

**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。

## 【产品特色】

- 1、 安全稳健 —— 保单前三年保证利率为 2.5%，第四个保单年度起不低于 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 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的前三个保单年度内，本主合同个人账户的最低保证利率为 2.5%。自第四个保单年度起，我们有权对最低保证利率进行调整，但调整后的最低保证利率不会低于 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（前三年为 2.5%年结算利率，第四年及以后 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	102,500	106,000	104,500	102,500	—	—	—	102,500	101,365	99,425					
2	2	—	—	—	100,000	100,000	112,360	109,203	105,063	112,360	109,203	105,063	—	—	—	110,113	107,018	102,961					
3	3	6,116	—	—	106,116	106,116	125,218	120,233	113,806	125,218	120,233	113,806	—	—	—	123,966	119,031	112,667					
4	4	1,544	—	—	107,661	107,661	134,275	127,188	117,341	134,275	127,188	117,341	—	—	—	134,275	127,188	117,341					
5	5	1,559	—	—	109,220	109,220	143,891	134,470	120,954	143,891	134,470	120,954	—	—	—	143,891	134,470	120,954					
6	6	1,575	—	—	110,794	110,794	154,099	144,096	124,615	154,099	144,096	124,615	—	—	—	154,099	144,096	124,615					
7	7	1,590	—	—	112,384	112,384	164,935	150,080	128,416	164,935	150,080	128,416	—	—	—	164,935	150,080	128,416					
8	8	1,606	—	—	113,990	113,990	176,437	158,439	132,269	176,437	158,439	132,269	—	—	—	176,437	158,439	132,269					
9	9	1,621	—	—	115,611	115,611	188,644	167,191	136,205	188,644	167,191	136,205	—	—	—	188,644	167,191	136,205					
10	10	1,637	—	—	117,248	117,248	201,600	176,351	140,226	201,600	176,351	140,226	—	—	—	201,600	176,351	140,226					
11	11	1,653	—	—	118,901	118,901	215,349	185,940	144,333	215,349	185,940	144,333	—	—	—	215,349	185,940	144,333					
12	12	1,669	—	—	120,577	120,577	229,939	195,977	148,528	229,939	195,977	148,528	—	—	—	229,939	195,977	148,528					
13	13	170,262	32,792	203,053	323,624	446,789	446,789	407,849	354,181	446,789	407,849	354,181	—	—	—	446,789	407,849	354,181					
14	14	—	—	—	323,624	473,596	426,202	360,379	306,379	426,202	360,379	306,379	—	—	—	473,596	426,202	360,379					
15	15	—	—	—	323,624	502,012	445,382	366,686	302,012	445,382	366,686	302,012	—	—	—	502,012	445,382	366,686					
16	16	—	—	—	323,624	532,133	465,424	373,103	302,133	465,424	373,103	302,133	—	—	—	532,133	465,424	373,103					
17	17	—	—	—	323,624	564,061	486,368	379,632	302,368	564,061	486,368	379,632	—	—	—	564,061	486,368	379,632					
18	18	—	—	—	323,624	597,904	508,254	386,276	302,594	597,904	508,254	386,276	—	—	—	597,904	508,254	386,276					
19	19	—	—	—	323,624	633,779	531,126	393,035	302,779	633,779	531,126	393,035	—	—	—	633,779	531,126	393,035					
20	20	—	—	—	323,624	671,805	555,026	399,913	302,805	671,805	555,026	399,913	—	—	—	671,805	555,026	399,913					
21	21	—	—	—	323,624	712,114	580,003	406,912	302,114	712,114	580,003	406,912	—	—	—	712,114	580,003	406,912					
22	22	—	—	—	323,624	754,841	606,103	414,033	302,841	754,841	606,103	414,033	—	—	—	754,841	606,103	414,033					
23	23	—	—	—	323,624	800,131	633,377	421,278	302,131	800,131	633,377	421,278	—	—	—	800,131	633,377	421,278					
24	24	—	—	—	323,624	848,139	661,879	428,651	302,839	848,139	661,879	428,651	—	—	—	848,139	661,879	428,651					
25	25	—	—	—	323,624	899,027	691,664	436,152	302,664	899,027	691,664	436,152	—	—	—	899,027	691,664	436,152					
26	26	—	—	—	323,624	952,969	722,789	443,785	302,969	952,969	722,789	443,785	—	—	—	952,969	722,789	443,785					
27	27	—	—	—	323,624	1,010,147	755,314	451,551	302,147	1,010,147	755,314	451,551	—	—	—	1,010,147	755,314	451,551					
28	28	—	—	—	323,624	1,070,756	789,303	459,453	302,753	1,070,756	789,303	459,453	—	—	—	1,070,756	789,303	459,453					
29	29	—	—	—	323,624	1,135,001	824,822	467,494	302,824	1,135,001	824,822	467,494	—	—	—	1,135,001	824,822	467,494					
30	30	—	—	—	323,624	1,203,101	861,939	475,675	302,675	1,203,101	861,939	475,675	—	—	—	1,203,101	861,939	475,675					
31	31	—	—	—	323,624	1,275,287	900,726	483,999	302,726	1,275,287	900,726	483,999	—	—	—	1,275,287	900,726	483,999					
32	32	—	—	—	323,624	1,351,259	941,259	492,469	302,469	1,351,259	941,259	492,469	—	—	—	1,351,259	941,259	492,469					
33	33	—	—	—	323,624	1,432,913	983,616	501,087	302,913	1,432,913	983,616	501,087	—	—	—	1,432,913	983,616	501,087					
34	34	—	—	—	323,624	1,518,887	1,027,878	509,856	302,887	1,518,887	1,027,878	509,856	—	—	—	1,518,887	1,027,878	509,856					
35	35	—	—	—	323,624	1,610,021	1,074,133	518,779	302,133	1,610,021	1,074,133	518,779	—	—	—	1,610,021	1,074,133	518,779					
36	36	—	—	—	323,624	1,706,462	1,122,469	527,858	302,469	1,706,462	1,122,469	527,858	—	—	—	1,706,462	1,122,469	527,858					
37	37	—	—	—	323,624	1,809,019	1,172,980	537,095	302,980	1,809,019	1,172,980	537,095	—	—	—	1,809,019	1,172,980	537,095					
38	38	—	—	—	323,624	1,917,560	1,225,764	546,494	302,764	1,917,560	1,225,764	546,494	—	—	—	1,917,560	1,225,764	546,494					
39	39	—	—	—	323,624	2,032,614	1,280,924	556,058	302,924	2,032,614	1,280,924	556,058	—	—	—	2,032,614	1,280,924	556,058					
40	40	—	—	—	323,624	2,154,571	1,338,565	565,789	302,571	2,154,571	1,338,565	565,789	—	—	—	2,154,571	1,338,565	565,789					
41	41	—	—	—	323,624	2,283,845	1,398,800	575,690	302,845	2,283,845	1,398,800	575,690	—	—	—	2,283,845	1,398,800	575,690					
42	42	—	—	—	323,624	2,420,876	1,461,747	585,765	302,747	2,420,876	1,461,747	585,765	—	—	—	2,420,876	1,461,747	585,765					
43	43	—	—	—	323,624	2,566,128	1,537,625	596,016	302,625	2,566,128	1,537,625	596,016	—	—	—	2,566,128	1,537,625	596,016					
44	44	—	—	—	323,624	2,720,096	1,596,264	606,446	302,096	2,720,096	1,596,264	606,446	—	—	—	2,720,096	1,596,264	606,446					
45	45	—	—	—	323,624	2,883,302	1,668,096	617,059	302,096	2,883,302	1,668,096	617,059	—	—	—	2,883,302	1,668,096	617,059					
46	46	—	—	—	323,624	3,056,300	1,743,160	627,857	302,300	3,056,300	1,743,160	627,857	—	—	—	3,056,300	1,743,160	627,857					
47	47	—	—	—	323,624	3,239,678	1,821,602	638,845	302,678	3,239,678	1,821,602	638,845	—	—	—	3,239,678	1,821,602	638,845					
48	48	—	—	—	323,624	3,434,059	1,903,574	650,025	302,574	3,434,059	1,903,574	650,025	—	—	—	3,434,059	1,903,574	650,025					
49	49	—	—	—	323,624	3,640,102	1,989,235	661,400	302,235	3,640,102	1,989,235	661,400	—	—	—	3,640,102	1,989,235	661,400					
50	50	—	—	—	323,624	3,858,508	2,078,751	673,974	302,751	3,858,508	2,078,751	673,974	—	—	—	3,858,508	2,078,751	673,974					
51	51	—	—	—	323,624	4,090,019	2,172,294	684,752	302,294	4,090,019	2,172,294	684,752	—	—	—	4,090,019	2,172,294	684,752					
52	52	—	—	—	323,624	4,335,420	2,270,048	696,735	302,048	4,335,420	2,270,048	696,735	—	—	—	4,335,420	2,270,048	696,735					
53	53	—	—	—	323,624	4,595,545	2,372,200	708,928	302,200	4,595,545	2,372,200	708,928	—										



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	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	低
1	1	50,000	-	-	50,000	50,000	53,000	52,250	51,250	53,000	52,250	51,250	-	51,410	50,683
2	2	-	-	-	50,000	50,000	56,180	54,601	52,531	56,180	54,601	52,531	-	55,056	53,509
3	3	-	1,223	-	1,223	51,223	60,774	58,282	55,068	60,774	58,282	55,068	-	60,166	57,699
4	4	-	309	-	309	51,532	64,739	61,213	56,312	64,739	61,213	56,312	-	64,739	61,213
5	5	-	312	-	312	51,844	68,925	64,280	57,638	68,925	64,280	57,638	-	68,925	64,280
6	6	-	315	-	315	52,159	73,375	67,487	58,962	73,375	67,487	58,962	-	73,375	67,487
7	7	-	318	-	318	52,477	78,096	70,842	60,312	78,096	70,842	60,312	-	78,096	70,842
8	8	-	321	-	321	52,798	83,103	74,351	61,688	83,103	74,351	61,688	-	83,103	74,351
9	9	-	324	-	324	53,122	88,413	78,021	63,092	88,413	78,021	63,092	-	88,413	78,021
10	10	-	327	-	327	53,450	94,045	81,859	64,523	94,045	81,859	64,523	-	94,045	81,859
11	11	-	331	-	331	53,780	100,019	85,874	65,983	100,019	85,874	65,983	-	100,019	85,874
12	12	-	334	-	334	54,114	106,354	90,072	67,472	106,354	90,072	67,472	-	106,354	90,072
13	13	-	34,052	5,694	39,746	93,861	152,481	133,872	108,399	152,481	133,872	108,399	-	152,481	133,872
14	14	-	-	-	-	93,861	161,630	139,896	110,296	161,630	139,896	110,296	-	161,630	139,896
15	15	-	-	-	-	93,861	171,328	146,191	112,226	171,328	146,191	112,226	-	171,328	146,191
16	16	-	-	-	-	93,861	181,608	152,770	114,190	181,608	152,770	114,190	-	181,608	152,770
17	17	-	-	-	-	93,861	192,504	159,644	116,188	192,504	159,644	116,188	-	192,504	159,644
18	18	-	-	-	-	93,861	204,055	166,828	118,222	204,055	166,828	118,222	-	204,055	166,828
19	19	-	-	-	-	93,861	216,298	174,336	120,291	216,298	174,336	120,291	-	216,298	174,336
20	20	-	-	-	-	93,861	229,276	182,181	122,396	229,276	182,181	122,396	-	229,276	182,181
21	21	-	-	-	-	93,861	243,032	190,379	124,538	243,032	190,379	124,538	-	243,032	190,379
22	22	-	-	-	-	93,861	257,614	198,946	126,717	257,614	198,946	126,717	-	257,614	198,946
23	23	-	-	-	-	93,861	273,071	207,898	129,935	273,071	207,898	129,935	-	273,071	207,898
24	24	-	-	-	-	93,861	289,455	217,254	131,191	289,455	217,254	131,191	-	289,455	217,254
25	25	-	-	-	-	93,861	306,823	227,030	133,487	306,823	227,030	133,487	-	306,823	227,030
26	26	-	-	-	-	93,861	325,232	237,247	135,823	325,232	237,247	135,823	-	325,232	237,247
27	27	-	-	-	-	93,861	344,746	247,921	138,200	344,746	247,921	138,200	-	344,746	247,921
28	28	-	-	-	-	93,861	365,431	259,079	140,618	365,431	259,079	140,618	-	365,431	259,079
29	29	-	-	-	-	93,861	387,356	270,738	143,079	387,356	270,738	143,079	-	387,356	270,738
30	30	-	-	-	-	93,861	410,598	282,921	145,583	410,598	282,921	145,583	-	410,598	282,921
31	31	-	-	-	-	93,861	435,234	295,632	148,131	435,234	295,632	148,131	-	435,234	295,632
32	32	-	-	-	-	93,861	461,348	308,957	150,723	461,348	308,957	150,723	-	461,348	308,957
33	33	-	-	-	-	93,861	489,029	322,860	153,361	489,029	322,860	153,361	-	489,029	322,860
34	34	-	-	-	-	93,861	518,370	337,388	156,044	518,370	337,388	156,044	-	518,370	337,388
35	35	-	-	-	-	93,861	549,472	352,671	158,775	549,472	352,671	158,775	-	549,472	352,671
36	36	-	-	-	-	93,861	582,441	368,437	161,554	582,441	368,437	161,554	-	582,441	368,437
37	37	-	-	-	-	93,861	617,387	385,016	164,381	617,387	385,016	164,381	-	617,387	385,016
38	38	-	-	-	-	93,861	654,431	402,342	167,258	654,431	402,342	167,258	-	654,431	402,342
39	39	-	-	-	-	93,861	693,696	420,447	170,185	693,696	420,447	170,185	-	693,696	420,447
40	40	-	-	-	-	93,861	735,318	439,368	173,163	735,318	439,368	173,163	-	735,318	439,368
41	41	-	-	-	-	93,861	779,437	459,139	176,193	779,437	459,139	176,193	-	779,437	459,139
42	42	-	-	-	-	93,861	826,263	479,277	179,277	826,263	479,277	179,277	-	826,263	479,277
43	43	-	-	-	-	93,861	875,776	501,391	182,414	875,776	501,391	182,414	-	875,776	501,391
44	44	-	-	-	-	93,861	928,322	523,954	185,606	928,322	523,954	185,606	-	928,322	523,954
45	45	-	-	-	-	93,861	984,022	547,532	188,854	984,022	547,532	188,854	-	984,022	547,532
46	46	-	-	-	-	93,861	1,043,063	572,171	192,159	1,043,063	572,171	192,159	-	1,043,063	572,171
47	47	-	-	-	-	93,861	1,105,647	597,919	195,522	1,105,647	597,919	195,522	-	1,105,647	597,919
48	48	-	-	-	-	93,861	1,171,985	624,825	198,944	1,171,985	624,825	198,944	-	1,171,985	624,825
49	49	-	-	-	-	93,861	1,242,305	652,942	202,425	1,242,305	652,942	202,425	-	1,242,305	652,942
50	50	-	-	-	-	93,861	1,316,843	682,324	205,968	1,316,843	682,324	205,968	-	1,316,843	682,324
51	51	-	-	-	-	93,861	1,395,853	713,029	209,572	1,395,853	713,029	209,572	-	1,395,853	713,029
52	52	-	-	-	-	93,861	1,479,605	745,115	213,239	1,479,605	745,115	213,239	-	1,479,605	745,115
53	53	-	-	-	-	93,861	1,568,381	778,645	216,971	1,568,381	778,645	216,971	-	1,568,381	778,645
54	54	-	-	-	-	93,861	1,662,484	813,685	220,768	1,662,484	813,685	220,768	-	1,662,484	813,685
55	55	-	-	-	-	93,861	1,762,233	850,300	224,632	1,762,233	850,300	224,632	-	1,762,233	850,300
56	56	-	-	-	-	93,861	1,867,967	888,564	228,564	1,867,967	888,564	228,564	-	1,867,967	888,564
57	57	-	-	-	-	93,861	1,980,045	928,549	232,562	1,980,045	928,549	232,562	-	1,980,045	928,549
58	58	-	-	-	-	93,861	2,098,847	970,334	236,632	2,098,847	970,334	236,632	-	2,098,847	970,334
59	59	-	-	-	-	93,861	2,224,778	1,013,999	240,773	2,224,778	1,013,999	240,773	-	2,224,778	1,013,999
60	60	-	-	-	-	93,861	2,358,265	1,059,629	244,987	2,358,265	1,059,629	244,987	-	2,358,265	1,059,629
61	61	-	-	-	-	93,861	2,499,761	1,107,312	249,274	2,499,761	1,107,312	249,274	-	2,499,761	1,107,312
62	62	-	-	-	-	93,861	2,649,746	1,157,141	253,637	2,649,746	1,157,141	253,637	-	2,649,746	1,157,141
63	63	-	-	-	-	93,861	2,808,731	1,209,213	258,075	2,808,731	1,209,213	258,075	-	2,808,731	1,209,213
64	64	-	-	-	-	93,861	2,977,255	1,263,627	262,591	2,977,255	1,263,627	262,591	-	2,977,255	1,263,627
65	65	-	-	-	-	93,861	3,155,890	1,320,490	267,187	3,155,890	1,320,490	267,187	-	3,155,890	1,320,490
66	66	-	-	-	-	93,861	3,345,244	1,379,912	271,863	3,345,244	1,379,912	271,863	-	3,345,244	1,379,912
67	67	-	-	-	-	93,861	3,545,958	1,442,009	276,620	3,545,958	1,442,009	276,620	-	3,545,958	1,442,009
68	68	-	-	-	-	93,861	3,758,716	1,506,899	281,461	3,758,716	1,506,899	281,461	-	3,758,716	1,506,899
69	69	-	-	-	-	93,861	3,984,239	1,574,709	286,387	3,984,239	1,574,709	286,387	-	3,984,239	1,574,709
70	70	-	-	-	-	93,861	4,223,293	1,645,571	291,398	4,223,293	1,645,571	291,398	-	4,223,293	1,645,571
71	71	-	-	-	-	93,861	4,476,691	1,719,622	296,498	4,476,691	1,719,622	296,498	-	4,476,691	1,719,622
72	72	-	-	-	-	93,861	4,745,292	1,797,005	301,687	4,745,292	1,797,005	301,687	-	4,745,292	1,797,005
73	73	-	-	-	-	93,861	5,030,010	1,877,820	306,966	5,030,010	1,877,820	306,966	-	5,030,010	1,877,820
74	74	-	-	-	-	93,861	5,331,810	1,962,374	312,338	5,331,810	1,962,374	312,338	-	5,331,810	1,962,374
75	75	-	-	-	-	93,861	5,651,719	2,050,681	317,804	5,651,719	2,050,681	317,804	-	5,651,719	2,050,681
76	76	-	-	-	-	93,861	5,990,822	2,142,962	323,365	5,990,822	2,142,962	323,365	-	5,990,822	2,142,962
77	77	-	-	-	-	93,861	6,350,224	2,239,924	329,024	6,350,224	2,239,924	329,024	-		

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	高	中	低	高	中	低						
1	1	150,000	-	-	150,000	150,000	159,000	156,750	153,750	159,000	156,750	153,750	-	-	-	154,230	152,048	149,138						
2	2	-	-	-	150,000	168,540	168,540	163,804	157,594	168,540	163,804	157,594	-	-	-	165,169	160,528	154,442						
3	3	-	4,552	-	4,552	163,092	163,092	175,727	166,086	163,092	175,727	166,086	-	-	-	181,373	173,970	164,425						
4	4	-	1,529	-	1,529	166,086	195,726	185,164	170,522	195,726	185,164	170,522	-	-	-	195,726	185,164	170,522						
5	5	-	3,089	-	3,089	169,170	210,559	196,585	176,594	210,559	196,585	176,594	-	-	-	210,559	196,585	176,594						
6	6	-	1,559	-	1,559	160,740	224,751	206,991	181,244	224,751	206,991	181,244	-	-	-	224,751	206,991	181,244						
7	7	-	1,575	-	1,575	162,304	239,811	217,880	185,991	239,811	217,880	185,991	-	-	-	239,811	217,880	185,991						
8	8	-	1,590	-	1,590	163,895	255,790	229,275	190,836	255,790	229,275	190,836	-	-	-	255,790	229,275	190,836						
9	9	-	1,606	-	1,606	165,500	272,743	241,198	195,781	272,743	241,198	195,781	-	-	-	272,743	241,198	195,781						
10	10	-	1,621	-	1,621	167,122	290,729	253,674	200,829	290,729	253,674	200,829	-	-	-	290,729	253,674	200,829						
11	11	-	1,637	-	1,637	168,759	309,810	266,726	205,981	309,810	266,726	205,981	-	-	-	309,810	266,726	205,981						
12	12	-	1,653	-	1,653	170,412	330,052	280,382	211,239	330,052	280,382	211,239	-	-	-	330,052	280,382	211,239						
13	13	-	1,670	-	1,670	172,082	351,525	294,669	216,605	351,525	294,669	216,605	-	-	-	351,525	294,669	216,605						
14	14	-	1,686	-	1,686	173,768	374,302	309,615	222,081	374,302	309,615	222,081	-	-	-	374,302	309,615	222,081						
15	15	-	171,950	35,069	207,019	380,787	603,780	530,567	432,987	603,780	530,567	432,987	-	-	-	603,780	530,567	432,987						
16	16	-	-	-	-	380,787	640,007	554,443	440,564	640,007	554,443	440,564	-	-	-	640,007	554,443	440,564						
17	17	-	-	-	-	380,787	678,407	579,393	448,274	678,407	579,393	448,274	-	-	-	678,407	579,393	448,274						
18	18	-	-	-	-	380,787	719,112	605,465	456,119	719,112	605,465	456,119	-	-	-	719,112	605,465	456,119						
19	19	-	-	-	-	380,787	762,258	632,711	464,101	762,258	632,711	464,101	-	-	-	762,258	632,711	464,101						
20	20	-	-	-	-	380,787	807,994	661,183	472,223	807,994	661,183	472,223	-	-	-	807,994	661,183	472,223						
21	21	-	-	-	-	380,787	856,473	690,936	480,487	856,473	690,936	480,487	-	-	-	856,473	690,936	480,487						
22	22	-	-	-	-	380,787	907,862	722,029	488,895	907,862	722,029	488,895	-	-	-	907,862	722,029	488,895						
23	23	-	-	-	-	380,787	962,334	754,520	497,451	962,334	754,520	497,451	-	-	-	962,334	754,520	497,451						
24	24	-	-	-	-	380,787	1,020,074	788,473	506,156	1,020,074	788,473	506,156	-	-	-	1,020,074	788,473	506,156						
25	25	-	-	-	-	380,787	1,081,278	823,955	515,014	1,081,278	823,955	515,014	-	-	-	1,081,278	823,955	515,014						
26	26	-	-	-	-	380,787	1,146,155	861,033	524,027	1,146,155	861,033	524,027	-	-	-	1,146,155	861,033	524,027						
27	27	-	-	-	-	380,787	1,214,924	899,779	533,197	1,214,924	899,779	533,197	-	-	-	1,214,924	899,779	533,197						
28	28	-	-	-	-	380,787	1,287,819	940,269	542,528	1,287,819	940,269	542,528	-	-	-	1,287,819	940,269	542,528						
29	29	-	-	-	-	380,787	1,365,089	982,581	552,023	1,365,089	982,581	552,023	-	-	-	1,365,089	982,581	552,023						
30	30	-	-	-	-	380,787	1,446,994	1,026,797	561,683	1,446,994	1,026,797	561,683	-	-	-	1,446,994	1,026,797	561,683						
31	31	-	-	-	-	380,787	1,533,814	1,073,003	571,512	1,533,814	1,073,003	571,512	-	-	-	1,533,814	1,073,003	571,512						
32	32	-	-	-	-	380,787	1,625,843	1,121,288	581,514	1,625,843	1,121,288	581,514	-	-	-	1,625,843	1,121,288	581,514						
33	33	-	-	-	-	380,787	1,723,393	1,171,746	591,690	1,723,393	1,171,746	591,690	-	-	-	1,723,393	1,171,746	591,690						
34	34	-	-	-	-	380,787	1,826,796	1,224,475	602,045	1,826,796	1,224,475	602,045	-	-	-	1,826,796	1,224,475	602,045						
35	35	-	-	-	-	380,787	1,936,404	1,279,576	612,581	1,936,404	1,279,576	612,581	-	-	-	1,936,404	1,279,576	612,581						
36	36	-	-	-	-	380,787	2,052,588	1,337,157	623,301	2,052,588	1,337,157	623,301	-	-	-	2,052,588	1,337,157	623,301						
37	37	-	-	-	-	380,787	2,175,744	1,397,329	634,209	2,175,744	1,397,329	634,209	-	-	-	2,175,744	1,397,329	634,209						
38	38	-	-	-	-	380,787	2,306,288	1,460,209	645,307	2,306,288	1,460,209	645,307	-	-	-	2,306,288	1,460,209	645,307						
39	39	-	-	-	-	380,787	2,444,666	1,525,919	656,600	2,444,666	1,525,919	656,600	-	-	-	2,444,666	1,525,919	656,600						
40	40	-	-	-	-	380,787	2,591,346	1,594,585	668,091	2,591,346	1,594,585	668,091	-	-	-	2,591,346	1,594,585	668,091						
41	41	-	-	-	-	380,787	2,746,826	1,666,341	679,782	2,746,826	1,666,341	679,782	-	-	-	2,746,826	1,666,341	679,782						
42	42	-	-	-	-	380,787	2,911,636	1,741,327	691,679	2,911,636	1,741,327	691,679	-	-	-	2,911,636	1,741,327	691,679						
43	43	-	-	-	-	380,787	3,086,334	1,819,686	703,783	3,086,334	1,819,686	703,783	-	-	-	3,086,334	1,819,686	703,783						
44	44	-	-	-	-	380,787	3,271,514	1,901,572	716,099	3,271,514	1,901,572	716,099	-	-	-	3,271,514	1,901,572	716,099						
45	45	-	-	-	-	380,787	3,467,805	1,987,143	728,631	3,467,805	1,987,143	728,631	-	-	-	3,467,805	1,987,143	728,631						
46	46	-	-	-	-	380,787	3,675,873	2,076,564	741,382	3,675,873	2,076,564	741,382	-	-	-	3,675,873	2,076,564	741,382						
47	47	-	-	-	-	380,787	3,896,426	2,170,010	754,356	3,896,426	2,170,010	754,356	-	-	-	3,896,426	2,170,010	754,356						
48	48	-	-	-	-	380,787	4,130,211	2,267,660	767,557	4,130,211	2,267,660	767,557	-	-	-	4,130,211	2,267,660	767,557						
49	49	-	-	-	-	380,787	4,378,024	2,369,705	780,990	4,378,024	2,369,705	780,990	-	-	-	4,378,024	2,369,705	780,990						
50	50	-	-	-	-	380,787	4,640,705	2,476,342	794,657	4,640,705	2,476,342	794,657	-	-	-	4,640,705	2,476,342	794,657						
51	51	-	-	-	-	380,787	4,919,148	2,587,777	808,563	4,919,148	2,587,777	808,563	-	-	-	4,919,148	2,587,777	808,563						
52	52	-	-	-	-	380,787	5,214,297	2,704,227	822,713	5,214,297	2,704,227	822,713	-	-	-	5,214,297	2,704,227	822,713						
53	53	-	-	-	-	380,787	5,527,154	2,825,917	837,111	5,527,154	2,825,917	837,111	-	-	-	5,527,154	2,825,917	837,111						
54	54	-	-	-	-	380,787	5,858,784	2,953,083	851,760	5,858,784	2,953,083	851,760	-	-	-	5,858,784	2,953,083	851,760						
55	55	-	-	-	-	380,787	6,210,311	3,085,972	866,66															

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	102,500	106,000	104,500	102,500	-	-	-	102,820	101,365	99,425
2	32	-	-	-	-	100,000	112,360	109,203	105,063	112,360	109,203	105,063	-	-	-	110,113	107,018	102,961
3	33	-	6,117	-	6,117	106,117	125,219	120,234	113,806	125,219	120,234	113,806	-	-	-	123,966	119,031	112,668
4	34	-	1,544	-	1,544	107,661	134,276	127,188	117,342	134,276	127,188	117,342	-	-	-	134,276	127,188	117,342
5	35	-	1,559	-	1,559	109,221	143,892	134,471	120,955	143,892	134,471	120,955	-	-	-	143,892	134,471	120,955
6	36	-	1,575	-	1,575	110,795	154,100	142,097	124,646	154,100	142,097	124,646	-	-	-	154,100	142,097	124,646
7	37	-	1,590	-	1,590	112,386	164,936	150,082	128,418	164,936	150,082	128,418	-	-	-	164,936	150,082	128,418
8	38	-	1,606	-	1,606	113,991	176,438	158,441	132,271	176,438	158,441	132,271	-	-	-	176,438	158,441	132,271
9	39	-	1,621	-	1,621	115,613	188,646	167,192	136,207	188,646	167,192	136,207	-	-	-	188,646	167,192	136,207
10	40	-	1,637	-	1,637	117,250	201,602	176,353	140,228	201,602	176,353	140,228	-	-	-	201,602	176,353	140,228
11	41	-	1,653	-	1,653	118,903	215,351	185,943	144,335	215,351	185,943	144,335	-	-	-	215,351	185,943	144,335
12	42	-	1,670	-	1,670	120,573	229,942	195,980	148,531	229,942	195,980	148,531	-	-	-	229,942	195,980	148,531
13	43	-	170,278	33,124	203,402	323,975	447,141	408,201	354,532	447,141	408,201	354,532	-	-	-	447,141	408,201	354,532
14	44	-	-	-	-	323,975	473,969	426,570	360,736	473,969	426,570	360,736	-	-	-	473,969	426,570	360,736
15	45	-	-	-	-	323,975	502,407	445,765	367,049	502,407	445,765	367,049	-	-	-	502,407	445,765	367,049
16	46	-	-	-	-	323,975	532,552	465,825	373,472	532,552	465,825	373,472	-	-	-	532,552	465,825	373,472
17	47	-	-	-	-	323,975	564,505	486,787	380,008	564,505	486,787	380,008	-	-	-	564,505	486,787	380,008
18	48	-	-	-	-	323,975	598,375	508,692	386,658	598,375	508,692	386,658	-	-	-	598,375	508,692	386,658
19	49	-	-	-	-	323,975	634,277	531,583	393,425	634,277	531,583	393,425	-	-	-	634,277	531,583	393,425
20	50	-	-	-	-	323,975	672,334	555,505	400,310	672,334	555,505	400,310	-	-	-	672,334	555,505	400,310
21	51	-	-	-	-	323,975	712,674	580,502	407,315	712,674	580,502	407,315	-	-	-	712,674	580,502	407,315
22	52	-	-	-	-	323,975	755,435	606,625	414,443	755,435	606,625	414,443	-	-	-	755,435	606,625	414,443
23	53	-	-	-	-	323,975	800,761	633,923	421,696	800,761	633,923	421,696	-	-	-	800,761	633,923	421,696
24	54	-	-	-	-	323,975	848,806	662,450	429,076	848,806	662,450	429,076	-	-	-	848,806	662,450	429,076
25	55	-	-	-	-	323,975	899,735	692,260	436,584	899,735	692,260	436,584	-	-	-	899,735	692,260	436,584
26	56	-	-	-	-	323,975	953,719	723,412	444,225	953,719	723,412	444,225	-	-	-	953,719	723,412	444,225
27	57	-	-	-	-	323,975	1,010,942	755,965	451,999	1,010,942	755,965	451,999	-	-	-	1,010,942	755,965	451,999
28	58	-	-	-	-	323,975	1,071,598	789,983	459,909	1,071,598	789,983	459,909	-	-	-	1,071,598	789,983	459,909
29	59	-	-	-	-	323,975	1,135,894	825,533	467,957	1,135,894	825,533	467,957	-	-	-	1,135,894	825,533	467,957
30	60	-	-	-	-	323,975	1,204,048	862,682	476,146	1,204,048	862,682	476,146	-	-	-	1,204,048	862,682	476,146
31	61	-	-	-	-	323,975	1,276,291	901,502	484,479	1,276,291	901,502	484,479	-	-	-	1,276,291	901,502	484,479
32	62	-	-	-	-	323,975	1,352,868	942,070	492,957	1,352,868	942,070	492,957	-	-	-	1,352,868	942,070	492,957
33	63	-	-	-	-	323,975	1,434,041	984,463	501,584	1,434,041	984,463	501,584	-	-	-	1,434,041	984,463	501,584
34	64	-	-	-	-	323,975	1,520,083	1,028,764	510,362	1,520,083	1,028,764	510,362	-	-	-	1,520,083	1,028,764	510,362
35	65	-	-	-	-	323,975	1,611,288	1,075,058	519,293	1,611,288	1,075,058	519,293	-	-	-	1,611,288	1,075,058	519,293
36	66	-	-	-	-	323,975	1,707,965	1,123,436	528,381	1,707,965	1,123,436	528,381	-	-	-	1,707,965	1,123,436	528,381
37	67	-	-	-	-	323,975	1,810,443	1,173,991	537,627	1,810,443	1,173,991	537,627	-	-	-	1,810,443	1,173,991	537,627
38	68	-	-	-	-	323,975	1,919,070	1,226,820	547,036	1,919,070	1,226,820	547,036	-	-	-	1,919,070	1,226,820	547,036
39	69	-	-	-	-	323,975	2,034,214	1,282,027	556,609	2,034,214	1,282,027	556,609	-	-	-	2,034,214	1,282,027	556,609
40	70	-	-	-	-	323,975	2,156,267	1,339,718	566,349	2,156,267	1,339,718	566,349	-	-	-	2,156,267	1,339,718	566,349
41	71	-	-	-	-	323,975	2,285,643	1,400,006	576,261	2,285,643	1,400,006	576,261	-	-	-	2,285,643	1,400,006	576,261
42	72	-	-	-	-	323,975	2,422,781	1,463,006	586,345	2,422,781	1,463,006	586,345	-	-	-	2,422,781	1,463,006	586,345
43	73	-	-	-	-	323,975	2,568,148	1,528,841	596,606	2,568,148	1,528,841	596,606	-	-	-	2,568,148	1,528,841	596,606
44	74	-	-	-	-	323,975	2,722,237	1,597,639	607,047	2,722,237	1,597,639	607,047	-	-	-	2,722,237	1,597,639	607,047
45	75	-	-	-	-	323,975	2,885,571	1,669,533	617,670	2,885,571	1,669,533	617,670	-	-	-	2,885,571	1,669,533	617,670
46	76	-	-	-	-	323,975	3,058,706	1,744,662	628,479	3,058,706	1,744,662	628,479	-	-	-	3,058,706	1,744,662	628,479
47	77	-	-	-	-	323,975	3,242,228	1,823,171	639,478	3,242,228	1,823,171	639,478	-	-	-	3,242,228	1,823,171	639,478
48	78	-	-	-	-	323,975	3,436,762	1,905,214	650,669	3,436,762	1,905,214	650,669	-	-	-	3,436,762	1,905,214	650,669
49	79	-	-	-	-	323,975	3,642,967	1,990,949	662,055	3,642,967	1,990,949	662,055	-	-	-	3,642,967	1,990,949	662,055
50	80	-	-	-	-	323,975	3,861,545	2,080,542	673,641	3,861,545	2,080,542	673,641	-	-	-	3,861,545	2,080,542	673,641
51	81	-	-	-	-	323,975	4,093,238	2,174,166	685,430	4,093,238	2,174,166	685,430	-	-	-	4,093,238	2,174,166	685,430
52	82	-	-	-	-	323,975	4,338,832	2,272,003	697,425	4,338,832	2,272,003	697,425	-	-	-	4,338,832	2,272,003	697,425
53	83	-	-	-	-	323,975	4,599,162	2,374,243	709,630	4,599,162	2,374,243	709,630	-	-	-	4,599,162	2,374,243	709,630
54	84	-	-	-	-	323,975	4,875,112	2,481,084	722,048	4,875,112	2,481,084	722,048	-	-	-	4,875,112	2,481,084	722,048
55	85	-	-	-	-	323,975	5,167,619	2,592,733	734,684	5,167,619	2,592,733	734,684	-	-	-	5,167,619	2,592,733	734,684
56	86	-	-	-	-	323,975	5,477,676	2,709,406	747,541	5,477,676	2,709,406	747,541	-	-	-	5,477,676	2,709,406	747,541
57	87	-	-	-	-	323,975	5,806,336	2,831,330	760,623	5,806,336	2,831,330	760,623	-	-	-	5,806,336	2,831,330	760,623
58	88	-	-	-	-	323,975	6,154,716	2,958,739	773,934	6,154,716	2,958,739	773,934	6,154,716	2,958,739	773,934	6,154,716	2,958,739	773,934

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）	满期終了红利			高	中	低	高	中	低	高	中	低	高	中	低
1	31	200,000	-	-	200,000	200,000	212,000	209,000	205,000	212,000	209,000	205,000	-	-	-	205,640	202,730	198,850
2	32	-	-	-	-	200,000	224,720	218,405	210,125	224,720	218,405	210,125	-	-	-	220,226	214,037	205,923
3	33	-	7,587	-	7,587	207,587	245,791	235,821	222,965	245,791	235,821	222,965	-	-	-	243,333	233,462	220,736
4	34	-	2,549	-	2,549	210,136	263,087	248,981	229,416	263,087	248,981	229,416	-	-	-	263,087	248,981	229,416
5	35	-	5,148	-	5,148	215,284	284,020	265,333	238,579	284,020	265,333	238,579	-	-	-	284,020	265,333	238,579
6	36	-	2,599	-	2,599	217,883	303,660	279,872	245,353	303,660	279,872	245,353	-	-	-	303,660	279,872	245,353
7	37	-	2,625	-	2,625	220,507	324,504	295,091	252,271	324,504	295,091	252,271	-	-	-	324,504	295,091	252,271
8	38	-	2,650	-	2,650	223,158	346,624	311,020	259,336	346,624	311,020	259,336	-	-	-	346,624	311,020	259,336
9	39	-	2,676	-	2,676	225,834	370,098	327,692	266,550	370,098	327,692	266,550	-	-	-	370,098	327,692	266,550
10	40	-	2,702	-	2,702	228,536	395,006	345,141	273,917	395,006	345,141	273,917	-	-	-	395,006	345,141	273,917
11	41	-	2,729	-	2,729	231,265	421,436	363,401	281,440	421,436	363,401	281,440	-	-	-	421,436	363,401	281,440
12	42	-	2,756	-	2,756	234,021	449,477	382,510	289,121	449,477	382,510	289,121	-	-	-	449,477	382,510	289,121
13	43	-	2,783	-	2,783	236,803	479,229	402,505	296,963	479,229	402,505	296,963	-	-	-	479,229	402,505	296,963
14	44	-	2,810	-	2,810	239,613	510,792	423,428	304,970	510,792	423,428	304,970	-	-	-	510,792	423,428	304,970
15	45	-	286,583	60,021	346,605	586,218	888,045	789,087	656,912	888,045	789,087	656,912	-	-	-	888,045	789,087	656,912
16	46	-	-	-	-	586,218	941,327	824,596	668,408	941,327	824,596	668,408	-	-	-	941,327	824,596	668,408
17	47	-	-	-	-	586,218	997,807	861,703	680,105	997,807	861,703	680,105	-	-	-	997,807	861,703	680,105
18	48	-	-	-	-	586,218	1,057,675	900,479	692,007	1,057,675	900,479	692,007	-	-	-	1,057,675	900,479	692,007
19	49	-	-	-	-	586,218	1,121,136	941,001	704,117	1,121,136	941,001	704,117	-	-	-	1,121,136	941,001	704,117
20	50	-	-	-	-	586,218	1,188,404	983,346	716,439	1,188,404	983,346	716,439	-	-	-	1,188,404	983,346	716,439
21	51	-	-	-	-	586,218	1,259,708	1,027,597	728,976	1,259,708	1,027,597	728,976	-	-	-	1,259,708	1,027,597	728,976
22	52	-	-	-	-	586,218	1,335,291	1,073,838	741,733	1,335,291	1,073,838	741,733	-	-	-	1,335,291	1,073,838	741,733
23	53	-	-	-	-	586,218	1,415,408	1,122,161	754,714	1,415,408	1,122,161	754,714	-	-	-	1,415,408	1,122,161	754,714
24	54	-	-	-	-	586,218	1,500,333	1,172,658	767,921	1,500,333	1,172,658	767,921	-	-	-	1,500,333	1,172,658	767,921
25	55	-	-	-	-	586,218	1,590,353	1,225,428	781,360	1,590,353	1,225,428	781,360	-	-	-	1,590,353	1,225,428	781,360
26	56	-	-	-	-	586,218	1,685,774	1,280,572	795,034	1,685,774	1,280,572	795,034	-	-	-	1,685,774	1,280,572	795,034
27	57	-	-	-	-	586,218	1,786,920	1,338,198	808,947	1,786,920	1,338,198	808,947	-	-	-	1,786,920	1,338,198	808,947
28	58	-	-	-	-	586,218	1,894,136	1,398,417	823,103	1,894,136	1,398,417	823,103	-	-	-	1,894,136	1,398,417	823,103
29	59	-	-	-	-	586,218	2,007,784	1,461,346	837,508	2,007,784	1,461,346	837,508	-	-	-	2,007,784	1,461,346	837,508
30	60	-	-	-	-	586,218	2,128,251	1,527,106	852,164	2,128,251	1,527,106	852,164	-	-	-	2,128,251	1,527,106	852,164
31	61	-	-	-	-	586,218	2,255,946	1,595,826	867,077	2,255,946	1,595,826	867,077	-	-	-	2,255,946	1,595,826	867,077
32	62	-	-	-	-	586,218	2,391,302	1,667,638	882,251	2,391,302	1,667,638	882,251	-	-	-	2,391,302	1,667,638	882,251
33	63	-	-	-	-	586,218	2,534,781	1,742,682	897,690	2,534,781	1,742,682	897,690	-	-	-	2,534,781	1,742,682	897,690
34	64	-	-	-	-	586,218	2,686,867	1,821,103	913,400	2,686,867	1,821,103	913,400	-	-	-	2,686,867	1,821,103	913,400
35	65	-	-	-	-	586,218	2,848,079	1,903,052	929,384	2,848,079	1,903,052	929,384	-	-	-	2,848,079	1,903,052	929,384
36	66	-	-	-	-	586,218	3,018,964	1,988,690	945,648	3,018,964	1,988,690	945,648	-	-	-	3,018,964	1,988,690	945,648
37	67	-	-	-	-	586,218	3,200,102	2,078,181	962,197	3,200,102	2,078,181	962,197	-	-	-	3,200,102	2,078,181	962,197
38	68	-	-	-	-	586,218	3,392,108	2,171,699	979,036	3,392,108	2,171,699	979,036	-	-	-	3,392,108	2,171,699	979,036
39	69	-	-	-	-	586,218	3,595,635	2,269,425	996,169	3,595,635	2,269,425	996,169	-	-	-	3,595,635	2,269,425	996,169
40	70	-	-	-	-	586,218	3,811,373	2,371,549	1,013,602	3,811,373	2,371,549	1,013,602	-	-	-	3,811,373	2,371,549	1,013,602
41	71	-	-	-	-	586,218	4,040,055	2,478,269	1,031,340	4,040,055	2,478,269	1,031,340	-	-	-	4,040,055	2,478,269	1,031,340
42	72	-	-	-	-	586,218	4,282,459	2,589,791	1,049,388	4,282,459	2,589,791	1,049,388	-	-	-	4,282,459	2,589,791	1,049,388
43	73	-	-	-	-	586,218	4,539,406	2,706,332	1,067,753	4,539,406	2,706,332	1,067,753	-	-	-	4,539,406	2,706,332	1,067,753
44	74	-	-	-	-	586,218	4,811,770	2,828,117	1,086,438	4,811,770	2,828,117	1,086,438	-	-	-	4,811,770	2,828,117	1,086,438
45	75	-	-	-	-	586,218	5,100,477	2,955,382	1,105,451	5,100,477	2,955,382	1,105,451	-	-	-	5,100,477	2,955,382	1,105,451
46	76	-	-	-	-	586,218	5,406,505	3,088,374	1,124,796	5,406,505	3,088,374	1,124,796	-	-	-	5,406,505	3,088,374	1,124,796
47	77	-	-	-	-	586,218	5,730,896	3,227,351	1,144,480	5,730,896	3,227,351	1,144,480	-	-	-	5,730,896	3,227,351	1,144,480
48	78	-	-	-	-	586,218	6,074,749	3,372,582	1,164,509	6,074,749	3,372,582	1,164,509	-	-	-	6,074,749	3,372,582	1,164,509
49	79	-	-	-	-	586,218	6,439,234	3,524,348	1,184,888	6,439,234	3,524,348	1,184,888	-	-	-	6,439,234	3,524,348	1,184,888
50	80	-	-	-	-	586,218	6,825,588	3,682,944	1,205,623	6,825,588	3,682,944	1,205,623	-	-	-	6,825,588	3,682,944	1,205,623
51	81	-	-	-	-	586,218	7,235,124	3,848,676	1,226,722	7,235,124	3,848,676	1,226,722	-	-	-	7,235,124	3,848,676	1,226,722
52	82	-	-	-	-	586,218	7,669,231	4,021,867	1,248,189	7,669,231	4,021,867	1,248,189	-	-	-	7,669,231	4,021,867	1,248,189
53	83	-	-	-	-	586,218	8,129,385	4,202,851	1,270,032	8,129,385	4,202,851	1,270,032	-	-	-	8,129,385	4,202,851	1,270,032
54	84	-	-	-	-	586,218	8,617,148	4,391,979	1,292,258	8,617,148	4,391,979	1,292,258	-	-	-	8,617,148	4,391,979	1,292,258
55	85	-	-	-	-	586,218	9,134,177	4,589,618	1,314,873	9,134,177	4,589,618	1,314,873	-	-	-	9,134,177	4,589,618	1,314,873
56	86	-	-	-	-	586,218	9,682,227	4,796,151	1,337,883	9,682,227	4,796,151	1,337,883	-	-	-	9,682,227	4,796,151	1,337,883
57	87	-	-	-	-	586,218	10,263,161	5,011,978	1,361,296	10,263,161	5,011,978	1,361,296	-	-	-	10,263,161	5,011,978	1,361,296
58	88	-	-	-	-	586,218	10,878,951	5,237,517	1,385,118	10,878,951	5,237,517	1,385,118	10,878,951	5,237,517	1,385,118	10,878,8		

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）	满期终了红利			高	中	低	高	中	低	高	中	低	高	中	低
1	31	400,000	-	-	400,000	400,000	424,000	418,000	410,000	424,000	418,000	410,000	-	-	-	411,280	405,460	397,700
2	32	-	-	-	-	400,000	449,440	436,810	420,250	449,440	436,810	420,250	-	-	-	440,451	428,074	411,845
3	33	-	15,175	-	15,175	415,175	491,581	471,641	445,931	491,581	471,641	445,931	-	-	-	486,665	466,925	441,472
4	34	-	5,098	-	5,098	420,272	526,174	497,963	458,832	526,174	497,963	458,832	-	-	-	526,174	497,963	458,832
5	35	-	10,295	-	10,295	430,567	568,039	530,666	477,157	568,039	530,666	477,157	-	-	-	568,039	530,666	477,157
6	36	-	5,198	-	5,198	435,766	607,320	559,744	490,705	607,320	559,744	490,705	-	-	-	607,320	559,744	490,705
7	37	-	5,249	-	5,249	441,015	649,008	590,182	504,542	649,008	590,182	504,542	-	-	-	649,008	590,182	504,542
8	38	-	5,300	-	5,300	446,315	693,249	622,040	518,672	693,249	622,040	518,672	-	-	-	693,249	622,040	518,672
9	39	-	5,352	-	5,352	451,667	740,196	655,384	533,101	740,196	655,384	533,101	-	-	-	740,196	655,384	533,101
10	40	-	5,405	-	5,405	457,072	790,013	690,282	547,835	790,013	690,282	547,835	-	-	-	790,013	690,282	547,835
11	41	-	5,458	-	5,458	462,530	842,871	726,802	562,880	842,871	726,802	562,880	-	-	-	842,871	726,802	562,880
12	42	-	5,511	-	5,511	468,041	898,955	765,019	578,242	898,955	765,019	578,242	-	-	-	898,955	765,019	578,242
13	43	-	5,565	-	5,565	473,607	958,457	805,011	593,926	958,457	805,011	593,926	-	-	-	958,457	805,011	593,926
14	44	-	5,620	-	5,620	479,226	1,021,585	846,856	609,940	1,021,585	846,856	609,940	-	-	-	1,021,585	846,856	609,940
15	45	573,167	-	121,373	694,540	1,173,767	1,777,420	1,579,505	1,315,154	1,777,420	1,579,505	1,315,154	-	-	-	1,777,420	1,579,505	1,315,154
16	46	-	-	-	-	1,173,767	1,884,065	1,650,582	1,338,169	1,884,065	1,650,582	1,338,169	-	-	-	1,884,065	1,650,582	1,338,169
17	47	-	-	-	-	1,173,767	1,997,109	1,724,858	1,361,587	1,997,109	1,724,858	1,361,587	-	-	-	1,997,109	1,724,858	1,361,587
18	48	-	-	-	-	1,173,767	2,116,935	1,802,477	1,385,415	2,116,935	1,802,477	1,385,415	-	-	-	2,116,935	1,802,477	1,385,415
19	49	-	-	-	-	1,173,767	2,243,951	1,883,589	1,409,659	2,243,951	1,883,589	1,409,659	-	-	-	2,243,951	1,883,589	1,409,659
20	50	-	-	-	-	1,173,767	2,378,589	1,968,350	1,434,328	2,378,589	1,968,350	1,434,328	-	-	-	2,378,589	1,968,350	1,434,328
21	51	-	-	-	-	1,173,767	2,521,304	2,056,926	1,459,429	2,521,304	2,056,926	1,459,429	-	-	-	2,521,304	2,056,926	1,459,429
22	52	-	-	-	-	1,173,767	2,672,582	2,149,487	1,484,969	2,672,582	2,149,487	1,484,969	-	-	-	2,672,582	2,149,487	1,484,969
23	53	-	-	-	-	1,173,767	2,832,937	2,246,214	1,510,956	2,832,937	2,246,214	1,510,956	-	-	-	2,832,937	2,246,214	1,510,956
24	54	-	-	-	-	1,173,767	3,002,913	2,347,294	1,537,398	3,002,913	2,347,294	1,537,398	-	-	-	3,002,913	2,347,294	1,537,398
25	55	-	-	-	-	1,173,767	3,183,088	2,452,922	1,564,302	3,183,088	2,452,922	1,564,302	-	-	-	3,183,088	2,452,922	1,564,302
26	56	-	-	-	-	1,173,767	3,374,073	2,563,304	1,591,678	3,374,073	2,563,304	1,591,678	-	-	-	3,374,073	2,563,304	1,591,678
27	57	-	-	-	-	1,173,767	3,576,518	2,678,652	1,619,532	3,576,518	2,678,652	1,619,532	-	-	-	3,576,518	2,678,652	1,619,532
28	58	-	-	-	-	1,173,767	3,791,109	2,799,192	1,647,874	3,791,109	2,799,192	1,647,874	-	-	-	3,791,109	2,799,192	1,647,874
29	59	-	-	-	-	1,173,767	4,018,575	2,925,155	1,676,712	4,018,575	2,925,155	1,676,712	-	-	-	4,018,575	2,925,155	1,676,712
30	60	-	-	-	-	1,173,767	4,259,690	3,056,787	1,706,054	4,259,690	3,056,787	1,706,054	-	-	-	4,259,690	3,056,787	1,706,054
31	61	-	-	-	-	1,173,767	4,515,271	3,194,343	1,735,910	4,515,271	3,194,343	1,735,910	-	-	-	4,515,271	3,194,343	1,735,910
32	62	-	-	-	-	1,173,767	4,786,187	3,338,088	1,766,288	4,786,187	3,338,088	1,766,288	-	-	-	4,786,187	3,338,088	1,766,288
33	63	-	-	-	-	1,173,767	5,073,359	3,488,302	1,797,198	5,073,359	3,488,302	1,797,198	-	-	-	5,073,359	3,488,302	1,797,198
34	64	-	-	-	-	1,173,767	5,377,760	3,645,276	1,828,649	5,377,760	3,645,276	1,828,649	-	-	-	5,377,760	3,645,276	1,828,649
35	65	-	-	-	-	1,173,767	5,700,426	3,809,313	1,860,651	5,700,426	3,809,313	1,860,651	-	-	-	5,700,426	3,809,313	1,860,651
36	66	-	-	-	-	1,173,767	6,042,451	3,980,732	1,893,212	6,042,451	3,980,732	1,893,212	-	-	-	6,042,451	3,980,732	1,893,212
37	67	-	-	-	-	1,173,767	6,404,998	4,159,865	1,926,343	6,404,998	4,159,865	1,926,343	-	-	-	6,404,998	4,159,865	1,926,343
38	68	-	-	-	-	1,173,767	6,789,298	4,347,059	1,960,054	6,789,298	4,347,059	1,960,054	-	-	-	6,789,298	4,347,059	1,960,054
39	69	-	-	-	-	1,173,767	7,196,656	4,542,677	1,994,355	7,196,656	4,542,677	1,994,355	-	-	-	7,196,656	4,542,677	1,994,355
40	70	-	-	-	-	1,173,767	7,628,456	4,747,097	2,029,256	7,628,456	4,747,097	2,029,256	-	-	-	7,628,456	4,747,097	2,029,256
41	71	-	-	-	-	1,173,767	8,086,163	4,960,717	2,064,768	8,086,163	4,960,717	2,064,768	-	-	-	8,086,163	4,960,717	2,064,768
42	72	-	-	-	-	1,173,767	8,571,333	5,183,949	2,100,902	8,571,333	5,183,949	2,100,902	-	-	-	8,571,333	5,183,949	2,100,902
43	73	-	-	-	-	1,173,767	9,085,613	5,417,227	2,137,668	9,085,613	5,417,227	2,137,668	-	-	-	9,085,613	5,417,227	2,137,668
44	74	-	-	-	-	1,173,767	9,630,750	5,661,002	2,175,077	9,630,750	5,661,002	2,175,077	-	-	-	9,630,750	5,661,002	2,175,077
45	75	-	-	-	-	1,173,767	10,208,595	5,915,747	2,213,141	10,208,595	5,915,747	2,213,141	-	-	-	10,208,595	5,915,747	2,213,141
46	76	-	-	-	-	1,173,767	10,821,110	6,181,956	2,251,871	10,821,110	6,181,956	2,251,871	-	-	-	10,821,110	6,181,956	2,251,871
47	77	-	-	-	-	1,173,767	11,470,377	6,460,144	2,291,278	11,470,377	6,460,144	2,291,278	-	-	-	11,470,377	6,460,144	2,291,278
48	78	-	-	-	-	1,173,767	12,158,599	6,750,850	2,331,376	12,158,599	6,750,850	2,331,376	-	-	-	12,158,599	6,750,850	2,331,376
49	79	-	-	-	-	1,173,767	12,888,115	7,054,638	2,372,175	12,888,115	7,054,638	2,372,175	-	-	-	12,888,115	7,054,638	2,372,175
50	80	-	-	-	-	1,173,767	13,661,402	7,372,097	2,413,688	13,661,402	7,372,097	2,413,688	-	-	-	13,661,402	7,372,097	2,413,688
51	81	-	-	-	-	1,173,767	14,481,086	7,703,842	2,455,927	14,481,086	7,703,842	2,455,927	-	-	-	14,481,086	7,703,842	2,455,927
52	82	-	-	-	-	1,173,767	15,349,952	8,050,514	2,498,906	15,349,952	8,050,514	2,498,906	-	-	-	15,349,952	8,050,514	2,498,906
53	83	-	-	-	-	1,173,767	16,270,949	8,412,788	2,542,637	16,270,949	8,412,788	2,542,637	-	-	-	16,270,949	8,412,788	2,542,637
54	84	-	-	-	-	1,173,767	17,247,206	8,791,363	2,587,133	17,247,206	8,791,363	2,587,133	-	-	-	17,247,206	8,791,363	2,587,133
55	85	-	-	-	-	1,173,767	18,282,038	9,186,974	2,632,408	18,282,038	9,186,974	2						

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	307,500	318,000	313,500	307,500	-	-	-	308,460	304,095	298,275	
2	32	-	-	-	-	300,000	337,080	327,608	315,188	337,080	327,608	315,188	-	-	-	330,338	321,055	308,884	
3	33	-	9,051	-	9,051	309,051	366,356	351,401	332,119	366,356	351,401	332,119	-	-	-	362,693	347,887	328,797	
4	34	-	3,029	-	3,029	312,080	391,366	370,243	340,959	391,366	370,243	340,959	-	-	-	391,366	370,243	340,959	
5	35	-	3,043	-	3,043	315,123	417,891	389,947	349,969	417,891	389,947	349,969	-	-	-	417,891	389,947	349,969	
6	36	-	3,061	-	3,061	318,184	446,026	410,555	359,154	446,026	410,555	359,154	-	-	-	446,026	410,555	359,154	
7	37	-	3,082	-	3,082	321,265	475,869	432,112	368,521	475,869	432,112	368,521	-	-	-	475,869	432,112	368,521	
8	38	-	3,106	-	3,106	324,371	507,526	454,663	378,076	507,526	454,663	378,076	-	-	-	507,526	454,663	378,076	
9	39	-	3,133	-	3,133	327,504	541,111	478,255	387,825	541,111	478,255	387,825	-	-	-	541,111	478,255	387,825	
10	40	-	6,327	-	6,327	333,831	579,905	506,104	400,940	579,905	506,104	400,940	-	-	-	579,905	506,104	400,940	
11	41	-	3,195	-	3,195	337,026	617,894	532,074	411,151	617,894	532,074	411,151	-	-	-	617,894	532,074	411,151	
12	42	-	3,226	-	3,226	340,252	658,193	559,243	421,572	658,193	559,243	421,572	-	-	-	658,193	559,243	421,572	
13	43	-	3,258	-	3,258	343,510	700,943	587,666	432,207	700,943	587,666	432,207	-	-	-	700,943	587,666	432,207	
14	44	-	3,290	-	3,290	346,799	746,289	617,401	443,060	746,289	617,401	443,060	-	-	-	746,289	617,401	443,060	
15	45	-	3,322	-	3,322	350,121	794,388	648,506	454,135	794,388	648,506	454,135	-	-	-	794,388	648,506	454,135	
16	46	-	3,354	-	3,354	353,475	845,405	681,043	465,437	845,405	681,043	465,437	-	-	-	845,405	681,043	465,437	
17	47	-	3,387	-	3,387	356,862	899,517	715,077	476,969	899,517	715,077	476,969	-	-	-	899,517	715,077	476,969	
18	48	-	3,420	-	3,420	360,283	956,908	750,676	488,737	956,908	750,676	488,737	-	-	-	956,908	750,676	488,737	
19	49	-	3,454	-	3,454	363,737	1,017,777	787,910	500,743	1,017,777	787,910	500,743	-	-	-	1,017,777	787,910	500,743	
20	50	352,262	-	122,634	-	474,895	838,632	1,553,739	1,298,261	838,632	1,553,739	1,298,261	984,402	-	-	-	1,553,739	1,298,261	984,402
21	51	-	-	-	-	-	838,632	1,646,963	1,356,683	1,001,629	1,646,963	1,356,683	1,001,629	-	-	-	1,646,963	1,356,683	1,001,629
22	52	-	-	-	-	-	838,632	1,745,781	1,417,734	1,019,157	1,745,781	1,417,734	1,019,157	-	-	-	1,745,781	1,417,734	1,019,157
23	53	-	-	-	-	-	838,632	1,850,528	1,481,532	1,036,993	1,850,528	1,481,532	1,036,993	-	-	-	1,850,528	1,481,532	1,036,993
24	54	-	-	-	-	-	838,632	1,961,559	1,548,201	1,055,140	1,961,559	1,548,201	1,055,140	-	-	-	1,961,559	1,548,201	1,055,140
25	55	-	-	-	-	-	838,632	2,079,253	1,617,870	1,073,605	2,079,253	1,617,870	1,073,605	-	-	-	2,079,253	1,617,870	1,073,605
26	56	-	-	-	-	-	838,632	2,204,008	1,690,674	1,092,393	2,204,008	1,690,674	1,092,393	-	-	-	2,204,008	1,690,674	1,092,393
27	57	-	-	-	-	-	838,632	2,336,249	1,766,754	1,111,510	2,336,249	1,766,754	1,111,510	-	-	-	2,336,249	1,766,754	1,111,510
28	58	-	-	-	-	-	838,632	2,476,423	1,846,258	1,130,961	2,476,423	1,846,258	1,130,961	-	-	-	2,476,423	1,846,258	1,130,961
29	59	-	-	-	-	-	838,632	2,625,009	1,929,340	1,150,753	2,625,009	1,929,340	1,150,753	-	-	-	2,625,009	1,929,340	1,150,753
30	60	-	-	-	-	-	838,632	2,782,509	2,016,160	1,170,891	2,782,509	2,016,160	1,170,891	-	-	-	2,782,509	2,016,160	1,170,891
31	61	-	-	-	-	-	838,632	2,949,460	2,106,887	1,191,382	2,949,460	2,106,887	1,191,382	-	-	-	2,949,460	2,106,887	1,191,382
32	62	-	-	-	-	-	838,632	3,126,428	2,201,697	1,212,231	3,126,428	2,201,697	1,212,231	-	-	-	3,126,428	2,201,697	1,212,231
33	63	-	-	-	-	-	838,632	3,314,013	2,300,774	1,233,445	3,314,013	2,300,774	1,233,445	-	-	-	3,314,013	2,300,774	1,233,445
34	64	-	-	-	-	-	838,632	3,512,854	2,404,308	1,255,030	3,512,854	2,404,308	1,255,030	-	-	-	3,512,854	2,404,308	1,255,030
35	65	-	-	-	-	-	838,632	3,723,625	2,512,502	1,276,993	3,723,625	2,512,502	1,276,993	-	-	-	3,723,625	2,512,502	1,276,993
36	66	-	-	-	-	-	838,632	3,947,043	2,625,565	1,299,341	3,947,043	2,625,565	1,299,341	-	-	-	3,947,043	2,625,565	1,299,341
37	67	-	-	-	-	-	838,632	4,183,865	2,743,715	1,322,079	4,183,865	2,743,715	1,322,079	-	-	-	4,183,865	2,743,715	1,322,079
38	68	-	-	-	-	-	838,632	4,434,897	2,867,182	1,345,216	4,434,897	2,867,182	1,345,216	-	-	-	4,434,897	2,867,182	1,345,216
39	69	-	-	-	-	-	838,632	4,700,991	2,996,206	1,368,757	4,700,991	2,996,206	1,368,757	-	-	-	4,700,991	2,996,206	1,368,757
40	70	-	-	-	-	-	838,632	4,983,051	3,131,035	1,392,710	4,983,051	3,131,035	1,392,710	-	-	-	4,983,051	3,131,035	1,392,710
41	71	-	-	-	-	-	838,632	5,282,034	3,271,931	1,417,083	5,282,034	3,271,931	1,417,083	-	-	-	5,282,034	3,271,931	1,417,083
42	72	-	-	-	-	-	838,632	5,598,956	3,419,168	1,441,882	5,598,956	3,419,168	1,441,882	-	-	-	5,598,956	3,419,168	1,441,882
43	73	-	-	-	-	-	838,632	5,934,893	3,573,031	1,467,115	5,934,893	3,573,031	1,467,115	-	-	-	5,934,893	3,573,031	1,467,115
44	74	-	-	-	-	-	838,632	6,290,987	3,733,817	1,492,789	6,290,987	3,733,817	1,492,789	-	-	-	6,290,987	3,733,817	1,492,789
45	75	-	-	-	-	-	838,632	6,668,446	3,901,839	1,518,913	6,668,446	3,901,839	1,518,913	-	-	-	6,668,446	3,901,839	1,518,913
46	76	-	-	-	-	-	838,632	7,068,552	4,077,422	1,545,494	7,068,552	4,077,422	1,545,494	-	-	-	7,068,552	4,077,422	1,545,494
47	77	-	-	-	-	-	838,632	7,492,666	4,260,906	1,572,540	7,492,666	4,260,906	1,572,540	-	-	-	7,492,666	4,260,906	1,572,540
48	78	-	-	-	-	-	838,632	7,942,226	4,452,647	1,600,059	7,942,226	4,452,647	1,600,059	-	-	-	7,942,226	4,452,647	1,600,059
49	79	-	-	-	-	-	838,632	8,418,759	4,653,016	1,628,060	8,418,759	4,653,016	1,628,060	-	-	-	8,418,759	4,653,016	1,628,060
50	80	-	-	-	-	-	838,632	8,923,885	4,862,401	1,656,552	8,923,885	4,862,401	1,656,552	-	-	-	8,923,885	4,862,401	1,656,552
51	81	-	-	-	-	-	838,632	9,459,318	5,081,210	1,685,541	9,459,318	5,081,210	1,685,541	-	-	-	9,459,318	5,081,210	1,685,541
52	82	-	-	-	-	-	838,632	10,026,877	5,309,864	1,715,038	10,026,877	5,309,864	1,715,038	-	-	-	10,026,877	5,309,864	1,715,038
53	83	-	-	-	-	-	838,632	10,628,489	5,548,808	1,745,051	10,628,489	5,548,808	1,745,051	-	-	-	10,628,489	5,548,808	1,745,051
54	84	-	-	-	-	-	838,632	11,266,199	5,798,504	1,775,590	11,266,199	5,798,504	1,775,590	-	-	-	11,266,199	5,798,504	1,775,590
55	85	-	-	-	-	-	838,632	11,942,171	6,059,437	1,806,663	11,942,171	6,059,437	1,806,663	-	-	-	11,942,171	6,059,437	1,806,663
56	86	-	-	-	-	-	838,632	12,658,701											

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	1,025,000	1,060,000	1,045,000	1,025,000	-	-	-	1,028,200	1,013,650	994,250
2	52		-	-	-	1,000,000	1,123,600	1,092,025	1,050,625	1,123,600	1,092,025	1,050,625	-	-	-	1,101,128	1,070,185	1,029,613
3	53		61,171	-	61,171	1,061,171	1,252,187	1,202,337	1,138,061	1,252,187	1,202,337	1,138,061	-	-	-	1,239,665	1,190,314	1,126,681
4	54		15,443	-	15,443	1,076,613	1,342,761	1,271,885	1,173,420	1,342,761	1,271,885	1,173,420	-	-	-	1,342,761	1,271,885	1,173,420
5	55		15,594	-	15,594	1,092,207	1,438,920	1,344,713	1,209,549	1,438,920	1,344,713	1,209,549	-	-	-	1,438,920	1,344,713	1,209,549
6	56		15,747	-	15,747	1,107,954	1,541,002	1,420,972	1,246,463	1,541,002	1,420,972	1,246,463	-	-	-	1,541,002	1,420,972	1,246,463
7	57		15,901	-	15,901	1,123,855	1,649,363	1,500,817	1,284,177	1,649,363	1,500,817	1,284,177	-	-	-	1,649,363	1,500,817	1,284,177
8	58		16,057	-	16,057	1,139,912	1,764,382	1,584,411	1,322,707	1,764,382	1,584,411	1,322,707	-	-	-	1,764,382	1,584,411	1,322,707
9	59		16,214	-	16,214	1,156,126	1,886,459	1,671,924	1,362,069	1,886,459	1,671,924	1,362,069	-	-	-	1,886,459	1,671,924	1,362,069
10	60		16,373	-	16,373	1,172,499	2,016,020	1,763,533	1,402,278	2,016,020	1,763,533	1,402,278	-	-	-	2,016,020	1,763,533	1,402,278
11	61		16,534	-	16,534	1,189,033	2,153,515	1,859,426	1,443,351	2,153,515	1,859,426	1,443,351	-	-	-	2,153,515	1,859,426	1,443,351
12	62		16,696	-	16,696	1,205,729	2,299,421	1,959,796	1,485,306	2,299,421	1,959,796	1,485,306	-	-	-	2,299,421	1,959,796	1,485,306
13	63		1,702,784	352,478	2,055,262	3,260,991	4,492,649	4,103,248	3,566,561	4,492,649	4,103,248	3,566,561	-	-	-	4,492,649	4,103,248	3,566,561
14	64		-	-	-	3,260,991	4,762,208	4,287,895	3,628,975	4,762,208	4,287,895	3,628,975	-	-	-	4,762,208	4,287,895	3,628,975
15	65		-	-	-	3,260,991	5,047,940	4,480,850	3,692,482	5,047,940	4,480,850	3,692,482	-	-	-	5,047,940	4,480,850	3,692,482
16	66		-	-	-	3,260,991	5,350,816	4,682,488	3,757,101	5,350,816	4,682,488	3,757,101	-	-	-	5,350,816	4,682,488	3,757,101
17	67		-	-	-	3,260,991	5,671,865	4,893,200	3,822,850	5,671,865	4,893,200	3,822,850	-	-	-	5,671,865	4,893,200	3,822,850
18	68		-	-	-	3,260,991	6,012,177	5,113,394	3,889,750	6,012,177	5,113,394	3,889,750	-	-	-	6,012,177	5,113,394	3,889,750
19	69		-	-	-	3,260,991	6,372,908	5,343,497	3,957,821	6,372,908	5,343,497	3,957,821	-	-	-	6,372,908	5,343,497	3,957,821
20	70		-	-	-	3,260,991	6,755,282	5,583,954	4,027,082	6,755,282	5,583,954	4,027,082	-	-	-	6,755,282	5,583,954	4,027,082
21	71		-	-	-	3,260,991	7,160,599	5,835,232	4,097,556	7,160,599	5,835,232	4,097,556	-	-	-	7,160,599	5,835,232	4,097,556
22	72		-	-	-	3,260,991	7,590,235	6,097,818	4,169,264	7,590,235	6,097,818	4,169,264	-	-	-	7,590,235	6,097,818	4,169,264
23	73		-	-	-	3,260,991	8,045,649	6,372,219	4,242,226	8,045,649	6,372,219	4,242,226	-	-	-	8,045,649	6,372,219	4,242,226
24	74		-	-	-	3,260,991	8,528,388	6,658,969	4,316,465	8,528,388	6,658,969	4,316,465	-	-	-	8,528,388	6,658,969	4,316,465
25	75		-	-	-	3,260,991	9,040,092	6,958,623	4,392,003	9,040,092	6,958,623	4,392,003	-	-	-	9,040,092	6,958,623	4,392,003
26	76		-	-	-	3,260,991	9,582,497	7,271,761	4,468,863	9,582,497	7,271,761	4,468,863	-	-	-	9,582,497	7,271,761	4,468,863
27	77		-	-	-	3,260,991	10,157,447	7,598,990	4,547,068	10,157,447	7,598,990	4,547,068	-	-	-	10,157,447	7,598,990	4,547,068
28	78		-	-	-	3,260,991	10,766,894	7,940,945	4,626,642	10,766,894	7,940,945	4,626,642	-	-	-	10,766,894	7,940,945	4,626,642
29	79		-	-	-	3,260,991	11,412,907	8,298,287	4,707,608	11,412,907	8,298,287	4,707,608	-	-	-	11,412,907	8,298,287	4,707,608
30	80		-	-	-	3,260,991	12,097,682	8,671,710	4,789,991	12,097,682	8,671,710	4,789,991	-	-	-	12,097,682	8,671,710	4,789,991
31	81		-	-	-	3,260,991	12,823,543	9,061,937	4,873,816	12,823,543	9,061,937	4,873,816	-	-	-	12,823,543	9,061,937	4,873,816
32	82		-	-	-	3,260,991	13,592,955	9,469,724	4,959,108	13,592,955	9,469,724	4,959,108	-	-	-	13,592,955	9,469,724	4,959,108
33	83		-	-	-	3,260,991	14,408,533	9,895,862	5,045,892	14,408,533	9,895,862	5,045,892	-	-	-	14,408,533	9,895,862	5,045,892
34	84		-	-	-	3,260,991	15,273,045	10,341,176	5,134,195	15,273,045	10,341,176	5,134,195	-	-	-	15,273,045	10,341,176	5,134,195
35	85		-	-	-	3,260,991	16,189,427	10,806,529	5,224,044	16,189,427	10,806,529	5,224,044	-	-	-	16,189,427	10,806,529	5,224,044
36	86		-	-	-	3,260,991	17,160,793	11,292,822	5,315,464	17,160,793	11,292,822	5,315,464	-	-	-	17,160,793	11,292,822	5,315,464
37	87		-	-	-	3,260,991	18,190,440	11,800,999	5,408,485	18,190,440	11,800,999	5,408,485	-	-	-	18,190,440	11,800,999	5,408,485
38	88		-	-	-	3,260,991	19,281,867	12,332,044	5,503,133	19,281,867	12,332,044	5,503,133	19,281,867	12,332,044	5,503,133	19,281,867	12,332,044	5,503,133

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	102,500	106,000	104,500	102,500	-	-	-	102,820	101,365	99,425
2	52	-	-	-	-	100,000	112,360	109,203	105,063	112,360	109,203	105,063	-	-	-	110,113	107,018	102,961
3	53	-	6,117	-	6,117	106,117	125,219	120,234	113,806	125,219	120,234	113,806	-	-	-	123,966	119,031	112,668
4	54	-	1,544	-	1,544	107,661	134,276	127,188	117,342	134,276	127,188	117,342	-	-	-	134,276	127,188	117,342
5	55	-	1,559	-	1,559	109,221	143,892	134,471	120,955	143,892	134,471	120,955	-	-	-	143,892	134,471	120,955
6	56	-	1,575	-	1,575	110,795	154,100	142,097	124,646	154,100	142,097	124,646	-	-	-	154,100	142,097	124,646
7	57	-	1,590	-	1,590	112,386	164,936	150,082	128,418	164,936	150,082	128,418	-	-	-	164,936	150,082	128,418
8	58	-	1,606	-	1,606	113,991	176,438	158,441	132,271	176,438	158,441	132,271	-	-	-	176,438	158,441	132,271
9	59	-	1,621	-	1,621	115,613	188,646	167,192	136,207	188,646	167,192	136,207	-	-	-	188,646	167,192	136,207
10	60	-	1,637	-	1,637	117,250	201,602	176,353	140,228	201,602	176,353	140,228	-	-	-	201,602	176,353	140,228
11	61	-	1,653	-	1,653	118,903	215,351	185,943	144,335	215,351	185,943	144,335	-	-	-	215,351	185,943	144,335
12	62	-	1,670	-	1,670	120,573	229,942	195,980	148,531	229,942	195,980	148,531	-	-	-	229,942	195,980	148,531
13	63	-	170,278	34,276	204,554	325,127	448,293	409,353	355,684	448,293	409,353	355,684	-	-	-	448,293	409,353	355,684
14	64	-	-	-	-	325,127	475,190	427,773	361,908	475,190	427,773	361,908	-	-	-	475,190	427,773	361,908
15	65	-	-	-	-	325,127	503,702	447,023	368,242	503,702	447,023	368,242	-	-	-	503,702	447,023	368,242
16	66	-	-	-	-	325,127	533,924	467,139	374,686	533,924	467,139	374,686	-	-	-	533,924	467,139	374,686
17	67	-	-	-	-	325,127	565,959	488,161	381,243	565,959	488,161	381,243	-	-	-	565,959	488,161	381,243
18	68	-	-	-	-	325,127	599,917	510,128	387,915	599,917	510,128	387,915	-	-	-	599,917	510,128	387,915
19	69	-	-	-	-	325,127	635,912	533,084	394,703	635,912	533,084	394,703	-	-	-	635,912	533,084	394,703
20	70	-	-	-	-	325,127	674,066	557,072	401,610	674,066	557,072	401,610	-	-	-	674,066	557,072	401,610
21	71	-	-	-	-	325,127	714,510	582,141	408,639	714,510	582,141	408,639	-	-	-	714,510	582,141	408,639
22	72	-	-	-	-	325,127	757,381	608,337	415,790	757,381	608,337	415,790	-	-	-	757,381	608,337	415,790
23	73	-	-	-	-	325,127	802,824	635,712	423,066	802,824	635,712	423,066	-	-	-	802,824	635,712	423,066
24	74	-	-	-	-	325,127	850,993	664,319	430,470	850,993	664,319	430,470	-	-	-	850,993	664,319	430,470
25	75	-	-	-	-	325,127	902,053	694,213	438,003	902,053	694,213	438,003	-	-	-	902,053	694,213	438,003
26	76	-	-	-	-	325,127	956,176	725,453	445,668	956,176	725,453	445,668	-	-	-	956,176	725,453	445,668
27	77	-	-	-	-	325,127	1,013,547	758,098	453,467	1,013,547	758,098	453,467	-	-	-	1,013,547	758,098	453,467
28	78	-	-	-	-	325,127	1,074,359	792,213	461,403	1,074,359	792,213	461,403	-	-	-	1,074,359	792,213	461,403
29	79	-	-	-	-	325,127	1,138,821	827,862	469,477	1,138,821	827,862	469,477	-	-	-	1,138,821	827,862	469,477
30	80	-	-	-	-	325,127	1,207,150	865,116	477,693	1,207,150	865,116	477,693	-	-	-	1,207,150	865,116	477,693
31	81	-	-	-	-	325,127	1,279,579	904,047	486,053	1,279,579	904,047	486,053	-	-	-	1,279,579	904,047	486,053
32	82	-	-	-	-	325,127	1,356,354	944,729	494,559	1,356,354	944,729	494,559	-	-	-	1,356,354	944,729	494,559
33	83	-	-	-	-	325,127	1,437,735	987,241	503,214	1,437,735	987,241	503,214	-	-	-	1,437,735	987,241	503,214
34	84	-	-	-	-	325,127	1,523,999	1,031,667	512,020	1,523,999	1,031,667	512,020	-	-	-	1,523,999	1,031,667	512,020
35	85	-	-	-	-	325,127	1,615,439	1,078,092	520,980	1,615,439	1,078,092	520,980	-	-	-	1,615,439	1,078,092	520,980
36	86	-	-	-	-	325,127	1,712,366	1,126,606	530,097	1,712,366	1,126,606	530,097	-	-	-	1,712,366	1,126,606	530,097
37	87	-	-	-	-	325,127	1,815,107	1,177,304	539,374	1,815,107	1,177,304	539,374	-	-	-	1,815,107	1,177,304	539,374
38	88	-	-	-	-	325,127	1,924,014	1,230,282	548,813	1,924,014	1,230,282	548,813	1,924,014	1,230,282	548,813	1,924,014	1,230,282	548,813

风险提示：  
(1) 该利益演示中的万能账户价值演示是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%，前三年为2.5%，第四年及以后为1.75%；  
(3) 上表中所列的“现金价值”为保单年度末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“满期终了红利”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。