.79%	2.89%	3.84%	2.71%	3.86%	2.79%																								
9	3.87%	2.82%	3.92%	2.95%	3.96%	3.08%	3.90%	2.83%	3.94%	2.96%	3.98%	3.09%	3.77%	2.73%	3.79%	2.80%	3.80%	2.83%	3.72%	2.49%	3.76%	2.84%	3.79%	2.97%	3.84%	2.82%	3.86%	2.89%																								
10	3.87%	2.91%	3.92%	3.02%	3.96%	3.14%	3.90%	2.92%	3.94%	3.04%	3.98%	3.15%	3.77%	2.82%	3.79%	2.88%	3.80%	2.91%	3.72%	2.60%	3.76%	2.92%	3.79%	3.04%	3.84%	2.91%	3.86%	2.97%																								
11	3.87%	2.97%	3.92%	3.08%	3.96%	3.19%	3.90%	2.99%	3.94%	3.10%	3.98%	3.21%	3.77%	2.89%	3.79%	2.95%	3.80%	2.98%	3.72%	2.69%	3.76%	2.98%	3.79%	3.09%	3.84%	2.98%	3.86%	3.04%																								
12	3.87%	3.03%	3.92%	3.13%	3.96%	3.23%	3.90%	3.05%	3.94%	3.15%	3.98%	3.25%	3.77%	2.95%	3.79%	3.01%	3.80%	3.03%	3.72%	2.76%	3.76%	3.03%	3.79%	3.13%	3.84%	3.04%	3.86%	3.09%																								
13	3.87%	3.08%	3.92%	3.17%	3.96%	3.27%	3.90%	3.10%	3.94%	3.19%	3.98%	3.29%	3.77%	3.00%	3.79%	3.05%	3.80%	3.08%	3.72%	2.82%	3.76%	3.07%	3.80%	3.17%	3.84%	3.09%	3.86%	3.14%																								
14	3.87%	3.12%	3.92%	3.20%	3.96%	3.29%	3.90%	3.14%	3.94%	3.23%	3.98%	3.32%	3.77%	3.05%	3.79%	3.09%	3.80%	3.11%	3.72%	2.88%	3.76%	3.11%	3.80%	3.20%	3.84%	3.13%	3.86%	3.18%																								
15	3.87%	3.15%	3.92%	3.23%	3.96%	3.32%	3.90%	3.17%	3.94%	3.26%	3.99%	3.34%	3.77%	3.08%	3.79%	3.13%	3.80%	3.15%	3.72%	2.92%	3.76%	3.14%	3.80%	3.23%	3.85%	3.17%	3.86%	3.21%																								
投保年齡	0-80歲						0-78歲						0-78歲						0-78歲						0-78歲																											
最低保額	0.5萬						20萬						0.1萬						1.1萬						1.1萬																											
投保保額	0.5-600萬						6000美元~260萬美元						0.1-400萬						1.1-200萬						0-15歲:1.1-15萬																											
高保額折扣	保額4-8萬:1%; 8萬以上:2%						保額3萬~6萬:1%;保額6萬:2%						保費1.5-2萬:0.5%保費;2萬以上:0.75%						保費2萬:1%;保費4萬:2%						保費2萬:1%;保費4萬:2%																											
佣金	第1年:8%;第2年:0.5%						第1年:7.5%;第2年:1%						第1年:8%						第1年:7.4%;第2年:0.5%						第1年:8%;第2年:0.5%																											
獎金	10707-10709:保費50-100萬:0.3%;100萬以上:0.6%						無						1070701-1070930:0.5%						無						無																											

註:宣告利率6年後選擇現金給付 30歲男性 限內部教育訓練用 1070712製