



SỐNG KHỎE HƠN, LÂU HƠN,  
HẠNH PHÚC HƠN

## BẢNG HỆ SỐ BẢO HIỂM SẢN PHẨM BẢO HIỂM LIÊN KẾT ĐƠN VỊ BƯỚC ĐẾN TƯƠNG LAI

*Hệ số bảo hiểm = Số tiền bảo hiểm / Phí bảo hiểm cơ bản định kỳ năm*

Tuổi phát hành	Hệ số bảo hiểm tối thiểu	Hệ số bảo hiểm tối đa
0	65,0	90,0
1	65,0	90,0
2	65,0	90,0
3	65,0	90,0
4	65,0	90,0
5	65,0	90,0
6	65,0	90,0
7	65,0	90,0
8	65,0	90,0
9	65,0	90,0
10	65,0	90,0
11	65,0	90,0
12	65,0	90,0
13	65,0	90,0
14	65,0	90,0
15	65,0	90,0
16	65,0	90,0
17	65,0	90,0
18	65,0	90,0
19	65,0	90,0
20	60,0	90,0
21	60,0	90,0
22	60,0	90,0
23	60,0	90,0
24	60,0	90,0
25	60,0	90,0
26	60,0	90,0
27	60,0	90,0
28	60,0	90,0
29	60,0	90,0
30	55,0	85,0
31	55,0	85,0
32	55,0	85,0

Tuổi phát hành	Hệ số bảo hiểm tối thiểu	Hệ số bảo hiểm tối đa
33	55,0	85,0
34	55,0	85,0
35	50,0	75,0
36	50,0	75,0
37	50,0	75,0
38	50,0	75,0
39	50,0	75,0
40	40,0	60,0
41	40,0	60,0
42	40,0	60,0
43	40,0	60,0
44	40,0	60,0
45	30,0	45,0
46	30,0	45,0
47	30,0	45,0
48	30,0	45,0
49	30,0	45,0
50	25,0	40,0
51	25,0	40,0
52	25,0	40,0
53	25,0	40,0
54	25,0	40,0
55	15,0	25,0
56	15,0	25,0
57	15,0	25,0
58	15,0	25,0
59	15,0	25,0
60	10,0	20,0
61	10,0	20,0
62	10,0	20,0
63	10,0	20,0
64	10,0	20,0
65	10,0	15,0