
合众人寿保险股份有限公司

合众养老定投年金保险（分红型）

产品说明书

风险提示：

该产品为分红保险，其红利分配是不确定的。

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

【产品性质】

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

【分红险主要投资策略】

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

【红利分配】

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

该产品红利分配的方式是现金红利，即采用现金的方式分红。

您在投保时可选择以下任何一种红利领取方式：

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

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

【红利来源】

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

【保单红利的影响因素】

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

【产品特色】

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

- 7、持交有奖励，人性又贴心
- 8、保证累积率，生生且不息

【简易投保规定】

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

【保险责任】

在本主合同保险期间内，我们承担如下保险责任：

持续保险金

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

生存保险金

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

养老年金

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

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

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

满期祝寿金

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

等待期

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

等待期后被保险人身故，我们按照下列方式给付保险金：

身故保险金

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

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

公共交通意外身故保险金

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

【责任免除】

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

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

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

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

【犹豫期】

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

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

【退保】

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

您在犹豫期后解除合同会遭受一定损失。

【宽限期】

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

【自动垫交】

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

【保单贷款】

在本合同有效期内，如果您急需用钱，您可以按照本合同条款的规定申请保单贷款。

【信息披露】

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

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

【利益演示与风险提示】

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

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

投保人签章：_____

签署日期：_____年_____月_____日

附表：

案例一：

| 合众养老定投年金保险(分红型)利益测算表 | | | | | | | | | | | | | | |
|----------------------|------|-------|--------|-------|------------|--------|-------------|--------|-----|------|---------|---------|--------|--------|
| 年龄 | 0岁 | 性别 | | 男性 | | 保险金额 | | 20000元 | | 交费期限 | | 10年 | | 年末现金价值 |
| 保单年度 | 期末年龄 | 当年保费 | 累计保费 | 生存保险金 | 累积生存金 | 身故保险金 | 额外公交意外身故保险金 | 当年红利 | | | 累积红利 | | | |
| | | | | | | | | 高 | 中 | 低 | 高 | 中 | 低 | |
| 1 | 1 | 6,460 | 6,460 | 1,000 | 1,000.00 | 6,460 | - | 102 | 59 | 15 | 102 | 59 | 15 | 1,095 |
| 2 | 2 | 6,460 | 12,920 | 1,200 | 2,235.00 | 12,920 | - | 217 | 124 | 31 | 323 | 185 | 46 | 3,085 |
| 3 | 3 | 6,460 | 19,380 | 1,200 | 3,513.23 | 19,380 | - | 330 | 189 | 47 | 663 | 379 | 95 | 5,207 |
| 4 | 4 | 6,460 | 25,840 | 1,200 | 4,836.19 | 25,840 | - | 446 | 255 | 64 | 1,128 | 645 | 161 | 7,735 |
| 5 | 5 | 6,460 | 32,300 | 1,200 | 6,205.45 | 32,300 | - | 564 | 322 | 81 | 1,726 | 986 | 246 | 10,429 |
| 6 | 6 | 6,460 | 38,760 | 1,200 | 7,622.65 | 38,760 | - | 686 | 392 | 98 | 2,463 | 1,408 | 352 | 13,296 |
| 7 | 7 | 6,460 | 45,220 | 1,200 | 9,089.44 | 45,220 | - | 810 | 463 | 116 | 3,347 | 1,913 | 478 | 16,344 |
| 8 | 8 | 6,460 | 51,680 | 1,200 | 10,607.57 | 51,680 | - | 938 | 536 | 134 | 4,385 | 2,506 | 627 | 19,585 |
| 9 | 9 | 6,460 | 58,140 | 1,200 | 12,178.83 | 58,140 | - | 1,068 | 610 | 153 | 5,585 | 3,192 | 798 | 23,026 |
| 10 | 10 | 6,460 | 64,600 | 1,000 | 13,605.09 | 64,600 | - | 1,202 | 687 | 172 | 6,955 | 3,974 | 994 | 26,880 |
| 11 | 11 | - | 64,600 | 1,000 | 15,081.27 | 64,600 | - | 1,208 | 690 | 173 | 8,372 | 4,784 | 1,196 | 27,079 |
| 12 | 12 | - | 64,600 | 1,000 | 16,609.12 | 64,600 | - | 1,213 | 693 | 173 | 9,836 | 5,621 | 1,405 | 27,287 |
| 13 | 13 | - | 64,600 | 1,000 | 18,190.43 | 64,600 | - | 1,219 | 697 | 174 | 11,351 | 6,486 | 1,622 | 27,505 |
| 14 | 14 | - | 64,600 | 1,000 | 19,827.10 | 64,600 | - | 1,225 | 700 | 175 | 12,916 | 7,380 | 1,845 | 27,732 |
| 15 | 15 | - | 64,600 | 1,000 | 21,521.05 | 64,600 | - | 1,231 | 703 | 176 | 14,535 | 8,305 | 2,077 | 27,970 |
| 16 | 16 | - | 64,600 | 1,000 | 23,274.28 | 64,600 | - | 1,237 | 707 | 177 | 16,208 | 9,261 | 2,316 | 28,216 |
| 17 | 17 | - | 64,600 | 1,000 | 25,088.88 | 64,600 | - | 1,244 | 711 | 178 | 17,938 | 10,250 | 2,563 | 28,473 |
| 18 | 18 | - | 64,600 | 1,000 | 26,967.00 | 64,600 | - | 1,250 | 714 | 179 | 19,726 | 11,272 | 2,818 | 28,740 |
| 19 | 19 | - | 64,600 | 1,000 | 28,910.84 | 84,600 | 40,000 | 1,257 | 718 | 180 | 21,574 | 12,328 | 3,082 | 29,000 |
| 20 | 20 | - | 64,600 | 1,000 | 30,922.72 | 84,600 | 40,000 | 1,263 | 722 | 180 | 23,484 | 13,420 | 3,355 | 29,269 |
| 21 | 21 | - | 64,600 | 1,000 | 33,005.01 | 84,600 | 40,000 | 1,270 | 725 | 181 | 25,459 | 14,548 | 3,637 | 29,548 |
| 22 | 22 | - | 64,600 | 1,000 | 35,160.19 | 84,600 | 40,000 | 1,276 | 729 | 182 | 27,499 | 15,713 | 3,929 | 29,837 |
| 23 | 23 | - | 64,600 | 1,000 | 37,390.80 | 84,600 | 40,000 | 1,283 | 733 | 183 | 29,606 | 16,918 | 4,230 | 30,139 |
| 24 | 24 | - | 64,600 | 1,000 | 39,699.47 | 84,600 | 40,000 | 1,290 | 737 | 184 | 31,784 | 18,162 | 4,541 | 30,452 |
| 25 | 25 | - | 64,600 | 1,000 | 42,088.96 | 84,600 | 40,000 | 1,297 | 741 | 185 | 34,035 | 19,448 | 4,862 | 30,779 |
| 26 | 26 | - | 64,600 | 1,000 | 44,562.07 | 84,600 | 40,000 | 1,304 | 745 | 186 | 36,360 | 20,777 | 5,195 | 31,120 |
| 27 | 27 | - | 64,600 | 1,000 | 47,121.74 | 84,600 | 40,000 | 1,311 | 749 | 187 | 38,762 | 22,149 | 5,538 | 31,476 |
| 28 | 28 | - | 64,600 | 1,000 | 49,771.00 | 84,600 | 40,000 | 1,319 | 754 | 188 | 41,244 | 23,568 | 5,892 | 31,847 |
| 29 | 29 | - | 64,600 | 1,000 | 52,512.99 | 84,600 | 40,000 | 1,327 | 758 | 190 | 43,808 | 25,033 | 6,259 | 32,234 |
| 30 | 30 | - | 64,600 | 1,000 | 55,350.94 | 84,600 | 40,000 | 1,335 | 763 | 191 | 46,457 | 26,547 | 6,637 | 32,638 |
| 31 | 31 | - | 64,600 | 1,000 | 58,288.23 | 84,600 | 40,000 | 1,343 | 767 | 192 | 49,193 | 28,110 | 7,028 | 33,059 |
| 32 | 32 | - | 64,600 | 1,000 | 61,328.31 | 84,600 | 40,000 | 1,351 | 772 | 193 | 52,020 | 29,726 | 7,432 | 33,497 |
| 33 | 33 | - | 64,600 | 1,000 | 64,474.80 | 84,600 | 40,000 | 1,360 | 777 | 194 | 54,941 | 31,395 | 7,849 | 33,954 |
| 34 | 34 | - | 64,600 | 1,000 | 67,731.42 | 84,600 | 40,000 | 1,368 | 782 | 195 | 57,957 | 33,119 | 8,280 | 34,430 |
| 35 | 35 | - | 64,600 | 1,000 | 71,102.02 | 84,600 | 40,000 | 1,377 | 787 | 197 | 61,073 | 34,899 | 8,725 | 34,926 |
| 36 | 36 | - | 64,600 | 1,000 | 74,590.59 | 84,600 | 40,000 | 1,386 | 792 | 198 | 64,292 | 36,738 | 9,185 | 35,443 |
| 37 | 37 | - | 64,600 | 1,000 | 78,201.26 | 84,600 | 40,000 | 1,396 | 798 | 199 | 67,617 | 38,638 | 9,660 | 35,981 |
| 38 | 38 | - | 64,600 | 1,000 | 81,938.31 | 84,600 | 40,000 | 1,405 | 803 | 201 | 71,051 | 40,600 | 10,150 | 36,541 |
| 39 | 39 | - | 64,600 | 1,000 | 85,806.15 | 84,600 | 40,000 | 1,415 | 809 | 202 | 74,597 | 42,627 | 10,657 | 37,123 |
| 40 | 40 | - | 64,600 | 1,000 | 89,809.36 | 84,600 | 40,000 | 1,425 | 814 | 204 | 78,260 | 44,720 | 11,180 | 37,729 |
| 41 | 41 | - | 64,600 | 1,000 | 93,952.69 | 84,600 | 40,000 | 1,435 | 820 | 205 | 82,043 | 46,882 | 11,721 | 38,358 |
| 42 | 42 | - | 64,600 | 1,000 | 98,241.04 | 84,600 | 40,000 | 1,446 | 826 | 207 | 85,950 | 49,114 | 12,279 | 39,013 |
| 43 | 43 | - | 64,600 | 1,000 | 102,679.47 | 84,600 | 40,000 | 1,456 | 832 | 208 | 89,985 | 51,420 | 12,855 | 39,693 |
| 44 | 44 | - | 64,600 | 1,000 | 107,273.25 | 84,600 | 40,000 | 1,467 | 838 | 210 | 94,151 | 53,801 | 13,451 | 40,401 |
| 45 | 45 | - | 64,600 | 1,000 | 112,027.82 | 84,600 | 40,000 | 1,478 | 845 | 211 | 98,454 | 56,259 | 14,065 | 41,137 |
| 46 | 46 | - | 64,600 | 1,000 | 116,948.79 | 84,600 | 40,000 | 1,489 | 851 | 213 | 102,897 | 58,798 | 14,700 | 41,902 |
| 47 | 47 | - | 64,600 | 1,000 | 122,042.00 | 84,600 | 40,000 | 1,501 | 858 | 214 | 107,484 | 61,420 | 15,355 | 42,698 |
| 48 | 48 | - | 64,600 | 1,000 | 127,313.47 | 84,600 | 40,000 | 1,513 | 864 | 216 | 112,221 | 64,127 | 16,032 | 43,525 |
| 49 | 49 | - | 64,600 | 1,000 | 132,769.44 | 84,600 | 40,000 | 1,525 | 871 | 218 | 117,113 | 66,922 | 16,731 | 44,383 |
| 50 | 50 | - | 64,600 | 1,000 | 138,416.37 | 84,600 | 40,000 | 1,537 | 878 | 220 | 122,163 | 69,807 | 17,452 | 45,274 |
| 51 | 51 | - | 64,600 | 1,000 | 144,260.94 | 84,600 | 40,000 | 1,549 | 885 | 221 | 127,377 | 72,787 | 18,197 | 46,198 |
| 52 | 52 | - | 64,600 | 1,000 | 150,310.08 | 84,600 | 40,000 | 1,562 | 893 | 223 | 132,760 | 75,863 | 18,966 | 47,159 |
| 53 | 53 | - | 64,600 | 1,000 | 156,570.93 | 84,600 | 40,000 | 1,575 | 900 | 225 | 138,318 | 79,039 | 19,760 | 48,157 |
| 54 | 54 | - | 64,600 | 1,000 | 163,050.91 | 84,600 | 40,000 | 1,588 | 907 | 227 | 144,055 | 82,317 | 20,580 | 49,196 |
| 55 | 55 | - | 64,600 | 1,000 | 169,757.70 | 84,600 | 40,000 | 1,601 | 915 | 229 | 149,978 | 85,702 | 21,426 | 50,277 |
| 56 | 56 | - | 64,600 | 1,000 | 176,699.21 | 84,600 | 40,000 | 1,615 | 923 | 231 | 156,093 | 89,196 | 22,300 | 51,401 |
| 57 | 57 | - | 64,600 | 1,000 | 183,883.69 | 84,600 | 40,000 | 1,629 | 931 | 233 | 162,405 | 92,803 | 23,202 | 52,567 |
| 58 | 58 | - | 64,600 | 1,000 | 191,319.62 | 84,600 | 40,000 | 1,643 | 939 | 235 | 168,920 | 96,526 | 24,132 | 53,776 |
| 59 | 59 | - | 64,600 | 1,000 | 199,015.80 | 84,600 | 40,000 | 1,658 | 947 | 237 | 175,646 | 100,369 | 25,093 | 55,027 |
| 60 | 60 | - | 64,600 | 3,600 | 209,581.36 | 84,600 | 40,000 | 1,672 | 956 | 239 | 182,587 | 104,335 | 26,085 | 53,719 |
| 61 | 61 | - | 64,600 | 3,600 | 220,516.70 | 68,400 | - | 1,623 | 928 | 232 | 189,688 | 108,393 | 27,100 | 52,440 |
| 62 | 62 | - | 64,600 | 3,600 | 231,834.79 | 64,800 | - | 1,576 | 900 | 225 | 196,955 | 112,545 | 28,138 | 51,109 |
| 63 | 63 | - | 64,600 | 3,600 | 243,549.01 | 61,200 | - | 1,527 | 872 | 218 | 204,390 | 116,794 | 29,200 | 49,728 |
| 64 | 64 | - | 64,600 | 3,600 | 255,673.22 | 57,600 | - | 1,477 | 844 | 211 | 211,999 | 121,142 | 30,287 | 48,298 |
| 65 | 65 | - | 64,600 | 3,600 | 268,221.78 | 54,000 | - | 1,427 | 815 | 204 | 219,786 | 125,592 | 31,399 | 46,820 |
| 66 | 66 | - | 64,600 | 3,600 | 281,209.55 | 50,400 | - | 1,376 | 786 | 197 | 227,755 | 130,146 | 32,538 | 45,296 |
| 67 | 67 | - | 64,600 | 3,600 | 294,651.88 | 46,800 | - | 1,324 | 756 | 189 | 235,911 | 134,806 | 33,703 | 43,728 |
| 68 | 68 | - | 64,600 | 3,600 | 308,564.70 | 43,200 | - | 1,271 | 726 | 182 | 244,260 | 139,577 | 34,896 | 42,118 |
| 69 | 69 | - | 64,600 | 3,600 | 322,964.46 | 39,600 | - | 1,218 | 696 | 174 | 252,806 | 144,460 | 36,117 | 40,472 |
| 70 | 70 | - | 64,600 | 3,600 | 337,868.22 | 36,000 | - | 1,165 | 666 | 166 | 261,555 | 149,460 | 37,367 | 38,795 |
| 71 | | | | | | | | | | | | | | |

| 合众养老定投年金保险(分红型)利益测算表 | | | | | | | | | | | | | | | | |
|----------------------|------|-------|--------|-------|------------|--------|---------|--------|------|-------|---------|--------|--------|--------|--------|--------|
| 年龄 | 0岁 | 性别 | | 男性 | 保险金额 | | | | 交费期限 | | | | 20年 | | 年末现金价值 | |
| 保单年度 | 期末年龄 | 当年保费 | 累计保费 | 生存保险金 | 累积生存金 | 身故保险金 | | 20000元 | | 当年红利 | | 累积红利 | | | | |
| | | | | | | 身故保险金 | 意外身故保险金 | 高 | 中 | 低 | 高 | 中 | 低 | | | |
| 1 | 1 | 3,750 | 3,750 | 1,000 | 1,000.00 | 3,750 | - | - | - | 42 | 24 | 6 | 42 | 24 | 6 | 248 |
| 2 | 2 | 3,750 | 7,500 | 1,200 | 2,235.00 | 7,500 | - | - | - | 98 | 56 | 14 | 141 | 80 | 20 | 998 |
| 3 | 3 | 3,750 | 11,250 | 1,200 | 3,513.23 | 11,250 | - | - | - | 150 | 86 | 21 | 295 | 169 | 42 | 1,789 |
| 4 | 4 | 3,750 | 15,000 | 1,200 | 4,836.19 | 15,000 | - | - | - | 204 | 117 | 29 | 508 | 290 | 73 | 2,822 |
| 5 | 5 | 3,750 | 18,750 | 1,200 | 6,205.45 | 18,750 | - | - | - | 259 | 148 | 37 | 783 | 447 | 112 | 3,912 |
| 6 | 6 | 3,750 | 22,500 | 1,200 | 7,622.65 | 22,500 | - | - | - | 316 | 181 | 45 | 1,122 | 641 | 160 | 5,062 |
| 7 | 7 | 3,750 | 26,250 | 1,200 | 9,089.44 | 26,250 | - | - | - | 374 | 214 | 53 | 1,530 | 874 | 219 | 6,275 |
| 8 | 8 | 3,750 | 30,000 | 1,200 | 10,607.57 | 30,000 | - | - | - | 433 | 248 | 62 | 2,009 | 1,148 | 287 | 7,553 |
| 9 | 9 | 3,750 | 33,750 | 1,200 | 12,178.83 | 33,750 | - | - | - | 494 | 282 | 71 | 2,563 | 1,465 | 366 | 8,901 |
| 10 | 10 | 3,750 | 37,500 | 1,200 | 13,805.09 | 37,500 | - | - | - | 557 | 318 | 80 | 3,197 | 1,827 | 457 | 10,320 |
| 11 | 11 | 3,750 | 41,250 | 1,200 | 15,488.27 | 41,250 | - | - | - | 621 | 355 | 89 | 3,913 | 2,236 | 559 | 11,816 |
| 12 | 12 | 3,750 | 45,000 | 1,200 | 17,230.36 | 45,000 | - | - | - | 686 | 392 | 98 | 4,717 | 2,695 | 674 | 13,391 |
| 13 | 13 | 3,750 | 48,750 | 1,200 | 19,033.42 | 48,750 | - | - | - | 753 | 430 | 108 | 5,612 | 3,206 | 802 | 15,050 |
| 14 | 14 | 3,750 | 52,500 | 1,200 | 20,899.59 | 52,500 | - | - | - | 822 | 470 | 117 | 6,603 | 3,772 | 943 | 16,797 |
| 15 | 15 | 3,750 | 56,250 | 1,200 | 22,831.08 | 56,250 | - | - | - | 893 | 510 | 128 | 7,693 | 4,396 | 1,099 | 18,635 |
| 16 | 16 | 3,750 | 60,000 | 1,200 | 24,830.17 | 60,000 | - | - | - | 965 | 551 | 138 | 8,889 | 5,079 | 1,270 | 20,569 |
| 17 | 17 | 3,750 | 63,750 | 1,200 | 26,899.22 | 63,750 | - | - | - | 1,039 | 594 | 148 | 10,195 | 5,825 | 1,457 | 22,603 |
| 18 | 18 | 3,750 | 67,500 | 1,200 | 29,040.69 | 67,500 | - | - | - | 1,115 | 637 | 159 | 11,616 | 6,637 | 1,660 | 24,741 |
| 19 | 19 | 3,750 | 71,250 | 1,200 | 31,257.12 | 71,250 | 40,000 | 1,193 | 682 | 170 | 13,158 | 7,518 | 1,880 | 7,518 | 1,880 | 26,971 |
| 20 | 20 | 3,750 | 75,000 | 1,000 | 33,351.12 | 95,000 | 40,000 | 1,272 | 727 | 182 | 14,825 | 8,470 | 2,118 | 8,470 | 2,118 | 29,513 |
| 21 | 21 | - | 75,000 | 1,000 | 35,518.41 | 95,000 | 40,000 | 1,279 | 731 | 183 | 16,549 | 9,455 | 2,364 | 9,455 | 2,364 | 29,797 |
| 22 | 22 | - | 75,000 | 1,000 | 37,761.55 | 95,000 | 40,000 | 1,286 | 735 | 184 | 18,331 | 10,474 | 2,619 | 10,474 | 2,619 | 30,092 |
| 23 | 23 | - | 75,000 | 1,000 | 40,083.21 | 95,000 | 40,000 | 1,292 | 739 | 185 | 20,173 | 11,526 | 2,882 | 11,526 | 2,882 | 30,398 |
| 24 | 24 | - | 75,000 | 1,000 | 42,486.12 | 95,000 | 40,000 | 1,299 | 743 | 186 | 22,078 | 12,615 | 3,154 | 12,615 | 3,154 | 30,717 |
| 25 | 25 | - | 75,000 | 1,000 | 44,973.13 | 95,000 | 40,000 | 1,307 | 747 | 187 | 24,047 | 13,740 | 3,435 | 13,740 | 3,435 | 31,049 |
| 26 | 26 | - | 75,000 | 1,000 | 47,547.19 | 95,000 | 40,000 | 1,314 | 751 | 188 | 26,082 | 14,903 | 3,726 | 14,903 | 3,726 | 31,396 |
| 27 | 27 | - | 75,000 | 1,000 | 50,211.34 | 95,000 | 40,000 | 1,321 | 755 | 189 | 28,186 | 16,105 | 4,027 | 16,105 | 4,027 | 31,757 |
| 28 | 28 | - | 75,000 | 1,000 | 52,968.74 | 95,000 | 40,000 | 1,329 | 759 | 190 | 30,361 | 17,347 | 4,337 | 17,347 | 4,337 | 32,133 |
| 29 | 29 | - | 75,000 | 1,000 | 55,822.65 | 95,000 | 40,000 | 1,337 | 764 | 191 | 32,608 | 18,632 | 4,658 | 18,632 | 4,658 | 32,526 |
| 30 | 30 | - | 75,000 | 1,000 | 58,776.44 | 95,000 | 40,000 | 1,345 | 769 | 192 | 34,931 | 19,959 | 4,990 | 19,959 | 4,990 | 32,935 |
| 31 | 31 | - | 75,000 | 1,000 | 61,833.61 | 95,000 | 40,000 | 1,353 | 773 | 193 | 37,333 | 21,331 | 5,333 | 21,331 | 5,333 | 33,361 |
| 32 | 32 | - | 75,000 | 1,000 | 64,997.79 | 95,000 | 40,000 | 1,362 | 778 | 195 | 39,814 | 22,749 | 5,688 | 22,749 | 5,688 | 33,805 |
| 33 | 33 | - | 75,000 | 1,000 | 68,272.71 | 95,000 | 40,000 | 1,370 | 783 | 196 | 42,379 | 24,215 | 6,054 | 24,215 | 6,054 | 34,268 |
| 34 | 34 | - | 75,000 | 1,000 | 71,662.26 | 95,000 | 40,000 | 1,379 | 788 | 197 | 45,029 | 25,729 | 6,433 | 25,729 | 6,433 | 34,749 |
| 35 | 35 | - | 75,000 | 1,000 | 75,170.44 | 95,000 | 40,000 | 1,388 | 793 | 198 | 47,767 | 27,294 | 6,824 | 27,294 | 6,824 | 35,250 |
| 36 | 36 | - | 75,000 | 1,000 | 78,801.40 | 95,000 | 40,000 | 1,397 | 798 | 200 | 50,597 | 28,911 | 7,228 | 28,911 | 7,228 | 35,772 |
| 37 | 37 | - | 75,000 | 1,000 | 82,559.45 | 95,000 | 40,000 | 1,406 | 804 | 201 | 53,522 | 30,582 | 7,646 | 30,582 | 7,646 | 36,314 |
| 38 | 38 | - | 75,000 | 1,000 | 86,449.03 | 95,000 | 40,000 | 1,416 | 809 | 202 | 56,543 | 32,309 | 8,078 | 32,309 | 8,078 | 36,879 |
| 39 | 39 | - | 75,000 | 1,000 | 90,474.75 | 95,000 | 40,000 | 1,426 | 815 | 204 | 59,665 | 34,092 | 8,524 | 34,092 | 8,524 | 37,465 |
| 40 | 40 | - | 75,000 | 1,000 | 94,641.36 | 95,000 | 40,000 | 1,436 | 820 | 205 | 62,891 | 35,936 | 8,985 | 35,936 | 8,985 | 38,074 |
| 41 | 41 | - | 75,000 | 1,000 | 98,953.81 | 95,000 | 40,000 | 1,446 | 826 | 207 | 66,223 | 37,840 | 9,461 | 37,840 | 9,461 | 38,706 |
| 42 | 42 | - | 75,000 | 1,000 | 103,417.20 | 95,000 | 40,000 | 1,456 | 832 | 208 | 69,666 | 39,807 | 9,952 | 39,807 | 9,952 | 39,362 |
| 43 | 43 | - | 75,000 | 1,000 | 108,036.80 | 95,000 | 40,000 | 1,467 | 838 | 210 | 73,223 | 41,839 | 10,461 | 41,839 | 10,461 | 40,043 |
| 44 | 44 | - | 75,000 | 1,000 | 112,818.09 | 95,000 | 40,000 | 1,477 | 844 | 211 | 76,897 | 43,939 | 10,985 | 43,939 | 10,985 | 40,750 |
| 45 | 45 | - | 75,000 | 1,000 | 117,766.72 | 95,000 | 40,000 | 1,488 | 850 | 213 | 80,692 | 46,107 | 11,528 | 46,107 | 11,528 | 41,485 |
| 46 | 46 | - | 75,000 | 1,000 | 122,888.55 | 95,000 | 40,000 | 1,499 | 857 | 214 | 84,612 | 48,347 | 12,088 | 48,347 | 12,088 | 42,247 |
| 47 | 47 | - | 75,000 | 1,000 | 128,189.65 | 95,000 | 40,000 | 1,511 | 863 | 216 | 88,661 | 50,661 | 12,666 | 50,661 | 12,666 | 43,039 |
| 48 | 48 | - | 75,000 | 1,000 | 133,676.29 | 95,000 | 40,000 | 1,522 | 870 | 217 | 92,843 | 53,051 | 13,263 | 53,051 | 13,263 | 43,860 |
| 49 | 49 | - | 75,000 | 1,000 | 139,354.96 | 95,000 | 40,000 | 1,534 | 877 | 219 | 97,162 | 55,519 | 13,881 | 55,519 | 13,881 | 44,710 |
| 50 | 50 | - | 75,000 | 1,000 | 145,232.39 | 95,000 | 40,000 | 1,546 | 883 | 221 | 101,623 | 58,068 | 14,518 | 58,068 | 14,518 | 45,590 |
| 51 | 51 | - | 75,000 | 1,000 | 151,315.52 | 95,000 | 40,000 | 1,558 | 890 | 223 | 106,229 | 60,700 | 15,176 | 60,700 | 15,176 | 46,501 |
| 52 | 52 | - | 75,000 | 1,000 | 157,611.56 | 95,000 | 40,000 | 1,570 | 897 | 224 | 110,986 | 63,418 | 15,855 | 63,418 | 15,855 | 47,446 |
| 53 | 53 | - | 75,000 | 1,000 | 164,127.97 | 95,000 | 40,000 | 1,582 | 904 | 226 | 115,898 | 66,225 | 16,557 | 66,225 | 16,557 | 48,425 |
| 54 | 54 | - | 75,000 | 1,000 | 170,872.45 | 95,000 | 40,000 | 1,595 | 911 | 228 | 120,970 | 69,123 | 17,282 | 69,123 | 17,282 | 49,442 |
| 55 | 55 | - | 75,000 | 1,000 | 177,852.98 | 95,000 | 40,000 | 1,608 | 919 | 230 | 126,207 | 72,115 | 18,030 | 72,115 | 18,030 | 50,497 |
| 56 | 56 | - | 75,000 | 1,000 | 185,077.84 | 95,000 | 40,000 | 1,621 | 926 | 232 | 131,614 | 75,205 | 18,802 | 75,205 | 18,802 | 51,591 |
| 57 | 57 | - | 75,000 | 1,000 | 192,555.56 | 95,000 | 40,000 | 1,634 | 934 | 233 | 137,197 | 78,395 | 19,600 | 78,395 | 19,600 | 52,722 |
| 58 | 58 | - | 75,000 | 1,000 | 200,295.00 | 95,000 | 40,000 | 1,647 | 941 | 235 | 142,960 | 81,688 | 20,423 | 81,688 | 20,423 | 53,888 |
| 59 | 59 | - | 75,000 | 1,000 | 208,305.33 | 95,000 | 40,000 | 1,661 | 949 | 237 | 148,909 | 85,087 | 21,273 | 85,087 | 21,273 | 55,089 |
| 60 | 60 | - | 75,000 | 3,600 | 219,196.02 | 95,000 | 40,000 | 1,674 | 957 | 239 | 155,050 | 88,597 | 22,150 | 88,597 | 22,150 | 53,719 |
| 61 | 61 | - | 75,000 | 3,600 | 230,467.88 | 68,400 | - | 1,623 | 928 | 232 | 161,325 | 92,182 | 23,047 | 92,182 | 23,047 | 52,440 |
| 62 | 62 | - | 75,000 | 3,600 | 242,134.25 | 64,800 | - | 1,576 | 900 | 225 | 167,741 | 95,848 | 23,963 | 95,848 | 23,963 | 51,109 |
| 63 | 63 | - | | | | | | | | | | | | | | |

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

合众养老定投年金保险(分红型)利益测算表

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

案例五:

合众养老定投年金保险(分红型)利益测算表

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

案例六：

合众养老定投年金保险(分红型)利益测算表

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

案例七:

合众养老定投年金保险(分红型)利益测算表

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

案例八：

合众养老定投年金保险(分红型)利益测算表

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

案例九：

合众养老定投年金保险(分红型)利益测算表

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

案例十：

合众养老定投年金保险(分红型)利益测算表

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

案例十一：

合众养老定投年金保险(分红型)利益测算表

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

案例十二：

合众养老定投年金保险(分红型)利益测算表

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

案例十三：

合众养老定投年金保险(分红型)利益测算表

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

案例十四：

合众养老定投年金保险(分红型)利益测算表

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

案例十五：

合众养老定投年金保险(分红型)利益测算表

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

案例十六：

合众养老定投年金保险(分红型)利益测算表

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

案例十七：

合众养老定投年金保险(分红型)利益测算表

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

案例十八：

合众养老定投年金保险(分红型)利益测算表

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

风险提示：

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