BIỂU PHÍ SẢN PHẨM BẢO HIỂM TỬ KỲ
DÀNH CHO NGƯỜI ĐI VAY PHÍ ĐƠN KỲ (PHIÊN BẢN 2)

1) Biểu phí này quy định các tỷ lệ phí tiêu chuẩn áp dụng cho sản phẩm Bảo hiểm Tử kỳ Dành cho Người đi vay Phí Đơn Kỳ (Phiên bản 2) của công ty Trách nhiệm Hữu hạn Bảo hiểm Nhân thọ Vietcombank-Cardif.

2) Phí bảo hiểm được tính theo công thức sau:

Phí bảo hiểm phải nộp = Tỷ lệ phí × Cơ sở tính phí

Trong đó, đơn vị tiền tệ sử dụng cho cơ sở tính phí là đồng Việt Nam. "Cơ sở tính phí" được xác định theo biểu dưới đây:

Biểu phí	Lịch hiểm trưởng gốc	Cơ sở tính phí	Giới tính
Biểu 1	Hàng tháng	Số tiền bảo hiểm ban đầu	Nam
Biểu 2	Hàng tháng	Số tiền bảo hiểm ban đầu	Nữ
Biểu 3	Hàng quý	Số tiền bảo hiểm ban đầu	Nam
Biểu 4	Hàng quý	Số tiền bảo hiểm ban đầu	Nữ
Biểu 5	Hàng nửa năm	Số tiền bảo hiểm ban đầu	Nam
Biểu 6	Hàng nửa năm	Số tiền bảo hiểm ban đầu	Nữ
Biểu 7	Hàng năm	Số tiền bảo hiểm ban đầu	Nam
Biểu 8	Hàng năm	Số tiền bảo hiểm ban đầu	Nữ
Biểu 9	Cuối kỳ	Số tiền bảo hiểm ban đầu	Nam
Biểu 10	Cuối kỳ	Số tiền bảo hiểm ban đầu	Nữ

3) Đối với các khách hàng hoặc các nhóm khách hàng có mức độ rủi ro cao hơn so với mức độ rủi ro tiêu chuẩn được áp dụng để tính phí, công ty có quyền áp dụng tỷ lệ phí cao hơn tỷ lệ phí tương ứng quy định trong biểu phí này, nhưng không được vượt quá 15%.
Biểu phí bảo hiểm chuẩn sẽ được áp dụng cho các khách hàng có tình trạng sức khỏe tốt. Trong quá trình triển khai công ty sẽ từng bước xây dựng quy chế bảo hiểm rủi ro dưới chuẩn tùy theo tình hình kinh tế xã hội và sự phát triển của trình độ y tế của từng thời kỳ.

4) Phí bảo hiểm đơn kỳ được thu một lần duy nhất vào Ngày bắt đầu bảo hiểm.

5) Khoản phí bảo hiểm phải nộp được làm tròn đến hàng trăm đồng.Từ 1 đồng đến 49 đồng được làm tròn thành 0 đồng; từ 50 đồng đến 99 đồng được làm tròn thành 100 đồng.

BIỂU PHÍ SẢN PHẨM BẢO HIỂM TỬ KỲ DÀNH CHO NGƯỜI ĐI VAY PHÍ ĐƠN KỲ (PHIÊN BẢN 2)
BIỂU 1: BIỂU PHÍ BẢO HIỂM DÀNH CHO NAM
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA SỐ TIỀN BẢO HIỂM BAN ĐẦU
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC ĐƯỢC TRẢ HÀNG THÁNG

Tuổi / Thời Hạn	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	0.0529%	0.0661%	0.0793%	0.0924%	0.1055%	0.1186%	0.1317%	0.1447%	0.1578%	0.1708%	0.1838%	0.1969%	0.2100%	0.2231%	0.2362%	0.2493%	0.2624%	0.2755%	0.2886%	0.3017%	0.3148%	0.3278%	0.3409%	0.3539%	0.3670%	0.3800%	0.3930%	0.4060%
19	0.0547%	0.0683%	0.0819%	0.0954%	0.1090%	0.1225%	0.1360%	0.1495%	0.1630%	0.1764%	0.1898%	0.2033%	0.2167%	0.2301%	0.2435%	0.2568%	0.2702%	0.2835%	0.2969%	0.3102%	0.3234%	0.3367%	0.3500%	0.3632%	0.3764%	0.3896%	0.4027%	0.4159%
20	0.0553%	0.0690%	0.0828%	0.0965%	0.1102%	0.1238%	0.1375%	0.1511%	0.1647%	0.1783%	0.1918%	0.2054%	0.2189%	0.2323%	0.2458%	0.2592%	0.2726%	0.2860%	0.2994%	0.3128%	0.3261%	0.3394%	0.3526%	0.3659%	0.3791%	0.3923%	0.4054%	0.4185%
21	0.0553%	0.0690%	0.0828%	0.0965%	0.1102%	0.1238%	0.1375%	0.1511%	0.1647%	0.1783%	0.1918%	0.2053%	0.2187%	0.2322%	0.2456%	0.2589%	0.2722%	0.2855%	0.2988%	0.3121%	0.3253%	0.3385%	0.3516%	0.3647%	0.3778%	0.3908%	0.4038%	0.4167%
22	0.0547%	0.0683%	0.0819%	0.0954%	0.1090%	0.1225%	0.1360%	0.1495%	0.1630%	0.1764%	0.1898%	0.2031%	0.2163%	0.2295%	0.2427%	0.2558%	0.2689%	0.2820%	0.2951%	0.3081%	0.3210%	0.3340%	0.3469%	0.3597%	0.3725%	0.3853%	0.3980%	0.4107%
23	0.0535%	0.0668%	0.0801%	0.0934%	0.1067%	0.1199%	0.1331%	0.1463%	0.1595%	0.1726%	0.1857%	0.1987%	0.2117%	0.2247%	0.2375%	0.2504%	0.2632%	0.2760%	0.2888%	0.3015%	0.3142%	0.3268%	0.3395%	0.3520%	0.3645%	0.3770%	0.3894%	0.4018%
24	0.0523%	0.0654%	0.0784%	0.0914%	0.1044%	0.1173%	0.1302%	0.1431%	0.1560%	0.1689%	0.1817%	0.1944%	0.2071%	0.2197%	0.2322%	0.2448%	0.2573%	0.2697%	0.2821%	0.2945%	0.3069%	0.3192%	0.3315%	0.3438%	0.3560%	0.3682%	0.3803%	0.3924%
25	0.0509%	0.0636%	0.0762%	0.0888%	0.1015%	0.1140%	0.1266%	0.1392%	0.1517%	0.1642%	0.1766%	0.1891%	0.2014%	0.2137%	0.2260%	0.2383%	0.2505%	0.2627%	0.2749%	0.2870%	0.2991%	0.3112%	0.3233%	0.3353%	0.3473%	0.3593%	0.3713%	0.3832%
26	0.0500%	0.0625%	0.0749%	0.0873%	0.0997%	0.1121%	0.1244%	0.1368%	0.1491%	0.1614%	0.1736%	0.1859%	0.1981%	0.2102%	0.2224%	0.2345%	0.2466%	0.2587%	0.2707%	0.2828%	0.2948%	0.3068%	0.3187%	0.3307%	0.3426%	0.3545%	0.3663%	0.3782%
27	0.0497%	0.0621%	0.0745%	0.0868%	0.0991%	0.1114%	0.1237%	0.1360%	0.1482%	0.1604%	0.1726%	0.1848%	0.1969%	0.2090%	0.2211%	0.2332%	0.2452%	0.2572%	0.2692%	0.2812%	0.2931%	0.3050%	0.3169%	0.3288%	0.3407%	0.3525%	0.3644%	0.3762%
28	0.0494%	0.0618%	0.0740%	0.0863%	0.0986%	0.1108%	0.1230%	0.1352%	0.1474%	0.1595%	0.1717%	0.1838%	0.1959%	0.2081%	0.2202%	0.2323%	0.2444%	0.2564%	0.2685%	0.2805%	0.2926%	0.3046%	0.3166%	0.3286%	0.3406%	0.3526%	0.3645%	0.3765%
29	0.0500%	0.0625%	0.0749%	0.0873%	0.0997%	0.1121%	0.1244%	0.1368%	0.1491%	0.1614%	0.1737%	0.1860%	0.1983%	0.2106%	0.2229%	0.2352%	0.2474%	0.2597%	0.2719%	0.2842%	0.2964%	0.3086%	0.3208%	0.3330%	0.3452%	0.3575%	0.3697%	0.3819%
30	0.0509%	0.0636%	0.0762%	0.0888%	0.1015%	0.1140%	0.1266%	0.1392%	0.1517%	0.1642%	0.1767%	0.1893%	0.2019%	0.2144%	0.2270%	0.2396%	0.2522%	0.2647%	0.2773%	0.2898%	0.3023%	0.3149%	0.3274%	0.3400%	0.3525%	0.3651%	0.3777%	0.3903%
31	0.0523%	0.0654%	0.0784%	0.0914%	0.1044%	0.1173%	0.1302%	0.1431%	0.1560%	0.1689%	0.1818%	0.1948%	0.2077%	0.2207%	0.2337%	0.2467%	0.2597%	0.2728%	0.2858%	0.2987%	0.3117%	0.3247%	0.3377%	0.3507%	0.3638%	0.3768%	0.3899%	0.4030%
32	0.0544%	0.0679%	0.0814%	0.0949%	0.1084%	0.1219%	0.1353%	0.1487%	0.1621%	0.1755%	0.1889%	0.2024%	0.2159%	0.2294%	0.2429%	0.2565%	0.2700%	0.2835%	0.2971%	0.3106%	0.3241%	0.3377%	0.3512%	0.3648%	0.3784%	0.3921%	0.4057%	0.4194%
33	0.0567%	0.0708%	0.0849%	0.0990%	0.1131%	0.1271%	0.1411%	0.1551%	0.1690%	0.1830%	0.1970%	0.2111%	0.2252%	0.2393%	0.2535%	0.2677%	0.2819%	0.2961%	0.3103%	0.3245%	0.3387%	0.3529%	0.3671%	0.3814%	0.3957%	0.4100%	0.4244%	0.4388%
34	0.0596%	0.0745%	0.0893%	0.1041%	0.1189%	0.1336%	0.1483%	0.1630%	0.1777%	0.1923%	0.2071%	0.2219%	0.2368%	0.2517%	0.2667%	0.2817%	0.2967%	0.3116%	0.3266%	0.3416%	0.3566%	0.3716%	0.3867%	0.4018%	0.4170%	0.4322%	0.4474%	0.4627%
35	0.0631%	0.0788%	0.0945%	0.1102%	0.1258%	0.1414%	0.1570%	0.1726%	0.1881%	0.2036%	0.2192%	0.2350%	0.2508%	0.2667%	0.2826%	0.2985%	0.3145%	0.3305%	0.3464%	0.3624%	0.3784%	0.3944%	0.4105%	0.4266%	0.4428%	0.4591%	0.4754%	0.4917%
36	0.0675%	0.0843%	0.1010%	0.1178%	0.1345%	0.1512%	0.1679%	0.1845%	0.2011%	0.2177%	0.2344%	0.2513%	0.2682%	0.2852%	0.3022%	0.3193%	0.3364%	0.3535%	0.3707%	0.3878%	0.4050%	0.4221%	0.4393%	0.4566%	0.4740%	0.4915%	0.5090%	0.5265%
37	0.0724%	0.0904%	0.1084%	0.1264%	0.1444%	0.1623%	0.1802%	0.1980%	0.2158%	0.2336%	0.2516%	0.2697%	0.2879%	0.3062%	0.3245%	0.3428%	0.3612%	0.3796%	0.3981%	0.4165%	0.4349%	0.4534%	0.4719%	0.4905%	0.5093%	0.5280%	0.5469%	0.5658%
38	0.0779%	0.0973%	0.1167%	0.1361%	0.1554%	0.1747%	0.1939%	0.2131%	0.2323%	0.2515%	0.2708%	0.2903%	0.3099%	0.3296%	0.3494%	0.3692%	0.3891%	0.4090%	0.4289%	0.4488%	0.4687%	0.4886%	0.5087%	0.5288%	0.5491%	0.5694%	0.5898%	0.6103%
39	0.0843%	0.1053%	0.1263%	0.1472%	0.1681%	0.1890%	0.2098%	0.2306%	0.2514%	0.2721%	0.2931%	0.3142%	0.3354%	0.3568%	0.3782%	0.3997%	0.4213%	0.4428%	0.4644%	0.4860%	0.5077%	0.5293%	0.5510%	0.5729%	0.5949%	0.6169%	0.6391%	0.6613%
40	0.0916%	0.1144%	0.1372%	0.1599%	0.1826%	0.2053%	0.2279%	0.2505%	0.2730%	0.2956%	0.3183%	0.3413%	0.3643%	0.3875%	0.4108%	0.4342%	0.4575%	0.4810%	0.5044%	0.5279%	0.5513%	0.5748%	0.5984%	0.6222%	0.6460%	0.6700%	0.6940%	0.7181%
41	0.0995%	0.1242%	0.1490%	0.1736%	0.1983%	0.2229%	0.2474%	0.2720%	0.2964%	0.3209%	0.3456%	0.3705%	0.3956%	0.4207%	0.4460%	0.4713%	0.4967%	0.5221%	0.5475%	0.5730%	0.5984%	0.6239%	0.6495%	0.6753%	0.7012%	0.7271%	0.7532%	0.7794%
42	0.1079%	0.1348%	0.1616%	0.1884%	0.2151%	0.2418%	0.2684%	0.2950%	0.3216%	0.3481%	0.3749%	0.4019%	0.4291%	0.4564%	0.4839%	0.5114%	0.5389%	0.5665%	0.5941%	0.6217%	0.6494%	0.6770%	0.7048%	0.7328%	0.7609%	0.7881%	0.8174%	0.8457%
43	0.1172%	0.1464%	0.1755%	0.2046%	0.2336%	0.2626%	0.2916%	0.3205%	0.3493%	0.3781%	0.4072%	0.4366%	0.4661%	0.4957%	0.5255%	0.5553%	0.5852%	0.6151%	0.6451%	0.6750%	0.7050%	0.7350%	0.7652%	0.7955%	0.8259%	0.8565%	0.8872%	0.9179%
44	0.1271%	0.1587%	0.1903%	0.2219%	0.2534%	0.2848%	0.3162%	0.3475%	0.3788%	0.4100%	0.4416%	0.4734%	0.5054%	0.5375%	0.5697%	0.6020%	0.6344%	0.6668%	0.6992%	0.7317%	0.7641%	0.7966%	0.8292%	0.8620%	0.8950%	0.9281%	0.9613%	0.9945%
45	0.1376%	0.1718%	0.2060%	0.2401%	0.2742%	0.3083%	0.3422%	0.3761%	0.4100%	0.4438%	0.4780%	0.5124%	0.5470%	0.5817%	0.6166%	0.6516%	0.6866%	0.7217%	0.7568%	0.7919%	0.8270%	0.8621%	0.8975%	0.9330%	0.9686%	1.0044%	1.0403%	1.0763%
46	0.1489%	0.1860%	0.2230%	0.2599%	0.2968%	0.3337%	0.3704%	0.4071%	0.4438%	0.4804%	0.5173%	0.5546%	0.5920%	0.6296%	0.6673%	0.7051%	0.7429%	0.7808%	0.8188%	0.8567%	0.8947%	0.9326%	0.9708%	1.0091%	1.0476%	1.0863%	1.1250%	1.1639%
47	0.1608%	0.2009%	0.2408%	0.2808%	0.3206%	0.3604%	0.4001%	0.4398%	0.4793%	0.5189%	0.5588%	0.5990%	0.6394%	0.6800%	0.7207%	0.7615%	0.8023%	0.8433%	0.8842%	0.9252%	0.9661%	1.0071%	1.0483%	1.0897%	1.1313%	1.1730%	1.2149%	1.2568%
48	0.1736%	0.2169%	0.2600%	0.3031%	0.3461%	0.3891%	0.4319%	0.4747%	0.5175%	0.5601%	0.6032%	0.6467%	0.6903%	0.7342%	0.7782%	0.8223%	0.8665%	0.9107%	0.9549%	0.9992%	1.0435%	1.0878%	1.1324%	1.1771%	1.2221%	1.2673%	1.3125%	1.3579%
49	0.1879%	0.2347%	0.2814%	0.3280%	0.3745%	0.4210%	0.4674%	0.5137%	0.5600%	0.6061%	0.6528%	0.6998%	0.7470%	0.7945%	0.8421%	0.8899%	0.9377%	0.9856%	1.0335%	1.0815%	1.1295%	1.1774%	1.2257%	1.2742%	1.3230%	1.3720%	1.4211%	1.4704%
50	0.2036%	0.2543%	0.3049%	0.3554%	0.4058%	0.4562%	0.5065%	0.5566%	0.6068%	0.6568%	0.7074%	0.7584%	0.8097%	0.8613%	0.9131%	0.9650%	1.0170%	1.0691%	1.1212%	1.1734%	1.2256%	1.2777%	1.3303%	1.3831%	1.4362%	1.4896%	1.5431%	1.5968%
51	0.2219%	0.2772%	0.3323%	0.3874%	0.4424%	0.4972%	0.5520%	0.6067%	0.6614%	0.7159%	0.7710%	0.8267%	0.8826%	0.9389%	0.9954%	1.0520%	1.1087%	1.1655%	1.2224%	1.2793%	1.3362%	1.3932%	1.4505%	1.5082%	1.5662%	1.6244%	1.6829%	1.7415%
52	0.2423%	0.3026%	0.3628%	0.4229%	0.4829%	0.5429%	0.6027%	0.6624%	0.7220%	0.7816%	0.8418%	0.9026%	0.9638%	1.0253%	1.0871%	1.1490%	1.2111%	1.2732%	1.3355%	1.3978%	1.4601%	1.5224%	1.5852%	1.6483%	1.7118%	1.7756%	1.8396%	1.9038%
53	0.2655%	0.3316%	0.3976%	0.4635%	0.5293%	0.5950%	0.6605%	0.7260%	0.7914%	0.8566%	0.9227%	0.9893%	1.0563%	1.1238%	1.1914%	1.2593%	1.3273%	1.3954%	1.4637%	1.5319%	1.6002%	1.6685%	1.7373%	1.8065%	1.8760%	1.9458%	2.0159%	2.0862%
54	0.2911%	0.3636%	0.4360%	0.5082%	0.5803%	0.6523%	0.7242%	0.7960%	0.8677%	0.9392%	1.0116%	1.0846%	1.1580%	1.2319%	1.3060%	1.3803%	1.4548%	1.5294%	1.6041%	1.6788%	1.7536%	1.8284%	1.9036%	1.9793%	2.0554%	2.1317%	2.2084%	2.2852%
55	0.3187%	0.3981%	0.4773%	0.5564%	0.6354%	0.7143%	0.7930%	0.8716%	0.9500%	1.0283%	1.1075%	1.1874%	1.2677%	1.3485%	1.4295%	1.5107%	1.5921%	1.6736%	1.7552%	1.8368%	1.9185%	2.0001%	2.0823%	2.1649%	2.2479%	2.3312%	2.4148%	2.4986%
56	0.3481%	0.4348%	0.5213%	0.6077%	0.6940%	0.7801%	0.8660%	0.9519%	1.0376%	1.1231%	1.2095%	1.2967%	1.3843%	1.4724%	1.5607%	1.6492%	1.7379%	1.8268%	1.9157%	2.0046%	2.0936%	2.1825%	2.2721%	2.3620%	2.4524%	2.5430%	2.6340%	2.7252%
57	0.3792%	0.4737%	0.5679%	0.6620%	0.7560%	0.8498%	0.9435%	1.0370%	1.1303%	1.2235%	1.3176%	1.4125%	1.5079%	1.6036%	1.6997%	1.7961%	1.8925%	1.9891%	2.0858%	2.1825%	2.2793%	2.3760%	2.4733%	2.5711%	2.6693%	2.7678%	2.8667%	2.9658%
58	0.4124%	0.5151%	0.6176%	0.7199%	0.8221%	0.9241%	1.0259%	1.1276%	1.2291%	1.3305%	1.4328%	1.5359%	1.6396%	1.7437%	1.8482%	1.9529%	2.0577%	2.1627%	2.2678%	2.3729%	2.4780%	2.5832%	2.6889%	2.7952%	2.9020%	3.0091%	3.1165%	3.2242%
59	0.4485%	0.5601%	0.6716%	0.7829%	0.8940%	1.0045%	1.1157%	1.2262%	1.3366%	1.4468%	1.5581%	1.6703%	1.7831%	1.8964%	2.0100%	2.1239%	2.2380%	2.3523%	2.4666%	2.5810%	2.6954%	2.8098%	2.9249%	3.0407%	3.1569%	3.2735%	3.3906%	3.5079%
60	0.4886%	0.6102%	0.7317%	0.8529%	0.9740%	1.0948%	1.2155%	1.3360%	1.4562%	1.5763%	1.6976%	1.8199%	1.9429%	2.0664%	2.1904%	2.3146%	2.4391%	2.5638%	2.6885%	2.8133%	2.9382%	3.0630%	3.1887%	3.3150%	3.4419%	3.5693%	3.6971%	3.8252%
61	0.5340%	0.6669%	0.7996%	0.9321%	1.0644%	1.1965%	1.3284%	1.4600%	1.5914%	1.7226%	1.8553%	1.9890%	2.1235%	2.2586%	2.3942%	2.5301%	2.6662%	2.8026%	2.9391%	3.0757%	3.2123%	3.3489%	3.4864%	3.6247%	3.7635%	3.9030%	4.0429%	4.1831%
62	0.5852%	0.7308%	0.8763%	1.0215%	1.1665%	1.3112%	1.4557%	1.6000%	1.7440%	1.8878%	2.0331%	2.1797%	2.3271%	2.4752%	2.6238%	2.7729%	2.9221%	3.0716%	3.2213%	3.3710%	3.5208%	3.6706%	3.8213%	3.9729%	4.1251%	4.2780%	4.4313%	4.5851%
63	0.6424%	0.8024%	0.9621%	1.1215%	1.2807%	1.4396%	1.5982%	1.7566%	1.9148%	2.0726%	2.2322%	2.3930%	2.5549%	2.7174%	2.8805%	3.0441%	3.2079%	3.3720%	3.5362%	3.7005%	3.8649%	4.0292%	4.1946%	4.3608%	4.5277%	4.6953%	4.8634%	5.0319%
64	0.7058%	0.8816%	1.0570%	1.2322%	1.4071%	1.5817%	1.7560%	1.9300%	2.1037%	2.2772%	2.4524%	2.6290%	2.8065%	2.9849%	3.1638%	3.3431%	3.5227%	3.7026%	3.8826%	4.0627%	4.2428%	4.4230%	4.6041%	4.7862%	4.9689%	5.1523%	5.3362%	5.5205%
65	0.7742%	0.9669%	1.1594%	1.3515%	1.5433%	1.7348%	1.9260%	2.1169%	2.3074%	2.4977%	2.6897%	2.8832%	3.0776%	3.2729%	3.4687%	3.6649%	3.8615%	4.0582%	4.2551%	4.4521%	4.6491%	4.8460%	5.0440%	5.2429%	5.4425%	5.6427%	5.8434%	6.0446%

Tuổi / Thời Hạn	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60
18	0.4190%	0.4320%	0.4450%	0.4579%	0.4709%	0.4838%	0.4967%	0.5096%	0.5225%	0.5353%	0.5482%	0.5610%	0.5738%	0.5866%	0.5993%	0.6121%	0.6248%	0.6375%	0.6502%	0.6629%	0.6755%	0.6881%	0.7007%	0.7133%	0.7258%	0.7383%	0.7508%	0.7633%	0.7758%	0.7882%
19	0.4290%	0.4421%	0.4552%	0.4682%	0.4813%	0.4943%	0.5073%	0.5202%	0.5332%	0.5461%	0.5590%	0.5718%	0.5846%	0.5974%	0.6102%	0.6230%	0.6357%	0.6484%	0.6611%	0.6737%	0.6863%	0.6988%	0.7114%	0.7239%	0.7364%	0.7488%	0.7612%	0.7736%	0.7860%	0.7983%
20	0.4316%	0.4447%	0.4577%	0.4707%	0.4837%	0.4966%	0.5095%	0.5224%	0.5353%	0.5481%	0.5608%	0.5736%	0.5863%	0.5989%	0.6116%	0.6242%	0.6368%	0.6493%	0.6618%	0.6743%	0.6868%	0.6992%	0.7115%	0.7239%	0.7361%	0.7484%	0.7607%	0.7729%	0.7850%	0.7972%
21	0.4296%	0.4425%	0.4554%	0.4682%	0.4810%	0.4937%	0.5064%	0.5191%	0.5317%	0.5443%	0.5569%	0.5694%	0.5819%	0.5944%	0.6068%	0.6192%	0.6315%	0.6438%	0.6561%	0.6684%	0.6806%	0.6927%	0.7049%	0.7169%	0.7290%	0.7410%	0.7530%	0.7649%	0.7769%	0.7887%
22	0.4234%	0.4360%	0.4486%	0.4612%	0.4737%	0.4862%	0.4986%	0.5110%	0.5234%	0.5357%	0.5480%	0.5603%	0.5725%	0.5846%	0.5968%	0.6089%	0.6209%	0.6330%	0.6450%	0.6569%	0.6689%	0.6807%	0.6926%	0.7044%	0.7162%	0.7280%	0.7397%	0.7514%	0.7630%	0.7747%
23	0.4142%	0.4265%	0.4388%	0.4510%	0.4632%	0.4754%	0.4876%	0.4997%	0.5118%	0.5238%	0.5358%	0.5477%	0.5597%	0.5716%	0.5834%	0.5953%	0.6071%	0.6189%	0.6306%	0.6423%	0.6540%	0.6657%	0.6773%	0.6889%	0.7005%	0.7120%	0.7235%	0.7350%	0.7465%	0.7579%
24	0.4045%	0.4165%	0.4285%	0.4405%	0.4525%	0.4644%	0.4763%	0.4882%	0.5000%	0.5118%	0.5236%	0.5354%	0.5471%	0.5588%	0.5705%	0.5821%	0.5937%	0.6053%	0.6169%	0.6285%	0.6400%	0.6515%	0.6630%	0.6744%	0.6859%	0.6973%	0.7086%	0.7200%	0.7313%	0.7426%
25	0.3951%	0.4070%	0.4188%	0.4306%	0.4424%	0.4542%	0.4660%	0.4777%	0.4894%	0.5011%	0.5128%	0.5244%	0.5360%	0.5476%	0.5591%	0.5707%	0.5822%	0.5937%	0.6052%	0.6166%	0.6281%	0.6395%	0.6509%	0.6623%	0.6737%	0.6850%	0.6964%	0.7077%	0.7190%	0.7303%
26	0.3900%	0.4018%	0.4135%	0.4253%	0.4370%	0.4487%	0.4604%	0.4720%	0.4837%	0.4953%	0.5070%	0.5186%	0.5302%	0.5417%	0.5533%	0.5648%	0.5763%	0.5879%	0.5994%	0.6108%	0.6223%	0.6338%	0.6452%	0.6567%	0.6681%	0.6795%	0.6909%	0.7023%	0.7137%	0.7250%
27	0.3881%	0.3999%	0.4117%	0.4235%	0.4352%	0.4470%	0.4587%	0.4704%	0.4822%	0.4939%	0.5056%	0.5173%	0.5289%	0.5406%	0.5523%	0.5639%	0.5755%	0.5872%	0.5988%	0.6104%	0.6220%	0.6336%	0.6452%	0.6568%	0.6684%	0.6800%	0.6916%	0.7031%	0.7147%	0.7262%
28	0.3885%	0.4004%	0.4124%	0.4243%	0.4362%	0.4481%	0.4600%	0.4719%	0.4838%	0.4957%	0.5076%	0.5195%	0.5314%	0.5433%	0.5551%	0.5670%	0.5789%	0.5907%	0.6026%	0.6144%	0.6263%	0.6382%	0.6500%	0.6619%	0.6738%	0.6856%	0.6975%	0.7094%	0.7212%	0.7331%
29	0.3941%	0.4063%	0.4185%	0.4307%	0.4429%	0.4551%	0.4673%	0.4795%	0.4917%	0.5039%	0.5161%	0.5283%	0.5405%	0.5527%	0.5649%	0.5772%	0.5894%	0.6016%	0.6138%	0.6260%	0.6383%	0.6505%	0.6628%	0.6750%	0.6873%	0.6996%	0.7118%	0.7241%	0.7364%	0.7486%
30	0.4029%	0.4155%	0.4281%	0.4407%	0.4532%	0.4658%	0.4784%	0.4910%	0.5037%	0.5163%	0.5289%	0.5416%	0.5542%	0.5669%	0.5796%	0.5922%	0.6049%	0.6175%	0.6302%	0.6429%	0.6556%	0.6684%	0.6811%	0.6939%	0.7066%	0.7194%	0.7322%	0.7450%	0.7578%	0.7705%
31	0.4161%	0.4292%	0.4423%	0.4553%	0.4684%	0.4815%	0.4946%	0.5077%	0.5209%	0.5341%	0.5472%	0.5604%	0.5736%	0.5869%	0.6001%	0.6133%	0.6265%	0.6398%	0.6530%	0.6663%	0.6796%	0.6929%	0.7063%	0.7196%	0.7330%	0.7464%	0.7598%	0.7732%	0.7867%	0.8001%
32	0.4331%	0.4468%	0.4605%	0.4742%	0.4878%	0.5015%	0.5153%	0.5290%	0.5428%	0.5567%	0.5705%	0.5844%	0.5982%	0.6121%	0.6260%	0.6399%	0.6538%	0.6678%	0.6817%	0.6957%	0.7097%	0.7238%	0.7379%	0.7520%	0.7661%	0.7803%	0.7944%	0.8086%	0.8228%	0.8370%
33	0.4532%	0.4676%	0.4820%	0.4965%	0.5109%	0.5254%	0.5398%	0.5544%	0.5690%	0.5836%	0.5982%	0.6129%	0.6276%	0.6423%	0.6570%	0.6718%	0.6865%	0.7013%	0.7161%	0.7310%	0.7459%	0.7608%	0.7758%	0.7908%	0.8058%	0.8209%	0.8360%	0.8511%	0.8662%	0.8813%
34	0.4780%	0.4933%	0.5086%	0.5240%	0.5393%	0.5547%	0.5701%	0.5856%	0.6011%	0.6167%	0.6323%	0.6479%	0.6636%	0.6793%	0.6950%	0.7108%	0.7265%	0.7423%	0.7581%	0.7740%	0.7899%	0.8059%	0.8219%	0.8380%	0.8541%	0.8702%	0.8863%	0.9025%	0.9187%	0.9349%
35	0.5080%	0.5244%	0.5408%	0.5572%	0.5737%	0.5901%	0.6066%	0.6232%	0.6398%	0.6565%	0.6732%	0.6900%	0.7068%	0.7236%	0.7405%	0.7574%	0.7743%	0.7912%	0.8082%	0.8253%	0.8423%	0.8595%	0.8767%	0.8940%	0.9113%	0.9286%	0.9460%	0.9634%	0.9808%	0.9982%
36	0.5441%	0.5617%	0.5793%	0.5969%	0.6146%	0.6322%	0.6500%	0.6678%	0.6857%	0.7036%	0.7216%	0.7397%	0.7578%	0.7759%	0.7941%	0.8122%	0.8305%	0.8487%	0.8670%	0.8854%	0.9038%	0.9224%	0.9409%	0.9596%	0.9783%	0.9970%	1.0157%	1.0345%	1.0534%	1.0722%
37	0.5847%	0.6037%	0.6227%	0.6417%	0.6608%	0.6798%	0.6990%	0.7182%	0.7376%	0.7570%	0.7764%	0.7959%	0.8155%	0.8351%	0.8547%	0.8744%	0.8941%	0.9138%	0.9337%	0.9534%	0.9736%	0.9936%	1.0137%	1.0339%	1.0541%	1.0744%	1.0947%	1.1151%	1.1355%	1.1559%
38	0.6308%	0.6513%	0.6719%	0.6925%	0.7132%	0.7338%	0.7546%	0.7755%	0.7964%	0.8174%	0.8385%	0.8599%	0.8809%	0.9021%	0.9234%	0.9448%	0.9661%	0.9875%	1.0090%	1.0306%	1.0523%	1.0740%	1.0958%	1.1177%	1.1396%	1.1616%	1.1836%	1.2057%	1.2278%	1.2500%
39	0.6835%	0.7058%	0.7282%	0.7505%	0.7729%	0.7954%	0.8179%	0.8405%	0.8633%	0.8861%	0.9089%	0.9319%	0.9549%	0.9780%	1.0011%	1.0242%	1.0474%	1.0706%	1.0939%	1.1173%	1.1408%	1.1644%	1.1881%	1.2118%	1.2356%	1.2595%	1.2834%	1.3073%	1.3313%	1.3554%
40	0.7422%	0.7664%	0.7907%	0.8149%	0.8392%	0.8636%	0.8880%	0.9126%	0.9372%	0.9620%	0.9868%	1.0117%	1.0367%	1.0617%	1.0868%	1.1119%	1.1371%	1.1622%	1.1875%	1.2150%	1.2385%	1.2640%	1.2897%	1.3155%	1.3413%	1.3672%	1.3931%	1.4191%	1.4451%	1.4712%
41	0.8066%	0.8318%	0.8581%	0.8845%	0.9109%	0.9373%	0.9638%	0.9904%	1.0172%	1.0441%	1.0710%	1.0980%	1.1251%	1.1523%	1.1795%	1.2067%	1.2340%	1.2613%	1.2887%	1.3163%	1.3440%	1.3717%	1.3995%	1.4274%	1.4554%	1.4834%	1.5115%	1.5397%	1.5679%	1.5961%
42	0.8742%	0.9027%	0.9312%	0.9598%	0.9884%	1.0170%	1.0458%	1.0747%	1.1037%	1.1328%	1.1620%	1.1913%	1.2207%	1.2501%	1.2796%	1.3091%	1.3386%	1.3682%	1.3980%	1.4278%	1.4577%	1.4878%	1.5179%	1.5481%	1.5784%	1.6088%	1.6392%	1.6697%	1.7002%	1.7308%
43	0.9487%	0.9796%	1.0105%	1.0415%	1.0724%	1.1034%	1.1346%	1.1659%	1.1973%	1.2288%	1.2605%	1.2922%	1.3239%	1.3558%	1.3877%	1.4196%	1.4516%	1.4837%	1.5158%	1.5481%	1.5805%	1.6131%	1.6457%	1.6783%	1.7111%	1.7439%	1.7768%	1.8098%	1.8428%	1.8758%
44	1.0279%	1.0613%	1.0948%	1.1283%	1.1618%	1.1954%	1.2291%	1.2629%	1.2969%	1.3310%	1.3652%	1.3995%	1.4339%	1.4683%	1.5028%	1.5373%	1.5719%	1.6065%	1.6413%	1.6762%	1.7112%	1.7463%	1.7816%	1.8169%	1.8523%	1.8877%	1.9233%	1.9588%	1.9945%	2.0302%
45	1.1123%	1.1484%	1.1846%	1.2208%	1.2571%	1.2933%	1.3298%	1.3663%	1.4031%	1.4399%	1.4768%	1.5139%	1.5510%	1.5881%	1.6254%	1.6627%	1.7000%	1.7374%	1.7750%	1.8127%	1.8505%	1.8884%	1.9264%	1.9646%	2.0028%	2.0411%	2.0795%	2.1179%	2.1564%	2.1950%
46	1.2028%	1.2418%	1.2809%	1.3199%	1.3591%	1.3982%	1.4376%	1.4771%	1.5167%	1.5565%	1.5964%	1.6364%	1.6764%	1.7166%	1.7568%	1.7971%	1.8375%	1.8779%	1.9184%	1.9593%	2.0000%	2.0410%	2.0821%	2.1233%	2.1646%	2.2060%	2.2475%	2.2891%	2.3307%	2.3723%
47	1.2989%	1.3410%	1.3832%	1.4254%	1.4677%	1.5100%	1.5525%	1.5952%	1.6381%	1.6811%	1.7242%	1.7674%	1.8108%	1.8542%	1.8977%	1.9413%	1.9849%	2.0286%	2.0725%	2.1165%	2.1608%	2.2051%	2.2496%	2.2943%	2.3390%	2.3839%	2.4289%	2.4739%	2.5190%	2.5642%
48	1.4034%	1.4490%	1.4947%	1.5404%	1.5861%	1.6319%	1.6779%	1.7242%	1.7706%	1.8172%	1.8639%	1.9108%	1.9578%	2.0049%	2.0521%	2.0993%	2.1467%	2.1941%	2.2417%	2.2894%	2.3376%	2.3858%	2.4341%	2.4826%	2.5312%	2.5800%	2.6288%	2.6778%	2.7268%	2.7760%
49	1.5198%	1.5693%	1.6189%	1.6685%	1.7182%	1.7680%	1.8180%	1.8682%	1.9187%	1.9694%	2.0202%	2.0712%	2.1223%	2.1735%	2.2249%	2.2763%	2.3278%	2.3794%	2.4313%	2.4834%	2.5357%	2.5882%	2.6408%	2.6937%	2.7467%	2.7998%	2.8531%	2.9065%	2.9599%	3.0135%
50	1.6528%	1.7045%	1.7585%	1.8126%	1.8667%	1.9210%	1.9755%	2.0303%	2.0853%	2.1406%	2.1960%	2.2516%	2.3074%	2.3634%	2.4194%	2.4756%	2.5318%	2.5882%	2.6448%	2.7017%	2.7588%	2.8161%	2.8737%	2.9314%	2.9893%	3.0474%	3.1056%	3.1639%	3.2224%	3.2809%
51	1.8003%	1.8592%	1.9183%	1.9774%	2.0366%	2.0959%	2.1555%	2.2154%	2.2756%	2.3360%	2.3967%	2.4575%	2.5185%	2.5797%	2.6410%	2.7024%	2.7640%	2.8256%	2.8876%	2.9498%	3.0123%	3.0750%	3.1379%	3.2011%	3.2644%	3.3279%	3.3915%	3.4553%	3.5192%	3.5832%
52	1.9681%	2.0327%	2.0973%	2.1621%	2.2269%	2.2918%	2.3570%	2.4226%	2.4885%	2.5547%	2.6210%	2.6876%	2.7544%	2.8213%	2.8884%	2.9556%	3.0230%	3.0904%	3.1582%	3.2262%	3.2946%	3.3631%	3.4319%	3.5010%	3.5702%	3.6395%	3.7091%	3.7788%	3.8486%	3.9185%
53	2.1567%	2.2273%	2.2981%	2.3690%	2.4399%	2.5110%	2.5824%	2.6541%	2.7262%	2.7985%	2.8711%	2.9439%	3.0169%	3.0901%	3.1634%	3.2368%	3.3104%	3.3841%	3.4581%	3.5324%	3.6070%	3.6819%	3.7569%	3.8323%	3.9078%	3.9834%	4.0593%	4.1353%	4.2114%	4.2877%
54	2.3622%	2.4394%	2.5168%	2.5942%	2.6717%	2.7493%	2.8273%	2.9057%	2.9843%	3.0633%	3.1425%	3.2219%	3.3015%	3.3813%	3.4612%	3.5413%	3.6215%	3.7018%	3.7825%	3.8634%	3.9447%	4.0262%	4.1080%	4.1900%	4.2722%	4.3546%	4.4371%	4.5198%	4.6026%	4.6856%
55	2.5826%	2.6668%	2.7511%	2.8355%	2.9200%	3.0045%	3.0895%	3.1749%	3.2605%	3.3465%	3.4327%	3.5191%	3.6058%	3.6926%	3.7796%	3.8667%	3.9539%	4.0412%	4.1289%	4.2170%	4.3053%	4.3939%	4.4828%	4.5719%	4.6613%	4.7508%	4.8404%	4.9303%	5.0203%	5.1104%
56	2.8166%	2.9081%	2.9998%	3.0916%	3.1835%	3.2754%	3.3678%	3.4606%	3.5537%	3.6471%	3.7408%	3.8347%	3.9289%	4.0232%	4.1177%	4.2123%	4.3071%	4.4020%	4.4972%	4.5929%	4.6888%	4.7851%	4.8816%	4.9784%	5.0754%	5.1727%	5.2701%	5.3677%	5.4654%	5.5633%
57	3.0651%	3.1645%	3.2642%	3.3639%	3.4637%	3.5636%	3.6640%	3.7647%	3.8659%	3.9674%	4.0692%	4.1713%	4.2736%	4.3760%	4.4787%	4.5816%	4.6845%	4.7876%	4.8911%	4.9953%	5.0994%	5.2040%	5.3090%	5.4142%	5.5197%	5.6254%	5.7313%	5.8374%	5.9437%	6.0502%
58	3.3322%	3.4403%	3.5486%	3.6571%	3.7656%	3.8742%	3.9834%	4.0930%	4.2030%	4.3134%	4.4242%	4.5352%	4.6465%	4.7580%	4.8698%	4.9817%	5.0938%	5.2060%	5.3187%	5.4319%	5.5454%	5.6594%	5.7737%	5.8883%	6.0032%	6.1184%	6.2338%	6.3494%	6.4652%	6.5812%
59	3.6255%	3.7433%	3.8613%	3.9795%	4.0977%	4.2161%	4.3350%	4.4545%	4.5745%	4.6949%	4.8156%	4.9367%	5.0581%	5.1798%	5.3017%	5.4238%	5.5461%	5.6685%	5.7915%	5.9150%	6.0389%	6.1633%	6.2880%	6.4132%	6.5396%	6.6643%	6.7903%	6.9166%	7.0430%	7.1697%
60	3.9537%	4.0823%	4.2112%	4.3403%	4.4695%	4.5988%	4.7288%	4.8594%	4.9905%	5.1221%	5.2541%	5.3864%	5.5191%	5.6521%	5.7854%	5.9189%	6.0526%	6.1864%	6.3209%	6.4559%	6.5914%	6.7274%	6.8638%	7.0006%	7.1378%	7.2753%	7.4131%	7.5511%	7.6894%	7.8279%
61	4.3238%	4.4646%	4.6058%	4.7471%	4.8885%	5.0301%	5.1724%	5.3154%	5.4589%	5.6030%	5.7475%	5.8924%	6.0377%	6.1833%	6.3292%	6.4753%	6.6216%	6.7682%	6.9154%	7.0633%	7.2114%	7.3602%	7.5094%	7.6591%	7.8091%	7.9595%	8.1101%	8.2611%	8.4123%	8.5637%
62	4.7392%	4.8936%	5.0483%	5.2032%	5.3582%	5.5134%	5.6694%	5.8260%	5.9832%	6.1410%	6.2992%	6.4579%	6.6170%	6.7764%	6.9360%	7.0960%	7.2561%	7.4169%	7.5775%	7.7391%	7.9013%	8.0640%	8.2271%	8.3906%	8.5545%	8.7188%	8.8834%	9.0482%	9.2133%	9.3786%
63	5.2008%	5.3699%	5.5394%	5.7091%	5.8789%	6.0488%	6.2196%	6.3910%	6.5630%	6.7356%	6.9087%	7.0822%	7.2561%	7.4303%	7.6049%	7.7796%	7.9546%	8.1298%	8.3056%	8.4817%	8.6591%	8.8366%	9.0145%	9.1928%	9.3716%	9.5506%	9.7300%	9.9096%	10.0895%	10.2696%
64	5.7053%	5.8903%	6.0756%	6.2610%	6.4467%	6.6324%	6.8190%	7.0062%	7.1940%	7.3824%	7.5713%	7.7606%	7.9502%	8.1402%	8.3305%	8.5210%	8.7117%	8.9026%	9.0942%	9.2863%	9.4790%	9.6722%	9.8659%	10.0600%	10.2544%	10.4491%	10.6442%	10.8395%	11.0350%	11.2308%
65	6.2461%	6.4479%	6.6500%	6.8522%	7.0546%	7.2571%	7.4603%	7.6643%	7.8689%	8.0740%	8.2796%	8.4856%	8.6920%	8.8987%	9.1057%	9.3129%	9.5203%	9.7279%	9.9361%	10.1454%	10.3545%	10.5644%	10.7748%	10.9856%	11.1968%	11.4084%	11.6202%	11.8323%	12.0446%	12.2572%

BIỂU 2: BIỂU PHÍ BẢO HIỂM DÀNH CHO NỮ
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA SỐ TIỀN BẢO HIỂM BAN ĐẦU
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC ĐƯỢC TRẢ HÀNG THÁNG

Tuổi / Thời Hạn	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	0.0291%	0.0363%	0.0436%	0.0508%	0.0580%	0.0652%	0.0724%	0.0795%	0.0867%	0.0938%	0.1010%	0.1082%	0.1154%	0.1226%	0.1297%	0.1369%	0.1441%	0.1513%	0.1585%	0.1657%	0.1728%	0.1800%	0.1872%	0.1944%	0.2015%	0.2087%	0.2159%	0.2231%
19	0.0300%	0.0374%	0.0449%	0.0523%	0.0597%	0.0671%	0.0745%	0.0819%	0.0893%	0.0966%	0.1040%	0.1114%	0.1188%	0.1262%	0.1336%	0.1410%	0.1484%	0.1558%	0.1632%	0.1706%	0.1780%	0.1854%	0.1927%	0.2001%	0.2075%	0.2149%	0.2222%	0.2296%
20	0.0308%	0.0385%	0.0462%	0.0538%	0.0615%	0.0691%	0.0767%	0.0843%	0.0919%	0.0995%	0.1070%	0.1146%	0.1222%	0.1298%	0.1374%	0.1450%	0.1525%	0.1601%	0.1677%	0.1752%	0.1827%	0.1903%	0.1978%	0.2053%	0.2129%	0.2204%	0.2279%	0.2354%
21	0.0314%	0.0392%	0.0470%	0.0548%	0.0626%	0.0704%	0.0781%	0.0859%	0.0936%	0.1013%	0.1091%	0.1168%	0.1245%	0.1322%	0.1400%	0.1477%	0.1554%	0.1631%	0.1708%	0.1785%	0.1862%	0.1938%	0.2015%	0.2092%	0.2169%	0.2245%	0.2322%	0.2398%
22	0.0320%	0.0400%	0.0479%	0.0558%	0.0638%	0.0717%	0.0796%	0.0875%	0.0953%	0.1032%	0.1111%	0.1190%	0.1268%	0.1347%	0.1426%	0.1504%	0.1583%	0.1661%	0.1740%	0.1818%	0.1896%	0.1974%	0.2052%	0.2131%	0.2209%	0.2287%	0.2365%	0.2443%
23	0.0326%	0.0407%	0.0488%	0.0569%	0.0649%	0.0730%	0.0810%	0.0891%	0.0971%	0.1051%	0.1131%	0.1211%	0.1292%	0.1372%	0.1453%	0.1533%	0.1614%	0.1694%	0.1774%	0.1854%	0.1934%	0.2014%	0.2095%	0.2175%	0.2255%	0.2335%	0.2414%	0.2494%
24	0.0334%	0.0418%	0.0501%	0.0584%	0.0667%	0.0749%	0.0832%	0.0914%	0.0997%	0.1079%	0.1161%	0.1244%	0.1326%	0.1408%	0.1490%	0.1572%	0.1655%	0.1736%	0.1818%	0.1900%	0.1982%	0.2063%	0.2145%	0.2227%	0.2309%	0.2390%	0.2472%	0.2554%
25	0.0340%	0.0425%	0.0510%	0.0594%	0.0678%	0.0762%	0.0847%	0.0930%	0.1014%	0.1098%	0.1182%	0.1265%	0.1349%	0.1433%	0.1517%	0.1601%	0.1685%	0.1769%	0.1853%	0.1937%	0.2020%	0.2104%	0.2187%	0.2271%	0.2355%	0.2439%	0.2523%	0.2606%
26	0.0349%	0.0436%	0.0523%	0.0609%	0.0696%	0.0782%	0.0868%	0.0954%	0.1040%	0.1126%	0.1212%	0.1298%	0.1385%	0.1471%	0.1557%	0.1644%	0.1730%	0.1817%	0.1903%	0.1990%	0.2076%	0.2162%	0.2248%	0.2335%	0.2421%	0.2507%	0.2594%	0.2681%
27	0.0361%	0.0450%	0.0540%	0.0630%	0.0719%	0.0808%	0.0897%	0.0986%	0.1075%	0.1163%	0.1252%	0.1341%	0.1431%	0.1520%	0.1609%	0.1699%	0.1788%	0.1877%	0.1966%	0.2055%	0.2144%	0.2233%	0.2322%	0.2412%	0.2501%	0.2590%	0.2679%	0.2769%
28	0.0372%	0.0465%	0.0557%	0.0650%	0.0742%	0.0834%	0.0926%	0.1018%	0.1109%	0.1201%	0.1293%	0.1385%	0.1477%	0.1569%	0.1661%	0.1753%	0.1845%	0.1937%	0.2029%	0.2121%	0.2213%	0.2305%	0.2397%	0.2489%	0.2581%	0.2673%	0.2765%	0.2858%
29	0.0384%	0.0479%	0.0575%	0.0670%	0.0765%	0.0860%	0.0955%	0.1050%	0.1144%	0.1239%	0.1333%	0.1428%	0.1523%	0.1619%	0.1714%	0.1809%	0.1905%	0.2000%	0.2095%	0.2191%	0.2286%	0.2381%	0.2476%	0.2571%	0.2667%	0.2763%	0.2858%	0.2954%
30	0.0398%	0.0498%	0.0597%	0.0696%	0.0794%	0.0893%	0.0991%	0.1089%	0.1188%	0.1285%	0.1384%	0.1482%	0.1581%	0.1680%	0.1779%	0.1878%	0.1976%	0.2075%	0.2174%	0.2273%	0.2371%	0.2470%	0.2569%	0.2668%	0.2767%	0.2866%	0.2965%	0.3064%
31	0.0413%	0.0516%	0.0618%	0.0721%	0.0823%	0.0925%	0.1027%	0.1129%	0.1231%	0.1332%	0.1434%	0.1536%	0.1639%	0.1741%	0.1843%	0.1946%	0.2048%	0.2151%	0.2253%	0.2355%	0.2457%	0.2559%	0.2662%	0.2764%	0.2867%	0.2970%	0.3073%	0.3176%
32	0.0428%	0.0534%	0.0640%	0.0746%	0.0852%	0.0958%	0.1064%	0.1169%	0.1274%	0.1379%	0.1485%	0.1591%	0.1697%	0.1804%	0.1910%	0.2017%	0.2124%	0.2231%	0.2338%	0.2444%	0.2551%	0.2658%	0.2765%	0.2872%	0.2979%	0.3087%	0.3194%	0.3302%
33	0.0448%	0.0559%	0.0671%	0.0782%	0.0893%	0.1004%	0.1114%	0.1225%	0.1335%	0.1445%	0.1556%	0.1667%	0.1778%	0.1889%	0.2001%	0.2113%	0.2224%	0.2336%	0.2448%	0.2560%	0.2671%	0.2783%	0.2895%	0.3007%	0.3119%	0.3232%	0.3345%	0.3458%
34	0.0468%	0.0585%	0.0701%	0.0817%	0.0933%	0.1049%	0.1165%	0.1280%	0.1396%	0.1511%	0.1626%	0.1743%	0.1860%	0.1977%	0.2094%	0.2211%	0.2329%	0.2447%	0.2564%	0.2682%	0.2799%	0.2917%	0.3035%	0.3153%	0.3272%	0.3392%	0.3511%	0.3631%
35	0.0494%	0.0618%	0.0740%	0.0863%	0.0986%	0.1108%	0.1230%	0.1352%	0.1474%	0.1595%	0.1718%	0.1841%	0.1965%	0.2089%	0.2214%	0.2339%	0.2464%	0.2590%	0.2715%	0.2840%	0.2966%	0.3091%	0.3217%	0.3344%	0.3471%	0.3599%	0.3727%	0.3855%
36	0.0529%	0.0661%	0.0793%	0.0924%	0.1055%	0.1186%	0.1317%	0.1447%	0.1578%	0.1708%	0.1839%	0.1971%	0.2104%	0.2238%	0.2372%	0.2506%	0.2641%	0.2775%	0.2910%	0.3045%	0.3180%	0.3315%	0.3450%	0.3587%	0.3724%	0.3861%	0.4000%	0.4138%
37	0.0570%	0.0712%	0.0854%	0.0995%	0.1136%	0.1277%	0.1418%	0.1559%	0.1699%	0.1839%	0.1981%	0.2124%	0.2267%	0.2412%	0.2557%	0.2702%	0.2848%	0.2994%	0.3140%	0.3286%	0.3432%	0.3578%	0.3725%	0.3873%	0.4022%	0.4172%	0.4322%	0.4472%
38	0.0619%	0.0774%	0.0928%	0.1081%	0.1235%	0.1388%	0.1541%	0.1694%	0.1846%	0.1998%	0.2153%	0.2308%	0.2464%	0.2621%	0.2779%	0.2937%	0.3096%	0.3255%	0.3414%	0.3573%	0.3732%	0.3891%	0.4051%	0.4212%	0.4374%	0.4537%	0.4700%	0.4864%
39	0.0675%	0.0843%	0.1010%	0.1178%	0.1345%	0.1512%	0.1679%	0.1845%	0.2011%	0.2177%	0.2345%	0.2514%	0.2684%	0.2855%	0.3027%	0.3200%	0.3373%	0.3546%	0.3719%	0.3892%	0.4066%	0.4239%	0.4414%	0.4589%	0.4766%	0.4943%	0.5121%	0.5299%
40	0.0736%	0.0919%	0.1102%	0.1284%	0.1467%	0.1649%	0.1830%	0.2012%	0.2193%	0.2374%	0.2557%	0.2741%	0.2927%	0.3113%	0.3300%	0.3488%	0.3676%	0.3864%	0.4053%	0.4241%	0.4430%	0.4619%	0.4808%	0.4999%	0.5191%	0.5384%	0.5577%	0.5771%
41	0.0800%	0.0999%	0.1198%	0.1396%	0.1594%	0.1792%	0.1990%	0.2187%	0.2384%	0.2580%	0.2779%	0.2979%	0.3181%	0.3383%	0.3586%	0.3790%	0.3993%	0.4198%	0.4402%	0.4607%	0.4811%	0.5016%	0.5222%	0.5428%	0.5636%	0.5844%	0.6053%	0.6262%
42	0.0867%	0.1082%	0.1298%	0.1513%	0.1728%	0.1942%	0.2156%	0.2370%	0.2583%	0.2796%	0.3011%	0.3227%	0.3445%	0.3663%	0.3882%	0.4102%	0.4321%	0.4541%	0.4761%	0.4982%	0.5202%	0.5422%	0.5643%	0.5865%	0.6089%	0.6313%	0.6537%	0.6762%
43	0.0931%	0.1162%	0.1394%	0.1625%	0.1855%	0.2085%	0.2315%	0.2545%	0.2774%	0.3002%	0.3233%	0.3466%	0.3699%	0.3934%	0.4169%	0.4405%	0.4641%	0.4877%	0.5114%	0.5350%	0.5587%	0.5824%	0.6061%	0.6300%	0.6540%	0.6780%	0.7021%	0.7262%
44	0.1000%	0.1250%	0.1498%	0.1746%	0.1994%	0.2242%	0.2489%	0.2736%	0.2982%	0.3228%	0.3476%	0.3725%	0.3976%	0.4227%	0.4480%	0.4732%	0.4985%	0.5238%	0.5492%	0.5745%	0.5999%	0.6252%	0.6506%	0.6762%	0.7018%	0.7275%	0.7532%	0.7790%
45	0.1070%	0.1337%	0.1603%	0.1868%	0.2134%	0.2398%	0.2663%	0.2926%	0.3190%	0.3453%	0.3718%	0.3984%	0.4252%	0.4521%	0.4790%	0.5060%	0.5339%	0.5600%	0.5870%	0.6140%	0.6410%	0.6680%	0.6951%	0.7224%	0.7497%	0.7771%	0.8046%	0.8321%
46	0.1140%	0.1424%	0.1707%	0.1990%	0.2273%	0.2555%	0.2836%	0.3117%	0.3398%	0.3678%	0.3960%	0.4245%	0.4530%	0.4817%	0.5104%	0.5392%	0.5680%	0.5968%	0.6257%	0.6545%	0.6834%	0.7122%	0.7412%	0.7703%	0.7995%	0.8287%	0.8581%	0.8875%
47	0.1219%	0.1522%	0.1825%	0.2127%	0.2429%	0.2731%	0.3032%	0.3332%	0.3632%	0.3931%	0.4233%	0.4537%	0.4842%	0.5149%	0.5456%	0.5763%	0.6071%	0.6379%	0.6688%	0.6996%	0.7304%	0.7613%	0.7923%	0.8234%	0.8546%	0.8859%	0.9172%	0.9487%
48	0.1303%	0.1627%	0.1951%	0.2275%	0.2597%	0.2920%	0.3241%	0.3563%	0.3883%	0.4203%	0.4526%	0.4851%	0.5177%	0.5505%	0.5833%	0.6162%	0.6491%	0.6821%	0.7150%	0.7480%	0.7810%	0.8139%	0.8470%	0.8803%	0.9137%	0.9471%	0.9807%	1.0143%
49	0.1393%	0.1740%	0.2086%	0.2432%	0.2777%	0.3122%	0.3466%	0.3809%	0.4152%	0.4494%	0.4840%	0.5187%	0.5536%	0.5886%	0.6238%	0.6590%	0.6942%	0.7294%	0.7647%	0.8000%	0.8353%	0.8706%	0.9060%	0.9416%	0.9774%	1.0132%	1.0491%	1.0851%
50	0.1492%	0.1863%	0.2234%	0.2605%	0.2974%	0.3343%	0.3712%	0.4079%	0.4447%	0.4813%	0.5183%	0.5555%	0.5929%	0.6305%	0.6681%	0.7058%	0.7436%	0.7813%	0.8191%	0.8570%	0.8948%	0.9326%	0.9706%	1.0088%	1.0471%	1.0855%	1.1241%	1.1627%
51	0.1600%	0.1998%	0.2395%	0.2792%	0.3189%	0.3584%	0.3979%	0.4374%	0.4767%	0.5160%	0.5557%	0.5957%	0.6358%	0.6761%	0.7166%	0.7571%	0.7976%	0.8382%	0.8789%	0.9195%	0.9602%	1.0008%	1.0417%	1.0828%	1.1240%	1.1653%	1.2068%	1.2484%
52	0.1722%	0.2150%	0.2578%	0.3006%	0.3432%	0.3858%	0.4283%	0.4708%	0.5131%	0.5555%	0.5982%	0.6412%	0.6844%	0.7278%	0.7713%	0.8150%	0.8587%	0.9024%	0.9462%	0.9900%	1.0337%	1.0775%	1.1215%	1.1657%	1.2101%	1.2546%	1.2992%	1.3439%
53	0.1855%	0.2317%	0.2779%	0.3239%	0.3699%	0.4158%	0.4616%	0.5073%	0.5530%	0.5986%	0.6446%	0.6909%	0.7374%	0.7841%	0.8309%	0.8778%	0.9248%	0.9718%	1.0189%	1.0659%	1.1129%	1.1600%	1.2072%	1.2547%	1.3023%	1.3501%	1.3979%	1.4459%
54	0.1992%	0.2488%	0.2983%	0.3478%	0.3971%	0.4464%	0.4956%	0.5447%	0.5938%	0.6427%	0.6921%	0.7417%	0.7916%	0.8416%	0.8918%	0.9421%	0.9924%	1.0427%	1.0931%	1.1435%	1.1939%	1.2442%	1.2948%	1.3455%	1.3964%	1.4475%	1.4986%	1.5498%
55	0.2132%	0.2663%	0.3192%	0.3721%	0.4250%	0.4777%	0.5303%	0.5829%	0.6354%	0.6877%	0.7405%	0.7936%	0.8468%	0.9002%	0.9537%	1.0073%	1.0612%	1.1148%	1.1683%	1.2220%	1.2757%	1.3293%	1.3831%	1.4371%	1.4913%	1.5455%	1.5998%	1.6542%
56	0.2268%	0.2833%	0.3397%	0.3960%	0.4522%	0.5083%	0.5643%	0.6203%	0.6761%	0.7318%	0.7879%	0.8443%	0.9008%	0.9575%	1.0142%	1.0710%	1.1279%	1.1848%	1.2416%	1.2985%	1.3553%	1.4121%	1.4691%	1.5263%	1.5835%	1.6409%	1.6983%	1.7558%
57	0.2399%	0.2997%	0.3593%	0.4189%	0.4783%	0.5376%	0.5969%	0.6561%	0.7151%	0.7741%	0.8334%	0.8929%	0.9526%	1.0125%	1.0724%	1.1324%	1.1924%	1.2524%	1.3124%	1.3724%	1.4324%	1.4923%	1.5524%	1.6127%	1.6732%	1.7337%	1.7943%	1.8550%
58	0.2530%	0.3160%	0.3789%	0.4417%	0.5044%	0.5670%	0.6295%	0.6918%	0.7541%	0.8163%	0.8788%	0.9417%	1.0047%	1.0679%	1.1312%	1.1945%	1.2579%	1.3213%	1.3847%	1.4481%	1.5114%	1.5747%	1.6383%	1.7021%	1.7660%	1.8301%	1.8943%	1.9586%
59	0.2676%	0.3342%	0.4007%	0.4671%	0.5334%	0.5996%	0.6656%	0.7316%	0.7975%	0.8632%	0.9294%	0.9960%	1.0628%	1.1299%	1.1970%	1.2643%	1.3315%	1.3989%	1.4663%	1.5336%	1.6010%	1.6683%	1.7359%	1.8039%	1.8720%	1.9404%	2.0089%	2.0775%
60	0.2850%	0.3560%	0.4268%	0.4975%	0.5682%	0.6387%	0.7090%	0.7793%	0.8495%	0.9195%	0.9901%	1.0612%	1.1327%	1.2044%	1.2763%	1.3483%	1.4204%	1.4926%	1.5648%	1.6370%	1.7093%	1.7815%	1.8541%	1.9272%	2.0005%	2.0741%	2.1480%	2.2221%
61	0.3065%	0.3829%	0.4590%	0.5351%	0.6111%	0.6869%	0.7626%	0.8382%	0.9136%	0.9889%	1.0651%	1.1418%	1.2191%	1.2966%	1.3745%	1.4525%	1.5307%	1.6090%	1.6874%	1.7658%	1.8442%	1.9227%	2.0017%	2.0812%	2.1610%	2.2413%	2.3218%	2.4026%
62	0.3342%	0.4174%	0.5004%	0.5834%	0.6661%	0.7488%	0.8313%	0.9137%	0.9959%	1.0781%	1.1612%	1.2450%	1.3295%	1.4143%	1.4995%	1.5850%	1.6705%	1.7564%	1.8423%	1.9283%	2.0143%	2.1003%	2.1870%	2.2742%	2.3618%	2.4499%	2.5383%	2.6270%
63	0.3673%	0.4588%	0.5501%	0.6412%	0.7322%	0.8231%	0.9138%	1.0044%	1.0948%	1.1850%	1.2764%	1.3686%	1.4615%	1.5549%	1.6486%	1.7427%	1.8369%	1.9314%	2.0259%	2.1205%	2.2152%	2.3099%	2.4052%	2.5012%	2.5976%	2.6944%	2.7916%	2.8891%
64	0.4048%	0.5056%	0.6063%	0.7067%	0.8070%	0.9072%	1.0071%	1.1069%	1.2066%	1.3061%	1.4067%	1.5082%	1.6104%	1.7131%	1.8162%	1.9196%	2.0232%	2.1270%	2.2309%	2.3348%	2.4388%	2.5428%	2.6475%	2.7528%	2.8585%	2.9647%	3.0712%	3.1780%
65	0.4447%	0.5554%	0.6659%	0.7763%	0.8864%	0.9964%	1.1062%	1.2159%	1.3253%	1.4346%	1.5450%	1.6564%	1.7684%	1.8808%	1.9937%	2.1069%	2.2203%	2.3338%	2.4474%	2.5611%	2.6748%	2.7885%	2.9029%	3.0178%	3.1332%	3.2489%	3.3650%	3.4813%

Tuổi / Thời Hạn	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60
18	0.2303%	0.2375%	0.2446%	0.2518%	0.2590%	0.2661%	0.2733%	0.2805%	0.2876%	0.2948%	0.3019%	0.3091%	0.3162%	0.3234%	0.3305%	0.3377%	0.3448%	0.3519%	0.3591%	0.3662%	0.3733%	0.3804%	0.3875%	0.3946%	0.4018%	0.4089%	0.4160%	0.4230%	0.4301%	0.4372%
19	0.2370%	0.2443%	0.2517%	0.2590%	0.2664%	0.2737%	0.2810%	0.2883%	0.2957%	0.3030%	0.3103%	0.3176%	0.3249%	0.3322%	0.3395%	0.3468%	0.3541%	0.3614%	0.3687%	0.3753%	0.3832%	0.3905%	0.3977%	0.4050%	0.4122%	0.4195%	0.4267%	0.4340%	0.4412%	0.4484%
20	0.2429%	0.2504%	0.2579%	0.2654%	0.2729%	0.2804%	0.2879%	0.2953%	0.3028%	0.3103%	0.3177%	0.3252%	0.3326%	0.3401%	0.3475%	0.3549%	0.3624%	0.3698%	0.3772%	0.3846%	0.3920%	0.3994%	0.4068%	0.4142%	0.4216%	0.4290%	0.4364%	0.4438%	0.4512%	0.4586%
21	0.2475%	0.2551%	0.2628%	0.2704%	0.2780%	0.2856%	0.2932%	0.3008%	0.3085%	0.3161%	0.3237%	0.3313%	0.3389%	0.3465%	0.3541%	0.3617%	0.3693%	0.3768%	0.3844%	0.3920%	0.3996%	0.4071%	0.4147%	0.4223%	0.4298%	0.4374%	0.4449%	0.4525%	0.4600%	0.4675%
22	0.2521%	0.2600%	0.2678%	0.2756%	0.2834%	0.2911%	0.2989%	0.3067%	0.3145%	0.3223%	0.3301%	0.3378%	0.3456%	0.3534%	0.3611%	0.3689%	0.3766%	0.3843%	0.3921%	0.3998%	0.4075%	0.4153%	0.4230%	0.4307%	0.4384%	0.4462%	0.4539%	0.4616%	0.4693%	0.4770%
23	0.2574%	0.2654%	0.2734%	0.2813%	0.2893%	0.2972%	0.3052%	0.3131%	0.3211%	0.3290%	0.3370%	0.3449%	0.3529%	0.3608%	0.3687%	0.3766%	0.3846%	0.3925%	0.4004%	0.4083%	0.4162%	0.4241%	0.4321%	0.4400%	0.4479%	0.4558%	0.4637%	0.4716%	0.4795%	0.4874%
24	0.2635%	0.2717%	0.2798%	0.2880%	0.2961%	0.3042%	0.3124%	0.3205%	0.3286%	0.3368%	0.3449%	0.3531%	0.3612%	0.3694%	0.3775%	0.3856%	0.3938%	0.4019%	0.4100%	0.4182%	0.4263%	0.4345%	0.4426%	0.4508%	0.4589%	0.4670%	0.4752%	0.4833%	0.4915%	0.4996%
25	0.2690%	0.2774%	0.2858%	0.2942%	0.3025%	0.3109%	0.3193%	0.3277%	0.3360%	0.3444%	0.3528%	0.3612%	0.3696%	0.3780%	0.3864%	0.3948%	0.4031%	0.4115%	0.4199%	0.4283%	0.4367%	0.4451%	0.4535%	0.4618%	0.4702%	0.4786%	0.4870%	0.4954%	0.5038%	0.5122%
26	0.2767%	0.2854%	0.2940%	0.3026%	0.3113%	0.3199%	0.3286%	0.3372%	0.3458%	0.3545%	0.3632%	0.3718%	0.3805%	0.3891%	0.3978%	0.4064%	0.4151%	0.4237%	0.4324%	0.4410%	0.4497%	0.4583%	0.4670%	0.4757%	0.4843%	0.4930%	0.5017%	0.5104%	0.5190%	0.5277%
27	0.2858%	0.2947%	0.3036%	0.3126%	0.3215%	0.3304%	0.3393%	0.3482%	0.3572%	0.3661%	0.3750%	0.3840%	0.3929%	0.4019%	0.4108%	0.4198%	0.4287%	0.4376%	0.4466%	0.4555%	0.4645%	0.4735%	0.4824%	0.4914%	0.5004%	0.5094%	0.5183%	0.5273%	0.5363%	0.5452%
28	0.2960%	0.3042%	0.3135%	0.3227%	0.3319%	0.3411%	0.3504%	0.3596%	0.3689%	0.3781%	0.3874%	0.3966%	0.4059%	0.4152%	0.4244%	0.4337%	0.4429%	0.4522%	0.4615%	0.4707%	0.4800%	0.4893%	0.4986%	0.5079%	0.5172%	0.5265%	0.5358%	0.5450%	0.5543%	0.5636%
29	0.3049%	0.3145%	0.3241%	0.3336%	0.3432%	0.3528%	0.3623%	0.3719%	0.3815%	0.3911%	0.4007%	0.4103%	0.4199%	0.4294%	0.4390%	0.4486%	0.4582%	0.4678%	0.4774%	0.4870%	0.4967%	0.5063%	0.5159%	0.5256%	0.5352%	0.5449%	0.5545%	0.5642%	0.5739%	0.5835%
30	0.3163%	0.3262%	0.3361%	0.3460%	0.3559%	0.3658%	0.3758%	0.3857%	0.3956%	0.4056%	0.4155%	0.4255%	0.4355%	0.4455%	0.4554%	0.4654%	0.4754%	0.4854%	0.4954%	0.5054%	0.5154%	0.5255%	0.5355%	0.5456%	0.5556%	0.5657%	0.5757%	0.5858%	0.5959%	0.6059%
31	0.3279%	0.3382%	0.3486%	0.3589%	0.3692%	0.3795%	0.3898%	0.4002%	0.4106%	0.4209%	0.4313%	0.4417%	0.4521%	0.4625%	0.4730%	0.4834%	0.4938%	0.5042%	0.5147%	0.5251%	0.5356%	0.5461%	0.5566%	0.5671%	0.5776%	0.5882%	0.5987%	0.6092%	0.6198%	0.6304%
32	0.3410%	0.3518%	0.3625%	0.3733%	0.3841%	0.3949%	0.4057%	0.4165%	0.4274%	0.4383%	0.4491%	0.4600%	0.4709%	0.4819%	0.4928%	0.5037%	0.5147%	0.5256%	0.5366%	0.5475%	0.5585%	0.5695%	0.5805%	0.5916%	0.6026%	0.6140%	0.6251%	0.6363%	0.6474%	0.6586%
33	0.3571%	0.3685%	0.3798%	0.3911%	0.4025%	0.4138%	0.4252%	0.4366%	0.4480%	0.4595%	0.4710%	0.4825%	0.4940%	0.5056%	0.5172%	0.5287%	0.5403%	0.5519%	0.5635%	0.5752%	0.5869%	0.5987%	0.6104%	0.6222%	0.6340%	0.6459%	0.6577%	0.6696%	0.6815%	0.6934%
34	0.3751%	0.3871%	0.3992%	0.4112%	0.4232%	0.4353%	0.4474%	0.4595%	0.4717%	0.4840%	0.4962%	0.5085%	0.5208%	0.5332%	0.5455%	0.5579%	0.5703%	0.5827%	0.5951%	0.6076%	0.6201%	0.6327%	0.6454%	0.6580%	0.6707%	0.6834%	0.6962%	0.7089%	0.7217%	0.7345%
35	0.3984%	0.4112%	0.4241%	0.4370%	0.4500%	0.4629%	0.4759%	0.4889%	0.5020%	0.5152%	0.5284%	0.5416%	0.5549%	0.5681%	0.5815%	0.5948%	0.6082%	0.6215%	0.6350%	0.6485%	0.6620%	0.6756%	0.6893%	0.7029%	0.7167%	0.7304%	0.7442%	0.7580%	0.7719%	0.7857%
36	0.4277%	0.4416%	0.4555%	0.4695%	0.4835%	0.4975%	0.5115%	0.5256%	0.5398%	0.5541%	0.5684%	0.5827%	0.5971%	0.6115%	0.6259%	0.6404%	0.6549%	0.6694%	0.6840%	0.6986%	0.7133%	0.7281%	0.7429%	0.7578%	0.7727%	0.7876%	0.8026%	0.8176%	0.8327%	0.8477%
37	0.4623%	0.4774%	0.4926%	0.5077%	0.5229%	0.5381%	0.5534%	0.5688%	0.5842%	0.5997%	0.6152%	0.6308%	0.6465%	0.6621%	0.6779%	0.6936%	0.7094%	0.7252%	0.7410%	0.7569%	0.7730%	0.7891%	0.8052%	0.8214%	0.8376%	0.8538%	0.8701%	0.8865%	0.9028%	0.9192%
38	0.5009%	0.5193%	0.5358%	0.5523%	0.5689%	0.5854%	0.6021%	0.6188%	0.6356%	0.6525%	0.6694%	0.6864%	0.7034%	0.7205%	0.7376%	0.7547%	0.7719%	0.7891%	0.8064%	0.8237%	0.8411%	0.8586%	0.8761%	0.8937%	0.9113%	0.9290%	0.9467%	0.9644%	0.9822%	1.0000%
39	0.5478%	0.5658%	0.5837%	0.6017%	0.6197%	0.6377%	0.6558%	0.6740%	0.6923%	0.7106%	0.7290%	0.7475%	0.7660%	0.7845%	0.8031%	0.8217%	0.8404%	0.8590%	0.8778%	0.8966%	0.9154%	0.9344%	0.9534%	0.9724%	0.9915%	1.0106%	1.0298%	1.0489%	1.0682%	1.0874%
40	0.5965%	0.6160%	0.6354%	0.6550%	0.6745%	0.6940%	0.7137%	0.7334%	0.7532%	0.7731%	0.7930%	0.8129%	0.8329%	0.8530%	0.8731%	0.8932%	0.9133%	0.9334%	0.9537%	0.9740%	0.9943%	1.0148%	1.0352%	1.0558%	1.0763%	1.0970%	1.1176%	1.1383%	1.1590%	1.1797%
41	0.6472%	0.6682%	0.6892%	0.7102%	0.7313%	0.7524%	0.7736%	0.7948%	0.8161%	0.8375%	0.8590%	0.8805%	0.9020%	0.9236%	0.9452%	0.9669%	0.9885%	1.0102%	1.0320%	1.0538%	1.0757%	1.0977%	1.1197%	1.1418%	1.1639%	1.1860%	1.2082%	1.2304%	1.2527%	1.2749%
42	0.6988%	0.7214%	0.7440%	0.7666%	0.7893%	0.8119%	0.8347%	0.8575%	0.8804%	0.9034%	0.9264%	0.9495%	0.9726%	0.9958%	1.0190%	1.0422%	1.0654%	1.0887%	1.1120%	1.1353%	1.1589%	1.1824%	1.2060%	1.2297%	1.2533%	1.2770%	1.3008%	1.3245%	1.3483%	1.3721%
43	0.7504%	0.7746%	0.7986%	0.8231%	0.8474%	0.8717%	0.8961%	0.9205%	0.9451%	0.9696%	0.9943%	1.0190%	1.0437%	1.0685%	1.0933%	1.1181%	1.1429%	1.1678%	1.1927%	1.2177%	1.2428%	1.2679%	1.2931%	1.3184%	1.3436%	1.3690%	1.3943%	1.4197%	1.4451%	1.4706%
44	0.8049%	0.8307%	0.8566%	0.8825%	0.9084%	0.9344%	0.9604%	0.9865%	1.0127%	1.0389%	1.0652%	1.0916%	1.1180%	1.1444%	1.1709%	1.1974%	1.2239%	1.2505%	1.2771%	1.3038%	1.3306%	1.3574%	1.3843%	1.4113%	1.4383%	1.4653%	1.4924%	1.5195%	1.5467%	1.5739%
45	0.8597%	0.8873%	0.9149%	0.9426%	0.9702%	0.9979%	1.0257%	1.0536%	1.0815%	1.1096%	1.1376%	1.1658%	1.1940%	1.2222%	1.2505%	1.2788%	1.3071%	1.3355%	1.3639%	1.3924%	1.4210%	1.4497%	1.4784%	1.5072%	1.5361%	1.5650%	1.5939%	1.6229%	1.6519%	1.6809%
46	0.9169%	0.9464%	0.9760%	1.0055%	1.0351%	1.0646%	1.0943%	1.1241%	1.1540%	1.1839%	1.2139%	1.2440%	1.2741%	1.3043%	1.3345%	1.3647%	1.3950%	1.4253%	1.4567%	1.4861%	1.5167%	1.5474%	1.5781%	1.6088%	1.6397%	1.6706%	1.7015%	1.7324%	1.7634%	1.7945%
47	0.9801%	1.0117%	1.0432%	1.0748%	1.1064%	1.1380%	1.1697%	1.2016%	1.2335%	1.2655%	1.2976%	1.3297%	1.3620%	1.3942%	1.4265%	1.4589%	1.4912%	1.5236%	1.5561%	1.5887%	1.6214%	1.6542%	1.6871%	1.7200%	1.7530%	1.7860%	1.8191%	1.8523%	1.8854%	1.9186%
48	1.0480%	1.0817%	1.1154%	1.1492%	1.1830%	1.2168%	1.2508%	1.2849%	1.3190%	1.3533%	1.3876%	1.4221%	1.4565%	1.4911%	1.5256%	1.5603%	1.5949%	1.6296%	1.6644%	1.6992%	1.7344%	1.7695%	1.8047%	1.8400%	1.8753%	1.9107%	1.9462%	1.9817%	2.0173%	2.0529%
49	1.1212%	1.1573%	1.1934%	1.2296%	1.2658%	1.3020%	1.3384%	1.3749%	1.4116%	1.4483%	1.4851%	1.5220%	1.5590%	1.5960%	1.6331%	1.6703%	1.7075%	1.7447%	1.7820%	1.8195%	1.8571%	1.8948%	1.9326%	1.9705%	2.0085%	2.0466%	2.0847%	2.1228%	2.1610%	2.1993%
50	1.2014%	1.2402%	1.2790%	1.3179%	1.3567%	1.3956%	1.4347%	1.4739%	1.5133%	1.5528%	1.5923%	1.6320%	1.6718%	1.7116%	1.7515%	1.7914%	1.8314%	1.8714%	1.9116%	1.9519%	1.9923%	2.0328%	2.0735%	2.1142%	2.1550%	2.1959%	2.2368%	2.2778%	2.3189%	2.3600%
51	1.2900%	1.3317%	1.3735%	1.4153%	1.4572%	1.4990%	1.5411%	1.5833%	1.6256%	1.6681%	1.7106%	1.7533%	1.7960%	1.8388%	1.8817%	1.9246%	1.9676%	2.0106%	2.0538%	2.0970%	2.1405%	2.1840%	2.2276%	2.2713%	2.3151%	2.3590%	2.4029%	2.4469%	2.4909%	2.5350%
52	1.3887%	1.4336%	1.4785%	1.5234%	1.5684%	1.6134%	1.6585%	1.7039%	1.7494%	1.7949%	1.8406%	1.8864%	1.9323%	1.9782%	2.0242%	2.0702%	2.1163%	2.1624%	2.2086%	2.2549%	2.3015%	2.3481%	2.3948%	2.4416%	2.4884%	2.5353%	2.5823%	2.6293%	2.6764%	2.7235%
53	1.4939%	1.5420%	1.5901%	1.6383%	1.6865%	1.7347%	1.7831%	1.8316%	1.8802%	1.9290%	1.9779%	2.0268%	2.0758%	2.1249%	2.1740%	2.2232%	2.2724%	2.3216%	2.3710%	2.4206%	2.4700%	2.5197%	2.5694%	2.6193%	2.6691%	2.7191%	2.7691%	2.8191%	2.8691%	2.9192%
54	1.6011%	1.6524%	1.7037%	1.7551%	1.8065%	1.8580%	1.9095%	1.9612%	2.0130%	2.0650%	2.1169%	2.1690%	2.2211%	2.2733%	2.3255%	2.3777%	2.4300%	2.4823%	2.5347%	2.5872%	2.6398%	2.6925%	2.7452%	2.7980%	2.8509%	2.9038%	2.9568%	3.0097%	3.0628%	3.1158%
55	1.7086%	1.7631%	1.8176%	1.8721%	1.9267%	1.9812%	2.0359%	2.0907%	2.1456%	2.2005%	2.2556%	2.3107%	2.3659%	2.4211%	2.4763%	2.5315%	2.5868%	2.6421%	2.6975%	2.7530%	2.8086%	2.8643%	2.9201%	2.9759%	3.0318%	3.0877%	3.1437%	3.1997%	3.2557%	3.3118%
56	1.8133%	1.8709%	1.9285%	1.9861%	2.0437%	2.1013%	2.1590%	2.2168%	2.2748%	2.3329%	2.3910%	2.4492%	2.5075%	2.5658%	2.6241%	2.6825%	2.7409%	2.7993%	2.8578%	2.9163%	2.9752%	3.0341%	3.0931%	3.1522%	3.2113%	3.2705%	3.3297%	3.3890%	3.4483%	3.5077%
57	1.9158%	1.9765%	2.0373%	2.0982%	2.1590%	2.2198%	2.2808%	2.3419%	2.4032%	2.4646%	2.5261%	2.5877%	2.6494%	2.7111%	2.7729%	2.8348%	2.8966%	2.9585%	3.0206%	3.0828%	3.1452%	3.2077%	3.2704%	3.3331%	3.3960%	3.4590%	3.5220%	3.5851%	3.6483%	3.7115%
58	2.0230%	2.0874%	2.1519%	2.2164%	2.2809%	2.3455%	2.4102%	2.4752%	2.5404%	2.6057%	2.6712%	2.7367%	2.8024%	2.8682%	2.9341%	3.0000%	3.0660%	3.1320%	3.1983%	3.2652%	3.3316%	3.3985%	3.4656%	3.5329%	3.6003%	3.6679%	3.7355%	3.8033%	3.8712%	3.9392%
59	2.1462%	2.2151%	2.2840%	2.3530%	2.4220%	2.4910%	2.5603%	2.6300%	2.6999%	2.7700%	2.8403%	2.9108%	2.9815%	3.0523%	3.1232%	3.1943%	3.2654%	3.3366%	3.4081%	3.4798%	3.5521%	3.6245%	3.6971%	3.7699%	3.8429%	3.9161%	3.9895%	4.0630%	4.1367%	4.2104%
60	2.2963%	2.3706%	2.4451%	2.5197%	2.5943%	2.6690%	2.7441%	2.8196%	2.8954%	2.9715%	3.0479%	3.1245%	3.2013%	3.2783%	3.3555%	3.4328%	3.5102%	3.5877%	3.6657%	3.7440%	3.8227%	3.9016%	3.9808%	4.0603%	4.1401%	4.2200%	4.3002%	4.3805%	4.4610%	4.5416%
61	2.4836%	2.5647%	2.6461%	2.7275%	2.8091%	2.8907%	2.9728%	3.0554%	3.1383%	3.2216%	3.3052%	3.3891%	3.4732%	3.5576%	3.6421%	3.7268%	3.8117%	3.8967%	3.9822%	4.0686%	4.1542%	4.2407%	4.3276%	4.4147%	4.5021%	4.5897%	4.6775%	4.7656%	4.8538%	4.9422%
62	2.7160%	2.8051%	2.8945%	2.9839%	3.0736%	3.1633%	3.2535%	3.3442%	3.4353%	3.5268%	3.6186%	3.7107%	3.8030%	3.8956%	3.9884%	4.0814%	4.1745%	4.2678%	4.3616%	4.4557%	4.5502%	4.6451%	4.7402%	4.8357%	4.9314%	5.0273%	5.1235%	5.2199%	5.3164%	5.4131%
63	2.9868%	3.0848%	3.1830%	3.2813%	3.3797%	3.4782%	3.5773%	3.6768%	3.7767%	3.8770%	3.9777%	4.0786%	4.1798%	4.2812%	4.3828%	4.4847%	4.5866%	4.6887%	4.7912%	4.8941%	4.9974%	5.1010%	5.2049%	5.3091%	5.4135%	5.5182%	5.6230%	5.7280%	5.8332%	5.9385%
64	3.2850%	3.3923%	3.4998%	3.6074%	3.7151%	3.8229%	3.9312%	4.0399%	4.1491%	4.2585%	4.3683%	4.4784%	4.5887%	4.6992%	4.8099%	4.9208%	5.0318%	5.1430%	5.2545%	5.3664%	5.4787%	5.5912%	5.7041%	5.8172%	5.9305%	6.0440%	6.1577%	6.2716%	6.3856%	6.4998%
65	3.5979%	3.7147%	3.8316%	3.9486%	4.0658%	4.1830%	4.3007%	4.4188%	4.5373%	4.6561%	4.7752%	4.8946%	5.0141%	5.1339%	5.2539%	5.3740%	5.4942%	5.6145%	5.7353%	5.8554%	5.9779%	6.0997%	6.2218%	6.3442%	6.4668%	6.5896%	6.7126%	6.8358%	6.9591%	7.0825%

BIỂU 3: BIỂU PHÍ BẢO HIỂM DÀNH CHO NAM
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA SỐ TIỀN BẢO HIỂM BAN ĐẦU
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC ĐƯỢC TRẢ HÀNG QUÝ

Tuổi / Thời Hạn	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60
18	0.0793%	0.1187%	0.1579%	0.1969%	0.2362%	0.2755%	0.3148%	0.3540%	0.3931%	0.4321%	0.4710%	0.5098%	0.5484%	0.5868%	0.6251%	0.6632%	0.7011%	0.7388%	0.7762%	0.8135%
19	0.0819%	0.1226%	0.1631%	0.2034%	0.2436%	0.2837%	0.3236%	0.3634%	0.4030%	0.4424%	0.4816%	0.5206%	0.5594%	0.5979%	0.6362%	0.6743%	0.7120%	0.7495%	0.7867%	0.8237%
20	0.0828%	0.1239%	0.1648%	0.2055%	0.2460%	0.2863%	0.3263%	0.3662%	0.4058%	0.4451%	0.4841%	0.5230%	0.5615%	0.5996%	0.6375%	0.6751%	0.7124%	0.7493%	0.7860%	0.8224%
21	0.0828%	0.1239%	0.1648%	0.2055%	0.2458%	0.2859%	0.3256%	0.3652%	0.4043%	0.4431%	0.4816%	0.5198%	0.5576%	0.5952%	0.6324%	0.6693%	0.7058%	0.7420%	0.7779%	0.8135%
22	0.0819%	0.1226%	0.1631%	0.2034%	0.2431%	0.2824%	0.3215%	0.3603%	0.3986%	0.4367%	0.4744%	0.5118%	0.5488%	0.5855%	0.6219%	0.6579%	0.6936%	0.7290%	0.7641%	0.7990%
23	0.0802%	0.1200%	0.1596%	0.1990%	0.2379%	0.2764%	0.3146%	0.3526%	0.3901%	0.4272%	0.4639%	0.5005%	0.5366%	0.5724%	0.6080%	0.6432%	0.6782%	0.7130%	0.7475%	0.7818%
24	0.0785%	0.1174%	0.1562%	0.1947%	0.2326%	0.2702%	0.3074%	0.3443%	0.3809%	0.4172%	0.4531%	0.4889%	0.5243%	0.5595%	0.5945%	0.6293%	0.6638%	0.6981%	0.7322%	0.7661%
25	0.0763%	0.1141%	0.1518%	0.1893%	0.2263%	0.2631%	0.2995%	0.3357%	0.3717%	0.4074%	0.4430%	0.4783%	0.5133%	0.5482%	0.5828%	0.6173%	0.6516%	0.6857%	0.7197%	0.7535%
26	0.0750%	0.1122%	0.1492%	0.1861%	0.2226%	0.2590%	0.2951%	0.3310%	0.3667%	0.4022%	0.4374%	0.4725%	0.5074%	0.5422%	0.5768%	0.6113%	0.6457%	0.6800%	0.7142%	0.7483%
27	0.0745%	0.1115%	0.1483%	0.1850%	0.2213%	0.2574%	0.2934%	0.3291%	0.3647%	0.4002%	0.4355%	0.4708%	0.5059%	0.5409%	0.5759%	0.6107%	0.6455%	0.6803%	0.7150%	0.7497%
28	0.0741%	0.1109%	0.1475%	0.1839%	0.2203%	0.2566%	0.2927%	0.3287%	0.3647%	0.4006%	0.4364%	0.4721%	0.5078%	0.5434%	0.5790%	0.6146%	0.6502%	0.6858%	0.7214%	0.7569%
29	0.0750%	0.1122%	0.1492%	0.1861%	0.2230%	0.2598%	0.2965%	0.3331%	0.3698%	0.4064%	0.4430%	0.4795%	0.5161%	0.5528%	0.5894%	0.6260%	0.6627%	0.6995%	0.7363%	0.7731%
30	0.0763%	0.1141%	0.1518%	0.1893%	0.2270%	0.2647%	0.3024%	0.3399%	0.3777%	0.4154%	0.4532%	0.4909%	0.5288%	0.5668%	0.6048%	0.6428%	0.6809%	0.7192%	0.7575%	0.7959%
31	0.0785%	0.1174%	0.1562%	0.1947%	0.2337%	0.2727%	0.3117%	0.3506%	0.3898%	0.4290%	0.4683%	0.5075%	0.5470%	0.5866%	0.6263%	0.6660%	0.7059%	0.7460%	0.7863%	0.8266%
32	0.0815%	0.1220%	0.1622%	0.2023%	0.2428%	0.2834%	0.3241%	0.3646%	0.4055%	0.4465%	0.4876%	0.5287%	0.5701%	0.6118%	0.6535%	0.6952%	0.7374%	0.7797%	0.8223%	0.8649%
33	0.0850%	0.1272%	0.1692%	0.2109%	0.2533%	0.2959%	0.3385%	0.3811%	0.4241%	0.4673%	0.5106%	0.5539%	0.5977%	0.6417%	0.6860%	0.7303%	0.7751%	0.8201%	0.8654%	0.9109%
34	0.0894%	0.1337%	0.1778%	0.2218%	0.2664%	0.3114%	0.3564%	0.4014%	0.4470%	0.4928%	0.5389%	0.5850%	0.6316%	0.6786%	0.7258%	0.7731%	0.8210%	0.8692%	0.9177%	0.9664%
35	0.0946%	0.1415%	0.1882%	0.2347%	0.2822%	0.3301%	0.3781%	0.4261%	0.4748%	0.5238%	0.5731%	0.6224%	0.6724%	0.7228%	0.7734%	0.8242%	0.8756%	0.9274%	0.9796%	1.0320%
36	0.1011%	0.1513%	0.2013%	0.2510%	0.3018%	0.3531%	0.4046%	0.4560%	0.5083%	0.5609%	0.6139%	0.6669%	0.7205%	0.7749%	0.8294%	0.8842%	0.9396%	0.9956%	1.0519%	1.1086%
37	0.1085%	0.1624%	0.2160%	0.2693%	0.3240%	0.3792%	0.4345%	0.4898%	0.5461%	0.6029%	0.6599%	0.7172%	0.7752%	0.8339%	0.8929%	0.9521%	1.0122%	1.0728%	1.1338%	1.1952%
38	0.1168%	0.1748%	0.2325%	0.2899%	0.3488%	0.4084%	0.4682%	0.5280%	0.5889%	0.6503%	0.7122%	0.7742%	0.8372%	0.9007%	0.9647%	1.0290%	1.0941%	1.1598%	1.2260%	1.2925%
39	0.1264%	0.1891%	0.2516%	0.3137%	0.3776%	0.4422%	0.5070%	0.5720%	0.6380%	0.7047%	0.7718%	0.8392%	0.9075%	0.9764%	1.0458%	1.1156%	1.1862%	1.2575%	1.3293%	1.4015%
40	0.1373%	0.2055%	0.2733%	0.3407%	0.4101%	0.4803%	0.5507%	0.6212%	0.6928%	0.7652%	0.8381%	0.9111%	0.9852%	1.0600%	1.1354%	1.2110%	1.2877%	1.3650%	1.4429%	1.5212%
41	0.1491%	0.2231%	0.2967%	0.3699%	0.4452%	0.5213%	0.5977%	0.6742%	0.7520%	0.8305%	0.9096%	0.9889%	1.0693%	1.1505%	1.2322%	1.3142%	1.3973%	1.4812%	1.5656%	1.6504%
42	0.1617%	0.2420%	0.3218%	0.4013%	0.4830%	0.5656%	0.6486%	0.7316%	0.8160%	0.9013%	0.9870%	1.0730%	1.1602%	1.2482%	1.3367%	1.4256%	1.5156%	1.6064%	1.6978%	1.7896%
43	0.1757%	0.2628%	0.3496%	0.4359%	0.5246%	0.6142%	0.7042%	0.7943%	0.8857%	0.9781%	1.0710%	1.1641%	1.2585%	1.3538%	1.4496%	1.5459%	1.6432%	1.7414%	1.8402%	1.9395%
44	0.1905%	0.2850%	0.3791%	0.4727%	0.5688%	0.6659%	0.7633%	0.8608%	0.9598%	1.0598%	1.1603%	1.2611%	1.3632%	1.4662%	1.5698%	1.6738%	1.7790%	1.8851%	1.9918%	2.0990%
45	0.2062%	0.3085%	0.4103%	0.5117%	0.6156%	0.7207%	0.8261%	0.9316%	1.0387%	1.1468%	1.2555%	1.3644%	1.4747%	1.5859%	1.6978%	1.8101%	1.9237%	2.0383%	2.1535%	2.2693%
46	0.2232%	0.3339%	0.4442%	0.5538%	0.6663%	0.7798%	0.8938%	1.0077%	1.1234%	1.2401%	1.3574%	1.4750%	1.5941%	1.7142%	1.8351%	1.9564%	2.0791%	2.2029%	2.3275%	2.4527%
47	0.2410%	0.3607%	0.4797%	0.5982%	0.7196%	0.8422%	0.9652%	1.0882%	1.2131%	1.3392%	1.4659%	1.5930%	1.7217%	1.8516%	1.9823%	2.1135%	2.2463%	2.3804%	2.5155%	2.6512%
48	0.2602%	0.3894%	0.5179%	0.6458%	0.7770%	0.9095%	1.0424%	1.1754%	1.3106%	1.4470%	1.5841%	1.7216%	1.8611%	2.0019%	2.1437%	2.2861%	2.4303%	2.5760%	2.7228%	2.8704%
49	0.2816%	0.4213%	0.5604%	0.6988%	0.8408%	0.9843%	1.1282%	1.2723%	1.4188%	1.5669%	1.7158%	1.8653%	2.0169%	2.1701%	2.3244%	2.4794%	2.6365%	2.7953%	2.9553%	3.1163%
50	0.3051%	0.4566%	0.6073%	0.7572%	0.9114%	1.0674%	1.2241%	1.3808%	1.5404%	1.7017%	1.8640%	2.0268%	2.1922%	2.3594%	2.5278%	2.6971%	2.8687%	3.0422%	3.2171%	3.3930%
51	0.3326%	0.4976%	0.6619%	0.8254%	0.9936%	1.1637%	1.3346%	1.5056%	1.6799%	1.8561%	2.0335%	2.2115%	2.3924%	2.5752%	2.7595%	2.9446%	3.1324%	3.3221%	3.5134%	3.7057%
52	0.3631%	0.5433%	0.7226%	0.9011%	1.0850%	1.2711%	1.4581%	1.6454%	1.8361%	2.0291%	2.2233%	2.4183%	2.6163%	2.8164%	3.0180%	3.2206%	3.4259%	3.6333%	3.8423%	4.0524%
53	0.3980%	0.5955%	0.7920%	0.9876%	1.1891%	1.3931%	1.5981%	1.8033%	2.0122%	2.2235%	2.4361%	2.6495%	2.8661%	3.0848%	3.3051%	3.5265%	3.7506%	3.9769%	4.2048%	4.4339%
54	0.4363%	0.6529%	0.8684%	1.0828%	1.3036%	1.5270%	1.7513%	1.9759%	2.2045%	2.4354%	2.6678%	2.9009%	3.1373%	3.3759%	3.6161%	3.8573%	4.1015%	4.3478%	4.5958%	4.8450%
55	0.4777%	0.7148%	0.9508%	1.1856%	1.4270%	1.6711%	1.9162%	2.1615%	2.4108%	2.6627%	2.9159%	3.1699%	3.4273%	3.6370%	3.9483%	4.2107%	4.4761%	4.7438%	5.0132%	5.2839%
56	0.5218%	0.7807%	1.0384%	1.2948%	1.5581%	1.8242%	2.0913%	2.3585%	2.6299%	2.9039%	3.1793%	3.4555%	3.7352%	4.0174%	4.3013%	4.5863%	4.8745%	5.1653%	5.4579%	5.7519%
57	0.5684%	0.8505%	1.1312%	1.4106%	1.6971%	1.9865%	2.2769%	2.5674%	2.8624%	3.1601%	3.4593%	3.7594%	4.0633%	4.3699%	4.6783%	4.9880%	5.3013%	5.6174%	5.9356%	6.2553%
58	0.6181%	0.9249%	1.2301%	1.5339%	1.8454%	2.1599%	2.4755%	2.7912%	3.1119%	3.4355%	3.7609%	4.0871%	4.4176%	4.7512%	5.0869%	5.4240%	5.7652%	6.1095%	6.4562%	6.8046%
59	0.6721%	1.0057%	1.3377%	1.6680%	2.0069%	2.3491%	2.6926%	3.0362%	3.3853%	3.7379%	4.0924%	4.4479%	4.8083%	5.1721%	5.5383%	5.9061%	6.2784%	6.6543%	7.0329%	7.4133%
60	0.7323%	1.0957%	1.4574%	1.8173%	2.1868%	2.5602%	2.9349%	3.3099%	3.6911%	4.0762%	4.4634%	4.8519%	5.2458%	5.6435%	6.0438%	6.4460%	6.8531%	7.2641%	7.6780%	8.0941%
61	0.8003%	1.1975%	1.5927%	1.9860%	2.3901%	2.7986%	3.2086%	3.6190%	4.0362%	4.4577%	4.8817%	5.3070%	5.7383%	6.1737%	6.6120%	7.0522%	7.4977%	7.9473%	8.4000%	8.8548%
62	0.8770%	1.3123%	1.7454%	2.1764%	2.6194%	3.0671%	3.5167%	3.9666%	4.4240%	4.8861%	5.3508%	5.8169%	6.2893%	6.7561%	7.2458%	7.7275%	8.2147%	8.7060%	9.2004%	9.6969%
63	0.9629%	1.4408%	1.9163%	2.3895%	2.8757%	3.3671%	3.8604%	4.3541%	4.8556%	5.3620%	5.8710%	6.3815%	6.8984%	7.4197%	7.9439%	8.4701%	9.0018%	9.5376%	10.0763%	10.6173%
64	1.0579%	1.5830%	2.1054%	2.6253%	3.1588%	3.6976%	4.2384%	4.7793%	5.3283%	5.8822%	6.4387%	6.9966%	7.5609%	8.1295%	8.7010%	9.2744%	9.8532%	10.4361%	11.0219%	11.6098%
65	1.1603%	1.7362%	2.3093%	2.8796%	3.4637%	4.0532%	4.6446%	5.2361%	5.8356%	6.4399%	7.0468%	7.6549%	8.2693%	8.8381%	9.5098%	10.1331%	10.7621%	11.3953%	12.0315%	12.6698%

BIỂU 4: BIỂU PHÍ BẢO HIỂM DÀNH CHO NỮ
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA SỐ TIỀN BẢO HIỂM BAN ĐẦU
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC ĐƯỢC TRẢ HÀNG QUÝ

Tuổi / Thời Hạn	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60
18	0.0436%	0.0652%	0.0868%	0.1082%	0.1297%	0.1513%	0.1729%	0.1944%	0.2159%	0.2374%	0.2590%	0.2805%	0.3020%	0.3234%	0.3448%	0.3662%	0.3876%	0.4089%	0.4302%	0.4514%
19	0.0449%	0.0672%	0.0894%	0.1114%	0.1336%	0.1558%	0.1780%	0.2001%	0.2223%	0.2444%	0.2664%	0.2884%	0.3104%	0.3323%	0.3542%	0.3760%	0.3978%	0.4196%	0.4413%	0.4630%
20	0.0462%	0.0691%	0.0920%	0.1147%	0.1374%	0.1601%	0.1828%	0.2054%	0.2280%	0.2505%	0.2730%	0.2954%	0.3178%	0.3402%	0.3625%	0.3847%	0.4069%	0.4292%	0.4513%	0.4735%
21	0.0471%	0.0704%	0.0937%	0.1168%	0.1400%	0.1632%	0.1862%	0.2092%	0.2322%	0.2552%	0.2781%	0.3009%	0.3238%	0.3466%	0.3694%	0.3921%	0.4148%	0.4375%	0.4601%	0.4827%
22	0.0479%	0.0717%	0.0954%	0.1190%	0.1426%	0.1662%	0.1897%	0.2131%	0.2366%	0.2600%	0.2834%	0.3068%	0.3301%	0.3534%	0.3767%	0.3999%	0.4231%	0.4463%	0.4694%	0.4925%
23	0.0488%	0.0730%	0.0972%	0.1212%	0.1453%	0.1694%	0.1935%	0.2175%	0.2415%	0.2655%	0.2894%	0.3132%	0.3370%	0.3609%	0.3846%	0.4084%	0.4321%	0.4559%	0.4796%	0.5033%
24	0.0501%	0.0750%	0.0998%	0.1244%	0.1491%	0.1737%	0.1983%	0.2227%	0.2472%	0.2717%	0.2962%	0.3206%	0.3450%	0.3694%	0.3938%	0.4182%	0.4426%	0.4671%	0.4915%	0.5159%
25	0.0510%	0.0763%	0.1015%	0.1266%	0.1517%	0.1769%	0.2021%	0.2271%	0.2523%	0.2774%	0.3026%	0.3277%	0.3528%	0.3780%	0.4031%	0.4283%	0.4534%	0.4786%	0.5038%	0.5289%
26	0.0523%	0.0783%	0.1041%	0.1298%	0.1557%	0.1817%	0.2076%	0.2334%	0.2594%	0.2853%	0.3113%	0.3372%	0.3631%	0.3891%	0.4150%	0.4410%	0.4669%	0.4930%	0.5190%	0.5450%
27	0.0541%	0.0809%	0.1076%	0.1341%	0.1609%	0.1877%	0.2144%	0.2411%	0.2679%	0.2947%	0.3215%	0.3482%	0.3750%	0.4018%	0.4287%	0.4555%	0.4824%	0.5093%	0.5362%	0.5631%
28	0.0558%	0.0835%	0.1110%	0.1385%	0.1661%	0.1937%	0.2213%	0.2488%	0.2765%	0.3042%	0.3319%	0.3595%	0.3873%	0.4151%	0.4429%	0.4707%	0.4985%	0.5264%	0.5543%	0.5821%
29	0.0575%	0.0861%	0.1145%	0.1428%	0.1713%	0.2000%	0.2285%	0.2571%	0.2857%	0.3144%	0.3431%	0.3718%	0.4006%	0.4294%	0.4582%	0.4869%	0.5158%	0.5447%	0.5737%	0.6027%
30	0.0597%	0.0894%	0.1188%	0.1482%	0.1778%	0.2075%	0.2371%	0.2667%	0.2964%	0.3262%	0.3559%	0.3856%	0.4154%	0.4453%	0.4753%	0.5052%	0.5353%	0.5655%	0.5957%	0.6259%
31	0.0619%	0.0926%	0.1232%	0.1536%	0.1843%	0.2150%	0.2457%	0.2763%	0.3072%	0.3381%	0.3691%	0.4000%	0.4312%	0.4624%	0.4936%	0.5249%	0.5563%	0.5879%	0.6195%	0.6512%
32	0.0641%	0.0959%	0.1275%	0.1590%	0.1909%	0.2230%	0.2550%	0.2870%	0.3193%	0.3516%	0.3840%	0.4163%	0.4489%	0.4816%	0.5144%	0.5472%	0.5803%	0.6136%	0.6470%	0.6805%
33	0.0671%	0.1004%	0.1336%	0.1666%	0.2000%	0.2335%	0.2671%	0.3005%	0.3343%	0.3682%	0.4022%	0.4363%	0.4706%	0.5052%	0.5399%	0.5747%	0.6099%	0.6453%	0.6809%	0.7166%
34	0.0702%	0.1050%	0.1397%	0.1742%	0.2092%	0.2445%	0.2798%	0.3151%	0.3508%	0.3868%	0.4229%	0.4591%	0.4957%	0.5326%	0.5697%	0.6069%	0.6446%	0.6826%	0.7208%	0.7593%
35	0.0741%	0.1109%	0.1475%	0.1839%	0.2211%	0.2587%	0.2963%	0.3340%	0.3722%	0.4107%	0.4494%	0.4883%	0.5276%	0.5674%	0.6074%	0.6475%	0.6882%	0.7293%	0.7708%	0.8124%
36	0.0793%	0.1187%	0.1579%	0.1969%	0.2368%	0.2772%	0.3177%	0.3581%	0.3993%	0.4409%	0.4828%	0.5248%	0.5674%	0.6105%	0.6539%	0.6975%	0.7417%	0.7864%	0.8314%	0.8766%
37	0.0854%	0.1278%	0.1700%	0.2120%	0.2552%	0.2989%	0.3428%	0.3867%	0.4314%	0.4766%	0.5221%	0.5678%	0.6142%	0.6610%	0.7082%	0.7557%	0.8038%	0.8524%	0.9014%	0.9506%
38	0.0928%	0.1389%	0.1848%	0.2304%	0.2774%	0.3249%	0.3727%	0.4205%	0.4692%	0.5184%	0.5680%	0.6178%	0.6683%	0.7193%	0.7707%	0.8223%	0.8746%	0.9274%	0.9806%	1.0341%
39	0.1011%	0.1513%	0.2013%	0.2510%	0.3022%	0.3540%	0.4060%	0.4581%	0.5112%	0.5648%	0.6188%	0.6729%	0.7278%	0.7832%	0.8391%	0.8951%	0.9518%	1.0090%	1.0666%	1.1244%
40	0.1103%	0.1650%	0.2195%	0.2737%	0.3294%	0.3858%	0.4424%	0.4991%	0.5568%	0.6150%	0.6735%	0.7323%	0.7917%	0.8517%	0.9120%	0.9726%	1.0337%	1.0954%	1.1574%	1.2197%
41	0.1199%	0.1794%	0.2386%	0.2975%	0.3580%	0.4192%	0.4806%	0.5420%	0.6044%	0.6672%	0.7304%	0.7937%	0.8578%	0.9224%	0.9873%	1.0524%	1.1182%	1.1845%	1.2511%	1.3180%
42	0.1299%	0.1944%	0.2585%	0.3224%	0.3877%	0.4536%	0.5197%	0.5858%	0.6528%	0.7204%	0.7884%	0.8564%	0.9253%	0.9946%	1.0642%	1.1341%	1.2046%	1.2755%	1.3468%	1.4183%
43	0.1395%	0.2087%	0.2776%	0.3462%	0.4163%	0.4872%	0.5582%	0.6292%	0.7012%	0.7737%	0.8465%	0.9194%	0.9931%	1.0672%	1.1417%	1.2163%	1.2917%	1.3675%	1.4436%	1.5200%
44	0.1499%	0.2244%	0.2984%	0.3721%	0.4474%	0.5233%	0.5994%	0.6754%	0.7524%	0.8299%	0.9076%	0.9855%	1.0641%	1.1432%	1.2227%	1.3024%	1.3829%	1.4638%	1.5451%	1.6267%
45	0.1604%	0.2400%	0.3192%	0.3981%	0.4785%	0.5594%	0.6406%	0.7216%	0.8037%	0.8864%	0.9694%	1.0525%	1.1364%	1.2209%	1.3058%	1.3910%	1.4768%	1.5633%	1.6502%	1.7373%
46	0.1709%	0.2557%	0.3401%	0.4240%	0.5098%	0.5962%	0.6828%	0.7694%	0.8571%	0.9454%	1.0341%	1.1228%	1.2125%	1.3029%	1.3936%	1.4845%	1.5763%	1.6687%	1.7616%	1.8548%
47	0.1826%	0.2733%	0.3635%	0.4532%	0.5449%	0.6373%	0.7299%	0.8224%	0.9162%	1.0106%	1.1053%	1.2002%	1.2961%	1.3927%	1.4897%	1.5870%	1.6852%	1.7841%	1.8834%	1.9832%
48	0.1953%	0.2922%	0.3886%	0.4846%	0.5826%	0.6814%	0.7804%	0.8793%	0.9795%	1.0805%	1.1819%	1.2834%	1.3860%	1.4894%	1.5933%	1.6974%	1.8026%	1.9086%	2.0151%	2.1221%
49	0.2088%	0.3124%	0.4155%	0.5181%	0.6230%	0.7287%	0.8346%	0.9405%	1.0479%	1.1560%	1.2645%	1.3733%	1.4833%	1.5942%	1.7056%	1.8173%	1.9303%	2.0441%	2.1586%	2.2735%
50	0.2236%	0.3346%	0.4450%	0.5549%	0.6672%	0.7805%	0.8940%	1.0075%	1.1226%	1.2387%	1.3553%	1.4721%	1.5903%	1.7095%	1.8293%	1.9494%	2.0709%	2.1932%	2.3162%	2.4396%
51	0.2397%	0.3587%	0.4771%	0.5949%	0.7156%	0.8372%	0.9593%	1.0813%	1.2052%	1.3300%	1.4555%	1.5812%	1.7084%	1.8365%	1.9553%	2.0945%	2.2248%	2.3561%	2.4881%	2.6205%
52	0.2580%	0.3861%	0.5136%	0.6404%	0.7702%	0.9013%	1.0328%	1.1642%	1.2975%	1.4318%	1.5667%	1.7018%	1.8384%	1.9758%	2.1140%	2.2524%	2.3921%	2.5325%	2.6736%	2.8151%
53	0.2781%	0.4161%	0.5535%	0.6901%	0.8299%	0.9708%	1.1120%	1.2532%	1.3962%	1.5403%	1.6848%	1.8296%	1.9757%	2.1227%	2.2702%	2.4180%	2.5669%	2.7165%	2.8666%	3.0170%
54	0.2986%	0.4468%	0.5942%	0.7410%	0.8908%	1.0417%	1.1930%	1.3442%	1.4970%	1.6508%	1.8050%	1.9594%	2.1150%	2.2713%	2.4281%	2.5850%	2.7430%	2.9015%	3.0605%	3.2197%
55	0.3195%	0.4781%	0.6359%	0.7929%	0.9528%	1.1137%	1.2749%	1.4359%	1.5984%	1.7617%	1.9254%	2.0891%	2.2539%	2.4193%	2.5851%	2.7511%	2.9180%	3.0856%	3.2536%	3.4219%
56	0.3400%	0.5087%	0.6767%	0.8437%	1.0134%	1.1840%	1.3547%	1.5252%	1.6971%	1.8697%	2.0426%	2.2154%	2.3894%	2.5642%	2.7393%	2.9146%	3.0910%	3.2683%	3.4462%	3.6243%
57	0.3596%	0.5381%	0.7157%	0.8924%	1.0717%	1.2517%	1.4319%	1.6117%	1.7931%	1.9753%	2.1578%	2.3404%	2.5244%	2.7093%	2.8948%	3.0805%	3.2678%	3.4563%	3.6455%	3.8353%
58	0.3792%	0.5674%	0.7547%	0.9411%	1.1303%	1.3205%	1.5108%	1.7008%	1.8928%	2.0859%	2.2794%	2.4732%	2.6688%	2.8657%	3.0635%	3.2617%	3.4621%	3.6641%	3.8673%	4.0714%
59	0.4010%	0.6000%	0.7981%	0.9952%	1.1958%	1.3978%	1.6000%	1.8021%	2.0067%	2.2129%	2.4198%	2.6271%	2.8370%	3.0487%	3.2617%	3.4756%	3.6922%	3.9110%	4.1313%	4.3529%
60	0.4272%	0.6392%	0.8502%	1.0601%	1.2746%	1.4910%	1.7078%	1.9247%	2.1450%	2.3675%	2.5912%	2.8155%	3.0433%	3.2734%	3.5052%	3.7382%	3.9745%	4.2133%	4.4541%	4.6964%
61	0.4594%	0.6874%	0.9143%	1.1401%	1.3721%	1.6067%	1.8421%	2.0777%	2.3177%	2.5605%	2.8048%	3.0501%	3.2994%	3.5514%	3.8055%	4.0609%	4.3199%	4.5817%	4.8456%	5.1111%
62	0.5008%	0.7494%	0.9968%	1.2429%	1.4966%	1.7535%	2.0116%	2.2700%	2.5334%	2.8000%	3.0685%	3.3381%	3.6118%	3.8886%	4.1575%	4.4478%	4.7318%	5.0186%	5.3076%	5.5981%
63	0.5505%	0.8238%	1.0957%	1.3662%	1.6453%	1.9280%	2.2121%	2.4966%	2.7863%	3.0793%	3.3743%	3.6703%	3.9706%	4.2739%	4.5793%	4.8861%	5.1964%	5.5093%	5.8243%	6.1408%
64	0.6068%	0.9079%	1.2076%	1.5058%	1.8128%	2.1235%	2.4357%	2.7481%	3.0659%	3.3868%	3.7097%	4.0335%	4.3614%	4.6921%	5.0247%	5.3586%	5.6958%	6.0355%	6.3771%	6.7200%
65	0.6665%	0.9973%	1.3264%	1.6540%	1.9904%	2.3304%	2.6718%	3.0133%	3.3599%	3.7095%	4.0607%	4.4128%	4.7687%	5.1272%	5.4875%	5.8489%	6.2138%	6.5814%	6.9508%	7.3216%

BIỂU 5: BIỂU PHÍ BẢO HIỂM DÀNH CHO NAM
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA SỐ TIỀN BẢO HIỂM BAN ĐẦU
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC ĐƯỢC TRẢ HÀNG NỬA NĂM

Tuổi / Thời Hạn	6	12	18	24	30	36	42	48	54	60
18	0.1581%	0.2360%	0.3147%	0.3931%	0.4711%	0.5486%	0.6255%	0.7017%	0.7769%	0.8514%
19	0.1633%	0.2437%	0.3239%	0.4034%	0.4821%	0.5601%	0.6370%	0.7131%	0.7879%	0.8617%
20	0.1650%	0.2463%	0.3268%	0.4064%	0.4849%	0.5624%	0.6386%	0.7137%	0.7874%	0.8601%
21	0.1650%	0.2463%	0.3262%	0.4051%	0.4826%	0.5588%	0.6337%	0.7074%	0.7796%	0.8506%
22	0.1633%	0.2437%	0.3222%	0.3996%	0.4755%	0.5501%	0.6233%	0.6952%	0.7558%	0.8354%
23	0.1598%	0.2386%	0.3153%	0.3911%	0.4651%	0.5379%	0.6094%	0.6797%	0.7491%	0.8175%
24	0.1563%	0.2334%	0.3082%	0.3819%	0.4542%	0.5255%	0.5957%	0.6651%	0.7336%	0.8012%
25	0.1520%	0.2269%	0.3001%	0.3724%	0.4438%	0.5142%	0.5838%	0.6526%	0.7207%	0.7883%
26	0.1494%	0.2230%	0.2955%	0.3673%	0.4381%	0.5081%	0.5776%	0.6465%	0.7150%	0.7830%
27	0.1485%	0.2217%	0.2938%	0.3651%	0.4360%	0.5064%	0.5764%	0.6460%	0.7155%	0.7847%
28	0.1477%	0.2204%	0.2929%	0.3649%	0.4367%	0.5080%	0.5793%	0.6503%	0.7215%	0.7926%
29	0.1494%	0.2230%	0.2967%	0.3698%	0.4431%	0.5161%	0.5894%	0.6626%	0.7362%	0.8098%
30	0.1520%	0.2269%	0.3024%	0.3775%	0.4531%	0.5285%	0.6045%	0.6805%	0.7571%	0.8339%
31	0.1563%	0.2334%	0.3115%	0.3894%	0.4680%	0.5465%	0.6258%	0.7053%	0.7356%	0.8662%
32	0.1624%	0.2424%	0.3239%	0.4050%	0.4872%	0.5695%	0.6528%	0.7364%	0.8212%	0.9066%
33	0.1694%	0.2528%	0.3382%	0.4234%	0.5099%	0.5967%	0.6850%	0.7737%	0.8640%	0.9551%
34	0.1781%	0.2658%	0.3559%	0.4460%	0.5379%	0.6303%	0.7245%	0.8193%	0.9159%	1.0135%
35	0.1885%	0.2813%	0.3774%	0.4736%	0.5719%	0.6708%	0.7718%	0.8736%	0.9775%	1.0825%
36	0.2015%	0.3008%	0.4038%	0.5069%	0.6125%	0.7188%	0.8275%	0.9373%	1.0495%	1.1630%
37	0.2163%	0.3228%	0.4335%	0.5445%	0.6583%	0.7731%	0.8906%	1.0095%	1.1310%	1.2540%
38	0.2328%	0.3475%	0.4670%	0.5870%	0.7103%	0.8347%	0.9622%	1.0910%	1.2228%	1.3562%
39	0.2519%	0.3760%	0.5057%	0.6359%	0.7697%	0.9048%	1.0431%	1.1829%	1.3258%	1.4706%
40	0.2736%	0.4084%	0.5492%	0.6906%	0.8358%	0.9823%	1.1324%	1.2841%	1.4392%	1.5962%
41	0.2970%	0.4434%	0.5962%	0.7495%	0.9071%	1.0661%	1.2289%	1.3935%	1.5616%	1.7317%
42	0.3222%	0.4810%	0.6469%	0.8133%	0.9844%	1.1568%	1.3333%	1.5115%	1.6936%	1.8776%
43	0.3500%	0.5225%	0.7025%	0.8830%	1.0683%	1.2550%	1.4460%	1.6389%	1.8358%	2.0348%
44	0.3796%	0.5666%	0.7614%	0.9568%	1.1574%	1.3595%	1.5660%	1.7745%	1.9871%	2.2020%
45	0.4108%	0.6132%	0.8241%	1.0356%	1.2524%	1.4708%	1.6938%	1.9189%	2.1486%	2.3807%
46	0.4447%	0.6638%	0.8917%	1.1201%	1.3542%	1.5899%	1.8308%	2.0740%	2.3222%	2.5731%
47	0.4803%	0.7170%	0.9630%	1.2095%	1.4624%	1.7171%	1.9776%	2.2406%	2.5094%	2.7815%
48	0.5185%	0.7740%	1.0400%	1.3066%	1.5802%	1.8559%	2.1383%	2.4238%	2.7159%	3.0117%
49	0.5611%	0.8375%	1.1255%	1.4143%	1.7113%	2.0109%	2.3182%	2.6289%	2.9473%	3.2700%
50	0.6080%	0.9075%	1.2203%	1.5351%	1.8588%	2.1854%	2.5207%	2.8601%	3.2080%	3.5608%
51	0.6627%	0.9892%	1.3309%	1.6739%	2.0275%	2.3847%	2.7514%	3.1228%	3.5033%	3.8891%
52	0.7235%	1.0800%	1.4539%	1.8294%	2.2167%	2.6078%	3.0092%	3.4155%	3.8314%	4.2528%
53	0.7930%	1.1837%	1.5935%	2.0050%	2.4290%	2.8570%	3.2958%	3.7396%	4.1934%	4.6527%
54	0.8694%	1.2978%	1.7465%	2.1969%	2.6603%	3.1278%	3.6064%	4.0901%	4.5840%	5.0836%
55	0.9519%	1.4209%	1.9112%	2.4030%	2.9082%	3.4175%	3.9383%	4.4643%	5.0010%	5.5436%
56	1.0397%	1.5519%	2.0861%	2.6218%	3.1714%	3.7251%	4.2909%	4.8621%	5.4450%	6.0343%
57	1.1326%	1.6906%	2.2716%	2.8539%	3.4510%	4.0524%	4.6672%	5.2879%	5.9216%	6.5624%
58	1.2316%	1.8384%	2.4698%	3.1026%	3.7517%	4.4057%	5.0746%	5.7502%	6.4406%	7.1390%
59	1.3393%	1.9992%	2.6862%	3.3750%	4.0821%	4.7949%	5.5244%	6.2617%	7.0153%	7.7780%
60	1.4592%	2.1781%	2.9277%	3.6794%	4.4519%	5.2307%	6.0283%	6.8344%	7.6585%	8.4925%
61	1.5947%	2.3803%	3.2005%	4.0231%	4.8688%	5.7216%	6.5948%	7.4774%	8.3788%	9.2906%
62	1.7476%	2.6085%	3.5077%	4.4097%	5.3366%	6.2713%	7.2274%	8.1931%	9.1781%	10.1735%
63	1.9187%	2.8639%	3.8507%	4.8404%	5.8561%	6.8796%	7.9248%	8.9796%	10.0636%	11.1377%
64	2.1080%	3.1465%	4.2283%	5.3127%	6.4235%	7.5419%	8.6818%	9.8309%	10.9992%	12.1772%
65	2.3121%	3.4512%	4.6345%	5.8199%	7.0316%	8.2503%	9.4906%	10.7397%	12.0086%	13.2874%

BIỂU 6: BIỂU PHÍ BẢO HIỂM DÀNH CHO NỮ
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA SỐ TIỀN BẢO HIỂM BAN ĐẦU
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC ĐƯỢC TRẢ HÀNG NỬA NĂM

Tuổi / Thời Hạn	6	12	18	24	30	36	42	48	54	60
18	0.0869%	0.1296%	0.1728%	0.2158%	0.2589%	0.3019%	0.3449%	0.3876%	0.4303%	0.4727%
19	0.0895%	0.1335%	0.1780%	0.2222%	0.2664%	0.3104%	0.3543%	0.3979%	0.4414%	0.4847%
20	0.0921%	0.1374%	0.1829%	0.2280%	0.2731%	0.3179%	0.3626%	0.4071%	0.4515%	0.4957%
21	0.0938%	0.1400%	0.1863%	0.2323%	0.2782%	0.3238%	0.3695%	0.4149%	0.4603%	0.5054%
22	0.0955%	0.1426%	0.1898%	0.2366%	0.2835%	0.3302%	0.3768%	0.4232%	0.4695%	0.5157%
23	0.0973%	0.1452%	0.1935%	0.2415%	0.2894%	0.3371%	0.3847%	0.4322%	0.4797%	0.5271%
24	0.0999%	0.1491%	0.1984%	0.2473%	0.2962%	0.3450%	0.3939%	0.4426%	0.4915%	0.5403%
25	0.1016%	0.1517%	0.2021%	0.2522%	0.3025%	0.3527%	0.4031%	0.4533%	0.5037%	0.5540%
26	0.1042%	0.1556%	0.2075%	0.2592%	0.3112%	0.3630%	0.4149%	0.4668%	0.5188%	0.5709%
27	0.1077%	0.1608%	0.2144%	0.2678%	0.3214%	0.3748%	0.4285%	0.4822%	0.5360%	0.5899%
28	0.1112%	0.1659%	0.2213%	0.2763%	0.3318%	0.3871%	0.4427%	0.4983%	0.5541%	0.6098%
29	0.1147%	0.1711%	0.2284%	0.2855%	0.3430%	0.4003%	0.4580%	0.5155%	0.5734%	0.6314%
30	0.1190%	0.1776%	0.2370%	0.2962%	0.3557%	0.4152%	0.4750%	0.5350%	0.5953%	0.6558%
31	0.1233%	0.1841%	0.2456%	0.3069%	0.3688%	0.4308%	0.4933%	0.5558%	0.6190%	0.6824%
32	0.1277%	0.1906%	0.2548%	0.3189%	0.3836%	0.4484%	0.5139%	0.5796%	0.6452%	0.7133%
33	0.1338%	0.1997%	0.2668%	0.3338%	0.4018%	0.4699%	0.5392%	0.6089%	0.6798%	0.7514%
34	0.1398%	0.2087%	0.2794%	0.3500%	0.4222%	0.4946%	0.5686%	0.6432%	0.7194%	0.7964%
35	0.1477%	0.2204%	0.2957%	0.3712%	0.4485%	0.5263%	0.6059%	0.6864%	0.7689%	0.8523%
36	0.1581%	0.2360%	0.3169%	0.3981%	0.4816%	0.5658%	0.6522%	0.7396%	0.8291%	0.9199%
37	0.1702%	0.2541%	0.3419%	0.4299%	0.5206%	0.6122%	0.7062%	0.8014%	0.8988%	0.9976%
38	0.1850%	0.2761%	0.3716%	0.4675%	0.5663%	0.6661%	0.7685%	0.8720%	0.9780%	1.0852%
39	0.2015%	0.3008%	0.4049%	0.5094%	0.6170%	0.7255%	0.8368%	0.9492%	1.0639%	1.1798%
40	0.2197%	0.3280%	0.4413%	0.5549%	0.6717%	0.7895%	0.9098%	1.0311%	1.1547%	1.2796%
41	0.2389%	0.3565%	0.4794%	0.6026%	0.7287%	0.8556%	0.9851%	1.1156%	1.2455%	1.3825%
42	0.2588%	0.3864%	0.5186%	0.6511%	0.7866%	0.9231%	1.0620%	1.2020%	1.3442%	1.4875%
43	0.2779%	0.4149%	0.5570%	0.6994%	0.8447%	0.9909%	1.1395%	1.2891%	1.4410%	1.5940%
44	0.2988%	0.4460%	0.5982%	0.7506%	0.9059%	1.0619%	1.2205%	1.3802%	1.5424%	1.7059%
45	0.3196%	0.4771%	0.6395%	0.8019%	0.9676%	1.1341%	1.3035%	1.4740%	1.6473%	1.8219%
46	0.3405%	0.5082%	0.6816%	0.8551%	1.0321%	1.2100%	1.3910%	1.5732%	1.7584%	1.9451%
47	0.3639%	0.5432%	0.7285%	0.9140%	1.1032%	1.2934%	1.4869%	1.6818%	1.8800%	2.0798%
48	0.3891%	0.5808%	0.7789%	0.9772%	1.1796%	1.3831%	1.5902%	1.7989%	2.0112%	2.2255%
49	0.4160%	0.6210%	0.8331%	1.0453%	1.2620%	1.4800%	1.7022%	1.9261%	2.1542%	2.3845%
50	0.4456%	0.6651%	0.8923%	1.1198%	1.3524%	1.5866%	1.8254%	2.0663%	2.3114%	2.5588%
51	0.4777%	0.7131%	0.9573%	1.2019%	1.4523%	1.7043%	1.9611%	2.2200%	2.4831%	2.7484%
52	0.5142%	0.7675%	1.0305%	1.2940%	1.5633%	1.8342%	2.1098%	2.3872%	2.6687%	2.9521%
53	0.5541%	0.8272%	1.1098%	1.3928%	1.6816%	1.9717%	2.2662%	2.5624%	2.8621%	3.1633%
54	0.5950%	0.8881%	1.1908%	1.4938%	1.8020%	2.1113%	2.4244%	2.7388%	3.0564%	3.3752%
55	0.6367%	0.9503%	1.2730%	1.5955%	1.9227%	2.2506%	2.5819%	2.9143%	3.2499%	3.5867%
56	0.6775%	1.0113%	1.3531%	1.6945%	2.0402%	2.3863%	2.7362%	3.0872%	3.4422%	3.7989%
57	0.7166%	1.0696%	1.4304%	1.7905%	2.1554%	2.5209%	2.8912%	3.2632%	3.6435%	4.0207%
58	0.7557%	1.1279%	1.5091%	1.8896%	2.2763%	2.6643%	3.0588%	3.4558%	3.8605%	4.2694%
59	0.7991%	1.1928%	1.5977%	2.0024%	2.4155%	2.8308%	3.2552%	3.6836%	4.1221%	4.5662%
60	0.8512%	1.2705%	1.7046%	2.1390%	2.5852%	3.0349%	3.4963%	3.9634%	4.4423%	4.9280%
61	0.9155%	1.3665%	1.8374%	2.3098%	2.7968%	3.2888%	3.7944%	4.3066%	4.8317%	5.3641%
62	0.9980%	1.4897%	2.0057%	2.5240%	3.0590%	3.5997%	4.1550%	4.7172%	5.2924%	5.8750%
63	1.0970%	1.6375%	2.2054%	2.7760%	3.3641%	3.9579%	4.5663%	5.1814%	5.8091%	6.4435%
64	1.2090%	1.8047%	2.4288%	3.0554%	3.6994%	4.3489%	5.0121%	5.6813%	6.3624%	7.0497%
65	1.3280%	1.9823%	2.6651%	3.3499%	4.0510%	4.7567%	5.4755%	6.1998%	6.9364%	7.6794%

BIỂU 7: BIỂU PHÍ BẢO HIỂM DÀNH CHO NAM
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA SỐ TIỀN BẢO HIỂM BAN ĐẦU
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC ĐƯỢC TRẢ HÀNG NĂM

Tuổi / Thời Hạn	12	24	36	48	60
18	0.3138%	0.4710%	0.6261%	0.7783%	0.9269%
19	0.3242%	0.4830%	0.6386%	0.7903%	0.9374%
20	0.3276%	0.4865%	0.6410%	0.7906%	0.9352%
21	0.3276%	0.4848%	0.6366%	0.7835%	0.9246%
22	0.3242%	0.4780%	0.6265%	0.7696%	0.9079%
23	0.3173%	0.4678%	0.6125%	0.7525%	0.8886%
24	0.3104%	0.4567%	0.5984%	0.7365%	0.8712%
25	0.3018%	0.4456%	0.5859%	0.7229%	0.8576%
26	0.2966%	0.4396%	0.5791%	0.7165%	0.8523%
27	0.2949%	0.4370%	0.5773%	0.7163%	0.8546%
28	0.2931%	0.4370%	0.5795%	0.7215%	0.8637%
29	0.2966%	0.4429%	0.5890%	0.7355%	0.8829%
30	0.3018%	0.4523%	0.6035%	0.7557%	0.9096%
31	0.3104%	0.4667%	0.6242%	0.7835%	0.9452%
32	0.3225%	0.4855%	0.6506%	0.8184%	0.9898%
33	0.3363%	0.5076%	0.6820%	0.8603%	1.0431%
34	0.3535%	0.5349%	0.7207%	0.9114%	1.1074%
35	0.3742%	0.5681%	0.7672%	0.9720%	1.1831%
36	0.4001%	0.6082%	0.8222%	1.0431%	1.2714%
37	0.4294%	0.6533%	0.8845%	1.1237%	1.3712%
38	0.4621%	0.7044%	0.9552%	1.2147%	1.4831%
39	0.5001%	0.7632%	1.0354%	1.3170%	1.6082%
40	0.5432%	0.8288%	1.1241%	1.4296%	1.7455%
41	0.5897%	0.8996%	1.2201%	1.5514%	1.8936%
42	0.6397%	0.9762%	1.3239%	1.6827%	2.0531%
43	0.6949%	1.0597%	1.4361%	1.8244%	2.2247%
44	0.7536%	1.1483%	1.5555%	1.9751%	2.4073%
45	0.8156%	1.2428%	1.6827%	2.1357%	2.6025%
46	0.8829%	1.3441%	1.8189%	2.3082%	2.8129%
47	0.9536%	1.4514%	1.9645%	2.4938%	3.0411%
48	1.0295%	1.5680%	2.1234%	2.6981%	3.2953%
49	1.1140%	1.6973%	2.3012%	2.9270%	3.5765%
50	1.2071%	1.8426%	2.5012%	3.1849%	3.8950%
51	1.3157%	2.0093%	2.7296%	3.4778%	4.2544%
52	1.4364%	2.1962%	2.9852%	3.8038%	4.6520%
53	1.5744%	2.4069%	3.2703%	4.1644%	5.0888%
54	1.7261%	2.6371%	3.5798%	4.5539%	5.5590%
55	1.8899%	2.8842%	3.9109%	4.9697%	6.0610%
56	2.0641%	3.1465%	4.2622%	5.4118%	6.5970%
57	2.2486%	3.4247%	4.6364%	5.8854%	7.1744%
58	2.4452%	3.7232%	5.0406%	6.4004%	7.8053%
59	2.6590%	4.0501%	5.4863%	6.9703%	8.5048%
60	2.8970%	4.4158%	5.9855%	7.6085%	9.2866%
61	3.1660%	4.8285%	6.5475%	8.3245%	10.1590%
62	3.4695%	5.2925%	7.1766%	9.1207%	11.1230%
63	3.8092%	5.8094%	7.8719%	9.9947%	12.1747%
64	4.1851%	6.3755%	8.6282%	10.9398%	13.3078%
65	4.5903%	6.9833%	9.4368%	11.9485%	14.5180%

BIỂU 8: BIỂU PHÍ BẢO HIỂM DÀNH CHO NỮ
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA SỐ TIỀN BẢO HIỂM BAN ĐẦU
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC ĐƯỢC TRẢ HÀNG NĂM

Tuổi / Thời Hạn	12	24	36	48	60
18	0.1724%	0.2586%	0.3447%	0.4302%	0.5152%
19	0.1776%	0.2663%	0.3543%	0.4416%	0.5281%
20	0.1828%	0.2731%	0.3627%	0.4516%	0.5401%
21	0.1862%	0.2782%	0.3695%	0.4604%	0.5507%
22	0.1897%	0.2834%	0.3768%	0.4696%	0.5619%
23	0.1931%	0.2893%	0.3847%	0.4796%	0.5744%
24	0.1983%	0.2962%	0.3937%	0.4913%	0.5889%
25	0.2018%	0.3021%	0.4026%	0.5033%	0.6040%
26	0.2069%	0.3106%	0.4144%	0.5183%	0.6224%
27	0.2138%	0.3209%	0.4280%	0.5354%	0.6432%
28	0.2207%	0.3311%	0.4420%	0.5533%	0.6650%
29	0.2276%	0.3422%	0.4572%	0.5725%	0.6887%
30	0.2362%	0.3550%	0.4741%	0.5942%	0.7154%
31	0.2449%	0.3678%	0.4920%	0.6175%	0.7446%
32	0.2535%	0.3823%	0.5122%	0.6441%	0.7787%
33	0.2656%	0.4002%	0.5370%	0.6769%	0.8207%
34	0.2776%	0.4198%	0.5655%	0.7155%	0.8704%
35	0.2931%	0.4453%	0.6020%	0.7640%	0.9319%
36	0.3138%	0.4777%	0.6474%	0.8234%	1.0061%
37	0.3380%	0.5160%	0.7007%	0.8924%	1.0912%
38	0.3673%	0.5612%	0.7625%	0.9711%	1.1870%
39	0.4001%	0.6115%	0.8305%	1.0569%	1.2901%
40	0.4363%	0.6661%	0.9035%	1.1478%	1.3989%
41	0.4742%	0.7232%	0.9788%	1.2416%	1.5110%
42	0.5139%	0.7812%	1.0559%	1.3374%	1.6253%
43	0.5518%	0.8391%	1.1333%	1.4340%	1.7415%
44	0.5932%	0.9005%	1.2143%	1.5352%	1.8635%
45	0.6346%	0.9619%	1.2968%	1.6395%	1.9903%
46	0.6760%	1.0257%	1.3837%	1.7500%	2.1250%
47	0.7225%	1.0964%	1.4790%	1.8708%	2.2722%
48	0.7725%	1.1722%	1.5816%	2.0011%	2.4317%
49	0.8260%	1.2540%	1.6926%	2.1429%	2.6057%
50	0.8846%	1.3434%	1.8146%	2.2991%	2.7963%
51	0.9484%	1.4421%	1.9495%	2.4701%	3.0033%
52	1.0208%	1.5527%	2.0979%	2.6558%	3.2252%
53	1.1002%	1.6710%	2.2548%	2.8499%	3.4549%
54	1.1812%	1.7918%	2.4138%	3.0453%	3.6852%
55	1.2640%	1.9136%	2.5723%	3.2394%	3.9152%
56	1.3450%	2.0318%	2.7269%	3.4311%	4.1468%
57	1.4226%	2.1467%	2.8806%	3.6271%	4.3900%
58	1.5002%	2.2656%	3.0451%	3.8427%	4.6639%
59	1.5864%	2.4015%	3.2367%	4.0982%	4.9912%
60	1.6899%	2.5661%	3.4719%	4.4120%	5.3895%
61	1.8175%	2.7722%	3.7642%	4.7962%	5.8682%
62	1.9813%	3.0301%	4.1211%	5.2540%	6.4268%
63	2.1779%	3.3328%	4.5309%	5.7700%	7.0466%
64	2.4003%	3.6678%	4.9772%	6.3244%	7.7065%
65	2.6366%	4.0204%	5.4421%	6.8989%	8.3924%

BIỂU 9: BIỂU PHÍ BẢO HIỂM DÀNH CHO NAM
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA SỐ TIỀN BẢO HIỂM BAN ĐẦU
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC ĐƯỢC TRẢ CUỐI KỲ

Tuổi / Thời Hạn	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	0.0793%	0.1056%	0.1319%	0.1581%	0.1842%	0.2103%	0.2362%	0.2622%	0.2880%	0.3138%	0.3404%	0.3669%	0.3933%	0.4197%	0.4459%	0.4722%	0.4983%	0.5244%	0.5505%	0.5764%	0.6023%	0.6282%	0.6542%	0.6802%	0.7060%	0.7319%	0.7576%	0.7833%
19	0.0819%	0.1091%	0.1362%	0.1633%	0.1903%	0.2172%	0.2440%	0.2708%	0.2975%	0.3242%	0.3510%	0.3778%	0.4045%	0.4311%	0.4577%	0.4842%	0.5106%	0.5370%	0.5633%	0.5896%	0.6157%	0.6419%	0.6679%	0.6938%	0.7197%	0.7455%	0.7713%	0.7970%
20	0.0828%	0.1103%	0.1377%	0.1650%	0.1923%	0.2195%	0.2466%	0.2737%	0.3007%	0.3276%	0.3545%	0.3812%	0.4079%	0.4346%	0.4611%	0.4876%	0.5141%	0.5405%	0.5668%	0.5930%	0.6192%	0.6453%	0.6710%	0.6967%	0.7223%	0.7479%	0.7734%	0.7988%
21	0.0828%	0.1103%	0.1377%	0.1650%	0.1923%	0.2195%	0.2466%	0.2737%	0.3007%	0.3276%	0.3542%	0.3807%	0.4071%	0.4334%	0.4597%	0.4860%	0.5121%	0.5382%	0.5642%	0.5902%	0.6161%	0.6420%	0.6672%	0.6923%	0.7174%	0.7424%	0.7673%	0.7922%
22	0.0819%	0.1091%	0.1362%	0.1633%	0.1903%	0.2172%	0.2440%	0.2708%	0.2975%	0.3242%	0.3502%	0.3761%	0.4019%	0.4277%	0.4535%	0.4791%	0.5047%	0.5303%	0.5558%	0.5812%	0.6065%	0.6318%	0.6565%	0.6811%	0.7056%	0.7301%	0.7545%	0.7788%
23	0.0802%	0.1068%	0.1333%	0.1598%	0.1862%	0.2126%	0.2388%	0.2651%	0.2912%	0.3173%	0.3427%	0.3681%	0.3934%	0.4186%	0.4438%	0.4689%	0.4939%	0.5189%	0.5438%	0.5687%	0.5935%	0.6182%	0.6422%	0.6661%	0.6900%	0.7138%	0.7375%	0.7612%
24	0.0785%	0.1045%	0.1304%	0.1563%	0.1822%	0.2079%	0.2337%	0.2593%	0.2849%	0.3104%	0.3351%	0.3598%	0.3844%	0.4089%	0.4334%	0.4578%	0.4821%	0.5064%	0.5307%	0.5548%	0.5789%	0.6030%	0.6266%	0.6501%	0.6735%	0.6969%	0.7202%	0.7435%
25	0.0763%	0.1016%	0.1268%	0.1520%	0.1771%	0.2022%	0.2272%	0.2521%	0.2770%	0.3018%	0.3261%	0.3503%	0.3745%	0.3986%	0.4226%	0.4466%	0.4706%	0.4944%	0.5183%	0.5429%	0.5657%	0.5894%	0.6128%	0.6362%	0.6595%	0.6827%	0.7059%	0.7290%
26	0.0750%	0.0998%	0.1246%	0.1494%	0.1741%	0.1987%	0.2233%	0.2478%	0.2722%	0.2966%	0.3207%	0.3448%	0.3689%	0.3928%	0.4168%	0.4406%	0.4644%	0.4882%	0.5118%	0.5355%	0.5590%	0.5825%	0.6058%	0.6290%	0.6522%	0.6753%	0.6984%	0.7214%
27	0.0745%	0.0993%	0.1239%	0.1485%	0.1731%	0.1975%	0.2220%	0.2463%	0.2706%	0.2949%	0.3189%	0.3428%	0.3667%	0.3906%	0.4143%	0.4381%	0.4617%	0.4853%	0.5089%	0.5323%	0.5558%	0.5791%	0.6027%	0.6262%	0.6496%	0.6730%	0.6963%	0.7196%
28	0.0741%	0.0987%	0.1232%	0.1477%	0.1721%	0.1964%	0.2207%	0.2449%	0.2690%	0.2931%	0.3174%	0.3417%	0.3658%	0.3900%	0.4140%	0.4380%	0.4620%	0.4858%	0.5097%	0.5334%	0.5571%	0.5808%	0.6047%	0.6286%	0.6525%	0.6763%	0.7000%	0.7237%
29	0.0750%	0.0998%	0.1246%	0.1494%	0.1741%	0.1987%	0.2233%	0.2478%	0.2722%	0.2966%	0.3213%	0.3460%	0.3706%	0.3951%	0.4196%	0.4440%	0.4683%	0.4926%	0.5159%	0.5417%	0.5652%	0.5892%	0.6139%	0.6385%	0.6630%	0.6875%	0.7119%	0.7362%
30	0.0763%	0.1016%	0.1268%	0.1520%	0.1771%	0.2022%	0.2272%	0.2521%	0.2770%	0.3018%	0.3272%	0.3526%	0.3778%	0.4031%	0.4283%	0.4534%	0.4784%	0.5034%	0.5283%	0.5532%	0.5780%	0.6027%	0.6284%	0.6539%	0.6794%	0.7048%	0.7302%	0.7555%
31	0.0785%	0.1045%	0.1304%	0.1563%	0.1822%	0.2079%	0.2337%	0.2593%	0.2849%	0.3104%	0.3368%	0.3631%	0.3894%	0.4156%	0.4418%	0.4679%	0.4939%	0.5199%	0.5458%	0.5716%	0.5974%	0.6231%	0.6498%	0.6764%	0.7030%	0.7295%	0.7559%	0.7823%
32	0.0815%	0.1085%	0.1355%	0.1624%	0.1893%	0.2160%	0.2427%	0.2694%	0.2960%	0.3225%	0.3500%	0.3775%	0.4049%	0.4322%	0.4595%	0.4867%	0.5138%	0.5409%	0.5679%	0.5948%	0.6217%	0.6485%	0.6766%	0.7046%	0.7325%	0.7604%	0.7882%	0.8159%
33	0.0850%	0.1132%	0.1413%	0.1694%	0.1974%	0.2253%	0.2531%	0.2809%	0.3086%	0.3363%	0.3652%	0.3941%	0.4229%	0.4516%	0.4803%	0.5089%	0.5374%	0.5659%	0.5943%	0.6226%	0.6508%	0.6790%	0.7087%	0.7383%	0.7679%	0.7974%	0.8268%	0.8562%
34	0.0894%	0.1190%	0.1486%	0.1781%	0.2075%	0.2368%	0.2661%	0.2953%	0.3244%	0.3535%	0.3841%	0.4147%	0.4452%	0.4756%	0.5060%	0.5362%	0.5664%	0.5965%	0.6266%	0.6566%	0.6864%	0.7163%	0.7480%	0.7797%	0.8113%	0.8428%	0.8743%	0.9057%
35	0.0946%	0.1260%	0.1573%	0.1885%	0.2196%	0.2507%	0.2817%	0.3126%	0.3434%	0.3742%	0.4069%	0.4396%	0.4722%	0.5047%	0.5372%	0.5695%	0.6018%	0.6340%	0.6661%	0.6982%	0.7301%	0.7620%	0.7961%	0.8301%	0.8640%	0.8978%	0.9316%	0.9652%
36	0.1011%	0.1347%	0.1681%	0.2015%	0.2348%	0.2680%	0.3011%	0.3342%	0.3672%	0.4001%	0.4352%	0.4703%	0.5053%	0.5402%	0.5750%	0.6097%	0.6443%	0.6789%	0.7134%	0.7477%	0.7820%	0.8162%	0.8529%	0.8895%	0.9260%	0.9624%	0.9987%	1.0349%
37	0.1085%	0.1445%	0.1804%	0.2163%	0.2520%	0.2877%	0.3232%	0.3587%	0.3941%	0.4294%	0.4672%	0.5049%	0.5426%	0.5801%	0.6176%	0.6550%	0.6923%	0.7294%	0.7665%	0.8035%	0.8404%	0.8773%	0.9169%	0.9565%	0.9960%	1.0354%	1.0746%	1.1138%
38	0.1168%	0.1556%	0.1942%	0.2328%	0.2712%	0.3096%	0.3479%	0.3861%	0.4241%	0.4621%	0.5031%	0.5439%	0.5846%	0.6253%	0.6658%	0.7062%	0.7466%	0.7868%	0.8259%	0.8670%	0.9069%	0.9467%	0.9898%	1.0328%	1.0757%	1.1184%	1.1611%	1.2036%
39	0.1264%	0.1683%	0.2102%	0.2519%	0.2935%	0.3350%	0.3764%	0.4178%	0.4590%	0.5001%	0.5445%	0.5889%	0.6331%	0.6772%	0.7213%	0.7652%	0.8090%	0.8527%	0.8962%	0.9397%	0.9831%	1.0264%	1.0731%	1.1198%	1.1663%	1.2127%	1.2590%	1.3052%
40	0.1373%	0.1828%	0.2283%	0.2736%	0.3188%	0.3639%	0.4089%	0.4538%	0.4985%	0.5432%	0.5914%	0.6396%	0.6876%	0.7355%	0.7833%	0.8309%	0.8785%	0.9259%	0.9732%	1.0204%	1.0675%	1.1145%	1.1652%	1.2158%	1.2662%	1.3165%	1.3667%	1.4168%
41	0.1491%	0.1985%	0.2478%	0.2970%	0.3461%	0.3951%	0.4439%	0.4927%	0.5413%	0.5897%	0.6421%	0.6943%	0.7464%	0.7983%	0.8501%	0.9018%	0.9534%	1.0049%	1.0552%	1.1074%	1.1584%	1.2094%	1.2644%	1.3193%	1.3741%	1.4288%	1.4833%	1.5377%
42	0.1617%	0.2154%	0.2689%	0.3222%	0.3755%	0.4286%	0.4816%	0.5344%	0.5872%	0.6397%	0.6966%	0.7533%	0.8099%	0.8663%	0.9226%	0.9787%	1.0347%	1.0906%	1.1453%	1.2019%	1.2574%	1.3127%	1.3724%	1.4319%	1.4913%	1.5505%	1.6096%	1.6685%
43	0.1757%	0.2339%	0.2921%	0.3500%	0.4079%	0.4656%	0.5231%	0.5805%	0.6378%	0.6949%	0.7566%	0.8180%	0.8793%	0.9405%	1.0015%	1.0624%	1.1231%	1.1837%	1.2441%	1.3044%	1.3645%	1.4245%	1.4890%	1.5534%	1.6177%	1.6818%	1.7457%	1.8094%
44	0.1905%	0.2537%	0.3167%	0.3796%	0.4423%	0.5048%	0.5673%	0.6295%	0.6916%	0.7536%	0.8202%	0.8868%	0.9531%	1.0193%	1.0853%	1.1512%	1.2169%	1.2825%	1.3478%	1.4131%	1.4781%	1.5430%	1.6129%	1.6825%	1.7520%	1.8214%	1.8905%	1.9595%
45	0.2062%	0.2746%	0.3428%	0.4108%	0.4787%	0.5464%	0.6140%	0.6814%	0.7486%	0.8156%	0.8878%	0.9598%	1.0316%	1.1032%	1.1747%	1.2460%	1.3171%	1.3880%	1.4587%	1.5293%	1.5997%	1.6700%	1.7454%	1.8206%	1.8956%	1.9705%	2.0451%	2.1196%
46	0.2232%	0.2972%	0.3710%	0.4447%	0.5182%	0.5915%	0.6646%	0.7375%	0.8103%	0.8829%	0.9608%	1.0385%	1.1161%	1.1934%	1.2706%	1.3475%	1.4243%	1.5009%	1.5773%	1.6535%	1.7295%	1.8054%	1.8867%	1.9679%	2.0488%	2.1296%	2.2102%	2.2905%
47	0.2410%	0.3210%	0.4008%	0.4803%	0.5597%	0.6389%	0.7178%	0.7966%	0.8752%	0.9536%	1.0377%	1.1216%	1.2053%	1.2887%	1.3720%	1.4551%	1.5379%	1.6206%	1.7030%	1.7853%	1.8673%	1.9492%	2.0372%	2.1249%	2.2125%	2.2998%	2.3869%	2.4738%
48	0.2602%	0.3465%	0.4326%	0.5185%	0.6042%	0.6897%	0.7749%	0.8600%	0.9448%	1.0295%	1.1204%	1.2112%	1.3017%	1.3920%	1.4821%	1.5719%	1.6616%	1.7510%	1.8402%	1.9292%	2.0179%	2.1065%	2.2017%	2.2968%	2.3916%	2.4861%	2.5805%	2.6746%
49	0.2816%	0.3750%	0.4682%	0.5611%	0.6538%	0.7463%	0.8385%	0.9306%	1.0224%	1.1140%	1.2125%	1.3108%	1.4088%	1.5067%	1.6042%	1.7016%	1.7987%	1.8955%	1.9921%	2.0885%	2.1847%	2.2805%	2.3843%	2.4879%	2.5911%	2.6941%	2.7969%	2.8994%
50	0.3051%	0.4063%	0.5073%	0.6080%	0.7085%	0.8087%	0.9086%	1.0084%	1.1078%	1.2071%	1.3144%	1.4215%	1.5284%	1.6350%	1.7413%	1.8473%	1.9531%	2.0587%	2.1639%	2.2689%	2.3737%	2.4782%	2.5914%	2.7043%	2.8170%	2.9293%	3.0414%	3.1532%
51	0.3326%	0.4429%	0.5529%	0.6627%	0.7722%	0.8815%	0.9904%	1.0991%	1.2075%	1.3157%	1.4329%	1.5498%	1.6663%	1.7626%	1.8987%	2.0144%	2.1298%	2.2450%	2.3599%	2.4745%	2.5888%	2.7028%	2.8268%	2.9504%	3.0738%	3.1968%	3.3196%	3.4420%
52	0.3631%	0.4835%	0.6037%	0.7235%	0.8431%	0.9623%	1.0813%	1.2000%	1.3183%	1.4364%	1.5648%	1.6928%	1.8205%	1.9479%	2.0750%	2.2018%	2.3283%	2.4545%	2.5803%	2.7059%	2.8311%	2.9560%	3.0918%	3.2272%	3.3623%	3.4970%	3.6315%	3.7656%
53	0.3980%	0.5300%	0.6616%	0.7930%	0.9240%	1.0547%	1.1851%	1.3152%	1.4449%	1.5744%	1.7150%	1.8553%	1.9953%	2.1349%	2.2742%	2.4131%	2.5517%	2.6899%	2.8278%	2.9654%	3.1026%	3.2395%	3.3880%	3.5361%	3.6838%	3.8312%	3.9782%	4.1248%
54	0.4363%	0.5810%	0.7254%	0.8694%	1.0131%	1.1564%	1.2994%	1.4420%	1.5842%	1.7261%	1.8800%	2.0335%	2.1867%	2.3394%	2.4918%	2.6439%	2.7955%	2.9468%	3.0977%	3.2482%	3.3984%	3.5481%	3.7101%	3.8716%	4.0328%	4.1935%	4.3538%	4.5138%
55	0.4777%	0.6362%	0.7943%	0.9519%	1.1092%	1.2662%	1.4227%	1.5788%	1.7346%	1.8899%	2.0579%	2.2255%	2.3926%	2.5593%	2.7257%	2.8916%	3.0571%	3.2222%	3.3869%	3.5512%	3.7150%	3.8785%	4.0547%	4.2304%	4.4057%	4.5806%	4.7550%	4.9291%
56	0.5218%	0.6948%	0.8675%	1.0397%	1.2115%	1.3828%	1.5538%	1.7243%	1.8944%	2.0641%	2.2469%	2.4294%	2.6113%	2.7928%	2.9739%	3.1545%	3.3347%	3.5144%	3.6937%	3.8725%	4.0509%	4.2289%	4.4202%	4.6110%	4.8014%	4.9912%	5.1807%	5.3696%
57	0.5684%	0.7569%	0.9450%	1.1326%	1.3198%	1.5064%	1.6927%	1.8784%	2.0637%	2.2486%	2.4473%	2.6455%	2.8432%	3.0404%	3.2372%	3.4334%	3.6292%	3.8245%	4.0193%	4.2137%	4.4075%	4.6009%	4.8086%	5.0158%	5.2224%	5.4286%	5.6343%	5.8394%
58	0.6181%	0.8231%	1.0276%	1.2316%	1.4351%	1.6381%	1.8406%	2.0427%	2.2442%	2.4452%	2.6611%	2.8764%	3.0913%	3.3056%	3.5193%	3.7326%	3.9453%	4.1575%	4.3692%	4.5804%	4.7910%	5.0011%	5.2270%	5.4524%	5.6771%	5.9014%	6.1251%	6.3482%
59	0.6721%	0.8951%	1.1175%	1.3393%	1.5606%	1.7814%	2.0016%	2.2213%	2.4404%	2.6590%	2.8940%	3.1284%	3.3623%	3.5956%	3.8283%	4.0604%	4.2920%	4.5230%	4.7534%	4.9832%	5.2125%	5.4412%	5.6877%	5.9335%	6.1787%	6.4233%	6.6673%	6.9107%
60	0.7323%	0.9752%	1.2175%	1.4592%	1.7003%	1.9408%	2.1807%	2.4201%	2.6588%	2.8970%	3.1536%	3.4095%	3.6648%	3.9195%	4.1736%	4.4270%	4.6798%	4.9320%	5.1836%	5.4345%	5.6849%	5.9346%	6.2041%	6.4729%	6.7410%	7.0085%	7.2754%	7.5415%
61	0.8003%	1.0657%	1.3305%	1.5947%	1.8582%	2.1210%	2.3832%	2.6448%	2.9057%	3.1660%	3.4468%	3.7270%	4.0065%	4.2853%	4.5634%	4.8408%	5.1176%	5.3936%	5.6690%	5.9437%	6.2177%	6.4911%	6.7863%	7.0807%	7.3744%	7.6674%	7.9597%	8.2512%
62	0.8770%	1.1679%	1.4581%	1.7476%	2.0363%	2.3244%	2.6117%	2.8983%	3.1842%	3.4695%	3.7774%	4.0847%	4.3911%	4.6968%	5.0018%	5.3060%	5.6095%	5.9122%	6.2142%	6.5154%	6.8159%	7.1156%	7.4390%	7.7617%	8.0835%	8.4046%	8.7249%	9.0443%
63	0.9629%	1.2823%	1.6009%	1.9187%	2.2357%	2.5519%	2.8674%	3.1821%	3.4960%	3.8092%	4.1471%	4.4841%	4.8204%	5.1558%	5.4904%	5.8241%	6.1571%	6.4892%	6.8205%	7.1510%	7.4807%	7.8095%	8.1632%	8.5161%	8.8681%	9.2192%	9.5694%	9.9188%
64	1.0579%	1.4088%	1.7588%	2.1080%	2.4563%	2.8038%	3.1504%	3.4961%	3.8410%	4.1851%	4.5551%	4.9243%	5.2925%	5.6598%	6.0262%	6.3917%	6.7563%	7.1201%	7.4829%	7.8448%	8.2059%	8.5660%	8.9518%	9.3367%	9.7206%	10.1036%	10.4856%	10.8667%
65	1.1603%	1.5452%	1.9291%	2.3121%	2.6942%	3.0753%	3.4554%	3.8347%	4.2130%	4.5903%	4.9946%	5.3978%	5.8001%	6.2014%	6.6017%	7.0010%	7.3993%	7.7967%	8.1930%	8.5884%	8.9828%	9.3763%	9.7959%	10.2144%	10.6320%	11.0484%	11.4639%	11.8784%

Tuổi / Thời Hạn	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60
18	0.8090%	0.8345%	0.8601%	0.8855%	0.9109%	0.9362%	0.9614%	0.9866%	1.0117%	1.0367%	1.0617%	1.0866%	1.1115%	1.1363%	1.1610%	1.1857%	1.2103%	1.2349%	1.2591%	1.2832%	1.3073%	1.3313%	1.3553%	1.3792%	1.4030%	1.4268%	1.4506%	1.4742%	1.4978%	1.5214%
19	0.8226%	0.8482%	0.8737%	0.8992%	0.9245%	0.9499%	0.9748%	0.9997%	1.0246%	1.0493%	1.0741%	1.0987%	1.1233%	1.1478%	1.1723%	1.1967%	1.2211%	1.2454%	1.2691%	1.2827%	1.3162%	1.3398%	1.3632%	1.3866%	1.4099%	1.4332%	1.4565%	1.4796%	1.5027%	1.5258%
20	0.8242%	0.8495%	0.8747%	0.8999%	0.9250%	0.9501%	0.9745%	0.9989%	1.0232%	1.0474%	1.0716%	1.0957%	1.1198%	1.1438%	1.1678%	1.1917%	1.2155%	1.2393%	1.2624%	1.2856%	1.3086%	1.3316%	1.3546%	1.3775%	1.4003%	1.4231%	1.4458%	1.4684%	1.4911%	1.5136%
21	0.8170%	0.8418%	0.8665%	0.8911%	0.9157%	0.9402%	0.9641%	0.9880%	1.0118%	1.0355%	1.0591%	1.0828%	1.1063%	1.1298%	1.1532%	1.1766%	1.1999%	1.2233%	1.2457%	1.2682%	1.2906%	1.3130%	1.3353%	1.3575%	1.3797%	1.4019%	1.4240%	1.4460%	1.4680%	1.4899%
22	0.8031%	0.8273%	0.8515%	0.8756%	0.8996%	0.9236%	0.9469%	0.9701%	0.9932%	1.0162%	1.0392%	1.0622%	1.0851%	1.1079%	1.1307%	1.1534%	1.1761%	1.1987%	1.2209%	1.2430%	1.2650%	1.2870%	1.3089%	1.3308%	1.3526%	1.3744%	1.3961%	1.4178%	1.4394%	1.4609%
23	0.7848%	0.8083%	0.8318%	0.8553%	0.8786%	0.9020%	0.9248%	0.9476%	0.9703%	0.9930%	1.0156%	1.0382%	1.0607%	1.0831%	1.1055%	1.1279%	1.1501%	1.1724%	1.1944%	1.2164%	1.2383%	1.2601%	1.2819%	1.3037%	1.3254%	1.3470%	1.3686%	1.3901%	1.4116%	1.4331%
24	0.7667%	0.7898%	0.8129%	0.8360%	0.8589%	0.8819%	0.9046%	0.9272%	0.9498%	0.9724%	0.9949%	1.0173%	1.0397%	1.0620%	1.0843%	1.1065%	1.1286%	1.1507%	1.1726%	1.1945%	1.2162%	1.2380%	1.2597%	1.2813%	1.3029%	1.3244%	1.3458%	1.3672%	1.3886%	1.4099%
25	0.7521%	0.7751%	0.7981%	0.8210%	0.8438%	0.8666%	0.8892%	0.9117%	0.9342%	0.9566%	0.9790%	1.0013%	1.0235%	1.0457%	1.0679%	1.0899%	1.1120%	1.1339%	1.1561%	1.1782%	1.2002%	1.2222%	1.2442%	1.2660%	1.2879%	1.3096%	1.3314%	1.3530%	1.3746%	1.3962%
26	0.7443%	0.7672%	0.7900%	0.8128%	0.8355%	0.8582%	0.8810%	0.9038%	0.9266%	0.9492%	0.9718%	0.9944%	1.0169%	1.0394%	1.0618%	1.0841%	1.1064%	1.1286%	1.1512%	1.1737%	1.1961%	1.2185%	1.2408%	1.2630%	1.2853%	1.3074%	1.3295%	1.3515%	1.3735%	1.3955%
27	0.7428%	0.7660%	0.7891%	0.8121%	0.8351%	0.8580%	0.8813%	0.9045%	0.9276%	0.9507%	0.9737%	0.9966%	1.0195%	1.0424%	1.0652%	1.0879%	1.1106%	1.1332%	1.1564%	1.1795%	1.2026%	1.2256%	1.2486%	1.2714%	1.2943%	1.3171%	1.3398%	1.3625%	1.3851%	1.4077%
28	0.7473%	0.7709%	0.7944%	0.8178%	0.8412%	0.8645%	0.8884%	0.9123%	0.9361%	0.9598%	0.9835%	1.0071%	1.0306%	1.0541%	1.0776%	1.1010%	1.1243%	1.1475%	1.1716%	1.1957%	1.2196%	1.2435%	1.2674%	1.2912%	1.3149%	1.3386%	1.3622%	1.3857%	1.4092%	1.4327%
29	0.7605%	0.7848%	0.8089%	0.8330%	0.8571%	0.8811%	0.9059%	0.9307%	0.9554%	0.9801%	1.0046%	1.0292%	1.0536%	1.0781%	1.1024%	1.1267%	1.1509%	1.1751%	1.2002%	1.2252%	1.2502%	1.2752%	1.3000%	1.3248%	1.3496%	1.3742%	1.3989%	1.4234%	1.4479%	1.4724%
30	0.7807%	0.8059%	0.8310%	0.8560%	0.8810%	0.9059%	0.9318%	0.9577%	0.9834%	1.0091%	1.0348%	1.0604%	1.0859%	1.1113%	1.1367%	1.1620%	1.1873%	1.2125%	1.2389%	1.2652%	1.2915%	1.3177%	1.3438%	1.3699%	1.3959%	1.4218%	1.4477%	1.4735%	1.4993%	1.5250%
31	0.8086%	0.8349%	0.8610%	0.8872%	0.9132%	0.9392%	0.9664%	0.9936%	1.0207%	1.0477%	1.0746%	1.1015%	1.1283%	1.1551%	1.1818%	1.2084%	1.2349%	1.2614%	1.2894%	1.3172%	1.3450%	1.3728%	1.4004%	1.4280%	1.4555%	1.4830%	1.5104%	1.5377%	1.5649%	1.5921%
32	0.8435%	0.8711%	0.8987%	0.9261%	0.9535%	0.9808%	1.0096%	1.0384%	1.0670%	1.0956%	1.1241%	1.1526%	1.1810%	1.2093%	1.2375%	1.2657%	1.2938%	1.3218%	1.3517%	1.3815%	1.4112%	1.4408%	1.4704%	1.4999%	1.5293%	1.5586%	1.5879%	1.6171%	1.6462%	1.6753%
33	0.8854%	0.9146%	0.9438%	0.9728%	1.0018%	1.0307%	1.0615%	1.0922%	1.1229%	1.1534%	1.1839%	1.2143%	1.2447%	1.2749%	1.3051%	1.3352%	1.3653%	1.3952%	1.4273%	1.4592%	1.4911%	1.5229%	1.5546%	1.5863%	1.6178%	1.6493%	1.6807%	1.7120%	1.7433%	1.7745%
34	0.9369%	0.9682%	0.9993%	1.0304%	1.0613%	1.0923%	1.1253%	1.1582%	1.1911%	1.2239%	1.2566%	1.2893%	1.3218%	1.3543%	1.3867%	1.4190%	1.4512%	1.4834%	1.5179%	1.5522%	1.5865%	1.6207%	1.6549%	1.6889%	1.7229%	1.7567%	1.7905%	1.8242%	1.8579%	1.8914%
35	0.9988%	1.0323%	1.0657%	1.0990%	1.1323%	1.1555%	1.2010%	1.2365%	1.2718%	1.3071%	1.3423%	1.3774%	1.4125%	1.4474%	1.4823%	1.5170%	1.5517%	1.5863%	1.6236%	1.6608%	1.6979%	1.7349%	1.7718%	1.8086%	1.8453%	1.8820%	1.9185%	1.9550%	1.9914%	2.0276%
36	1.0711%	1.1071%	1.1431%	1.1789%	1.2147%	1.2504%	1.2888%	1.3272%	1.3655%	1.4036%	1.4417%	1.4797%	1.5176%	1.5554%	1.5931%	1.6307%	1.6682%	1.7056%	1.7461%	1.7865%	1.8267%	1.8669%	1.9070%	1.9470%	1.9868%	2.0266%	2.0663%	2.1059%	2.1454%	2.1847%
37	1.1529%	1.1919%	1.2308%	1.2696%	1.3083%	1.3469%	1.3887%	1.4303%	1.4719%	1.5133%	1.5547%	1.5959%	1.6370%	1.6781%	1.7190%	1.7598%	1.8006%	1.8412%	1.8851%	1.9289%	1.9726%	2.0162%	2.0597%	2.1031%	2.1463%	2.1895%	2.2326%	2.2755%	2.3184%	2.3611%
38	1.2461%	1.2884%	1.3306%	1.3728%	1.4148%	1.4567%	1.5020%	1.5472%	1.5923%	1.6373%	1.6822%	1.7269%	1.7716%	1.8161%	1.8605%	1.9048%	1.9490%	1.9931%	2.0407%	2.0882%	2.1356%	2.1829%	2.2300%	2.2770%	2.3239%	2.3707%	2.4174%	2.4640%	2.5104%	2.5567%
39	1.3512%	1.3972%	1.4430%	1.4888%	1.5344%	1.5799%	1.6290%	1.6780%	1.7269%	1.7757%	1.8243%	1.8728%	1.9212%	1.9695%	2.0177%	2.0657%	2.1137%	2.1615%	2.2132%	2.2647%	2.3161%	2.3674%	2.4185%	2.4696%	2.5205%	2.5713%	2.6220%	2.6725%	2.7230%	2.7732%
40	1.4668%	1.5165%	1.5663%	1.6159%	1.6654%	1.7147%	1.7681%	1.8213%	1.8743%	1.9273%	1.9801%	2.0328%	2.0853%	2.1377%	2.1900%	2.2422%	2.2942%	2.3461%	2.4021%	2.4580%	2.5137%	2.5693%	2.6247%	2.6800%	2.7352%	2.7902%	2.8451%	2.8999%	2.9545%	3.0090%
41	1.5919%	1.6460%	1.7000%	1.7538%	1.8076%	1.8611%	1.9189%	1.9766%	2.0341%	2.0915%	2.1487%	2.2058%	2.2627%	2.3195%	2.3762%	2.4327%	2.4891%	2.5454%	2.6059%	2.6663%	2.7266%	2.7867%	2.8466%	2.9064%	2.9661%	3.0256%	3.0850%	3.1442%	3.2033%	3.2622%
42	1.7273%	1.7860%	1.8445%	1.9028%	1.9611%	2.0191%	2.0817%	2.1440%	2.2062%	2.2683%	2.3302%	2.3919%	2.4535%	2.5150%	2.5763%	2.6374%	2.6984%	2.7593%	2.8247%	2.8901%	2.9552%	3.0202%	3.0851%	3.1497%	3.2143%	3.2786%	3.3428%	3.4069%	3.4708%	3.5345%
43	1.8731%	1.9365%	1.9998%	2.0630%	2.1259%	2.1888%	2.2564%	2.3239%	2.3911%	2.4583%	2.5252%	2.5920%	2.6586%	2.7251%	2.7914%	2.8575%	2.9235%	2.9893%	3.0600%	3.1305%	3.2008%	3.2709%	3.3409%	3.4107%	3.4803%	3.5497%	3.6190%	3.6881%	3.7571%	3.8258%
44	2.0283%	2.0970%	2.1655%	2.2338%	2.3019%	2.3699%	2.4429%	2.5157%	2.5883%	2.6608%	2.7330%	2.8051%	2.8770%	2.9488%	3.0203%	3.0917%	3.1629%	3.2339%	3.3101%	3.3851%	3.4620%	3.5376%	3.6130%	3.6883%	3.7634%	3.8383%	3.9130%	3.9875%	4.0619%	4.1360%
45	2.1939%	2.2680%	2.3419%	2.4157%	2.4892%	2.5626%	2.6414%	2.7199%	2.7982%	2.8764%	2.9543%	3.0321%	3.1096%	3.1870%	3.2642%	3.3412%	3.4180%	3.4946%	3.5770%	3.6591%	3.7411%	3.8228%	3.9044%	3.9857%	4.0669%	4.1478%	4.2286%	4.3091%	4.3895%	4.4697%
46	2.3707%	2.4506%	2.5304%	2.6100%	2.6893%	2.7685%	2.8536%	2.9385%	3.0232%	3.1077%	3.1920%	3.2761%	3.3599%	3.4436%	3.5270%	3.6103%	3.6933%	3.7761%	3.8653%	3.9542%	4.0429%	4.1314%	4.2196%	4.3077%	4.3955%	4.4831%	4.5705%	4.6577%	4.7446%	4.8314%
47	2.5605%	2.6470%	2.7333%	2.8193%	2.9051%	2.9908%	3.0829%	3.1748%	3.2665%	3.3580%	3.4492%	3.5402%	3.6310%	3.7216%	3.8119%	3.9020%	3.9919%	4.0816%	4.1786%	4.2754%	4.3719%	4.4683%	4.5643%	4.6602%	4.7558%	4.8511%	4.9463%	5.0412%	5.1358%	5.2303%
48	2.7684%	2.8621%	2.9555%	3.0487%	3.1416%	3.2344%	3.3347%	3.4348%	3.5346%	3.6342%	3.7335%	3.8326%	3.9315%	4.0301%	4.1285%	4.2266%	4.3245%	4.4221%	4.5279%	4.6334%	4.7386%	4.8436%	4.9484%	5.0529%	5.1571%	5.2610%	5.3647%	5.4682%	5.5714%	5.6743%
49	3.0016%	3.1036%	3.2054%	3.3069%	3.4081%	3.5091%	3.6185%	3.7276%	3.8365%	3.9451%	4.0534%	4.1615%	4.2693%	4.3768%	4.4841%	4.5911%	4.6978%	4.8043%	4.9200%	5.0355%	5.1507%	5.2656%	5.3802%	5.4945%	5.6085%	5.7223%	5.8358%	5.9490%	6.0619%	6.1745%
50	3.2648%	3.3760%	3.4870%	3.5977%	3.7082%	3.8183%	3.9381%	4.0575%	4.1767%	4.2956%	4.4141%	4.5324%	4.6504%	4.7681%	4.8855%	5.0027%	5.1195%	5.2361%	5.3627%	5.4891%	5.6151%	5.7408%	5.8662%	5.9913%	6.1161%	6.2406%	6.3648%	6.4887%	6.6123%	6.7355%
51	3.5641%	3.6860%	3.8075%	3.9287%	4.0497%	4.1703%	4.3014%	4.4322%	4.5626%	4.6928%	4.8226%	4.9521%	5.0812%	5.2101%	5.3386%	5.4669%	5.5948%	5.7224%	5.8607%	5.9988%	6.1365%	6.2738%	6.4109%	6.5476%	6.6839%	6.8199%	6.9556%	7.0910%	7.2260%	7.3607%
52	3.8993%	4.0328%	4.1659%	4.2986%	4.4311%	4.5632%	4.7065%	4.8495%	4.9921%	5.1343%	5.2762%	5.4177%	5.5589%	5.6998%	5.8403%	5.9804%	6.1209%	6.2597%	6.4105%	6.5609%	6.7110%	6.8606%	7.0099%	7.1589%	7.3074%	7.4556%	7.6035%	7.7509%	7.8981%	8.0448%
53	4.2711%	4.4170%	4.5626%	4.7078%	4.8527%	4.9971%	5.1534%	5.3092%	5.4646%	5.6197%	5.7744%	5.9287%	6.0826%	6.2362%	6.3893%	6.5421%	6.6945%	6.8466%	7.0104%	7.1738%	7.3369%	7.4995%	7.6617%	7.8236%	7.9850%	8.1460%	8.3067%	8.4669%	8.6268%	8.7862%
54	4.6734%	4.8325%	4.9913%	5.1497%	5.3077%	5.4653%	5.6351%	5.8045%	5.9736%	6.1421%	6.3103%	6.4781%	6.6454%	6.8124%	6.9789%	7.1450%	7.3107%	7.4760%	7.6537%	7.8309%	8.0077%	8.1841%	8.3600%	8.5355%	8.7105%	8.8852%	9.0594%	9.2332%	9.4065%	9.5794%
55	5.1026%	5.2758%	5.4485%	5.6208%	5.7927%	5.9642%	6.1489%	6.3323%	6.5157%	6.6986%	6.8811%	7.0631%	7.2447%	7.4259%	7.6066%	7.7868%	7.9666%	8.1460%	8.3386%	8.5308%	8.7225%	8.9137%	9.1045%	9.2947%	9.4845%	9.6739%	9.8628%	10.0512%	10.2391%	10.4266%
56	5.5581%	5.7461%	5.9337%	6.1207%	6.3074%	6.4936%	6.6935%	6.8930%	7.0919%	7.2904%	7.4884%	7.6859%	7.8829%	8.0795%	8.2755%	8.4711%	8.6662%	8.8608%	9.0700%	9.2787%	9.4869%	9.6946%	9.9017%	10.1084%	10.3145%	10.5202%	10.7253%	10.9299%	11.1341%	11.3377%
57	6.0440%	6.2482%	6.4518%	6.6550%	6.8576%	7.0597%	7.2771%	7.4938%	7.7101%	7.9258%	8.1410%	8.3556%	8.5698%	8.7834%	8.9964%	9.2090%	9.4210%	9.6325%	9.8604%	10.0877%	10.3144%	10.5406%	10.7663%	10.9913%	11.2159%	11.4398%	11.6633%	11.8861%	12.1085%	12.3302%
58	6.5708%	6.7928%	7.0143%	7.2352%	7.4556%	7.6755%	7.9124%	8.1487%	8.3844%	8.6195%	8.8540%	9.0880%	9.3214%	9.5542%	9.7864%	10.0181%	10.2492%	10.4797%	10.7285%	10.9367%	11.2242%	11.4712%	11.7175%	11.9632%	12.2083%	12.4528%	12.6968%	12.9401%	13.1828%	13.4249%
59	7.1535%	7.3957%	7.6373%	7.8783%	8.1187%	8.3586%	8.6174%	8.8755%	9.1331%	9.3900%	9.6462%	9.9019%	10.1569%	10.4112%	10.6650%	10.9181%	11.1706%	11.4225%	11.6945%	11.9958%	12.2365%	12.5064%	12.7757%	13.0444%	13.3124%	13.5797%	13.8464%	14.1124%	14.3778%	14.6425%
60	7.8071%	8.0719%	8.3361%	8.5997%	8.8626%	9.1249%	9.4081%	9.6906%	9.9724%	10.2535%	10.5339%	10.8137%	11.0927%	11.3711%	11.6487%	11.9257%	12.2020%	12.4777%	12.7751%	13.0718%	13.3677%	13.6629%	13.9574%	14.2512%	14.5443%	14.8366%	15.1282%	15.4191%	15.7093%	15.9987%
61	8.5421%	8.8321%	9.1216%	9.4103%	9.6983%	9.9856%	10.2955%	10.6048%	10.9132%	11.2209%	11.5278%	11.8340%	12.1395%	12.4441%	12.7481%	13.0513%	13.3537%	13.6554%	13.9799%	14.3036%	14.6265%	14.9485%	15.2699%	15.5904%	15.9101%	16.2290%	16.5472%	16.8645%	17.1811%	17.4969%
62	9.3630%	9.6809%	9.9981%	10.3144%	10.6300%	10.9448%	11.2833%	11.6211%	11.9580%	12.2941%	12.6293%	12.9637%	13.2973%	13.6301%	13.9621%	14.2932%	14.6236%	14.9531%	15.3061%	15.6582%	16.0095%	16.3599%	16.7094%	17.0581%	17.4059%	17.7529%	18.0990%	18.4443%	18.7887%	19.1322%
63	10.2673%	10.6150%	10.9618%	11.3077%	11.6528%	11.9971%	12.3659%	12.7337%	13.1007%	13.4668%	13.8320%	14.1962%	14.5596%	14.9221%	15.2837%	15.6444%	16.0042%	16.3631%	16.7459%	17.1277%	17.5086%	17.8885%	18.2676%	18.6456%	19.0228%	19.3990%	19.7743%	20.1487%	20.5222%	20.8947%
64	11.2468%	11.6261%	12.0043%	12.3817%	12.7581%	13.1336%	13.5341%	13.9335%	14.3320%	14.7295%	15.1260%	15.5216%	15.9161%	16.3097%	16.7024%	17.0940%	17.4847%	17.8745%	18.2883%	18.7021%	19.1144%	19.5257%	19.9360%	20.3452%	20.7535%	21.1607%	21.5669%	21.9722%	22.3764%	22.7797%
65	12.2918%	12.7042%	13.1156%	13.5260%	13.9354%	14.3438%	14.7779%	15.2110%	15.6430%	16.0739%	16.5038%	16.9326%	17.3604%	17.7871%	18.2127%	18.6373%	19.0609%	19.4834%	19.9322%	20.3799%	20.8265%	21.2719%	21.7163%	22.1596%	22.6018%	23.0429%	23.4829%	23.9218%	24.3597%	24.7964%

BIỂU 10: BIỂU PHÍ BẢO HIỂM DÀNH CHO NỮ
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA SỐ TIỀN BẢO HIỂM BAN ĐẦU
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC ĐƯỢC TRẢ CUỐI KỲ

Tuổi / Thời Hạn	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	0.0436%	0.0580%	0.0725%	0.0869%	0.1012%	0.1155%	0.1298%	0.1441%	0.1583%	0.1724%	0.1870%	0.2015%	0.2160%	0.2304%	0.2449%	0.2592%	0.2736%	0.2879%	0.3022%	0.3164%	0.3306%	0.3448%	0.3593%	0.3738%	0.3882%	0.4027%	0.4171%	0.4314%
19	0.0449%	0.0598%	0.0746%	0.0895%	0.1042%	0.1190%	0.1337%	0.1484%	0.1630%	0.1776%	0.1926%	0.2075%	0.2224%	0.2373%	0.2521%	0.2669%	0.2817%	0.2964%	0.3111%	0.3258%	0.3404%	0.3549%	0.3698%	0.3845%	0.3993%	0.4140%	0.4286%	0.4432%
20	0.0462%	0.0615%	0.0768%	0.0921%	0.1073%	0.1225%	0.1376%	0.1527%	0.1678%	0.1828%	0.1980%	0.2133%	0.2285%	0.2436%	0.2587%	0.2738%	0.2888%	0.3038%	0.3188%	0.3337%	0.3486%	0.3635%	0.3785%	0.3936%	0.4086%	0.4236%	0.4385%	0.4534%
21	0.0471%	0.0627%	0.0783%	0.0938%	0.1093%	0.1248%	0.1402%	0.1556%	0.1709%	0.1862%	0.2018%	0.2173%	0.2327%	0.2482%	0.2636%	0.2789%	0.2942%	0.3095%	0.3248%	0.3400%	0.3551%	0.3703%	0.3856%	0.4009%	0.4162%	0.4314%	0.4466%	0.4618%
22	0.0479%	0.0639%	0.0797%	0.0955%	0.1113%	0.1271%	0.1428%	0.1585%	0.1741%	0.1897%	0.2055%	0.2213%	0.2370%	0.2528%	0.2684%	0.2841%	0.2996%	0.3152%	0.3307%	0.3462%	0.3616%	0.3770%	0.3928%	0.4085%	0.4242%	0.4399%	0.4555%	0.4710%
23	0.0488%	0.0650%	0.0812%	0.0973%	0.1134%	0.1294%	0.1454%	0.1613%	0.1773%	0.1931%	0.2094%	0.2256%	0.2418%	0.2579%	0.2740%	0.2900%	0.3060%	0.3220%	0.3379%	0.3538%	0.3697%	0.3855%	0.4015%	0.4175%	0.4335%	0.4494%	0.4653%	0.4811%
24	0.0501%	0.0668%	0.0833%	0.0999%	0.1164%	0.1329%	0.1493%	0.1657%	0.1820%	0.1983%	0.2148%	0.2313%	0.2478%	0.2642%	0.2806%	0.2969%	0.3132%	0.3294%	0.3456%	0.3618%	0.3779%	0.3940%	0.4105%	0.4269%	0.4432%	0.4596%	0.4759%	0.4921%
25	0.0510%	0.0679%	0.0848%	0.1016%	0.1184%	0.1352%	0.1519%	0.1685%	0.1852%	0.2018%	0.2187%	0.2356%	0.2525%	0.2693%	0.2861%	0.3029%	0.3196%	0.3362%	0.3529%	0.3694%	0.3860%	0.4025%	0.4195%	0.4364%	0.4534%	0.4702%	0.4871%	0.5038%
26	0.0523%	0.0697%	0.0870%	0.1042%	0.1214%	0.1386%	0.1558%	0.1729%	0.1899%	0.2069%	0.2244%	0.2419%	0.2594%	0.2767%	0.2941%	0.3114%	0.3287%	0.3459%	0.3631%	0.3802%	0.3973%	0.4143%	0.4319%	0.4494%	0.4668%	0.4843%	0.5016%	0.5190%
27	0.0541%	0.0720%	0.0899%	0.1077%	0.1255%	0.1433%	0.1610%	0.1786%	0.1962%	0.2138%	0.2319%	0.2499%	0.2679%	0.2859%	0.3038%	0.3217%	0.3395%	0.3573%	0.3750%	0.3927%	0.4103%	0.4279%	0.4460%	0.4641%	0.4821%	0.5000%	0.5179%	0.5358%
28	0.0558%	0.0743%	0.0928%	0.1112%	0.1295%	0.1479%	0.1662%	0.1844%	0.2026%	0.2207%	0.2394%	0.2580%	0.2765%	0.2950%	0.3135%	0.3319%	0.3503%	0.3686%	0.3869%	0.4052%	0.4234%	0.4415%	0.4603%	0.4790%	0.4977%	0.5163%	0.5349%	0.5535%
29	0.0575%	0.0766%	0.0957%	0.1147%	0.1356%	0.1525%	0.1713%	0.1901%	0.2089%	0.2276%	0.2470%	0.2663%	0.2855%	0.3048%	0.3239%	0.3430%	0.3621%	0.3811%	0.4001%	0.4190%	0.4379%	0.4568%	0.4762%	0.4956%	0.5150%	0.5343%	0.5536%	0.5728%
30	0.0597%	0.0795%	0.0993%	0.1190%	0.1387%	0.1583%	0.1778%	0.1974%	0.2168%	0.2362%	0.2563%	0.2763%	0.2963%	0.3162%	0.3361%	0.3559%	0.3756%	0.3954%	0.4150%	0.4346%	0.4542%	0.4737%	0.4939%	0.5140%	0.5340%	0.5540%	0.5740%	0.5939%
31	0.0619%	0.0824%	0.1029%	0.1233%	0.1437%	0.1640%	0.1843%	0.2046%	0.2247%	0.2449%	0.2656%	0.2863%	0.3070%	0.3276%	0.3482%	0.3687%	0.3892%	0.4096%	0.4299%	0.4502%	0.4705%	0.4907%	0.5118%	0.5329%	0.5539%	0.5748%	0.5957%	0.6165%
32	0.0641%	0.0853%	0.1065%	0.1277%	0.1488%	0.1698%	0.1908%	0.2118%	0.2326%	0.2535%	0.2752%	0.2969%	0.3186%	0.3402%	0.3617%	0.3832%	0.4047%	0.4260%	0.4474%	0.4686%	0.4899%	0.5110%	0.5331%	0.5551%	0.5771%	0.5989%	0.6208%	0.6426%
33	0.0671%	0.0894%	0.1116%	0.1338%	0.1559%	0.1779%	0.1999%	0.2218%	0.2437%	0.2656%	0.2883%	0.3110%	0.3336%	0.3562%	0.3787%	0.4012%	0.4236%	0.4459%	0.4682%	0.4905%	0.5127%	0.5348%	0.5581%	0.5813%	0.6045%	0.6276%	0.6507%	0.6737%
34	0.0702%	0.0935%	0.1167%	0.1398%	0.1629%	0.1860%	0.2090%	0.2319%	0.2548%	0.2776%	0.3016%	0.3256%	0.3495%	0.3733%	0.3971%	0.4208%	0.4445%	0.4681%	0.4916%	0.5151%	0.5385%	0.5619%	0.5868%	0.6117%	0.6365%	0.6613%	0.6859%	0.7106%
35	0.0741%	0.0987%	0.1232%	0.1477%	0.1721%	0.1964%	0.2207%	0.2449%	0.2690%	0.2931%	0.3189%	0.3445%	0.3701%	0.3956%	0.4210%	0.4464%	0.4718%	0.4970%	0.5222%	0.5474%	0.5725%	0.5975%	0.6243%	0.6511%	0.6778%	0.7045%	0.7310%	0.7576%
36	0.0793%	0.1056%	0.1319%	0.1581%	0.1842%	0.2103%	0.2362%	0.2622%	0.2880%	0.3138%	0.3415%	0.3691%	0.3967%	0.4242%	0.4516%	0.4789%	0.5062%	0.5334%	0.5605%	0.5876%	0.6146%	0.6416%	0.6707%	0.6998%	0.7288%	0.7578%	0.7867%	0.8155%
37	0.0854%	0.1138%	0.1420%	0.1702%	0.1984%	0.2264%	0.2544%	0.2823%	0.3102%	0.3380%	0.3681%	0.3981%	0.4280%	0.4579%	0.4876%	0.5173%	0.5470%	0.5766%	0.6060%	0.6355%	0.6648%	0.6941%	0.7258%	0.7575%	0.7891%	0.8207%	0.8521%	0.8835%
38	0.0928%	0.1236%	0.1544%	0.1850%	0.2156%	0.2461%	0.2765%	0.3068%	0.3371%	0.3673%	0.4001%	0.4327%	0.4653%	0.4978%	0.5303%	0.5626%	0.5949%	0.6271%	0.6592%	0.6913%	0.7232%	0.7551%	0.7897%	0.8243%	0.8587%	0.8931%	0.9274%	0.9616%
39	0.1011%	0.1347%	0.1681%	0.2015%	0.2348%	0.2680%	0.3011%	0.3342%	0.3672%	0.4001%	0.4358%	0.4714%	0.5070%	0.5424%	0.5778%	0.6131%	0.6483%	0.6834%	0.7184%	0.7533%	0.7882%	0.8229%	0.8606%	0.8981%	0.9355%	0.9729%	1.0101%	1.0473%
40	0.1103%	0.1469%	0.1833%	0.2197%	0.2561%	0.2923%	0.3284%	0.3645%	0.4004%	0.4363%	0.4751%	0.5138%	0.5524%	0.5910%	0.6294%	0.6678%	0.7060%	0.7442%	0.7822%	0.8202%	0.8581%	0.8958%	0.9366%	0.9773%	1.0178%	1.0583%	1.0987%	1.1389%
41	0.1199%	0.1596%	0.1993%	0.2389%	0.2783%	0.3177%	0.3570%	0.3961%	0.4352%	0.4742%	0.5163%	0.5582%	0.6001%	0.6418%	0.6835%	0.7250%	0.7665%	0.8078%	0.8490%	0.8902%	0.9312%	0.9721%	1.0159%	1.0596%	1.1031%	1.1465%	1.1899%	1.2331%
42	0.1299%	0.1730%	0.2160%	0.2588%	0.3016%	0.3443%	0.3868%	0.4293%	0.4716%	0.5139%	0.5590%	0.6041%	0.6490%	0.6938%	0.7385%	0.7832%	0.8276%	0.8720%	0.9163%	0.9605%	1.0045%	1.0485%	1.0955%	1.1424%	1.1892%	1.2359%	1.2825%	1.3289%
43	0.1395%	0.1858%	0.2319%	0.2779%	0.3239%	0.3697%	0.4154%	0.4610%	0.5064%	0.5518%	0.6003%	0.6488%	0.6971%	0.7452%	0.7933%	0.8412%	0.8891%	0.9368%	0.9844%	1.0318%	1.0792%	1.1264%	1.1767%	1.2269%	1.2769%	1.3268%	1.3765%	1.4263%
44	0.1499%	0.1997%	0.2493%	0.2988%	0.3482%	0.3974%	0.4465%	0.4955%	0.5444%	0.5932%	0.6451%	0.6969%	0.7485%	0.8001%	0.8515%	0.9028%	0.9539%	1.0049%	1.0558%	1.1066%	1.1573%	1.2078%	1.2613%	1.3148%	1.3681%	1.4212%	1.4742%	1.5271%
45	0.1604%	0.2136%	0.2667%	0.3196%	0.3724%	0.4251%	0.4777%	0.5301%	0.5824%	0.6346%	0.6899%	0.7450%	0.8000%	0.8549%	0.9097%	0.9643%	1.0188%	1.0731%	1.1273%	1.1814%	1.2353%	1.2892%	1.3464%	1.4035%	1.4604%	1.5172%	1.5739%	1.6304%
46	0.1709%	0.2275%	0.2841%	0.3405%	0.3967%	0.4529%	0.5088%	0.5647%	0.6204%	0.6760%	0.7350%	0.7940%	0.8528%	0.9114%	0.9700%	1.0283%	1.0865%	1.1446%	1.2026%	1.2603%	1.3180%	1.3755%	1.4367%	1.4977%	1.5585%	1.6192%	1.6798%	1.7402%
47	0.1826%	0.2432%	0.3036%	0.3639%	0.4241%	0.4840%	0.5439%	0.6036%	0.6631%	0.7225%	0.7857%	0.8487%	0.9116%	0.9743%	1.0368%	1.0992%	1.1614%	1.2235%	1.2855%	1.3472%	1.4089%	1.4703%	1.5357%	1.6009%	1.6660%	1.7308%	1.7956%	1.8601%
48	0.1953%	0.2601%	0.3247%	0.3891%	0.4534%	0.5176%	0.5815%	0.6454%	0.7090%	0.7725%	0.8400%	0.9074%	0.9746%	1.0416%	1.1085%	1.1752%	1.2417%	1.3081%	1.3743%	1.4403%	1.5062%	1.5719%	1.6419%	1.7117%	1.7813%	1.8508%	1.9201%	1.9892%
49	0.2088%	0.2780%	0.3471%	0.4160%	0.4848%	0.5534%	0.6218%	0.6900%	0.7581%	0.8260%	0.8983%	0.9704%	1.0424%	1.1141%	1.1857%	1.2571%	1.3284%	1.3994%	1.4703%	1.5410%	1.6116%	1.6819%	1.7569%	1.8317%	1.9064%	1.9808%	2.0550%	2.1291%
50	0.2236%	0.2978%	0.3718%	0.4456%	0.5192%	0.5926%	0.6659%	0.7390%	0.8119%	0.8846%	0.9621%	1.0394%	1.1165%	1.1935%	1.2702%	1.3467%	1.4231%	1.4993%	1.5753%	1.6511%	1.7267%	1.8021%	1.8828%	1.9632%	2.0435%	2.1236%	2.2035%	2.2832%
51	0.2397%	0.3193%	0.3986%	0.4777%	0.5566%	0.6354%	0.7139%	0.7923%	0.8704%	0.9484%	1.0318%	1.1150%	1.1980%	1.2808%	1.3633%	1.4457%	1.5279%	1.6098%	1.6916%	1.7732%	1.8545%	1.9357%	2.0226%	2.1093%	2.1957%	2.2820%	2.3680%	2.4539%
52	0.2580%	0.3436%	0.4290%	0.5142%	0.5992%	0.6839%	0.7685%	0.8528%	0.9369%	1.0208%	1.1107%	1.2003%	1.2897%	1.3789%	1.4679%	1.5566%	1.6451%	1.7335%	1.8215%	1.9094%	1.9971%	2.0845%	2.1778%	2.2708%	2.3636%	2.4561%	2.5484%	2.6405%
53	0.2781%	0.3703%	0.4624%	0.5541%	0.6457%	0.7370%	0.8282%	0.9191%	1.0097%	1.1002%	1.1966%	1.2928%	1.3888%	1.4845%	1.5800%	1.6752%	1.7702%	1.8650%	1.9596%	2.0539%	2.1480%	2.2418%	2.3415%	2.4410%	2.5402%	2.6392%	2.7379%	2.8364%
54	0.2986%	0.3976%	0.4964%	0.5950%	0.6933%	0.7913%	0.8892%	0.9868%	1.0841%	1.1812%	1.2844%	1.3873%	1.4899%	1.5923%	1.6945%	1.7964%	1.8980%	1.9994%	2.1005%	2.2014%	2.3021%	2.4025%	2.5085%	2.6143%	2.7198%	2.8250%	2.9300%	3.0348%
55	0.3195%	0.4255%	0.5312%	0.6367%	0.7419%	0.8468%	0.9515%	1.0559%	1.1601%	1.2640%	1.3737%	1.4832%	1.5924%	1.7013%	1.8100%	1.9184%	2.0265%	2.1343%	2.2419%	2.3493%	2.4563%	2.5631%	2.6752%	2.7870%	2.8985%	3.0098%	3.1207%	3.2314%
56	0.3400%	0.4528%	0.5653%	0.6775%	0.7894%	0.9011%	1.0125%	1.1236%	1.2345%	1.3450%	1.4611%	1.5768%	1.6922%	1.8074%	1.9223%	2.0369%	2.1512%	2.2653%	2.3791%	2.4925%	2.6057%	2.7187%	2.8368%	2.9546%	3.0721%	3.1894%	3.3063%	3.4230%
57	0.3596%	0.4789%	0.5979%	0.7166%	0.8350%	0.9531%	1.0709%	1.1884%	1.3057%	1.4226%	1.5449%	1.6670%	1.7887%	1.9101%	2.0312%	2.1520%	2.2725%	2.3928%	2.5127%	2.6323%	2.7517%	2.8707%	2.9955%	3.1201%	3.2443%	3.3682%	3.4917%	3.6150%
58	0.3792%	0.5050%	0.6305%	0.7557%	0.8805%	1.0051%	1.1293%	1.2533%	1.3769%	1.5002%	1.6295%	1.7585%	1.8872%	2.0155%	2.1436%	2.2713%	2.3987%	2.5258%	2.6526%	2.7791%	2.9052%	3.0311%	3.1639%	3.2965%	3.4287%	3.5606%	3.6921%	3.8234%
59	0.4010%	0.5340%	0.6667%	0.7991%	0.9311%	1.0628%	1.1942%	1.3253%	1.4560%	1.5864%	1.7241%	1.8615%	1.9985%	2.1352%	2.2715%	2.4075%	2.5432%	2.6785%	2.8135%	2.9482%	3.0825%	3.2166%	3.3593%	3.5018%	3.6439%	3.7856%	3.9270%	4.0680%
60	0.4272%	0.5689%	0.7102%	0.8512%	0.9918%	1.1321%	1.2721%	1.4117%	1.5510%	1.6899%	1.8379%	1.9856%	2.1329%	2.2798%	2.4264%	2.5726%	2.7185%	2.8640%	3.0091%	3.1539%	3.2983%	3.4424%	3.5979%	3.7530%	3.9078%	4.0621%	4.2161%	4.3697%
61	0.4594%	0.6118%	0.7638%	0.9155%	1.0667%	1.2176%	1.3682%	1.5183%	1.6681%	1.8175%	1.9788%	2.1397%	2.3002%	2.4603%	2.6200%	2.7793%	2.9382%	3.0967%	3.2548%	3.4126%	3.5700%	3.7269%	3.8977%	4.0680%	4.2379%	4.4074%	4.5764%	4.7451%
62	0.5008%	0.6670%	0.8327%	0.9980%	1.1629%	1.3274%	1.4915%	1.6552%	1.8184%	1.9813%	2.1585%	2.3352%	2.5115%	2.6874%	2.8628%	3.0378%	3.2124%	3.3865%	3.5602%	3.7335%	3.9064%	4.0788%	4.2667%	4.4541%	4.6411%	4.8276%	5.0137%	5.1993%
63	0.5505%	0.7331%	0.9153%	1.0970%	1.2783%	1.4591%	1.6394%	1.8194%	1.9989%	2.1779%	2.3730%	2.5676%	2.7618%	2.9554%	3.1486%	3.3414%	3.5336%	3.7254%	3.9167%	4.1075%	4.2978%	4.4877%	4.6938%	4.8993%	5.1043%	5.3088%	5.5129%	5.7164%
64	0.6068%	0.8080%	1.0088%	1.2090%	1.4088%	1.6081%	1.8069%	2.0052%	2.2030%	2.4003%	2.6145%	2.8280%	3.0411%	3.2536%	3.4657%	3.6771%	3.8881%	4.0986%	4.3085%	4.5179%	4.7268%	4.9352%	5.1600%	5.3841%	5.6078%	5.8309%	6.0534%	6.2754%
65	0.6665%	0.8875%	1.1081%	1.3280%	1.5475%	1.7664%	1.9847%	2.2026%	2.4198%	2.6366%	2.8704%	3.1036%	3.3362%	3.5682%	3.7997%	4.0306%	4.2609%	4.4907%	4.7199%	4.9486%	5.1767%	5.4042%	5.6475%	5.8903%	6.1325%	6.3741%	6.6150%	6.8554%

Tuổi / Thời Hạn	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60
18	0.4457%	0.4600%	0.4743%	0.4885%	0.5027%	0.5168%	0.5312%	0.5455%	0.5598%	0.5741%	0.5883%	0.6025%	0.6166%	0.6307%	0.6448%	0.6589%	0.6729%	0.6869%	0.7011%	0.7152%	0.7293%	0.7434%	0.7575%	0.7715%	0.7855%	0.7994%	0.8134%	0.8272%	0.8411%	0.8549%
19	0.4578%	0.4724%	0.4869%	0.5014%	0.5158%	0.5302%	0.5449%	0.5595%	0.5740%	0.5885%	0.6030%	0.6175%	0.6319%	0.6463%	0.6606%	0.6749%	0.6892%	0.7034%	0.7179%	0.7323%	0.7467%	0.7610%	0.7753%	0.7896%	0.8038%	0.8180%	0.8322%	0.8464%	0.8605%	0.8745%
20	0.4682%	0.4831%	0.4978%	0.5126%	0.5273%	0.5420%	0.5569%	0.5717%	0.5866%	0.6013%	0.6161%	0.6308%	0.6455%	0.6601%	0.6747%	0.6893%	0.7038%	0.7183%	0.7332%	0.7480%	0.7627%	0.7775%	0.7921%	0.8068%	0.8214%	0.8360%	0.8506%	0.8651%	0.8795%	0.8940%
21	0.4769%	0.4920%	0.5071%	0.5221%	0.5371%	0.5520%	0.5673%	0.5826%	0.5978%	0.6130%	0.6281%	0.6432%	0.6583%	0.6733%	0.6883%	0.7033%	0.7182%	0.7331%	0.7482%	0.7632%	0.7782%	0.7932%	0.8082%	0.8231%	0.8380%	0.8528%	0.8676%	0.8824%	0.8971%	0.9118%
22	0.4866%	0.5021%	0.5175%	0.5330%	0.5483%	0.5637%	0.5792%	0.5948%	0.6102%	0.6257%	0.6411%	0.6565%	0.6718%	0.6871%	0.7023%	0.7176%	0.7327%	0.7479%	0.7634%	0.7788%	0.7942%	0.8096%	0.8249%	0.8402%	0.8554%	0.8707%	0.8858%	0.9010%	0.9161%	0.9311%
23	0.4969%	0.5127%	0.5284%	0.5441%	0.5598%	0.5754%	0.5913%	0.6073%	0.6231%	0.6390%	0.6548%	0.6705%	0.6863%	0.7019%	0.7176%	0.7332%	0.7488%	0.7643%	0.7803%	0.7962%	0.8122%	0.8280%	0.8439%	0.8597%	0.8754%	0.8912%	0.9068%	0.9225%	0.9381%	0.9537%
24	0.5083%	0.5245%	0.5406%	0.5567%	0.5727%	0.5888%	0.6052%	0.6217%	0.6381%	0.6545%	0.6708%	0.6871%	0.7033%	0.7195%	0.7357%	0.7518%	0.7679%	0.7840%	0.8005%	0.8169%	0.8334%	0.8497%	0.8661%	0.8824%	0.8987%	0.9149%	0.9311%	0.9472%	0.9633%	0.9794%
25	0.5206%	0.5373%	0.5540%	0.5706%	0.5872%	0.6037%	0.6207%	0.6377%	0.6546%	0.6715%	0.6884%	0.7052%	0.7220%	0.7387%	0.7554%	0.7720%	0.7886%	0.8052%	0.8222%	0.8392%	0.8561%	0.8730%	0.8899%	0.9067%	0.9235%	0.9402%	0.9569%	0.9736%	0.9902%	1.0067%
26	0.5363%	0.5535%	0.5707%	0.5879%	0.6050%	0.6220%	0.6396%	0.6571%	0.6746%	0.6920%	0.7094%	0.7267%	0.7440%	0.7612%	0.7784%	0.7956%	0.8127%	0.8298%	0.8475%	0.8651%	0.8827%	0.9002%	0.9177%	0.9352%	0.9526%	0.9699%	0.9873%	1.0045%	1.0218%	1.0390%
27	0.5536%	0.5714%	0.5892%	0.6068%	0.6245%	0.6421%	0.6603%	0.6785%	0.6966%	0.7147%	0.7327%	0.7507%	0.7687%	0.7866%	0.8044%	0.8222%	0.8400%	0.8577%	0.8760%	0.8943%	0.9125%	0.9307%	0.9488%	0.9669%	0.9849%	1.0029%	1.0209%	1.0388%	1.0567%	1.0745%
28	0.5720%	0.5904%	0.6088%	0.6272%	0.6455%	0.6638%	0.6827%	0.7015%	0.7203%	0.7390%	0.7577%	0.7763%	0.7949%	0.8135%	0.8320%	0.8505%	0.8689%	0.8873%	0.9062%	0.9251%	0.9440%	0.9628%	0.9815%	1.0003%	1.0189%	1.0376%	1.0561%	1.0747%	1.0932%	1.1116%
29	0.5920%	0.6111%	0.6302%	0.6492%	0.6682%	0.6871%	0.7067%	0.7262%	0.7456%	0.7650%	0.7844%	0.8036%	0.8229%	0.8421%	0.8613%	0.8804%	0.8994%	0.9184%	0.9383%	0.9581%	0.9779%	0.9976%	1.0172%	1.0368%	1.0564%	1.0759%	1.0954%	1.1148%	1.1342%	1.1535%
30	0.6137%	0.6335%	0.6533%	0.6730%	0.6926%	0.7122%	0.7327%	0.7531%	0.7735%	0.7938%	0.8140%	0.8343%	0.8544%	0.8745%	0.8946%	0.9146%	0.9346%	0.9545%	0.9753%	0.9960%	1.0166%	1.0372%	1.0578%	1.0783%	1.0987%	1.1191%	1.1394%	1.1597%	1.1800%	1.2002%
31	0.6373%	0.6581%	0.6788%	0.6994%	0.7200%	0.7405%	0.7619%	0.7833%	0.8046%	0.8258%	0.8470%	0.8681%	0.8892%	0.9102%	0.9312%	0.9521%	0.9730%	0.9938%	1.0157%	1.0376%	1.0594%	1.0811%	1.1028%	1.1244%	1.1460%	1.1676%	1.1890%	1.2105%	1.2318%	1.2532%
32	0.6643%	0.6860%	0.7076%	0.7292%	0.7507%	0.7722%	0.7948%	0.8173%	0.8398%	0.8622%	0.8846%	0.9069%	0.9291%	0.9513%	0.9735%	0.9956%	1.0176%	1.0396%	1.0630%	1.0864%	1.1098%	1.1330%	1.1563%	1.1794%	1.2025%	1.2256%	1.2486%	1.2715%	1.2944%	1.3172%
33	0.6966%	0.7195%	0.7423%	0.7651%	0.7878%	0.8105%	0.8347%	0.8588%	0.8829%	0.9069%	0.9308%	0.9547%	0.9785%	1.0023%	1.0260%	1.0496%	1.0732%	1.0967%	1.1220%	1.1472%	1.1723%	1.1974%	1.2224%	1.2473%	1.2722%	1.2970%	1.3217%	1.3464%	1.3711%	1.3956%
34	0.7351%	0.7596%	0.7841%	0.8085%	0.8328%	0.8571%	0.8831%	0.9091%	0.9350%	0.9608%	0.9866%	1.0123%	1.0379%	1.0635%	1.0890%	1.1145%	1.1399%	1.1652%	1.1927%	1.2200%	1.2473%	1.2746%	1.3017%	1.3288%	1.3558%	1.3828%	1.4097%	1.4365%	1.4633%	1.4900%
35	0.7840%	0.8104%	0.8367%	0.8630%	0.8891%	0.9153%	0.9436%	0.9718%	0.9999%	1.0280%	1.0560%	1.0839%	1.1118%	1.1396%	1.1673%	1.1950%	1.2226%	1.2501%	1.2800%	1.3098%	1.3395%	1.3691%	1.3987%	1.4282%	1.4576%	1.4870%	1.5163%	1.5455%	1.5746%	1.6037%
36	0.8442%	0.8729%	0.9015%	0.9300%	0.9585%	0.9869%	1.0176%	1.0484%	1.0790%	1.1096%	1.1401%	1.1705%	1.2008%	1.2311%	1.2613%	1.2914%	1.3215%	1.3514%	1.3840%	1.4165%	1.4489%	1.4812%	1.5134%	1.5456%	1.5776%	1.6096%	1.6416%	1.6734%	1.7052%	1.7368%
37	0.9148%	0.9460%	0.9771%	1.0082%	1.0392%	1.0701%	1.1037%	1.1372%	1.1706%	1.2039%	1.2371%	1.2703%	1.3034%	1.3364%	1.3693%	1.4021%	1.4349%	1.4676%	1.5029%	1.5382%	1.5734%	1.6085%	1.6435%	1.6785%	1.7133%	1.7481%	1.7827%	1.8173%	1.8518%	1.8863%
38	0.9957%	1.0298%	1.0637%	1.0976%	1.1314%	1.1651%	1.2015%	1.2379%	1.2742%	1.3104%	1.3466%	1.3826%	1.4185%	1.4544%	1.4901%	1.5258%	1.5614%	1.5969%	1.6352%	1.6734%	1.7115%	1.7496%	1.7875%	1.8253%	1.8631%	1.9007%	1.9383%	1.9757%	2.0131%	2.0504%
39	1.0844%	1.1214%	1.1583%	1.1951%	1.2318%	1.2684%	1.3079%	1.3473%	1.3866%	1.4259%	1.4650%	1.5040%	1.5429%	1.5818%	1.6205%	1.6592%	1.6977%	1.7362%	1.7773%	1.8183%	1.8592%	1.9000%	1.9407%	1.9813%	2.0218%	2.0622%	2.1025%	2.1427%	2.1828%	2.2228%
40	1.1791%	1.2192%	1.2591%	1.2990%	1.3388%	1.3784%	1.4208%	1.4631%	1.5053%	1.5474%	1.5894%	1.6313%	1.6731%	1.7148%	1.7564%	1.7978%	1.8392%	1.8805%	1.9247%	1.9687%	2.0127%	2.0565%	2.1002%	2.1438%	2.1874%	2.2308%	2.2741%	2.3173%	2.3603%	2.4033%
41	1.2762%	1.3192%	1.3621%	1.4049%	1.4476%	1.4902%	1.5358%	1.5812%	1.6266%	1.6718%	1.7169%	1.7619%	1.8068%	1.8516%	1.8963%	1.9409%	1.9853%	2.0297%	2.0769%	2.1240%	2.1709%	2.2178%	2.2646%	2.3112%	2.3577%	2.4041%	2.4504%	2.4966%	2.5427%	2.5886%
42	1.3752%	1.4215%	1.4676%	1.5136%	1.5594%	1.6052%	1.6539%	1.7025%	1.7510%	1.7994%	1.8476%	1.8957%	1.9438%	1.9916%	2.0394%	2.0871%	2.1346%	2.1820%	2.2323%	2.2824%	2.3324%	2.3823%	2.4321%	2.4817%	2.5313%	2.5807%	2.6299%	2.6791%	2.7281%	2.7770%
43	1.4759%	1.5253%	1.5746%	1.6238%	1.6729%	1.7218%	1.7737%	1.8254%	1.8770%	1.9285%	1.9799%	2.0311%	2.0823%	2.1332%	2.1841%	2.2348%	2.2855%	2.3359%	2.3896%	2.4432%	2.4966%	2.5499%	2.6030%	2.6561%	2.7090%	2.7617%	2.8144%	2.8669%	2.9193%	2.9715%
44	1.5799%	1.6325%	1.6850%	1.7374%	1.7897%	1.8418%	1.8972%	1.9525%	2.0076%	2.0626%	2.1175%	2.1723%	2.2269%	2.2813%	2.3357%	2.3899%	2.4440%	2.4979%	2.5553%	2.6125%	2.6696%	2.7265%	2.7833%	2.8399%	2.8965%	2.9528%	3.0091%	3.0652%	3.1212%	3.1770%
45	1.6868%	1.7430%	1.7991%	1.8551%	1.9109%	1.9666%	2.0258%	2.0849%	2.1438%	2.2026%	2.2612%	2.3197%	2.3781%	2.4363%	2.4944%	2.5523%	2.6101%	2.6677%	2.7290%	2.7902%	2.8511%	2.9120%	2.9727%	3.0332%	3.0936%	3.1538%	3.2139%	3.2738%	3.3336%	3.3933%
46	1.8005%	1.8606%	1.9206%	1.9804%	2.0400%	2.0996%	2.1628%	2.2260%	2.2890%	2.3518%	2.4144%	2.4770%	2.5393%	2.6015%	2.6636%	2.7255%	2.7872%	2.8488%	2.9144%	2.9798%	3.0451%	3.1102%	3.1751%	3.2399%	3.3045%	3.3690%	3.4333%	3.4974%	3.5614%	3.6253%
47	1.9245%	1.9888%	2.0529%	2.1168%	2.1806%	2.2442%	2.3119%	2.3795%	2.4469%	2.5141%	2.5812%	2.6481%	2.7149%	2.7815%	2.8479%	2.9141%	2.9802%	3.0461%	3.1164%	3.1865%	3.2564%	3.3261%	3.3957%	3.4651%	3.5343%	3.6034%	3.6722%	3.7410%	3.8095%	3.8779%
48	2.0582%	2.1269%	2.1955%	2.2640%	2.3323%	2.4004%	2.4729%	2.5453%	2.6176%	2.6896%	2.7615%	2.8331%	2.9047%	2.9760%	3.0471%	3.1181%	3.1889%	3.2596%	3.3351%	3.4105%	3.4857%	3.5607%	3.6355%	3.7101%	3.7845%	3.8588%	3.9329%	4.0068%	4.0805%	4.1540%
49	2.2030%	2.2767%	2.3502%	2.4236%	2.4967%	2.5697%	2.6478%	2.7257%	2.8033%	2.8808%	2.9581%	3.0352%	3.1121%	3.1889%	3.2654%	3.3417%	3.4179%	3.4939%	3.5752%	3.6564%	3.7373%	3.8180%	3.8986%	3.9789%	4.0591%	4.1390%	4.2188%	4.2983%	4.3777%	4.4568%
50	2.3627%	2.4420%	2.5211%	2.6000%	2.6787%	2.7572%	2.8412%	2.9251%	3.0087%	3.0922%	3.1754%	3.2585%	3.3413%	3.4239%	3.5063%	3.5885%	3.6706%	3.7524%	3.8396%	3.9266%	4.0134%	4.1000%	4.1864%	4.2726%	4.3585%	4.4442%	4.5298%	4.6151%	4.7002%	4.7851%
51	2.5395%	2.6249%	2.7101%	2.7951%	2.8799%	2.9644%	3.0546%	3.1446%	3.2343%	3.3238%	3.4131%	3.5022%	3.5910%	3.6796%	3.7681%	3.8563%	3.9442%	4.0320%	4.1252%	4.2182%	4.3110%	4.4035%	4.4959%	4.5880%	4.6798%	4.7715%	4.8629%	4.9541%	5.0450%	5.1358%
52	2.7324%	2.8240%	2.9155%	3.0066%	3.0976%	3.1884%	3.2848%	3.3809%	3.4769%	3.5725%	3.6680%	3.7632%	3.8582%	3.9530%	4.0475%	4.1418%	4.2358%	4.3296%	4.4287%	4.5276%	4.6262%	4.7245%	4.8226%	4.9205%	5.0181%	5.1155%	5.2127%	5.3096%	5.4062%	5.5027%
53	2.9347%	3.0327%	3.1304%	3.2279%	3.3252%	3.4223%	3.5247%	3.6270%	3.7289%	3.8307%	3.9321%	4.0334%	4.1343%	4.2351%	4.3355%	4.4358%	4.5358%	4.6355%	4.7402%	4.8446%	4.9487%	5.0526%	5.1562%	5.2596%	5.3627%	5.4656%	5.5682%	5.6706%	5.7727%	5.8746%
54	3.1392%	3.2434%	3.3474%	3.4511%	3.5546%	3.6577%	3.7660%	3.8740%	3.9818%	4.0893%	4.1965%	4.3035%	4.4102%	4.5166%	4.6228%	4.7287%	4.8343%	4.9397%	5.0499%	5.1599%	5.2696%	5.3790%	5.4881%	5.5970%	5.7056%	5.8140%	5.9220%	6.0298%	6.1374%	6.2447%
55	3.3418%	3.4520%	3.5619%	3.6715%	3.7808%	3.8899%	4.0040%	4.1178%	4.2313%	4.3445%	4.4575%	4.5702%	4.6826%	4.7947%	4.9066%	5.0182%	5.1295%	5.2405%	5.3569%	5.4730%	5.5888%	5.7044%	5.8197%	5.9346%	6.0493%	6.1638%	6.2779%	6.3918%	6.5053%	6.6186%
56	3.5393%	3.6554%	3.7712%	3.8867%	4.0020%	4.1169%	4.2374%	4.3577%	4.4776%	4.5972%	4.7166%	4.8356%	4.9543%	5.0728%	5.1910%	5.3088%	5.4264%	5.5437%	5.6676%	5.7911%	5.9143%	6.0372%	6.1599%	6.2822%	6.4042%	6.5259%	6.6474%	6.7685%	6.8893%	7.0098%
57	3.7380%	3.8607%	3.9831%	4.1052%	4.2269%	4.3484%	4.4767%	4.6046%	4.7322%	4.8595%	4.9865%	5.1132%	5.2396%	5.3656%	5.4914%	5.6168%	5.7420%	5.8668%	5.9998%	6.1324%	6.2648%	6.3968%	6.5285%	6.6599%	6.7909%	6.9217%	7.0521%	7.1821%	7.3119%	7.4413%
58	3.9543%	4.0849%	4.2152%	4.3451%	4.4748%	4.6041%	4.7419%	4.8793%	5.0164%	5.1532%	5.2896%	5.4257%	5.5615%	5.6969%	5.8320%	5.9668%	6.1012%	6.2353%	6.3801%	6.5246%	6.6685%	6.8122%	6.9555%	7.0985%	7.2411%	7.3834%	7.5253%	7.6669%	7.8081%	7.9490%
59	4.2087%	4.3491%	4.4891%	4.6287%	4.7680%	4.9070%	5.0570%	5.2067%	5.3559%	5.5048%	5.6534%	5.8016%	5.9494%	6.0968%	6.2439%	6.3906%	6.5370%	6.6830%	6.8418%	7.0002%	7.1582%	7.3158%	7.4731%	7.6299%	7.7864%	7.9425%	8.0982%	8.2535%	8.4085%	8.5630%
60	4.5229%	4.6758%	4.8283%	4.9804%	5.1321%	5.2835%	5.4481%	5.6123%	5.7761%	5.9395%	6.1025%	6.2652%	6.4274%	6.5892%	6.7506%	6.9116%	7.0722%	7.2325%	7.4071%	7.5812%	7.7550%	7.9283%	8.1012%	8.2736%	8.4457%	8.6173%	8.7885%	8.9593%	9.1296%	9.2995%
61	4.9133%	5.0811%	5.2485%	5.4155%	5.5821%	5.7483%	5.9294%	6.1100%	6.2902%	6.4699%	6.6492%	6.8281%	7.0065%	7.1845%	7.3620%	7.5392%	7.7158%	7.8921%	8.0833%	8.2740%	8.4643%	8.6542%	8.8435%	9.0324%	9.2208%	9.4088%	9.5963%	9.7833%	9.9699%	10.1560%
62	5.3844%	5.5691%	5.7533%	5.9371%	6.1204%	6.3033%	6.5017%	6.6997%	6.8971%	7.0941%	7.2906%	7.4866%	7.6821%	7.8771%	8.0717%	8.2658%	8.4594%	8.6525%	8.8608%	9.0685%	9.2758%	9.4825%	9.6888%	9.8945%	10.0998%	10.3045%	10.5087%	10.7124%	10.9156%	11.1184%
63	5.9194%	6.1219%	6.3239%	6.5254%	6.7265%	6.9270%	7.1433%	7.3590%	7.5742%	7.7889%	8.0031%	8.2167%	8.4298%	8.6424%	8.8544%	9.0660%	9.2770%	9.4875%	9.7126%	9.9372%	10.1613%	10.3848%	10.6077%	10.8301%	11.0519%	11.2732%	11.4940%	11.7142%	11.9339%	12.1530%
64	6.4969%	6.7178%	6.9382%	7.1580%	7.3773%	7.5960%	7.8300%	8.0634%	8.2962%	8.5285%	8.7601%	8.9912%	9.2218%	9.4518%	9.6812%	9.9100%	10.1383%	10.3660%	10.6084%	10.8501%	11.0913%	11.3318%	11.5718%	11.8112%	12.0499%	12.2881%	12.5258%	12.7628%	12.9992%	13.2351%
65	7.0952%	7.3344%	7.5730%	7.8111%	8.0485%	8.2854%	8.5375%	8.7889%	9.0397%	9.2899%	9.5395%	9.7885%	10.0369%	10.2846%	10.5318%	10.7783%	11.0243%	11.2696%	11.5312%	11.7921%	12.0524%	12.3120%	12.5710%	12.8294%	13.0872%	13.3443%	13.6007%	13.8566%	14.1118%	14.3664%