

合众人寿保险股份有限公司

合众福寿双喜年金保险（分红型）

产品说明书

风险提示：

该产品为分红保险，其红利分配是不确定的。

本产品说明书所载信息仅供您在理解本产品时参考，各项内容将均以正式合同条款为准。

【产品性质】

合众福寿双喜年金保险（分红型）是分红年金保险。分红保险是指保险公司将其实际经营成果优于定价假设的盈余，按一定比例向保单持有人进行分配的人寿保险产品。

【分红险主要投资策略】

分红产品的投资管理坚持规范、稳健、高效的投资原则，遵循资产负债匹配管理的原则，在保证流动性和安全性的前提下，力争获取超过市场平均回报的收益；以中期债券配置为主，结合配置大额协议存款等资产，确保收益的稳定增长。

【红利分配】

在本合同有效期内，按照国务院保险监管机构的有关规定，我们每年将根据上一会计年度分红保险业务的实际经营状况确定红利分配方案，本公司至少将当年度可分配盈余的 70% 分配给保单持有人。我们每个保单年度会向您寄送红利通知书，告知您分红的具体情况。

该产品红利分配的方式是现金红利，即采用现金的方式分红。

您在投保时可选择以下任何一种红利领取方式：

（1）累积生息：红利留存在本公司，以我们每年确定的红利累积利率按年复利储存生息，并于您申请或本合同终止时给付。

（2）抵交保险费：红利用于抵交下一期的应交保险费，如果抵交后仍有余额，则用于抵交以后各期的应交保险费，但该余额不计利息。交费期满后，抵交保险费方式自动变更为累积生息方式。

【红利来源】

该产品的红利来源是公司分红保险业务经营的死差、利差和费差，即分红保险业务的实际死亡率、实际投资收益率、实际费用率与公司定价假设之间的差异。

【保单红利的影响因素】

保单红利分配是不确定的，不同保单年度由于公司经营的死差、利差和费差不同，分红水平会有差别，也可能出现死差、利差或费差为零或负值时没有红利分配的情况。同时保单红利分配额度会因保额、保费、交费期限、保险期间，以及被保险人的年龄、性别、保单年度等因素的不同而有差别。

【产品特色】

两年一返，积少成多

每 2 年返还基本保额 10% 的生存金，返还快；

累积生息，复利滚存

生存金如果不领取，可以放在公司复利滚存，累积生息；

身故满期，保费返还

如果不幸发生身故或者合同期满，将返还所交保费；

专业理财，分红惊喜

专业理财，投资更稳健，每年根据分红保险业务实际经营情况进行分红。

【简易投保规定】

1、投保年龄：28 天—60 周岁。

2、保险期间：保至被保险人 75 周岁的保单周年日。

3、交费期限：3 年交、5 年交和 10 年交三种。

4、未成年人身故保险金限制：为未成年子女投保的人身保险，因被保险人身故给付的保险金总和不得超过国务院保险监督管理机构规定的限额，身故给付的保险金额总和约定也不得超过前述限额。

【保险责任】

在本主合同保险期间内，我们承担如下保险责任：

满期保险金

被保险人在本主合同保险期间届满时仍生存，我们将按本主合同期交保险费×交费期限给付满期保险金，本主合同终止。

生存保险金

自本主合同生效之日起，若被保险人每满两个保单周年日仍生存，我们按照基本保险金额的 10% 给付生存保险金。

身故保险金

被保险人身故，我们将按身故时本主合同已交保险费给付身故保险金，本主合同终止。

【责任免除】

因下列第（1）－（7）项情形导致被保险人身故的，我们不承担给付“身故保险金”的责任：

- （1）投保人对被保险人的故意杀害、故意伤害；
- （2）被保险人故意犯罪或者抗拒依法采取的刑事强制措施；
- （3）被保险人自本主合同成立或者合同效力恢复之日起 2 年内自杀，但被保险人自杀时为无民事行为能力人的除外；
- （4）被保险人主动吸食或注射毒品；
- （5）被保险人酒后驾驶，无合法有效驾驶证驾驶或驾驶无有效行驶证的机动车；
- （6）战争、军事冲突、暴乱或武装叛乱；
- （7）核爆炸、核辐射或核污染。

发生上述第（1）项情形导致被保险人身故的，本主合同终止，您已交足 2 年以上保险费的，我们向其他权利人退还本主合同的现金价值。

发生上述第（2）-（7）项情形导致被保险人身故的，本主合同终止，我们向您退还本主合同的现金价值。

【犹豫期】

自您签收本保险合同之日起，有 10 天的犹豫期。如果您在此期间提出解除本保险合同，需要填写书面申请书，并提供您的保险合同及有效身份证件，我们会在扣除不超过人民币 10 元的保单工本费后无息退还您所交的保险费。对本保险合同解除前发生的保险事故我们不承担保险责任。

【退保】

犹豫期届满且被保险人未发生保险事故，您可书面申请要求解除本合同，自我们收到解除合同申请书时起，本合同终止。我们自收到解除合同申请书之日起 30 日内向您退还保险单的现金价值。保险单的现金价值是指保险单所具有的价值，通常体现为解除合同时，根据精算原理计算的，扣除保障成本、营业费用、销售费用等之后，由本公司退还的那部分金额。

您在犹豫期后解除合同会遭受一定损失。

【宽限期】

分期支付保险费的，您支付首期保险费后，除本合同另有约定外，如果您到期未支付保险费，自保险费约定支付日的次日零时起 60 日为宽限期。宽限期内发生的保险事故，本公司仍会承担保险责任，但在给付保险金时会扣减您欠交的保险费。

【保单贷款】

在本合同有效期内，如果您急需用钱，您可以按照本合同条款的规定申请保单贷款。

【信息披露】

本公司每年向保险监管机构报送分红保险专题财务报告，报告须经符合资格的独立会计师事务所审计。

本公司每年按照保险监管机构的规定，向保单持有人提供一份红利通知书。客户可了解其分红保险保单的相关信息。

【利益演示与风险提示】

客户在签单时所看到的产品保险利益演示表(见附表)所演示的红利水平纯粹是描述性的，仅供参考，该利益演示基于公司的精算及其他假设，不代表公司的历史经营业绩，也不能理解为对未来的预期，红利分配是不确定的，实际的红利水平由本公司的经营状况确定，可能高于或低于该演示的红利水平。

投保人声明：本人已阅读保险条款、产品说明书和投保提示书，了解本产品的特点和保单利益的不确定性。

投保人签章： _____

签署日期： _____年____月____日

附表：案例一

合众福寿双喜年金保险（分红型）利益演示表

性别		投保年龄		保额		交费期限			保险期间				
男性		0岁		10000元		3年			保至75周岁				
保单年度末	单年度末	年交保险费	累计保险费	生存保险金	积生存保险金	身故保险金	当年红利			累计红利			年末现价
							高	中	低	高	中	低	
1	1	7,820	7,820	-	-	7,820	202	115	29	202	115	29	2,995
2	2	7,820	15,640	1,000	1,000	15,640	435	248	62	642	367	92	6,823
3	3	7,820	23,460	-	1,040	23,460	642	367	92	1,303	745	186	12,079
4	4	-	23,460	1,000	2,082	23,460	658	376	94	2,000	1,143	286	11,618
5	5	-	23,460	-	2,165	23,460	643	367	92	2,702	1,544	386	12,137
6	6	-	23,460	1,000	3,251	23,460	659	376	94	3,442	1,967	492	11,679
7	7	-	23,460	-	3,382	23,460	644	368	92	4,189	2,393	598	12,201
8	8	-	23,460	1,000	4,517	23,460	660	377	94	4,974	2,842	711	11,747
9	9	-	23,460	-	4,697	23,460	645	368	92	5,767	3,296	824	12,271
10	10	-	23,460	1,000	5,885	23,460	661	378	94	6,601	3,772	943	11,820
11	11	-	23,460	-	6,121	23,460	646	369	92	7,445	4,254	1,064	12,348
12	12	-	23,460	1,000	7,366	23,460	662	378	95	8,330	4,760	1,190	11,901
13	13	-	23,460	-	7,660	23,460	647	370	92	9,226	5,272	1,318	12,433
14	14	-	23,460	1,000	8,967	23,460	663	379	95	10,166	5,809	1,452	11,989
15	15	-	23,460	-	9,325	23,460	648	370	93	11,119	6,354	1,589	12,524
16	16	-	23,460	1,000	10,698	23,460	664	380	95	12,116	6,924	1,731	12,084
17	17	-	23,460	-	11,126	23,460	649	371	93	13,129	7,502	1,876	12,623
18	18	-	23,460	1,000	12,571	23,460	665	380	95	14,188	8,108	2,027	12,186
19	19	-	23,460	-	13,074	23,460	651	372	93	15,265	8,723	2,181	12,729
20	20	-	23,460	1,000	14,597	23,460	667	381	95	16,389	9,365	2,341	12,295
21	21	-	23,460	-	15,181	23,460	652	373	93	17,533	10,019	2,505	12,842
22	22	-	23,460	1,000	16,788	23,460	668	382	95	18,727	10,701	2,675	12,413
23	23	-	23,460	-	17,460	23,460	653	373	93	19,942	11,395	2,849	12,964
24	24	-	23,460	1,000	19,158	23,460	670	383	96	21,210	12,120	3,030	12,539
25	25	-	23,460	-	19,924	23,460	655	374	94	22,501	12,857	3,214	13,096
26	26	-	23,460	1,000	21,721	23,460	671	383	96	23,847	13,627	3,407	12,677
27	27	-	23,460	-	22,590	23,460	656	375	94	25,218	14,410	3,603	13,239
28	28	-	23,460	1,000	24,494	23,460	673	384	96	26,647	15,227	3,807	12,827
29	29	-	23,460	-	25,474	23,460	658	376	94	28,105	16,060	4,015	13,396
30	30	-	23,460	1,000	27,493	23,460	674	385	96	29,622	16,927	4,232	12,990
31	31	-	23,460	-	28,592	23,460	660	377	94	31,170	17,812	4,453	13,565
32	32	-	23,460	1,000	30,736	23,460	676	386	97	32,781	18,732	4,683	13,167
33	33	-	23,460	-	31,965	23,460	661	378	95	34,426	19,672	4,918	13,749
34	34	-	23,460	1,000	34,244	23,460	678	387	97	36,136	20,649	5,162	13,358
35	35	-	23,460	-	35,614	23,460	663	379	95	37,884	21,648	5,412	13,947
36	36	-	23,460	1,000	38,038	23,460	680	388	97	39,700	22,686	5,671	13,564
37	37	-	23,460	-	39,560	23,460	665	380	95	41,556	23,746	5,936	14,162
38	38	-	23,460	1,000	42,142	23,460	682	390	97	43,484	24,848	6,212	13,786
39	39	-	23,460	-	43,828	23,460	667	381	95	45,456	25,975	6,494	14,393
40	40	-	23,460	1,000	46,581	23,460	684	391	98	47,503	27,145	6,786	14,026
41	41	-	23,460	-	48,444	23,460	669	382	96	49,598	28,341	7,085	14,641
42	42	-	23,460	1,000	51,382	23,460	686	392	98	51,771	29,584	7,396	14,284
43	43	-	23,460	-	53,437	23,460	671	384	96	53,996	30,855	7,714	14,909
44	44	-	23,460	1,000	56,575	23,460	688	393	98	56,304	32,174	8,043	14,562
45	45	-	23,460	-	58,838	23,460	674	385	96	58,666	33,524	8,381	15,197
46	46	-	23,460	1,000	62,191	23,460	690	395	99	61,117	34,924	8,731	14,862
47	47	-	23,460	-	64,679	23,460	676	386	97	63,626	36,358	9,089	15,508
48	48	-	23,460	1,000	68,266	23,460	693	396	99	66,228	37,845	9,461	15,184
49	49	-	23,460	-	70,997	23,460	679	388	97	68,893	39,368	9,842	15,843
50	50	-	23,460	1,000	74,837	23,460	695	397	99	71,655	40,946	10,236	15,531
51	51	-	23,460	-	77,830	23,460	681	389	97	74,486	42,563	10,641	16,202
52	52	-	23,460	1,000	81,943	23,460	698	399	100	77,419	44,239	11,060	15,904
53	53	-	23,460	-	85,221	23,460	684	391	98	80,425	45,957	11,489	16,589
54	54	-	23,460	1,000	89,630	23,460	701	400	100	83,538	47,736	11,934	16,306
55	55	-	23,460	-	93,215	23,460	687	392	98	86,731	49,561	12,390	17,007
56	56	-	23,460	1,000	97,944	23,460	704	402	101	90,036	51,449	12,862	16,740
57	57	-	23,460	-	101,862	23,460	689	394	99	93,427	53,387	13,347	17,455
58	58	-	23,460	1,000	106,936	23,460	706	404	101	96,936	55,392	13,848	17,204
59	59	-	23,460	-	111,214	23,460	692	396	99	100,536	57,450	14,362	17,934
60	60	-	23,460	1,000	116,662	23,460	709	405	101	104,262	59,578	14,895	17,698
61	61	-	23,460	-	121,329	23,460	696	397	99	108,085	61,763	15,441	18,442
62	62	-	23,460	1,000	127,182	23,460	713	407	102	112,040	64,023	16,006	18,222
63	63	-	23,460	-	132,269	23,460	699	399	100	116,100	66,343	16,586	18,984
64	64	-	23,460	1,000	138,560	23,460	716	409	102	120,299	68,742	17,186	18,783
65	65	-	23,460	-	144,102	23,460	702	401	100	124,610	71,206	17,801	19,564
66	66	-	23,460	1,000	150,866	23,460	719	411	103	129,067	73,753	18,438	19,386
67	67	-	23,460	-	156,901	23,460	705	403	101	133,645	76,369	19,092	20,191
68	68	-	23,460	1,000	164,177	23,460	723	413	103	138,377	79,073	19,768	20,041
69	69	-	23,460	-	170,744	23,460	709	405	101	143,237	81,850	20,462	20,874
70	70	-	23,460	1,000	178,574	23,460	726	415	104	148,260	84,720	21,180	20,759
71	71	-	23,460	-	185,717	23,460	713	407	102	153,421	87,669	21,917	21,629
72	72	-	23,460	1,000	194,145	23,460	730	417	104	158,754	90,717	22,679	21,559
73	73	-	23,460	-	201,911	23,460	717	410	102	164,233	93,848	23,462	22,478
74	74	-	23,460	1,000	210,988	23,460	734	420	105	169,895	97,083	24,271	22,471
75	75	-	23,460	23,460	242,887	23,460	721	412	103	175,713	100,407	25,102	-

案例二

合众福寿双喜年金保险（分红型）利益演示表

性别		投保年龄		保额		交费期限			保险期间				
男性		0岁		30000元		5年			保至75周岁				
保单年度末	单年度末年	年交保险费	累计保险费	生存保险金	累积生存保险金	身故保险金	当年红利			累计红利			年末现价
							高	中	低	高	中	低	
1	1	14,439	14,439	-	-	14,439	358	205	51	358	205	51	5,294
2	2	14,439	28,878	3,000	3,000	28,878	785	449	112	1,154	660	165	10,745
3	3	14,439	43,317	-	3,120	43,317	1,129	645	161	2,318	1,325	331	19,545
4	4	14,439	57,756	3,000	6,245	57,756	1,576	900	225	3,963	2,265	566	26,263
5	5	14,439	72,195	-	6,495	72,195	1,939	1,108	277	6,021	3,441	860	36,527
6	6	-	72,195	3,000	9,754	72,195	1,988	1,136	284	8,189	4,679	1,170	35,159
7	7	-	72,195	-	10,145	72,195	1,943	1,110	278	10,377	5,930	1,482	36,729
8	8	-	72,195	3,000	13,550	72,195	1,991	1,138	284	12,679	7,245	1,811	35,371
9	9	-	72,195	-	14,092	72,195	1,946	1,112	278	15,006	8,575	2,144	36,952
10	10	-	72,195	3,000	17,656	72,195	1,995	1,140	285	17,451	9,971	2,493	35,603
11	11	-	72,195	-	18,362	72,195	1,950	1,114	279	19,924	11,385	2,847	37,194
12	12	-	72,195	3,000	22,097	72,195	1,999	1,142	286	22,520	12,868	3,218	35,857
13	13	-	72,195	-	22,981	72,195	1,954	1,117	279	25,150	14,371	3,593	37,459
14	14	-	72,195	3,000	26,900	72,195	2,003	1,145	286	27,907	15,947	3,987	36,134
15	15	-	72,195	-	27,976	72,195	1,958	1,119	280	30,703	17,544	4,386	37,748
16	16	-	72,195	3,000	32,095	72,195	2,007	1,147	287	33,631	19,217	4,805	36,434
17	17	-	72,195	-	33,379	72,195	1,963	1,121	281	36,602	20,915	5,229	38,059
18	18	-	72,195	3,000	37,714	72,195	2,012	1,150	287	39,712	22,692	5,674	36,756
19	19	-	72,195	-	39,222	72,195	1,967	1,124	281	42,870	24,497	6,125	38,392
20	20	-	72,195	3,000	43,791	72,195	2,016	1,152	288	46,173	26,384	6,597	37,100
21	21	-	72,195	-	45,543	72,195	1,972	1,127	282	49,530	28,303	7,076	38,748
22	22	-	72,195	3,000	50,365	72,195	2,021	1,155	289	53,038	30,307	7,577	37,470
23	23	-	72,195	-	52,379	72,195	1,977	1,130	282	56,606	32,346	8,087	39,132
24	24	-	72,195	3,000	57,474	72,195	2,027	1,158	290	60,330	34,474	8,619	37,869
25	25	-	72,195	-	59,773	72,195	1,982	1,133	283	64,123	36,641	9,161	39,548
26	26	-	72,195	3,000	65,164	72,195	2,032	1,161	290	68,078	38,902	9,726	38,303
27	27	-	72,195	-	67,771	72,195	1,988	1,136	284	72,108	41,204	10,302	40,000
28	28	-	72,195	3,000	73,482	72,195	2,037	1,164	291	76,309	43,605	10,902	38,775
29	29	-	72,195	-	76,421	72,195	1,994	1,139	285	80,591	46,052	11,514	40,493
30	30	-	72,195	3,000	82,478	72,195	2,043	1,168	292	85,052	48,601	12,151	39,288
31	31	-	72,195	-	85,777	72,195	2,000	1,143	286	89,603	51,202	12,801	41,027
32	32	-	72,195	3,000	92,208	72,195	2,049	1,171	293	94,341	53,909	13,478	39,845
33	33	-	72,195	-	95,896	72,195	2,006	1,146	287	99,177	56,673	14,169	41,606
34	34	-	72,195	3,000	102,732	72,195	2,056	1,175	294	104,208	59,548	14,887	40,446
35	35	-	72,195	-	106,842	72,195	2,012	1,150	287	109,347	62,484	15,621	42,230
36	36	-	72,195	3,000	114,115	72,195	2,063	1,179	295	114,690	65,537	16,385	41,096
37	37	-	72,195	-	118,680	72,195	2,019	1,154	289	120,150	68,658	17,165	42,905
38	38	-	72,195	3,000	126,427	72,195	2,070	1,183	296	125,824	71,900	17,976	41,796
39	39	-	72,195	-	131,484	72,195	2,027	1,158	290	131,625	75,215	18,804	43,633
40	40	-	72,195	3,000	139,743	72,195	2,077	1,187	297	137,651	78,658	19,665	42,551
41	41	-	72,195	-	145,333	72,195	2,034	1,162	291	143,815	82,180	20,546	44,416
42	42	-	72,195	3,000	154,146	72,195	2,085	1,191	298	150,214	85,837	21,460	43,364
43	43	-	72,195	-	160,312	72,195	2,042	1,167	292	156,762	89,579	22,395	45,259
44	44	-	72,195	3,000	169,725	72,195	2,093	1,196	299	163,557	93,462	23,366	44,239
45	45	-	72,195	-	176,514	72,195	2,050	1,172	293	170,514	97,437	24,360	46,168
46	46	-	72,195	3,000	186,574	72,195	2,101	1,200	300	177,730	101,560	25,391	45,184
47	47	-	72,195	-	194,037	72,195	2,058	1,176	294	185,120	105,784	26,446	47,148
48	48	-	72,195	3,000	204,799	72,195	2,109	1,205	301	192,783	110,162	27,541	46,200
49	49	-	72,195	-	212,991	72,195	2,067	1,181	295	200,634	114,649	28,662	48,201
50	50	-	72,195	3,000	224,510	72,195	2,118	1,211	303	208,771	119,299	29,825	47,293
51	51	-	72,195	-	233,491	72,195	2,076	1,187	297	217,111	124,064	31,016	49,334
52	52	-	72,195	3,000	245,830	72,195	2,128	1,216	304	225,752	129,002	32,251	48,468
53	53	-	72,195	-	255,664	72,195	2,086	1,192	298	234,610	134,064	33,516	50,553
54	54	-	72,195	3,000	268,890	72,195	2,138	1,221	305	243,786	139,307	34,827	49,734
55	55	-	72,195	-	279,646	72,195	2,096	1,198	299	253,196	144,684	36,171	51,868
56	56	-	72,195	3,000	293,832	72,195	2,147	1,227	307	262,939	150,251	37,563	51,099
57	57	-	72,195	-	305,585	72,195	2,106	1,204	301	272,933	155,963	38,991	53,281
58	58	-	72,195	3,000	320,808	72,195	2,158	1,233	308	283,279	161,875	40,469	52,561
59	59	-	72,195	-	333,641	72,195	2,117	1,210	302	293,894	167,940	41,986	54,788
60	60	-	72,195	3,000	349,986	72,195	2,169	1,239	310	304,880	174,218	43,555	54,116
61	61	-	72,195	-	363,986	72,195	2,128	1,216	304	316,154	180,660	45,166	56,390
62	62	-	72,195	3,000	381,545	72,195	2,180	1,246	311	327,818	187,326	46,832	55,769
63	63	-	72,195	-	396,807	72,195	2,139	1,223	306	339,792	194,168	48,543	58,094
64	64	-	72,195	3,000	415,679	72,195	2,191	1,252	313	352,177	201,245	50,312	57,535
65	65	-	72,195	-	432,306	72,195	2,151	1,229	307	364,893	208,512	52,129	59,922
66	66	-	72,195	3,000	452,599	72,195	2,203	1,259	315	378,043	216,026	54,007	59,435
67	67	-	72,195	-	470,703	72,195	2,163	1,236	309	391,547	223,743	55,936	61,897
68	68	-	72,195	3,000	492,531	72,195	2,216	1,266	317	405,509	231,721	57,931	61,497
69	69	-	72,195	-	512,232	72,195	2,176	1,243	311	419,850	239,916	59,980	64,049
70	70	-	72,195	3,000	535,721	72,195	2,229	1,274	318	434,674	248,387	62,097	63,758
71	71	-	72,195	-	557,150	72,195	2,189	1,251	313	449,904	257,090	64,273	66,426
72	72	-	72,195	3,000	582,436	72,195	2,243	1,281	320	465,643	266,084	66,522	66,278
73	73	-	72,195	-	605,734	72,195	2,204	1,259	315	481,817	275,326	68,832	69,102
74	74	-	72,195	3,000	632,963	72,195	2,258	1,290	323	498,529	284,875	71,220	69,150
75	75	-	72,195	72,195	730,476	72,195	2,220	1,268	317	515,704	294,690	73,673	-

案例三

合众福寿双喜年金保险（分红型）利益演示表

性别		投保年龄		保额		交费期限			保险期间				
男性		0岁		50000元		10年			保至75周岁				
保单年度末	单年度末	年交保险费	累计保险费	生存保险金	积生存保险金	身故保险金	当年红利			累计红利			年末现价
							高	中	低	高	中	低	
1	1	12,815	12,815	-	-	12,815	287	164	41	287	164	41	4,086
2	2	12,815	25,630	5,000	5,000	25,630	667	381	96	962	549	138	6,646
3	3	12,815	38,445	-	5,200	38,445	900	514	129	1,891	1,080	270	14,021
4	4	12,815	51,260	5,000	10,408	51,260	1,296	741	185	3,244	1,853	463	17,424
5	5	12,815	64,075	-	10,824	64,075	1,545	883	221	4,885	2,791	698	25,793
6	6	12,815	76,890	5,000	16,257	76,890	1,957	1,118	280	6,989	3,993	998	29,906
7	7	12,815	89,705	-	16,908	89,705	2,222	1,270	318	9,420	5,382	1,346	39,122
8	8	12,815	102,520	5,000	22,584	102,520	2,651	1,515	379	12,353	7,058	1,765	44,026
9	9	12,815	115,335	-	23,487	115,335	2,933	1,676	419	15,657	8,946	2,237	54,173
10	10	12,815	128,150	5,000	29,427	128,150	3,380	1,932	483	19,507	11,145	2,787	59,956
11	11	-	128,150	-	30,604	128,150	3,307	1,890	473	23,399	13,369	3,343	62,632
12	12	-	128,150	5,000	36,828	128,150	3,389	1,937	484	27,490	15,707	3,927	60,430
13	13	-	128,150	-	38,301	128,150	3,317	1,895	474	31,631	18,073	4,519	63,128
14	14	-	128,150	5,000	44,833	128,150	3,399	1,943	486	35,979	20,558	5,140	60,948
15	15	-	128,150	-	46,626	128,150	3,326	1,901	475	40,384	23,075	5,769	63,668
16	16	-	128,150	5,000	53,491	128,150	3,409	1,948	487	45,005	25,715	6,429	61,510
17	17	-	128,150	-	55,631	128,150	3,337	1,907	477	49,691	28,393	7,099	64,251
18	18	-	128,150	5,000	62,856	128,150	3,420	1,954	489	54,602	31,199	7,800	62,113
19	19	-	128,150	-	65,371	128,150	3,348	1,913	478	59,588	34,048	8,512	64,874
20	20	-	128,150	5,000	72,985	128,150	3,431	1,961	490	64,806	37,030	9,257	62,757
21	21	-	128,150	-	75,905	128,150	3,359	1,920	480	70,110	40,060	10,015	65,541
22	22	-	128,150	5,000	83,941	128,150	3,443	1,967	492	75,655	43,229	10,808	63,449
23	23	-	128,150	-	87,299	128,150	3,371	1,926	482	81,296	46,452	11,613	66,259
24	24	-	128,150	5,000	95,791	128,150	3,455	1,974	494	87,189	49,820	12,455	64,197
25	25	-	128,150	-	99,622	128,150	3,383	1,933	484	93,188	53,247	13,312	67,038
26	26	-	128,150	5,000	108,607	128,150	3,467	1,981	496	99,450	56,826	14,207	65,009
27	27	-	128,150	-	112,952	128,150	3,396	1,941	485	105,830	60,471	15,118	67,885
28	28	-	128,150	5,000	122,470	128,150	3,480	1,989	497	112,485	64,273	16,069	65,892
29	29	-	128,150	-	127,368	128,150	3,410	1,948	487	119,269	68,150	17,038	68,806
30	30	-	128,150	5,000	137,463	128,150	3,494	1,997	499	126,341	72,191	18,048	66,853
31	31	-	128,150	-	142,962	128,150	3,424	1,957	489	133,554	76,313	19,079	69,807
32	32	-	128,150	5,000	153,680	128,150	3,509	2,005	501	141,070	80,607	20,152	67,894
33	33	-	128,150	-	159,827	128,150	3,439	1,965	491	148,740	84,990	21,248	70,890
34	34	-	128,150	5,000	171,220	128,150	3,524	2,014	504	156,726	89,554	22,389	69,020
35	35	-	128,150	-	178,069	128,150	3,454	1,974	494	164,882	94,214	23,554	72,060
36	36	-	128,150	5,000	190,192	128,150	3,540	2,023	506	173,368	99,063	24,766	70,236
37	37	-	128,150	-	197,800	128,150	3,470	1,983	496	182,039	104,018	26,004	73,323
38	38	-	128,150	5,000	210,712	128,150	3,556	2,032	508	191,056	109,170	27,292	71,548
39	39	-	128,150	-	219,140	128,150	3,487	1,993	498	200,274	114,438	28,609	74,685
40	40	-	128,150	5,000	232,906	128,150	3,574	2,042	511	209,856	119,913	29,978	72,961
41	41	-	128,150	-	242,222	128,150	3,505	2,003	501	219,656	125,513	31,378	76,150
42	42	-	128,150	5,000	256,911	128,150	3,591	2,052	513	229,837	131,330	32,832	74,482
43	43	-	128,150	-	267,187	128,150	3,523	2,013	503	240,255	137,283	34,320	77,728
44	44	-	128,150	5,000	282,875	128,150	3,610	2,063	516	251,072	143,465	35,865	76,121
45	45	-	128,150	-	294,190	128,150	3,542	2,024	506	262,146	149,792	37,447	79,430
46	46	-	128,150	5,000	310,957	128,150	3,630	2,074	519	273,640	156,360	39,089	77,888
47	47	-	128,150	-	323,396	128,150	3,562	2,035	509	285,411	163,086	40,771	81,264
48	48	-	128,150	5,000	341,331	128,150	3,650	2,086	522	297,623	170,064	42,515	79,791
49	49	-	128,150	-	354,985	128,150	3,583	2,047	512	310,134	177,213	44,303	83,237
50	50	-	128,150	5,000	374,184	128,150	3,671	2,098	525	323,109	184,627	46,156	81,836
51	51	-	128,150	-	389,151	128,150	3,604	2,060	515	336,406	192,225	48,056	85,356
52	52	-	128,150	5,000	409,717	128,150	3,693	2,110	528	350,190	200,102	50,025	84,036
53	53	-	128,150	-	426,106	128,150	3,626	2,072	518	364,322	208,177	52,044	87,638
54	54	-	128,150	5,000	448,150	128,150	3,715	2,123	531	378,967	216,545	54,136	86,406
55	55	-	128,150	-	466,076	128,150	3,650	2,086	522	393,985	225,127	56,281	90,099
56	56	-	128,150	5,000	489,719	128,150	3,739	2,137	534	409,544	234,018	58,504	88,961
57	57	-	128,150	-	509,308	128,150	3,674	2,099	525	425,504	243,137	60,784	92,744
58	58	-	128,150	5,000	534,681	128,150	3,764	2,151	538	442,032	252,582	63,145	91,697
59	59	-	128,150	-	556,068	128,150	3,699	2,114	529	458,992	262,273	65,568	95,566
60	60	-	128,150	5,000	583,311	128,150	3,789	2,165	542	476,551	272,306	68,076	94,609
61	61	-	128,150	-	606,643	128,150	3,725	2,129	532	494,572	282,603	70,651	98,564
62	62	-	128,150	5,000	635,909	128,150	3,815	2,180	545	513,224	293,262	73,315	97,702
63	63	-	128,150	-	661,345	128,150	3,751	2,144	536	532,371	304,203	76,051	101,755
64	64	-	128,150	5,000	692,799	128,150	3,842	2,196	549	552,185	315,525	78,881	101,007
65	65	-	128,150	-	720,511	128,150	3,779	2,159	540	572,529	327,149	81,788	105,177
66	66	-	128,150	5,000	754,331	128,150	3,870	2,212	553	593,575	339,175	84,794	104,564
67	67	-	128,150	-	784,504	128,150	3,807	2,176	544	615,189	351,526	87,882	108,873
68	68	-	128,150	5,000	820,885	128,150	3,899	2,228	557	637,543	364,300	91,075	108,423
69	69	-	128,150	-	853,720	128,150	3,837	2,193	548	660,507	377,421	94,356	112,902
70	70	-	128,150	5,000	892,869	128,150	3,930	2,246	562	684,251	390,989	97,748	112,654
71	71	-	128,150	-	928,584	128,150	3,869	2,211	553	708,648	404,930	101,233	117,351
72	72	-	128,150	5,000	970,727	128,150	3,962	2,264	566	733,869	419,342	104,836	117,370
73	73	-	128,150	-	#####	128,150	3,903	2,230	558	759,788	434,152	108,538	122,360
74	74	-	128,150	5,000	#####	128,150	3,998	2,285	571	786,580	449,461	112,366	122,745
75	75	-	128,150	128,150	#####	128,150	3,941	2,252	563	814,118	465,197	116,300	-

案例四

合众福寿双喜年金保险（分红型）利益演示表

性别		投保年龄		保额		交费期限			保险期间				
男性		30岁		50000元		3年			保至75周岁				
保单年度末	保单年度末年龄	年交保险费	累计保险费	生存保险金	累积生存保险金	身故保险金	当年红利			累计红利			年末现价
							高	中	低	高	中	低	
1	31	42,675	42,675	-	-	42,675	1,075	614	154	1,075	614	154	17,750
2	32	42,675	85,350	5,000	5,000	85,350	2,319	1,325	332	3,426	1,957	490	40,539
3	33	42,675	128,025	-	5,200	128,025	3,437	1,964	491	6,966	3,980	995	70,865
4	34	-	128,025	5,000	10,408	128,025	3,522	2,013	503	10,696	6,112	1,528	68,994
5	35	-	128,025	-	10,824	128,025	3,452	1,973	493	14,469	8,268	2,067	72,033
6	36	-	128,025	5,000	16,257	128,025	3,538	2,022	506	18,441	10,537	2,635	70,208
7	37	-	128,025	-	16,908	128,025	3,469	1,982	496	22,463	12,836	3,209	73,294
8	38	-	128,025	5,000	22,584	128,025	3,555	2,031	508	26,692	15,252	3,813	71,518
9	39	-	128,025	-	23,487	128,025	3,485	1,992	498	30,977	17,701	4,426	74,653
10	40	-	128,025	5,000	29,427	128,025	3,572	2,041	510	35,478	20,273	5,068	72,929
11	41	-	128,025	-	30,604	128,025	3,503	2,002	501	40,045	22,882	5,721	76,116
12	42	-	128,025	5,000	36,828	128,025	3,590	2,051	513	44,836	25,620	6,406	74,447
13	43	-	128,025	-	38,301	128,025	3,521	2,012	503	49,702	28,400	7,101	77,692
14	44	-	128,025	5,000	44,833	128,025	3,608	2,062	516	54,801	31,314	7,829	76,083
15	45	-	128,025	-	46,626	128,025	3,540	2,023	506	59,985	34,276	8,570	79,390
16	46	-	128,025	5,000	53,491	128,025	3,627	2,073	518	65,412	37,377	9,345	77,847
17	47	-	128,025	-	55,631	128,025	3,560	2,034	509	70,933	40,532	10,134	81,221
18	48	-	128,025	5,000	62,856	128,025	3,648	2,084	521	76,709	43,832	10,959	79,747
19	49	-	128,025	-	65,371	128,025	3,580	2,046	512	82,590	47,193	11,799	83,190
20	50	-	128,025	5,000	72,985	128,025	3,669	2,096	524	88,736	50,705	12,677	81,788
21	51	-	128,025	-	75,905	128,025	3,602	2,058	515	95,000	54,284	13,572	85,306
22	52	-	128,025	5,000	83,941	128,025	3,690	2,109	527	101,540	58,021	14,506	83,984
23	53	-	128,025	-	87,299	128,025	3,624	2,071	518	108,210	61,832	15,459	87,584
24	54	-	128,025	5,000	95,791	128,025	3,713	2,122	531	115,169	65,808	16,453	86,350
25	55	-	128,025	-	99,622	128,025	3,647	2,084	521	122,271	69,867	17,467	90,041
26	56	-	128,025	5,000	108,607	128,025	3,737	2,135	534	129,676	74,098	18,525	88,900
27	57	-	128,025	-	112,952	128,025	3,671	2,098	525	137,237	78,418	19,606	92,681
28	58	-	128,025	5,000	122,470	128,025	3,761	2,149	538	145,115	82,920	20,731	91,632
29	59	-	128,025	-	127,368	128,025	3,696	2,112	528	153,164	87,519	21,881	95,498
30	60	-	128,025	5,000	137,463	128,025	3,786	2,164	541	161,545	92,308	23,079	94,538
31	61	-	128,025	-	142,962	128,025	3,722	2,127	532	170,113	97,204	24,303	98,491
32	62	-	128,025	5,000	153,680	128,025	3,812	2,179	545	179,029	102,299	25,576	97,626
33	63	-	128,025	-	159,827	128,025	3,748	2,142	536	188,148	107,510	26,879	101,677
34	64	-	128,025	5,000	171,220	128,025	3,839	2,194	549	197,631	112,928	28,234	100,925
35	65	-	128,025	-	178,069	128,025	3,776	2,158	540	207,335	118,474	29,620	105,092
36	66	-	128,025	5,000	190,192	128,025	3,867	2,210	553	217,422	124,237	31,061	104,476
37	67	-	128,025	-	197,800	128,025	3,804	2,174	544	227,749	130,138	32,537	108,782
38	68	-	128,025	5,000	210,712	128,025	3,896	2,226	557	238,477	136,268	34,069	108,328
39	69	-	128,025	-	219,140	128,025	3,834	2,191	548	249,465	142,547	35,639	112,803
40	70	-	128,025	5,000	232,906	128,025	3,926	2,244	561	260,875	149,067	37,269	112,552
41	71	-	128,025	-	242,222	128,025	3,866	2,209	552	272,567	155,748	38,939	117,245
42	72	-	128,025	5,000	256,911	128,025	3,959	2,262	566	284,702	162,682	40,673	117,260
43	73	-	128,025	-	267,187	128,025	3,899	2,228	557	297,142	169,791	42,450	122,246
44	74	-	128,025	5,000	282,875	128,025	3,994	2,282	571	310,050	177,166	44,294	122,625
45	75	-	128,025	128,025	422,215	128,025	3,937	2,250	563	323,288	184,731	46,185	-

案例五

合众福寿双喜年金保险（分红型）利益演示表

性别		投保年龄		保额		交费期限		保险期间					
男性		30岁		50000元		5年		保至75周岁					
保单年度末	保单年度末年龄	年交保险费	累计保险费	生存保险金	累积生存保险金	身故保险金	当年红利			累计红利			年末现价
							高	中	低	高	中	低	
1	31	26,550	26,550	-	-	26,550	642	367	92	642	367	92	10,560
2	32	26,550	53,100	5,000	5,000	53,100	1,411	807	202	2,072	1,185	296	21,885
3	33	26,550	79,650	-	5,200	79,650	2,042	1,167	292	4,176	2,387	596	38,977
4	34	26,550	106,200	5,000	10,408	106,200	2,846	1,626	407	7,148	4,085	1,021	52,949
5	35	26,550	132,750	-	10,824	132,750	3,513	2,007	502	10,875	6,214	1,553	73,045
6	36	-	132,750	5,000	16,257	132,750	3,600	2,057	514	14,800	8,458	2,114	71,261
7	37	-	132,750	-	16,908	132,750	3,532	2,018	505	18,776	10,729	2,682	74,389
8	38	-	132,750	5,000	22,584	132,750	3,619	2,068	517	22,958	13,119	3,279	72,657
9	39	-	132,750	-	23,487	132,750	3,551	2,029	508	27,198	15,542	3,885	75,839
10	40	-	132,750	5,000	29,427	132,750	3,639	2,080	520	31,653	18,088	4,521	74,162
11	41	-	132,750	-	30,604	132,750	3,572	2,041	510	36,174	20,671	5,167	77,399
12	42	-	132,750	5,000	36,828	132,750	3,660	2,092	523	40,919	23,383	5,845	75,780
13	43	-	132,750	-	38,301	132,750	3,593	2,053	514	45,740	26,137	6,534	79,079
14	44	-	132,750	5,000	44,833	132,750	3,682	2,104	526	50,794	29,025	7,256	77,525
15	45	-	132,750	-	46,626	132,750	3,616	2,066	517	55,933	31,962	7,990	80,890
16	46	-	132,750	5,000	53,491	132,750	3,705	2,117	529	61,316	35,038	8,759	79,406
17	47	-	132,750	-	55,631	132,750	3,639	2,079	520	66,794	38,168	9,542	82,842
18	48	-	132,750	5,000	62,856	132,750	3,728	2,131	533	72,526	41,444	10,360	81,432
19	49	-	132,750	-	65,371	132,750	3,663	2,093	524	78,364	44,780	11,195	84,942
20	50	-	132,750	5,000	72,985	132,750	3,753	2,145	536	84,468	48,268	12,067	83,609
21	51	-	132,750	-	75,905	132,750	3,688	2,108	527	90,690	51,823	12,956	87,198
22	52	-	132,750	5,000	83,941	132,750	3,779	2,159	540	97,189	55,537	13,884	85,950
23	53	-	132,750	-	87,299	132,750	3,714	2,123	531	103,819	59,326	14,831	89,627
24	54	-	132,750	5,000	95,791	132,750	3,805	2,175	544	110,739	63,280	15,820	88,473
25	55	-	132,750	-	99,622	132,750	3,742	2,138	535	117,802	67,316	16,829	92,246
26	56	-	132,750	5,000	108,607	132,750	3,833	2,190	548	125,169	71,526	17,881	91,192
27	57	-	132,750	-	112,952	132,750	3,770	2,154	539	132,694	75,826	18,956	95,062
28	58	-	132,750	5,000	122,470	132,750	3,862	2,207	552	140,536	80,307	20,076	94,105
29	59	-	132,750	-	127,368	132,750	3,799	2,171	543	148,551	84,887	21,221	98,066
30	60	-	132,750	5,000	137,463	132,750	3,892	2,224	556	156,900	89,657	22,414	97,203
31	61	-	132,750	-	142,962	132,750	3,830	2,188	547	165,436	94,535	23,633	101,257
32	62	-	132,750	5,000	153,680	132,750	3,922	2,241	561	174,321	99,612	24,903	100,496
33	63	-	132,750	-	159,827	132,750	3,861	2,206	552	183,411	104,807	26,201	104,654
34	64	-	132,750	5,000	171,220	132,750	3,954	2,259	565	192,867	110,210	27,552	104,014
35	65	-	132,750	-	178,069	132,750	3,893	2,225	556	202,546	115,740	28,935	108,296
36	66	-	132,750	5,000	190,192	132,750	3,986	2,278	570	212,608	121,491	30,372	107,800
37	67	-	132,750	-	197,800	132,750	3,926	2,244	561	222,912	127,379	31,845	112,231
38	68	-	132,750	5,000	210,712	132,750	4,021	2,298	575	233,620	133,498	33,374	111,907
39	69	-	132,750	-	219,140	132,750	3,961	2,264	566	244,590	139,766	34,942	116,519
40	70	-	132,750	5,000	232,906	132,750	4,056	2,318	580	255,983	146,277	36,569	116,411
41	71	-	132,750	-	242,222	132,750	3,998	2,285	571	267,661	152,950	38,237	121,255
42	72	-	132,750	5,000	256,911	132,750	4,095	2,340	585	279,785	159,878	39,970	121,430
43	73	-	132,750	-	267,187	132,750	4,038	2,308	577	292,217	166,982	41,746	126,587
44	74	-	132,750	5,000	282,875	132,750	4,136	2,363	591	305,119	174,354	43,589	127,151
45	75	-	132,750	132,750	426,940	132,750	4,082	2,333	583	318,354	181,917	45,480	-

案例六

合众福寿双喜年金保险（分红型）利益演示表

性别		投保年龄		保额		交费期限			保险期间				
男性		30岁		50000元		10年			保至75周岁				
保单年度末	保单年度末年龄	年交保险费	累计保险费	生存保险金	累积生存保险金	身故保险金	当年红利			累计红利			年末现价
							高	中	低	高	中	低	
1	31	14,545	14,545	-	-	14,545	316	180	45	316	180	45	5,014
2	32	14,545	29,090	5,000	5,000	29,090	738	422	106	1,063	607	152	8,889
3	33	14,545	43,635	-	5,200	43,635	1,014	579	145	2,108	1,204	301	17,660
4	34	14,545	58,180	5,000	10,408	58,180	1,453	831	208	3,625	2,071	518	22,725
5	35	14,545	72,725	-	10,824	72,725	1,746	998	250	5,479	3,131	783	32,854
6	36	14,545	87,270	5,000	16,257	87,270	2,204	1,260	315	7,848	4,484	1,121	38,833
7	37	14,545	101,815	-	16,908	101,815	2,516	1,438	360	10,599	6,056	1,515	50,021
8	38	14,545	116,360	5,000	22,584	116,360	2,993	1,710	428	13,909	7,948	1,988	57,013
9	39	14,545	130,905	-	23,487	130,905	3,324	1,899	475	17,650	10,085	2,522	69,363
10	40	14,545	145,450	5,000	29,427	145,450	3,820	2,183	546	21,999	12,571	3,143	77,476
11	41	-	145,450	-	30,604	145,450	3,757	2,147	537	26,416	15,095	3,774	80,846
12	42	-	145,450	5,000	36,828	145,450	3,850	2,200	550	31,058	17,748	4,437	79,365
13	43	-	145,450	-	38,301	145,450	3,787	2,164	541	35,777	20,444	5,111	82,806
14	44	-	145,450	5,000	44,833	145,450	3,881	2,218	555	40,731	23,275	5,819	81,401
15	45	-	145,450	-	46,626	145,450	3,819	2,182	546	45,771	26,156	6,539	84,920
16	46	-	145,450	5,000	53,491	145,450	3,912	2,236	559	51,056	29,176	7,295	83,596
17	47	-	145,450	-	55,631	145,450	3,851	2,201	550	56,439	32,251	8,063	87,199
18	48	-	145,450	5,000	62,856	145,450	3,946	2,255	564	62,078	35,473	8,869	85,961
19	49	-	145,450	-	65,371	145,450	3,885	2,220	555	67,825	38,758	9,690	89,649
20	50	-	145,450	5,000	72,985	145,450	3,980	2,275	569	73,840	42,195	10,549	88,501
21	51	-	145,450	-	75,905	145,450	3,920	2,240	560	79,975	45,701	11,426	92,283
22	52	-	145,450	5,000	83,941	145,450	4,016	2,295	574	86,390	49,367	12,342	91,234
23	53	-	145,450	-	87,299	145,450	3,957	2,261	566	92,939	53,109	13,278	95,118
24	54	-	145,450	5,000	95,791	145,450	4,054	2,316	579	99,781	57,018	14,255	94,179
25	55	-	145,450	-	99,622	145,450	3,995	2,283	571	106,769	61,012	15,253	98,175
26	56	-	145,450	5,000	108,607	145,450	4,093	2,339	585	114,065	65,180	16,295	97,352
27	57	-	145,450	-	112,952	145,450	4,035	2,306	577	121,522	69,441	17,361	101,462
28	58	-	145,450	5,000	122,470	145,450	4,133	2,362	591	129,300	73,886	18,472	100,751
29	59	-	145,450	-	127,368	145,450	4,076	2,329	583	137,255	78,432	19,609	104,968
30	60	-	145,450	5,000	137,463	145,450	4,175	2,386	597	145,548	83,170	20,793	104,368
31	61	-	145,450	-	142,962	145,450	4,119	2,354	589	154,032	88,019	22,006	108,692
32	62	-	145,450	5,000	153,680	145,450	4,218	2,410	603	162,871	93,069	23,268	108,211
33	63	-	145,450	-	159,827	145,450	4,162	2,379	595	171,919	98,240	24,561	112,657
34	64	-	145,450	5,000	171,220	145,450	4,262	2,435	609	181,338	103,622	25,907	112,316
35	65	-	145,450	-	178,069	145,450	4,207	2,404	601	190,985	109,135	27,285	116,908
36	66	-	145,450	5,000	190,192	145,450	4,308	2,462	616	201,022	114,870	28,719	116,734
37	67	-	145,450	-	197,800	145,450	4,254	2,431	608	211,307	120,747	30,188	121,500
38	68	-	145,450	5,000	210,712	145,450	4,356	2,489	622	222,002	126,858	31,716	121,527
39	69	-	145,450	-	219,140	145,450	4,303	2,459	615	232,965	133,123	33,281	126,505
40	70	-	145,450	5,000	232,906	145,450	4,406	2,518	630	244,359	139,634	34,909	126,783
41	71	-	145,450	-	242,222	145,450	4,355	2,489	622	256,045	146,312	36,579	132,033
42	72	-	145,450	5,000	256,911	145,450	4,459	2,548	637	268,185	153,249	38,313	132,640
43	73	-	145,450	-	267,187	145,450	4,411	2,521	630	280,642	160,367	40,092	138,257
44	74	-	145,450	5,000	282,875	145,450	4,517	2,581	646	293,578	167,759	41,941	139,315
45	75	-	145,450	145,450	439,640	145,450	4,472	2,556	639	306,858	175,347	43,838	-

案例七

合众福寿双喜年金保险（分红型）利益演示表

性别		投保年龄		保额		交费期限			保险期间				
男性		35岁		100000元		3年			保至75周岁				
保单年度末	单年度末	年交保险费	累计保险费	生存保险金	积生存保险金	身故保险金	当年红利			累计红利			年末现价
							高	中	低	高	中	低	
1	36	89,020	89,020	-	-	89,020	2,229	1,274	318	2,229	1,274	318	37,914
2	37	89,020	178,040	10,000	10,000	178,040	4,811	2,749	687	7,107	4,061	1,015	86,838
3	38	89,020	267,060	-	10,400	267,060	7,143	4,082	1,020	14,463	8,265	2,065	151,196
4	39	-	267,060	10,000	20,816	267,060	7,320	4,183	1,046	22,217	12,696	3,173	147,830
5	40	-	267,060	-	21,649	267,060	7,186	4,106	1,027	30,069	17,183	4,295	154,293
6	41	-	267,060	10,000	32,515	267,060	7,364	4,208	1,052	38,336	21,906	5,476	151,045
7	42	-	267,060	-	33,815	267,060	7,231	4,132	1,033	46,717	26,696	6,673	157,629
8	43	-	267,060	10,000	45,168	267,060	7,410	4,234	1,059	55,528	31,730	7,932	154,508
9	44	-	267,060	-	46,974	267,060	7,278	4,159	1,040	64,472	36,841	9,210	161,224
10	45	-	267,060	10,000	58,853	267,060	7,458	4,262	1,065	73,864	42,209	10,552	158,243
11	46	-	267,060	-	61,208	267,060	7,328	4,187	1,047	83,408	47,662	11,915	165,104
12	47	-	267,060	10,000	73,656	267,060	7,508	4,291	1,073	93,418	53,383	13,346	162,272
13	48	-	267,060	-	76,602	267,060	7,379	4,217	1,054	103,600	59,201	14,800	169,283
14	49	-	267,060	10,000	89,666	267,060	7,561	4,320	1,080	114,269	65,297	16,324	166,608
15	50	-	267,060	-	93,253	267,060	7,432	4,247	1,062	125,129	71,503	17,876	173,778
16	51	-	267,060	10,000	106,983	267,060	7,615	4,352	1,088	136,498	78,000	19,500	171,270
17	52	-	267,060	-	111,262	267,060	7,488	4,279	1,070	148,081	84,619	21,155	178,614
18	53	-	267,060	10,000	125,713	267,060	7,672	4,384	1,096	160,195	91,542	22,886	176,294
19	54	-	267,060	-	130,741	267,060	7,546	4,312	1,078	172,547	98,600	24,650	183,831
20	55	-	267,060	10,000	145,971	267,060	7,731	4,418	1,104	185,454	105,976	26,494	181,715
21	56	-	267,060	-	151,810	267,060	7,607	4,347	1,087	198,625	113,502	28,376	189,458
22	57	-	267,060	10,000	167,882	267,060	7,793	4,453	1,113	212,377	121,360	30,340	187,550
23	58	-	267,060	-	174,597	267,060	7,670	4,383	1,096	226,418	129,384	32,346	195,492
24	59	-	267,060	10,000	191,581	267,060	7,857	4,490	1,122	241,068	137,756	34,439	193,786
25	60	-	267,060	-	199,245	267,060	7,736	4,420	1,105	256,036	146,308	36,577	201,922
26	61	-	267,060	10,000	217,214	267,060	7,924	4,528	1,132	271,641	155,226	38,806	200,426
27	62	-	267,060	-	225,903	267,060	7,803	4,459	1,115	287,593	164,341	41,085	208,771
28	63	-	267,060	10,000	244,939	267,060	7,993	4,567	1,142	304,214	173,839	43,460	207,514
29	64	-	267,060	-	254,737	267,060	7,874	4,499	1,125	321,214	183,553	45,889	216,107
30	65	-	267,060	10,000	274,926	267,060	8,065	4,609	1,152	338,916	193,668	48,417	215,136
31	66	-	267,060	-	285,923	267,060	7,948	4,542	1,135	357,031	204,020	51,005	224,027
32	67	-	267,060	10,000	307,360	267,060	8,140	4,652	1,163	375,882	214,793	53,698	223,399
33	68	-	267,060	-	319,655	267,060	8,026	4,586	1,147	395,184	225,823	56,456	232,649
34	69	-	267,060	10,000	342,441	267,060	8,221	4,697	1,174	415,261	237,295	59,323	232,443
35	70	-	267,060	-	356,138	267,060	8,109	4,634	1,158	435,828	249,047	62,261	242,145
36	71	-	267,060	10,000	380,384	267,060	8,307	4,747	1,187	457,210	261,266	65,316	242,481
37	72	-	267,060	-	395,599	267,060	8,199	4,685	1,171	479,125	273,789	68,446	252,779
38	73	-	267,060	10,000	421,423	267,060	8,401	4,800	1,200	501,900	286,802	71,700	253,846
39	74	-	267,060	-	438,280	267,060	8,299	4,742	1,186	525,256	300,149	75,037	264,968
40	75	-	267,060	277,060	732,871	267,060	8,506	4,861	1,215	549,519	314,014	78,503	-

案例八

合众福寿双喜年金保险（分红型）利益演示表

性别		投保年龄		保额		交费期限		保险期间					
男性		35岁		50000元		5年		保至75周岁					
保单年度末	保单年度末年龄	年交保险费	累计保险费	生存保险金	累积生存保险金	身故保险金	当年红利			累计红利			年末现价
							高	中	低	高	中	低	
1	36	27,805	27,805	-	-	27,805	669	382	96	669	382	96	11,322
2	37	27,805	55,610	5,000	5,000	55,610	1,470	840	210	2,158	1,233	308	23,682
3	38	27,805	83,415	-	5,200	83,415	2,133	1,219	305	4,356	2,489	622	41,892
4	39	27,805	111,220	5,000	10,408	111,220	2,971	1,698	425	7,457	4,261	1,065	57,127
5	40	27,805	139,025	-	10,824	139,025	3,672	2,098	525	11,352	6,487	1,622	78,581
6	41	-	139,025	5,000	16,257	139,025	3,762	2,150	538	15,455	8,832	2,208	77,014
7	42	-	139,025	-	16,908	139,025	3,698	2,113	528	19,616	11,210	2,802	80,366
8	43	-	139,025	5,000	22,584	139,025	3,789	2,165	542	23,993	13,711	3,428	78,867
9	44	-	139,025	-	23,487	139,025	3,725	2,129	532	28,438	16,251	4,063	82,289
10	45	-	139,025	5,000	29,427	139,025	3,817	2,181	546	33,108	18,919	4,730	80,866
11	46	-	139,025	-	30,604	139,025	3,754	2,145	536	37,855	21,632	5,408	84,365
12	47	-	139,025	5,000	36,828	139,025	3,846	2,198	550	42,837	24,479	6,120	83,021
13	48	-	139,025	-	38,301	139,025	3,784	2,162	541	47,905	27,375	6,844	86,601
14	49	-	139,025	5,000	44,833	139,025	3,877	2,215	554	53,219	30,411	7,603	85,341
15	50	-	139,025	-	46,626	139,025	3,815	2,180	545	58,630	33,503	8,376	89,006
16	51	-	139,025	5,000	53,491	139,025	3,908	2,233	559	64,297	36,741	9,186	87,835
17	52	-	139,025	-	55,631	139,025	3,847	2,198	550	70,073	40,041	10,011	91,594
18	53	-	139,025	5,000	62,856	139,025	3,941	2,252	563	76,116	43,495	10,874	90,523
19	54	-	139,025	-	65,371	139,025	3,881	2,218	555	82,280	47,017	11,755	94,385
20	55	-	139,025	5,000	72,985	139,025	3,976	2,272	568	88,724	50,699	12,676	93,423
21	56	-	139,025	-	75,905	139,025	3,916	2,238	560	95,301	54,458	13,615	97,395
22	57	-	139,025	5,000	83,941	139,025	4,012	2,292	573	102,172	58,383	14,597	96,544
23	58	-	139,025	-	87,299	139,025	3,953	2,259	565	109,189	62,393	15,599	100,622
24	59	-	139,025	5,000	95,791	139,025	4,049	2,314	579	116,513	66,579	16,646	99,880
25	60	-	139,025	-	99,622	139,025	3,990	2,280	570	123,999	70,856	17,715	104,061
26	61	-	139,025	5,000	108,607	139,025	4,087	2,336	584	131,806	75,317	18,830	103,430
27	62	-	139,025	-	112,952	139,025	4,030	2,303	576	139,790	79,879	19,971	107,724
28	63	-	139,025	5,000	122,470	139,025	4,127	2,359	590	148,110	84,634	21,160	107,220
29	64	-	139,025	-	127,368	139,025	4,071	2,326	582	156,624	89,499	22,376	111,646
30	65	-	139,025	5,000	137,463	139,025	4,169	2,382	596	165,491	94,566	23,643	111,294
31	66	-	139,025	-	142,962	139,025	4,113	2,350	588	174,569	99,753	24,939	115,879
32	67	-	139,025	5,000	153,680	139,025	4,212	2,407	602	184,018	105,152	26,289	115,710
33	68	-	139,025	-	159,827	139,025	4,158	2,376	594	193,697	110,683	27,672	120,487
34	69	-	139,025	5,000	171,220	139,025	4,259	2,434	609	203,766	116,437	29,110	120,543
35	70	-	139,025	-	178,069	139,025	4,206	2,404	601	214,084	122,334	30,585	125,560
36	71	-	139,025	5,000	190,192	139,025	4,308	2,462	616	224,815	128,465	32,118	125,904
37	72	-	139,025	-	197,800	139,025	4,258	2,433	608	235,817	134,752	33,689	131,240
38	73	-	139,025	5,000	210,712	139,025	4,362	2,493	623	247,253	141,287	35,323	131,972
39	74	-	139,025	-	219,140	139,025	4,315	2,466	617	258,985	147,991	36,999	137,748
40	75	-	139,025	144,025	371,931	139,025	4,422	2,527	632	271,177	154,958	38,741	-

案例九

合众福寿双喜年金保险（分红型）利益演示表

性别		投保年龄		保额		交费期限		保险期间					
男性		50岁		100000元		3年		保至75周岁					
保单年度末	单年度末年龄	年交保险费	累计保险费	生存保险金	积生存保险金	身故保险金	当年红利			累计红利			年末现价
							高	中	低	高	中	低	
1	51	107,950	107,950	-	-	107,950	2,644	1,511	378	2,644	1,511	378	51,462
2	52	107,950	215,900	10,000	10,000	215,900	5,714	3,265	816	8,437	4,821	1,205	119,256
3	53	107,950	323,850	-	10,400	323,850	8,544	4,882	1,221	17,234	9,848	2,463	204,481
4	54	-	323,850	10,000	20,816	323,850	8,751	5,001	1,250	26,502	15,144	3,786	203,160
5	55	-	323,850	-	21,649	323,850	8,649	4,942	1,236	35,947	20,541	5,136	211,732
6	56	-	323,850	10,000	32,515	323,850	8,858	5,062	1,265	45,883	26,219	6,555	210,685
7	57	-	323,850	-	33,815	323,850	8,758	5,004	1,251	56,017	32,010	8,003	219,526
8	58	-	323,850	10,000	45,168	323,850	8,969	5,125	1,281	66,667	38,095	9,524	218,747
9	59	-	323,850	-	46,974	323,850	8,871	5,069	1,267	77,538	44,307	11,076	227,841
10	60	-	323,850	10,000	58,853	323,850	9,083	5,191	1,298	88,947	50,827	12,707	227,323
11	61	-	323,850	-	61,208	323,850	8,987	5,135	1,284	100,603	57,487	14,372	236,673
12	62	-	323,850	10,000	73,656	323,850	9,201	5,258	1,314	112,822	64,469	16,117	236,436
13	63	-	323,850	-	76,602	323,850	9,107	5,204	1,301	125,313	71,607	17,902	246,077
14	64	-	323,850	10,000	89,666	323,850	9,323	5,327	1,332	138,396	79,083	19,771	246,170
15	65	-	323,850	-	93,253	323,850	9,231	5,275	1,319	151,779	86,730	21,683	256,159
16	66	-	323,850	10,000	106,983	323,850	9,448	5,399	1,350	165,780	94,731	23,683	256,647
17	67	-	323,850	-	111,262	323,850	9,359	5,348	1,337	180,112	102,921	25,731	267,050
18	68	-	323,850	10,000	125,713	323,850	9,580	5,474	1,369	195,096	111,483	27,872	268,012
19	69	-	323,850	-	130,741	323,850	9,494	5,425	1,356	210,442	120,252	30,064	278,920
20	70	-	323,850	10,000	145,971	323,850	9,718	5,553	1,388	226,474	129,413	32,354	280,475
21	71	-	323,850	-	151,810	323,850	9,636	5,507	1,377	242,904	138,802	34,701	292,030
22	72	-	323,850	10,000	167,882	323,850	9,865	5,637	1,409	260,056	148,603	37,151	294,362
23	73	-	323,850	-	174,597	323,850	9,790	5,594	1,399	277,648	158,655	39,665	306,791
24	74	-	323,850	10,000	191,581	323,850	10,024	5,728	1,432	296,001	169,143	42,287	310,190
25	75	-	323,850	323,850	523,095	323,850	9,958	5,690	1,423	314,839	179,907	44,979	-

案例十

合众福寿双喜年金保险（分红型）利益演示表

性别		投保年龄		保额		交费期限		保险期间					
男性		50岁		50000元		5年		保至75周岁					
保单年度末	单年度末年龄	年交保险费	累计保险费	生存保险金	积生存保险金	身故保险金	当年红利			累计红利			年末现价
							高	中	低	高	中	低	
1	51	34,720	34,720	-	-	34,720	815	466	117	815	466	117	15,816
2	52	34,720	69,440	5,000	5,000	69,440	1,795	1,026	257	2,634	1,505	376	34,307
3	53	34,720	104,160	-	5,200	104,160	2,642	1,510	378	5,355	3,060	765	59,134
4	54	34,720	138,880	5,000	10,408	138,880	3,666	2,095	524	9,182	5,246	1,312	81,834
5	55	34,720	173,600	-	10,824	173,600	4,558	2,605	651	14,015	8,008	2,002	111,316
6	56	-	173,600	5,000	16,257	173,600	4,668	2,667	667	19,103	10,915	2,729	111,006
7	57	-	173,600	-	16,908	173,600	4,623	2,642	661	24,298	13,884	3,472	115,646
8	58	-	173,600	5,000	22,584	173,600	4,734	2,705	676	29,761	17,005	4,252	115,484
9	59	-	173,600	-	23,487	173,600	4,690	2,680	670	35,343	20,196	5,049	120,265
10	60	-	173,600	5,000	29,427	173,600	4,802	2,744	686	41,206	23,546	5,887	120,248
11	61	-	173,600	-	30,604	173,600	4,760	2,720	680	47,201	26,971	6,743	125,172
12	62	-	173,600	5,000	36,828	173,600	4,872	2,784	696	53,489	30,565	7,642	125,310
13	63	-	173,600	-	38,301	173,600	4,831	2,761	690	59,925	34,242	8,561	130,396
14	64	-	173,600	5,000	44,833	173,600	4,945	2,826	707	66,667	38,095	9,524	130,717
15	65	-	173,600	-	46,626	173,600	4,905	2,803	701	73,571	42,040	10,510	135,996
16	66	-	173,600	5,000	53,491	173,600	5,020	2,869	717	80,798	46,170	11,543	136,537
17	67	-	173,600	-	55,631	173,600	4,981	2,847	712	88,203	50,401	12,601	142,047
18	68	-	173,600	5,000	62,856	173,600	5,098	2,913	729	95,947	54,826	13,707	142,850
19	69	-	173,600	-	65,371	173,600	5,062	2,893	723	103,887	59,364	14,841	148,641
20	70	-	173,600	5,000	72,985	173,600	5,180	2,960	740	112,183	64,105	16,026	149,772
21	71	-	173,600	-	75,905	173,600	5,147	2,941	735	120,695	68,969	17,242	155,924
22	72	-	173,600	5,000	83,941	173,600	5,268	3,010	753	129,584	74,048	18,512	157,486
23	73	-	173,600	-	87,299	173,600	5,238	2,993	748	138,709	79,262	19,815	164,123
24	74	-	173,600	5,000	95,791	173,600	5,363	3,065	766	148,233	84,705	21,176	166,278
25	75	-	173,600	173,600	273,222	173,600	5,338	3,050	763	158,018	90,296	22,574	-

案例十一

合众福寿双喜年金保险（分红型）利益演示表

性别		投保年龄		保额		交费期限			保险期间				
女性		0岁		30000元		3年			保至75周岁				
保单年度末	单年度末	年交保险费	累计保险费	生存保险金	积生存保险	身故保险金	当年红利			累计红利			年末现价
							高	中	低	高	中	低	
1	1	23,376	23,376	-	-	23,376	604	345	86	604	345	86	8,908
2	2	23,376	46,752	3,000	3,000	46,752	1,300	743	186	1,922	1,098	274	20,289
3	3	23,376	70,128	-	3,120	70,128	1,920	1,097	274	3,900	2,228	557	35,945
4	4	-	70,128	3,000	6,245	70,128	1,968	1,124	281	5,985	3,419	855	34,551
5	5	-	70,128	-	6,495	70,128	1,922	1,099	275	8,086	4,621	1,155	36,097
6	6	-	70,128	3,000	9,754	70,128	1,970	1,126	281	10,299	5,885	1,471	34,713
7	7	-	70,128	-	10,145	70,128	1,925	1,100	275	12,534	7,162	1,790	36,268
8	8	-	70,128	3,000	13,550	70,128	1,973	1,128	282	14,883	8,504	2,126	34,894
9	9	-	70,128	-	14,092	70,128	1,928	1,102	275	17,258	9,861	2,465	36,458
10	10	-	70,128	3,000	17,656	70,128	1,976	1,129	282	19,752	11,286	2,821	35,093
11	11	-	70,128	-	18,362	70,128	1,931	1,103	276	22,275	12,728	3,182	36,666
12	12	-	70,128	3,000	22,097	70,128	1,979	1,131	283	24,923	14,241	3,560	35,310
13	13	-	70,128	-	22,981	70,128	1,934	1,105	276	27,605	15,774	3,943	36,893
14	14	-	70,128	3,000	26,900	70,128	1,983	1,133	283	30,416	17,380	4,345	35,548
15	15	-	70,128	-	27,976	70,128	1,938	1,107	277	33,266	19,008	4,752	37,142
16	16	-	70,128	3,000	32,095	70,128	1,986	1,135	284	36,250	20,714	5,178	35,807
17	17	-	70,128	-	33,379	70,128	1,941	1,109	277	39,279	22,444	5,611	37,411
18	18	-	70,128	3,000	37,714	70,128	1,990	1,137	284	42,447	24,254	6,063	36,087
19	19	-	70,128	-	39,222	70,128	1,945	1,111	278	45,665	26,093	6,523	37,702
20	20	-	70,128	3,000	43,791	70,128	1,994	1,139	285	49,029	28,015	7,003	36,390
21	21	-	70,128	-	45,543	70,128	1,949	1,114	278	52,448	29,969	7,492	38,018
22	22	-	70,128	3,000	50,365	70,128	1,997	1,141	285	56,019	32,009	8,002	36,720
23	23	-	70,128	-	52,379	70,128	1,953	1,116	279	59,652	34,085	8,521	38,362
24	24	-	70,128	3,000	57,474	70,128	2,002	1,144	286	63,444	36,252	9,063	37,077
25	25	-	70,128	-	59,773	70,128	1,957	1,118	280	67,304	38,458	9,614	38,735
26	26	-	70,128	3,000	65,164	70,128	2,006	1,146	287	71,329	40,758	10,189	37,467
27	27	-	70,128	-	67,771	70,128	1,961	1,121	280	75,430	43,101	10,775	39,141
28	28	-	70,128	3,000	73,482	70,128	2,010	1,149	287	79,703	45,543	11,385	37,892
29	29	-	70,128	-	76,421	70,128	1,966	1,124	281	84,060	48,033	12,008	39,585
30	30	-	70,128	3,000	82,478	70,128	2,015	1,151	288	88,597	50,625	12,656	38,354
31	31	-	70,128	-	85,777	70,128	1,971	1,126	282	93,226	53,270	13,317	40,068
32	32	-	70,128	3,000	92,208	70,128	2,020	1,154	289	98,043	56,022	14,005	38,858
33	33	-	70,128	-	95,896	70,128	1,976	1,129	282	102,960	58,832	14,708	40,592
34	34	-	70,128	3,000	102,732	70,128	2,025	1,157	289	108,074	61,755	15,438	39,404
35	35	-	70,128	-	106,842	70,128	1,982	1,132	283	113,298	64,739	16,184	41,161
36	36	-	70,128	3,000	114,115	70,128	2,031	1,160	290	118,728	67,842	16,960	39,997
37	37	-	70,128	-	118,680	70,128	1,987	1,136	284	124,277	71,013	17,753	41,779
38	38	-	70,128	3,000	126,427	70,128	2,036	1,164	291	130,041	74,307	18,576	40,641
39	39	-	70,128	-	131,484	70,128	1,993	1,139	285	135,935	77,675	19,418	42,449
40	40	-	70,128	3,000	139,743	70,128	2,042	1,167	292	142,056	81,172	20,293	41,339
41	41	-	70,128	-	145,333	70,128	1,999	1,142	286	148,316	84,750	21,187	43,175
42	42	-	70,128	3,000	154,146	70,128	2,049	1,171	293	154,815	88,463	22,116	42,095
43	43	-	70,128	-	160,312	70,128	2,006	1,146	287	161,465	92,263	23,065	43,962
44	44	-	70,128	3,000	169,725	70,128	2,055	1,175	294	168,364	96,205	24,051	42,914
45	45	-	70,128	-	176,514	70,128	2,012	1,150	287	175,427	100,242	25,060	44,815
46	46	-	70,128	3,000	186,574	70,128	2,062	1,178	295	182,752	104,427	26,106	43,802
47	47	-	70,128	-	194,037	70,128	2,019	1,154	288	190,253	108,714	27,178	45,740
48	48	-	70,128	3,000	204,799	70,128	2,069	1,183	296	198,030	113,158	28,289	44,765
49	49	-	70,128	-	212,991	70,128	2,027	1,158	290	205,998	117,711	29,427	46,742
50	50	-	70,128	3,000	224,510	70,128	2,077	1,187	297	214,255	122,429	30,606	45,806
51	51	-	70,128	-	233,491	70,128	2,034	1,163	291	222,716	127,264	31,815	47,823
52	52	-	70,128	3,000	245,830	70,128	2,085	1,191	298	231,482	132,273	33,068	46,930
53	53	-	70,128	-	255,664	70,128	2,042	1,167	292	240,469	137,408	34,351	48,990
54	54	-	70,128	3,000	268,890	70,128	2,093	1,196	299	249,776	142,726	35,681	48,142
55	55	-	70,128	-	279,646	70,128	2,051	1,172	293	259,320	148,180	37,044	50,248
56	56	-	70,128	3,000	293,832	70,128	2,101	1,201	300	269,201	153,826	38,456	49,448
57	57	-	70,128	-	305,585	70,128	2,059	1,177	294	279,336	159,617	39,904	51,601
58	58	-	70,128	3,000	320,808	70,128	2,110	1,206	302	289,826	165,612	41,402	50,851
59	59	-	70,128	-	333,641	70,128	2,068	1,182	296	300,589	171,762	42,940	53,054
60	60	-	70,128	3,000	349,986	70,128	2,119	1,211	303	311,726	178,126	44,531	52,358
61	61	-	70,128	-	363,986	70,128	2,078	1,187	297	323,155	184,657	46,164	54,616
62	62	-	70,128	3,000	381,545	70,128	2,129	1,217	304	334,978	191,413	47,853	53,978
63	63	-	70,128	-	396,807	70,128	2,087	1,193	298	347,115	198,348	49,586	56,296
64	64	-	70,128	3,000	415,679	70,128	2,138	1,222	305	359,667	205,520	51,379	55,724
65	65	-	70,128	-	432,306	70,128	2,097	1,198	300	372,554	212,884	53,221	58,109
66	66	-	70,128	3,000	452,599	70,128	2,149	1,228	307	385,879	220,498	55,124	57,611
67	67	-	70,128	-	470,703	70,128	2,108	1,204	301	399,563	228,317	57,079	60,072
68	68	-	70,128	3,000	492,531	70,128	2,159	1,234	308	413,709	236,401	59,100	59,660
69	69	-	70,128	-	512,232	70,128	2,119	1,211	303	428,239	244,703	61,175	62,209
70	70	-	70,128	3,000	535,721	70,128	2,171	1,241	310	443,256	253,285	63,321	61,899
71	71	-	70,128	-	557,150	70,128	2,130	1,217	304	458,684	262,101	65,525	64,556
72	72	-	70,128	3,000	582,436	70,128	2,183	1,247	312	474,627	271,211	67,802	64,373
73	73	-	70,128	-	605,734	70,128	2,143	1,224	306	491,009	280,572	70,142	67,167
74	74	-	70,128	3,000	632,963	70,128	2,195	1,254	314	507,934	290,243	72,560	67,151
75	75	-	70,128	70,128	728,409	70,128	2,156	1,232	308	525,328	300,182	75,045	-

案例十二

合众福寿双喜年金保险（分红型）利益演示表

性别		投保年龄		保额			交费期限			保险期间			
女性		0岁		100000元			5年			保至75周岁			
保单年度末	保单年度末年龄	年交保险费	累计保险费	生存保险金	累积生存保险金	身故保险金	当年红利			累计红利			年末现价
							高	中	低	高	中	低	
1	1	47,930	47,930	-	-	47,930	1,190	680	170	1,190	680	170	17,488
2	2	47,930	95,860	10,000	10,000	95,860	2,611	1,492	373	3,837	2,192	548	35,452
3	3	47,930	143,790	-	10,400	143,790	3,752	2,144	536	7,704	4,402	1,101	64,566
4	4	47,930	191,720	10,000	20,816	191,720	5,237	2,992	748	13,172	7,526	1,882	86,708
5	5	47,930	239,650	-	21,649	239,650	6,443	3,682	920	20,010	11,434	2,858	120,653
6	6	-	239,650	10,000	32,515	239,650	6,604	3,774	943	27,214	15,551	3,887	116,056
7	7	-	239,650	-	33,815	239,650	6,454	3,688	922	34,485	19,706	4,925	121,253
8	8	-	239,650	10,000	45,168	239,650	6,615	3,780	945	42,134	24,077	6,018	116,687
9	9	-	239,650	-	46,974	239,650	6,466	3,695	924	49,864	28,494	7,123	121,916
10	10	-	239,650	10,000	58,853	239,650	6,627	3,787	947	57,987	33,136	8,283	117,382
11	11	-	239,650	-	61,208	239,650	6,478	3,701	925	66,205	37,831	9,457	122,643
12	12	-	239,650	10,000	73,656	239,650	6,639	3,794	948	74,830	42,760	10,689	118,143
13	13	-	239,650	-	76,602	239,650	6,490	3,709	927	83,565	47,752	11,936	123,439
14	14	-	239,650	10,000	89,666	239,650	6,652	3,801	950	92,724	52,985	13,244	118,974
15	15	-	239,650	-	93,253	239,650	6,503	3,716	929	102,009	58,291	14,571	124,307
16	16	-	239,650	10,000	106,983	239,650	6,666	3,809	952	111,735	63,848	15,960	119,878
17	17	-	239,650	-	111,262	239,650	6,517	3,724	931	121,604	69,488	17,370	125,248
18	18	-	239,650	10,000	125,713	239,650	6,680	3,817	954	131,932	75,390	18,845	120,858
19	19	-	239,650	-	130,741	239,650	6,532	3,732	933	142,422	81,383	20,343	126,268
20	20	-	239,650	10,000	145,971	239,650	6,695	3,826	956	153,390	87,651	21,909	121,920
21	21	-	239,650	-	151,810	239,650	6,547	3,741	935	164,538	94,021	23,502	127,373
22	22	-	239,650	10,000	167,882	239,650	6,710	3,835	959	176,185	100,677	25,166	123,072
23	23	-	239,650	-	174,597	239,650	6,563	3,750	938	188,033	107,447	26,859	128,573
24	24	-	239,650	10,000	191,581	239,650	6,727	3,844	961	200,401	114,515	28,625	124,323
25	25	-	239,650	-	199,245	239,650	6,580	3,760	940	212,993	121,710	30,424	129,878
26	26	-	239,650	10,000	217,214	239,650	6,744	3,854	963	226,127	129,215	32,300	125,685
27	27	-	239,650	-	225,903	239,650	6,597	3,770	942	239,508	136,862	34,211	131,300
28	28	-	239,650	10,000	244,939	239,650	6,762	3,864	966	253,455	144,832	36,203	127,170
29	29	-	239,650	-	254,737	239,650	6,616	3,780	945	267,675	152,957	38,234	132,851
30	30	-	239,650	10,000	274,926	239,650	6,781	3,875	969	282,486	161,420	40,350	128,788
31	31	-	239,650	-	285,923	239,650	6,635	3,791	948	297,595	170,054	42,509	134,539
32	32	-	239,650	10,000	307,360	239,650	6,801	3,886	972	313,324	179,042	44,756	130,548
33	33	-	239,650	-	319,655	239,650	6,655	3,803	951	329,379	188,216	47,050	136,372
34	34	-	239,650	10,000	342,441	239,650	6,821	3,898	974	346,081	197,760	49,435	132,458
35	35	-	239,650	-	356,138	239,650	6,676	3,815	954	363,140	207,508	51,872	138,362
36	36	-	239,650	10,000	380,384	239,650	6,843	3,910	978	380,877	217,643	54,406	134,532
37	37	-	239,650	-	395,599	239,650	6,699	3,828	957	399,002	228,001	56,996	140,523
38	38	-	239,650	10,000	421,423	239,650	6,866	3,923	981	417,838	238,764	59,686	136,783
39	39	-	239,650	-	438,280	239,650	6,722	3,841	960	437,096	249,768	62,437	142,867
40	40	-	239,650	10,000	465,811	239,650	6,889	3,937	984	457,097	261,198	65,294	139,223
41	41	-	239,650	-	484,444	239,650	6,746	3,855	964	477,556	272,889	68,217	145,406
42	42	-	239,650	10,000	513,822	239,650	6,914	3,951	988	498,797	285,026	71,251	141,865
43	43	-	239,650	-	534,374	239,650	6,772	3,870	967	520,533	297,447	74,356	148,156
44	44	-	239,650	10,000	565,749	239,650	6,940	3,966	991	543,089	310,336	77,578	144,729
45	45	-	239,650	-	588,379	239,650	6,798	3,885	971	566,180	323,532	80,876	151,139
46	46	-	239,650	10,000	621,915	239,650	6,967	3,981	995	590,132	337,218	84,297	147,837
47	47	-	239,650	-	646,791	239,650	6,826	3,901	975	614,662	351,236	87,801	154,374
48	48	-	239,650	10,000	682,663	239,650	6,996	3,998	999	640,098	365,771	91,434	151,205
49	49	-	239,650	-	709,969	239,650	6,855	3,917	979	666,156	380,661	95,156	157,876
50	50	-	239,650	10,000	748,368	239,650	7,026	4,015	1,004	693,166	396,096	99,015	154,845
51	51	-	239,650	-	778,303	239,650	6,885	3,935	984	720,846	411,914	102,969	161,657
52	52	-	239,650	10,000	819,435	239,650	7,056	4,032	1,008	749,528	428,303	107,066	158,773
53	53	-	239,650	-	852,212	239,650	6,917	3,953	988	778,931	445,105	111,266	165,736
54	54	-	239,650	10,000	896,301	239,650	7,089	4,051	1,013	809,387	462,510	115,617	163,011
55	55	-	239,650	-	932,153	239,650	6,950	3,971	993	840,619	480,356	120,079	170,135
56	56	-	239,650	10,000	979,439	239,650	7,122	4,070	1,017	872,960	498,837	124,698	167,576
57	57	-	239,650	-	1,018,616	239,650	6,984	3,991	998	906,132	517,793	129,437	174,866
58	58	-	239,650	10,000	1,069,361	239,650	7,157	4,090	1,022	940,473	537,416	134,342	172,483
59	59	-	239,650	-	1,112,136	239,650	7,020	4,011	1,003	975,708	557,550	139,376	179,949
60	60	-	239,650	10,000	1,166,621	239,650	7,193	4,110	1,028	1,012,172	578,386	144,585	177,753
61	61	-	239,650	-	1,213,286	239,650	7,057	4,032	1,008	1,049,594	599,770	149,930	185,408
62	62	-	239,650	10,000	1,271,817	239,650	7,231	4,132	1,033	1,088,313	621,895	155,461	183,418
63	63	-	239,650	-	1,322,690	239,650	7,095	4,054	1,014	1,128,057	644,606	161,139	191,283
64	64	-	239,650	10,000	1,385,598	239,650	7,270	4,154	1,039	1,169,169	668,098	167,012	189,523
65	65	-	239,650	-	1,441,021	239,650	7,135	4,077	1,019	1,211,379	692,218	173,042	197,622
66	66	-	239,650	10,000	1,508,662	239,650	7,310	4,177	1,044	1,255,030	717,162	179,277	196,121
67	67	-	239,650	-	1,569,009	239,650	7,176	4,101	1,025	1,299,857	742,778	185,680	204,486
68	68	-	239,650	10,000	1,641,769	239,650	7,352	4,201	1,050	1,346,205	769,262	192,301	203,283
69	69	-	239,650	-	1,707,440	239,650	7,220	4,126	1,031	1,393,811	796,466	199,101	211,958
70	70	-	239,650	10,000	1,785,738	239,650	7,397	4,227	1,057	1,443,023	824,587	206,131	211,113
71	71	-	239,650	-	1,857,167	239,650	7,266	4,152	1,038	1,493,579	853,476	213,353	220,165
72	72	-	239,650	10,000	1,941,454	239,650	7,444	4,254	1,063	1,545,831	883,335	220,816	219,765
73	73	-	239,650	-	2,019,112	239,650	7,315	4,180	1,045	1,599,520	914,015	228,486	229,298
74	74	-	239,650	10,000	2,109,876	239,650	7,494	4,282	1,071	1,655,000	945,717	236,411	229,476
75	75	-	239,650	239,650	2,433,921	239,650	7,367	4,210	1,052	1,712,017	978,299	244,556	-

案例十三

合众福寿双喜年金保险（分红型）利益演示表

性别		投保年龄		保额		交费期限			保险期间				
女性		30岁		30000元		3年			保至75周岁				
保单年度末	单年度末	年交保险费	累计保险费	生存保险金	积生存保险	身故保险金	当年红利			累计红利			年末现价
							高	中	低	高	中	低	
1	31	25,350	25,350	-	-	25,350	640	366	92	640	366	92	10,429
2	32	25,350	50,700	3,000	3,000	50,700	1,380	789	197	2,039	1,165	291	23,798
3	33	25,350	76,050	-	3,120	76,050	2,045	1,169	292	4,145	2,369	592	41,663
4	34	-	76,050	3,000	6,245	76,050	2,096	1,198	299	6,365	3,637	909	40,521
5	35	-	76,050	-	6,495	76,050	2,054	1,174	293	8,610	4,920	1,230	42,326
6	36	-	76,050	3,000	9,754	76,050	2,105	1,203	301	10,973	6,271	1,568	41,212
7	37	-	76,050	-	10,145	76,050	2,063	1,179	295	13,365	7,637	1,909	43,046
8	38	-	76,050	3,000	13,550	76,050	2,114	1,208	302	15,880	9,075	2,269	41,961
9	39	-	76,050	-	14,092	76,050	2,072	1,184	296	18,429	10,531	2,633	43,826
10	40	-	76,050	3,000	17,656	76,050	2,124	1,214	303	21,106	12,061	3,015	42,774
11	41	-	76,050	-	18,362	76,050	2,082	1,190	298	23,821	13,612	3,403	44,671
12	42	-	76,050	3,000	22,097	76,050	2,134	1,220	305	26,670	15,240	3,810	43,653
13	43	-	76,050	-	22,981	76,050	2,093	1,196	299	29,563	16,893	4,223	45,587
14	44	-	76,050	3,000	26,900	76,050	2,145	1,226	306	32,595	18,626	4,656	44,607
15	45	-	76,050	-	27,976	76,050	2,104	1,202	301	35,677	20,387	5,097	46,580
16	46	-	76,050	3,000	32,095	76,050	2,156	1,232	308	38,903	22,230	5,558	45,642
17	47	-	76,050	-	33,379	76,050	2,115	1,209	302	42,185	24,106	6,027	47,657
18	48	-	76,050	3,000	37,714	76,050	2,168	1,239	310	45,619	26,068	6,517	46,763
19	49	-	76,050	-	39,222	76,050	2,127	1,216	304	49,115	28,065	7,016	48,823
20	50	-	76,050	3,000	43,791	76,050	2,180	1,246	311	52,768	30,153	7,538	47,975
21	51	-	76,050	-	45,543	76,050	2,140	1,223	306	56,491	32,280	8,070	50,082
22	52	-	76,050	3,000	50,365	76,050	2,193	1,253	313	60,378	34,502	8,625	49,283
23	53	-	76,050	-	52,379	76,050	2,153	1,230	308	64,342	36,767	9,192	51,440
24	54	-	76,050	3,000	57,474	76,050	2,206	1,261	315	68,479	39,131	9,782	50,694
25	55	-	76,050	-	59,773	76,050	2,166	1,238	310	72,699	41,542	10,386	52,904
26	56	-	76,050	3,000	65,164	76,050	2,220	1,268	317	77,100	44,057	11,014	52,214
27	57	-	76,050	-	67,771	76,050	2,180	1,246	311	81,593	46,625	11,656	54,480
28	58	-	76,050	3,000	73,482	76,050	2,234	1,277	319	86,275	49,300	12,325	53,847
29	59	-	76,050	-	76,421	76,050	2,195	1,254	314	91,059	52,033	13,008	56,172
30	60	-	76,050	3,000	82,478	76,050	2,249	1,285	321	96,039	54,880	13,720	55,602
31	61	-	76,050	-	85,777	76,050	2,210	1,263	316	101,131	57,789	14,447	57,990
32	62	-	76,050	3,000	92,208	76,050	2,264	1,294	323	106,429	60,817	15,204	57,488
33	63	-	76,050	-	95,896	76,050	2,226	1,272	318	111,848	63,913	15,978	59,946
34	64	-	76,050	3,000	102,732	76,050	2,281	1,303	326	117,484	67,134	16,783	59,520
35	65	-	76,050	-	106,842	76,050	2,242	1,281	320	123,251	70,429	17,607	62,057
36	66	-	76,050	3,000	114,115	76,050	2,297	1,313	328	129,245	73,855	18,463	61,717
37	67	-	76,050	-	118,680	76,050	2,259	1,291	323	135,382	77,361	19,340	64,342
38	68	-	76,050	3,000	126,427	76,050	2,315	1,323	331	141,758	81,005	20,251	64,102
39	69	-	76,050	-	131,484	76,050	2,277	1,301	325	148,288	84,736	21,183	66,830
40	70	-	76,050	3,000	139,743	76,050	2,333	1,333	333	155,069	88,612	22,152	66,708
41	71	-	76,050	-	145,333	76,050	2,296	1,312	328	162,018	92,582	23,145	69,563
42	72	-	76,050	3,000	154,146	76,050	2,352	1,344	336	169,230	96,704	24,175	69,588
43	73	-	76,050	-	160,312	76,050	2,316	1,324	331	176,624	100,929	25,231	72,603
44	74	-	76,050	3,000	169,725	76,050	2,373	1,356	339	184,295	105,312	26,327	72,821
45	75	-	76,050	76,050	252,564	76,050	2,338	1,336	334	192,162	109,808	27,451	-

案例十四

合众福寿双喜年金保险（分红型）利益演示表

性别		投保年龄		保额		交费期限		保险期间					
女性		30岁		30000元		5年		保至75周岁					
保单年度末	单年度末	年交保险费	累计保险费	生存保险金	积生存保险金	身故保险金	当年红利			累计红利			年末现价
							高	中	低	高	中	低	
1	31	15,756	15,756	-	-	15,756	382	218	55	382	218	55	6,199
2	32	15,756	31,512	3,000	3,000	31,512	839	479	120	1,232	704	176	12,810
3	33	15,756	47,268	-	3,120	47,268	1,214	693	173	2,483	1,418	355	22,871
4	34	15,756	63,024	3,000	6,245	63,024	1,691	967	242	4,249	2,428	607	31,036
5	35	15,756	78,780	-	6,495	78,780	2,087	1,193	298	6,463	3,693	923	42,863
6	36	-	78,780	3,000	9,754	78,780	2,139	1,222	306	8,796	5,026	1,257	41,772
7	37	-	78,780	-	10,145	78,780	2,098	1,199	300	11,158	6,376	1,594	43,629
8	38	-	78,780	3,000	13,550	78,780	2,150	1,229	307	13,643	7,795	1,949	42,570
9	39	-	78,780	-	14,092	78,780	2,109	1,205	301	16,161	9,234	2,309	44,460
10	40	-	78,780	3,000	17,656	78,780	2,162	1,235	309	18,808	10,746	2,687	43,435
11	41	-	78,780	-	18,362	78,780	2,121	1,212	303	21,492	12,281	3,071	45,361
12	42	-	78,780	3,000	22,097	78,780	2,174	1,242	311	24,311	13,891	3,473	44,372
13	43	-	78,780	-	22,981	78,780	2,133	1,219	305	27,173	15,527	3,882	46,336
14	44	-	78,780	3,000	26,900	78,780	2,186	1,249	312	30,175	17,242	4,311	45,388
15	45	-	78,780	-	27,976	78,780	2,146	1,226	307	33,226	18,985	4,747	47,393
16	46	-	78,780	3,000	32,095	78,780	2,199	1,257	314	36,422	20,812	5,203	46,490
17	47	-	78,780	-	33,379	78,780	2,159	1,234	308	39,674	22,670	5,668	48,541
18	48	-	78,780	3,000	37,714	78,780	2,213	1,265	316	43,077	24,615	6,154	47,684
19	49	-	78,780	-	39,222	78,780	2,174	1,242	311	46,543	26,595	6,649	49,783
20	50	-	78,780	3,000	43,791	78,780	2,228	1,273	318	50,167	28,666	7,167	48,974
21	51	-	78,780	-	45,543	78,780	2,188	1,250	313	53,860	30,776	7,695	51,123
22	52	-	78,780	3,000	50,365	78,780	2,243	1,282	320	57,718	32,981	8,246	50,367
23	53	-	78,780	-	52,379	78,780	2,204	1,259	315	61,654	35,230	8,808	52,570
24	54	-	78,780	3,000	57,474	78,780	2,258	1,290	323	65,761	37,577	9,395	51,870
25	55	-	78,780	-	59,773	78,780	2,220	1,268	317	69,954	39,973	9,994	54,129
26	56	-	78,780	3,000	65,164	78,780	2,274	1,300	325	74,327	42,472	10,618	53,489
27	57	-	78,780	-	67,771	78,780	2,236	1,278	320	78,793	45,023	11,256	55,807
28	58	-	78,780	3,000	73,482	78,780	2,291	1,309	327	83,448	47,683	11,921	55,229
29	59	-	78,780	-	76,421	78,780	2,253	1,288	322	88,205	50,401	12,601	57,610
30	60	-	78,780	3,000	82,478	78,780	2,309	1,319	330	93,160	53,233	13,309	57,097
31	61	-	78,780	-	85,777	78,780	2,271	1,298	325	98,226	56,128	14,033	59,545
32	62	-	78,780	3,000	92,208	78,780	2,327	1,330	332	103,500	59,141	14,786	59,106
33	63	-	78,780	-	95,896	78,780	2,290	1,309	327	108,895	62,224	15,556	61,629
34	64	-	78,780	3,000	102,732	78,780	2,346	1,340	335	114,507	65,431	16,358	61,271
35	65	-	78,780	-	106,842	78,780	2,309	1,319	330	120,252	68,713	17,179	63,877
36	66	-	78,780	3,000	114,115	78,780	2,366	1,352	338	126,225	72,127	18,032	63,610
37	67	-	78,780	-	118,680	78,780	2,329	1,331	333	132,341	75,622	18,906	66,311
38	68	-	78,780	3,000	126,427	78,780	2,386	1,364	341	138,697	79,254	19,814	66,149
39	69	-	78,780	-	131,484	78,780	2,351	1,343	336	145,209	82,974	20,744	68,960
40	70	-	78,780	3,000	139,743	78,780	2,408	1,376	344	151,973	86,839	21,710	68,925
41	71	-	78,780	-	145,333	78,780	2,373	1,356	339	158,905	90,800	22,701	71,870
42	72	-	78,780	3,000	154,146	78,780	2,431	1,389	347	166,102	94,913	23,729	71,993
43	73	-	78,780	-	160,312	78,780	2,396	1,369	342	173,482	99,130	24,783	75,109
44	74	-	78,780	3,000	169,725	78,780	2,455	1,403	351	181,141	103,507	25,877	75,436
45	75	-	78,780	78,780	255,294	78,780	2,422	1,384	346	188,997	107,996	26,999	-

案例十五

合众福寿双喜年金保险（分红型）利益演示表

性别		投保年龄		保额			交费期限			保险期间			
女性		30岁		100000元			10年			保至75周岁			
保单年度末	单年度末	年交保险费	累计保险费	生存保险金	积生存保险	身故保险金	当年红利			累计红利			年末现价
							高	中	低	高	中	低	
1	31	28,690	28,690	-	-	28,690	624	356	89	624	356	89	9,789
2	32	28,690	57,380	10,000	10,000	57,380	1,459	834	208	2,102	1,201	300	17,186
3	33	28,690	86,070	-	10,400	86,070	2,000	1,143	286	4,165	2,380	595	34,363
4	34	28,690	114,760	10,000	20,816	114,760	2,869	1,639	410	7,159	4,090	1,022	44,069
5	35	28,690	143,450	-	21,649	143,450	3,445	1,968	492	10,818	6,181	1,545	63,888
6	36	28,690	172,140	10,000	32,515	172,140	4,350	2,486	621	15,493	8,852	2,213	75,386
7	37	28,690	200,830	-	33,815	200,830	4,963	2,836	709	20,921	11,954	2,988	97,289
8	38	28,690	229,520	10,000	45,168	229,520	5,905	3,375	844	27,453	15,687	3,922	110,778
9	39	28,690	258,210	-	46,974	258,210	6,557	3,747	937	34,834	19,905	4,976	134,974
10	40	28,690	286,900	10,000	58,853	286,900	7,539	4,308	1,077	43,418	24,810	6,202	150,671
11	41	-	286,900	-	61,208	286,900	7,412	4,235	1,059	52,133	29,789	7,448	157,339
12	42	-	286,900	10,000	73,656	286,900	7,596	4,340	1,085	61,293	35,023	8,756	154,304
13	43	-	286,900	-	76,602	286,900	7,469	4,268	1,067	70,600	40,342	10,086	161,119
14	44	-	286,900	10,000	89,666	286,900	7,655	4,374	1,094	80,373	45,926	11,482	158,241
15	45	-	286,900	-	93,253	286,900	7,530	4,303	1,076	90,315	51,607	12,903	165,220
16	46	-	286,900	10,000	106,983	286,900	7,716	4,409	1,102	100,740	57,564	14,392	162,513
17	47	-	286,900	-	111,262	286,900	7,593	4,339	1,085	111,355	63,630	15,909	169,668
18	48	-	286,900	10,000	125,713	286,900	7,781	4,446	1,112	122,477	69,985	17,498	167,142
19	49	-	286,900	-	130,741	286,900	7,659	4,376	1,094	133,810	76,460	19,117	174,482
20	50	-	286,900	10,000	145,971	286,900	7,848	4,485	1,121	145,672	83,239	20,811	172,146
21	51	-	286,900	-	151,810	286,900	7,728	4,416	1,104	157,771	90,152	22,540	179,679
22	52	-	286,900	10,000	167,882	286,900	7,918	4,525	1,131	170,422	97,382	24,347	177,546
23	53	-	286,900	-	174,597	286,900	7,799	4,457	1,114	183,333	104,760	26,191	185,287
24	54	-	286,900	10,000	191,581	286,900	7,992	4,567	1,142	196,825	112,470	28,119	183,371
25	55	-	286,900	-	199,245	286,900	7,874	4,499	1,125	210,604	120,343	30,087	191,334
26	56	-	286,900	10,000	217,214	286,900	8,068	4,610	1,153	224,990	128,564	32,143	189,646
27	57	-	286,900	-	225,903	286,900	7,952	4,544	1,136	239,692	136,965	34,243	197,839
28	58	-	286,900	10,000	244,939	286,900	8,147	4,655	1,164	255,030	145,729	36,435	196,391
29	59	-	286,900	-	254,737	286,900	8,032	4,590	1,147	270,713	154,690	38,675	204,825
30	60	-	286,900	10,000	274,926	286,900	8,229	4,702	1,176	287,063	164,033	41,011	203,634
31	61	-	286,900	-	285,923	286,900	8,116	4,638	1,159	303,791	173,592	43,400	212,330
32	62	-	286,900	10,000	307,360	286,900	8,314	4,751	1,188	321,219	183,551	45,890	211,420
33	63	-	286,900	-	319,655	286,900	8,203	4,687	1,172	339,058	193,744	48,439	220,407
34	64	-	286,900	10,000	342,441	286,900	8,402	4,801	1,200	357,632	204,358	51,092	219,812
35	65	-	286,900	-	356,138	286,900	8,293	4,739	1,185	376,654	215,228	53,810	229,122
36	66	-	286,900	10,000	380,384	286,900	8,494	4,854	1,213	396,448	226,538	56,637	228,880
37	67	-	286,900	-	395,599	286,900	8,387	4,793	1,198	416,728	238,127	59,534	238,557
38	68	-	286,900	10,000	421,423	286,900	8,591	4,909	1,227	437,821	250,180	62,547	238,724
39	69	-	286,900	-	438,280	286,900	8,486	4,849	1,212	459,441	262,535	65,636	248,830
40	70	-	286,900	10,000	465,811	286,900	8,691	4,967	1,242	481,916	275,378	68,847	249,484
41	71	-	286,900	-	484,444	286,900	8,590	4,908	1,227	504,963	288,547	72,139	260,113
42	72	-	286,900	10,000	513,822	286,900	8,798	5,028	1,257	528,910	302,231	75,560	261,375
43	73	-	286,900	-	534,374	286,900	8,700	4,972	1,243	553,477	316,270	79,070	272,668
44	74	-	286,900	10,000	565,749	286,900	8,913	5,093	1,273	578,995	330,852	82,715	274,720
45	75	-	286,900	286,900	875,279	286,900	8,820	5,040	1,260	605,185	345,817	86,457	-

案例十六

合众福寿双喜年金保险（分红型）利益演示表

性别		投保年龄		保额		交费期限		保险期间					
女性		35岁		50000元		3年		保至75周岁					
保单年度末	单年度末	年交保险费	累计保险费	生存保险金	积存生存保险	身故保险金	当年红利			累计红利			年末现价
							高	中	低	高	中	低	
1	36	44,035	44,035	-	-	44,035	1,105	632	158	1,105	632	158	18,526
2	37	44,035	88,070	5,000	5,000	88,070	2,385	1,363	341	3,523	2,013	503	42,398
3	38	44,035	132,105	-	5,200	132,105	3,539	2,023	506	7,168	4,096	1,024	73,936
4	39	-	132,105	5,000	10,408	132,105	3,627	2,073	518	11,010	6,291	1,573	72,223
5	40	-	132,105	-	10,824	132,105	3,560	2,035	509	14,900	8,514	2,128	75,428
6	41	-	132,105	5,000	16,257	132,105	3,649	2,085	521	18,996	10,855	2,713	73,775
7	42	-	132,105	-	16,908	132,105	3,582	2,047	512	23,148	13,228	3,306	77,043
8	43	-	132,105	5,000	22,584	132,105	3,671	2,098	525	27,513	15,722	3,930	75,457
9	44	-	132,105	-	23,487	132,105	3,605	2,060	515	31,943	18,254	4,563	78,795
10	45	-	132,105	5,000	29,427	132,105	3,695	2,111	528	36,596	20,912	5,227	77,282
11	46	-	132,105	-	30,604	132,105	3,629	2,074	519	41,323	23,613	5,903	80,696
12	47	-	132,105	5,000	36,828	132,105	3,719	2,125	532	46,282	26,446	6,611	79,263
13	48	-	132,105	-	38,301	132,105	3,654	2,088	522	51,324	29,328	7,332	82,757
14	49	-	132,105	5,000	44,833	132,105	3,745	2,140	535	56,608	32,348	8,087	81,407
15	50	-	132,105	-	46,626	132,105	3,680	2,103	526	61,987	35,421	8,855	84,985
16	51	-	132,105	5,000	53,491	132,105	3,772	2,155	539	67,618	38,639	9,659	83,723
17	52	-	132,105	-	55,631	132,105	3,708	2,119	530	73,354	41,916	10,479	87,391
18	53	-	132,105	5,000	62,856	132,105	3,800	2,171	543	79,354	45,345	11,336	86,224
19	54	-	132,105	-	65,371	132,105	3,736	2,135	534	85,471	48,840	12,210	89,989
20	55	-	132,105	5,000	72,985	132,105	3,829	2,188	547	91,863	52,493	13,123	88,922
21	56	-	132,105	-	75,905	132,105	3,766	2,152	538	98,385	56,220	14,055	92,789
22	57	-	132,105	5,000	83,941	132,105	3,859	2,205	552	105,196	60,112	15,028	91,828
23	58	-	132,105	-	87,299	132,105	3,797	2,170	543	112,148	64,085	16,021	95,802
24	59	-	132,105	5,000	95,791	132,105	3,891	2,223	556	119,403	68,230	17,058	94,953
25	60	-	132,105	-	99,622	132,105	3,830	2,188	547	126,815	72,465	18,116	99,041
26	61	-	132,105	5,000	108,607	132,105	3,924	2,242	561	134,543	76,881	19,220	98,315
27	62	-	132,105	-	112,952	132,105	3,863	2,208	552	142,442	81,395	20,349	102,528
28	63	-	132,105	5,000	122,470	132,105	3,958	2,262	566	150,674	86,099	21,525	101,939
29	64	-	132,105	-	127,368	132,105	3,899	2,228	557	159,092	90,909	22,728	106,293
30	65	-	132,105	5,000	137,463	132,105	3,994	2,283	571	167,859	95,919	23,980	105,857
31	66	-	132,105	-	142,962	132,105	3,936	2,249	562	176,830	101,046	25,261	110,371
32	67	-	132,105	5,000	153,680	132,105	4,032	2,304	576	186,167	106,381	26,595	110,111
33	68	-	132,105	-	159,827	132,105	3,974	2,271	568	195,726	111,843	27,961	114,807
34	69	-	132,105	5,000	171,220	132,105	4,072	2,327	582	205,670	117,525	29,381	114,755
35	70	-	132,105	-	178,069	132,105	4,016	2,295	574	215,856	123,345	30,836	119,672
36	71	-	132,105	5,000	190,192	132,105	4,115	2,351	588	226,446	129,397	32,349	119,873
37	72	-	132,105	-	197,800	132,105	4,060	2,320	580	237,299	135,599	33,899	125,066
38	73	-	132,105	5,000	210,712	132,105	4,160	2,378	595	248,578	142,044	35,511	125,593
39	74	-	132,105	-	219,140	132,105	4,108	2,348	587	260,143	148,653	37,163	131,145
40	75	-	132,105	137,105	365,011	132,105	4,211	2,406	602	272,158	155,519	38,880	-

案例十七

合众福寿双喜年金保险（分红型）利益演示表

性别		投保年龄		保额		交费期限			保险期间				
女性		35岁		100000元		5年			保至75周岁				
保单年度末	单年度末	年交保险费	累计保险费	生存保险金	积生存保险金	身故保险金	当年红利			累计红利			年末现价
							高	中	低	高	中	低	
1	36	54,940	54,940	-	-	54,940	1,324	756	189	1,324	756	189	22,105
2	37	54,940	109,880	10,000	10,000	109,880	2,910	1,663	416	4,274	2,442	611	46,102
3	38	54,940	164,820	-	10,400	164,820	4,221	2,412	603	8,623	4,927	1,232	81,761
4	39	54,940	219,760	10,000	20,816	219,760	5,880	3,360	840	14,762	8,435	2,109	111,381
5	40	54,940	274,700	-	21,649	274,700	7,264	4,151	1,038	22,468	12,839	3,210	153,397
6	41	-	274,700	10,000	32,515	274,700	7,445	4,254	1,064	30,588	17,478	4,371	150,200
7	42	-	274,700	-	33,815	274,700	7,315	4,180	1,045	38,820	22,182	5,547	156,847
8	43	-	274,700	10,000	45,168	274,700	7,497	4,284	1,071	47,482	27,132	6,784	153,792
9	44	-	274,700	-	46,974	274,700	7,368	4,210	1,053	56,274	32,156	8,041	160,589
10	45	-	274,700	10,000	58,853	274,700	7,551	4,315	1,079	65,513	37,435	9,361	157,691
11	46	-	274,700	-	61,208	274,700	7,424	4,242	1,061	74,903	42,800	10,703	164,650
12	47	-	274,700	10,000	73,656	274,700	7,608	4,348	1,087	84,758	48,432	12,111	161,920
13	48	-	274,700	-	76,602	274,700	7,482	4,276	1,069	94,783	54,161	13,543	169,051
14	49	-	274,700	10,000	89,666	274,700	7,668	4,382	1,095	105,294	60,168	15,044	166,499
15	50	-	274,700	-	93,253	274,700	7,543	4,310	1,078	115,996	66,283	16,574	173,811
16	51	-	274,700	10,000	106,983	274,700	7,730	4,417	1,104	127,206	72,689	18,175	171,446
17	52	-	274,700	-	111,262	274,700	7,606	4,347	1,087	138,628	79,216	19,807	178,950
18	53	-	274,700	10,000	125,713	274,700	7,795	4,454	1,114	150,582	86,047	21,515	176,787
19	54	-	274,700	-	130,741	274,700	7,673	4,384	1,096	162,772	93,012	23,257	184,497
20	55	-	274,700	10,000	145,971	274,700	7,862	4,493	1,123	175,517	100,296	25,077	182,549
21	56	-	274,700	-	151,810	274,700	7,742	4,424	1,106	188,525	107,729	26,936	190,477
22	57	-	274,700	10,000	167,882	274,700	7,933	4,533	1,133	202,114	115,493	28,877	188,755
23	58	-	274,700	-	174,597	274,700	7,814	4,465	1,116	215,991	123,423	30,859	196,910
24	59	-	274,700	10,000	191,581	274,700	8,006	4,575	1,144	230,477	131,701	32,929	195,428
25	60	-	274,700	-	199,245	274,700	7,889	4,508	1,127	245,280	140,160	35,044	203,827
26	61	-	274,700	10,000	217,214	274,700	8,082	4,619	1,155	260,721	148,984	37,250	202,606
27	62	-	274,700	-	225,903	274,700	7,967	4,552	1,138	276,509	158,005	39,506	211,273
28	63	-	274,700	10,000	244,939	274,700	8,162	4,664	1,166	292,967	167,409	41,857	210,343
29	64	-	274,700	-	254,737	274,700	8,048	4,599	1,150	309,804	177,031	44,262	219,311
30	65	-	274,700	10,000	274,926	274,700	8,245	4,712	1,178	327,343	187,054	46,768	218,708
31	66	-	274,700	-	285,923	274,700	8,134	4,648	1,162	345,297	197,313	49,333	228,014
32	67	-	274,700	10,000	307,360	274,700	8,333	4,761	1,190	363,989	207,994	52,003	227,785
33	68	-	274,700	-	319,655	274,700	8,223	4,699	1,175	383,131	218,933	54,739	237,482
34	69	-	274,700	10,000	342,441	274,700	8,425	4,814	1,204	403,050	230,314	57,585	237,695
35	70	-	274,700	-	356,138	274,700	8,318	4,753	1,188	423,460	241,977	60,500	247,862
36	71	-	274,700	10,000	380,384	274,700	8,523	4,870	1,218	444,687	254,106	63,533	248,615
37	72	-	274,700	-	395,599	274,700	8,420	4,812	1,203	466,447	266,541	66,642	259,369
38	73	-	274,700	10,000	421,423	274,700	8,628	4,930	1,233	489,069	279,468	69,874	260,813
39	74	-	274,700	-	438,280	274,700	8,531	4,875	1,219	512,272	292,727	73,190	272,334
40	75	-	274,700	284,700	740,511	274,700	8,744	4,996	1,249	536,384	306,504	76,634	-

案例十八

合众福寿双喜年金保险（分红型）利益演示表

性别		投保年龄		保额		交费期限		保险期间					
女性		50岁		50000元		3年		保至75周岁					
保单年度末	单年度末年龄	年交保险费	累计保险费	生存保险金	积生存保险金	身故保险金	当年红利			累计红利			年末现价
							高	中	低	高	中	低	
1	51	52,560	52,560	-	-	52,560	1,290	737	185	1,290	737	185	24,786
2	52	52,560	105,120	5,000	5,000	105,120	2,788	1,593	399	4,117	2,352	589	57,356
3	53	52,560	157,680	-	5,200	157,680	4,166	2,380	595	8,406	4,803	1,201	98,532
4	54	-	157,680	5,000	10,408	157,680	4,268	2,439	610	12,925	7,385	1,847	97,817
5	55	-	157,680	-	10,824	157,680	4,215	2,409	602	17,528	10,015	2,504	102,051
6	56	-	157,680	5,000	16,257	157,680	4,319	2,468	617	22,372	12,784	3,196	101,470
7	57	-	157,680	-	16,908	157,680	4,267	2,439	610	27,311	15,606	3,902	105,838
8	58	-	157,680	5,000	22,584	157,680	4,372	2,498	625	32,501	18,572	4,643	105,396
9	59	-	157,680	-	23,487	157,680	4,321	2,469	618	37,798	21,598	5,400	109,905
10	60	-	157,680	5,000	29,427	157,680	4,427	2,530	633	43,358	24,776	6,194	109,611
11	61	-	157,680	-	30,604	157,680	4,377	2,501	626	49,036	28,020	7,006	114,273
12	62	-	157,680	5,000	36,828	157,680	4,483	2,562	641	54,990	31,422	7,856	114,144
13	63	-	157,680	-	38,301	157,680	4,435	2,535	634	61,074	34,900	8,726	118,975
14	64	-	157,680	5,000	44,833	157,680	4,543	2,596	649	67,449	38,542	9,636	119,028
15	65	-	157,680	-	46,626	157,680	4,496	2,569	642	73,968	42,267	10,568	124,048
16	66	-	157,680	5,000	53,491	157,680	4,604	2,631	658	80,791	46,166	11,542	124,306
17	67	-	157,680	-	55,631	157,680	4,559	2,605	651	87,773	50,156	12,539	129,540
18	68	-	157,680	5,000	62,856	157,680	4,668	2,668	667	95,075	54,329	13,583	130,036
19	69	-	157,680	-	65,371	157,680	4,624	2,643	661	102,551	58,601	14,650	135,520
20	70	-	157,680	5,000	72,985	157,680	4,736	2,706	677	110,363	63,065	15,767	136,299
21	71	-	157,680	-	75,905	157,680	4,694	2,682	671	118,367	67,639	16,910	142,088
22	72	-	157,680	5,000	83,941	157,680	4,807	2,747	687	126,725	72,415	18,104	143,219
23	73	-	157,680	-	87,299	157,680	4,768	2,725	681	135,295	77,312	19,328	149,396
24	74	-	157,680	5,000	95,791	157,680	4,884	2,791	698	144,237	82,422	20,605	150,986
25	75	-	157,680	157,680	257,302	157,680	4,848	2,770	693	153,412	87,665	21,916	-

案例十九

合众福寿双喜年金保险（分红型）利益演示表

性别		投保年龄		保额			交费期限			保险期间			
女性		50岁		100000元			3年			保至75周岁			
保单年度末	单年度末年	年交保险费	累计保险费	生存保险金	积生存保险金	身故保险金	当年红利			累计红利			年末现价
							高	中	低	高	中	低	
1	51	105,120	105,120	-	-	105,120	2,580	1,474	369	2,580	1,474	369	49,572
2	52	105,120	210,240	10,000	10,000	210,240	5,576	3,186	797	8,233	4,704	1,177	114,717
3	53	105,120	315,360	-	10,400	315,360	8,331	4,760	1,190	16,811	9,605	2,402	197,064
4	54	-	315,360	10,000	20,816	315,360	8,535	4,877	1,219	25,851	14,771	3,693	195,634
5	55	-	315,360	-	21,649	315,360	8,430	4,817	1,204	35,056	20,031	5,008	204,102
6	56	-	315,360	10,000	32,515	315,360	8,637	4,936	1,234	44,745	25,568	6,393	202,939
7	57	-	315,360	-	33,815	315,360	8,534	4,877	1,219	54,621	31,212	7,803	211,675
8	58	-	315,360	10,000	45,168	315,360	8,743	4,996	1,249	65,003	37,144	9,286	210,791
9	59	-	315,360	-	46,974	315,360	8,642	4,938	1,235	75,595	43,196	10,800	219,809
10	60	-	315,360	10,000	58,853	315,360	8,853	5,059	1,265	86,716	49,551	12,389	219,222
11	61	-	315,360	-	61,208	315,360	8,754	5,002	1,251	98,071	56,040	14,012	228,546
12	62	-	315,360	10,000	73,656	315,360	8,966	5,124	1,281	109,979	62,845	15,713	228,287
13	63	-	315,360	-	76,602	315,360	8,870	5,069	1,267	122,149	69,799	17,451	237,949
14	64	-	315,360	10,000	89,666	315,360	9,085	5,191	1,298	134,898	77,084	19,273	238,055
15	65	-	315,360	-	93,253	315,360	8,991	5,138	1,284	147,936	84,535	21,135	248,095
16	66	-	315,360	10,000	106,983	315,360	9,208	5,262	1,315	161,582	92,333	23,084	248,612
17	67	-	315,360	-	111,262	315,360	9,117	5,210	1,302	175,547	100,313	25,079	259,080
18	68	-	315,360	10,000	125,713	315,360	9,336	5,335	1,334	190,149	108,657	27,165	260,071
19	69	-	315,360	-	130,741	315,360	9,248	5,285	1,321	205,102	117,202	29,301	271,039
20	70	-	315,360	10,000	145,971	315,360	9,471	5,412	1,353	220,726	126,130	31,533	272,597
21	71	-	315,360	-	151,810	315,360	9,387	5,364	1,341	236,735	135,278	33,820	284,175
22	72	-	315,360	10,000	167,882	315,360	9,614	5,494	1,373	253,451	144,830	36,208	286,437
23	73	-	315,360	-	174,597	315,360	9,535	5,449	1,362	270,589	154,624	38,656	298,791
24	74	-	315,360	10,000	191,581	315,360	9,767	5,581	1,395	288,474	164,844	41,211	301,972
25	75	-	315,360	315,360	514,605	315,360	9,695	5,540	1,385	306,823	175,329	43,832	-

案例二十

合众福寿双喜年金保险（分红型）利益演示表

性别		投保年龄		保额		交费期限			保险期间				
女性		50岁		30000元		10年			保至75周岁				
保单年度末	单年度末年	年交保险费	累计保险费	生存保险金	积生存保险	身故保险金	当年红利			累计红利			年末现价
							高	中	低	高	中	低	
1	51	12,057	12,057	-	-	12,057	253	145	36	253	145	36	4,708
2	52	12,057	24,114	3,000	3,000	24,114	594	340	85	855	489	122	9,597
3	53	12,057	36,171	-	3,120	36,171	850	486	122	1,730	989	247	17,585
4	54	12,057	48,228	3,000	6,245	48,228	1,206	689	172	2,988	1,708	427	23,789
5	55	12,057	60,285	-	6,495	60,285	1,476	843	211	4,554	2,602	650	33,224
6	56	12,057	72,342	3,000	9,754	72,342	1,847	1,055	264	6,537	3,736	934	40,374
7	57	12,057	84,399	-	10,145	84,399	2,133	1,219	305	8,866	5,067	1,267	50,856
8	58	12,057	96,456	3,000	13,550	96,456	2,520	1,440	360	11,652	6,658	1,665	59,043
9	59	12,057	108,513	-	14,092	108,513	2,822	1,612	403	14,823	8,470	2,118	70,667
10	60	12,057	120,570	3,000	17,656	120,570	3,225	1,843	461	18,493	10,567	2,642	79,987
11	61	-	120,570	-	18,362	120,570	3,208	1,833	458	22,256	12,718	3,180	83,357
12	62	-	120,570	3,000	22,097	120,570	3,285	1,877	469	26,208	14,976	3,745	83,873
13	63	-	120,570	-	22,981	120,570	3,270	1,868	467	30,264	17,294	4,324	87,387
14	64	-	120,570	3,000	26,900	120,570	3,348	1,913	478	34,520	19,726	4,932	88,059
15	65	-	120,570	-	27,976	120,570	3,334	1,905	476	38,889	22,223	5,556	91,736
16	66	-	120,570	3,000	32,095	120,570	3,413	1,950	488	43,469	24,840	6,210	92,584
17	67	-	120,570	-	33,379	120,570	3,401	1,943	486	48,174	27,528	6,882	96,445
18	68	-	120,570	3,000	37,714	120,570	3,481	1,989	497	53,100	30,343	7,586	97,495
19	69	-	120,570	-	39,222	120,570	3,470	1,983	496	58,163	33,236	8,309	101,571
20	70	-	120,570	3,000	43,791	120,570	3,553	2,030	508	63,461	36,263	9,066	102,863
21	71	-	120,570	-	45,543	120,570	3,544	2,025	506	68,909	39,376	9,844	107,202
22	72	-	120,570	3,000	50,365	120,570	3,629	2,073	518	74,604	42,631	10,658	108,794
23	73	-	120,570	-	52,379	120,570	3,622	2,070	518	80,465	45,980	11,495	113,468
24	74	-	120,570	3,000	57,474	120,570	3,710	2,120	530	86,588	49,479	12,370	115,451
25	75	-	120,570	120,570	180,343	120,570	3,707	2,118	530	92,892	53,081	13,271	-

风险提示:

(1) 上表所演示的低、中、高档红利水平纯粹是描述性的, 仅供参考, 该利益演示基于公司的精算及其他假设, 不代表公司的历史经营业绩, 也不能理解为对未来的预期, 红利分配是不确定的, 实际的红利水平由本公司的经营状况确定, 可能高于或低于该演示的红利水平。

(2) 演示中的累积生存金是保单年度末应领未领生存金按生存金累积利率4%以年复利的方式累积而得, 仅供参考, 不能理解为对未来生存金累积利率的预期或保证。实际的生存金累积利率由本公司

(3) 演示中的累积红利是保单年度末红利按红利累积利率3%以年复利的方式累积而得, 仅供参考, 不能理解为对未来红利累积利率的预期或保证。实际的红利累积利率由本公司宣布。

(4) 该产品为分红保险, 其红利分配是不确定的。

(5) 现金价值、累积红利均为保单年度末的值, 其中现金价值为生存给付后的值。

(6) 本保障计划单位为人民币元, 假定被保险人是标准体。所列产品、费率、基本保险金额等与保险合同不一定一致, 请以保险合同为准。

(7) 本资料为产品说明, 仅供参考, 具体内容以保险条款为准。