

Приложение №3

УТВЕРЖДЕНО
приказом ООО «МАКС-Жизнь»
от «03» февраля 2026 г.
№ 4-ОД(ЖЗН)

Базовые тарифные ставки по Правилам долевого страхования жизни

1. Общие положения

В настоящем документе приведены базовые тарифные ставки, рассчитанные в соответствии с Методикой расчета страховых тарифов по Правилам долевого страхования жизни, утвержденной приказом ООО «МАКС-Жизнь».

Фактические тарифные ставки могут отличаться от базовых. Страховщик вправе произвести расчет страховых тарифов с учетом андеррайтинговых повышающих и понижающих коэффициентов. Данные коэффициенты назначаются страховщиком, исходя из обстоятельств, имеющих существенное значение для определения степени страхового риска. Критерий для применения андеррайтинговых коэффициентов основывается на следующих факторах:

- Род деятельности;
- Возраст и пол;
- Состояние здоровья;
- Ожидания страховщика относительно состояния здоровья потенциальных застрахованных;
- Ожидания страховщика относительно степени риска, соответствующего группе потенциальных застрахованных;
- Ожидания страховщика относительно уровня расторжения договоров страхования;
- Территория проживания;
- Форма оплаты страховой премии;
- Размер франшизы;
- Продукт;
- Таблица выплат;
- Другие факторы.

Андеррайтинговые повышающие и понижающие коэффициенты могут назначаться для конкретного потенциального клиента или конкретной группы клиентов. Размер повышающего коэффициента может составлять от 1.0 до 50.0, а понижающего от 0.05 до 0.99.

При страховании на срок менее одного года или на неполное количество лет к тарифам, определенным для страхования на полное количество лет, могут применяться понижающие / повышающие коэффициенты, призванные учесть уменьшение / увеличение срока и изменение уровня риска.

Размер тарифных ставок для конкретного застрахованного, продукта или партнера может отличаться от размера базовых тарифных ставок за счет отличия нагрузки, установленной по данному конкретному застрахованному, продукту или партнеру, от базового значения нагрузки. Нагрузка призвана учесть среди прочих параметров размер агентского вознаграждения и расходы на ведение дел, которые могут определяться в индивидуальном порядке.

Страховая премия по договорам страхования жизни, заключённым в соответствии с Правилами долевого страхования жизни ООО «МАКС-Жизнь», делится на две части: инвестиционная часть страховой премии и страховая часть страховой премии.

Инвестиционная часть страховой премии по договору направляется на приобретение паев паевых инвестиционных фондов (ПИФ) в размере и в порядке, предусмотренными условиям договора.

Страховая часть страховой премии направляется на страховое покрытие по договору страхования, включающее страховые риски «Дожитие до окончания срока страхования», «Дожитие до определённой договором даты» (если данный риск предусмотрен договором страхования), «Смерть от любой причины», и равна сумме страховых премий по страховым рискам, предусмотренным договором страхования.

Базовые тарифные ставки по страховым рискам, представленным в Правилах долевого страхования жизни, приведены в таблицах 1-3.

Брутто-тариф по страховому риску "Дожитие до окончания срока страхования", %
Единовременная уплата премии

Базовые тарифы по страховым рискам
Таблица 1

Брутто-тарифы для мужчин

Возраст	Срок страхования, лет									
	1	2	3	4	5	6	7	8	9	10
18	97.78%	86.03%	75.67%	66.54%	58.51%	51.44%	45.21%	39.74%	34.93%	30.69%
19	97.76%	85.98%	75.62%	66.48%	58.45%	51.38%	45.16%	39.69%	34.88%	30.65%
20	97.73%	85.95%	75.57%	66.43%	58.40%	51.33%	45.11%	39.64%	34.84%	30.62%
21	97.71%	85.91%	75.53%	66.39%	58.35%	51.28%	45.07%	39.61%	34.81%	30.59%
22	97.69%	85.88%	75.49%	66.35%	58.32%	51.25%	45.04%	39.59%	34.79%	30.57%
23	97.68%	85.86%	75.47%	66.33%	58.29%	51.23%	45.02%	39.57%	34.77%	30.55%
24	97.67%	85.84%	75.45%	66.31%	58.27%	51.21%	45.01%	39.55%	34.76%	30.53%
25	97.66%	85.83%	75.43%	66.29%	58.26%	51.20%	45.00%	39.54%	34.74%	30.51%
26	97.65%	85.82%	75.43%	66.29%	58.26%	51.20%	44.99%	39.52%	34.71%	30.48%
27	97.65%	85.82%	75.43%	66.29%	58.25%	51.19%	44.97%	39.50%	34.68%	30.45%
28	97.65%	85.82%	75.42%	66.28%	58.24%	51.17%	44.94%	39.46%	34.65%	30.41%
29	97.65%	85.82%	75.42%	66.27%	58.22%	51.14%	44.90%	39.42%	34.60%	30.36%
30	97.65%	85.81%	75.40%	66.24%	58.18%	51.09%	44.86%	39.37%	34.54%	30.30%
31	97.64%	85.80%	75.38%	66.21%	58.14%	51.04%	44.80%	39.31%	34.48%	30.24%
32	97.63%	85.77%	75.34%	66.16%	58.08%	50.98%	44.73%	39.24%	34.41%	30.16%
33	97.61%	85.74%	75.29%	66.10%	58.01%	50.90%	44.65%	39.16%	34.33%	30.09%
34	97.59%	85.70%	75.24%	66.04%	57.94%	50.83%	44.57%	39.08%	34.25%	30.00%
35	97.57%	85.66%	75.18%	65.97%	57.87%	50.74%	44.49%	38.99%	34.16%	29.91%
36	97.55%	85.61%	75.12%	65.90%	57.79%	50.66%	44.40%	38.90%	34.06%	29.82%
37	97.52%	85.57%	75.06%	65.82%	57.71%	50.57%	44.31%	38.80%	33.96%	29.72%
38	97.49%	85.52%	75.00%	65.75%	57.62%	50.48%	44.21%	38.70%	33.86%	29.61%
39	97.47%	85.47%	74.93%	65.67%	57.53%	50.38%	44.10%	38.59%	33.75%	29.50%
40	97.44%	85.42%	74.87%	65.59%	57.44%	50.28%	43.99%	38.47%	33.63%	29.37%
41	97.41%	85.37%	74.79%	65.50%	57.33%	50.16%	43.87%	38.34%	33.50%	29.24%
42	97.38%	85.31%	74.71%	65.40%	57.22%	50.04%	43.74%	38.21%	33.36%	29.11%
43	97.34%	85.24%	74.62%	65.29%	57.10%	49.91%	43.59%	38.06%	33.21%	28.97%
44	97.30%	85.17%	74.52%	65.17%	56.97%	49.76%	43.45%	37.91%	33.07%	28.82%
45	97.26%	85.10%	74.42%	65.05%	56.82%	49.61%	43.29%	37.76%	32.91%	28.67%
46	97.22%	85.02%	74.31%	64.92%	56.68%	49.46%	43.14%	37.60%	32.75%	28.50%
47	97.17%	84.93%	74.19%	64.77%	56.52%	49.30%	42.97%	37.43%	32.58%	28.33%
48	97.12%	84.84%	74.07%	64.63%	56.37%	49.14%	42.80%	37.25%	32.40%	28.15%
49	97.06%	84.74%	73.95%	64.50%	56.22%	48.97%	42.62%	37.07%	32.21%	27.97%
50	97.01%	84.65%	73.83%	64.36%	56.06%	48.79%	42.43%	36.87%	32.02%	27.77%
51	96.96%	84.57%	73.71%	64.21%	55.88%	48.60%	42.24%	36.67%	31.81%	27.57%
52	96.91%	84.47%	73.58%	64.04%	55.70%	48.40%	42.02%	36.46%	31.59%	27.35%
53	96.85%	84.36%	73.42%	63.86%	55.49%	48.18%	41.80%	36.22%	31.36%	27.12%
54	96.78%	84.24%	73.26%	63.66%	55.28%	47.95%	41.56%	35.98%	31.11%	26.88%
55	96.71%	84.11%	73.09%	63.46%	55.05%	47.71%	41.31%	35.72%	30.86%	26.62%
56	96.63%	83.98%	72.91%	63.25%	54.82%	47.46%	41.04%	35.45%	30.59%	26.36%
57	96.56%	83.84%	72.73%	63.03%	54.57%	47.19%	40.76%	35.17%	30.30%	26.08%
58	96.48%	83.69%	72.53%	62.79%	54.30%	46.91%	40.47%	34.87%	30.01%	25.78%
59	96.39%	83.53%	72.32%	62.54%	54.02%	46.61%	40.16%	34.56%	29.70%	25.48%
60	96.29%	83.37%	72.10%	62.28%	53.73%	46.30%	39.84%	34.23%	29.37%	25.16%
61	96.19%	83.19%	71.86%	62.00%	53.42%	45.97%	39.50%	33.89%	29.03%	24.82%
62	96.09%	83.00%	71.61%	61.71%	53.10%	45.62%	39.14%	33.53%	28.67%	24.47%
63	95.98%	82.81%	71.35%	61.40%	52.76%	45.26%	38.77%	33.15%	28.30%	24.11%
64	95.86%	82.60%	71.08%	61.07%	52.40%	44.88%	38.38%	32.76%	27.91%	23.73%
65	95.74%	82.38%	70.79%	60.73%	52.02%	44.49%	37.97%	32.35%	27.51%	23.34%
66	95.61%	82.15%	70.48%	60.37%	51.63%	44.07%	37.54%	31.92%	27.09%	22.93%
67	95.47%	81.91%	70.16%	60.00%	51.21%	43.63%	37.10%	31.48%	26.65%	22.51%
68	95.33%	81.66%	69.82%	59.60%	50.78%	43.18%	36.64%	31.02%	26.20%	22.08%
69	95.18%	81.39%	69.47%	59.18%	50.32%	42.70%	36.15%	30.54%	25.74%	21.63%
70	95.01%	81.10%	69.09%	58.75%	49.85%	42.21%	35.65%	30.05%	25.26%	21.17%
71	94.84%	80.80%	68.70%	58.30%	49.36%	41.69%	35.14%	29.53%	24.76%	20.70%
72	94.66%	80.49%	68.30%	57.83%	48.85%	41.16%	34.60%	29.01%	24.25%	20.22%
73	94.48%	80.17%	67.87%	57.33%	48.32%	40.61%	34.05%	28.47%	23.73%	19.73%
74	94.28%	79.82%	67.43%	56.82%	47.76%	40.04%	33.48%	27.91%	23.20%	19.22%
75	94.07%	79.47%	66.97%	56.29%	47.19%	39.46%	32.89%	27.34%	22.65%	18.71%
76	93.86%	79.09%	66.48%	55.74%	46.60%	38.85%	32.29%	26.76%	22.10%	18.19%
77	93.63%	78.71%	65.99%	55.17%	45.99%	38.23%	31.68%	26.16%	21.53%	17.66%
78	93.40%	78.30%	65.47%	54.58%	45.36%	37.59%	31.04%	25.55%	20.96%	17.13%
79	93.15%	77.88%	64.93%	53.97%	44.72%	36.93%	30.40%	24.93%	20.37%	16.59%
80	92.90%	77.45%	64.37%	53.34%	44.05%	36.26%	29.74%	24.30%	19.78%	16.04%
81	92.63%	76.99%	63.80%	52.69%	43.37%	35.57%	29.06%	23.66%	19.18%	15.49%
82	92.35%	76.52%	63.20%	52.02%	42.66%	34.86%	28.38%	23.01%	18.58%	14.94%
83	92.07%	76.04%	62.58%	51.33%	41.94%	34.15%	27.69%	22.36%	17.98%	14.39%
84	91.77%	75.53%	61.95%	50.62%	41.21%	33.41%	26.98%	21.70%	17.37%	13.84%
85	91.45%	75.01%	61.29%	49.90%	40.46%	32.67%	26.27%	21.03%	16.76%	13.30%
86	91.13%	74.47%	60.63%	49.15%	39.69%	31.92%	25.55%	20.37%	16.17%	12.77%
87	90.80%	73.92%	59.93%	48.39%	38.91%	31.15%	24.83%	19.71%	15.57%	12.24%
88	90.46%	73.34%	59.22%	47.62%	38.12%	30.39%	24.12%	19.05%	14.98%	11.71%
89	90.09%	72.75%	58.49%	46.82%	37.33%	29.63%	23.40%	18.40%	14.38%	11.21%
90	89.73%	72.15%	57.75%	46.04%	36.54%	28.86%	22.69%	17.74%	13.82%	10.72%

Брутто-тарифы для женщин

Возраст	Срок страхования, лет									
	1	2	3	4	5	6	7	8	9	10
18	97.86%	86.18%	75.90%	66.84%	58.86%	51.84%	45.65%	40.20%	35.40%	31.17%
19	97.86%	86.18%	75.89%	66.83%	58.85%	51.83%	45.64%	40.19%	35.39%	31.16%
20	97.85%	86.17%	75.89%	66.83%	58.85%	51.82%	45.64%	40.19%	35.38%	31.16%
21	97.85%	86.17%	75.88%	66.82%	58.85%	51.82%	45.63%	40.18%	35.38%	31.15%
22	97.85%	86.17%	75.88%	66.82%	58.84%	51.81%	45.62%	40.17%	35.37%	31.14%
23	97.85%	86.17%	75.88%	66.82%	58.84%	51.81%	45.62%	40.17%	35.36%	31.14%
24	97.85%	86.16%	75.88%	66.81%	58.83%	51.80%	45.61%	40.16%	35.36%	31.13%
25	97.85%	86.16%	75.87%	66.81%	58.82%	51.79%	45.60%	40.15%	35.35%	31.12%
26	97.84%	86.16%	75.87%	66.80%	58.82%	51.78%	45.59%	40.14%	35.34%	31.11%
27	97.84%	86.15%	75.86%	66.79%	58.81%	51.77%	45.58%	40.13%	35.33%	31.10%
28	97.84%	86.15%	75.85%	66.78%	58.80%	51.76%	45.57%	40.12%	35.31%	31.08%
29	97.83%	86.14%	75.84%	66.77%	58.79%	51.75%	45.56%	40.10%	35.30%	31.07%
30	97.83%	86.13%	75.83%	66.76%	58.78%	51.74%	45.55%	40.09%	35.29%	31.05%
31	97.83%	86.13%	75.83%	66.76%	58.77%	51.73%	45.53%	40.08%	35.27%	31.04%
32	97.82%	86.12%	75.82%	66.75%	58.76%	51.72%	45.52%	40.06%	35.25%	31.02%
33	97.82%	86.12%	75.81%	66.73%	58.74%	51.70%	45.50%	40.04%	35.23%	31.00%
34	97.82%	86.1								

Брутто-тариф по страховому риску "Дожитие до определённой договором даты", %
Единовременная уплата премии

Базовые тарифы по страховым рискам
Таблица 2

Брутто-тарифы для мужчин

Возраст	Срок страхования, лет									
	1	2	3	4	5	6	7	8	9	10
18	97.78%	86.03%	75.67%	66.54%	58.51%	51.44%	45.21%	39.74%	34.93%	30.69%
19	97.76%	85.98%	75.62%	66.48%	58.45%	51.38%	45.16%	39.69%	34.88%	30.65%
20	97.73%	85.95%	75.57%	66.43%	58.40%	51.33%	45.11%	39.64%	34.84%	30.62%
21	97.71%	85.91%	75.53%	66.39%	58.35%	51.28%	45.07%	39.61%	34.81%	30.59%
22	97.69%	85.88%	75.49%	66.35%	58.32%	51.25%	45.04%	39.59%	34.79%	30.57%
23	97.68%	85.86%	75.47%	66.33%	58.29%	51.23%	45.02%	39.57%	34.77%	30.55%
24	97.67%	85.84%	75.45%	66.31%	58.27%	51.21%	45.01%	39.55%	34.76%	30.53%
25	97.66%	85.83%	75.43%	66.29%	58.26%	51.20%	45.00%	39.54%	34.74%	30.51%
26	97.65%	85.82%	75.43%	66.29%	58.26%	51.20%	44.99%	39.52%	34.71%	30.48%
27	97.65%	85.82%	75.43%	66.29%	58.25%	51.19%	44.97%	39.50%	34.68%	30.45%
28	97.65%	85.82%	75.42%	66.28%	58.24%	51.17%	44.94%	39.46%	34.65%	30.41%
29	97.65%	85.82%	75.42%	66.27%	58.22%	51.14%	44.90%	39.42%	34.60%	30.36%
30	97.65%	85.81%	75.40%	66.24%	58.18%	51.09%	44.86%	39.37%	34.54%	30.30%
31	97.64%	85.80%	75.38%	66.21%	58.14%	51.04%	44.80%	39.31%	34.48%	30.24%
32	97.63%	85.77%	75.34%	66.16%	58.08%	50.98%	44.73%	39.24%	34.41%	30.16%
33	97.61%	85.74%	75.29%	66.10%	58.01%	50.90%	44.65%	39.16%	34.33%	30.09%
34	97.59%	85.70%	75.24%	66.04%	57.94%	50.83%	44.57%	39.08%	34.25%	30.00%
35	97.57%	85.66%	75.18%	65.97%	57.87%	50.74%	44.49%	38.99%	34.16%	29.91%
36	97.55%	85.61%	75.12%	65.90%	57.79%	50.66%	44.40%	38.90%	34.06%	29.82%
37	97.52%	85.57%	75.06%	65.82%	57.71%	50.57%	44.31%	38.80%	33.96%	29.72%
38	97.49%	85.52%	75.00%	65.75%	57.62%	50.48%	44.21%	38.70%	33.86%	29.61%
39	97.47%	85.47%	74.93%	65.67%	57.53%	50.38%	44.10%	38.59%	33.75%	29.50%
40	97.44%	85.42%	74.87%	65.59%	57.44%	50.28%	43.99%	38.47%	33.63%	29.37%
41	97.41%	85.37%	74.79%	65.50%	57.33%	50.16%	43.87%	38.34%	33.50%	29.24%
42	97.38%	85.31%	74.71%	65.40%	57.22%	50.04%	43.74%	38.21%	33.36%	29.11%
43	97.34%	85.24%	74.62%	65.29%	57.10%	49.91%	43.59%	38.06%	33.21%	28.97%
44	97.30%	85.17%	74.52%	65.17%	56.97%	49.76%	43.45%	37.91%	33.07%	28.82%
45	97.26%	85.10%	74.42%	65.05%	56.82%	49.61%	43.29%	37.76%	32.91%	28.67%
46	97.22%	85.02%	74.31%	64.92%	56.68%	49.46%	43.14%	37.60%	32.75%	28.50%
47	97.17%	84.93%	74.19%	64.77%	56.52%	49.30%	42.97%	37.43%	32.58%	28.33%
48	97.12%	84.84%	74.07%	64.63%	56.37%	49.14%	42.80%	37.25%	32.40%	28.15%
49	97.06%	84.74%	73.95%	64.50%	56.22%	48.97%	42.62%	37.07%	32.21%	27.97%
50	97.01%	84.65%	73.83%	64.36%	56.06%	48.79%	42.43%	36.87%	32.02%	27.77%
51	96.96%	84.57%	73.71%	64.21%	55.88%	48.60%	42.24%	36.67%	31.81%	27.57%
52	96.91%	84.47%	73.58%	64.04%	55.70%	48.40%	42.02%	36.46%	31.59%	27.35%
53	96.85%	84.36%	73.42%	63.86%	55.49%	48.18%	41.80%	36.22%	31.36%	27.12%
54	96.78%	84.24%	73.26%	63.66%	55.28%	47.95%	41.56%	35.98%	31.11%	26.88%
55	96.71%	84.11%	73.09%	63.46%	55.05%	47.71%	41.31%	35.72%	30.86%	26.62%
56	96.63%	83.98%	72.91%	63.25%	54.82%	47.46%	41.04%	35.45%	30.59%	26.36%
57	96.56%	83.84%	72.73%	63.03%	54.57%	47.19%	40.76%	35.17%	30.30%	26.08%
58	96.48%	83.69%	72.53%	62.79%	54.30%	46.91%	40.47%	34.87%	30.01%	25.78%
59	96.39%	83.53%	72.32%	62.54%	54.02%	46.61%	40.16%	34.56%	29.70%	25.48%
60	96.29%	83.37%	72.10%	62.28%	53.73%	46.30%	39.84%	34.23%	29.37%	25.16%
61	96.19%	83.19%	71.86%	62.00%	53.42%	45.97%	39.50%	33.89%	29.03%	24.82%
62	96.09%	83.00%	71.61%	61.71%	53.10%	45.62%	39.14%	33.53%	28.67%	24.47%
63	95.98%	82.81%	71.35%	61.40%	52.76%	45.26%	38.77%	33.15%	28.30%	24.11%
64	95.86%	82.60%	71.08%	61.07%	52.40%	44.88%	38.38%	32.76%	27.91%	23.73%
65	95.74%	82.38%	70.79%	60.73%	52.02%	44.49%	37.97%	32.35%	27.51%	23.34%
66	95.61%	82.15%	70.48%	60.37%	51.63%	44.07%	37.54%	31.92%	27.09%	22.93%
67	95.47%	81.91%	70.16%	60.00%	51.21%	43.63%	37.10%	31.48%	26.65%	22.51%
68	95.33%	81.66%	69.82%	59.60%	50.78%	43.18%	36.64%	31.02%	26.20%	22.08%
69	95.18%	81.39%	69.47%	59.18%	50.32%	42.70%	36.15%	30.54%	25.74%	21.63%
70	95.01%	81.10%	69.09%	58.75%	49.85%	42.21%	35.65%	30.05%	25.26%	21.17%
71	94.84%	80.80%	68.70%	58.30%	49.36%	41.69%	35.14%	29.53%	24.76%	20.70%
72	94.66%	80.49%	68.30%	57.83%	48.85%	41.16%	34.60%	29.01%	24.25%	20.22%
73	94.48%	80.17%	67.87%	57.33%	48.32%	40.61%	34.05%	28.47%	23.73%	19.73%
74	94.28%	79.82%	67.43%	56.82%	47.76%	40.04%	33.48%	27.91%	23.20%	19.22%
75	94.07%	79.47%	66.97%	56.29%	47.19%	39.46%	32.89%	27.34%	22.65%	18.71%
76	93.86%	79.09%	66.48%	55.74%	46.60%	38.85%	32.29%	26.76%	22.10%	18.19%
77	93.63%	78.71%	65.99%	55.17%	45.99%	38.23%	31.68%	26.16%	21.53%	17.66%
78	93.40%	78.30%	65.47%	54.58%	45.36%	37.59%	31.04%	25.55%	20.96%	17.13%
79	93.15%	77.88%	64.93%	53.97%	44.72%	36.93%	30.40%	24.93%	20.37%	16.59%
80	92.90%	77.45%	64.37%	53.34%	44.05%	36.26%	29.74%	24.30%	19.78%	16.04%
81	92.63%	76.99%	63.80%	52.69%	43.37%	35.57%	29.06%	23.66%	19.18%	15.49%
82	92.35%	76.52%	63.20%	52.02%	42.66%	34.86%	28.38%	23.01%	18.58%	14.94%
83	92.07%	76.04%	62.58%	51.33%	41.94%	34.15%	27.69%	22.36%	17.98%	14.39%
84	91.77%	75.53%	61.95%	50.62%	41.21%	33.41%	26.98%	21.70%	17.37%	13.84%
85	91.45%	75.01%	61.29%	49.90%	40.46%	32.67%	26.27%	21.03%	16.76%	13.30%
86	91.13%	74.47%	60.63%	49.15%	39.69%	31.92%	25.55%	20.37%	16.17%	12.77%
87	90.80%	73.92%	59.93%	48.39%	38.91%	31.15%	24.83%	19.71%	15.57%	12.24%
88	90.46%	73.34%	59.22%	47.62%	38.12%	30.39%	24.12%	19.05%	14.98%	11.71%
89	90.09%	72.75%	58.49%	46.82%	37.33%	29.63%	23.40%	18.40%	14.38%	11.21%
90	89.73%	72.15%	57.75%	46.04%	36.54%	28.86%	22.69%	17.74%	13.82%	10.72%

Брутто-тарифы для женщин

Возраст	Срок страхования, лет									
	1	2	3	4	5	6	7	8	9	10
18	97.86%	86.18%	75.90%	66.84%	58.86%	51.84%	45.65%	40.20%	35.40%	31.17%
19	97.86%	86.18%	75.89%	66.83%	58.85%	51.83%	45.64%	40.19%	35.39%	31.16%
20	97.85%	86.17%	75.89%	66.83%	58.85%	51.82%	45.64%	40.19%	35.38%	31.16%
21	97.85%	86.17%	75.88%	66.82%	58.85%	51.82%	45.63%	40.18%	35.38%	31.15%
22	97.85%	86.17%	75.88%	66.82%	58.84%	51.81%	45.62%	40.17%	35.37%	31.14%
23	97.85%	86.17%	75.88%	66.82%	58.84%	51.81%	45.62%	40.17%	35.36%	31.13%
24	97.85%	86.16%	75.88%	66.81%	58.83%	51.80%	45.61%	40.16%	35.36%	31.13%
25	97.85%	86.16%	75.87%	66.81%	58.82%	51.79%	45.60%	40.15%	35.35%	31.12%
26	97.84%	86.16%	75.87%	66.80%	58.82%	51.78%	45.59%	40.14%	35.34%	31.11%
27	97.84%	86.15%	75.86%	66.79%	58.81%	51.77%	45.58%	40.13%	35.33%	31.10%
28	97.84%	86.15%	75.85%	66.78%	58.80%	51.76%	45.57%	40.12%	35.31%	31.08%
29	97.83%	86.14%	75.84%	66.77%	58.79%	51.75%	45.56%	40.10%	35.30%	31.07%
30	97.83%	86.13%	75.83%	66.76%	58.78%	51.74%	45.55%	40.09%	35.29%	31.05%
31	97.83%	86.13%	75.83%	66.76%	58.77%	51.73%	45.53%	40.08%	35.27%	31.04%
32	97.82%	86.12%	75.82%	66.75%	58.76%	51.72%	45.52%	40.06%	35.25%	31.02%
33	97.82%	86.12%	75.81%	66.73%	58.74%	51.70%	45.50%	40.04%	35.23%	31.00%
34	97.82%	86.1								

Брутто-тарифы для мужчин

Возраст	Срок страхования, лет									
	1	2	3	4	5	6	7	8	9	10
18	0.11%	0.24%	0.36%	0.49%	0.61%	0.72%	0.83%	0.92%	1.01%	1.09%
19	0.14%	0.28%	0.43%	0.56%	0.69%	0.81%	0.92%	1.02%	1.11%	1.18%
20	0.16%	0.32%	0.48%	0.63%	0.76%	0.89%	1.00%	1.10%	1.18%	1.26%
21	0.18%	0.36%	0.53%	0.68%	0.82%	0.95%	1.06%	1.16%	1.25%	1.33%
22	0.20%	0.39%	0.57%	0.73%	0.87%	1.00%	1.11%	1.21%	1.30%	1.38%
23	0.22%	0.42%	0.60%	0.76%	0.91%	1.04%	1.15%	1.25%	1.34%	1.42%
24	0.23%	0.44%	0.62%	0.79%	0.93%	1.06%	1.18%	1.28%	1.37%	1.46%
25	0.24%	0.45%	0.64%	0.80%	0.95%	1.08%	1.19%	1.30%	1.40%	1.50%
26	0.24%	0.46%	0.64%	0.81%	0.96%	1.09%	1.21%	1.32%	1.43%	1.53%
27	0.24%	0.46%	0.65%	0.81%	0.96%	1.10%	1.23%	1.35%	1.47%	1.58%
28	0.24%	0.46%	0.65%	0.82%	0.98%	1.12%	1.26%	1.39%	1.52%	1.63%
29	0.24%	0.46%	0.65%	0.83%	1.00%	1.16%	1.31%	1.45%	1.58%	1.71%
30	0.25%	0.47%	0.67%	0.86%	1.04%	1.21%	1.37%	1.52%	1.67%	1.80%
31	0.25%	0.48%	0.70%	0.90%	1.10%	1.28%	1.45%	1.61%	1.77%	1.91%
32	0.26%	0.51%	0.74%	0.96%	1.17%	1.37%	1.55%	1.72%	1.89%	2.04%
33	0.28%	0.55%	0.80%	1.03%	1.26%	1.47%	1.66%	1.85%	2.02%	2.18%
34	0.30%	0.59%	0.86%	1.11%	1.35%	1.57%	1.78%	1.98%	2.16%	2.33%
35	0.32%	0.63%	0.92%	1.19%	1.45%	1.69%	1.91%	2.11%	2.31%	2.49%
36	0.35%	0.68%	0.99%	1.28%	1.55%	1.80%	2.04%	2.26%	2.47%	2.66%
37	0.38%	0.73%	1.06%	1.37%	1.66%	1.92%	2.18%	2.41%	2.63%	2.84%
38	0.40%	0.78%	1.13%	1.46%	1.76%	2.05%	2.32%	2.57%	2.81%	3.03%
39	0.43%	0.83%	1.20%	1.55%	1.88%	2.19%	2.47%	2.74%	2.99%	3.23%
40	0.46%	0.88%	1.28%	1.65%	2.00%	2.33%	2.64%	2.92%	3.19%	3.45%
41	0.49%	0.94%	1.36%	1.76%	2.14%	2.49%	2.81%	3.12%	3.41%	3.68%
42	0.52%	1.00%	1.46%	1.88%	2.28%	2.65%	3.01%	3.33%	3.64%	3.92%
43	0.55%	1.07%	1.56%	2.01%	2.44%	2.84%	3.22%	3.56%	3.88%	4.18%
44	0.59%	1.15%	1.67%	2.15%	2.61%	3.04%	3.44%	3.80%	4.14%	4.45%
45	0.63%	1.23%	1.78%	2.30%	2.79%	3.25%	3.66%	4.05%	4.40%	4.73%
46	0.68%	1.31%	1.91%	2.46%	2.98%	3.46%	3.90%	4.31%	4.68%	5.03%
47	0.72%	1.41%	2.04%	2.64%	3.18%	3.68%	4.15%	4.58%	4.98%	5.35%
48	0.78%	1.51%	2.19%	2.81%	3.38%	3.91%	4.41%	4.86%	5.29%	5.68%
49	0.84%	1.61%	2.32%	2.98%	3.59%	4.15%	4.67%	5.16%	5.60%	6.02%
50	0.89%	1.70%	2.46%	3.15%	3.80%	4.39%	4.95%	5.46%	5.93%	6.37%
51	0.94%	1.80%	2.59%	3.33%	4.02%	4.65%	5.24%	5.78%	6.27%	6.73%
52	0.99%	1.90%	2.75%	3.53%	4.26%	4.93%	5.55%	6.12%	6.64%	7.13%
53	1.05%	2.02%	2.92%	3.75%	4.52%	5.23%	5.88%	6.49%	7.04%	7.55%
54	1.11%	2.15%	3.10%	3.99%	4.80%	5.55%	6.24%	6.88%	7.46%	8.00%
55	1.19%	2.28%	3.30%	4.23%	5.09%	5.89%	6.62%	7.29%	7.90%	8.47%
56	1.26%	2.43%	3.50%	4.49%	5.40%	6.24%	7.01%	7.72%	8.37%	8.96%
57	1.34%	2.57%	3.71%	4.76%	5.72%	6.61%	7.42%	8.17%	8.85%	9.47%
58	1.42%	2.73%	3.94%	5.05%	6.07%	7.00%	7.86%	8.65%	9.36%	10.02%
59	1.51%	2.90%	4.18%	5.35%	6.43%	7.42%	8.32%	9.15%	9.90%	10.59%
60	1.60%	3.08%	4.43%	5.67%	6.81%	7.85%	8.81%	9.67%	10.47%	11.18%
61	1.70%	3.26%	4.70%	6.01%	7.21%	8.31%	9.32%	10.23%	11.06%	11.81%
62	1.81%	3.46%	4.98%	6.37%	7.64%	8.80%	9.85%	10.81%	11.68%	12.47%
63	1.92%	3.67%	5.28%	6.74%	8.08%	9.30%	10.41%	11.42%	12.33%	13.15%
64	2.03%	3.89%	5.59%	7.14%	8.55%	9.83%	11.00%	12.05%	13.01%	13.86%
65	2.15%	4.12%	5.92%	7.56%	9.04%	10.39%	11.61%	12.72%	13.71%	14.61%
66	2.28%	4.37%	6.27%	7.99%	9.56%	10.98%	12.26%	13.42%	14.45%	15.39%
67	2.42%	4.63%	6.63%	8.45%	10.10%	11.59%	12.94%	14.14%	15.23%	16.19%
68	2.57%	4.90%	7.02%	8.94%	10.67%	12.24%	13.64%	14.90%	16.03%	17.03%
69	2.72%	5.19%	7.43%	9.45%	11.27%	12.91%	14.37%	15.69%	16.86%	17.90%
70	2.88%	5.49%	7.85%	9.98%	11.89%	13.61%	15.14%	16.51%	17.72%	18.80%
71	3.05%	5.81%	8.30%	10.53%	12.54%	14.33%	15.93%	17.35%	18.61%	19.73%
72	3.23%	6.15%	8.76%	11.19%	13.21%	15.09%	16.75%	18.23%	19.54%	20.68%
73	3.42%	6.49%	9.25%	11.72%	13.91%	15.87%	17.60%	19.14%	20.48%	21.67%
74	3.61%	6.86%	9.76%	12.34%	14.64%	16.68%	18.48%	20.07%	21.46%	22.68%
75	3.82%	7.24%	10.29%	13.00%	15.40%	17.52%	19.39%	21.03%	22.47%	23.72%
76	4.04%	7.64%	10.84%	13.68%	16.18%	18.39%	20.33%	22.02%	23.50%	24.78%
77	4.26%	8.05%	11.41%	14.38%	16.99%	19.29%	21.29%	23.04%	24.56%	25.87%
78	4.50%	8.48%	12.01%	15.11%	17.83%	20.21%	22.28%	24.08%	25.64%	26.98%
79	4.74%	8.93%	12.62%	15.86%	18.69%	21.16%	23.30%	25.15%	26.74%	28.11%
80	5.00%	9.40%	13.26%	16.64%	19.58%	22.14%	24.34%	26.24%	27.87%	29.26%
81	5.27%	9.88%	13.92%	17.44%	20.50%	23.14%	25.41%	27.36%	29.02%	30.43%
82	5.54%	10.39%	14.61%	18.27%	21.44%	24.17%	26.50%	28.49%	30.19%	31.62%
83	5.83%	10.91%	15.32%	19.13%	22.41%	25.22%	27.62%	29.65%	31.37%	32.82%
84	6.13%	11.45%	16.05%	20.01%	23.40%	26.29%	28.75%	30.83%	32.58%	34.03%
85	6.45%	12.01%	16.81%	20.91%	24.42%	27.39%	29.91%	32.02%	33.79%	35.25%
86	6.76%	12.59%	17.57%	21.83%	25.45%	28.50%	31.08%	33.22%	35.00%	36.47%
87	7.10%	13.18%	18.37%	22.78%	26.51%	29.64%	32.26%	34.42%	36.22%	37.70%
88	7.44%	13.80%	19.19%	23.75%	27.59%	30.78%	33.44%	35.64%	37.44%	38.93%
89	7.81%	14.43%	20.03%	24.75%	28.67%	31.93%	34.64%	36.86%	38.68%	40.15%
90	8.17%	15.08%	20.89%	25.73%	29.76%	33.09%	35.82%	38.08%	39.89%	41.35%

Брутто-тарифы для женщин

Возраст	Срок страхования, лет									
	1	2	3	4	5	6	7	8	9	10
18	0.04%	0.07%	0.11%	0.14%	0.17%	0.19%	0.21%	0.23%	0.25%	0.27%
19	0.04%	0.08%	0.11%	0.15%	0.18%	0.20%	0.22%	0.25%	0.26%	0.28%
20	0.04%	0.08%	0.12%	0.15%	0.18%	0.21%	0.23%	0.26%	0.28%	0.30%
21	0.05%	0.09%	0.13%	0.16%	0.19%	0.22%	0.24%	0.26%	0.29%	0.31%
22	0.05%	0.09%	0.13%	0.16%	0.19%	0.22%	0.25%	0.27%	0.30%	0.32%
23	0.05%	0.09%	0.13%	0.17%	0.20%	0.23%	0.26%	0.28%	0.31%	0.33%
24	0.05%	0.09%	0.13%	0.17%	0.20%	0.24%	0.27%	0.29%	0.32%	0.34%
25	0.05%	0.10%	0.14%	0.18%	0.21%	0.25%	0.28%	0.31%	0.34%	0.36%
26	0.05%	0.10%	0.14%	0.19%	0.22%	0.26%	0.29%	0.32%	0.35%	0.38%
27	0.05%	0.10%	0.15%	0.20%	0.24%	0.27%	0.31%	0.34%	0.37%	0.40%
28	0.06%	0.11%	0.16%	0.21%	0.25%	0.29%	0.33%	0.36%	0.39%	0.42%
29	0.06%	0.12%	0.17%	0.22%	0.26%	0.30%	0.34%	0.38%	0.41%	0.44%
30	0.07%	0.12%	0.18%	0.23%	0.28%	0.32%	0.36%	0.40%	0.43%	0.47%
31	0.07%	0.13%	0.19%	0.24%	0.29%	0.33%	0.38%	0.42%	0.46%	0.50%
32	0.07%	0.13%	0.19%	0.25%	0.30%	0.35%	0.40%	0.44%	0.49%	0.53%
33	0.07%	0.14%	0.21%	0.26%	0.32%	0.37%	0.43%	0.47%	0.52%	0.56%
34	0.08%	0.15%	0.22%	0.28%	0.34%	0.40%	0.45%	0.51%	0.55%	0.60%
35	0.08%	0.16%	0.23%	0.30%	0.37%	0.43%	0.49%	0.54%	0.59%	0.64%
36	0.09%	0.17%	0.25%	0.32%	0.39%	0.46%	0.52%	0.58%	0.64%	0.69%
37	0.09%	0.18%	0.27%	0.35%	0.42%	0.49%	0.56%	0.62%	0.68%	0.74%
38	0.10%	0.20%	0.29%	0.37%	0.45%	0.53%	0.60%	0.67%	0.74%	0.80%
39	0.11%	0.21%	0.31%	0.40%	0.49%	0.57%	0.65%	0.73%	0.80%	0.87%
40	0.12%	0.23%	0.33%	0.43%	0.52%	0.61%	0.70%	0.78%	0.86%	0.94%
41	0.13%	0.2								