

合众人寿保险股份有限公司

合众至尊宝年金保险（分红型）

产品说明书

风险提示：

该产品为分红保险，其红利分配是不确定的。

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

## 【产品性质】

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

## 【分红险主要投资策略】

分红产品的投资管理坚持规范、稳健、高效的投資原则，遵循资产负债匹配管理的原则，在保证流动性和安全性的前提下，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】

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

该产品红利分配的方式是现金红利，即采用现金的方式分红。

您在投保时可选择以下任何一种红利领取方式：

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

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

## 【红利来源】

该产品的红利来源是公司分红保险业务经营的死差益和利差益，即分红保险业务实际的年度死亡经验和投资收益水平优于公司定价假设的正的差额。

## 【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益和利差益不同，分红水平会有差别，也可能出现死差益和利差益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被保险人的年龄、性别、交费期限、保险期间等因素的不同而有差别。

## 【产品特色】

### 1. 短期交费，长期受益

交费期短，可以选择：3 年，5 年，10 年。

保至 85 岁，一旦拥有，长期受益。

### 2. 快速返还，保证返还

每年返还保额 6% 的生存金，活的越长，领的越多。

万一身故，返还所有保费加分红和已累积的生存金。

### 3. 满期祝寿，高额返还

生存至 85 岁，返还保额加保费作为祝寿金。

### 4. 生生不息，灵活领取

生存金如不领取，可以复利生息，已累积的生存金可以根据需要随时领取，满足教育金，医疗金，婚嫁金，养老金，祝寿金等多种需求。

### 5. 专家理财，分红惊喜

享受公司的专家理财，分享公司的经营成果，分红带来额外惊喜。

## 【简易投保规定】

1、投保年龄：28 天—60 周岁

2、保险期间：自保单上记载的本主合同生效日起，至被保险人年满 85 周岁的保单周年日止。

3、交费期限：分 3 年交、5 年交、10 年交三种。

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

## 【保险责任】

在本主合同保险期间内，我们承担如下保险责任：

### 生存年金

自本主合同生效满一年的保单周年日开始，若被保险人每年到达保单周年日仍生存，我们每年按照本主合同基本保险金额的 6% 给付生存年金，至被保险人年满 85 周岁的保单周年日止（不含）。

生存年金如果不领取，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。

### 身故保险金

被保险人身故，我们将按您所交的本主合同的保险费给付身故保险金，本主合同终止。

### 满期保险金

被保险人在本主合同保险期间届满时仍然生存，我们将按您所交的本主合同的保险费和基本保险金额之和给付满期保险金，本主合同终止。

## 【责任免除】

在本主合同有效期内，因下列情形之一导致被保险人身故的，我们不承担给付身故保险金的责任：

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

发生上述第（1）项情形导致被保险人身故的，本合同终止，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。

发生上述其他情形导致被保险人身故的，本合同终止，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】

如果被保险人未发生保险事故，且您在犹豫期后书面要求解除本合同，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。

### 【自动垫交】

如果您在宽限期结束之后仍未支付保险费，且您在投保时对保险费逾期未付的处理方式选择了自动垫交，我们将以本保险合同的现金价值扣除尚未偿还的各项欠款之后的余额自动垫交到期应交的保险费，本保险合同继续有效。

### 【保单贷款】

在本合同有效期内，如果您急需用钱，您可以按照本合同条款的规定申请保单贷款。

**【信息披露】**

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

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

**【利益演示与风险提示】**

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

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

投保人签章：\_\_\_\_\_

签署日期：\_\_\_\_\_年\_\_\_\_\_月\_\_\_\_\_

附表  
案例一：

合众至尊宝年金保险利益演示表													
性别	投保年龄	交费期限	保险期间			主险基本保险金额			年交保费				
男	0	5	85			50000			31,565				
保单年度	期末年龄	各年度保险费	累计保险费	身故保险金	生存保险金	累积生存保险金	当年度红利			累积红利			年末现金价值
							高	中	低	高	中	低	
1	1	31,565	31,565	31,565	3,000	3,000	579	331	83	579	331	83	8,663
2	2	31,565	63,130	63,130	3,000	6,090	1,200	686	172	1,796	1,026	257	22,404
3	3	31,565	94,695	94,695	3,000	9,273	1,837	1,050	263	3,687	2,107	528	37,340
4	4	31,565	126,260	126,260	3,000	12,551	2,490	1,423	356	6,287	3,593	900	54,056
5	5	31,565	157,825	157,825	3,000	15,927	3,160	1,806	452	9,635	5,507	1,379	72,154
6	6	-	157,825	157,825	3,000	19,405	3,165	1,809	453	13,090	7,480	1,873	72,373
7	7	-	157,825	157,825	3,000	22,987	3,170	1,812	454	16,652	9,516	2,383	72,603
8	8	-	157,825	157,825	3,000	26,677	3,176	1,815	454	20,327	11,617	2,908	72,844
9	9	-	157,825	157,825	3,000	30,477	3,182	1,818	455	24,119	13,783	3,450	73,096
10	10	-	157,825	157,825	3,000	34,392	3,188	1,822	456	28,030	16,018	4,009	73,358
11	11	-	157,825	157,825	3,000	38,423	3,194	1,825	457	32,064	18,324	4,586	73,633
12	12	-	157,825	157,825	3,000	42,576	3,200	1,829	458	36,225	20,702	5,181	73,920
13	13	-	157,825	157,825	3,000	46,853	3,206	1,832	459	40,518	23,155	5,795	74,220
14	14	-	157,825	157,825	3,000	51,259	3,212	1,836	460	44,945	25,685	6,429	74,533
15	15	-	157,825	157,825	3,000	55,797	3,219	1,840	460	49,513	28,295	7,081	74,859
16	16	-	157,825	157,825	3,000	60,471	3,226	1,844	461	54,223	30,988	7,755	75,198
17	17	-	157,825	157,825	3,000	65,285	3,233	1,848	463	59,083	33,765	8,450	75,548
18	18	-	157,825	157,825	3,000	70,243	3,240	1,852	464	64,095	36,629	9,167	75,910
19	19	-	157,825	157,825	3,000	75,351	3,247	1,856	465	69,265	39,584	9,906	76,284
20	20	-	157,825	157,825	3,000	80,611	3,255	1,860	466	74,597	42,632	10,669	76,670
21	21	-	157,825	157,825	3,000	86,029	3,262	1,865	467	80,097	45,775	11,456	77,070
22	22	-	157,825	157,825	3,000	91,610	3,270	1,869	468	85,770	49,017	12,267	77,485
23	23	-	157,825	157,825	3,000	97,359	3,278	1,874	469	91,621	52,361	13,104	77,916
24	24	-	157,825	157,825	3,000	103,279	3,286	1,878	470	97,655	55,810	13,968	78,365
25	25	-	157,825	157,825	3,000	109,378	3,294	1,883	472	103,879	59,368	14,858	78,832
26	26	-	157,825	157,825	3,000	115,659	3,303	1,888	473	110,298	63,036	15,776	79,320
27	27	-	157,825	157,825	3,000	122,129	3,312	1,893	474	116,918	66,820	16,724	79,828
28	28	-	157,825	157,825	3,000	128,793	3,321	1,898	475	123,747	70,722	17,700	80,358
29	29	-	157,825	157,825	3,000	135,657	3,330	1,903	477	130,788	74,746	18,708	80,911
30	30	-	157,825	157,825	3,000	142,726	3,339	1,909	478	138,051	78,897	19,747	81,488
31	31	-	157,825	157,825	3,000	150,008	3,349	1,914	479	145,541	83,178	20,818	82,088
32	32	-	157,825	157,825	3,000	157,508	3,358	1,920	481	153,265	87,593	21,924	82,711
33	33	-	157,825	157,825	3,000	165,234	3,369	1,925	482	161,232	92,146	23,063	83,358
34	34	-	157,825	157,825	3,000	173,191	3,379	1,931	484	169,447	96,841	24,239	84,031
35	35	-	157,825	157,825	3,000	181,386	3,389	1,937	485	177,920	101,684	25,451	84,730
36	36	-	157,825	157,825	3,000	189,828	3,400	1,944	487	186,657	106,678	26,701	85,456
37	37	-	157,825	157,825	3,000	198,523	3,411	1,950	488	195,668	111,827	27,990	86,209
38	38	-	157,825	157,825	3,000	207,478	3,423	1,956	490	204,960	117,138	29,320	86,991
39	39	-	157,825	157,825	3,000	216,703	3,434	1,963	492	214,543	122,615	30,691	87,802
40	40	-	157,825	157,825	3,000	226,204	3,446	1,970	494	224,426	128,263	32,105	88,642
41	41	-	157,825	157,825	3,000	235,990	3,459	1,977	495	234,617	134,088	33,563	89,513
42	42	-	157,825	157,825	3,000	246,070	3,471	1,984	497	245,126	140,094	35,067	90,416
43	43	-	157,825	157,825	3,000	256,452	3,484	1,991	499	255,964	146,288	36,617	91,352
44	44	-	157,825	157,825	3,000	267,145	3,497	1,999	501	267,139	152,675	38,216	92,324
45	45	-	157,825	157,825	3,000	278,160	3,510	2,007	503	278,663	159,262	39,865	93,332
46	46	-	157,825	157,825	3,000	289,504	3,524	2,014	505	290,547	166,054	41,566	94,377
47	47	-	157,825	157,825	3,000	301,190	3,538	2,022	507	302,801	173,058	43,319	95,461
48	48	-	157,825	157,825	3,000	313,225	3,552	2,031	509	315,437	180,280	45,127	96,583
49	49	-	157,825	157,825	3,000	325,622	3,567	2,039	511	328,467	187,727	46,992	97,745
50	50	-	157,825	157,825	3,000	338,391	3,582	2,048	513	341,903	195,406	48,914	98,948
51	51	-	157,825	157,825	3,000	351,542	3,598	2,056	515	355,757	203,325	50,897	100,193
52	52	-	157,825	157,825	3,000	365,089	3,613	2,065	518	370,043	211,489	52,941	101,483
53	53	-	157,825	157,825	3,000	379,041	3,629	2,075	520	384,773	219,909	55,049	102,820
54	54	-	157,825	157,825	3,000	393,412	3,646	2,084	522	399,962	228,590	57,223	104,207
55	55	-	157,825	157,825	3,000	408,215	3,663	2,094	524	415,623	237,541	59,463	105,645
56	56	-	157,825	157,825	3,000	423,461	3,680	2,104	527	431,772	246,771	61,774	107,132
57	57	-	157,825	157,825	3,000	439,165	3,698	2,114	529	448,423	256,287	64,156	108,668
58	58	-	157,825	157,825	3,000	455,340	3,716	2,124	532	465,592	266,100	66,612	110,249
59	59	-	157,825	157,825	3,000	472,000	3,735	2,135	534	483,295	276,218	69,144	111,873
60	60	-	157,825	157,825	3,000	489,160	3,754	2,145	537	501,547	286,649	71,755	113,538
61	61	-	157,825	157,825	3,000	506,835	3,774	2,157	539	520,367	297,405	74,447	115,246
62	62	-	157,825	157,825	3,000	525,040	3,794	2,168	542	539,772	308,495	77,222	116,999
63	63	-	157,825	157,825	3,000	543,791	3,815	2,180	545	559,781	319,930	80,084	118,799
64	64	-	157,825	157,825	3,000	563,105	3,837	2,193	548	580,411	331,720	83,034	120,652
65	65	-	157,825	157,825	3,000	582,998	3,860	2,206	552	601,683	343,878	86,077	122,561
66	66	-	157,825	157,825	3,000	603,488	3,883	2,219	555	623,616	356,413	89,214	124,531
67	67	-	157,825	157,825	3,000	624,593	3,908	2,233	558	646,232	369,338	92,448	126,566
68	68	-	157,825	157,825	3,000	646,331	3,933	2,248	562	669,552	382,666	95,784	128,671
69	69	-	157,825	157,825	3,000	668,721	3,960	2,263	566	693,598	396,408	99,223	130,854
70	70	-	157,825	157,825	3,000	691,782	3,987	2,279	570	718,393	410,579	102,769	133,123
71	71	-	157,825	157,825	3,000	715,536	4,017	2,295	574	743,962	425,192	106,426	135,489
72	72	-	157,825	157,825	3,000	740,002	4,048	2,313	578	770,328	440,260	110,197	137,969
73	73	-	157,825	157,825	3,000								

案例二：

合众至尊宝年金保险利益演示表													
性别	投保年龄	交费期限	保险期间		主险基本保险金额		年交保费						
男	0	10	85		50000		17,020						
保单年度	期末年龄	各年度保险费	累计保险费	身故保险金	生存保险金	累积生存保险金	当年度红利			累积红利			年末现金价值
							高	中	低	高	中	低	
1	1	17,020	17,020	17,020	3,000	3,000	275	158	40	275	158	40	2,622
2	2	17,020	34,040	34,040	3,000	6,090	574	328	83	857	490	123	8,261
3	3	17,020	51,060	51,060	3,000	9,273	880	503	126	1,762	1,008	253	14,274
4	4	17,020	68,080	68,080	3,000	12,551	1,194	682	171	3,009	1,720	431	21,332
5	5	17,020	85,100	85,100	3,000	15,927	1,515	866	217	4,614	2,638	661	28,849
6	6	17,020	102,120	102,120	3,000	19,405	1,844	1,054	264	6,596	3,771	945	36,850
7	7	17,020	119,140	119,140	3,000	22,987	2,182	1,247	312	8,976	5,131	1,286	45,360
8	8	17,020	136,160	136,160	3,000	26,677	2,528	1,445	362	11,773	6,730	1,686	54,405
9	9	17,020	153,180	153,180	3,000	30,477	2,883	1,648	413	15,009	8,579	2,149	64,011
10	10	17,020	170,200	170,200	3,000	34,392	3,247	1,856	465	18,706	10,692	2,678	74,209
11	11	-	170,200	170,200	3,000	38,423	3,254	1,860	466	22,520	12,873	3,224	74,519
12	12	-	170,200	170,200	3,000	42,576	3,261	1,864	467	26,457	15,123	3,787	74,842
13	13	-	170,200	170,200	3,000	46,853	3,269	1,869	468	30,520	17,445	4,368	75,180
14	14	-	170,200	170,200	3,000	51,259	3,277	1,873	469	34,712	19,841	4,967	75,532
15	15	-	170,200	170,200	3,000	55,797	3,285	1,878	470	39,039	22,314	5,586	75,899
16	16	-	170,200	170,200	3,000	60,471	3,294	1,883	471	43,503	24,866	6,225	76,280
17	17	-	170,200	170,200	3,000	65,285	3,302	1,888	473	48,110	27,499	6,884	76,675
18	18	-	170,200	170,200	3,000	70,243	3,311	1,893	474	52,865	30,217	7,565	77,082
19	19	-	170,200	170,200	3,000	75,351	3,320	1,898	475	57,771	33,021	8,267	77,503
20	20	-	170,200	170,200	3,000	80,611	3,330	1,903	477	62,833	35,914	8,991	77,938
21	21	-	170,200	170,200	3,000	86,029	3,339	1,909	478	68,057	38,900	9,739	78,387
22	22	-	170,200	170,200	3,000	91,610	3,348	1,914	480	73,446	41,981	10,511	78,854
23	23	-	170,200	170,200	3,000	97,359	3,358	1,920	481	79,008	45,160	11,307	79,339
24	24	-	170,200	170,200	3,000	103,279	3,368	1,925	482	84,746	48,440	12,128	79,844
25	25	-	170,200	170,200	3,000	109,378	3,378	1,931	484	90,666	51,824	12,976	80,370
26	26	-	170,200	170,200	3,000	115,659	3,389	1,937	485	96,775	55,316	13,850	80,918
27	27	-	170,200	170,200	3,000	122,129	3,400	1,943	487	103,078	58,919	14,752	81,490
28	28	-	170,200	170,200	3,000	128,793	3,411	1,950	489	109,580	62,636	15,683	82,086
29	29	-	170,200	170,200	3,000	135,657	3,422	1,956	490	116,289	66,470	16,644	82,708
30	30	-	170,200	170,200	3,000	142,726	3,433	1,963	492	123,211	70,427	17,635	83,356
31	31	-	170,200	170,200	3,000	150,008	3,445	1,969	494	130,352	74,509	18,657	84,030
32	32	-	170,200	170,200	3,000	157,508	3,457	1,976	495	137,720	78,720	19,712	84,731
33	33	-	170,200	170,200	3,000	165,234	3,470	1,983	497	145,321	83,064	20,800	85,459
34	34	-	170,200	170,200	3,000	173,191	3,482	1,991	499	153,163	87,547	21,923	86,215
35	35	-	170,200	170,200	3,000	181,386	3,495	1,998	501	161,253	92,171	23,081	87,001
36	36	-	170,200	170,200	3,000	189,828	3,509	2,006	503	169,599	96,942	24,276	87,817
37	37	-	170,200	170,200	3,000	198,532	3,522	2,013	505	178,209	101,863	25,509	88,663
38	38	-	170,200	170,200	3,000	207,478	3,536	2,021	507	187,091	106,940	26,780	89,542
39	39	-	170,200	170,200	3,000	216,703	3,550	2,030	509	196,254	112,178	28,092	90,453
40	40	-	170,200	170,200	3,000	226,204	3,565	2,038	511	205,706	117,581	29,446	91,397
41	41	-	170,200	170,200	3,000	235,990	3,580	2,047	513	215,456	123,155	30,842	92,375
42	42	-	170,200	170,200	3,000	246,070	3,595	2,055	515	225,515	128,905	32,283	93,388
43	43	-	170,200	170,200	3,000	256,452	3,611	2,064	518	235,891	134,836	33,769	94,439
44	44	-	170,200	170,200	3,000	267,145	3,627	2,074	520	246,594	140,954	35,302	95,530
45	45	-	170,200	170,200	3,000	278,160	3,643	2,083	522	257,635	147,266	36,883	96,661
46	46	-	170,200	170,200	3,000	289,504	3,660	2,093	525	269,024	153,776	38,514	97,834
47	47	-	170,200	170,200	3,000	301,190	3,677	2,102	527	280,772	160,491	40,196	99,050
48	48	-	170,200	170,200	3,000	313,225	3,695	2,112	530	292,890	167,418	41,932	100,309
49	49	-	170,200	170,200	3,000	325,622	3,713	2,123	533	305,389	174,563	43,722	101,612
50	50	-	170,200	170,200	3,000	338,391	3,731	2,133	535	318,281	181,933	45,569	102,960
51	51	-	170,200	170,200	3,000	351,542	3,750	2,144	538	331,580	189,535	47,474	104,355
52	52	-	170,200	170,200	3,000	365,089	3,769	2,155	541	345,296	197,376	49,439	105,800
53	53	-	170,200	170,200	3,000	379,041	3,789	2,166	544	359,444	205,463	51,465	107,298
54	54	-	170,200	170,200	3,000	393,412	3,809	2,178	547	374,035	213,805	53,556	108,851
55	55	-	170,200	170,200	3,000	408,215	3,829	2,189	549	389,085	222,408	55,711	110,460
56	56	-	170,200	170,200	3,000	423,461	3,851	2,201	552	404,609	231,281	57,935	112,125
57	57	-	170,200	170,200	3,000	439,165	3,872	2,214	555	420,619	240,433	60,228	113,842
58	58	-	170,200	170,200	3,000	455,340	3,894	2,226	559	437,131	249,872	62,593	115,609
59	59	-	170,200	170,200	3,000	472,000	3,917	2,239	562	454,162	259,607	65,032	117,422
60	60	-	170,200	170,200	3,000	489,160	3,940	2,253	565	471,727	269,648	67,548	119,281
61	61	-	170,200	170,200	3,000	506,835	3,964	2,266	568	489,842	280,003	70,143	121,185
62	62	-	170,200	170,200	3,000	525,040	3,988	2,280	572	508,525	290,683	72,818	123,136
63	63	-	170,200	170,200	3,000	543,791	4,013	2,294	575	527,793	301,697	75,578	125,139
64	64	-	170,200	170,200	3,000	563,105	4,038	2,308	578	547,664	313,055	78,422	127,197
65	65	-	170,200	170,200	3,000	582,998	4,064	2,322	581	568,158	324,769	81,356	129,314
66	66	-	170,200	170,200	3,000	603,488	4,091	2,338	585	589,293	336,850	84,381	131,496
67	67	-	170,200	170,200	3,000	624,593	4,119	2,354	589	611,091	349,309	87,501	133,747
68	68	-	170,200	170,200	3,000	646,331	4,149	2,371	593	633,572	362,159	90,718	136,071
69	69	-	170,200	170,200	3,000	668,721	4,180	2,388	597	656,759	375,412	94,037	138,476
70	70	-	170,200	170,200	3,000	691,782	4,212	2,407	602	680,673	389,080	97,459	140,970
71	71	-	170,200	170,200	3,000	715,536	4,245	2,426	607	705,338	403,178	100,990	143,564
72	72	-	170,200	170,200	3,000	740,002	4,280	2,446	612	730,778	417,720	104,631	146,275
73	73												

案例三：

合众至尊宝年金保险利益演示表

性别	投保年龄	交费期限	保险期间	主险基本保险金额			年交保费						
女	0	5	85	50000			31,640						
保单年度	期末年龄	各年度保险费	累计保险费	身故保险金	生存保险金	累积生存保险金	当年红利			累积红利			年末现金价值
							高	中	低	高	中	低	
1	1	31,640	31,640	31,640	3,000	3,000	580	332	83	580	332	83	8,568
2	2	31,640	63,280	63,280	3,000	6,090	1,204	688	173	1,801	1,029	258	22,171
3	3	31,640	94,920	94,920	3,000	9,273	1,843	1,054	264	3,698	2,114	529	36,959
4	4	31,640	126,560	126,560	3,000	12,551	2,498	1,428	358	6,307	3,605	903	53,512
5	5	31,640	158,200	158,200	3,000	15,927	3,170	1,812	453	9,666	5,524	1,383	71,434
6	6	-	158,200	158,200	3,000	19,405	3,175	1,815	454	13,131	7,505	1,878	91,629
7	7	-	158,200	158,200	3,000	22,987	3,181	1,818	455	16,706	9,547	2,389	111,835
8	8	-	158,200	158,200	3,000	26,677	3,187	1,821	456	20,394	11,655	2,916	133,051
9	9	-	158,200	158,200	3,000	30,477	3,193	1,825	457	24,198	13,829	3,460	154,278
10	10	-	158,200	158,200	3,000	34,392	3,199	1,828	457	28,123	16,072	4,021	175,515
11	11	-	158,200	158,200	3,000	38,423	3,206	1,832	458	32,172	18,385	4,600	196,764
12	12	-	158,200	158,200	3,000	42,576	3,212	1,836	459	36,349	20,772	5,197	218,024
13	13	-	158,200	158,200	3,000	46,853	3,219	1,839	460	40,658	23,235	5,812	239,296
14	14	-	158,200	158,200	3,000	51,259	3,226	1,843	461	45,104	25,775	6,448	260,580
15	15	-	158,200	158,200	3,000	55,797	3,233	1,847	462	49,689	28,395	7,103	281,876
16	16	-	158,200	158,200	3,000	60,471	3,240	1,852	463	54,419	31,098	7,779	303,184
17	17	-	158,200	158,200	3,000	65,285	3,247	1,856	464	59,299	33,887	8,477	324,505
18	18	-	158,200	158,200	3,000	70,243	3,255	1,860	465	64,332	36,763	9,196	345,839
19	19	-	158,200	158,200	3,000	75,351	3,263	1,865	467	69,525	39,731	9,938	367,186
20	20	-	158,200	158,200	3,000	80,611	3,271	1,869	468	74,881	42,792	10,704	388,547
21	21	-	158,200	158,200	3,000	86,029	3,279	1,874	469	80,406	45,949	11,494	409,924
22	22	-	158,200	158,200	3,000	91,610	3,287	1,879	470	86,105	49,206	12,309	431,315
23	23	-	158,200	158,200	3,000	97,359	3,296	1,883	471	91,984	52,565	13,149	452,724
24	24	-	158,200	158,200	3,000	103,279	3,304	1,888	473	98,047	56,030	14,016	474,150
25	25	-	158,200	158,200	3,000	109,378	3,313	1,894	474	104,302	59,604	14,910	495,594
26	26	-	158,200	158,200	3,000	115,659	3,322	1,899	475	110,753	63,291	15,832	517,058
27	27	-	158,200	158,200	3,000	122,129	3,332	1,904	477	117,407	67,094	16,783	538,542
28	28	-	158,200	158,200	3,000	128,793	3,341	1,910	478	124,270	71,016	17,765	560,047
29	29	-	158,200	158,200	3,000	135,657	3,351	1,915	479	131,349	75,061	18,776	581,575
30	30	-	158,200	158,200	3,000	142,726	3,361	1,921	481	138,651	79,234	19,820	603,125
31	31	-	158,200	158,200	3,000	150,008	3,372	1,927	482	146,182	83,538	20,897	624,699
32	32	-	158,200	158,200	3,000	157,508	3,382	1,933	484	153,949	87,977	22,007	646,297
33	33	-	158,200	158,200	3,000	165,234	3,393	1,939	485	161,961	92,556	23,152	667,920
34	34	-	158,200	158,200	3,000	173,191	3,404	1,946	487	170,224	97,278	24,334	689,569
35	35	-	158,200	158,200	3,000	181,386	3,416	1,952	489	178,746	102,148	25,552	711,244
36	36	-	158,200	158,200	3,000	189,828	3,428	1,959	490	187,536	107,171	26,809	732,948
37	37	-	158,200	158,200	3,000	198,523	3,440	1,966	492	196,601	112,352	28,104	754,681
38	38	-	158,200	158,200	3,000	207,478	3,452	1,973	494	205,951	117,695	29,441	776,445
39	39	-	158,200	158,200	3,000	216,703	3,464	1,980	496	215,593	123,205	30,820	798,239
40	40	-	158,200	158,200	3,000	226,204	3,477	1,987	497	225,538	128,888	32,241	820,065
41	41	-	158,200	158,200	3,000	235,990	3,491	1,995	499	235,795	134,750	33,708	841,925
42	42	-	158,200	158,200	3,000	246,070	3,504	2,003	501	246,372	140,795	35,220	863,819
43	43	-	158,200	158,200	3,000	256,452	3,518	2,011	503	257,281	147,029	36,779	885,749
44	44	-	158,200	158,200	3,000	267,145	3,532	2,019	505	268,532	153,458	38,388	907,717
45	45	-	158,200	158,200	3,000	278,160	3,547	2,027	507	280,134	160,089	40,046	929,726
46	46	-	158,200	158,200	3,000	289,504	3,562	2,036	510	292,100	166,927	41,757	951,775
47	47	-	158,200	158,200	3,000	301,190	3,577	2,044	512	304,439	173,979	43,521	973,868
48	48	-	158,200	158,200	3,000	313,225	3,593	2,053	514	317,165	181,251	45,341	996,003
49	49	-	158,200	158,200	3,000	325,622	3,609	2,062	516	330,288	188,751	47,217	1,018,183
50	50	-	158,200	158,200	3,000	338,391	3,625	2,072	519	343,822	196,485	49,152	1,040,407
51	51	-	158,200	158,200	3,000	351,542	3,642	2,081	521	357,778	204,460	51,147	1,062,678
52	52	-	158,200	158,200	3,000	365,089	3,659	2,091	523	372,170	212,685	53,204	1,084,997
53	53	-	158,200	158,200	3,000	379,041	3,677	2,101	526	387,012	221,167	55,326	1,107,365
54	54	-	158,200	158,200	3,000	393,412	3,695	2,112	528	402,317	229,913	57,514	1,129,784
55	55	-	158,200	158,200	3,000	408,215	3,713	2,122	531	418,099	238,933	59,770	1,152,255
56	56	-	158,200	158,200	3,000	423,461	3,732	2,133	534	434,374	248,234	62,097	1,174,777
57	57	-	158,200	158,200	3,000	439,165	3,752	2,144	536	451,157	257,825	64,496	1,197,354
58	58	-	158,200	158,200	3,000	455,340	3,772	2,155	539	468,463	267,714	66,970	1,220,008
59	59	-	158,200	158,200	3,000	472,000	3,792	2,167	542	486,309	277,913	69,520	1,242,740
60	60	-	158,200	158,200	3,000	489,160	3,814	2,179	545	504,712	288,429	72,151	1,265,552
61	61	-	158,200	158,200	3,000	506,835	3,835	2,192	548	523,688	299,274	74,863	1,288,414
62	62	-	158,200	158,200	3,000	525,040	3,858	2,205	551	543,256	310,456	77,660	1,311,326
63	63	-	158,200	158,200	3,000	543,791	3,881	2,218	555	563,435	321,988	80,544	1,334,280
64	64	-	158,200	158,200	3,000	563,105	3,905	2,231	558	584,242	333,878	83,519	1,357,274
65	65	-	158,200	158,200	3,000	582,998	3,929	2,245	562	605,698	346,140	86,586	1,380,312
66	66	-	158,200	158,200	3,000	603,488	3,955	2,260	565	627,824	358,783	89,748	1,403,484
67	67	-	158,200	158,200	3,000	624,593	3,981	2,275	569	650,639	371,821	93,009	1,426,708
68	68	-	158,200	158,200	3,000	646,331	4,008	2,291	573	674,166	385,266	96,372	1,449,974
69	69	-	158,200	158,200	3,000	668,721	4,037	2,307	577	698,428	399,131	99,840	1,473,282
70	70	-	158,200	158,200	3,000	691,782	4,066	2,324	581	723,446	413,428	103,416	1,496,632
71	71	-	158,200	158,200	3,000	715,536	4,098	2,342	586	749,247	428,173	107,104	1,520,026
72	72	-	158,200	158,200	3,000	740,002	4,130	2,360	590	775,855	443,378	110,907	1,543,464
73	73	-	158,200	158,200	3,000	765,202	4,165	2,380	595	803,295	459,059	114,829	1,566,946
74	74	-	158,200	158,200	3,000	791,158	4,201	2,401	600	831,595	475,231	118,874	1,590,472
75	75	-	158,200	158,200	3,000	817,893	4,240	2,423	606	860,782	491,910	123,046	1,614,040
76	76	-	158,200	158,200	3,000	845,429	4,282	2,447	612	890,887	509,114	127,349	1,637,659
77	77	-	158,200	158,200	3,000	873,792	4,326	2,472	618	921,940	526,860	131,787	1,661,320
78	78	-	158,200	158,200	3,000	903,006	4,375	2,500	625	953,972	545,165	136,366	1,685,026
79	79	-	158,200	158,200	3,000	933,096	4,428	2,530	633	987,019	564,050	141,089	1,708,777
80	80	-	158,200	158,200	3,000	964,089	4,486	2,564	641	1,021,116	583,535	145,963	1,732,572
81	81	-	158,200	158,200	3,000	996,012	4,551	2,600	650	1,056,300	603,641	150,992	1,756,404
82	82	-	158,200	158,200	3,000	1,028,892	4,623	2,642	661	1,092,611	624,392	156,182	1,780,272
83	8												



案例四：

合众至尊宝年金保险利益演示表													
性别	投保年龄	交费期限	保险期间				主险基本保险金额			年交保费			
女	0	10	85				50000			17,030			
保单年度	期末年龄	各年度保险费	累计保险费	身故保险金	生存保险金	累积生存保险金	当年度红利			累积红利			年末现金价值
							高	中	低	高	中	低	
1	1	17,030	17,030	17,030	3,000	3,000	276	158	40	276	158	40	2,570
2	2	17,030	34,060	34,060	3,000	6,090	575	329	83	858	491	123	8,128
3	3	17,030	51,090	51,090	3,000	9,273	881	504	126	1,765	1,009	253	14,055
4	4	17,030	68,120	68,120	3,000	12,551	1,196	683	171	3,013	1,722	431	21,015
5	5	17,030	85,150	85,150	3,000	15,927	1,518	867	217	4,621	2,641	661	28,430
6	6	17,030	102,180	102,180	3,000	19,405	1,848	1,056	264	6,608	3,776	945	36,324
7	7	17,030	119,210	119,210	3,000	22,987	2,186	1,249	313	8,991	5,138	1,286	44,721
8	8	17,030	136,240	136,240	3,000	26,677	2,533	1,447	362	11,793	6,740	1,687	53,647
9	9	17,030	153,270	153,270	3,000	30,477	2,888	1,651	413	15,035	8,592	2,150	63,130
10	10	17,030	170,300	170,300	3,000	34,392	3,252	1,859	465	18,738	10,708	2,680	73,198
11	11	-	170,300	170,300	3,000	38,423	3,260	1,863	466	22,560	12,893	3,226	73,475
12	12	-	170,300	170,300	3,000	42,576	3,268	1,868	467	26,504	15,147	3,790	73,766
13	13	-	170,300	170,300	3,000	46,853	3,276	1,872	468	30,575	17,473	4,372	74,069
14	14	-	170,300	170,300	3,000	51,259	3,284	1,877	470	34,776	19,874	4,972	74,386
15	15	-	170,300	170,300	3,000	55,797	3,293	1,882	471	39,112	22,352	5,592	74,716
16	16	-	170,300	170,300	3,000	60,471	3,301	1,887	472	43,586	24,909	6,232	75,060
17	17	-	170,300	170,300	3,000	65,285	3,310	1,892	473	48,204	27,548	6,892	75,418
18	18	-	170,300	170,300	3,000	70,243	3,319	1,897	475	52,969	30,271	7,573	75,790
19	19	-	170,300	170,300	3,000	75,351	3,329	1,902	476	57,887	33,081	8,276	76,177
20	20	-	170,300	170,300	3,000	80,611	3,338	1,908	478	62,961	35,981	9,002	76,580
21	21	-	170,300	170,300	3,000	86,029	3,348	1,913	479	68,198	38,974	9,751	77,000
22	22	-	170,300	170,300	3,000	91,610	3,358	1,919	480	73,601	42,062	10,523	77,437
23	23	-	170,300	170,300	3,000	97,359	3,368	1,925	482	79,177	45,249	11,320	77,892
24	24	-	170,300	170,300	3,000	103,279	3,379	1,931	483	84,931	48,537	12,143	78,367
25	25	-	170,300	170,300	3,000	109,378	3,389	1,937	485	90,868	51,930	12,992	78,862
26	26	-	170,300	170,300	3,000	115,659	3,400	1,943	487	96,994	55,431	13,868	79,379
27	27	-	170,300	170,300	3,000	122,129	3,412	1,950	488	103,316	59,044	14,772	79,919
28	28	-	170,300	170,300	3,000	128,793	3,423	1,957	490	109,838	62,771	15,705	80,482
29	29	-	170,300	170,300	3,000	135,657	3,435	1,963	491	116,568	66,618	16,667	81,070
30	30	-	170,300	170,300	3,000	142,726	3,447	1,970	493	123,512	70,586	17,660	81,684
31	31	-	170,300	170,300	3,000	150,008	3,460	1,977	495	130,677	74,681	18,684	82,324
32	32	-	170,300	170,300	3,000	157,508	3,472	1,985	497	138,069	78,906	19,741	82,990
33	33	-	170,300	170,300	3,000	165,234	3,486	1,992	499	145,697	83,265	20,832	83,684
34	34	-	170,300	170,300	3,000	173,191	3,499	2,000	501	153,566	87,762	21,958	84,407
35	35	-	170,300	170,300	3,000	181,386	3,513	2,008	503	161,686	92,403	23,119	85,160
36	36	-	170,300	170,300	3,000	189,828	3,527	2,016	505	170,063	97,190	24,317	85,944
37	37	-	170,300	170,300	3,000	198,523	3,541	2,024	507	178,706	102,129	25,553	86,761
38	38	-	170,300	170,300	3,000	207,478	3,556	2,032	509	187,623	107,225	26,828	87,611
39	39	-	170,300	170,300	3,000	216,703	3,571	2,041	511	196,822	112,482	28,144	88,496
40	40	-	170,300	170,300	3,000	226,204	3,586	2,050	513	206,312	117,906	29,501	89,416
41	41	-	170,300	170,300	3,000	235,990	3,602	2,059	516	216,104	123,502	30,902	90,373
42	42	-	170,300	170,300	3,000	246,070	3,618	2,068	518	226,205	129,275	32,346	91,368
43	43	-	170,300	170,300	3,000	256,452	3,635	2,078	520	236,626	135,231	33,837	92,404
44	44	-	170,300	170,300	3,000	267,145	3,652	2,087	523	247,377	141,375	35,374	93,481
45	45	-	170,300	170,300	3,000	278,160	3,670	2,097	525	258,468	147,713	36,961	94,604
46	46	-	170,300	170,300	3,000	289,504	3,687	2,108	528	269,909	154,252	38,597	95,772
47	47	-	170,300	170,300	3,000	301,190	3,706	2,118	530	281,711	160,998	40,285	96,987
48	48	-	170,300	170,300	3,000	313,225	3,724	2,129	533	293,887	167,956	42,026	98,251
49	49	-	170,300	170,300	3,000	325,622	3,744	2,140	536	306,447	175,134	43,823	99,563
50	50	-	170,300	170,300	3,000	338,391	3,763	2,151	539	319,403	182,539	45,676	100,924
51	51	-	170,300	170,300	3,000	351,542	3,783	2,163	542	332,768	190,178	47,588	102,337
52	52	-	170,300	170,300	3,000	365,089	3,804	2,174	545	346,555	198,057	49,560	103,803
53	53	-	170,300	170,300	3,000	379,041	3,825	2,186	548	360,777	206,185	51,594	105,323
54	54	-	170,300	170,300	3,000	393,412	3,847	2,199	551	375,447	214,569	53,692	106,899
55	55	-	170,300	170,300	3,000	408,215	3,869	2,211	554	390,579	223,217	55,857	108,532
56	56	-	170,300	170,300	3,000	423,461	3,891	2,224	557	406,187	232,138	58,089	110,223
57	57	-	170,300	170,300	3,000	439,165	3,915	2,238	560	422,287	241,339	60,392	111,971
58	58	-	170,300	170,300	3,000	455,340	3,938	2,251	564	438,894	250,830	62,767	113,778
59	59	-	170,300	170,300	3,000	472,000	3,963	2,265	567	456,023	260,620	65,217	115,646
60	60	-	170,300	170,300	3,000	489,160	3,987	2,279	571	473,691	270,717	67,744	117,575
61	61	-	170,300	170,300	3,000	506,835	4,013	2,293	574	491,914	281,132	70,351	119,569
62	62	-	170,300	170,300	3,000	525,040	4,039	2,308	578	510,710	291,874	73,039	121,630
63	63	-	170,300	170,300	3,000	543,791	4,066	2,323	581	530,097	302,953	75,811	123,761
64	64	-	170,300	170,300	3,000	563,105	4,093	2,339	585	550,093	314,381	78,670	125,965
65	65	-	170,300	170,300	3,000	582,998	4,122	2,356	589	570,717	326,168	81,619	128,245
66	66	-	170,300	170,300	3,000	603,488	4,152	2,372	593	591,990	338,325	84,660	130,605
67	67	-	170,300	170,300	3,000	624,593	4,182	2,390	598	613,932	350,864	87,798	133,050
68	68	-	170,300	170,300	3,000	646,331	4,214	2,408	602	636,563	363,797	91,033	135,584
69	69	-	170,300	170,300	3,000	668,721	4,246	2,427	607	659,906	377,138	94,371	138,214
70	70	-	170,300	170,300	3,000	691,782	4,280	2,446	612	683,983	390,898	97,814	140,950
71	71	-	170,300	170,300	3,000	715,536	4,316	2,466	617	708,818	405,091	101,365	143,800
72	72	-	170,300	170,300	3,000	740,002	4,353	2,487	622	734,435	419,731	105,027	146,779
73	73	-	-										

案例五：

合众至尊宝年金保险利益演示表													
性别	投保年龄	交费期限	保险期间				主险基本保险金额			年交保费			
男	0	5	85				100000			63, 130			
保单年度	期末年龄	各年度保险费	累计保险费	身故保险金	生存保险金	累积生存保险金	当年度红利			累积红利			年末现金价值
							高	中	低	高	中	低	
1	1	63, 130	63, 130	63, 130	6, 000	6, 000	1, 157	661	166	1, 157	661	166	17, 325
2	2	63, 130	126, 260	126, 260	6, 000	12, 180	2, 400	1, 372	344	3, 592	2, 053	515	44, 807
3	3	63, 130	189, 390	189, 390	6, 000	18, 545	3, 674	2, 100	526	7, 373	4, 214	1, 056	74, 679
4	4	63, 130	252, 520	252, 520	6, 000	25, 102	4, 980	2, 846	712	12, 575	7, 187	1, 800	108, 112
5	5	63, 130	315, 650	315, 650	6, 000	31, 855	6, 319	3, 611	904	19, 271	11, 013	2, 758	144, 307
6	6	-	315, 650	315, 650	6, 000	38, 810	6, 330	3, 617	905	26, 179	14, 961	3, 746	144, 746
7	7	-	315, 650	315, 650	6, 000	45, 975	6, 340	3, 623	907	33, 304	19, 033	4, 765	145, 206
8	8	-	315, 650	315, 650	6, 000	53, 354	6, 351	3, 630	908	40, 655	23, 234	5, 816	145, 688
9	9	-	315, 650	315, 650	6, 000	60, 955	6, 363	3, 636	910	48, 237	27, 567	6, 901	146, 191
10	10	-	315, 650	315, 650	6, 000	68, 783	6, 375	3, 643	911	56, 059	32, 037	8, 019	146, 716
11	11	-	315, 650	315, 650	6, 000	76, 847	6, 387	3, 650	913	64, 128	36, 648	9, 172	147, 266
12	12	-	315, 650	315, 650	6, 000	85, 152	6, 399	3, 657	915	72, 451	41, 404	10, 362	147, 840
13	13	-	315, 650	315, 650	6, 000	93, 707	6, 411	3, 664	917	81, 035	46, 310	11, 590	148, 440
14	14	-	315, 650	315, 650	6, 000	102, 518	6, 424	3, 671	919	89, 890	51, 371	12, 857	149, 066
15	15	-	315, 650	315, 650	6, 000	111, 593	6, 438	3, 679	920	99, 025	56, 591	14, 163	149, 718
16	16	-	315, 650	315, 650	6, 000	120, 941	6, 451	3, 687	922	108, 447	61, 975	15, 510	150, 395
17	17	-	315, 650	315, 650	6, 000	130, 570	6, 465	3, 695	925	118, 165	67, 530	16, 900	151, 096
18	18	-	315, 650	315, 650	6, 000	140, 487	6, 479	3, 703	927	128, 189	73, 259	18, 334	151, 820
19	19	-	315, 650	315, 650	6, 000	150, 701	6, 494	3, 712	929	138, 529	79, 168	19, 813	152, 568
20	20	-	315, 650	315, 650	6, 000	161, 222	6, 509	3, 720	931	149, 194	85, 263	21, 338	153, 340
21	21	-	315, 650	315, 650	6, 000	172, 059	6, 524	3, 729	933	160, 194	91, 550	22, 911	154, 139
22	22	-	315, 650	315, 650	6, 000	183, 221	6, 540	3, 738	936	171, 540	98, 035	24, 535	154, 969
23	23	-	315, 650	315, 650	6, 000	194, 717	6, 556	3, 747	938	183, 242	104, 723	26, 209	155, 831
24	24	-	315, 650	315, 650	6, 000	206, 559	6, 572	3, 756	940	195, 311	111, 621	27, 935	156, 729
25	25	-	315, 650	315, 650	6, 000	218, 756	6, 588	3, 766	943	207, 758	118, 735	29, 716	157, 664
26	26	-	315, 650	315, 650	6, 000	231, 318	6, 605	3, 775	945	220, 596	126, 072	31, 553	158, 639
27	27	-	315, 650	315, 650	6, 000	244, 258	6, 623	3, 785	948	233, 837	133, 639	33, 447	159, 656
28	28	-	315, 650	315, 650	6, 000	257, 586	6, 641	3, 795	950	247, 493	141, 444	35, 401	160, 716
29	29	-	315, 650	315, 650	6, 000	271, 313	6, 659	3, 806	953	261, 577	149, 493	37, 416	161, 822
30	30	-	315, 650	315, 650	6, 000	285, 452	6, 678	3, 817	956	276, 102	157, 795	39, 494	162, 975
31	31	-	315, 650	315, 650	6, 000	300, 016	6, 697	3, 828	958	291, 082	166, 357	41, 637	164, 175
32	32	-	315, 650	315, 650	6, 000	315, 017	6, 716	3, 839	961	306, 531	175, 186	43, 847	165, 421
33	33	-	315, 650	315, 650	6, 000	330, 467	6, 737	3, 850	964	322, 464	184, 292	46, 126	166, 716
34	34	-	315, 650	315, 650	6, 000	346, 381	6, 757	3, 862	967	338, 894	193, 683	48, 477	168, 062
35	35	-	315, 650	315, 650	6, 000	362, 772	6, 778	3, 874	970	355, 839	203, 367	50, 902	169, 460
36	36	-	315, 650	315, 650	6, 000	379, 656	6, 800	3, 887	973	373, 314	213, 355	53, 402	170, 911
37	37	-	315, 650	315, 650	6, 000	397, 045	6, 822	3, 899	976	391, 336	223, 655	55, 980	172, 418
38	38	-	315, 650	315, 650	6, 000	414, 957	6, 845	3, 912	980	409, 921	234, 276	58, 639	173, 982
39	39	-	315, 650	315, 650	6, 000	433, 405	6, 868	3, 926	983	429, 087	245, 231	61, 381	175, 604
40	40	-	315, 650	315, 650	6, 000	452, 408	6, 892	3, 939	987	448, 851	256, 527	64, 210	177, 284
41	41	-	315, 650	315, 650	6, 000	471, 980	6, 917	3, 953	990	469, 234	268, 175	67, 126	179, 026
42	42	-	315, 650	315, 650	6, 000	492, 139	6, 942	3, 968	994	490, 253	280, 189	70, 134	180, 832
43	43	-	315, 650	315, 650	6, 000	512, 903	6, 967	3, 982	997	511, 927	292, 576	73, 235	182, 704
44	44	-	315, 650	315, 650	6, 000	534, 290	6, 993	3, 997	1, 001	534, 278	305, 351	76, 433	184, 647
45	45	-	315, 650	315, 650	6, 000	556, 319	7, 020	4, 013	1, 005	557, 327	318, 524	79, 731	186, 663
46	46	-	315, 650	315, 650	6, 000	579, 009	7, 047	4, 028	1, 009	581, 093	332, 108	83, 132	188, 754
47	47	-	315, 650	315, 650	6, 000	602, 379	7, 075	4, 044	1, 013	605, 601	346, 115	86, 639	190, 921
48	48	-	315, 650	315, 650	6, 000	626, 450	7, 104	4, 061	1, 017	630, 873	360, 560	90, 255	193, 166
49	49	-	315, 650	315, 650	6, 000	651, 244	7, 134	4, 078	1, 021	656, 933	375, 454	93, 983	195, 490
50	50	-	315, 650	315, 650	6, 000	676, 781	7, 164	4, 095	1, 026	683, 805	390, 813	97, 829	197, 895
51	51	-	315, 650	315, 650	6, 000	703, 085	7, 195	4, 112	1, 030	711, 515	406, 649	101, 794	200, 386
52	52	-	315, 650	315, 650	6, 000	730, 177	7, 226	4, 130	1, 035	740, 086	422, 979	105, 883	202, 966
53	53	-	315, 650	315, 650	6, 000	758, 082	7, 258	4, 149	1, 039	769, 547	439, 817	110, 098	205, 640
54	54	-	315, 650	315, 650	6, 000	786, 825	7, 291	4, 168	1, 044	799, 924	457, 180	114, 445	208, 414
55	55	-	315, 650	315, 650	6, 000	816, 430	7, 325	4, 187	1, 048	831, 247	475, 082	118, 926	211, 289
56	56	-	315, 650	315, 650	6, 000	846, 923	7, 360	4, 207	1, 053	863, 544	493, 542	123, 547	214, 264
57	57	-	315, 650	315, 650	6, 000	878, 330	7, 396	4, 227	1, 058	896, 846	512, 575	128, 312	217, 336
58	58	-	315, 650	315, 650	6, 000	910, 680	7, 432	4, 248	1, 063	931, 184	532, 200	133, 224	220, 497
59	59	-	315, 650	315, 650	6, 000	944, 001	7, 470	4, 269	1, 068	966, 589	552, 435	138, 289	223, 745
60	60	-	315, 650	315, 650	6, 000	978, 321	7, 508	4, 290	1, 073	1, 003, 095	573, 298	143, 510	227, 076
61	61	-	315, 650	315, 650	6, 000	1, 013, 670	7, 547	4, 313	1, 078	1, 040, 735	594, 810	148, 894	230, 492
62	62	-	315, 650	315, 650	6, 000	1, 050, 080	7, 588	4, 336	1, 084	1, 079, 545	616, 990	154, 445	233, 997
63	63	-	315, 650	315, 650	6, 000	1, 087, 583	7, 630	4, 360	1, 090	1, 119, 561	639, 860	160, 168	237, 598
64	64	-	315, 650	315, 650	6, 000	1, 126, 210	7, 674	4, 385	1, 096	1, 160, 822	663, 441	166, 069	241, 303
65	65	-	315, 650	315, 650	6, 000	1, 165, 997	7, 719	4, 411	1, 103	1, 203, 366	687, 755	172, 154	245, 121
66	66	-	315, 650	315, 650	6, 000	1, 206, 976	7, 766	4, 438	1, 109	1, 247, 233	712, 826	178, 428	249, 061
67	67	-	315, 650	315, 650	6, 000	1, 249, 186	7, 815	4, 466	1, 116	1, 292, 465	738, 677	184, 896	253, 131
68	68	-	315, 650	315, 650	6, 000	1, 292, 661	7, 866	4, 495	1, 124	1, 339, 105	765, 332	191, 567	257, 342
69	69	-	315, 650	315, 650	6, 000	1, 337, 441	7, 919	4, 525	1, 131	1, 387, 197	792, 817	198, 445	261, 708
70	70	-	315, 650	315, 650	6, 000	1, 383, 564	7, 974	4, 557	1, 139	1, 436, 787	821, 158	205, 538	266, 245
71	71	-	315, 650	315, 650	6, 000	1, 431, 071	8, 033	4, 590	1, 148	1, 487, 923	850, 383	212, 852	270, 978
72	72	-	315, 650	315, 650	6, 000	1, 480, 003	8, 095	4, 626	1, 156	1, 540, 656	880, 521	220, 393	275, 937
73	73	-	315, 650	315, 650	6, 000	1, 530, 404	8, 161	4, 664	1, 166	1, 595, 037	911, 600	228, 171	281, 157
74	74	-	315, 650	315, 650	6, 000	1, 582, 316	8, 232	4, 704	1, 176	1, 651, 120	943, 652	236, 192	286, 689
75	75	-	315, 650	315, 650	6, 000	1, 635, 785	8, 308	4, 748	1, 187	1, 708, 961	976, 710	244, 465	292, 592

案例六：

合众至尊宝年金保险利益演示表													
性别	投保年龄	交费期限	保险期间		主险基本保险金额		年交保费						
男	0	10	85		100000		34,040						
保单年度	期末年龄	各年度保险费	累计保险费	身故保险金	生存保险金	累积生存保险金	当年度红利			累积红利			年末现金价值
							高	中	低	高	中	低	
1	1	34,040	34,040	34,040	6,000	6,000	550	315	79	550	315	79	5,243
2	2	34,040	68,080	68,080	6,000	12,180	1,148	656	165	1,715	980	246	16,521
3	3	34,040	102,120	102,120	6,000	18,545	1,759	1,006	252	3,525	2,016	506	28,548
4	4	34,040	136,160	136,160	6,000	25,102	2,387	1,364	342	6,018	3,440	863	42,663
5	5	34,040	170,200	170,200	6,000	31,855	3,029	1,732	434	9,227	5,276	1,323	57,697
6	6	34,040	204,240	204,240	6,000	38,810	3,688	2,108	528	13,192	7,542	1,891	73,700
7	7	34,040	238,280	238,280	6,000	45,975	4,364	2,494	624	17,952	10,262	2,571	90,720
8	8	34,040	272,320	272,320	6,000	53,354	5,056	2,890	723	23,546	13,460	3,371	108,809
9	9	34,040	306,360	306,360	6,000	60,955	5,765	3,295	825	30,018	17,159	4,297	128,022
10	10	34,040	340,400	340,400	6,000	68,783	6,493	3,711	929	37,411	21,384	5,355	148,418
11	11	-	340,400	340,400	6,000	76,847	6,507	3,719	931	45,041	25,745	6,447	149,037
12	12	-	340,400	340,400	6,000	85,152	6,522	3,728	933	52,914	30,245	7,573	149,683
13	13	-	340,400	340,400	6,000	93,707	6,538	3,737	935	61,039	34,890	8,736	150,359
14	14	-	340,400	340,400	6,000	102,518	6,554	3,746	937	69,424	39,682	9,935	151,064
15	15	-	340,400	340,400	6,000	111,593	6,570	3,755	940	78,077	44,628	11,173	151,798
16	16	-	340,400	340,400	6,000	120,941	6,587	3,765	942	87,006	49,732	12,450	152,560
17	17	-	340,400	340,400	6,000	130,570	6,604	3,775	945	96,221	54,999	13,769	153,349
18	18	-	340,400	340,400	6,000	140,487	6,622	3,785	948	105,729	60,434	15,130	154,164
19	19	-	340,400	340,400	6,000	150,701	6,640	3,795	950	115,541	66,042	16,533	155,006
20	20	-	340,400	340,400	6,000	161,222	6,659	3,806	953	125,666	71,829	17,982	155,875
21	21	-	340,400	340,400	6,000	172,059	6,677	3,817	956	136,113	77,801	19,478	156,774
22	22	-	340,400	340,400	6,000	183,221	6,696	3,828	959	146,893	83,963	21,021	157,707
23	23	-	340,400	340,400	6,000	194,717	6,716	3,839	962	158,016	90,321	22,614	158,677
24	24	-	340,400	340,400	6,000	206,559	6,736	3,850	964	169,492	96,880	24,256	159,687
25	25	-	340,400	340,400	6,000	218,756	6,756	3,862	967	181,333	103,649	25,951	160,739
26	26	-	340,400	340,400	6,000	231,318	6,777	3,874	970	193,550	110,632	27,700	161,836
27	27	-	340,400	340,400	6,000	244,258	6,799	3,886	974	206,155	117,837	29,505	162,979
28	28	-	340,400	340,400	6,000	257,586	6,821	3,899	977	219,161	125,271	31,367	164,171
29	29	-	340,400	340,400	6,000	271,313	6,843	3,911	980	232,579	132,940	33,288	165,415
30	30	-	340,400	340,400	6,000	285,452	6,866	3,925	983	246,422	140,854	35,269	166,711
31	31	-	340,400	340,400	6,000	300,016	6,890	3,938	987	260,705	149,017	37,314	168,060
32	32	-	340,400	340,400	6,000	315,017	6,914	3,952	990	275,440	157,440	39,424	169,462
33	33	-	340,400	340,400	6,000	330,467	6,939	3,966	994	290,642	166,129	41,601	170,918
34	34	-	340,400	340,400	6,000	346,381	6,964	3,981	997	306,325	175,094	43,846	172,430
35	35	-	340,400	340,400	6,000	362,772	6,990	3,996	1,001	322,505	184,343	46,162	174,001
36	36	-	340,400	340,400	6,000	379,656	7,017	4,011	1,005	339,197	193,884	48,552	175,633
37	37	-	340,400	340,400	6,000	397,045	7,044	4,026	1,009	356,417	203,726	51,017	177,326
38	38	-	340,400	340,400	6,000	414,957	7,072	4,042	1,013	374,182	213,880	53,561	179,083
39	39	-	340,400	340,400	6,000	433,405	7,100	4,059	1,017	392,507	224,356	56,185	180,905
40	40	-	340,400	340,400	6,000	452,408	7,129	4,076	1,022	411,411	235,162	58,892	182,793
41	41	-	340,400	340,400	6,000	471,980	7,159	4,093	1,026	430,913	246,310	61,685	184,749
42	42	-	340,400	340,400	6,000	492,139	7,190	4,110	1,030	451,030	257,809	64,565	186,776
43	43	-	340,400	340,400	6,000	512,903	7,221	4,128	1,035	471,782	269,672	67,537	188,878
44	44	-	340,400	340,400	6,000	534,290	7,253	4,147	1,040	493,188	281,909	70,604	191,059
45	45	-	340,400	340,400	6,000	556,319	7,286	4,165	1,044	515,270	294,531	73,766	193,321
46	46	-	340,400	340,400	6,000	579,009	7,320	4,185	1,049	538,048	307,552	77,028	195,668
47	47	-	340,400	340,400	6,000	602,379	7,354	4,204	1,054	561,544	320,983	80,392	198,099
48	48	-	340,400	340,400	6,000	626,450	7,389	4,224	1,059	585,779	334,836	83,863	200,617
49	49	-	340,400	340,400	6,000	651,244	7,425	4,245	1,065	610,777	349,126	87,444	203,223
50	50	-	340,400	340,400	6,000	676,781	7,462	4,266	1,070	636,563	363,866	91,137	205,919
51	51	-	340,400	340,400	6,000	703,085	7,500	4,288	1,076	663,160	379,070	94,948	208,710
52	52	-	340,400	340,400	6,000	730,177	7,538	4,310	1,081	690,592	394,752	98,877	211,600
53	53	-	340,400	340,400	6,000	758,082	7,577	4,332	1,087	718,887	410,927	102,930	214,596
54	54	-	340,400	340,400	6,000	786,825	7,617	4,355	1,093	748,071	427,609	107,111	217,702
55	55	-	340,400	340,400	6,000	816,430	7,658	4,378	1,098	778,171	444,816	111,423	220,920
56	56	-	340,400	340,400	6,000	846,923	7,701	4,402	1,104	809,217	462,562	115,869	224,249
57	57	-	340,400	340,400	6,000	878,330	7,744	4,427	1,110	841,238	480,866	120,455	227,684
58	58	-	340,400	340,400	6,000	910,680	7,788	4,452	1,117	874,263	499,744	125,186	231,217
59	59	-	340,400	340,400	6,000	944,001	7,833	4,478	1,123	908,324	519,214	130,065	234,844
60	60	-	340,400	340,400	6,000	978,321	7,880	4,505	1,130	943,453	539,296	135,097	238,561
61	61	-	340,400	340,400	6,000	1,013,670	7,927	4,532	1,136	979,684	560,007	140,285	242,369
62	62	-	340,400	340,400	6,000	1,050,080	7,975	4,559	1,143	1,017,049	581,366	145,637	246,272
63	63	-	340,400	340,400	6,000	1,087,583	8,025	4,587	1,149	1,055,586	603,394	151,155	250,277
64	64	-	340,400	340,400	6,000	1,126,210	8,075	4,615	1,155	1,095,328	626,111	156,845	254,393
65	65	-	340,400	340,400	6,000	1,165,997	8,127	4,644	1,161	1,136,315	649,538	162,711	258,628
66	66	-	340,400	340,400	6,000	1,206,976	8,181	4,675	1,169	1,178,586	673,699	168,761	262,992
67	67	-	340,400	340,400	6,000	1,249,186	8,238	4,708	1,177	1,222,181	698,618	175,001	267,493
68	68	-	340,400	340,400	6,000	1,292,661	8,297	4,741	1,185	1,267,144	724,318	181,436	272,142
69	69	-	340,400	340,400	6,000	1,337,441	8,359	4,776	1,194	1,313,517	750,823	188,073	276,951
70	70	-	340,400	340,400	6,000	1,383,564	8,423	4,813	1,203	1,361,346	778,161	194,919	281,939
71	71	-	340,400	340,400	6,000	1,431,071	8,490						

案例七：

合众至尊宝年金保险利益演示表

性别		投保年龄	交费期限		保险期间		主险基本保险金额			年交保费			
女	0	5	85	100000			63,280						
保单年度	期末年龄	各年度保险费	累计保险费	身故保险金	生存保险金	累积生存保险金	当年度红利			累积红利			年末现金价值
							高	中	低	高	中	低	
1	1	63,280	63,280	63,280	6,000	6,000	1,160	663	166	1,160	663	166	17,136
2	2	63,280	126,560	126,560	6,000	12,180	2,408	1,376	345	3,603	2,059	516	44,342
3	3	63,280	189,840	189,840	6,000	18,545	3,686	2,107	527	7,397	4,228	1,058	73,917
4	4	63,280	253,120	253,120	6,000	25,102	4,996	2,855	715	12,615	7,209	1,805	107,023
5	5	63,280	316,400	316,400	6,000	31,855	6,339	3,623	906	19,332	11,049	2,765	142,868
6	6	-	316,400	316,400	6,000	38,810	6,350	3,629	908	26,262	15,009	3,756	143,258
7	7	-	316,400	316,400	6,000	45,975	6,362	3,635	909	33,412	19,095	4,778	143,670
8	8	-	316,400	316,400	6,000	53,354	6,373	3,642	911	40,787	23,309	5,832	144,102
9	9	-	316,400	316,400	6,000	60,955	6,385	3,649	913	48,396	27,658	6,920	144,555
10	10	-	316,400	316,400	6,000	68,783	6,398	3,656	914	56,246	32,143	8,042	145,030
11	11	-	316,400	316,400	6,000	76,847	6,411	3,663	916	64,344	36,771	9,199	145,527
12	12	-	316,400	316,400	6,000	85,152	6,424	3,671	918	72,699	41,545	10,393	146,048
13	13	-	316,400	316,400	6,000	93,707	6,437	3,678	920	81,317	46,469	11,625	146,592
14	14	-	316,400	316,400	6,000	102,518	6,451	3,686	922	90,207	51,549	12,896	147,160
15	15	-	316,400	316,400	6,000	111,593	6,465	3,694	924	99,378	56,790	14,207	147,752
16	16	-	316,400	316,400	6,000	120,941	6,479	3,703	926	108,839	62,196	15,559	148,368
17	17	-	316,400	316,400	6,000	130,570	6,494	3,711	928	118,598	67,773	16,954	149,009
18	18	-	316,400	316,400	6,000	140,487	6,509	3,720	930	128,665	73,526	18,392	149,677
19	19	-	316,400	316,400	6,000	150,701	6,525	3,729	933	139,050	79,461	19,877	150,371
20	20	-	316,400	316,400	6,000	161,222	6,541	3,738	935	149,762	85,583	21,408	151,094
21	21	-	316,400	316,400	6,000	172,059	6,557	3,747	937	160,812	91,898	22,987	151,847
22	22	-	316,400	316,400	6,000	183,221	6,574	3,757	940	172,210	98,411	24,617	152,630
23	23	-	316,400	316,400	6,000	194,717	6,591	3,766	942	183,968	105,130	26,298	153,447
24	24	-	316,400	316,400	6,000	206,559	6,608	3,776	945	196,095	112,060	28,032	154,299
25	25	-	316,400	316,400	6,000	218,756	6,626	3,787	947	208,604	119,209	29,819	155,187
26	26	-	316,400	316,400	6,000	231,318	6,644	3,797	950	221,506	126,582	31,664	156,115
27	27	-	316,400	316,400	6,000	244,258	6,663	3,808	953	234,814	134,187	33,567	157,083
28	28	-	316,400	316,400	6,000	257,586	6,682	3,819	955	248,540	142,032	35,529	158,094
29	29	-	316,400	316,400	6,000	271,313	6,702	3,830	958	262,699	150,123	37,553	159,149
30	30	-	316,400	316,400	6,000	285,452	6,722	3,842	961	277,301	158,468	39,640	160,250
31	31	-	316,400	316,400	6,000	300,016	6,743	3,854	964	292,364	167,077	41,794	161,398
32	32	-	316,400	316,400	6,000	315,017	6,764	3,866	967	307,898	175,955	44,014	162,594
33	33	-	316,400	316,400	6,000	330,467	6,786	3,878	970	323,921	185,111	46,305	163,840
34	34	-	316,400	316,400	6,000	346,381	6,808	3,891	973	340,447	194,556	48,667	165,137
35	35	-	316,400	316,400	6,000	362,772	6,831	3,904	977	357,491	204,297	51,104	166,488
36	36	-	316,400	316,400	6,000	379,656	6,855	3,917	980	375,071	214,342	53,617	167,896
37	37	-	316,400	316,400	6,000	397,045	6,879	3,931	983	393,202	224,704	56,209	169,362
38	38	-	316,400	316,400	6,000	414,957	6,903	3,945	987	411,901	235,390	58,882	170,889
39	39	-	316,400	316,400	6,000	433,405	6,928	3,959	991	431,186	246,410	61,639	172,478
40	40	-	316,400	316,400	6,000	452,408	6,954	3,974	994	451,076	257,777	64,483	174,130
41	41	-	316,400	316,400	6,000	471,980	6,981	3,989	998	471,589	269,499	67,415	175,849
42	42	-	316,400	316,400	6,000	492,139	7,008	4,005	1,002	492,745	281,589	70,440	177,637
43	43	-	316,400	316,400	6,000	512,903	7,035	4,021	1,006	514,562	294,058	73,559	179,497
44	44	-	316,400	316,400	6,000	534,290	7,064	4,037	1,010	537,063	306,916	76,776	181,434
45	45	-	316,400	316,400	6,000	556,319	7,093	4,054	1,014	560,268	320,178	80,093	183,451
46	46	-	316,400	316,400	6,000	579,009	7,123	4,071	1,019	584,199	333,854	83,515	185,550
47	47	-	316,400	316,400	6,000	602,379	7,153	4,088	1,023	608,878	347,958	87,043	187,735
48	48	-	316,400	316,400	6,000	626,450	7,185	4,106	1,027	634,329	362,503	90,681	190,006
49	49	-	316,400	316,400	6,000	651,244	7,217	4,124	1,032	660,576	377,502	94,434	192,365
50	50	-	316,400	316,400	6,000	676,781	7,250	4,143	1,037	687,644	392,970	98,304	194,814
51	51	-	316,400	316,400	6,000	703,085	7,283	4,162	1,041	715,556	408,921	102,294	197,356
52	52	-	316,400	316,400	6,000	730,177	7,318	4,182	1,046	744,341	425,371	106,409	199,993
53	53	-	316,400	316,400	6,000	758,082	7,353	4,202	1,051	774,024	442,334	110,652	202,730
54	54	-	316,400	316,400	6,000	786,825	7,389	4,223	1,056	804,634	459,827	115,027	205,568
55	55	-	316,400	316,400	6,000	816,430	7,426	4,244	1,062	836,199	477,865	119,540	208,509
56	56	-	316,400	316,400	6,000	846,923	7,464	4,266	1,067	868,748	496,467	124,194	211,556
57	57	-	316,400	316,400	6,000	878,330	7,503	4,288	1,072	902,314	515,649	128,991	214,708
58	58	-	316,400	316,400	6,000	910,680	7,543	4,310	1,078	936,926	535,429	133,939	217,969
59	59	-	316,400	316,400	6,000	944,001	7,584	4,334	1,083	972,618	555,826	139,040	221,339
60	60	-	316,400	316,400	6,000	978,321	7,627	4,358	1,090	1,009,424	576,859	144,301	224,824
61	61	-	316,400	316,400	6,000	1,013,670	7,670	4,383	1,096	1,047,376	598,547	149,726	228,428
62	62	-	316,400	316,400	6,000	1,050,080	7,715	4,409	1,102	1,086,513	620,913	155,320	232,156
63	63	-	316,400	316,400	6,000	1,087,583	7,761	4,435	1,109	1,126,869	643,975	161,089	236,014
64	64	-	316,400	316,400	6,000	1,126,210	7,809	4,462	1,116	1,168,484	667,756	167,038	240,008
65	65	-	316,400	316,400	6,000	1,165,997	7,858	4,490	1,123	1,211,397	692,279	173,172	244,144
66	66	-	316,400	316,400	6,000	1,206,976	7,909	4,519	1,130	1,255,648	717,566	179,497	248,430
67	67	-	316,400	316,400	6,000	1,249,186	7,961	4,549	1,137	1,301,278	743,642	186,019	252,875
68	68	-	316,400	316,400	6,000	1,292,661	8,016	4,581	1,145	1,348,332	770,533	192,744	257,489
69	69	-	316,400	316,400	6,000	1,337,441	8,073	4,613	1,153	1,396,855	798,262	199,680	262,287
70	70	-	316,400	316,400	6,000	1,383,564	8,132	4,647	1,162	1,446,893	826,857	206,832	267,284
71	71	-	316,400	316,400	6,000	1,431,071	8,195	4,683					

案例八：

合众至尊宝年金保险利益演示表													
性别		投保年龄	交费期限		保险期间		主险基本保险金额			年交保费			
女		0	10		85		100000			34,060			
保单年度	期末年龄	各年度保险费	累计保险费	身故保险金	生存保险金	累积生存保险金	当年度红利			累积红利			年末现金价值
							高	中	低	高	中	低	
1	1	34,060	34,060	34,060	6,000	6,000	551	315	79	551	315	79	5,140
2	2	34,060	68,120	68,120	6,000	12,180	1,149	657	165	1,717	981	246	16,255
3	3	34,060	102,180	102,180	6,000	18,545	1,762	1,007	252	3,530	2,018	506	28,109
4	4	34,060	136,240	136,240	6,000	25,102	2,391	1,366	342	6,027	3,444	863	42,029
5	5	34,060	170,300	170,300	6,000	31,855	3,035	1,734	434	9,243	5,282	1,323	56,860
6	6	34,060	204,360	204,360	6,000	38,810	3,695	2,112	528	13,215	7,552	1,891	72,647
7	7	34,060	238,420	238,420	6,000	45,975	4,371	2,498	625	17,982	10,277	2,572	89,441
8	8	34,060	272,480	272,480	6,000	53,354	5,065	2,894	724	23,587	13,479	3,373	107,293
9	9	34,060	306,540	306,540	6,000	60,955	5,776	3,301	826	30,071	17,184	4,301	126,259
10	10	34,060	340,600	340,600	6,000	68,783	6,504	3,717	930	37,477	21,417	5,360	146,396
11	11	-	340,600	340,600	6,000	76,847	6,519	3,726	932	45,120	25,786	6,452	146,950
12	12	-	340,600	340,600	6,000	85,152	6,535	3,735	934	53,009	30,294	7,580	147,531
13	13	-	340,600	340,600	6,000	93,707	6,551	3,744	936	61,150	34,947	8,743	148,138
14	14	-	340,600	340,600	6,000	102,518	6,568	3,753	939	69,552	39,748	9,945	148,772
15	15	-	340,600	340,600	6,000	111,593	6,585	3,763	941	78,224	44,704	11,184	149,432
16	16	-	340,600	340,600	6,000	120,941	6,602	3,773	944	87,173	49,818	12,464	150,119
17	17	-	340,600	340,600	6,000	130,570	6,620	3,783	946	96,408	55,095	13,783	150,835
18	18	-	340,600	340,600	6,000	140,487	6,638	3,794	949	105,938	60,542	15,146	151,579
19	19	-	340,600	340,600	6,000	150,701	6,657	3,804	952	115,773	66,163	16,552	152,354
20	20	-	340,600	340,600	6,000	161,222	6,676	3,815	955	125,922	71,962	18,004	153,160
21	21	-	340,600	340,600	6,000	172,059	6,695	3,826	957	136,395	77,947	19,501	153,999
22	22	-	340,600	340,600	6,000	183,221	6,716	3,838	960	147,203	84,124	21,046	154,873
23	23	-	340,600	340,600	6,000	194,717	6,736	3,850	963	158,355	90,497	22,640	155,783
24	24	-	340,600	340,600	6,000	206,559	6,757	3,862	966	169,863	97,074	24,286	156,733
25	25	-	340,600	340,600	6,000	218,756	6,778	3,874	969	181,736	103,861	25,983	157,723
26	26	-	340,600	340,600	6,000	231,318	6,800	3,886	973	193,989	110,862	27,736	158,757
27	27	-	340,600	340,600	6,000	244,258	6,823	3,899	976	206,631	118,087	29,544	159,837
28	28	-	340,600	340,600	6,000	257,586	6,846	3,913	979	219,676	125,543	31,409	160,964
29	29	-	340,600	340,600	6,000	271,313	6,870	3,926	982	233,136	133,235	33,333	162,140
30	30	-	340,600	340,600	6,000	285,452	6,894	3,940	986	247,025	141,172	35,319	163,367
31	31	-	340,600	340,600	6,000	300,016	6,919	3,954	990	261,354	149,361	37,369	164,647
32	32	-	340,600	340,600	6,000	315,017	6,944	3,969	993	276,139	157,811	39,483	165,980
33	33	-	340,600	340,600	6,000	330,467	6,971	3,984	997	291,394	166,530	41,664	167,367
34	34	-	340,600	340,600	6,000	346,381	6,997	3,999	1,001	307,133	175,524	43,915	168,813
35	35	-	340,600	340,600	6,000	362,772	7,025	4,015	1,005	323,372	184,805	46,238	170,319
36	36	-	340,600	340,600	6,000	379,656	7,053	4,031	1,009	340,126	194,380	48,634	171,887
37	37	-	340,600	340,600	6,000	397,045	7,082	4,047	1,013	357,412	204,259	51,106	173,521
38	38	-	340,600	340,600	6,000	414,957	7,111	4,064	1,017	375,245	214,540	53,656	175,221
39	39	-	340,600	340,600	6,000	433,405	7,141	4,081	1,022	393,644	224,965	56,288	176,991
40	40	-	340,600	340,600	6,000	452,408	7,172	4,099	1,026	412,625	235,813	59,003	178,831
41	41	-	340,600	340,600	6,000	471,980	7,204	4,117	1,031	432,208	247,004	61,804	180,745
42	42	-	340,600	340,600	6,000	492,139	7,236	4,136	1,035	452,410	258,550	64,693	182,735
43	43	-	340,600	340,600	6,000	512,903	7,270	4,155	1,040	473,252	270,462	67,674	184,807
44	44	-	340,600	340,600	6,000	534,290	7,304	4,174	1,045	494,754	282,750	70,749	186,962
45	45	-	340,600	340,600	6,000	556,319	7,339	4,194	1,050	516,935	295,426	73,921	189,207
46	46	-	340,600	340,600	6,000	579,009	7,374	4,215	1,055	539,817	308,504	77,194	191,543
47	47	-	340,600	340,600	6,000	602,379	7,411	4,236	1,060	563,423	321,995	80,570	193,974
48	48	-	340,600	340,600	6,000	626,450	7,448	4,257	1,066	587,774	335,912	84,053	196,501
49	49	-	340,600	340,600	6,000	651,244	7,487	4,279	1,071	612,894	350,268	87,645	199,125
50	50	-	340,600	340,600	6,000	676,781	7,526	4,302	1,077	638,807	365,079	91,352	201,848
51	51	-	340,600	340,600	6,000	703,085	7,566	4,325	1,083	665,537	380,356	95,175	204,674
52	52	-	340,600	340,600	6,000	730,177	7,608	4,348	1,089	693,111	396,115	99,119	207,605
53	53	-	340,600	340,600	6,000	758,082	7,650	4,372	1,095	721,554	412,370	103,188	210,645
54	54	-	340,600	340,600	6,000	786,825	7,693	4,397	1,101	750,894	429,138	107,385	213,798
55	55	-	340,600	340,600	6,000	816,430	7,737	4,422	1,107	781,158	446,434	111,713	217,064
56	56	-	340,600	340,600	6,000	846,923	7,782	4,448	1,114	812,374	464,275	116,179	220,445
57	57	-	340,600	340,600	6,000	878,330	7,829	4,475	1,120	844,575	482,679	120,784	223,942
58	58	-	340,600	340,600	6,000	910,680	7,876	4,502	1,127	877,788	501,661	125,534	227,556
59	59	-	340,600	340,600	6,000	944,001	7,925	4,529	1,134	912,046	521,240	130,435	231,291
60	60	-	340,600	340,600	6,000	978,321	7,974	4,558	1,141	947,382	541,435	135,489	235,150
61	61	-	340,600	340,600	6,000	1,013,670	8,025	4,586	1,148	983,828	562,264	140,701	239,137
62	62	-	340,600	340,600	6,000	1,050,080	8,077	4,616	1,155	1,021,420	583,748	146,077	243,259
63	63	-	340,600	340,600	6,000	1,087,583	8,131	4,646	1,162	1,060,194	605,906	151,622	247,521
64	64	-	340,600	340,600	6,000	1,126,210	8,186	4,678	1,169	1,100,186	628,761	157,339	251,929
65	65	-	340,600	340,600	6,000	1,165,997	8,243	4,711	1,178	1,141,434	652,335	163,237	256,489
66	66	-	340,600	340,600	6,000	1,206,976	8,303	4,744	1,186	1,183,980	676,649	169,321	261,210
67	67	-	340,600	340,600	6,000	1,249,186	8,364	4,779	1,195	1,227,864	701,728	175,595	266,099
68	68	-	340,600	340,600	6,000	1,292,661	8,427	4,815	1,204	1,273,126	727,595	182,067	271,167
69	69	-	340,600	340,600	6,000	1,337,441	8,492	4,853	1,213	1,319,812	754,276	188,742	276,428
70	70	-	340,600	340,600	6,000	1,383,564	8,560	4,892	1,223	1,367,967	781,796	195,627	281,899
71	71	-	340,600	340,600	6,000	1,431,071	8,631	4,932	1,233	1,417,637	810,182	202,729	287,600
72	72	-	340,600	340,600	6,000	1,480,003	8,705	4,974	1,244	1,468,871	839,461	210,055	293,558
73	73	-	340,600	340,600	6,000	1,530,404	8,783	5,019	1,255	1,521,720	869,664	217,612	299,806
74	74	-	340,600	340,600	6,000	1,582,316	8,865	5,066	1,266	1,576,236	900,820	225,406	306,385
75	75	-	340,600	340,600	6,000	1,635,785	8,952	5,115	1,279	1,632,476	932,959	233,447	313,349
76	76	-	340,600	340,600	6,000	1,690,859	9,045	5,168	1,292	1,690,495	966,116	241,743	320,764
77	77	-	340,600	340,600	6,000	1,747,584	9,144	5,225	1,306	1,750,354	1,000,325	250,301	328,717
78	78	-	340,600	340,600	6,000	1,806,012	9,250	5,286	1,321	1,812,114	1,035,620	259,131	337,315
79	79	-	340,600	340,600	6,000	1,866,192	9,366	5,352	1,338	1,875,844	1,072,041	268,243	346,696
80	80	-	340,600	340,600	6,000	1,928,178	9,493	5,424	1,356	1,941,612	1,109,626	277,646	357,039

案例九：

合众至尊宝年金保险利益演示表

性别		投保年龄	交费期限		保险期间		主险基本保险金额						年交保费	
男		0	5		85		200000						126,260	
保单年度	期末年龄	各年度保险费	累计保险费	身故保险金	生存保险金	累积生存保险金	当年度红利			累积红利			年末现金价值	
							高	中	低	高	中	低		
1	1	126,260	126,260	126,260	12,000	12,000	2,314	1,322	332	2,314	1,322	332	34,650	
2	2	126,260	252,520	252,520	12,000	24,360	4,800	2,744	688	7,183	4,106	1,030	89,614	
3	3	126,260	378,780	378,780	12,000	37,091	7,348	4,200	1,052	14,747	8,429	2,113	149,358	
4	4	126,260	505,040	505,040	12,000	50,204	9,960	5,692	1,424	25,149	14,374	3,600	216,224	
5	5	126,260	631,300	631,300	12,000	63,710	12,638	7,222	1,808	38,542	22,027	5,516	288,614	
6	6	-	631,300	631,300	12,000	77,621	12,660	7,234	1,810	52,358	29,922	7,492	289,492	
7	7	-	631,300	631,300	12,000	91,950	12,680	7,246	1,814	66,609	38,065	9,530	290,412	
8	8	-	631,300	631,300	12,000	106,708	12,702	7,260	1,816	81,309	46,467	11,632	291,376	
9	9	-	631,300	631,300	12,000	121,909	12,726	7,272	1,820	96,474	55,133	13,801	292,382	
10	10	-	631,300	631,300	12,000	137,567	12,750	7,286	1,822	112,119	64,073	16,037	293,432	
11	11	-	631,300	631,300	12,000	153,694	12,774	7,300	1,826	128,256	73,296	18,345	294,532	
12	12	-	631,300	631,300	12,000	170,304	12,798	7,314	1,830	144,902	82,808	20,725	295,680	
13	13	-	631,300	631,300	12,000	187,413	12,822	7,328	1,834	162,071	92,621	23,181	296,880	
14	14	-	631,300	631,300	12,000	205,036	12,848	7,342	1,838	179,781	102,741	25,714	298,132	
15	15	-	631,300	631,300	12,000	223,187	12,876	7,358	1,840	198,050	113,182	28,325	299,436	
16	16	-	631,300	631,300	12,000	241,883	12,902	7,374	1,844	216,894	123,951	31,019	300,790	
17	17	-	631,300	631,300	12,000	261,139	12,930	7,390	1,850	236,331	135,059	33,800	302,192	
18	18	-	631,300	631,300	12,000	280,973	12,958	7,406	1,854	256,379	146,517	36,668	303,640	
19	19	-	631,300	631,300	12,000	301,402	12,988	7,424	1,858	277,058	158,337	39,626	305,136	
20	20	-	631,300	631,300	12,000	322,444	13,018	7,440	1,862	298,388	170,527	42,677	306,680	
21	21	-	631,300	631,300	12,000	344,118	13,048	7,458	1,866	320,387	183,101	45,823	308,278	
22	22	-	631,300	631,300	12,000	366,441	13,080	7,476	1,872	343,079	196,070	49,070	309,938	
23	23	-	631,300	631,300	12,000	389,435	13,112	7,494	1,876	366,483	209,446	52,418	311,662	
24	24	-	631,300	631,300	12,000	413,118	13,144	7,512	1,880	390,622	223,241	55,870	313,458	
25	25	-	631,300	631,300	12,000	437,511	13,176	7,532	1,886	415,517	237,470	59,432	315,328	
26	26	-	631,300	631,300	12,000	462,637	13,210	7,550	1,890	441,192	252,145	63,105	317,278	
27	27	-	631,300	631,300	12,000	488,516	13,246	7,570	1,896	467,674	267,279	66,894	319,312	
28	28	-	631,300	631,300	12,000	515,171	13,282	7,590	1,900	494,986	282,887	70,801	321,432	
29	29	-	631,300	631,300	12,000	542,626	13,318	7,612	1,906	523,154	298,986	74,831	323,644	
30	30	-	631,300	631,300	12,000	570,905	13,356	7,634	1,912	552,204	315,589	78,988	325,950	
31	31	-	631,300	631,300	12,000	600,032	13,394	7,656	1,916	582,164	332,713	83,274	328,350	
32	32	-	631,300	631,300	12,000	630,033	13,432	7,678	1,922	613,061	350,373	87,694	330,842	
33	33	-	631,300	631,300	12,000	660,934	13,474	7,700	1,928	644,927	368,584	92,253	333,432	
34	34	-	631,300	631,300	12,000	692,762	13,514	7,724	1,934	677,789	387,365	96,955	336,124	
35	35	-	631,300	631,300	12,000	725,545	13,556	7,748	1,940	711,679	406,734	101,803	338,920	
36	36	-	631,300	631,300	12,000	759,311	13,600	7,774	1,946	746,629	426,710	106,803	341,822	
37	37	-	631,300	631,300	12,000	794,091	13,644	7,798	1,952	782,672	447,309	111,959	344,836	
38	38	-	631,300	631,300	12,000	829,913	13,690	7,824	1,960	819,842	468,553	117,278	347,964	
39	39	-	631,300	631,300	12,000	866,811	13,736	7,852	1,966	858,173	490,461	122,762	351,208	
40	40	-	631,300	631,300	12,000	904,815	13,784	7,878	1,974	897,702	513,053	128,419	354,568	
41	41	-	631,300	631,300	12,000	943,960	13,834	7,906	1,980	938,468	536,351	134,252	358,052	
42	42	-	631,300	631,300	12,000	984,278	13,884	7,936	1,988	980,506	560,377	140,268	361,664	
43	43	-	631,300	631,300	12,000	1,025,807	13,934	7,964	1,994	1,023,855	585,153	146,470	365,408	
44	44	-	631,300	631,300	12,000	1,068,581	13,986	7,994	2,002	1,068,556	610,701	152,866	369,294	
45	45	-	631,300	631,300	12,000	1,112,638	14,040	8,026	2,010	1,114,653	637,048	159,462	373,326	
46	46	-	631,300	631,300	12,000	1,158,017	14,094	8,056	2,018	1,162,187	664,216	166,263	377,508	
47	47	-	631,300	631,300	12,000	1,204,758	14,150	8,088	2,026	1,211,202	692,230	173,277	381,842	
48	48	-	631,300	631,300	12,000	1,252,901	14,208	8,122	2,034	1,261,746	721,119	180,510	386,332	
49	49	-	631,300	631,300	12,000	1,302,488	14,268	8,156	2,042	1,313,867	750,909	187,967	390,980	
50	50	-	631,300	631,300	12,000	1,353,562	14,328	8,190	2,052	1,367,611	781,626	195,658	395,790	
51	51	-	631,300	631,300	12,000	1,406,169	14,390	8,224	2,060	1,423,029	813,299	203,588	400,772	
52	52	-	631,300	631,300	12,000	1,460,354	14,452	8,260	2,070	1,480,172	845,958	211,765	405,932	
53	53	-	631,300	631,300	12,000	1,516,165	14,516	8,298	2,078	1,539,093	879,634	220,196	411,280	
54	54	-	631,300	631,300	12,000	1,573,650	14,582	8,336	2,088	1,599,848	914,359	228,890	416,828	
55	55	-	631,300	631,300	12,000	1,632,859	14,650	8,374	2,096	1,662,493	950,164	237,853	422,578	
56	56	-	631,300	631,300	12,000	1,693,845	14,720	8,414	2,106	1,727,088	987,083	247,094	428,528	
57	57	-	631,300	631,300	12,000	1,756,661	14,792	8,454	2,116	1,793,693	1,025,150	256,623	434,672	
58	58	-	631,300	631,300	12,000	1,821,360	14,864	8,496	2,126	1,862,367	1,064,400	266,448	440,994	
59	59	-	631,300	631,300	12,000	1,888,001	14,940	8,538	2,136	1,933,179	1,104,870	276,577	447,490	
60	60	-	631,300	631,300	12,000	1,956,641	15,016	8,580	2,146	2,006,190	1,146,596	287,021	454,152	
61	61	-	631,300	631,300	12,000	2,027,340	15,094	8,626	2,156	2,081,470	1,189,620	297,787	460,984	
62	62	-	631,300	631,300	12,000	2,100,161	15,176	8,672	2,168	2,159,090	1,233,981	308,889	467,994	
63	63	-	631,300	631,300	12,000	2,175,166	15,260	8,720	2,180	2,239,122	1,279,720	320,336	475,196	
64	64	-	631,300	631,300	12,000	2,252,420	15,348	8,770	2,192	2,321,644	1,326,882	332,138	482,606	
65	65	-	631,300	631,300	12,000	2,331,993	15,438	8,822	2,206	2,406,731	1,375,510	344,308	490,242	
66	66	-	631,300	631,300	12,000	2,413,953	15,532	8,876	2,218	2,494,465	1,425,651	356,855	498,122	
67	67	-	631,300	631,300	12,000	2,498,371	15,630	8,932	2,232	2,584,929	1,477,353	369,793	506,262	
68	68	-	631,300	631,300	12,000	2,585,323	15,732	8,990	2,248	2,678,209	1,530,664	3		

案例十：

合众至尊宝年金保险利益演示表													
性别	投保年龄	交费期限	保险期间				主险基本保险金额			年交保费			
男	5	10	80				50000			17,230			
保单年度	期末年龄	各年度保险费	累计保险费	身故保险金	生存保险金	累积生存保险金	当年度红利			累积红利			年末现金价值
							高	中	低	高	中	低	
1	6	17,230	17,230	17,230	3,000	3,000	279	159	40	279	159	40	2,714
2	7	17,230	34,460	34,460	3,000	6,090	582	333	84	868	496	125	8,501
3	8	17,230	51,690	51,690	3,000	9,273	893	510	128	1,787	1,021	256	14,671
4	9	17,230	68,920	68,920	3,000	12,551	1,211	693	174	3,052	1,744	437	21,905
5	10	17,230	86,150	86,150	3,000	15,927	1,538	879	220	4,681	2,676	670	29,609
6	11	17,230	103,380	103,380	3,000	19,405	1,873	1,070	268	6,693	3,826	958	37,807
7	12	17,230	120,610	120,610	3,000	22,987	2,216	1,266	317	9,110	5,207	1,304	46,525
8	13	17,230	137,840	137,840	3,000	26,677	2,567	1,467	367	11,950	6,830	1,710	55,790
9	14	17,230	155,070	155,070	3,000	30,477	2,927	1,673	419	15,236	8,708	2,180	65,630
10	15	17,230	172,300	172,300	3,000	34,392	3,297	1,884	472	18,989	10,853	2,717	76,076
11	16	-	172,300	172,300	3,000	38,423	3,305	1,889	473	22,864	13,068	3,271	76,464
12	17	-	172,300	172,300	3,000	42,576	3,314	1,894	474	26,864	15,354	3,844	76,866
13	18	-	172,300	172,300	3,000	46,853	3,323	1,900	476	30,993	17,714	4,434	77,281
14	19	-	172,300	172,300	3,000	51,259	3,333	1,905	477	35,255	20,150	5,044	77,710
15	20	-	172,300	172,300	3,000	55,797	3,342	1,910	479	39,655	22,664	5,674	78,153
16	21	-	172,300	172,300	3,000	60,471	3,352	1,916	480	44,196	25,260	6,324	78,611
17	22	-	172,300	172,300	3,000	65,285	3,362	1,922	482	48,883	27,939	6,996	79,086
18	23	-	172,300	172,300	3,000	70,243	3,372	1,927	483	53,721	30,705	7,689	79,580
19	24	-	172,300	172,300	3,000	75,351	3,382	1,933	485	58,715	33,559	8,404	80,095
20	25	-	172,300	172,300	3,000	80,611	3,393	1,939	486	63,869	36,504	9,142	80,631
21	26	-	172,300	172,300	3,000	86,029	3,403	1,946	488	69,188	39,545	9,904	81,189
22	27	-	172,300	172,300	3,000	91,610	3,414	1,952	489	74,677	42,683	10,690	81,772
23	28	-	172,300	172,300	3,000	97,359	3,426	1,958	491	80,343	45,921	11,501	82,379
24	29	-	172,300	172,300	3,000	103,279	3,437	1,965	492	86,190	49,264	12,338	83,013
25	30	-	172,300	172,300	3,000	109,378	3,449	1,972	494	92,225	52,713	13,202	83,673
26	31	-	172,300	172,300	3,000	115,659	3,461	1,979	496	98,453	56,273	14,094	84,360
27	32	-	172,300	172,300	3,000	122,129	3,474	1,986	498	104,880	59,947	15,014	85,074
28	33	-	172,300	172,300	3,000	128,793	3,487	1,993	500	111,513	63,738	15,964	85,816
29	34	-	172,300	172,300	3,000	135,657	3,500	2,001	502	118,358	67,651	16,944	86,586
30	35	-	172,300	172,300	3,000	142,726	3,513	2,008	503	125,422	71,688	17,956	87,386
31	36	-	172,300	172,300	3,000	150,008	3,527	2,016	505	132,711	75,855	18,999	88,217
32	37	-	172,300	172,300	3,000	157,508	3,541	2,024	507	140,232	80,154	20,076	89,080
33	38	-	172,300	172,300	3,000	165,234	3,555	2,032	510	147,994	84,591	21,188	89,975
34	39	-	172,300	172,300	3,000	173,191	3,570	2,041	512	156,004	89,169	22,335	90,903
35	40	-	172,300	172,300	3,000	181,386	3,585	2,050	514	164,269	93,894	23,519	91,864
36	41	-	172,300	172,300	3,000	189,828	3,601	2,058	516	172,798	98,769	24,740	92,860
37	42	-	172,300	172,300	3,000	198,523	3,616	2,067	519	181,598	103,799	26,001	93,893
38	43	-	172,300	172,300	3,000	207,478	3,633	2,077	521	190,678	108,989	27,302	94,963
39	44	-	172,300	172,300	3,000	216,703	3,649	2,086	523	200,048	114,345	28,644	96,074
40	45	-	172,300	172,300	3,000	226,204	3,666	2,096	526	209,715	119,871	30,028	97,226
41	46	-	172,300	172,300	3,000	235,990	3,683	2,106	528	219,689	125,572	31,457	98,421
42	47	-	172,300	172,300	3,000	246,070	3,701	2,116	531	229,980	131,455	32,931	99,659
43	48	-	172,300	172,300	3,000	256,452	3,719	2,126	534	240,598	137,525	34,453	100,941
44	49	-	172,300	172,300	3,000	267,145	3,738	2,137	536	251,554	143,787	36,022	102,268
45	50	-	172,300	172,300	3,000	278,160	3,757	2,148	539	262,857	150,248	37,642	103,641
46	51	-	172,300	172,300	3,000	289,504	3,776	2,159	542	274,518	156,914	39,313	105,061
47	52	-	172,300	172,300	3,000	301,190	3,796	2,170	545	286,549	163,791	41,037	106,533
48	53	-	172,300	172,300	3,000	313,225	3,816	2,182	548	298,961	170,886	42,815	108,058
49	54	-	172,300	172,300	3,000	325,622	3,837	2,194	551	311,766	178,207	44,650	109,639
50	55	-	172,300	172,300	3,000	338,391	3,858	2,206	554	324,977	185,758	46,543	111,277
51	56	-	172,300	172,300	3,000	351,542	3,879	2,218	557	338,605	193,549	48,496	112,972
52	57	-	172,300	172,300	3,000	365,089	3,902	2,231	560	352,665	201,586	50,511	114,720
53	58	-	172,300	172,300	3,000	379,041	3,924	2,244	563	367,169	209,877	52,589	116,519
54	59	-	172,300	172,300	3,000	393,412	3,948	2,257	567	382,131	218,430	54,733	118,364
55	60	-	172,300	172,300	3,000	408,215	3,972	2,271	570	397,567	227,254	56,945	120,255
56	61	-	172,300	172,300	3,000	423,461	3,996	2,285	573	413,490	236,356	59,226	122,193
57	62	-	172,300	172,300	3,000	439,165	4,021	2,299	577	429,915	245,745	61,579	124,178
58	63	-	172,300	172,300	3,000	455,340	4,046	2,313	580	446,858	255,430	64,006	126,214
59	64	-	172,300	172,300	3,000	472,000	4,072	2,328	583	464,336	265,421	66,509	128,307
60	65	-	172,300	172,300	3,000	489,160	4,099	2,343	586	482,365	275,726	69,090	130,460
61	66	-	172,300	172,300	3,000	506,835	4,126	2,358	590	500,962	286,355	71,753	132,678
62	67	-	172,300	172,300	3,000	525,040	4,155	2,375	594	520,145	297,320	74,499	134,966
63	68	-	172,300	172,300	3,000	543,791	4,185	2,392	598	539,935	308,632	77,332	137,327
64	69	-	172,300	172,300	3,000	563,105	4,217	2,410	603	560,349	320,300	80,254	139,769
65	70	-	172,300	172,300	3,000	582,998	4,250	2,428	607	581,409	332,337	83,269	142,301
66	71	-	172,300	172,300	3,000	603,488	4,284	2,448	612	603,135	344,755	86,379	144,935
67	72	-	172,300	172,300	3,000	624,593	4,320	2,469	617	625,549	357,566	89,587	147,685
68	73	-	172,300	172,300	3,000	646,331	4,358	2,490	623	648,673	370,783	92,897	150,570
69	74	-	172,300	172,300	3,000	668,721	4,398	2,513	629	672,531	384,419	96,313	153,617
70	75	-	172,300	172,300	3,000	691,782	4,441	2,538	635	697,148	398,489	99,837	156,855
71	76	-	172,300	172,300	3,000	715,536	4,488	2,564	641	722,550	413,008	103,473	160,325
72	77	-	172,300	172,300	3,000	740,002	4,538	2,593	648	748,764	427,991	107,225	164,080
73	78	-	172,300	172,300	3,000	765,202	4,592	2,624	656	775,819	443,455	111,098	168,185
74	79	-	172,300	172,300	3,000	791,158	4,652	2,659	665	803,745	459,417	115,095	172,728
75	80	-	172,300	172,300	3,000	817,893	4,719	2,697	674	832,576	475,896	119,222	177,823
76	81	-	172,300	172,300	3,000	845,429	4,794	2,739	685	862,347	492,912	123,484	183,625
77	82	-	172,300	172,300	3,000	873,792	4,878	2,788	697	893,096	510,487	127,885	190,337
78	83	-	172,300	172,300	3,000	903,006	4,975	2,843	711	924,863	528,644	132,432	198,238
79	84	-	172,300	172,300	3,000	933,096	5,087	2,907	727	957,695	547,410	137,132	207,714
80	85	-	172,300	172,300	222,300	1,183,389	5,218	2,982	746	991,644	566,814	141,991	-

案例十一：

合众至尊宝年金保险利益演示表

性别	投保年龄	交费期限	保险期间	主险基本保险金额									年交保费
男	20	5	65	100000									66,570
保单年度	期末年龄	各年度保险费	累计保险费	身故保险金	生存保险金	累积生存保险金	当年度红利			累积红利			年末现金价值
							高	中	低	高	中	低	
1	21	66,570	66,570	66,570	6,000	6,000	1,221	698	175	1,221	698	175	19,344
2	22	66,570	133,140	133,140	6,000	12,180	2,542	1,453	364	3,800	2,172	544	49,776
3	23	66,570	199,710	199,710	6,000	18,545	3,896	2,227	558	7,810	4,464	1,119	82,840
4	24	66,570	266,280	266,280	6,000	25,102	5,283	3,020	756	13,327	7,618	1,908	119,805
5	25	66,570	332,850	332,850	6,000	31,855	6,705	3,833	960	20,432	11,680	2,925	159,801
6	26	-	332,850	332,850	6,000	38,810	6,725	3,844	963	27,770	15,874	3,976	160,861
7	27	-	332,850	332,850	6,000	45,975	6,745	3,855	966	35,348	20,205	5,061	161,965
8	28	-	332,850	332,850	6,000	53,354	6,766	3,867	969	43,174	24,678	6,182	163,117
9	29	-	332,850	332,850	6,000	60,955	6,787	3,879	972	51,256	29,298	7,340	164,319
10	30	-	332,850	332,850	6,000	68,783	6,809	3,892	975	59,603	34,069	8,535	165,572
11	31	-	332,850	332,850	6,000	76,847	6,831	3,904	978	68,222	38,995	9,769	166,875
12	32	-	332,850	332,850	6,000	85,152	6,854	3,917	981	77,123	44,081	11,043	168,229
13	33	-	332,850	332,850	6,000	93,707	6,877	3,931	985	86,314	49,335	12,359	169,636
14	34	-	332,850	332,850	6,000	102,518	6,901	3,945	988	95,804	54,760	13,718	171,098
15	35	-	332,850	332,850	6,000	111,593	6,925	3,959	992	105,603	60,362	15,122	172,616
16	36	-	332,850	332,850	6,000	120,941	6,951	3,973	995	115,722	66,146	16,570	174,192
17	37	-	332,850	332,850	6,000	130,570	6,976	3,988	999	126,170	72,118	18,066	175,829
18	38	-	332,850	332,850	6,000	140,487	7,003	4,003	1,003	136,958	78,285	19,611	177,527
19	39	-	332,850	332,850	6,000	150,701	7,029	4,018	1,007	148,096	84,651	21,207	179,288
20	40	-	332,850	332,850	6,000	161,222	7,057	4,034	1,011	159,596	91,225	22,854	181,112
21	41	-	332,850	332,850	6,000	172,059	7,085	4,050	1,015	171,468	98,011	24,555	183,003
22	42	-	332,850	332,850	6,000	183,221	7,114	4,067	1,019	183,726	105,019	26,310	184,963
23	43	-	332,850	332,850	6,000	194,717	7,144	4,084	1,024	196,382	112,253	28,124	186,995
24	44	-	332,850	332,850	6,000	206,559	7,174	4,101	1,028	209,448	119,722	29,995	189,103
25	45	-	332,850	332,850	6,000	218,756	7,205	4,119	1,032	222,936	127,433	31,927	191,290
26	46	-	332,850	332,850	6,000	231,318	7,237	4,137	1,037	236,861	135,392	33,922	193,559
27	47	-	332,850	332,850	6,000	244,258	7,269	4,155	1,042	251,236	143,609	35,982	195,910
28	48	-	332,850	332,850	6,000	257,586	7,302	4,174	1,047	266,075	152,092	38,108	198,344
29	49	-	332,850	332,850	6,000	271,313	7,336	4,194	1,052	281,393	160,848	40,303	200,864
30	50	-	332,850	332,850	6,000	285,452	7,371	4,214	1,057	297,206	169,888	42,569	203,472
31	51	-	332,850	332,850	6,000	300,016	7,407	4,234	1,062	313,529	179,218	44,908	206,171
32	52	-	332,850	332,850	6,000	315,017	7,443	4,255	1,067	330,378	188,550	47,323	208,966
33	53	-	332,850	332,850	6,000	330,467	7,480	4,276	1,072	347,770	198,791	49,814	211,864
34	54	-	332,850	332,850	6,000	346,381	7,518	4,298	1,078	365,721	209,053	52,387	214,868
35	55	-	332,850	332,850	6,000	362,772	7,557	4,320	1,083	384,249	219,645	55,041	217,982
36	56	-	332,850	332,850	6,000	379,656	7,597	4,343	1,089	403,374	230,577	57,782	221,203
37	57	-	332,850	332,850	6,000	397,045	7,638	4,366	1,095	423,113	241,860	60,610	224,527
38	58	-	332,850	332,850	6,000	414,957	7,679	4,390	1,100	443,485	253,506	63,528	227,947
39	59	-	332,850	332,850	6,000	433,405	7,722	4,414	1,106	464,512	265,525	66,540	231,459
40	60	-	332,850	332,850	6,000	452,408	7,766	4,439	1,112	486,213	277,930	69,648	235,058
41	61	-	332,850	332,850	6,000	471,980	7,811	4,465	1,119	508,611	290,733	72,857	238,746
42	62	-	332,850	332,850	6,000	492,139	7,857	4,491	1,124	531,726	303,946	76,167	242,527
43	63	-	332,850	332,850	6,000	512,903	7,904	4,517	1,130	555,582	317,581	79,582	246,409
44	64	-	332,850	332,850	6,000	534,290	7,952	4,544	1,136	580,201	331,653	83,105	250,400
45	65	-	332,850	332,850	6,000	556,319	8,002	4,573	1,143	605,609	346,175	86,741	254,508
46	66	-	332,850	332,850	6,000	579,009	8,055	4,603	1,151	631,833	361,164	90,494	258,743
47	67	-	332,850	332,850	6,000	602,379	8,109	4,634	1,158	658,897	376,633	94,367	263,112
48	68	-	332,850	332,850	6,000	626,450	8,166	4,666	1,167	686,829	392,598	98,365	267,627
49	69	-	332,850	332,850	6,000	651,244	8,224	4,700	1,175	715,658	409,076	102,491	272,301
50	70	-	332,850	332,850	6,000	676,781	8,286	4,735	1,184	745,414	426,083	106,750	277,151
51	71	-	332,850	332,850	6,000	703,085	8,350	4,772	1,193	776,127	443,637	111,145	282,202
52	72	-	332,850	332,850	6,000	730,177	8,418	4,810	1,203	807,828	461,756	115,683	287,482
53	73	-	332,850	332,850	6,000	758,082	8,490	4,852	1,213	840,553	480,461	120,366	293,030
54	74	-	332,850	332,850	6,000	786,825	8,567	4,895	1,224	874,337	499,770	125,201	298,894
55	75	-	332,850	332,850	6,000	816,430	8,649	4,942	1,236	909,216	519,705	130,193	305,138
56	76	-	332,850	332,850	6,000	846,923	8,738	4,993	1,248	945,230	540,289	135,347	311,841
57	77	-	332,850	332,850	6,000	878,330	8,834	5,048	1,262	982,421	561,546	140,670	319,103
58	78	-	332,850	332,850	6,000	910,680	8,939	5,108	1,277	1,020,833	583,500	146,167	327,058
59	79	-	332,850	332,850	6,000	944,001	9,054	5,174	1,293	1,060,512	606,179	151,845	335,876
60	80	-	332,850	332,850	6,000	978,321	9,183	5,248	1,312	1,101,510	629,613	157,712	345,785
61	81	-	332,850	332,850	6,000	1,013,670	9,328	5,330	1,333	1,143,884	653,831	163,776	357,084
62	82	-	332,850	332,850	6,000	1,050,080	9,492	5,424	1,356	1,187,692	678,870	170,046	370,178
63	83	-	332,850	332,850	6,000	1,087,583	9,680	5,531	1,383	1,233,003	704,767	176,530	385,616
64	84	-	332,850	332,850	6,000	1,126,210	9,898	5,656	1,414	1,279,891	731,566	183,240	404,155
65	85	-	332,850	332,850	432,850	1,592,847	10,154	5,802	1,451	1,328,442	759,315	190,188	-



案例十二：

合众至尊宝年金保险利益演示表													
性别	投保年龄	交费期限		保险期间		主险基本保险金额			年交保费				
女	20	5		65		100000			66,810				
保单年度	期末年龄	各年度保险费	累计保险费	身故保险金	生存保险金	累积生存保险金	当年度红利			累积红利			年末现金价值
							高	中	低	高	中	低	
1	21	66,810	66,810	66,810	6,000	6,000	1,226	701	175	1,226	701	175	18,973
2	22	66,810	133,620	133,620	6,000	12,180	2,553	1,459	365	3,816	2,181	545	48,868
3	23	66,810	200,430	200,430	6,000	18,545	3,914	2,237	560	7,844	4,483	1,122	81,360
4	24	66,810	267,240	267,240	6,000	25,102	5,308	3,034	759	13,388	7,652	1,914	117,702
5	25	66,810	334,050	334,050	6,000	31,855	6,737	3,850	963	20,526	11,732	2,935	157,037
6	26	-	334,050	334,050	6,000	38,810	6,758	3,862	966	27,900	15,945	3,989	158,042
7	27	-	334,050	334,050	6,000	45,975	6,780	3,875	969	35,517	20,299	5,077	159,091
8	28	-	334,050	334,050	6,000	53,354	6,802	3,887	973	43,385	24,795	6,203	160,187
9	29	-	334,050	334,050	6,000	60,955	6,824	3,900	976	51,510	29,439	7,365	161,330
10	30	-	334,050	334,050	6,000	68,783	6,848	3,913	979	59,903	34,235	8,565	162,524
11	31	-	334,050	334,050	6,000	76,847	6,871	3,927	983	68,571	39,189	9,805	163,767
12	32	-	334,050	334,050	6,000	85,152	6,896	3,941	986	77,525	44,306	11,085	165,063
13	33	-	334,050	334,050	6,000	93,707	6,921	3,955	990	86,771	49,590	12,407	166,413
14	34	-	334,050	334,050	6,000	102,518	6,946	3,970	993	96,320	55,047	13,773	167,818
15	35	-	334,050	334,050	6,000	111,593	6,972	3,985	997	106,182	60,684	15,183	169,282
16	36	-	334,050	334,050	6,000	120,941	6,999	4,000	1,001	116,367	66,504	16,639	170,807
17	37	-	334,050	334,050	6,000	130,570	7,027	4,016	1,005	126,885	72,515	18,143	172,395
18	38	-	334,050	334,050	6,000	140,487	7,055	4,032	1,009	137,746	78,723	19,697	174,049
19	39	-	334,050	334,050	6,000	150,701	7,084	4,048	1,013	148,962	85,133	21,301	175,769
20	40	-	334,050	334,050	6,000	161,222	7,113	4,065	1,017	160,544	91,752	22,957	177,559
21	41	-	334,050	334,050	6,000	172,059	7,144	4,083	1,022	172,505	98,587	24,667	179,420
22	42	-	334,050	334,050	6,000	183,221	7,175	4,100	1,026	184,855	105,645	26,433	181,355
23	43	-	334,050	334,050	6,000	194,717	7,206	4,119	1,031	197,606	112,933	28,257	183,369
24	44	-	334,050	334,050	6,000	206,559	7,239	4,137	1,036	210,774	120,458	30,141	185,466
25	45	-	334,050	334,050	6,000	218,756	7,272	4,156	1,040	224,369	128,228	32,085	187,649
26	46	-	334,050	334,050	6,000	231,318	7,306	4,176	1,045	238,406	136,251	34,093	189,921
27	47	-	334,050	334,050	6,000	244,258	7,341	4,196	1,050	252,899	144,534	36,166	192,285
28	48	-	334,050	334,050	6,000	257,586	7,377	4,216	1,055	267,863	153,086	38,306	194,743
29	49	-	334,050	334,050	6,000	271,313	7,414	4,237	1,061	283,313	161,916	40,516	197,295
30	50	-	334,050	334,050	6,000	285,452	7,451	4,259	1,066	299,263	171,032	42,797	199,944
31	51	-	334,050	334,050	6,000	300,016	7,490	4,281	1,072	315,731	180,444	45,153	202,693
32	52	-	334,050	334,050	6,000	315,017	7,529	4,303	1,077	332,732	190,161	47,585	205,545
33	53	-	334,050	334,050	6,000	330,467	7,570	4,326	1,083	350,284	200,191	50,095	208,503
34	54	-	334,050	334,050	6,000	346,381	7,611	4,350	1,089	368,404	210,547	52,687	211,570
35	55	-	334,050	334,050	6,000	362,772	7,653	4,374	1,095	387,109	221,237	55,363	214,748
36	56	-	334,050	334,050	6,000	379,656	7,696	4,399	1,101	406,418	232,274	58,125	218,039
37	57	-	334,050	334,050	6,000	397,045	7,741	4,424	1,107	426,352	243,666	60,975	221,443
38	58	-	334,050	334,050	6,000	414,957	7,786	4,450	1,114	446,928	255,426	63,919	224,961
39	59	-	334,050	334,050	6,000	433,405	7,833	4,476	1,120	468,169	267,565	66,956	228,598
40	60	-	334,050	334,050	6,000	452,408	7,880	4,503	1,127	490,094	280,095	70,092	232,355
41	61	-	334,050	334,050	6,000	471,980	7,929	4,531	1,133	512,726	293,028	73,328	236,239
42	62	-	334,050	334,050	6,000	492,139	7,979	4,559	1,140	536,087	306,378	76,668	240,254
43	63	-	334,050	334,050	6,000	512,903	8,031	4,589	1,147	560,200	320,159	80,115	244,406
44	64	-	334,050	334,050	6,000	534,290	8,084	4,619	1,155	585,090	334,382	83,673	248,702
45	65	-	334,050	334,050	6,000	556,319	8,139	4,651	1,163	610,782	349,065	87,346	253,148
46	66	-	334,050	334,050	6,000	579,009	8,196	4,683	1,171	637,301	364,220	91,138	257,751
47	67	-	334,050	334,050	6,000	602,379	8,255	4,717	1,179	664,675	379,863	95,051	262,519
48	68	-	334,050	334,050	6,000	626,450	8,316	4,752	1,188	692,932	396,011	99,090	267,465
49	69	-	334,050	334,050	6,000	651,244	8,379	4,788	1,197	722,099	412,680	103,260	272,601
50	70	-	334,050	334,050	6,000	676,781	8,444	4,825	1,206	752,206	429,885	107,564	277,943
51	71	-	334,050	334,050	6,000	703,085	8,513	4,865	1,216	783,285	447,646	112,007	283,513
52	72	-	334,050	334,050	6,000	730,177	8,585	4,906	1,226	815,368	465,982	116,593	289,338
53	73	-	334,050	334,050	6,000	758,082	8,660	4,949	1,237	848,489	484,910	121,328	295,448
54	74	-	334,050	334,050	6,000	786,825	8,740	4,994	1,249	882,684	504,452	126,216	301,888
55	75	-	334,050	334,050	6,000	816,430	8,824	5,042	1,261	917,989	524,627	131,264	308,708
56	76	-	334,050	334,050	6,000	846,923	8,914	5,094	1,273	954,442	545,460	136,475	315,976
57	77	-	334,050	334,050	6,000	878,330	9,011	5,149	1,287	992,087	566,973	141,856	323,775
58	78	-	334,050	334,050	6,000	910,680	9,115	5,208	1,302	1,030,964	589,190	147,414	332,214
59	79	-	334,050	334,050	6,000	944,001	9,228	5,273	1,318	1,071,121	612,139	153,154	341,430
60	80	-	334,050	334,050	6,000	978,321	9,352	5,344	1,336	1,112,607	635,847	159,085	351,599
61	81	-	334,050	334,050	6,000	1,013,670	9,488	5,422	1,355	1,155,473	660,344	165,212	362,953
62	82	-	334,050	334,050	6,000	1,050,080	9,640	5,509	1,377	1,199,777	685,664	171,546	375,796
63	83	-	334,050	334,050	6,000	1,087,583	9,811	5,607	1,402	1,245,581	711,840	178,094	390,532
64	84	-	334,050	334,050	6,000	1,126,210	10,006	5,718	1,429	1,292,955	738,914	184,866	407,704
65	85	-	334,050	334,050	434,050	1,594,047	10,229	5,845	1,461	1,341,972	766,926	191,873	-

案例十三：

合众至尊宝年金保险利益演示表

性别	投保年龄		交费期限		保险期间		主险基本保险金额			年交保费			
男	30		10		55		100000			38,680			
保单年度	期末年龄	各年度保险费	累计保险费	身故保险金	生存保险金	累积生存保险金	当年度红利			累积红利			年末现金价值
							高	中	低	高	中	低	
1	31	38,680	38,680	38,680	6,000	6,000	625	358	90	625	358	90	7,448
2	32	38,680	77,360	77,360	6,000	12,180	1,324	757	190	1,968	1,126	283	22,246
3	33	38,680	116,040	116,040	6,000	18,545	2,040	1,167	293	4,067	2,327	584	38,010
4	34	38,680	154,720	154,720	6,000	25,102	2,774	1,586	398	6,963	3,982	1,000	56,352
5	35	38,680	193,400	193,400	6,000	31,855	3,526	2,016	506	10,698	6,118	1,536	75,865
6	36	38,680	232,080	232,080	6,000	38,810	4,297	2,457	617	15,316	8,758	2,199	96,607
7	37	38,680	270,760	270,760	6,000	45,975	5,087	2,908	730	20,862	11,929	2,995	118,638
8	38	38,680	309,440	309,440	6,000	53,354	5,896	3,371	846	27,384	15,658	3,931	142,023
9	39	38,680	348,120	348,120	6,000	60,955	6,725	3,845	965	34,930	19,973	5,013	166,827
10	40	38,680	386,800	386,800	6,000	68,783	7,575	4,331	1,087	43,553	24,903	6,251	193,120
11	41	-	386,800	386,800	6,000	76,847	7,615	4,354	1,093	52,475	30,004	7,531	195,477
12	42	-	386,800	386,800	6,000	85,152	7,656	4,378	1,099	61,705	35,282	8,856	197,921
13	43	-	386,800	386,800	6,000	93,707	7,698	4,402	1,105	71,254	40,743	10,227	200,453
14	44	-	386,800	386,800	6,000	102,518	7,741	4,427	1,112	81,133	46,392	11,646	203,080
15	45	-	386,800	386,800	6,000	111,593	7,785	4,452	1,118	91,352	52,236	13,113	205,805
16	46	-	386,800	386,800	6,000	120,941	7,830	4,478	1,125	101,923	58,281	14,632	208,630
17	47	-	386,800	386,800	6,000	130,570	7,876	4,504	1,132	112,856	64,533	16,203	211,556
18	48	-	386,800	386,800	6,000	140,487	7,923	4,531	1,139	124,165	71,000	17,828	214,586
19	49	-	386,800	386,800	6,000	150,701	7,972	4,559	1,146	135,862	77,689	19,508	217,720
20	50	-	386,800	386,800	6,000	161,222	8,021	4,587	1,153	147,959	84,607	21,247	220,962
21	51	-	386,800	386,800	6,000	172,059	8,071	4,616	1,161	160,468	91,761	23,045	224,316
22	52	-	386,800	386,800	6,000	183,221	8,122	4,646	1,169	173,405	99,160	24,906	227,788
23	53	-	386,800	386,800	6,000	194,717	8,175	4,676	1,176	186,782	106,811	26,829	231,386
24	54	-	386,800	386,800	6,000	206,559	8,228	4,706	1,184	200,613	114,721	28,818	235,114
25	55	-	386,800	386,800	6,000	218,756	8,283	4,738	1,192	214,915	122,900	30,874	238,975
26	56	-	386,800	386,800	6,000	231,318	8,339	4,770	1,200	229,701	131,357	33,000	242,967
27	57	-	386,800	386,800	6,000	244,258	8,397	4,803	1,209	244,989	140,101	35,199	247,083
28	58	-	386,800	386,800	6,000	257,586	8,455	4,836	1,217	260,794	149,140	37,472	251,315
29	59	-	386,800	386,800	6,000	271,313	8,516	4,871	1,226	277,133	158,485	39,822	255,653
30	60	-	386,800	386,800	6,000	285,452	8,577	4,906	1,236	294,024	168,146	42,253	260,093
31	61	-	386,800	386,800	6,000	300,016	8,640	4,943	1,245	311,485	178,133	44,766	264,635
32	62	-	386,800	386,800	6,000	315,017	8,703	4,979	1,254	329,533	188,456	47,363	269,284
33	63	-	386,800	386,800	6,000	330,467	8,768	5,016	1,263	348,187	199,126	50,047	274,046
34	64	-	386,800	386,800	6,000	346,381	8,834	5,053	1,272	367,466	210,153	52,820	278,932
35	65	-	386,800	386,800	6,000	362,772	8,901	5,091	1,281	387,391	221,548	55,686	283,950
36	66	-	386,800	386,800	6,000	379,656	8,970	5,130	1,290	407,983	233,325	58,646	289,110
37	67	-	386,800	386,800	6,000	397,045	9,041	5,170	1,299	429,264	245,495	61,705	294,419
38	68	-	386,800	386,800	6,000	414,957	9,113	5,210	1,307	451,254	258,069	64,863	299,888
39	69	-	386,800	386,800	6,000	433,405	9,186	5,251	1,315	473,978	271,063	68,124	305,529
40	70	-	386,800	386,800	6,000	452,408	9,263	5,293	1,323	497,460	284,487	71,490	311,360
41	71	-	386,800	386,800	6,000	471,980	9,345	5,340	1,335	521,729	298,362	74,970	317,405
42	72	-	386,800	386,800	6,000	492,139	9,432	5,390	1,347	546,813	312,703	78,566	323,694
43	73	-	386,800	386,800	6,000	512,903	9,522	5,441	1,360	572,740	327,525	82,283	330,269
44	74	-	386,800	386,800	6,000	534,290	9,617	5,496	1,374	599,539	342,847	86,125	337,179
45	75	-	386,800	386,800	6,000	556,319	9,718	5,553	1,388	627,243	358,685	90,097	344,491
46	76	-	386,800	386,800	6,000	579,009	9,826	5,615	1,404	655,886	375,061	94,204	352,289
47	77	-	386,800	386,800	6,000	602,379	9,941	5,681	1,420	685,504	391,994	98,450	360,682
48	78	-	386,800	386,800	6,000	626,450	10,066	5,752	1,438	716,135	409,505	102,842	369,811
49	79	-	386,800	386,800	6,000	651,244	10,202	5,830	1,457	747,821	427,620	107,384	379,857
50	80	-	386,800	386,800	6,000	676,781	10,352	5,915	1,479	780,608	446,364	112,085	391,065
51	81	-	386,800	386,800	6,000	703,085	10,518	6,010	1,503	814,544	465,765	116,950	403,756
52	82	-	386,800	386,800	6,000	730,177	10,705	6,117	1,529	849,685	485,855	121,988	418,364
53	83	-	386,800	386,800	6,000	758,082	10,917	6,238	1,560	886,093	506,669	127,207	435,479
54	84	-	386,800	386,800	6,000	786,825	11,161	6,378	1,594	923,836	528,247	132,617	455,912
55	85	-	386,800	386,800	486,800	1,297,230	11,445	6,540	1,635	962,996	550,634	138,231	-

案例十四：

合众至尊宝年金保险利益演示表

性别		投保年龄	交费期限		保险期间		主险基本保险金额			年交保费			
男		30	5		55		150000			104,745			
保单年度	期末年龄	各年度保险费	累计保险费	身故保险金	生存保险金	累积生存保险金	当年度红利			累积红利			年末现金价值
							高	中	低	高	中	低	
1	31	104,745	104,745	104,745	9,000	9,000	1,922	1,098	276	1,922	1,098	276	32,093
2	32	104,745	209,490	209,490	9,000	18,270	4,011	2,294	575	5,990	3,424	859	82,248
3	33	104,745	314,235	314,235	9,000	27,818	6,153	3,518	882	12,323	7,045	1,767	136,725
4	34	104,745	418,980	418,980	9,000	37,653	8,348	4,772	1,196	21,040	12,028	3,015	197,585
5	35	104,745	523,725	523,725	9,000	47,782	10,598	6,057	1,518	32,269	18,445	4,623	263,411
6	36	-	523,725	523,725	9,000	58,216	10,640	6,083	1,524	43,876	25,081	6,286	265,953
7	37	-	523,725	523,725	9,000	68,962	10,683	6,107	1,530	55,876	31,940	8,005	268,592
8	38	-	523,725	523,725	9,000	80,031	10,728	6,132	1,538	68,280	39,030	9,782	271,331
9	39	-	523,725	523,725	9,000	91,432	10,773	6,159	1,544	81,101	46,360	11,619	274,169
10	40	-	523,725	523,725	9,000	103,175	10,820	6,186	1,551	94,354	53,937	13,519	277,110
11	41	-	523,725	523,725	9,000	115,270	10,868	6,213	1,559	108,052	61,768	15,483	280,158
12	42	-	523,725	523,725	9,000	127,728	10,917	6,242	1,565	122,210	69,863	17,512	283,317
13	43	-	523,725	523,725	9,000	140,560	10,967	6,270	1,572	136,843	78,229	19,609	286,592
14	44	-	523,725	523,725	9,000	153,777	11,018	6,299	1,580	151,966	86,874	21,777	289,989
15	45	-	523,725	523,725	9,000	167,390	11,070	6,329	1,587	167,595	95,809	24,017	293,513
16	46	-	523,725	523,725	9,000	181,412	11,124	6,360	1,596	183,747	105,043	26,334	297,168
17	47	-	523,725	523,725	9,000	195,854	11,180	6,392	1,604	200,439	114,586	28,728	300,956
18	48	-	523,725	523,725	9,000	210,730	11,235	6,423	1,611	217,687	124,446	31,200	304,878
19	49	-	523,725	523,725	9,000	226,052	11,292	6,456	1,620	235,510	134,636	33,756	308,936
20	50	-	523,725	523,725	9,000	241,833	11,351	6,491	1,629	253,925	145,165	36,398	313,134
21	51	-	523,725	523,725	9,000	258,088	11,411	6,525	1,638	272,954	156,045	39,128	317,480
22	52	-	523,725	523,725	9,000	274,831	11,472	6,560	1,647	292,614	167,286	41,949	321,980
23	53	-	523,725	523,725	9,000	292,076	11,535	6,596	1,656	312,928	178,900	44,863	326,643
24	54	-	523,725	523,725	9,000	309,838	11,600	6,632	1,665	333,915	190,899	47,874	331,478
25	55	-	523,725	523,725	9,000	328,133	11,664	6,669	1,674	355,596	203,295	50,984	336,488
26	56	-	523,725	523,725	9,000	346,977	11,732	6,708	1,683	377,996	216,101	54,197	341,669
27	57	-	523,725	523,725	9,000	366,387	11,801	6,747	1,694	401,136	229,331	57,516	347,013
28	58	-	523,725	523,725	9,000	386,378	11,871	6,788	1,704	425,041	242,999	60,946	352,511
29	59	-	523,725	523,725	9,000	406,970	11,943	6,828	1,715	449,736	257,117	64,489	358,152
30	60	-	523,725	523,725	9,000	428,179	12,017	6,870	1,725	475,244	271,700	68,148	363,933
31	61	-	523,725	523,725	9,000	450,024	12,093	6,914	1,736	501,594	286,765	71,928	369,852
32	62	-	523,725	523,725	9,000	472,525	12,170	6,957	1,746	528,812	302,325	75,832	375,917
33	63	-	523,725	523,725	9,000	495,701	12,248	7,002	1,757	556,924	318,397	79,864	382,139
34	64	-	523,725	523,725	9,000	519,572	12,327	7,047	1,766	585,958	334,996	84,025	388,530
35	65	-	523,725	523,725	9,000	544,159	12,410	7,092	1,776	615,947	352,137	88,322	395,106
36	66	-	523,725	523,725	9,000	569,483	12,494	7,140	1,785	646,918	369,842	92,757	401,877
37	67	-	523,725	523,725	9,000	595,568	12,582	7,190	1,797	678,908	388,126	97,336	408,857
38	68	-	523,725	523,725	9,000	622,435	12,675	7,242	1,811	711,950	407,012	102,067	416,061
39	69	-	523,725	523,725	9,000	650,108	12,771	7,298	1,824	746,080	426,520	106,953	423,510
40	70	-	523,725	523,725	9,000	678,611	12,872	7,355	1,839	781,334	446,670	112,000	431,231
41	71	-	523,725	523,725	9,000	707,970	12,977	7,415	1,854	817,750	467,485	117,214	439,257
42	72	-	523,725	523,725	9,000	738,209	13,088	7,478	1,869	855,370	488,987	122,600	447,635
43	73	-	523,725	523,725	9,000	769,355	13,203	7,545	1,886	894,234	511,201	128,163	456,422
44	74	-	523,725	523,725	9,000	801,436	13,326	7,616	1,904	934,387	534,153	133,912	465,692
45	75	-	523,725	523,725	9,000	834,479	13,458	7,691	1,923	975,877	557,868	139,852	475,542
46	76	-	523,725	523,725	9,000	868,513	13,599	7,772	1,943	1,018,752	582,375	145,990	486,092
47	77	-	523,725	523,725	9,000	903,569	13,752	7,859	1,965	1,063,067	607,705	152,335	497,499
48	78	-	523,725	523,725	9,000	939,676	13,919	7,953	1,989	1,108,877	633,889	158,894	509,963
49	79	-	523,725	523,725	9,000	976,866	14,102	8,058	2,015	1,156,245	660,964	165,675	523,746
50	80	-	523,725	523,725	9,000	1,015,172	14,304	8,174	2,043	1,205,236	688,966	172,688	539,198
51	81	-	523,725	523,725	9,000	1,054,627	14,532	8,304	2,076	1,255,926	717,939	179,945	556,778
52	82	-	523,725	523,725	9,000	1,095,266	14,787	8,450	2,112	1,308,390	747,927	187,455	577,106
53	83	-	523,725	523,725	9,000	1,137,124	15,081	8,618	2,154	1,362,723	778,982	195,233	601,022
54	84	-	523,725	523,725	9,000	1,180,237	15,420	8,811	2,204	1,419,025	811,163	203,294	629,688
55	85	-	523,725	523,725	673,725	1,889,370	15,816	9,038	2,259	1,477,412	844,535	211,651	-

案例十五：

合众至尊宝年金保险利益演示表

性别		投保年龄	交费期限		保险期间		主险基本保险金额			年交保费			
男		35	5		50		50000			36,120			
保单年度	期末年龄	各年度保险费	累计保险费	身故保险金	生存保险金	累积生存保险金	当年度红利			累积红利			年末现金价值
							高	中	低	高	中	低	
1	36	36,120	36,120	36,120	3,000	3,000	663	379	95	663	379	95	11,468
2	37	36,120	72,240	72,240	3,000	6,090	1,386	793	199	2,068	1,183	297	29,313
3	38	36,120	108,360	108,360	3,000	9,273	2,127	1,216	305	4,257	2,434	611	48,689
4	39	36,120	144,480	144,480	3,000	12,551	2,887	1,650	414	7,272	4,157	1,043	70,322
5	40	36,120	180,600	180,600	3,000	15,927	3,665	2,095	526	11,154	6,377	1,600	93,711
6	41	-	180,600	180,600	3,000	19,405	3,682	2,105	528	15,171	8,673	2,176	94,779
7	42	-	180,600	180,600	3,000	22,987	3,700	2,115	531	19,326	11,049	2,772	95,886
8	43	-	180,600	180,600	3,000	26,677	3,718	2,126	534	23,623	13,506	3,388	97,034
9	44	-	180,600	180,600	3,000	30,477	3,736	2,136	536	28,068	16,047	4,026	98,224
10	45	-	180,600	180,600	3,000	34,392	3,755	2,147	539	32,665	18,675	4,686	99,459
11	46	-	180,600	180,600	3,000	38,423	3,775	2,158	542	37,419	21,393	5,368	100,739
12	47	-	180,600	180,600	3,000	42,576	3,794	2,170	545	42,336	24,205	6,073	102,066
13	48	-	180,600	180,600	3,000	46,853	3,815	2,181	548	47,420	27,112	6,803	103,440
14	49	-	180,600	180,600	3,000	51,259	3,835	2,193	551	52,678	30,118	7,558	104,861
15	50	-	180,600	180,600	3,000	55,797	3,856	2,205	554	58,114	33,227	8,338	106,332
16	51	-	180,600	180,600	3,000	60,471	3,878	2,218	557	63,735	36,441	9,145	107,853
17	52	-	180,600	180,600	3,000	65,285	3,900	2,230	560	69,548	39,764	9,979	109,429
18	53	-	180,600	180,600	3,000	70,243	3,923	2,243	564	75,556	43,200	10,842	111,061
19	54	-	180,600	180,600	3,000	75,351	3,946	2,256	567	81,769	46,752	11,734	112,754
20	55	-	180,600	180,600	3,000	80,611	3,969	2,270	570	88,191	50,424	12,657	114,507
21	56	-	180,600	180,600	3,000	86,029	3,994	2,284	574	94,830	54,221	13,610	116,320
22	57	-	180,600	180,600	3,000	91,610	4,018	2,298	577	101,693	58,145	14,595	118,190
23	58	-	180,600	180,600	3,000	97,359	4,044	2,313	581	108,787	62,201	15,614	120,114
24	59	-	180,600	180,600	3,000	103,279	4,070	2,327	585	116,120	66,395	16,667	122,086
25	60	-	180,600	180,600	3,000	109,378	4,096	2,343	589	123,700	70,729	17,755	124,107
26	61	-	180,600	180,600	3,000	115,659	4,124	2,358	593	131,534	75,209	18,880	126,175
27	62	-	180,600	180,600	3,000	122,129	4,151	2,374	597	139,631	79,838	20,043	128,294
28	63	-	180,600	180,600	3,000	128,793	4,179	2,390	600	147,999	84,623	21,245	130,466
29	64	-	180,600	180,600	3,000	135,657	4,208	2,406	604	156,647	89,567	22,486	132,697
30	65	-	180,600	180,600	3,000	142,726	4,237	2,423	608	165,583	94,677	23,768	134,990
31	66	-	180,600	180,600	3,000	150,008	4,267	2,439	611	174,818	99,956	25,092	137,350
32	67	-	180,600	180,600	3,000	157,508	4,298	2,456	615	184,360	105,411	26,459	139,782
33	68	-	180,600	180,600	3,000	165,234	4,330	2,475	619	194,221	111,048	27,872	142,290
34	69	-	180,600	180,600	3,000	173,191	4,364	2,494	624	204,412	116,873	29,331	144,881
35	70	-	180,600	180,600	3,000	181,386	4,400	2,514	629	214,943	122,893	30,840	147,564
36	71	-	180,600	180,600	3,000	189,828	4,437	2,535	634	225,828	129,115	32,399	150,351
37	72	-	180,600	180,600	3,000	198,523	4,476	2,558	640	237,079	135,546	34,010	153,256
38	73	-	180,600	180,600	3,000	207,478	4,517	2,581	645	248,707	142,193	35,676	156,299
39	74	-	180,600	180,600	3,000	216,703	4,560	2,606	652	260,728	149,064	37,397	159,506
40	75	-	180,600	180,600	3,000	226,204	4,606	2,632	658	273,156	156,168	39,177	162,909
41	76	-	180,600	180,600	3,000	235,990	4,655	2,660	665	286,005	163,513	41,018	166,548
42	77	-	180,600	180,600	3,000	246,070	4,708	2,690	673	299,293	171,108	42,921	170,477
43	78	-	180,600	180,600	3,000	256,452	4,766	2,723	681	313,038	178,964	44,889	174,762
44	79	-	180,600	180,600	3,000	267,145	4,829	2,760	690	327,258	187,093	46,926	179,494
45	80	-	180,600	180,600	3,000	278,160	4,899	2,800	700	341,974	195,505	49,034	184,790
46	81	-	180,600	180,600	3,000	289,504	4,977	2,844	711	357,210	204,214	51,216	190,805
47	82	-	180,600	180,600	3,000	301,190	5,065	2,894	724	372,991	213,235	53,476	197,750
48	83	-	180,600	180,600	3,000	313,225	5,165	2,952	738	389,345	222,583	55,818	205,909
49	84	-	180,600	180,600	3,000	325,622	5,281	3,018	755	406,307	232,278	58,247	215,676
50	85	-	180,600	180,600	230,600	565,991	5,416	3,095	774	423,912	242,341	60,768	-

案例十六：

合众至尊宝年金保险利益演示表

性别		投保年龄		交费期限		保险期间		主险基本保险金额					年交保费	
男		35		3		50		100000					115,220	
保单年度	期末年龄	各年度保险费	累计保险费	身故保险金	生存保险金	累积生存保险金	当年度红利			累积红利			年末现金价值	
							高	中	低	高	中	低		
1	36	115,220	115,220	115,220	6,000	6,000	2,215	1,266	318	2,215	1,266	318	39,804	
2	37	115,220	230,440	230,440	6,000	12,180	4,637	2,651	665	6,918	3,955	993	106,267	
3	38	115,220	345,660	345,660	6,000	18,545	7,120	4,070	1,020	14,246	8,144	2,042	180,167	
4	39	-	345,660	345,660	6,000	25,102	7,150	4,087	1,024	21,823	12,475	3,128	182,032	
5	40	-	345,660	345,660	6,000	31,855	7,180	4,104	1,029	29,658	16,953	4,250	183,963	
6	41	-	345,660	345,660	6,000	38,810	7,211	4,122	1,034	37,759	21,584	5,412	185,965	
7	42	-	345,660	345,660	6,000	45,975	7,243	4,141	1,038	46,135	26,372	6,612	188,039	
8	43	-	345,660	345,660	6,000	53,354	7,275	4,159	1,043	54,794	31,322	7,854	190,190	
9	44	-	345,660	345,660	6,000	60,955	7,309	4,178	1,048	63,746	36,440	9,137	192,422	
10	45	-	345,660	345,660	6,000	68,783	7,343	4,198	1,053	73,002	41,731	10,464	194,736	
11	46	-	345,660	345,660	6,000	76,847	7,378	4,218	1,058	82,570	47,201	11,836	197,137	
12	47	-	345,660	345,660	6,000	85,152	7,413	4,238	1,063	92,460	52,855	13,254	199,625	
13	48	-	345,660	345,660	6,000	93,707	7,450	4,259	1,068	102,684	58,700	14,720	202,201	
14	49	-	345,660	345,660	6,000	102,518	7,487	4,281	1,074	113,251	64,742	16,236	204,866	
15	50	-	345,660	345,660	6,000	111,593	7,525	4,302	1,080	124,174	70,986	17,803	207,625	
16	51	-	345,660	345,660	6,000	120,941	7,564	4,325	1,085	135,463	77,441	19,422	210,479	
17	52	-	345,660	345,660	6,000	130,570	7,604	4,348	1,091	147,131	84,112	21,095	213,435	
18	53	-	345,660	345,660	6,000	140,487	7,645	4,371	1,097	159,190	91,006	22,825	216,499	
19	54	-	345,660	345,660	6,000	150,701	7,687	4,395	1,103	171,653	98,132	24,613	219,676	
20	55	-	345,660	345,660	6,000	161,222	7,729	4,419	1,109	184,531	105,495	26,460	222,967	
21	56	-	345,660	345,660	6,000	172,059	7,773	4,444	1,115	197,840	113,103	28,369	226,371	
22	57	-	345,660	345,660	6,000	183,221	7,818	4,470	1,122	211,593	120,966	30,342	229,883	
23	58	-	345,660	345,660	6,000	194,717	7,864	4,496	1,128	225,805	129,091	32,381	233,496	
24	59	-	345,660	345,660	6,000	206,559	7,911	4,523	1,135	240,490	137,487	34,487	237,203	
25	60	-	345,660	345,660	6,000	218,756	7,959	4,550	1,142	255,664	146,162	36,664	241,002	
26	61	-	345,660	345,660	6,000	231,318	8,008	4,578	1,149	271,342	155,125	38,913	244,893	
27	62	-	345,660	345,660	6,000	244,258	8,058	4,607	1,155	287,540	164,385	41,235	248,880	
28	63	-	345,660	345,660	6,000	257,586	8,109	4,635	1,162	304,275	173,952	43,634	252,971	
29	64	-	345,660	345,660	6,000	271,313	8,161	4,665	1,168	321,565	183,836	46,111	257,175	
30	65	-	345,660	345,660	6,000	285,452	8,215	4,695	1,175	339,427	194,046	48,669	261,499	
31	66	-	345,660	345,660	6,000	300,016	8,270	4,726	1,181	357,879	204,593	51,310	265,953	
32	67	-	345,660	345,660	6,000	315,017	8,328	4,759	1,190	376,944	215,490	54,040	270,546	
33	68	-	345,660	345,660	6,000	330,467	8,389	4,794	1,198	396,641	226,748	56,859	275,287	
34	69	-	345,660	345,660	6,000	346,381	8,452	4,830	1,207	416,992	238,381	59,772	280,191	
35	70	-	345,660	345,660	6,000	362,772	8,518	4,867	1,217	438,020	250,399	62,782	285,274	
36	71	-	345,660	345,660	6,000	379,656	8,587	4,907	1,227	459,748	262,818	65,892	290,560	
37	72	-	345,660	345,660	6,000	397,045	8,659	4,948	1,237	482,199	275,651	69,106	296,080	
38	73	-	345,660	345,660	6,000	414,957	8,735	4,992	1,248	505,400	288,912	72,427	301,872	
39	74	-	345,660	345,660	6,000	433,405	8,816	5,038	1,259	529,378	302,618	75,859	307,985	
40	75	-	345,660	345,660	6,000	452,408	8,903	5,087	1,272	554,162	316,783	79,407	314,482	
41	76	-	345,660	345,660	6,000	471,980	8,996	5,141	1,285	579,783	331,428	83,074	321,445	
42	77	-	345,660	345,660	6,000	492,139	9,097	5,198	1,300	606,274	346,569	86,866	328,976	
43	78	-	345,660	345,660	6,000	512,903	9,206	5,261	1,315	633,668	362,227	90,787	337,209	
44	79	-	345,660	345,660	6,000	534,290	9,327	5,330	1,332	662,005	378,424	94,843	346,319	
45	80	-	345,660	345,660	6,000	556,319	9,461	5,406	1,352	691,326	395,182	99,040	356,536	
46	81	-	345,660	345,660	6,000	579,009	9,611	5,492	1,373	721,677	412,530	103,384	368,166	
47	82	-	345,660	345,660	6,000	602,379	9,780	5,589	1,397	753,107	430,495	107,883	381,620	
48	83	-	345,660	345,660	6,000	626,450	9,974	5,699	1,425	785,674	449,108	112,544	397,456	
49	84	-	345,660	345,660	6,000	651,244	10,198	5,827	1,457	819,443	468,409	117,378	416,444	
50	85	-	345,660	345,660	445,660	1,116,441	10,460	5,977	1,494	854,486	488,438	122,393	-	

案例十七：

合众至尊宝年金保险利益演示表

性别		投保年龄		交费期限		保险期间		主险基本保险金额						年交保费	
男		35		3		50		50000						57,610	
保单年度	期末年龄	各年度保险费	累计保险费	身故保险金	生存保险金	累积生存保险金	当年度红利			累积红利			年末现金价值		
							高	中	低	高	中	低			
1	36	57,610	57,610	57,610	3,000	3,000	1,108	633	159	1,108	633	159	19,902		
2	37	57,610	115,220	115,220	3,000	6,090	2,319	1,326	333	3,459	1,977	496	53,134		
3	38	57,610	172,830	172,830	3,000	9,273	3,560	2,035	510	7,123	4,072	1,021	90,084		
4	39	-	172,830	172,830	3,000	12,551	3,575	2,044	512	10,912	6,237	1,564	91,016		
5	40	-	172,830	172,830	3,000	15,927	3,590	2,052	515	14,829	8,477	2,125	91,982		
6	41	-	172,830	172,830	3,000	19,405	3,606	2,061	517	18,879	10,792	2,706	92,983		
7	42	-	172,830	172,830	3,000	22,987	3,622	2,071	519	23,067	13,186	3,306	94,020		
8	43	-	172,830	172,830	3,000	26,677	3,638	2,080	522	27,397	15,661	3,927	95,095		
9	44	-	172,830	172,830	3,000	30,477	3,655	2,089	524	31,873	18,220	4,569	96,211		
10	45	-	172,830	172,830	3,000	34,392	3,672	2,099	527	36,501	20,866	5,232	97,368		
11	46	-	172,830	172,830	3,000	38,423	3,689	2,109	529	41,285	23,601	5,918	98,569		
12	47	-	172,830	172,830	3,000	42,576	3,707	2,119	532	46,230	26,428	6,627	99,813		
13	48	-	172,830	172,830	3,000	46,853	3,725	2,130	534	51,342	29,350	7,360	101,101		
14	49	-	172,830	172,830	3,000	51,259	3,744	2,141	537	56,626	32,371	8,118	102,433		
15	50	-	172,830	172,830	3,000	55,797	3,763	2,151	540	62,087	35,493	8,901	103,813		
16	51	-	172,830	172,830	3,000	60,471	3,782	2,163	543	67,732	38,720	9,711	105,240		
17	52	-	172,830	172,830	3,000	65,285	3,802	2,174	546	73,565	42,056	10,548	106,718		
18	53	-	172,830	172,830	3,000	70,243	3,823	2,186	549	79,595	45,503	11,413	108,250		
19	54	-	172,830	172,830	3,000	75,351	3,844	2,198	552	85,826	49,066	12,307	109,838		
20	55	-	172,830	172,830	3,000	80,611	3,865	2,210	555	92,266	52,747	13,230	111,484		
21	56	-	172,830	172,830	3,000	86,029	3,887	2,222	558	98,920	56,552	14,185	113,186		
22	57	-	172,830	172,830	3,000	91,610	3,909	2,235	561	105,797	60,483	15,171	114,942		
23	58	-	172,830	172,830	3,000	97,359	3,932	2,248	564	112,903	64,546	16,190	116,748		
24	59	-	172,830	172,830	3,000	103,279	3,956	2,262	568	120,245	68,744	17,244	118,602		
25	60	-	172,830	172,830	3,000	109,378	3,980	2,275	571	127,832	73,081	18,332	120,501		
26	61	-	172,830	172,830	3,000	115,659	4,004	2,289	575	135,671	77,562	19,456	122,447		
27	62	-	172,830	172,830	3,000	122,129	4,029	2,304	578	143,770	82,193	20,617	124,440		
28	63	-	172,830	172,830	3,000	128,793	4,055	2,318	581	152,138	86,976	21,817	126,486		
29	64	-	172,830	172,830	3,000	135,657	4,081	2,333	584	160,782	91,918	23,055	128,588		
30	65	-	172,830	172,830	3,000	142,726	4,108	2,348	588	169,713	97,023	24,335	130,750		
31	66	-	172,830	172,830	3,000	150,008	4,135	2,363	591	178,940	102,297	25,655	132,977		
32	67	-	172,830	172,830	3,000	157,508	4,164	2,380	595	188,472	107,745	27,020	135,273		
33	68	-	172,830	172,830	3,000	165,234	4,195	2,397	599	198,320	113,374	28,429	137,644		
34	69	-	172,830	172,830	3,000	173,191	4,226	2,415	604	208,496	119,190	29,886	140,096		
35	70	-	172,830	172,830	3,000	181,386	4,259	2,434	609	219,010	125,200	31,391	142,637		
36	71	-	172,830	172,830	3,000	189,828	4,294	2,454	614	229,874	131,409	32,946	145,280		
37	72	-	172,830	172,830	3,000	198,523	4,330	2,474	619	241,100	137,825	34,553	148,040		
38	73	-	172,830	172,830	3,000	207,478	4,368	2,496	624	252,700	144,456	36,214	150,936		
39	74	-	172,830	172,830	3,000	216,703	4,408	2,519	630	264,689	151,309	37,930	153,993		
40	75	-	172,830	172,830	3,000	226,204	4,452	2,544	636	277,081	158,392	39,703	157,241		
41	76	-	172,830	172,830	3,000	235,990	4,498	2,571	643	289,892	165,714	41,537	160,723		
42	77	-	172,830	172,830	3,000	246,070	4,549	2,599	650	303,137	173,284	43,433	164,488		
43	78	-	172,830	172,830	3,000	256,452	4,603	2,631	658	316,834	181,113	45,394	168,605		
44	79	-	172,830	172,830	3,000	267,145	4,664	2,665	666	331,002	189,212	47,421	173,160		
45	80	-	172,830	172,830	3,000	278,160	4,731	2,703	676	345,663	197,591	49,520	178,268		
46	81	-	172,830	172,830	3,000	289,504	4,806	2,746	687	360,838	206,265	51,692	184,083		
47	82	-	172,830	172,830	3,000	301,190	4,890	2,795	699	376,554	215,247	53,941	190,810		
48	83	-	172,830	172,830	3,000	313,225	4,987	2,850	713	392,837	224,554	56,272	198,728		
49	84	-	172,830	172,830	3,000	325,622	5,099	2,914	729	409,721	234,204	58,689	208,222		
50	85	-	172,830	172,830	222,830	558,221	5,230	2,989	747	427,243	244,219	61,197	-		

案例十八：

合众至尊宝年金保险利益演示表

性别		投保年龄	交费期限		保险期间		主险基本保险金额			年交保费			
女		35	5		50		50000			36,265			
保单年度	期末年龄	各年度保险费	累计保险费	身故保险金	生存保险金	累积生存保险金	当年度红利			累积红利			年末现金价值
							高	中	低	高	中	低	
1	36	36,265	36,265	36,265	3,000	3,000	666	381	96	666	381	96	11,176
2	37	36,265	72,530	72,530	3,000	6,090	1,394	797	200	2,079	1,189	298	28,598
3	38	36,265	108,795	108,795	3,000	9,273	2,139	1,223	306	4,280	2,447	613	47,527
4	39	36,265	145,060	145,060	3,000	12,551	2,903	1,659	416	7,311	4,180	1,047	68,676
5	40	36,265	181,325	181,325	3,000	15,927	3,686	2,107	528	11,216	6,411	1,606	91,558
6	41	-	181,325	181,325	3,000	19,405	3,704	2,117	530	15,257	8,721	2,184	92,603
7	42	-	181,325	181,325	3,000	22,987	3,723	2,128	533	19,437	11,110	2,782	93,691
8	43	-	181,325	181,325	3,000	26,677	3,742	2,139	536	23,761	13,582	3,401	94,822
9	44	-	181,325	181,325	3,000	30,477	3,761	2,150	539	28,235	16,139	4,042	96,000
10	45	-	181,325	181,325	3,000	34,392	3,781	2,162	542	32,863	18,785	4,705	97,226
11	46	-	181,325	181,325	3,000	38,423	3,802	2,173	545	37,651	21,521	5,390	98,502
12	47	-	181,325	181,325	3,000	42,576	3,823	2,185	548	42,604	24,352	6,099	99,830
13	48	-	181,325	181,325	3,000	46,853	3,845	2,198	551	47,726	27,280	6,833	101,210
14	49	-	181,325	181,325	3,000	51,259	3,867	2,210	554	53,025	30,308	7,591	102,642
15	50	-	181,325	181,325	3,000	55,797	3,889	2,223	557	58,504	33,441	8,376	104,129
16	51	-	181,325	181,325	3,000	60,471	3,912	2,237	561	64,172	36,680	9,188	105,671
17	52	-	181,325	181,325	3,000	65,285	3,936	2,250	564	70,033	40,031	10,027	107,271
18	53	-	181,325	181,325	3,000	70,243	3,960	2,264	568	76,094	43,495	10,896	108,929
19	54	-	181,325	181,325	3,000	75,351	3,985	2,278	571	82,361	47,078	11,794	110,648
20	55	-	181,325	181,325	3,000	80,611	4,010	2,293	575	88,842	50,783	12,722	112,429
21	56	-	181,325	181,325	3,000	86,029	4,036	2,307	579	95,544	54,613	13,682	114,272
22	57	-	181,325	181,325	3,000	91,610	4,063	2,323	582	102,472	58,574	14,675	116,178
23	58	-	181,325	181,325	3,000	97,359	4,090	2,338	586	109,637	62,670	15,701	118,146
24	59	-	181,325	181,325	3,000	103,279	4,118	2,354	590	117,043	66,904	16,762	120,180
25	60	-	181,325	181,325	3,000	109,378	4,146	2,370	594	124,700	71,281	17,859	122,279
26	61	-	181,325	181,325	3,000	115,659	4,175	2,387	598	132,616	75,806	18,993	124,448
27	62	-	181,325	181,325	3,000	122,129	4,205	2,404	603	140,799	80,483	20,165	126,688
28	63	-	181,325	181,325	3,000	128,793	4,235	2,421	607	149,258	85,318	21,376	129,003
29	64	-	181,325	181,325	3,000	135,657	4,266	2,439	611	158,002	90,316	22,628	131,396
30	65	-	181,325	181,325	3,000	142,726	4,298	2,457	615	167,040	95,482	23,921	133,869
31	66	-	181,325	181,325	3,000	150,008	4,331	2,475	619	176,382	100,822	25,258	136,427
32	67	-	181,325	181,325	3,000	157,508	4,365	2,495	624	186,039	106,341	26,639	139,074
33	68	-	181,325	181,325	3,000	165,234	4,401	2,515	629	196,021	112,046	28,067	141,815
34	69	-	181,325	181,325	3,000	173,191	4,437	2,536	634	206,338	117,943	29,543	144,657
35	70	-	181,325	181,325	3,000	181,386	4,475	2,557	640	217,003	124,038	31,069	147,608
36	71	-	181,325	181,325	3,000	189,828	4,515	2,580	645	228,028	130,339	32,646	150,679
37	72	-	181,325	181,325	3,000	198,523	4,556	2,603	651	239,424	136,852	34,276	153,883
38	73	-	181,325	181,325	3,000	207,478	4,599	2,628	657	251,205	143,585	35,961	157,237
39	74	-	181,325	181,325	3,000	216,703	4,644	2,654	664	263,385	150,546	37,704	160,763
40	75	-	181,325	181,325	3,000	226,204	4,692	2,681	670	275,978	157,744	39,505	164,487
41	76	-	181,325	181,325	3,000	235,990	4,742	2,710	678	289,000	165,185	41,368	168,443
42	77	-	181,325	181,325	3,000	246,070	4,796	2,741	685	302,465	172,882	43,294	172,677
43	78	-	181,325	181,325	3,000	256,452	4,854	2,774	694	316,393	180,841	45,286	177,242
44	79	-	181,325	181,325	3,000	267,145	4,916	2,809	703	330,800	189,076	47,347	182,211
45	80	-	181,325	181,325	3,000	278,160	4,984	2,848	712	345,708	197,596	49,479	187,676
46	81	-	181,325	181,325	3,000	289,504	5,059	2,891	723	361,138	206,414	51,686	193,758
47	82	-	181,325	181,325	3,000	301,190	5,141	2,938	735	377,113	215,544	53,971	200,613
48	83	-	181,325	181,325	3,000	313,225	5,233	2,991	748	393,660	225,001	56,338	208,454
49	84	-	181,325	181,325	3,000	325,622	5,338	3,050	763	410,807	234,801	58,791	217,563
50	85	-	181,325	181,325	231,325	566,716	5,457	3,118	780	428,588	244,963	61,334	-

案例十九：

合众至尊宝年金保险利益演示表

性别		投保年龄	交费期限		保险期间		主险基本保险金额						年交保费
男		35	5		50		100000						72,240
保单年度	期末年龄	各年度保险费	累计保险费	身故保险金	生存保险金	累积生存保险金	当年度红利			累积红利			年末现金价值
							高	中	低	高	中	低	
1	36	72,240	72,240	72,240	6,000	6,000	1,325	758	190	1,325	758	190	22,936
2	37	72,240	144,480	144,480	6,000	12,180	2,772	1,585	398	4,137	2,366	594	58,626
3	38	72,240	216,720	216,720	6,000	18,545	4,254	2,432	610	8,515	4,869	1,222	97,378
4	39	72,240	288,960	288,960	6,000	25,102	5,773	3,300	828	14,543	8,315	2,086	140,644
5	40	72,240	361,200	361,200	6,000	31,855	7,329	4,190	1,051	22,309	12,754	3,200	187,422
6	41	-	361,200	361,200	6,000	38,810	7,364	4,210	1,056	30,342	17,347	4,352	189,558
7	42	-	361,200	361,200	6,000	45,975	7,399	4,230	1,061	38,651	22,097	5,543	191,772
8	43	-	361,200	361,200	6,000	53,354	7,435	4,251	1,067	47,246	27,011	6,777	194,067
9	44	-	361,200	361,200	6,000	60,955	7,472	4,272	1,072	56,135	32,094	8,052	196,448
10	45	-	361,200	361,200	6,000	68,783	7,510	4,294	1,078	65,329	37,350	9,371	198,917
11	46	-	361,200	361,200	6,000	76,847	7,549	4,316	1,083	74,838	42,787	10,736	201,478
12	47	-	361,200	361,200	6,000	85,152	7,588	4,339	1,089	84,671	48,409	12,147	204,132
13	48	-	361,200	361,200	6,000	93,707	7,629	4,362	1,095	94,840	54,224	13,606	206,879
14	49	-	361,200	361,200	6,000	102,518	7,670	4,386	1,101	105,355	60,236	15,115	209,722
15	50	-	361,200	361,200	6,000	111,593	7,712	4,410	1,107	116,228	66,454	16,676	212,663
16	51	-	361,200	361,200	6,000	120,941	7,756	4,435	1,114	127,471	72,882	18,290	215,706
17	52	-	361,200	361,200	6,000	130,570	7,800	4,460	1,120	139,095	79,529	19,959	218,857
18	53	-	361,200	361,200	6,000	140,487	7,845	4,486	1,127	151,113	86,400	21,684	222,122
19	54	-	361,200	361,200	6,000	150,701	7,891	4,512	1,134	163,537	93,504	23,469	225,507
20	55	-	361,200	361,200	6,000	161,222	7,938	4,539	1,140	176,381	100,849	25,313	229,014
21	56	-	361,200	361,200	6,000	172,059	7,987	4,567	1,147	189,660	108,441	27,219	232,640
22	57	-	361,200	361,200	6,000	183,221	8,036	4,595	1,154	203,386	116,289	29,190	236,380
23	58	-	361,200	361,200	6,000	194,717	8,087	4,625	1,162	217,574	124,403	31,228	240,227
24	59	-	361,200	361,200	6,000	206,559	8,139	4,654	1,169	232,240	132,789	33,334	244,172
25	60	-	361,200	361,200	6,000	218,756	8,192	4,685	1,177	247,400	141,458	35,511	248,214
26	61	-	361,200	361,200	6,000	231,318	8,247	4,716	1,185	263,069	150,417	37,761	252,350
27	62	-	361,200	361,200	6,000	244,258	8,302	4,747	1,193	279,263	159,677	40,087	256,587
28	63	-	361,200	361,200	6,000	257,586	8,358	4,779	1,200	295,999	169,246	42,489	260,932
29	64	-	361,200	361,200	6,000	271,313	8,415	4,811	1,208	313,294	179,135	44,972	265,393
30	65	-	361,200	361,200	6,000	285,452	8,474	4,845	1,215	331,166	189,354	47,536	269,980
31	66	-	361,200	361,200	6,000	300,016	8,534	4,878	1,222	349,635	199,912	50,184	274,700
32	67	-	361,200	361,200	6,000	315,017	8,596	4,912	1,229	368,720	210,822	52,919	279,564
33	68	-	361,200	361,200	6,000	330,467	8,660	4,949	1,237	388,442	222,095	55,743	284,580
34	69	-	361,200	361,200	6,000	346,381	8,728	4,988	1,247	408,823	233,746	58,663	289,762
35	70	-	361,200	361,200	6,000	362,772	8,799	5,028	1,257	429,887	245,787	61,679	295,128
36	71	-	361,200	361,200	6,000	379,656	8,873	5,070	1,268	451,657	258,230	64,798	300,701
37	72	-	361,200	361,200	6,000	397,045	8,951	5,115	1,279	474,157	271,092	68,021	306,511
38	73	-	361,200	361,200	6,000	414,957	9,033	5,161	1,290	497,415	284,386	71,351	312,598
39	74	-	361,200	361,200	6,000	433,405	9,119	5,211	1,303	521,456	298,128	74,795	319,012
40	75	-	361,200	361,200	6,000	452,408	9,211	5,263	1,316	546,311	312,335	78,355	325,818
41	76	-	361,200	361,200	6,000	471,980	9,310	5,320	1,330	572,010	327,025	82,035	333,096
42	77	-	361,200	361,200	6,000	492,139	9,416	5,380	1,345	598,587	342,216	85,841	340,953
43	78	-	361,200	361,200	6,000	512,903	9,531	5,446	1,362	626,075	357,929	89,779	349,524
44	79	-	361,200	361,200	6,000	534,290	9,658	5,519	1,380	654,516	374,185	93,852	358,988
45	80	-	361,200	361,200	6,000	556,319	9,797	5,599	1,400	683,948	391,010	98,068	369,579
46	81	-	361,200	361,200	6,000	579,009	9,953	5,688	1,422	714,420	408,428	102,432	381,610
47	82	-	361,200	361,200	6,000	602,379	10,129	5,788	1,447	745,981	426,469	106,952	395,499
48	83	-	361,200	361,200	6,000	626,450	10,330	5,903	1,476	778,691	445,166	111,636	411,818
49	84	-	361,200	361,200	6,000	651,244	10,562	6,035	1,509	812,613	464,556	116,494	431,352
50	85	-	361,200	361,200	461,200	1,131,981	10,832	6,190	1,547	847,824	484,683	121,536	-



案例二十：

合众至尊宝年金保险利益演示表

性别		投保年龄		交费期限		保险期间		主险基本保险金额			年交保费		
男		35		10		50		100000			40,390		
保单年度	期末年龄	各年度保险费	累计保险费	身故保险金	生存保险金	累积生存保险金	当年度红利			累积红利			年末现金价值
							高	中	低	高	中	低	
1	36	40,390	40,390	40,390	6,000	6,000	653	373	94	653	373	94	8,306
2	37	40,390	80,780	80,780	6,000	12,180	1,389	794	200	2,062	1,178	297	24,477
3	38	40,390	121,170	121,170	6,000	18,545	2,143	1,226	308	4,266	2,440	614	41,695
4	39	40,390	161,560	161,560	6,000	25,102	2,916	1,668	419	7,310	4,181	1,051	61,679
5	40	40,390	201,950	201,950	6,000	31,855	3,708	2,120	533	11,238	6,426	1,616	82,927
6	41	40,390	242,340	242,340	6,000	38,810	4,519	2,584	650	16,094	9,203	2,314	105,501
7	42	40,390	282,730	282,730	6,000	45,975	5,350	3,060	769	21,927	12,539	3,153	129,465
8	43	40,390	323,120	323,120	6,000	53,354	6,202	3,547	892	28,786	16,462	4,139	154,888
9	44	40,390	363,510	363,510	6,000	60,955	7,075	4,046	1,017	36,725	21,002	5,280	181,843
10	45	40,390	403,900	403,900	6,000	68,783	7,969	4,557	1,146	45,796	26,189	6,585	210,405
11	46	-	403,900	403,900	6,000	76,847	8,018	4,586	1,153	55,188	31,561	7,935	213,407
12	47	-	403,900	403,900	6,000	85,152	8,069	4,615	1,160	64,912	37,123	9,333	216,516
13	48	-	403,900	403,900	6,000	93,707	8,120	4,644	1,168	74,980	42,880	10,781	219,734
14	49	-	403,900	403,900	6,000	102,518	8,173	4,674	1,176	85,402	48,841	12,281	223,063
15	50	-	403,900	403,900	6,000	111,593	8,227	4,705	1,184	96,191	55,011	13,833	226,506
16	51	-	403,900	403,900	6,000	120,941	8,282	4,737	1,192	107,359	61,398	15,440	230,067
17	52	-	403,900	403,900	6,000	130,570	8,338	4,769	1,201	118,918	68,009	17,104	233,754
18	53	-	403,900	403,900	6,000	140,487	8,395	4,802	1,209	130,880	74,851	18,827	237,573
19	54	-	403,900	403,900	6,000	150,701	8,453	4,836	1,218	143,260	81,933	20,609	241,531
20	55	-	403,900	403,900	6,000	161,222	8,513	4,870	1,226	156,070	89,261	22,454	245,629
21	56	-	403,900	403,900	6,000	172,059	8,574	4,905	1,235	169,327	96,844	24,362	249,866
22	57	-	403,900	403,900	6,000	183,221	8,637	4,941	1,245	183,043	104,690	26,338	254,233
23	58	-	403,900	403,900	6,000	194,717	8,701	4,978	1,254	197,236	112,809	28,382	258,721
24	59	-	403,900	403,900	6,000	206,559	8,767	5,016	1,264	211,920	121,209	30,498	263,321
25	60	-	403,900	403,900	6,000	218,756	8,834	5,054	1,275	227,111	129,899	32,688	268,028
26	61	-	403,900	403,900	6,000	231,318	8,903	5,094	1,285	242,828	138,890	34,953	272,841
27	62	-	403,900	403,900	6,000	244,258	8,972	5,134	1,296	259,084	148,191	37,298	277,764
28	63	-	403,900	403,900	6,000	257,586	9,042	5,174	1,306	275,899	157,811	39,723	282,806
29	64	-	403,900	403,900	6,000	271,313	9,114	5,215	1,316	293,290	167,760	42,230	287,976
30	65	-	403,900	403,900	6,000	285,452	9,187	5,256	1,326	311,276	178,049	44,823	293,283
31	66	-	403,900	403,900	6,000	300,016	9,261	5,298	1,335	329,875	188,688	47,503	298,735
32	67	-	403,900	403,900	6,000	315,017	9,338	5,341	1,345	349,109	199,690	50,273	304,342
33	68	-	403,900	403,900	6,000	330,467	9,416	5,385	1,354	368,998	211,066	53,135	310,113
34	69	-	403,900	403,900	6,000	346,381	9,495	5,429	1,364	389,563	222,827	56,093	316,061
35	70	-	403,900	403,900	6,000	362,772	9,577	5,474	1,372	410,827	234,986	59,148	322,203
36	71	-	403,900	403,900	6,000	379,656	9,661	5,520	1,380	432,813	247,555	62,303	328,563
37	72	-	403,900	403,900	6,000	397,045	9,753	5,573	1,393	455,550	260,555	65,565	335,172
38	73	-	403,900	403,900	6,000	414,957	9,849	5,628	1,407	479,066	273,999	68,939	342,072
39	74	-	403,900	403,900	6,000	433,405	9,950	5,686	1,421	503,388	287,905	72,428	349,314
40	75	-	403,900	403,900	6,000	452,408	10,057	5,747	1,437	528,547	302,290	76,038	356,964
41	76	-	403,900	403,900	6,000	471,980	10,171	5,812	1,453	554,574	317,170	79,772	365,110
42	77	-	403,900	403,900	6,000	492,139	10,293	5,881	1,470	581,504	332,566	83,635	373,861
43	78	-	403,900	403,900	6,000	512,903	10,424	5,956	1,489	609,373	348,499	87,633	383,361
44	79	-	403,900	403,900	6,000	534,290	10,566	6,038	1,509	638,221	364,992	91,771	393,798
45	80	-	403,900	403,900	6,000	556,319	10,722	6,127	1,532	668,089	382,069	96,056	405,417
46	81	-	403,900	403,900	6,000	579,009	10,896	6,226	1,557	699,028	399,757	100,495	418,550
47	82	-	403,900	403,900	6,000	602,379	11,090	6,337	1,584	731,089	418,087	105,094	433,637
48	83	-	403,900	403,900	6,000	626,450	11,309	6,462	1,616	764,330	437,091	109,862	451,283
49	84	-	403,900	403,900	6,000	651,244	11,561	6,606	1,652	798,821	456,810	114,810	472,317
50	85	-	403,900	403,900	503,900	1,174,681	11,854	6,774	1,693	834,640	477,289	119,948	-

案例二十一：

合众至尊宝年金保险利益演示表

性别	投保年龄		交费期限		保险期间		主险基本保险金额			年交保费			
男	40		5			45	100000			75,490			
保单年度	期末年龄	各年度保险费	累计保险费	身故保险金	生存保险金	累积生存保险金	当年度红利			累积红利			年末现金价值
							高	中	低	高	中	低	
1	41	75,490	75,490	75,490	6,000	6,000	1,385	792	199	1,385	792	199	25,006
2	42	75,490	150,980	150,980	6,000	12,180	2,903	1,660	417	4,330	2,476	622	63,723
3	43	75,490	226,470	226,470	6,000	18,545	4,458	2,549	640	8,917	5,099	1,281	105,742
4	44	75,490	301,960	301,960	6,000	25,102	6,052	3,460	869	15,237	8,712	2,188	152,622
5	45	75,490	377,450	377,450	6,000	31,855	7,685	4,394	1,103	23,379	13,367	3,357	203,289
6	46	-	377,450	377,450	6,000	38,810	7,727	4,419	1,110	31,807	18,187	4,567	206,018
7	47	-	377,450	377,450	6,000	45,975	7,771	4,444	1,116	40,533	23,177	5,820	208,845
8	48	-	377,450	377,450	6,000	53,354	7,816	4,469	1,123	49,565	28,341	7,118	211,771
9	49	-	377,450	377,450	6,000	60,955	7,861	4,496	1,130	58,913	33,688	8,462	214,799
10	50	-	377,450	377,450	6,000	68,783	7,908	4,522	1,137	68,588	39,220	9,852	217,931
11	51	-	377,450	377,450	6,000	76,847	7,956	4,550	1,144	78,602	44,947	11,292	221,171
12	52	-	377,450	377,450	6,000	85,152	8,005	4,578	1,151	88,965	50,873	12,782	224,526
13	53	-	377,450	377,450	6,000	93,707	8,054	4,606	1,158	99,688	57,005	14,323	228,003
14	54	-	377,450	377,450	6,000	102,518	8,105	4,635	1,166	110,783	63,351	15,919	231,605
15	55	-	377,450	377,450	6,000	111,593	8,157	4,665	1,173	122,264	69,916	17,569	235,337
16	56	-	377,450	377,450	6,000	120,941	8,210	4,696	1,181	134,142	76,710	19,278	239,195
17	57	-	377,450	377,450	6,000	130,570	8,265	4,727	1,189	146,431	83,738	21,045	243,174
18	58	-	377,450	377,450	6,000	140,487	8,321	4,759	1,197	159,145	91,009	22,873	247,265
19	59	-	377,450	377,450	6,000	150,701	8,378	4,792	1,206	172,297	98,531	24,765	251,460
20	60	-	377,450	377,450	6,000	161,222	8,437	4,825	1,214	185,903	106,312	26,722	255,754
21	61	-	377,450	377,450	6,000	172,059	8,496	4,860	1,223	199,976	114,362	28,747	260,148
22	62	-	377,450	377,450	6,000	183,221	8,557	4,894	1,232	214,532	122,686	30,841	264,647
23	63	-	377,450	377,450	6,000	194,717	8,618	4,929	1,240	229,586	131,296	33,007	269,257
24	64	-	377,450	377,450	6,000	206,559	8,681	4,965	1,249	245,155	140,200	35,246	273,987
25	65	-	377,450	377,450	6,000	218,756	8,745	5,001	1,257	261,255	149,407	37,560	278,848
26	66	-	377,450	377,450	6,000	231,318	8,811	5,038	1,265	277,903	158,927	39,952	283,847
27	67	-	377,450	377,450	6,000	244,258	8,878	5,076	1,273	295,118	168,771	42,424	288,993
28	68	-	377,450	377,450	6,000	257,586	8,947	5,114	1,281	312,919	178,948	44,977	294,297
29	69	-	377,450	377,450	6,000	271,313	9,017	5,153	1,288	331,324	189,469	47,615	299,770
30	70	-	377,450	377,450	6,000	285,452	9,093	5,196	1,299	350,356	200,350	50,342	305,431
31	71	-	377,450	377,450	6,000	300,016	9,173	5,242	1,310	370,040	211,602	53,162	311,304
32	72	-	377,450	377,450	6,000	315,017	9,256	5,289	1,322	390,397	223,239	56,079	317,418
33	73	-	377,450	377,450	6,000	330,467	9,343	5,339	1,335	411,452	235,275	59,097	323,815
34	74	-	377,450	377,450	6,000	346,381	9,435	5,392	1,348	433,231	247,725	62,218	330,544
35	75	-	377,450	377,450	6,000	362,772	9,533	5,447	1,362	455,760	260,604	65,446	337,671
36	76	-	377,450	377,450	6,000	379,656	9,637	5,507	1,377	479,070	273,929	68,786	345,279
37	77	-	377,450	377,450	6,000	397,045	9,749	5,571	1,393	503,191	287,718	72,243	353,476
38	78	-	377,450	377,450	6,000	414,957	9,871	5,640	1,410	528,158	301,990	75,820	362,401
39	79	-	377,450	377,450	6,000	433,405	10,003	5,716	1,429	554,006	316,766	79,524	372,235
40	80	-	377,450	377,450	6,000	452,408	10,149	5,800	1,450	580,775	332,068	83,360	383,218
41	81	-	377,450	377,450	6,000	471,980	10,312	5,893	1,473	608,510	347,924	87,333	395,668
42	82	-	377,450	377,450	6,000	492,139	10,495	5,997	1,499	637,261	364,358	91,452	410,013
43	83	-	377,450	377,450	6,000	512,903	10,703	6,116	1,529	667,081	381,405	95,725	426,837
44	84	-	377,450	377,450	6,000	534,290	10,942	6,253	1,563	698,036	399,100	100,160	446,942
45	85	-	377,450	377,450	477,450	1,027,769	11,221	6,412	1,603	730,198	417,485	104,768	-

案例二十二：

合众至尊宝年金保险利益演示表

性别		投保年龄	交费期限		保险期间		主险基本保险金额			年交保费			
女		40	5		45		100000			75,760			
保单年度	期末年龄	各年度保险费	累计保险费	身故保险金	生存保险金	累积生存保险金	当年度红利			累积红利			年末现金价值
							高	中	低	高	中	低	
1	41	75,760	75,760	75,760	6,000	6,000	1,392	796	199	1,392	796	199	24,322
2	42	75,760	151,520	151,520	6,000	12,180	2,918	1,668	418	4,352	2,488	623	62,050
3	43	75,760	227,280	227,280	6,000	18,545	4,481	2,562	642	8,963	5,125	1,284	103,031
4	44	75,760	303,040	303,040	6,000	25,102	6,084	3,478	871	15,316	8,756	2,193	148,793
5	45	75,760	378,800	378,800	6,000	31,855	7,726	4,416	1,106	23,502	13,435	3,365	198,294
6	46	-	378,800	378,800	6,000	38,810	7,771	4,442	1,113	31,978	18,280	4,579	201,004
7	47	-	378,800	378,800	6,000	45,975	7,817	4,469	1,120	40,754	23,297	5,836	203,823
8	48	-	378,800	378,800	6,000	53,354	7,865	4,496	1,127	49,842	28,492	7,138	206,753
9	49	-	378,800	378,800	6,000	60,955	7,913	4,523	1,134	59,250	33,870	8,487	209,795
10	50	-	378,800	378,800	6,000	68,783	7,963	4,552	1,141	68,990	39,438	9,882	212,952
11	51	-	378,800	378,800	6,000	76,847	8,013	4,581	1,148	79,073	45,202	11,327	216,225
12	52	-	378,800	378,800	6,000	85,152	8,065	4,610	1,156	89,510	51,168	12,822	219,620
13	53	-	378,800	378,800	6,000	93,707	8,118	4,641	1,164	100,314	57,344	14,371	223,140
14	54	-	378,800	378,800	6,000	102,518	8,172	4,672	1,172	111,495	63,737	15,974	226,789
15	55	-	378,800	378,800	6,000	111,593	8,228	4,704	1,180	123,068	70,353	17,633	230,567
16	56	-	378,800	378,800	6,000	120,941	8,284	4,736	1,188	135,044	77,199	19,350	234,476
17	57	-	378,800	378,800	6,000	130,570	8,342	4,769	1,196	147,437	84,284	21,127	238,517
18	58	-	378,800	378,800	6,000	140,487	8,402	4,803	1,205	160,262	91,616	22,966	242,691
19	59	-	378,800	378,800	6,000	150,701	8,463	4,838	1,214	173,533	99,202	24,869	247,000
20	60	-	378,800	378,800	6,000	161,222	8,525	4,874	1,223	187,264	107,053	26,838	251,449
21	61	-	378,800	378,800	6,000	172,059	8,588	4,910	1,232	201,470	115,174	28,875	256,042
22	62	-	378,800	378,800	6,000	183,221	8,653	4,947	1,241	216,167	123,576	30,982	260,786
23	63	-	378,800	378,800	6,000	194,717	8,719	4,985	1,250	231,371	132,269	33,162	265,685
24	64	-	378,800	378,800	6,000	206,559	8,787	5,023	1,259	247,099	141,260	35,415	270,747
25	65	-	378,800	378,800	6,000	218,756	8,856	5,062	1,269	263,368	150,559	37,747	275,977
26	66	-	378,800	378,800	6,000	231,318	8,927	5,102	1,278	280,197	160,178	40,157	281,382
27	67	-	378,800	378,800	6,000	244,258	9,000	5,143	1,287	297,602	170,127	42,649	286,972
28	68	-	378,800	378,800	6,000	257,586	9,075	5,186	1,296	315,605	180,416	45,225	292,757
29	69	-	378,800	378,800	6,000	271,313	9,154	5,231	1,308	334,228	191,060	47,889	298,751
30	70	-	378,800	378,800	6,000	285,452	9,236	5,277	1,319	353,490	202,069	50,645	304,969
31	71	-	378,800	378,800	6,000	300,016	9,320	5,326	1,331	373,415	213,457	53,495	311,434
32	72	-	378,800	378,800	6,000	315,017	9,408	5,376	1,344	394,026	225,236	56,444	318,172
33	73	-	378,800	378,800	6,000	330,467	9,500	5,429	1,357	415,346	237,423	59,494	325,218
34	74	-	378,800	378,800	6,000	346,381	9,597	5,484	1,371	437,404	250,029	62,650	332,614
35	75	-	378,800	378,800	6,000	362,772	9,698	5,542	1,385	460,224	263,072	65,915	340,416
36	76	-	378,800	378,800	6,000	379,656	9,805	5,603	1,401	483,836	276,567	69,293	348,694
37	77	-	378,800	378,800	6,000	397,045	9,919	5,668	1,417	508,270	290,532	72,789	357,537
38	78	-	378,800	378,800	6,000	414,957	10,041	5,738	1,434	533,559	304,986	76,407	367,059
39	79	-	378,800	378,800	6,000	433,405	10,173	5,813	1,453	559,739	319,949	80,152	377,406
40	80	-	378,800	378,800	6,000	452,408	10,315	5,894	1,474	586,846	335,441	84,030	388,765
41	81	-	378,800	378,800	6,000	471,980	10,471	5,984	1,496	614,922	351,489	88,047	401,384
42	82	-	378,800	378,800	6,000	492,139	10,644	6,082	1,521	644,014	368,115	92,210	415,585
43	83	-	378,800	378,800	6,000	512,903	10,836	6,192	1,548	674,170	385,351	96,524	431,801
44	84	-	378,800	378,800	6,000	534,290	11,052	6,316	1,579	705,447	403,227	100,999	450,609
45	85	-	378,800	378,800	478,800	1,029,119	11,299	6,457	1,614	737,910	421,781	105,643	-

案例二十三：

合众至尊宝年金保险利益演示表

性别		投保年龄	交费期限		保险期间		主险基本保险金额			年交保费			
男		40	5		45		400000			301,960			
保单年度	期末年龄	各年度保险费	累计保险费	身故保险金	生存保险金	累积生存保险金	当年度红利			累积红利			年末现金价值
							高	中	低	高	中	低	
1	41	301,960	301,960	301,960	24,000	24,000	5,540	3,168	796	5,540	3,168	796	100,024
2	42	301,960	603,920	603,920	24,000	48,720	11,612	6,640	1,668	17,318	9,903	2,488	254,892
3	43	301,960	905,880	905,880	24,000	74,182	17,832	10,196	2,560	35,670	20,396	5,123	422,968
4	44	301,960	1,207,840	1,207,840	24,000	100,407	24,208	13,840	3,476	60,948	34,848	8,752	610,488
5	45	301,960	1,509,800	1,509,800	24,000	127,419	30,740	17,576	4,412	93,516	53,469	13,427	813,156
6	46	-	1,509,800	1,509,800	24,000	155,242	30,908	17,676	4,440	127,230	72,750	18,270	824,072
7	47	-	1,509,800	1,509,800	24,000	183,899	31,084	17,776	4,464	162,131	92,708	23,282	835,380
8	48	-	1,509,800	1,509,800	24,000	213,416	31,264	17,876	4,492	198,259	113,365	28,472	847,084
9	49	-	1,509,800	1,509,800	24,000	243,819	31,444	17,984	4,520	235,650	134,750	33,846	859,196
10	50	-	1,509,800	1,509,800	24,000	275,133	31,632	18,088	4,548	274,352	156,881	39,410	871,724
11	51	-	1,509,800	1,509,800	24,000	307,387	31,824	18,200	4,576	314,406	179,787	45,168	884,684
12	52	-	1,509,800	1,509,800	24,000	340,609	32,020	18,312	4,604	355,859	203,493	51,127	898,104
13	53	-	1,509,800	1,509,800	24,000	374,827	32,216	18,424	4,632	398,750	228,022	57,293	912,012
14	54	-	1,509,800	1,509,800	24,000	410,072	32,420	18,540	4,664	443,133	253,402	63,676	926,420
15	55	-	1,509,800	1,509,800	24,000	446,374	32,628	18,660	4,692	489,055	279,664	70,278	941,348
16	56	-	1,509,800	1,509,800	24,000	483,765	32,840	18,784	4,724	536,566	306,838	77,110	956,780
17	57	-	1,509,800	1,509,800	24,000	522,278	33,060	18,908	4,756	585,723	334,951	84,179	972,696
18	58	-	1,509,800	1,509,800	24,000	561,946	33,284	19,036	4,788	636,579	364,036	91,493	989,060
19	59	-	1,509,800	1,509,800	24,000	602,805	33,512	19,168	4,824	689,189	394,125	99,062	1,005,840
20	60	-	1,509,800	1,509,800	24,000	644,889	33,748	19,300	4,856	743,612	425,249	106,889	1,023,016
21	61	-	1,509,800	1,509,800	24,000	688,236	33,984	19,440	4,892	799,905	457,446	114,988	1,040,592
22	62	-	1,509,800	1,509,800	24,000	732,883	34,228	19,576	4,928	858,130	490,746	123,366	1,058,588
23	63	-	1,509,800	1,509,800	24,000	778,869	34,472	19,716	4,960	918,346	525,184	132,027	1,077,028
24	64	-	1,509,800	1,509,800	24,000	826,235	34,724	19,860	4,996	980,620	560,799	140,984	1,095,948
25	65	-	1,509,800	1,509,800	24,000	875,022	34,980	20,004	5,028	1,045,019	597,627	150,241	1,115,392
26	66	-	1,509,800	1,509,800	24,000	925,273	35,244	20,152	5,060	1,111,613	635,708	159,808	1,135,388
27	67	-	1,509,800	1,509,800	24,000	977,031	35,512	20,304	5,092	1,180,474	675,083	169,695	1,155,972
28	68	-	1,509,800	1,509,800	24,000	1,030,342	35,788	20,456	5,124	1,251,676	715,792	179,909	1,177,188
29	69	-	1,509,800	1,509,800	24,000	1,085,252	36,068	20,612	5,152	1,325,294	757,878	190,459	1,199,080
30	70	-	1,509,800	1,509,800	24,000	1,141,810	36,372	20,784	5,196	1,401,425	801,398	201,368	1,221,724
31	71	-	1,509,800	1,509,800	24,000	1,200,064	36,692	20,968	5,240	1,480,160	846,408	212,650	1,245,216
32	72	-	1,509,800	1,509,800	24,000	1,260,066	37,024	21,156	5,288	1,561,588	892,956	224,317	1,269,672
33	73	-	1,509,800	1,509,800	24,000	1,321,868	37,372	21,356	5,340	1,645,808	941,101	236,387	1,295,260
34	74	-	1,509,800	1,509,800	24,000	1,385,524	37,740	21,568	5,392	1,732,922	990,902	248,870	1,322,176
35	75	-	1,509,800	1,509,800	24,000	1,451,090	38,132	21,788	5,448	1,823,042	1,042,417	261,784	1,350,684
36	76	-	1,509,800	1,509,800	24,000	1,518,623	38,548	22,028	5,508	1,916,281	1,095,718	275,146	1,381,116
37	77	-	1,509,800	1,509,800	24,000	1,588,181	38,996	22,284	5,572	2,012,766	1,150,873	288,972	1,413,904
38	78	-	1,509,800	1,509,800	24,000	1,659,827	39,484	22,560	5,640	2,112,633	1,207,959	303,281	1,449,604
39	79	-	1,509,800	1,509,800	24,000	1,733,622	40,012	22,864	5,716	2,216,024	1,267,062	318,096	1,488,940
40	80	-	1,509,800	1,509,800	24,000	1,809,630	40,596	23,200	5,800	2,323,100	1,328,274	333,439	1,532,872
41	81	-	1,509,800	1,509,800	24,000	1,887,919	41,248	23,572	5,892	2,434,041	1,391,694	349,334	1,582,672
42	82	-	1,509,800	1,509,800	24,000	1,968,557	41,980	23,988	5,996	2,549,043	1,457,433	365,810	1,640,052
43	83	-	1,509,800	1,509,800	24,000	2,051,613	42,812	24,464	6,116	2,668,326	1,525,620	382,900	1,707,348
44	84	-	1,509,800	1,509,800	24,000	2,137,162	43,768	25,012	6,252	2,792,144	1,596,401	400,639	1,787,768
45	85	-	1,509,800	1,509,800	1,909,800	4,111,077	44,884	25,648	6,412	2,920,792	1,669,941	419,070	-

案例二十四：

合众至尊宝年金保险利益演示表

性别		投保年龄	交费期限		保险期间		主险基本保险金额			年交保费			
男		40	5		45		3000000			2,264,700			
保单年度	期末年龄	各年度保险费	累计保险费	身故保险金	生存保险金	累积生存保险金	当年度红利			累积红利			年末现金价值
							高	中	低	高	中	低	
1	41	2,264,700	2,264,700	2,264,700	180,000	180,000	41,550	23,760	5,970	41,550	23,760	5,970	750,180
2	42	2,264,700	4,529,400	4,529,400	180,000	365,400	87,090	49,800	12,510	129,887	74,273	18,659	1,911,690
3	43	2,264,700	6,794,100	6,794,100	180,000	556,362	133,740	76,470	19,200	267,523	152,971	38,419	3,172,260
4	44	2,264,700	9,058,800	9,058,800	180,000	753,053	181,560	103,800	26,070	457,109	261,360	65,641	4,578,660
5	45	2,264,700	11,323,500	11,323,500	180,000	955,644	230,550	131,820	33,090	701,372	401,021	100,701	6,098,670
6	46	-	11,323,500	11,323,500	180,000	1,164,314	231,810	132,570	33,300	954,223	545,622	137,022	6,180,540
7	47	-	11,323,500	11,323,500	180,000	1,379,243	233,130	133,320	33,480	1,215,980	695,310	174,612	6,265,350
8	48	-	11,323,500	11,323,500	180,000	1,600,620	234,480	134,070	33,690	1,486,939	850,239	213,541	6,353,130
9	49	-	11,323,500	11,323,500	180,000	1,828,639	235,830	134,880	33,900	1,767,377	1,010,627	253,847	6,443,970
10	50	-	11,323,500	11,323,500	180,000	2,063,498	237,240	135,660	34,110	2,057,639	1,176,605	295,572	6,537,930
11	51	-	11,323,500	11,323,500	180,000	2,305,403	238,680	136,500	34,320	2,358,048	1,348,404	338,760	6,635,130
12	52	-	11,323,500	11,323,500	180,000	2,554,565	240,150	137,340	34,530	2,668,939	1,526,196	383,452	6,735,780
13	53	-	11,323,500	11,323,500	180,000	2,811,202	241,620	138,180	34,740	2,990,628	1,710,162	429,696	6,840,090
14	54	-	11,323,500	11,323,500	180,000	3,075,538	243,150	139,050	34,980	3,323,496	1,900,516	477,567	6,948,150
15	55	-	11,323,500	11,323,500	180,000	3,347,804	244,710	139,950	35,190	3,667,911	2,097,482	527,084	7,060,110
16	56	-	11,323,500	11,323,500	180,000	3,628,239	246,300	140,880	35,430	4,024,249	2,301,286	578,326	7,175,850
17	57	-	11,323,500	11,323,500	180,000	3,917,086	247,950	141,810	35,670	4,392,926	2,512,135	631,346	7,295,220
18	58	-	11,323,500	11,323,500	180,000	4,214,598	249,630	142,770	35,910	4,774,344	2,730,269	686,196	7,417,950
19	59	-	11,323,500	11,323,500	180,000	4,521,036	251,340	143,760	36,180	5,168,914	2,955,937	742,962	7,543,800
20	60	-	11,323,500	11,323,500	180,000	4,836,667	253,110	144,750	36,420	5,577,092	3,189,365	801,671	7,672,620
21	61	-	11,323,500	11,323,500	180,000	5,161,767	254,880	145,800	36,690	5,999,284	3,430,846	862,411	7,804,440
22	62	-	11,323,500	11,323,500	180,000	5,496,620	256,710	146,820	36,960	6,435,973	3,680,592	925,244	7,939,410
23	63	-	11,323,500	11,323,500	180,000	5,841,519	258,540	147,870	37,200	6,887,592	3,938,879	990,201	8,077,710
24	64	-	11,323,500	11,323,500	180,000	6,196,765	260,430	148,950	37,470	7,354,650	4,205,996	1,057,377	8,219,610
25	65	-	11,323,500	11,323,500	180,000	6,562,668	262,350	150,030	37,710	7,837,639	4,482,206	1,126,808	8,365,440
26	66	-	11,323,500	11,323,500	180,000	6,939,548	264,330	151,140	37,950	8,337,099	4,767,812	1,198,563	8,515,410
27	67	-	11,323,500	11,323,500	180,000	7,327,734	266,340	152,280	38,190	8,853,552	5,063,126	1,272,709	8,669,790
28	68	-	11,323,500	11,323,500	180,000	7,727,566	268,410	153,420	38,430	9,387,568	5,368,440	1,349,321	8,828,910
29	69	-	11,323,500	11,323,500	180,000	8,139,393	270,510	154,590	38,640	9,939,705	5,684,083	1,428,440	8,993,100
30	70	-	11,323,500	11,323,500	180,000	8,563,575	272,790	155,880	38,970	10,510,686	6,010,486	1,510,264	9,162,930
31	71	-	11,323,500	11,323,500	180,000	9,000,482	275,190	157,260	39,300	11,101,197	6,348,060	1,594,871	9,339,120
32	72	-	11,323,500	11,323,500	180,000	9,450,497	277,680	158,670	39,660	11,711,913	6,697,172	1,682,378	9,522,540
33	73	-	11,323,500	11,323,500	180,000	9,914,011	280,290	160,170	40,050	12,343,560	7,058,257	1,772,899	9,714,450
34	74	-	11,323,500	11,323,500	180,000	10,391,432	283,050	161,760	40,440	12,996,917	7,431,765	1,866,526	9,916,320
35	75	-	11,323,500	11,323,500	180,000	10,883,175	285,990	163,410	40,860	13,672,814	7,818,128	1,963,382	10,130,130
36	76	-	11,323,500	11,323,500	180,000	11,389,670	289,110	165,210	41,310	14,372,109	8,217,882	2,063,593	10,358,370
37	77	-	11,323,500	11,323,500	180,000	11,911,360	292,470	167,130	41,790	15,095,742	8,631,548	2,167,291	10,604,280
38	78	-	11,323,500	11,323,500	180,000	12,448,701	296,130	169,200	42,300	15,844,744	9,059,695	2,274,610	10,872,030
39	79	-	11,323,500	11,323,500	180,000	13,002,162	300,090	171,480	42,870	16,620,177	9,502,965	2,385,718	11,167,050
40	80	-	11,323,500	11,323,500	180,000	13,572,227	304,470	174,000	43,500	17,423,252	9,962,054	2,500,790	11,496,540
41	81	-	11,323,500	11,323,500	180,000	14,159,394	309,360	176,790	44,190	18,255,310	10,437,706	2,620,003	11,870,040
42	82	-	11,323,500	11,323,500	180,000	14,764,175	314,850	179,910	44,970	19,117,819	10,930,747	2,743,573	12,300,390
43	83	-	11,323,500	11,323,500	180,000	15,387,101	321,090	183,480	45,870	20,012,443	11,442,150	2,871,750	12,805,110
44	84	-	11,323,500	11,323,500	180,000	16,028,714	328,260	187,590	46,890	20,941,077	11,973,004	3,004,793	13,408,260
45	85	-	11,323,500	11,323,500	14,323,500	30,833,075	336,630	192,360	48,090	21,905,939	12,524,554	3,143,027	-

案例二十五：

合众至尊宝年金保险利益演示表

性别	投保年龄		交费期限		保险期间		主险基本保险金额			年交保费			
男	50		5		35		50000			43,450			
保单年度	期末年龄	各年度保险费	累计保险费	身故保险金	生存保险金	累积生存保险金	当年度红利			累积红利			年末现金价值
							高	中	低	高	中	低	
1	51	43,450	43,450	43,450	3,000	3,000	797	456	116	797	456	116	16,044
2	52	43,450	86,900	86,900	3,000	6,090	1,681	962	243	2,501	1,431	362	40,584
3	53	43,450	130,350	130,350	3,000	9,273	2,586	1,480	374	5,162	2,954	746	67,183
4	54	43,450	173,800	173,800	3,000	12,551	3,513	2,010	507	8,830	5,052	1,276	96,800
5	55	43,450	217,250	217,250	3,000	15,927	4,463	2,554	644	13,557	7,757	1,958	128,769
6	56	-	217,250	217,250	3,000	19,405	4,498	2,574	650	18,462	10,564	2,666	131,105
7	57	-	217,250	217,250	3,000	22,987	4,534	2,595	655	23,550	13,475	3,401	133,514
8	58	-	217,250	217,250	3,000	26,677	4,571	2,616	661	28,827	16,495	4,164	135,988
9	59	-	217,250	217,250	3,000	30,477	4,609	2,638	667	34,300	19,627	4,955	138,522
10	60	-	217,250	217,250	3,000	34,392	4,647	2,660	673	39,976	22,875	5,776	141,114
11	61	-	217,250	217,250	3,000	38,423	4,687	2,683	679	45,862	26,244	6,628	143,763
12	62	-	217,250	217,250	3,000	42,576	4,726	2,706	685	51,964	29,737	7,511	146,470
13	63	-	217,250	217,250	3,000	46,853	4,766	2,729	691	58,289	33,358	8,427	149,241
14	64	-	217,250	217,250	3,000	51,259	4,807	2,752	697	64,844	37,110	9,377	152,080
15	65	-	217,250	217,250	3,000	55,797	4,849	2,776	703	71,639	40,999	10,360	154,991
16	66	-	217,250	217,250	3,000	60,471	4,892	2,800	708	78,679	45,029	11,379	157,980
17	67	-	217,250	217,250	3,000	65,285	4,935	2,825	714	85,974	49,204	12,435	161,050
18	68	-	217,250	217,250	3,000	70,243	4,979	2,850	720	93,532	53,530	13,527	164,206
19	69	-	217,250	217,250	3,000	75,351	5,024	2,875	725	101,362	58,010	14,658	167,454
20	70	-	217,250	217,250	3,000	80,611	5,071	2,901	731	109,474	62,651	15,828	170,803
21	71	-	217,250	217,250	3,000	86,029	5,118	2,927	736	117,875	67,457	17,039	174,265
22	72	-	217,250	217,250	3,000	91,610	5,166	2,953	740	126,578	72,434	18,289	177,856
23	73	-	217,250	217,250	3,000	97,359	5,218	2,982	746	135,593	77,588	19,583	181,597
24	74	-	217,250	217,250	3,000	103,279	5,273	3,013	754	144,933	82,929	20,924	185,514
25	75	-	217,250	217,250	3,000	109,378	5,332	3,047	762	154,613	88,464	22,314	189,643
26	76	-	217,250	217,250	3,000	115,659	5,394	3,083	771	164,646	94,200	23,754	194,026
27	77	-	217,250	217,250	3,000	122,129	5,461	3,120	780	175,046	100,146	25,246	198,723
28	78	-	217,250	217,250	3,000	128,793	5,532	3,161	790	185,828	106,312	26,793	203,805
29	79	-	217,250	217,250	3,000	135,657	5,609	3,205	801	197,012	112,706	28,398	209,372
30	80	-	217,250	217,250	3,000	142,726	5,693	3,253	813	208,615	119,340	30,063	215,550
31	81	-	217,250	217,250	3,000	150,008	5,786	3,306	827	220,659	126,227	31,792	222,511
32	82	-	217,250	217,250	3,000	157,508	5,889	3,365	842	233,167	133,378	33,587	230,484
33	83	-	217,250	217,250	3,000	165,234	6,006	3,432	858	246,168	140,811	35,452	239,782
34	84	-	217,250	217,250	3,000	173,191	6,139	3,508	877	259,692	148,544	37,393	250,837
35	85	-	217,250	217,250	267,250	445,636	6,293	3,596	899	273,776	156,596	39,414	-

案例二十六：

合众至尊宝年金保险利益演示表

性别	投保年龄		交费期限	保险期间		主险基本保险金额			年交保费				
女	50		5	35		50000			43,450				
保单年度	期末年龄	各年度保险费	累计保险费	身故保险金	生存保险金	累积生存保险金	当年度红利			累积红利			年末现金价值
							高	中	低	高	中	低	
1	51	43,450	43,450	43,450	3,000	3,000	798	456	115	798	456	115	15,545
2	52	43,450	86,900	86,900	3,000	6,090	1,683	963	242	2,504	1,432	360	39,360
3	53	43,450	130,350	130,350	3,000	9,273	2,590	1,481	372	5,170	2,956	743	65,201
4	54	43,450	173,800	173,800	3,000	12,551	3,519	2,013	506	8,844	5,057	1,272	94,009
5	55	43,450	217,250	217,250	3,000	15,927	4,472	2,557	643	13,580	7,766	1,952	125,128
6	56	-	217,250	217,250	3,000	19,405	4,508	2,578	648	18,496	10,577	2,659	127,468
7	57	-	217,250	217,250	3,000	22,987	4,546	2,600	654	23,596	13,494	3,392	129,885
8	58	-	217,250	217,250	3,000	26,677	4,584	2,622	660	28,888	16,521	4,153	132,380
9	59	-	217,250	217,250	3,000	30,477	4,624	2,645	666	34,378	19,661	4,943	134,953
10	60	-	217,250	217,250	3,000	34,392	4,664	2,668	672	40,073	22,918	5,763	137,608
11	61	-	217,250	217,250	3,000	38,423	4,704	2,691	678	45,979	26,296	6,614	140,346
12	62	-	217,250	217,250	3,000	42,576	4,746	2,715	684	52,104	29,800	7,496	143,171
13	63	-	217,250	217,250	3,000	46,853	4,789	2,739	690	58,456	33,433	8,410	146,086
14	64	-	217,250	217,250	3,000	51,259	4,832	2,764	696	65,041	37,199	9,358	149,093
15	65	-	217,250	217,250	3,000	55,797	4,876	2,789	702	71,868	41,104	10,341	152,196
16	66	-	217,250	217,250	3,000	60,471	4,922	2,815	709	78,946	45,153	11,360	155,399
17	67	-	217,250	217,250	3,000	65,285	4,968	2,841	715	86,282	49,348	12,415	158,705
18	68	-	217,250	217,250	3,000	70,243	5,015	2,868	721	93,885	53,697	13,508	162,120
19	69	-	217,250	217,250	3,000	75,351	5,064	2,895	727	101,765	58,203	14,641	165,650
20	70	-	217,250	217,250	3,000	80,611	5,113	2,923	733	109,931	62,872	15,813	169,304
21	71	-	217,250	217,250	3,000	86,029	5,164	2,951	739	118,393	67,709	17,026	173,094
22	72	-	217,250	217,250	3,000	91,610	5,217	2,981	746	127,162	72,721	18,282	177,032
23	73	-	217,250	217,250	3,000	97,359	5,273	3,013	754	136,250	77,916	19,584	181,136
24	74	-	217,250	217,250	3,000	103,279	5,332	3,047	762	145,669	83,300	20,933	185,430
25	75	-	217,250	217,250	3,000	109,378	5,393	3,082	771	155,432	88,880	22,331	189,942
26	76	-	217,250	217,250	3,000	115,659	5,457	3,119	780	165,552	94,665	23,781	194,709
27	77	-	217,250	217,250	3,000	122,129	5,525	3,157	790	176,043	100,662	25,284	199,780
28	78	-	217,250	217,250	3,000	128,793	5,597	3,199	800	186,922	106,880	26,842	205,215
29	79	-	217,250	217,250	3,000	135,657	5,675	3,243	811	198,204	113,329	28,458	211,092
30	80	-	217,250	217,250	3,000	142,726	5,758	3,290	823	209,907	120,019	30,134	217,513
31	81	-	217,250	217,250	3,000	150,008	5,848	3,342	836	222,052	126,961	31,873	224,609
32	82	-	217,250	217,250	3,000	157,508	5,946	3,398	850	234,660	134,168	33,679	232,555
33	83	-	217,250	217,250	3,000	165,234	6,056	3,460	865	247,755	141,653	35,554	241,584
34	84	-	217,250	217,250	3,000	173,191	6,178	3,530	883	261,365	149,433	37,504	252,007
35	85	-	217,250	217,250	267,250	445,636	6,316	3,609	902	275,521	157,525	39,531	-

案例二十七：

合众至尊宝年金保险利益演示表

性别	投保年龄		交费期限		保险期间		主险基本保险金额			年交保费			
男	50		5		35		100000			86,900			
保单年度	期末年龄	各年度保险费	累计保险费	身故保险金	生存保险金	累积生存保险金	当年度红利			累积红利			年末现金价值
							高	中	低	高	中	低	
1	51	86,900	86,900	86,900	6,000	6,000	1,594	912	231	1,594	912	231	32,088
2	52	86,900	173,800	173,800	6,000	12,180	3,361	1,923	486	5,003	2,862	724	81,167
3	53	86,900	260,700	260,700	6,000	18,545	5,171	2,959	747	10,324	5,907	1,493	134,366
4	54	86,900	347,600	347,600	6,000	25,102	7,026	4,020	1,014	17,660	10,104	2,551	193,599
5	55	86,900	434,500	434,500	6,000	31,855	8,925	5,107	1,288	27,114	15,515	3,916	257,537
6	56	-	434,500	434,500	6,000	38,810	8,996	5,147	1,299	36,924	21,127	5,332	262,210
7	57	-	434,500	434,500	6,000	45,975	9,068	5,189	1,310	47,100	26,950	6,802	267,027
8	58	-	434,500	434,500	6,000	53,354	9,141	5,231	1,321	57,654	32,989	8,327	271,975
9	59	-	434,500	434,500	6,000	60,955	9,217	5,275	1,333	68,600	39,254	9,910	277,044
10	60	-	434,500	434,500	6,000	68,783	9,294	5,319	1,345	79,952	45,751	11,553	282,228
11	61	-	434,500	434,500	6,000	76,847	9,373	5,365	1,357	91,724	52,488	13,256	287,525
12	62	-	434,500	434,500	6,000	85,152	9,452	5,411	1,369	103,927	59,474	15,023	292,940
13	63	-	434,500	434,500	6,000	93,707	9,532	5,457	1,381	116,577	66,715	16,855	298,482
14	64	-	434,500	434,500	6,000	102,518	9,614	5,504	1,393	129,689	74,220	18,753	304,159
15	65	-	434,500	434,500	6,000	111,593	9,698	5,551	1,405	143,277	81,998	20,721	309,982
16	66	-	434,500	434,500	6,000	120,941	9,783	5,600	1,416	157,359	90,058	22,758	315,960
17	67	-	434,500	434,500	6,000	130,570	9,869	5,649	1,428	171,948	98,409	24,869	322,099
18	68	-	434,500	434,500	6,000	140,487	9,958	5,699	1,439	187,065	107,060	27,054	328,411
19	69	-	434,500	434,500	6,000	150,701	10,048	5,749	1,450	202,725	116,021	29,316	334,907
20	70	-	434,500	434,500	6,000	161,222	10,141	5,801	1,461	218,947	125,302	31,656	341,606
21	71	-	434,500	434,500	6,000	172,059	10,235	5,853	1,471	235,751	134,915	34,077	348,530
22	72	-	434,500	434,500	6,000	183,221	10,332	5,906	1,479	253,155	144,868	36,578	355,712
23	73	-	434,500	434,500	6,000	194,717	10,435	5,963	1,491	271,185	155,177	39,167	363,194
24	74	-	434,500	434,500	6,000	206,559	10,546	6,026	1,507	289,867	165,858	41,849	371,028
25	75	-	434,500	434,500	6,000	218,756	10,664	6,094	1,523	309,227	176,928	44,627	379,285
26	76	-	434,500	434,500	6,000	231,318	10,788	6,165	1,541	329,291	188,401	47,507	388,052
27	77	-	434,500	434,500	6,000	244,258	10,921	6,240	1,560	350,091	200,293	50,492	397,445
28	78	-	434,500	434,500	6,000	257,586	11,063	6,322	1,580	371,657	212,624	53,587	407,610
29	79	-	434,500	434,500	6,000	271,313	11,217	6,410	1,602	394,024	225,412	56,797	418,744
30	80	-	434,500	434,500	6,000	285,452	11,385	6,506	1,626	417,229	238,681	60,126	431,100
31	81	-	434,500	434,500	6,000	300,016	11,571	6,612	1,653	441,317	252,453	63,583	445,022
32	82	-	434,500	434,500	6,000	315,017	11,778	6,730	1,683	466,335	266,757	67,174	460,968
33	83	-	434,500	434,500	6,000	330,467	12,011	6,863	1,716	492,336	281,622	70,905	479,564
34	84	-	434,500	434,500	6,000	346,381	12,278	7,016	1,754	519,384	297,087	74,786	501,673
35	85	-	434,500	434,500	534,500	891,272	12,586	7,192	1,798	547,551	313,192	78,828	-



案例二十八：

合众至尊宝年金保险利益演示表													
性别	投保年龄	交费期限		保险期间		主险基本保险金额			年交保费				
男	60	5		25		50000			58,975				
保单年度	期末年龄	各年度保险费	累计保险费	身故保险金	生存保险金	累积生存保险金	当年度红利			累积红利			年末现金价值
							高	中	低	高	中	低	
1	61	58,975	58,975	58,975	3,000	3,000	1,081	621	161	1,081	621	161	25,084
2	62	58,975	117,950	117,950	3,000	6,090	2,303	1,321	340	3,416	1,960	505	62,841
3	63	58,975	176,925	176,925	3,000	9,273	3,554	2,039	523	7,072	4,057	1,043	103,614
4	64	58,975	235,900	235,900	3,000	12,551	4,835	2,773	711	12,119	6,952	1,785	148,788
5	65	58,975	294,875	294,875	3,000	15,927	6,145	3,524	903	18,627	10,684	2,742	197,354
6	66	-	294,875	294,875	3,000	19,405	6,214	3,564	914	25,399	14,568	3,738	201,674
7	67	-	294,875	294,875	3,000	22,987	6,284	3,604	925	32,445	18,609	4,775	206,096
8	68	-	294,875	294,875	3,000	26,677	6,355	3,645	935	39,773	22,813	5,853	210,624
9	69	-	294,875	294,875	3,000	30,477	6,427	3,686	946	47,393	27,183	6,974	215,263
10	70	-	294,875	294,875	3,000	34,392	6,500	3,728	956	55,315	31,726	8,139	220,023
11	71	-	294,875	294,875	3,000	38,423	6,575	3,770	966	63,549	36,448	9,348	224,917
12	72	-	294,875	294,875	3,000	42,576	6,651	3,813	975	72,106	41,354	10,604	229,960
13	73	-	294,875	294,875	3,000	46,853	6,728	3,856	984	80,997	46,450	11,905	235,178
14	74	-	294,875	294,875	3,000	51,259	6,807	3,899	992	90,234	51,743	13,254	240,599
15	75	-	294,875	294,875	3,000	55,797	6,887	3,943	998	99,828	57,238	14,650	246,265
16	76	-	294,875	294,875	3,000	60,471	6,970	3,987	1,004	109,793	62,941	16,093	252,225
17	77	-	294,875	294,875	3,000	65,285	7,055	4,031	1,008	120,141	68,860	17,584	258,548
18	78	-	294,875	294,875	3,000	70,243	7,154	4,088	1,022	130,899	75,014	19,133	265,319
19	79	-	294,875	294,875	3,000	75,351	7,260	4,149	1,037	142,086	81,413	20,744	272,654
20	80	-	294,875	294,875	3,000	80,611	7,374	4,214	1,054	153,723	88,070	22,420	280,702
21	81	-	294,875	294,875	3,000	86,029	7,498	4,285	1,071	165,832	94,996	24,163	289,665
22	82	-	294,875	294,875	3,000	91,610	7,635	4,363	1,091	178,442	102,209	25,979	299,816
23	83	-	294,875	294,875	3,000	97,359	7,786	4,449	1,112	191,581	109,724	27,870	311,526
24	84	-	294,875	294,875	3,000	103,279	7,956	4,546	1,137	205,284	117,561	29,843	325,307
25	85	-	294,875	294,875	344,875	451,253	8,151	4,658	1,165	219,593	125,746	31,903	-

案例二十九：

合众至尊宝年金保险利益演示表													
性别	投保年龄	交费期限		保险期间		主险基本保险金额			年交保费				
女	60	5		25		50000			57,780				
保单年度	期末年龄	各年度保险费	累计保险费	身故保险金	生存保险金	累积生存保险金	当年度红利			累积红利			年末现金价值
							高	中	低	高	中	低	
1	61	57,780	57,780	57,780	3,000	3,000	1,060	607	155	1,060	607	155	23,875
2	62	57,780	115,560	115,560	3,000	6,090	2,258	1,293	329	3,349	1,918	488	59,879
3	63	57,780	173,340	173,340	3,000	9,273	3,485	1,996	507	6,935	3,972	1,010	98,847
4	64	57,780	231,120	231,120	3,000	12,551	4,742	2,716	690	11,885	6,806	1,730	142,122
5	65	57,780	288,900	288,900	3,000	15,927	6,029	3,453	877	18,270	10,463	2,658	188,748
6	66	-	288,900	288,900	3,000	19,405	6,100	3,493	887	24,918	14,270	3,625	193,236
7	67	-	288,900	288,900	3,000	22,987	6,172	3,535	898	31,837	18,233	4,631	197,857
8	68	-	288,900	288,900	3,000	26,677	6,245	3,577	909	39,037	22,356	5,678	202,616
9	69	-	288,900	288,900	3,000	30,477	6,320	3,619	919	46,527	26,646	6,768	207,519
10	70	-	288,900	288,900	3,000	34,392	6,396	3,663	930	54,319	31,108	7,900	212,576
11	71	-	288,900	288,900	3,000	38,423	6,473	3,707	940	62,421	35,747	9,077	217,798
12	72	-	288,900	288,900	3,000	42,576	6,552	3,751	950	70,846	40,571	10,300	223,200
13	73	-	288,900	288,900	3,000	46,853	6,633	3,797	960	79,604	45,584	11,569	228,801
14	74	-	288,900	288,900	3,000	51,259	6,715	3,842	969	88,707	50,794	12,885	234,626
15	75	-	288,900	288,900	3,000	55,797	6,800	3,889	978	98,167	56,206	14,249	240,710
16	76	-	288,900	288,900	3,000	60,471	6,886	3,936	985	107,998	61,828	15,661	247,095
17	77	-	288,900	288,900	3,000	65,285	6,980	3,989	997	118,218	67,671	17,128	253,837
18	78	-	288,900	288,900	3,000	70,243	7,081	4,046	1,012	128,845	73,747	18,653	261,006
19	79	-	288,900	288,900	3,000	75,351	7,187	4,107	1,027	139,897	80,067	20,239	268,694
20	80	-	288,900	288,900	3,000	80,611	7,300	4,172	1,043	151,394	86,640	21,890	277,020
21	81	-	288,900	288,900	3,000	86,029	7,421	4,241	1,060	163,357	93,480	23,606	286,141
22	82	-	288,900	288,900	3,000	91,610	7,552	4,316	1,079	175,810	100,600	25,393	296,262
23	83	-	288,900	288,900	3,000	97,359	7,695	4,398	1,100	188,779	108,015	27,255	307,659
24	84	-	288,900	288,900	3,000	103,279	7,853	4,488	1,122	202,295	115,743	29,194	320,703
25	85	-	288,900	288,900	338,900	445,278	8,030	4,589	1,147	216,394	123,804	31,217	-

案例三十：

合众至尊宝年金保险利益演示表

性别		投保年龄	交费期限		保险期间		主险基本保险金额			年交保费			
男		30	5		55		60000			41,898			
保单年度	期末年龄	各年度保险费	累计保险费	身故保险金	生存保险金	累积生存保险金	当年度红利			累积红利			年末现金价值
							高	中	低	高	中	低	
1	31	41,898	41,898	41,898	3,600	3,600	769	439	110	769	439	110	12,837
2	32	41,898	83,796	83,796	3,600	7,308	1,604	917	230	2,396	1,370	344	32,899
3	33	41,898	125,694	125,694	3,600	11,127	2,461	1,407	353	4,929	2,818	707	54,690
4	34	41,898	167,592	167,592	3,600	15,061	3,339	1,909	478	8,416	4,811	1,206	79,034
5	35	41,898	209,490	209,490	3,600	19,113	4,239	2,423	607	12,907	7,378	1,849	105,364
6	36	-	209,490	209,490	3,600	23,286	4,256	2,433	610	17,551	10,032	2,514	106,381
7	37	-	209,490	209,490	3,600	27,585	4,273	2,443	612	22,350	12,776	3,202	107,437
8	38	-	209,490	209,490	3,600	32,012	4,291	2,453	615	27,312	15,612	3,913	108,532
9	39	-	209,490	209,490	3,600	36,573	4,309	2,464	617	32,441	18,544	4,648	109,667
10	40	-	209,490	209,490	3,600	41,270	4,328	2,474	620	37,742	21,575	5,408	110,844
11	41	-	209,490	209,490	3,600	46,108	4,347	2,485	623	43,221	24,707	6,193	112,063
12	42	-	209,490	209,490	3,600	51,091	4,367	2,497	626	48,884	27,945	7,005	113,327
13	43	-	209,490	209,490	3,600	56,224	4,387	2,508	629	54,737	31,291	7,844	114,637
14	44	-	209,490	209,490	3,600	61,511	4,407	2,519	632	60,786	34,750	8,711	115,996
15	45	-	209,490	209,490	3,600	66,956	4,428	2,531	635	67,038	38,323	9,607	117,405
16	46	-	209,490	209,490	3,600	72,565	4,450	2,544	638	73,499	42,017	10,534	118,867
17	47	-	209,490	209,490	3,600	78,342	4,472	2,557	641	80,176	45,834	11,491	120,382
18	48	-	209,490	209,490	3,600	84,292	4,494	2,569	644	87,075	49,779	12,480	121,951
19	49	-	209,490	209,490	3,600	90,421	4,517	2,582	648	94,204	53,854	13,503	123,574
20	50	-	209,490	209,490	3,600	96,733	4,540	2,596	652	101,570	58,066	14,559	125,254
21	51	-	209,490	209,490	3,600	103,235	4,564	2,610	655	109,181	62,418	15,651	126,992
22	52	-	209,490	209,490	3,600	109,932	4,589	2,624	659	117,046	66,914	16,780	128,792
23	53	-	209,490	209,490	3,600	116,830	4,614	2,638	662	125,171	71,560	17,945	130,657
24	54	-	209,490	209,490	3,600	123,935	4,640	2,653	666	133,566	76,359	19,150	132,591
25	55	-	209,490	209,490	3,600	131,253	4,666	2,668	670	142,239	81,318	20,394	134,595
26	56	-	209,490	209,490	3,600	138,791	4,693	2,683	673	151,198	86,441	21,679	136,667
27	57	-	209,490	209,490	3,600	146,555	4,720	2,699	677	160,454	91,733	23,007	138,805
28	58	-	209,490	209,490	3,600	154,551	4,748	2,715	682	170,017	97,200	24,378	141,004
29	59	-	209,490	209,490	3,600	162,788	4,777	2,731	686	179,894	102,847	25,796	143,261
30	60	-	209,490	209,490	3,600	171,271	4,807	2,748	690	190,098	108,680	27,259	145,573
31	61	-	209,490	209,490	3,600	180,010	4,837	2,765	694	200,638	114,706	28,771	147,941
32	62	-	209,490	209,490	3,600	189,010	4,868	2,783	698	211,525	120,930	30,333	150,367
33	63	-	209,490	209,490	3,600	198,280	4,899	2,801	703	222,769	127,359	31,945	152,855
34	64	-	209,490	209,490	3,600	207,829	4,931	2,819	706	234,383	133,998	33,610	155,412
35	65	-	209,490	209,490	3,600	217,663	4,964	2,837	710	246,379	140,855	35,329	158,042
36	66	-	209,490	209,490	3,600	227,793	4,997	2,856	714	258,767	147,937	37,103	160,751
37	67	-	209,490	209,490	3,600	238,227	5,033	2,876	719	271,563	155,250	38,934	163,543
38	68	-	209,490	209,490	3,600	248,974	5,070	2,897	724	284,780	162,805	40,827	166,424
39	69	-	209,490	209,490	3,600	260,043	5,108	2,919	730	298,432	170,608	42,781	169,404
40	70	-	209,490	209,490	3,600	271,445	5,149	2,942	736	312,533	178,668	44,800	172,492
41	71	-	209,490	209,490	3,600	283,188	5,191	2,966	742	327,100	186,994	46,886	175,703
42	72	-	209,490	209,490	3,600	295,284	5,235	2,991	748	342,148	195,595	49,040	179,054
43	73	-	209,490	209,490	3,600	307,742	5,281	3,018	754	357,694	204,480	51,265	182,569
44	74	-	209,490	209,490	3,600	320,574	5,330	3,046	761	373,755	213,661	53,565	186,277
45	75	-	209,490	209,490	3,600	333,792	5,383	3,076	769	390,351	223,147	55,941	190,217
46	76	-	209,490	209,490	3,600	347,405	5,440	3,109	777	407,501	232,950	58,396	194,437
47	77	-	209,490	209,490	3,600	361,427	5,501	3,143	786	425,227	243,082	60,934	199,000
48	78	-	209,490	209,490	3,600	375,870	5,567	3,181	796	443,551	253,556	63,558	203,985
49	79	-	209,490	209,490	3,600	390,746	5,641	3,223	806	462,498	264,386	66,270	209,498
50	80	-	209,490	209,490	3,600	406,069	5,722	3,269	817	482,095	275,587	69,075	215,679
51	81	-	209,490	209,490	3,600	421,851	5,813	3,322	830	502,370	287,176	71,978	222,711
52	82	-	209,490	209,490	3,600	438,106	5,915	3,380	845	523,356	299,171	74,982	230,842
53	83	-	209,490	209,490	3,600	454,849	6,032	3,447	862	545,089	311,593	78,093	240,409
54	84	-	209,490	209,490	3,600	472,095	6,168	3,524	881	567,610	324,465	81,317	251,875
55	85	-	209,490	209,490	269,490	755,748	6,326	3,615	904	590,965	337,814	84,661	-

案例三十一：

合众至尊宝年金保险利益演示表

性别		投保年龄	交费期限		保险期间		主险基本保险金额						年交保费	
男		35	5		50		500000						361,200	
保单年度	期末年龄	各年度保险费	累计保险费	身故保险金	生存保险金	累积生存保险金	当年度红利			累积红利			年末现金价值	
							高	中	低	高	中	低		
1	36	361,200	361,200	361,200	30,000	30,000	6,625	3,790	950	6,625	3,790	950	114,680	
2	37	361,200	722,400	722,400	30,000	60,900	13,860	7,925	1,990	20,684	11,829	2,969	293,130	
3	38	361,200	1,083,600	1,083,600	30,000	92,727	21,270	12,160	3,050	42,574	24,344	6,108	486,890	
4	39	361,200	1,444,800	1,444,800	30,000	125,509	28,865	16,500	4,140	72,716	41,574	10,431	703,220	
5	40	361,200	1,806,000	1,806,000	30,000	159,274	36,645	20,950	5,255	111,543	63,771	15,999	937,110	
6	41	-	1,806,000	1,806,000	30,000	194,052	36,820	21,050	5,280	151,709	86,734	21,759	947,790	
7	42	-	1,806,000	1,806,000	30,000	229,874	36,995	21,150	5,305	193,256	110,486	27,716	958,860	
8	43	-	1,806,000	1,806,000	30,000	266,770	37,175	21,255	5,335	236,228	135,056	33,883	970,335	
9	44	-	1,806,000	1,806,000	30,000	304,773	37,360	21,360	5,360	280,675	160,468	40,259	982,240	
10	45	-	1,806,000	1,806,000	30,000	343,916	37,550	21,470	5,390	326,645	186,752	46,857	994,585	
11	46	-	1,806,000	1,806,000	30,000	384,234	37,745	21,580	5,415	374,190	213,934	53,678	1,007,390	
12	47	-	1,806,000	1,806,000	30,000	425,761	37,940	21,695	5,445	423,355	242,047	60,733	1,020,660	
13	48	-	1,806,000	1,806,000	30,000	468,534	38,145	21,810	5,475	474,201	271,119	68,030	1,034,395	
14	49	-	1,806,000	1,806,000	30,000	512,590	38,350	21,930	5,505	526,777	301,182	75,576	1,048,610	
15	50	-	1,806,000	1,806,000	30,000	557,967	38,560	22,050	5,535	581,140	332,268	83,378	1,063,315	
16	51	-	1,806,000	1,806,000	30,000	604,706	38,780	22,175	5,570	637,355	364,411	91,450	1,078,530	
17	52	-	1,806,000	1,806,000	30,000	652,848	39,000	22,300	5,600	695,475	397,643	99,793	1,094,285	
18	53	-	1,806,000	1,806,000	30,000	702,433	39,225	22,430	5,635	755,564	432,002	108,422	1,110,610	
19	54	-	1,806,000	1,806,000	30,000	753,506	39,455	22,560	5,670	817,686	467,522	117,345	1,127,535	
20	55	-	1,806,000	1,806,000	30,000	806,111	39,690	22,695	5,700	881,907	504,243	126,565	1,145,070	
21	56	-	1,806,000	1,806,000	30,000	860,295	39,935	22,835	5,735	948,299	542,205	136,097	1,163,200	
22	57	-	1,806,000	1,806,000	30,000	916,103	40,180	22,975	5,770	1,016,928	581,446	145,950	1,181,900	
23	58	-	1,806,000	1,806,000	30,000	973,587	40,435	23,125	5,810	1,087,871	622,015	156,138	1,201,135	
24	59	-	1,806,000	1,806,000	30,000	1,032,794	40,695	23,270	5,845	1,161,202	663,945	166,668	1,220,860	
25	60	-	1,806,000	1,806,000	30,000	1,093,778	40,960	23,425	5,885	1,236,998	707,289	177,553	1,241,070	
26	61	-	1,806,000	1,806,000	30,000	1,156,591	41,235	23,580	5,925	1,315,343	752,087	188,804	1,261,750	
27	62	-	1,806,000	1,806,000	30,000	1,221,289	41,510	23,735	5,965	1,396,313	798,385	200,433	1,282,935	
28	63	-	1,806,000	1,806,000	30,000	1,287,928	41,790	23,895	6,000	1,479,993	846,231	212,446	1,304,660	
29	64	-	1,806,000	1,806,000	30,000	1,356,566	42,075	24,055	6,040	1,566,468	895,673	224,860	1,326,965	
30	65	-	1,806,000	1,806,000	30,000	1,427,262	42,370	24,225	6,075	1,655,832	946,768	237,681	1,349,900	
31	66	-	1,806,000	1,806,000	30,000	1,500,080	42,670	24,390	6,110	1,748,177	999,562	250,921	1,373,500	
32	67	-	1,806,000	1,806,000	30,000	1,575,083	42,980	24,560	6,145	1,843,602	1,054,108	264,594	1,397,820	
33	68	-	1,806,000	1,806,000	30,000	1,652,335	43,300	24,745	6,185	1,942,210	1,110,477	278,716	1,422,900	
34	69	-	1,806,000	1,806,000	30,000	1,731,905	43,640	24,940	6,235	2,044,116	1,168,731	293,313	1,448,810	
35	70	-	1,806,000	1,806,000	30,000	1,813,862	43,995	25,140	6,285	2,149,435	1,228,933	308,397	1,475,640	
36	71	-	1,806,000	1,806,000	30,000	1,898,278	44,365	25,350	6,340	2,258,283	1,291,151	323,989	1,503,505	
37	72	-	1,806,000	1,806,000	30,000	1,985,227	44,755	25,575	6,395	2,370,786	1,355,460	340,104	1,532,555	
38	73	-	1,806,000	1,806,000	30,000	2,074,783	45,165	25,805	6,450	2,487,075	1,421,929	356,757	1,562,990	
39	74	-	1,806,000	1,806,000	30,000	2,167,027	45,595	26,055	6,515	2,607,282	1,490,642	373,975	1,595,060	
40	75	-	1,806,000	1,806,000	30,000	2,262,038	46,055	26,315	6,580	2,731,556	1,561,676	391,774	1,629,090	
41	76	-	1,806,000	1,806,000	30,000	2,359,899	46,550	26,600	6,650	2,860,052	1,635,127	410,177	1,665,480	
42	77	-	1,806,000	1,806,000	30,000	2,460,696	47,080	26,900	6,725	2,992,934	1,711,080	429,207	1,704,765	
43	78	-	1,806,000	1,806,000	30,000	2,564,517	47,655	27,230	6,810	3,130,377	1,789,643	448,894	1,747,620	
44	79	-	1,806,000	1,806,000	30,000	2,671,452	48,290	27,595	6,900	3,272,578	1,870,927	469,260	1,794,940	
45	80	-	1,806,000	1,806,000	30,000	2,781,596	48,985	27,995	7,000	3,419,741	1,955,050	490,338	1,847,895	
46	81	-	1,806,000	1,806,000	30,000	2,895,044	49,765	28,440	7,110	3,572,098	2,042,141	512,158	1,908,050	
47	82	-	1,806,000	1,806,000	30,000	3,011,895	50,645	28,940	7,235	3,729,906	2,132,346	534,758	1,977,495	
48	83	-	1,806,000	1,806,000	30,000	3,132,252	51,650	29,515	7,380	3,893,453	2,225,831	558,181	2,059,090	
49	84	-	1,806,000	1,806,000	30,000	3,256,219	52,810	30,175	7,545	4,063,066	2,322,781	582,471	2,156,760	
50	85	-	1,806,000	1,806,000	2,306,000	5,659,906	54,160	30,950	7,735	4,239,118	2,423,414	607,680	-	

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

(2) 演示中的累积生存保险金是保单年度末应领未领生存保险金按生存金累积利率3%以年复利的方式累积而得，仅供参考，不能理解为对未来生存保险金累积利率的预期或保证。实际的生存保险金累积利率由本公司每年宣布。

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

(4) 现金价值、累积红利为保单年度末的值，其中现金价值为生存给付后的值。

(5) 本资料为产品说明，仅供参考，具体内容以保险条款为准。