

**Тарифы к Полисным условиям программы смешанного
страхования "Райффайзен Киндер. Программа № 2"**

Таблица 1а

Ежемесячный аннуитет на 1000 страховой суммы

Норма доходности 0%

Мужчины

Возраст	Период гарантированной выплаты			
		10	15	20
20	1,421	1,420	1,419	1,417
21	1,445	1,444	1,443	1,441
22	1,469	1,468	1,467	1,465
23	1,495	1,494	1,493	1,490
24	1,521	1,520	1,519	1,517
25	1,549	1,548	1,546	1,544
26	1,577	1,576	1,574	1,571
27	1,607	1,605	1,603	1,600
28	1,637	1,636	1,634	1,630
29	1,669	1,667	1,665	1,661
30	1,702	1,700	1,697	1,693
31	1,736	1,734	1,731	1,726
32	1,771	1,769	1,766	1,760
33	1,808	1,806	1,803	1,796
34	1,847	1,844	1,840	1,832
35	1,887	1,884	1,880	1,870
36	1,929	1,926	1,920	1,910
37	1,973	1,969	1,963	1,951
38	2,019	2,014	2,007	1,993
39	2,066	2,062	2,053	2,037
40	2,116	2,111	2,101	2,082
41	2,168	2,162	2,150	2,129
42	2,223	2,215	2,202	2,178
43	2,280	2,271	2,255	2,229
44	2,339	2,329	2,311	2,281
45	2,402	2,389	2,369	2,335
46	2,467	2,452	2,429	2,390
47	2,535	2,518	2,491	2,448
48	2,606	2,586	2,556	2,507
49	2,680	2,658	2,624	2,568
50	2,758	2,732	2,694	2,631
51	2,840	2,811	2,767	2,695
52	2,926	2,893	2,843	2,761
53	3,016	2,979	2,922	2,829

54	3,112	3,069	3,005	2,898
55	3,212	3,164	3,090	2,968
56	3,319	3,263	3,179	3,040
57	3,432	3,368	3,271	3,112
58	3,552	3,479	3,366	3,184
59	3,680	3,596	3,465	3,257
60	3,817	3,718	3,567	3,330
61	3,963	3,848	3,671	3,402
62	4,120	3,984	3,778	3,473
63	4,287	4,126	3,887	3,541
64	4,467	4,275	3,998	3,608
65	4,658	4,431	4,109	3,671
66	4,864	4,592	4,221	3,731
67	5,083	4,760	4,332	3,787
68	5,317	4,934	4,441	3,838
69	5,568	5,112	4,548	3,885
70	5,837	5,295	4,651	3,927

Таблица 16
Ежемесячный аннуитет на 1000 страховой суммы
Норма доходности 0%

Женщины

Возраст	Период гарантированной выплаты			
		10	15	20
20	1,305	1,304	1,304	1,303
21	1,325	1,325	1,324	1,323
22	1,346	1,346	1,345	1,344
23	1,368	1,368	1,367	1,366
24	1,391	1,390	1,389	1,388
25	1,414	1,413	1,413	1,411
26	1,438	1,437	1,436	1,435
27	1,463	1,462	1,461	1,460
28	1,488	1,487	1,486	1,485
29	1,515	1,514	1,513	1,511
30	1,542	1,541	1,540	1,538
31	1,571	1,570	1,568	1,566
32	1,600	1,599	1,598	1,595
33	1,631	1,630	1,628	1,625
34	1,662	1,661	1,660	1,656
35	1,695	1,694	1,692	1,689
36	1,730	1,728	1,726	1,722
37	1,766	1,764	1,761	1,757
38	1,803	1,801	1,798	1,793
39	1,841	1,839	1,836	1,830
40	1,882	1,880	1,876	1,869
41	1,924	1,921	1,917	1,909
42	1,968	1,965	1,960	1,951
43	2,014	2,010	2,005	1,994
44	2,062	2,058	2,051	2,039
45	2,112	2,107	2,100	2,086
46	2,164	2,159	2,150	2,135
47	2,219	2,213	2,203	2,185
48	2,277	2,270	2,258	2,238
49	2,337	2,329	2,316	2,292
50	2,400	2,391	2,376	2,348
51	2,467	2,456	2,439	2,407
52	2,537	2,524	2,504	2,468
53	2,610	2,596	2,572	2,530
54	2,687	2,671	2,644	2,596
55	2,769	2,750	2,719	2,663
56	2,855	2,833	2,797	2,732
57	2,947	2,921	2,878	2,804

58	3,043	3,013	2,964	2,877
59	3,146	3,111	3,053	2,953
60	3,255	3,214	3,146	3,030
61	3,371	3,322	3,243	3,108
62	3,494	3,437	3,344	3,187
63	3,626	3,558	3,449	3,266
64	3,766	3,685	3,558	3,345
65	3,915	3,820	3,669	3,423
66	4,074	3,962	3,784	3,500
67	4,245	4,111	3,902	3,574
68	4,428	4,269	4,022	3,645
69	4,626	4,435	4,143	3,713
70	4,839	4,609	4,265	3,777

Таблица 1в

Дополнительные опции

**Пожизненный аннуитет жены с передачей пережившему супругу в
размере 60% от аннуитета жены**

Ежемесячный аннуитет на 1000 страховой суммы

Норма доходности 0%

Возраст на начало выплаты аннуитета							
Мужа	Жены						
	40	45	50	55	60	65	70
25	1,603	1,688	1,773	1,858	1,945	2,033	2,121
26	1,616	1,704	1,792	1,881	1,970	2,061	2,153
27	1,630	1,721	1,812	1,904	1,996	2,091	2,185
28	1,643	1,737	1,832	1,927	2,023	2,120	2,218
29	1,655	1,754	1,852	1,951	2,050	2,151	2,252
30	1,668	1,770	1,872	1,975	2,078	2,182	2,287
31	1,680	1,786	1,893	1,999	2,106	2,215	2,323
32	1,692	1,803	1,913	2,023	2,135	2,248	2,360
33	1,704	1,818	1,933	2,048	2,164	2,281	2,398
34	1,715	1,834	1,954	2,074	2,194	2,316	2,437
35	1,726	1,849	1,974	2,099	2,224	2,351	2,478
36	1,736	1,865	1,994	2,124	2,255	2,387	2,519
37	1,747	1,879	2,014	2,150	2,287	2,424	2,562
38	1,756	1,894	2,034	2,176	2,318	2,462	2,605
39	1,765	1,908	2,054	2,202	2,351	2,501	2,650
40	1,774	1,921	2,073	2,227	2,383	2,540	2,696
41	1,782	1,934	2,092	2,253	2,416	2,580	2,744
42	1,790	1,946	2,110	2,278	2,449	2,621	2,792
43	1,797	1,958	2,128	2,304	2,482	2,662	2,842
44	1,804	1,970	2,146	2,328	2,515	2,704	2,892
45	1,811	1,980	2,163	2,353	2,548	2,746	2,944
46	1,817	1,990	2,179	2,377	2,581	2,789	2,997
47	1,822	2,000	2,194	2,400	2,614	2,832	3,050
48	1,827	2,009	2,209	2,423	2,647	2,876	3,105
49	1,832	2,017	2,223	2,446	2,679	2,919	3,161
50	1,836	2,025	2,237	2,467	2,711	2,963	3,217
51	1,841	2,033	2,250	2,488	2,742	3,007	3,275
52	1,844	2,040	2,262	2,508	2,773	3,051	3,333
53	1,848	2,046	2,273	2,527	2,803	3,094	3,392
54	1,851	2,052	2,284	2,545	2,832	3,137	3,451
55	1,854	2,057	2,294	2,563	2,861	3,180	3,511
56	1,856	2,062	2,303	2,579	2,888	3,223	3,572
57	1,859	2,067	2,312	2,595	2,915	3,265	3,632
58	1,861	2,071	2,320	2,610	2,940	3,306	3,693
59	1,863	2,075	2,327	2,623	2,965	3,346	3,754

60	1,865	2,079	2,334	2,636	2,988	3,385	3,815
61	1,867	2,082	2,341	2,649	3,010	3,423	3,875
62	1,868	2,085	2,346	2,660	3,031	3,460	3,934
63	1,869	2,088	2,352	2,670	3,051	3,495	3,993
64	1,871	2,090	2,357	2,680	3,070	3,529	4,050
65	1,872	2,092	2,361	2,689	3,087	3,561	4,106
66	1,873	2,094	2,365	2,697	3,103	3,592	4,160
67	1,874	2,096	2,369	2,704	3,118	3,620	4,212
68	1,875	2,098	2,372	2,711	3,131	3,647	4,262
69	1,875	2,099	2,375	2,717	3,144	3,673	4,310
70	1,876	2,101	2,378	2,723	3,155	3,696	4,355
71	1,877	2,102	2,380	2,728	3,166	3,717	4,398
72	1,877	2,103	2,382	2,732	3,175	3,737	4,438
73	1,878	2,104	2,384	2,736	3,184	3,756	4,476
74	1,878	2,105	2,386	2,740	3,192	3,772	4,511
75	1,879	2,106	2,388	2,743	3,199	3,788	4,543

Таблица 1г

Дополнительные опции

**Пожизненный аннуитет для мужа с передачей пережившей супруге
в размере 60% от аннуитета мужа**

Ежемесячный аннуитет на 1000 страховой суммы

Норма доходности 0%

Возраст на начало выплаты аннуитета							
Жены	Мужа						
	40	45	50	55	60	65	70
25	1,606	1,675	1,745	1,814	1,884	1,956	2,027
26	1,622	1,694	1,765	1,837	1,910	1,984	2,056
27	1,638	1,713	1,787	1,860	1,935	2,012	2,086
28	1,655	1,732	1,808	1,884	1,962	2,040	2,117
29	1,672	1,752	1,830	1,909	1,989	2,070	2,149
30	1,688	1,771	1,853	1,934	2,016	2,100	2,182
31	1,705	1,791	1,876	1,960	2,045	2,131	2,216
32	1,722	1,811	1,899	1,986	2,074	2,163	2,250
33	1,739	1,832	1,923	2,013	2,104	2,196	2,286
34	1,755	1,852	1,947	2,040	2,134	2,230	2,323
35	1,772	1,872	1,971	2,068	2,165	2,265	2,362
36	1,788	1,893	1,995	2,096	2,198	2,300	2,401
37	1,804	1,914	2,020	2,125	2,230	2,337	2,441
38	1,820	1,934	2,046	2,155	2,264	2,375	2,483
39	1,836	1,955	2,071	2,185	2,299	2,414	2,526
40	1,851	1,975	2,096	2,215	2,334	2,454	2,571
41	1,866	1,996	2,122	2,246	2,370	2,495	2,617
42	1,881	2,016	2,148	2,278	2,407	2,537	2,664
43	1,895	2,036	2,174	2,310	2,445	2,581	2,713
44	1,909	2,055	2,200	2,342	2,483	2,625	2,764
45	1,922	2,074	2,225	2,374	2,522	2,671	2,816
46	1,935	2,093	2,251	2,407	2,562	2,718	2,869
47	1,948	2,111	2,276	2,440	2,603	2,766	2,925
48	1,959	2,129	2,302	2,473	2,644	2,815	2,982
49	1,971	2,146	2,326	2,506	2,686	2,866	3,041
50	1,981	2,163	2,351	2,539	2,728	2,917	3,101
51	1,991	2,179	2,374	2,572	2,771	2,970	3,164
52	2,001	2,195	2,398	2,605	2,814	3,024	3,228
53	2,010	2,209	2,420	2,637	2,857	3,079	3,294
54	2,018	2,223	2,442	2,669	2,901	3,135	3,362
55	2,026	2,237	2,464	2,701	2,944	3,191	3,432
56	2,034	2,249	2,484	2,731	2,988	3,249	3,504
57	2,041	2,261	2,504	2,762	3,031	3,307	3,577
58	2,047	2,273	2,522	2,791	3,074	3,366	3,653
59	2,053	2,283	2,540	2,820	3,117	3,425	3,730

60	2,059	2,293	2,557	2,847	3,159	3,485	3,809
61	2,064	2,302	2,574	2,874	3,200	3,545	3,889
62	2,069	2,311	2,589	2,900	3,241	3,605	3,970
63	2,073	2,319	2,603	2,924	3,280	3,664	4,053
64	2,077	2,327	2,617	2,947	3,318	3,723	4,137
65	2,081	2,334	2,629	2,969	3,355	3,781	4,221
66	2,084	2,340	2,641	2,990	3,391	3,838	4,305
67	2,088	2,346	2,652	3,010	3,425	3,894	4,389
68	2,090	2,351	2,662	3,028	3,457	3,948	4,474
69	2,093	2,356	2,671	3,045	3,488	4,001	4,558
70	2,096	2,361	2,680	3,061	3,518	4,053	4,641
71	2,098	2,365	2,688	3,076	3,545	4,102	4,723
72	2,100	2,369	2,695	3,090	3,571	4,150	4,803
73	2,102	2,372	2,701	3,103	3,596	4,195	4,881
74	2,103	2,376	2,707	3,114	3,618	4,237	4,957
75	2,105	2,379	2,713	3,125	3,639	4,278	5,031

Таблица 2а
Базовые страховые тарифы
На 100 страхового покрытия
1-ый вариант аквизиционных расходов
Норма доходности 0%

МУЖЧИНЫ

ВОЗРАСТ	Взносы уплачиваются ежегодно						ВОЗРАСТ
	Срок страхования						
	5	10	15	20	25	30	
18	23,092	11,817	8,095	6,257	5,170	4,464	18
19	23,107	11,838	8,119	6,281	5,194	4,490	19
20	23,125	11,862	8,144	6,305	5,220	4,518	20
21	23,141	11,886	8,169	6,329	5,245	4,545	21
22	23,164	11,913	8,195	6,355	5,272	4,575	22
23	23,187	11,941	8,221	6,380	5,300	4,605	23
24	23,214	11,969	8,247	6,406	5,327	4,637	24
25	23,240	11,995	8,270	6,430	5,354	4,668	25
26	23,263	12,018	8,291	6,454	5,381	4,700	26
27	23,288	12,040	8,313	6,477	5,408	4,733	27
28	23,309	12,058	8,332	6,500	5,436	4,767	28
29	23,326	12,073	8,350	6,522	5,464	4,802	29
30	23,340	12,086	8,368	6,545	5,494	4,839	30
31	23,347	12,096	8,384	6,568	5,524	4,877	31
32	23,355	12,110	8,403	6,594	5,558	4,920	32
33	23,364	12,125	8,426	6,624	5,596	4,966	33
34	23,374	12,144	8,451	6,658	5,638	5,018	34
35	23,385	12,166	8,481	6,696	5,684	5,074	35
36	23,390	12,186	8,510	6,734	5,732	5,133	36
37	23,417	12,218	8,550	6,782	5,790	5,200	37
38	23,448	12,254	8,593	6,835	5,853	5,273	38
39	23,483	12,294	8,641	6,891	5,920	5,352	39
40	23,517	12,335	8,692	6,952	5,992	5,435	40
41	23,526	12,365	8,736	7,008	6,061	5,518	41
42	23,559	12,411	8,793	7,077	6,142	5,613	42
43	23,599	12,463	8,856	7,153	6,230	5,716	43
44	23,643	12,521	8,924	7,234	6,324	5,827	44
45	23,690	12,582	8,998	7,321	6,425	5,945	45
46	23,722	12,638	9,067	7,406	6,528		46
47	23,780	12,709	9,153	7,505	6,643		47
48	23,841	12,784	9,244	7,610	6,767		48
49	23,906	12,861	9,338	7,720	6,898		49
50	23,976	12,947	9,440	7,839	7,039		50
51	24,023	13,020	9,536	7,956			51
52	24,090	13,113	9,645	8,088			52
53	24,157	13,210	9,760	8,228			53
54	24,232	13,316	9,885	8,380			54
55	24,334	13,437	10,025	8,548			55

56	24,396	13,541	10,159				56
57	24,509	13,667	10,313				57
58	24,626	13,800	10,478				58
59	24,708	13,916	10,638				59
60	24,903	14,105	10,857				60

модальный фактор: ежемесячно 0,08833 кварталыно 0,26 полугодие 0,51

Таблица 26
Базовые страховые тарифы
На 100 страхового покрытия
1-ый вариант аквизиционных расходов
Норма доходности 0%

ЖЕНЩИНЫ

ВОЗРАСТ	Взносы уплачиваются ежегодно						ВОЗРАСТ
	Срок страхования						
	5	10	15	20	25	30	
18	23,027	11,712	7,949	6,074	4,954	4,213	18
19	23,028	11,715	7,953	6,079	4,959	4,219	19
20	23,030	11,719	7,958	6,084	4,965	4,226	20
21	23,031	11,724	7,964	6,090	4,972	4,233	21
22	23,037	11,730	7,970	6,097	4,979	4,242	22
23	23,043	11,737	7,977	6,104	4,99р.	4,250	23
24	23,048	11,744	7,984	6,111	4,995	4,259	24
25	23,055	11,751	7,991	6,118	5,003	4,269	25
26	23,059	11,756	7,997	6,125	5,011	4,278	26
27	23,068	11,764	8,004	6,133	5,020	4,289	27
28	23,073	11,770	8,011	6,140	5,028	4,300	28
29	23,077	11,775	8,017	6,148	5,038	4,311	29
30	23,083	11,781	8,024	6,156	5,047	4,324	30
31	23,085	11,785	8,030	6,164	5,057	4,337	31
32	23,091	11,792	8,038	6,173	5,069	4,352	32
33	23,097	11,799	8,046	6,183	5,082	4,368	33
34	23,101	11,805	8,054	6,193	5,095	4,385	34
35	23,108	11,813	8,063	6,205	5,111	4,404	35
36	23,112	11,820	8,073	6,218	5,127	4,424	36
37	23,120	11,829	8,084	6,232	5,145	4,446	37
38	23,127	11,838	8,096	6,247	5,164	4,470	38
39	23,134	11,848	8,109	6,264	5,185	4,496	39
40	23,141	11,859	8,123	6,283	5,209	4,524	40
41	23,146	11,870	8,138	6,302	5,233	4,555	41
42	23,158	11,884	8,157	6,326	5,261	4,590	42
43	23,171	11,901	8,177	6,351	5,291	4,628	43
44	23,185	11,919	8,200	6,379	5,324	4,670	44
45	23,198	11,937	8,224	6,408	5,359	4,716	45
46	23,208	11,955	8,248	6,438	5,397		46
47	23,226	11,979	8,278	6,473	5,441		47
48	23,245	12,005	8,310	6,510	5,488		48
49	23,265	12,032	8,344	6,551	5,540		49
50	23,288	12,064	8,381	6,595	5,598		50
51	23,310	12,095	8,419	6,643			51
52	23,339	12,133	8,462	6,696			52
53	23,365	12,169	8,506	6,753			53
54	23,397	12,210	8,554	6,818			54
55	23,442	12,258	8,610	6,891			55

56	23,469	12,298	8,665				56
57	23,509	12,345	8,727				57
58	23,548	12,395	8,797				58
59	23,577	12,442	8,871				59
60	23,643	12,515	8,967				60

модальный фактор: ежемесячно 0,08833 кварталыно 0,26 полугодие 0,51

Таблица 2в
Базовые страховые тарифы
На 100 страхового покрытия
1-ый вариант аквизиционных расходов
Норма доходности 4%

МУЖЧИНЫ

ВОЗРАСТ	Взносы уплачиваются ежегодно						ВОЗРАСТ
	Срок страхования						
	5	10	15	20	25	30	
18	20,603	9,614	6,005	4,234	3,195	2,522	18
19	20,616	9,630	6,021	4,248	3,208	2,534	19
20	20,631	9,648	6,038	4,263	3,222	2,547	20
21	20,645	9,666	6,055	4,278	3,235	2,560	21
22	20,665	9,687	6,073	4,294	3,249	2,573	22
23	20,684	9,707	6,090	4,309	3,26р.	2,587	23
24	20,708	9,729	6,108	4,324	3,278	2,601	24
25	20,730	9,749	6,124	4,339	3,292	2,616	25
26	20,750	9,767	6,139	4,353	3,306	2,630	26
27	20,771	9,784	6,153	4,367	3,320	2,644	27
28	20,790	9,798	6,166	4,380	3,334	2,658	28
29	20,804	9,809	6,178	4,393	3,348	2,673	29
30	20,816	9,820	6,190	4,406	3,362	2,688	30
31	20,822	9,827	6,201	4,419	3,377	2,704	31
32	20,829	9,837	6,213	4,434	3,393	2,722	32
33	20,837	9,848	6,227	4,450	3,411	2,741	33
34	20,845	9,862	6,244	4,469	3,431	2,762	34
35	20,855	9,879	6,263	4,490	3,454	2,785	35
36	20,859	9,893	6,282	4,512	3,477	2,810	36
37	20,882	9,918	6,308	4,539	3,506	2,838	37
38	20,909	9,945	6,337	4,569	3,536	2,869	38
39	20,939	9,975	6,369	4,602	3,569	2,902	39
40	20,968	10,006	6,402	4,636	3,604	2,937	40
41	20,976	10,028	6,430	4,667	3,638	2,971	41
42	21,004	10,062	6,467	4,706	3,677	3,010	42
43	21,038	10,102	6,509	4,749	3,720	3,053	43
44	21,076	10,145	6,553	4,795	3,766	3,099	44
45	21,116	10,192	6,602	4,845	3,815	3,147	45
46	21,143	10,233	6,647	4,893	3,864		46
47	21,193	10,286	6,703	4,949	3,920		47
48	21,246	10,343	6,762	5,008	3,980		48
49	21,301	10,402	6,824	5,070	4,043		49
50	21,361	10,466	6,891	5,137	4,110		50
51	21,401	10,521	6,953	5,202			51
52	21,458	10,590	7,024	5,275			52
53	21,516	10,662	7,099	5,353			53
54	21,580	10,741	7,180	5,437			54
55	21,668	10,833	7,271	5,531			55

56	21,721	10,910	7,358				56
57	21,817	11,005	7,457				57
58	21,917	11,105	7,563				58
59	21,987	11,191	7,665				59
60	22,156	11,335	7,807				60

модальный фактор: ежемесячно 0,08833 кварталыно 0,26 полугодие 0,51

Таблица 2г
Базовые страховые тарифы
На 100 страхового покрытия
1-ый вариант аквизиционных расходов
Норма доходности 4%

ЖЕНЩИНЫ

ВОЗРАСТ	Взносы уплачиваются ежегодно						ВОЗРАСТ
	Срок страхования						
	5	10	15	20	25	30	
18	20,547	9,535	5,910	4,130	3,087	2,412	18
19	20,548	9,538	5,913	4,133	3,090	2,415	19
20	20,550	9,540	5,916	4,136	3,093	2,418	20
21	20,551	9,544	5,919	4,139	3,096	2,421	21
22	20,556	9,549	5,924	4,143	3,100	2,425	22
23	20,561	9,554	5,929	4,148	3,10р.	2,429	23
24	20,566	9,559	5,933	4,152	3,108	2,433	24
25	20,571	9,564	5,938	4,156	3,112	2,437	25
26	20,575	9,569	5,942	4,160	3,116	2,442	26
27	20,582	9,574	5,947	4,165	3,121	2,446	27
28	20,587	9,579	5,952	4,169	3,126	2,451	28
29	20,591	9,583	5,956	4,174	3,130	2,456	29
30	20,595	9,587	5,960	4,178	3,135	2,462	30
31	20,597	9,591	5,964	4,183	3,140	2,467	31
32	20,602	9,596	5,969	4,188	3,146	2,473	32
33	20,607	9,601	5,975	4,194	3,152	2,480	33
34	20,611	9,606	5,980	4,200	3,159	2,487	34
35	20,617	9,612	5,986	4,207	3,166	2,495	35
36	20,621	9,617	5,992	4,214	3,174	2,504	36
37	20,627	9,624	6,000	4,222	3,183	2,513	37
38	20,633	9,631	6,008	4,231	3,193	2,523	38
39	20,639	9,638	6,016	4,240	3,203	2,534	39
40	20,646	9,647	6,026	4,251	3,215	2,547	40
41	20,649	9,654	6,035	4,262	3,226	2,559	41
42	20,659	9,665	6,048	4,275	3,240	2,574	42
43	20,671	9,678	6,061	4,290	3,255	2,591	43
44	20,683	9,691	6,076	4,306	3,272	2,608	44
45	20,694	9,705	6,092	4,322	3,289	2,627	45
46	20,703	9,719	6,108	4,340	3,308		46
47	20,718	9,736	6,127	4,360	3,329		47
48	20,734	9,756	6,148	4,381	3,353		48
49	20,752	9,777	6,171	4,404	3,378		49
50	20,771	9,800	6,195	4,430	3,406		50
51	20,790	9,824	6,220	4,457			51
52	20,815	9,852	6,249	4,487			52
53	20,837	9,880	6,278	4,520			53
54	20,865	9,911	6,310	4,556			54
55	20,903	9,947	6,347	4,597			55

56	20,927	9,977	6,382				56
57	20,961	10,013	6,423				57
58	20,995	10,051	6,468				58
59	21,019	10,086	6,515				59
60	21,076	10,141	6,578				60

модальный фактор: ежемесячно 0,08833 кварталыно 0,26 полугодие 0,51

Таблица 2д
Базовые страховые тарифы
На 100 страхового покрытия
2-ый вариант аквизиционных расходов
Норма доходности 0%

МУЖЧИНЫ

ВОЗРАСТ	Взносы уплачиваются ежегодно						ВОЗРАСТ
	Срок страхования						
	5	10	15	20	25	30	
18	22,964	11,351	7,685	5,903	4,857	4,179	18
19	22,980	11,371	7,707	5,924	4,879	4,203	19
20	22,998	11,394	7,730	5,947	4,902	4,227	20
21	23,014	11,416	7,753	5,968	4,924	4,252	21
22	23,038	11,442	7,777	5,992	4,948	4,278	22
23	23,061	11,468	7,801	6,015	4,970	4,305	23
24	23,089	11,495	7,824	6,038	4,997	4,333	24
25	23,115	11,519	7,846	6,060	5,022	4,361	25
26	23,139	11,541	7,866	6,081	5,046	4,390	26
27	23,164	11,562	7,885	6,103	5,071	4,419	27
28	23,186	11,579	7,903	6,123	5,095	4,449	28
29	23,203	11,593	7,920	6,143	5,121	4,480	29
30	23,218	11,606	7,936	6,164	5,147	4,513	30
31	23,224	11,615	7,951	6,185	5,174	4,547	31
32	23,233	11,628	7,969	6,209	5,205	4,584	32
33	23,242	11,643	7,989	6,235	5,238	4,626	33
34	23,252	11,660	8,013	6,266	5,276	4,671	34
35	23,264	11,681	8,039	6,300	5,317	4,721	35
36	23,268	11,700	8,066	6,335	5,360	4,772	36
37	23,295	11,730	8,103	6,378	5,411	4,832	37
38	23,327	11,764	8,143	6,425	5,467	4,896	38
39	23,363	11,801	8,187	6,476	5,527	4,965	39
40	23,398	11,840	8,233	6,531	5,591	5,038	40
41	23,407	11,868	8,273	6,581	5,652	5,110	41
42	23,441	11,911	8,325	6,643	5,724	5,193	42
43	23,482	11,961	8,383	6,711	5,801	5,283	43
44	23,526	12,015	8,445	6,784	5,884	5,379	44
45	23,574	12,073	8,513	6,862	5,973	5,482	45
46	23,607	12,125	8,576	6,938	6,064		46
47	23,666	12,192	8,654	7,027	6,165		47
48	23,729	12,262	8,737	7,120	6,274		48
49	23,794	12,335	8,823	7,219	6,389		49
50	23,867	12,416	8,916	7,325	6,512		50
51	23,914	12,485	9,003	7,429			51
52	23,982	12,572	9,103	7,546			52
53	24,051	12,663	9,208	7,670			53
54	24,128	12,763	9,320	7,805			54
55	24,233	12,877	9,448	7,953			55

56	24,295	12,974	9,569				56
57	24,411	13,093	9,709				57
58	24,530	13,218	9,858				58
59	24,613	13,326	10,002				59
60	24,816	13,506	10,201				60

модальный фактор: ежемесячно 0,08833 кварталъно 0,26 полугодие 0,51

Таблица 2е
Базовые страховые тарифы
На 100 страхового покрытия
2-ый вариант аквизиционных расходов
Норма доходности 0%

ЖЕНЩИНЫ

ВОЗРАСТ	Взносы уплачиваются ежегодно						ВОЗРАСТ
	Срок страхования						
	5	10	15	20	25	30	
18	22,898	11,253	7,551	5,736	4,662	3,955	18
19	22,899	11,256	7,555	5,741	4,667	3,960	19
20	22,901	11,259	7,559	5,746	4,673	3,967	20
21	22,903	11,264	7,564	5,751	4,678	3,973	21
22	22,908	11,270	7,570	5,758	4,685	3,980	22
23	22,915	11,276	7,577	5,764	4,690	3,988	23
24	22,920	11,282	7,583	5,770	4,699	3,996	24
25	22,926	11,289	7,589	5,777	4,706	4,005	25
26	22,931	11,294	7,595	5,783	4,713	4,013	26
27	22,940	11,301	7,602	5,790	4,721	4,023	27
28	22,946	11,307	7,608	5,797	4,729	4,033	28
29	22,950	11,312	7,614	5,804	4,738	4,043	29
30	22,955	11,317	7,620	5,811	4,746	4,054	30
31	22,958	11,322	7,625	5,818	4,756	4,066	31
32	22,963	11,328	7,632	5,827	4,766	4,079	32
33	22,969	11,335	7,640	5,836	4,777	4,094	33
34	22,974	11,341	7,647	5,845	4,790	4,109	34
35	22,981	11,348	7,656	5,856	4,803	4,126	35
36	22,985	11,354	7,665	5,867	4,818	4,143	36
37	22,993	11,363	7,675	5,880	4,834	4,163	37
38	23,000	11,371	7,686	5,894	4,851	4,184	38
39	23,007	11,381	7,698	5,909	4,870	4,208	39
40	23,015	11,391	7,711	5,926	4,891	4,233	40
41	23,019	11,401	7,725	5,944	4,913	4,260	41
42	23,031	11,415	7,742	5,965	4,938	4,291	42
43	23,045	11,431	7,761	5,988	4,965	4,326	43
44	23,059	11,447	7,782	6,013	4,995	4,363	44
45	23,072	11,465	7,804	6,039	5,027	4,404	45
46	23,083	11,482	7,826	6,067	5,061		46
47	23,101	11,504	7,853	6,098	5,099		47
48	23,120	11,528	7,882	6,132	5,142		48
49	23,141	11,554	7,914	6,169	5,188		49
50	23,164	11,584	7,948	6,209	5,240		50
51	23,186	11,614	7,982	6,252			51
52	23,216	11,649	8,022	6,300			52
53	23,243	11,683	8,062	6,352			53
54	23,275	11,722	8,107	6,410			54
55	23,321	11,767	8,158	6,476			55

56	23,349	11,805	8,208				56
57	23,390	11,849	8,265				57
58	23,430	11,897	8,329				58
59	23,459	11,941	8,396				59
60	23,526	12,009	8,485				60

модальный фактор: ежемесячно 0,08833 кварталыно 0,26 полугодие 0,51

Таблица 2ж
Базовые страховые тарифы
На 100 страхового покрытия
2-ый вариант аквизиционных расходов
Норма доходности 4%

МУЖЧИНЫ

ВОЗРАСТ	Взносы уплачиваются ежегодно						ВОЗРАСТ
	Срок страхования						
	5	10	15	20	25	30	
18	20,533	9,205	5,648	3,931	2,932	2,289	18
19	20,546	9,220	5,662	3,943	2,943	2,299	19
20	20,562	9,237	5,678	3,957	2,955	2,310	20
21	20,576	9,254	5,693	3,969	2,967	2,321	21
22	20,596	9,274	5,709	3,983	2,979	2,332	22
23	20,616	9,293	5,725	3,996	2,990	2,344	23
24	20,640	9,313	5,741	4,010	3,004	2,356	24
25	20,663	9,332	5,756	4,023	3,016	2,368	25
26	20,684	9,349	5,769	4,036	3,028	2,379	26
27	20,706	9,365	5,782	4,048	3,040	2,391	27
28	20,725	9,378	5,794	4,059	3,052	2,403	28
29	20,740	9,389	5,805	4,071	3,064	2,416	29
30	20,752	9,399	5,815	4,082	3,076	2,428	30
31	20,758	9,406	5,825	4,093	3,088	2,441	31
32	20,765	9,415	5,836	4,106	3,102	2,456	32
33	20,773	9,426	5,849	4,121	3,118	2,472	33
34	20,782	9,439	5,864	4,137	3,135	2,489	34
35	20,792	9,454	5,881	4,156	3,154	2,509	35
36	20,795	9,468	5,898	4,174	3,174	2,529	36
37	20,819	9,491	5,921	4,198	3,198	2,552	37
38	20,846	9,516	5,947	4,224	3,224	2,577	38
39	20,878	9,544	5,976	4,253	3,252	2,605	39
40	20,908	9,574	6,006	4,283	3,281	2,633	40
41	20,915	9,594	6,031	4,310	3,309	2,661	41
42	20,944	9,626	6,065	4,344	3,342	2,693	42
43	20,979	9,663	6,102	4,381	3,379	2,728	43
44	21,018	9,704	6,142	4,421	3,417	2,766	44
45	21,060	9,747	6,185	4,464	3,459	2,805	45
46	21,087	9,786	6,226	4,506	3,500		46
47	21,138	9,836	6,276	4,554	3,547		47
48	21,192	9,889	6,329	4,605	3,596		48
49	21,249	9,944	6,385	4,659	3,649		49
50	21,311	10,004	6,444	4,717	3,705		50
51	21,352	10,055	6,500	4,773			51
52	21,411	10,120	6,563	4,836			52
53	21,470	10,188	6,630	4,902			53
54	21,536	10,262	6,702	4,974			54
55	21,626	10,347	6,784	5,054			55

56	21,680	10,419	6,860				56
57	21,779	10,508	6,949				57
58	21,882	10,602	7,043				58
59	21,953	10,682	7,133				59
60	22,130	10,818	7,260				60

модальный фактор: ежемесячно 0,08833 кварталыно 0,26 полугодие 0,51

Таблица 2з
Базовые страховые тарифы
На 100 страхового покрытия
2-ый вариант аквизиционных расходов
Норма доходности 4%

ЖЕНЩИНЫ

ВОЗРАСТ	Взносы уплачиваются ежегодно						ВОЗРАСТ
	Срок страхования						
	5	10	15	20	25	30	
18	20,476	9,132	5,562	3,839	2,839	2,196	18
19	20,477	9,134	5,565	3,842	2,842	2,199	19
20	20,479	9,137	5,567	3,844	2,844	2,201	20
21	20,480	9,140	5,571	3,847	2,847	2,204	21
22	20,485	9,144	5,575	3,851	2,851	2,207	22
23	20,490	9,149	5,579	3,855	2,85р.	2,211	23
24	20,495	9,154	5,583	3,859	2,858	2,214	24
25	20,501	9,159	5,587	3,862	2,861	2,218	25
26	20,505	9,163	5,591	3,866	2,865	2,221	26
27	20,512	9,168	5,596	3,870	2,869	2,226	27
28	20,517	9,173	5,600	3,874	2,873	2,230	28
29	20,521	9,176	5,603	3,878	2,877	2,234	29
30	20,525	9,181	5,607	3,882	2,881	2,238	30
31	20,527	9,184	5,611	3,886	2,885	2,243	31
32	20,533	9,189	5,616	3,891	2,890	2,248	32
33	20,538	9,194	5,621	3,896	2,896	2,254	33
34	20,542	9,198	5,625	3,901	2,901	2,260	34
35	20,547	9,204	5,631	3,907	2,908	2,267	35
36	20,551	9,208	5,637	3,913	2,914	2,274	36
37	20,558	9,215	5,643	3,920	2,922	2,282	37
38	20,564	9,221	5,650	3,928	2,930	2,290	38
39	20,570	9,228	5,658	3,936	2,939	2,300	39
40	20,577	9,236	5,667	3,946	2,949	2,310	40
41	20,581	9,243	5,675	3,955	2,959	2,321	41
42	20,591	9,254	5,686	3,967	2,971	2,333	42
43	20,603	9,266	5,699	3,980	2,984	2,347	43
44	20,615	9,278	5,712	3,994	2,998	2,361	44
45	20,626	9,291	5,726	4,008	3,013	2,377	45
46	20,636	9,304	5,741	4,023	3,029		46
47	20,651	9,320	5,758	4,041	3,047		47
48	20,668	9,339	5,777	4,060	3,067		48
49	20,685	9,358	5,797	4,080	3,089		49
50	20,706	9,380	5,820	4,103	3,113		50
51	20,725	9,403	5,842	4,126			51
52	20,750	9,429	5,868	4,153			52
53	20,773	9,455	5,894	4,181			53
54	20,801	9,484	5,923	4,213			54
55	20,841	9,518	5,956	4,249			55

56	20,865	9,546	5,988				56
57	20,900	9,580	6,025				57
58	20,935	9,615	6,065				58
59	20,959	9,648	6,107				59
60	21,018	9,700	6,164				60

модальный фактор: ежемесячно 0,08833 кварталыно 0,26 полугодие 0,51

Таблица 2и
Базовые страховые тарифы
На 100 страхового покрытия
3-ий вариант аквизиционных расходов
Норма доходности 0%

МУЖЧИНЫ

ВОЗРАСТ	Взносы уплачиваются ежегодно						ВОЗРАСТ
	Срок страхования						
	5	10	15	20	25	30	
18	21,505	10,988	7,519	5,806	4,792	4,132	18
19	21,518	11,007	7,540	5,826	4,813	4,155	19
20	21,534	11,028	7,563	5,848	4,835	4,179	20
21	21,549	11,049	7,584	5,869	4,857	4,203	21
22	21,569	11,073	7,608	5,892	4,881	4,229	22
23	21,589	11,097	7,630	5,914	4,904	4,255	23
24	21,614	11,122	7,653	5,936	4,93p.	4,282	24
25	21,637	11,145	7,673	5,958	4,952	4,310	25
26	21,658	11,166	7,692	5,978	4,976	4,337	26
27	21,680	11,185	7,711	5,999	5,000	4,366	27
28	21,699	11,201	7,728	6,019	5,024	4,395	28
29	21,714	11,215	7,744	6,038	5,049	4,425	29
30	21,727	11,226	7,759	6,058	5,074	4,458	30
31	21,732	11,235	7,774	6,079	5,101	4,490	31
32	21,740	11,247	7,791	6,101	5,130	4,527	32
33	21,748	11,261	7,810	6,127	5,163	4,568	33
34	21,757	11,277	7,832	6,157	5,199	4,612	34
35	21,767	11,296	7,858	6,189	5,239	4,660	35
36	21,771	11,314	7,884	6,223	5,281	4,710	36
37	21,795	11,342	7,918	6,265	5,331	4,768	37
38	21,823	11,374	7,957	6,310	5,385	4,831	38
39	21,854	11,409	7,999	6,360	5,443	4,898	39
40	21,885	11,445	8,043	6,412	5,505	4,969	40
41	21,893	11,472	8,081	6,461	5,564	5,039	41
42	21,922	11,512	8,131	6,521	5,634	5,120	42
43	21,958	11,558	8,186	6,586	5,709	5,207	43
44	21,997	11,609	8,245	6,656	5,789	5,301	44
45	22,039	11,663	8,309	6,731	5,875	5,401	45
46	22,067	11,711	8,370	6,805	5,963		46
47	22,118	11,774	8,445	6,890	6,061		47
48	22,174	11,839	8,523	6,980	6,166		48
49	22,231	11,908	8,605	7,074	6,277		49
50	22,294	11,983	8,694	7,176	6,395		50
51	22,335	12,047	8,776	7,276			51
52	22,395	12,128	8,871	7,388			52
53	22,455	12,213	8,970	7,507			53
54	22,522	12,305	9,077	7,636			54
55	22,613	12,411	9,198	7,778			55
56	22,667	12,502	9,314				56

57	22,768	12,612	9,446				57
58	22,872	12,728	9,587				58
59	22,944	12,828	9,723				59
60	23,120	12,995	9,911				60

модальный фактор: ежемесячно 0,08833 кварталыно 0,26 полугодие 0,51

Таблица 2к
Базовые страховые тарифы
На 100 страхового покрытия
3-ий вариант аквизиционных расходов
Норма доходности 0%

ЖЕНЩИНЫ

ВОЗРАСТ	Взносы уплачиваются ежегодно						ВОЗРАСТ
	Срок страхования						
	5	10	15	20	25	30	
18	21,447	10,896	7,391	5,645	4,602	3,912	18
19	21,448	10,898	7,395	5,649	4,607	3,918	19
20	21,449	10,902	7,399	5,654	4,612	3,924	20
21	21,451	10,906	7,404	5,659	4,618	3,930	21
22	21,455	10,911	7,409	5,665	4,625	3,937	22
23	21,461	10,918	7,416	5,672	4,631	3,945	23
24	21,466	10,923	7,421	5,678	4,64р.	3,953	24
25	21,471	10,929	7,428	5,684	4,645	3,961	25
26	21,476	10,934	7,433	5,690	4,652	3,970	26
27	21,483	10,941	7,440	5,697	4,660	3,979	27
28	21,488	10,946	7,445	5,704	4,668	3,989	28
29	21,492	10,951	7,451	5,710	4,676	3,999	29
30	21,497	10,956	7,457	5,717	4,684	4,010	30
31	21,499	10,960	7,462	5,724	4,693	4,021	31
32	21,504	10,966	7,469	5,732	4,704	4,034	32
33	21,509	10,972	7,476	5,741	4,715	4,048	33
34	21,513	10,978	7,483	5,750	4,726	4,063	34
35	21,519	10,985	7,491	5,761	4,740	4,079	35
36	21,523	10,991	7,500	5,771	4,754	4,097	36
37	21,530	10,999	7,510	5,784	4,770	4,116	37
38	21,536	11,007	7,520	5,797	4,787	4,137	38
39	21,542	11,016	7,531	5,812	4,805	4,159	39
40	21,549	11,026	7,544	5,829	4,826	4,184	40
41	21,553	11,035	7,557	5,846	4,847	4,211	41
42	21,563	11,048	7,574	5,866	4,871	4,241	42
43	21,576	11,062	7,592	5,888	4,898	4,275	43
44	21,588	11,078	7,611	5,912	4,926	4,311	44
45	21,599	11,094	7,633	5,938	4,957	4,351	45
46	21,609	11,110	7,654	5,964	4,990		46
47	21,624	11,131	7,680	5,995	5,028		47
48	21,641	11,154	7,708	6,028	5,069		48
49	21,659	11,178	7,738	6,063	5,114		49
50	21,680	11,206	7,770	6,102	5,165		50
51	21,699	11,234	7,804	6,143			51
52	21,725	11,267	7,841	6,190			52
53	21,749	11,299	7,880	6,240			53
54	21,777	11,335	7,922	6,296			54
55	21,817	11,377	7,971	6,359			55
56	21,842	11,412	8,019				56

57	21,877	11,454	8,074				57
58	21,912	11,498	8,135				58
59	21,938	11,539	8,198				59
60	21,997	11,603	8,283				60

модальный фактор: ежемесячно 0,08833 кварталыно 0,26 полугодие 0,51

Таблица 2л
Базовые страховые тарифы
На 100 страхового покрытия
3-ий вариант аквизиционных расходов
Норма доходности 4%

МУЖЧИНЫ

ВОЗРАСТ	Взносы уплачиваются ежегодно						ВОЗРАСТ
	Срок страхования						
	5	10	15	20	25	30	
18	19,124	8,856	5,490	3,840	2,873	2,246	18
19	19,135	8,870	5,504	3,852	2,883	2,256	19
20	19,149	8,886	5,519	3,865	2,895	2,267	20
21	19,161	8,901	5,533	3,877	2,906	2,277	21
22	19,179	8,920	5,548	3,890	2,917	2,288	22
23	19,196	8,937	5,563	3,903	2,929	2,299	23
24	19,217	8,956	5,578	3,916	2,940	2,311	24
25	19,237	8,974	5,592	3,928	2,953	2,322	25
26	19,255	8,989	5,604	3,940	2,964	2,333	26
27	19,273	9,004	5,617	3,952	2,976	2,345	27
28	19,290	9,016	5,628	3,963	2,987	2,356	28
29	19,303	9,026	5,638	3,973	2,999	2,368	29
30	19,314	9,035	5,648	3,984	3,010	2,381	30
31	19,318	9,042	5,657	3,995	3,022	2,393	31
32	19,325	9,050	5,668	4,007	3,035	2,407	32
33	19,332	9,060	5,680	4,021	3,050	2,422	33
34	19,339	9,072	5,694	4,037	3,067	2,439	34
35	19,348	9,086	5,710	4,054	3,085	2,458	35
36	19,351	9,099	5,726	4,072	3,104	2,477	36
37	19,371	9,120	5,748	4,095	3,127	2,499	37
38	19,395	9,144	5,773	4,120	3,152	2,524	38
39	19,422	9,170	5,800	4,147	3,179	2,550	39
40	19,448	9,197	5,828	4,175	3,207	2,577	40
41	19,455	9,216	5,852	4,201	3,234	2,604	41
42	19,480	9,245	5,883	4,233	3,265	2,634	42
43	19,510	9,279	5,918	4,269	3,300	2,668	43
44	19,544	9,317	5,956	4,307	3,337	2,704	44
45	19,580	9,357	5,997	4,347	3,376	2,742	45
46	19,603	9,392	6,035	4,387	3,415		46
47	19,647	9,439	6,082	4,433	3,460		47
48	19,694	9,487	6,132	4,481	3,507		48
49	19,743	9,538	6,184	4,532	3,557		49
50	19,797	9,593	6,240	4,587	3,610		50
51	19,832	9,640	6,292	4,640			51
52	19,883	9,700	6,351	4,699			52
53	19,934	9,762	6,414	4,762			53
54	19,990	9,830	6,481	4,830			54
55	20,068	9,908	6,557	4,905			55
56	20,115	9,974	6,629				56

57	20,200	10,056	6,712				57
58	20,288	10,141	6,800				58
59	20,349	10,214	6,883				59
60	20,502	10,339	7,002				60

модальный фактор: ежемесячно 0,08833 кварталыно 0,26 полугодие 0,51

Таблица 2м
Базовые страховые тарифы
На 100 страхового покрытия
3-ий вариант аквизиционных расходов
Норма доходности 4%

ЖЕНЩИНЫ

ВОЗРАСТ	Взносы уплачиваются ежегодно						ВОЗРАСТ
	Срок страхования						
	5	10	15	20	25	30	
18	19,075	8,788	5,409	3,752	2,783	2,157	18
19	19,075	8,790	5,411	3,755	2,786	2,160	19
20	19,076	8,793	5,414	3,758	2,788	2,162	20
21	19,078	8,796	5,417	3,760	2,791	2,165	21
22	19,082	8,800	5,421	3,764	2,794	2,168	22
23	19,087	8,805	5,425	3,768	2,798	2,171	23
24	19,091	8,809	5,429	3,771	2,80р.	2,174	24
25	19,096	8,813	5,433	3,775	2,805	2,178	25
26	19,099	8,817	5,437	3,778	2,808	2,181	26
27	19,105	8,822	5,441	3,782	2,812	2,185	27
28	19,110	8,826	5,445	3,786	2,815	2,189	28
29	19,113	8,830	5,448	3,789	2,819	2,193	29
30	19,117	8,833	5,452	3,793	2,823	2,198	30
31	19,119	8,837	5,455	3,797	2,827	2,202	31
32	19,123	8,841	5,460	3,802	2,832	2,207	32
33	19,128	8,846	5,464	3,806	2,837	2,213	33
34	19,131	8,850	5,469	3,811	2,843	2,219	34
35	19,136	8,855	5,474	3,817	2,849	2,225	35
36	19,140	8,859	5,480	3,823	2,856	2,232	36
37	19,145	8,865	5,486	3,830	2,863	2,240	37
38	19,151	8,871	5,493	3,837	2,871	2,248	38
39	19,156	8,878	5,500	3,845	2,879	2,257	39
40	19,162	8,885	5,508	3,854	2,889	2,266	40
41	19,165	8,892	5,516	3,863	2,899	2,277	41
42	19,174	8,901	5,527	3,875	2,910	2,289	42
43	19,184	8,912	5,538	3,887	2,922	2,302	43
44	19,195	8,924	5,551	3,900	2,936	2,316	44
45	19,205	8,936	5,564	3,914	2,950	2,331	45
46	19,213	8,948	5,578	3,928	2,966		46
47	19,226	8,963	5,594	3,945	2,983		47
48	19,240	8,980	5,612	3,963	3,002		48
49	19,256	8,998	5,631	3,982	3,023		49
50	19,273	9,018	5,652	4,004	3,046		50
51	19,290	9,039	5,674	4,026			51
52	19,312	9,063	5,698	4,052			52
53	19,332	9,087	5,722	4,078			53
54	19,356	9,114	5,750	4,109			54
55	19,390	9,146	5,781	4,143			55
56	19,411	9,172	5,811				56

57	19,442	9,203	5,846				57
58	19,472	9,235	5,884				58
59	19,493	9,265	5,923				59
60	19,544	9,313	5,976				60

модальный фактор: ежемесячно 0,08833 кварталыно 0,26 полугодие 0,51