

合众人寿保险股份有限公司

合众附加富贵年年年金保险（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】

《合众附加富贵年年年金保险（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】

- 1、生存金自动转入，保费可追加——主合同各项生存金自动转入个人账户，也可随时追加保险费；
- 2、主合同保费可自动垫交——本附加合同个人账户价值可以自动垫交主合同当期应交保险费；
- 3、日计息，月结息——按日计息，时间越长，利息越多；
- 4、持有越久，退保手续费越低——保单持有时间越长，退保手续费越低，客户现金价值越高；
- 5、有保底，理财无忧——最低保证利率为 1.75%；
- 6、领取灵活，方便自如——合同有效期内，您可以随时申请领取，以备不时之需。

【简易投保规定】

投保年龄：出生满 28 天—60 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分为以下两种：

（1）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、养老年金、高龄养老津贴以及祝寿金将作为本附加合同的保险费。

（2）追加保险费。经我们同意，您可支付追加保险费。您每次支付的追加保险费不得低于人民币 1,000 元，且为 1,000 元的整数倍。

【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, 第一至第五保单年度的退保手续费率分别为 5%、4%、3%、2%、1%。若您在本附加合同生效满五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, 投保满三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, 第一至第五保单年度的部分领取手续费比例分别为 5%、4%、3%、2%、1%。若您在本附加合同生效满五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，投保满三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五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五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：合众附加富贵年年年金保险（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《合众附加富贵年年年金保险（万能型）条款》和《合众附加富贵年年年金保险（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五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

示例 2:

性别		男	投保年龄	0岁	主险保额	20000元	首年追加保费	50,000	保险期间	保至100周岁	
保单年度末	保单年度末年龄	年交保费	累计保险费	进入账户价值	个人万能账户价值(年末)	满期保险金	身故给付(年末)	现金价值(年末)			
		主险生存金(年末)	追加保费(年初)			高	中	低	高	中	低
1	1	600	50,000	50,600	50,600	53,600	52,850	51,475	53,600	52,850	51,475
2	2	1,200	51,800	51,800	51,800	58,016	56,428	55,695	58,016	56,428	55,695
3	3	2,400	54,200	54,200	54,200	63,897	61,368	60,913	63,897	61,368	60,913
4	4	2,400	56,600	56,600	56,600	70,131	66,529	66,309	70,131	66,529	66,309
5	5	2,400	59,000	59,000	59,000	76,739	71,923	71,923	76,739	71,923	71,923
6	6	2,400	61,400	61,400	61,400	83,743	77,559	77,559	83,743	77,559	77,559
7	7	2,400	63,800	63,800	63,800	91,168	83,450	83,450	91,168	83,450	83,450
8	8	2,400	66,200	66,200	66,200	99,038	89,605	89,605	99,038	89,605	89,605
9	9	2,400	68,600	68,600	68,600	107,380	96,037	96,037	107,380	96,037	96,037
10	10	2,400	71,000	71,000	71,000	116,223	102,759	102,759	116,223	102,759	102,759
11	11	2,400	73,400	73,400	73,400	125,596	109,783	109,783	125,596	109,783	109,783
12	12	2,400	75,800	75,800	75,800	135,532	117,123	117,123	135,532	117,123	117,123
13	13	2,400	78,200	78,200	78,200	146,064	124,794	124,794	146,064	124,794	124,794
14	14	2,400	80,600	80,600	80,600	157,227	132,809	132,809	157,227	132,809	132,809
15	15	2,400	83,000	83,000	83,000	169,061	141,186	141,186	169,061	141,186	141,186
16	16	2,400	85,400	85,400	85,400	181,605	149,939	149,939	181,605	149,939	149,939
17	17	2,400	87,800	87,800	87,800	194,901	159,088	159,088	194,901	159,088	159,088
18	18	2,400	90,200	90,200	90,200	208,995	168,645	168,645	208,995	168,645	168,645
19	19	2,400	92,600	92,600	92,600	223,935	178,634	178,634	223,935	178,634	178,634
20	20	2,400	95,000	95,000	95,000	239,771	189,073	189,073	239,771	189,073	189,073
21	21	2,400	97,400	97,400	97,400	256,557	199,981	199,981	256,557	199,981	199,981
22	22	2,400	99,800	99,800	99,800	274,351	211,380	211,380	274,351	211,380	211,380
23	23	2,400	102,200	102,200	102,200	293,212	223,292	223,292	293,212	223,292	223,292
24	24	2,400	104,600	104,600	104,600	313,204	235,740	235,740	313,204	235,740	235,740
25	25	2,400	107,000	107,000	107,000	334,397	248,749	248,749	334,397	248,749	248,749
26	26	2,400	109,400	109,400	109,400	356,860	262,342	262,342	356,860	262,342	262,342
27	27	2,400	111,800	111,800	111,800	380,672	276,548	276,548	380,672	276,548	276,548
28	28	2,400	114,200	114,200	114,200	406,912	291,393	291,393	406,912	291,393	291,393
29	29	2,400	116,600	116,600	116,600	435,667	308,905	308,905	435,667	308,905	308,905
30	30	2,400	119,000	119,000	119,000	466,027	323,116	323,116	466,027	323,116	323,116
31	31	2,400	121,400	121,400	121,400	498,089	340,056	340,056	498,089	340,056	340,056
32	32	2,400	123,800	123,800	123,800	532,954	357,759	357,759	532,954	357,759	357,759
33	33	2,400	126,200	126,200	126,200	569,731	376,258	376,258	569,731	376,258	376,258
34	34	2,400	128,600	128,600	128,600	608,589	395,589	395,589	608,589	395,589	395,589
35	35	2,400	131,000	131,000	131,000	650,487	415,791	415,791	650,487	415,791	415,791
36	36	2,400	133,400	133,400	133,400	695,402	436,902	436,902	695,402	436,902	436,902
37	37	2,400	135,800	135,800	135,800	743,359	458,962	458,962	743,359	458,962	458,962
38	38	2,400	138,200	138,200	138,200	793,361	482,015	482,015	793,361	482,015	482,015
39	39	2,400	140,600	140,600	140,600	844,415	506,106	506,106	844,415	506,106	506,106
40	40	2,400	143,000	143,000	143,000	897,581	531,291	531,291	897,581	531,291	531,291
41	41	2,400	145,400	145,400	145,400	952,889	557,589	557,589	952,889	557,589	557,589
42	42	2,400	147,800	147,800	147,800	1,010,345	585,089	585,089	1,010,345	585,089	585,089
43	43	2,400	150,200	150,200	150,200	1,070,055	613,809	613,809	1,070,055	613,809	613,809
44	44	2,400	152,600	152,600	152,600	1,132,024	643,830	643,830	1,132,024	643,830	643,830
45	45	2,400	155,000	155,000	155,000	1,196,241	675,204	675,204	1,196,241	675,204	675,204
46	46	2,400	157,400	157,400	157,400	1,262,795	707,956	707,956	1,262,795	707,956	707,956
47	47	2,400	159,800	159,800	159,800	1,331,682	742,246	742,246	1,331,682	742,246	742,246
48	48	2,400	162,200	162,200	162,200	1,402,901	778,047	778,047	1,402,901	778,047	778,047
49	49	2,400	164,600	164,600	164,600	1,476,457	815,459	815,459	1,476,457	815,459	815,459
50	50	2,400	167,000	167,000	167,000	1,552,362	854,555	854,555	1,552,362	854,555	854,555
51	51	2,400	169,400	169,400	169,400	1,630,627	895,410	895,410	1,630,627	895,410	895,410
52	52	2,400	171,800	171,800	171,800	1,711,252	938,103	938,103	1,711,252	938,103	938,103
53	53	2,400	174,200	174,200	174,200	1,794,236	982,718	982,718	1,794,236	982,718	982,718
54	54	2,400	176,600	176,600	176,600	1,879,069	1,029,349	1,029,349	1,879,069	1,029,349	1,029,349
55	55	2,400	179,000	179,000	179,000	1,965,751	1,078,060	1,078,060	1,965,751	1,078,060	1,078,060
56	56	2,400	181,400	181,400	181,400	2,054,284	1,128,973	1,128,973	2,054,284	1,128,973	1,128,973
57	57	2,400	183,800	183,800	183,800	2,144,677	1,181,177	1,181,177	2,144,677	1,181,177	1,181,177
58	58	2,400	186,200	186,200	186,200	2,236,029	1,235,775	1,235,775	2,236,029	1,235,775	1,235,775
59	59	2,400	188,600	188,600	188,600	2,329,345	1,292,875	1,292,875	2,329,345	1,292,875	1,292,875
60	60	2,400	191,000	191,000	191,000	2,424,619	1,352,589	1,352,589	2,424,619	1,352,589	1,352,589
61	61	2,400	193,400	193,400	193,400	2,521,851	1,414,015	1,414,015	2,521,851	1,414,015	1,414,015
62	62	2,400	195,800	195,800	195,800	2,621,041	1,477,861	1,477,861	2,621,041	1,477,861	1,477,861
63	63	2,400	198,200	198,200	198,200	2,722,287	1,543,227	1,543,227	2,722,287	1,543,227	1,543,227
64	64	2,400	200,600	200,600	200,600	2,825,589	1,611,141	1,611,141	2,825,589	1,611,141	1,611,141
65	65	3,600	204,200	204,200	204,200	3,022,138	1,704,886	1,704,886	3,022,138	1,704,886	1,704,886
66	66	3,600	207,800	207,800	207,800	3,222,041	1,814,168	1,814,168	3,222,041	1,814,168	1,814,168
67	67	3,600	211,400	211,400	211,400	3,424,334	1,929,541	1,929,541	3,424,334	1,929,541	1,929,541
68	68	3,600	215,000	215,000	215,000	3,629,001	2,049,915	2,049,915	3,629,001	2,049,915	2,049,915
69	69	3,600	218,600	218,600	218,600	3,836,034	2,175,287	2,175,287	3,836,034	2,175,287	2,175,287
70	70	23,600	242,200	242,200	242,200	4,045,519	2,305,659	2,305,659	4,045,519	2,305,659	2,305,659
71	71	3,600	245,800	245,800	245,800	4,257,551	2,437,031	2,437,031	4,257,551	2,437,031	2,437,031
72	72	3,600	249,400	249,400	249,400	4,472,134	2,570,403	2,570,403	4,472,134	2,570,403	2,570,403
73	73	3,600	253,000	253,000	253,000	4,689,267	2,704,775	2,704,775	4,689,267	2,704,775	2,704,775
74	74	3,600	256,600	256,600	256,600	4,908,950	2,840,147	2,840,147	4,908,950	2,840,147	2,840,147
75	75	3,600	260,200	260,200	260,200	5,130,182	2,976,519	2,976,519	5,130,182	2,976,519	2,976,519
76	76	3,600	263,800	263,800	263,800	5,352,964	3,113,891	3,113,891	5,352,964	3,113,891	3,113,891
77	77	3,600	267,400	267,400	267,400	5,577,296	3,252,263	3,252,263	5,577,296	3,252,263	3,252,263
78	78	3,600	271,000	271,000	271,000	5,803,078	3,391,635	3,391,635	5,803,078	3,391,635	3,391,635
79	79	3,600	274,600	274,600	274,600	6,029,309	3,531,007	3,531,007	6,029,309	3,531,007	3,531,007
80	80	3,600	278,200	278,200	278,200	6,255,981	3,671,379	3,671,379	6,255,981	3,671,379	3,671,379
81	81	3,600	281,800	281,800	281,800	6,483,093	3,812,751	3,812,751	6,483,093	3,812,751	3,812,751
82	82	3,600	285,400	285,400	285,400	6,710,145	3,954,123	3,954,123	6,710,145	3,954,123	3,954,123
83	83	3,600	289,000	289,000	289,000	6,937,137	4,096,495	4,096,495	6,937,137	4,096,495	4,096,495
84	84	3,600	292,600	292,600	292,600	7,164,069	4,239,867	4,239,867	7,164,069	4,239,867	4,239,867
85	85	7,200	296,200	296,200	296,200	7,390,841	4,383,239	4,383,239	7,390,841	4,383,239	4,383,239
86	86	7,200	300,000	300,000	300,000	7,617,553	4,527,611	4,527,611	7,617,553	4,527,611	4,527,611
87	87	7,									

示例 3:

性别		男	投保年龄	30岁	主险保额	20000元	首年追加保费	50,000	保险期间	保至100周岁							
保单年度末	保单年度末年龄	年交保费		累计保险费	进入账户价值	个人万能账户价值(年末)			满期保险金			身故给付(年末)			账户价值(年末)		
		主险生存金(年末)	附加保费(年初)			高	中	低	高	中	低	高	中	低	高	中	低
1	31	600	50,000	50,600	50,600	53,600	52,850	51,475	-	-	-	53,600	52,850	51,475	50,920	50,205	48,901
2	32	1,200	-	51,800	1,200	58,016	56,428	53,576	-	-	-	58,016	56,428	53,576	55,695	54,171	51,433
3	33	2,400	-	54,200	2,400	63,897	61,368	56,913	-	-	-	63,897	61,368	56,913	61,980	59,526	55,206
4	34	2,400	-	56,600	2,400	70,131	66,529	60,309	-	-	-	70,131	66,529	60,309	68,728	65,198	59,103
5	35	2,400	-	59,000	2,400	76,739	71,923	63,765	-	-	-	76,739	71,923	63,765	75,971	71,204	63,127
6	36	2,400	-	61,400	2,400	83,743	77,559	67,281	-	-	-	83,743	77,559	67,281	83,743	77,559	67,281
7	37	2,400	-	63,800	2,400	91,185	83,450	70,858	-	-	-	91,185	83,450	70,858	91,185	83,450	70,858
8	38	2,400	-	66,200	2,400	99,038	89,605	74,498	-	-	-	99,038	89,605	74,498	99,038	89,605	74,498
9	39	2,400	-	68,600	2,400	107,380	96,037	78,202	-	-	-	107,380	96,037	78,202	107,380	96,037	78,202
10	40	2,400	-	71,000	2,400	116,223	102,759	81,970	-	-	-	116,223	102,759	81,970	116,223	102,759	81,970
11	41	2,400	-	73,400	2,400	125,596	109,783	85,805	-	-	-	125,596	109,783	85,805	125,596	109,783	85,805
12	42	2,400	-	75,800	2,400	135,532	117,122	89,706	-	-	-	135,532	117,122	89,706	135,532	117,122	89,706
13	43	2,400	-	78,200	2,400	146,061	124,794	93,676	-	-	-	146,061	124,794	93,676	146,061	124,794	93,676
14	44	2,400	-	80,600	2,400	157,227	132,809	97,716	-	-	-	157,227	132,809	97,716	157,227	132,809	97,716
15	45	2,400	-	83,000	2,400	169,061	141,186	101,826	-	-	-	169,061	141,186	101,826	169,061	141,186	101,826
16	46	2,400	-	85,400	2,400	181,605	149,939	106,008	-	-	-	181,605	149,939	106,008	181,605	149,939	106,008
17	47	2,400	-	87,800	2,400	194,901	159,086	110,263	-	-	-	194,901	159,086	110,263	194,901	159,086	110,263
18	48	2,400	-	90,200	2,400	208,995	168,645	114,592	-	-	-	208,995	168,645	114,592	208,995	168,645	114,592
19	49	2,400	-	92,600	2,400	223,935	178,634	118,998	-	-	-	223,935	178,634	118,998	223,935	178,634	118,998
20	50	2,400	-	95,000	2,400	239,771	189,073	123,480	-	-	-	239,771	189,073	123,480	239,771	189,073	123,480
21	51	2,400	-	97,400	2,400	256,557	199,981	128,011	-	-	-	256,557	199,981	128,011	256,557	199,981	128,011
22	52	2,400	-	99,800	2,400	274,351	211,380	132,682	-	-	-	274,351	211,380	132,682	274,351	211,380	132,682
23	53	2,400	-	102,200	2,400	293,212	223,292	137,404	-	-	-	293,212	223,292	137,404	293,212	223,292	137,404
24	54	2,400	-	104,600	2,400	313,204	235,710	142,208	-	-	-	313,204	235,710	142,208	313,204	235,710	142,208
25	55	2,400	-	107,000	2,400	334,397	248,749	147,097	-	-	-	334,397	248,749	147,097	334,397	248,749	147,097
26	56	2,400	-	109,400	2,400	356,860	262,342	152,071	-	-	-	356,860	262,342	152,071	356,860	262,342	152,071
27	57	2,400	-	111,800	2,400	380,672	276,548	157,132	-	-	-	380,672	276,548	157,132	380,672	276,548	157,132
28	58	2,400	-	114,200	2,400	405,912	291,393	162,282	-	-	-	405,912	291,393	162,282	405,912	291,393	162,282
29	59	2,400	-	116,600	2,400	432,687	308,905	167,622	-	-	-	432,687	308,905	167,622	432,687	308,905	167,622
30	60	2,400	-	119,000	2,400	461,027	323,116	172,854	-	-	-	461,027	323,116	172,854	461,027	323,116	172,854
31	61	2,400	-	121,400	2,400	491,089	340,056	178,279	-	-	-	491,089	340,056	178,279	491,089	340,056	178,279
32	62	2,400	-	123,800	2,400	522,954	357,759	183,799	-	-	-	522,954	357,759	183,799	522,954	357,759	183,799
33	63	2,400	-	126,200	2,400	556,731	376,258	189,415	-	-	-	556,731	376,258	189,415	556,731	376,258	189,415
34	64	2,400	-	128,600	2,400	592,535	395,580	195,130	-	-	-	592,535	395,580	195,130	592,535	395,580	195,130
35	65	3,600	-	132,200	3,600	631,687	416,991	202,145	-	-	-	631,687	416,991	202,145	631,687	416,991	202,145
36	66	3,600	-	135,800	3,600	673,188	439,356	209,282	-	-	-	673,188	439,356	209,282	673,188	439,356	209,282
37	67	3,600	-	139,400	3,600	717,180	462,727	216,545	-	-	-	717,180	462,727	216,545	717,180	462,727	216,545
38	68	3,600	-	143,000	3,600	763,811	487,149	223,934	-	-	-	763,811	487,149	223,934	763,811	487,149	223,934
39	69	3,600	-	146,600	3,600	813,239	512,671	231,453	-	-	-	813,239	512,671	231,453	813,239	512,671	231,453
40	70	23,600	-	170,200	23,600	985,631	599,341	259,103	-	-	-	985,631	599,341	259,103	985,631	599,341	259,103
41	71	3,600	-	173,800	3,600	942,372	588,112	267,238	-	-	-	942,372	588,112	267,238	942,372	588,112	267,238
42	72	3,600	-	177,400	3,600	1,002,514	618,177	275,514	-	-	-	1,002,514	618,177	275,514	1,002,514	618,177	275,514
43	73	3,600	-	181,000	3,600	1,066,265	649,595	283,936	-	-	-	1,066,265	649,595	283,936	1,066,265	649,595	283,936
44	74	3,600	-	184,600	3,600	1,133,841	682,426	292,505	-	-	-	1,133,841	682,426	292,505	1,133,841	682,426	292,505
45	75	3,600	-	188,200	3,600	1,205,471	716,735	301,223	-	-	-	1,205,471	716,735	301,223	1,205,471	716,735	301,223
46	76	3,600	-	191,800	3,600	1,281,399	752,589	310,095	-	-	-	1,281,399	752,589	310,095	1,281,399	752,589	310,095
47	77	3,600	-	195,400	3,600	1,361,883	790,055	319,122	-	-	-	1,361,883	790,055	319,122	1,361,883	790,055	319,122
48	78	3,600	-	199,000	3,600	1,447,196	829,207	328,306	-	-	-	1,447,196	829,207	328,306	1,447,196	829,207	328,306
49	79	3,600	-	202,600	3,600	1,537,628	870,122	337,652	-	-	-	1,537,628	870,122	337,652	1,537,628	870,122	337,652
50	80	3,600	-	206,200	3,600	1,633,496	912,877	347,160	-	-	-	1,633,496	912,877	347,160	1,633,496	912,877	347,160
51	81	3,600	-	209,800	3,600	1,735,095	957,557	356,836	-	-	-	1,735,095	957,557	356,836	1,735,095	957,557	356,836
52	82	3,600	-	213,400	3,600	1,842,801	1,004,247	366,680	-	-	-	1,842,801	1,004,247	366,680	1,842,801	1,004,247	366,680
53	83	3,600	-	217,000	3,600	1,956,969	1,053,038	376,697	-	-	-	1,956,969	1,053,038	376,697	1,956,969	1,053,038	376,697
54	84	3,600	-	220,600	3,600	2,077,987	1,104,025	386,889	-	-	-	2,077,987	1,104,025	386,889	2,077,987	1,104,025	386,889
55	85	7,200	-	227,800	7,200	2,209,866	1,160,906	400,860	-	-	-	2,209,866	1,160,906	400,860	2,209,866	1,160,906	400,860
56	86	7,200	-	235,000	7,200	2,349,658	1,220,347	415,075	-	-	-	2,349,658	1,220,347	415,075	2,349,658	1,220,347	415,075
57	87	7,200	-	242,200	7,200	2,497,837	1,282,462	429,539	-	-	-	2,497,837	1,282,462	429,539	2,497,837	1,282,462	429,539
58	88	7,200	-	249,400	7,200	2,654,908	1,347,373	444,256	-	-	-	2,654,908	1,347,373	444,256	2,654,908	1,347,373	444,256
59	89	7,200	-	256,600	7,200	2,821,402	1,415,205	459,230	-	-	-	2,821,402	1,415,205	459,230	2,821,402	1,415,205	459,230
60	90	7,200	-	263,800	7,200	2,997,886	1,486,089	474,467	-	-	-	2,997,886	1,486,089	474,467	2,997,886	1,486,089	474,467
61	91	7,200	-	271,000	7,200	3,184,959	1,560,163	489,970	-	-	-	3,184,959	1,560,163	489,970	3,184,959	1,560,163	489,970
62	92	7,200	-	278,200	7,200	3,383,257	1,637,570	505,745	-	-	-	3,383,257	1,637,570	505,745	3,383,257	1,637,570	505,745
63	93	7,200	-	285,400	7,200	3,593,452	1,718,461	521,795	-	-	-	3,593,452	1,718,461	521,795	3,593,452	1,718,461	521,795
64	94	7,200	-	292,600	7,200	3,816,259	1,802,992	538,126	-	-	-	3,816,259	1,802,992	538,126	3,816,259	1,802,992	538,126
65	95	7,200	-	299,800	7,200	4,052,435	1,891,326	554,744	-	-	-	4,052,435	1,891,326	554,744	4,052,435	1,891,326	554,744
66	96	7,200	-	307,000	7,200	4,302,781	1,983,636	571,652	-	-	-	4,302,781	1,983,636	571,652	4,302,781		

示例 4

性别		男	投保年龄	30岁	主险保额	10000元	首年追加保费	50,000	保险期间	保至100周岁						
保单年度末	保单年度末年龄	年交保费 主险生存金（年末） 附加保费（年初） 50,000	累计保险费	进入账户价值	个人万能账户价值（年末）			满期保险金			身故给付（年末）			账户价值（年末）		
					低	中	高	低	中	高	低	中	高	低	中	高
1	31	300	50,300	50,300	53,300	52,550	51,175	-	-	-	53,300	52,550	51,175	50,635	49,923	48,616
2	32	600	50,900	600	57,098	55,515	52,671	-	-	-	57,098	55,515	52,671	54,814	53,294	50,564
3	33	1,200	52,100	1,200	61,724	59,213	54,792	-	-	-	61,724	59,213	54,792	59,872	57,437	53,149
4	34	1,200	53,300	1,200	66,627	63,077	56,951	-	-	-	66,627	63,077	56,951	65,295	61,816	55,812
5	35	1,200	54,500	1,200	71,825	67,116	59,148	-	-	-	71,825	67,116	59,148	71,107	66,445	58,556
6	36	1,200	55,700	1,200	77,334	71,336	61,383	-	-	-	77,334	71,336	61,383	74,334	71,336	61,383
7	37	1,200	56,900	1,200	83,175	75,746	63,657	-	-	-	83,175	75,746	63,657	83,175	75,746	63,657
8	38	1,200	58,100	1,200	89,365	80,355	65,971	-	-	-	89,365	80,355	65,971	89,365	80,355	65,971
9	39	1,200	59,300	1,200	95,927	85,171	68,326	-	-	-	95,927	85,171	68,326	95,927	85,171	68,326
10	40	1,200	60,500	1,200	102,882	90,204	70,721	-	-	-	102,882	90,204	70,721	102,882	90,204	70,721
11	41	1,200	61,700	1,200	110,255	95,463	73,159	-	-	-	110,255	95,463	73,159	110,255	95,463	73,159
12	42	1,200	62,900	1,200	118,071	100,959	75,609	-	-	-	118,071	100,959	75,609	118,071	100,959	75,609
13	43	1,200	64,100	1,200	126,355	106,702	78,163	-	-	-	126,355	106,702	78,163	126,355	106,702	78,163
14	44	1,200	65,300	1,200	135,136	112,703	80,731	-	-	-	135,136	112,703	80,731	135,136	112,703	80,731
15	45	1,200	66,500	1,200	144,445	118,975	83,344	-	-	-	144,445	118,975	83,344	144,445	118,975	83,344
16	46	1,200	67,700	1,200	154,311	125,529	86,002	-	-	-	154,311	125,529	86,002	154,311	125,529	86,002
17	47	1,200	68,900	1,200	164,770	132,378	88,707	-	-	-	164,770	132,378	88,707	164,770	132,378	88,707
18	48	1,200	70,100	1,200	175,856	139,535	91,459	-	-	-	175,856	139,535	91,459	175,856	139,535	91,459
19	49	1,200	71,300	1,200	187,607	147,014	94,260	-	-	-	187,607	147,014	94,260	187,607	147,014	94,260
20	50	1,200	72,500	1,200	200,064	154,829	97,110	-	-	-	200,064	154,829	97,110	200,064	154,829	97,110
21	51	1,200	73,700	1,200	213,268	162,997	100,009	-	-	-	213,268	162,997	100,009	213,268	162,997	100,009
22	52	1,200	74,900	1,200	227,264	171,531	102,959	-	-	-	227,264	171,531	102,959	227,264	171,531	102,959
23	53	1,200	76,100	1,200	242,106	180,450	105,961	-	-	-	242,106	180,450	105,961	242,106	180,450	105,961
24	54	1,200	77,300	1,200	257,826	189,771	109,015	-	-	-	257,826	189,771	109,015	257,826	189,771	109,015
25	55	1,200	78,500	1,200	274,495	199,510	112,123	-	-	-	274,495	199,510	112,123	274,495	199,510	112,123
26	56	1,200	79,700	1,200	292,165	209,688	115,285	-	-	-	292,165	209,688	115,285	292,165	209,688	115,285
27	57	1,200	80,900	1,200	310,895	220,324	118,503	-	-	-	310,895	220,324	118,503	310,895	220,324	118,503
28	58	1,200	82,100	1,200	330,748	231,439	121,776	-	-	-	330,748	231,439	121,776	330,748	231,439	121,776
29	59	1,200	83,300	1,200	351,793	243,051	125,107	-	-	-	351,793	243,051	125,107	351,793	243,051	125,107
30	60	1,200	84,500	1,200	374,101	255,191	128,497	-	-	-	374,101	255,191	128,497	374,101	255,191	128,497
31	61	1,200	85,700	1,200	397,747	267,875	131,946	-	-	-	397,747	267,875	131,946	397,747	267,875	131,946
32	62	1,200	86,900	1,200	422,812	281,129	135,455	-	-	-	422,812	281,129	135,455	422,812	281,129	135,455
33	63	1,200	88,100	1,200	449,380	294,980	139,025	-	-	-	449,380	294,980	139,025	449,380	294,980	139,025
34	64	1,200	89,300	1,200	477,541	309,451	142,658	-	-	-	477,541	309,451	142,658	477,541	309,451	142,658
35	65	1,800	91,100	1,800	507,996	325,179	146,955	-	-	-	507,996	325,179	146,955	507,996	325,179	146,955
36	66	1,800	92,900	1,800	540,276	341,612	151,326	-	-	-	540,276	341,612	151,326	540,276	341,612	151,326
37	67	1,800	94,700	1,800	574,492	358,785	155,774	-	-	-	574,492	358,785	155,774	574,492	358,785	155,774
38	68	1,800	96,500	1,800	610,762	376,730	160,300	-	-	-	610,762	376,730	160,300	610,762	376,730	160,300
39	69	1,800	98,300	1,800	649,207	395,483	164,906	-	-	-	649,207	395,483	164,906	649,207	395,483	164,906
40	70	1,800	100,100	1,800	699,960	425,080	170,592	-	-	-	699,960	425,080	170,592	699,960	425,080	170,592
41	71	1,800	111,900	1,800	743,757	446,008	184,534	-	-	-	743,757	446,008	184,534	743,757	446,008	184,534
42	72	1,800	113,700	1,800	790,183	467,879	189,564	-	-	-	790,183	467,879	189,564	790,183	467,879	189,564
43	73	1,800	115,500	1,800	839,394	490,733	194,681	-	-	-	839,394	490,733	194,681	839,394	490,733	194,681
44	74	1,800	117,300	1,800	891,557	514,616	199,888	-	-	-	891,557	514,616	199,888	891,557	514,616	199,888
45	75	1,800	119,100	1,800	946,851	539,571	205,186	-	-	-	946,851	539,571	205,186	946,851	539,571	205,186
46	76	1,800	120,900	1,800	1,005,462	565,655	210,577	-	-	-	1,005,462	565,655	210,577	1,005,462	565,655	210,577
47	77	1,800	122,700	1,800	1,067,590	592,909	216,062	-	-	-	1,067,590	592,909	216,062	1,067,590	592,909	216,062
48	78	1,800	124,500	1,800	1,133,445	621,390	221,643	-	-	-	1,133,445	621,390	221,643	1,133,445	621,390	221,643
49	79	1,800	126,300	1,800	1,203,252	651,153	227,322	-	-	-	1,203,252	651,153	227,322	1,203,252	651,153	227,322
50	80	1,800	128,100	1,800	1,277,247	682,265	233,100	-	-	-	1,277,247	682,265	233,100	1,277,247	682,265	233,100
51	81	1,800	129,900	1,800	1,355,682	714,756	238,979	-	-	-	1,355,682	714,756	238,979	1,355,682	714,756	238,979
52	82	1,800	131,700	1,800	1,438,822	748,720	244,961	-	-	-	1,438,822	748,720	244,961	1,438,822	748,720	244,961
53	83	1,800	133,500	1,800	1,526,952	784,212	251,048	-	-	-	1,526,952	784,212	251,048	1,526,952	784,212	251,048
54	84	1,800	135,300	1,800	1,620,369	821,302	257,242	-	-	-	1,620,369	821,302	257,242	1,620,369	821,302	257,242
55	85	3,600	138,900	3,600	1,721,191	861,861	265,343	-	-	-	1,721,191	861,861	265,343	1,721,191	861,861	265,343
56	86	3,600	142,500	3,600	1,828,062	904,241	273,587	-	-	-	1,828,062	904,241	273,587	1,828,062	904,241	273,587
57	87	3,600	146,100	3,600	1,941,346	948,535	281,975	-	-	-	1,941,346	948,535	281,975	1,941,346	948,535	281,975
58	88	3,600	149,700	3,600	2,061,427	994,819	290,509	-	-	-	2,061,427	994,819	290,509	2,061,427	994,819	290,509
59	89	3,600	153,300	3,600	2,188,713	1,043,186	299,193	-	-	-	2,188,713	1,043,186	299,193	2,188,713	1,043,186	299,193
60	90	3,600	156,900	3,600	2,323,635	1,093,730	308,029	-	-	-	2,323,635	1,093,730	308,029	2,323,635	1,093,730	308,029
61	91	3,600	160,500	3,600	2,466,653	1,146,547	317,019	-	-	-	2,466,653	1,146,547	317,019	2,466,653	1,146,547	317,019
62	92	3,600	164,100	3,600	2,618,253	1,201,742	326,167	-	-	-	2,618,253	1,201,742	326,167	2,618,253	1,201,742	326,167
63	93	3,600	167,700	3,600	2,778,948	1,259,421	335,475	-	-	-	2,778,948	1,259,421	335,475	2,778,948	1,259,421	335,475
64	94	3,600	171,300	3,600	2,949,285	1,319,694	344,946	-	-	-	2,949,285	1,319,694	344,946	2,949,285	1,319,694	344,946
65	95	3,600	174,900	3,600	3,129,842	1,382,681	354,582	-	-	-	3,129,842	1,382,681	354,582	3,129,842	1,382,681	354,582
66	96	3,600	178,500	3,600	3,321,232	1,448,501	364,388	-	-	-	3,321,232	1,448,501	364,388	3,321,232	1,448,501	364,388
67	97	3,600	182,100	3,600	3,524,106	1,517,284	374,364	-	-	-	3,524,106	1,517,284	374,364	3,524,106	1,517,284	374,364
68	98	3,600	185,700	3,600	3,739,153	1,589,162	384,516	-	-	-	3,739,153	1,589,162	384,516	3,739,153	1,589,162	384,516
69	99	3,600	189,300	3,600	3,967,102	1,664,274	394,845	-	-	-	3,967,102					

示例 5

保单年度末	保单年度末年龄	年交保费		累计保险费	进入账户价值	个人万能账户价值 (年末)			满期保险金			身故给付 (年末)			现金价值 (年末)		
		主险生存金 (年末)	附加保费 (年初)			高	中	低	高	中	低	高	中	低	高	中	低
1	31	900	-	900	900	900	900	900	-	-	-	900	900	900	855	855	855
2	32	1,800	-	2,700	1,800	2,741	2,741	2,716	-	-	-	2,741	2,741	2,716	2,644	2,644	2,607
3	33	3,600	-	6,300	3,600	6,519	6,461	6,383	-	-	-	6,519	6,461	6,383	6,324	6,270	6,172
4	34	3,600	-	9,900	3,600	10,510	10,355	10,075	-	-	-	10,510	10,355	10,075	10,300	10,148	9,873
5	35	3,600	-	13,500	3,600	14,741	14,421	13,851	-	-	-	14,741	14,421	13,851	14,594	14,276	13,719
6	36	3,600	-	17,100	3,600	19,225	18,670	17,693	-	-	-	19,225	18,670	17,693	19,225	18,670	17,693
7	37	3,600	-	20,700	3,600	23,979	23,110	21,603	-	-	-	23,979	23,110	21,603	23,979	23,110	21,603
8	38	3,600	-	24,300	3,600	29,018	27,750	25,381	-	-	-	29,018	27,750	25,381	29,018	27,750	25,381
9	39	3,600	-	27,900	3,600	34,359	32,598	29,629	-	-	-	34,359	32,598	29,629	34,359	32,598	29,629
10	40	3,600	-	31,500	3,600	40,020	37,665	33,747	-	-	-	40,020	37,665	33,747	40,020	37,665	33,747
11	41	3,600	-	35,100	3,600	46,022	42,960	37,938	-	-	-	46,022	42,960	37,938	46,022	42,960	37,938
12	42	3,600	-	38,700	3,600	52,383	48,493	42,202	-	-	-	52,383	48,493	42,202	52,383	48,493	42,202
13	43	3,600	-	42,300	3,600	59,126	54,276	46,540	-	-	-	59,126	54,276	46,540	59,126	54,276	46,540
14	44	3,600	-	45,900	3,600	66,272	60,318	50,955	-	-	-	66,272	60,318	50,955	66,272	60,318	50,955
15	45	3,600	-	49,500	3,600	73,850	66,632	55,446	-	-	-	73,850	66,632	55,446	73,850	66,632	55,446
16	46	3,600	-	53,100	3,600	81,881	73,231	60,017	-	-	-	81,881	73,231	60,017	81,881	73,231	60,017
17	47	3,600	-	56,700	3,600	90,394	80,126	64,667	-	-	-	90,394	80,126	64,667	90,394	80,126	64,667
18	48	3,600	-	60,300	3,600	99,417	87,332	69,399	-	-	-	99,417	87,332	69,399	99,417	87,332	69,399
19	49	3,600	-	63,900	3,600	108,982	94,862	74,213	-	-	-	108,982	94,862	74,213	108,982	94,862	74,213
20	50	3,600	-	67,500	3,600	119,121	102,731	79,112	-	-	-	119,121	102,731	79,112	119,121	102,731	79,112
21	51	3,600	-	71,100	3,600	129,868	110,954	84,096	-	-	-	129,868	110,954	84,096	129,868	110,954	84,096
22	52	3,600	-	74,700	3,600	141,261	119,546	89,168	-	-	-	141,261	119,546	89,168	141,261	119,546	89,168
23	53	3,600	-	78,300	3,600	153,336	128,526	94,328	-	-	-	153,336	128,526	94,328	153,336	128,526	94,328
24	54	3,600	-	81,900	3,600	166,136	137,910	99,579	-	-	-	166,136	137,910	99,579	166,136	137,910	99,579
25	55	3,600	-	85,500	3,600	179,705	147,716	104,922	-	-	-	179,705	147,716	104,922	179,705	147,716	104,922
26	56	3,600	-	89,100	3,600	194,087	157,963	110,358	-	-	-	194,087	157,963	110,358	194,087	157,963	110,358
27	57	3,600	-	92,700	3,600	209,332	168,671	115,889	-	-	-	209,332	168,671	115,889	209,332	168,671	115,889
28	58	3,600	-	96,300	3,600	225,492	179,861	121,517	-	-	-	225,492	179,861	121,517	225,492	179,861	121,517
29	59	3,600	-	99,900	3,600	242,621	191,555	127,244	-	-	-	242,621	191,555	127,244	242,621	191,555	127,244
30	60	3,600	-	103,500	3,600	260,779	203,775	133,071	-	-	-	260,779	203,775	133,071	260,779	203,775	133,071
31	61	3,600	-	107,100	3,600	280,026	216,545	138,999	-	-	-	280,026	216,545	138,999	280,026	216,545	138,999
32	62	3,600	-	110,700	3,600	300,427	229,889	145,032	-	-	-	300,427	229,889	145,032	300,427	229,889	145,032
33	63	3,600	-	114,300	3,600	322,053	243,835	151,170	-	-	-	322,053	243,835	151,170	322,053	243,835	151,170
34	64	3,600	-	117,900	3,600	344,976	258,407	157,415	-	-	-	344,976	258,407	157,415	344,976	258,407	157,415
35	65	5,400	-	123,300	5,400	371,074	275,435	165,570	-	-	-	371,074	275,435	165,570	371,074	275,435	165,570
36	66	5,400	-	128,700	5,400	398,739	293,230	173,868	-	-	-	398,739	293,230	173,868	398,739	293,230	173,868
37	67	5,400	-	134,100	5,400	428,063	311,825	182,310	-	-	-	428,063	311,825	182,310	428,063	311,825	182,310
38	68	5,400	-	139,500	5,400	459,147	331,257	190,901	-	-	-	459,147	331,257	190,901	459,147	331,257	190,901
39	69	5,400	-	144,900	5,400	492,096	351,564	199,641	-	-	-	492,096	351,564	199,641	492,096	351,564	199,641
40	70	35,400	-	180,300	35,400	557,022	402,784	238,535	-	-	-	557,022	402,784	238,535	557,022	402,784	238,535
41	71	5,400	-	185,700	5,400	595,843	426,310	248,110	-	-	-	595,843	426,310	248,110	595,843	426,310	248,110
42	72	5,400	-	191,100	5,400	636,991	450,891	257,851	-	-	-	636,991	450,891	257,851	636,991	450,891	257,851
43	73	5,400	-	196,500	5,400	680,613	476,584	267,764	-	-	-	680,613	476,584	267,764	680,613	476,584	267,764
44	74	5,400	-	201,900	5,400	726,850	503,430	277,850	-	-	-	726,850	503,430	277,850	726,850	503,430	277,850
45	75	5,400	-	207,300	5,400	775,861	531,485	288,112	-	-	-	775,861	531,485	288,112	775,861	531,485	288,112
46	76	5,400	-	212,700	5,400	827,812	560,801	298,554	-	-	-	827,812	560,801	298,554	827,812	560,801	298,554
47	77	5,400	-	218,100	5,400	882,881	591,437	309,179	-	-	-	882,881	591,437	309,179	882,881	591,437	309,179
48	78	5,400	-	223,500	5,400	941,254	623,432	319,989	-	-	-	941,254	623,432	319,989	941,254	623,432	319,989
49	79	5,400	-	228,900	5,400	1,003,129	656,907	330,989	-	-	-	1,003,129	656,907	330,989	1,003,129	656,907	330,989
50	80	5,400	-	234,300	5,400	1,068,717	691,868	342,182	-	-	-	1,068,717	691,868	342,182	1,068,717	691,868	342,182
51	81	5,400	-	239,700	5,400	1,138,240	728,402	353,570	-	-	-	1,138,240	728,402	353,570	1,138,240	728,402	353,570
52	82	5,400	-	245,100	5,400	1,211,934	766,580	365,157	-	-	-	1,211,934	766,580	365,157	1,211,934	766,580	365,157
53	83	5,400	-	250,500	5,400	1,290,050	806,477	376,917	-	-	-	1,290,050	806,477	376,917	1,290,050	806,477	376,917
54	84	5,400	-	255,900	5,400	1,372,851	848,168	388,914	-	-	-	1,372,851	848,168	388,914	1,372,851	848,168	388,914
55	85	10,800	-	266,700	10,800	1,466,025	897,136	406,551	-	-	-	1,466,025	897,136	406,551	1,466,025	897,136	406,551
56	86	10,800	-	277,500	10,800	1,564,786	948,307	424,465	-	-	-	1,564,786	948,307	424,465	1,564,786	948,307	424,465
57	87	10,800	-	288,300	10,800	1,669,473	1,001,780	442,693	-	-	-	1,669,473	1,001,780	442,693	1,669,473	1,001,780	442,693
58	88	10,800	-	299,100	10,800	1,780,442	1,057,661	461,240	-	-	-	1,780,442	1,057,661	461,240	1,780,442	1,057,661	461,240
59	89	10,800	-	309,900	10,800	1,898,065	1,116,055	480,112	-	-	-	1,898,065	1,116,055	480,112	1,898,065	1,116,055	480,112
60	90	10,800	-	320,700	10,800	2,022,752	1,177,078	499,314	-	-	-	2,022,752	1,177,078	499,314	2,022,752	1,177,078	499,314
61	91	10,800	-	331,500	10,800	2,154,918	1,240,846	518,852	-	-	-	2,154,918	1,240,846	518,852	2,154,918	1,240,846	518,852
62	92	10,800	-	342,300	10,800	2,295,013	1,307,484	538,732	-	-	-	2,295,013	1,307,484	538,732	2,295,013	1,307,484	538,732
63	93	10,800	-	353,100	10,800	2,443,513	1,377,121	558,960	-	-	-	2,443,513	1,377,121	558,960	2,443,513	1,377,121	558,960
64	94	10,800	-	363,900	10,800	2,600,921	1,449,892	579,542	-	-	-	2,600,921	1,449,892	579,542	2,600,921	1,449,892	579,542
65	95	10,800	-	374,700	10,800	2,767,780	1,525,937	600,484	-	-	-	2,767,780	1,525,937	600,484	2,767,780	1,525,937	600,484
66	96	10,800	-	385,500	10,800	2,944,646	1,605,404	621,792	-	-	-	2,944,646	1,605,404	621,792	2,944,646	1,605,404	621,792
67	97	10,800	-	396,300	10,800	3,132,125	1,688,447	643,473	-	-	-	3,132,125	1,688,447	643,473	3,132,125	1,688,447	643,473
68	98	10,800	-	407,100	10,800	3,330,853	1,775,227	665,534									

示例 6

保单年度末	保单年度末年龄	年交保费		累计保险费	进入账户价值			个人万能账户价值 (年末)			满期保险金			身故给付 (年末)			现金价值 (年末)		
		主险生存金 (年末)	附加保费 (年初)		高	中	低	高	中	低	高	中	低	高	中	低	高	中	低
1	31	1,500	-	1,500	1,500	1,500	1,500	1,500	1,500	1,500	-	-	-	1,500	1,500	1,500	1,425	1,425	1,425
2	32	3,000	-	4,500	3,000	2,990	4,500	4,500	4,500	4,500	-	-	-	4,500	4,500	4,500	4,406	4,406	4,406
3	33	6,000	-	10,500	6,000	10,855	10,773	10,695	10,615	10,535	-	-	-	10,855	10,773	10,695	10,539	10,459	10,379
4	34	6,000	-	16,500	6,000	17,517	17,258	16,791	16,324	15,857	-	-	-	17,517	17,258	16,791	17,167	16,913	16,455
5	35	6,000	-	22,500	6,000	24,568	24,034	23,085	22,136	21,187	-	-	-	24,568	24,034	23,085	24,323	23,794	22,854
6	36	6,000	-	28,500	6,000	32,042	31,116	29,489	28,563	27,637	-	-	-	32,042	31,116	29,489	32,042	31,116	29,489
7	37	6,000	-	34,500	6,000	39,965	38,516	36,005	35,079	34,153	-	-	-	39,965	38,516	36,005	39,965	38,516	36,005
8	38	6,000	-	40,500	6,000	48,363	46,249	42,635	41,308	40,000	-	-	-	48,363	46,249	42,635	48,363	46,249	42,635
9	39	6,000	-	46,500	6,000	57,265	54,331	49,381	47,544	45,707	-	-	-	57,265	54,331	49,381	57,265	54,331	49,381
10	40	6,000	-	52,500	6,000	66,701	62,776	56,245	53,908	51,571	-	-	-	66,701	62,776	56,245	66,701	62,776	56,245
11	41	6,000	-	58,500	6,000	76,703	71,600	63,230	60,493	57,756	-	-	-	76,703	71,600	63,230	76,703	71,600	63,230
12	42	6,000	-	64,500	6,000	87,305	80,822	70,336	67,199	64,062	-	-	-	87,305	80,822	70,336	87,305	80,822	70,336
13	43	6,000	-	70,500	6,000	98,543	90,459	77,587	73,000	68,413	-	-	-	98,543	90,459	77,587	98,543	90,459	77,587
14	44	6,000	-	76,500	6,000	110,456	100,530	84,924	79,737	74,550	-	-	-	110,456	100,530	84,924	110,456	100,530	84,924
15	45	6,000	-	82,500	6,000	123,083	111,054	92,411	86,624	80,837	-	-	-	123,083	111,054	92,411	123,083	111,054	92,411
16	46	6,000	-	88,500	6,000	136,468	122,051	100,028	93,641	86,854	-	-	-	136,468	122,051	100,028	136,468	122,051	100,028
17	47	6,000	-	94,500	6,000	150,656	133,544	107,778	100,791	93,804	-	-	-	150,656	133,544	107,778	150,656	133,544	107,778
18	48	6,000	-	100,500	6,000	165,695	145,553	115,664	108,277	100,890	-	-	-	165,695	145,553	115,664	165,695	145,553	115,664
19	49	6,000	-	106,500	6,000	181,637	158,103	123,689	115,802	107,415	-	-	-	181,637	158,103	123,689	181,637	158,103	123,689
20	50	6,000	-	112,500	6,000	198,535	171,218	131,853	122,906	114,019	-	-	-	198,535	171,218	131,853	198,535	171,218	131,853
21	51	6,000	-	118,500	6,000	216,447	184,923	140,160	130,612	121,225	-	-	-	216,447	184,923	140,160	216,447	184,923	140,160
22	52	6,000	-	124,500	6,000	235,434	199,244	148,613	137,864	128,077	-	-	-	235,434	199,244	148,613	235,434	199,244	148,613
23	53	6,000	-	130,500	6,000	255,560	214,210	157,214	145,665	135,030	-	-	-	255,560	214,210	157,214	255,560	214,210	157,214
24	54	6,000	-	136,500	6,000	276,894	229,849	165,965	153,816	142,781	-	-	-	276,894	229,849	165,965	276,894	229,849	165,965
25	55	6,000	-	142,500	6,000	299,509	246,193	174,670	161,917	149,724	-	-	-	299,509	246,193	174,670	299,509	246,193	174,670
26	56	6,000	-	148,500	6,000	323,478	263,271	183,930	169,468	156,262	-	-	-	323,478	263,271	183,930	323,478	263,271	183,930
27	57	6,000	-	154,500	6,000	348,887	281,119	193,149	177,716	163,009	-	-	-	348,887	281,119	193,149	348,887	281,119	193,149
28	58	6,000	-	160,500	6,000	375,820	299,769	202,529	188,763	170,003	-	-	-	375,820	299,769	202,529	375,820	299,769	202,529
29	59	6,000	-	166,500	6,000	404,369	319,259	212,073	200,052	177,237	-	-	-	404,369	319,259	212,073	404,369	319,259	212,073
30	60	6,000	-	172,500	6,000	434,631	339,625	221,784	210,001	184,211	-	-	-	434,631	339,625	221,784	434,631	339,625	221,784
31	61	6,000	-	178,500	6,000	466,709	360,908	231,666	219,950	194,160	-	-	-	466,709	360,908	231,666	466,709	360,908	231,666
32	62	6,000	-	184,500	6,000	500,712	383,149	241,720	230,901	204,110	-	-	-	500,712	383,149	241,720	500,712	383,149	241,720
33	63	6,000	-	190,500	6,000	536,754	406,391	251,950	241,650	214,060	-	-	-	536,754	406,391	251,950	536,754	406,391	251,950
34	64	6,000	-	196,500	6,000	574,960	430,678	262,359	252,599	224,070	-	-	-	574,960	430,678	262,359	574,960	430,678	262,359
35	65	9,000	-	205,500	9,000	618,457	459,059	275,950	263,148	234,080	-	-	-	618,457	459,059	275,950	618,457	459,059	275,950
36	66	9,000	-	214,500	9,000	664,565	488,717	289,779	274,728	244,669	-	-	-	664,565	488,717	289,779	664,565	488,717	289,779
37	67	9,000	-	223,500	9,000	713,439	519,709	303,850	285,316	255,260	-	-	-	713,439	519,709	303,850	713,439	519,709	303,850
38	68	9,000	-	232,500	9,000	765,245	552,096	318,168	296,863	265,810	-	-	-	765,245	552,096	318,168	765,245	552,096	318,168
39	69	9,000	-	241,500	9,000	820,160	585,940	332,736	308,410	276,360	-	-	-	820,160	585,940	332,736	820,160	585,940	332,736
40	70	59,000	-	300,500	59,000	928,369	671,307	397,559	357,907	316,310	-	-	-	928,369	671,307	397,559	928,369	671,307	397,559
41	71	9,000	-	309,500	9,000	993,071	710,516	413,516	368,410	325,810	-	-	-	993,071	710,516	413,516	993,071	710,516	413,516
42	72	9,000	-	318,500	9,000	1,061,656	751,489	429,732	378,903	336,703	-	-	-	1,061,656	751,489	429,732	1,061,656	751,489	429,732
43	73	9,000	-	327,500	9,000	1,134,355	794,307	446,273	391,996	347,596	-	-	-	1,134,355	794,307	446,273	1,134,355	794,307	446,273
44	74	9,000	-	336,500	9,000	1,211,416	839,050	463,083	405,090	358,489	-	-	-	1,211,416	839,050	463,083	1,211,416	839,050	463,083
45	75	9,000	-	345,500	9,000	1,293,101	885,808	480,187	416,183	369,583	-	-	-	1,293,101	885,808	480,187	1,293,101	885,808	480,187
46	76	9,000	-	354,500	9,000	1,379,687	934,669	497,590	427,277	380,677	-	-	-	1,379,687	934,669	497,590	1,379,687	934,669	497,590
47	77	9,000	-	363,500	9,000	1,471,469	985,729	515,288	437,970	391,771	-	-	-	1,471,469	985,729	515,288	1,471,469	985,729	515,288
48	78	9,000	-	372,500	9,000	1,568,737	1,039,087	533,316	449,263	402,862	-	-	-	1,568,737	1,039,087	533,316	1,568,737	1,039,087	533,316
49	79	9,000	-	381,500	9,000	1,671,882	1,094,846	551,649	460,556	413,953	-	-	-	1,671,882	1,094,846	551,649	1,671,882	1,094,846	551,649
50	80	9,000	-	390,500	9,000	1,781,195	1,153,114	570,303	471,249	425,044	-	-	-	1,781,195	1,153,114	570,303	1,781,195	1,153,114	570,303
51	81	9,000	-	399,500	9,000	1,897,067	1,214,004	589,283	481,944	436,135	-	-	-	1,897,067	1,214,004	589,283	1,897,067	1,214,004	589,283
52	82	9,000	-	408,500	9,000	2,019,891	1,277,631	608,395	492,639	447,226	-	-	-	2,019,891	1,277,631	608,395	2,019,891	1,277,631	608,395
53	83	9,000	-	417,500	9,000	2,150,084	1,344,128	628,246	503,334	458,317	-	-	-	2,150,084	1,344,128	628,246	2,150,084	1,344,128	628,246
54	84	9,000	-	426,500	9,000	2,288,089	1,413,613	648,240	513,428	468,408	-	-	-	2,288,089	1,413,613	648,240	2,288,089	1,413,613	648,240
55	85	18,000	-	444,500	18,000	2,443,375	1,495,226	677,584	523,519	478,499	-	-	-	2,443,375	1,495,226	677,584	2,443,375	1,495,226	677,584
56	86	18,000	-	462,500	18,000	2,607,977	1,580,511	707,442	533,610	488,510	-	-	-	2,607,977	1,580,511	707,442	2,607,977	1,580,511	707,442
57	87	18,000	-	480,500	18,000	2,782,456	1,669,634	737,822	543,621	498,521	-	-	-	2,782,456	1,669,634	737,822	2,782,456	1,669,634	737,822
58	88	18,000	-	498,500	18,000	2,967,403	1,762,768	768,734	553,732	508,532	-	-	-	2,967,403	1,762,768	768,734	2,967,403	1,762,768	768,734
59	89	18,000	-	516,500	18,000	3,163,447	1,860,092	800,187	563,843	518,543	-	-	-	3,163,447	1,860,092	800,187	3,163,447	1,860,092	800,187
60	90	18,																	

示例 7

性别		男		投保年龄		30岁		主险保额		100000元		首年追加保费		-		保险期间		保至100周岁	
保单年度末	保单年度末年龄	年交保费		累计保险费	进入账户价值	个人万寿账户价值（年末）				满期保险金	身故给付（年末）		现金价值（年末）						
		主险生存金（年末）	附加保费（年初）			高	中	低	高	中	低	高	中	低	高	中	低	高	中
1	31	3,000		3,000	3,000	3,000	3,000	3,000	-	-	-	3,000	3,000	2,850	2,850	2,850	2,850	2,850	2,850
2	32	6,000		9,000	9,180	9,135	9,053	-	-	-	-	9,180	9,135	8,813	8,770	8,690	8,690	8,690	8,690
3	33	12,000		21,000	21,731	21,546	21,211	-	-	-	-	21,731	21,546	21,211	21,079	20,900	20,575	20,575	20,575
4	34	12,000		33,000	35,035	34,516	33,582	-	-	-	-	35,035	34,516	33,582	34,334	33,825	32,910	32,910	32,910
5	35	12,000		45,000	49,137	48,069	46,170	-	-	-	-	49,137	48,069	46,170	48,415	48,415	45,708	45,708	45,708
6	36	12,000		57,000	64,085	62,232	58,978	-	-	-	-	64,085	62,232	58,978	64,085	62,232	58,978	58,978	58,978
7	37	12,000		69,000	79,930	77,032	72,010	-	-	-	-	79,930	77,032	72,010	79,930	77,032	72,010	72,010	72,010
8	38	12,000		81,000	96,726	92,499	85,270	-	-	-	-	96,726	92,499	85,270	96,726	92,499	85,270	85,270	85,270
9	39	12,000		93,000	114,529	108,661	98,762	-	-	-	-	114,529	108,661	98,762	114,529	108,661	98,762	98,762	98,762
10	40	12,000		105,000	133,401	125,551	112,491	-	-	-	-	133,401	125,551	112,491	133,401	125,551	112,491	112,491	112,491
11	41	12,000		117,000	153,405	143,201	126,459	-	-	-	-	153,405	143,201	126,459	153,405	143,201	126,459	126,459	126,459
12	42	12,000		129,000	174,610	161,645	140,672	-	-	-	-	174,610	161,645	140,672	174,610	161,645	140,672	140,672	140,672
13	43	12,000		141,000	197,086	180,919	155,134	-	-	-	-	197,086	180,919	155,134	197,086	180,919	155,134	155,134	155,134
14	44	12,000		153,000	220,911	201,060	169,849	-	-	-	-	220,911	201,060	169,849	220,911	201,060	169,849	169,849	169,849
15	45	12,000		165,000	246,166	222,108	184,821	-	-	-	-	246,166	222,108	184,821	246,166	222,108	184,821	184,821	184,821
16	46	12,000		177,000	272,936	244,103	200,056	-	-	-	-	272,936	244,103	200,056	272,936	244,103	200,056	200,056	200,056
17	47	12,000		189,000	301,312	267,087	215,557	-	-	-	-	301,312	267,087	215,557	301,312	267,087	215,557	215,557	215,557
18	48	12,000		201,000	331,391	291,106	231,329	-	-	-	-	331,391	291,106	231,329	331,391	291,106	231,329	231,329	231,329
19	49	12,000		213,000	363,274	316,206	247,377	-	-	-	-	363,274	316,206	247,377	363,274	316,206	247,377	247,377	247,377
20	50	12,000		225,000	397,071	342,435	263,706	-	-	-	-	397,071	342,435	263,706	397,071	342,435	263,706	263,706	263,706
21	51	12,000		237,000	432,895	369,845	280,321	-	-	-	-	432,895	369,845	280,321	432,895	369,845	280,321	280,321	280,321
22	52	12,000		249,000	470,869	398,488	297,227	-	-	-	-	470,869	398,488	297,227	470,869	398,488	297,227	297,227	297,227
23	53	12,000		261,000	511,121	428,420	314,428	-	-	-	-	511,121	428,420	314,428	511,121	428,420	314,428	314,428	314,428
24	54	12,000		273,000	553,788	459,699	331,931	-	-	-	-	553,788	459,699	331,931	553,788	459,699	331,931	331,931	331,931
25	55	12,000		285,000	599,015	492,385	349,739	-	-	-	-	599,015	492,385	349,739	599,015	492,385	349,739	349,739	349,739
26	56	12,000		297,000	646,956	526,543	367,960	-	-	-	-	646,956	526,543	367,960	646,956	526,543	367,960	367,960	367,960
27	57	12,000		309,000	697,774	562,237	386,297	-	-	-	-	697,774	562,237	386,297	697,774	562,237	386,297	386,297	386,297
28	58	12,000		321,000	751,640	599,538	405,058	-	-	-	-	751,640	599,538	405,058	751,640	599,538	405,058	405,058	405,058
29	59	12,000		333,000	808,738	638,517	424,146	-	-	-	-	808,738	638,517	424,146	808,738	638,517	424,146	424,146	424,146
30	60	12,000		345,000	869,263	679,250	443,569	-	-	-	-	869,263	679,250	443,569	869,263	679,250	443,569	443,569	443,569
31	61	12,000		357,000	933,418	721,817	463,331	-	-	-	-	933,418	721,817	463,331	933,418	721,817	463,331	463,331	463,331
32	62	12,000		369,000	1,001,423	766,298	483,439	-	-	-	-	1,001,423	766,298	483,439	1,001,423	766,298	483,439	483,439	483,439
33	63	12,000		381,000	1,073,509	812,782	503,900	-	-	-	-	1,073,509	812,782	503,900	1,073,509	812,782	503,900	503,900	503,900
34	64	12,000		393,000	1,149,919	861,357	524,718	-	-	-	-	1,149,919	861,357	524,718	1,149,919	861,357	524,718	524,718	524,718
35	65	18,000		411,000	1,236,915	918,118	551,900	-	-	-	-	1,236,915	918,118	551,900	1,236,915	918,118	551,900	551,900	551,900
36	66	18,000		429,000	1,329,129	977,433	579,559	-	-	-	-	1,329,129	977,433	579,559	1,329,129	977,433	579,559	579,559	579,559
37	67	18,000		447,000	1,426,877	1,039,418	607,701	-	-	-	-	1,426,877	1,039,418	607,701	1,426,877	1,039,418	607,701	607,701	607,701
38	68	18,000		465,000	1,530,490	1,104,192	636,336	-	-	-	-	1,530,490	1,104,192	636,336	1,530,490	1,104,192	636,336	636,336	636,336
39	69	18,000		483,000	1,640,319	1,171,880	665,472	-	-	-	-	1,640,319	1,171,880	665,472	1,640,319	1,171,880	665,472	665,472	665,472
40	70	18,000		501,000	1,756,735	1,242,615	705,117	-	-	-	-	1,756,735	1,242,615	705,117	1,756,735	1,242,615	705,117	705,117	705,117
41	71	18,000		519,000	1,886,143	1,321,032	747,032	-	-	-	-	1,886,143	1,321,032	747,032	1,886,143	1,321,032	747,032	747,032	747,032
42	72	18,000		537,000	2,123,311	1,502,979	859,505	-	-	-	-	2,123,311	1,502,979	859,505	2,123,311	1,502,979	859,505	859,505	859,505
43	73	18,000		555,000	2,268,710	1,588,613	892,546	-	-	-	-	2,268,710	1,588,613	892,546	2,268,710	1,588,613	892,546	892,546	892,546
44	74	18,000		573,000	2,422,833	1,678,101	926,166	-	-	-	-	2,422,833	1,678,101	926,166	2,422,833	1,678,101	926,166	926,166	926,166
45	75	18,000		591,000	2,586,203	1,771,615	960,374	-	-	-	-	2,586,203	1,771,615	960,374	2,586,203	1,771,615	960,374	960,374	960,374
46	76	18,000		609,000	2,759,375	1,869,338	995,180	-	-	-	-	2,759,375	1,869,338	995,180	2,759,375	1,869,338	995,180	995,180	995,180
47	77	18,000		627,000	2,942,937	1,971,458	1,030,596	-	-	-	-	2,942,937	1,971,458	1,030,596	2,942,937	1,971,458	1,030,596	1,030,596	1,030,596
48	78	18,000		645,000	3,137,513	2,078,174	1,066,631	-	-	-	-	3,137,513	2,078,174	1,066,631	3,137,513	2,078,174	1,066,631	1,066,631	1,066,631
49	79	18,000		663,000	3,343,764	2,189,691	1,103,297	-	-	-	-	3,343,764	2,189,691	1,103,297	3,343,764	2,189,691	1,103,297	1,103,297	1,103,297
50	80	18,000		681,000	3,562,990	2,306,228	1,140,605	-	-	-	-	3,562,990	2,306,228	1,140,605	3,562,990	2,306,228	1,140,605	1,140,605	1,140,605
51	81	18,000		699,000	3,794,137	2,428,008	1,178,566	-	-	-	-	3,794,137	2,428,008	1,178,566	3,794,137	2,428,008	1,178,566	1,178,566	1,178,566
52	82	18,000		717,000	4,039,781	2,555,268	1,217,191	-	-	-	-	4,039,781	2,555,268	1,217,191	4,039,781	2,555,268	1,217,191	1,217,191	1,217,191
53	83	18,000		735,000	4,300,168	2,688,255	1,256,491	-	-	-	-	4,300,168	2,688,255	1,256,491	4,300,168	2,688,255	1,256,491	1,256,491	1,256,491
54	84	18,000		753,000	4,576,178	2,827,227	1,296,480	-	-	-	-	4,576,178	2,827,227	1,296,480	4,576,178	2,827,227	1,296,480	1,296,480	1,296,480
55	85	36,000		889,000	4,886,749	2,990,452	1,355,168	-	-	-	-	4,886,749	2,990,452	1,355,168	4,886,749	2,990,452	1,355,168	1,355,168	1,355,168
56	86	36,000		925,000	5,215,954	3,161,022	1,414,884	-	-	-	-	5,215,954	3,161,022	1,414,884	5,215,954	3,161,022	1,414,884	1,414,884	1,414,884
57	87	36,000		961,000	5,564,911	3,339,268	1,475,614	-	-	-	-	5,564,911	3,339,268	1,475,614	5,564,911	3,339,268	1,475,614	1,475,614	1,475,614
58	88	36,000		997,000	5,934,806	3,525,535	1,537,468	-	-	-	-	5,934,806	3,525,535	1,537,468	5,934,806	3,525,535	1,537,468	1,537,468	1,537,468
59	89	36,000		1,033,000	6,326,894	3,720,184	1,600,374	-	-	-	-	6,326,894	3,720,184	1,600,374	6,326,894	3,720,184	1,600,374	1,600,374	1,600,374
60	90	36,000		1,069,000	6,742,508	3,923,593	1,664,380	-	-	-	-	6,742,50							

示例 8

性别		男		投保年龄		45岁		主险保额		30000元		首年追加保费		100,000		保险期间		保至100周岁	
保单年度末	保单年度末年龄	年交保费		累计保险费	进入账户价值	个人万能账户价值(年末)			满期保险金	身故给付(年末)			现金价值(年末)	高	低	身故给付(年末)	高	低	身故给付(年末)
		主险生存金(年末)	追加保费(年初)			高	中	低		高	中	低							
1	46	900	100,000	100,900	100,900	106,900	105,400	102,650	-	-	-	-	106,900	105,400	102,650	100,555	100,120	97,518	-
2	47	1,800	-	102,700	1,800	115,111	111,913	106,216	-	-	-	-	115,111	111,913	106,216	110,509	107,465	101,997	-
3	48	3,600	-	106,300	3,600	125,621	120,580	111,706	-	-	-	-	125,621	120,580	111,706	121,852	116,963	108,355	-
4	49	3,600	-	109,900	3,600	136,758	129,607	117,261	-	-	-	-	136,758	129,607	117,261	134,023	127,014	114,915	-
5	50	3,600	-	113,500	3,600	148,564	139,039	122,913	-	-	-	-	148,564	139,039	122,913	147,078	137,648	121,683	-
6	51	3,600	-	117,100	3,600	161,071	148,596	128,664	-	-	-	-	161,071	148,596	128,664	161,071	148,596	128,664	-
7	52	3,600	-	120,700	3,600	174,342	159,186	133,515	-	-	-	-	174,342	159,186	133,515	174,342	159,186	133,515	-
8	53	3,600	-	124,300	3,600	188,403	169,960	140,469	-	-	-	-	188,403	169,960	140,469	188,403	169,960	140,469	-
9	54	3,600	-	127,900	3,600	203,307	181,208	146,527	-	-	-	-	203,307	181,208	146,527	203,307	181,208	146,527	-
10	55	3,600	-	131,500	3,600	219,105	192,962	152,692	-	-	-	-	219,105	192,962	152,692	219,105	192,962	152,692	-
11	56	3,600	-	135,100	3,600	235,851	205,246	158,464	-	-	-	-	235,851	205,246	158,464	235,851	205,246	158,464	-
12	57	3,600	-	138,700	3,600	253,603	218,082	165,316	-	-	-	-	253,603	218,082	165,316	253,603	218,082	165,316	-
13	58	3,600	-	142,300	3,600	272,419	231,495	171,839	-	-	-	-	272,419	231,495	171,839	272,419	231,495	171,839	-
14	59	3,600	-	145,900	3,600	292,364	245,513	178,446	-	-	-	-	292,364	245,513	178,446	292,364	245,513	178,446	-
15	60	3,600	-	149,500	3,600	313,506	260,161	185,169	-	-	-	-	313,506	260,161	185,169	313,506	260,161	185,169	-
16	61	3,600	-	153,100	3,600	335,916	275,468	192,010	-	-	-	-	335,916	275,468	192,010	335,916	275,468	192,010	-
17	62	3,600	-	156,700	3,600	359,671	291,463	198,970	-	-	-	-	359,671	291,463	198,970	359,671	291,463	198,970	-
18	63	3,600	-	160,300	3,600	384,851	308,180	206,052	-	-	-	-	384,851	308,180	206,052	384,851	308,180	206,052	-
19	64	3,600	-	163,900	3,600	411,542	325,648	213,258	-	-	-	-	411,542	325,648	213,258	411,542	325,648	213,258	-
20	65	5,400	-	169,300	5,400	441,635	345,702	222,390	-	-	-	-	441,635	345,702	222,390	441,635	345,702	222,390	-
21	66	5,400	-	174,700	5,400	473,533	366,659	231,681	-	-	-	-	473,533	366,659	231,681	473,533	366,659	231,681	-
22	67	5,400	-	180,100	5,400	507,345	388,558	241,136	-	-	-	-	507,345	388,558	241,136	507,345	388,558	241,136	-
23	68	5,400	-	185,500	5,400	543,185	411,443	250,756	-	-	-	-	543,185	411,443	250,756	543,185	411,443	250,756	-
24	69	5,400	-	190,900	5,400	581,177	435,358	260,514	-	-	-	-	581,177	435,358	260,514	581,177	435,358	260,514	-
25	70	35,400	-	226,300	35,400	651,447	490,349	300,504	-	-	-	-	651,447	490,349	300,504	651,447	490,349	300,504	-
26	71	5,400	-	231,700	5,400	695,934	517,815	311,162	-	-	-	-	695,934	517,815	311,162	695,934	517,815	311,162	-
27	72	5,400	-	237,100	5,400	743,090	546,517	322,008	-	-	-	-	743,090	546,517	322,008	743,090	546,517	322,008	-
28	73	5,400	-	242,500	5,400	793,073	576,510	333,043	-	-	-	-	793,073	576,510	333,043	793,073	576,510	333,043	-
29	74	5,400	-	247,900	5,400	846,060	607,853	344,271	-	-	-	-	846,060	607,853	344,271	846,060	607,853	344,271	-
30	75	5,400	-	253,300	5,400	902,224	640,606	355,696	-	-	-	-	902,224	640,606	355,696	902,224	640,606	355,696	-
31	76	5,400	-	258,700	5,400	961,757	674,834	367,320	-	-	-	-	961,757	674,834	367,320	961,757	674,834	367,320	-
32	77	5,400	-	264,100	5,400	1,024,862	710,601	379,149	-	-	-	-	1,024,862	710,601	379,149	1,024,862	710,601	379,149	-
33	78	5,400	-	269,500	5,400	1,091,754	747,978	391,184	-	-	-	-	1,091,754	747,978	391,184	1,091,754	747,978	391,184	-
34	79	5,400	-	274,900	5,400	1,162,659	787,037	403,429	-	-	-	-	1,162,659	787,037	403,429	1,162,659	787,037	403,429	-
35	80	5,400	-	280,300	5,400	1,237,819	827,854	415,889	-	-	-	-	1,237,819	827,854	415,889	1,237,819	827,854	415,889	-
36	81	5,400	-	285,700	5,400	1,317,488	870,507	428,567	-	-	-	-	1,317,488	870,507	428,567	1,317,488	870,507	428,567	-
37	82	5,400	-	291,100	5,400	1,401,937	915,080	441,467	-	-	-	-	1,401,937	915,080	441,467	1,401,937	915,080	441,467	-
38	83	5,400	-	296,500	5,400	1,491,454	961,659	454,593	-	-	-	-	1,491,454	961,659	454,593	1,491,454	961,659	454,593	-
39	84	5,400	-	301,900	5,400	1,586,341	1,010,331	467,948	-	-	-	-	1,586,341	1,010,331	467,948	1,586,341	1,010,331	467,948	-
40	85	10,800	-	312,700	10,800	1,692,321	1,066,599	486,938	-	-	-	-	1,692,321	1,066,599	486,938	1,692,321	1,066,599	486,938	-
41	86	10,800	-	323,500	10,800	1,804,661	1,125,396	506,259	-	-	-	-	1,804,661	1,125,396	506,259	1,804,661	1,125,396	506,259	-
42	87	10,800	-	334,300	10,800	1,923,740	1,186,838	525,919	-	-	-	-	1,923,740	1,186,838	525,919	1,923,740	1,186,838	525,919	-
43	88	10,800	-	345,100	10,800	2,049,965	1,251,046	545,922	-	-	-	-	2,049,965	1,251,046	545,922	2,049,965	1,251,046	545,922	-
44	89	10,800	-	355,900	10,800	2,183,763	1,318,143	566,276	-	-	-	-	2,183,763	1,318,143	566,276	2,183,763	1,318,143	566,276	-
45	90	10,800	-	366,700	10,800	2,325,588	1,388,260	586,986	-	-	-	-	2,325,588	1,388,260	586,986	2,325,588	1,388,260	586,986	-
46	91	10,800	-	377,500	10,800	2,475,924	1,461,531	608,058	-	-	-	-	2,475,924	1,461,531	608,058	2,475,924	1,461,531	608,058	-
47	92	10,800	-	388,300	10,800	2,635,279	1,538,100	629,499	-	-	-	-	2,635,279	1,538,100	629,499	2,635,279	1,538,100	629,499	-
48	93	10,800	-	399,100	10,800	2,804,196	1,618,115	651,315	-	-	-	-	2,804,196	1,618,115	651,315	2,804,196	1,618,115	651,315	-
49	94	10,800	-	409,900	10,800	2,983,248	1,701,730	673,513	-	-	-	-	2,983,248	1,701,730	673,513	2,983,248	1,701,730	673,513	-
50	95	10,800	-	420,700	10,800	3,173,042	1,789,108	696,100	-	-	-	-	3,173,042	1,789,108	696,100	3,173,042	1,789,108	696,100	-
51	96	10,800	-	431,500	10,800	3,374,225	1,880,418	719,081	-	-	-	-	3,374,225	1,880,418	719,081	3,374,225	1,880,418	719,081	-
52	97	10,800	-	442,300	10,800	3,587,479	1,975,836	742,465	-	-	-	-	3,587,479	1,975,836	742,465	3,587,479	1,975,836	742,465	-
53	98	10,800	-	453,100	10,800	3,813,527	2,075,549	766,258	-	-	-	-	3,813,527	2,075,549	766,258	3,813,527	2,075,549	766,258	-
54	99	10,800	-	463,900	10,800	4,053,139	2,179,749	790,468	-	-	-	-	4,053,139	2,179,749	790,468	4,053,139	2,179,749	790,468	-
55	100	150,000	-	613,900	150,000	4,446,327	2,427,837	954,301	4,446,327	2,427,837	954,301	4,446,327	4,446,327	2,427,837	954,301	4,446,327	4,446,327	2,427,837	954,301

示例 9

性别		男		投保年龄	45岁		主险保额		50000元		首年追加保费		50,000		保险期间		保至100周岁		
		年交保费		累计保险费	进入账户价值		个人万能账户价值（年末）		身故保险金		满期保险金		身故给付（年末）		现金价值（年末）				
保单年度末	保单年度末年龄	主险生存金（年末）	追加保费（年初）		高	中	低	高	中	低	高	中	低	高	中	低	高	中	低
1	46	1,500	50,000	51,500	51,500	54,500	53,750	52,375	—	—	54,500	53,750	52,375	51,775	51,063	49,736			
2	47	3,000	—	54,500	3,000	60,770	59,169	56,292	—	—	60,770	59,169	56,292	58,339	56,802	54,040			
3	48	6,000	—	60,500	6,000	70,416	67,831	63,277	—	—	70,416	67,831	63,277	68,304	65,796	61,378			
4	49	6,000	—	66,500	6,000	80,641	76,884	70,384	—	—	80,641	76,884	70,384	79,028	75,346	68,976			
5	50	6,000	—	72,500	6,000	91,480	86,344	77,616	—	—	91,480	86,344	77,616	90,565	85,480	76,840			
6	51	6,000	—	78,500	6,000	102,968	96,228	84,924	—	—	102,968	96,228	84,924	102,968	96,228	84,924			
7	52	6,000	—	84,500	6,000	115,147	106,559	92,461	—	—	115,147	106,559	92,461	115,147	106,559	92,461			
8	53	6,000	—	90,500	6,000	128,055	117,354	100,079	—	—	128,055	117,354	100,079	128,055	117,354	100,079			
9	54	6,000	—	96,500	6,000	141,739	128,635	107,830	—	—	141,739	128,635	107,830	141,739	128,635	107,830			
10	55	6,000	—	102,500	6,000	156,243	140,424	115,718	—	—	156,243	140,424	115,718	156,243	140,424	115,718			
11	56	6,000	—	108,500	6,000	171,618	152,743	123,743	—	—	171,618	152,743	123,743	171,618	152,743	123,743			
12	57	6,000	—	114,500	6,000	187,915	165,617	131,908	—	—	187,915	165,617	131,908	187,915	165,617	131,908			
13	58	6,000	—	120,500	6,000	205,189	179,069	140,216	—	—	205,189	179,069	140,216	205,189	179,069	140,216			
14	59	6,000	—	126,500	6,000	223,501	193,127	148,670	—	—	223,501	193,127	148,670	223,501	193,127	148,670			
15	60	6,000	—	132,500	6,000	242,911	207,818	157,272	—	—	242,911	207,818	157,272	242,911	207,818	157,272			
16	61	6,000	—	138,500	6,000	263,486	223,170	166,024	—	—	263,486	223,170	166,024	263,486	223,170	166,024			
17	62	6,000	—	144,500	6,000	285,295	239,213	174,900	—	—	285,295	239,213	174,900	285,295	239,213	174,900			
18	63	6,000	—	150,500	6,000	308,412	255,977	183,991	—	—	308,412	255,977	183,991	308,412	255,977	183,991			
19	64	6,000	—	156,500	6,000	332,917	273,496	193,211	—	—	332,917	273,496	193,211	332,917	273,496	193,211			
20	65	9,000	—	165,500	9,000	361,892	294,803	205,592	—	—	361,892	294,803	205,592	361,892	294,803	205,592			
21	66	9,000	—	174,500	9,000	392,606	317,070	218,190	—	—	392,606	317,070	218,190	392,606	317,070	218,190			
22	67	9,000	—	183,500	9,000	425,162	340,338	231,008	—	—	425,162	340,338	231,008	425,162	340,338	231,008			
23	68	9,000	—	192,500	9,000	459,672	364,653	244,051	—	—	459,672	364,653	244,051	459,672	364,653	244,051			
24	69	9,000	—	201,500	9,000	496,255	390,062	257,322	—	—	496,255	390,062	257,322	496,255	390,062	257,322			
25	70	59,000	—	260,500	59,000	585,027	466,615	320,825	—	—	585,027	466,615	320,825	585,027	466,615	320,825			
26	71	9,000	—	269,500	9,000	629,129	496,613	335,439	—	—	629,129	496,613	335,439	629,129	496,613	335,439			
27	72	9,000	—	278,500	9,000	675,876	527,960	350,309	—	—	675,876	527,960	350,309	675,876	527,960	350,309			
28	73	9,000	—	287,500	9,000	725,429	560,719	365,440	—	—	725,429	560,719	365,440	725,429	560,719	365,440			
29	74	9,000	—	296,500	9,000	777,955	594,951	380,835	—	—	777,955	594,951	380,835	777,955	594,951	380,835			
30	75	9,000	—	305,500	9,000	833,632	630,724	396,500	—	—	833,632	630,724	396,500	833,632	630,724	396,500			
31	76	9,000	—	314,500	9,000	892,650	668,106	412,438	—	—	892,650	668,106	412,438	892,650	668,106	412,438			
32	77	9,000	—	323,500	9,000	955,209	707,171	428,656	—	—	955,209	707,171	428,656	955,209	707,171	428,656			
33	78	9,000	—	332,500	9,000	1,021,322	747,994	445,158	—	—	1,021,322	747,994	445,158	1,021,322	747,994	445,158			
34	79	9,000	—	341,500	9,000	1,091,813	790,653	461,948	—	—	1,091,813	790,653	461,948	1,091,813	790,653	461,948			
35	80	9,000	—	350,500	9,000	1,166,322	835,233	479,032	—	—	1,166,322	835,233	479,032	1,166,322	835,233	479,032			
36	81	9,000	—	359,500	9,000	1,245,301	881,818	496,415	—	—	1,245,301	881,818	496,415	1,245,301	881,818	496,415			
37	82	9,000	—	368,500	9,000	1,329,019	930,500	514,102	—	—	1,329,019	930,500	514,102	1,329,019	930,500	514,102			
38	83	9,000	—	377,500	9,000	1,417,760	981,373	532,099	—	—	1,417,760	981,373	532,099	1,417,760	981,373	532,099			
39	84	9,000	—	386,500	9,000	1,511,826	1,034,534	550,411	—	—	1,511,826	1,034,534	550,411	1,511,826	1,034,534	550,411			
40	85	18,000	—	404,500	18,000	1,620,335	1,099,088	575,043	—	—	1,620,335	1,099,088	575,043	1,620,335	1,099,088	575,043			
41	86	18,000	—	422,500	18,000	1,735,767	1,166,547	606,159	—	—	1,735,767	1,166,547	606,159	1,735,767	1,166,547	606,159			
42	87	18,000	—	440,500	18,000	1,857,913	1,237,042	634,766	—	—	1,857,913	1,237,042	634,766	1,857,913	1,237,042	634,766			
43	88	18,000	—	458,500	18,000	1,987,388	1,310,709	663,875	—	—	1,987,388	1,310,709	663,875	1,987,388	1,310,709	663,875			
44	89	18,000	—	476,500	18,000	2,124,631	1,387,691	693,493	—	—	2,124,631	1,387,691	693,493	2,124,631	1,387,691	693,493			
45	90	18,000	—	494,500	18,000	2,270,199	1,468,137	723,629	—	—	2,270,199	1,468,137	723,629	2,270,199	1,468,137	723,629			
46	91	18,000	—	512,500	18,000	2,424,316	1,552,203	753,292	—	—	2,424,316	1,552,203	753,292	2,424,316	1,552,203	753,292			
47	92	18,000	—	530,500	18,000	2,587,775	1,640,052	785,492	—	—	2,587,775	1,640,052	785,492	2,587,775	1,640,052	785,492			
48	93	18,000	—	548,500	18,000	2,761,041	1,731,855	817,239	—	—	2,761,041	1,731,855	817,239	2,761,041	1,731,855	817,239			
49	94	18,000	—	566,500	18,000	2,944,704	1,827,788	849,540	—	—	2,944,704	1,827,788	849,540	2,944,704	1,827,788	849,540			
50	95	18,000	—	584,500	18,000	3,139,386	1,928,039	882,407	—	—	3,139,386	1,928,039	882,407	3,139,386	1,928,039	882,407			
51	96	18,000	—	602,500	18,000	3,345,749	2,032,800	915,849	—	—	3,345,749	2,032,800	915,849	3,345,749	2,032,800	915,849			
52	97	18,000	—	620,500	18,000	3,564,494	2,142,276	949,877	—	—	3,564,494	2,142,276	949,877	3,564,494	2,142,276	949,877			
53	98	18,000	—	638,500	18,000	3,796,364	2,256,679	984,504	—	—	3,796,364	2,256,679	984,504	3,796,364	2,256,679	984,504			
54	99	18,000	—	656,500	18,000	4,042,146	2,376,229	1,019,728	—	—	4,042,146	2,376,229	1,019,728	4,042,146	2,376,229	1,019,728			
55	100	250,000	—	906,500	250,000	4,534,674	2,733,160	1,287,574	4,534,674	2,733,160	1,287,574	4,534,674	2,733,160	1,287,574	4,534,674	2,733,160	1,287,574		

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0%，4.5%，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；
- (4) 该产品为附加险，上表中主险指合众富贵年年全保险；
- (5) 本资料为产品说明，仅供参考，具体内容以保险条款为准。