

合众人寿保险股份有限公司

合众大盈家年金保险（万能型）

产品说明书

风险提示：

该产品为万能保险，结算利率超过最低保证利率的部分是不确定的。

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

【产品性质】

《合众大盈家年金保险（万能型）》是万能型年金保险。万能保险是指保险公司为每一保单设立个人账户，单独确定个人账户的结算利率和各项费用支出，定期结算个人账户价值，保险利益直接与个人账户价值相关的人身保险产品。与传统寿险产品相比，万能保险具有费用透明、保险金额可变、资金增值等特点，而且对个人账户价值设有保底利率，非常适合作为一种兼顾灵活保障和稳健理财的工具。

【万能保险运作原理】

万能保险产品，是指包含保险保障功能并设立有单独保单账户的人身保险产品。按保险合同约定，保险公司在扣除一定费用后，将保险费转入保单账户，并定期结算保单账户价值。在投资收益方面，此类产品为保单账户价值提供最低保证结算利率。

【万能险主要投资策略】

万能险的投资坚持规范、稳健、高效的投資原则，遵循资产负债匹配管理的原则，在保证流动性和安全性的前提下，力争获取超过市场平均回报的收益；以中期债券配置为主，结合配置大额协议存款等资产，确保收益的稳定增长。同时，注意保证账户的流动性和操作时机的选择，控制系统性风险。

【产品特点】

- 1、 安全稳健 —— 保单年度保证利率为 1.75%；
- 2、 复利累积 —— 个人账户价值按日计息，按月结息，累积时间越长，收益越多。保险期间保至被保险人 88 周岁。
- 3、 灵活管理 —— 万能账户可随时追加保险费，不收手续费。客户可以根据需求自由支配使用个人账户价值，合同生效满三年后部分领取无手续费。

【简易投保规定】

投保年龄：出生满 28 天—65 周岁

保险期间：本主合同的保险期间保至 88 周岁

交费期限：不定期

在本主合同有效期内，若投保人身故，本主合同的被保险人将直接变更为投保人，被保险人为未成年人的，由其法定监护人作为投保人。

【保险责任】

身故保险金

被保险人身故，我们根据被保险人身故当时的个人账户价值给付身故保险金，本主合同终止。

生存年金给付选择权

在本主合同生效满三年后，生存年金受益人可向我们申请给付生存年金。自生存年金受益人提出申请后的下一个保单周年日起，若被保险人每到保单周年日仍生存，我们将在该保单周年日按当时个人账户价值的10%给付生存年金，给付后个人账户价值等额减少。

如我们在给付生存年金后个人账户价值不足 1000 元且与本主合同同时投保的其他保险合同交费期已满，该次生存年金给付为最后一次给付，我们在本次生存年金给付时将剩余的账户价值连同生存年金一并给付给您，本主合同终止。

满期保险金

被保险人在保险期间届满时仍生存，我们将按保险期间届满时本主合同的个人账户价值给付满期保险金，本主合同终止。

【责任免除】

因下列第（1）-（7）项情形导致被保险人身故的，我们不承担给付“身故保险金”的责任：

- （1） 投保人对被保险人的故意杀害、故意伤害；
- （2） 被保险人故意犯罪或者抗拒依法采取的刑事强制措施；
- （3） 被保险人自本主合同成立或者合同效力恢复之日起 2 年内自杀，但被保险人自杀时为无民事行为能力人的除外；
- （4） 被保险人主动吸食或注射**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，我们向其他权利人退还保险单的现金价值。

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

【保险费的支付】

本主合同的保险费分为以下两种：

- （1） 根据本主合同约定自动转入的保险费。

（2） 追加保险费。经我们同意，您可支付追加保险费。您每次支付的追加保险费不得低于人民币 1,000 元，且为 1,000 元的整数倍。您在首次投保时须追加保险费的金额最少为 10 元。

【个人账户价值】

个人账户价值

本合同有效期内，个人账户价值按如下方法计算：

(1) 我们同意承保并收取保险费后将为您建立个人账户。个人账户建立时的个人账户价值等于您缴纳的保险费。

(2) 我们每月按结算利率结算个人账户价值利息，该利息计入个人账户。

(3) 如果您申请个人账户价值部分领取，您申请部分领取的个人账户价值以及本公司收取的手续费将于领取时从个人账户中扣除。

个人账户价值利息

个人账户价值在每月结算日零时或本主合同终止时结算。我们按本主合同每日二十四时的个人账户价值与日利率计算当日个人账户价值利息，按计息天数加总得出结算时个人账户价值利息，并将该利息计入个人账户。

(1) 在结算日零时结算的，计息天数为本主合同上个月的实际经过天数，并按公布的结算利率对应的日利率计算个人账户价值；

(2) 在本主合同终止时结算的，计息天数为本主合同当月的实际经过天数，日利率为本主合同规定的最低保证利率对应的日利率。

【结算利率与最低保证利率】

每自然月第 1 日为结算日。我们每月根据保险监管机关的有关规定，结合本公司万能保险单独投资账户的实际投资状况，确定上个月的结算利率，并在结算日起 6 个工作日内公布。结算利率保证不低于最低保证利率。

自本主合同生效日起，本主合同个人账户的最低保证利率为 1.75%。

【犹豫期】

自您签收本保险合同之日起，有 10 天的犹豫期。如果您在此期间提出解除本保险合同，需要填写书面申请书，并提供您的保险合同及有效身份证件，我们会在扣除不超过人民币 10 元的保单工本费后无息退还您所交的保险费。自我们收到您解除本主合同的书面申请时起，本主合同即被解除，**合众大盈家两全保险(分红型)合同也一并解除。**

【退保】

当您于本保险合同签收十日后要求解除合同，申请解除本主合同时，**合众大盈家两全保险(分红型)合同需一并申请解除**，自我们收到解除合同申请书时起，本主合同终止。我们自收到解除合同申请书之日起 30 日内向您退还保险单的现金价值。

您在犹豫期后解除合同会遭受一定损失。

本主合同的现金价值等于本主合同的个人账户价值扣除退保手续费的金额。本主合同的退保手续费按个人账户价值乘以退保手续费率确定。

本主合同的现金价值=个人账户价值-退保手续费

本主合同的退保手续费为个人账户价值乘以退保手续费率，第一至第三保单年度的退保手续费率分别为3%、2%、1%。若您在本主合同生效满三个保单年度后申请退保，我们不收取退保手续费。

退保示例

客户陈先生，投保满一个保单年度后的个人账户价值为10000元。陈先生决定申请解除合同，则：

按照2%退保手续费率扣除退保手续费200元，陈先生申请解除保险合同共可领取： $10000-200=9800$ 元。

【部分领取】

(1) 您可在本主合同生效后申请部分领取，但需满足如下条件：

- ✧ 被保险人当时未发生保险事故；
- ✧ 合众大盈家两全保险(分红型)没有保单贷款；
- ✧ 您每次申请部分领取的个人账户价值以及剩余的个人账户价值均不得低于我们规定的相应最低限额1000元。

(2) 若您在本主合同生效后的前三个保单年度内申请部分领取个人账户价值，我们将对申请部分领取的个人账户价值收取一定比例的部分领取手续费，第一至第三保单年度的部分领取手续费比例分别为3%、2%、1%。若您在本主合同生效满三个保单年度后申请部分领取，我们不收取手续费。

部分领取示例

客户陈先生，投保满一个保单年度后的个人账户价值为15000元。陈先生决定申请部分领取个人账户价值5000元，则：

扣除部分领取金额5000元及2%的部分领取手续费100元，保单的剩余个人账户价值为：

$15000-5000-100=9900$ 元。

【费用列表】

费用项目	收取时间	收取方式	收取标准
部分领取（或退保）手续费	部分领取（或退保）时	从个人账户价值中扣除	对本主合同生效满三个保单年度后申请部分领取（或退保）不收取部分领取（或退保）手续费；对本主合同生效后的前三个保单年度内申请部分领取（或退保），我们收取部分领取（或退保）手续费，详见“退保”和“部分领取”。

【信息披露】

本公司每月应当至少在公司网站公布一次当月的日结算利率和年化结算利率。

按照国务院保险监督管理机构的规定，本公司每年向保单持有人提供一份保单状态报告。客户可了解其万能账户的相关信息。

保单信息查询

您可以随时通过我们合众电话中心（95515）、分支机构客户服务中心等多种渠道查询保单状况及结算利率信息。

【保单利益演示举例】

保单利益演示举例见附表：合众大盈家年金保险（万能型）保险利益与个人账户价值示例。

此演示假设保险期间的结算利率分别处于低档结算利率水平（1.75%年结算利率）、中档结算利率水平（4.5%年结算利率）、高档结算利率水平（6%年结算利率），且客户在保险期间内未发生部分领取的情况下，演示了每个保单年度末对应的个人账户价值、满期保险金、身故保险金、退保手续费及现金价值的金额。

该演示纯粹是描述性的，仅供参考。该利益演示基于公司的精算及其他假设，不代表公司的历史经营业绩，也不能理解为对未来的预期，最低保证利率之上的投资收益是不确定的，实际保单账户利益可能低于中、高档利益演示水平。

【客户权益确认书】

尊敬的客户：

您好！感谢您信赖并选择合众保险，我们将以优质的服务给您满意的回报！为维护您的合法权益，请您在投保时详细阅读《合众大盈家年金保险（万能型）条款》和《合众大盈家年金保险（万能型）产品说明书》，并明确以下事项：

（1）请您充分了解您所购买保险的保险责任，责任免除和交费状况。

（2）自您签收本保险合同之日起，有 10 天的犹豫期。如果您在此期间提出解除本保险合同，我们会在扣除不超过人民币 10 元的保单工本费后无息退还您所交的保险费。

（3）如果您在犹豫期过后解除保险合同，按照条款规定只能领取扣除退保手续费后的个人账户价值。

（4）如果您在保险合同生效后前三个保单年度内申请部分领取，按照条款规定会从您的个人账户中扣除相应部分领取手续费。

（5）请您仔细阅读理解本产品说明书“费用列表”及相关说明。

（6）本保险投资收益具有一定的保底收益，保底收益以上的投资收益具有不确定性，您须承担相应的投资风险；结算利率保证不低于最低保证利率。

（7）产品说明书及其他产品介绍资料仅供客户理解保险条款所用，有关产品的说明、解释、承诺或保证，如与保险条款不一致，均以保险条款为准。

（8）按照《保险法》规定，您在投保时具有如实告知的义务，如果您故意或者因重大过失未履行前款规定的如实告知义务，足以影响本公司决定是否同意承保或者提高保险费率的，本公司有权解除本合同。如果

您故意不履行如实告知义务，对于本合同解除前发生的保险事故，本公司不承担给付保险金的责任，并不退还保险费。

（9）在公司规定的客户（投保人、被保险人、受益人或监护人）签名的相关保险资料（投保书、保单回执等）上，请务必亲笔签名。

（10）如果您有不明之处请向我们业务人员咨询，或致电全国统一服务热线 95515 查询。

再次感谢您选择合众保险！提升生命价值，创造幸福生活，合众和您在一起！

投保人声明：本人已阅读本产品说明书，了解本产品的特点和保单利益的不确定性，愿意承担相关风险。

投保人签章： _____

签署日期： _____年_____月_____日

附表：合众大盈家年金保险（万能型）保险利益与个人账户价值示例

示例 1:

保险期间		保至88周岁		年龄		0岁		性别		男		大盈家两全保险交费期限		3年		大盈家两全保险基本保险金额		50000元		期初万能账户追加保险费		100000元	
保单年度	期末年龄	年交保费			进入账户的价值	累计保费	年末个人账户价值（含红利）			身故给付（年末）			满期保险金			现金价值							
		期初万能账户追加保费	生存保险金（含红利）	满期終了红利			高	中	低	高	中	低	高	中	低	高	中	低					
1	1	100,000	—	—	100,000	100,000	106,000	104,500	101,750	106,000	104,500	101,750	—	—	—	102,820	101,365	98,698	—	—	—	—	
2	2	—	—	—	100,000	100,000	112,360	109,203	103,531	112,360	109,203	103,531	—	—	—	110,113	107,018	101,460	—	—	—	—	
3	3	—	6,116	—	—	106,116	125,218	120,233	111,459	125,218	120,233	111,459	—	—	—	123,966	119,031	110,344	—	—	—	—	
4	4	—	1,544	—	—	1,544	107,661	134,275	127,188	114,954	134,275	127,188	—	—	—	134,275	127,188	114,954	—	—	—	—	
5	5	—	1,559	—	—	1,559	109,220	134,470	118,524	143,891	134,470	118,524	—	—	—	143,891	134,470	118,524	—	—	—	—	
6	6	—	1,575	—	—	1,575	110,294	154,099	142,096	122,173	154,099	142,096	—	—	—	154,099	142,096	122,173	—	—	—	—	
7	7	—	1,590	—	—	1,590	112,384	164,935	150,080	125,901	164,935	150,080	—	—	—	164,935	150,080	125,901	—	—	—	—	
8	8	—	1,606	—	—	1,606	113,990	176,437	158,439	129,710	176,437	158,439	—	—	—	176,437	158,439	129,710	—	—	—	—	
9	9	—	1,621	—	—	1,621	115,611	188,644	167,191	133,601	188,644	167,191	—	—	—	188,644	167,191	133,601	—	—	—	—	
10	10	—	1,637	—	—	1,637	117,248	201,600	176,351	137,676	201,600	176,351	—	—	—	201,600	176,351	137,676	—	—	—	—	
11	11	—	1,653	—	—	1,653	118,901	215,349	185,940	141,637	215,349	185,940	—	—	—	215,349	185,940	141,637	—	—	—	—	
12	12	—	1,669	—	—	1,669	120,571	229,939	195,977	145,785	229,939	195,977	—	—	—	229,939	195,977	145,785	—	—	—	—	
13	13	—	170,262	32,792	203,053	323,624	446,789	407,849	351,490	446,789	407,849	351,490	—	—	—	446,789	407,849	351,490	—	—	—	—	
14	14	—	—	—	—	323,624	473,596	426,202	357,539	473,596	426,202	357,539	—	—	—	473,596	426,202	357,539	—	—	—	—	
15	15	—	—	—	—	323,624	502,012	445,382	363,796	502,012	445,382	363,796	—	—	—	502,012	445,382	363,796	—	—	—	—	
16	16	—	—	—	—	323,624	532,133	465,424	370,162	532,133	465,424	370,162	—	—	—	532,133	465,424	370,162	—	—	—	—	
17	17	—	—	—	—	323,624	564,061	486,368	376,640	564,061	486,368	376,640	—	—	—	564,061	486,368	376,640	—	—	—	—	
18	18	—	—	—	—	323,624	597,904	508,254	383,231	597,904	508,254	383,231	—	—	—	597,904	508,254	383,231	—	—	—	—	
19	19	—	—	—	—	323,624	633,779	531,126	389,938	633,779	531,126	389,938	—	—	—	633,779	531,126	389,938	—	—	—	—	
20	20	—	—	—	—	323,624	671,805	555,026	396,762	671,805	555,026	396,762	—	—	—	671,805	555,026	396,762	—	—	—	—	
21	21	—	—	—	—	323,624	712,114	580,003	403,705	712,114	580,003	403,705	—	—	—	712,114	580,003	403,705	—	—	—	—	
22	22	—	—	—	—	323,624	754,841	606,103	410,770	754,841	606,103	410,770	—	—	—	754,841	606,103	410,770	—	—	—	—	
23	23	—	—	—	—	323,624	800,131	633,377	417,959	800,131	633,377	417,959	—	—	—	800,131	633,377	417,959	—	—	—	—	
24	24	—	—	—	—	323,624	848,139	661,879	425,273	848,139	661,879	425,273	—	—	—	848,139	661,879	425,273	—	—	—	—	
25	25	—	—	—	—	323,624	899,027	691,664	432,715	899,027	691,664	432,715	—	—	—	899,027	691,664	432,715	—	—	—	—	
26	26	—	—	—	—	323,624	952,969	722,789	440,288	952,969	722,789	440,288	—	—	—	952,969	722,789	440,288	—	—	—	—	
27	27	—	—	—	—	323,624	1,010,147	755,314	447,993	1,010,147	755,314	447,993	—	—	—	1,010,147	755,314	447,993	—	—	—	—	
28	28	—	—	—	—	323,624	1,070,756	789,303	455,832	1,070,756	789,303	455,832	—	—	—	1,070,756	789,303	455,832	—	—	—	—	
29	29	—	—	—	—	323,624	1,135,801	824,822	463,810	1,135,801	824,822	463,810	—	—	—	1,135,801	824,822	463,810	—	—	—	—	
30	30	—	—	—	—	323,624	1,203,101	861,939	471,926	1,203,101	861,939	471,926	—	—	—	1,203,101	861,939	471,926	—	—	—	—	
31	31	—	—	—	—	323,624	1,272,287	900,726	480,185	1,272,287	900,726	480,185	—	—	—	1,272,287	900,726	480,185	—	—	—	—	
32	32	—	—	—	—	323,624	1,343,824	941,304	488,588	1,343,824	941,304	488,588	—	—	—	1,343,824	941,304	488,588	—	—	—	—	
33	33	—	—	—	—	323,624	1,418,913	983,616	497,138	1,418,913	983,616	497,138	—	—	—	1,418,913	983,616	497,138	—	—	—	—	
34	34	—	—	—	—	323,624	1,518,887	1,027,878	505,838	1,518,887	1,027,878	505,838	—	—	—	1,518,887	1,027,878	505,838	—	—	—	—	
35	35	—	—	—	—	323,624	1,610,021	1,074,133	514,691	1,610,021	1,074,133	514,691	—	—	—	1,610,021	1,074,133	514,691	—	—	—	—	
36	36	—	—	—	—	323,624	1,706,622	1,122,698	523,698	1,706,622	1,122,698	523,698	—	—	—	1,706,622	1,122,698	523,698	—	—	—	—	
37	37	—	—	—	—	323,624	1,809,019	1,172,980	532,862	1,809,019	1,172,980	532,862	—	—	—	1,809,019	1,172,980	532,862	—	—	—	—	
38	38	—	—	—	—	323,624	1,917,560	1,225,764	542,187	1,917,560	1,225,764	542,187	—	—	—	1,917,560	1,225,764	542,187	—	—	—	—	
39	39	—	—	—	—	323,624	2,032,614	1,280,924	551,676	2,032,614	1,280,924	551,676	—	—	—	2,032,614	1,280,924	551,676	—	—	—	—	
40	40	—	—	—	—	323,624	2,154,571	1,338,565	561,330	2,154,571	1,338,565	561,330	—	—	—	2,154,571	1,338,565	561,330	—	—	—	—	
41	41	—	—	—	—	323,624	2,283,845	1,398,800	571,153	2,283,845	1,398,800	571,153	—	—	—	2,283,845	1,398,800	571,153	—	—	—	—	
42	42	—	—	—	—	323,624	2,420,876	1,461,747	581,148	2,420,876	1,461,747	581,148	—	—	—	2,420,876	1,461,747	581,148	—	—	—	—	
43	43	—	—	—	—	323,624	2,566,128	1,527,525	591,319	2,566,128	1,527,525	591,319	—	—	—	2,566,128	1,527,525	591,319	—	—	—	—	
44	44	—	—	—	—	323,624	2,720,096	1,596,264	601,667	2,720,096	1,596,264	601,667	—	—	—	2,720,096	1,596,264	601,667	—	—	—	—	
45	45	—	—	—	—	323,624	2,883,302	1,668,096	612,106	2,883,302	1,668,096	612,106	—	—	—	2,883,302	1,668,096	612,106	—	—	—	—	
46	46	—	—	—	—	323,624	3,056,300	1,743,160	622,909	3,056,300	1,743,160	622,909	—	—	—	3,056,300	1,743,160	622,909	—	—	—	—	
47	47	—	—	—	—	323,624	3,239,678	1,821,602	633,810	3,239,678	1,821,602	633,810	—	—	—	3,239,678	1,821,602	633,810	—	—	—	—	
48	48	—	—	—	—	323,624	3,434,059	1,903,574	644,902	3,434,059	1,903,574	644,902	—	—	—	3,434,059	1,903,574	644,902	—	—	—	—	
49	49	—	—	—	—	323,624	3,640,102	1,989,235	656,188	3,640,102	1,989,235	656,188	—	—	—	3,640,102	1,989,235	656,188	—	—	—	—	
50	50	—	—	—	—	323,624	3,858,508	2,076,751	667,671	3,858,508	2,076,751												

保险期间	保至88周岁	年龄	0岁	性别	男	大赢家两全保险交费期限	3年	大赢家两全保险基本保险金额	10000元	期初万能账户追加保险费	50000元						
保单年度	期末年龄	年交保费				进入账户的价值	累计保费	年末个人账户价值（含红利）			身故给付（年末）	满期保险金			现金价值		
		期初万能账户追加保费	生存保险金（含红利）	满期终止红利				高	中	低		高	中	低	高	中	低
1	1	50,000	-	-	-	50,000	50,000	53,020	52,250	50,875	53,000	52,250	50,875	-	51,410	50,683	49,349
2	2	-	-	-	-	50,000	50,000	56,180	54,601	51,765	56,180	54,601	51,765	-	55,056	53,509	50,730
3	3	1,223	-	-	-	1,223	51,223	60,774	58,282	53,895	60,774	58,282	53,895	-	60,166	57,699	53,356
4	4	-	-	-	-	309	51,532	64,729	61,313	55,146	64,729	61,313	55,146	-	64,729	61,313	55,146
5	5	312	-	-	-	312	51,844	68,925	64,380	56,423	68,925	64,380	56,423	-	68,925	64,380	56,423
6	6	-	-	-	-	315	52,159	73,375	67,487	57,726	73,375	67,487	57,726	-	73,375	67,487	57,726
7	7	-	-	-	-	318	52,477	78,096	70,842	59,054	78,096	70,842	59,054	-	78,096	70,842	59,054
8	8	-	-	-	-	321	52,798	83,103	74,351	60,408	83,103	74,351	60,408	-	83,103	74,351	60,408
9	9	-	-	-	-	324	53,122	88,413	78,021	61,790	88,413	78,021	61,790	-	88,413	78,021	61,790
10	10	-	-	-	-	327	53,450	94,045	81,859	63,199	94,045	81,859	63,199	-	94,045	81,859	63,199
11	11	-	-	-	-	331	53,780	100,019	85,874	64,635	100,019	85,874	64,635	-	100,019	85,874	64,635
12	12	-	-	-	-	334	54,114	106,354	90,072	66,100	106,354	90,072	66,100	-	106,354	90,072	66,100
13	13	34,052	5,694	-	-	39,746	93,861	152,481	133,872	107,003	152,481	133,872	107,003	-	152,481	133,872	107,003
14	14	-	-	-	-	-	93,861	161,630	139,896	108,876	161,630	139,896	108,876	-	161,630	139,896	108,876
15	15	-	-	-	-	-	93,861	171,328	146,191	110,781	171,328	146,191	110,781	-	171,328	146,191	110,781
16	16	-	-	-	-	-	93,861	181,608	152,770	112,720	181,608	152,770	112,720	-	181,608	152,770	112,720
17	17	-	-	-	-	-	93,861	192,504	159,644	114,693	192,504	159,644	114,693	-	192,504	159,644	114,693
18	18	-	-	-	-	-	93,861	204,055	166,828	116,700	204,055	166,828	116,700	-	204,055	166,828	116,700
19	19	-	-	-	-	-	93,861	216,298	174,336	118,742	216,298	174,336	118,742	-	216,298	174,336	118,742
20	20	-	-	-	-	-	93,861	229,276	182,181	120,820	229,276	182,181	120,820	-	229,276	182,181	120,820
21	21	-	-	-	-	-	93,861	243,032	190,473	122,934	243,032	190,473	122,934	-	243,032	190,473	122,934
22	22	-	-	-	-	-	93,861	257,614	198,946	125,086	257,614	198,946	125,086	-	257,614	198,946	125,086
23	23	-	-	-	-	-	93,861	273,071	207,898	127,275	273,071	207,898	127,275	-	273,071	207,898	127,275
24	24	-	-	-	-	-	93,861	289,455	217,254	129,502	289,455	217,254	129,502	-	289,455	217,254	129,502
25	25	-	-	-	-	-	93,861	306,823	227,030	131,768	306,823	227,030	131,768	-	306,823	227,030	131,768
26	26	-	-	-	-	-	93,861	325,232	237,247	134,074	325,232	237,247	134,074	-	325,232	237,247	134,074
27	27	-	-	-	-	-	93,861	344,746	247,923	136,420	344,746	247,923	136,420	-	344,746	247,923	136,420
28	28	-	-	-	-	-	93,861	365,431	259,079	138,808	365,431	259,079	138,808	-	365,431	259,079	138,808
29	29	-	-	-	-	-	93,861	387,338	270,738	141,237	387,338	270,738	141,237	-	387,338	270,738	141,237
30	30	-	-	-	-	-	93,861	410,598	282,921	143,709	410,598	282,921	143,709	-	410,598	282,921	143,709
31	31	-	-	-	-	-	93,861	435,234	295,652	146,223	435,234	295,652	146,223	-	435,234	295,652	146,223
32	32	-	-	-	-	-	93,861	461,348	308,957	148,782	461,348	308,957	148,782	-	461,348	308,957	148,782
33	33	-	-	-	-	-	93,861	489,029	322,860	151,386	489,029	322,860	151,386	-	489,029	322,860	151,386
34	34	-	-	-	-	-	93,861	518,370	337,388	154,037	518,370	337,388	154,037	-	518,370	337,388	154,037
35	35	-	-	-	-	-	93,861	549,472	352,571	156,731	549,472	352,571	156,731	-	549,472	352,571	156,731
36	36	-	-	-	-	-	93,861	582,441	368,437	159,474	582,441	368,437	159,474	-	582,441	368,437	159,474
37	37	-	-	-	-	-	93,861	617,387	385,016	162,265	617,387	385,016	162,265	-	617,387	385,016	162,265
38	38	-	-	-	-	-	93,861	654,311	402,342	165,104	654,311	402,342	165,104	-	654,311	402,342	165,104
39	39	-	-	-	-	-	93,861	693,696	420,447	167,993	693,696	420,447	167,993	-	693,696	420,447	167,993
40	40	-	-	-	-	-	93,861	735,318	439,368	170,933	735,318	439,368	170,933	-	735,318	439,368	170,933
41	41	-	-	-	-	-	93,861	779,437	459,139	173,925	779,437	459,139	173,925	-	779,437	459,139	173,925
42	42	-	-	-	-	-	93,861	826,203	479,800	176,968	826,203	479,800	176,968	-	826,203	479,800	176,968
43	43	-	-	-	-	-	93,861	875,776	501,391	180,065	875,776	501,391	180,065	-	875,776	501,391	180,065
44	44	-	-	-	-	-	93,861	928,954	523,954	183,216	928,954	523,954	183,216	-	928,954	523,954	183,216
45	45	-	-	-	-	-	93,861	984,022	547,532	186,423	984,022	547,532	186,423	-	984,022	547,532	186,423
46	46	-	-	-	-	-	93,861	1,043,063	572,171	189,685	1,043,063	572,171	189,685	-	1,043,063	572,171	189,685
47	47	-	-	-	-	-	93,861	1,105,647	597,919	193,005	1,105,647	597,919	193,005	-	1,105,647	597,919	193,005
48	48	-	-	-	-	-	93,861	1,171,985	624,825	196,382	1,171,985	624,825	196,382	-	1,171,985	624,825	196,382
49	49	-	-	-	-	-	93,861	1,242,305	652,942	199,819	1,242,305	652,942	199,819	-	1,242,305	652,942	199,819
50	50	-	-	-	-	-	93,861	1,316,843	682,324	203,316	1,316,843	682,324	203,316	-	1,316,843	682,324	203,316
51	51	-	-	-	-	-	93,861	1,395,853	713,029	206,874	1,395,853	713,029	206,874	-	1,395,853	713,029	206,874
52	52	-	-	-	-	-	93,861	1,479,605	745,115	210,494	1,479,605	745,115	210,494	-	1,479,605	745,115	210,494
53	53	-	-	-	-	-	93,861	1,568,381	778,645	214,178	1,568,381	778,645	214,178	-	1,568,381	778,645	214,178
54	54	-	-	-	-	-	93,861	1,662,484	813,685	217,926	1,662,484	813,685	217,926	-	1,662,484	813,685	217,926
55	55	-	-	-	-	-	93,861	1,762,233	850,300	221,740	1,762,233	850,300	221,740	-	1,762,233	850,300	221,740
56	56	-	-	-	-	-	93,861	1,867,967	888,564	225,620	1,867,967	888,564	225,620	-	1,867,967	888,564	225,620
57	57	-	-	-	-	-	93,861	1,980,045	928,549	229,568	1,980,045	928,549	229,568	-	1,980,045	928,549	229,568
58	58	-	-	-	-	-	93,861	2,098,847	970,334	233,586	2,098,847	970,334	233,586	-	2,098,847	970,334	233,586
59	59	-	-	-	-	-	93,861	2,224,778	1,013,999	237,674	2,224,778	1,013,999	237,674	-	2,224,778	1,013,999	237,674
60	60	-	-	-	-	-	93,861	2,358,265	1,059,629	241,833	2,358,265	1,059,629	241,833	-	2,358,265	1,059,629	241,833
61	61	-	-	-	-	-	93,861	2,499,761	1,107,312	246,065	2,499,761	1,107,312	246,065	-	2,499,761	1,107,312	246,065
62	62	-	-	-	-	-	93,861	2,649,746	1,157,141	250,371	2,649,746	1,157,141	250,371	-	2,649,746	1,157,141	250,371
63	63	-	-	-	-	-	93,861	2,808,731	1,209,213	254,752	2,808,731	1,209,213	254,752	-	2,808,731	1,209,213	254,752
64	64	-	-	-	-	-	93,861	2,977,255	1,263,627	259,211	2,977,255	1,263,627	259,211	-	2,977,255	1,263,627	259,211
65	65	-	-	-	-	-	93,861	3,155,890	1,320,490	263,747	3,155,890	1,320,490	263,747	-	3,155,890	1,320,490	263,747
66	66	-	-	-	-	-	93,861	3,345,244	1,379,912	268,362	3,345,244	1,379,912	268,362	-	3,345,244	1,379,912	268,362
67	67	-	-	-	-	-	93,861	3,545,958	1,442,009	273,059	3,545,958	1,442,009	273,059	-	3,545,958	1,442,009	273,059
68	68	-	-	-	-	-	93,861	3,758,716	1,506,899	277,837	3,758,716	1,506,899	277,837	-	3,758,716	1,506,899	277,837
69	69	-	-	-	-	-	93,861	3,984,239	1,574,709	282,699	3,984,239	1,574,709	282,699	-	3,984,239	1,574,709	282,699
70	70	-	-	-	-	-	93,861	4,223,293	1,645,571	287,647	4,223,293	1,6					

保险期间	保至88周岁	年龄	0岁	性别	男	大赢家两全保险交费期限	5年	大赢家两全保险基本保险金额	30000元	期初万能账户追加保险费	150000元							
保单年度	期末年龄	年交保费			进入账户的价值	累计保费	年末个人账户价值（含红利）			身故给付（年末）			满期保险金			现金价值		
		期初万能账户追加保险费	生存保险金（含红利）	满期终止红利			高	中	低	高	中	低	高	中	低	高	中	低
1	1	150,000	-	-	150,000	150,000	159,000	156,750	152,625	159,000	156,750	152,625	-	-	-	154,230	152,048	148,046
2	2	-	-	-	150,000	150,000	168,540	163,804	155,296	168,540	163,804	155,296	-	-	-	165,190	160,528	152,190
3	3	-	4,552	-	1,552	154,552	183,205	175,727	162,566	183,205	175,727	162,566	-	-	-	181,373	173,970	160,940
4	4	-	1,529	-	1,529	156,081	195,732	185,738	165,744	195,732	185,738	165,744	-	-	-	195,738	185,744	165,744
5	5	-	3,089	-	3,089	159,170	210,559	196,585	172,950	210,559	196,585	172,950	-	-	-	210,559	196,585	172,950
6	6	-	1,559	-	1,559	160,730	224,751	206,991	177,536	224,751	206,991	177,536	-	-	-	224,751	206,991	177,536
7	7	-	1,575	-	1,575	162,304	239,811	217,880	182,218	239,811	217,880	182,218	-	-	-	239,811	217,880	182,218
8	8	-	1,590	-	1,590	163,895	255,790	229,275	186,858	255,790	229,275	186,858	-	-	-	255,790	229,275	186,858
9	9	-	1,606	-	1,606	165,500	272,743	241,198	191,875	272,743	241,198	191,875	-	-	-	272,743	241,198	191,875
10	10	-	1,621	-	1,621	167,122	290,729	253,674	196,854	290,729	253,674	196,854	-	-	-	290,729	253,674	196,854
11	11	-	1,637	-	1,637	168,759	309,810	266,726	201,937	309,810	266,726	201,937	-	-	-	309,810	266,726	201,937
12	12	-	1,653	-	1,653	170,412	330,052	290,382	207,124	330,052	290,382	207,124	-	-	-	330,052	290,382	207,124
13	13	-	1,670	-	1,670	172,082	351,525	294,669	212,418	351,525	294,669	212,418	-	-	-	351,525	294,669	212,418
14	14	-	1,686	-	1,686	173,768	374,302	309,615	217,821	374,302	309,615	217,821	-	-	-	374,302	309,615	217,821
15	15	-	171,950	35,069	207,019	380,787	603,780	530,567	428,653	603,780	530,567	428,653	-	-	-	603,780	530,567	428,653
16	16	-	-	-	-	380,787	640,007	554,443	436,154	640,007	554,443	436,154	-	-	-	640,007	554,443	436,154
17	17	-	-	-	-	380,787	678,407	579,393	443,787	678,407	579,393	443,787	-	-	-	678,407	579,393	443,787
18	18	-	-	-	-	380,787	719,112	605,465	451,553	719,112	605,465	451,553	-	-	-	719,112	605,465	451,553
19	19	-	-	-	-	380,787	762,258	632,711	459,455	762,258	632,711	459,455	-	-	-	762,258	632,711	459,455
20	20	-	-	-	-	380,787	807,994	661,183	467,496	807,994	661,183	467,496	-	-	-	807,994	661,183	467,496
21	21	-	-	-	-	380,787	856,473	690,936	475,877	856,473	690,936	475,877	-	-	-	856,473	690,936	475,877
22	22	-	-	-	-	380,787	907,862	722,029	484,001	907,862	722,029	484,001	-	-	-	907,862	722,029	484,001
23	23	-	-	-	-	380,787	962,334	754,520	492,471	962,334	754,520	492,471	-	-	-	962,334	754,520	492,471
24	24	-	-	-	-	380,787	1,020,074	788,473	501,089	1,020,074	788,473	501,089	-	-	-	1,020,074	788,473	501,089
25	25	-	-	-	-	380,787	1,081,278	829,958	509,858	1,081,278	829,958	509,858	-	-	-	1,081,278	829,958	509,858
26	26	-	-	-	-	380,787	1,146,155	861,033	518,781	1,146,155	861,033	518,781	-	-	-	1,146,155	861,033	518,781
27	27	-	-	-	-	380,787	1,214,924	899,779	527,860	1,214,924	899,779	527,860	-	-	-	1,214,924	899,779	527,860
28	28	-	-	-	-	380,787	1,287,819	940,269	537,097	1,287,819	940,269	537,097	-	-	-	1,287,819	940,269	537,097
29	29	-	-	-	-	380,787	1,365,089	982,581	546,496	1,365,089	982,581	546,496	-	-	-	1,365,089	982,581	546,496
30	30	-	-	-	-	380,787	1,446,994	1,026,797	556,060	1,446,994	1,026,797	556,060	-	-	-	1,446,994	1,026,797	556,060
31	31	-	-	-	-	380,787	1,533,814	1,073,003	565,791	1,533,814	1,073,003	565,791	-	-	-	1,533,814	1,073,003	565,791
32	32	-	-	-	-	380,787	1,625,842	1,121,288	575,692	1,625,842	1,121,288	575,692	-	-	-	1,625,842	1,121,288	575,692
33	33	-	-	-	-	380,787	1,723,393	1,171,746	585,767	1,723,393	1,171,746	585,767	-	-	-	1,723,393	1,171,746	585,767
34	34	-	-	-	-	380,787	1,826,796	1,224,475	596,018	1,826,796	1,224,475	596,018	-	-	-	1,826,796	1,224,475	596,018
35	35	-	-	-	-	380,787	1,936,404	1,279,576	606,448	1,936,404	1,279,576	606,448	-	-	-	1,936,404	1,279,576	606,448
36	36	-	-	-	-	380,787	2,052,588	1,337,157	617,061	2,052,588	1,337,157	617,061	-	-	-	2,052,588	1,337,157	617,061
37	37	-	-	-	-	380,787	2,175,744	1,397,359	627,860	2,175,744	1,397,359	627,860	-	-	-	2,175,744	1,397,359	627,860
38	38	-	-	-	-	380,787	2,306,288	1,460,209	638,847	2,306,288	1,460,209	638,847	-	-	-	2,306,288	1,460,209	638,847
39	39	-	-	-	-	380,787	2,444,666	1,525,919	650,027	2,444,666	1,525,919	650,027	-	-	-	2,444,666	1,525,919	650,027
40	40	-	-	-	-	380,787	2,591,346	1,594,585	661,403	2,591,346	1,594,585	661,403	-	-	-	2,591,346	1,594,585	661,403
41	41	-	-	-	-	380,787	2,746,826	1,666,341	673,977	2,746,826	1,666,341	673,977	-	-	-	2,746,826	1,666,341	673,977
42	42	-	-	-	-	380,787	2,911,636	1,741,327	684,754	2,911,636	1,741,327	684,754	-	-	-	2,911,636	1,741,327	684,754
43	43	-	-	-	-	380,787	3,086,334	1,819,686	696,737	3,086,334	1,819,686	696,737	-	-	-	3,086,334	1,819,686	696,737
44	44	-	-	-	-	380,787	3,271,514	1,901,572	708,930	3,271,514	1,901,572	708,930	-	-	-	3,271,514	1,901,572	708,930
45	45	-	-	-	-	380,787	3,467,805	1,987,143	721,337	3,467,805	1,987,143	721,337	-	-	-	3,467,805	1,987,143	721,337
46	46	-	-	-	-	380,787	3,675,873	2,076,564	733,960	3,675,873	2,076,564	733,960	-	-	-	3,675,873	2,076,564	733,960
47	47	-	-	-	-	380,787	3,896,426	2,170,010	746,804	3,896,426	2,170,010	746,804	-	-	-	3,896,426	2,170,010	746,804
48	48	-	-	-	-	380,787	4,130,211	2,267,660	759,873	4,130,211	2,267,660	759,873	-	-	-	4,130,211	2,267,660	759,873
49	49	-	-	-	-	380,787	4,378,024	2,369,705	773,171	4,378,024	2,369,705	773,171	-	-	-	4,378,024	2,369,705	773,171
50	50	-	-	-	-	380,787	4,640,705	2,476,342	786,702	4,640,705	2,476,342	786,702	-	-	-	4,640,705	2,476,342	786,702
51	51	-	-	-	-	380,787	4,919,148	2,587,777	800,469	4,919,148	2,587,777	800,469	-	-	-	4,919,148	2,587,777	800,469
52	52	-	-	-	-	380,787	5,214,297	2,704,227	814,477	5,214,297	2,704,227	814,477	-	-	-	5,214,297	2,704,227	814,477
53	53	-	-	-	-	380,787	5,527,154	2,825,917	828,730	5,527,154	2,825,917	828,730	-	-	-	5,527,154	2,825,917	828,730
54	54	-	-	-	-	380,787	5,858,784	2,953,083	843,233	5,858,784	2,953,083	843,233	-	-	-	5,858,784	2,953,083	843,233
55	55	-	-	-	-	380,787	6,210,311	3,085,972	857,990	6,210,311	3,085,972	857,990	-	-	-	6,210,311	3,085,972	857,990
56	56	-	-	-	-	380,787	6,582,929	3,224,841	873,005	6,582,929	3,224,841	873,005	-	-	-	6,582,929	3,224,841	873,005
57	57	-	-	-	-	380,787	6,977,905	3,369,959	888,282	6,977,905	3,369,959	888,282	-	-	-	6,977,905	3,369,959	888,282
58	58	-	-	-	-	380,787	7,396,579	3,521,607	903,827	7,396,579	3,521,607	903,827	-	-	-	7,396,579	3,521,607	903,827
59	59	-	-	-	-	380,787	7,840,374	3,680,079	919,644	7,840,374	3,680,079	919,644	-	-	-	7,840,374	3,680,079	919,644
60	60	-	-	-	-	380,787	8,310,797	3,845,683	935,738	8,310,797	3,845,683	935,738	-	-	-	8,310,797	3,845,683	935,738
61	61	-	-	-	-	380,787	8,809,444	4,018,738	952,113	8,809,444	4,018,738	952,113	-	-	-	8,809,444	4,018,738	952,113
62	62	-	-	-	-	380,787	9,338,011	4,199,582	968,775	9,338,011	4,199,582	968,775	-	-	-	9,338,011	4,199,582	968,775
63	63	-	-	-	-	380,787	9,898,292	4,388,563	985,729	9,898,292	4,388,563	985,729	-	-	-	9,898,292	4,388,563	985,729
64	64	-	-	-	-	380,787	10,492,189	4,586,048	1,002,979	10,492,189	4,586,048	1,002,979	-	-	-	10,492,189	4,586,048	1,002,979
65	65	-	-	-	-	380,787	11,121,721	4,792,420	1,020,531	11,121,721	4							

保险期间	保至88周岁	年龄	30岁	性别	男	大盈家两全保险交费期限	3年	大盈家两全保险基本保险金额	50000元	期初万能账户追加保险费	100000元							
保单年度	期末年龄	年交保费			进入账户的价值	累计保费	年末个人账户价值（含红利）			身故给付(年末)			满期保险金			现金价值		
		期初万能账户追加保费	生存保险金（含红利）	满期终止红利			高	中	低	高	中	低	高	中	低	高	中	低
1	31	100,000	-	-	100,000	100,000	106,000	104,500	101,750	106,000	104,500	101,750	-	-	-	102,820	101,365	98,698
2	32	-	-	-	-	100,000	112,360	109,203	103,531	112,360	109,203	103,531	-	-	-	110,113	107,018	101,460
3	33	-	6,117	-	6,117	106,117	125,219	120,234	111,459	125,219	120,234	111,459	-	-	-	123,966	119,031	110,345
4	34	-	1,544	-	1,544	107,661	134,276	127,188	114,954	134,276	127,188	114,954	-	-	-	134,276	127,188	114,954
5	35	-	1,559	-	1,559	109,221	143,892	134,471	118,525	143,892	134,471	118,525	-	-	-	143,892	134,471	118,525
6	36	-	1,575	-	1,575	110,795	154,100	142,097	122,174	154,100	142,097	122,174	-	-	-	154,100	142,097	122,174
7	37	-	1,590	-	1,590	112,386	164,936	150,082	125,902	164,936	150,082	125,902	-	-	-	164,936	150,082	125,902
8	38	-	1,606	-	1,606	113,991	176,438	158,441	129,711	176,438	158,441	129,711	-	-	-	176,438	158,441	129,711
9	39	-	1,621	-	1,621	115,613	188,646	167,192	133,603	188,646	167,192	133,603	-	-	-	188,646	167,192	133,603
10	40	-	1,637	-	1,637	117,250	201,602	176,353	137,578	201,602	176,353	137,578	-	-	-	201,602	176,353	137,578
11	41	-	1,653	-	1,653	118,903	215,351	185,943	141,639	215,351	185,943	141,639	-	-	-	215,351	185,943	141,639
12	42	-	1,670	-	1,670	120,573	229,942	195,980	145,787	229,942	195,980	145,787	-	-	-	229,942	195,980	145,787
13	43	170,278	-	33,124	203,402	323,975	447,141	408,201	351,741	447,141	408,201	351,741	-	-	-	447,141	408,201	351,741
14	44	-	-	-	-	323,975	473,969	426,570	357,896	473,969	426,570	357,896	-	-	-	473,969	426,570	357,896
15	45	-	-	-	-	323,975	502,407	445,765	364,159	502,407	445,765	364,159	-	-	-	502,407	445,765	364,159
16	46	-	-	-	-	323,975	532,552	465,825	370,532	532,552	465,825	370,532	-	-	-	532,552	465,825	370,532
17	47	-	-	-	-	323,975	564,505	486,787	377,016	564,505	486,787	377,016	-	-	-	564,505	486,787	377,016
18	48	-	-	-	-	323,975	598,375	508,692	383,614	598,375	508,692	383,614	-	-	-	598,375	508,692	383,614
19	49	-	-	-	-	323,975	634,277	531,583	390,327	634,277	531,583	390,327	-	-	-	634,277	531,583	390,327
20	50	-	-	-	-	323,975	672,334	555,505	397,158	672,334	555,505	397,158	-	-	-	672,334	555,505	397,158
21	51	-	-	-	-	323,975	712,674	580,502	404,108	712,674	580,502	404,108	-	-	-	712,674	580,502	404,108
22	52	-	-	-	-	323,975	755,435	606,625	411,180	755,435	606,625	411,180	-	-	-	755,435	606,625	411,180
23	53	-	-	-	-	323,975	800,761	633,923	418,376	800,761	633,923	418,376	-	-	-	800,761	633,923	418,376
24	54	-	-	-	-	323,975	848,806	662,450	425,697	848,806	662,450	425,697	-	-	-	848,806	662,450	425,697
25	55	-	-	-	-	323,975	899,735	692,260	433,147	899,735	692,260	433,147	-	-	-	899,735	692,260	433,147
26	56	-	-	-	-	323,975	953,719	723,412	440,727	953,719	723,412	440,727	-	-	-	953,719	723,412	440,727
27	57	-	-	-	-	323,975	1,010,942	755,965	448,440	1,010,942	755,965	448,440	-	-	-	1,010,942	755,965	448,440
28	58	-	-	-	-	323,975	1,071,598	789,983	456,288	1,071,598	789,983	456,288	-	-	-	1,071,598	789,983	456,288
29	59	-	-	-	-	323,975	1,135,894	825,533	464,273	1,135,894	825,533	464,273	-	-	-	1,135,894	825,533	464,273
30	60	-	-	-	-	323,975	1,204,048	862,682	472,398	1,204,048	862,682	472,398	-	-	-	1,204,048	862,682	472,398
31	61	-	-	-	-	323,975	1,276,291	901,502	480,664	1,276,291	901,502	480,664	-	-	-	1,276,291	901,502	480,664
32	62	-	-	-	-	323,975	1,352,868	942,070	489,076	1,352,868	942,070	489,076	-	-	-	1,352,868	942,070	489,076
33	63	-	-	-	-	323,975	1,434,041	984,463	497,635	1,434,041	984,463	497,635	-	-	-	1,434,041	984,463	497,635
34	64	-	-	-	-	323,975	1,520,083	1,028,764	506,344	1,520,083	1,028,764	506,344	-	-	-	1,520,083	1,028,764	506,344
35	65	-	-	-	-	323,975	1,611,288	1,075,058	515,205	1,611,288	1,075,058	515,205	-	-	-	1,611,288	1,075,058	515,205
36	66	-	-	-	-	323,975	1,707,965	1,123,436	524,221	1,707,965	1,123,436	524,221	-	-	-	1,707,965	1,123,436	524,221
37	67	-	-	-	-	323,975	1,810,443	1,173,991	533,394	1,810,443	1,173,991	533,394	-	-	-	1,810,443	1,173,991	533,394
38	68	-	-	-	-	323,975	1,919,070	1,226,820	542,729	1,919,070	1,226,820	542,729	-	-	-	1,919,070	1,226,820	542,729
39	69	-	-	-	-	323,975	2,034,214	1,282,027	552,227	2,034,214	1,282,027	552,227	-	-	-	2,034,214	1,282,027	552,227
40	70	-	-	-	-	323,975	2,156,267	1,339,718	561,891	2,156,267	1,339,718	561,891	-	-	-	2,156,267	1,339,718	561,891
41	71	-	-	-	-	323,975	2,285,643	1,400,006	571,724	2,285,643	1,400,006	571,724	-	-	-	2,285,643	1,400,006	571,724
42	72	-	-	-	-	323,975	2,422,781	1,463,006	581,729	2,422,781	1,463,006	581,729	-	-	-	2,422,781	1,463,006	581,729
43	73	-	-	-	-	323,975	2,568,148	1,528,841	591,909	2,568,148	1,528,841	591,909	-	-	-	2,568,148	1,528,841	591,909
44	74	-	-	-	-	323,975	2,722,237	1,597,639	602,268	2,722,237	1,597,639	602,268	-	-	-	2,722,237	1,597,639	602,268
45	75	-	-	-	-	323,975	2,885,571	1,669,533	612,807	2,885,571	1,669,533	612,807	-	-	-	2,885,571	1,669,533	612,807
46	76	-	-	-	-	323,975	3,058,706	1,744,662	623,531	3,058,706	1,744,662	623,531	-	-	-	3,058,706	1,744,662	623,531
47	77	-	-	-	-	323,975	3,242,228	1,823,171	634,443	3,242,228	1,823,171	634,443	-	-	-	3,242,228	1,823,171	634,443
48	78	-	-	-	-	323,975	3,436,762	1,905,214	645,546	3,436,762	1,905,214	645,546	-	-	-	3,436,762	1,905,214	645,546
49	79	-	-	-	-	323,975	3,642,967	1,990,949	656,843	3,642,967	1,990,949	656,843	-	-	-	3,642,967	1,990,949	656,843
50	80	-	-	-	-	323,975	3,861,545	2,080,542	668,338	3,861,545	2,080,542	668,338	-	-	-	3,861,545	2,080,542	668,338
51	81	-	-	-	-	323,975	4,093,238	2,174,166	680,034	4,093,238	2,174,166	680,034	-	-	-	4,093,238	2,174,166	680,034
52	82	-	-	-	-	323,975	4,338,832	2,272,003	691,934	4,338,832	2,272,003	691,934	-	-	-	4,338,832	2,272,003	691,934
53	83	-	-	-	-	323,975	4,599,162	2,374,243	704,043	4,599,162	2,374,243	704,043	-	-	-	4,599,162	2,374,243	704,043
54	84	-	-	-	-	323,975	4,875,112	2,481,084	716,364	4,875,112	2,481,084	716,364	-	-	-	4,875,112	2,481,084	716,364
55	85	-	-	-	-	323,975	5,167,619	2,592,733	728,900	5,167,619	2,592,733	728,900	-	-	-	5,167,619	2,592,733	728,900
56	86	-	-	-	-	323,975	5,477,676	2,709,406	741,656	5,477,676	2,709,406	741,656	-	-	-	5,477,676	2,709,406	741,656
57	87	-	-	-	-	323,975	5,806,336	2,831,330	754,635	5,806,336	2,831,330	754,635	-	-	-	5,806,336	2,831,330	754,635
58	88	-	-	-	-	323,975	6,154,716	2,958,739	767,841	6,154,716	2,958,739	767,841	6,154,716	2,958,739	767,841	6,154,716	2,958,739	767,841

示例 5:

保险期间	保至88周岁	年龄	30岁	性别	男	大盈家两全保险交费期限			5年	大盈家两全保险基本保险金额			50000元	期初万能账户追加保险费			200000元	
保单年度	期末年龄	年交保费			进入账户的价值	累计保费	年末个人账户价值（含红利）			身故给付(年末)			满期保险金			现金价值		
		期初万能账户追加保费	生存保险金（含红利）	满期终了红利			高	中	低	高	中	低	高	中	低	高	中	低
1	31	200,000	-	-	200,000	200,000	212,000	209,000	203,500	212,000	209,000	203,500	-	-	-	205,640	202,730	197,395
2	32	-	-	-	-	200,000	224,720	218,405	207,061	224,720	218,405	207,061	-	-	-	220,226	214,037	202,920
3	33	-	7,587	-	-	207,587	245,791	235,821	218,272	245,791	235,821	218,272	-	-	-	243,333	233,462	216,089
4	34	-	2,549	-	-	210,136	263,087	248,981	224,641	263,087	248,981	224,641	-	-	-	263,087	248,981	224,641
5	35	-	5,148	-	-	215,284	284,020	265,333	233,720	284,020	265,333	233,720	-	-	-	284,020	265,333	233,720
6	36	-	2,599	-	-	217,883	303,660	279,872	240,409	303,660	279,872	240,409	-	-	-	303,660	279,872	240,409
7	37	-	2,625	-	-	220,507	324,504	295,091	247,240	324,504	295,091	247,240	-	-	-	324,504	295,091	247,240
8	38	-	2,650	-	-	223,158	346,624	311,020	254,217	346,624	311,020	254,217	-	-	-	346,624	311,020	254,217
9	39	-	2,676	-	-	225,834	370,098	327,692	261,342	370,098	327,692	261,342	-	-	-	370,098	327,692	261,342
10	40	-	2,702	-	-	228,536	395,006	345,141	268,618	395,006	345,141	268,618	-	-	-	395,006	345,141	268,618
11	41	-	2,729	-	-	231,265	421,436	363,401	276,048	421,436	363,401	276,048	-	-	-	421,436	363,401	276,048
12	42	-	2,756	-	-	234,021	449,477	382,510	283,634	449,477	382,510	283,634	-	-	-	449,477	382,510	283,634
13	43	-	2,783	-	-	236,803	479,229	402,505	291,381	479,229	402,505	291,381	-	-	-	479,229	402,505	291,381
14	44	-	2,810	-	-	239,613	510,792	423,428	299,290	510,792	423,428	299,290	-	-	-	510,792	423,428	299,290
15	45	286,583	-	60,021	346,605	586,218	888,045	789,087	651,132	888,045	789,087	651,132	-	-	-	888,045	789,087	651,132
16	46	-	-	-	-	586,218	941,327	824,596	662,527	941,327	824,596	662,527	-	-	-	941,327	824,596	662,527
17	47	-	-	-	-	586,218	997,807	861,703	674,121	997,807	861,703	674,121	-	-	-	997,807	861,703	674,121
18	48	-	-	-	-	586,218	1,057,675	900,479	685,918	1,057,675	900,479	685,918	-	-	-	1,057,675	900,479	685,918
19	49	-	-	-	-	586,218	1,121,136	941,001	697,922	1,121,136	941,001	697,922	-	-	-	1,121,136	941,001	697,922
20	50	-	-	-	-	586,218	1,188,404	983,346	710,135	1,188,404	983,346	710,135	-	-	-	1,188,404	983,346	710,135
21	51	-	-	-	-	586,218	1,259,708	1,027,597	722,563	1,259,708	1,027,597	722,563	-	-	-	1,259,708	1,027,597	722,563
22	52	-	-	-	-	586,218	1,335,291	1,073,838	735,208	1,335,291	1,073,838	735,208	-	-	-	1,335,291	1,073,838	735,208
23	53	-	-	-	-	586,218	1,415,408	1,122,161	748,074	1,415,408	1,122,161	748,074	-	-	-	1,415,408	1,122,161	748,074
24	54	-	-	-	-	586,218	1,500,333	1,172,658	761,165	1,500,333	1,172,658	761,165	-	-	-	1,500,333	1,172,658	761,165
25	55	-	-	-	-	586,218	1,590,353	1,225,428	774,485	1,590,353	1,225,428	774,485	-	-	-	1,590,353	1,225,428	774,485
26	56	-	-	-	-	586,218	1,685,774	1,280,572	788,039	1,685,774	1,280,572	788,039	-	-	-	1,685,774	1,280,572	788,039
27	57	-	-	-	-	586,218	1,786,920	1,338,198	801,830	1,786,920	1,338,198	801,830	-	-	-	1,786,920	1,338,198	801,830
28	58	-	-	-	-	586,218	1,894,136	1,398,417	815,862	1,894,136	1,398,417	815,862	-	-	-	1,894,136	1,398,417	815,862
29	59	-	-	-	-	586,218	2,007,784	1,461,346	830,139	2,007,784	1,461,346	830,139	-	-	-	2,007,784	1,461,346	830,139
30	60	-	-	-	-	586,218	2,128,251	1,527,106	844,667	2,128,251	1,527,106	844,667	-	-	-	2,128,251	1,527,106	844,667
31	61	-	-	-	-	586,218	2,255,946	1,595,826	859,448	2,255,946	1,595,826	859,448	-	-	-	2,255,946	1,595,826	859,448
32	62	-	-	-	-	586,218	2,391,302	1,667,638	874,489	2,391,302	1,667,638	874,489	-	-	-	2,391,302	1,667,638	874,489
33	63	-	-	-	-	586,218	2,534,781	1,742,682	889,792	2,534,781	1,742,682	889,792	-	-	-	2,534,781	1,742,682	889,792
34	64	-	-	-	-	586,218	2,686,867	1,821,103	905,364	2,686,867	1,821,103	905,364	-	-	-	2,686,867	1,821,103	905,364
35	65	-	-	-	-	586,218	2,848,079	1,903,052	921,207	2,848,079	1,903,052	921,207	-	-	-	2,848,079	1,903,052	921,207
36	66	-	-	-	-	586,218	3,018,964	1,988,690	937,329	3,018,964	1,988,690	937,329	-	-	-	3,018,964	1,988,690	937,329
37	67	-	-	-	-	586,218	3,200,102	2,078,181	953,732	3,200,102	2,078,181	953,732	-	-	-	3,200,102	2,078,181	953,732
38	68	-	-	-	-	586,218	3,392,108	2,171,699	970,422	3,392,108	2,171,699	970,422	-	-	-	3,392,108	2,171,699	970,422
39	69	-	-	-	-	586,218	3,595,635	2,269,425	987,405	3,595,635	2,269,425	987,405	-	-	-	3,595,635	2,269,425	987,405
40	70	-	-	-	-	586,218	3,811,373	2,371,549	1,004,684	3,811,373	2,371,549	1,004,684	-	-	-	3,811,373	2,371,549	1,004,684
41	71	-	-	-	-	586,218	4,040,055	2,478,269	1,022,266	4,040,055	2,478,269	1,022,266	-	-	-	4,040,055	2,478,269	1,022,266
42	72	-	-	-	-	586,218	4,282,459	2,589,791	1,040,156	4,282,459	2,589,791	1,040,156	-	-	-	4,282,459	2,589,791	1,040,156
43	73	-	-	-	-	586,218	4,539,406	2,706,332	1,058,359	4,539,406	2,706,332	1,058,359	-	-	-	4,539,406	2,706,332	1,058,359
44	74	-	-	-	-	586,218	4,811,770	2,828,117	1,076,880	4,811,770	2,828,117	1,076,880	-	-	-	4,811,770	2,828,117	1,076,880
45	75	-	-	-	-	586,218	5,100,477	2,955,382	1,095,725	5,100,477	2,955,382	1,095,725	-	-	-	5,100,477	2,955,382	1,095,725
46	76	-	-	-	-	586,218	5,406,505	3,088,374	1,114,900	5,406,505	3,088,374	1,114,900	-	-	-	5,406,505	3,088,374	1,114,900
47	77	-	-	-	-	586,218	5,730,896	3,227,351	1,134,411	5,730,896	3,227,351	1,134,411	-	-	-	5,730,896	3,227,351	1,134,411
48	78	-	-	-	-	586,218	6,074,749	3,372,582	1,154,263	6,074,749	3,372,582	1,154,263	-	-	-	6,074,749	3,372,582	1,154,263
49	79	-	-	-	-	586,218	6,439,234	3,524,348	1,174,463	6,439,234	3,524,348	1,174,463	-	-	-	6,439,234	3,524,348	1,174,463
50	80	-	-	-	-	586,218	6,825,588	3,682,944	1,195,016	6,825,588	3,682,944	1,195,016	-	-	-	6,825,588	3,682,944	1,195,016
51	81	-	-	-	-	586,218	7,235,124	3,848,676	1,215,929	7,235,124	3,848,676	1,215,929	-	-	-	7,235,124	3,848,676	1,215,929
52	82	-	-	-	-	586,218	7,669,231	4,021,867	1,237,208	7,669,231	4,021,867	1,237,208	-	-	-	7,669,231	4,021,867	1,237,208
53	83	-	-	-	-	586,218	8,129,385	4,202,851	1,258,859	8,129,385	4,202,851	1,258,859	-	-	-	8,129,385	4,202,851	1,258,859
54	84	-	-	-	-	586,218	8,617,148	4,391,979	1,280,889	8,617,148	4,391,979	1,280,889	-	-	-	8,617,148	4,391,979	1,280,889
55	85	-	-	-	-	586,218	9,134,177	4,589,618	1,303,304	9,134,177	4,589,618	1,303,304	-	-	-	9,134,177	4,589,618	1,303,304
56	86	-	-	-	-	586,218	9,682,227	4,796,151	1,326,112	9,682,227	4,796,151	1,326,112	-	-	-	9,682,227	4,796,151	1,326,112
57	87	-	-	-	-	586,218	10,263,161	5,011,978	1,349,319	10,263,161	5,011,978	1,349,319	-	-	-	10,263,161	5,011,978	1,349,319
58	88	-	-	-	-	586,218	10,878,951	5,237,517	1,372,932	10,878,951	5,237,517	1,372,932	10,878,951	5,237,517	1,372,932	10,878,951	5,237,517	1,372,932

示例 6:

保险期间	保至88周岁	年龄	30岁	性别	男	大盈家两全保险交费期限			5年	大盈家两全保险基本保险金额			100000元	期初万能账户追加保险费			400000元	
保单年度	期末年龄	年交保费			进入账户的价值	累计保费	年末个人账户价值（含红利）			身故给付(年末)			满期保险金			现金价值		
		期初万能账户追加保费	生存保险金（含红利）	满期終了红利			高	中	低	高	中	低	高	中	低	高	中	低
1	31	400,000	-	-	400,000	400,000	424,000	418,000	407,000	424,000	418,000	407,000	-	-	-	411,280	405,460	394,790
2	32	-	-	-	-	400,000	449,440	436,810	414,123	449,440	436,810	414,123	-	-	-	440,451	428,074	405,840
3	33	-	15,175	-	15,175	415,175	491,581	471,641	436,544	491,581	471,641	436,544	-	-	-	486,665	466,925	432,179
4	34	-	5,098	-	5,098	420,272	526,174	497,963	449,281	526,174	497,963	449,281	-	-	-	526,174	497,963	449,281
5	35	-	10,295	-	10,295	430,567	568,039	530,666	467,439	568,039	530,666	467,439	-	-	-	568,039	530,666	467,439
6	36	-	5,198	-	5,198	435,766	607,320	559,744	480,817	607,320	559,744	480,817	-	-	-	607,320	559,744	480,817
7	37	-	5,249	-	5,249	441,015	649,008	590,182	494,481	649,008	590,182	494,481	-	-	-	649,008	590,182	494,481
8	38	-	5,300	-	5,300	446,315	693,249	622,040	508,434	693,249	622,040	508,434	-	-	-	693,249	622,040	508,434
9	39	-	5,352	-	5,352	451,667	740,196	655,384	522,684	740,196	655,384	522,684	-	-	-	740,196	655,384	522,684
10	40	-	5,405	-	5,405	457,072	790,013	690,282	537,236	790,013	690,282	537,236	-	-	-	790,013	690,282	537,236
11	41	-	5,458	-	5,458	462,530	842,871	726,802	552,096	842,871	726,802	552,096	-	-	-	842,871	726,802	552,096
12	42	-	5,511	-	5,511	468,041	898,955	765,019	567,269	898,955	765,019	567,269	-	-	-	898,955	765,019	567,269
13	43	-	5,565	-	5,565	473,607	958,457	805,011	582,761	958,457	805,011	582,761	-	-	-	958,457	805,011	582,761
14	44	-	5,620	-	5,620	479,226	1,021,585	846,856	598,579	1,021,585	846,856	598,579	-	-	-	1,021,585	846,856	598,579
15	45	573,167	121,373	-	694,540	1,173,767	1,777,420	1,579,505	1,303,595	1,777,420	1,579,505	1,303,595	-	-	-	1,777,420	1,579,505	1,303,595
16	46	-	-	-	-	1,173,767	1,884,065	1,650,582	1,326,408	1,884,065	1,650,582	1,326,408	-	-	-	1,884,065	1,650,582	1,326,408
17	47	-	-	-	-	1,173,767	1,997,109	1,724,858	1,349,620	1,997,109	1,724,858	1,349,620	-	-	-	1,997,109	1,724,858	1,349,620
18	48	-	-	-	-	1,173,767	2,116,935	1,802,477	1,373,238	2,116,935	1,802,477	1,373,238	-	-	-	2,116,935	1,802,477	1,373,238
19	49	-	-	-	-	1,173,767	2,243,951	1,883,589	1,397,270	2,243,951	1,883,589	1,397,270	-	-	-	2,243,951	1,883,589	1,397,270
20	50	-	-	-	-	1,173,767	2,378,589	1,968,350	1,421,722	2,378,589	1,968,350	1,421,722	-	-	-	2,378,589	1,968,350	1,421,722
21	51	-	-	-	-	1,173,767	2,521,304	2,056,926	1,446,602	2,521,304	2,056,926	1,446,602	-	-	-	2,521,304	2,056,926	1,446,602
22	52	-	-	-	-	1,173,767	2,672,582	2,149,487	1,471,918	2,672,582	2,149,487	1,471,918	-	-	-	2,672,582	2,149,487	1,471,918
23	53	-	-	-	-	1,173,767	2,832,937	2,246,214	1,497,676	2,832,937	2,246,214	1,497,676	-	-	-	2,832,937	2,246,214	1,497,676
24	54	-	-	-	-	1,173,767	3,002,913	2,347,294	1,523,885	3,002,913	2,347,294	1,523,885	-	-	-	3,002,913	2,347,294	1,523,885
25	55	-	-	-	-	1,173,767	3,183,088	2,452,922	1,550,553	3,183,088	2,452,922	1,550,553	-	-	-	3,183,088	2,452,922	1,550,553
26	56	-	-	-	-	1,173,767	3,374,073	2,563,304	1,577,688	3,374,073	2,563,304	1,577,688	-	-	-	3,374,073	2,563,304	1,577,688
27	57	-	-	-	-	1,173,767	3,576,518	2,678,652	1,605,298	3,576,518	2,678,652	1,605,298	-	-	-	3,576,518	2,678,652	1,605,298
28	58	-	-	-	-	1,173,767	3,791,109	2,799,192	1,633,390	3,791,109	2,799,192	1,633,390	-	-	-	3,791,109	2,799,192	1,633,390
29	59	-	-	-	-	1,173,767	4,018,575	2,925,155	1,661,975	4,018,575	2,925,155	1,661,975	-	-	-	4,018,575	2,925,155	1,661,975
30	60	-	-	-	-	1,173,767	4,259,690	3,056,787	1,691,059	4,259,690	3,056,787	1,691,059	-	-	-	4,259,690	3,056,787	1,691,059
31	61	-	-	-	-	1,173,767	4,515,271	3,194,343	1,720,653	4,515,271	3,194,343	1,720,653	-	-	-	4,515,271	3,194,343	1,720,653
32	62	-	-	-	-	1,173,767	4,786,187	3,338,088	1,750,764	4,786,187	3,338,088	1,750,764	-	-	-	4,786,187	3,338,088	1,750,764
33	63	-	-	-	-	1,173,767	5,073,359	3,488,302	1,781,403	5,073,359	3,488,302	1,781,403	-	-	-	5,073,359	3,488,302	1,781,403
34	64	-	-	-	-	1,173,767	5,377,760	3,645,276	1,812,577	5,377,760	3,645,276	1,812,577	-	-	-	5,377,760	3,645,276	1,812,577
35	65	-	-	-	-	1,173,767	5,700,426	3,809,313	1,844,297	5,700,426	3,809,313	1,844,297	-	-	-	5,700,426	3,809,313	1,844,297
36	66	-	-	-	-	1,173,767	6,042,451	3,980,732	1,876,572	6,042,451	3,980,732	1,876,572	-	-	-	6,042,451	3,980,732	1,876,572
37	67	-	-	-	-	1,173,767	6,404,998	4,159,865	1,909,412	6,404,998	4,159,865	1,909,412	-	-	-	6,404,998	4,159,865	1,909,412
38	68	-	-	-	-	1,173,767	6,789,298	4,347,059	1,942,827	6,789,298	4,347,059	1,942,827	-	-	-	6,789,298	4,347,059	1,942,827
39	69	-	-	-	-	1,173,767	7,196,656	4,542,677	1,976,827	7,196,656	4,542,677	1,976,827	-	-	-	7,196,656	4,542,677	1,976,827
40	70	-	-	-	-	1,173,767	7,628,456	4,747,097	2,011,421	7,628,456	4,747,097	2,011,421	-	-	-	7,628,456	4,747,097	2,011,421
41	71	-	-	-	-	1,173,767	8,086,163	4,960,717	2,046,621	8,086,163	4,960,717	2,046,621	-	-	-	8,086,163	4,960,717	2,046,621
42	72	-	-	-	-	1,173,767	8,571,333	5,183,949	2,082,437	8,571,333	5,183,949	2,082,437	-	-	-	8,571,333	5,183,949	2,082,437
43	73	-	-	-	-	1,173,767	9,085,613	5,417,227	2,118,880	9,085,613	5,417,227	2,118,880	-	-	-	9,085,613	5,417,227	2,118,880
44	74	-	-	-	-	1,173,767	9,630,750	5,661,002	2,155,960	9,630,750	5,661,002	2,155,960	-	-	-	9,630,750	5,661,002	2,155,960
45	75	-	-	-	-	1,173,767	10,208,595	5,915,747	2,193,689	10,208,595	5,915,747	2,193,689	-	-	-	10,208,595	5,915,747	2,193,689
46	76	-	-	-	-	1,173,767	10,821,110	6,181,956	2,232,079	10,821,110	6,181,956	2,232,079	-	-	-	10,821,110	6,181,956	2,232,079
47	77	-	-	-	-	1,173,767	11,470,377	6,460,144	2,271,140	11,470,377	6,460,144	2,271,140	-	-	-	11,470,377	6,460,144	2,271,140
48	78	-	-	-	-	1,173,767	12,158,599	6,750,850	2,310,885	12,158,599	6,750,850	2,310,885	-	-	-	12,158,599	6,750,850	2,310,885
49	79	-	-	-	-	1,173,767	12,888,115	7,054,638	2,351,326	12,888,115	7,054,638	2,351,326	-	-	-	12,888,115	7,054,638	2,351,326
50	80	-	-	-	-	1,173,767	13,661,402	7,372,097	2,392,474	13,661,402	7,372,097	2,392,474	-	-	-	13,661,402	7,372,097	2,392,474
51	81	-	-	-	-	1,173,767	14,481,086	7,703,842	2,434,342	14,481,086	7,703,842	2,434,342	-	-	-	14,481,086	7,703,842	2,434,342
52	82	-	-	-	-	1,173,767	15,349,952	8,050,514	2,476,943	15,349,952	8,050,514	2,476,943	-	-	-	15,349,952	8,050,514	2,476,943
53	83	-	-	-	-	1,173,767	16,270,949	8,412,788	2,520,290	16,270,949	8,412,788	2,520,290	-	-	-	16,270,949	8,412,788	2,520,290
54	84	-	-	-	-	1,173,767	17,247,206	8,791,363	2,564,395	17,247,206	8,791,363	2,564,395	-	-	-	17,247,206	8,791,363	2,564,395
55	85	-	-	-	-	1,173,767	18,282,038	9,186,974	2,609,272</									

示例 7:

保险期间		保至88周岁		年龄	30岁	性别	男	大盈家两全保险交费期限		10年	大盈家两全保险基本保险金额		30000元	期初万能账户追加保险费		300000元		
保单年度	期末年龄	年交保费			进入账户的价值	累计保费	年末个人账户价值（含红利）			身故给付(年末)			满期保险金			现金价值		
		期初万能账户追加保费	生存保险金（含红利）	满期終了红利			高	中	低	高	中	低	高	中	低	高	中	低
1	31	300,000	-	-	300,000	300,000	318,000	313,500	305,250	318,000	313,500	305,250	-	-	-	308,460	304,095	296,093
2	32	-	-	-	-	300,000	337,080	327,608	310,592	337,080	327,608	310,592	-	-	-	330,338	321,055	304,380
3	33	-	9,051	-	9,051	309,051	366,356	351,401	325,079	366,356	351,401	325,079	-	-	-	362,693	347,887	321,828
4	34	-	3,029	-	3,029	312,080	391,366	370,243	333,796	391,366	370,243	333,796	-	-	-	391,366	370,243	333,796
5	35	-	3,043	-	3,043	315,123	417,891	389,947	342,681	417,891	389,947	342,681	-	-	-	417,891	389,947	342,681
6	36	-	3,061	-	3,061	318,184	446,026	410,555	351,738	446,026	410,555	351,738	-	-	-	446,026	410,555	351,738
7	37	-	3,082	-	3,082	321,265	475,869	432,112	360,975	475,869	432,112	360,975	-	-	-	475,869	432,112	360,975
8	38	-	3,106	-	3,106	324,371	507,526	454,663	370,398	507,526	454,663	370,398	-	-	-	507,526	454,663	370,398
9	39	-	3,133	-	3,133	327,504	541,111	478,255	380,013	541,111	478,255	380,013	-	-	-	541,111	478,255	380,013
10	40	-	6,327	-	6,327	333,831	579,905	506,104	392,991	579,905	506,104	392,991	-	-	-	579,905	506,104	392,991
11	41	-	3,195	-	3,195	337,026	617,894	532,074	403,063	617,894	532,074	403,063	-	-	-	617,894	532,074	403,063
12	42	-	3,226	-	3,226	340,252	658,193	559,243	413,342	658,193	559,243	413,342	-	-	-	658,193	559,243	413,342
13	43	-	3,258	-	3,258	343,510	700,943	587,666	423,833	700,943	587,666	423,833	-	-	-	700,943	587,666	423,833
14	44	-	3,290	-	3,290	346,799	746,289	617,401	434,540	746,289	617,401	434,540	-	-	-	746,289	617,401	434,540
15	45	-	3,322	-	3,322	350,121	794,388	648,506	445,466	794,388	648,506	445,466	-	-	-	794,388	648,506	445,466
16	46	-	3,354	-	3,354	353,475	845,405	681,043	456,616	845,405	681,043	456,616	-	-	-	845,405	681,043	456,616
17	47	-	3,387	-	3,387	356,862	899,517	715,077	467,994	899,517	715,077	467,994	-	-	-	899,517	715,077	467,994
18	48	-	3,420	-	3,420	360,283	956,908	750,676	479,604	956,908	750,676	479,604	-	-	-	956,908	750,676	479,604
19	49	-	3,454	-	3,454	363,737	1,017,777	787,910	491,451	1,017,777	787,910	491,451	-	-	-	1,017,777	787,910	491,451
20	50	352,262	-	-	352,262	1,553,739	1,298,261	974,947	1,298,261	1,553,739	1,298,261	974,947	-	-	-	1,553,739	1,298,261	974,947
21	51	-	122,634	-	122,634	1,646,963	1,356,683	992,009	1,356,683	1,646,963	1,356,683	992,009	-	-	-	1,646,963	1,356,683	992,009
22	52	-	-	-	-	1,745,781	1,417,734	1,009,369	1,009,369	1,745,781	1,417,734	1,009,369	-	-	-	1,745,781	1,417,734	1,009,369
23	53	-	-	-	-	1,850,528	1,481,532	1,027,033	1,027,033	1,850,528	1,481,532	1,027,033	-	-	-	1,850,528	1,481,532	1,027,033
24	54	-	-	-	-	1,961,559	1,548,201	1,045,006	1,045,006	1,961,559	1,548,201	1,045,006	-	-	-	1,961,559	1,548,201	1,045,006
25	55	-	-	-	-	2,079,253	1,617,870	1,063,293	1,063,293	2,079,253	1,617,870	1,063,293	-	-	-	2,079,253	1,617,870	1,063,293
26	56	-	-	-	-	2,204,008	1,690,674	1,081,901	1,081,901	2,204,008	1,690,674	1,081,901	-	-	-	2,204,008	1,690,674	1,081,901
27	57	-	-	-	-	2,336,249	1,766,754	1,100,834	1,100,834	2,336,249	1,766,754	1,100,834	-	-	-	2,336,249	1,766,754	1,100,834
28	58	-	-	-	-	2,476,423	1,846,258	1,120,099	1,120,099	2,476,423	1,846,258	1,120,099	-	-	-	2,476,423	1,846,258	1,120,099
29	59	-	-	-	-	2,625,009	1,929,340	1,139,701	1,139,701	2,625,009	1,929,340	1,139,701	-	-	-	2,625,009	1,929,340	1,139,701
30	60	-	-	-	-	2,782,509	2,016,160	1,159,645	1,159,645	2,782,509	2,016,160	1,159,645	-	-	-	2,782,509	2,016,160	1,159,645
31	61	-	-	-	-	2,949,460	2,106,887	1,179,939	1,179,939	2,949,460	2,106,887	1,179,939	-	-	-	2,949,460	2,106,887	1,179,939
32	62	-	-	-	-	3,126,428	2,201,697	1,200,588	1,200,588	3,126,428	2,201,697	1,200,588	-	-	-	3,126,428	2,201,697	1,200,588
33	63	-	-	-	-	3,314,013	2,300,774	1,221,598	1,221,598	3,314,013	2,300,774	1,221,598	-	-	-	3,314,013	2,300,774	1,221,598
34	64	-	-	-	-	3,512,854	2,404,308	1,242,976	1,242,976	3,512,854	2,404,308	1,242,976	-	-	-	3,512,854	2,404,308	1,242,976
35	65	-	-	-	-	3,723,625	2,512,502	1,264,728	1,264,728	3,723,625	2,512,502	1,264,728	-	-	-	3,723,625	2,512,502	1,264,728
36	66	-	-	-	-	3,947,043	2,625,565	1,286,861	1,286,861	3,947,043	2,625,565	1,286,861	-	-	-	3,947,043	2,625,565	1,286,861
37	67	-	-	-	-	4,183,865	2,743,715	1,309,381	1,309,381	4,183,865	2,743,715	1,309,381	-	-	-	4,183,865	2,743,715	1,309,381
38	68	-	-	-	-	4,434,897	2,867,182	1,332,295	1,332,295	4,434,897	2,867,182	1,332,295	-	-	-	4,434,897	2,867,182	1,332,295
39	69	-	-	-	-	4,700,991	2,996,206	1,355,611	1,355,611	4,700,991	2,996,206	1,355,611	-	-	-	4,700,991	2,996,206	1,355,611
40	70	-	-	-	-	4,983,051	3,131,035	1,379,334	1,379,334	4,983,051	3,131,035	1,379,334	-	-	-	4,983,051	3,131,035	1,379,334
41	71	-	-	-	-	5,282,034	3,271,931	1,403,472	1,403,472	5,282,034	3,271,931	1,403,472	-	-	-	5,282,034	3,271,931	1,403,472
42	72	-	-	-	-	5,598,956	3,419,168	1,428,033	1,428,033	5,598,956	3,419,168	1,428,033	-	-	-	5,598,956	3,419,168	1,428,033
43	73	-	-	-	-	5,934,893	3,573,031	1,453,023	1,453,023	5,934,893	3,573,031	1,453,023	-	-	-	5,934,893	3,573,031	1,453,023
44	74	-	-	-	-	6,290,987	3,733,817	1,478,451	1,478,451	6,290,987	3,733,817	1,478,451	-	-	-	6,290,987	3,733,817	1,478,451
45	75	-	-	-	-	6,668,446	3,901,839	1,504,324	1,504,324	6,668,446	3,901,839	1,504,324	-	-	-	6,668,446	3,901,839	1,504,324
46	76	-	-	-	-	7,068,552	4,077,422	1,530,650	1,530,650	7,068,552	4,077,422	1,530,650	-	-	-	7,068,552	4,077,422	1,530,650
47	77	-	-	-	-	7,492,666	4,260,906	1,557,436	1,557,436	7,492,666	4,260,906	1,557,436	-	-	-	7,492,666	4,260,906	1,557,436
48	78	-	-	-	-	7,942,226	4,452,647	1,584,691	1,584,691	7,942,226	4,452,647	1,584,691	-	-	-	7,942,226	4,452,647	1,584,691
49	79	-	-	-	-	8,418,759	4,653,016	1,612,423	1,612,423	8,418,759	4,653,016	1,612,423	-	-	-	8,418,759	4,653,016	1,612,423
50	80	-	-	-	-	8,923,885	4,862,401	1,640,641	1,640,641	8,923,885	4,862,401	1,640,641	-	-	-	8,923,885	4,862,401	1,640,641
51	81	-	-	-	-	9,459,318	5,081,210	1,669,352	1,669,352	9,459,318	5,081,210	1,669,352	-	-	-	9,459,318	5,081,210	1,669,352
52	82	-	-	-	-	10,026,877	5,309,864	1,698,566	1,698,566	10,026,877	5,309,864	1,698,566	-	-	-	10,026,877	5,309,864	1,698,566
53	83	-	-	-	-	10,628,489	5,548,808	1,728,291	1,728,291	10,628,489	5,548,808	1,728,291	-	-	-	10,628,489	5,548,808	1,728,291
54	84	-	-	-	-	11,266,199	5,798,504	1,758,536	1,758,536	11,266,199	5,798,504	1,758,536	-	-	-	11,266,199	5,798,504	1,758,536
55	85	-	-	-	-	11,942,171	6,059,437	1,789,310	1,789,310	11,942,171	6,059,437	1,789,310	-	-	-	11,942,171	6,059,437	1,789,310
56	86	-	-	-	-	12,658,701	6,332,112	1,820,623	1,820,623	12,658,701	6,332,112	1,820,623	-	-	-	12,658,701	6,332,3	

示例 8:

保险期间	保至88周岁	年龄	50岁	性别	男	大盈家两全保险交费期限	3年	大盈家两全保险基本保险金额	500000元	期初万能账户追加保险费	1000000元							
保单年度	期末年龄	年交保费			进入账户的价值	累计保费	年末个人账户价值（含红利）			身故给付（年末）			满期保险金			现金价值		
		期初万能账户追加保费	生存保险金（含红利）	满期终了红利			高	中	低	高	中	低	高	中	低	高	中	低
1	51	1,000,000	-	-	1,000,000	1,000,000	1,060,000	1,045,000	1,017,500	1,060,000	1,045,000	1,017,500	-	-	-	1,028,200	1,013,650	986,975
2	52	-	-	-	-	1,000,000	1,123,600	1,092,025	1,035,306	1,123,600	1,092,025	1,035,306	-	-	-	1,101,128	1,070,185	1,014,600
3	53	-	61,171	-	61,171	1,061,171	1,252,187	1,202,337	1,114,595	1,252,187	1,202,337	1,114,595	-	-	-	1,239,665	1,190,314	1,103,449
4	54	-	15,443	-	15,443	1,076,613	1,342,761	1,271,885	1,149,543	1,342,761	1,271,885	1,149,543	-	-	-	1,342,761	1,271,885	1,149,543
5	55	-	15,594	-	15,594	1,092,207	1,438,920	1,344,713	1,185,254	1,438,920	1,344,713	1,185,254	-	-	-	1,438,920	1,344,713	1,185,254
6	56	-	15,747	-	15,747	1,107,954	1,541,002	1,420,972	1,221,743	1,541,002	1,420,972	1,221,743	-	-	-	1,541,002	1,420,972	1,221,743
7	57	-	15,901	-	15,901	1,123,855	1,649,363	1,500,817	1,259,024	1,649,363	1,500,817	1,259,024	-	-	-	1,649,363	1,500,817	1,259,024
8	58	-	16,057	-	16,057	1,139,912	1,764,382	1,584,411	1,297,114	1,764,382	1,584,411	1,297,114	-	-	-	1,764,382	1,584,411	1,297,114
9	59	-	16,214	-	16,214	1,156,126	1,886,459	1,671,924	1,336,028	1,886,459	1,671,924	1,336,028	-	-	-	1,886,459	1,671,924	1,336,028
10	60	-	16,373	-	16,373	1,172,499	2,016,020	1,763,533	1,375,781	2,016,020	1,763,533	1,375,781	-	-	-	2,016,020	1,763,533	1,375,781
11	61	-	16,534	-	16,534	1,189,033	2,153,515	1,859,426	1,416,391	2,153,515	1,859,426	1,416,391	-	-	-	2,153,515	1,859,426	1,416,391
12	62	-	16,696	-	16,696	1,205,729	2,299,421	1,959,796	1,457,874	2,299,421	1,959,796	1,457,874	-	-	-	2,299,421	1,959,796	1,457,874
13	63	-	1,702,784	352,478	2,055,262	3,260,991	4,492,649	4,103,248	3,538,648	4,492,649	4,103,248	3,538,648	-	-	-	4,492,649	4,103,248	3,538,648
14	64	-	-	-	-	3,260,991	4,762,208	4,287,895	3,600,575	4,762,208	4,287,895	3,600,575	-	-	-	4,762,208	4,287,895	3,600,575
15	65	-	-	-	-	3,260,991	5,047,940	4,480,850	3,663,585	5,047,940	4,480,850	3,663,585	-	-	-	5,047,940	4,480,850	3,663,585
16	66	-	-	-	-	3,260,991	5,350,816	4,682,488	3,727,698	5,350,816	4,682,488	3,727,698	-	-	-	5,350,816	4,682,488	3,727,698
17	67	-	-	-	-	3,260,991	5,671,865	4,893,200	3,792,932	5,671,865	4,893,200	3,792,932	-	-	-	5,671,865	4,893,200	3,792,932
18	68	-	-	-	-	3,260,991	6,012,177	5,113,394	3,859,309	6,012,177	5,113,394	3,859,309	-	-	-	6,012,177	5,113,394	3,859,309
19	69	-	-	-	-	3,260,991	6,372,908	5,343,497	3,926,846	6,372,908	5,343,497	3,926,846	-	-	-	6,372,908	5,343,497	3,926,846
20	70	-	-	-	-	3,260,991	6,755,282	5,583,954	3,995,566	6,755,282	5,583,954	3,995,566	-	-	-	6,755,282	5,583,954	3,995,566
21	71	-	-	-	-	3,260,991	7,160,599	5,835,232	4,065,489	7,160,599	5,835,232	4,065,489	-	-	-	7,160,599	5,835,232	4,065,489
22	72	-	-	-	-	3,260,991	7,590,235	6,097,818	4,136,635	7,590,235	6,097,818	4,136,635	-	-	-	7,590,235	6,097,818	4,136,635
23	73	-	-	-	-	3,260,991	8,045,649	6,372,219	4,209,026	8,045,649	6,372,219	4,209,026	-	-	-	8,045,649	6,372,219	4,209,026
24	74	-	-	-	-	3,260,991	8,528,388	6,658,969	4,282,684	8,528,388	6,658,969	4,282,684	-	-	-	8,528,388	6,658,969	4,282,684
25	75	-	-	-	-	3,260,991	9,040,092	6,958,623	4,357,631	9,040,092	6,958,623	4,357,631	-	-	-	9,040,092	6,958,623	4,357,631
26	76	-	-	-	-	3,260,991	9,582,497	7,271,761	4,433,889	9,582,497	7,271,761	4,433,889	-	-	-	9,582,497	7,271,761	4,433,889
27	77	-	-	-	-	3,260,991	10,157,447	7,598,990	4,511,482	10,157,447	7,598,990	4,511,482	-	-	-	10,157,447	7,598,990	4,511,482
28	78	-	-	-	-	3,260,991	10,766,894	7,940,945	4,590,433	10,766,894	7,940,945	4,590,433	-	-	-	10,766,894	7,940,945	4,590,433
29	79	-	-	-	-	3,260,991	11,412,907	8,298,287	4,670,766	11,412,907	8,298,287	4,670,766	-	-	-	11,412,907	8,298,287	4,670,766
30	80	-	-	-	-	3,260,991	12,097,682	8,671,710	4,752,504	12,097,682	8,671,710	4,752,504	-	-	-	12,097,682	8,671,710	4,752,504
31	81	-	-	-	-	3,260,991	12,823,543	9,061,937	4,835,673	12,823,543	9,061,937	4,835,673	-	-	-	12,823,543	9,061,937	4,835,673
32	82	-	-	-	-	3,260,991	13,592,955	9,469,724	4,920,297	13,592,955	9,469,724	4,920,297	-	-	-	13,592,955	9,469,724	4,920,297
33	83	-	-	-	-	3,260,991	14,408,533	9,895,862	5,006,403	14,408,533	9,895,862	5,006,403	-	-	-	14,408,533	9,895,862	5,006,403
34	84	-	-	-	-	3,260,991	15,273,045	10,341,176	5,094,015	15,273,045	10,341,176	5,094,015	-	-	-	15,273,045	10,341,176	5,094,015
35	85	-	-	-	-	3,260,991	16,189,427	10,806,529	5,183,160	16,189,427	10,806,529	5,183,160	-	-	-	16,189,427	10,806,529	5,183,160
36	86	-	-	-	-	3,260,991	17,160,793	11,292,822	5,273,865	17,160,793	11,292,822	5,273,865	-	-	-	17,160,793	11,292,822	5,273,865
37	87	-	-	-	-	3,260,991	18,190,440	11,800,999	5,366,158	18,190,440	11,800,999	5,366,158	-	-	-	18,190,440	11,800,999	5,366,158
38	88	-	-	-	-	3,260,991	19,281,867	12,332,044	5,460,066	19,281,867	12,332,044	5,460,066	19,281,867	12,332,044	5,460,066	19,281,867	12,332,044	5,460,066

示例 9:

保险期间	保至88周岁	年龄	50岁	性别	男	大盈家两全保险交费期限	3年	大盈家两全保险基本保险金额	50000元	期初万能账户追加保险费	100000元
------	--------	----	-----	----	---	-------------	----	---------------	--------	-------------	---------

保单年度	期末年龄	年交保费			进入账户的价值	累计保费	年末个人账户价值（含红利）			身故给付(年末)			满期保险金			现金价值		
		期初万能账户追加保费	生存保险金（含红利）	满期终了红利			高	中	低	高	中	低	高	中	低	高	中	低
1	51	100,000	-	-	100,000	100,000	106,000	104,500	101,750	106,000	104,500	101,750	-	-	-	102,820	101,365	98,698
2	52		-	-	-	100,000	112,360	109,203	103,531	112,360	109,203	103,531	-	-	-	110,113	107,018	101,460
3	53		6,117	-	6,117	106,117	125,219	120,234	111,459	125,219	120,234	111,459	-	-	-	123,966	119,031	110,345
4	54		1,544	-	1,544	107,661	134,276	127,188	114,954	134,276	127,188	114,954	-	-	-	134,276	127,188	114,954
5	55		1,559	-	1,559	109,221	143,892	134,471	118,525	143,892	134,471	118,525	-	-	-	143,892	134,471	118,525
6	56		1,575	-	1,575	110,795	154,100	142,097	122,174	154,100	142,097	122,174	-	-	-	154,100	142,097	122,174
7	57		1,590	-	1,590	112,386	164,936	150,082	125,902	164,936	150,082	125,902	-	-	-	164,936	150,082	125,902
8	58		1,606	-	1,606	113,991	176,438	158,441	129,711	176,438	158,441	129,711	-	-	-	176,438	158,441	129,711
9	59		1,621	-	1,621	115,613	188,646	167,192	133,603	188,646	167,192	133,603	-	-	-	188,646	167,192	133,603
10	60		1,637	-	1,637	117,250	201,602	176,353	137,578	201,602	176,353	137,578	-	-	-	201,602	176,353	137,578
11	61		1,653	-	1,653	118,903	215,351	185,943	141,639	215,351	185,943	141,639	-	-	-	215,351	185,943	141,639
12	62		1,670	-	1,670	120,573	229,942	195,980	145,787	229,942	195,980	145,787	-	-	-	229,942	195,980	145,787
13	63		170,278	34,276	204,554	325,127	448,293	409,353	352,893	448,293	409,353	352,893	-	-	-	448,293	409,353	352,893
14	64		-	-	-	325,127	475,190	427,773	359,068	475,190	427,773	359,068	-	-	-	475,190	427,773	359,068
15	65		-	-	-	325,127	503,702	447,023	365,352	503,702	447,023	365,352	-	-	-	503,702	447,023	365,352
16	66		-	-	-	325,127	533,924	467,139	371,746	533,924	467,139	371,746	-	-	-	533,924	467,139	371,746
17	67		-	-	-	325,127	565,959	488,161	378,251	565,959	488,161	378,251	-	-	-	565,959	488,161	378,251
18	68		-	-	-	325,127	599,917	510,128	384,871	599,917	510,128	384,871	-	-	-	599,917	510,128	384,871
19	69		-	-	-	325,127	635,912	533,084	391,606	635,912	533,084	391,606	-	-	-	635,912	533,084	391,606
20	70		-	-	-	325,127	674,066	557,072	398,459	674,066	557,072	398,459	-	-	-	674,066	557,072	398,459
21	71		-	-	-	325,127	714,510	582,141	405,432	714,510	582,141	405,432	-	-	-	714,510	582,141	405,432
22	72		-	-	-	325,127	757,381	608,337	412,527	757,381	608,337	412,527	-	-	-	757,381	608,337	412,527
23	73		-	-	-	325,127	802,824	635,712	419,746	802,824	635,712	419,746	-	-	-	802,824	635,712	419,746
24	74		-	-	-	325,127	850,993	664,319	427,092	850,993	664,319	427,092	-	-	-	850,993	664,319	427,092
25	75		-	-	-	325,127	902,053	694,213	434,566	902,053	694,213	434,566	-	-	-	902,053	694,213	434,566
26	76		-	-	-	325,127	956,176	725,453	442,171	956,176	725,453	442,171	-	-	-	956,176	725,453	442,171
27	77		-	-	-	325,127	1,013,547	758,098	449,909	1,013,547	758,098	449,909	-	-	-	1,013,547	758,098	449,909
28	78		-	-	-	325,127	1,074,359	792,213	457,782	1,074,359	792,213	457,782	-	-	-	1,074,359	792,213	457,782
29	79		-	-	-	325,127	1,138,821	827,862	465,793	1,138,821	827,862	465,793	-	-	-	1,138,821	827,862	465,793
30	80		-	-	-	325,127	1,207,150	865,116	473,945	1,207,150	865,116	473,945	-	-	-	1,207,150	865,116	473,945
31	81		-	-	-	325,127	1,279,579	904,047	482,239	1,279,579	904,047	482,239	-	-	-	1,279,579	904,047	482,239
32	82		-	-	-	325,127	1,356,354	944,729	490,678	1,356,354	944,729	490,678	-	-	-	1,356,354	944,729	490,678
33	83		-	-	-	325,127	1,437,735	987,241	499,265	1,437,735	987,241	499,265	-	-	-	1,437,735	987,241	499,265
34	84		-	-	-	325,127	1,523,999	1,031,667	508,002	1,523,999	1,031,667	508,002	-	-	-	1,523,999	1,031,667	508,002
35	85		-	-	-	325,127	1,615,439	1,078,092	516,892	1,615,439	1,078,092	516,892	-	-	-	1,615,439	1,078,092	516,892
36	86		-	-	-	325,127	1,712,366	1,126,606	525,938	1,712,366	1,126,606	525,938	-	-	-	1,712,366	1,126,606	525,938
37	87		-	-	-	325,127	1,815,107	1,177,304	535,141	1,815,107	1,177,304	535,141	-	-	-	1,815,107	1,177,304	535,141
38	88		-	-	-	325,127	1,924,014	1,230,282	544,506	1,924,014	1,230,282	544,506	1,924,014	1,230,282	544,506	1,924,014	1,230,282	544,506

风险提示：

- (1) 该利益演示中的万能账户价值演示基于本公司的精算及其他假设，不代表公司的历史经营业绩，也不能理解为对未来的预期，最低保证利率之上的投资收益是不确定的，实际保单账户利益可能低于中、高档利益演示水平；
- (2) 万能账户价值高、中、低情况下假设的年结算利率分别为6%、4.5%、1.75%；
- (3) 上表中所列的“现金价值”为账户扣除退保手续费后的账户价值；
- (4) 合众大盈家年金保险（万能型）前三年退保及部分领取手续费率为3%、2%、1%，第四年及以后为0%；
- (5) 上表的“大盈家两全险”是指“合众大盈家两全保险（分红型）”
- (6) “生存保险金（含红利）”及“终了红利”是指合众大盈家两全保险（分红型）的生存保险金和满期终了红利，演示的中档红利分配水平纯粹是描述性的，其红利分配是不确定的，仅供参考。该红利水平是基于本公司精算及其他假设，不代表本公司的历史经营业绩，也不能理解为对本公司未来经营业绩的预期。实际分红情况以本公司实际经营状况为准，可能高于或低于该演示的红利水平；
- (7) 合众大盈家年金保险（万能型）必须和合众大盈家两全保险（分红型）搭配销售；
- (8) 本资料为产品说明，仅供参考，具体内容以保险条款为准。