

合众人寿保险股份有限公司

合众附加福来宝年金保险（万能型）

产品说明书

风险提示：

该产品为万能保险，结算利率超过最低保证利率的部分是不确定的。

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】

《合众附加福来宝年金保险（万能型）》是万能型年金保险。万能保险是指保险公司为每一保单设立个人账户，单独确定个人账户的结算利率和各项费用支出，定期结算个人账户价值，保险利益直接与个人账户价值相关的人身保险产品。与传统寿险产品相比，万能保险具有费用透明、保险金额可变、资金增值等特点，而且对个人账户价值设有保底利率，非常适合作为一种兼顾灵活保障和稳健理财的工具。

【万能保险运作原理】

万能保险产品，是指包含保险保障功能并设立有单独保单账户的人身保险产品。按保险合同约定，保险公司在扣除一定费用后，将保险费转入保单账户，并定期结算保单账户价值。在投资收益方面，此类产品为保单账户价值提供最低保证结算利率。

【万能险主要投资策略】

万能险的投资坚持规范、稳健、高效的投資原则，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。同时，注意保证账户的流动性和操作时机的选择，控制系统性风险。

【产品特色】

自动转入，方便快捷：生存金自动转入万能帐户，快捷方便省心省力。

收益稳健，安全保底：最低结算保证利率 1.75%，下有保底，收益有保证。

复利累积，账户增值：账户价值复利累积，可一直累积到被保险人 90 周岁，实现长期增值。

【简易投保规定】

投保年龄：出生满 28 天—55 周岁

保险期间：与主合同的保险期间相同

交费期限：不定期

【保险责任】

身故保险金

被保险人身故，我们根据被保险人身故当时的个人账户价值给付身故保险金，本附加合同终止。

生存年金给付选择权

在本附加合同生效满两年后，生存年金受益人可向我们申请给付生存年金。自生存年金受益人提出申请后的下一个保单周年日起，若被保险人每到保单周年日仍生存，我们将在该保单周年日按当时个人账户价值的 5% 给付生存年金，给付后个人账户价值等额减少。

满期保险金

被保险人在保险期间届满时仍生存，我们将按保险期间届满时本附加合同的个人账户价值给付满期保险金，本附加合同终止。

【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） 被保险人自本附加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，本附加合同终止，我们向其他权利人退还保险单的现金价值。

发生上述（2）-（7）项情形导致被保险人身故的，本附加合同终止，我们向您退还保险单的现金价值。

【保险费的支付】

本附加合同的保险费为根据合同约定自动转入的保险费。根据您和我们的约定，主合同的生存保险金、养老津贴以及祝寿金将作为本附加合同的保险费。

【个人账户价值】

个人账户价值

本合同有效期内，个人账户价值按如下方法计算：

（1）我们同意承保并收取保险费后将为您建立个人账户。个人账户建立时的个人账户价值等于您缴纳的保险费。

（2）我们每月按结算利率结算个人账户价值利息，该利息计入个人账户。

（3）如果您申请个人账户价值部分领取，您申请部分领取的个人账户价值以及本公司收取的手续费将于领取时从个人账户中扣除。

个人账户价值利息

个人账户价值在每月结算日零时或本附加合同终止时结算。我们按本附加合同每日 24 时的个人账户价值与日利率计算当日个人账户价值利息，并按计息天数加总得出结算时个人账户价值利息。

（1）在结算日零时结算的，计息天数为本附加合同上个月的实际经过天数，并按公布的结算利率对应的日利率计算个人账户价值；

（2）在合同终止时结算的，计息天数为本附加合同当月的实际经过天数，日利率为本附加合同规定的最低保证利率对应的日利率。

【结算利率与最低保证利率】

每自然月第 1 日为结算日。我们每月根据保险监管机关的有关规定，结合本公司万能保险单独投资账户的实际投资状况，确定上个月的结算利率，并在结算日起 6 个工作日内公布。结算利率保证不低于最低保证利率。

自本附加合同生效日起，本附加合同个人账户的最低保证利率为 1.75%。

【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。

【退保】

当您于本保险合同签收十日后要求解除合同，自我们收到解除合同申请书时起，本附加合同终止。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。

您在犹豫期后解除合同会遭受一定损失。

本附加合同的现金价值等于本附加合同的个人账户价值扣除退保手续费的金额。本附加合同的退保手续费按个人账户价值乘以退保手续费率确定。

本附加合同的现金价值 = 个人账户价值 - 退保手续费

本附加合同的退保手续费为个人账户价值乘以退保手续费率，第一至第三保单年度的退保手续费率分别为 3%、2%、1%。若您在本附加合同生效满三个保单年度后申请退保，我们不收取退保手续费。

退保示例

客户陈先生，投保满一个保单年度后的个人账户价值为 10000 元。陈先生决定申请解除合同，则：

按照 2%退保手续费率扣除退保手续费 200 元，陈先生申请解除保险合同共可领取： $10000 - 200 = 9800$ 元。

【部分领取】

(1) 您可在本附加合同生效后申请部分领取，但需满足如下条件：

- ✧ 被保险人当时未发生保险事故；
- ✧ 主合同没有保单贷款；
- ✧ 您每次申请部分领取的个人账户价值以及剩余的个人账户价值均不得低于我们规定的相应最低限额 1000 元。

(2) 若您在本附加合同生效后的前五个保单年度内申请部分领取个人账户价值，我们将对申请部分领取的个人账户价值收取一定比例的部分领取手续费，第一至第三保单年度的部分领取手续费比例分别为 3%、2%、1%。若您在本附加合同生效满三个保单年度后申请部分领取，我们不收取手续费。

部分领取示例

客户陈先生，投保满一个保单年度后的个人账户价值为 15000 元。陈先生决定申请部分领取个人账户价值 5000 元，则：

扣除部分领取金额 5000 元及 2%的部分领取手续费 100 元，保单的剩余个人账户价值为：

15000-5000-100=9900 元。

【费用列表】

费用项目	收取时间	收取方式	收取标准
部分领取（或退保）手续费	部分领取（或退保）时	从个人账户价值中扣除	对本附加合同生效满三个保单年度后申请部分领取（或退保）不收取部分领取（或退保）手续费；对本附加合同生效后的前三个保单年度内申请部分领取（或退保），我们收取部分领取（或退保）手续费，详见“退保”和“部分领取”。

【信息披露】

本公司每月应当至少在公司网站公布一次当月的日结算利率和年化结算利率。

按照国务院保险监督管理机构的规定，本公司每年向保单持有人提供一份保单状态报告。客户可了解其万能账户的相关信息。

保单信息查询

您可以随时通过我们合众电话中心（95515）、分支机构客户服务中心等多种渠道查询保单状况及结算利率信息。

【保单利益演示举例】

保单利益演示举例见附表：合众附加福来宝年金保险（万能型）保险利益与个人账户价值示例。

此演示假设保险期间的结算利率分别处于低档结算利率水平（1.75%年结算利率）、中档结算利率水平（4.5%年结算利率）、高档结算利率水平（6%年结算利率），且客户在保险期间内未发生部分领取的情况下，演示了每个保单年度末对应的个人账户价值、满期保险金、身故保险金、退保手续费及现金价值的金额。

该演示纯粹是描述性的，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，最低保证利率之上的投资收益是不确定的，实际保单账户利益可能低于中、高档利益演示水平。

【客户权益确认书】

尊敬的客户：

您好！感谢您信赖并选择合众保险，我们将以优质的服务给您满意的回报！为维护您的合法权益，请您在投保时详细阅读《合众附加福来宝年金保险（万能型）条款》和《合众附加福来宝年金保险（万能型）产品说明书》，并明确以下事项：

- （1）请您充分了解您所购买保险的保险责任，责任免除和交费状况。
- （2）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，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。
- （3）如果您在犹豫期过后解除保险合同，按照条款规定只能领取扣除退保手续费后的个人账户价值。

(4) 如果您在保险合同生效后前三个保单年度内申请部分领取，按照条款规定会从您的个人账户中扣除相应部分领取手续费。

(5) 请您仔细阅读理解本产品说明书“费用列表”及相关说明。

(6) 本保险投资收益具有一定的保底收益，保底收益以上的投资收益具有不确定性，您须承担相应的投资风险；结算利率保证不低于最低保证利率。

(7) 产品说明书及其他产品介绍资料仅供客户理解保险条款所用，有关产品的说明、解释、承诺或保证，如与保险条款不一致，均以保险条款为准。

(8) 按照《保险法》规定，您在投保时具有如实告知的义务，如果您故意或者因重大过失未履行前款规定的如实告知义务，足以影响本公司决定是否同意承保或者提高保险费率的，本公司有权解除本合同。如果您故意不履行如实告知义务，对于本合同解除前发生的保险事故，本公司不承担给付保险金的责任，并不退还保险费。

(9) 在公司规定的客户（投保人、被保险人、受益人或监护人）签名的相关保险资料（投保书、保单回执等）上，请务必亲笔签名。

(10) 如果您有不明之处请向我们业务人员咨询，或致电全国统一服务热线 95515 查询。

再次感谢您选择合众保险！提升生命价值，创造幸福生活，合众和您在一起！

投保人声明：本人已阅读本产品说明书，了解本产品的特点和保单利益的不确定性，愿意承担相关风险。

投保人签章： _____

签署日期： _____年____月____日

附表：合众附加福来宝年金保险（万能型）保险利益与个人账户价值示例

示例 1:

合众附加福来宝年金保险（万能型）利益演示表																
年龄：	40岁	性别：男			保险期间：保至90岁			主险交费期限：10年			主险基本保险金额：			30000元		
保单年度	期末年龄	年交保费	累计保险费	进入账户的价值	个人账户价值（年末）			满期保险金			身故给付（年末）			现金价值（年末）		
		高			中	低	高	中	低	高	中	低	高	中	低	
1	41	1,800	1,800	1,800	1,800	1,800	1,800	-	-	-	1,800	1,800	1,800	1,746	1,746	1,746
2	42	1,800	3,600	1,800	3,708	3,681	3,632	-	-	-	3,708	3,681	3,632	3,634	3,607	3,559
3	43	1,800	5,400	1,800	5,730	5,647	5,495	-	-	-	5,730	5,647	5,495	5,673	5,590	5,440
4	44	1,800	7,200	1,800	7,874	7,701	7,391	-	-	-	7,874	7,701	7,391	7,874	7,701	7,391
5	45	1,800	9,000	1,800	10,147	9,847	9,321	-	-	-	10,147	9,847	9,321	10,147	9,847	9,321
6	46	1,800	10,800	1,800	12,556	12,090	11,284	-	-	-	12,556	12,090	11,284	12,556	12,090	11,284
7	47	1,800	12,600	1,800	15,109	14,434	13,281	-	-	-	15,109	14,434	13,281	15,109	14,434	13,281
8	48	1,800	14,400	1,800	17,815	16,884	15,314	-	-	-	17,815	16,884	15,314	17,815	16,884	15,314
9	49	1,800	16,200	1,800	20,684	19,444	17,382	-	-	-	20,684	19,444	17,382	20,684	19,444	17,382
10	50	1,800	18,000	1,800	23,725	22,119	19,486	-	-	-	23,725	22,119	19,486	23,725	22,119	19,486
11	51	1,800	19,800	1,800	26,949	24,914	21,627	-	-	-	26,949	24,914	21,627	26,949	24,914	21,627
12	52	1,800	21,600	1,800	30,366	27,835	23,805	-	-	-	30,366	27,835	23,805	30,366	27,835	23,805
13	53	1,800	23,400	1,800	33,988	30,888	26,022	-	-	-	33,988	30,888	26,022	33,988	30,888	26,022
14	54	1,800	25,200	1,800	37,827	34,078	28,277	-	-	-	37,827	34,078	28,277	37,827	34,078	28,277
15	55	1,800	27,000	1,800	41,897	37,411	30,572	-	-	-	41,897	37,411	30,572	41,897	37,411	30,572
16	56	1,800	28,800	1,800	46,211	40,895	32,907	-	-	-	46,211	40,895	32,907	46,211	40,895	32,907
17	57	1,800	30,600	1,800	50,783	44,535	35,283	-	-	-	50,783	44,535	35,283	50,783	44,535	35,283
18	58	1,800	32,400	1,800	55,630	48,339	37,700	-	-	-	55,630	48,339	37,700	55,630	48,339	37,700
19	59	1,800	34,200	1,800	60,768	52,314	40,160	-	-	-	60,768	52,314	40,160	60,768	52,314	40,160
20	60	1,800	36,000	1,800	66,214	56,469	42,663	-	-	-	66,214	56,469	42,663	66,214	56,469	42,663
21	61	1,800	37,800	1,800	71,987	60,810	45,210	-	-	-	71,987	60,810	45,210	71,987	60,810	45,210
22	62	1,800	39,600	1,800	78,106	65,346	47,801	-	-	-	78,106	65,346	47,801	78,106	65,346	47,801
23	63	1,800	41,400	1,800	84,592	70,087	50,437	-	-	-	84,592	70,087	50,437	84,592	70,087	50,437
24	64	1,800	43,200	1,800	91,468	75,041	53,120	-	-	-	91,468	75,041	53,120	91,468	75,041	53,120
25	65	246,330	289,530	246,330	343,286	324,747	300,379	-	-	-	343,286	324,747	300,379	343,286	324,747	300,379
26	66	10,800	300,330	10,800	374,683	350,161	316,436	-	-	-	374,683	350,161	316,436	374,683	350,161	316,436
27	67	10,800	311,130	10,800	407,964	376,718	332,774	-	-	-	407,964	376,718	332,774	407,964	376,718	332,774
28	68	10,800	321,930	10,800	443,242	404,471	349,397	-	-	-	443,242	404,471	349,397	443,242	404,471	349,397
29	69	10,800	332,730	10,800	480,637	433,472	366,312	-	-	-	480,637	433,472	366,312	480,637	433,472	366,312
30	70	10,800	343,530	10,800	520,275	463,778	383,522	-	-	-	520,275	463,778	383,522	520,275	463,778	383,522
31	71	10,800	354,330	10,800	562,291	495,448	401,034	-	-	-	562,291	495,448	401,034	562,291	495,448	401,034
32	72	10,800	365,130	10,800	606,829	528,543	418,852	-	-	-	606,829	528,543	418,852	606,829	528,543	418,852
33	73	10,800	375,930	10,800	654,039	563,128	436,982	-	-	-	654,039	563,128	436,982	654,039	563,128	436,982
34	74	10,800	386,730	10,800	704,081	599,268	455,429	-	-	-	704,081	599,268	455,429	704,081	599,268	455,429
35	75	10,800	397,530	10,800	757,126	637,035	474,199	-	-	-	757,126	637,035	474,199	757,126	637,035	474,199
36	76	10,800	408,330	10,800	813,353	676,502	493,297	-	-	-	813,353	676,502	493,297	813,353	676,502	493,297
37	77	10,800	419,130	10,800	872,954	717,745	512,730	-	-	-	872,954	717,745	512,730	872,954	717,745	512,730
38	78	10,800	429,930	10,800	936,132	760,843	532,503	-	-	-	936,132	760,843	532,503	936,132	760,843	532,503
39	79	10,800	440,730	10,800	1,003,100	805,881	552,622	-	-	-	1,003,100	805,881	552,622	1,003,100	805,881	552,622
40	80	10,800	451,530	10,800	1,074,086	852,946	573,093	-	-	-	1,074,086	852,946	573,093	1,074,086	852,946	573,093
41	81	10,800	462,330	10,800	1,149,331	902,128	593,922	-	-	-	1,149,331	902,128	593,922	1,149,331	902,128	593,922
42	82	10,800	473,130	10,800	1,229,091	953,524	615,115	-	-	-	1,229,091	953,524	615,115	1,229,091	953,524	615,115
43	83	10,800	483,930	10,800	1,313,636	1,007,233	636,680	-	-	-	1,313,636	1,007,233	636,680	1,313,636	1,007,233	636,680
44	84	10,800	494,730	10,800	1,403,254	1,063,358	658,622	-	-	-	1,403,254	1,063,358	658,622	1,403,254	1,063,358	658,622
45	85	10,800	505,530	10,800	1,498,249	1,122,009	680,948	-	-	-	1,498,249	1,122,009	680,948	1,498,249	1,122,009	680,948
46	86	10,800	516,330	10,800	1,598,944	1,183,300	703,664	-	-	-	1,598,944	1,183,300	703,664	1,598,944	1,183,300	703,664
47	87	10,800	527,130	10,800	1,705,681	1,247,348	726,778	-	-	-	1,705,681	1,247,348	726,778	1,705,681	1,247,348	726,778
48	88	10,800	537,930	10,800	1,818,822	1,314,279	750,297	-	-	-	1,818,822	1,314,279	750,297	1,818,822	1,314,279	750,297
49	89	10,800	548,730	10,800	1,938,751	1,384,221	774,227	-	-	-	1,938,751	1,384,221	774,227	1,938,751	1,384,221	774,227
50	90	10,800	559,530	10,800	2,065,876	1,457,311	798,576	2,065,876	1,457,311	798,576	2,065,876	1,457,311	798,576	2,065,876	1,457,311	798,576

示例 2:

合众附加福来宝年金保险（万能型）利益演示表

年龄：	40岁	性别：男		保险期间：保至90岁			主险交费期限：10年			主险基本保险金额：10000元						
保单年度	期末年龄	年交保费	累计保险费	进入账户的价值	个人账户价值（年末）			满期保险金			身故给付（年末）			现金价值（年末）		
		高			中	低	高	中	低	高	中	低	高	中	低	
1	41	600	600	600	600	600	600	-	-	-	600	600	600	582	582	582
2	42	600	1,200	600	1,236	1,227	1,211	-	-	-	1,236	1,227	1,211	1,211	1,202	1,186
3	43	600	1,800	600	1,910	1,882	1,832	-	-	-	1,910	1,882	1,832	1,891	1,863	1,813
4	44	600	2,400	600	2,625	2,567	2,464	-	-	-	2,625	2,567	2,464	2,625	2,567	2,464
5	45	600	3,000	600	3,382	3,282	3,107	-	-	-	3,382	3,282	3,107	3,382	3,282	3,107
6	46	600	3,600	600	4,185	4,030	3,761	-	-	-	4,185	4,030	3,761	4,185	4,030	3,761
7	47	600	4,200	600	5,036	4,811	4,427	-	-	-	5,036	4,811	4,427	5,036	4,811	4,427
8	48	600	4,800	600	5,938	5,628	5,105	-	-	-	5,938	5,628	5,105	5,938	5,628	5,105
9	49	600	5,400	600	6,895	6,481	5,794	-	-	-	6,895	6,481	5,794	6,895	6,481	5,794
10	50	600	6,000	600	7,908	7,373	6,495	-	-	-	7,908	7,373	6,495	7,908	7,373	6,495
11	51	600	6,600	600	8,983	8,305	7,209	-	-	-	8,983	8,305	7,209	8,983	8,305	7,209
12	52	600	7,200	600	10,122	9,278	7,935	-	-	-	10,122	9,278	7,935	10,122	9,278	7,935
13	53	600	7,800	600	11,329	10,296	8,674	-	-	-	11,329	10,296	8,674	11,329	10,296	8,674
14	54	600	8,400	600	12,609	11,359	9,426	-	-	-	12,609	11,359	9,426	12,609	11,359	9,426
15	55	600	9,000	600	13,966	12,470	10,191	-	-	-	13,966	12,470	10,191	13,966	12,470	10,191
16	56	600	9,600	600	15,404	13,632	10,969	-	-	-	15,404	13,632	10,969	15,404	13,632	10,969
17	57	600	10,200	600	16,928	14,845	11,761	-	-	-	16,928	14,845	11,761	16,928	14,845	11,761
18	58	600	10,800	600	18,543	16,113	12,567	-	-	-	18,543	16,113	12,567	18,543	16,113	12,567
19	59	600	11,400	600	20,256	17,438	13,387	-	-	-	20,256	17,438	13,387	20,256	17,438	13,387
20	60	600	12,000	600	22,071	18,823	14,221	-	-	-	22,071	18,823	14,221	22,071	18,823	14,221
21	61	600	12,600	600	23,996	20,270	15,070	-	-	-	23,996	20,270	15,070	23,996	20,270	15,070
22	62	600	13,200	600	26,035	21,782	15,934	-	-	-	26,035	21,782	15,934	26,035	21,782	15,934
23	63	600	13,800	600	28,197	23,362	16,812	-	-	-	28,197	23,362	16,812	28,197	23,362	16,812
24	64	600	14,400	600	30,489	25,014	17,707	-	-	-	30,489	25,014	17,707	30,489	25,014	17,707
25	65	82,110	96,510	82,110	114,429	108,249	100,126	-	-	-	114,429	108,249	100,126	114,429	108,249	100,126
26	66	3,600	100,110	3,600	124,894	116,720	105,479	-	-	-	124,894	116,720	105,479	124,894	116,720	105,479
27	67	3,600	103,710	3,600	135,988	125,573	110,925	-	-	-	135,988	125,573	110,925	135,988	125,573	110,925
28	68	3,600	107,310	3,600	147,747	134,824	116,466	-	-	-	147,747	134,824	116,466	147,747	134,824	116,466
29	69	3,600	110,910	3,600	160,212	144,491	122,104	-	-	-	160,212	144,491	122,104	160,212	144,491	122,104
30	70	3,600	114,510	3,600	173,425	154,593	127,841	-	-	-	173,425	154,593	127,841	173,425	154,593	127,841
31	71	3,600	118,110	3,600	187,430	165,149	133,678	-	-	-	187,430	165,149	133,678	187,430	165,149	133,678
32	72	3,600	121,710	3,600	202,276	176,181	139,617	-	-	-	202,276	176,181	139,617	202,276	176,181	139,617
33	73	3,600	125,310	3,600	218,013	187,709	145,661	-	-	-	218,013	187,709	145,661	218,013	187,709	145,661
34	74	3,600	128,910	3,600	234,694	199,756	151,810	-	-	-	234,694	199,756	151,810	234,694	199,756	151,810
35	75	3,600	132,510	3,600	252,375	212,345	158,066	-	-	-	252,375	212,345	158,066	252,375	212,345	158,066
36	76	3,600	136,110	3,600	271,118	225,501	164,432	-	-	-	271,118	225,501	164,432	271,118	225,501	164,432
37	77	3,600	139,710	3,600	290,985	239,248	170,910	-	-	-	290,985	239,248	170,910	290,985	239,248	170,910
38	78	3,600	143,310	3,600	312,044	253,614	177,501	-	-	-	312,044	253,614	177,501	312,044	253,614	177,501
39	79	3,600	146,910	3,600	334,367	268,627	184,207	-	-	-	334,367	268,627	184,207	334,367	268,627	184,207
40	80	3,600	150,510	3,600	358,029	284,315	191,031	-	-	-	358,029	284,315	191,031	358,029	284,315	191,031
41	81	3,600	154,110	3,600	383,110	300,709	197,974	-	-	-	383,110	300,709	197,974	383,110	300,709	197,974
42	82	3,600	157,710	3,600	409,697	317,841	205,038	-	-	-	409,697	317,841	205,038	409,697	317,841	205,038
43	83	3,600	161,310	3,600	437,879	335,744	212,227	-	-	-	437,879	335,744	212,227	437,879	335,744	212,227
44	84	3,600	164,910	3,600	467,751	354,453	219,541	-	-	-	467,751	354,453	219,541	467,751	354,453	219,541
45	85	3,600	168,510	3,600	499,416	374,003	226,983	-	-	-	499,416	374,003	226,983	499,416	374,003	226,983
46	86	3,600	172,110	3,600	532,981	394,433	234,555	-	-	-	532,981	394,433	234,555	532,981	394,433	234,555
47	87	3,600	175,710	3,600	568,560	415,783	242,259	-	-	-	568,560	415,783	242,259	568,560	415,783	242,259
48	88	3,600	179,310	3,600	606,274	438,093	250,099	-	-	-	606,274	438,093	250,099	606,274	438,093	250,099
49	89	3,600	182,910	3,600	646,250	461,407	258,076	-	-	-	646,250	461,407	258,076	646,250	461,407	258,076
50	90	3,600	186,510	3,600	688,625	485,770	266,192	688,625	485,770	266,192	688,625	485,770	266,192	688,625	485,770	266,192

示例 3:

合众附加福来宝年金保险（万能型）利益演示表

[illegible]

示例 4:

合众附加福来宝年金保险（万能型）利益演示表

年龄：0岁		性别：男		保险期间：保至90岁									主险交费期限：5年			主险基本保险金额：50000元						
保单年度	期末年龄	年交保费	累计保险费	进入账户的价值	个人账户价值（年末）			满期保险金			身故给付（年末）			现金价值（年末）								

合众附加福来宝年金保险（万能型）利益演示表

年龄：0岁		性别：男		保险期间： 截至90岁									主险交费期限：10年			主险基本保险金额：50000元		
保单年度	期末年龄	年交保费	累计保险费	进入账户的价值	个人账户价值（年末）			满期保险金			身故给付（年末）			现金价值（年末）				
1	2	3,000	3,000	3,000	高	中	低	高	中	低	高	中	低	高	中	低		
1	1	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	2,910	2,910	2,910		
2	2	3,000	6,000	3,000	6,180	6,135	6,053	6,180	6,135	6,053	6,180	6,135	6,053	6,056	6,012	5,931		
3	3	3,000	9,000	3,000	9,551	9,411	9,158	9,551	9,411	9,158	9,551	9,411	9,158	9,455	9,317	9,067		
4	4	3,000	12,000	3,000	13,124	12,835	12,319	13,124	12,835	12,319	13,124	12,835	12,319	13,124	12,835	12,319		
5	5	3,000	15,000	3,000	16,911	16,412	15,514	16,911	16,412	15,514	16,911	16,412	15,514	16,911	16,412	15,514		
6	6	3,000	18,000	3,000	20,926	20,151	18,806	20,926	20,151	18,806	20,926	20,151	18,806	20,926	20,151	18,806		
7	7	3,000	21,000	3,000	25,182	24,057	22,135	25,182	24,057	22,135	25,182	24,057	22,135	25,182	24,057	22,135		
8	8	3,000	24,000	3,000	29,692	28,140	25,523	29,692	28,140	25,523	29,692	28,140	25,523	29,692	28,140	25,523		
9	9	3,000	27,000	3,000	34,474	32,406	28,969	34,474	32,406	28,969	34,474	32,406	28,969	34,474	32,406	28,969		
10	10	3,000	30,000	3,000	39,542	36,865	32,476	39,542	36,865	32,476	39,542	36,865	32,476	39,542	36,865	32,476		
11	11	3,000	33,000	3,000	44,915	41,524	36,045	44,915	41,524	36,045	44,915	41,524	36,045	44,915	41,524	36,045		
12	12	3,000	36,000	3,000	50,610	46,392	39,675	50,610	46,392	39,675	50,610	46,392	39,675	50,610	46,392	39,675		
13	13	3,000	39,000	3,000	56,646	51,480	43,370	56,646	51,480	43,370	56,646	51,480	43,370	56,646	51,480	43,370		
14	14	3,000	42,000	3,000	63,045	56,796	47,129	63,045	56,796	47,129	63,045	56,796	47,129	63,045	56,796	47,129		
15	15	3,000	45,000	3,000	69,828	62,352	50,953	69,828	62,352	50,953	69,828	62,352	50,953	69,828	62,352	50,953		
16	16	3,000	48,000	3,000	77,018	68,158	54,845	77,018	68,158	54,845	77,018	68,158	54,845	77,018	68,158	54,845		
17	17	3,000	51,000	3,000	84,639	74,225	58,805	84,639	74,225	58,805	84,639	74,225	58,805	84,639	74,225	58,805		
18	18	3,000	54,000	3,000	92,717	80,565	62,834	92,717	80,565	62,834	92,717	80,565	62,834	92,717	80,565	62,834		
19	19	3,000	57,000	3,000	101,280	87,191	66,933	101,280	87,191	66,933	101,280	87,191	66,933	101,280	87,191	66,933		
20	20	3,000	60,000	3,000	110,357	94,114	71,105	110,357	94,114	71,105	110,357	94,114	71,105	110,357	94,114	71,105		
21	21	3,000	63,000	3,000	119,978	101,349	75,349	119,978	101,349	75,349	119,978	101,349	75,349	119,978	101,349	75,349		
22	22	3,000	66,000	3,000	130,177	108,910	79,668	130,177	108,910	79,668	130,177	108,910	79,668	130,177	108,910	79,668		
23	23	3,000	69,000	3,000	140,987	116,811	84,062	140,987	116,811	84,062	140,987	116,811	84,062	140,987	116,811	84,062		
24	24	3,000	72,000	3,000	152,447	125,068	88,533	152,447	125,068	88,533	152,447	125,068	88,533	152,447	125,068	88,533		
25	25	3,000	75,000	3,000	164,594	133,696	93,082	164,594	133,696	93,082	164,594	133,696	93,082	164,594	133,696	93,082		
26	26	3,000	78,000	3,000	177,469	142,712	97,711	177,469	142,712	97,711	177,469	142,712	97,711	177,469	142,712	97,711		
27	27	3,000	81,000	3,000	191,117	152,134	102,421	191,117	152,134	102,421	191,117	152,134	102,421	191,117	152,134	102,421		
28	28	3,000	84,000	3,000	205,584	161,980	107,214	205,584	161,980	107,214	205,584	161,980	107,214	205,584	161,980	107,214		
29	29	3,000	87,000	3,000	220,919	172,269	112,090	220,919	172,269	112,090	220,919	172,269	112,090	220,919	172,269	112,090		
30	30	3,000	90,000	3,000	237,175	183,021	117,051	237,175	183,021	117,051	237,175	183,021	117,051	237,175	183,021	117,051		
31	31	3,000	93,000	3,000	254,405	194,257	122,100	254,405	194,257	122,100	254,405	194,257	122,100	254,405	194,257	122,100		
32	32	3,000	96,000	3,000	272,669	205,999	127,237	272,669	205,999	127,237	272,669	205,999	127,237	272,669	205,999	127,237		
33	33	3,000	99,000	3,000	292,029	218,269	132,463	292,029	218,269	132,463	292,029	218,269	132,463	292,029	218,269	132,463		
34	34	3,000	102,000	3,000	312,551	231,091	137,781	312,551	231,091	137,781	312,551	231,091	137,781	312,551	231,091	137,781		
35	35	3,000	105,000	3,000	334,304	244,490	143,193	334,304	244,490	143,193	334,304	244,490	143,193	334,304	244,490	143,193		
36	36	3,000	108,000	3,000	357,363	258,492	148,698	357,363	258,492	148,698	357,363	258,492	148,698	357,363	258,492	148,698		
37	37	3,000	111,000	3,000	381,804	273,124	154,301	381,804	273,124	154,301	381,804	273,124	154,301	381,804	273,124	154,301		
38	38	3,000	114,000	3,000	407,713	288,415	160,001	407,713	288,415	160,001	407,713	288,415	160,001	407,713	288,415	160,001		
39	39	3,000	117,000	3,000	435,175	304,393	165,801	435,175	304,393	165,801	435,175	304,393	165,801	435,175	304,393	165,801		
40	40	3,000	120,000	3,000	464,286	321,091	171,702	464,286	321,091	171,702	464,286	321,091	171,702	464,286	321,091	171,702		
41	41	3,000	123,000	3,000	495,143	338,540	177,707	495,143	338,540	177,707	495,143	338,540	177,707	495,143	338,540	177,707		
42	42	3,000	126,000	3,000	527,852	356,774	183,817	527,852	356,774	183,817	527,852	356,774	183,817	527,852	356,774	183,817		
43	43	3,000	129,000	3,000	562,523	375,829	190,034	562,523	375,829	190,034	562,523	375,829	190,034	562,523	375,829	190,034		
44	44	3,000	132,000	3,000	599,274	395,742	196,359	599,274	395,742	196,359	599,274	395,742	196,359	599,274	395,742	196,359		
45	45	3,000	135,000	3,000	638,231	416,550	202,796	638,231	416,550	202,796	638,231	416,550	202,796	638,231	416,550	202,796		
46	46	3,000	138,000	3,000	679,524	438,295	209,345	679,524	438,295	209,345	679,524	438,295	209,345	679,524	438,295	209,345		
47	47	3,000	141,000	3,000	723,296	461,018	216,008	723,296	461,018	216,008	723,296	461,018	216,008	723,296	461,018	216,008		
48	48	3,000	144,000	3,000	769,694	484,764	222,788	769,694	484,764	222,788	769,694	484,764	222,788	769,694	484,764	222,788		
49	49	3,000	147,000	3,000	818,875	509,578	229,687	818,875	509,578	229,687	818,875	509,578	229,687	818,875	509,578	229,687		
50	50	3,000	150,000	3,000	871,008	535,509	236,707	871,008	535,509	236,707	871,008	535,509	236,707	871,008	535,509	236,707		
51	51	3,000	153,000	3,000	926,268	562,607	243,849	926,268	562,607	243,849	926,268	562,607	243,849	926,268	562,607	243,849		
52	52	3,000	156,000	3,000	984,844	590,924	251,116	984,844	590,924	251,116	984,844	590,924	251,116	984,844	590,924	251,116		
53	53	3,000	159,000	3,000	1,046,935	620,516	258,511	1,046,935	620,516	258,511	1,046,935	620,516	258,511	1,046,935	620,516	258,511		
54	54	3,000	162,000	3,000	1,112,751	651,439	266,035	1,112,751	651,4									

合众附加福来宝年金保险（万能型）利益演示表

年龄：	30岁	性别：男		保险期间：保至90岁			主险交费期限：10年			主险基本保险金额：10000元						
保单年度	期末年龄	年交保费	累计保险费	进入账户的价值	个人账户价值（年末）			满期保险金			身故给付（年末）			现金价值（年末）		
		高			中	低	高	中	低	高	中	低	高	中	低	
1	31	600	600	600	600	600	600	-	-	-	600	600	600	582	582	582
2	32	600	1,200	600	1,236	1,227	1,211	-	-	-	1,236	1,227	1,211	1,211	1,202	1,186
3	33	600	1,800	600	1,910	1,882	1,832	-	-	-	1,910	1,882	1,832	1,891	1,863	1,813
4	34	600	2,400	600	2,625	2,567	2,464	-	-	-	2,625	2,567	2,464	2,625	2,567	2,464
5	35	600	3,000	600	3,382	3,282	3,107	-	-	-	3,382	3,282	3,107	3,382	3,282	3,107
6	36	600	3,600	600	4,185	4,030	3,761	-	-	-	4,185	4,030	3,761	4,185	4,030	3,761
7	37	600	4,200	600	5,036	4,811	4,427	-	-	-	5,036	4,811	4,427	5,036	4,811	4,427
8	38	600	4,800	600	5,938	5,628	5,105	-	-	-	5,938	5,628	5,105	5,938	5,628	5,105
9	39	600	5,400	600	6,895	6,481	5,794	-	-	-	6,895	6,481	5,794	6,895	6,481	5,794
10	40	600	6,000	600	7,908	7,373	6,495	-	-	-	7,908	7,373	6,495	7,908	7,373	6,495
11	41	600	6,600	600	8,983	8,305	7,209	-	-	-	8,983	8,305	7,209	8,983	8,305	7,209
12	42	600	7,200	600	10,122	9,278	7,935	-	-	-	10,122	9,278	7,935	10,122	9,278	7,935
13	43	600	7,800	600	11,329	10,296	8,674	-	-	-	11,329	10,296	8,674	11,329	10,296	8,674
14	44	600	8,400	600	12,609	11,359	9,426	-	-	-	12,609	11,359	9,426	12,609	11,359	9,426
15	45	600	9,000	600	13,966	12,470	10,191	-	-	-	13,966	12,470	10,191	13,966	12,470	10,191
16	46	600	9,600	600	15,404	13,632	10,969	-	-	-	15,404	13,632	10,969	15,404	13,632	10,969
17	47	600	10,200	600	16,928	14,845	11,761	-	-	-	16,928	14,845	11,761	16,928	14,845	11,761
18	48	600	10,800	600	18,543	16,113	12,567	-	-	-	18,543	16,113	12,567	18,543	16,113	12,567
19	49	600	11,400	600	20,256	17,438	13,387	-	-	-	20,256	17,438	13,387	20,256	17,438	13,387
20	50	600	12,000	600	22,071	18,823	14,221	-	-	-	22,071	18,823	14,221	22,071	18,823	14,221
21	51	600	12,600	600	23,996	20,270	15,070	-	-	-	23,996	20,270	15,070	23,996	20,270	15,070
22	52	600	13,200	600	26,035	21,782	15,934	-	-	-	26,035	21,782	15,934	26,035	21,782	15,934
23	53	600	13,800	600	28,197	23,362	16,812	-	-	-	28,197	23,362	16,812	28,197	23,362	16,812
24	54	600	14,400	600	30,489	25,014	17,707	-	-	-	30,489	25,014	17,707	30,489	25,014	17,707
25	55	600	15,000	600	32,919	26,739	18,616	-	-	-	32,919	26,739	18,616	32,919	26,739	18,616
26	56	600	15,600	600	35,494	28,542	19,542	-	-	-	35,494	28,542	19,542	35,494	28,542	19,542
27	57	600	16,200	600	38,223	30,427	20,484	-	-	-	38,223	30,427	20,484	38,223	30,427	20,484
28	58	600	16,800	600	41,117	32,396	21,443	-	-	-	41,117	32,396	21,443	41,117	32,396	21,443
29	59	600	17,400	600	44,184	34,454	22,418	-	-	-	44,184	34,454	22,418	44,184	34,454	22,418
30	60	600	18,000	600	47,435	36,604	23,410	-	-	-	47,435	36,604	23,410	47,435	36,604	23,410
31	61	600	18,600	600	50,881	38,851	24,420	-	-	-	50,881	38,851	24,420	50,881	38,851	24,420
32	62	600	19,200	600	54,534	41,200	25,447	-	-	-	54,534	41,200	25,447	54,534	41,200	25,447
33	63	600	19,800	600	58,406	43,654	26,493	-	-	-	58,406	43,654	26,493	58,406	43,654	26,493
34	64	600	20,400	600	62,510	46,218	27,556	-	-	-	62,510	46,218	27,556	62,510	46,218	27,556
35	65	50,880	71,280	50,880	117,141	99,178	78,919	-	-	-	117,141	99,178	78,919	117,141	99,178	78,919
36	66	3,600	74,880	3,600	127,769	107,241	83,900	-	-	-	127,769	107,241	83,900	127,769	107,241	83,900
37	67	3,600	78,480	3,600	139,035	115,667	88,968	-	-	-	139,035	115,667	88,968	139,035	115,667	88,968
38	68	3,600	82,080	3,600	150,978	124,472	94,125	-	-	-	150,978	124,472	94,125	150,978	124,472	94,125
39	69	3,600	85,680	3,600	163,636	133,673	99,372	-	-	-	163,636	133,673	99,372	163,636	133,673	99,372
40	70	3,600	89,280	3,600	177,054	143,288	104,711	-	-	-	177,054	143,288	104,711	177,054	143,288	104,711
41	71	3,600	92,880	3,600	191,278	153,336	110,143	-	-	-	191,278	153,336	110,143	191,278	153,336	110,143
42	72	3,600	96,480	3,600	206,354	163,836	115,671	-	-	-	206,354	163,836	115,671	206,354	163,836	115,671
43	73	3,600	100,080	3,600	222,336	174,809	121,295	-	-	-	222,336	174,809	121,295	222,336	174,809	121,295
44	74	3,600	103,680	3,600	239,276	186,276	127,018	-	-	-	239,276	186,276	127,018	239,276	186,276	127,018
45	75	3,600	107,280	3,600	257,232	198,258	132,841	-	-	-	257,232	198,258	132,841	257,232	198,258	132,841
46	76	3,600	110,880	3,600	276,266	210,780	138,765	-	-	-	276,266	210,780	138,765	276,266	210,780	138,765
47	77	3,600	114,480	3,600	296,442	223,865	144,794	-	-	-	296,442	223,865	144,794	296,442	223,865	144,794
48	78	3,600	118,080	3,600	317,829	237,539	150,928	-	-	-	317,829	237,539	150,928	317,829	237,539	150,928
49	79	3,600	121,680	3,600	340,498	251,828	157,169	-	-	-	340,498	251,828	157,169	340,498	251,828	157,169
50	80	3,600	125,280	3,600	364,528	266,760	163,519	-	-	-	364,528	266,760	163,519	364,528	266,760	163,519
51	81	3,600	128,880	3,600	390,000	282,364	169,981	-	-	-	390,000	282,364	169,981	390,000	282,364	169,981
52	82	3,600	132,480	3,600	417,000	298,671	176,556	-	-	-	417,000	298,671	176,556	417,000	298,671	176,556
53	83	3,600	136,080	3,600	445,620	315,711	183,245	-	-	-	445,620	315,711	183,245	445,620	315,711	183,245
54	84	3,600	139,680	3,600	475,957	333,518	190,052	-	-	-	475,957	333,518	190,052	475,957	333,518	190,052
55	85	3,600	143,280	3,600	508,115	352,126	196,978	-	-	-	508,115	352,126	196,978	508,115	352,126	196,978
56	86	3,600	146,880	3,600	542,202	371,572	204,025	-	-	-	542,202	371,572	204,025	542,202	371,572	204,025
57	87	3,600	150,480	3,600	578,334	391,892	211,196	-	-	-	578,334	391,892	211,196	578,334	391,892	211,196
58	88	3,600	154,080	3,600	616,634	413,128	218,491	-	-	-	616,634	413,128	218,491	616,634	413,128	218,491
59	89	3,600	157,680	3,600	657,232	435,318	225,915	-	-	-	657,232	435,318	225,915	657,232	435,318	225,915
60	90	3,600	161,280	3,600	700,266	458,508	233,469	700,266	458,508	233,469	700,266	458,508	233,469	700,266	458,508	233,469

示例 7:

合众附加福来宝年金保险（万能型）利益演示表

年龄：	30岁	性别：男		保险期间：保至90岁						主险交费期限：10年			主险基本保险金额：30000元			
保单年度	期末年龄	年交保费	累计保险费	进入账户的价值	个人账户价值（年末）			满期保险金			身故给付（年末）			现金价值（年末）		
		高			中	低	高	中	低	高	中	低	高	中	低	
1	31	1,800	1,800	1,800	1,800	1,800	1,800	-	-	-	1,800	1,800	1,800	1,746	1,746	1,746
2	32	1,800	3,600	1,800	3,708	3,681	3,632	-	-	-	3,708	3,681	3,632	3,634	3,607	3,559
3	33	1,800	5,400	1,800	5,730	5,647	5,495	-	-	-	5,730	5,647	5,495	5,673	5,590	5,440
4	34	1,800	7,200	1,800	7,874	7,701	7,391	-	-	-	7,874	7,701	7,391	7,874	7,701	7,391
5	35	1,800	9,000	1,800	10,147	9,847	9,321	-	-	-	10,147	9,847	9,321	10,147	9,847	9,321
6	36	1,800	10,800	1,800	12,556	12,090	11,284	-	-	-	12,556	12,090	11,284	12,556	12,090	11,284
7	37	1,800	12,600	1,800	15,109	14,434	13,281	-	-	-	15,109	14,434	13,281	15,109	14,434	13,281
8	38	1,800	14,400	1,800	17,815	16,884	15,314	-	-	-	17,815	16,884	15,314	17,815	16,884	15,314
9	39	1,800	16,200	1,800	20,684	19,444	17,382	-	-	-	20,684	19,444	17,382	20,684	19,444	17,382
10	40	1,800	18,000	1,800	23,725	22,119	19,486	-	-	-	23,725	22,119	19,486	23,725	22,119	19,486
11	41	1,800	19,800	1,800	26,949	24,914	21,627	-	-	-	26,949	24,914	21,627	26,949	24,914	21,627
12	42	1,800	21,600	1,800	30,366	27,835	23,805	-	-	-	30,366	27,835	23,805	30,366	27,835	23,805
13	43	1,800	23,400	1,800	33,988	30,888	26,022	-	-	-	33,988	30,888	26,022	33,988	30,888	26,022
14	44	1,800	25,200	1,800	37,827	34,078	28,277	-	-	-	37,827	34,078	28,277	37,827	34,078	28,277
15	45	1,800	27,000	1,800	41,897	37,411	30,572	-	-	-	41,897	37,411	30,572	41,897	37,411	30,572
16	46	1,800	28,800	1,800	46,211	40,895	32,907	-	-	-	46,211	40,895	32,907	46,211	40,895	32,907
17	47	1,800	30,600	1,800	50,783	44,535	35,283	-	-	-	50,783	44,535	35,283	50,783	44,535	35,283
18	48	1,800	32,400	1,800	55,630	48,339	37,700	-	-	-	55,630	48,339	37,700	55,630	48,339	37,700
19	49	1,800	34,200	1,800	60,768	52,314	40,160	-	-	-	60,768	52,314	40,160	60,768	52,314	40,160
20	50	1,800	36,000	1,800	66,214	56,469	42,663	-	-	-	66,214	56,469	42,663	66,214	56,469	42,663
21	51	1,800	37,800	1,800	71,987	60,810	45,210	-	-	-	71,987	60,810	45,210	71,987	60,810	45,210
22	52	1,800	39,600	1,800	78,106	65,346	47,801	-	-	-	78,106	65,346	47,801	78,106	65,346	47,801
23	53	1,800	41,400	1,800	84,592	70,087	50,437	-	-	-	84,592	70,087	50,437	84,592	70,087	50,437
24	54	1,800	43,200	1,800	91,468	75,041	53,120	-	-	-	91,468	75,041	53,120	91,468	75,041	53,120
25	55	1,800	45,000	1,800	98,756	80,217	55,849	-	-	-	98,756	80,217	55,849	98,756	80,217	55,849
26	56	1,800	46,800	1,800	106,481	85,627	58,627	-	-	-	106,481	85,627	58,627	106,481	85,627	58,627
27	57	1,800	48,600	1,800	114,670	91,280	61,453	-	-	-	114,670	91,280	61,453	114,670	91,280	61,453
28	58	1,800	50,400	1,800	123,351	97,188	64,328	-	-	-	123,351	97,188	64,328	123,351	97,188	64,328
29	59	1,800	52,200	1,800	132,552	103,361	67,254	-	-	-	132,552	103,361	67,254	132,552	103,361	67,254
30	60	1,800	54,000	1,800	142,305	109,813	70,231	-	-	-	142,305	109,813	70,231	142,305	109,813	70,231
31	61	1,800	55,800	1,800	152,643	116,554	73,260	-	-	-	152,643	116,554	73,260	152,643	116,554	73,260
32	62	1,800	57,600	1,800	163,602	123,599	76,342	-	-	-	163,602	123,599	76,342	163,602	123,599	76,342
33	63	1,800	59,400	1,800	175,218	130,961	79,478	-	-	-	175,218	130,961	79,478	175,218	130,961	79,478
34	64	1,800	61,200	1,800	187,531	138,654	82,669	-	-	-	187,531	138,654	82,669	187,531	138,654	82,669
35	65	152,640	213,840	152,640	351,423	297,534	236,756	-	-	-	351,423	297,534	236,756	351,423	297,534	236,756
36	66	10,800	224,640	10,800	383,308	321,723	251,699	-	-	-	383,308	321,723	251,699	383,308	321,723	251,699
37	67	10,800	235,440	10,800	417,106	347,000	266,903	-	-	-	417,106	347,000	266,903	417,106	347,000	266,903
38	68	10,800	246,240	10,800	452,933	373,415	282,374	-	-	-	452,933	373,415	282,374	452,933	373,415	282,374
39	69	10,800	257,040	10,800	490,909	401,019	298,116	-	-	-	490,909	401,019	298,116	490,909	401,019	298,116
40	70	10,800	267,840	10,800	531,163	429,865	314,133	-	-	-	531,163	429,865	314,133	531,163	429,865	314,133
41	71	10,800	278,640	10,800	573,833	460,009	330,430	-	-	-	573,833	460,009	330,430	573,833	460,009	330,430
42	72	10,800	289,440	10,800	619,063	491,509	347,013	-	-	-	619,063	491,509	347,013	619,063	491,509	347,013
43	73	10,800	300,240	10,800	667,007	524,427	363,885	-	-	-	667,007	524,427	363,885	667,007	524,427	363,885
44	74	10,800	311,040	10,800	717,827	558,827	381,053	-	-	-	717,827	558,827	381,053	717,827	558,827	381,053
45	75	10,800	321,840	10,800	771,697	594,774	398,522	-	-	-	771,697	594,774	398,522	771,697	594,774	398,522
46	76	10,800	332,640	10,800	828,799	632,339	416,296	-	-	-	828,799	632,339	416,296	828,799	632,339	416,296
47	77	10,800	343,440	10,800	889,327	671,594	434,381	-	-	-	889,327	671,594	434,381	889,327	671,594	434,381
48	78	10,800	354,240	10,800	953,486	712,616	452,783	-	-	-	953,486	712,616	452,783	953,486	712,616	452,783
49	79	10,800	365,040	10,800	1,021,495	755,483	471,507	-	-	-	1,021,495	755,483	471,507	1,021,495	755,483	471,507
50	80	10,800	375,840	10,800	1,093,585	800,280	490,558	-	-	-	1,093,585	800,280	490,558	1,093,585	800,280	490,558
51	81	10,800	386,640	10,800	1,170,000	847,093	509,943	-	-	-	1,170,000	847,093	509,943	1,170,000	847,093	509,943
52	82	10,800	397,440	10,800	1,251,000	896,012	529,667	-	-	-	1,251,000	896,012	529,667	1,251,000	896,012	529,667
53	83	10,800	408,240	10,800	1,336,860	947,132	549,736	-	-	-	1,336,860	947,132	549,736	1,336,860	947,132	549,736
54	84	10,800	419,040	10,800	1,427,872	1,000,553	570,156	-	-	-	1,427,872	1,000,553	570,156	1,427,872	1,000,553	570,156
55	85	10,800	429,840	10,800	1,524,344	1,056,378	590,934	-	-	-	1,524,344	1,056,378	590,934	1,524,344	1,056,378	590,934
56	86	10,800	440,640	10,800	1,626,605	1,114,715	612,075	-	-	-	1,626,605	1,114,715	612,075	1,626,605	1,114,715	612,075
57	87	10,800	451,440	10,800	1,735,001	1,175,677	633,587	-	-	-	1,735,001	1,175,677	633,587	1,735,001	1,175,677	633,587
58	88	10,800	462,240	10,800	1,849,901	1,239,383	655,474	-	-	-	1,849,901	1,239,383	655,474	1,849,901	1,239,383	655,474
59	89	10,800	473,040	10,800	1,971,695	1,305,955	677,745	-	-	-	1,971,695	1,305,955	677,745	1,971,695	1,305,955	677,745
60	90	10,800	483,840	10,800	2,100,797	1,375,523	700,406	2,100,797	1,375,523	700,406	2,100,797	1,375,523	700,406	2,100,797	1,375,523	700,406

示例 8:

合众附加福来宝年金保险（万能型）利益演示表

年龄：30岁		性别：男		保险期间：保至90岁			主险交费期限：10年			主险基本保险金额：50000元						
保单年度	期末年龄	年交保费	累计保险费	进入账户的价值	个人账户价值（年末）			满期保险金			身故给付（年末）			现金价值（年末）		
					高	中	低	高	中	低	高	中	低	高	中	低
1	31	3,000	3,000	3,000	3,000	3,000	3,000	-	-	-	3,000	3,000	3,000	2,910	2,910	2,910
2	32	3,000	6,000	3,000	6,180	6,135	6,053	-	-	-	6,180	6,135	6,053	6,056	6,012	5,931
3	33	3,000	9,000	3,000	9,551	9,411	9,158	-	-	-	9,551	9,411	9,158	9,455	9,317	9,067
4	34	3,000	12,000	3,000	13,124	12,835	12,319	-	-	-	13,124	12,835	12,319	13,124	12,835	12,319
5	35	3,000	15,000	3,000	16,911	16,412	15,534	-	-	-	16,911	16,412	15,534	16,911	16,412	15,534
6	36	3,000	18,000	3,000	20,926	20,151	18,806	-	-	-	20,926	20,151	18,806	20,926	20,151	18,806
7	37	3,000	21,000	3,000	25,182	24,057	22,135	-	-	-	25,182	24,057	22,135	25,182	24,057	22,135
8	38	3,000	24,000	3,000	29,692	28,140	25,523	-	-	-	29,692	28,140	25,523	29,692	28,140	25,523
9	39	3,000	27,000	3,000	34,474	32,406	28,969	-	-	-	34,474	32,406	28,969	34,474	32,406	28,969
10	40	3,000	30,000	3,000	39,542	36,865	32,476	-	-	-	39,542	36,865	32,476	39,542	36,865	32,476
11	41	3,000	33,000	3,000	44,915	41,524	36,045	-	-	-	44,915	41,524	36,045	44,915	41,524	36,045
12	42	3,000	36,000	3,000	50,610	46,392	39,675	-	-	-	50,610	46,392	39,675	50,610	46,392	39,675
13	43	3,000	39,000	3,000	56,646	51,480	43,370	-	-	-	56,646	51,480	43,370	56,646	51,480	43,370
14	44	3,000	42,000	3,000	63,045	56,796	47,129	-	-	-	63,045	56,796	47,129	63,045	56,796	47,129
15	45	3,000	45,000	3,000	69,828	62,352	50,953	-	-	-	69,828	62,352	50,953	69,828	62,352	50,953
16	46	3,000	48,000	3,000	77,018	68,158	54,845	-	-	-	77,018	68,158	54,845	77,018	68,158	54,845
17	47	3,000	51,000	3,000	84,639	74,225	58,805	-	-	-	84,639	74,225	58,805	84,639	74,225	58,805
18	48	3,000	54,000	3,000	92,717	80,565	62,834	-	-	-	92,717	80,565	62,834	92,717	80,565	62,834
19	49	3,000	57,000	3,000	101,280	87,191	66,933	-	-	-	101,280	87,191	66,933	101,280	87,191	66,933
20	50	3,000	60,000	3,000	110,357	94,114	71,105	-	-	-	110,357	94,114	71,105	110,357	94,114	71,105
21	51	3,000	63,000	3,000	119,978	101,349	75,349	-	-	-	119,978	101,349	75,349	119,978	101,349	75,349
22	52	3,000	66,000	3,000	130,177	108,910	79,668	-	-	-	130,177	108,910	79,668	130,177	108,910	79,668
23	53	3,000	69,000	3,000	140,987	116,811	84,062	-	-	-	140,987	116,811	84,062	140,987	116,811	84,062
24	54	3,000	72,000	3,000	152,447	125,068	88,533	-	-	-	152,447	125,068	88,533	152,447	125,068	88,533
25	55	3,000	75,000	3,000	164,594	133,696	93,082	-	-	-	164,594	133,696	93,082	164,594	133,696	93,082
26	56	3,000	78,000	3,000	177,469	142,712	97,711	-	-	-	177,469	142,712	97,711	177,469	142,712	97,711
27	57	3,000	81,000	3,000	191,117	152,134	102,421	-	-	-	191,117	152,134	102,421	191,117	152,134	102,421
28	58	3,000	84,000	3,000	205,584	161,980	107,214	-	-	-	205,584	161,980	107,214	205,584	161,980	107,214
29	59	3,000	87,000	3,000	220,919	172,269	112,090	-	-	-	220,919	172,269	112,090	220,919	172,269	112,090
30	60	3,000	90,000	3,000	237,175	183,021	117,051	-	-	-	237,175	183,021	117,051	237,175	183,021	117,051
31	61	3,000	93,000	3,000	254,405	194,257	122,100	-	-	-	254,405	194,257	122,100	254,405	194,257	122,100
32	62	3,000	96,000	3,000	272,669	205,999	127,237	-	-	-	272,669	205,999	127,237	272,669	205,999	127,237
33	63	3,000	99,000	3,000	292,029	218,269	132,463	-	-	-	292,029	218,269	132,463	292,029	218,269	132,463
34	64	3,000	102,000	3,000	312,551	231,091	137,781	-	-	-	312,551	231,091	137,781	312,551	231,091	137,781
35	65	254,400	356,400	254,400	585,704	495,890	394,593	-	-	-	585,704	495,890	394,593	585,704	495,890	394,593
36	66	18,000	374,400	18,000	638,847	536,205	419,498	-	-	-	638,847	536,205	419,498	638,847	536,205	419,498
37	67	18,000	392,400	18,000	695,177	578,334	444,839	-	-	-	695,177	578,334	444,839	695,177	578,334	444,839
38	68	18,000	410,400	18,000	754,888	622,359	470,624	-	-	-	754,888	622,359	470,624	754,888	622,359	470,624
39	69	18,000	428,400	18,000	818,181	668,365	496,860	-	-	-	818,181	668,365	496,860	818,181	668,365	496,860
40	70	18,000	446,400	18,000	885,272	716,442	523,555	-	-	-	885,272	716,442	523,555	885,272	716,442	523,555
41	71	18,000	464,400	18,000	956,389	766,682	550,717	-	-	-	956,389	766,682	550,717	956,389	766,682	550,717
42	72	18,000	482,400	18,000	1,031,772	819,182	578,355	-	-	-	1,031,772	819,182	578,355	1,031,772	819,182	578,355
43	73	18,000	500,400	18,000	1,111,678	874,046	606,476	-	-	-	1,111,678	874,046	606,476	1,111,678	874,046	606,476
44	74	18,000	518,400	18,000	1,196,379	931,378	635,089	-	-	-	1,196,379	931,378	635,089	1,196,379	931,378	635,089
45	75	18,000	536,400	18,000	1,286,162	991,290	664,203	-	-	-	1,286,162	991,290	664,203	1,286,162	991,290	664,203
46	76	18,000	554,400	18,000	1,381,331	1,053,898	693,827	-	-	-	1,381,331	1,053,898	693,827	1,381,331	1,053,898	693,827
47	77	18,000	572,400	18,000	1,482,211	1,119,323	723,969	-	-	-	1,482,211	1,119,323	723,969	1,482,211	1,119,323	723,969
48	78	18,000	590,400	18,000	1,589,144	1,187,693	754,638	-	-	-	1,589,144	1,187,693	754,638	1,589,144	1,187,693	754,638
49	79	18,000	608,400	18,000	1,702,492	1,259,139	785,844	-	-	-	1,702,492	1,259,139	785,844	1,702,492	1,259,139	785,844
50	80	18,000	626,400	18,000	1,822,642	1,333,800	817,596	-	-	-	1,822,642	1,333,800	817,596	1,822,642	1,333,800	817,596
51	81	18,000	644,400	18,000	1,950,001	1,411,821	849,904	-	-	-	1,950,001	1,411,821	849,904	1,950,001	1,411,821	849,904
52	82	18,000	662,400	18,000	2,085,001	1,493,353	882,778	-	-	-	2,085,001	1,493,353	882,778	2,085,001	1,493,353	882,778
53	83	18,000	680,400	18,000	2,228,101	1,578,554	916,226	-	-	-	2,228,101	1,578,554	916,226	2,228,101	1,578,554	916,226
54	84	18,000	698,400	18,000	2,379,787	1,667,589	950,260	-	-	-	2,379,787	1,667,589	950,260	2,379,787	1,667,589	950,260
55	85	18,000	716,400	18,000	2,540,574	1,760,630	984,890	-	-	-	2,540,574	1,760,630	984,890	2,540,574	1,760,630	984,890
56	86	18,000	734,400	18,000	2,711,008	1,857,858	1,020,125	-	-	-	2,711,008	1,857,858	1,020,125	2,711,008	1,857,858	1,020,125
57	87	18,000	752,400	18,000	2,891,669	1,959,462	1,055,978	-	-	-	2,891,669	1,959,462	1,055,978	2,891,669	1,959,462	1,055,978
58	88	18,000	770,400	18,000	3,083,169	2,065,638	1,092,457	-	-	-	3,083,169	2,065,638	1,092,457	3,083,169	2,065,638	1,092,457
59	89	18,000	788,400	18,000	3,286,159	2,176,592	1,129,575	-	-	-	3,286,159	2,176,592	1,129,575	3,286,159	2,176,592	1,129,575
60	90	18,000	806,400	18,000	3,501,329	2,292,538	1,167,343	3,501,329	2,292,538	1,167,343	3,501,329	2,292,538	1,167,343	3,501,329	2,292,538	1,167,343

示例 9:

合众附加福来宝年金保险（万能型）利益演示表

年龄：	30岁	性别：女		个人帐户价值（年末）			保险期间：保至90岁			主险交费期限：5年			主险基本保险金额：10000元			
保单年度	期末年龄	年交保费	累计保险费	进入帐户的价值	高	中	低	高	中	低	高	中	低	高	中	低
1	31	600	600	600	600	600	600	-	-	-	600	600	600	582	582	582
2	32	600	1,200	600	1,236	1,227	1,211	-	-	-	1,236	1,227	1,211	1,211	1,202	1,186
3	33	600	1,800	600	1,910	1,882	1,832	-	-	-	1,910	1,882	1,832	1,891	1,863	1,813
4	34	600	2,400	600	2,625	2,567	2,464	-	-	-	2,625	2,567	2,464	2,625	2,567	2,464
5	35	600	3,000	600	3,382	3,282	3,107	-	-	-	3,382	3,282	3,107	3,382	3,282	3,107
6	36	600	3,600	600	4,185	4,030	3,761	-	-	-	4,185	4,030	3,761	4,185	4,030	3,761
7	37	600	4,200	600	5,036	4,811	4,427	-	-	-	5,036	4,811	4,427	5,036	4,811	4,427
8	38	600	4,800	600	5,938	5,628	5,105	-	-	-	5,938	5,628	5,105	5,938	5,628	5,105
9	39	600	5,400	600	6,895	6,481	5,794	-	-	-	6,895	6,481	5,794	6,895	6,481	5,794
10	40	600	6,000	600	7,908	7,373	6,495	-	-	-	7,908	7,373	6,495	7,908	7,373	6,495
11	41	600	6,600	600	8,983	8,305	7,209	-	-	-	8,983	8,305	7,209	8,983	8,305	7,209
12	42	600	7,200	600	10,122	9,278	7,935	-	-	-	10,122	9,278	7,935	10,122	9,278	7,935
13	43	600	7,800	600	11,329	10,296	8,674	-	-	-	11,329	10,296	8,674	11,329	10,296	8,674
14	44	600	8,400	600	12,609	11,359	9,426	-	-	-	12,609	11,359	9,426	12,609	11,359	9,426
15	45	600	9,000	600	13,966	12,470	10,191	-	-	-	13,966	12,470	10,191	13,966	12,470	10,191
16	46	600	9,600	600	15,404	13,632	10,969	-	-	-	15,404	13,632	10,969	15,404	13,632	10,969
17	47	600	10,200	600	16,928	14,845	11,761	-	-	-	16,928	14,845	11,761	16,928	14,845	11,761
18	48	600	10,800	600	18,543	16,113	12,567	-	-	-	18,543	16,113	12,567	18,543	16,113	12,567
19	49	600	11,400	600	20,256	17,438	13,387	-	-	-	20,256	17,438	13,387	20,256	17,438	13,387
20	50	600	12,000	600	22,071	18,823	14,221	-	-	-	22,071	18,823	14,221	22,071	18,823	14,221
21	51	600	12,600	600	23,996	20,270	15,070	-	-	-	23,996	20,270	15,070	23,996	20,270	15,070
22	52	600	13,200	600	26,035	21,782	15,934	-	-	-	26,035	21,782	15,934	26,035	21,782	15,934
23	53	600	13,800	600	28,197	23,362	16,812	-	-	-	28,197	23,362	16,812	28,197	23,362	16,812
24	54	600	14,400	600	30,489	25,014	17,707	-	-	-	30,489	25,014	17,707	30,489	25,014	17,707
25	55	600	15,000	600	32,919	26,739	18,616	-	-	-	32,919	26,739	18,616	32,919	26,739	18,616
26	56	600	15,600	600	35,494	28,542	19,542	-	-	-	35,494	28,542	19,542	35,494	28,542	19,542
27	57	600	16,200	600	38,223	30,427	20,484	-	-	-	38,223	30,427	20,484	38,223	30,427	20,484
28	58	600	16,800	600	41,117	32,396	21,443	-	-	-	41,117	32,396	21,443	41,117	32,396	21,443
29	59	600	17,400	600	44,184	34,454	22,418	-	-	-	44,184	34,454	22,418	44,184	34,454	22,418
30	60	600	18,000	600	47,435	36,604	23,410	-	-	-	47,435	36,604	23,410	47,435	36,604	23,410
31	61	600	18,600	600	50,881	38,851	24,420	-	-	-	50,881	38,851	24,420	50,881	38,851	24,420
32	62	600	19,200	600	54,534	41,200	25,447	-	-	-	54,534	41,200	25,447	54,534	41,200	25,447
33	63	600	19,800	600	58,406	43,654	26,493	-	-	-	58,406	43,654	26,493	58,406	43,654	26,493
34	64	600	20,400	600	62,510	46,218	27,556	-	-	-	62,510	46,218	27,556	62,510	46,218	27,556
35	65	45,505	65,905	45,505	111,766	93,803	73,544	-	-	-	111,766	93,803	73,544	111,766	93,803	73,544
36	66	3,600	69,505	3,600	122,072	101,624	78,431	-	-	-	122,072	101,624	78,431	122,072	101,624	78,431
37	67	3,600	73,105	3,600	132,996	109,797	83,403	-	-	-	132,996	109,797	83,403	132,996	109,797	83,403
38	68	3,600	76,705	3,600	144,576	118,338	88,463	-	-	-	144,576	118,338	88,463	144,576	118,338	88,463
39	69	3,600	80,305	3,600	156,850	127,263	93,611	-	-	-	156,850	127,263	93,611	156,850	127,263	93,611
40	70	3,600	83,905	3,600	169,861	136,590	98,849	-	-	-	169,861	136,590	98,849	169,861	136,590	98,849
41	71	3,600	87,505	3,600	183,653	146,337	104,179	-	-	-	183,653	146,337	104,179	183,653	146,337	104,179
42	72	3,600	91,105	3,600	198,272	156,522	109,602	-	-	-	198,272	156,522	109,602	198,272	156,522	109,602
43	73	3,600	94,705	3,600	213,769	167,165	115,120	-	-	-	213,769	167,165	115,120	213,769	167,165	115,120
44	74	3,600	98,305	3,600	230,195	178,288	120,734	-	-	-	230,195	178,288	120,734	230,195	178,288	120,734
45	75	3,600	101,905	3,600	247,607	189,911	126,447	-	-	-	247,607	189,911	126,447	247,607	189,911	126,447
46	76	3,600	105,505	3,600	266,063	202,057	132,260	-	-	-	266,063	202,057	132,260	266,063	202,057	132,260
47	77	3,600	109,105	3,600	285,627	214,749	138,175	-	-	-	285,627	214,749	138,175	285,627	214,749	138,175
48	78	3,600	112,705	3,600	306,364	228,013	144,193	-	-	-	306,364	228,013	144,193	306,364	228,013	144,193
49	79	3,600	116,305	3,600	328,346	241,874	150,316	-	-	-	328,346	241,874	150,316	328,346	241,874	150,316
50	80	3,600	119,905	3,600	351,647	256,358	156,547	-	-	-	351,647	256,358	156,547	351,647	256,358	156,547
51	81	3,600	123,505	3,600	376,346	271,494	162,886	-	-	-	376,346	271,494	162,886	376,346	271,494	162,886
52	82	3,600	127,105	3,600	402,526	287,311	169,337	-	-	-	402,526	287,311	169,337	402,526	287,311	169,337
53	83	3,600	130,705	3,600	430,278	303,840	175,900	-	-	-	430,278	303,840	175,900	430,278	303,840	175,900
54	84	3,600	134,305	3,600	459,695	321,113	182,578	-	-	-	459,695	321,113	182,578	459,695	321,113	182,578
55	85	3,600	137,905	3,600	490,876	339,163	189,374	-	-	-	490,876	339,163	189,374	490,876	339,163	189,374
56	86	3,600	141,505	3,600	523,929	358,025	196,288	-	-	-	523,929	358,025	196,288	523,929	358,025	196,288
57	87	3,600	145,105	3,600	558,965	377,737	203,323	-	-	-	558,965	377,737	203,323	558,965	377,737	203,323
58	88	3,600	148,705	3,600	596,103	398,335	210,481	-	-	-	596,103	398,335	210,481	596,103	398,335	210,481
59	89	3,600	152,305	3,600	635,469	419,860	217,764	-	-	-	635,469	419,860	217,764	635,469	419,860	217,764
60	90	3,600	155,905	3,600	677,197	442,353	225,175	677,197	442,353	225,175	677,197	442,353	225,175	677,197	442,353	225,175

示例 10:

合众附加福来宝年金保险（万能型）利益演示表

年龄：	30岁：	性别：女		保险期间：保至90岁			主险交费期限：5年			主险基本保险金额：30000元						
保单年度	期末年龄	年交保费	累计保险费	进入账户的价值	个人账户价值（年末）			满期保险金			身故给付（年末）			现金价值（年末）		
		高			中	低	高	中	低	高	中	低	高	中	低	
1	31	1,800	1,800	1,800	1,800	1,800	1,800	-	-	-	1,800	1,800	1,800	1,746	1,746	1,746
2	32	1,800	3,600	1,800	3,708	3,681	3,632	-	-	-	3,708	3,681	3,632	3,634	3,607	3,559
3	33	1,800	5,400	1,800	5,730	5,647	5,495	-	-	-	5,730	5,647	5,495	5,673	5,590	5,440
4	34	1,800	7,200	1,800	7,874	7,701	7,391	-	-	-	7,874	7,701	7,391	7,874	7,701	7,391
5	35	1,800	9,000	1,800	10,147	9,847	9,321	-	-	-	10,147	9,847	9,321	10,147	9,847	9,321
6	36	1,800	10,800	1,800	12,556	12,090	11,284	-	-	-	12,556	12,090	11,284	12,556	12,090	11,284
7	37	1,800	12,600	1,800	15,109	14,434	13,281	-	-	-	15,109	14,434	13,281	15,109	14,434	13,281
8	38	1,800	14,400	1,800	17,815	16,884	15,314	-	-	-	17,815	16,884	15,314	17,815	16,884	15,314
9	39	1,800	16,200	1,800	20,684	19,444	17,382	-	-	-	20,684	19,444	17,382	20,684	19,444	17,382
10	40	1,800	18,000	1,800	23,725	22,119	19,486	-	-	-	23,725	22,119	19,486	23,725	22,119	19,486
11	41	1,800	19,800	1,800	26,949	24,914	21,627	-	-	-	26,949	24,914	21,627	26,949	24,914	21,627
12	42	1,800	21,600	1,800	30,366	27,835	23,805	-	-	-	30,366	27,835	23,805	30,366	27,835	23,805
13	43	1,800	23,400	1,800	33,988	30,888	26,022	-	-	-	33,988	30,888	26,022	33,988	30,888	26,022
14	44	1,800	25,200	1,800	37,827	34,078	28,277	-	-	-	37,827	34,078	28,277	37,827	34,078	28,277
15	45	1,800	27,000	1,800	41,897	37,411	30,572	-	-	-	41,897	37,411	30,572	41,897	37,411	30,572
16	46	1,800	28,800	1,800	46,211	40,895	32,907	-	-	-	46,211	40,895	32,907	46,211	40,895	32,907
17	47	1,800	30,600	1,800	50,783	44,535	35,283	-	-	-	50,783	44,535	35,283	50,783	44,535	35,283
18	48	1,800	32,400	1,800	55,630	48,339	37,700	-	-	-	55,630	48,339	37,700	55,630	48,339	37,700
19	49	1,800	34,200	1,800	60,768	52,314	40,160	-	-	-	60,768	52,314	40,160	60,768	52,314	40,160
20	50	1,800	36,000	1,800	66,214	56,469	42,663	-	-	-	66,214	56,469	42,663	66,214	56,469	42,663
21	51	1,800	37,800	1,800	71,987	60,810	45,210	-	-	-	71,987	60,810	45,210	71,987	60,810	45,210
22	52	1,800	39,600	1,800	78,106	65,346	47,801	-	-	-	78,106	65,346	47,801	78,106	65,346	47,801
23	53	1,800	41,400	1,800	84,592	70,087	50,437	-	-	-	84,592	70,087	50,437	84,592	70,087	50,437
24	54	1,800	43,200	1,800	91,468	75,041	53,120	-	-	-	91,468	75,041	53,120	91,468	75,041	53,120
25	55	1,800	45,000	1,800	98,756	80,217	55,849	-	-	-	98,756	80,217	55,849	98,756	80,217	55,849
26	56	1,800	46,800	1,800	106,481	85,627	58,627	-	-	-	106,481	85,627	58,627	106,481	85,627	58,627
27	57	1,800	48,600	1,800	114,670	91,280	61,453	-	-	-	114,670	91,280	61,453	114,670	91,280	61,453
28	58	1,800	50,400	1,800	123,351	97,188	64,328	-	-	-	123,351	97,188	64,328	123,351	97,188	64,328
29	59	1,800	52,200	1,800	132,552	103,361	67,254	-	-	-	132,552	103,361	67,254	132,552	103,361	67,254
30	60	1,800	54,000	1,800	142,305	109,813	70,231	-	-	-	142,305	109,813	70,231	142,305	109,813	70,231
31	61	1,800	55,800	1,800	152,643	116,554	73,260	-	-	-	152,643	116,554	73,260	152,643	116,554	73,260
32	62	1,800	57,600	1,800	163,602	123,599	76,342	-	-	-	163,602	123,599	76,342	163,602	123,599	76,342
33	63	1,800	59,400	1,800	175,218	130,961	79,478	-	-	-	175,218	130,961	79,478	175,218	130,961	79,478
34	64	1,800	61,200	1,800	187,531	138,654	82,669	-	-	-	187,531	138,654	82,669	187,531	138,654	82,669
35	65	136,515	197,715	136,515	335,298	281,409	220,631	-	-	-	335,298	281,409	220,631	335,298	281,409	220,631
36	66	10,800	208,515	10,800	366,215	304,872	235,292	-	-	-	366,215	304,872	235,292	366,215	304,872	235,292
37	67	10,800	219,315	10,800	398,988	329,392	250,209	-	-	-	398,988	329,392	250,209	398,988	329,392	250,209
38	68	10,800	230,115	10,800	433,728	355,014	265,388	-	-	-	433,728	355,014	265,388	433,728	355,014	265,388
39	69	10,800	240,915	10,800	470,551	381,790	280,832	-	-	-	470,551	381,790	280,832	470,551	381,790	280,832
40	70	10,800	251,715	10,800	509,584	409,770	296,547	-	-	-	509,584	409,770	296,547	509,584	409,770	296,547
41	71	10,800	262,515	10,800	550,959	439,010	312,536	-	-	-	550,959	439,010	312,536	550,959	439,010	312,536
42	72	10,800	273,315	10,800	594,817	469,565	328,806	-	-	-	594,817	469,565	328,806	594,817	469,565	328,806
43	73	10,800	284,115	10,800	641,306	501,496	345,360	-	-	-	641,306	501,496	345,360	641,306	501,496	345,360
44	74	10,800	294,915	10,800	690,584	534,863	362,203	-	-	-	690,584	534,863	362,203	690,584	534,863	362,203
45	75	10,800	305,715	10,800	742,820	569,732	379,342	-	-	-	742,820	569,732	379,342	742,820	569,732	379,342
46	76	10,800	316,515	10,800	798,189	606,170	396,781	-	-	-	798,189	606,170	396,781	798,189	606,170	396,781
47	77	10,800	327,315	10,800	856,880	644,248	414,524	-	-	-	856,880	644,248	414,524	856,880	644,248	414,524
48	78	10,800	338,115	10,800	919,093	684,039	432,578	-	-	-	919,093	684,039	432,578	919,093	684,039	432,578
49	79	10,800	348,915	10,800	985,038	725,621	450,949	-	-	-	985,038	725,621	450,949	985,038	725,621	450,949
50	80	10,800	359,715	10,800	1,054,941	769,074	469,640	-	-	-	1,054,941	769,074	469,640	1,054,941	769,074	469,640
51	81	10,800	370,515	10,800	1,129,037	814,482	488,659	-	-	-	1,129,037	814,482	488,659	1,129,037	814,482	488,659
52	82	10,800	381,315	10,800	1,207,579	861,934	508,010	-	-	-	1,207,579	861,934	508,010	1,207,579	861,934	508,010
53	83	10,800	392,115	10,800	1,290,834	911,521	527,701	-	-	-	1,290,834	911,521	527,701	1,290,834	911,521	527,701
54	84	10,800	402,915	10,800	1,379,084	963,339	547,735	-	-	-	1,379,084	963,339	547,735	1,379,084	963,339	547,735
55	85	10,800	413,715	10,800	1,472,629	1,017,489	568,121	-	-	-	1,472,629	1,017,489	568,121	1,472,629	1,017,489	568,121
56	86	10,800	424,515	10,800	1,571,787	1,074,076	588,863	-	-	-	1,571,787	1,074,076	588,863	1,571,787	1,074,076	588,863
57	87	10,800	435,315	10,800	1,676,894	1,133,210	609,968	-	-	-	1,676,894	1,133,210	609,968	1,676,894	1,133,210	609,968
58	88	10,800	446,115	10,800	1,788,308	1,195,004	631,442	-	-	-	1,788,308	1,195,004	631,442	1,788,308	1,195,004	631,442
59	89	10,800	456,915	10,800	1,906,406	1,259,579	653,293	-	-	-	1,906,406	1,259,579	653,293	1,906,406	1,259,579	653,293
60	90	10,800	467,715	10,800	2,031,591	1,327,060	675,525	2,031,591	1,327,060	675,525	2,031,591	1,327,060	675,525	2,031,591	1,327,060	675,525

示例 11:

合众附加福来宝年金保险（万能型）利益演示表

年龄：30岁		性别：女		保险期间：保至90岁						主险交费期限：5年			主险基本保险金额：50000元			
保单年度	期末年龄	年交保费	累计保险费	进入账户的价值	个人账户价值（年末）			满期保险金			身故给付（年末）			现金价值（年末）		
		高			中	低	高	中	低	高	中	低	高	中	低	
1	31	3,000	3,000	3,000	3,000	3,000	3,000	-	-	-	3,000	3,000	3,000	2,910	2,910	2,910
2	32	3,000	6,000	3,000	6,180	6,135	6,053	-	-	-	6,180	6,135	6,053	6,056	6,012	5,931
3	33	3,000	9,000	3,000	9,551	9,411	9,158	-	-	-	9,551	9,411	9,158	9,455	9,317	9,067
4	34	3,000	12,000	3,000	13,124	12,835	12,319	-	-	-	13,124	12,835	12,319	13,124	12,835	12,319
5	35	3,000	15,000	3,000	16,911	16,412	15,534	-	-	-	16,911	16,412	15,534	16,911	16,412	15,534
6	36	3,000	18,000	3,000	20,926	20,151	18,806	-	-	-	20,926	20,151	18,806	20,926	20,151	18,806
7	37	3,000	21,000	3,000	25,182	24,057	22,135	-	-	-	25,182	24,057	22,135	25,182	24,057	22,135
8	38	3,000	24,000	3,000	29,692	28,140	25,523	-	-	-	29,692	28,140	25,523	29,692	28,140	25,523
9	39	3,000	27,000	3,000	34,474	32,406	28,969	-	-	-	34,474	32,406	28,969	34,474	32,406	28,969
10	40	3,000	30,000	3,000	39,542	36,865	32,476	-	-	-	39,542	36,865	32,476	39,542	36,865	32,476
11	41	3,000	33,000	3,000	44,915	41,524	36,045	-	-	-	44,915	41,524	36,045	44,915	41,524	36,045
12	42	3,000	36,000	3,000	50,610	46,392	39,675	-	-	-	50,610	46,392	39,675	50,610	46,392	39,675
13	43	3,000	39,000	3,000	56,646	51,480	43,370	-	-	-	56,646	51,480	43,370	56,646	51,480	43,370
14	44	3,000	42,000	3,000	63,045	56,796	47,129	-	-	-	63,045	56,796	47,129	63,045	56,796	47,129
15	45	3,000	45,000	3,000	69,828	62,352	50,953	-	-	-	69,828	62,352	50,953	69,828	62,352	50,953
16	46	3,000	48,000	3,000	77,018	68,158	54,845	-	-	-	77,018	68,158	54,845	77,018	68,158	54,845
17	47	3,000	51,000	3,000	84,639	74,225	58,805	-	-	-	84,639	74,225	58,805	84,639	74,225	58,805
18	48	3,000	54,000	3,000	92,717	80,565	62,834	-	-	-	92,717	80,565	62,834	92,717	80,565	62,834
19	49	3,000	57,000	3,000	101,280	87,191	66,933	-	-	-	101,280	87,191	66,933	101,280	87,191	66,933
20	50	3,000	60,000	3,000	110,357	94,114	71,105	-	-	-	110,357	94,114	71,105	110,357	94,114	71,105
21	51	3,000	63,000	3,000	119,978	101,349	75,349	-	-	-	119,978	101,349	75,349	119,978	101,349	75,349
22	52	3,000	66,000	3,000	130,177	108,910	79,668	-	-	-	130,177	108,910	79,668	130,177	108,910	79,668
23	53	3,000	69,000	3,000	140,987	116,811	84,062	-	-	-	140,987	116,811	84,062	140,987	116,811	84,062
24	54	3,000	72,000	3,000	152,447	125,068	88,533	-	-	-	152,447	125,068	88,533	152,447	125,068	88,533
25	55	3,000	75,000	3,000	164,594	133,696	93,082	-	-	-	164,594	133,696	93,082	164,594	133,696	93,082
26	56	3,000	78,000	3,000	177,469	142,712	97,711	-	-	-	177,469	142,712	97,711	177,469	142,712	97,711
27	57	3,000	81,000	3,000	191,117	152,134	102,421	-	-	-	191,117	152,134	102,421	191,117	152,134	102,421
28	58	3,000	84,000	3,000	205,584	161,980	107,214	-	-	-	205,584	161,980	107,214	205,584	161,980	107,214
29	59	3,000	87,000	3,000	220,919	172,269	112,090	-	-	-	220,919	172,269	112,090	220,919	172,269	112,090
30	60	3,000	90,000	3,000	237,175	183,021	117,051	-	-	-	237,175	183,021	117,051	237,175	183,021	117,051
31	61	3,000	93,000	3,000	254,405	194,257	122,100	-	-	-	254,405	194,257	122,100	254,405	194,257	122,100
32	62	3,000	96,000	3,000	272,669	205,999	127,237	-	-	-	272,669	205,999	127,237	272,669	205,999	127,237
33	63	3,000	99,000	3,000	292,029	218,269	132,463	-	-	-	292,029	218,269	132,463	292,029	218,269	132,463
34	64	3,000	102,000	3,000	312,551	231,091	137,781	-	-	-	312,551	231,091	137,781	312,551	231,091	137,781
35	65	227,525	329,525	227,525	558,829	469,015	367,718	-	-	-	558,829	469,015	367,718	558,829	469,015	367,718
36	66	18,000	347,525	18,000	610,359	508,121	392,153	-	-	-	610,359	508,121	392,153	610,359	508,121	392,153
37	67	18,000	365,525	18,000	664,981	548,986	417,015	-	-	-	664,981	548,986	417,015	664,981	548,986	417,015
38	68	18,000	383,525	18,000	722,879	591,690	442,313	-	-	-	722,879	591,690	442,313	722,879	591,690	442,313
39	69	18,000	401,525	18,000	784,252	636,316	468,053	-	-	-	784,252	636,316	468,053	784,252	636,316	468,053
40	70	18,000	419,525	18,000	849,307	682,951	494,244	-	-	-	849,307	682,951	494,244	849,307	682,951	494,244
41	71	18,000	437,525	18,000	918,266	731,683	520,894	-	-	-	918,266	731,683	520,894	918,266	731,683	520,894
42	72	18,000	455,525	18,000	991,362	782,609	548,009	-	-	-	991,362	782,609	548,009	991,362	782,609	548,009
43	73	18,000	473,525	18,000	1,068,843	835,827	575,600	-	-	-	1,068,843	835,827	575,600	1,068,843	835,827	575,600
44	74	18,000	491,525	18,000	1,150,974	891,439	603,672	-	-	-	1,150,974	891,439	603,672	1,150,974	891,439	603,672
45	75	18,000	509,525	18,000	1,238,033	949,553	632,237	-	-	-	1,238,033	949,553	632,237	1,238,033	949,553	632,237
46	76	18,000	527,525	18,000	1,330,314	1,010,283	661,301	-	-	-	1,330,314	1,010,283	661,301	1,330,314	1,010,283	661,301
47	77	18,000	545,525	18,000	1,428,133	1,073,746	690,874	-	-	-	1,428,133	1,073,746	690,874	1,428,133	1,073,746	690,874
48	78	18,000	563,525	18,000	1,531,821	1,140,065	720,964	-	-	-	1,531,821	1,140,065	720,964	1,531,821	1,140,065	720,964
49	79	18,000	581,525	18,000	1,641,731	1,209,368	751,581	-	-	-	1,641,731	1,209,368	751,581	1,641,731	1,209,368	751,581
50	80	18,000	599,525	18,000	1,758,234	1,281,789	782,734	-	-	-	1,758,234	1,281,789	782,734	1,758,234	1,281,789	782,734
51	81	18,000	617,525	18,000	1,881,729	1,357,470	814,431	-	-	-	1,881,729	1,357,470	814,431	1,881,729	1,357,470	814,431
52	82	18,000	635,525	18,000	2,012,632	1,436,556	846,684	-	-	-	2,012,632	1,436,556	846,684	2,012,632	1,436,556	846,684
53	83	18,000	653,525	18,000	2,151,390	1,519,201	879,501	-	-	-	2,151,390	1,519,201	879,501	2,151,390	1,519,201	879,501
54	84	18,000	671,525	18,000	2,298,474	1,605,565	912,892	-	-	-	2,298,474	1,605,565	912,892	2,298,474	1,605,565	912,892
55	85	18,000	689,525	18,000	2,454,382	1,695,815	946,868	-	-	-	2,454,382	1,695,815	946,868	2,454,382	1,695,815	946,868
56	86	18,000	707,525	18,000	2,619,645	1,790,127	981,438	-	-	-	2,619,645	1,790,127	981,438	2,619,645	1,790,127	981,438
57	87	18,000	725,525	18,000	2,794,824	1,888,683	1,016,613	-	-	-	2,794,824	1,888,683	1,016,613	2,794,824	1,888,683	1,016,613
58	88	18,000	743,525	18,000	2,980,513	1,991,673	1,052,404	-	-	-	2,980,513	1,991,673	1,052,404	2,980,513	1,991,673	1,052,404
59	89	18,000	761,525	18,000	3,177,344	2,099,299	1,088,821	-	-	-	3,177,344	2,099,299	1,088,821	3,177,344	2,099,299	1,088,821
60	90	18,000	779,525	18,000	3,385,984	2,211,767	1,125,875	3,385,984	2,211,767	1,125,875	3,385,984	2,211,767	1,125,875	3,385,984	2,211,767	1,125,875

风险提示:

- (1) 该利益演示中的万能账户价值演示基于本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，最低保证利率之上的投资收益是不确定的，实际保单账户利益可能低于中、高档利益演示水平；
- (2) 万能账户价值高、中、低情况下假设的年结算利率分别为6%、4.5%和1.75%；
- (3) 上表中所列的“现金价值”为保单年度末账户扣除退保手续费后的账户价值，前三年退保及部分领取手续费率为3%、2%、1%，第四年及以后为0%；
- (4) 上表的“主险”是指“合众福来宝年金保险”；
- (5) 以上利益演示中所有数值均为实际利益取整所得，与实际数值可能会略有差异；
- (6) 合众附加福来宝年金保险（万能型）必须和合众福来宝年金保险搭配销售；
- (7) 上表中所有数值均为保单年度末数值；
- (8) 本资料为产品说明，仅供参考，具体内容以保险条款为准。