

**Таблица 1**  
для расчета коэффициентов пересчета условий договора страхования

**Мужчины**

Норма доходности	4%
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Возраст застрахованного	Периодичность уплаты страхового взноса - ежегодно																				
	Период уплаты страхового взноса (в годах)																				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
18	1,0000	1,9606	2,8835	3,7692	4,6194	5,4353	6,2185	6,9702	7,6910	8,3823	9,0452	9,6810	10,2906	10,8742	11,4327	11,9674	12,4792	12,9691	13,4372	13,8846	14,3121
19	1,0000	1,9606	2,8827	3,7676	4,6170	5,4323	6,2148	6,9652	7,6848	8,3748	9,0366	9,6712	10,2787	10,8602	11,4167	11,9495	12,4594	12,9467	13,4124	13,8575	14,2828
20	1,0000	1,9598	2,8810	3,7652	4,6139	5,4284	6,2095	6,9586	7,6770	8,3659	9,0265	9,6588	10,2641	10,8435	11,3980	11,9289	12,4362	12,9209	13,3842	13,8270	14,2501
21	1,0000	1,9598	2,8810	3,7652	4,6139	5,4277	6,2082	6,9566	7,6743	8,3626	9,0215	9,6521	10,2557	10,8335	11,3866	11,9151	12,4202	12,9029	13,3642	13,8050	14,2251
22	1,0000	1,9598	2,8810	3,7652	4,6131	5,4263	6,2061	6,9539	7,6710	8,3574	9,0144	9,6433	10,2453	10,8216	11,3722	11,8985	12,4014	12,8820	13,3413	13,7792	14,1968
23	1,0000	1,9598	2,8810	3,7645	4,6117	5,4241	6,2032	6,9503	7,6655	8,3501	9,0053	9,6325	10,2329	10,8066	11,3549	11,8789	12,3796	12,8581	13,3144	13,7495	14,1644
24	1,0000	1,9598	2,8802	3,7629	4,6094	5,4211	6,1995	6,9447	7,6579	8,3406	8,9940	9,6195	10,2173	10,7886	11,3345	11,8562	12,3547	12,8301	13,2835	13,7157	14,1279
25	1,0000	1,9590	2,8786	3,7605	4,6063	5,4173	6,1936	6,9367	7,6480	8,3288	8,9805	9,6033	10,1985	10,7673	11,3108	11,8303	12,3256	12,7979	13,2482	13,6777	14,0871
26	1,0000	1,9590	2,8786	3,7605	4,6063	5,4158	6,1907	6,9324	7,6423	8,3219	8,9713	9,5920	10,1851	10,7519	11,2936	11,8101	12,3026	12,7722	13,2200	13,6470	14,0526
27	1,0000	1,9590	2,8786	3,7605	4,6047	5,4127	6,1862	6,9265	7,6351	8,3123	8,9595	9,5780	10,1691	10,7339	11,2725	11,7861	12,2758	12,7427	13,1880	13,6109	14,0128
28	1,0000	1,9590	2,8786	3,7589	4,6015	5,4080	6,1800	6,9190	7,6251	8,3000	8,9449	9,5613	10,1503	10,7119	11,2475	11,7581	12,2450	12,7093	13,1504	13,5694	13,9675
29	1,0000	1,9590	2,8769	3,7555	4,5966	5,4016	6,1722	6,9085	7,6123	8,2848	8,9275	9,5417	10,1274	10,6858	11,2183	11,7261	12,2102	12,6702	13,1071	13,5222	13,9165
30	1,0000	1,9572	2,8734	3,7504	4,5899	5,3934	6,1613	6,8951	7,5964	8,2666	8,9071	9,5178	10,1001	10,6554	11,1849	11,6898	12,1694	12,6250	13,0579	13,4691	13,8597
31	1,0000	1,9572	2,8734	3,7504	4,5899	5,3921	6,1588	6,8914	7,5916	8,2607	8,8987	9,5071	10,0872	10,6404	11,1678	11,6689	12,1449	12,5971	13,0267	13,4348	13,8203
32	1,0000	1,9572	2,8734	3,7504	4,5885	5,3895	6,1549	6,8864	7,5854	8,2520	8,8875	9,4936	10,0715	10,6225	11,1460	11,6433	12,1157	12,5645	12,9909	13,3936	13,7740
33	1,0000	1,9572	2,8734	3,7490	4,5858	5,3854	6,1496	6,8799	7,5763	8,2403	8,8734	9,4772	10,0528	10,5997	11,1193	11,6128	12,0817	12,5271	12,9478	13,3452	13,7205
34	1,0000	1,9572	2,8719	3,7461	4,5815	5,3799	6,1428	6,8704	7,5641	8,2255	8,8562	9,4577	10,0290	10,5718	11,0874	11,5773	12,0426	12,4821	12,8973	13,2894	13,6598
35	1,0000	1,9557	2,8689	3,7417	4,5758	5,3728	6,1329	6,8576	7,5486	8,2076	8,8359	9,4328	9,9998	10,5385	11,0503	11,5364	11,9956	12,4293	12,8390	13,2259	13,5914
36	1,0000	1,9557	2,8689	3,7417	4,5758	5,3711	6,1294	6,8525	7,5421	8,1995	8,8241	9,4175	9,9812	10,5167	11,0254	11,5059	11,9597	12,3884	12,7933	13,1757	13,5339
37	1,0000	1,9557	2,8689	3,7417	4,5739	5,3675	6,1241	6,8456	7,5336	8,1872	8,8081	9,3979	9,9583	10,4906	10,9934	11,4683	11,9169	12,3405	12,7407	13,1155	13,4666
38	1,0000	1,9557	2,8689	3,7398	4,5701	5,3619	6,1169	6,8368	7,5207	8,1704	8,7876	9,3740	9,9310	10,4571	10,9541	11,4235	11,8668	12,2855	12,6777	13,0451	13,3892
39	1,0000	1,9557	2,8669	3,7358	4,5643	5,3544	6,1077	6,8233	7,5032	8,1490	8,7626	9,3455	9,8960	10,4160	10,9072	11,3711	11,8092	12,2197	12,6040	12,9641	13,3013
40	1,0000	1,9535	2,8628	3,7297	4,5564	5,3447	6,0936	6,8050	7,4808	8,1228	8,7327	9,3088	9,8530	10,3669	10,8523	11,3109	11,7403	12,1425	12,5193	12,8722	13,2027
41	1,0000	1,9535	2,8628	3,7297	4,5564	5,3418	6,0878	6,7966	7,4699	8,1096	8,7137	9,2844	9,8234	10,3325	10,8133	11,2637	11,6855	12,0806	12,4507	12,7973	13,1176
42	1,0000	1,9535	2,8628	3,7297	4,5534	5,3358	6,0791	6,7852	7,4560	8,0896	8,6881	9,2533	9,7872	10,2915	10,7639	11,2062	11,6206	12,0087	12,3722	12,7081	13,0183
43	1,0000	1,9535	2,8628	3,7265	4,5471	5,3266	6,0671	6,7706	7,4351	8,0627	8,6555	9,2155	9,7443	10,2397	10,7036	11,1382	11,5452	11,9264	12,2786	12,6040	12,9046
44	1,0000	1,9535	2,8594	3,7199	4,5374	5,3141	6,0518	6,7487	7,4069	8,0286	8,6158	9,1704	9,6899	10,1765	10,6322	11,0590	11,4588	11,8282	12,1695	12,4848	12,7761
45	1,0000	1,9500	2,8525	3,7098	4,5243	5,2980	6,0288	6,7191	7,3711	7,9869	8,5686	9,1134	9,6237	10,1016	10,5492	10,9685	11,3559	11,7138	12,0444	12,3499	12,6322
46	1,0000	1,9500	2,8525	3,7098	4,5243	5,2936	6,0202	6,7065	7,3547	7,9670	8,5405	9,0776	9,5807	10,0519	10,4933	10,9011	11,2778	11,6258	11,9474	12,2445	12,5150
47	1,0000	1,9500	2,8525	3,7098	4,5196	5,2845	6,0069	6,6893	7,3338	7,9374	8,5029	9,0324	9,5285	9,9930	10,4223	10,8188	11,1852	11,5237	11,8365	12,1211	12,3803
48	1,0000	1,9500	2,8525	3,7049	4,5100	5,2705	5,9888	6,6672	7,3027	7,8978	8,4553	8,9774	9,4665	9,9183	10,3357	10,7214	11,0777	11,4069	11,7066	11,9794	12,2277
49	1,0000	1,9500	2,8473	3,6948	4,4953	5,2514	5,9655	6,6344	7,2610	7,8478	8,3974	8,9122	9,3878	9,8272	10,2332	10,6082	10,9548	11,2702	11,5574	11,8187	12,0567
50	1,0000	1,9445	2,8367	3,6793	4,4752	5,2269	5,9311	6,5905	7,2082	7,7868	8,3287	8,8293	9,2919	9,7192	10,1140	10,4788	10,8109	11,1131	11,3883	11,6387	11,8667
51	1,0000	1,9445	2,8367	3,6793	4,4752	5,2207	5,9189	6,5729	7,1854	7,7591	8,2892	8,7789	9,2313	9,6493	10,0355	10,3871	10,7071	10,9984	11,2635	11,5049	11,7220
52	1,0000	1,9445	2,8367	3,6793	4,4685	5,2078	5,9002	6,5487	7,1561	7,7172	8,2357	8,7147	9,1573	9,5662	9,9384	10,2772	10,5856	10,8663	11,1219	11,3517	11,5576
53	1,0000	1,9445	2,8367	3,6723	4,4549	5,1879	5,8745	6,5176	7,1118	7,6607	8,1678	8,6364	9,0693	9,4633	9,8220	10,1486	10,4458	10,7163	10,9597	11,1776	11,3719

Возраст застрахо- ванного	Периодичность уплаты страхового взноса - ежегодно																				
	Период уплаты страхового взноса (в годах)																				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
54	1,0000	1,9445	2,8292	3,6578	4,4339	5,1608	5,8417	6,4707	7,0519	7,5888	8,0849	8,5432	8,9604	9,3402	9,6859	10,0005	10,2870	10,5446	10,7754	10,9811	11,1637
55	1,0000	1,9366	2,8139	3,6356	4,4052	5,1260	5,7920	6,4073	6,9758	7,5010	7,9862	8,4279	8,8300	9,1960	9,5291	9,8324	10,1052	10,3495	10,5673	10,7606	10,9315
56	1,0000	1,9366	2,8139	3,6356	4,4052	5,1162	5,7732	6,3801	6,9408	7,4589	7,9305	8,3598	8,7505	9,1062	9,4300	9,7213	9,9821	10,2146	10,4210	10,6035	10,7638
57	1,0000	1,9366	2,8139	3,6356	4,3947	5,0961	5,7441	6,3428	6,8959	7,3994	7,8577	8,2749	8,6547	9,0004	9,3113	9,5898	9,8380	10,0584	10,2532	10,4244	10,5741
58	1,0000	1,9366	2,8139	3,6244	4,3732	5,0651	5,7043	6,2948	6,8324	7,3217	7,7671	8,1726	8,5417	8,8737	9,1709	9,4360	9,6713	9,8793	10,0621	10,2219	10,3607
59	1,0000	1,9366	2,8020	3,6015	4,3401	5,0225	5,6530	6,2270	6,7494	7,2250	7,6579	8,0519	8,4064	8,7238	9,0068	9,2580	9,4800	9,6752	9,8458	9,9940	10,1219
60	1,0000	1,9239	2,7775	3,5661	4,2947	4,9679	5,5806	6,1384	6,6462	7,1083	7,5291	7,9075	8,2464	8,5485	8,8168	9,0538	9,2622	9,4443	9,6026	9,7391	9,8560
61	1,0000	1,9239	2,7775	3,5661	4,2947	4,9579	5,5617	6,1112	6,6115	7,0669	7,4765	7,8433	8,1703	8,4606	8,7172	8,9428	9,1399	9,3112	9,4589	9,5854	9,6929
62	1,0000	1,9239	2,7775	3,5661	4,2840	4,9374	5,5323	6,0737	6,5666	7,0100	7,4070	7,7609	8,0752	8,3529	8,5970	8,8104	8,9958	9,1557	9,2927	9,4089	9,5068
63	1,0000	1,9239	2,7775	3,5545	4,2618	4,9056	5,4917	6,0252	6,5050	6,9347	7,3179	7,6580	7,9586	8,2228	8,4538	8,6544	8,8275	8,9757	9,1016	9,2075	9,2957
64	1,0000	1,9239	2,7649	3,5305	4,2273	4,8617	5,4391	5,9585	6,4236	6,8383	7,2064	7,5318	7,8178	8,0678	8,2850	8,4723	8,6327	8,7690	8,8836	8,9791	9,0578
65	1,0000	1,9103	2,7389	3,4932	4,1798	4,8048	5,3669	5,8704	6,3192	6,7177	7,0698	7,3794	7,6500	7,8850	8,0878	8,2615	8,4089	8,5330	8,6363	8,7215	8,7908
66	1,0000	1,9103	2,7389	3,4932	4,1798	4,7973	5,3504	5,8435	6,2812	6,6681	7,0081	7,3054	7,5636	7,7864	7,9772	8,1391	8,2754	8,3890	8,4825	8,5587	8,6198
67	1,0000	1,9103	2,7389	3,4932	4,1716	4,7791	5,3208	5,8017	6,2267	6,6003	6,9268	7,2105	7,4553	7,6648	7,8428	7,9925	8,1172	8,2200	8,3037	8,3708	8,4240
68	1,0000	1,9103	2,7389	3,4842	4,1516	4,7467	5,2750	5,7418	6,1522	6,5110	6,8226	7,0915	7,3217	7,5172	7,6817	7,8187	7,9316	8,0235	8,0973	8,1557	8,2012
69	1,0000	1,9103	2,7290	3,4622	4,1159	4,6963	5,2092	5,6600	6,0541	6,3965	6,6919	6,9447	7,1595	7,3402	7,4907	7,6148	7,7157	7,7968	7,8610	7,9110	7,9492
70	1,0000	1,8995	2,7049	3,4230	4,0606	4,6240	5,1193	5,5523	5,9284	6,2528	6,5307	6,7666	6,9651	7,1304	7,2667	7,3776	7,4667	7,5372	7,5921	7,6341	7,6657
71	1,0000	1,8955	2,6939	3,4028	4,0291	4,5798	5,0612	5,4793	5,8400	6,1489	6,4112	6,6319	6,8157	6,9672	7,0905	7,1896	7,2680	7,3290	7,3758	7,4108	7,4366
72	1,0000	1,8916	2,6832	3,3827	3,9976	4,5352	5,0021	5,4049	5,7499	6,0428	6,2892	6,4945	6,6637	6,8014	6,9120	6,9996	7,0677	7,1199	7,1591	7,1878	7,2085
73	1,0000	1,8878	2,6723	3,3620	3,9649	4,4886	4,9404	5,3272	5,6557	5,9321	6,1624	6,3521	6,5066	6,6306	6,7288	6,8053	6,8638	6,9077	6,9400	6,9631	6,9793
74	1,0000	1,8837	2,6605	3,3395	3,9294	4,4383	4,8741	5,2441	5,5554	5,8148	6,0285	6,2025	6,3422	6,4528	6,5389	6,6048	6,6543	6,6906	6,7167	6,7349	6,7473
75	1,0000	1,8791	2,6476	3,3151	3,8910	4,3841	4,8029	5,1552	5,4487	5,6906	5,8874	6,0455	6,1707	6,2682	6,3428	6,3987	6,4399	6,4694	6,4900	6,5040	6,5132
76	1,0000	1,8741	2,6335	3,2886	3,8495	4,3258	4,7266	5,0605	5,3356	5,5595	5,7394	5,8817	5,9926	6,0774	6,1411	6,1879	6,2215	6,2449	6,2609	6,2714	6,2780
77	1,0000	1,8687	2,6181	3,2598	3,8047	4,2632	4,6452	4,9599	5,2161	5,4218	5,5847	5,7115	5,8086	5,8815	5,9350	5,9734	6,0002	6,0184	6,0305	6,0381	6,0428
78	1,0000	1,8627	2,6014	3,2287	3,7565	4,1962	4,5585	4,8534	5,0902	5,2777	5,4237	5,5355	5,6193	5,6809	5,7251	5,7560	5,7770	5,7908	5,7996	5,8050	5,8082
79	1,0000	1,8562	2,5833	3,1951	3,7048	4,1247	4,4666	4,7411	4,9584	5,1277	5,2572	5,3544	5,4258	5,4770	5,5128	5,5372	5,5532	5,5634	5,5696	5,5733	5,5754
80	1,0000	1,8492	2,5637	3,1589	3,6494	4,0486	4,3693	4,6231	4,8207	4,9720	5,0855	5,1689	5,2288	5,2706	5,2990	5,3177	5,3296	5,3369	5,3412	5,3436	5,3449
81	1,0000	1,8415	2,5424	3,1200	3,5901	3,9677	4,2666	4,4994	4,6775	4,8112	4,9094	4,9799	5,0291	5,0626	5,0846	5,0986	5,1072	5,1123	5,1151	5,1166	5,1181
82	1,0000	1,8330	2,5194	3,0781	3,5269	3,8821	4,1587	4,3704	4,5293	4,6460	4,7297	4,7883	4,8280	4,8542	4,8709	4,8811	4,8871	4,8905	4,8923	4,8940	4,8957
83	1,0000	1,8240	2,4947	3,0334	3,4597	3,7918	4,0460	4,2367	4,3768	4,4773	4,5476	4,5953	4,6268	4,6468	4,6590	4,6662	4,6703	4,6724	4,6745	4,6766	4,6785
84	1,0000	1,8140	2,4678	2,9852	3,3883	3,6967	3,9282	4,0982	4,2202	4,3055	4,3634	4,4016	4,4258	4,4407	4,4494	4,4543	4,4570	4,4595	4,4620	4,4644	4,4666
85	1,0000	1,8032	2,4389	2,9340	3,3130	3,5973	3,8062	3,9561	4,0609	4,1320	4,1789	4,2087	4,2270	4,2377	4,2437	4,2470	4,2501	4,2531	4,2560	4,2588	4,2615
86	1,0000	1,7915	2,4080	2,8797	3,2338	3,4939	3,6805	3,8109	3,8995	3,9579	3,9950	4,0177	4,0311	4,0386	4,0427	4,0466	4,0503	4,0539	4,0574	4,0607	4,0639
87	1,0000	1,7789	2,3749	2,8222	3,1508	3,3866	3,5514	3,6633	3,7371	3,7840	3,8127	3,8296	3,8391	3,8442	3,8491	3,8539	3,8584	3,8628	3,8670	3,8711	3,8750
88	1,0000	1,7653	2,3396	2,7615	3,0642	3,2758	3,4195	3,5142	3,5745	3,6113	3,6330	3,6452	3,6517	3,6581	3,6642	3,6700	3,6756	3,6810	3,6862	3,6912	3,6961
89	1,0000	1,7504	2,3017	2,6972	2,9737	3,1615	3,2852	3,3639	3,4121	3,4404	3,4563	3,4649	3,4732	3,4812	3,4888	3,4961	3,5032	3,5100	3,5165	3,5228	3,5289
90	1,0000	1,7346	2,2617	2,6301	2,8804	3,0453	3,1502	3,2143	3,2521	3,2733	3,2848	3,2958	3,3064	3,3166	3,3264	3,3358	3,3448	3,3535	3,3619	3,3700	3,3777
91	1,0000	1,7174	2,2190	2,5597	2,7841	2,9269	3,0142	3,0656	3,0945	3,1101	3,1251	3,1395	3,1534	3,1667	3,1795	3,1919	3,2037	3,2151	3,2261	3,2366	3,2467
92	1,0000	1,6991	2,1739	2,4867	2,6858	2,8075	2,8791	2,9194	2,9411	2,9620	2,9821	3,0015	3,0201	3,0379	3,0551	3,0716	3,0875	3,1028	3,1175	3,1316	3,1452
93	1,0000	1,6792	2,1267	2,4114	2,5856	2,6880	2,7456	2,7767	2,8066	2,8354	2,8630	2,8896	2,9152	2,9398	2,9634	2,9861	3,0080	3,0290	3,0492	3,0686	3,0873
94	1,0000	1,6588	2,0780	2,3344	2,4851	2,5700	2,6158	2,6598	2,7021	2,7428	2,7820	2,8196	2,8558	2,8906	2,9240	2,9562	2,9871	3,0169	3,0455	3,0730	3,0994
95	1,0000	1,6363	2,0255	2,2543	2,3831	2,4526	2,5195	2,5837	2,6455	2,7049	2,7621	2,8170	2,8698	2,9206	2,9694	3,0164	3,0615	3,1049	3,1467	3,1868	3,2254
96	1,0000	1,6116	1,9712	2,1737	2,2829	2,3879	2,4889	2,5860	2,6794	2,7692	2,8555	2,9385	3,0183	3,0950	3,1688	3,2398	3,3080	3,3736	3,4367	3,4973	3,5556
97	1,0000	1,5878	1,9189	2,0975	2,2692	2,4343	2,5930	2,7457	2,8925	3,0336	3,1693	3,2998	3,4252	3,5459	3,6619	3,7734	3,8807	3,9838	4,0830	4,1783	4,2700
98	1,0000	1,5632	1,8670	2,1591	2,4399	2,7100	2,9697	3,2194	3,4594	3,6903	3,9123	4,1257	4,3309	4,5283	4,7180	4,9004	5,0759	5,2445	5,4067	5,5627	5,7126
99	1,0000	1,5394	2,0581	2,5568	3,0363	3,4974	3,9407	4,3670	4,7769	5,1710	5,5500	5,9144	6,2648	6,6017	6,9257	7,2371	7,5367	7,8246	8,1016	8,3678	8,6238

**Таблица 2**  
для расчета коэффициентов пересчета условий договора страхования

**Мужчины**

Норма доходности										4%	
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Возраст застрахованного	Периодичность уплаты страхового взноса - ежеквартально																				
	Период уплаты страхового взноса (в годах)																				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
18	0,9852	1,9317	2,8406	3,7130	4,5504	5,3540	6,1254	6,8655	7,5753	8,2559	8,9086	9,5346	10,1345	10,7086	11,2582	11,7843	12,2879	12,7696	13,2300	13,6699	14,0904
19	0,9852	1,9314	2,8395	3,7112	4,5478	5,3507	6,1212	6,8600	7,5685	8,2480	8,8996	9,5240	10,1217	10,6939	11,2415	11,7657	12,2671	12,7464	13,2043	13,6420	14,0602
20	0,9849	1,9303	2,8376	3,7085	4,5443	5,3463	6,1154	6,8530	7,5603	8,2386	8,8886	9,5108	10,1064	10,6764	11,2221	11,7441	12,2430	12,7197	13,1753	13,6107	14,0264
21	0,9849	1,9303	2,8376	3,7085	4,5441	5,3454	6,1138	6,8507	7,5574	8,2347	8,8829	9,5034	10,0974	10,6659	11,2098	11,7295	12,2262	12,7009	13,1545	13,5876	14,0007
22	0,9849	1,9303	2,8376	3,7082	4,5431	5,3437	6,1115	6,8478	7,5534	8,2288	8,8753	9,4941	10,0864	10,6531	11,1946	11,7121	12,2066	12,6792	13,1305	13,5608	13,9712
23	0,9849	1,9303	2,8373	3,7072	4,5413	5,3413	6,1084	6,8435	7,5472	8,2208	8,8655	9,4827	10,0730	10,6372	11,1764	11,6916	12,1840	12,6542	13,1026	13,5301	13,9377
24	0,9849	1,9300	2,8362	3,7053	4,5388	5,3380	6,1040	6,8371	7,5389	8,2106	8,8536	9,4687	10,0565	10,6183	11,1551	11,6681	12,1580	12,6251	13,0706	13,4953	13,9002
25	0,9846	1,9288	2,8343	3,7027	4,5354	5,3334	6,0973	6,8284	7,5283	8,1982	8,8391	9,4515	10,0368	10,5961	11,1306	11,6410	12,1277	12,5918	13,0343	13,4562	13,8580
26	0,9846	1,9288	2,8343	3,7027	4,5348	5,3314	6,0938	6,8236	7,5222	8,1905	8,8291	9,4394	10,0226	10,5800	11,1123	11,6198	12,1037	12,5651	13,0051	13,4241	13,8221
27	0,9846	1,9288	2,8343	3,7021	4,5327	5,3278	6,0888	6,8172	7,5141	8,1800	8,8165	9,4246	10,0059	10,5609	11,0901	11,5947	12,0759	12,5347	12,9716	13,3866	13,7809
28	0,9846	1,9288	2,8337	3,6999	4,5289	5,3225	6,0821	6,8088	7,5032	8,1669	8,8011	9,4072	9,9859	10,5377	11,0640	11,5657	12,0441	12,4997	12,9325	13,3437	13,7343
29	0,9846	1,9282	2,8314	3,6959	4,5235	5,3156	6,0733	6,7974	7,4895	8,1508	8,7828	9,3863	9,9618	10,5105	11,0337	11,5326	12,0077	12,4590	12,8878	13,2951	13,6820
30	0,9839	1,9258	2,8273	3,6902	4,5162	5,3064	6,0615	6,7831	7,4728	8,1318	8,7611	9,3612	9,9334	10,4790	10,9992	11,4946	11,9653	12,4123	12,8371	13,2406	13,6231
31	0,9839	1,9258	2,8273	3,6902	4,5157	5,3046	6,0585	6,7790	7,4675	8,1250	8,7519	9,3496	9,9196	10,4632	10,9807	11,4724	11,9395	12,3832	12,8047	13,2043	13,5818
32	0,9839	1,9258	2,8273	3,6897	4,5139	5,3015	6,0542	6,7735	7,4604	8,1153	8,7398	9,3353	9,9031	10,4438	10,9575	11,4455	11,9090	12,3494	12,7669	13,1612	13,5337
33	0,9839	1,9258	2,8268	3,6878	4,5106	5,2970	6,0485	6,7660	7,4503	8,1027	8,7248	9,3180	9,8829	10,4195	10,9293	11,4136	11,8737	12,3099	12,7218	13,1110	13,4785
34	0,9839	1,9252	2,8248	3,6844	4,5059	5,2910	6,0407	6,7555	7,4371	8,0870	8,7068	9,2969	9,8576	10,3901	10,8961	11,3768	11,8324	12,2628	12,6693	13,0533	13,4159
35	0,9834	1,9231	2,8212	3,6795	4,4997	5,2828	6,0296	6,7417	7,4207	8,0682	8,6847	9,2704	9,8268	10,3554	10,8576	11,3336	11,7833	12,2079	12,6091	12,9880	13,3447
36	0,9834	1,9231	2,8212	3,6795	4,4990	5,2804	6,0256	6,7361	7,4136	8,0587	8,6716	9,2539	9,8070	10,3324	10,8306	11,3011	11,7455	12,1652	12,5617	12,9350	13,2847
37	0,9834	1,9231	2,8212	3,6788	4,4965	5,2762	6,0197	6,7286	7,4037	8,0450	8,6543	9,2331	9,7829	10,3042	10,7965	11,2615	11,7007	12,1156	12,5063	12,8722	13,2149
38	0,9834	1,9231	2,8205	3,6761	4,4920	5,2700	6,0119	6,7183	7,3894	8,0269	8,6325	9,2079	9,7533	10,2685	10,7551	11,2147	11,6488	12,0576	12,4405	12,7991	13,1350
39	0,9834	1,9224	2,8177	3,6715	4,4856	5,2619	6,0010	6,7033	7,3704	8,0041	8,6062	9,1769	9,7160	10,2252	10,7061	11,1604	11,5881	11,9888	12,3641	12,7155	13,0448
40	0,9826	1,9195	2,8129	3,6647	4,4770	5,2505	5,9853	6,6834	7,3466	7,9765	8,5738	9,1379	9,6707	10,1739	10,6493	11,0969	11,5161	11,9088	12,2766	12,6211	12,9422
41	0,9826	1,9195	2,8129	3,6647	4,4759	5,2466	5,9786	6,6741	7,3348	7,9611	8,5527	9,1115	9,6393	10,1378	10,6072	11,0469	11,4587	11,8444	12,2057	12,5424	12,8535
42	0,9826	1,9195	2,8129	3,6636	4,4718	5,2395	5,9689	6,6618	7,3186	7,9391	8,5251	9,0786	9,6013	10,0936	10,5548	10,9866	11,3911	11,7700	12,1232	12,4494	12,7508
43	0,9826	1,9195	2,8117	3,6592	4,4644	5,2293	5,9559	6,6448	7,2955	7,9100	8,4905	9,0388	9,5551	10,0386	10,4916	10,9158	11,3131	11,6835	12,0256	12,3417	12,6338
44	0,9826	1,9182	2,8071	3,6515	4,4537	5,2157	5,9382	6,6205	7,2650	7,8738	8,4488	8,9902	9,4974	9,9724	10,4173	10,8340	11,2224	11,5812	11,9127	12,2190	12,5020
45	0,9812	1,9134	2,7990	3,6402	4,4394	5,1971	5,9127	6,5886	7,2270	7,8300	8,3979	8,9297	9,4279	9,8945	10,3315	10,7388	11,1151	11,4628	11,7840	12,0808	12,3535
46	0,9812	1,9134	2,7990	3,6402	4,4378	5,1911	5,9026	6,5746	7,2093	7,8071	8,3669	8,8913	9,3824	9,8424	10,2712	10,6673	11,0333	11,3714	11,6838	11,9709	12,2323
47	0,9812	1,9134	2,7990	3,6385	4,4314	5,1804	5,8878	6,5560	7,1852	7,7745	8,3264	8,8434	9,3277	9,7790	10,1960	10,5812	10,9372	11,2660	11,5682	11,8433	12,0937
48	0,9812	1,9134	2,7971	3,6318	4,4202	5,1648	5,8682	6,5305	7,1508	7,7319	8,2761	8,7858	9,2609	9,6998	10,1054	10,4800	10,8262	11,1443	11,4339	11,6975	11,9374
49	0,9812	1,9115	2,7901	3,6200	4,4038	5,1442	5,8414	6,4944	7,1060	7,6789	8,2154	8,7155	9,1776	9,6044	9,9988	10,3632	10,6981	11,0029	11,2804	11,5330	11,7629
50	0,9792	1,9041	2,7776	3,6028	4,3821	5,1160	5,8034	6,4472	7,0502	7,6150	8,1414	8,6278	9,0771	9,4923	9,8758	10,2283	10,5492	10,8413	11,1072	11,3492	11,5686
51	0,9792	1,9041	2,7776	3,6028	4,3797	5,1075	5,7891	6,4276	7,0255	7,5829	8,0978	8,5735	9,0131	9,4191	9,7923	10,1321	10,4413	10,7228	10,9791	11,2113	11,4199
52	0,9792	1,9041	2,7776	3,6003	4,3708	5,0924	5,7683	6,4014	6,9915	7,5367	8,0404	8,5057	8,9356	9,3308	9,6904	10,0178	10,3159	10,5872	10,8331	11,0539	11,2514
53	0,9792	1,9041	2,7750	3,5907	4,3548	5,0704	5,7407	6,3654	6,9426	7,4759	7,9685	8,4237	8,8420	9,2228	9,5695	9,8850	10,1722	10,4326	10,6664	10,8755	11,0616

Возраст застрахо- ванного	Периодичность уплаты страхового взноса - ежеквартально																				
	Период уплаты страхового взноса (в годах)																				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
54	0,9792	1,9013	2,7649	3,5738	4,3315	5,0411	5,7026	6,3136	6,8782	7,3998	7,8817	8,3246	8,7278	9,0948	9,4289	9,7330	10,0086	10,2562	10,4775	10,6746	10,8492
55	0,9762	1,8906	2,7470	3,5492	4,3005	5,0008	5,6477	6,2455	6,7977	7,3079	7,7768	8,2037	8,5922	8,9459	9,2679	9,5597	9,8218	10,0561	10,2648	10,4497	10,6128
56	0,9762	1,8906	2,7470	3,5492	4,2968	4,9876	5,6258	6,2154	6,7601	7,2607	7,7165	8,1313	8,5089	8,8526	9,1642	9,4441	9,6943	9,9170	10,1144	10,2886	10,4414
57	0,9762	1,8906	2,7470	3,5453	4,2827	4,9641	5,5936	6,1752	6,7097	7,1963	7,6392	8,0423	8,4093	8,7420	9,0407	9,3079	9,5457	9,7565	9,9424	10,1056	10,2479
58	0,9762	1,8906	2,7428	3,5302	4,2577	4,9298	5,5507	6,1214	6,6409	7,1137	7,5442	7,9360	8,2912	8,6101	8,8953	9,1493	9,3743	9,5728	9,7470	9,8989	10,0306
59	0,9762	1,8861	2,7268	3,5035	4,2210	4,8840	5,4933	6,0479	6,5527	7,0123	7,4307	7,8099	8,1504	8,4549	8,7260	8,9663	9,1782	9,3642	9,5264	9,6670	9,7879
60	0,9715	1,8690	2,6982	3,4643	4,1721	4,8226	5,4148	5,9538	6,4445	6,8911	7,2960	7,6596	7,9847	8,2741	8,5306	8,7569	8,9555	9,1287	9,2787	9,4079	9,5182
61	0,9715	1,8690	2,6982	3,4643	4,1684	4,8093	5,3928	5,9238	6,4073	6,8455	7,2390	7,5909	7,9042	8,1819	8,4268	8,6417	8,8291	8,9916	9,1314	9,2507	9,3518
62	0,9715	1,8690	2,6982	3,4603	4,1540	4,7855	5,3603	5,8836	6,3579	6,7838	7,1647	7,5038	7,8043	8,0694	8,3020	8,5049	8,6808	8,8321	8,9613	9,0706	9,1623
63	0,9715	1,8690	2,6939	3,4447	4,1282	4,7504	5,3167	5,8301	6,2912	6,7034	7,0704	7,3957	7,6827	7,9344	8,1540	8,3443	8,5081	8,6479	8,7663	8,8656	8,9480
64	0,9715	1,8643	2,6770	3,4168	4,0902	4,7032	5,2589	5,7579	6,2041	6,6013	6,9534	7,2640	7,5365	7,7742	7,9802	8,1575	8,3088	8,4369	8,5444	8,6336	8,7068
65	0,9664	1,8460	2,6468	3,3757	4,0392	4,6406	5,1807	5,6637	6,0936	6,4747	6,8109	7,1059	7,3631	7,5861	7,7779	7,9418	8,0804	8,1967	8,2933	8,3725	8,4367
66	0,9664	1,8460	2,6468	3,3757	4,0364	4,6297	5,1603	5,6326	6,0513	6,4206	6,7446	7,0272	7,2722	7,4829	7,6629	7,8152	7,9430	8,0491	8,1361	8,2066	8,2630
67	0,9664	1,8460	2,6468	3,3726	4,0244	4,6073	5,1262	5,5861	5,9918	6,3477	6,6582	6,9273	7,1588	7,3565	7,5239	7,6643	7,7808	7,8764	7,9539	8,0158	8,0646
68	0,9664	1,8460	2,6434	3,3595	3,9998	4,5698	5,0751	5,5207	5,9118	6,2528	6,5484	6,8028	7,0200	7,2039	7,3580	7,4860	7,5911	7,6762	7,7442	7,7978	7,8393
69	0,9664	1,8423	2,6290	3,3324	3,9586	4,5136	5,0032	5,4328	5,8075	6,1323	6,4117	6,6503	6,8523	7,0216	7,1622	7,2776	7,3711	7,4459	7,5047	7,5503	7,5850
70	0,9623	1,8265	2,5992	3,2871	3,8969	4,4348	4,9067	5,3183	5,6750	5,9820	6,2441	6,4660	6,6521	6,8065	6,9333	7,0360	7,1181	7,1828	7,2329	7,2710	7,2994
71	0,9608	1,8199	2,5847	3,2627	3,8606	4,3853	4,8430	5,2396	5,5809	5,8723	6,1190	6,3258	6,4976	6,6385	6,7527	6,8440	6,9159	6,9716	7,0139	7,0455	7,0685
72	0,9594	1,8135	2,5705	3,2383	3,8242	4,3353	4,7782	5,1593	5,4847	5,7602	5,9912	6,1830	6,3404	6,4679	6,5698	6,6501	6,7123	6,7596	6,7949	6,8206	6,8389
73	0,9579	1,8070	2,5560	3,2131	3,7863	4,2830	4,7104	5,0754	5,3844	5,6435	5,8586	6,0351	6,1781	6,2924	6,3825	6,4522	6,5053	6,5448	6,5737	6,5942	6,6084
74	0,9564	1,8000	2,5401	3,1857	3,7453	4,2267	4,6378	4,9858	5,2777	5,5199	5,7187	5,8799	6,0086	6,1101	6,1886	6,2484	6,2929	6,3254	6,3485	6,3646	6,3754
75	0,9547	1,7923	2,5229	3,1561	3,7009	4,1662	4,5600	4,8903	5,1644	5,3894	5,5717	5,7175	5,8322	5,9211	5,9888	6,0392	6,0759	6,1021	6,1202	6,1325	6,1404
76	0,9528	1,7839	2,5041	3,1239	3,6531	4,1011	4,4768	4,7886	5,0445	5,2519	5,4177	5,5483	5,6494	5,7263	5,7837	5,8255	5,8553	5,8759	5,8898	5,8989	5,9046
77	0,9508	1,7747	2,4838	3,0892	3,6017	4,0315	4,3882	4,6810	4,9182	5,1079	5,2573	5,3729	5,4609	5,5265	5,5744	5,6084	5,6320	5,6479	5,6583	5,6648	5,6688
78	0,9485	1,7647	2,4616	3,0516	3,5464	3,9570	4,2941	4,5672	4,7855	4,9575	5,0906	5,1919	5,2674	5,3225	5,3617	5,3889	5,4072	5,4191	5,4267	5,4312	5,4338
79	0,9461	1,7539	2,4377	3,0112	3,4873	3,8779	4,1945	4,4476	4,6469	4,8012	4,9186	5,0062	5,0700	5,1155	5,1470	5,1682	5,1820	5,1907	5,1960	5,1991	5,2008
80	0,9434	1,7421	2,4119	2,9679	3,4241	3,7939	4,0895	4,3222	4,5025	4,6396	4,7418	4,8164	4,8695	4,9063	4,9310	4,9472	4,9574	4,9635	4,9671	4,9691	4,9704
81	0,9405	1,7293	2,3840	2,9213	3,3567	3,7048	3,9789	4,1912	4,3526	4,4730	4,5608	4,6233	4,6667	4,6958	4,7149	4,7269	4,7341	4,7383	4,7407	4,7422	4,7436
82	0,9374	1,7154	2,3539	2,8714	3,2851	3,6108	3,8631	4,0550	4,1981	4,3024	4,3767	4,4282	4,4629	4,4855	4,4997	4,5083	4,5134	4,5161	4,5179	4,5197	4,5213
83	0,9340	1,7005	2,3217	2,8183	3,2093	3,5121	3,7425	3,9142	4,0395	4,1287	4,1905	4,2321	4,2593	4,2764	4,2867	4,2927	4,2961	4,2982	4,3003	4,3023	4,3042
84	0,9302	1,6842	2,2868	2,7614	3,1289	3,4085	3,6169	3,7689	3,8772	3,9522	4,0027	4,0357	4,0564	4,0690	4,0763	4,0803	4,0830	4,0855	4,0879	4,0902	4,0924
85	0,9262	1,6666	2,2496	2,7011	3,0446	3,3007	3,4874	3,6204	3,7125	3,7746	3,8151	3,8406	3,8560	3,8650	3,8700	3,8732	3,8763	3,8792	3,8821	3,8848	3,8875
86	0,9218	1,6477	2,2099	2,6375	2,9563	3,1888	3,3544	3,4691	3,5464	3,5968	3,6285	3,6477	3,6589	3,6651	3,6691	3,6730	3,6767	3,6802	3,6836	3,6869	3,6901
87	0,9171	1,6274	2,1677	2,5705	2,8642	3,0734	3,2184	3,3160	3,3797	3,4198	3,4440	3,4582	3,4660	3,4711	3,4759	3,4806	3,4851	3,4894	3,4936	3,4975	3,5014
88	0,9120	1,6057	2,1228	2,5000	2,7685	2,9547	3,0800	3,1618	3,2133	3,2444	3,2625	3,2726	3,2791	3,2854	3,2914	3,2971	3,3027	3,3080	3,3131	3,3181	3,3228
89	0,9064	1,5821	2,0750	2,4259	2,6691	2,8329	2,9397	3,0070	3,0477	3,0714	3,0846	3,0930	3,1012	3,1090	3,1166	3,1238	3,1308	3,1375	3,1439	3,1501	3,1560
90	0,9005	1,5573	2,0248	2,3490	2,5672	2,7096	2,7992	2,8535	2,8850	2,9026	2,9139	2,9247	2,9352	2,9452	2,9549	2,9642	2,9731	2,9817	2,9899	2,9979	3,0055
91	0,8940	1,5305	1,9717	2,2688	2,4626	2,5846	2,6585	2,7014	2,7253	2,7407	2,7555	2,7697	2,7834	2,7965	2,8092	2,8213	2,8330	2,8442	2,8550	2,8654	2,8754
92	0,8872	1,5021	1,9162	2,1864	2,3564	2,4594	2,5192	2,5526	2,5740	2,5946	2,6144	2,6334	2,6518	2,6694	2,6863	2,7026	2,7182	2,7333	2,7478	2,7617	2,7751
93	0,8797	1,4720	1,8585	2,1017	2,2490	2,3346	2,3823	2,4129	2,4424	2,4708	2,4980	2,5242	2,5494	2,5736	2,5969	2,6193	2,6408	2,6615	2,6815	2,7006	2,7190
94	0,8720	1,4410	1,7991	2,0159	2,1419	2,2122	2,2573	2,3007	2,3424	2,3825	2,4211	2,4582	2,4938	2,5281	2,5611	2,5928	2,6233	2,6526	2,6808	2,7079	2,7340
95	0,8636	1,4073	1,7363	1,9276	2,0342	2,1027	2,1686	2,2319	2,2928	2,3513	2,4077	2,4618	2,5138	2,5639	2,6120	2,6583	2,7028	2,7456	2,7867	2,8263	2,8643
96	0,8544	1,3715	1,6721	1,8396	1,9473	2,0508	2,1503	2,2460	2,3381	2,4265	2,5116	2,5934	2,6721	2,7477	2,8204	2,8904	2,9576	3,0222	3,0844	3,1442	3,2017
97	0,8454	1,3370	1,6109	1,7869	1,9561	2,1188	2,2753	2,4257	2,5704	2,7095	2,8432	2,9718	3,0955	3,2144	3,3287	3,4386	3,5443	3,6460	3,7437	3,8377	3,9280
98	0,8362	1,3021	1,6015	1,8894	2,1662	2,4324	2,6883	2,9344	3,1710	3,3985	3,6173	3,8277	4,0299	4,2244	4,4114	4,5912	4,7641	4,9304	5,0902	5,2439	5,3917
99	0,8273	1,3589	1,8701	2,3616	2,8342	3,2886	3,7256	4,1457	4,5497	4,9382	5,3117	5,6708	6,0161	6,3482	6,6675	6,9745	7,2696	7,5535	7,8264	8,0888	8,3412

**Таблица 3**  
для расчета коэффициентов пересчета условий договора страхования

**Мужчины**

Норма доходности	4%
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Возраст застрахованного	Периодичность уплаты страхового взноса - ежемесячно																				
	Период уплаты страхового взноса (в годах)																				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
18	0,9820	1,9253	2,8311	3,7005	4,5350	5,3360	6,1047	6,8422	7,5495	8,2278	8,8783	9,5021	10,0998	10,6719	11,2195	11,7436	12,2454	12,7253	13,1839	13,6222	14,0411
19	0,9820	1,9249	2,8300	3,6986	4,5324	5,3326	6,1004	6,8366	7,5427	8,2198	8,8691	9,4913	10,0869	10,6569	11,2026	11,7249	12,2244	12,7018	13,1581	13,5941	14,0108
20	0,9816	1,9237	2,8279	3,6959	4,5289	5,3281	6,0945	6,8295	7,5344	8,2103	8,8580	9,4779	10,0713	10,6393	11,1830	11,7030	12,2000	12,6750	13,1288	13,5626	13,9767
21	0,9816	1,9237	2,8279	3,6959	4,5285	5,3271	6,0929	6,8272	7,5315	8,2063	8,8522	9,4704	10,0622	10,6287	11,1705	11,6883	12,1831	12,6560	13,1079	13,5393	13,9507
22	0,9816	1,9237	2,8279	3,6955	4,5275	5,3253	6,0905	6,8242	7,5272	8,2002	8,8443	9,4609	10,0511	10,6156	11,1551	11,6706	12,1633	12,6342	13,0837	13,5123	13,9210
23	0,9816	1,9237	2,8276	3,6944	4,5257	5,3228	6,0873	6,8198	7,5209	8,1921	8,8345	9,4493	10,0375	10,5996	11,1367	11,6500	12,1406	12,6089	13,0555	13,4813	13,8874
24	0,9816	1,9233	2,8265	3,6925	4,5231	5,3196	6,0827	6,8132	7,5125	8,1818	8,8224	9,4352	10,0208	10,5804	11,1153	11,6264	12,1143	12,5796	13,0232	13,4463	13,8497
25	0,9812	1,9221	2,8245	3,6898	4,5197	5,3148	6,0759	6,8044	7,5017	8,1692	8,8076	9,4178	10,0009	10,5581	11,0906	11,5990	12,0837	12,5460	12,9867	13,4070	13,8071
26	0,9812	1,9221	2,8245	3,6898	4,5190	5,3126	6,0723	6,7994	7,4955	8,1612	8,7975	9,4055	9,9865	10,5418	11,0720	11,5775	12,0595	12,5191	12,9573	13,3745	13,7709
27	0,9812	1,9221	2,8245	3,6891	4,5167	5,3089	6,0671	6,7929	7,4872	8,1506	8,7847	9,3906	9,9696	10,5224	11,0495	11,5522	12,0314	12,4885	12,9235	13,3368	13,7294
28	0,9812	1,9221	2,8237	3,6867	4,5128	5,3035	6,0604	6,7843	7,4761	8,1373	8,7691	9,3729	9,9494	10,4990	11,0232	11,5229	11,9995	12,4532	12,8841	13,2935	13,6825
29	0,9812	1,9214	2,8213	3,6827	4,5072	5,2964	6,0513	6,7728	7,4622	8,1210	8,7507	9,3518	9,9250	10,4715	10,9927	11,4896	11,9627	12,4121	12,8390	13,2446	13,6299
30	0,9804	1,9188	2,8170	3,6768	4,4998	5,2870	6,0393	6,7582	7,4453	8,1018	8,7287	9,3264	9,8963	10,4398	10,9580	11,4513	11,9199	12,3651	12,7880	13,1898	13,5705
31	0,9804	1,9188	2,8170	3,6768	4,4992	5,2852	6,0362	6,7540	7,4399	8,0948	8,7192	9,3147	9,8824	10,4238	10,9391	11,4287	11,8938	12,3357	12,7554	13,1531	13,5288
32	0,9804	1,9188	2,8170	3,6762	4,4973	5,2820	6,0318	6,7484	7,4326	8,0849	8,7070	9,3001	9,8657	10,4041	10,9156	11,4015	11,8631	12,3016	12,7171	13,1096	13,4803
33	0,9804	1,9188	2,8164	3,6742	4,4939	5,2773	6,0260	6,7407	7,4223	8,0721	8,6918	9,2827	9,8452	10,3795	10,8871	11,3694	11,8275	12,2616	12,6716	13,0589	13,4247
34	0,9804	1,9181	2,8143	3,6707	4,4891	5,2712	6,0180	6,7300	7,4089	8,0563	8,6736	9,2612	9,8195	10,3498	10,8536	11,3322	11,7857	12,2141	12,6187	13,0008	13,3618
35	0,9797	1,9159	2,8106	3,6656	4,4828	5,2629	6,0067	6,7160	7,3923	8,0372	8,6511	9,2344	9,7884	10,3147	10,8148	11,2885	11,7361	12,1587	12,5580	12,9351	13,2899
36	0,9797	1,9159	2,8106	3,6656	4,4819	5,2603	6,0025	6,7102	7,3851	8,0275	8,6377	9,2175	9,7683	10,2915	10,7873	11,2555	11,6978	12,1156	12,5102	12,8815	13,2293
37	0,9797	1,9159	2,8106	3,6648	4,4793	5,2559	5,9965	6,7026	7,3748	8,0134	8,6201	9,1964	9,7439	10,2627	10,7527	11,2156	11,6527	12,0656	12,4542	12,8181	13,1589
38	0,9797	1,9159	2,8097	3,6620	4,4747	5,2496	5,9885	6,6919	7,3602	7,9950	8,5981	9,1710	9,7138	10,2266	10,7109	11,1683	11,6004	12,0070	12,3878	12,7445	13,0785
39	0,9797	1,9150	2,8068	3,6572	4,4681	5,2413	5,9774	6,6766	7,3409	7,9719	8,5714	9,1395	9,6760	10,1828	10,6615	11,1136	11,5390	11,9375	12,3107	12,6603	12,9877
40	0,9787	1,9119	2,8018	3,6503	4,4594	5,2296	5,9613	6,6564	7,3167	7,9440	8,5385	9,0999	9,6302	10,1311	10,6042	11,0494	11,4663	11,8569	12,2227	12,5653	12,8843
41	0,9787	1,9119	2,8018	3,6503	4,4580	5,2254	5,9544	6,6469	7,3048	7,9281	8,5169	9,0731	9,5984	10,0945	10,5614	10,9987	11,4083	11,7919	12,1512	12,4858	12,7948
42	0,9787	1,9119	2,8018	3,6489	4,4536	5,2181	5,9444	6,6343	7,2881	7,9056	8,4888	9,0397	9,5600	10,0497	10,5083	10,9378	11,3402	11,7170	12,0678	12,3919	12,6914
43	0,9787	1,9119	2,8003	3,6443	4,4460	5,2077	5,9312	6,6169	7,2644	7,8761	8,4538	8,9995	9,5130	9,9940	10,4444	10,8664	11,2616	11,6295	11,9694	12,2835	12,5736
44	0,9787	1,9104	2,7955	3,6363	4,4351	5,1939	5,9129	6,5920	7,2335	7,8394	8,4117	8,9502	9,4546	9,9270	10,3695	10,7840	11,1698	11,5263	11,8557	12,1599	12,4411
45	0,9771	1,9053	2,7871	3,6248	4,4206	5,1747	5,8869	6,5596	7,1950	7,7952	8,3599	8,8889	9,3844	9,8484	10,2831	10,6877	11,0616	11,4070	11,7261	12,0209	12,2916
46	0,9771	1,9053	2,7871	3,6248	4,4185	5,1683	5,8764	6,5453	7,1770	7,7715	8,3283	8,8499	9,3384	9,7959	10,2218	10,6154	10,9790	11,3149	11,6253	11,9101	12,1695
47	0,9771	1,9053	2,7871	3,6226	4,4118	5,1573	5,8613	6,5263	7,1521	7,7383	8,2872	8,8014	9,2831	9,7314	10,1457	10,5284	10,8820	11,2087	11,5086	11,7816	12,0301
48	0,9771	1,9053	2,7848	3,6156	4,4002	5,1414	5,8414	6,5001	7,1171	7,6950	8,2363	8,7432	9,2152	9,6513	10,0542	10,4264	10,7703	11,0859	11,3733	11,6348	11,8729
49	0,9771	1,9029	2,7774	3,6034	4,3835	5,1204	5,8138	6,4633	7,0716	7,6413	8,1750	8,6718	9,1308	9,5549	9,9467	10,3087	10,6410	10,9435	11,2188	11,4695	11,6976
50	0,9746	1,8951	2,7645	3,5858	4,3614	5,0913	5,7750	6,4153	7,0151	7,5768	8,0998	8,5830	9,0294	9,4418	9,8229	10,1727	10,4911	10,7809	11,0447	11,2849	11,5024
51	0,9746	1,8951	2,7645	3,5858	4,3585	5,0823	5,7603	6,3953	6,9900	7,5437	8,0553	8,5279	8,9646	9,3680	9,7383	10,0754	10,3823	10,6616	10,9158	11,1461	11,3528
52	0,9746	1,8951	2,7645	3,5827	4,3490	5,0668	5,7391	6,3687	6,9549	7,4966	7,9969	8,4592	8,8864	9,2784	9,6353	9,9602	10,2559	10,5251	10,7689	10,9877	11,1834
53	0,9746	1,8951	2,7613	3,5726	4,3325	5,0443	5,7109	6,3316	6,9050	7,4348	7,9243	8,3765	8,7916	9,1694	9,5134	9,8265	10,1115	10,3695	10,6012	10,8083	10,9927

Возраст застрахо- ванного	Периодичность уплаты страхового взноса - ежемесячно																				
	Период уплаты страхового взноса (в годах)																				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
54	0,9746	1,8917	2,7506	3,5552	4,3087	5,0145	5,6716	6,2787	6,8396	7,3578	7,8366	8,2761	8,6761	9,0403	9,3718	9,6735	9,9467	10,1921	10,4113	10,6065	10,7793
55	0,9710	1,8804	2,7322	3,5300	4,2772	4,9729	5,6157	6,2095	6,7582	7,2650	7,7303	8,1539	8,5394	8,8904	9,2098	9,4991	9,7588	9,9910	10,1976	10,3806	10,5420
56	0,9710	1,8804	2,7322	3,5300	4,2727	4,9590	5,5930	6,1788	6,7199	7,2167	7,6689	8,0805	8,4552	8,7963	9,1052	9,3825	9,6303	9,8509	10,0463	10,2186	10,3697
57	0,9710	1,8804	2,7322	3,5252	4,2579	4,9348	5,5602	6,1380	6,6683	7,1511	7,5906	7,9906	8,3548	8,6846	8,9806	9,2452	9,4807	9,6894	9,8734	10,0347	10,1754
58	0,9710	1,8804	2,7271	3,5093	4,2320	4,8997	5,5166	6,0828	6,5983	7,0675	7,4946	7,8834	8,2355	8,5516	8,8341	9,0855	9,3083	9,5047	9,6770	9,8272	9,9573
59	0,9710	1,8749	2,7101	3,4817	4,1946	4,8532	5,4578	6,0081	6,5090	6,9651	7,3802	7,7561	8,0935	8,3952	8,6636	8,9014	9,1112	9,2951	9,4554	9,5943	9,7137
60	0,9651	1,8568	2,6806	3,4417	4,1449	4,7904	5,3779	5,9128	6,3997	6,8428	7,2442	7,6045	7,9265	8,2131	8,4671	8,6910	8,8873	9,0585	9,2068	9,3343	9,4431
61	0,9651	1,8568	2,6806	3,4417	4,1404	4,7763	5,3552	5,8822	6,3619	6,7963	7,1863	7,5348	7,8450	8,1199	8,3622	8,5748	8,7601	8,9206	9,0586	9,1764	9,2760
62	0,9651	1,8568	2,6806	3,4368	4,1251	4,7517	5,3221	5,8413	6,3115	6,7336	7,1109	7,4466	7,7441	8,0065	8,2365	8,4371	8,6108	8,7602	8,8876	8,9955	9,0858
63	0,9651	1,8568	2,6753	3,4203	4,0985	4,7159	5,2779	5,7868	6,2436	6,6520	7,0154	7,3374	7,6214	7,8703	8,0874	8,2754	8,4371	8,5751	8,6918	8,7896	8,8707
64	0,9651	1,8510	2,6574	3,3915	4,0597	4,6680	5,2188	5,7133	6,1553	6,5487	6,8972	7,2045	7,4740	7,7090	7,9125	8,0875	8,2368	8,3632	8,4690	8,5568	8,6288
65	0,9589	1,8317	2,6263	3,3495	4,0079	4,6041	5,1393	5,6177	6,0435	6,4208	6,7534	7,0451	7,2994	7,5197	7,7091	7,8707	8,0075	8,1220	8,2170	8,2949	8,3580
66	0,9589	1,8317	2,6263	3,3495	4,0045	4,5925	5,1180	5,5858	6,0002	6,3656	6,6860	6,9654	7,2074	7,4155	7,5931	7,7433	7,8691	7,9735	8,0591	8,1284	8,1837
67	0,9589	1,8317	2,6263	3,3458	3,9917	4,5691	5,0829	5,5382	5,9396	6,2916	6,5985	6,8644	7,0930	7,2880	7,4530	7,5913	7,7060	7,8000	7,8761	7,9369	7,9847
68	0,9589	1,8317	2,6222	3,3318	3,9660	4,5305	5,0306	5,4716	5,8583	6,1955	6,4875	6,7387	6,9529	7,1342	7,2861	7,4121	7,5154	7,5990	7,6658	7,7183	7,7589
69	0,9589	1,8272	2,6067	3,3035	3,9236	4,4730	4,9575	5,3823	5,7527	6,0735	6,3494	6,5848	6,7840	6,9509	7,0892	7,2027	7,2946	7,3679	7,4256	7,4702	7,5041
70	0,9539	1,8103	2,5757	3,2569	3,8605	4,3927	4,8594	5,2663	5,6187	5,9218	6,1804	6,3992	6,5825	6,7346	6,8592	6,9601	7,0407	7,1040	7,1530	7,1903	7,2180
71	0,9521	1,8031	2,5605	3,2315	3,8232	4,3421	4,7945	5,1863	5,5233	5,8108	6,0540	6,2578	6,4268	6,5654	6,6776	6,7672	6,8376	6,8921	6,9335	6,9643	6,9867
72	0,9503	1,7961	2,5455	3,2062	3,7857	4,2908	4,7284	5,1047	5,4258	5,6974	5,9250	6,1137	6,2685	6,3938	6,4938	6,5725	6,6333	6,6795	6,7139	6,7390	6,7568
73	0,9486	1,7890	2,5301	3,1800	3,7466	4,2373	4,6593	5,0195	5,3241	5,5794	5,7910	5,9646	6,1051	6,2173	6,3055	6,3738	6,4256	6,4642	6,4923	6,5122	6,5260
74	0,9467	1,7814	2,5134	3,1516	3,7043	4,1797	4,5853	4,9284	5,2160	5,4544	5,6499	5,8082	5,9345	6,0339	6,1108	6,1692	6,2126	6,2442	6,2667	6,2823	6,2927
75	0,9446	1,7730	2,4952	3,1207	3,6587	4,1177	4,5060	4,8314	5,1012	5,3225	5,5016	5,6446	5,7570	5,8440	5,9101	5,9593	5,9951	6,0205	6,0381	6,0499	6,0576
76	0,9423	1,7638	2,4754	3,0873	3,6095	4,0512	4,4213	4,7282	4,9799	5,1836	5,3463	5,4742	5,5731	5,6483	5,7042	5,7449	5,7739	5,7939	5,8073	5,8161	5,8216
77	0,9398	1,7539	2,4539	3,0512	3,5565	3,9800	4,3311	4,6190	4,8521	5,0382	5,1845	5,2977	5,3837	5,4477	5,4942	5,5273	5,5502	5,5656	5,5756	5,5819	5,5857
78	0,9371	1,7429	2,4306	3,0123	3,4997	3,9039	4,2353	4,5036	4,7178	4,8863	5,0166	5,1156	5,1892	5,2429	5,2810	5,3073	5,3250	5,3365	5,3438	5,3481	5,3507
79	0,9341	1,7311	2,4054	2,9704	3,4389	3,8231	4,1341	4,3824	4,5776	4,7287	4,8434	4,9288	4,9909	5,0351	5,0656	5,0862	5,0995	5,1079	5,1130	5,1159	5,1175
80	0,9309	1,7183	2,3782	2,9254	3,3741	3,7373	4,0273	4,2553	4,4317	4,5657	4,6654	4,7380	4,7896	4,8253	4,8493	4,8649	4,8746	4,8806	4,8840	4,8859	4,8872
81	0,9273	1,7044	2,3488	2,8771	3,3049	3,6464	3,9149	4,1227	4,2805	4,3979	4,4834	4,5441	4,5861	4,6144	4,6327	4,6442	4,6512	4,6552	4,6575	4,6590	4,6604
82	0,9235	1,6893	2,3172	2,8255	3,2313	3,5505	3,7974	3,9849	4,1245	4,2261	4,2982	4,3482	4,3817	4,4035	4,4172	4,4255	4,4303	4,4330	4,4348	4,4365	4,4381
83	0,9193	1,6730	2,2832	2,7705	3,1536	3,4500	3,6751	3,8426	3,9645	4,0512	4,1111	4,1514	4,1776	4,1940	4,2040	4,2097	4,2129	4,2151	4,2171	4,2191	4,2210
84	0,9147	1,6553	2,2466	2,7116	3,0713	3,3445	3,5478	3,6958	3,8009	3,8737	3,9226	3,9544	3,9743	3,9864	3,9933	3,9972	3,9998	4,0023	4,0047	4,0071	4,0093
85	0,9098	1,6362	2,2075	2,6494	2,9850	3,2347	3,4166	3,5458	3,6351	3,6952	3,7342	3,7588	3,7736	3,7821	3,7869	3,7901	3,7932	3,7961	3,7990	3,8017	3,8044
86	0,9044	1,6157	2,1659	2,5837	2,8947	3,1211	3,2819	3,3932	3,4679	3,5166	3,5471	3,5655	3,5762	3,5821	3,5861	3,5900	3,5936	3,5972	3,6006	3,6039	3,6070
87	0,8986	1,5937	2,1216	2,5145	2,8006	3,0038	3,1444	3,2388	3,3003	3,3388	3,3621	3,3756	3,3831	3,3881	3,3930	3,3976	3,4021	3,4064	3,4106	3,4145	3,4184
88	0,8924	1,5702	2,0746	2,4419	2,7028	2,8833	3,0046	3,0835	3,1330	3,1629	3,1802	3,1899	3,1963	3,2025	3,2085	3,2143	3,2198	3,2251	3,2302	3,2351	3,2398
89	0,8856	1,5447	2,0246	2,3656	2,6014	2,7599	2,8630	2,9277	2,9667	2,9894	3,0019	3,0104	3,0185	3,0263	3,0338	3,0411	3,0480	3,0547	3,0611	3,0673	3,0732
90	0,8784	1,5179	1,9722	2,2865	2,4976	2,6350	2,7212	2,7733	2,8035	2,8202	2,8315	2,8423	2,8527	2,8627	2,8723	2,8816	2,8905	2,8990	2,9073	2,9152	2,9228
91	0,8705	1,4890	1,9168	2,2042	2,3912	2,5086	2,5794	2,6205	2,6433	2,6586	2,6734	2,6875	2,7012	2,7143	2,7269	2,7390	2,7506	2,7618	2,7726	2,7829	2,7929
92	0,8621	1,4584	1,8590	2,1196	2,2832	2,3820	2,4392	2,4710	2,4924	2,5129	2,5327	2,5517	2,5699	2,5875	2,6043	2,6206	2,6362	2,6512	2,6656	2,6795	2,6928
93	0,8530	1,4260	1,7989	2,0329	2,1742	2,2561	2,3015	2,3321	2,3615	2,3897	2,4169	2,4430	2,4681	2,4923	2,5155	2,5378	2,5593	2,5799	2,5997	2,6188	2,6372
94	0,8436	1,3926	1,7372	1,9451	2,0657	2,1326	2,1776	2,2209	2,2625	2,3024	2,3409	2,3779	2,4134	2,4476	2,4805	2,5121	2,5424	2,5717	2,5998	2,6268	2,6527
95	0,8333	1,3564	1,6720	1,8550	1,9567	2,0249	2,0906	2,1537	2,2144	2,2728	2,3289	2,3829	2,4347	2,4846	2,5326	2,5787	2,6231	2,6657	2,7067	2,7461	2,7841
96	0,8220	1,3181	1,6057	1,7654	1,8727	1,9759	2,0751	2,1705	2,2622	2,3504	2,4352	2,5167	2,5951	2,6705	2,7430	2,8127	2,8797	2,9442	3,0061	3,0657	3,1230
97	0,8111	1,2812	1,5424	1,7178	1,8865	2,0487	2,2047	2,3546	2,4988	2,6375	2,7708	2,8990	3,0222	3,1407	3,2547	3,3642	3,4696	3,5709	3,6683	3,7620	3,8520
98	0,7998	1,2441	1,5425	1,8295	2,1054	2,3707	2,6258	2,8711	3,1069	3,3337	3,5518	3,7614	3,9630	4,1569	4,3433	4,5225	4,6948	4,8605	5,0199	5,1731	5,3204
99	0,7889	1,3188	1,8283	2,3182	2,7893	3,2422	3,6778	4,0965	4,4992	4,8864	5,2587	5,6167	5,9609	6,2918	6,6101	6,9161	7,2103	7,4932	7,7653	8,0268	8,2783

**Таблица 4**  
для расчета коэффициентов пересчета условий договора страхования

**Женщины**

Норма доходности	4%
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Возраст застрахованного	Периодичность уплаты страхового взноса - ежегодно																				
	Период уплаты страхового взноса (в годах)																				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
18	1,0000	1,9613	2,8853	3,7734	4,6270	5,4474	6,2359	6,9937	7,7218	8,4214	9,0936	9,7394	10,3599	10,9559	11,5283	12,0782	12,6063	13,1136	13,6006	14,0681	14,5169
19	1,0000	1,9613	2,8852	3,7731	4,6266	5,4468	6,2352	6,9927	7,7204	8,4197	9,0915	9,7370	10,3570	10,9526	11,5246	12,0740	12,6017	13,1083	13,5947	14,0615	14,5097
20	1,0000	1,9611	2,8849	3,7727	4,6260	5,4461	6,2341	6,9912	7,7186	8,4176	9,0891	9,7341	10,3536	10,9487	11,5202	12,0692	12,5962	13,1022	13,5878	14,0541	14,5017
21	1,0000	1,9611	2,8849	3,7727	4,6260	5,4459	6,2336	6,9904	7,7176	8,4163	9,0874	9,7320	10,3511	10,9458	11,5170	12,0654	12,5918	13,0971	13,5822	14,0479	14,4947
22	1,0000	1,9611	2,8849	3,7727	4,6257	5,4453	6,2328	6,9894	7,7163	8,4146	9,0852	9,7294	10,3482	10,9425	11,5130	12,0607	12,5865	13,0912	13,5757	14,0406	14,4866
23	1,0000	1,9611	2,8849	3,7724	4,6252	5,4445	6,2317	6,9880	7,7145	8,4123	9,0826	9,7263	10,3447	10,9383	11,5081	12,0552	12,5803	13,0845	13,5682	14,0322	14,4775
24	1,0000	1,9611	2,8846	3,7718	4,6243	5,4433	6,2303	6,9861	7,7122	8,4095	9,0794	9,7227	10,3403	10,9332	11,5024	12,0488	12,5733	13,0766	13,5594	14,0227	14,4672
25	1,0000	1,9608	2,8839	3,7709	4,6231	5,4419	6,2283	6,9837	7,7093	8,4062	9,0756	9,7182	10,3351	10,9273	11,4958	12,0415	12,5651	13,0675	13,5495	14,0120	14,4556
26	1,0000	1,9608	2,8839	3,7709	4,6231	5,4416	6,2278	6,9830	7,7084	8,4051	9,0739	9,7159	10,3323	10,9240	11,4920	12,0370	12,5598	13,0615	13,5428	14,0046	14,4471
27	1,0000	1,9608	2,8839	3,7709	4,6228	5,4411	6,2271	6,9820	7,7072	8,4033	9,0715	9,7130	10,3289	10,9201	11,4873	12,0315	12,5536	13,0545	13,5352	13,9958	14,4372
28	1,0000	1,9608	2,8839	3,7706	4,6223	5,4403	6,2261	6,9808	7,7053	8,4008	9,0685	9,7095	10,3248	10,9151	11,4815	12,0249	12,5463	13,0466	13,5260	13,9854	14,4256
29	1,0000	1,9608	2,8837	3,7701	4,6215	5,4393	6,2248	6,9789	7,7028	8,3977	9,0648	9,7052	10,3196	10,9091	11,4747	12,0174	12,5380	13,0370	13,5151	13,9734	14,4125
30	1,0000	1,9605	2,8831	3,7693	4,6204	5,4380	6,2228	6,9762	7,6995	8,3938	9,0603	9,6998	10,3134	10,9021	11,4669	12,0088	12,5281	13,0257	13,5026	13,9597	14,3977
31	1,0000	1,9605	2,8831	3,7693	4,6204	5,4375	6,2219	6,9749	7,6978	8,3917	9,0575	9,6963	10,3092	10,8972	11,4613	12,0020	12,5201	13,0166	13,4924	13,9484	14,3845
32	1,0000	1,9605	2,8831	3,7693	4,6199	5,4366	6,2205	6,9731	7,6956	8,3887	9,0538	9,6919	10,3040	10,8914	11,4543	11,9937	12,5106	13,0060	13,4807	13,9347	14,3689
33	1,0000	1,9605	2,8831	3,7688	4,6190	5,4352	6,2187	6,9708	7,6925	8,3849	9,0492	9,6865	10,2980	10,8841	11,4457	11,9838	12,4996	12,9938	13,4665	13,9185	14,3508
34	1,0000	1,9605	2,8826	3,7678	4,6175	5,4332	6,2163	6,9676	7,6885	8,3801	9,0436	9,6803	10,2904	10,8751	11,4354	11,9723	12,4869	12,9790	13,4496	13,8997	14,3300
35	1,0000	1,9600	2,8815	3,7662	4,6155	5,4308	6,2130	6,9634	7,6835	8,3743	9,0371	9,6723	10,2810	10,8644	11,4234	11,9591	12,4715	12,9614	13,4300	13,8780	14,3066
36	1,0000	1,9600	2,8815	3,7662	4,6155	5,4303	6,2121	6,9621	7,6818	8,3722	9,0339	9,6680	10,2756	10,8580	11,4160	11,9497	12,4601	12,9482	13,4149	13,8613	14,2869
37	1,0000	1,9600	2,8815	3,7662	4,6150	5,4294	6,2107	6,9603	7,6796	8,3688	9,0294	9,6624	10,2690	10,8503	11,4062	11,9379	12,4463	12,9325	13,3975	13,8409	14,2636
38	1,0000	1,9600	2,8815	3,7657	4,6140	5,4279	6,2088	6,9581	7,6760	8,3641	9,0235	9,6554	10,2610	10,8401	11,3939	11,9235	12,4300	12,9144	13,3762	13,8166	14,2365
39	1,0000	1,9600	2,8810	3,7647	4,6125	5,4260	6,2065	6,9544	7,6711	8,3580	9,0163	9,6471	10,2503	10,8272	11,3789	11,9066	12,4111	12,8922	13,3509	13,7883	14,2053
40	1,0000	1,9594	2,8800	3,7632	4,6105	5,4235	6,2026	6,9493	7,6648	8,3505	9,0076	9,6360	10,2369	10,8117	11,3613	11,8869	12,3880	12,8659	13,3215	13,7559	14,1701
41	1,0000	1,9594	2,8800	3,7632	4,6105	5,4226	6,2008	6,9465	7,6612	8,3461	9,0011	9,6274	10,2264	10,7993	11,3471	11,8695	12,3675	12,8424	13,2951	13,7269	14,1365
42	1,0000	1,9594	2,8800	3,7632	4,6095	5,4206	6,1979	6,9428	7,6566	8,3393	8,9922	9,6165	10,2135	10,7845	11,3290	11,8481	12,3430	12,8149	13,2649	13,6919	14,0971
43	1,0000	1,9594	2,8800	3,7621	4,6075	5,4177	6,1940	6,9381	7,6496	8,3300	8,9807	9,6031	10,1982	10,7656	11,3067	11,8225	12,3144	12,7834	13,2284	13,6507	14,0515
44	1,0000	1,9594	2,8789	3,7600	4,6044	5,4136	6,1891	6,9307	7,6399	8,3181	8,9667	9,5870	10,1785	10,7424	11,2800	11,7927	12,2815	12,7454	13,1856	13,6032	13,9996
45	1,0000	1,9583	2,8767	3,7568	4,6002	5,4085	6,1814	6,9206	7,6275	8,3035	8,9500	9,5665	10,1542	10,7146	11,2490	11,7585	12,2419	12,7007	13,1360	13,5492	13,9412
46	1,0000	1,9583	2,8767	3,7568	4,6002	5,4068	6,1781	6,9158	7,6212	8,2958	8,9391	9,5524	10,1372	10,6948	11,2264	11,7309	12,2096	12,6639	13,0950	13,5040	13,8899
47	1,0000	1,9583	2,8767	3,7568	4,5984	5,4033	6,1731	6,9092	7,6132	8,2844	8,9244	9,5346	10,1164	10,6712	11,1976	11,6972	12,1712	12,6210	13,0479	13,4505	13,8302
48	1,0000	1,9583	2,8767	3,7550	4,5949	5,3981	6,1662	6,9008	7,6012	8,2690	8,9058	9,5129	10,0918	10,6412	11,1624	11,6571	12,1265	12,5719	12,9920	13,3882	13,7619
49	1,0000	1,9583	2,8748	3,7512	4,5894	5,3909	6,1574	6,8883	7,5852	8,2497	8,8832	9,4873	10,0605	10,6045	11,1206	11,6104	12,0752	12,5136	12,9271	13,3170	13,6848
50	1,0000	1,9563	2,8709	3,7455	4,5819	5,3818	6,1444	6,8716	7,5650	8,2261	8,8564	9,4546	10,0222	10,5608	11,0719	11,5570	12,0144	12,4458	12,8527	13,2365	13,5985
51	1,0000	1,9563	2,8709	3,7455	4,5819	5,3794	6,1398	6,8648	7,5561	8,2153	8,8407	9,4343	9,9975	10,5319	11,0391	11,5174	11,9686	12,3941	12,7954	13,1739	13,5283
52	1,0000	1,9563	2,8709	3,7455	4,5794	5,3745	6,1327	6,8555	7,5448	8,1988	8,8195	9,4084	9,9673	10,4976	10,9978	11,4695	11,9145	12,3341	12,7299	13,1004	13,4463
53	1,0000	1,9563	2,8709	3,7429	4,5743	5,3671	6,1230	6,8437	7,5276	8,1766	8,7924	9,3768	9,9314	10,4544	10,9477	11,4129	11,8517	12,2656	12,6531	13,0148	13,3511

Возраст застрахо- ванного	Периодичность уплаты страхового взноса - ежегодно																				
	Период уплаты страхового взноса (в годах)																				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
54	1,0000	1,9563	2,8682	3,7376	4,5665	5,3570	6,1106	6,8257	7,5044	8,1483	8,7594	9,3393	9,8862	10,4020	10,8885	11,3474	11,7801	12,1853	12,5635	12,9152	13,2406
55	1,0000	1,9535	2,8626	3,7294	4,5559	5,3440	6,0918	6,8014	7,4748	8,1138	8,7202	9,2921	9,8314	10,3401	10,8199	11,2725	11,6962	12,0916	12,4593	12,7997	13,1132
56	1,0000	1,9535	2,8626	3,7294	4,5559	5,3402	6,0845	6,7907	7,4609	8,0968	8,6966	9,2623	9,7958	10,2990	10,7736	11,2180	11,6328	12,0184	12,3754	12,7042	13,0055
57	1,0000	1,9535	2,8626	3,7294	4,5520	5,3326	6,0732	6,7761	7,4431	8,0721	8,6654	9,2250	9,7527	10,2505	10,7166	11,1516	11,5560	11,9304	12,2753	12,5913	12,8792
58	1,0000	1,9535	2,8626	3,7253	4,5439	5,3208	6,0579	6,7574	7,4172	8,0394	8,6263	9,1798	9,7018	10,1906	10,6468	11,0710	11,4637	11,8254	12,1568	12,4588	12,7321
59	1,0000	1,9535	2,8583	3,7168	4,5316	5,3047	6,0383	6,7303	7,3829	7,9984	8,5789	9,1264	9,6390	10,1175	10,5624	10,9742	11,3535	11,7011	12,0178	12,3045	12,5623
60	1,0000	1,9489	2,8494	3,7039	4,5147	5,2842	6,0098	6,6943	7,3398	7,9486	8,5229	9,0605	9,5623	10,0289	10,4608	10,8587	11,2233	11,5554	11,8560	12,1264	12,3676
61	1,0000	1,9489	2,8494	3,7039	4,5147	5,2795	6,0007	6,6810	7,3226	7,9277	8,4943	9,0232	9,5149	9,9700	10,3893	10,7734	11,1234	11,4403	11,7252	11,9794	12,2043
62	1,0000	1,9489	2,8494	3,7039	4,5098	5,2699	5,9867	6,6629	7,3006	7,8977	8,4550	8,9731	9,4528	9,8946	10,2994	10,6683	11,0022	11,3024	11,5703	11,8073	12,0153
63	1,0000	1,9489	2,8494	3,6987	4,4997	5,2551	5,9676	6,6396	7,2689	7,8562	8,4022	8,9077	9,3733	9,7999	10,1886	10,5405	10,8568	11,1391	11,3890	11,6081	11,7984
64	1,0000	1,9489	2,8439	3,6880	4,4841	5,2350	5,9432	6,6063	7,2252	7,8006	8,3332	8,8239	9,2735	9,6831	10,0539	10,3873	10,6848	10,9481	11,1790	11,3795	11,5519
65	1,0000	1,9431	2,8327	3,6716	4,4629	5,2092	5,9080	6,5602	7,1666	7,7279	8,2450	8,7188	9,1504	9,5412	9,8925	10,2060	10,4835	10,7268	10,9382	11,1198	11,2740
66	1,0000	1,9431	2,8327	3,6716	4,4629	5,2038	5,8953	6,5383	7,1334	7,6817	8,1840	8,6417	9,0560	9,4285	9,7609	10,0551	10,3131	10,5372	10,7297	10,8933	11,0303
67	1,0000	1,9431	2,8327	3,6716	4,4572	5,1904	5,8721	6,5031	7,0844	7,6171	8,1023	8,5416	8,9366	9,2890	9,6009	9,8745	10,1121	10,3162	10,4896	10,6349	10,7551
68	1,0000	1,9431	2,8327	3,6656	4,4430	5,1658	5,8349	6,4512	7,0159	7,5304	7,9962	8,4150	8,7887	9,1194	9,4094	9,6613	9,8778	10,0616	10,2157	10,3431	10,4469
69	1,0000	1,9431	2,8263	3,6505	4,4169	5,1263	5,7798	6,3786	6,9241	7,4179	7,8619	8,2581	8,6088	8,9163	9,1834	9,4129	9,6078	9,7712	9,9063	10,0163	10,1044
70	1,0000	1,9364	2,8103	3,6229	4,3750	5,0679	5,7028	6,2812	6,8048	7,2756	7,6956	8,0674	8,3935	8,6767	8,9200	9,1267	9,2999	9,4431	9,5598	9,6532	9,7266
71	1,0000	1,9333	2,8012	3,6044	4,3444	5,0224	5,6402	6,1994	6,7021	7,1508	7,5478	7,8961	8,1985	8,4584	8,6791	8,8641	9,0171	9,1416	9,2414	9,3198	9,3802
72	1,0000	1,9298	2,7904	3,5832	4,3097	4,9715	5,5707	6,1093	6,5900	7,0154	7,3885	7,7126	7,9910	8,2274	8,4257	8,5896	8,7230	8,8299	8,9139	8,9786	9,0275
73	1,0000	1,9257	2,7783	3,5597	4,2715	4,9159	5,4953	6,0122	6,4698	6,8711	7,2196	7,5190	7,7733	7,9866	8,1628	8,3064	8,4213	8,5116	8,5813	8,6338	8,6725
74	1,0000	1,9212	2,7653	3,5343	4,2304	4,8563	5,4148	5,9091	6,3426	6,7191	7,0426	7,3174	7,5477	7,7382	7,8932	8,0174	8,1150	8,1902	8,2470	8,2888	8,3187
75	1,0000	1,9163	2,7511	3,5068	4,1863	4,7926	5,3291	5,7997	6,2085	6,5597	6,8579	7,1080	7,3147	7,4830	7,6178	7,7238	7,8054	7,8670	7,9124	7,9449	7,9676
76	1,0000	1,9110	2,7358	3,4773	4,1390	4,7245	5,2381	5,6842	6,0675	6,3929	6,6658	6,8914	7,0751	7,2222	7,3379	7,4270	7,4942	7,5437	7,5793	7,6040	7,6208
77	1,0000	1,9053	2,7192	3,4455	4,0883	4,6520	5,1416	5,5623	5,9196	6,2191	6,4668	6,6684	6,8299	6,9568	7,0546	7,1284	7,1828	7,2218	7,2490	7,2673	7,2793
78	1,0000	1,8991	2,7013	3,4113	4,0341	4,5749	5,0396	5,4343	5,7651	6,0387	6,2614	6,4398	6,5800	6,6881	6,7696	6,8296	6,8727	6,9027	6,9230	6,9363	6,9446
79	1,0000	1,8923	2,6820	3,3747	3,9762	4,4931	4,9320	5,3000	5,6043	5,8520	6,0504	6,2063	6,3266	6,4172	6,4840	6,5319	6,5653	6,5879	6,6026	6,6119	6,6175
80	1,0000	1,8850	2,6612	3,3354	3,9146	4,4065	4,8190	5,1599	5,4376	5,6599	5,8346	5,9694	6,0710	6,1458	6,1995	6,2369	6,2622	6,2787	6,2892	6,2955	6,2991
81	1,0000	1,8771	2,6388	3,2933	3,8491	4,3152	4,7004	5,0141	5,2653	5,4628	5,6150	5,7298	5,8144	5,8750	5,9173	5,9459	5,9646	5,9764	5,9835	5,9876	5,9916
82	1,0000	1,8685	2,6148	3,2485	3,7798	4,2191	4,5768	4,8632	5,0883	5,2619	5,3928	5,4892	5,5583	5,6066	5,6392	5,6605	5,6739	5,6820	5,6867	5,6912	5,6956
83	1,0000	1,8592	2,5889	3,2007	3,7065	4,1183	4,4481	4,7073	4,9072	5,0579	5,1689	5,2485	5,3040	5,3416	5,3661	5,3815	5,3909	5,3963	5,4015	5,4065	5,4113
84	1,0000	1,8492	2,5612	3,1499	3,6292	4,0130	4,3147	4,5473	4,7227	4,8518	4,9445	5,0091	5,0528	5,0814	5,0994	5,1102	5,1165	5,1226	5,1284	5,1340	5,1394
85	1,0000	1,8384	2,5316	3,0960	3,5479	3,9032	4,1771	4,3836	4,5357	4,6448	4,7209	4,7724	4,8060	4,8272	4,8400	4,8474	4,8545	4,8614	4,8679	4,8743	4,8804
86	1,0000	1,8267	2,4999	3,0389	3,4627	3,7894	4,0357	4,2171	4,3473	4,4381	4,4994	4,5395	4,5648	4,5800	4,5889	4,5974	4,6055	4,6134	4,6210	4,6282	4,6352
87	1,0000	1,8142	2,4662	2,9788	3,3739	3,6719	3,8913	4,0488	4,1586	4,2328	4,2813	4,3118	4,3303	4,3410	4,3512	4,3611	4,3706	4,3798	4,3886	4,3970	4,4051
88	1,0000	1,8007	2,4303	2,9155	3,2814	3,5509	3,7443	3,8791	3,9703	4,0299	4,0674	4,0900	4,1032	4,1158	4,1279	4,1396	4,1508	4,1616	4,1720	4,1820	4,1916
89	1,0000	1,7862	2,3922	2,8492	3,1858	3,4273	3,5957	3,7095	3,7839	3,8308	3,8591	3,8755	3,8912	3,9064	3,9210	3,9350	3,9485	3,9614	3,9739	3,9859	3,9974
90	1,0000	1,7707	2,3520	2,7801	3,0872	3,3014	3,4462	3,5408	3,6004	3,6364	3,6572	3,6773	3,6966	3,7151	3,7329	3,7501	3,7666	3,7824	3,7977	3,8123	3,8264
91	1,0000	1,7542	2,3096	2,7080	2,9859	3,1738	3,2965	3,3738	3,4206	3,4476	3,4736	3,4987	3,5227	3,5459	3,5681	3,5895	3,6100	3,6298	3,6488	3,6671	3,6847
92	1,0000	1,7365	2,2648	2,6333	2,8824	3,0452	3,1477	3,2096	3,2455	3,2800	3,3132	3,3451	3,3758	3,4053	3,4336	3,4609	3,4871	3,5123	3,5366	3,5599	3,5823
93	1,0000	1,7175	2,2178	2,5561	2,7771	2,9163	3,0004	3,0491	3,0960	3,1410	3,1843	3,2260	3,2660	3,3045	3,3415	3,3771	3,4114	3,4443	3,4759	3,5064	3,5356
94	1,0000	1,6974	2,1688	2,4769	2,6708	2,7881	2,8560	2,9213	2,9841	3,0444	3,1025	3,1583	3,2120	3,2636	3,3132	3,3609	3,4068	3,4509	3,4933	3,5341	3,5733
95	1,0000	1,6760	2,1177	2,3959	2,5640																



**Таблица 5**  
для расчета коэффициентов пересчета условий договора страхования

**Женщины**

Норма доходности 4%

Возраст застрахованного	Периодичность уплаты страхового взноса - ежеквартально																				
	Период уплаты страхового взноса (в годах)																				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
18	0,9855	1,9328	2,8433	3,7185	4,5596	5,3680	6,1450	6,8917	7,6092	8,2985	8,9607	9,5971	10,2084	10,7955	11,3595	11,9012	12,4216	12,9212	13,4009	13,8614	14,3034
19	0,9855	1,9327	2,8431	3,7182	4,5592	5,3675	6,1442	6,8906	7,6076	8,2966	8,9586	9,5945	10,2053	10,7921	11,3556	11,8969	12,4167	12,9157	13,3947	13,8546	14,2961
20	0,9854	1,9325	2,8428	3,7177	4,5586	5,3666	6,1430	6,8890	7,6057	8,2944	8,9559	9,5914	10,2017	10,7880	11,3511	11,8918	12,4110	12,9093	13,3877	13,8469	14,2877
21	0,9854	1,9325	2,8428	3,7177	4,5585	5,3663	6,1424	6,8881	7,6046	8,2930	8,9541	9,5892	10,1991	10,7850	11,3476	11,8878	12,4063	12,9040	13,3818	13,8404	14,2804
22	0,9854	1,9325	2,8428	3,7176	4,5581	5,3656	6,1415	6,8870	7,6032	8,2911	8,9518	9,5864	10,1960	10,7814	11,3434	11,8829	12,4007	12,8979	13,3751	13,8329	14,2721
23	0,9854	1,9325	2,8427	3,7172	4,5574	5,3647	6,1403	6,8855	7,6012	8,2887	8,9490	9,5832	10,1923	10,7770	11,3383	11,8771	12,3944	12,8909	13,3672	13,8242	14,2627
24	0,9854	1,9324	2,8423	3,7165	4,5564	5,3634	6,1387	6,8834	7,5987	8,2857	8,9456	9,5793	10,1877	10,7717	11,3323	11,8705	12,3871	12,8827	13,3582	13,8144	14,2521
25	0,9853	1,9320	2,8415	3,7155	4,5551	5,3618	6,1366	6,8808	7,5956	8,2822	8,9416	9,5745	10,1822	10,7655	11,3254	11,8629	12,3785	12,8733	13,3479	13,8033	14,2401
26	0,9853	1,9320	2,8415	3,7155	4,5550	5,3614	6,1360	6,8800	7,5946	8,2809	8,9397	9,5721	10,1792	10,7620	11,3214	11,8581	12,3730	12,8670	13,3410	13,7956	14,2312
27	0,9853	1,9320	2,8415	3,7154	4,5547	5,3609	6,1352	6,8790	7,5932	8,2789	8,9371	9,5690	10,1756	10,7578	11,3163	11,8523	12,3664	12,8598	13,3329	13,7863	14,2208
28	0,9853	1,9320	2,8414	3,7150	4,5541	5,3600	6,1341	6,8775	7,5911	8,2762	8,9339	9,5652	10,1711	10,7525	11,3103	11,8455	12,3589	12,8513	13,3232	13,7755	14,2088
29	0,9853	1,9319	2,8411	3,7144	4,5532	5,3589	6,1326	6,8753	7,5884	8,2729	8,9299	9,5606	10,1657	10,7462	11,3032	11,8376	12,3501	12,8413	13,3120	13,7630	14,1953
30	0,9852	1,9315	2,8404	3,7134	4,5520	5,3573	6,1303	6,8725	7,5849	8,2688	8,9252	9,5549	10,1592	10,7389	11,2951	11,8285	12,3397	12,8296	13,2990	13,7489	14,1797
31	0,9852	1,9315	2,8404	3,7134	4,5518	5,3567	6,1293	6,8710	7,5830	8,2664	8,9220	9,5511	10,1547	10,7337	11,2891	11,8213	12,3313	12,8201	13,2884	13,7370	14,1659
32	0,9852	1,9315	2,8404	3,7133	4,5512	5,3556	6,1278	6,8690	7,5805	8,2631	8,9181	9,5464	10,1493	10,7275	11,2816	11,8125	12,3214	12,8090	13,2760	13,7226	14,1496
33	0,9852	1,9315	2,8402	3,7126	4,5500	5,3540	6,1257	6,8665	7,5771	8,2590	8,9132	9,5409	10,1428	10,7197	11,2725	11,8022	12,3099	12,7961	13,2610	13,7056	14,1308
34	0,9852	1,9313	2,8395	3,7114	4,5484	5,3519	6,1231	6,8629	7,5728	8,2539	8,9074	9,5341	10,1347	10,7102	11,2617	11,7903	12,2964	12,7805	13,2434	13,6861	14,1094
35	0,9850	1,9306	2,8383	3,7097	4,5462	5,3491	6,1194	6,8585	7,5675	8,2479	8,9003	9,5256	10,1248	10,6990	11,2493	11,7763	12,2802	12,7621	13,2230	13,6637	14,0848
36	0,9850	1,9306	2,8383	3,7097	4,5460	5,3485	6,1183	6,8570	7,5657	8,2453	8,8967	9,5209	10,1190	10,6922	11,2412	11,7661	12,2681	12,7482	13,2073	13,6459	14,0641
37	0,9850	1,9306	2,8383	3,7095	4,5454	5,3474	6,1168	6,8551	7,5630	8,2415	8,8917	9,5148	10,1120	10,6838	11,2306	11,7535	12,2537	12,7319	13,1888	13,6244	14,0398
38	0,9850	1,9306	2,8381	3,7088	4,5442	5,3458	6,1148	6,8523	7,5591	8,2364	8,8855	9,5075	10,1031	10,6728	11,2175	11,7385	12,2367	12,7126	13,1664	13,5991	14,0116
39	0,9850	1,9304	2,8374	3,7076	4,5426	5,3437	6,1119	6,8482	7,5537	8,2298	8,8778	9,4983	10,0917	10,6591	11,2018	11,7208	12,2165	12,6892	13,1400	13,5697	13,9795
40	0,9848	1,9296	2,8362	3,7059	4,5404	5,3407	6,1076	6,8426	7,5469	8,2219	8,8682	9,4863	10,0775	10,6428	11,1834	11,6998	12,1922	12,6617	13,1094	13,5362	13,9425
41	0,9848	1,9296	2,8362	3,7059	4,5400	5,3394	6,1054	6,8395	7,5430	8,2167	8,8610	9,4771	10,0663	10,6297	11,1680	11,6812	12,1706	12,6372	13,0820	13,5055	13,9073
42	0,9848	1,9296	2,8362	3,7055	4,5387	5,3371	6,1022	6,8355	7,5376	8,2091	8,8513	9,4654	10,0527	10,6137	11,1486	11,6587	12,1450	12,6087	13,0500	13,4688	13,8663
43	0,9848	1,9296	2,8358	3,7041	4,5363	5,3338	6,0980	6,8299	7,5297	8,1990	8,8391	9,4512	10,0360	10,5935	11,1251	11,6320	12,1153	12,5753	13,0118	13,4260	13,8191
44	0,9848	1,9292	2,8343	3,7017	4,5329	5,3294	6,0922	6,8216	7,5192	8,1864	8,8244	9,4338	10,0149	10,5690	11,0973	11,6010	12,0805	12,5355	12,9672	13,3769	13,7656
45	0,9844	1,9277	2,8317	3,6981	4,5283	5,3233	6,0836	6,8107	7,5060	8,1710	8,8062	9,4119	9,9894	10,5400	11,0650	11,5648	12,0390	12,4890	12,9160	13,3212	13,7048
46	0,9844	1,9277	2,8317	3,6981	4,5277	5,3210	6,0797	6,8053	7,4992	8,1620	8,7941	9,3967	9,9713	10,5191	11,0406	11,5354	12,0050	12,4506	12,8734	13,2737	13,6513
47	0,9844	1,9277	2,8317	3,6974	4,5253	5,3170	6,0741	6,7982	7,4899	8,1494	8,7782	9,3778	9,9495	10,4936	11,0100	11,4999	11,9649	12,4061	12,8239	13,2179	13,5895
48	0,9844	1,9277	2,8310	3,6949	4,5211	5,3111	6,0667	6,7884	7,4766	8,1328	8,7585	9,3550	9,9228	10,4616	10,9729	11,4581	11,9185	12,3545	12,7656	13,1534	13,5191
49	0,9844	1,9270	2,8284	3,6905	4,5149	5,3034	6,0565	6,7747	7,4594	8,1122	8,7347	9,3272	9,8895	10,4230	10,9293	11,4097	11,8646	12,2937	12,6983	13,0799	13,4399
50	0,9836	1,9243	2,8239	3,6841	4,5068	5,2928	6,0421	6,7566	7,4379	8,0875	8,7057	9,2924	9,8492	10,3775	10,8788	11,3535	11,8012	12,2234	12,6216	12,9972	13,3506
51	0,9836	1,9243	2,8239	3,6841	4,5060	5,2895	6,0367	6,7491	7,4283	8,0748	8,6883	9,2705	9,8229	10,3471	10,8435	11,3116	11,7531	12,1696	12,5623	12,9318	13,2773
52	0,9836	1,9243	2,8239	3,6832	4,5026	5,2838	6,0288	6,7390	7,4151	8,0566	8,6653	9,2430	9,7912	10,3102	10,7997	11,2614	11,6968	12,1075	12,4938	12,8552	13,1919
53	0,9836	1,9243	2,8229	3,6797	4,4966	5,2756	6,0182	6,7252	7,3960	8,0325	8,6366	9,2098	9,7525	10,2644	10,7472	11,2025	11,6319	12,0359	12,4137	12,7659	13,0928

Возраст застрахо- ванного	Периодичность уплаты страхового взноса - ежеквартально																				
	Период уплаты страхового взноса (в годах)																				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
54	0,9836	1,9233	2,8192	3,6734	4,4879	5,2646	6,0038	6,7052	7,3709	8,0025	8,6019	9,1694	9,7046	10,2095	10,6856	11,1346	11,5571	11,9521	12,3204	12,6622	12,9781
55	0,9826	1,9194	2,8127	3,6644	4,4765	5,2494	5,9829	6,6790	7,3394	7,9662	8,5596	9,1193	9,6472	10,1451	10,6146	11,0563	11,4695	11,8545	12,2120	12,5423	12,8460
56	0,9826	1,9194	2,8127	3,6644	4,4751	5,2443	5,9743	6,6670	7,3244	7,9468	8,5338	9,0874	9,6095	10,1020	10,5653	10,9986	11,4024	11,7773	12,1237	12,4422	12,7335
57	0,9826	1,9194	2,8127	3,6629	4,4697	5,2353	5,9618	6,6512	7,3040	7,9196	8,5003	9,0479	9,5644	10,0503	10,5047	10,9282	11,3214	11,6847	12,0188	12,3242	12,6019
58	0,9826	1,9194	2,8111	3,6573	4,4603	5,2222	5,9452	6,6298	7,2755	7,8845	8,4588	9,0005	9,5101	9,9867	10,4309	10,8433	11,2243	11,5747	11,8950	12,1863	12,4493
59	0,9826	1,9178	2,8052	3,6474	4,4465	5,2048	5,9228	6,6000	7,2387	7,8411	8,4092	8,9436	9,4435	9,9093	10,3418	10,7415	11,1089	11,4449	11,7503	12,0262	12,2735
60	0,9808	1,9116	2,7948	3,6329	4,4283	5,1813	5,8915	6,5614	7,1931	7,7890	8,3495	8,8737	9,3623	9,8159	10,2350	10,6204	10,9728	11,2931	11,5824	11,8418	12,0726
61	0,9808	1,9116	2,7948	3,6329	4,4265	5,1749	5,8808	6,5466	7,1745	7,7652	8,3176	8,8325	9,3105	9,7522	10,1583	10,5297	10,8673	11,1721	11,4455	11,6887	11,9033
62	0,9808	1,9116	2,7948	3,6311	4,4198	5,1637	5,8653	6,5270	7,1495	7,7316	8,2743	8,7780	9,2434	9,6714	10,0628	10,4185	10,7398	11,0278	11,2842	11,5103	11,7080
63	0,9808	1,9116	2,7929	3,6240	4,4080	5,1473	5,8446	6,5006	7,1141	7,6859	8,2168	8,7073	9,1583	9,5707	9,9456	10,2841	10,5877	10,8578	11,0961	11,3045	11,4847
64	0,9808	1,9095	2,7855	3,6116	4,3907	5,1256	5,8168	6,4633	7,0659	7,6253	8,1422	8,6175	9,0521	9,4472	9,8040	10,1239	10,4085	10,6597	10,8792	11,0692	11,2317
65	0,9787	1,9017	2,7723	3,5934	4,3678	5,0962	5,7775	6,4126	7,0021	7,5468	8,0477	8,5056	8,9220	9,2979	9,6351	9,9351	10,1997	10,4311	10,6313	10,8026	10,9475
66	0,9787	1,9017	2,7723	3,5934	4,3657	5,0881	5,7614	6,3865	6,9640	7,4951	7,9807	8,4221	8,8207	9,1782	9,4963	9,7769	10,0222	10,2344	10,4161	10,5697	10,6978
67	0,9787	1,9017	2,7723	3,5912	4,3572	5,0710	5,7338	6,3461	6,9092	7,4241	7,8921	8,3147	8,6938	9,0310	9,3285	9,5886	9,8136	10,0062	10,1691	10,3050	10,4168
68	0,9787	1,9017	2,7700	3,5821	4,3390	5,0417	5,6910	6,2880	6,8339	7,3301	7,7783	8,1801	8,5377	8,8531	9,1289	9,3675	9,5717	9,7444	9,8885	10,0070	10,1030
69	0,9787	1,8993	2,7604	3,5629	4,3079	4,9964	5,6293	6,2081	6,7343	7,2094	7,6355	8,0146	8,3491	8,6415	8,8945	9,1110	9,2941	9,4469	9,5725	9,6743	9,7553
70	0,9761	1,8891	2,7400	3,5299	4,2598	4,9310	5,5447	6,1025	6,6063	7,0581	7,4601	7,8147	8,1247	8,3929	8,6225	8,8166	8,9786	9,1119	9,2198	9,3057	9,3728
71	0,9750	1,8838	2,7274	3,5069	4,2237	4,8791	5,4749	6,0129	6,4954	6,9247	7,3034	7,6345	7,9210	8,1661	8,3735	8,5465	8,6888	8,8040	8,8958	8,9674	9,0223
72	0,9737	1,8775	2,7127	3,4806	4,1829	4,8212	5,3977	5,9146	6,3745	6,7803	7,1350	7,4420	7,7047	7,9268	8,1121	8,2646	8,3881	8,4864	8,5632	8,6220	8,6660
73	0,9721	1,8704	2,6963	3,4516	4,1381	4,7582	5,3141	5,8088	6,2453	6,6268	6,9569	7,2394	7,4783	7,6777	7,8417	7,9745	8,0802	8,1628	8,2260	8,2733	8,3079
74	0,9704	1,8627	2,6786	3,4203	4,0901	4,6908	5,2252	5,6967	6,1088	6,4655	6,7707	7,0288	7,2441	7,4213	7,5648	7,6790	7,7682	7,8365	7,8876	7,9250	7,9516
75	0,9686	1,8544	2,6595	3,3866	4,0386	4,6188	5,1306	5,5780	5,9652	6,2965	6,5767	6,8105	7,0028	7,1586	7,2825	7,3794	7,4535	7,5090	7,5496	7,5785	7,5984
76	0,9666	1,8453	2,6388	3,3504	3,9835	4,5421	5,0304	5,4529	5,8145	6,1203	6,3754	6,5853	6,7553	6,8906	6,9963	7,0772	7,1378	7,1821	7,2135	7,2353	7,2499
77	0,9645	1,8355	2,6166	3,3115	3,9247	4,4606	4,9244	5,3213	5,6569	5,9370	6,1674	6,3540	6,5025	6,6185	6,7073	6,7738	6,8224	6,8570	6,8808	6,8968	6,9072
78	0,9622	1,8249	2,5926	3,2699	3,8619	4,3742	4,8126	5,1833	5,4927	5,7472	5,9533	6,1173	6,2455	6,3436	6,4171	6,4707	6,5089	6,5353	6,5530	6,5644	6,5715
79	0,9596	1,8135	2,5668	3,2252	3,7950	4,2827	4,6950	5,0391	5,3222	5,5514	5,7339	5,8764	5,9856	6,0672	6,1269	6,1694	6,1988	6,2184	6,2311	6,2390	6,2438
80	0,9569	1,8011	2,5390	3,1776	3,7241	4,1862	4,5718	4,8890	5,1459	5,3504	5,5102	5,6325	5,7240	5,7909	5,8385	5,8714	5,8934	5,9076	5,9165	5,9218	5,9254
81	0,9539	1,7877	2,5092	3,1267	3,6489	4,0846	4,4431	4,7333	4,9644	5,1449	5,2831	5,3865	5,4621	5,5159	5,5531	5,5779	5,5940	5,6040	5,6100	5,6141	5,6180
82	0,9507	1,7733	2,4774	3,0727	3,5695	3,9782	4,3092	4,5726	4,7784	4,9360	5,0539	5,1401	5,2014	5,2438	5,2722	5,2905	5,3019	5,3088	5,3134	5,3178	5,3221
83	0,9472	1,7579	2,4433	3,0154	3,4859	3,8670	4,1703	4,4073	4,5887	4,7245	4,8237	4,8943	4,9431	4,9758	4,9969	5,0100	5,0179	5,0232	5,0284	5,0333	5,0380
84	0,9435	1,7412	2,4070	2,9546	3,3981	3,7511	4,0269	4,2380	4,3961	4,5116	4,5937	4,6505	4,6885	4,7131	4,7284	4,7376	4,7438	4,7497	4,7555	4,7610	4,7663
85	0,9394	1,7233	2,3682	2,8904	3,3061	3,6309	3,8795	4,0656	4,2016	4,2984	4,3652	4,4100	4,4389	4,4570	4,4677	4,4750	4,4821	4,4888	4,4953	4,5016	4,5076
86	0,9350	1,7042	2,3270	2,8229	3,2102	3,5068	3,7287	3,8909	4,0063	4,0861	4,1395	4,1740	4,1955	4,2083	4,2171	4,2254	4,2335	4,2412	4,2487	4,2558	4,2627
87	0,9303	1,6837	2,2834	2,7520	3,1107	3,3792	3,5754	3,7149	3,8114	3,8760	3,9177	3,9437	3,9593	3,9698	3,9799	3,9897	3,9991	4,0081	4,0167	4,0251	4,0331
88	0,9253	1,6618	2,2372	2,6777	3,0075	3,2484	3,4199	3,5383	3,6176	3,6689	3,7009	3,7200	3,7329	3,7453	3,7573	3,7688	3,7799	3,7905	3,8007	3,8106	3,8200
89	0,9198	1,6385	2,1886	2,6005	2,9014	3,1154	3,2634	3,3624	3,4265	3,4664	3,4902	3,5064	3,5219	3,5369	3,5512	3,5650	3,5783	3,5911	3,6034	3,6152	3,6265
90	0,9140	1,6137	2,1375	2,5202	2,7925	2,9807	3,1067	3,1881	3,2389	3,2692	3,2898	3,3095	3,3285	3,3468	3,3644	3,3813	3,3975	3,4131	3,4281	3,4426	3,4565
91	0,9078	1,5874	2,0840	2,4372	2,6814	2,8448	2,9505	3,0164	3,0557	3,0824	3,1080	3,1327	3,1564	3,1792	3,2011	3,2222	3,2425	3,2619	3,2807	3,2987	3,3160
92	0,9012	1,5596	2,0280	2,3517	2,5685	2,7086	2,7959	2,8481	2,8835	2,9175	2,9502	2,9816	3,0118	3,0409	3,0688	3,0957	3,1216	3,1464	3,1703	3,1933	3,2154
93	0,8941	1,5301	1,9697	2,2640	2,4543	2,5728	2,6437	2,6917	2,7379	2,7823	2,8249	2,8660	2,9055	2,9434	2,9799	3,0150	3,0487	3,0812	3,1124	3,1423	3,1712
94	0,8865	1,4992	1,9093	2,1746	2,3398	2,4386	2,5055	2,5698	2,6317	2,6912	2,7484	2,8034	2,8563	2,9072	2,9561	3,0031	3,0483	3,0918	3,1336	3,1738	3,2124
95	0,8785	1,4666	1,8470	2,0839	2,2255	2,3215	2,4137	2,5025	2,5878	2,6698	2,7487	2,8245	2,8975	2,9676	3,0350	3,0999	3,1622	3,2221	3,2798	3,3352	3,3885
96	0,8700	1,4328	1,7832	1,9927	2,1346	2,2712	2,4024	2,5286	2,6500	2,7667	2,8789	2,9867	3,0905	3,1902	3,2861	3,3784	3,4670	3,5523	3,6343	3,7131	3,7889
97	0,8611	1,3974	1,7180	1,9353	2,1442	2,3450	2,5382	2,7239	2,9024	3,0741	3,2392	3,3980	3,5506	3,6974	3,8385	3,9742	4,1047	4,2302	4,3508	4,4668	4,5783
98	0,8517	1,3607	1,7057	2,0375	2,3565	2,6632	2,9581	3,2417	3,5144	3,7766	4,0287	4,2711	4,5041	4,7283	4,9437	5,1510	5,3502	5,5418	5,7260	5,9031	6,0734
99	0,8422	1,4130	1,9618	2,4895	2,9970	3,4849	3,9540	4,4051	4,8389	5,2560	5,6570	6,0426	6,4134	6,7699	7,1127	7,4423	7,7593	8,0640	8,3570	8,6388	8,9097

**Таблица 6**  
для расчета коэффициентов пересчета условий договора страхования

**Женщины**

Норма доходности	4%
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Возраст застрахованного	Периодичность уплаты страхового взноса - ежемесячно																				
	Период уплаты страхового взноса (в годах)																				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
18	0,9822	1,9264	2,8340	3,7063	4,5447	5,3504	6,1249	6,8691	7,5841	8,2711	8,9312	9,5654	10,1747	10,7599	11,3220	11,8619	12,3805	12,8785	13,3565	13,8155	14,2560
19	0,9822	1,9264	2,8338	3,7060	4,5442	5,3498	6,1240	6,8679	7,5826	8,2693	8,9290	9,5629	10,1716	10,7564	11,3181	11,8575	12,3756	12,8729	13,3503	13,8086	14,2486
20	0,9822	1,9262	2,8335	3,7055	4,5436	5,3490	6,1228	6,8663	7,5806	8,2670	8,9264	9,5597	10,1680	10,7523	11,3135	11,8524	12,3698	12,8664	13,3432	13,8009	14,2402
21	0,9822	1,9262	2,8335	3,7055	4,5434	5,3486	6,1222	6,8654	7,5795	8,2656	8,9245	9,5574	10,1653	10,7493	11,3100	11,8483	12,3650	12,8611	13,3373	13,7943	14,2328
22	0,9822	1,9262	2,8335	3,7053	4,5430	5,3479	6,1212	6,8642	7,5780	8,2636	8,9221	9,5547	10,1622	10,7456	11,3057	11,8433	12,3595	12,8549	13,3305	13,7867	14,2244
23	0,9822	1,9262	2,8333	3,7049	4,5423	5,3469	6,1200	6,8627	7,5760	8,2612	8,9193	9,5514	10,1584	10,7411	11,3005	11,8376	12,3531	12,8478	13,3225	13,7780	14,2149
24	0,9822	1,9260	2,8329	3,7042	4,5413	5,3457	6,1184	6,8606	7,5735	8,2582	8,9159	9,5475	10,1538	10,7358	11,2945	11,8309	12,3457	12,8396	13,3134	13,7681	14,2043
25	0,9820	1,9256	2,8321	3,7031	4,5400	5,3440	6,1162	6,8579	7,5704	8,2547	8,9118	9,5426	10,1482	10,7295	11,2876	11,8232	12,3371	12,8301	13,3031	13,7570	14,1922
26	0,9820	1,9256	2,8321	3,7031	4,5399	5,3436	6,1156	6,8571	7,5693	8,2533	8,9098	9,5401	10,1452	10,7260	11,2834	11,8183	12,3314	12,8238	13,2961	13,7491	14,1832
27	0,9820	1,9256	2,8321	3,7030	4,5395	5,3430	6,1148	6,8561	7,5679	8,2512	8,9072	9,5370	10,1415	10,7217	11,2783	11,8124	12,3249	12,8165	13,2879	13,7397	14,1727
28	0,9820	1,9256	2,8320	3,7026	4,5389	5,3421	6,1137	6,8545	7,5658	8,2485	8,9039	9,5331	10,1370	10,7164	11,2723	11,8056	12,3173	12,8080	13,2782	13,7288	14,1607
29	0,9820	1,9254	2,8316	3,7020	4,5380	5,3410	6,1121	6,8523	7,5629	8,2451	8,9000	9,5285	10,1315	10,7100	11,2651	11,7977	12,3084	12,7978	13,2668	13,7163	14,1470
30	0,9819	1,9250	2,8309	3,7010	4,5368	5,3394	6,1098	6,8494	7,5594	8,2410	8,8951	9,5227	10,1249	10,7026	11,2569	11,7884	12,2978	12,7860	13,2538	13,7021	14,1313
31	0,9819	1,9250	2,8309	3,7010	4,5366	5,3387	6,1087	6,8479	7,5575	8,2385	8,8919	9,5188	10,1203	10,6974	11,2508	11,7811	12,2893	12,7764	13,2431	13,6900	14,1173
32	0,9819	1,9250	2,8309	3,7008	4,5359	5,3376	6,1071	6,8459	7,5550	8,2352	8,8879	9,5141	10,1149	10,6911	11,2432	11,7723	12,2793	12,7653	13,2305	13,6754	14,1009
33	0,9819	1,9250	2,8307	3,7001	4,5347	5,3359	6,1051	6,8433	7,5515	8,2310	8,8830	9,5085	10,1083	10,6831	11,2340	11,7619	12,2678	12,7521	13,2153	13,6583	14,0819
34	0,9819	1,9248	2,8300	3,6989	4,5330	5,3338	6,1023	6,8397	7,5471	8,2259	8,8771	9,5016	10,1000	10,6735	11,2232	11,7498	12,2541	12,7364	13,1975	13,6386	14,0604
35	0,9817	1,9240	2,8287	3,6971	4,5308	5,3309	6,0986	6,8351	7,5418	8,2198	8,8699	9,4930	10,0901	10,6623	11,2106	11,7356	12,2377	12,7178	13,1770	13,6161	14,0355
36	0,9817	1,9240	2,8287	3,6971	4,5306	5,3303	6,0975	6,8336	7,5399	8,2171	8,8662	9,4882	10,0842	10,6554	11,2023	11,7253	12,2255	12,7038	13,1612	13,5981	14,0146
37	0,9817	1,9240	2,8287	3,6969	4,5299	5,3291	6,0959	6,8317	7,5371	8,2132	8,8611	9,4821	10,0771	10,6468	11,1916	11,7126	12,2108	12,6873	13,1424	13,5763	13,9900
38	0,9817	1,9240	2,8284	3,6962	4,5287	5,3275	6,0939	6,8288	7,5331	8,2080	8,8548	9,4746	10,0681	10,6356	11,1783	11,6973	12,1937	12,6677	13,1197	13,5507	13,9616
39	0,9817	1,9238	2,8277	3,6950	4,5270	5,3254	6,0909	6,8246	7,5276	8,2014	8,8470	9,4652	10,0564	10,6218	11,1624	11,6795	12,1733	12,6441	13,0931	13,5211	13,9293
40	0,9814	1,9230	2,8264	3,6932	4,5248	5,3223	6,0865	6,8189	7,5207	8,1933	8,8373	9,4531	10,0420	10,6052	11,1438	11,6582	12,1487	12,6164	13,0623	13,4874	13,8919
41	0,9814	1,9230	2,8264	3,6932	4,5244	5,3209	6,0842	6,8158	7,5168	8,1880	8,8298	9,4436	10,0307	10,5920	11,1282	11,6394	12,1268	12,5916	13,0347	13,4563	13,8564
42	0,9814	1,9230	2,8264	3,6927	4,5229	5,3185	6,0810	6,8116	7,5112	8,1802	8,8200	9,4318	10,0169	10,5757	11,1085	11,6166	12,1010	12,5628	13,0023	13,4193	13,8150
43	0,9814	1,9230	2,8260	3,6913	4,5205	5,3152	6,0767	6,8058	7,5031	8,1699	8,8076	9,4175	9,9999	10,5553	11,0848	11,5896	12,0710	12,5290	12,9637	13,3761	13,7675
44	0,9814	1,9225	2,8244	3,6887	4,5170	5,3107	6,0707	6,7974	7,4924	8,1571	8,7927	9,3998	9,9786	10,5305	11,0567	11,5584	12,0358	12,4888	12,9187	13,3266	13,7137
45	0,9809	1,9209	2,8217	3,6850	4,5123	5,3044	6,0619	6,7863	7,4790	8,1415	8,7742	9,3775	9,9527	10,5012	11,0242	11,5217	11,9939	12,4419	12,8671	13,2705	13,6523
46	0,9809	1,9209	2,8217	3,6850	4,5115	5,3020	6,0579	6,7808	7,4721	8,1323	8,7618	9,3621	9,9344	10,4801	10,9993	11,4920	11,9595	12,4031	12,8241	13,2225	13,5983
47	0,9809	1,9209	2,8217	3,6842	4,5090	5,2978	6,0521	6,7735	7,4625	8,1194	8,7457	9,3429	9,9124	10,4541	10,9683	11,4561	11,9191	12,3584	12,7741	13,1662	13,5360
48	0,9809	1,9209	2,8209	3,6816	4,5047	5,2918	6,0446	6,7635	7,4490	8,1026	8,7257	9,3199	9,8853	10,4218	10,9308	11,4139	11,8723	12,3061	12,7153	13,1012	13,4651
49	0,9809	1,9200	2,8181	3,6770	4,4984	5,2839	6,0341	6,7494	7,4314	8,0817	8,7017	9,2917	9,8515	10,3827	10,8868	11,3651	11,8178	12,2448	12,6475	13,0272	13,3854
50	0,9800	1,9172	2,8134	3,6705	4,4902	5,2730	6,0194	6,7311	7,4097	8,0567	8,6723	9,2564	9,8107	10,3368	10,8359	11,3083	11,7538	12,1740	12,5703	12,9441	13,2955
51	0,9800	1,9172	2,8134	3,6705	4,4891	5,2696	6,0138	6,7233	7,3999	8,0436	8,6544	9,2341	9,7841	10,3061	10,8000	11,2659	11,7053	12,1197	12,5105	12,8780	13,2215
52	0,9800	1,9172	2,8134	3,6694	4,4855	5,2637	6,0057	6,7131	7,3862	8,0250	8,6311	9,2062	9,7520	10,2685	10,7557	11,2151	11,6485	12,0572	12,4414	12,8006	13,1354
53	0,9800	1,9172	2,8122	3,6656	4,4793	5,2552	5,9950	6,6988	7,3667	8,0005	8,6020	9,1727	9,7128	10,2222	10,7026	11,1557	11,5831	11,9849	12,3605	12,7106	13,0354

Возраст застрахо- ванного	Периодичность уплаты страхового взноса - ежемесячно																				
	Период уплаты страхового взноса (в годах)																				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
54	0,9800	1,9159	2,8083	3,6592	4,4705	5,2440	5,9800	6,6784	7,3412	7,9701	8,5669	9,1316	9,6643	10,1667	10,6405	11,0874	11,5075	11,9003	12,2663	12,6060	12,9197
55	0,9787	1,9118	2,8016	3,6499	4,4588	5,2284	5,9587	6,6517	7,3094	7,9334	8,5240	9,0809	9,6063	10,1017	10,5690	11,0083	11,4191	11,8018	12,1570	12,4851	12,7866
56	0,9787	1,9118	2,8016	3,6499	4,4571	5,2230	5,9498	6,6396	7,2940	7,9134	8,4976	9,0485	9,5681	10,0582	10,5190	10,9498	11,3512	11,7237	12,0678	12,3840	12,6730
57	0,9787	1,9118	2,8016	3,6481	4,4514	5,2137	5,9371	6,6235	7,2731	7,8857	8,4636	9,0085	9,5225	10,0058	10,4576	10,8786	11,2693	11,6301	11,9618	12,2649	12,5403
58	0,9787	1,9118	2,7997	3,6422	4,4417	5,2003	5,9202	6,6015	7,2440	7,8501	8,4216	8,9607	9,4675	9,9414	10,3829	10,7927	11,1711	11,5190	11,8369	12,1257	12,3864
59	0,9787	1,9098	2,7934	3,6319	4,4276	5,1826	5,8971	6,5710	7,2066	7,8061	8,3715	8,9030	9,4000	9,8631	10,2928	10,6897	11,0545	11,3880	11,6909	11,9643	12,2093
60	0,9766	1,9033	2,7827	3,6172	4,4090	5,1584	5,8652	6,5318	7,1605	7,7535	8,3109	8,8322	9,3179	9,7686	10,1849	10,5674	10,9171	11,2349	11,5216	11,7786	12,0071
61	0,9766	1,9033	2,7827	3,6172	4,4069	5,1517	5,8542	6,5167	7,1416	7,7291	8,2784	8,7902	9,2651	9,7038	10,1070	10,4755	10,8103	11,1125	11,3833	11,6241	11,8364
62	0,9766	1,9033	2,7827	3,6149	4,3998	5,1401	5,8383	6,4968	7,1159	7,6947	8,2341	8,7346	9,1969	9,6218	10,0102	10,3630	10,6814	10,9668	11,2206	11,4443	11,6397
63	0,9766	1,9033	2,7803	3,6075	4,3876	5,1234	5,8173	6,4697	7,0797	7,6481	8,1755	8,6627	9,1105	9,5197	9,8915	10,2271	10,5279	10,7953	11,0311	11,2370	11,4150
64	0,9766	1,9008	2,7725	3,5946	4,3699	5,1012	5,7887	6,4316	7,0306	7,5864	8,0998	8,5716	9,0029	9,3947	9,7484	10,0653	10,3471	10,5956	10,8126	11,0002	11,1606
65	0,9739	1,8925	2,7589	3,5760	4,3466	5,0711	5,7486	6,3798	6,9655	7,5066	8,0038	8,4583	8,8712	9,2439	9,5779	9,8749	10,1367	10,3653	10,5631	10,7321	10,8749
66	0,9739	1,8925	2,7589	3,5760	4,3442	5,0624	5,7317	6,3527	6,9264	7,4536	7,9355	8,3733	8,7684	9,1226	9,4374	9,7150	9,9575	10,1671	10,3464	10,4978	10,6240
67	0,9739	1,8925	2,7589	3,5734	4,3349	5,0445	5,7030	6,3112	6,8702	7,3812	7,8453	8,2643	8,6398	8,9736	9,2680	9,5251	9,7473	9,9374	10,0979	10,2317	10,3416
68	0,9739	1,8925	2,7561	3,5636	4,3159	5,0141	5,6590	6,2517	6,7934	7,2856	7,7298	8,1279	8,4819	8,7940	9,0665	9,3022	9,5037	9,6739	9,8158	9,9323	10,0266
69	0,9739	1,8896	2,7457	3,5434	4,2837	4,9675	5,5959	6,1703	6,6921	7,1631	7,5852	7,9605	8,2914	8,5804	8,8303	9,0439	9,2244	9,3748	9,4984	9,5983	9,6778
70	0,9708	1,8786	2,7244	3,5093	4,2342	4,9005	5,5095	6,0628	6,5622	7,0098	7,4077	7,7585	8,0650	8,3299	8,5564	8,7477	8,9072	9,0383	9,1442	9,2285	9,2942
71	0,9695	1,8728	2,7110	3,4853	4,1968	4,8472	5,4381	5,9715	6,4494	6,8744	7,2491	7,5764	7,8593	8,1012	8,3055	8,4759	8,6158	8,7290	8,8190	8,8891	8,9428
72	0,9678	1,8659	2,6955	3,4579	4,1547	4,7878	5,3592	5,8713	6,3267	6,7281	7,0787	7,3818	7,6410	7,8600	8,0425	8,1924	8,3137	8,4100	8,4852	8,5427	8,5856
73	0,9659	1,8581	2,6781	3,4276	4,1085	4,7231	5,2739	5,7636	6,1954	6,5725	6,8985	7,1773	7,4127	7,6090	7,7703	7,9007	8,0044	8,0852	8,1470	8,1932	8,2269
74	0,9639	1,8497	2,6594	3,3950	4,0590	4,6540	5,1830	5,6495	6,0569	6,4091	6,7102	6,9646	7,1767	7,3509	7,4918	7,6038	7,6911	7,7579	7,8078	7,8442	7,8700
75	0,9616	1,8406	2,6391	3,3599	4,0058	4,5802	5,0865	5,5287	5,9111	6,2380	6,5142	6,7444	6,9335	7,0864	7,2080	7,3029	7,3753	7,4295	7,4690	7,4970	7,5163
76	0,9592	1,8307	2,6173	3,3222	3,9490	4,5016	4,9842	5,4015	5,7583	6,0597	6,3109	6,5173	6,6842	6,8169	6,9204	6,9995	7,0586	7,1017	7,1323	7,1534	7,1675
77	0,9566	1,8200	2,5938	3,2818	3,8883	4,4181	4,8761	5,2677	5,5985	5,8743	6,1009	6,2841	6,4297	6,5433	6,6301	6,6950	6,7423	6,7759	6,7990	6,8145	6,8245
78	0,9537	1,8084	2,5684	3,2384	3,8236	4,3296	4,7622	5,1276	5,4322	5,6824	5,8848	6,0457	6,1712	6,2671	6,3387	6,3910	6,4281	6,4537	6,4707	6,4818	6,4886
79	0,9506	1,7959	2,5411	3,1920	3,7548	4,2359	4,6424	4,9811	5,2595	5,4846	5,6635	5,8031	5,9098	5,9895	6,0476	6,0889	6,1173	6,1363	6,1485	6,1562	6,1607
80	0,9473	1,7824	2,5119	3,1425	3,6817	4,1372	4,5169	4,8288	5,0811	5,2816	5,4381	5,5576	5,6469	5,7121	5,7583	5,7902	5,8115	5,8252	5,8337	5,8388	5,8424
81	0,9437	1,7679	2,4805	3,0897	3,6044	4,0334	4,3859	4,6709	4,8975	5,0743	5,2093	5,3102	5,3838	5,4361	5,4721	5,4962	5,5117	5,5213	5,5270	5,5311	5,5350
82	0,9397	1,7522	2,4469	3,0337	3,5228	3,9247	4,2497	4,5080	4,7096	4,8636	4,9786	5,0625	5,1221	5,1632	5,1906	5,2083	5,2193	5,2258	5,2304	5,2349	5,2391
83	0,9355	1,7353	2,4110	2,9742	3,4369	3,8111	4,1086	4,3406	4,5179	4,6504	4,7470	4,8156	4,8629	4,8945	4,9148	4,9275	4,9350	4,9403	4,9454	4,9503	4,9551
84	0,9309	1,7172	2,3727	2,9112	3,3467	3,6929	3,9630	4,1693	4,3235	4,4360	4,5158	4,5708	4,6076	4,6313	4,6460	4,6548	4,6610	4,6669	4,6726	4,6781	4,6834
85	0,9259	1,6978	2,3319	2,8448	3,2524	3,5704	3,8134	3,9950	4,1274	4,2214	4,2862	4,3295	4,3574	4,3747	4,3850	4,3923	4,3993	4,4060	4,4125	4,4187	4,4247
86	0,9206	1,6769	2,2886	2,7748	3,1541	3,4439	3,6605	3,8185	3,9306	4,0079	4,0595	4,0928	4,1134	4,1257	4,1344	4,1428	4,1508	4,1585	4,1659	4,1731	4,1799
87	0,9149	1,6547	2,2428	2,7016	3,0522	3,3141	3,5051	3,6407	3,7342	3,7967	3,8369	3,8619	3,8768	3,8873	3,8974	3,9072	3,9165	3,9255	3,9341	3,9424	3,9504
88	0,9087	1,6309	2,1943	2,6249	2,9466	3,1812	3,3478	3,4626	3,5393	3,5887	3,6194	3,6377	3,6506	3,6630	3,6749	3,6864	3,6974	3,7080	3,7182	3,7280	3,7375
89	0,9020	1,6057	2,1434	2,5452	2,8382	3,0461	3,1895	3,2853	3,3471	3,3854	3,4083	3,4244	3,4399	3,4547	3,4691	3,4828	3,4961	3,5088	3,5211	3,5328	3,5441
90	0,8949	1,5788	2,0899	2,4625	2,7270	2,9094	3,0312	3,1098	3,1585	3,1876	3,2081	3,2278	3,2467	3,2650	3,2825	3,2993	3,3155	3,3311	3,3460	3,3604	3,3743
91	0,8873	1,5504	2,0339	2,3771	2,6137	2,7717	2,8736	2,9369	2,9746	3,0012	3,0268	3,0514	3,0750	3,0977	3,1196	3,1406	3,1608	3,1802	3,1989	3,2168	3,2341
92	0,8792	1,5203	1,9754	2,2892	2,4987	2,6338	2,7178	2,7678	2,8030	2,8369	2,8695	2,9008	2,9310	2,9599	2,9878	3,0146	3,0403	3,0651	3,0889	3,1118	3,1338
93	0,8705	1,4885	1,9145	2,1990	2,3826	2,4965	2,5644	2,6123	2,6583	2,7025	2,7451	2,7860	2,8253	2,8632	2,8995	2,9345	2,9681	3,0005	3,0316	3,0615	3,0902
94	0,8613	1,4551	1,8517	2,1074	2,2662	2,3609	2,4276	2,4917	2,5534	2,6127	2,6697	2,7246	2,7773	2,8280	2,8767	2,9236	2,9687	3,0120	3,0537	3,0937	3,1322
95	0,8515	1,4201	1,7869	2,0146	2,1503	2,2459	2,3379	2,td													

**Таблица 7**  
для расчета коэффициентов пересчета условий договора страхования

**Мужчины**

Норма доходности 6%

Возраст застрахо- ванного	Периодичность уплаты страхового взноса - ежегодно																				
	Период уплаты страхового взноса (в годах)																				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
18	1,0000	1,9425	2,8309	3,6674	4,4552	5,1970	5,8956	6,5535	7,1724	7,7548	8,3027	8,8183	9,3034	9,7589	10,1867	10,5885	10,9659	11,3202	11,6525	11,9640	12,2561
19	1,0000	1,9425	2,8301	3,6659	4,4530	5,1942	5,8921	6,5489	7,1667	7,7481	8,2951	8,8098	9,2931	9,7470	10,1733	10,5736	10,9496	11,3021	11,6327	11,9426	12,2332
20	1,0000	1,9417	2,8285	3,6636	4,4500	5,1905	5,8873	6,5428	7,1597	7,7400	8,2861	8,7989	9,2805	9,7327	10,1575	10,5564	10,9304	11,2811	11,6099	11,9182	12,2073
21	1,0000	1,9417	2,8285	3,6636	4,4500	5,1899	5,8860	6,5410	7,1573	7,7372	8,2817	8,7932	9,2734	9,7245	10,1481	10,5453	10,9177	11,2669	11,5942	11,9012	12,1884
22	1,0000	1,9417	2,8285	3,6636	4,4493	5,1885	5,8841	6,5386	7,1543	7,7326	8,2757	8,7857	9,2647	9,7145	10,1363	10,5317	10,9025	11,2502	11,5762	11,8811	12,1664
23	1,0000	1,9417	2,8285	3,6628	4,4479	5,1865	5,8815	6,5354	7,1494	7,7262	8,2678	8,7764	9,2541	9,7020	10,1219	10,5157	10,8848	11,2310	11,5548	11,8578	12,1413
24	1,0000	1,9417	2,8277	3,6614	4,4457	5,1837	5,8781	6,5302	7,1426	7,7177	8,2579	8,7651	9,2408	9,6867	10,1048	10,4969	10,8645	11,2084	11,5301	11,8311	12,1127
25	1,0000	1,9409	2,8261	3,6591	4,4428	5,1801	5,8726	6,5229	7,1337	7,7073	8,2459	8,7510	9,2245	9,6686	10,0849	10,4752	10,8404	11,1821	11,5017	11,8007	12,0805
26	1,0000	1,9409	2,8261	3,6591	4,4428	5,1788	5,8699	6,5191	7,1287	7,7012	8,2380	8,7413	9,2132	9,6557	10,0706	10,4587	10,8218	11,1615	11,4793	11,7767	12,0538
27	1,0000	1,9409	2,8261	3,6591	4,4413	5,1759	5,8658	6,5137	7,1222	7,6928	8,2277	8,7293	9,1995	9,6405	10,0530	10,4389	10,8000	11,1378	11,4538	11,7483	12,0228
28	1,0000	1,9409	2,8261	3,6575	4,4383	5,1716	5,8602	6,5069	7,1133	7,6818	8,2149	8,7147	9,1834	9,6218	10,0320	10,4157	10,7747	11,1106	11,4236	11,7154	11,9874
29	1,0000	1,9409	2,8245	3,6543	4,4337	5,1656	5,8529	6,4974	7,1016	7,6682	8,1994	8,6975	9,1635	9,5995	10,0073	10,3889	10,7458	11,0786	11,3887	11,6777	11,9471
30	1,0000	1,9391	2,8211	3,6494	4,4273	5,1578	5,8428	6,4850	7,0872	7,6518	8,1812	8,6764	9,1398	9,5733	9,9788	10,3582	10,7118	11,0414	11,3486	11,6350	11,9018
31	1,0000	1,9391	2,8211	3,6494	4,4273	5,1566	5,8405	6,4817	7,0829	7,6466	8,1740	8,6673	9,1289	9,5607	9,9647	10,3412	10,6922	11,0193	11,3242	11,6084	11,8717
32	1,0000	1,9391	2,8211	3,6494	4,4260	5,1542	5,8370	6,4771	7,0774	7,6389	8,1642	8,6557	9,1155	9,5457	9,9466	10,3204	10,6687	10,9933	11,2959	11,5763	11,8362
33	1,0000	1,9391	2,8211	3,6481	4,4234	5,1504	5,8321	6,4712	7,0692	7,6286	8,1519	8,6415	9,0996	9,5265	9,9244	10,2953	10,6410	10,9632	11,2618	11,5385	11,7949
34	1,0000	1,9391	2,8197	3,6453	4,4194	5,1453	5,8258	6,4625	7,0582	7,6154	8,1368	8,6245	9,0791	9,5028	9,8977	10,2658	10,6089	10,9269	11,2215	11,4946	11,7476
35	1,0000	1,9376	2,8168	3,6410	4,4139	5,1386	5,8165	6,4508	7,0442	7,5993	8,1186	8,6027	9,0539	9,4744	9,8664	10,2317	10,5702	10,8840	11,1747	11,4442	11,6939
36	1,0000	1,9376	2,8168	3,6410	4,4139	5,1370	5,8134	6,4463	7,0383	7,5922	8,1085	8,5897	9,0382	9,4562	9,8459	10,2069	10,5416	10,8516	11,1390	11,4053	11,6500
37	1,0000	1,9376	2,8168	3,6410	4,4122	5,1337	5,8086	6,4401	7,0308	7,5814	8,0946	8,5730	9,0188	9,4344	9,8195	10,1763	10,5071	10,8135	11,0976	11,3585	11,5984
38	1,0000	1,9376	2,8168	3,6392	4,4087	5,1285	5,8020	6,4320	7,0193	7,5666	8,0768	8,5523	8,9955	9,4062	9,7868	10,1396	10,4664	10,7693	11,0477	11,3035	11,5386
39	1,0000	1,9376	2,8148	3,6354	4,4032	5,1215	5,7934	6,4197	7,0035	7,5476	8,0547	8,5274	8,9655	9,3714	9,7476	10,0962	10,4193	10,7162	10,9890	11,2397	11,4701
40	1,0000	1,9355	2,8108	3,6296	4,3956	5,1123	5,7803	6,4029	6,9832	7,5241	8,0282	8,4954	8,9283	9,3296	9,7014	10,0459	10,3626	10,6535	10,9209	11,1666	11,3924
41	1,0000	1,9355	2,8108	3,6296	4,3956	5,1097	5,7751	6,3954	6,9736	7,5125	8,0118	8,4746	8,9035	9,3009	9,6692	10,0076	10,3186	10,6045	10,8671	11,1085	11,3273
42	1,0000	1,9355	2,8108	3,6296	4,3928	5,1042	5,7672	6,3852	6,9612	7,4949	7,9896	8,4480	8,8728	9,2665	9,6282	9,9607	10,2662	10,5469	10,8049	11,0388	11,2508
43	1,0000	1,9355	2,8108	3,6266	4,3869	5,0956	5,7562	6,3719	6,9424	7,4712	7,9612	8,4152	8,8360	9,2227	9,5781	9,9046	10,2047	10,4805	10,7304	10,9570	11,1624
44	1,0000	1,9355	2,8075	3,6203	4,3778	5,0839	5,7420	6,3519	6,9170	7,4408	7,9261	8,3759	8,7893	9,1691	9,5181	9,8389	10,1337	10,4009	10,6431	10,8626	11,0616
45	1,0000	1,9321	2,8008	3,6105	4,3653	5,0687	5,7206	6,3247	6,8845	7,4033	7,8841	8,3259	8,7319	9,1050	9,4479	9,7630	10,0486	10,3075	10,5421	10,7549	10,9477
46	1,0000	1,9321	2,8008	3,6105	4,3653	5,0647	5,7128	6,3134	6,8701	7,3859	7,8599	8,2955	8,6958	9,0636	9,4017	9,7081	9,9859	10,2376	10,4659	10,6727	10,8575
47	1,0000	1,9321	2,8008	3,6105	4,3609	5,0563	5,7007	6,2979	6,8513	7,3599	7,8272	8,2567	8,6514	9,0140	9,3428	9,6408	9,9109	10,1558	10,3778	10,5760	10,7530
48	1,0000	1,9321	2,8008	3,6059	4,3519	5,0433	5,6840	6,2778	6,8234	7,3248	7,7856	8,2090	8,5981	8,9509	9,2706	9,5604	9,8231	10,0613	10,2739	10,4639	10,6335
49	1,0000	1,9321	2,7958	3,5963	4,3380	5,0254	5,6625	6,2479	6,7858	7,2802	7,7345	8,1519	8,5304	8,8734	9,1843	9,4662	9,7217	9,9499	10,1537	10,3357	10,4982
50	1,0000	1,9267	2,7855	3,5813	4,3188	5,0023	5,6304	6,2075	6,7379	7,2253	7,6732	8,0792	8,4473	8,7809	9,0833	9,3574	9,6022	9,8209	10,0161	10,1905	10,3463
51	1,0000	1,9267	2,7855	3,5813	4,3188	4,9966	5,6194	6,1917	6,7177	7,2010	7,6391	8,0363	8,3963	8,7226	9,0184	9,2826	9,5185	9,7292	9,9174	10,0855	10,2338
52	1,0000	1,9267	2,7855	3,5813	4,3127	4,9847	5,6023	6,1699	6,6915	7,1642	7,5928	7,9812	8,3334	8,6526	8,9376	9,1922	9,4196	9,6227	9,8041	9,9641	10,1048
53	1,0000	1,9267	2,7855	3,5747	4,2999	4,9664	5,5788	6,1416	6,6518	7,1142	7,5334	7,9134	8,2578	8,5654	8,8402	9,0855	9,3047	9,5004	9,6731	9,8249	9,9576

Возраст застрахо- ванного	Периодичность уплаты страхового взноса - ежегодно																				
	Период уплаты страхового взноса (в годах)																				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
54	1,0000	1,9267	2,7783	3,5609	4,2801	4,9409	5,5483	6,0988	6,5978	7,0501	7,4602	7,8318	8,1638	8,4603	8,7250	8,9615	9,1727	9,3591	9,5228	9,6661	9,7909
55	1,0000	1,9190	2,7634	3,5395	4,2526	4,9080	5,5020	6,0405	6,5286	6,9711	7,3722	7,7304	8,0503	8,3360	8,5912	8,8191	9,0202	9,1969	9,3515	9,4861	9,6029
56	1,0000	1,9190	2,7634	3,5395	4,2526	4,8991	5,4850	6,0162	6,4977	6,9341	7,3239	7,6721	7,9830	8,2607	8,5087	8,7275	8,9198	9,0880	9,2345	9,3616	9,4711
57	1,0000	1,9190	2,7634	3,5395	4,2429	4,8806	5,4586	5,9825	6,4575	6,8817	7,2605	7,5988	7,9010	8,1709	8,4090	8,6183	8,8013	8,9608	9,0990	9,2182	9,3205
58	1,0000	1,9190	2,7634	3,5289	4,2228	4,8518	5,4220	5,9388	6,4004	6,8126	7,1808	7,5096	7,8033	8,0624	8,2901	8,4893	8,6628	8,8132	8,9430	9,0543	9,1491
59	1,0000	1,9190	2,7520	3,5070	4,1915	4,8119	5,3743	5,8766	6,3252	6,7259	7,0837	7,4033	7,6853	7,9330	8,1498	8,3386	8,5023	8,6435	8,7646	8,8678	8,9551
60	1,0000	1,9065	2,7281	3,4730	4,1481	4,7601	5,3067	5,7949	6,2308	6,6202	6,9680	7,2749	7,5445	7,7803	7,9858	8,1639	8,3176	8,4493	8,5616	8,6567	8,7366
61	1,0000	1,9065	2,7281	3,4730	4,1481	4,7511	5,2896	5,7706	6,2001	6,5838	6,9223	7,2198	7,4800	7,7067	7,9032	8,0727	8,2180	8,3419	8,4468	8,5349	8,6083
62	1,0000	1,9065	2,7281	3,4730	4,1382	4,7323	5,2629	5,7367	6,1600	6,5335	6,8616	7,1487	7,3987	7,6155	7,8025	7,9628	8,0995	8,2152	8,3124	8,3934	8,4602
63	1,0000	1,9065	2,7281	3,4620	4,1174	4,7027	5,2255	5,6924	6,1044	6,4664	6,7831	7,0590	7,2981	7,5044	7,6813	7,8321	7,9597	8,0669	8,1563	8,2300	8,2903
64	1,0000	1,9065	2,7160	3,4391	4,0848	4,6615	5,1766	5,6312	6,0305	6,3799	6,6842	6,9480	7,1756	7,3707	7,5371	7,6779	7,7962	7,8947	7,9761	8,0425	8,0963
65	1,0000	1,8931	2,6908	3,4031	4,0394	4,6076	5,1090	5,5496	5,9350	6,2707	6,5618	6,8128	7,0281	7,2116	7,3670	7,4974	7,6061	7,6959	7,7693	7,8286	7,8759
66	1,0000	1,8931	2,6908	3,4031	4,0394	4,6008	5,0941	5,5257	5,9016	6,2274	6,5085	6,7496	6,9551	7,1290	7,2751	7,3968	7,4973	7,5794	7,6458	7,6989	7,7406
67	1,0000	1,8931	2,6908	3,4031	4,0318	4,5841	5,0673	5,4882	5,8531	6,1678	6,4377	6,6678	6,8625	7,0261	7,1624	7,2749	7,3669	7,4412	7,5006	7,5474	7,5837
68	1,0000	1,8931	2,6908	3,3947	4,0131	4,5541	5,0254	5,4339	5,7863	6,0886	6,3461	6,5642	6,7473	6,8999	7,0259	7,1289	7,2122	7,2786	7,3310	7,3717	7,4028
69	1,0000	1,8931	2,6813	3,3737	3,9795	4,5071	4,9646	5,3592	5,6976	5,9860	6,2301	6,4352	6,6061	6,7472	6,8624	6,9557	7,0301	7,0887	7,1343	7,1691	7,1952
70	1,0000	1,8825	2,6578	3,3361	3,9269	4,4391	4,8809	5,2598	5,5827	5,8561	6,0857	6,2770	6,4350	6,5641	6,6685	6,7518	6,8175	6,8685	6,9075	6,9367	6,9583
71	1,0000	1,8786	2,6472	3,3167	3,8971	4,3977	4,8271	5,1930	5,5028	5,7630	5,9798	6,1588	6,3050	6,4233	6,5178	6,5922	6,6500	6,6941	6,7273	6,7517	6,7693
72	1,0000	1,8748	2,6368	3,2974	3,8673	4,3559	4,7725	5,1250	5,4212	5,6679	5,8717	6,0382	6,1728	6,2803	6,3650	6,4308	6,4810	6,5188	6,5466	6,5666	6,5807
73	1,0000	1,8711	2,6262	3,2776	3,8363	4,3124	4,7154	5,0540	5,3360	5,5689	5,7592	5,9131	6,0360	6,1328	6,2080	6,2655	6,3086	6,3404	6,3633	6,3794	6,3905
74	1,0000	1,8670	2,6148	3,2561	3,8027	4,2654	4,6541	4,9779	5,2452	5,4637	5,6404	5,7815	5,8926	5,9790	6,0449	6,0945	6,1309	6,1572	6,1757	6,1884	6,1969
75	1,0000	1,8625	2,6023	3,2327	3,7664	4,2147	4,5882	4,8966	5,1486	5,3523	5,5151	5,6433	5,7429	5,8190	5,8761	5,9182	5,9485	5,9698	5,9845	5,9942	6,0005
76	1,0000	1,8576	2,5886	3,2073	3,7271	4,1601	4,5176	4,8098	5,0460	5,2347	5,3834	5,4988	5,5870	5,6533	5,7020	5,7372	5,7619	5,7789	5,7902	5,7975	5,8021
77	1,0000	1,8523	2,5737	3,1798	3,6847	4,1016	4,4423	4,7177	4,9377	5,1110	5,2456	5,3485	5,4257	5,4826	5,5236	5,5524	5,5722	5,5854	5,5939	5,5993	5,6024
78	1,0000	1,8464	2,5575	3,1499	3,6390	4,0388	4,3620	4,6200	4,8234	4,9814	5,1021	5,1927	5,2594	5,3075	5,3413	5,3646	5,3800	5,3900	5,3963	5,4000	5,4022
79	1,0000	1,8401	2,5400	3,1178	3,5901	3,9719	4,2768	4,5171	4,7036	4,8462	4,9533	5,0321	5,0889	5,1289	5,1564	5,1746	5,1865	5,1938	5,1983	5,2008	5,2022
80	1,0000	1,8332	2,5210	3,0832	3,5376	3,9006	4,1866	4,4087	4,5785	4,7059	4,7997	4,8674	4,9150	4,9476	4,9694	4,9834	4,9922	4,9975	5,0005	5,0022	5,0031
81	1,0000	1,8256	2,5003	3,0458	3,4815	3,8248	4,0914	4,2951	4,4481	4,5607	4,6418	4,6990	4,7382	4,7643	4,7812	4,7917	4,7980	4,8017	4,8037	4,8048	4,8058
82	1,0000	1,8173	2,4780	3,0057	3,4216	3,7445	3,9912	4,1765	4,3129	4,4113	4,4805	4,5279	4,5596	4,5800	4,5928	4,6005	4,6049	4,6073	4,6086	4,6098	4,6110
83	1,0000	1,8084	2,4541	2,9628	3,3579	3,6598	3,8865	4,0535	4,1738	4,2584	4,3165	4,3552	4,3802	4,3959	4,4052	4,4106	4,4136	4,4152	4,4167	4,4181	4,4194
84	1,0000	1,7986	2,4280	2,9167	3,2902	3,5706	3,7770	3,9259	4,0306	4,1024	4,1503	4,1813	4,2006	4,2122	4,2189	4,2226	4,2245	4,2264	4,2281	4,2298	4,2313
85	1,0000	1,7880	2,4000	2,8676	3,2187	3,4773	3,6636	3,7948	3,8847	3,9447	3,9834	4,0076	4,0221	4,0305	4,0351	4,0376	4,0399	4,0421	4,0441	4,0461	4,0479
86	1,0000	1,7766	2,3700	2,8156	3,1436	3,3801	3,5465	3,6607	3,7368	3,7859	3,8166	3,8351	3,8457	3,8516	3,8547	3,8576	3,8604	3,8630	3,8654	3,8678	3,8699
87	1,0000	1,7642	2,3380	2,7604	3,0649	3,2792	3,4263	3,5242	3,5875	3,6271	3,6508	3,6645	3,6720	3,6760	3,6798	3,6834	3,6867	3,6899	3,6929	3,6957	3,6984
88	1,0000	1,7509	2,3037	2,7022	2,9826	3,1750	3,3032	3,3861	3,4378	3,4689	3,4868	3,4967	3,5019	3,5068	3,5115	3,5159	3,5201	3,5240	3,5277	3,5311	3,5344
89	1,0000	1,7363	2,2669	2,6405	2,8967	3,0674	3,1778	3,2467	3,2880	3,3119	3,3250	3,3320	3,3386	3,3448	3,3506	3,3562	3,3614	3,3663	3,3709	3,3753	3,3794
90	1,0000	1,7208	2,2281	2,5761	2,8080	2,9579	3,0515	3,1076	3,1400	3,1579	3,1674	3,1763	3,1848	3,1927	3,2002	3,2073	3,2140	3,2203	3,2262	3,2318	3,2371
91	1,0000	1,7039	2,1867	2,5084	2,7164	2,8462	2,9242	2,9691	2,9939	3,0071	3,0195	3,0312	3,0422	3,0526	3,0624	3,0717	3,0804	3,0887	3,0964	3,1038	3,1107
92	1,0000	1,6859	2,1430	2,4384	2,6229	2,7335	2,7974	2,8327	2,8513	2,8689	2,8856	2,9012	2,9160	2,9300	2,9431	2,9555	2,9673	2,9783	2,9887	2,9986	3,0078
93	1,0000	1,6664	2,0972	2,3661	2,5275	2,6205	2,6720	2,6992	2,7249	2,7491	2,7719	2,7935	2,8138	2,8330	2,8511	2,8682	2,8843	2,8995	2,9138	2,9274	2,9401
94	1,0000	1,6464	2,0499	2,2920	2,4317	2,5089	2,5497	2,5882	2,6246	2,6589	2,6912	2,7218	2,7505	2,7777	2,8033	2,8275	2,8503	2,8718	2,8921	2,9113	2,9293
95	1,0000	1,6243	1,9990	2,2150	2,3344	2,3976	2,4572	2,5135	2,5665	2,6166	2,6638	2,7083	2,7504	2,7900	2,8274	2,8627	2,8960	2,9274	2,9570	2,9849	3,0113
96	1,0000	1,6001	1,9462	2,1375	2,2387	2,3342	2,4242	2,5092	2,5894	2,6650	2,7364	2,8037	2,8672	2,9271	2,9836	3,0369	3,0872	3,1347	3,1794	3,2217	3,2615
97	1,0000	1,5767	1,8954	2,0641	2,2232	2,3733	2,5149	2,6485	2,7745	2,8934	3,0056	3,1114	3,2112	3,3054	3,3943	3,4781	3,5572	3,6318	3,7021	3,7685	3,8312
98	1,0000	1,5526	1,8450	2,1209	2,3811	2,6266	2,8583	3,0768	3,2829	3,4774	3,6609	3,8340	3,9973	4,1513	4,2967	4,4338	4,5631	4,6851	4,8002	4,9088	5,0113
99	1,0000	1,5292	2,0285	2,4995	2,9438	3,3630	3,7585	4,1316	4,4835	4,8156	5,1288	5,4243	5,7031	5,9661	6,2143	6,4483	6,6692	6,8775	7,0740	7,2594	7,4343

**Таблица 8**  
для расчета коэффициентов пересчета условий договора страхования

**Мужчины**

Норма доходности 6%

Возраст застрахованного	Периодичность уплаты страхового взноса - ежеквартально																				
	Период уплаты страхового взноса (в годах)																				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
18	0,9784	1,9006	2,7696	3,5878	4,3584	5,0840	5,7673	6,4106	7,0158	7,5853	8,1211	8,6252	9,0992	9,5444	9,9624	10,3550	10,7237	11,0698	11,3943	11,6986	11,9838
19	0,9784	1,9004	2,7685	3,5861	4,3559	5,0809	5,7634	6,4056	7,0098	7,5782	8,1131	8,6160	9,0883	9,5319	9,9484	10,3396	10,7068	11,0511	11,3739	11,6765	11,9603
20	0,9781	1,8992	2,7666	3,5835	4,3527	5,0768	5,7581	6,3991	7,0023	7,5698	8,1034	8,6045	9,0751	9,5170	9,9321	10,3217	10,6869	11,0294	11,3505	11,6516	11,9337
21	0,9781	1,8992	2,7666	3,5835	4,3524	5,0759	5,7567	6,3971	6,9998	7,5664	8,0985	8,5983	9,0676	9,5083	9,9220	10,3099	10,6736	11,0146	11,3344	11,6339	11,9141
22	0,9781	1,8992	2,7666	3,5832	4,3515	5,0744	5,7545	6,3945	6,9962	7,5612	8,0919	8,5903	9,0584	9,4977	9,9096	10,2958	10,6579	10,9974	11,3155	11,6131	11,8915
23	0,9781	1,8992	2,7664	3,5822	4,3499	5,0721	5,7517	6,3906	6,9907	7,5543	8,0835	8,5805	9,0470	9,4844	9,8946	10,2791	10,6397	10,9774	11,2935	11,5891	11,8657
24	0,9781	1,8990	2,7653	3,5805	4,3475	5,0691	5,7476	6,3849	6,9833	7,5453	8,0731	8,5685	9,0330	9,4685	9,8768	10,2597	10,6184	10,9540	11,2680	11,5617	11,8365
25	0,9778	1,8979	2,7635	3,5780	4,3443	5,0648	5,7415	6,3770	6,9738	7,5343	8,0603	8,5536	9,0160	9,4497	9,8563	10,2372	10,5935	10,9269	11,2388	11,5306	11,8033
26	0,9778	1,8979	2,7635	3,5780	4,3438	5,0629	5,7384	6,3727	6,9684	7,5275	8,0517	8,5433	9,0041	9,4363	9,8411	10,2199	10,5742	10,9057	11,2158	11,5056	11,7757
27	0,9778	1,8979	2,7635	3,5774	4,3418	5,0596	5,7338	6,3669	6,9612	7,5184	8,0408	8,5306	8,9899	9,4202	9,8227	10,1993	10,5517	10,8813	11,1892	11,4763	11,7438
28	0,9778	1,8979	2,7629	3,5753	4,3383	5,0548	5,7277	6,3593	6,9515	7,5067	8,0273	8,5155	8,9728	9,4006	9,8009	10,1754	10,5257	10,8530	11,1581	11,4424	11,7074
29	0,9778	1,8972	2,7607	3,5716	4,3331	5,0483	5,7196	6,3490	6,9391	7,4924	8,0112	8,4973	8,9520	9,3774	9,7754	10,1477	10,4956	10,8199	11,1221	11,4038	11,6663
30	0,9772	1,8949	2,7567	3,5661	4,3262	5,0397	5,7086	6,3358	6,9239	7,4753	7,9919	8,4752	8,9273	9,3503	9,7461	10,1158	10,4604	10,7816	11,0810	11,3600	11,6196
31	0,9772	1,8949	2,7567	3,5661	4,3258	5,0381	5,7059	6,3321	6,9193	7,4693	7,9840	8,4654	8,9158	9,3372	9,7309	10,0978	10,4399	10,7586	11,0558	11,3321	11,5883
32	0,9772	1,8949	2,7567	3,5656	4,3241	5,0352	5,7020	6,3272	6,9129	7,4609	7,9736	8,4532	8,9018	9,3211	9,7118	10,0760	10,4154	10,7318	11,0261	11,2988	11,5515
33	0,9772	1,8949	2,7562	3,5638	4,3211	5,0311	5,6968	6,3205	6,9039	7,4498	7,9605	8,4383	8,8847	9,3007	9,6885	10,0499	10,3868	10,7002	10,9906	11,2597	11,5091
34	0,9772	1,8943	2,7543	3,5606	4,3166	5,0255	5,6896	6,3109	6,8921	7,4359	7,9447	8,4200	8,8630	9,2759	9,6608	10,0195	10,3532	10,6624	10,9489	11,2145	11,4605
35	0,9766	1,8923	2,7509	3,5559	4,3107	5,0178	5,6794	6,2983	6,8773	7,4190	7,9252	8,3969	8,8366	9,2464	9,6284	9,9836	10,3129	10,6180	10,9008	11,1628	11,4049
36	0,9766	1,8923	2,7509	3,5559	4,3101	5,0157	5,6758	6,2933	6,8710	7,4108	7,9139	8,3829	8,8200	9,2273	9,6063	9,9574	10,2828	10,5844	10,8639	11,1221	11,3593
37	0,9766	1,8923	2,7509	3,5552	4,3078	5,0118	5,6704	6,2866	6,8623	7,3989	7,8990	8,3652	8,7996	9,2038	9,5783	9,9254	10,2470	10,5450	10,8204	11,0735	11,3060
38	0,9766	1,8923	2,7502	3,5528	4,3036	5,0061	5,6632	6,2772	6,8495	7,3829	7,8801	8,3435	8,7745	9,1739	9,5441	9,8871	10,2050	10,4987	10,7686	11,0166	11,2446
39	0,9766	1,8916	2,7475	3,5484	4,2975	4,9984	5,6533	6,2636	6,8325	7,3628	7,8570	8,3167	8,7427	9,1375	9,5033	9,8424	10,1556	10,4435	10,7080	10,9511	11,1745
40	0,9758	1,8888	2,7428	3,5419	4,2894	4,9878	5,6388	6,2455	6,8110	7,3381	7,8284	8,2828	8,7038	9,0940	9,4556	9,7897	10,0967	10,3788	10,6381	10,8763	11,0942
41	0,9758	1,8888	2,7428	3,5419	4,2884	4,9842	5,6328	6,2372	6,8007	7,3247	7,8104	8,2604	8,6775	9,0640	9,4211	9,7493	10,0508	10,3279	10,5826	10,8155	11,0266
42	0,9758	1,8888	2,7428	3,5408	4,2846	4,9778	5,6239	6,2262	6,7863	7,3054	7,7865	8,2323	8,6454	9,0271	9,3779	9,7003	9,9965	10,2687	10,5176	10,7433	10,9478
43	0,9758	1,8888	2,7417	3,5367	4,2777	4,9683	5,6121	6,2108	6,7657	7,2799	7,7564	8,1980	8,6060	8,9810	9,3255	9,6422	9,9331	10,1992	10,4404	10,6591	10,8573
44	0,9758	1,8875	2,7373	3,5294	4,2676	4,9557	5,5957	6,1888	6,7384	7,2478	7,7198	8,1559	8,5567	8,9250	9,2634	9,5744	9,8589	10,1167	10,3504	10,5622	10,7543
45	0,9745	1,8828	2,7295	3,5186	4,2541	4,9382	5,5721	6,1596	6,7041	7,2086	7,6748	8,1032	8,4968	8,8586	9,1910	9,4951	9,7707	10,0205	10,2469	10,4522	10,6373
46	0,9745	1,8828	2,7295	3,5186	4,2525	4,9327	5,5630	6,1472	6,6885	7,1886	7,6482	8,0706	8,4587	8,8154	9,1416	9,4373	9,7053	9,9482	10,1684	10,3670	10,5444
47	0,9745	1,8828	2,7295	3,5169	4,2467	4,9230	5,5497	6,1304	6,6670	7,1601	7,6133	8,0297	8,4124	8,7623	9,0795	9,3671	9,6278	9,8640	10,0771	10,2674	10,4373
48	0,9745	1,8828	2,7277	3,5107	4,2362	4,9086	5,5317	6,1074	6,6364	7,1226	7,5694	7,9799	8,3554	8,6958	9,0043	9,2839	9,5374	9,7660	9,9702	10,1525	10,3154
49	0,9745	1,8810	2,7210	3,4994	4,2208	4,8893	5,5070	6,0746	6,5962	7,0755	7,5160	7,9189	8,2840	8,6150	8,9150	9,1870	9,4323	9,6513	9,8469	10,0216	10,1777
50	0,9725	1,8737	2,7089	3,4829	4,2001	4,8628	5,4718	6,0314	6,5457	7,0183	7,4505	7,8422	8,1974	8,5193	8,8111	9,0742	9,3092	9,5191	9,7065	9,8739	10,0228
51	0,9725	1,8737	2,7089	3,4829	4,1980	4,8551	5,4590	6,0140	6,5239	6,9903	7,4131	7,7963	8,1436	8,4585	8,7425	8,9960	9,2225	9,4248	9,6055	9,7661	9,9077
52	0,9725	1,8737	2,7089	3,4806	4,1897	4,8413	5,4402	5,9905	6,4937	6,9499	7,3635	7,7383	8,0781	8,3845	8,6581	8,9025	9,1208	9,3157	9,4891	9,6419	9,7759
53	0,9725	1,8737	2,7064	3,4716	4,1748	4,8210	5,4148	5,9579	6,4502	6,8964	7,3009	7,6675	7,9982	8,2935	8,5572	8,7927	9,0031	9,1902	9,3550	9,4997	9,6260

Возраст застрахо- ванного	Периодичность уплаты страхового взноса - ежеквартально																				
	Период уплаты страхового взноса (в годах)																				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
54	0,9725	1,8711	2,6968	3,4556	4,1529	4,7937	5,3797	5,9109	6,3924	6,8289	7,2245	7,5813	7,9000	8,1845	8,4387	8,6657	8,8676	9,0455	9,2016	9,3379	9,4564
55	0,9696	1,8606	2,6795	3,4319	4,1234	4,7557	5,3290	5,8486	6,3196	6,7465	7,1315	7,4753	7,7824	8,0567	8,3017	8,5195	8,7115	8,8799	9,0270	9,1549	9,2656
56	0,9696	1,8606	2,6795	3,4319	4,1200	4,7438	5,3092	5,8218	6,2864	6,7053	7,0795	7,4137	7,7121	7,9787	8,2157	8,4246	8,6079	8,7680	8,9072	9,0277	9,1314
57	0,9696	1,8606	2,6795	3,4283	4,1071	4,7223	5,2801	5,7856	6,2415	6,6487	7,0124	7,3371	7,6272	7,8852	8,1125	8,3119	8,4861	8,6376	8,7687	8,8816	8,9782
58	0,9696	1,8606	2,6755	3,4141	4,0837	4,6906	5,2408	5,7369	6,1800	6,5757	6,9291	7,2447	7,5255	7,7728	7,9898	8,1794	8,3442	8,4869	8,6097	8,7148	8,8042
59	0,9696	1,8563	2,6601	3,3887	4,0492	4,6478	5,1877	5,6698	6,1005	6,4850	6,8285	7,1340	7,4032	7,6393	7,8456	8,0250	8,1802	8,3139	8,4283	8,5255	8,6076
60	0,9649	1,8396	2,6324	3,3511	4,0026	4,5901	5,1148	5,5833	6,0019	6,3756	6,7080	7,0010	7,2579	7,4824	7,6776	7,8465	7,9920	8,1164	8,2223	8,3116	8,3865
61	0,9649	1,8396	2,6324	3,3511	3,9992	4,5780	5,0950	5,5567	5,9690	6,3357	6,6589	6,9424	7,1900	7,4053	7,5917	7,7522	7,8895	8,0062	8,1048	8,1874	8,2560
62	0,9649	1,8396	2,6324	3,3474	3,9860	4,5562	5,0656	5,5205	5,9250	6,2815	6,5942	6,8674	7,1050	7,3106	7,4876	7,6391	7,7679	7,8766	7,9677	8,0434	8,1057
63	0,9649	1,8396	2,6283	3,3328	3,9619	4,5238	5,0256	5,4719	5,8652	6,2102	6,5116	6,7737	7,0005	7,1957	7,3629	7,5049	7,6249	7,7254	7,8089	7,8776	7,9335
64	0,9649	1,8351	2,6122	3,3062	3,9261	4,4797	4,9721	5,4059	5,7865	6,1190	6,4081	6,6584	6,8738	7,0581	7,2149	7,3472	7,4581	7,5502	7,6260	7,6877	7,7374
65	0,9599	1,8172	2,5829	3,2667	3,8775	4,4206	4,8993	5,3191	5,6859	6,0049	6,2809	6,5186	6,7219	6,8949	7,0409	7,1632	7,2648	7,3484	7,4165	7,4713	7,5149
66	0,9599	1,8172	2,5829	3,2667	3,8749	4,4108	4,8810	5,2916	5,6488	5,9579	6,2239	6,4517	6,6453	6,8088	6,9457	7,0595	7,1531	7,2293	7,2907	7,3395	7,3778
67	0,9599	1,8172	2,5829	3,2639	3,8639	4,3903	4,8501	5,2500	5,5961	5,8940	6,1490	6,3658	6,5489	6,7022	6,8296	6,9344	7,0198	7,0885	7,1432	7,1860	7,2191
68	0,9599	1,8172	2,5797	3,2516	3,8410	4,3558	4,8036	5,1911	5,5247	5,8102	6,0529	6,2579	6,4296	6,5722	6,6896	6,7851	6,8621	6,9233	6,9713	7,0084	7,0365
69	0,9599	1,8137	2,5659	3,2259	3,8024	4,3037	4,7376	5,1111	5,4307	5,7025	5,9320	6,1243	6,2840	6,4154	6,5224	6,6086	6,6771	6,7308	6,7724	6,8039	6,8275
70	0,9559	1,7982	2,5372	3,1826	3,7440	4,2298	4,6480	5,0059	5,3103	5,5672	5,7825	5,9613	6,1084	6,2282	6,3247	6,4014	6,4616	6,5081	6,5434	6,5698	6,5891
71	0,9545	1,7918	2,5232	3,1593	3,7098	4,1837	4,5893	4,9342	5,2253	5,4693	5,6719	5,8386	5,9744	6,0837	6,1707	6,2389	6,2915	6,3316	6,3615	6,3833	6,3990
72	0,9530	1,7855	2,5095	3,1361	3,6755	4,1371	4,5297	4,8611	5,1387	5,3693	5,5591	5,7136	5,8381	5,9370	6,0146	6,0746	6,1202	6,1542	6,1791	6,1969	6,2093
73	0,9516	1,7793	2,4955	3,1121	3,6398	4,0885	4,4674	4,7847	5,0483	5,2653	5,4419	5,5842	5,6973	5,7860	5,8546	5,9067	5,9455	5,9740	5,9943	6,0085	6,0182
74	0,9501	1,7724	2,4803	3,0861	3,6012	4,0361	4,4005	4,7031	4,9522	5,1550	5,3183	5,4481	5,5500	5,6287	5,6885	5,7331	5,7658	5,7892	5,8055	5,8166	5,8239
75	0,9484	1,7649	2,4637	3,0578	3,5595	3,9798	4,3288	4,6161	4,8500	5,0384	5,1881	5,3056	5,3964	5,4654	5,5169	5,5545	5,5815	5,6003	5,6131	5,6216	5,6270
76	0,9466	1,7567	2,4456	3,0272	3,5145	3,9192	4,2522	4,5234	4,7418	4,9154	5,0516	5,1569	5,2369	5,2965	5,3402	5,3715	5,3933	5,4081	5,4179	5,4242	5,4281
77	0,9446	1,7478	2,4260	2,9941	3,4660	3,8543	4,1706	4,4252	4,6277	4,7865	4,9092	5,0024	5,0720	5,1230	5,1594	5,1848	5,2022	5,2136	5,2209	5,2254	5,2281
78	0,9424	1,7381	2,4047	2,9584	3,4139	3,7850	4,0837	4,3213	4,5076	4,6516	4,7610	4,8427	4,9024	4,9452	4,9750	4,9954	5,0088	5,0174	5,0227	5,0258	5,0276
79	0,9400	1,7275	2,3817	2,9199	3,3582	3,7112	3,9919	4,2120	4,3821	4,5114	4,6079	4,6784	4,7289	4,7642	4,7882	4,8041	4,8142	4,8205	4,8242	4,8263	4,8275
80	0,9374	1,7161	2,3568	2,8786	3,2987	3,6328	3,8949	4,0974	4,2512	4,3661	4,4501	4,5102	4,5522	4,5808	4,5997	4,6117	4,6192	4,6236	4,6262	4,6275	4,6284
81	0,9346	1,7036	2,3299	2,8342	3,2352	3,5497	3,7928	3,9774	4,1153	4,2161	4,2883	4,3387	4,3730	4,3956	4,4101	4,4191	4,4244	4,4274	4,4291	4,4302	4,4311
82	0,9315	1,6901	2,3009	2,7867	3,1677	3,4620	3,6857	3,8527	3,9748	4,0622	4,1233	4,1648	4,1923	4,2098	4,2207	4,2271	4,2308	4,2328	4,2341	4,2353	4,2364
83	0,9282	1,6755	2,2698	2,7360	3,0961	3,3699	3,5741	3,7236	3,8305	3,9052	3,9560	3,9896	4,0111	4,0244	4,0323	4,0368	4,0392	4,0408	4,0422	4,0436	4,0449
84	0,9245	1,6596	2,2362	2,6817	3,0203	3,2730	3,4578	3,5901	3,6825	3,7454	3,7869	3,8135	3,8299	3,8397	3,8453	3,8483	3,8502	3,8520	3,8537	3,8553	3,8569
85	0,9205	1,6425	2,2003	2,6243	2,9407	3,1721	3,3378	3,4535	3,5322	3,5842	3,6175	3,6381	3,6503	3,6572	3,6611	3,6635	3,6657	3,6678	3,6699	3,6718	3,6736
86	0,9162	1,6241	2,1621	2,5636	2,8573	3,0675	3,2143	3,3142	3,3802	3,4225	3,4485	3,4640	3,4729	3,4777	3,4808	3,4836	3,4863	3,4889	3,4913	3,4936	3,4957
87	0,9116	1,6043	2,1214	2,4996	2,7703	2,9594	3,0880	3,1730	3,2274	3,2610	3,2809	3,2923	3,2985	3,3025	3,3062	3,3096	3,3129	3,3160	3,3190	3,3217	3,3243
88	0,9066	1,5832	2,0781	2,4323	2,6798	2,8481	2,9593	3,0305	3,0745	3,1006	3,1155	3,1236	3,1288	3,1336	3,1382	3,1425	3,1465	3,1503	3,1540	3,1574	3,1606
89	0,9011	1,5603	2,0320	2,3615	2,5857	2,7338	2,8286	2,8872	2,9220	2,9418	2,9527	2,9595	2,9659	2,9720	2,9777	2,9831	2,9882	2,9930	2,9976	3,0019	3,0059
90	0,8953	1,5360	1,9836	2,2881	2,4892	2,6180	2,6975	2,7448	2,7717	2,7865	2,7957	2,8045	2,8127	2,8205	2,8279	2,8348	2,8413	2,8475	2,8533	2,8588	2,8640
91	0,8890	1,5100	1,9324	2,2114	2,3901	2,5005	2,5660	2,6034	2,6239	2,6367	2,6488	2,6603	2,6711	2,6813	2,6909	2,7000	2,7085	2,7166	2,7242	2,7314	2,7382
92	0,8822	1,4823	1,8788	2,1326	2,2894	2,3825	2,4356	2,4647	2,4829	2,5002	2,5164	2,5318	2,5462	2,5599	2,5728	2,5849	2,5964	2,6072	2,6174	2,6270	2,6361
93	0,8749	1,4530	1,8230	2,0516	2,1874	2,2648	2,3072	2,3338	2,3589	2,3827	2,4050	2,4261	2,4460	2,4648	2,4825	2,4992	2,5150	2,5299	2,5439	2,5572	2,5696
94	0,8674	1,4227	1,7657	1,9694	2,0856	2,1492	2,1892	2,2269	2,2625	2,2960	2,3277	2,3576	2,3857	2,4123	2,4374	2,4611	2,4834	2,5044	2,5243	2,5430	2,5607
95	0,8591	1,3898	1,7050	1,8848	1,9831	2,0450	2,1033	2,1584	2,2103	2,2593	2,3055	2,3491	2,3902	2,4290	2,4656	2,5002	2,5327	2,5635	2,5925	2,6198	2,6456
96	0,8500	1,354																			



**Таблица 9**  
для расчета коэффициентов пересчета условий договора страхования

**Мужчины**

Норма доходности 6%

Возраст застрахованного	Периодичность уплаты страхового взноса - ежемесячно																				
	Период уплаты страхового взноса (в годах)																				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
18	0,9737	1,8913	2,7559	3,5701	4,3369	5,0589	5,7388	6,3788	6,9810	7,5476	8,0807	8,5823	9,0538	9,4967	9,9126	10,3031	10,6699	11,0142	11,3369	11,6396	11,9233
19	0,9737	1,8910	2,7548	3,5683	4,3344	5,0557	5,7348	6,3737	6,9749	7,5405	8,0727	8,5730	9,0428	9,4841	9,8985	10,2876	10,6529	10,9953	11,3164	11,6174	11,8997
20	0,9733	1,8898	2,7529	3,5657	4,3310	5,0515	5,7294	6,3672	6,9673	7,5319	8,0628	8,5613	9,0294	9,4691	9,8820	10,2695	10,6328	10,9735	11,2929	11,5924	11,8729
21	0,9733	1,8898	2,7529	3,5657	4,3307	5,0506	5,7279	6,3652	6,9648	7,5284	8,0578	8,5550	9,0218	9,4603	9,8718	10,2576	10,6194	10,9586	11,2766	11,5745	11,8532
22	0,9733	1,8898	2,7529	3,5654	4,3298	5,0490	5,7257	6,3624	6,9610	7,5232	8,0511	8,5469	9,0125	9,4495	9,8592	10,2434	10,6035	10,9413	11,2576	11,5536	11,8304
23	0,9733	1,8898	2,7526	3,5643	4,3281	5,0467	5,7228	6,3585	6,9554	7,5161	8,0426	8,5370	9,0010	9,4361	9,8440	10,2265	10,5852	10,9211	11,2354	11,5294	11,8045
24	0,9733	1,8895	2,7515	3,5625	4,3256	5,0436	5,7186	6,3526	6,9479	7,5070	8,0320	8,5248	8,9868	9,4200	9,8262	10,2070	10,5638	10,8975	11,2097	11,5018	11,7751
25	0,9729	1,8883	2,7496	3,5599	4,3224	5,0392	5,7123	6,3445	6,9382	7,4958	8,0191	8,5097	8,9697	9,4010	9,8055	10,1843	10,5387	10,8702	11,1804	11,4706	11,7417
26	0,9729	1,8883	2,7496	3,5599	4,3218	5,0372	5,7091	6,3401	6,9327	7,4889	8,0103	8,4993	8,9577	9,3875	9,7901	10,1668	10,5192	10,8489	11,1573	11,4454	11,7139
27	0,9729	1,8883	2,7496	3,5593	4,3197	5,0338	5,7045	6,3343	6,9254	7,4796	7,9992	8,4865	8,9433	9,3712	9,7715	10,1461	10,4965	10,8243	11,1304	11,4158	11,6818
28	0,9729	1,8883	2,7489	3,5570	4,3160	5,0288	5,6983	6,3265	6,9155	7,4678	7,9856	8,4712	8,9260	9,3515	9,7495	10,1219	10,4703	10,7957	11,0990	11,3817	11,6452
29	0,9729	1,8875	2,7465	3,5532	4,3108	5,0222	5,6899	6,3160	6,9030	7,4534	7,9694	8,4528	8,9050	9,3281	9,7239	10,0942	10,4400	10,7624	11,0628	11,3429	11,6039
30	0,9721	1,8850	2,7424	3,5476	4,3038	5,0134	5,6788	6,3027	6,8876	7,4361	7,9498	8,4305	8,8801	9,3008	9,6943	10,0619	10,4045	10,7239	11,0215	11,2989	11,5569
31	0,9721	1,8850	2,7424	3,5476	4,3032	5,0117	5,6760	6,2989	6,8829	7,4300	7,9417	8,4205	8,8685	9,2875	9,6789	10,0438	10,3838	10,7007	10,9961	11,2708	11,5253
32	0,9721	1,8850	2,7424	3,5470	4,3014	5,0088	5,6720	6,2939	6,8764	7,4213	7,9312	8,4081	8,8544	9,2711	9,6596	10,0217	10,3591	10,6737	10,9661	11,2371	11,4883
33	0,9721	1,8850	2,7418	3,5451	4,2983	5,0045	5,6667	6,2870	6,8672	7,4101	7,9180	8,3931	8,8369	9,2505	9,6361	9,9954	10,3303	10,6417	10,9303	11,1977	11,4455
34	0,9721	1,8844	2,7398	3,5418	4,2938	4,9989	5,6593	6,2772	6,8552	7,3960	7,9020	8,3745	8,8150	9,2255	9,6081	9,9648	10,2963	10,6036	10,8883	11,1522	11,3967
35	0,9714	1,8822	2,7362	3,5370	4,2877	4,9910	5,6489	6,2644	6,8403	7,3790	7,8822	8,3512	8,7883	9,1957	9,5755	9,9285	10,2557	10,5589	10,8399	11,1003	11,3407
36	0,9714	1,8822	2,7362	3,5370	4,2870	4,9887	5,6452	6,2593	6,8339	7,3705	7,8707	8,3369	8,7715	9,1765	9,5530	9,9020	10,2253	10,5250	10,8027	11,0591	11,2948
37	0,9714	1,8822	2,7362	3,5362	4,2845	4,9847	5,6397	6,2525	6,8248	7,3583	7,8555	8,3190	8,7509	9,1525	9,5247	9,8696	10,1892	10,4854	10,7588	11,0101	11,2411
38	0,9714	1,8822	2,7354	3,5336	4,2803	4,9789	5,6324	6,2428	6,8118	7,3421	7,8364	8,2971	8,7254	9,1223	9,4902	9,8310	10,1469	10,4386	10,7066	10,9529	11,1792
39	0,9714	1,8813	2,7326	3,5290	4,2741	4,9711	5,6221	6,2290	6,7945	7,3217	7,8131	8,2699	8,6932	9,0855	9,4490	9,7859	10,0970	10,3829	10,6455	10,8869	11,1088
40	0,9705	1,8784	2,7277	3,5224	4,2658	4,9601	5,6073	6,2105	6,7728	7,2968	7,7840	8,2355	8,6539	9,0416	9,4010	9,7327	10,0376	10,3177	10,5752	10,8118	11,0279
41	0,9705	1,8784	2,7277	3,5224	4,2646	4,9563	5,6011	6,2021	6,7622	7,2830	7,7656	8,2128	8,6273	9,0114	9,3660	9,6918	9,9913	10,2665	10,5194	10,7504	10,9598
42	0,9705	1,8784	2,7277	3,5211	4,2605	4,9497	5,5921	6,1908	6,7475	7,2633	7,7414	8,1844	8,5949	8,9740	9,3223	9,6424	9,9365	10,2068	10,4538	10,6776	10,8805
43	0,9705	1,8784	2,7263	3,5167	4,2534	4,9401	5,5800	6,1750	6,7264	7,2374	7,7109	8,1498	8,5549	8,9273	9,2694	9,5838	9,8728	10,1367	10,3760	10,5928	10,7894
44	0,9705	1,8769	2,7217	3,5091	4,2431	4,9272	5,5632	6,1526	6,6987	7,2049	7,6740	8,1070	8,5050	8,8707	9,2068	9,5157	9,7978	10,0535	10,2854	10,4955	10,6860
45	0,9689	1,8719	2,7136	3,4981	4,2293	4,9092	5,5391	6,1230	6,6640	7,1654	7,6283	8,0537	8,4446	8,8038	9,1340	9,4355	9,7089	9,9567	10,1813	10,3849	10,5683
46	0,9689	1,8719	2,7136	3,4981	4,2275	4,9034	5,5298	6,1102	6,6481	7,1448	7,6012	8,0206	8,4060	8,7602	9,0838	9,3771	9,6429	9,8839	10,1024	10,2991	10,4748
47	0,9689	1,8719	2,7136	3,4961	4,2213	4,8933	5,5161	6,0932	6,6261	7,1157	7,5657	7,9792	8,3592	8,7064	9,0210	9,3063	9,5648	9,7992	10,0103	10,1988	10,3672
48	0,9689	1,8719	2,7115	3,4895	4,2105	4,8787	5,4978	6,0695	6,5949	7,0777	7,5213	7,9290	8,3015	8,6391	8,9451	9,2225	9,4739	9,7004	9,9027	10,0833	10,2446
49	0,9689	1,8696	2,7044	3,4779	4,1948	4,8591	5,4724	6,0361	6,5541	7,0301	7,4675	7,8671	8,2293	8,5576	8,8552	9,1250	9,3680	9,5850	9,7788	9,9519	10,1065
50	0,9664	1,8620	2,6919	3,4610	4,1738	4,8318	5,4366	5,9923	6,5030	6,9723	7,4010	7,7896	8,1418	8,4611	8,7506	9,0113	9,2441	9,4520	9,6377	9,8036	9,9510
51	0,9664	1,8620	2,6919	3,4610	4,1711	4,8237	5,4234	5,9745	6,4809	6,9435	7,3628	7,7429	8,0875	8,3998	8,6811	8,9324	9,1567	9,3571	9,5361	9,6952	9,8352
52	0,9664	1,8620	2,6919	3,4582	4,1624	4,8095	5,4041	5,9506	6,4498	6,9023	7,3125	7,6843	8,0213	8,3249	8,5960	8,8381	9,0544	9,2475	9,4191	9,5703	9,7028
53	0,9664	1,8620	2,6889	3,4487	4,1470	4,7887	5,3784	5,9171	6,4054	6,8480	7,2492	7,6129	7,9405	8,2330	8,4943	8,7276	8,9361	9,1212	9,2843	9,4274	9,5523

Возраст застрахо- ванного	Периодичность уплаты страхового взноса - ежемесячно																				
	Период уплаты страхового взноса (в годах)																				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
54	0,9664	1,8587	2,6787	3,4322	4,1246	4,7610	5,3422	5,8691	6,3468	6,7797	7,1722	7,5257	7,8413	8,1233	8,3751	8,6000	8,7998	8,9758	9,1302	9,2649	9,3821
55	0,9629	1,8477	2,6608	3,4080	4,0947	4,7219	5,2905	5,8059	6,2731	6,6966	7,0780	7,4187	7,7229	7,9946	8,2373	8,4529	8,6429	8,8094	8,9549	9,0813	9,1907
56	0,9629	1,8477	2,6608	3,4080	4,0906	4,7093	5,2702	5,7786	6,2394	6,6545	7,0252	7,3562	7,6519	7,9160	8,1506	8,3573	8,5386	8,6968	8,8344	8,9535	9,0559
57	0,9629	1,8477	2,6608	3,4036	4,0769	4,6872	5,2404	5,7419	6,1936	6,5970	6,9572	7,2790	7,5664	7,8217	8,0466	8,2438	8,4161	8,5658	8,6953	8,8067	8,9021
58	0,9629	1,8477	2,6560	3,3886	4,0528	4,6548	5,2005	5,6920	6,1310	6,5230	6,8732	7,1859	7,4637	7,7085	7,9231	8,1105	8,2734	8,4144	8,5357	8,6394	8,7276
59	0,9629	1,8424	2,6397	3,3624	4,0175	4,6114	5,1462	5,6239	6,0505	6,4315	6,7718	7,0742	7,3405	7,5741	7,7780	7,9553	8,1087	8,2406	8,3535	8,4495	8,5304
60	0,9571	1,8247	2,6112	3,3241	3,9703	4,5523	5,0721	5,5363	5,9510	6,3213	6,6503	6,9401	7,1943	7,4162	7,6091	7,7760	7,9196	8,0425	8,1469	8,2350	8,3087
61	0,9571	1,8247	2,6112	3,3241	3,9661	4,5396	5,0517	5,5091	5,9176	6,2806	6,6003	6,8807	7,1256	7,3384	7,5225	7,6809	7,8165	7,9316	8,0288	8,1102	8,1777
62	0,9571	1,8247	2,6112	3,3195	3,9521	4,5171	5,0217	5,4724	5,8728	6,2255	6,5348	6,8049	7,0397	7,2429	7,4176	7,5671	7,6942	7,8014	7,8912	7,9657	8,0269
63	0,9571	1,8247	2,6062	3,3040	3,9273	4,4840	4,9812	5,4229	5,8120	6,1533	6,4512	6,7103	6,9343	7,1272	7,2921	7,4323	7,5505	7,6495	7,7317	7,7993	7,8543
64	0,9571	1,8192	2,5891	3,2767	3,8908	4,4393	4,9266	5,3559	5,7323	6,0610	6,3468	6,5940	6,8067	6,9886	7,1433	7,2738	7,3830	7,4737	7,5482	7,6088	7,6576
65	0,9510	1,8004	2,5589	3,2364	3,8415	4,3791	4,8526	5,2679	5,6305	5,9458	6,2185	6,4532	6,6539	6,8245	6,9684	7,0889	7,1889	7,2712	7,3381	7,3919	7,4347
66	0,9510	1,8004	2,5589	3,2364	3,8384	4,3686	4,8336	5,2396	5,5926	5,8979	6,1607	6,3854	6,5764	6,7376	6,8725	6,9845	7,0766	7,1515	7,2118	7,2597	7,2972
67	0,9510	1,8004	2,5589	3,2329	3,8266	4,3473	4,8019	5,1971	5,5390	5,8332	6,0849	6,2987	6,4792	6,6302	6,7556	6,8587	6,9426	7,0101	7,0637	7,1057	7,1381
68	0,9510	1,8004	2,5550	3,2198	3,8027	4,3118	4,7543	5,1371	5,4665	5,7483	5,9877	6,1898	6,3590	6,4994	6,6148	6,7087	6,7843	6,8443	6,8913	6,9276	6,9552
69	0,9510	1,7960	2,5403	3,1930	3,7630	4,2585	4,6871	5,0559	5,3714	5,6396	5,8658	6,0552	6,2124	6,3417	6,4468	6,5314	6,5986	6,6513	6,6919	6,7228	6,7457
70	0,9461	1,7795	2,5104	3,1485	3,7033	4,1833	4,5962	4,9495	5,2497	5,5030	5,7151	5,8911	6,0358	6,1536	6,2483	6,3236	6,3825	6,4280	6,4625	6,4883	6,5071
71	0,9444	1,7725	2,4957	3,1243	3,6682	4,1362	4,5365	4,8767	5,1637	5,4040	5,6035	5,7675	5,9009	6,0083	6,0935	6,1603	6,2119	6,2510	6,2802	6,3015	6,3167
72	0,9426	1,7657	2,4813	3,1003	3,6329	4,0885	4,4757	4,8024	5,0760	5,3030	5,4896	5,6415	5,7637	5,8608	5,9368	5,9955	6,0400	6,0732	6,0974	6,1147	6,1268
73	0,9409	1,7589	2,4665	3,0753	3,5961	4,0388	4,4122	4,7249	4,9844	5,1978	5,3714	5,5111	5,6220	5,7089	5,7760	5,8269	5,8648	5,8925	5,9123	5,9261	5,9355
74	0,9390	1,7514	2,4504	3,0483	3,5564	3,9852	4,3442	4,6421	4,8871	5,0864	5,2467	5,3741	5,4739	5,5509	5,6093	5,6528	5,6846	5,7074	5,7232	5,7340	5,7410
75	0,9370	1,7432	2,4329	3,0190	3,5135	3,9276	4,2712	4,5537	4,7836	4,9686	5,1155	5,2306	5,3194	5,3868	5,4370	5,4737	5,4999	5,5182	5,5306	5,5388	5,5440
76	0,9347	1,7343	2,4138	2,9872	3,4672	3,8656	4,1932	4,4598	4,6742	4,8445	4,9779	5,0809	5,1590	5,2173	5,2598	5,2902	5,3114	5,3257	5,3352	5,3413	5,3450
77	0,9323	1,7246	2,3932	2,9529	3,4174	3,7994	4,1102	4,3602	4,5588	4,7144	4,8344	4,9256	4,9935	5,0430	5,0785	5,1032	5,1199	5,1310	5,1380	5,1424	5,1450
78	0,9296	1,7140	2,3707	2,9158	3,3639	3,7286	4,0219	4,2549	4,4375	4,5783	4,6853	4,7649	4,8231	4,8647	4,8936	4,9133	4,9263	4,9346	4,9397	4,9427	4,9444
79	0,9267	1,7025	2,3465	2,8759	3,3067	3,6533	3,9286	4,1442	4,3107	4,4370	4,5311	4,5998	4,6489	4,6832	4,7064	4,7217	4,7315	4,7375	4,7411	4,7431	4,7442
80	0,9235	1,6901	2,3203	2,8331	3,2457	3,5733	3,8301	4,0282	4,1785	4,2906	4,3724	4,4308	4,4716	4,4993	4,5175	4,5291	4,5363	4,5406	4,5430	4,5443	4,5452
81	0,9201	1,6765	2,2920	2,7872	3,1805	3,4886	3,7264	3,9069	4,0413	4,1395	4,2097	4,2586	4,2918	4,3137	4,3277	4,3363	4,3414	4,3443	4,3459	4,3469	4,3479
82	0,9163	1,6618	2,2616	2,7380	3,1112	3,3992	3,6178	3,7807	3,8997	3,9847	4,0439	4,0841	4,1106	4,1276	4,1380	4,1442	4,1477	4,1496	4,1508	4,1520	4,1531
83	0,9122	1,6460	2,2289	2,6856	3,0380	3,3054	3,5047	3,6503	3,7542	3,8267	3,8759	3,9084	3,9291	3,9418	3,9494	3,9537	3,9560	3,9576	3,9590	3,9604	3,9617
84	0,9077	1,6287	2,1936	2,6295	2,9603	3,2069	3,3869	3,5155	3,6052	3,6661	3,7062	3,7318	3,7476	3,7569	3,7622	3,7651	3,7670	3,7688	3,7705	3,7721	3,7736
85	0,9028	1,6102	2,1560	2,5702	2,8789	3,1043	3,2654	3,3777	3,4539	3,5041	3,5362	3,5559	3,5676	3,5743	3,5779	3,5803	3,5826	3,5847	3,5867	3,5886	3,5904
86	0,8976	1,5902	2,1159	2,5076	2,7937	2,9980	3,1405	3,2372	3,3010	3,3417	3,3668	3,3816	3,3900	3,3947	3,3977	3,4005	3,4032	3,4058	3,4082	3,4104	3,4126
87	0,8919	1,5688	2,0733	2,4416	2,7048	2,8883	3,0128	3,0949	3,1473	3,1796	3,1987	3,2096	3,2155	3,2194	3,2231	3,2266	3,2299	3,2329	3,2359	3,2386	3,2412
88	0,8858	1,5459	2,0280	2,3724	2,6125	2,7755	2,8829	2,9515	2,9937	3,0187	3,0330	3,0407	3,0458	3,0507	3,0552	3,0595	3,0635	3,0673	3,0709	3,0743	3,0775
89	0,8791	1,5211	1,9798	2,2996	2,5166	2,6597	2,7510	2,8073	2,8406	2,8596	2,8699	2,8767	2,8831	2,8891	2,8948	2,9002	2,9053	2,9101	2,9146	2,9189	2,9229
90	0,8720	1,4950	1,9293	2,2241	2,4184	2,5425	2,6189	2,6641	2,6899	2,7039	2,7132	2,7219	2,7301	2,7378	2,7451	2,7520	2,7585	2,7647	2,7704	2,7759	2,7811
91	0,8643	1,4669	1,8758	2,1454	2,3176	2,4236	2,4864	2,5221	2,5416	2,5544	2,5665	2,5779	2,5886	2,5988	2,6083	2,6174	2,6259	2,6339	2,6415	2,6486	2,6554
92	0,8560	1,4370	1,8200	2,0646	2,2153	2,3045	2,3552	2,3829	2,4011	2,4182	2,4344	2,4497	2,4641	2,4777	2,4905	2,5026	2,5140	2,5247	2,5349	2,5445	2,5535
93	0,8471	1,4055	1,7621	1,9817	2,1118	2,1858	2,2261	2,2526	2,2776	2,3012	2,3235	2,3445	2,3643	2,3830	2,4006	2,4173	2,4329	2,4477	2,4617	2,4749	2,4873
94	0,8379	1,3730	1,7025	1,8977	2,0087	2,0693	2,1090	2,1466	2,1820	2,2154	2,2469	2,2766	2,3047	2,3311	2,3561	2,3796	2,4018	2,4228	2,4426	2,4612	2,4788
95	0,8278	1,3377	1,6397	1,8114	1,9051	1,9666	2,0247	2,0794	2,1311	2,1799	2,2259	2,2693	2,3102	2,3488	2,3852	2,4196	2,4520	2,4826	2,5115	2,5387	2,5644
96	0,8167	1,3004																			

**Таблица 10**  
для расчета коэффициентов пересчета условий договора страхования

**Женщины**

Норма доходности	6%
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Возраст застрахованного	Периодичность уплаты страхового взноса - ежегодно																				
	Период уплаты страхового взноса (в годах)																				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
18	1,0000	1,9431	2,8326	3,6714	4,4624	5,2082	5,9115	6,5748	7,2000	7,7893	8,3449	8,8687	9,3624	9,8276	10,2661	10,6793	11,0687	11,4357	11,7813	12,1068	12,4134
19	1,0000	1,9431	2,8325	3,6711	4,4620	5,2077	5,9109	6,5738	7,1987	7,7878	8,3431	8,8666	9,3599	9,8248	10,2630	10,6758	11,0649	11,4314	11,7766	12,1017	12,4079
20	1,0000	1,9430	2,8322	3,6707	4,4614	5,2071	5,9099	6,5725	7,1971	7,7859	8,3410	8,8640	9,3570	9,8215	10,2593	10,6719	11,0604	11,4264	11,7711	12,0958	12,4016
21	1,0000	1,9430	2,8322	3,6707	4,4614	5,2068	5,9095	6,5718	7,1962	7,7848	8,3395	8,8623	9,3549	9,8191	10,2566	10,6687	11,0568	11,4224	11,7667	12,0909	12,3962
22	1,0000	1,9430	2,8322	3,6707	4,4612	5,2063	5,9087	6,5709	7,1951	7,7833	8,3377	8,8601	9,3524	9,8163	10,2533	10,6649	11,0525	11,4176	11,7615	12,0852	12,3900
23	1,0000	1,9430	2,8322	3,6704	4,4606	5,2055	5,9077	6,5696	7,1934	7,7813	8,3353	8,8574	9,3494	9,8128	10,2493	10,6603	11,0475	11,4122	11,7555	12,0786	12,3828
24	1,0000	1,9430	2,8319	3,6699	4,4598	5,2045	5,9064	6,5679	7,1913	7,7788	8,3325	8,8542	9,3456	9,8085	10,2444	10,6550	11,0418	11,4058	11,7485	12,0711	12,3747
25	1,0000	1,9427	2,8313	3,6690	4,4587	5,2031	5,9046	6,5657	7,1887	7,7758	8,3291	8,8502	9,3411	9,8034	10,2388	10,6489	11,0350	11,3984	11,7405	12,0625	12,3656
26	1,0000	1,9427	2,8313	3,6690	4,4587	5,2028	5,9041	6,5650	7,1879	7,7748	8,3276	8,8483	9,3387	9,8006	10,2357	10,6452	11,0307	11,3936	11,7352	12,0568	12,3591
27	1,0000	1,9427	2,8313	3,6690	4,4584	5,2024	5,9035	6,5642	7,1868	7,7733	8,3256	8,8458	9,3358	9,7974	10,2318	10,6407	11,0257	11,3881	11,7292	12,0499	12,3515
28	1,0000	1,9427	2,8313	3,6687	4,4579	5,2017	5,9026	6,5631	7,1852	7,7711	8,3230	8,8428	9,3323	9,7932	10,2270	10,6354	11,0198	11,3817	11,7219	12,0418	12,3426
29	1,0000	1,9427	2,8310	3,6682	4,4572	5,2007	5,9014	6,5613	7,1829	7,7683	8,3197	8,8391	9,3279	9,7881	10,2213	10,6291	11,0130	11,3739	11,7133	12,0324	12,3324
30	1,0000	1,9424	2,8305	3,6674	4,4561	5,1994	5,8995	6,5589	7,1799	7,7648	8,3158	8,8344	9,3226	9,7821	10,2147	10,6219	11,0048	11,3648	11,7033	12,0215	12,3208
31	1,0000	1,9424	2,8305	3,6674	4,4561	5,1990	5,8987	6,5577	7,1784	7,7630	8,3133	8,8313	9,3190	9,7780	10,2101	10,6164	10,9984	11,3576	11,6953	12,0128	12,3107
32	1,0000	1,9424	2,8305	3,6674	4,4557	5,1982	5,8974	6,5561	7,1764	7,7604	8,3101	8,8275	9,3146	9,7732	10,2043	10,6096	10,9908	11,3491	11,6860	12,0022	12,2988
33	1,0000	1,9424	2,8305	3,6670	4,4548	5,1968	5,8957	6,5540	7,1737	7,7570	8,3061	8,8229	9,3095	9,7670	10,1971	10,6015	10,9818	11,3393	11,6748	11,9895	12,2849
34	1,0000	1,9424	2,8300	3,6660	4,4534	5,1950	5,8935	6,5511	7,1700	7,7527	8,3012	8,8174	9,3029	9,7593	10,1885	10,5920	10,9714	11,3273	11,6613	11,9747	12,2688
35	1,0000	1,9419	2,8290	3,6645	4,4515	5,1927	5,8904	6,5472	7,1655	7,7475	8,2953	8,8105	9,2948	9,7502	10,1783	10,5809	10,9587	11,3131	11,6456	11,9576	12,2504
36	1,0000	1,9419	2,8290	3,6645	4,4515	5,1923	5,8896	6,5460	7,1640	7,7456	8,2925	8,8068	9,2903	9,7449	10,1723	10,5733	10,9496	11,3027	11,6340	11,9448	12,2356
37	1,0000	1,9419	2,8290	3,6645	4,4510	5,1914	5,8884	6,5444	7,1620	7,7427	8,2886	8,8020	9,2846	9,7384	10,1643	10,5638	10,9386	11,2904	11,6204	11,9291	12,2179
38	1,0000	1,9419	2,8290	3,6640	4,4501	5,1901	5,8866	6,5423	7,1589	7,7385	8,2835	8,7960	9,2778	9,7299	10,1541	10,5521	10,9255	11,2759	11,6037	11,9103	12,1972
39	1,0000	1,9419	2,8285	3,6631	4,4487	5,1883	5,8844	6,5390	7,1544	7,7331	8,2772	8,7888	9,2687	9,7191	10,1417	10,5382	10,9102	11,2582	11,5838	11,8883	12,1732
40	1,0000	1,9413	2,8275	3,6616	4,4468	5,1859	5,8809	6,5343	7,1487	7,7264	8,2695	8,7791	9,2573	9,7059	10,1269	10,5219	10,8914	11,2370	11,5604	11,8629	12,1459
41	1,0000	1,9413	2,8275	3,6616	4,4468	5,1851	5,8792	6,5319	7,1455	7,7225	8,2639	8,7719	9,2485	9,6957	10,1153	10,5078	10,8750	11,2185	11,5399	11,8405	12,1204
42	1,0000	1,9413	2,8275	3,6616	4,4459	5,1833	5,8766	6,5285	7,1415	7,7166	8,2562	8,7625	9,2376	9,6833	10,1003	10,4904	10,8553	11,1967	11,5160	11,8134	12,0902
43	1,0000	1,9413	2,8275	3,6606	4,4440	5,1805	5,8731	6,5242	7,1352	7,7084	8,2463	8,7509	9,2245	9,6674	10,0818	10,4695	10,8321	11,1714	11,4873	11,7813	12,0551
44	1,0000	1,9413	2,8264	3,6586	4,4411	5,1767	5,8685	6,5175	7,1265	7,6978	8,2340	8,7370	9,2076	9,6478	10,0596	10,4449	10,8053	11,1408	11,4532	11,7441	12,0149
45	1,0000	1,9402	2,8243	3,6555	4,4370	5,1719	5,8613	6,5083	7,1152	7,6848	8,2191	8,7190	9,1867	9,6242	10,0335	10,4163	10,7728	11,1046	11,4136	11,7013	11,9691
46	1,0000	1,9402	2,8243	3,6555	4,4370	5,1703	5,8584	6,5039	7,1097	7,6780	8,2097	8,7071	9,1724	9,6076	10,0148	10,3939	10,7469	11,0755	11,3815	11,6663	11,9299
47	1,0000	1,9402	2,8243	3,6555	4,4354	5,1672	5,8538	6,4980	7,1025	7,6679	8,1969	8,6918	9,1548	9,5878	9,9910	10,3664	10,7159	11,0413	11,3443	11,6246	11,8841
48	1,0000	1,9402	2,8243	3,6538	4,4320	5,1623	5,8475	6,4904	7,0918	7,6544	8,1807	8,6731	9,1337	9,5625	9,9618	10,3335	10,6796	11,0018	11,3000	11,5759	11,8312
49	1,0000	1,9402	2,8224	3,6502	4,4269	5,1556	5,8393	6,4790	7,0774	7,6371	8,1608	8,6507	9,1068	9,5314	9,9268	10,2948	10,6375	10,9546	11,2481	11,5196	11,7709
50	1,0000	1,9383	2,8186	3,6447	4,4197	5,1469	5,8272	6,4636	7,0590	7,6160	8,1370	8,6221	9,0737	9,4942	9,8856	10,2501	10,5874	10,8995	11,1883	11,4555	11,7028
51	1,0000	1,9383	2,8186	3,6447	4,4197	5,1448	5,8230	6,4576	7,0512	7,6065	8,1234	8,6048	9,0529	9,4701	9,8586	10,2180	10,5507	10,8585	11,1433	11,4068	11,6490
52	1,0000	1,9383	2,8186	3,6447	4,4174	5,1403	5,8166	6,4492	7,0410	7,5920	8,1050	8,5826	9,0273	9,4413	9,8244	10,1789	10,5070	10,8105	11,0914	11,3495	11,5858
53	1,0000	1,9383	2,8186	3,6422	4,4127	5,1334	5,8077	6,4384	7,0257	7,5724	8,0814	8,5554	8,9966	9,4049	9,7827	10,1323	10,4559	10,7552	11,0303	11,2821	11,5119

Возраст застрахо- ванного	Периодичность уплаты страхового взноса - ежегодно																				
	Период уплаты страхового взноса (в годах)																				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
54	1,0000	1,9383	2,8160	3,6372	4,4053	5,1239	5,7962	6,4220	7,0047	7,5473	8,0524	8,5226	8,9578	9,3605	9,7331	10,0779	10,3969	10,6901	10,9585	11,2033	11,4257
55	1,0000	1,9355	2,8106	3,6293	4,3952	5,1117	5,7787	6,3997	6,9780	7,5163	8,0175	8,4812	8,9104	9,3075	9,6750	10,0151	10,3275	10,6135	10,8745	11,1115	11,3257
56	1,0000	1,9355	2,8106	3,6293	4,3952	5,1082	5,7721	6,3902	6,9656	7,5014	7,9971	8,4559	8,8804	9,2732	9,6367	9,9707	10,2765	10,5554	10,8088	11,0378	11,2436
57	1,0000	1,9355	2,8106	3,6293	4,3915	5,1012	5,7619	6,3770	6,9497	7,4797	7,9700	8,4238	8,8437	9,2323	9,5893	9,9162	10,2144	10,4852	10,7300	10,9500	11,1467
58	1,0000	1,9355	2,8106	3,6254	4,3840	5,0903	5,7478	6,3600	6,9265	7,4507	7,9358	8,3846	8,8000	9,1816	9,5310	9,8498	10,1393	10,4009	10,6362	10,8464	11,0332
59	1,0000	1,9355	2,8065	3,6173	4,3723	5,0752	5,7296	6,3352	6,8955	7,4140	7,8939	8,3379	8,7458	9,1193	9,4600	9,7695	10,0492	10,3006	10,5254	10,7250	10,9011
60	1,0000	1,9310	2,7978	3,6049	4,3562	5,0557	5,7031	6,3021	6,8563	7,3693	7,8439	8,2799	8,6792	9,0434	9,3742	9,6732	9,9420	10,1823	10,3957	10,5839	10,7487
61	1,0000	1,9310	2,7978	3,6049	4,3562	5,0515	5,6949	6,2902	6,8411	7,3509	7,8192	8,2481	8,6393	8,9946	9,3158	9,6045	9,8625	10,0917	10,2939	10,4709	10,6246
62	1,0000	1,9310	2,7978	3,6049	4,3516	5,0427	5,6821	6,2739	6,8214	7,3244	7,7851	8,2053	8,5869	8,9318	9,2419	9,5191	9,7653	9,9824	10,1726	10,3376	10,4797
63	1,0000	1,9310	2,7978	3,5999	4,3422	5,0290	5,6646	6,2527	6,7930	7,2877	7,7391	8,1490	8,5195	8,8525	9,1502	9,4146	9,6479	9,8521	10,0294	10,1820	10,3120
64	1,0000	1,9310	2,7926	3,5898	4,3275	5,0101	5,6418	6,2221	6,7536	7,2383	7,6786	8,0765	8,4343	8,7540	9,0380	9,2886	9,5079	9,6983	9,8622	10,0019	10,1196
65	1,0000	1,9254	2,7816	3,5740	4,3072	4,9857	5,6090	6,1798	6,7005	7,1734	7,6008	7,9850	8,3285	8,6335	8,9026	9,1382	9,3428	9,5188	9,6688	9,7952	9,9006
66	1,0000	1,9254	2,7816	3,5740	4,3072	4,9808	5,5976	6,1603	6,6714	7,1332	7,5485	7,9196	8,2493	8,5401	8,7947	9,0157	9,2060	9,3681	9,5047	9,6186	9,7122
67	1,0000	1,9254	2,7816	3,5740	4,3019	4,9685	5,5766	6,1289	6,6280	7,0767	7,4778	7,8341	8,1483	8,4235	8,6624	8,8679	9,0431	9,1908	9,3138	9,4150	9,4971
68	1,0000	1,9254	2,7816	3,5683	4,2887	4,9458	5,5426	6,0820	6,5669	7,0004	7,3854	7,7250	8,0223	8,2805	8,5026	8,6919	8,8515	8,9845	9,0938	9,1826	9,2534
69	1,0000	1,9254	2,7755	3,5539	4,2641	4,9090	5,4919	6,0160	6,4844	6,9004	7,2675	7,5888	7,8677	8,1078	8,3124	8,4849	8,6285	8,7468	8,8426	8,9192	8,9794
70	1,0000	1,9187	2,7600	3,5274	4,2244	4,8543	5,4206	5,9268	6,3764	6,7730	7,1202	7,4217	7,6812	7,9023	8,0886	8,2439	8,3717	8,4753	8,5580	8,6231	8,6732
71	1,0000	1,9157	2,7511	3,5098	4,1955	4,8119	5,3629	5,8523	6,2840	6,6620	6,9902	7,2726	7,5132	7,7161	7,8851	8,0241	8,1369	8,2270	8,2978	8,3524	8,3937
72	1,0000	1,9122	2,7407	3,4895	4,1626	4,7643	5,2988	5,7702	6,1830	6,5413	6,8497	7,1125	7,3340	7,5186	7,6705	7,7936	7,8920	7,9693	8,0289	8,0740	8,1074
73	1,0000	1,9082	2,7290	3,4669	4,1265	4,7124	5,2292	5,6816	6,0745	6,4126	6,7006	6,9435	7,1458	7,3123	7,4473	7,5551	7,6399	7,7052	7,7547	7,7913	7,8177
74	1,0000	1,9038	2,7163	3,4426	4,0877	4,6567	5,1549	5,5875	5,9598	6,2769	6,5443	6,7671	6,9504	7,0991	7,2178	7,3111	7,3831	7,4375	7,4778	7,5069	7,5274
75	1,0000	1,8990	2,7026	3,4164	4,0460	4,5972	5,0758	5,4877	5,8386	6,1345	6,3810	6,5838	6,7483	6,8797	6,9829	7,0625	7,1227	7,1673	7,1995	7,2222	7,2377
76	1,0000	1,8938	2,6878	3,3881	4,0012	4,5336	4,9917	5,3821	5,7112	5,9854	6,2109	6,3939	6,5401	6,6549	6,7435	6,8105	6,8600	6,8958	6,9210	6,9383	6,9497
77	1,0000	1,8882	2,6717	3,3577	3,9533	4,4658	4,9025	5,2707	5,5775	5,8298	6,0345	6,1980	6,3265	6,4256	6,5005	6,5560	6,5961	6,6243	6,6436	6,6564	6,6646
78	1,0000	1,8821	2,6544	3,3250	3,9020	4,3937	4,8082	5,1536	5,4377	5,6682	5,8523	5,9969	6,1085	6,1928	6,2553	6,3004	6,3321	6,3539	6,3683	6,3775	6,3832
79	1,0000	1,8755	2,6357	3,2898	3,8472	4,3172	4,7087	5,0308	5,2920	5,5007	5,6647	5,7912	5,8868	5,9576	6,0087	6,0447	6,0693	6,0857	6,0962	6,1026	6,1065
80	1,0000	1,8683	2,6155	3,2522	3,7890	4,2362	4,6041	4,9025	5,1409	5,3282	5,4726	5,5819	5,6627	5,7211	5,7622	5,7904	5,8090	5,8210	5,8284	5,8328	5,8353
81	1,0000	1,8605	2,5938	3,2119	3,7270	4,1507	4,4943	4,7689	4,9846	5,1509	5,2768	5,3699	5,4371	5,4845	5,5169	5,5384	5,5521	5,5607	5,5657	5,5686	5,5713
82	1,0000	1,8521	2,5705	3,1690	3,6614	4,0607	4,3798	4,6304	4,8238	4,9700	5,0782	5,1563	5,2114	5,2490	5,2740	5,2900	5,2999	5,3058	5,3091	5,3122	5,3152
83	1,0000	1,8430	2,5454	3,1232	3,5919	3,9663	4,2605	4,4874	4,6590	4,7859	4,8777	4,9422	4,9864	5,0157	5,0345	5,0461	5,0530	5,0569	5,0606	5,0641	5,0674
84	1,0000	1,8332	2,5186	3,0745	3,5187	3,8676	4,1368	4,3403	4,4909	4,5997	4,6763	4,7287	4,7635	4,7858	4,7995	4,8077	4,8124	4,8167	4,8209	4,8248	4,8284
85	1,0000	1,8226	2,4898	3,0229	3,4417	3,7647	4,0090	4,1897	4,3203	4,4123	4,4752	4,5169	4,5436	4,5602	4,5700	4,5755	4,5808	4,5858	4,5904	4,5948	4,5990
86	1,0000	1,8111	2,4592	2,9682	3,3609	3,6579	3,8776	4,0364	4,1482	4,2246	4,2754	4,3079	4,3280	4,3399	4,3467	4,3530	4,3591	4,3648	4,3701	4,3752	4,3799
87	1,0000	1,7989	2,4265	2,9106	3,2767	3,5476	3,7434	3,8811	3,9754	4,0379	4,0780	4,1028	4,1175	4,1258	4,1337	4,1411	4,1481	4,1548	4,1610	4,1669	4,1724
88	1,0000	1,7856	2,3916	2,8499	3,1890	3,4340	3,6065	3,7245	3,8028	3,8530	3,8840	3,9023	3,9128	3,9226	3,9319	3,9407	3,9490	3,9568	3,9642	3,9711	3,9777
89	1,0000	1,7714	2,3547	2,7864	3,0982	3,3178	3,4680	3,5676	3,6315	3,6710	3,6944	3,7077	3,7202	3,7321	3,7432	3,7537	3,7637	3,7731	3,7819	3,7902	3,7981
90	1,0000	1,7562	2,3157	2,7200	3,0046	3,1994	3,3285	3,4113	3,4625	3,4928	3,5100	3,5263	3,5416	3,5561	3,5698	3,5827	3,5948	3,6063	3,6171	3,6273	3,6369
91	1,0000	1,7399	2,2746	2,6509	2,9084	3,0792	3,1887	3,2564	3,2965	3,3193	3,3408	3,3611	3,3802	3,3983	3,4153	3,4314	3,4465	3,4608	3,4743	3,4871	3,4991
92	1,0000	1,7226	2,2312	2,5792	2,8100	2,9580	3,0494	3,1037	3,1345	3,1635	3,1910	3,2168	3,2412	3,2643	3,2860	3,3065	3,3258	3,3440	3,3612	3,3775	3,3928
93	1,0000	1,7039	2,1856	2,5050	2,7099	2,8364	2,9114	2,9541	2,9943	3,0322	3,0680	3,1018	3,1337	3,1637	3,1921	3,2189	3,2441	3,2679	3,2904	3,3116	3,3315
94	1,0000	1,6842	2,1380	2,4290	2,6087	2,7153	2,7759	2,8330	2,8869	2,9378	2,9858	3,0310	3,0737	3,1140	3,1520	3,1879	3,2217	3,2536	3,2837	3,3121	3,3389
95	1,0000	1,6632	2,0884	2,3511	2,5069	2,5955	2,6790	2,7578	2,8321	2,9022	2,9684	3,0308	3,0897	3,1452	3,1976	3,2470					

**Таблица 11**  
для расчета коэффициентов пересчета условий договора страхования

**Женщины**

Норма доходности	6%
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Возраст застрахованного	Периодичность уплаты страхового взноса - ежеквартально																				
	Период уплаты страхового взноса (в годах)																				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
18	0,9787	1,9017	2,7722	3,5930	4,3670	5,0970	5,7853	6,4342	7,0460	7,6227	8,1663	8,6788	9,1618	9,6171	10,0460	10,4503	10,8313	11,1903	11,5284	11,8468	12,1467
19	0,9787	1,9016	2,7720	3,5927	4,3666	5,0964	5,7845	6,4332	7,0447	7,6211	8,1644	8,6766	9,1593	9,6141	10,0428	10,4468	10,8274	11,1858	11,5235	11,8415	12,1410
20	0,9786	1,9014	2,7716	3,5922	4,3660	5,0956	5,7834	6,4318	7,0429	7,6191	8,1621	8,6739	9,1562	9,6107	10,0390	10,4426	10,8227	11,1807	11,5179	11,8354	12,1345
21	0,9786	1,9014	2,7716	3,5922	4,3660	5,0953	5,7829	6,4310	7,0420	7,6179	8,1606	8,6720	9,1540	9,6082	10,0362	10,4392	10,8189	11,1765	11,5133	11,8304	12,1289
22	0,9786	1,9014	2,7716	3,5921	4,3656	5,0947	5,7820	6,4300	7,0407	7,6162	8,1586	8,6697	9,1514	9,6052	10,0326	10,4353	10,8144	11,1716	11,5079	11,8245	12,1225
23	0,9786	1,9014	2,7715	3,5918	4,3650	5,0938	5,7809	6,4286	7,0389	7,6141	8,1561	8,6669	9,1482	9,6015	10,0284	10,4305	10,8093	11,1659	11,5017	11,8177	12,1152
24	0,9786	1,9013	2,7711	3,5911	4,3640	5,0927	5,7795	6,4267	7,0366	7,6114	8,1531	8,6635	9,1442	9,5970	10,0234	10,4251	10,8033	11,1593	11,4945	11,8099	12,1069
25	0,9785	1,9009	2,7704	3,5901	4,3628	5,0911	5,7775	6,4243	7,0339	7,6083	8,1495	8,6593	9,1394	9,5917	10,0176	10,4187	10,7963	11,1517	11,4862	11,8012	12,0975
26	0,9785	1,9009	2,7704	3,5901	4,3627	5,0908	5,7770	6,4236	7,0330	7,6071	8,1479	8,6572	9,1370	9,5888	10,0143	10,4148	10,7918	11,1467	11,4808	11,7952	12,0907
27	0,9785	1,9009	2,7704	3,5900	4,3624	5,0903	5,7762	6,4227	7,0317	7,6054	8,1457	8,6546	9,1339	9,5853	10,0101	10,4101	10,7866	11,1410	11,4745	11,7880	12,0828
28	0,9785	1,9009	2,7703	3,5897	4,3618	5,0895	5,7752	6,4213	7,0299	7,6031	8,1429	8,6514	9,1302	9,5809	10,0052	10,4045	10,7805	11,1343	11,4669	11,7796	12,0736
29	0,9785	1,9008	2,7700	3,5891	4,3610	5,0884	5,7738	6,4194	7,0274	7,6001	8,1395	8,6474	9,1255	9,5756	9,9993	10,3981	10,7734	11,1262	11,4579	11,7699	12,0632
30	0,9784	1,9004	2,7693	3,5882	4,3599	5,0870	5,7718	6,4168	7,0243	7,5964	8,1353	8,6425	9,1199	9,5693	9,9924	10,3905	10,7648	11,1167	11,4476	11,7587	12,0510
31	0,9784	1,9004	2,7693	3,5882	4,3597	5,0864	5,7708	6,4155	7,0226	7,5944	8,1326	8,6392	9,1161	9,5651	9,9875	10,3847	10,7581	11,1092	11,4394	11,7495	12,0406
32	0,9784	1,9004	2,7693	3,5880	4,3591	5,0854	5,7694	6,4137	7,0204	7,5915	8,1291	8,6352	9,1116	9,5598	9,9813	10,3776	10,7501	11,1005	11,4296	11,7384	12,0282
33	0,9784	1,9004	2,7692	3,5874	4,3581	5,0839	5,7676	6,4114	7,0174	7,5879	8,1249	8,6304	9,1060	9,5533	9,9737	10,3691	10,7408	11,0901	11,4178	11,7253	12,0138
34	0,9784	1,9002	2,7685	3,5863	4,3565	5,0820	5,7651	6,4082	7,0135	7,5834	8,1198	8,6245	9,0991	9,5453	9,9648	10,3592	10,7299	11,0776	11,4039	11,7100	11,9972
35	0,9782	1,8995	2,7673	3,5846	4,3544	5,0793	5,7617	6,4041	7,0087	7,5779	8,1135	8,6171	9,0906	9,5357	9,9543	10,3476	10,7166	11,0628	11,3876	11,6924	11,9781
36	0,9782	1,8995	2,7673	3,5846	4,3543	5,0788	5,7608	6,4028	7,0071	7,5757	8,1104	8,6131	9,0857	9,5302	9,9477	10,3395	10,7070	11,0519	11,3756	11,6789	11,9626
37	0,9782	1,8995	2,7673	3,5845	4,3537	5,0778	5,7594	6,4010	7,0048	7,5724	8,1061	8,6080	9,0798	9,5231	9,9391	10,3293	10,6955	11,0391	11,3612	11,6624	11,9442
38	0,9782	1,8995	2,7671	3,5838	4,3526	5,0763	5,7575	6,3985	7,0012	7,5679	8,1007	8,6017	9,0724	9,5140	9,9283	10,3171	10,6819	11,0238	11,3437	11,6429	11,9228
39	0,9782	1,8993	2,7665	3,5827	4,3511	5,0743	5,7549	6,3948	6,9964	7,5621	8,0940	8,5938	9,0626	9,5026	9,9154	10,3027	10,6657	11,0053	11,3230	11,6202	11,8982
40	0,9780	1,8986	2,7653	3,5810	4,3490	5,0715	5,7509	6,3897	6,9903	7,5550	8,0856	8,5834	9,0505	9,4888	9,9000	10,2854	10,6460	10,9833	11,2988	11,5940	11,8697
41	0,9780	1,8986	2,7653	3,5810	4,3486	5,0704	5,7490	6,3870	6,9869	7,5505	8,0794	8,5756	9,0412	9,4780	9,8875	10,2705	10,6288	10,9640	11,2776	11,5704	11,8431
42	0,9780	1,8986	2,7653	3,5807	4,3474	5,0683	5,7461	6,3834	6,9821	7,5439	8,0711	8,5657	9,0297	9,4647	9,8716	10,2522	10,6083	10,9415	11,2525	11,5422	11,8119
43	0,9780	1,8986	2,7649	3,5794	4,3452	5,0652	5,7422	6,3783	6,9751	7,5351	8,0605	8,5535	9,0156	9,4478	9,8522	10,2305	10,5844	10,9148	11,2225	11,5090	11,7757
44	0,9780	1,8982	2,7635	3,5770	4,3419	5,0611	5,7368	6,3709	6,9657	7,5239	8,0476	8,5385	8,9976	9,4272	9,8291	10,2050	10,5561	10,8830	11,1873	11,4706	11,7344
45	0,9776	1,8968	2,7610	3,5736	4,3376	5,0554	5,7289	6,3609	6,9538	7,5102	8,0316	8,5194	8,9758	9,4027	9,8020	10,1750	10,5222	10,8455	11,1465	11,4267	11,6870
46	0,9776	1,8968	2,7610	3,5736	4,3370	5,0533	5,7255	6,3561	6,9478	7,5024	8,0212	8,5066	8,9606	9,3853	9,7820	10,1513	10,4951	10,8153	11,1133	11,3902	11,6464
47	0,9776	1,8968	2,7610	3,5730	4,3348	5,0497	5,7204	6,3497	6,9395	7,4913	8,0075	8,4904	8,9422	9,3640	9,7568	10,1225	10,4630	10,7800	11,0744	11,3469	11,5991
48	0,9776	1,8968	2,7603	3,5706	4,3309	5,0442	5,7136	6,3409	6,9278	7,4768	7,9904	8,4708	8,9195	9,3373	9,7262	10,0883	10,4254	10,7386	11,0284	11,2966	11,5448
49	0,9776	1,8961	2,7578	3,5664	4,3251	5,0370	5,7042	6,3284	6,9123	7,4585	7,9695	8,4467	8,8910	9,3047	9,6898	10,0484	10,3814	10,6897	10,9749	11,2388	11,4831
50	0,9769	1,8934	2,7534	3,5603	4,3174	5,0270	5,6909	6,3119	6,8929	7,4363	7,9439	8,4164	8,8564	9,2660	9,6473	10,0016	10,3294	10,6328	10,9135	11,1732	11,4130
51	0,9769	1,8934	2,7534	3,5603	4,3166	5,0241	5,6860	6,3052	6,8844	7,4253	7,9289	8,3978	8,8344	9,2408	9,6184	9,9678	10,2911	10,5903	10,8671	11,1226	11,3571
52	0,9769	1,8934	2,7534	3,5595	4,3135	5,0189	5,6788	6,2961	6,8727	7,4094	7,9091	8,3744	8,8076	9,2100	9,5824	9,9269	10,2458	10,5408	10,8132	11,0631	11,2916
53	0,9769	1,8934	2,7525	3,5561	4,3079	5,0113	5,6692	6,2836	6,8557	7,3883	7,8842	8,3458	8,7747	9,1716	9,5388	9,8787	10,1931	10,4834	10,7497	10,9933	11,2151

Возраст застрахо- ванного	Периодичность уплаты страхового взноса - ежеквартально																				
	Период уплаты страхового взноса (в годах)																				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
54	0,9769	1,8924	2,7490	3,5502	4,2998	5,0010	5,6559	6,2656	6,8332	7,3617	7,8537	8,3108	8,7338	9,1252	9,4874	9,8225	10,1319	10,4157	10,6753	10,9117	11,1261
55	0,9758	1,8887	2,7426	3,5415	4,2889	4,9868	5,6366	6,2416	6,8048	7,3292	7,8164	8,2672	8,6843	9,0703	9,4275	9,7572	10,0598	10,3364	10,5884	10,8169	11,0229
56	0,9758	1,8887	2,7426	3,5415	4,2876	4,9822	5,6289	6,2310	6,7915	7,3123	7,7942	8,2401	8,6527	9,0345	9,3870	9,7104	10,0061	10,2755	10,5197	10,7400	10,9376
57	0,9758	1,8887	2,7426	3,5402	4,2827	4,9739	5,6176	6,2168	6,7734	7,2886	7,7652	8,2063	8,6145	8,9912	9,3369	9,6530	9,9409	10,2020	10,4375	10,6488	10,8372
58	0,9758	1,8887	2,7412	3,5349	4,2738	4,9618	5,6024	6,1974	6,7481	7,2576	7,7291	8,1654	8,5681	8,9376	9,2756	9,5833	9,8624	10,1141	10,3400	10,5414	10,7199
59	0,9758	1,8871	2,7355	3,5255	4,2609	4,9456	5,5817	6,1703	6,7150	7,2190	7,6854	8,1158	8,5108	8,8721	9,2011	9,4994	9,7685	10,0099	10,2253	10,4161	10,5839
60	0,9741	1,8811	2,7255	3,5116	4,2435	4,9235	5,5527	6,1349	6,6737	7,1722	7,6324	8,0546	8,4408	8,7925	9,1114	9,3990	9,6571	9,8873	10,0912	10,2707	10,4274
61	0,9741	1,8811	2,7255	3,5116	4,2419	4,9178	5,5431	6,1218	6,6573	7,1515	7,6051	8,0198	8,3976	8,7401	9,0490	9,3262	9,5735	9,7925	9,9853	10,1536	10,2992
62	0,9741	1,8811	2,7255	3,5099	4,2358	4,9075	5,5290	6,1042	6,6350	7,1222	7,5677	7,9734	8,3413	8,6731	8,9709	9,2364	9,4717	9,6787	9,8595	10,0159	10,1501
63	0,9741	1,8811	2,7236	3,5033	4,2247	4,8923	5,5101	6,0803	6,6035	7,0820	7,5178	7,9129	8,2693	8,5892	8,8744	9,1271	9,3495	9,5436	9,7116	9,8558	9,9781
64	0,9741	1,8791	2,7165	3,4914	4,2085	4,8720	5,4844	6,0464	6,5604	7,0284	7,4528	7,8357	8,1792	8,4855	8,7570	8,9958	9,2043	9,3848	9,5396	9,6710	9,7814
65	0,9720	1,8715	2,7038	3,4740	4,1866	4,8444	5,4481	6,0001	6,5028	6,9587	7,3699	7,7388	8,0679	8,3594	8,6160	8,8399	9,0338	9,2000	9,3412	9,4597	9,5581
66	0,9720	1,8715	2,7038	3,4740	4,1848	4,8371	5,4337	5,9770	6,4696	6,9140	7,3127	7,6683	7,9833	8,2606	8,5026	8,7121	8,8918	9,0443	9,1724	9,2787	9,3657
67	0,9720	1,8715	2,7038	3,4720	4,1769	4,8216	5,4087	5,9410	6,4213	6,8521	7,2364	7,5769	7,8765	8,1380	8,3644	8,5586	8,7235	8,8619	8,9768	9,0708	9,1467
68	0,9720	1,8715	2,7016	3,4634	4,1601	4,7946	5,3699	5,8888	6,3545	6,7697	7,1377	7,4615	7,7441	7,9888	8,1986	8,3768	8,5264	8,6505	8,7521	8,8341	8,8993
69	0,9720	1,8691	2,6924	3,4452	4,1309	4,7526	5,3135	5,8166	6,2654	6,6631	7,0129	7,3184	7,5828	7,8095	8,0021	8,1637	8,2979	8,4077	8,4964	8,5668	8,6218
70	0,9695	1,8592	2,6727	3,4138	4,0856	4,6917	5,2354	5,7204	6,1501	6,5282	6,8583	7,1440	7,3891	7,5972	7,7719	7,9168	8,0355	8,1313	8,2074	8,2669	8,3125
71	0,9684	1,8540	2,6606	3,3919	4,0516	4,6435	5,1714	5,6392	6,0507	6,4100	6,7211	6,9878	7,2143	7,4045	7,5622	7,6914	7,7957	7,8786	7,9433	7,9929	8,0302
72	0,9671	1,8479	2,6465	3,3669	4,0133	4,5898	5,1006	5,5500	5,9423	6,2820	6,5733	6,8206	7,0283	7,2006	7,3417	7,4555	7,5460	7,6167	7,6709	7,7115	7,7414
73	0,9656	1,8410	2,6307	3,3393	3,9712	4,5312	5,0239	5,4540	5,8263	6,1456	6,4167	6,6444	6,8332	6,9879	7,1127	7,2119	7,2894	7,3488	7,3934	7,4262	7,4497
74	0,9639	1,8335	2,6137	3,3095	3,9261	4,4686	4,9421	5,3521	5,7037	6,0022	6,2529	6,4609	6,6312	6,7686	6,8778	6,9631	7,0285	7,0776	7,1137	7,1396	7,1577
75	0,9621	1,8254	2,5953	3,2775	3,8777	4,4017	4,8552	5,2443	5,5746	5,8519	6,0820	6,2705	6,4225	6,5434	6,6378	6,7101	6,7645	6,8044	6,8330	6,8530	6,8665
76	0,9602	1,8166	2,5754	3,2430	3,8259	4,3304	4,7631	5,1305	5,4390	5,6950	5,9046	6,0737	6,2081	6,3131	6,3936	6,4540	6,4985	6,5303	6,5525	6,5676	6,5775
77	0,9581	1,8070	2,5539	3,2060	3,7705	4,2546	4,6656	5,0108	5,2971	5,5316	5,7208	5,8712	5,9887	6,0787	6,1463	6,1960	6,2316	6,2565	6,2734	6,2844	6,2915
78	0,9558	1,7967	2,5309	3,1663	3,7114	4,1741	4,5627	4,8851	5,1491	5,3622	5,5315	5,6637	5,7651	5,8412	5,8972	5,9373	5,9653	5,9843	5,9967	6,0046	6,0095
79	0,9533	1,7856	2,5060	3,1239	3,6485	4,0890	4,4545	4,7537	4,9953	5,1872	5,3371	5,4520	5,5384	5,6018	5,6472	5,6790	5,7005	5,7146	5,7236	5,7291	5,7323
80	0,9506	1,7735	2,4793	3,0785	3,5817	3,9991	4,3410	4,6169	4,8361	5,0073	5,1386	5,2372	5,3096	5,3615	5,3978	5,4224	5,4385	5,4488	5,4550	5,4587	5,4611
81	0,9477	1,7605	2,4506	3,0301	3,5109	3,9045	4,2223	4,4748	4,6720	4,8231	4,9367	5,0201	5,0799	5,1216	5,1499	5,1685	5,1803	5,1875	5,1918	5,1946	5,1972
82	0,9445	1,7465	2,4199	2,9786	3,4361	3,8054	4,0988	4,3279	4,5036	4,6356	4,7325	4,8020	4,8505	4,8834	4,9050	4,9187	4,9271	4,9320	4,9353	4,9383	4,9412
83	0,9411	1,7314	2,3871	2,9240	3,3573	3,7016	3,9706	4,1767	4,3316	4,4453	4,5269	4,5838	4,6224	4,6478	4,6639	4,6737	4,6795	4,6833	4,6869	4,6903	4,6935
84	0,9375	1,7152	2,3521	2,8661	3,2745	3,5935	3,8381	4,0218	4,1567	4,2534	4,3210	4,3668	4,3968	4,4159	4,4276	4,4345	4,4390	4,4433	4,4473	4,4511	4,4547
85	0,9335	1,6978	2,3147	2,8049	3,1878	3,4813	3,7018	3,8637	3,9798	4,0609	4,1158	4,1519	4,1748	4,1888	4,1971	4,2025	4,2077	4,2125	4,2171	4,2214	4,2255
86	0,9292	1,6791	2,2751	2,7405	3,0973	3,3653	3,5622	3,7033	3,8019	3,8687	3,9126	3,9404	3,9574	3,9674	3,9741	3,9803	3,9862	3,9918	3,9970	4,0020	4,0066
87	0,9246	1,6592	2,2330	2,6729	3,0033	3,2460	3,4200	3,5415	3,6239	3,6780	3,7123	3,7333	3,7456	3,7538	3,7615	3,7688	3,7756	3,7821	3,7882	3,7940	3,7994
88	0,9196	1,6379	2,1885	2,6021	2,9059	3,1237	3,2757	3,3789	3,4466	3,4896	3,5158	3,5313	3,5415	3,5511	3,5602	3,5688	3,5769	3,5846	3,5918	3,5986	3,6050
89	0,9143	1,6152	2,1416	2,5283	2,8056	2,9991	3,1304	3,2166	3,2713	3,3047	3,3244	3,3374	3,3497	3,3612	3,3722	3,3825	3,3922	3,4014	3,4100	3,4182	3,4259
90	0,9086	1,5910	2,0923	2,4518	2,7026	2,8728	2,9846	3,0555	3,0988	3,1243	3,1411	3,1571	3,1721	3,1862	3,1996	3,2122	3,2241	3,2353	3,2459	3,2559	3,2653
91	0,9025	1,5654	2,0407	2,3725	2,5975	2,7453	2,8391	2,8964	2,9300	2,9523	2,9734	2,9932	3,0120	3,0297	3,0463	3,0621	3,0769	3,0909	3,1041	3,1166	3,1283
92	0,8960	1,5383	1,9867	2,2908	2,4905	2,6173	2,6948	2,7402	2,7704	2,7988	2,8257	2,8510	2,8749	2,8974	2,9187	2,9387	2,9576	2,9755	2,9923	3,0082	3,0232
93	0,8890	1,5096	1,9304	2,2069	2,3823	2,4895	2,5524	2,5942	2,6335	2,6707	2,7057	2,7388	2,7700	2,7994	2,8271	2,8533	2,8780	2,9013	2,9233	2,9440	2,9636
94	0,8816	1,4794	1,8721	2,1214	2,2737	2,3630	2,4223	2,4782	2,5310	2,5808	2,6278	2,6721	2,7139	2,7533	2,7905	2,8256	2,8587	2,8899	2,9194	2,9472	2,9734
95	0,8737	1,4477	1,8120	2,0346	2,1651	2,2518	2,3335	2,4106	2,4834	2,5520	2,6168	2,6779	2,7355	2,7898	2,8411	2,8895	2,9352	2,978,			

**Таблица 12**  
для расчета коэффициентов пересчета условий договора страхования

**Женщины**

Норма доходности	6%
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Возраст застрахованного	Периодичность уплаты страхового взноса - ежемесячно																				
	Период уплаты страхового взноса (в годах)																				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
18	0,9739	1,8925	2,7587	3,5756	4,3459	5,0722	5,7572	6,4030	7,0118	7,5857	8,1266	8,6366	9,1173	9,5703	9,9971	10,3994	10,7786	11,1357	11,4722	11,7890	12,0875
19	0,9739	1,8924	2,7585	3,5753	4,3454	5,0717	5,7564	6,4019	7,0104	7,5840	8,1247	8,6344	9,1147	9,5673	9,9939	10,3958	10,7746	11,1313	11,4672	11,7837	12,0817
20	0,9739	1,8922	2,7582	3,5748	4,3448	5,0709	5,7553	6,4005	7,0087	7,5820	8,1224	8,6316	9,1116	9,5638	9,9900	10,3916	10,7698	11,1261	11,4616	11,7776	12,0752
21	0,9739	1,8922	2,7582	3,5748	4,3447	5,0705	5,7547	6,3997	7,0077	7,5807	8,1208	8,6297	9,1093	9,5613	9,9872	10,3883	10,7660	11,1218	11,4570	11,7725	12,0696
22	0,9739	1,8922	2,7582	3,5747	4,3444	5,0699	5,7539	6,3986	7,0063	7,5790	8,1188	8,6274	9,1067	9,5583	9,9836	10,3842	10,7615	11,1169	11,4516	11,7666	12,0631
23	0,9739	1,8922	2,7581	3,5743	4,3437	5,0690	5,7528	6,3972	7,0046	7,5769	8,1163	8,6246	9,1035	9,5545	9,9793	10,3795	10,7563	11,1112	11,4453	11,7597	12,0557
24	0,9739	1,8921	2,7576	3,5736	4,3428	5,0678	5,7513	6,3953	7,0023	7,5742	8,1133	8,6211	9,0994	9,5500	9,9743	10,3740	10,7503	11,1045	11,4380	11,7519	12,0474
25	0,9737	1,8916	2,7569	3,5726	4,3415	5,0663	5,7492	6,3929	6,9995	7,5711	8,1096	8,6169	9,0946	9,5446	9,9684	10,3675	10,7432	11,0968	11,4297	11,7431	12,0379
26	0,9737	1,8916	2,7569	3,5726	4,3414	5,0659	5,7487	6,3922	6,9986	7,5699	8,1080	8,6148	9,0921	9,5417	9,9651	10,3636	10,7387	11,0919	11,4243	11,7370	12,0311
27	0,9737	1,8916	2,7569	3,5725	4,3411	5,0654	5,7480	6,3912	6,9973	7,5681	8,1057	8,6121	9,0890	9,5381	9,9609	10,3588	10,7335	11,0861	11,4179	11,7298	12,0231
28	0,9737	1,8916	2,7568	3,5721	4,3405	5,0646	5,7469	6,3899	6,9954	7,5657	8,1029	8,6088	9,0852	9,5337	9,9559	10,3532	10,7273	11,0793	11,4102	11,7213	12,0139
29	0,9737	1,8915	2,7564	3,5715	4,3396	5,0635	5,7455	6,3879	6,9929	7,5627	8,0994	8,6048	9,0805	9,5284	9,9499	10,3467	10,7201	11,0711	11,4012	11,7115	12,0033
30	0,9736	1,8911	2,7558	3,5706	4,3385	5,0620	5,7434	6,3852	6,9897	7,5590	8,0951	8,5998	9,0749	9,5221	9,9430	10,3391	10,7115	11,0616	11,3908	11,7003	11,9911
31	0,9736	1,8911	2,7558	3,5706	4,3383	5,0614	5,7424	6,3838	6,9880	7,5569	8,0924	8,5965	9,0710	9,5177	9,9380	10,3332	10,7047	11,0540	11,3825	11,6910	11,9805
32	0,9736	1,8911	2,7558	3,5704	4,3377	5,0603	5,7410	6,3821	6,9857	7,5540	8,0889	8,5925	9,0665	9,5124	9,9317	10,3260	10,6967	11,0452	11,3726	11,6798	11,9680
33	0,9736	1,8911	2,7555	3,5697	4,3366	5,0588	5,7391	6,3797	6,9827	7,5503	8,0846	8,5876	9,0608	9,5058	9,9241	10,3175	10,6873	11,0347	11,3607	11,6666	11,9535
34	0,9736	1,8909	2,7548	3,5686	4,3350	5,0568	5,7366	6,3764	6,9787	7,5457	8,0795	8,5816	9,0538	9,4977	9,9151	10,3075	10,6762	11,0221	11,3466	11,6512	11,9369
35	0,9734	1,8901	2,7536	3,5669	4,3329	5,0541	5,7331	6,3723	6,9739	7,5403	8,0731	8,5741	9,0452	9,4881	9,9045	10,2957	10,6628	11,0072	11,3303	11,6335	11,9176
36	0,9734	1,8901	2,7536	3,5669	4,3327	5,0535	5,7321	6,3709	6,9722	7,5380	8,0699	8,5700	9,0403	9,4824	9,8978	10,2875	10,6531	10,9962	11,3181	11,6198	11,9020
37	0,9734	1,8901	2,7536	3,5667	4,3320	5,0525	5,7307	6,3691	6,9698	7,5346	8,0656	8,5649	9,0343	9,4753	9,8890	10,2773	10,6415	10,9833	11,3036	11,6032	11,8834
38	0,9734	1,8901	2,7534	3,5660	4,3309	5,0510	5,7288	6,3666	6,9662	7,5300	8,0601	8,5585	9,0267	9,4660	9,8782	10,2649	10,6278	10,9678	11,2859	11,5835	11,8619
39	0,9734	1,8899	2,7527	3,5648	4,3293	5,0490	5,7261	6,3627	6,9613	7,5241	8,0533	8,5504	9,0168	9,4545	9,8651	10,2503	10,6114	10,9491	11,2650	11,5606	11,8371
40	0,9731	1,8891	2,7514	3,5631	4,3272	5,0461	5,7220	6,3576	6,9551	7,5170	8,0447	8,5399	9,0046	9,4405	9,8496	10,2329	10,5915	10,9269	11,2407	11,5343	11,8083
41	0,9731	1,8891	2,7514	3,5631	4,3268	5,0449	5,7200	6,3548	6,9517	7,5123	8,0384	8,5320	8,9951	9,4297	9,8368	10,2178	10,5741	10,9075	11,2193	11,5104	11,7815
42	0,9731	1,8891	2,7514	3,5627	4,3255	5,0427	5,7171	6,3511	6,9467	7,5056	8,0299	8,5219	8,9835	9,4161	9,8208	10,1993	10,5534	10,8847	11,1940	11,4819	11,7500
43	0,9731	1,8891	2,7510	3,5613	4,3232	5,0396	5,7132	6,3459	6,9396	7,4966	8,0192	8,5096	8,9691	9,3990	9,8012	10,1774	10,5293	10,8578	11,1637	11,4485	11,7136
44	0,9731	1,8887	2,7495	3,5589	4,3199	5,0354	5,7076	6,3383	6,9300	7,4852	8,0062	8,4943	8,9510	9,3782	9,7778	10,1517	10,5007	10,8257	11,1282	11,4098	11,6721
45	0,9726	1,8871	2,7469	3,5554	4,3155	5,0295	5,6995	6,3281	6,9179	7,4714	7,9899	8,4751	8,9289	9,3534	9,7506	10,1214	10,4665	10,7879	11,0871	11,3657	11,6244
46	0,9726	1,8871	2,7469	3,5554	4,3148	5,0273	5,6959	6,3232	6,9118	7,4634	7,9793	8,4620	8,9135	9,3359	9,7303	10,0974	10,4392	10,7574	11,0537	11,3288	11,5834
47	0,9726	1,8871	2,7469	3,5546	4,3125	5,0235	5,6907	6,3167	6,9033	7,4521	7,9654	8,4457	8,8949	9,3143	9,7048	10,0683	10,4068	10,7219	11,0145	11,2852	11,5357
48	0,9726	1,8871	2,7461	3,5521	4,3084	5,0180	5,6838	6,3077	6,8913	7,4373	7,9481	8,4259	8,8719	9,2872	9,6738	10,0338	10,3689	10,6801	10,9681	11,2345	11,4811
49	0,9726	1,8862	2,7435	3,5478	4,3025	5,0106	5,6742	6,2949	6,8756	7,4188	7,9270	8,4014	8,8431	9,2543	9,6371	9,9936	10,3245	10,6308	10,9142	11,1764	11,4191
50	0,9717	1,8834	2,7389	3,5416	4,2947	5,0004	5,6606	6,2782	6,8559	7,3964	7,9010	8,3707	8,8081	9,2153	9,5944	9,9464	10,2721	10,5735	10,8524	11,1105	11,3486
51	0,9717	1,8834	2,7389	3,5416	4,2937	4,9973	5,6555	6,2713	6,8473	7,3851	7,8857	8,3518	8,7858	9,1899	9,5650	9,9122	10,2334	10,5307	10,8057	11,0595	11,2922
52	0,9717	1,8834	2,7389	3,5405	4,2904	4,9919	5,6482	6,2621	6,8352	7,3688	7,8656	8,3281	8,7587	9,1586	9,5286	9,8709	10,1878	10,4809	10,7513	10,9994	11,2262
53	0,9717	1,8834	2,7378	3,5370	4,2847	4,9841	5,6384	6,2492	6,8179	7,3474	7,8403	8,2993	8,7254	9,1197	9,4846	9,8223	10,1347	10,4229	10,6874	10,9291	11,1492

Возраст застрахованного	Периодичность уплаты страхового взноса - ежемесячно																				
	Период уплаты страхового взноса (в годах)																				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
54	0,9717	1,8822	2,7340	3,5309	4,2763	4,9737	5,6247	6,2308	6,7951	7,3204	7,8096	8,2637	8,6840	9,0729	9,4328	9,7658	10,0729	10,3547	10,6124	10,8469	11,0595
55	0,9704	1,8783	2,7275	3,5220	4,2652	4,9591	5,6050	6,2064	6,7664	7,2877	7,7717	8,2196	8,6341	9,0176	9,3725	9,6999	10,0003	10,2748	10,5248	10,7514	10,9557
56	0,9704	1,8783	2,7275	3,5220	4,2637	4,9542	5,5971	6,1956	6,7528	7,2703	7,7491	8,1921	8,6021	8,9815	9,3315	9,6525	9,9460	10,2132	10,4554	10,6738	10,8696
57	0,9704	1,8783	2,7275	3,5203	4,2585	4,9457	5,5855	6,1812	6,7343	7,2461	7,7197	8,1580	8,5635	8,9376	9,2808	9,5945	9,8802	10,1390	10,3725	10,5818	10,7684
58	0,9704	1,8783	2,7257	3,5148	4,2494	4,9333	5,5701	6,1613	6,7084	7,2147	7,6832	8,1167	8,5166	8,8834	9,2188	9,5241	9,8009	10,0504	10,2742	10,4737	10,6503
59	0,9704	1,8763	2,7198	3,5050	4,2361	4,9168	5,5488	6,1337	6,6748	7,1756	7,6390	8,0665	8,4586	8,8171	9,1436	9,4394	9,7061	9,9453	10,1586	10,3474	10,5135
60	0,9684	1,8700	2,7094	3,4909	4,2185	4,8941	5,5193	6,0978	6,6331	7,1285	7,5854	8,0046	8,3878	8,7367	9,0529	9,3381	9,5938	9,8217	10,0236	10,2011	10,3559
61	0,9684	1,8700	2,7094	3,4909	4,2165	4,8880	5,5094	6,0844	6,6164	7,1072	7,5575	7,9691	8,3438	8,6835	8,9898	9,2644	9,5092	9,7261	9,9167	10,0830	10,2269
62	0,9684	1,8700	2,7094	3,4888	4,2100	4,8774	5,4950	6,0665	6,5936	7,0772	7,5193	7,9219	8,2867	8,6156	8,9106	9,1736	9,4065	9,6112	9,7899	9,9444	10,0768
63	0,9684	1,8700	2,7071	3,4818	4,1986	4,8620	5,4758	6,0420	6,5614	7,0363	7,4686	7,8604	8,2138	8,5306	8,8131	9,0632	9,2832	9,4750	9,6410	9,7833	9,9039
64	0,9684	1,8676	2,6996	3,4696	4,1820	4,8413	5,4495	6,0074	6,5174	6,9818	7,4027	7,7822	8,1225	8,4259	8,6945	8,9308	9,1369	9,3151	9,4679	9,5975	9,7062
65	0,9658	1,8595	2,6865	3,4517	4,1599	4,8131	5,4123	5,9601	6,4589	6,9109	7,3186	7,6841	8,0099	8,2985	8,5523	8,7736	8,9651	9,1292	9,2684	9,3852	9,4820
66	0,9658	1,8595	2,6865	3,4517	4,1576	4,8052	5,3972	5,9362	6,4247	6,8652	7,2603	7,6124	7,9242	8,1984	8,4377	8,6446	8,8219	8,9724	9,0986	9,2032	9,2887
67	0,9658	1,8595	2,6865	3,4493	4,1491	4,7889	5,3714	5,8993	6,3753	6,8022	7,1828	7,5198	7,8161	8,0746	8,2982	8,4899	8,6524	8,7888	8,9019	8,9943	9,0689
68	0,9658	1,8595	2,6839	3,4401	4,1315	4,7610	5,3315	5,8459	6,3072	6,7185	7,0827	7,4029	7,6823	7,9239	8,1310	8,3067	8,4541	8,5763	8,6762	8,7567	8,8206
69	0,9658	1,8567	2,6739	3,4211	4,1014	4,7179	5,2738	5,7723	6,2168	6,6103	6,9564	7,2583	7,5194	7,7433	7,9331	8,0924	8,2244	8,3324	8,4194	8,4885	8,5423
70	0,9627	1,8459	2,6534	3,3885	4,0548	4,6555	5,1943	5,6745	6,0999	6,4738	6,8001	7,0823	7,3242	7,5294	7,7015	7,8441	7,9608	8,0549	8,1295	8,1877	8,2323
71	0,9614	1,8403	2,6405	3,3657	4,0197	4,6061	5,1289	5,5918	5,9989	6,3541	6,6613	6,9245	7,1479	7,3352	7,4905	7,6175	7,7199	7,8011	7,8645	7,9130	7,9494
72	0,9598	1,8336	2,6256	3,3397	3,9801	4,5510	5,0565	5,5011	5,8889	6,2243	6,5118	6,7557	6,9603	7,1299	7,2686	7,3804	7,4691	7,5383	7,5913	7,6310	7,6601
73	0,9579	1,8261	2,6089	3,3109	3,9367	4,4909	4,9782	5,4034	5,7711	6,0863	6,3536	6,5779	6,7638	6,9158	7,0384	7,1357	7,2115	7,2696	7,3131	7,3450	7,3679
74	0,9559	1,8179	2,5909	3,2799	3,8902	4,4267	4,8949	5,2998	5,6468	5,9412	6,1881	6,3928	6,5602	6,6952	6,8023	6,8858	6,9497	6,9977	7,0328	7,0580	7,0755
75	0,9537	1,8090	2,5714	3,2466	3,8403	4,3582	4,8062	5,1902	5,5159	5,7891	6,0156	6,2008	6,3502	6,4686	6,5611	6,6318	6,6848	6,7237	6,7516	6,7709	6,7841
76	0,9513	1,7994	2,5504	3,2108	3,7869	4,2852	4,7123	5,0746	5,3785	5,6304	5,8365	6,0026	6,1344	6,2372	6,3158	6,3748	6,4181	6,4491	6,4706	6,4852	6,4948
77	0,9488	1,7890	2,5278	3,1723	3,7298	4,2076	4,6130	4,9530	5,2348	5,4653	5,6511	5,7986	5,9136	6,0016	6,0676	6,1160	6,1507	6,1748	6,1911	6,2018	6,2086
78	0,9460	1,7777	2,5034	3,1311	3,6690	4,1254	4,5082	4,8255	5,0850	5,2942	5,4602	5,5897	5,6888	5,7631	5,8176	5,8566	5,8838	5,9021	5,9142	5,9218	5,9264
79	0,9429	1,7656	2,4772	3,0870	3,6043	4,0383	4,3980	4,6922	4,9293	5,1175	5,2643	5,3767	5,4609	5,5227	5,5669	5,5977	5,6185	5,6322	5,6408	5,6461	5,6491
80	0,9396	1,7524	2,4490	3,0399	3,5356	3,9465	4,2825	4,5534	4,7684	4,9360	5,0644	5,1606	5,2311	5,2816	5,3168	5,3406	5,3562	5,3660	5,3721	5,3756	5,3780
81	0,9361	1,7383	2,4188	2,9897	3,4628	3,8498	4,1618	4,4094	4,6025	4,7503	4,8611	4,9424	5,0005	5,0410	5,0684	5,0863	5,0977	5,1046	5,1087	5,1115	5,1141
82	0,9322	1,7230	2,3865	2,9363	3,3861	3,7486	4,0363	4,2607	4,4324	4,5612	4,6557	4,7232	4,7703	4,8021	4,8230	4,8362	4,8442	4,8489	4,8522	4,8553	4,8581
83	0,9281	1,7066	2,3519	2,8797	3,3052	3,6428	3,9061	4,1077	4,2588	4,3696	4,4489	4,5041	4,5415	4,5660	4,5815	4,5909	4,5965	4,6003	4,6039	4,6073	4,6105
84	0,9236	1,6890	2,3151	2,8198	3,2203	3,5326	3,7717	3,9510	4,0824	4,1765	4,2420	4,2863	4,3154	4,3338	4,3450	4,3515	4,3560	4,3603	4,3643	4,3681	4,3717
85	0,9187	1,6701	2,2758	2,7565	3,1314	3,4183	3,6335	3,7913	3,9041	3,9828	4,0360	4,0708	4,0929	4,1063	4,1142	4,1196	4,1247	4,1296	4,1341	4,1384	4,1425
86	0,9134	1,6498	2,2341	2,6899	3,0387	3,3003	3,4921	3,6293	3,7249	3,7896	3,8319	3,8588	3,8751	3,8847	3,8913	3,8975	3,9033	3,9089	3,9141	3,9190	3,9237
87	0,9078	1,6282	2,1900	2,6201	2,9426	3,1790	3,3482	3,4660	3,5457	3,5980	3,6311	3,6512	3,6630	3,6711	3,6788	3,6860	3,6928	3,6993	3,7054	3,7111	3,7165
88	0,9017	1,6050	2,1433	2,5470	2,8430	3,0547	3,2022	3,3020	3,3674	3,4088	3,4340	3,4488	3,4590	3,4686	3,4776	3,4862	3,4942	3,5018	3,5090	3,5158	3,5222
89	0,8952	1,5804	2,0942	2,4710	2,7405	2,9283	3,0553	3,1386	3,1913	3,2234	3,2421	3,2551	3,2673	3,2788	3,2897	3,3000	3,3097	3,3188	3,3274	3,3355	3,3432
90	0,8883	1,5543	2,0427	2,3921	2,6355	2,8002	2,9081	2,9764	3,0180	3,0424	3,0592	3,0750	3,0899	3,1040	3,1173	3,1299	3,1417	3,1529	3,1634	3,1734	3,1827
91	0,8808	1,5266	1,9887	2,3106	2,5284	2,6711	2,7614	2,8164	2,8486	2,8708	2,8917	2,9115	2,9302	2,9477	2,9643	2,9800	2,9948	3,0087	3,0218	3,0342	3,0459
92	0,8728	1,4973	1,9324	2,2267	2,4195	2,5416	2,6160	2,6595	2,6895	2,7178	2,7445	2,7697	2,7935	2,8159	2,8370	2,8570	2,8758	2,8936	2,9103	2,9262	2,9411
93	0,8643	1,4664	1,8737	2,1406	2,3095	2,4124	2,4726	2,5142	2,5534	2,5903	2,6252	2,6581	2,6891	2,7184	2,7460	2,7721	2,7967	2,8199	2,8417	2,8624	2,8819
94	0,8553	1,4339	1,8130	2,0530	2,1992	2,2847	2,3437	2,3994	2,4519	2,5015	2,5482	2,5923	2,6339	2,6731	2,7101	2,7451	2,7780	2,8091	2,8384	2,8661	2,8922
95	0,8456	1,3998	1,7505	1,9642	2,0892	2,1754	2,2568	2,3335	2,4059	2,4742	2,5386	2,5994	2,6568	2,7109	2,7619	2,8101	2,8555	2,8983	2,9388	2,9769	3,0129
96	0,8355	1,3643	1,6866	1,8750	2,0050	2,1277	2,2434	2,3525	2,4555	2,5527	2,6443	2,7308	2,8124	2,8893	2,9619	3,0304	3,0950	3,1560	3,2135	3,2677	3,3189
97	0,8248	1,3274	1,6213	1,8241	2,0154	2,1959	2,3662	2,5268	2,6783	2,8213	2,9562	3,0834	3,2034	3,3167	3,4235	3,5243	3,6194	3,7091	3,7937	3,8735	3,9488
98	0,8135	1,2892	1,6174	1,9271	2,2192	2,4948	2,7548	3,0001	3,2315	3,4497	3,6557	3,8500	4,0333	4,2062	4,3693	4,5232	4,6684	4,8053	4,9345	5,0564	5,1714
99	0,8021	1,3556	1,8777	2,3703	2,8350	3,2734	3,6870	4,0772	4,4453	4,7925	5,1201	5,4292	5,7208	5,9958	6,2553	6,5001	6,7311	6,9489	7,1545	7,3484	7,5313



**Таблица 13**  
для расчета коэффициентов пересчета условий договора страхования

**Мужчины**

Норма доходности	8%
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Возраст застрахо- ванного	Периодичность уплаты страхового взноса - ежегодно																				
	Период уплаты страхового взноса (в годах)																				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
18	1,0000	1,9251	2,7808	3,5717	4,3028	4,9784	5,6029	6,1800	6,7130	7,2052	7,6598	8,0795	8,4671	8,8244	9,1537	9,4573	9,7370	9,9949	10,2323	10,4507	10,6517
19	1,0000	1,9251	2,7801	3,5703	4,3007	4,9757	5,5997	6,1758	6,7079	7,1992	7,6530	8,0720	8,4582	8,8142	9,1423	9,4448	9,7236	9,9801	10,2162	10,4335	10,6334
20	1,0000	1,9243	2,7785	3,5680	4,2978	4,9723	5,5951	6,1703	6,7014	7,1919	7,6449	8,0624	8,4472	8,8019	9,1289	9,4302	9,7076	9,9628	10,1977	10,4138	10,6127
21	1,0000	1,9243	2,7785	3,5680	4,2978	4,9717	5,5940	6,1687	6,6993	7,1894	7,6411	8,0575	8,4413	8,7950	9,1211	9,4212	9,6973	9,9514	10,1853	10,4005	10,5981
22	1,0000	1,9243	2,7785	3,5680	4,2972	4,9705	5,5922	6,1664	6,6966	7,1854	7,6359	8,0511	8,4339	8,7866	9,1113	9,4101	9,6850	9,9380	10,1709	10,3847	10,5810
23	1,0000	1,9243	2,7785	3,5674	4,2959	4,9686	5,5898	6,1635	6,6923	7,1797	7,6290	8,0431	8,4248	8,7760	9,0993	9,3968	9,6705	9,9224	10,1538	10,3662	10,5612
24	1,0000	1,9243	2,7778	3,5660	4,2938	4,9660	5,5867	6,1588	6,6861	7,1722	7,6203	8,0332	8,4133	8,7630	9,0849	9,3811	9,6537	9,9039	10,1337	10,3448	10,5385
25	1,0000	1,9235	2,7762	3,5637	4,2910	4,9625	5,5816	6,1521	6,6780	7,1628	7,6096	8,0208	8,3992	8,7475	9,0679	9,3628	9,6336	9,8823	10,1106	10,3202	10,5127
26	1,0000	1,9235	2,7762	3,5637	4,2910	4,9613	5,5792	6,1487	6,6736	7,1575	7,6027	8,0125	8,3896	8,7366	9,0560	9,3492	9,6185	9,8657	10,0927	10,3012	10,4919
27	1,0000	1,9235	2,7762	3,5637	4,2896	4,9587	5,5754	6,1439	6,6678	7,1500	7,5937	8,0021	8,3779	8,7237	9,0412	9,3328	9,6005	9,8464	10,0721	10,2786	10,4675
28	1,0000	1,9235	2,7762	3,5623	4,2868	4,9546	5,5702	6,1376	6,6597	7,1403	7,5825	7,9894	8,3639	8,7077	9,0235	9,3134	9,5796	9,8240	10,0476	10,2522	10,4393
29	1,0000	1,9235	2,7747	3,5592	4,2824	4,9490	5,5634	6,1289	6,6492	7,1280	7,5687	7,9742	8,3466	8,6885	9,0024	9,2907	9,5554	9,7975	10,0190	10,2217	10,4071
30	1,0000	1,9217	2,7714	3,5545	4,2763	4,9417	5,5540	6,1174	6,6360	7,1131	7,5523	7,9555	8,3257	8,6657	8,9779	9,2645	9,5267	9,7666	9,9860	10,1868	10,3704
31	1,0000	1,9217	2,7714	3,5545	4,2763	4,9406	5,5519	6,1145	6,6321	7,1086	7,5460	7,9477	8,3165	8,6552	8,9662	9,2506	9,5109	9,7489	9,9667	10,1660	10,3472
32	1,0000	1,9217	2,7714	3,5545	4,2751	4,9384	5,5487	6,1103	6,6272	7,1018	7,5376	7,9377	8,3051	8,6425	8,9511	9,2335	9,4917	9,7280	9,9442	10,1407	10,3196
33	1,0000	1,9217	2,7714	3,5532	4,2727	4,9349	5,5442	6,1049	6,6198	7,0926	7,5267	7,9253	8,2914	8,6262	8,9325	9,2127	9,4690	9,7035	9,9168	10,1108	10,2872
34	1,0000	1,9217	2,7700	3,5506	4,2689	4,9300	5,5384	6,0970	6,6099	7,0809	7,5133	7,9104	8,2737	8,6060	8,9100	9,1881	9,4425	9,6739	9,8843	10,0757	10,2499
35	1,0000	1,9203	2,7671	3,5465	4,2637	4,9237	5,5297	6,0862	6,5971	7,0663	7,4971	7,8912	8,2517	8,5815	8,8832	9,1592	9,4103	9,6386	9,8463	10,0352	10,2070
36	1,0000	1,9203	2,7671	3,5465	4,2637	4,9222	5,5269	6,0821	6,5920	7,0601	7,4883	7,8801	8,2385	8,5663	8,8663	9,1390	9,3872	9,6128	9,8181	10,0048	10,1732
37	1,0000	1,9203	2,7671	3,5465	4,2621	4,9192	5,5225	6,0765	6,5852	7,0506	7,4763	7,8657	8,2220	8,5479	8,8443	9,1139	9,3592	9,5822	9,7851	9,9680	10,1331
38	1,0000	1,9203	2,7671	3,5447	4,2588	4,9144	5,5164	6,0692	6,5748	7,0374	7,4606	7,8478	8,2019	8,5240	8,8170	9,0835	9,3259	9,5463	9,7451	9,9245	10,0862
39	1,0000	1,9203	2,7653	3,5411	4,2536	4,9078	5,5084	6,0579	6,5606	7,0205	7,4411	7,8260	8,1760	8,4944	8,7839	9,0473	9,2869	9,5029	9,6978	9,8736	10,0321
40	1,0000	1,9182	2,7613	3,5355	4,2464	4,8991	5,4962	6,0424	6,5421	6,9993	7,4175	7,7978	8,1438	8,4584	8,7446	9,0049	9,2397	9,4515	9,6425	9,8147	9,9701
41	1,0000	1,9182	2,7613	3,5355	4,2464	4,8967	5,4916	6,0358	6,5336	6,9890	7,4033	7,7800	8,1227	8,4344	8,7179	8,9736	9,2042	9,4122	9,5998	9,7691	9,9196
42	1,0000	1,9182	2,7613	3,5355	4,2437	4,8916	5,4843	6,0265	6,5225	6,9736	7,3839	7,7571	8,0966	8,4053	8,6838	8,9350	9,1615	9,3658	9,5501	9,7140	9,8599
43	1,0000	1,9182	2,7613	3,5326	4,2382	4,8837	5,4742	6,0143	6,5057	6,9525	7,3590	7,7287	8,0649	8,3682	8,6417	8,8884	9,1109	9,3116	9,4902	9,6490	9,7904
44	1,0000	1,9182	2,7582	3,5266	4,2296	4,8727	5,4610	5,9960	6,4827	6,9253	7,3280	7,6941	8,0244	8,3223	8,5910	8,8333	9,0519	9,2464	9,4194	9,5733	9,7102
45	1,0000	1,9148	2,7517	3,5172	4,2176	4,8583	5,4410	5,9710	6,4531	6,8916	7,2904	7,6501	7,9745	8,2671	8,5310	8,7691	8,9808	9,1693	9,3369	9,4860	9,6187
46	1,0000	1,9148	2,7517	3,5172	4,2176	4,8546	5,4340	5,9609	6,4402	6,8762	7,2694	7,6240	7,9439	8,2324	8,4926	8,7241	8,9301	9,1133	9,2763	9,4214	9,5485
47	1,0000	1,9148	2,7517	3,5172	4,2136	4,8469	5,4229	5,9469	6,4234	6,8533	7,2409	7,5906	7,9059	8,1904	8,4434	8,6686	8,8689	9,0471	9,2056	9,3446	9,4664
48	1,0000	1,9148	2,7517	3,5128	4,2052	4,8349	5,4076	5,9285	6,3984	6,8221	7,2043	7,5491	7,8600	8,1366	8,3827	8,6017	8,7965	8,9698	9,1217	9,2549	9,3716
49	1,0000	1,9148	2,7469	3,5037	4,1920	4,8181	5,3875	5,9011	6,3643	6,7822	7,1590	7,4989	7,8013	8,0703	8,3096	8,5226	8,7120	8,8781	9,0237	9,1513	9,2631
50	1,0000	1,9095	2,7368	3,4893	4,1736	4,7961	5,3575	5,8639	6,3206	6,7326	7,1041	7,4347	7,7287	7,9904	8,2232	8,4303	8,6118	8,7709	8,9104	9,0327	9,1398
51	1,0000	1,9095	2,7368	3,4893	4,1736	4,7909	5,3476	5,8498	6,3027	6,7112	7,0746	7,3979	7,6856	7,9415	8,1692	8,3688	8,5437	8,6971	8,8315	8,9494	9,0514
52	1,0000	1,9095	2,7368	3,4893	4,1679	4,7800	5,3321	5,8300	6,2792	6,6787	7,0342	7,3505	7,6319	7,8822	8,1016	8,2940	8,4626	8,6104	8,7399	8,8521	8,9489
53	1,0000	1,9095	2,7368	3,4830	4,1559	4,7629	5,3104	5,8042	6,2435	6,6343	6,9820	7,2914	7,5666	7,8079	8,0194	8,2047	8,3672	8,5097	8,6331	8,7394	8,8308

возраст застрахо- ванного	Периодичность уплаты страхового взноса - ежегодно																				
	Период уплаты страхового взноса (в годах)																				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
54	1,0000	1,9095	2,7299	3,4698	4,1372	4,7391	5,2820	5,7650	6,1947	6,5770	6,9171	7,2197	7,4849	7,7175	7,9213	8,0999	8,2565	8,3922	8,5091	8,6096	8,6954
55	1,0000	1,9019	2,7154	3,4492	4,1109	4,7078	5,2388	5,7113	6,1316	6,5055	6,8382	7,1299	7,3855	7,6096	7,8060	7,9782	8,1273	8,2559	8,3663	8,4607	8,5411
56	1,0000	1,9019	2,7154	3,4492	4,1109	4,6997	5,2235	5,6895	6,1041	6,4730	6,7963	7,0798	7,3282	7,5460	7,7369	7,9022	8,0448	8,1672	8,2719	8,3609	8,4363
57	1,0000	1,9019	2,7154	3,4492	4,1019	4,6827	5,1994	5,6591	6,0680	6,4265	6,7408	7,0162	7,2577	7,4693	7,6527	7,8107	7,9465	8,0625	8,1612	8,2448	8,3152
58	1,0000	1,9019	2,7154	3,4392	4,0831	4,6559	5,1656	5,6190	6,0165	6,3649	6,6703	6,9380	7,1727	7,3760	7,5512	7,7017	7,8304	7,9398	8,0325	8,1105	8,1758
59	1,0000	1,9019	2,7044	3,4183	4,0534	4,6185	5,1212	5,5619	5,9482	6,2868	6,5836	6,8438	7,0692	7,2635	7,4303	7,5730	7,6944	7,7971	7,8836	7,9559	8,0161
60	1,0000	1,8897	2,6812	3,3854	4,0119	4,5693	5,0579	5,4862	5,8616	6,1907	6,4792	6,7290	6,9445	7,1295	7,2876	7,4222	7,5361	7,6320	7,7122	7,7789	7,8338
61	1,0000	1,8897	2,6812	3,3854	4,0119	4,5611	5,0425	5,4645	5,8344	6,1586	6,4394	6,6816	6,8895	7,0673	7,2186	7,3466	7,4544	7,5446	7,6195	7,6812	7,7317
62	1,0000	1,8897	2,6812	3,3854	4,0027	4,5438	5,0181	5,4338	5,7983	6,1139	6,3861	6,6199	6,8197	6,9897	7,1336	7,2548	7,3561	7,4403	7,5097	7,5665	7,6125
63	1,0000	1,8897	2,6812	3,3750	3,9832	4,5163	4,9837	5,3933	5,7481	6,0540	6,3167	6,5413	6,7324	6,8942	7,0304	7,1443	7,2389	7,3169	7,3807	7,4324	7,4739
64	1,0000	1,8897	2,6695	3,3531	3,9524	4,4776	4,9381	5,3369	5,6808	5,9760	6,2284	6,4432	6,6251	6,7781	6,9062	7,0126	7,1003	7,1720	7,2301	7,2767	7,3137
65	1,0000	1,8766	2,6449	3,3185	3,9089	4,4264	4,8746	5,2612	5,5931	5,8768	6,1182	6,3226	6,4946	6,6386	6,7581	6,8567	6,9373	7,0026	7,0550	7,0966	7,1292
66	1,0000	1,8766	2,6449	3,3185	3,9089	4,4202	4,8612	5,2398	5,5635	5,8389	6,0721	6,2684	6,4325	6,5689	6,6814	6,7734	6,8479	6,9076	6,9551	6,9922	7,0210
67	1,0000	1,8766	2,6449	3,3185	3,9019	4,4049	4,8368	5,2061	5,5203	5,7863	6,0102	6,1975	6,3531	6,4814	6,5863	6,6713	6,7395	6,7936	6,8360	6,8688	6,8938
68	1,0000	1,8766	2,6449	3,3105	3,8844	4,3771	4,7983	5,1568	5,4603	5,7157	5,9294	6,1069	6,2532	6,3729	6,4699	6,5477	6,6094	6,6578	6,6952	6,7237	6,7451
69	1,0000	1,8766	2,6358	3,2905	3,8526	4,3332	4,7421	5,0883	5,3797	5,6235	5,8260	5,9929	6,1295	6,2401	6,3289	6,3993	6,4545	6,4972	6,5297	6,5541	6,5721
70	1,0000	1,8661	2,6130	3,2543	3,8025	4,2691	4,6640	4,9964	5,2745	5,5055	5,6960	5,8518	5,9780	6,0792	6,1596	6,2225	6,2712	6,3084	6,3362	6,3567	6,3715
71	1,0000	1,8623	2,6027	3,2357	3,7743	4,2303	4,6141	4,9351	5,2018	5,4218	5,6016	5,7473	5,8642	5,9570	6,0297	6,0859	6,1287	6,1609	6,1846	6,2017	6,2138
72	1,0000	1,8586	2,5926	3,2172	3,7460	4,1911	4,5634	4,8727	5,1278	5,3363	5,5053	5,6409	5,7484	5,8327	5,8979	5,9476	5,9849	6,0124	6,0322	6,0463	6,0560
73	1,0000	1,8549	2,5824	3,1983	3,7166	4,1503	4,5105	4,8076	5,0505	5,2473	5,4052	5,5304	5,6286	5,7046	5,7625	5,8059	5,8379	5,8610	5,8773	5,8886	5,8962
74	1,0000	1,8509	2,5713	3,1776	3,6849	4,1063	4,4537	4,7378	4,9680	5,1527	5,2992	5,4141	5,5029	5,5706	5,6214	5,6588	5,6859	5,7050	5,7182	5,7271	5,7329
75	1,0000	1,8466	2,5591	3,1552	3,6504	4,0587	4,3926	4,6632	4,8802	5,0524	5,1874	5,2918	5,3713	5,4310	5,4750	5,5068	5,5293	5,5448	5,5552	5,5621	5,5664
76	1,0000	1,8417	2,5459	3,1309	3,6132	4,0076	4,3272	4,5835	4,7869	4,9464	5,0697	5,1637	5,2342	5,2861	5,3237	5,3502	5,3686	5,3809	5,3890	5,3941	5,3973
77	1,0000	1,8365	2,5315	3,1045	3,5730	3,9527	4,2572	4,4989	4,6883	4,8348	4,9465	5,0302	5,0919	5,1365	5,1681	5,1899	5,2046	5,2142	5,2202	5,2240	5,2262
78	1,0000	1,8308	2,5157	3,0759	3,5297	3,8938	4,1827	4,4091	4,5843	4,7177	4,8179	4,8916	4,9450	4,9827	5,0087	5,0263	5,0377	5,0450	5,0495	5,0521	5,0536
79	1,0000	1,8245	2,4987	3,0451	3,4833	3,8310	4,1036	4,3144	4,4751	4,5956	4,6844	4,7486	4,7940	4,8253	4,8464	4,8603	4,8690	4,8744	4,8775	4,8793	4,8803
80	1,0000	1,8177	2,4803	3,0118	3,4336	3,7641	4,0198	4,2147	4,3608	4,4686	4,5464	4,6014	4,6395	4,6651	4,6818	4,6925	4,6990	4,7028	4,7050	4,7062	4,7068
81	1,0000	1,8103	2,4603	2,9760	3,3803	3,6930	3,9313	4,1100	4,2417	4,3369	4,4042	4,4508	4,4821	4,5026	4,5156	4,5235	4,5282	4,5309	4,5323	4,5331	4,5337
82	1,0000	1,8022	2,4387	2,9376	3,3234	3,6175	3,8381	4,0007	4,1182	4,2013	4,2587	4,2973	4,3226	4,3386	4,3485	4,3543	4,3575	4,3593	4,3602	4,3611	4,3619
83	1,0000	1,7935	2,4154	2,8964	3,2631	3,5380	3,7407	3,8871	3,9907	4,0623	4,1105	4,1420	4,1620	4,1742	4,1814	4,1855	4,1877	4,1889	4,1900	4,1909	4,1919
84	1,0000	1,7838	2,3901	2,8522	3,1987	3,4541	3,6387	3,7692	3,8594	3,9202	3,9599	3,9851	4,0005	4,0096	4,0147	4,0175	4,0190	4,0203	4,0216	4,0227	4,0238
85	1,0000	1,7734	2,3629	2,8051	3,1309	3,3664	3,5329	3,6480	3,7255	3,7761	3,8083	3,8280	3,8396	3,8461	3,8497	3,8516	3,8533	3,8549	3,8563	3,8577	3,8589
86	1,0000	1,7622	2,3338	2,7551	3,0595	3,2749	3,4237	3,5238	3,5894	3,6309	3,6564	3,6714	3,6799	3,6845	3,6869	3,6891	3,6911	3,6930	3,6948	3,6964	3,6979
87	1,0000	1,7500	2,3028	2,7022	2,9847	3,1799	3,3114	3,3973	3,4518	3,4852	3,5049	3,5161	3,5221	3,5252	3,5282	3,5308	3,5333	3,5356	3,5378	3,5398	3,5416
88	1,0000	1,7370	2,2695	2,6462	2,9065	3,0817	3,1963	3,2690	3,3136	3,3398	3,3547	3,3627	3,3669	3,3708	3,3744	3,3777	3,3808	3,3836	3,3863	3,3887	3,3910
89	1,0000	1,7226	2,2338	2,5870	2,8247	2,9802	3,0789	3,1393	3,1749	3,1951	3,2060	3,2117	3,2170	3,2218	3,2263	3,2305	3,2344	3,2380	3,2413	3,2443	3,2472
90	1,0000	1,7074	2,1962	2,5252	2,7404	2,8769	2,9605	3,0098	3,0377	3,0528	3,0607	3,0679	3,0747	3,0809	3,0867	3,0920	3,0970	3,1016	3,1058	3,1097	3,1134
91	1,0000	1,6909	2,1560	2,4602	2,6531	2,7714	2,8410	2,8805	2,9018	2,9129	2,9232	2,9327	2,9416	2,9497	2,9573	2,9643	2,9708	2,9768	2,9823	2,9875	2,9922
92	1,0000	1,6732	2,1135	2,3928	2,5640	2,6648	2,7219	2,7528	2,7689	2,7838	2,7976	2,8103	2,8221	2,8331	2,8432	2,8526	2,8613	2,8693	2,8768	2,8836	2,8900
93	1,0000	1,6541	2,0690	2,3233	2,4730	2,5578	2,6038	2,6276	2,6498	2,6702	2,6892	2,7067	2,7230	2,7380	2,7520	2,7649	2,7768	2,7879	2,7981	2,8076	2,8164
94	1,0000	1,6344	2,0231	2,2521	2,3817	2,4519	2,4885	2,5223	2,5536	2,5825	2,6094	2,6342	2,6572	2,6785	2,6983	2,7165	2,7334	2,7491	2,7636	2,7770	2,7894
95	1,0000	1,6127	1,9736	2,1779	2,2887	2,3463	2,3996	2,4489	2,4946	2,5369	2,5761	2,6123	2,6459	2,6770	2,7058	2,7324	2,7571	2,7800	2,8011	2,8207	2,8389
96	1,0000	1,5890	1,9224	2,1032	2,1971	2,2841	2,3646	2,4392	2,5082	2,5721	2,6313	2,6861	2,7369	2,7838	2,8274	2,8676	2,9049	2,9395	2,9714	3	

**Таблица 14**  
для расчета коэффициентов пересчета условий договора страхования

**Мужчины**

Норма доходности	8%
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Возраст застрахо- ванного	Периодичность уплаты страхового взноса - ежеквартально																				
	Период уплаты страхового взноса (в годах)																				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
18	0,9719	1,8710	2,7024	3,4709	4,1811	4,8376	5,4443	6,0049	6,5226	7,0007	7,4422	7,8499	8,2261	8,5729	8,8925	9,1872	9,4588	9,7089	9,9392	10,1510	10,3460
19	0,9719	1,8707	2,7014	3,4692	4,1788	4,8347	5,4407	6,0004	6,5172	6,9944	7,4351	7,8418	8,2167	8,5622	8,8808	9,1743	9,4448	9,6937	9,9227	10,1335	10,3274
20	0,9716	1,8696	2,6996	3,4667	4,1757	4,8308	5,4358	5,9944	6,5103	6,9868	7,4264	7,8317	8,2052	8,5495	8,8669	9,1592	9,4283	9,6759	9,9037	10,1134	10,3062
21	0,9716	1,8696	2,6996	3,4667	4,1755	4,8300	5,4345	5,9927	6,5081	6,9838	7,4223	7,8264	8,1989	8,5423	8,8586	9,1497	9,4176	9,6641	9,8910	10,0996	10,2911
22	0,9716	1,8696	2,6996	3,4665	4,1746	4,8286	5,4326	5,9903	6,5049	6,9793	7,4166	7,8196	8,1911	8,5334	8,8483	9,1382	9,4049	9,6503	9,8760	10,0833	10,2736
23	0,9716	1,8696	2,6993	3,4655	4,1731	4,8265	5,4299	5,9868	6,5001	6,9732	7,4093	7,8112	8,1815	8,5223	8,8358	9,1244	9,3900	9,6342	9,8584	10,0643	10,2534
24	0,9716	1,8693	2,6983	3,4639	4,1709	4,8237	5,4262	5,9815	6,4934	6,9652	7,4001	7,8008	8,1695	8,5087	8,8210	9,1083	9,3725	9,6151	9,8379	10,0424	10,2302
25	0,9713	1,8683	2,6966	3,4615	4,1678	4,8197	5,4205	5,9743	6,4848	6,9554	7,3888	7,7877	8,1548	8,4926	8,8035	9,0894	9,3519	9,5929	9,8142	10,0174	10,2037
26	0,9713	1,8683	2,6966	3,4615	4,1673	4,8180	5,4177	5,9705	6,4801	6,9494	7,3814	7,7789	8,1447	8,4814	8,7909	9,0752	9,3362	9,5758	9,7959	9,9977	10,1823
27	0,9713	1,8683	2,6966	3,4609	4,1655	4,8150	5,4136	5,9653	6,4736	6,9414	7,3719	7,7680	8,1326	8,4678	8,7756	9,0582	9,3177	9,5560	9,7745	9,9744	10,1573
28	0,9713	1,8683	2,6960	3,4590	4,1622	4,8105	5,4080	5,9584	6,4649	6,9311	7,3601	7,7548	8,1178	8,4511	8,7572	9,0382	9,2962	9,5329	9,7493	9,9474	10,1285
29	0,9713	1,8677	2,6939	3,4554	4,1574	4,8044	5,4005	5,9490	6,4538	6,9183	7,3458	7,7389	8,0998	8,4312	8,7355	9,0150	9,2712	9,5056	9,7200	9,9162	10,0957
30	0,9707	1,8653	2,6900	3,4502	4,1508	4,7963	5,3903	5,9369	6,4399	6,9028	7,3285	7,7193	8,0782	8,4078	8,7103	8,9878	9,2417	9,4739	9,6863	9,8806	10,0580
31	0,9707	1,8653	2,6900	3,4502	4,1504	4,7948	5,3879	5,9336	6,4358	6,8976	7,3216	7,7110	8,0685	8,3968	8,6978	8,9732	9,2251	9,4556	9,6664	9,8589	10,0340
32	0,9707	1,8653	2,6900	3,4497	4,1489	4,7922	5,3843	5,9292	6,4302	6,8902	7,3126	7,7005	8,0566	8,3832	8,6820	8,9553	9,2053	9,4341	9,6429	9,8328	10,0055
33	0,9707	1,8653	2,6896	3,4480	4,1460	4,7884	5,3795	5,9230	6,4221	6,8804	7,3012	7,6876	8,0419	8,3660	8,6626	8,9338	9,1820	9,4085	9,6146	9,8020	9,9724
34	0,9707	1,8648	2,6877	3,4450	4,1418	4,7831	5,3728	5,9143	6,4115	6,8680	7,2872	7,6716	8,0233	8,3450	8,6392	8,9085	9,1542	9,3778	9,5811	9,7660	9,9342
35	0,9701	1,8628	2,6844	3,4404	4,1362	4,7759	5,3634	5,9028	6,3981	6,8528	7,2699	7,6514	8,0004	8,3197	8,6117	8,8784	9,1209	9,3415	9,5421	9,7246	9,8901
36	0,9701	1,8628	2,6844	3,4404	4,1356	4,7740	5,3601	5,8983	6,3925	6,8457	7,2602	7,6395	7,9864	8,3038	8,5936	8,8571	9,0968	9,3148	9,5131	9,6929	9,8551
37	0,9701	1,8628	2,6844	3,4398	4,1335	4,7704	5,3553	5,8923	6,3847	6,8352	7,2473	7,6243	7,9692	8,2840	8,5704	8,8309	9,0678	9,2833	9,4787	9,6549	9,8139
38	0,9701	1,8628	2,6837	3,4375	4,1296	4,7651	5,3487	5,8838	6,3733	6,8211	7,2308	7,6056	7,9477	8,2589	8,5419	8,7994	9,0335	9,2459	9,4374	9,6101	9,7659
39	0,9701	1,8621	2,6812	3,4333	4,1239	4,7580	5,3395	5,8714	6,3580	6,8032	7,2105	7,5822	7,9204	8,2280	8,5077	8,7622	8,9929	9,2010	9,3887	9,5580	9,7107
40	0,9693	1,8594	2,6767	3,4271	4,1161	4,7480	5,3260	5,8548	6,3386	6,7811	7,1851	7,5526	7,8868	8,1908	8,4673	8,7180	8,9441	9,1481	9,3321	9,4980	9,6470
41	0,9693	1,8594	2,6767	3,4271	4,1152	4,7447	5,3206	5,8475	6,3294	6,7694	7,1696	7,5336	7,8646	8,1657	8,4388	8,6851	8,9072	9,1076	9,2883	9,4505	9,5948
42	0,9693	1,8594	2,6767	3,4261	4,1117	4,7389	5,3126	5,8375	6,3166	6,7525	7,1489	7,5094	7,8374	8,1348	8,4030	8,6449	8,8631	9,0599	9,2366	9,3937	9,5336
43	0,9693	1,8594	2,6756	3,4222	4,1053	4,7301	5,3017	5,8236	6,2982	6,7299	7,1226	7,4797	7,8036	8,0957	8,3592	8,5969	8,8112	9,0036	9,1747	9,3270	9,4625
44	0,9693	1,8582	2,6714	3,4152	4,0957	4,7183	5,2866	5,8035	6,2737	6,7013	7,0903	7,4430	7,7611	8,0481	8,3069	8,5403	8,7498	8,9362	9,1021	9,2496	9,3809
45	0,9681	1,8536	2,6638	3,4049	4,0828	4,7018	5,2648	5,7768	6,2425	6,6661	7,0503	7,3967	7,7092	7,9911	8,2453	8,4735	8,6765	8,8571	9,0178	9,1608	9,2873
46	0,9681	1,8536	2,6638	3,4049	4,0815	4,6969	5,2566	5,7657	6,2287	6,6486	7,0274	7,3690	7,6771	7,9550	8,2044	8,4263	8,6238	8,7994	8,9557	9,0940	9,2153
47	0,9681	1,8536	2,6638	3,4034	4,0761	4,6879	5,2444	5,7506	6,2096	6,6236	6,9970	7,3338	7,6376	7,9103	8,1529	8,3687	8,5607	8,7315	8,8828	9,0153	9,1315
48	0,9681	1,8536	2,6621	3,3975	4,0663	4,6746	5,2279	5,7297	6,1823	6,5905	6,9586	7,2907	7,5887	7,8539	8,0899	8,2998	8,4865	8,6518	8,7967	8,9237	9,0350
49	0,9681	1,8518	2,6557	3,3868	4,0518	4,6566	5,2051	5,6998	6,1460	6,5485	6,9114	7,2373	7,5272	7,7851	8,0145	8,2186	8,3993	8,5577	8,6965	8,8182	8,9249
50	0,9661	1,8448	2,6440	3,3709	4,0321	4,6316	5,1724	5,6602	6,1001	6,4969	6,8531	7,1699	7,4519	7,7027	7,9258	8,1233	8,2965	8,4482	8,5813	8,6979	8,7997
51	0,9661	1,8448	2,6440	3,3709	4,0301	4,6247	5,1609	5,6446	6,0809	6,4725	6,8208	7,1308	7,4066	7,6519	7,8690	8,0594	8,2263	8,3725	8,5007	8,6126	8,7094
52	0,9661	1,8448	2,6440	3,3688	4,0225	4,6120	5,1438	5,6235	6,0540	6,4370	6,7778	7,0810	7,3507	7,5895	7,7988	7,9822	8,1430	8,2840	8,4070	8,5134	8,6051
53	0,9661	1,8448	2,6416	3,3603	4,0086	4,5932	5,1206	5,5939	6,0150	6,3897	6,7231	7,0196	7,2821	7,5122	7,7139	7,8907	8,0457	8,1809	8,2979	8,3987	8,4851

Возраст застрахо- ванного	Периодичность уплаты страхового взноса - ежеквартально																				
	Период уплаты страхового взноса (в годах)																				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
54	0,9661	1,8422	2,6324	3,3451	3,9879	4,5677	5,0881	5,5511	5,9630	6,3295	6,6556	6,9442	7,1971	7,4189	7,6133	7,7836	7,9324	8,0610	8,1718	8,2668	8,3478
55	0,9632	1,8320	2,6156	3,3223	3,9598	4,5319	5,0410	5,4939	5,8968	6,2553	6,5726	6,8507	7,0945	7,3083	7,4956	7,6591	7,8006	7,9223	8,0267	8,1159	8,1916
56	0,9632	1,8320	2,6156	3,3223	3,9567	4,5211	5,0233	5,4700	5,8675	6,2192	6,5276	6,7979	7,0349	7,2426	7,4239	7,5807	7,7157	7,8315	7,9303	8,0142	8,0851
57	0,9632	1,8320	2,6156	3,3189	3,9447	4,5014	4,9968	5,4374	5,8275	6,1694	6,4691	6,7318	6,9621	7,1631	7,3369	7,4866	7,6150	7,7245	7,8176	7,8962	7,9623
58	0,9632	1,8320	2,6118	3,3056	3,9229	4,4721	4,9606	5,3931	5,7722	6,1045	6,3957	6,6510	6,8739	7,0667	7,2327	7,3750	7,4964	7,5996	7,6868	7,7600	7,8211
59	0,9632	1,8279	2,5971	3,2815	3,8903	4,4320	4,9115	5,3318	5,7002	6,0231	6,3062	6,5533	6,7670	6,9511	7,1088	7,2435	7,3579	7,4545	7,5357	7,6035	7,6596
60	0,9586	1,8115	2,5703	3,2453	3,8459	4,3775	4,8435	5,2520	5,6100	5,9239	6,1979	6,4348	6,6388	6,8138	6,9631	7,0899	7,1971	7,2871	7,3622	7,4245	7,4757
61	0,9586	1,8115	2,5703	3,2453	3,8429	4,3666	4,8257	5,2282	5,5810	5,8889	6,1553	6,3846	6,5812	6,7490	6,8916	7,0120	7,1132	7,1976	7,2676	7,3252	7,3721
62	0,9586	1,8115	2,5703	3,2419	3,8306	4,3466	4,7990	5,1955	5,5417	5,8410	6,0988	6,3198	6,5084	6,6686	6,8040	6,9178	7,0127	7,0913	7,1560	7,2087	7,2513
63	0,9586	1,8115	2,5664	3,2281	3,8081	4,3166	4,7623	5,1513	5,4878	5,7775	6,0259	6,2380	6,4181	6,5703	6,6981	6,8048	6,8932	6,9659	7,0251	7,0730	7,1113
64	0,9586	1,8071	2,5509	3,2029	3,7743	4,2753	4,7126	5,0908	5,4165	5,6957	5,9340	6,1364	6,3075	6,4512	6,5711	6,6704	6,7521	6,8188	6,8726	6,9156	6,9496
65	0,9537	1,7897	2,5225	3,1649	3,7279	4,2195	4,6446	5,0106	5,3245	5,5923	5,8199	6,0121	6,1736	6,3084	6,4201	6,5119	6,5868	6,6473	6,6956	6,7338	6,7636
66	0,9537	1,7897	2,5225	3,1649	3,7256	4,2106	4,6282	4,9862	5,2918	5,5514	5,7707	5,9549	6,1087	6,2361	6,3409	6,4263	6,4953	6,5504	6,5940	6,6280	6,6542
67	0,9537	1,7897	2,5225	3,1622	3,7155	4,1919	4,6003	4,9489	5,2450	5,4953	5,7054	5,8808	6,0262	6,1457	6,2432	6,3219	6,3848	6,4345	6,4733	6,5032	6,5259
68	0,9537	1,7897	2,5195	3,1507	3,6941	4,1601	4,5578	4,8956	5,1810	5,4208	5,6209	5,7868	5,9231	6,0343	6,1241	6,1958	6,2526	6,2968	6,3309	6,3568	6,3760
69	0,9537	1,7863	2,5063	3,1263	3,6578	4,1115	4,4969	4,8226	5,0961	5,3244	5,5136	5,6691	5,7960	5,8984	5,9803	6,0450	6,0955	6,1344	6,1639	6,1859	6,2020
70	0,9498	1,7712	2,4785	3,0849	3,6025	4,0422	4,4137	4,7257	4,9861	5,2020	5,3794	5,5241	5,6410	5,7344	5,8082	5,8658	5,9102	5,9438	5,9689	5,9873	6,0005
71	0,9484	1,7650	2,4651	3,0627	3,5703	3,9992	4,3595	4,6601	4,9093	5,1142	5,2812	5,4162	5,5240	5,6092	5,6757	5,7270	5,7658	5,7948	5,8160	5,8312	5,8419
72	0,9470	1,7589	2,4519	3,0405	3,5379	3,9557	4,3044	4,5934	4,8310	5,0247	5,1811	5,3062	5,4050	5,4822	5,5416	5,5866	5,6202	5,6448	5,6625	5,6749	5,6834
73	0,9456	1,7527	2,4383	3,0177	3,5043	3,9104	4,2469	4,5237	4,7493	4,9315	5,0771	5,1923	5,2821	5,3513	5,4037	5,4429	5,4715	5,4921	5,5066	5,5165	5,5231
74	0,9441	1,7461	2,4237	2,9929	3,4679	3,8615	4,1852	4,4491	4,6623	4,8326	4,9673	5,0724	5,1533	5,2147	5,2604	5,2940	5,3180	5,3349	5,3465	5,3543	5,3593
75	0,9425	1,7388	2,4077	2,9659	3,4286	3,8090	4,1191	4,3696	4,5698	4,7280	4,8515	4,9466	5,0187	5,0725	5,1119	5,1402	5,1601	5,1737	5,1828	5,1887	5,1924
76	0,9407	1,7308	2,3902	2,9367	3,3861	3,7524	4,0483	4,2848	4,4717	4,6176	4,7299	4,8151	4,8787	4,9252	4,9586	4,9821	4,9982	5,0090	5,0159	5,0203	5,0230
77	0,9387	1,7221	2,3713	2,9052	3,3404	3,6919	3,9729	4,1949	4,3683	4,5017	4,6029	4,6784	4,7337	4,7734	4,8013	4,8204	4,8332	4,8414	4,8466	4,8498	4,8516
78	0,9365	1,7126	2,3508	2,8711	3,2913	3,6271	3,8926	4,0998	4,2593	4,3803	4,4705	4,5366	4,5841	4,6174	4,6403	4,6556	4,6655	4,6717	4,6755	4,6777	4,6789
79	0,9342	1,7023	2,3286	2,8344	3,2387	3,5582	3,8076	3,9997	4,1453	4,2539	4,3335	4,3906	4,4307	4,4582	4,4766	4,4885	4,4960	4,5006	4,5032	4,5047	4,5055
80	0,9316	1,6912	2,3046	2,7950	3,1825	3,4850	3,7179	3,8945	4,0262	4,1227	4,1920	4,2407	4,2741	4,2964	4,3108	4,3199	4,3254	4,3286	4,3304	4,3314	4,3320
81	0,9289	1,6790	2,2787	2,7526	3,1225	3,4073	3,6233	3,7844	3,9024	3,9872	4,0467	4,0875	4,1148	4,1324	4,1435	4,1503	4,1542	4,1564	4,1576	4,1583	4,1590
82	0,9258	1,6659	2,2508	2,7073	3,0587	3,3253	3,5241	3,6697	3,7743	3,8478	3,8982	3,9318	3,9536	3,9673	3,9756	3,9805	3,9832	3,9847	3,9856	3,9864	3,9872
83	0,9225	1,6517	2,2208	2,6589	2,9912	3,2390	3,4206	3,5510	3,6426	3,7054	3,7473	3,7745	3,7916	3,8019	3,8080	3,8114	3,8132	3,8143	3,8153	3,8163	3,8172
84	0,9189	1,6362	2,1884	2,6071	2,9195	3,1483	3,3126	3,4281	3,5072	3,5601	3,5943	3,6159	3,6289	3,6365	3,6408	3,6431	3,6445	3,6458	3,6470	3,6481	3,6492
85	0,9150	1,6195	2,1537	2,5523	2,8442	3,0538	3,2011	3,3020	3,3695	3,4132	3,4407	3,4573	3,4670	3,4725	3,4754	3,4772	3,4789	3,4804	3,4818	3,4832	3,4844
86	0,9108	1,6015	2,1168	2,4943	2,7653	2,9557	3,0862	3,1734	3,2299	3,2655	3,2870	3,2996	3,3066	3,3104	3,3127	3,3148	3,3168	3,3187	3,3204	3,3220	3,3234
87	0,9063	1,5823	2,0775	2,4331	2,6829	2,8542	2,9686	3,0428	3,0894	3,1176	3,1341	3,1433	3,1483	3,1513	3,1542	3,1568	3,1592	3,1614	3,1635	3,1654	3,1672
88	0,9014	1,5617	2,0358	2,3689	2,5972	2,7497	2,8486	2,9107	2,9484	2,9704	2,9827	2,9893	2,9934	2,9971	3,0006	3,0039	3,0068	3,0096	3,0122	3,0145	3,0167
89	0,8960	1,5393	1,9913	2,3011	2,5081	2,6422	2,7266	2,7777	2,8075	2,8242	2,8332	2,8387	2,8438	2,8485	2,8529	2,8570	2,8607	2,8642	2,8674	2,8704	2,8732
90	0,8903	1,5157	1,9445	2,2309	2,4166	2,5332	2,6040	2,6453	2,6684	2,6808	2,6884	2,6955	2,7020	2,7081	2,7137	2,7189	2,7237	2,7282	2,7323	2,7361	2,7396
91	0,8841	1,4903	1,8950	2,1575	2,3225	2,4225	2,4808	2,5135	2,5310	2,5418	2,5518	2,5611	2,5696	2,5776	2,5849	2,5917	2,5980	2,6038	2,6092	2,6142	2,6189
92	0,8774	1,4633	1,8432	2,0820	2,2268	2,3112	2,3585	2,3838	2,3995	2,4139	2,4273	2,4397	2,4512	2,4619	2,4717	2,4808	2,4893	2,4971	2,5043	2,5110	2,5172
93	0,8703	1,4347	1,7894	2,0044	2,1298	2,2000	2,2377	2,2609	2,2824	2,3023	2,3208	2,3378	2,3536	2,3683	2,3818	2,3944	2,4060	2,4167	2,4267	2,4359	2,4444
94	0,8629	1,4052	1,7340	1,9257	2,0330	2,0906	2,1261	2,1590	2,1894	2,2176	2,2437	2,2679	2,2902	2,3109	2,3301	2,3479	2,3643	2,3795	2,3936	2,4067	2,4188
95	0,8548	1,3731	1,6753	1,8445	1,9353	1,9913	2,0431	2,0910	2,1355	2,1766	2,2147	2,2499	2,2826	2,3128	2,3408	2,3667	2,3907	2,4129	2,4335	2,4525	2,4702
96	0,8459	1,3390	1,6152	1,7634	1,8548	1,9393	2,0176	2,0901	2,1572	2,2193	2,2769	2,3302	2,3795	2,4252	2,4675	2,5066	2,5429	2,5765	2,6075	2,6363	2,6630
97	0,8373	1,3062	1,5579	1,7129	1,8564	1,9894	2,1124	2,2264	2,3319	2,4296	2,5200	2,6038	2,6813	2,7532	2,8196	2,8812	2,9382	2,9910	3,0399	3,0851	3,1270
98	0,8284	1,2730	1,5468	1,8004	2,0352	2,2526	2,4539	2,6403	2,8129	2,9727	3,1207	3,2577	3,3845	3,5020	3,6108	3,7115	3,8047	3,8910	3,9710	4,0450	4,1135
99	0,8198	1,3248	1,7924	2,2253	2,6262	2,9974	3,3411	3,6593	3,9540	4,2268	4,4794	4,7133	4,9299	5,1304	5,3161	5,4881	5,6473	5,7947	5,9311	6,0575	6,1745

**Таблица 15**  
для расчета коэффициентов пересчета условий договора страхования

**Мужчины**

Норма доходности	8%
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Возраст застрахо- ванного	Периодичность уплаты страхового взноса - ежемесячно																				
	Период уплаты страхового взноса (в годах)																				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
18	0,9657	1,8589	2,6850	3,4485	4,1541	4,8063	5,4091	5,9660	6,4803	6,9552	7,3938	7,7988	8,1725	8,5170	8,8345	9,1272	9,3969	9,6454	9,8740	10,0845	10,2781
19	0,9657	1,8586	2,6839	3,4467	4,1517	4,8034	5,4054	5,9614	6,4748	6,9489	7,3867	7,7907	8,1630	8,5063	8,8226	9,1142	9,3828	9,6300	9,8575	10,0668	10,2594
20	0,9653	1,8575	2,6820	3,4442	4,1486	4,7994	5,4004	5,9554	6,4679	6,9412	7,3779	7,7804	8,1514	8,4934	8,8087	9,0990	9,3662	9,6121	9,8384	10,0466	10,2381
21	0,9653	1,8575	2,6820	3,4442	4,1483	4,7986	5,3990	5,9536	6,4656	6,9381	7,3736	7,7751	8,1451	8,4861	8,8003	9,0894	9,3554	9,6003	9,8256	10,0327	10,2229
22	0,9653	1,8575	2,6820	3,4439	4,1474	4,7971	5,3971	5,9511	6,4623	6,9335	7,3679	7,7682	8,1372	8,4771	8,7899	9,0777	9,3426	9,5864	9,8105	10,0163	10,2053
23	0,9653	1,8575	2,6817	3,4429	4,1459	4,7950	5,3944	5,9475	6,4574	6,9273	7,3604	7,7597	8,1274	8,4659	8,7773	9,0639	9,3277	9,5701	9,7928	9,9972	10,1849
24	0,9653	1,8571	2,6807	3,4412	4,1435	4,7921	5,3905	5,9422	6,4506	6,9192	7,3512	7,7491	8,1153	8,4522	8,7623	9,0477	9,3100	9,5509	9,7721	9,9752	10,1617
25	0,9649	1,8560	2,6788	3,4387	4,1404	4,7879	5,3847	5,9348	6,4419	6,9093	7,3398	7,7359	8,1005	8,4360	8,7448	9,0286	9,2893	9,5286	9,7483	9,9501	10,1351
26	0,9649	1,8560	2,6788	3,4387	4,1399	4,7861	5,3818	5,9309	6,4370	6,9032	7,3322	7,7270	8,0903	8,4247	8,7321	9,0143	9,2735	9,5114	9,7299	9,9302	10,1135
27	0,9649	1,8560	2,6788	3,4381	4,1379	4,7830	5,3776	5,9257	6,4305	6,8951	7,3226	7,7160	8,0780	8,4109	8,7165	8,9972	9,2549	9,4915	9,7084	9,9068	10,0883
28	0,9649	1,8560	2,6782	3,4360	4,1346	4,7784	5,3719	5,9186	6,4216	6,8846	7,3106	7,7027	8,0631	8,3941	8,6980	8,9771	9,2333	9,4682	9,6830	9,8796	10,0594
29	0,9649	1,8553	2,6759	3,4324	4,1296	4,7723	5,3642	5,9090	6,4103	6,8717	7,2962	7,6865	8,0449	8,3740	8,6762	8,9537	9,2080	9,4407	9,6536	9,8483	10,0265
30	0,9641	1,8528	2,6720	3,4270	4,1229	4,7640	5,3539	5,8967	6,3963	6,8561	7,2787	7,6669	8,0232	8,3504	8,6509	8,9263	9,1783	9,4088	9,6197	9,8126	9,9886
31	0,9641	1,8528	2,6720	3,4270	4,1224	4,7624	5,3514	5,8934	6,3922	6,8507	7,2718	7,6584	8,0134	8,3394	8,6382	8,9116	9,1616	9,3904	9,5997	9,7907	9,9644
32	0,9641	1,8528	2,6720	3,4264	4,1208	4,7598	5,3478	5,8889	6,3864	6,8432	7,2626	7,6478	8,0014	8,3256	8,6222	8,8935	9,1417	9,3687	9,5759	9,7644	9,9358
33	0,9641	1,8528	2,6714	3,4247	4,1179	4,7558	5,3429	5,8826	6,3782	6,8332	7,2511	7,6348	7,9865	8,3082	8,6026	8,8718	9,1182	9,3429	9,5474	9,7333	9,9025
34	0,9641	1,8522	2,6694	3,4215	4,1136	4,7505	5,3361	5,8737	6,3674	6,8207	7,2370	7,6186	7,9676	8,2870	8,5791	8,8463	9,0902	9,3120	9,5137	9,6972	9,8641
35	0,9635	1,8501	2,6660	3,4169	4,1078	4,7431	5,3264	5,8620	6,3538	6,8054	7,2194	7,5981	7,9445	8,2615	8,5514	8,8160	9,0566	9,2755	9,4745	9,6556	9,8197
36	0,9635	1,8501	2,6660	3,4169	4,1072	4,7410	5,3230	5,8575	6,3482	6,7980	7,2096	7,5860	7,9304	8,2455	8,5329	8,7944	9,0323	9,2486	9,4453	9,6236	9,7845
37	0,9635	1,8501	2,6660	3,4161	4,1049	4,7374	5,3181	5,8513	6,3402	6,7873	7,1964	7,5707	7,9130	8,2254	8,5096	8,7680	9,0031	9,2169	9,4106	9,5854	9,7430
38	0,9635	1,8501	2,6652	3,4137	4,1009	4,7320	5,3114	5,8426	6,3285	6,7731	7,1797	7,5518	7,8912	8,2000	8,4808	8,7362	8,9686	9,1791	9,3690	9,5403	9,6948
39	0,9635	1,8492	2,6625	3,4093	4,0951	4,7247	5,3019	5,8300	6,3130	6,7549	7,1592	7,5281	7,8636	8,1688	8,4463	8,6988	8,9276	9,1339	9,3200	9,4879	9,6393
40	0,9625	1,8463	2,6578	3,4030	4,0872	4,7144	5,2882	5,8131	6,2933	6,7326	7,1335	7,4981	7,8297	8,1313	8,4056	8,6542	8,8785	9,0807	9,2631	9,4276	9,5751
41	0,9625	1,8463	2,6578	3,4030	4,0861	4,7110	5,2827	5,8056	6,2840	6,7206	7,1176	7,4788	7,8073	8,1060	8,3768	8,6210	8,8412	9,0399	9,2191	9,3797	9,5227
42	0,9625	1,8463	2,6578	3,4018	4,0823	4,7049	5,2745	5,7955	6,2709	6,7033	7,0966	7,4544	7,7798	8,0746	8,3406	8,5805	8,7968	8,9919	9,1669	9,3226	9,4611
43	0,9625	1,8463	2,6565	3,3977	4,0757	4,6960	5,2634	5,7812	6,2521	6,6805	7,0701	7,4244	7,7456	8,0352	8,2964	8,5321	8,7446	8,9351	9,1047	9,2555	9,3897
44	0,9625	1,8449	2,6521	3,3905	4,0660	4,6840	5,2479	5,7607	6,2272	6,6515	7,0375	7,3872	7,7026	7,9871	8,2437	8,4752	8,6827	8,8673	9,0316	9,1777	9,3077
45	0,9610	1,8400	2,6442	3,3799	4,0529	4,6670	5,2256	5,7336	6,1957	6,6160	6,9969	7,3404	7,6503	7,9297	8,1818	8,4078	8,6089	8,7878	8,9469	9,0885	9,2137
46	0,9610	1,8400	2,6442	3,3799	4,0512	4,6618	5,2172	5,7223	6,1817	6,5981	6,9736	7,3123	7,6178	7,8933	8,1404	8,3602	8,5557	8,7297	8,8845	9,0213	9,1412
47	0,9610	1,8400	2,6442	3,3781	4,0455	4,6526	5,2048	5,7070	6,1621	6,5726	6,9428	7,2768	7,5780	7,8480	8,0883	8,3021	8,4922	8,6614	8,8110	8,9421	9,0570
48	0,9610	1,8400	2,6422	3,3718	4,0354	4,6390	5,1880	5,6855	6,1343	6,5390	6,9040	7,2333	7,5285	7,7911	8,0248	8,2327	8,4176	8,5811	8,7244	8,8501	8,9602
49	0,9610	1,8378	2,6354	3,3608	4,0206	4,6207	5,1646	5,6551	6,0975	6,4965	6,8564	7,1791	7,4662	7,7217	7,9489	8,1511	8,3298	8,4865	8,6238	8,7442	8,8497
50	0,9585	1,8304	2,6234	3,3446	4,0006	4,5951	5,1313	5,6149	6,0511	6,4445	6,7973	7,1111	7,3903	7,6387	7,8597	8,0551	8,2264	8,3765	8,5081	8,6235	8,7241
51	0,9585	1,8304	2,6234	3,3446	3,9982	4,5877	5,1195	5,5990	6,0316	6,4194	6,7645	7,0714	7,3446	7,5875	7,8023	7,9906	8,1557	8,3004	8,4272	8,5378	8,6334
52	0,9585	1,8304	2,6234	3,3420	3,9901	4,5747	5,1020	5,5776	6,0040	6,3833	6,7208	7,0211	7,2883	7,5244	7,7315	7,9129	8,0720	8,2114	8,3330	8,4382	8,5287
53	0,9585	1,8304	2,6205	3,3331	3,9758	4,5555	5,0784	5,5472	5,9643	6,3354	6,6655	6,9592	7,2189	7,4465	7,6460	7,8209	7,9742	8,1079	8,2235	8,3230	8,4082

Возраст застрахованного	Периодичность уплаты страхового взноса - ежемесячно																				
	Период уплаты страхового взноса (в годах)																				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
54	0,9585	1,8272	2,6107	3,3173	3,9547	4,5296	5,0450	5,5036	5,9115	6,2745	6,5974	6,8829	7,1332	7,3525	7,5448	7,7134	7,8604	7,9874	8,0968	8,1906	8,2706
55	0,9551	1,8165	2,5934	3,2941	3,9262	4,4929	4,9970	5,4456	5,8447	6,1997	6,5136	6,7887	7,0299	7,2413	7,4266	7,5882	7,7279	7,8482	7,9513	8,0392	8,1139
56	0,9551	1,8165	2,5934	3,2941	3,9224	4,4814	4,9788	5,4212	5,8149	6,1629	6,4679	6,7353	6,9697	7,1751	7,3543	7,5092	7,6426	7,7569	7,8544	7,9372	8,0071
57	0,9551	1,8165	2,5934	3,2900	3,9098	4,4612	4,9517	5,3882	5,7740	6,1122	6,4087	6,6686	6,8964	7,0950	7,2668	7,4146	7,5413	7,6494	7,7412	7,8187	7,8838
58	0,9551	1,8165	2,5888	3,2760	3,8873	4,4312	4,9151	5,3429	5,7179	6,0466	6,3347	6,5873	6,8075	6,9980	7,1619	7,3023	7,4222	7,5240	7,6099	7,6821	7,7423
59	0,9551	1,8114	2,5732	3,2511	3,8541	4,3906	4,8649	5,2806	5,6451	5,9645	6,2446	6,4888	6,6999	6,8816	7,0374	7,1703	7,2831	7,3784	7,4584	7,5252	7,5804
60	0,9494	1,7941	2,5456	3,2142	3,8091	4,3349	4,7959	5,1999	5,5541	5,8646	6,1354	6,3694	6,5709	6,7436	6,8910	7,0161	7,1217	7,2104	7,2844	7,3457	7,3961
61	0,9494	1,7941	2,5456	3,2142	3,8053	4,3234	4,7776	5,1757	5,5246	5,8290	6,0921	6,3186	6,5127	6,6783	6,8189	6,9377	7,0374	7,1206	7,1894	7,2460	7,2921
62	0,9494	1,7941	2,5456	3,2100	3,7924	4,3028	4,7503	5,1425	5,4846	5,7804	6,0349	6,2531	6,4392	6,5973	6,7308	6,8429	6,9364	7,0138	7,0774	7,1292	7,1711
63	0,9494	1,7941	2,5409	3,1955	3,7692	4,2722	4,7131	5,0976	5,4300	5,7161	5,9613	6,1706	6,3482	6,4983	6,6242	6,7293	6,8163	6,8878	6,9461	6,9931	7,0307
64	0,9494	1,7888	2,5245	3,1695	3,7348	4,2303	4,6625	5,0361	5,3577	5,6334	5,8686	6,0683	6,2369	6,3785	6,4966	6,5944	6,6748	6,7403	6,7931	6,8353	6,8686
65	0,9434	1,7704	2,4953	3,1307	3,6877	4,1735	4,5935	4,9550	5,2648	5,5291	5,7536	5,9431	6,1023	6,2350	6,3450	6,4353	6,5089	6,5683	6,6158	6,6532	6,6824
66	0,9434	1,7704	2,4953	3,1307	3,6849	4,1640	4,5764	4,9298	5,2314	5,4875	5,7037	5,8853	6,0367	6,1621	6,2652	6,3492	6,4169	6,4710	6,5138	6,5471	6,5727
67	0,9434	1,7704	2,4953	3,1275	3,6741	4,1445	4,5477	4,8918	5,1839	5,4306	5,6377	5,8105	5,9536	6,0711	6,1669	6,2442	6,3060	6,3547	6,3927	6,4220	6,4441
68	0,9434	1,7704	2,4916	3,1152	3,6519	4,1118	4,5043	4,8376	5,1190	5,3553	5,5524	5,7156	5,8498	5,9590	6,0472	6,1176	6,1733	6,2166	6,2500	6,2752	6,2940
69	0,9434	1,7662	2,4775	3,0898	3,6146	4,0623	4,4425	4,7635	5,0331	5,2580	5,4442	5,5972	5,7219	5,8225	5,9028	5,9662	6,0157	6,0538	6,0826	6,1040	6,1197
70	0,9386	1,7501	2,4486	3,0472	3,5580	3,9917	4,3580	4,6655	4,9221	5,1345	5,3091	5,4513	5,5661	5,6577	5,7301	5,7865	5,8299	5,8628	5,8873	5,9052	5,9180
71	0,9369	1,7433	2,4345	3,0242	3,5249	3,9478	4,3029	4,5990	4,8443	5,0459	5,2101	5,3426	5,4484	5,5319	5,5971	5,6472	5,6851	5,7134	5,7341	5,7489	5,7593
72	0,9352	1,7367	2,4206	3,0013	3,4917	3,9034	4,2469	4,5313	4,7650	4,9554	5,1091	5,2318	5,3287	5,4043	5,4624	5,5064	5,5392	5,5632	5,5803	5,5924	5,6006
73	0,9335	1,7300	2,4063	2,9775	3,4571	3,8571	4,1884	4,4606	4,6823	4,8613	5,0043	5,1171	5,2051	5,2728	5,3240	5,3622	5,3901	5,4102	5,4242	5,4338	5,4402
74	0,9317	1,7228	2,3909	2,9518	3,4197	3,8072	4,1256	4,3850	4,5943	4,7615	4,8935	4,9965	5,0756	5,1356	5,1802	5,2129	5,2363	5,2527	5,2640	5,2714	5,2763
75	0,9297	1,7148	2,3740	2,9239	3,3792	3,7534	4,0583	4,3043	4,5008	4,6559	4,7769	4,8699	4,9404	4,9928	5,0312	5,0587	5,0780	5,0912	5,1000	5,1057	5,1093
76	0,9275	1,7061	2,3557	2,8936	3,3356	3,6957	3,9863	4,2184	4,4017	4,5446	4,6544	4,7377	4,7997	4,8450	4,8775	4,9003	4,9159	4,9263	4,9330	4,9372	4,9398
77	0,9251	1,6967	2,3358	2,8609	3,2887	3,6339	3,9097	4,1274	4,2971	4,4277	4,5265	4,6002	4,6540	4,6927	4,7197	4,7383	4,7506	4,7586	4,7636	4,7667	4,7684
78	0,9224	1,6864	2,3141	2,8256	3,2383	3,5679	3,8281	4,0311	4,1871	4,3053	4,3933	4,4577	4,5039	4,5363	4,5584	4,5732	4,5827	4,5887	4,5923	4,5945	4,5956
79	0,9196	1,6752	2,2908	2,7876	3,1843	3,4976	3,7419	3,9297	4,0720	4,1780	4,2555	4,3110	4,3500	4,3767	4,3944	4,4059	4,4131	4,4175	4,4200	4,4214	4,4222
80	0,9165	1,6631	2,2656	2,7468	3,1267	3,4230	3,6508	3,8233	3,9519	4,0459	4,1133	4,1606	4,1929	4,2144	4,2284	4,2371	4,2424	4,2455	4,2472	4,2481	4,2487
81	0,9130	1,6499	2,2383	2,7030	3,0653	3,3438	3,5549	3,7120	3,8270	3,9094	3,9672	4,0068	4,0331	4,0502	4,0609	4,0673	4,0711	4,0732	4,0743	4,0750	4,0757
82	0,9093	1,6356	2,2090	2,6561	2,9999	3,2603	3,4543	3,5962	3,6979	3,7692	3,8181	3,8506	3,8716	3,8848	3,8928	3,8974	3,9000	3,9014	3,9023	3,9031	3,9039
83	0,9053	1,6202	2,1775	2,6061	2,9308	3,1726	3,3495	3,4763	3,5652	3,6260	3,6666	3,6928	3,7093	3,7192	3,7250	3,7282	3,7299	3,7310	3,7321	3,7330	3,7339
84	0,9009	1,6034	2,1435	2,5527	2,8574	3,0804	3,2402	3,3522	3,4289	3,4800	3,5131	3,5338	3,5463	3,5536	3,5577	3,5599	3,5613	3,5626	3,5638	3,5649	3,5659
85	0,8962	1,5853	2,1072	2,4961	2,7805	2,9844	3,1273	3,2252	3,2904	3,3325	3,3590	3,3750	3,3843	3,3894	3,3922	3,3940	3,3957	3,3972	3,3986	3,3999	3,4011
86	0,8910	1,5658	2,0686	2,4363	2,6999	2,8848	3,0113	3,0955	3,1501	3,1843	3,2049	3,2169	3,2236	3,2272	3,2295	3,2317	3,2337	3,2355	3,2372	3,2388	3,2402
87	0,8854	1,5450	2,0275	2,3733	2,6159	2,7818	2,8924	2,9640	3,0088	3,0359	3,0517	3,0605	3,0652	3,0682	3,0711	3,0736	3,0761	3,0783	3,0803	3,0823	3,0840
88	0,8794	1,5227	1,9838	2,3072	2,5285	2,6759	2,7713	2,8311	2,8673	2,8883	2,9000	2,9063	2,9104	2,9141	2,9176	2,9208	2,9237	2,9265	2,9290	2,9314	2,9336
89	0,8729	1,4986	1,9374	2,2376	2,4377	2,5671	2,6483	2,6973	2,7258	2,7418	2,7503	2,7558	2,7609	2,7656	2,7699	2,7739	2,7777	2,7811	2,7843	2,7873	2,7900
90	0,8659	1,4731	1,8886	2,1655	2,3446	2,4569	2,5248	2,5642	2,5863	2,5981	2,6057	2,6127	2,6192	2,6252	2,6308	2,6360	2,6408	2,6452	2,6493	2,6531	2,6566
91	0,8583	1,4457	1,8370	2,0903	2,2490	2,3450	2,4008	2,4319	2,4486	2,4593	2,4693	2,4785	2,4870	2,4949	2,5022	2,5089	2,5152	2,5210	2,5263	2,5313	2,5359
92	0,8502	1,4167	1,7832	2,0129	2,1519	2,2326	2,2777	2,3018	2,3174	2,3318	2,3451	2,3574	2,3688	2,3794	2,3892	2,3982	2,4066	2,4144	2,4216	2,4282	2,4344
93	0,8415	1,3859	1,7272	1,9336	2,0535	2,1205	2,1564	2,1794	2,2008	2,2206	2,2389	2,2559	2,2716	2,2861	2,2996	2,3120	2,3236	2,3342	2,3441	2,3533	2,3618
94	0,8324	1,3542	1,6697	1,8531	1,9555	2,0103	2,0456	2,0783	2,1085	2,1365	2,1624	2,1864	2,2087	2,2292	2,2483	2,2659	2,2823	2,2974	2,3114	2,3244	2,3364
95	0,8225	1,3198	1,6089	1,7704	1,8568	1,9124	1,9639	2,0115	2,0557	2,0965	2,1344	2,1694	2,2018	2,2319	2,2597	2,2854	2,3093	2,3313	2,3518	2,3707	2,3882
96	0,8116	1,2835	1,5469	1,6879	1,7787	1,8627	1,9405	2,0125	2,0792	2,1409	2,1981	2,2510	2,3001	2,3455	2,3875	2,4264	2,4958	2,5267	2,5553	2,5818	
97	0,8011	1,2484	1,4878	1,6419	1,7845	1,9166	2,0389	2,1521	2,2569	2,3540	2,4439	2,5271	2,6042	2,6755	2,7416	2,8028	2,8594	2,9119	2,9604	3,0054	3,0470
98	0,7902	1,2131	1,4852	1,7372	1,9705	2,1866	2,3866	2,5718	2,7433	2,9021	3,0491	3,1852	3,3113	3,4280	3,5361	3,6361	3,7288	3,8146	3,8940	3,9675	4,0356
99	0,7797	1,2815	1,7461	2,1763	2,5747	2,9435	3,2850	3,6012	3,8940	4,1651	4,4161	4,6486	4,8638	5,0630	5,2475	5,4184	5,5766	5,7230	5,8586	5,9842	6,1005

**Таблица 16**  
для расчета коэффициентов пересчета условий договора страхования

**Женщины**

Норма доходности	8%
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Возраст застрахованного	Периодичность уплаты страхового взноса - ежегодно																				
	Период уплаты страхового взноса (в годах)																				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
18	1,0000	1,9257	2,7825	3,5756	4,3095	4,9888	5,6175	6,1994	6,7378	7,2359	7,6968	8,1232	8,5177	8,8826	9,2201	9,5323	9,8210	10,0881	10,3349	10,5632	10,7741
19	1,0000	1,9257	2,7824	3,5753	4,3092	4,9884	5,6170	6,1986	6,7367	7,2346	7,6952	8,1214	8,5156	8,8802	9,2174	9,5294	9,8179	10,0846	10,3311	10,5591	10,7698
20	1,0000	1,9255	2,7821	3,5749	4,3087	4,9877	5,6161	6,1974	6,7352	7,2329	7,6933	8,1191	8,5130	8,8773	9,2143	9,5260	9,8141	10,0805	10,3267	10,5543	10,7647
21	1,0000	1,9255	2,7821	3,5749	4,3087	4,9875	5,6156	6,1968	6,7344	7,2319	7,6920	8,1176	8,5113	8,8753	9,2121	9,5234	9,8112	10,0772	10,3232	10,5505	10,7606
22	1,0000	1,9255	2,7821	3,5749	4,3084	4,9871	5,6150	6,1959	6,7334	7,2305	7,6904	8,1157	8,5091	8,8730	9,2093	9,5203	9,8077	10,0734	10,3191	10,5460	10,7557
23	1,0000	1,9255	2,7821	3,5746	4,3079	4,9863	5,6140	6,1948	6,7319	7,2288	7,6883	8,1134	8,5065	8,8699	9,2059	9,5165	9,8036	10,0690	10,3142	10,5407	10,7501
24	1,0000	1,9255	2,7818	3,5741	4,3071	4,9853	5,6128	6,1932	6,7300	7,2265	7,6858	8,1106	8,5033	8,8663	9,2018	9,5120	9,7988	10,0637	10,3085	10,5347	10,7436
25	1,0000	1,9252	2,7812	3,5733	4,3060	4,9840	5,6111	6,1911	6,7276	7,2238	7,6828	8,1071	8,4993	8,8618	9,1970	9,5068	9,7931	10,0576	10,3019	10,5277	10,7363
26	1,0000	1,9252	2,7812	3,5733	4,3060	4,9838	5,6107	6,1906	6,7269	7,2229	7,6815	8,1054	8,4973	8,8596	9,1944	9,5038	9,7897	10,0538	10,2978	10,5232	10,7313
27	1,0000	1,9252	2,7812	3,5733	4,3058	4,9834	5,6101	6,1898	6,7259	7,2216	7,6797	8,1033	8,4948	8,8568	9,1912	9,5001	9,7856	10,0493	10,2930	10,5178	10,7253
28	1,0000	1,9252	2,7812	3,5730	4,3054	4,9827	5,6092	6,1887	6,7244	7,2197	7,6774	8,1006	8,4918	8,8533	9,1872	9,4957	9,7808	10,0441	10,2872	10,5114	10,7184
29	1,0000	1,9252	2,7810	3,5725	4,3046	4,9818	5,6081	6,1871	6,7224	7,2172	7,6746	8,0974	8,4880	8,8490	9,1824	9,4905	9,7751	10,0378	10,2802	10,5039	10,7103
30	1,0000	1,9249	2,7804	3,5717	4,3036	4,9806	5,6064	6,1849	6,7197	7,2141	7,6711	8,0933	8,4834	8,8438	9,1768	9,4844	9,7683	10,0303	10,2721	10,4952	10,7011
31	1,0000	1,9249	2,7804	3,5717	4,3036	4,9802	5,6057	6,1839	6,7183	7,2124	7,6689	8,0907	8,4803	8,8403	9,1730	9,4799	9,7632	10,0246	10,2658	10,4884	10,6934
32	1,0000	1,9249	2,7804	3,5717	4,3032	4,9794	5,6045	6,1824	6,7166	7,2101	7,6661	8,0874	8,4766	8,8362	9,1681	9,4743	9,7569	10,0177	10,2584	10,4800	10,6841
33	1,0000	1,9249	2,7804	3,5713	4,3024	4,9782	5,6030	6,1805	6,7141	7,2071	7,6625	8,0834	8,4721	8,8309	9,1620	9,4676	9,7495	10,0097	10,2494	10,4700	10,6732
34	1,0000	1,9249	2,7800	3,5704	4,3011	4,9765	5,6009	6,1778	6,7108	7,2032	7,6582	8,0785	8,4664	8,8244	9,1547	9,4596	9,7409	10,0000	10,2386	10,4583	10,6606
35	1,0000	1,9244	2,7790	3,5690	4,2992	4,9743	5,5980	6,1742	6,7066	7,1985	7,6530	8,0724	8,4594	8,8165	9,1461	9,4503	9,7304	9,9883	10,2258	10,4446	10,6460
36	1,0000	1,9244	2,7790	3,5690	4,2992	4,9739	5,5973	6,1732	6,7053	7,1969	7,6506	8,0692	8,4556	8,8121	9,1411	9,4441	9,7231	9,9801	10,2167	10,4346	10,6347
37	1,0000	1,9244	2,7790	3,5690	4,2988	4,9731	5,5961	6,1717	6,7035	7,1943	7,6472	8,0651	8,4508	8,8067	9,1345	9,4363	9,7143	9,9702	10,2060	10,4224	10,6211
38	1,0000	1,9244	2,7790	3,5685	4,2980	4,9719	5,5946	6,1698	6,7007	7,1906	7,6427	8,0599	8,4450	8,7995	9,1260	9,4267	9,7036	9,9586	10,1928	10,4077	10,6051
39	1,0000	1,9244	2,7785	3,5676	4,2966	4,9702	5,5925	6,1668	6,6968	7,1858	7,6371	8,0536	8,4372	8,7904	9,1157	9,4152	9,6910	9,9443	10,1769	10,3904	10,5864
40	1,0000	1,9239	2,7775	3,5662	4,2948	4,9680	5,5892	6,1625	6,6915	7,1798	7,6303	8,0452	8,4273	8,7792	9,1032	9,4016	9,6756	9,9271	10,1581	10,3702	10,5649
41	1,0000	1,9239	2,7775	3,5662	4,2948	4,9672	5,5877	6,1603	6,6887	7,1764	7,6255	8,0390	8,4199	8,7706	9,0936	9,3901	9,6624	9,9124	10,1419	10,3527	10,5453
42	1,0000	1,9239	2,7775	3,5662	4,2939	4,9655	5,5853	6,1573	6,6851	7,1712	7,6188	8,0310	8,4106	8,7602	9,0812	9,3759	9,6465	9,8949	10,1230	10,3315	10,5219
43	1,0000	1,9239	2,7775	3,5652	4,2922	4,9630	5,5820	6,1533	6,6794	7,1639	7,6101	8,0209	8,3993	8,7467	9,0657	9,3586	9,6275	9,8744	10,1000	10,3062	10,4946
44	1,0000	1,9239	2,7765	3,5633	4,2894	4,9594	5,5778	6,1472	6,6716	7,1545	7,5992	8,0088	8,3848	8,7300	9,0470	9,3381	9,6053	9,8495	10,0727	10,2766	10,4629
45	1,0000	1,9228	2,7744	3,5603	4,2855	4,9548	5,5711	6,1387	6,6614	7,1427	7,5860	7,9930	8,3667	8,7098	9,0248	9,3141	9,5784	9,8199	10,0406	10,2423	10,4266
46	1,0000	1,9228	2,7744	3,5603	4,2855	4,9534	5,5685	6,1349	6,6565	7,1368	7,5778	7,9828	8,3546	8,6959	9,0094	9,2958	9,5575	9,7967	10,0152	10,2149	10,3963
47	1,0000	1,9228	2,7744	3,5603	4,2840	4,9505	5,5643	6,1295	6,6500	7,1279	7,5667	7,9696	8,3395	8,6792	8,9896	9,2732	9,5323	9,7692	9,9856	10,1821	10,3606
48	1,0000	1,9228	2,7744	3,5587	4,2809	4,9460	5,5585	6,1225	6,6404	7,1159	7,5525	7,9533	8,3214	8,6577	8,9651	9,2459	9,5025	9,7370	9,9500	10,1434	10,3191
49	1,0000	1,9228	2,7727	3,5553	4,2760	4,9397	5,5509	6,1121	6,6274	7,1005	7,5348	7,9337	8,2981	8,6312	8,9355	9,2136	9,4677	9,6985	9,9081	10,0984	10,2713
50	1,0000	1,9209	2,7690	3,5500	4,2692	4,9315	5,5396	6,0980	6,6106	7,0813	7,5135	7,9085	8,2694	8,5991	8,9005	9,1758	9,4259	9,6530	9,8593	10,0467	10,2168
51	1,0000	1,9209	2,7690	3,5500	4,2692	4,9295	5,5358	6,0925	6,6037	7,0730	7,5018	7,8937	8,2518	8,5790	8,8780	9,1496	9,3962	9,6202	9,8237	10,0085	10,1751
52	1,0000	1,9209	2,7690	3,5500	4,2670	4,9254	5,5299	6,0850	6,5946	7,0603	7,4858	7,8747	8,2300	8,5547	8,8496	9,1174	9,3606	9,5816	9,7822	9,9631	10,1257
53	1,0000	1,9209	2,7690	3,5476	4,2626	4,9190	5,5217	6,0751	6,5808	7,0429	7,4651	7,8510	8,2036	8,5238	8,8146	9,0787	9,3186	9,5365	9,7330	9,9095	10,0676

Возраст застрахо- ванного	Периодичность уплаты страхового взноса - ежегодно																				
	Период уплаты страхового взноса (в годах)																				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
54	1,0000	1,9209	2,7664	3,5428	4,2556	4,9101	5,5110	6,0601	6,5619	7,0204	7,4394	7,8223	8,1700	8,4858	8,7726	9,0331	9,2697	9,4830	9,6748	9,8464	9,9994
55	1,0000	1,9182	2,7612	3,5352	4,2459	4,8985	5,4948	6,0396	6,5375	6,9925	7,4082	7,7858	8,1288	8,4402	8,7231	8,9800	9,2116	9,4198	9,6062	9,7724	9,9198
56	1,0000	1,9182	2,7612	3,5352	4,2459	4,8954	5,4888	6,0311	6,5266	6,9794	7,3906	7,7641	8,1033	8,4114	8,6912	8,9435	9,1703	9,3733	9,5543	9,7148	9,8564
57	1,0000	1,9182	2,7612	3,5352	4,2425	4,8889	5,4795	6,0192	6,5123	6,9602	7,3670	7,7364	8,0720	8,3767	8,6515	8,8985	9,1196	9,3167	9,4915	9,6458	9,7811
58	1,0000	1,9182	2,7612	3,5315	4,2355	4,8787	5,4665	6,0036	6,4914	6,9345	7,3368	7,7023	8,0342	8,3335	8,6024	8,8433	9,0579	9,2483	9,4164	9,5638	9,6923
59	1,0000	1,9182	2,7572	3,5238	4,2244	4,8646	5,4496	5,9809	6,4634	6,9016	7,2996	7,6611	7,9871	8,2800	8,5423	8,7761	8,9835	9,1665	9,3270	9,4670	9,5882
60	1,0000	1,9138	2,7488	3,5118	4,2090	4,8461	5,4248	5,9503	6,4276	6,8611	7,2548	7,6098	7,9289	8,2145	8,4692	8,6950	8,8943	9,0692	9,2216	9,3536	9,4670
61	1,0000	1,9138	2,7488	3,5118	4,2090	4,8423	5,4174	5,9397	6,4141	6,8450	7,2334	7,5826	7,8952	8,1739	8,4211	8,6392	8,8305	8,9973	9,1418	9,2658	9,3716
62	1,0000	1,9138	2,7488	3,5118	4,2048	4,8342	5,4058	5,9249	6,3964	6,8216	7,2037	7,5458	7,8507	8,1212	8,3599	8,5693	8,7519	8,9099	9,0457	9,1615	9,2592
63	1,0000	1,9138	2,7488	3,5072	4,1959	4,8215	5,3896	5,9056	6,3708	6,7890	7,1634	7,4971	7,7931	8,0543	8,2835	8,4833	8,6562	8,8048	8,9315	9,0385	9,1279
64	1,0000	1,9138	2,7437	3,4974	4,1820	4,8037	5,3684	5,8776	6,3352	6,7449	7,1101	7,4341	7,7199	7,9707	8,1893	8,3786	8,5412	8,6798	8,7969	8,8948	8,9758
65	1,0000	1,9082	2,7331	3,4822	4,1626	4,7806	5,3378	5,8385	6,2869	6,6866	7,0411	7,3539	7,6284	7,8676	8,0748	8,2527	8,4044	8,5325	8,6397	8,7283	8,8008
66	1,0000	1,9082	2,7331	3,4822	4,1626	4,7761	5,3275	5,8212	6,2612	6,6516	6,9960	7,2982	7,5616	7,7897	7,9857	8,1527	8,2937	8,4117	8,5093	8,5891	8,6536
67	1,0000	1,9082	2,7331	3,4822	4,1577	4,7648	5,3084	5,7929	6,2227	6,6020	6,9347	7,2247	7,4759	7,6916	7,8755	8,0308	8,1607	8,2682	8,3561	8,4270	8,4835
68	1,0000	1,9082	2,7331	3,4768	4,1453	4,7438	5,2773	5,7505	6,1681	6,5344	6,8538	7,1303	7,3679	7,5703	7,7413	7,8844	8,0027	8,0995	8,1776	8,2398	8,2886
69	1,0000	1,9082	2,7271	3,4632	4,1221	4,7095	5,2306	5,6904	6,0937	6,4454	6,7498	7,0114	7,2343	7,4226	7,5801	7,7104	7,8169	7,9029	7,9714	8,0251	8,0665
70	1,0000	1,9017	2,7121	3,4377	4,0844	4,6581	5,1644	5,6085	5,9957	6,3309	6,6189	6,8643	7,0717	7,2450	7,3885	7,5058	7,6005	7,6759	7,7351	7,7807	7,8152
71	1,0000	1,8988	2,7035	3,4208	4,0571	4,6185	5,1111	5,5404	5,9122	6,2316	6,5039	6,7338	6,9261	7,0852	7,2153	7,3203	7,4040	7,4695	7,5201	7,5584	7,5868
72	1,0000	1,8953	2,6934	3,4014	4,0260	4,5740	5,0518	5,4654	5,8208	6,1237	6,3795	6,5934	6,7705	6,9152	7,0321	7,1252	7,1981	7,2544	7,2970	7,3286	7,3515
73	1,0000	1,8914	2,6821	3,3798	3,9918	4,5254	4,9874	5,3843	5,7226	6,0084	6,2473	6,4450	6,6067	6,7373	6,8412	6,9227	6,9855	7,0331	7,0684	7,0940	7,1122
74	1,0000	1,8871	2,6698	3,3565	3,9551	4,4733	4,9187	5,2982	5,6187	5,8868	6,1086	6,2900	6,4365	6,5531	6,6445	6,7150	6,7683	6,8079	6,8367	6,8571	6,8712
75	1,0000	1,8824	2,6565	3,3313	3,9155	4,4176	4,8454	5,2068	5,5090	5,7590	5,9635	6,1286	6,2600	6,3631	6,4426	6,5027	6,5474	6,5798	6,6028	6,6187	6,6294
76	1,0000	1,8773	2,6421	3,3042	3,8732	4,3580	4,7676	5,1101	5,3934	5,6252	5,8123	5,9613	6,0780	6,1681	6,2363	6,2869	6,3236	6,3497	6,3677	6,3798	6,3877
77	1,0000	1,8718	2,6265	3,2750	3,8278	4,2946	4,6850	5,0080	5,2721	5,4854	5,6552	5,7883	5,8910	5,9687	6,0264	6,0683	6,0980	6,1185	6,1323	6,1413	6,1469
78	1,0000	1,8658	2,6097	3,2437	3,7792	4,2270	4,5976	4,9006	5,1452	5,3400	5,4927	5,6105	5,6996	5,7658	5,8138	5,8479	5,8715	5,8873	5,8976	5,9040	5,9080
79	1,0000	1,8593	2,5916	3,2100	3,7273	4,1553	4,5053	4,7879	5,0128	5,1892	5,3252	5,4282	5,5046	5,5601	5,5995	5,6267	5,6450	5,6568	5,6643	5,6689	5,6715
80	1,0000	1,8522	2,5720	3,1740	3,6721	4,0794	4,4082	4,6701	4,8753	5,0336	5,1535	5,2424	5,3070	5,3528	5,3845	5,4057	5,4195	5,4283	5,4335	5,4366	5,4383
81	1,0000	1,8446	2,5509	3,1354	3,6133	3,9992	4,3064	4,5473	4,7330	4,8736	4,9780	5,0538	5,1075	5,1447	5,1696	5,1859	5,1961	5,2023	5,2059	5,2079	5,2097
82	1,0000	1,8363	2,5283	3,0942	3,5511	3,9148	4,2000	4,4199	4,5864	4,7100	4,7998	4,8634	4,9074	4,9369	4,9561	4,9682	4,9755	4,9798	4,9822	4,9844	4,9864
83	1,0000	1,8274	2,5040	3,0503	3,4852	3,8263	4,0892	4,2883	4,4360	4,5433	4,6194	4,6720	4,7073	4,7303	4,7447	4,7535	4,7586	4,7615	4,7641	4,7665	4,7688
84	1,0000	1,8178	2,4780	3,0036	3,4158	3,7336	3,9742	4,1527	4,2824	4,3744	4,4379	4,4806	4,5084	4,5259	4,5365	4,5426	4,5461	4,5493	4,5522	4,5549	4,5575
85	1,0000	1,8074	2,4501	2,9541	3,3427	3,6369	3,8553	4,0139	4,1263	4,2040	4,2562	4,2902	4,3116	4,3245	4,3321	4,3363	4,3402	4,3438	4,3471	4,3502	4,3531
86	1,0000	1,7961	2,4204	2,9017	3,2661	3,5366	3,7330	3,8723	3,9685	4,0331	4,0752	4,1017	4,1177	4,1271	4,1323	4,1371	4,1416	4,1457	4,1496	4,1531	4,1564
87	1,0000	1,7841	2,3887	2,8464	3,1861	3,4329	3,6078	3,7287	3,8099	3,8627	3,8960	3,9162	3,9279	3,9344	3,9405	3,9461	3,9513	3,9561	3,9606	3,9647	3,9685
88	1,0000	1,7711	2,3549	2,7881	3,1028	3,3259	3,4801	3,5837	3,6511	3,6935	3,7192	3,7342	3,7425	3,7502	3,7574	3,7640	3,7702	3,7758	3,7811	3,7860	3,7905
89	1,0000	1,7571	2,3191	2,7271	3,0166	3,2165	3,3508	3,4382	3,4932	3,5265	3,5460	3,5568	3,5668	3,5761	3,5847	3,5926	3,6000	3,6068	3,6132	3,6190	3,6244
90	1,0000	1,7422	2,2812	2,6634	2,9275	3,1049	3,2203	3,2930	3,3370	3,3627	3,3770	3,3902	3,4025	3,4138	3,4243	3,4341	3,4431	3,4514	3,4592	3,4663	3,4729
91	1,0000	1,7262	2,2412	2,5971	2,8360	2,9916	3,0895	3,1488	3,1834	3,2026	3,2205	3,2370	3,2523	3,2664	3,2796	3,2917	3,3029	3,3133	3,3230	3,3319	3,3402
92	1,0000	1,7092	2,1991	2,5282	2,7424	2,8772	2,9589	3,0065	3,0330	3,0576	3,0803	3,1014	3,1209	3,1389	3,1556	3,1711	3,1855	3,1987	3,2110	3,2224	3,2329
93	1,0000	1,6909	2,1549	2,4569	2,6470	2,7622	2,8293	2,8667	2,9013	2,9334	2,9631	2,9906	3,0161	3,0396	3,0615	3,0817	3,1004	3,1177	3,1338	3,1486	3,1624
94	1,0000	1,6716	2,1087	2,3838	2,5506	2,6477	2,7018	2,7519	2,7984	2,8414	2,8812	2,9180	2,9521	2,9837	3,0130	3,0401	3,0651	3,0884	3,1099	3,1298	3,1482
95	1,0000	1,6509	2,0606	2,3089	2,4535	2,5341	2,6088	2,6779	2,7419	2,8012	2,8561	2,9069	2,9539	2,9975	3,0378	3,0751	3,1097	3,1417	3,1714	3,1988	3,2243
96	1,0000	1,6293	2,0108	2,2329	2,3568	2,4715	2,5777	2,6760	2,7670	2,8513	2,9294	3,0017	3,0686	3,1305	3,1879	3,2410	3,2902	3,3358	3,3779	3,4170	3,4531
97	1,0000	1,6064	1,9593	2,1562	2,3384	2,5072	2,6635	2,8081	2,9421	3,0661	3,1810	3,2873	3,3858	3,4770	3,5614	3,6396	3,7120	3,7790	3,8410	3,8985	3,9517
98	1,0000	1,5821	1,9067	2,2072	2,4856	2,7432	2,9818	3,2028	3,4073	3,5967	3,7721	3,9345	4,0849	4,2241	4,3530	4,4724	4,5829	4,6852	4,7800	4,8677	4,9489
99	1,0000	1,5577	2,0741	2,5522	2,9949	3,4049	3,7844	4,1358	4,4613	4,7626	5,0416	5,2999	5,5391	5,7605	5,9656	6,1555	6,3313	6,4941	6,6448	6,7843	6,9136



**Таблица 17**  
для расчета коэффициентов пересчета условий договора страхования

**Женщины**

Норма доходности	8%
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Возраст застрахованного	Периодичность уплаты страхового взноса - ежеквартально																				
	Период уплаты страхового взноса (в годах)																				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
18	0,9721	1,8720	2,7049	3,4758	4,1893	4,8496	5,4608	6,0263	6,5496	7,0337	7,4817	7,8961	8,2795	8,6341	8,9621	9,2655	9,5461	9,8056	10,0455	10,2673	10,4723
19	0,9721	1,8719	2,7047	3,4755	4,1889	4,8491	5,4601	6,0254	6,5484	7,0323	7,4800	7,8942	8,2773	8,6317	8,9594	9,2626	9,5429	9,8020	10,0416	10,2631	10,4678
20	0,9721	1,8717	2,7044	3,4751	4,1883	4,8484	5,4591	6,0241	6,5468	7,0305	7,4780	7,8918	8,2746	8,6287	8,9562	9,2591	9,5390	9,7978	10,0371	10,2582	10,4626
21	0,9721	1,8717	2,7044	3,4751	4,1882	4,8481	5,4586	6,0234	6,5460	7,0294	7,4766	7,8902	8,2728	8,6266	8,9539	9,2563	9,5360	9,7945	10,0334	10,2543	10,4583
22	0,9721	1,8717	2,7044	3,4750	4,1879	4,8475	5,4578	6,0225	6,5448	7,0280	7,4749	7,8882	8,2705	8,6241	8,9509	9,2531	9,5324	9,7905	10,0292	10,2496	10,4533
23	0,9721	1,8717	2,7043	3,4746	4,1873	4,8467	5,4568	6,0212	6,5432	7,0261	7,4727	7,8858	8,2678	8,6209	8,9474	9,2491	9,5281	9,7859	10,0242	10,2442	10,4476
24	0,9721	1,8716	2,7039	3,4740	4,1864	4,8456	5,4555	6,0195	6,5412	7,0238	7,4701	7,8828	8,2644	8,6171	8,9431	9,2446	9,5231	9,7805	10,0183	10,2380	10,4410
25	0,9720	1,8712	2,7032	3,4730	4,1853	4,8442	5,4536	6,0173	6,5387	7,0209	7,4669	7,8791	8,2602	8,6125	8,9382	9,2392	9,5173	9,7742	10,0116	10,2309	10,4335
26	0,9720	1,8712	2,7032	3,4730	4,1852	4,8439	5,4531	6,0167	6,5379	7,0199	7,4655	7,8774	8,2581	8,6101	8,9355	9,2360	9,5137	9,7703	10,0073	10,2263	10,4283
27	0,9720	1,8712	2,7032	3,4730	4,1849	4,8434	5,4525	6,0158	6,5368	7,0184	7,4636	7,8751	8,2556	8,6072	8,9320	9,2322	9,5095	9,7657	10,0023	10,2207	10,4221
28	0,9720	1,8712	2,7032	3,4726	4,1844	4,8427	5,4516	6,0146	6,5351	7,0163	7,4611	7,8723	8,2524	8,6035	8,9279	9,2276	9,5045	9,7603	9,9963	10,2140	10,4150
29	0,9720	1,8711	2,7028	3,4721	4,1836	4,8417	5,4503	6,0129	6,5329	7,0137	7,4581	7,8689	8,2484	8,5990	8,9229	9,2222	9,4986	9,7537	9,9891	10,2063	10,4068
30	0,9719	1,8708	2,7022	3,4712	4,1825	4,8403	5,4483	6,0105	6,5301	7,0104	7,4544	7,8646	8,2435	8,5937	8,9171	9,2159	9,4916	9,7460	9,9808	10,1974	10,3972
31	0,9719	1,8708	2,7022	3,4712	4,1824	4,8398	5,4475	6,0093	6,5286	7,0086	7,4521	7,8618	8,2403	8,5901	8,9131	9,2111	9,4862	9,7400	9,9743	10,1903	10,3892
32	0,9719	1,8708	2,7022	3,4711	4,1818	4,8389	5,4462	6,0077	6,5267	7,0061	7,4491	7,8583	8,2365	8,5857	8,9079	9,2053	9,4797	9,7330	9,9665	10,1816	10,3796
33	0,9719	1,8708	2,7020	3,4705	4,1808	4,8375	5,4445	6,0056	6,5240	7,0029	7,4454	7,8542	8,2317	8,5801	8,9016	9,1983	9,4721	9,7246	9,9571	10,1712	10,3684
34	0,9719	1,8706	2,7014	3,4694	4,1794	4,8357	5,4423	6,0027	6,5205	6,9988	7,4408	7,8490	8,2257	8,5733	8,8941	9,1901	9,4631	9,7144	9,9459	10,1591	10,3555
35	0,9717	1,8699	2,7002	3,4678	4,1774	4,8332	5,4391	5,9989	6,5161	6,9939	7,4352	7,8425	8,2183	8,5651	8,8852	9,1803	9,4521	9,7024	9,9329	10,1451	10,3404
36	0,9717	1,8699	2,7002	3,4678	4,1772	4,8327	5,4382	5,9977	6,5146	6,9920	7,4326	7,8391	8,2143	8,5605	8,8797	9,1737	9,4445	9,6938	9,9234	10,1347	10,3286
37	0,9717	1,8699	2,7002	3,4676	4,1767	4,8318	5,4370	5,9962	6,5126	6,9891	7,4289	7,8347	8,2093	8,5546	8,8727	9,1655	9,4353	9,6836	9,9121	10,1219	10,3146
38	0,9717	1,8699	2,7001	3,4671	4,1757	4,8304	5,4353	5,9939	6,5094	6,9852	7,4242	7,8293	8,2029	8,5470	8,8638	9,1556	9,4242	9,6714	9,8984	10,1068	10,2981
39	0,9717	1,8697	2,6994	3,4660	4,1742	4,8286	5,4329	5,9905	6,5052	6,9801	7,4183	7,8225	8,1946	8,5374	8,8530	9,1436	9,4110	9,6565	9,8819	10,0889	10,2789
40	0,9715	1,8690	2,6982	3,4644	4,1722	4,8259	5,4292	5,9859	6,4996	6,9737	7,4109	7,8135	8,1842	8,5257	8,8401	9,1293	9,3949	9,6388	9,8626	10,0682	10,2566
41	0,9715	1,8690	2,6982	3,4644	4,1719	4,8249	5,4274	5,9835	6,4966	6,9698	7,4056	7,8068	8,1764	8,5167	8,8298	9,1172	9,3812	9,6235	9,8460	10,0499	10,2363
42	0,9715	1,8690	2,6982	3,4641	4,1708	4,8230	5,4248	5,9802	6,4924	6,9640	7,3984	7,7983	8,1667	8,5055	8,8167	9,1023	9,3646	9,6054	9,8262	10,0279	10,2122
43	0,9715	1,8690	2,6979	3,4628	4,1687	4,8201	5,4213	5,9756	6,4861	6,9562	7,3892	7,7878	8,1546	8,4914	8,8005	9,0844	9,3451	9,5840	9,8023	10,0018	10,1841
44	0,9715	1,8686	2,6966	3,4606	4,1657	4,8163	5,4163	5,9688	6,4777	6,9463	7,3778	7,7748	8,1392	8,4739	8,7812	9,0633	9,3219	9,5582	9,7741	9,9715	10,1518
45	0,9711	1,8672	2,6941	3,4573	4,1615	4,8109	5,4090	5,9597	6,4669	6,9340	7,3636	7,7581	8,1204	8,4529	8,7583	9,0382	9,2940	9,5277	9,7412	9,9364	10,1143
46	0,9711	1,8672	2,6941	3,4573	4,1610	4,8091	5,4059	5,9555	6,4616	6,9272	7,3547	7,7472	8,1076	8,4385	8,7418	9,0189	9,2722	9,5036	9,7151	9,9079	10,0831
47	0,9711	1,8672	2,6941	3,4567	4,1590	4,8057	5,4012	5,9497	6,4542	6,9175	7,3428	7,7333	8,0919	8,4206	8,7209	8,9954	9,2461	9,4753	9,6843	9,8740	10,0464
48	0,9711	1,8672	2,6935	3,4545	4,1553	4,8007	5,3950	5,9417	6,4437	6,9046	7,3278	7,7164	8,0725	8,3980	8,6954	8,9671	9,2154	9,4419	9,6475	9,8343	10,0039
49	0,9711	1,8665	2,6911	3,4505	4,1499	4,7939	5,3863	5,9303	6,4298	6,8884	7,3094	7,6954	8,0480	8,3703	8,6648	8,9339	9,1792	9,4021	9,6044	9,7883	9,9552
50	0,9703	1,8639	2,6868	3,4447	4,1425	4,7845	5,3740	5,9152	6,4122	6,8684	7,2866	7,6688	8,0180	8,3371	8,6287	8,8946	9,1361	9,3554	9,5546	9,7355	9,8994
51	0,9703	1,8639	2,6868	3,4447	4,1418	4,7819	5,3696	5,9092	6,4047	6,8588	7,2738	7,6530	7,9995	8,3162	8,6049	8,8671	9,1052	9,3215	9,5180	9,6959	9,8562
52	0,9703	1,8639	2,6868	3,4439	4,1389	4,7771	5,3631	5,9011	6,3942	6,8449	7,2566	7,6329	7,9768	8,2903	8,5750	8,8336	9,0685	9,2818	9,4750	9,6491	9,8053
53	0,9703	1,8639	2,6860	3,4407	4,1337	4,7700	5,3542	5,8898	6,3791	6,8262	7,2348	7,6082	7,9486	8,2578	8,5387	8,7937	9,0253	9,2352	9,4242	9,5938	9,7454

Возраст застрахо- ванного	Периодичность уплаты страхового взноса - ежеквартально																				
	Период уплаты страхового взноса (в годах)																				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
54	0,9703	1,8630	2,6826	3,4351	4,1260	4,7604	5,3419	5,8733	6,3589	6,8025	7,2080	7,5777	7,9134	8,2184	8,4953	8,7468	8,9747	9,1799	9,3641	9,5288	9,6753
55	0,9693	1,8593	2,6765	3,4267	4,1156	4,7471	5,3241	5,8513	6,3331	6,7734	7,1748	7,5394	7,8705	8,1713	8,4444	8,6919	8,9147	9,1147	9,2935	9,4527	9,5936
56	0,9693	1,8593	2,6765	3,4267	4,1145	4,7429	5,3171	5,8419	6,3214	6,7586	7,1557	7,5163	7,8439	8,1413	8,4108	8,6535	8,8714	9,0662	9,2395	9,3929	9,5280
57	0,9693	1,8593	2,6765	3,4255	4,1099	4,7353	5,3069	5,8291	6,3053	6,7377	7,1305	7,4873	7,8113	8,1048	8,3691	8,6064	8,8185	9,0072	9,1744	9,3215	9,4504
58	0,9693	1,8593	2,6751	3,4205	4,1017	4,7241	5,2929	5,8115	6,2826	6,7104	7,0989	7,4517	7,7714	8,0593	8,3177	8,5488	8,7543	8,9363	9,0966	9,2370	9,3590
59	0,9693	1,8578	2,6697	3,4116	4,0895	4,7090	5,2738	5,7868	6,2527	6,6759	7,0602	7,4084	7,7219	8,0034	8,2550	8,4789	8,6771	8,8517	9,0045	9,1374	9,2522
60	0,9677	1,8519	2,6599	3,3983	4,0729	4,6881	5,2469	5,7543	6,2152	6,6337	7,0129	7,3545	7,6610	7,9350	8,1789	8,3948	8,5849	8,7514	8,8961	9,0211	9,1282
61	0,9677	1,8519	2,6599	3,3983	4,0715	4,6829	5,2383	5,7426	6,2007	6,6156	6,9894	7,3248	7,6247	7,8916	8,1279	8,3359	8,5181	8,6765	8,8133	8,9305	9,0301
62	0,9677	1,8519	2,6599	3,3967	4,0658	4,6735	5,2255	5,7267	6,1808	6,5899	6,9570	7,2851	7,5772	7,8357	8,0635	8,2628	8,4361	8,5858	8,7141	8,8231	8,9149
63	0,9677	1,8519	2,6582	3,3904	4,0555	4,6595	5,2081	5,7050	6,1526	6,5544	6,9135	7,2331	7,5161	7,7653	7,9834	8,1731	8,3370	8,4773	8,5966	8,6970	8,7807
64	0,9677	1,8500	2,6514	3,3792	4,0402	4,6405	5,1843	5,6742	6,1138	6,5068	6,8566	7,1663	7,4390	7,6777	7,8853	8,0646	8,2182	8,3487	8,4586	8,5502	8,6256
65	0,9656	1,8425	2,6390	3,3624	4,0194	4,6145	5,1506	5,6317	6,0618	6,4445	6,7834	7,0818	7,3431	7,5703	7,7665	7,9346	8,0775	8,1977	8,2979	8,3805	8,4478
66	0,9656	1,8425	2,6390	3,3624	4,0177	4,6079	5,1376	5,6112	6,0326	6,4058	6,7344	7,0220	7,2722	7,4882	7,6733	7,8306	7,9630	8,0733	8,1643	8,2383	8,2978
67	0,9656	1,8425	2,6390	3,3605	4,0104	4,5937	5,1151	5,5791	5,9900	6,3518	6,6685	6,9439	7,1818	7,3856	7,5588	7,7045	7,8260	7,9262	8,0077	8,0732	8,1251
68	0,9656	1,8425	2,6370	3,3525	3,9947	4,5689	5,0798	5,5321	5,9305	6,2792	6,5825	6,8444	7,0688	7,2595	7,4200	7,5537	7,6640	7,7538	7,8259	7,8831	7,9277
69	0,9656	1,8403	2,6281	3,3353	3,9674	4,5299	5,0280	5,4666	5,8506	6,1845	6,4729	6,7200	6,9299	7,1067	7,2539	7,3753	7,4742	7,5536	7,6166	7,6657	7,7033
70	0,9631	1,8306	2,6092	3,3052	3,9246	4,4730	4,9559	5,3787	5,7464	6,0639	6,3359	6,5671	6,7617	6,9238	7,0575	7,1663	7,2538	7,3231	7,3772	7,4186	7,4498
71	0,9620	1,8255	2,5975	3,2844	3,8926	4,4282	4,8971	5,3048	5,6570	5,9587	6,2151	6,4309	6,6107	6,7590	6,8797	6,9767	7,0535	7,1135	7,1594	7,1940	7,2195
72	0,9608	1,8196	2,5839	3,2606	3,8565	4,3782	4,8319	5,2237	5,5594	5,8446	6,0847	6,2848	6,4498	6,5841	6,6920	6,7775	6,8442	6,8953	6,9338	6,9622	6,9826
73	0,9593	1,8129	2,5687	3,2343	3,8169	4,3237	4,7613	5,1362	5,4548	5,7230	5,9465	6,1307	6,2807	6,4012	6,4967	6,5712	6,6283	6,6713	6,7030	6,7258	6,7419
74	0,9576	1,8056	2,5523	3,2059	3,7744	4,2653	4,6860	5,0434	5,3443	5,5950	5,8017	5,9699	6,1052	6,2123	6,2959	6,3600	6,4082	6,4437	6,4694	6,4874	6,4998
75	0,9559	1,7977	2,5345	3,1754	3,7288	4,2030	4,6059	4,9451	5,2277	5,4607	5,6504	5,8029	5,9237	6,0179	6,0901	6,1445	6,1845	6,2134	6,2338	6,2477	6,2570
76	0,9540	1,7891	2,5154	3,1426	3,6800	4,1366	4,5210	4,8413	5,1054	5,3204	5,4932	5,6301	5,7368	5,8187	5,8803	5,9257	5,9584	5,9815	5,9972	6,0078	6,0145
77	0,9519	1,7798	2,4947	3,1073	3,6278	4,0660	4,4311	4,7320	4,9771	5,1741	5,3301	5,4518	5,5451	5,6153	5,6671	5,7044	5,7307	5,7487	5,7607	5,7684	5,7732
78	0,9497	1,7698	2,4725	3,0695	3,5721	3,9910	4,3362	4,6173	4,8433	5,0223	5,1619	5,2689	5,3494	5,4088	5,4516	5,4817	5,5024	5,5161	5,5250	5,5305	5,5338
79	0,9472	1,7589	2,4485	3,0290	3,5128	3,9115	4,2363	4,4972	4,7040	4,8652	4,9888	5,0819	5,1504	5,1999	5,2347	5,2585	5,2744	5,2846	5,2910	5,2948	5,2971
80	0,9446	1,7471	2,4228	2,9858	3,4498	3,8277	4,1314	4,3720	4,5597	4,7036	4,8118	4,8916	4,9492	4,9897	5,0174	5,0359	5,0478	5,0552	5,0597	5,0622	5,0639
81	0,9417	1,7345	2,3951	2,9396	3,3830	3,7394	4,0217	4,2419	4,4107	4,5378	4,6314	4,6989	4,7465	4,7790	4,8007	4,8147	4,8234	4,8286	4,8316	4,8336	4,8354
82	0,9386	1,7208	2,3655	2,8906	3,3125	3,6468	3,9075	4,1074	4,2578	4,3687	4,4486	4,5049	4,5434	4,5691	4,5857	4,5960	4,6021	4,6057	4,6080	4,6102	4,6122
83	0,9353	1,7061	2,3339	2,8384	3,2381	3,5499	3,7888	3,9687	4,1013	4,1969	4,2641	4,3102	4,3409	4,3607	4,3730	4,3804	4,3847	4,3875	4,3900	4,3924	4,3946
84	0,9317	1,6904	2,3001	2,7832	3,1600	3,4488	3,6661	3,8264	3,9419	4,0232	4,0789	4,1160	4,1399	4,1548	4,1638	4,1689	4,1723	4,1754	4,1782	4,1809	4,1834
85	0,9278	1,6734	2,2641	2,7248	3,0780	3,3438	3,5398	3,6810	3,7805	3,8486	3,8940	3,9232	3,9414	3,9523	3,9586	3,9627	3,9665	3,9700	3,9733	3,9763	3,9791
86	0,9235	1,6552	2,2258	2,6633	2,9925	3,2352	3,4102	3,5334	3,6178	3,6739	3,7101	3,7327	3,7463	3,7540	3,7591	3,7638	3,7681	3,7722	3,7759	3,7793	3,7825
87	0,9190	1,6358	2,1853	2,5988	2,9037	3,1235	3,2782	3,3842	3,4547	3,5002	3,5286	3,5456	3,5553	3,5617	3,5676	3,5731	3,5781	3,5828	3,5871	3,5911	3,5948
88	0,9141	1,6150	2,1423	2,5311	2,8115	3,0088	3,1440	3,2339	3,2920	3,3281	3,3498	3,3623	3,3704	3,3779	3,3849	3,3913	3,3973	3,4028	3,4079	3,4127	3,4170
89	0,9089	1,5928	2,0971	2,4607	2,7165	2,8919	3,0086	3,0838	3,1307	3,1588	3,1750	3,1855	3,1953	3,2043	3,2127	3,2204	3,2276	3,2342	3,2403	3,2460	3,2513
90	0,9033	1,5693	2,0495	2,3875	2,6190	2,7732	2,8726	2,9345	2,9717	2,9930	3,0069	3,0198	3,0317	3,0428	3,0530	3,0625	3,0712	3,0793	3,0868	3,0938	3,1002
91	0,8973	1,5444	1,9997	2,3117	2,5194	2,6533	2,7367	2,7868	2,8156	2,8343	2,8517	2,8677	2,8826	2,8964	2,9091	2,9209	2,9318	2,9420	2,9513	2,9600	2,9680
92	0,8909	1,5179	1,9475	2,2335	2,4179	2,5328	2,6017	2,6414	2,6672	2,6911	2,7132	2,7337	2,7526	2,7702	2,7864	2,8015	2,8154	2,8283	2,8403	2,8513	2,8616
93	0,8841	1,4899	1,8932	2,1532	2,3152	2,4124	2,4683	2,5047	2,5384	2,5696	2,5984	2,6252	2,6499	2,6728	2,6941	2,7137	2,7319	2,7487	2,7643	2,7788	2,7922
94	0,8768	1,4605	1,8369	2,0713	2,2120	2,2930	2,3456	2,3944	2,4395	2,4813	2,5200	2,5558	2,5890	2,6197	2,6481	2,6745	2,6988	2,7214	2,7423	2,7617	2,7796
95	0,8691	1,4295	1,7787	1,9881	2,1087	2,1871	2,2597	2,3269	2,3891	2,4468	2,5001	2,5495	2,5952	2,6376	2,6768	2,7131	2,7467	2,7779	2,8067	2,8334	2,8581
96	0,8610	1,3973	1,7191	1,9044	2,0248	2,1363	2,2395	2,3351	2,4236	2,5056	2,5815	2,6517	2,7168	2,7770	2,8328	2,8845	2,9323	2,9766	3,0		

**Таблица 18**  
для расчета коэффициентов пересчета условий договора страхования

**Женщины**

Норма доходности	8%
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Возраст застрахо- ванного	Периодичность уплаты страхового взноса - ежемесячно																				
	Период уплаты страхового взноса (в годах)																				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
18	0,9659	1,8601	2,6877	3,4536	4,1625	4,8187	5,4259	5,9879	6,5078	6,9888	7,4339	7,8457	8,2266	8,5789	8,9048	9,2063	9,4851	9,7429	9,9812	10,2015	10,4052
19	0,9659	1,8600	2,6875	3,4533	4,1621	4,8181	5,4252	5,9869	6,5066	6,9874	7,4322	7,8437	8,2244	8,5764	8,9021	9,2033	9,4818	9,7393	9,9773	10,1973	10,4007
20	0,9659	1,8598	2,6871	3,4529	4,1616	4,8174	5,4242	5,9856	6,5050	6,9856	7,4301	7,8413	8,2217	8,5735	8,8988	9,1997	9,4779	9,7350	9,9727	10,1924	10,3955
21	0,9659	1,8598	2,6871	3,4529	4,1615	4,8171	5,4236	5,9849	6,5041	6,9845	7,4288	7,8397	8,2198	8,5714	8,8965	9,1970	9,4748	9,7316	9,9690	10,1885	10,3912
22	0,9659	1,8598	2,6871	3,4528	4,1611	4,8165	5,4229	5,9839	6,5029	6,9830	7,4270	7,8377	8,2175	8,5688	8,8935	9,1937	9,4712	9,7277	9,9647	10,1838	10,3861
23	0,9659	1,8598	2,6870	3,4524	4,1605	4,8157	5,4219	5,9826	6,5013	6,9811	7,4248	7,8352	8,2148	8,5656	8,8899	9,1897	9,4669	9,7230	9,9597	10,1783	10,3804
24	0,9659	1,8597	2,6866	3,4517	4,1596	4,8146	5,4205	5,9809	6,4993	6,9787	7,4222	7,8322	8,2113	8,5617	8,8857	9,1851	9,4619	9,7176	9,9538	10,1721	10,3738
25	0,9657	1,8592	2,6859	3,4508	4,1584	4,8131	5,4186	5,9787	6,4967	6,9758	7,4189	7,8285	8,2071	8,5571	8,8807	9,1797	9,4560	9,7112	9,9471	10,1650	10,3662
26	0,9657	1,8592	2,6859	3,4508	4,1583	4,8128	5,4181	5,9780	6,4959	6,9748	7,4175	7,8267	8,2050	8,5547	8,8779	9,1765	9,4524	9,7073	9,9428	10,1603	10,3609
27	0,9657	1,8592	2,6859	3,4507	4,1580	4,8123	5,4174	5,9772	6,4948	6,9732	7,4155	7,8244	8,2024	8,5517	8,8745	9,1726	9,4481	9,7027	9,9377	10,1546	10,3548
28	0,9657	1,8592	2,6858	3,4503	4,1575	4,8115	5,4165	5,9759	6,4931	6,9711	7,4131	7,8216	8,1992	8,5480	8,8703	9,1680	9,4431	9,6972	9,9316	10,1480	10,3476
29	0,9657	1,8591	2,6854	3,4497	4,1567	4,8105	5,4152	5,9741	6,4908	6,9685	7,4100	7,8181	8,1951	8,5435	8,8653	9,1626	9,4372	9,6906	9,9244	10,1402	10,3393
30	0,9656	1,8587	2,6848	3,4489	4,1556	4,8091	5,4132	5,9717	6,4879	6,9652	7,4062	7,8137	8,1902	8,5381	8,8594	9,1562	9,4301	9,6828	9,9160	10,1312	10,3297
31	0,9656	1,8587	2,6848	3,4489	4,1554	4,8086	5,4123	5,9705	6,4865	6,9633	7,4039	7,8109	8,1870	8,5345	8,8553	9,1514	9,4246	9,6768	9,9095	10,1240	10,3216
32	0,9656	1,8587	2,6848	3,4487	4,1548	4,8076	5,4111	5,9689	6,4845	6,9608	7,4009	7,8074	8,1831	8,5300	8,8501	9,1455	9,4181	9,6697	9,9016	10,1152	10,3119
33	0,9656	1,8587	2,6846	3,4481	4,1538	4,8062	5,4093	5,9667	6,4817	6,9575	7,3971	7,8032	8,1783	8,5244	8,8437	9,1385	9,4105	9,6612	9,8922	10,1048	10,3007
34	0,9656	1,8585	2,6839	3,4469	4,1523	4,8044	5,4070	5,9638	6,4782	6,9534	7,3925	7,7980	8,1722	8,5175	8,8361	9,1302	9,4013	9,6510	9,8809	10,0927	10,2877
35	0,9654	1,8578	2,6827	3,4453	4,1503	4,8018	5,4038	5,9599	6,4738	6,9485	7,3869	7,7914	8,1647	8,5093	8,8272	9,1203	9,3902	9,6388	9,8677	10,0786	10,2725
36	0,9654	1,8578	2,6827	3,4453	4,1501	4,8013	5,4029	5,9587	6,4723	6,9465	7,3841	7,7880	8,1607	8,5046	8,8217	9,1137	9,3826	9,6302	9,8583	10,0680	10,2606
37	0,9654	1,8578	2,6827	3,4451	4,1495	4,8003	5,4016	5,9571	6,4701	6,9435	7,3804	7,7836	8,1556	8,4986	8,8145	9,1054	9,3733	9,6200	9,8468	10,0552	10,2464
38	0,9654	1,8578	2,6825	3,4445	4,1485	4,7990	5,3999	5,9548	6,4669	6,9395	7,3756	7,7781	8,1491	8,4908	8,8055	9,0953	9,3622	9,6076	9,8330	10,0399	10,2298
39	0,9654	1,8575	2,6818	3,4434	4,1470	4,7971	5,3974	5,9514	6,4626	6,9343	7,3697	7,7711	8,1407	8,4811	8,7946	9,0833	9,3488	9,5926	9,8164	10,0219	10,2106
40	0,9651	1,8568	2,6806	3,4418	4,1450	4,7944	5,3936	5,9466	6,4570	6,9279	7,3621	7,7620	8,1302	8,4693	8,7816	9,0688	9,3325	9,5747	9,7970	10,0011	10,1881
41	0,9651	1,8568	2,6806	3,4418	4,1446	4,7933	5,3918	5,9442	6,4539	6,9239	7,3567	7,7552	8,1223	8,4603	8,7712	9,0566	9,3187	9,5593	9,7802	9,9826	10,1676
42	0,9651	1,8568	2,6806	3,4414	4,1434	4,7913	5,3891	5,9409	6,4495	6,9180	7,3494	7,7466	8,1125	8,4490	8,7579	9,0415	9,3020	9,5411	9,7602	9,9604	10,1434
43	0,9651	1,8568	2,6802	3,4401	4,1413	4,7884	5,3856	5,9361	6,4432	6,9101	7,3401	7,7360	8,1002	8,4346	8,7416	9,0235	9,2823	9,5195	9,7362	9,9342	10,1152
44	0,9651	1,8563	2,6788	3,4378	4,1382	4,7845	5,3804	5,9292	6,4346	6,9000	7,3286	7,7228	8,0847	8,4170	8,7221	9,0022	9,2589	9,4935	9,7078	9,9036	10,0826
45	0,9646	1,8548	2,6763	3,4344	4,1340	4,7790	5,3729	5,9199	6,4237	6,8876	7,3142	7,7059	8,0656	8,3959	8,6991	8,9769	9,2308	9,4627	9,6747	9,8684	10,0450
46	0,9646	1,8548	2,6763	3,4344	4,1333	4,7770	5,3697	5,9156	6,4183	6,8806	7,3051	7,6948	8,0527	8,3813	8,6823	8,9574	9,2088	9,4385	9,6484	9,8397	10,0135
47	0,9646	1,8548	2,6763	3,4337	4,1312	4,7735	5,3650	5,9097	6,4107	6,8707	7,2931	7,6808	8,0369	8,3631	8,6612	8,9336	9,1825	9,4100	9,6173	9,8056	9,9766
48	0,9646	1,8548	2,6755	3,4314	4,1274	4,7684	5,3587	5,9015	6,4000	6,8577	7,2779	7,6637	8,0172	8,3403	8,6354	8,9052	9,1517	9,3763	9,5803	9,7656	9,9339
49	0,9646	1,8540	2,6730	3,4273	4,1218	4,7615	5,3498	5,8899	6,3859	6,8412	7,2593	7,6424	7,9924	8,3123	8,6046	8,8717	9,1151	9,3362	9,5370	9,7193	9,8850
50	0,9637	1,8513	2,6686	3,4213	4,1144	4,7519	5,3372	5,8746	6,3680	6,8211	7,2362	7,6155	7,9622	8,2789	8,5683	8,8321	9,0717	9,2892	9,4869	9,6663	9,8288
51	0,9637	1,8513	2,6686	3,4213	4,1135	4,7491	5,3327	5,8685	6,3604	6,8112	7,2231	7,5995	7,9435	8,2577	8,5442	8,8043	9,0406	9,2552	9,4500	9,6265	9,7854
52	0,9637	1,8513	2,6686	3,4203	4,1105	4,7442	5,3260	5,8602	6,3497	6,7970	7,2057	7,5792	7,9205	8,2315	8,5140	8,7705	9,0036	9,2152	9,4068	9,5793	9,7341
53	0,9637	1,8513	2,6675	3,4170	4,1051	4,7369	5,3170	5,8486	6,3343	6,7781	7,1836	7,5542	7,8920	8,1987	8,4773	8,7304	8,9602	9,1682	9,3555	9,5236	9,6739

Возраст застрахо- ванного	Периодичность уплаты страхового взноса - ежемесячно																				
	Период уплаты страхового взноса (в годах)																				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
54	0,9637	1,8501	2,6639	3,4112	4,0973	4,7272	5,3044	5,8318	6,3137	6,7541	7,1566	7,5233	7,8564	8,1589	8,4337	8,6832	8,9091	9,1126	9,2951	9,4582	9,6033
55	0,9625	1,8462	2,6576	3,4026	4,0867	4,7134	5,2862	5,8095	6,2877	6,7247	7,1230	7,4847	7,8132	8,1115	8,3825	8,6278	8,8487	9,0469	9,2241	9,3816	9,5211
56	0,9625	1,8462	2,6576	3,4026	4,0853	4,7090	5,2790	5,7998	6,2758	6,7095	7,1035	7,4613	7,7862	8,0813	8,3485	8,5891	8,8050	8,9979	9,1695	9,3214	9,4551
57	0,9625	1,8462	2,6576	3,4011	4,0804	4,7012	5,2685	5,7869	6,2593	6,6883	7,0780	7,4319	7,7533	8,0443	8,3064	8,5415	8,7516	8,9385	9,1039	9,2495	9,3769
58	0,9625	1,8462	2,6559	3,3958	4,0720	4,6898	5,2543	5,7689	6,2361	6,6605	7,0460	7,3961	7,7130	7,9984	8,2545	8,4833	8,6869	8,8670	9,0256	9,1643	9,2849
59	0,9625	1,8444	2,6502	3,3866	4,0595	4,6744	5,2347	5,7437	6,2059	6,6257	7,0070	7,3522	7,6630	7,9419	8,1911	8,4128	8,6090	8,7817	8,9328	9,0642	9,1775
60	0,9605	1,8382	2,6402	3,3730	4,0427	4,6530	5,2073	5,7107	6,1680	6,5832	6,9592	7,2977	7,6015	7,8729	8,1144	8,3281	8,5162	8,6807	8,8238	8,9472	9,0529
61	0,9605	1,8382	2,6402	3,3730	4,0409	4,6475	5,1984	5,6988	6,1532	6,5647	6,9351	7,2676	7,5646	7,8288	8,0627	8,2685	8,4486	8,6052	8,7403	8,8560	8,9542
62	0,9605	1,8382	2,6402	3,3711	4,0349	4,6378	5,1854	5,6827	6,1329	6,5384	6,9021	7,2272	7,5164	7,7723	7,9976	8,1947	8,3660	8,5138	8,6404	8,7479	8,8383
63	0,9605	1,8382	2,6380	3,3645	4,0243	4,6235	5,1677	5,6605	6,1041	6,5022	6,8580	7,1744	7,4545	7,7010	7,9167	8,1042	8,2660	8,4046	8,5222	8,6211	8,7035
64	0,9605	1,8358	2,6308	3,3529	4,0086	4,6042	5,1434	5,6290	6,0646	6,4539	6,8002	7,1067	7,3765	7,6126	7,8177	7,9948	8,1464	8,2751	8,3834	8,4736	8,5478
65	0,9579	1,8279	2,6181	3,3357	3,9875	4,5776	5,1089	5,5857	6,0118	6,3907	6,7262	7,0214	7,2797	7,5042	7,6980	7,8639	8,0048	8,1233	8,2220	8,3032	8,3693
66	0,9579	1,8279	2,6181	3,3357	3,9855	4,5705	5,0955	5,5646	5,9818	6,3511	6,6762	6,9606	7,2078	7,4212	7,6039	7,7590	7,8895	7,9981	8,0876	8,1603	8,2188
67	0,9579	1,8279	2,6181	3,3335	3,9776	4,5556	5,0722	5,5316	5,9382	6,2961	6,6093	6,8815	7,1164	7,3176	7,4884	7,6320	7,7516	7,8501	7,9303	7,9946	8,0455
68	0,9579	1,8279	2,6156	3,3249	3,9613	4,5300	5,0359	5,4836	5,8777	6,2225	6,5222	6,7808	7,0023	7,1904	7,3486	7,4803	7,5887	7,6769	7,7478	7,8038	7,8475
69	0,9579	1,8252	2,6061	3,3069	3,9330	4,4900	4,9830	5,4169	5,7966	6,1266	6,4114	6,6552	6,8623	7,0364	7,1815	7,3009	7,3980	7,4760	7,5377	7,5858	7,6226
70	0,9549	1,8148	2,5863	3,2758	3,8890	4,4318	4,9096	5,3276	5,6910	6,0045	6,2730	6,5010	6,6928	6,8525	6,9839	7,0909	7,1768	7,2447	7,2976	7,3381	7,3686
71	0,9536	1,8093	2,5739	3,2541	3,8561	4,3859	4,8495	5,2525	5,6003	5,8981	6,1509	6,3636	6,5407	6,6865	6,8051	6,9003	6,9757	7,0344	7,0793	7,1131	7,1379
72	0,9520	1,8028	2,5595	3,2293	3,8189	4,3347	4,7830	5,1700	5,5013	5,7826	6,0192	6,2162	6,3785	6,5105	6,6164	6,7003	6,7656	6,8156	6,8531	6,8808	6,9007
73	0,9502	1,7954	2,5435	3,2020	3,7781	4,2788	4,7110	5,0811	5,3953	5,6596	5,8796	6,0608	6,2082	6,3266	6,4202	6,4931	6,5490	6,5909	6,6218	6,6440	6,6596
74	0,9482	1,7875	2,5262	3,1725	3,7343	4,2191	4,6343	4,9868	5,2833	5,5301	5,7334	5,8988	6,0316	6,1366	6,2185	6,2811	6,3282	6,3628	6,3877	6,4052	6,4172
75	0,9461	1,7788	2,5074	3,1407	3,6873	4,1553	4,5527	4,8869	5,1653	5,3944	5,5809	5,7305	5,8489	5,9412	6,0118	6,0649	6,1039	6,1320	6,1518	6,1653	6,1742
76	0,9438	1,7695	2,4872	3,1067	3,6371	4,0874	4,4662	4,7816	5,0413	5,2526	5,4222	5,5565	5,6610	5,7410	5,8011	5,8454	5,8773	5,8996	5,9149	5,9251	5,9316
77	0,9412	1,7594	2,4654	3,0700	3,5834	4,0152	4,3747	4,6707	4,9116	5,1049	5,2579	5,3771	5,4683	5,5368	5,5873	5,6236	5,6491	5,6665	5,6781	5,6855	5,6902
78	0,9385	1,7484	2,4420	3,0308	3,5261	3,9385	4,2781	4,5544	4,7762	4,9517	5,0883	5,1930	5,2716	5,3295	5,3711	5,4004	5,4204	5,4337	5,4422	5,4475	5,4507
79	0,9355	1,7366	2,4167	2,9888	3,4651	3,8574	4,1765	4,4326	4,6353	4,7932	4,9141	5,0049	5,0717	5,1198	5,1536	5,1767	5,1921	5,2019	5,2081	5,2117	5,2138
80	0,9323	1,7238	2,3896	2,9439	3,4004	3,7718	4,0699	4,3058	4,4896	4,6302	4,7359	4,8137	4,8697	4,9090	4,9359	4,9537	4,9652	4,9723	4,9766	4,9791	4,9807
81	0,9288	1,7100	2,3605	2,8961	3,3319	3,6817	3,9585	4,1741	4,3391	4,4631	4,5544	4,6201	4,6662	4,6978	4,7187	4,7322	4,7406	4,7456	4,7485	4,7504	4,7522
82	0,9250	1,6952	2,3294	2,8453	3,2595	3,5872	3,8425	4,0379	4,1847	4,2928	4,3706	4,4252	4,4626	4,4874	4,5033	4,5132	4,5192	4,5226	4,5249	4,5270	4,5290
83	0,9209	1,6792	2,2961	2,7913	3,1832	3,4884	3,7221	3,8977	4,0269	4,1199	4,1852	4,2298	4,2595	4,2786	4,2904	4,2975	4,3016	4,3043	4,3069	4,3092	4,3114
84	0,9165	1,6620	2,2606	2,7342	3,1031	3,3855	3,5977	3,7539	3,8663	3,9452	3,9992	4,0350	4,0581	4,0724	4,0810	4,0859	4,0892	4,0923	4,0951	4,0978	4,1002
85	0,9117	1,6436	2,2228	2,6739	3,0192	3,2787	3,4696	3,6071	3,7036	3,7696	3,8134	3,8416	3,8592	3,8696	3,8757	3,8797	3,8835	3,8870	3,8902	3,8932	3,8959
86	0,9066	1,6239	2,1826	2,6104	2,9317	3,1683	3,3385	3,4581	3,5398	3,5941	3,6290	3,6507	3,6637	3,6711	3,6762	3,6808	3,6852	3,6892	3,6929	3,6963	3,6995
87	0,9010	1,6028	2,1401	2,5438	2,8409	3,0547	3,2049	3,3076	3,3758	3,4196	3,4469	3,4632	3,4726	3,4789	3,4847	3,4902	3,4952	3,4998	3,5041	3,5081	3,5118
88	0,8951	1,5803	2,0951	2,4740	2,7467	2,9383	3,0692	3,1562	3,2122	3,2469	3,2677	3,2796	3,2877	3,2952	3,3021	3,3085	3,3144	3,3199	3,3250	3,3297	3,3341
89	0,8887	1,5563	2,0478	2,4015	2,6499	2,8197	2,9325	3,0051	3,0501	3,0771	3,0926	3,1030	3,1127	3,1217	3,1300	3,1377	3,1448	3,1514	3,1575	3,1632	3,1684
90	0,8818	1,5309	1,9981	2,3262	2,5505	2,6995	2,7953	2,8548	2,8905	2,9109	2,9247	2,9375	2,9494	2,9603	2,9705	2,9799	2,9886	2,9966	3,0041	3,0110	3,0174
91	0,8745	1,5039	1,9460	2,2483	2,4490	2,5781	2,6583	2,7063	2,7339	2,7525	2,7697	2,7857	2,8004	2,8141	2,8268	2,8385	2,8494	2,8594	2,8687	2,8774	2,8853
92	0,8667	1,4754	1,8916	2,1680	2,3458	2,4563	2,5224	2,5603	2,5859	2,6096	2,6316	2,6520	2,6708	2,6882	2,7044	2,7194	2,7332	2,7460	2,7579	2,7689	2,7791
93	0,8583	1,4452	1,8350	2,0857	2,2415	2,3346	2,3881	2,4242	2,4577	2,4887	2,5174	2,5439	2,5685	2,5913	2,6124	2,6319	2,6500	2,6667	2,6822	2,6966	2,7099
94	0,8495	1,4136	1,7764	2,0019	2,1367	2,2142	2,2665	2,3149	2,3597	2,4013	2,4397	2,4753	2,5083	2,5388	2,5671	2,5932	2,6174	2,6399	2,6607	2,6799	2,6977
95	0,8400	1,3803	1,7161	1,9169	2,0321	2,1100	2,1821	2,2489	2,3107	2,3680	2,4210	2,4701	2,5155	2,5576	2,5966	2,6327	2,6661	2,6970	2,7256	2,7522	2,7767
96	0,8301	1,3458	1,6543	1,8314	1,9510	2,0618	2,1644	2,2594	2,3473	2,4288	2,5042	2,5740	2,6386	2,6985	2,7539	2,8052	2,8528	2,8968	2,9375		

Приложение 2.1  
к Правилам №9 добровольного  
пожизненного страхования

Коэффициенты для перерасчета условий договора страхования (таблицы 1-18) используются для перерасчета страховой суммы при изменении нормы доходности в течение периода уплаты страховых взносов

Формула перерасчета страховой суммы при неизменном страховом взносе имеет вид:

$$S_2 = \frac{100 \cdot B}{T_{x+z|i_2}} \left( 1 + \frac{a_{x+z, n-z|i_1}^{(m)}}{a_{x+z, n-z|i_2}^{(m)}} \left( \frac{T_{x+z|i_1}}{100} \cdot \frac{S_1}{B} - 1 \right) \right),$$

где

$z$	срок, фактически истекший с начала срока страхования, до дня, предшествующего дате изменения нормы доходности (в годах и днях)*;
$S_1$	страховая сумма до момента изменения нормы доходности;
$S_2$	новая страховая сумма после момента изменения нормы доходности;
$B$	страховой взнос на момент изменения нормы доходности;
$T_{x+z i}$	- страховой тариф, рассчитанный для лица возраста $X+Z$ (в годах и днях) и нормы доходности $i$
$a_{x, n i}^{(m)}$	коэффициент перерасчета условий договора страхования, рассчитанный для лица возраста $X$ (в годах и днях), при периоде уплаты $n$ , периодичности уплаты $m$ и норме доходности $i$
$i_1$	норма доходности до ее изменения
$i_2$	норма доходности после ее изменения

**\*Примечание**

При этом если возраст застрахованного лица и/или период уплаты выражаются нецелым числом лет, то коэффициент перерасчета рассчитывается по формуле:

$$a_{x,n}^{(m)} = \frac{\{x\}}{365} \cdot \frac{\{n\}}{365} a_{[x]+1, [n]+1}^{(m)} + \frac{365 - \{x\}}{365} \cdot \frac{\{n\}}{365} a_{[x], [n]+1}^{(m)} + \\ + \frac{\{x\}}{365} \cdot \frac{365 - \{n\}}{365} a_{[x], [n]+1}^{(m)} + \frac{365 - \{x\}}{365} \cdot \frac{365 - \{n\}}{365} a_{[x], [n]}^{(m)},$$

где

$a_{x,n}^{(m)}$	коэффициент перерасчета, рассчитанный для нецелых $X$ и $n$
$x$	возраст ЗЛ (в годах и днях)
$n$	оставшаяся часть периода уплаты (начиная с первого дня действия новой нормы доходности и до конца периода уплаты) – (в годах и днях)
$a_{[x],[n]}^{(m)}$	коэффициент перерасчета, рассчитанный для нецелых $X$ и $n$ , выраженных целым числом лет
$[x]$	– возраст ЗЛ, выраженный целым числом лет;
$[n]$	оставшаяся часть периода уплаты, выраженная целым числом лет
$\{n\}$	– дробная часть от $n$ , выраженная в днях.