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國民年金保險被保險人領回自繳保險費  
成本精算研究報告

委託單位：行政院經濟建設委員會

受託單位：中國社會保險學會

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# 國民年金保險被保險人領回自繳保險費成本精算 研究報告

## 壹、前言

### 一、精算目的

我國政府爲因應國民高齡化之來臨，確保未來老年經濟生活安全之需要，行政院曾於民國八十五年八月間指示經濟建設委員會（以下簡稱經建會）統籌規劃國民年金制度相關事宜，並於同年十一月成立「國民年金制度規劃指導小組」及「國民年金制度規劃工作小組」分別就制度規劃方向與制度內涵等進行規劃工作。嗣經經建會數年來之積極規劃，國民年金制度之建構原則及其內容已具雛形。惟爲求其制度規劃之周延，經與社會各界多方溝通結果顯示，多數民眾對於領取年金給付仍有所疑慮，認爲被保險人若領取給付期間過短，或於開始領取年金前即死亡，其權益並未充分獲得保障。爲提高民眾對國民年金保險之接受度，「國民年金制度規劃指導小組」於民國八十八年九月三日召開第五次委員會議時決議，對於國民年金保險制度提供保證被保險人領回其自繳保險費部分之設計，實有必要進一步討論。惟此項規劃設計所增加之保險成本，均須重新另行精算。有鑒於此，經建會

爰於民國八十八年九月中旬委託本人主持是項精算工作，經組成工作小組隨即進行精算，並於期限內完成精算報告。

## 二、精算內容

本精算內容主要係依據經建會委託國際精算師林喆博士於民國八十七年五月所提出「國民年金保險成本精算報告」中之相關數值及基數表為基礎，並以經建會所提供「國民年金保險提供保證被保險人領回自繳保險費之給付條件及標準」為內容加以計算。其主要精算內容包括三部分，即：(一)被保險人繳費期間死亡或開始領取老年(基礎)年金後死亡，計算受益人一次領回被保險人自繳保險費之本利和超出所領年金給付部分之保險成本；(二)被保險人領取身心障礙(基礎)年金後死亡，計算受益人一次領回被保險人自繳保險費之本利和超出所領年金給付部分之保險成本；及(三)被保險人死亡或老年、身心障礙年金受益人死亡，其法定遺屬符合請領遺屬(基礎)年金資格者，於領取遺屬年金後死亡，計算一次領回被保險人自繳保險費之本利和超出所領老年或身心障礙年金加計遺屬年金及喪葬津貼部分之保險成本。至於本精算所指保險成本並未包括行政事務費在內。

### 三、精算方法

本精算為求精算程序與方法之一致性，經延用林喆博士於民國八十七年五月所提出之「國民年金保險成本精算報告」中之數值及基數表，作為本計算之基礎資料；並參考經建會提供內政部統計處於民國八十七年十二月編印之有關台灣地區人口統計資料加以佐證。同時依據經建會所提供「國民年金保險提供保證被保險人領回其自繳保險費之給付條件及給付標準」，在以國民年金制度全體被保險人一體適用條件下，應用精算技術及統計方法加以計算所需保險成本，經綜合研討定稿後提出本精算報告。

## 貳、國民年金保險制度規劃要點

有關國民年金保險成本之計算，係依經建會國民年金制度規劃工作小組所提供之制度規劃內容要點為計算基礎。至於本精算報告中被保險人領回自繳保險費部分之成本計算，則另依經建會所提供之給付條件及標準為依據。至其制度規劃內容要點如下：

### 一、被保險人

#### (一) 加保年齡

依照規定，現行公、軍、勞及農保被保險人仍得選擇參加原有保險體系，至於其他年滿 25 歲，未滿 65 歲符合資格之國民亦得選擇參加國民年金保險，俟三年之宣導期滿，則一律強制參加國民年金保險（以下簡稱本保險）。至於本保險規定之最低加保年齡為 25 歲。

#### (二) 年金給付開始年齡訂為 65 歲。

#### (三) 計算單位

本保險之被保險人係以個人為保險對象計算單位。

### 二、保險給付

本保險給付項目計有老年（基礎）年金，身心障礙（基

礎)年金及遺屬(基礎)年金等，至其給付條件及標準分述於后：

(一)老年年金

1.給付資格：

(1)被保險人年滿 65 歲，合計有效保險年資(繳費年資) 40 年者，得請領全額老年年金。

(2)本保險開辦時年滿 25 歲上者，全額老年年金繳費年資依年齡由 25 歲之 40 年遞減為 40 歲以上者之 25 年，每滿一年給付全額老年年金四十分之一至二十五分之一；開辦時年滿 40 歲以上者，全額老年年金繳費年資為 25 年，每滿一年給付全額老年年金二十五分之一。

2.給付標準：

本保險開辦第一年全額老年年金給付標準，按前二年平均每人每月消費支出百分之 55%~60%訂定之(按本精算設定若於民國 89 年開辦，預估以 8,700 元為給付標準)。

3.調整方式：

年金給付額之調整係按行政院主計處發佈之消

費者物價指數及實質薪資成長率各半調整。

#### 4.給付計算：

對於延遲退休者，其給付標準訂為每延長一個月，加給 0.5%，至延遲月數最多以 60 個月計算。

#### 5.保證領回被保險人自繳保險費：

被保險人在繳費期間死亡或開始領取老年年金後死亡，受益人得一次領回其自繳保險費之本利和超出所領年金給付之部分。其自繳保險費計息利率為按年利率 6%計算。

### (二)身心障礙年金

被保險人因疾病或傷害事故造成永久性全部或局部身心障礙，導致工作能力或生活機能喪失，符合身心障礙等級認定標準者，得請領身心障礙年金。

- 1.極重度身心障礙者，按全額老年年金 100%給付。
- 2.重度身心障礙者，按全額老年年金 80%給付。
- 3.被保險人符合老年年金給付資格者，如老年年金給付金額較高時，得改請領老年年金。
- 4.被保險人支領身心障礙年金後死亡，受益人得一次領回其自繳保險費之本利和超出所領年金給付部

分。其自繳保險費計息利率為按年利率 6% 計算。

### (三) 遺屬年金

年金受益人死亡或被保險人死亡，並在死亡當月前合計有效保險年資達加入期間三分之二，受其扶養之配偶、未滿十八或未滿二十歲重度以上身心障礙之子女，得依規定請領遺屬年金。至於遺屬年金給付項目計有配偶年金、母（父）子年金、孤兒年金及喪葬津貼等。

#### 1. 配偶年金

配偶年金額按全額老年年金 40% 計算。

#### 2. 母（父）子年金

(1) 配偶有工作能力時，配偶加一個子女所領母

(父) 子年金額，按全額老年年金 60% 計算，

每多一個子女，加計 20%。

(2) 配偶無工作能力時，配偶加一個子女所領母

(父) 子年金額，按全額老年年金 80% 計算，

每多一個子女，加計 20%。

#### 3. 孤兒年金

孤兒年金額按全額老年年金標準計算，第一個

為 60%計算，每多一個加計 20%。

4.喪葬津貼：被保險人死亡時發給相當於 10 個月全額年金之喪葬津貼。

5.老年或身心障礙年金受益人於領取年金給付後死亡，其遺屬得一次領回被保險人自繳保險費之本利和超出所領老年、身心障礙年金加計遺屬年金、喪葬津貼總額部分。其自繳保險費計息利率為按年利率 6%計算。

### 三、保險費

本保險之保險費係採同額(定額)保險費負擔方式辦理。

- 1.全體被保險人之保費金額均相同。
- 2.保險費與年金保險給付額連動調整。

### 四、其他規定

本保險開辦時，原強制投保之六十四歲以下被保險人，於年滿 65 歲時，其年金給付額未達二千元者，由政府補足其差額，對曾領取公、勞、軍保之養老(年)或退伍給付而自願投保者，則以其給付金額除以二千元後之月數，作為延後領取差額之等待期間。

## 參、基礎資料分析

本精算報告中有關人口基本資料主要係以本制度全體適用人口（即指台灣地區總人口中年滿 25 歲、未滿 65 歲之國民人口而言）計算其保險成本。

根據統計，截至民國 86 年底止，台灣地區總人口數計為 21,525,433 人，如表一。而適用於國民年金制度規劃下年滿 25 歲以上，未滿 65 歲之全體人口數計有 11,026,859 人。

表一 台灣地區年齡別人口數及公、軍、勞保被保險人數表

單位:歲,人

到達年齡	總人口數	勞保	公保	軍保	人口餘額數
0	303,837				303,837
1	321,495				321,495
2	320,549				320,549
3	325,205				325,205
4	319,889				319,889
5	318,377				318,377
6	334,924				334,924
7	311,134				311,134
8	341,716				341,716
9	309,226				309,226
10	301,323				301,323
11	338,461				338,461
12	364,115				364,115
13	375,865				375,865
14	396,427		30	1,302	395,095
15	407,244	14,315		3,416	389,513
16	401,864	33,585		0	368,279
17	411,163	45,345		3,858	361,960
18	399,720	73,692		7,762	318,266
19	379,618	86,239	111	26,985	266,283
20	413,307	83,278	1,048	99,194	229,787
21	356,742	117,715	2,655	63,900	172,472
22	351,753	154,939	6,596	43,029	147,189
23	351,410	177,920	9,779	29,317	134,394
24	351,602	194,213	11,555	23,984	121,850
25	363,237	208,134	13,826	16,369	124,908
26	374,036	221,434	17,584	11,618	123,400
27	376,689	229,973	20,818	8,477	117,421
28	376,558	231,831	21,244	7,807	115,676
29	360,595	231,236	20,327	7,701	101,331
30	388,459	220,366	22,079	6,545	139,469
31	384,097	235,978	22,050	6,278	119,791
32	391,388	234,899	22,312	5,748	128,429
33	397,617	240,183	22,412	5,301	129,721
34	392,759	243,703	22,326	4,834	121,896
35	388,030	241,131	22,135	4,159	120,605
36	384,720	238,598	22,021	4,304	119,797
37	382,125	237,108	21,532	3,661	119,824
38	370,342	236,632	20,925	3,291	109,494
39	351,990	229,211	21,289	2,814	98,676
40	364,540	218,329	22,808	2,576	120,827
41	356,469	226,959	22,677	2,636	104,197
42	338,034	221,715	21,279	2,184	92,856
43	325,614	209,788	20,533	1,698	93,595
44	319,442	203,389	20,799	1,549	93,705
45	323,677	198,297	21,506	1,413	102,461
46	273,644	199,750	18,476	1,403	54,015
47	255,212	169,385	17,381	923	67,523
48	224,765	156,068	15,462	762	52,473
49	198,190	136,301	13,712	615	47,562
50	162,105	119,717	10,415	513	31,460

表一(續) 台灣地區年齡別人口數及公、軍、勞保被保險人數表 單位:歲,人

到達年齡	總人口數	勞保	公保	軍保	人口餘額數
51	146,179	96,926	8,980	431	39,842
52	171,093	86,582	9,766	252	74,493
53	175,227	101,686	9,509	240	63,792
54	172,441	103,849	8,929	249	59,414
55	174,632	90,466	8,530	192	75,444
56	174,785	82,184	7,662	161	84,778
57	166,659	76,608	7,360	136	82,555
58	156,979	69,089	6,458	56	81,376
59	155,245	61,052	5,551	59	88,583
60	146,969	47,612	4,795	46	94,516
61	146,057	36,491	4,587	55	104,924
62	141,772	30,898	4,004	55	106,815
63	137,033	26,961	3,710	77	106,285
64	137,454	22,568	3,879	117	110,890
65	141,044	14,360	1,774	80	124,830
66	141,354	9,663	104	94	131,493
67	135,533	7,175	69	103	128,186
68	130,659	5,461	70	91	125,037
69	122,878	4,249	61	52	118,516
70	117,593	3,118	25	205	114,245
71	108,611	2,350	14		106,247
72	95,527	1,705	11		93,811
73	85,626	1,179	14		84,433
74	83,180	889	12		82,279
75	78,040	742	4		77,294
76	65,004	1,985	4		63,015
77	55,790		8		55,782
78	49,409		6		49,403
79	45,179		4		45,175
80	37,591		6		37,585
81	33,982		45		33,937
82	31,583				31,583
83	27,454				27,454
84	25,570				25,570
85	17,946				17,946
86	14,579				14,579
87	11,669				11,669
88	8,758				8,758
89	7,103				7,103
90	5,454				5,454
91	4,164				4,164
92	2,915				2,915
93	2,158				2,158
94	1,645				1,645
95	1,148				1,148
96	782				782
97	467				467
98	373				373
99	257				257
100以上	583				583
合計	21,525,433	7,507,234	645,623	420,677	12,951,899

## 肆、精算因素假設之設定

本精算報告之精算假設係包括基金收益率（利率）、年金給付標準調整率、死亡發生率、殘廢（身心障礙）發生率、年金給付額調整率及被保險人自繳保險費計息利率等精算因素加以計算。

### 一、基金收益率（ $i$ ）

有關本精算之保險成本計算，為求精算數值之一致性，經採「國民年金保險成本精算報告」中之數值，設定基金收益率（ $i$ ）平均為 5.5236%。

### 二、年金給付標準調整率（ $j$ ）

國民年金保險年金給付標準於開辦第一年設定以 8,700 元為基準計算保險成本。至於年金給付標準之年調整率，係參考我國平均每人消費支出之增加率數值，按消費者物價指數及實質薪資成長率各半調整。為求精算數值之一致性，本精算經採「國民年金保險成本精算報告」中之數值，設定年金給付標準調整率（ $j$ ）平均為 4.9921%。

### 三、死亡發生率（ $q_x$ ）及殘廢發生率（ $q_x^d$ ）

本精算報告有關國民年金保險被保險人之死亡發生率，主要係依民國八十年至八十四年間之台灣居民死亡率，並據以考慮死亡改善因子而編製出民國八十七年國民年金男女混

合死亡表 (1998 Taiwan National Pension Mortality Table, 簡稱 98TNPMT 表), 如表二。至於殘廢發生率則依民國八十七年國民年金男女混合死亡表, 按年齡組距分別予以調整, 而編製出民國八十七年國民年金男女混合死亡及殘廢綜合表 (1998 Taiwan National Pension Mortality and Disability Table, 簡稱 98TNPMDT 表), 如表三。

#### 四、年金給付額調整率 ( $p$ )

年金給付額調整率係指符合本保險年金給付請領資格者, 其年金給付額之年調整率而言。本精算之年金給付額調整率設定為 3%。

#### 五、被保險人自繳保險費之計息利率 ( $i'$ )

被保險人自繳部分之保險費計息利率設定為年利率 6%, 並於開辦第一年設定每人每月保險費為 870 元。

#### 六、國民年金保險之基數表

有關基數表之引用乃為簡化精算公式之繁雜處理過程, 其編製係依民國八十七年國民年金男女混合死亡及殘廢綜合表, 並輔以基金收益率、年金給付標準調整率及年金給付額調整率等精算假設因素而編製出。至於國民年金保險基數表如表四, 身心障礙者及遺屬基數表如表五。

表二 民國八十七年國民年金男女混合死亡表

年齡(歲)	男性	女性	男女平均	98TNPMT	年齡(歲)	男性	女性	男女平均	98TNPMT
0	0.00733	0.00606	0.00670	0.00610					
1	0.00088	0.00079	0.00084	0.00076	56	0.01070	0.00544	0.00807	0.00735
2	0.00066	0.00058	0.00062	0.00056	57	0.01160	0.00599	0.00880	0.00801
3	0.00052	0.00042	0.00047	0.00043	58	0.01268	0.00659	0.00964	0.00877
4	0.00044	0.00032	0.00038	0.00035	59	0.01392	0.00726	0.01059	0.00964
5	0.00040	0.00027	0.00034	0.00031	60	0.01525	0.00800	0.01163	0.01059
6	0.00037	0.00023	0.00030	0.00027	61	0.01662	0.00882	0.01272	0.01158
7	0.00033	0.00021	0.00027	0.00025	62	0.01795	0.00973	0.01384	0.01260
8	0.00028	0.00019	0.00024	0.00022	63	0.01922	0.01074	0.01498	0.01363
9	0.00025	0.00019	0.00022	0.00020	64	0.02050	0.01188	0.01619	0.01474
10	0.00025	0.00020	0.00023	0.00021	65	0.02188	0.01318	0.01753	0.01596
11	0.00028	0.00023	0.00026	0.00024	66	0.02347	0.01465	0.01906	0.01735
12	0.00036	0.00026	0.00031	0.00028	67	0.02535	0.01631	0.02083	0.01896
13	0.00051	0.00030	0.00041	0.00037	68	0.02760	0.01819	0.02290	0.02084
14	0.00070	0.00035	0.00053	0.00048	69	0.03020	0.02030	0.02525	0.02298
15	0.00092	0.00040	0.00066	0.00060	70	0.03314	0.02268	0.02791	0.02540
16	0.00113	0.00045	0.00079	0.00072	71	0.03641	0.02537	0.03089	0.02812
17	0.00130	0.00050	0.00090	0.00082	72	0.04002	0.02840	0.03421	0.03114
18	0.00141	0.00053	0.00097	0.00088	73	0.04433	0.03182	0.03808	0.03466
19	0.00147	0.00056	0.00102	0.00093	74	0.04928	0.03567	0.04248	0.03867
20	0.00151	0.00058	0.00105	0.00096	75	0.05493	0.04000	0.04747	0.04321
21	0.00153	0.00059	0.00106	0.00096	76	0.06139	0.04488	0.05314	0.04837
22	0.00155	0.00060	0.00108	0.00098	77	0.06877	0.05036	0.05957	0.05422
23	0.00157	0.00060	0.00109	0.00099	78	0.07718	0.05652	0.06685	0.06085
24	0.00159	0.00060	0.00110	0.00100	79	0.08677	0.06344	0.07511	0.06837
25	0.00160	0.00060	0.00110	0.00100	80	0.09767	0.07121	0.08444	0.07686
26	0.00162	0.00060	0.00111	0.00101	81	0.11005	0.07991	0.09498	0.08645
27	0.00164	0.00061	0.00113	0.00103	82	0.12408	0.08965	0.10687	0.09727
28	0.00168	0.00064	0.00116	0.00106	83	0.13995	0.10054	0.12025	0.10945
29	0.00173	0.00069	0.00121	0.00110	84	0.15785	0.11269	0.13527	0.12312
30	0.00179	0.00074	0.00127	0.00116	85	1.00000	1.00000	---	0.13603
31	0.00187	0.00079	0.00133	0.00121	86	---	---	---	0.15020
32	0.00198	0.00084	0.00141	0.00128	87	---	---	---	0.16576
33	0.00212	0.00088	0.00150	0.00137	88	---	---	---	0.18275
34	0.00229	0.00091	0.00160	0.00146	89	---	---	---	0.20130
35	0.00248	0.00095	0.00172	0.00157	90	---	---	---	0.22147
36	0.00267	0.00099	0.00183	0.00167	91	---	---	---	0.24333
37	0.00285	0.00106	0.00196	0.00178	92	---	---	---	0.26696
38	0.00300	0.00114	0.00207	0.00188	93	---	---	---	0.29237
39	0.00315	0.00124	0.00220	0.00200	94	---	---	---	0.31960
40	0.00330	0.00136	0.00233	0.00212	95	---	---	---	0.34860
41	0.00349	0.00148	0.00249	0.00227	96	---	---	---	0.37930
42	0.00372	0.00161	0.00267	0.00243	97	---	---	---	0.41164
43	0.00402	0.00174	0.00288	0.00262	98	---	---	---	0.44543
44	0.00436	0.00189	0.00313	0.00285	99	---	---	---	0.48046
45	0.00475	0.00205	0.00340	0.00309	100	---	---	---	0.51652
46	0.00516	0.00222	0.00369	0.00336	101	---	---	---	0.55316
47	0.00559	0.00240	0.00400	0.00364	102	---	---	---	0.59002
48	0.00604	0.00261	0.00433	0.00394	103	---	---	---	0.62664
49	0.00651	0.00283	0.00467	0.00425	104	---	---	---	0.66254
50	0.00701	0.00308	0.00505	0.00460	105	---	---	---	0.69717
51	0.00754	0.00336	0.00545	0.00496	106	---	---	---	0.73001
52	0.00809	0.00368	0.00589	0.00536	107	---	---	---	0.76055
53	0.00867	0.00405	0.00636	0.00579	108	---	---	---	0.78831
54	0.00928	0.00447	0.00688	0.00626	109	---	---	---	0.81299
55	0.00995	0.00493	0.00744	0.00677	110	---	---	---	1.00000

表三 民國八十七年國民年金男女混合死亡及殘廢綜合表 單位:人,歲

年齡(歲)	98TNPMT	98TNPMDT	生存人數( $Q_x$ )	死亡及殘廢人數( $dx+I_x$ )	平均餘命
0	0.00610	0.00601			
1	0.00076	0.00076	10,000,000	7,600	74.6957
2	0.00056	0.00056	9,992,400	5,596	73.7521
3	0.00043	0.00043	9,986,804	4,294	72.7932
4	0.00035	0.00035	9,982,510	3,494	71.8243
5	0.00031	0.00031	9,979,016	3,093	70.8492
6	0.00027	0.00027	9,975,923	2,693	69.8711
7	0.00025	0.00025	9,973,230	2,493	68.8898
8	0.00022	0.00022	9,970,737	2,194	67.9069
9	0.00020	0.00020	9,968,543	1,994	66.9217
10	0.00021	0.00021	9,966,549	2,093	65.9350
11	0.00024	0.00024	9,964,456	2,391	64.9488
12	0.00028	0.00028	9,962,065	2,789	63.9642
13	0.00037	0.00037	9,959,276	3,685	62.9820
14	0.00048	0.00048	9,955,591	4,779	62.0051
15	0.00060	0.00060	9,950,812	5,970	61.0347
16	0.00072	0.00076	9,944,842	7,558	60.0710
17	0.00082	0.00086	9,937,284	8,546	59.1163
18	0.00088	0.00092	9,928,738	9,134	58.1668
19	0.00093	0.00098	9,919,604	9,721	57.2199
20	0.00096	0.00101	9,909,883	10,009	56.2755
21	0.00096	0.00101	9,899,874	9,999	55.3319
22	0.00098	0.00103	9,889,875	10,187	54.3873
23	0.00099	0.00104	9,879,688	10,275	53.4429
24	0.00100	0.00105	9,869,413	10,363	52.4980
25	0.00100	0.00105	9,859,050	10,352	51.5499
26	0.00101	0.00106	9,848,698	10,440	50.6063
27	0.00103	0.00108	9,838,258	10,625	49.6595
28	0.00106	0.00111	9,827,633	10,909	48.7126
29	0.00110	0.00116	9,816,724	11,387	47.7662
30	0.00116	0.00122	9,805,337	11,963	46.8211
31	0.00121	0.00127	9,793,374	12,438	45.8777
32	0.00128	0.00134	9,780,936	13,106	44.9354
33	0.00137	0.00144	9,767,830	14,066	43.9950
34	0.00146	0.00153	9,753,764	14,923	43.0577
35	0.00157	0.00165	9,738,841	16,069	42.1230
36	0.00167	0.00175	9,722,772	17,015	41.1917
37	0.00178	0.00187	9,705,757	18,150	40.2631
38	0.00188	0.00197	9,687,607	19,085	39.3376
39	0.00200	0.00210	9,668,522	20,304	38.4142
40	0.00212	0.00223	9,648,218	21,516	37.4940
41	0.00227	0.00238	9,626,702	22,912	36.5767
42	0.00243	0.00255	9,603,790	24,490	35.6628
43	0.00262	0.00275	9,579,300	26,343	34.7527
44	0.00285	0.00299	9,552,957	28,563	33.8471
45	0.00309	0.00324	9,524,394	30,859	32.9471
46	0.00336	0.00353	9,493,535	33,512	32.0526
47	0.00364	0.00382	9,460,023	36,137	31.1644
48	0.00394	0.00414	9,423,886	39,015	30.2820
49	0.00425	0.00446	9,384,871	41,857	29.4058
50	0.00460	0.00483	9,343,014	45,127	28.5353

表三(續) 民國八十七年國民年金男女混合死亡及殘廢綜合表 單位:人,歲

年齡(歲)	98TNPMT	98TNPMDT	生存人數( $Q_x$ )	死亡及殘廢人數(dx+Ix)	平均餘命
51	0.00496	0.00521	9,297,887	48,442	27.6713
52	0.00536	0.00563	9,249,445	52,074	26.8137
53	0.00579	0.00608	9,197,371	55,920	25.9626
54	0.00626	0.00657	9,141,451	60,059	25.1184
55	0.00677	0.00711	9,081,392	64,569	24.2812
56	0.00735	0.00764	9,016,823	68,889	23.4515
57	0.00801	0.00825	8,947,934	73,820	22.6282
58	0.00877	0.00895	8,874,114	79,423	21.8123
59	0.00964	0.00974	8,794,691	85,660	21.0047
60	0.01059	0.01059	8,709,031	92,229	20.2064
61	0.01158	0.01158	8,616,802	99,783	19.4174
62	0.01260	0.01260	8,517,019	107,314	18.6390
63	0.01363	0.01363	8,409,705	114,624	17.8704
64	0.01474	0.01474	8,295,081	122,269	17.1105
65	0.01596	0.01596	8,172,812	130,438	16.3590
66	0.01735	0.01735	8,042,374	139,535	15.6162
67	0.01896	0.01896	7,902,839	149,838	14.8831
68	0.02084	0.02084	7,753,001	161,573	14.1611
69	0.02298	0.02298	7,591,428	174,451	13.4518
70	0.02540	0.02540	7,416,977	188,391	12.7565
71	0.02812	0.02812	7,228,586	203,268	12.0759
72	0.03114	0.03114	7,025,318	218,768	11.4108
73	0.03466	0.03466	6,806,550	235,915	10.7615
74	0.03867	0.03867	6,570,635	254,086	10.1299
75	0.04321	0.04321	6,316,549	272,938	9.5173
76	0.04837	0.04837	6,043,611	292,329	8.9245
77	0.05422	0.05422	5,751,282	311,834	8.3527
78	0.06085	0.06085	5,439,448	330,990	7.8029
79	0.06837	0.06837	5,108,458	349,265	7.2761
80	0.07686	0.07686	4,759,193	365,792	6.7734
81	0.08645	0.08645	4,393,401	379,810	6.2957
82	0.09727	0.09727	4,013,591	390,402	5.8441
83	0.10945	0.10945	3,623,189	396,558	5.4200
84	0.12312	0.12312	3,226,631	397,263	5.0247
85	0.13603	0.13603	2,829,368	384,879	4.6599
86	0.15020	0.15020	2,444,489	367,162	4.3149
87	0.16576	0.16576	2,077,327	344,338	3.9892
88	0.18275	0.18275	1,732,989	316,704	3.6825
89	0.20130	0.20130	1,416,285	285,098	3.3941
90	0.22147	0.22147	1,131,187	250,524	3.1236
91	0.24333	0.24333	880,663	214,292	2.8699
92	0.26696	0.26696	666,371	177,894	2.6320
93	0.29237	0.29237	488,477	142,816	2.4085
94	0.31960	0.31960	345,661	110,473	2.1970
95	0.34860	0.34860	235,188	81,986	1.9941
96	0.37930	0.37930	153,202	58,109	1.7610
97	0.41164	0.41164	95,093	39,144	1.5843
98	0.44543	0.44543	55,949	24,921	1.3427
99	0.48046	0.48046	31,028	14,908	1.0195
100	1.00000	1.00000	16,120	16,120	0.5000

表四 國民年金保險基數表

年齡(歲)	98TNPMDT	$l_x$	$dx+lx$	$D_x$	$N_x$
1	0.00076	10,000,000	7,600	—	—
2	0.00056	9,992,400	5,596	—	—
3	0.00043	9,986,804	4,294	—	—
4	0.00035	9,982,510	3,494	—	—
5	0.00031	9,979,016	3,093	—	—
6	0.00027	9,975,923	2,693	—	—
7	0.00025	9,973,230	2,493	—	—
8	0.00022	9,970,737	2,194	—	—
9	0.00020	9,968,543	1,994	—	—
10	0.00021	9,966,549	2,093	—	—
11	0.00024	9,964,456	2,391	—	—
12	0.00028	9,962,065	2,789	—	—
13	0.00037	9,959,276	3,685	—	—
14	0.00048	9,955,591	4,779	—	—
15	0.00060	9,950,812	5,970	—	—
16	0.00076	9,944,842	7,558	—	—
17	0.00086	9,937,284	8,546	—	—
18	0.00092	9,928,738	9,134	—	—
19	0.00098	9,919,604	9,721	—	—
20	0.00101	9,909,883	10,009	—	—
21	0.00101	9,899,874	9,999	—	—
22	0.00103	9,889,875	10,187	—	—
23	0.00104	9,879,688	10,275	—	—
24	0.00105	9,869,413	10,363	—	—
25	0.00105	9,859,050	10,352	8,697,654	324,546,998
26	0.00106	9,848,698	10,400	8,645,187	315,849,344
27	0.00108	9,838,258	10,625	8,592,735	307,204,157
28	0.00111	9,827,633	10,909	8,541,196	298,611,422
29	0.00116	9,816,724	11,387	8,488,521	290,070,226
30	0.00122	9,805,337	11,963	8,436,512	281,581,705
31	0.00127	9,793,374	12,438	8,384,107	273,145,193
32	0.00134	9,780,936	13,106	8,331,401	264,761,086
33	0.00144	9,767,830	14,066	8,278,236	256,429,685
34	0.00153	9,753,764	14,923	8,225,349	248,151,449
35	0.00165	9,738,841	16,069	8,171,861	239,926,100
36	0.00175	9,722,772	17,015	8,117,542	231,754,239
37	0.00187	9,705,757	18,150	8,062,572	223,636,697
38	0.00197	9,687,607	19,085	8,007,776	215,574,125
39	0.00210	9,668,522	20,304	7,951,392	207,566,349
40	0.00223	9,648,218	21,516	7,895,137	199,614,957
41	0.00238	9,626,702	22,912	7,838,061	191,719,820
42	0.00255	9,603,790	24,490	7,780,991	183,881,759
43	0.00275	9,579,300	26,343	7,721,874	176,100,768
44	0.00299	9,552,957	28,563	7,662,427	168,378,894
45	0.00324	9,524,394	30,859	7,601,419	160,716,467
46	0.00353	9,493,535	33,512	7,538,816	153,115,048
47	0.00382	9,460,023	36,137	7,474,364	145,576,232
48	0.00414	9,423,886	39,015	7,409,059	138,101,868
49	0.00446	9,384,871	41,857	7,340,846	130,692,809
50	0.00483	9,343,014	45,127	7,271,668	120,351,963

表四(續) 國民年金保險基數表

年齡(歲)	98TNPMDT	$l_x$	$dx+lx$	$Dx$	$Nx$
51	0.00521	9,297,887	48,442	7,200,284	116,080,295
52	0.00563	9,249,445	52,074	7,126,697	108,880,011
53	0.00608	9,197,371	55,920	7,051,624	101,753,314
54	0.00657	9,141,451	60,059	6,974,013	94,701,690
55	0.00711	9,087,392	64,569	6,892,777	87,727,677
56	0.00764	9,016,823	68,889	6,810,406	80,834,900
57	0.00825	8,949,934	73,820	6,724,372	74,024,494
58	0.00895	8,874,114	79,423	6,635,175	67,300,122
59	0.00974	8,794,691	85,660	6,543,250	60,664,947
60	0.01059	8,709,031	92,229	6,447,296	54,121,697
61	0.01158	8,616,802	99,783	6,347,136	47,674,401
62	0.01260	8,517,019	107,314	6,242,123	41,327,265
63	0.01363	8,409,705	114,624	6,132,357	35,085,142
64	0.01474	8,295,081	122,269	6,018,911	28,952,785
65	0.01596	8,172,812	130,438	5,902,297	22,933,874
66	0.01735	8,042,374	139,535	5,782,329	17,021,577
67	0.01896	7,902,839	149,838	5,658,795	11,213,248
68	0.02084	7,753,001	161,573	5,531,522	5,545,453
69	0.02298	7,591,428	174,451	5,400,313	0,000,000
70	0.02540	7,416,977	188,391	5,264,045	0,000,000
71	0.02812	7,228,586	203,268	5,122,626	0,000,000
72	0.03114	7,025,318	218,768	4,975,996	0,000,000
73	0.03466	6,806,550	235,915	4,824,158	0,000,000
74	0.03867	6,570,635	254,086	4,667,949	0,000,000
75	0.04321	6,316,549	272,938	4,507,327	0,000,000
76	0.04837	6,043,611	292,329	4,342,312	0,000,000
77	0.05422	5,751,282	311,834	4,172,949	0,000,000
78	0.06085	5,439,448	330,990	4,000,349	0,000,000
79	0.06837	5,108,458	349,265	3,824,685	0,000,000
80	0.07686	4,759,193	365,792	3,645,192	0,000,000
81	0.08645	4,393,401	379,810	3,462,213	0,000,000
82	0.09727	4,013,591	390,402	3,275,162	0,000,000
83	0.10945	3,623,189	396,558	3,083,540	0,000,000
84	0.12312	3,226,631	397,263	2,887,933	0,000,000
85	0.13603	2,829,368	384,879	2,688,998	0,000,000
86	0.15020	2,444,489	367,162	2,486,280	0,000,000
87	0.16576	2,077,327	344,338	2,279,227	0,000,000
88	0.18275	1,732,989	316,704	2,067,203	0,000,000
89	0.20130	1,416,285	285,098	1,850,492	0,000,000
90	0.22147	1,131,187	250,524	1,629,240	0,000,000
91	0.24333	880,663	214,292	1,403,452	0,000,000
92	0.26696	666,371	177,894	1,172,977	0,000,000
93	0.29237	488,477	142,816	950,501	0,000,000
94	0.31960	345,661	110,473	735,573	0,000,000
95	0.34860	235,188	81,986	527,625	0,000,000
96	0.37930	153,202	58,109	335,022	0,000,000
97	0.41164	95,093	39,144	185,101	0,000,000
98	0.44543	55,949	24,921	95,227	0,000,000
99	0.48046	31,028	14,908	48,829	0,000,000
100	1.00000	16,120	16,120	1,435	0,000,000

表五 身心障礙者及遺屬基數表

年齡(歲)	Dx	Nx
25	5,385,089	157,460,605
26	5,250,866	152,075,516
27	5,119,937	146,824,650
28	4,992,174	141,704,713
29	4,867,452	136,712,539
30	4,745,609	131,845,087
31	4,626,537	127,099,478
32	4,510,227	122,472,941
33	4,396,534	117,962,714
34	4,285,277	113,566,180
35	4,176,459	109,280,903
36	4,069,915	105,104,444
37	3,965,692	101,034,529
38	3,863,673	97,068,837
39	3,763,902	93,205,164
40	3,666,229	89,441,262
41	3,570,626	85,775,033
42	3,476,993	82,204,407
43	3,385,238	78,727,414
44	3,295,244	75,342,176
45	3,206,871	72,046,932
46	3,120,084	68,840,061
47	3,034,764	65,719,977
48	2,950,917	62,685,213
49	2,868,466	59,734,296
50	2,787,421	56,865,830
51	2,707,661	54,078,409
52	2,629,178	51,370,748
53	2,551,892	48,741,570
54	2,475,757	46,189,678
55	2,400,710	43,713,921
56	2,326,671	41,313,211
57	2,253,713	38,986,540
58	2,181,701	36,732,827
59	2,110,498	34,551,126
60	2,039,993	32,940,628
61	1,970,150	30,400,635
62	1,900,794	28,430,485
63	1,831,987	26,529,691
64	1,763,830	24,697,704
65	1,696,297	22,933,874

## 伍、國民年金保險被保險人領回自繳保險費之成本計算

有關國民年金保險保證被保險人領回自繳保險費之成本，主要包括三部分：(一) 被保險人繳費期間死亡或開始領取老年年金後死亡，受益人一次領回被保險人自繳保險費之本利和超出所領年金給付之保險成本。(二) 被保險人領取身心障礙年金給付後死亡，受益人一次領回被保險人自繳保險費之本利和超出所領年金給付部分之保險成本。(三) 被保險人死亡或老年、身心障礙年金受益人死亡，其法定遺屬符合請領遺屬年金資格者，於領取遺屬年金後死亡，一次領回被保險人自繳保險費之本利和超出已領取老年或身心障礙年金給付加計遺屬年金與喪葬津貼總額部分之保險成本。本精算過程分別計算如下：

### 一、被保險人繳費期間死亡或領取老年年金後死亡，一次領回其自繳保險費之成本計算

有關本項領回被保險人自繳保險費所需保險成本之計算過程如下：

1. 投保年齡  $x$  歲在繳費期間內因死亡退還自繳保險費（不含政府補助 20% 部分，以下同），於 65 歲時之累積期望值為  $(EARV)_x$ ，如表六之一至表六之四十。其計算公式如下：

$$(EARV)_x = \sum_{t=1}^{65-x} \left[ 870 \times 80\% \times 12 \times \ddot{a}_{\overline{t}|i'}^{(12)} \times (1+i')^{65-x} \times (1+j)^{t-1} \times q_{x+t-1} \right]$$

其中  $\ddot{a}_{\overline{1}|i'}^{(12)} = \frac{i'}{d^{(12)}} \times a_{\overline{1}|i'} = 0.97385$

$$d = \frac{i'}{1+i'} = \frac{0.06}{1.06} = 0.0566$$

$$d^{(12)} = [1 - (1-d)^{\frac{1}{12}}] \times 12$$

$$i' = 0.06 \quad , \quad j = 0.049921$$

$q_{x+t-1}$  為投保年齡  $x$  歲在第  $t$  年之死亡率

2. 將各投保年齡 25 歲至 64 歲，其在各繳費期間內因死亡退還自繳保險費之累積期望值予以加總，如表七。

3. 投保年齡  $x$  歲在 65 歲開始領取老年年金後死亡，其自繳保險費在 65 歲之累積本利和為  $(AGI)_x$ ，如表八。其計算公式如下：

$$(AGI)_x = 80\% \times 870 \times S_x$$

$$\text{其中 } S_x = \frac{\left[ \left(1 + \frac{i'}{12}\right)^{12} - 1 \right] \times \left[ \frac{\left(1 + \frac{i'}{12}\right)^{12 \times (65-x)} - (1+j)^{65-x}}{\left(1 + \frac{i'}{12}\right)^{12} - (1+j)} \right]}{i'/12} \times \left(1 + \frac{i'}{12}\right)$$

$$i' = 0.06 \quad , \quad j = 0.049921$$

$S_x$  表示年齡  $x$  歲每月繳費 1 元至 65 歲之本利和。

4. 投保年齡  $x$  歲在 65 歲開始領取老年年金後死亡，其自繳保險費累積本利和與所領老年年金總額之差額，於年齡 65 歲時之期望值為  $(EDIA)_x$ ，如表九之一至表九之四十。其計

算公式如下：

$$(EDIA)_x = \sum_{t=1}^{35} \left[ (AGI)_x - 8700 \times 12 \times (1+j)^{65+t-1-x} \right] \times q_{65+t-1} \times (1+i')^{-t}$$

其中  $i' = 0.06$  ,  $j = 0.049921$

$q_{65+t-1}$  為 65+t-1 歲之死亡率

$(AGI)_x$  為投保年齡  $x$  歲，其自繳保險費在 65 歲之累積本利和。

5. 計算各投保年齡 25 歲至 64 歲，在 65 歲開始領取老年年金後死亡，其自繳保險費累積本利和與所領老年年金總額之差額，於年齡 65 歲時之累積期望值，如表十之第二欄。

6. 將各投保年齡 25 歲至 64 歲，在各繳費期間內因死亡退還自繳保險費之累積期望值，與在 65 歲開始領取老年年金後死亡，其自繳保險費累積本利和及所領老年年金總額之差額於 65 歲時之累積期望值予以加總為  $(A+B)_x$ ，如表十之第三欄。即累積期望值總和  $(A+B)_x = (EARV)_x + (EDIA)_x$ 。

7. 各投保年齡被保險人在繳費期間內正常工作，每月繳納保險費 1 元至 65 歲之年金終值為  $AV_{x/65-x}^{(12)}$ ，如表十一。其計算公式如下：

$$AV_{x/65-x}^{(12)} = 12 \times \left\{ (1+j)^{65-x} \times \left[ (N_x - N_{65}) \div D'_{65} \right] - \frac{11}{24} \times \left[ (D_x - D'_{65}) \div D'_{65} \right] \right\}$$

其中  $N_{65} = 22,933,874$  ,  $D'_{65} = 5,900,268$

8. 各投保年齡之提繳率及每月提繳金額，如表十二所示。其

計算公式如下：

$$(1) \text{ 各年齡之每月提繳率 } {}_x(MC)\% = \frac{(A+B)_x}{AV_{x/65-x}^{(12)}} \times 8700$$

$$(2) \text{ 各年齡之每月提繳金額 } {}_xMC = 8700 \times {}_x(MC)\%$$

#### 9. 全體適用人口每人每月保險成本(IC)<sub>1</sub>

本精算仍依據「國民年金保險成本精算報告」中之數據為基礎加以計算。依據統計，截至民國八十六年底止，台灣地區總人口數計為 21,525,433 人，而適用於國民年金制度規劃下年滿 25 歲以上，未滿 65 歲之全體人口數（即指全體被保險人數）計為 11,026,859 人，以各年齡之全體適用人口數（ $n_x$ ）與各年齡之每月提繳金額（ ${}_xMC$ ）相乘後其總額由全體適用人口數分擔，即得出每人每月平均保險成本(IC)<sub>1</sub> 為新台幣 86.4253 元，詳如表十三所示。其計算公式如下：

$$(IC)_1 = \frac{\sum_{x=25}^{64} ({}_xMC) \cdot (n_x)}{11,026,859}$$
$$= 86.4253 \text{ (元)}$$

#### 二、被保險人領取身心障礙年金後死亡，一次領回其自繳保險費之成本計算

有關本項領回被保險人自繳保險費所需保險成本之計算過程如下：

### 1.身心障礙程度等級假設及平均年金給付額

本精算設定極重度身心障礙者（A類）佔30%，重度身心障礙者（B類）佔70%，合計身心障礙者為100%。由於A類係按全額老年年金之100%給付，B類係按全額老年年金之80%給付，故平均身心障礙者請領年金給付額平均為全額老年年金之86%，即 $30\% \times 100\% + 70\% \times 80\% = 86\%$ 。至於身心障礙者平均年金給付額為 $8,700 \times 86\% = 7,482$ （元）。

### 2.身心障礙者終身年金現值 $PV^d(WLA)_x$

被保險人年齡  $x$  歲因符合身心障礙等級認定標準，設定每月請領 1,000 元年金之終身年金現值  $(WLA)_x$ ，如表十四所示。其計算公式如下：

$$\begin{aligned} \text{終身年金現值} &= 12 \times 1,000 \times \ddot{a}_x^{(12)} \\ &= 12,000 \times \left[ (N_x \div D_x) - \frac{11}{24} \right] \end{aligned}$$

其中  $x$  為被保險人年齡

$N_x$ ， $D_x$  採表五所列身心障礙者及遺屬基數表之數值。

至於身心障礙者終身年金現值  $PV^d(WLA)_x = 7,482 \times \frac{(WLA)_x}{1,000}$

，如表十五之第四欄。

### 3.投保年齡 $x$ 歲至身心障礙者死亡，其所繳保險費至該死亡

年度之累積本利和為  ${}_tS$ ，如表十五之第三欄。其計算公式如下：

$${}_tS = \frac{\left[ \left(1 + \frac{i'}{12}\right)^{12t} - 1 \right] \times \left[ \frac{\left(1 + \frac{i'}{12}\right)^{12t} - (1+j)^t}{\left(1 + \frac{i'}{12}\right)^{12} - (1+j)} \right]}{i'/12} \times \left(1 + \frac{i'}{12}\right) \times 870 \times 80\%$$

其中： $i' = 0.06$ ， $j = 0.049921$

$t$  表示自投保年齡開始之年數

4. 投保年齡  $x$  歲在領取身心障礙年金後死亡，其自繳保險費累積本利和與所領身心障礙年金總額之差額期望值為  $(EDSW)_x$ ，如表十五之一至表十五之四十。其計算公式如下：

$$(EDSW)_x = \sum_{t=1}^{65-x} q_{x+t-1}^d \cdot [{}_tS - q_{x+t-1} \times PV^d(WLA)_{x+t-1}]$$

其中  $q_{x+t-1}^d$  為  $x+t-1$  歲之殘廢發生率

$q_{x+t-1}$  為  $x+t-1$  歲之死亡發生率

${}_tS$  為投保年齡  $x$  歲至身心障礙者死亡，其所繳保險費至該死亡年度之累積本利和

$PV^d(WLA)_{x+t-1}$  為身心障礙者在  $x+t-1$  歲之終身年金現值

5. 全體適用人口每人每月保險成本  $(IC)_2$

依各年齡之全體適用人口數 ( $n_x$ ) 與由民國八十七年國民年金男女混合死亡表 (98TNPMT) 及民國八十七年國

民年金男女混合死亡及殘廢綜合表（98TNPMDT）得出之各年齡殘廢發生率  $q_x^d$ ，計算出各年齡之殘廢人口數為  $n_x^d$ ，如表十六之第四欄。即  $n_x^d = n_x \times q_x^d$

其中  $n_x^d$  為年齡  $x$  歲之殘廢人口數  
 $n_x$  為年齡  $x$  歲之全體適用人口數  
 $q_x^d$  為年齡  $x$  歲之殘廢發生率

其次，將各年齡之殘廢人口數（ $n_x^d$ ）與各年齡身心障礙者差額期望值(EDSW) $_x$  相乘後，其總額由全體適用人口數分擔，即得出每人每年保險成本。以每人每年保險成本除以 12 個月，即為每人每月保險成本(IC) $_2$  為新台幣 0.0075 元，如表十六之第六欄所示。其計算公式如下：

$$(IC)_2 = \frac{\sum_{x=25}^{64} n_x^d \times (EDSW)_x}{11,026,859} \div 12$$

$$= 0.0075 \text{ (元)}$$

### 三、領取遺屬年金後死亡，一次領回被保險人自繳保險費之成本計算

有關本項領回被保險人自繳保險費所需保險成本之計算過程如下：

#### 1. 符合請領遺屬年金資格之比率及平均年金給付額

本精算經設定平均死亡人數之 60% 為具符合請領遺屬

年金資格之殘存率，另由於本保險之遺屬年金給付項目計有配偶年金、母（父）子年金、孤兒年金及喪葬津貼等。經設定遺屬年金給付計算中每多一個子女加計 20%之機率為 60%，加計第二個子女之機率為 20%，亦即在年金給付標準 8,700 元之情形下，遺屬年金平均給付額(ASPP)=4,872 元。其計算公式如下：

$$\begin{aligned} \text{遺屬年金平均給付額 (ASPP)} &= [40\% + (K_1 \times 20\%) + K_2 \\ &\quad \times 20\%] \times 8700 \\ &= 0.56 \times 8700 \\ &= 4,872 \text{ (元)} \end{aligned}$$

其中  $K_1$  為遺屬年金給付計算中每多一個子女加計 20%之機率

$K_2$  為遺屬年金給付計算中加計第二個子女之機率

2.投保年齡  $x$  歲至遺屬年金受益人死亡，被保險人自繳保險費至該死亡年度之累積本利和為  ${}_tS$ ，如表十七之第二欄。

其計算公式如下：

$${}_tS = \frac{\left[ \left(1 + \frac{i'}{12}\right)^{12} - 1 \right] \times \left[ \frac{\left(1 + \frac{i'}{12}\right)^{12 \times t} - (1+j)^t}{\left(1 + \frac{i'}{12}\right)^{12} - (1+j)} \right]}{i'/12} \times \left(1 + \frac{i'}{12}\right) \times 870 \times 80\%$$

其中： $i' = 0.06$ ， $j = 0.049921$

t 表示自投保年齡開始之年數

3.各投保年度被保險人死亡，受益人請領十個月喪葬津貼為

$(DB)_t$ ，如表十七之第三欄。其計算公式如下：

$$(DB)_t = 8700 \times 10 \times (1+j)^{t-1}$$

$$j = 0.049921$$

t 表示自投保年齡開始之年數

4.計算遺屬終身年金現值  $PV^s(WLA)_x$ ，其計算公式如下：

遺屬終身年金現值  $PV^s(WLA)_x = 4872 \times \frac{(WLA)_x}{1,000}$ ，如表十七之第四欄。

其中  $(WLA)_x = 12 \times 1,000 \times \ddot{a}_x^{(12)}$

$$= 12,000 \times \left[ (N_x \div D_x) - \frac{11}{24} \right]$$

其各年齡別數值，如表十四所示。

且 x 為被保險人年齡

$N_x$ ， $D_x$  採表四所列身心障礙者及遺屬基數表之數值。

5.投保年齡 x 歲之被保險人因死亡或受益人死亡，其遺屬請

領遺屬年金後死亡，則被保險人自繳保險費累積本利和與

年金給付及喪葬津貼總額之差額期望值為  $(EDSB)_x$ ，如表

十七之一至表十七之四十。其計算公式如下：

$$(EDSB)_x = \sum_{t=1}^{65-x} q_{x+t-1} \cdot \left[ {}_tS - (DB)_t - PV^s(WLA)_{x+t-1} \right] \times 60\%$$

其中  $q_{x+t-1}$  為 x+t-1 歲之死亡發生率

${}_tS$  為投保年齡 x 歲至遺屬年金受益人死亡，其自繳保

險費至該死亡年度之累積本利和

$(DB)_t$  為第  $t$  投保年度被保險人死亡，受益人請領十個月喪葬津貼額

$PV^s(WLA)_{x+t-1}$  為在第  $t$  投保年度之遺屬終身年金現值

6. 全體適用人口每人每月保險成本  $(IC)_3$

(1) 依各年齡之全體適用人口數  $(n_x)$  與民國八十七年國民年金男女混合死亡表 (98TNPMT) 之死亡發生率  $q_x$ ，計算出各年齡之平均死亡人數  $(d_x)$ ，如表十八之第三欄。即  $d_x = n_x \times q_x$ 。

(2) 依各年齡之平均死亡人數  $(d_x)$  與各年齡遺屬年金受益人差額期望值  $(EDSB)_x$  相乘後，其總額由全體適用人口數分擔，即得每人每年保險成本。若以每人每年保險成本除以 12 個月，即得出每人每月保險成本  $(IC)_3$  為新台幣 0.6376 元，如表十八之第五欄所示。

其計算公式如下：

$$\begin{aligned}(IC)_3 &= \frac{\sum_{x=25}^{64} d_x \times (EDSB)_x}{11,026,859} \div 12 \\ &= 0.6376 \text{ (元)}\end{aligned}$$

表六之一 被保險人年齡別繳費期間內死亡退還自繳保險費累積期望值  
(年齡：25歲)

單位：新台幣元

x (歲)	t	x+t-1	$q_{x+t-1}$ (1)	自繳保險費在65 歲之累積值 (2)	累積期望值 (1) * (2)
25	1	25	0.00100	83,659.81	83.66
25	2	26	0.00101	82,864.33	83.69
25	3	27	0.00103	82,076.42	84.54
25	4	28	0.00106	81,296.00	86.17
25	5	29	0.00110	80,522.99	88.58
25	6	30	0.00116	79,757.34	92.52
25	7	31	0.00121	78,998.97	95.59
25	8	32	0.00128	78,247.81	100.16
25	9	33	0.00137	77,503.79	106.18
25	10	34	0.00146	76,766.85	112.08
25	11	35	0.00157	76,036.91	119.38
25	12	36	0.00167	75,313.91	125.77
25	13	37	0.00178	74,597.79	132.78
25	14	38	0.00188	73,888.48	138.91
25	15	39	0.00200	73,185.91	146.37
25	16	40	0.00212	72,490.02	153.68
25	17	41	0.00227	71,800.75	162.99
25	18	42	0.00243	71,118.04	172.82
25	19	43	0.00262	70,441.81	184.56
25	20	44	0.00285	69,772.02	198.85
25	21	45	0.00309	69,108.59	213.55
25	22	46	0.00336	68,451.47	230.00
25	23	47	0.00364	67,800.60	246.79
25	24	48	0.00394	67,155.92	264.59
25	25	49	0.00425	66,517.37	282.70
25	26	50	0.00460	65,884.89	303.07
25	27	51	0.00496	65,259.42	323.69
25	28	52	0.00536	64,637.91	346.46
25	29	53	0.00579	64,023.30	370.69
25	30	54	0.00626	63,414.54	396.98
25	31	55	0.00677	62,811.66	425.23
25	32	56	0.00735	62,214.32	457.28
25	33	57	0.00801	61,622.76	493.60
25	34	58	0.00877	61,036.82	535.29
25	35	59	0.00964	60,456.45	582.80
25	36	60	0.01059	59,881.60	634.15
25	37	61	0.01158	59,312.21	686.84
25	38	62	0.01260	58,748.25	740.23
25	39	63	0.01363	58,189.64	793.12
25	40	64	0.01474	57,636.34	849.56
合計					11,645.89

表六之二 被保險人年齡別繳費期間內死亡退還自繳保險費累積期望值  
(年齡：26歲)

單位：新台幣元

x (歲)	t	x+t-1	$q_{x+t-1}$ (1)	自繳保險費在65 歲之累積值 (2)	累積期望值 (1) * (2)
26	1	26	0.00101	78,924.35	79.71
26	2	27	0.00103	78,173.90	80.52
26	3	28	0.00106	77,430.58	82.08
26	4	29	0.00110	76,694.34	84.36
26	5	30	0.00116	75,965.09	88.12
26	6	31	0.00121	75,242.78	91.04
26	7	32	0.00128	74,527.33	95.39
26	8	33	0.00137	73,818.69	101.13
26	9	34	0.00146	73,116.78	106.75
26	10	35	0.00157	72,421.55	113.70
26	11	36	0.00167	71,732.93	119.79
26	12	37	0.00178	71,050.86	126.47
26	13	38	0.00188	70,375.28	132.31
26	14	39	0.00200	69,706.11	139.41
26	15	40	0.00212	69,043.31	146.37
26	16	41	0.00227	68,386.82	155.24
26	17	42	0.00243	67,736.56	164.60
26	18	43	0.00262	67,092.49	175.78
26	19	44	0.00285	66,454.54	189.40
26	20	45	0.00309	65,822.66	203.39
26	21	46	0.00336	65,196.78	219.06
26	22	47	0.00364	64,576.86	235.06
26	23	48	0.00394	63,962.83	252.01
26	24	49	0.00425	63,354.64	269.26
26	25	50	0.00460	62,752.23	288.66
26	26	51	0.00496	62,155.56	308.29
26	27	52	0.00536	61,564.55	329.99
26	28	53	0.00579	60,979.16	353.07
26	29	54	0.00626	60,399.34	378.10
26	30	55	0.00677	59,825.04	405.02
26	31	56	0.00735	59,256.19	435.53
26	32	57	0.00801	58,692.75	470.13
26	33	58	0.00877	58,134.67	509.84
26	34	59	0.00964	57,581.90	555.09
26	35	60	0.01059	57,034.38	603.99
26	36	61	0.01158	56,492.07	654.18
26	37	62	0.01260	55,954.92	705.03
26	38	63	0.01363	55,422.87	755.41
26	39	64	0.01474	54,895.89	809.17
合計					11,012.45

表六之三 被保險人年齡別繳費期間內死亡退還自繳保險費累積期望值  
(年齡：27歲)

單位：新台幣元

x (歲)	t	x+t-1	$q_{x+t-1}$ (1)	自繳保險費在65 歲之累積值 (2)	累積期望值 (1) * (2)
27	1	27	0.00103	74,456.94	76.69
27	2	28	0.00106	73,748.96	78.17
27	3	29	0.00110	73,047.72	80.35
27	4	30	0.00116	72,353.15	83.93
27	5	31	0.00121	71,665.18	86.71
27	6	32	0.00128	70,983.75	90.86
27	7	33	0.00137	70,308.80	96.32
27	8	34	0.00146	69,640.27	101.67
27	9	35	0.00157	68,978.27	108.30
27	10	36	0.00167	68,322.22	114.10
27	11	37	0.00178	67,672.58	120.46
27	12	38	0.00188	67,029.11	126.01
27	13	39	0.00200	66,391.77	132.78
27	14	40	0.00212	65,760.48	139.41
27	15	41	0.00227	65,135.20	147.86
27	16	42	0.00243	64,515.86	156.77
27	17	43	0.00262	63,902.41	167.42
27	18	44	0.00285	63,294.80	180.39
27	19	45	0.00309	62,692.96	193.72
27	20	46	0.00336	62,096.85	208.65
27	21	47	0.00364	61,506.40	223.88
27	22	48	0.00394	60,921.57	240.03
27	23	49	0.00425	60,342.29	256.45
27	24	50	0.00460	59,768.53	274.94
27	25	51	0.00496	59,200.22	293.63
27	26	52	0.00536	58,637.32	314.30
27	27	53	0.00579	58,079.76	336.28
27	28	54	0.00626	57,527.51	360.12
27	29	55	0.00677	56,980.51	385.76
27	30	56	0.00735	56,438.71	414.82
27	31	57	0.00801	55,902.07	447.78
27	32	58	0.00877	55,370.52	485.60
27	33	59	0.00964	54,844.03	528.70
27	34	60	0.01059	54,322.55	575.28
27	35	61	0.01158	53,806.02	623.07
27	36	62	0.01260	53,294.41	671.51
27	37	63	0.01363	52,787.66	719.50
27	38	64	0.01474	52,285.73	770.69
合計					10,412.91

表六之四 被保險人年齡別繳費期間內死亡退還自繳保險費累積期望值  
(年齡：28歲)

單位：新台幣元

x (歲)	t	x+t-1	$q_{x+t-1}$ (1)	自繳保險費在65 歲之累積值 (2)	累積期望值 (1) * (2)
28	1	28	0.00106	70,242.39	74.46
28	2	29	0.00110	69,574.49	76.53
28	3	30	0.00116	68,912.94	79.94
28	4	31	0.00121	68,257.69	82.59
28	5	32	0.00128	67,608.66	86.54
28	6	33	0.00137	66,965.80	91.74
28	7	34	0.00146	66,329.06	96.84
28	8	35	0.00157	65,698.37	103.15
28	9	36	0.00167	65,073.68	108.67
28	10	37	0.00178	64,454.92	114.73
28	11	38	0.00188	63,842.06	120.02
28	12	39	0.00200	63,235.01	126.47
28	13	40	0.00212	62,633.74	132.78
28	14	41	0.00227	62,038.19	140.83
28	15	42	0.00243	61,448.30	149.32
28	16	43	0.00262	60,864.02	159.46
28	17	44	0.00285	60,285.30	171.81
28	18	45	0.00309	59,712.07	184.51
28	19	46	0.00336	59,144.30	198.72
28	20	47	0.00364	58,581.93	213.24
28	21	48	0.00394	58,024.90	228.62
28	22	49	0.00425	57,473.18	244.26
28	23	50	0.00460	56,926.69	261.86
28	24	51	0.00496	56,385.41	279.67
28	25	52	0.00536	55,849.26	299.35
28	26	53	0.00579	55,318.22	320.29
28	27	54	0.00626	54,792.23	343.00
28	28	55	0.00677	54,271.24	367.42
28	29	56	0.00735	53,755.20	395.10
28	30	57	0.00801	53,244.07	426.49
28	31	58	0.00877	52,737.80	462.51
28	32	59	0.00964	52,236.34	503.56
28	33	60	0.01059	51,739.65	547.92
28	34	61	0.01158	51,247.69	593.45
28	35	62	0.01260	50,760.40	639.58
28	36	63	0.01363	50,277.74	685.29
28	37	64	0.01474	49,799.68	734.05
合計					9,844.77

表六之五 被保險人年齡別繳費期間內死亡退還自繳保險費累積期望值  
(年齡：29歲)

單位：新台幣元

x (歲)	t	x+t-1	$q_{x+t-1}$ (1)	自繳保險費在65 歲之累積值 (2)	累積期望值 (1) * (2)
29	1	29	0.00110	66,266.41	72.89
29	2	30	0.00116	65,636.31	76.14
29	3	31	0.00121	65,012.21	78.66
29	4	32	0.00128	64,394.04	82.42
29	5	33	0.00137	63,781.75	87.38
29	6	34	0.00146	63,175.29	92.24
29	7	35	0.00157	62,574.58	98.24
29	8	36	0.00167	61,979.59	103.51
29	9	37	0.00178	61,390.26	109.27
29	10	38	0.00188	60,806.53	114.32
29	11	39	0.00200	60,228.35	120.46
29	12	40	0.00212	59,655.67	126.47
29	13	41	0.00227	59,088.44	134.13
29	14	42	0.00243	58,526.60	142.22
29	15	43	0.00262	57,970.10	151.88
29	16	44	0.00285	57,418.89	163.64
29	17	45	0.00309	56,872.92	175.74
29	18	46	0.00336	56,332.15	189.28
29	19	47	0.00364	55,796.51	203.10
29	20	48	0.00394	55,265.97	217.75
29	21	49	0.00425	54,740.48	232.65
29	22	50	0.00460	54,219.98	249.41
29	23	51	0.00496	53,704.43	266.37
29	24	52	0.00536	53,193.78	285.12
29	25	53	0.00579	52,687.99	305.06
29	26	54	0.00626	52,187.00	326.69
29	27	55	0.00677	51,690.78	349.95
29	28	56	0.00735	51,199.28	376.31
29	29	57	0.00801	50,712.45	406.21
29	30	58	0.00877	50,230.25	440.52
29	31	59	0.00964	49,752.64	479.62
29	32	60	0.01059	49,279.57	521.87
29	33	61	0.01158	48,810.99	565.23
29	34	62	0.01260	48,346.88	609.17
29	35	63	0.01363	47,887.17	652.70
29	36	64	0.01474	47,431.83	699.15
合計					9,305.77

表六之六 被保險人年齡別繳費期間內死亡退還自繳保險費累積期望值  
(年齡：30歲)

單位：新台幣元

x (歲)	t	x+t-1	$q_{x+t-1}$ (1)	自繳保險費在65 歲之累積值 (2)	累積期望值 (1) * (2)
30	1	30	0.00116	62,515.48	72.52
30	2	31	0.00121	61,921.05	74.92
30	3	32	0.00128	61,332.28	78.51
30	4	33	0.00137	60,749.10	83.23
30	5	34	0.00146	60,171.47	87.85
30	6	35	0.00157	59,599.33	93.57
30	7	36	0.00167	59,032.63	98.58
30	8	37	0.00178	58,471.31	104.08
30	9	38	0.00188	57,915.34	108.88
30	10	39	0.00200	57,364.65	114.73
30	11	40	0.00212	56,819.20	120.46
30	12	41	0.00227	56,278.94	127.75
30	13	42	0.00243	55,743.81	135.46
30	14	43	0.00262	55,213.77	144.66
30	15	44	0.00285	54,688.77	155.86
30	16	45	0.00309	54,168.76	167.38
30	17	46	0.00336	53,653.70	180.28
30	18	47	0.00364	53,143.53	193.44
30	19	48	0.00394	52,638.22	207.39
30	20	49	0.00425	52,137.71	221.59
30	21	50	0.00460	51,641.96	237.55
30	22	51	0.00496	51,150.92	253.71
30	23	52	0.00536	50,664.55	271.56
30	24	53	0.00579	50,182.81	290.56
30	25	54	0.00626	49,705.65	311.16
30	26	55	0.00677	49,233.02	333.31
30	27	56	0.00735	48,764.89	358.42
30	28	57	0.00801	48,301.21	386.89
30	29	58	0.00877	47,841.94	419.57
30	30	59	0.00964	47,387.03	456.81
30	31	60	0.01059	46,936.45	497.06
30	32	61	0.01158	46,490.16	538.36
30	33	62	0.01260	46,048.11	580.21
30	34	63	0.01363	45,610.26	621.67
30	35	64	0.01474	45,176.57	665.90
合計					8,793.88

表六之七 被保險人年齡別繳費期間內死亡退還自繳保險費累積期望值  
(年齡：31歲)

單位：新台幣元

x (歲)	t	x+t-1	$q_{x+t-1}$ (1)	自繳保險費在65 歲之累積值 (2)	累積期望值 (1) * (2)
31	1	31	0.00121	58,976.87	71.36
31	2	32	0.00128	58,416.09	74.77
31	3	33	0.00137	57,860.64	79.27
31	4	34	0.00146	57,310.47	83.67
31	5	35	0.00157	56,765.53	89.12
31	6	36	0.00167	56,225.78	93.90
31	7	37	0.00178	55,691.16	99.13
31	8	38	0.00188	55,161.62	103.70
31	9	39	0.00200	54,637.11	109.27
31	10	40	0.00212	54,117.60	114.73
31	11	41	0.00227	53,603.02	121.68
31	12	42	0.00243	53,093.34	129.02
31	13	43	0.00262	52,588.50	137.78
31	14	44	0.00285	52,088.46	148.45
31	15	45	0.00309	51,593.18	159.42
31	16	46	0.00336	51,102.61	171.70
31	17	47	0.00364	50,616.70	184.24
31	18	48	0.00394	50,135.41	197.53
31	19	49	0.00425	49,658.70	211.05
31	20	50	0.00460	49,186.52	226.26
31	21	51	0.00496	48,718.83	241.65
31	22	52	0.00536	48,255.59	258.65
31	23	53	0.00579	47,796.75	276.74
31	24	54	0.00626	47,342.27	296.36
31	25	55	0.00677	46,892.12	317.46
31	26	56	0.00735	46,446.25	341.38
31	27	57	0.00801	46,004.61	368.50
31	28	58	0.00877	45,567.18	399.62
31	29	59	0.00964	45,133.90	435.09
31	30	60	0.01059	44,704.75	473.42
31	31	61	0.01158	44,279.67	512.76
31	32	62	0.01260	43,858.64	552.62
31	33	63	0.01363	43,441.61	592.11
31	34	64	0.01474	43,028.55	634.24
合計					8,306.65

表六之八 被保險人年齡別繳費期間內死亡退還自繳保險費累積期望值  
(年齡：32歲)

單位：新台幣元

x (歲)	t	x+t-1	$q_{x+t-1}$ (1)	自繳保險費在65 歲之累積值 (2)	累積期望值 (1) * (2)
32	1	32	0.00128	55,638.55	71.22
32	2	33	0.00137	55,109.51	75.50
32	3	34	0.00146	54,585.51	79.69
32	4	35	0.00157	54,066.48	84.88
32	5	36	0.00167	53,552.39	89.43
32	6	37	0.00178	53,043.19	94.42
32	7	38	0.00188	52,538.83	98.77
32	8	39	0.00200	52,039.26	104.08
32	9	40	0.00212	51,544.45	109.27
32	10	41	0.00227	51,054.34	115.89
32	11	42	0.00243	50,568.89	122.88
32	12	43	0.00262	50,088.05	131.23
32	13	44	0.00285	49,611.79	141.39
32	14	45	0.00309	49,140.06	151.84
32	15	46	0.00336	48,672.81	163.54
32	16	47	0.00364	48,210.01	175.48
32	17	48	0.00394	47,751.60	188.14
32	18	49	0.00425	47,297.56	201.01
32	19	50	0.00460	46,847.83	215.50
32	20	51	0.00496	46,402.38	230.16
32	21	52	0.00536	45,961.16	246.35
32	22	53	0.00579	45,524.14	263.58
32	23	54	0.00626	45,091.27	282.27
32	24	55	0.00677	44,662.52	302.37
32	25	56	0.00735	44,237.85	325.15
32	26	57	0.00801	43,817.21	350.98
32	27	58	0.00877	43,400.58	380.62
32	28	59	0.00964	42,987.90	414.40
32	29	60	0.01059	42,579.15	450.91
32	30	61	0.01158	42,174.29	488.38
32	31	62	0.01260	41,773.28	526.34
32	32	63	0.01363	41,376.08	563.96
32	33	64	0.01474	40,982.65	604.08
合計					7,843.71

表六之九 被保險人年齡別繳費期間內死亡退還自繳保險費累積期望值  
(年齡：33歲)

單位：新台幣元

x (歲)	t	x+t-1	$q_{x+t-1}$ (1)	自繳保險費在65 歲之累積值 (2)	累積期望值 (1) * (2)
33	1	33	0.00137	52,489.20	71.91
33	2	34	0.00146	51,990.11	75.91
33	3	35	0.00157	51,495.76	80.85
33	4	36	0.00167	51,006.11	85.18
33	5	37	0.00178	50,521.12	89.93
33	6	38	0.00188	50,040.74	94.08
33	7	39	0.00200	49,564.93	99.13
33	8	40	0.00212	49,093.64	104.08
33	9	41	0.00227	48,626.84	110.38
33	10	42	0.00243	48,164.47	117.04
33	11	43	0.00262	47,706.50	124.99
33	12	44	0.00285	47,252.88	134.67
33	13	45	0.00309	46,803.58	144.62
33	14	46	0.00336	46,358.55	155.76
33	15	47	0.00364	45,917.75	167.14
33	16	48	0.00394	45,481.14	179.20
33	17	49	0.00425	45,048.14	191.45
33	18	50	0.00460	44,620.34	205.25
33	19	51	0.00496	44,196.06	219.21
33	20	52	0.00536	43,775.83	234.64
33	21	53	0.00579	43,359.58	251.05
33	22	54	0.00626	42,947.30	268.85
33	23	55	0.00677	42,538.94	287.99
33	24	56	0.00735	42,134.45	309.69
33	25	57	0.00801	41,733.82	334.29
33	26	58	0.00877	41,336.99	362.53
33	27	59	0.00964	40,943.94	394.70
33	28	60	0.01059	40,554.63	429.47
33	29	61	0.01158	40,169.01	465.16
33	30	62	0.01260	39,787.07	501.32
33	31	63	0.01363	39,408.75	537.14
33	32	64	0.01474	39,034.03	575.36
合計					7,402.98

表六之十 被保險人年齡別繳費期間內死亡退還自繳保險費累積期望值  
(年齡：34歲)

單位：新台幣元

x (歲)	t	x+t-1	$q_{x+t-1}$ (1)	自繳保險費在65 歲之累積值 (2)	累積期望值 (1) * (2)
34	1	34	0.00146	49,518.11	72.30
34	2	35	0.00157	49,047.27	77.00
34	3	36	0.00167	48,580.91	81.13
34	4	37	0.00178	48,118.98	85.65
34	5	38	0.00188	47,661.44	89.60
34	6	39	0.00200	47,208.25	94.42
34	7	40	0.00212	46,759.37	99.13
34	8	41	0.00227	46,314.76	105.13
34	9	42	0.00243	45,874.37	111.47
34	10	43	0.00262	45,438.18	119.05
34	11	44	0.00285	45,006.13	128.27
34	12	45	0.00309	44,578.19	137.75
34	13	46	0.00336	44,154.32	148.36
34	14	47	0.00364	43,734.48	159.19
34	15	48	0.00394	43,318.63	170.68
34	16	49	0.00425	42,906.73	182.35
34	17	50	0.00460	42,498.76	195.49
34	18	51	0.00496	42,094.66	208.79
34	19	52	0.00536	41,694.40	223.48
34	20	53	0.00579	41,297.95	239.12
34	21	54	0.00626	40,905.27	256.07
34	22	55	0.00677	40,516.32	274.30
34	23	56	0.00735	40,131.07	294.96
34	24	57	0.00801	39,749.49	318.39
34	25	58	0.00877	39,371.53	345.29
34	26	59	0.00964	38,997.16	375.93
34	27	60	0.01059	38,626.36	409.05
34	28	61	0.01158	38,259.08	443.04
34	29	62	0.01260	37,895.30	477.48
34	30	63	0.01363	37,534.97	511.60
34	31	64	0.01474	37,178.07	548.00
合計					6,982.47

表六之十一 被保險人年齡別繳費期間內死亡退還自繳保險費累積期望值  
(年齡：35歲)

單位：新台幣元

x (歲)	t	x+t-1	$q_{x+t-1}$ (1)	自繳保險費在65 歲之累積值 (2)	累積期望值 (1) * (2)
35	1	35	0.00157	46,715.20	73.34
35	2	36	0.00167	46,271.01	77.27
35	3	37	0.00178	45,831.04	81.58
35	4	38	0.00188	45,395.26	85.34
35	5	39	0.00200	44,963.62	89.93
35	6	40	0.00212	44,536.08	94.42
35	7	41	0.00227	44,112.61	100.14
35	8	42	0.00243	43,693.17	106.17
35	9	43	0.00262	43,277.71	113.39
35	10	44	0.00285	42,866.21	122.17
35	11	45	0.00309	42,458.61	131.20
35	12	46	0.00336	42,054.90	141.30
35	13	47	0.00364	41,655.02	151.62
35	14	48	0.00394	41,258.94	162.56
35	15	49	0.00425	40,866.63	173.68
35	16	50	0.00460	40,478.05	186.20
35	17	51	0.00496	40,093.17	198.86
35	18	52	0.00536	39,711.94	212.86
35	19	53	0.00579	39,334.34	227.75
35	20	54	0.00626	38,960.33	243.89
35	21	55	0.00677	38,589.88	261.25
35	22	56	0.00735	38,222.94	280.94
35	23	57	0.00801	37,859.50	303.25
35	24	58	0.00877	37,499.51	328.87
35	25	59	0.00964	37,142.95	358.06
35	26	60	0.01059	36,789.78	389.60
35	27	61	0.01158	36,439.96	421.97
35	28	62	0.01260	36,093.47	454.78
35	29	63	0.01363	35,750.28	487.28
35	30	64	0.01474	35,410.35	521.95
合計					6,581.62

表六之十二 被保險人年齡別繳費期間內死亡退還自繳保險費累積期望值  
(年齡：36歲)

單位：新台幣元

x (歲)	t	x+t-1	$q_{x+t-1}$ (1)	自繳保險費在65 歲之累積值 (2)	累積期望值 (1) * (2)
36	1	36	0.00167	44,070.95	73.60
36	2	37	0.00178	43,651.90	77.70
36	3	38	0.00188	43,236.83	81.29
36	4	39	0.00200	42,825.72	85.65
36	5	40	0.00212	42,418.51	89.93
36	6	41	0.00227	42,015.17	95.37
36	7	42	0.00243	41,615.67	101.13
36	8	43	0.00262	41,219.97	108.00
36	9	44	0.00285	40,828.03	116.36
36	10	45	0.00309	40,439.82	124.96
36	11	46	0.00336	40,055.30	134.59
36	12	47	0.00364	39,674.43	144.41
36	13	48	0.00394	39,297.19	154.83
36	14	49	0.00425	38,923.53	165.43
36	15	50	0.00460	38,553.43	177.35
36	16	51	0.00496	38,186.84	189.41
36	17	52	0.00536	37,823.74	202.74
36	18	53	0.00579	37,464.09	216.92
36	19	54	0.00626	37,107.87	232.30
36	20	55	0.00677	36,755.03	248.83
36	21	56	0.00735	36,405.54	267.58
36	22	57	0.00801	36,059.38	288.84
36	23	58	0.00877	35,716.51	313.23
36	24	59	0.00964	35,376.90	341.03
36	25	60	0.01059	35,040.52	371.08
36	26	61	0.01158	34,707.34	401.91
36	27	62	0.01260	34,377.32	433.15
36	28	63	0.01363	34,050.45	464.11
36	29	64	0.01474	33,726.68	497.13
合計					6,198.85

表六之十三 被保險人年齡別繳費期間內死亡退還自繳保險費累積期望值  
(年齡：37歲)

單位：新台幣元

x (歲)	t	x+t-1	$q_{x+t-1}$ (1)	自繳保險費在65 歲之累積值 (2)	累積期望值 (1) * (2)
37	1	37	0.00178	41,576.36	74.01
37	2	38	0.00188	41,181.04	77.42
37	3	39	0.00200	40,789.47	81.58
37	4	40	0.00212	40,401.62	85.65
37	5	41	0.00227	40,017.46	90.84
37	6	42	0.00243	39,636.96	96.32
37	7	43	0.00262	39,260.07	102.86
37	8	44	0.00285	38,886.76	110.83
37	9	45	0.00309	38,517.01	119.02
37	10	46	0.00336	38,150.77	128.19
37	11	47	0.00364	37,788.01	137.55
37	12	48	0.00394	37,428.71	147.47
37	13	49	0.00425	37,072.82	157.56
37	14	50	0.00460	36,720.31	168.91
37	15	51	0.00496	36,371.16	180.40
37	16	52	0.00536	36,025.32	193.10
37	17	53	0.00579	35,682.77	206.60
37	18	54	0.00626	35,343.49	221.25
37	19	55	0.00677	35,007.42	237.00
37	20	56	0.00735	34,674.55	254.86
37	21	57	0.00801	34,344.85	275.10
37	22	58	0.00877	34,018.28	298.34
37	23	59	0.00964	33,694.82	324.82
37	24	60	0.01059	33,374.43	353.44
37	25	61	0.01158	33,057.09	382.80
37	26	62	0.01260	32,742.77	412.56
37	27	63	0.01363	32,431.44	442.04
37	28	64	0.01474	32,123.06	473.49
合計					5,834.01

表六之十四 被保險人年齡別繳費期間內死亡退還自繳保險費累積期望值  
(年齡：38歲)

單位：新台幣元

x (歲)	t	x+t-1	$q_{x+t-1}$ (1)	自繳保險費在65 歲之累積值 (2)	累積期望值 (1) * (2)
38	1	38	0.00188	39,222.98	73.74
38	2	39	0.00200	38,850.03	77.70
38	3	40	0.00212	38,480.63	81.58
38	4	41	0.00227	38,114.74	86.52
38	5	42	0.00243	37,752.32	91.74
38	6	43	0.00262	37,393.35	97.97
38	7	44	0.00285	37,037.80	105.56
38	8	45	0.00309	36,685.63	113.36
38	9	46	0.00336	36,336.80	122.09
38	10	47	0.00364	35,991.29	131.01
38	11	48	0.00394	35,649.07	140.46
38	12	49	0.00425	35,310.10	150.07
38	13	50	0.00460	34,974.36	160.88
38	14	51	0.00496	34,641.80	171.82
38	15	52	0.00536	34,312.41	183.91
38	16	53	0.00579	33,986.15	196.78
38	17	54	0.00626	33,662.99	210.73
38	18	55	0.00677	33,342.91	225.73
38	19	56	0.00735	33,025.87	242.74
38	20	57	0.00801	32,711.84	262.02
38	21	58	0.00877	32,400.80	284.16
38	22	59	0.00964	32,092.72	309.37
38	23	60	0.01059	31,787.57	336.63
38	24	61	0.01158	31,485.32	364.60
38	25	62	0.01260	31,185.94	392.94
38	26	63	0.01363	30,889.41	421.02
38	27	64	0.01474	30,595.70	450.98
合計					5,486.11

表六之十五 被保險人年齡別繳費期間內死亡退還自繳保險費累積期望值  
(年齡：39歲)

單位：新台幣元

x (歲)	t	x+t-1	$q_{x+t-1}$ (1)	自繳保險費在65 歲之累積值 (2)	累積期望值 (1) * (2)
39	1	39	0.00200	37,002.82	74.01
39	2	40	0.00212	36,650.97	77.70
39	3	41	0.00227	36,302.48	82.41
39	4	42	0.00243	35,957.30	87.38
39	5	43	0.00262	35,615.40	93.31
39	6	44	0.00285	35,276.75	100.54
39	7	45	0.00309	34,941.32	107.97
39	8	46	0.00336	34,609.08	116.29
39	9	47	0.00364	34,280.00	124.78
39	10	48	0.00394	33,954.05	133.78
39	11	49	0.00425	33,631.20	142.93
39	12	50	0.00460	33,311.42	153.23
39	13	51	0.00496	32,994.68	163.65
39	14	52	0.00536	32,680.95	175.17
39	15	53	0.00579	32,370.20	187.42
39	16	54	0.00626	32,062.41	200.71
39	17	55	0.00677	31,757.54	215.00
39	18	56	0.00735	31,455.58	231.20
39	19	57	0.00801	31,156.48	249.56
39	20	58	0.00877	30,860.23	270.64
39	21	59	0.00964	30,566.80	294.66
39	22	60	0.01059	30,276.15	320.62
39	23	61	0.01158	29,988.27	347.26
39	24	62	0.01260	29,703.13	374.26
39	25	63	0.01363	29,420.70	401.00
39	26	64	0.01474	29,140.95	429.54
合計					5,155.02

表六之十六 被保險人年齡別繳費期間內死亡退還自繳保險費累積期望值  
(年齡：40歲)

單位：新台幣元

x (歲)	t	x+t-1	$q_{x+t-1}$ (1)	自繳保險費在65 歲之累積值 (2)	累積期望值 (1) * (2)
40	1	40	0.00212	34,908.32	74.01
40	2	41	0.00227	34,576.39	78.49
40	3	42	0.00243	34,247.62	83.22
40	4	43	0.00262	33,921.98	88.88
40	5	44	0.00285	33,599.43	95.76
40	6	45	0.00309	33,279.95	102.84
40	7	46	0.00336	32,963.51	110.76
40	8	47	0.00364	32,650.08	118.85
40	9	48	0.00394	32,339.62	127.42
40	10	49	0.00425	32,032.12	136.14
40	11	50	0.00460	31,727.55	145.95
40	12	51	0.00496	31,425.86	155.87
40	13	52	0.00536	31,127.05	166.84
40	14	53	0.00579	30,831.08	178.51
40	15	54	0.00626	30,537.92	191.17
40	16	55	0.00677	30,247.55	204.78
40	17	56	0.00735	29,959.95	220.21
40	18	57	0.00801	29,675.07	237.70
40	19	58	0.00877	29,392.91	257.78
40	20	59	0.00964	29,113.42	280.65
40	21	60	0.01059	28,836.60	305.38
40	22	61	0.01158	28,562.41	330.75
40	23	62	0.01260	28,290.82	356.46
40	24	63	0.01363	28,021.82	381.94
40	25	64	0.01474	27,755.37	409.11
合計					4,839.47

表六之十七 被保險人年齡別繳費期間內死亡退還自繳保險費累積期望值  
(年齡：41歲)

單位：新台幣元

x (歲)	t	x+t-1	$q_{x+t-1}$ (1)	自繳保險費在65 歲之累積值 (2)	累積期望值 (1) * (2)
41	1	41	0.00227	32,932.37	74.76
41	2	42	0.00243	32,619.24	79.26
41	3	43	0.00262	32,309.08	84.65
41	4	44	0.00285	32,001.87	91.21
41	5	45	0.00309	31,697.58	97.95
41	6	46	0.00336	31,396.18	105.49
41	7	47	0.00364	31,097.65	113.20
41	8	48	0.00394	30,801.96	121.36
41	9	49	0.00425	30,509.08	129.66
41	10	50	0.00460	30,218.98	139.01
41	11	51	0.00496	29,931.65	148.46
41	12	52	0.00536	29,647.04	158.91
41	13	53	0.00579	29,365.14	170.02
41	14	54	0.00626	29,085.93	182.08
41	15	55	0.00677	28,809.36	195.04
41	16	56	0.00735	28,535.43	209.74
41	17	57	0.00801	28,264.10	226.40
41	18	58	0.00877	27,995.35	245.52
41	19	59	0.00964	27,729.16	267.31
41	20	60	0.01059	27,465.49	290.86
41	21	61	0.01158	27,204.34	315.03
41	22	62	0.01260	26,945.67	339.52
41	23	63	0.01363	26,689.45	363.78
41	24	64	0.01474	26,435.68	389.66
合計					4,538.88

表六之十八 被保險人年齡別繳費期間內死亡退還自繳保險費累積期望值  
(年齡：42歲)

單位：新台幣元

x (歲)	t	x+t-1	$q_{x+t-1}$ (1)	自繳保險費在65 歲之累積值 (2)	累積期望值 (1) * (2)
42	1	42	0.00243	31,068.28	75.50
42	2	43	0.00262	30,772.87	80.62
42	3	44	0.00285	30,480.26	86.87
42	4	45	0.00309	30,190.44	93.29
42	5	46	0.00336	29,903.37	100.48
42	6	47	0.00364	29,619.04	107.81
42	7	48	0.00394	29,337.41	115.59
42	8	49	0.00425	29,058.45	123.50
42	9	50	0.00460	28,782.15	132.40
42	10	51	0.00496	28,508.48	141.40
42	11	52	0.00536	28,237.40	151.35
42	12	53	0.00579	27,968.91	161.94
42	13	54	0.00626	27,702.97	173.42
42	14	55	0.00677	27,439.55	185.77
42	15	56	0.00735	27,178.64	199.76
42	16	57	0.00801	26,920.22	215.63
42	17	58	0.00877	26,664.24	233.85
42	18	59	0.00964	26,410.71	254.60
42	19	60	0.01059	26,159.58	277.03
42	20	61	0.01158	25,910.84	300.05
42	21	62	0.01260	25,664.47	323.37
42	22	63	0.01363	25,420.44	346.48
42	23	64	0.01474	25,178.73	371.13
合計					4,251.84

表六之十九 被保險人年齡別繳費期間內死亡退還自繳保險費累積期望值  
(年齡：43歲)

單位：新台幣元

x (歲)	t	x+t-1	$q_{x+t-1}$ (1)	自繳保險費在65 歲之累積值 (2)	累積期望值 (1) * (2)
43	1	43	0.00262	29,309.70	76.79
43	2	44	0.00285	29,031.00	82.74
43	3	45	0.00309	28,754.96	88.85
43	4	46	0.00336	28,481.55	95.70
43	5	47	0.00364	28,210.73	102.69
43	6	48	0.00394	27,942.49	110.09
43	7	49	0.00425	27,676.80	117.63
43	8	50	0.00460	27,413.63	126.10
43	9	51	0.00496	27,152.97	134.68
43	10	52	0.00536	26,894.79	144.16
43	11	53	0.00579	26,639.06	154.24
43	12	54	0.00626	26,385.76	165.17
43	13	55	0.00677	26,134.87	176.93
43	14	56	0.00735	25,886.37	190.26
43	15	57	0.00801	25,640.23	205.38
43	16	58	0.00877	25,396.43	222.73
43	17	59	0.00964	25,154.95	242.49
43	18	60	0.01059	24,915.76	263.86
43	19	61	0.01158	24,678.85	285.78
43	20	62	0.01260	24,444.19	308.00
43	21	63	0.01363	24,211.77	330.01
43	22	64	0.01474	23,981.55	353.49
合計					3,977.77

表六之二十 被保險人年齡別繳費期間內死亡退還自繳保險費累積期望值  
(年齡：44歲)

單位：新台幣元

x (歲)	t	x+t-1	$q_{x+t-1}$ (1)	自繳保險費在65 歲之累積值 (2)	累積期望值 (1) * (2)
44	1	44	0.00285	27,650.66	78.80
44	2	45	0.00309	27,387.74	84.63
44	3	46	0.00336	27,127.32	91.15
44	4	47	0.00364	26,869.38	97.80
44	5	48	0.00394	26,613.90	104.86
44	6	49	0.00425	26,360.84	112.03
44	7	50	0.00460	26,110.19	120.11
44	8	51	0.00496	25,861.92	128.28
44	9	52	0.00536	25,616.01	137.30
44	10	53	0.00579	25,372.44	146.91
44	11	54	0.00626	25,131.19	157.32
44	12	55	0.00677	24,892.23	168.52
44	13	56	0.00735	24,655.54	181.22
44	14	57	0.00801	24,421.10	195.61
44	15	58	0.00877	24,188.90	212.14
44	16	59	0.00964	23,958.90	230.96
44	17	60	0.01059	23,731.08	251.31
44	18	61	0.01158	23,505.44	272.19
44	19	62	0.01260	23,281.94	293.35
44	20	63	0.01363	23,060.56	314.32
44	21	64	0.01474	22,841.29	336.68
合計					3,715.49

表六之二十一 被保險人年齡別繳費期間內死亡退還自繳保險費累積期望值  
(年齡：45歲)

單位：新台幣元

x (歲)	t	x+t-1	$q_{x+t-1}$ (1)	自繳保險費在65 歲之累積值 (2)	累積期望值 (1) * (2)
45	1	45	0.00309	26,085.53	80.60
45	2	46	0.00336	25,837.49	86.81
45	3	47	0.00364	25,591.82	93.15
45	4	48	0.00394	25,348.48	99.87
45	5	49	0.00425	25,107.45	106.71
45	6	50	0.00460	24,868.72	114.40
45	7	51	0.00496	24,632.25	122.18
45	8	52	0.00536	24,398.04	130.77
45	9	53	0.00579	24,166.05	139.92
45	10	54	0.00626	23,936.27	149.84
45	11	55	0.00677	23,708.67	160.51
45	12	56	0.00735	23,483.23	172.60
45	13	57	0.00801	23,259.94	186.31
45	14	58	0.00877	23,038.78	202.05
45	15	59	0.00964	22,819.71	219.98
45	16	60	0.01059	22,602.73	239.36
45	17	61	0.01158	22,387.81	259.25
45	18	62	0.01260	22,174.94	279.40
45	19	63	0.01363	21,964.09	299.37
45	20	64	0.01474	21,755.24	320.67
合計					3,463.75

表六之二十二 被保險人年齡別繳費期間內死亡退還自繳保險費累積期望值  
(年齡：46歲)

單位：新台幣元

x (歲)	t	x+t-1	$q_{x+t-1}$ (1)	自繳保險費在65 歲之累積值 (2)	累積期望值 (1) * (2)
46	1	46	0.00336	24,608.99	82.69
46	2	47	0.00364	24,374.99	88.72
46	3	48	0.00394	24,143.22	95.12
46	4	49	0.00425	23,913.66	101.63
46	5	50	0.00460	23,686.27	108.96
46	6	51	0.00496	23,461.05	116.37
46	7	52	0.00536	23,237.97	124.56
46	8	53	0.00579	23,017.02	133.27
46	9	54	0.00626	22,798.16	142.72
46	10	55	0.00677	22,581.38	152.88
46	11	56	0.00735	22,366.67	164.40
46	12	57	0.00801	22,153.99	177.45
46	13	58	0.00877	21,943.44	192.44
46	14	59	0.00964	21,734.70	209.52
46	15	60	0.01059	21,528.03	227.98
46	16	61	0.01158	21,323.33	246.92
46	17	62	0.01260	21,120.58	266.12
46	18	63	0.01363	20,919.75	285.14
46	19	64	0.01474	20,720.84	305.43
合計					3,222.32

表六之二十三 被保險人年齡別繳費期間內死亡退還自繳保險費累積期望值  
(年齡：47歲)

單位：新台幣元

x (歲)	t	x+t-1	$q_{x+t-1}$ (1)	自繳保險費在65 歲之累積值 (2)	累積期望值 (1) * (2)
47	1	47	0.00364	23,216.02	84.51
47	2	48	0.00394	22,995.28	90.60
47	3	49	0.00425	22,776.62	96.80
47	4	50	0.00460	22,560.05	103.78
47	5	51	0.00496	22,345.54	110.83
47	6	52	0.00536	22,133.07	118.63
47	7	53	0.00579	21,922.62	126.93
47	8	54	0.00626	21,714.17	135.93
47	9	55	0.00677	21,507.70	145.61
47	10	56	0.00735	21,303.19	156.58
47	11	57	0.00801	21,100.63	169.02
47	12	58	0.00877	20,899.99	183.29
47	13	59	0.00964	20,701.27	199.56
47	14	60	0.01059	20,504.43	217.14
47	15	61	0.01158	20,309.46	235.18
47	16	62	0.01260	20,116.35	253.47
47	17	63	0.01363	19,925.07	271.58
47	18	64	0.01474	19,735.62	290.90
合計					2,990.34

表六之二十四 被保險人年齡別繳費期間內死亡退還自繳保險費累積期望值  
(年齡：48歲)

單位：新台幣元

x (歲)	t	x+t-1	$q_{x+t-1}$ (1)	自繳保險費在65 歲之累積值 (2)	累積期望值 (1) * (2)
48	1	48	0.00394	21,901.91	86.29
48	2	49	0.00425	21,693.66	92.20
48	3	50	0.00460	21,487.38	98.84
48	4	51	0.00496	21,283.07	105.56
48	5	52	0.00536	21,080.70	112.99
48	6	53	0.00579	20,880.25	120.90
48	7	54	0.00626	20,681.71	129.47
48	8	55	0.00677	20,485.06	138.68
48	9	56	0.00735	20,290.28	149.13
48	10	57	0.00801	20,097.35	160.98
48	11	58	0.00877	19,906.25	174.58
48	12	59	0.00964	19,716.98	190.07
48	13	60	0.01059	19,529.50	206.82
48	14	61	0.01158	19,343.80	224.00
48	15	62	0.01260	19,159.87	241.41
48	16	63	0.01363	18,977.69	258.67
48	17	64	0.01474	18,797.24	277.07
合計					2,767.66

表六之二十五 被保險人年齡別繳費期間內死亡退還自繳保險費累積期望值  
(年齡：49歲)

單位：新台幣元

x (歲)	t	x+t-1	$q_{x+t-1}$ (1)	自繳保險費在65 歲之累積值 (2)	累積期望值 (1) * (2)
49	1	49	0.00425	20,662.18	87.81
49	2	50	0.00460	20,465.71	94.14
49	3	51	0.00496	20,271.11	100.54
49	4	52	0.00536	20,078.37	107.62
49	5	53	0.00579	19,887.45	115.15
49	6	54	0.00626	19,698.35	123.31
49	7	55	0.00677	19,511.05	132.09
49	8	56	0.00735	19,325.53	142.04
49	9	57	0.00801	19,141.77	153.33
49	10	58	0.00877	18,959.76	166.28
49	11	59	0.00964	18,779.49	181.03
49	12	60	0.01059	18,600.92	196.98
49	13	61	0.01158	18,424.05	213.35
49	14	62	0.01260	18,248.87	229.94
49	15	63	0.01363	18,075.35	246.37
49	16	64	0.01474	17,903.48	263.90
合計					2,553.88

表六之二十六 被保險人年齡別繳費期間內死亡退還自繳保險費累積期望值  
(年齡：50歲)

單位：新台幣元

x (歲)	t	x+t-1	$q_{x+t-1}$ (1)	自繳保險費在65 歲之累積值 (2)	累積期望值 (1) * (2)
50	1	50	0.00460	19,492.62	89.67
50	2	51	0.00496	19,307.28	95.76
50	3	52	0.00536	19,123.69	102.50
50	4	53	0.00579	18,941.86	109.67
50	5	54	0.00626	18,761.75	117.45
50	6	55	0.00677	18,583.35	125.81
50	7	56	0.00735	18,406.65	135.29
50	8	57	0.00801	18,231.63	146.04
50	9	58	0.00877	18,058.28	158.37
50	10	59	0.00964	17,886.57	172.43
50	11	60	0.01059	17,716.50	187.62
50	12	61	0.01158	17,548.04	203.21
50	13	62	0.01260	17,381.18	219.00
50	14	63	0.01363	17,215.91	234.65
50	15	64	0.01474	17,052.22	251.35
合計					2,348.82

表六之二十七 被保險人年齡別繳費期間內死亡退還自繳保險費累積期望值  
(年齡：51歲)

單位：新台幣元

x (歲)	t	x+t-1	$q_{x+t-1}$ (1)	自繳保險費在65 歲之累積值 (2)	累積期望值 (1) * (2)
51	1	51	0.00496	18,389.27	91.21
51	2	52	0.00536	18,214.41	97.63
51	3	53	0.00579	18,041.22	104.46
51	4	54	0.00626	17,869.68	111.86
51	5	55	0.00677	17,699.76	119.83
51	6	56	0.00735	17,531.46	128.86
51	7	57	0.00801	17,364.77	139.09
51	8	58	0.00877	17,199.65	150.84
51	9	59	0.00964	17,036.11	164.23
51	10	60	0.01059	16,874.12	178.70
51	11	61	0.01158	16,713.68	193.54
51	12	62	0.01260	16,554.75	208.59
51	13	63	0.01363	16,397.34	223.50
51	14	64	0.01474	16,241.43	239.40
合計					2,151.74

表六之二十八 被保險人年齡別繳費期間內死亡退還自繳保險費累積期望值  
(年齡：52歲)

單位：新台幣元

x (歲)	t	x+t-1	$q_{x+t-1}$ (1)	自繳保險費在65 歲之累積值 (2)	累積期望值 (1) * (2)
52	1	52	0.00536	17,348.36	92.99
52	2	53	0.00579	17,183.41	99.49
52	3	54	0.00626	17,020.02	106.55
52	4	55	0.00677	16,858.18	114.13
52	5	56	0.00735	16,697.89	122.73
52	6	57	0.00801	16,539.12	132.48
52	7	58	0.00877	16,381.85	143.67
52	8	59	0.00964	16,226.09	156.42
52	9	60	0.01059	16,071.80	170.20
52	10	61	0.01158	15,918.98	184.34
52	11	62	0.01260	15,767.62	198.67
52	12	63	0.01363	15,617.69	212.87
52	13	64	0.01474	15,469.19	228.02
合計					1,962.56

表六之二十九 被保險人年齡別繳費期間內死亡退還自繳保險費累積期望值  
(年齡：53歲)

單位：新台幣元

x (歲)	t	x+t-1	$q_{x+t-1}$ (1)	自繳保險費在65 歲之累積值 (2)	累積期望值 (1) * (2)
53	1	53	0.00579	16,366.38	94.76
53	2	54	0.00626	16,210.76	101.48
53	3	55	0.00677	16,056.62	108.70
53	4	56	0.00735	15,903.95	116.89
53	5	57	0.00801	15,752.72	126.18
53	6	58	0.00877	15,602.94	136.84
53	7	59	0.00964	15,454.58	148.98
53	8	60	0.01059	15,307.63	162.11
53	9	61	0.01158	15,162.08	175.58
53	10	62	0.01260	15,017.91	189.23
53	11	63	0.01363	14,875.11	202.75
53	12	64	0.01474	14,733.67	217.17
合計					1,780.67

表六之三十 被保險人年齡別繳費期間內死亡退還自繳保險費累積期望值  
(年齡：54歲)

單位：新台幣元

x (歲)	t	x+t-1	$q_{x+t-1}$ (1)	自繳保險費在65 歲之累積值 (2)	累積期望值 (1) * (2)
54	1	54	0.00626	15,439.98	96.65
54	2	55	0.00677	15,293.17	103.53
54	3	56	0.00735	15,147.76	111.34
54	4	57	0.00801	15,003.72	120.18
54	5	58	0.00877	14,861.06	130.33
54	6	59	0.00964	14,719.75	141.90
54	7	60	0.01059	14,579.79	154.40
54	8	61	0.01158	14,441.16	167.23
54	9	62	0.01260	14,303.85	180.23
54	10	63	0.01363	14,167.84	193.11
54	11	64	0.01474	14,033.12	206.85
合計					1,605.75

表六之三十一 被保險人年齡別繳費期間內死亡退還自繳保險費累積期望值  
(年齡：55歲)

單位：新台幣元

x (歲)	t	x+t-1	$q_{x+t-1}$ (1)	自繳保險費在65 歲之累積值 (2)	累積期望值 (1) * (2)
55	1	55	0.00677	14,566.02	98.61
55	2	56	0.00735	14,427.52	106.04
55	3	57	0.00801	14,290.34	114.47
55	4	58	0.00877	14,154.46	124.13
55	5	59	0.00964	14,019.87	135.15
55	6	60	0.01059	13,886.56	147.06
55	7	61	0.01158	13,754.52	159.28
55	8	62	0.01260	13,623.74	171.66
55	9	63	0.01363	13,494.20	183.93
55	10	64	0.01474	13,365.89	197.01
合計					1,437.34

表六之三十二 被保險人年齡別繳費期間內死亡退還自繳保險費累積期望值  
(年齡：56歲)

單位：新台幣元

x (歲)	t	x+t-1	$q_{x+t-1}$ (1)	自繳保險費在65 歲之累積值 (2)	累積期望值 (1) * (2)
56	1	56	0.00735	13,741.53	101.00
56	2	57	0.00801	13,610.87	109.02
56	3	58	0.00877	13,481.45	118.23
56	4	59	0.00964	13,353.26	128.73
56	5	60	0.01059	13,226.29	140.07
56	6	61	0.01158	13,100.53	151.70
56	7	62	0.01260	12,975.96	163.50
56	8	63	0.01363	12,852.58	175.18
56	9	64	0.01474	12,730.37	187.65
合計					1,275.08

表六之三十三 被保險人年齡別繳費期間內死亡退還自繳保險費累積期望值  
(年齡：57歲)

單位：新台幣元

x (歲)	t	x+t-1	$q_{x+t-1}$ (1)	自繳保險費在65 歲之累積值 (2)	累積期望值 (1) * (2)
57	1	57	0.00801	12,963.71	103.84
57	2	58	0.00877	12,840.44	112.61
57	3	59	0.00964	12,718.35	122.60
57	4	60	0.01059	12,597.42	133.41
57	5	61	0.01158	12,477.63	144.49
57	6	62	0.01260	12,358.99	155.72
57	7	63	0.01363	12,241.47	166.85
57	8	64	0.01474	12,125.08	178.72
合計					1,118.24

表六之三十四 被保險人年齡別繳費期間內死亡退還自繳保險費累積期望值  
(年齡：58歲)

單位：新台幣元

x (歲)	t	x+t-1	$q_{x+t-1}$ (1)	自繳保險費在65 歲之累積值 (2)	累積期望值 (1) * (2)
58	1	58	0.00877	12,229.912038	107.26
58	2	59	0.00964	12,113.624035	116.78
58	3	60	0.01059	11,998.441755	127.06
58	4	61	0.01158	11,884.354685	137.62
58	5	62	0.01260	11,771.352410	148.32
58	6	63	0.01363	11,659.424617	158.92
58	7	64	0.01474	11,548.561088	170.23
合計					966.19

表六之三十五 被保險人年齡別繳費期間內死亡退還自繳保險費累積期望值  
(年齡：59歲)

單位：新台幣元

x (歲)	t	x+t-1	$q_{x+t-1}$ (1)	自繳保險費在65 歲之累積值 (2)	累積期望值 (1) * (2)
59	1	59	0.00964	11,537.65	111.22
59	2	60	0.01059	11,427.95	121.02
59	3	61	0.01158	11,319.28	131.08
59	4	62	0.01260	11,211.66	141.27
59	5	63	0.01363	11,105.05	151.36
59	6	64	0.01474	10,999.46	162.13
合計					<b>818.08</b>

表六之三十六 被保險人年齡別繳費期間內死亡退還自繳保險費累積期望值  
(年齡：60歲)

單位：新台幣元

x (歲)	t	x+t-1	$q_{x+t-1}$ (1)	自繳保險費在65 歲之累積值 (2)	累積期望值 (1) * (2)
60	1	60	0.01059	10,884.58	115.27
60	2	61	0.01158	10,781.08	124.84
60	3	62	0.01260	10,678.57	134.55
60	4	63	0.01363	10,577.03	144.16
60	5	64	0.01474	10,476.46	154.42
合計					<b>673.24</b>

表六之三十七 被保險人年齡別繳費期間內死亡退還自繳保險費累積期望值  
(年齡：61歲)

單位：新台幣元

x (歲)	t	x+t-1	$q_{x+t-1}$ (1)	自繳保險費在65 歲之累積值 (2)	累積期望值 (1) * (2)
61	1	61	0.01158	10,268.47	118.91
61	2	62	0.01260	10,170.83	128.15
61	3	63	0.01363	10,074.12	137.31
61	4	64	0.01474	9,978.33	147.08
合計					<b>531.45</b>

表六之三十八 被保險人年齡別繳費期間內死亡退還自繳保險費累積期望值  
(年齡：62歲)

單位：新台幣元

x (歲)	t	x+t-1	$q_{x+t-1}$ (1)	自繳保險費在65 歲之累積值 (2)	累積期望值 (1) * (2)
62	1	62	0.01260	9,687.24	122.06
62	2	63	0.01363	9,595.12	130.78
62	3	64	0.01474	9,503.89	140.09
合計					392.93

表六之三十九 被保險人年齡別繳費期間內死亡退還自繳保險費累積期望值  
(年齡：63歲)

單位：新台幣元

x (歲)	t	x+t-1	$q_{x+t-1}$ (1)	自繳保險費在65 歲之累積值 (2)	累積期望值 (1) * (2)
63	1	63	0.01363	9,138.90	124.56
63	2	64	0.01474	9,052.00	133.43
合計					257.99

表六之四十 被保險人年齡別繳費期間內死亡退還自繳保險費累積期望值  
(年齡：64歲)

單位：新台幣元

x (歲)	t	x+t-1	$q_{x+t-1}$ (1)	自繳保險費在65 歲之累積值 (2)	累積期望值 (1) * (2)
64	2	64	0.01474	8,621.61	127.08
合計					127.08

表七 各年齡在繳費期間內死亡退還  
自繳保險費累積期望值 (EARV)<sub>x</sub>

單位：新台幣元

年齡 (歲)	累積期望值 (EARV) <sub>x</sub>
25	11,645.89
26	11,012.45
27	10,412.91
28	9,844.77
29	9,305.77
30	8,793.88
31	8,306.65
32	7,843.71
33	7,402.98
34	6,982.47
35	6,581.62
36	6,198.85
37	5,834.01
38	5,486.11
39	5,155.02
40	4,839.47
41	4,538.88
42	4,251.84
43	3,977.77
44	3,715.49
45	3,463.75
46	3,222.32
47	2,990.34
48	2,767.66
49	2,553.88
50	2,348.82
51	2,151.74
52	1,962.56
53	1,780.67
54	1,605.75
55	1,437.34
56	1,275.08
57	1,118.24
58	966.19
59	818.08
60	673.24
61	531.45
62	392.93
63	257.99
64	127.08
合計	174,575.65

表八 各年齡自繳保險費在65歲累積本利和表

單位：新台幣元

年齡(歲)	自繳保險費累積本利和
25	2,890,607
26	2,668,347
27	2,461,582
28	2,269,290
29	2,090,513
30	1,924,353
31	1,769,973
32	1,626,586
33	1,493,457
34	1,369,899
35	1,255,270
36	1,148,965
37	1,050,424
38	959,118
39	874,558
40	796,281
41	723,857
42	656,885
43	594,989
44	537,817
45	485,041
46	436,355
47	391,472
48	350,126
49	312,066
50	277,060
51	244,890
52	215,353
53	188,260
54	163,434
55	140,711
56	119,938
57	100,969
58	83,674
59	67,926
60	53,611
61	40,621
62	28,855
63	18,220
64	8,629
合計	32,889,981

表九之一 被保險人年齡別自繳保險費累積本利和與所領老年年金差額期望值表  
(年齡：25歲)

單位：新台幣元

$x'$	$t$	$x'+t-1$	AGI (1)	$8700*12*(1.049921)^{(x'+t-1-x)}$ (2)	(3)=(1)-(2)	$q_{x'+t-1}$ (4)	(5)=(3)*(4)*(1.06)^{-t}
65(歲)	1	65	2,890,607	732,766	2,157,841	0.01596	32,489.76
	2	66	2,890,607	769,347	2,121,261	0.01735	32,755.32
	3	67	2,890,607	807,753	2,082,854	0.01896	33,157.33
	4	68	2,890,607	848,077	2,042,530	0.02084	33,716.52
	5	69	2,890,607	890,414	2,000,193	0.02298	34,347.31
	6	70	2,890,607	934,864	1,955,743	0.02540	35,019.53
	7	71	2,890,607	981,534	1,909,074	0.02812	35,702.36
	8	72	2,890,607	1,030,533	1,860,075	0.03114	36,341.43
	9	73	2,890,607	1,081,978	1,808,629	0.03466	37,104.39
	10	74	2,890,607	1,135,991	1,754,616	0.03867	37,887.64
	11	75	2,890,607	1,192,701	1,697,906	0.04321	38,648.57
	12	76	2,890,607	1,252,242	1,638,365	0.04837	39,383.69
	13	77	2,890,607	1,314,755	1,575,852	0.05422	40,058.87
	14	78	2,890,607	1,380,389	1,510,218	0.06085	40,646.03
	15	79	2,890,607	1,449,299	1,441,308	0.06837	41,118.22
	16	80	2,890,607	1,521,650	1,368,957	0.07686	41,418.70
	17	81	2,890,607	1,597,612	1,292,995	0.08645	41,510.90
	18	82	2,890,607	1,677,367	1,213,241	0.09727	41,344.74
	19	83	2,890,607	1,761,102	1,129,505	0.10945	40,859.44
	20	84	2,890,607	1,849,018	1,041,589	0.12312	39,985.97
	21	85	2,890,607	1,941,323	949,284	0.13603	37,984.61
	22	86	2,890,607	2,038,236	852,371	0.15020	35,527.91
	23	87	2,890,607	2,139,987	750,620	0.16576	32,573.56
	24	88	2,890,607	2,246,817	643,790	0.18275	29,057.68
	25	89	2,890,607	2,358,980	531,627	0.20130	24,934.69
	26	90	2,890,607	2,476,743	413,864	0.22147	20,147.46
	27	91	2,890,607	2,600,385	290,223	0.24333	14,644.30
	28	92	2,890,607	2,730,198	160,409	0.26696	8,377.42
	29	93	2,890,607	2,866,493	24,115	0.29237	1,301.20
	30	94	2,890,607	3,009,591	0	0.31960	0.00
	31	95	2,890,607	3,159,833	0	0.34860	0.00
	32	96	2,890,607	3,317,575	0	0.37930	0.00
	33	97	2,890,607	3,483,191	0	0.41164	0.00
	34	98	2,890,607	3,657,076	0	0.44543	0.00
	35	99	2,890,607	3,839,640	0	0.48046	0.00
合計							958,045.58

表九之二 被保險人年齡別自繳保險費累積本利和與所領老年年金差額期望值表  
(年齡：26歲)

單位：新台幣元

$x'$	$t$	$x'+t-1$	AGI (1)	$8700*12*(1.049921)^{(x'+t-1-x)}$ (2)	(3)=(1)-(2)	$q_{x+t-1}$ (4)	(5)=(3)*(4)*(1.06)^{-t}
65(歲)	1	65	2,668,347	697,925	1,970,422	0.01596	29,667.87
	2	66	2,668,347	732,766	1,935,581	0.01735	29,888.16
	3	67	2,668,347	769,347	1,899,001	0.01896	30,230.54
	4	68	2,668,347	807,753	1,860,594	0.02084	30,713.26
	5	69	2,668,347	848,077	1,820,270	0.02298	31,257.67
	6	70	2,668,347	890,414	1,777,933	0.02540	31,835.66
	7	71	2,668,347	934,864	1,733,483	0.02812	32,418.57
	8	72	2,668,347	981,534	1,686,814	0.03114	32,956.33
	9	73	2,668,347	1,030,533	1,637,815	0.03466	33,600.09
	10	74	2,668,347	1,081,978	1,586,369	0.03867	34,254.67
	11	75	2,668,347	1,135,991	1,532,356	0.04321	34,880.24
	12	76	2,668,347	1,192,701	1,475,646	0.04837	35,472.18
	13	77	2,668,347	1,252,242	1,416,105	0.05422	35,998.04
	14	78	2,668,347	1,314,755	1,353,592	0.06085	36,430.60
	15	79	2,668,347	1,380,389	1,287,958	0.06837	36,743.40
	16	80	2,668,347	1,449,299	1,219,048	0.07686	36,883.09
	17	81	2,668,347	1,521,650	1,146,697	0.08645	36,814.09
	18	82	2,668,347	1,597,612	1,070,735	0.09727	36,488.45
	19	83	2,668,347	1,677,367	990,981	0.10945	35,848.38
	20	84	2,668,347	1,761,102	907,245	0.12312	34,828.58
	21	85	2,668,347	1,849,018	819,329	0.13603	32,784.59
	22	86	2,668,347	1,941,323	727,024	0.15020	30,303.28
	23	87	2,668,347	2,038,236	630,111	0.16576	27,344.00
	24	88	2,668,347	2,139,987	528,360	0.18275	23,847.72
	25	89	2,668,347	2,246,817	421,530	0.20130	19,770.87
	26	90	2,668,347	2,358,980	309,367	0.22147	15,060.39
	27	91	2,668,347	2,476,743	191,604	0.24333	9,668.12
	28	92	2,668,347	2,600,385	67,963	0.26696	3,549.38
	29	93	2,668,347	2,730,198	0	0.29237	0.00
	30	94	2,668,347	2,886,493	0	0.31960	0.00
	31	95	2,668,347	3,009,591	0	0.34860	0.00
	32	96	2,668,347	3,159,833	0	0.37930	0.00
	33	97	2,668,347	3,317,575	0	0.41164	0.00
	34	98	2,668,347	3,483,191	0	0.44543	0.00
	35	99	2,668,347	3,657,076	0	0.48046	0.00
合計							839,538.22

表九之三 被保險人年齡別自繳保險費累積本利和與所領老年年金差額期望值表  
(年齡：27歲)

單位：新台幣元

$x'$	$t$	$x'+t-1$	AGI (1)	$8700*12*(1.049921)^{(x'+t-1-x)}$ (2)	(3)=(1)-(2)	$q_{x'+t-1}$ (4)	(5)=(3)*(4)*(1.06)^{-t}
65(歲)	1	65	2,461,582	664,741	1,796,842	0.01596	27,054.34
	2	66	2,461,582	697,925	1,763,657	0.01735	27,233.41
	3	67	2,461,582	732,766	1,728,816	0.01896	27,521.34
	4	68	2,461,582	769,347	1,692,235	0.02084	27,934.13
	5	69	2,461,582	807,753	1,653,829	0.02298	28,399.54
	6	70	2,461,582	848,077	1,613,505	0.02540	28,891.42
	7	71	2,461,582	890,414	1,571,168	0.02812	29,383.06
	8	72	2,461,582	934,864	1,526,718	0.03114	29,828.44
	9	73	2,461,582	981,534	1,480,048	0.03466	30,363.50
	10	74	2,461,582	1,030,533	1,431,049	0.03867	30,900.84
	11	75	2,461,582	1,081,978	1,379,604	0.04321	31,403.23
	12	76	2,461,582	1,135,991	1,325,591	0.04837	31,865.10
	13	77	2,461,582	1,192,701	1,268,881	0.05422	32,255.54
	14	78	2,461,582	1,252,242	1,209,340	0.06085	32,548.21
	15	79	2,461,582	1,314,755	1,146,827	0.06837	32,717.16
	16	80	2,461,582	1,380,389	1,081,193	0.07686	32,712.21
	17	81	2,461,582	1,449,299	1,012,283	0.08645	32,498.79
	18	82	2,461,582	1,521,650	939,932	0.09727	32,030.97
	19	83	2,461,582	1,597,612	863,970	0.10945	31,253.82
	20	84	2,461,582	1,677,367	784,216	0.12312	30,105.58
	21	85	2,461,582	1,761,102	700,480	0.13603	28,028.98
	22	86	2,461,582	1,849,018	612,564	0.15020	25,532.45
	23	87	2,461,582	1,941,323	520,259	0.16576	22,576.92
	24	88	2,461,582	2,038,236	423,346	0.18275	19,107.88
	25	89	2,461,582	2,139,987	321,595	0.20130	15,083.68
	26	90	2,461,582	2,246,817	214,765	0.22147	10,455.06
	27	91	2,461,582	2,358,980	102,602	0.24333	5,177.18
	28	92	2,461,582	2,476,743	0	0.26696	0.00
	29	93	2,461,582	2,600,385	0	0.29237	0.00
	30	94	2,461,582	2,730,198	0	0.31960	0.00
	31	95	2,461,582	2,886,493	0	0.34860	0.00
	32	96	2,461,582	3,009,591	0	0.37930	0.00
	33	97	2,461,582	3,159,833	0	0.41164	0.00
	34	98	2,461,582	3,317,575	0	0.44543	0.00
	35	99	2,461,582	3,483,191	0	0.48046	0.00
合計							732,862.78

表九之四 被保險人年齡別自繳保險費累積本利和與所領老年年金差額期望值表  
(年齡：28歲)

單位：新台幣元

x'	t	x'+t-1	AGI (1)	$8700*12*(1.049921)^{(x'+t-1-x)}$ (2)	(3)=(1)-(2)	$qx+t-1$ (4)	(5)=(3)*(4)*(1.06)^{-t}
65(歲)	1	65	2,269,290	633,134	1,636,157	0.01596	24,634.96
	2	66	2,269,290	664,741	1,604,550	0.01735	24,776.56
	3	67	2,269,290	697,925	1,571,365	0.01896	25,014.85
	4	68	2,269,290	732,766	1,536,524	0.02084	25,363.76
	5	69	2,269,290	769,347	1,499,944	0.02298	25,757.02
	6	70	2,269,290	807,753	1,461,537	0.02540	26,170.28
	7	71	2,269,290	848,077	1,421,213	0.02812	26,578.69
	8	72	2,269,290	890,414	1,378,877	0.03114	26,939.97
	9	73	2,269,290	934,864	1,334,426	0.03466	27,376.02
	10	74	2,269,290	981,534	1,287,757	0.03867	27,806.70
	11	75	2,269,290	1,030,533	1,238,758	0.04321	28,197.21
	12	76	2,269,290	1,081,978	1,187,313	0.04837	28,541.10
	13	77	2,269,290	1,135,991	1,133,299	0.05422	28,808.98
	14	78	2,269,290	1,192,701	1,076,589	0.06085	28,975.34
	15	79	2,269,290	1,252,242	1,017,048	0.06837	29,014.78
	16	80	2,269,290	1,314,755	954,535	0.07686	28,880.09
	17	81	2,269,290	1,380,389	888,901	0.08645	28,537.69
	18	82	2,269,290	1,449,299	819,991	0.09727	27,943.61
	19	83	2,269,290	1,521,650	747,641	0.10945	27,045.63
	20	84	2,269,290	1,597,612	671,678	0.12312	25,785.32
	21	85	2,269,290	1,677,367	591,924	0.13603	23,685.22
	22	86	2,269,290	1,761,102	508,188	0.15020	21,181.92
	23	87	2,269,290	1,849,018	420,272	0.16576	18,237.92
	24	88	2,269,290	1,941,323	327,967	0.18275	14,802.91
	25	89	2,269,290	2,038,236	231,054	0.20130	10,837.06
	26	90	2,269,290	2,139,987	129,304	0.22147	6,294.67
	27	91	2,269,290	2,246,817	22,473	0.24333	1,133.98
	28	92	2,269,290	2,358,980	0	0.26696	0.00
	29	93	2,269,290	2,476,743	0	0.29237	0.00
	30	94	2,269,290	2,600,385	0	0.31960	0.00
	31	95	2,269,290	2,730,198	0	0.34860	0.00
	32	96	2,269,290	2,886,493	0	0.37930	0.00
	33	97	2,269,290	3,009,591	0	0.41164	0.00
	34	98	2,269,290	3,159,833	0	0.44543	0.00
	35	99	2,269,290	3,317,575	0	0.48046	0.00
合計							638,322.26

表九之五 被保險人年齡別自繳保險費累積本利和與所領老年年金差額期望值表  
(年齡：29歲)

單位：新台幣元

$x'$	$t$	$x'+t-1$	AGI (1)	$8700*12*(1.049921)^{(x'+t-1-x)}$ (2)	(3)=(1)-(2)	$q_{x'+t-1}$ (4)	(5)=(3)*(4)*(1.06) <sup>-t</sup>
65(歲)	1	65	2,090,513	603,030	1,487,483	0.01596	22,396.44
	2	66	2,090,513	633,134	1,457,379	0.01735	22,504.03
	3	67	2,090,513	664,741	1,425,772	0.01896	22,697.13
	4	68	2,090,513	697,925	1,392,588	0.02084	22,987.77
	5	69	2,090,513	732,766	1,357,747	0.02298	23,315.22
	6	70	2,090,513	769,347	1,321,166	0.02540	23,656.80
	7	71	2,090,513	807,753	1,282,760	0.02812	23,989.41
	8	72	2,090,513	848,077	1,242,436	0.03114	24,274.24
	9	73	2,090,513	890,414	1,200,099	0.03466	24,620.27
	10	74	2,090,513	934,864	1,155,649	0.03867	24,954.07
	11	75	2,090,513	981,534	1,108,979	0.04321	25,243.13
	12	76	2,090,513	1,030,533	1,059,980	0.04837	25,480.24
	13	77	2,090,513	1,081,978	1,008,535	0.05422	25,637.41
	14	78	2,090,513	1,135,991	954,522	0.06085	25,690.01
	15	79	2,090,513	1,192,701	897,812	0.06837	25,613.14
	16	80	2,090,513	1,252,242	838,271	0.07686	25,362.43
	17	81	2,090,513	1,314,755	775,758	0.08645	24,905.28
	18	82	2,090,513	1,380,389	710,124	0.09727	24,199.56
	19	83	2,090,513	1,449,299	641,213	0.10945	23,195.67
	20	84	2,090,513	1,521,650	568,863	0.12312	21,838.31
	21	85	2,090,513	1,597,612	492,901	0.13603	19,722.91
	22	86	2,090,513	1,677,367	413,146	0.15020	17,220.46
	23	87	2,090,513	1,761,102	329,410	0.16576	14,294.94
	24	88	2,090,513	1,849,018	241,494	0.18275	10,899.93
	25	89	2,090,513	1,941,323	149,190	0.20130	6,997.38
	26	90	2,090,513	2,038,236	52,277	0.22147	2,544.91
	27	91	2,090,513	2,139,987	0	0.24333	0.00
	28	92	2,090,513	2,246,817	0	0.26696	0.00
	29	93	2,090,513	2,358,980	0	0.29237	0.00
	30	94	2,090,513	2,476,743	0	0.31960	0.00
	31	95	2,090,513	2,600,385	0	0.34860	0.00
	32	96	2,090,513	2,730,198	0	0.37930	0.00
	33	97	2,090,513	2,886,493	0	0.41164	0.00
	34	98	2,090,513	3,009,591	0	0.44543	0.00
	35	99	2,090,513	3,159,833	0	0.48046	0.00
合計							554,241.07

表九之六 被保險人年齡別自繳保險費累積本利和與所領老年年金差額期望值表  
(年齡：30歲)

單位：新台幣元

$x'$	$t$	$x'+t-1$	AGI (1)	$8700*12*(1.049921)^{(x'+t-1-x)}$ (2)	(3)=(1)-(2)	$qx+t-1$ (4)	(5)=(3)*(4)*(1.06) <sup>-t</sup>
65(歲)	1	65	1,924,353	574,357	1,349,995	0.01596	20,326.34
	2	66	1,924,353	603,030	1,321,323	0.01735	20,403.12
	3	67	1,924,353	633,134	1,291,219	0.01896	20,555.15
	4	68	1,924,353	664,741	1,259,612	0.02084	20,792.71
	5	69	1,924,353	697,925	1,226,428	0.02298	21,060.21
	6	70	1,924,353	732,766	1,191,587	0.02540	21,336.55
	7	71	1,924,353	769,347	1,155,006	0.02812	21,600.24
	8	72	1,924,353	807,753	1,116,600	0.03114	21,815.70
	9	73	1,924,353	848,077	1,076,276	0.03466	22,080.02
	10	74	1,924,353	890,414	1,033,939	0.03867	22,325.98
	11	75	1,924,353	934,864	989,489	0.04321	22,523.22
	12	76	1,924,353	981,534	942,819	0.04837	22,663.88
	13	77	1,924,353	1,030,533	893,820	0.05422	22,721.31
	14	78	1,924,353	1,081,978	842,375	0.06085	22,671.69
	15	79	1,924,353	1,135,991	788,362	0.06837	22,490.70
	16	80	1,924,353	1,192,701	731,652	0.07686	22,136.60
	17	81	1,924,353	1,252,242	672,111	0.08645	21,577.75
	18	82	1,924,353	1,314,755	609,598	0.09727	20,773.83
	19	83	1,924,353	1,380,389	543,964	0.10945	19,677.70
	20	84	1,924,353	1,449,299	475,053	0.12312	18,237.01
	21	85	1,924,353	1,521,650	402,703	0.13603	16,113.74
	22	86	1,924,353	1,597,612	326,741	0.15020	13,618.96
	23	87	1,924,353	1,677,367	246,986	0.16576	10,718.10
	24	88	1,924,353	1,761,102	163,250	0.18275	7,368.36
	25	89	1,924,353	1,849,018	75,334	0.20130	3,533.38
	26	90	1,924,353	1,941,323	0	0.22147	0.00
	27	91	1,924,353	2,038,236	0	0.24333	0.00
	28	92	1,924,353	2,139,987	0	0.26696	0.00
	29	93	1,924,353	2,246,817	0	0.29237	0.00
	30	94	1,924,353	2,358,980	0	0.31960	0.00
	31	95	1,924,353	2,476,743	0	0.34860	0.00
	32	96	1,924,353	2,600,385	0	0.37930	0.00
	33	97	1,924,353	2,730,198	0	0.41164	0.00
	34	98	1,924,353	2,886,493	0	0.44543	0.00
	35	99	1,924,353	3,009,591	0	0.48046	0.00
合計							479,122.28

表九之七 被保險人年齡別自繳保險費累積本利和與所領老年年金差額期望值表  
(年齡：31歲)

單位：新台幣元

$x'$	$t$	$x'+t-1$	AGI (1)	$8700*12*(1.049921)^{(x'+t-1-x)}$ (2)	(3)=(1)-(2)	$q_{x'+t-1}$ (4)	(5)=(3)*(4)*(1.06) <sup>-t</sup>
65(歲)	1	65	1,769,973	547,048	1,222,925	0.01596	18,413.09
	2	66	1,769,973	574,357	1,195,615	0.01735	18,462.02
	3	67	1,769,973	603,030	1,166,943	0.01896	18,576.77
	4	68	1,769,973	633,134	1,136,839	0.02084	18,766.06
	5	69	1,769,973	664,741	1,105,232	0.02298	18,979.04
	6	70	1,769,973	697,925	1,072,048	0.02540	19,196.09
	7	71	1,769,973	732,766	1,037,207	0.02812	19,397.22
	8	72	1,769,973	769,347	1,000,626	0.03114	19,549.86
	9	73	1,769,973	807,753	962,220	0.03466	19,740.13
	10	74	1,769,973	848,077	921,896	0.03867	19,906.61
	11	75	1,769,973	890,414	879,559	0.04321	20,020.95
	12	76	1,769,973	934,864	835,109	0.04837	20,074.68
	13	77	1,769,973	981,534	788,439	0.05422	20,042.48
	14	78	1,769,973	1,030,533	739,440	0.06085	19,901.30
	15	79	1,769,973	1,081,978	687,995	0.06837	19,627.40
	16	80	1,769,973	1,135,991	633,982	0.07686	19,181.53
	17	81	1,769,973	1,192,701	577,272	0.08645	18,532.99
	18	82	1,769,973	1,252,242	517,731	0.09727	17,643.20
	19	83	1,769,973	1,314,755	455,218	0.10945	16,467.34
	20	84	1,769,973	1,380,389	389,584	0.12312	14,955.89
	21	85	1,769,973	1,449,299	320,673	0.13603	12,831.41
	22	86	1,769,973	1,521,650	248,323	0.15020	10,350.41
	23	87	1,769,973	1,597,612	172,361	0.16576	7,479.68
	24	88	1,769,973	1,677,367	92,606	0.18275	4,179.81
	25	89	1,769,973	1,761,102	8,870	0.20130	416.05
	26	90	1,769,973	1,849,018	0	0.22147	0.00
	27	91	1,769,973	1,941,323	0	0.24333	0.00
	28	92	1,769,973	2,038,236	0	0.26696	0.00
	29	93	1,769,973	2,139,987	0	0.29237	0.00
	30	94	1,769,973	2,246,817	0	0.31960	0.00
	31	95	1,769,973	2,358,980	0	0.34860	0.00
	32	96	1,769,973	2,476,743	0	0.37930	0.00
	33	97	1,769,973	2,600,385	0	0.41164	0.00
	34	98	1,769,973	2,730,198	0	0.44543	0.00
	35	99	1,769,973	2,886,493	0	0.48046	0.00
合計							412,692.04

表九之八 被保險人年齡別自繳保險費累積本利和與所領老年年金差額期望值表  
(年齡：32歲)

單位：新台幣元

$x'$	$t$	$x'+t-1$	AGI (1)	$8700*12*(1.049921)^{(x'+t-1-x)}$ (2)	(3)=(1)-(2)	$qx+t-1$ (4)	(5)=(3)*(4)*(1.06) <sup>-t</sup>
65(歲)	1	65	1,626,586	521,038	1,105,548	0.01596	16,645.80
	2	66	1,626,586	547,048	1,079,537	0.01735	16,669.61
	3	67	1,626,586	574,357	1,052,228	0.01896	16,750.61
	4	68	1,626,586	603,030	1,023,556	0.02084	16,896.07
	5	69	1,626,586	633,134	993,452	0.02298	17,059.55
	6	70	1,626,586	664,741	961,845	0.02540	17,222.80
	7	71	1,626,586	697,925	928,661	0.02812	17,367.26
	8	72	1,626,586	732,766	893,819	0.03114	17,463.11
	9	73	1,626,586	769,347	857,239	0.03466	17,586.43
	10	74	1,626,586	807,753	818,832	0.03867	17,681.15
	11	75	1,626,586	848,077	778,509	0.04321	17,720.79
	12	76	1,626,586	890,414	736,172	0.04837	17,696.40
	13	77	1,626,586	934,864	691,721	0.05422	17,583.87
	14	78	1,626,586	981,534	645,052	0.06085	17,360.94
	15	79	1,626,586	1,030,533	596,053	0.06837	17,004.44
	16	80	1,626,586	1,081,978	544,608	0.07686	16,477.46
	17	81	1,626,586	1,135,991	490,594	0.08645	15,750.26
	18	82	1,626,586	1,192,701	433,885	0.09727	14,785.89
	19	83	1,626,586	1,252,242	374,344	0.10945	13,541.75
	20	84	1,626,586	1,314,755	311,831	0.12312	11,970.99
	21	85	1,626,586	1,380,389	246,197	0.13603	9,851.30
	22	86	1,626,586	1,449,299	177,286	0.15020	7,389.51
	23	87	1,626,586	1,521,650	104,936	0.16576	4,553.74
	24	88	1,626,586	1,597,612	28,973	0.18275	1,307.73
	25	89	1,626,586	1,677,367	0	0.20130	0.00
	26	90	1,626,586	1,761,102	0	0.22147	0.00
	27	91	1,626,586	1,849,018	0	0.24333	0.00
	28	92	1,626,586	1,941,323	0	0.26696	0.00
	29	93	1,626,586	2,038,236	0	0.29237	0.00
	30	94	1,626,586	2,139,987	0	0.31960	0.00
	31	95	1,626,586	2,246,817	0	0.34860	0.00
	32	96	1,626,586	2,358,980	0	0.37930	0.00
	33	97	1,626,586	2,476,743	0	0.41164	0.00
	34	98	1,626,586	2,600,385	0	0.44543	0.00
	35	99	1,626,586	2,730,198	0	0.48046	0.00
合計							354,337.47

表九之九 被保險人年齡別自繳保險費累積本利和與所領老年年金差額期望值表  
(年齡：33歲)

單位：新台幣元

x'	t	x'+t-1	AGI (1)	$8700*12*(1.049921)^{(x'+t-1-x)}$ (2)	(3)=(1)-(2)	$qx+t-1$ (4)	(5)=(3)*(4)*(1.06) <sup>-t</sup>
65(歲)	1	65	1,493,457	496,264	997,193	0.01596	15,014.34
	2	66	1,493,457	521,038	972,419	0.01735	15,015.55
	3	67	1,493,457	547,048	946,409	0.01896	15,066.05
	4	68	1,493,457	574,357	919,099	0.02084	15,171.79
	5	69	1,493,457	603,030	890,427	0.02298	15,290.40
	6	70	1,493,457	633,134	860,323	0.02540	15,404.94
	7	71	1,493,457	664,741	828,716	0.02812	15,498.16
	8	72	1,493,457	697,925	795,532	0.03114	15,542.80
	9	73	1,493,457	732,766	760,691	0.03466	15,605.72
	10	74	1,493,457	769,347	724,110	0.03867	15,635.80
	11	75	1,493,457	807,753	685,704	0.04321	15,608.32
	12	76	1,493,457	848,077	645,380	0.04837	15,513.90
	13	77	1,493,457	890,414	603,043	0.05422	15,329.63
	14	78	1,493,457	934,864	558,593	0.06085	15,033.97
	15	79	1,493,457	981,534	511,923	0.06837	14,604.36
	16	80	1,493,457	1,030,533	462,924	0.07686	14,006.07
	17	81	1,493,457	1,081,978	411,479	0.08645	13,210.31
	18	82	1,493,457	1,135,991	357,466	0.09727	12,181.69
	19	83	1,493,457	1,192,701	300,756	0.10945	10,879.73
	20	84	1,493,457	1,252,242	241,215	0.12312	9,260.09
	21	85	1,493,457	1,314,755	178,702	0.13603	7,150.56
	22	86	1,493,457	1,380,389	113,068	0.15020	4,712.81
	23	87	1,493,457	1,449,299	44,157	0.16576	1,916.23
	24	88	1,493,457	1,521,650	0	0.18275	0.00
	25	89	1,493,457	1,597,612	0	0.20130	0.00
	26	90	1,493,457	1,677,367	0	0.22147	0.00
	27	91	1,493,457	1,761,102	0	0.24333	0.00
	28	92	1,493,457	1,849,018	0	0.26696	0.00
	29	93	1,493,457	1,941,323	0	0.29237	0.00
	30	94	1,493,457	2,038,236	0	0.31960	0.00
	31	95	1,493,457	2,139,987	0	0.34860	0.00
	32	96	1,493,457	2,246,817	0	0.37930	0.00
	33	97	1,493,457	2,358,980	0	0.41164	0.00
	34	98	1,493,457	2,476,743	0	0.44543	0.00
	35	99	1,493,457	2,600,385	0	0.48046	0.00
合計							302,653.24

表九之十 被保險人年齡別自繳保險費累積本利和與所領老年年金差額期望值表  
(年齡：34歲)

單位：新台幣元

$x'$	$t$	$x'+t-1$	AGI (1)	$8700*12*(1.049921)^{(x'+t-1-x)}$ (2)	(3)=(1)-(2)	$q_{x'+t-1}$ (4)	(5)=(3)*(4)*(1.06) <sup>-t</sup>
65(歲)	1	65	1,369,899	472,668	897,232	0.01596	13,509.26
	2	66	1,369,899	496,264	873,636	0.01735	13,490.19
	3	67	1,369,899	521,038	848,862	0.01896	13,513.18
	4	68	1,369,899	547,048	822,851	0.02084	13,582.99
	5	69	1,369,899	574,357	795,542	0.02298	13,661.04
	6	70	1,369,899	603,030	766,869	0.02540	13,731.56
	7	71	1,369,899	633,134	736,765	0.02812	13,778.55
	8	72	1,369,899	664,741	705,159	0.03114	13,777.12
	9	73	1,369,899	697,925	671,974	0.03466	13,785.69
	10	74	1,369,899	732,766	637,133	0.03867	13,757.69
	11	75	1,369,899	769,347	600,553	0.04321	13,670.07
	12	76	1,369,899	807,753	562,146	0.04837	13,513.10
	13	77	1,369,899	848,077	521,822	0.05422	13,264.96
	14	78	1,369,899	890,414	479,485	0.06085	12,904.88
	15	79	1,369,899	934,864	435,035	0.06837	12,410.86
	16	80	1,369,899	981,534	388,366	0.07686	11,750.26
	17	81	1,369,899	1,030,533	339,367	0.08645	10,895.18
	18	82	1,369,899	1,081,978	287,921	0.09727	9,811.77
	19	83	1,369,899	1,135,991	233,908	0.10945	8,461.54
	20	84	1,369,899	1,192,701	177,198	0.12312	6,802.53
	21	85	1,369,899	1,252,242	117,657	0.13603	4,707.93
	22	86	1,369,899	1,314,755	55,144	0.15020	2,298.48
	23	87	1,369,899	1,380,389	0	0.16576	0.00
	24	88	1,369,899	1,449,299	0	0.18275	0.00
	25	89	1,369,899	1,521,650	0	0.20130	0.00
	26	90	1,369,899	1,597,612	0	0.22147	0.00
	27	91	1,369,899	1,677,367	0	0.24333	0.00
	28	92	1,369,899	1,761,102	0	0.26696	0.00
	29	93	1,369,899	1,849,018	0	0.29237	0.00
	30	94	1,369,899	1,941,323	0	0.31960	0.00
	31	95	1,369,899	2,038,236	0	0.34860	0.00
	32	96	1,369,899	2,139,987	0	0.37930	0.00
	33	97	1,369,899	2,246,817	0	0.41164	0.00
	34	98	1,369,899	2,358,980	0	0.44543	0.00
	35	99	1,369,899	2,476,743	0	0.48046	0.00
合計							257,078.81

表九之十一 被保險人年齡別自繳保險費累積本利和與所領老年年金差額期望值表  
(年齡：35歲)

單位：新台幣元

x'	t	x'+t-1	AGI (1)	$8700*12*(1.049921)^{(x'+t-1-x)}$ (2)	(3)=(1)-(2)	$q_{x+t-1}$ (4)	(5)=(3)*(4)*(1.06)^{-t}
65(歲)	1	65	1,255,270	450,193	805,076	0.01596	12,121.71
	2	66	1,255,270	472,668	782,602	0.01735	12,084.50
	3	67	1,255,270	496,264	759,006	0.01896	12,082.75
	4	68	1,255,270	521,038	734,232	0.02084	12,120.14
	5	69	1,255,270	547,048	708,221	0.02298	12,161.57
	6	70	1,255,270	574,357	680,912	0.02540	12,192.41
	7	71	1,255,270	603,030	652,240	0.02812	12,197.80
	8	72	1,255,270	633,134	622,136	0.03114	12,155.05
	9	73	1,255,270	664,741	590,529	0.03466	12,114.82
	10	74	1,255,270	697,925	557,345	0.03867	12,034.81
	11	75	1,255,270	732,766	522,503	0.04321	11,893.48
	12	76	1,255,270	769,347	485,923	0.04837	11,680.82
	13	77	1,255,270	807,753	447,516	0.05422	11,376.07
	14	78	1,255,270	848,077	407,193	0.06085	10,959.19
	15	79	1,255,270	890,414	364,856	0.06837	10,408.76
	16	80	1,255,270	934,864	320,405	0.07686	9,694.08
	17	81	1,255,270	981,534	273,736	0.08645	8,788.15
	18	82	1,255,270	1,030,533	224,737	0.09727	7,658.57
	19	83	1,255,270	1,081,978	173,292	0.10945	6,268.77
	20	84	1,255,270	1,135,991	119,278	0.12312	4,579.02
	21	85	1,255,270	1,192,701	62,569	0.13603	2,503.61
	22	86	1,255,270	1,252,242	3,028	0.15020	126.20
	23	87	1,255,270	1,314,755	0	0.16576	0.00
	24	88	1,255,270	1,380,389	0	0.18275	0.00
	25	89	1,255,270	1,449,299	0	0.20130	0.00
	26	90	1,255,270	1,521,650	0	0.22147	0.00
	27	91	1,255,270	1,597,612	0	0.24333	0.00
	28	92	1,255,270	1,677,367	0	0.26696	0.00
	29	93	1,255,270	1,761,102	0	0.29237	0.00
	30	94	1,255,270	1,849,018	0	0.31960	0.00
	31	95	1,255,270	1,941,323	0	0.34860	0.00
	32	96	1,255,270	2,038,236	0	0.37930	0.00
	33	97	1,255,270	2,139,987	0	0.41164	0.00
	34	98	1,255,270	2,246,817	0	0.44543	0.00
	35	99	1,255,270	2,358,980	0	0.48046	0.00
合計							217,202.29

表九之十二 被保險人年齡別自繳保險費累積本利和與所領老年年金差額期望值表  
(年齡：36歲)

單位：新台幣元

$x'$	$t$	$x'+t-1$	AGI (1)	$8700*12*(1.049921)^{(x'+t-1-x)}$ (2)	(3)=(1)-(2)	$q_{x'+t-1}$ (4)	(5)=(3)*(4)*(1.06) <sup>-t</sup>
65(歲)	1	65	1,148,965	428,788	720,177	0.01596	10,843.42
	2	66	1,148,965	450,193	698,771	0.01735	10,790.03
	3	67	1,148,965	472,668	676,297	0.01896	10,766.10
	4	68	1,148,965	496,264	652,701	0.02084	10,774.29
	5	69	1,148,965	521,038	627,927	0.02298	10,782.76
	6	70	1,148,965	547,048	601,917	0.02540	10,777.92
	7	71	1,148,965	574,357	574,607	0.02812	10,745.96
	8	72	1,148,965	603,030	545,935	0.03114	10,666.27
	9	73	1,148,965	633,134	515,831	0.03466	10,582.38
	10	74	1,148,965	664,741	484,224	0.03867	10,455.92
	11	75	1,148,965	697,925	451,040	0.04321	10,266.79
	12	76	1,148,965	732,766	416,199	0.04837	10,004.75
	13	77	1,148,965	769,347	379,618	0.05422	9,650.07
	14	78	1,148,965	807,753	341,212	0.06085	9,183.38
	15	79	1,148,965	848,077	300,888	0.06837	8,583.85
	16	80	1,148,965	890,414	258,551	0.07686	7,822.63
	17	81	1,148,965	934,864	214,101	0.08645	6,873.58
	18	82	1,148,965	981,534	167,431	0.09727	5,705.71
	19	83	1,148,965	1,030,533	118,432	0.10945	4,284.24
	20	84	1,148,965	1,081,978	66,987	0.12312	2,571.59
	21	85	1,148,965	1,135,991	12,974	0.13603	519.12
	22	86	1,148,965	1,192,701	0	0.15020	0.00
	23	87	1,148,965	1,252,242	0	0.16576	0.00
	24	88	1,148,965	1,314,755	0	0.18275	0.00
	25	89	1,148,965	1,380,389	0	0.20130	0.00
	26	90	1,148,965	1,449,299	0	0.22147	0.00
	27	91	1,148,965	1,521,650	0	0.24333	0.00
	28	92	1,148,965	1,597,612	0	0.26696	0.00
	29	93	1,148,965	1,677,367	0	0.29237	0.00
	30	94	1,148,965	1,761,102	0	0.31960	0.00
	31	95	1,148,965	1,849,018	0	0.34860	0.00
	32	96	1,148,965	1,941,323	0	0.37930	0.00
	33	97	1,148,965	2,038,236	0	0.41164	0.00
	34	98	1,148,965	2,139,987	0	0.44543	0.00
	35	99	1,148,965	2,246,817	0	0.48046	0.00
合計							182,650.76

表九之十三 被保險人年齡別自繳保險費累積本利和與所領老年年金差額期望值表  
(年齡：37歲)

單位：新台幣元

$x'$	$t$	$x'+t-1$	AGI (1)	$8700*12*(1.049921)^{(x'+t-1-x)}$ (2)	(3)=(1)-(2)	$qx+t-1$ (4)	(5)=(3)*(4)*(1.06) <sup>-t</sup>
65(歲)	1	65	1,050,424	408,400	642,024	0.01596	9,666.70
	2	66	1,050,424	428,788	621,636	0.01735	9,598.96
	3	67	1,050,424	450,193	600,231	0.01896	9,555.18
	4	68	1,050,424	472,668	577,756	0.02084	9,537.16
	5	69	1,050,424	496,264	554,160	0.02298	9,516.04
	6	70	1,050,424	521,038	529,386	0.02540	9,479.19
	7	71	1,050,424	547,048	503,376	0.02812	9,413.83
	8	72	1,050,424	574,357	476,067	0.03114	9,301.21
	9	73	1,050,424	603,030	447,394	0.03466	9,178.38
	10	74	1,050,424	633,134	417,290	0.03867	9,010.60
	11	75	1,050,424	664,741	385,683	0.04321	8,779.12
	12	76	1,050,424	697,925	352,499	0.04837	8,473.51
	13	77	1,050,424	732,766	317,658	0.05422	8,075.01
	14	78	1,050,424	769,347	281,077	0.06085	7,564.92
	15	79	1,050,424	807,753	242,671	0.06837	6,923.02
	16	80	1,050,424	848,077	202,347	0.07686	6,122.14
	17	81	1,050,424	890,414	160,010	0.08645	5,137.04
	18	82	1,050,424	934,864	115,560	0.09727	3,938.04
	19	83	1,050,424	981,534	68,890	0.10945	2,492.09
	20	84	1,050,424	1,030,533	19,891	0.12312	763.62
	21	85	1,050,424	1,081,978	0	0.13603	0.00
	22	86	1,050,424	1,135,991	0	0.15020	0.00
	23	87	1,050,424	1,192,701	0	0.16576	0.00
	24	88	1,050,424	1,252,242	0	0.18275	0.00
	25	89	1,050,424	1,314,755	0	0.20130	0.00
	26	90	1,050,424	1,380,389	0	0.22147	0.00
	27	91	1,050,424	1,449,299	0	0.24333	0.00
	28	92	1,050,424	1,521,650	0	0.26696	0.00
	29	93	1,050,424	1,597,612	0	0.29237	0.00
	30	94	1,050,424	1,677,367	0	0.31960	0.00
	31	95	1,050,424	1,761,102	0	0.34860	0.00
	32	96	1,050,424	1,849,018	0	0.37930	0.00
	33	97	1,050,424	1,941,323	0	0.41164	0.00
	34	98	1,050,424	2,038,236	0	0.44543	0.00
	35	99	1,050,424	2,139,987	0	0.48046	0.00
合計							152,525.75

表九之十四 被保險人年齡別自繳保險費累積本利和與所領老年年金差額期望值表  
(年齡：38歲)

單位：新台幣元

$x'$	$t$	$x'+t-1$	AGI (1)	$8700*12*(1.049921)^{(x'+t-1-x)}$ (2)	(3)=(1)-(2)	$qx+t-1$ (4)	(5)=(3)*(4)*(1.06) <sup>-t</sup>
65(歲)	1	65	959,118	388,982	570,137	0.01596	8,584.32
	2	66	959,118	408,400	550,718	0.01735	8,503.88
	3	67	959,118	428,788	530,330	0.01896	8,442.43
	4	68	959,118	450,193	508,925	0.02084	8,400.94
	5	69	959,118	472,668	486,451	0.02298	8,353.33
	6	70	959,118	496,264	462,855	0.02540	8,287.88
	7	71	959,118	521,038	438,081	0.02812	8,192.73
	8	72	959,118	547,048	412,070	0.03114	8,050.87
	9	73	959,118	574,357	384,751	0.03466	7,893.45
	10	74	959,118	603,030	356,088	0.03867	7,689.06
	11	75	959,118	633,134	325,985	0.04321	7,420.22
	12	76	959,118	664,741	294,378	0.04837	7,076.38
	13	77	959,118	697,925	261,193	0.05422	6,639.65
	14	78	959,118	732,766	226,352	0.06085	6,092.05
	15	79	959,118	769,347	189,772	0.06837	5,413.89
	16	80	959,118	807,753	151,365	0.07686	4,579.66
	17	81	959,118	848,077	111,041	0.08645	3,564.93
	18	82	959,118	890,414	68,705	0.09727	2,341.31
	19	83	959,118	934,864	24,254	0.10945	877.39
	20	84	959,118	981,534	0	0.12312	0.00
	21	85	959,118	1,030,533	0	0.13603	0.00
	22	86	959,118	1,081,978	0	0.15020	0.00
	23	87	959,118	1,135,991	0	0.16576	0.00
	24	88	959,118	1,192,701	0	0.18275	0.00
	25	89	959,118	1,252,242	0	0.20130	0.00
	26	90	959,118	1,314,755	0	0.22147	0.00
	27	91	959,118	1,380,389	0	0.24333	0.00
	28	92	959,118	1,449,299	0	0.26696	0.00
	29	93	959,118	1,521,650	0	0.29237	0.00
	30	94	959,118	1,597,612	0	0.31960	0.00
	31	95	959,118	1,677,367	0	0.34860	0.00
	32	96	959,118	1,761,102	0	0.37930	0.00
	33	97	959,118	1,849,018	0	0.41164	0.00
	34	98	959,118	1,941,323	0	0.44543	0.00
	35	99	959,118	2,038,236	0	0.48046	0.00
合計							126,404.35

表九之十五 被保險人年齡別自繳保險費累積本利和與所領老年年金差額期望值表  
(年齡：39歲)

單位：新台幣元

x'	t	x'+t-1	AGI (1)	$8700*12*(1.049921)^{(x'+t-1-x)}$ (2)	(3)=(1)-(2)	$q_{x+t-1}$ (4)	(5)=(3)*(4)*(1.06)^{-t}
65(歲)	1	65	874,558	370,487	504,071	0.01596	7,589.60
	2	66	874,558	388,982	485,576	0.01735	7,497.99
	3	67	874,558	408,400	466,157	0.01896	7,420.84
	4	68	874,558	428,788	445,770	0.02084	7,358.42
	5	69	874,558	450,193	424,364	0.02298	7,287.18
	6	70	874,558	472,668	401,890	0.02540	7,196.24
	7	71	874,558	496,264	378,294	0.02812	7,074.63
	8	72	874,558	521,038	353,520	0.03114	6,906.94
	9	73	874,558	547,048	327,509	0.03466	6,718.92
	10	74	874,558	574,357	300,200	0.03867	6,482.26
	11	75	874,558	603,030	271,528	0.04321	6,180.64
	12	76	874,558	633,134	241,424	0.04837	5,803.44
	13	77	874,558	664,741	209,817	0.05422	5,333.65
	14	78	874,558	697,925	176,633	0.06085	4,753.89
	15	79	874,558	732,766	141,791	0.06837	4,045.09
	16	80	874,558	769,347	105,211	0.07686	3,183.23
	17	81	874,558	807,753	66,804	0.08645	2,144.72
	18	82	874,558	848,077	26,481	0.09727	902.41
	19	83	874,558	890,414	0	0.10945	0.00
	20	84	874,558	934,864	0	0.12312	0.00
	21	85	874,558	981,534	0	0.13603	0.00
	22	86	874,558	1,030,533	0	0.15020	0.00
	23	87	874,558	1,081,978	0	0.16576	0.00
	24	88	874,558	1,135,991	0	0.18275	0.00
	25	89	874,558	1,192,701	0	0.20130	0.00
	26	90	874,558	1,252,242	0	0.22147	0.00
	27	91	874,558	1,314,755	0	0.24333	0.00
	28	92	874,558	1,380,389	0	0.26696	0.00
	29	93	874,558	1,449,299	0	0.29237	0.00
	30	94	874,558	1,521,650	0	0.31960	0.00
	31	95	874,558	1,597,612	0	0.34860	0.00
	32	96	874,558	1,677,367	0	0.37930	0.00
	33	97	874,558	1,761,102	0	0.41164	0.00
	34	98	874,558	1,849,018	0	0.44543	0.00
	35	99	874,558	1,941,323	0	0.48046	0.00
合計							103,880.09

表九之十六 被保險人年齡別自繳保險費累積本利和與所領老年年金差額期望值表  
(年齡：40歲)

單位：新台幣元

$x'$	$t$	$x'+t-1$	AGI (1)	$8700*12*(1.049921)^{(x'+t-1-x)}$ (2)	(3)=(1)-(2)	$qx+t-1$ (4)	(5)=(3)*(4)*(1.06) <sup>-t</sup>
65(歲)	1	65	796,281	352,871	443,410	0.01596	6,676.24
	2	66	796,281	370,487	425,794	0.01735	6,574.87
	3	67	796,281	388,982	407,299	0.01896	6,483.87
	4	68	796,281	408,400	387,881	0.02084	6,402.84
	5	69	796,281	428,788	367,493	0.02298	6,310.59
	6	70	796,281	450,193	346,087	0.02540	6,197.04
	7	71	796,281	472,668	323,613	0.02812	6,052.02
	8	72	796,281	496,264	300,017	0.03114	5,861.62
	9	73	796,281	521,038	275,243	0.03466	5,646.67
	10	74	796,281	547,048	249,233	0.03867	5,381.71
	11	75	796,281	574,357	221,923	0.04321	5,051.53
	12	76	796,281	603,030	193,251	0.04837	4,645.44
	13	77	796,281	633,134	163,147	0.05422	4,147.27
	14	78	796,281	664,741	131,540	0.06085	3,540.28
	15	79	796,281	697,925	98,356	0.06837	2,805.93
	16	80	796,281	732,766	63,515	0.07686	1,921.68
	17	81	796,281	769,347	26,934	0.08645	864.71
	18	82	796,281	807,753	0	0.09727	0.00
	19	83	796,281	848,077	0	0.10945	0.00
	20	84	796,281	890,414	0	0.12312	0.00
	21	85	796,281	934,864	0	0.13603	0.00
	22	86	796,281	981,534	0	0.15020	0.00
	23	87	796,281	1,030,533	0	0.16576	0.00
	24	88	796,281	1,081,978	0	0.18275	0.00
	25	89	796,281	1,135,991	0	0.20130	0.00
	26	90	796,281	1,192,701	0	0.22147	0.00
	27	91	796,281	1,252,242	0	0.24333	0.00
	28	92	796,281	1,314,755	0	0.26696	0.00
	29	93	796,281	1,380,389	0	0.29237	0.00
	30	94	796,281	1,449,299	0	0.31960	0.00
	31	95	796,281	1,521,650	0	0.34860	0.00
	32	96	796,281	1,597,612	0	0.37930	0.00
	33	97	796,281	1,677,367	0	0.41164	0.00
	34	98	796,281	1,761,102	0	0.44543	0.00
	35	99	796,281	1,849,018	0	0.48046	0.00
合計							84,564.30

表九之十七 被保險人年齡別自繳保險費累積本利和與所領老年年金差額期望值表  
(年齡：41歲)

單位：新台幣元

$x'$	$t$	$x'+t-1$	AGI (1)	$8700*12*(1.049921)^{(x'+t-1-x)}$ (2)	(3)=(1)-(2)	$qx'+t-1$ (4)	(5)=(3)*(4)*(1.06) <sup>-t</sup>
65(歲)	1	65	723,857	336,093	387,764	0.01596	5,838.41
	2	66	723,857	352,871	370,986	0.01735	5,728.55
	3	67	723,857	370,487	353,370	0.01896	5,625.36
	4	68	723,857	388,982	334,875	0.02084	5,527.86
	5	69	723,857	408,400	315,457	0.02298	5,417.02
	6	70	723,857	428,788	295,069	0.02540	5,283.50
	7	71	723,857	450,193	273,663	0.02812	5,117.89
	8	72	723,857	472,668	251,189	0.03114	4,907.64
	9	73	723,857	496,264	227,593	0.03466	4,669.12
	10	74	723,857	521,038	202,819	0.03867	4,379.50
	11	75	723,857	547,048	176,809	0.04321	4,024.60
	12	76	723,857	574,357	149,499	0.04837	3,593.73
	13	77	723,857	603,030	120,827	0.05422	3,071.47
	14	78	723,857	633,134	90,723	0.06085	2,441.72
	15	79	723,857	664,741	59,116	0.06837	1,686.49
	16	80	723,857	697,925	25,932	0.07686	784.58
	17	81	723,857	732,766	0	0.08645	0.00
	18	82	723,857	769,347	0	0.09727	0.00
	19	83	723,857	807,753	0	0.10945	0.00
	20	84	723,857	848,077	0	0.12312	0.00
	21	85	723,857	890,414	0	0.13603	0.00
	22	86	723,857	934,864	0	0.15020	0.00
	23	87	723,857	981,534	0	0.16576	0.00
	24	88	723,857	1,030,533	0	0.18275	0.00
	25	89	723,857	1,081,978	0	0.20130	0.00
	26	90	723,857	1,135,991	0	0.22147	0.00
	27	91	723,857	1,192,701	0	0.24333	0.00
	28	92	723,857	1,252,242	0	0.26696	0.00
	29	93	723,857	1,314,755	0	0.29237	0.00
	30	94	723,857	1,380,389	0	0.31960	0.00
	31	95	723,857	1,449,299	0	0.34860	0.00
	32	96	723,857	1,521,650	0	0.37930	0.00
	33	97	723,857	1,597,612	0	0.41164	0.00
	34	98	723,857	1,677,367	0	0.44543	0.00
	35	99	723,857	1,761,102	0	0.48046	0.00
合計							68,097.45

表九之十八 被保險人年齡別自繳保險費累積本利和與所領老年年金差額期望值表  
(年齡：42歲)

單位：新台幣元

$x'$	$t$	$x'+t-1$	AGI (1)	$8700*12*(1.049921)^{(x'+t-1-x)}$ (2)	(3)=(1)-(2)	$qx+t-1$ (4)	(5)=(3)*(4)*(1.06) <sup>-t</sup>
65(歲)	1	65	656,885	320,113	336,772	0.01596	5,070.65
	2	66	656,885	336,093	320,792	0.01735	4,953.49
	3	67	656,885	352,871	304,014	0.01896	4,839.65
	4	68	656,885	370,487	286,398	0.02084	4,727.64
	5	69	656,885	388,982	267,903	0.02298	4,600.43
	6	70	656,885	408,400	248,485	0.02540	4,449.37
	7	71	656,885	428,788	228,097	0.02812	4,265.73
	8	72	656,885	450,193	206,691	0.03114	4,038.26
	9	73	656,885	472,668	184,217	0.03466	3,779.25
	10	74	656,885	496,264	160,621	0.03867	3,468.31
	11	75	656,885	521,038	135,847	0.04321	3,092.22
	12	76	656,885	547,048	109,837	0.04837	2,640.30
	13	77	656,885	574,357	82,527	0.05422	2,097.88
	14	78	656,885	603,030	53,855	0.06085	1,449.45
	15	79	656,885	633,134	23,751	0.06837	677.58
	16	80	656,885	664,741	0	0.07686	0.00
	17	81	656,885	697,925	0	0.08645	0.00
	18	82	656,885	732,766	0	0.09727	0.00
	19	83	656,885	769,347	0	0.10945	0.00
	20	84	656,885	807,753	0	0.12312	0.00
	21	85	656,885	848,077	0	0.13603	0.00
	22	86	656,885	890,414	0	0.15020	0.00
	23	87	656,885	934,864	0	0.16576	0.00
	24	88	656,885	981,534	0	0.18275	0.00
	25	89	656,885	1,030,533	0	0.20130	0.00
	26	90	656,885	1,081,978	0	0.22147	0.00
	27	91	656,885	1,135,991	0	0.24333	0.00
	28	92	656,885	1,192,701	0	0.26696	0.00
	29	93	656,885	1,252,242	0	0.29237	0.00
	30	94	656,885	1,314,755	0	0.31960	0.00
	31	95	656,885	1,380,389	0	0.34860	0.00
	32	96	656,885	1,449,299	0	0.37930	0.00
	33	97	656,885	1,521,650	0	0.41164	0.00
	34	98	656,885	1,597,612	0	0.44543	0.00
	35	99	656,885	1,677,367	0	0.48046	0.00
合計							54,150.20

表九之十九 被保險人年齡別自繳保險費累積本利和與所領老年年金差額期望值表  
(年齡：43歲)

單位：新台幣元

$x'$	$t$	$x'+t-1$	AGI (1)	$8700*12*(1.049921)^{(x'+t-1-x)}$ (2)	(3)=(1)-(2)	$q_{x'+t-1}$ (4)	(5)=(3)*(4)*(1.06) <sup>-t</sup>
65(歲)	1	65	594,989	304,892	290,097	0.01596	4,367.87
	2	66	594,989	320,113	274,876	0.01735	4,244.48
	3	67	594,989	336,093	258,896	0.01896	4,121.41
	4	68	594,989	352,871	242,118	0.02084	3,996.69
	5	69	594,989	370,487	224,502	0.02298	3,855.15
	6	70	594,989	388,982	206,007	0.02540	3,688.76
	7	71	594,989	408,400	186,589	0.02812	3,489.47
	8	72	594,989	428,788	166,201	0.03114	3,247.17
	9	73	594,989	450,193	144,795	0.03466	2,970.51
	10	74	594,989	472,668	122,321	0.03867	2,641.30
	11	75	594,989	496,264	98,725	0.04321	2,247.23
	12	76	594,989	521,038	73,951	0.04837	1,777.67
	13	77	594,989	547,048	47,941	0.05422	1,218.67
	14	78	594,989	574,357	20,631	0.06085	555.27
	15	79	594,989	603,030	0	0.06837	0.00
	16	80	594,989	633,134	0	0.07686	0.00
	17	81	594,989	664,741	0	0.08645	0.00
	18	82	594,989	697,925	0	0.09727	0.00
	19	83	594,989	732,766	0	0.10945	0.00
	20	84	594,989	769,347	0	0.12312	0.00
	21	85	594,989	807,753	0	0.13603	0.00
	22	86	594,989	848,077	0	0.15020	0.00
	23	87	594,989	890,414	0	0.16576	0.00
	24	88	594,989	934,864	0	0.18275	0.00
	25	89	594,989	981,534	0	0.20130	0.00
	26	90	594,989	1,030,533	0	0.22147	0.00
	27	91	594,989	1,081,978	0	0.24333	0.00
	28	92	594,989	1,135,991	0	0.26696	0.00
	29	93	594,989	1,192,701	0	0.29237	0.00
	30	94	594,989	1,252,242	0	0.31960	0.00
	31	95	594,989	1,314,755	0	0.34860	0.00
	32	96	594,989	1,380,389	0	0.37930	0.00
	33	97	594,989	1,449,299	0	0.41164	0.00
	34	98	594,989	1,521,650	0	0.44543	0.00
	35	99	594,989	1,597,612	0	0.48046	0.00
合計							42,421.65

表九之二十 被保險人年齡別自繳保險費累積本利和與所領老年年金差額期望值表  
(年齡：44歲)

單位：新台幣元

$x'$	$t$	$x'+t-1$	AGI (1)	$8700*12*(1.049921)^{(x'+t-1-x)}$ (2)	(3)=(1)-(2)	$qx+t-1$ (4)	(5)=(3)*(4)*(1.06) <sup>-t</sup>
65(歲)	1	65	537,817	290,395	247,422	0.01596	3,725.33
	2	66	537,817	304,892	232,925	0.01735	3,596.69
	3	67	537,817	320,113	217,704	0.01896	3,465.67
	4	68	537,817	336,093	201,724	0.02084	3,329.90
	5	69	537,817	352,871	184,946	0.02298	3,175.89
	6	70	537,817	370,487	167,330	0.02540	2,996.21
	7	71	537,817	388,982	148,835	0.02812	2,783.42
	8	72	537,817	408,400	129,417	0.03114	2,528.49
	9	73	537,817	428,788	109,029	0.03466	2,236.75
	10	74	537,817	450,193	87,623	0.03867	1,892.06
	11	75	537,817	472,668	65,149	0.04321	1,482.96
	12	76	537,817	496,264	41,553	0.04837	998.87
	13	77	537,817	521,038	16,779	0.05422	426.54
	14	78	537,817	547,048	0	0.06085	0.00
	15	79	537,817	574,357	0	0.06837	0.00
	16	80	537,817	603,030	0	0.07686	0.00
	17	81	537,817	633,134	0	0.08645	0.00
	18	82	537,817	664,741	0	0.09727	0.00
	19	83	537,817	697,925	0	0.10945	0.00
	20	84	537,817	732,766	0	0.12312	0.00
	21	85	537,817	769,347	0	0.13603	0.00
	22	86	537,817	807,753	0	0.15020	0.00
	23	87	537,817	848,077	0	0.16576	0.00
	24	88	537,817	890,414	0	0.18275	0.00
	25	89	537,817	934,864	0	0.20130	0.00
	26	90	537,817	981,534	0	0.22147	0.00
	27	91	537,817	1,030,533	0	0.24333	0.00
	28	92	537,817	1,081,978	0	0.26696	0.00
	29	93	537,817	1,135,991	0	0.29237	0.00
	30	94	537,817	1,192,701	0	0.31960	0.00
	31	95	537,817	1,252,242	0	0.34860	0.00
	32	96	537,817	1,314,755	0	0.37930	0.00
	33	97	537,817	1,380,389	0	0.41164	0.00
	34	98	537,817	1,449,299	0	0.44543	0.00
	35	99	537,817	1,521,650	0	0.48046	0.00
合計							32,638.79

表九之二十一 被保險人年齡別自繳保險費累積本利和與所領老年年金差額期望值表  
(年齡：45歲)

單位：新台幣元

$x'$	$t$	$x'+t-1$	AGI (1)	$8700*12*(1.049921)^{(x'+t-1-x)}$ (2)	(3)=(1)-(2)	$q_{x+t-1}$ (4)	(5)=(3)*(4)*(1.06) <sup>-t</sup>
65(歲)	1	65	485,041	276,588	208,453	0.01596	3,138.59
	2	66	485,041	290,395	194,646	0.01735	3,005.61
	3	67	485,041	304,892	180,149	0.01896	2,867.82
	4	68	485,041	320,113	164,928	0.02084	2,722.51
	5	69	485,041	336,093	148,948	0.02298	2,557.73
	6	70	485,041	352,871	132,170	0.02540	2,366.63
	7	71	485,041	370,487	114,554	0.02812	2,142.32
	8	72	485,041	388,982	96,059	0.03114	1,876.76
	9	73	485,041	408,400	76,641	0.03466	1,572.30
	10	74	485,041	428,788	56,253	0.03867	1,214.68
	11	75	485,041	450,193	34,847	0.04321	793.21
	12	76	485,041	472,668	12,373	0.04837	297.43
	13	77	485,041	496,264	0	0.05422	0.00
	14	78	485,041	521,038	0	0.06085	0.00
	15	79	485,041	547,048	0	0.06837	0.00
	16	80	485,041	574,357	0	0.07686	0.00
	17	81	485,041	603,030	0	0.08645	0.00
	18	82	485,041	633,134	0	0.09727	0.00
	19	83	485,041	664,741	0	0.10945	0.00
	20	84	485,041	697,925	0	0.12312	0.00
	21	85	485,041	732,766	0	0.13603	0.00
	22	86	485,041	769,347	0	0.15020	0.00
	23	87	485,041	807,753	0	0.16576	0.00
	24	88	485,041	848,077	0	0.18275	0.00
	25	89	485,041	890,414	0	0.20130	0.00
	26	90	485,041	934,864	0	0.22147	0.00
	27	91	485,041	981,534	0	0.24333	0.00
	28	92	485,041	1,030,533	0	0.26696	0.00
	29	93	485,041	1,081,978	0	0.29237	0.00
	30	94	485,041	1,135,991	0	0.31960	0.00
	31	95	485,041	1,192,701	0	0.34860	0.00
	32	96	485,041	1,252,242	0	0.37930	0.00
	33	97	485,041	1,314,755	0	0.41164	0.00
	34	98	485,041	1,380,389	0	0.44543	0.00
	35	99	485,041	1,449,299	0	0.48046	0.00
合計							24,555.60

表九之二十二 被保險人年齡別自繳保險費累積本利和與所領老年年金差額期望值表  
(年齡：46歲)

單位：新台幣元

$x'$	$t$	$x'+t-1$	AGI (1)	$8700*12*(1.049921)^{(x'+t-1-x)}$ (2)	(3)=(1)-(2)	$qx+t-1$ (4)	(5)=(3)*(4)*(1.06) <sup>-t</sup>
65(歲)	1	65	436,355	263,437	172,918	0.01596	2,603.56
	2	66	436,355	276,588	159,767	0.01735	2,467.04
	3	67	436,355	290,395	145,960	0.01896	2,323.56
	4	68	436,355	304,892	131,463	0.02084	2,170.09
	5	69	436,355	320,113	116,243	0.02298	1,996.12
	6	70	436,355	336,093	100,262	0.02540	1,795.30
	7	71	436,355	352,871	83,484	0.02812	1,561.27
	8	72	436,355	370,487	65,868	0.03114	1,286.91
	9	73	436,355	388,982	47,373	0.03466	971.87
	10	74	436,355	408,400	27,955	0.03867	603.64
	11	75	436,355	428,788	7,567	0.04321	172.25
	12	76	436,355	450,193	0	0.04837	0.00
	13	77	436,355	472,668	0	0.05422	0.00
	14	78	436,355	496,264	0	0.06085	0.00
	15	79	436,355	521,038	0	0.06837	0.00
	16	80	436,355	547,048	0	0.07686	0.00
	17	81	436,355	574,357	0	0.08645	0.00
	18	82	436,355	603,030	0	0.09727	0.00
	19	83	436,355	633,134	0	0.10945	0.00
	20	84	436,355	664,741	0	0.12312	0.00
	21	85	436,355	697,925	0	0.13603	0.00
	22	86	436,355	732,766	0	0.15020	0.00
	23	87	436,355	769,347	0	0.16576	0.00
	24	88	436,355	807,753	0	0.18275	0.00
	25	89	436,355	848,077	0	0.20130	0.00
	26	90	436,355	890,414	0	0.22147	0.00
	27	91	436,355	934,864	0	0.24333	0.00
	28	92	436,355	981,534	0	0.26696	0.00
	29	93	436,355	1,030,533	0	0.29237	0.00
	30	94	436,355	1,081,978	0	0.31960	0.00
	31	95	436,355	1,135,991	0	0.34860	0.00
	32	96	436,355	1,192,701	0	0.37930	0.00
	33	97	436,355	1,252,242	0	0.41164	0.00
	34	98	436,355	1,314,755	0	0.44543	0.00
	35	99	436,355	1,380,389	0	0.48046	0.00
合計							17,951.61

表九之二十三 被保險人年齡別自繳保險費累積本利和與所領老年年金差額期望值表  
(年齡：47歲)

單位：新台幣元

$x'$	$t$	$x'+t-1$	AGI (1)	$8700*12*(1.049921)^{(x'+t-1-x)}$ (2)	(3)=(1)-(2)	$q_{x'+t-1}$ (4)	(5)=(3)*(4)*(1.06) <sup>-t</sup>
65(歲)	1	65	391,472	250,911	140,561	0.01596	2,116.37
	2	66	391,472	263,437	128,035	0.01735	1,977.05
	3	67	391,472	276,588	114,884	0.01896	1,828.86
	4	68	391,472	290,395	101,077	0.02084	1,668.50
	5	69	391,472	304,892	86,580	0.02298	1,486.75
	6	70	391,472	320,113	71,359	0.02540	1,277.76
	7	71	391,472	336,093	55,379	0.02812	1,035.67
	8	72	391,472	352,871	38,601	0.03114	754.17
	9	73	391,472	370,487	20,985	0.03466	430.52
	10	74	391,472	388,982	2,490	0.03867	53.77
	11	75	391,472	408,400	0	0.04321	0.00
	12	76	391,472	428,788	0	0.04837	0.00
	13	77	391,472	450,193	0	0.05422	0.00
	14	78	391,472	472,668	0	0.06085	0.00
	15	79	391,472	496,264	0	0.06837	0.00
	16	80	391,472	521,038	0	0.07686	0.00
	17	81	391,472	547,048	0	0.08645	0.00
	18	82	391,472	574,357	0	0.09727	0.00
	19	83	391,472	603,030	0	0.10945	0.00
	20	84	391,472	633,134	0	0.12312	0.00
	21	85	391,472	664,741	0	0.13603	0.00
	22	86	391,472	697,925	0	0.15020	0.00
	23	87	391,472	732,766	0	0.16576	0.00
	24	88	391,472	769,347	0	0.18275	0.00
	25	89	391,472	807,753	0	0.20130	0.00
	26	90	391,472	848,077	0	0.22147	0.00
	27	91	391,472	890,414	0	0.24333	0.00
	28	92	391,472	934,864	0	0.26696	0.00
	29	93	391,472	981,534	0	0.29237	0.00
	30	94	391,472	1,030,533	0	0.31960	0.00
	31	95	391,472	1,081,978	0	0.34860	0.00
	32	96	391,472	1,135,991	0	0.37930	0.00
	33	97	391,472	1,192,701	0	0.41164	0.00
	34	98	391,472	1,252,242	0	0.44543	0.00
	35	99	391,472	1,314,755	0	0.48046	0.00
合計							12,629.41

表九之二十四 被保險人年齡別自繳保險費累積本利和與所領老年年金差額期望值表  
(年齡：48歲)

單位：新台幣元

$x'$	$t$	$x'+t-1$	AGI (1)	$8700*12*(1.049921)^{(x'+1-t)}$ (2)	(3)=(1)-(2)	$qx'+t-1$ (4)	(5)=(3)*(4)*(1.06) <sup>-t</sup>
65(歲)	1	65	350,126	238,981	111,146	0.01596	1,673.47
	2	66	350,126	250,911	99,215	0.01735	1,532.03
	3	67	350,126	263,437	86,690	0.01896	1,380.03
	4	68	350,126	276,588	73,539	0.02084	1,213.92
	5	69	350,126	290,395	59,731	0.02298	1,025.70
	6	70	350,126	304,892	45,234	0.02540	809.97
	7	71	350,126	320,113	30,014	0.02812	561.30
	8	72	350,126	336,093	14,033	0.03114	274.18
	9	73	350,126	352,871	0	0.03466	0.00
	10	74	350,126	370,487	0	0.03867	0.00
	11	75	350,126	388,982	0	0.04321	0.00
	12	76	350,126	408,400	0	0.04837	0.00
	13	77	350,126	428,788	0	0.05422	0.00
	14	78	350,126	450,193	0	0.06085	0.00
	15	79	350,126	472,668	0	0.06837	0.00
	16	80	350,126	496,264	0	0.07686	0.00
	17	81	350,126	521,038	0	0.08645	0.00
	18	82	350,126	547,048	0	0.09727	0.00
	19	83	350,126	574,357	0	0.10945	0.00
	20	84	350,126	603,030	0	0.12312	0.00
	21	85	350,126	633,134	0	0.13603	0.00
	22	86	350,126	664,741	0	0.15020	0.00
	23	87	350,126	697,925	0	0.16576	0.00
	24	88	350,126	732,766	0	0.18275	0.00
	25	89	350,126	769,347	0	0.20130	0.00
	26	90	350,126	807,753	0	0.22147	0.00
	27	91	350,126	848,077	0	0.24333	0.00
	28	92	350,126	890,414	0	0.26696	0.00
	29	93	350,126	934,864	0	0.29237	0.00
	30	94	350,126	981,534	0	0.31960	0.00
	31	95	350,126	1,030,533	0	0.34860	0.00
	32	96	350,126	1,081,978	0	0.37930	0.00
	33	97	350,126	1,135,991	0	0.41164	0.00
	34	98	350,126	1,192,701	0	0.44543	0.00
	35	99	350,126	1,252,242	0	0.48046	0.00
合計							8,470.60

表九之二十五 被保險人年齡別自繳保險費累積本利和與所領老年年金差額期望值表  
(年齡：49歲)

單位：新台幣元

$x'$	$t$	$x'+t-1$	AGI (1)	$8700*12*(1.049921)^{(x'+t-1-x)}$ (2)	(3)=(1)-(2)	$qx+t-1$ (4)	(5)=(3)*(4)*(1.06) <sup>-t</sup>
65(歲)	1	65	312,066	227,618	84,448	0.01596	1,271.51
	2	66	312,066	238,981	73,086	0.01735	1,128.55
	3	67	312,066	250,911	61,155	0.01896	973.54
	4	68	312,066	263,437	48,630	0.02084	802.74
	5	69	312,066	276,588	35,479	0.02298	609.24
	6	70	312,066	290,395	21,671	0.02540	388.04
	7	71	312,066	304,892	7,174	0.02812	134.17
	8	72	312,066	320,113	0	0.03114	0.00
	9	73	312,066	336,093	0	0.03466	0.00
	10	74	312,066	352,871	0	0.03867	0.00
	11	75	312,066	370,487	0	0.04321	0.00
	12	76	312,066	388,982	0	0.04837	0.00
	13	77	312,066	408,400	0	0.05422	0.00
	14	78	312,066	428,788	0	0.06085	0.00
	15	79	312,066	450,193	0	0.06837	0.00
	16	80	312,066	472,668	0	0.07686	0.00
	17	81	312,066	496,264	0	0.08645	0.00
	18	82	312,066	521,038	0	0.09727	0.00
	19	83	312,066	547,048	0	0.10945	0.00
	20	84	312,066	574,357	0	0.12312	0.00
	21	85	312,066	603,030	0	0.13603	0.00
	22	86	312,066	633,134	0	0.15020	0.00
	23	87	312,066	664,741	0	0.16576	0.00
	24	88	312,066	697,925	0	0.18275	0.00
	25	89	312,066	732,766	0	0.20130	0.00
	26	90	312,066	769,347	0	0.22147	0.00
	27	91	312,066	807,753	0	0.24333	0.00
	28	92	312,066	848,077	0	0.26696	0.00
	29	93	312,066	890,414	0	0.29237	0.00
	30	94	312,066	934,864	0	0.31960	0.00
	31	95	312,066	981,534	0	0.34860	0.00
	32	96	312,066	1,030,533	0	0.37930	0.00
	33	97	312,066	1,081,978	0	0.41164	0.00
	34	98	312,066	1,135,991	0	0.44543	0.00
	35	99	312,066	1,192,701	0	0.48046	0.00
合計							5,307.79

表九之二十六 被保險人年齡別自繳保險費累積本利和與所領老年年金差額期望值表  
(年齡：50歲)

單位：新台幣元

$x'$	$t$	$x'+t-1$	AGI (1)	$8700*12*(1.049921)^{(x'+t-1-x)}$ (2)	(3)=(1)-(2)	$q_{x+t-1}$ (4)	(5)=(3)*(4)*(1.06) <sup>-t</sup>
65(歲)	1	65	277,060	216,795	60,265	0.01596	907.38
	2	66	277,060	227,618	49,442	0.01735	763.46
	3	67	277,060	238,981	38,079	0.01896	606.19
	4	68	277,060	250,911	26,149	0.02084	431.65
	5	69	277,060	263,437	13,623	0.02298	233.94
	6	70	277,060	276,588	472	0.02540	8.46
	7	71	277,060	290,395	0	0.02812	0.00
	8	72	277,060	304,892	0	0.03114	0.00
	9	73	277,060	320,113	0	0.03466	0.00
	10	74	277,060	336,093	0	0.03867	0.00
	11	75	277,060	352,871	0	0.04321	0.00
	12	76	277,060	370,487	0	0.04837	0.00
	13	77	277,060	388,982	0	0.05422	0.00
	14	78	277,060	408,400	0	0.06085	0.00
	15	79	277,060	428,788	0	0.06837	0.00
	16	80	277,060	450,193	0	0.07686	0.00
	17	81	277,060	472,668	0	0.08645	0.00
	18	82	277,060	496,264	0	0.09727	0.00
	19	83	277,060	521,038	0	0.10945	0.00
	20	84	277,060	547,048	0	0.12312	0.00
	21	85	277,060	574,357	0	0.13603	0.00
	22	86	277,060	603,030	0	0.15020	0.00
	23	87	277,060	633,134	0	0.16576	0.00
	24	88	277,060	664,741	0	0.18275	0.00
	25	89	277,060	697,925	0	0.20130	0.00
	26	90	277,060	732,766	0	0.22147	0.00
	27	91	277,060	769,347	0	0.24333	0.00
	28	92	277,060	807,753	0	0.26696	0.00
	29	93	277,060	848,077	0	0.29237	0.00
	30	94	277,060	890,414	0	0.31960	0.00
	31	95	277,060	934,864	0	0.34860	0.00
	32	96	277,060	981,534	0	0.37930	0.00
	33	97	277,060	1,030,533	0	0.41164	0.00
	34	98	277,060	1,081,978	0	0.44543	0.00
	35	99	277,060	1,135,991	0	0.48046	0.00
合計							2,951.07

表九之二十七 被保險人年齡別自繳保險費累積本利和與所領老年年金差額期望值表  
(年齡：51歲)

單位：新台幣元

x'	t	x'+t-1	AGI (1)	$8700*12*(1.049921)^{(x'+t-1-x)}$ (2)	(3)=(1)-(2)	$qx+t-1$ (4)	(5)=(3)*(4)*(1.06) <sup>-t</sup>
65(歲)	1	65	244,890	206,487	38,402	0.01596	578.21
	2	66	244,890	216,795	28,094	0.01735	433.82
	3	67	244,890	227,618	17,272	0.01896	274.95
	4	68	244,890	238,981	5,909	0.02084	97.54
	5	69	244,890	250,911	0	0.02298	0.00
	6	70	244,890	263,437	0	0.02540	0.00
	7	71	244,890	276,588	0	0.02812	0.00
	8	72	244,890	290,395	0	0.03114	0.00
	9	73	244,890	304,892	0	0.03466	0.00
	10	74	244,890	320,113	0	0.03867	0.00
	11	75	244,890	336,093	0	0.04321	0.00
	12	76	244,890	352,871	0	0.04837	0.00
	13	77	244,890	370,487	0	0.05422	0.00
	14	78	244,890	388,982	0	0.06085	0.00
	15	79	244,890	408,400	0	0.06837	0.00
	16	80	244,890	428,788	0	0.07686	0.00
	17	81	244,890	450,193	0	0.08645	0.00
	18	82	244,890	472,668	0	0.09727	0.00
	19	83	244,890	496,264	0	0.10945	0.00
	20	84	244,890	521,038	0	0.12312	0.00
	21	85	244,890	547,048	0	0.13603	0.00
	22	86	244,890	574,357	0	0.15020	0.00
	23	87	244,890	603,030	0	0.16576	0.00
	24	88	244,890	633,134	0	0.18275	0.00
	25	89	244,890	664,741	0	0.20130	0.00
	26	90	244,890	697,925	0	0.22147	0.00
	27	91	244,890	732,766	0	0.24333	0.00
	28	92	244,890	769,347	0	0.26696	0.00
	29	93	244,890	807,753	0	0.29237	0.00
	30	94	244,890	848,077	0	0.31960	0.00
	31	95	244,890	890,414	0	0.34860	0.00
	32	96	244,890	934,864	0	0.37930	0.00
	33	97	244,890	981,534	0	0.41164	0.00
	34	98	244,890	1,030,533	0	0.44543	0.00
	35	99	244,890	1,081,978	0	0.48046	0.00
合計							1,384.51

表九之二十八 被保險人年齡別自繳保險費累積本利和與所領老年年金差額期望值表  
(年齡：52歲)

單位：新台幣元

$x'$	$t$	$x'+t-1$	AGI (1)	$8700*12*(1.049921)^{(x'+t-1-x)}$ (2)	(3)=(1)-(2)	$qx+t-1$ (4)	(5)=(3)*(4)*(1.06) <sup>-t</sup>
65(歲)	1	65	215,353	196,669	18,683	0.01596	281.31
	2	66	215,353	206,487	8,866	0.01735	136.90
	3	67	215,353	216,795	0	0.01896	0.00
	4	68	215,353	227,618	0	0.02084	0.00
	5	69	215,353	238,981	0	0.02298	0.00
	6	70	215,353	250,911	0	0.02540	0.00
	7	71	215,353	263,437	0	0.02812	0.00
	8	72	215,353	276,588	0	0.03114	0.00
	9	73	215,353	290,395	0	0.03466	0.00
	10	74	215,353	304,892	0	0.03867	0.00
	11	75	215,353	320,113	0	0.04321	0.00
	12	76	215,353	336,093	0	0.04837	0.00
	13	77	215,353	352,871	0	0.05422	0.00
	14	78	215,353	370,487	0	0.06085	0.00
	15	79	215,353	388,982	0	0.06837	0.00
	16	80	215,353	408,400	0	0.07686	0.00
	17	81	215,353	428,788	0	0.08645	0.00
	18	82	215,353	450,193	0	0.09727	0.00
	19	83	215,353	472,668	0	0.10945	0.00
	20	84	215,353	496,264	0	0.12312	0.00
	21	85	215,353	521,038	0	0.13603	0.00
	22	86	215,353	547,048	0	0.15020	0.00
	23	87	215,353	574,357	0	0.16576	0.00
	24	88	215,353	603,030	0	0.18275	0.00
	25	89	215,353	633,134	0	0.20130	0.00
	26	90	215,353	664,741	0	0.22147	0.00
	27	91	215,353	697,925	0	0.24333	0.00
	28	92	215,353	732,766	0	0.26696	0.00
	29	93	215,353	769,347	0	0.29237	0.00
	30	94	215,353	807,753	0	0.31960	0.00
	31	95	215,353	848,077	0	0.34860	0.00
	32	96	215,353	890,414	0	0.37930	0.00
	33	97	215,353	934,864	0	0.41164	0.00
	34	98	215,353	981,534	0	0.44543	0.00
	35	99	215,353	1,030,533	0	0.48046	0.00
合計							418.21

表九之二十九 被保險人年齡別自繳保險費累積本利和與所領老年年金差額期望值表  
(年齡：53歲)

單位：新台幣元

$x'$	$t$	$x'+t-1$	AGI (1)	$8700*12*(1.049921)^{(x'+t-1-x)}$ (2)	(3)=(1)-(2)	$qx+t-1$ (4)	(5)=(3)*(4)*(1.06) <sup>-t</sup>
65(歲)	1	65	188,260	187,318	942	0.01596	14.18
	2	66	188,260	196,669	0	0.01735	0.00
	3	67	188,260	206,487	0	0.01896	0.00
	4	68	188,260	216,795	0	0.02084	0.00
	5	69	188,260	227,618	0	0.02298	0.00
	6	70	188,260	238,981	0	0.02540	0.00
	7	71	188,260	250,911	0	0.02812	0.00
	8	72	188,260	263,437	0	0.03114	0.00
	9	73	188,260	276,588	0	0.03466	0.00
	10	74	188,260	290,395	0	0.03867	0.00
	11	75	188,260	304,892	0	0.04321	0.00
	12	76	188,260	320,113	0	0.04837	0.00
	13	77	188,260	336,093	0	0.05422	0.00
	14	78	188,260	352,871	0	0.06085	0.00
	15	79	188,260	370,487	0	0.06837	0.00
	16	80	188,260	388,982	0	0.07686	0.00
	17	81	188,260	408,400	0	0.08645	0.00
	18	82	188,260	428,788	0	0.09727	0.00
	19	83	188,260	450,193	0	0.10945	0.00
	20	84	188,260	472,668	0	0.12312	0.00
	21	85	188,260	496,264	0	0.13603	0.00
	22	86	188,260	521,038	0	0.15020	0.00
	23	87	188,260	547,048	0	0.16576	0.00
	24	88	188,260	574,357	0	0.18275	0.00
	25	89	188,260	603,030	0	0.20130	0.00
	26	90	188,260	633,134	0	0.22147	0.00
	27	91	188,260	664,741	0	0.24333	0.00
	28	92	188,260	697,925	0	0.26696	0.00
	29	93	188,260	732,766	0	0.29237	0.00
	30	94	188,260	769,347	0	0.31960	0.00
	31	95	188,260	807,753	0	0.34860	0.00
	32	96	188,260	848,077	0	0.37930	0.00
	33	97	188,260	890,414	0	0.41164	0.00
	34	98	188,260	934,864	0	0.44543	0.00
	35	99	188,260	981,534	0	0.48046	0.00
合計							14.18

表九之三十一 被保險人年齡別自繳保險費累積本利和與所領老年年金差額期望值表  
(年齡：54歲)

單位：新台幣元

$x'$	$t$	$x'+t-1$	AGI (1)	$8700*12*(1.049921)^{(x'+t-1-x)}$ (2)	(3)=(1)-(2)	$qx'+t-1$ (4)	(5)=(3)*(4)*(1.06) <sup>-t</sup>
65(歲)	1	65	163,434	178,412	0	0.01596	0.00
	2	66	163,434	187,318	0	0.01735	0.00
	3	67	163,434	196,669	0	0.01896	0.00
	4	68	163,434	206,487	0	0.02084	0.00
	5	69	163,434	216,795	0	0.02298	0.00
	6	70	163,434	227,618	0	0.02540	0.00
	7	71	163,434	238,981	0	0.02812	0.00
	8	72	163,434	250,911	0	0.03114	0.00
	9	73	163,434	263,437	0	0.03466	0.00
	10	74	163,434	276,588	0	0.03867	0.00
	11	75	163,434	290,395	0	0.04321	0.00
	12	76	163,434	304,892	0	0.04837	0.00
	13	77	163,434	320,113	0	0.05422	0.00
	14	78	163,434	336,093	0	0.06085	0.00
	15	79	163,434	352,871	0	0.06837	0.00
	16	80	163,434	370,487	0	0.07686	0.00
	17	81	163,434	388,982	0	0.08645	0.00
	18	82	163,434	408,400	0	0.09727	0.00
	19	83	163,434	428,788	0	0.10945	0.00
	20	84	163,434	450,193	0	0.12312	0.00
	21	85	163,434	472,668	0	0.13603	0.00
	22	86	163,434	496,264	0	0.15020	0.00
	23	87	163,434	521,038	0	0.16576	0.00
	24	88	163,434	547,048	0	0.18275	0.00
	25	89	163,434	574,357	0	0.20130	0.00
	26	90	163,434	603,030	0	0.22147	0.00
	27	91	163,434	633,134	0	0.24333	0.00
	28	92	163,434	664,741	0	0.26696	0.00
	29	93	163,434	697,925	0	0.29237	0.00
	30	94	163,434	732,766	0	0.31960	0.00
	31	95	163,434	769,347	0	0.34860	0.00
	32	96	163,434	807,753	0	0.37930	0.00
	33	97	163,434	848,077	0	0.41164	0.00
	34	98	163,434	890,414	0	0.44543	0.00
	35	99	163,434	934,864	0	0.48046	0.00
合計							0.00

表九之三十一 被保險人年齡別自繳保險費累積本利和與所領老年年金差額期望值表  
(年齡：55歲)

單位：新台幣元

$x'$	$t$	$x'+t-1$	AGI (1)	$8700*12*(1.049921)^{(x'+t-1-x)}$ (2)	(3)=(1)-(2)	$qx+t-1$ (4)	(5)=(3)*(4)*(1.06) <sup>-t</sup>
65(歲)	1	65	140,711	169,929	0	0.01596	0.00
	2	66	140,711	178,412	0	0.01735	0.00
	3	67	140,711	187,318	0	0.01896	0.00
	4	68	140,711	196,669	0	0.02084	0.00
	5	69	140,711	206,487	0	0.02298	0.00
	6	70	140,711	216,795	0	0.02540	0.00
	7	71	140,711	227,618	0	0.02812	0.00
	8	72	140,711	238,981	0	0.03114	0.00
	9	73	140,711	250,911	0	0.03466	0.00
	10	74	140,711	263,437	0	0.03867	0.00
	11	75	140,711	276,588	0	0.04321	0.00
	12	76	140,711	290,395	0	0.04837	0.00
	13	77	140,711	304,892	0	0.05422	0.00
	14	78	140,711	320,113	0	0.06085	0.00
	15	79	140,711	336,093	0	0.06837	0.00
	16	80	140,711	352,871	0	0.07686	0.00
	17	81	140,711	370,487	0	0.08645	0.00
	18	82	140,711	388,982	0	0.09727	0.00
	19	83	140,711	408,400	0	0.10945	0.00
	20	84	140,711	428,788	0	0.12312	0.00
	21	85	140,711	450,193	0	0.13603	0.00
	22	86	140,711	472,668	0	0.15020	0.00
	23	87	140,711	496,264	0	0.16576	0.00
	24	88	140,711	521,038	0	0.18275	0.00
	25	89	140,711	547,048	0	0.20130	0.00
	26	90	140,711	574,357	0	0.22147	0.00
	27	91	140,711	603,030	0	0.24333	0.00
	28	92	140,711	633,134	0	0.26696	0.00
	29	93	140,711	664,741	0	0.29237	0.00
	30	94	140,711	697,925	0	0.31960	0.00
	31	95	140,711	732,766	0	0.34860	0.00
	32	96	140,711	769,347	0	0.37930	0.00
	33	97	140,711	807,753	0	0.41164	0.00
	34	98	140,711	848,077	0	0.44543	0.00
	35	99	140,711	890,414	0	0.48046	0.00
合計							0.00

表九之三十二 被保險人年齡別自繳保險費累積本利和與所領老年年金差額期望值表  
(年齡：56歲)

單位：新台幣元

x'	t	x'+t-1	AGI (1)	$8700*12*(1.049921)^{(x'+t-1-x)}$ (2)	(3)=(1)-(2)	$qx'+t-1$ (4)	(5)=(3)*(4)*(1.06)^{-t}
65(歲)	1	65	119,938	161,849	0	0.01596	0.00
	2	66	119,938	169,929	0	0.01735	0.00
	3	67	119,938	178,412	0	0.01896	0.00
	4	68	119,938	187,318	0	0.02084	0.00
	5	69	119,938	196,669	0	0.02298	0.00
	6	70	119,938	206,487	0	0.02540	0.00
	7	71	119,938	216,795	0	0.02812	0.00
	8	72	119,938	227,618	0	0.03114	0.00
	9	73	119,938	238,981	0	0.03466	0.00
	10	74	119,938	250,911	0	0.03867	0.00
	11	75	119,938	263,437	0	0.04321	0.00
	12	76	119,938	276,588	0	0.04837	0.00
	13	77	119,938	290,395	0	0.05422	0.00
	14	78	119,938	304,892	0	0.06085	0.00
	15	79	119,938	320,113	0	0.06837	0.00
	16	80	119,938	336,093	0	0.07686	0.00
	17	81	119,938	352,871	0	0.08645	0.00
	18	82	119,938	370,487	0	0.09727	0.00
	19	83	119,938	388,982	0	0.10945	0.00
	20	84	119,938	408,400	0	0.12312	0.00
	21	85	119,938	428,788	0	0.13603	0.00
	22	86	119,938	450,193	0	0.15020	0.00
	23	87	119,938	472,668	0	0.16576	0.00
	24	88	119,938	496,264	0	0.18275	0.00
	25	89	119,938	521,038	0	0.20130	0.00
	26	90	119,938	547,048	0	0.22147	0.00
	27	91	119,938	574,357	0	0.24333	0.00
	28	92	119,938	603,030	0	0.26696	0.00
	29	93	119,938	633,134	0	0.29237	0.00
	30	94	119,938	664,741	0	0.31960	0.00
	31	95	119,938	697,925	0	0.34860	0.00
	32	96	119,938	732,766	0	0.37930	0.00
	33	97	119,938	769,347	0	0.41164	0.00
	34	98	119,938	807,753	0	0.44543	0.00
	35	99	119,938	848,077	0	0.48046	0.00
合計							0.00

表九之三十三 被保險人年齡別自繳保險費累積本利和與所領老年年金差額期望值表  
(年齡：57歲)

單位：新台幣元

$x'$	$t$	$x'+t-1$	AGI (1)	$8700*12*(1.049921)^{(x'+t-1-x)}$ (2)	(3)=(1)-(2)	$qx+t-1$ (4)	(5)=(3)*(4)*(1.06) <sup>-t</sup>
65(歲)	1	65	100,969	154,154	0	0.01596	0.00
	2	66	100,969	161,849	0	0.01735	0.00
	3	67	100,969	169,929	0	0.01896	0.00
	4	68	100,969	178,412	0	0.02084	0.00
	5	69	100,969	187,318	0	0.02298	0.00
	6	70	100,969	196,669	0	0.02540	0.00
	7	71	100,969	206,487	0	0.02812	0.00
	8	72	100,969	216,795	0	0.03114	0.00
	9	73	100,969	227,618	0	0.03466	0.00
	10	74	100,969	238,981	0	0.03867	0.00
	11	75	100,969	250,911	0	0.04321	0.00
	12	76	100,969	263,437	0	0.04837	0.00
	13	77	100,969	276,588	0	0.05422	0.00
	14	78	100,969	290,395	0	0.06085	0.00
	15	79	100,969	304,892	0	0.06837	0.00
	16	80	100,969	320,113	0	0.07686	0.00
	17	81	100,969	336,093	0	0.08645	0.00
	18	82	100,969	352,871	0	0.09727	0.00
	19	83	100,969	370,487	0	0.10945	0.00
	20	84	100,969	388,982	0	0.12312	0.00
	21	85	100,969	408,400	0	0.13603	0.00
	22	86	100,969	428,788	0	0.15020	0.00
	23	87	100,969	450,193	0	0.16576	0.00
	24	88	100,969	472,668	0	0.18275	0.00
	25	89	100,969	496,264	0	0.20130	0.00
	26	90	100,969	521,038	0	0.22147	0.00
	27	91	100,969	547,048	0	0.24333	0.00
	28	92	100,969	574,357	0	0.26696	0.00
	29	93	100,969	603,030	0	0.29237	0.00
	30	94	100,969	633,134	0	0.31960	0.00
	31	95	100,969	664,741	0	0.34860	0.00
	32	96	100,969	697,925	0	0.37930	0.00
	33	97	100,969	732,766	0	0.41164	0.00
	34	98	100,969	769,347	0	0.44543	0.00
	35	99	100,969	807,753	0	0.48046	0.00
合計							0.00

表九之三十四 被保險人年齡別自繳保險費累積本利和與所領老年年金差額期望值表  
(年齡：58歲)

單位：新台幣元

$x'$	$t$	$x'+t-1$	AGI (1)	$8700*12*(1.049921)^{(x'+t-1-x)}$ (2)	(3)=(1)-(2)	$q_{x'+t-1}$ (4)	(5)=(3)*(4)*(1.06)^{-t}
65(歲)	1	65	83,674	146,824	0	0.01596	0.00
	2	66	83,674	154,154	0	0.01735	0.00
	3	67	83,674	161,849	0	0.01896	0.00
	4	68	83,674	169,929	0	0.02084	0.00
	5	69	83,674	178,412	0	0.02298	0.00
	6	70	83,674	187,318	0	0.02540	0.00
	7	71	83,674	196,669	0	0.02812	0.00
	8	72	83,674	206,487	0	0.03114	0.00
	9	73	83,674	216,795	0	0.03466	0.00
	10	74	83,674	227,618	0	0.03867	0.00
	11	75	83,674	238,981	0	0.04321	0.00
	12	76	83,674	250,911	0	0.04837	0.00
	13	77	83,674	263,437	0	0.05422	0.00
	14	78	83,674	276,588	0	0.06085	0.00
	15	79	83,674	290,395	0	0.06837	0.00
	16	80	83,674	304,892	0	0.07686	0.00
	17	81	83,674	320,113	0	0.08645	0.00
	18	82	83,674	336,093	0	0.09727	0.00
	19	83	83,674	352,871	0	0.10945	0.00
	20	84	83,674	370,487	0	0.12312	0.00
	21	85	83,674	388,982	0	0.13603	0.00
	22	86	83,674	408,400	0	0.15020	0.00
	23	87	83,674	428,788	0	0.16576	0.00
	24	88	83,674	450,193	0	0.18275	0.00
	25	89	83,674	472,668	0	0.20130	0.00
	26	90	83,674	496,264	0	0.22147	0.00
	27	91	83,674	521,038	0	0.24333	0.00
	28	92	83,674	547,048	0	0.26696	0.00
	29	93	83,674	574,357	0	0.29237	0.00
	30	94	83,674	603,030	0	0.31960	0.00
	31	95	83,674	633,134	0	0.34860	0.00
	32	96	83,674	664,741	0	0.37930	0.00
	33	97	83,674	697,925	0	0.41164	0.00
	34	98	83,674	732,766	0	0.44543	0.00
	35	99	83,674	769,347	0	0.48046	0.00
合計							0.00

表九之三十五 被保險人年齡別自繳保險費累積本利和與所領老年年金差額期望值表  
(年齡：59歲)

單位：新台幣元

x'	t	x'+t-1	AGI (1)	$8700*12*(1.049921)^{(x'+t-1-x)}$ (2)	(3)=(1)-(2)	$qx+t-1$ (4)	(5)=(3)*(4)*(1.06)^{-t}
65(歲)	1	65	67,926	139,843	0	0.01596	0.00
	2	66	67,926	146,824	0	0.01735	0.00
	3	67	67,926	154,154	0	0.01896	0.00
	4	68	67,926	161,849	0	0.02084	0.00
	5	69	67,926	169,929	0	0.02298	0.00
	6	70	67,926	178,412	0	0.02540	0.00
	7	71	67,926	187,318	0	0.02812	0.00
	8	72	67,926	196,669	0	0.03114	0.00
	9	73	67,926	206,487	0	0.03466	0.00
	10	74	67,926	216,795	0	0.03867	0.00
	11	75	67,926	227,618	0	0.04321	0.00
	12	76	67,926	238,981	0	0.04837	0.00
	13	77	67,926	250,911	0	0.05422	0.00
	14	78	67,926	263,437	0	0.06085	0.00
	15	79	67,926	276,588	0	0.06837	0.00
	16	80	67,926	290,395	0	0.07686	0.00
	17	81	67,926	304,892	0	0.08645	0.00
	18	82	67,926	320,113	0	0.09727	0.00
	19	83	67,926	336,093	0	0.10945	0.00
	20	84	67,926	352,871	0	0.12312	0.00
	21	85	67,926	370,487	0	0.13603	0.00
	22	86	67,926	388,982	0	0.15020	0.00
	23	87	67,926	408,400	0	0.16576	0.00
	24	88	67,926	428,788	0	0.18275	0.00
	25	89	67,926	450,193	0	0.20130	0.00
	26	90	67,926	472,668	0	0.22147	0.00
	27	91	67,926	496,264	0	0.24333	0.00
	28	92	67,926	521,038	0	0.26696	0.00
	29	93	67,926	547,048	0	0.29237	0.00
	30	94	67,926	574,357	0	0.31960	0.00
	31	95	67,926	603,030	0	0.34860	0.00
	32	96	67,926	633,134	0	0.37930	0.00
	33	97	67,926	664,741	0	0.41164	0.00
	34	98	67,926	697,925	0	0.44543	0.00
	35	99	67,926	732,766	0	0.48046	0.00
合計							0.00

表九之三十六 被保險人年齡別自繳保險費累積本利和與所領老年年金差額期望值表  
(年齡：60歲)

單位：新台幣元

$x'$	$t$	$x'+t-1$	AGI (1)	$8700*12*(1.049921)^{(x'+t-1-x)}$ (2)	(3)=(1)-(2)	$qx+t-1$ (4)	(5)=(3)*(4)*(1.06) <sup>-t</sup>
65(歲)	1	65	53,611	133,194	0	0.01596	0.00
	2	66	53,611	139,843	0	0.01735	0.00
	3	67	53,611	146,824	0	0.01896	0.00
	4	68	53,611	154,154	0	0.02084	0.00
	5	69	53,611	161,849	0	0.02298	0.00
	6	70	53,611	169,929	0	0.02540	0.00
	7	71	53,611	178,412	0	0.02812	0.00
	8	72	53,611	187,318	0	0.03114	0.00
	9	73	53,611	196,669	0	0.03466	0.00
	10	74	53,611	206,487	0	0.03867	0.00
	11	75	53,611	216,795	0	0.04321	0.00
	12	76	53,611	227,618	0	0.04837	0.00
	13	77	53,611	238,981	0	0.05422	0.00
	14	78	53,611	250,911	0	0.06085	0.00
	15	79	53,611	263,437	0	0.06837	0.00
	16	80	53,611	276,588	0	0.07686	0.00
	17	81	53,611	290,395	0	0.08645	0.00
	18	82	53,611	304,892	0	0.09727	0.00
	19	83	53,611	320,113	0	0.10945	0.00
	20	84	53,611	336,093	0	0.12312	0.00
	21	85	53,611	352,871	0	0.13603	0.00
	22	86	53,611	370,487	0	0.15020	0.00
	23	87	53,611	388,982	0	0.16576	0.00
	24	88	53,611	408,400	0	0.18275	0.00
	25	89	53,611	428,788	0	0.20130	0.00
	26	90	53,611	450,193	0	0.22147	0.00
	27	91	53,611	472,668	0	0.24333	0.00
	28	92	53,611	496,264	0	0.26696	0.00
	29	93	53,611	521,038	0	0.29237	0.00
	30	94	53,611	547,048	0	0.31960	0.00
	31	95	53,611	574,357	0	0.34860	0.00
	32	96	53,611	603,030	0	0.37930	0.00
	33	97	53,611	633,134	0	0.41164	0.00
	34	98	53,611	664,741	0	0.44543	0.00
	35	99	53,611	697,925	0	0.48046	0.00
合計							0.00

表九之三十七 被保險人年齡別自繳保險費累積本利和與所領老年年金差額期望值表  
(年齡：61歲)

單位：新台幣元

$x'$	$t$	$x'+t-1$	AGI (1)	$8700*12*(1.049921)^{(x'+t-1-x)}$ (2)	(3)=(1)-(2)	$qx+t-1$ (4)	(5)=(3)*(4)*(1.06) <sup>-t</sup>
65(歲)	1	65	40,621	126,861	0	0.01596	0.00
	2	66	40,621	133,194	0	0.01735	0.00
	3	67	40,621	139,843	0	0.01896	0.00
	4	68	40,621	146,824	0	0.02084	0.00
	5	69	40,621	154,154	0	0.02298	0.00
	6	70	40,621	161,849	0	0.02540	0.00
	7	71	40,621	169,929	0	0.02812	0.00
	8	72	40,621	178,412	0	0.03114	0.00
	9	73	40,621	187,318	0	0.03466	0.00
	10	74	40,621	196,669	0	0.03867	0.00
	11	75	40,621	206,487	0	0.04321	0.00
	12	76	40,621	216,795	0	0.04837	0.00
	13	77	40,621	227,618	0	0.05422	0.00
	14	78	40,621	238,981	0	0.06085	0.00
	15	79	40,621	250,911	0	0.06837	0.00
	16	80	40,621	263,437	0	0.07686	0.00
	17	81	40,621	276,588	0	0.08645	0.00
	18	82	40,621	290,395	0	0.09727	0.00
	19	83	40,621	304,892	0	0.10945	0.00
	20	84	40,621	320,113	0	0.12312	0.00
	21	85	40,621	336,093	0	0.13603	0.00
	22	86	40,621	352,871	0	0.15020	0.00
	23	87	40,621	370,487	0	0.16576	0.00
	24	88	40,621	388,982	0	0.18275	0.00
	25	89	40,621	408,400	0	0.20130	0.00
	26	90	40,621	428,788	0	0.22147	0.00
	27	91	40,621	450,193	0	0.24333	0.00
	28	92	40,621	472,668	0	0.26696	0.00
	29	93	40,621	496,264	0	0.29237	0.00
	30	94	40,621	521,038	0	0.31960	0.00
	31	95	40,621	547,048	0	0.34860	0.00
	32	96	40,621	574,357	0	0.37930	0.00
	33	97	40,621	603,030	0	0.41164	0.00
	34	98	40,621	633,134	0	0.44543	0.00
	35	99	40,621	664,741	0	0.48046	0.00
合計							0.00

表九之三十八 被保險人年齡別自繳保險費累積本利和與所領老年年金差額期望值表  
(年齡：62歲)

單位：新台幣元

$x'$	$t$	$x'+t-1$	AGI (1)	$8700*12*(1.049921)^{(x'+t-1-x)}$ (2)	(3)=(1)-(2)	$qx+t-1$ (4)	(5)=(3)*(4)*(1.06) <sup>-t</sup>
65(歲)	1	65	28,855	120,829	0	0.01596	0.00
	2	66	28,855	126,861	0	0.01735	0.00
	3	67	28,855	133,194	0	0.01896	0.00
	4	68	28,855	139,843	0	0.02084	0.00
	5	69	28,855	146,824	0	0.02298	0.00
	6	70	28,855	154,154	0	0.02540	0.00
	7	71	28,855	161,849	0	0.02812	0.00
	8	72	28,855	169,929	0	0.03114	0.00
	9	73	28,855	178,412	0	0.03466	0.00
	10	74	28,855	187,318	0	0.03867	0.00
	11	75	28,855	196,669	0	0.04321	0.00
	12	76	28,855	206,487	0	0.04837	0.00
	13	77	28,855	216,795	0	0.05422	0.00
	14	78	28,855	227,618	0	0.06085	0.00
	15	79	28,855	238,981	0	0.06837	0.00
	16	80	28,855	250,911	0	0.07686	0.00
	17	81	28,855	263,437	0	0.08645	0.00
	18	82	28,855	276,588	0	0.09727	0.00
	19	83	28,855	290,395	0	0.10945	0.00
	20	84	28,855	304,892	0	0.12312	0.00
	21	85	28,855	320,113	0	0.13603	0.00
	22	86	28,855	336,093	0	0.15020	0.00
	23	87	28,855	352,871	0	0.16576	0.00
	24	88	28,855	370,487	0	0.18275	0.00
	25	89	28,855	388,982	0	0.20130	0.00
	26	90	28,855	408,400	0	0.22147	0.00
	27	91	28,855	428,788	0	0.24333	0.00
	28	92	28,855	450,193	0	0.26696	0.00
	29	93	28,855	472,668	0	0.29237	0.00
	30	94	28,855	496,264	0	0.31960	0.00
	31	95	28,855	521,038	0	0.34860	0.00
	32	96	28,855	547,048	0	0.37930	0.00
	33	97	28,855	574,357	0	0.41164	0.00
	34	98	28,855	603,030	0	0.44543	0.00
	35	99	28,855	633,134	0	0.48046	0.00
合計							0.00

表九之三十九 被保險人年齡別自繳保險費累積本利和與所領老年年金差額期望值表  
(年齡：63歲)

單位：新台幣元

$x'$	$t$	$x'+t-1$	AGI (1)	$8700*12*(1.049921)^{(x'+t-1-x)}$ (2)	(3)=(1)-(2)	$qx+t-1$ (4)	(5)=(3)*(4)*(1.06) <sup>-t</sup>
65(歲)	1	65	18,220	115,084	0	0.01596	0.00
	2	66	18,220	120,829	0	0.01735	0.00
	3	67	18,220	126,861	0	0.01896	0.00
	4	68	18,220	133,194	0	0.02084	0.00
	5	69	18,220	139,843	0	0.02298	0.00
	6	70	18,220	146,824	0	0.02540	0.00
	7	71	18,220	154,154	0	0.02812	0.00
	8	72	18,220	161,849	0	0.03114	0.00
	9	73	18,220	169,929	0	0.03466	0.00
	10	74	18,220	178,412	0	0.03867	0.00
	11	75	18,220	187,318	0	0.04321	0.00
	12	76	18,220	196,669	0	0.04837	0.00
	13	77	18,220	206,487	0	0.05422	0.00
	14	78	18,220	216,795	0	0.06085	0.00
	15	79	18,220	227,618	0	0.06837	0.00
	16	80	18,220	238,981	0	0.07686	0.00
	17	81	18,220	250,911	0	0.08645	0.00
	18	82	18,220	263,437	0	0.09727	0.00
	19	83	18,220	276,588	0	0.10945	0.00
	20	84	18,220	290,395	0	0.12312	0.00
	21	85	18,220	304,892	0	0.13603	0.00
	22	86	18,220	320,113	0	0.15020	0.00
	23	87	18,220	336,093	0	0.16576	0.00
	24	88	18,220	352,871	0	0.18275	0.00
	25	89	18,220	370,487	0	0.20130	0.00
	26	90	18,220	388,982	0	0.22147	0.00
	27	91	18,220	408,400	0	0.24333	0.00
	28	92	18,220	428,788	0	0.26696	0.00
	29	93	18,220	450,193	0	0.29237	0.00
	30	94	18,220	472,668	0	0.31960	0.00
	31	95	18,220	496,264	0	0.34860	0.00
	32	96	18,220	521,038	0	0.37930	0.00
	33	97	18,220	547,048	0	0.41164	0.00
	34	98	18,220	574,357	0	0.44543	0.00
	35	99	18,220	603,030	0	0.48046	0.00
合計							0.00

表九之四十 被保險人年齡別自繳保險費累積本利和與所領老年年金差額期望值表  
(年齡：64歲)

單位：新台幣元

$x'$	$t$	$x'+t-1$	AGI (1)	$8700*12*(1.049921)^{(x'+t-1-x)}$ (2)	(3)=(1)-(2)	$qx+t-1$ (4)	(5)=(3)*(4)*(1.06)^{-t}
65(歲)	1	65	8,629	109,612	0	0.01596	0.00
	2	66	8,629	115,084	0	0.01735	0.00
	3	67	8,629	120,829	0	0.01896	0.00
	4	68	8,629	126,861	0	0.02084	0.00
	5	69	8,629	133,194	0	0.02298	0.00
	6	70	8,629	139,843	0	0.02540	0.00
	7	71	8,629	146,824	0	0.02812	0.00
	8	72	8,629	154,154	0	0.03114	0.00
	9	73	8,629	161,849	0	0.03466	0.00
	10	74	8,629	169,929	0	0.03867	0.00
	11	75	8,629	178,412	0	0.04321	0.00
	12	76	8,629	187,318	0	0.04837	0.00
	13	77	8,629	196,669	0	0.05422	0.00
	14	78	8,629	206,487	0	0.06085	0.00
	15	79	8,629	216,795	0	0.06837	0.00
	16	80	8,629	227,618	0	0.07686	0.00
	17	81	8,629	238,981	0	0.08645	0.00
	18	82	8,629	250,911	0	0.09727	0.00
	19	83	8,629	263,437	0	0.10945	0.00
	20	84	8,629	276,588	0	0.12312	0.00
	21	85	8,629	290,395	0	0.13603	0.00
	22	86	8,629	304,892	0	0.15020	0.00
	23	87	8,629	320,113	0	0.16576	0.00
	24	88	8,629	336,093	0	0.18275	0.00
	25	89	8,629	352,871	0	0.20130	0.00
	26	90	8,629	370,487	0	0.22147	0.00
	27	91	8,629	388,982	0	0.24333	0.00
	28	92	8,629	408,400	0	0.26696	0.00
	29	93	8,629	428,788	0	0.29237	0.00
	30	94	8,629	450,193	0	0.31960	0.00
	31	95	8,629	472,668	0	0.34860	0.00
	32	96	8,629	496,264	0	0.37930	0.00
	33	97	8,629	521,038	0	0.41164	0.00
	34	98	8,629	547,048	0	0.44543	0.00
	35	99	8,629	574,357	0	0.48046	0.00
合計							0.00

表十 各投保年齡累積期望值總和表

單位：新台幣元

年齡(歲)	(EARV) <sub>x</sub> (1)	(EDIA) <sub>x</sub> (2)	累積期望值總和(A+B) <sub>x</sub> (3)=(1)+(2)
25	11,645.89	958,045.58	969,691.47
26	11,012.45	839,538.22	850,550.67
27	10,412.91	732,862.78	743,275.69
28	9,844.77	638,322.26	648,167.03
29	9,305.77	554,241.07	563,546.84
30	8,793.88	479,122.28	487,916.16
31	8,306.65	412,692.04	420,998.69
32	7,843.71	354,337.47	362,181.18
33	7,402.98	302,653.24	310,056.22
34	6,982.47	257,078.81	264,061.28
35	6,581.62	217,202.29	223,783.91
36	6,198.85	182,650.76	188,849.61
37	5,834.01	152,525.75	158,359.76
38	5,486.11	103,880.09	109,366.20
39	5,155.02	84,564.30	89,719.32
40	4,839.47	68,097.45	72,936.92
41	4,538.88	54,150.20	58,689.08
42	4,251.84	42,421.65	46,673.49
43	3,977.77	32,638.79	36,616.56
44	3,715.49	17,951.61	21,667.10
45	3,463.75	8,470.60	11,934.35
46	3,222.32	5,307.79	8,530.11
47	2,990.34	2,951.07	5,941.41
48	2,767.66	418.21	3,185.87
49	2,553.88	14.18	2,568.06
50	2,348.82	0.00	2,348.82
51	2,151.74	0.00	2,151.74
52	1,962.56	0.00	1,962.56
53	1,780.67	0.00	1,780.67
54	1,605.75	0.00	1,605.75
55	1,437.34	0.00	1,437.34
56	1,275.08	0.00	1,275.08
57	1,118.24	0.00	1,118.24
58	966.19	0.00	966.19
59	818.08	0.00	818.08
60	673.24	0.00	673.24
61	531.45	0.00	531.45
62	392.93	0.00	392.93
63	257.99	0.00	257.99
64	127.08	0.00	127.08

表十一 各年齡被保險人每月繳費1元至65歲之累積值表

年齡(歲)	累 積 值	年齡(歲)	累 積 值
25	4,287.1841	45	738.1953
26	3,965.4330	46	664.2225
27	3,665.2162	47	595.9546
28	3,385.2853	48	532.9550
29	3,124.2364	49	474.8867
30	2,881.0007	50	421.452
31	2,654.3576	51	372.2808
32	2,443.3101	52	327.1297
33	2,246.8310	53	285.6916
34	2,064.0041	54	247.7239
35	1,893.9272	55	212.9891
36	1,735.8411	56	181.2472
37	1,588.9144	57	152.2971
38	1,452.4619	58	125.9391
39	1,325.7767	59	101.9880
40	1,208.2656	60	80.2733
41	1,099.3003	61	60.6347
42	998.3043	62	42.9273
43	904.7800	63	27.0034
44	818.2470	64	12.7362

表十二 各年齡提繳率及每月提繳金額表

單位：新台幣元

年齡(歲)	$(A+B)_x$ (1)	每一元保險費繳存 累積值 $(AV)_x$ (2)	提繳率 $x(MC)\%$ (3)	每月提繳金額 $xMC$ $(4)=(3)\times 8700$
25	969,691.47	4,287.1841	0.0260	226.18
26	850,550.67	3,965.4330	0.0247	214.49
27	743,275.69	3,665.2162	0.0233	202.79
28	648,167.03	3,385.2853	0.0220	191.47
29	563,546.84	3,124.2364	0.0207	180.38
30	487,916.16	2,881.0007	0.0195	169.36
31	420,998.69	2,654.3576	0.0182	158.61
32	362,181.18	2,443.3101	0.0170	148.23
33	310,056.22	2,246.8310	0.0159	138.00
34	264,061.28	2,064.0041	0.0147	127.94
35	223,783.91	1,893.9272	0.0136	118.16
36	188,849.61	1,735.8411	0.0125	108.79
37	158,359.76	1,588.9144	0.0115	99.67
38	109,366.20	1,452.4619	0.0087	75.30
39	89,719.32	1,325.7767	0.0078	67.67
40	72,936.92	1,208.2656	0.0069	60.36
41	58,689.08	1,099.3003	0.0061	53.39
42	46,673.49	998.3043	0.0054	46.75
43	36,616.56	904.7800	0.0047	40.47
44	21,667.10	818.2470	0.0030	26.48
45	11,934.35	738.1953	0.0019	16.17
46	8,530.11	664.2225	0.0015	12.84
47	5,941.41	595.9546	0.0011	9.97
48	3,185.87	532.9550	0.0007	5.98
49	2,568.06	474.8867	0.0006	5.41
50	2,348.82	421.4520	0.0006	5.57
51	2,151.74	372.2808	0.0007	5.78
52	1,962.56	327.1297	0.0007	6.00
53	1,780.67	285.6916	0.0007	6.23
54	1,605.75	247.7239	0.0007	6.48
55	1,437.34	212.9891	0.0008	6.75
56	1,275.08	181.2472	0.0008	7.04
57	1,118.24	152.2971	0.0008	7.34
58	966.19	125.9391	0.0009	7.67
59	818.08	101.9880	0.0009	8.02
60	673.24	80.2733	0.0010	8.39
61	531.45	60.6347	0.0010	8.76
62	392.93	42.9273	0.0011	9.15
63	257.99	27.0034	0.0011	9.55
64	127.08	12.7362	0.0011	9.98

表十三 被保險人繳費期間內死亡或領取老年年金後死亡領回自繳保險費之每人每月保險成本 單位：新台幣元

年齡(歲)	全體適用人口數(人)	佔總人口數比率(%)	保險成本(單位：百萬元)
25	363,236	3.2941	82.1567
26	374,042	3.3921	80.2283
27	376,689	3.4161	76.3887
28	376,556	3.4149	72.0992
29	360,600	3.2702	65.0451
30	388,465	3.5229	65.7905
31	384,099	3.4833	60.9219
32	391,387	3.5494	58.0153
33	397,618	3.6059	54.8712
34	392,755	3.5618	50.2490
35	388,035	3.5190	45.8502
36	384,716	3.4889	41.8533
37	382,125	3.4654	38.0864
38	370,337	3.3585	27.8864
39	351,988	3.1921	23.8191
40	364,537	3.3059	22.0034
41	356,465	3.2327	19.0317
42	338,039	3.0656	15.8033
43	325,612	2.9529	13.1775
44	319,437	2.8969	8.4587
45	323,682	2.9354	5.2339
46	273,643	2.4816	3.5136
47	255,217	2.3145	2.5445
48	224,760	2.0383	1.3441
49	198,186	1.7973	1.0722
50	162,106	1.4701	0.9029
51	146,183	1.3257	0.8449
52	171,093	1.5516	1.0266
53	175,228	1.5891	1.0917
54	172,438	1.5638	1.1174
55	174,632	1.5837	1.1788
56	174,787	1.5851	1.2305
57	166,660	1.5114	1.2233
58	156,978	1.4236	1.2040
59	155,247	1.4079	1.2451
60	146,966	1.3328	1.2330
61	146,062	1.3246	1.2795
62	141,772	1.2857	1.2972
63	137,031	1.2427	1.3086
64	137,450	1.2465	1.3717
合計	11,026,859	100.0000%	952.9994
		每人每月保險成本	86.4253
		每人每年保險成本	1037.1036

表十四 身心障礙者終身年金現值表

單位：新台幣元

(每月請領1,000元)

年齡別(歲)	終身年金現值 (WLA) <sub>x</sub>	年齡別(歲)	終身年金現值 (WLA) <sub>x</sub>
25	345,381	45	264,097
26	342,044	46	259,262
27	338,625	47	254,369
28	335,124	48	249,411
29	331,545	49	244,394
30	327,891	50	239,311
31	324,162	51	234,168
32	320,354	52	238,965
33	316,470	53	223,702
34	312,518	54	218,381
35	308,491	55	213,005
36	304,397	56	207,576
37	300,226	57	202,086
38	295,982	58	196,541
39	291,655	59	190,853
40	287,252	60	188,269
41	282,769	61	179,667
42	278,209	62	173,986
43	273,573	63	168,277
44	268,867	64	162,528
		65	156,740

表十五之一 身心障礙者年齡別自繳保險費本利和與年金總額差額期望值表  
(年齡：25歲)

單位：新台幣元

x	t	$x' = x+t-1$	$q_{x+t-1}$ (1)	殘廢發生率 (2)	自繳保險費至該 年度之本利和(s') (3)	身心障礙終身 年金現值 (4)	身心障礙終身 年金期望值 (5)	(6)=(3)-(5)	身心障礙者 差額期望值 (7)=(6)*(2)
25(歲)	1	25	0.00100	0.00005	8,628.49	2,584,140.64	2,584.14	6,044.35	0.30
	2	26	0.00101	0.00005	18,219.91	2,559,173.21	2,584.76	15,635.15	0.78
	3	27	0.00103	0.00005	28,855.15	2,533,592.25	2,609.60	26,245.55	1.31
	4	28	0.00106	0.00005	40,621.17	2,507,397.77	2,657.84	37,963.33	1.90
	5	29	0.00110	0.00006	53,611.42	2,480,619.69	2,728.68	50,882.74	3.05
	6	30	0.00116	0.00006	67,926.30	2,453,280.46	2,845.81	65,080.49	3.90
	7	31	0.00121	0.00006	83,673.62	2,425,380.08	2,934.71	80,738.91	4.84
	8	32	0.00128	0.00006	100,969.19	2,396,888.63	3,068.02	97,901.17	5.87
	9	33	0.00137	0.00007	119,937.28	2,367,828.54	3,243.93	116,693.35	8.17
	10	34	0.00146	0.00007	140,711.31	2,338,259.68	3,413.86	137,297.45	9.61
	11	35	0.00157	0.00008	163,434.40	2,308,129.66	3,623.76	159,810.64	12.78
	12	36	0.00167	0.00008	188,260.11	2,277,498.35	3,803.42	184,456.69	14.76
	13	37	0.00178	0.00009	215,353.13	2,246,290.93	3,998.40	211,354.73	19.02
	14	38	0.00188	0.00009	244,890.03	2,214,537.32	4,163.33	240,726.70	21.67
	15	39	0.00200	0.00010	277,060.14	2,182,162.71	4,364.33	272,695.81	27.27
	16	40	0.00212	0.00011	312,066.38	2,149,219.46	4,556.35	307,510.03	33.83
	17	41	0.00227	0.00011	350,126.20	2,115,677.66	4,802.59	345,323.61	37.99
	18	42	0.00243	0.00012	391,472.59	2,081,559.74	5,058.19	386,414.40	46.37
	19	43	0.00262	0.00013	436,355.15	2,046,873.19	5,362.81	430,992.34	56.03
	20	44	0.00285	0.00014	485,041.19	2,011,662.89	5,733.24	479,307.95	67.10
	21	45	0.00309	0.00015	537,817.00	1,975,973.75	6,105.76	531,711.24	79.76
	22	46	0.00336	0.00017	594,989.07	1,939,798.28	6,517.72	588,471.35	100.04
	23	47	0.00364	0.00018	656,885.52	1,903,188.86	6,927.61	649,957.91	116.99
	24	48	0.00394	0.00020	723,857.57	1,866,093.10	7,352.41	716,505.16	143.30
	25	49	0.00425	0.00021	796,281.05	1,828,555.91	7,771.36	788,509.69	165.59
	26	50	0.00460	0.00023	874,558.14	1,790,524.90	8,236.41	866,321.73	199.25
	27	51	0.00496	0.00025	959,119.10	1,752,044.98	8,690.14	950,428.96	237.61
	28	52	0.00536	0.00027	1,050,424.18	1,787,936.13	9,583.34	1,040,840.84	281.03
	29	53	0.00579	0.00029	1,148,965.65	1,673,738.36	9,690.95	1,139,274.70	330.39
	30	54	0.00626	0.00031	1,255,269.95	1,633,926.64	10,228.38	1,245,041.57	385.96
	31	55	0.00677	0.00034	1,369,900.01	1,593,703.41	10,789.37	1,359,110.64	462.10
	32	56	0.00735	0.00029	1,493,457.64	1,553,083.63	11,415.16	1,482,042.48	429.79
	33	57	0.00801	0.00024	1,626,586.21	1,512,007.45	12,111.18	1,614,475.03	387.47
	34	58	0.00877	0.00018	1,769,973.39	1,470,519.76	12,896.46	1,757,076.93	316.27
	35	59	0.00964	0.00010	1,924,354.12	1,428,710.35	13,772.77	1,910,581.35	191.06
	36	60	0.01059	0.00000	2,090,513.77	1,408,628.66	14,917.38	2,075,596.39	0.00
	37	61	0.01158	0.00000	2,269,291.53	1,344,268.49	15,566.63	2,253,724.90	0.00
	38	62	0.01260	0.00000	2,461,583.94	1,301,763.25	16,402.22	2,445,181.72	0.00
	39	63	0.01363	0.00000	2,668,348.76	1,259,048.51	17,160.83	2,651,187.93	0.00
	40	64	0.01474	0.00000	2,890,609.03	1,216,034.50	17,924.35	2,872,684.68	0.00
合計									4,203.16

表十五之二 身心障礙者年齡別自繳保險費本利和與年金總額差額期望值表  
(年齡：26歲)

單位：新台幣元

x	t	$x^t = x+t-1$	$q_{x+t-1}$	殘廢發生率	自繳保險費至該年度之本利和(s)	身心障礙終身年金現值	身心障礙終身年金期望值	(6)-(3)-(5)	身心障礙者差額期望值(7)=(6)*(2)
			(1)	(2)	(3)	(4)	(5)		(7)
26(歲)	1	26	0.00101	0.00005	8,628.49	2,559,173.21	2,584.76	6,043.73	0.30
	2	27	0.00103	0.00005	18,219.91	2,533,592.25	2,609.60	15,610.31	0.78
	3	28	0.00106	0.00005	28,855.15	2,507,397.77	2,657.84	26,197.31	1.31
	4	29	0.00110	0.00006	40,621.17	2,480,619.69	2,728.68	37,892.49	2.27
	5	30	0.00116	0.00006	53,611.42	2,453,280.46	2,845.81	50,765.61	3.05
	6	31	0.00121	0.00006	67,926.30	2,425,380.08	2,934.71	64,991.59	3.90
	7	32	0.00128	0.00006	83,673.62	2,396,888.63	3,068.02	80,605.60	4.84
	8	33	0.00137	0.00007	100,969.19	2,367,828.54	3,243.93	97,725.26	6.84
	9	34	0.00146	0.00007	119,937.28	2,338,259.68	3,413.86	116,523.42	8.16
	10	35	0.00157	0.00008	140,711.31	2,308,129.66	3,623.76	137,087.55	10.97
	11	36	0.00167	0.00008	163,434.40	2,277,498.35	3,803.42	159,630.98	12.77
	12	37	0.00178	0.00009	188,260.11	2,246,290.93	3,998.40	184,261.71	16.58
	13	38	0.00188	0.00009	215,353.13	2,214,537.32	4,163.33	211,189.80	19.01
	14	39	0.00200	0.00010	244,890.03	2,182,162.71	4,364.33	240,525.70	24.05
	15	40	0.00212	0.00011	277,060.14	2,149,219.46	4,556.35	272,503.79	29.98
	16	41	0.00227	0.00011	312,066.38	2,115,677.66	4,802.59	307,263.79	33.80
	17	42	0.00243	0.00012	350,126.20	2,081,559.74	5,058.19	345,068.01	41.41
	18	43	0.00262	0.00013	391,472.59	2,046,873.19	5,362.81	386,109.78	50.19
	19	44	0.00285	0.00014	436,355.15	2,011,662.89	5,733.24	430,621.91	60.29
	20	45	0.00309	0.00015	485,041.19	1,975,973.75	6,105.76	478,935.43	71.84
	21	46	0.00336	0.00017	537,817.00	1,939,798.28	6,517.72	531,299.28	90.32
	22	47	0.00364	0.00018	594,989.07	1,903,188.86	6,927.61	588,061.46	105.85
	23	48	0.00394	0.00020	656,885.52	1,866,093.10	7,352.41	649,533.11	129.91
	24	49	0.00425	0.00021	723,857.57	1,828,555.91	7,771.36	716,086.21	150.38
	25	50	0.00460	0.00023	796,281.05	1,790,524.90	8,236.41	788,044.64	181.25
	26	51	0.00496	0.00025	874,558.14	1,752,044.98	8,690.14	865,868.00	216.47
	27	52	0.00536	0.00027	959,119.10	1,787,936.13	9,583.34	949,535.76	256.37
	28	53	0.00579	0.00029	1,050,424.18	1,673,738.36	9,690.95	1,040,733.23	301.81
	29	54	0.00626	0.00031	1,148,965.65	1,633,926.64	10,228.38	1,138,737.27	353.01
	30	55	0.00677	0.00034	1,255,269.95	1,593,703.41	10,789.37	1,244,480.58	423.12
	31	56	0.00735	0.00029	1,369,900.01	1,553,083.63	11,415.16	1,358,484.85	393.96
	32	57	0.00801	0.00024	1,493,457.64	1,512,007.45	12,111.18	1,481,346.46	355.52
	33	58	0.00877	0.00018	1,626,586.21	1,470,519.76	12,896.46	1,613,689.75	290.46
	34	59	0.00964	0.00010	1,769,973.39	1,428,710.35	13,772.77	1,756,200.62	175.62
	35	60	0.01059	0.00000	1,924,354.12	1,408,628.66	14,917.38	1,909,436.74	0.00
	36	61	0.01158	0.00000	2,090,513.77	1,344,268.49	15,566.63	2,074,947.14	0.00
	37	62	0.01260	0.00000	2,269,291.53	1,301,763.25	16,402.22	2,252,889.31	0.00
	38	63	0.01363	0.00000	2,461,583.94	1,259,048.51	17,160.83	2,444,423.11	0.00
	39	64	0.01474	0.00000	2,668,348.76	1,216,034.50	17,924.35	2,650,424.41	0.00
合計									3,826.39

表十五之三 身心障礙者年齡別自繳保險費本利和與年金總額差額期望值表  
(年齡：27歲)

單位：新台幣元

x	t	$x'=x+t-1$	$q_{x+t-1}$	殘廢發生率	自繳保險費至該年度之本利和(s')	身心障礙終身年金現值	身心障礙終身年金期望值	(6)-(3)-(5)	身心障礙者差額期望值 (7)=(6)*(2)
			(1)	(2)	(3)	(4)	(5)		(7)=(6)*(2)
27(歲)	1	27	0.00103	0.00005	8,628.49	2,533,592.25	2,609.60	6,018.89	0.30
	2	28	0.00106	0.00005	18,219.91	2,507,397.77	2,657.84	15,562.07	0.78
	3	29	0.00110	0.00006	28,855.15	2,480,619.69	2,728.68	26,126.47	1.57
	4	30	0.00116	0.00006	40,621.17	2,453,280.46	2,845.81	37,775.36	2.27
	5	31	0.00121	0.00006	53,611.42	2,425,380.08	2,934.71	50,676.71	3.04
	6	32	0.00128	0.00006	67,926.30	2,396,888.63	3,068.02	64,858.28	3.89
	7	33	0.00137	0.00007	83,673.62	2,367,828.54	3,243.93	80,429.69	5.63
	8	34	0.00146	0.00007	100,969.19	2,338,259.68	3,413.86	97,555.33	6.83
	9	35	0.00157	0.00008	119,937.28	2,308,129.66	3,623.76	116,313.52	9.31
	10	36	0.00167	0.00008	140,711.31	2,277,498.35	3,803.42	136,907.89	10.95
	11	37	0.00178	0.00009	163,434.40	2,246,290.93	3,998.40	159,436.00	14.35
	12	38	0.00188	0.00009	188,260.11	2,214,537.32	4,163.33	184,096.78	16.57
	13	39	0.00200	0.00010	215,353.13	2,182,162.71	4,364.33	210,988.80	21.10
	14	40	0.00212	0.00011	244,890.03	2,149,219.46	4,556.35	240,333.68	26.44
	15	41	0.00227	0.00011	277,060.14	2,115,677.66	4,802.59	272,257.55	29.95
	16	42	0.00243	0.00012	312,066.38	2,081,559.74	5,058.19	307,008.19	36.84
	17	43	0.00262	0.00013	350,126.20	2,046,873.19	5,362.81	344,763.39	44.82
	18	44	0.00285	0.00014	391,472.59	2,011,662.89	5,733.24	385,739.35	54.00
	19	45	0.00309	0.00015	436,355.15	1,975,973.75	6,105.76	430,249.39	64.54
	20	46	0.00336	0.00017	485,041.19	1,939,798.28	6,517.72	478,523.47	81.35
	21	47	0.00364	0.00018	537,817.00	1,903,188.86	6,927.61	530,889.39	95.56
	22	48	0.00394	0.00020	594,989.07	1,866,093.10	7,352.41	587,636.66	117.53
	23	49	0.00425	0.00021	656,885.52	1,828,555.91	7,771.36	649,114.16	136.31
	24	50	0.00460	0.00023	723,857.57	1,790,524.90	8,236.41	715,621.16	164.59
	25	51	0.00496	0.00025	796,281.05	1,752,044.98	8,690.14	787,590.91	196.90
	26	52	0.00536	0.00027	874,558.14	1,787,936.13	9,583.34	864,974.80	233.54
	27	53	0.00579	0.00029	959,119.10	1,673,738.36	9,690.95	949,428.15	275.33
	28	54	0.00626	0.00031	1,050,424.18	1,633,926.64	10,228.38	1,040,195.80	322.46
	29	55	0.00677	0.00034	1,148,965.65	1,593,703.41	10,789.37	1,138,176.28	386.98
	30	56	0.00735	0.00029	1,255,269.95	1,553,083.63	11,415.16	1,243,854.79	360.72
	31	57	0.00801	0.00024	1,369,900.01	1,512,007.45	12,111.18	1,357,788.83	325.87
	32	58	0.00877	0.00018	1,493,457.64	1,470,519.76	12,896.46	1,480,561.18	266.50
	33	59	0.00964	0.00010	1,626,586.21	1,428,710.35	13,772.77	1,612,813.44	161.28
	34	60	0.01059	0.00000	1,769,973.39	1,408,628.66	14,917.38	1,755,056.01	0.00
	35	61	0.01158	0.00000	1,924,354.12	1,344,268.49	15,566.63	1,908,787.49	0.00
	36	62	0.01260	0.00000	2,090,513.77	1,301,763.25	16,402.22	2,074,111.55	0.00
	37	63	0.01363	0.00000	2,269,291.53	1,259,048.51	17,160.83	2,252,130.70	0.00
	38	64	0.01474	0.00000	2,461,583.94	1,216,034.50	17,924.35	2,443,659.59	0.00
合計									3,478.10

表十五之四 身心障礙者年齡別自繳保險費本利和與年金總額差額期望值表  
(年齡：28歲)

單位：新台幣元

x	t	$x' = x+t-1$	$q_{x+t-1}$ (1)	殘廢發生率 (2)	自繳保險費至該 年度之本利和(s') (3)	身心障礙終身 年金現值 (4)	身心障礙終身 年金期望值 (5)	(6)=(3)-(5)	身心障礙者 差額期望值 (7)=(6)*(2)
28(歲)	1	28	0.00106	0.00005	8,628.49	2,507,397.77	2,657.84	5,970.65	0.30
	2	29	0.00110	0.00006	18,219.91	2,480,619.69	2,728.68	15,491.23	0.93
	3	30	0.00116	0.00006	28,855.15	2,453,280.46	2,845.81	26,009.34	1.56
	4	31	0.00121	0.00006	40,621.17	2,425,380.08	2,934.71	37,686.46	2.26
	5	32	0.00128	0.00006	53,611.42	2,396,888.63	3,068.02	50,543.40	3.03
	6	33	0.00137	0.00007	67,926.30	2,367,828.54	3,243.93	64,682.37	4.53
	7	34	0.00146	0.00007	83,673.62	2,338,259.68	3,413.86	80,259.76	5.62
	8	35	0.00157	0.00008	100,969.19	2,308,129.66	3,623.76	97,345.43	7.79
	9	36	0.00167	0.00008	119,937.28	2,277,498.35	3,803.42	116,133.86	9.29
	10	37	0.00178	0.00009	140,711.31	2,246,290.93	3,998.40	136,712.91	12.30
	11	38	0.00188	0.00009	163,434.40	2,214,537.32	4,163.33	159,271.07	14.33
	12	39	0.00200	0.00010	188,260.11	2,182,162.71	4,364.33	183,895.78	18.39
	13	40	0.00212	0.00011	215,353.13	2,149,219.46	4,556.35	210,796.78	23.19
	14	41	0.00227	0.00011	244,890.03	2,115,677.66	4,802.59	240,087.44	26.41
	15	42	0.00243	0.00012	277,060.14	2,081,559.74	5,058.19	272,001.95	32.64
	16	43	0.00262	0.00013	312,066.38	2,046,873.19	5,362.81	306,703.57	39.87
	17	44	0.00285	0.00014	350,126.20	2,011,662.89	5,733.24	344,392.96	48.22
	18	45	0.00309	0.00015	391,472.59	1,975,973.75	6,105.76	385,366.83	57.81
	19	46	0.00336	0.00017	436,355.15	1,939,798.28	6,517.72	429,837.43	73.07
	20	47	0.00364	0.00018	485,041.19	1,903,188.86	6,927.61	478,113.58	86.06
	21	48	0.00394	0.00020	537,817.00	1,866,093.10	7,352.41	530,464.59	106.09
	22	49	0.00425	0.00021	594,989.07	1,828,555.91	7,771.36	587,217.71	123.32
	23	50	0.00460	0.00023	656,885.52	1,790,524.90	8,236.41	648,649.11	149.19
	24	51	0.00496	0.00025	723,857.57	1,752,044.98	8,690.14	715,167.43	178.79
	25	52	0.00536	0.00027	796,281.05	1,787,936.13	9,583.34	786,697.71	212.41
	26	53	0.00579	0.00029	874,558.14	1,673,738.36	9,690.95	864,867.19	250.81
	27	54	0.00626	0.00031	959,119.10	1,633,926.64	10,228.38	948,890.72	294.16
	28	55	0.00677	0.00034	1,050,424.18	1,593,703.41	10,789.37	1,039,634.81	353.48
	29	56	0.00735	0.00029	1,148,965.65	1,553,083.63	11,415.16	1,137,550.49	329.89
	30	57	0.00801	0.00024	1,255,269.95	1,512,007.45	12,111.18	1,243,158.77	298.36
	31	58	0.00877	0.00018	1,369,900.01	1,470,519.76	12,896.46	1,357,003.55	244.26
	32	59	0.00964	0.00010	1,493,457.64	1,428,710.35	13,772.77	1,479,684.87	147.97
	33	60	0.01059	0.00000	1,626,586.21	1,408,628.66	14,917.38	1,611,668.83	0.00
	34	61	0.01158	0.00000	1,769,973.39	1,344,268.49	15,566.63	1,754,406.76	0.00
	35	62	0.01260	0.00000	1,924,354.12	1,301,763.25	16,402.22	1,907,951.90	0.00
	36	63	0.01363	0.00000	2,090,513.77	1,259,048.51	17,160.83	2,073,352.94	0.00
	37	64	0.01474	0.00000	2,269,291.53	1,216,034.50	17,924.35	2,251,367.18	0.00
合計									3,156.33

表十五之五 身心障礙者年齡別自繳保險費本利和與年金總額差額期望值表  
(年齡：29歲)

單位：新台幣元

x	t	$x'=x+t-1$	$q_{x+t-1}$	殘廢發生率	自繳保險費至該年度之本利和(s')	身心障礙終身年金現值	身心障礙終身年金期望值	(6)=(3)-(5)	身心障礙者差額期望值 (7)=(6)*(2)
			(1)	(2)	(3)	(4)	(5)		(7)
29(歲)	1	29	0.00110	0.00006	8,628.49	2,480,619.69	2,728.68	5,899.81	0.35
	2	30	0.00116	0.00006	18,219.91	2,453,280.46	2,845.81	15,374.10	0.92
	3	31	0.00121	0.00006	28,855.15	2,425,380.08	2,934.71	25,920.44	1.56
	4	32	0.00128	0.00006	40,621.17	2,396,888.63	3,068.02	37,553.15	2.25
	5	33	0.00137	0.00007	53,611.42	2,367,828.54	3,243.93	50,367.49	3.53
	6	34	0.00146	0.00007	67,926.30	2,338,259.68	3,413.86	64,512.44	4.52
	7	35	0.00157	0.00008	83,673.62	2,308,129.66	3,623.76	80,049.86	6.40
	8	36	0.00167	0.00008	100,969.19	2,277,498.35	3,803.42	97,165.77	7.77
	9	37	0.00178	0.00009	119,937.28	2,246,290.93	3,998.40	115,938.88	10.43
	10	38	0.00188	0.00009	140,711.31	2,214,537.32	4,163.33	136,547.98	12.29
	11	39	0.00200	0.00010	163,434.40	2,182,162.71	4,364.33	159,070.07	15.91
	12	40	0.00212	0.00011	188,260.11	2,149,219.46	4,556.35	183,703.76	20.21
	13	41	0.00227	0.00011	215,353.13	2,115,677.66	4,802.59	210,550.54	23.16
	14	42	0.00243	0.00012	244,890.03	2,081,559.74	5,058.19	239,831.84	28.78
	15	43	0.00262	0.00013	277,060.14	2,046,873.19	5,362.81	271,697.33	35.32
	16	44	0.00285	0.00014	312,066.38	2,011,662.89	5,733.24	306,333.14	42.89
	17	45	0.00309	0.00015	350,126.20	1,975,973.75	6,105.76	344,020.44	51.60
	18	46	0.00336	0.00017	391,472.59	1,939,798.28	6,517.72	384,954.87	65.44
	19	47	0.00364	0.00018	436,355.15	1,903,188.86	6,927.61	429,427.54	77.30
	20	48	0.00394	0.00020	485,041.19	1,866,093.10	7,352.41	477,688.78	95.54
	21	49	0.00425	0.00021	537,817.00	1,828,555.91	7,771.36	530,045.64	111.31
	22	50	0.00460	0.00023	594,989.07	1,790,524.90	8,236.41	586,752.66	134.95
	23	51	0.00496	0.00025	656,885.52	1,752,044.98	8,690.14	648,195.38	162.05
	24	52	0.00536	0.00027	723,857.57	1,787,936.13	9,583.34	714,274.23	192.85
	25	53	0.00579	0.00029	796,281.05	1,673,738.36	9,690.95	786,590.10	228.11
	26	54	0.00626	0.00031	874,558.14	1,633,926.64	10,228.38	864,329.76	267.94
	27	55	0.00677	0.00034	959,119.10	1,593,703.41	10,789.37	948,329.73	322.43
	28	56	0.00735	0.00029	1,050,424.18	1,553,083.63	11,415.16	1,039,009.02	301.31
	29	57	0.00801	0.00024	1,148,965.65	1,512,007.45	12,111.18	1,136,854.47	272.85
	30	58	0.00877	0.00018	1,255,269.95	1,470,519.76	12,896.46	1,242,373.49	223.63
	31	59	0.00964	0.00010	1,369,900.01	1,428,710.35	13,772.77	1,356,127.24	135.61
	32	60	0.01059	0.00000	1,493,457.64	1,408,628.66	14,917.38	1,478,540.26	0.00
	33	61	0.01158	0.00000	1,626,586.21	1,344,268.49	15,566.63	1,611,019.58	0.00
	34	62	0.01260	0.00000	1,769,973.39	1,301,763.25	16,402.22	1,753,571.17	0.00
	35	63	0.01363	0.00000	1,924,354.12	1,259,048.51	17,160.83	1,907,193.29	0.00
	36	64	0.01474	0.00000	2,090,513.77	1,216,034.50	17,924.35	2,072,589.42	0.00
合計									2,859.21

表十五之六 身心障礙者年齡別自繳保險費本利和與年金總額差額期望值表  
(年齡：30歲)

單位：新台幣元

x	t	$x' = x+t-1$	$q_{x+t-1}$	殘廢發生率	自繳保險費至該年度之本利和(s')	身心障礙終身年金現值	身心障礙終身年金期望值	(6)-(3)-(5)	身心障礙者差額期望值 (7)=(6)*(2)
			(1)	(2)	(3)	(4)	(5)		(7)
30(歲)	1	30	0.00116	0.00006	8,628.49	2,453,280.46	2,845.81	5,782.68	0.35
	2	31	0.00121	0.00006	18,219.91	2,425,380.08	2,934.71	15,285.20	0.92
	3	32	0.00128	0.00006	28,855.15	2,396,888.63	3,068.02	25,787.13	1.55
	4	33	0.00137	0.00007	40,621.17	2,367,828.54	3,243.93	37,377.24	2.62
	5	34	0.00146	0.00007	53,611.42	2,338,259.68	3,413.86	50,197.56	3.51
	6	35	0.00157	0.00008	67,926.30	2,308,129.66	3,623.76	64,302.54	5.14
	7	36	0.00167	0.00008	83,673.62	2,277,498.35	3,803.42	79,870.20	6.39
	8	37	0.00178	0.00009	100,969.19	2,246,290.93	3,998.40	96,970.79	8.73
	9	38	0.00188	0.00009	119,937.28	2,214,537.32	4,163.33	115,773.95	10.42
	10	39	0.00200	0.00010	140,711.31	2,182,162.71	4,364.33	136,346.98	13.63
	11	40	0.00212	0.00011	163,434.40	2,149,219.46	4,556.35	158,878.05	17.48
	12	41	0.00227	0.00011	188,260.11	2,115,677.66	4,802.59	183,457.52	20.18
	13	42	0.00243	0.00012	215,353.13	2,081,559.74	5,058.19	210,294.94	25.24
	14	43	0.00262	0.00013	244,890.03	2,046,873.19	5,362.81	239,527.22	31.14
	15	44	0.00285	0.00014	277,060.14	2,011,662.89	5,733.24	271,326.90	37.99
	16	45	0.00309	0.00015	312,066.38	1,975,973.75	6,105.76	305,960.62	45.89
	17	46	0.00336	0.00017	350,126.20	1,939,798.28	6,517.72	343,608.48	58.41
	18	47	0.00364	0.00018	391,472.59	1,903,188.86	6,927.61	384,544.98	69.22
	19	48	0.00394	0.00020	436,355.15	1,866,093.10	7,352.41	429,002.74	85.80
	20	49	0.00425	0.00021	485,041.19	1,828,555.91	7,771.36	477,269.83	100.23
	21	50	0.00460	0.00023	537,817.00	1,790,524.90	8,236.41	529,580.59	121.80
	22	51	0.00496	0.00025	594,989.07	1,752,044.98	8,690.14	586,298.93	146.57
	23	52	0.00536	0.00027	656,885.52	1,787,936.13	9,583.34	647,302.18	174.77
	24	53	0.00579	0.00029	723,857.57	1,673,738.36	9,690.95	714,166.62	207.11
	25	54	0.00626	0.00031	796,281.05	1,633,926.64	10,228.38	786,052.67	243.68
	26	55	0.00677	0.00034	874,558.14	1,593,703.41	10,789.37	863,768.77	293.68
	27	56	0.00735	0.00029	959,119.10	1,553,083.63	11,415.16	947,703.94	274.83
	28	57	0.00801	0.00024	1,050,424.18	1,512,007.45	12,111.18	1,038,313.00	249.20
	29	58	0.00877	0.00018	1,148,965.65	1,470,519.76	12,896.46	1,136,069.19	204.49
	30	59	0.00964	0.00010	1,255,269.95	1,428,710.35	13,772.77	1,241,497.18	124.15
	31	60	0.01059	0.00000	1,369,900.01	1,408,628.66	14,917.38	1,354,982.63	0.00
	32	61	0.01158	0.00000	1,493,457.64	1,344,268.49	15,566.63	1,477,891.01	0.00
	33	62	0.01260	0.00000	1,626,586.21	1,301,763.25	16,402.22	1,610,183.99	0.00
	34	63	0.01363	0.00000	1,769,973.39	1,259,048.51	17,160.83	1,752,812.56	0.00
	35	64	0.01474	0.00000	1,924,354.12	1,216,034.50	17,924.35	1,906,429.77	0.00
合計									2,585.12

表十五之七 身心障礙者年齡別自繳保險費本利和與年金總額差額期望值表  
(年齡：31歲)

單位：新台幣元

x	t	$x' = x+t-1$	$q_{x+t-1}$	殘廢發生率	自繳保險費至該年度之本利和(s)	身心障礙終身年金現值	身心障礙終身年金期望值	(6)=(3)-(5)	身心障礙者差額期望值 (7)=(6)*(2)
			(1)	(2)	(3)	(4)	(5)		(7)
31(歲)	1	31	0.00121	0.00006	8,628.49	2,425,380.08	2,934.71	5,693.78	0.34
	2	32	0.00128	0.00006	18,219.91	2,396,888.63	3,068.02	15,151.89	0.91
	3	33	0.00137	0.00007	28,855.15	2,367,828.54	3,243.93	25,611.22	1.79
	4	34	0.00146	0.00007	40,621.17	2,338,259.68	3,413.86	37,207.31	2.60
	5	35	0.00157	0.00008	53,611.42	2,308,129.66	3,623.76	49,987.66	4.00
	6	36	0.00167	0.00008	67,926.30	2,277,498.35	3,803.42	64,122.88	5.13
	7	37	0.00178	0.00009	83,673.62	2,246,290.93	3,998.40	79,675.22	7.17
	8	38	0.00188	0.00009	100,969.19	2,214,537.32	4,163.33	96,805.86	8.71
	9	39	0.00200	0.00010	119,937.28	2,182,162.71	4,364.33	115,572.95	11.56
	10	40	0.00212	0.00011	140,711.31	2,149,219.46	4,556.35	136,154.96	14.98
	11	41	0.00227	0.00011	163,434.40	2,115,677.66	4,802.59	158,631.81	17.45
	12	42	0.00243	0.00012	188,260.11	2,081,559.74	5,058.19	183,201.92	21.98
	13	43	0.00262	0.00013	215,353.13	2,046,873.19	5,362.81	209,990.32	27.30
	14	44	0.00285	0.00014	244,890.03	2,011,662.89	5,733.24	239,156.79	33.48
	15	45	0.00309	0.00015	277,060.14	1,975,973.75	6,105.76	270,954.38	40.64
	16	46	0.00336	0.00017	312,066.38	1,939,798.28	6,517.72	305,548.66	51.94
	17	47	0.00364	0.00018	350,126.20	1,903,188.86	6,927.61	343,198.59	61.78
	18	48	0.00394	0.00020	391,472.59	1,866,093.10	7,352.41	384,120.18	76.82
	19	49	0.00425	0.00021	436,355.15	1,828,555.91	7,771.36	428,583.79	90.00
	20	50	0.00460	0.00023	485,041.19	1,790,524.90	8,236.41	476,804.78	109.67
	21	51	0.00496	0.00025	537,817.00	1,752,044.98	8,690.14	529,126.86	132.28
	22	52	0.00536	0.00027	594,989.07	1,787,936.13	9,583.34	585,405.73	158.06
	23	53	0.00579	0.00029	656,885.52	1,673,738.36	9,690.95	647,194.57	187.69
	24	54	0.00626	0.00031	723,857.57	1,633,926.64	10,228.38	713,629.19	221.23
	25	55	0.00677	0.00034	796,281.05	1,593,703.41	10,789.37	785,491.68	267.07
	26	56	0.00735	0.00029	874,558.14	1,553,083.63	11,415.16	863,142.98	250.31
	27	57	0.00801	0.00024	959,119.10	1,512,007.45	12,111.18	947,007.92	227.28
	28	58	0.00877	0.00018	1,050,424.18	1,470,519.76	12,896.46	1,037,527.72	186.75
	29	59	0.00964	0.00010	1,148,965.65	1,428,710.35	13,772.77	1,135,192.88	113.52
	30	60	0.01059	0.00000	1,255,269.95	1,408,628.66	14,917.38	1,240,352.57	0.00
	31	61	0.01158	0.00000	1,369,900.01	1,344,268.49	15,566.63	1,354,333.38	0.00
	32	62	0.01260	0.00000	1,493,457.64	1,301,763.25	16,402.22	1,477,055.42	0.00
	33	63	0.01363	0.00000	1,626,586.21	1,259,048.51	17,160.83	1,609,425.38	0.00
	34	64	0.01474	0.00000	1,769,973.39	1,216,034.50	17,924.35	1,752,049.04	0.00
合計									2,332.44

表十五之八 身心障礙者年齡別自繳保險費本利和與年金總額差額期望值表  
(年齡：32歲)

單位：新台幣元

x	t	$x'=x+t-1$	$q_{x+t-1}$	殘廢發生率	自繳保險費至該年度之本利和(s')	身心障礙終身年金現值	身心障礙終身年金期望值	(6)=(3)-(5)	身心障礙者差額期望值 (7)=(6)*(2)
			(1)	(2)	(3)	(4)	(5)		(7)=(6)*(2)
32(歲)	1	32	0.00128	0.00006	8,628.49	2,396,888.63	3,068.02	5,560.47	0.33
	2	33	0.00137	0.00007	18,219.91	2,367,828.54	3,243.93	14,975.98	1.05
	3	34	0.00146	0.00007	28,855.15	2,338,259.68	3,413.86	25,441.29	1.78
	4	35	0.00157	0.00008	40,621.17	2,308,129.66	3,623.76	36,997.41	2.96
	5	36	0.00167	0.00008	53,611.42	2,277,498.35	3,803.42	49,808.00	3.98
	6	37	0.00178	0.00009	67,926.30	2,246,290.93	3,998.40	63,927.90	5.75
	7	38	0.00188	0.00009	83,673.62	2,214,537.32	4,163.33	79,510.29	7.16
	8	39	0.00200	0.00010	100,969.19	2,182,162.71	4,364.33	96,604.86	9.66
	9	40	0.00212	0.00011	119,937.28	2,149,219.46	4,556.35	115,380.93	12.69
	10	41	0.00227	0.00011	140,711.31	2,115,677.66	4,802.59	135,908.72	14.95
	11	42	0.00243	0.00012	163,434.40	2,081,559.74	5,058.19	158,376.21	19.01
	12	43	0.00262	0.00013	188,260.11	2,046,873.19	5,362.81	182,897.30	23.78
	13	44	0.00285	0.00014	215,353.13	2,011,662.89	5,733.24	209,619.89	29.35
	14	45	0.00309	0.00015	244,890.03	1,975,973.75	6,105.76	238,784.27	35.82
	15	46	0.00336	0.00017	277,060.14	1,939,798.28	6,517.72	270,542.42	45.99
	16	47	0.00364	0.00018	312,066.38	1,903,188.86	6,927.61	305,138.77	54.92
	17	48	0.00394	0.00020	350,126.20	1,866,093.10	7,352.41	342,773.79	68.55
	18	49	0.00425	0.00021	391,472.59	1,828,555.91	7,771.36	383,701.23	80.58
	19	50	0.00460	0.00023	436,355.15	1,790,524.90	8,236.41	428,118.74	98.47
	20	51	0.00496	0.00025	485,041.19	1,752,044.98	8,690.14	476,351.05	119.09
	21	52	0.00536	0.00027	537,817.00	1,787,936.13	9,583.34	528,233.66	142.62
	22	53	0.00579	0.00029	594,989.07	1,673,738.36	9,690.95	585,298.12	169.74
	23	54	0.00626	0.00031	656,885.52	1,633,926.64	10,228.38	646,657.14	200.46
	24	55	0.00677	0.00034	723,857.57	1,593,703.41	10,789.37	713,068.20	242.44
	25	56	0.00735	0.00029	796,281.05	1,553,083.63	11,415.16	784,865.89	227.61
	26	57	0.00801	0.00024	874,558.14	1,512,007.45	12,111.18	862,446.96	206.99
	27	58	0.00877	0.00018	959,119.10	1,470,519.76	12,896.46	946,222.64	170.32
	28	59	0.00964	0.00010	1,050,424.18	1,428,710.35	13,772.77	1,036,651.41	103.67
	29	60	0.01059	0.00000	1,148,965.65	1,408,628.66	14,917.38	1,134,048.27	0.00
	30	61	0.01158	0.00000	1,255,269.95	1,344,268.49	15,566.63	1,239,703.32	0.00
	31	62	0.01260	0.00000	1,369,900.01	1,301,763.25	16,402.22	1,353,497.79	0.00
	32	63	0.01363	0.00000	1,493,457.64	1,259,048.51	17,160.83	1,476,296.81	0.00
	33	64	0.01474	0.00000	1,626,586.21	1,216,034.50	17,924.35	1,608,661.86	0.00
合計									2,099.72

表十五之九 身心障礙者年齡別自繳保險費本利和與年金總額差額期望值表  
(年齡：33歲)

單位：新台幣元

x	t	$x'=x+t-1$	$q_{x+t-1}$	殘廢發生率	自繳保險費至該年度之本利和(s')	身心障礙終身年金現值	身心障礙終身年金期望值	(6)=(3)-(5)	身心障礙者差額期望值(7)=(6)*(2)
			(1)	(2)	(3)	(4)	(5)		(7)
33(歲)	1	33	0.00137	0.00007	8,628.49	2,367,828.54	3,243.93	5,384.56	0.38
	2	34	0.00146	0.00007	18,219.91	2,338,259.68	3,413.86	14,806.05	1.04
	3	35	0.00157	0.00008	28,855.15	2,308,129.66	3,623.76	25,231.39	2.02
	4	36	0.00167	0.00008	40,621.17	2,277,498.35	3,803.42	36,817.75	2.95
	5	37	0.00178	0.00009	53,611.42	2,246,290.93	3,998.40	49,613.02	4.47
	6	38	0.00188	0.00009	67,926.30	2,214,537.32	4,163.33	63,762.97	5.74
	7	39	0.00200	0.00010	83,673.62	2,182,162.71	4,364.33	79,309.29	7.93
	8	40	0.00212	0.00011	100,969.19	2,149,219.46	4,556.35	96,412.84	10.61
	9	41	0.00227	0.00011	119,937.28	2,115,677.66	4,802.59	115,134.69	12.66
	10	42	0.00243	0.00012	140,711.31	2,081,559.74	5,058.19	135,653.12	16.28
	11	43	0.00262	0.00013	163,434.40	2,046,873.19	5,362.81	158,071.59	20.55
	12	44	0.00285	0.00014	188,260.11	2,011,662.89	5,733.24	182,526.87	25.55
	13	45	0.00309	0.00015	215,353.13	1,975,973.75	6,105.76	209,247.37	31.39
	14	46	0.00336	0.00017	244,890.03	1,939,798.28	6,517.72	238,372.31	40.52
	15	47	0.00364	0.00018	277,060.14	1,903,188.86	6,927.61	270,132.53	48.62
	16	48	0.00394	0.00020	312,066.38	1,866,093.10	7,352.41	304,713.97	60.94
	17	49	0.00425	0.00021	350,126.20	1,828,555.91	7,771.36	342,354.84	71.89
	18	50	0.00460	0.00023	391,472.59	1,790,524.90	8,236.41	383,236.18	88.14
	19	51	0.00496	0.00025	436,355.15	1,752,044.98	8,690.14	427,665.01	106.92
	20	52	0.00536	0.00027	485,041.19	1,787,936.13	9,583.34	475,457.85	128.37
	21	53	0.00579	0.00029	537,817.00	1,673,738.36	9,690.95	528,126.05	153.16
	22	54	0.00626	0.00031	594,989.07	1,633,926.64	10,228.38	584,760.69	181.28
	23	55	0.00677	0.00034	656,885.52	1,593,703.41	10,789.37	646,096.15	219.67
	24	56	0.00735	0.00029	723,857.57	1,553,083.63	11,415.16	712,442.41	206.61
	25	57	0.00801	0.00024	796,281.05	1,512,007.45	12,111.18	784,169.87	188.20
	26	58	0.00877	0.00018	874,558.14	1,470,519.76	12,896.46	861,661.68	155.10
	27	59	0.00964	0.00010	959,119.10	1,428,710.35	13,772.77	945,346.33	94.53
	28	60	0.01059	0.00000	1,050,424.18	1,408,628.66	14,917.38	1,035,506.80	0.00
	29	61	0.01158	0.00000	1,148,965.65	1,344,268.49	15,566.63	1,133,399.02	0.00
	30	62	0.01260	0.00000	1,255,269.95	1,301,763.25	16,402.22	1,238,867.73	0.00
	31	63	0.01363	0.00000	1,369,900.01	1,259,048.51	17,160.83	1,352,739.18	0.00
	32	64	0.01474	0.00000	1,493,457.64	1,216,034.50	17,924.35	1,475,533.29	0.00
合計									1,885.52

表十五之十 身心障礙者年齡別自繳保險費本利和與年金總額差額期望值表  
(年齡：34歲)

單位：新台幣元

x	t	$x'=x+t-1$	$q_{x+t-1}$	殘廢發生率	自繳保險費至該年度之本利和(s')	身心障礙終身年金現值	身心障礙終身年金期望值	(6)-(3)-(5)	身心障礙者差額期望值 (7)=(6)*(2)
			(1)	(2)	(3)	(4)	(5)		(7)
34(歲)	1	34	0.00146	0.00007	8,628.49	2,338,259.68	3,413.86	5,214.63	0.37
	2	35	0.00157	0.00008	18,219.91	2,308,129.66	3,623.76	14,596.15	1.17
	3	36	0.00167	0.00008	28,855.15	2,277,498.35	3,803.42	25,051.73	2.00
	4	37	0.00178	0.00009	40,621.17	2,246,290.93	3,998.40	36,622.77	3.30
	5	38	0.00188	0.00009	53,611.42	2,214,537.32	4,163.33	49,448.09	4.45
	6	39	0.00200	0.00010	67,926.30	2,182,162.71	4,364.33	63,561.97	6.36
	7	40	0.00212	0.00011	83,673.62	2,149,219.46	4,556.35	79,117.27	8.70
	8	41	0.00227	0.00011	100,969.19	2,115,677.66	4,802.59	96,166.60	10.58
	9	42	0.00243	0.00012	119,937.28	2,081,559.74	5,058.19	114,879.09	13.79
	10	43	0.00262	0.00013	140,711.31	2,046,873.19	5,362.81	135,348.50	17.60
	11	44	0.00285	0.00014	163,434.40	2,011,662.89	5,733.24	157,701.16	22.08
	12	45	0.00309	0.00015	188,260.11	1,975,973.75	6,105.76	182,154.35	27.32
	13	46	0.00336	0.00017	215,353.13	1,939,798.28	6,517.72	208,835.41	35.50
	14	47	0.00364	0.00018	244,890.03	1,903,188.86	6,927.61	237,962.42	42.83
	15	48	0.00394	0.00020	277,060.14	1,866,093.10	7,352.41	269,707.73	53.94
	16	49	0.00425	0.00021	312,066.38	1,828,555.91	7,771.36	304,295.02	63.90
	17	50	0.00460	0.00023	350,126.20	1,790,524.90	8,236.41	341,889.79	78.63
	18	51	0.00496	0.00025	391,472.59	1,752,044.98	8,690.14	382,782.45	95.70
	19	52	0.00536	0.00027	436,355.15	1,787,936.13	9,583.34	426,771.81	115.23
	20	53	0.00579	0.00029	485,041.19	1,673,738.36	9,690.95	475,350.24	137.85
	21	54	0.00626	0.00031	537,817.00	1,633,926.64	10,228.38	527,588.62	163.55
	22	55	0.00677	0.00034	594,989.07	1,593,703.41	10,789.37	584,199.70	198.63
	23	56	0.00735	0.00029	656,885.52	1,553,083.63	11,415.16	645,470.36	187.19
	24	57	0.00801	0.00024	723,857.57	1,512,007.45	12,111.18	711,746.39	170.82
	25	58	0.00877	0.00018	796,281.05	1,470,519.76	12,896.46	783,384.59	141.01
	26	59	0.00964	0.00010	874,558.14	1,428,710.35	13,772.77	860,785.37	86.08
	27	60	0.01059	0.00000	959,119.10	1,408,628.66	14,917.38	944,201.72	0.00
	28	61	0.01158	0.00000	1,050,424.18	1,344,268.49	15,566.63	1,034,857.55	0.00
	29	62	0.01260	0.00000	1,148,965.65	1,301,763.25	16,402.22	1,132,563.43	0.00
	30	63	0.01363	0.00000	1,255,269.95	1,259,048.51	17,160.83	1,238,109.12	0.00
	31	64	0.01474	0.00000	1,369,900.01	1,216,034.50	17,924.35	1,351,975.66	0.00
合計									1,688.58

表十五之十一 身心障礙者年齡別自繳保險費本利和與年金總額差額期望值表  
(年齡：35歲)

單位：新台幣元

x	t	$x' = x+t-1$	$q_{x+t-1}$ (1)	殘廢發生率 (2)	自繳保險費至該 年度之本利和(s') (3)	身心障礙終身 年金現值 (4)	身心障礙終身 年金期望值 (5)	(6)=(3)-(5)	身心障礙者 差額期望值 (7)=(6)*(2)
35(歲)	1	35	0.00157	0.00008	8,628.49	2,308,129.66	3,623.76	5,004.73	0.40
	2	36	0.00167	0.00008	18,219.91	2,277,498.35	3,803.42	14,416.49	1.15
	3	37	0.00178	0.00009	28,855.15	2,246,290.93	3,998.40	24,856.75	2.24
	4	38	0.00188	0.00009	40,621.17	2,214,537.32	4,163.33	36,457.84	3.28
	5	39	0.00200	0.00010	53,611.42	2,182,162.71	4,364.33	49,247.09	4.92
	6	40	0.00212	0.00011	67,926.30	2,149,219.46	4,556.35	63,369.95	6.97
	7	41	0.00227	0.00011	83,673.62	2,115,677.66	4,802.59	78,871.03	8.68
	8	42	0.00243	0.00012	100,969.19	2,081,559.74	5,058.19	95,911.00	11.51
	9	43	0.00262	0.00013	119,937.28	2,046,873.19	5,362.81	114,574.47	14.89
	10	44	0.00285	0.00014	140,711.31	2,011,662.89	5,733.24	134,978.07	18.90
	11	45	0.00309	0.00015	163,434.40	1,975,973.75	6,105.76	157,328.64	23.60
	12	46	0.00336	0.00017	188,260.11	1,939,798.28	6,517.72	181,742.39	30.90
	13	47	0.00364	0.00018	215,353.13	1,903,188.86	6,927.61	208,425.52	37.52
	14	48	0.00394	0.00020	244,890.03	1,866,093.10	7,352.41	237,537.62	47.51
	15	49	0.00425	0.00021	277,060.14	1,828,555.91	7,771.36	269,288.78	56.55
	16	50	0.00460	0.00023	312,066.38	1,790,524.90	8,236.41	303,829.97	69.88
	17	51	0.00496	0.00025	350,126.20	1,752,044.98	8,690.14	341,436.06	85.36
	18	52	0.00536	0.00027	391,472.59	1,787,936.13	9,583.34	381,889.25	103.11
	19	53	0.00579	0.00029	436,355.15	1,673,738.36	9,690.95	426,664.20	123.73
	20	54	0.00626	0.00031	485,041.19	1,633,926.64	10,228.38	474,812.81	147.19
	21	55	0.00677	0.00034	537,817.00	1,593,703.41	10,789.37	527,027.63	179.19
	22	56	0.00735	0.00029	594,989.07	1,553,083.63	11,415.16	583,573.91	169.24
	23	57	0.00801	0.00024	656,885.52	1,512,007.45	12,111.18	644,774.34	154.75
	24	58	0.00877	0.00018	723,857.57	1,470,519.76	12,896.46	710,961.11	127.97
	25	59	0.00964	0.00010	796,281.05	1,428,710.35	13,772.77	782,508.28	78.25
	26	60	0.01059	0.00000	874,558.14	1,408,628.66	14,917.38	859,640.76	0.00
	27	61	0.01158	0.00000	959,119.10	1,344,268.49	15,566.63	943,552.47	0.00
	28	62	0.01260	0.00000	1,050,424.18	1,301,763.25	16,402.22	1,034,021.96	0.00
	29	63	0.01363	0.00000	1,148,965.65	1,259,048.51	17,160.83	1,131,804.82	0.00
	30	64	0.01474	0.00000	1,255,269.95	1,216,034.50	17,924.35	1,237,345.60	0.00
合計									1,507.69

表十五之十二 身心障礙者年齡別自繳保險費本利和與年金總額差額期望值表  
(年齡：36歲)

單位：新台幣元

x	t	$x' = x+t-1$	$q_{x+t-1}$ (1)	殘廢發生率 (2)	自繳保險費至該 年度之本利和(s') (3)	身心障礙終身 年金現值 (4)	身心障礙終身 年金期望值 (5)	(6)=(3)-(5)	身心障礙者 差額期望值 (7)=(6)*(2)
36(歲)	1	36	0.00167	0.00008	8,628.49	2,277,498.35	3,803.42	4,825.07	0.39
	2	37	0.00178	0.00009	18,219.91	2,246,290.93	3,998.40	14,221.51	1.28
	3	38	0.00188	0.00009	28,855.15	2,214,537.32	4,163.33	24,691.82	2.22
	4	39	0.00200	0.00010	40,621.17	2,182,162.71	4,364.33	36,256.84	3.63
	5	40	0.00212	0.00011	53,611.42	2,149,219.46	4,556.35	49,055.07	5.40
	6	41	0.00227	0.00011	67,926.30	2,115,677.66	4,802.59	63,123.71	6.94
	7	42	0.00243	0.00012	83,673.62	2,081,559.74	5,058.19	78,615.43	9.43
	8	43	0.00262	0.00013	100,969.19	2,046,873.19	5,362.81	95,606.38	12.43
	9	44	0.00285	0.00014	119,937.28	2,011,662.89	5,733.24	114,204.04	15.99
	10	45	0.00309	0.00015	140,711.31	1,975,973.75	6,105.76	134,605.55	20.19
	11	46	0.00336	0.00017	163,434.40	1,939,798.28	6,517.72	156,916.68	26.68
	12	47	0.00364	0.00018	188,260.11	1,903,188.86	6,927.61	181,332.50	32.64
	13	48	0.00394	0.00020	215,353.13	1,866,093.10	7,352.41	208,000.72	41.60
	14	49	0.00425	0.00021	244,890.03	1,828,555.91	7,771.36	237,118.67	49.79
	15	50	0.00460	0.00023	277,060.14	1,790,524.90	8,236.41	268,823.73	61.83
	16	51	0.00496	0.00025	312,066.38	1,752,044.98	8,690.14	303,376.24	75.84
	17	52	0.00536	0.00027	350,126.20	1,787,936.13	9,583.34	340,542.86	91.95
	18	53	0.00579	0.00029	391,472.59	1,673,738.36	9,690.95	381,781.64	110.72
	19	54	0.00626	0.00031	436,355.15	1,633,926.64	10,228.38	426,126.77	132.10
	20	55	0.00677	0.00034	485,041.19	1,593,703.41	10,789.37	474,251.82	161.25
	21	56	0.00735	0.00029	537,817.00	1,553,083.63	11,415.16	526,401.84	152.66
	22	57	0.00801	0.00024	594,989.07	1,512,007.45	12,111.18	582,877.89	139.89
	23	58	0.00877	0.00018	656,885.52	1,470,519.76	12,896.46	643,989.06	115.92
	24	59	0.00964	0.00010	723,857.57	1,428,710.35	13,772.77	710,084.80	71.01
	25	60	0.01059	0.00000	796,281.05	1,408,628.66	14,917.38	781,363.67	0.00
	26	61	0.01158	0.00000	874,558.14	1,344,268.49	15,566.63	858,991.51	0.00
	27	62	0.01260	0.00000	959,119.10	1,301,763.25	16,402.22	942,716.88	0.00
	28	63	0.01363	0.00000	1,050,424.18	1,259,048.51	17,160.83	1,033,263.35	0.00
	29	64	0.01474	0.00000	1,148,965.65	1,216,034.50	17,924.35	1,131,041.30	0.00
合計									1,341.78

表十五之十三 身心障礙者年齡別自繳保險費本利和與年金總額差額期望值表  
(年齡：37歲)

單位：新台幣元

x	t	$x'+t-1$	$q_{x+t-1}$ (1)	殘廢發生率 (2)	自繳保險費至該 年度之本利和(s') (3)	身心障礙終身 年金現值 (4)	身心障礙終身 年金期望值 (5)	(6)=(3)-(5)	身心障礙者 差額期望值 (7)=(6)*(2)
37(歲)	1	37	0.00178	0.00009	8,628.49	2,246,290.93	3,998.40	4,630.09	0.42
	2	38	0.00188	0.00009	18,219.91	2,214,537.32	4,163.33	14,056.58	1.27
	3	39	0.00200	0.00010	28,855.15	2,182,162.71	4,364.33	24,490.82	2.45
	4	40	0.00212	0.00011	40,621.17	2,149,219.46	4,556.35	36,064.82	3.97
	5	41	0.00227	0.00011	53,611.42	2,115,677.66	4,802.59	48,808.83	5.37
	6	42	0.00243	0.00012	67,926.30	2,081,559.74	5,058.19	62,868.11	7.54
	7	43	0.00262	0.00013	83,673.62	2,046,873.19	5,362.81	78,310.81	10.18
	8	44	0.00285	0.00014	100,969.19	2,011,662.89	5,733.24	95,235.95	13.33
	9	45	0.00309	0.00015	119,937.28	1,975,973.75	6,105.76	113,831.52	17.07
	10	46	0.00336	0.00017	140,711.31	1,939,798.28	6,517.72	134,193.59	22.81
	11	47	0.00364	0.00018	163,434.40	1,903,188.86	6,927.61	156,506.79	28.17
	12	48	0.00394	0.00020	188,260.11	1,866,093.10	7,352.41	180,907.70	36.18
	13	49	0.00425	0.00021	215,353.13	1,828,555.91	7,771.36	207,581.77	43.59
	14	50	0.00460	0.00023	244,890.03	1,790,524.90	8,236.41	236,653.62	54.43
	15	51	0.00496	0.00025	277,060.14	1,752,044.98	8,690.14	268,370.00	67.09
	16	52	0.00536	0.00027	312,066.38	1,787,936.13	9,583.34	302,483.04	81.67
	17	53	0.00579	0.00029	350,126.20	1,673,738.36	9,690.95	340,435.25	98.73
	18	54	0.00626	0.00031	391,472.59	1,633,926.64	10,228.38	381,244.21	118.19
	19	55	0.00677	0.00034	436,355.15	1,593,703.41	10,789.37	425,565.78	144.69
	20	56	0.00735	0.00029	485,041.19	1,553,083.63	11,415.16	473,626.03	137.35
	21	57	0.00801	0.00024	537,817.00	1,512,007.45	12,111.18	525,705.82	126.17
	22	58	0.00877	0.00018	594,989.07	1,470,519.76	12,896.46	582,092.61	104.78
	23	59	0.00964	0.00010	656,885.52	1,428,710.35	13,772.77	643,112.75	64.31
	24	60	0.01059	0.00000	723,857.57	1,408,628.66	14,917.38	708,940.19	0.00
	25	61	0.01158	0.00000	796,281.05	1,344,268.49	15,566.63	780,714.42	0.00
	26	62	0.01260	0.00000	874,558.14	1,301,763.25	16,402.22	858,155.92	0.00
	27	63	0.01363	0.00000	959,119.10	1,259,048.51	17,160.83	941,958.27	0.00
	28	64	0.01474	0.00000	1,050,424.18	1,216,034.50	17,924.35	1,032,499.83	0.00
合計									1,189.76

表十五之十四 身心障礙者年齡別自繳保險費本利和與年金總額差額期望值表  
(年齡：38歲)

單位：新台幣元

x	t	$x'=x+t-1$	$q_{x+t-1}$ (1)	殘廢發生率 (2)	自繳保險費至該 年度之本利和(s') (3)	身心障礙終身 年金現值 (4)	身心障礙終身 年金期望值 (5)	(6)=(3)-(5)	身心障礙者 差額期望值 (7)=(6)*(2)
38(歲)	1	38	0.00188	0.00009	8,628.49	2,214,537.32	4,163.33	4,465.16	0.40
	2	39	0.00200	0.00010	18,219.91	2,182,162.71	4,364.33	13,855.58	1.39
	3	40	0.00212	0.00011	28,855.15	2,149,219.46	4,556.35	24,298.80	2.67
	4	41	0.00227	0.00011	40,621.17	2,115,677.66	4,802.59	35,818.58	3.94
	5	42	0.00243	0.00012	53,611.42	2,081,559.74	5,058.19	48,553.23	5.83
	6	43	0.00262	0.00013	67,926.30	2,046,873.19	5,362.81	62,563.49	8.13
	7	44	0.00285	0.00014	83,673.62	2,011,662.89	5,733.24	77,940.38	10.91
	8	45	0.00309	0.00015	100,969.19	1,975,973.75	6,105.76	94,863.43	14.23
	9	46	0.00336	0.00017	119,937.28	1,939,798.28	6,517.72	113,419.56	19.28
	10	47	0.00364	0.00018	140,711.31	1,903,188.86	6,927.61	133,783.70	24.08
	11	48	0.00394	0.00020	163,434.40	1,866,093.10	7,352.41	156,081.99	31.22
	12	49	0.00425	0.00021	188,260.11	1,828,555.91	7,771.36	180,488.75	37.90
	13	50	0.00460	0.00023	215,353.13	1,790,524.90	8,236.41	207,116.72	47.64
	14	51	0.00496	0.00025	244,890.03	1,752,044.98	8,690.14	236,199.89	59.05
	15	52	0.00536	0.00027	277,060.14	1,787,936.13	9,583.34	267,476.80	72.22
	16	53	0.00579	0.00029	312,066.38	1,673,738.36	9,690.95	302,375.43	87.69
	17	54	0.00626	0.00031	350,126.20	1,633,926.64	10,228.38	339,897.82	105.37
	18	55	0.00677	0.00034	391,472.59	1,593,703.41	10,789.37	380,683.22	129.43
	19	56	0.00735	0.00029	436,355.15	1,553,083.63	11,415.16	424,939.99	123.23
	20	57	0.00801	0.00024	485,041.19	1,512,007.45	12,111.18	472,930.01	113.50
	21	58	0.00877	0.00018	537,817.00	1,470,519.76	12,896.46	524,920.54	94.49
	22	59	0.00964	0.00010	594,989.07	1,428,710.35	13,772.77	581,216.30	58.12
	23	60	0.01059	0.00000	656,885.52	1,408,628.66	14,917.38	641,968.14	0.00
	24	61	0.01158	0.00000	723,857.57	1,344,268.49	15,566.63	708,290.94	0.00
	25	62	0.01260	0.00000	796,281.05	1,301,763.25	16,402.22	779,878.83	0.00
	26	63	0.01363	0.00000	874,558.14	1,259,048.51	17,160.83	857,397.31	0.00
	27	64	0.01474	0.00000	959,119.10	1,216,034.50	17,924.35	941,194.75	0.00
合計									1,050.72

表十五之十五 身心障礙者年齡別自繳保險費本利和與年金總額差額期望值表  
(年齡：39歲)

單位：新台幣元

x	t	$x' = x+t-1$	$q_{x+t-1}$	殘廢發生率	自繳保險費至該年度之本利和(s')	身心障礙終身年金現值	身心障礙終身年金期望值	(6)=(3)-(5)	身心障礙者差額期望值 (7)=(6)*(2)
			(1)	(2)	(3)	(4)	(5)		
39(歲)	1	39	0.00200	0.00010	8,628.49	2,182,162.71	4,364.33	4,264.16	0.43
	2	40	0.00212	0.00011	18,219.91	2,149,219.46	4,556.35	13,663.56	1.50
	3	41	0.00227	0.00011	28,855.15	2,115,677.66	4,802.59	24,052.56	2.65
	4	42	0.00243	0.00012	40,621.17	2,081,559.74	5,058.19	35,562.98	4.27
	5	43	0.00262	0.00013	53,611.42	2,046,873.19	5,362.81	48,248.61	6.27
	6	44	0.00285	0.00014	67,926.30	2,011,662.89	5,733.24	62,193.06	8.71
	7	45	0.00309	0.00015	83,673.62	1,975,973.75	6,105.76	77,567.86	11.64
	8	46	0.00336	0.00017	100,969.19	1,939,798.28	6,517.72	94,451.47	16.06
	9	47	0.00364	0.00018	119,937.28	1,903,188.86	6,927.61	113,009.67	20.34
	10	48	0.00394	0.00020	140,711.31	1,866,093.10	7,352.41	133,358.90	26.67
	11	49	0.00425	0.00021	163,434.40	1,828,555.91	7,771.36	155,663.04	32.69
	12	50	0.00460	0.00023	188,260.11	1,790,524.90	8,236.41	180,023.70	41.41
	13	51	0.00496	0.00025	215,353.13	1,752,044.98	8,690.14	206,662.99	51.67
	14	52	0.00536	0.00027	244,890.03	1,787,936.13	9,583.34	235,306.69	63.53
	15	53	0.00579	0.00029	277,060.14	1,673,738.36	9,690.95	267,369.19	77.54
	16	54	0.00626	0.00031	312,066.38	1,633,926.64	10,228.38	301,838.00	93.57
	17	55	0.00677	0.00034	350,126.20	1,593,703.41	10,789.37	339,336.83	115.37
	18	56	0.00735	0.00029	391,472.59	1,553,083.63	11,415.16	380,057.43	110.22
	19	57	0.00801	0.00024	436,355.15	1,512,007.45	12,111.18	424,243.97	101.82
	20	58	0.00877	0.00018	485,041.19	1,470,519.76	12,896.46	472,144.73	84.99
	21	59	0.00964	0.00010	537,817.00	1,428,710.35	13,772.77	524,044.23	52.40
	22	60	0.01059	0.00000	594,989.07	1,408,628.66	14,917.38	580,071.69	0.00
	23	61	0.01158	0.00000	656,885.52	1,344,268.49	15,566.63	641,318.89	0.00
	24	62	0.01260	0.00000	723,857.57	1,301,763.25	16,402.22	707,455.35	0.00
	25	63	0.01363	0.00000	796,281.05	1,259,048.51	17,160.83	779,120.22	0.00
	26	64	0.01474	0.00000	874,558.14	1,216,034.50	17,924.35	856,633.79	0.00
合計									923.75

表十五之十六 身心障礙者年齡別自繳保險費本利和與年金總額差額期望值表  
(年齡：40歲)

單位：新台幣元

x	t	$x' = x+t-1$	$q_{x+t-1}$	殘廢發生率	自繳保險費至該年度之本利和(s')	身心障礙終身年金現值	身心障礙終身年金期望值	(6)-(3)-(5)	身心障礙者差額期望值(7)=(6)*(2)
			(1)	(2)	(3)	(4)	(5)		(7)
40(歲)	1	40	0.00212	0.00011	8,628.49	2,149,219.46	4,556.35	4,072.14	0.45
	2	41	0.00227	0.00011	18,219.91	2,115,677.66	4,802.59	13,417.32	1.48
	3	42	0.00243	0.00012	28,855.15	2,081,559.74	5,058.19	23,796.96	2.86
	4	43	0.00262	0.00013	40,621.17	2,046,873.19	5,362.81	35,258.36	4.58
	5	44	0.00285	0.00014	53,611.42	2,011,662.89	5,733.24	47,878.18	6.70
	6	45	0.00309	0.00015	67,926.30	1,975,973.75	6,105.76	61,820.54	9.27
	7	46	0.00336	0.00017	83,673.62	1,939,798.28	6,517.72	77,155.90	13.12
	8	47	0.00364	0.00018	100,969.19	1,903,188.86	6,927.61	94,041.58	16.93
	9	48	0.00394	0.00020	119,937.28	1,866,093.10	7,352.41	112,584.87	22.52
	10	49	0.00425	0.00021	140,711.31	1,828,555.91	7,771.36	132,939.95	27.92
	11	50	0.00460	0.00023	163,434.40	1,790,524.90	8,236.41	155,197.99	35.70
	12	51	0.00496	0.00025	188,260.11	1,752,044.98	8,690.14	179,569.97	44.89
	13	52	0.00536	0.00027	215,353.13	1,787,936.13	9,583.34	205,769.79	55.56
	14	53	0.00579	0.00029	244,890.03	1,673,738.36	9,690.95	235,199.08	68.21
	15	54	0.00626	0.00031	277,060.14	1,633,926.64	10,228.38	266,831.76	82.72
	16	55	0.00677	0.00034	312,066.38	1,593,703.41	10,789.37	301,277.01	102.43
	17	56	0.00735	0.00029	350,126.20	1,553,083.63	11,415.16	338,711.04	98.23
	18	57	0.00801	0.00024	391,472.59	1,512,007.45	12,111.18	379,361.41	91.05
	19	58	0.00877	0.00018	436,355.15	1,470,519.76	12,896.46	423,458.69	76.22
	20	59	0.00964	0.00010	485,041.19	1,428,710.35	13,772.77	471,268.42	47.13
	21	60	0.01059	0.00000	537,817.00	1,408,628.66	14,917.38	522,899.62	0.00
	22	61	0.01158	0.00000	594,989.07	1,344,268.49	15,566.63	579,422.44	0.00
	23	62	0.01260	0.00000	656,885.52	1,301,763.25	16,402.22	640,483.30	0.00
	24	63	0.01363	0.00000	723,857.57	1,259,048.51	17,160.83	706,696.74	0.00
	25	64	0.01474	0.00000	796,281.05	1,216,034.50	17,924.35	778,356.70	0.00
合計									807.97

表十五之十七 身心障礙者年齡別自繳保險費本利和與年金總額差額期望值表  
(年齡：41歲)

單位：新台幣元

x	t	$x'=x+t-1$	$q_{x+t-1}$	殘廢發生率	自繳保險費至該年度之本利和(s')	身心障礙終身年金現值	身心障礙終身年金期望值	(6)-(3)-(5)	身心障礙者差額期望值(7)=(6)*(2)
			(1)	(2)	(3)	(4)	(5)		
41(歲)	1	41	0.00227	0.00011	8,628.49	2,115,677.66	4,802.59	3,825.90	0.42
	2	42	0.00243	0.00012	18,219.91	2,081,559.74	5,058.19	13,161.72	1.58
	3	43	0.00262	0.00013	28,855.15	2,046,873.19	5,362.81	23,492.34	3.05
	4	44	0.00285	0.00014	40,621.17	2,011,662.89	5,733.24	34,887.93	4.88
	5	45	0.00309	0.00015	53,611.42	1,975,973.75	6,105.76	47,505.66	7.13
	6	46	0.00336	0.00017	67,926.30	1,939,798.28	6,517.72	61,408.58	10.44
	7	47	0.00364	0.00018	83,673.62	1,903,188.86	6,927.61	76,746.01	13.81
	8	48	0.00394	0.00020	100,969.19	1,866,093.10	7,352.41	93,616.78	18.72
	9	49	0.00425	0.00021	119,937.28	1,828,555.91	7,771.36	112,165.92	23.55
	10	50	0.00460	0.00023	140,711.31	1,790,524.90	8,236.41	132,474.90	30.47
	11	51	0.00496	0.00025	163,434.40	1,752,044.98	8,690.14	154,744.26	38.69
	12	52	0.00536	0.00027	188,260.11	1,787,936.13	9,583.34	178,676.77	48.24
	13	53	0.00579	0.00029	215,353.13	1,673,738.36	9,690.95	205,662.18	59.64
	14	54	0.00626	0.00031	244,890.03	1,633,926.64	10,228.38	234,661.65	72.75
	15	55	0.00677	0.00034	277,060.14	1,593,703.41	10,789.37	266,270.77	90.53
	16	56	0.00735	0.00029	312,066.38	1,553,083.63	11,415.16	300,651.22	87.19
	17	57	0.00801	0.00024	350,126.20	1,512,007.45	12,111.18	338,015.02	81.12
	18	58	0.00877	0.00018	391,472.59	1,470,519.76	12,896.46	378,576.13	68.14
	19	59	0.00964	0.00010	436,355.15	1,428,710.35	13,772.77	422,582.38	42.26
	20	60	0.01059	0.00000	485,041.19	1,408,628.66	14,917.38	470,123.81	0.00
	21	61	0.01158	0.00000	537,817.00	1,344,268.49	15,566.63	522,250.37	0.00
	22	62	0.01260	0.00000	594,989.07	1,301,763.25	16,402.22	578,586.85	0.00
	23	63	0.01363	0.00000	656,885.52	1,259,048.51	17,160.83	639,724.69	0.00
	24	64	0.01474	0.00000	723,857.57	1,216,034.50	17,924.35	705,933.22	0.00
合計									702.61

表十五之十八 身心障礙者年齡別自繳保險費本利和與年金總額差額期望值表  
(年齡：42歲)

單位：新台幣元

x	t	$x'=x+t-1$	$q_{x+t-1}$	殘廢發生率	自繳保險費至該年度之本利和(s')	身心障礙終身年金現值	身心障礙終身年金期望值	(6)=(3)-(5)	身心障礙者差額期望值 (7)=(6)*(2)
			(1)	(2)	(3)	(4)	(5)		(7)
42(歲)	1	42	0.00243	0.00012	8,628.49	2,081,559.74	5,058.19	3,570.30	0.43
	2	43	0.00262	0.00013	18,219.91	2,046,873.19	5,362.81	12,857.10	1.67
	3	44	0.00285	0.00014	28,855.15	2,011,662.89	5,733.24	23,121.91	3.24
	4	45	0.00309	0.00015	40,621.17	1,975,973.75	6,105.76	34,515.41	5.18
	5	46	0.00336	0.00017	53,611.42	1,939,798.28	6,517.72	47,093.70	8.01
	6	47	0.00364	0.00018	67,926.30	1,903,188.86	6,927.61	60,998.69	10.98
	7	48	0.00394	0.00020	83,673.62	1,866,093.10	7,352.41	76,321.21	15.26
	8	49	0.00425	0.00021	100,969.19	1,828,555.91	7,771.36	93,197.83	19.57
	9	50	0.00460	0.00023	119,937.28	1,790,524.90	8,236.41	111,700.87	25.69
	10	51	0.00496	0.00025	140,711.31	1,752,044.98	8,690.14	132,021.17	33.01
	11	52	0.00536	0.00027	163,434.40	1,787,936.13	9,583.34	153,851.06	41.54
	12	53	0.00579	0.00029	188,260.11	1,673,738.36	9,690.95	178,569.16	51.79
	13	54	0.00626	0.00031	215,353.13	1,633,926.64	10,228.38	205,124.75	63.59
	14	55	0.00677	0.00034	244,890.03	1,593,703.41	10,789.37	234,100.66	79.59
	15	56	0.00735	0.00029	277,060.14	1,553,083.63	11,415.16	265,644.98	77.04
	16	57	0.00801	0.00024	312,066.38	1,512,007.45	12,111.18	299,955.20	71.99
	17	58	0.00877	0.00018	350,126.20	1,470,519.76	12,896.46	337,229.74	60.70
	18	59	0.00964	0.00010	391,472.59	1,428,710.35	13,772.77	377,699.82	37.77
	19	60	0.01059	0.00000	436,355.15	1,408,628.66	14,917.38	421,437.77	0.00
	20	61	0.01158	0.00000	485,041.19	1,344,268.49	15,566.63	469,474.56	0.00
	21	62	0.01260	0.00000	537,817.00	1,301,763.25	16,402.22	521,414.78	0.00
	22	63	0.01363	0.00000	594,989.07	1,259,048.51	17,160.83	577,828.24	0.00
	23	64	0.01474	0.00000	656,885.52	1,216,034.50	17,924.35	638,961.17	0.00
合計									607.05

表十五之十九 身心障礙者年齡別自繳保險費本利和與年金總額差額期望值表  
(年齡：43歲)

單位：新台幣元

x	t	$x'=x+t-1$	$q_{x+t-1}$	殘廢發生率	自繳保險費至該年度之本利和(s')	身心障礙終身年金現值	身心障礙終身年金期望值	(6)=(3)-(5)	身心障礙者差額期望值 (7)=(6)*(2)
			(1)	(2)	(3)	(4)	(5)		(7)
43(歲)	1	43	0.00262	0.00013	8,628.49	2,046,873.19	5,362.81	3,265.68	0.42
	2	44	0.00285	0.00014	18,219.91	2,011,662.89	5,733.24	12,486.67	1.75
	3	45	0.00309	0.00015	28,855.15	1,975,973.75	6,105.76	22,749.39	3.41
	4	46	0.00336	0.00017	40,621.17	1,939,798.28	6,517.72	34,103.45	5.80
	5	47	0.00364	0.00018	53,611.42	1,903,188.86	6,927.61	46,683.81	8.40
	6	48	0.00394	0.00020	67,926.30	1,866,093.10	7,352.41	60,573.89	12.11
	7	49	0.00425	0.00021	83,673.62	1,828,555.91	7,771.36	75,902.26	15.94
	8	50	0.00460	0.00023	100,969.19	1,790,524.90	8,236.41	92,732.78	21.33
	9	51	0.00496	0.00025	119,937.28	1,752,044.98	8,690.14	111,247.14	27.81
	10	52	0.00536	0.00027	140,711.31	1,787,936.13	9,583.34	131,127.97	35.40
	11	53	0.00579	0.00029	163,434.40	1,673,738.36	9,690.95	153,743.45	44.59
	12	54	0.00626	0.00031	188,260.11	1,633,926.64	10,228.38	178,031.73	55.19
	13	55	0.00677	0.00034	215,353.13	1,593,703.41	10,789.37	204,563.76	69.55
	14	56	0.00735	0.00029	244,890.03	1,553,083.63	11,415.16	233,474.87	67.71
	15	57	0.00801	0.00024	277,060.14	1,512,007.45	12,111.18	264,948.96	63.59
	16	58	0.00877	0.00018	312,066.38	1,470,519.76	12,896.46	299,169.92	53.85
	17	59	0.00964	0.00010	350,126.20	1,428,710.35	13,772.77	336,353.43	33.64
	18	60	0.01059	0.00000	391,472.59	1,408,628.66	14,917.38	376,555.21	0.00
	19	61	0.01158	0.00000	436,355.15	1,344,268.49	15,566.63	420,788.52	0.00
	20	62	0.01260	0.00000	485,041.19	1,301,763.25	16,402.22	468,638.97	0.00
	21	63	0.01363	0.00000	537,817.00	1,259,048.51	17,160.83	520,656.17	0.00
	22	64	0.01474	0.00000	594,989.07	1,216,034.50	17,924.35	577,064.72	0.00
合計									520.49

表十五之二十 身心障礙者年齡別自繳保險費本利和與年金總額差額期望值表  
(年齡：44歲)

單位：新台幣元

x	t	$x' = x+t-1$	$q_{x+t-1}$	殘廢發生率	自繳保險費至該年度之本利和(s')	身心障礙終身年金現值	身心障礙終身年金期望值	(6)-(3)-(5)	身心障礙者差額期望值 (7)-(6)*(2)
			(1)	(2)	(3)	(4)	(5)		(7)
44(歲)	1	44	0.00285	0.00014	8,628.49	2,011,662.89	5,733.24	2,895.25	0.41
	2	45	0.00309	0.00015	18,219.91	1,975,973.75	6,105.76	12,114.15	1.82
	3	46	0.00336	0.00017	28,855.15	1,939,798.28	6,517.72	22,337.43	3.80
	4	47	0.00364	0.00018	40,621.17	1,903,188.86	6,927.61	33,693.56	6.06
	5	48	0.00394	0.00020	53,611.42	1,866,093.10	7,352.41	46,259.01	9.25
	6	49	0.00425	0.00021	67,926.30	1,828,555.91	7,771.36	60,154.94	12.63
	7	50	0.00460	0.00023	83,673.62	1,790,524.90	8,236.41	75,437.21	17.35
	8	51	0.00496	0.00025	100,969.19	1,752,044.98	8,690.14	92,279.05	23.07
	9	52	0.00536	0.00027	119,937.28	1,787,936.13	9,583.34	110,353.94	29.80
	10	53	0.00579	0.00029	140,711.31	1,673,738.36	9,690.95	131,020.36	38.00
	11	54	0.00626	0.00031	163,434.40	1,633,926.64	10,228.38	153,206.02	47.49
	12	55	0.00677	0.00034	188,260.11	1,593,703.41	10,789.37	177,470.74	60.34
	13	56	0.00735	0.00029	215,353.13	1,553,083.63	11,415.16	203,937.97	59.14
	14	57	0.00801	0.00024	244,890.03	1,512,007.45	12,111.18	232,778.85	55.87
	15	58	0.00877	0.00018	277,060.14	1,470,519.76	12,896.46	264,163.68	47.55
	16	59	0.00964	0.00010	312,066.38	1,428,710.35	13,772.77	298,293.61	29.83
	17	60	0.01059	0.00000	350,126.20	1,408,628.66	14,917.38	335,208.82	0.00
	18	61	0.01158	0.00000	391,472.59	1,344,268.49	15,566.63	375,905.96	0.00
	19	62	0.01260	0.00000	436,355.15	1,301,763.25	16,402.22	419,952.93	0.00
	20	63	0.01363	0.00000	485,041.19	1,259,048.51	17,160.83	467,880.36	0.00
	21	64	0.01474	0.00000	537,817.00	1,216,034.50	17,924.35	519,892.65	0.00
合計									442.41

表十五之二十一 身心障礙者年齡別自繳保險費本利和與年金總額差額期望值表  
(年齡：45歲)

單位：新台幣元

x	t	$x'=x+t-1$	$q_{x+t-1}$	殘廢發生率	自繳保險費至該年度之本利和(s')	身心障礙終身年金現值	身心障礙終身年金期望值	(6)-(3)-(5)	身心障礙者差額期望值 (7)-(6)*(2)
			(1)	(2)	(3)	(4)	(5)		(7)
45(歲)	1	45	0.00309	0.00015	8,628.49	1,975,973.75	6,105.76	2,522.73	0.38
	2	46	0.00336	0.00017	18,219.91	1,939,798.28	6,517.72	11,702.19	1.99
	3	47	0.00364	0.00018	28,855.15	1,903,188.86	6,927.61	21,927.54	3.95
	4	48	0.00394	0.00020	40,621.17	1,866,093.10	7,352.41	33,268.76	6.65
	5	49	0.00425	0.00021	53,611.42	1,828,555.91	7,771.36	45,840.06	9.63
	6	50	0.00460	0.00023	67,926.30	1,790,524.90	8,236.41	59,689.89	13.73
	7	51	0.00496	0.00025	83,673.62	1,752,044.98	8,690.14	74,983.48	18.75
	8	52	0.00536	0.00027	100,969.19	1,787,936.13	9,583.34	91,385.85	24.67
	9	53	0.00579	0.00029	119,937.28	1,673,738.36	9,690.95	110,246.33	31.97
	10	54	0.00626	0.00031	140,711.31	1,633,926.64	10,228.38	130,482.93	40.45
	11	55	0.00677	0.00034	163,434.40	1,593,703.41	10,789.37	152,645.03	51.90
	12	56	0.00735	0.00029	188,260.11	1,553,083.63	11,415.16	176,844.95	51.29
	13	57	0.00801	0.00024	215,353.13	1,512,007.45	12,111.18	203,241.95	48.78
	14	58	0.00877	0.00018	244,890.03	1,470,519.76	12,896.46	231,993.57	41.76
	15	59	0.00964	0.00010	277,060.14	1,428,710.35	13,772.77	263,287.37	26.33
	16	60	0.01059	0.00000	312,066.38	1,408,628.66	14,917.38	297,149.00	0.00
	17	61	0.01158	0.00000	350,126.20	1,344,268.49	15,566.63	334,559.57	0.00
	18	62	0.01260	0.00000	391,472.59	1,301,763.25	16,402.22	375,070.37	0.00
	19	63	0.01363	0.00000	436,355.15	1,259,048.51	17,160.83	419,194.32	0.00
	20	64	0.01474	0.00000	485,041.19	1,216,034.50	17,924.35	467,116.84	0.00
合計									372.23

表十五之二十二 身心障礙者年齡別自繳保險費本利和與年金總額差額期望值表  
(年齡：46歲)

單位：新台幣元

x	t	$x'=x+t-1$	$q_{x+t-1}$ (1)	殘廢發生率 (2)	自繳保險費至該 年度之本利和(s') (3)	身心障礙終身 年金現值 (4)	身心障礙終身 年金期望值 (5)	(6)=(3)-(5)	身心障礙者 差額期望值 (7)=(6)*(2)
46(歲)	1	46	0.00336	0.00017	8,628.49	1,939,798.28	6,517.72	2,110.77	0.36
	2	47	0.00364	0.00018	18,219.91	1,903,188.86	6,927.61	11,292.30	2.03
	3	48	0.00394	0.00020	28,855.15	1,866,093.10	7,352.41	21,502.74	4.30
	4	49	0.00425	0.00021	40,621.17	1,828,555.91	7,771.36	32,849.81	6.90
	5	50	0.00460	0.00023	53,611.42	1,790,524.90	8,236.41	45,375.01	10.44
	6	51	0.00496	0.00025	67,926.30	1,752,044.98	8,690.14	59,236.16	14.81
	7	52	0.00536	0.00027	83,673.62	1,787,936.13	9,583.34	74,090.28	20.00
	8	53	0.00579	0.00029	100,969.19	1,673,738.36	9,690.95	91,278.24	26.47
	9	54	0.00626	0.00031	119,937.28	1,633,926.64	10,228.38	109,708.90	34.01
	10	55	0.00677	0.00034	140,711.31	1,593,703.41	10,789.37	129,921.94	44.17
	11	56	0.00735	0.00029	163,434.40	1,553,083.63	11,415.16	152,019.24	44.09
	12	57	0.00801	0.00024	188,260.11	1,512,007.45	12,111.18	176,148.93	42.28
	13	58	0.00877	0.00018	215,353.13	1,470,519.76	12,896.46	202,456.67	36.44
	14	59	0.00964	0.00010	244,890.03	1,428,710.35	13,772.77	231,117.26	23.11
	15	60	0.01059	0.00000	277,060.14	1,408,628.66	14,917.38	262,142.76	0.00
	16	61	0.01158	0.00000	312,066.38	1,344,268.49	15,566.63	296,499.75	0.00
	17	62	0.01260	0.00000	350,126.20	1,301,763.25	16,402.22	333,723.98	0.00
	18	63	0.01363	0.00000	391,472.59	1,259,048.51	17,160.83	374,311.76	0.00
	19	64	0.01474	0.00000	436,355.15	1,216,034.50	17,924.35	418,430.80	0.00
合計									309.41

表十五之二十三 身心障礙者年齡別自繳保險費本利和與年金總額差額期望值表  
(年齡：47歲)

單位：新台幣元

x	t	$x'=x+t-1$	$q_{x+t-1}$ (1)	殘廢發生率 (2)	自繳保險費至該 年度之本利和(s') (3)	身心障礙終身 年金現值 (4)	身心障礙終身 年金期望值 (5)	(6)=(3)-(5)	身心障礙者 差額期望值 (7)=(6)*(2)
47(歲)	1	47	0.00364	0.00018	8,628.49	1,903,188.86	6,927.61	1,700.88	0.31
	2	48	0.00394	0.00020	18,219.91	1,866,093.10	7,352.41	10,867.50	2.17
	3	49	0.00425	0.00021	28,855.15	1,828,555.91	7,771.36	21,083.79	4.43
	4	50	0.00460	0.00023	40,621.17	1,790,524.90	8,236.41	32,384.76	7.45
	5	51	0.00496	0.00025	53,611.42	1,752,044.98	8,690.14	44,921.28	11.23
	6	52	0.00536	0.00027	67,926.30	1,787,936.13	9,583.34	58,342.96	15.75
	7	53	0.00579	0.00029	83,673.62	1,673,738.36	9,690.95	73,982.67	21.45
	8	54	0.00626	0.00031	100,969.19	1,633,926.64	10,228.38	90,740.81	28.13
	9	55	0.00677	0.00034	119,937.28	1,593,703.41	10,789.37	109,147.91	37.11
	10	56	0.00735	0.00029	140,711.31	1,553,083.63	11,415.16	129,296.15	37.50
	11	57	0.00801	0.00024	163,434.40	1,512,007.45	12,111.18	151,323.22	36.32
	12	58	0.00877	0.00018	188,260.11	1,470,519.76	12,896.46	175,363.65	31.57
	13	59	0.00964	0.00010	215,353.13	1,428,710.35	13,772.77	201,580.36	20.16
	14	60	0.01059	0.00000	244,890.03	1,408,628.66	14,917.38	229,972.65	0.00
	15	61	0.01158	0.00000	277,060.14	1,344,268.49	15,566.63	261,493.51	0.00
	16	62	0.01260	0.00000	312,066.38	1,301,763.25	16,402.22	295,664.16	0.00
	17	63	0.01363	0.00000	350,126.20	1,259,048.51	17,160.83	332,965.37	0.00
	18	64	0.01474	0.00000	391,472.59	1,216,034.50	17,924.35	373,548.24	0.00
合計									253.58

表十五之二十四 身心障礙者年齡別自繳保險費本利和與年金總額差額期望值表  
(年齡：48歲)

單位：新台幣元

x	t	$x' = x+t-1$	$q_{x+t-1}$	殘廢發生率	自繳保險費至該年度之本利和(s')	身心障礙終身年金現值	身心障礙終身年金期望值	(6)=(3)-(5)	身心障礙者差額期望值 (7)=(6)*(2)
			(1)	(2)	(3)	(4)	(5)		(7)
48(歲)	1	48	0.00394	0.00020	8,628.49	1,866,093.10	7,352.41	1,276.08	0.26
	2	49	0.00425	0.00021	18,219.91	1,828,555.91	7,771.36	10,448.55	2.19
	3	50	0.00460	0.00023	28,855.15	1,790,524.90	8,236.41	20,618.74	4.74
	4	51	0.00496	0.00025	40,621.17	1,752,044.98	8,690.14	31,931.03	7.98
	5	52	0.00536	0.00027	53,611.42	1,787,936.13	9,583.34	44,028.08	11.89
	6	53	0.00579	0.00029	67,926.30	1,673,738.36	9,690.95	58,235.35	16.89
	7	54	0.00626	0.00031	83,673.62	1,633,926.64	10,228.38	73,445.24	22.77
	8	55	0.00677	0.00034	100,969.19	1,593,703.41	10,789.37	90,179.82	30.66
	9	56	0.00735	0.00029	119,937.28	1,553,083.63	11,415.16	108,522.12	31.47
	10	57	0.00801	0.00024	140,711.31	1,512,007.45	12,111.18	128,600.13	30.86
	11	58	0.00877	0.00018	163,434.40	1,470,519.76	12,896.46	150,537.94	27.10
	12	59	0.00964	0.00010	188,260.11	1,428,710.35	13,772.77	174,487.34	17.45
	13	60	0.01059	0.00000	215,353.13	1,408,628.66	14,917.38	200,435.75	0.00
	14	61	0.01158	0.00000	244,890.03	1,344,268.49	15,566.63	229,323.40	0.00
	15	62	0.01260	0.00000	277,060.14	1,301,763.25	16,402.22	260,657.92	0.00
	16	63	0.01363	0.00000	312,066.38	1,259,048.51	17,160.83	294,905.55	0.00
	17	64	0.01474	0.00000	350,126.20	1,216,034.50	17,924.35	332,201.85	0.00
合計									204.26

表十五之二十五 身心障礙者年齡別自繳保險費本利和與年金總額差額期望值表  
(年齡：49歲)

單位：新台幣元

x	t	$x' = x+t-1$	$q_{x+t-1}$ (1)	殘廢發生率 (2)	自繳保險費至該 年度之本利和(s') (3)	身心障礙終身 年金現值 (4)	身心障礙終身 年金期望值 (5)	(6)=(3)-(5)	身心障礙者 差額期望值 (7)=(6)*(2)
49(歲)	1	49	0.00425	0.00021	8,628.49	1,828,555.91	7,771.36	857.13	0.18
	2	50	0.00460	0.00023	18,219.91	1,790,524.90	8,236.41	9,983.50	2.30
	3	51	0.00496	0.00025	28,855.15	1,752,044.98	8,690.14	20,165.01	5.04
	4	52	0.00536	0.00027	40,621.17	1,787,936.13	9,583.34	31,037.83	8.38
	5	53	0.00579	0.00029	53,611.42	1,673,738.36	9,690.95	43,920.47	12.74
	6	54	0.00626	0.00031	67,926.30	1,633,926.64	10,228.38	57,697.92	17.89
	7	55	0.00677	0.00034	83,673.62	1,593,703.41	10,789.37	72,884.25	24.78
	8	56	0.00735	0.00029	100,969.19	1,553,083.63	11,415.16	89,554.03	25.97
	9	57	0.00801	0.00024	119,937.28	1,512,007.45	12,111.18	107,826.10	25.88
	10	58	0.00877	0.00018	140,711.31	1,470,519.76	12,896.46	127,814.85	23.01
	11	59	0.00964	0.00010	163,434.40	1,428,710.35	13,772.77	149,661.63	14.97
	12	60	0.01059	0.00000	188,260.11	1,408,628.66	14,917.38	173,342.73	0.00
	13	61	0.01158	0.00000	215,353.13	1,344,268.49	15,566.63	199,786.50	0.00
	14	62	0.01260	0.00000	244,890.03	1,301,763.25	16,402.22	228,487.81	0.00
	15	63	0.01363	0.00000	277,060.14	1,259,048.51	17,160.83	259,899.31	0.00
	16	64	0.01474	0.00000	312,066.38	1,216,034.50	17,924.35	294,142.03	0.00
合計									161.14

表十五之二十六 身心障礙者年齡別自繳保險費本利和與年金總額差額期望值表  
(年齡：50歲)

單位：新台幣元

x	t	$x'=x+t-1$	$q_{x+t-1}$	殘廢發生率	自繳保險費至該年度之本利和(s')	身心障礙終身年金現值	身心障礙終身年金期望值	(6)=(3)-(5)	身心障礙者差額期望值 (7)=(6)*(2)
			(1)	(2)	(3)	(4)	(5)		
50(歲)	1	50	0.00460	0.00023	8,628.49	1,790,524.90	8,236.41	392.08	0.09
	2	51	0.00496	0.00025	18,219.91	1,752,044.98	8,690.14	9,529.77	2.38
	3	52	0.00536	0.00027	28,855.15	1,787,936.13	9,583.34	19,271.81	5.20
	4	53	0.00579	0.00029	40,621.17	1,673,738.36	9,690.95	30,930.22	8.97
	5	54	0.00626	0.00031	53,611.42	1,633,926.64	10,228.38	43,383.04	13.45
	6	55	0.00677	0.00034	67,926.30	1,593,703.41	10,789.37	57,136.93	19.43
	7	56	0.00735	0.00029	83,673.62	1,553,083.63	11,415.16	72,258.46	20.95
	8	57	0.00801	0.00024	100,969.19	1,512,007.45	12,111.18	88,858.01	21.33
	9	58	0.00877	0.00018	119,937.28	1,470,519.76	12,896.46	107,040.82	19.27
	10	59	0.00964	0.00010	140,711.31	1,428,710.35	13,772.77	126,938.54	12.69
	11	60	0.01059	0.00000	163,434.40	1,408,628.66	14,917.38	148,517.02	0.00
	12	61	0.01158	0.00000	188,260.11	1,344,268.49	15,566.63	172,693.48	0.00
	13	62	0.01260	0.00000	215,353.13	1,301,763.25	16,402.22	198,950.91	0.00
	14	63	0.01363	0.00000	244,890.03	1,259,048.51	17,160.83	227,729.20	0.00
	15	64	0.01474	0.00000	277,060.14	1,216,034.50	17,924.35	259,135.79	0.00
合計									123.76

表十五之二十七 身心障礙者年齡別自繳保險費本利和與年金總額差額期望值表  
(年齡：51歲)

單位：新台幣元

x	t	$x'=x+t-1$	$q_{x+t-1}$	殘廢發生率	自繳保險費至該年度之本利和(s')	身心障礙終身年金現值	身心障礙終身年金期望值	(6)=(3)-(5)	身心障礙者差額期望值 (7)=(6)*(2)
			(1)	(2)	(3)	(4)	(5)		
51(歲)	1	51	0.00496	0.00025	8,628.49	1,752,044.98	8,690.14	0.00	0.00
	2	52	0.00536	0.00027	18,219.91	1,787,936.13	9,583.34	8,636.57	2.33
	3	53	0.00579	0.00029	28,855.15	1,673,738.36	9,690.95	19,164.20	5.56
	4	54	0.00626	0.00031	40,621.17	1,633,926.64	10,228.38	30,392.79	9.42
	5	55	0.00677	0.00034	53,611.42	1,593,703.41	10,789.37	42,822.05	14.56
	6	56	0.00735	0.00029	67,926.30	1,553,083.63	11,415.16	56,511.14	16.39
	7	57	0.00801	0.00024	83,673.62	1,512,007.45	12,111.18	71,562.44	17.17
	8	58	0.00877	0.00018	100,969.19	1,470,519.76	12,896.46	88,072.73	15.85
	9	59	0.00964	0.00010	119,937.28	1,428,710.35	13,772.77	106,164.51	10.62
	10	60	0.01059	0.00000	140,711.31	1,408,628.66	14,917.38	125,793.93	0.00
	11	61	0.01158	0.00000	163,434.40	1,344,268.49	15,566.63	147,867.77	0.00
	12	62	0.01260	0.00000	188,260.11	1,301,763.25	16,402.22	171,857.89	0.00
	13	63	0.01363	0.00000	215,353.13	1,259,048.51	17,160.83	198,192.30	0.00
	14	64	0.01474	0.00000	244,890.03	1,216,034.50	17,924.35	226,965.68	0.00
合計									91.90

表十五之二十八 身心障礙者年齡別自繳保險費本利和與年金總額差額期望值表  
(年齡：52歲)

單位：新台幣元

x	t	$x'=x+t-1$	$q_{x+t-1}$	殘廢發生率	自繳保險費至該年度之本利和(s')	身心障礙終身年金現值	身心障礙終身年金期望值	(6)=(3)-(5)	身心障礙者差額期望值 (7)=(6)*(2)
			(1)	(2)	(3)	(4)	(5)		(7)
52(歲)	1	52	0.00536	0.00027	8,628.49	1,787,936.13	9,583.34	0.00	0.00
	2	53	0.00579	0.00029	18,219.91	1,673,738.36	9,690.95	8,528.96	2.47
	3	53	0.00626	0.00031	28,855.15	1,633,926.64	10,228.38	18,626.77	5.77
	4	54	0.00677	0.00034	40,621.17	1,593,703.41	10,789.37	29,831.80	10.14
	5	55	0.00735	0.00029	53,611.42	1,553,083.63	11,415.16	42,196.26	12.24
	6	56	0.00801	0.00024	67,926.30	1,512,007.45	12,111.18	55,815.12	13.40
	7	57	0.00877	0.00018	83,673.62	1,470,519.76	12,896.46	70,777.16	12.74
	8	58	0.00964	0.00010	100,969.19	1,428,710.35	13,772.77	87,196.42	8.72
	9	59	0.01059	0.00000	119,937.28	1,408,628.66	14,917.38	105,019.90	0.00
	10	60	0.01158	0.00000	140,711.31	1,344,268.49	15,566.63	125,144.68	0.00
	11	61	0.01260	0.00000	163,434.40	1,301,763.25	16,402.22	147,032.18	0.00
	12	62	0.01363	0.00000	188,260.11	1,259,048.51	17,160.83	171,099.28	0.00
	13	63	0.01474	0.00000	215,353.13	1,216,034.50	17,924.35	197,428.78	0.00
合計									65.48

表十五之二十九 身心障礙者年齡別自繳保險費本利和與年金總額差額期望值表  
(年齡：53歲)

單位：新台幣元

x	t	$x'=x+t-1$	$q_{x+t-1}$	殘廢發生率	自繳保險費至該年度之本利和(s')	身心障礙終身年金現值	身心障礙終身年金期望值	(6)=(3)-(5)	身心障礙者差額期望值 (7)=(6)*(2)
			(1)	(2)	(3)	(4)	(5)		(7)
53(歲)	1	53	0.00579	0.00029	8,628.49	1,673,738.36	9,690.95	0.00	0.00
	2	54	0.00626	0.00031	18,219.91	1,633,926.64	10,228.38	7,991.53	2.48
	3	55	0.00677	0.00034	28,855.15	1,593,703.41	10,789.37	18,065.78	6.14
	4	56	0.00735	0.00029	40,621.17	1,553,083.63	11,415.16	29,206.01	8.47
	5	57	0.00801	0.00024	53,611.42	1,512,007.45	12,111.18	41,500.24	9.96
	6	58	0.00877	0.00018	67,926.30	1,470,519.76	12,896.46	55,029.84	9.91
	7	59	0.00964	0.00010	83,673.62	1,428,710.35	13,772.77	69,900.85	6.99
	8	60	0.01059	0.00000	100,969.19	1,408,628.66	14,917.38	86,051.81	0.00
	9	61	0.01158	0.00000	119,937.28	1,344,268.49	15,566.63	104,370.65	0.00
	10	62	0.01260	0.00000	140,711.31	1,301,763.25	16,402.22	124,309.09	0.00
	11	63	0.01363	0.00000	163,434.40	1,259,048.51	17,160.83	146,273.57	0.00
	12	64	0.01474	0.00000	188,260.11	1,216,034.50	17,924.35	170,335.76	0.00
合計									43.95

表十五之三十 身心障礙者年齡別自繳保險費本利和與年金總額差額期望值表  
(年齡：54歲)

單位：新台幣元

x	t	$x'=x+t-1$	$q_{x+t-1}$	殘廢發生率	自繳保險費至該年度之本利和(s')	身心障礙終身年金現值	身心障礙終身年金期望值	(6)=(3)-(5)	身心障礙者差額期望值 (7)=(6)*(2)
			(1)	(2)	(3)	(4)	(5)		(7)
54(歲)	1	54	0.00626	0.00031	8,628.49	1,633,926.64	10,228.38	0.00	0.00
	2	55	0.00677	0.00034	18,219.91	1,593,703.41	10,789.37	7,430.54	2.53
	3	56	0.00735	0.00029	28,855.15	1,553,083.63	11,415.16	17,439.99	5.06
	4	57	0.00801	0.00024	40,621.17	1,512,007.45	12,111.18	28,509.99	6.84
	5	58	0.00877	0.00018	53,611.42	1,470,519.76	12,896.46	40,714.96	7.33
	6	59	0.00964	0.00010	67,926.30	1,428,710.35	13,772.77	54,153.53	5.42
	7	60	0.01059	0.00000	83,673.62	1,408,628.66	14,917.38	68,756.24	0.00
	8	61	0.01158	0.00000	100,969.19	1,344,268.49	15,566.63	85,402.56	0.00
	9	62	0.01260	0.00000	119,937.28	1,301,763.25	16,402.22	103,535.06	0.00
	10	63	0.01363	0.00000	140,711.31	1,259,048.51	17,160.83	123,550.48	0.00
	11	64	0.01474	0.00000	163,434.40	1,216,034.50	17,924.35	145,510.05	0.00
合計									27.18

表十五之三十一 身心障礙者年齡別自繳保險費本利和與年金總額差額期望值表  
(年齡：55歲)

單位：新台幣元

x	t	$x'=x+t-1$	$q_{x+t-1}$	殘廢發生率	自繳保險費至該年度之本利和(s')	身心障礙終身年金現值	身心障礙終身年金期望值	(6)=(3)-(5)	身心障礙者差額期望值 (7)=(6)*(2)
			(1)	(2)	(3)	(4)	(5)		(7)
55(歲)	1	55	0.00677	0.00034	8,628.49	1,593,703.41	10,789.37	0.00	0.00
	2	56	0.00735	0.00029	18,219.91	1,553,083.63	11,415.16	6,804.75	1.97
	3	57	0.00801	0.00024	28,855.15	1,512,007.45	12,111.18	16,743.97	4.02
	4	58	0.00877	0.00018	40,621.17	1,470,519.76	12,896.46	27,724.71	4.99
	5	59	0.00964	0.00010	53,611.42	1,428,710.35	13,772.77	39,838.65	3.98
	6	60	0.01059	0.00000	67,926.30	1,408,628.66	14,917.38	53,008.92	0.00
	7	61	0.01158	0.00000	83,673.62	1,344,268.49	15,566.63	68,106.99	0.00
	8	62	0.01260	0.00000	100,969.19	1,301,763.25	16,402.22	84,566.97	0.00
	9	63	0.01363	0.00000	119,937.28	1,259,048.51	17,160.83	102,776.45	0.00
	10	64	0.01474	0.00000	140,711.31	1,216,034.50	17,924.35	122,786.96	0.00
合計									14.96

表十五之三十二 身心障礙者年齡別自繳保險費本利和與年金總額差額期望值表  
(年齡：56歲)

單位：新台幣元

x	t	$x'=x+t-1$	$q_{x+t-1}$ (1)	殘廢發生率 (2)	自繳保險費至該 年度之本利和(s') (3)	身心障礙終身 年金現值 (4)	身心障礙終身 年金期望值 (5)	(6)=(3)-(5)	身心障礙者 差額期望值 (7)=(6)*(2)
56(歲)	1	56	0.00735	0.00029	8,628.49	1,553,083.63	11,415.16	0.00	0.00
	2	57	0.00801	0.00024	18,219.91	1,512,007.45	12,111.18	6,108.73	1.47
	3	58	0.00877	0.00018	28,855.15	1,470,519.76	12,896.46	15,958.69	2.87
	4	59	0.00964	0.00010	40,621.17	1,428,710.35	13,772.77	26,848.40	2.68
	5	60	0.01059	0.00000	53,611.42	1,408,628.66	14,917.38	38,694.04	0.00
	6	61	0.01158	0.00000	67,926.30	1,344,268.49	15,566.63	52,359.67	0.00
	7	62	0.01260	0.00000	83,673.62	1,301,763.25	16,402.22	67,271.40	0.00
	8	63	0.01363	0.00000	100,969.19	1,259,048.51	17,160.83	83,808.36	0.00
	9	64	0.01474	0.00000	119,937.28	1,216,034.50	17,924.35	102,012.93	0.00
合計									7.02

表十五之三十三 身心障礙者年齡別自繳保險費本利和與年金總額差額期望值表  
(年齡：57歲)

單位：新台幣元

x	t	$x'=x+t-1$	$q_{x+t-1}$ (1)	殘廢發生率 (2)	自繳保險費至該 年度之本利和(s') (3)	身心障礙終身 年金現值 (4)	身心障礙終身 年金期望值 (5)	(6)=(3)-(5)	身心障礙者 差額期望值 (7)=(6)*(2)
57(歲)	1	57	0.00801	0.00024	8,628.49	1,512,007.45	12,111.18	0.00	0.00
	2	58	0.00877	0.00018	18,219.91	1,470,519.76	12,896.46	5,323.45	0.96
	3	59	0.00964	0.00010	28,855.15	1,428,710.35	13,772.77	15,082.38	1.51
	4	60	0.01059	0.00000	40,621.17	1,408,628.66	14,917.38	25,703.79	0.00
	5	61	0.01158	0.00000	53,611.42	1,344,268.49	15,566.63	38,044.79	0.00
	6	62	0.01260	0.00000	67,926.30	1,301,763.25	16,402.22	51,524.08	0.00
	7	63	0.01363	0.00000	83,673.62	1,259,048.51	17,160.83	66,512.79	0.00
	8	64	0.01474	0.00000	100,969.19	1,216,034.50	17,924.35	83,044.84	0.00
合計									2.47

表十五之三十四 身心障礙者年齡別自繳保險費本利和與年金總額差額期望值表  
(年齡：58歲)

單位：新台幣元

x	t	$x'=x+t-1$	$q_{x+t-1}$	殘廢發生率	自繳保險費至該年度之本利和(s')	身心障礙終身年金現值	身心障礙終身年金期望值	(6)=(3)-(5)	身心障礙者差額期望值 (7)=(6)*(2)
			(1)	(2)	(3)	(4)	(5)		(7)
58(歲)	1	58	0.00877	0.00018	8,628.49	1,470,519.76	12,896.46	0.00	0.00
	2	59	0.00964	0.00010	18,219.91	1,428,710.35	13,772.77	4,447.14	0.44
	3	60	0.01059	0.00000	28,855.15	1,408,628.66	14,917.38	13,937.77	0.00
	4	61	0.01158	0.00000	40,621.17	1,344,268.49	15,566.63	25,054.54	0.00
	5	62	0.01260	0.00000	53,611.42	1,301,763.25	16,402.22	37,209.20	0.00
	6	63	0.01363	0.00000	67,926.30	1,259,048.51	17,160.83	50,765.47	0.00
	7	64	0.01474	0.00000	83,673.62	1,216,034.50	17,924.35	65,749.27	0.00
合計									0.44

表十五之三十五 身心障礙者年齡別自繳保險費本利和與年金總額差額期望值表  
(年齡：59歲)

單位：新台幣元

x	t	$x'=x+t-1$	$q_{x+t-1}$	殘廢發生率	自繳保險費至該年度之本利和(s')	身心障礙終身年金現值	身心障礙終身年金期望值	(6)=(3)-(5)	身心障礙者差額期望值 (7)=(6)*(2)
			(1)	(2)	(3)	(4)	(5)		(7)
59(歲)	1	59	0.00964	0.00010	8,628.49	1,428,710.35	13,772.77	0.00	0.00
	2	60	0.01059	0.00000	18,219.91	1,408,628.66	14,917.38	3,302.53	0.00
	3	61	0.01158	0.00000	28,855.15	1,344,268.49	15,566.63	13,288.52	0.00
	4	62	0.01260	0.00000	40,621.17	1,301,763.25	16,402.22	24,218.95	0.00
	5	63	0.01363	0.00000	53,611.42	1,259,048.51	17,160.83	36,450.59	0.00
	6	64	0.01474	0.00000	67,926.30	1,216,034.50	17,924.35	50,001.95	0.00
合計									0.00

表十五之三十六 身心障礙者年齡別自繳保險費本利和與年金總額差額期望值表  
(年齡：60歲)

單位：新台幣元

x	t	$x'=x+t-1$	$q_{x+t-1}$	殘廢發生率	自繳保險費至該年度之本利和(s')	身心障礙終身年金現值	身心障礙終身年金期望值	(6)=(3)-(5)	身心障礙者差額期望值 (7)=(6)*(2)
			(1)	(2)	(3)	(4)	(5)		(7)
60(歲)	1	60	0.01059	0.00000	8,628.49	1,408,628.66	14,917.38	0.00	0.00
	2	61	0.01158	0.00000	18,219.91	1,344,268.49	15,566.63	2,653.28	0.00
	3	62	0.01260	0.00000	28,855.15	1,301,763.25	16,402.22	12,452.93	0.00
	4	63	0.01363	0.00000	40,621.17	1,259,048.51	17,160.83	23,460.34	0.00
	5	64	0.01474	0.00000	53,611.42	1,216,034.50	17,924.35	35,687.07	0.00
合計									0.00

表十五之三十七 身心障礙者年齡別自繳保險費本利和與年金總額差額期望值表  
(年齡：61歲)

單位：新台幣元

x	t	$x'=x+t-1$	$q_{x+t-1}$	殘廢發生率	自繳保險費至該年度之本利和(s')	身心障礙終身年金現值	身心障礙終身年金期望值	(6)=(3)-(5)	身心障礙者差額期望值 (7)=(6)*(2)
			(1)	(2)	(3)	(4)	(5)		(7)
61(歲)	1	61	0.01158	0.00000	8,628.49	1,344,268.49	15,566.63	0.00	0.00
	2	62	0.01260	0.00000	18,219.91	1,301,763.25	16,402.22	1,817.69	0.00
	3	63	0.01363	0.00000	28,855.15	1,259,048.51	17,160.83	11,694.32	0.00
	4	64	0.01474	0.00000	40,621.17	1,216,034.50	17,924.35	22,696.82	0.00
合計									0.00

表十五之三十八 身心障礙者年齡別自繳保險費本利和與年金總額差額期望值表  
(年齡：62歲)

單位：新台幣元

x	t	$x'=x+t-1$	$q_{x+t-1}$	殘廢發生率	自繳保險費至該年度之本利和(s')	身心障礙終身年金現值	身心障礙終身年金期望值	(6)=(3)-(5)	身心障礙者差額期望值 (7)=(6)*(2)
			(1)	(2)	(3)	(4)	(5)		(7)
62(歲)	1	62	0.01260	0.00000	8,628.49	1,301,763.25	16,402.22	0.00	0.00
	2	63	0.01363	0.00000	18,219.91	1,259,048.51	17,160.83	1,059.08	0.00
	3	64	0.01474	0.00000	28,855.15	1,216,034.50	17,924.35	10,930.80	0.00
合計									0.00

表十五之三十九 身心障礙者年齡別自繳保險費本利和與年金總額差額期望值表  
(年齡：63歲)

單位：新台幣元

x	t	$x'=x+t-1$	$q_{x+t-1}$	殘廢發生率	自繳保險費至該年度之本利和(s')	身心障礙終身年金現值	身心障礙終身年金期望值	(6)=(3)-(5)	身心障礙者差額期望值 (7)=(6)*(2)
			(1)	(2)	(3)	(4)	(5)		(7)
63(歲)	1	63	0.01363	0.00000	8,628.49	1,259,048.51	17,160.83	0.00	0.00
	2	64	0.01474	0.00000	18,219.91	1,216,034.50	17,924.35	295.56	0.00
合計									0.00

表十五之四十 身心障礙者年齡別自繳保險費本利和與年金總額差額期望值表  
(年齡：64歲)

單位：新台幣元

x	t	$x'=x+t-1$	$q_{x+t-1}$	殘廢發生率	自繳保險費至該年度之本利和(s')	身心障礙終身年金現值	身心障礙終身年金期望值	(6)=(3)-(5)	身心障礙者差額期望值 (7)=(6)*(2)
			(1)	(2)	(3)	(4)	(5)		(7)
64(歲)	1	64	0.01474	0.00000	8,628.49	1,216,034.50	17,924.35	0.00	0.00
合計									0.00

表十六 被保險人領取身心障礙年金後死亡領回自繳保險費之保險成本表 單位：新台幣元

年齡別 (歲)	全體適用人口數(人)(1)	佔總人口數 比率(%) (2)	殘廢發生 率(3)	殘廢人口數 (4)=(1)×3	身心障礙者差額期 望值 (EDSW) <sub>x</sub> (5)	保險成本 (6)=(3)×(5)
25	363,236	3.2941	0.00005	18	4,203.16	75,656.88
26	374,042	3.3921	0.00005	19	3,826.39	72,701.41
27	376,689	3.4161	0.00005	19	3,478.10	66,083.90
28	376,556	3.4149	0.00005	19	3,156.33	59,970.27
29	360,600	3.2702	0.00006	22	2,859.21	62,902.62
30	388,465	3.5229	0.00006	23	2,585.12	59,457.76
31	384,099	3.4833	0.00006	23	2,332.44	53,646.12
32	391,387	3.5494	0.00006	23	2,099.72	48,293.56
33	397,618	3.6059	0.00007	28	1,885.52	52,794.56
34	392,755	3.5618	0.00007	27	1,688.58	45,591.66
35	388,035	3.5190	0.00008	31	1,507.69	46,738.39
36	384,716	3.4889	0.00008	31	1,341.78	41,595.18
37	382,125	3.4654	0.00009	34	1,189.76	40,451.84
38	370,337	3.3585	0.00009	33	1,050.72	34,673.76
39	351,988	3.1921	0.00010	35	923.75	32,331.25
40	364,537	3.3059	0.00011	40	807.97	32,318.80
41	356,465	3.2327	0.00011	39	702.61	27,401.79
42	338,039	3.0656	0.00012	41	607.05	24,889.05
43	325,612	2.9529	0.00013	42	520.49	21,860.58
44	319,437	2.8969	0.00014	45	442.41	19,908.45
45	323,682	2.9354	0.00015	49	372.23	18,239.27
46	273,643	2.4816	0.00017	47	309.41	14,542.27
47	255,217	2.3145	0.00018	46	253.58	11,664.68
48	224,760	2.0383	0.00020	45	204.26	9,191.70
49	198,186	1.7973	0.00021	42	161.14	6,767.88
50	162,106	1.4701	0.00023	37	123.76	4,579.12
51	146,183	1.3257	0.00025	37	91.90	3,400.30
52	171,093	1.5516	0.00027	46	65.48	3,012.08
53	175,228	1.5891	0.00029	51	43.95	2,241.45
54	172,438	1.5638	0.00031	54	27.18	1,480.11
55	174,632	1.5837	0.00034	59	14.96	882.64
56	174,787	1.5851	0.00029	51	7.02	358.02
57	166,660	1.5114	0.00024	40	2.47	98.80
58	156,978	1.4236	0.00018	28	0.44	12.32
59	155,247	1.4079	0.00010	16	0.00	0.00
60	146,966	1.3328	0.00000	0	0.00	0.00
61	146,062	1.3246	0.00000	0	0.00	0.00
62	141,772	1.2857	0.00000	0	0.00	0.00
63	137,031	1.2427	0.00000	0	0.00	0.00
64	137,450	1.2465	0.00000	0	0.00	0.00
合計	11,026,859	100%	0.00504	1,240	38,886.58	995,738.47
					每人每年保險成本	0.0903
					每人每月保險成本	0.0075

表十七之一 遺屬年金年齡別自繳保險費本利和與喪葬津貼、年金總額差額期望值表  
(年齡：25歲)

單位：新台幣元

x	t	x'=x+t-1	$q_{x+t-1}$	自繳保險費至該 年度之本利和(S)	喪葬津貼 DB,	遺屬終身 年金現值	遺屬年金受益人 差額期望值 (EDSB), (5)=(1)*[(2)-(3)-(4)]*60%
			(1)	(2)	(3)	(4)	
25(歲)	1	25	0.00100	8,628.49	87,000.00	1,682,696.23	0.00
	2	26	0.00101	18,219.91	91,343.13	1,666,438.37	0.00
	3	27	0.00103	28,855.15	95,903.07	1,649,781.00	0.00
	4	28	0.00106	40,621.17	100,690.64	1,632,724.13	0.00
	5	29	0.00110	53,611.42	105,717.22	1,615,287.24	0.00
	6	30	0.00116	67,926.30	110,994.73	1,597,484.95	0.00
	7	31	0.00121	83,673.62	116,535.70	1,579,317.26	0.00
	8	32	0.00128	100,969.19	122,353.28	1,560,764.69	0.00
	9	33	0.00137	119,937.28	128,461.28	1,541,841.84	0.00
	10	34	0.00146	140,711.31	134,874.19	1,522,587.70	0.00
	11	35	0.00157	163,434.40	141,607.25	1,502,968.15	0.00
	12	36	0.00167	188,260.11	148,676.42	1,483,022.18	0.00
	13	37	0.00178	215,353.13	156,098.50	1,462,701.07	0.00
	14	38	0.00188	244,890.03	163,891.09	1,442,024.30	0.00
	15	39	0.00200	277,060.14	172,072.70	1,420,943.16	0.00
	16	40	0.00212	312,066.38	180,662.74	1,399,491.74	0.00
	17	41	0.00227	350,126.20	189,681.60	1,377,650.57	0.00
	18	42	0.00243	391,472.59	199,150.70	1,355,434.25	0.00
	19	43	0.00262	436,355.15	209,092.50	1,332,847.66	0.00
	20	44	0.00285	485,041.19	219,530.61	1,309,920.02	0.00
	21	45	0.00309	537,817.00	230,489.79	1,286,680.58	0.00
	22	46	0.00336	594,989.07	241,996.07	1,263,124.46	0.00
	23	47	0.00364	656,885.52	254,076.76	1,239,285.77	0.00
	24	48	0.00394	723,857.57	266,760.53	1,215,130.39	0.00
	25	49	0.00425	796,281.05	280,077.48	1,190,687.57	0.00
	26	50	0.00460	874,558.14	294,059.23	1,165,923.19	0.00
	27	51	0.00496	959,119.10	308,738.96	1,140,866.50	0.00
	28	52	0.00536	1,050,424.18	324,151.52	1,164,237.48	0.00
	29	53	0.00579	1,148,965.65	340,333.48	1,089,876.14	0.00
	30	54	0.00626	1,255,269.95	357,323.27	1,063,952.23	0.00
	31	55	0.00677	1,369,900.01	375,161.21	1,037,760.36	0.00
	32	56	0.00735	1,493,457.64	393,889.63	1,011,310.27	389.22
	33	57	0.00801	1,626,586.21	413,552.99	984,562.99	1,098.03
	34	58	0.00877	1,769,973.39	434,197.97	957,547.75	1,990.23
	35	59	0.00964	1,924,354.12	455,873.57	930,323.02	3,112.70
	36	60	0.01059	2,090,513.77	478,631.23	917,246.57	4,413.72
	37	61	0.01158	2,269,291.53	502,524.98	875,337.62	6,193.65
	38	62	0.01260	2,461,583.94	527,611.53	847,659.79	8,212.52
	39	63	0.01363	2,668,348.76	553,950.43	819,845.54	10,586.85
	40	64	0.01474	2,890,609.03	581,604.19	791,836.42	13,417.84
合計							49,414.76

表十七之二 遺屬年金年齡別自繳保險費本利和與喪葬津貼、年金總額差額期望值表  
(年齡：26歲)

單位：新台幣元

x	t	$x'=x+t-1$	$q_{x+t-1}$ (1)	自繳保險費至該 年度之本利和(S) (2)	喪葬津貼 DB <sub>t</sub> (3)	遺屬終身 年金現值 (4)	遺屬年金受益人 差額期望值 (EDSB) <sub>t</sub> (5)=(1)*[(2)-(3)-(4)]*60%
26(歲)	1	26	0.00101	8,628.49	87,000.00	1,666,438.37	0.00
	2	27	0.00103	18,219.91	91,343.13	1,649,781.00	0.00
	3	28	0.00106	28,855.15	95,903.07	1,632,724.13	0.00
	4	29	0.00110	40,621.17	100,690.64	1,615,287.24	0.00
	5	30	0.00116	53,611.42	105,717.22	1,597,484.95	0.00
	6	31	0.00121	67,926.30	110,994.73	1,579,317.26	0.00
	7	32	0.00128	83,673.62	116,535.70	1,560,764.69	0.00
	8	33	0.00137	100,969.19	122,353.28	1,541,841.84	0.00
	9	34	0.00146	119,937.28	128,461.28	1,522,587.70	0.00
	10	35	0.00157	140,711.31	134,874.19	1,502,968.15	0.00
	11	36	0.00167	163,434.40	141,607.25	1,483,022.18	0.00
	12	37	0.00178	188,260.11	148,676.42	1,462,701.07	0.00
	13	38	0.00188	215,353.13	156,098.50	1,442,024.30	0.00
	14	39	0.00200	244,890.03	163,891.09	1,420,943.16	0.00
	15	40	0.00212	277,060.14	172,072.70	1,399,491.74	0.00
	16	41	0.00227	312,066.38	180,662.74	1,377,650.57	0.00
	17	42	0.00243	350,126.20	189,681.60	1,355,434.25	0.00
	18	43	0.00262	391,472.59	199,150.70	1,332,847.66	0.00
	19	44	0.00285	436,355.15	209,092.50	1,309,920.02	0.00
	20	45	0.00309	485,041.19	219,530.61	1,286,680.58	0.00
	21	46	0.00336	537,817.00	230,489.79	1,263,124.46	0.00
	22	47	0.00364	594,989.07	241,996.07	1,239,285.77	0.00
	23	48	0.00394	656,885.52	254,076.76	1,215,130.39	0.00
	24	49	0.00425	723,857.57	266,760.53	1,190,687.57	0.00
	25	50	0.00460	796,281.05	280,077.48	1,165,923.19	0.00
	26	51	0.00496	874,558.14	294,059.23	1,140,866.50	0.00
	27	52	0.00536	959,119.10	308,738.96	1,164,237.48	0.00
	28	53	0.00579	1,050,424.18	324,151.52	1,089,876.14	0.00
	29	54	0.00626	1,148,965.65	340,333.48	1,063,952.23	0.00
	30	55	0.00677	1,255,269.95	357,323.27	1,037,760.36	0.00
	31	56	0.00735	1,369,900.01	375,161.21	1,011,310.27	0.00
	32	57	0.00801	1,493,457.64	393,889.63	984,562.99	552.71
	33	58	0.00877	1,626,586.21	413,552.99	957,547.75	1,344.36
	34	59	0.00964	1,769,973.39	434,197.97	930,323.02	2,345.14
	35	60	0.01059	1,924,354.12	455,873.57	917,246.57	3,502.54
	36	61	0.01158	2,090,513.77	478,631.23	875,337.62	5,117.51
	37	62	0.01260	2,269,291.53	502,524.98	847,659.79	6,948.45
	38	63	0.01363	2,461,583.94	527,611.53	819,845.54	9,111.33
	39	64	0.01474	2,668,348.76	553,950.43	791,836.42	11,696.74
合計							40,618.78

表十七之三 遺屬年金年齡別自繳保險費本利和與喪葬津貼、年金總額差額期望值表  
(年齡：27歲)

單位：新台幣元

x	t	x'=x+t-1	$q_{x+t-1}$	自繳保險費至該 年度之本利和(S)	喪葬津貼 DB <sub>t</sub>	遺屬終身 年金現值	遺屬年金受益人 差額期望值 (EDSB) <sub>t</sub>
			(1)	(2)	(3)	(4)	(5)=(1)*[(2)-(3)-(4)]*60%
27(歲)	1	27	0.00103	8,628.49	87,000.00	1,649,781.00	0.00
	2	28	0.00106	18,219.91	91,343.13	1,632,724.13	0.00
	3	29	0.00110	28,855.15	95,903.07	1,615,287.24	0.00
	4	30	0.00116	40,621.17	100,690.64	1,597,484.95	0.00
	5	31	0.00121	53,611.42	105,717.22	1,579,317.26	0.00
	6	32	0.00128	67,926.30	110,994.73	1,560,764.69	0.00
	7	33	0.00137	83,673.62	116,535.70	1,541,841.84	0.00
	8	34	0.00146	100,969.19	122,353.28	1,522,587.70	0.00
	9	35	0.00157	119,937.28	128,461.28	1,502,968.15	0.00
	10	36	0.00167	140,711.31	134,874.19	1,483,022.18	0.00
	11	37	0.00178	163,434.40	141,607.25	1,462,701.07	0.00
	12	38	0.00188	188,260.11	148,676.42	1,442,024.30	0.00
	13	39	0.00200	215,353.13	156,098.50	1,420,943.16	0.00
	14	40	0.00212	244,890.03	163,891.09	1,399,491.74	0.00
	15	41	0.00227	277,060.14	172,072.70	1,377,650.57	0.00
	16	42	0.00243	312,066.38	180,662.74	1,355,434.25	0.00
	17	43	0.00262	350,126.20	189,681.60	1,332,847.66	0.00
	18	44	0.00285	391,472.59	199,150.70	1,309,920.02	0.00
	19	45	0.00309	436,355.15	209,092.50	1,286,680.58	0.00
	20	46	0.00336	485,041.19	219,530.61	1,263,124.46	0.00
	21	47	0.00364	537,817.00	230,489.79	1,239,285.77	0.00
	22	48	0.00394	594,989.07	241,996.07	1,215,130.39	0.00
	23	49	0.00425	656,885.52	254,076.76	1,190,687.57	0.00
	24	50	0.00460	723,857.57	266,760.53	1,165,923.19	0.00
	25	51	0.00496	796,281.05	280,077.48	1,140,866.50	0.00
	26	52	0.00536	874,558.14	294,059.23	1,114,237.48	0.00
	27	53	0.00579	959,119.10	308,738.96	1,089,876.14	0.00
	28	54	0.00626	1,050,424.18	324,151.52	1,063,952.23	0.00
	29	55	0.00677	1,148,965.65	340,333.48	1,037,760.36	0.00
	30	56	0.00735	1,255,269.95	357,323.27	1,011,310.27	0.00
	31	57	0.00801	1,369,900.01	375,161.21	984,562.99	48.90
	32	58	0.00877	1,493,457.64	393,889.63	957,547.75	747.31
	33	59	0.00964	1,626,586.21	413,552.99	930,323.02	1,635.20
	34	60	0.01059	1,769,973.39	434,197.97	917,246.57	2,659.33
	35	61	0.01158	1,924,354.12	455,873.57	875,337.62	4,121.16
	36	62	0.01260	2,090,513.77	478,631.23	847,659.79	5,777.52
	37	63	0.01363	2,269,291.53	502,524.98	819,845.54	7,743.92
	38	64	0.01474	2,461,583.94	527,611.53	791,836.42	10,101.05
合計							32,834.39

表十七之四 遺屬年金年齡別自繳保險費本利和與喪葬津貼、年金總額差額期望值表  
(年齡：28歲)

單位：新台幣元

x	t	x'=x+t-1	$q_{x+t-1}$ (1)	自繳保險費至該 年度之本利和(S) (2)	喪葬津貼 DB <sub>t</sub> (3)	遺屬終身 年金現值 (4)	遺屬年金受益人 差額期望值 (EDSB) <sub>t</sub> (5)=(1)*[(2)-(3)-(4)]*60%
28(歲)	1	28	0.00106	8,628.49	87,000.00	1,632,724.13	0.00
	2	29	0.00110	18,219.91	91,343.13	1,615,287.24	0.00
	3	30	0.00116	28,855.15	95,903.07	1,597,484.95	0.00
	4	31	0.00121	40,621.17	100,690.64	1,579,317.26	0.00
	5	32	0.00128	53,611.42	105,717.22	1,560,764.69	0.00
	6	33	0.00137	67,926.30	110,994.73	1,541,841.84	0.00
	7	34	0.00146	83,673.62	116,535.70	1,522,587.70	0.00
	8	35	0.00157	100,969.19	122,353.28	1,502,968.15	0.00
	9	36	0.00167	119,937.28	128,461.28	1,483,022.18	0.00
	10	37	0.00178	140,711.31	134,874.19	1,462,701.07	0.00
	11	38	0.00188	163,434.40	141,607.25	1,442,024.30	0.00
	12	39	0.00200	188,260.11	148,676.42	1,420,943.16	0.00
	13	40	0.00212	215,353.13	156,098.50	1,399,491.74	0.00
	14	41	0.00227	244,890.03	163,891.09	1,377,650.57	0.00
	15	42	0.00243	277,060.14	172,072.70	1,355,434.25	0.00
	16	43	0.00262	312,066.38	180,662.74	1,332,847.66	0.00
	17	44	0.00285	350,126.20	189,681.60	1,309,920.02	0.00
	18	45	0.00309	391,472.59	199,150.70	1,286,680.58	0.00
	19	46	0.00336	436,355.15	209,092.50	1,263,124.46	0.00
	20	47	0.00364	485,041.19	219,530.61	1,239,285.77	0.00
	21	48	0.00394	537,817.00	230,489.79	1,215,130.39	0.00
	22	49	0.00425	594,989.07	241,996.07	1,190,687.57	0.00
	23	50	0.00460	656,885.52	254,076.76	1,165,923.19	0.00
	24	51	0.00496	723,857.57	266,760.53	1,140,866.50	0.00
	25	52	0.00536	796,281.05	280,077.48	1,164,237.48	0.00
	26	53	0.00579	874,558.14	294,059.23	1,089,876.14	0.00
	27	54	0.00626	959,119.10	308,738.96	1,063,952.23	0.00
	28	55	0.00677	1,050,424.18	324,151.52	1,037,760.36	0.00
	29	56	0.00735	1,148,965.65	340,333.48	1,011,310.27	0.00
	30	57	0.00801	1,255,269.95	357,323.27	984,562.99	0.00
	31	58	0.00877	1,369,900.01	375,161.21	957,547.75	195.70
	32	59	0.00964	1,493,457.64	393,889.63	930,323.02	978.91
	33	60	0.01059	1,626,586.21	413,552.99	917,246.57	1,879.43
	34	61	0.01158	1,769,973.39	434,197.97	875,337.62	3,199.12
	35	62	0.01260	1,924,354.12	455,873.57	847,659.79	4,693.40
	36	63	0.01363	2,090,513.77	478,631.23	819,845.54	6,477.28
	37	64	0.01474	2,269,291.53	502,524.98	791,836.42	8,622.28
合計							26,046.12

表十七之五 遺屬年金年齡別自繳保險費本利和與喪葬津貼、年金總額差額期望值表  
(年齡：29歲)

單位：新台幣元

x	t	$x'=x+t-1$	$q_{x+t-1}$ (1)	自繳保險費至該 年度之本利和(S) (2)	喪葬津貼 $DB_t$ (3)	遺屬終身 年金現值 (4)	遺屬年金受益人 差額期望值 (EDSB) <sub>t</sub> (5)=(1)*[(2)-(3)-(4)]*60%
29(歲)	1	29	0.00110	8,628.49	87,000.00	1,615,287.24	0.00
	2	30	0.00116	18,219.91	91,343.13	1,597,484.95	0.00
	3	31	0.00121	28,855.15	95,903.07	1,579,317.26	0.00
	4	32	0.00128	40,621.17	100,690.64	1,560,764.69	0.00
	5	33	0.00137	53,611.42	105,717.22	1,541,841.84	0.00
	6	34	0.00146	67,926.30	110,994.73	1,522,587.70	0.00
	7	35	0.00157	83,673.62	116,535.70	1,502,968.15	0.00
	8	36	0.00167	100,969.19	122,353.28	1,483,022.18	0.00
	9	37	0.00178	119,937.28	128,461.28	1,462,701.07	0.00
	10	38	0.00188	140,711.31	134,874.19	1,442,024.30	0.00
	11	39	0.00200	163,434.40	141,607.25	1,420,943.16	0.00
	12	40	0.00212	188,260.11	148,676.42	1,399,491.74	0.00
	13	41	0.00227	215,353.13	156,098.50	1,377,650.57	0.00
	14	42	0.00243	244,890.03	163,891.09	1,355,434.25	0.00
	15	43	0.00262	277,060.14	172,072.70	1,332,847.66	0.00
	16	44	0.00285	312,066.38	180,662.74	1,309,920.02	0.00
	17	45	0.00309	350,126.20	189,681.60	1,286,680.58	0.00
	18	46	0.00336	391,472.59	199,150.70	1,263,124.46	0.00
	19	47	0.00364	436,355.15	209,092.50	1,239,285.77	0.00
	20	48	0.00394	485,041.19	219,530.61	1,215,130.39	0.00
	21	49	0.00425	537,817.00	230,489.79	1,190,687.57	0.00
	22	50	0.00460	594,989.07	241,996.07	1,165,923.19	0.00
	23	51	0.00496	656,885.52	254,076.76	1,140,866.50	0.00
	24	52	0.00536	723,857.57	266,760.53	1,164,237.48	0.00
	25	53	0.00579	796,281.05	280,077.48	1,089,876.14	0.00
	26	54	0.00626	874,558.14	294,059.23	1,063,952.23	0.00
	27	55	0.00677	959,119.10	308,738.96	1,037,760.36	0.00
	28	56	0.00735	1,050,424.18	324,151.52	1,011,310.27	0.00
	29	57	0.00801	1,148,965.65	340,333.48	984,562.99	0.00
	30	58	0.00877	1,255,269.95	357,323.27	957,547.75	0.00
	31	59	0.00964	1,369,900.01	375,161.21	930,323.02	372.58
	32	60	0.01059	1,493,457.64	393,889.63	917,246.57	1,158.47
	33	61	0.01158	1,626,586.21	413,552.99	875,337.62	2,346.31
	34	62	0.01260	1,769,973.39	434,197.97	847,659.79	3,690.15
	35	63	0.01363	1,924,354.12	455,873.57	819,845.54	5,304.54
	36	64	0.01474	2,090,513.77	478,631.23	791,836.42	7,252.49
合計							20,124.54

表十七之六 遺屬年金年齡別自繳保險費本利和與喪葬津貼、年金總額差額期望值表  
(年齡：30歲)

單位：新台幣元

x	t	$x'=x+t-1$	$q_{x+t-1}$ (1)	自繳保險費至該 年度之本利和(S) (2)	喪葬津貼 $DB_t$ (3)	遺屬終身 年金現值 (4)	遺屬年金受益人 差額期望值 (EDSB) <sub>t</sub> (5)=(1)*[(2)-(3)-(4)]*60%
30(歲)	1	30	0.00116	8,628.49	87,000.00	1,597,484.95	0.00
	2	31	0.00121	18,219.91	91,343.13	1,579,317.26	0.00
	3	32	0.00128	28,855.15	95,903.07	1,560,764.69	0.00
	4	33	0.00137	40,621.17	100,690.64	1,541,841.84	0.00
	5	34	0.00146	53,611.42	105,717.22	1,522,587.70	0.00
	6	35	0.00157	67,926.30	110,994.73	1,502,968.15	0.00
	7	36	0.00167	83,673.62	116,535.70	1,483,022.18	0.00
	8	37	0.00178	100,969.19	122,353.28	1,462,701.07	0.00
	9	38	0.00188	119,937.28	128,461.28	1,442,024.30	0.00
	10	39	0.00200	140,711.31	134,874.19	1,420,943.16	0.00
	11	40	0.00212	163,434.40	141,607.25	1,399,491.74	0.00
	12	41	0.00227	188,260.11	148,676.42	1,377,650.57	0.00
	13	42	0.00243	215,353.13	156,098.50	1,355,434.25	0.00
	14	43	0.00262	244,890.03	163,891.09	1,332,847.66	0.00
	15	44	0.00285	277,060.14	172,072.70	1,309,920.02	0.00
	16	45	0.00309	312,066.38	180,662.74	1,286,680.58	0.00
	17	46	0.00336	350,126.20	189,681.60	1,263,124.46	0.00
	18	47	0.00364	391,472.59	199,150.70	1,239,285.77	0.00
	19	48	0.00394	436,355.15	209,092.50	1,215,130.39	0.00
	20	49	0.00425	485,041.19	219,530.61	1,190,687.57	0.00
	21	50	0.00460	537,817.00	230,489.79	1,165,923.19	0.00
	22	51	0.00496	594,989.07	241,996.07	1,140,866.50	0.00
	23	52	0.00536	656,885.52	254,076.76	1,116,237.48	0.00
	24	53	0.00579	723,857.57	266,760.53	1,089,876.14	0.00
	25	54	0.00626	796,281.05	280,077.48	1,063,952.23	0.00
	26	55	0.00677	874,558.14	294,059.23	1,037,760.36	0.00
	27	56	0.00735	959,119.10	308,738.96	1,011,310.27	0.00
	28	57	0.00801	1,050,424.18	324,151.52	984,562.99	0.00
	29	58	0.00877	1,148,965.65	340,333.48	957,547.75	0.00
	30	59	0.00964	1,255,269.95	357,323.27	930,323.02	0.00
	31	60	0.01059	1,369,900.01	375,161.21	917,246.57	492.39
	32	61	0.01158	1,493,457.64	393,889.63	875,337.62	1,557.95
	33	62	0.01260	1,626,586.21	413,552.99	847,659.79	2,762.22
	34	63	0.01363	1,769,973.39	434,197.97	819,845.54	4,219.27
	35	64	0.01474	1,924,354.12	455,873.57	791,836.42	5,984.24
合計							15,016.07

表十七之七 遺屬年金年齡別自繳保險費本利和與喪葬津貼、年金總額差額期望值表  
(年齡：31歲)

單位：新台幣元

x	t	$x'=x+t-1$	$q_{x+t-1}$ (1)	自繳保險費至該 年度之本利和(S) (2)	喪葬津貼 $DB_t$ (3)	遺屬終身 年金現值 (4)	遺屬年金受益人 差額期望值 (EDSB) <sub>t</sub> (5)=(1)*[(2)-(3)-(4)]*60%
31(歲)	1	31	0.00121	8,628.49	87,000.00	1,579,317.26	0.00
	2	32	0.00128	18,219.91	91,343.13	1,560,764.69	0.00
	3	33	0.00137	28,855.15	95,903.07	1,541,841.84	0.00
	4	34	0.00146	40,621.17	100,690.64	1,522,587.70	0.00
	5	35	0.00157	53,611.42	105,717.22	1,502,968.15	0.00
	6	36	0.00167	67,926.30	110,994.73	1,483,022.18	0.00
	7	37	0.00178	83,673.62	116,535.70	1,462,701.07	0.00
	8	38	0.00188	100,969.19	122,353.28	1,442,024.30	0.00
	9	39	0.00200	119,937.28	128,461.28	1,420,943.16	0.00
	10	40	0.00212	140,711.31	134,874.19	1,399,491.74	0.00
	11	41	0.00227	163,434.40	141,607.25	1,377,650.57	0.00
	12	42	0.00243	188,260.11	148,676.42	1,355,434.25	0.00
	13	43	0.00262	215,353.13	156,098.50	1,332,847.66	0.00
	14	44	0.00285	244,890.03	163,891.09	1,309,920.02	0.00
	15	45	0.00309	277,060.14	172,072.70	1,286,680.58	0.00
	16	46	0.00336	312,066.38	180,662.74	1,263,124.46	0.00
	17	47	0.00364	350,126.20	189,681.60	1,239,285.77	0.00
	18	48	0.00394	391,472.59	199,150.70	1,215,130.39	0.00
	19	49	0.00425	436,355.15	209,092.50	1,190,687.57	0.00
	20	50	0.00460	485,041.19	219,530.61	1,165,923.19	0.00
	21	51	0.00496	537,817.00	230,489.79	1,140,866.50	0.00
	22	52	0.00536	594,989.07	241,996.07	1,164,237.48	0.00
	23	53	0.00579	656,885.52	254,076.76	1,089,876.14	0.00
	24	54	0.00626	723,857.57	266,760.53	1,063,952.23	0.00
	25	55	0.00677	796,281.05	280,077.48	1,037,760.36	0.00
	26	56	0.00735	874,558.14	294,059.23	1,011,310.27	0.00
	27	57	0.00801	959,119.10	308,738.96	984,562.99	0.00
	28	58	0.00877	1,050,424.18	324,151.52	957,547.75	0.00
	29	59	0.00964	1,148,965.65	340,333.48	930,323.02	0.00
	30	60	0.01059	1,255,269.95	357,323.27	917,246.57	0.00
	31	61	0.01158	1,369,900.01	375,161.21	875,337.62	829.60
	32	62	0.01260	1,493,457.64	393,889.63	847,659.79	1,904.43
	33	63	0.01363	1,626,586.21	413,552.99	819,845.54	3,215.49
	34	64	0.01474	1,769,973.39	434,197.97	791,836.42	4,810.60
合計							10,760.12

表十七之八 遺屬年金年齡別自繳保險費本利和與喪葬津貼、年金總額差額期望值表  
(年齡：32歲)

單位：新台幣元

x	t	$x'=x+t-1$	$q_{x+t-1}$ (1)	自繳保險費至該 年度之本利和(S) (2)	喪葬津貼 $DB_t$ (3)	遺屬終身 年金現值 (4)	遺屬年金受益人 差額期望值 (EDSB) <sub>t</sub> $(5)=(1)*[(2)-(3)-(4)]*60\%$
32(歲)	1	32	0.00128	8,628.49	87,000.00	1,560,764.69	0.00
	2	33	0.00137	18,219.91	91,343.13	1,541,841.84	0.00
	3	34	0.00146	28,855.15	95,903.07	1,522,587.70	0.00
	4	35	0.00157	40,621.17	100,690.64	1,502,968.15	0.00
	5	36	0.00167	53,611.42	105,717.22	1,483,022.18	0.00
	6	37	0.00178	67,926.30	110,994.73	1,462,701.07	0.00
	7	38	0.00188	83,673.62	116,535.70	1,442,024.30	0.00
	8	39	0.00200	100,969.19	122,353.28	1,420,943.16	0.00
	9	40	0.00212	119,937.28	128,461.28	1,399,491.74	0.00
	10	41	0.00227	140,711.31	134,874.19	1,377,650.57	0.00
	11	42	0.00243	163,434.40	141,607.25	1,355,434.25	0.00
	12	43	0.00262	188,260.11	148,676.42	1,332,847.66	0.00
	13	44	0.00285	215,353.13	156,098.50	1,309,920.02	0.00
	14	45	0.00309	244,890.03	163,891.09	1,286,680.58	0.00
	15	46	0.00336	277,060.14	172,072.70	1,263,124.46	0.00
	16	47	0.00364	312,066.38	180,662.74	1,239,285.77	0.00
	17	48	0.00394	350,126.20	189,681.60	1,215,130.39	0.00
	18	49	0.00425	391,472.59	199,150.70	1,190,687.57	0.00
	19	50	0.00460	436,355.15	209,092.50	1,165,923.19	0.00
	20	51	0.00496	485,041.19	219,530.61	1,140,866.50	0.00
	21	52	0.00536	537,817.00	230,489.79	1,116,237.48	0.00
	22	53	0.00579	594,989.07	241,996.07	1,089,876.14	0.00
	23	54	0.00626	656,885.52	254,076.76	1,063,952.23	0.00
	24	55	0.00677	723,857.57	266,760.53	1,037,760.36	0.00
	25	56	0.00735	796,281.05	280,077.48	1,011,310.27	0.00
	26	57	0.00801	874,558.14	294,059.23	984,562.99	0.00
	27	58	0.00877	959,119.10	308,738.96	957,547.75	0.00
	28	59	0.00964	1,050,424.18	324,151.52	930,323.02	0.00
	29	60	0.01059	1,148,965.65	340,333.48	917,246.57	0.00
	30	61	0.01158	1,255,269.95	357,323.27	875,337.62	157.09
	31	62	0.01260	1,369,900.01	375,161.21	847,659.79	1,111.92
	32	63	0.01363	1,493,457.64	393,889.63	819,845.54	2,287.57
	33	64	0.01474	1,626,586.21	413,552.99	791,836.42	3,725.06
合計							7,281.64

表十七之九 遺屬年金年齡別自繳保險費本利和與喪葬津貼、年金總額差額期望值表  
(年齡：33歲)

單位：新台幣元

x	t	$x'+x+t-1$	$q_{x+t-1}$ (1)	自繳保險費至該 年度之本利和(S) (2)	喪葬津貼 DB, (3)	遺屬終身 年金現值 (4)	遺屬年金受益人 差額期望值 (EDSB) <sub>t</sub> (5)=(1)*[(2)-(3)-(4)]*60%
33(歲)	1	33	0.00137	8,628.49	87,000.00	1,541,841.84	0.00
	2	34	0.00146	18,219.91	91,343.13	1,522,587.70	0.00
	3	35	0.00157	28,855.15	95,903.07	1,502,968.15	0.00
	4	36	0.00167	40,621.17	100,690.64	1,483,022.18	0.00
	5	37	0.00178	53,611.42	105,717.22	1,462,701.07	0.00
	6	38	0.00188	67,926.30	110,994.73	1,442,024.30	0.00
	7	39	0.00200	83,673.62	116,535.70	1,420,943.16	0.00
	8	40	0.00212	100,969.19	122,353.28	1,399,491.74	0.00
	9	41	0.00227	119,937.28	128,461.28	1,377,650.57	0.00
	10	42	0.00243	140,711.31	134,874.19	1,355,434.25	0.00
	11	43	0.00262	163,434.40	141,607.25	1,332,847.66	0.00
	12	44	0.00285	188,260.11	148,676.42	1,309,920.02	0.00
	13	45	0.00309	215,353.13	156,098.50	1,286,680.58	0.00
	14	46	0.00336	244,890.03	163,891.09	1,263,124.46	0.00
	15	47	0.00364	277,060.14	172,072.70	1,239,285.77	0.00
	16	48	0.00394	312,066.38	180,662.74	1,215,130.39	0.00
	17	49	0.00425	350,126.20	189,681.60	1,190,687.57	0.00
	18	50	0.00460	391,472.59	199,150.70	1,165,923.19	0.00
	19	51	0.00496	436,355.15	209,092.50	1,140,866.50	0.00
	20	52	0.00536	485,041.19	219,530.61	1,164,237.48	0.00
	21	53	0.00579	537,817.00	230,489.79	1,089,876.14	0.00
	22	54	0.00626	594,989.07	241,996.07	1,063,952.23	0.00
	23	55	0.00677	656,885.52	254,076.76	1,037,760.36	0.00
	24	56	0.00735	723,857.57	266,760.53	1,011,310.27	0.00
	25	57	0.00801	796,281.05	280,077.48	984,562.99	0.00
	26	58	0.00877	874,558.14	294,059.23	957,547.75	0.00
	27	59	0.00964	959,119.10	308,738.96	930,323.02	0.00
	28	60	0.01059	1,050,424.18	324,151.52	917,246.57	0.00
	29	61	0.01158	1,148,965.65	340,333.48	875,337.62	0.00
	30	62	0.01260	1,255,269.95	357,323.27	847,659.79	380.17
	31	63	0.01363	1,369,900.01	375,161.21	819,845.54	1,430.28
	32	64	0.01474	1,493,457.64	393,889.63	791,836.42	2,721.58
合計							4,532.03

表十七之十 遺屬年金年齡別自繳保險費本利和與喪葬津貼、年金總額差額期望值表  
(年齡：34歲)

單位：新台幣元

x	t	$x'=x+t-1$	$q_{x+t-1}$ (1)	自繳保險費至該 年度之本利和(S) (2)	喪葬津貼 $DB_t$ (3)	遺屬終身 年金現值 (4)	遺屬年金受益人 差額期望值 (EDSB) <sub>t</sub> (5)=(1)*[(2)-(3)-(4)]*60%
34(歲)	1	34	0.00146	8,628.49	87,000.00	1,522,587.70	0.00
	2	35	0.00157	18,219.91	91,343.13	1,502,968.15	0.00
	3	36	0.00167	28,855.15	95,903.07	1,483,022.18	0.00
	4	37	0.00178	40,621.17	100,690.64	1,462,701.07	0.00
	5	38	0.00188	53,611.42	105,717.22	1,442,024.30	0.00
	6	39	0.00200	67,926.30	110,994.73	1,420,943.16	0.00
	7	40	0.00212	83,673.62	116,535.70	1,399,491.74	0.00
	8	41	0.00227	100,969.19	122,353.28	1,377,650.57	0.00
	9	42	0.00243	119,937.28	128,461.28	1,355,434.25	0.00
	10	43	0.00262	140,711.31	134,874.19	1,332,847.66	0.00
	11	44	0.00285	163,434.40	141,607.25	1,309,920.02	0.00
	12	45	0.00309	188,260.11	148,676.42	1,286,680.58	0.00
	13	46	0.00336	215,353.13	156,098.50	1,263,124.46	0.00
	14	47	0.00364	244,890.03	163,891.09	1,239,285.77	0.00
	15	48	0.00394	277,060.14	172,072.70	1,215,130.39	0.00
	16	49	0.00425	312,066.38	180,662.74	1,190,687.57	0.00
	17	50	0.00460	350,126.20	189,681.60	1,165,923.19	0.00
	18	51	0.00496	391,472.59	199,150.70	1,140,866.50	0.00
	19	52	0.00536	436,355.15	209,092.50	1,164,237.48	0.00
	20	53	0.00579	485,041.19	219,530.61	1,089,876.14	0.00
	21	54	0.00626	537,817.00	230,489.79	1,063,952.23	0.00
	22	55	0.00677	594,989.07	241,996.07	1,037,760.36	0.00
	23	56	0.00735	656,885.52	254,076.76	1,011,310.27	0.00
	24	57	0.00801	723,857.57	266,760.53	984,562.99	0.00
	25	58	0.00877	796,281.05	280,077.48	957,547.75	0.00
	26	59	0.00964	874,558.14	294,059.23	930,323.02	0.00
	27	60	0.01059	959,119.10	308,738.96	917,246.57	0.00
	28	61	0.01158	1,050,424.18	324,151.52	875,337.62	0.00
	29	62	0.01260	1,148,965.65	340,333.48	847,659.79	0.00
	30	63	0.01363	1,255,269.95	357,323.27	819,845.54	638.71
	31	64	0.01474	1,369,900.01	375,161.21	791,836.42	1,794.47
合計							2,433.18

表十七之十一 遺屬年金年齡別自繳保險費本利和與喪葬津貼、年金總額差額期望值表  
(年齡：35歲)

單位：新台幣元

x	t	$x'=x+t-1$	$q_{x+t-1}$ (1)	自繳保險費至該 年度之本利和(S) (2)	喪葬津貼 DB, (3)	遺屬終身 年金現值 (4)	遺屬年金受益人 差額期望值 (EDSB), (5)=(1)*[(2)-(3)-(4)]*60%
35(歲)	1	35	0.00157	8,628.49	87,000.00	1,502,968.15	0.00
	2	36	0.00167	18,219.91	91,343.13	1,483,022.18	0.00
	3	37	0.00178	28,855.15	95,903.07	1,462,701.07	0.00
	4	38	0.00188	40,621.17	100,690.64	1,442,024.30	0.00
	5	39	0.00200	53,611.42	105,717.22	1,420,943.16	0.00
	6	40	0.00212	67,926.30	110,994.73	1,399,491.74	0.00
	7	41	0.00227	83,673.62	116,535.70	1,377,650.57	0.00
	8	42	0.00243	100,969.19	122,353.28	1,355,434.25	0.00
	9	43	0.00262	119,937.28	128,461.28	1,332,847.66	0.00
	10	44	0.00285	140,711.31	134,874.19	1,309,920.02	0.00
	11	45	0.00309	163,434.40	141,607.25	1,286,680.58	0.00
	12	46	0.00336	188,260.11	148,676.42	1,263,124.46	0.00
	13	47	0.00364	215,353.13	156,098.50	1,239,285.77	0.00
	14	48	0.00394	244,890.03	163,891.09	1,215,130.39	0.00
	15	49	0.00425	277,060.14	172,072.70	1,190,687.57	0.00
	16	50	0.00460	312,066.38	180,662.74	1,165,923.19	0.00
	17	51	0.00496	350,126.20	189,681.60	1,140,866.50	0.00
	18	52	0.00536	391,472.59	199,150.70	1,114,237.48	0.00
	19	53	0.00579	436,355.15	209,092.50	1,089,876.14	0.00
	20	54	0.00626	485,041.19	219,530.61	1,063,952.23	0.00
	21	55	0.00677	537,817.00	230,489.79	1,037,760.36	0.00
	22	56	0.00735	594,989.07	241,996.07	1,011,310.27	0.00
	23	57	0.00801	656,885.52	254,076.76	984,562.99	0.00
	24	58	0.00877	723,857.57	266,760.53	957,547.75	0.00
	25	59	0.00964	796,281.05	280,077.48	930,323.02	0.00
	26	60	0.01059	874,558.14	294,059.23	917,246.57	0.00
	27	61	0.01158	959,119.10	308,738.96	875,337.62	0.00
	28	62	0.01260	1,050,424.18	324,151.52	847,659.79	0.00
	29	63	0.01363	1,148,965.65	340,333.48	819,845.54	0.00
	30	64	0.01474	1,255,269.95	357,323.27	791,836.42	938.44
合計							938.44

表十七之十二 遺屬年金年齡別自繳保險費本利和與喪葬津貼、年金總額差額期望值表  
(年齡：36歲)

單位：新台幣元

x	t	x'+t-1	$q_{x+t-1}$ (1)	自繳保險費至該 年度之本利和(S) (2)	喪葬津貼 DB <sub>t</sub> (3)	遺屬終身 年金現值 (4)	遺屬年金受益人 差額期望值 (EDSB), (5)=(1)*[(2)-(3)-(4)]*60%
36(歲)	1	36	0.00167	8,628.49	87,000.00	1,483,022.18	0.00
	2	37	0.00178	18,219.91	91,343.13	1,462,701.07	0.00
	3	38	0.00188	28,855.15	95,903.07	1,442,024.30	0.00
	4	39	0.00200	40,621.17	100,690.64	1,420,943.16	0.00
	5	40	0.00212	53,611.42	105,717.22	1,399,491.74	0.00
	6	41	0.00227	67,926.30	110,994.73	1,377,650.57	0.00
	7	42	0.00243	83,673.62	116,535.70	1,355,434.25	0.00
	8	43	0.00262	100,969.19	122,353.28	1,332,847.66	0.00
	9	44	0.00285	119,937.28	128,461.28	1,309,920.02	0.00
	10	45	0.00309	140,711.31	134,874.19	1,286,680.58	0.00
	11	46	0.00336	163,434.40	141,607.25	1,263,124.46	0.00
	12	47	0.00364	188,260.11	148,676.42	1,239,285.77	0.00
	13	48	0.00394	215,353.13	156,098.50	1,215,130.39	0.00
	14	49	0.00425	244,890.03	163,891.09	1,190,687.57	0.00
	15	50	0.00460	277,060.14	172,072.70	1,165,923.19	0.00
	16	51	0.00496	312,066.38	180,662.74	1,140,866.50	0.00
	17	52	0.00536	350,126.20	189,681.60	1,164,237.48	0.00
	18	53	0.00579	391,472.59	199,150.70	1,089,876.14	0.00
	19	54	0.00626	436,355.15	209,092.50	1,063,952.23	0.00
	20	55	0.00677	485,041.19	219,530.61	1,037,760.36	0.00
	21	56	0.00735	537,817.00	230,489.79	1,011,310.27	0.00
	22	57	0.00801	594,989.07	241,996.07	984,562.99	0.00
	23	58	0.00877	656,885.52	254,076.76	957,547.75	0.00
	24	59	0.00964	723,857.57	266,760.53	930,323.02	0.00
	25	60	0.01059	796,281.05	280,077.48	917,246.57	0.00
	26	61	0.01158	874,558.14	294,059.23	875,337.62	0.00
	27	62	0.01260	959,119.10	308,738.96	847,659.79	0.00
	28	63	0.01363	1,050,424.18	324,151.52	819,845.54	0.00
	29	64	0.01474	1,148,965.65	340,333.48	791,836.42	148.54
合計							148.54

表十七之十三 遺屬年金年齡別自繳保險費本利和與喪葬津貼、年金總額差額期望值表  
(年齡：37歲)

單位：新台幣元

x	t	x'=x+t-1	$q_{x+t-1}$ (1)	自繳保險費至該 年度之本利和(S) (2)	喪葬津貼 DB <sub>t</sub> (3)	遺屬終身 年金現值 (4)	遺屬年金受益人 差額期望值 (EDSB) <sub>t</sub> (5)=(1)*[(2)-(3)-(4)]*60%
37(歲)	1	37	0.00178	8,628.49	87,000.00	1,462,701.07	0.00
	2	38	0.00188	18,219.91	91,343.13	1,442,024.30	0.00
	3	39	0.00200	28,855.15	95,903.07	1,420,943.16	0.00
	4	40	0.00212	40,621.17	100,690.64	1,399,491.74	0.00
	5	41	0.00227	53,611.42	105,717.22	1,377,650.57	0.00
	6	42	0.00243	67,926.30	110,994.73	1,355,434.25	0.00
	7	43	0.00262	83,673.62	116,535.70	1,332,847.66	0.00
	8	44	0.00285	100,969.19	122,353.28	1,309,920.02	0.00
	9	45	0.00309	119,937.28	128,461.28	1,286,680.58	0.00
	10	46	0.00336	140,711.31	134,874.19	1,263,124.46	0.00
	11	47	0.00364	163,434.40	141,607.25	1,239,285.77	0.00
	12	48	0.00394	188,260.11	148,676.42	1,215,130.39	0.00
	13	49	0.00425	215,353.13	156,098.50	1,190,687.57	0.00
	14	50	0.00460	244,890.03	163,891.09	1,165,923.19	0.00
	15	51	0.00496	277,060.14	172,072.70	1,140,866.50	0.00
	16	52	0.00536	312,066.38	180,662.74	1,114,237.48	0.00
	17	53	0.00579	350,126.20	189,681.60	1,089,876.14	0.00
	18	54	0.00626	391,472.59	199,150.70	1,063,952.23	0.00
	19	55	0.00677	436,355.15	209,092.50	1,037,760.36	0.00
	20	56	0.00735	485,041.19	219,530.61	1,011,310.27	0.00
	21	57	0.00801	537,817.00	230,489.79	984,562.99	0.00
	22	58	0.00877	594,989.07	241,996.07	957,547.75	0.00
	23	59	0.00964	656,885.52	254,076.76	930,323.02	0.00
	24	60	0.01059	723,857.57	266,760.53	917,246.57	0.00
	25	61	0.01158	796,281.05	280,077.48	875,337.62	0.00
	26	62	0.01260	874,558.14	294,059.23	847,659.79	0.00
	27	63	0.01363	959,119.10	308,738.96	819,845.54	0.00
	28	64	0.01474	1,050,424.18	324,151.52	791,836.42	0.00
合計							0.00

表十七之十四 遺屬年金年齡別自繳保險費本利和與喪葬津貼、年金總額差額期望值表  
(年齡：38歲)

單位：新台幣元

x	t	$x'+x+t-1$	$q_{x+t-1}$ (1)	自繳保險費至該 年度之本利和(S) (2)	喪葬津貼 $DB_t$ (3)	遺屬終身 年金現值 (4)	遺屬年金受益人 差額期望值 (EDSB) <sub>t</sub> (5)=(1)*[(2)-(3)-(4)]*60%
38(歲)	1	38	0.00188	8,628.49	87,000.00	1,442,024.30	0.00
	2	39	0.00200	18,219.91	91,343.13	1,420,943.16	0.00
	3	40	0.00212	28,855.15	95,903.07	1,399,491.74	0.00
	4	41	0.00227	40,621.17	100,690.64	1,377,650.57	0.00
	5	42	0.00243	53,611.42	105,717.22	1,355,434.25	0.00
	6	43	0.00262	67,926.30	110,994.73	1,332,847.66	0.00
	7	44	0.00285	83,673.62	116,535.70	1,309,920.02	0.00
	8	45	0.00309	100,969.19	122,353.28	1,286,680.58	0.00
	9	46	0.00336	119,937.28	128,461.28	1,263,124.46	0.00
	10	47	0.00364	140,711.31	134,874.19	1,239,285.77	0.00
	11	48	0.00394	163,434.40	141,607.25	1,215,130.39	0.00
	12	49	0.00425	188,260.11	148,676.42	1,190,687.57	0.00
	13	50	0.00460	215,353.13	156,098.50	1,165,923.19	0.00
	14	51	0.00496	244,890.03	163,891.09	1,140,866.50	0.00
	15	52	0.00536	277,060.14	172,072.70	1,116,423.48	0.00
	16	53	0.00579	312,066.38	180,662.74	1,089,876.14	0.00
	17	54	0.00626	350,126.20	189,681.60	1,063,952.23	0.00
	18	55	0.00677	391,472.59	199,150.70	1,037,760.36	0.00
	19	56	0.00735	436,355.15	209,092.50	1,011,310.27	0.00
	20	57	0.00801	485,041.19	219,530.61	984,562.99	0.00
	21	58	0.00877	537,817.00	230,489.79	957,547.75	0.00
	22	59	0.00964	594,989.07	241,996.07	930,323.02	0.00
	23	60	0.01059	656,885.52	254,076.76	917,246.57	0.00
	24	61	0.01158	723,857.57	266,760.53	875,337.62	0.00
	25	62	0.01260	796,281.05	280,077.48	847,659.79	0.00
	26	63	0.01363	874,558.14	294,059.23	819,845.54	0.00
	27	64	0.01474	959,119.10	308,738.96	791,836.42	0.00
合計							0.00

表十七之十五 遺屬年金年齡別自繳保險費本利和與喪葬津貼、年金總額差額期望值表  
(年齡：39歲)

單位：新台幣元

x	t	$x'=x+t-1$	$q_{x+t-1}$ (1)	自繳保險費至該 年度之本利和(S) (2)	喪葬津貼 DB <sub>t</sub> (3)	遺屬終身 年金現值 (4)	遺屬年金受益人 差額期望值 (EDSB), (5)=(1)*[(2)-(3)-(4)]*60%
39(歲)	1	39	0.00200	8,628.49	87,000.00	1,420,943.16	0.00
	2	40	0.00212	18,219.91	91,343.13	1,399,491.74	0.00
	3	41	0.00227	28,855.15	95,903.07	1,377,650.57	0.00
	4	42	0.00243	40,621.17	100,690.64	1,355,434.25	0.00
	5	43	0.00262	53,611.42	105,717.22	1,332,847.66	0.00
	6	44	0.00285	67,926.30	110,994.73	1,309,920.02	0.00
	7	45	0.00309	83,673.62	116,535.70	1,286,680.58	0.00
	8	46	0.00336	100,969.19	122,353.28	1,263,124.46	0.00
	9	47	0.00364	119,937.28	128,461.28	1,239,285.77	0.00
	10	48	0.00394	140,711.31	134,874.19	1,215,130.39	0.00
	11	49	0.00425	163,434.40	141,607.25	1,190,687.57	0.00
	12	50	0.00460	188,260.11	148,676.42	1,165,923.19	0.00
	13	51	0.00496	215,353.13	156,098.50	1,140,866.50	0.00
	14	52	0.00536	244,890.03	163,891.09	1,114,237.48	0.00
	15	53	0.00579	277,060.14	172,072.70	1,089,876.14	0.00
	16	54	0.00626	312,066.38	180,662.74	1,063,952.23	0.00
	17	55	0.00677	350,126.20	189,681.60	1,037,760.36	0.00
	18	56	0.00735	391,472.59	199,150.70	1,011,310.27	0.00
	19	57	0.00801	436,355.15	209,092.50	984,562.99	0.00
	20	58	0.00877	485,041.19	219,530.61	957,547.75	0.00
	21	59	0.00964	537,817.00	230,489.79	930,323.02	0.00
	22	60	0.01059	594,989.07	241,996.07	917,246.57	0.00
	23	61	0.01158	656,885.52	254,076.76	875,337.62	0.00
	24	62	0.01260	723,857.57	266,760.53	847,659.79	0.00
	25	63	0.01363	796,281.05	280,077.48	819,845.54	0.00
	26	64	0.01474	874,558.14	294,059.23	791,836.42	0.00
合計							0.00

表十七之十六 遺屬年金年齡別自繳保險費本利和與喪葬津貼、年金總額差額期望值表  
(年齡：40歲)

單位：新台幣元

x	t	$x'+x+t-1$	$q_{x+t-1}$ (1)	自繳保險費至該 年度之本利和(S) (2)	喪葬津貼 $DB_t$ (3)	遺屬終身 年金現值 (4)	遺屬年金受益人 差額期望值 (EDSB), (5)=(1)*[(2)-(3)-(4)]*60%
40(歲)	1	40	0.00212	8,628.49	87,000.00	1,399,491.74	0.00
	2	41	0.00227	18,219.91	91,343.13	1,377,650.57	0.00
	3	42	0.00243	28,855.15	95,903.07	1,355,434.25	0.00
	4	43	0.00262	40,621.17	100,690.64	1,332,847.66	0.00
	5	44	0.00285	53,611.42	105,717.22	1,309,920.02	0.00
	6	45	0.00309	67,926.30	110,994.73	1,286,680.58	0.00
	7	46	0.00336	83,673.62	116,535.70	1,263,124.46	0.00
	8	47	0.00364	100,969.19	122,353.28	1,239,285.77	0.00
	9	48	0.00394	119,937.28	128,461.28	1,215,130.39	0.00
	10	49	0.00425	140,711.31	134,874.19	1,190,687.57	0.00
	11	50	0.00460	163,434.40	141,607.25	1,165,923.19	0.00
	12	51	0.00496	188,260.11	148,676.42	1,140,866.50	0.00
	13	52	0.00536	215,353.13	156,098.50	1,114,237.48	0.00
	14	53	0.00579	244,890.03	163,891.09	1,089,876.14	0.00
	15	54	0.00626	277,060.14	172,072.70	1,063,952.23	0.00
	16	55	0.00677	312,066.38	180,662.74	1,037,760.36	0.00
	17	56	0.00735	350,126.20	189,681.60	1,011,310.27	0.00
	18	57	0.00801	391,472.59	199,150.70	984,562.99	0.00
	19	58	0.00877	436,355.15	209,092.50	957,547.75	0.00
	20	59	0.00964	485,041.19	219,530.61	930,323.02	0.00
	21	60	0.01059	537,817.00	230,489.79	917,246.57	0.00
	22	61	0.01158	594,989.07	241,996.07	875,337.62	0.00
	23	62	0.01260	656,885.52	254,076.76	847,659.79	0.00
	24	63	0.01363	723,857.57	266,760.53	819,845.54	0.00
	25	64	0.01474	796,281.05	280,077.48	791,836.42	0.00
合計							0.00

表十七之十七 遺屬年金年齡別自繳保險費本利和與喪葬津貼、年金總額差額期望值表  
(年齡：41歲)

單位：新台幣元

x	t	$x'=x+t-1$	$q_{x+t-1}$ (1)	自繳保險費至該 年度之本利和(S) (2)	喪葬津貼 $DB_t$ (3)	遺屬終身 年金現值 (4)	遺屬年金受益人 差額期望值 (EDSB) <sub>t</sub> $(5)=(1)*[(2)-(3)-(4)]*60\%$
41(歲)	1	41	0.00227	8,628.49	87,000.00	1,377,650.57	0.00
	2	42	0.00243	18,219.91	91,343.13	1,355,434.25	0.00
	3	43	0.00262	28,855.15	95,903.07	1,332,847.66	0.00
	4	44	0.00285	40,621.17	100,690.64	1,309,920.02	0.00
	5	45	0.00309	53,611.42	105,717.22	1,286,680.58	0.00
	6	46	0.00336	67,926.30	110,994.73	1,263,124.46	0.00
	7	47	0.00364	83,673.62	116,535.70	1,239,285.77	0.00
	8	48	0.00394	100,969.19	122,353.28	1,215,130.39	0.00
	9	49	0.00425	119,937.28	128,461.28	1,190,687.57	0.00
	10	50	0.00460	140,711.31	134,874.19	1,165,923.19	0.00
	11	51	0.00496	163,434.40	141,607.25	1,140,866.50	0.00
	12	52	0.00536	188,260.11	148,676.42	1,116,423.78	0.00
	13	53	0.00579	215,353.13	156,098.50	1,089,876.14	0.00
	14	54	0.00626	244,890.03	163,891.09	1,063,952.23	0.00
	15	55	0.00677	277,060.14	172,072.70	1,037,760.36	0.00
	16	56	0.00735	312,066.38	180,662.74	1,011,310.27	0.00
	17	57	0.00801	350,126.20	189,681.60	984,562.99	0.00
	18	58	0.00877	391,472.59	199,150.70	957,547.75	0.00
	19	59	0.00964	436,355.15	209,092.50	930,323.02	0.00
	20	60	0.01059	485,041.19	219,530.61	917,246.57	0.00
	21	61	0.01158	537,817.00	230,489.79	875,337.62	0.00
	22	62	0.01260	594,989.07	241,996.07	847,659.79	0.00
	23	63	0.01363	656,885.52	254,076.76	819,845.54	0.00
	24	64	0.01474	723,857.57	266,760.53	791,836.42	0.00
合計							0.00

表十七之十八 遺屬年金年齡別自繳保險費本利和與喪葬津貼、年金總額差額期望值表  
(年齡：42歲)

單位：新台幣元

x	t	$x'=x+t-1$	$q_{x+t-1}$ (1)	自繳保險費至該 年度之本利和(S) (2)	喪葬津貼 $DB_t$ (3)	遺屬終身 年金現值 (4)	遺屬年金受益人 差額期望值 (EDSB) <sub>t</sub> (5)=(1)*[(2)-(3)-(4)]*60%
42(歲)	1	42	0.00243	8,628.49	87,000.00	1,355,434.25	0.00
	2	43	0.00262	18,219.91	91,343.13	1,332,847.66	0.00
	3	44	0.00285	28,855.15	95,903.07	1,309,920.02	0.00
	4	45	0.00309	40,621.17	100,690.64	1,286,680.58	0.00
	5	46	0.00336	53,611.42	105,717.22	1,263,124.46	0.00
	6	47	0.00364	67,926.30	110,994.73	1,239,285.77	0.00
	7	48	0.00394	83,673.62	116,535.70	1,215,130.39	0.00
	8	49	0.00425	100,969.19	122,353.28	1,190,687.57	0.00
	9	50	0.00460	119,937.28	128,461.28	1,165,923.19	0.00
	10	51	0.00496	140,711.31	134,874.19	1,140,866.50	0.00
	11	52	0.00536	163,434.40	141,607.25	1,164,237.48	0.00
	12	53	0.00579	188,260.11	148,676.42	1,089,876.14	0.00
	13	54	0.00626	215,353.13	156,098.50	1,063,952.23	0.00
	14	55	0.00677	244,890.03	163,891.09	1,037,760.36	0.00
	15	56	0.00735	277,060.14	172,072.70	1,011,310.27	0.00
	16	57	0.00801	312,066.38	180,662.74	984,562.99	0.00
	17	58	0.00877	350,126.20	189,681.60	957,547.75	0.00
	18	59	0.00964	391,472.59	199,150.70	930,323.02	0.00
	19	60	0.01059	436,355.15	209,092.50	917,246.57	0.00
	20	61	0.01158	485,041.19	219,530.61	875,337.62	0.00
	21	62	0.01260	537,817.00	230,489.79	847,659.79	0.00
	22	63	0.01363	594,989.07	241,996.07	819,845.54	0.00
	23	64	0.01474	656,885.52	254,076.76	791,836.42	0.00
合計							0.00

表十七之十九 遺屬年金年齡別自繳保險費本利和與喪葬津貼、年金總額差額期望值表  
(年齡：43歲)

單位：新台幣元

x	t	x'=x+t-1	$q_{x+t-1}$ (1)	自繳保險費至該 年度之本利和(S) (2)	喪葬津貼 DB <sub>t</sub> (3)	遺屬終身 年金現值 (4)	遺屬年金受益人 差額期望值 (EDSB) <sub>t</sub> (5)=(1)*[(2)-(3)-(4)]*60%
43(歲)	1	43	0.00262	8,628.49	87,000.00	1,332,847.66	0.00
	2	44	0.00285	18,219.91	91,343.13	1,309,920.02	0.00
	3	45	0.00309	28,855.15	95,903.07	1,286,680.58	0.00
	4	46	0.00336	40,621.17	100,690.64	1,263,124.46	0.00
	5	47	0.00364	53,611.42	105,717.22	1,239,285.77	0.00
	6	48	0.00394	67,926.30	110,994.73	1,215,130.39	0.00
	7	49	0.00425	83,673.62	116,535.70	1,190,687.57	0.00
	8	50	0.00460	100,969.19	122,353.28	1,165,923.19	0.00
	9	51	0.00496	119,937.28	128,461.28	1,140,866.50	0.00
	10	52	0.00536	140,711.31	134,874.19	1,164,237.48	0.00
	11	53	0.00579	163,434.40	141,607.25	1,089,876.14	0.00
	12	54	0.00626	188,260.11	148,676.42	1,063,952.23	0.00
	13	55	0.00677	215,353.13	156,098.50	1,037,760.36	0.00
	14	56	0.00735	244,890.03	163,891.09	1,011,310.27	0.00
	15	57	0.00801	277,060.14	172,072.70	984,562.99	0.00
	16	58	0.00877	312,066.38	180,662.74	957,547.75	0.00
	17	59	0.00964	350,126.20	189,681.60	930,323.02	0.00
	18	60	0.01059	391,472.59	199,150.70	917,246.57	0.00
	19	61	0.01158	436,355.15	209,092.50	875,337.62	0.00
	20	62	0.01260	485,041.19	219,530.61	847,659.79	0.00
	21	63	0.01363	537,817.00	230,489.79	819,845.54	0.00
	22	64	0.01474	594,989.07	241,996.07	791,836.42	0.00
合計							0.00

表十七之二十 遺屬年金年齡別自繳保險費本利和與喪葬津貼、年金總額差額期望值表  
(年齡：44歲)

單位：新台幣元

x	t	$x'=x+t-1$	$q_{x+t-1}$ (1)	自繳保險費至該 年度之本利和(S) (2)	喪葬津貼 $DB_t$ (3)	遺屬終身 年金現值 (4)	遺屬年金受益人 差額期望值 (EDSB) <sub>t</sub> $(5)=(1)*[(2)-(3)-(4)]*60\%$
44(歲)	1	44	0.00285	8,628.49	87,000.00	1,309,920.02	0.00
	2	45	0.00309	18,219.91	91,343.13	1,286,680.58	0.00
	3	46	0.00336	28,855.15	95,903.07	1,263,124.46	0.00
	4	47	0.00364	40,621.17	100,690.64	1,239,285.77	0.00
	5	48	0.00394	53,611.42	105,717.22	1,215,130.39	0.00
	6	49	0.00425	67,926.30	110,994.73	1,190,687.57	0.00
	7	50	0.00460	83,673.62	116,535.70	1,165,923.19	0.00
	8	51	0.00496	100,969.19	122,353.28	1,140,866.50	0.00
	9	52	0.00536	119,937.28	128,461.28	1,116,423.48	0.00
	10	53	0.00579	140,711.31	134,874.19	1,089,876.14	0.00
	11	54	0.00626	163,434.40	141,607.25	1,063,952.23	0.00
	12	55	0.00677	188,260.11	148,676.42	1,037,760.36	0.00
	13	56	0.00735	215,353.13	156,098.50	1,011,310.27	0.00
	14	57	0.00801	244,890.03	163,891.09	984,562.99	0.00
	15	58	0.00877	277,060.14	172,072.70	957,547.75	0.00
	16	59	0.00964	312,066.38	180,662.74	930,323.02	0.00
	17	60	0.01059	350,126.20	189,681.60	917,246.57	0.00
	18	61	0.01158	391,472.59	199,150.70	875,337.62	0.00
	19	62	0.01260	436,355.15	209,092.50	847,659.79	0.00
	20	63	0.01363	485,041.19	219,530.61	819,845.54	0.00
	21	64	0.01474	537,817.00	230,489.79	791,836.42	0.00
合計							0.00

表十七之二十一 遺屬年金年齡別自繳保險費本利和與喪葬津貼、年金總額差額期望值表  
(年齡：45歲)

單位：新台幣元

x	t	$x' = x + t - 1$	$q_{x+t-1}$ (1)	自繳保險費至該 年度之本利和,(S) (2)	喪葬津貼 $DB_t$ (3)	遺屬終身 年金現值 (4)	遺屬年金受益人 差額期望值 (EDSB) <sub>t</sub> (5)=(1)*[(2)-(3)-(4)]*60%
45(歲)	1	45	0.00309	8,628.49	87,000.00	1,286,680.58	0.00
	2	46	0.00336	18,219.91	91,343.13	1,263,124.46	0.00
	3	47	0.00364	28,855.15	95,903.07	1,239,285.77	0.00
	4	48	0.00394	40,621.17	100,690.64	1,215,130.39	0.00
	5	49	0.00425	53,611.42	105,717.22	1,190,687.57	0.00
	6	50	0.00460	67,926.30	110,994.73	1,165,923.19	0.00
	7	51	0.00496	83,673.62	116,535.70	1,140,866.50	0.00
	8	52	0.00536	100,969.19	122,353.28	1,114,237.48	0.00
	9	53	0.00579	119,937.28	128,461.28	1,089,876.14	0.00
	10	54	0.00626	140,711.31	134,874.19	1,063,952.23	0.00
	11	55	0.00677	163,434.40	141,607.25	1,037,760.36	0.00
	12	56	0.00735	188,260.11	148,676.42	1,011,310.27	0.00
	13	57	0.00801	215,353.13	156,098.50	984,562.99	0.00
	14	58	0.00877	244,890.03	163,891.09	957,547.75	0.00
	15	59	0.00964	277,060.14	172,072.70	930,323.02	0.00
	16	60	0.01059	312,066.38	180,662.74	917,246.57	0.00
	17	61	0.01158	350,126.20	189,681.60	875,337.62	0.00
	18	62	0.01260	391,472.59	199,150.70	847,659.79	0.00
	19	63	0.01363	436,355.15	209,092.50	819,845.54	0.00
	20	64	0.01474	485,041.19	219,530.61	791,836.42	0.00
合計							0.00

表十七之二十二 遺屬年金年齡別自繳保險費本利和與喪葬津貼、年金總額差額期望值表  
(年齡：46歲)

單位：新台幣元

x	t	$x^t=x+t-1$	$q_{x+t-1}$ (1)	自繳保險費至該 年度之本利和(S) (2)	喪葬津貼 $DB_t$ (3)	遺屬終身 年金現值 (4)	遺屬年金受益人 差額期望值 (EDSB) <sub>t</sub> (5)=(1)*[(2)-(3)-(4)]*60%
46(歲)	1	46	0.00336	8,628.49	87,000.00	1,263,124.46	0.00
	2	47	0.00364	18,219.91	91,343.13	1,239,285.77	0.00
	3	48	0.00394	28,855.15	95,903.07	1,215,130.39	0.00
	4	49	0.00425	40,621.17	100,690.64	1,190,687.57	0.00
	5	50	0.00460	53,611.42	105,717.22	1,165,923.19	0.00
	6	51	0.00496	67,926.30	110,994.73	1,140,866.50	0.00
	7	52	0.00536	83,673.62	116,535.70	1,164,237.48	0.00
	8	53	0.00579	100,969.19	122,353.28	1,089,876.14	0.00
	9	54	0.00626	119,937.28	128,461.28	1,063,952.23	0.00
	10	55	0.00677	140,711.31	134,874.19	1,037,760.36	0.00
	11	56	0.00735	163,434.40	141,607.25	1,011,310.27	0.00
	12	57	0.00801	188,260.11	148,676.42	984,562.99	0.00
	13	58	0.00877	215,353.13	156,098.50	957,547.75	0.00
	14	59	0.00964	244,890.03	163,891.09	930,323.02	0.00
	15	60	0.01059	277,060.14	172,072.70	917,246.57	0.00
	16	61	0.01158	312,066.38	180,662.74	875,337.62	0.00
	17	62	0.01260	350,126.20	189,681.60	847,659.79	0.00
	18	63	0.01363	391,472.59	199,150.70	819,845.54	0.00
	19	64	0.01474	436,355.15	209,092.50	791,836.42	0.00
合計							0.00

表十七之二十三 遺屬年金年齡別自繳保險費本利和與喪葬津貼、年金總額差額期望值表  
(年齡：47歲)

單位：新台幣元

x	t	$x'=x+t-1$	$q_{x+t-1}$ (1)	自繳保險費至該 年度之本利和(S) (2)	喪葬津貼 $DB_t$ (3)	遺屬終身 年金現值 (4)	遺屬年金受益人 差額期望值 (EDSB) <sub>t</sub> (5)=(1)*[(2)-(3)-(4)]*60%
47(歲)	1	47	0.00364	8,628.49	87,000.00	1,239,285.77	0.00
	2	48	0.00394	18,219.91	91,343.13	1,215,130.39	0.00
	3	49	0.00425	28,855.15	95,903.07	1,190,687.57	0.00
	4	50	0.00460	40,621.17	100,690.64	1,165,923.19	0.00
	5	51	0.00496	53,611.42	105,717.22	1,140,866.50	0.00
	6	52	0.00536	67,926.30	110,994.73	1,164,237.48	0.00
	7	53	0.00579	83,673.62	116,535.70	1,089,876.14	0.00
	8	54	0.00626	100,969.19	122,353.28	1,063,952.23	0.00
	9	55	0.00677	119,937.28	128,461.28	1,037,760.36	0.00
	10	56	0.00735	140,711.31	134,874.19	1,011,310.27	0.00
	11	57	0.00801	163,434.40	141,607.25	984,562.99	0.00
	12	58	0.00877	188,260.11	148,676.42	957,547.75	0.00
	13	59	0.00964	215,353.13	156,098.50	930,323.02	0.00
	14	60	0.01059	244,890.03	163,891.09	917,246.57	0.00
	15	61	0.01158	277,060.14	172,072.70	875,337.62	0.00
	16	62	0.01260	312,066.38	180,662.74	847,659.79	0.00
	17	63	0.01363	350,126.20	189,681.60	819,845.54	0.00
	18	64	0.01474	391,472.59	199,150.70	791,836.42	0.00
合計							0.00

表十七之二十四 遺屬年金年齡別自繳保險費本利和與喪葬津貼、年金總額差額期望值表  
(年齡：48歲)

單位：新台幣元

x	t	$x'=x+t-1$	$q_{x+t-1}$ (1)	自繳保險費至該 年度之本利和(S) (2)	喪葬津貼 DB <sub>t</sub> (3)	遺屬終身 年金現值 (4)	遺屬年金受益人 差額期望值 (EDSB) <sub>t</sub> (5)=(1)*[(2)-(3)-(4)]*60%
48(歲)	1	48	0.00394	8,628.49	87,000.00	1,215,130.39	0.00
	2	49	0.00425	18,219.91	91,343.13	1,190,687.57	0.00
	3	50	0.00460	28,855.15	95,903.07	1,165,923.19	0.00
	4	51	0.00496	40,621.17	100,690.64	1,140,866.50	0.00
	5	52	0.00536	53,611.42	105,717.22	1,164,237.48	0.00
	6	53	0.00579	67,926.30	110,994.73	1,089,876.14	0.00
	7	54	0.00626	83,673.62	116,535.70	1,063,952.23	0.00
	8	55	0.00677	100,969.19	122,353.28	1,037,760.36	0.00
	9	56	0.00735	119,937.28	128,461.28	1,011,310.27	0.00
	10	57	0.00801	140,711.31	134,874.19	984,562.99	0.00
	11	58	0.00877	163,434.40	141,607.25	957,547.75	0.00
	12	59	0.00964	188,260.11	148,676.42	930,323.02	0.00
	13	60	0.01059	215,353.13	156,098.50	917,246.57	0.00
	14	61	0.01158	244,890.03	163,891.09	875,337.62	0.00
	15	62	0.01260	277,060.14	172,072.70	847,659.79	0.00
	16	63	0.01363	312,066.38	180,662.74	819,845.54	0.00
	17	64	0.01474	350,126.20	189,681.60	791,836.42	0.00
合計							0.00

表十七之二十五 遺屬年金年齡別自繳保險費本利和與喪葬津貼、年金總額差額期望值表  
(年齡：49歲)

單位：新台幣元

x	t	$x'=x+t-1$	$q_{x+t-1}$ (1)	自繳保險費至該 年度之本利和 $(S)$ (2)	喪葬津貼 $DB_t$ (3)	遺屬終身 年金現值 (4)	遺屬年金受益人 差額期望值 $(EDSB)_t$ $(5)=(1)*[(2)-(3)-(4)]*60\%$
49(歲)	1	49	0.00425	8,628.49	87,000.00	1,190,687.57	0.00
	2	50	0.00460	18,219.91	91,343.13	1,165,923.19	0.00
	3	51	0.00496	28,855.15	95,903.07	1,140,866.50	0.00
	4	52	0.00536	40,621.17	100,690.64	1,164,237.48	0.00
	5	53	0.00579	53,611.42	105,717.22	1,089,876.14	0.00
	6	54	0.00626	67,926.30	110,994.73	1,063,952.23	0.00
	7	55	0.00677	83,673.62	116,535.70	1,037,760.36	0.00
	8	56	0.00735	100,969.19	122,353.28	1,011,310.27	0.00
	9	57	0.00801	119,937.28	128,461.28	984,562.99	0.00
	10	58	0.00877	140,711.31	134,874.19	957,547.75	0.00
	11	59	0.00964	163,434.40	141,607.25	930,323.02	0.00
	12	60	0.01059	188,260.11	148,676.42	917,246.57	0.00
	13	61	0.01158	215,353.13	156,098.50	875,337.62	0.00
	14	62	0.01260	244,890.03	163,891.09	847,659.79	0.00
	15	63	0.01363	277,060.14	172,072.70	819,845.54	0.00
	16	64	0.01474	312,066.38	180,662.74	791,836.42	0.00
合計							0.00

表十七之二十六 遺屬年金年齡別自繳保險費本利和與喪葬津貼、年金總額差額期望值表  
(年齡：50歲)

單位：新台幣元

x	t	$x'=x+t-1$	$q_{x+t-1}$ (1)	自繳保險費至該 年度之本利和(S) (2)	喪葬津貼 $DB_t$ (3)	遺屬終身 年金現值 (4)	遺屬年金受益人 差額期望值 (EDSB) <sub>t</sub> (5)=(1)*[(2)-(3)-(4)]*60%
50(歲)	1	50	0.00460	8,628.49	87,000.00	1,165,923.19	0.00
	2	51	0.00496	18,219.91	91,343.13	1,140,866.50	0.00
	3	52	0.00536	28,855.15	95,903.07	1,164,237.48	0.00
	4	53	0.00579	40,621.17	100,690.64	1,089,876.14	0.00
	5	54	0.00626	53,611.42	105,717.22	1,063,952.23	0.00
	6	55	0.00677	67,926.30	110,994.73	1,037,760.36	0.00
	7	56	0.00735	83,673.62	116,535.70	1,011,310.27	0.00
	8	57	0.00801	100,969.19	122,353.28	984,562.99	0.00
	9	58	0.00877	119,937.28	128,461.28	957,547.75	0.00
	10	59	0.00964	140,711.31	134,874.19	930,323.02	0.00
	11	60	0.01059	163,434.40	141,607.25	917,246.57	0.00
	12	61	0.01158	188,260.11	148,676.42	875,337.62	0.00
	13	62	0.01260	215,353.13	156,098.50	847,659.79	0.00
	14	63	0.01363	244,890.03	163,891.09	819,845.54	0.00
	15	64	0.01474	277,060.14	172,072.70	791,836.42	0.00
合計							0.00

表十七之二十七 遺屬年金年齡別自繳保險費本利和與喪葬津貼、年金總額差額期望值表  
(年齡：51歲)

單位：新台幣元

x	t	$x'=x+t-1$	$q_{x+t-1}$ (1)	自繳保險費至該 年度之本利和(S) (2)	喪葬津貼 $DB_t$ (3)	遺屬終身 年金現值 (4)	遺屬年金受益人 差額期望值 (EDSB) <sub>t</sub> (5)=(1)*[(2)-(3)-(4)]*60%
51(歲)	1	51	0.00496	8,628.49	87,000.00	1,140,866.50	0.00
	2	52	0.00536	18,219.91	91,343.13	1,164,237.48	0.00
	3	53	0.00579	28,855.15	95,903.07	1,089,876.14	0.00
	4	54	0.00626	40,621.17	100,690.64	1,063,952.23	0.00
	5	55	0.00677	53,611.42	105,717.22	1,037,760.36	0.00
	6	56	0.00735	67,926.30	110,994.73	1,011,310.27	0.00
	7	57	0.00801	83,673.62	116,535.70	984,562.99	0.00
	8	58	0.00877	100,969.19	122,353.28	957,547.75	0.00
	9	59	0.00964	119,937.28	128,461.28	930,323.02	0.00
	10	60	0.01059	140,711.31	134,874.19	917,246.57	0.00
	11	61	0.01158	163,434.40	141,607.25	875,337.62	0.00
	12	62	0.01260	188,260.11	148,676.42	847,659.79	0.00
	13	63	0.01363	215,353.13	156,098.50	819,845.54	0.00
	14	64	0.01474	244,890.03	163,891.09	791,836.42	0.00
合計							0.00

表十七之二十八 遺屬年金年齡別自繳保險費本利和與喪葬津貼、年金總額差額期望值表  
(年齡：52歲)

單位：新台幣元

x	t	$x'=x+t-1$	$q_{x+t-1}$ (1)	自繳保險費至該 年度之本利和(S) (2)	喪葬津貼 DB <sub>t</sub> (3)	遺屬終身 年金現值 (4)	遺屬年金受益人 差額期望值 (EDSB) <sub>t</sub> (5)=(1)*[(2)-(3)-(4)]*60%
52(歲)	1	52	0.00536	8,628.49	87,000.00	1,164,237.48	0.00
	2	53	0.00579	18,219.91	91,343.13	1,089,876.14	0.00
	3	54	0.00626	28,855.15	95,903.07	1,063,952.23	0.00
	4	55	0.00677	40,621.17	100,690.64	1,037,760.36	0.00
	5	56	0.00735	53,611.42	105,717.22	1,011,310.27	0.00
	6	57	0.00801	67,926.30	110,994.73	984,562.99	0.00
	7	58	0.00877	83,673.62	116,535.70	957,547.75	0.00
	8	59	0.00964	100,969.19	122,353.28	930,323.02	0.00
	9	60	0.01059	119,937.28	128,461.28	917,246.57	0.00
	10	61	0.01158	140,711.31	134,874.19	875,337.62	0.00
	11	62	0.01260	163,434.40	141,607.25	847,659.79	0.00
	12	63	0.01363	188,260.11	148,676.42	819,845.54	0.00
	13	64	0.01474	215,353.13	156,098.50	791,836.42	0.00
合計							0.00

表十七之二十九 遺屬年金年齡別自繳保險費本利和與喪葬津貼、年金總額差額期望值表  
(年齡：53歲)

單位：新台幣元

x	t	$x'=x+t-1$	$q_{x+t-1}$ (1)	自繳保險費至該 年度之本利和(S) (2)	喪葬津貼 DB <sub>t</sub> (3)	遺屬終身 年金現值 (4)	遺屬年金受益人 差額期望值 (EDSB) <sub>t</sub> (5)=(1)*[(2)-(3)-(4)]*60%
53(歲)	1	53	0.00579	8,628.49	87,000.00	1,089,876.14	0.00
	2	54	0.00626	18,219.91	91,343.13	1,063,952.23	0.00
	3	55	0.00677	28,855.15	95,903.07	1,037,760.36	0.00
	4	56	0.00735	40,621.17	100,690.64	1,011,310.27	0.00
	5	57	0.00801	53,611.42	105,717.22	984,562.99	0.00
	6	58	0.00877	67,926.30	110,994.73	957,547.75	0.00
	7	59	0.00964	83,673.62	116,535.70	930,323.02	0.00
	8	60	0.01059	100,969.19	122,353.28	917,246.57	0.00
	9	61	0.01158	119,937.28	128,461.28	875,337.62	0.00
	10	62	0.01260	140,711.31	134,874.19	847,659.79	0.00
	11	63	0.01363	163,434.40	141,607.25	819,845.54	0.00
	12	64	0.01474	188,260.11	148,676.42	791,836.42	0.00
合計							0.00

表十七之三十一 遺屬年金年齡別自繳保險費本利和與喪葬津貼、年金總額差額期望值表  
(年齡：54歲)

單位：新台幣元

x	t	$x'=x+t-1$	$q_{x+t-1}$ (1)	自繳保險費至該 年度之本利和(S) (2)	喪葬津貼 $DB_t$ (3)	遺屬終身 年金現值 (4)	遺屬年金受益人 差額期望值 (EDSB) <sub>t</sub> (5)=(1)*[(2)-(3)-(4)]*60%
54(歲)	1	54	0.00626	8,628.49	87,000.00	1,063,952.23	0.00
	2	55	0.00677	18,219.91	91,343.13	1,037,760.36	0.00
	3	56	0.00735	28,855.15	95,903.07	1,011,310.27	0.00
	4	57	0.00801	40,621.17	100,690.64	984,562.99	0.00
	5	58	0.00877	53,611.42	105,717.22	957,547.75	0.00
	6	59	0.00964	67,926.30	110,994.73	930,323.02	0.00
	7	60	0.01059	83,673.62	116,535.70	917,246.57	0.00
	8	61	0.01158	100,969.19	122,353.28	875,337.62	0.00
	9	62	0.01260	119,937.28	128,461.28	847,659.79	0.00
	10	63	0.01363	140,711.31	134,874.19	819,845.54	0.00
	11	64	0.01474	163,434.40	141,607.25	791,836.42	0.00
合計							0.00

表十七之三十一 遺屬年金年齡別自繳保險費本利和與喪葬津貼、年金總額差額期望值表  
(年齡：55歲)

單位：新台幣元

x	t	$x'=x+t-1$	$q_{x+t-1}$ (1)	自繳保險費至該 年度之本利和(S) (2)	喪葬津貼 $DB_t$ (3)	遺屬終身 年金現值 (4)	遺屬年金受益人 差額期望值 (EDSB) <sub>t</sub> (5)=(1)*[(2)-(3)-(4)]*60%
55(歲)	1	55	0.00677	8,628.49	87,000.00	1,037,760.36	0.00
	2	56	0.00735	18,219.91	91,343.13	1,011,310.27	0.00
	3	57	0.00801	28,855.15	95,903.07	984,562.99	0.00
	4	58	0.00877	40,621.17	100,690.64	957,547.75	0.00
	5	59	0.00964	53,611.42	105,717.22	930,323.02	0.00
	6	60	0.01059	67,926.30	110,994.73	917,246.57	0.00
	7	61	0.01158	83,673.62	116,535.70	875,337.62	0.00
	8	62	0.01260	100,969.19	122,353.28	847,659.79	0.00
	9	63	0.01363	119,937.28	128,461.28	819,845.54	0.00
	10	64	0.01474	140,711.31	134,874.19	791,836.42	0.00
合計							0.00

表十七之三十二 遺屬年金年齡別自繳保險費本利和與喪葬津貼、年金總額差額期望值表  
(年齡：56歲)

單位：新台幣元

x	t	$x'=x+t-1$	$q_{x+t-1}$ (1)	自繳保險費至該 年度之本利和(S) (2)	喪葬津貼 $DB_t$ (3)	遺屬終身 年金現值 (4)	遺屬年金受益人 差額期望值 (EDSB) <sub>t</sub> (5)=(1)*[(2)-(3)-(4)]*60%
56(歲)	1	56	0.00735	8,628.49	87,000.00	1,011,310.27	0.00
	2	57	0.00801	18,219.91	91,343.13	984,562.99	0.00
	3	58	0.00877	28,855.15	95,903.07	957,547.75	0.00
	4	59	0.00964	40,621.17	100,690.64	930,323.02	0.00
	5	60	0.01059	53,611.42	105,717.22	917,246.57	0.00
	6	61	0.01158	67,926.30	110,994.73	875,337.62	0.00
	7	62	0.01260	83,673.62	116,535.70	847,659.79	0.00
	8	63	0.01363	100,969.19	122,353.28	819,845.54	0.00
	9	64	0.01474	119,937.28	128,461.28	791,836.42	0.00
合計							0.00

表十七之三十三 遺屬年金年齡別自繳保險費本利和與喪葬津貼、年金總額差額期望值表  
(年齡：57歲)

單位：新台幣元

x	t	$x'=x+t-1$	$q_{x+t-1}$ (1)	自繳保險費至該 年度之本利和(S) (2)	喪葬津貼 $DB_t$ (3)	遺屬終身 年金現值 (4)	遺屬年金受益人 差額期望值 (EDSB) <sub>t</sub> (5)=(1)*[(2)-(3)-(4)]*60%
57(歲)	1	57	0.00801	8,628.49	87,000.00	984,562.99	0.00
	2	58	0.00877	18,219.91	91,343.13	957,547.75	0.00
	3	59	0.00964	28,855.15	95,903.07	930,323.02	0.00
	4	60	0.01059	40,621.17	100,690.64	917,246.57	0.00
	5	61	0.01158	53,611.42	105,717.22	875,337.62	0.00
	6	62	0.01260	67,926.30	110,994.73	847,659.79	0.00
	7	63	0.01363	83,673.62	116,535.70	819,845.54	0.00
	8	64	0.01474	100,969.19	122,353.28	791,836.42	0.00
合計							0.00

表十七之三十四 遺屬年金年齡別自繳保險費本利和與喪葬津貼、年金總額差額期望值表  
(年齡：58歲)

單位：新台幣元

x	t	$x'=x+t-1$	$q_{x+t-1}$ (1)	自繳保險費至該 年度之本利和(S) (2)	喪葬津貼 $DB_t$ (3)	遺屬終身 年金現值 (4)	遺屬年金受益人 差額期望值 (EDSB) <sub>t</sub> (5)=(1)*[(2)-(3)-(4)]*60%
58(歲)	1	58	0.00877	8,628.49	87,000.00	957,547.75	0.00
	2	59	0.00964	18,219.91	91,343.13	930,323.02	0.00
	3	60	0.01059	28,855.15	95,903.07	917,246.57	0.00
	4	61	0.01158	40,621.17	100,690.64	875,337.62	0.00
	5	62	0.01260	53,611.42	105,717.22	847,659.79	0.00
	6	63	0.01363	67,926.30	110,994.73	819,845.54	0.00
	7	64	0.01474	83,673.62	116,535.70	791,836.42	0.00
合計							0.00

表十七之三十五 遺屬年金年齡別自繳保險費本利和與喪葬津貼、年金總額差額期望值表  
(年齡：59歲)

單位：新台幣元

x	t	$x'=x+t-1$	$q_{x+t-1}$ (1)	自繳保險費至該 年度之本利和(S) (2)	喪葬津貼 $DB_t$ (3)	遺屬終身 年金現值 (4)	遺屬年金受益人 差額期望值 (EDSB) <sub>t</sub> (5)=(1)*[(2)-(3)-(4)]*60%
59(歲)	1	59	0.00964	8,628.49	87,000.00	930,323.02	0.00
	2	60	0.01059	18,219.91	91,343.13	917,246.57	0.00
	3	61	0.01158	28,855.15	95,903.07	875,337.62	0.00
	4	62	0.01260	40,621.17	100,690.64	847,659.79	0.00
	5	63	0.01363	53,611.42	105,717.22	819,845.54	0.00
	6	64	0.01474	67,926.30	110,994.73	791,836.42	0.00
合計							0.00

表十七之三十六 遺屬年金年齡別自繳保險費本利和與喪葬津貼、年金總額差額期望值表  
(年齡：60歲)

單位：新台幣元

x	t	$x'=x+t-1$	$q_{x+t-1}$ (1)	自繳保險費至該 年度之本利和(S) (2)	喪葬津貼 $DB_t$ (3)	遺屬終身 年金現值 (4)	遺屬年金受益人 差額期望值 (EDSB) <sub>t</sub> (5)=(1)*[(2)-(3)-(4)]*60%
60(歲)	1	60	0.01059	8,628.49	87,000.00	917,246.57	0.00
	2	61	0.01158	18,219.91	91,343.13	875,337.62	0.00
	3	62	0.01260	28,855.15	95,903.07	847,659.79	0.00
	4	63	0.01363	40,621.17	100,690.64	819,845.54	0.00
	5	64	0.01474	53,611.42	105,717.22	791,836.42	0.00
合計							0.00

表十七之三十七 遺屬年金年齡別自繳保險費本利和與喪葬津貼、年金總額差額期望值表  
(年齡：61歲)

單位：新台幣元

x	t	$x'=x+t-1$	$q_{x+t-1}$ (1)	自繳保險費至該 年度之本利和(S) (2)	喪葬津貼 DB <sub>t</sub> (3)	遺屬終身 年金現值 (4)	遺屬年金受益人 差額期望值 (EDSB) <sub>t</sub> (5)=(1)*[(2)-(3)-(4)]*60%
61(歲)	1	61	0.01158	8,628.49	87,000.00	875,337.62	0.00
	2	62	0.01260	18,219.91	91,343.13	847,659.79	0.00
	3	63	0.01363	28,855.15	95,903.07	819,845.54	0.00
	4	64	0.01474	40,621.17	100,690.64	791,836.42	0.00
合計							0.00

表十七之三十八 遺屬年金年齡別自繳保險費本利和與喪葬津貼、年金總額差額期望值表  
(年齡：62歲)

單位：新台幣元

x	t	$x'=x+t-1$	$q_{x+t-1}$ (1)	自繳保險費至該 年度之本利和(S) (2)	喪葬津貼 DB <sub>t</sub> (3)	遺屬終身 年金現值 (4)	遺屬年金受益人 差額期望值 (EDSB) <sub>t</sub> (5)=(1)*[(2)-(3)-(4)]*60%
62(歲)	1	62	0.01260	8,628.49	87,000.00	847,659.79	0.00
	2	63	0.01363	18,219.91	91,343.13	819,845.54	0.00
	3	64	0.01474	28,855.15	95,903.07	791,836.42	0.00
合計							0.00

表十七之三十九 遺屬年金年齡別自繳保險費本利和與喪葬津貼、年金總額差額期望值表  
(年齡：63歲)

單位：新台幣元

x	t	$x'=x+t-1$	$q_{x+t-1}$ (1)	自繳保險費至該 年度之本利和(S) (2)	喪葬津貼 DB <sub>t</sub> (3)	遺屬終身 年金現值 (4)	遺屬年金受益人 差額期望值 (EDSB) <sub>t</sub> (5)=(1)*[(2)-(3)-(4)]*60%
63(歲)	1	63	0.01363	8,628.49	87,000.00	819,845.54	0.00
	2	64	0.01474	18,219.91	91,343.13	791,836.42	0.00
合計							0.00

表十七之四十 遺屬年金年齡別自繳保險費本利和與喪葬津貼、年金總額差額期望值表  
(年齡：64歲)

單位：新台幣元

x	t	$x'=x+t-1$	$q_{x+t-1}$ (1)	自繳保險費至該 年度之本利和(S) (2)	喪葬津貼 DB <sub>t</sub> (3)	遺屬終身 年金現值 (4)	遺屬年金受益人 差額期望值 (EDSB) <sub>t</sub> (5)=(1)*[(2)-(3)-(4)]*60%
64(歲)	1	64	0.01474	8,628.49	87,000.00	791,836.42	0.00
合計							0.00

表十八 領取遺屬年金後死亡領回自繳保險費之保險成本表 單位：新台幣元

年齡別 (歲)	全體適用人口 數(人)(1)	佔總人口數 比率(%)(2)	死亡人數 (3)	遺屬年金受益人差額 期望值(EDSB)x(4)	保險成本 (5)=(3)×(4)
25	363,236	3.2941	363	49,414.76	17,937,557.88
26	374,042	3.3921	378	40,618.78	15,353,898.84
27	376,689	3.4161	388	32,834.39	12,739,743.32
28	376,556	3.4149	399	26,046.12	10,392,401.88
29	369,600	3.2702	397	20,124.54	7,989,442.38
30	388,465	3.5229	451	15,016.07	6,772,247.57
31	384,099	3.4833	465	10,760.12	5,003,455.80
32	391,387	3.5494	501	7,281.64	3,648,101.64
33	397,618	3.6059	545	4,532.03	2,469,956.35
34	392,755	3.5618	573	2,433.18	1,394,212.14
35	388,035	3.5190	609	938.44	571,509.96
36	384,716	3.4889	642	148.54	95,362.68
37	382,125	3.4654	680	0.00	0.00
38	370,337	3.3585	696	0.00	0.00
39	351,988	3.1921	704	0.00	0.00
40	364,537	3.3059	773	0.00	0.00
41	356,465	3.2327	809	0.00	0.00
42	338,039	3.0656	821	0.00	0.00
43	325,612	2.9529	853	0.00	0.00
44	319,437	2.8969	910	0.00	0.00
45	323,682	2.9354	1,000	0.00	0.00
46	273,643	2.4816	919	0.00	0.00
47	255,217	2.3145	929	0.00	0.00
48	224,760	2.0383	886	0.00	0.00
49	198,186	1.7973	842	0.00	0.00
50	162,106	1.4701	746	0.00	0.00
51	146,183	1.3257	725	0.00	0.00
52	171,093	1.5516	917	0.00	0.00
53	175,228	1.5891	1,015	0.00	0.00
54	172,438	1.5638	1,079	0.00	0.00
55	174,632	1.5837	1,182	0.00	0.00
56	174,787	1.5851	1,285	0.00	0.00
57	166,660	1.5114	1,335	0.00	0.00
58	156,978	1.4236	1,377	0.00	0.00
59	155,247	1.4079	1,497	0.00	0.00
60	146,966	1.3328	1,556	0.00	0.00
61	146,062	1.3246	1,691	0.00	0.00
62	141,772	1.2857	1,786	0.00	0.00
63	137,031	1.2427	1,868	0.00	0.00
64	137,450	1.2465	2,026	0.00	0.00
合計	11,026,859	100%	36,618.00	210,148.61	84,367,890.44
				每人每年保險成本	7.6511
				每人每月保險成本	0.6376

## 陸、國民年金保險被保險人領回自繳保險費之總成本

綜合以上所設定之各項給付條件、精算因素及基礎數值等假設條件下加以計算，經計算結果顯示，國民年金保險被保險人領回自繳保險費之每年總成本為新台幣 11,521.3588 百萬元，被保險人每人每年所需保險成本為 1,044.8450 元，平均每人每月保險成本為 87.0704 元。其中以被保險人在繳費期間內死亡或領取老年年金後死亡領回自繳保險費部分之保險成本佔 99%，居絕大部分，其每年保險成本為新台幣 11,435.9952 百萬元，被保險人每人每年所需保險成本為 1037.1036 元，平均每人每月保險成本為 86.4253 元；而被保險人領取身心障礙年金後死亡領回自繳保險費部分之保險成本甚微，其每年保險成本為新台幣 0.9957 百萬元，每人每年保險成本為 0.0903 元，平均每人每月保險成本為 0.0075 元；至於領取遺屬年金後死亡領回自繳保險費部分之保險成本佔率不及 1%，每年保險成本為新台幣 84.3679 百萬元，每人每年保險成本為 7.6511 元，每人每月保險成本為 0.6376 元，詳如表十九所示。

表十九 國民年金保險被保險人領回自繳保險費之保險成本總表 單位：新台幣百萬元、元

保險成本	項目	被保險人繳費期間內死亡或領取老年年金後死亡領回自繳保險費 (1)	被保險人領取身心障礙年金後死亡領回自繳保險費 (2)	領取遺屬年金後死亡領回自繳保險費 (3)	合計 (4)=(1)+(2)+(3)
每年總保險成本		*11,435.9952	*0.9957	*84.3679	*11,521.3588
每人每年保險成本		1037.1036	0.0903	7.6511	1,044.8450
每人每月保險成本		86.4253	0.0075	0.6376	87.0704

\*表示單位新台幣百萬元

惟在國民年金保險成本之計算上，其基金收益率與年金給付標準調整率之邊際差異，影響成本計算甚鉅。就一般保險數理上觀察，通常  $j$  值愈高將導致成本愈高，反之  $i$  值愈高，則其成本愈低；且兩項因素之邊際差異將影響成本高低之消長。證諸一般人壽保險實務經驗，通常  $i$  每減少 1%，養老保險之保險費將相對提高約 10%至 15%間；反之，每增加 1%，亦將相對降低約 10%至 15%間。至於國民年金保險被保險人領回自繳保險費之保險成本計算，若基金收益率設定變動時，則其保險成本預估亦將呈現相同之變化。