

## 合众人寿保险股份有限公司

### 合众聚富定投两全保险（分红型）

### 产品说明书

#### 风险提示：

该产品为分红保险，其红利分配是不确定的。终了红利在本主险合同因发生保险事故、满期、投保人解除合合同等情形而终止时给付。

在本产品说明书中，“您”指投保人，“我们”、“本公司”均指合众人寿保险股份有限公司

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。

## 附件 4

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### 【产品性质】

合众聚富定投两全保险（分红型）是分红两全保险。分红保险是指保险公司将其实际经营成果优于定价假设的盈余，按一定比例向保单持有人进行分配的人寿保险产品。

### 【分红险主要投资策略】

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

### 【红利分配】

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

该分红险的分红方式为增额分红，红利分配包括年度红利和终了红利。年度红利以增加保险金额的方式实现，增额部分也参加以后各年度的红利计算。终了红利在本主合同因发生保险事故、解除保险合同、保险期间届满等情形而终止或因减保而部分终止时以现金方式给付。减保时，给付本主合同减少的有效保险金额所对应的终了红利。除减保外，终了红利在本主合同保险期间内至多分配一次。

### 【红利来源】

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

### 【保单红利的影响因素】

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

### 【产品特色】

#### 1、定期又定额 积少能成多

每年投入约定的金额，通过一定时间的积累就能获得更多财富，轻轻松松实现理财计划。

#### 2、年年快速返 领取多十年

有五种领取比例 20%、15%、10%、5%、3% 可供选择，交费期限越长，领取比例就越高，可根据自己的理财目标任选其一。保险期比交费期多十年。

#### 3、高额满期金 全家都如意

## 附件 4

满期全额返还所有投入，让家庭成员的养老、出游、医疗、教育计划轻松实现。

### 4、生命高保障 意外再加三

享有疾病身故和一般意外身故的高额保障，满 18 岁后如因公共交通意外身故则额外享有三倍身故保障金，帮您守护家庭安宁。

### 5、交费满两年 年年有奖励

持续交费，满两年后，交费期内每年享受 1%基本保险金额的持续保险金，给您一份坚持理财的特别奖励。

### 6、累积能生息 复利来滚存

生存保险金可累积生息，按日复利方式计算，让您收益节节高。

### 7、利率多加一 帮助抗通胀

生存保险金累积生息利率不低于同期中国人民银行一年定期存款利率加 1%，保证息涨收益涨、有效抗通胀。

### 8、享受双红利 喜上再添喜

年度红利可使保额递增，领取越来越多，终了红利更可让您喜上再添喜。

## 【简易投保规定】

1、投保年龄：28 天—62 周岁

2、保险期间：分 13 年期、15 年期、20 年期、25 年期和 30 年期五种

3、交费期限：分 3 年交、5 年交、10 年交、15 年交、20 年交五种

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

## 【保险责任】

在本主合同保险期间内，我们承担如下保险责任：

### 持续保险金

自本主合同生效满两年的保单周年日开始，在交费期限内，若被保险人每年到达保单周年日仍生存，我们每年按照基本保险金额的 1%给付持续保险金。

### 生存保险金

自本主合同生效满一年的保单周年日开始，至本主合同保险期间届满的保单周年日止（含），若被保险人每年到达保单周年日仍生存，我们将在该保单周年日按本主合同有效保险金额×交费期限×1%给付生存保险金。

持续保险金、生存保险金如果不领取，将进入生存保险金累积账户，并按本公司确定的生存保险金累积利率以日复利方式累积生息，在本主合同终止或受益人申请时给付。生存保险金累积利率年利率不低于同期中国人民银行一年定期存款利率加 1%。

### 满期保险金

## 附件 4

被保险人在保险期间届满时仍生存,我们将按本主合同满期时有效保险金额 $\times$ 交费期限给付满期保险金,本主合同终止。

### 等待期

被保险人在本主合同生效(或最后复效)之日起 180 天内因疾病身故,我们将无息返还您所交的本主合同的保险费,本主合同终止。被保险人在最后复效之日起 180 天内因疾病身故,我们除返还您所交的本主合同保险费外,还将给付身故时累积红利保险金额所对应的现金价值,本主合同终止。这 180 天的时间称为等待期。被保险人因意外伤害导致身故,无等待期。

等待期后发生保险事故,我们按照下列方式给付保险金:

### 身故保险金

被保险人身故,我们将按本主合同身故时有效保险金额 $\times$ 身故时交费年度数给付身故保险金,本主合同终止。

身故时交费年度数是指被保险人身故时所在的保单年度数与保险单上约定的交费期限的较小值。

### 公共交通意外身故保险金

自被保险人年满 18 周岁的保单周年日起(含),至本主合同保险期间届满的保单周年日止(不含),被保险人以乘客身份乘坐客运公共交通工具期间遭受意外伤害事故,并自事故发生之日起 180 天内以该事故为直接且单独的原因身故的,我们将在给付上述身故保险金的基础上,额外按本主合同身故时有效保险金额 $\times$ 身故时交费年度数 $\times$ 300%给付公共交通意外身故保险金,本主合同终止。

身故时交费年度数是指被保险人身故时所在的保单年度数与保险单上约定的交费期限的较小值。

## 【责任免除】

被保险人因以下情形之一造成身故的,我们不承担保险责任:

- ◆ 投保人对被保险人的故意杀害、故意伤害;
- ◆ 被保险人故意犯罪或者抗拒依法采取的刑事强制措施;
- ◆ 被保险人自本主合同成立或者合同效力恢复之日起 2 年内自杀,但被保险人自杀时为无民事行为能力人的除外;
- ◆ 被保险人主动吸食或注射毒品;
- ◆ 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;
- ◆ 战争、军事冲突、暴乱或武装叛乱;
- ◆ 核爆炸、核辐射或核污染。

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

#### **附件 4**

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

#### **【犹豫期】**

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

#### **【退保】**

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

您在犹豫期后解除合同会遭受一定损失。

#### **【宽限期】**

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

#### **【保单贷款】**

在本合同有效期内，如果您急需用钱，您可以按照本合同条款的规定申请保单贷款。

#### **【信息披露】**

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

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

#### **【利益演示与风险提示】**

客户在签单时所看到的产品保险利益演示表（见附表）所演示的红利水平纯粹是描述性的，仅供参考，该利益演示基于公司的精算及其他假设，不代表公司的历史经营业绩，也不能理解为对未来的预期，红利分配是不确定的，实际的红利水平由本公司的经营状况确定，可能高于或低于该演示的红利水平。本主险合同的年度红利用于增加您的有效保险金额，在我们承担本主险合同载明的保险责任时给付。终止红利在本主合同因发生保险事故、解除保险合同、保

#### 附件 4

险期间届满等情形而终止或因减保而部分终止时以现金方式给付。减保时，给付本主合同减少的有效保险金额所对应的终了红利。除减保外，终了红利在本主合同保险期间内至多分配一次。

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

投保人签章： \_\_\_\_\_

签署日期： \_\_\_\_\_年\_\_\_\_月\_\_\_\_日

附件 4

附表

案例一：

合众聚富定投两全保险（分红型）利益演示表																
年龄： 0岁			性别： 男性			保险期间： 15年			交费期限： 5年			基本保险金额： 50000元				
（投资回报率为低档）																
保单年度	期末年龄	年交保费	累计保费	生存保险金 (不含红利)	生存保险金 (含红利)	累积生存金 (不含红利)	累积生存金(含 红利)	身故保险金 (不含红利)	身故保险金 (含红利)	额外公共交 通意外身故保 险金(不含红利)	额外公共交 通意外身故保 险金(含红 利)	当年红利保 险金额	累计红利保 险金额	基本保额 现金价值	有效保额 现金价值	终了红利
1	1	50,000	50,000	2,500	2,502.0	2,500	2,502.0	50,000	50,000	-	-	40.0	40.0	22,666	22,794	800
2	2	50,000	100,000	3,000	3,006.0	5,613	5,620.6	100,000	100,080	-	-	80.1	120.1	56,932	57,329	2,687
3	3	50,000	150,000	3,000	3,012.0	8,865	8,885.5	150,000	150,360	-	-	120.3	240.4	94,184	95,003	3,899
4	4	50,000	200,000	3,000	3,020.1	12,264	12,305.4	200,000	200,961	-	-	160.8	401.1	135,557	136,964	5,130
5	5	50,000	250,000	2,500	2,530.1	15,316	15,389.3	250,000	252,006	-	-	201.6	602.7	180,849	183,029	5,902
6	6	-	250,000	2,500	2,540.3	18,505	18,622.1	250,000	253,014	-	-	202.4	805.1	186,468	189,471	6,710
7	7	-	250,000	2,500	2,550.4	21,838	22,010.5	250,000	254,026	-	-	203.2	1,008.4	192,343	196,221	7,550
8	8	-	250,000	2,500	2,560.6	25,321	25,561.6	250,000	255,042	-	-	204.0	1,212.4	198,484	203,296	8,432
9	9	-	250,000	2,500	2,570.9	28,960	29,282.7	250,000	256,062	-	-	204.8	1,417.2	204,902	210,710	9,351
10	10	-	250,000	2,500	2,581.1	32,763	33,181.6	250,000	257,086	-	-	205.7	1,622.9	211,612	218,480	10,309
11	11	-	250,000	2,500	2,591.5	36,737	37,266.3	250,000	258,115	-	-	206.5	1,829.4	218,625	226,624	11,311
12	12	-	250,000	2,500	2,601.8	40,891	41,545.1	250,000	259,147	-	-	207.3	2,036.7	225,956	235,160	12,356
13	13	-	250,000	2,500	2,612.2	45,231	46,026.8	250,000	260,184	-	-	208.1	2,244.9	233,618	244,107	13,441
14	14	-	250,000	2,500	2,622.7	49,766	50,720.7	250,000	261,224	-	-	209.0	2,453.8	241,628	253,486	14,582
15	15	-	250,000	252,500	265,951.5	304,506	318,954.7	250,000	262,269	-	-	209.8	2,663.7	-	-	15,762
（投资回报率为中档）																
保单年度	期末年龄	年交保费	累计保费	生存保险金 (不含红利)	生存保险金 (含红利)	累积生存金 (不含红利)	累积生存金(含 红利)	身故保险金 (不含红利)	身故保险金 (含红利)	额外公共交 通意外身故保 险金(不含红利)	额外公共交 通意外身故保 险金(含红 利)	当年红利保 险金额	累计红利保 险金额	基本保额 现金价值	有效保额 现金价值	终了红利
1	1	50,000	50,000	2,500	2,505.4	2,500	2,505.4	50,000	50,000	-	-	108.5	108.5	22,666	23,015	935
2	2	50,000	100,000	3,000	3,016.3	5,613	5,634.5	100,000	100,217	-	-	217.5	326.0	56,932	58,010	3,377
3	3	50,000	150,000	3,000	3,032.7	8,865	8,920.7	150,000	150,978	-	-	327.6	653.6	94,184	96,410	5,229
4	4	50,000	200,000	3,000	3,054.7	12,264	12,376.8	200,000	202,614	-	-	439.7	1,093.3	135,557	139,393	7,304
5	5	50,000	250,000	2,500	2,582.4	15,316	15,516.1	250,000	255,466	-	-	554.4	1,647.6	180,849	186,808	9,100
6	6	-	250,000	2,500	2,610.4	18,505	18,824.8	250,000	258,238	-	-	560.4	2,208.0	186,468	194,702	11,011
7	7	-	250,000	2,500	2,638.7	21,838	22,310.6	250,000	261,040	-	-	566.5	2,774.5	192,343	203,015	13,052
8	8	-	250,000	2,500	2,667.4	25,321	25,981.9	250,000	263,872	-	-	572.6	3,347.1	198,484	211,770	15,220
9	9	-	250,000	2,500	2,696.3	28,960	29,847.4	250,000	266,735	-	-	578.8	3,925.9	204,902	220,990	17,530
10	10	-	250,000	2,500	2,725.5	32,763	33,916.1	250,000	269,629	-	-	585.1	4,511.0	211,612	230,703	19,990
11	11	-	250,000	2,500	2,755.1	36,737	38,197.4	250,000	272,555	-	-	591.4	5,102.4	218,625	240,935	22,600
12	12	-	250,000	2,500	2,785.0	40,891	42,701.3	250,000	275,512	-	-	597.9	5,700.3	225,956	251,716	25,380
13	13	-	250,000	2,500	2,815.2	45,231	47,438.1	250,000	278,501	-	-	604.3	6,304.6	233,618	263,075	28,324
14	14	-	250,000	2,500	2,845.8	49,766	52,418.6	250,000	281,523	-	-	610.9	6,915.5	241,628	275,047	31,457
15	15	-	250,000	252,500	290,542.0	304,506	345,319.4	250,000	284,578	-	-	617.5	7,533.1	-	-	34,781
（投资回报率为高档）																
保单年度	期末年龄	年交保费	累计保费	生存保险金 (不含红利)	生存保险金 (含红利)	累积生存金 (不含红利)	累积生存金(含 红利)	身故保险金 (不含红利)	身故保险金 (含红利)	额外公共交 通意外身故保 险金(不含红利)	额外公共交 通意外身故保 险金(含红 利)	当年红利保 险金额	累计红利保 险金额	基本保额 现金价值	有效保额 现金价值	终了红利
1	1	50,000	50,000	2,500	2,509.8	2,500	2,509.8	50,000	50,000	-	-	195.5	195.5	22,666	23,294	1,025
2	2	50,000	100,000	3,000	3,029.4	5,613	5,652.1	100,000	100,391	-	-	392.5	588.0	56,932	58,876	3,840
3	3	50,000	150,000	3,000	3,059.1	8,865	8,965.5	150,000	151,764	-	-	593.4	1,181.4	94,184	98,208	6,111
4	4	50,000	200,000	3,000	3,099.1	12,264	12,468.1	200,000	204,726	-	-	800.5	1,981.9	135,557	142,512	8,752
5	5	50,000	250,000	2,500	2,649.9	15,316	15,679.0	250,000	259,910	-	-	1,016.2	2,998.2	180,849	191,693	11,202
6	6	-	250,000	2,500	2,701.7	18,505	19,086.3	250,000	264,991	-	-	1,036.1	4,034.3	186,468	201,513	13,864
7	7	-	250,000	2,500	2,754.5	21,838	22,699.7	250,000	270,171	-	-	1,056.4	5,090.6	192,343	211,925	16,756
8	8	-	250,000	2,500	2,808.4	25,321	26,529.6	250,000	275,453	-	-	1,077.0	6,167.7	198,484	222,967	19,893
9	9	-	250,000	2,500	2,863.3	28,960	30,586.7	250,000	280,838	-	-	1,098.1	7,265.7	204,902	234,677	23,298
10	10	-	250,000	2,500	2,919.3	32,763	34,882.4	250,000	286,329	-	-	1,119.5	8,385.3	211,612	247,100	26,989
11	11	-	250,000	2,500	2,976.3	36,737	39,428.4	250,000	291,926	-	-	1,141.4	9,526.7	218,625	260,280	30,979
12	12	-	250,000	2,500	3,034.5	40,891	44,237.2	250,000	297,634	-	-	1,163.7	10,690.5	225,956	274,267	35,299
13	13	-	250,000	2,500	3,093.8	45,231	49,321.8	250,000	303,452	-	-	1,186.5	11,877.0	233,618	289,111	39,971
14	14	-	250,000	2,500	3,154.3	49,766	54,695.6	250,000	309,385	-	-	1,209.7	13,086.7	241,628	304,869	45,009
15	15	-	250,000	252,500	324,816.0	304,506	381,972.8	250,000	315,433	-	-	1,233.3	14,320.0	-	-	50,450

附件 4

案例二:

合众聚富定投两全保险（分红型）利益演示表

年龄：0岁		性别：男性		保险期间：30年		交费期限：20年		基本保险金额：10000元									
（投资回报率为低档）																	
保单年度	期末年龄	年交保费	累计保费	生存保险金（不含红利）	生存保险金（含红利）	累积生存金（不含红利）	累积生存金（含红利）	身故保险金（不含红利）	身故保险金（含红利）	额外公共交通意外身故保险金（不含红利）	额外公共交通意外身故保险金（含红利）	当年红利保险金额	累计红利保险金额	基本保额现金价值	有效保额现金价值	终止红利	
1	1	10,000	10,000	2,000	2,000.6	2,000	2,000.6	10,000	10,000			2.8	2.8	1,708	1,733	99	
2	2	10,000	20,000	2,100	2,101.7	4,199	4,192.2	20,000	20,006			5.6	8.3	5,856	5,931	329	
3	3	10,000	30,000	2,100	2,103.3	6,479	6,484.2	30,000	30,025			8.3	16.7	10,234	10,389	476	
4	4	10,000	40,000	2,100	2,105.6	8,870	8,881.6	40,000	40,067			11.1	27.8	15,304	15,667	615	
5	5	10,000	50,000	2,100	2,108.4	11,369	11,389.6	50,000	50,139			13.9	41.8	20,655	21,059	753	
6	6	10,000	60,000	2,100	2,111.7	13,981	14,013.9	60,000	60,251			16.7	58.5	26,300	26,881	926	
7	7	10,000	70,000	2,100	2,115.6	16,710	16,760.1	70,000	70,410			19.6	78.1	32,255	33,050	1,135	
8	8	10,000	80,000	2,100	2,120.1	19,562	19,634.4	80,000	80,625			22.4	100.5	38,534	39,583	1,382	
9	9	10,000	90,000	2,100	2,125.2	22,542	22,643.1	90,000	90,905			25.3	125.8	45,153	46,500	1,670	
10	10	10,000	100,000	2,100	2,130.8	25,657	25,792.8	100,000	101,258			28.1	153.9	52,130	53,822	2,002	
11	11	10,000	110,000	2,100	2,137.0	28,911	29,090.5	110,000	111,693			31.1	185.0	59,482	61,574	2,378	
12	12	10,000	120,000	2,100	2,143.8	32,312	32,543.4	120,000	122,220			34.0	219.0	67,227	69,755	2,803	
13	13	10,000	130,000	2,100	2,151.2	35,866	36,159.0	130,000	132,846			36.9	255.9	75,385	78,433	3,277	
14	14	10,000	140,000	2,100	2,159.2	39,580	39,945.3	140,000	143,582			39.9	295.8	83,976	87,600	3,805	
15	15	10,000	150,000	2,100	2,167.7	43,461	43,919.6	150,000	153,437			42.9	338.7	93,052	97,290	4,387	
16	16	10,000	160,000	2,100	2,176.9	47,517	48,063.5	160,000	165,420			46.0	384.7	102,545	107,543	5,028	
17	17	10,000	170,000	2,100	2,186.8	51,755	52,413.1	170,000	175,540			49.1	433.8	112,506	118,356	5,728	
18	18	10,000	180,000	2,100	2,197.2	56,184	56,968.9	180,000	187,105			52.2	486.0	123,111	129,792	6,491	
19	19	10,000	190,000	2,100	2,208.3	60,813	61,740.8	190,000	199,234	570,000	597,702	55.4	541.4	134,089	141,750	7,319	
20	20	10,000	200,000	2,100	2,220.0	65,549	66,539.1	200,000	210,828	600,000	632,484	58.6	600.0	145,730	154,474	7,772	
21	21	-	200,000	2,000	2,131.8	70,499	71,769.7	200,000	212,000	600,000	636,000	58.9	658.9	160,137	160,030	8,243	
22	22	-	200,000	2,000	2,143.6	75,671	77,143.0	200,000	213,179	600,000	639,536	59.3	718.2	184,743	169,887	8,732	
23	23	-	200,000	2,000	2,155.6	81,077	82,776.9	200,000	214,369	600,000	643,092	59.6	777.8	211,669	197,940	9,240	
24	24	-	200,000	2,000	2,167.5	86,725	88,652.2	200,000	215,556	600,000	646,668	59.9	837.7	241,592	178,380	9,768	
25	25	-	200,000	2,000	2,179.6	92,628	94,811.6	200,000	216,744	600,000	650,263	60.3	898.0	273,865	188,805	10,318	
26	26	-	200,000	2,000	2,191.7	98,796	101,290.7	200,000	217,960	600,000	653,879	60.6	958.6	308,528	192,167	10,888	
27	27	-	200,000	2,000	2,203.9	105,242	108,052.7	200,000	219,171	600,000	657,514	60.9	1,019.5	344,112	199,677	11,481	
28	28	-	200,000	2,000	2,216.2	111,978	115,077.8	200,000	220,378	600,000	661,170	61.2	1,081.3	380,592	207,652	12,095	
29	29	-	200,000	2,000	2,228.5	119,017	122,540.6	200,000	221,615	600,000	664,846	61.6	1,142.4	418,421	215,816	12,737	
30	30	-	200,000	202,000	226,327.5	326,372	384,382.4	200,000	222,848	600,000	668,543	62.0	1,204.3	-	-	13,402	
（投资回报率为中档）																	
保单年度	期末年龄	年交保费	累计保费	生存保险金（不含红利）	生存保险金（含红利）	累积生存金（不含红利）	累积生存金（含红利）	身故保险金（不含红利）	身故保险金（含红利）	额外公共交通意外身故保险金（不含红利）	额外公共交通意外身故保险金（含红利）	当年红利保险金额	累计红利保险金额	基本保额现金价值	有效保额现金价值	终止红利	
1	1	10,000	10,000	2,000	2,001.6	2,000	2,001.6	10,000	10,000			2.9	2.9	1,708	1,728	99	
2	2	10,000	20,000	2,100	2,104.7	4,199	4,196.4	20,000	20,016			5.7	7.9	6,889	6,934	330	
3	3	10,000	30,000	2,100	2,109.5	6,479	6,494.7	30,000	30,071			8.5	16.4	10,234	10,673	490	
4	4	10,000	40,000	2,100	2,115.8	8,870	8,902.8	40,000	40,130			11.3	27.9	15,304	15,653	646	
5	5	10,000	50,000	2,100	2,123.0	11,369	11,422.3	50,000	50,356			14.1	42.0	20,655	21,130	811	
6	6	10,000	60,000	2,100	2,133.4	13,981	14,074.9	60,000	60,744			16.9	58.9	26,300	27,059	1,027	
7	7	10,000	70,000	2,100	2,144.0	16,710	16,862.0	70,000	70,862			19.7	78.6	32,255	33,255	1,257	
8	8	10,000	80,000	2,100	2,157.6	19,562	19,786.9	80,000	81,786			22.5	101.1	38,534	41,638	1,622	
9	9	10,000	90,000	2,100	2,172.2	22,542	22,830.6	90,000	92,590			25.3	126.4	45,153	49,019	2,012	
10	10	10,000	100,000	2,100	2,188.6	25,657	26,045.9	100,000	103,610			28.1	154.5	52,130	56,529	2,429	
11	11	10,000	110,000	2,100	2,206.7	28,911	29,425.4	110,000	114,871			30.9	185.4	59,482	64,507	2,897	
12	12	10,000	120,000	2,100	2,226.6	32,312	32,976.6	120,000	126,825			33.7	219.1	67,227	72,870	3,407	
13	13	10,000	130,000	2,100	2,248.5	35,866	36,708.7	130,000	133,253			36.5	255.6	75,385	81,522	3,967	
14	14	10,000	140,000	2,100	2,272.3	39,580	40,632.9	140,000	140,397			39.3	294.9	83,976	91,259	4,582	
15	15	10,000	150,000	2,100	2,298.0	43,461	44,769.4	150,000	152,922			42.1	337.0	93,052	101,388	5,260	
16	16	10,000	160,000	2,100	2,325.8	47,517	48,999.4	160,000	165,843			44.9	378.9	102,545	112,842	6,042	
17	17	10,000	170,000	2,100	2,355.7	51,755	53,664.6	170,000	169,194			47.7	419.6	112,506	124,632	6,878	
18	18	10,000	180,000	2,100	2,387.8	56,184	58,467.3	180,000	203,014			50.5	459.1	123,111	137,891	7,772	
19	19	10,000	190,000	2,100	2,422.1	60,813	63,520.4	190,000	217,340	570,000	652,019	53.3	502.4	134,089	150,881	8,732	
20	20	10,000	200,000	2,100	2,458.8	65,549	68,737.6	200,000	232,212	600,000	696,637	56.1	558.5	145,730	163,375	9,768	
21	21	-	200,000	2,000	2,396.1	70,499	73,226.9	200,000	233,881	600,000	707,644	58.9	617.4	160,137	171,868	10,888	
22	22	-	200,000	2,000	2,433.9	75,671	80,001.0	200,000	239,608	600,000	718,825	58.9	676.3	184,743	188,318	12,095	
23	23	-	200,000	2,000	2,472.4	81,077	86,073.5	200,000	243,397	600,000	730,182	59.2	735.5	211,669	197,246	13,390	
24	24	-	200,000	2,000	2,511.5	86,725	92,458.3	200,000	247,240	600,000	741,719	59.3	795.8	241,592	206,683	14,732	
25	25	-	200,000	2,000	2,551.1	92,628	99,170.0	200,000	251,146	600,000	753,438	59.4	857.2	273,865	216,692	16,123	
26	26	-	200,000	2,000	2,591.5	98,796	106,224.1	200,000	255,114	600,000	765,343	59.5	919.1	308,528	227,216	17,626	
27	27	-	200,000	2,000	2,632.4	105,242	113,636.6	200,000	259,145	600,000	777,435	59.6	981.6	344,112	238,379	19,291	
28	28	-	200,000	2,000	2,674.0	111,978	121,424.2	200,000	263,240	600,000	789,719	59.7	1,044.9	380,592	250,190	21,095	
29	29	-	200,000	2,000	2,716.2	119											



附件 4

案例三：

合众聚富定投两全保险（分红型）利益演示表																
年龄：10岁			性别：男性			保险期间：15年			交费期限：5年			基本保险金额：30000元				
（投资回报率为低档）																
保单年度	期末年龄	年交保费	累计保费	生存保险金 (不含红利)	生存保险金 (含红利)	累积生存金 (不含红利)	累积生存金(含 红利)	身故保险金 (不含红利)	身故保险金 (含红利)	额外公共交通 意外身故保险 金(不含红利)	额外公共交 通意外身故 保险金(含红 利)	当年红利保 险金额	累计红利保 险金额	基本保额 现金价值	有效保额 现金价值	终了红利
1	11	30,000	30,000	1,500	1,501.2	1,500	1,501.2	30,000	30,000	-	-	24.0	24.0	13,608	13,685	483
2	12	30,000	60,000	1,800	1,803.6	3,368	3,372.4	60,000	60,048	-	-	48.0	72.0	34,291	34,531	1,618
3	13	30,000	90,000	1,800	1,807.2	5,319	5,331.3	90,000	90,216	-	-	72.2	144.2	56,777	57,270	2,352
4	14	30,000	120,000	1,800	1,812.0	7,358	7,383.3	120,000	120,577	-	-	96.5	240.7	81,715	82,564	3,090
5	15	30,000	150,000	1,500	1,518.1	9,190	9,233.6	150,000	151,203	-	-	121.0	361.6	109,012	110,326	3,553
6	16	-	150,000	1,500	1,524.2	11,103	11,173.3	150,000	151,808	-	-	121.4	483.1	112,405	114,215	4,041
7	17	-	150,000	1,500	1,530.3	13,103	13,206.3	150,000	152,415	-	-	121.9	605.0	115,951	118,289	4,548
8	18	-	150,000	1,500	1,536.4	15,192	15,337.0	150,000	153,025	-	-	122.4	727.4	119,656	122,557	5,080
9	19	-	150,000	1,500	1,542.5	17,376	17,569.6	150,000	153,637	450,000	460,912	122.9	850.3	123,436	126,934	5,632
10	20	-	150,000	1,500	1,548.7	19,658	19,909.0	150,000	154,252	450,000	462,755	123.4	973.7	127,386	131,521	6,210
11	21	-	150,000	1,500	1,554.9	22,042	22,359.8	150,000	154,869	450,000	464,606	123.9	1,097.6	131,516	136,327	6,811
12	22	-	150,000	1,500	1,561.1	24,534	24,927.0	150,000	155,488	450,000	466,465	124.4	1,222.0	135,833	141,366	7,439
13	23	-	150,000	1,500	1,567.3	27,138	27,616.1	150,000	156,110	450,000	468,330	124.9	1,346.9	140,346	146,647	8,093
14	24	-	150,000	1,500	1,573.6	29,860	30,432.4	150,000	156,735	450,000	470,204	125.4	1,472.3	145,065	152,185	8,774
15	25	-	150,000	151,500	159,570.9	182,703	191,372.8	150,000	157,362	450,000	472,085	125.9	1,598.2	-	-	9,486
（投资回报率为中档）																
保单年度	期末年龄	年交保费	累计保费	生存保险金 (不含红利)	生存保险金 (含红利)	累积生存金 (不含红利)	累积生存金(含 红利)	身故保险金 (不含红利)	身故保险金 (含红利)	额外公共交通 意外身故保险 金(不含红利)	额外公共交 通意外身故 保险金(含红 利)	当年红利保 险金额	累计红利保 险金额	基本保额 现金价值	有效保额 现金价值	终了红利
1	11	30,000	30,000	1,500	1,503.3	1,500	1,503.3	30,000	30,000	-	-	65.1	65.1	13,608	13,818	561
2	12	30,000	60,000	1,800	1,809.8	3,368	3,380.7	60,000	60,130	-	-	130.5	195.6	34,291	34,941	2,035
3	13	30,000	90,000	1,800	1,819.6	5,319	5,352.4	90,000	90,587	-	-	196.6	392.2	56,777	58,119	3,149
4	14	30,000	120,000	1,800	1,832.8	7,358	7,426.1	120,000	121,569	-	-	263.8	656.0	81,715	84,028	4,401
5	15	30,000	150,000	1,500	1,549.4	9,190	9,309.7	150,000	153,280	-	-	332.6	988.6	109,012	112,604	5,481
6	16	-	150,000	1,500	1,566.2	11,103	11,294.9	150,000	154,943	-	-	336.2	1,324.8	112,405	117,369	6,635
7	17	-	150,000	1,500	1,583.2	13,103	13,386.4	150,000	156,624	-	-	339.9	1,664.7	115,951	122,385	7,863
8	18	-	150,000	1,500	1,600.4	15,192	15,589.2	150,000	158,323	-	-	343.6	2,008.2	119,656	127,666	9,170
9	19	-	150,000	1,500	1,617.8	17,376	17,908.4	150,000	160,041	450,000	480,124	347.3	2,355.5	123,436	133,127	10,563
10	20	-	150,000	1,500	1,635.3	19,658	20,349.7	150,000	161,778	450,000	485,333	351.1	2,706.6	127,386	138,879	12,043
11	21	-	150,000	1,500	1,653.1	22,042	22,918.5	150,000	163,533	450,000	490,599	354.9	3,061.5	131,516	144,936	13,612
12	22	-	150,000	1,500	1,671.0	24,534	25,620.8	150,000	165,307	450,000	495,922	358.7	3,420.2	135,833	151,318	15,284
13	23	-	150,000	1,500	1,689.1	27,138	28,462.9	150,000	167,101	450,000	501,303	362.6	3,782.8	140,346	158,043	17,054
14	24	-	150,000	1,500	1,707.5	29,860	31,451.2	150,000	168,914	450,000	506,742	366.5	4,149.3	145,065	165,129	18,935
15	25	-	150,000	151,500	174,325.2	182,703	207,191.7	150,000	170,747	450,000	512,240	370.5	4,519.8	-	-	20,930
（投资回报率为高档）																
保单年度	期末年龄	年交保费	累计保费	生存保险金 (不含红利)	生存保险金 (含红利)	累积生存金 (不含红利)	累积生存金(含 红利)	身故保险金 (不含红利)	身故保险金 (含红利)	额外公共交通 意外身故保险 金(不含红利)	额外公共交 通意外身故 保险金(含红 利)	当年红利保 险金额	累计红利保 险金额	基本保额 现金价值	有效保额 现金价值	终了红利
1	11	30,000	30,000	1,500	1,505.9	1,500	1,505.9	30,000	30,000	-	-	117.3	117.3	13,608	13,986	618
2	12	30,000	60,000	1,800	1,817.6	3,368	3,391.3	60,000	60,235	-	-	235.5	352.8	34,291	35,463	2,316
3	13	30,000	90,000	1,800	1,835.4	5,319	5,379.3	90,000	91,058	-	-	356.0	708.9	56,777	59,202	3,682
4	14	30,000	120,000	1,800	1,859.5	7,358	7,480.8	120,000	122,835	-	-	480.3	1,189.1	81,715	85,908	5,273
5	15	30,000	150,000	1,500	1,589.9	9,190	9,407.4	150,000	155,946	-	-	609.7	1,798.9	109,012	115,549	6,746
6	16	-	150,000	1,500	1,621.0	11,103	11,451.8	150,000	158,994	-	-	621.7	2,420.6	112,405	121,474	8,354
7	17	-	150,000	1,500	1,652.7	13,103	13,619.8	150,000	162,103	-	-	633.8	3,054.4	115,951	127,756	10,096
8	18	-	150,000	1,500	1,685.0	15,192	15,917.8	150,000	165,272	-	-	646.2	3,700.6	119,656	134,415	11,989
9	19	-	150,000	1,500	1,718.0	17,376	18,352.0	150,000	168,503	450,000	505,509	658.8	4,359.4	123,436	141,373	14,040
10	20	-	150,000	1,500	1,751.6	19,658	20,929.4	150,000	171,797	450,000	515,392	671.7	5,031.2	127,386	148,749	16,259
11	21	-	150,000	1,500	1,785.8	22,042	23,657.1	150,000	175,156	450,000	525,468	684.9	5,716.0	131,516	156,574	18,661
12	22	-	150,000	1,500	1,820.7	24,534	26,542.3	150,000	178,580	450,000	535,740	698.2	6,414.3	135,833	164,875	21,262
13	23	-	150,000	1,500	1,856.3	27,138	29,593.1	150,000	182,071	450,000	546,214	711.9	7,126.2	140,346	173,684	24,066
14	24	-	150,000	1,500	1,892.6	29,860	32,817.3	150,000	185,631	450,000	556,893	725.8	7,852.0	145,065	183,034	27,098
15	25	-	150,000	151,500	194,889.6	182,703	229,183.7	150,000	189,260	450,000	567,780	740.0	8,592.0	-	-	30,369

附件 4

案例四：

合众聚富定投两全保险（分红型）利益演示表

年龄： 10岁		性别： 男性		保险期间： 20年		交费期限： 10年		基本保险金额： 10000元										
(投资回报率为低档)		保单年度	期末年龄	年交保费	累计保费	生存保险金(不含红利)	生存保险金(含红利)	累积生存金(不含红利)	累积生存金(含红利)	身故保险金(不含红利)	身故保险金(含红利)	额外公共交通工具意外身故保险金(不含红利)	额外公共交通工具意外身故保险金(含红利)	当年红利保险金额	累计红利保险金额	基本保额现金价值	有效保额现金价值	终止了红利
1	11	10,000	10,000	1,000	1,000.5	1,000	1,000.5	10,000	10,000	-	-	-	-	4.8	4.8	3,158	3,185	139
2	12	10,000	20,000	1,100	1,101.4	2,145	2,146.9	20,000	20,010	-	-	-	-	9.6	14.4	8,816	8,899	462
3	13	10,000	30,000	1,100	1,102.9	3,342	3,346.4	30,000	30,043	-	-	-	-	14.4	28.8	14,851	15,022	665
4	14	10,000	40,000	1,100	1,104.8	4,592	4,601.8	40,000	40,115	-	-	-	-	19.3	48.1	21,686	21,980	864
5	15	10,000	50,000	1,100	1,107.2	5,899	5,916.1	50,000	50,240	-	-	-	-	24.1	72.2	28,965	29,420	1,067
6	16	10,000	60,000	1,100	1,110.1	7,264	7,292.5	60,000	60,433	-	-	-	-	29.0	101.2	36,713	37,369	1,322
7	17	10,000	70,000	1,100	1,113.5	8,691	8,734.2	70,000	70,708	-	-	-	-	33.9	135.1	44,952	45,854	1,624
8	18	10,000	80,000	1,100	1,117.4	10,182	10,244.6	80,000	81,081	-	-	-	-	38.9	174.1	53,709	54,905	1,979
9	19	10,000	90,000	1,100	1,121.8	11,740	11,827.4	90,000	91,567	270,000	274,700	274,700	274,700	44.0	218.0	62,956	64,498	2,389
10	20	10,000	100,000	1,000	1,026.7	13,268	13,386.4	100,000	102,180	300,000	306,540	306,540	306,540	49.0	267.1	72,865	74,811	2,640
11	21	-	100,000	1,000	1,031.6	14,865	15,020.4	100,000	102,671	300,000	308,012	308,012	308,012	49.3	316.3	75,069	77,443	2,904
12	22	-	100,000	1,000	1,036.6	16,534	16,732.9	100,000	103,163	300,000	309,409	309,409	309,409	49.5	365.9	77,372	80,202	3,178
13	23	-	100,000	1,000	1,041.6	18,278	18,527.4	100,000	103,659	300,000	310,976	310,976	310,976	49.8	415.6	79,779	83,095	3,464
14	24	-	100,000	1,000	1,046.6	20,101	20,407.7	100,000	104,156	300,000	312,469	312,469	312,469	50.0	465.6	82,296	86,128	3,763
15	25	-	100,000	1,000	1,051.6	22,006	22,377.6	100,000	104,656	300,000	313,968	313,968	313,968	50.2	515.8	84,928	89,309	4,073
16	26	-	100,000	1,000	1,056.6	23,996	24,441.3	100,000	105,158	300,000	315,475	315,475	315,475	50.5	566.3	87,679	92,644	4,398
17	27	-	100,000	1,000	1,061.7	26,076	26,602.8	100,000	105,663	300,000	316,990	316,990	316,990	50.7	617.0	90,556	96,144	4,735
18	28	-	100,000	1,000	1,066.8	28,249	28,866.8	100,000	106,170	300,000	318,511	318,511	318,511	51.0	668.0	93,564	99,815	5,087
19	29	-	100,000	1,000	1,071.9	30,520	31,237.7	100,000	106,680	300,000	320,040	320,040	320,040	51.2	719.2	96,710	103,666	5,452
20	30	-	100,000	101,000	108,783.7	132,894	141,427.1	100,000	107,192	300,000	321,576	321,576	321,576	51.5	770.7	-	-	5,833
(投资回报率为中档)		保单年度	期末年龄	年交保费	累计保费	生存保险金(不含红利)	生存保险金(含红利)	累积生存金(不含红利)	累积生存金(含红利)	身故保险金(不含红利)	身故保险金(含红利)	额外公共交通工具意外身故保险金(不含红利)	额外公共交通工具意外身故保险金(含红利)	当年红利保险金额	累计红利保险金额	基本保额现金价值	有效保额现金价值	终止了红利
1	11	10,000	10,000	1,000	1,001.4	1,000	1,001.4	10,000	10,000	-	-	-	-	14.1	14.1	3,158	3,238	151
2	12	10,000	20,000	1,100	1,104.2	2,145	2,150.7	20,000	20,028	-	-	-	-	28.3	42.4	8,816	9,062	520
3	13	10,000	30,000	1,100	1,108.5	3,342	3,356.0	30,000	30,127	-	-	-	-	42.6	85.0	14,851	15,357	775
4	14	10,000	40,000	1,100	1,114.2	4,592	4,621.2	40,000	40,340	-	-	-	-	57.0	142.0	21,686	22,555	1,045
5	15	10,000	50,000	1,100	1,121.4	5,899	5,950.5	50,000	50,710	-	-	-	-	71.7	213.7	28,965	30,311	1,340
6	16	10,000	60,000	1,100	1,130.6	7,264	7,345.3	60,000	61,282	-	-	-	-	86.6	300.2	36,713	38,559	1,709
7	17	10,000	70,000	1,100	1,140.2	8,691	8,819.2	70,000	72,102	-	-	-	-	101.9	402.1	44,952	47,635	2,155
8	18	10,000	80,000	1,100	1,152.0	10,182	10,368.1	80,000	83,217	-	-	-	-	117.6	519.7	53,709	57,281	2,682
9	19	10,000	90,000	1,100	1,165.3	11,740	12,000.0	90,000	94,677	270,000	284,032	284,032	284,032	133.8	653.5	62,956	67,579	3,295
10	20	10,000	100,000	1,000	1,080.4	13,268	13,620.4	100,000	106,535	300,000	319,605	319,605	319,605	150.5	804.0	72,865	78,724	3,750
11	21	-	100,000	1,000	1,095.7	14,865	15,329.0	100,000	108,040	300,000	324,121	324,121	324,121	152.7	956.7	75,069	82,250	4,235
12	22	-	100,000	1,000	1,111.2	16,534	17,129.9	100,000	109,567	300,000	328,701	328,701	328,701	154.8	1,111.5	77,372	85,971	4,751
13	23	-	100,000	1,000	1,126.9	18,278	19,027.6	100,000	111,115	300,000	333,345	333,345	333,345	157.0	1,268.5	79,779	89,899	5,298
14	24	-	100,000	1,000	1,142.8	20,101	21,026.6	100,000	112,685	300,000	338,055	338,055	338,055	159.2	1,427.7	82,296	94,046	5,881
15	25	-	100,000	1,000	1,158.9	22,006	23,131.7	100,000	114,277	300,000	342,832	342,832	342,832	161.5	1,589.2	84,928	98,424	6,499
16	26	-	100,000	1,000	1,175.3	23,996	25,348.0	100,000	115,892	300,000	347,676	347,676	347,676	163.8	1,753.0	87,679	103,049	7,155
17	27	-	100,000	1,000	1,191.9	26,076	27,680.5	100,000	117,530	300,000	352,589	352,589	352,589	166.1	1,919.0	90,556	107,534	7,852
18	28	-	100,000	1,000	1,208.7	28,249	30,134.9	100,000	119,190	300,000	357,571	357,571	357,571	168.4	2,087.4	93,564	113,095	8,591
19	29	-	100,000	1,000	1,225.8	30,520	32,716.8	100,000	120,874	300,000	362,623	362,623	362,623	170.8	2,258.2	96,710	118,550	9,375
20	30	-	100,000	101,000	125,557.7	132,894	159,746.7	100,000	122,582	300,000	367,747	367,747	367,747	173.2	2,431.5	-	-	10,206
(投资回报率为高档)		保单年度	期末年龄	年交保费	累计保费	生存保险金(不含红利)	生存保险金(含红利)	累积生存金(不含红利)	累积生存金(含红利)	身故保险金(不含红利)	身故保险金(含红利)	额外公共交通工具意外身故保险金(不含红利)	额外公共交通工具意外身故保险金(含红利)	当年红利保险金额	累计红利保险金额	基本保额现金价值	有效保额现金价值	终止了红利
1	11	10,000	10,000	1,000	1,002.4	1,000	1,002.4	10,000	10,000	-	-	-	-	24.2	24.2	3,158	3,295	161
2	12	10,000	20,000	1,100	1,107.3	2,145	2,154.8	20,000	20,048	-	-	-	-	48.5	72.7	8,816	9,237	562
3	13	10,000	30,000	1,100	1,114.6	3,342	3,366.4	30,000	30,218	-	-	-	-	73.1	145.8	14,851	15,719	857
4	14	10,000	40,000	1,100	1,124.4	4,592	4,642.2	40,000	40,583	-	-	-	-	98.2	244.1	21,686	23,180	1,180
5	15	10,000	50,000	1,100	1,136.8	5,899	5,987.9	50,000	51,220	-	-	-	-	124.0	368.0	28,965	31,283	1,548
6	16	10,000	60,000	1,100	1,151.9	7,264	7,409.3	60,000	63,208	-	-	-	-	150.5	518.5	36,713	40,074	2,012
7	17	10,000	70,000	1,100	1,169.7	8,691	8,912.3	70,000	73,630	-	-	-	-	178.2	696.7	44,952	49,601	2,579
8	18	10,000	80,000	1,100	1,190.4	10,182	10,503.8	80,000	85,574	-	-	-	-	207.1	903.8	53,709	59,921	3,254
9	19	10,000	90,000	1,100	1,214.1	11,740	12,190.6	90,000	98,134	270,000	294,403	294,403	294,403	237.5	1,141.3	62,956	71,031	4,039
10	20	10,000	100,000	1,000	1,141.1	13,268	13,880.3	100,000	111,413	300,000	334,239	334,239	334,239	269.6	1,410.9	72,865	83,146	4,654
11	21	-	100,000	1,000	1,168.7	14,865	15,673.6	100,000	114,109	300,000	342,328	342,328	342,328	276.1	1,687.1	75,069	87,733	5,321
12	22	-	100,000	1,000	1,197.0	16,534	17,575.9	100,000	116,871	300,000	350,612	350,612	350,612	282.8	1,969.9	77,372	92,613	6,042
13	23	-	100,000	1,000	1,224.0	18,278	19,592.7	100,000	119,699	300,000	359,097	359,097	359,097	289.7	2,259.6	79,779	97,806	6,824
14	24	-	100,000	1,000	1,255.6	20,101	21,730.0	100,000	122,596	300,000	367,787	367,787	367,787	296.7	2,556.3	82,296	103,333	7,668
15	25	-	100,000	1,000	1,286.0	22,006	23,993.9	100,000	125,563	300,000	376,688	376,688	376,688	303.9	2,860.1	84,928	109,218	8,582
16	26	-	100,000	1,000	1,317.1	23,996	26,390.8	100,000	128,601	300,000	385,804	385,804	385,804	311.2	3,171.3	87,679	115,485	9,568
17	27	-	100,000	1,000	1,349.0	26,076	28,927.4	100,000	131,713	300,000	395,140	395,140	395,140	318.7	3,490.1	90,556	122,161	10,632
18	28	-	100,000	1,000	1,381.7	28,249	31,610.8	100,000	134,901	300,000	404,702	404,702	404,702	326.5	3,816.5	93,564	129,274	11,780
19	29	-	100,000	1,000	1,415.1	30,520	34,448.3	100,000	138,165	300,000	414,496	414,496	414,496	334.4	4,150.9	96,710	136,854	13,017
20	30	-	100,000	101,000	146,382.8	132,894	182,3											

附件 4

案例五：

合众聚富定投两全保险（分红型）利益演示表																
年龄：30岁 （投资回报率为低档）			性别：男性		保险期间：20年			交费期限：10年			基本保险金额：10000元					
保单年度	期末年龄	年交保费	累计保费	生存保险金 (不含红利)	生存保险金 (含红利)	累积生存金 (不含红利)	累积生存金(含 红利)	身故保险金 (不含红利)	身故保险金 (含红利)	额外公共交通 意外身故保险 金(不含红利)	额外公共交 通意外身故保 险金(含红 利)	当年红利保 险金额	累计红利保 险金额	基本保额 现金价值	有效保额 现金价值	终了红利
1	31	10,000	10,000	1,000	1,000.5	1,000	1,000.5	10,000	10,000	30,000	30,000	4.8	4.8	3,160	3,187	140
2	32	10,000	20,000	1,100	1,101.4	2,145	2,146.9	20,000	20,010	60,000	60,029	9.6	14.4	8,855	8,939	464
3	33	10,000	30,000	1,100	1,102.9	3,342	3,346.4	30,000	30,043	90,000	90,130	14.4	28.8	14,923	15,095	669
4	34	10,000	40,000	1,100	1,104.8	4,592	4,601.8	40,000	40,115	120,000	120,346	19.3	48.1	21,770	22,065	869
5	35	10,000	50,000	1,100	1,107.2	5,899	5,916.1	50,000	50,240	150,000	150,721	24.1	72.2	29,055	29,511	1,077
6	36	10,000	60,000	1,100	1,110.1	7,264	7,292.5	60,000	60,433	180,000	181,300	29.0	101.2	36,800	37,458	1,332
7	37	10,000	70,000	1,100	1,113.5	8,691	8,734.2	70,000	70,708	210,000	212,125	33.9	135.1	45,029	45,933	1,636
8	38	10,000	80,000	1,100	1,117.4	10,182	10,244.6	80,000	81,081	240,000	243,243	38.9	174.1	53,768	54,966	1,994
9	39	10,000	90,000	1,100	1,121.8	11,740	11,827.4	90,000	91,567	270,000	274,700	44.0	218.0	63,042	64,587	2,406
10	40	10,000	100,000	1,000	1,026.7	13,268	13,386.4	100,000	102,180	300,000	306,540	49.0	267.1	72,979	74,928	2,662
11	41	-	100,000	1,000	1,031.6	14,865	15,020.4	100,000	102,671	300,000	308,012	49.3	316.3	75,169	77,547	2,929
12	42	-	100,000	1,000	1,036.6	16,534	16,732.9	100,000	103,163	300,000	309,490	49.5	365.9	77,458	80,292	3,208
13	43	-	100,000	1,000	1,041.6	18,278	18,527.4	100,000	103,659	300,000	310,976	49.8	415.6	79,851	83,170	3,498
14	44	-	100,000	1,000	1,046.6	20,101	20,407.7	100,000	104,156	300,000	312,469	50.0	465.6	82,353	86,188	3,801
15	45	-	100,000	1,000	1,051.6	22,006	22,377.6	100,000	104,656	300,000	313,968	50.2	515.8	84,971	89,354	4,116
16	46	-	100,000	1,000	1,056.6	23,996	24,441.3	100,000	105,158	300,000	315,475	50.5	566.3	87,709	92,676	4,444
17	47	-	100,000	1,000	1,061.7	26,076	26,602.8	100,000	105,663	300,000	316,990	50.7	617.0	90,574	96,163	4,784
18	48	-	100,000	1,000	1,066.8	28,249	28,866.8	100,000	106,170	300,000	318,511	51.0	668.0	93,573	99,824	5,140
19	49	-	100,000	1,000	1,071.9	30,520	31,237.7	100,000	106,680	300,000	320,040	51.2	719.2	96,712	103,668	5,509
20	50	-	100,000	101,000	108,783.7	132,894	141,427.1	100,000	107,192	300,000	321,576	51.5	770.7	-	-	5,892
（投资回报率为中档）																
保单年度	期末年龄	年交保费	累计保费	生存保险金 (不含红利)	生存保险金 (含红利)	累积生存金 (不含红利)	累积生存金(含 红利)	身故保险金 (不含红利)	身故保险金 (含红利)	额外公共交通 意外身故保险 金(不含红利)	额外公共交 通意外身故保 险金(含红 利)	当年红利保 险金额	累计红利保 险金额	基本保额 现金价值	有效保额 现金价值	终了红利
1	31	10,000	10,000	1,000	1,001.4	1,000	1,001.4	10,000	10,000	30,000	30,000	14.1	14.1	3,160	3,240	152
2	32	10,000	20,000	1,100	1,104.2	2,145	2,150.7	20,000	20,028	60,000	60,085	28.3	42.4	8,855	9,102	324
3	33	10,000	30,000	1,100	1,108.5	3,342	3,356.0	30,000	30,127	90,000	90,382	42.6	85.0	14,923	15,431	781
4	34	10,000	40,000	1,100	1,114.2	4,592	4,621.2	40,000	40,340	120,000	121,020	57.0	142.0	21,770	22,643	1,052
5	35	10,000	50,000	1,100	1,121.4	5,899	5,950.5	50,000	50,710	150,000	152,130	71.7	213.7	29,055	30,405	1,350
6	36	10,000	60,000	1,100	1,130.0	7,264	7,348.3	60,000	61,282	180,000	183,846	86.6	300.2	36,800	38,752	1,720
7	37	10,000	70,000	1,100	1,140.2	8,691	8,819.2	70,000	72,102	210,000	216,305	101.9	402.1	45,029	47,720	2,169
8	38	10,000	80,000	1,100	1,152.0	10,182	10,368.1	80,000	83,217	240,000	249,651	117.6	519.7	53,768	57,346	2,700
9	39	10,000	90,000	1,100	1,165.3	11,740	12,000.0	90,000	94,677	270,000	284,032	133.8	653.5	63,042	67,674	3,317
10	40	10,000	100,000	1,000	1,080.4	13,268	13,620.4	100,000	106,535	300,000	319,605	150.5	804.0	72,979	78,847	3,778
11	41	-	100,000	1,000	1,095.7	14,865	15,329.0	100,000	108,040	300,000	324,121	152.7	956.7	75,169	82,360	4,268
12	42	-	100,000	1,000	1,111.2	16,534	17,129.9	100,000	109,567	300,000	328,701	154.8	1,111.5	77,458	86,067	4,789
13	43	-	100,000	1,000	1,126.9	18,278	19,027.6	100,000	111,115	300,000	333,345	157.0	1,268.5	79,851	89,980	5,342
14	44	-	100,000	1,000	1,142.8	20,101	21,026.6	100,000	112,685	300,000	338,055	159.2	1,427.7	82,353	94,111	5,932
15	45	-	100,000	1,000	1,158.9	22,006	23,131.7	100,000	114,277	300,000	342,832	161.5	1,589.2	84,971	98,474	6,556
16	46	-	100,000	1,000	1,175.3	23,996	25,348.0	100,000	115,892	300,000	347,676	163.8	1,753.0	87,709	103,084	7,219
17	47	-	100,000	1,000	1,191.9	26,076	27,680.5	100,000	117,530	300,000	352,589	166.1	1,919.0	90,574	107,956	7,923
18	48	-	100,000	1,000	1,208.7	28,249	30,134.9	100,000	119,190	300,000	357,571	168.4	2,087.4	93,573	113,106	8,668
19	49	-	100,000	1,000	1,225.8	30,520	32,716.8	100,000	120,874	300,000	362,623	170.8	2,258.2	96,712	118,552	9,458
20	50	-	100,000	101,000	125,557.7	132,894	159,746.7	100,000	122,582	300,000	367,747	173.2	2,431.5	-	-	10,294
（投资回报率为高档）																
保单年度	期末年龄	年交保费	累计保费	生存保险金 (不含红利)	生存保险金 (含红利)	累积生存金 (不含红利)	累积生存金(含 红利)	身故保险金 (不含红利)	身故保险金 (含红利)	额外公共交通 意外身故保险 金(不含红利)	额外公共交 通意外身故保 险金(含红 利)	当年红利保 险金额	累计红利保 险金额	基本保额 现金价值	有效保额 现金价值	终了红利
1	31	10,000	10,000	1,000	1,002.4	1,000	1,002.4	10,000	10,000	30,000	30,000	24.2	24.2	3,160	3,297	162
2	32	10,000	20,000	1,100	1,107.3	2,145	2,154.8	20,000	20,048	60,000	60,145	48.5	72.7	8,855	9,278	566
3	33	10,000	30,000	1,100	1,114.6	3,342	3,366.4	30,000	30,218	90,000	90,654	73.1	145.8	14,923	15,795	864
4	34	10,000	40,000	1,100	1,124.4	4,592	4,642.2	40,000	40,583	120,000	121,750	98.2	244.1	21,770	23,270	1,190
5	35	10,000	50,000	1,100	1,136.8	5,899	5,987.9	50,000	51,220	150,000	153,661	124.0	368.0	29,055	31,381	1,560
6	36	10,000	60,000	1,100	1,151.9	7,264	7,409.3	60,000	62,208	180,000	186,824	150.5	518.6	36,800	40,172	2,028
7	37	10,000	70,000	1,100	1,169.7	8,691	8,912.3	70,000	73,630	210,000	220,890	178.2	696.7	45,029	49,691	2,598
8	38	10,000	80,000	1,100	1,190.4	10,182	10,503.8	80,000	85,574	240,000	256,722	207.1	903.8	53,768	59,992	3,276
9	39	10,000	90,000	1,100	1,214.1	11,740	12,190.6	90,000	98,134	270,000	294,403	237.5	1,141.3	63,042	71,132	4,066
10	40	10,000	100,000	1,000	1,141.1	13,268	13,880.3	100,000	111,413	300,000	334,239	269.6	1,410.9	72,979	83,276	4,687
11	41	-	100,000	1,000	1,168.7	14,865	15,673.6	100,000	114,109	300,000	342,328	276.1	1,687.1	75,169	87,850	5,361
12	42	-	100,000	1,000	1,197.0	16,534	17,575.9	100,000	116,871	300,000	350,612	282.8	1,969.9	77,458	92,716	6,091
13	43	-	100,000	1,000	1,226.0	18,278	19,592.7	100,000	119,699	300,000	359,097	289.7	2,259.6	79,851	97,894	6,880
14	44	-	100,000	1,000	1,255.6	20,101	21,730.0	100,000	122,596	300,000	367,787	296.7	2,556.3	82,353	103,405	7,735
15	45	-	100,000	1,000	1,286.0	22,006	23,993.9	100,000	125,563	300,000	376,688	303.9	2,860.1	84,971	109,273	8,656
16	46	-	100,000	1,000	1,317.1	23,996	26,390.8	100,000	128,601	300,000	385,804	311.2	3,171.3	87,709	115,524	9,652
17																

附件 4

案例六：

合众养老壹选两全保险（分红型）利益演示表

年龄：30岁			性别：男性		保险期间：30年				交费期限：20年		基本保险金额：10000元								
（投资回报率为低档）			保单年度	期末年龄	年交保费	累计保费	生存保险金（不含红利）	生存保险金（含红利）	累积生存金（不含红利）	累积生存金（含红利）	身故保险金（不含红利）	身故保险金（含红利）	额外公共交通意外身故保险金（不含红利）	额外公共交通意外身故保险金（含红利）	当年红利保险金额	累计红利保险金额	基本保额现金价值	有效保额现金价值	终止红利
1	31	10,000	10,000	2,000	2,000.6	2,000	2,000.6	2,000.6	2,000.6	2,000.6	10,000	10,000	30,000	30,000	2.8	2.8	1,726	1,726	101
2	32	10,000	20,000	2,100	2,101.7	4,190	4,192.2	4,190	4,192.2	20,006	20,006	60,000	60,017	5.6	8.3	5,994	6,071	337	
3	33	10,000	30,000	2,100	2,103.3	6,199	6,174.3	6,199	6,174.3	30,026	30,026	90,000	90,028	8.3	16.7	10,493	10,499	487	
4	34	10,000	40,000	2,100	2,105.6	8,270	8,281.6	8,270	8,281.6	40,067	40,067	120,000	120,200	11.1	27.8	15,634	15,911	630	
5	35	10,000	50,000	2,100	2,108.4	11,369	11,389.6	11,369.6	11,389.6	50,139	50,139	150,000	150,417	13.9	41.8	21,071	21,480	774	
6	36	10,000	60,000	2,100	2,111.7	13,981	14,013.9	13,981.3	14,013.9	60,261	60,261	180,000	180,752	16.7	58.5	26,787	27,375	952	
7	37	10,000	70,000	2,100	2,115.6	16,710	16,740.1	16,710.1	16,740.1	70,410	70,410	210,000	211,329	19.6	78.1	32,805	33,610	1,169	
8	38	10,000	80,000	2,100	2,120.1	19,562	19,634.4	19,562.4	19,634.4	80,625	80,625	240,000	241,874	22.4	100.5	39,141	40,203	1,426	
9	39	10,000	90,000	2,100	2,125.2	22,542	22,643.1	22,542.1	22,643.1	90,905	90,905	270,000	272,714	25.3	125.8	45,810	47,173	1,723	
10	40	10,000	100,000	2,100	2,130.8	25,657	25,792.8	25,657.1	25,792.8	100,000	101,208	300,000	303,773	28.1	153.9	52,827	54,538	2,066	
11	41	10,000	110,000	2,100	2,137.0	28,911	29,090.5	28,911.1	29,090.5	110,000	111,693	330,000	335,070	31.1	185.0	60,208	62,320	2,454	
12	42	10,000	120,000	2,100	2,143.8	32,312	32,543.4	32,312.1	32,543.4	120,000	122,220	360,000	366,659	34.0	219.0	67,972	70,539	2,892	
13	43	10,000	130,000	2,100	2,151.2	35,866	36,159.0	35,866.1	36,159.0	130,000	132,846	390,000	398,539	36.9	255.9	76,137	79,218	3,380	
14	44	10,000	140,000	2,100	2,159.2	39,580	39,945.3	39,580.1	39,945.3	140,000	143,582	420,000	430,747	39.9	295.8	84,723	88,382	3,923	
15	45	10,000	150,000	2,100	2,167.7	43,461	43,910.6	43,461.1	43,910.6	150,000	154,437	450,000	463,311	42.9	338.7	93,760	98,066	4,522	
16	46	10,000	160,000	2,100	2,176.9	47,417	47,963.5	47,417.1	47,963.5	160,000	165,120	480,000	493,359	46.0	384.7	103,210	108,268	5,180	
17	47	10,000	170,000	2,100	2,186.8	51,755	52,413.1	51,755.1	52,413.1	170,000	175,540	510,000	529,621	49.1	433.8	113,214	119,044	5,899	
18	48	10,000	180,000	2,100	2,197.2	56,484	56,968.9	56,484.1	56,968.9	180,000	187,808	540,000	563,425	52.2	486.0	123,697	130,416	6,682	
19	49	10,000	190,000	2,100	2,208.3	60,813	61,740.8	60,813.1	61,740.8	190,000	199,234	570,000	597,702	55.4	531.1	134,712	142,413	7,532	
20	50	10,000	200,000	2,000	2,120.0	65,649	66,639.1	65,649.1	66,639.1	200,000	210,828	600,000	632,484	58.6	600.0	146,386	155,169	8,008	
21	51	-	200,000	2,000	2,131.8	70,499	71,989.0	70,499.1	71,989.0	200,000	212,060	600,000	636,000	58.9	608.9	150,712	160,643	8,502	
22	52	-	200,000	2,000	2,143.6	75,671	77,143.0	75,671.1	77,143.0	200,000	214,179	600,000	639,536	59.3	618.2	155,336	166,385	9,016	
23	53	-	200,000	2,000	2,155.6	81,077	82,770.0	81,077.1	82,770.0	200,000	214,364	600,000	643,092	59.6	627.8	159,968	172,410	9,548	
24	54	-	200,000	2,000	2,167.8	86,728	88,602.8	86,728.1	88,602.8	200,000	214,526	600,000	646,668	59.7	637.8	164,620	177,736	10,101	
25	55	-	200,000	2,000	2,179.6	92,628	94,831.5	92,628.1	94,831.5	200,000	216,763	600,000	650,263	60.3	648.0	170,104	183,579	10,674	
26	56	-	200,000	2,000	2,191.7	98,796	101,290.7	98,796.1	101,290.7	200,000	217,960	600,000	653,879	60.6	658.6	175,532	192,358	11,270	
27	57	-	200,000	2,000	2,204.2	105,242	108,052.7	105,242.1	108,052.7	200,000	219,171	600,000	657,512	61.0	669.9	181,219	197,695	11,887	
28	58	-	200,000	2,000	2,216.2	111,978	115,131.2	111,978.1	115,131.2	200,000	220,390	600,000	661,170	61.3	680.8	187,180	207,410	12,525	
29	59	-	200,000	2,000	2,228.5	119,017	122,840.6	119,017.1	122,840.6	200,000	221,615	600,000	664,846	61.6	691.6	193,433	215,530	13,186	
30	60	-	200,000	202,000	327,372	327,372	327,372	327,372	327,372	200,000	222,838	600,000	668,543	62.0	702.0	200,000	215,530	13,869	
（投资回报率为中档）			保单年度	期末年龄	年交保费	累计保费	生存保险金（不含红利）	生存保险金（含红利）	累积生存金（不含红利）	累积生存金（含红利）	身故保险金（不含红利）	身故保险金（含红利）	额外公共交通意外身故保险金（不含红利）	额外公共交通意外身故保险金（含红利）	当年红利保险金额	累计红利保险金额	基本保额现金价值	有效保额现金价值	终止红利
1	31	10,000	10,000	2,000	2,001.6	2,000	2,001.6	2,001.6	2,001.6	2,001.6	10,000	10,000	30,000	30,000	7.9	7.9	1,726	1,726	102
2	32	10,000	20,000	2,100	2,104.7	4,190	4,196.4	4,190	4,196.4	20,006	20,016	60,000	60,047	15.8	23.7	5,994	6,211	342	
3	33	10,000	30,000	2,100	2,106.9	6,199	6,194.7	6,199	6,194.7	30,026	30,037	90,000	90,077	23.6	39.0	10,493	10,937	506	
4	34	10,000	40,000	2,100	2,115.8	8,270	8,202.8	8,270	8,202.8	40,067	40,190	120,000	120,505	31.8	70.9	15,634	16,403	670	
5	35	10,000	50,000	2,100	2,123.8	11,369	11,427.3	11,369	11,427.3	50,139	50,396	150,000	151,188	39.8	119.0	21,071	22,239	845	
6	36	10,000	60,000	2,100	2,133.1	13,981	14,054.9	13,981.3	14,054.9	60,261	60,714	180,000	182,143	48.0	167.0	26,787	28,465	1,070	
7	37	10,000	70,000	2,100	2,144.6	16,710	16,852.9	16,710.1	16,852.9	70,410	71,169	210,000	213,807	56.2	223.2	32,805	35,105	1,350	
8	38	10,000	80,000	2,100	2,157.6	19,562	19,768.2	19,562.4	19,768.2	80,625	81,756	240,000	245,357	64.6	287.8	39,141	42,582	1,646	
9	39	10,000	90,000	2,100	2,172.1	22,542	22,835.9	22,542.1	22,835.9	90,905	92,437	270,000	277,271	73.3	361.1	45,810	49,727	1,950	
10	40	10,000	100,000	2,100	2,188.6	25,657	26,046.6	25,657.1	26,046.6	100,000	103,610	300,000	310,829	81.9	442.8	52,827	57,751	2,267	
11	41	10,000	110,000	2,100	2,206.7	28,911	29,403.1	28,911.1	29,403.1	110,000	114,871	330,000	344,643	90.7	533.5	60,208	66,299	2,613	
12	42	10,000	120,000	2,100	2,226.7	32,312	32,976.2	32,312.1	32,976.2	120,000	126,403	360,000	379,809	99.7	633.4	67,972	74,376	3,036	
13	43	10,000	130,000	2,100	2,248.5	35,866	36,708.7	35,866.1	36,708.7	130,000	136,235	390,000	414,704	109.2	742.6	76,137	83,078	3,437	
14	44	10,000	140,000	2,100	2,272.3	39,580	40,632.9	39,580.1	40,632.9	140,000	146,387	420,000	451,191	118.8	861.5	84,723	92,379	3,823	
15	45	10,000	150,000	2,100	2,298.0	43,461	44,759.4	43,461.1	44,759.4	150,000	162,922	450,000	488,765	128.7	990.2	93,760	102,338	4,288	
16	46	10,000	160,000	2,100	2,326.8	47,417	48,949.1	47,417.1	48,949.1	160,000	176,843	480,000	527,028	138.9	1,099.1	103,210	112,996	4,746	
17	47	10,000	170,000	2,100	2,358.7	51,758	53,563.6	51,758.1	53,563.6	170,000	189,194	510,000	567,528	149.2	1,197.5	113,214	124,358	5,205	
18	48	10,000	180,000	2,100	2,392.8	56,484	58,467.2	56,484.1	58,467.2	180,000	203,014	540,000	609,041	160.4	1,438.9	123,697	143,590	5,688	

附件 4

案例七：

合众聚富定投两全保险（分红型）利益演示表																
年龄： 35岁			性别： 男性			保险期间： 15年			交费期限： 5年			基本保险金额： 200000元				
（投资回报率为低档）																
保单年度	期末年龄	年交保费	累计保费	生存保险金 (不含红利)	生存保险金 (含红利)	累积生存金 (不含红利)	累积生存金(含 红利)	身故保险金 (不含红利)	身故保险金(含 红利)	额外公共交通工具 意外身故保险金 (不含红利)	额外公共交通工具 意外身故保险金(含红 利)	当年红利保 险金额	累计红利保 险金额	基本保额 现金价值	有效保额 现金价值	终了红利
1	36	200,000	200,000	10,000	10,008.0	10,000	10,008.0	200,000	200,000	600,000	600,000	160.0	160.0	90,788	91,308	3,240
2	37	200,000	400,000	12,000	12,024.0	22,450	22,482.4	400,000	400,320	1,200,000	1,200,960	320.3	480.3	229,676	231,282	10,869
3	38	200,000	600,000	12,000	12,048.1	35,460	35,542.2	600,000	601,441	1,800,000	1,804,322	481.2	961.4	380,506	383,815	15,798
4	39	200,000	800,000	12,000	12,080.2	49,056	49,221.8	800,000	803,846	2,400,000	2,411,537	643.1	1,604.5	547,350	553,037	20,759
5	40	200,000	1,000,000	10,000	10,120.5	61,263	61,557.3	1,000,000	1,008,022	3,000,000	3,024,067	806.4	2,410.9	729,794	738,591	23,910
6	41	-	1,000,000	10,000	10,161.0	74,020	74,488.4	1,000,000	1,012,055	3,000,000	3,036,164	809.6	3,220.5	751,690	763,794	27,204
7	42	-	1,000,000	10,000	10,201.7	87,351	88,042.1	1,000,000	1,016,103	3,000,000	3,048,308	812.9	4,033.4	774,578	790,199	30,625
8	43	-	1,000,000	10,000	10,242.5	101,282	102,246.4	1,000,000	1,020,167	3,000,000	3,060,501	816.1	4,849.6	798,508	817,870	34,216
9	44	-	1,000,000	10,000	10,283.4	115,840	117,131.0	1,000,000	1,024,248	3,000,000	3,072,743	819.4	5,669.0	823,532	846,875	37,938
10	45	-	1,000,000	10,000	10,324.6	131,053	132,726.4	1,000,000	1,028,345	3,000,000	3,085,034	822.7	6,491.6	849,708	877,288	41,833
11	46	-	1,000,000	10,000	10,365.9	146,950	149,065.0	1,000,000	1,032,458	3,000,000	3,097,375	826.0	7,317.6	877,090	909,181	45,882
12	47	-	1,000,000	10,000	10,407.3	163,563	166,180.3	1,000,000	1,036,588	3,000,000	3,109,764	829.3	8,146.9	905,742	942,637	50,109
13	48	-	1,000,000	10,000	10,449.0	180,923	184,107.4	1,000,000	1,040,734	3,000,000	3,122,203	832.6	8,979.5	935,730	977,742	54,493
14	49	-	1,000,000	10,000	10,490.8	199,065	202,883.0	1,000,000	1,044,897	3,000,000	3,134,692	835.9	9,815.4	967,122	1,014,585	59,078
15	50	-	1,000,000	1,010,000	1,063,805.9	1,218,022	1,275,818.6	1,000,000	1,049,077	3,000,000	3,147,231	839.3	10,654.6	-	-	63,826
（投资回报率为中档）																
保单年度	期末年龄	年交保费	累计保费	生存保险金 (不含红利)	生存保险金 (含红利)	累积生存金 (不含红利)	累积生存金(含 红利)	身故保险金 (不含红利)	身故保险金(含 红利)	额外公共交通工具 意外身故保险金 (不含红利)	额外公共交通工具 意外身故保险金(含红 利)	当年红利保 险金额	累计红利保 险金额	基本保额 现金价值	有效保额 现金价值	终了红利
1	36	200,000	200,000	10,000	10,021.7	10,000	10,021.7	200,000	200,000	600,000	600,000	434.0	434.0	90,788	92,197	3,780
2	37	200,000	400,000	12,000	12,065.2	22,450	22,537.9	400,000	400,868	1,200,000	1,202,604	869.9	1,303.9	229,676	234,035	13,670
3	38	200,000	600,000	12,000	12,130.7	35,460	35,682.8	600,000	603,912	1,800,000	1,811,735	1,310.5	2,614.4	380,506	389,506	21,157
4	39	200,000	800,000	12,000	12,218.7	49,056	49,507.2	800,000	810,457	2,400,000	2,431,372	1,758.7	4,373.1	547,350	562,849	29,541
5	40	200,000	1,000,000	10,000	10,329.5	61,263	62,064.5	1,000,000	1,021,865	3,000,000	3,065,596	2,217.4	6,590.5	729,794	753,843	36,828
6	41	-	1,000,000	10,000	10,441.6	74,020	75,299.0	1,000,000	1,032,953	3,000,000	3,098,858	2,241.5	8,832.0	751,690	784,885	44,582
7	42	-	1,000,000	10,000	10,554.9	87,351	89,242.4	1,000,000	1,044,160	3,000,000	3,132,480	2,265.8	11,097.8	774,578	817,559	52,835
8	43	-	1,000,000	10,000	10,669.4	101,282	103,927.7	1,000,000	1,055,489	3,000,000	3,166,468	2,290.4	13,388.3	798,508	851,961	61,619
9	44	-	1,000,000	10,000	10,785.2	115,840	119,389.6	1,000,000	1,066,941	3,000,000	3,200,824	2,315.3	15,703.5	823,532	888,194	70,973
10	45	-	1,000,000	10,000	10,902.2	131,053	135,664.3	1,000,000	1,078,518	3,000,000	3,235,553	2,340.4	18,043.9	849,708	926,368	80,889
11	46	-	1,000,000	10,000	11,020.5	146,950	152,789.7	1,000,000	1,090,220	3,000,000	3,270,659	2,365.8	20,409.7	877,090	966,596	91,448
12	47	-	1,000,000	10,000	11,140.1	163,563	170,805.3	1,000,000	1,102,048	3,000,000	3,306,145	2,391.4	22,801.1	905,742	1,009,002	102,645
13	48	-	1,000,000	10,000	11,260.9	180,923	189,752.5	1,000,000	1,114,006	3,000,000	3,342,017	2,417.4	25,218.5	935,730	1,053,719	114,520
14	49	-	1,000,000	10,000	11,383.1	199,065	209,674.5	1,000,000	1,126,093	3,000,000	3,378,278	2,443.6	27,662.1	967,122	1,100,885	127,113
15	50	-	1,000,000	1,010,000	1,162,168.0	1,218,022	1,381,277.8	1,000,000	1,138,311	3,000,000	3,414,932	2,470.1	30,132.3	-	-	140,490
（投资回报率为高档）																
保单年度	期末年龄	年交保费	累计保费	生存保险金 (不含红利)	生存保险金 (含红利)	累积生存金 (不含红利)	累积生存金(含 红利)	身故保险金 (不含红利)	身故保险金(含 红利)	额外公共交通工具 意外身故保险金 (不含红利)	额外公共交通工具 意外身故保险金(含红 利)	当年红利保 险金额	累计红利保 险金额	基本保额 现金价值	有效保额 现金价值	终了红利
1	36	200,000	200,000	10,000	10,039.1	10,000	10,039.1	200,000	200,000	600,000	600,000	782.0	782.0	90,788	93,327	4,160
2	37	200,000	400,000	12,000	12,117.6	22,450	22,608.5	400,000	401,564	1,200,000	1,204,692	1,570.1	2,352.1	229,676	237,540	15,541
3	38	200,000	600,000	12,000	12,236.3	35,460	35,862.1	600,000	607,056	1,800,000	1,821,169	2,373.6	4,725.7	380,506	396,773	24,727
4	39	200,000	800,000	12,000	12,396.4	49,056	49,872.3	800,000	818,903	2,400,000	2,456,708	3,201.9	7,927.6	547,350	575,447	35,418
5	40	200,000	1,000,000	10,000	10,599.6	61,263	62,716.2	1,000,000	1,039,638	3,000,000	3,118,914	4,065.0	11,992.6	729,794	773,555	45,328
6	41	-	1,000,000	10,000	10,806.9	74,020	76,345.3	1,000,000	1,059,963	3,000,000	3,179,889	4,144.5	16,137.1	751,690	812,340	56,114
7	42	-	1,000,000	10,000	11,018.1	87,351	90,798.9	1,000,000	1,080,685	3,000,000	3,242,056	4,225.5	20,362.5	774,578	853,440	67,824
8	43	-	1,000,000	10,000	11,233.5	101,282	106,118.4	1,000,000	1,101,813	3,000,000	3,305,438	4,308.1	24,670.6	798,508	897,006	80,543
9	44	-	1,000,000	10,000	11,453.1	115,840	122,346.9	1,000,000	1,123,353	3,000,000	3,370,059	4,392.3	29,062.9	823,532	943,203	94,294
10	45	-	1,000,000	10,000	11,677.1	131,053	139,529.6	1,000,000	1,145,315	3,000,000	3,435,944	4,478.2	33,541.1	849,708	992,209	109,217
11	46	-	1,000,000	10,000	11,905.3	146,950	157,713.7	1,000,000	1,167,706	3,000,000	3,503,117	4,565.7	38,106.8	877,090	1,044,206	125,342
12	47	-	1,000,000	10,000	12,138.1	163,563	176,948.9	1,000,000	1,190,534	3,000,000	3,571,603	4,655.0	42,761.8	905,742	1,099,398	142,769
13	48	-	1,000,000	10,000	12,375.4	180,923	197,287.0	1,000,000	1,213,809	3,000,000	3,641,427	4,746.0	47,507.8	935,730	1,158,002	161,582
14	49	-	1,000,000	10,000	12,617.3	199,065	218,782.3	1,000,000	1,237,539	3,000,000	3,712,617	4,838.8	52,346.6	967,122	1,220,250	181,918
15	50	-	1,000,000	1,010,000	1,299,263.9	1,218,022	1,527,891.4	1,000,000	1,261,733	3,000,000	3,785,199	4,933.4	57,280.0	-	-	203,820

附件 4

案例八：

合众聚富定投两全保险（分红型）利益演示表																
年龄：40岁 （投资回报率为低档）			性别：男性		保险期间：20年			交费期限：10年			基本保险金额：30000元					
保单年度	期末年龄	年交保费	累计保费	生存保险金 (不含红利)	生存保险金 (含红利)	累积生存金 (不含红利)	累积生存金(含 红利)	身故保险金 (不含红利)	身故保险金 (含红利)	额外公共交通 意外身故保险 金(不含红利)	额外公共交 通意外身故 保险金(含红 利)	当年红利保 险金额	累计红利保 险金额	基本保额 现金价值	有效保额 现金价值	终止红利
1	41	30,000	30,000	3,000	3,001.4	3,000	3,001.4	30,000	30,000	90,000	90,000	14.4	14.4	9,505	9,587	423
2	42	30,000	60,000	3,300	3,304.3	6,435	6,440.8	60,000	60,029	180,000	180,086	28.8	43.2	26,695	26,947	1,405
3	43	30,000	90,000	3,300	3,308.6	10,025	10,039.3	90,000	90,130	270,000	270,389	43.3	86.5	44,998	45,517	2,028
4	44	30,000	120,000	3,300	3,314.4	13,776	13,805.5	120,000	120,346	360,000	361,038	57.8	144.2	65,617	66,507	2,639
5	45	30,000	150,000	3,300	3,321.7	17,696	17,748.4	150,000	150,721	450,000	452,164	72.3	216.6	87,545	88,919	3,271
6	46	30,000	180,000	3,300	3,330.4	21,792	21,877.5	180,000	181,300	540,000	543,899	87.0	303.6	110,848	112,830	4,046
7	47	30,000	210,000	3,300	3,340.5	26,073	26,202.5	210,000	212,125	630,000	636,376	101.8	405.4	135,597	138,320	4,973
8	48	30,000	240,000	3,300	3,352.2	30,546	30,733.8	240,000	243,243	720,000	729,730	116.8	522.2	161,867	165,475	6,060
9	49	30,000	270,000	3,300	3,365.4	35,220	35,482.2	270,000	274,700	810,000	824,099	131.9	654.0	189,733	194,385	7,316
10	50	30,000	300,000	3,000	3,080.1	39,805	40,159.1	300,000	306,540	900,000	919,621	147.1	801.2	219,578	225,442	8,102
11	51	-	300,000	3,000	3,094.9	44,596	45,061.1	300,000	308,012	900,000	924,036	147.8	949.0	226,069	233,220	8,920
12	52	-	300,000	3,000	3,109.8	49,603	50,198.6	300,000	309,490	900,000	928,471	148.6	1,097.6	232,854	241,373	9,774
13	53	-	300,000	3,000	3,124.7	54,835	55,582.2	300,000	310,976	900,000	932,928	149.3	1,246.9	239,951	249,924	10,660
14	54	-	300,000	3,000	3,139.7	60,303	61,223.1	300,000	312,469	900,000	937,406	150.0	1,396.8	247,379	258,898	11,586
15	55	-	300,000	3,000	3,154.8	66,017	67,132.9	300,000	313,968	900,000	941,905	150.7	1,547.5	255,155	268,318	12,549
16	56	-	300,000	3,000	3,169.9	71,987	73,323.8	300,000	315,475	900,000	946,426	151.4	1,699.0	263,299	278,210	13,550
17	57	-	300,000	3,000	3,185.1	78,227	79,808.5	300,000	316,990	900,000	950,969	152.2	1,851.1	271,829	288,602	14,591
18	58	-	300,000	3,000	3,200.4	84,747	86,600.3	300,000	318,511	900,000	955,534	152.9	2,004.0	280,770	299,626	15,671
19	59	-	300,000	3,000	3,215.8	91,561	93,713.0	300,000	320,040	900,000	960,120	153.6	2,157.6	290,150	311,017	16,793
20	60	-	300,000	303,000	326,351.1	398,681	424,281.2	300,000	321,576	900,000	964,729	154.4	2,312.0	-	-	17,957
（投资回报率为中档）																
保单年度	期末年龄	年交保费	累计保费	生存保险金 (不含红利)	生存保险金 (含红利)	累积生存金 (不含红利)	累积生存金(含 红利)	身故保险金 (不含红利)	身故保险金 (含红利)	额外公共交通 意外身故保险 金(不含红利)	额外公共交 通意外身故 保险金(含红 利)	当年红利保 险金额	累计红利保 险金额	基本保额 现金价值	有效保额 现金价值	终止红利
1	41	30,000	30,000	3,000	3,004.2	3,000	3,004.2	30,000	30,000	90,000	90,000	42.4	42.4	9,505	9,746	459
2	42	30,000	60,000	3,300	3,312.7	6,435	6,452.2	60,000	60,085	180,000	180,254	84.9	127.3	26,695	27,437	1,586
3	43	30,000	90,000	3,300	3,325.5	10,025	10,068.0	90,000	90,382	270,000	271,146	127.7	255.0	44,998	46,527	2,368
4	44	30,000	120,000	3,300	3,342.6	13,776	13,863.7	120,000	121,020	360,000	363,060	171.0	426.0	65,617	68,245	3,195
5	45	30,000	150,000	3,300	3,364.1	17,696	17,851.6	150,000	152,130	450,000	456,390	215.0	641.0	87,545	91,612	4,101
6	46	30,000	180,000	3,300	3,390.1	21,792	22,045.0	180,000	183,546	540,000	549,537	259.8	900.7	110,848	116,727	5,127
7	47	30,000	210,000	3,300	3,420.6	26,073	26,457.7	210,000	216,305	630,000	648,915	305.6	1,206.4	135,597	143,699	6,591
8	48	30,000	240,000	3,300	3,455.9	30,546	31,104.2	240,000	249,651	720,000	748,953	352.8	1,559.1	161,867	172,642	8,204
9	49	30,000	270,000	3,300	3,496.0	35,220	35,999.9	270,000	284,032	810,000	852,097	401.3	1,960.5	189,733	203,676	10,077
10	50	30,000	300,000	3,000	3,241.2	39,805	40,861.1	300,000	319,605	900,000	958,814	451.6	2,412.1	219,578	237,233	11,480
11	51	-	300,000	3,000	3,287.0	44,596	45,986.9	300,000	324,121	900,000	972,362	458.0	2,870.1	226,069	247,696	12,975
12	52	-	300,000	3,000	3,333.5	49,603	51,389.8	300,000	328,701	900,000	986,102	464.5	3,334.5	232,854	258,735	14,565
13	53	-	300,000	3,000	3,380.6	54,835	57,082.8	300,000	333,345	900,000	1,000,035	471.0	3,805.5	239,951	270,389	16,251
14	54	-	300,000	3,000	3,428.3	60,303	63,079.9	300,000	338,055	900,000	1,014,166	477.7	4,283.2	247,379	282,699	18,045
15	55	-	300,000	3,000	3,476.8	66,017	69,395.2	300,000	342,832	900,000	1,028,496	484.4	4,767.6	255,155	295,705	19,949
16	56	-	300,000	3,000	3,525.9	71,987	76,043.9	300,000	347,676	900,000	1,043,028	491.3	5,258.9	263,299	309,454	21,970
17	57	-	300,000	3,000	3,575.7	78,227	83,041.6	300,000	352,589	900,000	1,057,766	498.2	5,757.1	271,829	323,994	24,110
18	58	-	300,000	3,000	3,626.2	84,747	90,404.7	300,000	357,571	900,000	1,072,713	505.2	6,262.3	280,770	339,380	26,378
19	59	-	300,000	3,000	3,677.5	91,561	98,150.4	300,000	362,623	900,000	1,087,870	512.4	6,774.7	290,150	355,672	28,781
20	60	-	300,000	303,000	376,673.0	398,681	479,240.1	300,000	367,747	900,000	1,103,242	519.6	7,294.4	-	-	31,325
（投资回报率为高档）																
保单年度	期末年龄	年交保费	累计保费	生存保险金 (不含红利)	生存保险金 (含红利)	累积生存金 (不含红利)	累积生存金(含 红利)	身故保险金 (不含红利)	身故保险金 (含红利)	额外公共交通 意外身故保险 金(不含红利)	额外公共交 通意外身故 保险金(含红 利)	当年红利保 险金额	累计红利保 险金额	基本保额 现金价值	有效保额 现金价值	终止红利
1	41	30,000	30,000	3,000	3,007.3	3,000	3,007.3	30,000	30,000	90,000	90,000	72.6	72.6	9,505	9,917	489
2	42	30,000	60,000	3,300	3,321.8	6,435	6,464.4	60,000	60,145	180,000	180,436	145.6	218.2	26,695	27,967	1,720
3	43	30,000	90,000	3,300	3,343.8	10,025	10,099.1	90,000	90,654	270,000	271,963	219.4	437.5	44,998	47,622	2,623
4	44	30,000	120,000	3,300	3,373.2	13,776	13,926.7	120,000	121,750	360,000	365,250	294.6	732.2	65,617	70,133	3,616
5	45	30,000	150,000	3,300	3,410.4	17,696	17,963.8	150,000	153,661	450,000	460,983	371.9	1,104.0	87,545	94,550	4,745
6	46	30,000	180,000	3,300	3,455.6	21,792	22,227.8	180,000	186,624	540,000	559,873	451.6	1,555.7	110,848	121,002	6,165
7	47	30,000	210,000	3,300	3,509.0	26,073	26,737.0	210,000	220,890	630,000	662,669	534.6	2,090.2	135,597	149,635	7,898
8	48	30,000	240,000	3,300	3,571.1	30,546	31,511.4	240,000	256,722	720,000	770,165	621.3	2,711.5	161,867	180,606	9,954
9	49	30,000	270,000	3,300	3,642.4	35,220	36,571.8	270,000	294,403	810,000	883,210	712.5	3,423.9	189,733	214,085	12,352
10	50	30,000	300,000	3,000	3,423.3	39,805	41,640.8	300,000	334,239	900,000	1,002,718	808.9	4,232.8	219,578	250,559	14,249
11	51	-	300,000	3,000	3,506.1	44,596	47,020.7	300,000	342,328	900,000	1,026,984	828.4	5,061.2	226,069	264,208	16,305
12	52	-	300,000	3,000	3,591.0	49,603	52,727.6	300,000	350,612	900,000	1,051,837	848.5	5,909.7	232,854	278,724	18,530
13	53	-	300,000	3,000	3,677.9	54,835	58,778.2	300,000	359,097	900,000	1,077,291	869.0	6,778.7	239,951	294,170	20,935
14	54	-	300,000	3,000	3,766.9	60,303	65,190.1	300,000	367,787	900,000	1,103,362	890.0	7,668.8	247,379	310,616	23,538
15	55	-	300,000	3,000	3,858.0	66,017	71,981.7	300,000	376,688							

附件 4

案例九：

合众财富定投两全保险（分红型）利益演示表																
年龄：0岁			性别：男性		保险期间：25年		交费期限：15年		基本保险金额：10000元							
（投资回报率为低档）																
保单年度	期末年龄	年交保费	累计保费	生存保险金（不含红利）	生存保险金（含红利）	累积生存金（不含红利）	累积生存金（含红利）	身故保险金（不含红利）	身故保险金（含红利）	额外公共交通意外身故保险金（不含红利）	额外公共交通意外身故保险金（含红利）	当年红利保险金额	累计红利保险金额	基本保额现金价值	有效保额现金价值	终止红利
1	1	10,000	10,000	1,500	1,500.5	1,500	1,500.5	10,000	10,000	-	-	3.5	3.5	2,590	2,616	118
2	2	10,000	20,000	1,600	1,601.6	3,168	3,169.6	20,000	20,007	-	-	7.0	10.5	7,354	7,433	391
3	3	10,000	30,000	1,600	1,603.2	4,910	4,915.4	30,000	30,032	-	-	10.5	21.0	12,400	12,564	564
4	4	10,000	40,000	1,600	1,605.3	6,731	6,741.9	40,000	40,084	-	-	14.0	35.0	18,211	18,491	729
5	5	10,000	50,000	1,600	1,607.9	8,634	8,653.1	50,000	50,175	-	-	17.6	52.6	24,363	24,795	896
6	6	10,000	60,000	1,600	1,611.1	10,622	10,653.6	60,000	60,316	-	-	21.1	73.7	30,874	31,495	1,104
7	7	10,000	70,000	1,600	1,614.8	12,700	12,747.8	70,000	70,516	-	-	24.7	98.4	37,761	38,613	1,353
8	8	10,000	80,000	1,600	1,619.0	14,872	14,940.4	80,000	80,787	-	-	28.3	126.7	45,044	46,171	1,646
9	9	10,000	90,000	1,600	1,623.8	17,141	17,236.5	90,000	91,140	-	-	31.9	158.6	52,742	54,193	1,987
10	10	10,000	100,000	1,600	1,629.1	19,513	19,641.3	100,000	101,586	-	-	35.6	194.1	60,877	62,704	2,377
11	11	10,000	110,000	1,600	1,635.0	21,991	22,160.1	110,000	112,135	-	-	39.2	233.4	69,470	71,730	2,818
12	12	10,000	120,000	1,600	1,641.5	24,580	24,798.8	120,000	122,800	-	-	43.0	276.4	78,546	81,300	3,314
13	13	10,000	130,000	1,600	1,648.5	27,286	27,563.2	130,000	133,593	-	-	46.8	323.1	88,127	91,444	3,866
14	14	10,000	140,000	1,600	1,656.1	30,114	30,459.6	140,000	144,524	-	-	50.6	373.7	98,240	102,193	4,475
15	15	10,000	150,000	1,500	1,664.2	32,969	33,394.5	150,000	155,605	-	-	54.5	428.2	109,012	113,679	4,826
16	16	-	150,000	1,500	1,672.4	35,953	36,469.7	150,000	156,422	-	-	54.7	482.9	112,405	117,833	5,188
17	17	-	150,000	1,500	1,680.7	39,071	39,691.5	150,000	157,244	-	-	55.0	537.9	115,951	122,188	5,565
18	18	-	150,000	1,500	1,689.0	42,329	43,066.6	150,000	158,069	-	-	55.3	593.3	119,656	126,754	5,988
19	19	-	150,000	1,500	1,697.3	45,734	46,602.0	150,000	158,899	450,000	476,697	55.6	648.9	123,436	131,445	6,368
20	20	-	150,000	1,500	1,605.7	49,292	50,304.8	150,000	159,733	450,000	479,199	55.9	704.8	127,386	136,364	6,793
21	21	-	150,000	1,500	1,614.1	53,010	54,182.6	150,000	160,572	450,000	481,715	56.2	761.0	131,515	141,524	7,236
22	22	-	150,000	1,500	1,622.6	56,895	58,243.5	150,000	161,415	450,000	484,244	56.5	817.5	135,832	146,936	7,697
23	23	-	150,000	1,500	1,631.1	60,956	62,495.6	150,000	162,262	450,000	486,787	56.8	874.3	140,346	152,616	8,177
24	24	-	150,000	1,500	1,639.7	65,199	66,947.6	150,000	163,114	450,000	489,342	57.1	931.4	145,065	158,576	8,675
25	25	-	150,000	151,500	166,479.6	219,633	236,439.8	150,000	163,970	450,000	491,911	57.4	988.7			9,194
（投资回报率为中档）																
保单年度	期末年龄	年交保费	累计保费	生存保险金（不含红利）	生存保险金（含红利）	累积生存金（不含红利）	累积生存金（含红利）	身故保险金（不含红利）	身故保险金（含红利）	额外公共交通意外身故保险金（不含红利）	额外公共交通意外身故保险金（含红利）	当年红利保险金额	累计红利保险金额	基本保额现金价值	有效保额现金价值	终止红利
1	1	10,000	10,000	1,500	1,501.5	1,500	1,501.5	10,000	10,000	-	-	10.1	10.1	2,590	2,665	124
2	2	10,000	20,000	1,600	1,604.5	3,168	3,173.6	20,000	20,020	-	-	20.2	30.3	7,354	7,584	418
3	3	10,000	30,000	1,600	1,609.1	4,910	4,925.6	30,000	30,031	-	-	30.4	60.7	12,400	12,873	564
4	4	10,000	40,000	1,600	1,615.2	6,731	6,762.4	40,000	40,243	-	-	40.6	101.4	18,211	19,021	724
5	5	10,000	50,000	1,600	1,622.9	8,634	8,689.6	50,000	50,507	-	-	51.0	152.4	24,363	25,614	1,045
6	6	10,000	60,000	1,600	1,632.1	10,622	10,712.7	60,000	60,914	-	-	61.5	213.9	30,874	32,677	1,325
7	7	10,000	70,000	1,600	1,642.9	12,700	12,837.2	70,000	72,007	-	-	72.0	285.9	37,761	40,238	1,689
8	8	10,000	80,000	1,600	1,655.4	14,872	15,070.7	80,000	82,289	-	-	83.1	369.2	45,044	48,329	2,081
9	9	10,000	90,000	1,600	1,669.5	17,141	17,418.5	90,000	93,323	-	-	94.3	463.5	52,742	56,982	2,566
10	10	10,000	100,000	1,600	1,685.4	19,513	19,887.7	100,000	104,637	-	-	105.6	569.2	60,877	66,233	3,125
11	11	10,000	110,000	1,600	1,703.0	21,991	22,485.6	110,000	116,261	-	-	117.4	686.6	69,470	76,118	3,768
12	12	10,000	120,000	1,600	1,722.4	24,580	25,219.9	120,000	128,239	-	-	129.5	816.1	78,546	86,680	4,494
13	13	10,000	130,000	1,600	1,743.7	27,286	28,098.5	130,000	140,609	-	-	142.0	958.1	88,127	97,963	5,305
14	14	10,000	140,000	1,600	1,767.0	30,114	31,129.9	140,000	153,414	-	-	154.9	1,113.1	98,240	110,013	6,208
15	15	10,000	150,000	1,500	1,692.2	32,969	34,222.9	150,000	166,696	-	-	168.4	1,281.4	109,012	122,981	6,818
16	16	-	150,000	1,500	1,717.9	35,953	37,480.8	150,000	169,221	-	-	170.9	1,452.3	112,405	128,730	7,465
17	17	-	150,000	1,500	1,743.9	39,071	40,911.3	150,000	171,785	-	-	173.5	1,628.8	115,951	134,402	8,152
18	18	-	150,000	1,500	1,770.3	42,329	44,522.6	150,000	174,388	-	-	176.1	1,802.0	119,656	141,217	8,880
19	19	-	150,000	1,500	1,797.1	45,734	48,323.2	150,000	177,030	450,000	531,089	178.8	1,980.8	123,436	147,885	9,652
20	20	-	150,000	1,500	1,824.3	49,292	52,322.1	150,000	179,712	450,000	539,135	181.5	2,162.3	127,386	154,930	10,470
21	21	-	150,000	1,500	1,852.0	53,010	56,528.6	150,000	182,434	450,000	547,303	184.3	2,346.5	131,515	162,376	11,336
22	22	-	150,000	1,500	1,880.0	56,895	60,952.4	150,000	185,198	450,000	555,594	187.1	2,533.6	135,832	170,247	12,253
23	23	-	150,000	1,500	1,908.5	60,956	65,603.8	150,000	188,004	450,000	564,012	189.9	2,723.5	140,346	178,569	13,224
24	24	-	150,000	1,500	1,937.4	65,199	70,493.4	150,000	190,852	450,000	572,556	192.8	2,916.2	145,065	187,370	14,253
25	25	-	150,000	151,500	198,645.5	219,633	272,311.1	150,000	193,744	450,000	581,231	195.7	3,111.9			15,339
（投资回报率为高档）																
保单年度	期末年龄	年交保费	累计保费	生存保险金（不含红利）	生存保险金（含红利）	累积生存金（不含红利）	累积生存金（含红利）	身故保险金（不含红利）	身故保险金（含红利）	额外公共交通意外身故保险金（不含红利）	额外公共交通意外身故保险金（含红利）	当年红利保险金额	累计红利保险金额	基本保额现金价值	有效保额现金价值	终止红利
1	1	10,000	10,000	1,500	1,502.6	1,500	1,502.6	10,000	10,000	-	-	17.0	17.0	2,590	2,716	128
2	2	10,000	20,000	1,600	1,607.7	3,168	3,177.8	20,000	20,034	-	-	34.1	51.1	7,354	7,742	438
3	3	10,000	30,000	1,600	1,616.3	4,910	4,936.2	30,000	30,153	-	-	51.3	102.3	12,400	13,198	660
4	4	10,000	40,000	1,600	1,625.7	6,731	6,784.0	40,000	40,409	-	-	68.7	171.0	18,211	19,579	900
5	5	10,000	50,000	1,600	1,638.6	8,634	8,727.9	50,000	50,855	-	-	86.5	257.5	24,363	26,476	1,171
6	6	10,000	60,000	1,600	1,654.3	10,622	10,774.9	60,000	61,545	-	-	104.6	362.1	30,874	33,926	1,523
7	7	10,000	70,000	1,600	1,672.8	12,700	12,932.6	70,000	72,535	-	-	123.3	485.4	37,761	41,964	1,964
8	8	10,000	80,000	1,600	1,694.2	14,872	15,208.8	80,000	83,883	-	-	142.6	628.0	45,044	50,632	2,500
9	9	10,000	90,000	1,600	1,718.6	17,141	17,611.8	90,000	95,652	-	-	162.6	790.6	52,742	59,975	3,138
10	10	10,000	100,000	1,600	1,746.1	19,513	20,150.4	100,000	107,906	-</						

附件 4

案例十:

合众财富定投两全保险(分红型)利益演示表																
年龄: 0岁 (投资回报率为低档)			性别: 男性		保险期间: 30年		交费期限: 20年		基本保险金额: 5000元							
保单年度	期末年龄	年交保费	累计保费	生存保险金 (不含红利)	生存保险金 (含红利)	累积生存金 (不含红利)	累积生存金 (含红利)	身故保险金 (不含红利)	身故保险金 (含红利)	额外公共交通 意外身故保 险金(不含红 利)	额外公共交 通意外身故 保险金(含红 利)	当年红利保 险金额	累计红利保 险金额	基本保额 现金价值	有效保额 现金价值	终止红利
1	1	5,000	5,000	1,000	1,000.3	1,000	1,000.3	5,000	5,000	—	—	1.4	1.4	854	866	50
2	2	5,000	10,000	1,050	1,050.8	2,095	2,096.1	10,000	10,003	—	—	2.8	4.2	2,928	2,965	165
3	3	5,000	15,000	1,050	1,051.7	3,239	3,242.1	15,000	15,013	—	—	4.2	8.3	5,117	5,194	238
4	4	5,000	20,000	1,050	1,052.8	4,435	4,440.8	20,000	20,033	—	—	5.6	13.9	7,652	7,784	308
5	5	5,000	25,000	1,050	1,054.2	5,685	5,694.8	25,000	25,070	—	—	7.0	20.9	10,327	10,530	377
6	6	5,000	30,000	1,050	1,055.9	6,990	7,006.9	30,000	30,125	—	—	8.4	29.3	13,150	13,441	463
7	7	5,000	35,000	1,050	1,057.8	8,355	8,389.0	35,000	35,205	—	—	9.8	39.0	16,128	16,525	567
8	8	5,000	40,000	1,050	1,060.1	9,781	9,817.2	40,000	40,312	—	—	11.2	50.3	19,267	19,792	691
9	9	5,000	45,000	1,050	1,062.6	11,271	11,321.6	45,000	45,452	—	—	12.6	62.9	22,577	23,250	835
10	10	5,000	50,000	1,050	1,065.4	12,828	12,896.4	50,000	50,629	—	—	14.1	77.0	26,065	26,911	1,001
11	11	5,000	55,000	1,050	1,068.5	14,456	14,545.3	55,000	55,847	—	—	15.5	92.5	29,741	30,784	1,189
12	12	5,000	60,000	1,050	1,071.9	16,156	16,271.7	60,000	61,110	—	—	17.0	109.5	33,613	34,882	1,401
13	13	5,000	65,000	1,050	1,075.6	17,933	18,079.5	65,000	66,423	—	—	18.5	127.9	37,692	39,217	1,639
14	14	5,000	70,000	1,050	1,079.6	19,790	19,972.7	70,000	71,791	—	—	20.0	147.9	41,988	43,800	1,902
15	15	5,000	75,000	1,050	1,083.9	21,731	21,955.3	75,000	77,218	—	—	21.5	169.4	46,511	48,645	2,194
16	16	5,000	80,000	1,050	1,088.8	23,749	24,031.8	80,000	82,710	—	—	23.0	192.4	51,272	53,745	2,514
17	17	5,000	85,000	1,050	1,093.4	25,878	26,206.6	85,000	88,270	—	—	24.5	216.9	56,283	59,178	2,864
18	18	5,000	90,000	1,050	1,098.6	28,092	28,461.5	90,000	92,904	—	—	26.1	243.0	61,555	64,896	3,245
19	19	5,000	95,000	1,050	1,104.1	30,406	30,870.4	95,000	99,617	288,000	298,851	27.7	270.7	67,044	70,875	3,650
20	20	5,000	100,000	1,050	1,110.0	32,775	33,319.6	100,000	103,414	300,000	316,242	29.3	300.0	72,865	77,237	4,086
21	21	—	100,000	1,050	1,116.9	35,219	35,884.8	100,000	105,060	300,000	318,000	30.9	329.9	78,969	83,015	4,551
22	22	—	100,000	1,050	1,124.1	37,836	38,571.5	100,000	106,589	300,000	319,768	32.6	359.1	85,417	89,929	5,046
23	23	—	100,000	1,050	1,131.7	40,538	41,385.0	100,000	107,152	300,000	321,546	34.3	388.9	92,279	96,984	5,570
24	24	—	100,000	1,050	1,139.8	43,328	44,341.1	100,000	107,753	300,000	323,334	36.0	418.9	99,504	104,404	6,123
25	25	—	100,000	1,050	1,148.3	46,211	47,145.8	100,000	108,377	300,000	325,132	37.8	449.0	107,098	111,854	6,704
26	26	—	100,000	1,050	1,157.2	49,193	49,308.3	100,000	109,024	300,000	326,950	39.6	479.3	115,061	120,593	7,313
27	27	—	100,000	1,050	1,166.5	52,281	52,426.3	100,000	109,695	300,000	328,787	41.5	509.8	123,405	129,628	7,950
28	28	—	100,000	1,050	1,176.1	55,489	55,689.6	100,000	110,390	300,000	330,645	43.4	540.4	132,143	139,077	8,619
29	29	—	100,000	1,050	1,186.1	58,829	59,080.3	100,000	111,109	300,000	332,523	45.3	571.5	141,291	147,758	9,319
30	30	—	100,000	101,000	113,163.8	163,186	177,191.2	100,000	111,424	300,000	334,271	31.0	602.2	96,710	107,758	6,701
(投资回报率为中档)																
保单年度	期末年龄	年交保费	累计保费	生存保险金 (不含红利)	生存保险金 (含红利)	累积生存金 (不含红利)	累积生存金 (含红利)	身故保险金 (不含红利)	身故保险金 (含红利)	额外公共交通 意外身故保 险金(不含红 利)	额外公共交 通意外身故 保险金(含红 利)	当年红利保 险金额	累计红利保 险金额	基本保额 现金价值	有效保额 现金价值	终止红利
1	1	5,000	5,000	1,000	1,000.8	1,000	1,000.8	5,000	5,000	—	—	4.0	4.0	854	859	50
2	2	5,000	10,000	1,050	1,051.9	2,050	2,098.4	10,000	10,008	—	—	7.9	11.9	2,928	3,035	165
3	3	5,000	15,000	1,050	1,054.7	3,239	3,247.4	15,000	15,036	—	—	11.9	23.7	5,117	5,337	238
4	4	5,000	20,000	1,050	1,058.2	4,435	4,446.9	20,000	20,062	—	—	15.9	39.6	7,652	7,929	308
5	5	5,000	25,000	1,050	1,061.9	5,685	5,713.6	25,000	25,158	—	—	19.9	59.5	10,327	10,594	377
6	6	5,000	30,000	1,050	1,066.7	6,990	7,037.4	30,000	30,337	—	—	24.0	83.5	13,150	13,479	463
7	7	5,000	35,000	1,050	1,071.8	8,355	8,425.6	35,000	35,493	—	—	28.1	111.6	16,128	16,563	567
8	8	5,000	40,000	1,050	1,077.8	9,781	9,884.4	40,000	40,593	—	—	32.3	143.9	19,267	20,769	691
9	9	5,000	45,000	1,050	1,084.1	11,271	11,415.5	45,000	45,736	—	—	36.6	180.5	22,577	24,509	835
10	10	5,000	50,000	1,050	1,091.3	12,828	13,023.3	50,000	51,805	—	—	40.9	221.4	26,065	28,498	1,001
11	11	5,000	55,000	1,050	1,103.4	14,456	14,712.7	55,000	57,436	—	—	45.4	266.8	29,741	32,771	1,189
12	12	5,000	60,000	1,050	1,113.3	16,156	16,488.1	60,000	63,201	—	—	49.9	316.7	33,613	37,285	1,401
13	13	5,000	65,000	1,050	1,124.3	17,933	18,354.3	65,000	69,147	—	—	54.6	371.3	37,692	42,116	1,639
14	14	5,000	70,000	1,050	1,136.1	19,790	20,316.4	70,000	75,195	—	—	59.4	430.7	41,988	47,264	1,902
15	15	5,000	75,000	1,050	1,149.0	21,731	22,379.7	75,000	81,461	—	—	64.1	495.1	46,511	52,749	2,194
16	16	5,000	80,000	1,050	1,162.9	23,749	24,549.7	80,000	87,921	—	—	69.0	564.5	51,272	58,592	2,514
17	17	5,000	85,000	1,050	1,177.9	25,878	26,832.3	85,000	94,597	—	—	74.7	639.9	56,283	64,816	2,864
18	18	5,000	90,000	1,050	1,193.9	28,092	29,233.6	90,000	101,507	288,000	316,009	80.2	719.6	61,555	74,446	3,245
19	19	5,000	95,000	1,050	1,211.1	30,406	31,769.2	95,000	105,630	300,000	318,000	83.0	802.6	67,043	83,140	3,650
20	20	5,000	100,000	1,050	1,229.4	32,775	34,368.8	100,000	110,106	300,000	319,768	85.7	887.0	72,865	89,938	4,086
21	21	—	100,000	1,050	1,248.0	35,219	37,113.4	100,000	117,941	300,000	323,822	93.2	980.2	78,969	99,935	4,551
22	22	—	100,000	1,050	1,267.0	37,836	40,000.0	100,000	119,809	300,000	325,912	94.6	1,084.9	85,417	107,377	5,046
23	23	—	100,000	1,050	1,286.2	40,538	43,036.7	100,000	121,697	300,000	326,991	96.1	1,181.0	92,279	109,623	5,570
24	24	—	100,000	1,050	1,305.7	43,328	46,229.1	100,000	123,630	300,000	327,660	97.7	1,278.7	99,504	113,442	6,123
25	25	—	100,000	1,050	1,325.6	46,314	49,585.0	100,000	125,673	300,000	327,719	99.2	1,377.9	107,098	117,862	6,704
26	26	—	100,000	1,050	1,345.7	49,398	53,112.1	100,000	127,857	300,000	328,671	100.8	1,478.6	115,061	123,608	7,313
27	27	—	100,000	1,050	1,366.1	52,621	56,818.3	100,000	129,893	300,000	329,718	102.4	1,581.0	123,405	130,190	7,950
28	28	—	100,000	1,050	1,387.0	55,989	60,712.1	100,000	131,620	300,000	329,859	104.0	1,685.6	132,143	137,077	8,619
29	29	—	100,000	1,050	1,408.2	59,318	64,698.6	100,000	133,099	300,000	329,698	105.6	1,790.6	141,291	144,541	9,319</



附件 4

案例十一：

合众聚富定投两全保险（分红型）利益演示表																
年龄：0岁			性别：男性		保险期间：20年			交费期间：10年			基本保险金额：5000元					
（投资回报率为低档）																
保单年度	期末年龄	年交保费	累计保费	生存保险金 (不含红利)	生存保险金 (含红利)	累积生存金 (不含红利)	累积生存金(含 红利)	身故保险金 (不含红利)	身故保险金 (含红利)	额外公共交通 意外身故保险 金(不含红利)	额外公共交 通意外身故 保险金(含红 利)	当年红利保 险金额	累计红利保险 金额	基本保额 现金价值	有效保额 现金价值	终止红利
1	1	5,000	5,000	500	500.2	500	500.2	5,000	5,000	-	-	2.4	2.4	1,577	1,590	69
2	2	5,000	10,000	550	550.7	1,073	1,073.5	10,000	10,005	-	-	4.8	7.2	4,371	4,413	229
3	3	5,000	15,000	550	551.4	1,671	1,673.2	15,000	15,022	-	-	7.2	14.4	7,353	7,438	330
4	4	5,000	20,000	550	552.4	2,296	2,300.9	20,000	20,058	-	-	9.6	24.0	10,744	10,890	429
5	5	5,000	25,000	550	553.6	2,949	2,958.1	25,000	25,120	-	-	12.1	36.1	14,356	14,582	531
6	6	5,000	30,000	550	555.1	3,632	3,646.2	30,000	30,217	-	-	14.5	50.6	18,202	18,527	656
7	7	5,000	35,000	550	556.8	4,345	4,367.1	35,000	35,354	-	-	17.0	67.6	22,292	22,739	807
8	8	5,000	40,000	550	558.7	5,091	5,122.3	40,000	40,541	-	-	19.5	87.0	26,639	27,233	983
9	9	5,000	45,000	550	560.9	5,870	5,913.7	45,000	45,783	-	-	22.0	109.0	31,258	32,024	1,186
10	10	5,000	50,000	500	513.4	6,634	6,693.2	50,000	51,090	-	-	24.5	133.5	36,211	37,178	1,311
11	11	-	50,000	500	515.8	7,433	7,510.2	50,000	51,335	-	-	24.6	158.2	37,337	38,518	1,442
12	12	-	50,000	500	518.3	8,267	8,366.4	50,000	51,582	-	-	24.8	182.9	38,514	39,923	1,578
13	13	-	50,000	500	520.8	9,139	9,263.7	50,000	51,829	-	-	24.9	207.8	39,744	41,396	1,721
14	14	-	50,000	500	523.3	10,051	10,203.9	50,000	52,078	-	-	25.0	232.8	41,030	42,941	1,870
15	15	-	50,000	500	525.8	11,003	11,188.8	50,000	52,328	-	-	25.1	257.9	42,374	44,560	2,025
16	16	-	50,000	500	528.3	11,998	12,220.6	50,000	52,579	-	-	25.2	283.2	43,779	46,258	2,186
17	17	-	50,000	500	530.9	13,038	13,301.4	50,000	52,832	-	-	25.4	308.5	45,247	48,039	2,354
18	18	-	50,000	500	533.4	14,125	14,433.4	50,000	53,085	-	-	25.5	334.0	46,782	49,907	2,530
19	19	-	50,000	500	536.0	15,260	15,618.8	50,000	53,340	150,000	160,020	25.6	359.6	48,355	51,833	2,712
20	20	-	50,000	50,500	54,391.8	66,447	70,713.5	50,000	53,596	150,000	160,788	25.7	385.3	-	-	2,903
（投资回报率为中档）																
保单年度	期末年龄	年交保费	累计保费	生存保险金 (不含红利)	生存保险金 (含红利)	累积生存金 (不含红利)	累积生存金(含 红利)	身故保险金 (不含红利)	身故保险金 (含红利)	额外公共交通 意外身故保险 金(不含红利)	额外公共交 通意外身故 保险金(含红 利)	当年红利保 险金额	累计红利保险 金额	基本保额 现金价值	有效保额 现金价值	终止红利
1	1	5,000	5,000	500	500.7	500	500.7	5,000	5,000	-	-	7.1	7.1	1,577	1,616	75
2	2	5,000	10,000	550	552.1	1,073	1,075.4	10,000	10,014	-	-	14.1	21.2	4,371	4,493	258
3	3	5,000	15,000	550	554.2	1,671	1,678.0	15,000	15,064	-	-	21.3	42.5	7,353	7,604	385
4	4	5,000	20,000	550	557.1	2,296	2,310.6	20,000	20,170	-	-	28.5	71.0	10,744	11,175	518
5	5	5,000	25,000	550	560.7	2,949	2,975.3	25,000	25,355	-	-	35.8	106.8	14,356	15,024	665
6	6	5,000	30,000	550	565.0	3,632	3,674.2	30,000	30,641	-	-	43.3	150.1	18,202	19,167	848
7	7	5,000	35,000	550	570.1	4,345	4,409.6	35,000	36,051	-	-	50.9	201.1	22,292	23,623	1,069
8	8	5,000	40,000	550	576.0	5,091	5,184.0	40,000	41,608	-	-	58.8	259.9	26,639	28,411	1,331
9	9	5,000	45,000	550	582.7	5,870	6,000.0	45,000	47,339	-	-	66.9	326.7	31,258	33,554	1,635
10	10	5,000	50,000	500	540.2	6,634	6,810.2	50,000	53,267	-	-	75.3	402.0	36,211	39,123	1,861
11	11	-	50,000	500	547.8	7,433	7,664.5	50,000	54,020	-	-	76.3	478.3	37,337	40,909	2,102
12	12	-	50,000	500	555.6	8,267	8,565.0	50,000	54,783	-	-	77.4	555.8	38,514	42,795	2,358
13	13	-	50,000	500	563.4	9,139	9,513.8	50,000	55,558	-	-	78.5	634.3	39,744	44,786	2,631
14	14	-	50,000	500	571.4	10,051	10,513.3	50,000	56,343	-	-	79.6	713.9	41,030	46,888	2,920
15	15	-	50,000	500	579.5	11,003	11,565.9	50,000	57,139	-	-	80.7	794.6	42,374	49,108	3,228
16	16	-	50,000	500	587.6	11,998	12,674.0	50,000	57,946	-	-	81.9	876.5	43,779	51,453	3,555
17	17	-	50,000	500	596.0	13,038	13,840.3	50,000	58,765	-	-	83.0	959.5	45,247	53,930	3,902
18	18	-	50,000	500	604.4	14,125	15,067.5	50,000	59,595	-	-	84.2	1,043.7	46,782	56,547	4,271
19	19	-	50,000	500	612.9	15,260	16,358.4	50,000	60,437	150,000	181,312	85.4	1,129.1	48,355	59,275	4,662
20	20	-	50,000	50,500	62,778.8	66,447	79,873.4	50,000	61,291	150,000	183,874	86.6	1,215.7	-	-	5,076
（投资回报率为高档）																
保单年度	期末年龄	年交保费	累计保费	生存保险金 (不含红利)	生存保险金 (含红利)	累积生存金 (不含红利)	累积生存金(含 红利)	身故保险金 (不含红利)	身故保险金 (含红利)	额外公共交通 意外身故保险 金(不含红利)	额外公共交 通意外身故 保险金(含红 利)	当年红利保 险金额	累计红利保险 金额	基本保额 现金价值	有效保额 现金价值	终止红利
1	1	5,000	5,000	500	501.2	500	501.2	5,000	5,000	-	-	12.1	12.1	1,577	1,644	80
2	2	5,000	10,000	550	553.6	1,073	1,077.4	10,000	10,024	-	-	24.3	36.4	4,371	4,580	279
3	3	5,000	15,000	550	557.3	1,671	1,683.2	15,000	15,109	-	-	36.6	72.9	7,353	7,784	425
4	4	5,000	20,000	550	562.2	2,296	2,321.1	20,000	20,292	-	-	49.1	122.0	10,744	11,486	585
5	5	5,000	25,000	550	568.4	2,949	2,994.0	25,000	25,610	-	-	62.0	184.0	14,356	15,507	768
6	6	5,000	30,000	550	575.9	3,632	3,704.6	30,000	31,104	-	-	75.3	259.3	18,202	19,870	998
7	7	5,000	35,000	550	584.8	4,345	4,456.2	35,000	36,815	-	-	89.1	348.4	22,292	24,599	1,280
8	8	5,000	40,000	550	595.2	5,091	5,251.9	40,000	42,787	-	-	103.5	451.9	26,639	29,721	1,614
9	9	5,000	45,000	550	607.1	5,870	6,095.3	45,000	48,067	-	-	118.7	570.7	31,258	35,268	2,004
10	10	5,000	50,000	500	570.5	6,634	6,940.1	50,000	55,707	-	-	134.8	705.5	36,211	41,320	2,308
11	11	-	50,000	500	584.4	7,433	7,836.8	50,000	57,055	-	-	138.1	843.5	37,337	43,636	2,639
12	12	-	50,000	500	598.5	8,267	8,787.9	50,000	58,435	-	-	141.4	985.0	38,514	46,101	2,998
13	13	-	50,000	500	613.0	9,139	9,796.4	50,000	59,850	-	-	144.8	1,129.8	39,744	48,725	3,386
14	14	-	50,000	500	627.8	10,051	10,865.0	50,000	61,298	-	-	148.3	1,278.1	41,030	51,519	3,806
15	15	-	50,000	500	643.0	11,003	11,997.0	50,000	62,781	-	-	151.9	1,430.1	42,374	54,494	4,260
16	16	-	50,000	500	659.6	11,998	13,195.4	50,000	64,301	-	-	155.6	1,585.7	43,779	57,662	4,750
17	17	-	50,000	500	674.5	13,038	14,463.7	50,000	65,857	-	-	159.4	1,745.0	45,247	61,038	5,280
18	18	-	50,000	500	690.8	14,125	15,805.4	50,000	67,450	-	-	163.2	1,908.3	46,782	64,636	5,851
19	19	-	50,000	500	707.5	15,260	17,224.2	50,000	69,083	150,000	207,248	167.2	2,075.4	48,355	68,427	6,467
20	20	-	50,000	50,500	73,191.4	66,447	91,190.7	50,000	70,754	150,000	212,263	171.2	2,246.7	-	-	7,131

附件 4

案例十二：

合众聚富定投两全保险（分红型）利益演示表																
年龄：10岁			性别：男性		保险期间：20年			交费期限：10年		基本保险金额：30000元						
（投资回报率为低档）																
保单年度	期末年龄	年交保费	累计保费	生存保险金 (不含红利)	生存保险金 (含红利)	累积生存金 (不含红利)	累积生存金(含 红利)	身故保险金 (不含红利)	身故保险金 (含红利)	额外公共交通 意外身故保险 金(不含红利)	额外公共交 通意外身故 保险金(含红 利)	当年红利保 险金额	累计红利保险 金额	基本保额 现金价值	有效保额 现金价值	终止红利
1	11	30,000	30,000	3,000	3,001.4	3,000	3,001.4	30,000	30,000	-	-	14.4	14.4	9,475	9,556	417
2	12	30,000	60,000	3,300	3,304.3	6,435	6,440.8	60,000	60,029	-	-	28.8	43.2	26,448	26,698	1,387
3	13	30,000	90,000	3,300	3,308.6	10,025	10,039.3	90,000	90,130	-	-	43.3	86.5	44,552	45,066	1,995
4	14	30,000	120,000	3,300	3,314.4	13,776	13,805.5	120,000	120,346	-	-	57.8	144.2	65,057	65,940	2,593
5	15	30,000	150,000	3,300	3,321.7	17,696	17,748.4	150,000	150,721	-	-	72.3	216.6	86,896	88,260	3,207
6	16	30,000	180,000	3,300	3,330.4	21,792	21,877.5	180,000	181,300	-	-	87.0	303.6	110,138	112,106	3,967
7	17	30,000	210,000	3,300	3,340.5	26,073	26,202.5	210,000	212,125	-	-	101.8	405.4	134,856	137,562	4,873
8	18	30,000	240,000	3,300	3,352.2	30,546	30,733.8	240,000	243,243	-	-	116.8	522.2	161,127	164,716	5,938
9	19	30,000	270,000	3,300	3,365.4	35,220	35,482.2	270,000	274,700	810,000	824,099	131.9	654.0	188,867	193,494	7,167
10	20	30,000	300,000	3,000	3,080.1	39,805	40,159.1	300,000	306,540	900,000	919,621	147.1	801.2	218,595	224,433	7,921
11	21	-	300,000	3,000	3,094.9	44,596	45,061.1	300,000	308,012	900,000	924,036	147.8	949.0	225,206	232,330	8,711
12	22	-	300,000	3,000	3,109.8	49,603	50,198.6	300,000	309,490	900,000	928,471	148.6	1,097.6	232,115	240,607	9,535
13	23	-	300,000	3,000	3,124.7	54,835	55,582.2	300,000	310,976	900,000	932,928	149.3	1,246.9	239,337	249,285	10,393
14	24	-	300,000	3,000	3,139.7	60,303	61,223.1	300,000	312,469	900,000	937,406	150.0	1,396.8	246,888	258,384	11,289
15	25	-	300,000	3,000	3,154.8	66,017	67,132.9	300,000	313,968	900,000	941,905	150.7	1,547.5	254,783	267,926	12,220
16	26	-	300,000	3,000	3,169.9	71,987	73,323.8	300,000	315,475	900,000	946,426	151.4	1,699.0	263,037	277,933	13,193
17	27	-	300,000	3,000	3,185.1	78,227	79,808.5	300,000	316,990	900,000	950,969	152.2	1,851.1	271,668	288,431	14,204
18	28	-	300,000	3,000	3,200.4	84,747	86,600.3	300,000	318,511	900,000	955,534	152.9	2,004.0	280,693	299,444	15,260
19	29	-	300,000	3,000	3,215.8	91,561	93,713.0	300,000	320,040	900,000	960,120	153.6	2,157.6	290,131	310,997	16,357
20	30	-	300,000	303,000	326,351.1	398,681	424,281.2	300,000	321,576	900,000	964,729	154.4	2,312.0	-	-	17,500
（投资回报率为中档）																
保单年度	期末年龄	年交保费	累计保费	生存保险金 (不含红利)	生存保险金 (含红利)	累积生存金 (不含红利)	累积生存金(含 红利)	身故保险金 (不含红利)	身故保险金 (含红利)	额外公共交通 意外身故保险 金(不含红利)	额外公共交 通意外身故 保险金(含红 利)	当年红利保 险金额	累计红利保险 金额	基本保额 现金价值	有效保额 现金价值	终止红利
1	11	30,000	30,000	3,000	3,004.2	3,000	3,004.2	30,000	30,000	-	-	42.4	42.4	9,475	9,714	453
2	12	30,000	60,000	3,300	3,312.7	6,435	6,452.2	60,000	60,085	-	-	84.9	127.3	26,448	27,185	1,559
3	13	30,000	90,000	3,300	3,325.5	10,025	10,068.0	90,000	90,382	-	-	127.7	255.0	44,552	46,070	2,326
4	14	30,000	120,000	3,300	3,342.6	13,776	13,863.7	120,000	121,020	-	-	171.0	426.0	65,057	67,665	3,134
5	15	30,000	150,000	3,300	3,364.1	17,696	17,851.6	150,000	152,130	-	-	215.0	641.0	86,896	90,933	4,019
6	16	30,000	180,000	3,300	3,390.1	21,792	22,045.0	180,000	183,846	-	-	259.8	900.7	110,138	115,976	5,126
7	17	30,000	210,000	3,300	3,420.6	26,073	26,457.7	210,000	216,305	-	-	305.6	1,206.4	134,856	142,906	6,464
8	18	30,000	240,000	3,300	3,455.9	30,546	31,104.2	240,000	249,651	-	-	352.8	1,559.1	161,127	171,842	8,045
9	19	30,000	270,000	3,300	3,496.0	35,220	35,999.9	270,000	284,032	810,000	852,097	401.3	1,960.5	188,867	202,738	9,884
10	20	30,000	300,000	3,000	3,241.2	39,805	40,861.1	300,000	319,605	900,000	958,814	451.6	2,412.1	218,595	236,171	11,250
11	21	-	300,000	3,000	3,287.0	44,596	45,986.9	300,000	324,121	900,000	972,362	458.0	2,870.1	225,206	246,751	12,706
12	22	-	300,000	3,000	3,333.5	49,603	51,389.8	300,000	328,701	900,000	986,102	464.5	3,334.5	232,115	257,914	14,252
13	23	-	300,000	3,000	3,380.6	54,835	57,082.8	300,000	333,345	900,000	1,000,035	477.0	3,805.5	239,337	269,697	15,894
14	24	-	300,000	3,000	3,428.3	60,303	63,079.9	300,000	338,055	900,000	1,014,166	471.7	4,283.2	246,888	282,137	17,643
15	25	-	300,000	3,000	3,476.8	66,017	69,395.2	300,000	342,832	900,000	1,028,496	477.6	4,767.6	254,783	295,273	19,497
16	26	-	300,000	3,000	3,525.9	71,987	76,043.9	300,000	347,676	900,000	1,043,028	491.3	5,258.9	263,037	309,146	21,466
17	27	-	300,000	3,000	3,575.7	78,227	83,041.6	300,000	352,589	900,000	1,057,766	498.2	5,757.1	271,668	323,802	23,556
18	28	-	300,000	3,000	3,626.2	84,747	90,404.7	300,000	357,571	900,000	1,072,713	505.2	6,262.3	280,693	339,286	25,774
19	29	-	300,000	3,000	3,677.5	91,561	98,150.4	300,000	362,623	900,000	1,087,870	512.4	6,774.7	290,131	355,649	28,125
20	30	-	300,000	303,000	376,673.0	398,681	479,240.1	300,000	367,747	900,000	1,103,242	519.6	7,294.4	-	-	30,619
（投资回报率为高档）																
保单年度	期末年龄	年交保费	累计保费	生存保险金 (不含红利)	生存保险金 (含红利)	累积生存金 (不含红利)	累积生存金(含 红利)	身故保险金 (不含红利)	身故保险金 (含红利)	额外公共交通 意外身故保险 金(不含红利)	额外公共交 通意外身故 保险金(含红 利)	当年红利保 险金额	累计红利保险 金额	基本保额 现金价值	有效保额 现金价值	终止红利
1	11	30,000	30,000	3,000	3,007.3	3,000	3,007.3	30,000	30,000	-	-	72.6	72.6	9,475	9,884	483
2	12	30,000	60,000	3,300	3,321.8	6,435	6,464.4	60,000	60,145	-	-	145.6	218.2	26,448	27,711	1,687
3	13	30,000	90,000	3,300	3,343.8	10,025	10,099.1	90,000	90,654	-	-	219.4	437.5	44,552	47,156	2,572
4	14	30,000	120,000	3,300	3,373.2	13,776	13,926.7	120,000	121,750	-	-	294.6	732.2	65,057	69,539	3,540
5	15	30,000	150,000	3,300	3,410.4	17,696	17,963.8	150,000	153,661	-	-	371.9	1,104.0	86,896	93,849	4,644
6	16	30,000	180,000	3,300	3,455.6	21,792	22,227.8	180,000	186,624	-	-	451.6	1,555.7	110,138	120,221	6,037
7	17	30,000	210,000	3,300	3,509.0	26,073	26,737.0	210,000	220,890	-	-	534.6	2,090.2	134,856	148,804	7,737
8	18	30,000	240,000	3,300	3,571.1	30,546	31,511.4	240,000	256,722	-	-	621.3	2,711.5	161,127	179,762	9,762
9	19	30,000	270,000	3,300	3,642.4	35,220	36,571.8	270,000	294,403	810,000	883,210	712.5	3,423.9	188,867	213,093	12,116
10	20	30,000	300,000	3,000	3,423.3	39,805	41,640.8	300,000	334,239	900,000	1,002,718	808.9	4,232.8	218,595	249,438	13,961
11	21	-	300,000	3,000	3,506.1	44,596	47,020.7	300,000	342,328	900,000	1,026,984	828.4	5,061.2	225,206	263,200	15,963
12	22	-	300,000	3,000	3,591.0	49,603	52,727.6	300,000	350,612	900,000	1,051,837	848.5	5,909.7	232,115	277,839	18,127
13	23	-	300,000	3,000	3,677.9	54,835	58,778.2	300,000	359,097	900,000	1,077,291	869.0	6,778.7	239,337	293,417	20,472
14	24	-	300,000	3,000	3,766.9	60,303	65,190.1	300,000	367,787	900,000	1,103,362	890.0	7,668.8	246,888	309,999	23,005
15	25	-	300,000	3,000	3,858.0	66,017	71,981.7	300,000	376,688	900,000	1,130,063	911.6	8,580.4	254,783	327,654	25,747
16	26	-	300,000	3,000	3,951.4	71,987	79,172.3	300,000	385,804	900,000	1,157,411	933.6	9,514.0	263,037	346,455	28,704
17	27	-														

附件 4

案例十三：

合众聚富定投两全保险（分红型）利益演示表																	
年龄：50岁			性别： 男性		保险期间： 保15年			交费期限： 交5年		基本保险金额： 50000元							
（投资回报率为低档）																	
保单年度	期末年龄	年交保费	累计保费	生存保险金 (不含红利)	生存保险金 (含红利)	累积生存金 (不含红利)	累积生存金(含 红利)	身故保险金 (不含红利)	身故保险金 (含红利)	额外公共交通 意外身故保险 金(不含红利)	额外公共交 通意外身故保 险金(含红 利)	当年红利保 险金额	累计红利保险 金额	基本保额 现金价值	有效保额 现金价值	终了红利	
1	51	50,000	50,000	2,500	2,502.0	2,500	2,502.0	50,000	50,000	150,000	150,000	40.0	40.0	22,787	22,917	815	
2	52	50,000	100,000	3,000	3,006.0	5,613	5,620.6	100,000	100,080	300,000	300,240	80.1	120.1	57,802	58,206	2,747	
3	53	50,000	150,000	3,000	3,012.0	8,865	8,885.5	150,000	150,360	450,000	451,081	120.3	240.4	95,797	96,630	4,000	
4	54	50,000	200,000	3,000	3,020.1	12,264	12,305.4	200,000	200,961	600,000	602,884	160.8	401.1	137,752	139,184	5,260	
5	55	50,000	250,000	2,500	2,530.1	15,316	15,389.3	250,000	252,006	750,000	756,017	201.6	602.7	183,597	185,810	6,073	
6	56	-	250,000	2,500	2,540.3	18,505	18,622.1	250,000	253,014	750,000	759,041	202.4	805.1	188,960	192,002	6,922	
7	57	-	250,000	2,500	2,550.4	21,838	22,010.5	250,000	254,026	750,000	762,077	203.2	1,008.4	194,564	198,487	7,804	
8	58	-	250,000	2,500	2,560.6	25,321	25,561.6	250,000	255,042	750,000	765,125	204.0	1,212.4	200,419	205,279	8,728	
9	59	-	250,000	2,500	2,570.9	28,960	29,282.7	250,000	256,062	750,000	768,186	204.8	1,417.2	206,540	212,394	9,689	
10	60	-	250,000	2,500	2,581.1	32,763	33,181.6	250,000	257,086	750,000	771,259	205.7	1,622.9	212,938	219,850	10,695	
11	61	-	250,000	2,500	2,591.5	36,737	37,266.3	250,000	258,115	750,000	774,344	206.5	1,829.4	219,633	227,669	11,734	
12	62	-	250,000	2,500	2,601.8	40,891	41,545.1	250,000	259,147	750,000	777,441	207.3	2,036.7	226,656	235,888	12,823	
13	63	-	250,000	2,500	2,612.2	45,231	46,026.8	250,000	260,184	750,000	780,551	208.1	2,244.9	234,036	244,543	13,946	
14	64	-	250,000	2,500	2,622.7	49,766	50,720.7	250,000	261,224	750,000	783,673	209.0	2,453.8	241,805	253,672	15,114	
15	65	-	250,000	252,500	265,951.5	304,506	318,954.7	250,000	262,269	750,000	786,808	209.8	2,663.7	-	-	16,324	
（投资回报率为中档）																	
保单年度	期末年龄	年交保费	累计保费	生存保险金 (不含红利)	生存保险金 (含红利)	累积生存金 (不含红利)	累积生存金(含 红利)	身故保险金 (不含红利)	身故保险金 (含红利)	额外公共交通 意外身故保险 金(不含红利)	额外公共交 通意外身故保 险金(含红 利)	当年红利保 险金额	累计红利保险 金额	基本保额 现金价值	有效保额 现金价值	终了红利	
1	51	50,000	50,000	2,500	2,505.4	2,500	2,505.4	50,000	50,000	150,000	150,000	108.5	108.5	22,787	23,141	950	
2	52	50,000	100,000	3,000	3,016.3	5,613	5,634.5	100,000	100,217	300,000	300,651	217.5	326.0	57,802	58,899	3,457	
3	53	50,000	150,000	3,000	3,032.7	8,865	8,920.7	150,000	150,978	450,000	452,934	327.6	653.6	95,797	98,063	5,350	
4	54	50,000	200,000	3,000	3,054.7	12,264	12,376.8	200,000	202,614	600,000	607,843	439.7	1,093.3	137,752	141,654	7,476	
5	55	50,000	250,000	2,500	2,582.4	15,316	15,516.1	250,000	255,466	750,000	766,399	554.4	1,647.6	183,597	189,647	9,330	
6	56	-	250,000	2,500	2,610.4	18,505	18,824.8	250,000	258,238	750,000	774,714	560.4	2,208.0	188,960	197,304	11,306	
7	57	-	250,000	2,500	2,638.7	21,838	22,310.6	250,000	261,040	750,000	783,120	566.5	2,774.5	194,564	205,360	13,407	
8	58	-	250,000	2,500	2,667.4	25,321	25,981.9	250,000	263,872	750,000	791,617	572.6	3,347.1	200,419	213,835	15,648	
9	59	-	250,000	2,500	2,696.3	28,960	29,847.4	250,000	266,735	750,000	800,206	578.8	3,925.9	206,540	222,756	18,026	
10	60	-	250,000	2,500	2,725.5	32,763	33,916.1	250,000	269,629	750,000	808,888	585.1	4,511.0	212,938	232,149	20,557	
11	61	-	250,000	2,500	2,755.1	36,737	38,197.4	250,000	272,555	750,000	817,665	591.4	5,102.4	219,633	242,046	23,238	
12	62	-	250,000	2,500	2,785.0	40,891	42,701.3	250,000	275,512	750,000	826,536	597.9	5,700.3	226,656	252,496	26,091	
13	63	-	250,000	2,500	2,815.2	45,231	47,438.1	250,000	278,501	750,000	835,504	604.3	6,304.6	234,036	263,546	29,115	
14	64	-	250,000	2,500	2,845.8	49,766	52,418.6	250,000	281,523	750,000	844,569	610.9	6,915.5	241,805	275,249	32,319	
15	65	-	250,000	252,500	290,542.0	304,506	345,319.4	250,000	284,578	750,000	853,733	617.5	7,533.1	-	-	35,709	
（投资回报率为高档）																	
保单年度	期末年龄	年交保费	累计保费	生存保险金 (不含红利)	生存保险金 (含红利)	累积生存金 (不含红利)	累积生存金(含 红利)	身故保险金 (不含红利)	身故保险金 (含红利)	额外公共交通 意外身故保险 金(不含红利)	额外公共交 通意外身故保 险金(含红 利)	当年红利保 险金额	累计红利保险 金额	基本保额 现金价值	有效保额 现金价值	终了红利	
1	51	50,000	50,000	2,500	2,509.8	2,500	2,509.8	50,000	50,000	150,000	150,000	195.5	195.5	22,787	23,425	1,050	
2	52	50,000	100,000	3,000	3,029.4	5,613	5,652.1	100,000	100,391	300,000	301,173	392.5	588.0	57,802	59,781	3,930	
3	53	50,000	150,000	3,000	3,059.1	8,865	8,965.5	150,000	151,764	450,000	455,292	593.4	1,181.4	95,797	99,893	6,253	
4	54	50,000	200,000	3,000	3,099.1	12,264	12,468.1	200,000	204,726	600,000	614,177	800.5	1,981.9	137,752	144,826	8,962	
5	55	50,000	250,000	2,500	2,649.9	15,316	15,679.0	250,000	259,910	750,000	779,729	1,016.2	2,998.2	183,597	194,606	11,483	
6	56	-	250,000	2,500	2,701.7	18,505	19,086.3	250,000	264,991	750,000	794,972	1,036.1	4,034.3	188,960	204,206	14,225	
7	57	-	250,000	2,500	2,754.5	21,838	22,699.7	250,000	270,171	750,000	810,514	1,056.4	5,090.6	194,564	214,373	17,205	
8	58	-	250,000	2,500	2,808.4	25,321	26,529.6	250,000	275,453	750,000	826,360	1,077.0	6,167.7	200,419	225,141	20,433	
9	59	-	250,000	2,500	2,863.3	28,960	30,586.7	250,000	280,838	750,000	842,515	1,098.1	7,265.7	206,540	236,553	23,939	
10	60	-	250,000	2,500	2,919.3	32,763	34,882.4	250,000	286,329	750,000	858,986	1,119.5	8,385.3	212,938	248,649	27,734	
11	61	-	250,000	2,500	2,976.3	36,737	39,428.4	250,000	291,926	750,000	875,779	1,141.4	9,526.7	219,633	261,481	31,837	
12	62	-	250,000	2,500	3,034.5	40,891	44,237.2	250,000	297,634	750,000	892,901	1,163.7	10,690.5	226,656	275,117	36,276	
13	63	-	250,000	2,500	3,093.8	45,231	49,321.8	250,000	303,452	750,000	910,357	1,186.5	11,877.0	234,036	289,628	41,069	
14	64	-	250,000	2,500	3,154.3	49,766	54,695.6	250,000	309,385	750,000	928,154	1,209.7	13,086.7	241,805	305,093	46,247	
15	65	-	250,000	252,500	324,816.0	304,506	381,972.8	250,000	315,433	750,000	946,300	1,233.3	14,320.0	-	-	51,819	

附件 4

案例十四：

合众聚富定投两全保险（分红型）利益演示表																
年龄：0岁			性别：男性		保险期间：20年			交费期限：10年			基本保险金额：30000元					
（投资回报率为低档）																
保单年度	期末年龄	年交保费	累计保费	生存保险金 (不含红利)	生存保险金 (含红利)	累积生存金 (不含红利)	累积生存金(含 红利)	身故保险金 (不含红利)	身故保险金 (含红利)	额外公共交通 意外身故保险 金(不含红利)	额外公共交 通意外身故 保险金(含红 利)	当年红利保 险金额	累计红利保险 金额	基本保额 现金价值	有效保额 现金价值	终止红利
1	1	30,000	30,000	3,000	3,001.4	3,000	3,001.4	30,000	30,000	-	-	14.4	14.4	9,459	9,540	414
2	2	30,000	60,000	3,300	3,304.3	6,435	6,440.8	60,000	60,029	-	-	28.8	43.2	26,228	26,477	1,375
3	3	30,000	90,000	3,300	3,308.6	10,025	10,039.3	90,000	90,130	-	-	43.3	86.5	44,115	44,626	1,983
4	4	30,000	120,000	3,300	3,314.4	13,776	13,805.5	120,000	120,346	-	-	57.8	144.2	64,464	65,340	2,575
5	5	30,000	150,000	3,300	3,321.7	17,696	17,748.4	150,000	150,721	-	-	72.3	216.6	86,139	87,493	3,186
6	6	30,000	180,000	3,300	3,330.4	21,792	21,877.5	180,000	181,300	-	-	87.0	303.6	109,210	111,163	3,937
7	7	30,000	210,000	3,300	3,340.5	26,073	26,202.5	210,000	212,125	-	-	101.8	405.4	133,750	136,435	4,839
8	8	30,000	240,000	3,300	3,352.2	30,546	30,733.8	240,000	243,243	-	-	116.8	522.2	159,835	163,396	5,896
9	9	30,000	270,000	3,300	3,365.4	35,220	35,482.2	270,000	274,700	-	-	131.9	654.0	187,546	192,141	7,115
10	10	30,000	300,000	3,000	3,080.1	39,805	40,159.1	300,000	306,540	-	-	147.1	801.2	217,268	223,070	7,869
11	11	-	300,000	3,000	3,094.9	44,596	45,061.1	300,000	308,012	-	-	147.8	949.0	224,023	231,110	8,652
12	12	-	300,000	3,000	3,109.8	49,603	50,198.6	300,000	309,490	-	-	148.6	1,097.6	231,085	239,539	9,470
13	13	-	300,000	3,000	3,124.7	54,835	55,582.2	300,000	310,976	-	-	149.3	1,246.9	238,466	248,377	10,328
14	14	-	300,000	3,000	3,139.7	60,303	61,223.1	300,000	312,469	-	-	150.0	1,396.8	246,181	257,643	11,218
15	15	-	300,000	3,000	3,154.8	66,017	67,132.9	300,000	313,968	-	-	150.7	1,547.5	254,245	267,360	12,147
16	16	-	300,000	3,000	3,169.9	71,987	73,323.8	300,000	315,475	-	-	151.4	1,699.0	262,673	277,548	13,117
17	17	-	300,000	3,000	3,185.1	78,227	79,808.5	300,000	316,990	-	-	152.2	1,851.1	271,481	288,233	14,125
18	18	-	300,000	3,000	3,200.4	84,747	86,600.3	300,000	318,511	-	-	152.9	2,004.0	280,689	299,439	15,180
19	19	-	300,000	3,000	3,215.8	91,561	93,713.0	300,000	320,040	900,000	960,120	153.6	2,157.6	290,130	310,996	16,274
20	20	-	300,000	303,000	326,351.1	398,681	424,281.2	300,000	321,576	900,000	964,729	154.4	2,312.0	-	-	17,417
（投资回报率为中档）																
保单年度	期末年龄	年交保费	累计保费	生存保险金 (不含红利)	生存保险金 (含红利)	累积生存金 (不含红利)	累积生存金(含 红利)	身故保险金 (不含红利)	身故保险金 (含红利)	额外公共交通 意外身故保险 金(不含红利)	额外公共交 通意外身故 保险金(含红 利)	当年红利保 险金额	累计红利保险 金额	基本保额 现金价值	有效保额 现金价值	终止红利
1	1	30,000	30,000	3,000	3,004.2	3,000	3,004.2	30,000	30,000	-	-	42.4	42.4	9,459	9,696	450
2	2	30,000	60,000	3,300	3,312.7	6,435	6,452.2	60,000	60,085	-	-	84.9	127.3	26,228	26,960	1,547
3	3	30,000	90,000	3,300	3,325.5	10,025	10,068.0	90,000	90,382	-	-	127.7	255.0	44,115	45,622	2,308
4	4	30,000	120,000	3,300	3,342.6	13,776	13,863.7	120,000	121,020	-	-	171.0	426.0	64,464	67,053	3,110
5	5	30,000	150,000	3,300	3,364.1	17,696	17,851.6	150,000	152,130	-	-	215.0	641.0	86,139	90,146	3,989
6	6	30,000	180,000	3,300	3,390.1	21,792	22,045.0	180,000	183,846	-	-	259.8	900.7	109,210	115,005	5,086
7	7	30,000	210,000	3,300	3,420.6	26,073	26,457.7	210,000	216,305	-	-	305.6	1,206.4	133,750	141,739	6,415
8	8	30,000	240,000	3,300	3,455.9	30,546	31,104.2	240,000	249,651	-	-	352.8	1,559.1	159,835	170,469	7,986
9	9	30,000	270,000	3,300	3,496.0	35,220	35,999.9	270,000	284,032	-	-	401.3	1,960.5	187,546	201,321	9,812
10	10	30,000	300,000	3,000	3,241.2	39,805	40,861.1	300,000	319,605	-	-	451.6	2,412.1	217,268	234,737	11,167
11	11	-	300,000	3,000	3,287.0	44,596	45,986.9	300,000	324,121	-	-	458.0	2,870.1	224,023	245,455	12,612
12	12	-	300,000	3,000	3,333.5	49,603	51,389.8	300,000	328,701	-	-	464.5	3,334.5	231,085	256,770	14,147
13	13	-	300,000	3,000	3,380.6	54,835	57,082.8	300,000	333,345	-	-	471.0	3,805.5	238,466	268,715	15,784
14	14	-	300,000	3,000	3,428.3	60,303	63,079.9	300,000	338,055	-	-	477.7	4,283.2	246,181	281,329	17,521
15	15	-	300,000	3,000	3,476.8	66,017	69,395.2	300,000	342,832	-	-	484.4	4,767.6	254,245	294,649	19,367
16	16	-	300,000	3,000	3,525.9	71,987	76,043.9	300,000	347,676	-	-	491.3	5,258.9	262,673	308,718	21,330
17	17	-	300,000	3,000	3,575.7	78,227	83,041.6	300,000	352,589	-	-	498.2	5,757.1	271,481	323,579	23,412
18	18	-	300,000	3,000	3,626.2	84,747	90,404.7	300,000	357,571	-	-	505.2	6,262.3	280,689	339,281	25,624
19	19	-	300,000	3,000	3,677.5	91,561	98,150.4	300,000	362,623	900,000	1,087,870	512.4	6,774.7	290,130	355,648	27,969
20	20	-	300,000	303,000	376,673.0	398,681	479,240.1	300,000	367,747	900,000	1,103,242	519.6	7,294.4	-	-	30,453
（投资回报率为高档）																
保单年度	期末年龄	年交保费	累计保费	生存保险金 (不含红利)	生存保险金 (含红利)	累积生存金 (不含红利)	累积生存金(含 红利)	身故保险金 (不含红利)	身故保险金 (含红利)	额外公共交通 意外身故保险 金(不含红利)	额外公共交 通意外身故 保险金(含红 利)	当年红利保 险金额	累计红利保险 金额	基本保额 现金价值	有效保额 现金价值	终止红利
1	1	30,000	30,000	3,000	3,007.3	3,000	3,007.3	30,000	30,000	-	-	72.6	72.6	9,459	9,865	480
2	2	30,000	60,000	3,300	3,321.8	6,435	6,464.4	60,000	60,145	-	-	145.6	218.2	26,228	27,483	1,675
3	3	30,000	90,000	3,300	3,343.8	10,025	10,099.1	90,000	90,654	-	-	219.4	437.5	44,115	46,701	2,550
4	4	30,000	120,000	3,300	3,373.2	13,776	13,926.7	120,000	121,750	-	-	294.6	732.2	64,464	68,914	3,512
5	5	30,000	150,000	3,300	3,410.4	17,696	17,963.8	150,000	153,661	-	-	371.9	1,104.0	86,139	93,041	4,607
6	6	30,000	180,000	3,300	3,455.6	21,792	22,227.8	180,000	186,624	-	-	451.6	1,555.7	109,210	119,218	5,988
7	7	30,000	210,000	3,300	3,509.0	26,073	26,737.0	210,000	220,890	-	-	534.6	2,090.2	133,750	147,593	7,677
8	8	30,000	240,000	3,300	3,571.1	30,546	31,511.4	240,000	256,722	-	-	621.3	2,711.5	159,835	178,328	9,685
9	9	30,000	270,000	3,300	3,642.4	35,220	36,571.8	270,000	294,403	-	-	712.5	3,423.9	187,546	211,605	12,021
10	10	30,000	300,000	3,000	3,423.3	39,805	41,640.8	300,000	334,239	-	-	808.9	4,232.8	217,268	247,923	13,851
11	11	-	300,000	3,000	3,506.1	44,596	47,020.7	300,000	342,328	-	-	828.4	5,061.2	224,023	261,818	15,836
12	12	-	300,000	3,000	3,591.0	49,603	52,727.6	300,000	350,612	-	-	848.5	5,909.7	231,085	276,606	17,986
13	13	-	300,000	3,000	3,677.9	54,835	58,778.2	300,000	359,097	-	-	869.0	6,778.7	238,466	292,349	20,314
14	14	-	300,000	3,000	3,766.9	60,303	65,190.1	300,000	367,787	-	-	890.0	7,668.8	246,181	309,111	22,836
15	15	-	300,000	3,000	3,858.0	66,017	71,981.7	300,000	376,688	-	-	911.6	8,580.4	254,245	326,962	25,568
16	16	-	300,000	3,000	3,951.4	71,987	79,172.3	300,000	385,804	-	-	933.6	9,514.0	262,673	345,975	28,499
17	17	-	300,000	3,000	4,047.0	78,227	86,782.1	300,000	395,140	-	-	956.2	10,470.2	271,481	366,231	31,678
18	18	-	300,000	3,000	4,145.0	84,747	94,832.3	300,000	404,702	-	-	979.4	11,449.6	280,689	387,815	35,108
19	19	-	300,000	3,000	4,245.3	91,561	103,345.0	300,000	414,496	900,000	1,243,489	1,003.1	12,452.7	290,130	410,560	38,801
20	20	-	300,000	303,000	439,148.5	398,681	547,144.0	300,000	424,527	900,000	1,273,581	1,027.4	13,480.1	-	-	42,784

附件 4

案例十五：

合众聚富定投两全保险（分红型）利益演示表																
年龄：0岁			性别：男性		保险期间：20年				交费期限：10年			基本保险金额：10000元				
（投资回报率为低档）																
保单年度	期末年龄	年交保费	累计保费	生存保险金 (不含红利)	生存保险金 (含红利)	累积生存金 (不含红利)	累积生存金(含 红利)	身故保险金 (不含红利)	身故保险金 (含红利)	额外公共交通 意外身故保险 金(不含红利)	额外公共交 通意外身故 保险金(含红 利)	当年红利保 险金额	累计红利保险 金额	基本保额 现金价值	有效保额 现金价值	终止红利
1	1	10,000	10,000	1,000	1,000.5	1,000	1,000.5	10,000	10,000	-	-	4.8	4.8	3,153	3,180	138
2	2	10,000	20,000	1,100	1,101.4	2,145	2,146.9	20,000	20,010	-	-	9.6	14.4	8,743	8,826	458
3	3	10,000	30,000	1,100	1,102.9	3,342	3,346.4	30,000	30,043	-	-	14.4	28.8	14,705	14,875	661
4	4	10,000	40,000	1,100	1,104.8	4,592	4,601.8	40,000	40,115	-	-	19.3	48.1	21,488	21,780	858
5	5	10,000	50,000	1,100	1,107.2	5,899	5,916.1	50,000	50,240	-	-	24.1	72.2	28,713	29,164	1,062
6	6	10,000	60,000	1,100	1,110.1	7,264	7,292.5	60,000	60,433	-	-	29.0	101.2	36,403	37,054	1,312
7	7	10,000	70,000	1,100	1,113.5	8,691	8,734.2	70,000	70,708	-	-	33.9	135.1	44,583	45,478	1,613
8	8	10,000	80,000	1,100	1,117.4	10,182	10,244.6	80,000	81,081	-	-	38.9	174.1	53,278	54,465	1,965
9	9	10,000	90,000	1,100	1,121.8	11,740	11,827.4	90,000	91,567	-	-	44.0	218.0	62,515	64,047	2,372
10	10	10,000	100,000	1,000	1,026.7	13,268	13,386.4	100,000	102,180	-	-	49.0	267.1	72,423	74,357	2,623
11	11	-	100,000	1,000	1,031.6	14,865	15,020.4	100,000	102,671	-	-	49.3	316.3	74,674	77,037	2,884
12	12	-	100,000	1,000	1,036.6	16,534	16,732.9	100,000	103,163	-	-	49.5	365.9	77,028	79,846	3,157
13	13	-	100,000	1,000	1,041.6	18,278	18,527.4	100,000	103,659	-	-	49.8	415.6	79,489	82,792	3,443
14	14	-	100,000	1,000	1,046.6	20,101	20,407.7	100,000	104,156	-	-	50.0	465.6	82,060	85,881	3,739
15	15	-	100,000	1,000	1,051.6	22,006	22,377.6	100,000	104,656	-	-	50.2	515.8	84,748	89,120	4,049
16	16	-	100,000	1,000	1,056.6	23,996	24,411.3	100,000	105,158	-	-	50.5	566.3	87,558	92,516	4,372
17	17	-	100,000	1,000	1,061.7	26,076	26,602.8	100,000	105,663	-	-	50.7	617.0	90,494	96,078	4,708
18	18	-	100,000	1,000	1,066.8	28,249	28,866.8	100,000	106,170	-	-	51.0	668.0	93,563	99,813	5,060
19	19	-	100,000	1,000	1,071.9	30,520	31,237.7	100,000	106,680	300,000	320,040	51.2	719.2	96,710	103,665	5,425
20	20	-	100,000	101,000	108,783.7	132,894	141,427.1	100,000	107,192	300,000	321,576	51.5	770.7	-	-	5,806
（投资回报率为中档）																
保单年度	期末年龄	年交保费	累计保费	生存保险金 (不含红利)	生存保险金 (含红利)	累积生存金 (不含红利)	累积生存金(含 红利)	身故保险金 (不含红利)	身故保险金 (含红利)	额外公共交通 意外身故保险 金(不含红利)	额外公共交 通意外身故 保险金(含红 利)	当年红利保 险金额	累计红利保险 金额	基本保额 现金价值	有效保额 现金价值	终止红利
1	1	10,000	10,000	1,000	1,001.4	1,000	1,001.4	10,000	10,000	-	-	14.1	14.1	3,153	3,232	150
2	2	10,000	20,000	1,100	1,104.2	2,145	2,150.7	20,000	20,028	-	-	28.3	42.4	8,743	8,987	516
3	3	10,000	30,000	1,100	1,108.5	3,342	3,356.0	30,000	30,127	-	-	42.6	85.0	14,705	15,207	769
4	4	10,000	40,000	1,100	1,114.2	4,592	4,621.2	40,000	40,340	-	-	57.0	142.0	21,488	22,351	1,037
5	5	10,000	50,000	1,100	1,121.4	5,899	5,950.5	50,000	50,710	-	-	71.7	213.7	28,713	30,049	1,330
6	6	10,000	60,000	1,100	1,130.0	7,264	7,348.3	60,000	61,282	-	-	86.6	300.2	36,403	38,335	1,695
7	7	10,000	70,000	1,100	1,140.2	8,691	8,819.2	70,000	72,102	-	-	101.9	402.1	44,583	47,246	2,138
8	8	10,000	80,000	1,100	1,152.0	10,182	10,368.1	80,000	83,217	-	-	117.6	519.7	53,278	56,823	2,662
9	9	10,000	90,000	1,100	1,165.3	11,740	12,000.0	90,000	94,677	-	-	133.8	653.5	62,515	67,107	3,271
10	10	10,000	100,000	1,000	1,080.4	13,268	13,620.4	100,000	106,535	-	-	150.5	804.0	72,423	78,246	3,722
11	11	-	100,000	1,000	1,095.7	14,865	15,329.0	100,000	108,040	-	-	152.7	956.7	74,674	81,818	4,204
12	12	-	100,000	1,000	1,111.2	16,534	17,129.9	100,000	109,567	-	-	154.8	1,111.5	77,028	85,590	4,716
13	13	-	100,000	1,000	1,126.9	18,278	19,027.6	100,000	111,115	-	-	157.0	1,268.5	79,489	89,572	5,261
14	14	-	100,000	1,000	1,142.8	20,101	21,026.6	100,000	112,685	-	-	159.2	1,427.7	82,060	93,776	5,840
15	15	-	100,000	1,000	1,158.9	22,006	23,131.7	100,000	114,277	-	-	161.5	1,589.2	84,748	98,216	6,456
16	16	-	100,000	1,000	1,175.3	23,996	25,348.0	100,000	115,892	-	-	163.8	1,753.0	87,558	102,906	7,110
17	17	-	100,000	1,000	1,191.9	26,076	27,680.5	100,000	117,530	-	-	166.1	1,919.0	90,494	107,860	7,804
18	18	-	100,000	1,000	1,208.7	28,249	30,134.9	100,000	119,190	-	-	168.4	2,087.4	93,563	113,094	8,541
19	19	-	100,000	1,000	1,225.8	30,520	32,716.8	100,000	120,874	300,000	362,623	170.8	2,258.2	96,710	118,549	9,323
20	20	-	100,000	101,000	125,557.7	132,894	159,746.7	100,000	122,582	300,000	367,747	173.2	2,431.5	-	-	10,151
（投资回报率为高档）																
保单年度	期末年龄	年交保费	累计保费	生存保险金 (不含红利)	生存保险金 (含红利)	累积生存金 (不含红利)	累积生存金(含 红利)	身故保险金 (不含红利)	身故保险金 (含红利)	额外公共交通 意外身故保险 金(不含红利)	额外公共交 通意外身故 保险金(含红 利)	当年红利保 险金额	累计红利保险 金额	基本保额 现金价值	有效保额 现金价值	终止红利
1	1	10,000	10,000	1,000	1,002.4	1,000	1,002.4	10,000	10,000	-	-	24.2	24.2	3,153	3,288	160
2	2	10,000	20,000	1,100	1,107.3	2,145	2,154.8	20,000	20,048	-	-	48.5	72.7	8,743	9,161	558
3	3	10,000	30,000	1,100	1,114.6	3,342	3,366.4	30,000	30,218	-	-	73.1	145.8	14,705	15,567	850
4	4	10,000	40,000	1,100	1,124.4	4,592	4,642.2	40,000	40,583	-	-	98.2	244.1	21,488	22,971	1,171
5	5	10,000	50,000	1,100	1,136.8	5,899	5,987.9	50,000	51,220	-	-	124.0	368.0	28,713	31,014	1,536
6	6	10,000	60,000	1,100	1,151.9	7,264	7,409.3	60,000	62,208	-	-	150.5	518.6	36,403	39,739	1,996
7	7	10,000	70,000	1,100	1,169.7	8,691	8,912.3	70,000	73,630	-	-	178.2	696.7	44,583	49,198	2,559
8	8	10,000	80,000	1,100	1,190.4	10,182	10,503.8	80,000	85,574	-	-	207.1	903.8	53,278	59,443	3,228
9	9	10,000	90,000	1,100	1,214.1	11,740	12,190.6	90,000	98,134	-	-	237.5	1,141.3	62,515	70,535	4,007
10	10	10,000	100,000	1,000	1,141.1	13,268	13,880.3	100,000	111,413	-	-	269.6	1,410.9	72,423	82,641	4,617
11	11	-	100,000	1,000	1,168.7	14,865	15,673.6	100,000	114,109	-	-	276.1	1,687.1	74,674	87,273	5,279
12	12	-	100,000	1,000	1,197.0	16,534	17,575.9	100,000	116,871	-	-	282.8	1,969.9	77,028	92,202	5,995
13	13	-	100,000	1,000	1,226.0	18,278	19,592.7	100,000	119,699	-	-	289.7	2,259.6	79,489	97,450	6,771
14	14	-	100,000	1,000	1,255.6	20,101	21,730.0	100,000	122,596	-	-	296.7	2,556.3	82,060	103,037	7,612
15	15	-	100,000	1,000	1,286.0	22,006	23,993.9	100,000	125,563	-	-	303.9	2,860.1	84,748	108,987	8,519
16	16	-	100,000	1,000	1,317.1	23,996	26,390.8	100,000	128,601	-	-	311.2	3,171.3	87,558	115,325	9,500
17	17	-	100,000	1,000	1,349.0	26,076	28,927.4	100,000	131,713	-	-	318.7	3,490.1	90,494	122,077	10,559
18	18	-	100,000	1,000	1,381.7	28,249	31,610.8	100,000	134,901	-	-	326.5	3,816.5	93,563	129,272	11,703
19	19	-	100,000	1,000	1,415.1	30,520	34,448.3	100,000	138,165	300,000	414,496	334.4	4,150.9	96,710	136,853	12,934
20	20	-	100,000	101,000	146,382.8	132,894	182,381.3	100,000	141,509	300,000	424,527	342.5	4,493.4	-	-	14,261

附件 4

案例十六：

合众聚富定投两全保险（分红型）利益演示表

年龄：30岁 (投资回报率为低档)			性别： 男性		保险期间： 20年				交费期限： 10年				基本保险金额： 20000元			
保单年度	期末年龄	年交保费	累计保费	生存保险金 (不含红利)	生存保险金 (含红利)	累积生存金 (不含红利)	累积生存金 (含红利)	身故保险金 (不含红利)	身故保险金 (含红利)	额外公共交通 意外身故保险 金(不含红利)	额外公共交 通意外身故保 险金(含红 利)	当年红利 保险金额	累计红利保险 金额	基本保额 现金价值	有效保额 现金价值	终止红利
1	31	20,000	20,000	2,000	2,001.0	2,000	2,001.0	20,000	20,000	60,000	60,000	9.6	9.6	6,320	6,374	280
2	32	20,000	40,000	2,200	2,202.9	4,290	4,293.9	40,000	40,019	120,000	120,058	19.2	28.8	17,711	17,878	928
3	33	20,000	60,000	2,200	2,205.8	6,683	6,692.9	60,000	60,086	180,000	180,259	28.8	57.7	29,845	30,190	1,338
4	34	20,000	80,000	2,200	2,209.6	9,184	9,203.7	80,000	80,231	240,000	240,692	38.5	96.2	43,540	44,131	1,739
5	35	20,000	100,000	2,200	2,214.4	11,797	11,832.3	100,000	100,481	300,000	301,442	48.2	144.4	58,109	59,022	2,154
6	36	20,000	120,000	2,200	2,220.2	14,528	14,585.0	120,000	120,866	360,000	362,599	58.0	202.4	73,599	74,916	2,663
7	37	20,000	140,000	2,200	2,227.0	17,382	17,468.3	140,000	141,417	420,000	424,251	67.9	270.3	90,058	91,866	3,273
8	38	20,000	160,000	2,200	2,234.8	20,364	20,489.2	160,000	162,162	480,000	486,487	77.8	348.1	107,535	109,932	3,987
9	39	20,000	180,000	2,200	2,243.6	23,480	23,654.8	180,000	183,133	540,000	549,399	87.9	436.0	126,084	129,174	4,812
10	40	20,000	200,000	2,000	2,053.4	26,537	26,772.7	200,000	204,360	600,000	613,081	98.1	534.1	145,959	149,857	5,324
11	41	-	200,000	2,000	2,063.3	29,731	30,040.7	200,000	205,341	600,000	616,024	98.6	632.7	150,338	155,094	5,858
12	42	-	200,000	2,000	2,073.2	33,069	33,465.7	200,000	206,327	600,000	618,981	99.0	731.7	154,915	160,583	6,417
13	43	-	200,000	2,000	2,083.1	36,557	37,054.8	200,000	207,317	600,000	621,952	99.5	831.2	159,702	166,339	6,997
14	44	-	200,000	2,000	2,093.1	40,202	40,815.4	200,000	208,312	600,000	624,937	100.0	931.2	164,707	172,376	7,607
15	45	-	200,000	2,000	2,103.2	44,011	44,755.3	200,000	209,312	600,000	627,937	100.5	1,031.7	169,942	178,708	8,232
16	46	-	200,000	2,000	2,113.3	47,992	48,882.5	200,000	210,317	600,000	630,951	101.0	1,132.6	175,418	185,352	8,888
17	47	-	200,000	2,000	2,123.4	52,151	53,205.7	200,000	211,326	600,000	633,979	101.4	1,234.1	181,148	192,326	9,569
18	48	-	200,000	2,000	2,133.6	56,498	57,733.5	200,000	212,341	600,000	637,023	101.9	1,336.0	187,146	199,647	10,279
19	49	-	200,000	2,000	2,143.8	61,040	62,475.4	200,000	213,360	600,000	640,080	102.4	1,438.4	193,425	207,336	11,018
20	50	-	200,000	202,000	217,567.4	265,787	282,854.1	200,000	214,384	600,000	643,153	102.9	1,541.3	-	-	11,785
(投资回报率为中档)																
保单年度	期末年龄	年交保费	累计保费	生存保险金 (不含红利)	生存保险金 (含红利)	累积生存金 (不含红利)	累积生存金 (含红利)	身故保险金 (不含红利)	身故保险金 (含红利)	额外公共交通 意外身故保险 金(不含红利)	额外公共交 通意外身故保 险金(含红 利)	当年红利 保险金额	累计红利保险 金额	基本保额 现金价值	有效保额 现金价值	终止红利
1	31	20,000	20,000	2,000	2,002.8	2,000	2,002.8	20,000	20,000	60,000	60,000	28.3	28.3	6,320	6,480	304
2	32	20,000	40,000	2,200	2,208.5	4,290	4,301.4	40,000	40,057	120,000	120,170	56.6	84.9	17,711	18,204	1,047
3	33	20,000	60,000	2,200	2,217.0	6,683	6,712.0	60,000	60,255	180,000	180,764	85.1	170.0	29,845	30,862	1,563
4	34	20,000	80,000	2,200	2,228.4	9,184	9,242.4	80,000	80,680	240,000	242,040	114.0	284.0	43,540	45,285	2,104
5	35	20,000	100,000	2,200	2,242.7	11,797	11,901.1	100,000	101,420	300,000	304,260	143.3	427.3	58,109	60,811	2,700
6	36	20,000	120,000	2,200	2,260.0	14,528	14,696.7	120,000	122,564	360,000	367,692	173.2	600.5	73,599	77,504	3,440
7	37	20,000	140,000	2,200	2,280.4	17,382	17,638.5	140,000	144,203	420,000	432,610	203.8	804.2	90,058	95,439	4,338
8	38	20,000	160,000	2,200	2,303.9	20,364	20,736.1	160,000	166,434	480,000	499,302	235.2	1,039.4	107,535	114,693	5,401
9	39	20,000	180,000	2,200	2,330.7	23,480	24,000.0	180,000	189,355	540,000	568,064	267.6	1,307.0	126,084	135,348	6,634
10	40	20,000	200,000	2,000	2,160.8	26,537	27,240.8	200,000	213,070	600,000	639,209	301.1	1,608.0	145,959	157,694	7,555
11	41	-	200,000	2,000	2,191.3	29,731	30,657.9	200,000	216,080	600,000	648,241	305.3	1,913.4	150,338	164,720	8,535
12	42	-	200,000	2,000	2,222.3	33,069	34,259.8	200,000	219,134	600,000	657,401	309.6	2,223.0	154,915	172,134	9,578
13	43	-	200,000	2,000	2,253.7	36,557	38,055.2	200,000	222,230	600,000	666,690	314.0	2,537.0	159,702	179,960	10,685
14	44	-	200,000	2,000	2,285.5	40,202	42,053.3	200,000	225,370	600,000	676,110	318.4	2,855.5	164,707	188,222	11,863
15	45	-	200,000	2,000	2,317.8	44,011	46,263.5	200,000	228,555	600,000	685,664	322.9	3,178.4	169,942	196,949	13,112
16	46	-	200,000	2,000	2,350.6	47,992	50,695.9	200,000	231,784	600,000	695,352	327.5	3,505.9	175,418	206,168	14,438
17	47	-	200,000	2,000	2,383.8	52,151	55,361.1	200,000	235,059	600,000	705,178	332.1	3,838.1	181,148	215,911	15,845
18	48	-	200,000	2,000	2,417.5	56,498	60,269.8	200,000	238,381	600,000	715,142	336.8	4,174.9	187,146	226,211	17,335
19	49	-	200,000	2,000	2,451.6	61,040	65,433.6	200,000	241,749	600,000	725,247	341.6	4,516.5	193,425	237,105	18,917
20	50	-	200,000	202,000	251,115.3	265,787	319,493.4	200,000	245,165	600,000	735,494	346.4	4,862.9	-	-	20,589
(投资回报率为高档)																
保单年度	期末年龄	年交保费	累计保费	生存保险金 (不含红利)	生存保险金 (含红利)	累积生存金 (不含红利)	累积生存金 (含红利)	身故保险金 (不含红利)	身故保险金 (含红利)	额外公共交通 意外身故保险 金(不含红利)	额外公共交 通意外身故保 险金(含红 利)	当年红利 保险金额	累计红利保险 金额	基本保额 现金价值	有效保额 现金价值	终止红利
1	31	20,000	20,000	2,000	2,004.8	2,000	2,004.8	20,000	20,000	60,000	60,000	48.4	48.4	6,320	6,594	324
2	32	20,000	40,000	2,200	2,214.5	4,290	4,309.6	40,000	40,097	120,000	120,290	97.0	145.4	17,711	18,557	1,133
3	33	20,000	60,000	2,200	2,229.2	6,683	6,732.7	60,000	60,436	180,000	181,309	146.3	291.7	29,845	31,589	1,728
4	34	20,000	80,000	2,200	2,248.8	9,184	9,284.5	80,000	81,167	240,000	243,500	196.4	488.1	43,540	46,540	2,380
5	35	20,000	100,000	2,200	2,273.6	11,797	11,977.9	100,000	102,441	300,000	307,322	247.9	736.0	58,109	62,762	3,120
6	36	20,000	120,000	2,200	2,303.7	14,528	14,818.5	120,000	124,416	360,000	373,248	301.1	1,037.1	73,599	80,344	4,056
7	37	20,000	140,000	2,200	2,339.3	17,382	17,824.7	140,000	147,260	420,000	441,779	356.4	1,393.5	90,058	99,382	5,196
8	38	20,000	160,000	2,200	2,380.8	20,364	21,007.6	160,000	171,148	480,000	513,443	414.2	1,807.7	107,535	119,983	6,553
9	39	20,000	180,000	2,200	2,428.3	23,480	24,381.2	180,000	196,269	540,000	588,807	475.0	2,282.6	126,084	142,264	8,132
10	40	20,000	200,000	2,000	2,282.2	26,537	27,760.5	200,000	222,826	600,000	668,479	539.2	2,821.9	145,959	166,553	9,374
11	41	-	200,000	2,000	2,337.4	29,731	31,347.2	200,000	228,219	600,000	684,556	582.3	3,372.2	150,338	175,701	10,722
12	42	-	200,000	2,000	2,394.0	33,069	35,151.8	200,000	233,742	600,000	701,225	565.7	3,939.8	154,915	185,432	12,183
13	43	-	200,000	2,000	2,451.9	36,557	39,185.5	200,000	239,398	600,000	718,194	579.3	4,519.2	159,702	195,787	13,761
14	44	-	200,000	2,000	2,511.3	40,202	43,460.1	200,000	245,192	600,000	735,575	593.4	5,112.5	164,707	206,810	15,469
15	45	-	200,000	2,000	2,572.0	44,011	47,987.8	200,000	251,125	600,000	753,3					

## 附件 4

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风险提示:

- (1) 上表所演示的低、中、高档红利水平纯粹是描述性的，仅供参考，该利益演示基于公司的精算及其他假设，不代表公司的历史经营业绩，也不能理解为对未来的预期，红利分配是不确定的，实际的红利水平由本公司的经营状况确定，可能高于或低于该演示的红利水平。
- (2) 该产品为增额分红保险，其红利分配是不确定的。终了红利在本主险合同因发生保险事故、满期、投保人解除合同等情形而终止时给付。
- (3) 演示中的累积生存金是保单年度末应领未领生存金按生存金累积利率4.5%以年复利的方式累积而得，仅供参考，不能理解为对未来生存金累积利率的预期或保证。实际的生存金累积利率由本公司宣布。
- (4) 现金价值、累积红利保额、生存金均为保单年度末的值，其中现金价值为生存金给付后的值。
- (5) 本保障计划单位为人民币元，假定被保险人为标准体。所列产品、费率、基本保险金额等与保险合同不一定一致，请以保险合同为准。
- (6) 本资料为产品说明，仅供参考，具体内容以保险条款为准。

附件 4

案例十七

合家康富寿定投两全保险（分红型）利益演示表													
年龄：0岁		性别：男		保险期间：30年		交费期限：20年		基本保险金额：3000元					
（红利水平为低档）													
保单年度	期末年龄	年交保费	累计保费	生存保险金 (不含红利)	生存保险金 (含红利)	累积生存金 (不含红利)	累积生存金 (含红利)	身故保险金 (不含红利)	身故保险金 (含红利)	额外公共交通 意外身故保险 金(不含红利)	额外公共交通 意外身故保险 金(含红利)	当年红利 保险金额	累计红利 保险金额
1	1	3,000	3,000	600	600	600	600	3,000	3,000	-	-	1	1
2	2	3,000	6,000	630	631	1,234	1,255	6,000	6,002	-	-	2	3
3	3	3,000	9,000	630	631	1,934	1,936	9,000	9,008	-	-	3	6
4	4	3,000	12,000	630	632	2,642	2,644	12,000	12,010	-	-	4	10
5	5	3,000	15,000	630	633	3,377	3,383	15,000	15,042	-	-	5	15
6	6	3,000	18,000	630	634	4,142	4,152	18,000	18,075	-	-	6	21
7	7	3,000	21,000	630	635	4,938	4,953	21,000	21,123	-	-	8	29
8	8	3,000	24,000	630	636	5,765	5,787	24,000	24,187	-	-	7	36
9	9	3,000	27,000	630	638	6,626	6,656	27,000	27,271	-	-	9	45
10	10	3,000	30,000	630	639	7,521	7,562	30,000	30,377	-	-	8	53
11	11	3,000	33,000	630	641	8,452	8,505	33,000	33,508	-	-	9	62
12	12	3,000	36,000	630	643	9,420	9,488	36,000	36,666	-	-	10	72
13	13	3,000	39,000	630	645	10,427	10,513	39,000	39,854	-	-	11	83
14	14	3,000	42,000	630	648	11,474	11,582	42,000	43,075	-	-	12	95
15	15	3,000	45,000	630	650	12,563	12,695	45,000	46,341	-	-	13	108
16	16	3,000	48,000	630	653	13,695	13,856	48,000	49,626	-	-	14	122
17	17	3,000	51,000	630	656	14,873	15,066	51,000	52,962	-	-	15	137
18	18	3,000	54,000	630	659	16,098	16,328	54,000	56,343	-	-	16	153
19	19	3,000	57,000	630	662	17,372	17,644	57,000	59,770	171,000	179,311	17	170
20	20	3,000	60,000	600	636	18,667	18,986	60,000	63,248	180,000	189,745	18	188
21	21	-	60,000	600	640	20,014	20,384	60,000	63,680	180,000	190,800	18	206
22	22	-	60,000	600	643	21,414	21,833	60,000	63,954	180,000	191,861	18	224
23	23	-	60,000	600	647	22,871	23,363	60,000	64,309	180,000	192,928	18	242
24	24	-	60,000	600	650	24,386	24,948	60,000	64,607	180,000	194,000	18	260
25	25	-	60,000	600	654	25,961	26,600	60,000	65,026	180,000	195,079	18	278
26	26	-	60,000	600	658	27,599	28,321	60,000	65,388	180,000	196,164	18	296
27	27	-	60,000	600	661	29,303	30,115	60,000	65,751	180,000	197,254	18	314
28	28	-	60,000	600	665	31,076	31,985	60,000	66,117	180,000	198,351	18	332
29	29	-	60,000	600	669	32,919	33,938	60,000	66,485	180,000	199,454	18	350
30	30	-	60,000	60,600	67,898	94,835	103,188	60,000	66,854	180,000	200,563	19	369
（红利水平为中档）													
保单年度	期末年龄	年交保费	累计保费	生存保险金 (不含红利)	生存保险金 (含红利)	累积生存金 (不含红利)	累积生存金 (含红利)	身故保险金 (不含红利)	身故保险金 (含红利)	额外公共交通 意外身故保险 金(不含红利)	额外公共交通 意外身故保险 金(含红利)	当年红利 保险金额	累计红利 保险金额
1	1	3,000	3,000	600	600	600	600	3,000	3,000	-	-	2	2
2	2	3,000	6,000	630	631	1,234	1,256	6,000	6,005	-	-	7	9
3	3	3,000	9,000	630	633	1,934	1,939	9,000	9,021	-	-	7	16
4	4	3,000	12,000	630	635	2,642	2,657	12,000	12,057	-	-	10	26
5	5	3,000	15,000	630	637	3,377	3,395	15,000	15,119	-	-	12	38
6	6	3,000	18,000	630	640	4,142	4,170	18,000	18,214	-	-	14	50
7	7	3,000	21,000	630	643	4,938	4,981	21,000	21,481	-	-	17	67
8	8	3,000	24,000	630	647	5,765	5,827	24,000	24,536	-	-	19	86
9	9	3,000	27,000	630	652	6,626	6,712	27,000	27,777	-	-	22	108
10	10	3,000	30,000	630	657	7,521	7,637	30,000	31,083	-	-	25	133
11	11	3,000	33,000	630	662	8,452	8,604	33,000	34,461	-	-	28	161
12	12	3,000	36,000	630	668	9,420	9,616	36,000	37,921	-	-	32	193
13	13	3,000	39,000	630	675	10,427	10,676	39,000	41,470	-	-	33	223
14	14	3,000	42,000	630	682	11,474	11,784	42,000	45,119	-	-	36	258
15	15	3,000	45,000	630	689	12,563	12,947	45,000	48,917	-	-	39	297
16	16	3,000	48,000	630	698	13,695	14,161	48,000	52,753	-	-	42	339
17	17	3,000	51,000	630	707	14,873	15,434	51,000	56,728	-	-	48	384
18	18	3,000	54,000	630	716	16,098	16,768	54,000	60,904	-	-	48	432
19	19	3,000	57,000	630	727	17,372	18,165	57,000	65,202	171,000	195,606	52	483
20	20	3,000	60,000	600	708	18,667	19,599	60,000	69,664	180,000	208,991	55	538
21	21	-	60,000	600	719	20,014	21,103	60,000	70,764	180,000	212,293	55	593
22	22	-	60,000	600	730	21,414	22,676	60,000	71,882	180,000	215,647	57	651
23	23	-	60,000	600	742	22,871	24,325	60,000	73,018	180,000	219,055	58	709
24	24	-	60,000	600	753	24,386	26,051	60,000	74,172	180,000	222,516	59	767
25	25	-	60,000	600	765	25,961	27,859	60,000	75,344	180,000	226,031	60	827
26	26	-	60,000	600	777	27,599	29,751	60,000	76,534	180,000	229,603	60	887
27	27	-	60,000	600	790	29,303	31,730	60,000	77,747	180,000	233,231	61	949
28	28	-	60,000	600	802	31,076	33,802	60,000	78,972	180,000	236,916	62	1,011
29	29	-	60,000	600	815	32,919	35,969	60,000	80,220	180,000	240,659	63	1,074
30	30	-	60,000	60,600	83,602	94,835	121,010	60,000	81,487	180,000	244,461	64	1,139
（红利水平为高档）													
保单年度	期末年龄	年交保费	累计保费	生存保险金 (不含红利)	生存保险金 (含红利)	累积生存金 (不含红利)	累积生存金 (含红利)	身故保险金 (不含红利)	身故保险金 (含红利)	额外公共交通 意外身故保险 金(不含红利)	额外公共交通 意外身故保险 金(含红利)	当年红利 保险金额	累计红利 保险金额
1	1	3,000	3,000	600	601	600	601	3,000	3,000	-	-	4	4
2	2	3,000	6,000	630	632	1,234	1,257	6,000	6,008	-	-	8	12
3	3	3,000	9,000	630	638	1,934	1,942	9,000	9,035	-	-	12	23
4	4	3,000	12,000	630	638	2,642	2,658	12,000	12,094	-	-	16	39
5	5	3,000	15,000	630	642	3,377	3,406	15,000	15,196	-	-	19	58
6	6	3,000	18,000	630	647	4,142	4,189	18,000	18,354	-	-	24	82
7	7	3,000	21,000	630	652	4,938	5,005	21,000	21,580	-	-	27	109
8	8	3,000	24,000	630	659	5,765	5,867	24,000	24,857	-	-	32	141
9	9	3,000	27,000	630	666	6,626	6,768	27,000	27,889	-	-	37	178
10	10	3,000	30,000	630	674	7,521	7,713	30,000	31,890	-	-	41	219
11	11	3,000	33,000	630	683	8,452	8,705	33,000	35,434	-	-	46	265
12	12	3,000	36,000	630	694	9,420	9,749	36,000	39,249	-	-	51	316
13	13	3,000	39,000	630	705	10,427	10,841	39,000	43,139	-	-	56	372
14	14	3,000	42,000	630	717	11,474	11,992	42,000	47,242	-	-	61	433
15	15	3,000	45,000	630	731	12,563	13,203	45,000	51,538	-	-	67	500
16	16	3,000	48,000	630	745	13,695	14,476	48,000	56,945	-	-	73	573
17	17	3,000	51,000	630	761	14,873	15,816	51,000	60,787	-	-	79	652
18	18	3,000	54,000	630	778	16,098	17,226	54,000	65,785	-	-	86	738
19	19	3,000	57,000	630	797	17,372	18,712	57,000	71,965	171,000	213,194	92	830
20	20	3,000	60,000	600	786	18,667	20,247	60,000	76,653	180,000	229,938	100	932
21	21	-	60,000	60									



## 附件 4

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风险提示:

- (1) 上表所演示的低、中、高档红利水平纯粹是描述性的，仅供参考，该利益演示基于公司的精算及其他假设，不代表公司的历史经营业绩，也不能理解为对未来的预期，红利分配是不确定的，实际的红利水平由本公司的经营状况确定，可能高于或低于该演示的红利水平。
- (2) 该产品为增额分红保险，其红利分配是不确定的。终了红利在本主险合同因发生保险事故、满期、投保人解除合同等情形而终止时给付。
- (3) 演示中的累积生存金是保单年度末应领未领生存金按生存金累积利率4%以年复利的方式累积而得，仅供参考，不能理解为对未来生存金累积利率的预期或保证。实际的生存金累积利率由本公司宣布。
- (4) 现金价值、累积红利保额、生存金均为保单年度末的值, 其中现金价值为生存金给付后的值。
- (5) 本保障计划单位为人民币元，假定被保险人为标准体。所列产品、费率、基本保险金额等与保险合同不一定一致，请以保险合同为准。
- (6) 本资料为产品说明，仅供参考，具体内容以保险条款为准。

附件 4

案例十八

合众聚富定投两全保险（分红型）利益演示表																
年龄：30岁				性别：男		保险期间：30年				交费期限：20年		基本保险金额：6000元				
（红利水平为低档）																
保单年度	期末年龄	年交保费	累计保费	生存保险金 (不含红利)	生存保险金 (含红利)	累积生存金 (不含红利)	累积生存金 (含红利)	身故保险金 (不含红利)	身故保险金 (含红利)	额外公共交通 意外身故保险金 (不含红利)	额外公共交通 意外身故保险金 (含红利)	当年红利 保险金额	累计红利 保险金额	基本保额 现金价值	有效保额 现金价值	终止红利
1	31	6,000	6,000	1,260	1,260	1,260	1,260	6,000	6,000	18,000	18,000	3	3	1,035	1,040	61
2	32	6,000	12,000	1,260	1,261	2,508	2,509	12,000	12,003	36,000	36,010	5	5	3,597	3,642	202
3	33	6,000	18,000	1,260	1,262	3,868	3,872	18,000	18,015	54,000	54,045	5	13	6,296	6,389	292
4	34	6,000	24,000	1,260	1,263	5,283	5,290	24,000	24,040	72,000	72,120	7	17	9,386	9,546	378
5	35	6,000	30,000	1,260	1,265	6,754	6,767	30,000	30,083	90,000	90,250	8	25	12,642	12,888	464
6	36	6,000	36,000	1,260	1,267	8,285	8,304	36,000	36,150	108,000	108,451	10	35	16,072	16,425	571
7	37	6,000	42,000	1,260	1,269	9,876	9,906	42,000	42,366	126,000	126,737	12	47	19,683	20,166	701
8	38	6,000	48,000	1,260	1,272	11,531	11,574	48,000	48,375	144,000	145,124	13	60	23,485	24,122	855
9	39	6,000	54,000	1,260	1,275	13,312	13,361	54,000	54,543	162,000	163,628	15	75	27,486	28,304	1,034
10	40	6,000	60,000	1,260	1,278	15,123	15,173	60,000	60,755	180,000	182,264	17	92	31,696	32,723	1,239
11	41	6,000	66,000	1,260	1,282	16,960	17,016	66,000	67,016	198,000	201,046	19	111	36,125	37,392	1,473
12	42	6,000	72,000	1,260	1,286	18,840	18,977	72,000	73,332	216,000	219,935	20	131	40,783	42,323	1,735
13	43	6,000	78,000	1,260	1,291	20,854	21,027	78,000	79,708	234,000	239,123	22	154	45,682	47,531	2,028
14	44	6,000	84,000	1,260	1,295	22,948	23,163	84,000	86,149	252,000	258,448	24	177	50,844	53,029	2,354
15	45	6,000	90,000	1,260	1,301	25,126	25,390	90,000	92,662	270,000	277,987	26	203	56,250	58,834	2,713
16	46	6,000	96,000	1,260	1,306	27,391	27,712	96,000	99,252	288,000	297,755	28	231	61,944	64,961	3,108
17	47	6,000	102,000	1,260	1,312	29,746	30,143	102,000	105,924	306,000	317,722	29	260	67,928	71,426	3,539
18	48	6,000	108,000	1,260	1,318	32,196	32,635	108,000	112,685	324,000	338,055	31	292	74,218	78,250	4,000
19	49	6,000	114,000	1,260	1,325	34,748	35,288	114,000	119,540	342,000	358,621	33	325	80,827	85,448	4,519
20	50	6,000	120,000	1,260	1,327	37,334	37,971	120,000	126,497	360,000	379,490	35	360	87,831	93,101	4,885
21	51	-	120,000	1,260	1,279	40,027	40,769	120,000	127,200	360,000	381,600	35	395	90,427	96,386	5,101
22	52	-	120,000	1,260	1,286	42,828	43,687	120,000	127,907	360,000	383,721	36	431	93,141	99,331	5,409
23	53	-	120,000	1,260	1,293	45,727	46,727	120,000	128,618	360,000	385,855	36	467	95,981	103,446	5,729
24	54	-	120,000	1,260	1,301	48,771	49,886	120,000	129,334	360,000	388,001	36	503	98,952	107,241	6,061
25	55	-	120,000	1,260	1,308	51,922	53,200	120,000	130,053	360,000	390,158	36	539	102,062	111,227	6,404
26	56	-	120,000	1,260	1,315	55,199	56,643	120,000	130,776	360,000	392,327	36	575	105,315	115,415	6,762
27	57	-	120,000	1,260	1,322	58,607	60,231	120,000	131,503	360,000	394,509	37	612	108,732	119,817	7,132
28	58	-	120,000	1,260	1,330	62,151	63,970	120,000	132,234	360,000	396,702	37	648	112,308	124,446	7,515
29	59	-	120,000	1,260	1,337	65,837	67,866	120,000	132,969	360,000	398,908	37	685	116,060	129,318	7,912
30	60	-	120,000	1,21,200	135,797	189,671	206,377	120,000	133,709	360,000	401,126	37	723	-	-	8,321
（红利水平为中档）																
保单年度	期末年龄	年交保费	累计保费	生存保险金 (不含红利)	生存保险金 (含红利)	累积生存金 (不含红利)	累积生存金 (含红利)	身故保险金 (不含红利)	身故保险金 (含红利)	额外公共交通 意外身故保险金 (不含红利)	额外公共交通 意外身故保险金 (含红利)	当年红利 保险金额	累计红利 保险金额	基本保额 现金价值	有效保额 现金价值	终止红利
1	31	6,000	6,000	1,260	1,261	1,260	1,261	6,000	6,000	18,000	18,000	8	8	1,035	1,078	61
2	32	6,000	12,000	1,260	1,263	2,508	2,512	12,000	12,009	36,000	36,038	9	14	3,597	3,727	205
3	33	6,000	18,000	1,260	1,266	3,868	3,878	18,000	18,014	54,000	54,048	9	23	6,296	6,562	304
4	34	6,000	24,000	1,260	1,270	5,283	5,303	24,000	24,114	72,000	72,342	19	48	9,386	9,943	402
5	35	6,000	30,000	1,260	1,274	6,754	6,789	30,000	30,238	90,000	90,713	24	72	12,642	13,434	502
6	36	6,000	36,000	1,260	1,280	8,285	8,341	36,000	36,429	108,000	109,256	29	100	16,072	17,079	642
7	37	6,000	42,000	1,260	1,287	9,876	9,961	42,000	42,701	126,000	128,104	34	134	19,683	21,063	810
8	38	6,000	48,000	1,260	1,293	11,531	11,638	48,000	48,953	144,000	147,214	39	173	23,485	25,310	1,000
9	39	6,000	54,000	1,260	1,303	13,253	13,423	54,000	55,554	162,000	166,663	44	217	27,486	29,833	1,257
10	40	6,000	60,000	1,260	1,313	15,042	15,274	60,000	62,166	180,000	186,498	49	266	31,696	34,651	1,540
11	41	6,000	66,000	1,260	1,324	16,904	17,209	66,000	68,823	198,000	206,128	54	320	36,125	39,880	1,868
12	42	6,000	72,000	1,260	1,336	18,840	19,233	72,000	75,842	216,000	227,525	60	380	40,783	45,238	2,241
13	43	6,000	78,000	1,260	1,349	20,854	21,351	78,000	82,941	234,000	248,822	66	446	45,682	51,047	2,662
14	44	6,000	84,000	1,260	1,363	22,948	23,569	84,000	90,238	252,000	270,715	72	517	50,844	57,257	3,134
15	45	6,000	90,000	1,260	1,379	25,126	25,890	90,000	97,753	270,000	293,259	77	594	56,250	63,803	3,659
16	46	6,000	96,000	1,260	1,395	27,391	28,321	96,000	105,506	288,000	316,517	83	677	61,944	70,798	4,239
17	47	6,000	102,000	1,260	1,413	29,746	30,868	102,000	113,517	306,000	340,550	90	767	67,928	78,239	4,876
18	48	6,000	108,000	1,260	1,433	32,196	33,335	108,000	121,808	324,000	365,425	96	863	74,218	86,154	5,573
19	49	6,000	114,000	1,260	1,453	34,744	36,330	114,000	130,401	342,000	391,211	103	966	80,827	94,373	6,330
20	50	6,000	120,000	1,260	1,415	37,334	39,198	120,000	139,327	360,000	417,982	110	1,076	87,831	103,589	6,826
21	51	-	120,000	1,260	1,438	40,027	42,304	120,000	141,529	360,000	424,586	112	1,188	90,427	108,336	7,351
22	52	-	120,000	1,260	1,460	42,828	45,352	120,000	143,765	360,000	431,255	112	1,302	93,141	113,350	7,906
23	53	-	120,000	1,260	1,483	45,742	48,650	120,000	146,036	360,000	438,109	115	1,417	95,981	118,651	8,491
24	54	-	120,000	1,260	1,507	48,771	51,833	120,000	148,341	360,000	445,031	117	1,534	98,952	124,257	9,111
25	55	-	120,000	1,260	1,531	51,922	55,215	120,000	150,688	360,000	452,063	119	1,653	102,062	130,188	9,644
26	56	-	120,000	1,260	1,555	55,199	59,501	120,000	153,069	360,000	459,206	121	1,774	105,315	136,465	10,244
27	57	-	120,000	1,260	1,579	58,607	63,461	120,000	155,487	360,000	466,461	123	1,897	108,732	143,112	11,182
28	58	-	120,000	1,260	1,604	62,151	67,603	120,000	157,944	360,000	473,831	125	2,022	112,308	150,155	11,960
29	59	-	120,000	1,260	1,630	65,837	71,937	120,000	160,439	360,000	481,318	127	2,149	116,060	157,623	12,760
30	60	-	120,000	121,200	167,205	189,671	242,019	120,000	162,974	360,000	488,922	129	2,27			

## 附件 4

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风险提示:

- (1) 上表所演示的低、中、高档红利水平纯粹是描述性的，仅供参考，该利益演示基于公司的精算及其他假设，不代表公司的历史经营业绩，也不能理解为对未来的预期，红利分配是不确定的，实际的红利水平由本公司的经营状况确定，可能高于或低于该演示的红利水平。
- (2) 该产品为增额分红保险，其红利分配是不确定的。终了红利在本主险合同因发生保险事故、满期、投保人解除合同等情形而终止时给付。
- (3) 演示中的累积生存金是保单年度末应领未领生存金按生存金累积利率4%以年复利的方式累积而得，仅供参考，不能理解为对未来生存金累积利率的预期或保证。实际的生存金累积利率由本公司宣布。
- (4) 现金价值、累积红利保额、生存金均为保单年度末的值，其中现金价值为生存金给付后的值。
- (5) 本保障计划单位为人民币元，假定被保险人为标准体。所列产品、费率、基本保险金额等与保险合同不一定一致，请以保险合同为准。
- (6) 本资料为产品说明，仅供参考，具体内容以保险条款为准。