

合众人寿保险股份有限公司

合众养老定投年金保险（分红型）

产品说明书

风险提示：

该产品为分红保险，其红利分配是不确定的。

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

## 【产品性质】

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

## 【分红险主要投资策略】

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

## 【红利分配】

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

该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益和利差益，即分红保险业务实际的年度死亡经验和投资收益水平优于公司定价假设的正的差额。

## 【保单红利的影响因素】

保单红利分配是不确定的，不同保单年度由于公司经营的死差益和利差益不同，分红水平会有差别，也可能出现死差益和利差益为零或负值时没有红利分配的情况。同时，保单红利分配额度会因被保险人的年龄、性别、交费期限、保险期间等因素的不同而有差别。

## 【产品特色】

- 1、年年快速返，生活有品质
- 2、养老高额返，关爱喜乐多
- 3、保证二十年，晚年有保障
- 4、满期三倍返，幸福乐无边
- 5、生命高保障，雪中能送炭
- 6、额外又分红，锦上来添花

- 7、持交有奖励，人性又贴心
- 8、保证累积率，生生且不息

## 【简易投保规定】

- 1、投保年龄：28 天—55 周岁
- 2、保险期间：保至被保险人 100 周岁的保单周年日
- 3、交费期限：分 3 年交、5 年交、10 年交、15 年交、20 年交五种。
- 4、未成年人身故保险金限制：为未成年子女投保的人身保险，因被保险人身故给付的保险金总和不得超过国务院保险监督管理机构规定的限额，身故给付的保险金额总和约定也不得超过前述限额。

## 【保险责任】

在本主合同保险期间内，我们承担如下保险责任：

### 持续保险金

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

### 生存保险金

自本主合同生效满一年的保单周年日开始，至被保险人年满 60 周岁的保单周年日止（不含），若被保险人每到保单周年日仍生存，我们将在该保单周年日按本主合同基本保险金额的 5% 给付生存保险金。

### 养老年金

自被保险人年满 60 周岁的保单周年日起（含），至被保险人年满 100 周岁的保单周年日止（不含），被保险人每到保单周年日仍生存，我们将在该保单周年日按本主合同基本保险金额的 18% 给付养老年金。

养老年金的保证给付期为自被保险人年满 60 周岁的保单周年日起（含）至被保险人年满 80 周岁的保单周年日止（不含），若被保险人在保证给付的 20 年内身故，则我们将按保证给付的养老年金总额与已给付养老年金金额两者的差额一次性给付给身故保险金受益人，本主合同终止。

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

### 满期祝寿金

若被保险人在年满 100 周岁的保单周年日仍生存，我们将按照本主合同基本保险金额的 300% 给付满期祝寿金，本主合同终止。

### 等待期

被保险人在本主合同生效（或最后复效）之日起 180 天内因疾病身故，我们将无息返还您所交的本主合同的保险费，本主合同终止。这 180 天的时间称为等待期。被保险人因意外伤害导致身故，无等待期。

等待期后被保险人身故，我们按照下列方式给付保险金：

### **身故保险金**

（1）被保险人在年满 18 周岁的保单周年日前（不含）身故，我们将按本主合同已交保险费给付身故保险金，本主合同终止。

（2）自被保险人年满 18 周岁的保单周年日起（含），至被保险人年满 60 周岁的保单周年日止（不含），被保险人身故，我们将按本主合同基本保险金额和本主合同已交保险费之和给付身故保险金，本主合同终止。

### **公共交通意外身故保险金**

自被保险人年满 18 周岁的保单周年日起（含），至被保险人年满 60 周岁的保单周年日止（不含），被保险人以乘客身份乘坐客运公共交通工具期间遭受意外伤害事故，并自事故发生之日起 180 天内以该事故为直接且单独的原因身故的，我们将在给付上述身故保险金的基础上，额外按本主合同基本保险金额的 200% 给付公共交通意外身故保险金，本主合同终止。

## **【责任免除】**

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

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

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

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

## **【犹豫期】**

自您签收本保险合同之日起，有 10 天的犹豫期。如果您在此期间提出解除本保险合同，需要填写书面申请书，并提供您的保险合同及有效身份证件，我们会在扣除不超过人民币 10

元的保单工本费后无息退还您所交的保险费。对本保险合同解除前发生的保险事故我们不承担保险责任。

### 【退保】

犹豫期届满且被保险人未发生保险事故，您可书面申请要求解除本合同，自我们收到解除合同申请书时起，本合同终止。您申请解除本合同的，应在被保险人年满 60 周岁的保单周年日前向我们提出申请。我们自收到解除合同申请书之日起 30 日内向您退还保险单的现金价值。保险单的现金价值是指保险单所具有的价值，通常体现为解除合同时，根据精算原理计算的，扣除保障成本、营业费用、销售费用等之后，由本公司退还的那部分金额。

您在犹豫期后解除合同会遭受一定损失。

### 【宽限期】

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

### 【自动垫交】

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

### 【保单贷款】

在本合同有效期内，如果您急需用钱，您可以按照本合同条款的规定申请保单贷款。

### 【信息披露】

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

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

### 【利益演示与风险提示】

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

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

投保人签章：\_\_\_\_\_

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

附表：

案例一：

合众养老定投年金保险(分红型)利益测算表																		
年龄	0岁	性别		男性	保险金额				20000元			交费期限			10年			年末现金价值
保单年度	期末年龄	当年保费	累计保费	生存保险金	累积生存金	身故保险金	额外公交意外身故保险金	当年红利			累积红利							
								高	中	低	高	中	低					
1	1	6,460	6,460	1,000	1,000.00	6,460	-	102	59	15	102	59	15				1,095	
2	2	6,460	12,920	1,200	2,235.00	12,920	-	217	124	31	323	185	46				3,085	
3	3	6,460	19,380	1,200	3,513.23	19,380	-	330	189	47	663	379	95				5,207	
4	4	6,460	25,840	1,200	4,836.19	25,840	-	446	255	64	1,128	645	161				7,735	
5	5	6,460	32,300	1,200	6,205.45	32,300	-	564	322	81	1,726	986	246				10,429	
6	6	6,460	38,760	1,200	7,622.65	38,760	-	686	392	98	2,463	1,408	352				13,296	
7	7	6,460	45,220	1,200	9,089.44	45,220	-	810	463	116	3,347	1,913	478				16,344	
8	8	6,460	51,680	1,200	10,607.57	51,680	-	938	536	134	4,385	2,506	627				19,585	
9	9	6,460	58,140	1,200	12,178.83	58,140	-	1,068	610	153	5,585	3,192	798				23,026	
10	10	6,460	64,600	1,000	13,605.09	64,600	-	1,202	687	172	6,955	3,974	994				26,880	
11	11	-	64,600	1,000	15,081.27	64,600	-	1,208	690	173	8,372	4,784	1,196				27,079	
12	12	-	64,600	1,000	16,609.12	64,600	-	1,213	693	173	9,836	5,621	1,405				27,287	
13	13	-	64,600	1,000	18,190.43	64,600	-	1,219	697	174	11,351	6,486	1,622				27,505	
14	14	-	64,600	1,000	19,827.10	64,600	-	1,225	700	175	12,916	7,380	1,845				27,732	
15	15	-	64,600	1,000	21,521.05	64,600	-	1,231	703	176	14,535	8,305	2,077				27,970	
16	16	-	64,600	1,000	23,274.28	64,600	-	1,237	707	177	16,208	9,261	2,316				28,216	
17	17	-	64,600	1,000	25,088.88	64,600	-	1,244	711	178	17,938	10,250	2,563				28,473	
18	18	-	64,600	1,000	26,967.00	64,600	-	1,250	714	179	19,726	11,272	2,818				28,740	
19	19	-	64,600	1,000	28,910.84	84,600	40,000	1,257	718	180	21,574	12,328	3,082				29,000	
20	20	-	64,600	1,000	30,922.72	84,600	40,000	1,263	722	180	23,484	13,420	3,355				29,269	
21	21	-	64,600	1,000	33,005.01	84,600	40,000	1,270	725	181	25,459	14,548	3,637				29,548	
22	22	-	64,600	1,000	35,160.19	84,600	40,000	1,276	729	182	27,499	15,713	3,929				29,837	
23	23	-	64,600	1,000	37,390.80	84,600	40,000	1,283	733	183	29,606	16,918	4,230				30,139	
24	24	-	64,600	1,000	39,699.47	84,600	40,000	1,290	737	184	31,784	18,162	4,541				30,452	
25	25	-	64,600	1,000	42,088.96	84,600	40,000	1,297	741	185	34,035	19,448	4,862				30,779	
26	26	-	64,600	1,000	44,562.07	84,600	40,000	1,304	745	186	36,360	20,777	5,195				31,120	
27	27	-	64,600	1,000	47,121.74	84,600	40,000	1,311	749	187	38,762	22,149	5,538				31,476	
28	28	-	64,600	1,000	49,771.00	84,600	40,000	1,319	754	188	41,244	23,568	5,892				31,847	
29	29	-	64,600	1,000	52,512.99	84,600	40,000	1,327	758	190	43,808	25,033	6,259				32,234	
30	30	-	64,600	1,000	55,350.94	84,600	40,000	1,335	763	191	46,457	26,547	6,637				32,638	
31	31	-	64,600	1,000	58,288.23	84,600	40,000	1,343	767	192	49,193	28,110	7,028				33,059	
32	32	-	64,600	1,000	61,328.31	84,600	40,000	1,351	772	193	52,020	29,726	7,432				33,497	
33	33	-	64,600	1,000	64,474.80	84,600	40,000	1,360	777	194	54,941	31,395	7,849				33,954	
34	34	-	64,600	1,000	67,731.42	84,600	40,000	1,368	782	195	57,957	33,119	8,280				34,430	
35	35	-	64,600	1,000	71,102.02	84,600	40,000	1,377	787	197	61,073	34,899	8,725				34,926	
36	36	-	64,600	1,000	74,590.59	84,600	40,000	1,386	792	198	64,292	36,738	9,185				35,443	
37	37	-	64,600	1,000	78,201.26	84,600	40,000	1,396	798	199	67,617	38,638	9,660				35,981	
38	38	-	64,600	1,000	81,938.31	84,600	40,000	1,405	803	201	71,051	40,600	10,150				36,541	
39	39	-	64,600	1,000	85,806.15	84,600	40,000	1,415	809	202	74,597	42,627	10,657				37,123	
40	40	-	64,600	1,000	89,809.36	84,600	40,000	1,425	814	204	78,260	44,720	11,180				37,729	
41	41	-	64,600	1,000	93,952.69	84,600	40,000	1,435	820	205	82,043	46,882	11,721				38,358	
42	42	-	64,600	1,000	98,241.04	84,600	40,000	1,446	826	207	85,950	49,114	12,279				39,013	
43	43	-	64,600	1,000	102,679.47	84,600	40,000	1,456	832	208	89,985	51,420	12,855				39,693	
44	44	-	64,600	1,000	107,273.25	84,600	40,000	1,467	838	210	94,151	53,801	13,451				40,401	
45	45	-	64,600	1,000	112,027.82	84,600	40,000	1,478	845	211	98,454	56,259	14,065				41,137	
46	46	-	64,600	1,000	116,948.79	84,600	40,000	1,489	851	213	102,897	58,798	14,700				41,902	
47	47	-	64,600	1,000	122,042.00	84,600	40,000	1,501	858	214	107,484	61,420	15,355				42,698	
48	48	-	64,600	1,000	127,313.47	84,600	40,000	1,513	864	216	112,221	64,127	16,032				43,525	
49	49	-	64,600	1,000	132,769.44	84,600	40,000	1,525	871	218	117,113	66,922	16,731				44,383	
50	50	-	64,600	1,000	138,416.37	84,600	40,000	1,537	878	220	122,163	69,807	17,452				45,274	
51	51	-	64,600	1,000	144,260.94	84,600	40,000	1,549	885	221	127,377	72,787	18,197				46,198	
52	52	-	64,600	1,000	150,310.08	84,600	40,000	1,562	893	223	132,760	75,863	18,966				47,159	
53	53	-	64,600	1,000	156,570.93	84,600	40,000	1,575	900	225	138,318	79,039	19,760				48,157	
54	54	-	64,600	1,000	163,050.91	84,600	40,000	1,588	907	227	144,055	82,317	20,580				49,196	
55	55	-	64,600	1,000	169,757.70	84,600	40,000	1,601	915	229	149,978	85,702	21,426				50,277	
56	56	-	64,600	1,000	176,699.21	84,600	40,000	1,615	923	231	156,093	89,196	22,300				51,401	
57	57	-	64,600	1,000	183,883.69	84,600	40,000	1,629	931	233	162,405	92,803	23,202				52,567	
58	58	-	64,600	1,000	191,319.62	84,600	40,000	1,643	939	235	168,920	96,526	24,132				53,776	
59	59	-	64,600	1,000	199,015.80	84,600	40,000	1,658	947	237	175,646	100,369	25,093				55,027	
60	60	-	64,600	3,600	209,581.36	84,600	40,000	1,672	956	239	182,587	104,335	26,085				53,719	
61	61	-	64,600	3,600	220,516.70	68,400	-	1,623	928	232	189,688	108,393	27,100				52,440	
62	62	-	64,600	3,600	231,834.79	64,800	-	1,576	900	225	196,955	112,545	28,138				51,109	
63	63	-	64,600	3,600	243,549.01	61,200	-	1,527	872	218	204,390	116,794	29,200				49,728	
64	64	-	64,600	3,600	255,673.22	57,600	-	1,477	844	211	211,999	121,142	30,287				48,298	
65	65	-	64,600	3,600	268,221.78	54,000	-	1,427	815	204	219,786	125,592	31,399				46,820	
66	66	-	64,600	3,600	281,209.55													

合众养老定投年金保险(分红型)利益测算表															
年龄		0岁	性别		男性	保险金额				交费期限				20年	
保单年度	期末年龄	当年保费	累计保费	生存保险金	累积生存金	身故保险金	意外身故保险金	当年红利	高	中	低	高	中	低	年末现金价值
1	1	3,750	3,750	1,000	1,000.00	3,750	-	42	42	24	6	42	24	6	248
2	2	3,750	7,500	1,200	2,235.00	7,500	-	98	98	56	14	141	80	20	998
3	3	3,750	11,250	1,200	3,513.23	11,250	-	150	150	86	21	295	169	42	1,789
4	4	3,750	15,000	1,200	4,836.19	15,000	-	204	204	117	29	508	290	73	2,822
5	5	3,750	18,750	1,200	6,205.45	18,750	-	259	259	148	37	783	447	112	3,912
6	6	3,750	22,500	1,200	7,622.65	22,500	-	316	316	181	45	1,122	641	160	5,062
7	7	3,750	26,250	1,200	9,089.44	26,250	-	374	374	214	53	1,530	874	219	6,275
8	8	3,750	30,000	1,200	10,607.57	30,000	-	433	433	248	62	2,009	1,148	287	7,553
9	9	3,750	33,750	1,200	12,178.83	33,750	-	494	494	282	71	2,563	1,465	366	8,901
10	10	3,750	37,500	1,200	13,805.09	37,500	-	557	557	318	80	3,197	1,827	457	10,320
11	11	3,750	41,250	1,200	15,488.27	41,250	-	621	621	355	89	3,913	2,236	559	11,816
12	12	3,750	45,000	1,200	17,230.36	45,000	-	686	686	392	98	4,717	2,695	674	13,391
13	13	3,750	48,750	1,200	19,033.42	48,750	-	753	753	430	108	5,612	3,206	802	15,050
14	14	3,750	52,500	1,200	20,899.59	52,500	-	822	822	470	117	6,603	3,772	943	16,797
15	15	3,750	56,250	1,200	22,831.08	56,250	-	893	893	510	128	7,693	4,396	1,099	18,635
16	16	3,750	60,000	1,200	24,830.17	60,000	-	965	965	551	138	8,889	5,079	1,270	20,569
17	17	3,750	63,750	1,200	26,899.22	63,750	-	1,039	1,039	594	148	10,195	5,825	1,457	22,603
18	18	3,750	67,500	1,200	29,040.69	67,500	-	1,115	1,115	637	159	11,616	6,637	1,660	24,741
19	19	3,750	71,250	1,200	31,257.12	71,250	40,000	1,193	682	170	13,158	7,518	1,880	26,971	
20	20	3,750	75,000	1,000	33,351.12	95,000	40,000	1,272	727	182	14,825	8,470	2,118	29,513	
21	21	-	75,000	1,000	35,518.41	95,000	40,000	1,279	731	183	16,549	9,455	2,364	29,797	
22	22	-	75,000	1,000	37,761.55	95,000	40,000	1,286	735	184	18,331	10,474	2,619	30,092	
23	23	-	75,000	1,000	40,083.21	95,000	40,000	1,292	739	185	20,173	11,526	2,882	30,398	
24	24	-	75,000	1,000	42,486.12	95,000	40,000	1,299	743	186	22,078	12,615	3,154	30,717	
25	25	-	75,000	1,000	44,973.13	95,000	40,000	1,307	747	187	24,047	13,740	3,435	31,049	
26	26	-	75,000	1,000	47,547.19	95,000	40,000	1,314	751	188	26,082	14,903	3,726	31,396	
27	27	-	75,000	1,000	50,211.34	95,000	40,000	1,321	755	189	28,186	16,105	4,027	31,757	
28	28	-	75,000	1,000	52,968.74	95,000	40,000	1,329	759	190	30,361	17,347	4,337	32,133	
29	29	-	75,000	1,000	55,822.65	95,000	40,000	1,337	764	191	32,608	18,632	4,658	32,526	
30	30	-	75,000	1,000	58,776.44	95,000	40,000	1,345	769	192	34,931	19,959	4,990	32,935	
31	31	-	75,000	1,000	61,833.61	95,000	40,000	1,353	773	193	37,333	21,331	5,333	33,361	
32	32	-	75,000	1,000	64,997.79	95,000	40,000	1,362	778	195	39,814	22,749	5,688	33,805	
33	33	-	75,000	1,000	68,272.71	95,000	40,000	1,370	783	196	42,379	24,215	6,054	34,268	
34	34	-	75,000	1,000	71,662.26	95,000	40,000	1,379	788	197	45,029	25,729	6,433	34,749	
35	35	-	75,000	1,000	75,170.44	95,000	40,000	1,388	793	198	47,767	27,294	6,824	35,250	
36	36	-	75,000	1,000	78,801.40	95,000	40,000	1,397	798	200	50,597	28,911	7,228	35,772	
37	37	-	75,000	1,000	82,559.45	95,000	40,000	1,406	804	201	53,522	30,582	7,646	36,314	
38	38	-	75,000	1,000	86,449.03	95,000	40,000	1,416	809	202	56,543	32,309	8,078	36,879	
39	39	-	75,000	1,000	90,474.75	95,000	40,000	1,426	815	204	59,665	34,092	8,524	37,465	
40	40	-	75,000	1,000	94,641.36	95,000	40,000	1,436	820	205	62,891	35,936	8,985	38,074	
41	41	-	75,000	1,000	98,953.81	95,000	40,000	1,446	826	207	66,223	37,840	9,461	38,706	
42	42	-	75,000	1,000	103,417.20	95,000	40,000	1,456	832	208	69,666	39,807	9,952	39,362	
43	43	-	75,000	1,000	108,036.80	95,000	40,000	1,467	838	210	73,223	41,839	10,461	40,043	
44	44	-	75,000	1,000	112,818.09	95,000	40,000	1,477	844	211	76,897	43,939	10,985	40,750	
45	45	-	75,000	1,000	117,766.72	95,000	40,000	1,488	850	213	80,692	46,107	11,528	41,485	
46	46	-	75,000	1,000	122,888.55	95,000	40,000	1,499	857	214	84,612	48,347	12,088	42,247	
47	47	-	75,000	1,000	128,189.65	95,000	40,000	1,511	863	216	88,661	50,661	12,666	43,039	
48	48	-	75,000	1,000	133,676.29	95,000	40,000	1,522	870	217	92,843	53,051	13,263	43,860	
49	49	-	75,000	1,000	139,354.96	95,000	40,000	1,534	877	219	97,162	55,519	13,881	44,710	
50	50	-	75,000	1,000	145,232.39	95,000	40,000	1,546	883	221	101,623	58,068	14,518	45,590	
51	51	-	75,000	1,000	151,315.52	95,000	40,000	1,558	890	223	106,229	60,700	15,176	46,501	
52	52	-	75,000	1,000	157,611.56	95,000	40,000	1,570	897	224	110,986	63,418	15,855	47,446	
53	53	-	75,000	1,000	164,127.97	95,000	40,000	1,582	904	226	115,898	66,225	16,557	48,425	
54	54	-	75,000	1,000	170,872.45	95,000	40,000	1,595	911	228	120,970	69,123	17,282	49,442	
55	55	-	75,000	1,000	177,852.98	95,000	40,000	1,608	919	230	126,207	72,115	18,030	50,497	
56	56	-	75,000	1,000	185,077.84	95,000	40,000	1,621	926	232	131,614	75,205	18,802	51,591	
57	57	-	75,000	1,000	192,555.56	95,000	40,000	1,634	934	233	137,197	78,395	19,600	52,722	
58	58	-	75,000	1,000	200,295.00	95,000	40,000	1,647	941	235	142,960	81,688	20,423	53,888	
59	59	-	75,000	1,000	208,305.33	95,000	40,000	1,661	949	237	148,909	85,087	21,273	55,089	
60	60	-	75,000	3,600	219,196.02	95,000	40,000	1,674	957	239	155,050	88,597	22,150	53,719	
61	61	-	75,000	3,600	230,467.88	68,400	-	1,623	928	232	161,325	92,182	23,047	52,440	
62	62	-	75,000	3,600	242,134.25	64,800	-	1,576	900	225	167,741	95,848	23,963	51,109	
63	63	-	75,000	3,600	254,208.95	61,200	-	1,527	872	218	174,300	99,596	24,908	49,728	
64	64	-	75,000	3,600	266,706.26	57,600	-	1,477	844	211	181,006	103,428	25,858	48,298	
65	65	-	75,000	3,600	279,640.98	54,000	-	1,427	815	204	187,863	107,346	26,838	46,820	
66	66	-	75,000	3,600	293,028.42	50,400	-	1,376	786	197	194,874	111,352	27,840	45,296	
67	67	-	75,000	3,600	306,884.41	46,800	-	1,324	756	189	202,044	115,449	28,864	43,728	
68	68	-	75,000	3,600	321,225.37	43,200	-	1,271	726	182	209,377	119,639	29,911	42,118	
69	69	-	75,000	3,600	336,068.25	39,600	-	1,218	696	174	216,876	123,925	30,983	40,472	
70	70	-	75,000	3,600	351,430.64	36,000	-	1,165	666	166	224,548	128,308	32,079	38,795	
71	71	-	75,000	3,600	367,330.72	32,400	-	1,111	635	159	232,396	132,793	33,200	37,094	
72	72	-	75,000	3,600	383,787.29	28,800	-	1,058	605	151	240,425	137,381	34,347	35,377	
73	73	-	75,000	3,600	400,819.85	25,200	-	1,005	574	144	248,643	142,077	35,521	33,655	
74	74	-	75,000	3,600	418,448.54	21,600	-	952	544	136	257,054	146,883	36,723	31,942	
75	75	-	75,000	3,600	436,694.24	18,000	-	900	514	129	265,666	151,804	37,953	30,253	
76	76	-	75,000	3,600	455,578.54	14,400	-	849	485	121	274,485	156,843	39,213	28,608	
77	77	-	75,000	3,600	475,123.79	10,800	-	801	457	114	283,521	162,006	40,504	27,031	
78	78	-	75,000	3,600	495,353.12	7,200	-	754	431	108	292,780	167,297	41,827	25,554	
79	79	-	75,000	3,600	516,290.48	3,600	-	710	406	101	302,274	172,722	43,183	24,215	
80	80	-	75,000	3,600	537,960.65	-	-	671	383	96	312,013	178,287	44,574	23,062	
81	81														



合众养老定投年金保险(分红型)利益测算表															
年龄		0岁	性别		男性	保险金额				交费期限				10年	
保单年度	期末年龄	当年保费	累计保费	生存保险金	累积生存金	身故保险金	30000元	额外公意外身故保险金	当年红利			累积红利			年末现金价值
									高	中	低	高	中	低	
1	1	9,690	9,690	1,500	1,500.00	9,690	-	-	154	88	22	154	88	22	1,643
2	2	9,690	19,380	1,800	3,352.50	19,380	-	-	326	186	47	484	277	69	4,628
3	3	9,690	29,070	1,800	5,269.84	29,070	-	-	495	283	71	994	568	142	7,810
4	4	9,690	38,760	1,800	7,254.28	38,760	-	-	668	382	95	1,692	967	242	11,603
5	5	9,690	48,450	1,800	9,308.18	48,450	-	-	846	484	121	2,589	1,480	370	15,643
6	6	9,690	58,140	1,800	11,433.97	58,140	-	-	1,028	588	147	3,695	2,112	528	19,943
7	7	9,690	67,830	1,800	13,634.16	67,830	-	-	1,215	694	174	5,021	2,869	717	24,517
8	8	9,690	77,520	1,800	15,911.35	77,520	-	-	1,406	804	201	6,578	3,759	940	29,377
9	9	9,690	87,210	1,800	18,268.25	87,210	-	-	1,603	916	229	8,378	4,787	1,197	34,539
10	10	9,690	96,900	1,500	20,407.64	96,900	-	-	1,804	1,031	258	10,433	5,962	1,491	40,320
11	11	-	96,900	1,500	22,621.91	96,900	-	-	1,812	1,035	259	12,558	7,176	1,794	40,619
12	12	-	96,900	1,500	24,913.67	96,900	-	-	1,820	1,040	260	14,754	8,431	2,108	40,931
13	13	-	96,900	1,500	27,285.65	96,900	-	-	1,829	1,045	261	17,026	9,729	2,433	41,258
14	14	-	96,900	1,500	29,740.65	96,900	-	-	1,838	1,050	263	19,374	11,071	2,768	41,599
15	15	-	96,900	1,500	32,281.57	96,900	-	-	1,847	1,055	264	21,802	12,458	3,115	41,954
16	16	-	96,900	1,500	34,911.43	96,900	-	-	1,856	1,061	265	24,312	13,892	3,474	42,325
17	17	-	96,900	1,500	37,633.33	96,900	-	-	1,865	1,066	266	26,907	15,375	3,844	42,710
18	18	-	96,900	1,500	40,450.49	96,900	-	-	1,875	1,072	268	29,589	16,908	4,227	43,111
19	19	-	96,900	1,500	43,366.26	126,900	60,000	1,885	1,077	269	32,361	18,492	4,624	43,500	
20	20	-	96,900	1,500	46,384.08	126,900	60,000	1,895	1,083	271	35,227	20,129	5,033	43,904	
21	21	-	96,900	1,500	49,507.52	126,900	60,000	1,904	1,088	272	38,188	21,821	5,456	44,322	
22	22	-	96,900	1,500	52,740.29	126,900	60,000	1,914	1,094	274	41,248	23,570	5,893	44,756	
23	23	-	96,900	1,500	56,086.20	126,900	60,000	1,924	1,100	275	44,409	25,376	6,345	45,208	
24	24	-	96,900	1,500	59,549.21	126,900	60,000	1,935	1,106	276	47,676	27,243	6,812	45,679	
25	25	-	96,900	1,500	63,133.43	126,900	60,000	1,945	1,112	278	51,052	29,172	7,294	46,169	
26	26	-	96,900	1,500	66,843.10	126,900	60,000	1,956	1,118	279	54,539	31,165	7,792	46,681	
27	27	-	96,900	1,500	70,682.61	126,900	60,000	1,967	1,124	281	58,143	33,224	8,307	47,214	
28	28	-	96,900	1,500	74,656.50	126,900	60,000	1,979	1,131	283	61,865	35,351	8,838	47,771	
29	29	-	96,900	1,500	78,769.48	126,900	60,000	1,990	1,137	284	65,712	37,549	9,388	48,351	
30	30	-	96,900	1,500	83,026.41	126,900	60,000	2,002	1,144	286	69,685	39,820	9,956	48,957	
31	31	-	96,900	1,500	87,432.34	126,900	60,000	2,014	1,151	288	73,790	42,166	10,542	49,588	
32	32	-	96,900	1,500	91,992.47	126,900	60,000	2,027	1,158	290	78,030	44,589	11,148	50,246	
33	33	-	96,900	1,500	96,712.21	126,900	60,000	2,040	1,166	291	82,411	47,092	11,773	50,931	
34	34	-	96,900	1,500	101,597.13	126,900	60,000	2,053	1,173	293	86,936	49,678	12,420	51,645	
35	35	-	96,900	1,500	106,653.03	126,900	60,000	2,066	1,181	295	91,610	52,349	13,087	52,389	
36	36	-	96,900	1,500	111,885.89	126,900	60,000	2,080	1,188	297	96,438	55,107	13,777	53,164	
37	37	-	96,900	1,500	117,301.99	126,900	60,000	2,094	1,196	299	101,425	57,957	14,490	53,971	
38	38	-	96,900	1,500	122,907.46	126,900	60,000	2,108	1,205	301	106,576	60,900	15,225	54,811	
39	39	-	96,900	1,500	128,709.22	126,900	60,000	2,123	1,213	303	111,896	63,940	15,985	55,685	
40	40	-	96,900	1,500	134,714.05	126,900	60,000	2,138	1,222	305	117,390	67,080	16,770	56,593	
41	41	-	96,900	1,500	140,929.04	126,900	60,000	2,153	1,230	308	123,064	70,323	17,581	57,537	
42	42	-	96,900	1,500	147,361.56	126,900	60,000	2,168	1,239	310	128,925	73,671	18,418	58,519	
43	43	-	96,900	1,500	154,019.21	126,900	60,000	2,184	1,248	312	134,977	77,130	19,283	59,540	
44	44	-	96,900	1,500	160,909.88	126,900	60,000	2,201	1,257	314	141,227	80,701	20,176	60,602	
45	45	-	96,900	1,500	168,041.73	126,900	60,000	2,217	1,267	317	147,680	84,389	21,098	61,706	
46	46	-	96,900	1,500	175,423.19	126,900	60,000	2,234	1,277	319	154,345	88,197	22,050	62,853	
47	47	-	96,900	1,500	183,063.00	126,900	60,000	2,251	1,286	322	161,226	92,129	23,033	64,046	
48	48	-	96,900	1,500	190,970.20	126,900	60,000	2,269	1,297	324	168,332	96,190	24,048	65,287	
49	49	-	96,900	1,500	199,154.16	126,900	60,000	2,287	1,307	327	175,669	100,382	25,096	66,575	
50	50	-	96,900	1,500	207,624.56	126,900	60,000	2,305	1,317	329	183,244	104,711	26,179	67,911	
51	51	-	96,900	1,500	216,391.42	126,900	60,000	2,324	1,328	332	191,065	109,180	27,296	69,297	
52	52	-	96,900	1,500	225,465.12	126,900	60,000	2,343	1,339	335	199,140	113,795	28,450	70,738	
53	53	-	96,900	1,500	234,856.40	126,900	60,000	2,362	1,350	338	207,476	118,558	29,641	72,236	
54	54	-	96,900	1,500	244,576.37	126,900	60,000	2,382	1,361	340	216,083	123,476	30,870	73,795	
55	55	-	96,900	1,500	254,636.54	126,900	60,000	2,402	1,373	343	224,967	128,553	32,139	75,416	
56	56	-	96,900	1,500	265,048.82	126,900	60,000	2,423	1,385	346	234,139	133,794	33,450	77,101	
57	57	-	96,900	1,500	275,825.53	126,900	60,000	2,444	1,397	349	243,607	139,204	34,802	78,851	
58	58	-	96,900	1,500	286,979.42	126,900	60,000	2,465	1,409	352	253,380	144,789	36,199	80,665	
59	59	-	96,900	1,500	298,523.70	126,900	60,000	2,487	1,421	355	263,469	150,553	37,640	82,541	
60	60	-	96,900	5,400	314,372.03	126,900	60,000	2,509	1,433	359	273,881	156,503	39,128	80,579	
61	61	-	96,900	5,400	330,775.05	102,600	-	2,435	1,391	348	284,533	162,590	40,649	78,659	
62	62	-	96,900	5,400	347,752.18	97,200	-	2,363	1,351	338	295,432	168,818	42,206	76,663	
63	63	-	96,900	5,400	365,323.51	91,800	-	2,290	1,309	327	306,585	175,191	43,800	74,592	
64	64	-	96,900	5,400	383,509.83	86,400	-	2,216	1,266	317	317,999	181,713	45,430	72,447	
65	65	-	96,900	5,400	402,332.67	81,000	-	2,140	1,223	306	329,679	188,388	47,099	70,231	
66	66	-	96,900	5,400	421,814.32	75,600	-	2,063	1,179	295	341,633	195,218	48,807	67,944	
67	67	-	96,900	5,400	441,977.82	70,200	-	1,986	1,135	284	353,667	202,209	50,555	65,591	
68	68	-	96,900	5,400	462,847.04	64,800	-	1,907	1,090	272	366,390	209,365	52,344	63,177	
69	69	-	96,900	5,400	484,446.69	59,400	-	1,828	1,044	261	379,209	216,691	54,175	60,708	
70	70	-	96,900	5,400	506,802.32	54,000	-	1,748	999	250	392,333	224,190	56,050	58,193	
71	71	-	96,900	5,400	529,940.41	48,600	-	1,667	953	238	405,770	231,868	57,970	55,641	
72	72	-	96,900	5,400	553,888.32	43,200	-	1,587	907	227	419,530	239,731	59,936	53,065	
73	73	-	96,900	5,400	578,674.41	37,800	-	1,507	861	215	433,623	247,785	61,949	50,483	
74	74	-	96,900	5,400	604,328.01	32,400	-	1,428	816	204	448,060	256,034	64,012	47,913	
75	75	-	96,900	5,400	630,879.50	27,000	-	1,350	772	193	462,852	264,487	66,125	45,380	
76	76	-	96,900	5,400	658,360.28	21,600	-	1,274	728	182	478,012	273,150	68,291	42,912	
77	77	-	96,900	5,											

合众养老定投年金保险(分红型)利益测算表

年龄	30岁	性别	男性	保险金额	20000元	交费期限	10年							
保单年度	期末年龄	当年保费	累计保费	生存保险金	累积生存金	身故保险金	额外公共交通意外身故保险金	当年红利	累积红利	年末现金价值				
								高	中	低	高	中	低	
1	31	7,506	7,506	1,000	1,000.00	27,506	40,000	102	58	15	102	58	15	1,643
2	32	7,506	15,012	1,200	2,235.00	35,012	40,000	240	137	34	345	197	49	4,501
3	33	7,506	22,518	1,200	3,513.23	42,518	40,000	377	216	54	733	419	105	7,546
4	34	7,506	30,024	1,200	4,836.19	50,024	40,000	518	296	74	1,273	727	182	11,131
5	35	7,506	37,530	1,200	6,205.45	57,530	40,000	662	378	95	1,973	1,127	282	14,945
6	36	7,506	45,036	1,200	7,622.65	65,036	40,000	809	462	116	2,841	1,624	406	18,999
7	37	7,506	52,542	1,200	9,089.44	72,542	40,000	960	549	137	3,886	2,221	556	23,307
8	38	7,506	60,048	1,200	10,607.57	80,048	40,000	1,115	637	159	5,118	2,925	731	27,880
9	39	7,506	67,554	1,200	12,178.83	87,554	40,000	1,273	728	182	6,545	3,740	935	32,732
10	40	7,506	75,060	1,000	13,605.09	95,060	40,000	1,436	820	205	8,177	4,673	1,168	38,076
11	41	-	75,060	1,000	15,081.27	95,060	40,000	1,446	826	207	9,868	5,639	1,410	38,708
12	42	-	75,060	1,000	16,609.12	95,060	40,000	1,456	832	208	11,620	6,640	1,660	39,364
13	43	-	75,060	1,000	18,190.43	95,060	40,000	1,467	838	210	13,435	7,677	1,920	40,045
14	44	-	75,060	1,000	19,827.10	95,060	40,000	1,477	844	211	15,315	8,752	2,188	40,752
15	45	-	75,060	1,000	21,521.05	95,060	40,000	1,488	850	213	17,263	9,865	2,466	41,487
16	46	-	75,060	1,000	23,274.28	95,060	40,000	1,499	857	214	19,280	11,018	2,755	42,249
17	47	-	75,060	1,000	25,088.88	95,060	40,000	1,511	863	216	21,370	12,211	3,053	43,040
18	48	-	75,060	1,000	26,967.00	95,060	40,000	1,522	870	217	23,533	13,447	3,362	43,862
19	49	-	75,060	1,000	28,910.84	95,060	40,000	1,534	877	219	25,773	14,727	3,682	44,712
20	50	-	75,060	1,000	30,922.72	95,060	40,000	1,546	883	221	28,092	16,053	4,013	45,592
21	51	-	75,060	1,000	33,005.01	95,060	40,000	1,558	890	223	30,492	17,424	4,356	46,503
22	52	-	75,060	1,000	35,160.19	95,060	40,000	1,570	897	224	32,977	18,844	4,711	47,447
23	53	-	75,060	1,000	37,390.80	95,060	40,000	1,582	904	226	35,549	20,314	5,079	48,427
24	54	-	75,060	1,000	39,699.47	95,060	40,000	1,595	911	228	38,211	21,835	5,459	49,444
25	55	-	75,060	1,000	42,088.96	95,060	40,000	1,608	919	230	40,965	23,409	5,852	50,499
26	56	-	75,060	1,000	44,562.07	95,060	40,000	1,621	926	232	43,815	25,037	6,260	51,592
27	57	-	75,060	1,000	47,121.74	95,060	40,000	1,634	934	233	46,763	26,722	6,681	52,722
28	58	-	75,060	1,000	49,771.00	95,060	40,000	1,647	941	235	49,813	28,465	7,117	53,889
29	59	-	75,060	1,000	52,512.99	95,060	40,000	1,661	949	237	52,968	30,268	7,567	55,089
30	60	-	75,060	3,600	57,950.94	95,060	40,000	1,674	957	239	56,231	32,132	8,033	53,719
31	61	-	75,060	3,600	63,579.23	68,400	-	1,623	928	232	59,541	34,024	8,506	52,440
32	62	-	75,060	3,600	69,404.50	64,800	-	1,576	900	225	62,903	35,945	8,987	51,109
33	63	-	75,060	3,600	75,433.66	61,200	-	1,527	872	218	66,317	37,896	9,474	49,728
34	64	-	75,060	3,600	81,673.83	57,600	-	1,477	844	211	69,784	39,877	9,970	48,298
35	65	-	75,060	3,600	88,132.42	54,000	-	1,427	815	204	73,304	41,889	10,473	46,820
36	66	-	75,060	3,600	94,817.05	50,400	-	1,376	786	197	76,879	43,931	10,983	45,296
37	67	-	75,060	3,600	101,735.65	46,800	-	1,324	756	189	80,509	46,006	11,502	43,728
38	68	-	75,060	3,600	108,896.40	43,200	-	1,271	726	182	84,196	48,112	12,029	42,118
39	69	-	75,060	3,600	116,307.77	39,600	-	1,218	696	174	87,940	50,252	12,564	40,472
40	70	-	75,060	3,600	123,978.54	36,000	-	1,165	666	166	91,743	52,425	13,107	38,795
41	71	-	75,060	3,600	131,917.79	32,400	-	1,111	635	159	95,607	54,633	13,659	37,094
42	72	-	75,060	3,600	140,134.92	28,800	-	1,058	605	151	99,533	56,877	14,220	35,377
43	73	-	75,060	3,600	148,639.64	25,200	-	1,005	574	144	103,524	59,157	14,790	33,655
44	74	-	75,060	3,600	157,442.02	21,600	-	952	544	136	107,581	61,476	15,370	31,942
45	75	-	75,060	3,600	166,552.50	18,000	-	900	514	129	111,709	63,834	15,959	30,253
46	76	-	75,060	3,600	175,981.83	14,400	-	849	485	121	115,910	66,235	16,560	28,608
47	77	-	75,060	3,600	185,741.20	10,800	-	801	457	114	120,188	68,679	17,171	27,031
48	78	-	75,060	3,600	195,842.14	7,200	-	754	431	108	124,547	71,170	17,794	25,554
49	79	-	75,060	3,600	206,296.61	3,600	-	710	406	101	128,994	73,712	18,429	24,215
50	80	-	75,060	3,600	217,117.00	-	-	671	383	96	133,535	76,306	19,078	23,062
51	81	-	75,060	3,600	228,316.09	-	-	636	364	91	138,177	78,959	19,741	21,938
52	82	-	75,060	3,600	239,907.15	-	-	603	344	86	142,925	81,672	20,419	20,847
53	83	-	75,060	3,600	251,903.90	-	-	571	326	82	147,784	84,448	21,113	19,795
54	84	-	75,060	3,600	264,320.54	-	-	540	309	77	152,757	87,291	21,824	18,787
55	85	-	75,060	3,600	277,171.76	-	-	511	292	73	157,851	90,201	22,552	17,830
56	86	-	75,060	3,600	290,472.77	-	-	483	276	69	163,069	93,183	23,297	16,932
57	87	-	75,060	3,600	304,239.32	-	-	458	262	65	168,419	96,240	24,062	16,106
58	88	-	75,060	3,600	318,487.69	-	-	434	248	62	173,906	99,376	24,845	15,363
59	89	-	75,060	3,600	333,234.76	-	-	413	236	59	179,537	102,593	25,650	14,723
60	90	-	75,060	3,600	348,497.98	-	-	395	226	56	185,318	105,897	26,476	14,213
61	91	-	75,060	3,600	364,295.41	-	-	381	218	54	191,259	109,292	27,324	13,869
62	92	-	75,060	3,600	380,645.75	-	-	371	212	53	197,368	112,783	28,197	13,745
63	93	-	75,060	3,600	397,568.35	-	-	367	210	52	203,656	116,376	29,095	13,925
64	94	-	75,060	3,600	415,083.24	-	-	371	212	53	210,136	120,079	30,021	14,536
65	95	-	75,060	3,600	433,211.16	-	-	386	220	55	216,826	123,902	30,977	15,781
66	96	-	75,060	3,600	451,973.55	-	-	416	238	59	223,747	127,856	31,966	17,992
67	97	-	75,060	3,600	471,392.62	-	-	470	269	67	230,929	131,961	32,992	21,727
68	98	-	75,060	3,600	491,491.36	-	-	561	320	80	238,418	136,240	34,062	27,959
69	99	-	75,060	3,600	512,293.56	-	-	711	406	102	246,281	140,733	35,185	38,432
70	100	-	75,060	60,000	590,223.83	-	-	960	549	137	254,630	145,504	36,378	-

案例五:

合众养老定投年金保险(分红型)利益测算表

年龄	30岁	性别	男性	保险金额	30000元	交费期限	10年							
保单年度	期末年龄	当年保费	累计保费	生存保险金	累积生存金	身故保险金	额外公交意外 身故保险金	当年红利			累积红利			年末现金价值
								高	中	低	高	中	低	
1	31	11,259	11,259	1,500	1,500.00	41,259	60,000	153	87	22	153	87	22	2,464
2	32	11,259	22,518	1,800	3,352.50	52,518	60,000	361	206	52	518	296	74	6,752
3	33	11,259	33,777	1,800	5,269.84	63,777	60,000	566	323	81	1,100	628	157	11,319
4	34	11,259	45,036	1,800	7,254.28	75,036	60,000	777	444	111	1,910	1,091	273	16,696
5	35	11,259	56,295	1,800	9,308.18	86,295	60,000	993	567	142	2,960	1,691	423	22,417
6	36	11,259	67,554	1,800	11,433.97	97,554	60,000	1,214	694	173	4,262	2,436	609	28,499
7	37	11,259	78,813	1,800	13,634.16	108,813	60,000	1,440	823	206	5,830	3,331	833	34,961
8	38	11,259	90,072	1,800	15,911.35	120,072	60,000	1,672	956	239	7,677	4,387	1,097	41,820
9	39	11,259	101,331	1,800	18,268.25	131,331	60,000	1,910	1,091	273	9,817	5,610	1,403	49,098
10	40	11,259	112,590	1,500	20,407.64	142,590	60,000	2,153	1,231	308	12,265	7,009	1,752	57,113
11	41	-	112,590	1,500	22,621.91	142,590	60,000	2,169	1,239	310	14,801	8,458	2,115	58,061
12	42	-	112,590	1,500	24,913.67	142,590	60,000	2,184	1,248	312	17,430	9,960	2,490	59,045
13	43	-	112,590	1,500	27,285.65	142,590	60,000	2,200	1,257	314	20,153	11,516	2,879	60,067
14	44	-	112,590	1,500	29,740.65	142,590	60,000	2,216	1,266	317	22,973	13,128	3,282	61,128
15	45	-	112,590	1,500	32,281.57	142,590	60,000	2,232	1,276	319	25,895	14,797	3,700	62,230
16	46	-	112,590	1,500	34,911.43	142,590	60,000	2,249	1,285	321	28,921	16,526	4,132	63,374
17	47	-	112,590	1,500	37,633.33	142,590	60,000	2,266	1,295	324	32,054	18,317	4,580	64,561
18	48	-	112,590	1,500	40,450.49	142,590	60,000	2,283	1,305	326	35,299	20,171	5,043	65,792
19	49	-	112,590	1,500	43,366.26	142,590	60,000	2,301	1,315	329	38,659	22,091	5,523	67,068
20	50	-	112,590	1,500	46,384.08	142,590	60,000	2,319	1,325	331	42,138	24,079	6,020	68,388
21	51	-	112,590	1,500	49,507.52	142,590	60,000	2,337	1,335	334	45,739	26,137	6,535	69,755
22	52	-	112,590	1,500	52,740.29	142,590	60,000	2,355	1,346	337	49,466	28,267	7,067	71,171
23	53	-	112,590	1,500	56,086.20	142,590	60,000	2,374	1,356	339	53,324	30,471	7,618	72,641
24	54	-	112,590	1,500	59,549.21	142,590	60,000	2,393	1,367	342	57,316	32,752	8,188	74,166
25	55	-	112,590	1,500	63,133.43	142,590	60,000	2,412	1,378	344	61,447	35,113	8,779	75,748
26	56	-	112,590	1,500	66,843.10	142,590	60,000	2,431	1,389	347	65,722	37,555	9,389	77,388
27	57	-	112,590	1,500	70,682.61	142,590	60,000	2,451	1,401	350	70,144	40,083	10,021	79,084
28	58	-	112,590	1,500	74,656.50	142,590	60,000	2,471	1,412	353	74,720	42,697	10,675	80,834
29	59	-	112,590	1,500	78,769.48	142,590	60,000	2,491	1,424	356	79,452	45,402	11,351	82,634
30	60	-	112,590	5,400	86,926.41	142,590	60,000	2,511	1,435	359	84,347	48,198	12,050	80,579
31	61	-	112,590	5,400	95,368.84	102,600	-	2,435	1,391	348	89,312	51,036	12,760	78,659
32	62	-	112,590	5,400	104,106.75	97,200	-	2,363	1,351	338	94,355	53,918	13,480	76,663
33	63	-	112,590	5,400	113,150.48	91,800	-	2,290	1,309	327	99,476	56,844	14,212	74,592
34	64	-	112,590	5,400	122,510.75	86,400	-	2,216	1,266	317	104,676	59,815	14,955	72,447
35	65	-	112,590	5,400	132,198.63	81,000	-	2,140	1,223	306	109,956	62,833	15,709	70,231
36	66	-	112,590	5,400	142,225.58	75,600	-	2,063	1,179	295	115,318	65,897	16,475	67,944
37	67	-	112,590	5,400	152,603.48	70,200	-	1,986	1,135	284	120,764	69,008	17,253	65,591
38	68	-	112,590	5,400	163,344.60	64,800	-	1,907	1,090	272	126,293	72,168	18,043	63,177
39	69	-	112,590	5,400	174,461.66	59,400	-	1,828	1,044	261	131,910	75,377	18,845	60,708
40	70	-	112,590	5,400	185,967.82	54,000	-	1,748	999	250	137,614	78,638	19,660	58,193
41	71	-	112,590	5,400	197,876.69	48,600	-	1,667	953	238	143,410	81,949	20,488	55,641
42	72	-	112,590	5,400	210,202.37	43,200	-	1,587	907	227	149,299	85,315	21,330	53,065
43	73	-	112,590	5,400	222,959.46	37,800	-	1,507	861	215	155,285	88,736	22,185	50,483
44	74	-	112,590	5,400	236,163.04	32,400	-	1,428	816	204	161,372	92,214	23,055	47,913
45	75	-	112,590	5,400	249,828.74	27,000	-	1,350	772	193	167,563	95,752	23,939	45,380
46	76	-	112,590	5,400	263,972.75	21,600	-	1,274	728	182	173,865	99,352	24,839	42,912
47	77	-	112,590	5,400	278,611.80	16,200	-	1,201	686	172	180,281	103,019	25,756	40,547
48	78	-	112,590	5,400	293,763.21	10,800	-	1,131	646	162	186,821	106,756	26,691	38,331
49	79	-	112,590	5,400	309,444.92	5,400	-	1,066	609	152	193,491	110,567	27,643	36,323
50	80	-	112,590	5,400	325,675.49	-	-	1,006	575	144	200,302	114,459	28,616	34,594
51	81	-	112,590	5,400	342,474.14	-	-	954	545	136	207,265	118,438	29,611	32,908
52	82	-	112,590	5,400	359,860.73	-	-	904	517	129	214,387	122,508	30,629	31,271
53	83	-	112,590	5,400	377,855.86	-	-	856	489	122	221,675	126,673	31,670	29,693
54	84	-	112,590	5,400	396,480.81	-	-	810	463	116	229,136	130,936	32,736	28,180
55	85	-	112,590	5,400	415,757.64	-	-	766	438	110	236,776	135,302	33,827	26,745
56	86	-	112,590	5,400	435,709.16	-	-	725	414	104	244,604	139,775	34,946	25,399
57	87	-	112,590	5,400	456,358.98	-	-	687	392	98	252,629	144,361	36,092	24,158
58	88	-	112,590	5,400	477,731.54	-	-	651	372	93	260,859	149,064	37,268	23,045
59	89	-	112,590	5,400	499,852.15	-	-	620	354	89	269,305	153,890	38,475	22,085
60	90	-	112,590	5,400	522,746.97	-	-	593	339	85	277,977	158,846	39,713	21,320
61	91	-	112,590	5,400	546,443.11	-	-	572	327	82	286,888	163,938	40,986	20,803
62	92	-	112,590	5,400	570,968.62	-	-	557	318	80	296,052	169,174	42,296	20,618
63	93	-	112,590	5,400	596,352.53	-	-	551	315	79	305,484	174,564	43,643	20,888
64	94	-	112,590	5,400	622,624.86	-	-	556	318	80	315,204	180,119	45,032	21,804
65	95	-	112,590	5,400	649,816.73	-	-	578	330	83	325,239	185,852	46,465	23,672
66	96	-	112,590	5,400	677,960.32	-	-	624	357	89	335,620	191,785	47,948	26,987
67	97	-	112,590	5,400	707,088.93	-	-	705	403	101	346,394	197,941	49,488	32,591
68	98	-	112,590	5,400	737,237.04	-	-	841	481	120	357,627	204,360	51,092	41,939
69	99	-	112,590	5,400	768,440.34	-	-	1,066	609	152	369,422	211,100	52,778	57,648
70	100	-	112,590	90,000	885,335.75	-	-	1,440	823	206	381,944	218,256	54,567	-

案例六：

合众养老定投年金保险(分红型)利益测算表

年龄	30岁	性别		男性	保险金额		50000元	交费期限						10年	
保单年度	期末年龄	当年保费	累计保费	生存保险金	累积生存金	身故保险金	额外公共交通意外身故保险金	当年红利			累积红利			年末现金价值	
								高	中	低	高	中	低		
1	31	18,765	18,765	2,500	2,500.00	68,765	100,000	255	146	37	255	146	37	4,107	
2	32	18,765	37,530	3,000	5,587.50	87,530	100,000	601	344	86	864	493	124	11,253	
3	33	18,765	56,295	3,000	8,783.06	106,295	100,000	944	539	135	1,833	1,047	262	18,866	
4	34	18,765	75,060	3,000	12,090.47	125,060	100,000	1,295	740	185	3,183	1,819	455	27,827	
5	35	18,765	93,825	3,000	15,513.64	143,825	100,000	1,655	946	237	4,933	2,819	705	37,362	
6	36	18,765	112,590	3,000	19,056.61	162,590	100,000	2,023	1,156	289	7,103	4,059	1,015	47,499	
7	37	18,765	131,355	3,000	22,723.59	181,355	100,000	2,400	1,372	343	9,716	5,552	1,389	58,268	
8	38	18,765	150,120	3,000	26,518.92	200,120	100,000	2,787	1,593	398	12,795	7,312	1,829	69,701	
9	39	18,765	168,885	3,000	30,447.08	218,885	100,000	3,183	1,819	455	16,361	9,350	2,338	81,830	
10	40	18,765	187,650	2,500	34,012.73	237,650	100,000	3,589	2,051	513	20,441	11,681	2,921	95,189	
11	41	-	187,650	2,500	37,703.18	237,650	100,000	3,615	2,066	517	24,669	14,097	3,525	96,769	
12	42	-	187,650	2,500	41,522.79	237,650	100,000	3,641	2,080	520	29,050	16,600	4,150	98,409	
13	43	-	187,650	2,500	45,476.09	237,650	100,000	3,667	2,095	524	33,588	19,193	4,799	100,112	
14	44	-	187,650	2,500	49,567.75	237,650	100,000	3,694	2,111	528	38,289	21,880	5,470	101,881	
15	45	-	187,650	2,500	53,802.62	237,650	100,000	3,721	2,126	532	43,158	24,662	6,166	103,717	
16	46	-	187,650	2,500	58,185.71	237,650	100,000	3,749	2,142	536	48,201	27,544	6,887	105,624	
17	47	-	187,650	2,500	62,722.21	237,650	100,000	3,777	2,158	540	53,424	30,528	7,633	107,601	
18	48	-	187,650	2,500	67,417.49	237,650	100,000	3,806	2,175	544	58,832	33,618	8,405	109,654	
19	49	-	187,650	2,500	72,277.10	237,650	100,000	3,835	2,192	548	64,432	36,819	9,205	111,780	
20	50	-	187,650	2,500	77,306.80	237,650	100,000	3,865	2,209	552	70,230	40,132	10,033	113,981	
21	51	-	187,650	2,500	82,512.54	237,650	100,000	3,895	2,226	557	76,231	43,561	10,891	116,258	
22	52	-	187,650	2,500	87,900.48	237,650	100,000	3,926	2,243	561	82,444	47,111	11,779	118,619	
23	53	-	187,650	2,500	93,476.99	237,650	100,000	3,956	2,261	565	88,873	50,785	12,697	121,068	
24	54	-	187,650	2,500	99,248.69	237,650	100,000	3,988	2,279	570	95,527	54,587	13,647	123,610	
25	55	-	187,650	2,500	105,222.39	237,650	100,000	4,020	2,297	574	102,412	58,521	14,631	126,247	
26	56	-	187,650	2,500	111,405.17	237,650	100,000	4,052	2,316	579	109,536	62,592	15,649	128,980	
27	57	-	187,650	2,500	117,804.36	237,650	100,000	4,085	2,335	584	116,907	66,805	16,702	131,806	
28	58	-	187,650	2,500	124,427.51	237,650	100,000	4,118	2,353	589	124,533	71,162	17,791	134,723	
29	59	-	187,650	2,500	131,282.47	237,650	100,000	4,152	2,373	593	132,420	75,669	18,918	137,723	
30	60	-	187,650	9,000	144,877.36	237,650	100,000	4,185	2,392	598	140,578	80,331	20,084	134,299	
31	61	-	187,650	9,000	158,948.07	171,000	-	4,059	2,319	580	148,853	85,060	21,266	131,099	
32	62	-	187,650	9,000	173,511.25	162,000	-	3,939	2,251	563	157,258	89,863	22,467	127,772	
33	63	-	187,650	9,000	188,584.14	153,000	-	3,817	2,181	546	165,793	94,739	23,686	124,320	
34	64	-	187,650	9,000	204,184.59	144,000	-	3,693	2,111	528	174,460	99,692	24,924	120,746	
35	65	-	187,650	9,000	220,331.05	135,000	-	3,567	2,039	510	183,260	104,721	26,181	117,051	
36	66	-	187,650	9,000	237,042.63	126,000	-	3,439	1,965	492	192,197	109,828	27,458	113,240	
37	67	-	187,650	9,000	254,339.13	117,000	-	3,310	1,891	473	201,273	115,014	28,755	109,319	
38	68	-	187,650	9,000	272,240.99	108,000	-	3,178	1,816	454	210,489	120,280	30,072	105,296	
39	69	-	187,650	9,000	290,769.43	99,000	-	3,046	1,741	435	219,849	125,629	31,409	101,181	
40	70	-	187,650	9,000	309,946.36	90,000	-	2,913	1,665	416	229,357	131,063	32,767	96,988	
41	71	-	187,650	9,000	329,794.48	81,000	-	2,779	1,588	397	239,017	136,582	34,147	92,735	
42	72	-	187,650	9,000	350,337.29	72,000	-	2,645	1,512	378	248,832	142,191	35,550	88,442	
43	73	-	187,650	9,000	371,599.09	63,000	-	2,512	1,436	359	258,809	147,893	36,975	84,138	
44	74	-	187,650	9,000	393,605.06	54,000	-	2,380	1,360	340	268,953	153,689	38,424	79,855	
45	75	-	187,650	9,000	416,381.24	45,000	-	2,251	1,286	322	279,272	159,586	39,899	75,633	
46	76	-	187,650	9,000	439,954.58	36,000	-	2,124	1,214	304	289,774	165,587	41,399	71,520	
47	77	-	187,650	9,000	464,352.99	27,000	-	2,002	1,144	286	300,469	171,698	42,927	67,579	
48	78	-	187,650	9,000	489,605.35	18,000	-	1,885	1,077	270	311,368	177,926	44,484	63,886	
49	79	-	187,650	9,000	515,741.54	9,000	-	1,776	1,015	254	322,485	184,279	46,072	60,538	
50	80	-	187,650	9,000	542,792.49	-	-	1,677	958	240	333,837	190,765	47,694	57,656	
51	81	-	187,650	9,000	570,790.23	-	-	1,591	909	227	345,442	197,397	49,352	54,846	
52	82	-	187,650	9,000	599,767.88	-	-	1,507	861	216	357,312	204,180	51,048	52,119	
53	83	-	187,650	9,000	629,759.76	-	-	1,427	816	204	369,459	211,121	52,783	49,488	
54	84	-	187,650	9,000	660,801.35	-	-	1,350	772	193	381,893	218,226	54,560	46,967	
55	85	-	187,650	9,000	692,929.40	-	-	1,277	730	183	394,626	225,503	56,379	44,575	
56	86	-	187,650	9,000	726,181.93	-	-	1,209	691	173	407,674	232,958	58,243	42,331	
57	87	-	187,650	9,000	760,598.30	-	-	1,145	654	164	421,048	240,601	60,154	40,264	
58	88	-	187,650	9,000	796,219.24	-	-	1,086	621	155	434,765	248,439	62,113	38,408	
59	89	-	187,650	9,000	833,086.91	-	-	1,034	591	148	448,842	256,483	64,124	36,809	
60	90	-	187,650	9,000	871,244.95	-	-	989	565	141	463,295	264,743	66,189	35,533	
61	91	-	187,650	9,000	910,738.52	-	-	953	545	136	478,147	273,229	68,311	34,672	
62	92	-	187,650	9,000	951,614.37	-	-	928	530	133	493,419	281,956	70,493	34,363	
63	93	-	187,650	9,000	993,920.88	-	-	918	525	131	509,139	290,939	72,738	34,813	
64	94	-	187,650	9,000	1,037,708.11	-	-	927	530	133	525,341	300,198	75,053	36,341	
65	95	-	187,650	9,000	1,083,027.89	-	-	964	551	138	542,065	309,754	77,442	39,453	
66	96	-	187,650	9,000	1,129,933.87	-	-	1,040	595	149	559,367	319,641	79,914	44,979	
67	97	-	187,650	9,000	1,178,481.55	-	-	1,175	672	168	577,323	329,902	82,479	54,319	
68	98	-	187,650	9,000	1,228,728.41	-	-	1,402	801	201	596,044	340,600	85,154	69,898	
69	99	-	187,650	9,000	1,280,733.90	-	-	1,777	1,016	254	615,703	351,833	87,963	96,081	
70	100	-	187,650	150,000	1,475,559.59	-	-	2,400	1,372	343	636,574	363,760	90,945	-	

案例七:

合众养老定投年金保险(分红型)利益测算表

年龄	30岁	性别		男性	保险金额		20000元	交费期限			20年			
保单年度	期末年龄	当年保费	累计保费	生存保险金	累积生存金	身故保险金	额外公共交通意外身故保险金	当年红利			累积红利			年末现金价值
								高	中	低	高	中	低	
1	31	4,342	4,342	1,000	1,000.00	24,342	40,000	33	19	5	33	19	5	541
2	32	4,342	8,684	1,200	2,235.00	28,684	40,000	102	58	15	136	78	20	1,783
3	33	4,342	13,026	1,200	3,513.23	33,026	40,000	168	96	24	308	176	44	3,092
4	34	4,342	17,368	1,200	4,836.19	37,368	40,000	235	134	34	552	315	79	4,722
5	35	4,342	21,710	1,200	6,205.45	41,710	40,000	304	173	43	872	498	125	6,439
6	36	4,342	26,052	1,200	7,622.65	46,052	40,000	374	214	53	1,272	727	182	8,248
7	37	4,342	30,394	1,200	9,089.44	50,394	40,000	446	255	64	1,757	1,004	251	10,152
8	38	4,342	34,736	1,200	10,607.57	54,736	40,000	520	297	74	2,330	1,331	333	12,155
9	39	4,342	39,078	1,200	12,178.83	59,078	40,000	596	341	85	2,996	1,712	428	14,263
10	40	4,342	43,420	1,200	13,805.09	63,420	40,000	673	385	96	3,759	2,148	537	16,478
11	41	4,342	47,762	1,200	15,488.27	67,762	40,000	753	430	108	4,625	2,642	661	18,807
12	42	4,342	52,104	1,200	17,230.36	72,104	40,000	834	477	119	5,597	3,198	800	21,253
13	43	4,342	56,446	1,200	19,033.42	76,446	40,000	917	524	131	6,682	3,818	955	23,823
14	44	4,342	60,788	1,200	20,899.59	80,788	40,000	1,002	573	143	7,885	4,505	1,127	26,522
15	45	4,342	65,130	1,200	22,831.08	85,130	40,000	1,089	622	156	9,211	5,263	1,316	29,356
16	46	4,342	69,472	1,200	24,830.17	89,472	40,000	1,178	673	168	10,665	6,094	1,524	32,331
17	47	4,342	73,814	1,200	26,899.22	93,814	40,000	1,270	725	181	12,255	7,002	1,751	35,451
18	48	4,342	78,156	1,200	29,040.69	98,156	40,000	1,363	779	195	13,985	7,991	1,999	38,725
19	49	4,342	82,498	1,200	31,257.12	102,498	40,000	1,458	833	208	15,863	9,064	2,267	42,156
20	50	4,342	86,840	1,000	33,351.12	106,840	40,000	1,556	889	222	17,895	10,226	2,557	45,951
21	51	-	86,840	1,000	35,518.41	106,840	40,000	1,568	896	224	20,000	11,428	2,858	46,847
22	52	-	86,840	1,000	37,761.55	106,840	40,000	1,579	902	226	22,179	12,673	3,169	47,773
23	53	-	86,840	1,000	40,083.21	106,840	40,000	1,591	909	227	24,436	13,963	3,492	48,731
24	54	-	86,840	1,000	42,486.12	106,840	40,000	1,603	916	229	26,772	15,298	3,825	49,722
25	55	-	86,840	1,000	44,973.13	106,840	40,000	1,615	923	231	29,190	16,680	4,171	50,748
26	56	-	86,840	1,000	47,547.19	106,840	40,000	1,627	930	232	31,693	18,110	4,529	51,807
27	57	-	86,840	1,000	50,211.34	106,840	40,000	1,639	937	234	34,283	19,590	4,899	52,897
28	58	-	86,840	1,000	52,968.74	106,840	40,000	1,652	944	236	36,963	21,121	5,282	54,016
29	59	-	86,840	1,000	55,822.65	106,840	40,000	1,664	951	238	39,736	22,706	5,678	55,159
30	60	-	86,840	3,600	61,376.44	106,840	40,000	1,676	958	239	42,604	24,345	6,087	56,379
31	61	-	86,840	3,600	67,124.61	68,400	-	1,623	928	232	45,505	26,003	6,502	52,440
32	62	-	86,840	3,600	73,073.98	64,800	-	1,576	900	225	48,446	27,683	6,922	51,109
33	63	-	86,840	3,600	79,231.56	61,200	-	1,527	872	218	51,426	29,386	7,348	49,728
34	64	-	86,840	3,600	85,604.67	57,600	-	1,477	844	211	54,446	31,112	7,779	48,298
35	65	-	86,840	3,600	92,200.83	54,000	-	1,427	815	204	57,506	32,861	8,216	46,820
36	66	-	86,840	3,600	99,027.86	50,400	-	1,376	786	197	60,607	34,632	8,660	45,296
37	67	-	86,840	3,600	106,093.84	46,800	-	1,324	756	189	63,749	36,428	9,109	43,728
38	68	-	86,840	3,600	113,407.12	43,200	-	1,271	726	182	66,933	38,247	9,563	42,118
39	69	-	86,840	3,600	120,976.37	39,600	-	1,218	696	174	70,159	40,091	10,024	40,472
40	70	-	86,840	3,600	128,810.54	36,000	-	1,165	666	166	73,429	41,959	10,491	38,795
41	71	-	86,840	3,600	136,918.91	32,400	-	1,111	635	159	76,743	43,853	10,965	37,094
42	72	-	86,840	3,600	145,311.07	28,800	-	1,058	605	151	80,104	45,773	11,445	35,377
43	73	-	86,840	3,600	153,996.96	25,200	-	1,005	574	144	83,512	47,721	11,932	33,655
44	74	-	86,840	3,600	162,986.86	21,600	-	952	544	136	86,969	49,696	12,426	31,942
45	75	-	86,840	3,600	172,291.40	18,000	-	900	514	129	90,478	51,702	12,927	30,253
46	76	-	86,840	3,600	181,921.59	14,400	-	849	485	121	94,042	53,738	13,437	28,608
47	77	-	86,840	3,600	191,888.85	10,800	-	801	457	114	97,664	55,807	13,954	27,031
48	78	-	86,840	3,600	202,204.96	7,200	-	754	431	108	101,348	57,913	14,481	25,554
49	79	-	86,840	3,600	212,882.13	3,600	-	710	406	101	105,099	60,056	15,016	24,215
50	80	-	86,840	3,600	223,933.01	-	-	671	383	96	108,922	62,241	15,563	23,062
51	81	-	86,840	3,600	235,370.66	-	-	636	364	91	112,826	64,472	16,120	21,938
52	82	-	86,840	3,600	247,208.64	-	-	603	344	86	116,814	66,750	16,690	20,847
53	83	-	86,840	3,600	259,460.94	-	-	571	326	82	120,889	69,079	17,273	19,795
54	84	-	86,840	3,600	272,142.07	-	-	540	309	77	125,056	71,460	17,868	18,787
55	85	-	86,840	3,600	285,267.05	-	-	511	292	73	129,318	73,895	18,477	17,830
56	86	-	86,840	3,600	298,851.39	-	-	483	276	69	133,681	76,388	19,100	16,932
57	87	-	86,840	3,600	312,911.19	-	-	458	262	65	138,149	78,942	19,739	16,106
58	88	-	86,840	3,600	327,463.08	-	-	434	248	62	142,728	81,558	20,393	15,363
59	89	-	86,840	3,600	342,524.29	-	-	413	236	59	147,423	84,241	21,064	14,723
60	90	-	86,840	3,600	358,112.64	-	-	395	226	56	152,241	86,994	21,752	14,213
61	91	-	86,840	3,600	374,246.58	-	-	381	218	54	157,190	89,822	22,459	13,869
62	92	-	86,840	3,600	390,945.21	-	-	371	212	53	162,276	92,729	23,186	13,745
63	93	-	86,840	3,600	408,228.30	-	-	367	210	52	167,512	95,720	23,934	13,925
64	94	-	86,840	3,600	426,116.29	-	-	371	212	53	172,908	98,804	24,705	14,536
65	95	-	86,840	3,600	444,630.36	-	-	386	220	55	178,481	101,988	25,501	15,781
66	96	-	86,840	3,600	463,792.42	-	-	416	238	59	184,251	105,286	26,325	17,992
67	97	-	86,840	3,600	483,625.15	-	-	470	269	67	190,249	108,713	27,182	21,727
68	98	-	86,840	3,600	504,152.03	-	-	561	320	80	196,517	112,295	28,078	27,959
69	99	-	86,840	3,600	525,397.35	-	-	711	406	102	203,123	116,070	29,022	38,432
70	100	-	86,840	60,000	603,786.26	-	-	960	549	137	210,177	120,100	30,030	-

案例八：

合众养老定投年金保险(分红型)利益测算表

年龄	30岁	性别		男性	保险金额		100000元	交费期限			20年	年末现金价值		
保单年度	期末年龄	当年保费	累计保费	生存保险金	累积生存金	身故保险金	额外公交意外身故保险金	当年红利			累积红利			
								高	中	低	高	中	低	
1	31	21,710	21,710	5,000	5,000.00	121,710	200,000	166	95	24	166	95	24	2,703
2	32	21,710	43,420	6,000	11,175.00	143,420	200,000	510	291	73	681	389	98	8,914
3	33	21,710	65,130	6,000	17,566.13	165,130	200,000	838	479	120	1,539	880	221	15,459
4	34	21,710	86,840	6,000	24,180.94	186,840	200,000	1,174	671	168	2,760	1,577	395	23,609
5	35	21,710	108,550	6,000	31,027.27	208,550	200,000	1,518	867	217	4,360	2,491	624	32,196
6	36	21,710	130,260	6,000	38,113.23	230,260	200,000	1,871	1,069	267	6,362	3,635	910	41,239
7	37	21,710	151,970	6,000	45,447.19	251,970	200,000	2,232	1,275	319	8,785	5,019	1,256	50,759
8	38	21,710	173,680	6,000	53,037.84	273,680	200,000	2,601	1,486	372	11,650	6,656	1,666	60,776
9	39	21,710	195,390	6,000	60,894.17	295,390	200,000	2,980	1,703	426	14,979	8,558	2,142	71,313
10	40	21,710	217,100	6,000	69,025.46	317,100	200,000	3,367	1,924	481	18,795	10,739	2,687	82,391
11	41	21,710	238,810	6,000	77,441.35	338,810	200,000	3,764	2,151	538	23,123	13,212	3,306	94,034
12	42	21,710	260,520	6,000	86,151.80	360,520	200,000	4,170	2,383	596	27,987	15,992	4,001	106,267
13	43	21,710	282,230	6,000	95,167.11	382,230	200,000	4,585	2,620	655	33,412	19,091	4,776	119,117
14	44	21,710	303,940	6,000	104,497.96	403,940	200,000	5,011	2,863	716	39,425	22,527	5,635	132,612
15	45	21,710	325,650	6,000	114,155.39	425,650	200,000	5,446	3,112	778	46,054	26,315	6,582	146,782
16	46	21,710	347,360	6,000	124,150.83	447,360	200,000	5,892	3,367	842	53,327	30,471	7,622	161,653
17	47	21,710	369,070	6,000	134,496.11	469,070	200,000	6,348	3,627	907	61,275	35,012	8,757	177,256
18	48	21,710	390,780	6,000	145,203.47	490,780	200,000	6,814	3,894	973	69,927	39,957	9,993	193,624
19	49	21,710	412,490	6,000	156,285.59	512,490	200,000	7,292	4,167	1,042	79,317	45,322	11,335	210,780
20	50	21,710	434,200	5,000	166,755.59	534,200	200,000	7,780	4,446	1,111	89,477	51,128	12,786	229,754
21	51	-	434,200	5,000	177,592.04	534,200	200,000	7,838	4,479	1,120	99,999	57,141	14,289	234,234
22	52	-	434,200	5,000	188,807.76	534,200	200,000	7,897	4,512	1,128	110,896	63,367	15,846	238,863
23	53	-	434,200	5,000	200,416.03	534,200	200,000	7,956	4,546	1,137	122,179	69,814	17,459	243,654
24	54	-	434,200	5,000	212,430.59	534,200	200,000	8,015	4,580	1,145	133,859	76,489	19,127	248,612
25	55	-	434,200	5,000	224,865.66	534,200	200,000	8,076	4,615	1,154	145,951	83,398	20,855	253,740
26	56	-	434,200	5,000	237,735.96	534,200	200,000	8,136	4,649	1,162	158,466	90,549	22,643	259,035
27	57	-	434,200	5,000	251,056.72	534,200	200,000	8,197	4,684	1,171	171,417	97,950	24,493	264,487
28	58	-	434,200	5,000	264,843.70	534,200	200,000	8,258	4,719	1,180	184,817	105,607	26,408	270,081
29	59	-	434,200	5,000	279,113.23	534,200	200,000	8,319	4,754	1,188	198,681	113,529	28,388	275,794
30	60	-	434,200	18,000	306,882.19	534,200	200,000	8,378	4,788	1,197	213,019	121,723	30,437	268,597
31	61	-	434,200	18,000	335,623.07	342,000	-	8,117	4,638	1,160	227,527	130,013	32,510	262,198
32	62	-	434,200	18,000	365,369.88	324,000	-	7,878	4,502	1,125	242,230	138,415	34,610	255,544
33	63	-	434,200	18,000	396,157.82	306,000	-	7,634	4,362	1,091	257,131	146,930	36,739	248,640
34	64	-	434,200	18,000	428,023.35	288,000	-	7,386	4,221	1,055	272,231	155,559	38,897	241,491
35	65	-	434,200	18,000	461,004.16	270,000	-	7,134	4,077	1,019	287,532	164,303	41,082	234,102
36	66	-	434,200	18,000	495,139.31	252,000	-	6,878	3,930	983	303,036	173,162	43,298	226,480
37	67	-	434,200	18,000	530,469.19	234,000	-	6,619	3,782	946	318,746	182,138	45,543	218,638
38	68	-	434,200	18,000	567,035.61	216,000	-	6,356	3,632	908	334,665	191,235	47,817	210,591
39	69	-	434,200	18,000	604,881.85	198,000	-	6,092	3,481	870	350,797	200,453	50,122	202,361
40	70	-	434,200	18,000	644,052.72	180,000	-	5,825	3,329	832	367,145	209,795	52,457	193,975
41	71	-	434,200	18,000	684,594.56	162,000	-	5,557	3,176	794	383,717	219,265	54,825	185,469
42	72	-	434,200	18,000	726,555.37	144,000	-	5,290	3,023	756	400,518	228,866	57,226	176,884
43	73	-	434,200	18,000	769,984.81	126,000	-	5,024	2,871	718	417,558	238,603	59,661	168,275
44	74	-	434,200	18,000	814,934.28	108,000	-	4,760	2,720	680	434,845	248,481	62,130	159,710
45	75	-	434,200	18,000	861,456.98	90,000	-	4,501	2,572	643	452,391	258,508	64,637	151,265
46	76	-	434,200	18,000	909,607.97	72,000	-	4,247	2,427	607	470,210	268,690	67,183	143,039
47	77	-	434,200	18,000	959,444.25	54,000	-	4,003	2,287	572	488,319	279,037	69,771	135,157
48	78	-	434,200	18,000	1,011,024.80	36,000	-	3,770	2,154	539	506,739	289,563	72,403	127,771
49	79	-	434,200	18,000	1,064,410.67	18,000	-	3,552	2,030	507	525,493	300,279	75,082	121,075
50	80	-	434,200	18,000	1,119,665.04	-	-	3,354	1,916	479	544,611	311,204	77,814	115,312
51	81	-	434,200	18,000	1,176,853.32	-	-	3,181	1,818	454	564,131	322,358	80,602	109,692
52	82	-	434,200	18,000	1,236,043.19	-	-	3,014	1,722	431	584,069	333,751	83,451	104,237
53	83	-	434,200	18,000	1,297,304.70	-	-	2,854	1,631	408	604,445	345,394	86,363	98,975
54	84	-	434,200	18,000	1,360,710.36	-	-	2,700	1,543	386	625,278	357,299	89,339	93,934
55	85	-	434,200	18,000	1,426,335.23	-	-	2,554	1,459	365	646,590	369,477	92,385	89,149
56	86	-	434,200	18,000	1,494,256.96	-	-	2,417	1,381	345	668,405	381,942	95,501	84,662
57	87	-	434,200	18,000	1,564,555.95	-	-	2,289	1,308	327	690,746	394,709	98,693	80,528
58	88	-	434,200	18,000	1,637,315.41	-	-	2,171	1,241	310	713,640	407,791	101,964	76,815
59	89	-	434,200	18,000	1,712,621.45	-	-	2,067	1,181	295	737,116	421,206	105,318	73,617
60	90	-	434,200	18,000	1,790,563.20	-	-	1,977	1,130	282	761,206	434,972	108,760	71,065
61	91	-	434,200	18,000	1,871,232.91	-	-	1,905	1,089	272	785,948	449,110	112,294	69,343
62	92	-	434,200	18,000	1,954,726.06	-	-	1,856	1,060	265	811,382	463,643	115,928	68,726
63	93	-	434,200	18,000	2,041,141.48	-	-	1,835	1,049	262	837,558	478,602	119,668	69,626
64	94	-	434,200	18,000	2,130,581.43	-	-	1,854	1,060	265	864,539	494,020	123,523	72,681
65	95	-	434,200	18,000	2,223,151.78	-	-	1,928	1,101	275	892,403	509,941	127,504	78,905
66	96	-	434,200	18,000	2,318,962.09	-	-	2,080	1,189	297	921,255	526,428	131,626	89,958
67	97	-	434,200	18,000	2,418,125.76	-	-	2,350	1,343	336	951,243	543,564	135,911	108,637
68	98	-	434,200	18,000	2,520,760.17	-	-	2,804	1,602	401	982,584	561,473	140,389	139,795
69	99	-	434,200	18,000	2,626,986.77	-	-	3,554	2,031	508	1,015,616	580,348	145,109	192,161
70	100	-	434,200	300,000	3,018,931.31	-	-	4,800	2,743	686	1,050,884	600,502	150,148	-

案例九：

合众养老定投年金保险(分红型)利益测算表

年龄	30岁	性别		男性	保险金额			20000元	交费期限			5年		
保单年度	期末年龄	当年保费	累计保费	生存保险金	累积生存金	身故保险金	额外公交意外身故保险金	当年红利			累积红利			年末现金价值
								高	中	低	高	中	低	
1	31	13,886	13,886	1,000	1,000.00	33,886	40,000	233	133	33	233	133	33	4,458
2	32	13,886	27,772	1,200	2,235.00	47,772	40,000	513	293	73	753	430	108	11,036
3	33	13,886	41,658	1,200	3,513.23	61,658	40,000	796	455	114	1,572	898	225	18,182
4	34	13,886	55,544	1,200	4,836.19	75,544	40,000	1,085	620	155	2,704	1,545	386	26,201
5	35	13,886	69,430	1,000	6,005.45	89,430	40,000	1,382	790	197	4,168	2,381	595	35,077
6	36	-	69,430	1,000	7,215.65	89,430	40,000	1,391	795	199	5,684	3,248	812	35,596
7	37	-	69,430	1,000	8,468.19	89,430	40,000	1,401	800	200	7,255	4,146	1,036	36,136
8	38	-	69,430	1,000	9,764.58	89,430	40,000	1,410	806	201	8,883	5,076	1,269	36,698
9	39	-	69,430	1,000	11,106.34	89,430	40,000	1,420	811	203	10,570	6,040	1,510	37,282
10	40	-	69,430	1,000	12,495.06	89,430	40,000	1,430	817	204	12,317	7,038	1,759	37,889
11	41	-	69,430	1,000	13,932.39	89,430	40,000	1,440	823	206	14,126	8,072	2,018	38,520
12	42	-	69,430	1,000	15,420.02	89,430	40,000	1,450	829	207	16,001	9,143	2,286	39,175
13	43	-	69,430	1,000	16,959.72	89,430	40,000	1,461	835	209	17,942	10,252	2,563	39,856
14	44	-	69,430	1,000	18,553.31	89,430	40,000	1,472	841	210	19,952	11,401	2,850	40,563
15	45	-	69,430	1,000	20,202.68	89,430	40,000	1,483	847	212	22,033	12,590	3,147	41,298
16	46	-	69,430	1,000	21,909.77	89,430	40,000	1,494	854	213	24,188	13,822	3,455	42,063
17	47	-	69,430	1,000	23,676.62	89,430	40,000	1,505	860	215	26,419	15,096	3,774	42,856
18	48	-	69,430	1,000	25,505.30	89,430	40,000	1,517	867	217	28,729	16,416	4,104	43,680
19	49	-	69,430	1,000	27,397.98	89,430	40,000	1,529	874	218	31,119	17,782	4,445	44,535
20	50	-	69,430	1,000	29,356.91	89,430	40,000	1,541	881	220	33,594	19,196	4,799	45,421
21	51	-	69,430	1,000	31,384.40	89,430	40,000	1,553	888	222	36,155	20,660	5,165	46,339
22	52	-	69,430	1,000	33,482.86	89,430	40,000	1,566	895	224	38,805	22,174	5,543	47,292
23	53	-	69,430	1,000	35,654.76	89,430	40,000	1,578	902	225	41,548	23,741	5,935	48,282
24	54	-	69,430	1,000	37,902.67	89,430	40,000	1,591	909	227	44,385	25,363	6,340	49,311
25	55	-	69,430	1,000	40,229.27	89,430	40,000	1,604	917	229	47,321	27,041	6,760	50,380
26	56	-	69,430	1,000	42,637.29	89,430	40,000	1,618	924	231	50,359	28,776	7,194	51,489
27	57	-	69,430	1,000	45,129.60	89,430	40,000	1,631	932	233	53,501	30,572	7,643	52,639
28	58	-	69,430	1,000	47,709.13	89,430	40,000	1,645	940	235	56,751	32,429	8,107	53,828
29	59	-	69,430	1,000	50,378.95	89,430	40,000	1,659	948	237	60,113	34,350	8,587	55,056
30	60	-	69,430	3,600	55,742.22	89,430	40,000	1,673	956	239	63,589	36,336	9,084	53,719
31	61	-	69,430	3,600	61,293.19	68,400	-	1,623	928	232	67,120	38,354	9,588	52,440
32	62	-	69,430	3,600	67,038.46	64,800	-	1,576	900	225	70,709	40,405	10,101	51,109
33	63	-	69,430	3,600	72,984.80	61,200	-	1,527	872	218	74,358	42,489	10,622	49,728
34	64	-	69,430	3,600	79,139.27	57,600	-	1,477	844	211	78,065	44,608	11,152	48,298
35	65	-	69,430	3,600	85,509.14	54,000	-	1,427	815	204	81,834	46,762	11,690	46,820
36	66	-	69,430	3,600	92,101.96	50,400	-	1,376	786	197	85,665	48,951	12,237	45,296
37	67	-	69,430	3,600	98,925.53	46,800	-	1,324	756	189	89,559	51,176	12,794	43,728
38	68	-	69,430	3,600	105,987.93	43,200	-	1,271	726	182	93,517	53,437	13,359	42,118
39	69	-	69,430	3,600	113,297.50	39,600	-	1,218	696	174	97,540	55,737	13,934	40,472
40	70	-	69,430	3,600	120,862.92	36,000	-	1,165	666	166	101,632	58,075	14,518	38,795
41	71	-	69,430	3,600	128,693.12	32,400	-	1,111	635	159	105,792	60,452	15,113	37,094
42	72	-	69,430	3,600	136,797.38	28,800	-	1,058	605	151	110,024	62,870	15,717	35,377
43	73	-	69,430	3,600	145,185.29	25,200	-	1,005	574	144	114,329	65,330	16,332	33,655
44	74	-	69,430	3,600	153,866.77	21,600	-	952	544	136	118,711	67,834	16,958	31,942
45	75	-	69,430	3,600	162,852.11	18,000	-	900	514	129	123,173	70,384	17,596	30,253
46	76	-	69,430	3,600	172,151.93	14,400	-	849	485	121	127,717	72,981	18,245	28,608
47	77	-	69,430	3,600	181,777.25	10,800	-	801	457	114	132,349	75,628	18,907	27,031
48	78	-	69,430	3,600	191,739.45	7,200	-	754	431	108	137,074	78,327	19,582	25,554
49	79	-	69,430	3,600	202,050.34	3,600	-	710	406	101	141,897	81,083	20,270	24,215
50	80	-	69,430	3,600	212,722.10	-	-	671	383	96	146,824	83,899	20,974	23,062
51	81	-	69,430	3,600	223,767.37	-	-	636	364	91	151,865	86,779	21,694	21,938
52	82	-	69,430	3,600	235,199.23	-	-	603	344	86	157,024	89,727	22,431	20,847
53	83	-	69,430	3,600	247,031.20	-	-	571	326	82	162,305	92,745	23,186	19,795
54	84	-	69,430	3,600	259,277.29	-	-	540	309	77	167,715	95,836	23,959	18,787
55	85	-	69,430	3,600	271,952.00	-	-	511	292	73	173,257	99,003	24,750	17,830
56	86	-	69,430	3,600	285,070.32	-	-	483	276	69	178,938	102,249	25,562	16,932
57	87	-	69,430	3,600	298,647.78	-	-	458	262	65	184,764	105,578	26,394	16,106
58	88	-	69,430	3,600	312,700.45	-	-	434	248	62	190,741	108,994	27,248	15,363
59	89	-	69,430	3,600	327,244.97	-	-	413	236	59	196,877	112,500	28,124	14,723
60	90	-	69,430	3,600	342,298.54	-	-	395	226	56	203,178	116,101	29,025	14,213
61	91	-	69,430	3,600	357,878.99	-	-	381	218	54	209,655	119,802	29,950	13,869
62	92	-	69,430	3,600	374,004.76	-	-	371	212	53	216,315	123,608	30,901	13,745
63	93	-	69,430	3,600	390,694.92	-	-	367	210	52	223,172	127,526	31,881	13,925
64	94	-	69,430	3,600	407,969.24	-	-	371	212	53	230,238	131,563	32,890	14,536
65	95	-	69,430	3,600	425,848.17	-	-	386	220	55	237,531	135,731	33,932	15,781
66	96	-	69,430	3,600	444,352.85	-	-	416	238	59	245,073	140,040	35,009	17,992
67	97	-	69,430	3,600	463,505.20	-	-	470	269	67	252,895	144,510	36,127	21,727
68	98	-	69,430	3,600	483,327.89	-	-	561	320	80	261,042	149,166	37,291	27,959
69	99	-	69,430	3,600	503,844.36	-	-	711	406	102	269,584	154,047	38,511	38,432
70	100	-	69,430	60,000	581,478.91	-	-	960	549	137	278,632	159,217	39,803	-

案例十：

合众养老定投年金保险(分红型)利益测算表

年龄	30岁	性别		男性	保险金额		20000元			交费期限					15年	
保单年度	期末年龄	当年保费	累计保费	生存保险金	累积生存金	身故保险金	额外公共交通意外身故保险金	当年红利			累积红利			年末现金价值		
								高	中	低	高	中	低			
1	31	5,392	5,392	1,000	1,000.00	25,392	40,000	57	32	8	57	32	8	999		
2	32	5,392	10,784	1,200	2,235.00	30,784	40,000	149	85	21	207	118	30	2,747		
3	33	5,392	16,176	1,200	3,513.23	36,176	40,000	238	136	34	452	258	65	4,596		
4	34	5,392	21,568	1,200	4,836.19	41,568	40,000	329	188	47	794	454	113	6,841		
5	35	5,392	26,960	1,200	6,205.45	46,960	40,000	423	242	60	1,241	709	177	9,214		
6	36	5,392	32,352	1,200	7,622.65	52,352	40,000	519	297	74	1,798	1,027	257	11,723		
7	37	5,392	37,744	1,200	9,089.44	57,744	40,000	617	353	88	2,469	1,411	353	14,371		
8	38	5,392	43,136	1,200	10,607.57	63,136	40,000	718	410	103	3,261	1,863	466	17,168		
9	39	5,392	48,528	1,200	12,178.83	68,528	40,000	821	469	117	4,180	2,388	597	20,118		
10	40	5,392	53,920	1,200	13,805.09	73,920	40,000	927	530	132	5,232	2,990	747	23,230		
11	41	5,392	59,312	1,200	15,488.27	79,312	40,000	1,035	591	148	6,424	3,671	918	26,510		
12	42	5,392	64,704	1,200	17,230.36	84,704	40,000	1,146	655	164	7,762	4,435	1,109	29,967		
13	43	5,392	70,096	1,200	19,033.42	90,096	40,000	1,259	719	180	9,254	5,288	1,322	33,608		
14	44	5,392	75,488	1,200	20,899.59	95,488	40,000	1,375	786	196	10,906	6,232	1,558	37,443		
15	45	5,392	80,880	1,000	22,631.08	100,880	40,000	1,494	854	213	12,727	7,273	1,818	41,681		
16	46	-	80,880	1,000	24,423.17	100,880	40,000	1,505	860	215	14,614	8,351	2,088	42,442		
17	47	-	80,880	1,000	26,277.98	100,880	40,000	1,516	866	217	16,569	9,468	2,367	43,231		
18	48	-	80,880	1,000	28,197.71	100,880	40,000	1,528	873	218	18,594	10,625	2,656	44,049		
19	49	-	80,880	1,000	30,184.63	100,880	40,000	1,539	880	220	20,691	11,824	2,955	44,895		
20	50	-	80,880	1,000	32,241.09	100,880	40,000	1,551	886	222	22,862	13,065	3,266	45,769		
21	51	-	80,880	1,000	34,369.53	100,880	40,000	1,563	893	223	25,111	14,350	3,587	46,673		
22	52	-	80,880	1,000	36,572.46	100,880	40,000	1,575	900	225	27,439	15,680	3,919	47,608		
23	53	-	80,880	1,000	38,852.49	100,880	40,000	1,587	907	227	29,849	17,057	4,264	48,577		
24	54	-	80,880	1,000	41,212.33	100,880	40,000	1,599	914	228	32,343	18,483	4,620	49,581		
25	55	-	80,880	1,000	43,654.76	100,880	40,000	1,611	921	230	34,925	19,958	4,989	50,622		
26	56	-	80,880	1,000	46,182.68	100,880	40,000	1,624	928	232	37,597	21,485	5,370	51,698		
27	57	-	80,880	1,000	48,799.07	100,880	40,000	1,637	935	234	40,361	23,064	5,765	52,809		
28	58	-	80,880	1,000	51,507.04	100,880	40,000	1,649	943	236	43,221	24,699	6,174	53,952		
29	59	-	80,880	1,000	54,309.79	100,880	40,000	1,662	950	237	46,180	26,390	6,596	55,124		
30	60	-	80,880	3,600	59,810.63	100,880	40,000	1,675	957	239	49,240	28,138	7,034	53,719		
31	61	-	80,880	3,600	65,504.00	68,400	-	1,623	928	232	52,341	29,910	7,477	52,440		
32	62	-	80,880	3,600	71,396.64	64,800	-	1,576	900	225	55,487	31,708	7,926	51,109		
33	63	-	80,880	3,600	77,495.53	61,200	-	1,527	872	218	58,678	33,531	8,382	49,728		
34	64	-	80,880	3,600	83,807.87	57,600	-	1,477	844	211	61,916	35,381	8,844	48,298		
35	65	-	80,880	3,600	90,341.14	54,000	-	1,427	815	204	65,200	37,258	9,313	46,820		
36	66	-	80,880	3,600	97,103.08	50,400	-	1,376	786	197	68,532	39,162	9,789	45,296		
37	67	-	80,880	3,600	104,101.69	46,800	-	1,324	756	189	71,911	41,093	10,272	43,728		
38	68	-	80,880	3,600	111,345.25	43,200	-	1,271	726	182	75,340	43,052	10,762	42,118		
39	69	-	80,880	3,600	118,842.34	39,600	-	1,218	696	174	78,818	45,040	11,259	40,472		
40	70	-	80,880	3,600	126,601.82	36,000	-	1,165	666	166	82,348	47,057	11,763	38,795		
41	71	-	80,880	3,600	134,632.88	32,400	-	1,111	635	159	85,930	49,104	12,275	37,094		
42	72	-	80,880	3,600	142,945.03	28,800	-	1,058	605	151	89,566	51,182	12,794	35,377		
43	73	-	80,880	3,600	151,548.11	25,200	-	1,005	574	144	93,258	53,292	13,322	33,655		
44	74	-	80,880	3,600	160,452.29	21,600	-	952	544	136	97,007	55,434	13,857	31,942		
45	75	-	80,880	3,600	169,668.12	18,000	-	900	514	129	100,818	57,612	14,402	30,253		
46	76	-	80,880	3,600	179,206.51	14,400	-	849	485	121	104,692	59,826	14,955	28,608		
47	77	-	80,880	3,600	189,078.73	10,800	-	801	457	114	108,633	62,078	15,518	27,031		
48	78	-	80,880	3,600	199,296.49	7,200	-	754	431	108	112,646	64,371	16,092	25,554		
49	79	-	80,880	3,600	209,871.87	3,600	-	710	406	101	116,736	66,708	16,676	24,215		
50	80	-	80,880	3,600	220,817.38	-	-	671	383	96	120,909	69,092	17,272	23,062		
51	81	-	80,880	3,600	232,145.99	-	-	636	364	91	125,172	71,529	17,881	21,938		
52	82	-	80,880	3,600	243,871.10	-	-	603	344	86	129,530	74,019	18,503	20,847		
53	83	-	80,880	3,600	256,006.59	-	-	571	326	82	133,987	76,566	19,140	19,795		
54	84	-	80,880	3,600	268,566.82	-	-	540	309	77	138,546	79,171	19,791	18,787		
55	85	-	80,880	3,600	281,566.66	-	-	511	292	73	143,214	81,838	20,458	17,830		
56	86	-	80,880	3,600	295,021.49	-	-	483	276	69	147,993	84,570	21,141	16,932		
57	87	-	80,880	3,600	308,947.24	-	-	458	262	65	152,891	87,368	21,841	16,106		
58	88	-	80,880	3,600	323,360.40	-	-	434	248	62	157,912	90,238	22,558	15,363		
59	89	-	80,880	3,600	338,278.01	-	-	413	236	59	163,063	93,181	23,293	14,723		
60	90	-	80,880	3,600	353,717.74	-	-	395	226	56	168,350	96,202	24,049	14,213		
61	91	-	80,880	3,600	369,697.86	-	-	381	218	54	173,781	99,306	24,825	13,869		
62	92	-	80,880	3,600	386,237.29	-	-	371	212	53	179,366	102,497	25,622	13,745		
63	93	-	80,880	3,600	403,355.59	-	-	367	210	52	185,114	105,782	26,443	13,925		
64	94	-	80,880	3,600	421,073.04	-	-	371	212	53	191,038	109,168	27,290	14,536		
65	95	-	80,880	3,600	439,410.59	-	-	386	220	55	197,155	112,663	28,163	15,781		
66	96	-	80,880	3,600	458,389.97	-	-	416	238	59	203,486	116,280	29,068	17,992		
67	97	-	80,880	3,600	478,033.61	-	-	470	269	67	210,060	120,037	30,007	21,727		
68	98	-	80,880	3,600	498,364.79	-	-	561	320	80	216,923	123,959	30,987	27,959		
69	99	-	80,880	3,600	519,407.56	-	-	711	406	102	224,141	128,084	32,018	38,432		
70	100	-	80,880	60,000	597,586.82	-	-	960	549	137	231,825	132,475	33,116	-		

案例十一：



合众养老定投年金保险(分红型)利益测算表

年龄	30岁	性别	女性	保险金额	50000元	交费期限	20年							
保单年度	期末年龄	当年保费	累计保费	生存保险金	累积生存金	身故保险金	额外公共交通意外身故保险金	当年红利			累积红利			年末现金价值
								高	中	低	高	中	低	
1	31	11,030	11,030	2,500	2,500.00	61,030	100,000	85	49	12	85	49	12	1,352
2	32	11,030	22,060	3,000	5,587.50	72,060	100,000	262	150	38	349	199	50	4,447
3	33	11,030	33,090	3,000	8,783.06	83,090	100,000	430	246	62	790	451	113	7,712
4	34	11,030	44,120	3,000	12,090.47	94,120	100,000	603	345	86	1,416	809	202	11,781
5	35	11,030	55,150	3,000	15,513.64	105,150	100,000	780	446	112	2,238	1,279	320	16,071
6	36	11,030	66,180	3,000	19,056.61	116,180	100,000	961	549	137	3,265	1,866	466	20,594
7	37	11,030	77,210	3,000	22,723.59	127,210	100,000	1,147	655	164	4,510	2,577	644	25,361
8	38	11,030	88,240	3,000	26,518.92	138,240	100,000	1,337	764	191	5,982	3,418	855	30,382
9	39	11,030	99,270	3,000	30,447.08	149,270	100,000	1,532	876	219	7,693	4,396	1,099	35,671
10	40	11,030	110,300	3,000	34,512.73	160,300	100,000	1,732	990	248	9,655	5,518	1,380	41,237
11	41	11,030	121,330	3,000	38,720.68	171,330	100,000	1,936	1,107	277	11,881	6,790	1,698	47,096
12	42	11,030	132,360	3,000	43,075.90	182,360	100,000	2,146	1,226	307	14,383	8,220	2,055	53,260
13	43	11,030	143,390	3,000	47,583.56	193,390	100,000	2,361	1,349	337	17,175	9,815	2,454	59,743
14	44	11,030	154,420	3,000	52,248.98	204,420	100,000	2,580	1,475	369	20,270	11,584	2,896	66,562
15	45	11,030	165,450	3,000	57,077.70	215,450	100,000	2,806	1,603	401	23,684	13,534	3,384	73,732
16	46	11,030	176,480	3,000	62,075.41	226,480	100,000	3,036	1,735	434	27,430	15,675	3,919	81,270
17	47	11,030	187,510	3,000	67,248.05	237,510	100,000	3,273	1,870	468	31,526	18,015	4,504	89,191
18	48	11,030	198,540	3,000	72,601.74	248,540	100,000	3,515	2,008	502	35,986	20,564	5,141	97,513
19	49	11,030	209,570	3,000	78,142.80	259,570	100,000	3,762	2,150	538	40,828	23,331	5,833	106,252
20	50	11,030	220,600	2,500	83,377.79	270,600	100,000	4,016	2,295	574	46,068	26,325	6,581	115,922
21	51	-	220,600	2,500	88,796.02	270,600	100,000	4,051	2,315	579	51,501	29,430	7,357	118,402
22	52	-	220,600	2,500	94,403.88	270,600	100,000	4,087	2,336	584	57,133	32,648	8,162	120,972
23	53	-	220,600	2,500	100,208.01	270,600	100,000	4,124	2,357	589	62,971	35,984	8,996	123,637
24	54	-	220,600	2,500	106,215.29	270,600	100,000	4,161	2,378	595	69,021	39,441	9,860	126,401
25	55	-	220,600	2,500	112,432.83	270,600	100,000	4,199	2,399	600	75,290	43,024	10,756	129,265
26	56	-	220,600	2,500	118,867.98	270,600	100,000	4,237	2,421	605	81,785	46,735	11,684	132,233
27	57	-	220,600	2,500	125,528.36	270,600	100,000	4,275	2,443	611	88,514	50,580	12,645	135,301
28	58	-	220,600	2,500	132,421.85	270,600	100,000	4,315	2,466	617	95,484	54,563	13,640	138,465
29	59	-	220,600	2,500	139,556.62	270,600	100,000	4,354	2,488	622	102,702	58,688	14,672	141,724
30	60	-	220,600	9,000	153,441.10	270,600	100,000	4,393	2,510	628	110,176	62,958	15,739	138,589
31	61	-	220,600	9,000	167,811.54	171,000	-	4,274	2,442	611	117,755	67,289	16,822	135,697
32	62	-	220,600	9,000	182,684.94	162,000	-	4,160	2,378	595	125,447	71,685	17,921	132,689
33	63	-	220,600	9,000	198,078.91	153,000	-	4,045	2,312	578	133,256	76,147	19,037	129,564
34	64	-	220,600	9,000	214,011.67	144,000	-	3,928	2,244	561	141,181	80,676	20,169	126,323
35	65	-	220,600	9,000	230,502.08	135,000	-	3,808	2,176	544	149,224	85,272	21,318	122,968
36	66	-	220,600	9,000	247,569.66	126,000	-	3,687	2,107	527	157,388	89,937	22,484	119,499
37	67	-	220,600	9,000	265,234.59	117,000	-	3,563	2,036	509	165,672	94,671	23,668	115,921
38	68	-	220,600	9,000	283,517.80	108,000	-	3,438	1,965	491	174,080	99,475	24,869	112,240
39	69	-	220,600	9,000	302,440.93	99,000	-	3,312	1,892	473	182,614	104,352	26,088	108,463
40	70	-	220,600	9,000	322,026.36	90,000	-	3,184	1,819	455	191,276	109,301	27,325	104,600
41	71	-	220,600	9,000	342,297.28	81,000	-	3,055	1,746	437	200,070	114,326	28,581	100,665
42	72	-	220,600	9,000	363,277.69	72,000	-	2,926	1,672	418	208,998	119,428	29,857	96,675
43	73	-	220,600	9,000	384,992.41	63,000	-	2,797	1,599	400	218,065	124,609	31,152	92,651
44	74	-	220,600	9,000	407,467.14	54,000	-	2,669	1,525	382	227,276	129,873	32,468	88,619
45	75	-	220,600	9,000	430,728.49	45,000	-	2,542	1,453	363	236,636	135,221	33,805	84,612
46	76	-	220,600	9,000	454,803.99	36,000	-	2,417	1,381	346	246,152	140,659	35,165	80,673
47	77	-	220,600	9,000	479,722.13	27,000	-	2,296	1,312	328	255,832	146,190	36,548	76,846
48	78	-	220,600	9,000	505,512.40	18,000	-	2,178	1,245	311	265,685	151,820	37,955	73,193
49	79	-	220,600	9,000	532,205.34	9,000	-	2,067	1,181	295	275,722	157,556	39,389	69,787
50	80	-	220,600	9,000	559,832.52	-	-	1,963	1,122	281	285,956	163,404	40,851	66,725
51	81	-	220,600	9,000	588,426.66	-	-	1,869	1,068	267	296,403	169,374	42,344	63,727
52	82	-	220,600	9,000	618,021.59	-	-	1,777	1,016	254	307,072	175,470	43,868	60,808
53	83	-	220,600	9,000	648,652.35	-	-	1,689	965	241	317,973	181,700	45,425	57,985
54	84	-	220,600	9,000	680,355.18	-	-	1,604	917	229	329,116	188,067	47,017	55,277
55	85	-	220,600	9,000	713,167.61	-	-	1,524	871	218	340,513	194,580	48,645	52,705
56	86	-	220,600	9,000	747,128.48	-	-	1,448	828	207	352,177	201,244	50,311	50,297
57	87	-	220,600	9,000	782,277.98	-	-	1,378	787	197	364,119	208,069	52,017	48,086
58	88	-	220,600	9,000	818,657.71	-	-	1,313	750	188	376,355	215,061	53,765	46,112
59	89	-	220,600	9,000	856,310.72	-	-	1,256	718	180	388,902	222,230	55,558	44,430
60	90	-	220,600	9,000	895,281.60	-	-	1,206	689	173	401,775	229,586	57,397	43,112
61	91	-	220,600	9,000	935,616.46	-	-	1,167	667	167	414,995	237,141	59,286	42,260
62	92	-	220,600	9,000	977,363.03	-	-	1,141	652	163	428,585	244,907	61,227	42,016
63	93	-	220,600	9,000	1,020,570.74	-	-	1,130	646	162	442,573	252,900	63,225	42,588
64	94	-	220,600	9,000	1,065,290.71	-	-	1,141	652	163	456,990	261,139	65,285	44,288
65	95	-	220,600	9,000	1,111,575.89	-	-	1,179	674	169	471,879	269,647	67,412	47,591
66	96	-	220,600	9,000	1,159,481.05	-	-	1,258	719	180	487,293	278,455	69,614	53,254
67	97	-	220,600	9,000	1,209,062.88	-	-	1,393	796	199	503,305	287,604	71,902	62,500
68	98	-	220,600	9,000	1,260,380.08	-	-	1,614	923	231	520,018	297,155	74,289	77,377
69	99	-	220,600	9,000	1,313,493.39	-	-	1,968	1,124	281	537,586	307,194	76,799	101,428
70	100	-	220,600	150,000	1,509,465.65	-	-	2,534	1,448	362	556,247	317,857	79,465	-

案例十二：

合众养老定投年金保险(分红型)利益测算表

年龄	30岁	性别		女性	保险金额			100000元			交费期限			10年			
保单年度	期末年龄	当年保费	累计保费	生存保险金	累积生存金	身故保险金	额外公交意外身故保险金	当年红利			累积红利			年末现金价值			
								高	中	低	高	中	低				
1	31	38,250	38,250	5,000	5,000.00	138,250	200,000	521	298	74	521	298	74	8,198			
2	32	38,250	76,500	6,000	11,175.00	176,500	200,000	1,230	703	176	1,767	1,010	252	22,450			
3	33	38,250	114,750	6,000	17,566.13	214,750	200,000	1,932	1,104	276	3,752	2,144	536	37,643			
4	34	38,250	153,000	6,000	24,180.94	253,000	200,000	2,652	1,515	379	6,516	3,724	931	55,536			
5	35	38,250	191,250	6,000	31,027.27	291,250	200,000	3,389	1,937	484	10,101	5,772	1,443	74,584			
6	36	38,250	229,500	6,000	38,113.23	329,500	200,000	4,145	2,369	592	14,549	8,314	2,078	94,848			
7	37	38,250	267,750	6,000	45,447.19	367,750	200,000	4,920	2,811	703	19,905	11,375	2,843	116,391			
8	38	38,250	306,000	6,000	53,037.84	406,000	200,000	5,713	3,265	816	26,215	14,981	3,745	139,276			
9	39	38,250	344,250	6,000	60,894.17	444,250	200,000	6,527	3,730	932	33,529	19,161	4,789	163,572			
10	40	38,250	382,500	5,000	68,025.46	482,500	200,000	7,360	4,206	1,051	41,895	23,941	5,984	190,350			
11	41	-	382,500	5,000	75,406.35	482,500	200,000	7,418	4,239	1,060	50,569	28,899	7,223	193,694			
12	42	-	382,500	5,000	83,045.58	482,500	200,000	7,477	4,273	1,068	59,564	34,039	8,508	197,176			
13	43	-	382,500	5,000	90,952.17	482,500	200,000	7,538	4,307	1,077	68,888	39,367	9,840	200,803			
14	44	-	382,500	5,000	99,135.50	482,500	200,000	7,600	4,343	1,086	78,555	44,891	11,221	204,581			
15	45	-	382,500	5,000	107,605.24	482,500	200,000	7,663	4,379	1,095	88,575	50,616	12,653	208,519			
16	46	-	382,500	5,000	116,371.42	482,500	200,000	7,728	4,416	1,104	98,960	56,551	14,137	212,621			
17	47	-	382,500	5,000	125,444.42	482,500	200,000	7,794	4,454	1,113	109,723	62,701	15,674	216,892			
18	48	-	382,500	5,000	134,834.98	482,500	200,000	7,862	4,492	1,123	120,876	69,075	17,267	221,341			
19	49	-	382,500	5,000	144,554.20	482,500	200,000	7,931	4,532	1,133	132,434	75,679	18,918	225,966			
20	50	-	382,500	5,000	154,613.60	482,500	200,000	8,001	4,572	1,143	144,408	82,521	20,628	230,771			
21	51	-	382,500	5,000	165,025.07	482,500	200,000	8,073	4,613	1,153	156,813	89,610	22,400	235,763			
22	52	-	382,500	5,000	175,800.95	482,500	200,000	8,146	4,655	1,164	169,663	96,953	24,236	240,949			
23	53	-	382,500	5,000	186,953.98	482,500	200,000	8,221	4,698	1,174	182,974	104,560	26,137	246,336			
24	54	-	382,500	5,000	198,497.37	482,500	200,000	8,297	4,741	1,185	196,761	112,437	28,107	251,933			
25	55	-	382,500	5,000	210,444.78	482,500	200,000	8,374	4,785	1,196	211,037	120,596	30,146	257,747			
26	56	-	382,500	5,000	222,810.35	482,500	200,000	8,453	4,830	1,208	225,821	129,043	32,258	263,784			
27	57	-	382,500	5,000	235,608.71	482,500	200,000	8,533	4,876	1,219	241,129	137,791	34,445	270,045			
28	58	-	382,500	5,000	248,855.02	482,500	200,000	8,614	4,923	1,231	256,977	146,847	36,709	276,525			
29	59	-	382,500	5,000	262,564.94	482,500	200,000	8,697	4,970	1,242	273,383	156,223	39,052	283,229			
30	60	-	382,500	18,000	289,754.72	482,500	200,000	8,780	5,017	1,254	290,365	165,927	41,478	277,177			
31	61	-	382,500	18,000	317,896.13	342,000	-	8,547	4,884	1,221	307,623	175,788	43,943	271,393			
32	62	-	382,500	18,000	347,022.49	324,000	-	8,320	4,755	1,189	325,171	185,817	46,451	265,377			
33	63	-	382,500	18,000	377,168.28	306,000	-	8,090	4,623	1,156	343,017	196,015	49,000	259,128			
34	64	-	382,500	18,000	408,369.17	288,000	-	7,855	4,488	1,122	361,162	206,383	51,592	252,646			
35	65	-	382,500	18,000	440,662.09	270,000	-	7,616	4,352	1,088	379,613	216,926	54,228	245,935			
36	66	-	382,500	18,000	474,085.27	252,000	-	7,373	4,213	1,053	398,374	227,647	56,908	238,997			
37	67	-	382,500	18,000	508,678.25	234,000	-	7,126	4,072	1,018	417,452	238,549	59,633	231,841			
38	68	-	382,500	18,000	544,481.99	216,000	-	6,876	3,929	982	436,851	249,634	62,404	224,479			
39	69	-	382,500	18,000	581,538.86	198,000	-	6,623	3,784	946	456,580	260,907	65,222	216,925			
40	70	-	382,500	18,000	619,892.72	180,000	-	6,367	3,638	910	476,644	272,372	68,089	209,200			
41	71	-	382,500	18,000	659,588.96	162,000	-	6,110	3,492	873	497,053	284,035	71,005	201,330			
42	72	-	382,500	18,000	700,674.58	144,000	-	5,852	3,344	836	517,817	295,901	73,971	193,350			
43	73	-	382,500	18,000	743,198.19	126,000	-	5,594	3,197	799	538,945	307,975	76,989	185,301			
44	74	-	382,500	18,000	787,210.12	108,000	-	5,338	3,050	763	560,452	320,264	80,061	177,237			
45	75	-	382,500	18,000	832,762.48	90,000	-	5,084	2,905	726	582,349	332,777	83,189	169,224			
46	76	-	382,500	18,000	879,909.17	72,000	-	4,834	2,762	691	604,654	345,522	86,376	161,345			
47	77	-	382,500	18,000	928,705.99	54,000	-	4,591	2,623	656	627,384	358,511	89,623	153,692			
48	78	-	382,500	18,000	979,210.70	36,000	-	4,356	2,489	622	650,562	371,755	92,934	146,385			
49	79	-	382,500	18,000	1,031,483.07	18,000	-	4,133	2,362	590	674,212	385,270	96,312	139,574			
50	80	-	382,500	18,000	1,085,584.98	-	-	3,925	2,243	561	698,363	399,071	99,762	133,449			
51	81	-	382,500	18,000	1,141,580.45	-	-	3,737	2,135	534	723,051	413,178	103,289	127,453			
52	82	-	382,500	18,000	1,199,535.77	-	-	3,554	2,031	508	748,297	427,604	106,896	121,615			
53	83	-	382,500	18,000	1,259,519.52	-	-	3,377	1,930	482	774,123	442,362	110,585	115,969			
54	84	-	382,500	18,000	1,321,602.70	-	-	3,208	1,833	458	800,554	457,466	114,360	110,553			
55	85	-	382,500	18,000	1,385,858.80	-	-	3,047	1,741	435	827,618	472,931	118,226	105,410			
56	86	-	382,500	18,000	1,452,363.86	-	-	2,896	1,655	414	855,342	488,774	122,187	100,594			
57	87	-	382,500	18,000	1,521,196.59	-	-	2,755	1,574	394	883,758	505,011	126,246	96,171			
58	88	-	382,500	18,000	1,592,438.47	-	-	2,625	1,500	375	912,895	521,662	130,409	92,223			
59	89	-	382,500	18,000	1,666,173.82	-	-	2,511	1,435	359	942,793	538,747	134,680	88,859			
60	90	-	382,500	18,000	1,742,489.90	-	-	2,412	1,378	345	973,489	556,287	139,066	86,224			
61	91	-	382,500	18,000	1,821,477.05	-	-	2,334	1,334	333	1,005,028	574,310	143,570	84,520			
62	92	-	382,500	18,000	1,903,228.74	-	-	2,281	1,304	326	1,037,460	592,843	148,204	84,032			
63	93	-	382,500	18,000	1,987,841.75	-	-	2,260	1,292	323	1,070,843	611,920	152,973	85,176			
64	94	-	382,500	18,000	2,075,416.21	-	-	2,281	1,303	326	1,105,250	631,581	157,888	88,575			
65	95	-	382,500	18,000	2,166,055.78	-	-	2,358	1,348	337	1,140,765	651,876	162,962	95,182			
66	96	-	382,500	18,000	2,259,867.73	-	-	2,515	1,437	359	1,177,503	672,869	168,209	106,508			
67	97	-	382,500	18,000	2,356,963.10	-	-	2,786	1,592	398	1,215,614	694,648	173,654	124,999			
68	98	-	382,500	18,000	2,457,456.81	-	-	3,228	1,845	461	1,255,311	717,332	179,324	154,753			
69	99	-	382,500	18,000	2,561,467.80	-	-	3,935	2,248	562	1,296,905	741,100	185,266	202,856			
70	100	-	382,500	300,000	2,951,119.17	-	-	5,067	2,895	724	1,340,879	766,228	191,548	-			

案例十三：

合众养老定投年金保险(分红型)利益测算表

年龄	30岁	性别	女性	保险金额		500000元	交费期限		10年					
保单年度	期末年龄	当年保费	累计保费	生存保险金	累积生存金	身故保险金	额外公交意外 身故保险金	当年红利			累积红利			年末现金价值
								高	中	低	高	中	低	
1	31	191,250	191,250	25,000	25,000.00	691,250	1,000,000	2,605	1,490	370	2,605	1,490	370	40,990
2	32	191,250	382,500	30,000	55,875.00	882,500	1,000,000	6,150	3,515	880	8,833	5,050	1,261	112,250
3	33	191,250	573,750	30,000	87,830.63	1,073,750	1,000,000	9,660	5,520	1,380	18,758	10,721	2,679	188,215
4	34	191,250	765,000	30,000	120,904.70	1,265,000	1,000,000	13,260	7,575	1,895	32,581	18,618	4,654	277,680
5	35	191,250	956,250	30,000	155,136.36	1,456,250	1,000,000	16,945	9,685	2,420	50,503	28,861	7,214	372,920
6	36	191,250	1,147,500	30,000	190,566.13	1,647,500	1,000,000	20,725	11,845	2,960	72,743	41,572	10,390	474,240
7	37	191,250	1,338,750	30,000	227,235.95	1,838,750	1,000,000	24,600	14,055	3,515	99,526	56,874	14,217	581,955
8	38	191,250	1,530,000	30,000	265,189.21	2,030,000	1,000,000	28,565	16,325	4,080	131,076	74,906	18,724	696,380
9	39	191,250	1,721,250	30,000	304,470.83	2,221,250	1,000,000	32,635	18,650	4,660	167,644	95,803	23,945	817,860
10	40	191,250	1,912,500	25,000	340,127.31	2,412,500	1,000,000	36,800	21,030	5,255	209,473	119,707	29,919	951,750
11	41	-	1,912,500	25,000	377,031.76	2,412,500	1,000,000	37,090	21,195	5,300	252,847	144,493	36,116	968,470
12	42	-	1,912,500	25,000	415,227.88	2,412,500	1,000,000	37,385	21,365	5,340	297,818	170,193	42,540	985,880
13	43	-	1,912,500	25,000	454,760.85	2,412,500	1,000,000	37,690	21,535	5,385	344,442	196,834	49,201	1,004,015
14	44	-	1,912,500	25,000	495,677.48	2,412,500	1,000,000	38,000	21,715	5,430	392,776	224,454	56,107	1,022,905
15	45	-	1,912,500	25,000	538,026.19	2,412,500	1,000,000	38,315	21,895	5,475	442,874	253,082	63,265	1,042,595
16	46	-	1,912,500	25,000	581,857.11	2,412,500	1,000,000	38,640	22,080	5,520	494,800	282,755	70,683	1,063,105
17	47	-	1,912,500	25,000	627,222.11	2,412,500	1,000,000	38,970	22,270	5,565	548,614	313,507	78,369	1,084,460
18	48	-	1,912,500	25,000	674,174.88	2,412,500	1,000,000	39,310	22,460	5,615	604,382	345,373	86,335	1,106,705
19	49	-	1,912,500	25,000	722,771.00	2,412,500	1,000,000	39,655	22,660	5,665	662,169	378,394	94,590	1,129,830
20	50	-	1,912,500	25,000	773,067.99	2,412,500	1,000,000	40,005	22,860	5,715	722,039	412,606	103,142	1,153,855
21	51	-	1,912,500	25,000	825,125.37	2,412,500	1,000,000	40,365	23,065	5,765	784,065	448,049	112,002	1,178,815
22	52	-	1,912,500	25,000	879,004.76	2,412,500	1,000,000	40,730	23,275	5,820	848,317	484,765	121,182	1,204,745
23	53	-	1,912,500	25,000	934,769.92	2,412,500	1,000,000	41,105	23,490	5,870	914,872	522,798	130,687	1,231,680
24	54	-	1,912,500	25,000	992,486.87	2,412,500	1,000,000	41,485	23,705	5,925	983,803	562,187	140,533	1,259,665
25	55	-	1,912,500	25,000	1,052,223.91	2,412,500	1,000,000	41,870	23,925	5,980	1,055,187	602,978	150,729	1,288,735
26	56	-	1,912,500	25,000	1,114,051.75	2,412,500	1,000,000	42,265	24,150	6,040	1,129,107	645,217	161,291	1,318,920
27	57	-	1,912,500	25,000	1,178,043.56	2,412,500	1,000,000	42,665	24,380	6,095	1,205,646	688,954	172,224	1,350,225
28	58	-	1,912,500	25,000	1,244,275.08	2,412,500	1,000,000	43,070	24,615	6,155	1,284,885	734,237	183,546	1,382,625
29	59	-	1,912,500	25,000	1,312,824.71	2,412,500	1,000,000	43,485	24,850	6,210	1,366,917	781,114	195,262	1,416,145
30	60	-	1,912,500	90,000	1,448,773.58	2,412,500	1,000,000	43,900	25,085	6,270	1,451,824	829,633	207,390	1,385,885
31	61	-	1,912,500	90,000	1,589,480.65	1,710,000	-	42,735	24,420	6,105	1,538,114	878,942	219,717	1,356,965
32	62	-	1,912,500	90,000	1,735,112.47	1,620,000	-	41,600	23,775	5,945	1,625,857	929,085	232,253	1,326,885
33	63	-	1,912,500	90,000	1,885,841.41	1,530,000	-	40,450	23,115	5,780	1,715,083	980,072	245,001	1,295,640
34	64	-	1,912,500	90,000	2,041,845.86	1,440,000	-	39,275	22,440	5,610	1,805,810	1,031,915	257,961	1,263,230
35	65	-	1,912,500	90,000	2,203,310.46	1,350,000	-	38,080	21,760	5,440	1,898,065	1,084,632	271,140	1,229,675
36	66	-	1,912,500	90,000	2,370,426.33	1,260,000	-	36,865	21,065	5,265	1,991,872	1,138,236	284,539	1,194,985
37	67	-	1,912,500	90,000	2,543,391.25	1,170,000	-	35,630	20,360	5,090	2,087,258	1,192,743	298,165	1,159,205
38	68	-	1,912,500	90,000	2,722,409.95	1,080,000	-	34,380	19,645	4,910	2,184,256	1,248,170	312,020	1,122,395
39	69	-	1,912,500	90,000	2,907,694.29	990,000	-	33,115	18,920	4,730	2,282,898	1,304,536	326,111	1,084,625
40	70	-	1,912,500	90,000	3,099,463.59	900,000	-	31,835	18,190	4,550	2,383,220	1,361,862	340,444	1,046,000
41	71	-	1,912,500	90,000	3,297,944.82	810,000	-	30,550	17,460	4,365	2,485,267	1,420,177	355,023	1,006,650
42	72	-	1,912,500	90,000	3,503,372.89	720,000	-	29,260	16,720	4,180	2,589,085	1,479,503	369,853	966,750
43	73	-	1,912,500	90,000	3,715,990.94	630,000	-	27,970	15,985	3,995	2,694,727	1,539,873	384,944	926,505
44	74	-	1,912,500	90,000	3,936,050.62	540,000	-	26,690	15,250	3,815	2,802,259	1,601,319	400,307	886,185
45	75	-	1,912,500	90,000	4,163,812.39	450,000	-	25,420	14,525	3,630	2,911,747	1,663,884	415,946	846,120
46	76	-	1,912,500	90,000	4,399,545.83	360,000	-	24,170	13,810	3,455	3,023,269	1,727,610	431,880	806,725
47	77	-	1,912,500	90,000	4,643,529.93	270,000	-	22,955	13,115	3,280	3,136,922	1,792,553	448,116	768,460
48	78	-	1,912,500	90,000	4,896,053.48	180,000	-	21,780	12,445	3,110	3,252,810	1,858,775	464,670	731,925
49	79	-	1,912,500	90,000	5,157,415.35	90,000	-	20,665	11,810	2,950	3,371,059	1,926,348	481,560	697,870
50	80	-	1,912,500	90,000	5,427,924.89	-	-	19,625	11,215	2,805	3,491,816	1,995,354	498,811	667,245
51	81	-	1,912,500	90,000	5,707,902.26	-	-	18,685	10,675	2,670	3,615,256	2,065,889	516,446	637,265
52	82	-	1,912,500	90,000	5,997,678.84	-	-	17,770	10,155	2,540	3,741,483	2,138,021	534,479	608,075
53	83	-	1,912,500	90,000	6,297,597.60	-	-	16,885	9,650	2,410	3,870,613	2,211,812	552,924	579,845
54	84	-	1,912,500	90,000	6,608,013.51	-	-	16,040	9,165	2,290	4,002,771	2,287,331	571,801	552,765
55	85	-	1,912,500	90,000	6,929,293.99	-	-	15,235	8,705	2,175	4,138,089	2,364,656	591,130	527,050
56	86	-	1,912,500	90,000	7,261,819.28	-	-	14,480	8,275	2,070	4,276,712	2,443,871	610,934	502,970
57	87	-	1,912,500	90,000	7,605,982.95	-	-	13,775	7,870	1,970	4,418,788	2,525,057	631,232	480,855
58	88	-	1,912,500	90,000	7,962,192.35	-	-	13,125	7,500	1,875	4,564,477	2,608,308	652,044	461,115
59	89	-	1,912,500	90,000	8,330,869.09	-	-	12,555	7,175	1,795	4,713,966	2,693,733	673,401	444,295
60	90	-	1,912,500	90,000	8,712,449.50	-	-	12,060	6,890	1,725	4,867,445	2,781,435	695,328	431,120
61	91	-	1,912,500	90,000	9,107,385.24	-	-	11,670	6,670	1,665	5,025,139	2,871,548	717,852	422,600
62	92	-	1,912,500	90,000	9,516,143.72	-	-	11,405	6,520	1,630	5,187,298	2,964,214	741,018	420,160
63	93	-	1,91											

案例十四：

合众养老定投年金保险(分红型)利益测算表

年龄	40岁	性别	男性	保险金额	50000元	交费期限	10年							
保单年度	期末年龄	当年保费	累计保费	生存保险金	累积生存金	身故保险金	额外公意外身故保险金	当年红利			累积红利			年末现金价值
								高	中	低	高	中	低	
1	41	20,075	20,075	2,500	2,500.00	70,075	100,000	276	158	40	276	158	40	5,062
2	42	20,075	40,150	3,000	5,587.50	90,150	100,000	650	371	93	933	533	134	13,715
3	43	20,075	60,225	3,000	8,783.06	110,225	100,000	1,020	583	146	1,981	1,132	283	22,926
4	44	20,075	80,300	3,000	12,090.47	130,300	100,000	1,400	800	200	3,440	1,966	492	33,709
5	45	20,075	100,375	3,000	15,513.64	150,375	100,000	1,788	1,022	256	5,331	3,047	762	45,172
6	46	20,075	120,450	3,000	19,056.61	170,450	100,000	2,186	1,249	313	7,677	4,387	1,097	57,348
7	47	20,075	140,525	3,000	22,723.59	190,525	100,000	2,594	1,482	371	10,501	6,001	1,501	70,271
8	48	20,075	160,600	3,000	26,518.92	210,600	100,000	3,011	1,721	430	13,827	7,901	1,976	83,977
9	49	20,075	180,675	3,000	30,447.08	230,675	100,000	3,439	1,965	491	17,681	10,103	2,526	98,501
10	50	20,075	200,750	2,500	34,012.73	250,750	100,000	3,876	2,215	554	22,087	12,621	3,155	114,380
11	51	-	200,750	2,500	37,703.18	250,750	100,000	3,906	2,232	558	26,655	15,232	3,808	116,640
12	52	-	200,750	2,500	41,522.79	250,750	100,000	3,936	2,249	562	31,390	17,938	4,484	118,980
13	53	-	200,750	2,500	45,476.09	250,750	100,000	3,966	2,266	567	36,298	20,742	5,185	121,406
14	54	-	200,750	2,500	49,567.75	250,750	100,000	3,997	2,284	571	41,383	23,648	5,912	123,920
15	55	-	200,750	2,500	53,802.62	250,750	100,000	4,028	2,302	576	46,652	26,659	6,665	126,524
16	56	-	200,750	2,500	58,185.71	250,750	100,000	4,059	2,320	580	52,111	29,779	7,445	129,219
17	57	-	200,750	2,500	62,722.21	250,750	100,000	4,091	2,338	585	57,765	33,009	8,252	132,001
18	58	-	200,750	2,500	67,417.49	250,750	100,000	4,123	2,356	589	63,621	36,356	9,089	134,864
19	59	-	200,750	2,500	72,277.10	250,750	100,000	4,155	2,375	594	69,685	39,821	9,955	137,801
20	60	-	200,750	9,000	83,806.80	250,750	100,000	4,187	2,393	598	75,962	43,408	10,852	134,299
21	61	-	200,750	9,000	95,740.04	171,000	-	4,059	2,319	580	82,299	47,029	11,757	131,099
22	62	-	200,750	9,000	108,090.94	162,000	-	3,939	2,251	563	88,707	50,691	12,673	127,772
23	63	-	200,750	9,000	120,874.12	153,000	-	3,817	2,181	546	95,185	54,393	13,598	124,320
24	64	-	200,750	9,000	134,104.72	144,000	-	3,693	2,111	528	101,734	58,135	14,534	120,746
25	65	-	200,750	9,000	147,798.38	135,000	-	3,567	2,039	510	108,353	61,918	15,479	117,051
26	66	-	200,750	9,000	161,971.32	126,000	-	3,439	1,965	492	115,043	65,740	16,435	113,240
27	67	-	200,750	9,000	176,640.32	117,000	-	3,310	1,891	473	121,803	69,603	17,401	109,319
28	68	-	200,750	9,000	191,822.73	108,000	-	3,178	1,816	454	128,635	73,508	18,377	105,296
29	69	-	200,750	9,000	207,536.53	99,000	-	3,046	1,741	435	135,541	77,453	19,363	101,181
30	70	-	200,750	9,000	223,800.30	90,000	-	2,913	1,665	416	142,519	81,441	20,360	96,988
31	71	-	200,750	9,000	240,633.32	81,000	-	2,779	1,588	397	149,573	85,473	21,368	92,735
32	72	-	200,750	9,000	258,055.48	72,000	-	2,645	1,512	378	156,706	89,548	22,387	88,442
33	73	-	200,750	9,000	276,087.42	63,000	-	2,512	1,436	359	163,919	93,670	23,418	84,138
34	74	-	200,750	9,000	294,750.48	54,000	-	2,380	1,360	340	171,216	97,840	24,460	79,855
35	75	-	200,750	9,000	314,066.75	45,000	-	2,251	1,286	322	178,603	102,062	25,516	75,633
36	76	-	200,750	9,000	334,059.09	36,000	-	2,124	1,214	304	186,085	106,337	26,585	71,520
37	77	-	200,750	9,000	354,751.15	27,000	-	2,002	1,144	286	193,669	110,670	27,668	67,579
38	78	-	200,750	9,000	376,167.45	18,000	-	1,885	1,077	270	201,364	115,068	28,768	63,886
39	79	-	200,750	9,000	398,333.31	9,000	-	1,776	1,015	254	209,181	119,535	29,884	60,538
40	80	-	200,750	9,000	421,274.97	-	-	1,677	958	240	217,133	124,079	31,020	57,656
41	81	-	200,750	9,000	445,019.60	-	-	1,591	909	227	225,238	128,710	32,178	54,846
42	82	-	200,750	9,000	469,595.28	-	-	1,507	861	216	233,502	133,432	33,359	52,119
43	83	-	200,750	9,000	495,031.12	-	-	1,427	816	204	241,934	138,251	34,564	49,488
44	84	-	200,750	9,000	521,357.21	-	-	1,350	772	193	250,542	143,170	35,793	46,967
45	85	-	200,750	9,000	548,604.71	-	-	1,277	730	183	259,335	148,194	37,050	44,575
46	86	-	200,750	9,000	576,805.87	-	-	1,209	691	173	268,324	153,331	38,334	42,331
47	87	-	200,750	9,000	605,994.08	-	-	1,145	654	164	277,518	158,585	39,647	40,264
48	88	-	200,750	9,000	636,203.87	-	-	1,086	621	155	286,929	163,963	40,992	38,408
49	89	-	200,750	9,000	667,471.01	-	-	1,034	591	148	296,570	169,472	42,369	36,809
50	90	-	200,750	9,000	699,832.49	-	-	989	565	141	306,456	175,121	43,781	35,533
51	91	-	200,750	9,000	733,326.63	-	-	953	545	136	316,602	180,919	45,230	34,672
52	92	-	200,750	9,000	767,993.06	-	-	928	530	133	327,028	186,877	46,720	34,363
53	93	-	200,750	9,000	803,872.82	-	-	918	525	131	337,757	193,008	48,252	34,813
54	94	-	200,750	9,000	841,008.37	-	-	927	530	133	348,816	199,328	49,833	36,341
55	95	-	200,750	9,000	879,443.66	-	-	964	551	138	360,245	205,858	51,465	39,453
56	96	-	200,750	9,000	919,224.19	-	-	1,040	595	149	372,092	212,629	53,157	44,979
57	97	-	200,750	9,000	960,397.03	-	-	1,175	672	168	384,430	219,679	54,920	54,319
58	98	-	200,750	9,000	1,003,010.93	-	-	1,402	801	201	397,365	227,070	56,768	69,898
59	99	-	200,750	9,000	1,047,116.31	-	-	1,777	1,016	254	411,063	234,898	58,725	96,081
60	100	-	200,750	150,000	1,233,765.38	-	-	2,400	1,372	343	425,795	243,316	60,830	-

案例十五：

合众养老定投年金保险(分红型)利益测算表

年龄	40岁	性别	男性	保险金额	50000元	交费期限	5年							
保单年度	期末年龄	当年保费	累计保费	生存保险金	累积生存金	身故保险金	额外公共交通意外身故保险金	当年红利			累积红利			年末现金价值
								高	中	低	高	中	低	
1	41	37,190	37,190	2,500	2,500.00	87,190	100,000	627	358	90	627	358	90	13,240
2	42	37,190	74,380	3,000	5,587.50	124,380	100,000	1,381	789	198	2,027	1,158	290	32,712
3	43	37,190	111,570	3,000	8,783.06	161,570	100,000	2,142	1,224	306	4,229	2,416	604	53,851
4	44	37,190	148,760	3,000	12,090.47	198,760	100,000	2,921	1,669	418	7,277	4,158	1,040	77,545
5	45	37,190	185,950	2,500	15,013.64	235,950	100,000	3,719	2,125	532	11,214	6,408	1,603	103,660
6	46	-	185,950	2,500	18,039.11	235,950	100,000	3,747	2,141	536	15,298	8,741	2,186	105,567
7	47	-	185,950	2,500	21,170.48	235,950	100,000	3,775	2,158	540	19,532	11,161	2,791	107,546
8	48	-	185,950	2,500	24,411.45	235,950	100,000	3,804	2,174	544	23,922	13,669	3,419	109,600
9	49	-	185,950	2,500	27,765.85	235,950	100,000	3,834	2,191	548	28,473	16,270	4,069	111,727
10	50	-	185,950	2,500	31,237.65	235,950	100,000	3,863	2,208	552	33,190	18,965	4,743	113,929
11	51	-	185,950	2,500	34,830.97	235,950	100,000	3,894	2,225	556	38,079	21,759	5,441	116,209
12	52	-	185,950	2,500	38,550.06	235,950	100,000	3,924	2,242	561	43,146	24,654	6,165	118,572
13	53	-	185,950	2,500	42,399.31	235,950	100,000	3,955	2,260	565	48,395	27,653	6,915	121,024
14	54	-	185,950	2,500	46,383.28	235,950	100,000	3,987	2,278	570	53,833	30,761	7,692	123,570
15	55	-	185,950	2,500	50,506.70	235,950	100,000	4,019	2,297	574	59,467	33,980	8,496	126,211
16	56	-	185,950	2,500	54,774.43	235,950	100,000	4,051	2,315	579	65,302	37,315	9,330	128,949
17	57	-	185,950	2,500	59,191.54	235,950	100,000	4,084	2,334	584	71,345	40,768	10,193	131,781
18	58	-	185,950	2,500	63,763.24	235,950	100,000	4,118	2,353	588	77,603	44,344	11,087	134,705
19	59	-	185,950	2,500	68,494.96	235,950	100,000	4,151	2,372	593	84,082	48,047	12,013	137,713
20	60	-	185,950	9,000	79,892.28	235,950	100,000	4,185	2,391	598	90,789	51,879	12,971	134,299
21	61	-	185,950	9,000	91,688.51	171,000	-	4,059	2,319	580	97,571	55,754	13,940	131,099
22	62	-	185,950	9,000	103,897.61	162,000	-	3,939	2,251	563	104,437	59,678	14,921	127,772
23	63	-	185,950	9,000	116,534.02	153,000	-	3,817	2,181	546	111,387	63,649	15,914	124,320
24	64	-	185,950	9,000	129,612.71	144,000	-	3,693	2,111	528	118,422	67,669	16,919	120,746
25	65	-	185,950	9,000	143,149.16	135,000	-	3,567	2,039	510	125,541	71,738	17,936	117,051
26	66	-	185,950	9,000	157,159.38	126,000	-	3,439	1,965	492	132,747	75,855	18,965	113,240
27	67	-	185,950	9,000	171,659.96	117,000	-	3,310	1,891	473	140,038	80,022	20,007	109,319
28	68	-	185,950	9,000	186,668.06	108,000	-	3,178	1,816	454	147,418	84,238	21,062	105,296
29	69	-	185,950	9,000	202,201.44	99,000	-	3,046	1,741	435	154,886	88,506	22,129	101,181
30	70	-	185,950	9,000	218,278.49	90,000	-	2,913	1,665	416	162,445	92,826	23,208	96,988
31	71	-	185,950	9,000	234,918.24	81,000	-	2,779	1,588	397	170,097	97,199	24,302	92,735
32	72	-	185,950	9,000	252,140.37	72,000	-	2,645	1,512	378	177,845	101,626	25,409	88,442
33	73	-	185,950	9,000	269,965.29	63,000	-	2,512	1,436	359	185,692	106,110	26,530	84,138
34	74	-	185,950	9,000	288,414.07	54,000	-	2,380	1,360	340	193,643	110,654	27,666	79,855
35	75	-	185,950	9,000	307,508.57	45,000	-	2,251	1,286	322	201,703	115,259	28,817	75,633
36	76	-	185,950	9,000	327,271.37	36,000	-	2,124	1,214	304	209,877	119,930	29,985	71,520
37	77	-	185,950	9,000	347,725.86	27,000	-	2,002	1,144	286	218,175	124,672	31,171	67,579
38	78	-	185,950	9,000	368,896.27	18,000	-	1,885	1,077	270	226,606	129,489	32,375	63,886
39	79	-	185,950	9,000	390,807.64	9,000	-	1,776	1,015	254	235,180	134,389	33,600	60,538
40	80	-	185,950	9,000	413,485.91	-	-	1,677	958	240	243,912	139,378	34,848	57,656
41	81	-	185,950	9,000	436,957.91	-	-	1,591	909	227	252,820	144,469	36,120	54,846
42	82	-	185,950	9,000	461,251.44	-	-	1,507	861	216	261,912	149,664	37,419	52,119
43	83	-	185,950	9,000	486,395.24	-	-	1,427	816	204	271,196	154,969	38,746	49,488
44	84	-	185,950	9,000	512,419.07	-	-	1,350	772	193	280,682	160,390	40,101	46,967
45	85	-	185,950	9,000	539,353.74	-	-	1,277	730	183	290,379	165,931	41,487	44,575
46	86	-	185,950	9,000	567,231.12	-	-	1,209	691	173	300,299	171,599	42,904	42,331
47	87	-	185,950	9,000	596,084.21	-	-	1,145	654	164	310,453	177,401	44,355	40,264
48	88	-	185,950	9,000	625,947.16	-	-	1,086	621	155	320,852	183,344	45,840	38,408
49	89	-	185,950	9,000	656,855.31	-	-	1,034	591	148	331,511	189,435	47,363	36,809
50	90	-	185,950	9,000	688,845.24	-	-	989	565	141	342,445	195,683	48,925	35,533
51	91	-	185,950	9,000	721,954.83	-	-	953	545	136	353,670	202,098	50,528	34,672
52	92	-	185,950	9,000	756,223.25	-	-	928	530	133	365,208	208,691	52,177	34,363
53	93	-	185,950	9,000	791,691.06	-	-	918	525	131	377,082	215,476	53,873	34,813
54	94	-	185,950	9,000	828,400.25	-	-	927	530	133	389,322	222,470	55,622	36,341
55	95	-	185,950	9,000	866,394.26	-	-	964	551	138	401,965	229,695	57,428	39,453
56	96	-	185,950	9,000	905,718.05	-	-	1,040	595	149	415,064	237,180	59,299	44,979
57	97	-	185,950	9,000	946,418.19	-	-	1,175	672	168	428,691	244,967	61,246	54,319
58	98	-	185,950	9,000	988,542.82	-	-	1,402	801	201	442,954	253,117	63,284	68,898
59	99	-	185,950	9,000	1,032,141.82	-	-	1,777	1,016	254	458,020	261,726	65,437	96,081
60	100	-	185,950	150,000	1,218,266.79	-	-	2,400	1,372	343	474,160	270,949	67,743	-

案例十六：

合众养老定投年金保险(分红型)利益测算表

年龄	40岁	性别		男性	保险金额				100000元	交费期限			20年	
保单年度	期末年龄	当年保费	累计保费	生存保险金	累积生存金	身故保险金	额外公交意外身故保险金	当年红利			累积红利			年末现金价值
								高	中	低	高	中	低	
1	41	23,120	23,120	5,000	5,000.00	123,120	200,000	182	104	26	182	104	26	3,702
2	42	23,120	46,240	6,000	11,175.00	146,240	200,000	555	317	79	742	424	106	11,575
3	43	23,120	69,360	6,000	17,566.13	169,360	200,000	913	522	130	1,678	959	239	19,860
4	44	23,120	92,480	6,000	24,180.94	192,480	200,000	1,279	731	183	3,007	1,719	429	30,008
5	45	23,120	115,600	6,000	31,027.27	215,600	200,000	1,653	945	236	4,750	2,715	678	40,685
6	46	23,120	138,720	6,000	38,113.23	238,720	200,000	2,036	1,164	291	6,929	3,961	989	51,913
7	47	23,120	161,840	6,000	45,447.19	261,840	200,000	2,428	1,388	347	9,565	5,467	1,366	63,714
8	48	23,120	184,960	6,000	53,037.84	284,960	200,000	2,829	1,617	404	12,681	7,248	1,811	76,114
9	49	23,120	208,080	6,000	60,894.17	308,080	200,000	3,239	1,851	463	16,300	9,317	2,328	89,131
10	50	23,120	231,200	6,000	69,025.46	331,200	200,000	3,658	2,091	523	20,447	11,687	2,921	102,786
11	51	23,120	254,320	6,000	77,441.35	354,320	200,000	4,087	2,335	584	25,147	14,373	3,593	117,106
12	52	23,120	277,440	6,000	86,151.80	377,440	200,000	4,525	2,585	646	30,427	17,389	4,347	132,122
13	53	23,120	300,560	6,000	95,167.11	400,560	200,000	4,972	2,841	710	36,312	20,752	5,187	147,868
14	54	23,120	323,680	6,000	104,497.96	423,680	200,000	5,429	3,102	776	42,830	24,476	6,119	164,375
15	55	23,120	346,800	6,000	114,155.39	446,800	200,000	5,896	3,369	842	50,011	28,580	7,144	181,671
16	56	23,120	369,920	6,000	124,150.83	469,920	200,000	6,374	3,642	911	57,885	33,079	8,269	199,781
17	57	23,120	393,040	6,000	134,496.11	493,040	200,000	6,861	3,921	980	66,483	37,993	9,498	218,722
18	58	23,120	416,160	6,000	145,203.47	516,160	200,000	7,359	4,205	1,051	75,836	43,337	10,834	238,506
19	59	23,120	439,280	6,000	156,285.59	539,280	200,000	7,866	4,495	1,124	85,977	49,132	12,283	259,134
20	60	23,120	462,400	18,000	179,755.59	562,400	200,000	8,382	4,790	1,197	96,939	55,396	13,848	268,597
21	61	-	462,400	18,000	204,047.04	342,000	-	8,117	4,638	1,160	107,964	61,696	15,423	262,198
22	62	-	462,400	18,000	229,188.68	324,000	-	7,878	4,502	1,125	119,081	68,049	17,011	255,544
23	63	-	462,400	18,000	255,210.29	306,000	-	7,634	4,362	1,091	130,287	74,453	18,612	248,640
24	64	-	462,400	18,000	282,142.65	288,000	-	7,386	4,221	1,055	141,582	80,907	20,226	241,491
25	65	-	462,400	18,000	310,017.64	270,000	-	7,134	4,077	1,019	152,963	87,411	21,852	234,102
26	66	-	462,400	18,000	338,868.26	252,000	-	6,878	3,930	983	164,430	93,964	23,490	226,480
27	67	-	462,400	18,000	368,728.64	234,000	-	6,619	3,782	946	175,982	100,565	25,141	218,638
28	68	-	462,400	18,000	399,634.15	216,000	-	6,356	3,632	908	187,618	107,214	26,803	210,591
29	69	-	462,400	18,000	431,621.34	198,000	-	6,092	3,481	870	199,338	113,911	28,477	202,361
30	70	-	462,400	18,000	464,728.09	180,000	-	5,825	3,329	832	211,143	120,657	30,163	193,975
31	71	-	462,400	18,000	498,993.57	162,000	-	5,557	3,176	794	223,034	127,453	31,862	185,469
32	72	-	462,400	18,000	534,458.35	144,000	-	5,290	3,023	756	235,015	134,300	33,574	176,884
33	73	-	462,400	18,000	571,164.39	126,000	-	5,024	2,871	718	247,090	141,200	35,299	168,275
34	74	-	462,400	18,000	609,155.14	108,000	-	4,760	2,720	680	259,263	148,156	37,038	159,710
35	75	-	462,400	18,000	648,475.57	90,000	-	4,501	2,572	643	271,542	155,172	38,793	151,265
36	76	-	462,400	18,000	689,172.22	72,000	-	4,247	2,427	607	283,935	162,255	40,563	143,039
37	77	-	462,400	18,000	731,293.25	54,000	-	4,003	2,287	572	296,456	169,409	42,352	135,157
38	78	-	462,400	18,000	774,888.51	36,000	-	3,770	2,154	539	309,120	176,645	44,162	127,771
39	79	-	462,400	18,000	820,009.61	18,000	-	3,552	2,030	507	321,945	183,975	45,994	121,075
40	80	-	462,400	18,000	866,709.94	-	-	3,354	1,916	479	334,957	191,410	47,853	115,312
41	81	-	462,400	18,000	915,044.79	-	-	3,181	1,818	454	348,187	198,970	49,742	109,692
42	82	-	462,400	18,000	965,071.36	-	-	3,014	1,722	431	361,647	206,661	51,665	104,237
43	83	-	462,400	18,000	1,016,848.86	-	-	2,854	1,631	408	375,350	214,492	53,623	98,975
44	84	-	462,400	18,000	1,070,438.57	-	-	2,700	1,543	386	389,311	222,470	55,618	93,934
45	85	-	462,400	18,000	1,125,903.92	-	-	2,554	1,459	365	403,544	230,603	57,652	89,149
46	86	-	462,400	18,000	1,183,310.55	-	-	2,417	1,381	345	418,067	238,902	59,726	84,662
47	87	-	462,400	18,000	1,242,726.42	-	-	2,289	1,308	327	432,898	247,377	61,845	80,528
48	88	-	462,400	18,000	1,304,221.85	-	-	2,171	1,241	310	448,056	256,040	64,010	76,815
49	89	-	462,400	18,000	1,367,869.61	-	-	2,067	1,181	295	463,565	264,902	66,226	73,617
50	90	-	462,400	18,000	1,433,745.05	-	-	1,977	1,130	282	479,449	273,979	68,494	71,065
51	91	-	462,400	18,000	1,501,926.12	-	-	1,905	1,089	272	495,737	283,287	70,821	69,343
52	92	-	462,400	18,000	1,572,493.54	-	-	1,856	1,060	265	512,466	292,846	73,211	68,726
53	93	-	462,400	18,000	1,645,530.81	-	-	1,835	1,049	262	529,674	302,680	75,669	69,626
54	94	-	462,400	18,000	1,721,124.39	-	-	1,854	1,060	265	547,419	312,821	78,204	72,681
55	95	-	462,400	18,000	1,799,363.75	-	-	1,928	1,101	275	565,769	323,306	80,825	76,905
56	96	-	462,400	18,000	1,880,341.48	-	-	2,080	1,189	297	584,822	334,195	83,547	89,958
57	97	-	462,400	18,000	1,964,153.43	-	-	2,350	1,343	336	604,717	345,563	86,390	108,637
58	98	-	462,400	18,000	2,050,898.80	-	-	2,804	1,602	401	625,663	357,532	89,382	139,795
59	99	-	462,400	18,000	2,140,680.26	-	-	3,554	2,031	508	647,986	370,289	92,572	192,161
60	100	-	462,400	300,000	2,515,604.06	-	-	4,800	2,743	686	672,226	384,141	96,035	-

案例十七：

合众养老定投年金保险(分红型)利益测算表

年龄	40岁	性别	女性	保险金额	300000元	交费期限	5年							
保单年度	期末年龄	当年保费	累计保费	生存保险金	累积生存金	身故保险金	额外公交意外身故保险金	当年红利			累积红利			年末现金价值
								高	中	低	高	中	低	
1	41	229,080	229,080	15,000	15,000.00	529,080	600,000	3,867	2,211	552	3,867	2,211	552	79,845
2	42	229,080	458,160	18,000	33,525.00	758,160	600,000	8,529	4,872	1,218	12,512	7,149	1,787	197,232
3	43	229,080	687,240	18,000	52,698.38	987,240	600,000	13,230	7,560	1,890	26,117	14,924	3,730	324,759
4	44	229,080	916,320	18,000	72,542.82	1,216,320	600,000	18,051	10,314	2,580	44,952	25,686	6,422	467,784
5	45	229,080	1,145,400	15,000	90,081.82	1,445,400	600,000	22,989	13,137	3,285	69,289	39,593	9,900	625,515
6	46	-	1,145,400	15,000	108,234.68	1,445,400	600,000	23,184	13,248	3,312	94,552	54,029	13,509	637,821
7	47	-	1,145,400	15,000	127,022.89	1,445,400	600,000	23,382	13,362	3,339	120,771	69,012	17,253	650,637
8	48	-	1,145,400	15,000	146,468.70	1,445,400	600,000	23,583	13,476	3,369	147,977	84,558	21,140	663,981
9	49	-	1,145,400	15,000	166,595.10	1,445,400	600,000	23,790	13,596	3,399	176,206	100,691	25,173	677,856
10	50	-	1,145,400	15,000	187,425.93	1,445,400	600,000	24,003	13,716	3,429	205,495	117,428	29,357	692,274
11	51	-	1,145,400	15,000	208,985.84	1,445,400	600,000	24,219	13,839	3,459	235,879	134,789	33,697	707,253
12	52	-	1,145,400	15,000	231,300.34	1,445,400	600,000	24,438	13,965	3,492	267,394	152,798	38,200	722,811
13	53	-	1,145,400	15,000	254,395.85	1,445,400	600,000	24,663	14,091	3,522	300,078	171,473	42,868	738,975
14	54	-	1,145,400	15,000	278,299.71	1,445,400	600,000	24,888	14,223	3,555	333,969	190,840	47,709	755,769
15	55	-	1,145,400	15,000	303,040.20	1,445,400	600,000	25,122	14,355	3,588	369,110	210,920	52,728	773,211
16	56	-	1,145,400	15,000	328,646.60	1,445,400	600,000	25,359	14,490	3,624	405,542	231,738	57,934	791,328
17	57	-	1,145,400	15,000	355,149.23	1,445,400	600,000	25,599	14,628	3,657	443,307	253,318	63,329	810,114
18	58	-	1,145,400	15,000	382,579.46	1,445,400	600,000	25,842	14,766	3,693	482,449	275,684	68,922	829,560
19	59	-	1,145,400	15,000	410,969.74	1,445,400	600,000	26,091	14,910	3,726	523,013	298,864	74,715	849,678
20	60	-	1,145,400	54,000	479,353.68	1,445,400	600,000	26,340	15,051	3,762	565,043	322,881	80,719	831,531
21	61	-	1,145,400	54,000	550,131.06	1,026,000	-	25,641	14,652	3,663	607,636	347,220	86,803	814,179
22	62	-	1,145,400	54,000	623,385.65	972,000	-	24,960	14,265	3,567	650,825	371,901	92,974	796,131
23	63	-	1,145,400	54,000	699,204.14	918,000	-	24,270	13,869	3,468	694,619	396,927	99,232	777,384
24	64	-	1,145,400	54,000	777,676.29	864,000	-	23,565	13,464	3,366	739,023	422,299	105,574	757,938
25	65	-	1,145,400	54,000	858,894.96	810,000	-	22,848	13,056	3,264	784,042	448,024	112,006	737,805
26	66	-	1,145,400	54,000	942,956.28	756,000	-	22,119	12,639	3,159	829,682	474,104	118,525	716,991
27	67	-	1,145,400	54,000	1,029,959.75	702,000	-	21,378	12,216	3,054	875,950	500,543	125,135	695,523
28	68	-	1,145,400	54,000	1,120,008.34	648,000	-	20,628	11,787	2,946	922,857	527,346	131,835	673,437
29	69	-	1,145,400	54,000	1,213,208.63	594,000	-	19,869	11,352	2,838	970,412	554,519	138,628	650,775
30	70	-	1,145,400	54,000	1,309,670.94	540,000	-	19,101	10,914	2,730	1,018,625	582,068	145,517	627,600
31	71	-	1,145,400	54,000	1,409,509.42	486,000	-	18,330	10,476	2,619	1,067,514	610,006	152,501	603,990
32	72	-	1,145,400	54,000	1,512,842.25	432,000	-	17,556	10,032	2,508	1,117,095	638,338	159,584	580,050
33	73	-	1,145,400	54,000	1,619,791.73	378,000	-	16,782	9,591	2,397	1,167,390	667,079	166,769	555,903
34	74	-	1,145,400	54,000	1,730,484.44	324,000	-	16,014	9,150	2,289	1,218,426	696,242	174,061	531,711
35	75	-	1,145,400	54,000	1,845,051.39	270,000	-	15,252	8,715	2,178	1,270,231	725,844	181,460	507,672
36	76	-	1,145,400	54,000	1,963,628.19	216,000	-	14,502	8,286	2,073	1,322,839	755,905	188,977	484,035
37	77	-	1,145,400	54,000	2,086,355.18	162,000	-	13,773	7,869	1,968	1,376,298	786,452	196,615	461,076
38	78	-	1,145,400	54,000	2,213,377.61	108,000	-	13,068	7,467	1,866	1,430,655	817,512	204,379	439,155
39	79	-	1,145,400	54,000	2,344,845.83	54,000	-	12,399	7,066	1,770	1,485,973	849,123	212,280	418,722
40	80	-	1,145,400	54,000	2,480,915.43	-	-	11,775	6,729	1,683	1,542,327	881,326	220,332	400,347
41	81	-	1,145,400	54,000	2,621,747.47	-	-	11,211	6,405	1,602	1,599,808	914,171	228,544	382,359
42	82	-	1,145,400	54,000	2,767,508.63	-	-	10,662	6,093	1,524	1,658,464	947,689	236,924	364,845
43	83	-	1,145,400	54,000	2,918,371.43	-	-	10,131	5,790	1,446	1,718,349	981,910	245,478	347,907
44	84	-	1,145,400	54,000	3,074,514.44	-	-	9,624	5,499	1,374	1,779,524	1,016,866	254,216	331,659
45	85	-	1,145,400	54,000	3,236,122.44	-	-	9,141	5,223	1,305	1,842,051	1,052,595	263,148	316,230
46	86	-	1,145,400	54,000	3,403,386.73	-	-	8,688	4,965	1,242	1,906,000	1,089,138	272,284	301,782
47	87	-	1,145,400	54,000	3,576,505.26	-	-	8,265	4,722	1,182	1,971,445	1,126,534	281,635	288,513
48	88	-	1,145,400	54,000	3,755,682.95	-	-	7,875	4,500	1,125	2,038,464	1,164,830	291,209	276,669
49	89	-	1,145,400	54,000	3,941,131.85	-	-	7,533	4,305	1,077	2,107,150	1,204,080	301,022	266,577
50	90	-	1,145,400	54,000	4,133,071.46	-	-	7,236	4,134	1,035	2,177,601	1,244,336	311,087	258,672
51	91	-	1,145,400	54,000	4,331,728.96	-	-	7,002	4,002	999	2,249,931	1,285,668	321,419	253,560
52	92	-	1,145,400	54,000	4,537,339.48	-	-	6,843	3,912	978	2,324,272	1,328,150	332,040	252,096
53	93	-	1,145,400	54,000	4,750,146.36	-	-	6,780	3,876	969	2,400,780	1,371,871	342,970	255,528
54	94	-	1,145,400	54,000	4,970,401.48	-	-	6,843	3,909	978	2,479,646	1,416,936	354,237	265,725
55	95	-	1,145,400	54,000	5,198,365.53	-	-	7,074	4,044	1,011	2,561,110	1,463,488	365,875	285,546
56	96	-	1,145,400	54,000	5,434,308.33	-	-	7,545	4,311	1,077	2,645,488	1,511,704	377,928	319,524
57	97	-	1,145,400	54,000	5,678,509.12	-	-	8,358	4,776	1,194	2,733,211	1,561,831	390,460	374,997
58	98	-	1,145,400	54,000	5,931,256.94	-	-	9,684	5,535	1,383	2,824,891	1,614,221	403,557	464,259
59	99	-	1,145,400	54,000	6,192,850.93	-	-	11,805	6,744	1,686	2,921,443	1,669,392	417,350	608,568
60	100	-	1,145,400	900,000	7,309,600.71	-	-	15,201	8,685	2,172	3,024,287	1,728,158	432,042	-

案例十八：

合众养老定投年金保险(分红型)利益测算表

年龄	30岁	性别		男性		保险金额		100000元	交费期限						10年	
保单年度	期末年龄	当年保费	累计保费	生存保险金	累积生存金	身故保险金	额外公交意外 身故保险金	当年红利			累积红利			年末现金价值		
								高	中	低	高	中	低			
1	31	37,530	37,530	5,000	5,000.00	137,530	200,000	510	291	73	510	291	73	8,213		
2	32	37,530	75,060	6,000	11,175.00	175,060	200,000	1,202	687	172	1,727	987	247	22,505		
3	33	37,530	112,590	6,000	17,566.13	212,590	200,000	1,887	1,078	270	3,666	2,094	525	37,731		
4	34	37,530	150,120	6,000	24,180.94	250,120	200,000	2,589	1,480	370	6,365	3,637	910	55,654		
5	35	37,530	187,650	6,000	31,027.27	287,650	200,000	3,309	1,891	473	9,865	5,637	1,411	74,723		
6	36	37,530	225,180	6,000	38,113.23	325,180	200,000	4,045	2,312	578	14,206	8,118	2,031	94,997		
7	37	37,530	262,710	6,000	45,447.19	362,710	200,000	4,800	2,743	686	19,432	11,105	2,778	116,535		
8	38	37,530	300,240	6,000	53,037.84	400,240	200,000	5,574	3,185	796	25,589	14,623	3,657	139,401		
9	39	37,530	337,770	6,000	60,894.17	437,770	200,000	6,366	3,638	909	32,723	18,700	4,676	163,659		
10	40	37,530	375,300	5,000	68,025.46	475,300	200,000	7,178	4,102	1,025	40,883	23,363	5,841	190,378		
11	41	-	375,300	5,000	75,406.35	475,300	200,000	7,229	4,131	1,033	49,338	28,195	7,049	193,538		
12	42	-	375,300	5,000	83,045.58	475,300	200,000	7,281	4,160	1,040	58,099	33,201	8,301	196,818		
13	43	-	375,300	5,000	90,952.17	475,300	200,000	7,333	4,190	1,048	67,175	38,387	9,598	200,224		
14	44	-	375,300	5,000	99,135.50	475,300	200,000	7,387	4,221	1,055	76,577	43,759	10,941	203,761		
15	45	-	375,300	5,000	107,605.24	475,300	200,000	7,441	4,252	1,063	86,316	49,324	12,332	207,434		
16	46	-	375,300	5,000	116,371.42	475,300	200,000	7,497	4,284	1,071	96,402	55,088	13,773	211,247		
17	47	-	375,300	5,000	125,444.42	475,300	200,000	7,554	4,316	1,079	106,848	61,056	15,265	215,202		
18	48	-	375,300	5,000	134,834.98	475,300	200,000	7,611	4,349	1,087	117,665	67,237	16,810	219,308		
19	49	-	375,300	5,000	144,554.20	475,300	200,000	7,670	4,383	1,096	128,865	73,637	18,411	223,560		
20	50	-	375,300	5,000	154,613.60	475,300	200,000	7,729	4,417	1,104	140,460	80,263	20,067	227,961		
21	51	-	375,300	5,000	165,025.07	475,300	200,000	7,789	4,451	1,113	152,462	87,122	21,782	232,516		
22	52	-	375,300	5,000	175,800.95	475,300	200,000	7,851	4,486	1,122	164,887	94,222	23,557	237,237		
23	53	-	375,300	5,000	186,953.98	475,300	200,000	7,912	4,521	1,130	177,746	101,569	25,394	242,135		
24	54	-	375,300	5,000	198,497.37	475,300	200,000	7,975	4,557	1,139	191,053	109,173	27,295	247,219		
25	55	-	375,300	5,000	210,444.78	475,300	200,000	8,039	4,594	1,148	204,824	117,043	29,262	252,493		
26	56	-	375,300	5,000	222,810.35	475,300	200,000	8,104	4,631	1,158	219,072	125,185	31,298	257,959		
27	57	-	375,300	5,000	235,608.71	475,300	200,000	8,170	4,669	1,167	233,815	133,609	33,404	263,612		
28	58	-	375,300	5,000	248,855.02	475,300	200,000	8,236	4,706	1,177	249,065	142,324	35,583	269,445		
29	59	-	375,300	5,000	262,564.94	475,300	200,000	8,303	4,745	1,186	264,840	151,338	37,836	275,446		
30	60	-	375,300	18,000	289,754.72	475,300	200,000	8,370	4,783	1,196	281,155	160,662	40,167	268,597		
31	61	-	375,300	18,000	317,896.13	342,000	-	8,117	4,638	1,160	297,707	170,119	42,532	262,198		
32	62	-	375,300	18,000	347,022.49	324,000	-	7,878	4,502	1,125	314,516	179,725	44,933	255,544		
33	63	-	375,300	18,000	377,168.28	306,000	-	7,634	4,362	1,091	331,586	189,479	47,372	248,640		
34	64	-	375,300	18,000	408,369.17	288,000	-	7,386	4,221	1,055	348,919	199,384	49,848	241,491		
35	65	-	375,300	18,000	440,662.09	270,000	-	7,134	4,077	1,019	366,521	209,443	52,363	234,102		
36	66	-	375,300	18,000	474,085.27	252,000	-	6,878	3,930	983	384,394	219,656	54,917	226,480		
37	67	-	375,300	18,000	508,678.25	234,000	-	6,619	3,782	946	402,545	230,028	57,510	218,638		
38	68	-	375,300	18,000	544,481.99	216,000	-	6,356	3,632	908	420,978	240,560	60,143	210,591		
39	69	-	375,300	18,000	581,538.86	198,000	-	6,092	3,481	870	439,699	251,258	62,818	202,361		
40	70	-	375,300	18,000	619,892.72	180,000	-	5,825	3,329	832	458,715	262,125	65,534	193,975		
41	71	-	375,300	18,000	659,588.96	162,000	-	5,557	3,176	794	478,033	273,165	68,294	185,469		
42	72	-	375,300	18,000	700,674.58	144,000	-	5,290	3,023	756	497,664	284,383	71,099	176,884		
43	73	-	375,300	18,000	743,198.19	126,000	-	5,024	2,871	718	517,618	295,785	73,950	168,275		
44	74	-	375,300	18,000	787,210.12	108,000	-	4,760	2,720	680	537,907	307,379	76,849	159,710		
45	75	-	375,300	18,000	832,762.48	90,000	-	4,501	2,572	643	558,545	319,172	79,797	151,265		
46	76	-	375,300	18,000	879,909.17	72,000	-	4,247	2,427	607	579,548	331,174	82,798	143,039		
47	77	-	375,300	18,000	928,705.99	54,000	-	4,003	2,287	572	600,938	343,397	85,854	135,157		
48	78	-	375,300	18,000	979,210.70	36,000	-	3,770	2,154	539	622,736	355,852	88,969	127,771		
49	79	-	375,300	18,000	1,031,483.07	18,000	-	3,552	2,030	507	644,970	368,558	92,145	121,075		
50	80	-	375,300	18,000	1,085,584.98	-	-	3,354	1,916	479	667,673	381,531	95,388	115,312		
51	81	-	375,300	18,000	1,141,580.45	-	-	3,181	1,818	454	690,884	394,795	98,704	109,692		
52	82	-	375,300	18,000	1,199,535.77	-	-	3,014	1,722	431	714,625	408,360	102,096	104,237		
53	83	-	375,300	18,000	1,259,519.52	-	-	2,854	1,631	408	738,918	422,242	105,567	98,975		
54	84	-	375,300	18,000	1,321,602.70	-	-	2,700	1,543	386	763,785	436,453	109,120	93,934		
55	85	-	375,300	18,000	1,385,858.80	-	-	2,554	1,459	365	789,253	451,005	112,758	89,149		
56	86	-	375,300	18,000	1,452,363.86	-	-	2,417	1,381	345	815,347	465,916	116,486	84,662		
57	87	-	375,300	18,000	1,521,196.59	-	-	2,289	1,308	327	842,097	481,202	120,308	80,528		
58	88	-	375,300	18,000	1,592,438.47	-	-	2,171	1,241	310	869,531	496,879	124,227	76,815		
59	89	-	375,300	18,000	1,666,173.82	-	-	2,067	1,181	295	897,683	512,966	128,249	73,617		
60	90	-	375,300	18,000	1,742,489.90	-	-	1,977	1,130	282	926,591	529,485	132,378	71,065		
61	91	-	375,300	18,000	1,821,477.05	-	-	1,905	1,089	272	956,294	546,459	136,621	69,343		
62	92	-	375,300	18,000	1,903,228.74	-	-	1,856	1,060	265	986,838	563,913	140,985	68,726		
63	93	-	375,300	18,000	1,987,841.75	-	-	1,835	1,049	262	1,018,279	581,879	145,477	69,626		
64	94	-	375,300	18,000	2,075,416.21	-	-	1,854	1,060	265	1,050,681	600,395	150,106	72,681		
65	95	-	375,300	18,000	2,166,055.78	-	-	1,928	1,101	275	1,084,129	619,508	154,884	78,905		
66	96	-	375,300	18,000	2,259,867.73	-	-	2,080	1,189	297	1,118,733	639,282	159,828	89,958		
67	97	-	375,300	18,000	2,356,963.10	-	-	2,350	1,343	336	1,154,645	659,804	164,958	108,637		
68	98	-	375,300	18,000	2,457,456.81	-	-	2,804	1,602	401	1,192,089	681,200	170,308	139,795		
69	99	-	375,300	18,000	2,561,467.80	-	-	3,554	2,031	508	1,231,405	703,667	175,925	192,161		
70	100	-	375,300	300,000	2,951,119.17	-	-	4,800	2,743	686	1,273,147	727,520	181,889	-		

风险提示：

- (1) 上述表格所演示的低、中、高档红利水平纯粹是描述性的，仅供参考，该利益演示基于公司的精算及其他假设，不代表公司的历史经营业绩，也不能理解为对未来的预期，红利分配是不确定的，实际的红利水平由本公司的经营状况确定，可能高于或低于该演示的红利水平。
- (2) 演示中的累积生存保险金是保单年度末应领未领生存保险金按生存保险金累积利率3.5%以年复利的方式累积而得，仅供参考，不能理解为对未未来生存保险金累积利率的预期或保证。实际的生存保险金累积利率由本公司宣布。
- (3) 演示中的累积红利是保单年度末红利按红利累积利率3%以年复利的方式累积而得，仅供参考，不能理解为对未未来红利累积利率的预期或保证。实际的红利累积利率由本公司宣布。
- (4) 生存金、生存金领取、现金价值、累积红利均为保单年度末的值，其中现金价值为生存给付后的值。
- (5) 本资料为产品说明，仅供参考，具体内容以保险条款为准。