

BIỂU PHÍ BẢO HIỂM

SẢN PHẨM BẢO HIỂM TỬ KỲ V4

MAP Life – Vững Tâm

(Được phê chuẩn theo Công văn số 9076/BTC-QLBH của Bộ Tài Chính ngày 24/06/2025)

Tỷ lệ phí bảo hiểm tại từng độ tuổi, giới tính và thời hạn bảo hiểm (% Số tiền bảo hiểm)

NAM	PHÍ BẢO HIỂM ĐỊNH KỲ									
Tuổi	Thời hạn bảo hiểm (đơn vị: tháng)									
	12	24	36	48	60	72	84	96	108	120
0	0,4274%	0,3793%	0,3220%	0,2853%	0,2688%	0,2875%	0,2754%	0,2674%	0,2620%	0,2582%
1	0,1674%	0,2087%	0,1986%	0,1853%	0,1793%	0,2074%	0,2010%	0,1961%	0,1921%	0,1901%
2	0,1609%	0,2028%	0,1918%	0,1789%	0,1733%	0,2018%	0,1949%	0,1900%	0,1874%	0,1856%
3	0,1576%	0,1973%	0,1863%	0,1729%	0,1671%	0,1957%	0,1890%	0,1852%	0,1823%	0,1812%
4	0,1511%	0,1886%	0,1778%	0,1652%	0,1599%	0,1887%	0,1827%	0,1796%	0,1782%	0,1778%
5	0,1430%	0,1791%	0,1692%	0,1578%	0,1531%	0,1823%	0,1780%	0,1759%	0,1754%	0,1760%
6	0,1349%	0,1702%	0,1613%	0,1510%	0,1474%	0,1784%	0,1754%	0,1745%	0,1751%	0,1764%
7	0,1268%	0,1626%	0,1556%	0,1465%	0,1447%	0,1775%	0,1760%	0,1763%	0,1777%	0,1795%
8	0,1219%	0,1592%	0,1532%	0,1463%	0,1467%	0,1810%	0,1808%	0,1820%	0,1845%	0,1867%
9	0,1202%	0,1589%	0,1558%	0,1515%	0,1541%	0,1898%	0,1904%	0,1921%	0,1951%	0,1973%
10	0,1219%	0,1643%	0,1647%	0,1627%	0,1669%	0,2045%	0,2050%	0,2068%	0,2088%	0,2107%
11	0,1316%	0,1791%	0,1818%	0,1809%	0,1865%	0,2233%	0,2239%	0,2252%	0,2266%	0,2279%
12	0,1495%	0,2036%	0,2075%	0,2063%	0,2108%	0,2459%	0,2454%	0,2458%	0,2463%	0,2468%
13	0,1739%	0,2331%	0,2367%	0,2340%	0,2378%	0,2712%	0,2692%	0,2682%	0,2676%	0,2672%
14	0,2015%	0,2649%	0,2671%	0,2616%	0,2636%	0,2946%	0,2908%	0,2884%	0,2867%	0,2854%
15	0,2307%	0,2960%	0,2959%	0,2869%	0,2867%	0,3152%	0,3094%	0,3055%	0,3027%	0,3006%
16	0,2584%	0,3249%	0,3203%	0,3074%	0,3048%	0,3319%	0,3246%	0,3195%	0,3159%	0,3131%
17	0,2795%	0,3465%	0,3383%	0,3226%	0,3180%	0,3426%	0,3344%	0,3286%	0,3243%	0,3211%
18	0,2958%	0,3623%	0,3504%	0,3320%	0,3259%	0,3493%	0,3395%	0,3333%	0,3287%	0,3254%
19	0,3055%	0,3699%	0,3571%	0,3358%	0,3285%	0,3511%	0,3406%	0,3342%	0,3296%	0,3263%
20	0,3088%	0,3719%	0,3576%	0,3352%	0,3272%	0,3493%	0,3388%	0,3325%	0,3279%	0,3247%
21	0,3088%	0,3703%	0,3538%	0,3319%	0,3233%	0,3453%	0,3355%	0,3290%	0,3247%	0,3218%
22	0,3055%	0,3652%	0,3481%	0,3260%	0,3176%	0,3401%	0,3309%	0,3247%	0,3207%	0,3182%
23	0,2990%	0,3583%	0,3402%	0,3191%	0,3114%	0,3349%	0,3260%	0,3204%	0,3168%	0,3147%

NAM	PHÍ BẢO HIỂM ĐỊNH KỲ									
Tuổi	Thời hạn bảo hiểm (đơn vị: tháng)									
	12	24	36	48	60	72	84	96	108	120
24	0,2925%	0,3492%	0,3333%	0,3130%	0,3058%	0,3305%	0,3221%	0,3171%	0,3141%	0,3125%
25	0,2844%	0,3412%	0,3274%	0,3080%	0,3017%	0,3274%	0,3198%	0,3154%	0,3129%	0,3118%
26	0,2795%	0,3375%	0,3241%	0,3059%	0,3005%	0,3270%	0,3201%	0,3162%	0,3143%	0,3136%
27	0,2779%	0,3357%	0,3236%	0,3064%	0,3019%	0,3291%	0,3228%	0,3195%	0,3181%	0,3180%
28	0,2763%	0,3363%	0,3254%	0,3092%	0,3058%	0,3335%	0,3278%	0,3251%	0,3242%	0,3246%
29	0,2795%	0,3405%	0,3310%	0,3157%	0,3130%	0,3405%	0,3356%	0,3336%	0,3333%	0,3342%
30	0,2844%	0,3480%	0,3389%	0,3246%	0,3226%	0,3508%	0,3461%	0,3444%	0,3447%	0,3461%
31	0,2925%	0,3596%	0,3506%	0,3362%	0,3351%	0,3642%	0,3603%	0,3594%	0,3600%	0,3618%
32	0,3039%	0,3728%	0,3653%	0,3510%	0,3507%	0,3808%	0,3762%	0,3757%	0,3770%	0,3804%
33	0,3169%	0,3895%	0,3830%	0,3689%	0,3695%	0,3987%	0,3956%	0,3957%	0,3975%	0,4004%
34	0,3331%	0,4092%	0,4035%	0,3905%	0,3918%	0,4202%	0,4173%	0,4178%	0,4203%	0,4239%
35	0,3526%	0,4344%	0,4301%	0,4142%	0,4165%	0,4479%	0,4440%	0,4458%	0,4484%	0,4530%
36	0,3770%	0,4638%	0,4584%	0,4440%	0,4490%	0,4775%	0,4752%	0,4765%	0,4798%	0,4841%
37	0,4046%	0,4961%	0,4920%	0,4784%	0,4823%	0,5120%	0,5101%	0,5115%	0,5148%	0,5192%
38	0,4355%	0,5337%	0,5303%	0,5164%	0,5205%	0,5488%	0,5479%	0,5488%	0,5523%	0,5580%
39	0,4713%	0,5768%	0,5736%	0,5583%	0,5633%	0,5914%	0,5887%	0,5909%	0,5952%	0,6002%
40	0,5119%	0,6221%	0,6205%	0,6043%	0,6093%	0,6352%	0,6325%	0,6345%	0,6390%	0,6450%
41	0,5558%	0,6756%	0,6716%	0,6533%	0,6588%	0,6876%	0,6827%	0,6846%	0,6909%	0,6966%
42	0,6029%	0,7324%	0,7284%	0,7079%	0,7134%	0,7387%	0,7358%	0,7377%	0,7425%	0,7500%
43	0,6549%	0,7920%	0,7896%	0,7658%	0,7720%	0,7949%	0,7916%	0,7939%	0,7995%	0,8072%
44	0,7101%	0,8537%	0,8481%	0,8256%	0,8313%	0,8562%	0,8527%	0,8557%	0,8624%	0,8714%
45	0,7686%	0,9258%	0,9189%	0,8929%	0,8995%	0,9219%	0,9188%	0,9226%	0,9305%	0,9409%
46	0,8320%	0,9970%	0,9885%	0,9638%	0,9711%	0,9905%	0,9877%	0,9931%	1,0029%	1,0151%
47	0,8986%	1,0773%	1,0686%	1,0397%	1,0491%	1,0709%	1,0686%	1,0773%	1,0860%	1,0990%
48	0,9701%	1,1622%	1,1555%	1,1270%	1,1368%	1,1584%	1,1578%	1,1674%	1,1768%	1,1921%
49	1,0498%	1,2568%	1,2513%	1,2211%	1,2347%	1,2559%	1,2558%	1,2640%	1,2800%	1,2940%
50	1,1375%	1,3637%	1,3596%	1,3286%	1,3447%	1,3653%	1,3653%	1,3741%	1,3882%	1,4038%
51	1,2399%	1,4853%	1,4830%	1,4497%	1,4692%	1,4872%	1,4869%	1,4943%	1,5134%	1,5314%
52	1,3536%	1,6224%	1,6212%	1,5855%	1,6049%	1,6215%	1,6205%	1,6299%	1,6412%	1,6616%
53	1,4836%	1,7758%	1,7741%	1,7332%	1,7538%	1,7677%	1,7658%	1,7759%	1,7929%	1,8184%
54	1,6266%	1,9461%	1,9426%	1,8953%	1,9167%	1,9278%	1,9254%	1,9369%	1,9565%	1,9810%
55	1,7810%	2,1206%	2,1131%	2,0658%	2,0908%	2,0949%	2,0933%	2,1008%	2,1261%	2,1592%
56	1,9451%	2,3139%	2,3060%	2,2492%	2,2728%	2,2790%	2,2778%	2,2926%	2,3171%	2,3523%
57	2,1190%	2,5231%	2,5152%	2,4477%	2,4751%	2,4802%	2,4804%	2,4977%	2,5298%	2,5594%
58	2,3043%	2,7351%	2,7276%	2,6639%	2,6963%	2,7007%	2,7025%	2,7221%	2,7512%	2,7857%
59	2,5057%	2,9795%	2,9763%	2,9072%	2,9427%	2,9458%	2,9486%	2,9761%	3,0024%	3,0406%

NỮ	PHÍ BẢO HIỂM ĐỊNH KỲ									
	Thời hạn bảo hiểm (đơn vị: tháng)									
Tuổi	12	24	36	48	60	72	84	96	108	120
0	0,3055%	0,2847%	0,2457%	0,2195%	0,2080%	0,2319%	0,2230%	0,2171%	0,2132%	0,2104%
1	0,1365%	0,1728%	0,1645%	0,1545%	0,1504%	0,1799%	0,1748%	0,1713%	0,1689%	0,1672%
2	0,1300%	0,1671%	0,1599%	0,1502%	0,1463%	0,1762%	0,1713%	0,1679%	0,1656%	0,1641%
3	0,1268%	0,1642%	0,1573%	0,1472%	0,1438%	0,1736%	0,1688%	0,1655%	0,1634%	0,1621%
4	0,1251%	0,1616%	0,1544%	0,1449%	0,1410%	0,1712%	0,1665%	0,1635%	0,1617%	0,1606%
5	0,1219%	0,1583%	0,1507%	0,1416%	0,1381%	0,1686%	0,1643%	0,1617%	0,1601%	0,1593%
6	0,1186%	0,1544%	0,1476%	0,1387%	0,1354%	0,1667%	0,1628%	0,1605%	0,1593%	0,1588%
7	0,1154%	0,1515%	0,1450%	0,1364%	0,1338%	0,1657%	0,1622%	0,1604%	0,1595%	0,1591%
8	0,1138%	0,1496%	0,1436%	0,1356%	0,1337%	0,1660%	0,1630%	0,1615%	0,1608%	0,1606%
9	0,1121%	0,1477%	0,1431%	0,1361%	0,1349%	0,1677%	0,1651%	0,1637%	0,1631%	0,1630%
10	0,1105%	0,1483%	0,1450%	0,1386%	0,1381%	0,1711%	0,1686%	0,1673%	0,1667%	0,1666%
11	0,1138%	0,1529%	0,1497%	0,1443%	0,1439%	0,1765%	0,1739%	0,1726%	0,1720%	0,1717%
12	0,1186%	0,1596%	0,1567%	0,1507%	0,1505%	0,1827%	0,1801%	0,1786%	0,1778%	0,1774%
13	0,1251%	0,1672%	0,1645%	0,1589%	0,1583%	0,1901%	0,1873%	0,1855%	0,1845%	0,1839%
14	0,1333%	0,1762%	0,1732%	0,1665%	0,1656%	0,1980%	0,1944%	0,1916%	0,1905%	0,1899%
15	0,1414%	0,1850%	0,1814%	0,1741%	0,1728%	0,2051%	0,2011%	0,1987%	0,1972%	0,1964%
16	0,1495%	0,1934%	0,1894%	0,1809%	0,1792%	0,2106%	0,2064%	0,2044%	0,2029%	0,2019%
17	0,1560%	0,2020%	0,1966%	0,1874%	0,1853%	0,2158%	0,2114%	0,2087%	0,2071%	0,2062%
18	0,1625%	0,2088%	0,2029%	0,1921%	0,1900%	0,2205%	0,2159%	0,2132%	0,2115%	0,2106%
19	0,1674%	0,2136%	0,2079%	0,1974%	0,1947%	0,2246%	0,2199%	0,2171%	0,2154%	0,2145%
20	0,1723%	0,2184%	0,2116%	0,2015%	0,1989%	0,2284%	0,2236%	0,2208%	0,2193%	0,2184%
21	0,1755%	0,2221%	0,2151%	0,2053%	0,2025%	0,2319%	0,2272%	0,2245%	0,2230%	0,2222%
22	0,1788%	0,2257%	0,2191%	0,2084%	0,2064%	0,2364%	0,2311%	0,2284%	0,2270%	0,2263%
23	0,1820%	0,2311%	0,2232%	0,2124%	0,2101%	0,2405%	0,2361%	0,2328%	0,2314%	0,2308%
24	0,1869%	0,2357%	0,2280%	0,2173%	0,2150%	0,2443%	0,2409%	0,2384%	0,2371%	0,2366%
25	0,1901%	0,2400%	0,2338%	0,2224%	0,2202%	0,2501%	0,2450%	0,2434%	0,2423%	0,2419%
26	0,1950%	0,2453%	0,2399%	0,2285%	0,2264%	0,2569%	0,2517%	0,2492%	0,2479%	0,2476%
27	0,2015%	0,2540%	0,2460%	0,2361%	0,2342%	0,2635%	0,2591%	0,2569%	0,2560%	0,2560%
28	0,2080%	0,2611%	0,2548%	0,2432%	0,2412%	0,2707%	0,2663%	0,2642%	0,2636%	0,2639%
29	0,2145%	0,2691%	0,2626%	0,2506%	0,2487%	0,2786%	0,2743%	0,2726%	0,2723%	0,2730%
30	0,2226%	0,2781%	0,2712%	0,2600%	0,2585%	0,2877%	0,2838%	0,2824%	0,2826%	0,2838%
31	0,2307%	0,2873%	0,2809%	0,2694%	0,2683%	0,2972%	0,2946%	0,2938%	0,2944%	0,2961%
32	0,2389%	0,2972%	0,2918%	0,2804%	0,2800%	0,3100%	0,3070%	0,3066%	0,3079%	0,3100%
33	0,2503%	0,3106%	0,3044%	0,2941%	0,2946%	0,3254%	0,3229%	0,3231%	0,3248%	0,3272%
34	0,2616%	0,3254%	0,3207%	0,3100%	0,3116%	0,3429%	0,3409%	0,3414%	0,3436%	0,3464%
35	0,2762%	0,3442%	0,3404%	0,3308%	0,3332%	0,3651%	0,3635%	0,3643%	0,3663%	0,3691%

NỮ	PHÍ BẢO HIỂM ĐỊNH KỲ									
Tuổi	Thời hạn bảo hiểm (đơn vị: tháng)									
	12	24	36	48	60	72	84	96	108	120
36	0,2958%	0,3685%	0,3658%	0,3566%	0,3594%	0,3905%	0,3889%	0,3896%	0,3917%	0,3946%
37	0,3185%	0,3968%	0,3946%	0,3848%	0,3881%	0,4176%	0,4154%	0,4162%	0,4185%	0,4215%
38	0,3461%	0,4294%	0,4270%	0,4153%	0,4191%	0,4512%	0,4484%	0,4491%	0,4511%	0,4534%
39	0,3770%	0,4665%	0,4643%	0,4522%	0,4548%	0,4837%	0,4807%	0,4807%	0,4827%	0,4856%
40	0,4111%	0,5071%	0,5042%	0,4882%	0,4909%	0,5191%	0,5155%	0,5153%	0,5171%	0,5200%
41	0,4469%	0,5477%	0,5422%	0,5262%	0,5285%	0,5547%	0,5503%	0,5500%	0,5521%	0,5551%
42	0,4842%	0,5892%	0,5813%	0,5646%	0,5664%	0,5927%	0,5875%	0,5881%	0,5889%	0,5931%
43	0,5200%	0,6295%	0,6240%	0,6041%	0,6058%	0,6283%	0,6249%	0,6245%	0,6267%	0,6290%
44	0,5590%	0,6752%	0,6664%	0,6440%	0,6459%	0,6701%	0,6648%	0,6644%	0,6671%	0,6715%
45	0,5980%	0,7219%	0,7109%	0,6893%	0,6912%	0,7128%	0,7076%	0,7076%	0,7106%	0,7152%
46	0,6370%	0,7668%	0,7572%	0,7334%	0,7358%	0,7577%	0,7524%	0,7528%	0,7563%	0,7616%
47	0,6809%	0,8167%	0,8073%	0,7843%	0,7878%	0,8065%	0,8016%	0,8021%	0,8057%	0,8108%
48	0,7280%	0,8728%	0,8629%	0,8341%	0,8378%	0,8612%	0,8559%	0,8565%	0,8601%	0,8652%
49	0,7784%	0,9327%	0,9226%	0,8945%	0,8995%	0,9200%	0,9142%	0,9144%	0,9177%	0,9226%
50	0,8336%	0,9952%	0,9850%	0,9592%	0,9645%	0,9832%	0,9765%	0,9759%	0,9786%	0,9833%
51	0,8938%	1,0686%	1,0611%	1,0286%	1,0339%	1,0508%	1,0424%	1,0408%	1,0431%	1,0481%
52	0,9620%	1,1519%	1,1400%	1,1077%	1,1088%	1,1253%	1,1122%	1,1097%	1,1121%	1,1179%
53	1,0367%	1,2362%	1,2237%	1,1847%	1,1873%	1,1986%	1,1858%	1,1829%	1,1861%	1,1938%
54	1,1131%	1,3242%	1,3085%	1,2626%	1,2633%	1,2709%	1,2587%	1,2566%	1,2612%	1,2703%
55	1,1911%	1,4111%	1,3910%	1,3414%	1,3414%	1,3476%	1,3360%	1,3359%	1,3428%	1,3542%
56	1,2675%	1,4939%	1,4727%	1,4212%	1,4219%	1,4268%	1,4205%	1,4217%	1,4276%	1,4440%
57	1,3406%	1,5793%	1,5557%	1,4993%	1,5067%	1,5178%	1,5099%	1,5174%	1,5299%	1,5448%
58	1,4138%	1,6625%	1,6393%	1,5923%	1,6028%	1,6146%	1,6117%	1,6206%	1,6355%	1,6497%
59	1,4950%	1,7649%	1,7484%	1,6999%	1,7181%	1,7331%	1,7327%	1,7438%	1,7604%	1,7796%
60	1,5925%	1,8874%	1,8801%	1,8384%	1,8617%	1,8767%	1,8774%	1,8888%	1,9062%	1,9272%
61	1,7128%	2,0399%	2,0430%	2,0038%	2,0282%	2,0418%	2,0417%	2,0535%	2,0751%	2,0922%
62	1,8671%	2,2322%	2,2399%	2,1936%	2,2230%	2,2342%	2,2308%	2,2447%	2,2579%	2,2821%
63	2,0524%	2,4514%	2,4574%	2,4069%	2,4362%	2,4390%	2,4341%	2,4454%	2,4670%	2,4957%
64	2,2620%	2,6946%	2,6970%	2,6354%	2,6634%	2,6606%	2,6549%	2,6688%	2,6951%	2,7294%
65	2,4846%	2,9500%	2,9458%	2,8721%	2,9049%	2,8981%	2,8932%	2,9131%	2,9438%	2,9876%
66	2,7154%	3,2169%	3,2072%	3,1191%	3,1526%	3,1473%	3,1492%	3,1757%	3,2226%	3,2680%
67	2,9461%	3,4627%	3,4686%	3,3823%	3,4266%	3,4262%	3,4444%	3,4720%	3,5105%	
68	3,1834%	3,7569%	3,7567%	3,6782%	3,7409%	3,7478%	3,7667%	3,8103%		
69	3,4499%	4,0776%	4,0948%	4,0260%	4,1096%	4,1238%	4,1515%			
70	3,7635%	4,4667%	4,5000%	4,4526%	4,5569%	4,5760%				
71	4,1486%	4,9309%	5,0135%	4,9482%	5,0870%					

NỮ	PHÍ BẢO HIỂM ĐỊNH KỲ									
	Thời hạn bảo hiểm (đơn vị: tháng)									
Tuổi	12	24	36	48	60	72	84	96	108	120
72	4,6264%	5,5322%	5,6254%	5,5736%						
73	5,1984%	6,2127%	6,3204%							
74	5,8581%	6,9962%								
75	6,5910%									

NAM	PHÍ BẢO HIỂM MỘT LẦN													
Tuổi	Thời hạn bảo hiểm (đơn vị: tháng)													
	3	6	9	12	18	24	36	48	60	72	84	96	108	120
0	0,1068%	0,2137%	0,3205%	0,4274%	0,4653%	0,5413%	0,6533%	0,7650%	0,8614%	1,0874%	1,1975%	1,2953%	1,3834%	1,4696%
1	0,0418%	0,0837%	0,1255%	0,1674%	0,2374%	0,3104%	0,4322%	0,5437%	0,6393%	0,8665%	0,9703%	1,0672%	1,1564%	1,2430%
2	0,0402%	0,0804%	0,1207%	0,1609%	0,2297%	0,3017%	0,4178%	0,5253%	0,6166%	0,8361%	0,9391%	1,0329%	1,1267%	1,2182%
3	0,0394%	0,0788%	0,1182%	0,1576%	0,2242%	0,2942%	0,4047%	0,5053%	0,5926%	0,8098%	0,9106%	1,0046%	1,1046%	1,2078%
4	0,0378%	0,0756%	0,1133%	0,1511%	0,2151%	0,2818%	0,3870%	0,4821%	0,5653%	0,7836%	0,8848%	0,9866%	1,0945%	1,2126%
5	0,0357%	0,0715%	0,1072%	0,1430%	0,2046%	0,2682%	0,3672%	0,4592%	0,5422%	0,7626%	0,8695%	0,9825%	1,1071%	1,2378%
6	0,0337%	0,0674%	0,1012%	0,1349%	0,1944%	0,2541%	0,3499%	0,4415%	0,5263%	0,7529%	0,8715%	0,9973%	1,1382%	1,2899%
7	0,0317%	0,0634%	0,0951%	0,1268%	0,1850%	0,2433%	0,3379%	0,4319%	0,5230%	0,7616%	0,8954%	1,0396%	1,1978%	1,3610%
8	0,0305%	0,0609%	0,0914%	0,1219%	0,1797%	0,2380%	0,3340%	0,4345%	0,5382%	0,7921%	0,9441%	1,1059%	1,2779%	1,4547%
9	0,0301%	0,0601%	0,0902%	0,1202%	0,1790%	0,2379%	0,3411%	0,4549%	0,5752%	0,8463%	1,0147%	1,1968%	1,3789%	1,5656%
10	0,0305%	0,0609%	0,0914%	0,1219%	0,1849%	0,2465%	0,3649%	0,4949%	0,6317%	0,9225%	1,1085%	1,3022%	1,4906%	1,6823%
11	0,0329%	0,0658%	0,0987%	0,1316%	0,2014%	0,2706%	0,4058%	0,5551%	0,7124%	1,0163%	1,2179%	1,4207%	1,6163%	1,8080%
12	0,0374%	0,0747%	0,1121%	0,1495%	0,2268%	0,3057%	0,4625%	0,6290%	0,8042%	1,1214%	1,3316%	1,5398%	1,7361%	1,9300%
13	0,0435%	0,0869%	0,1304%	0,1739%	0,2601%	0,3504%	0,5264%	0,7141%	0,9008%	1,2261%	1,4407%	1,6443%	1,8493%	2,0363%
14	0,0504%	0,1008%	0,1511%	0,2015%	0,2960%	0,3990%	0,5946%	0,7946%	0,9909%	1,3209%	1,5391%	1,7431%	1,9425%	2,1230%
15	0,0577%	0,1154%	0,1731%	0,2307%	0,3329%	0,4482%	0,6557%	0,8677%	1,0683%	1,3978%	1,6139%	1,8225%	2,0139%	2,1946%
16	0,0646%	0,1292%	0,1938%	0,2584%	0,3661%	0,4891%	0,7086%	0,9259%	1,1287%	1,4547%	1,6659%	1,8704%	2,0528%	2,2382%
17	0,0699%	0,1398%	0,2096%	0,2795%	0,3914%	0,5213%	0,7460%	0,9650%	1,1654%	1,4899%	1,6980%	1,8968%	2,0833%	2,2527%
18	0,0739%	0,1479%	0,2218%	0,2958%	0,4093%	0,5431%	0,7705%	0,9879%	1,1868%	1,5070%	1,7096%	1,9032%	2,0832%	2,2551%
19	0,0764%	0,1527%	0,2291%	0,3055%	0,4182%	0,5543%	0,7821%	0,9935%	1,1904%	1,5057%	1,7033%	1,8939%	2,0754%	2,2444%
20	0,0772%	0,1544%	0,2316%	0,3088%	0,4211%	0,5579%	0,7823%	0,9912%	1,1806%	1,4903%	1,6858%	1,8764%	2,0547%	2,2304%
21	0,0772%	0,1544%	0,2316%	0,3088%	0,4197%	0,5543%	0,7739%	0,9791%	1,1625%	1,4711%	1,6637%	1,8552%	2,0335%	2,2108%
22	0,0764%	0,1528%	0,2291%	0,3055%	0,4150%	0,5461%	0,7602%	0,9608%	1,1413%	1,4483%	1,6437%	1,8355%	2,0150%	2,1986%
23	0,0747%	0,1495%	0,2242%	0,2990%	0,4066%	0,5351%	0,7433%	0,9411%	1,1204%	1,4272%	1,6249%	1,8208%	2,0054%	2,1952%
24	0,0731%	0,1463%	0,2194%	0,2925%	0,3977%	0,5229%	0,7288%	0,9246%	1,1050%	1,4128%	1,6136%	1,8102%	2,0058%	2,2014%
25	0,0711%	0,1422%	0,2133%	0,2844%	0,3888%	0,5123%	0,7160%	0,9119%	1,0936%	1,4059%	1,6121%	1,8199%	2,0191%	2,2248%
26	0,0699%	0,1398%	0,2096%	0,2795%	0,3842%	0,5071%	0,7096%	0,9078%	1,0931%	1,4110%	1,6238%	1,8382%	2,0445%	2,2629%
27	0,0695%	0,1389%	0,2084%	0,2779%	0,3822%	0,5031%	0,7095%	0,9113%	1,1022%	1,4269%	1,6441%	1,8708%	2,0928%	2,3222%
28	0,0691%	0,1381%	0,2072%	0,2763%	0,3822%	0,5044%	0,7144%	0,9221%	1,1200%	1,4532%	1,6825%	1,9191%	2,1603%	2,4022%
29	0,0699%	0,1397%	0,2096%	0,2795%	0,3868%	0,5122%	0,7282%	0,9431%	1,1512%	1,4890%	1,7349%	1,9876%	2,2426%	2,4994%
30	0,0711%	0,1422%	0,2133%	0,2844%	0,3941%	0,5227%	0,7462%	0,9710%	1,1895%	1,5450%	1,8010%	2,0649%	2,3371%	2,6203%
31	0,0731%	0,1463%	0,2194%	0,2925%	0,4058%	0,5390%	0,7730%	1,0064%	1,2380%	1,6071%	1,8831%	2,1670%	2,4578%	2,7614%
32	0,0760%	0,1519%	0,2279%	0,3039%	0,4203%	0,5597%	0,8037%	1,0533%	1,3008%	1,6826%	1,9828%	2,2819%	2,6004%	2,9280%
33	0,0792%	0,1584%	0,2377%	0,3169%	0,4400%	0,5835%	0,8408%	1,1086%	1,3721%	1,7755%	2,0916%	2,4213%	2,7608%	3,1154%
34	0,0833%	0,1666%	0,2498%	0,3331%	0,4627%	0,6149%	0,8908%	1,1759%	1,4609%	1,8837%	2,2259%	2,5807%	2,9459%	3,3294%

NAM	PHÍ BẢO HIỂM MỘT LẦN													
Tuổi	Thời hạn bảo hiểm (đơn vị: tháng)													
	3	6	9	12	18	24	36	48	60	72	84	96	108	120
35	0,0882%	0,1763%	0,2645%	0,3526%	0,4890%	0,6516%	0,9479%	1,2535%	1,5598%	2,0068%	2,3783%	2,7567%	3,1536%	3,5701%
36	0,0942%	0,1885%	0,2827%	0,3770%	0,5220%	0,6973%	1,0121%	1,3440%	1,6717%	2,1478%	2,5491%	2,9571%	3,3855%	3,8292%
37	0,1012%	0,2023%	0,3035%	0,4046%	0,5589%	0,7459%	1,0903%	1,4459%	1,8038%	2,3045%	2,7337%	3,1778%	3,6383%	4,1158%
38	0,1089%	0,2178%	0,3266%	0,4355%	0,6010%	0,8019%	1,1735%	1,5619%	1,9504%	2,4793%	2,9415%	3,4195%	3,9090%	4,4312%
39	0,1178%	0,2356%	0,3534%	0,4713%	0,6480%	0,8673%	1,2689%	1,6859%	2,1075%	2,6706%	3,1672%	3,6838%	4,2223%	4,7629%
40	0,1280%	0,2559%	0,3839%	0,5119%	0,7030%	0,9394%	1,3735%	1,8303%	2,2800%	2,8739%	3,4123%	3,9615%	4,5378%	5,1321%
41	0,1389%	0,2779%	0,4168%	0,5558%	0,7603%	1,0152%	1,4868%	1,9813%	2,4677%	3,0998%	3,6673%	4,2719%	4,8749%	5,5298%
42	0,1507%	0,3014%	0,4522%	0,6029%	0,8217%	1,1004%	1,6095%	2,1382%	2,6684%	3,3382%	3,9505%	4,5982%	5,2601%	5,9533%
43	0,1637%	0,3274%	0,4912%	0,6549%	0,8913%	1,1931%	1,7400%	2,3120%	2,8823%	3,5929%	4,2608%	4,9462%	5,6743%	6,4219%
44	0,1775%	0,3551%	0,5326%	0,7101%	0,9638%	1,2903%	1,8818%	2,4972%	3,1111%	3,8643%	4,5843%	5,3319%	6,1125%	6,9460%
45	0,1922%	0,3843%	0,5765%	0,7686%	1,0405%	1,3913%	2,0305%	2,6942%	3,3569%	4,1584%	4,9369%	5,7592%	6,6042%	7,4991%
46	0,2080%	0,4160%	0,6240%	0,8320%	1,1261%	1,4984%	2,1929%	2,9094%	3,6221%	4,4827%	5,3302%	6,2148%	7,1475%	8,1232%
47	0,2247%	0,4493%	0,6740%	0,8986%	1,2128%	1,6183%	2,3659%	3,1367%	3,9090%	4,8332%	5,7717%	6,7298%	7,7348%	8,8058%
48	0,2425%	0,4851%	0,7276%	0,9701%	1,3083%	1,7454%	2,5540%	3,3937%	4,2467%	5,2409%	6,2457%	7,2983%	8,4034%	9,5594%
49	0,2624%	0,5249%	0,7873%	1,0498%	1,4127%	1,8881%	2,7627%	3,6827%	4,6138%	5,6949%	6,7826%	7,9235%	9,1179%	10,3298%
50	0,2844%	0,5688%	0,8531%	1,1375%	1,5344%	2,0446%	3,0030%	4,0039%	5,0207%	6,1844%	7,3736%	8,6122%	9,9002%	11,2526%
51	0,3100%	0,6199%	0,9299%	1,2399%	1,6647%	2,2334%	3,2771%	4,3807%	5,4835%	6,7333%	8,0242%	9,3577%	10,7610%	12,1691%
52	0,3384%	0,6768%	1,0152%	1,3536%	1,8238%	2,4367%	3,5804%	4,7726%	5,9814%	7,3280%	8,7207%	10,1654%	11,6682%	13,2583%
53	0,3709%	0,7418%	1,1127%	1,4836%	1,9966%	2,6665%	3,9066%	5,2193%	6,5262%	7,9678%	9,4961%	11,0402%	12,6592%	14,3634%
54	0,4067%	0,8133%	1,2200%	1,6266%	2,1802%	2,9183%	4,2775%	5,6996%	7,1103%	8,6446%	10,2891%	11,9821%	13,7540%	15,5872%
55	0,4452%	0,8905%	1,3358%	1,7810%	2,3842%	3,1840%	4,6703%	6,1954%	7,7203%	9,3962%	11,1647%	13,0061%	14,9470%	16,9388%
56	0,4863%	0,9726%	1,4588%	1,9451%	2,5973%	3,4697%	5,0676%	6,7331%	8,4009%	10,1972%	12,0979%	14,1412%	16,1949%	18,4006%
57	0,5298%	1,0595%	1,5893%	2,1190%	2,8194%	3,7701%	5,5082%	7,3118%	9,1232%	11,0811%	13,1676%	15,3490%	17,6263%	19,9865%
58	0,5761%	1,1521%	1,7282%	2,3043%	3,0652%	4,0918%	5,9780%	7,9525%	9,9238%	12,0087%	14,3250%	16,6955%	19,1585%	21,6984%
59	0,6264%	1,2529%	1,8793%	2,5057%	3,3327%	4,4496%	6,5046%	8,6343%	10,8164%	13,1055%	15,5823%	18,1630%	20,8192%	23,5407%
60	0,6825%	1,3650%	2,0475%	2,7300%	3,6288%	4,8397%	7,0970%	9,4426%	11,7997%	14,2904%	16,9784%	19,7581%	22,6100%	25,4496%

NỮ	PHÍ BẢO HIỂM MỘT LẦN													
Tuổi	Thời hạn bảo hiểm (đơn vị: tháng)													
	3	6	9	12	18	24	36	48	60	72	84	96	108	120
0	0,0764%	0,1528%	0,2291%	0,3055%	0,3459%	0,4098%	0,5046%	0,5975%	0,6795%	0,8963%	0,9921%	1,0857%	1,1721%	1,2532%
1	0,0341%	0,0682%	0,1024%	0,1365%	0,1972%	0,2587%	0,3584%	0,4530%	0,5367%	0,7547%	0,8516%	0,9430%	1,0276%	1,1086%
2	0,0325%	0,0650%	0,0975%	0,1300%	0,1896%	0,2498%	0,3483%	0,4412%	0,5237%	0,7398%	0,8337%	0,9259%	1,0090%	1,0933%
3	0,0317%	0,0634%	0,0951%	0,1268%	0,1864%	0,2451%	0,3415%	0,4328%	0,5134%	0,7292%	0,8218%	0,9124%	0,9969%	1,0841%
4	0,0313%	0,0626%	0,0938%	0,1251%	0,1836%	0,2420%	0,3354%	0,4230%	0,5030%	0,7179%	0,8109%	0,9031%	0,9926%	1,0810%
5	0,0305%	0,0609%	0,0914%	0,1219%	0,1790%	0,2360%	0,3276%	0,4149%	0,4934%	0,7077%	0,8027%	0,8977%	0,9911%	1,0847%
6	0,0297%	0,0593%	0,0890%	0,1186%	0,1750%	0,2304%	0,3210%	0,4074%	0,4852%	0,7019%	0,7998%	0,8987%	0,9946%	1,0976%
7	0,0288%	0,0577%	0,0865%	0,1154%	0,1716%	0,2263%	0,3157%	0,4012%	0,4814%	0,7013%	0,8032%	0,9072%	1,0087%	1,1128%
8	0,0284%	0,0569%	0,0853%	0,1138%	0,1695%	0,2235%	0,3117%	0,3998%	0,4833%	0,7072%	0,8142%	0,9234%	1,0303%	1,1380%
9	0,0280%	0,0561%	0,0841%	0,1121%	0,1674%	0,2207%	0,3116%	0,4032%	0,4910%	0,7197%	0,8314%	0,9464%	1,0573%	1,1677%
10	0,0276%	0,0553%	0,0829%	0,1105%	0,1674%	0,2221%	0,3167%	0,4127%	0,5058%	0,7397%	0,8580%	0,9748%	1,0911%	1,2046%
11	0,0284%	0,0569%	0,0853%	0,1138%	0,1722%	0,2289%	0,3285%	0,4302%	0,5284%	0,7671%	0,8891%	1,0081%	1,1289%	1,2431%
12	0,0297%	0,0593%	0,0890%	0,1186%	0,1790%	0,2392%	0,3437%	0,4519%	0,5543%	0,7958%	0,9227%	1,0454%	1,1675%	1,2863%
13	0,0313%	0,0626%	0,0938%	0,1251%	0,1883%	0,2510%	0,3625%	0,4745%	0,5816%	0,8257%	0,9565%	1,0816%	1,2063%	1,3243%
14	0,0333%	0,0666%	0,0999%	0,1333%	0,1993%	0,2652%	0,3824%	0,4982%	0,6094%	0,8570%	0,9891%	1,1167%	1,2413%	1,3617%
15	0,0353%	0,0707%	0,1060%	0,1414%	0,2093%	0,2788%	0,3999%	0,5210%	0,6330%	0,8848%	1,0176%	1,1505%	1,2741%	1,3975%
16	0,0374%	0,0748%	0,1121%	0,1495%	0,2191%	0,2912%	0,4166%	0,5406%	0,6568%	0,9092%	1,0445%	1,1768%	1,3066%	1,4284%
17	0,0390%	0,0780%	0,1170%	0,1560%	0,2275%	0,3015%	0,4309%	0,5585%	0,6763%	0,9302%	1,0677%	1,2040%	1,3332%	1,4624%
18	0,0406%	0,0813%	0,1219%	0,1625%	0,2352%	0,3115%	0,4440%	0,5735%	0,6946%	0,9489%	1,0907%	1,2263%	1,3591%	1,4899%
19	0,0418%	0,0837%	0,1255%	0,1674%	0,2419%	0,3199%	0,4547%	0,5849%	0,7082%	0,9659%	1,1082%	1,2480%	1,3847%	1,5195%
20	0,0431%	0,0861%	0,1292%	0,1723%	0,2467%	0,3270%	0,4641%	0,5976%	0,7222%	0,9819%	1,1292%	1,2710%	1,4119%	1,5519%
21	0,0439%	0,0877%	0,1316%	0,1755%	0,2513%	0,3326%	0,4716%	0,6082%	0,7357%	0,9958%	1,1501%	1,2970%	1,4397%	1,5831%
22	0,0447%	0,0894%	0,1341%	0,1788%	0,2562%	0,3379%	0,4807%	0,6193%	0,7500%	1,0151%	1,1702%	1,3222%	1,4713%	1,6181%
23	0,0455%	0,0910%	0,1365%	0,1820%	0,2609%	0,3448%	0,4896%	0,6301%	0,7668%	1,0362%	1,1967%	1,3510%	1,5059%	1,6533%
24	0,0467%	0,0934%	0,1402%	0,1869%	0,2663%	0,3520%	0,4999%	0,6458%	0,7851%	1,0589%	1,2234%	1,3835%	1,5443%	1,6990%
25	0,0475%	0,0951%	0,1426%	0,1901%	0,2711%	0,3596%	0,5123%	0,6623%	0,8049%	1,0843%	1,2529%	1,4209%	1,5841%	1,7477%
26	0,0487%	0,0975%	0,1462%	0,1950%	0,2780%	0,3688%	0,5260%	0,6811%	0,8278%	1,1127%	1,2889%	1,4613%	1,6305%	1,8031%
27	0,0504%	0,1007%	0,1511%	0,2015%	0,2863%	0,3807%	0,5414%	0,7031%	0,8555%	1,1441%	1,3251%	1,5043%	1,6815%	1,8686%
28	0,0520%	0,1040%	0,1560%	0,2080%	0,2947%	0,3911%	0,5586%	0,7262%	0,8830%	1,1787%	1,3656%	1,5549%	1,7440%	1,9433%
29	0,0536%	0,1072%	0,1609%	0,2145%	0,3031%	0,4033%	0,5765%	0,7500%	0,9140%	1,2167%	1,4121%	1,6116%	1,8199%	2,0280%
30	0,0557%	0,1113%	0,1670%	0,2226%	0,3139%	0,4160%	0,5965%	0,7768%	0,9486%	1,2588%	1,4683%	1,6779%	1,9013%	2,1278%
31	0,0577%	0,1154%	0,1731%	0,2307%	0,3245%	0,4308%	0,6178%	0,8046%	0,9871%	1,3108%	1,5348%	1,7608%	1,9992%	2,2470%
32	0,0597%	0,1194%	0,1792%	0,2389%	0,3363%	0,4484%	0,6413%	0,8377%	1,0337%	1,3703%	1,6097%	1,8589%	2,1151%	2,3854%
33	0,0626%	0,1251%	0,1877%	0,2503%	0,3511%	0,4669%	0,6718%	0,8830%	1,0924%	1,4444%	1,7013%	1,9741%	2,2484%	2,5416%
34	0,0654%	0,1308%	0,1962%	0,2616%	0,3674%	0,4891%	0,7084%	0,9349%	1,1613%	1,5350%	1,8110%	2,0975%	2,4015%	2,7075%

NỮ	PHÍ BẢO HIỂM MỘT LẦN													
Tuổi	Thời hạn bảo hiểm (đơn vị: tháng)													
	3	6	9	12	18	24	36	48	60	72	84	96	108	120
35	0,0691%	0,1381%	0,2072%	0,2762%	0,3886%	0,5184%	0,7531%	0,9965%	1,2452%	1,6356%	1,9386%	2,2473%	2,5701%	2,8996%
36	0,0739%	0,1479%	0,2218%	0,2958%	0,4147%	0,5538%	0,8078%	1,0752%	1,3434%	1,7536%	2,0782%	2,4113%	2,7511%	3,1014%
37	0,0796%	0,1593%	0,2389%	0,3185%	0,4463%	0,5973%	0,8731%	1,1627%	1,4528%	1,8861%	2,2339%	2,5876%	2,9484%	3,3202%
38	0,0865%	0,1731%	0,2596%	0,3461%	0,4834%	0,6455%	0,9471%	1,2604%	1,5744%	2,0244%	2,3969%	2,7719%	3,1564%	3,5568%
39	0,0942%	0,1885%	0,2827%	0,3770%	0,5246%	0,7022%	1,0260%	1,3656%	1,6989%	2,1753%	2,5699%	2,9662%	3,3754%	3,7938%
40	0,1028%	0,2056%	0,3083%	0,4111%	0,5701%	0,7610%	1,1115%	1,4749%	1,8358%	2,3285%	2,7444%	3,1688%	3,6040%	4,0465%
41	0,1117%	0,2234%	0,3352%	0,4469%	0,6158%	0,8216%	1,2007%	1,5872%	1,9724%	2,4865%	2,9292%	3,3800%	3,8413%	4,3166%
42	0,1211%	0,2421%	0,3632%	0,4842%	0,6628%	0,8850%	1,2901%	1,7000%	2,1074%	2,6499%	3,1192%	3,5998%	4,0896%	4,5998%
43	0,1300%	0,2600%	0,3900%	0,5200%	0,7108%	0,9487%	1,3778%	1,8212%	2,2494%	2,8199%	3,3191%	3,8289%	4,3538%	4,8838%
44	0,1398%	0,2795%	0,4193%	0,5590%	0,7608%	1,0133%	1,4714%	1,9412%	2,4022%	2,9981%	3,5238%	4,0726%	4,6433%	5,2157%
45	0,1495%	0,2990%	0,4485%	0,5980%	0,8100%	1,0801%	1,5680%	2,0663%	2,5621%	3,1856%	3,7546%	4,3377%	4,9383%	5,5621%
46	0,1593%	0,3185%	0,4778%	0,6370%	0,8630%	1,1522%	1,6670%	2,2029%	2,7286%	3,3894%	3,9937%	4,6283%	5,2654%	5,9215%
47	0,1702%	0,3404%	0,5107%	0,6809%	0,9210%	1,2283%	1,7809%	2,3563%	2,9155%	3,6120%	4,2666%	4,9302%	5,6198%	6,3090%
48	0,1820%	0,3640%	0,5460%	0,7280%	0,9826%	1,3115%	1,9025%	2,5111%	3,1153%	3,8546%	4,5506%	5,2616%	5,9824%	6,7138%
49	0,1946%	0,3892%	0,5838%	0,7784%	1,0490%	1,3994%	2,0291%	2,6872%	3,3369%	4,1161%	4,8488%	5,6144%	6,3675%	7,1342%
50	0,2084%	0,4168%	0,6252%	0,8336%	1,1250%	1,4955%	2,1772%	2,8802%	3,5777%	4,4028%	5,1811%	5,9700%	6,7654%	7,5524%
51	0,2234%	0,4469%	0,6703%	0,8938%	1,2046%	1,6054%	2,3359%	3,0901%	3,8297%	4,6905%	5,5198%	6,3431%	7,1789%	8,0323%
52	0,2405%	0,4810%	0,7215%	0,9620%	1,2952%	1,7247%	2,5085%	3,3135%	4,0946%	4,9952%	5,8700%	6,7280%	7,5966%	8,5116%
53	0,2592%	0,5184%	0,7776%	1,0367%	1,3884%	1,8546%	2,6884%	3,5395%	4,3741%	5,3023%	6,2073%	7,1291%	8,0643%	9,0470%
54	0,2783%	0,5566%	0,8348%	1,1131%	1,4878%	1,9867%	2,8698%	3,7668%	4,6390%	5,6144%	6,5684%	7,5329%	8,5721%	9,6384%
55	0,2978%	0,5956%	0,8933%	1,1911%	1,5873%	2,1124%	3,0505%	3,9857%	4,8894%	5,9409%	6,9617%	8,0115%	9,1220%	10,2763%
56	0,3169%	0,6337%	0,9506%	1,2675%	1,6808%	2,2425%	3,2252%	4,2201%	5,1805%	6,2703%	7,3785%	8,5489%	9,7498%	10,9831%
57	0,3352%	0,6703%	1,0055%	1,3406%	1,7756%	2,3642%	3,3959%	4,4511%	5,4914%	6,6610%	7,8649%	9,1335%	10,4636%	11,7999%
58	0,3534%	0,7069%	1,0603%	1,4138%	1,8733%	2,4887%	3,5912%	4,7184%	5,8602%	7,1226%	8,4426%	9,8180%	11,2504%	12,6743%
59	0,3738%	0,7475%	1,1213%	1,4950%	1,9863%	2,6384%	3,8196%	5,0495%	6,2852%	7,6555%	9,1053%	10,5866%	12,0773%	13,6518%
60	0,3981%	0,7962%	1,1944%	1,5925%	2,1156%	2,8199%	4,1039%	5,4562%	6,8080%	8,2984%	9,8595%	11,4528%	13,0576%	14,7071%