

合众人寿保险股份有限公司  
合众悦盈人生年金保险（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，在某些年度红利可能为零。

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。

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## 【产品性质】

合众悦盈人生年金保险（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年金保险产品。

## 【分红险主要投资策略】

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

## 【红利分配】

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

该产品红利分配的方式是现金红利，即采用现金的方式分红。

您在投保时可选择以下任何一种红利领取方式：

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

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

## 【红利来源】

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

## 【保单红利的影响因素】

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

## 【产品特色】

1. 100%保额首次领：被保险人在第五个保单周年日仍生存，按基本保险金额给付特别生存保险金。

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2. 20%保额持续领：被保险人投保年龄为 28 天至 53 周岁的，自第六个保单周年日起（含）至年满 60 周岁保单周年日止（不含），若被保险人每到保单周年日仍生存，按本主合同基本保险金额的 20%给付生存保险金。
  3. 30%保额养老领：被保险人投保年龄为 28 天至 53 周岁的，自年满 60 周岁保单周年日起（含）至年满 80 周岁保单周年日止（含），若被保险人每到保单周年日仍生存，按本主合同基本保险金额的 30%给付养老年金；被保险人投保年龄为 54 周岁至 70 周岁的，自第六个保单周年日起（含）至被保险人年满 80 周岁保单周年日止（含），若被保险人每到保单周年日仍生存，按本主合同基本保险金额的 30%给付养老年金。
  4. 40%保额长寿领：自年满 86 周岁保单周年日起（含）至年满 105 周岁保单周年日止（含），若被保险人每到保单周年日仍生存，按本主合同基本保险金额的 40%给付长寿金。
  5. 5 年返保费祝寿领：自年满 81 周岁保单周年日起（含）至年满 85 周岁保单周年日止（含），若被保险人每到保单周年日仍生存，按本主合同已交保险费的 20%给付祝寿金。

### 【简易投保规定】

1、投保年龄：28 天—70 周岁。

2、保险期间：保至被保险人 105 周岁的保单周年日。

3、交费期限：趸交、3 年交、5 年交、10 年交。

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：

#### 特别生存保险金

若被保险人在本主合同生效的第五个保单周年日仍生存，我们将按本主合同的基本保险金额给付特别生存保险金。

#### 生存保险金

如果被保险人投保年龄为 28 天至 53 周岁，自本主合同生效第六个保单周年日起（含）至被保险人年满 60 周岁保单周年日止（不含），若被保险人每到保单周年日仍生存，我们将按本主合同基本保险金额的 20%给付生存保险金。

#### 养老年金

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如果被保险人投保年龄为 28 天至 53 周岁，自被保险人年满 60 周岁保单周年日起（含）至被保险人年满 80 岁保单周年日止（含），若被保险人每到保单周年日仍生存，我们将按本主合同基本保险金额的 30% 给付养老年金；

如果被保险人投保年龄为 54 周岁至 70 周岁，自本主合同生效第六个保单周年日起（含）至被保险人年满 80 周岁保单周年日止（含），若被保险人每到保单周年日仍生存，我们将按本主合同基本保险金额的 30% 给付养老年金。

### **祝寿金**

自被保险人在年满 81 周岁保单周年日起（含）至被保险人年满 85 周岁保单周年日止（含），若被保险人每到保单周年日仍生存，我们将按本主合同已交保险费的 20% 给付祝寿金。

### **长寿金**

自被保险人在年满 86 周岁保单周年日起（含）至被保险人年满 105 周岁保单周年日止（含），若被保险人每到保单周年日仍生存，我们将按本主合同基本保险金额的 40% 给付长寿金。

### **被保险人关爱保险金**

投保人在本主合同生效（或最后复效）之日起 180 天内（含）因疾病发生身故、全残，我们将不承担给付被保险人关爱保险金责任。

本主合同生效（或最后复效）之日起 180 天后，若投保人于被保险人年满 18 周岁的保单周年日（不含）之前发生全残、身故，本主合同生效已满 5 年的，自投保人全残、身故之日的下一个保单周年日（含）起，至被保险人年满 30 周岁的保单周年日（含）止，若被保险人每到保单周年日仍生存，我们该在该保单周年日按基本保险金额的 20% 给付被保险人关爱保险金；本主合同生效未满 5 年的，自第五个保单周年日（含）开始，直至被保险人年满 30 周岁的保单周年日（含）止，若被保险人每到保单周年日仍生存，我们该在该保单周年日按基本保险金额的 20% 给付被保险人关爱保险金。

**每个保单周年日给付的被保险人关爱保险金以基本保险金额的 20% 为限。**

### **身故保险金**

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如果被保险人在年满 81 周岁保单周年日（不含）前身故，我们将按本主合同已交保险费给付身故保险金；

如果被保险人自年满 81 周岁保单周年日（含）起至年满 85 周岁保单周年日止（不含）身故，我们将按本主合同已交保险费减去已经领取的祝寿金给付身故保险金；

给付身故保险金后，本主合同终止。

### 【责任免除】

因下列第（1）-（8）项情形导致被保险人身故的，我们不承担给付“身故保险金”的责任：

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

发生上述第（1）项情形导致被保险人身故的，本主合同终止，您已交足 2 年以上保险费的，我们向被保险人的法定继承人退还保险单的现金价值。

发生上述第（2）-（8）项情形导致被保险人身故的，本主合同终止，我们向您退还保险单的现金价值。

因下列第（1）-（8）项情形导致投保人身故或（1）-（9）项情形导致投保人全残的，我们不承担给付“被保险人关爱保险金”的责任，本项“被保险人关爱保险金”的责任终止；

- （1）被保险人对投保人的故意杀害、故意伤害；
- （2）投保人故意犯罪或者抗拒依法采取的刑事强制措施；

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- (3) 投保人在本主合同成立（或最后复效）之日起 2 年内自杀，但投保人自杀时为无民事行为能力人的除外；
- (4) 投保人故意自伤，但投保人自伤时为无民事行为能力人的除外；
- (5) 投保人主动吸食或注射毒品；
- (6) 投保人酒后驾驶、无合法有效驾驶证驾驶或驾驶无有效行驶证的机动车；
- (7) 战争、军事冲突、暴乱或武装叛乱；
- (8) 核爆炸、核辐射或核污染；
- (9) 投保人从事潜水、跳伞、滑雪、攀岩、蹦极、驾驶滑翔机或滑翔伞、探险活动、摔跤、武术比赛、特技表演、赛马、赛车等高风险运动；

### 【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。自我们收到您解除合同的书面申请时起，本保险合同即被解除。对本保险合同解除前发生的保险事故我们不承担保险责任。

### 【退保】

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

您在犹豫期后解除合同会遭受一定损失。

### 【宽限期】

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

如果您宽限期结束之后仍未支付保险费，则本主合同自宽限期满的次日零时起效力中止。

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## 【保单贷款】

在本保险合同有效期内，您可以申请并经我们审核同意后办理保单贷款。贷款金额不得超过本保险合同现金价值扣除各项欠款后余额的 80%，每次贷款期限最长不超过 6 个月，贷款利率按本合同约定利率执行，并在贷款申请书中载明，计息方式为日复利。贷款本息在贷款到期时一并归还。若您到期未能足额偿还贷款本息，则您所欠的贷款本金及利息将作为新的贷款本金计息。

当未还贷款本金及利息加上其他各项欠款达到本保险合同现金价值时，本保险合同的效力即行中止。

## 【信息披露】

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

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

## 【利益演示与风险提示】

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

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

投保人签章：\_\_\_\_\_

签署日期：\_\_\_\_\_年\_\_\_\_\_月\_\_\_\_\_日

附表：

案例 1

合众悦盈人生年金保险（分红型）案例演示													
年龄	0周岁	性别	男	保险期间	105年	交费期限	趸交	年交保险费			1000000元		
								基本保险金额			104000元		
保单年度	期末年龄	年交保险费	累计保险费	身故保险金	年末生存 保险金	累积生存 保险金	当年红利			累积红利			现金价值
							低	中	高	低	中	高	
1	1	1,000,000	1,000,000	1,000,000	-	-	18,400	32,190	-	18,400	32,190	821,260	
2	2	-	1,000,000	1,000,000	-	-	18,830	32,960	-	37,782	66,116	843,790	
3	3	-	1,000,000	1,000,000	-	-	19,280	33,740	-	58,195	101,839	866,920	
4	4	-	1,000,000	1,000,000	-	-	19,730	34,530	-	79,671	139,424	890,640	
5	5	-	1,000,000	1,000,000	104,000	104,000	20,200	35,350	-	102,261	178,957	810,960	
6	6	-	1,000,000	1,000,000	20,800	128,440	18,600	32,540	-	123,929	216,866	812,120	
7	7	-	1,000,000	1,000,000	20,800	153,735	18,610	32,570	-	146,257	255,942	813,250	
8	8	-	1,000,000	1,000,000	20,800	179,916	18,630	32,600	-	169,275	296,220	814,360	
9	9	-	1,000,000	1,000,000	20,800	207,013	18,650	32,630	-	193,003	337,737	815,450	
10	10	-	1,000,000	1,000,000	20,800	235,059	18,660	32,660	-	217,453	380,529	816,500	
11	11	-	1,000,000	1,000,000	20,800	264,086	18,680	32,690	-	242,657	424,635	817,510	
12	12	-	1,000,000	1,000,000	20,800	294,129	18,690	32,710	-	268,627	470,084	818,470	
13	13	-	1,000,000	1,000,000	20,800	325,223	18,700	32,730	-	295,385	516,916	819,390	
14	14	-	1,000,000	1,000,000	20,800	357,406	18,720	32,750	-	322,967	565,174	820,260	
15	15	-	1,000,000	1,000,000	20,800	390,715	18,730	32,770	-	351,386	614,899	821,080	
16	16	-	1,000,000	1,000,000	20,800	425,190	18,740	32,790	-	380,667	666,136	821,870	
17	17	-	1,000,000	1,000,000	20,800	460,872	18,750	32,800	-	410,838	718,920	822,630	
18	18	-	1,000,000	1,000,000	20,800	497,802	18,750	32,820	-	441,913	773,307	823,370	
19	19	-	1,000,000	1,000,000	20,800	536,026	18,760	32,830	-	473,930	829,337	826,410	
20	20	-	1,000,000	1,000,000	20,800	575,586	18,810	32,920	-	506,958	887,137	829,540	
21	21	-	1,000,000	1,000,000	20,800	616,532	18,870	33,020	-	541,037	946,771	832,750	
22	22	-	1,000,000	1,000,000	20,800	658,911	18,920	33,110	-	576,188	1,008,284	836,060	
23	23	-	1,000,000	1,000,000	20,800	702,772	18,980	33,210	-	612,453	1,071,743	839,470	
24	24	-	1,000,000	1,000,000	20,800	748,169	19,040	33,320	-	649,867	1,137,215	842,970	
25	25	-	1,000,000	1,000,000	20,800	795,155	19,100	33,420	-	688,463	1,204,751	846,580	
26	26	-	1,000,000	1,000,000	20,800	843,786	19,160	33,530	-	728,277	1,274,424	850,280	
27	27	-	1,000,000	1,000,000	20,800	894,118	19,220	33,640	-	769,345	1,346,296	854,100	
28	28	-	1,000,000	1,000,000	20,800	946,213	19,290	33,750	-	811,716	1,420,435	858,020	
29	29	-	1,000,000	1,000,000	20,800	1,000,130	19,350	33,870	-	855,417	1,496,918	862,060	
30	30	-	1,000,000	1,000,000	20,800	1,055,934	19,420	33,980	-	900,500	1,575,806	866,210	
31	31	-	1,000,000	1,000,000	20,800	1,113,692	19,490	34,110	-	947,005	1,657,190	870,480	
32	32	-	1,000,000	1,000,000	20,800	1,173,471	19,560	34,230	-	994,975	1,741,136	874,870	
33	33	-	1,000,000	1,000,000	20,800	1,235,343	19,630	34,360	-	1,044,454	1,827,730	879,390	
34	34	-	1,000,000	1,000,000	20,800	1,299,380	19,710	34,490	-	1,095,498	1,917,052	884,040	
35	35	-	1,000,000	1,000,000	20,800	1,365,658	19,780	34,620	-	1,148,142	2,009,183	888,820	
36	36	-	1,000,000	1,000,000	20,800	1,434,256	19,860	34,760	-	1,202,447	2,104,219	893,730	
37	37	-	1,000,000	1,000,000	20,800	1,505,255	19,940	34,900	-	1,258,460	2,202,245	898,790	
38	38	-	1,000,000	1,000,000	20,800	1,578,739	20,030	35,050	-	1,316,244	2,303,363	903,990	
39	39	-	1,000,000	1,000,000	20,800	1,654,795	20,110	35,190	-	1,375,841	2,407,654	909,350	
40	40	-	1,000,000	1,000,000	20,800	1,733,513	20,200	35,350	-	1,437,316	2,515,233	914,850	
41	41	-	1,000,000	1,000,000	20,800	1,814,986	20,290	35,500	-	1,500,726	2,626,190	920,520	
42	42	-	1,000,000	1,000,000	20,800	1,899,310	20,380	35,660	-	1,566,128	2,740,636	926,350	
43	43	-	1,000,000	1,000,000	20,800	1,986,586	20,470	35,830	-	1,633,582	2,858,685	932,350	
44	44	-	1,000,000	1,000,000	20,800	2,076,917	20,570	36,000	-	1,703,159	2,980,446	938,530	
45	45	-	1,000,000	1,000,000	20,800	2,170,409	20,670	36,170	-	1,774,924	3,106,029	944,880	
46	46	-	1,000,000	1,000,000	20,800	2,267,173	20,770	36,350	-	1,848,941	3,235,560	951,430	
47	47	-	1,000,000	1,000,000	20,800	2,367,324	20,880	36,530	-	1,925,290	3,369,157	958,170	
48	48	-	1,000,000	1,000,000	20,800	2,470,980	20,980	36,720	-	2,004,028	3,506,951	965,110	
49	49	-	1,000,000	1,000,000	20,800	2,578,265	21,090	36,910	-	2,085,239	3,649,070	972,260	
50	50	-	1,000,000	1,000,000	20,800	2,689,304	21,210	37,110	-	2,169,006	3,795,652	979,620	
51	51	-	1,000,000	1,000,000	20,800	2,804,230	21,320	37,320	-	2,255,397	3,946,842	987,220	
52	52	-	1,000,000	1,000,000	20,800	2,923,178	21,450	37,530	-	2,344,509	4,102,777	995,050	
53	53	-	1,000,000	1,000,000	20,800	3,046,289	21,570	37,750	-	2,436,414	4,263,610	1,003,130	
54	54	-	1,000,000	1,000,000	20,800	3,173,709	21,700	37,970	-	2,531,206	4,429,489	1,011,470	
55	55	-	1,000,000	1,000,000	20,800	3,305,589	21,830	38,200	-	2,628,972	4,600,573	1,020,080	
56	56	-	1,000,000	1,000,000	20,800	3,442,085	21,970	38,440	-	2,729,812	4,777,030	1,028,980	
57	57	-	1,000,000	1,000,000	20,800	3,583,357	22,110	38,680	-	2,833,816	4,959,021	1,038,180	
58	58	-	1,000,000	1,000,000	20,800	3,729,575	22,250	38,940	-	2,941,080	5,146,732	1,047,680	
59	59	-	1,000,000	1,000,000	20,800	3,880,910	22,400	39,200	-	3,051,713	5,340,334	1,057,520	
60	60	-	1,000,000	1,000,000	31,200	4,047,942	22,560	39,470	-	3,165,824	5,540,014	1,057,310	
61	61	-	1,000,000	1,000,000	31,200	4,220,820	22,510	39,390	-	3,283,309	5,745,604	1,057,120	
62	62	-	1,000,000	1,000,000	31,200	4,399,749	22,460	39,300	-	3,404,268	5,957,272	1,056,950	
63	63	-	1,000,000	1,000,000	31,200	4,584,940	22,410	39,220	-	3,528,806	6,175,211	1,056,800	
64	64	-	1,000,000	1,000,000	31,200	4,776,613	22,360	39,130	-	3,657,030	6,399,597	1,056,680	
65	65	-	1,000,000	1,000,000	31,200	4,974,994	22,310	39,050	-	3,789,051	6,630,635	1,056,600	
66	66	-	1,000,000	1,000,000	31,200	5,180,319	22,260	38,960	-	3,924,983	6,868,514	1,056,550	
67	67	-	1,000,000	1,000,000	31,200	5,392,830	22,210	38,880	-	4,064,942	7,113,449	1,056,550	
68	68	-	1,000,000	1,000,000	31,200	5,612,779	22,170	38,790	-	4,209,061	7,365,643	1,056,600	
69	69	-	1,000,000	1,000,000	31,200	5,840,426	22,120	38,700	-	4,357,452	7,625,312	1,056,700	
70	70	-	1,000,000	1,000,000	31,200	6,076,041	22,070	38,620	-	4,510,246	7,892,691	1,056,880	
71	71	-	1,000,000	1,000,000	31,200	6,319,903	22,020	38,530	-	4,667,573	8,		



案例 2

合众悦盈人生年金保险（分红型）案例演示													
年龄	0周岁	性别		女	保险期间	105年	交费期限	趸交	年交保险费		1000000元		
										基本保险金额	103000元		
保单年度	期末年龄	年交保险费	累计保险费	身故保险金	年末生存 保险金	累积生存 保险金	当年红利			累积红利			现金价值
							低	中	高	低	中	高	
1	1	1,000,000	1,000,000	1,000,000	-	-	-	18,460	32,310	-	18,460	32,310	820,870
2	2	-	1,000,000	1,000,000	-	-	-	18,900	33,070	-	37,914	66,349	843,410
3	3	-	1,000,000	1,000,000	-	-	-	19,350	33,860	-	58,401	102,200	866,550
4	4	-	1,000,000	1,000,000	-	-	-	19,800	34,660	-	79,953	139,926	890,290
5	5	-	1,000,000	1,000,000	103,000	103,000	-	20,270	35,480	-	102,822	179,604	911,620
6	6	-	1,000,000	1,000,000	20,600	127,205	-	18,690	32,710	-	124,391	217,702	913,020
7	7	-	1,000,000	1,000,000	20,600	152,257	-	18,710	32,750	-	146,832	256,983	914,410
8	8	-	1,000,000	1,000,000	20,600	178,186	-	18,740	32,790	-	169,977	297,482	915,780
9	9	-	1,000,000	1,000,000	20,600	205,023	-	18,760	32,830	-	193,837	339,237	917,140
10	10	-	1,000,000	1,000,000	20,600	232,798	-	18,790	32,870	-	218,442	382,284	918,460
11	11	-	1,000,000	1,000,000	20,600	261,546	-	18,810	32,910	-	243,805	426,682	919,760
12	12	-	1,000,000	1,000,000	20,600	291,301	-	18,830	32,950	-	269,949	472,412	921,030
13	13	-	1,000,000	1,000,000	20,600	322,096	-	18,850	32,990	-	296,897	519,574	922,250
14	14	-	1,000,000	1,000,000	20,600	353,969	-	18,870	33,020	-	324,674	568,182	923,450
15	15	-	1,000,000	1,000,000	20,600	386,958	-	18,890	33,060	-	353,305	618,287	924,610
16	16	-	1,000,000	1,000,000	20,600	421,102	-	18,910	33,090	-	382,814	669,926	925,740
17	17	-	1,000,000	1,000,000	20,600	456,440	-	18,930	33,120	-	413,228	723,144	926,850
18	18	-	1,000,000	1,000,000	20,600	493,016	-	18,940	33,150	-	444,565	777,988	927,970
19	19	-	1,000,000	1,000,000	20,600	530,871	-	18,960	33,180	-	476,862	834,508	931,360
20	20	-	1,000,000	1,000,000	20,600	570,052	-	19,020	33,290	-	510,188	892,833	934,850
21	21	-	1,000,000	1,000,000	20,600	610,604	-	19,080	33,400	-	544,573	953,018	938,440
22	22	-	1,000,000	1,000,000	20,600	652,575	-	19,150	33,510	-	580,061	1,015,118	942,140
23	23	-	1,000,000	1,000,000	20,600	696,015	-	19,220	33,630	-	616,682	1,079,202	945,940
24	24	-	1,000,000	1,000,000	20,600	740,976	-	19,280	33,750	-	654,463	1,145,328	949,850
25	25	-	1,000,000	1,000,000	20,600	787,510	-	19,350	33,870	-	693,447	1,213,558	953,880
26	26	-	1,000,000	1,000,000	20,600	835,673	-	19,430	33,990	-	733,680	1,283,954	958,020
27	27	-	1,000,000	1,000,000	20,600	885,521	-	19,500	34,120	-	775,191	1,356,593	962,290
28	28	-	1,000,000	1,000,000	20,600	937,114	-	19,570	34,260	-	818,016	1,431,551	966,670
29	29	-	1,000,000	1,000,000	20,600	990,513	-	19,650	34,390	-	862,207	1,508,887	971,190
30	30	-	1,000,000	1,000,000	20,600	1,045,781	-	19,730	34,530	-	907,803	1,588,684	975,830
31	31	-	1,000,000	1,000,000	20,600	1,102,984	-	19,810	34,670	-	954,847	1,671,015	980,610
32	32	-	1,000,000	1,000,000	20,600	1,162,188	-	19,900	34,820	-	1,003,393	1,755,965	985,530
33	33	-	1,000,000	1,000,000	20,600	1,223,465	-	19,980	34,970	-	1,053,474	1,843,614	990,590
34	34	-	1,000,000	1,000,000	20,600	1,286,886	-	20,070	35,120	-	1,105,149	1,934,042	995,800
35	35	-	1,000,000	1,000,000	20,600	1,352,527	-	20,160	35,280	-	1,158,463	2,027,344	901,150
36	36	-	1,000,000	1,000,000	20,600	1,420,465	-	20,250	35,440	-	1,213,467	2,123,604	906,660
37	37	-	1,000,000	1,000,000	20,600	1,490,782	-	20,350	35,600	-	1,270,221	2,222,912	912,330
38	38	-	1,000,000	1,000,000	20,600	1,563,559	-	20,440	35,770	-	1,328,768	2,325,369	918,170
39	39	-	1,000,000	1,000,000	20,600	1,638,884	-	20,540	35,950	-	1,389,171	2,431,080	924,170
40	40	-	1,000,000	1,000,000	20,600	1,716,844	-	20,640	36,120	-	1,451,486	2,540,133	930,350
41	41	-	1,000,000	1,000,000	20,600	1,797,534	-	20,750	36,310	-	1,515,780	2,652,647	936,710
42	42	-	1,000,000	1,000,000	20,600	1,881,048	-	20,850	36,500	-	1,582,104	2,768,726	943,250
43	43	-	1,000,000	1,000,000	20,600	1,967,484	-	20,960	36,690	-	1,650,527	2,888,478	949,980
44	44	-	1,000,000	1,000,000	20,600	2,056,946	-	21,080	36,880	-	1,721,123	3,012,012	956,910
45	45	-	1,000,000	1,000,000	20,600	2,149,539	-	21,190	37,090	-	1,793,946	3,139,463	964,040
46	46	-	1,000,000	1,000,000	20,600	2,245,373	-	21,310	37,290	-	1,869,075	3,270,937	971,390
47	47	-	1,000,000	1,000,000	20,600	2,344,561	-	21,430	37,510	-	1,946,577	3,406,575	978,950
48	48	-	1,000,000	1,000,000	20,600	2,447,221	-	21,560	37,730	-	2,026,534	3,546,502	986,730
49	49	-	1,000,000	1,000,000	20,600	2,553,474	-	21,690	37,950	-	2,109,020	3,690,847	994,750
50	50	-	1,000,000	1,000,000	20,600	2,663,445	-	21,820	38,180	-	2,194,111	3,839,752	1,003,000
51	51	-	1,000,000	1,000,000	20,600	2,777,266	-	21,950	38,420	-	2,281,884	3,993,365	1,011,510
52	52	-	1,000,000	1,000,000	20,600	2,895,070	-	22,090	38,660	-	2,372,431	4,151,826	1,020,270
53	53	-	1,000,000	1,000,000	20,600	3,016,998	-	22,240	38,910	-	2,465,844	4,315,291	1,029,290
54	54	-	1,000,000	1,000,000	20,600	3,143,193	-	22,380	39,170	-	2,562,199	4,483,919	1,038,600
55	55	-	1,000,000	1,000,000	20,600	3,273,804	-	22,530	39,430	-	2,661,595	4,657,867	1,048,190
56	56	-	1,000,000	1,000,000	20,600	3,408,988	-	22,690	39,700	-	2,764,133	4,837,303	1,058,080
57	57	-	1,000,000	1,000,000	20,600	3,548,902	-	22,850	39,980	-	2,869,907	5,022,402	1,068,280
58	58	-	1,000,000	1,000,000	20,600	3,693,714	-	23,010	40,270	-	2,979,014	5,213,344	1,078,810
59	59	-	1,000,000	1,000,000	20,600	3,843,594	-	23,180	40,570	-	3,091,564	5,410,315	1,089,680
60	60	-	1,000,000	1,000,000	30,900	4,009,019	-	23,360	40,870	-	3,207,671	5,613,494	1,090,600
61	61	-	1,000,000	1,000,000	30,900	4,180,235	-	23,330	40,830	-	3,327,231	5,822,729	1,091,580
62	62	-	1,000,000	1,000,000	30,900	4,357,443	-	23,300	40,780	-	3,450,348	6,038,191	1,092,620
63	63	-	1,000,000	1,000,000	30,900	4,540,854	-	23,280	40,730	-	3,577,139	6,260,066	1,093,720
64	64	-	1,000,000	1,000,000	30,900	4,730,684	-	23,250	40,690	-	3,707,703	6,488,558	1,094,880
65	65	-	1,000,000	1,000,000	30,900	4,927,158	-	23,230	40,640	-	3,842,164	6,723,855	1,096,120
66	66	-	1,000,000	1,000,000	30,900	5,130,508	-	23,200	40,600	-	3,980,629	6,966,171	1,097,450
67	67	-	1,000,000	1,000,000	30,900	5,340,976	-	23,180	40,560	-	4,123,228	7,215,716	1,098,870
68	68	-	1,000,000	1,000,000	30,900	5,558,810	-	23,150	40,520	-	4,270,075	7,472,707	1,100,390
69	69	-	1,000,000	1,000,000	30,900	5,784,269	-	23,130	40,480	-	4,421,307	7,737,369	1,102,030
70	70	-	1,000,000	1,000,000	30,900	6,017,618	-	23,110	40,440	-	4,577,056	8,009,930	1,103,800
71	71	-	1,000,000	1,000,000	30,900	6,259,135	-	23,090	40,400	-	4,737,458	8,290,628	1,105,730
72	72	-	1,000,000	1,000,000	30,900	6,509,104	-	23,070	40,370	-	4,902,652	8,579,716	1,107,820
73	73	-	1,000,000	1,000,000	30,900	6,767,823	-	23,050	40,350	-	5,072,781	8,877,458	1,110,100
74	74	-	1,000,000	1,000,000	30,900	7,035,597	-	23,040	40,320	-	5,248,005	9,184,102	1,112,620
75	75	-	1,000,000	1,000,000	30,900	7,312,743	-	23,030	40,310	-	5,428,475	9,499,935	1,115,400
76	76	-	1,000,000	1,000,000	30,900	7,599,589	-	23,030	40,300	-	5,614,359	9,825,233	1,118,510
77	77	-	1,000,000	1,000,000	30,900	7,896,474	-	23,030	40,290	-	5,805,820	10,160,280	1,122,030
78	78	-	1,000,000	1,000,000	30,900	8,203,751	-	23,030	40,310	-	6,003,024	10,505,398	1,126,050
79	79	-	1,000,000	1,000,000	30,900	8,521,782	-	23,050	40,330	-	6,206,165	10,860,890	1,130,700
80	80	-	1,000,000	1,000,000	30,900	8,850,944	-	23,070	40,380	-	6,415,420	11,227,097	1,1

案例 3

合众悦融人生年金保险（分红型）案例演示													
年龄	0周岁	性别	男	保险期间	105年	交费期限	3年交	年交保险费	100000元	基本保险金额	28400元		
保单年度	期末年龄	年交保险费	累计保险费	身故保险金	年末生存 保险金	累积生存 保险金	当年红利			累积红利			现金价值
							低	中	高	低	中	高	
1	1	100,000	100,000	100,000	-	-	-	1,604	2,806	-	1,604	2,806	64,931
2	2	100,000	200,000	200,000	-	-	-	3,453	6,043	-	5,105	8,933	146,081
3	3	100,000	300,000	300,000	-	-	-	5,349	9,361	-	10,607	18,562	240,007
4	4	-	300,000	300,000	-	-	-	5,475	9,582	-	16,400	28,701	246,576
5	5	-	300,000	300,000	28,400	28,400	-	5,605	9,808	-	22,498	39,370	224,911
6	6	-	300,000	300,000	5,680	35,074	-	5,169	9,045	-	28,341	49,596	225,323
7	7	-	300,000	300,000	5,680	41,982	-	5,176	9,058	-	34,368	60,142	225,733
8	8	-	300,000	300,000	5,680	49,131	-	5,183	9,070	-	40,582	71,016	226,140
9	9	-	300,000	300,000	5,680	56,531	-	5,190	9,082	-	46,989	82,229	226,542
10	10	-	300,000	300,000	5,680	64,189	-	5,196	9,094	-	53,595	93,790	226,937
11	11	-	300,000	300,000	5,680	72,116	-	5,203	9,105	-	60,406	105,708	227,324
12	12	-	300,000	300,000	5,680	80,320	-	5,209	9,116	-	67,427	117,996	227,702
13	13	-	300,000	300,000	5,680	88,811	-	5,215	9,127	-	74,665	130,662	228,071
14	14	-	300,000	300,000	5,680	97,599	-	5,221	9,137	-	82,126	143,719	228,430
15	15	-	300,000	300,000	5,680	106,695	-	5,227	9,147	-	89,816	157,178	228,779
16	16	-	300,000	300,000	5,680	116,110	-	5,232	9,156	-	97,743	171,049	229,122
17	17	-	300,000	300,000	5,680	125,853	-	5,237	9,165	-	105,912	185,346	229,459
18	18	-	300,000	300,000	5,680	135,938	-	5,242	9,174	-	114,331	200,080	229,797
19	19	-	300,000	300,000	5,680	146,376	-	5,247	9,182	-	123,008	215,265	230,161
20	20	-	300,000	300,000	5,680	157,179	-	5,264	9,213	-	131,963	230,935	231,765
21	21	-	300,000	300,000	5,680	168,361	-	5,282	9,244	-	141,204	247,108	232,786
22	22	-	300,000	300,000	5,680	179,933	-	5,300	9,276	-	150,740	263,797	233,840
23	23	-	300,000	300,000	5,680	191,911	-	5,319	9,309	-	160,581	281,020	234,925
24	24	-	300,000	300,000	5,680	204,308	-	5,338	9,342	-	170,736	298,792	236,041
25	25	-	300,000	300,000	5,680	217,139	-	5,358	9,377	-	181,216	317,133	237,188
26	26	-	300,000	300,000	5,680	230,418	-	5,378	9,412	-	192,031	336,059	238,369
27	27	-	300,000	300,000	5,680	244,163	-	5,399	9,448	-	203,191	355,589	239,583
28	28	-	300,000	300,000	5,680	258,389	-	5,420	9,485	-	214,707	375,741	240,832
29	29	-	300,000	300,000	5,680	273,112	-	5,442	9,523	-	226,590	396,537	242,116
30	30	-	300,000	300,000	5,680	288,351	-	5,464	9,562	-	238,851	417,995	243,436
31	31	-	300,000	300,000	5,680	304,124	-	5,487	9,602	-	251,504	440,137	244,794
32	32	-	300,000	300,000	5,680	320,448	-	5,510	9,643	-	264,559	462,984	246,190
33	33	-	300,000	300,000	5,680	337,344	-	5,534	9,685	-	278,030	486,558	247,626
34	34	-	300,000	300,000	5,680	354,831	-	5,559	9,728	-	291,930	510,883	249,102
35	35	-	300,000	300,000	5,680	372,930	-	5,584	9,772	-	306,272	535,981	250,619
36	36	-	300,000	300,000	5,680	391,662	-	5,610	9,818	-	321,070	561,879	252,180
37	37	-	300,000	300,000	5,680	411,050	-	5,636	9,864	-	336,338	588,599	253,784
38	38	-	300,000	300,000	5,680	431,117	-	5,664	9,911	-	352,092	616,168	255,434
39	39	-	300,000	300,000	5,680	451,886	-	5,691	9,960	-	368,346	644,613	257,131
40	40	-	300,000	300,000	5,680	473,382	-	5,720	10,010	-	385,116	673,962	258,875
41	41	-	300,000	300,000	5,680	495,631	-	5,749	10,061	-	402,419	704,242	260,669
42	42	-	300,000	300,000	5,680	518,658	-	5,779	10,113	-	420,270	735,482	262,514
43	43	-	300,000	300,000	5,680	542,491	-	5,810	10,167	-	438,688	767,713	264,412
44	44	-	300,000	300,000	5,680	567,158	-	5,841	10,222	-	457,690	800,967	266,363
45	45	-	300,000	300,000	5,680	592,689	-	5,874	10,279	-	477,295	835,275	268,370
46	46	-	300,000	300,000	5,680	619,113	-	5,907	10,337	-	497,520	870,670	270,434
47	47	-	300,000	300,000	5,680	646,462	-	5,941	10,397	-	518,387	907,187	272,557
48	48	-	300,000	300,000	5,680	674,768	-	5,976	10,458	-	539,915	944,861	274,742
49	49	-	300,000	300,000	5,680	704,065	-	6,012	10,520	-	562,124	983,726	276,991
50	50	-	300,000	300,000	5,680	734,387	-	6,049	10,585	-	585,037	1,023,823	279,306
51	51	-	300,000	300,000	5,680	765,770	-	6,086	10,651	-	608,674	1,065,189	281,689
52	52	-	300,000	300,000	5,680	798,252	-	6,125	10,719	-	633,059	1,107,864	284,144
53	53	-	300,000	300,000	5,680	831,871	-	6,165	10,789	-	658,216	1,151,889	286,674
54	54	-	300,000	300,000	5,680	866,667	-	6,207	10,861	-	684,169	1,197,306	289,282
55	55	-	300,000	300,000	5,680	902,680	-	6,249	10,935	-	710,944	1,244,160	291,971
56	56	-	300,000	300,000	5,680	939,954	-	6,292	11,012	-	738,564	1,292,497	294,746
57	57	-	300,000	300,000	5,680	978,532	-	6,337	11,090	-	767,058	1,342,362	297,610
58	58	-	300,000	300,000	5,680	1,018,461	-	6,384	11,171	-	796,454	1,393,804	300,568
59	59	-	300,000	300,000	5,680	1,059,787	-	6,431	11,255	-	826,778	1,446,873	303,624
60	60	-	300,000	300,000	8,520	1,105,400	-	6,481	11,341	-	858,062	1,501,620	303,944
61	61	-	300,000	300,000	8,520	1,152,609	-	6,475	11,331	-	890,279	1,558,000	304,278
62	62	-	300,000	300,000	8,520	1,201,470	-	6,469	11,321	-	923,457	1,616,061	304,627
63	63	-	300,000	300,000	8,520	1,252,041	-	6,463	11,310	-	957,623	1,675,853	304,991
64	64	-	300,000	300,000	8,520	1,304,383	-	6,457	11,300	-	992,809	1,737,428	305,372
65	65	-	300,000	300,000	8,520	1,358,556	-	6,451	11,290	-	1,029,044	1,800,841	305,772
66	66	-	300,000	300,000	8,520	1,414,626	-	6,446	11,280	-	1,066,362	1,866,146	306,192
67	67	-	300,000	300,000	8,520	1,472,657	-	6,440	11,271	-	1,104,793	1,933,402	306,634
68	68	-	300,000	300,000	8,520	1,532,720	-	6,435	11,261	-	1,144,371	2,002,665	307,100
69	69	-	300,000	300,000	8,520	1,594,886	-	6,430	11,252	-	1,185,132	2,073,997	307,593
70	70	-	300,000	300,000	8,520	1,659,227	-	6,425	11,244	-	1,227,111	2,147,461	308,115
71	71	-	300,000	300,000	8,520	1,725,820	-	6,420	11,235	-	1,270,345	2,223,119	308,670
72	72	-	300,000	300,000	8,520	1,794,743	-	6,416	11,228	-	1,314,871	2,301,041	309,265
73	73	-	300,000	300,000	8,520	1,866,079	-	6,412	11,221	-	1,360,729	2,381,293	309,904
74	74	-	300,000	300,000	8,520	1,939,912	-	6,409	11,215	-	1,407,960	2,463,947	310,599
75	75	-	300,000	300,000	8,520	2,016,329	-	6,406	11,211	-	1,456,605	2,549,076	311,362
76	76	-	300,000	300,000	8,520	2,095,421	-	6,405	11,209	-	1,506,708	2,636,758	312,209
77	77	-	300,000	300,000	8,520	2,177,280	-	6,405	11,209	-	1,558,314	2,727,069	313,160
78	78	-	300,000	300,000	8,520	2,262,005	-	6,407	11,212	-	1,611,471	2,820,094	314,240
79	79	-	300,000	300,000	8,520	2,349,695	-	6,411	11,219	-	1,666,226	2,915,915	315,483
80	80	-	300,000	300,000	8,520	2,440,455	-	6,418	11,231	-	1,722,631	3,014,624	316,924
81	81	-	300,000	300,000	60,000	2,585,870	-	6,428	11,249	-	1,780,738	3,116,312	267,129
82	82	-	300,000	240,000	60,000	2,736,376	-	5,412	9,472	-	1,839,572	3,219,273	216,568
83	83	-	300,000	180,000	60,000	2,892,149	-	4,385	7,673	-	1,899,144	3,323,524	165,335
84	84	-	300,000	120,000	60,000	3,053,374	-	3,347	5,857	-	1,959,465	3,429,087	113,534
85	85	-	300,000	60,000	60,000	3,220,242	-	2,301	4,026	-	2,020,550	3,535,985	61,281
86	86	-	300,000	-	11,360	3,344,311	-	1,249	2,186	-	2,082,416	3,644,251	57,348
87	87	-	300,000	-	11,360	3,472,722	-	1,168	2,044	-	2,146,056	3,755,622	53,575

案例 4

合众悦盈人生年金保险（分红型）案例演示																		
年龄	0周岁	性别		女	保险期间		105年	交费期限		3年交	年交保险费							
											基本保险金额							
											100000元							
											28000元							
保单年度	期末年龄	年交保险费	累计保险费	身故保险金	年末生存 保险金	累积生存 保险金	当年红利			累积红利			现金价值					
							低	中	高	低	中	高						
1	1	100,000	100,000	100,000	-	-	-	1,601	2,802	-	1,601	2,802	64,586					
2	2	100,000	200,000	200,000	-	-	-	3,449	6,035	-	5,098	8,921	145,304					
3	3	100,000	300,000	300,000	-	-	-	5,342	9,349	-	10,593	18,538	238,731					
4	4	-	300,000	300,000	-	-	-	5,469	9,570	-	16,380	28,664	245,272					
5	5	-	300,000	300,000	28,000	28,000	-	5,598	9,796	-	22,469	39,320	223,979					
6	6	-	300,000	300,000	5,600	34,580	-	5,170	9,047	-	28,313	49,546	224,454					
7	7	-	300,000	300,000	5,600	41,390	-	5,179	9,062	-	34,342	60,095	224,929					
8	8	-	300,000	300,000	5,600	48,439	-	5,187	9,078	-	40,559	70,976	225,403					
9	9	-	300,000	300,000	5,600	55,734	-	5,196	9,093	-	46,972	82,198	225,874					
10	10	-	300,000	300,000	5,600	63,285	-	5,205	9,108	-	53,586	93,772	226,342					
11	11	-	300,000	300,000	5,600	71,100	-	5,213	9,123	-	60,406	105,708	226,805					
12	12	-	300,000	300,000	5,600	79,189	-	5,222	9,138	-	67,441	118,017	227,261					
13	13	-	300,000	300,000	5,600	87,560	-	5,230	9,152	-	74,694	130,710	227,711					
14	14	-	300,000	300,000	5,600	96,225	-	5,238	9,166	-	82,173	143,797	228,155					
15	15	-	300,000	300,000	5,600	105,193	-	5,246	9,180	-	89,884	157,291	228,593					
16	16	-	300,000	300,000	5,600	114,474	-	5,253	9,194	-	97,833	171,204	229,026					
17	17	-	300,000	300,000	5,600	124,081	-	5,261	9,207	-	106,029	185,547	229,459					
18	18	-	300,000	300,000	5,600	134,024	-	5,268	9,220	-	114,478	200,333	229,895					
19	19	-	300,000	300,000	5,600	144,315	-	5,276	9,233	-	123,188	215,576	230,954					
20	20	-	300,000	300,000	5,600	154,966	-	5,296	9,267	-	132,180	231,310	232,044					
21	21	-	300,000	300,000	5,600	165,989	-	5,316	9,303	-	141,462	247,553	233,166					
22	22	-	300,000	300,000	5,600	177,399	-	5,337	9,339	-	151,042	264,318	234,320					
23	23	-	300,000	300,000	5,600	189,208	-	5,358	9,377	-	160,932	281,625	235,507					
24	24	-	300,000	300,000	5,600	201,430	-	5,380	9,415	-	171,140	299,489	236,728					
25	25	-	300,000	300,000	5,600	214,080	-	5,402	9,454	-	181,676	317,927	237,985					
26	26	-	300,000	300,000	5,600	227,173	-	5,425	9,495	-	192,551	336,960	239,278					
27	27	-	300,000	300,000	5,600	240,724	-	5,449	9,536	-	203,777	356,605	240,608					
28	28	-	300,000	300,000	5,600	254,750	-	5,473	9,578	-	215,363	376,881	241,977					
29	29	-	300,000	300,000	5,600	269,266	-	5,498	9,621	-	227,322	397,808	243,386					
30	30	-	300,000	300,000	5,600	284,290	-	5,523	9,666	-	239,664	419,409	244,835					
31	31	-	300,000	300,000	5,600	299,840	-	5,549	9,711	-	252,403	441,702	246,326					
32	32	-	300,000	300,000	5,600	315,935	-	5,576	9,758	-	265,551	464,711	247,860					
33	33	-	300,000	300,000	5,600	332,592	-	5,603	9,806	-	279,121	488,458	249,438					
34	34	-	300,000	300,000	5,600	349,833	-	5,631	9,855	-	293,126	512,967	251,061					
35	35	-	300,000	300,000	5,600	367,677	-	5,660	9,905	-	307,579	538,261	252,732					
36	36	-	300,000	300,000	5,600	386,146	-	5,689	9,957	-	322,496	564,366	254,450					
37	37	-	300,000	300,000	5,600	405,261	-	5,720	10,009	-	337,891	591,306	256,217					
38	38	-	300,000	300,000	5,600	425,045	-	5,751	10,064	-	353,778	619,109	258,035					
39	39	-	300,000	300,000	5,600	445,522	-	5,782	10,119	-	370,174	647,801	259,905					
40	40	-	300,000	300,000	5,600	466,715	-	5,815	10,176	-	387,094	677,411	261,828					
41	41	-	300,000	300,000	5,600	488,650	-	5,848	10,234	-	404,555	707,968	263,807					
42	42	-	300,000	300,000	5,600	511,353	-	5,882	10,294	-	422,573	739,501	265,843					
43	43	-	300,000	300,000	5,600	534,850	-	5,917	10,355	-	441,168	772,041	267,937					
44	44	-	300,000	300,000	5,600	559,170	-	5,953	10,418	-	460,356	805,620	270,091					
45	45	-	300,000	300,000	5,600	584,341	-	5,990	10,483	-	480,156	840,272	272,309					
46	46	-	300,000	300,000	5,600	610,393	-	6,028	10,549	-	500,589	876,029	274,590					
47	47	-	300,000	300,000	5,600	637,357	-	6,067	10,617	-	521,674	912,927	276,938					
48	48	-	300,000	300,000	5,600	665,264	-	6,106	10,686	-	543,430	951,000	279,355					
49	49	-	300,000	300,000	5,600	694,148	-	6,147	10,758	-	565,880	990,288	281,842					
50	50	-	300,000	300,000	5,600	724,043	-	6,189	10,831	-	589,045	1,030,828	284,403					
51	51	-	300,000	300,000	5,600	754,985	-	6,232	10,906	-	612,949	1,072,659	287,040					
52	52	-	300,000	300,000	5,600	787,009	-	6,276	10,983	-	637,613	1,115,822	289,755					
53	53	-	300,000	300,000	5,600	820,155	-	6,321	11,063	-	663,062	1,160,359	292,551					
54	54	-	300,000	300,000	5,600	854,460	-	6,368	11,144	-	689,322	1,206,314	295,431					
55	55	-	300,000	300,000	5,600	889,966	-	6,416	11,227	-	716,418	1,253,731	298,398					
56	56	-	300,000	300,000	5,600	926,715	-	6,465	11,313	-	744,375	1,302,655	301,455					
57	57	-	300,000	300,000	5,600	964,750	-	6,515	11,402	-	773,222	1,353,137	304,607					
58	58	-	300,000	300,000	5,600	1,004,116	-	6,567	11,492	-	802,985	1,405,223	307,856					
59	59	-	300,000	300,000	5,600	1,044,860	-	6,620	11,586	-	833,695	1,458,966	311,208					
60	60	-	300,000	300,000	8,400	1,089,831	-	6,675	11,682	-	865,381	1,514,417	311,866					
61	61	-	300,000	300,000	8,400	1,136,375	-	6,676	11,682	-	898,018	1,571,531	312,549					
62	62	-	300,000	300,000	8,400	1,184,548	-	6,676	11,684	-	931,635	1,630,361	313,257					
63	63	-	300,000	300,000	8,400	1,234,407	-	6,677	11,685	-	966,261	1,690,957	313,993					
64	64	-	300,000	300,000	8,400	1,286,011	-	6,678	11,687	-	1,001,927	1,753,373	314,758					
65	65	-	300,000	300,000	8,400	1,339,422	-	6,680	11,690	-	1,038,664	1,817,664	315,554					
66	66	-	300,000	300,000	8,400	1,394,791	-	6,681	11,693	-	1,076,505	1,883,587	316,384					
67	67	-	300,000	300,000	8,400	1,451,916	-	6,683	11,696	-	1,115,484	1,952,100	317,249					
68	68	-	300,000	300,000	8,400	1,511,133	-	6,686	11,700	-	1,155,634	2,022,363	318,155					
69	69	-	300,000	300,000	8,400	1,572,423	-	6,689	11,705	-	1,196,992	2,094,738	319,104					
70	70	-	300,000	300,000	8,400	1,635,857	-	6,692	11,711	-	1,239,594	2,169,292	320,102					
71	71	-	300,000	300,000	8,400	1,701,512	-	6,696	11,718	-	1,283,478	2,246,088	321,153					
72	72	-	300,000	300,000	8,400	1,769,465	-	6,701	11,726	-	1,328,683	2,325,197	322,263					
73	73	-	300,000	300,000	8,400	1,839,797	-	6,706	11,736	-	1,375,249	2,406,689	323,439					
74	74	-	300,000	300,000	8,400	1,912,589	-	6,713	11,747	-	1,423,220	2,490,637	324,690					
75	75	-	300,000	300,000	8,400	1,987,930	-	6,720	11,760	-	1,472,637	2,577,116	326,029					
76	76	-	300,000	300,000	8,400	2,065,908	-	6,729	11,776	-	1,523,545	2,666,205	327,473					
77	77	-	300,000	300,000	8,400	2,146,614	-	6,739	11,794	-	1,575,990	2,757,985	329,044					
78	78	-	300,000	300,000	8,400	2,230,146	-	6,752	11,816	-	1,630,022	2,852,541	330,770					
79	79	-	300,000	300,000	8,400	2,316,601	-	6,767	11,843	-	1,685,689	2,949,960	332,683					
80	80	-	300,000	300,000	8,400	2,406,082	-	6,786	11,875	-	1,743,046	3,050,334	334,825					
81	81	-	300,000	300,000	60,000	2,550,295	-	6,808	11,914	-	1,802,145	3,153,758	285,641					
82	82	-	300,000	240,000	60,000	2,699,555	-	5,803	10,155	-	1,862,013	3,258,526	235,539					
83	83	-	300,000	180,000	60,000	2,854,040	-	4,783	8,370	-</								

案例 5

合众悦盈人生年金保险（分红型）案例演示													
年龄	0周岁	性别		男	保险期间	105年	交费期限	3年交	年交保险费	1000000元	基本保险金额		
保单年度	期末年龄	年交保险费	累计保险费	身故保险金	年末生存 保险金	累积生存 保险金	当年红利			累积红利			现金价值
							低	中	高	低	中	高	
1	1	1,000,000	1,000,000	1,000,000	-	-	-	16,040	28,060	-	16,040	28,060	649,310
2	2	1,000,000	2,000,000	2,000,000	-	-	-	34,530	60,430	-	51,051	89,332	1,460,810
3	3	1,000,000	3,000,000	3,000,000	-	-	-	53,490	93,610	-	106,073	185,622	2,400,070
4	4	-	3,000,000	3,000,000	-	-	-	54,750	95,820	-	164,005	287,010	2,465,760
5	5	-	3,000,000	3,000,000	284,000	284,000	-	56,050	98,080	-	224,975	393,701	2,249,110
6	6	-	3,000,000	3,000,000	56,800	350,740	-	51,690	90,450	-	283,414	495,962	2,253,230
7	7	-	3,000,000	3,000,000	56,800	419,816	-	51,760	90,580	-	343,677	601,421	2,257,330
8	8	-	3,000,000	3,000,000	56,800	491,309	-	51,830	90,700	-	405,817	710,163	2,261,400
9	9	-	3,000,000	3,000,000	56,800	565,305	-	51,900	90,820	-	469,892	822,288	2,265,420
10	10	-	3,000,000	3,000,000	56,800	641,891	-	51,960	90,940	-	535,948	937,897	2,269,370
11	11	-	3,000,000	3,000,000	56,800	721,157	-	52,030	91,050	-	604,057	1,057,084	2,273,240
12	12	-	3,000,000	3,000,000	56,800	803,198	-	52,090	91,160	-	674,268	1,179,956	2,277,020
13	13	-	3,000,000	3,000,000	56,800	888,110	-	52,150	91,270	-	746,647	1,306,625	2,280,710
14	14	-	3,000,000	3,000,000	56,800	975,993	-	52,210	91,370	-	821,256	1,437,194	2,284,300
15	15	-	3,000,000	3,000,000	56,800	1,066,953	-	52,270	91,470	-	898,164	1,571,779	2,287,790
16	16	-	3,000,000	3,000,000	56,800	1,161,097	-	52,320	91,560	-	977,428	1,710,493	2,291,220
17	17	-	3,000,000	3,000,000	56,800	1,258,535	-	52,370	91,650	-	1,059,121	1,853,458	2,294,590
18	18	-	3,000,000	3,000,000	56,800	1,359,384	-	52,420	91,740	-	1,143,315	2,000,801	2,297,970
19	19	-	3,000,000	3,000,000	56,800	1,463,762	-	52,470	91,820	-	1,230,084	2,152,645	2,307,650
20	20	-	3,000,000	3,000,000	56,800	1,571,794	-	52,640	92,130	-	1,319,627	2,309,355	2,317,610
21	21	-	3,000,000	3,000,000	56,800	1,683,607	-	52,820	92,440	-	1,412,036	2,471,075	2,327,860
22	22	-	3,000,000	3,000,000	56,800	1,799,333	-	53,000	92,760	-	1,507,397	2,637,968	2,338,400
23	23	-	3,000,000	3,000,000	56,800	1,919,109	-	53,190	93,090	-	1,605,809	2,810,197	2,349,250
24	24	-	3,000,000	3,000,000	56,800	2,043,078	-	53,380	93,420	-	1,707,363	2,987,923	2,360,410
25	25	-	3,000,000	3,000,000	56,800	2,171,386	-	53,580	93,770	-	1,812,164	3,171,330	2,371,880
26	26	-	3,000,000	3,000,000	56,800	2,304,184	-	53,780	94,120	-	1,920,309	3,360,590	2,383,690
27	27	-	3,000,000	3,000,000	56,800	2,441,631	-	53,990	94,480	-	2,031,908	3,555,888	2,395,830
28	28	-	3,000,000	3,000,000	56,800	2,583,888	-	54,200	94,850	-	2,147,065	3,757,414	2,408,320
29	29	-	3,000,000	3,000,000	56,800	2,731,124	-	54,420	95,230	-	2,265,897	3,965,367	2,421,160
30	30	-	3,000,000	3,000,000	56,800	2,883,513	-	54,640	95,620	-	2,388,514	4,179,948	2,434,360
31	31	-	3,000,000	3,000,000	56,800	3,041,236	-	54,870	96,020	-	2,515,040	4,401,366	2,447,940
32	32	-	3,000,000	3,000,000	56,800	3,204,480	-	55,100	96,430	-	2,645,591	4,629,837	2,461,900
33	33	-	3,000,000	3,000,000	56,800	3,373,436	-	55,340	96,850	-	2,780,299	4,865,582	2,476,260
34	34	-	3,000,000	3,000,000	56,800	3,548,307	-	55,590	97,280	-	2,919,298	5,108,830	2,491,020
35	35	-	3,000,000	3,000,000	56,800	3,729,297	-	55,840	97,720	-	3,062,716	5,359,815	2,506,190
36	36	-	3,000,000	3,000,000	56,800	3,916,623	-	56,100	98,180	-	3,210,698	5,618,789	2,521,800
37	37	-	3,000,000	3,000,000	56,800	4,110,505	-	56,360	98,640	-	3,363,379	5,885,993	2,537,840
38	38	-	3,000,000	3,000,000	56,800	4,311,172	-	56,640	99,110	-	3,520,920	6,161,683	2,554,340
39	39	-	3,000,000	3,000,000	56,800	4,518,863	-	56,910	99,600	-	3,683,458	6,446,133	2,571,310
40	40	-	3,000,000	3,000,000	56,800	4,733,824	-	57,200	100,100	-	3,851,162	6,739,617	2,588,750
41	41	-	3,000,000	3,000,000	56,800	4,956,307	-	57,490	100,610	-	4,024,186	7,042,416	2,606,690
42	42	-	3,000,000	3,000,000	56,800	5,186,578	-	57,790	101,130	-	4,202,702	7,354,818	2,625,140
43	43	-	3,000,000	3,000,000	56,800	5,424,908	-	58,100	101,670	-	4,386,883	7,677,133	2,644,120
44	44	-	3,000,000	3,000,000	56,800	5,671,580	-	58,410	102,220	-	4,576,900	8,009,667	2,663,630
45	45	-	3,000,000	3,000,000	56,800	5,926,886	-	58,740	102,790	-	4,772,947	8,352,747	2,683,700
46	46	-	3,000,000	3,000,000	56,800	6,191,127	-	59,070	103,370	-	4,975,205	8,706,699	2,704,340
47	47	-	3,000,000	3,000,000	56,800	6,464,616	-	59,410	103,970	-	5,183,871	9,071,870	2,725,570
48	48	-	3,000,000	3,000,000	56,800	6,747,678	-	59,760	104,580	-	5,399,147	9,448,606	2,747,420
49	49	-	3,000,000	3,000,000	56,800	7,040,646	-	60,120	105,200	-	5,621,242	9,837,264	2,769,910
50	50	-	3,000,000	3,000,000	56,800	7,343,869	-	60,490	105,850	-	5,850,369	10,238,232	2,793,060
51	51	-	3,000,000	3,000,000	56,800	7,657,704	-	60,860	106,510	-	6,086,740	10,651,889	2,816,890
52	52	-	3,000,000	3,000,000	56,800	7,982,524	-	61,250	107,190	-	6,330,592	11,078,636	2,841,440
53	53	-	3,000,000	3,000,000	56,800	8,318,712	-	61,650	107,890	-	6,582,160	11,518,885	2,866,740
54	54	-	3,000,000	3,000,000	56,800	8,666,667	-	62,070	108,610	-	6,841,695	11,973,062	2,892,820
55	55	-	3,000,000	3,000,000	56,800	9,026,801	-	62,490	109,350	-	7,109,436	12,441,603	2,919,710
56	56	-	3,000,000	3,000,000	56,800	9,399,539	-	62,920	110,120	-	7,385,639	12,924,971	2,947,460
57	57	-	3,000,000	3,000,000	56,800	9,785,322	-	63,370	110,900	-	7,670,578	13,423,621	2,976,100
58	58	-	3,000,000	3,000,000	56,800	10,184,609	-	63,840	111,710	-	7,964,535	13,938,039	3,005,680
59	59	-	3,000,000	3,000,000	56,800	10,597,870	-	64,310	112,550	-	8,267,781	14,468,730	3,036,240
60	60	-	3,000,000	3,000,000	85,200	11,053,995	-	64,810	113,410	-	8,580,625	15,016,202	3,039,440
61	61	-	3,000,000	3,000,000	85,200	11,526,085	-	64,750	113,310	-	8,902,793	15,579,998	3,042,780
62	62	-	3,000,000	3,000,000	85,200	12,014,698	-	64,690	113,210	-	9,234,567	16,160,608	3,046,270
63	63	-	3,000,000	3,000,000	85,200	12,520,413	-	64,630	113,100	-	9,576,234	16,758,527	3,049,910
64	64	-	3,000,000	3,000,000	85,200	13,043,827	-	64,570	113,000	-	9,928,091	17,374,282	3,053,720
65	65	-	3,000,000	3,000,000	85,200	13,585,561	-	64,510	112,900	-	10,290,444	18,008,411	3,057,720
66	66	-	3,000,000	3,000,000	85,200	14,146,256	-	64,460	112,800	-	10,663,617	18,661,463	3,061,920
67	67	-	3,000,000	3,000,000	85,200	14,726,575	-	64,400	112,710	-	11,047,926	19,334,017	3,066,340
68	68	-	3,000,000	3,000,000	85,200	15,327,205	-	64,350	112,610	-	11,443,714	20,026,648	3,071,000
69	69	-	3,000,000	3,000,000	85,200	15,948,857	-	64,300	112,520	-	11,851,325	20,739,967	3,075,930
70	70	-	3,000,000	3,000,000	85,200	16,592,267	-	64,250	112,440	-	12,271,115	21,474,606	3,081,150
71	71	-	3,000,000	3,000,000	85,200	17,258,196	-	64,200	112,350	-	12,703,448	22,231,194	3,086,700
72	72	-	3,000,000	3,000,000	85,200	17,947,433	-	64,160	112,280	-	13,148,712	23,010,410	3,092,650
73	73	-	3,000,000	3,000,000	85,200	18,660,793	-	64,120	112,210	-	13,607,293	23,812,932	3,099,040
74	74	-	3,000,000	3,000,000	85,200	19,399,121	-	64,090	112,150	-	14,079,602	24,639,470	3,105,990
75	75	-	3,000,000	3,000,000	85,200	20,163,290	-	64,060	112,110	-	14,566,050	25,490,764	3,113,620
76	76	-	3,000,000	3,000,000	85,200	20,954,205	-	64,050	112,090	-	15,067,081	26,367,577	3,122,090
77	77	-	3,000,000	3,000,000	85,200	21,772,803	-	64,050	112,090	-	15,583,144	27,270,695	3,131,600
78	78	-	3,000,000	3,000,000	85,200	22,620,051	-	64,070	112,120	-	16,114,708	28,200,936	3,142,400
79	79	-	3,000,000	3,000,000	85,200								

案例 6

合众悦盈人生年金保险（分红型）案例演示													
年龄	0周岁	性别		女	保险期间	105年	交费期限	3年交	年交保险费	1000000元	基本保险金额		
保单年度	期末年龄	年交保险费	累计保险费	身故保险金	年末生存 保险金	累积生存 保险金	当年红利			累积红利			现金价值
							低	中	高	低	中	高	
1	1	1,000,000	1,000,000	1,000,000	-	-	-	16,010	28,020	-	16,010	28,020	645,860
2	2	1,000,000	2,000,000	2,000,000	-	-	-	34,490	60,350	-	50,980	89,211	1,453,040
3	3	1,000,000	3,000,000	3,000,000	-	-	-	53,420	93,490	-	105,930	185,377	2,387,310
4	4	-	3,000,000	3,000,000	-	-	-	54,690	95,700	-	163,798	286,638	2,452,720
5	5	-	3,000,000	3,000,000	280,000	280,000	-	55,980	97,960	-	224,692	393,197	2,239,790
6	6	-	3,000,000	3,000,000	56,000	345,800	-	51,700	90,470	-	283,132	495,463	2,244,540
7	7	-	3,000,000	3,000,000	56,000	413,903	-	51,790	90,620	-	343,416	600,947	2,249,290
8	8	-	3,000,000	3,000,000	56,000	484,390	-	51,870	90,780	-	405,589	709,756	2,254,030
9	9	-	3,000,000	3,000,000	56,000	557,343	-	51,960	90,930	-	469,716	821,978	2,258,740
10	10	-	3,000,000	3,000,000	56,000	632,850	-	52,050	91,080	-	535,858	937,718	2,263,420
11	11	-	3,000,000	3,000,000	56,000	711,000	-	52,130	91,230	-	604,064	1,057,079	2,268,050
12	12	-	3,000,000	3,000,000	56,000	791,885	-	52,220	91,380	-	674,406	1,180,172	2,272,610
13	13	-	3,000,000	3,000,000	56,000	875,601	-	52,300	91,520	-	746,938	1,307,097	2,277,110
14	14	-	3,000,000	3,000,000	56,000	962,247	-	52,380	91,660	-	821,726	1,437,970	2,281,550
15	15	-	3,000,000	3,000,000	56,000	1,051,926	-	52,460	91,800	-	898,838	1,572,909	2,285,930
16	16	-	3,000,000	3,000,000	56,000	1,144,743	-	52,530	91,940	-	978,333	1,712,036	2,290,260
17	17	-	3,000,000	3,000,000	56,000	1,240,809	-	52,610	92,070	-	1,060,293	1,855,467	2,294,590
18	18	-	3,000,000	3,000,000	56,000	1,340,237	-	52,680	92,200	-	1,144,781	2,003,331	2,298,950
19	19	-	3,000,000	3,000,000	56,000	1,443,146	-	52,760	92,330	-	1,231,885	2,155,761	2,309,540
20	20	-	3,000,000	3,000,000	56,000	1,549,656	-	52,960	92,670	-	1,321,801	2,313,104	2,320,440
21	21	-	3,000,000	3,000,000	56,000	1,659,894	-	53,160	93,030	-	1,414,616	2,475,527	2,331,660
22	22	-	3,000,000	3,000,000	56,000	1,773,990	-	53,370	93,390	-	1,510,424	2,643,183	2,343,200
23	23	-	3,000,000	3,000,000	56,000	1,892,080	-	53,580	93,770	-	1,609,317	2,816,248	2,355,070
24	24	-	3,000,000	3,000,000	56,000	2,014,302	-	53,800	94,150	-	1,711,396	2,994,886	2,367,280
25	25	-	3,000,000	3,000,000	56,000	2,140,803	-	54,020	94,540	-	1,816,758	3,179,272	2,379,850
26	26	-	3,000,000	3,000,000	56,000	2,271,731	-	54,250	94,950	-	1,925,511	3,369,600	2,392,780
27	27	-	3,000,000	3,000,000	56,000	2,407,242	-	54,490	95,360	-	2,037,766	3,566,048	2,406,080
28	28	-	3,000,000	3,000,000	56,000	2,547,495	-	54,730	95,780	-	2,153,629	3,768,810	2,419,770
29	29	-	3,000,000	3,000,000	56,000	2,692,658	-	54,980	96,210	-	2,273,218	3,978,084	2,433,860
30	30	-	3,000,000	3,000,000	56,000	2,842,901	-	55,230	96,660	-	2,396,645	4,194,087	2,448,350
31	31	-	3,000,000	3,000,000	56,000	2,998,402	-	55,490	97,110	-	2,524,034	4,417,019	2,463,260
32	32	-	3,000,000	3,000,000	56,000	3,159,346	-	55,760	97,580	-	2,655,515	4,647,110	2,478,600
33	33	-	3,000,000	3,000,000	56,000	3,325,923	-	56,030	98,060	-	2,791,210	4,884,583	2,494,380
34	34	-	3,000,000	3,000,000	56,000	3,498,331	-	56,310	98,550	-	2,931,257	5,129,671	2,510,610
35	35	-	3,000,000	3,000,000	56,000	3,676,772	-	56,600	99,050	-	3,075,794	5,382,611	2,527,320
36	36	-	3,000,000	3,000,000	56,000	3,861,459	-	56,890	99,570	-	3,224,958	5,643,659	2,544,500
37	37	-	3,000,000	3,000,000	56,000	4,052,610	-	57,200	100,090	-	3,378,907	5,913,059	2,562,170
38	38	-	3,000,000	3,000,000	56,000	4,250,452	-	57,510	100,640	-	3,537,784	6,191,091	2,580,350
39	39	-	3,000,000	3,000,000	56,000	4,455,217	-	57,820	101,190	-	3,701,738	6,478,013	2,599,050
40	40	-	3,000,000	3,000,000	56,000	4,667,150	-	58,150	101,760	-	3,870,940	6,774,114	2,618,280
41	41	-	3,000,000	3,000,000	56,000	4,886,500	-	58,480	102,340	-	4,045,548	7,079,677	2,638,070
42	42	-	3,000,000	3,000,000	56,000	5,113,528	-	58,820	102,940	-	4,225,734	7,395,007	2,658,430
43	43	-	3,000,000	3,000,000	56,000	5,348,501	-	59,170	103,550	-	4,411,676	7,720,408	2,679,370
44	44	-	3,000,000	3,000,000	56,000	5,591,699	-	59,530	104,180	-	4,603,557	8,056,200	2,700,910
45	45	-	3,000,000	3,000,000	56,000	5,843,408	-	59,900	104,830	-	4,801,563	8,402,716	2,723,090
46	46	-	3,000,000	3,000,000	56,000	6,103,928	-	60,280	105,490	-	5,005,890	8,760,287	2,745,900
47	47	-	3,000,000	3,000,000	56,000	6,373,565	-	60,670	106,170	-	5,216,737	9,129,266	2,769,380
48	48	-	3,000,000	3,000,000	56,000	6,652,640	-	61,060	106,860	-	5,434,299	9,510,004	2,793,550
49	49	-	3,000,000	3,000,000	56,000	6,941,482	-	61,470	107,580	-	5,658,798	9,902,884	2,818,420
50	50	-	3,000,000	3,000,000	56,000	7,240,434	-	61,890	108,310	-	5,890,452	10,308,281	2,844,030
51	51	-	3,000,000	3,000,000	56,000	7,549,849	-	62,320	109,060	-	6,129,486	10,726,589	2,870,400
52	52	-	3,000,000	3,000,000	56,000	7,870,094	-	62,760	109,830	-	6,376,130	11,158,217	2,897,550
53	53	-	3,000,000	3,000,000	56,000	8,201,547	-	63,210	110,630	-	6,630,624	11,603,593	2,925,510
54	54	-	3,000,000	3,000,000	56,000	8,544,601	-	63,680	111,440	-	6,893,223	12,063,141	2,954,310
55	55	-	3,000,000	3,000,000	56,000	8,899,662	-	64,160	112,270	-	7,164,180	12,537,305	2,983,980
56	56	-	3,000,000	3,000,000	56,000	9,267,151	-	64,650	113,130	-	7,443,755	13,026,554	3,014,550
57	57	-	3,000,000	3,000,000	56,000	9,647,501	-	65,150	114,020	-	7,732,218	13,531,371	3,046,070
58	58	-	3,000,000	3,000,000	56,000	10,041,163	-	65,670	114,920	-	8,029,854	14,052,232	3,078,560
59	59	-	3,000,000	3,000,000	56,000	10,448,604	-	66,200	115,860	-	8,336,950	14,589,659	3,112,080
60	60	-	3,000,000	3,000,000	84,000	10,898,305	-	66,750	116,820	-	8,653,808	15,144,169	3,148,660
61	61	-	3,000,000	3,000,000	84,000	11,363,746	-	66,760	116,820	-	8,980,183	15,715,314	3,125,490
62	62	-	3,000,000	3,000,000	84,000	11,845,477	-	66,760	116,840	-	9,316,348	16,303,613	3,132,570
63	63	-	3,000,000	3,000,000	84,000	12,344,069	-	66,770	116,850	-	9,662,608	16,909,572	3,139,930
64	64	-	3,000,000	3,000,000	84,000	12,860,111	-	66,780	116,870	-	10,019,267	17,533,729	3,147,580
65	65	-	3,000,000	3,000,000	84,000	13,394,215	-	66,800	116,900	-	10,386,645	18,176,641	3,155,540
66	66	-	3,000,000	3,000,000	84,000	13,947,013	-	66,810	116,930	-	10,765,954	18,838,870	3,163,840
67	67	-	3,000,000	3,000,000	84,000	14,519,158	-	66,830	116,960	-	11,154,836	19,520,996	3,172,490
68	68	-	3,000,000	3,000,000	84,000	15,111,329	-	66,860	117,000	-	11,556,341	20,223,626	3,181,550
69	69	-	3,000,000	3,000,000	84,000	15,724,225	-	66,890	117,050	-	11,969,921	20,947,385	3,191,040
70	70	-	3,000,000	3,000,000	84,000	16,358,573	-	66,920	117,110	-	12,395,939	21,692,916	3,201,020
71	71	-	3,000,000	3,000,000	84,000	17,015,123	-	66,960	117,180	-	12,834,777	22,460,884	3,211,530
72	72	-	3,000,000	3,000,000	84,000	17,694,652	-	67,010	117,260	-	13,286,830	23,251,970	3,222,630
73	73	-	3,000,000	3,000,000	84,000	18,397,965	-	67,060	117,360	-	13,752,495	24,066,889	3,234,390
74	74	-	3,000,000	3,000,000	84,000	19,125,894	-	67,130	117,470	-	14,232,200	24,906,366	3,246,900
75	75	-	3,000,000	3,000,000	84,000	19,879,300	-	67,200	117,600	-	14,726,366	25,771,157	3,260,290
76	76	-	3,000,000	3,000,000	84,000	20,659,076	-	67,290	117,760	-	15,235,447	26,662,052	3,274,730
77	77	-	3,000,000	3,000,000	84,000	21,466,143	-	67,390	117,940	-	15,759,900	27,579,853	3,290,440
78	78	-	3,000,000	3,000,000	84,000	22,301,459	-	67,520	118,160	-	16,300,217	28,525,409	3,307,700
79	79	-	3,000,000	3,000,000	84,0								

案例 7

合众悦盈人生年金保险（分红型）案例演示														
年龄	0周岁	性别		男		保险期间		105年		交费期限		5年交	年交保险费 基本保险金额	30000元 14100元
保单年度	期末年龄	年交保险费	累计保险费	身故保险金	年末生存 保险金	累积生存 保险金	当年红利			累积红利			现金价值	
							低	中	高	低	中	高		
1	1	30,000	30,000	30,000	-	-	-	470	822	-	470	822	18,668	
2	2	30,000	60,000	60,000	-	-	-	1,028	1,799	-	1,512	2,645	41,438	
3	3	30,000	90,000	90,000	-	-	-	1,600	2,800	-	3,157	5,524	67,214	
4	4	30,000	120,000	120,000	-	-	-	2,186	3,825	-	5,437	9,515	95,613	
5	5	30,000	150,000	150,000	14,100	14,100	-	2,786	4,876	-	8,386	14,676	111,799	
6	6	-	150,000	150,000	2,820	17,414	-	2,570	4,497	-	11,208	19,613	112,008	
7	7	-	150,000	150,000	2,820	20,843	-	2,573	4,503	-	14,117	24,705	112,215	
8	8	-	150,000	150,000	2,820	24,392	-	2,577	4,510	-	17,118	29,956	112,421	
9	9	-	150,000	150,000	2,820	28,066	-	2,580	4,516	-	20,212	35,370	112,625	
10	10	-	150,000	150,000	2,820	31,869	-	2,584	4,522	-	23,402	40,953	112,825	
11	11	-	150,000	150,000	2,820	35,804	-	2,587	4,528	-	26,691	46,709	113,022	
12	12	-	150,000	150,000	2,820	39,877	-	2,591	4,533	-	30,082	52,643	113,214	
13	13	-	150,000	150,000	2,820	44,093	-	2,594	4,539	-	33,578	58,761	113,402	
14	14	-	150,000	150,000	2,820	48,456	-	2,597	4,544	-	37,182	65,068	113,585	
15	15	-	150,000	150,000	2,820	52,972	-	2,599	4,549	-	40,897	71,569	113,763	
16	16	-	150,000	150,000	2,820	57,646	-	2,602	4,554	-	44,726	78,270	113,938	
17	17	-	150,000	150,000	2,820	62,484	-	2,605	4,558	-	48,672	85,176	114,111	
18	18	-	150,000	150,000	2,820	67,491	-	2,607	4,563	-	52,740	92,294	114,284	
19	19	-	150,000	150,000	2,820	72,673	-	2,610	4,567	-	56,932	99,630	114,770	
20	20	-	150,000	150,000	2,820	78,036	-	2,619	4,583	-	61,259	107,201	115,270	
21	21	-	150,000	150,000	2,820	83,588	-	2,628	4,598	-	65,724	115,016	115,785	
22	22	-	150,000	150,000	2,820	89,333	-	2,637	4,614	-	70,333	123,081	116,314	
23	23	-	150,000	150,000	2,820	95,280	-	2,646	4,631	-	75,089	131,404	116,858	
24	24	-	150,000	150,000	2,820	101,435	-	2,656	4,648	-	79,998	139,994	117,419	
25	25	-	150,000	150,000	2,820	107,805	-	2,666	4,665	-	85,063	148,859	117,995	
26	26	-	150,000	150,000	2,820	114,398	-	2,676	4,683	-	90,291	158,008	118,588	
27	27	-	150,000	150,000	2,820	121,222	-	2,687	4,701	-	95,686	167,449	119,197	
28	28	-	150,000	150,000	2,820	128,285	-	2,697	4,720	-	101,254	177,193	119,824	
29	29	-	150,000	150,000	2,820	135,595	-	2,708	4,739	-	107,000	187,248	120,469	
30	30	-	150,000	150,000	2,820	143,160	-	2,719	4,759	-	112,929	197,624	121,132	
31	31	-	150,000	150,000	2,820	150,991	-	2,731	4,779	-	119,047	208,331	121,813	
32	32	-	150,000	150,000	2,820	159,096	-	2,743	4,799	-	125,361	219,380	122,514	
33	33	-	150,000	150,000	2,820	167,484	-	2,755	4,820	-	131,877	230,782	123,235	
34	34	-	150,000	150,000	2,820	176,166	-	2,767	4,842	-	138,600	242,548	123,976	
35	35	-	150,000	150,000	2,820	185,152	-	2,780	4,864	-	145,538	254,688	124,737	
36	36	-	150,000	150,000	2,820	194,452	-	2,792	4,887	-	152,696	267,216	125,521	
37	37	-	150,000	150,000	2,820	204,078	-	2,806	4,910	-	160,083	280,143	126,326	
38	38	-	150,000	150,000	2,820	214,041	-	2,819	4,934	-	167,705	293,481	127,154	
39	39	-	150,000	150,000	2,820	224,352	-	2,834	4,959	-	175,569	307,244	128,006	
40	40	-	150,000	150,000	2,820	235,024	-	2,848	4,984	-	183,684	321,445	128,881	
41	41	-	150,000	150,000	2,820	246,070	-	2,863	5,009	-	192,058	336,098	129,782	
42	42	-	150,000	150,000	2,820	257,503	-	2,878	5,036	-	200,697	351,216	130,708	
43	43	-	150,000	150,000	2,820	269,335	-	2,893	5,063	-	209,611	366,816	131,660	
44	44	-	150,000	150,000	2,820	281,582	-	2,909	5,091	-	218,808	382,911	132,639	
45	45	-	150,000	150,000	2,820	294,257	-	2,925	5,119	-	228,297	399,517	133,646	
46	46	-	150,000	150,000	2,820	307,376	-	2,942	5,148	-	238,088	416,651	134,681	
47	47	-	150,000	150,000	2,820	320,955	-	2,959	5,178	-	248,190	434,329	135,747	
48	48	-	150,000	150,000	2,820	335,008	-	2,977	5,209	-	258,612	452,567	136,843	
49	49	-	150,000	150,000	2,820	349,553	-	2,995	5,240	-	269,365	471,385	137,971	
50	50	-	150,000	150,000	2,820	364,608	-	3,013	5,273	-	280,459	490,799	139,132	
51	51	-	150,000	150,000	2,820	380,189	-	3,032	5,306	-	291,905	510,829	140,328	
52	52	-	150,000	150,000	2,820	396,315	-	3,052	5,340	-	303,714	531,495	141,559	
53	53	-	150,000	150,000	2,820	413,006	-	3,072	5,376	-	315,897	552,815	142,828	
54	54	-	150,000	150,000	2,820	430,282	-	3,092	5,412	-	328,466	574,811	144,135	
55	55	-	150,000	150,000	2,820	448,162	-	3,114	5,449	-	341,434	597,504	145,484	
56	56	-	150,000	150,000	2,820	466,667	-	3,136	5,487	-	354,812	620,917	146,875	
57	57	-	150,000	150,000	2,820	485,821	-	3,158	5,527	-	368,615	645,071	148,310	
58	58	-	150,000	150,000	2,820	505,644	-	3,182	5,567	-	382,855	669,991	149,793	
59	59	-	150,000	150,000	2,820	526,162	-	3,206	5,609	-	397,546	695,700	151,325	
60	60	-	150,000	150,000	4,230	548,808	-	3,230	5,653	-	412,702	722,224	151,499	
61	61	-	150,000	150,000	4,230	572,246	-	3,227	5,648	-	428,311	749,538	151,680	
62	62	-	150,000	150,000	4,230	596,504	-	3,225	5,644	-	444,385	777,668	151,868	
63	63	-	150,000	150,000	4,230	621,612	-	3,222	5,639	-	460,939	806,637	152,065	
64	64	-	150,000	150,000	4,230	647,598	-	3,220	5,634	-	477,986	836,470	152,271	
65	65	-	150,000	150,000	4,230	674,494	-	3,217	5,630	-	495,543	867,194	152,486	
66	66	-	150,000	150,000	4,230	702,332	-	3,215	5,626	-	513,624	898,836	152,711	
67	67	-	150,000	150,000	4,230	731,143	-	3,212	5,621	-	532,245	931,422	152,948	
68	68	-	150,000	150,000	4,230	760,963	-	3,210	5,617	-	551,422	964,982	153,197	
69	69	-	150,000	150,000	4,230	791,827	-	3,208	5,613	-	571,172	999,545	153,460	
70	70	-	150,000	150,000	4,230	823,771	-	3,206	5,610	-	591,513	1,035,141	153,738	
71	71	-	150,000	150,000	4,230	856,833	-	3,203	5,606	-	612,462	1,071,801	154,033	
72	72	-	150,000	150,000	4,230	891,052	-	3,202	5,603	-	634,037	1,109,558	154,347	
73	73	-	150,000	150,000	4,230	926,469	-	3,200	5,600	-	656,258	1,148,445	154,685	
74	74	-	150,000	150,000	4,230	963,125	-	3,199	5,598	-	679,145	1,188,496	155,050	
75	75	-	150,000	150,000	4,230	1,001,065	-	3,198	5,597	-	702,717	1,229,748	155,450	
76	76	-	150,000	150,000	4,230	1,040,332	-	3,198	5,596	-	726,996	1,272,236	155,891	
77	77	-	150,000	150,000	4,230	1,080,974	-	3,198	5,597	-	752,004	1,315,999	156,385	
78	78	-	150,000	150,000	4,230	1,123,038	-	3,199	5,599	-	777,764	1,361,078	156,944	
79	79	-	150,000	150,000	4,230	1,166,574	-	3,202	5,603	-	804,298	1,407,514	157,584	
80	80	-	150,000	150,000	4,230	1,211,634	-	3,206	5,610	-	831,633	1,455,349	158,324	
81	81	-	150,000	150,000	30,000	1,284,041	-	3,211	5,619	-	859,792	1,504,629	133,416	
82	82	-	150,000	120,000	30,000	1,358,983	-	2,703	4,730	-	888,289	1,554,498	108,122	
83	83	-	150,000	90,000	30,000	1,436,547	-	2,189	3,831	-	917,127	1,604,964	82,491	
84	84	-	150,000	60,000	30,000	1,516,826	-	1,670	2,922	-	946,311	1,656,034	56,573	
85	85	-	150,000	30,000	30,000	1,599,915	-	1,146	2,006	-	975,846	1,707,722	30,425</	

案例 8

合众悦盈人生年金保险（分红型）案例演示																		
年龄	0周岁	性别		女	保险期间		105年	交费期限		5年交	年交保险费							
											基本保险金额	30000元						
											13920元							
保单年度	期末年龄	年交保险费	累计保险费	身故保险金	年末生存 保险金	累积生存 保险金	当年红利			累积红利			现金价值					
							低	中	高	低	中	高						
1	1	30,000	30,000	30,000	-	-	-	470	822	-	470	822	18,590					
2	2	30,000	60,000	60,000	-	-	-	1,028	1,798	-	1,511	2,645	41,264					
3	3	30,000	90,000	90,000	-	-	-	1,599	2,799	-	3,156	5,523	66,932					
4	4	30,000	120,000	120,000	-	-	-	2,185	3,824	-	5,436	9,513	95,211					
5	5	30,000	150,000	150,000	13,920	13,920	-	2,786	4,875	-	8,384	14,673	111,451					
6	6	-	150,000	150,000	2,784	17,191	-	2,573	4,502	-	11,208	19,615	111,690					
7	7	-	150,000	150,000	2,784	20,577	-	2,577	4,510	-	14,122	24,714	111,929					
8	8	-	150,000	150,000	2,784	24,081	-	2,582	4,518	-	17,127	29,973	112,168					
9	9	-	150,000	150,000	2,784	27,708	-	2,586	4,526	-	20,228	35,398	112,406					
10	10	-	150,000	150,000	2,784	31,462	-	2,591	4,533	-	23,425	40,994	112,641					
11	11	-	150,000	150,000	2,784	35,347	-	2,595	4,541	-	26,723	46,765	112,875					
12	12	-	150,000	150,000	2,784	39,368	-	2,599	4,548	-	30,124	52,716	113,105					
13	13	-	150,000	150,000	2,784	43,530	-	2,603	4,556	-	33,631	58,853	113,332					
14	14	-	150,000	150,000	2,784	47,837	-	2,607	4,563	-	37,247	65,181	113,557					
15	15	-	150,000	150,000	2,784	52,296	-	2,611	4,570	-	40,976	71,706	113,778					
16	16	-	150,000	150,000	2,784	56,910	-	2,615	4,577	-	44,820	78,434	113,998					
17	17	-	150,000	150,000	2,784	61,686	-	2,619	4,583	-	48,783	85,371	114,217					
18	18	-	150,000	150,000	2,784	66,629	-	2,623	4,590	-	52,870	92,522	114,437					
19	19	-	150,000	150,000	2,784	71,745	-	2,627	4,597	-	57,082	99,894	114,668					
20	20	-	150,000	150,000	2,784	77,040	-	2,636	4,614	-	61,431	107,505	115,514					
21	21	-	150,000	150,000	2,784	82,520	-	2,647	4,632	-	65,921	115,362	116,076					
22	22	-	150,000	150,000	2,784	88,193	-	2,657	4,650	-	70,556	123,472	116,654					
23	23	-	150,000	150,000	2,784	94,063	-	2,668	4,669	-	75,340	131,845	117,249					
24	24	-	150,000	150,000	2,784	100,140	-	2,679	4,688	-	80,279	140,489	117,861					
25	25	-	150,000	150,000	2,784	106,428	-	2,690	4,708	-	85,378	149,411	118,491					
26	26	-	150,000	150,000	2,784	112,937	-	2,702	4,728	-	90,640	158,622	119,139					
27	27	-	150,000	150,000	2,784	119,674	-	2,714	4,748	-	96,073	168,129	119,805					
28	28	-	150,000	150,000	2,784	126,647	-	2,726	4,770	-	101,681	177,942	120,491					
29	29	-	150,000	150,000	2,784	133,864	-	2,738	4,792	-	107,469	188,072	121,197					
30	30	-	150,000	150,000	2,784	141,333	-	2,751	4,814	-	113,444	198,528	121,923					
31	31	-	150,000	150,000	2,784	149,063	-	2,764	4,837	-	119,611	209,320	122,670					
32	32	-	150,000	150,000	2,784	157,065	-	2,777	4,860	-	125,977	220,460	123,439					
33	33	-	150,000	150,000	2,784	165,346	-	2,791	4,884	-	132,547	231,958	124,230					
34	34	-	150,000	150,000	2,784	173,917	-	2,805	4,909	-	139,328	243,825	125,043					
35	35	-	150,000	150,000	2,784	182,788	-	2,819	4,934	-	146,328	256,074	125,880					
36	36	-	150,000	150,000	2,784	191,970	-	2,834	4,960	-	153,552	268,716	126,741					
37	37	-	150,000	150,000	2,784	201,473	-	2,849	4,986	-	161,007	281,763	127,626					
38	38	-	150,000	150,000	2,784	211,308	-	2,865	5,013	-	168,702	295,230	128,537					
39	39	-	150,000	150,000	2,784	221,488	-	2,881	5,041	-	176,644	309,128	129,474					
40	40	-	150,000	150,000	2,784	232,024	-	2,897	5,070	-	184,840	323,471	130,438					
41	41	-	150,000	150,000	2,784	242,929	-	2,914	5,099	-	193,299	338,274	131,429					
42	42	-	150,000	150,000	2,784	254,215	-	2,931	5,129	-	202,029	353,552	132,449					
43	43	-	150,000	150,000	2,784	265,897	-	2,948	5,160	-	211,038	369,318	133,498					
44	44	-	150,000	150,000	2,784	277,987	-	2,966	5,191	-	220,335	385,589	134,577					
45	45	-	150,000	150,000	2,784	290,501	-	2,985	5,224	-	229,931	402,380	135,688					
46	46	-	150,000	150,000	2,784	303,452	-	3,004	5,257	-	239,832	419,708	136,831					
47	47	-	150,000	150,000	2,784	316,857	-	3,023	5,291	-	250,051	437,590	138,007					
48	48	-	150,000	150,000	2,784	330,731	-	3,043	5,326	-	260,595	456,044	139,218					
49	49	-	150,000	150,000	2,784	345,091	-	3,064	5,362	-	271,477	475,087	140,464					
50	50	-	150,000	150,000	2,784	359,953	-	3,085	5,398	-	282,706	494,737	141,746					
51	51	-	150,000	150,000	2,784	375,335	-	3,106	5,436	-	294,293	515,015	143,067					
52	52	-	150,000	150,000	2,784	391,256	-	3,128	5,475	-	306,250	535,941	144,427					
53	53	-	150,000	150,000	2,784	407,734	-	3,151	5,514	-	318,589	557,533	145,827					
54	54	-	150,000	150,000	2,784	424,789	-	3,174	5,555	-	331,321	579,814	147,270					
55	55	-	150,000	150,000	2,784	442,440	-	3,198	5,597	-	344,459	602,806	148,756					
56	56	-	150,000	150,000	2,784	460,710	-	3,223	5,640	-	358,016	626,530	150,287					
57	57	-	150,000	150,000	2,784	479,619	-	3,248	5,684	-	372,004	651,010	151,865					
58	58	-	150,000	150,000	2,784	499,189	-	3,274	5,730	-	386,439	676,271	153,493					
59	59	-	150,000	150,000	2,784	519,445	-	3,301	5,777	-	401,333	702,336	155,171					
60	60	-	150,000	150,000	4,176	541,801	-	3,329	5,825	-	416,701	729,231	155,511					
61	61	-	150,000	150,000	4,176	564,941	-	3,329	5,826	-	432,531	756,933	155,863					
62	62	-	150,000	150,000	4,176	588,889	-	3,329	5,827	-	448,836	785,468	156,228					
63	63	-	150,000	150,000	4,176	613,677	-	3,330	5,828	-	465,632	814,860	156,607					
64	64	-	150,000	150,000	4,176	639,331	-	3,331	5,829	-	482,932	845,135	157,001					
65	65	-	150,000	150,000	4,176	665,884	-	3,332	5,831	-	500,751	876,320	157,411					
66	66	-	150,000	150,000	4,176	693,366	-	3,333	5,833	-	519,107	908,442	157,837					
67	67	-	150,000	150,000	4,176	721,810	-	3,334	5,835	-	538,014	941,530	158,282					
68	68	-	150,000	150,000	4,176	751,249	-	3,336	5,838	-	557,490	975,614	158,747					
69	69	-	150,000	150,000	4,176	781,719	-	3,338	5,840	-	577,553	1,010,723	159,235					
70	70	-	150,000	150,000	4,176	813,255	-	3,339	5,844	-	598,218	1,046,888	159,747					
71	71	-	150,000	150,000	4,176	845,895	-	3,342	5,848	-	619,507	1,084,143	160,285					
72	72	-	150,000	150,000	4,176	879,677	-	3,344	5,852	-	641,436	1,122,520	160,853					
73	73	-	150,000	150,000	4,176	914,642	-	3,347	5,858	-	664,027	1,162,053	161,455					
74	74	-	150,000	150,000	4,176	950,830	-	3,351	5,864	-	687,298	1,202,778	162,094					
75	75	-	150,000	150,000	4,176	988,285	-	3,355	5,871	-	711,272	1,244,733	162,778					
76	76	-	150,000	150,000	4,176	1,027,051	-	3,360	5,879	-	735,970	1,287,954	163,514					
77	77	-	150,000	150,000	4,176	1,067,174	-	3,365	5,889	-	761,414	1,332,482	164,314					
78	78	-	150,000	150,000	4,176	1,108,701	-	3,372	5,900	-	787,628	1,378,356	165,191					
79	79	-	150,000	150,000	4,176	1,151,682	-	3,380	5,914	-	814,637	1,425,621	166,162					
80	80	-	150,000	150,000	4,176	1,196,166	-	3,389	5,931	-	842,465	1,474,321	167,247					
81	81	-	150,000	150,000	30,000	1,268,032	-	3,401	5,951	-	871,139	1,524,502	142,646					
82	82	-	150,000	120,000	30,000	1,342,413	-	2,898	5,072	-	900,171	1,575,308	117,584					
83	83	-	150,000	90,000	30,000	1,419,398	-	2,388	4,178	-	929,564	1,626,746	92,090					
84	84	-	150,000	60,000	30,000	1,499,077	-	1,871	3,273	-	959,322	1,678,822	66,194					
85	85	-	150,000	30,000	30,000	1,581,545	-	1,347	2,357	-	989,448	1,731,543	39,927					
86	86	-	150,000	-	5,568	1,642,467	-	818	1,431	-	1,019,950	1,784,921	37,753					
87	87	-	150,000	-	5,568													



案例 9

合众悦盈人生年金保险（分红型）案例演示													
年龄	0周岁	性别	男	保险期间	105年	交费期限	10年交	年交保险费 基本保险金额	20000元 17320元				
保单年度	期末年龄	年交保险费	累计保险费	身故保险金	年末生存 保险金	累积生存 保险金	当年红利			累积红利			现金价值
							低	中	高	低	中	高	
1	1	20,000	20,000	20,000	-	-	-	276	482	-	276	482	9,453
2	2	20,000	40,000	40,000	-	-	-	641	1,122	-	925	1,618	21,842
3	3	20,000	60,000	60,000	-	-	-	1,015	1,776	-	1,967	3,443	36,524
4	4	20,000	80,000	80,000	-	-	-	1,398	2,447	-	3,425	5,994	52,469
5	5	20,000	100,000	100,000	17,320	17,320	-	1,791	3,134	-	5,319	9,308	52,778
6	6	20,000	120,000	120,000	3,464	21,390	-	1,847	3,232	-	7,325	12,819	66,366
7	7	20,000	140,000	140,000	3,464	25,603	-	2,181	3,816	-	9,725	17,019	80,637
8	8	20,000	160,000	160,000	3,464	29,963	-	2,523	4,415	-	12,540	21,945	95,638
9	9	20,000	180,000	180,000	3,464	34,476	-	2,873	5,028	-	15,789	27,631	111,334
10	10	20,000	200,000	200,000	3,464	39,146	-	3,232	5,656	-	19,495	34,117	127,812
11	11	-	200,000	200,000	3,464	43,980	-	3,238	5,666	-	23,318	40,806	128,120
12	12	-	200,000	200,000	3,464	48,984	-	3,243	5,676	-	27,260	47,706	128,426
13	13	-	200,000	200,000	3,464	54,162	-	3,249	5,685	-	31,327	54,822	128,728
14	14	-	200,000	200,000	3,464	59,522	-	3,254	5,694	-	35,520	62,161	129,026
15	15	-	200,000	200,000	3,464	65,069	-	3,259	5,703	-	39,845	69,729	129,322
16	16	-	200,000	200,000	3,464	70,811	-	3,264	5,712	-	44,304	77,532	129,617
17	17	-	200,000	200,000	3,464	76,753	-	3,269	5,720	-	48,902	85,578	129,912
18	18	-	200,000	200,000	3,464	82,903	-	3,274	5,729	-	53,642	93,874	130,210
19	19	-	200,000	200,000	3,464	89,269	-	3,278	5,737	-	58,530	102,428	130,897
20	20	-	200,000	200,000	3,464	95,857	-	3,291	5,759	-	63,577	111,260	131,605
21	21	-	200,000	200,000	3,464	102,676	-	3,304	5,782	-	68,788	120,379	132,336
22	22	-	200,000	200,000	3,464	109,734	-	3,317	5,805	-	74,169	129,795	133,089
23	23	-	200,000	200,000	3,464	117,039	-	3,330	5,828	-	79,724	139,517	133,867
24	24	-	200,000	200,000	3,464	124,599	-	3,344	5,852	-	85,460	149,555	134,669
25	25	-	200,000	200,000	3,464	132,424	-	3,358	5,877	-	91,382	159,918	135,496
26	26	-	200,000	200,000	3,464	140,523	-	3,373	5,902	-	97,496	170,618	136,349
27	27	-	200,000	200,000	3,464	148,905	-	3,388	5,928	-	103,809	181,665	137,229
28	28	-	200,000	200,000	3,464	157,581	-	3,403	5,955	-	110,326	193,070	138,135
29	29	-	200,000	200,000	3,464	166,560	-	3,419	5,982	-	117,054	204,845	139,070
30	30	-	200,000	200,000	3,464	175,854	-	3,435	6,010	-	124,001	217,001	140,034
31	31	-	200,000	200,000	3,464	185,473	-	3,451	6,039	-	131,172	229,550	141,027
32	32	-	200,000	200,000	3,464	195,428	-	3,468	6,068	-	138,574	242,505	142,051
33	33	-	200,000	200,000	3,464	205,732	-	3,485	6,099	-	146,216	255,878	143,106
34	34	-	200,000	200,000	3,464	216,397	-	3,502	6,129	-	154,105	269,684	144,193
35	35	-	200,000	200,000	3,464	227,435	-	3,521	6,161	-	162,249	283,936	145,313
36	36	-	200,000	200,000	3,464	238,859	-	3,539	6,193	-	170,655	298,647	146,467
37	37	-	200,000	200,000	3,464	250,683	-	3,558	6,226	-	179,333	313,833	147,657
38	38	-	200,000	200,000	3,464	262,921	-	3,577	6,260	-	188,290	329,508	148,883
39	39	-	200,000	200,000	3,464	275,587	-	3,597	6,295	-	197,536	345,689	150,146
40	40	-	200,000	200,000	3,464	288,697	-	3,618	6,331	-	207,080	362,390	151,448
41	41	-	200,000	200,000	3,464	302,265	-	3,639	6,367	-	216,931	379,629	152,789
42	42	-	200,000	200,000	3,464	316,308	-	3,660	6,405	-	227,099	397,423	154,171
43	43	-	200,000	200,000	3,464	330,843	-	3,682	6,443	-	237,594	415,789	155,595
44	44	-	200,000	200,000	3,464	345,887	-	3,704	6,483	-	248,426	434,745	157,061
45	45	-	200,000	200,000	3,464	361,457	-	3,727	6,523	-	259,606	454,311	158,572
46	46	-	200,000	200,000	3,464	377,572	-	3,751	6,564	-	271,145	474,504	160,128
47	47	-	200,000	200,000	3,464	394,251	-	3,775	6,607	-	283,055	495,346	161,731
48	48	-	200,000	200,000	3,464	411,513	-	3,800	6,650	-	295,347	516,857	163,383
49	49	-	200,000	200,000	3,464	429,380	-	3,826	6,695	-	308,033	539,057	165,085
50	50	-	200,000	200,000	3,464	447,873	-	3,852	6,740	-	321,125	561,969	166,839
51	51	-	200,000	200,000	3,464	467,012	-	3,878	6,787	-	334,637	585,615	168,647
52	52	-	200,000	200,000	3,464	486,822	-	3,906	6,835	-	348,582	610,019	170,512
53	53	-	200,000	200,000	3,464	507,324	-	3,934	6,885	-	362,974	635,205	172,435
54	54	-	200,000	200,000	3,464	528,545	-	3,963	6,936	-	377,827	661,197	174,419
55	55	-	200,000	200,000	3,464	550,508	-	3,993	6,988	-	393,155	688,021	176,467
56	56	-	200,000	200,000	3,464	573,239	-	4,024	7,042	-	408,973	715,703	178,582
57	57	-	200,000	200,000	3,464	596,767	-	4,055	7,097	-	425,298	744,271	180,767
58	58	-	200,000	200,000	3,464	621,118	-	4,088	7,154	-	442,144	773,753	183,025
59	59	-	200,000	200,000	3,464	646,321	-	4,121	7,212	-	459,530	804,177	185,360
60	60	-	200,000	200,000	5,196	674,138	-	4,156	7,273	-	477,471	835,575	186,044
61	61	-	200,000	200,000	5,196	702,929	-	4,157	7,274	-	495,952	867,917	186,749
62	62	-	200,000	200,000	5,196	732,727	-	4,158	7,276	-	514,988	901,230	187,476
63	63	-	200,000	200,000	5,196	763,569	-	4,159	7,278	-	534,597	935,545	188,226
64	64	-	200,000	200,000	5,196	795,490	-	4,160	7,280	-	554,795	970,891	189,001
65	65	-	200,000	200,000	5,196	828,528	-	4,161	7,282	-	575,600	1,007,300	189,800
66	66	-	200,000	200,000	5,196	862,722	-	4,163	7,285	-	597,030	1,044,804	190,626
67	67	-	200,000	200,000	5,196	898,114	-	4,164	7,288	-	619,106	1,083,435	191,481
68	68	-	200,000	200,000	5,196	934,744	-	4,166	7,291	-	641,845	1,123,230	192,366
69	69	-	200,000	200,000	5,196	972,656	-	4,168	7,295	-	665,269	1,164,221	193,283
70	70	-	200,000	200,000	5,196	1,011,895	-	4,171	7,299	-	689,398	1,206,446	194,235
71	71	-	200,000	200,000	5,196	1,052,507	-	4,173	7,303	-	714,253	1,249,943	195,224
72	72	-	200,000	200,000	5,196	1,094,541	-	4,176	7,308	-	739,857	1,294,750	196,255
73	73	-	200,000	200,000	5,196	1,138,046	-	4,180	7,314	-	766,232	1,340,907	197,330
74	74	-	200,000	200,000	5,196	1,183,073	-	4,183	7,321	-	793,403	1,388,455	198,456
75	75	-	200,000	200,000	5,196	1,229,677	-	4,188	7,329	-	821,393	1,437,437	199,640
76	76	-	200,000	200,000	5,196	1,277,911	-	4,193	7,338	-	850,227	1,487,898	200,892
77	77	-	200,000	200,000	5,196	1,327,834	-	4,199	7,348	-	879,933	1,539,883	202,227
78	78	-	200,000	200,000	5,196	1,379,505	-	4,206	7,361	-	910,537	1,593,440	203,662
79	79	-	200,000	200,000	5,196	1,432,983	-	4,215	7,376	-	942,068	1,648,620	205,222
80	80	-	200,000	200,000	5,196	1,488,334	-	4,226	7,395	-	974,556	1,705,474	206,938
81	81	-	200,000	200,000	40,000	1,580,425	-	4,239	7,418	-	1,008,032	1,764,056	174,043
82	82	-	200,000	160,000	40,000	1,675,740	-	3,558	6,227	-	1,041,831	1,823,205	140,532
83	83	-	200,000	120,000	40,000	1,774,391	-	2,869	5,021	-	1,075,955	1,882,922	106,457
84	84	-	200,000	80,000	40,000	1,876,495	-	2,173	3,802	-	1,110,407	1,943,212	71,875
85	85	-	200,000	40,000	40,000	1,982,172	-	1,470	2,572	-	1,145,189	2,004,080	36,845
86	86	-	200,000	-	6,928	2,058,476	-	762	1,333	-	1,180,307	2,065,536	34,503
87	87	-	200,000	-	6,928	2,137,451	-	712	1,247	-	1,216,428	2,128,749	32,254
88	88	-	200,000	-	6,928	2,219,189	-	665	1,164	-	1,253,586	2,193,775	30,093



案例 10

合众悦盈人生年金保险（分红型）案例演示														
年龄	0周岁	性别			女		保险期间		105年	交费期限		10年交	年交保险费 基本保险金额	20000元 17120元
保单年度	期末年龄	年交保险费	累计保险费	身故保险金	年末生存 保险金	累积生存 保险金	当年红利			累积红利			现金价值	
							低	中	高	低	中	高		
1	1	20,000	20,000	20,000	-	-	-	276	482	-	276	482	9,392	
2	2	20,000	40,000	40,000	-	-	-	641	1,121	-	925	1,618	21,701	
3	3	20,000	60,000	60,000	-	-	-	1,015	1,776	-	1,967	3,443	36,289	
4	4	20,000	80,000	80,000	-	-	-	1,398	2,447	-	3,425	5,993	52,130	
5	5	20,000	100,000	100,000	17,120	17,120	-	1,791	3,134	-	5,318	9,307	52,521	
6	6	20,000	120,000	120,000	3,424	21,143	-	1,851	3,238	-	7,328	12,824	66,043	
7	7	20,000	140,000	140,000	3,424	25,307	-	2,185	3,825	-	9,734	17,034	80,245	
8	8	20,000	160,000	160,000	3,424	29,617	-	2,529	4,425	-	12,554	21,970	95,154	
9	9	20,000	180,000	180,000	3,424	34,078	-	2,880	5,040	-	15,811	27,669	110,795	
10	10	20,000	200,000	200,000	3,424	38,694	-	3,240	5,670	-	19,525	34,169	127,195	
11	11	-	200,000	200,000	3,424	43,473	-	3,247	5,682	-	23,358	40,876	127,532	
12	12	-	200,000	200,000	3,424	48,418	-	3,253	5,693	-	27,312	47,796	127,868	
13	13	-	200,000	200,000	3,424	53,537	-	3,260	5,705	-	31,391	54,934	128,203	
14	14	-	200,000	200,000	3,424	58,835	-	3,266	5,716	-	35,599	62,298	128,536	
15	15	-	200,000	200,000	3,424	64,318	-	3,273	5,727	-	39,940	69,895	128,868	
16	16	-	200,000	200,000	3,424	69,993	-	3,279	5,738	-	44,417	77,730	129,201	
17	17	-	200,000	200,000	3,424	75,867	-	3,285	5,749	-	49,035	85,811	129,536	
18	18	-	200,000	200,000	3,424	81,946	-	3,291	5,760	-	53,797	94,145	129,875	
19	19	-	200,000	200,000	3,424	88,238	-	3,298	5,771	-	58,709	102,740	130,599	
20	20	-	200,000	200,000	3,424	94,750	-	3,312	5,795	-	63,781	111,618	131,347	
21	21	-	200,000	200,000	3,424	101,491	-	3,326	5,820	-	69,021	120,786	132,118	
22	22	-	200,000	200,000	3,424	108,467	-	3,340	5,846	-	74,432	130,256	132,913	
23	23	-	200,000	200,000	3,424	115,687	-	3,355	5,872	-	80,020	140,035	133,734	
24	24	-	200,000	200,000	3,424	123,160	-	3,371	5,899	-	85,791	150,135	134,581	
25	25	-	200,000	200,000	3,424	130,895	-	3,386	5,926	-	91,751	160,565	135,454	
26	26	-	200,000	200,000	3,424	138,900	-	3,402	5,954	-	97,906	171,336	136,356	
27	27	-	200,000	200,000	3,424	147,186	-	3,419	5,983	-	104,262	182,460	137,286	
28	28	-	200,000	200,000	3,424	155,761	-	3,436	6,013	-	110,826	193,946	138,245	
29	29	-	200,000	200,000	3,424	164,637	-	3,453	6,043	-	117,604	205,808	139,235	
30	30	-	200,000	200,000	3,424	173,823	-	3,471	6,074	-	124,603	218,056	140,257	
31	31	-	200,000	200,000	3,424	183,331	-	3,489	6,106	-	131,831	230,704	141,311	
32	32	-	200,000	200,000	3,424	193,171	-	3,508	6,139	-	139,293	243,764	142,398	
33	33	-	200,000	200,000	3,424	203,356	-	3,527	6,172	-	146,999	257,249	143,520	
34	34	-	200,000	200,000	3,424	213,898	-	3,547	6,207	-	154,956	271,173	144,677	
35	35	-	200,000	200,000	3,424	224,808	-	3,567	6,242	-	163,171	285,550	145,870	
36	36	-	200,000	200,000	3,424	236,101	-	3,587	6,278	-	171,653	300,394	147,101	
37	37	-	200,000	200,000	3,424	247,788	-	3,608	6,315	-	180,411	315,721	148,370	
38	38	-	200,000	200,000	3,424	259,885	-	3,630	6,353	-	189,454	331,545	149,678	
39	39	-	200,000	200,000	3,424	272,405	-	3,652	6,391	-	198,789	347,883	151,027	
40	40	-	200,000	200,000	3,424	285,363	-	3,675	6,431	-	208,428	364,750	152,419	
41	41	-	200,000	200,000	3,424	298,775	-	3,698	6,472	-	218,379	382,165	153,853	
42	42	-	200,000	200,000	3,424	312,656	-	3,722	6,514	-	228,652	400,143	155,333	
43	43	-	200,000	200,000	3,424	327,023	-	3,747	6,556	-	239,259	418,704	156,858	
44	44	-	200,000	200,000	3,424	341,892	-	3,772	6,600	-	250,208	437,865	158,431	
45	45	-	200,000	200,000	3,424	357,283	-	3,797	6,645	-	261,512	457,647	160,054	
46	46	-	200,000	200,000	3,424	373,212	-	3,824	6,691	-	273,181	478,067	161,727	
47	47	-	200,000	200,000	3,424	389,698	-	3,851	6,739	-	285,227	499,148	163,453	
48	48	-	200,000	200,000	3,424	406,761	-	3,878	6,787	-	297,662	520,910	165,234	
49	49	-	200,000	200,000	3,424	424,422	-	3,907	6,837	-	310,499	543,374	167,071	
50	50	-	200,000	200,000	3,424	442,701	-	3,936	6,888	-	323,750	566,563	168,966	
51	51	-	200,000	200,000	3,424	461,619	-	3,966	6,940	-	337,428	590,501	170,922	
52	52	-	200,000	200,000	3,424	481,200	-	3,997	6,994	-	351,548	615,210	172,939	
53	53	-	200,000	200,000	3,424	501,466	-	4,028	7,049	-	366,122	640,715	175,022	
54	54	-	200,000	200,000	3,424	522,441	-	4,060	7,106	-	381,166	667,043	177,171	
55	55	-	200,000	200,000	3,424	544,151	-	4,094	7,164	-	396,695	694,218	179,389	
56	56	-	200,000	200,000	3,424	566,620	-	4,128	7,223	-	412,723	722,268	181,680	
57	57	-	200,000	200,000	3,424	589,876	-	4,163	7,285	-	429,267	751,220	184,044	
58	58	-	200,000	200,000	3,424	613,945	-	4,199	7,347	-	446,344	781,104	186,487	
59	59	-	200,000	200,000	3,424	638,858	-	4,235	7,412	-	463,970	811,949	189,010	
60	60	-	200,000	200,000	5,136	666,354	-	4,273	7,478	-	482,162	843,786	189,905	
61	61	-	200,000	200,000	5,136	694,812	-	4,278	7,487	-	500,905	876,587	190,829	
62	62	-	200,000	200,000	5,136	724,266	-	4,283	7,496	-	520,216	910,380	191,784	
63	63	-	200,000	200,000	5,136	754,752	-	4,288	7,505	-	540,110	945,196	192,770	
64	64	-	200,000	200,000	5,136	786,304	-	4,294	7,514	-	560,608	981,066	193,789	
65	65	-	200,000	200,000	5,136	818,961	-	4,300	7,524	-	581,726	1,018,023	194,844	
66	66	-	200,000	200,000	5,136	852,760	-	4,306	7,535	-	603,483	1,056,098	195,935	
67	67	-	200,000	200,000	5,136	887,743	-	4,312	7,546	-	625,900	1,095,327	197,064	
68	68	-	200,000	200,000	5,136	923,950	-	4,319	7,558	-	648,995	1,135,745	198,235	
69	69	-	200,000	200,000	5,136	961,424	-	4,326	7,570	-	672,791	1,177,387	199,450	
70	70	-	200,000	200,000	5,136	1,000,210	-	4,333	7,583	-	697,308	1,220,292	200,713	
71	71	-	200,000	200,000	5,136	1,040,353	-	4,341	7,597	-	722,568	1,264,498	202,026	
72	72	-	200,000	200,000	5,136	1,081,902	-	4,350	7,612	-	748,595	1,310,045	203,395	
73	73	-	200,000	200,000	5,136	1,124,904	-	4,359	7,628	-	775,412	1,356,974	204,824	
74	74	-	200,000	200,000	5,136	1,169,412	-	4,369	7,645	-	803,043	1,405,328	206,321	
75	75	-	200,000	200,000	5,136	1,215,477	-	4,379	7,663	-	831,513	1,455,151	207,893	
76	76	-	200,000	200,000	5,136	1,263,155	-	4,391	7,684	-	860,849	1,506,489	209,551	
77	77	-	200,000	200,000	5,136									

案例 11

合众悦盈人生年金保险（分红型）案例演示

年龄	10周岁	性别	男	保险期间	95年	交费期限	10年交	年交保险费			30000元		
								基本保险金额				25380元	
保单年度	期末年龄	年交保险费	累计保险费	身故保险金	年末生存 保险金	累积生存 保险金	当年红利			累积红利			现金价值
							低	中	高	低	中	高	
1	11	30,000	30,000	30,000	-	-	-	413	723	-	413	723	14,189
2	12	30,000	60,000	60,000	-	-	-	960	1,679	-	1,386	2,424	32,784
3	13	30,000	90,000	90,000	-	-	-	1,519	2,658	-	2,946	5,155	54,812
4	14	30,000	120,000	120,000	-	-	-	2,091	3,660	-	5,126	8,969	78,717
5	15	30,000	150,000	150,000	25,380	25,380	-	2,677	4,685	-	7,957	13,923	79,714
6	16	30,000	180,000	180,000	5,076	31,344	-	2,769	4,846	-	10,964	19,187	100,190
7	17	30,000	210,000	210,000	5,076	37,517	-	3,269	5,721	-	14,562	25,483	121,694
8	18	30,000	240,000	240,000	5,076	43,906	-	3,781	6,617	-	18,780	32,865	144,272
9	19	30,000	270,000	270,000	5,076	50,519	-	4,306	7,535	-	23,650	41,386	168,536
10	20	30,000	300,000	300,000	5,076	57,363	-	4,855	8,496	-	29,214	51,123	193,995
11	21	-	300,000	300,000	5,076	64,447	-	4,875	8,531	-	34,965	61,188	195,101
12	22	-	300,000	300,000	5,076	71,779	-	4,895	8,566	-	40,909	71,589	196,242
13	23	-	300,000	300,000	5,076	79,367	-	4,915	8,602	-	47,051	82,338	197,413
14	24	-	300,000	300,000	5,076	87,221	-	4,937	8,639	-	53,400	93,447	198,633
15	25	-	300,000	300,000	5,076	95,350	-	4,958	8,677	-	59,960	104,927	199,885
16	26	-	300,000	300,000	5,076	103,763	-	4,980	8,715	-	66,738	116,790	201,176
17	27	-	300,000	300,000	5,076	112,470	-	5,003	8,755	-	73,743	129,049	202,507
18	28	-	300,000	300,000	5,076	121,483	-	5,026	8,796	-	80,982	141,716	203,879
19	29	-	300,000	300,000	5,076	130,811	-	5,050	8,837	-	88,461	154,805	205,294
20	30	-	300,000	300,000	5,076	140,465	-	5,074	8,880	-	96,189	168,329	206,752
21	31	-	300,000	300,000	5,076	150,458	-	5,099	8,924	-	104,174	182,302	208,255
22	32	-	300,000	300,000	5,076	160,800	-	5,125	8,969	-	112,424	196,740	209,804
23	33	-	300,000	300,000	5,076	171,504	-	5,151	9,014	-	120,948	211,657	211,400
24	34	-	300,000	300,000	5,076	182,582	-	5,178	9,062	-	129,755	227,068	213,044
25	35	-	300,000	300,000	5,076	194,049	-	5,206	9,110	-	138,853	242,990	214,739
26	36	-	300,000	300,000	5,076	205,916	-	5,234	9,159	-	148,253	259,439	216,485
27	37	-	300,000	300,000	5,076	218,199	-	5,263	9,210	-	157,963	276,431	218,285
28	38	-	300,000	300,000	5,076	230,912	-	5,292	9,262	-	167,994	293,986	220,139
29	39	-	300,000	300,000	5,076	244,070	-	5,323	9,315	-	178,356	312,120	222,050
30	40	-	300,000	300,000	5,076	257,689	-	5,354	9,369	-	189,061	330,853	224,018
31	41	-	300,000	300,000	5,076	271,784	-	5,386	9,425	-	200,118	350,203	226,046
32	42	-	300,000	300,000	5,076	286,372	-	5,418	9,482	-	211,540	370,191	228,135
33	43	-	300,000	300,000	5,076	301,471	-	5,452	9,540	-	223,338	390,837	230,287
34	44	-	300,000	300,000	5,076	317,099	-	5,486	9,600	-	235,524	412,163	232,504
35	45	-	300,000	300,000	5,076	333,273	-	5,521	9,662	-	248,110	434,189	234,787
36	46	-	300,000	300,000	5,076	350,014	-	5,557	9,725	-	261,111	456,940	237,139
37	47	-	300,000	300,000	5,076	367,340	-	5,594	9,789	-	274,538	480,437	239,562
38	48	-	300,000	300,000	5,076	385,273	-	5,632	9,856	-	288,406	504,706	242,057
39	49	-	300,000	300,000	5,076	403,834	-	5,671	9,923	-	302,728	529,771	244,628
40	50	-	300,000	300,000	5,076	423,044	-	5,710	9,993	-	317,520	555,657	247,277
41	51	-	300,000	300,000	5,076	442,926	-	5,751	10,064	-	332,797	582,391	250,007
42	52	-	300,000	300,000	5,076	463,505	-	5,793	10,138	-	348,574	610,000	252,822
43	53	-	300,000	300,000	5,076	484,803	-	5,836	10,213	-	364,867	638,513	255,724
44	54	-	300,000	300,000	5,076	506,848	-	5,880	10,290	-	381,693	667,958	258,718
45	55	-	300,000	300,000	5,076	529,663	-	5,925	10,370	-	399,069	698,367	261,808
46	56	-	300,000	300,000	5,076	553,277	-	5,972	10,451	-	417,013	729,769	264,998
47	57	-	300,000	300,000	5,076	577,718	-	6,020	10,535	-	435,544	762,197	268,293
48	58	-	300,000	300,000	5,076	603,014	-	6,069	10,621	-	454,679	795,684	271,698
49	59	-	300,000	300,000	5,076	629,196	-	6,120	10,710	-	474,440	830,264	275,219
50	60	-	300,000	300,000	7,614	658,832	-	6,172	10,802	-	494,845	865,974	278,321
51	61	-	300,000	300,000	7,614	689,505	-	6,176	10,807	-	515,866	902,760	277,458
52	62	-	300,000	300,000	7,614	721,251	-	6,179	10,813	-	537,521	940,656	278,629
53	63	-	300,000	300,000	7,614	754,109	-	6,182	10,819	-	559,829	979,695	279,837
54	64	-	300,000	300,000	7,614	788,117	-	6,186	10,826	-	582,810	1,019,911	281,083
55	65	-	300,000	300,000	7,614	823,315	-	6,190	10,832	-	606,484	1,061,341	282,369
56	66	-	300,000	300,000	7,614	859,745	-	6,194	10,840	-	630,872	1,104,020	283,697
57	67	-	300,000	300,000	7,614	897,450	-	6,199	10,848	-	655,997	1,147,989	285,069
58	68	-	300,000	300,000	7,614	936,475	-	6,203	10,856	-	681,881	1,193,285	286,489
59	69	-	300,000	300,000	7,614	976,866	-	6,209	10,865	-	708,546	1,239,948	287,959
60	70	-	300,000	300,000	7,614	1,018,670	-	6,214	10,875	-	736,016	1,288,022	289,484
61	71	-	300,000	300,000	7,614	1,061,937	-	6,220	10,886	-	764,317	1,337,548	291,067
62	72	-	300,000	300,000	7,614	1,106,719	-	6,227	10,897	-	793,473	1,388,571	292,714
63	73	-	300,000	300,000	7,614	1,153,068	-	6,234	10,910	-	823,512	1,441,138	294,430
64	74	-	300,000	300,000	7,614	1,201,040	-	6,242	10,923	-	854,459	1,495,295	296,223
65	75	-	300,000	300,000	7,614	1,250,690	-	6,251	10,939	-	886,343	1,551,093	298,106
66	76	-	300,000	300,000	7,614	1,302,078	-	6,261	10,956	-	919,194	1,608,581	300,091
67	77	-	300,000	300,000	7,614	1,355,265	-	6,272	10,976	-	953,042	1,667,815	302,202
68	78	-	300,000	300,000	7,614	1,410,313	-	6,285	10,999	-	987,919	1,728,849	304,464
69	79	-	300,000	300,000	7,614	1,467,288	-	6,301	11,027	-	1,023,857	1,791,741	306,915
70	80	-	300,000	300,000	7,614	1,526,257	-	6,319	11,059	-	1,060,892	1,856,551	309,601
71	81	-	300,000	300,000	60,000	1,639,676	-	6,341	11,097	-	1,099,060	1,923,345	306,195
72	82	-	300,000	240,000	60,000	1,757,065	-	5,319	9,309	-	1,137,351	1,990,354	209,852
73	83	-	300,000	180,000	60,000	1,878,562	-	4,284	7,497	-	1,175,755	2,057,562	158,649
74	84	-	300,000	120,000	60,000	2,004,312	-	3,237	5,665	-	1,214,265	2,124,954	106,667
75	85	-	300,000	60,000	60,000	2,134,463	-	2,181	3,816	-	1,252,874	2,192,519	53,991
76	86	-	300,000	-	10,152	2,219,321	-						

案例 12

合众悦盈人生年金保险（分红型）案例演示													
年龄	10周岁	性别	女	保险期间	95年	交费期限	10年交	年交保险费	30000元	基本保险金额	24990元		
保单年度	期末年龄	年交保险费	累计保险费	身故保险金	年末生存 保险金	累积生存 保险金	当年红利			累积红利			现金价值
							低	中	高	低	中	高	
1	11	30,000	30,000	30,000	-	-	-	413	723	-	413	723	14,078
2	12	30,000	60,000	60,000	-	-	-	959	1,679	-	1,385	2,423	32,528
3	13	30,000	90,000	90,000	-	-	-	1,519	2,657	-	2,945	5,154	54,385
4	14	30,000	120,000	120,000	-	-	-	2,091	3,659	-	5,124	8,967	78,104
5	15	30,000	150,000	150,000	24,990	24,990	-	2,677	4,684	-	7,954	13,920	79,278
6	16	30,000	180,000	180,000	4,998	30,863	-	2,776	4,859	-	10,969	19,196	99,645
7	17	30,000	210,000	210,000	4,998	36,941	-	3,278	5,737	-	14,576	25,509	121,038
8	18	30,000	240,000	240,000	4,998	43,232	-	3,792	6,636	-	18,806	32,910	143,498
9	19	30,000	270,000	270,000	4,998	49,743	-	4,319	7,558	-	23,689	41,455	167,633
10	20	30,000	300,000	300,000	4,998	56,482	-	4,870	8,522	-	29,269	51,220	192,956
11	21	-	300,000	300,000	4,998	63,457	-	4,891	8,560	-	35,038	61,317	194,120
12	22	-	300,000	300,000	4,998	70,676	-	4,913	8,599	-	41,003	71,755	195,321
13	23	-	300,000	300,000	4,998	78,147	-	4,936	8,639	-	47,169	82,546	196,560
14	24	-	300,000	300,000	4,998	85,881	-	4,960	8,679	-	53,544	93,702	197,838
15	25	-	300,000	300,000	4,998	93,884	-	4,984	8,721	-	60,134	105,234	199,157
16	26	-	300,000	300,000	4,998	102,168	-	5,008	8,764	-	66,946	117,155	200,518
17	27	-	300,000	300,000	4,998	110,742	-	5,033	8,808	-	73,987	129,478	201,922
18	28	-	300,000	300,000	4,998	119,616	-	5,059	8,853	-	81,266	142,215	203,370
19	29	-	300,000	300,000	4,998	128,801	-	5,085	8,899	-	88,789	155,380	204,865
20	30	-	300,000	300,000	4,998	138,307	-	5,112	8,946	-	96,565	168,988	206,407
21	31	-	300,000	300,000	4,998	148,146	-	5,140	8,995	-	104,602	183,053	207,998
22	32	-	300,000	300,000	4,998	158,329	-	5,168	9,045	-	112,908	197,589	209,639
23	33	-	300,000	300,000	4,998	168,868	-	5,198	9,095	-	121,493	212,612	211,332
24	34	-	300,000	300,000	4,998	179,776	-	5,227	9,148	-	130,365	228,138	213,078
25	35	-	300,000	300,000	4,998	191,067	-	5,258	9,201	-	139,533	244,183	214,879
26	36	-	300,000	300,000	4,998	202,752	-	5,289	9,256	-	149,009	260,765	216,736
27	37	-	300,000	300,000	4,998	214,846	-	5,321	9,312	-	158,800	277,900	218,651
28	38	-	300,000	300,000	4,998	227,364	-	5,354	9,370	-	168,919	295,607	220,626
29	39	-	300,000	300,000	4,998	240,320	-	5,388	9,429	-	179,374	313,904	222,662
30	40	-	300,000	300,000	4,998	253,729	-	5,423	9,489	-	190,178	332,810	224,762
31	41	-	300,000	300,000	4,998	267,607	-	5,458	9,551	-	201,341	352,346	226,926
32	42	-	300,000	300,000	4,998	281,972	-	5,494	9,615	-	212,876	372,531	229,158
33	43	-	300,000	300,000	4,998	296,839	-	5,531	9,680	-	224,793	393,887	231,459
34	44	-	300,000	300,000	4,998	312,226	-	5,570	9,746	-	237,106	414,935	233,832
35	45	-	300,000	300,000	4,998	328,152	-	5,609	9,815	-	249,828	437,197	236,279
36	46	-	300,000	300,000	4,998	344,635	-	5,649	9,885	-	262,972	460,198	238,803
37	47	-	300,000	300,000	4,998	361,695	-	5,690	9,957	-	276,551	483,961	241,406
38	48	-	300,000	300,000	4,998	379,353	-	5,732	10,031	-	290,579	508,511	244,092
39	49	-	300,000	300,000	4,998	397,628	-	5,775	10,106	-	305,071	533,872	246,862
40	50	-	300,000	300,000	4,998	416,543	-	5,819	10,184	-	320,043	560,072	249,719
41	51	-	300,000	300,000	4,998	436,120	-	5,865	10,263	-	335,509	587,137	252,668
42	52	-	300,000	300,000	4,998	456,382	-	5,911	10,345	-	351,485	615,096	255,710
43	53	-	300,000	300,000	4,998	477,354	-	5,959	10,428	-	367,989	643,977	258,849
44	54	-	300,000	300,000	4,998	499,059	-	6,008	10,514	-	385,037	673,811	262,088
45	55	-	300,000	300,000	4,998	521,524	-	6,059	10,602	-	402,646	704,627	265,431
46	56	-	300,000	300,000	4,998	544,776	-	6,110	10,693	-	420,836	736,459	268,882
47	57	-	300,000	300,000	4,998	568,841	-	6,163	10,786	-	439,624	769,339	272,445
48	58	-	300,000	300,000	4,998	593,748	-	6,218	10,881	-	459,030	803,300	276,124
49	59	-	300,000	300,000	4,998	619,527	-	6,274	10,979	-	479,075	838,378	279,924
50	60	-	300,000	300,000	7,497	648,708	-	6,331	11,080	-	499,778	874,609	281,352
51	61	-	300,000	300,000	7,497	678,910	-	6,341	11,096	-	521,112	911,943	282,824
52	62	-	300,000	300,000	7,497	710,168	-	6,350	11,113	-	543,096	950,414	284,345
53	63	-	300,000	300,000	7,497	742,521	-	6,360	11,130	-	565,749	990,056	285,914
54	64	-	300,000	300,000	7,497	776,006	-	6,370	11,148	-	589,091	1,030,906	287,536
55	65	-	300,000	300,000	7,497	810,664	-	6,381	11,167	-	613,145	1,073,000	289,213
56	66	-	300,000	300,000	7,497	846,534	-	6,392	11,186	-	637,932	1,116,377	290,946
57	67	-	300,000	300,000	7,497	883,660	-	6,404	11,207	-	663,474	1,161,075	292,740
58	68	-	300,000	300,000	7,497	922,085	-	6,416	11,228	-	689,794	1,207,136	294,598
59	69	-	300,000	300,000	7,497	961,855	-	6,429	11,251	-	716,917	1,254,601	296,525
60	70	-	300,000	300,000	7,497	1,003,017	-	6,443	11,275	-	744,867	1,303,513	298,524
61	71	-	300,000	300,000	7,497	1,045,619	-	6,457	11,300	-	773,670	1,353,918	300,602
62	72	-	300,000	300,000	7,497	1,089,713	-	6,472	11,326	-	803,352	1,405,862	302,765
63	73	-	300,000	300,000	7,497	1,135,350	-	6,488	11,354	-	833,940	1,459,392	305,021
64	74	-	300,000	300,000	7,497	1,182,584	-	6,505	11,384	-	865,464	1,514,558	307,380
65	75	-	300,000	300,000	7,497	1,231,471	-	6,524	11,416	-	897,951	1,571,411	309,855
66	76	-	300,000	300,000	7,497	1,282,070	-	6,543	11,451	-	931,433	1,630,004	312,461
67	77	-	300,000	300,000	7,497	1,334,439	-	6,565	11,489	-	965,941	1,690,393	315,219
68	78	-	300,000	300,000	7,497	1,388,642	-	6,589	11,530	-	1,001,508	1,752,634	318,159
69	79	-	300,000	300,000	7,497	1,444,741	-	6,615	11,576	-	1,038,168	1,816,789	321,315
70	80	-	300,000	300,000	7,497	1,502,804	-	6,644	11,628	-	1,075,958	1,882,921	324,731
71	81	-	300,000	300,000	60,000	1,615,402	-	6,678	11,687	-	1,114,914	1,951,095	275,957
72	82	-	300,000	240,000	60,000	1,731,941	-	5,666	9,916	-	1,154,028	2,019,543	226,098
73	83	-	300,000	180,000	60,000	1,852,559	-	4,638	8,117	-	1,193,287	2,088,246	175,196
74	84	-	300,000	120,000	60,000	1,977,399	-	3,595	6,291	-	1,232,680	2,157,185	123,294
75	85	-	300,000	60,000	60,000	2,106,608	-	2,538	4,441	-	1,272,199	2,226,341	70,429
76	86	-	300,000	-	9,996	2,190,335	-	1,468	2,569	-	1,311,833	2,295,701	66,643
77	87	-	300,000	-	9,996	2,276,993	-	1,387	2,427	-	1,352,575	2,366,999	62,987
78	88	-	300,000	-	9,996	2,366,684	-	1,309	2,290	-	1,394,460	2,440,299	59,457
79	89	-	300,000	-	9,996	2,459,514	-	1,233	2,158	-	1,437,527	2,515,665	56,049
80	90	-	300,000	-	9,996	2,555,593	-	1,160	2,031	-	1,481,813	2,593,166	52,756
81	91	-	300,000	-	9,996	2,655,034	-	1,091	1,909	-	1,527,358	2,672,870	49,571
82	92	-	300,000	-	9,996	2,757,957	-	1,023	1,790	-	1,574,202	2,754,846	46,485
83	93	-	300,000	-	9,996	2,864,481	-	958	1,676	-	1,622,386	2,839,168	43,485
84	94	-	300,000	-	9,996	2,974,734	-	895	1,566	-	1,671,952	2,925,909	40,556
85	95	-	300,000	-	9,996	3,088,846	-	833	1,458	-	1,722,944	3,015,144	37,680
86	96	-	300,000	-	9,996	3,206,951	-	773	1,352	-	1,775,405	3,106,950	34,831
87	97	-	300,000	-	9,996	3,329,190	-	713	1,248	-	1,829,380	3,201,407	31,985
88	98	-	300,000	-	9,996	3,4							

案例 13

合众悦盈人生年金保险（分红型）案例演示

年龄	30周岁	性别	男	保险期间	75年	交费期限	趸交	年交保险费		1000000元			
								基本保险金额	960000元				
保单年度	期末年龄	年交保险费	累计保险费	身故保险金	年末生存 保险金	累积生存 保险金	当年红利			累积红利			现金价值
							低	中	高	低	中	高	
1	31	1,000,000	1,000,000	1,000,000	-	-	-	18,370	32,150	-	18,370	32,150	837,770
2	32	-	1,000,000	1,000,000	-	-	-	18,830	32,950	-	37,751	66,065	862,000
3	33	-	1,000,000	1,000,000	-	-	-	19,300	33,780	-	58,184	101,826	886,930
4	34	-	1,000,000	1,000,000	-	-	-	19,780	34,620	-	79,709	139,501	912,600
5	35	-	1,000,000	1,000,000	96,000	96,000	-	20,280	35,490	-	102,380	179,176	843,030
6	36	-	1,000,000	1,000,000	19,200	118,560	-	18,870	33,020	-	124,322	217,572	848,190
7	37	-	1,000,000	1,000,000	19,200	141,910	-	18,950	33,170	-	147,001	257,269	853,500
8	38	-	1,000,000	1,000,000	19,200	166,076	-	19,040	33,320	-	170,452	298,307	858,950
9	39	-	1,000,000	1,000,000	19,200	191,089	-	19,130	33,480	-	194,695	340,736	864,570
10	40	-	1,000,000	1,000,000	19,200	216,977	-	19,230	33,650	-	219,766	384,608	870,340
11	41	-	1,000,000	1,000,000	19,200	243,771	-	19,320	33,820	-	245,679	429,966	876,270
12	42	-	1,000,000	1,000,000	19,200	271,503	-	19,420	33,990	-	272,469	476,855	882,380
13	43	-	1,000,000	1,000,000	19,200	300,206	-	19,520	34,170	-	300,163	525,331	888,650
14	44	-	1,000,000	1,000,000	19,200	329,913	-	19,630	34,350	-	328,798	575,441	895,110
15	45	-	1,000,000	1,000,000	19,200	360,660	-	19,730	34,540	-	358,392	627,244	901,750
16	46	-	1,000,000	1,000,000	19,200	392,483	-	19,840	34,730	-	388,984	680,791	908,590
17	47	-	1,000,000	1,000,000	19,200	425,420	-	19,960	34,920	-	420,613	736,135	915,620
18	48	-	1,000,000	1,000,000	19,200	459,510	-	20,070	35,120	-	453,302	793,339	922,850
19	49	-	1,000,000	1,000,000	19,200	494,793	-	20,190	35,330	-	487,091	852,469	930,300
20	50	-	1,000,000	1,000,000	19,200	531,311	-	20,310	35,540	-	522,014	913,583	937,960
21	51	-	1,000,000	1,000,000	19,200	569,106	-	20,440	35,760	-	558,114	976,751	945,860
22	52	-	1,000,000	1,000,000	19,200	608,225	-	20,560	35,990	-	595,418	1,042,043	953,990
23	53	-	1,000,000	1,000,000	19,200	648,713	-	20,700	36,220	-	633,980	1,109,525	962,370
24	54	-	1,000,000	1,000,000	19,200	690,618	-	20,830	36,460	-	673,829	1,179,271	971,020
25	55	-	1,000,000	1,000,000	19,200	733,990	-	20,970	36,700	-	715,014	1,251,349	979,930
26	56	-	1,000,000	1,000,000	19,200	778,879	-	21,120	36,950	-	757,585	1,325,839	989,130
27	57	-	1,000,000	1,000,000	19,200	825,340	-	21,260	37,210	-	801,572	1,402,824	998,620
28	58	-	1,000,000	1,000,000	19,200	873,427	-	21,420	37,480	-	847,039	1,482,389	1,008,430
29	59	-	1,000,000	1,000,000	19,200	923,197	-	21,580	37,760	-	894,031	1,564,621	1,018,570
30	60	-	1,000,000	1,000,000	28,800	984,309	-	21,740	38,040	-	942,592	1,649,599	1,019,460
31	61	-	1,000,000	1,000,000	28,800	1,047,560	-	21,710	38,000	-	992,579	1,737,087	1,020,380
32	62	-	1,000,000	1,000,000	28,800	1,113,024	-	21,690	37,960	-	1,044,047	1,827,160	1,021,350
33	63	-	1,000,000	1,000,000	28,800	1,180,780	-	21,670	37,920	-	1,097,038	1,919,895	1,022,370
34	64	-	1,000,000	1,000,000	28,800	1,250,907	-	21,640	37,880	-	1,151,589	2,015,372	1,023,450
35	65	-	1,000,000	1,000,000	28,800	1,323,489	-	21,620	37,840	-	1,207,757	2,113,673	1,024,580
36	66	-	1,000,000	1,000,000	28,800	1,398,611	-	21,600	37,800	-	1,265,590	2,214,883	1,025,770
37	67	-	1,000,000	1,000,000	28,800	1,476,363	-	21,570	37,760	-	1,325,127	2,319,089	1,027,030
38	68	-	1,000,000	1,000,000	28,800	1,556,835	-	21,550	37,720	-	1,386,431	2,426,382	1,028,370
39	69	-	1,000,000	1,000,000	28,800	1,640,124	-	21,530	37,680	-	1,449,554	2,536,854	1,029,790
40	70	-	1,000,000	1,000,000	28,800	1,726,329	-	21,510	37,640	-	1,514,551	2,650,599	1,031,310
41	71	-	1,000,000	1,000,000	28,800	1,815,550	-	21,490	37,610	-	1,581,477	2,767,727	1,032,930
42	72	-	1,000,000	1,000,000	28,800	1,907,895	-	21,470	37,570	-	1,650,392	2,888,329	1,034,680
43	73	-	1,000,000	1,000,000	28,800	2,003,471	-	21,450	37,540	-	1,721,353	3,012,519	1,036,580
44	74	-	1,000,000	1,000,000	28,800	2,102,392	-	21,440	37,510	-	1,794,434	3,140,404	1,038,660
45	75	-	1,000,000	1,000,000	28,800	2,204,776	-	21,420	37,490	-	1,869,687	3,272,106	1,040,960
46	76	-	1,000,000	1,000,000	28,800	2,310,743	-	21,410	37,470	-	1,947,187	3,407,740	1,043,530
47	77	-	1,000,000	1,000,000	28,800	2,420,419	-	21,410	37,460	-	2,027,013	3,547,432	1,046,460
48	78	-	1,000,000	1,000,000	28,800	2,533,934	-	21,410	37,470	-	2,109,233	3,691,325	1,049,810
49	79	-	1,000,000	1,000,000	28,800	2,651,422	-	21,420	37,480	-	2,193,930	3,839,545	1,053,700
50	80	-	1,000,000	1,000,000	28,800	2,773,021	-	21,440	37,510	-	2,281,188	3,992,241	1,058,250
51	81	-	1,000,000	1,000,000	200,000	3,070,077	-	21,460	37,560	-	2,371,084	4,149,568	892,420
52	82	-	1,000,000	800,000	200,000	3,377,530	-	18,080	31,640	-	2,460,297	4,305,695	724,040
53	83	-	1,000,000	600,000	200,000	3,695,743	-	14,660	25,660	-	2,548,765	4,460,526	553,470
54	84	-	1,000,000	400,000	200,000	4,025,094	-	11,200	19,610	-	2,636,428	4,613,952	381,040
55	85	-	1,000,000	200,000	200,000	4,365,973	-	7,720	13,510	-	2,723,241	4,765,880	207,150
56	86	-	1,000,000	-	38,400	4,557,182	-	4,220	7,390	-	2,809,159	4,916,247	193,850
57	87	-	1,000,000	-	38,400	4,755,083	-	3,950	6,910	-	2,897,383	5,070,644	181,100
58	88	-	1,000,000	-	38,400	4,959,911	-	3,690	6,450	-	2,987,995	5,229,213	168,860
59	89	-	1,000,000	-	38,400	5,171,908	-	3,430	6,010	-	3,081,065	5,392,100	157,130
60	90	-	1,000,000	-	38,400	5,391,325	-	3,190	5,590	-	3,176,687	5,559,453	145,880
61	91	-	1,000,000	-	38,400	5,618,421	-	2,960	5,180	-	3,274,947	5,731,416	135,110
62	92	-	1,000,000	-	38,400	5,853,466	-	2,740	4,800	-	3,375,936	5,908,159	124,820
63	93	-	1,000,000	-	38,400	6,096,737	-	2,530	4,430	-	3,479,744	6,089,834	115,000
64	94	-	1,000,000	-	38,400	6,348,523	-	2,330	4,080	-	3,586,466	6,276,609	105,660
65	95	-	1,000,000	-	38,400	6,609,121	-	2,140	3,740	-	3,696,200	6,468,647	96,800
66	96	-	1,000,000	-	38,400	6,878,841	-	1,960	3,430	-	3,809,046	6,666,136	88,410
67	97	-	1,000,000	-	38,400	7,158,000	-	1,790	3,130	-	3,925,107	6,869,250	80,460
68	98	-	1,000,000	-	38,400	7,446,930	-	1,630	2,840	-	4,044,491	7,078,168	72,910
69	99	-	1,000,000	-	38,400	7,745,973	-	1,470	2,580	-	4,167,295	7,293,093	65,660
70	100	-	1,000,000	-	38,400	8,055,482	-	1,320	2,320	-	4,293,634	7,514,206	58,550
71	101	-	1,000,000	-	38,400	8,375,823	-	1,180	2,070	-	4,423,623	7,741,702	51,310
72	102	-	1,000,000	-	38,400	8,707,377	-	1,030	1,810	-	4,557,362	7,975,763	43,440
73	103	-	1,000,000	-	38,400	9,050,535	-	870	1,530	-	4,694,953	8,216,566	33,960
74	104	-	1,000,000	-	38,400	9,405,704	-	680	1,190	-	4,836,481	8,464,253	20,890
75	105	-	1,000,000	-	38,400	9,773,304	-	420	730	-	4,981,996	8,718,911	-

案例 14

合众悦盈人生年金保险（分红型）案例演示													
年龄	30周岁	性别		女	保险期间	75年	交费期限	趸交	年交保险费		1000000元		
									基本保险金额		93000元		
保单年度	期末年龄	年交保险费	累计保险费	身故保险金	年末生存 保险金	累积生存 保险金	当年红利			累积红利			现金价值
							低	中	高	低	中	高	
1	31	1,000,000	1,000,000	1,000,000	-	-	-	18,370	32,140	-	18,370	32,140	832,650
2	32	-	1,000,000	1,000,000	-	-	-	18,830	32,950	-	37,751	66,054	856,760
3	33	-	1,000,000	1,000,000	-	-	-	19,300	33,770	-	58,184	101,806	881,580
4	34	-	1,000,000	1,000,000	-	-	-	19,780	34,610	-	79,709	139,470	907,130
5	35	-	1,000,000	1,000,000	93,000	93,000	-	20,270	35,480	-	102,370	179,134	840,410
6	36	-	1,000,000	1,000,000	18,600	114,855	-	18,920	33,110	-	124,362	217,618	846,150
7	37	-	1,000,000	1,000,000	18,600	137,475	-	19,020	33,290	-	147,112	257,437	852,050
8	38	-	1,000,000	1,000,000	18,600	160,887	-	19,120	33,470	-	170,646	298,630	858,110
9	39	-	1,000,000	1,000,000	18,600	185,118	-	19,230	33,650	-	194,995	341,239	864,360
10	40	-	1,000,000	1,000,000	18,600	210,197	-	19,340	33,840	-	220,185	385,316	870,770
11	41	-	1,000,000	1,000,000	18,600	236,154	-	19,450	34,040	-	246,241	430,915	877,380
12	42	-	1,000,000	1,000,000	18,600	263,019	-	19,560	34,240	-	273,188	478,083	884,170
13	43	-	1,000,000	1,000,000	18,600	290,825	-	19,680	34,440	-	301,063	526,865	891,160
14	44	-	1,000,000	1,000,000	18,600	319,603	-	19,800	34,650	-	329,895	577,321	898,350
15	45	-	1,000,000	1,000,000	18,600	349,390	-	19,920	34,870	-	359,712	629,511	905,750
16	46	-	1,000,000	1,000,000	18,600	380,218	-	20,050	35,090	-	390,553	683,486	913,370
17	47	-	1,000,000	1,000,000	18,600	412,126	-	20,180	35,320	-	422,450	739,311	921,200
18	48	-	1,000,000	1,000,000	18,600	445,150	-	20,310	35,550	-	455,434	797,040	929,270
19	49	-	1,000,000	1,000,000	18,600	479,331	-	20,450	35,790	-	489,547	856,741	937,570
20	50	-	1,000,000	1,000,000	18,600	514,707	-	20,590	36,030	-	524,823	918,474	946,110
21	51	-	1,000,000	1,000,000	18,600	551,322	-	20,730	36,280	-	561,298	982,308	954,910
22	52	-	1,000,000	1,000,000	18,600	589,218	-	20,880	36,540	-	599,017	1,048,317	963,970
23	53	-	1,000,000	1,000,000	18,600	628,441	-	21,030	36,800	-	638,017	1,116,566	973,300
24	54	-	1,000,000	1,000,000	18,600	669,036	-	21,190	37,080	-	678,348	1,187,143	982,910
25	55	-	1,000,000	1,000,000	18,600	711,052	-	21,350	37,360	-	720,048	1,260,118	992,810
26	56	-	1,000,000	1,000,000	18,600	754,539	-	21,510	37,640	-	763,160	1,335,561	1,003,020
27	57	-	1,000,000	1,000,000	18,600	799,548	-	21,680	37,940	-	807,734	1,413,568	1,013,530
28	58	-	1,000,000	1,000,000	18,600	846,132	-	21,850	38,240	-	853,816	1,494,215	1,024,370
29	59	-	1,000,000	1,000,000	18,600	894,347	-	22,030	38,550	-	901,461	1,577,592	1,035,560
30	60	-	1,000,000	1,000,000	27,900	953,549	-	22,210	38,870	-	950,715	1,663,789	1,037,790
31	61	-	1,000,000	1,000,000	27,900	1,014,823	-	22,220	38,880	-	1,001,456	1,752,583	1,040,110
32	62	-	1,000,000	1,000,000	27,900	1,078,242	-	22,220	38,880	-	1,053,720	1,844,041	1,042,520
33	63	-	1,000,000	1,000,000	27,900	1,143,881	-	22,220	38,890	-	1,107,551	1,938,252	1,045,020
34	64	-	1,000,000	1,000,000	27,900	1,211,816	-	22,230	38,900	-	1,163,008	2,035,299	1,047,620
35	65	-	1,000,000	1,000,000	27,900	1,282,130	-	22,230	38,910	-	1,220,128	2,135,268	1,050,320
36	66	-	1,000,000	1,000,000	27,900	1,354,905	-	22,240	38,920	-	1,278,972	2,238,246	1,053,130
37	67	-	1,000,000	1,000,000	27,900	1,430,226	-	22,250	38,930	-	1,339,591	2,344,324	1,056,070
38	68	-	1,000,000	1,000,000	27,900	1,508,184	-	22,260	38,950	-	1,402,039	2,453,603	1,059,140
39	69	-	1,000,000	1,000,000	27,900	1,588,871	-	22,270	38,970	-	1,466,370	2,566,182	1,062,360
40	70	-	1,000,000	1,000,000	27,900	1,672,381	-	22,280	38,990	-	1,532,641	2,682,157	1,065,740
41	71	-	1,000,000	1,000,000	27,900	1,758,814	-	22,290	39,010	-	1,600,910	2,801,632	1,069,300
42	72	-	1,000,000	1,000,000	27,900	1,848,273	-	22,310	39,040	-	1,671,248	2,924,721	1,073,050
43	73	-	1,000,000	1,000,000	27,900	1,940,862	-	22,330	39,080	-	1,743,715	3,051,542	1,077,030
44	74	-	1,000,000	1,000,000	27,900	2,036,693	-	22,350	39,120	-	1,818,377	3,182,209	1,081,260
45	75	-	1,000,000	1,000,000	27,900	2,135,877	-	22,380	39,160	-	1,895,308	3,316,835	1,085,780
46	76	-	1,000,000	1,000,000	27,900	2,238,533	-	22,410	39,220	-	1,974,577	3,455,560	1,090,650
47	77	-	1,000,000	1,000,000	27,900	2,344,781	-	22,450	39,280	-	2,056,264	3,598,507	1,095,950
48	78	-	1,000,000	1,000,000	27,900	2,454,749	-	22,490	39,360	-	2,140,442	3,745,822	1,101,760
49	79	-	1,000,000	1,000,000	27,900	2,568,565	-	22,540	39,450	-	2,227,196	3,897,646	1,108,190
50	80	-	1,000,000	1,000,000	27,900	2,686,365	-	22,600	39,560	-	2,316,611	4,054,136	1,115,390
51	81	-	1,000,000	1,000,000	200,000	2,980,387	-	22,680	39,690	-	2,408,790	4,215,450	951,410
52	82	-	1,000,000	800,000	200,000	3,284,701	-	19,330	33,830	-	2,500,384	4,375,743	784,350
53	83	-	1,000,000	600,000	200,000	3,599,665	-	15,930	27,870	-	2,591,325	4,534,886	614,430
54	84	-	1,000,000	400,000	200,000	3,925,654	-	12,480	21,840	-	2,681,545	4,692,772	441,820
55	85	-	1,000,000	200,000	200,000	4,263,052	-	8,990	15,730	-	2,770,981	4,849,285	266,750
56	86	-	1,000,000	-	37,200	4,449,458	-	5,460	9,560	-	2,859,571	5,004,324	252,230
57	87	-	1,000,000	-	37,200	4,642,389	-	5,160	9,030	-	2,950,518	5,163,484	238,220
58	88	-	1,000,000	-	37,200	4,842,073	-	4,870	8,520	-	3,043,903	5,326,908	224,710
59	89	-	1,000,000	-	37,200	5,048,746	-	4,590	8,030	-	3,139,810	5,494,746	211,680
60	90	-	1,000,000	-	37,200	5,262,652	-	4,320	7,560	-	3,238,325	5,667,148	199,110
61	91	-	1,000,000	-	37,200	5,484,044	-	4,060	7,100	-	3,339,534	5,844,262	186,960
62	92	-	1,000,000	-	37,200	5,713,186	-	3,810	6,660	-	3,443,530	6,026,250	175,210
63	93	-	1,000,000	-	37,200	5,950,348	-	3,560	6,240	-	3,550,396	6,213,278	163,790
64	94	-	1,000,000	-	37,200	6,195,810	-	3,330	5,830	-	3,660,238	6,405,506	152,660
65	95	-	1,000,000	-	37,200	6,449,863	-	3,100	5,430	-	3,773,145	6,603,101	141,730
66	96	-	1,000,000	-	37,200	6,712,808	-	2,880	5,030	-	3,889,220	6,806,224	130,930
67	97	-	1,000,000	-	37,200	6,984,957	-	2,650	4,640	-	4,008,546	7,015,051	120,140
68	98	-	1,000,000	-	37,200	7,266,630	-	2,430	4,260	-	4,131,233	7,229,763	109,270
69	99	-	1,000,000	-	37,200	7,558,162	-	2,210	3,870	-	4,257,380	7,450,525	98,180
70	100	-	1,000,000	-	37,200	7,859,898	-	1,980	3,470	-	4,387,081	7,677,511	86,650
71	101	-	1,000,000	-	37,200	8,172,194	-	1,750	3,060	-	4,520,443	7,910,896	74,370
72	102	-	1,000,000	-	37,200	8,495,421	-	1,500	2,620	-	4,657,557	8,150,843	60,810
73	103	-	1,000,000	-	37,200	8,829,961	-	1,220	2,140	-	4,798,503	8,397,509	45,110
74	104	-	1,000,000	-	37,200	9,176,209	-	910	1,590	-	4,943,369	8,651,024	25,750
75	105	-	1,000,000	-	37,200	9,534,577	-	520	900	-	5,092,190	8,911,455	-

案例 15

合众悦盈人生年金保险（分红型）案例演示													
年龄	30周岁	性别			男		保险期间	75年	交费期限	3年交	年交保险费	200000元	
基本保险金额												51200元	
保单年度	期末年龄	年交保险费	累计保险费	身故保险金	年末生存 保险金	累积生存 保险金	当年红利			累积红利			现金价值
							低	中	高	低	中	高	
1	31	200,000	200,000	200,000	-	-	-	3,206	5,612	-	3,206	5,612	133,028
2	32	200,000	400,000	400,000	-	-	-	6,918	12,108	-	10,220	17,888	299,224
3	33	200,000	600,000	600,000	-	-	-	10,724	18,766	-	21,251	37,191	491,566
4	34	-	600,000	600,000	-	-	-	10,990	19,234	-	32,878	57,541	505,768
5	35	-	600,000	600,000	51,200	51,200	-	11,266	19,714	-	45,131	78,981	469,188
6	36	-	600,000	600,000	10,240	63,232	-	10,522	18,414	-	57,007	99,764	472,480
7	37	-	600,000	600,000	10,240	75,685	-	10,580	18,514	-	69,297	121,271	475,862
8	38	-	600,000	600,000	10,240	88,574	-	10,638	18,618	-	82,014	143,527	479,340
9	39	-	600,000	600,000	10,240	101,914	-	10,700	18,724	-	95,174	166,557	482,916
10	40	-	600,000	600,000	10,240	115,721	-	10,760	18,832	-	108,789	190,386	486,590
11	41	-	600,000	600,000	10,240	130,011	-	10,824	18,942	-	122,877	215,040	490,366
12	42	-	600,000	600,000	10,240	144,802	-	10,890	19,056	-	137,453	240,547	494,248
13	43	-	600,000	600,000	10,240	160,110	-	10,956	19,172	-	152,533	266,935	498,236
14	44	-	600,000	600,000	10,240	175,954	-	11,024	19,292	-	168,133	294,235	502,336
15	45	-	600,000	600,000	10,240	192,352	-	11,094	19,414	-	184,271	322,476	506,548
16	46	-	600,000	600,000	10,240	209,324	-	11,166	19,538	-	200,965	351,689	510,880
17	47	-	600,000	600,000	10,240	226,891	-	11,238	19,668	-	218,232	381,907	515,330
18	48	-	600,000	600,000	10,240	245,072	-	11,314	19,798	-	236,093	413,162	519,906
19	49	-	600,000	600,000	10,240	263,889	-	11,390	19,934	-	254,566	445,491	524,612
20	50	-	600,000	600,000	10,240	283,366	-	11,470	20,072	-	273,673	478,928	529,450
21	51	-	600,000	600,000	10,240	303,523	-	11,552	20,214	-	293,435	513,510	534,426
22	52	-	600,000	600,000	10,240	324,387	-	11,634	20,360	-	313,872	549,275	539,546
23	53	-	600,000	600,000	10,240	345,980	-	11,720	20,510	-	335,008	586,263	544,816
24	54	-	600,000	600,000	10,240	368,330	-	11,808	20,664	-	356,866	624,515	550,244
25	55	-	600,000	600,000	10,240	391,461	-	11,898	20,822	-	379,470	664,073	555,834
26	56	-	600,000	600,000	10,240	415,402	-	11,990	20,984	-	402,844	704,979	561,594
27	57	-	600,000	600,000	10,240	440,181	-	12,086	21,150	-	427,016	747,278	567,534
28	58	-	600,000	600,000	10,240	465,828	-	12,184	21,322	-	452,010	791,019	573,660
29	59	-	600,000	600,000	10,240	492,372	-	12,286	21,500	-	477,856	836,249	579,982
30	60	-	600,000	600,000	15,360	524,965	-	12,390	21,682	-	504,582	883,019	581,390
31	61	-	600,000	600,000	15,360	558,698	-	12,394	21,690	-	532,114	931,199	582,842
32	62	-	600,000	600,000	15,360	593,613	-	12,400	21,700	-	560,477	980,835	584,340
33	63	-	600,000	600,000	15,360	629,749	-	12,406	21,710	-	589,697	1,031,970	585,884
34	64	-	600,000	600,000	15,360	667,151	-	12,412	21,720	-	619,800	1,084,649	587,482
35	65	-	600,000	600,000	15,360	705,861	-	12,418	21,732	-	650,812	1,138,921	589,132
36	66	-	600,000	600,000	15,360	745,926	-	12,424	21,744	-	682,761	1,194,833	590,840
37	67	-	600,000	600,000	15,360	787,393	-	12,432	21,756	-	715,675	1,252,434	592,608
38	68	-	600,000	600,000	15,360	830,312	-	12,440	21,772	-	749,586	1,311,779	594,444
39	69	-	600,000	600,000	15,360	874,733	-	12,450	21,786	-	784,523	1,372,918	596,350
40	70	-	600,000	600,000	15,360	920,709	-	12,460	21,804	-	820,519	1,435,909	598,334
41	71	-	600,000	600,000	15,360	968,294	-	12,470	21,822	-	857,605	1,500,809	600,404
42	72	-	600,000	600,000	15,360	1,017,544	-	12,482	21,842	-	895,815	1,567,675	602,568
43	73	-	600,000	600,000	15,360	1,068,518	-	12,494	21,864	-	935,183	1,636,569	604,838
44	74	-	600,000	600,000	15,360	1,121,276	-	12,508	21,890	-	975,747	1,707,556	607,234
45	75	-	600,000	600,000	15,360	1,175,881	-	12,524	21,918	-	1,017,543	1,780,701	609,776
46	76	-	600,000	600,000	15,360	1,232,396	-	12,542	21,950	-	1,060,611	1,856,072	612,494
47	77	-	600,000	600,000	15,360	1,290,890	-	12,564	21,986	-	1,104,994	1,933,740	615,428
48	78	-	600,000	600,000	15,360	1,351,431	-	12,588	22,030	-	1,150,732	2,013,782	618,630
49	79	-	600,000	600,000	15,360	1,414,092	-	12,618	22,080	-	1,197,871	2,096,276	622,162
50	80	-	600,000	600,000	15,360	1,478,945	-	12,652	22,142	-	1,246,460	2,181,306	626,106
51	81	-	600,000	600,000	120,000	1,650,708	-	12,694	22,216	-	1,296,547	2,268,961	629,922
52	82	-	600,000	480,000	120,000	1,828,483	-	10,652	18,642	-	1,346,096	2,355,672	624,096
53	83	-	600,000	360,000	120,000	2,012,480	-	8,582	15,020	-	1,395,061	2,441,362	620,794
54	84	-	600,000	240,000	120,000	2,202,916	-	6,490	11,358	-	1,443,403	2,525,961	616,190
55	85	-	600,000	120,000	120,000	2,400,018	-	4,380	7,664	-	1,491,085	2,609,404	610,478
56	86	-	600,000	-	20,480	2,504,499	-	2,252	3,942	-	1,538,069	2,691,628	603,388
57	87	-	600,000	-	20,480	2,612,636	-	2,106	3,686	-	1,586,317	2,776,063	606,586
58	88	-	600,000	-	20,480	2,724,559	-	1,966	3,440	-	1,635,873	2,862,785	609,960
59	89	-	600,000	-	20,480	2,840,398	-	1,832	3,204	-	1,686,781	2,951,873	613,802
60	90	-	600,000	-	20,480	2,960,292	-	1,702	2,980	-	1,739,086	3,043,409	617,802
61	91	-	600,000	-	20,480	3,084,382	-	1,580	2,764	-	1,792,839	3,137,475	621,958
62	92	-	600,000	-	20,480	3,212,816	-	1,462	2,558	-	1,848,086	3,234,157	626,570
63	93	-	600,000	-	20,480	3,345,744	-	1,350	2,362	-	1,904,879	3,333,544	631,336
64	94	-	600,000	-	20,480	3,483,325	-	1,242	2,174	-	1,963,267	3,435,724	636,534
65	95	-	600,000	-	20,480	3,625,722	-	1,140	1,996	-	2,023,305	3,540,792	641,626
66	96	-	600,000	-	20,480	3,773,102	-	1,044	1,828	-	2,085,048	3,648,844	647,150
67	97	-	600,000	-	20,480	3,925,641	-	954	1,668	-	2,148,554	3,759,977	652,912
68	98	-	600,000	-	20,480	4,083,518	-	866	1,518	-	2,213,876	3,874,294	658,886
69	99	-	600,000	-	20,480	4,246,921	-	786	1,374	-	2,281,079	3,991,897	665,020
70	100	-	600,000	-	20,480	4,416,044	-	706	1,236	-	2,350,217	4,112,890	671,228
71	101	-	600,000	-	20,480	4,591,085	-	630	1,102	-	2,421,353	4,237,379	677,368
72	102	-	600,000	-	20,480	4,772,253	-	552	964	-	2,494,546	4,365,464	683,666
73	103	-	600,000	-	20,480	4,959,762	-	466	816	-	2,569,848	4,497,244	689,810
74	104	-	600,000	-	20,480	5,153,834	-	364	638	-	2,647,308	4,632,799	696,144
75	105	-	600,000	-	20,480	5,354,698	-	224	392	-	2,726,951	4,772,175	702,590

案例 16

合众悦盈人生年金保险（分红型）案例演示

年龄	30周岁	性别	女	保险期间	75年	交费期限	3年交	年交保险费	200000元	基本保险金额	49800元		
保单年度	期末年龄	年交保险费	累计保险费	身故保险金	年末生存 保险金	累积生存 保险金	当年红利			累积红利			现金价值
							低	中	高	低	中	高	
1	31	200,000	200,000	200,000	-	-	-	3,208	5,614	-	3,208	5,614	132,296
2	32	200,000	400,000	400,000	-	-	-	6,920	12,110	-	10,224	17,892	297,584
3	33	200,000	600,000	600,000	-	-	-	10,726	18,770	-	21,257	37,199	488,884
4	34	-	600,000	600,000	-	-	-	10,994	19,240	-	32,889	57,555	503,038
5	35	-	600,000	600,000	49,800	49,800	-	11,268	19,720	-	45,143	79,002	467,806
6	36	-	600,000	600,000	9,960	61,503	-	10,554	18,470	-	57,052	99,842	471,380
7	37	-	600,000	600,000	9,960	73,616	-	10,618	18,582	-	69,381	121,419	475,056
8	38	-	600,000	600,000	9,960	86,152	-	10,684	18,698	-	82,147	143,760	478,836
9	39	-	600,000	600,000	9,960	99,127	-	10,752	18,816	-	95,363	166,888	482,722
10	40	-	600,000	600,000	9,960	112,557	-	10,822	18,938	-	109,046	190,833	486,720
11	41	-	600,000	600,000	9,960	126,456	-	10,892	19,062	-	123,209	215,620	490,830
12	42	-	600,000	600,000	9,960	140,842	-	10,966	19,188	-	137,872	241,277	495,058
13	43	-	600,000	600,000	9,960	155,732	-	11,040	19,320	-	153,048	267,835	499,406
14	44	-	600,000	600,000	9,960	171,143	-	11,116	19,452	-	168,755	295,322	503,878
15	45	-	600,000	600,000	9,960	187,092	-	11,194	19,590	-	185,012	323,772	508,476
16	46	-	600,000	600,000	9,960	203,601	-	11,274	19,730	-	201,836	353,215	513,208
17	47	-	600,000	600,000	9,960	220,687	-	11,356	19,874	-	219,247	383,685	518,076
18	48	-	600,000	600,000	9,960	238,371	-	11,442	20,022	-	237,267	415,218	523,082
19	49	-	600,000	600,000	9,960	256,674	-	11,528	20,174	-	255,913	447,848	528,234
20	50	-	600,000	600,000	9,960	275,617	-	11,616	20,328	-	275,206	481,612	533,536
21	51	-	600,000	600,000	9,960	295,224	-	11,708	20,488	-	295,170	516,548	538,992
22	52	-	600,000	600,000	9,960	315,517	-	11,800	20,652	-	315,825	552,697	544,608
23	53	-	600,000	600,000	9,960	336,520	-	11,896	20,818	-	337,196	590,096	550,386
24	54	-	600,000	600,000	9,960	358,258	-	11,994	20,990	-	359,306	628,789	556,336
25	55	-	600,000	600,000	9,960	380,757	-	12,096	21,168	-	382,181	668,820	562,462
26	56	-	600,000	600,000	9,960	404,044	-	12,200	21,348	-	405,847	710,233	568,770
27	57	-	600,000	600,000	9,960	428,145	-	12,306	21,534	-	430,328	753,074	575,268
28	58	-	600,000	600,000	9,960	453,090	-	12,414	21,726	-	455,652	797,392	581,962
29	59	-	600,000	600,000	9,960	478,908	-	12,526	21,922	-	481,847	843,236	588,860
30	60	-	600,000	600,000	14,940	510,610	-	12,642	22,124	-	508,945	890,657	590,990
31	61	-	600,000	600,000	14,940	543,422	-	12,660	22,156	-	536,873	939,532	593,188
32	62	-	600,000	600,000	14,940	577,381	-	12,680	22,192	-	565,659	989,910	595,456
33	63	-	600,000	600,000	14,940	612,530	-	12,702	22,226	-	595,331	1,041,834	597,794
34	64	-	600,000	600,000	14,940	648,908	-	12,722	22,264	-	625,913	1,095,353	600,212
35	65	-	600,000	600,000	14,940	686,560	-	12,744	22,302	-	657,434	1,150,515	602,708
36	66	-	600,000	600,000	14,940	725,530	-	12,768	22,342	-	689,925	1,207,373	605,292
37	67	-	600,000	600,000	14,940	765,863	-	12,792	22,384	-	723,415	1,265,978	607,966
38	68	-	600,000	600,000	14,940	807,608	-	12,816	22,428	-	757,934	1,326,385	610,738
39	69	-	600,000	600,000	14,940	850,815	-	12,842	22,474	-	793,514	1,388,651	613,614
40	70	-	600,000	600,000	14,940	895,533	-	12,870	22,524	-	830,189	1,452,834	616,606
41	71	-	600,000	600,000	14,940	941,817	-	12,900	22,574	-	867,995	1,518,993	619,720
42	72	-	600,000	600,000	14,940	989,720	-	12,930	22,628	-	906,965	1,587,191	622,970
43	73	-	600,000	600,000	14,940	1,039,301	-	12,964	22,686	-	947,138	1,657,493	626,370
44	74	-	600,000	600,000	14,940	1,090,616	-	12,998	22,746	-	988,550	1,729,964	629,938
45	75	-	600,000	600,000	14,940	1,143,728	-	13,036	22,812	-	1,031,242	1,804,675	633,694
46	76	-	600,000	600,000	14,940	1,198,698	-	13,076	22,882	-	1,075,255	1,881,697	637,674
47	77	-	600,000	600,000	14,940	1,255,593	-	13,120	22,958	-	1,120,633	1,961,106	641,916
48	78	-	600,000	600,000	14,940	1,314,478	-	13,168	23,042	-	1,167,420	2,042,981	646,476
49	79	-	600,000	600,000	14,940	1,375,425	-	13,220	23,136	-	1,215,663	2,127,406	651,416
50	80	-	600,000	600,000	14,940	1,438,505	-	13,280	23,240	-	1,265,413	2,214,469	656,816
51	81	-	600,000	600,000	120,000	1,608,853	-	13,348	23,360	-	1,316,723	2,304,263	657,714
52	82	-	600,000	480,000	120,000	1,785,162	-	11,324	19,816	-	1,367,549	2,393,207	456,668
53	83	-	600,000	360,000	120,000	1,967,643	-	9,268	16,218	-	1,417,843	2,481,221	353,778
54	84	-	600,000	240,000	120,000	2,156,511	-	7,180	12,566	-	1,467,558	2,568,223	249,138
55	85	-	600,000	120,000	120,000	2,351,988	-	5,066	8,866	-	1,516,651	2,654,136	142,842
56	86	-	600,000	-	19,920	2,454,228	-	2,926	5,120	-	1,565,077	2,738,880	135,064
57	87	-	600,000	-	19,920	2,560,046	-	2,764	4,836	-	1,614,793	2,825,883	127,562
58	88	-	600,000	-	19,920	2,669,568	-	2,608	4,564	-	1,665,845	2,915,223	120,328
59	89	-	600,000	-	19,920	2,782,923	-	2,458	4,300	-	1,718,278	3,006,980	113,354
60	90	-	600,000	-	19,920	2,900,245	-	2,312	4,048	-	1,772,138	3,101,237	106,620
61	91	-	600,000	-	19,920	3,021,673	-	2,174	3,804	-	1,827,477	3,198,078	100,116
62	92	-	600,000	-	19,920	3,147,352	-	2,038	3,568	-	1,884,339	3,297,589	93,820
63	93	-	600,000	-	19,920	3,277,429	-	1,908	3,340	-	1,942,777	3,399,856	87,706
64	94	-	600,000	-	19,920	3,412,059	-	1,782	3,120	-	2,002,842	3,504,972	81,744
65	95	-	600,000	-	19,920	3,551,401	-	1,660	2,906	-	2,064,588	3,613,027	75,896
66	96	-	600,000	-	19,920	3,695,620	-	1,540	2,694	-	2,128,065	3,724,112	70,108
67	97	-	600,000	-	19,920	3,844,887	-	1,422	2,486	-	2,193,329	3,838,321	64,334
68	98	-	600,000	-	19,920	3,999,378	-	1,302	2,280	-	2,260,431	3,955,751	58,514
69	99	-	600,000	-	19,920	4,159,276	-	1,184	2,072	-	2,329,428	4,076,496	52,572
70	100	-	600,000	-	19,920	4,324,771	-	1,062	1,860	-	2,400,373	4,200,650	46,400
71	101	-	600,000	-	19,920	4,496,058	-	936	1,640	-	2,473,320	4,328,310	39,824
72	102	-	600,000	-	19,920	4,673,340	-	804	1,406	-	2,548,324	4,459,565	32,566
73	103	-	600,000	-	19,920	4,856,827	-	656	1,148	-	2,625,429	4,594,500	24,156
74	104	-	600,000	-	19,920	5,046,736	-	486	850	-	2,704,678	4,733,185	13,786
75	105	-	600,000	-	19,920	5,243,292	-	276	484	-	2,786,095	4,875,665	-

案例 17

合众悦盈人生年金保险（分红型）案例演示													
年龄	30周岁	性别		男	保险期间		75年	交费期限		3年交	年交保险费	300000元	
基本保险金额76800元													
保单年度	期末年龄	年交保险费	累计保险费	身故保险金	年末生存 保险金	累积生存 保险金	当年红利			累积红利			现金价值
							低	中	高	低	中	高	
1	31	300,000	300,000	300,000	-	-	-	4,809	8,418	-	4,809	8,418	199,542
2	32	300,000	600,000	600,000	-	-	-	10,377	18,162	-	15,330	26,833	448,836
3	33	300,000	900,000	900,000	-	-	-	16,086	28,149	-	31,876	55,787	737,349
4	34	-	900,000	900,000	-	-	-	16,485	28,851	-	49,317	86,311	758,652
5	35	-	900,000	900,000	76,800	76,800	-	16,899	29,571	-	67,696	118,471	703,782
6	36	-	900,000	900,000	15,360	94,848	-	15,783	27,621	-	85,510	149,647	708,720
7	37	-	900,000	900,000	15,360	113,528	-	15,870	27,771	-	103,945	181,907	713,793
8	38	-	900,000	900,000	15,360	132,861	-	15,957	27,927	-	123,021	215,291	719,010
9	39	-	900,000	900,000	15,360	152,871	-	16,050	28,086	-	142,761	249,836	724,374
10	40	-	900,000	900,000	15,360	173,582	-	16,140	28,248	-	163,184	285,579	729,885
11	41	-	900,000	900,000	15,360	195,017	-	16,236	28,413	-	184,315	322,559	735,549
12	42	-	900,000	900,000	15,360	217,203	-	16,335	28,584	-	206,180	360,820	741,372
13	43	-	900,000	900,000	15,360	240,165	-	16,434	28,758	-	228,799	400,403	747,354
14	44	-	900,000	900,000	15,360	263,931	-	16,536	28,938	-	252,199	441,353	753,504
15	45	-	900,000	900,000	15,360	288,528	-	16,641	29,121	-	276,406	483,714	759,822
16	46	-	900,000	900,000	15,360	313,987	-	16,749	29,307	-	301,447	527,533	766,320
17	47	-	900,000	900,000	15,360	340,336	-	16,857	29,502	-	327,348	572,861	772,995
18	48	-	900,000	900,000	15,360	367,608	-	16,971	29,697	-	354,139	619,744	779,859
19	49	-	900,000	900,000	15,360	395,834	-	17,085	29,901	-	381,849	668,237	786,918
20	50	-	900,000	900,000	15,360	425,048	-	17,205	30,108	-	410,509	718,392	794,175
21	51	-	900,000	900,000	15,360	455,285	-	17,328	30,321	-	440,152	770,265	801,639
22	52	-	900,000	900,000	15,360	486,580	-	17,451	30,540	-	470,808	823,913	809,319
23	53	-	900,000	900,000	15,360	518,970	-	17,580	30,765	-	502,512	879,395	817,224
24	54	-	900,000	900,000	15,360	552,494	-	17,712	30,996	-	535,299	936,773	825,366
25	55	-	900,000	900,000	15,360	587,192	-	17,847	31,233	-	569,205	996,109	833,751
26	56	-	900,000	900,000	15,360	623,103	-	17,985	31,476	-	604,267	1,057,469	842,391
27	57	-	900,000	900,000	15,360	660,272	-	18,129	31,725	-	640,524	1,120,918	851,301
28	58	-	900,000	900,000	15,360	698,742	-	18,276	31,983	-	678,015	1,186,528	860,490
29	59	-	900,000	900,000	15,360	738,558	-	18,429	32,250	-	716,785	1,254,374	869,973
30	60	-	900,000	900,000	23,040	787,447	-	18,585	32,523	-	756,873	1,324,528	872,085
31	61	-	900,000	900,000	23,040	838,048	-	18,591	32,535	-	798,170	1,396,799	874,263
32	62	-	900,000	900,000	23,040	890,419	-	18,600	32,550	-	840,716	1,471,253	876,510
33	63	-	900,000	900,000	23,040	944,624	-	18,609	32,565	-	884,546	1,547,956	878,826
34	64	-	900,000	900,000	23,040	1,000,726	-	18,618	32,580	-	929,700	1,626,974	881,223
35	65	-	900,000	900,000	23,040	1,058,791	-	18,627	32,598	-	976,218	1,708,381	883,698
36	66	-	900,000	900,000	23,040	1,118,889	-	18,636	32,616	-	1,024,141	1,792,249	886,260
37	67	-	900,000	900,000	23,040	1,181,090	-	18,648	32,634	-	1,073,513	1,878,650	888,912
38	68	-	900,000	900,000	23,040	1,245,468	-	18,660	32,658	-	1,124,379	1,967,668	891,666
39	69	-	900,000	900,000	23,040	1,312,100	-	18,675	32,679	-	1,176,785	2,059,377	894,525
40	70	-	900,000	900,000	23,040	1,381,063	-	18,690	32,706	-	1,230,779	2,153,864	897,501
41	71	-	900,000	900,000	23,040	1,452,440	-	18,705	32,733	-	1,286,407	2,251,213	900,606
42	72	-	900,000	900,000	23,040	1,526,316	-	18,723	32,763	-	1,343,722	2,351,513	903,852
43	73	-	900,000	900,000	23,040	1,602,777	-	18,741	32,796	-	1,402,775	2,454,854	907,257
44	74	-	900,000	900,000	23,040	1,681,914	-	18,762	32,835	-	1,463,620	2,561,335	910,851
45	75	-	900,000	900,000	23,040	1,763,821	-	18,786	32,877	-	1,526,315	2,671,052	914,664
46	76	-	900,000	900,000	23,040	1,848,595	-	18,813	32,925	-	1,590,917	2,784,108	918,741
47	77	-	900,000	900,000	23,040	1,936,335	-	18,846	32,979	-	1,657,491	2,900,610	923,142
48	78	-	900,000	900,000	23,040	2,027,147	-	18,882	33,045	-	1,726,097	3,020,674	927,945
49	79	-	900,000	900,000	23,040	2,121,137	-	18,927	33,120	-	1,796,807	3,144,414	933,243
50	80	-	900,000	900,000	23,040	2,218,417	-	18,978	33,213	-	1,869,689	3,271,959	939,159
51	81	-	900,000	900,000	180,000	2,476,062	-	19,041	33,324	-	1,944,821	3,403,442	788,883
52	82	-	900,000	720,000	180,000	2,742,724	-	15,978	27,963	-	2,019,144	3,533,508	636,144
53	83	-	900,000	540,000	180,000	3,018,719	-	12,873	22,530	-	2,092,591	3,662,044	481,191
54	84	-	900,000	360,000	180,000	3,304,374	-	9,735	17,037	-	2,165,104	3,788,942	324,285
55	85	-	900,000	180,000	180,000	3,600,028	-	6,570	11,496	-	2,236,627	3,914,106	165,717
56	86	-	900,000	-	30,720	3,756,749	-	3,378	5,913	-	2,307,104	4,037,442	155,082
57	87	-	900,000	-	30,720	3,918,955	-	3,159	5,529	-	2,379,476	4,164,095	144,879
58	88	-	900,000	-	30,720	4,086,838	-	2,949	5,160	-	2,453,809	4,294,177	135,090
59	89	-	900,000	-	30,720	4,260,597	-	2,748	4,806	-	2,530,171	4,427,809	125,703
60	90	-	900,000	-	30,720	4,440,438	-	2,553	4,470	-	2,608,630	4,565,113	116,703
61	91	-	900,000	-	30,720	4,626,574	-	2,370	4,146	-	2,689,258	4,706,212	108,087
62	92	-	900,000	-	30,720	4,819,224	-	2,193	3,837	-	2,772,129	4,851,236	99,855
63	93	-	900,000	-	30,720	5,018,617	-	2,025	3,543	-	2,857,318	5,000,316	92,004
64	94	-	900,000	-	30,720	5,224,988	-	1,863	3,261	-	2,944,901	5,153,586	84,531
65	95	-	900,000	-	30,720	5,438,583	-	1,710	2,994	-	3,034,958	5,311,188	77,439
66	96	-	900,000	-	30,720	5,659,653	-	1,566	2,742	-	3,127,572	5,473,266	70,725
67	97	-	900,000	-	30,720	5,888,461	-	1,431	2,502	-	3,222,830	5,639,966	64,368
68	98	-	900,000	-	30,720	6,125,277	-	1,299	2,277	-	3,320,814	5,811,442	58,329
69	99	-	900,000	-	30,720	6,370,382	-	1,179	2,061	-	3,421,618	5,987,846	52,530
70	100	-	900,000	-	30,720	6,624,065	-	1,059	1,854	-	3,525,325	6,169,335	46,842
71	101	-	900,000	-	30,720	6,886,628	-	945	1,653	-	3,632,030	6,356,068	41,052
72	102	-	900,000	-	30,720	7,158,380	-	828	1,446	-	3,741,819	6,548,196	34,749
73	103	-	900,000	-	30,720	7,439,643	-	699	1,224	-	3,854,773	6,745,866	27,165
74	104	-	900,000	-	30,720	7,730,750	-	546	957	-	3,970,962	6,949,199	16,716
75	105	-	900,000	-	30,720	8,032,047	-	336	588	-	4,090,427	7,158,263	-



案例 18

合众悦盈人生年金保险（分红型）案例演示

年龄	30周岁	性别	女	保险期间	75年	交费期限	3年交	年交保险费	300000元				
								基本保险金额	74700元				
保单年度	期末年龄	年交保险费	累计保险费	身故保险金	年末生存 保险金	累积生存 保险金	当年红利			累积红利			现金价值
							低	中	高	低	中	高	
1	31	300,000	300,000	300,000	-	-	-	4,812	8,421	-	4,812	8,421	198,444
2	32	300,000	600,000	600,000	-	-	-	10,380	18,165	-	15,336	26,839	446,376
3	33	300,000	900,000	900,000	-	-	-	16,089	28,155	-	31,885	55,799	733,326
4	34	-	900,000	900,000	-	-	-	16,491	28,860	-	49,333	86,333	754,557
5	35	-	900,000	900,000	74,700	74,700	-	16,902	29,580	-	67,715	118,503	701,709
6	36	-	900,000	900,000	14,940	92,255	-	15,831	27,705	-	85,577	149,763	707,070
7	37	-	900,000	900,000	14,940	110,423	-	15,927	27,873	-	104,072	182,129	712,584
8	38	-	900,000	900,000	14,940	129,228	-	16,026	28,047	-	123,220	215,640	718,254
9	39	-	900,000	900,000	14,940	148,691	-	16,128	28,224	-	143,045	250,333	724,083
10	40	-	900,000	900,000	14,940	168,835	-	16,233	28,407	-	163,569	286,250	730,080
11	41	-	900,000	900,000	14,940	189,685	-	16,338	28,593	-	184,814	323,430	736,245
12	42	-	900,000	900,000	14,940	211,264	-	16,449	28,782	-	206,807	361,915	742,587
13	43	-	900,000	900,000	14,940	233,598	-	16,560	28,980	-	229,572	401,753	749,109
14	44	-	900,000	900,000	14,940	256,714	-	16,674	29,178	-	253,133	442,983	755,817
15	45	-	900,000	900,000	14,940	280,639	-	16,791	29,385	-	277,518	485,658	762,714
16	46	-	900,000	900,000	14,940	305,401	-	16,911	29,595	-	302,754	529,822	769,812
17	47	-	900,000	900,000	14,940	331,030	-	17,034	29,811	-	328,871	575,528	777,114
18	48	-	900,000	900,000	14,940	357,556	-	17,163	30,033	-	355,900	622,827	784,623
19	49	-	900,000	900,000	14,940	385,011	-	17,292	30,261	-	383,869	671,773	792,351
20	50	-	900,000	900,000	14,940	413,426	-	17,424	30,492	-	412,809	722,418	800,304
21	51	-	900,000	900,000	14,940	442,836	-	17,562	30,732	-	442,755	774,822	808,488
22	52	-	900,000	900,000	14,940	473,275	-	17,700	30,978	-	473,738	829,045	816,912
23	53	-	900,000	900,000	14,940	504,780	-	17,844	31,227	-	505,794	885,143	825,579
24	54	-	900,000	900,000	14,940	537,387	-	17,991	31,485	-	538,959	943,183	834,504
25	55	-	900,000	900,000	14,940	571,136	-	18,144	31,752	-	573,272	1,003,230	843,693
26	56	-	900,000	900,000	14,940	606,065	-	18,300	32,022	-	608,770	1,065,349	853,155
27	57	-	900,000	900,000	14,940	642,218	-	18,459	32,301	-	645,492	1,129,611	862,902
28	58	-	900,000	900,000	14,940	679,635	-	18,621	32,589	-	683,478	1,196,088	872,943
29	59	-	900,000	900,000	14,940	718,363	-	18,789	32,883	-	722,771	1,264,854	883,290
30	60	-	900,000	900,000	22,410	765,915	-	18,963	33,186	-	763,417	1,335,985	886,485
31	61	-	900,000	900,000	22,410	815,132	-	18,990	33,234	-	805,310	1,409,299	889,782
32	62	-	900,000	900,000	22,410	866,072	-	19,020	33,288	-	848,489	1,484,866	893,184
33	63	-	900,000	900,000	22,410	918,794	-	19,053	33,339	-	892,997	1,562,751	896,691
34	64	-	900,000	900,000	22,410	973,362	-	19,083	33,396	-	938,870	1,643,029	900,318
35	65	-	900,000	900,000	22,410	1,029,840	-	19,116	33,453	-	986,152	1,725,773	904,062
36	66	-	900,000	900,000	22,410	1,088,294	-	19,152	33,513	-	1,034,888	1,811,059	907,938
37	67	-	900,000	900,000	22,410	1,148,795	-	19,188	33,576	-	1,085,123	1,898,967	911,949
38	68	-	900,000	900,000	22,410	1,211,412	-	19,224	33,642	-	1,136,901	1,989,578	916,107
39	69	-	900,000	900,000	22,410	1,276,222	-	19,263	33,711	-	1,190,271	2,082,976	920,421
40	70	-	900,000	900,000	22,410	1,343,300	-	19,305	33,786	-	1,245,284	2,179,252	924,909
41	71	-	900,000	900,000	22,410	1,412,725	-	19,350	33,861	-	1,301,992	2,278,490	929,580
42	72	-	900,000	900,000	22,410	1,484,581	-	19,395	33,942	-	1,360,447	2,380,787	934,455
43	73	-	900,000	900,000	22,410	1,558,951	-	19,446	34,029	-	1,420,706	2,486,240	939,555
44	74	-	900,000	900,000	22,410	1,635,924	-	19,497	34,119	-	1,482,825	2,594,946	944,907
45	75	-	900,000	900,000	22,410	1,715,591	-	19,554	34,218	-	1,546,863	2,707,012	950,541
46	76	-	900,000	900,000	22,410	1,798,047	-	19,614	34,323	-	1,612,883	2,822,545	956,511
47	77	-	900,000	900,000	22,410	1,883,389	-	19,680	34,437	-	1,680,950	2,941,659	962,874
48	78	-	900,000	900,000	22,410	1,971,717	-	19,752	34,563	-	1,751,130	3,064,472	969,714
49	79	-	900,000	900,000	22,410	2,063,138	-	19,830	34,704	-	1,823,494	3,191,110	977,124
50	80	-	900,000	900,000	22,410	2,157,757	-	19,920	34,860	-	1,898,119	3,321,703	985,224
51	81	-	900,000	900,000	180,000	2,413,279	-	20,022	35,040	-	1,975,084	3,456,394	986,571
52	82	-	900,000	720,000	180,000	2,677,744	-	16,986	29,724	-	2,051,323	3,589,810	985,002
53	83	-	900,000	540,000	180,000	2,951,465	-	13,902	24,327	-	2,126,765	3,721,831	985,002
54	84	-	900,000	360,000	180,000	3,234,766	-	10,770	18,849	-	2,201,338	3,852,335	985,002
55	85	-	900,000	180,000	180,000	3,527,983	-	7,599	13,299	-	2,274,977	3,981,204	985,002
56	86	-	900,000	-	29,880	3,681,342	-	4,389	7,680	-	2,347,615	4,108,320	985,002
57	87	-	900,000	-	29,880	3,840,069	-	4,146	7,254	-	2,422,189	4,238,824	985,002
58	88	-	900,000	-	29,880	4,004,351	-	3,912	6,846	-	2,498,767	4,372,835	985,002
59	89	-	900,000	-	29,880	4,174,384	-	3,687	6,450	-	2,577,417	4,510,470	985,002
60	90	-	900,000	-	29,880	4,350,367	-	3,468	6,072	-	2,658,208	4,651,856	985,002
61	91	-	900,000	-	29,880	4,532,510	-	3,261	5,706	-	2,741,215	4,797,118	985,002
62	92	-	900,000	-	29,880	4,721,028	-	3,057	5,352	-	2,826,508	4,946,383	985,002
63	93	-	900,000	-	29,880	4,916,144	-	2,862	5,010	-	2,914,166	5,099,785	985,002
64	94	-	900,000	-	29,880	5,118,089	-	2,673	4,680	-	3,004,264	5,257,458	985,002
65	95	-	900,000	-	29,880	5,327,102	-	2,490	4,359	-	3,096,882	5,419,541	985,002
66	96	-	900,000	-	29,880	5,543,431	-	2,310	4,041	-	3,192,098	5,586,168	985,002
67	97	-	900,000	-	29,880	5,767,331	-	2,133	3,729	-	3,289,994	5,757,482	985,002
68	98	-	900,000	-	29,880	5,999,067	-	1,953	3,420	-	3,390,647	5,933,627	985,002
69	99	-	900,000	-	29,880	6,238,915	-	1,776	3,108	-	3,494,142	6,114,743	985,002
70	100	-	900,000	-	29,880	6,487,157	-	1,593	2,790	-	3,600,559	6,300,976	985,002
71	101	-	900,000	-	29,880	6,744,087	-	1,404	2,460	-	3,709,980	6,492,465	985,002
72	102	-	900,000	-	29,880	7,010,010	-	1,206	2,109	-	3,822,486	6,689,348	985,002
73	103	-	900,000	-	29,880	7,285,240	-	984	1,722	-	3,938,144	6,891,750	985,002
74	104	-	900,000	-	29,880	7,570,104	-	729	1,275	-	4,057,017	7,099,778	985,002
75	105	-	900,000	-	29,880	7,864,938	-	414	726	-	4,179,142	7,313,497	985,002

案例 19

合众悦盈人生年金保险（分红型）案例演示													
年龄	30周岁	性别		男	保险期间	75年	交费期限		5年交	年交保险费		50000元	
										基本保险金额		21100元	
保单年度	期末年龄	年交保险费	累计保险费	身故保险金	年末生存 保险金	累积生存 保险金	当年红利			累积红利			现金价值
							低	中	高	低	中	高	
1	31	50,000	50,000	50,000	-	-	-	782	1,368	-	782	1,368	31,933
2	32	50,000	100,000	100,000	-	-	-	1,716	3,003	-	2,521	4,412	70,857
3	33	50,000	150,000	150,000	-	-	-	2,674	4,679	-	5,271	9,223	114,917
4	34	50,000	200,000	200,000	-	-	-	3,655	6,396	-	9,084	15,896	163,465
5	35	50,000	250,000	250,000	21,100	21,100	-	4,661	8,157	-	14,017	24,529	194,160
6	36	-	250,000	250,000	4,220	26,059	-	4,356	7,622	-	18,793	32,886	195,538
7	37	-	250,000	250,000	4,220	31,191	-	4,380	7,664	-	23,737	41,537	196,955
8	38	-	250,000	250,000	4,220	36,502	-	4,404	7,707	-	28,853	50,490	198,412
9	39	-	250,000	250,000	4,220	42,000	-	4,430	7,752	-	34,148	59,756	199,909
10	40	-	250,000	250,000	4,220	47,690	-	4,456	7,797	-	39,628	69,346	201,448
11	41	-	250,000	250,000	4,220	53,579	-	4,482	7,844	-	45,298	79,270	203,029
12	42	-	250,000	250,000	4,220	59,674	-	4,509	7,891	-	51,166	89,539	204,654
13	43	-	250,000	250,000	4,220	65,983	-	4,537	7,940	-	57,238	100,165	206,324
14	44	-	250,000	250,000	4,220	72,512	-	4,566	7,990	-	63,521	111,160	208,040
15	45	-	250,000	250,000	4,220	79,270	-	4,595	8,042	-	70,022	122,536	209,804
16	46	-	250,000	250,000	4,220	86,265	-	4,625	8,094	-	76,747	134,306	211,617
17	47	-	250,000	250,000	4,220	93,504	-	4,656	8,148	-	83,706	146,484	213,480
18	48	-	250,000	250,000	4,220	100,996	-	4,688	8,203	-	90,904	159,081	215,395
19	49	-	250,000	250,000	4,220	108,751	-	4,720	8,260	-	98,352	172,113	217,364
20	50	-	250,000	250,000	4,220	116,778	-	4,753	8,318	-	106,055	185,594	219,389
21	51	-	250,000	250,000	4,220	125,085	-	4,787	8,378	-	114,024	199,539	221,471
22	52	-	250,000	250,000	4,220	133,683	-	4,822	8,439	-	122,267	213,964	223,614
23	53	-	250,000	250,000	4,220	142,582	-	4,858	8,501	-	130,793	228,884	225,818
24	54	-	250,000	250,000	4,220	151,792	-	4,895	8,566	-	139,611	244,316	228,088
25	55	-	250,000	250,000	4,220	161,325	-	4,933	8,632	-	148,732	260,277	230,426
26	56	-	250,000	250,000	4,220	171,191	-	4,972	8,700	-	158,165	276,786	232,836
27	57	-	250,000	250,000	4,220	181,403	-	5,012	8,770	-	167,922	293,859	235,319
28	58	-	250,000	250,000	4,220	191,972	-	5,053	8,842	-	178,012	311,517	237,880
29	59	-	250,000	250,000	4,220	202,911	-	5,095	8,916	-	188,447	329,778	240,523
30	60	-	250,000	250,000	6,330	216,343	-	5,139	8,993	-	199,239	348,664	241,142
31	61	-	250,000	250,000	6,330	230,245	-	5,142	8,997	-	210,358	368,121	241,779
32	62	-	250,000	250,000	6,330	244,633	-	5,144	9,003	-	221,812	388,167	242,437
33	63	-	250,000	250,000	6,330	259,526	-	5,147	9,008	-	233,614	408,820	243,115
34	64	-	250,000	250,000	6,330	274,939	-	5,151	9,014	-	245,773	430,098	243,815
35	65	-	250,000	250,000	6,330	290,892	-	5,154	9,020	-	258,300	452,020	244,538
36	66	-	250,000	250,000	6,330	307,403	-	5,158	9,026	-	271,206	474,607	245,286
37	67	-	250,000	250,000	6,330	324,492	-	5,162	9,033	-	284,504	497,878	246,060
38	68	-	250,000	250,000	6,330	342,179	-	5,166	9,040	-	298,205	521,854	246,862
39	69	-	250,000	250,000	6,330	360,486	-	5,170	9,048	-	312,321	546,558	247,695
40	70	-	250,000	250,000	6,330	379,433	-	5,175	9,057	-	326,865	572,011	248,561
41	71	-	250,000	250,000	6,330	399,043	-	5,180	9,066	-	341,851	598,237	249,463
42	72	-	250,000	250,000	6,330	419,339	-	5,186	9,076	-	357,293	625,259	250,405
43	73	-	250,000	250,000	6,330	440,346	-	5,192	9,086	-	373,204	653,103	251,393
44	74	-	250,000	250,000	6,330	462,088	-	5,199	9,098	-	389,599	681,794	252,433
45	75	-	250,000	250,000	6,330	484,591	-	5,207	9,111	-	406,493	711,359	253,534
46	76	-	250,000	250,000	6,330	507,882	-	5,215	9,126	-	423,903	741,826	254,709
47	77	-	250,000	250,000	6,330	531,988	-	5,225	9,143	-	441,845	773,224	255,975
48	78	-	250,000	250,000	6,330	556,938	-	5,236	9,163	-	460,335	805,583	257,352
49	79	-	250,000	250,000	6,330	582,760	-	5,249	9,186	-	479,394	838,936	258,868
50	80	-	250,000	250,000	6,330	609,487	-	5,265	9,213	-	499,041	873,316	260,556
51	81	-	250,000	250,000	50,000	680,819	-	5,283	9,245	-	519,295	908,760	218,787
52	82	-	250,000	200,000	50,000	754,648	-	4,431	7,755	-	539,304	943,778	176,330
53	83	-	250,000	150,000	50,000	831,060	-	3,569	6,245	-	559,052	978,336	133,253
54	84	-	250,000	100,000	50,000	910,148	-	2,696	4,718	-	578,520	1,012,404	89,627
55	85	-	250,000	50,000	50,000	992,003	-	1,816	3,177	-	597,691	1,045,953	45,529
56	86	-	250,000	-	8,440	1,035,163	-	928	1,625	-	616,549	1,078,956	42,607
57	87	-	250,000	-	8,440	1,079,833	-	868	1,519	-	635,914	1,112,844	39,804
58	88	-	250,000	-	8,440	1,126,068	-	810	1,418	-	655,801	1,147,647	37,115
59	89	-	250,000	-	8,440	1,173,920	-	755	1,321	-	676,230	1,183,397	34,536
60	90	-	250,000	-	8,440	1,223,447	-	702	1,228	-	697,218	1,220,127	32,063
61	91	-	250,000	-	8,440	1,274,708	-	651	1,139	-	718,786	1,257,870	29,696
62	92	-	250,000	-	8,440	1,327,763	-	603	1,054	-	740,952	1,296,660	27,434
63	93	-	250,000	-	8,440	1,382,674	-	556	973	-	763,736	1,336,533	25,277
64	94	-	250,000	-	8,440	1,439,508	-	512	896	-	787,160	1,377,525	23,224
65	95	-	250,000	-	8,440	1,498,331	-	470	823	-	811,245	1,419,673	21,276
66	96	-	250,000	-	8,440	1,559,212	-	431	753	-	836,013	1,463,016	19,431
67	97	-	250,000	-	8,440	1,622,225	-	393	688	-	861,486	1,507,594	17,685
68	98	-	250,000	-	8,440	1,687,443	-	358	625	-	887,689	1,553,447	16,025
69	99	-	250,000	-	8,440	1,754,943	-	324	566	-	914,643	1,600,617	14,432
70	100	-	250,000	-	8,440	1,824,806	-	291	510	-	942,373	1,649,145	12,870
71	101	-	250,000	-	8,440	1,897,114	-	260	454	-	970,904	1,699,073	11,279
72	102	-	250,000	-	8,440	1,971,953	-	227	398	-	1,000,258	1,750,443	9,548
73	103	-	250,000	-	8,440	2,049,412	-	192	337	-	1,030,458	1,803,292	7,464
74	104	-	250,000	-	8,440	2,129,581	-	150	263	-	1,061,521	1,857,654	4,593
75	105	-	250,000	-	8,440	2,212,556	-	92	162	-	1,093,459	1,913,545	-

案例 20

合众悦盈人生年金保险（分红型）案例演示

年龄	30周岁	性别	女	保险期间	75年	交费期限	5年交	年交保险费		50000元			
								基本保险金额		20550元			
保单年度	期末年龄	年交保险费	累计保险费	身故保险金	年末生存 保险金	累积生存 保险金	当年红利			累积红利			现金价值
							低	中	高	低	中	高	
1	31	50,000	50,000	50,000	-	-	-	783	1,370	-	783	1,370	31,781
2	32	50,000	100,000	100,000	-	-	-	1,718	3,006	-	2,523	4,417	70,522
3	33	50,000	150,000	150,000	-	-	-	2,676	4,684	-	5,275	9,233	114,376
4	34	50,000	200,000	200,000	-	-	-	3,659	6,403	-	9,092	15,912	162,699
5	35	50,000	250,000	250,000	20,550	20,550	-	4,666	8,165	-	14,030	24,554	193,705
6	36	-	250,000	250,000	4,110	25,379	-	4,371	7,650	-	18,822	32,940	195,198
7	37	-	250,000	250,000	4,110	30,378	-	4,398	7,697	-	23,785	41,625	196,734
8	38	-	250,000	250,000	4,110	35,551	-	4,426	7,745	-	28,924	50,618	198,314
9	39	-	250,000	250,000	4,110	40,905	-	4,454	7,795	-	34,246	59,932	199,938
10	40	-	250,000	250,000	4,110	46,447	-	4,483	7,845	-	39,756	69,574	201,609
11	41	-	250,000	250,000	4,110	52,182	-	4,513	7,897	-	45,461	79,559	203,327
12	42	-	250,000	250,000	4,110	58,119	-	4,543	7,950	-	51,368	89,895	205,093
13	43	-	250,000	250,000	4,110	64,263	-	4,574	8,005	-	57,483	100,597	206,910
14	44	-	250,000	250,000	4,110	70,622	-	4,606	8,061	-	63,813	111,676	208,778
15	45	-	250,000	250,000	4,110	77,204	-	4,639	8,118	-	70,367	123,144	210,700
16	46	-	250,000	250,000	4,110	84,016	-	4,673	8,177	-	77,150	135,015	212,676
17	47	-	250,000	250,000	4,110	91,067	-	4,707	8,237	-	84,172	147,303	214,710
18	48	-	250,000	250,000	4,110	98,364	-	4,743	8,299	-	91,439	160,021	216,802
19	49	-	250,000	250,000	4,110	105,917	-	4,779	8,363	-	98,961	173,184	218,955
20	50	-	250,000	250,000	4,110	113,734	-	4,816	8,428	-	106,746	186,807	221,169
21	51	-	250,000	250,000	4,110	121,824	-	4,854	8,494	-	114,801	200,905	223,449
22	52	-	250,000	250,000	4,110	130,198	-	4,893	8,563	-	123,138	215,495	225,794
23	53	-	250,000	250,000	4,110	138,865	-	4,933	8,633	-	131,765	230,592	228,208
24	54	-	250,000	250,000	4,110	147,835	-	4,974	8,705	-	140,692	246,215	230,693
25	55	-	250,000	250,000	4,110	157,120	-	5,016	8,778	-	149,929	262,379	233,252
26	56	-	250,000	250,000	4,110	166,729	-	5,060	8,854	-	159,486	279,104	235,887
27	57	-	250,000	250,000	4,110	176,674	-	5,104	8,932	-	169,375	296,409	238,600
28	58	-	250,000	250,000	4,110	186,968	-	5,150	9,012	-	179,605	314,313	241,395
29	59	-	250,000	250,000	4,110	197,622	-	5,197	9,094	-	190,190	332,837	244,276
30	60	-	250,000	250,000	6,165	210,704	-	5,245	9,178	-	201,140	352,000	245,190
31	61	-	250,000	250,000	6,165	224,243	-	5,253	9,193	-	212,428	371,753	246,133
32	62	-	250,000	250,000	6,165	238,257	-	5,262	9,209	-	224,062	392,114	247,105
33	63	-	250,000	250,000	6,165	252,761	-	5,271	9,225	-	236,055	413,102	248,108
34	64	-	250,000	250,000	6,165	267,772	-	5,281	9,241	-	248,417	434,736	249,143
35	65	-	250,000	250,000	6,165	283,309	-	5,291	9,258	-	261,160	457,036	250,213
36	66	-	250,000	250,000	6,165	299,390	-	5,301	9,276	-	274,296	480,023	251,319
37	67	-	250,000	250,000	6,165	316,034	-	5,311	9,295	-	287,836	503,718	252,464
38	68	-	250,000	250,000	6,165	333,260	-	5,322	9,314	-	301,793	528,144	253,649
39	69	-	250,000	250,000	6,165	351,089	-	5,334	9,334	-	316,180	553,322	254,880
40	70	-	250,000	250,000	6,165	369,542	-	5,346	9,356	-	331,012	579,277	256,158
41	71	-	250,000	250,000	6,165	388,641	-	5,359	9,378	-	346,301	606,033	257,489
42	72	-	250,000	250,000	6,165	408,409	-	5,373	9,402	-	362,063	633,616	258,876
43	73	-	250,000	250,000	6,165	428,868	-	5,387	9,427	-	378,312	662,052	260,326
44	74	-	250,000	250,000	6,165	450,043	-	5,402	9,454	-	395,063	691,367	261,847
45	75	-	250,000	250,000	6,165	471,960	-	5,419	9,482	-	412,333	721,590	263,447
46	76	-	250,000	250,000	6,165	494,643	-	5,436	9,513	-	430,139	752,750	265,141
47	77	-	250,000	250,000	6,165	518,121	-	5,455	9,546	-	448,499	784,879	266,944
48	78	-	250,000	250,000	6,165	542,420	-	5,476	9,582	-	467,429	818,007	268,879
49	79	-	250,000	250,000	6,165	567,570	-	5,499	9,623	-	486,950	852,170	270,973
50	80	-	250,000	250,000	6,165	593,600	-	5,524	9,668	-	507,083	887,402	273,260
51	81	-	250,000	250,000	50,000	664,376	-	5,553	9,718	-	527,848	923,742	231,943
52	82	-	250,000	200,000	50,000	737,629	-	4,709	8,241	-	548,393	959,696	189,814
53	83	-	250,000	150,000	50,000	813,446	-	3,852	6,741	-	568,697	995,227	146,912
54	84	-	250,000	100,000	50,000	891,917	-	2,982	5,218	-	588,739	1,030,302	103,275
55	85	-	250,000	50,000	50,000	973,134	-	2,100	3,675	-	608,501	1,064,886	58,944
56	86	-	250,000	-	8,220	1,015,413	-	1,207	2,113	-	627,963	1,098,945	55,734
57	87	-	250,000	-	8,220	1,059,173	-	1,141	1,996	-	647,943	1,133,909	52,639
58	88	-	250,000	-	8,220	1,104,464	-	1,076	1,883	-	668,457	1,169,809	49,654
59	89	-	250,000	-	8,220	1,151,340	-	1,014	1,775	-	689,525	1,206,678	46,775
60	90	-	250,000	-	8,220	1,199,857	-	955	1,670	-	711,165	1,244,548	43,997
61	91	-	250,000	-	8,220	1,250,072	-	897	1,570	-	733,397	1,283,454	41,313
62	92	-	250,000	-	8,220	1,302,045	-	842	1,473	-	756,240	1,323,430	38,715
63	93	-	250,000	-	8,220	1,355,836	-	788	1,379	-	779,715	1,364,512	36,192
64	94	-	250,000	-	8,220	1,411,510	-	736	1,288	-	803,842	1,406,735	33,732
65	95	-	250,000	-	8,220	1,469,133	-	685	1,199	-	828,642	1,450,136	31,318
66	96	-	250,000	-	8,220	1,528,773	-	636	1,112	-	854,137	1,494,752	28,931
67	97	-	250,000	-	8,220	1,590,500	-	587	1,027	-	880,347	1,540,621	26,548
68	98	-	250,000	-	8,220	1,654,388	-	538	941	-	907,295	1,587,780	24,146
69	99	-	250,000	-	8,220	1,720,511	-	489	855	-	935,003	1,636,269	21,694
70	100	-	250,000	-	8,220	1,788,949	-	439	768	-	963,491	1,686,124	19,147
71	101	-	250,000	-	8,220	1,859,782	-	387	677	-	992,783	1,737,385	16,433
72	102	-	250,000	-	8,220	1,933,095	-	332	580	-	1,022,898	1,790,086	13,438
73	103	-	250,000	-	8,220	2,008,973	-	271	474	-	1,053,855	1,844,262	9,968
74	104	-	250,000	-	8,220	2,087,507	-	201	351	-	1,085,671	1,899,941	5,689
75	105	-	250,000	-	8,220	2,168,790	-	114	200	-	1,118,355	1,957,139	-

案例 21

合众悦盈人生年金保险（分红型）案例演示

年龄	30周岁	性别	男	保险期间	75年	交费期限	10年交	年交保险费		30000元			
								基本保险金额	22800元				
保单年度	期末年龄	年交保险费	累计保险费	身故保险金	年末生存 保险金	累积生存 保险金	当年红利			累积红利			现金价值
							低	中	高	低	中	高	
1	31	30,000	30,000	30,000	-	-	-	413	724	-	413	724	14,878
2	32	30,000	60,000	60,000	-	-	-	967	1,692	-	1,393	2,438	34,322
3	33	30,000	90,000	90,000	-	-	-	1,535	2,686	-	2,969	5,196	57,340
4	34	30,000	120,000	120,000	-	-	-	2,116	3,704	-	5,175	9,056	82,343
5	35	30,000	150,000	150,000	22,800	22,800	-	2,713	4,747	-	8,042	14,074	86,990
6	36	30,000	180,000	180,000	4,560	28,158	-	2,868	5,018	-	11,151	19,515	109,333
7	37	30,000	210,000	210,000	4,560	33,704	-	3,391	5,934	-	14,877	26,035	132,807
8	38	30,000	240,000	240,000	4,560	39,443	-	3,928	6,873	-	19,251	33,689	157,456
9	39	30,000	270,000	270,000	4,560	45,384	-	4,478	7,835	-	24,306	42,535	183,323
10	40	30,000	300,000	300,000	4,560	51,532	-	5,041	8,822	-	30,076	52,633	210,455
11	41	-	300,000	300,000	4,560	57,896	-	5,075	8,881	-	36,054	63,093	212,553
12	42	-	300,000	300,000	4,560	64,482	-	5,110	8,942	-	42,245	73,928	214,713
13	43	-	300,000	300,000	4,560	71,299	-	5,146	9,005	-	48,658	85,151	216,937
14	44	-	300,000	300,000	4,560	78,354	-	5,182	9,069	-	55,300	96,775	219,227
15	45	-	300,000	300,000	4,560	85,657	-	5,220	9,135	-	62,179	108,813	221,585
16	46	-	300,000	300,000	4,560	93,215	-	5,258	9,202	-	69,302	121,279	224,011
17	47	-	300,000	300,000	4,560	101,037	-	5,297	9,271	-	76,679	134,188	226,509
18	48	-	300,000	300,000	4,560	109,134	-	5,338	9,341	-	84,317	147,555	229,081
19	49	-	300,000	300,000	4,560	117,513	-	5,379	9,413	-	92,225	161,395	231,728
20	50	-	300,000	300,000	4,560	126,186	-	5,421	9,487	-	100,413	175,724	234,455
21	51	-	300,000	300,000	4,560	135,163	-	5,465	9,563	-	108,890	190,559	237,262
22	52	-	300,000	300,000	4,560	144,453	-	5,509	9,641	-	117,666	205,916	240,154
23	53	-	300,000	300,000	4,560	154,069	-	5,555	9,720	-	126,750	221,814	243,134
24	54	-	300,000	300,000	4,560	164,022	-	5,601	9,802	-	136,154	238,271	246,205
25	55	-	300,000	300,000	4,560	174,323	-	5,649	9,886	-	145,888	255,305	249,371
26	56	-	300,000	300,000	4,560	184,984	-	5,698	9,972	-	155,963	272,936	252,638
27	57	-	300,000	300,000	4,560	196,018	-	5,749	10,061	-	166,390	291,184	256,009
28	58	-	300,000	300,000	4,560	207,439	-	5,801	10,151	-	177,183	310,071	259,490
29	59	-	300,000	300,000	4,560	219,259	-	5,854	10,245	-	188,352	329,618	263,084
30	60	-	300,000	300,000	6,840	233,773	-	5,909	10,341	-	199,912	349,847	264,519
31	61	-	300,000	300,000	6,840	248,795	-	5,920	10,360	-	211,829	370,702	265,994
32	62	-	300,000	300,000	6,840	264,343	-	5,931	10,379	-	224,114	392,202	267,513
33	63	-	300,000	300,000	6,840	280,435	-	5,942	10,399	-	236,780	414,367	269,077
34	64	-	300,000	300,000	6,840	297,090	-	5,954	10,420	-	249,838	437,218	270,686
35	65	-	300,000	300,000	6,840	314,329	-	5,966	10,441	-	263,300	460,776	272,344
36	66	-	300,000	300,000	6,840	332,170	-	5,979	10,463	-	277,178	485,063	274,052
37	67	-	300,000	300,000	6,840	350,636	-	5,992	10,486	-	291,485	510,101	275,813
38	68	-	300,000	300,000	6,840	369,748	-	6,006	10,510	-	306,235	535,914	277,631
39	69	-	300,000	300,000	6,840	389,530	-	6,020	10,535	-	321,442	562,526	279,509
40	70	-	300,000	300,000	6,840	410,003	-	6,034	10,560	-	337,120	589,962	281,450
41	71	-	300,000	300,000	6,840	431,193	-	6,050	10,586	-	353,283	618,247	283,459
42	72	-	300,000	300,000	6,840	453,125	-	6,065	10,614	-	369,947	647,408	285,540
43	73	-	300,000	300,000	6,840	475,824	-	6,082	10,643	-	387,127	677,474	287,699
44	74	-	300,000	300,000	6,840	499,318	-	6,099	10,674	-	404,840	708,472	289,942
45	75	-	300,000	300,000	6,840	523,634	-	6,118	10,706	-	423,103	740,432	292,281
46	76	-	300,000	300,000	6,840	548,802	-	6,137	10,740	-	441,933	773,385	294,728
47	77	-	300,000	300,000	6,840	574,850	-	6,159	10,778	-	461,350	807,364	297,305
48	78	-	300,000	300,000	6,840	601,809	-	6,182	10,818	-	481,372	842,403	300,038
49	79	-	300,000	300,000	6,840	629,713	-	6,207	10,862	-	502,020	878,537	302,966
50	80	-	300,000	300,000	6,840	658,593	-	6,235	10,911	-	523,316	915,805	306,136
51	81	-	300,000	300,000	60,000	741,643	-	6,267	10,967	-	545,282	954,245	256,453
52	82	-	300,000	240,000	60,000	827,601	-	5,240	9,170	-	566,881	992,042	205,781
53	83	-	300,000	180,000	60,000	916,567	-	4,198	7,347	-	588,085	1,029,151	154,189
54	84	-	300,000	120,000	60,000	1,008,647	-	3,144	5,502	-	608,872	1,065,527	101,741
55	85	-	300,000	60,000	60,000	1,103,949	-	2,078	3,637	-	629,216	1,101,130	48,503
56	86	-	300,000	-	9,120	1,151,708	-	1,003	1,755	-	649,095	1,135,919	45,419
57	87	-	300,000	-	9,120	1,201,137	-	938	1,641	-	669,506	1,171,637	42,459
58	88	-	300,000	-	9,120	1,252,297	-	875	1,532	-	690,467	1,208,318	39,615
59	89	-	300,000	-	9,120	1,305,248	-	815	1,427	-	711,996	1,245,995	36,884
60	90	-	300,000	-	9,120	1,360,051	-	758	1,327	-	734,114	1,284,702	34,263
61	91	-	300,000	-	9,120	1,416,773	-	704	1,231	-	756,841	1,324,474	31,752
62	92	-	300,000	-	9,120	1,475,480	-	651	1,139	-	780,197	1,365,347	29,349
63	93	-	300,000	-	9,120	1,536,242	-	601	1,052	-	804,204	1,407,359	27,056
64	94	-	300,000	-	9,120	1,599,130	-	553	968	-	828,883	1,450,548	24,871
65	95	-	300,000	-	9,120	1,664,220	-	508	889	-	854,258	1,494,953	22,796
66	96	-	300,000	-	9,120	1,731,588	-	465	814	-	880,350	1,540,615	20,830
67	97	-	300,000	-	9,120	1,801,313	-	425	743	-	907,185	1,587,577	18,967
68	98	-	300,000	-	9,120	1,873,479	-	386	676	-	934,787	1,635,880	17,195
69	99	-	300,000	-	9,120	1,948,171	-	350	612	-	963,180	1,685,568	15,493
70	100	-	300,000	-	9,120	2,025,477	-	315	551	-	992,390	1,736,685	13,823
71	101	-	300,000	-	9,120	2,105,489	-	281	491	-	1,022,443	1,789,277	12,121
72	102	-	300,000	-	9,120	2,188,301	-	245	430	-	1,053,361	1,843,385	10,268
73	103	-	300,000	-	9,120	2,274,011	-	208	363	-	1,085,170	1,899,049	8,033
74	104	-	300,000	-	9,120	2,362,722	-	162	284	-	1,117,887	1,956,305	4,948
75	105	-	300,000	-	9,120	2,454,537	-	100	174	-	1,151,523	2,015,168	-

案例 22

合众悦盈人生年金保险（分红型）案例演示

年龄	30周岁	性别	女	保险期间	75年	交费期限	10年交	年交保险费		30000元			
								基本保险金额	22230元				
保单年度	期末年龄	年交保险费	累计保险费	身故保险金	年末生存 保险金	累积生存 保险金	当年红利			累积红利			现金价值
							低	中	高	低	中	高	
1	31	30,000	30,000	30,000	-	-	-	413	723	-	413	723	14,731
2	32	30,000	60,000	60,000	-	-	-	967	1,692	-	1,392	2,437	33,984
3	33	30,000	90,000	90,000	-	-	-	1,534	2,685	-	2,968	5,195	56,777
4	34	30,000	120,000	120,000	-	-	-	2,116	3,703	-	5,173	9,053	81,538
5	35	30,000	150,000	150,000	22,230	22,230	-	2,712	4,746	-	8,040	14,071	86,473
6	36	30,000	180,000	180,000	4,446	27,454	-	2,878	5,037	-	11,159	19,530	108,692
7	37	30,000	210,000	210,000	4,446	32,861	-	3,404	5,957	-	14,898	26,073	132,039
8	38	30,000	240,000	240,000	4,446	38,457	-	3,944	6,901	-	19,289	33,756	156,559
9	39	30,000	270,000	270,000	4,446	44,249	-	4,496	7,868	-	24,364	42,637	182,295
10	40	30,000	300,000	300,000	4,446	50,244	-	5,063	8,860	-	30,157	52,776	209,295
11	41	-	300,000	300,000	4,446	56,448	-	5,100	8,925	-	36,162	63,284	211,510
12	42	-	300,000	300,000	4,446	62,870	-	5,138	8,992	-	42,385	74,175	213,793
13	43	-	300,000	300,000	4,446	69,516	-	5,177	9,060	-	48,834	85,460	216,147
14	44	-	300,000	300,000	4,446	76,396	-	5,218	9,131	-	55,516	97,155	218,573
15	45	-	300,000	300,000	4,446	83,515	-	5,259	9,203	-	62,441	109,272	221,075
16	46	-	300,000	300,000	4,446	90,884	-	5,301	9,276	-	69,614	121,826	223,654
17	47	-	300,000	300,000	4,446	98,511	-	5,344	9,352	-	77,047	134,833	226,314
18	48	-	300,000	300,000	4,446	106,405	-	5,388	9,429	-	84,746	148,307	229,057
19	49	-	300,000	300,000	4,446	114,575	-	5,434	9,509	-	92,722	162,265	231,885
20	50	-	300,000	300,000	4,446	123,032	-	5,480	9,590	-	100,984	176,723	234,802
21	51	-	300,000	300,000	4,446	131,784	-	5,528	9,674	-	109,542	191,699	237,810
22	52	-	300,000	300,000	4,446	140,842	-	5,577	9,759	-	118,405	207,209	240,913
23	53	-	300,000	300,000	4,446	150,218	-	5,627	9,847	-	127,583	223,272	244,113
24	54	-	300,000	300,000	4,446	159,921	-	5,678	9,937	-	137,089	239,907	247,414
25	55	-	300,000	300,000	4,446	169,964	-	5,731	10,029	-	146,933	257,133	250,820
26	56	-	300,000	300,000	4,446	180,359	-	5,785	10,124	-	157,126	274,971	254,333
27	57	-	300,000	300,000	4,446	191,118	-	5,840	10,221	-	167,680	293,441	257,959
28	58	-	300,000	300,000	4,446	202,253	-	5,897	10,321	-	178,607	312,565	261,700
29	59	-	300,000	300,000	4,446	213,778	-	5,956	10,423	-	189,922	332,365	265,562
30	60	-	300,000	300,000	6,669	227,929	-	6,016	10,528	-	201,635	352,864	267,327
31	61	-	300,000	300,000	6,669	242,576	-	6,033	10,558	-	213,717	374,008	269,145
32	62	-	300,000	300,000	6,669	257,735	-	6,051	10,589	-	226,180	395,817	271,020
33	63	-	300,000	300,000	6,669	273,424	-	6,069	10,621	-	239,034	418,312	272,952
34	64	-	300,000	300,000	6,669	289,663	-	6,088	10,654	-	252,293	441,515	274,945
35	65	-	300,000	300,000	6,669	306,470	-	6,107	10,688	-	265,969	465,448	277,001
36	66	-	300,000	300,000	6,669	323,866	-	6,127	10,723	-	280,076	490,134	279,123
37	67	-	300,000	300,000	6,669	341,870	-	6,148	10,759	-	294,625	515,597	281,315
38	68	-	300,000	300,000	6,669	360,505	-	6,169	10,796	-	309,633	541,861	283,579
39	69	-	300,000	300,000	6,669	379,791	-	6,191	10,834	-	325,113	568,951	285,920
40	70	-	300,000	300,000	6,669	399,753	-	6,214	10,874	-	341,080	596,894	288,343
41	71	-	300,000	300,000	6,669	420,413	-	6,238	10,916	-	357,550	625,716	290,852
42	72	-	300,000	300,000	6,669	441,797	-	6,262	10,959	-	374,539	655,447	293,456
43	73	-	300,000	300,000	6,669	463,929	-	6,288	11,004	-	392,063	686,114	296,162
44	74	-	300,000	300,000	6,669	486,835	-	6,315	11,051	-	410,140	717,749	298,978
45	75	-	300,000	300,000	6,669	510,543	-	6,343	11,101	-	428,788	750,382	301,917
46	76	-	300,000	300,000	6,669	535,081	-	6,373	11,153	-	448,024	784,047	304,995
47	77	-	300,000	300,000	6,669	560,478	-	6,405	11,208	-	467,870	818,777	308,231
48	78	-	300,000	300,000	6,669	586,764	-	6,439	11,268	-	488,345	854,608	311,652
49	79	-	300,000	300,000	6,669	613,970	-	6,475	11,332	-	509,470	891,577	315,293
50	80	-	300,000	300,000	6,669	642,128	-	6,515	11,401	-	531,269	929,726	319,199
51	81	-	300,000	300,000	60,000	724,602	-	6,559	11,478	-	553,766	969,095	270,091
52	82	-	300,000	240,000	60,000	809,963	-	5,540	9,696	-	575,919	1,007,864	219,851
53	83	-	300,000	180,000	60,000	898,312	-	4,505	7,884	-	597,702	1,045,984	168,511
54	84	-	300,000	120,000	60,000	989,753	-	3,454	6,044	-	619,087	1,083,407	116,102
55	85	-	300,000	60,000	60,000	1,084,394	-	2,387	4,177	-	640,046	1,120,087	62,651
56	86	-	300,000	-	8,892	1,131,240	-	1,306	2,285	-	660,554	1,155,975	59,282
57	87	-	300,000	-	8,892	1,179,726	-	1,234	2,159	-	681,604	1,192,813	56,030
58	88	-	300,000	-	8,892	1,229,908	-	1,164	2,037	-	703,216	1,230,634	52,890
59	89	-	300,000	-	8,892	1,281,847	-	1,097	1,920	-	725,409	1,269,473	49,859
60	90	-	300,000	-	8,892	1,335,603	-	1,032	1,807	-	748,204	1,309,363	46,930
61	91	-	300,000	-	8,892	1,391,241	-	970	1,698	-	771,620	1,350,342	44,096
62	92	-	300,000	-	8,892	1,448,827	-	910	1,593	-	795,679	1,392,445	41,351
63	93	-	300,000	-	8,892	1,508,428	-	852	1,491	-	820,401	1,435,709	38,682
64	94	-	300,000	-	8,892	1,570,115	-	796	1,393	-	845,809	1,480,173	36,077
65	95	-	300,000	-	8,892	1,633,961	-	741	1,297	-	871,925	1,525,875	33,518
66	96	-	300,000	-	8,892	1,700,041	-	687	1,203	-	898,770	1,572,855	30,984
67	97	-	300,000	-	8,892	1,768,435	-	635	1,110	-	926,367	1,621,151	28,452
68	98	-	300,000	-	8,892	1,839,222	-	582	1,018	-	954,740	1,670,803	25,897
69	99	-	300,000	-	8,892	1,912,487	-	528	925	-	983,911	1,721,851	23,285
70	100	-	300,000	-	8,892	1,988,316	-	474	830	-	1,013,902	1,774,337	20,568
71	101	-	300,000	-	8,892	2,066,799	-	418	732	-	1,044,737	1,828,299	17,669
72	102	-	300,000	-	8,892	2,148,029	-	359	627	-	1,076,438	1,883,775	14,462
73	103	-	300,000	-	8,892	2,232,102	-	293	512	-	1,109,024	1,940,801	10,739
74	104	-	300,000	-	8,892	2,319,118	-	217	380	-	1,142,512	1,999,404	6,136
75	105	-	300,000	-	8,892	2,409,179	-	124	216	-	1,176,911	2,059,603	-

案例 23

合众悦盈人生年金保险（分红型）案例演示													
年龄	50周岁	性别	男	保险期间	55年	交费期限	趸交	年交保险费	2000000元				
									基本保险金额	156000元			
保单年度	期末年龄	年交保险费	累计保险费	身故保险金	年末生存 保险金	累积生存 保险金	当年红利			累积红利			现金价值
							低	中	高	低	中	高	
1	51	2,000,000	2,000,000	2,000,000	-	-	-	36,720	64,260	-	36,720	64,260	1,727,740
2	52	-	2,000,000	2,000,000	-	-	-	37,640	65,860	-	75,462	132,048	1,777,260
3	53	-	2,000,000	2,000,000	-	-	-	38,560	67,500	-	116,285	203,509	1,828,280
4	54	-	2,000,000	2,000,000	-	-	-	39,520	69,180	-	159,294	278,795	1,880,900
5	55	-	2,000,000	2,000,000	156,000	156,000	-	40,520	70,900	-	204,593	358,058	1,779,160
6	56	-	2,000,000	2,000,000	31,200	192,660	-	38,420	67,220	-	249,151	436,020	1,798,920
7	57	-	2,000,000	2,000,000	31,200	230,603	-	38,740	67,800	-	295,365	516,901	1,819,260
8	58	-	2,000,000	2,000,000	31,200	269,874	-	39,080	68,400	-	343,306	600,808	1,840,240
9	59	-	2,000,000	2,000,000	31,200	310,520	-	39,440	69,020	-	393,045	687,852	1,861,860
10	60	-	2,000,000	2,000,000	46,800	368,188	-	39,800	69,660	-	444,637	778,148	1,868,560
11	61	-	2,000,000	2,000,000	46,800	427,875	-	39,860	69,760	-	497,836	871,252	1,875,460
12	62	-	2,000,000	2,000,000	46,800	489,650	-	39,920	69,860	-	552,691	967,249	1,882,540
13	63	-	2,000,000	2,000,000	46,800	553,588	-	39,980	69,980	-	609,252	1,066,247	1,889,840
14	64	-	2,000,000	2,000,000	46,800	619,764	-	40,060	70,100	-	667,589	1,168,334	1,897,340
15	65	-	2,000,000	2,000,000	46,800	688,255	-	40,120	70,220	-	727,737	1,273,604	1,905,080
16	66	-	2,000,000	2,000,000	46,800	759,144	-	40,200	70,340	-	789,769	1,382,153	1,913,040
17	67	-	2,000,000	2,000,000	46,800	832,514	-	40,260	70,460	-	853,722	1,494,077	1,921,260
18	68	-	2,000,000	2,000,000	46,800	908,452	-	40,340	70,600	-	919,674	1,609,499	1,929,740
19	69	-	2,000,000	2,000,000	46,800	987,048	-	40,420	70,740	-	987,684	1,728,524	1,938,500
20	70	-	2,000,000	2,000,000	46,800	1,068,395	-	40,500	70,880	-	1,057,814	1,851,260	1,947,580
21	71	-	2,000,000	2,000,000	46,800	1,152,589	-	40,600	71,040	-	1,130,149	1,977,838	1,956,980
22	72	-	2,000,000	2,000,000	46,800	1,239,729	-	40,680	71,200	-	1,204,733	2,108,373	1,966,760
23	73	-	2,000,000	2,000,000	46,800	1,329,920	-	40,780	71,360	-	1,281,655	2,242,984	1,976,920
24	74	-	2,000,000	2,000,000	46,800	1,423,267	-	40,880	71,540	-	1,360,985	2,381,814	1,987,540
25	75	-	2,000,000	2,000,000	46,800	1,519,881	-	41,000	71,740	-	1,442,814	2,525,008	1,998,680
26	76	-	2,000,000	2,000,000	46,800	1,619,877	-	41,100	71,940	-	1,527,199	2,672,698	2,010,420
27	77	-	2,000,000	2,000,000	46,800	1,723,373	-	41,240	72,160	-	1,614,255	2,825,039	2,022,900
28	78	-	2,000,000	2,000,000	46,800	1,830,491	-	41,380	72,400	-	1,704,062	2,982,191	2,036,300
29	79	-	2,000,000	2,000,000	46,800	1,941,358	-	41,520	72,660	-	1,796,704	3,144,316	2,050,820
30	80	-	2,000,000	2,000,000	46,800	2,056,105	-	41,700	72,980	-	1,892,305	3,311,626	2,066,740
31	81	-	2,000,000	2,000,000	400,000	2,528,069	-	41,900	73,320	-	1,990,975	3,484,295	1,731,240
32	82	-	2,000,000	1,600,000	400,000	3,016,552	-	35,060	61,340	-	2,085,764	3,650,163	1,389,980
33	83	-	2,000,000	1,200,000	400,000	3,522,131	-	28,120	49,220	-	2,176,457	3,808,888	1,043,440
34	84	-	2,000,000	800,000	400,000	4,045,405	-	21,100	36,940	-	2,262,850	3,960,095	692,140
35	85	-	2,000,000	400,000	400,000	4,586,995	-	14,020	24,520	-	2,344,756	4,103,418	336,620
36	86	-	2,000,000	-	62,400	4,809,939	-	6,860	12,000	-	2,421,959	4,238,520	315,000
37	87	-	2,000,000	-	62,400	5,040,687	-	6,420	11,220	-	2,501,037	4,376,896	294,280
38	88	-	2,000,000	-	62,400	5,279,511	-	5,980	10,480	-	2,582,048	4,518,683	274,400
39	89	-	2,000,000	-	62,400	5,526,694	-	5,580	9,760	-	2,665,090	4,664,003	255,340
40	90	-	2,000,000	-	62,400	5,782,529	-	5,180	9,080	-	2,750,223	4,813,003	237,060
41	91	-	2,000,000	-	62,400	6,047,317	-	4,820	8,420	-	2,837,549	4,965,814	219,560
42	92	-	2,000,000	-	62,400	6,321,373	-	4,460	7,800	-	2,927,136	5,122,588	202,840
43	93	-	2,000,000	-	62,400	6,605,021	-	4,120	7,200	-	3,019,070	5,283,466	186,880
44	94	-	2,000,000	-	62,400	6,898,597	-	3,780	6,620	-	3,113,422	5,448,590	171,700
45	95	-	2,000,000	-	62,400	7,202,448	-	3,480	6,080	-	3,210,305	5,618,127	157,300
46	96	-	2,000,000	-	62,400	7,516,934	-	3,180	5,560	-	3,309,794	5,792,231	143,660
47	97	-	2,000,000	-	62,400	7,842,426	-	2,900	5,080	-	3,411,988	5,971,078	130,760
48	98	-	2,000,000	-	62,400	8,179,311	-	2,640	4,620	-	3,516,987	6,154,830	118,480
49	99	-	2,000,000	-	62,400	8,527,987	-	2,400	4,180	-	3,624,897	6,343,655	106,700
50	100	-	2,000,000	-	62,400	8,888,867	-	2,160	3,760	-	3,735,804	6,537,725	95,140
51	101	-	2,000,000	-	62,400	9,262,377	-	1,920	3,360	-	3,849,798	6,737,217	83,380
52	102	-	2,000,000	-	62,400	9,648,960	-	1,680	2,940	-	3,966,972	6,942,273	70,580
53	103	-	2,000,000	-	62,400	10,049,074	-	1,420	2,480	-	4,087,401	7,153,021	55,180
54	104	-	2,000,000	-	62,400	10,463,191	-	1,100	1,940	-	4,211,123	7,369,552	33,960
55	105	-	2,000,000	-	62,400	10,891,803	-	680	1,200	-	4,338,137	7,591,839	-

案例 24

合众悦盈人生年金保险（分红型）案例演示													
年龄	50周岁	性别	女	保险期间	55年	交费期限	趸交	年交保险费	2000000元				
										基本保险金额	148000元		
保单年度	期末年龄	年交保险费	累计保险费	身故保险金	年末生存 保险金	累积生存 保险金	当年红利			累积红利			现金价值
							低	中	高	低	中	高	
1	51	2,000,000	2,000,000	2,000,000	-	-	-	36,680	64,200	-	36,680	64,200	1,716,180
2	52	-	2,000,000	2,000,000	-	-	-	37,600	65,800	-	75,380	131,926	1,765,680
3	53	-	2,000,000	2,000,000	-	-	-	38,540	67,440	-	116,182	203,324	1,816,640
4	54	-	2,000,000	2,000,000	-	-	-	39,500	69,120	-	159,167	278,543	1,869,140
5	55	-	2,000,000	2,000,000	148,000	148,000	-	40,480	70,860	-	204,422	357,760	1,775,200
6	56	-	2,000,000	2,000,000	29,600	182,780	-	38,540	67,460	-	249,095	435,953	1,796,780
7	57	-	2,000,000	2,000,000	29,600	218,777	-	38,920	68,100	-	295,488	517,131	1,819,000
8	58	-	2,000,000	2,000,000	29,600	256,035	-	39,300	68,760	-	343,652	601,405	1,841,880
9	59	-	2,000,000	2,000,000	29,600	294,596	-	39,680	69,440	-	393,642	688,887	1,865,440
10	60	-	2,000,000	2,000,000	44,400	349,307	-	40,080	70,140	-	445,531	779,694	1,874,920
11	61	-	2,000,000	2,000,000	44,400	405,932	-	40,200	70,340	-	499,097	873,425	1,884,660
12	62	-	2,000,000	2,000,000	44,400	464,540	-	40,320	70,560	-	554,390	970,187	1,894,680
13	63	-	2,000,000	2,000,000	44,400	525,199	-	40,440	70,760	-	611,462	1,070,053	1,905,000
14	64	-	2,000,000	2,000,000	44,400	587,981	-	40,560	70,980	-	670,366	1,173,135	1,915,620
15	65	-	2,000,000	2,000,000	44,400	652,960	-	40,700	71,220	-	731,177	1,279,549	1,926,580
16	66	-	2,000,000	2,000,000	44,400	720,214	-	40,820	71,440	-	793,932	1,389,375	1,937,880
17	67	-	2,000,000	2,000,000	44,400	789,821	-	40,960	71,700	-	858,710	1,502,756	1,949,520
18	68	-	2,000,000	2,000,000	44,400	861,865	-	41,100	71,940	-	925,571	1,619,779	1,961,560
19	69	-	2,000,000	2,000,000	44,400	936,430	-	41,260	72,200	-	994,598	1,740,572	1,973,980
20	70	-	2,000,000	2,000,000	44,400	1,013,605	-	41,400	72,460	-	1,065,836	1,865,250	1,986,840
21	71	-	2,000,000	2,000,000	44,400	1,093,481	-	41,560	72,740	-	1,139,371	1,993,947	2,000,160
22	72	-	2,000,000	2,000,000	44,400	1,176,153	-	41,740	73,040	-	1,215,293	2,126,806	2,013,980
23	73	-	2,000,000	2,000,000	44,400	1,261,719	-	41,900	73,340	-	1,293,651	2,263,950	2,028,360
24	74	-	2,000,000	2,000,000	44,400	1,350,279	-	42,080	73,660	-	1,374,541	2,405,528	2,043,340
25	75	-	2,000,000	2,000,000	44,400	1,441,939	-	42,280	73,980	-	1,458,057	2,551,674	2,059,000
26	76	-	2,000,000	2,000,000	44,400	1,536,806	-	42,480	74,340	-	1,544,279	2,702,564	2,075,440
27	77	-	2,000,000	2,000,000	44,400	1,634,995	-	42,680	74,700	-	1,633,287	2,858,341	2,092,780
28	78	-	2,000,000	2,000,000	44,400	1,736,619	-	42,920	75,100	-	1,725,206	3,019,191	2,111,180
29	79	-	2,000,000	2,000,000	44,400	1,841,801	-	43,160	75,520	-	1,820,122	3,185,287	2,130,880
30	80	-	2,000,000	2,000,000	44,400	1,950,664	-	43,420	76,000	-	1,918,146	3,356,846	2,152,140
31	81	-	2,000,000	2,000,000	400,000	2,418,937	-	43,720	76,500	-	2,019,410	3,534,051	1,819,660
32	82	-	2,000,000	1,600,000	400,000	2,903,600	-	36,920	64,620	-	2,116,912	3,704,693	1,480,400
33	83	-	2,000,000	1,200,000	400,000	3,405,226	-	30,020	52,540	-	2,210,440	3,868,373	1,134,620
34	84	-	2,000,000	800,000	400,000	3,924,409	-	23,020	40,280	-	2,299,773	4,024,705	782,580
35	85	-	2,000,000	400,000	400,000	4,461,763	-	15,900	27,820	-	2,384,666	4,173,266	424,500
36	86	-	2,000,000	-	59,200	4,677,125	-	8,700	15,220	-	2,464,906	4,313,684	401,400
37	87	-	2,000,000	-	59,200	4,900,025	-	8,220	14,380	-	2,547,073	4,457,474	379,100
38	88	-	2,000,000	-	59,200	5,130,725	-	7,740	13,560	-	2,631,225	4,604,759	357,600
39	89	-	2,000,000	-	59,200	5,369,501	-	7,300	12,780	-	2,717,462	4,755,681	336,880
40	90	-	2,000,000	-	59,200	5,616,633	-	6,880	12,020	-	2,805,866	4,910,372	316,860
41	91	-	2,000,000	-	59,200	5,872,416	-	6,460	11,300	-	2,896,502	5,068,983	297,540
42	92	-	2,000,000	-	59,200	6,137,150	-	6,060	10,600	-	2,989,457	5,231,652	278,820
43	93	-	2,000,000	-	59,200	6,411,150	-	5,680	9,920	-	3,084,821	5,398,522	260,660
44	94	-	2,000,000	-	59,200	6,694,741	-	5,300	9,280	-	3,182,665	5,569,758	242,940
45	95	-	2,000,000	-	59,200	6,988,257	-	4,940	8,640	-	3,283,085	5,745,490	225,560
46	96	-	2,000,000	-	59,200	7,292,045	-	4,580	8,000	-	3,386,158	5,925,855	208,360
47	97	-	2,000,000	-	59,200	7,606,467	-	4,220	7,400	-	3,491,963	6,111,031	191,200
48	98	-	2,000,000	-	59,200	7,931,893	-	3,880	6,780	-	3,600,601	6,301,142	173,900
49	99	-	2,000,000	-	59,200	8,268,710	-	3,520	6,160	-	3,712,140	6,496,336	156,240
50	100	-	2,000,000	-	59,200	8,617,315	-	3,160	5,520	-	3,826,664	6,696,746	137,900
51	101	-	2,000,000	-	59,200	8,978,121	-	2,780	4,880	-	3,944,244	6,902,528	118,360
52	102	-	2,000,000	-	59,200	9,351,555	-	2,380	4,180	-	4,064,951	7,113,784	96,780
53	103	-	2,000,000	-	59,200	9,738,059	-	1,940	3,420	-	4,188,839	7,330,618	71,800
54	104	-	2,000,000	-	59,200	10,138,091	-	1,440	2,520	-	4,315,945	7,553,056	40,980
55	105	-	2,000,000	-	59,200	10,552,124	-	820	1,440	-	4,446,243	7,781,088	-

案例 25

合众悦盈人生年金保险（分红型）案例演示

年龄	50周岁	性别	男	保险期间	55年	交费期限	3年交	年交保险费	300000元	基本保险金额	59100元		
保单年度	期末年龄	年交保险费	累计保险费	身故保险金	年末生存 保险金	累积生存 保险金	当年红利			累积红利			现金价值
							低	中	高	低	中	高	
1	51	300,000	300,000	300,000	-	-	-	4,806	8,409	-	4,806	8,409	205,725
2	52	300,000	600,000	600,000	-	-	-	10,368	18,141	-	15,318	26,802	462,669
3	53	300,000	900,000	900,000	-	-	-	16,065	28,116	-	31,843	55,722	759,987
4	54	-	900,000	900,000	-	-	-	16,464	28,812	-	49,262	86,206	781,665
5	55	-	900,000	900,000	59,100	59,100	-	16,872	29,526	-	67,612	118,318	744,909
6	56	-	900,000	900,000	11,820	72,989	-	16,107	28,188	-	85,747	150,056	754,218
7	57	-	900,000	900,000	11,820	87,363	-	16,269	28,470	-	104,589	183,027	763,794
8	58	-	900,000	900,000	11,820	102,241	-	16,434	28,761	-	124,160	217,279	773,649
9	59	-	900,000	900,000	11,820	117,639	-	16,602	29,055	-	144,487	252,853	783,792
10	60	-	900,000	900,000	17,730	139,487	-	16,776	29,361	-	165,598	289,799	788,331
11	61	-	900,000	900,000	17,730	162,099	-	16,836	29,466	-	187,402	327,959	792,984
12	62	-	900,000	900,000	17,730	185,502	-	16,899	29,574	-	209,923	367,372	797,760
13	63	-	900,000	900,000	17,730	209,725	-	16,962	29,685	-	233,182	408,078	802,662
14	64	-	900,000	900,000	17,730	234,795	-	17,028	29,799	-	257,206	450,119	807,693
15	65	-	900,000	900,000	17,730	260,743	-	17,094	29,916	-	282,016	493,539	812,856
16	66	-	900,000	900,000	17,730	287,599	-	17,163	30,033	-	307,640	538,378	818,160
17	67	-	900,000	900,000	17,730	315,395	-	17,232	30,156	-	334,101	584,686	823,611
18	68	-	900,000	900,000	17,730	344,164	-	17,304	30,282	-	361,428	632,508	829,218
19	69	-	900,000	900,000	17,730	373,939	-	17,379	30,411	-	389,650	681,894	834,993
20	70	-	900,000	900,000	17,730	404,757	-	17,454	30,546	-	418,793	732,897	840,939
21	71	-	900,000	900,000	17,730	436,654	-	17,532	30,681	-	448,889	785,565	847,071
22	72	-	900,000	900,000	17,730	469,667	-	17,613	30,825	-	479,968	839,957	853,401
23	73	-	900,000	900,000	17,730	503,835	-	17,697	30,969	-	512,065	896,125	859,944
24	74	-	900,000	900,000	17,730	539,199	-	17,784	31,122	-	545,210	954,130	866,712
25	75	-	900,000	900,000	17,730	575,801	-	17,874	31,278	-	579,441	1,014,032	873,738
26	76	-	900,000	900,000	17,730	613,684	-	17,967	31,443	-	614,791	1,075,896	881,055
27	77	-	900,000	900,000	17,730	652,893	-	18,066	31,617	-	651,301	1,139,790	888,717
28	78	-	900,000	900,000	17,730	693,474	-	18,171	31,800	-	689,011	1,205,784	896,805
29	79	-	900,000	900,000	17,730	735,476	-	18,282	31,995	-	727,963	1,273,953	905,418
30	80	-	900,000	900,000	17,730	778,948	-	18,402	32,205	-	768,204	1,344,376	914,694
31	81	-	900,000	900,000	180,000	986,211	-	18,534	32,433	-	809,784	1,417,140	922,537
32	82	-	900,000	720,000	180,000	1,200,728	-	15,432	27,006	-	849,510	1,486,661	907,572
33	83	-	900,000	540,000	180,000	1,422,754	-	12,285	21,498	-	887,280	1,552,758	919,976
34	84	-	900,000	360,000	180,000	1,652,550	-	9,096	15,915	-	922,994	1,615,256	930,905
35	85	-	900,000	180,000	180,000	1,890,389	-	5,865	10,263	-	956,549	1,673,977	942,524
36	86	-	900,000	-	23,640	1,980,193	-	2,601	4,551	-	987,847	1,728,747	953,340
37	87	-	900,000	-	23,640	2,073,140	-	2,430	4,254	-	1,019,912	1,784,864	964,489
38	88	-	900,000	-	23,640	2,169,340	-	2,268	3,972	-	1,052,777	1,842,381	975,956
39	89	-	900,000	-	23,640	2,268,906	-	2,115	3,699	-	1,086,476	1,901,352	987,732
40	90	-	900,000	-	23,640	2,371,958	-	1,965	3,438	-	1,121,035	1,961,830	998,805
41	91	-	900,000	-	23,640	2,478,617	-	1,824	3,192	-	1,156,490	2,023,877	1,010,178
42	92	-	900,000	-	23,640	2,589,008	-	1,686	2,952	-	1,192,871	2,087,546	1,021,842
43	93	-	900,000	-	23,640	2,703,264	-	1,557	2,727	-	1,230,214	2,152,899	1,028,800
44	94	-	900,000	-	23,640	2,821,518	-	1,434	2,511	-	1,268,554	2,219,997	1,035,049
45	95	-	900,000	-	23,640	2,943,911	-	1,317	2,304	-	1,307,928	2,288,901	1,041,592
46	96	-	900,000	-	23,640	3,070,588	-	1,206	2,109	-	1,348,372	2,359,677	1,048,542
47	97	-	900,000	-	23,640	3,201,698	-	1,101	1,926	-	1,389,924	2,432,393	1,055,533
48	98	-	900,000	-	23,640	3,337,398	-	1,002	1,752	-	1,432,624	2,507,117	1,062,886
49	99	-	900,000	-	23,640	3,477,847	-	906	1,587	-	1,476,508	2,583,918	1,070,422
50	100	-	900,000	-	23,640	3,623,211	-	816	1,428	-	1,521,620	2,662,863	1,077,048
51	101	-	900,000	-	23,640	3,773,664	-	726	1,272	-	1,567,994	2,744,021	1,083,590
52	102	-	900,000	-	23,640	3,929,382	-	636	1,113	-	1,615,670	2,827,455	1,090,242
53	103	-	900,000	-	23,640	4,090,550	-	537	942	-	1,664,677	2,913,220	1,096,904
54	104	-	900,000	-	23,640	4,257,360	-	420	735	-	1,715,037	3,001,352	1,103,864
55	105	-	900,000	-	23,640	4,430,007	-	258	453	-	1,766,746	3,091,845	-



案例 26

合众悦盈人生年金保险（分红型）案例演示

年龄	50周岁	性别	女	保险期间	55年	交费期限	3年交	年交保险费	300000元	基本保险金额	56700元		
保单年度	期末年龄	年交保险费	累计保险费	身故保险金	年末生存 保险金	累积生存 保险金	当年红利			累积红利			现金价值
							低	中	高	低	中	高	
1	51	300,000	300,000	300,000	-	-	-	4,809	8,415	-	4,809	8,415	204,747
2	52	300,000	600,000	600,000	-	-	-	10,377	18,156	-	15,330	26,823	460,521
3	53	300,000	900,000	900,000	-	-	-	16,080	28,140	-	31,870	55,768	756,519
4	54	-	900,000	900,000	-	-	-	16,482	28,842	-	49,308	86,283	778,296
5	55	-	900,000	900,000	56,700	56,700	-	16,890	29,559	-	67,678	118,431	744,015
6	56	-	900,000	900,000	11,340	70,025	-	16,179	28,311	-	85,887	150,295	754,038
7	57	-	900,000	900,000	11,340	83,815	-	16,353	28,617	-	104,816	183,420	764,349
8	58	-	900,000	900,000	11,340	98,089	-	16,533	28,932	-	124,494	217,855	774,954
9	59	-	900,000	900,000	11,340	112,862	-	16,716	29,256	-	144,945	253,647	785,868
10	60	-	900,000	900,000	17,010	133,822	-	16,905	29,586	-	166,198	290,842	791,427
11	61	-	900,000	900,000	17,010	155,516	-	16,986	29,727	-	188,170	329,294	797,142
12	62	-	900,000	900,000	17,010	177,969	-	17,070	29,871	-	210,885	369,044	803,010
13	63	-	900,000	900,000	17,010	201,208	-	17,154	30,021	-	234,366	410,137	809,040
14	64	-	900,000	900,000	17,010	225,260	-	17,241	30,171	-	258,638	452,612	815,241
15	65	-	900,000	900,000	17,010	250,154	-	17,331	30,327	-	283,728	496,517	821,613
16	66	-	900,000	900,000	17,010	275,920	-	17,421	30,489	-	309,661	541,901	828,171
17	67	-	900,000	900,000	17,010	302,587	-	17,517	30,651	-	336,467	588,810	834,918
18	68	-	900,000	900,000	17,010	330,187	-	17,613	30,822	-	364,175	637,296	841,866
19	69	-	900,000	900,000	17,010	358,754	-	17,712	30,996	-	392,812	687,411	849,021
20	70	-	900,000	900,000	17,010	388,320	-	17,814	31,173	-	422,410	739,206	856,395
21	71	-	900,000	900,000	17,010	418,922	-	17,919	31,359	-	453,001	792,741	864,009
22	72	-	900,000	900,000	17,010	450,594	-	18,027	31,548	-	484,618	848,071	871,875
23	73	-	900,000	900,000	17,010	483,375	-	18,141	31,746	-	517,298	905,260	880,017
24	74	-	900,000	900,000	17,010	517,303	-	18,258	31,950	-	551,075	964,367	888,456
25	75	-	900,000	900,000	17,010	552,418	-	18,378	32,160	-	585,985	1,025,458	897,225
26	76	-	900,000	900,000	17,010	588,763	-	18,504	32,382	-	622,069	1,088,604	906,363
27	77	-	900,000	900,000	17,010	626,380	-	18,636	32,610	-	659,367	1,153,872	915,924
28	78	-	900,000	900,000	17,010	665,313	-	18,774	32,853	-	697,922	1,221,341	925,980
29	79	-	900,000	900,000	17,010	705,609	-	18,921	33,111	-	737,780	1,291,093	936,621
30	80	-	900,000	900,000	17,010	747,315	-	19,077	33,384	-	778,991	1,363,209	947,967
31	81	-	900,000	900,000	180,000	953,471	-	19,245	33,678	-	821,606	1,437,784	797,178
32	82	-	900,000	720,000	180,000	1,166,843	-	16,167	28,290	-	862,421	1,509,207	643,170
33	83	-	900,000	540,000	180,000	1,387,682	-	13,035	22,809	-	901,328	1,577,292	486,033
34	84	-	900,000	360,000	180,000	1,616,251	-	9,849	17,238	-	938,217	1,641,849	325,836
35	85	-	900,000	180,000	180,000	1,852,820	-	6,615	11,577	-	972,979	1,702,682	162,633
36	86	-	900,000	-	22,680	1,940,349	-	3,330	5,829	-	1,005,498	1,759,591	153,777
37	87	-	900,000	-	22,680	2,030,941	-	3,147	5,505	-	1,038,810	1,817,884	145,236
38	88	-	900,000	-	22,680	2,124,704	-	2,970	5,196	-	1,072,944	1,877,616	137,001
39	89	-	900,000	-	22,680	2,221,748	-	2,799	4,896	-	1,107,932	1,938,841	129,060
40	90	-	900,000	-	22,680	2,322,190	-	2,634	4,608	-	1,143,804	2,001,614	121,395
41	91	-	900,000	-	22,680	2,426,146	-	2,475	4,329	-	1,180,593	2,065,992	113,988
42	92	-	900,000	-	22,680	2,533,741	-	2,322	4,062	-	1,218,333	2,132,033	106,818
43	93	-	900,000	-	22,680	2,645,102	-	2,172	3,804	-	1,257,055	2,199,798	99,858
44	94	-	900,000	-	22,680	2,760,361	-	2,031	3,552	-	1,296,797	2,269,344	93,072
45	95	-	900,000	-	22,680	2,879,654	-	1,890	3,309	-	1,337,591	2,340,734	86,412
46	96	-	900,000	-	22,680	3,003,121	-	1,752	3,069	-	1,379,471	2,414,025	79,821
47	97	-	900,000	-	22,680	3,130,911	-	1,617	2,832	-	1,422,472	2,489,277	73,248
48	98	-	900,000	-	22,680	3,263,173	-	1,482	2,595	-	1,466,628	2,566,551	66,621
49	99	-	900,000	-	22,680	3,400,064	-	1,347	2,358	-	1,511,974	2,645,905	59,856
50	100	-	900,000	-	22,680	3,541,746	-	1,209	2,118	-	1,558,542	2,727,400	52,827
51	101	-	900,000	-	22,680	3,688,387	-	1,068	1,866	-	1,606,366	2,811,088	45,342
52	102	-	900,000	-	22,680	3,840,160	-	915	1,599	-	1,655,472	2,897,020	37,077
53	103	-	900,000	-	22,680	3,997,246	-	747	1,308	-	1,705,884	2,985,239	27,504
54	104	-	900,000	-	22,680	4,159,830	-	552	969	-	1,757,612	3,075,765	15,696
55	105	-	900,000	-	22,680	4,328,104	-	315	552	-	1,810,655	3,168,590	-

案例 27

合众悦盈人生年金保险（分红型）案例演示

年龄	50周岁	性别	男	保险期间	55年	交费期限	5年交	年交保险费			100000元		
								基本保险金额			32400元		
保单年度	期末年龄	年交保险费	累计保险费	身故保险金	年末生存 保险金	累积生存 保险金	当年红利			累积红利			现金价值
							低	中	高	低	中	高	
1	51	100,000	100,000	100,000	-	-	-	1,564	2,737	-	1,564	2,737	65,910
2	52	100,000	200,000	200,000	-	-	-	3,432	6,006	-	5,043	8,825	146,223
3	53	100,000	300,000	300,000	-	-	-	5,347	9,357	-	10,541	18,447	237,112
4	54	100,000	400,000	400,000	-	-	-	7,309	12,790	-	18,166	31,790	337,246
5	55	100,000	500,000	500,000	32,400	32,400	-	9,320	16,310	-	28,031	49,054	411,663
6	56	-	500,000	500,000	6,480	40,014	-	8,903	15,580	-	37,775	66,106	416,851
7	57	-	500,000	500,000	6,480	47,894	-	8,993	15,737	-	47,902	83,826	422,187
8	58	-	500,000	500,000	6,480	56,051	-	9,085	15,899	-	58,424	102,240	427,678
9	59	-	500,000	500,000	6,480	64,493	-	9,179	16,064	-	69,355	121,371	433,330
10	60	-	500,000	500,000	9,720	76,470	-	9,276	16,234	-	80,712	141,246	435,911
11	61	-	500,000	500,000	9,720	88,866	-	9,311	16,295	-	92,444	161,778	438,558
12	62	-	500,000	500,000	9,720	101,697	-	9,347	16,357	-	104,565	182,989	441,273
13	63	-	500,000	500,000	9,720	114,976	-	9,383	16,421	-	117,085	204,899	444,059
14	64	-	500,000	500,000	9,720	128,720	-	9,421	16,486	-	130,018	227,532	446,918
15	65	-	500,000	500,000	9,720	142,945	-	9,459	16,553	-	143,378	250,911	449,852
16	66	-	500,000	500,000	9,720	157,668	-	9,498	16,622	-	157,177	275,061	452,866
17	67	-	500,000	500,000	9,720	172,907	-	9,539	16,693	-	171,431	300,005	455,964
18	68	-	500,000	500,000	9,720	188,679	-	9,580	16,765	-	186,154	325,770	459,149
19	69	-	500,000	500,000	9,720	205,002	-	9,623	16,840	-	201,362	352,384	462,427
20	70	-	500,000	500,000	9,720	221,897	-	9,667	16,916	-	217,070	379,871	465,804
21	71	-	500,000	500,000	9,720	239,384	-	9,712	16,995	-	233,294	408,262	469,285
22	72	-	500,000	500,000	9,720	257,482	-	9,758	17,077	-	250,051	437,587	472,877
23	73	-	500,000	500,000	9,720	276,214	-	9,806	17,161	-	267,358	467,876	476,588
24	74	-	500,000	500,000	9,720	295,602	-	9,856	17,248	-	285,235	499,160	480,426
25	75	-	500,000	500,000	9,720	315,668	-	9,908	17,338	-	303,700	531,473	484,407
26	76	-	500,000	500,000	9,720	336,436	-	9,961	17,433	-	322,772	564,850	488,552
27	77	-	500,000	500,000	9,720	357,931	-	10,018	17,531	-	342,473	599,326	492,890
28	78	-	500,000	500,000	9,720	380,179	-	10,078	17,636	-	362,825	634,942	497,463
29	79	-	500,000	500,000	9,720	403,205	-	10,141	17,747	-	383,851	671,738	502,330
30	80	-	500,000	500,000	9,720	427,037	-	10,209	17,866	-	405,576	709,756	507,565
31	81	-	500,000	500,000	100,000	541,984	-	10,284	17,997	-	428,027	749,045	422,987
32	82	-	500,000	400,000	100,000	660,953	-	8,560	14,980	-	449,428	786,497	336,841
33	83	-	500,000	300,000	100,000	784,086	-	6,811	11,919	-	469,722	822,011	249,222
34	84	-	500,000	200,000	100,000	911,529	-	5,037	8,814	-	488,850	855,485	160,217
35	85	-	500,000	100,000	100,000	1,043,433	-	3,241	5,672	-	506,757	886,821	69,912
36	86	-	500,000	-	12,960	1,092,913	-	1,425	2,494	-	523,385	915,920	65,425
37	87	-	500,000	-	12,960	1,144,125	-	1,333	2,332	-	540,419	945,730	61,121
38	88	-	500,000	-	12,960	1,197,129	-	1,244	2,177	-	557,876	976,279	56,992
39	89	-	500,000	-	12,960	1,251,989	-	1,159	2,028	-	575,771	1,007,595	53,031
40	90	-	500,000	-	12,960	1,308,769	-	1,077	1,886	-	594,121	1,039,709	49,234
41	91	-	500,000	-	12,960	1,367,535	-	1,000	1,749	-	612,945	1,072,649	45,600
42	92	-	500,000	-	12,960	1,428,359	-	925	1,619	-	632,258	1,106,448	42,126
43	93	-	500,000	-	12,960	1,491,312	-	854	1,494	-	652,080	1,141,135	38,814
44	94	-	500,000	-	12,960	1,556,468	-	786	1,376	-	672,428	1,176,745	35,662
45	95	-	500,000	-	12,960	1,623,904	-	722	1,263	-	693,323	1,213,310	32,670
46	96	-	500,000	-	12,960	1,693,701	-	661	1,157	-	714,784	1,250,867	29,837
47	97	-	500,000	-	12,960	1,765,940	-	603	1,056	-	736,830	1,289,449	27,156
48	98	-	500,000	-	12,960	1,840,708	-	549	960	-	759,484	1,329,092	24,607
49	99	-	500,000	-	12,960	1,918,093	-	497	869	-	782,766	1,369,834	22,161
50	100	-	500,000	-	12,960	1,998,186	-	447	782	-	806,696	1,411,711	19,762
51	101	-	500,000	-	12,960	2,081,083	-	398	697	-	831,295	1,454,759	17,318
52	102	-	500,000	-	12,960	2,166,881	-	349	611	-	856,582	1,499,013	14,660
53	103	-	500,000	-	12,960	2,255,681	-	295	516	-	882,575	1,544,499	11,461
54	104	-	500,000	-	12,960	2,347,590	-	230	403	-	909,282	1,591,237	7,052
55	105	-	500,000	-	12,960	2,442,716	-	142	248	-	936,703	1,639,222	-

案例 28

合众悦盈人生年金保险（分红型）案例演示

年龄	50周岁	性别	女	保险期间	55年	交费期限	5年交	年交保险费	100000元	基本保险金额	31100元		
保单年度	期末年龄	年交保险费	累计保险费	身故保险金	年末生存 保险金	累积生存 保险金	当年红利			累积红利			现金价值
							低	中	高	低	中	高	
1	51	100,000	100,000	100,000	-	-	-	1,565	2,739	-	1,565	2,739	65,612
2	52	100,000	200,000	200,000	-	-	-	3,435	6,012	-	5,047	8,833	145,582
3	53	100,000	300,000	300,000	-	-	-	5,352	9,366	-	10,550	18,464	236,098
4	54	100,000	400,000	400,000	-	-	-	7,317	12,804	-	18,184	31,822	335,830
5	55	100,000	500,000	500,000	31,100	31,100	-	9,330	16,328	-	28,059	49,105	411,127
6	56	-	500,000	500,000	6,220	38,409	-	8,941	15,646	-	37,842	66,224	416,700
7	57	-	500,000	500,000	6,220	45,973	-	9,038	15,817	-	48,015	84,028	422,448
8	58	-	500,000	500,000	6,220	53,802	-	9,139	15,993	-	58,595	102,541	428,353
9	59	-	500,000	500,000	6,220	61,905	-	9,241	16,172	-	69,594	121,790	434,428
10	60	-	500,000	500,000	9,330	73,402	-	9,347	16,357	-	81,029	141,800	437,570
11	61	-	500,000	500,000	9,330	85,301	-	9,393	16,437	-	92,852	162,491	440,797
12	62	-	500,000	500,000	9,330	97,616	-	9,440	16,520	-	105,078	183,886	444,113
13	63	-	500,000	500,000	9,330	110,363	-	9,488	16,604	-	117,718	206,007	447,519
14	64	-	500,000	500,000	9,330	123,555	-	9,537	16,691	-	130,787	228,878	451,020
15	65	-	500,000	500,000	9,330	137,210	-	9,588	16,779	-	144,298	252,523	454,620
16	66	-	500,000	500,000	9,330	151,342	-	9,640	16,871	-	158,267	276,970	458,322
17	67	-	500,000	500,000	9,330	165,969	-	9,694	16,964	-	172,709	302,243	462,132
18	68	-	500,000	500,000	9,330	181,108	-	9,749	17,060	-	187,640	328,370	466,053
19	69	-	500,000	500,000	9,330	196,777	-	9,805	17,159	-	203,074	355,380	470,091
20	70	-	500,000	500,000	9,330	212,994	-	9,863	17,261	-	219,029	383,303	474,253
21	71	-	500,000	500,000	9,330	229,779	-	9,923	17,366	-	235,523	412,168	478,548
22	72	-	500,000	500,000	9,330	247,151	-	9,985	17,474	-	252,574	442,007	482,985
23	73	-	500,000	500,000	9,330	265,131	-	10,049	17,586	-	270,200	472,853	487,575
24	74	-	500,000	500,000	9,330	283,741	-	10,115	17,701	-	288,421	504,740	492,333
25	75	-	500,000	500,000	9,330	303,002	-	10,184	17,821	-	307,258	537,703	497,274
26	76	-	500,000	500,000	9,330	322,937	-	10,255	17,946	-	326,730	571,780	502,421
27	77	-	500,000	500,000	9,330	343,570	-	10,330	18,077	-	346,862	607,010	507,803
28	78	-	500,000	500,000	9,330	364,925	-	10,408	18,214	-	367,676	643,435	513,461
29	79	-	500,000	500,000	9,330	387,027	-	10,491	18,359	-	389,197	681,097	519,444
30	80	-	500,000	500,000	9,330	409,903	-	10,579	18,513	-	411,452	720,043	525,820
31	81	-	500,000	500,000	100,000	524,250	-	10,674	18,679	-	434,470	760,323	442,001
32	82	-	500,000	400,000	100,000	642,598	-	8,963	15,686	-	456,467	798,819	356,388
33	83	-	500,000	300,000	100,000	765,089	-	7,222	12,639	-	477,383	835,422	269,026
34	84	-	500,000	200,000	100,000	891,868	-	5,452	9,540	-	497,156	870,025	179,956
35	85	-	500,000	100,000	100,000	1,023,083	-	3,653	6,393	-	515,724	902,519	89,204
36	86	-	500,000	-	12,440	1,071,331	-	1,827	3,197	-	533,023	932,791	84,347
37	87	-	500,000	-	12,440	1,121,267	-	1,726	3,020	-	550,740	963,795	79,662
38	88	-	500,000	-	12,440	1,172,952	-	1,628	2,850	-	568,890	995,559	75,145
39	89	-	500,000	-	12,440	1,226,445	-	1,535	2,685	-	587,491	1,028,111	70,789
40	90	-	500,000	-	12,440	1,281,811	-	1,444	2,527	-	606,560	1,061,481	66,585
41	91	-	500,000	-	12,440	1,339,114	-	1,357	2,375	-	626,114	1,095,700	62,523
42	92	-	500,000	-	12,440	1,398,423	-	1,273	2,228	-	646,170	1,130,799	58,590
43	93	-	500,000	-	12,440	1,459,808	-	1,192	2,086	-	666,747	1,166,809	54,772
44	94	-	500,000	-	12,440	1,523,341	-	1,113	1,948	-	687,863	1,203,762	51,049
45	95	-	500,000	-	12,440	1,589,098	-	1,037	1,814	-	709,536	1,241,688	47,396
46	96	-	500,000	-	12,440	1,657,156	-	962	1,683	-	731,784	1,280,622	43,783
47	97	-	500,000	-	12,440	1,727,597	-	888	1,553	-	754,625	1,320,594	40,176
48	98	-	500,000	-	12,440	1,800,503	-	814	1,424	-	778,078	1,361,636	36,541
49	99	-	500,000	-	12,440	1,875,960	-	739	1,294	-	802,159	1,403,779	32,831
50	100	-	500,000	-	12,440	1,954,059	-	664	1,161	-	826,888	1,447,053	28,976
51	101	-	500,000	-	12,440	2,034,891	-	585	1,024	-	852,280	1,491,489	24,870
52	102	-	500,000	-	12,440	2,118,552	-	501	878	-	878,349	1,537,111	20,337
53	103	-	500,000	-	12,440	2,205,142	-	410	717	-	905,110	1,583,942	15,086
54	104	-	500,000	-	12,440	2,294,761	-	303	531	-	932,566	1,631,991	8,609
55	105	-	500,000	-	12,440	2,387,518	-	173	303	-	960,716	1,681,254	-

案例 29

合众悦盈人生年金保险（分红型）案例演示

年龄	50周岁	性别	男	保险期间	55年	交费期限	10年交	年交保险费	50000元				
								基本保险金额	27550元				
保单年度	期末年龄	年交保险费	累计保险费	身故保险金	年末生存 保险金	累积生存 保险金	当年红利			累积红利			现金价值
							低	中	高	低	中	高	
1	51	50,000	50,000	50,000	-	-	-	688	1,204	-	688	1,204	26,107
2	52	50,000	100,000	100,000	-	-	-	1,610	2,817	-	2,318	4,057	60,208
3	53	50,000	150,000	150,000	-	-	-	2,554	4,470	-	4,942	8,648	100,566
4	54	50,000	200,000	200,000	-	-	-	3,522	6,164	-	8,612	15,071	144,390
5	55	50,000	250,000	250,000	27,550	27,550	-	4,514	7,899	-	13,384	23,422	164,311
6	56	50,000	300,000	300,000	5,510	34,024	-	4,980	8,714	-	18,765	32,839	206,265
7	57	50,000	350,000	350,000	5,510	40,725	-	5,896	10,318	-	25,224	44,142	250,311
8	58	50,000	400,000	400,000	5,510	47,660	-	6,835	11,960	-	32,815	57,426	296,529
9	59	50,000	450,000	450,000	5,510	54,839	-	7,796	13,643	-	41,595	72,792	345,002
10	60	50,000	500,000	500,000	8,265	65,023	-	8,781	15,367	-	51,624	90,343	393,059
11	61	-	500,000	500,000	8,265	75,564	-	8,831	15,454	-	62,004	108,506	396,893
12	62	-	500,000	500,000	8,265	86,473	-	8,881	15,542	-	72,745	127,303	400,831
13	63	-	500,000	500,000	8,265	97,765	-	8,933	15,632	-	83,859	146,754	404,877
14	64	-	500,000	500,000	8,265	109,452	-	8,985	15,724	-	95,360	166,881	409,032
15	65	-	500,000	500,000	8,265	121,548	-	9,039	15,819	-	107,260	187,706	413,301
16	66	-	500,000	500,000	8,265	134,067	-	9,094	15,915	-	119,572	209,252	417,689
17	67	-	500,000	500,000	8,265	147,024	-	9,151	16,014	-	132,310	231,543	422,201
18	68	-	500,000	500,000	8,265	160,435	-	9,209	16,115	-	145,487	254,604	426,842
19	69	-	500,000	500,000	8,265	174,315	-	9,268	16,218	-	159,119	278,460	431,620
20	70	-	500,000	500,000	8,265	188,681	-	9,328	16,325	-	173,221	303,138	436,542
21	71	-	500,000	500,000	8,265	203,550	-	9,391	16,434	-	187,808	328,666	441,615
22	72	-	500,000	500,000	8,265	218,939	-	9,455	16,546	-	202,897	355,071	446,843
23	73	-	500,000	500,000	8,265	234,867	-	9,520	16,661	-	218,504	382,384	452,234
24	74	-	500,000	500,000	8,265	251,353	-	9,588	16,779	-	234,647	410,634	457,797
25	75	-	500,000	500,000	8,265	268,415	-	9,658	16,901	-	251,344	439,854	463,542
26	76	-	500,000	500,000	8,265	286,074	-	9,730	17,027	-	268,614	470,077	469,490
27	77	-	500,000	500,000	8,265	304,352	-	9,805	17,158	-	286,477	501,337	475,673
28	78	-	500,000	500,000	8,265	323,269	-	9,883	17,295	-	304,954	533,672	482,135
29	79	-	500,000	500,000	8,265	342,849	-	9,965	17,438	-	324,067	567,120	488,945
30	80	-	500,000	500,000	8,265	363,114	-	10,052	17,590	-	343,841	601,723	496,192
31	81	-	500,000	500,000	100,000	475,822	-	10,145	17,753	-	364,300	637,527	412,263
32	82	-	500,000	400,000	100,000	592,476	-	8,411	14,719	-	383,640	671,372	326,484
33	83	-	500,000	300,000	100,000	713,213	-	6,649	11,636	-	401,798	703,149	238,918
34	84	-	500,000	200,000	100,000	838,175	-	4,861	8,507	-	418,713	732,751	149,616
35	85	-	500,000	100,000	100,000	967,512	-	3,048	5,335	-	434,323	760,068	58,608
36	86	-	500,000	-	11,020	1,012,394	-	1,212	2,121	-	448,564	784,991	54,882
37	87	-	500,000	-	11,020	1,058,848	-	1,133	1,983	-	463,154	810,524	51,304
38	88	-	500,000	-	11,020	1,106,928	-	1,058	1,851	-	478,107	836,690	47,868
39	89	-	500,000	-	11,020	1,156,690	-	986	1,725	-	493,435	863,516	44,568
40	90	-	500,000	-	11,020	1,208,195	-	916	1,604	-	509,154	891,025	41,401
41	91	-	500,000	-	11,020	1,261,501	-	850	1,488	-	525,279	919,243	38,367
42	92	-	500,000	-	11,020	1,316,674	-	787	1,377	-	541,824	948,197	35,464
43	93	-	500,000	-	11,020	1,373,778	-	726	1,271	-	558,804	977,913	32,693
44	94	-	500,000	-	11,020	1,432,880	-	669	1,170	-	576,237	1,008,420	30,053
45	95	-	500,000	-	11,020	1,494,051	-	614	1,074	-	594,138	1,039,747	27,545
46	96	-	500,000	-	11,020	1,557,362	-	562	984	-	612,524	1,071,923	25,169
47	97	-	500,000	-	11,020	1,622,890	-	513	898	-	631,413	1,104,978	22,918
48	98	-	500,000	-	11,020	1,690,711	-	467	817	-	650,822	1,138,944	20,778
49	99	-	500,000	-	11,020	1,760,906	-	423	740	-	670,769	1,173,852	18,721
50	100	-	500,000	-	11,020	1,833,558	-	380	666	-	691,272	1,209,733	16,703
51	101	-	500,000	-	11,020	1,908,752	-	339	593	-	712,349	1,246,618	14,646
52	102	-	500,000	-	11,020	1,986,579	-	297	519	-	734,016	1,284,535	12,407
53	103	-	500,000	-	11,020	2,067,129	-	251	439	-	756,288	1,323,510	9,707
54	104	-	500,000	-	11,020	2,150,498	-	196	343	-	779,173	1,363,559	5,979
55	105	-	500,000	-	11,020	2,236,786	-	121	211	-	802,668	1,404,676	-

案例 30

合众悦盈人生年金保险（分红型）案例演示

年龄	50周岁	性别	女	保险期间	55年	交费期限	10年交	年交保险费	50000元				
								基本保险金额	26600元				
保单年度	期末年龄	年交保险费	累计保险费	身故保险金	年末生存 保险金	累积生存 保险金	当年红利			累积红利			现金价值
							低	中	高	低	中	高	
1	51	50,000	50,000	50,000	-	-	-	689	1,205	-	689	1,205	25,891
2	52	50,000	100,000	100,000	-	-	-	1,611	2,819	-	2,320	4,060	59,723
3	53	50,000	150,000	150,000	-	-	-	2,556	4,473	-	4,945	8,654	99,770
4	54	50,000	200,000	200,000	-	-	-	3,525	6,168	-	8,618	15,082	143,266
5	55	50,000	250,000	250,000	26,600	26,600	-	4,518	7,906	-	13,394	23,440	163,757
6	56	50,000	300,000	300,000	5,320	32,851	-	5,003	8,756	-	18,799	32,898	205,640
7	57	50,000	350,000	350,000	5,320	39,321	-	5,926	10,370	-	25,288	44,255	249,635
8	58	50,000	400,000	400,000	5,320	46,017	-	6,871	12,025	-	32,918	57,607	295,822
9	59	50,000	450,000	450,000	5,320	52,948	-	7,840	13,720	-	41,746	73,055	344,284
10	60	50,000	500,000	500,000	7,980	62,781	-	8,833	15,457	-	51,831	90,704	392,445
11	61	-	500,000	500,000	7,980	72,958	-	8,892	15,561	-	62,277	108,985	396,784
12	62	-	500,000	500,000	7,980	83,492	-	8,952	15,666	-	73,097	127,921	401,248
13	63	-	500,000	500,000	7,980	94,394	-	9,014	15,774	-	84,304	147,532	405,841
14	64	-	500,000	500,000	7,980	105,678	-	9,077	15,885	-	95,910	167,843	410,568
15	65	-	500,000	500,000	7,980	117,356	-	9,142	15,998	-	107,929	188,876	415,433
16	66	-	500,000	500,000	7,980	129,444	-	9,208	16,114	-	120,374	210,656	420,442
17	67	-	500,000	500,000	7,980	141,954	-	9,276	16,233	-	133,262	233,209	425,600
18	68	-	500,000	500,000	7,980	154,903	-	9,346	16,355	-	146,605	256,560	430,911
19	69	-	500,000	500,000	7,980	168,304	-	9,417	16,480	-	160,420	280,737	436,384
20	70	-	500,000	500,000	7,980	182,175	-	9,491	16,608	-	174,723	305,767	442,023
21	71	-	500,000	500,000	7,980	196,531	-	9,566	16,740	-	189,530	331,680	447,841
22	72	-	500,000	500,000	7,980	211,390	-	9,643	16,876	-	204,859	358,506	453,848
23	73	-	500,000	500,000	7,980	226,768	-	9,723	17,015	-	220,728	386,277	460,057
24	74	-	500,000	500,000	7,980	242,685	-	9,805	17,159	-	237,154	415,023	466,483
25	75	-	500,000	500,000	7,980	259,159	-	9,890	17,307	-	254,159	444,781	473,143
26	76	-	500,000	500,000	7,980	276,210	-	9,978	17,461	-	271,761	475,585	480,058
27	77	-	500,000	500,000	7,980	293,857	-	10,069	17,620	-	289,982	507,473	487,258
28	78	-	500,000	500,000	7,980	312,122	-	10,164	17,786	-	308,845	540,483	494,784
29	79	-	500,000	500,000	7,980	331,026	-	10,263	17,961	-	328,373	574,658	502,691
30	80	-	500,000	500,000	7,980	350,592	-	10,368	18,144	-	348,593	610,041	511,052
31	81	-	500,000	500,000	100,000	462,863	-	10,480	18,339	-	369,530	646,682	427,941
32	82	-	500,000	400,000	100,000	579,063	-	8,759	15,327	-	389,374	681,409	342,763
33	83	-	500,000	300,000	100,000	699,331	-	7,006	12,260	-	408,061	714,111	255,539
34	84	-	500,000	200,000	100,000	823,807	-	5,222	9,137	-	425,524	744,671	166,277
35	85	-	500,000	100,000	100,000	952,640	-	3,407	5,962	-	441,697	772,973	74,967
36	86	-	500,000	-	10,640	996,623	-	1,563	2,735	-	456,511	798,897	70,936
37	87	-	500,000	-	10,640	1,042,145	-	1,476	2,583	-	471,682	825,447	67,045
38	88	-	500,000	-	10,640	1,089,260	-	1,393	2,438	-	487,225	852,648	63,288
39	89	-	500,000	-	10,640	1,138,024	-	1,313	2,297	-	503,155	880,524	59,660
40	90	-	500,000	-	10,640	1,188,494	-	1,236	2,162	-	519,485	909,101	56,155
41	91	-	500,000	-	10,640	1,240,732	-	1,161	2,032	-	536,230	938,406	52,765
42	92	-	500,000	-	10,640	1,294,797	-	1,089	1,906	-	553,406	968,464	49,480
43	93	-	500,000	-	10,640	1,350,755	-	1,020	1,784	-	571,028	999,302	46,287
44	94	-	500,000	-	10,640	1,408,672	-	953	1,667	-	589,111	1,030,947	43,170
45	95	-	500,000	-	10,640	1,468,615	-	887	1,552	-	607,671	1,063,428	40,108
46	96	-	500,000	-	10,640	1,530,657	-	823	1,440	-	626,724	1,096,770	37,075
47	97	-	500,000	-	10,640	1,594,870	-	759	1,329	-	646,284	1,131,002	34,046
48	98	-	500,000	-	10,640	1,661,330	-	696	1,218	-	666,369	1,166,150	30,988
49	99	-	500,000	-	10,640	1,730,117	-	633	1,107	-	686,993	1,202,241	27,863
50	100	-	500,000	-	10,640	1,801,311	-	568	993	-	708,170	1,239,301	24,611
51	101	-	500,000	-	10,640	1,874,997	-	501	876	-	729,915	1,277,355	21,142
52	102	-	500,000	-	10,640	1,951,262	-	429	751	-	752,242	1,316,426	17,305
53	103	-	500,000	-	10,640	2,030,196	-	351	613	-	775,160	1,356,532	12,850
54	104	-	500,000	-	10,640	2,111,893	-	260	454	-	798,674	1,397,682	7,342
55	105	-	500,000	-	10,640	2,196,449	-	148	259	-	822,782	1,439,871	-

风险提示：

(1) 该利益演示的低、中、高档红利水平纯粹是描述性的，仅供参考。该利益演示是基于本公司精算及其他假设，不代表本公司的历史经营业绩，也不能理解为对本公司未来经营业绩的预期，红利分配是不确定的。实际分红情况以本公司实际经营状况为准，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生存保险金按生存保险金累积利率3.5%以年复利方式累积而得，仅供参考，不能理解为对未来生存金累积利率的预期或保证，实际生存金累积利率由本公司宣布；

(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，实际红利累积利率由本公司宣布；

(4) 上表所演示的年末生存保险金包括特别生存保险金、生存保险金、养老年金、祝寿金、长寿金；

(5) 以上利益演示中所有数值均为实际利益取整所得，与实际数值可能会略有差异；

(6) 现金价值、累积红利、生存保险金和累积生存保险金均为保单年度末的值，其中年末现金价值为给付生存保险金后的值；

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

(8) 本资料为产品说明，仅供参考，具体内容以保险条款为准。