



شعبه انوار، تهران

جدول نمونه حق بیمه های سالانه عمر و تشکیل سرمایه



نام

درآمد از کار افتادگی ندارد/ پوشش معافیت دارد

توجه: در صورت بازخرید بیمه نامه، حداقل ارزش بازخرید تعیین شده در جدول بیمه نامه علاوه سود قطعی عملکرد مربوط به سالهای قبل، ملاک محاسبه می باشد.

سن مدت بیمه شده	سن بیمه گذار	حق بیمه پیشنهادی با تعديل ۱۰ درصد	جمع حق بیمه پرداختی	سرمایه فوت با تعديل ۵ درصد	اندوخته تضمین شده با نرخ ۱۲ درصد در ده سال اول	پیش بینی اندوخته با نرخ ۲۵ درصد	ارزش بازخریدی در پایان سال بیمه ای	سرمایه فوت ناشی از حادثه	سرمایه فوت ناشی از ناشی از حادثه	سرمایه بیماری های خاص	تعداد اقساط در سال	مبلغ هر قسط
1	1	600,000	600,000	15,000,000	367,478	410,132	330,730	60,000,000	15,000,000	7,500,000	1	600,000
2	2	660,000	660,000	15,750,000	890,411	1,047,079	810,274	63,000,000	15,750,000	7,875,000	1	660,000
3	3	726,000	726,000	16,537,500	1,536,996	1,911,233	1,414,037	66,150,000	16,537,500	8,268,750	1	726,000
4	4	798,600	798,600	17,364,375	2,324,781	3,062,418	2,162,047	69,457,500	17,364,375	8,682,188	1	798,600
5	5	878,460	878,460	18,232,594	3,277,598	4,580,079	3,080,942	72,930,375	18,232,594	9,116,297	1	878,460
6	6	966,306	966,306	19,144,223	4,553,456	6,710,084	4,325,784	76,576,894	19,144,223	9,572,112	1	966,306
7	7	1,062,937	1,062,937	20,101,435	6,075,900	9,476,923	5,832,864	80,405,738	20,101,435	10,050,717	1	1,062,937
8	8	1,169,230	1,169,230	21,106,506	7,878,219	13,043,934	7,878,219	84,426,025	21,106,506	10,553,253	1	1,169,230
9	9	1,286,153	1,286,153	22,161,832	10,010,196	17,629,238	10,010,196	88,647,327	22,161,832	11,080,916	1	1,286,153
10	10	1,414,769	1,414,769	23,269,923	12,476,104	23,448,025	12,476,104	93,079,693	23,269,923	11,634,962	1	1,414,769
11	11	1,556,245	1,556,245	24,433,419	15,467,317	30,977,533	15,467,317	97,733,678	24,433,419	12,216,710	1	1,556,245
12	12	1,711,870	1,711,870	25,655,090	18,971,667	40,561,504	18,971,667	102,620,361	25,655,090	12,827,545	1	1,711,870
13	13	1,883,057	1,883,057	26,937,845	23,063,366	52,727,661	23,063,366	107,751,380	26,937,845	13,468,922	1	1,883,057
14	14	2,071,363	2,071,363	28,284,737	27,833,004	68,143,989	27,833,004	113,138,949	28,284,737	14,142,369	1	2,071,363
15	15	2,278,499	2,278,499	29,698,974	33,374,236	87,636,763	33,374,236	118,795,896	29,698,974	14,849,487	1	2,278,499
16	16	2,506,349	2,506,349	31,183,923	39,803,359	112,251,550	39,803,359	124,735,691	31,183,923	15,591,961	1	2,506,349
17	17	2,756,984	2,756,984	32,743,119	47,242,187	143,285,895	47,242,187	130,972,475	32,743,119	16,371,559	1	2,756,984
18	18	3,032,682	3,032,682	34,380,275	55,836,047	182,371,651	55,836,047	137,521,099	34,380,275	17,190,137	1	3,032,682
19	19	3,335,950	3,335,950	36,099,289	65,758,258	231,560,418	65,758,258	144,397,154	36,099,289	18,049,644	1	3,335,950
20	20	3,669,545	3,669,545	37,904,253	77,198,366	293,411,590	77,198,366	151,617,012	37,904,253	18,952,126	1	3,669,545
21	21	4,036,500	4,036,500	39,799,466	90,371,704	371,127,808	90,371,704	159,197,862	39,799,466	19,899,733	1	4,036,500
22	22	4,440,150	4,440,150	41,789,439	105,522,802	468,716,115	105,522,802	167,157,755	41,789,439	20,894,719	1	4,440,150
23	23	4,884,165	4,884,165	43,878,911	122,934,142	591,194,923	122,934,142	175,515,643	43,878,911	21,939,455	1	4,884,165
24	24	5,372,581	5,372,581	46,072,856	142,921,734	744,836,841	142,921,734	184,291,425	46,072,856	23,036,428	1	5,372,581
25	25	5,909,840	5,909,840	48,376,499	165,849,447	937,493,713	165,849,447	193,505,997	48,376,499	24,188,250	1	5,909,840
26	26	6,500,824	6,500,824	50,795,324	192,110,210	1,178,964,049	192,110,210	203,181,296	50,795,324	25,397,662	1	6,500,824
27	27	7,150,906	7,150,906	53,335,090	222,172,242	1,481,527,390	222,172,242	213,340,361	53,335,090	26,667,545	1	7,150,906
28	28	7,865,997	7,865,997	56,001,845	256,557,397	1,860,530,316	256,557,397	224,007,379	56,001,845	28,000,922	1	7,865,997
29	29	8,652,596	8,652,596	58,801,937	295,856,757	2,335,163,422	295,856,757	235,207,748	58,801,937	29,400,969	1	8,652,596
30	30	9,517,856	9,517,856	61,742,034	340,732,680	2,929,415,340	340,732,680	246,968,136	61,742,034	30,871,017	1	9,517,856
31	31	10,469,641	10,469,641	64,829,136	391,942,215	3,673,288,833	391,942,215	259,316,543	64,829,136	32,414,568	1	10,469,641
32	32	11,516,605	11,516,605	68,070,592	450,340,089	4,604,294,978	450,340,089	272,282,370	68,070,592	34,035,296	1	11,516,605

مبلغ هر قسط	تعداد اقساط در سال	سرمایه بیماری های خاص	سرمایه از کار افتادگی ناشی از حادثه	سرمایه فوت ناشی از حادثه	ارزش بازخریدی در پایان سال بیمه ای	پیش بینی اندوخته با نرخ ۲۵ درصد	اندوخته تضمین شده با نرخ ۱۲ درصد در ده سال اول	سرمایه فوت با تعدیل ۵ درصد	جمع حق بیمه پرداختی	حق بیمه پیشنهادی با تعدیل ۱۰ درصد	سن بیمه گذار	سن بیمه شده	مدت
12,668,266	1	35,737,061	71,474,122	285,896,488	516,894,153	5,769,334,408	516,894,153	71,474,122	133,350,927	12,668,266	33	33	33
13,935,093	1	37,523,914	75,047,828	300,191,313	592,698,996	7,227,044,734	592,698,996	75,047,828	147,286,019	13,935,093	34	34	34
15,328,602	1	39,400,110	78,800,220	315,200,878	678,992,208	9,050,735,976	678,992,208	78,800,220	162,614,621	15,328,602	35	35	35
16,861,462	1	41,370,115	82,740,231	330,960,922	777,139,284	11,332,022,660	777,139,284	82,740,231	179,476,083	16,861,462	36	36	36
18,547,608	1	43,438,621	86,877,242	347,508,968	888,739,140	14,185,500,582	888,739,140	86,877,242	198,023,692	18,547,608	37	37	37
20,402,369	1	45,610,552	91,221,104	364,884,417	1,015,585,243	17,754,417,476	1,015,585,243	91,221,104	218,426,061	20,402,369	38	38	38
22,442,606	1	47,891,080	95,782,159	383,128,637	1,159,694,077	22,217,841,716	1,159,694,077	95,782,159	240,868,667	22,442,606	39	39	39
24,686,867	1	50,285,634	100,571,267	402,285,069	1,323,331,623	27,799,617,164	1,323,331,623	100,571,267	265,555,533	24,686,867	40	40	40
27,155,553	1	52,799,915	105,599,831	422,399,323	1,508,980,808	34,779,487,292	1,508,980,808	105,599,831	292,711,087	27,155,553	41	41	41
29,871,109	1	55,439,911	110,879,822	443,519,289	1,719,612,492	43,507,343,476	1,719,612,492	110,879,822	322,582,195	29,871,109	42	42	42
32,858,220	1	58,211,907	116,423,813	465,695,253	1,958,458,098	54,420,442,857	1,958,458,098	116,423,813	355,440,415	32,858,220	43	43	43
36,144,041	1	61,122,502	122,245,004	488,980,016	2,229,226,923	68,065,457,425	2,229,226,923	122,245,004	391,584,456	36,144,041	44	44	44
39,758,446	1	64,178,627	128,357,254	513,429,017	2,536,078,610	85,125,733,006	2,536,078,610	128,357,254	431,342,902	39,758,446	45	45	45
43,734,290	1	67,387,558	134,775,117	539,100,468	2,883,574,383	106,455,342,975	2,883,574,383	134,775,117	475,077,192	43,734,290	46	46	46
48,107,719	1	70,756,936	141,513,873	566,055,491	3,277,114,130	133,122,204,188	3,277,114,130	141,513,873	523,184,912	48,107,719	47	47	47
52,918,491	1	74,294,783	148,589,566	594,358,266	3,722,628,024	166,461,081,350	3,722,628,024	148,589,566	576,103,403	52,918,491	48	48	48
58,210,340	1	78,009,522	156,019,045	624,076,179	4,226,814,489	208,140,493,543	4,226,814,489	156,019,045	634,313,743	58,210,340	49	49	49
64,031,374	1	81,909,998	163,819,997	655,279,988	4,797,239,815	260,246,161,110	4,797,239,815	163,819,997	698,345,117	64,031,374	50	50	50
70,434,512	1	86,005,498	172,010,997	688,043,987	5,442,338,621	325,385,190,259	5,442,338,621	172,010,997	768,779,629	70,434,512	51	51	51
77,477,963	1	90,305,773	180,611,547	722,446,187	6,171,776,527	406,816,707,993	6,171,776,527	180,611,547	846,257,592	77,477,963	52	52	52
85,225,759	1	94,821,062	189,642,124	758,568,496	6,996,351,985	508,614,592,887	6,996,351,985	189,642,124	931,483,351	85,225,759	53	53	53
93,748,335	1	99,562,115	199,124,230	796,496,921	7,928,248,972	635,871,293,284	7,928,248,972	199,124,230	1,025,231,686	93,748,335	54	54	54
103,123,169	1	104,540,221	209,080,442	836,321,767	8,981,144,174	794,952,403,798	8,981,144,174	209,080,442	1,128,354,855	103,123,169	55	55	55
113,435,485	1	109,767,232	219,534,464	878,137,855	10,170,508,588	993,815,088,578	10,170,508,588	219,534,464	1,241,790,340	113,435,485	56	56	56
124,779,034	1	115,255,593	230,511,187	922,044,748	11,513,739,281	1,242,405,880,436	11,513,739,281	230,511,187	1,366,569,374	124,779,034	57	57	57
137,256,937	1	121,018,373	242,036,746	968,146,985	13,030,370,806	1,553,158,001,004	13,030,370,806	242,036,746	1,503,826,312	137,256,937	58	58	58
150,982,631	1	127,069,292	254,138,584	1,016,554,334	14,742,472,811	1,941,613,190,438	14,742,472,811	254,138,584	1,654,808,943	150,982,631	59	59	59
166,080,894	1	133,422,756	266,845,513	1,067,382,051	16,674,772,528	2,427,198,634,231	16,674,772,528	266,845,513	1,820,889,837	166,080,894	60	60	60