

合众人寿保险股份有限公司

合众富贵幸福终身寿险（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。终了红利在本主合同因发生保险事故、投保人解除合同等情形而终止时给付。

在本产品说明书中，“您”指投保人，“我们”、“本公司”均指合众人寿保险股份有限公司

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

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【产品性质】

合众富贵幸福终身寿险（分红型）是分红终身保险。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。

该分红险的分红方式为增额分红，红利分配包括年度红利和终了红利。年度红利以增加保险金额的方式实现，增额部分也参加以后各年度的红利计算。终了红利在本主合同因发生保险事故、解除保险合同等情形而终止或因减保而部分终止时以现金方式给付。减保时，给付本主合同减少的有效保险金额所对应的终了红利。除减保外，终了红利在本主合同保险期间内至多分配一次。

【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和利差，即分红保险业务的实际死亡率、实际投资收益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和利差不同，分红水平会有差别，也可能出现死差、利差为零或负值时没有红利分配的情况。同时保单红利分配额度会因保额、保费、交费期限、保险期间，以及被保险人的年龄、性别、保单年度等因素的不同而有差别。

【产品特色】

1、重疾种类多

成人重大疾病保障种类高达四十种，少儿重大疾病种类二十五种，少儿在年满 18 周岁后重疾保障种类可自动转换成成人重疾。

2、保额会长大

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有效保额会随着保单交费年度数的增加而增加，由此产生的递增保险金额=基本保险金额×身故时所在的保单年度数与主合同约定的交费期限二者中的较小者×2%；主险年度红利的分配也可以增加有效保额，长大的保额将为您提供更高的保障。

3、主附双增长

有效保额的增加将同时增加主附险生命保障和重大疾病保障的额度，重大疾病保险金提前给付后，主附险生命保障和重大疾病保障责任将同时终止。

4、保障伴终身

生命保障、重疾保障伴终身，为您和家人的幸福生活遮风挡雨，呵护一生。

【简易投保规定】

1、投保年龄：28 天—60 周岁

2、保险期间：终身

3、交费期限：分趸交、3 年交、5 年交、10 年交、15 年交、20 年交、25 年交、30 年交八种。

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】

等待期

被保险人在本主合同生效之日起 180 天内因疾病身故，我们将按您所交的本主合同保险费的 105% 返还，本主合同终止。被保险人在最后复效之日起 180 天内因疾病身故，我们除返还您所交的本主合同保险费的 105% 外，还将给付身故时累积红利保险金额所对应的现金价值，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。

等待期后发生保险事故，我们按照下列方式给付保险金：

身故保险金

被保险人身故，本公司将按身故当时本主合同有效保险金额给付身故保险金，本主合同终止。

身故时有效保险金额=基本保险金额+递增保险金额+累积红利保险金额

递增保险金额=基本保险金额×身故时所在的保单年度数与本主合同约定的交费期限二者中的较小者×2%。

【责任免除】

被保险人因以下情形之一造成身故的，我们不承担保险责任：

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

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- ◆ 被保险人自本主合同成立或者合同效力恢复之日起 2 年内自杀，但被保险人自杀时为无民事行为能力人的除外；
- ◆ 被保险人主动吸食或注射毒品；
- ◆ 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；
- ◆ 战争、军事冲突、暴乱或武装叛乱；
- ◆ 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。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。

【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。

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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。本主合同的年度红利用于增加您的有效保险金额，在我们承担本主合同载明的保险责任时给付。终了红利在本主合同因发生保险事故、解除保险合同等情形而终止或因减保而部分终止时以现金方式给付。减保时，给付本主合同减少的有效保险金额所对应的终了红利。除减保外，终了红利在本主合同保险期间内至多分配一次。

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，愿意承担相关风险。

投保人签章：_____

签署日期：_____年_____月_____日

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附表

案例一

合众富贵幸福保险计划保险利益演示表												
年龄： 0岁 (红利水平为高档)			性别： 男		保险期间： 终身		交费期限： 10年		基本保险金额： 70000元			
保单年度	期末年龄	年交保费	累计保费	身故保险金 (不含主险红利)	身故保险金 (含主险红利)	重大疾病保险金 (不含主险红利)	重大疾病保险金 (含主险红利)	当年红利 保险金额	累计红利保 险金额	基本保额 现金价值	有效保额 现金价值	终了红利
1	1	2,541	2,541	71,400	71,400	71,400	71,400	157	157	143	154	107
2	2	2,541	5,082	72,800	72,957	72,800	72,957	321	478	697	732	219
3	3	2,541	7,623	74,200	74,678	74,200	74,678	493	971	1,319	1,392	344
4	4	2,541	10,164	75,600	76,571	75,600	76,571	674	1,645	2,059	2,187	475
5	5	2,541	12,705	77,000	78,645	77,000	78,645	865	2,510	2,872	3,074	613
6	6	2,541	15,246	78,400	80,910	78,400	80,910	1,068	3,578	3,763	4,061	777
7	7	2,541	17,787	79,800	83,378	79,800	83,378	1,284	4,862	4,731	5,152	942
8	8	2,541	20,328	81,200	86,062	81,200	86,062	1,515	6,377	5,784	6,357	1,127
9	9	2,541	22,869	82,600	88,977	82,600	88,977	1,762	8,138	6,919	7,678	1,326
10	10	2,541	25,410	84,000	92,138	84,000	92,138	2,027	10,165	8,142	9,128	1,539
11	11	-	25,410	84,000	94,165	84,000	94,165	2,072	12,237	8,461	9,693	1,770
12	12	-	25,410	84,000	96,237	84,000	96,237	2,117	14,354	8,794	10,297	2,011
13	13	-	25,410	84,000	98,354	84,000	98,354	2,164	16,518	9,143	10,940	2,282
14	14	-	25,410	84,000	100,518	84,000	100,518	2,211	18,729	9,505	11,625	2,563
15	15	-	25,410	84,000	102,729	84,000	102,729	2,260	20,989	9,885	12,355	2,866
16	16	-	25,410	84,000	104,989	84,000	104,989	2,310	23,299	10,277	13,128	3,192
17	17	-	25,410	84,000	107,299	84,000	107,299	2,361	25,660	10,683	13,946	3,541
18	18	-	25,410	84,000	109,660	84,000	109,660	2,413	28,072	11,103	14,813	3,915
19	19	-	25,410	84,000	112,072	84,000	112,072	2,466	30,538	11,537	15,731	4,315
20	20	-	25,410	84,000	114,538	84,000	114,538	2,520	33,058	11,986	16,703	4,742
21	21	-	25,410	84,000	117,058	84,000	117,058	2,575	35,633	12,451	17,733	5,197
22	22	-	25,410	84,000	119,633	84,000	119,633	2,632	38,265	12,933	18,824	5,683
23	23	-	25,410	84,000	122,265	84,000	122,265	2,690	40,955	13,433	19,982	6,211
24	24	-	25,410	84,000	124,955	84,000	124,955	2,749	43,704	13,953	21,213	6,760
25	25	-	25,410	84,000	127,704	84,000	127,704	2,809	46,513	14,492	22,517	7,356
26	26	-	25,410	84,000	130,513	84,000	130,513	2,871	49,385	15,052	23,901	7,987
27	27	-	25,410	84,000	133,385	84,000	133,385	2,934	52,319	15,635	25,372	8,670
28	28	-	25,410	84,000	136,319	84,000	136,319	2,999	55,318	16,239	26,933	9,379
29	29	-	25,410	84,000	139,318	84,000	139,318	3,065	58,383	16,864	28,586	10,156
30	30	-	25,410	84,000	142,383	84,000	142,383	3,132	61,515	17,512	30,337	10,963
31	31	-	25,410	84,000	145,515	84,000	145,515	3,201	64,717	18,179	32,185	11,845
32	32	-	25,410	84,000	148,717	84,000	148,717	3,272	67,989	18,867	34,139	12,775
33	33	-	25,410	84,000	151,989	84,000	151,989	3,344	71,332	19,576	36,201	13,755
34	34	-	25,410	84,000	155,332	84,000	155,332	3,417	74,750	20,307	38,378	14,819
35	35	-	25,410	84,000	158,750	84,000	158,750	3,492	78,242	21,060	40,676	15,938
36	36	-	25,410	84,000	162,242	84,000	162,242	3,569	81,811	21,835	43,101	17,133
37	37	-	25,410	84,000	165,811	84,000	165,811	3,648	85,459	22,632	45,658	18,405
38	38	-	25,410	84,000	169,459	84,000	169,459	3,728	89,187	23,452	48,352	19,742
39	39	-	25,410	84,000	173,187	84,000	173,187	3,810	92,998	24,290	51,181	21,181
40	40	-	25,410	84,000	176,998	84,000	176,998	3,894	96,891	25,146	54,152	22,726
41	41	-	25,410	84,000	180,891	84,000	180,891	3,980	100,871	26,018	57,260	24,348
42	42	-	25,410	84,000	184,871	84,000	184,871	4,067	104,938	26,905	60,515	26,085
43	43	-	25,410	84,000	188,938	84,000	188,938	4,157	109,095	27,805	63,916	27,925
44	44	-	25,410	84,000	193,095	84,000	193,095	4,248	113,343	28,723	67,481	29,872
45	45	-	25,410	84,000	197,343	84,000	197,343	4,342	117,685	29,660	71,212	31,970
46	46	-	25,410	84,000	201,685	84,000	201,685	4,437	122,122	30,612	75,116	34,186
47	47	-	25,410	84,000	206,122	84,000	206,122	4,535	126,656	31,579	79,194	36,525
48	48	-	25,410	84,000	210,656	84,000	210,656	4,634	131,291	32,558	83,447	39,035
49	49	-	25,410	84,000	215,291	84,000	215,291	4,736	136,027	33,554	87,891	41,680
50	50	-	25,410	84,000	220,027	84,000	220,027	4,841	140,868	34,564	92,528	44,511
51	51	-	25,410	84,000	224,868	84,000	224,868	4,947	145,815	35,588	97,364	47,515
52	52	-	25,410	84,000	229,815	84,000	229,815	5,056	150,871	36,626	102,409	50,697
53	53	-	25,410	84,000	234,871	84,000	234,871	5,167	156,038	37,677	107,666	54,091
54	54	-	25,410	84,000	240,038	84,000	240,038	5,281	161,319	38,751	113,171	57,681
55	55	-	25,410	84,000	245,319	84,000	245,319	5,397	166,716	39,845	118,925	61,501
56	56	-	25,410	84,000	250,716	84,000	250,716	5,516	172,231	40,958	124,938	65,562
57	57	-	25,410	84,000	256,231	84,000	256,231	5,637	177,869	42,088	131,205	69,874
58	58	-	25,410	84,000	261,869	84,000	261,869	5,761	183,630	43,227	137,725	74,449
59	59	-	25,410	84,000	267,630	84,000	267,630	5,888	189,518	44,370	144,475	79,299
60	60	-	25,410	84,000	273,518	84,000	273,518	6,017	195,535	45,511	151,449	84,462
61	61	-	25,410	84,000	279,535	84,000	279,535	6,150	201,685	46,647	158,466	89,954
62	62	-	25,410	84,000	285,685	84,000	285,685	6,285	207,970	47,777	166,064	95,762
63	63	-	25,410	84,000	291,970	84,000	291,970	6,423	214,393	48,899	173,701	101,927
64	64	-	25,410	84,000	298,393	84,000	298,393	6,565	220,958	50,028	181,624	108,496
65	65	-	25,410	84,000	304,958	84,000	304,958	6,709	227,667	51,164	189,839	115,457
66	66	-	25,410	84,000	311,667	84,000	311,667	6,857	234,523	52,310	198,354	122,828
67	67	-	25,410	84,000	318,523	84,000	318,523	7,008	241,531	53,460	207,177	130,658
68	68	-	25,410	84,000	325,531	84,000	325,531	7,162	248,693	54,615	216,310	139,002
69	69	-	25,410	84,000	332,693	84,000	332,693	7,319	256,012	55,768	225,736	147,815
70	70	-	25,410	84,000	340,012	84,000	340,012	7,480	263,492	56,914	235,443	157,188
71	71	-	25,410	84,000	347,492	84,000	347,492	7,645	271,137	58,055	245,443	167,109
72	72	-	25,410	84,000	355,137	84,000	355,137	7,813	278,950	59,186	255,731	177,675
73	73	-	25,410	84,000	362,950	84,000	362,950	7,985	286,935	60,308	266,313	188,879
74	74	-	25,410	84,000	370,935	84,000	370,935	8,161	295,095	61,407	277,130	200,750
75	75	-	25,410	84,000	379,095	84,000	379,095	8,340	303,436	62,481	288,179	213,355
76	76	-	25,410	84,000	387,436	84,000	387,436	8,524	311,959	63,526	299,448	226,689
77	77	-	25,410	84,000	395,959	84,000	395,959	8,711	320,670	64,541	310,924	240,902
78	78	-	25,410	84,000	404,670	84,000	404,670	8,903	329,573	65,520	322,587	255,954
79	79	-	25,410	84,000	413,573	84,000	413,573	9,099	338,672	66,473	334,480	271,883
80	80	-	25,410	84,000	422,672	84,000	422,672	9,299	347,970	67,397	346,591	288,854
81	81	-	25,410	84,000	431,970	84,000	431,970	9,503	357,474	68,290	358,905	306,785
82	82	-	25,410	84,000	441,474	84,000	441,474	9,712	367,186	69,147	371,408	325,852
83	83	-	25,410	84,000	451,186	84,000	451,186	9,926	377,112	69,965	384,069	346,060
84	84	-	25,410	84,000	461,112	84,000	461,112	10,144	387,257	70,749	396,920	367,506
85	85	-	25,410	84,000	471,257	84,000	471,257	10,368	397,624	71,495	409,925	390,248
86	86	-	25,410	84,000	481,624	84,000	481,624	10,596	408,220	72,216	423,171	414,390
87	87	-	25,410	84,000	492,220	84,000	492,220	10,829	419,049	72,920	436,962	439,946
88	88	-	25,410	84,000	503,049	84,000	503,049	11,067	430,116	73,597	450,44	

附件 4

(红利水平为中档)												
保单年度	期末年龄	年交保费	累计保费	身故保险金(不含主险红利)	身故保险金(含主险红利)	重大疾病保险金(不含主险红利)	重大疾病保险金(含主险红利)	当年红利保险金额	累计红利保险金额	基本保额现金价值	有效保额现金价值	终止红利
1	1	2,541	2,541	71,400	71,400	71,400	71,400	93	93	143	149	64
2	2	2,541	5,082	72,800	72,800	72,800	72,800	190	282	697	717	131
3	3	2,541	7,623	74,200	74,482	74,200	74,482	290	573	1,319	1,362	209
4	4	2,541	10,164	75,600	76,173	75,600	76,173	396	969	2,059	2,134	289
5	5	2,541	12,705	77,000	77,969	77,000	77,969	507	1,476	2,872	2,991	374
6	6	2,541	15,246	78,400	79,876	78,400	79,876	623	2,099	3,763	3,938	463
7	7	2,541	17,787	79,800	81,899	79,800	81,899	745	2,844	4,731	4,978	557
8	8	2,541	20,328	81,200	84,044	81,200	84,044	874	3,718	5,784	6,118	656
9	9	2,541	22,869	82,600	86,318	82,600	86,318	1,010	4,728	6,919	7,360	768
10	10	2,541	25,410	84,000	88,728	84,000	88,728	1,153	5,881	8,142	8,713	878
11	11	-	25,410	84,000	89,881	84,000	89,881	1,168	7,050	8,461	9,171	1,007
12	12	-	25,410	84,000	91,050	84,000	91,050	1,184	8,234	8,794	9,656	1,129
13	13	-	25,410	84,000	92,234	84,000	92,234	1,199	9,433	9,143	10,169	1,264
14	14	-	25,410	84,000	93,433	84,000	93,433	1,215	10,647	9,505	10,710	1,411
15	15	-	25,410	84,000	94,647	84,000	94,647	1,230	11,878	9,885	11,282	1,562
16	16	-	25,410	84,000	95,878	84,000	95,878	1,246	13,124	10,277	11,883	1,716
17	17	-	25,410	84,000	97,124	84,000	97,124	1,263	14,387	10,683	12,512	1,884
18	18	-	25,410	84,000	98,387	84,000	98,387	1,279	15,666	11,103	13,173	2,056
19	19	-	25,410	84,000	99,666	84,000	99,666	1,296	16,961	11,537	13,867	2,242
20	20	-	25,410	84,000	100,961	84,000	100,961	1,312	18,274	11,986	14,594	2,433
21	21	-	25,410	84,000	102,274	84,000	102,274	1,330	19,603	12,451	15,357	2,639
22	22	-	25,410	84,000	103,603	84,000	103,603	1,347	20,950	12,933	16,158	2,849
23	23	-	25,410	84,000	104,950	84,000	104,950	1,364	22,315	13,433	17,002	3,075
24	24	-	25,410	84,000	106,315	84,000	106,315	1,382	23,697	13,953	17,889	3,306
25	25	-	25,410	84,000	107,697	84,000	107,697	1,400	25,097	14,492	18,822	3,554
26	26	-	25,410	84,000	109,097	84,000	109,097	1,418	26,515	15,052	19,803	3,818
27	27	-	25,410	84,000	110,515	84,000	110,515	1,437	27,952	15,635	20,837	4,089
28	28	-	25,410	84,000	111,952	84,000	111,952	1,455	29,407	16,239	21,924	4,377
29	29	-	25,410	84,000	113,407	84,000	113,407	1,474	30,881	16,864	23,064	4,672
30	30	-	25,410	84,000	114,881	84,000	114,881	1,493	32,375	17,512	24,261	4,986
31	31	-	25,410	84,000	116,375	84,000	116,375	1,513	33,888	18,179	25,513	5,318
32	32	-	25,410	84,000	117,888	84,000	117,888	1,533	35,420	18,867	26,823	5,659
33	33	-	25,410	84,000	119,420	84,000	119,420	1,552	36,973	19,576	28,193	6,031
34	34	-	25,410	84,000	120,973	84,000	120,973	1,573	38,545	20,307	29,625	6,412
35	35	-	25,410	84,000	122,545	84,000	122,545	1,593	40,138	21,060	31,123	6,814
36	36	-	25,410	84,000	124,138	84,000	124,138	1,614	41,752	21,835	32,688	7,225
37	37	-	25,410	84,000	125,752	84,000	125,752	1,635	43,387	22,632	34,322	7,671
38	38	-	25,410	84,000	127,387	84,000	127,387	1,656	45,043	23,452	36,028	8,127
39	39	-	25,410	84,000	129,043	84,000	129,043	1,678	46,721	24,290	37,800	8,620
40	40	-	25,410	84,000	130,721	84,000	130,721	1,699	48,420	25,146	39,641	9,124
41	41	-	25,410	84,000	132,420	84,000	132,420	1,721	50,141	26,018	41,548	9,653
42	42	-	25,410	84,000	134,141	84,000	134,141	1,744	51,885	26,905	43,523	10,208
43	43	-	25,410	84,000	135,885	84,000	135,885	1,767	53,652	27,805	45,564	10,789
44	44	-	25,410	84,000	137,652	84,000	137,652	1,789	55,441	28,723	47,681	11,398
45	45	-	25,410	84,000	139,441	84,000	139,441	1,813	57,254	29,660	49,875	12,048
46	46	-	25,410	84,000	141,254	84,000	141,254	1,836	59,090	30,612	52,146	12,713
47	47	-	25,410	84,000	143,090	84,000	143,090	1,860	60,950	31,579	54,493	13,422
48	48	-	25,410	84,000	144,950	84,000	144,950	1,884	62,835	32,558	56,913	14,147
49	49	-	25,410	84,000	146,835	84,000	146,835	1,909	64,744	33,554	59,416	14,918
50	50	-	25,410	84,000	148,744	84,000	148,744	1,934	66,677	34,564	62,000	15,737
51	51	-	25,410	84,000	150,677	84,000	150,677	1,959	68,636	35,588	64,666	16,575
52	52	-	25,410	84,000	152,636	84,000	152,636	1,984	70,620	36,626	67,418	17,462
53	53	-	25,410	84,000	154,620	84,000	154,620	2,010	72,630	37,677	70,254	18,384
54	54	-	25,410	84,000	156,630	84,000	156,630	2,036	74,667	38,751	73,197	19,360
55	55	-	25,410	84,000	158,667	84,000	158,667	2,063	76,729	39,845	76,241	20,373
56	56	-	25,410	84,000	160,729	84,000	160,729	2,089	78,819	40,958	79,390	21,441
57	57	-	25,410	84,000	162,819	84,000	162,819	2,117	80,935	42,088	82,639	22,550
58	58	-	25,410	84,000	164,935	84,000	164,935	2,144	83,080	43,227	85,981	23,718
59	59	-	25,410	84,000	167,080	84,000	167,080	2,172	85,252	44,370	89,400	24,928
60	60	-	25,410	84,000	169,252	84,000	169,252	2,200	87,452	45,511	92,891	26,217
61	61	-	25,410	84,000	171,452	84,000	171,452	2,229	89,681	46,647	96,448	27,552
62	62	-	25,410	84,000	173,681	84,000	173,681	2,258	91,939	47,777	100,069	28,953
63	63	-	25,410	84,000	175,939	84,000	175,939	2,287	94,226	48,899	103,749	30,402
64	64	-	25,410	84,000	178,226	84,000	178,226	2,317	96,543	50,028	107,526	31,938
65	65	-	25,410	84,000	180,543	84,000	180,543	2,347	98,890	51,164	111,399	33,545
66	66	-	25,410	84,000	182,890	84,000	182,890	2,378	101,267	52,310	115,372	35,225
67	67	-	25,410	84,000	185,267	84,000	185,267	2,408	103,676	53,460	119,442	36,979
68	68	-	25,410	84,000	187,676	84,000	187,676	2,440	106,116	54,615	123,610	38,811
69	69	-	25,410	84,000	190,116	84,000	190,116	2,472	108,587	55,768	127,860	40,723
70	70	-	25,410	84,000	192,587	84,000	192,587	2,504	111,091	56,914	132,184	42,735
71	71	-	25,410	84,000	195,091	84,000	195,091	2,536	113,627	58,055	136,584	44,832
72	72	-	25,410	84,000	197,627	84,000	197,627	2,569	116,196	59,186	141,056	47,035
73	73	-	25,410	84,000	200,196	84,000	200,196	2,603	118,799	60,308	145,599	49,328
74	74	-	25,410	84,000	202,799	84,000	202,799	2,636	121,435	61,407	150,180	51,734
75	75	-	25,410	84,000	205,435	84,000	205,435	2,671	124,106	62,481	154,792	54,255
76	76	-	25,410	84,000	208,106	84,000	208,106	2,705	126,811	63,526	159,428	56,875
77	77	-	25,410	84,000	210,811	84,000	210,811	2,741	129,552	64,541	164,080	59,638
78	78	-	25,410	84,000	213,552	84,000	213,552	2,776	132,328	65,520	168,736	62,507
79	79	-	25,410	84,000	216,328	84,000	216,328	2,812	135,140	66,473	173,416	65,526
80	80	-	25,410	84,000	219,140	84,000	219,140	2,849	137,989	67,397	178,113	68,679
81	81	-	25,410	84,000	221,989	84,000	221,989	2,886	140,875	68,290	182,817	71,969
82	82	-	25,410	84,000	224,875	84,000	224,875	2,923	143,798	69,147	187,519	75,401
83	83	-	25,410	84,000	227,798	84,000	227,798	2,961	146,760	69,965	192,204	79,000
84	84	-	25,410	84,000	230,760	84,000	230,760	3,000	149,759	70,749	196,885	82,773
85	85	-	25,410	84,000	233,759	84,000	233,759	3,039	152,798	71,495	201,546	86,725
86	86	-	25,410	84,000	236,798	84,000	236,798	3,078	155,877	72,216	206,226	90,836
87	87	-	25,410	84,000	239,877	84,000	239,877	3,118	158,995	72,920	210,942	95,135
88	88	-	25,410	84,000	242,995	84,000	242,995	3,159	162,154	73,597	215,668	99,652
89	89	-	25,410	84,000	246,154	84,000	246,154	3,200	165,354	74,256	220,429	104,345
90	90	-	25,410	84,000	249,354	84,000	249,354	3,242	168,596	74,890	225,199	109,267
91	91	-	25,410	84,000	252,596	84,000	252,596	3,284	171,879	75,506	2	

附件 4

(红利水平为低档)												
保单年度	期末年龄	年交保费	累计保费	身故保险金(不含主险红利)	身故保险金(含主险红利)	重大疾病保险金(不含主险红利)	重大疾病保险金(含主险红利)	当年红利保险金额	累计红利保险金额	基本保额现金价值	有效保额现金价值	终止红利
1	1	2,541	2,541	71,400	71,400	71,400	71,400	29	29	143	145	29
2	2	2,541	5,082	72,800	72,829	72,800	72,829	58	87	697	703	66
3	3	2,541	7,623	74,200	74,287	74,200	74,287	89	176	1,319	1,332	97
4	4	2,541	10,164	75,600	75,776	75,600	75,776	121	297	2,059	2,082	136
5	5	2,541	12,705	77,000	77,297	77,000	77,297	155	452	2,872	2,909	170
6	6	2,541	15,246	78,400	78,852	78,400	78,852	189	641	3,763	3,816	213
7	7	2,541	17,787	79,800	80,441	79,800	80,441	225	866	4,731	4,806	249
8	8	2,541	20,328	81,200	82,066	81,200	82,066	263	1,129	5,784	5,886	295
9	9	2,541	22,869	82,600	83,729	82,600	83,729	301	1,430	6,919	7,052	343
10	10	2,541	25,410	84,000	85,430	84,000	85,430	342	1,772	8,142	8,314	384
11	11	-	25,410	84,000	85,772	84,000	85,772	343	2,115	8,461	8,674	437
12	12	-	25,410	84,000	86,115	84,000	86,115	344	2,460	8,794	9,052	491
13	13	-	25,410	84,000	86,460	84,000	86,460	346	2,805	9,143	9,448	536
14	14	-	25,410	84,000	86,805	84,000	86,805	347	3,153	9,505	9,862	590
15	15	-	25,410	84,000	87,153	84,000	87,153	349	3,501	9,885	10,297	645
16	16	-	25,410	84,000	87,501	84,000	87,501	350	3,851	10,277	10,749	709
17	17	-	25,410	84,000	87,851	84,000	87,851	351	4,203	10,683	11,217	764
18	18	-	25,410	84,000	88,203	84,000	88,203	353	4,555	11,103	11,705	829
19	19	-	25,410	84,000	88,555	84,000	88,555	354	4,910	11,537	12,212	894
20	20	-	25,410	84,000	88,910	84,000	88,910	356	5,265	11,986	12,737	951
21	21	-	25,410	84,000	89,265	84,000	89,265	357	5,622	12,451	13,284	1,027
22	22	-	25,410	84,000	89,622	84,000	89,622	358	5,981	12,933	13,853	1,093
23	23	-	25,410	84,000	89,981	84,000	89,981	360	6,341	13,433	14,447	1,161
24	24	-	25,410	84,000	90,341	84,000	90,341	361	6,702	13,953	15,066	1,238
25	25	-	25,410	84,000	90,702	84,000	90,702	363	7,065	14,492	15,711	1,315
26	26	-	25,410	84,000	91,065	84,000	91,065	364	7,429	15,052	16,383	1,393
27	27	-	25,410	84,000	91,429	84,000	91,429	366	7,795	15,635	17,085	1,472
28	28	-	25,410	84,000	91,795	84,000	91,795	367	8,162	16,239	17,817	1,561
29	29	-	25,410	84,000	92,162	84,000	92,162	369	8,531	16,864	18,577	1,650
30	30	-	25,410	84,000	92,531	84,000	92,531	370	8,901	17,512	19,368	1,740
31	31	-	25,410	84,000	92,901	84,000	92,901	372	9,273	18,179	20,186	1,830
32	32	-	25,410	84,000	93,273	84,000	93,273	373	9,646	18,867	21,034	1,921
33	33	-	25,410	84,000	93,646	84,000	93,646	375	10,020	19,576	21,912	2,023
34	34	-	25,410	84,000	94,020	84,000	94,020	376	10,396	20,307	22,820	2,125
35	35	-	25,410	84,000	94,396	84,000	94,396	378	10,774	21,060	23,761	2,228
36	36	-	25,410	84,000	94,774	84,000	94,774	379	11,153	21,835	24,734	2,341
37	37	-	25,410	84,000	95,153	84,000	95,153	381	11,534	22,632	25,740	2,445
38	38	-	25,410	84,000	95,534	84,000	95,534	382	11,916	23,452	26,779	2,560
39	39	-	25,410	84,000	95,916	84,000	95,916	384	12,299	24,290	27,846	2,686
40	40	-	25,410	84,000	96,299	84,000	96,299	385	12,685	25,146	28,943	2,802
41	41	-	25,410	84,000	96,685	84,000	96,685	387	13,071	26,018	30,066	2,930
42	42	-	25,410	84,000	97,071	84,000	97,071	388	13,460	26,905	31,215	3,058
43	43	-	25,410	84,000	97,460	84,000	97,460	390	13,849	27,805	32,389	3,197
44	44	-	25,410	84,000	97,849	84,000	97,849	391	14,241	28,723	33,593	3,337
45	45	-	25,410	84,000	98,241	84,000	98,241	393	14,634	29,660	34,827	3,478
46	46	-	25,410	84,000	98,634	84,000	98,634	395	15,028	30,612	36,088	3,620
47	47	-	25,410	84,000	99,028	84,000	99,028	396	15,424	31,579	37,378	3,773
48	48	-	25,410	84,000	99,424	84,000	99,424	398	15,822	32,558	38,691	3,927
49	49	-	25,410	84,000	99,822	84,000	99,822	399	16,221	33,554	40,034	4,093
50	50	-	25,410	84,000	100,221	84,000	100,221	401	16,622	34,564	41,404	4,259
51	51	-	25,410	84,000	100,622	84,000	100,622	402	17,025	35,588	42,801	4,427
52	52	-	25,410	84,000	101,025	84,000	101,025	404	17,429	36,626	44,225	4,607
53	53	-	25,410	84,000	101,429	84,000	101,429	406	17,835	37,677	45,676	4,787
54	54	-	25,410	84,000	101,835	84,000	101,835	407	18,242	38,751	47,167	4,980
55	55	-	25,410	84,000	102,242	84,000	102,242	409	18,651	39,845	48,692	5,173
56	56	-	25,410	84,000	102,651	84,000	102,651	411	19,062	40,958	50,252	5,369
57	57	-	25,410	84,000	103,062	84,000	103,062	412	19,474	42,088	51,844	5,576
58	58	-	25,410	84,000	103,474	84,000	103,474	414	19,888	43,227	53,461	5,784
59	59	-	25,410	84,000	103,888	84,000	103,888	416	20,303	44,370	55,094	6,005
60	60	-	25,410	84,000	104,303	84,000	104,303	417	20,720	45,511	56,737	6,227
61	61	-	25,410	84,000	104,720	84,000	104,720	419	21,139	46,647	58,386	6,461
62	62	-	25,410	84,000	105,139	84,000	105,139	421	21,560	47,777	60,040	6,708
63	63	-	25,410	84,000	105,560	84,000	105,560	422	21,982	48,899	61,695	6,946
64	64	-	25,410	84,000	105,982	84,000	105,982	424	22,406	50,028	63,373	7,207
65	65	-	25,410	84,000	106,406	84,000	106,406	426	22,832	51,164	65,071	7,470
66	66	-	25,410	84,000	106,832	84,000	106,832	427	23,259	52,310	66,794	7,735
67	67	-	25,410	84,000	107,259	84,000	107,259	429	23,688	53,460	68,535	8,012
68	68	-	25,410	84,000	107,688	84,000	107,688	431	24,119	54,615	70,297	8,303
69	69	-	25,410	84,000	108,119	84,000	108,119	432	24,551	55,768	72,067	8,595
70	70	-	25,410	84,000	108,551	84,000	108,551	434	24,985	56,914	73,843	8,901
71	71	-	25,410	84,000	108,985	84,000	108,985	436	25,421	58,055	75,624	9,220
72	72	-	25,410	84,000	109,421	84,000	109,421	438	25,859	59,186	77,406	9,542
73	73	-	25,410	84,000	109,859	84,000	109,859	439	26,299	60,308	79,189	9,876
74	74	-	25,410	84,000	110,299	84,000	110,299	441	26,740	61,407	80,954	10,225
75	75	-	25,410	84,000	110,740	84,000	110,740	443	27,183	62,481	82,699	10,576
76	76	-	25,410	84,000	111,183	84,000	111,183	445	27,627	63,526	84,419	10,940
77	77	-	25,410	84,000	111,627	84,000	111,627	447	28,074	64,541	86,111	11,319
78	78	-	25,410	84,000	112,074	84,000	112,074	448	28,522	65,520	87,767	11,712
79	79	-	25,410	84,000	112,522	84,000	112,522	450	28,972	66,473	89,400	12,107
80	80	-	25,410	84,000	112,972	84,000	112,972	452	29,424	67,397	91,006	12,517
81	81	-	25,410	84,000	113,424	84,000	113,424	454	29,878	68,290	92,580	12,942
82	82	-	25,410	84,000	113,878	84,000	113,878	456	30,333	69,147	94,117	13,381
83	83	-	25,410	84,000	114,333	84,000	114,333	457	30,791	69,965	95,611	13,834
84	84	-	25,410	84,000	114,791	84,000	114,791	459	31,250	70,749	97,070	14,303
85	85	-	25,410	84,000	115,250	84,000	115,250	461	31,711	71,495	98,485	14,775
86	86	-	25,410	84,000	115,711	84,000	115,711	463	32,174	72,216	99,877	15,274
87	87	-	25,410	84,000	116,174	84,000	116,174	465	32,638	72,920	101,253	15,776
88	88	-	25,410	84,000	116,638	84,000	116,638	467	33,105	73,597	102,602	16,306
89	89	-	25,410	84,000	117,105	84,000	117,105	468	33,573	74,256	103,935	16,840
90	90	-	25,410	84,000	117,573	84,000	117,573	470	34,044	74,890	105,241	17,401
91	91	-	25,410	84,000	118,044	84,000	118,044	472	34,516	75,506	106,531	17,978
92	92	-	25,410	84,000	118,516	84,000	118,516	474	34,990	76,098	107,796	18,560
93	93	-	25,410	84,000	118,990	84,000	118,990	476	35,466	76,681	109,057	19,169
94	94	-	25,410	84,000	119,466	84,000	119,466	47				

附件 4

案例二

合众富贵幸福保险计划保险利益演示表												
年龄： 0岁		性别： 男		保险期间： 终身		交费期限： 20年		基本保险金额： 70000元				
(红利水平为高档)												
保单年度	期末年龄	年交保费	累计保费	身故保险金 (不含主险红利)	身故保险金 (含主险红利)	重大疾病保险金 (不含主险红利)	重大疾病保险金 (含主险红利)	当年红利 保险金额	累计红利保 险金额	基本保额 现金价值	有效保额 现金价值	终了红利
1	1	1,652	1,652	71,400	71,400	71,400	71,400	86	86	51	57	86
2	2	1,652	3,304	72,800	72,886	72,800	72,886	175	261	350	369	182
3	3	1,652	4,956	74,200	74,461	74,200	74,461	268	529	697	736	283
4	4	1,652	6,608	75,600	76,129	75,600	76,129	365	894	1,136	1,206	396
5	5	1,652	8,260	77,000	77,894	77,000	77,894	467	1,361	1,613	1,723	514
6	6	1,652	9,912	78,400	79,761	78,400	79,761	574	1,936	2,129	2,290	638
7	7	1,652	11,564	79,800	81,736	79,800	81,736	687	2,622	2,685	2,912	776
8	8	1,652	13,216	81,200	83,822	81,200	83,822	805	3,427	3,279	3,587	930
9	9	1,652	14,868	82,600	86,027	82,600	86,027	929	4,356	3,912	4,318	1,084
10	10	1,652	16,520	84,000	88,356	84,000	88,356	1,060	5,416	4,586	5,111	1,263
11	11	1,652	18,172	85,400	90,816	85,400	90,816	1,199	6,615	5,303	5,969	1,444
12	12	1,652	19,824	86,800	93,415	86,800	93,415	1,345	7,960	6,065	6,898	1,644
13	13	1,652	21,476	88,200	96,160	88,200	96,160	1,500	9,460	6,874	7,904	1,866
14	14	1,652	23,128	89,600	99,060	89,600	99,060	1,664	11,125	7,732	8,991	2,100
15	15	1,652	24,780	91,000	102,125	91,000	102,125	1,838	12,963	8,641	10,166	2,349
16	16	1,652	26,432	92,400	105,363	92,400	105,363	2,023	14,986	9,601	11,434	2,613
17	17	1,652	28,084	93,800	108,786	93,800	108,786	2,219	17,205	10,611	12,799	2,905
18	18	1,652	29,736	95,200	112,405	95,200	112,405	2,428	19,633	11,677	14,272	3,215
19	19	1,652	31,388	96,600	116,233	96,600	116,233	2,650	22,283	12,801	15,861	3,557
20	20	1,652	33,040	98,000	120,283	98,000	120,283	2,887	25,170	13,984	17,575	3,909
21	21	-	33,040	98,000	123,170	98,000	123,170	2,956	28,126	14,526	18,696	4,299
22	22	-	33,040	98,000	126,126	98,000	126,126	3,027	31,153	15,089	19,885	4,705
23	23	-	33,040	98,000	129,153	98,000	129,153	3,100	34,253	15,672	21,150	5,153
24	24	-	33,040	98,000	132,253	98,000	132,253	3,174	37,427	16,278	22,495	5,621
25	25	-	33,040	98,000	135,427	98,000	135,427	3,250	40,677	16,907	23,925	6,121
26	26	-	33,040	98,000	138,677	98,000	138,677	3,328	44,005	17,560	25,446	6,656
27	27	-	33,040	98,000	142,005	98,000	142,005	3,408	47,413	18,240	27,064	7,228
28	28	-	33,040	98,000	145,413	98,000	145,413	3,490	50,903	18,945	28,785	7,838
29	29	-	33,040	98,000	148,903	98,000	148,903	3,574	54,477	19,675	30,612	8,487
30	30	-	33,040	98,000	152,477	98,000	152,477	3,659	58,136	20,431	32,551	9,194
31	31	-	33,040	98,000	156,136	98,000	156,136	3,747	61,884	21,209	34,602	9,930
32	32	-	33,040	98,000	159,884	98,000	159,884	3,837	65,721	22,012	36,774	10,728
33	33	-	33,040	98,000	163,721	98,000	163,721	3,929	69,650	22,840	39,072	11,559
34	34	-	33,040	98,000	167,650	98,000	167,650	4,024	73,674	23,691	41,501	12,456
35	35	-	33,040	98,000	171,674	98,000	171,674	4,120	77,794	24,569	44,073	13,425
36	36	-	33,040	98,000	175,794	98,000	175,794	4,219	82,013	25,474	46,792	14,433
37	37	-	33,040	98,000	180,013	98,000	180,013	4,320	86,333	26,404	49,665	15,535
38	38	-	33,040	98,000	184,333	98,000	184,333	4,424	90,757	27,361	52,699	16,682
39	39	-	33,040	98,000	188,757	98,000	188,757	4,530	95,288	28,338	55,891	17,913
40	40	-	33,040	98,000	193,288	98,000	193,288	4,639	99,926	29,336	59,250	19,232
41	41	-	33,040	98,000	197,926	98,000	197,926	4,750	104,677	30,353	62,775	20,624
42	42	-	33,040	98,000	202,677	98,000	202,677	4,864	109,541	31,388	66,473	22,112
43	43	-	33,040	98,000	207,541	98,000	207,541	4,981	114,522	32,439	70,347	23,680
44	44	-	33,040	98,000	212,522	98,000	212,522	5,101	119,622	33,510	74,415	25,354
45	45	-	33,040	98,000	217,622	98,000	217,622	5,223	124,845	34,602	78,683	27,159
46	46	-	33,040	98,000	222,845	98,000	222,845	5,349	130,194	35,714	83,160	29,059
47	47	-	33,040	98,000	228,194	98,000	228,194	5,477	135,670	36,842	87,846	31,080
48	48	-	33,040	98,000	233,670	98,000	233,670	5,608	141,278	37,986	92,745	33,228
49	49	-	33,040	98,000	239,278	98,000	239,278	5,743	147,021	39,146	97,875	35,509
50	50	-	33,040	98,000	245,021	98,000	245,021	5,881	152,902	40,324	103,240	37,929
51	51	-	33,040	98,000	250,902	98,000	250,902	6,022	158,923	41,518	108,848	40,521
52	52	-	33,040	98,000	256,923	98,000	256,923	6,166	165,089	42,729	114,712	43,266
53	53	-	33,040	98,000	263,089	98,000	263,089	6,314	171,404	43,957	120,839	46,172
54	54	-	33,040	98,000	269,404	98,000	269,404	6,466	177,869	45,209	127,263	49,274
55	55	-	33,040	98,000	275,869	98,000	275,869	6,621	184,490	46,486	133,997	52,581
56	56	-	33,040	98,000	282,490	98,000	282,490	6,780	191,270	47,784	141,047	56,074
57	57	-	33,040	98,000	289,270	98,000	289,270	6,942	198,212	49,102	148,412	59,792
58	58	-	33,040	98,000	296,212	98,000	296,212	7,109	205,321	50,432	156,092	63,745
59	59	-	33,040	98,000	303,321	98,000	303,321	7,280	212,601	51,764	164,062	67,944
60	60	-	33,040	98,000	310,601	98,000	310,601	7,454	220,056	53,096	172,320	72,401
61	61	-	33,040	98,000	318,056	98,000	318,056	7,633	227,689	54,422	180,862	77,128
62	62	-	33,040	98,000	325,689	98,000	325,689	7,817	235,505	55,740	189,688	82,139
63	63	-	33,040	98,000	333,505	98,000	333,505	8,004	243,510	57,048	198,800	87,478
64	64	-	33,040	98,000	341,510	98,000	341,510	8,196	251,706	58,366	208,274	93,164
65	65	-	33,040	98,000	349,706	98,000	349,706	8,393	260,099	59,692	218,121	99,177
66	66	-	33,040	98,000	358,099	98,000	358,099	8,594	268,693	61,027	228,351	105,532
67	67	-	33,040	98,000	366,693	98,000	366,693	8,801	277,494	62,369	238,975	112,318
68	68	-	33,040	98,000	375,494	98,000	375,494	9,012	286,506	63,718	249,998	119,520
69	69	-	33,040	98,000	384,506	98,000	384,506	9,228	295,734	65,063	261,403	127,156
70	70	-	33,040	98,000	393,734	98,000	393,734	9,450	305,183	66,401	273,178	135,287
71	71	-	33,040	98,000	403,183	98,000	403,183	9,676	314,860	67,730	285,336	143,896
72	72	-	33,040	98,000	412,860	98,000	412,860	9,909	324,768	69,049	297,878	153,006
73	73	-	33,040	98,000	422,768	98,000	422,768	10,146	334,915	70,359	310,811	162,724
74	74	-	33,040	98,000	432,915	98,000	432,915	10,390	345,305	71,641	324,069	172,993
75	75	-	33,040	98,000	443,305	98,000	443,305	10,639	355,944	72,894	337,649	183,927
76	76	-	33,040	98,000	453,944	98,000	453,944	10,895	366,			

附件 4

(红利水平为中档)												
保单年度	期末年龄	年交保费	累计保费	身故保险金(不含主险红利)	身故保险金(含主险红利)	重大疾病保险金(不含主险红利)	重大疾病保险金(含主险红利)	当年红利保险金额	累计红利保险金额	基本保额现金价值	有效保额现金价值	终了红利
1	1	1,652	1,652	71,400	71,400	71,400	71,400	50	50	51	55	57
2	2	1,652	3,304	72,800	72,800	72,800	72,800	102	152	350	361	117
3	3	1,652	4,956	74,200	74,352	74,200	74,352	156	308	697	720	186
4	4	1,652	6,608	75,600	75,908	75,600	75,908	213	521	1,136	1,177	250
5	5	1,652	8,260	77,000	77,521	77,000	77,521	271	792	1,613	1,677	326
6	6	1,652	9,912	78,400	79,192	78,400	79,192	333	1,125	2,129	2,223	404
7	7	1,652	11,564	79,800	80,925	79,800	80,925	397	1,521	2,685	2,816	486
8	8	1,652	13,216	81,200	82,721	81,200	82,721	463	1,984	3,279	3,457	579
9	9	1,652	14,868	82,600	84,584	82,600	84,584	533	2,517	3,912	4,147	668
10	10	1,652	16,520	84,000	86,517	84,000	86,517	606	3,123	4,586	4,888	770
11	11	1,652	18,172	85,400	88,523	85,400	88,523	682	3,804	5,303	5,686	876
12	12	1,652	19,824	86,800	90,604	86,800	90,604	761	4,566	6,065	6,543	988
13	13	1,652	21,476	88,200	92,766	88,200	92,766	844	5,410	6,874	7,463	1,113
14	14	1,652	23,128	89,600	95,010	89,600	95,010	931	6,341	7,732	8,450	1,235
15	15	1,652	24,780	91,000	97,341	91,000	97,341	1,022	7,363	8,641	9,507	1,373
16	16	1,652	26,432	92,400	99,763	92,400	99,763	1,117	8,480	9,601	10,638	1,516
17	17	1,652	28,084	93,800	102,280	93,800	102,280	1,217	9,697	10,611	11,844	1,667
18	18	1,652	29,736	95,200	104,897	95,200	104,897	1,322	11,019	11,677	13,133	1,825
19	19	1,652	31,388	96,600	107,619	96,600	107,619	1,431	12,450	12,801	14,511	1,991
20	20	1,652	33,040	98,000	110,450	98,000	110,450	1,546	13,997	13,984	15,981	2,165
21	21	-	33,040	98,000	111,997	98,000	111,997	1,568	15,565	14,526	16,834	2,363
22	22	-	33,040	98,000	113,565	98,000	113,565	1,590	17,155	15,089	17,730	2,555
23	23	-	33,040	98,000	115,155	98,000	115,155	1,612	18,767	15,672	18,673	2,764
24	24	-	33,040	98,000	116,767	98,000	116,767	1,635	20,401	16,278	19,667	2,978
25	25	-	33,040	98,000	118,401	98,000	118,401	1,658	22,059	16,907	20,713	3,209
26	26	-	33,040	98,000	120,059	98,000	120,059	1,681	23,740	17,560	21,814	3,458
27	27	-	33,040	98,000	121,740	98,000	121,740	1,704	25,444	18,240	22,976	3,701
28	28	-	33,040	98,000	123,444	98,000	123,444	1,728	27,173	18,945	24,198	3,975
29	29	-	33,040	98,000	125,173	98,000	125,173	1,752	28,925	19,675	25,482	4,266
30	30	-	33,040	98,000	126,925	98,000	126,925	1,777	30,702	20,431	26,832	4,544
31	31	-	33,040	98,000	128,702	98,000	128,702	1,802	32,504	21,209	28,244	4,852
32	32	-	33,040	98,000	130,504	98,000	130,504	1,827	34,331	22,012	29,724	5,181
33	33	-	33,040	98,000	132,331	98,000	132,331	1,853	36,183	22,840	31,272	5,518
34	34	-	33,040	98,000	134,183	98,000	134,183	1,879	38,062	23,691	32,892	5,877
35	35	-	33,040	98,000	136,062	98,000	136,062	1,905	39,967	24,569	34,589	6,245
36	36	-	33,040	98,000	137,967	98,000	137,967	1,932	41,898	25,474	36,365	6,636
37	37	-	33,040	98,000	139,898	98,000	139,898	1,959	43,857	26,404	38,220	7,051
38	38	-	33,040	98,000	141,857	98,000	141,857	1,986	45,843	27,361	40,160	7,476
39	39	-	33,040	98,000	143,843	98,000	143,843	2,014	47,857	28,338	42,176	7,940
40	40	-	33,040	98,000	145,857	98,000	145,857	2,042	49,899	29,336	44,274	8,416
41	41	-	33,040	98,000	147,899	98,000	147,899	2,071	51,969	30,353	46,450	8,904
42	42	-	33,040	98,000	149,969	98,000	149,969	2,100	54,069	31,388	48,706	9,433
43	43	-	33,040	98,000	152,069	98,000	152,069	2,129	56,198	32,439	51,041	9,976
44	44	-	33,040	98,000	154,198	98,000	154,198	2,159	58,357	33,510	53,465	10,547
45	45	-	33,040	98,000	156,357	98,000	156,357	2,189	60,546	34,602	55,980	11,148
46	46	-	33,040	98,000	158,546	98,000	158,546	2,220	62,765	35,714	58,588	11,780
47	47	-	33,040	98,000	160,765	98,000	160,765	2,251	65,016	36,842	61,284	12,443
48	48	-	33,040	98,000	163,016	98,000	163,016	2,282	67,298	37,986	64,070	13,123
49	49	-	33,040	98,000	165,298	98,000	165,298	2,314	69,612	39,146	66,953	13,852
50	50	-	33,040	98,000	167,612	98,000	167,612	2,347	71,959	40,324	69,934	14,616
51	51	-	33,040	98,000	169,959	98,000	169,959	2,379	74,338	41,518	73,013	15,398
52	52	-	33,040	98,000	172,338	98,000	172,338	2,413	76,751	42,729	76,194	16,234
53	53	-	33,040	98,000	174,751	98,000	174,751	2,447	79,198	43,957	79,480	17,108
54	54	-	33,040	98,000	177,198	98,000	177,198	2,481	81,678	45,209	82,889	18,021
55	55	-	33,040	98,000	179,678	98,000	179,678	2,515	84,194	46,486	86,422	18,974
56	56	-	33,040	98,000	182,194	98,000	182,194	2,551	86,745	47,784	90,081	19,987
57	57	-	33,040	98,000	184,745	98,000	184,745	2,586	89,331	49,102	93,859	21,024
58	58	-	33,040	98,000	187,331	98,000	187,331	2,623	91,954	50,432	97,752	22,124
59	59	-	33,040	98,000	189,954	98,000	189,954	2,659	94,613	51,764	101,740	23,269
60	60	-	33,040	98,000	192,613	98,000	192,613	2,697	97,310	53,096	105,817	24,481
61	61	-	33,040	98,000	195,310	98,000	195,310	2,734	100,044	54,422	109,978	25,742
62	62	-	33,040	98,000	198,044	98,000	198,044	2,773	102,817	55,740	114,219	27,053
63	63	-	33,040	98,000	200,817	98,000	200,817	2,811	105,628	57,048	118,536	28,436
64	64	-	33,040	98,000	203,628	98,000	203,628	2,851	108,479	58,366	122,973	29,872
65	65	-	33,040	98,000	206,479	98,000	206,479	2,891	111,369	59,692	127,528	31,385
66	66	-	33,040	98,000	209,369	98,000	209,369	2,931	114,301	61,027	132,206	32,976
67	67	-	33,040	98,000	212,301	98,000	212,301	2,972	117,273	62,369	137,005	34,626
68	68	-	33,040	98,000	215,273	98,000	215,273	3,014	120,287	63,718	141,926	36,360
69	69	-	33,040	98,000	218,287	98,000	218,287	3,056	123,343	65,063	146,951	38,157
70	70	-	33,040	98,000	221,343	98,000	221,343	3,099	126,441	66,401	152,071	40,063
71	71	-	33,040	98,000	224,441	98,000	224,441	3,142	129,584	67,730	157,288	42,038
72	72	-	33,040	98,000	227,584	98,000	227,584	3,186	132,770	69,049	162,598	44,128
73	73	-	33,040	98,000	230,770	98,000	230,770	3,231	136,001	70,359	168,001	46,292
74	74	-	33,040	98,000	234,001	98,000	234,001	3,276	139,277	71,641	173,456	48,555
75	75	-	33,040	98,000	237,277	98,000	237,277	3,322	142,598	72,894	178,960	50,943
76	76	-	33,040	98,000	240,598	98,000	240,598	3,368	145,967	74,114	184,503	53,413
77	77	-	33,040	98,000	243,967	98,000	243,967	3,416	149,382	75,297	190,073	56,015
78	78	-	33,040	98,000	247,382	98,000	247,382	3,463	152,846	76,439	195,659	58,753
79	79	-	33,040	98,000	250,846	98,000	250,846	3,512	156,358	77,552	201,285	61,583
80	80	-	33,040	98,000	254,358	98,000	254,358	3,561	159,919	78,630	206,941	64,556
81	81	-	33,040	98,000	257,919	98,000	257,919	3,611	163,529	79,671	212,616	67,678
82	82	-	33,040	98,000	261,529	98,000	261,529	3,661	167,191	80,672	218,300	70,927
83	83	-	33,040	98,000	265,191	98,000	265,191	3,713	170,904	81,626	223,975	74,333
84	84	-	33,040	98,000	268,904	98,000	268,904	3,765	174,668	82,541	229,657	77,901
85	85	-	33,040	98,000	272,668	98,000	272,668	3,817	178,486	83,411	235,326	81,637
86	86	-	33,040	98,000	276,486	98,000	276,486	3,871	182,356	84,252	241,027	85,517
87	87	-	33,040	98,000	280,356	98,000	280,356	3,925	186,281	85,072	246,781	89,602
88	88	-	33,040	98,000	284,281	98,000	284,281	3,980	190,261	85,863	252,560	93,870
89	89	-	33,040	98,000	288,261	98,000	288,261	4,036	194,297	86,632	258,390	98,326
90	90	-	33,040	98,000	292,297	98,000	292,297	4,092	198,389	87,371	264,243	102,976
91	91	-	33,040	98,000	296,389	98,000	296,389	4,149	202,5			

附件 4

(红利水平为低档)												
保单年度	期末年龄	年交保费	累计保费	身故保险金(不含主险红利)	身故保险金(含主险红利)	重大疾病保险金(不含主险红利)	重大疾病保险金(含主险红利)	当年红利保险金额	累计红利保险金额	基本保额现金价值	有效保额现金价值	终了红利
1	1	1,652	1,652	71,400	71,400	71,400	71,400	14	14	51	52	36
2	2	1,652	3,304	72,800	72,800	72,800	72,800	29	43	350	353	73
3	3	1,652	4,956	74,200	74,243	74,200	74,243	45	88	697	703	111
4	4	1,652	6,608	75,600	75,688	75,600	75,688	61	149	1,136	1,148	151
5	5	1,652	8,260	77,000	77,149	77,000	77,149	77	226	1,613	1,631	193
6	6	1,652	9,912	78,400	78,626	78,400	78,626	94	320	2,129	2,155	236
7	7	1,652	11,564	79,800	80,120	79,800	80,120	112	432	2,685	2,722	280
8	8	1,652	13,216	81,200	81,632	81,200	81,632	131	563	3,279	3,329	327
9	9	1,652	14,868	82,600	83,163	82,600	83,163	150	712	3,912	3,978	374
10	10	1,652	16,520	84,000	84,712	84,000	84,712	169	882	4,586	4,671	432
11	11	1,652	18,172	85,400	86,282	85,400	86,282	190	1,072	5,303	5,411	483
12	12	1,652	19,824	86,800	87,872	86,800	87,872	211	1,283	6,065	6,199	545
13	13	1,652	21,476	88,200	89,483	88,200	89,483	233	1,515	6,874	7,039	600
14	14	1,652	23,128	89,600	91,115	89,600	91,115	255	1,770	7,732	7,933	665
15	15	1,652	24,780	91,000	92,770	91,000	92,770	278	2,049	8,641	8,882	724
16	16	1,652	26,432	92,400	94,449	92,400	94,449	302	2,351	9,601	9,888	793
17	17	1,652	28,084	93,800	96,151	93,800	96,151	327	2,678	10,611	10,951	865
18	18	1,652	29,736	95,200	97,878	95,200	97,878	352	3,030	11,677	12,077	940
19	19	1,652	31,388	96,600	99,630	96,600	99,630	379	3,409	12,801	13,269	1,016
20	20	1,652	33,040	98,000	101,409	98,000	101,409	406	3,814	13,984	14,528	1,095
21	21	-	33,040	98,000	101,814	98,000	101,814	407	4,222	14,526	15,152	1,181
22	22	-	33,040	98,000	102,222	98,000	102,222	409	4,631	15,089	15,801	1,257
23	23	-	33,040	98,000	102,631	98,000	102,631	411	5,041	15,672	16,478	1,344
24	24	-	33,040	98,000	103,041	98,000	103,041	412	5,453	16,278	17,184	1,443
25	25	-	33,040	98,000	103,453	98,000	103,453	414	5,867	16,907	17,919	1,531
26	26	-	33,040	98,000	103,867	98,000	103,867	415	6,283	17,560	18,686	1,631
27	27	-	33,040	98,000	104,283	98,000	104,283	417	6,700	18,240	19,487	1,731
28	28	-	33,040	98,000	104,700	98,000	104,700	419	7,118	18,945	20,321	1,832
29	29	-	33,040	98,000	105,118	98,000	105,118	420	7,539	19,675	21,188	1,934
30	30	-	33,040	98,000	105,539	98,000	105,539	422	7,961	20,431	22,091	2,047
31	31	-	33,040	98,000	105,961	98,000	105,961	424	8,385	21,209	23,024	2,162
32	32	-	33,040	98,000	106,385	98,000	106,385	426	8,810	22,012	23,991	2,277
33	33	-	33,040	98,000	106,810	98,000	106,810	427	9,238	22,840	24,993	2,393
34	34	-	33,040	98,000	107,238	98,000	107,238	429	9,667	23,691	26,028	2,520
35	35	-	33,040	98,000	107,667	98,000	107,667	431	10,097	24,569	27,101	2,649
36	36	-	33,040	98,000	108,097	98,000	108,097	432	10,530	25,474	28,211	2,778
37	37	-	33,040	98,000	108,530	98,000	108,530	434	10,964	26,404	29,358	2,909
38	38	-	33,040	98,000	108,964	98,000	108,964	436	11,400	27,361	30,544	3,051
39	39	-	33,040	98,000	109,400	98,000	109,400	438	11,837	28,338	31,761	3,194
40	40	-	33,040	98,000	109,837	98,000	109,837	439	12,277	29,336	33,011	3,350
41	41	-	33,040	98,000	110,277	98,000	110,277	441	12,718	30,353	34,292	3,496
42	42	-	33,040	98,000	110,718	98,000	110,718	443	13,161	31,388	35,603	3,654
43	43	-	33,040	98,000	111,161	98,000	111,161	445	13,605	32,439	36,942	3,824
44	44	-	33,040	98,000	111,605	98,000	111,605	446	14,052	33,510	38,315	3,995
45	45	-	33,040	98,000	112,052	98,000	112,052	448	14,500	34,602	39,722	4,168
46	46	-	33,040	98,000	112,500	98,000	112,500	450	14,950	35,714	41,162	4,342
47	47	-	33,040	98,000	112,950	98,000	112,950	452	15,402	36,842	42,632	4,529
48	48	-	33,040	98,000	113,402	98,000	113,402	454	15,855	37,986	44,131	4,718
49	49	-	33,040	98,000	113,855	98,000	113,855	455	16,311	39,146	45,662	4,919
50	50	-	33,040	98,000	114,311	98,000	114,311	457	16,768	40,324	47,224	5,121
51	51	-	33,040	98,000	114,768	98,000	114,768	459	17,227	41,518	48,817	5,325
52	52	-	33,040	98,000	115,227	98,000	115,227	461	17,688	42,729	50,442	5,542
53	53	-	33,040	98,000	115,688	98,000	115,688	463	18,151	43,957	52,099	5,761
54	54	-	33,040	98,000	116,151	98,000	116,151	465	18,615	45,209	53,796	5,993
55	55	-	33,040	98,000	116,615	98,000	116,615	466	19,082	46,486	55,537	6,227
56	56	-	33,040	98,000	117,082	98,000	117,082	468	19,550	47,784	57,317	6,475
57	57	-	33,040	98,000	117,550	98,000	117,550	470	20,020	49,102	59,132	6,724
58	58	-	33,040	98,000	118,020	98,000	118,020	472	20,492	50,432	60,977	6,987
59	59	-	33,040	98,000	118,492	98,000	118,492	474	20,966	51,764	62,839	7,252
60	60	-	33,040	98,000	118,966	98,000	118,966	476	21,442	53,096	64,713	7,531
61	61	-	33,040	98,000	119,442	98,000	119,442	478	21,920	54,422	66,594	7,812
62	62	-	33,040	98,000	119,920	98,000	119,920	480	22,400	55,740	68,480	8,107
63	63	-	33,040	98,000	120,400	98,000	120,400	482	22,881	57,048	70,368	8,404
64	64	-	33,040	98,000	120,881	98,000	120,881	484	23,365	58,366	72,281	8,716
65	65	-	33,040	98,000	121,365	98,000	121,365	485	23,850	59,692	74,219	9,030
66	66	-	33,040	98,000	121,850	98,000	121,850	487	24,338	61,027	76,183	9,370
67	67	-	33,040	98,000	122,338	98,000	122,338	489	24,827	62,369	78,170	9,701
68	68	-	33,040	98,000	122,827	98,000	122,827	491	25,318	63,718	80,180	10,060
69	69	-	33,040	98,000	123,318	98,000	123,318	493	25,812	65,063	82,199	10,420
70	70	-	33,040	98,000	123,812	98,000	123,812	495	26,307	66,401	84,225	10,784
71	71	-	33,040	98,000	124,307	98,000	124,307	497	26,804	67,730	86,255	11,175
72	72	-	33,040	98,000	124,804	98,000	124,804	499	27,303	69,049	88,287	11,569
73	73	-	33,040	98,000	125,303	98,000	125,303	501	27,804	70,359	90,321	11,979
74	74	-	33,040	98,000	125,804	98,000	125,804	503	28,308	71,641	92,335	12,392
75	75	-	33,040	98,000	126,308	98,000	126,308	505	28,813	72,894	94,325	12,833
76	76	-	33,040	98,000	126,813	98,000	126,813	507	29,320	74,114	96,288	13,277
77	77	-	33,040	98,000	127,320	98,000	127,320	509	29,829	75,297	98,216	13,738
78	78	-	33,040	98,000	127,829	98,000	127,829	511	30,341	76,439	100,105	14,202
79	79	-	33,040	98,000	128,341	98,000	128,341	513	30,854	77,552	101,968	14,695
80	80	-	33,040	98,000	128,854	98,000	128,854	515	31,370	78,630	103,800	15,205
81	81	-	33,040	98,000	129,370	98,000	129,370	517	31,887	79,671	105,594	15,718
82	82	-	33,040	98,000	129,887	98,000	129,887	520	32,407	80,672	107,348	16,249
83	83	-	33,040	98,000	130,407	98,000	130,407	522	32,928	81,626	109,053	16,809
84	84	-	33,040	98,000	130,928	98,000	130,928	524	33,452	82,541	110,716	17,374
85	85	-	33,040	98,000	131,452	98,000	131,452	526	33,978	83,411	112,331	17,956
86	86	-	33,040	98,000	131,978	98,000	131,978	528	34,506	84,252	113,917	18,556
87	87	-	33,040	98,000	132,506	98,000	132,506	530	35,036	85,072	115,487	19,174
88	88	-	33,040	98,000	133,036	98,000	133,036	532	35,568	85,863	117,025	19,822
89	89	-	33,040	98,000	133,568	98,000	133,568	534	36,102	86,632	118,546	20,476
90	90	-	33,040	98,000	134,102	98,000	134,102	536	36,639	87,371	120,036	21,161
91	91	-	33,040	98,000	134,639	98,000	134,639	539	37,177	88,089	121,507	21,852
92	92	-	33,040	98,000	135,177	98,000	135,177	541	37,718	88,781	122,951	22,575
93	93	-	33,040	98,000	135,718	98,000	135,718	543	38,261	89,461		

附件 4

案例三

合众富贵幸福保险计划保险利益演示表												
年龄： 30岁		性别： 男		保险期间： 终身		交费期限： 10年		基本保险金额： 70000元				
(红利水平为高档)												
保单年度	期末年龄	年交保费	累计保费	身故保险金 (不含主险红利)	身故保险金 (含主险红利)	重大疾病保险金 (不含主险红利)	重大疾病保险金 (含主险红利)	当年红利 保险金额	累计红利保 险金额	基本保额 现金价值	有效保额 现金价值	终了红利
1	31	4,963	4,963	71,400	71,400	71,400	71,400	157	157	627	661	264
2	32	4,963	9,926	72,800	72,957	72,800	72,957	321	478	2,463	2,570	547
3	33	4,963	14,889	74,200	74,678	74,200	74,678	493	971	4,460	4,687	859
4	34	4,963	19,852	75,600	76,571	75,600	76,571	674	1,645	6,783	7,181	1,195
5	35	4,963	24,815	77,000	78,645	77,000	78,645	865	2,510	9,300	9,929	1,549
6	36	4,963	29,778	78,400	80,910	78,400	80,910	1,068	3,578	12,020	12,950	1,942
7	37	4,963	34,741	79,800	83,378	79,800	83,378	1,284	4,862	14,955	16,265	2,368
8	38	4,963	39,704	81,200	86,062	81,200	86,062	1,515	6,377	18,115	19,895	2,831
9	39	4,963	44,667	82,600	88,977	82,600	88,977	1,762	8,138	21,508	23,861	3,323
10	40	4,963	49,630	84,000	92,138	84,000	92,138	2,027	10,165	25,146	28,189	3,870
11	41	-	49,630	84,000	94,165	84,000	94,165	2,072	12,237	26,018	29,808	4,445
12	42	-	49,630	84,000	96,237	84,000	96,237	2,117	14,354	26,905	31,502	5,072
13	43	-	49,630	84,000	98,354	84,000	98,354	2,164	16,518	27,805	33,272	5,734
14	44	-	49,630	84,000	100,518	84,000	100,518	2,211	18,729	28,723	35,128	6,453
15	45	-	49,630	84,000	102,729	84,000	102,729	2,260	20,989	29,660	37,071	7,212
16	46	-	49,630	84,000	104,989	84,000	104,989	2,310	23,299	30,612	39,103	8,032
17	47	-	49,630	84,000	107,299	84,000	107,299	2,361	25,660	31,579	41,226	8,917
18	48	-	49,630	84,000	109,660	84,000	109,660	2,413	28,072	32,558	43,439	9,847
19	49	-	49,630	84,000	112,072	84,000	112,072	2,466	30,538	33,554	45,752	10,860
20	50	-	49,630	84,000	114,538	84,000	114,538	2,520	33,058	34,564	48,167	11,935
21	51	-	49,630	84,000	117,058	84,000	117,058	2,575	35,633	35,588	50,684	13,075
22	52	-	49,630	84,000	119,633	84,000	119,633	2,632	38,265	36,626	53,310	14,308
23	53	-	49,630	84,000	122,265	84,000	122,265	2,690	40,955	37,677	56,047	15,613
24	54	-	49,630	84,000	124,955	84,000	124,955	2,749	43,704	38,751	58,913	17,019
25	55	-	49,630	84,000	127,704	84,000	127,704	2,809	46,513	39,845	61,908	18,504
26	56	-	49,630	84,000	130,513	84,000	130,513	2,871	49,385	40,958	65,038	20,099
27	57	-	49,630	84,000	133,385	84,000	133,385	2,934	52,319	42,088	68,301	21,795
28	58	-	49,630	84,000	136,319	84,000	136,319	2,999	55,318	43,227	71,694	23,610
29	59	-	49,630	84,000	139,318	84,000	139,318	3,065	58,383	44,370	75,208	25,537
30	60	-	49,630	84,000	142,383	84,000	142,383	3,132	61,515	45,511	78,839	27,594
31	61	-	49,630	84,000	145,515	84,000	145,515	3,201	64,717	46,647	82,585	29,787
32	62	-	49,630	84,000	148,717	84,000	148,717	3,272	67,989	47,777	86,447	32,123
33	63	-	49,630	84,000	151,989	84,000	151,989	3,344	71,332	48,899	90,422	34,608
34	64	-	49,630	84,000	155,332	84,000	155,332	3,417	74,750	50,028	94,547	37,264
35	65	-	49,630	84,000	158,750	84,000	158,750	3,492	78,242	51,164	98,822	40,084
36	66	-	49,630	84,000	162,242	84,000	162,242	3,569	81,811	52,310	103,256	43,092
37	67	-	49,630	84,000	165,811	84,000	165,811	3,648	85,459	53,460	107,849	46,278
38	68	-	49,630	84,000	169,459	84,000	169,459	3,728	89,187	54,615	112,603	49,685
39	69	-	49,630	84,000	173,187	84,000	173,187	3,810	92,998	55,768	117,510	53,307
40	70	-	49,630	84,000	176,998	84,000	176,998	3,894	96,891	56,914	122,563	57,153
41	71	-	49,630	84,000	180,891	84,000	180,891	3,980	100,871	58,055	127,769	61,250
42	72	-	49,630	84,000	184,871	84,000	184,871	4,067	104,938	59,186	133,124	65,611
43	73	-	49,630	84,000	188,938	84,000	188,938	4,157	109,095	60,308	138,632	70,247
44	74	-	49,630	84,000	193,095	84,000	193,095	4,248	113,343	61,407	144,264	75,172
45	75	-	49,630	84,000	197,343	84,000	197,343	4,342	117,685	62,481	150,016	80,417
46	76	-	49,630	84,000	201,685	84,000	201,685	4,437	122,122	63,526	155,881	85,978
47	77	-	49,630	84,000	206,122	84,000	206,122	4,535	126,656	64,541	161,856	91,889
48	78	-	49,630	84,000	210,656	84,000	210,656	4,634	131,291	65,520	167,927	98,187
49	79	-	49,630	84,000	215,291	84,000	215,291	4,736	136,027	66,473	174,118	104,868
50	80	-	49,630	84,000	220,027	84,000	220,027	4,841	140,868	67,397	180,423	111,972
51	81	-	49,630	84,000	224,868	84,000	224,868	4,947	145,815	68,290	186,833	119,517
52	82	-	49,630	84,000	229,815	84,000	229,815	5,056	150,871	69,147	193,341	127,547
53	83	-	49,630	84,000	234,871	84,000	234,871	5,167	156,038	69,965	199,932	136,061
54	84	-	49,630	84,000	240,038	84,000	240,038	5,281	161,319	70,749	206,621	145,103
55	85	-	49,630	84,000	245,319	84,000	245,319	5,397	166,716	71,495	213,392	154,723
56	86	-	49,630	84,000	250,716	84,000	250,716	5,516	172,231	72,216	220,287	164,946
57	87	-	49,630	84,000	256,231	84,000	256,231	5,637	177,869	72,920	227,326	175,775
58	88	-	49,630	84,000	261,869	84,000	261,869	5,761	183,630	73,597	234,484	187,288
59	89	-	49,630	84,000	267,630	84,000	267,630	5,888	189,518	74,256	241,790	199,518
60	90	-	49,630	84,000	273,518	84,000	273,518	6,017	195,535	74,890	249,217	212,496
61	91	-	49,630	84,000	279,535	84,000	279,535	6,150	201,685	75,506	256,794	226,284
62	92	-	49,630	84,000	285,685	84,000	285,685	6,285	207,970	76,098	264,504	240,918
63	93	-	49,630	84,000	291,970	84,000	291,970	6,423	214,393	76,681	272,394	256,437
64	94	-	49,630	84,000	298,393	84,000	298,393	6,565	220,958	77,232	280,390	272,910
65	95	-	49,630	84,000	304,958	84,000	304,958	6,709	227,667	77,753	288,485	290,411
66	96	-	49,630	84,000	311,667	84,000	311,667	6,857	234,523	78,242	296,689	308,986
67	97	-	49,630	84,000	318,523	84,000	318,523	7,008	241,531	78,700	304,993	328,716
68	98	-	49,630	84,000	325,531	84,000	325,531	7,162	248,693	79,129	313,400	349,653
69	99	-	49,630	84,000	332,693	84,000	332,693	7,319	256,012	79,526	321,903	371,851
70	100	-	49,630	84,000	340,012	84,000	340,012	7,480	263,492	79,890	330,492	395,400
71	101	-	49,630	84,000	347,492	84,000	347,492	7,645	271,137	80,212	339,120	420,431
72	102	-	49,630	84,000	355,137	84,000	355,137	7,813	278,950	80,520	347,913	446,940
73	103	-	49,630	84,000	362,950	84,000	362,950	7,985	286,935	80,838	356,973	475,102
74	104	-	49,630	84,000	370,935	84,000	370,935	8,161	295,095	81,253	366,698	504,991
75	105	-	49,630	84,000	379,095	84,000	379,095	8,340	303,436	82,172	379,001	536,685
76	106	-	49,630	84,000	387,436	84,000	387,436	8,524	311,959	-	-	570,305

附件 4

(红利水平为中档)												
保单年度	期末年龄	年交保费	累计保费	身故保险金(不含主险红利)	身故保险金(含主险红利)	重大疾病保险金(不含主险红利)	重大疾病保险金(含主险红利)	当年红利保险金额	累计红利保险金额	基本保额现金价值	有效保额现金价值	终了红利
1	31	4,963	4,963	71,400	71,400	71,400	71,400	93	93	627	647	207
2	32	4,963	9,926	72,800	72,893	72,800	72,893	190	282	2,463	2,526	430
3	33	4,963	14,889	74,200	74,482	74,200	74,482	290	573	4,460	4,594	663
4	34	4,963	19,852	75,600	76,173	75,600	76,173	396	969	6,783	7,017	914
5	35	4,963	24,815	77,000	77,969	77,000	77,969	507	1,476	9,300	9,670	1,185
6	36	4,963	29,778	78,400	79,876	78,400	79,876	623	2,099	12,020	12,566	1,470
7	37	4,963	34,741	79,800	81,899	79,800	81,899	745	2,844	14,955	15,721	1,777
8	38	4,963	39,704	81,200	84,044	81,200	84,044	874	3,718	18,115	19,153	2,101
9	39	4,963	44,667	82,600	86,318	82,600	86,318	1,010	4,728	21,508	22,875	2,443
10	40	4,963	49,630	84,000	88,728	84,000	88,728	1,153	5,881	25,146	26,907	2,813
11	41	-	49,630	84,000	89,881	84,000	89,881	1,168	7,050	26,018	28,201	3,200
12	42	-	49,630	84,000	91,050	84,000	91,050	1,184	8,234	26,905	29,542	3,615
13	43	-	49,630	84,000	92,234	84,000	92,234	1,199	9,433	27,805	30,927	4,040
14	44	-	49,630	84,000	93,433	84,000	93,433	1,215	10,647	28,723	32,364	4,494
15	45	-	49,630	84,000	94,647	84,000	94,647	1,230	11,878	29,660	33,853	4,978
16	46	-	49,630	84,000	95,878	84,000	95,878	1,246	13,124	30,612	35,395	5,475
17	47	-	49,630	84,000	97,124	84,000	97,124	1,263	14,387	31,579	36,988	6,012
18	48	-	49,630	84,000	98,387	84,000	98,387	1,279	15,666	32,558	38,630	6,562
19	49	-	49,630	84,000	99,666	84,000	99,666	1,296	16,961	33,554	40,329	7,146
20	50	-	49,630	84,000	100,961	84,000	100,961	1,312	18,274	34,564	42,083	7,764
21	51	-	49,630	84,000	102,274	84,000	102,274	1,330	19,603	35,588	43,893	8,417
22	52	-	49,630	84,000	103,603	84,000	103,603	1,347	20,950	36,626	45,761	9,096
23	53	-	49,630	84,000	104,950	84,000	104,950	1,364	22,315	37,677	47,686	9,802
24	54	-	49,630	84,000	106,315	84,000	106,315	1,382	23,697	38,751	49,683	10,557
25	55	-	49,630	84,000	107,697	84,000	107,697	1,400	25,097	39,845	51,749	11,351
26	56	-	49,630	84,000	109,097	84,000	109,097	1,418	26,515	40,958	53,886	12,175
27	57	-	49,630	84,000	110,515	84,000	110,515	1,437	27,952	42,088	56,092	13,041
28	58	-	49,630	84,000	111,952	84,000	111,952	1,455	29,407	43,227	58,360	13,960
29	59	-	49,630	84,000	113,407	84,000	113,407	1,474	30,881	44,370	60,681	14,913
30	60	-	49,630	84,000	114,881	84,000	114,881	1,493	32,375	45,511	63,051	15,923
31	61	-	49,630	84,000	116,375	84,000	116,375	1,513	33,888	46,647	65,465	16,979
32	62	-	49,630	84,000	117,888	84,000	117,888	1,533	35,420	47,777	67,923	18,084
33	63	-	49,630	84,000	119,420	84,000	119,420	1,552	36,973	48,899	70,421	19,251
34	64	-	49,630	84,000	120,973	84,000	120,973	1,573	38,545	50,028	72,985	20,469
35	65	-	49,630	84,000	122,545	84,000	122,545	1,593	40,138	51,164	75,613	21,740
36	66	-	49,630	84,000	124,138	84,000	124,138	1,614	41,752	52,310	78,310	23,077
37	67	-	49,630	84,000	125,752	84,000	125,752	1,635	43,387	53,460	81,073	24,484
38	68	-	49,630	84,000	127,387	84,000	127,387	1,656	45,043	54,615	83,901	25,961
39	69	-	49,630	84,000	129,043	84,000	129,043	1,678	46,721	55,768	86,786	27,499
40	70	-	49,630	84,000	130,721	84,000	130,721	1,699	48,420	56,914	89,721	29,125
41	71	-	49,630	84,000	132,420	84,000	132,420	1,721	50,141	58,055	92,708	30,814
42	72	-	49,630	84,000	134,141	84,000	134,141	1,744	51,885	59,186	95,744	32,596
43	73	-	49,630	84,000	135,885	84,000	135,885	1,767	53,652	60,308	98,827	34,461
44	74	-	49,630	84,000	137,652	84,000	137,652	1,789	55,441	61,407	101,936	36,409
45	75	-	49,630	84,000	139,441	84,000	139,441	1,813	57,254	62,481	105,067	38,444
46	76	-	49,630	84,000	141,254	84,000	141,254	1,836	59,090	63,526	108,213	40,596
47	77	-	49,630	84,000	143,090	84,000	143,090	1,860	60,950	64,541	111,371	42,841
48	78	-	49,630	84,000	144,950	84,000	144,950	1,884	62,835	65,520	114,531	45,181
49	79	-	49,630	84,000	146,835	84,000	146,835	1,909	64,744	66,473	117,708	47,648
50	80	-	49,630	84,000	148,744	84,000	148,744	1,934	66,677	67,397	120,896	50,216
51	81	-	49,630	84,000	150,677	84,000	150,677	1,959	68,636	68,290	124,089	52,918
52	82	-	49,630	84,000	152,636	84,000	152,636	1,984	70,620	69,147	127,281	55,743
53	83	-	49,630	84,000	154,620	84,000	154,620	2,010	72,630	69,965	130,460	58,709
54	84	-	49,630	84,000	156,630	84,000	156,630	2,036	74,667	70,749	133,638	61,806
55	85	-	49,630	84,000	158,667	84,000	158,667	2,063	76,729	71,495	136,802	65,037
56	86	-	49,630	84,000	160,729	84,000	160,729	2,089	78,819	72,216	139,978	68,439
57	87	-	49,630	84,000	162,819	84,000	162,819	2,117	80,935	72,920	143,179	71,998
58	88	-	49,630	84,000	164,935	84,000	164,935	2,144	83,080	73,597	146,387	75,705
59	89	-	49,630	84,000	167,080	84,000	167,080	2,172	85,252	74,256	149,618	79,613
60	90	-	49,630	84,000	169,252	84,000	169,252	2,200	87,452	74,890	152,856	83,678
61	91	-	49,630	84,000	171,452	84,000	171,452	2,229	89,681	75,506	156,117	87,955
62	92	-	49,630	84,000	173,681	84,000	173,681	2,258	91,939	76,098	159,388	92,416
63	93	-	49,630	84,000	175,939	84,000	175,939	2,287	94,226	76,681	162,697	97,081
64	94	-	49,630	84,000	178,226	84,000	178,226	2,317	96,543	77,232	165,998	101,963
65	95	-	49,630	84,000	180,543	84,000	180,543	2,347	98,890	77,753	169,287	107,080
66	96	-	49,630	84,000	182,890	84,000	182,890	2,378	101,267	78,242	172,567	112,441
67	97	-	49,630	84,000	185,267	84,000	185,267	2,408	103,676	78,700	175,835	118,034
68	98	-	49,630	84,000	187,676	84,000	187,676	2,440	106,116	79,129	179,091	123,885
69	99	-	49,630	84,000	190,116	84,000	190,116	2,472	108,587	79,526	182,330	130,020
70	100	-	49,630	84,000	192,587	84,000	192,587	2,504	111,091	79,890	185,546	136,429
71	101	-	49,630	84,000	195,091	84,000	195,091	2,536	113,627	80,212	188,714	143,138
72	102	-	49,630	84,000	197,627	84,000	197,627	2,569	116,196	80,520	191,902	150,157
73	103	-	49,630	84,000	200,196	84,000	200,196	2,603	118,799	80,838	195,165	157,494
74	104	-	49,630	84,000	202,799	84,000	202,799	2,636	121,435	81,253	198,717	165,180
75	105	-	49,630	84,000	205,435	84,000	205,435	2,671	124,106	82,172	203,576	173,202
76	106	-	49,630	84,000	208,106	84,000	208,106	2,705	126,811	-	-	181,593

附件 4

(红利水平为低档)												
保单年度	期末年龄	年交保费	累计保费	身故保险金(不含主险红利)	身故保险金(含主险红利)	重大疾病保险金(不含主险红利)	重大疾病保险金(含主险红利)	当年红利 保险金额	累计红利 保险金额	基本保额 现金价值	有效保额 现金价值	终了红利
1	31	4,963	4,963	71,400	71,400	71,400	71,400	29	29	627	633	164
2	32	4,963	9,926	72,800	72,829	72,800	72,829	58	87	2,463	2,482	335
3	33	4,963	14,889	74,200	74,287	74,200	74,287	89	176	4,460	4,501	513
4	34	4,963	19,852	75,600	75,776	75,600	75,776	121	297	6,783	6,855	705
5	35	4,963	24,815	77,000	77,297	77,000	77,297	155	452	9,300	9,413	904
6	36	4,963	29,778	78,400	78,852	78,400	78,852	189	641	12,020	12,187	1,112
7	37	4,963	34,741	79,800	80,441	79,800	80,441	225	866	14,955	15,188	1,327
8	38	4,963	39,704	81,200	82,066	81,200	82,066	263	1,129	18,115	18,430	1,559
9	39	4,963	44,667	82,600	83,729	82,600	83,729	301	1,430	21,508	21,922	1,800
10	40	4,963	49,630	84,000	85,430	84,000	85,430	342	1,772	25,146	25,677	2,050
11	41	-	49,630	84,000	85,772	84,000	85,772	343	2,115	26,018	26,673	2,307
12	42	-	49,630	84,000	86,115	84,000	86,115	344	2,460	26,905	27,692	2,575
13	43	-	49,630	84,000	86,460	84,000	86,460	346	2,805	27,805	28,733	2,845
14	44	-	49,630	84,000	86,805	84,000	86,805	347	3,153	28,723	29,801	3,134
15	45	-	49,630	84,000	87,153	84,000	87,153	349	3,501	29,660	30,896	3,425
16	46	-	49,630	84,000	87,501	84,000	87,501	350	3,851	30,612	32,015	3,728
17	47	-	49,630	84,000	87,851	84,000	87,851	351	4,203	31,579	33,159	4,041
18	48	-	49,630	84,000	88,203	84,000	88,203	353	4,555	32,558	34,324	4,366
19	49	-	49,630	84,000	88,555	84,000	88,555	354	4,910	33,554	35,515	4,702
20	50	-	49,630	84,000	88,910	84,000	88,910	356	5,265	34,564	36,730	5,041
21	51	-	49,630	84,000	89,265	84,000	89,265	357	5,622	35,588	37,970	5,401
22	52	-	49,630	84,000	89,622	84,000	89,622	358	5,981	36,626	39,234	5,772
23	53	-	49,630	84,000	89,981	84,000	89,981	360	6,341	37,677	40,521	6,146
24	54	-	49,630	84,000	90,341	84,000	90,341	361	6,702	38,751	41,843	6,541
25	55	-	49,630	84,000	90,702	84,000	90,702	363	7,065	39,845	43,196	6,939
26	56	-	49,630	84,000	91,065	84,000	91,065	364	7,429	40,958	44,580	7,358
27	57	-	49,630	84,000	91,429	84,000	91,429	366	7,795	42,088	45,993	7,790
28	58	-	49,630	84,000	91,795	84,000	91,795	367	8,162	43,227	47,427	8,234
29	59	-	49,630	84,000	92,162	84,000	92,162	369	8,531	44,370	48,876	8,691
30	60	-	49,630	84,000	92,531	84,000	92,531	370	8,901	45,511	50,333	9,170
31	61	-	49,630	84,000	92,901	84,000	92,901	372	9,273	46,647	51,796	9,652
32	62	-	49,630	84,000	93,273	84,000	93,273	373	9,646	47,777	53,263	10,157
33	63	-	49,630	84,000	93,646	84,000	93,646	375	10,020	48,899	54,731	10,676
34	64	-	49,630	84,000	94,020	84,000	94,020	376	10,396	50,028	56,220	11,217
35	65	-	49,630	84,000	94,396	84,000	94,396	378	10,774	51,164	57,727	11,771
36	66	-	49,630	84,000	94,774	84,000	94,774	379	11,153	52,310	59,255	12,340
37	67	-	49,630	84,000	95,153	84,000	95,153	381	11,534	53,460	60,800	12,922
38	68	-	49,630	84,000	95,534	84,000	95,534	382	11,916	54,615	62,363	13,528
39	69	-	49,630	84,000	95,916	84,000	95,916	384	12,299	55,768	63,933	14,157
40	70	-	49,630	84,000	96,299	84,000	96,299	385	12,685	56,914	65,509	14,801
41	71	-	49,630	84,000	96,685	84,000	96,685	387	13,071	58,055	67,088	15,470
42	72	-	49,630	84,000	97,071	84,000	97,071	388	13,460	59,186	68,669	16,153
43	73	-	49,630	84,000	97,460	84,000	97,460	390	13,849	60,308	70,251	16,861
44	74	-	49,630	84,000	97,849	84,000	97,849	391	14,241	61,407	71,817	17,593
45	75	-	49,630	84,000	98,241	84,000	98,241	393	14,634	62,481	73,365	18,351
46	76	-	49,630	84,000	98,634	84,000	98,634	395	15,028	63,526	74,891	19,125
47	77	-	49,630	84,000	99,028	84,000	99,028	396	15,424	64,541	76,392	19,924
48	78	-	49,630	84,000	99,424	84,000	99,424	398	15,822	65,520	77,861	20,750
49	79	-	49,630	84,000	99,822	84,000	99,822	399	16,221	66,473	79,310	21,602
50	80	-	49,630	84,000	100,221	84,000	100,221	401	16,622	67,397	80,734	22,480
51	81	-	49,630	84,000	100,622	84,000	100,622	402	17,025	68,290	82,131	23,385
52	82	-	49,630	84,000	101,025	84,000	101,025	404	17,429	69,147	83,495	24,317
53	83	-	49,630	84,000	101,429	84,000	101,429	406	17,835	69,965	84,820	25,286
54	84	-	49,630	84,000	101,835	84,000	101,835	407	18,242	70,749	86,113	26,273
55	85	-	49,630	84,000	102,242	84,000	102,242	409	18,651	71,495	87,370	27,299
56	86	-	49,630	84,000	102,651	84,000	102,651	411	19,062	72,216	88,604	28,352
57	87	-	49,630	84,000	103,062	84,000	103,062	412	19,474	72,920	89,825	29,434
58	88	-	49,630	84,000	103,474	84,000	103,474	414	19,888	73,597	91,021	30,556
59	89	-	49,630	84,000	103,888	84,000	103,888	416	20,303	74,256	92,204	31,717
60	90	-	49,630	84,000	104,303	84,000	104,303	417	20,720	74,890	93,363	32,908
61	91	-	49,630	84,000	104,720	84,000	104,720	419	21,139	75,506	94,507	34,128
62	92	-	49,630	84,000	105,139	84,000	105,139	421	21,560	76,098	95,629	35,400
63	93	-	49,630	84,000	105,560	84,000	105,560	422	21,982	76,681	96,748	36,703
64	94	-	49,630	84,000	105,982	84,000	105,982	424	22,406	77,232	97,833	38,048
65	95	-	49,630	84,000	106,406	84,000	106,406	426	22,832	77,753	98,886	39,434
66	96	-	49,630	84,000	106,832	84,000	106,832	427	23,259	78,242	99,906	40,852
67	97	-	49,630	84,000	107,259	84,000	107,259	429	23,688	78,700	100,894	42,324
68	98	-	49,630	84,000	107,688	84,000	107,688	431	24,119	79,129	101,850	43,851
69	99	-	49,630	84,000	108,119	84,000	108,119	432	24,551	79,526	102,770	45,410
70	100	-	49,630	84,000	108,551	84,000	108,551	434	24,985	79,890	103,653	47,024
71	101	-	49,630	84,000	108,985	84,000	108,985	436	25,421	80,212	104,486	48,684
72	102	-	49,630	84,000	109,421	84,000	109,421	438	25,859	80,520	105,307	50,389
73	103	-	49,630	84,000	109,859	84,000	109,859	439	26,299	80,838	106,147	52,161
74	104	-	49,630	84,000	110,299	84,000	110,299	441	26,740	81,253	107,118	53,969
75	105	-	49,630	84,000	110,740	84,000	110,740	443	27,183	82,172	108,762	55,846
76	106	-	49,630	84,000	111,183	84,000	111,183	445	27,627	-	-	57,782

附件 4

案例四

合众富贵幸福保险计划保险利益演示表												
年龄： 30岁 (红利水平为高档)			性别： 男	保险期间： 终身		交费期限： 20年		基本保险金额： 70000元				
保单年度	期末年龄	年交保费	累计保费	身故保险金 (不含主险红利)	身故保险金 (含主险红利)	重大疾病保险金 (不含主险红利)	重大疾病保险金 (含主险红利)	当年红利 保险金额	累计红利保 险金额	基本保额 现金价值	有效保额 现金价值	终了红利
1	31	3,262	3,262	71,400	71,400	71,400	71,400	86	86	322	341	228
2	32	3,262	6,524	72,800	72,886	72,800	72,886	175	261	1,427	1,486	474
3	33	3,262	9,786	74,200	74,461	74,200	74,461	268	529	2,601	2,724	745
4	34	3,262	13,048	75,600	76,129	75,600	76,129	365	894	4,022	4,238	1,028
5	35	3,262	16,310	77,000	77,894	77,000	77,894	467	1,361	5,528	5,869	1,340
6	36	3,262	19,572	78,400	79,761	78,400	79,761	574	1,936	7,123	7,626	1,675
7	37	3,262	22,834	79,800	81,736	79,800	81,736	687	2,622	8,810	9,516	2,035
8	38	3,262	26,096	81,200	83,822	81,200	83,822	805	3,427	10,591	11,548	2,431
9	39	3,262	29,358	82,600	86,027	82,600	86,027	929	4,356	12,468	13,727	2,847
10	40	3,262	32,620	84,000	88,356	84,000	88,356	1,060	5,416	14,442	16,063	3,305
11	41	3,262	35,882	85,400	90,816	85,400	90,816	1,199	6,615	16,514	18,563	3,787
12	42	3,262	39,144	86,800	93,415	86,800	93,415	1,345	7,960	18,690	21,240	4,316
13	43	3,262	42,406	88,200	96,160	88,200	96,160	1,500	9,460	20,969	24,101	4,885
14	44	3,262	45,668	89,600	99,060	89,600	99,060	1,664	11,125	23,363	27,167	5,498
15	45	3,262	48,930	91,000	102,125	91,000	102,125	1,838	12,963	25,873	30,450	6,148
16	46	3,262	52,192	92,400	105,363	92,400	105,363	2,023	14,986	28,505	33,967	6,859
17	47	3,262	55,454	93,800	108,786	93,800	108,786	2,219	17,205	31,261	37,729	7,615
18	48	3,262	58,716	95,200	112,405	95,200	112,405	2,428	19,633	34,143	41,753	8,430
19	49	3,262	61,978	96,600	116,233	96,600	116,233	2,650	22,283	37,163	46,064	9,310
20	50	3,262	65,240	98,000	120,283	98,000	120,283	2,887	25,170	40,324	50,681	10,248
21	51	-	65,240	98,000	123,170	98,000	123,170	2,956	28,126	41,518	53,434	11,258
22	52	-	65,240	98,000	126,126	98,000	126,126	3,027	31,153	42,729	56,313	12,335
23	53	-	65,240	98,000	129,153	98,000	129,153	3,100	34,253	43,957	59,321	13,496
24	54	-	65,240	98,000	132,253	98,000	132,253	3,174	37,427	45,209	62,475	14,720
25	55	-	65,240	98,000	135,427	98,000	135,427	3,250	40,677	46,486	65,780	16,048
26	56	-	65,240	98,000	138,677	98,000	138,677	3,328	44,005	47,784	69,241	17,446
27	57	-	65,240	98,000	142,005	98,000	142,005	3,408	47,413	49,102	72,857	18,944
28	58	-	65,240	98,000	145,413	98,000	145,413	3,490	50,903	50,432	76,627	20,547
29	59	-	65,240	98,000	148,903	98,000	148,903	3,574	54,477	51,764	80,540	22,261
30	60	-	65,240	98,000	152,477	98,000	152,477	3,659	58,136	53,096	84,593	24,076
31	61	-	65,240	98,000	156,136	98,000	156,136	3,747	61,884	54,422	88,787	26,028
32	62	-	65,240	98,000	159,884	98,000	159,884	3,837	65,721	55,740	93,120	28,108
33	63	-	65,240	98,000	163,721	98,000	163,721	3,929	69,650	57,048	97,593	30,305
34	64	-	65,240	98,000	167,650	98,000	167,650	4,024	73,674	58,366	102,244	32,658
35	65	-	65,240	98,000	171,674	98,000	171,674	4,120	77,794	59,692	107,077	35,176
36	66	-	65,240	98,000	175,794	98,000	175,794	4,219	82,013	61,027	112,099	37,848
37	67	-	65,240	98,000	180,013	98,000	180,013	4,320	86,333	62,369	117,314	40,701
38	68	-	65,240	98,000	184,333	98,000	184,333	4,424	90,757	63,718	122,727	43,724
39	69	-	65,240	98,000	188,757	98,000	188,757	4,530	95,288	65,063	128,325	46,944
40	70	-	65,240	98,000	193,288	98,000	193,288	4,639	99,926	66,401	134,106	50,390
41	71	-	65,240	98,000	197,926	98,000	197,926	4,750	104,677	67,730	140,074	54,034
42	72	-	65,240	98,000	202,677	98,000	202,677	4,864	109,541	69,049	146,231	57,925
43	73	-	65,240	98,000	207,541	98,000	207,541	4,981	114,522	70,359	152,580	62,075
44	74	-	65,240	98,000	212,522	98,000	212,522	5,101	119,622	71,641	159,088	66,477
45	75	-	65,240	98,000	217,622	98,000	217,622	5,223	124,845	72,894	165,755	71,163
46	76	-	65,240	98,000	222,845	98,000	222,845	5,348	130,194	74,114	172,574	76,146
47	77	-	65,240	98,000	228,194	98,000	228,194	5,477	135,670	75,297	179,538	81,442
48	78	-	65,240	98,000	233,670	98,000	233,670	5,608	141,278	76,439	186,636	87,066
49	79	-	65,240	98,000	239,278	98,000	239,278	5,743	147,021	77,552	193,897	93,055
50	80	-	65,240	98,000	245,021	98,000	245,021	5,881	152,902	78,630	201,311	99,430
51	81	-	65,240	98,000	250,902	98,000	250,902	6,022	158,923	79,671	208,871	106,207
52	82	-	65,240	98,000	256,923	98,000	256,923	6,166	165,089	80,672	216,570	113,380
53	83	-	65,240	98,000	263,089	98,000	263,089	6,314	171,404	81,626	224,392	121,047
54	84	-	65,240	98,000	269,404	98,000	269,404	6,466	177,869	82,541	232,353	129,152
55	85	-	65,240	98,000	275,869	98,000	275,869	6,621	184,490	83,411	240,436	137,797
56	86	-	65,240	98,000	282,490	98,000	282,490	6,780	191,270	84,252	248,691	146,951
57	87	-	65,240	98,000	289,270	98,000	289,270	6,942	198,212	85,072	257,139	156,697
58	88	-	65,240	98,000	296,212	98,000	296,212	7,109	205,321	85,863	265,755	167,064
59	89	-	65,240	98,000	303,321	98,000	303,321	7,280	212,601	86,632	274,571	178,050
60	90	-	65,240	98,000	310,601	98,000	310,601	7,454	220,056	87,371	283,560	189,715
61	91	-	65,240	98,000	318,056	98,000	318,056	7,633	227,689	88,089	292,752	202,124
62	92	-	65,240	98,000	325,689	98,000	325,689	7,817	235,505	88,781	302,132	215,280
63	93	-	65,240	98,000	333,505	98,000	333,505	8,004	243,510	89,461	311,754	229,285
64	94	-	65,240	98,000	341,510	98,000	341,510	8,196	251,706	90,104	321,532	244,111
65	95	-	65,240	98,000	349,706	98,000	349,706	8,393	260,099	90,712	331,464	259,901
66	96	-	65,240	98,000	358,099	98,000	358,099	8,594	268,693	91,282	341,556	276,631
67	97	-	65,240	98,000	366,693	98,000	366,693	8,801	277,494	91,818	351,804	294,418
68	98	-	65,240	98,000	375,494	98,000	375,494	9,012	286,506	92,317	362,209	313,274
69	99	-	65,240	98,000	384,506	98,000	384,506	9,228	295,734	92,781	372,764	333,289
70	100	-	65,240	98,000	393,734	98,000	393,734	9,450	305,183	93,205	383,459	354,557
71	101	-	65,240	98,000	403,183	98,000	403,183	9,676	314,860	93,580	394,239	377,097
72	102	-	65,240	98,000	412,860	98,000	412,860	9,909	324,768	93,940	405,253	401,052
73	103	-	65,240	98,000	422,768	98,000	422,768	10,146	334,915	94,312	416,620	426,489
74	104	-	65,240	98,000	432,915	98,000	432,915	10,390	345,305	94,795	428,808	453,435
75	105	-	65,240	98,000	443,305	98,000	443,305	10,639	355,944	95,866	444,062	482,050
76	106	-	65,240	98,000	453,944	98,000	453,944	10,895	366,839	-	-	512,457

附件 4

(红利水平为中档)												
保单年度	期末年龄	年交保费	累计保费	身故保险金(不含主险红利)	身故保险金(含主险红利)	重大疾病保险金(不含主险红利)	重大疾病保险金(含主险红利)	当年红利保险金额	累计红利保险金额	基本保额现金价值	有效保额现金价值	终了红利
1	31	3,262	3,262	71,400	71,400	71,400	71,400	50	50	322	333	193
2	32	3,262	6,524	72,800	72,800	72,800	72,800	102	152	1,427	1,461	393
3	33	3,262	9,786	74,200	74,352	74,200	74,352	156	308	2,601	2,672	610
4	34	3,262	13,048	75,600	75,908	75,600	75,908	213	521	4,022	4,147	835
5	35	3,262	16,310	77,000	77,521	77,000	77,521	271	792	5,528	5,726	1,078
6	36	3,262	19,572	78,400	79,192	78,400	79,192	333	1,125	7,123	7,415	1,338
7	37	3,262	22,834	79,800	80,925	79,800	80,925	397	1,521	8,810	9,219	1,610
8	38	3,262	26,096	81,200	82,721	81,200	82,721	463	1,984	10,591	11,145	1,903
9	39	3,262	29,358	82,600	84,584	82,600	84,584	533	2,517	12,468	13,196	2,216
10	40	3,262	32,620	84,000	86,517	84,000	86,517	606	3,123	14,442	15,377	2,544
11	41	3,262	35,882	85,400	88,523	85,400	88,523	682	3,804	16,514	17,693	2,895
12	42	3,262	39,144	86,800	90,604	86,800	90,604	761	4,566	18,690	20,152	3,271
13	43	3,262	42,406	88,200	92,766	88,200	92,766	844	5,410	20,969	22,760	3,664
14	44	3,262	45,668	89,600	95,010	89,600	95,010	931	6,341	23,363	25,531	4,076
15	45	3,262	48,930	91,000	97,341	91,000	97,341	1,022	7,363	25,873	28,473	4,517
16	46	3,262	52,192	92,400	99,763	92,400	99,763	1,117	8,480	28,505	31,596	4,988
17	47	3,262	55,454	93,800	102,280	93,800	102,280	1,217	9,697	31,261	34,906	5,482
18	48	3,262	58,716	95,200	104,897	95,200	104,897	1,322	11,019	34,143	38,414	6,011
19	49	3,262	61,978	96,600	107,619	96,600	107,619	1,431	12,450	37,163	42,136	6,565
20	50	3,262	65,240	98,000	110,450	98,000	110,450	1,546	13,997	40,324	46,084	7,157
21	51	-	65,240	98,000	111,997	98,000	111,997	1,568	15,565	41,518	48,113	7,773
22	52	-	65,240	98,000	113,565	98,000	113,565	1,590	17,155	42,729	50,209	8,426
23	53	-	65,240	98,000	115,155	98,000	115,155	1,612	18,767	43,957	52,375	9,109
24	54	-	65,240	98,000	116,767	98,000	116,767	1,635	20,401	45,209	54,620	9,832
25	55	-	65,240	98,000	118,401	98,000	118,401	1,658	22,059	46,486	56,949	10,585
26	56	-	65,240	98,000	120,059	98,000	120,059	1,681	23,740	47,784	59,360	11,382
27	57	-	65,240	98,000	121,740	98,000	121,740	1,704	25,444	49,102	61,850	12,223
28	58	-	65,240	98,000	123,444	98,000	123,444	1,728	27,173	50,432	64,415	13,097
29	59	-	65,240	98,000	125,173	98,000	125,173	1,752	28,925	51,764	67,043	14,019
30	60	-	65,240	98,000	126,925	98,000	126,925	1,777	30,702	53,096	69,730	14,990
31	61	-	65,240	98,000	128,702	98,000	128,702	1,802	32,504	54,422	72,471	16,011
32	62	-	65,240	98,000	130,504	98,000	130,504	1,827	34,331	55,740	75,266	17,070
33	63	-	65,240	98,000	132,331	98,000	132,331	1,853	36,183	57,048	78,111	18,195
34	64	-	65,240	98,000	134,183	98,000	134,183	1,879	38,062	58,366	81,035	19,363
35	65	-	65,240	98,000	136,062	98,000	136,062	1,905	39,967	59,692	84,036	20,600
36	66	-	65,240	98,000	137,967	98,000	137,967	1,932	41,898	61,027	87,119	21,895
37	67	-	65,240	98,000	139,898	98,000	139,898	1,959	43,857	62,369	90,281	23,251
38	68	-	65,240	98,000	141,857	98,000	141,857	1,986	45,843	63,718	93,524	24,669
39	69	-	65,240	98,000	143,843	98,000	143,843	2,014	47,857	65,063	96,835	26,165
40	70	-	65,240	98,000	145,857	98,000	145,857	2,042	49,899	66,401	100,209	27,727
41	71	-	65,240	98,000	147,899	98,000	147,899	2,071	51,969	67,730	103,647	29,373
42	72	-	65,240	98,000	149,969	98,000	149,969	2,100	54,069	69,049	107,146	31,089
43	73	-	65,240	98,000	152,069	98,000	152,069	2,129	56,198	70,359	110,706	32,892
44	74	-	65,240	98,000	154,198	98,000	154,198	2,159	58,357	71,641	114,301	34,787
45	75	-	65,240	98,000	156,357	98,000	156,357	2,189	60,546	72,894	117,928	36,759
46	76	-	65,240	98,000	158,546	98,000	158,546	2,220	62,765	74,114	121,581	38,844
47	77	-	65,240	98,000	160,765	98,000	160,765	2,251	65,016	75,297	125,251	41,011
48	78	-	65,240	98,000	163,016	98,000	163,016	2,282	67,298	76,439	128,932	43,297
49	79	-	65,240	98,000	165,298	98,000	165,298	2,314	69,612	77,552	132,639	45,688
50	80	-	65,240	98,000	167,612	98,000	167,612	2,347	71,959	78,630	136,367	48,189
51	81	-	65,240	98,000	169,959	98,000	169,959	2,379	74,338	79,671	140,106	50,801
52	82	-	65,240	98,000	172,338	98,000	172,338	2,413	76,751	80,672	143,851	53,546
53	83	-	65,240	98,000	174,751	98,000	174,751	2,447	79,198	81,626	147,592	56,427
54	84	-	65,240	98,000	177,198	98,000	177,198	2,481	81,678	82,541	151,335	59,432
55	85	-	65,240	98,000	179,678	98,000	179,678	2,515	84,194	83,411	155,071	62,582
56	86	-	65,240	98,000	182,194	98,000	182,194	2,551	86,745	84,252	158,828	65,881
57	87	-	65,240	98,000	184,745	98,000	184,745	2,586	89,331	85,072	162,620	69,335
58	88	-	65,240	98,000	187,331	98,000	187,331	2,623	91,954	85,863	166,428	72,965
59	89	-	65,240	98,000	189,954	98,000	189,954	2,659	94,613	86,632	170,270	76,741
60	90	-	65,240	98,000	192,613	98,000	192,613	2,697	97,310	87,371	174,127	80,705
61	91	-	65,240	98,000	195,310	98,000	195,310	2,734	100,044	88,089	178,016	84,862
62	92	-	65,240	98,000	198,044	98,000	198,044	2,773	102,817	88,781	181,926	89,199
63	93	-	65,240	98,000	200,817	98,000	200,817	2,811	105,628	89,461	185,886	93,761
64	94	-	65,240	98,000	203,628	98,000	203,628	2,851	108,479	90,104	189,844	98,515
65	95	-	65,240	98,000	206,479	98,000	206,479	2,891	111,369	90,712	193,797	103,487
66	96	-	65,240	98,000	209,369	98,000	209,369	2,931	114,301	91,282	197,747	108,705
67	97	-	65,240	98,000	212,301	98,000	212,301	2,972	117,273	91,818	201,692	114,154
68	98	-	65,240	98,000	215,273	98,000	215,273	3,014	120,287	92,317	205,629	119,864
69	99	-	65,240	98,000	218,287	98,000	218,287	3,056	123,343	92,781	209,554	125,842
70	100	-	65,240	98,000	221,343	98,000	221,343	3,099	126,441	93,205	213,461	132,097
71	101	-	65,240	98,000	224,441	98,000	224,441	3,142	129,584	93,580	217,319	138,637
72	102	-	65,240	98,000	227,584	98,000	227,584	3,186	132,770	93,940	221,209	145,494
73	103	-	65,240	98,000	230,770	98,000	230,770	3,231	136,001	94,312	225,193	152,654
74	104	-	65,240	98,000	234,001	98,000	234,001	3,276	139,277	94,795	229,517	160,127
75	105	-	65,240	98,000	237,277	98,000	237,277	3,322	142,598	95,866	235,360	167,968
76	106	-	65,240	98,000	240,598	98,000	240,598	3,368	145,967	-	-	176,166

附件 4

(红利水平为低档)												
保单年度	期末年龄	年交保费	累计保费	身故保险金(不含主险红利)	身故保险金(含主险红利)	重大疾病保险金(不含主险红利)	重大疾病保险金(含主险红利)	当年红利保险金额	累计红利保险金额	基本保额现金价值	有效保额现金价值	终了红利
1	31	3,262	3,262	71,400	71,400	71,400	71,400	14	14	322	325	164
2	32	3,262	6,524	72,800	72,814	72,800	72,814	29	43	1,427	1,437	335
3	33	3,262	9,786	74,200	74,243	74,200	74,243	45	88	2,601	2,621	512
4	34	3,262	13,048	75,600	75,688	75,600	75,688	61	149	4,022	4,057	704
5	35	3,262	16,310	77,000	77,149	77,000	77,149	77	226	5,528	5,584	895
6	36	3,262	19,572	78,400	78,626	78,400	78,626	94	320	7,123	7,206	1,101
7	37	3,262	22,834	79,800	80,120	79,800	80,120	112	432	8,810	8,926	1,322
8	38	3,262	26,096	81,200	81,632	81,200	81,632	131	563	10,591	10,748	1,543
9	39	3,262	29,358	82,600	83,163	82,600	83,163	150	712	12,468	12,674	1,780
10	40	3,262	32,620	84,000	84,712	84,000	84,712	169	882	14,442	14,706	2,025
11	41	3,262	35,882	85,400	86,282	85,400	86,282	190	1,072	16,514	16,846	2,286
12	42	3,262	39,144	86,800	87,872	86,800	87,872	211	1,283	18,690	19,101	2,548
13	43	3,262	42,406	88,200	89,483	88,200	89,483	233	1,515	20,969	21,471	2,828
14	44	3,262	45,668	89,600	91,115	89,600	91,115	255	1,770	23,363	23,968	3,125
15	45	3,262	48,930	91,000	92,770	91,000	92,770	278	2,049	25,873	26,597	3,433
16	46	3,262	52,192	92,400	94,449	92,400	94,449	302	2,351	28,505	29,362	3,750
17	47	3,262	55,454	93,800	96,151	93,800	96,151	327	2,678	31,261	32,267	4,077
18	48	3,262	58,716	95,200	97,878	95,200	97,878	352	3,030	34,143	35,318	4,424
19	49	3,262	61,978	96,600	99,630	96,600	99,630	379	3,409	37,163	38,525	4,782
20	50	3,262	65,240	98,000	101,409	98,000	101,409	406	3,814	40,324	41,894	5,162
21	51	-	65,240	98,000	101,814	98,000	101,814	407	4,222	41,518	43,307	5,549
22	52	-	65,240	98,000	102,222	98,000	102,222	409	4,631	42,729	44,748	5,939
23	53	-	65,240	98,000	102,631	98,000	102,631	411	5,041	43,957	46,218	6,353
24	54	-	65,240	98,000	103,041	98,000	103,041	412	5,453	45,209	47,725	6,780
25	55	-	65,240	98,000	103,453	98,000	103,453	414	5,867	46,486	49,269	7,221
26	56	-	65,240	98,000	103,867	98,000	103,867	415	6,283	47,784	50,847	7,676
27	57	-	65,240	98,000	104,283	98,000	104,283	417	6,700	49,102	52,458	8,144
28	58	-	65,240	98,000	104,700	98,000	104,700	419	7,118	50,432	54,095	8,627
29	59	-	65,240	98,000	105,118	98,000	105,118	420	7,539	51,764	55,746	9,124
30	60	-	65,240	98,000	105,539	98,000	105,539	422	7,961	53,096	57,409	9,636
31	61	-	65,240	98,000	105,961	98,000	105,961	424	8,385	54,422	59,078	10,162
32	62	-	65,240	98,000	106,385	98,000	106,385	426	8,810	55,740	60,751	10,713
33	63	-	65,240	98,000	106,810	98,000	106,810	427	9,238	57,048	62,425	11,279
34	64	-	65,240	98,000	107,238	98,000	107,238	429	9,667	58,366	64,123	11,860
35	65	-	65,240	98,000	107,667	98,000	107,667	431	10,097	59,692	65,842	12,457
36	66	-	65,240	98,000	108,097	98,000	108,097	432	10,530	61,027	67,585	13,080
37	67	-	65,240	98,000	108,530	98,000	108,530	434	10,964	62,369	69,347	13,718
38	68	-	65,240	98,000	108,964	98,000	108,964	436	11,400	63,718	71,130	14,383
39	69	-	65,240	98,000	109,400	98,000	109,400	438	11,837	65,063	72,922	15,064
40	70	-	65,240	98,000	109,837	98,000	109,837	439	12,277	66,401	74,719	15,762
41	71	-	65,240	98,000	110,277	98,000	110,277	441	12,718	67,730	76,519	16,486
42	72	-	65,240	98,000	110,718	98,000	110,718	443	13,161	69,049	78,322	17,239
43	73	-	65,240	98,000	111,161	98,000	111,161	445	13,605	70,359	80,127	18,008
44	74	-	65,240	98,000	111,605	98,000	111,605	446	14,052	71,641	81,913	18,805
45	75	-	65,240	98,000	112,052	98,000	112,052	448	14,500	72,894	83,679	19,620
46	76	-	65,240	98,000	112,500	98,000	112,500	450	14,950	74,114	85,420	20,464
47	77	-	65,240	98,000	112,950	98,000	112,950	452	15,402	75,297	87,131	21,336
48	78	-	65,240	98,000	113,402	98,000	113,402	454	15,855	76,439	88,806	22,238
49	79	-	65,240	98,000	113,855	98,000	113,855	455	16,311	77,552	90,459	23,158
50	80	-	65,240	98,000	114,311	98,000	114,311	457	16,768	78,630	92,084	24,120
51	81	-	65,240	98,000	114,768	98,000	114,768	459	17,227	79,671	93,676	25,100
52	82	-	65,240	98,000	115,227	98,000	115,227	461	17,688	80,672	95,232	26,110
53	83	-	65,240	98,000	115,688	98,000	115,688	463	18,151	81,626	96,744	27,164
54	84	-	65,240	98,000	116,151	98,000	116,151	465	18,615	82,541	98,219	28,236
55	85	-	65,240	98,000	116,615	98,000	116,615	466	19,082	83,411	99,652	29,352
56	86	-	65,240	98,000	117,082	98,000	117,082	468	19,550	84,252	101,060	30,500
57	87	-	65,240	98,000	117,550	98,000	117,550	470	20,020	85,072	102,452	31,680
58	88	-	65,240	98,000	118,020	98,000	118,020	472	20,492	85,863	103,817	32,904
59	89	-	65,240	98,000	118,492	98,000	118,492	474	20,966	86,632	105,166	34,161
60	90	-	65,240	98,000	118,966	98,000	118,966	476	21,442	87,371	106,488	35,452
61	91	-	65,240	98,000	119,442	98,000	119,442	478	21,920	88,089	107,793	36,788
62	92	-	65,240	98,000	119,920	98,000	119,920	480	22,400	88,781	109,074	38,171
63	93	-	65,240	98,000	120,400	98,000	120,400	482	22,881	89,461	110,349	39,587
64	94	-	65,240	98,000	120,881	98,000	120,881	484	23,365	90,104	111,587	41,051
65	95	-	65,240	98,000	121,365	98,000	121,365	485	23,850	90,712	112,788	42,563
66	96	-	65,240	98,000	121,850	98,000	121,850	487	24,338	91,282	113,951	44,110
67	97	-	65,240	98,000	122,338	98,000	122,338	489	24,827	91,818	115,078	45,718
68	98	-	65,240	98,000	122,827	98,000	122,827	491	25,318	92,317	116,168	47,362
69	99	-	65,240	98,000	123,318	98,000	123,318	493	25,812	92,781	117,218	49,068
70	100	-	65,240	98,000	123,812	98,000	123,812	495	26,307	93,205	118,225	50,825
71	101	-	65,240	98,000	124,307	98,000	124,307	497	26,804	93,580	119,175	52,632
72	102	-	65,240	98,000	124,804	98,000	124,804	499	27,303	93,940	120,112	54,489
73	103	-	65,240	98,000	125,303	98,000	125,303	501	27,804	94,312	121,070	56,412
74	104	-	65,240	98,000	125,804	98,000	125,804	503	28,308	94,795	122,177	58,398
75	105	-	65,240	98,000	126,308	98,000	126,308	505	28,813	95,866	124,052	60,426
76	106	-	65,240	98,000	126,813	98,000	126,813	507	29,320	-	-	62,531

附件 4

案例五

合众富贵幸福保险计划保险利益演示表												
年龄： 0岁		性别： 男		保险期间： 终身		交费期限： 10年		基本保险金额： 100000元				
(红利水平为高档)												
保单年度	期末年龄	年交保费	累计保费	身故保险金 (不含主险红利)	身故保险金 (含主险红利)	重大疾病保险金 (不含主险红利)	重大疾病保险金 (含主险红利)	当年红利 保险金额	累计红利保 险金额	基本保额 现金价值	有效保额 现金价值	终了红利
1	1	3,630	3,630	102,000	102,000	102,000	102,000	224	224	204	220	153
2	2	3,630	7,260	104,000	104,224	104,000	104,224	459	683	995	1,045	313
3	3	3,630	10,890	106,000	106,683	106,000	106,683	704	1,387	1,884	1,989	491
4	4	3,630	14,520	108,000	109,387	108,000	109,387	963	2,350	2,941	3,124	678
5	5	3,630	18,150	110,000	112,350	110,000	112,350	1,236	3,586	4,103	4,392	876
6	6	3,630	21,780	112,000	115,586	112,000	115,586	1,526	5,111	5,375	5,802	1,110
7	7	3,630	25,410	114,000	119,111	114,000	119,111	1,834	6,946	6,759	7,360	1,346
8	8	3,630	29,040	116,000	122,946	116,000	122,946	2,164	9,109	8,263	9,082	1,611
9	9	3,630	32,670	118,000	127,109	118,000	127,109	2,517	11,626	9,884	10,969	1,894
10	10	3,630	36,300	120,000	131,626	120,000	131,626	2,896	14,522	11,632	13,040	2,198
11	11	-	36,300	120,000	134,522	120,000	134,522	2,959	17,481	12,087	13,848	2,529
12	12	-	36,300	120,000	137,481	120,000	137,481	3,025	20,506	12,563	14,710	2,873
13	13	-	36,300	120,000	140,506	120,000	140,506	3,091	23,597	13,061	15,629	3,260
14	14	-	36,300	120,000	143,597	120,000	143,597	3,159	26,756	13,579	16,607	3,662
15	15	-	36,300	120,000	146,756	120,000	146,756	3,229	29,985	14,121	17,649	4,095
16	16	-	36,300	120,000	149,985	120,000	149,985	3,300	33,285	14,682	18,754	4,560
17	17	-	36,300	120,000	153,285	120,000	153,285	3,372	36,657	15,261	19,923	5,058
18	18	-	36,300	120,000	156,657	120,000	156,657	3,446	40,103	15,861	21,161	5,593
19	19	-	36,300	120,000	160,103	120,000	160,103	3,522	43,626	16,482	22,474	6,164
20	20	-	36,300	120,000	163,626	120,000	163,626	3,600	47,225	17,123	23,862	6,774
21	21	-	36,300	120,000	167,225	120,000	167,225	3,679	50,904	17,787	25,333	7,425
22	22	-	36,300	120,000	170,904	120,000	170,904	3,760	54,664	18,475	26,891	8,118
23	23	-	36,300	120,000	174,664	120,000	174,664	3,843	58,507	19,190	28,546	8,873
24	24	-	36,300	120,000	178,507	120,000	178,507	3,927	62,434	19,933	30,304	9,667
25	25	-	36,300	120,000	182,434	120,000	182,434	4,014	66,448	20,703	32,167	10,508
26	26	-	36,300	120,000	186,448	120,000	186,448	4,102	70,549	21,503	34,145	11,411
27	27	-	36,300	120,000	190,549	120,000	190,549	4,192	74,741	22,335	36,246	12,386
28	28	-	36,300	120,000	194,741	120,000	194,741	4,284	79,026	23,198	38,475	13,398
29	29	-	36,300	120,000	199,026	120,000	199,026	4,379	83,404	24,092	40,837	14,509
30	30	-	36,300	120,000	203,404	120,000	203,404	4,475	87,879	25,017	43,338	15,662
31	31	-	36,300	120,000	207,879	120,000	207,879	4,573	92,453	25,970	45,979	16,921
32	32	-	36,300	120,000	212,453	120,000	212,453	4,674	97,127	26,953	48,770	18,250
33	33	-	36,300	120,000	217,127	120,000	217,127	4,777	101,903	27,966	51,716	19,650
34	34	-	36,300	120,000	221,903	120,000	221,903	4,882	106,785	29,010	54,825	21,170
35	35	-	36,300	120,000	226,785	120,000	226,785	4,989	111,774	30,085	58,108	22,769
36	36	-	36,300	120,000	231,774	120,000	231,774	5,099	116,874	31,193	61,573	24,475
37	37	-	36,300	120,000	236,874	120,000	236,874	5,211	122,085	32,332	65,225	26,293
38	38	-	36,300	120,000	242,085	120,000	242,085	5,326	127,411	33,503	69,075	28,203
39	39	-	36,300	120,000	247,411	120,000	247,411	5,443	132,854	34,700	73,116	30,258
40	40	-	36,300	120,000	252,854	120,000	252,854	5,563	138,416	35,923	77,359	32,466
41	41	-	36,300	120,000	258,416	120,000	258,416	5,685	144,102	37,168	81,801	34,783
42	42	-	36,300	120,000	264,102	120,000	264,102	5,810	149,912	38,435	86,450	37,265
43	43	-	36,300	120,000	269,912	120,000	269,912	5,938	155,850	39,721	91,309	39,893
44	44	-	36,300	120,000	275,850	120,000	275,850	6,069	161,919	41,033	96,401	42,674
45	45	-	36,300	120,000	281,919	120,000	281,919	6,202	168,121	42,371	101,731	45,671
46	46	-	36,300	120,000	288,121	120,000	288,121	6,339	174,459	43,731	107,309	48,836
47	47	-	36,300	120,000	294,459	120,000	294,459	6,478	180,938	45,113	113,135	52,178
48	48	-	36,300	120,000	300,938	120,000	300,938	6,621	187,558	46,512	119,210	55,764
49	49	-	36,300	120,000	307,558	120,000	307,558	6,766	194,324	47,934	125,559	59,543
50	50	-	36,300	120,000	314,324	120,000	314,324	6,915	201,240	49,377	132,183	63,588
51	51	-	36,300	120,000	321,240	120,000	321,240	7,067	208,307	50,840	139,091	67,878
52	52	-	36,300	120,000	328,307	120,000	328,307	7,223	215,530	52,323	146,298	72,424
53	53	-	36,300	120,000	335,530	120,000	335,530	7,382	222,911	53,824	153,809	77,272
54	54	-	36,300	120,000	342,911	120,000	342,911	7,544	230,455	55,359	161,673	82,402
55	55	-	36,300	120,000	350,455	120,000	350,455	7,710	238,165	56,921	169,892	87,859
56	56	-	36,300	120,000	358,165	120,000	358,165	7,880	246,045	58,511	178,483	93,660
57	57	-	36,300	120,000	366,045	120,000	366,045	8,053	254,098	60,125	187,436	99,820
58	58	-	36,300	120,000	374,098	120,000	374,098	8,230	262,328	61,753	196,750	106,356
59	59	-	36,300	120,000	382,328	120,000	382,328	8,411	270,739	63,385	206,392	113,284
60	60	-	36,300	120,000	390,739	120,000	390,739	8,596	279,336	65,015	216,356	120,660
61	61	-	36,300	120,000	399,336	120,000	399,336	8,785	288,121	66,638	226,637	128,506
62	62	-	36,300	120,000	408,121	120,000	408,121	8,979	297,100	68,253	237,234	136,802
63	63	-	36,300	120,000	417,100	120,000	417,100	9,176	306,276	69,855	248,144	145,609
64	64	-	36,300	120,000	426,276	120,000	426,276	9,378	315,654	71,469	259,463	154,994
65	65	-	36,300	120,000	435,654	120,000	435,654	9,584	325,238	73,092	271,198	164,939
66	66	-	36,300	120,000	445,238	120,000	445,238	9,795	335,034	74,728	283,363	175,468
67	67	-	36,300	120,000	455,034	120,000	455,034	10,011	345,044	76,371	295,968	186,655
68	68	-	36,300	120,000	465,044	120,000	465,044	10,231	355,275	78,022	309,015	198,574
69	69	-	36,300	120,000	475,275	120,000	475,275	10,456	365,731	79,668	322,481	211,165
70	70	-	36,300	120,000	485,731	120,000	485,731	10,686	376,417	81,306	336,348	224,554
71	71	-	36,300	120,000	496,417	120,000	496,417	10,921	387,339	82,935	350,632	238,727
72	72	-	36,300	120,000	507,339	120,000	507,339	11,161	398,500	84,551	365,330	253,821
73	73	-	36,300	120,000	518,500	120,000	518,500	11,407	409,907	86,154	380,447	269,827
74	74	-	36,300	120,000	529,907	120,000	529,907	11,658	421,565	87,724	395,901	286,786
75	75	-	36,300	120,000	541,565	120,000	541,565	11,914	433,479	89,258	411,684	304,793
76	76	-	36,300	120,000	553,479	120,000	553,479	12,177	445,656	90,751	427,783	323,841
77	77	-	36,300	120,000	565,656	120,000	565,656	12,444	458,100	92,201	444,178	344,145
78	78	-	36,300	120,000	578,100	120,000	578,100	12,718	470,819	93,600	460,839	365,648
79	79	-	36,300	120,000	590,819	120,000	590,819	12,998	483,817	94,961	477,829	388,404
80	80	-	36,300	120,000	603,817	120,000	603,817	13,284	497,101	96,282	495,131	412,648
81	81	-	36,300	120,000	617,101	120,000	617,101	13,576	510,677	97,557	512,722	438,265
82	82	-	36,300	120,000	630,677	120,000	630,677	13,875	524,552	98,782	530,582	465,503
83	83	-	36,300	120,000	644,552	120,000	644,552	14,180	538,732	99,950	548,670	494,371
84	84	-	36,300	120,000	658,732	120,000	658,732	14,492	553,224	101,070	567,028	525,009
85	85	-	36,300	120,000	673,224	120,000	673,224	14,811	568,035	102,136	585,607	557,497
86	86	-	36,300	120,000	688,035	120,000	688,035	15,13				

附件 4

(红利水平为中档)										
保单年度	期末年龄	年交保费	累计保费	身故保险金(不含主险红利)	身故保险金(含主险红利)	重大疾病保险金(不含主险红利)	重大疾病保险金(含主险红利)	当年红利保险金额	累计红利保险金额	基本保额现金价值
1	1	3,630	3,630	102,000	102,000	102,000	102,000	133	133	204
2	2	3,630	7,260	104,000	104,133	104,000	104,133	271	403	995
3	3	3,630	10,890	106,000	106,403	106,000	106,403	415	818	1,884
4	4	3,630	14,520	108,000	108,818	108,000	108,818	566	1,384	2,941
5	5	3,630	18,150	110,000	111,384	110,000	111,384	724	2,108	4,103
6	6	3,630	21,780	112,000	114,108	112,000	114,108	890	2,998	5,375
7	7	3,630	25,410	114,000	116,998	114,000	116,998	1,065	4,063	6,759
8	8	3,630	29,040	116,000	120,063	116,000	120,063	1,249	5,312	8,263
9	9	3,630	32,670	118,000	123,312	118,000	123,312	1,443	6,754	9,884
10	10	3,630	36,300	120,000	126,754	120,000	126,754	1,648	8,402	11,632
11	11	-	36,300	120,000	128,402	120,000	128,402	1,669	10,071	12,087
12	12	-	36,300	120,000	130,071	120,000	130,071	1,691	11,762	12,563
13	13	-	36,300	120,000	131,762	120,000	131,762	1,713	13,475	13,061
14	14	-	36,300	120,000	133,475	120,000	133,475	1,735	15,210	13,579
15	15	-	36,300	120,000	135,210	120,000	135,210	1,758	16,968	14,121
16	16	-	36,300	120,000	136,968	120,000	136,968	1,781	18,749	14,682
17	17	-	36,300	120,000	138,749	120,000	138,749	1,804	20,552	15,261
18	18	-	36,300	120,000	140,552	120,000	140,552	1,827	22,380	15,861
19	19	-	36,300	120,000	142,380	120,000	142,380	1,851	24,231	16,482
20	20	-	36,300	120,000	144,231	120,000	144,231	1,875	26,106	17,123
21	21	-	36,300	120,000	146,106	120,000	146,106	1,899	28,005	17,787
22	22	-	36,300	120,000	148,005	120,000	148,005	1,924	29,929	18,475
23	23	-	36,300	120,000	149,929	120,000	149,929	1,949	31,878	19,190
24	24	-	36,300	120,000	151,878	120,000	151,878	1,974	33,852	19,933
25	25	-	36,300	120,000	153,852	120,000	153,852	2,000	35,853	20,703
26	26	-	36,300	120,000	155,853	120,000	155,853	2,026	37,879	21,503
27	27	-	36,300	120,000	157,879	120,000	157,879	2,052	39,931	22,335
28	28	-	36,300	120,000	159,931	120,000	159,931	2,079	42,010	23,198
29	29	-	36,300	120,000	162,010	120,000	162,010	2,106	44,116	24,092
30	30	-	36,300	120,000	164,116	120,000	164,116	2,134	46,250	25,017
31	31	-	36,300	120,000	166,250	120,000	166,250	2,161	48,411	25,970
32	32	-	36,300	120,000	168,411	120,000	168,411	2,189	50,600	26,953
33	33	-	36,300	120,000	170,600	120,000	170,600	2,218	52,818	27,966
34	34	-	36,300	120,000	172,818	120,000	172,818	2,247	55,065	29,010
35	35	-	36,300	120,000	175,065	120,000	175,065	2,276	57,341	30,085
36	36	-	36,300	120,000	177,341	120,000	177,341	2,305	59,646	31,193
37	37	-	36,300	120,000	179,646	120,000	179,646	2,335	61,981	32,332
38	38	-	36,300	120,000	181,981	120,000	181,981	2,366	64,347	33,503
39	39	-	36,300	120,000	184,347	120,000	184,347	2,397	66,744	34,700
40	40	-	36,300	120,000	186,744	120,000	186,744	2,428	69,171	35,923
41	41	-	36,300	120,000	189,171	120,000	189,171	2,459	71,631	37,168
42	42	-	36,300	120,000	191,631	120,000	191,631	2,491	74,122	38,435
43	43	-	36,300	120,000	194,122	120,000	194,122	2,524	76,645	39,721
44	44	-	36,300	120,000	196,645	120,000	196,645	2,556	79,202	41,033
45	45	-	36,300	120,000	199,202	120,000	199,202	2,590	81,791	42,371
46	46	-	36,300	120,000	201,791	120,000	201,791	2,623	84,415	43,731
47	47	-	36,300	120,000	204,415	120,000	204,415	2,657	87,072	45,113
48	48	-	36,300	120,000	207,072	120,000	207,072	2,692	89,764	46,512
49	49	-	36,300	120,000	209,764	120,000	209,764	2,727	92,491	47,934
50	50	-	36,300	120,000	212,491	120,000	212,491	2,762	95,253	49,377
51	51	-	36,300	120,000	215,253	120,000	215,253	2,798	98,052	50,840
52	52	-	36,300	120,000	218,052	120,000	218,052	2,835	100,886	52,323
53	53	-	36,300	120,000	220,886	120,000	220,886	2,872	103,758	53,824
54	54	-	36,300	120,000	223,758	120,000	223,758	2,909	106,667	55,359
55	55	-	36,300	120,000	226,667	120,000	226,667	2,947	109,613	56,921
56	56	-	36,300	120,000	229,613	120,000	229,613	2,985	112,598	58,511
57	57	-	36,300	120,000	232,598	120,000	232,598	3,024	115,622	60,125
58	58	-	36,300	120,000	235,622	120,000	235,622	3,063	118,685	61,753
59	59	-	36,300	120,000	238,685	120,000	238,685	3,103	121,788	63,385
60	60	-	36,300	120,000	241,789	120,000	241,788	3,143	124,931	65,015
61	61	-	36,300	120,000	244,931	120,000	244,931	3,184	128,115	66,638
62	62	-	36,300	120,000	248,115	120,000	248,115	3,226	131,341	68,253
63	63	-	36,300	120,000	251,341	120,000	251,341	3,267	134,608	69,855
64	64	-	36,300	120,000	254,608	120,000	254,608	3,310	137,918	71,469
65	65	-	36,300	120,000	257,918	120,000	257,918	3,353	141,271	73,092
66	66	-	36,300	120,000	261,271	120,000	261,271	3,397	144,668	74,728
67	67	-	36,300	120,000	264,668	120,000	264,668	3,441	148,108	76,371
68	68	-	36,300	120,000	268,108	120,000	268,108	3,485	151,594	78,022
69	69	-	36,300	120,000	271,594	120,000	271,594	3,531	155,125	79,668
70	70	-	36,300	120,000	275,125	120,000	275,125	3,577	158,701	81,306
71	71	-	36,300	120,000	278,701	120,000	278,701	3,623	162,324	82,935
72	72	-	36,300	120,000	282,324	120,000	282,324	3,670	165,995	84,551
73	73	-	36,300	120,000	285,995	120,000	285,995	3,718	169,712	86,154
74	74	-	36,300	120,000	289,712	120,000	289,712	3,766	173,479	87,724
75	75	-	36,300	120,000	293,479	120,000	293,479	3,815	177,294	89,258
76	76	-	36,300	120,000	297,294	120,000	297,294	3,865	181,159	90,751
77	77	-	36,300	120,000	301,159	120,000	301,159	3,915	185,074	92,201
78	78	-	36,300	120,000	305,074	120,000	305,074	3,966	189,040	93,600
79	79	-	36,300	120,000	309,040	120,000	309,040	4,018	193,057	94,961
80	80	-	36,300	120,000	313,057	120,000	313,057	4,070	197,127	96,282
81	81	-	36,300	120,000	317,127	120,000	317,127	4,123	201,250	97,557
82	82	-	36,300	120,000	321,250	120,000	321,250	4,176	205,426	98,782
83	83	-	36,300	120,000	325,426	120,000	325,426	4,231	209,657	99,950
84	84	-	36,300	120,000	329,657	120,000	329,657	4,286	213,942	101,070
85	85	-	36,300	120,000	333,942	120,000	333,942	4,341	218,283	102,136
86	86	-	36,300	120,000	338,283	120,000	338,283	4,398	222,681	103,166
87	87	-	36,300	120,000	342,681	120,000	342,681	4,455	227,136	104,171
88	88	-	36,300	120,000	347,136	120,000	347,136	4,513	231,649	105,138
89	89	-	36,300	120,000	351,649	120,000	351,649	4,571	236,220	106,080
90	90	-	36,300	120,000	356,220	120,000	356,220	4,631	240,851	106,985
91	91	-	36,300	120,000	360,851	120,000	360,851	4,691	245,542	107,865
92	92	-	36,300	120,000	365,542	120,000	365,542	4,752	250,294	108,711
93	93	-	36,300	120,000	370,294	120,000	370,294	4,814	255,108	109,544
94	94	-	36,300	120,000	375,108	120,000	375,108	4,876	259,984	110,332
95	95	-	36,300	120,000	379,984	120,000	379,984	4,940	264,924	111,075
96	96	-	36,300	120,000	384,924	120,000	384,924	5,004	269,928	111,774
97	97	-	36,300	120,000	389,928	120,000	389,928	5,069	274,997	112,429
98	98	-	36,300	120,000	394,997	120,000	394,997	5,135	280,132	113,042
99	99	-	36,300	120,000	400,132	120,000	400,132	5,202	285,334	113,609
100	100	-	36,300	120,000	405,334	120,000	405,334	5,269	290,603	114,128
101	101	-	36,300	120,000	410,603	120,000	410,603	5,338	295,941	114,588
102	102	-	36,300	120,000	415,941	120,000	415,941	5,407	301,348	115,028
103	103	-	36,300	120,000	421,348	120,000	421,348	5,478	306,826	115,483
104	104	-	36,300	120,000	426,826	120,000	426,826	5,549	312,374	116,075
105	105	-	36,300	120,000	432,374	120,000	432,374	5,621	317,995	117,388
106	106	-	36,300	120,000	437,995	12				

附件 4

(红利水平为低档)												
保单年度	期末年龄	年交保费	累计保费	身故保险金(不含主险红利)	身故保险金(含主险红利)	重大疾病保险金(不含主险红利)	重大疾病保险金(含主险红利)	当年红利保险金额	累计红利保险金额	基本保额现金价值	有效保额现金价值	终止红利
1	1	3,630	3,630	102,000	102,000	102,000	102,000	41	41	204	207	41
2	2	3,630	7,260	104,000	104,041	104,000	104,000	83	124	995	1,004	94
3	3	3,630	10,890	106,000	106,124	106,000	106,124	127	251	1,884	1,903	138
4	4	3,630	14,520	108,000	108,251	108,000	108,251	173	425	2,941	2,974	195
5	5	3,630	18,150	110,000	110,425	110,000	110,425	221	645	4,103	4,155	243
6	6	3,630	21,780	112,000	112,645	112,000	112,645	270	916	5,375	5,451	304
7	7	3,630	25,410	114,000	114,916	114,000	114,916	322	1,238	6,759	6,866	356
8	8	3,630	29,040	116,000	117,238	116,000	117,238	375	1,613	8,263	8,408	422
9	9	3,630	32,670	118,000	119,613	118,000	119,613	431	2,043	9,884	10,075	490
10	10	3,630	36,300	120,000	122,043	120,000	122,043	488	2,531	11,632	11,877	549
11	11	-	36,300	120,000	122,531	120,000	122,531	490	3,022	12,087	12,391	625
12	12	-	36,300	120,000	123,022	120,000	123,022	492	3,514	12,563	12,931	701
13	13	-	36,300	120,000	123,514	120,000	123,514	494	4,008	13,061	13,497	766
14	14	-	36,300	120,000	124,008	120,000	124,008	496	4,504	13,579	14,089	843
15	15	-	36,300	120,000	124,504	120,000	124,504	498	5,002	14,121	14,710	921
16	16	-	36,300	120,000	125,002	120,000	125,002	500	5,502	14,682	15,355	1,013
17	17	-	36,300	120,000	125,502	120,000	125,502	502	6,004	15,261	16,025	1,092
18	18	-	36,300	120,000	126,004	120,000	126,004	504	6,508	15,861	16,721	1,184
19	19	-	36,300	120,000	126,508	120,000	126,508	506	7,014	16,482	17,445	1,278
20	20	-	36,300	120,000	127,014	120,000	127,014	508	7,522	17,123	18,196	1,359
21	21	-	36,300	120,000	127,522	120,000	127,522	510	8,032	17,787	18,978	1,467
22	22	-	36,300	120,000	128,032	120,000	128,032	512	8,544	18,475	19,790	1,562
23	23	-	36,300	120,000	128,544	120,000	128,544	514	9,058	19,190	20,639	1,658
24	24	-	36,300	120,000	129,058	120,000	129,058	516	9,575	19,933	21,523	1,768
25	25	-	36,300	120,000	129,575	120,000	129,575	518	10,093	20,703	22,444	1,879
26	26	-	36,300	120,000	130,093	120,000	130,093	520	10,613	21,503	23,405	1,990
27	27	-	36,300	120,000	130,613	120,000	130,613	522	11,136	22,335	24,408	2,103
28	28	-	36,300	120,000	131,136	120,000	131,136	525	11,660	23,198	25,452	2,229
29	29	-	36,300	120,000	131,660	120,000	131,660	527	12,187	24,092	26,539	2,357
30	30	-	36,300	120,000	132,187	120,000	132,187	529	12,716	25,017	27,668	2,485
31	31	-	36,300	120,000	132,716	120,000	132,716	531	13,246	25,970	28,837	2,614
32	32	-	36,300	120,000	133,246	120,000	133,246	533	13,779	26,953	30,048	2,745
33	33	-	36,300	120,000	133,779	120,000	133,779	535	14,315	27,966	31,302	2,890
34	34	-	36,300	120,000	134,315	120,000	134,315	537	14,852	29,010	32,600	3,036
35	35	-	36,300	120,000	134,852	120,000	134,852	539	15,391	30,085	33,944	3,183
36	36	-	36,300	120,000	135,391	120,000	135,391	542	15,933	31,193	35,335	3,344
37	37	-	36,300	120,000	135,933	120,000	135,933	544	16,477	32,332	36,771	3,493
38	38	-	36,300	120,000	136,477	120,000	136,477	546	17,022	33,503	38,255	3,658
39	39	-	36,300	120,000	137,022	120,000	137,022	548	17,571	34,700	39,781	3,837
40	40	-	36,300	120,000	137,571	120,000	137,571	550	18,121	35,923	41,348	4,003
41	41	-	36,300	120,000	138,121	120,000	138,121	552	18,673	37,168	42,952	4,185
42	42	-	36,300	120,000	138,673	120,000	138,673	555	19,228	38,435	44,594	4,368
43	43	-	36,300	120,000	139,228	120,000	139,228	557	19,785	39,721	46,270	4,567
44	44	-	36,300	120,000	139,785	120,000	139,785	559	20,344	41,033	47,990	4,767
45	45	-	36,300	120,000	140,344	120,000	140,344	561	20,905	42,371	49,752	4,968
46	46	-	36,300	120,000	140,905	120,000	140,905	564	21,469	43,731	51,555	5,171
47	47	-	36,300	120,000	141,469	120,000	141,469	566	22,035	45,113	53,397	5,390
48	48	-	36,300	120,000	142,035	120,000	142,035	568	22,603	46,512	55,273	5,610
49	49	-	36,300	120,000	142,603	120,000	142,603	570	23,173	47,934	57,191	5,847
50	50	-	36,300	120,000	143,173	120,000	143,173	572	23,746	49,377	59,148	6,085
51	51	-	36,300	120,000	143,746	120,000	143,746	575	24,321	50,840	61,144	6,325
52	52	-	36,300	120,000	144,321	120,000	144,321	577	24,898	52,323	63,179	6,581
53	53	-	36,300	120,000	144,898	120,000	144,898	580	25,478	53,824	65,252	6,839
54	54	-	36,300	120,000	145,478	120,000	145,478	582	26,060	55,359	67,381	7,114
55	55	-	36,300	120,000	146,060	120,000	146,060	584	26,644	56,921	69,559	7,391
56	56	-	36,300	120,000	146,644	120,000	146,644	587	27,231	58,511	71,789	7,669
57	57	-	36,300	120,000	147,231	120,000	147,231	589	27,820	60,125	74,063	7,965
58	58	-	36,300	120,000	147,820	120,000	147,820	591	28,411	61,753	76,374	8,263
59	59	-	36,300	120,000	148,411	120,000	148,411	594	29,005	63,385	78,706	8,578
60	60	-	36,300	120,000	149,005	120,000	149,005	596	29,601	65,015	81,052	8,896
61	61	-	36,300	120,000	149,601	120,000	149,601	598	30,199	66,638	83,408	9,230
62	62	-	36,300	120,000	150,199	120,000	150,199	601	30,800	68,253	85,771	9,583
63	63	-	36,300	120,000	150,800	120,000	150,800	603	31,403	69,855	88,135	9,923
64	64	-	36,300	120,000	151,403	120,000	151,403	606	32,009	71,469	90,532	10,295
65	65	-	36,300	120,000	152,009	120,000	152,009	608	32,617	73,092	92,959	10,671
66	66	-	36,300	120,000	152,617	120,000	152,617	610	33,227	74,728	95,420	11,049
67	67	-	36,300	120,000	153,227	120,000	153,227	613	33,840	76,371	97,908	11,446
68	68	-	36,300	120,000	153,840	120,000	153,840	615	34,455	78,022	100,424	11,861
69	69	-	36,300	120,000	154,455	120,000	154,455	618	35,073	79,668	102,953	12,279
70	70	-	36,300	120,000	155,073	120,000	155,073	620	35,693	81,306	105,490	12,716
71	71	-	36,300	120,000	155,693	120,000	155,693	623	36,316	82,935	108,034	13,172
72	72	-	36,300	120,000	156,316	120,000	156,316	625	36,942	84,551	110,580	13,631
73	73	-	36,300	120,000	156,942	120,000	156,942	628	37,569	86,154	113,127	14,109
74	74	-	36,300	120,000	157,569	120,000	157,569	630	38,200	87,724	115,649	14,607
75	75	-	36,300	120,000	158,200	120,000	158,200	633	38,832	89,258	118,142	15,108
76	76	-	36,300	120,000	158,832	120,000	158,832	635	39,468	90,751	120,599	15,629
77	77	-	36,300	120,000	159,468	120,000	159,468	638	40,106	92,201	123,016	16,170
78	78	-	36,300	120,000	160,106	120,000	160,106	640	40,746	93,600	125,382	16,731
79	79	-	36,300	120,000	160,746	120,000	160,746	643	41,389	94,961	127,714	17,296
80	80	-	36,300	120,000	161,389	120,000	161,389	646	42,035	96,282	130,008	17,882
81	81	-	36,300	120,000	162,035	120,000	162,035	648	42,683	97,557	132,257	18,488
82	82	-	36,300	120,000	162,683	120,000	162,683	651	43,333	98,782	134,453	19,115
83	83	-	36,300	120,000	163,333	120,000	163,333	653	43,987	99,950	136,587	19,763
84	84	-	36,300	120,000	163,987	120,000	163,987	656	44,643	101,070	138,671	20,433
85	85	-	36,300	120,000	164,643	120,000	164,643	659	45,301	102,136	140,693	21,107
86	86	-	36,300	120,000	165,301	120,000	165,301	661	45,962	103,166	142,681	21,820
87	87	-	36,300	120,000	165,962	120,000	165,962	664	46,626	104,171	144,647	22,538
88	88	-	36,300	120,000	166,626	120,000	166,626	667	47,293	105,138	146,574	23,294
89	89	-	36,300	120,000	167,293	120,000	167,293	669	47,962	106,080	148,478	24,057
90	90	-	36,300	120,000	167,962	120,000	167,962	672	48,634	106,985	150,344	24,858
91	91	-	36,300	120,000	168,634	120,000	168,634	675	49,308	107,865	152,187</	

附件 4

案例六

合众富贵幸福保险计划保险利益演示表												
年龄： 0岁 (红利水平为高档)			性别： 男	保险期间： 终身		交费期限： 20年		基本保险金额： 100000元				
保单年度	期末年龄	年交保费	累计保费	身故保险金 (不含主险红利)	身故保险金 (含主险红利)	重大疾病保险金 (不含主险红利)	重大疾病保险金 (含主险红利)	当年红利 保险金额	累计红利保 险金额	基本保额 现金价值	有效保额 现金价值	终止红利
1	1	2,360	2,360	102,000	102,000	102,000	102,000	122	122	73	82	122
2	2	2,360	4,720	104,000	104,122	104,000	104,122	250	372	500	527	260
3	3	2,360	7,080	106,000	106,372	106,000	106,372	383	755	995	1,052	404
4	4	2,360	9,440	108,000	108,755	108,000	108,755	522	1,277	1,623	1,723	566
5	5	2,360	11,800	110,000	111,277	110,000	111,277	668	1,945	2,304	2,461	734
6	6	2,360	14,160	112,000	113,945	112,000	113,945	820	2,765	3,041	3,272	912
7	7	2,360	16,520	114,000	116,765	114,000	116,765	981	3,746	3,835	4,159	1,109
8	8	2,360	18,880	116,000	119,746	116,000	119,746	1,150	4,896	4,684	5,124	1,329
9	9	2,360	21,240	118,000	122,896	118,000	122,896	1,327	6,223	5,588	6,169	1,548
10	10	2,360	23,600	120,000	126,223	120,000	126,223	1,515	7,738	6,551	7,301	1,805
11	11	2,360	25,960	122,000	129,738	122,000	129,738	1,713	9,450	7,576	8,528	2,063
12	12	2,360	28,320	124,000	133,450	124,000	133,450	1,922	11,372	8,664	9,855	2,349
13	13	2,360	30,680	126,000	137,372	126,000	137,372	2,143	13,515	9,820	11,291	2,665
14	14	2,360	33,040	128,000	141,515	128,000	141,515	2,377	15,892	11,046	12,845	3,000
15	15	2,360	35,400	130,000	145,892	130,000	145,892	2,626	18,518	12,344	14,523	3,356
16	16	2,360	37,760	132,000	150,518	132,000	150,518	2,890	21,408	13,715	16,334	3,733
17	17	2,360	40,120	134,000	155,408	134,000	155,408	3,170	24,579	15,158	18,284	4,149
18	18	2,360	42,480	136,000	160,579	136,000	160,579	3,468	28,047	16,681	20,388	4,593
19	19	2,360	44,840	138,000	166,047	138,000	166,047	3,786	31,833	18,287	22,659	5,081
20	20	2,360	47,200	140,000	171,833	140,000	171,833	4,124	35,957	19,977	25,108	5,585
21	21	-	47,200	140,000	175,957	140,000	175,957	4,223	40,180	20,752	26,708	6,141
22	22	-	47,200	140,000	180,180	140,000	180,180	4,324	44,504	21,555	28,407	6,721
23	23	-	47,200	140,000	184,504	140,000	184,504	4,428	48,932	22,389	30,214	7,362
24	24	-	47,200	140,000	188,932	140,000	188,932	4,534	53,467	23,254	32,135	8,030
25	25	-	47,200	140,000	193,467	140,000	193,467	4,643	58,110	24,153	34,179	8,745
26	26	-	47,200	140,000	198,110	140,000	198,110	4,755	62,865	25,086	36,351	9,509
27	27	-	47,200	140,000	202,865	140,000	202,865	4,869	67,733	26,057	38,664	10,326
28	28	-	47,200	140,000	207,733	140,000	207,733	4,986	72,719	27,064	41,122	11,197
29	29	-	47,200	140,000	212,719	140,000	212,719	5,105	77,824	28,107	43,732	12,125
30	30	-	47,200	140,000	217,824	140,000	217,824	5,228	83,052	29,187	46,502	13,135
31	31	-	47,200	140,000	223,052	140,000	223,052	5,353	88,405	30,299	49,432	14,186
32	32	-	47,200	140,000	228,405	140,000	228,405	5,482	93,887	31,446	52,535	15,326
33	33	-	47,200	140,000	233,887	140,000	233,887	5,613	99,500	32,628	55,818	16,512
34	34	-	47,200	140,000	239,500	140,000	239,500	5,748	105,248	33,844	59,288	17,795
35	35	-	47,200	140,000	245,248	140,000	245,248	5,886	111,134	35,099	62,961	19,178
36	36	-	47,200	140,000	251,134	140,000	251,134	6,027	117,162	36,391	66,846	20,618
37	37	-	47,200	140,000	257,162	140,000	257,162	6,172	123,333	37,720	70,950	22,193
38	38	-	47,200	140,000	263,333	140,000	263,333	6,320	129,653	39,087	75,285	23,832
39	39	-	47,200	140,000	269,653	140,000	269,653	6,472	136,125	40,483	79,845	25,590
40	40	-	47,200	140,000	276,125	140,000	276,125	6,627	142,752	41,909	84,643	27,474
41	41	-	47,200	140,000	282,752	140,000	282,752	6,786	149,538	43,362	89,678	29,463
42	42	-	47,200	140,000	289,538	140,000	289,538	6,949	156,487	44,840	94,961	31,589
43	43	-	47,200	140,000	296,487	140,000	296,487	7,116	163,603	46,341	100,495	33,829
44	44	-	47,200	140,000	303,603	140,000	303,603	7,286	170,889	47,872	106,308	36,220
45	45	-	47,200	140,000	310,889	140,000	310,889	7,461	178,351	49,432	112,404	38,799
46	46	-	47,200	140,000	318,351	140,000	318,351	7,640	185,991	51,020	118,801	41,513
47	47	-	47,200	140,000	325,991	140,000	325,991	7,824	193,815	52,631	125,494	44,400
48	48	-	47,200	140,000	333,815	140,000	333,815	8,012	201,826	54,265	132,493	47,468
49	49	-	47,200	140,000	341,826	140,000	341,826	8,204	210,030	55,923	139,822	50,727
50	50	-	47,200	140,000	350,030	140,000	350,030	8,401	218,431	57,606	147,486	54,185
51	51	-	47,200	140,000	358,431	140,000	358,431	8,602	227,033	59,312	155,497	57,887
52	52	-	47,200	140,000	367,033	140,000	367,033	8,809	235,842	61,042	163,874	61,808
53	53	-	47,200	140,000	375,842	140,000	375,842	9,020	244,862	62,796	172,626	65,960
54	54	-	47,200	140,000	384,862	140,000	384,862	9,237	254,099	64,584	181,805	70,391
55	55	-	47,200	140,000	394,099	140,000	394,099	9,458	263,557	66,408	191,424	75,115
56	56	-	47,200	140,000	403,557	140,000	403,557	9,685	273,243	68,263	201,496	80,106
57	57	-	47,200	140,000	413,243	140,000	413,243	9,918	283,160	70,145	212,017	85,417
58	58	-	47,200	140,000	423,160	140,000	423,160	10,156	293,316	72,045	222,989	91,064
59	59	-	47,200	140,000	433,316	140,000	433,316	10,400	303,716	73,949	234,375	97,063
60	60	-	47,200	140,000	443,716	140,000	443,716	10,649	314,365	75,851	246,171	103,430
61	61	-	47,200	140,000	454,365	140,000	454,365	10,905	325,270	77,745	258,374	110,184
62	62	-	47,200	140,000	465,270	140,000	465,270	11,166	336,436	79,628	270,983	117,341
63	63	-	47,200	140,000	476,436	140,000	476,436	11,434	347,871	81,497	284,000	124,969
64	64	-	47,200	140,000	487,871	140,000	487,871	11,709	359,580	83,380	297,535	133,091
65	65	-	47,200	140,000	499,580	140,000	499,580	11,990	371,570	85,274	311,601	141,681
66	66	-	47,200	140,000	511,570	140,000	511,570	12,278	383,847	87,182	326,215	150,760
67	67	-	47,200	140,000	523,847	140,000	523,847	12,572	396,420	89,099	341,392	160,454
68	68	-	47,200	140,000	536,420	140,000	536,420	12,874	409,294	91,026	357,141	170,742
69	69	-	47,200	140,000	549,294	140,000	549,294	13,183	422,477	92,947	373,434	181,651
70	70	-	47,200	140,000	562,477	140,000	562,477	13,499	435,976	94,858	390,254	193,267
71	71	-	47,200	140,000	575,976	140,000	575,976	13,823	449,800	96,757	407,622	205,566
72	72	-	47,200	140,000	589,800	140,000	589,800	14,155	463,955	98,642	425,540	218,580
73	73	-	47,200	140,000	603,955	140,000	603,955	14,495	478,450	100,513	444,016	232,462
74	74	-	47,200	140,000	618,450	140,000	618,450	14,843	493,292	102,344	462,956	247,133
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附件 4

(红利水平为中档)												
保单年度	期末年龄	年交保费	累计保费	身故保险金(不含主险红利)	身故保险金(含主险红利)	重大疾病保险金(不含主险红利)	重大疾病保险金(含主险红利)	当年红利保险金额	累计红利保险金额	基本保额现金价值	有效保额现金价值	终了红利
1	1	2,360	2,360	102,000	102,000	102,000	102,000	71	71	73	78	82
2	2	2,360	4,720	104,000	104,071	104,000	104,071	146	217	500	516	167
3	3	2,360	7,080	106,000	106,217	106,000	106,217	223	440	995	1,028	266
4	4	2,360	9,440	108,000	108,440	108,000	108,440	304	744	1,623	1,681	358
5	5	2,360	11,800	110,000	110,744	110,000	110,744	388	1,131	2,304	2,395	465
6	6	2,360	14,160	112,000	113,131	112,000	113,131	475	1,607	3,041	3,175	577
7	7	2,360	16,520	114,000	115,607	114,000	115,607	566	2,173	3,835	4,023	694
8	8	2,360	18,880	116,000	118,173	116,000	118,173	662	2,835	4,684	4,939	827
9	9	2,360	21,240	118,000	120,835	118,000	120,835	761	3,596	5,588	5,924	955
10	10	2,360	23,600	120,000	123,596	120,000	123,596	865	4,461	6,551	6,983	1,100
11	11	2,360	25,960	122,000	126,461	122,000	126,461	974	5,435	7,576	8,123	1,252
12	12	2,360	28,320	124,000	129,435	124,000	129,435	1,087	6,522	8,664	9,347	1,411
13	13	2,360	30,680	126,000	132,522	126,000	132,522	1,206	7,728	9,820	10,661	1,590
14	14	2,360	33,040	128,000	135,728	128,000	135,728	1,330	9,058	11,046	12,071	1,764
15	15	2,360	35,400	130,000	139,058	130,000	139,058	1,460	10,518	12,344	13,582	1,961
16	16	2,360	37,760	132,000	142,518	132,000	142,518	1,596	12,115	13,715	15,197	2,166
17	17	2,360	40,120	134,000	146,115	134,000	146,115	1,739	13,853	15,158	16,920	2,382
18	18	2,360	42,480	136,000	149,853	136,000	149,853	1,888	15,742	16,681	18,762	2,607
19	19	2,360	44,840	138,000	153,742	138,000	153,742	2,045	17,786	18,287	20,730	2,844
20	20	2,360	47,200	140,000	157,786	140,000	157,786	2,209	19,995	19,977	22,830	3,093
21	21	-	47,200	140,000	159,995	140,000	159,995	2,240	22,235	20,752	24,048	3,376
22	22	-	47,200	140,000	162,235	140,000	162,235	2,271	24,507	21,555	25,328	3,650
23	23	-	47,200	140,000	164,507	140,000	164,507	2,303	26,810	22,389	26,676	3,948
24	24	-	47,200	140,000	166,810	140,000	166,810	2,335	29,145	23,254	28,095	4,254
25	25	-	47,200	140,000	169,145	140,000	169,145	2,368	31,513	24,153	29,590	4,584
26	26	-	47,200	140,000	171,513	140,000	171,513	2,401	33,914	25,086	31,163	4,940
27	27	-	47,200	140,000	173,914	140,000	173,914	2,435	36,349	26,057	32,822	5,287
28	28	-	47,200	140,000	176,349	140,000	176,349	2,469	38,818	27,064	34,568	5,678
29	29	-	47,200	140,000	178,818	140,000	178,818	2,503	41,321	28,107	36,403	6,080
30	30	-	47,200	140,000	181,321	140,000	181,321	2,538	43,860	29,187	38,331	6,491
31	31	-	47,200	140,000	183,860	140,000	183,860	2,574	46,434	30,299	40,348	6,932
32	32	-	47,200	140,000	186,434	140,000	186,434	2,610	49,044	31,446	42,462	7,401
33	33	-	47,200	140,000	189,044	140,000	189,044	2,647	51,691	32,628	44,675	7,883
34	34	-	47,200	140,000	191,691	140,000	191,691	2,684	54,374	33,844	46,989	8,396
35	35	-	47,200	140,000	194,374	140,000	194,374	2,721	57,095	35,099	49,413	8,922
36	36	-	47,200	140,000	197,095	140,000	197,095	2,759	59,855	36,391	51,950	9,480
37	37	-	47,200	140,000	199,855	140,000	199,855	2,798	62,653	37,720	54,601	10,073
38	38	-	47,200	140,000	202,653	140,000	202,653	2,837	65,490	39,087	57,371	10,680
39	39	-	47,200	140,000	205,490	140,000	205,490	2,877	68,367	40,483	60,252	11,343
40	40	-	47,200	140,000	208,367	140,000	208,367	2,917	71,284	41,909	63,249	12,023
41	41	-	47,200	140,000	211,284	140,000	211,284	2,958	74,242	43,362	66,357	12,719
42	42	-	47,200	140,000	214,242	140,000	214,242	2,999	77,241	44,840	69,580	13,476
43	43	-	47,200	140,000	217,241	140,000	217,241	3,041	80,283	46,341	72,915	14,251
44	44	-	47,200	140,000	220,283	140,000	220,283	3,084	83,367	47,872	76,379	15,067
45	45	-	47,200	140,000	223,367	140,000	223,367	3,127	86,494	49,432	79,971	15,926
46	46	-	47,200	140,000	226,494	140,000	226,494	3,171	89,665	51,020	83,696	16,828
47	47	-	47,200	140,000	229,665	140,000	229,665	3,215	92,880	52,631	87,548	17,776
48	48	-	47,200	140,000	232,880	140,000	232,880	3,260	96,140	54,265	91,529	18,747
49	49	-	47,200	140,000	236,140	140,000	236,140	3,306	99,446	55,923	95,648	19,789
50	50	-	47,200	140,000	239,446	140,000	239,446	3,352	102,798	57,606	99,906	20,880
51	51	-	47,200	140,000	242,798	140,000	242,798	3,399	106,198	59,312	104,304	21,998
52	52	-	47,200	140,000	246,198	140,000	246,198	3,447	109,644	61,042	108,849	23,192
53	53	-	47,200	140,000	249,644	140,000	249,644	3,495	113,139	62,796	113,544	24,440
54	54	-	47,200	140,000	253,139	140,000	253,139	3,544	116,683	64,584	118,412	25,744
55	55	-	47,200	140,000	256,683	140,000	256,683	3,594	120,277	66,408	123,460	27,106
56	56	-	47,200	140,000	260,277	140,000	260,277	3,644	123,921	68,263	128,687	28,552
57	57	-	47,200	140,000	263,921	140,000	263,921	3,695	127,616	70,145	134,084	30,034
58	58	-	47,200	140,000	267,616	140,000	267,616	3,747	131,362	72,045	139,645	31,605
59	59	-	47,200	140,000	271,362	140,000	271,362	3,799	135,161	73,949	145,343	33,242
60	60	-	47,200	140,000	275,161	140,000	275,161	3,852	139,014	75,851	151,167	34,973
61	61	-	47,200	140,000	279,014	140,000	279,014	3,906	142,920	77,745	157,111	36,774
62	62	-	47,200	140,000	282,920	140,000	282,920	3,961	146,881	79,628	163,169	38,647
63	63	-	47,200	140,000	286,881	140,000	286,881	4,016	150,897	81,497	169,337	40,622
64	64	-	47,200	140,000	290,897	140,000	290,897	4,073	154,970	83,380	175,675	42,675
65	65	-	47,200	140,000	294,970	140,000	294,970	4,130	159,099	85,274	182,183	44,835
66	66	-	47,200	140,000	299,099	140,000	299,099	4,187	163,287	87,182	188,865	47,108
67	67	-	47,200	140,000	303,287	140,000	303,287	4,246	167,533	89,099	195,722	49,466
68	68	-	47,200	140,000	307,533	140,000	307,533	4,305	171,838	91,026	202,752	51,942
69	69	-	47,200	140,000	311,838	140,000	311,838	4,366	176,204	92,947	209,930	54,509
70	70	-	47,200	140,000	316,204	140,000	316,204	4,427	180,631	94,858	217,244	57,233
71	71	-	47,200	140,000	320,631	140,000	320,631	4,489	185,119	96,757	224,697	60,054
72	72	-	47,200	140,000	325,119	140,000	325,119	4,552	189,671	98,642	232,282	63,041
73	73	-	47,200	140,000	329,671	140,000	329,671	4,615	194,287	100,513	240,001	66,132
74	74	-	47,200	140,000	334,287	140,000	334,287	4,680	198,967	102,344	247,795	69,364
75	75	-	47,200	140,000	338,967	140,000	338,967	4,746	203,712	104,134	255,657	72,776
76	76	-	47,200	140,000	343,712	140,000	343,712	4,812	208,524	105,877	263,575	76,304
77	77	-	47,200	140,000	348,524	140,000	348,524	4,879	213,403	107,567	271,533	80,021
78	78	-	47,200	140,000	353,403	140,000	353,403	4,948	218,351	109,199	279,513	83,933
79	79	-	47,200	140,000	358,351	140,000	358,351	5,017	223,368	110,788	287,550	87,975
80	80	-	47,200	140,000	363,368	140,000	363,368	5,087	228,455	112,329	295,630	92,223
81	81	-	47,200	140,000	368,455	140,000	368,455	5,158	233,613	113,816	303,737	96,683
82	82	-	47,200	140,000	373,613	140,000	373,613	5,231	238,844	115,245	311,857	101,324
83	83	-	47,200	140,000	378,844	140,000	378,844	5,304	244,148	116,609	319,965	106,190
84	84	-	47,200	140,000	384,148	140,000	384,148	5,378	249,526	117,915	328,081	111,288
85	85	-	47,200	140,000	389,526	140,000	389,526	5,453	254,979	119,159	336,180	116,624
86	86	-	47,200	140,000	394,979	140,000	394,979	5,530	260,509	120,360	344,325	122,167
87	87	-	47,200	140,000	400,509	140,000	400,509	5,607	266,116	121,532	352,545	128,003
88	88	-	47,200	140,000	406,116	140,000	406,116	5,686	271,802	122,661	360,800	134,100
89	89	-	47,200	140,000	411,802	140,000	411,802	5,				

附件 4

(红利水平为低档)												
保单年度	期末年龄	年交保费	累计保费	身故保险金(不含主险红利)	身故保险金(含主险红利)	重大疾病保险金(不含主险红利)	重大疾病保险金(含主险红利)	当年红利保险金额	累计红利保险金额	基本保额现金价值	有效保额现金价值	终了红利
1	1	2,360	2,360	102,000	102,000	102,000	102,000	20	20	73	74	51
2	2	2,360	4,720	104,000	104,000	104,000	104,000	42	62	500	505	104
3	3	2,360	7,080	106,000	106,062	106,000	106,062	64	126	995	1,004	159
4	4	2,360	9,440	108,000	108,126	108,000	108,126	87	212	1,623	1,640	216
5	5	2,360	11,800	110,000	110,212	110,000	110,212	110	322	2,304	2,330	276
6	6	2,360	14,160	112,000	112,322	112,000	112,322	135	457	3,041	3,079	337
7	7	2,360	16,520	114,000	114,457	114,000	114,457	160	617	3,835	3,888	401
8	8	2,360	18,880	116,000	116,617	116,000	116,617	187	804	4,684	4,756	466
9	9	2,360	21,240	118,000	118,804	118,000	118,804	214	1,018	5,588	5,683	535
10	10	2,360	23,600	120,000	121,018	120,000	121,018	242	1,260	6,551	6,673	617
11	11	2,360	25,960	122,000	123,260	122,000	123,260	271	1,531	7,576	7,730	690
12	12	2,360	28,320	124,000	125,531	124,000	125,531	301	1,832	8,664	8,856	778
13	13	2,360	30,680	126,000	127,832	126,000	127,832	332	2,165	9,820	10,056	856
14	14	2,360	33,040	128,000	130,165	128,000	130,165	364	2,529	11,046	11,332	950
15	15	2,360	35,400	130,000	132,529	130,000	132,529	398	2,927	12,344	12,688	1,034
16	16	2,360	37,760	132,000	134,927	132,000	134,927	432	3,358	13,715	14,126	1,133
17	17	2,360	40,120	134,000	137,358	134,000	137,358	467	3,825	15,158	15,645	1,236
18	18	2,360	42,480	136,000	139,825	136,000	139,825	503	4,329	16,681	17,253	1,342
19	19	2,360	44,840	138,000	142,329	138,000	142,329	541	4,870	18,287	18,956	1,452
20	20	2,360	47,200	140,000	144,870	140,000	144,870	579	5,449	19,977	20,755	1,565
21	21	-	47,200	140,000	145,449	140,000	145,449	582	6,031	20,752	21,646	1,687
22	22	-	47,200	140,000	146,031	140,000	146,031	584	6,615	21,555	22,573	1,796
23	23	-	47,200	140,000	146,615	140,000	146,615	586	7,202	22,389	23,541	1,921
24	24	-	47,200	140,000	147,202	140,000	147,202	589	7,790	23,254	24,548	2,061
25	25	-	47,200	140,000	147,790	140,000	147,790	591	8,382	24,153	25,599	2,187
26	26	-	47,200	140,000	148,382	140,000	148,382	594	8,975	25,086	26,694	2,330
27	27	-	47,200	140,000	148,975	140,000	148,975	596	9,571	26,057	27,838	2,473
28	28	-	47,200	140,000	149,571	140,000	149,571	598	10,169	27,064	29,030	2,617
29	29	-	47,200	140,000	150,169	140,000	150,169	601	10,770	28,107	30,269	2,763
30	30	-	47,200	140,000	150,770	140,000	150,770	603	11,373	29,187	31,558	2,925
31	31	-	47,200	140,000	151,373	140,000	151,373	605	11,979	30,299	32,891	3,088
32	32	-	47,200	140,000	151,979	140,000	151,979	608	12,586	31,446	34,273	3,252
33	33	-	47,200	140,000	152,586	140,000	152,586	610	13,197	32,628	35,704	3,418
34	34	-	47,200	140,000	153,197	140,000	153,197	613	13,810	33,844	37,182	3,600
35	35	-	47,200	140,000	153,810	140,000	153,810	615	14,425	35,099	38,715	3,784
36	36	-	47,200	140,000	154,425	140,000	154,425	618	15,042	36,391	40,301	3,969
37	37	-	47,200	140,000	155,042	140,000	155,042	620	15,663	37,720	41,940	4,155
38	38	-	47,200	140,000	155,663	140,000	155,663	623	16,285	39,087	43,634	4,359
39	39	-	47,200	140,000	156,285	140,000	156,285	625	16,910	40,483	45,373	4,564
40	40	-	47,200	140,000	156,910	140,000	156,910	628	17,538	41,909	47,159	4,786
41	41	-	47,200	140,000	157,538	140,000	157,538	630	18,168	43,362	48,989	4,994
42	42	-	47,200	140,000	158,168	140,000	158,168	633	18,801	44,840	50,862	5,220
43	43	-	47,200	140,000	158,801	140,000	158,801	635	19,436	46,341	52,775	5,463
44	44	-	47,200	140,000	159,436	140,000	159,436	638	20,074	47,872	54,736	5,708
45	45	-	47,200	140,000	160,074	140,000	160,074	640	20,714	49,432	56,746	5,955
46	46	-	47,200	140,000	160,714	140,000	160,714	643	21,357	51,020	58,803	6,204
47	47	-	47,200	140,000	161,357	140,000	161,357	645	22,002	52,631	60,903	6,470
48	48	-	47,200	140,000	162,002	140,000	162,002	648	22,650	54,265	63,044	6,739
49	49	-	47,200	140,000	162,650	140,000	162,650	651	23,301	55,923	65,231	7,026
50	50	-	47,200	140,000	163,301	140,000	163,301	653	23,954	57,606	67,463	7,316
51	51	-	47,200	140,000	163,954	140,000	163,954	656	24,610	59,312	69,738	7,607
52	52	-	47,200	140,000	164,610	140,000	164,610	658	25,269	61,042	72,060	7,918
53	53	-	47,200	140,000	165,269	140,000	165,269	661	25,930	62,796	74,426	8,230
54	54	-	47,200	140,000	165,930	140,000	165,930	664	26,593	64,584	76,852	8,562
55	55	-	47,200	140,000	166,593	140,000	166,593	666	27,260	66,408	79,338	8,896
56	56	-	47,200	140,000	167,260	140,000	167,260	669	27,929	68,263	81,881	9,249
57	57	-	47,200	140,000	167,929	140,000	167,929	672	28,600	70,145	84,475	9,606
58	58	-	47,200	140,000	168,600	140,000	168,600	674	29,275	72,045	87,110	9,981
59	59	-	47,200	140,000	169,275	140,000	169,275	677	29,952	73,949	89,770	10,360
60	60	-	47,200	140,000	169,952	140,000	169,952	680	30,632	75,851	92,447	10,758
61	61	-	47,200	140,000	170,632	140,000	170,632	683	31,314	77,745	95,134	11,159
62	62	-	47,200	140,000	171,314	140,000	171,314	685	32,000	79,628	97,828	11,581
63	63	-	47,200	140,000	172,000	140,000	172,000	688	32,688	81,497	100,525	12,006
64	64	-	47,200	140,000	172,688	140,000	172,688	691	33,378	83,380	103,259	12,451
65	65	-	47,200	140,000	173,378	140,000	173,378	694	34,072	85,274	106,027	12,899
66	66	-	47,200	140,000	174,072	140,000	174,072	696	34,768	87,182	108,833	13,386
67	67	-	47,200	140,000	174,768	140,000	174,768	699	35,467	89,099	111,671	13,859
68	68	-	47,200	140,000	175,467	140,000	175,467	702	36,169	91,026	114,542	14,371
69	69	-	47,200	140,000	176,169	140,000	176,169	705	36,874	92,947	117,428	14,886
70	70	-	47,200	140,000	176,874	140,000	176,874	707	37,581	94,858	120,321	15,406
71	71	-	47,200	140,000	177,581	140,000	177,581	710	38,292	96,757	123,221	15,965
72	72	-	47,200	140,000	178,292	140,000	178,292	713	39,005	98,642	126,124	16,528
73	73	-	47,200	140,000	179,005	140,000	179,005	716	39,721	100,513	129,030	17,113
74	74	-	47,200	140,000	179,721	140,000	179,721	719	40,440	102,344	131,907	17,702
75	75	-	47,200	140,000	180,440	140,000	180,440	722	41,161	104,134	134,750	18,333
76	76	-	47,200	140,000	181,161	140,000	181,161	725	41,886	105,877	137,554	18,968
77	77	-	47,200	140,000	181,886	140,000	181,886	728	42,614	107,567	140,309	19,625
78	78	-	47,200	140,000	182,614	140,000	182,614	730	43,344	109,199	143,007	20,288
79	79	-	47,200	140,000	183,344	140,000	183,344	733	44,077	110,788	145,669	20,993
80	80	-	47,200	140,000	184,077	140,000	184,077	736	44,814	112,329	148,285	21,721
81	81	-	47,200	140,000	184,814	140,000	184,814	739	45,553	113,816	150,849	22,455
82	82	-	47,200	140,000	185,553	140,000	185,553	742	46,295	115,245	153,354	23,213
83	83	-	47,200	140,000	186,295	140,000	186,295	745	47,040	116,609	155,790	24,013
84	84	-	47,200	140,000	187,040	140,000	187,040	748	47,788	117,915	158,165	24,820
85	85	-	47,200	140,000	187,788	140,000	187,788	751	48,540	119,159	160,473	25,652
86	86	-	47,200	140,000	188,540	140,000	188,540	754	49,294	120,360	162,739	26,509
87	87	-	47,200	140,000	189,294	140,000	189,294	757	50,051	121,532	164,981	27,391
88	88	-	47,200	140,000	190,051	140,000	190,051	760	50,811	122,661	167,179	28,318
89	89	-	47,200	140,000	190,811	140,000	190,811	763	51,574	123,760	169,352	29,251
90	90	-	47,200	140,000	191,574	140,000	191,574	766	52,341	124,816	171,480	30,230
91	91	-	47,200	140,000	192,341	140,000	192,341	769				

附件 4

案例七

合众富贵幸福保险计划保险利益演示表												
年龄： 30岁		性别： 男		保险期间： 终身		交费期限： 10年		基本保险金额： 100000元				
(红利水平为高档)												
保单年度	期末年龄	年交保费	累计保费	身故保险金 (不含主险红利)	身故保险金 (含主险红利)	重大疾病保险金 (不含主险红利)	重大疾病保险金 (含主险红利)	当年红利 保险金额	累计红利保 险金额	基本保额 现金价值	有效保额 现金价值	终了红利
1	31	7,090	7,090	102,000	102,000	102,000	102,000	224	224	896	945	377
2	32	7,090	14,180	104,000	104,224	104,000	104,224	459	683	3,518	3,671	782
3	33	7,090	21,270	106,000	106,683	106,000	106,683	704	1,387	6,372	6,695	1,227
4	34	7,090	28,360	108,000	109,387	108,000	109,387	963	2,350	9,690	10,258	1,706
5	35	7,090	35,450	110,000	112,350	110,000	112,350	1,236	3,586	13,286	14,185	2,213
6	36	7,090	42,540	112,000	115,586	112,000	115,586	1,526	5,111	17,172	18,501	2,774
7	37	7,090	49,630	114,000	119,111	114,000	119,111	1,834	6,946	21,364	23,235	3,383
8	38	7,090	56,720	116,000	122,946	116,000	122,946	2,164	9,109	25,878	28,421	4,045
9	39	7,090	63,810	118,000	127,109	118,000	127,109	2,517	11,626	30,726	34,088	4,754
10	40	7,090	70,900	120,000	131,626	120,000	131,626	2,896	14,522	35,923	40,270	5,528
11	41	-	70,900	120,000	134,522	120,000	134,522	2,959	17,481	37,168	42,583	6,349
12	42	-	70,900	120,000	137,481	120,000	137,481	3,025	20,506	38,435	45,003	7,245
13	43	-	70,900	120,000	140,506	120,000	140,506	3,091	23,597	39,721	47,532	8,192
14	44	-	70,900	120,000	143,597	120,000	143,597	3,159	26,756	41,033	50,182	9,219
15	45	-	70,900	120,000	146,756	120,000	146,756	3,229	29,985	42,371	52,958	10,302
16	46	-	70,900	120,000	149,985	120,000	149,985	3,300	33,285	43,731	55,861	11,474
17	47	-	70,900	120,000	153,285	120,000	153,285	3,372	36,657	45,113	58,894	12,738
18	48	-	70,900	120,000	156,657	120,000	156,657	3,446	40,103	46,512	62,056	14,068
19	49	-	70,900	120,000	160,103	120,000	160,103	3,522	43,626	47,934	65,361	15,514
20	50	-	70,900	120,000	163,626	120,000	163,626	3,600	47,225	49,377	68,809	17,050
21	51	-	70,900	120,000	167,225	120,000	167,225	3,679	50,904	50,840	72,406	18,679
22	52	-	70,900	120,000	170,904	120,000	170,904	3,760	54,664	52,323	76,158	20,440
23	53	-	70,900	120,000	174,664	120,000	174,664	3,843	58,507	53,824	80,067	22,305
24	54	-	70,900	120,000	178,507	120,000	178,507	3,927	62,434	55,359	84,161	24,313
25	55	-	70,900	120,000	182,434	120,000	182,434	4,014	66,448	56,921	88,440	26,435
26	56	-	70,900	120,000	186,448	120,000	186,448	4,102	70,549	58,511	92,911	28,713
27	57	-	70,900	120,000	190,549	120,000	190,549	4,192	74,741	60,125	97,573	31,136
28	58	-	70,900	120,000	194,741	120,000	194,741	4,284	79,026	61,753	102,420	33,729
29	59	-	70,900	120,000	199,026	120,000	199,026	4,379	83,404	63,385	107,440	36,481
30	60	-	70,900	120,000	203,404	120,000	203,404	4,475	87,879	65,015	112,627	39,420
31	61	-	70,900	120,000	207,879	120,000	207,879	4,573	92,453	66,638	117,979	42,553
32	62	-	70,900	120,000	212,453	120,000	212,453	4,674	97,127	68,253	123,496	45,890
33	63	-	70,900	120,000	217,127	120,000	217,127	4,777	101,903	69,855	129,175	49,440
34	64	-	70,900	120,000	221,903	120,000	221,903	4,882	106,785	71,469	135,067	53,235
35	65	-	70,900	120,000	226,785	120,000	226,785	4,989	111,774	73,092	141,175	57,263
36	66	-	70,900	120,000	231,774	120,000	231,774	5,099	116,874	74,728	147,509	61,559
37	67	-	70,900	120,000	236,874	120,000	236,874	5,211	122,085	76,371	154,069	66,111
38	68	-	70,900	120,000	242,085	120,000	242,085	5,326	127,411	78,022	160,862	70,979
39	69	-	70,900	120,000	247,411	120,000	247,411	5,443	132,854	79,668	167,871	76,153
40	70	-	70,900	120,000	252,854	120,000	252,854	5,563	138,416	81,306	175,090	81,646
41	71	-	70,900	120,000	258,416	120,000	258,416	5,685	144,102	82,935	182,526	87,500
42	72	-	70,900	120,000	264,102	120,000	264,102	5,810	149,912	84,551	190,177	93,730
43	73	-	70,900	120,000	269,912	120,000	269,912	5,938	155,850	86,154	198,046	100,353
44	74	-	70,900	120,000	275,850	120,000	275,850	6,069	161,919	87,724	206,091	107,388
45	75	-	70,900	120,000	281,919	120,000	281,919	6,202	168,121	89,258	214,308	114,882
46	76	-	70,900	120,000	288,121	120,000	288,121	6,339	174,459	90,751	222,688	122,826
47	77	-	70,900	120,000	294,459	120,000	294,459	6,478	180,938	92,201	231,223	131,270
48	78	-	70,900	120,000	300,938	120,000	300,938	6,621	187,558	93,600	239,895	140,267
49	79	-	70,900	120,000	307,558	120,000	307,558	6,766	194,324	94,961	248,740	149,812
50	80	-	70,900	120,000	314,324	120,000	314,324	6,915	201,240	96,282	257,747	159,960
51	81	-	70,900	120,000	321,240	120,000	321,240	7,067	208,307	97,557	266,904	170,739
52	82	-	70,900	120,000	328,307	120,000	328,307	7,223	215,530	98,782	276,202	182,210
53	83	-	70,900	120,000	335,530	120,000	335,530	7,382	222,911	99,950	285,617	194,372
54	84	-	70,900	120,000	342,911	120,000	342,911	7,544	230,455	101,070	295,173	207,290
55	85	-	70,900	120,000	350,455	120,000	350,455	7,710	238,165	102,136	304,846	221,032
56	86	-	70,900	120,000	358,165	120,000	358,165	7,880	246,045	103,166	314,696	235,637
57	87	-	70,900	120,000	366,045	120,000	366,045	8,053	254,098	104,171	324,751	251,107
58	88	-	70,900	120,000	374,098	120,000	374,098	8,230	262,328	105,138	334,977	267,555
59	89	-	70,900	120,000	382,328	120,000	382,328	8,411	270,739	106,080	345,414	285,026
60	90	-	70,900	120,000	390,739	120,000	390,739	8,596	279,336	106,985	356,024	303,565
61	91	-	70,900	120,000	399,336	120,000	399,336	8,785	288,121	107,865	366,848	323,262
62	92	-	70,900	120,000	408,121	120,000	408,121	8,979	297,100	108,711	377,862	344,168
63	93	-	70,900	120,000	417,100	120,000	417,100	9,176	306,276	109,544	389,134	366,339
64	94	-	70,900	120,000	426,276	120,000	426,276	9,378	315,654	110,332	400,557	389,872
65	95	-	70,900	120,000	435,654	120,000	435,654	9,584	325,238	111,075	412,122	414,873
66	96	-	70,900	120,000	445,238	120,000	445,238	9,795	335,034	111,774	423,841	441,409
67	97	-	70,900	120,000	455,034	120,000	455,034	10,011	345,044	112,429	435,704	469,595
68	98	-	70,900	120,000	465,044	120,000	465,044	10,231	355,275	113,042	447,715	499,504
69	99	-	70,900	120,000	475,275	120,000	475,275	10,456	365,731	113,609	459,861	531,215
70	100	-	70,900	120,000	485,731	120,000	485,731	10,686	376,417	114,128	472,131	564,857
71	101	-	70,900	120,000	496,417	120,000	496,417	10,921	387,339	114,588	484,458	600,615
72	102	-	70,900	120,000	507,339	120,000	507,339	11,161	398,500	115,028	497,018	638,486
73	103	-	70,900	120,000	518,500	120,000	518,500	11,407	409,907	115,483	509,961	678,717
74	104	-	70,900	120,000	529,907	120,000	529,907	11,658	421,565	116,075	523,855	721,415
75	105	-	70,900	120,000	541,565	120,000	541,565	11,914	433,479	117,388	541,431	766,694
76	106	-	70,900	120,000	553,479	120,000	553,479	12,177	445,656	-	-	814,722

附件 4

(红利水平为中档)												
保单年度	期末年龄	年交保费	累计保费	身故保险金(不含主险红利)	身故保险金(含主险红利)	重大疾病保险金(不含主险红利)	重大疾病保险金(含主险红利)	当年红利保险金额	累计红利保险金额	基本保额现金价值	有效保额现金价值	终了红利
1	31	7,090	7,090	102,000	102,000	102,000	102,000	133	133	896	925	296
2	32	7,090	14,180	104,000	104,133	104,000	104,133	271	403	3,518	3,609	614
3	33	7,090	21,270	106,000	106,403	106,000	106,403	415	818	6,372	6,563	947
4	34	7,090	28,360	108,000	108,818	108,000	108,818	566	1,384	9,690	10,025	1,306
5	35	7,090	35,450	110,000	111,384	110,000	111,384	724	2,108	13,286	13,815	1,693
6	36	7,090	42,540	112,000	114,108	112,000	114,108	890	2,998	17,172	17,951	2,100
7	37	7,090	49,630	114,000	116,998	114,000	116,998	1,065	4,063	21,364	22,459	2,539
8	38	7,090	56,720	116,000	120,063	116,000	120,063	1,249	5,312	25,878	27,361	3,002
9	39	7,090	63,810	118,000	123,312	118,000	123,312	1,443	6,754	30,726	32,679	3,490
10	40	7,090	70,900	120,000	126,754	120,000	126,754	1,648	8,402	35,923	38,438	4,018
11	41	-	70,900	120,000	128,402	120,000	128,402	1,669	10,071	37,168	40,287	4,571
12	42	-	70,900	120,000	130,071	120,000	130,071	1,691	11,762	38,435	42,202	5,164
13	43	-	70,900	120,000	131,762	120,000	131,762	1,713	13,475	39,721	44,181	5,771
14	44	-	70,900	120,000	133,475	120,000	133,475	1,735	15,210	41,033	46,234	6,420
15	45	-	70,900	120,000	135,210	120,000	135,210	1,758	16,968	42,371	48,362	7,112
16	46	-	70,900	120,000	136,968	120,000	136,968	1,781	18,749	43,731	50,564	7,821
17	47	-	70,900	120,000	138,749	120,000	138,749	1,804	20,552	45,113	52,839	8,589
18	48	-	70,900	120,000	140,552	120,000	140,552	1,827	22,380	46,512	55,186	9,375
19	49	-	70,900	120,000	142,380	120,000	142,380	1,851	24,231	47,934	57,613	10,209
20	50	-	70,900	120,000	144,231	120,000	144,231	1,875	26,106	49,377	60,119	11,091
21	51	-	70,900	120,000	146,106	120,000	146,106	1,899	28,005	50,840	62,705	12,024
22	52	-	70,900	120,000	148,005	120,000	148,005	1,924	29,929	52,323	65,373	12,995
23	53	-	70,900	120,000	149,929	120,000	149,929	1,949	31,878	53,824	68,123	14,003
24	54	-	70,900	120,000	151,878	120,000	151,878	1,974	33,852	55,359	70,976	15,081
25	55	-	70,900	120,000	153,852	120,000	153,852	2,000	35,853	56,921	73,927	16,216
26	56	-	70,900	120,000	155,853	120,000	155,853	2,026	37,879	58,511	76,981	17,393
27	57	-	70,900	120,000	157,879	120,000	157,879	2,052	39,931	60,125	80,132	18,630
28	58	-	70,900	120,000	159,931	120,000	159,931	2,079	42,010	61,753	83,372	19,943
29	59	-	70,900	120,000	162,010	120,000	162,010	2,106	44,116	63,385	86,688	21,304
30	60	-	70,900	120,000	164,116	120,000	164,116	2,134	46,250	65,015	90,073	22,747
31	61	-	70,900	120,000	166,250	120,000	166,250	2,161	48,411	66,638	93,522	24,256
32	62	-	70,900	120,000	168,411	120,000	168,411	2,189	50,600	68,253	97,033	25,834
33	63	-	70,900	120,000	170,600	120,000	170,600	2,218	52,818	69,855	100,602	27,501
34	64	-	70,900	120,000	172,818	120,000	172,818	2,247	55,065	71,469	104,264	29,241
35	65	-	70,900	120,000	175,065	120,000	175,065	2,276	57,341	73,092	108,019	31,056
36	66	-	70,900	120,000	177,341	120,000	177,341	2,305	59,646	74,728	111,871	32,968
37	67	-	70,900	120,000	179,646	120,000	179,646	2,335	61,981	76,371	115,818	34,977
38	68	-	70,900	120,000	181,981	120,000	181,981	2,366	64,347	78,022	119,859	37,088
39	69	-	70,900	120,000	184,347	120,000	184,347	2,397	66,744	79,668	123,980	39,284
40	70	-	70,900	120,000	186,744	120,000	186,744	2,428	69,171	81,306	128,173	41,607
41	71	-	70,900	120,000	189,171	120,000	189,171	2,459	71,631	82,935	132,440	44,020
42	72	-	70,900	120,000	191,631	120,000	191,631	2,491	74,122	84,551	136,777	46,566
43	73	-	70,900	120,000	194,122	120,000	194,122	2,524	76,645	86,154	141,182	49,229
44	74	-	70,900	120,000	196,645	120,000	196,645	2,556	79,202	87,724	145,623	52,013
45	75	-	70,900	120,000	199,202	120,000	199,202	2,590	81,791	89,258	150,095	54,920
46	76	-	70,900	120,000	201,791	120,000	201,791	2,623	84,415	90,751	154,590	57,995
47	77	-	70,900	120,000	204,415	120,000	204,415	2,657	87,072	92,201	159,102	61,202
48	78	-	70,900	120,000	207,072	120,000	207,072	2,692	89,764	93,600	163,616	64,544
49	79	-	70,900	120,000	209,764	120,000	209,764	2,727	92,491	94,961	168,154	68,068
50	80	-	70,900	120,000	212,491	120,000	212,491	2,762	95,253	96,282	172,709	71,737
51	81	-	70,900	120,000	215,253	120,000	215,253	2,798	98,052	97,557	177,270	75,597
52	82	-	70,900	120,000	218,052	120,000	218,052	2,835	100,886	98,782	181,830	79,632
53	83	-	70,900	120,000	220,886	120,000	220,886	2,872	103,758	99,950	186,372	83,871
54	84	-	70,900	120,000	223,758	120,000	223,758	2,909	106,667	101,070	190,911	88,295
55	85	-	70,900	120,000	226,667	120,000	226,667	2,947	109,613	102,136	195,431	92,911
56	86	-	70,900	120,000	229,613	120,000	229,613	2,985	112,598	103,166	199,969	97,769
57	87	-	70,900	120,000	232,598	120,000	232,598	3,024	115,622	104,171	204,541	102,855
58	88	-	70,900	120,000	235,622	120,000	235,622	3,063	118,685	105,138	209,124	108,151
59	89	-	70,900	120,000	238,685	120,000	238,685	3,103	121,788	106,080	213,741	113,734
60	90	-	70,900	120,000	241,788	120,000	241,788	3,143	124,931	106,985	218,366	119,540
61	91	-	70,900	120,000	244,931	120,000	244,931	3,184	128,115	107,865	223,024	125,650
62	92	-	70,900	120,000	248,115	120,000	248,115	3,226	131,341	108,711	227,697	132,022
63	93	-	70,900	120,000	251,341	120,000	251,341	3,267	134,608	109,544	232,424	138,690
64	94	-	70,900	120,000	254,608	120,000	254,608	3,310	137,918	110,332	237,140	145,661
65	95	-	70,900	120,000	257,918	120,000	257,918	3,353	141,271	111,075	241,838	152,971
66	96	-	70,900	120,000	261,271	120,000	261,271	3,397	144,668	111,774	246,525	160,630
67	97	-	70,900	120,000	264,668	120,000	264,668	3,441	148,108	112,429	251,193	168,620
68	98	-	70,900	120,000	268,108	120,000	268,108	3,485	151,594	113,042	255,845	176,978
69	99	-	70,900	120,000	271,594	120,000	271,594	3,531	155,125	113,609	260,472	185,743
70	100	-	70,900	120,000	275,125	120,000	275,125	3,577	158,701	114,128	265,066	194,898
71	101	-	70,900	120,000	278,701	120,000	278,701	3,623	162,324	114,588	269,592	204,483
72	102	-	70,900	120,000	282,324	120,000	282,324	3,670	165,995	115,028	274,145	214,510
73	103	-	70,900	120,000	285,995	120,000	285,995	3,718	169,712	115,483	278,807	224,992
74	104	-	70,900	120,000	289,712	120,000	289,712	3,766	173,479	116,075	283,881	235,971
75	105	-	70,900	120,000	293,479	120,000	293,479	3,815	177,294	117,388	290,822	247,432
76	106	-	70,900	120,000	297,294	120,000	297,294	3,865	181,159	-	-	259,419

附件 4

(红利水平为低档)												
保单年度	期末年龄	年交保费	累计保费	身故保险金(不含主险红利)	身故保险金(含主险红利)	重大疾病保险金(不含主险红利)	重大疾病保险金(含主险红利)	当年红利保险金额	累计红利保险金额	基本保额现金价值	有效保额现金价值	终了红利
1	31	7,090	7,090	102,000	102,000	102,000	102,000	41	41	896	905	235
2	32	7,090	14,180	104,000	104,041	104,000	104,041	83	124	3,518	3,546	479
3	33	7,090	21,270	106,000	106,124	106,000	106,124	127	251	6,372	6,431	732
4	34	7,090	28,360	108,000	108,251	108,000	108,251	173	425	9,690	9,793	1,007
5	35	7,090	35,450	110,000	110,425	110,000	110,425	221	645	13,286	13,448	1,292
6	36	7,090	42,540	112,000	112,645	112,000	112,645	270	916	17,172	17,410	1,588
7	37	7,090	49,630	114,000	114,916	114,000	114,916	322	1,238	21,364	21,697	1,896
8	38	7,090	56,720	116,000	117,238	116,000	117,238	375	1,613	25,878	26,328	2,228
9	39	7,090	63,810	118,000	119,613	118,000	119,613	431	2,043	30,726	31,317	2,572
10	40	7,090	70,900	120,000	122,043	120,000	122,043	488	2,531	35,923	36,681	2,929
11	41	-	70,900	120,000	122,531	120,000	122,531	490	3,022	37,168	38,104	3,296
12	42	-	70,900	120,000	123,022	120,000	123,022	492	3,514	38,435	39,560	3,678
13	43	-	70,900	120,000	123,514	120,000	123,514	494	4,008	39,721	41,048	4,064
14	44	-	70,900	120,000	124,008	120,000	124,008	496	4,504	41,033	42,573	4,477
15	45	-	70,900	120,000	124,504	120,000	124,504	498	5,002	42,371	44,137	4,893
16	46	-	70,900	120,000	125,002	120,000	125,002	500	5,502	43,731	45,736	5,325
17	47	-	70,900	120,000	125,502	120,000	125,502	502	6,004	45,113	47,370	5,773
18	48	-	70,900	120,000	126,004	120,000	126,004	504	6,508	46,512	49,034	6,237
19	49	-	70,900	120,000	126,508	120,000	126,508	506	7,014	47,934	50,736	6,718
20	50	-	70,900	120,000	127,014	120,000	127,014	508	7,522	49,377	52,472	7,202
21	51	-	70,900	120,000	127,522	120,000	127,522	510	8,032	50,840	54,243	7,715
22	52	-	70,900	120,000	128,032	120,000	128,032	512	8,544	52,323	56,048	8,245
23	53	-	70,900	120,000	128,544	120,000	128,544	514	9,058	53,824	57,887	8,780
24	54	-	70,900	120,000	129,058	120,000	129,058	516	9,575	55,359	59,776	9,344
25	55	-	70,900	120,000	129,575	120,000	129,575	518	10,093	56,921	61,708	9,912
26	56	-	70,900	120,000	130,093	120,000	130,093	520	10,613	58,511	63,686	10,512
27	57	-	70,900	120,000	130,613	120,000	130,613	522	11,136	60,125	65,704	11,128
28	58	-	70,900	120,000	131,136	120,000	131,136	525	11,660	61,753	67,753	11,753
29	59	-	70,900	120,000	131,660	120,000	131,660	527	12,187	63,385	69,822	12,416
30	60	-	70,900	120,000	132,187	120,000	132,187	529	12,716	65,015	71,904	13,100
31	61	-	70,900	120,000	132,716	120,000	132,716	531	13,246	66,638	73,994	13,789
32	62	-	70,900	120,000	133,246	120,000	133,246	533	13,779	68,253	76,090	14,511
33	63	-	70,900	120,000	133,779	120,000	133,779	535	14,315	69,855	78,188	15,251
34	64	-	70,900	120,000	134,315	120,000	134,315	537	14,852	71,469	80,314	16,024
35	65	-	70,900	120,000	134,852	120,000	134,852	539	15,391	73,092	82,467	16,816
36	66	-	70,900	120,000	135,391	120,000	135,391	542	15,933	74,728	84,650	17,628
37	67	-	70,900	120,000	135,933	120,000	135,933	544	16,477	76,371	86,857	18,460
38	68	-	70,900	120,000	136,477	120,000	136,477	546	17,022	78,022	89,090	19,325
39	69	-	70,900	120,000	137,022	120,000	137,022	548	17,571	79,668	91,333	20,225
40	70	-	70,900	120,000	137,571	120,000	137,571	550	18,121	81,306	93,584	21,145
41	71	-	70,900	120,000	138,121	120,000	138,121	552	18,673	82,935	95,840	22,099
42	72	-	70,900	120,000	138,673	120,000	138,673	555	19,228	84,551	98,099	23,075
43	73	-	70,900	120,000	139,228	120,000	139,228	557	19,785	86,154	100,359	24,086
44	74	-	70,900	120,000	139,785	120,000	139,785	559	20,344	87,724	102,596	25,133
45	75	-	70,900	120,000	140,344	120,000	140,344	561	20,905	89,258	104,808	26,216
46	76	-	70,900	120,000	140,905	120,000	140,905	564	21,469	90,751	106,987	27,322
47	77	-	70,900	120,000	141,469	120,000	141,469	566	22,035	92,201	109,131	28,464
48	78	-	70,900	120,000	142,035	120,000	142,035	568	22,603	93,600	111,230	29,643
49	79	-	70,900	120,000	142,603	120,000	142,603	570	23,173	94,961	113,299	30,859
50	80	-	70,900	120,000	143,173	120,000	143,173	573	23,746	96,282	115,335	32,114
51	81	-	70,900	120,000	143,746	120,000	143,746	575	24,321	97,557	117,329	33,407
52	82	-	70,900	120,000	144,321	120,000	144,321	577	24,898	98,782	119,278	34,738
53	83	-	70,900	120,000	144,898	120,000	144,898	580	25,478	99,950	121,171	36,123
54	84	-	70,900	120,000	145,478	120,000	145,478	582	26,060	101,070	123,019	37,533
55	85	-	70,900	120,000	146,060	120,000	146,060	584	26,644	102,136	124,814	38,998
56	86	-	70,900	120,000	146,644	120,000	146,644	587	27,231	103,166	126,577	40,503
57	87	-	70,900	120,000	147,231	120,000	147,231	589	27,820	104,171	128,321	42,049
58	88	-	70,900	120,000	147,820	120,000	147,820	591	28,411	105,138	130,030	43,651
59	89	-	70,900	120,000	148,411	120,000	148,411	594	29,005	106,080	131,720	45,310
60	90	-	70,900	120,000	149,005	120,000	149,005	596	29,601	106,985	133,375	47,011
61	91	-	70,900	120,000	149,601	120,000	149,601	598	30,199	107,865	135,010	48,755
62	92	-	70,900	120,000	150,199	120,000	150,199	601	30,800	108,711	136,613	50,572
63	93	-	70,900	120,000	150,800	120,000	150,800	603	31,403	109,544	138,211	52,433
64	94	-	70,900	120,000	151,403	120,000	151,403	606	32,009	110,332	139,762	54,354
65	95	-	70,900	120,000	152,009	120,000	152,009	608	32,617	111,075	141,266	56,334
66	96	-	70,900	120,000	152,617	120,000	152,617	610	33,227	111,774	142,723	58,361
67	97	-	70,900	120,000	153,227	120,000	153,227	613	33,840	112,429	144,134	60,463
68	98	-	70,900	120,000	153,840	120,000	153,840	615	34,455	113,042	145,499	62,644
69	99	-	70,900	120,000	154,455	120,000	154,455	618	35,073	113,609	146,814	64,871
70	100	-	70,900	120,000	155,073	120,000	155,073	620	35,693	114,128	148,075	67,178
71	101	-	70,900	120,000	155,693	120,000	155,693	623	36,316	114,588	149,266	69,548
72	102	-	70,900	120,000	156,316	120,000	156,316	625	36,942	115,028	150,439	71,984
73	103	-	70,900	120,000	156,942	120,000	156,942	628	37,569	115,483	151,638	74,516
74	104	-	70,900	120,000	157,569	120,000	157,569	630	38,200	116,075	153,025	77,099
75	105	-	70,900	120,000	158,200	120,000	158,200	633	38,832	117,388	155,375	79,780
76	106	-	70,900	120,000	158,832	120,000	158,832	635	39,468	-	-	82,545

附件 4

案例八

合众富贵幸福保险计划保险利益演示表												
年龄： 30岁		性别： 男		保险期间： 终身		交费期限： 20年		基本保险金额：		100000元		
(红利水平为高档)												
保单年度	期末年龄	年交保费	累计保费	身故保险金 (不含主险红利)	身故保险金 (含主险红利)	重大疾病保险金 (不含主险红利)	重大疾病保险金 (含主险红利)	当年红利 保险金额	累计红利保 险金额	基本保额 现金价值	有效保额 现金价值	终了红利
1	31	4,660	4,660	102,000	102,000	102,000	102,000	122	122	460	486	326
2	32	4,660	9,320	104,000	104,122	104,000	104,122	250	372	2,039	2,123	677
3	33	4,660	13,980	106,000	106,372	106,000	106,372	383	755	3,715	3,891	1,064
4	34	4,660	18,640	108,000	108,755	108,000	108,755	522	1,277	5,745	6,054	1,468
5	35	4,660	23,300	110,000	111,277	110,000	111,277	668	1,945	7,897	8,385	1,914
6	36	4,660	27,960	112,000	113,945	112,000	113,945	820	2,765	10,175	10,894	2,393
7	37	4,660	32,620	114,000	116,765	114,000	116,765	981	3,746	12,585	13,594	2,907
8	38	4,660	37,280	116,000	119,746	116,000	119,746	1,150	4,896	15,130	16,497	3,473
9	39	4,660	41,940	118,000	122,896	118,000	122,896	1,327	6,223	17,811	19,610	4,068
10	40	4,660	46,600	120,000	126,223	120,000	126,223	1,515	7,738	20,631	22,947	4,721
11	41	4,660	51,260	122,000	129,738	122,000	129,738	1,713	9,450	23,592	26,519	5,410
12	42	4,660	55,920	124,000	133,450	124,000	133,450	1,922	11,372	26,700	30,342	6,165
13	43	4,660	60,580	126,000	137,372	126,000	137,372	2,143	13,515	29,956	34,430	6,978
14	44	4,660	65,240	128,000	141,515	128,000	141,515	2,377	15,892	33,375	38,809	7,854
15	45	4,660	69,900	130,000	145,892	130,000	145,892	2,626	18,518	36,962	43,500	8,783
16	46	4,660	74,560	132,000	150,518	132,000	150,518	2,890	21,408	40,722	48,524	9,799
17	47	4,660	79,220	134,000	155,408	134,000	155,408	3,170	24,579	44,658	53,898	10,879
18	48	4,660	83,880	136,000	160,579	136,000	160,579	3,468	28,047	48,776	59,647	12,043
19	49	4,660	88,540	138,000	166,047	138,000	166,047	3,786	31,833	53,090	65,806	13,300
20	50	4,660	93,200	140,000	171,833	140,000	171,833	4,124	35,957	57,606	72,402	14,640
21	51	-	93,200	140,000	175,957	140,000	175,957	4,223	40,180	59,312	76,335	16,082
22	52	-	93,200	140,000	180,180	140,000	180,180	4,324	44,504	61,042	80,447	17,622
23	53	-	93,200	140,000	184,504	140,000	184,504	4,428	48,932	62,796	84,744	19,281
24	54	-	93,200	140,000	188,932	140,000	188,932	4,534	53,467	64,584	89,249	21,028
25	55	-	93,200	140,000	193,467	140,000	193,467	4,643	58,110	66,408	93,972	22,926
26	56	-	93,200	140,000	198,110	140,000	198,110	4,755	62,865	68,263	98,916	24,922
27	57	-	93,200	140,000	202,865	140,000	202,865	4,869	67,733	70,145	104,081	27,062
28	58	-	93,200	140,000	207,733	140,000	207,733	4,986	72,719	72,045	109,467	29,353
29	59	-	93,200	140,000	212,719	140,000	212,719	5,105	77,824	73,949	115,057	31,801
30	60	-	93,200	140,000	217,824	140,000	217,824	5,228	83,052	75,851	120,848	34,394
31	61	-	93,200	140,000	223,052	140,000	223,052	5,353	88,405	77,745	126,838	37,183
32	62	-	93,200	140,000	228,405	140,000	228,405	5,482	93,887	79,628	133,028	40,154
33	63	-	93,200	140,000	233,887	140,000	233,887	5,613	99,500	81,497	139,418	43,292
34	64	-	93,200	140,000	239,500	140,000	239,500	5,748	105,248	83,380	146,063	46,655
35	65	-	93,200	140,000	245,248	140,000	245,248	5,886	111,134	85,274	152,967	50,251
36	66	-	93,200	140,000	251,134	140,000	251,134	6,027	117,162	87,182	160,142	54,069
37	67	-	93,200	140,000	257,162	140,000	257,162	6,172	123,333	89,099	167,592	58,144
38	68	-	93,200	140,000	263,333	140,000	263,333	6,320	129,653	91,026	175,324	62,463
39	69	-	93,200	140,000	269,653	140,000	269,653	6,472	136,125	92,947	183,322	67,063
40	70	-	93,200	140,000	276,125	140,000	276,125	6,627	142,752	94,858	191,580	71,986
41	71	-	93,200	140,000	282,752	140,000	282,752	6,786	149,538	96,757	200,106	77,191
42	72	-	93,200	140,000	289,538	140,000	289,538	6,949	156,487	98,642	208,901	82,750
43	73	-	93,200	140,000	296,487	140,000	296,487	7,116	163,603	100,513	217,972	88,679
44	74	-	93,200	140,000	303,603	140,000	303,603	7,286	170,889	102,344	227,269	94,967
45	75	-	93,200	140,000	310,889	140,000	310,889	7,461	178,351	104,134	236,793	101,661
46	76	-	93,200	140,000	318,351	140,000	318,351	7,640	185,991	105,877	246,535	108,780
47	77	-	93,200	140,000	325,991	140,000	325,991	7,824	193,815	107,567	256,483	116,346
48	78	-	93,200	140,000	333,815	140,000	333,815	8,012	201,826	109,199	266,624	124,379
49	79	-	93,200	140,000	341,826	140,000	341,826	8,204	210,030	110,788	276,995	132,936
50	80	-	93,200	140,000	350,030	140,000	350,030	8,401	218,431	112,329	287,587	142,042
51	81	-	93,200	140,000	358,431	140,000	358,431	8,602	227,033	113,816	298,387	151,724
52	82	-	93,200	140,000	367,033	140,000	367,033	8,809	235,842	115,245	309,385	161,972
53	83	-	93,200	140,000	375,842	140,000	375,842	9,020	244,862	116,609	320,560	172,925
54	84	-	93,200	140,000	384,862	140,000	384,862	9,237	254,099	117,915	331,932	184,503
55	85	-	93,200	140,000	394,099	140,000	394,099	9,458	263,557	119,159	343,480	196,852
56	86	-	93,200	140,000	403,557	140,000	403,557	9,685	273,243	120,360	355,272	209,930
57	87	-	93,200	140,000	413,243	140,000	413,243	9,918	283,160	121,532	367,341	223,854
58	88	-	93,200	140,000	423,160	140,000	423,160	10,156	293,316	122,661	379,650	238,662
59	89	-	93,200	140,000	433,316	140,000	433,316	10,400	303,716	123,760	392,245	254,357
60	90	-	93,200	140,000	443,716	140,000	443,716	10,649	314,365	124,816	405,085	271,022
61	91	-	93,200	140,000	454,365	140,000	454,365	10,905	325,270	125,842	418,217	288,749
62	92	-	93,200	140,000	465,270	140,000	465,270	11,166	336,436	126,830	431,618	307,543
63	93	-	93,200	140,000	476,436	140,000	476,436	11,434	347,871	127,802	445,363	327,550
64	94	-	93,200	140,000	487,871	140,000	487,871	11,709	359,580	128,720	459,332	348,730
65	95	-	93,200	140,000	499,580	140,000	499,580	11,990	371,570	129,588	473,520	371,288
66	96	-	93,200	140,000	511,570	140,000	511,570	12,278	383,847	130,403	487,938	395,188
67	97	-	93,200	140,000	523,847	140,000	523,847	12,572	396,420	131,168	502,577	420,597
68	98	-	93,200	140,000	536,420	140,000	536,420	12,874	409,294	131,882	517,441	447,535
69	99	-	93,200	140,000	549,294	140,000	549,294	13,183	422,477	132,544	532,520	476,128
70	100	-	93,200	140,000	562,477	140,000	562,477	13,499	435,976	133,150	547,798	506,510
71	101	-	93,200	140,000	575,976	140,000	575,976	13,823	449,800	133,685	563,199	538,711
72	102	-	93,200	140,000	589,800	140,000	589,800	14,155	463,955	134,200	578,933	572,931
73	103	-	93,200	140,000	603,955	140,000	603,955	14,495	478,450	134,731	595,172	609,270
74	104	-	93,200	140,000	618,450	140,000	618,450	14,843	493,292	135,421	612,583	647,764
75	105	-	93,200	140,000	633,292	140,000	633,292	15,199	508,492	136,952	634,374	688,642
76	106	-	93,200	140,000	648,492	140,000	648,492	15,564	524,055	-	-	732,082

附件 4

(红利水平为中档)												
保单年度	期末年龄	年交保费	累计保费	身故保险金(不含主险红利)	身故保险金(含主险红利)	重大疾病保险金(不含主险红利)	重大疾病保险金(含主险红利)	当年红利保险金额	累计红利保险金额	基本保额现金价值	有效保额现金价值	终了红利
1	31	4,660	4,660	102,000	102,000	102,000	102,000	71	71	460	475	275
2	32	4,660	9,320	104,000	104,071	104,000	104,071	146	217	2,039	2,088	562
3	33	4,660	13,980	106,000	106,217	106,000	106,217	223	440	3,715	3,818	871
4	34	4,660	18,640	108,000	108,440	108,000	108,440	304	744	5,745	5,925	1,193
5	35	4,660	23,300	110,000	110,744	110,000	110,744	388	1,131	7,897	8,181	1,539
6	36	4,660	27,960	112,000	113,131	112,000	113,131	475	1,607	10,175	10,593	1,912
7	37	4,660	32,620	114,000	115,607	114,000	115,607	566	2,173	12,585	13,170	2,301
8	38	4,660	37,280	116,000	118,173	116,000	118,173	662	2,835	15,130	15,921	2,718
9	39	4,660	41,940	118,000	120,835	118,000	120,835	761	3,596	17,811	18,851	3,166
10	40	4,660	46,600	120,000	123,596	120,000	123,596	865	4,461	20,631	21,967	3,634
11	41	4,660	51,260	122,000	126,461	122,000	126,461	974	5,435	23,592	25,275	4,135
12	42	4,660	55,920	124,000	129,435	124,000	129,435	1,087	6,522	26,700	28,789	4,673
13	43	4,660	60,580	126,000	132,522	126,000	132,522	1,206	7,728	29,956	32,514	5,235
14	44	4,660	65,240	128,000	135,728	128,000	135,728	1,330	9,058	33,375	36,472	5,823
15	45	4,660	69,900	130,000	139,058	130,000	139,058	1,460	10,518	36,962	40,676	6,452
16	46	4,660	74,560	132,000	142,518	132,000	142,518	1,596	12,115	40,722	45,137	7,126
17	47	4,660	79,220	134,000	146,115	134,000	146,115	1,739	13,853	44,658	49,866	7,832
18	48	4,660	83,880	136,000	149,853	136,000	149,853	1,888	15,742	48,776	54,877	8,587
19	49	4,660	88,540	138,000	153,742	138,000	153,742	2,045	17,786	53,090	60,195	9,378
20	50	4,660	93,200	140,000	157,786	140,000	157,786	2,209	19,995	57,606	65,834	10,225
21	51	-	93,200	140,000	159,995	140,000	159,995	2,240	22,235	59,312	68,732	11,104
22	52	-	93,200	140,000	162,235	140,000	162,235	2,271	24,507	61,042	71,727	12,038
23	53	-	93,200	140,000	164,507	140,000	164,507	2,303	26,810	62,796	74,821	13,012
24	54	-	93,200	140,000	166,810	140,000	166,810	2,335	29,145	64,584	78,029	14,045
25	55	-	93,200	140,000	169,145	140,000	169,145	2,368	31,513	66,408	81,356	15,122
26	56	-	93,200	140,000	171,513	140,000	171,513	2,401	33,914	68,263	84,800	16,259
27	57	-	93,200	140,000	173,914	140,000	173,914	2,435	36,349	70,145	88,357	17,461
28	58	-	93,200	140,000	176,349	140,000	176,349	2,469	38,818	72,045	92,021	18,711
29	59	-	93,200	140,000	178,818	140,000	178,818	2,503	41,321	73,949	95,775	20,028
30	60	-	93,200	140,000	181,321	140,000	181,321	2,538	43,860	75,851	99,614	21,414
31	61	-	93,200	140,000	183,860	140,000	183,860	2,574	46,434	77,745	103,531	22,872
32	62	-	93,200	140,000	186,434	140,000	186,434	2,610	49,044	79,628	107,523	24,386
33	63	-	93,200	140,000	189,044	140,000	189,044	2,647	51,691	81,497	111,587	25,994
34	64	-	93,200	140,000	191,691	140,000	191,691	2,684	54,374	83,380	115,764	27,661
35	65	-	93,200	140,000	194,374	140,000	194,374	2,721	57,095	85,274	120,051	29,428
36	66	-	93,200	140,000	197,095	140,000	197,095	2,759	59,855	87,182	124,455	31,279
37	67	-	93,200	140,000	199,855	140,000	199,855	2,798	62,653	89,099	128,973	33,216
38	68	-	93,200	140,000	202,653	140,000	202,653	2,837	65,490	91,026	133,606	35,241
39	69	-	93,200	140,000	205,490	140,000	205,490	2,877	68,367	92,947	138,336	37,379
40	70	-	93,200	140,000	208,367	140,000	208,367	2,917	71,284	94,858	143,156	39,611
41	71	-	93,200	140,000	211,284	140,000	211,284	2,958	74,242	96,757	148,067	41,961
42	72	-	93,200	140,000	214,242	140,000	214,242	2,999	77,241	98,642	153,065	44,412
43	73	-	93,200	140,000	217,241	140,000	217,241	3,041	80,283	100,513	158,152	46,989
44	74	-	93,200	140,000	220,283	140,000	220,283	3,084	83,367	102,344	163,287	49,696
45	75	-	93,200	140,000	223,367	140,000	223,367	3,127	86,494	104,134	168,469	52,513
46	76	-	93,200	140,000	226,494	140,000	226,494	3,171	89,665	105,877	173,687	55,491
47	77	-	93,200	140,000	229,665	140,000	229,665	3,215	92,880	107,567	178,930	58,587
48	78	-	93,200	140,000	232,880	140,000	232,880	3,260	96,140	109,199	184,188	61,853
49	79	-	93,200	140,000	236,140	140,000	236,140	3,306	99,446	110,788	189,485	65,269
50	80	-	93,200	140,000	239,446	140,000	239,446	3,352	102,798	112,329	194,809	68,841
51	81	-	93,200	140,000	242,798	140,000	242,798	3,399	106,198	113,816	200,151	72,572
52	82	-	93,200	140,000	246,198	140,000	246,198	3,447	109,644	115,245	205,502	76,494
53	83	-	93,200	140,000	249,644	140,000	249,644	3,495	113,139	116,609	210,845	80,610
54	84	-	93,200	140,000	253,139	140,000	253,139	3,544	116,683	117,915	216,193	84,903
55	85	-	93,200	140,000	256,683	140,000	256,683	3,594	120,277	119,159	221,530	89,403
56	86	-	93,200	140,000	260,277	140,000	260,277	3,644	123,921	120,360	226,897	94,116
57	87	-	93,200	140,000	263,921	140,000	263,921	3,695	127,616	121,532	232,314	99,049
58	88	-	93,200	140,000	267,616	140,000	267,616	3,747	131,362	122,661	237,754	104,236
59	89	-	93,200	140,000	271,362	140,000	271,362	3,799	135,161	123,760	243,243	109,630
60	90	-	93,200	140,000	275,161	140,000	275,161	3,852	139,014	124,816	248,752	115,293
61	91	-	93,200	140,000	279,014	140,000	279,014	3,906	142,920	125,842	254,308	121,231
62	92	-	93,200	140,000	282,920	140,000	282,920	3,961	146,881	126,830	259,894	127,427
63	93	-	93,200	140,000	286,881	140,000	286,881	4,016	150,897	127,802	265,551	133,945
64	94	-	93,200	140,000	290,897	140,000	290,897	4,073	154,970	128,720	271,205	140,736
65	95	-	93,200	140,000	294,970	140,000	294,970	4,130	159,099	129,588	276,853	147,839
66	96	-	93,200	140,000	299,099	140,000	299,099	4,187	163,287	130,403	282,496	155,292
67	97	-	93,200	140,000	303,287	140,000	303,287	4,246	167,533	131,168	288,131	163,077
68	98	-	93,200	140,000	307,533	140,000	307,533	4,305	171,838	131,882	293,755	171,234
69	99	-	93,200	140,000	311,838	140,000	311,838	4,366	176,204	132,544	299,363	179,775
70	100	-	93,200	140,000	316,204	140,000	316,204	4,427	180,631	133,150	304,944	188,710
71	101	-	93,200	140,000	320,631	140,000	320,631	4,489	185,119	133,685	310,456	198,054
72	102	-	93,200	140,000	325,119	140,000	325,119	4,552	189,671	134,200	316,013	207,849
73	103	-	93,200	140,000	329,671	140,000	329,671	4,615	194,287	134,731	321,705	218,077
74	104	-	93,200	140,000	334,287	140,000	334,287	4,680	198,967	135,421	327,881	228,752
75	105	-	93,200	140,000	338,967	140,000	338,967	4,746	203,712	136,952	336,229	239,954
76	106	-	93,200	140,000	343,712	140,000	343,712	4,812	208,524	-	-	251,666

附件 4

(红利水平为低档)												
保单年度	期末年龄	年交保费	累计保费	身故保险金(不含主险红利)	身故保险金(含主险红利)	重大疾病保险金(不含主险红利)	重大疾病保险金(含主险红利)	当年红利保险金额	累计红利保险金额	基本保额现金价值	有效保额现金价值	终了红利
1	31	4,660	4,660	102,000	102,000	102,000	102,000	20	20	460	464	235
2	32	4,660	9,320	104,000	104,020	104,000	104,020	42	62	2,039	2,053	478
3	33	4,660	13,980	106,000	106,062	106,000	106,062	64	126	3,715	3,744	732
4	34	4,660	18,640	108,000	108,126	108,000	108,126	87	212	5,745	5,796	1,006
5	35	4,660	23,300	110,000	110,212	110,000	110,212	110	322	7,897	7,978	1,278
6	36	4,660	27,960	112,000	112,322	112,000	112,322	135	457	10,175	10,294	1,573
7	37	4,660	32,620	114,000	114,457	114,000	114,457	160	617	12,585	12,751	1,889
8	38	4,660	37,280	116,000	116,617	116,000	116,617	187	804	15,130	15,354	2,204
9	39	4,660	41,940	118,000	118,804	118,000	118,804	214	1,018	17,811	18,105	2,542
10	40	4,660	46,600	120,000	121,018	120,000	121,018	242	1,260	20,631	21,008	2,892
11	41	4,660	51,260	122,000	123,260	122,000	123,260	271	1,531	23,592	24,066	3,266
12	42	4,660	55,920	124,000	125,531	124,000	125,531	301	1,832	26,700	27,287	3,640
13	43	4,660	60,580	126,000	127,832	126,000	127,832	332	2,165	29,956	30,673	4,040
14	44	4,660	65,240	128,000	130,165	128,000	130,165	364	2,529	33,375	34,240	4,465
15	45	4,660	69,900	130,000	132,529	130,000	132,529	398	2,927	36,962	37,995	4,904
16	46	4,660	74,560	132,000	134,927	132,000	134,927	432	3,358	40,722	41,946	5,357
17	47	4,660	79,220	134,000	137,358	134,000	137,358	467	3,825	44,658	46,096	5,824
18	48	4,660	83,880	136,000	139,825	136,000	139,825	503	4,329	48,776	50,454	6,320
19	49	4,660	88,540	138,000	142,329	138,000	142,329	541	4,870	53,090	55,035	6,832
20	50	4,660	93,200	140,000	144,870	140,000	144,870	579	5,449	57,606	59,848	7,374
21	51	-	93,200	140,000	145,449	140,000	145,449	582	6,031	59,312	61,867	7,927
22	52	-	93,200	140,000	146,031	140,000	146,031	584	6,615	61,042	63,926	8,484
23	53	-	93,200	140,000	146,615	140,000	146,615	586	7,202	62,796	66,026	9,075
24	54	-	93,200	140,000	147,202	140,000	147,202	589	7,790	64,584	68,178	9,686
25	55	-	93,200	140,000	147,790	140,000	147,790	591	8,382	66,408	70,384	10,316
26	56	-	93,200	140,000	148,382	140,000	148,382	594	8,975	68,263	72,639	10,965
27	57	-	93,200	140,000	148,975	140,000	148,975	596	9,571	70,145	74,940	11,635
28	58	-	93,200	140,000	149,571	140,000	149,571	598	10,169	72,045	77,278	12,325
29	59	-	93,200	140,000	150,169	140,000	150,169	601	10,770	73,949	79,638	13,035
30	60	-	93,200	140,000	150,770	140,000	150,770	603	11,373	75,851	82,013	13,765
31	61	-	93,200	140,000	151,373	140,000	151,373	605	11,979	77,745	84,397	14,517
32	62	-	93,200	140,000	151,979	140,000	151,979	608	12,586	79,628	86,787	15,304
33	63	-	93,200	140,000	152,586	140,000	152,586	610	13,197	81,497	89,179	16,113
34	64	-	93,200	140,000	153,197	140,000	153,197	613	13,810	83,380	91,605	16,944
35	65	-	93,200	140,000	153,810	140,000	153,810	615	14,425	85,274	94,060	17,796
36	66	-	93,200	140,000	154,425	140,000	154,425	618	15,042	87,182	96,549	18,685
37	67	-	93,200	140,000	155,042	140,000	155,042	620	15,663	89,099	99,067	19,597
38	68	-	93,200	140,000	155,663	140,000	155,663	623	16,285	91,026	101,614	20,547
39	69	-	93,200	140,000	156,285	140,000	156,285	625	16,910	92,947	104,174	21,520
40	70	-	93,200	140,000	156,910	140,000	156,910	628	17,538	94,858	106,741	22,517
41	71	-	93,200	140,000	157,538	140,000	157,538	630	18,168	96,757	109,313	23,552
42	72	-	93,200	140,000	158,168	140,000	158,168	633	18,801	98,642	111,889	24,627
43	73	-	93,200	140,000	158,801	140,000	158,801	635	19,436	100,513	114,467	25,726
44	74	-	93,200	140,000	159,436	140,000	159,436	638	20,074	102,344	117,019	26,865
45	75	-	93,200	140,000	160,074	140,000	160,074	640	20,714	104,134	119,541	28,029
46	76	-	93,200	140,000	160,714	140,000	160,714	643	21,357	105,877	122,028	29,234
47	77	-	93,200	140,000	161,357	140,000	161,357	645	22,002	107,567	124,472	30,480
48	78	-	93,200	140,000	162,002	140,000	162,002	648	22,650	109,199	126,866	31,769
49	79	-	93,200	140,000	162,650	140,000	162,650	651	23,301	110,788	129,227	33,083
50	80	-	93,200	140,000	163,301	140,000	163,301	653	23,954	112,329	131,549	34,457
51	81	-	93,200	140,000	163,954	140,000	163,954	656	24,610	113,816	133,823	35,857
52	82	-	93,200	140,000	164,610	140,000	164,610	658	25,269	115,245	136,046	37,301
53	83	-	93,200	140,000	165,269	140,000	165,269	661	25,930	116,609	138,206	38,805
54	84	-	93,200	140,000	165,930	140,000	165,930	664	26,593	117,915	140,313	40,337
55	85	-	93,200	140,000	166,593	140,000	166,593	666	27,260	119,159	142,361	41,932
56	86	-	93,200	140,000	167,260	140,000	167,260	669	27,929	120,360	144,371	43,571
57	87	-	93,200	140,000	167,929	140,000	167,929	672	28,600	121,532	146,360	45,257
58	88	-	93,200	140,000	168,600	140,000	168,600	674	29,275	122,661	148,310	47,006
59	89	-	93,200	140,000	169,275	140,000	169,275	677	29,952	123,760	150,238	48,802
60	90	-	93,200	140,000	169,952	140,000	169,952	680	30,632	124,816	152,125	50,646
61	91	-	93,200	140,000	170,632	140,000	170,632	683	31,314	125,842	153,989	52,555
62	92	-	93,200	140,000	171,314	140,000	171,314	685	32,000	126,830	155,819	54,529
63	93	-	93,200	140,000	172,000	140,000	172,000	688	32,688	127,802	157,641	56,553
64	94	-	93,200	140,000	172,688	140,000	172,688	691	33,378	128,720	159,409	58,645
65	95	-	93,200	140,000	173,378	140,000	173,378	694	34,072	129,588	161,126	60,804
66	96	-	93,200	140,000	174,072	140,000	174,072	696	34,768	130,403	162,788	63,014
67	97	-	93,200	140,000	174,768	140,000	174,768	699	35,467	131,168	164,398	65,311
68	98	-	93,200	140,000	175,467	140,000	175,467	702	36,169	131,882	165,954	67,660
69	99	-	93,200	140,000	176,169	140,000	176,169	705	36,874	132,544	167,454	70,098
70	100	-	93,200	140,000	176,874	140,000	176,874	707	37,581	133,150	168,893	72,607
71	101	-	93,200	140,000	177,581	140,000	177,581	710	38,292	133,685	170,250	75,188
72	102	-	93,200	140,000	178,292	140,000	178,292	713	39,005	134,200	171,589	77,842
73	103	-	93,200	140,000	179,005	140,000	179,005	716	39,721	134,731	172,957	80,588
74	104	-	93,200	140,000	179,721	140,000	179,721	719	40,440	135,421	174,538	83,426
75	105	-	93,200	140,000	180,440	140,000	180,440	722	41,161	136,952	177,217	86,322
76	106	-	93,200	140,000	181,161	140,000	181,161	725	41,886	-	-	89,331

附件 4

案例九

合众富贵幸福保险计划保险利益演示表												
年龄： 40岁 (红利水平为高档)			性别： 男		保险期间： 终身		交费期限： 10年		基本保险金额： 100000元			
保单年度	期末年龄	年交保费	累计保费	身故保险金 (不含主险红利)	身故保险金 (含主险红利)	重大疾病保险金 (不含主险红利)	重大疾病保险金 (含主险红利)	当年红利 保险金额	累计红利保 险金额	基本保额 现金价值	有效保额 现金价值	终了红利
1	41	8,870	8,870	102,000	102,000	102,000	102,000	224	224	1,151	1,221	581
2	42	8,870	17,740	104,000	104,224	104,000	104,224	459	683	4,781	5,000	1,209
3	43	8,870	26,610	106,000	106,683	106,000	106,683	704	1,387	8,713	9,172	1,888
4	44	8,870	35,480	108,000	109,387	108,000	109,387	963	2,350	13,294	14,097	2,625
5	45	8,870	44,350	110,000	112,350	110,000	112,350	1,236	3,586	18,248	19,514	3,427
6	46	8,870	53,220	112,000	115,586	112,000	115,586	1,526	5,111	23,596	25,459	4,288
7	47	8,870	62,090	114,000	119,111	114,000	119,111	1,834	6,946	29,357	31,968	5,229
8	48	8,870	70,960	116,000	122,946	116,000	122,946	2,164	9,109	35,554	39,085	6,246
9	49	8,870	79,830	118,000	127,109	118,000	127,109	2,517	11,626	42,218	46,862	7,347
10	50	8,870	88,700	120,000	131,626	120,000	131,626	2,896	14,522	49,377	55,353	8,529
11	51	-	88,700	120,000	134,522	120,000	134,522	2,959	17,481	50,840	58,246	9,820
12	52	-	88,700	120,000	137,481	120,000	137,481	3,025	20,506	52,323	61,264	11,191
13	53	-	88,700	120,000	140,506	120,000	140,506	3,091	23,597	53,824	64,408	12,660
14	54	-	88,700	120,000	143,597	120,000	143,597	3,159	26,756	55,359	67,702	14,245
15	55	-	88,700	120,000	146,756	120,000	146,756	3,229	29,985	56,921	71,144	15,923
16	56	-	88,700	120,000	149,985	120,000	149,985	3,300	33,285	58,511	74,741	17,743
17	57	-	88,700	120,000	153,285	120,000	153,285	3,372	36,657	60,125	78,491	19,682
18	58	-	88,700	120,000	156,657	120,000	156,657	3,446	40,103	61,753	82,391	21,760
19	59	-	88,700	120,000	160,103	120,000	160,103	3,522	43,626	63,385	86,428	23,967
20	60	-	88,700	120,000	163,626	120,000	163,626	3,600	47,225	65,015	90,601	26,344
21	61	-	88,700	120,000	167,225	120,000	167,225	3,679	50,904	66,638	94,906	28,880
22	62	-	88,700	120,000	170,904	120,000	170,904	3,760	54,664	68,253	99,344	31,583
23	63	-	88,700	120,000	174,664	120,000	174,664	3,843	58,507	69,855	103,913	34,479
24	64	-	88,700	120,000	178,507	120,000	178,507	3,927	62,434	71,469	108,653	37,558
25	65	-	88,700	120,000	182,434	120,000	182,434	4,014	66,448	73,092	113,566	40,847
26	66	-	88,700	120,000	186,448	120,000	186,448	4,102	70,549	74,728	118,661	44,375
27	67	-	88,700	120,000	190,549	120,000	190,549	4,192	74,741	76,371	123,939	48,114
28	68	-	88,700	120,000	194,741	120,000	194,741	4,284	79,026	78,022	129,403	52,113
29	69	-	88,700	120,000	199,026	120,000	199,026	4,379	83,404	79,668	135,041	56,384
30	70	-	88,700	120,000	203,404	120,000	203,404	4,475	87,879	81,306	140,849	60,920
31	71	-	88,700	120,000	207,879	120,000	207,879	4,573	92,453	82,935	146,831	65,752
32	72	-	88,700	120,000	212,453	120,000	212,453	4,674	97,127	84,551	152,985	70,917
33	73	-	88,700	120,000	217,127	120,000	217,127	4,777	101,903	86,154	159,316	76,407
34	74	-	88,700	120,000	221,903	120,000	221,903	4,882	106,785	87,724	165,787	82,260
35	75	-	88,700	120,000	226,785	120,000	226,785	4,989	111,774	89,258	172,397	88,492
36	76	-	88,700	120,000	231,774	120,000	231,774	5,099	116,874	90,751	179,138	95,120
37	77	-	88,700	120,000	236,874	120,000	236,874	5,211	122,085	92,201	186,004	102,187
38	78	-	88,700	120,000	242,085	120,000	242,085	5,326	127,411	93,600	192,980	109,689
39	79	-	88,700	120,000	247,411	120,000	247,411	5,443	132,854	94,961	200,095	117,693
40	80	-	88,700	120,000	252,854	120,000	252,854	5,563	138,416	96,282	207,340	126,199
41	81	-	88,700	120,000	258,416	120,000	258,416	5,685	144,102	97,557	214,707	135,229
42	82	-	88,700	120,000	264,102	120,000	264,102	5,810	149,912	98,782	222,186	144,860
43	83	-	88,700	120,000	269,912	120,000	269,912	5,938	155,850	99,950	229,760	155,091
44	84	-	88,700	120,000	275,850	120,000	275,850	6,069	161,919	101,070	237,448	165,951
45	85	-	88,700	120,000	281,919	120,000	281,919	6,202	168,121	102,136	245,229	177,524
46	86	-	88,700	120,000	288,121	120,000	288,121	6,339	174,459	103,166	253,152	189,814
47	87	-	88,700	120,000	294,459	120,000	294,459	6,478	180,938	104,171	261,241	202,883
48	88	-	88,700	120,000	300,938	120,000	300,938	6,621	187,558	105,138	269,467	216,765
49	89	-	88,700	120,000	307,558	120,000	307,558	6,766	194,324	106,080	277,863	231,530
50	90	-	88,700	120,000	314,324	120,000	314,324	6,915	201,240	106,985	286,398	247,216
51	91	-	88,700	120,000	321,240	120,000	321,240	7,067	208,307	107,865	295,106	263,898
52	92	-	88,700	120,000	328,307	120,000	328,307	7,223	215,530	108,711	303,966	281,589
53	93	-	88,700	120,000	335,530	120,000	335,530	7,382	222,911	109,544	313,033	300,400
54	94	-	88,700	120,000	342,911	120,000	342,911	7,544	230,455	110,332	322,222	320,382
55	95	-	88,700	120,000	350,455	120,000	350,455	7,710	238,165	111,075	331,526	341,624
56	96	-	88,700	120,000	358,165	120,000	358,165	7,880	246,045	111,774	340,953	364,147
57	97	-	88,700	120,000	366,045	120,000	366,045	8,053	254,098	112,429	350,496	388,081
58	98	-	88,700	120,000	374,098	120,000	374,098	8,230	262,328	113,042	360,158	413,490
59	99	-	88,700	120,000	382,328	120,000	382,328	8,411	270,739	113,609	369,929	440,480
60	100	-	88,700	120,000	390,739	120,000	390,739	8,596	279,336	114,128	379,799	469,161
61	101	-	88,700	120,000	399,336	120,000	399,336	8,785	288,121	114,588	389,715	499,569
62	102	-	88,700	120,000	408,121	120,000	408,121	8,979	297,100	115,028	399,819	531,863
63	103	-	88,700	120,000	417,100	120,000	417,100	9,176	306,276	115,483	410,231	566,171
64	104	-	88,700	120,000	426,276	120,000	426,276	9,378	315,654	116,075	421,407	602,584
65	105	-	88,700	120,000	435,654	120,000	435,654	9,584	325,238	117,388	435,546	641,195
66	106	-	88,700	120,000	445,238	120,000	445,238	9,795	335,034	-	-	682,239

附件 4

(红利水平为中档)												
保单年度	期末年龄	年交保费	累计保费	身故保险金(不含主险红利)	身故保险金(含主险红利)	重大疾病保险金(不含主险红利)	重大疾病保险金(含主险红利)	当年红利保险金额	累计红利保险金额	基本保额现金价值	有效保额现金价值	终了红利
1	41	8,870	8,870	102,000	102,000	102,000	102,000	133	133	1,151	1,192	490
2	42	8,870	17,740	104,000	104,133	104,000	104,133	271	403	4,781	4,910	1,020
3	43	8,870	26,610	106,000	106,403	106,000	106,403	415	818	8,713	8,984	1,575
4	44	8,870	35,480	108,000	108,818	108,000	108,818	566	1,384	13,294	13,767	2,165
5	45	8,870	44,350	110,000	111,384	110,000	111,384	724	2,108	18,248	18,992	2,807
6	46	8,870	53,220	112,000	114,108	112,000	114,108	890	2,998	23,596	24,689	3,480
7	47	8,870	62,090	114,000	116,998	114,000	116,998	1,065	4,063	29,357	30,884	4,200
8	48	8,870	70,960	116,000	120,063	116,000	120,063	1,249	5,312	35,554	37,613	4,971
9	49	8,870	79,830	118,000	123,312	118,000	123,312	1,443	6,754	42,218	44,916	5,783
10	50	8,870	88,700	120,000	126,754	120,000	126,754	1,648	8,402	49,377	52,834	6,655
11	51	-	88,700	120,000	128,402	120,000	128,402	1,669	10,071	50,840	55,107	7,576
12	52	-	88,700	120,000	130,071	120,000	130,071	1,691	11,762	52,323	57,452	8,546
13	53	-	88,700	120,000	131,762	120,000	131,762	1,713	13,475	53,824	59,868	9,566
14	54	-	88,700	120,000	133,475	120,000	133,475	1,735	15,210	55,359	62,376	10,638
15	55	-	88,700	120,000	135,210	120,000	135,210	1,758	16,968	56,921	64,970	11,777
16	56	-	88,700	120,000	136,968	120,000	136,968	1,781	18,749	58,511	67,653	12,957
17	57	-	88,700	120,000	138,749	120,000	138,749	1,804	20,552	60,125	70,422	14,208
18	58	-	88,700	120,000	140,552	120,000	140,552	1,827	22,380	61,753	73,270	15,531
19	59	-	88,700	120,000	142,380	120,000	142,380	1,851	24,231	63,385	76,184	16,915
20	60	-	88,700	120,000	144,231	120,000	144,231	1,875	26,106	65,015	79,159	18,375
21	61	-	88,700	120,000	146,106	120,000	146,106	1,899	28,005	66,638	82,190	19,900
22	62	-	88,700	120,000	148,005	120,000	148,005	1,924	29,929	68,253	85,276	21,520
23	63	-	88,700	120,000	149,929	120,000	149,929	1,949	31,878	69,855	88,412	23,209
24	64	-	88,700	120,000	151,878	120,000	151,878	1,974	33,852	71,469	91,630	24,984
25	65	-	88,700	120,000	153,852	120,000	153,852	2,000	35,853	73,092	94,930	26,847
26	66	-	88,700	120,000	155,853	120,000	155,853	2,026	37,879	74,728	98,316	28,802
27	67	-	88,700	120,000	157,879	120,000	157,879	2,052	39,931	76,371	101,784	30,865
28	68	-	88,700	120,000	159,931	120,000	159,931	2,079	42,010	78,022	105,336	33,026
29	69	-	88,700	120,000	162,010	120,000	162,010	2,106	44,116	79,668	108,957	35,286
30	70	-	88,700	120,000	164,116	120,000	164,116	2,134	46,250	81,306	112,643	37,665
31	71	-	88,700	120,000	166,250	120,000	166,250	2,161	48,411	82,935	116,393	40,166
32	72	-	88,700	120,000	168,411	120,000	168,411	2,189	50,600	84,551	120,204	42,793
33	73	-	88,700	120,000	170,600	120,000	170,600	2,218	52,818	86,154	124,075	45,533
34	74	-	88,700	120,000	172,818	120,000	172,818	2,247	55,065	87,724	127,978	48,424
35	75	-	88,700	120,000	175,065	120,000	175,065	2,276	57,341	89,258	131,909	51,434
36	76	-	88,700	120,000	177,341	120,000	177,341	2,305	59,646	90,751	135,859	54,603
37	77	-	88,700	120,000	179,646	120,000	179,646	2,335	61,981	92,201	139,824	57,936
38	78	-	88,700	120,000	181,981	120,000	181,981	2,366	64,347	93,600	143,791	61,419
39	79	-	88,700	120,000	184,347	120,000	184,347	2,397	66,744	94,961	147,779	65,075
40	80	-	88,700	120,000	186,744	120,000	186,744	2,428	69,171	96,282	151,782	68,908
41	81	-	88,700	120,000	189,171	120,000	189,171	2,459	71,631	97,557	155,791	72,907
42	82	-	88,700	120,000	191,631	120,000	191,631	2,491	74,122	98,782	159,798	77,112
43	83	-	88,700	120,000	194,122	120,000	194,122	2,524	76,645	99,950	163,790	81,531
44	84	-	88,700	120,000	196,645	120,000	196,645	2,556	79,202	101,070	167,779	86,131
45	85	-	88,700	120,000	199,202	120,000	199,202	2,590	81,791	102,136	171,751	90,975
46	86	-	88,700	120,000	201,791	120,000	201,791	2,623	84,415	103,166	175,739	96,053
47	87	-	88,700	120,000	204,415	120,000	204,415	2,657	87,072	104,171	179,757	101,349
48	88	-	88,700	120,000	207,072	120,000	207,072	2,692	89,764	105,138	183,785	106,911
49	89	-	88,700	120,000	209,764	120,000	209,764	2,727	92,491	106,080	187,842	112,727
50	90	-	88,700	120,000	212,491	120,000	212,491	2,762	95,253	106,985	191,907	118,825
51	91	-	88,700	120,000	215,253	120,000	215,253	2,798	98,052	107,865	196,001	125,213
52	92	-	88,700	120,000	218,052	120,000	218,052	2,835	100,886	108,711	200,107	131,899
53	93	-	88,700	120,000	220,886	120,000	220,886	2,872	103,758	109,544	204,261	138,893
54	94	-	88,700	120,000	223,758	120,000	223,758	2,909	106,667	110,332	208,406	146,226
55	95	-	88,700	120,000	226,667	120,000	226,667	2,947	109,613	111,075	212,535	153,907
56	96	-	88,700	120,000	229,613	120,000	229,613	2,985	112,598	111,774	216,654	161,946
57	97	-	88,700	120,000	232,598	120,000	232,598	3,024	115,622	112,429	220,757	170,355
58	98	-	88,700	120,000	235,622	120,000	235,622	3,063	118,685	113,042	224,845	179,144
59	99	-	88,700	120,000	238,685	120,000	238,685	3,103	121,788	113,609	228,911	188,370
60	100	-	88,700	120,000	241,788	120,000	241,788	3,143	124,931	114,128	232,948	198,000
61	101	-	88,700	120,000	244,931	120,000	244,931	3,184	128,115	114,588	236,925	208,094
62	102	-	88,700	120,000	248,115	120,000	248,115	3,226	131,341	115,028	240,928	218,664
63	103	-	88,700	120,000	251,341	120,000	251,341	3,267	134,608	115,483	245,025	229,701
64	104	-	88,700	120,000	254,608	120,000	254,608	3,310	137,918	116,075	249,483	241,267
65	105	-	88,700	120,000	257,918	120,000	257,918	3,353	141,271	117,388	255,584	253,379
66	106	-	88,700	120,000	261,271	120,000	261,271	3,397	144,668	-	-	266,026

附件 4

(红利水平为低档)												
保单年度	期末年龄	年交保费	累计保费	身故保险金(不含主险红利)	身故保险金(含主险红利)	重大疾病保险金(不含主险红利)	重大疾病保险金(含主险红利)	当年红利保险金额	累计红利保险金额	基本保额现金价值	有效保额现金价值	终了红利
1	41	8,870	8,870	102,000	102,000	102,000	102,000	41	41	1,151	1,164	418
2	42	8,870	17,740	104,000	104,041	104,000	104,041	83	124	4,781	4,821	864
3	43	8,870	26,610	106,000	106,124	106,000	106,124	127	251	8,713	8,796	1,316
4	44	8,870	35,480	108,000	108,251	108,000	108,251	173	425	13,294	13,439	1,808
5	45	8,870	44,350	110,000	110,425	110,000	110,425	221	645	18,248	18,476	2,308
6	46	8,870	53,220	112,000	112,645	112,000	112,645	270	916	23,596	23,930	2,839
7	47	8,870	62,090	114,000	114,916	114,000	114,916	322	1,238	29,357	29,822	3,402
8	48	8,870	70,960	116,000	117,238	116,000	117,238	375	1,613	35,554	36,179	3,986
9	49	8,870	79,830	118,000	119,613	118,000	119,613	431	2,043	42,218	43,034	4,593
10	50	8,870	88,700	120,000	122,043	120,000	122,043	488	2,531	49,377	50,419	5,236
11	51	-	88,700	120,000	122,531	120,000	122,531	490	3,022	50,840	52,120	5,894
12	52	-	88,700	120,000	123,022	120,000	123,022	492	3,514	52,323	53,855	6,582
13	53	-	88,700	120,000	123,514	120,000	123,514	494	4,008	53,824	55,622	7,287
14	54	-	88,700	120,000	124,008	120,000	124,008	496	4,504	55,359	57,437	8,011
15	55	-	88,700	120,000	124,504	120,000	124,504	498	5,002	56,921	59,294	8,765
16	56	-	88,700	120,000	125,002	120,000	125,002	500	5,502	58,511	61,194	9,538
17	57	-	88,700	120,000	125,502	120,000	125,502	502	6,004	60,125	63,133	10,341
18	58	-	88,700	120,000	126,004	120,000	126,004	504	6,508	61,753	65,102	11,164
19	59	-	88,700	120,000	126,508	120,000	126,508	506	7,014	63,385	67,090	12,018
20	60	-	88,700	120,000	127,014	120,000	127,014	508	7,522	65,015	69,090	12,905
21	61	-	88,700	120,000	127,522	120,000	127,522	510	8,032	66,638	71,098	13,811
22	62	-	88,700	120,000	128,032	120,000	128,032	512	8,544	68,253	73,113	14,749
23	63	-	88,700	120,000	128,544	120,000	128,544	514	9,058	69,855	75,128	15,721
24	64	-	88,700	120,000	129,058	120,000	129,058	516	9,575	71,469	77,171	16,726
25	65	-	88,700	120,000	129,575	120,000	129,575	518	10,093	73,092	79,240	17,765
26	66	-	88,700	120,000	130,093	120,000	130,093	520	10,613	74,728	81,337	18,824
27	67	-	88,700	120,000	130,613	120,000	130,613	522	11,136	76,371	83,458	19,932
28	68	-	88,700	120,000	131,136	120,000	131,136	525	11,660	78,022	85,603	21,060
29	69	-	88,700	120,000	131,660	120,000	131,660	527	12,187	79,668	87,759	22,237
30	70	-	88,700	120,000	132,187	120,000	132,187	529	12,716	81,306	89,921	23,450
31	71	-	88,700	120,000	132,716	120,000	132,716	531	13,246	82,935	92,090	24,698
32	72	-	88,700	120,000	133,246	120,000	133,246	533	13,779	84,551	94,260	25,983
33	73	-	88,700	120,000	133,779	120,000	133,779	535	14,315	86,154	96,431	27,318
34	74	-	88,700	120,000	134,315	120,000	134,315	537	14,852	87,724	98,581	28,690
35	75	-	88,700	120,000	134,852	120,000	134,852	539	15,391	89,258	100,706	30,099
36	76	-	88,700	120,000	135,391	120,000	135,391	542	15,933	90,751	102,800	31,560
37	77	-	88,700	120,000	135,933	120,000	135,933	544	16,477	92,201	104,861	33,069
38	78	-	88,700	120,000	136,477	120,000	136,477	546	17,022	93,600	106,877	34,610
39	79	-	88,700	120,000	137,022	120,000	137,022	548	17,571	94,961	108,865	36,215
40	80	-	88,700	120,000	137,571	120,000	137,571	550	18,121	96,282	110,821	37,873
41	81	-	88,700	120,000	138,121	120,000	138,121	552	18,673	97,557	112,738	39,572
42	82	-	88,700	120,000	138,673	120,000	138,673	555	19,228	98,782	114,610	41,325
43	83	-	88,700	120,000	139,228	120,000	139,228	557	19,785	99,950	116,429	43,133
44	84	-	88,700	120,000	139,785	120,000	139,785	559	20,344	101,070	118,205	45,011
45	85	-	88,700	120,000	140,344	120,000	140,344	561	20,905	102,136	119,929	46,931
46	86	-	88,700	120,000	140,905	120,000	140,905	564	21,469	103,166	121,623	48,922
47	87	-	88,700	120,000	141,469	120,000	141,469	566	22,035	104,171	123,299	50,971
48	88	-	88,700	120,000	142,035	120,000	142,035	568	22,603	105,138	124,942	53,078
49	89	-	88,700	120,000	142,603	120,000	142,603	570	23,173	106,080	126,565	55,259
50	90	-	88,700	120,000	143,173	120,000	143,173	573	23,746	106,985	128,156	57,513
51	91	-	88,700	120,000	143,746	120,000	143,746	575	24,321	107,865	129,727	59,827
52	92	-	88,700	120,000	144,321	120,000	144,321	577	24,898	108,711	131,267	62,202
53	93	-	88,700	120,000	144,898	120,000	144,898	580	25,478	109,544	132,802	64,668
54	94	-	88,700	120,000	145,478	120,000	145,478	582	26,060	110,332	134,293	67,211
55	95	-	88,700	120,000	146,060	120,000	146,060	584	26,644	111,075	135,737	69,831
56	96	-	88,700	120,000	146,644	120,000	146,644	587	27,231	111,774	137,138	72,516
57	97	-	88,700	120,000	147,231	120,000	147,231	589	27,820	112,429	138,494	75,309
58	98	-	88,700	120,000	147,820	120,000	147,820	591	28,411	113,042	139,805	78,167
59	99	-	88,700	120,000	148,411	120,000	148,411	594	29,005	113,609	141,069	81,121
60	100	-	88,700	120,000	149,005	120,000	149,005	596	29,601	114,128	142,281	84,173
61	101	-	88,700	120,000	149,601	120,000	149,601	598	30,199	114,588	143,425	87,307
62	102	-	88,700	120,000	150,199	120,000	150,199	601	30,800	115,028	144,552	90,540
63	103	-	88,700	120,000	150,800	120,000	150,800	603	31,403	115,483	145,704	93,873
64	104	-	88,700	120,000	151,403	120,000	151,403	606	32,009	116,075	147,037	97,322
65	105	-	88,700	120,000	152,009	120,000	152,009	608	32,617	117,388	149,295	100,858
66	106	-	88,700	120,000	152,617	120,000	152,617	610	33,227	-	-	104,512

附件 4

案例十

合众富贵幸福保险计划保险利益演示表												
年龄： 45岁		性别： 男		保险期间： 终身		交费期限： 10年		基本保险金额： 100000元				
(红利水平为高档)												
保单年度	期末年龄	年交保费	累计保费	身故保险金 (不含主险红利)	身故保险金 (含主险红利)	重大疾病保险金 (不含主险红利)	重大疾病保险金 (含主险红利)	当年红利 保险金额	累计红利保 险金额	基本保额 现金价值	有效保额 现金价值	终了红利
1	46	9,890	9,890	102,000	102,000	102,000	102,000	224	224	1,223	1,305	724
2	47	9,890	19,780	104,000	104,224	104,000	104,224	459	683	5,391	5,648	1,501
3	48	9,890	29,670	106,000	106,683	106,000	106,683	704	1,387	9,907	10,445	2,347
4	49	9,890	39,560	108,000	109,387	108,000	109,387	963	2,350	15,176	16,115	3,271
5	50	9,890	49,450	110,000	112,350	110,000	112,350	1,236	3,586	20,879	22,354	4,258
6	51	9,890	59,340	112,000	115,586	112,000	115,586	1,526	5,111	27,037	29,202	5,328
7	52	9,890	69,230	114,000	119,111	114,000	119,111	1,834	6,946	33,683	36,711	6,492
8	53	9,890	79,120	116,000	122,946	116,000	122,946	2,164	9,109	40,848	44,934	7,758
9	54	9,890	89,010	118,000	127,109	118,000	127,109	2,517	11,626	48,582	53,945	9,126
10	55	9,890	98,900	120,000	131,626	120,000	131,626	2,896	14,522	56,921	63,809	10,596
11	56	-	98,900	120,000	134,522	120,000	134,522	2,959	17,481	58,511	67,035	12,188
12	57	-	98,900	120,000	137,481	120,000	137,481	3,025	20,506	60,125	70,399	13,899
13	58	-	98,900	120,000	140,506	120,000	140,506	3,091	23,597	61,753	73,896	15,723
14	59	-	98,900	120,000	143,597	120,000	143,597	3,159	26,756	63,385	77,518	17,677
15	60	-	98,900	120,000	146,756	120,000	146,756	3,229	29,985	65,015	81,261	19,783
16	61	-	98,900	120,000	149,985	120,000	149,985	3,300	33,285	66,638	85,122	22,033
17	62	-	98,900	120,000	153,285	120,000	153,285	3,372	36,657	68,253	89,102	24,449
18	63	-	98,900	120,000	156,657	120,000	156,657	3,446	40,103	69,855	93,200	27,023
19	64	-	98,900	120,000	160,103	120,000	160,103	3,522	43,626	71,469	97,451	29,779
20	65	-	98,900	120,000	163,626	120,000	163,626	3,600	47,225	73,092	101,857	32,725
21	66	-	98,900	120,000	167,225	120,000	167,225	3,679	50,904	74,728	106,428	35,870
22	67	-	98,900	120,000	170,904	120,000	170,904	3,760	54,664	76,371	111,161	39,223
23	68	-	98,900	120,000	174,664	120,000	174,664	3,843	58,507	78,022	116,062	42,810
24	69	-	98,900	120,000	178,507	120,000	178,507	3,927	62,434	79,668	121,119	46,644
25	70	-	98,900	120,000	182,434	120,000	182,434	4,014	66,448	81,306	126,328	50,735
26	71	-	98,900	120,000	186,448	120,000	186,448	4,102	70,549	82,935	131,693	55,114
27	72	-	98,900	120,000	190,549	120,000	190,549	4,192	74,741	84,551	137,213	59,756
28	73	-	98,900	120,000	194,741	120,000	194,741	4,284	79,026	86,154	142,891	64,732
29	74	-	98,900	120,000	199,026	120,000	199,026	4,379	83,404	87,724	148,695	70,017
30	75	-	98,900	120,000	203,404	120,000	203,404	4,475	87,879	89,258	154,623	75,666
31	76	-	98,900	120,000	207,879	120,000	207,879	4,573	92,453	90,751	160,669	81,676
32	77	-	98,900	120,000	212,453	120,000	212,453	4,674	97,127	92,201	166,827	88,083
33	78	-	98,900	120,000	217,127	120,000	217,127	4,777	101,903	93,600	173,085	94,906
34	79	-	98,900	120,000	221,903	120,000	221,903	4,882	106,785	94,961	179,465	102,164
35	80	-	98,900	120,000	226,785	120,000	226,785	4,989	111,774	96,282	185,964	109,900
36	81	-	98,900	120,000	231,774	120,000	231,774	5,099	116,874	97,557	192,572	118,135
37	82	-	98,900	120,000	236,874	120,000	236,874	5,211	122,085	98,782	199,280	126,917
38	83	-	98,900	120,000	242,085	120,000	242,085	5,326	127,411	99,950	206,073	136,245
39	84	-	98,900	120,000	247,411	120,000	247,411	5,443	132,854	101,070	212,967	146,170
40	85	-	98,900	120,000	252,854	120,000	252,854	5,563	138,416	102,136	219,946	156,719
41	86	-	98,900	120,000	258,416	120,000	258,416	5,685	144,102	103,166	227,053	167,971
42	87	-	98,900	120,000	264,102	120,000	264,102	5,810	149,912	104,171	234,308	179,906
43	88	-	98,900	120,000	269,912	120,000	269,912	5,938	155,850	105,138	241,686	192,609
44	89	-	98,900	120,000	275,850	120,000	275,850	6,069	161,919	106,080	249,216	206,115
45	90	-	98,900	120,000	281,919	120,000	281,919	6,202	168,121	106,985	256,871	220,489
46	91	-	98,900	120,000	288,121	120,000	288,121	6,339	174,459	107,865	264,681	235,769
47	92	-	98,900	120,000	294,459	120,000	294,459	6,478	180,938	108,711	272,628	251,998
48	93	-	98,900	120,000	300,938	120,000	300,938	6,621	187,558	109,544	280,760	269,249
49	94	-	98,900	120,000	307,558	120,000	307,558	6,766	194,324	110,332	289,002	287,567
50	95	-	98,900	120,000	314,324	120,000	314,324	6,915	201,240	111,075	297,346	307,064
51	96	-	98,900	120,000	321,240	120,000	321,240	7,067	208,307	111,774	305,801	327,761
52	97	-	98,900	120,000	328,307	120,000	328,307	7,223	215,530	112,429	314,361	349,745
53	98	-	98,900	120,000	335,530	120,000	335,530	7,382	222,911	113,042	323,027	373,109
54	99	-	98,900	120,000	342,911	120,000	342,911	7,544	230,455	113,609	331,790	397,914
55	100	-	98,900	120,000	350,455	120,000	350,455	7,710	238,165	114,128	340,642	424,296
56	101	-	98,900	120,000	358,165	120,000	358,165	7,880	246,045	114,588	349,536	452,291
57	102	-	98,900	120,000	366,045	120,000	366,045	8,053	254,098	115,028	358,599	482,008
58	103	-	98,900	120,000	374,098	120,000	374,098	8,230	262,328	115,483	367,937	513,562
59	104	-	98,900	120,000	382,328	120,000	382,328	8,411	270,739	116,075	377,961	547,112
60	105	-	98,900	120,000	390,739	120,000	390,739	8,596	279,336	117,388	390,642	582,670
61	106	-	98,900	120,000	399,336	120,000	399,336	8,785	288,121	-	-	620,488

附件 4

(红利水平为中档)												
保单年度	期末年龄	年交保费	累计保费	身故保险金(不含主险红利)	身故保险金(含主险红利)	重大疾病保险金(不含主险红利)	重大疾病保险金(含主险红利)	当年红利保险金额	累计红利保险金额	基本保额现金价值	有效保额现金价值	终了红利
1	46	9,890	9,890	102,000	102,000	102,000	102,000	133	133	1,223	1,271	622
2	47	9,890	19,780	104,000	104,133	104,000	104,133	271	403	5,391	5,543	1,291
3	48	9,890	29,670	106,000	106,403	106,000	106,403	415	818	9,907	10,224	2,011
4	49	9,890	39,560	108,000	108,818	108,000	108,818	566	1,384	15,176	15,729	2,764
5	50	9,890	49,450	110,000	111,384	110,000	111,384	724	2,108	20,879	21,746	3,575
6	51	9,890	59,340	112,000	114,108	112,000	114,108	890	2,998	27,037	28,307	4,439
7	52	9,890	69,230	114,000	116,998	114,000	116,998	1,065	4,063	33,683	35,455	5,359
8	53	9,890	79,120	116,000	120,063	116,000	120,063	1,249	5,312	40,848	43,230	6,327
9	54	9,890	89,010	118,000	123,312	118,000	123,312	1,443	6,754	48,582	51,698	7,374
10	55	9,890	98,900	120,000	126,754	120,000	126,754	1,648	8,402	56,921	60,906	8,480
11	56	-	98,900	120,000	128,402	120,000	128,402	1,669	10,071	58,511	63,422	9,656
12	57	-	98,900	120,000	130,071	120,000	130,071	1,691	11,762	60,125	66,018	10,887
13	58	-	98,900	120,000	131,762	120,000	131,762	1,713	13,475	61,753	68,687	12,188
14	59	-	98,900	120,000	133,475	120,000	133,475	1,735	15,210	63,385	71,419	13,561
15	60	-	98,900	120,000	135,210	120,000	135,210	1,758	16,968	65,015	74,208	14,995
16	61	-	98,900	120,000	136,968	120,000	136,968	1,781	18,749	66,638	77,050	16,518
17	62	-	98,900	120,000	138,749	120,000	138,749	1,804	20,552	68,253	79,943	18,107
18	63	-	98,900	120,000	140,552	120,000	140,552	1,827	22,380	69,855	82,883	19,790
19	64	-	98,900	120,000	142,380	120,000	142,380	1,851	24,231	71,469	85,900	21,556
20	65	-	98,900	120,000	144,231	120,000	144,231	1,875	26,106	73,092	88,993	23,409
21	66	-	98,900	120,000	146,106	120,000	146,106	1,899	28,005	74,728	92,167	25,364
22	67	-	98,900	120,000	148,005	120,000	148,005	1,924	29,929	76,371	95,419	27,411
23	68	-	98,900	120,000	149,929	120,000	149,929	1,949	31,878	78,022	98,748	29,566
24	69	-	98,900	120,000	151,878	120,000	151,878	1,974	33,852	79,668	102,143	31,818
25	70	-	98,900	120,000	153,852	120,000	153,852	2,000	35,853	81,306	105,598	34,201
26	71	-	98,900	120,000	155,853	120,000	155,853	2,026	37,879	82,935	109,114	36,703
27	72	-	98,900	120,000	157,879	120,000	157,879	2,052	39,931	84,551	112,686	39,328
28	73	-	98,900	120,000	159,931	120,000	159,931	2,079	42,010	86,154	116,315	42,078
29	74	-	98,900	120,000	162,010	120,000	162,010	2,106	44,116	87,724	119,974	44,958
30	75	-	98,900	120,000	164,116	120,000	164,116	2,134	46,250	89,258	123,659	47,988
31	76	-	98,900	120,000	166,250	120,000	166,250	2,161	48,411	90,751	127,362	51,172
32	77	-	98,900	120,000	168,411	120,000	168,411	2,189	50,600	92,201	131,079	54,515
33	78	-	98,900	120,000	170,600	120,000	170,600	2,218	52,818	93,600	134,798	58,004
34	79	-	98,900	120,000	172,818	120,000	172,818	2,247	55,065	94,961	138,537	61,679
35	80	-	98,900	120,000	175,065	120,000	175,065	2,276	57,341	96,282	142,289	65,527
36	81	-	98,900	120,000	177,341	120,000	177,341	2,305	59,646	97,557	146,047	69,571
37	82	-	98,900	120,000	179,646	120,000	179,646	2,335	61,981	98,782	149,804	73,799
38	83	-	98,900	120,000	181,981	120,000	181,981	2,366	64,347	99,950	153,546	78,252
39	84	-	98,900	120,000	184,347	120,000	184,347	2,397	66,744	101,070	157,286	82,901
40	85	-	98,900	120,000	186,744	120,000	186,744	2,428	69,171	102,136	161,010	87,770
41	86	-	98,900	120,000	189,171	120,000	189,171	2,459	71,631	103,166	164,748	92,883
42	87	-	98,900	120,000	191,631	120,000	191,631	2,491	74,122	104,171	168,515	98,249
43	88	-	98,900	120,000	194,122	120,000	194,122	2,524	76,645	105,138	172,291	103,855
44	89	-	98,900	120,000	196,645	120,000	196,645	2,556	79,202	106,080	176,094	109,748
45	90	-	98,900	120,000	199,202	120,000	199,202	2,590	81,791	106,985	179,905	115,896
46	91	-	98,900	120,000	201,791	120,000	201,791	2,623	84,415	107,865	183,743	122,346
47	92	-	98,900	120,000	204,415	120,000	204,415	2,657	87,072	108,711	187,592	129,108
48	93	-	98,900	120,000	207,072	120,000	207,072	2,692	89,764	109,544	191,487	136,191
49	94	-	98,900	120,000	209,764	120,000	209,764	2,727	92,491	110,332	195,372	143,625
50	95	-	98,900	120,000	212,491	120,000	212,491	2,762	95,253	111,075	199,243	151,379
51	96	-	98,900	120,000	215,253	120,000	215,253	2,798	98,052	111,774	203,104	159,524
52	97	-	98,900	120,000	218,052	120,000	218,052	2,835	100,886	112,429	206,950	168,031
53	98	-	98,900	120,000	220,886	120,000	220,886	2,872	103,758	113,042	210,783	176,952
54	99	-	98,900	120,000	223,758	120,000	223,758	2,909	106,667	113,609	214,595	186,301
55	100	-	98,900	120,000	226,667	120,000	226,667	2,947	109,613	114,128	218,379	196,067
56	101	-	98,900	120,000	229,613	120,000	229,613	2,985	112,598	114,588	222,108	206,308
57	102	-	98,900	120,000	232,598	120,000	232,598	3,024	115,622	115,028	225,860	217,014
58	103	-	98,900	120,000	235,622	120,000	235,622	3,063	118,685	115,483	229,701	228,224
59	104	-	98,900	120,000	238,685	120,000	238,685	3,103	121,788	116,075	233,881	239,974
60	105	-	98,900	120,000	241,788	120,000	241,788	3,143	124,931	117,388	239,600	252,258
61	106	-	98,900	120,000	244,931	120,000	244,931	3,184	128,115	-	-	265,114

附件 4

(红利水平为低档)												
保单年度	期末年龄	年交保费	累计保费	身故保险金(不含主险红利)	身故保险金(含主险红利)	重大疾病保险金(不含主险红利)	重大疾病保险金(含主险红利)	当年红利保险金额	累计红利保险金额	基本保额现金价值	有效保额现金价值	终了红利
1	46	9,890	9,890	102,000	102,000	102,000	102,000	41	41	1,223	1,238	551
2	47	9,890	19,780	104,000	104,041	104,000	104,041	83	124	5,391	5,438	1,124
3	48	9,890	29,670	106,000	106,124	106,000	106,124	127	251	9,907	10,004	1,719
4	49	9,890	39,560	108,000	108,251	108,000	108,251	173	425	15,176	15,346	2,360
5	50	9,890	49,450	110,000	110,425	110,000	110,425	221	645	20,879	21,145	3,015
6	51	9,890	59,340	112,000	112,645	112,000	112,645	270	916	27,037	27,425	3,717
7	52	9,890	69,230	114,000	114,916	114,000	114,916	322	1,238	33,683	34,223	4,436
8	53	9,890	79,120	116,000	117,238	116,000	117,238	375	1,613	40,848	41,571	5,205
9	54	9,890	89,010	118,000	119,613	118,000	119,613	431	2,043	48,582	49,525	6,005
10	55	9,890	98,900	120,000	122,043	120,000	122,043	488	2,531	56,921	58,122	6,834
11	56	-	98,900	120,000	122,531	120,000	122,531	490	3,022	58,511	59,984	7,695
12	57	-	98,900	120,000	123,022	120,000	123,022	492	3,514	60,125	61,885	8,587
13	58	-	98,900	120,000	123,514	120,000	123,514	494	4,008	61,753	63,815	9,511
14	59	-	98,900	120,000	124,008	120,000	124,008	496	4,504	63,385	65,764	10,454
15	60	-	98,900	120,000	124,504	120,000	124,504	498	5,002	65,015	67,725	11,442
16	61	-	98,900	120,000	125,002	120,000	125,002	500	5,502	66,638	69,693	12,450
17	62	-	98,900	120,000	125,502	120,000	125,502	502	6,004	68,253	71,668	13,504
18	63	-	98,900	120,000	126,004	120,000	126,004	504	6,508	69,855	73,643	14,579
19	64	-	98,900	120,000	126,508	120,000	126,508	506	7,014	71,469	75,646	15,700
20	65	-	98,900	120,000	127,014	120,000	127,014	508	7,522	73,092	77,674	16,842
21	66	-	98,900	120,000	127,522	120,000	127,522	510	8,032	74,728	79,730	18,032
22	67	-	98,900	120,000	128,032	120,000	128,032	512	8,544	76,371	81,809	19,269
23	68	-	98,900	120,000	128,544	120,000	128,544	514	9,058	78,022	83,912	20,528
24	69	-	98,900	120,000	129,058	120,000	129,058	516	9,575	79,668	86,025	21,837
25	70	-	98,900	120,000	129,575	120,000	129,575	518	10,093	81,306	88,144	23,194
26	71	-	98,900	120,000	130,093	120,000	130,093	520	10,613	82,935	90,270	24,588
27	72	-	98,900	120,000	130,613	120,000	130,613	522	11,136	84,551	92,397	26,018
28	73	-	98,900	120,000	131,136	120,000	131,136	525	11,660	86,154	94,525	27,499
29	74	-	98,900	120,000	131,660	120,000	131,660	527	12,187	87,724	96,633	29,031
30	75	-	98,900	120,000	132,187	120,000	132,187	529	12,716	89,258	98,716	30,614
31	76	-	98,900	120,000	132,716	120,000	132,716	531	13,246	90,751	100,769	32,250
32	77	-	98,900	120,000	133,246	120,000	133,246	533	13,779	92,201	102,788	33,925
33	78	-	98,900	120,000	133,779	120,000	133,779	535	14,315	93,600	104,765	35,666
34	79	-	98,900	120,000	134,315	120,000	134,315	537	14,852	94,961	106,714	37,460
35	80	-	98,900	120,000	134,852	120,000	134,852	539	15,391	96,282	108,631	39,296
36	81	-	98,900	120,000	135,391	120,000	135,391	542	15,933	97,557	110,510	41,200
37	82	-	98,900	120,000	135,933	120,000	135,933	544	16,477	98,782	112,345	43,172
38	83	-	98,900	120,000	136,477	120,000	136,477	546	17,022	99,950	114,128	45,201
39	84	-	98,900	120,000	137,022	120,000	137,022	548	17,571	101,070	115,869	47,286
40	85	-	98,900	120,000	137,571	120,000	137,571	550	18,121	102,136	117,559	49,443
41	86	-	98,900	120,000	138,121	120,000	138,121	552	18,673	103,166	119,220	51,671
42	87	-	98,900	120,000	138,673	120,000	138,673	555	19,228	104,171	120,863	53,958
43	88	-	98,900	120,000	139,228	120,000	139,228	557	19,785	105,138	122,473	56,332
44	89	-	98,900	120,000	139,785	120,000	139,785	559	20,344	106,080	124,064	58,766
45	90	-	98,900	120,000	140,344	120,000	140,344	561	20,905	106,985	125,623	61,288
46	91	-	98,900	120,000	140,905	120,000	140,905	564	21,469	107,865	127,163	63,872
47	92	-	98,900	120,000	141,469	120,000	141,469	566	22,035	108,711	128,673	66,547
48	93	-	98,900	120,000	142,035	120,000	142,035	568	22,603	109,544	130,178	69,313
49	94	-	98,900	120,000	142,603	120,000	142,603	570	23,173	110,332	131,639	72,157
50	95	-	98,900	120,000	143,173	120,000	143,173	573	23,746	111,075	133,055	75,080
51	96	-	98,900	120,000	143,746	120,000	143,746	575	24,321	111,774	134,428	78,112
52	97	-	98,900	120,000	144,321	120,000	144,321	577	24,898	112,429	135,757	81,224
53	98	-	98,900	120,000	144,898	120,000	144,898	580	25,478	113,042	137,043	84,447
54	99	-	98,900	120,000	145,478	120,000	145,478	582	26,060	113,609	138,281	87,752
55	100	-	98,900	120,000	146,060	120,000	146,060	584	26,644	114,128	139,469	91,171
56	101	-	98,900	120,000	146,644	120,000	146,644	587	27,231	114,588	140,591	94,688
57	102	-	98,900	120,000	147,231	120,000	147,231	589	27,820	115,028	141,695	98,321
58	103	-	98,900	120,000	147,820	120,000	147,820	591	28,411	115,483	142,825	102,069
59	104	-	98,900	120,000	148,411	120,000	148,411	594	29,005	116,075	144,131	105,921
60	105	-	98,900	120,000	149,005	120,000	149,005	596	29,601	117,388	146,344	109,906
61	106	-	98,900	120,000	149,601	120,000	149,601	598	30,199	-	-	113,996

附件 4

案例十一

合众富贵幸福保险计划保险利益演示表												
年龄： 50岁 (红利水平为高档)			性别： 男		保险期间： 终身		交费期限： 10年		基本保险金额： 100000元			
保单年度	期末年龄	年交保费	累计保费	身故保险金 (不含主险红利)	身故保险金 (含主险红利)	重大疾病保险金 (不含主险红利)	重大疾病保险金 (含主险红利)	当年红利 保险金额	累计红利保 险金额	基本保额 现金价值	有效保额 现金价值	终了红利
1	51	10,990	10,990	102,000	102,000	102,000	102,000	224	224	1,271	1,366	898
2	52	10,990	21,980	104,000	104,224	104,000	104,224	459	683	5,955	6,253	1,866
3	53	10,990	32,970	106,000	106,683	106,000	106,683	704	1,387	11,069	11,691	2,912
4	54	10,990	43,960	108,000	109,387	108,000	109,387	963	2,350	17,070	18,154	4,047
5	55	10,990	54,950	110,000	112,350	110,000	112,350	1,236	3,586	23,582	25,283	5,283
6	56	10,990	65,940	112,000	115,586	112,000	115,586	1,526	5,111	30,636	33,128	6,611
7	57	10,990	76,930	114,000	119,111	114,000	119,111	1,834	6,946	38,269	41,749	8,064
8	58	10,990	87,920	116,000	122,946	116,000	122,946	2,164	9,109	46,516	51,204	9,627
9	59	10,990	98,910	118,000	127,109	118,000	127,109	2,517	11,626	55,413	61,554	11,313
10	60	10,990	109,900	120,000	131,626	120,000	131,626	2,896	14,522	65,015	72,883	13,149
11	61	-	109,900	120,000	134,522	120,000	134,522	2,959	17,481	66,638	76,346	15,120
12	62	-	109,900	120,000	137,481	120,000	137,481	3,025	20,506	68,253	79,916	17,240
13	63	-	109,900	120,000	140,506	120,000	140,506	3,091	23,597	69,855	83,591	19,502
14	64	-	109,900	120,000	143,597	120,000	143,597	3,159	26,756	71,469	87,404	21,942
15	65	-	109,900	120,000	146,756	120,000	146,756	3,229	29,985	73,092	91,356	24,552
16	66	-	109,900	120,000	149,985	120,000	149,985	3,300	33,285	74,728	95,455	27,342
17	67	-	109,900	120,000	153,285	120,000	153,285	3,372	36,657	76,371	99,701	30,320
18	68	-	109,900	120,000	156,657	120,000	156,657	3,446	40,103	78,022	104,096	33,525
19	69	-	109,900	120,000	160,103	120,000	160,103	3,522	43,626	79,668	108,631	36,936
20	70	-	109,900	120,000	163,626	120,000	163,626	3,600	47,225	81,306	113,304	40,596
21	71	-	109,900	120,000	167,225	120,000	167,225	3,679	50,904	82,935	118,116	44,499
22	72	-	109,900	120,000	170,904	120,000	170,904	3,760	54,664	84,551	123,067	48,674
23	73	-	109,900	120,000	174,664	120,000	174,664	3,843	58,507	86,154	128,159	53,133
24	74	-	109,900	120,000	178,507	120,000	178,507	3,927	62,434	87,724	133,365	57,890
25	75	-	109,900	120,000	182,434	120,000	182,434	4,014	66,448	89,258	138,682	62,958
26	76	-	109,900	120,000	186,448	120,000	186,448	4,102	70,549	90,751	144,105	68,370
27	77	-	109,900	120,000	190,549	120,000	190,549	4,192	74,741	92,201	149,628	74,162
28	78	-	109,900	120,000	194,741	120,000	194,741	4,284	79,026	93,600	155,240	80,311
29	79	-	109,900	120,000	199,026	120,000	199,026	4,379	83,404	94,961	160,963	86,875
30	80	-	109,900	120,000	203,404	120,000	203,404	4,475	87,879	96,282	166,792	93,891
31	81	-	109,900	120,000	207,879	120,000	207,879	4,573	92,453	97,557	172,718	101,341
32	82	-	109,900	120,000	212,453	120,000	212,453	4,674	97,127	98,782	178,735	109,286
33	83	-	109,900	120,000	217,127	120,000	217,127	4,777	101,903	99,950	184,827	117,748
34	84	-	109,900	120,000	221,903	120,000	221,903	4,882	106,785	101,070	191,011	126,773
35	85	-	109,900	120,000	226,785	120,000	226,785	4,989	111,774	102,136	197,271	136,366
36	86	-	109,900	120,000	231,774	120,000	231,774	5,099	116,874	103,166	203,645	146,597
37	87	-	109,900	120,000	236,874	120,000	236,874	5,211	122,085	104,171	210,152	157,474
38	88	-	109,900	120,000	242,085	120,000	242,085	5,326	127,411	105,138	216,769	169,048
39	89	-	109,900	120,000	247,411	120,000	247,411	5,443	132,854	106,080	223,523	181,352
40	90	-	109,900	120,000	252,854	120,000	252,854	5,563	138,416	106,985	230,389	194,470
41	91	-	109,900	120,000	258,416	120,000	258,416	5,685	144,102	107,865	237,394	208,387
42	92	-	109,900	120,000	264,102	120,000	264,102	5,810	149,912	108,711	244,521	223,219
43	93	-	109,900	120,000	269,912	120,000	269,912	5,938	155,850	109,544	251,815	238,980
44	94	-	109,900	120,000	275,850	120,000	275,850	6,069	161,919	110,332	259,206	255,740
45	95	-	109,900	120,000	281,919	120,000	281,919	6,202	168,121	111,075	266,691	273,574
46	96	-	109,900	120,000	288,121	120,000	288,121	6,339	174,459	111,774	274,274	292,529
47	97	-	109,900	120,000	294,459	120,000	294,459	6,478	180,938	112,429	281,951	312,657
48	98	-	109,900	120,000	300,938	120,000	300,938	6,621	187,558	113,042	289,724	334,071
49	99	-	109,900	120,000	307,558	120,000	307,558	6,766	194,324	113,609	297,584	356,798
50	100	-	109,900	120,000	314,324	120,000	314,324	6,915	201,240	114,128	305,523	380,993
51	101	-	109,900	120,000	321,240	120,000	321,240	7,067	208,307	114,588	313,500	406,657
52	102	-	109,900	120,000	328,307	120,000	328,307	7,223	215,530	115,028	321,628	433,956
53	103	-	109,900	120,000	335,530	120,000	335,530	7,382	222,911	115,483	330,004	462,930
54	104	-	109,900	120,000	342,911	120,000	342,911	7,544	230,455	116,075	338,994	493,724
55	105	-	109,900	120,000	350,455	120,000	350,455	7,710	238,165	117,388	350,368	526,419
56	106	-	109,900	120,000	358,165	120,000	358,165	7,880	246,045	-	-	561,173

附件 4

(红利水平为中档)												
保单年度	期末年龄	年交保费	累计保费	身故保险金(不含主险红利)	身故保险金(含主险红利)	重大疾病保险金(不含主险红利)	重大疾病保险金(含主险红利)	当年红利保险金额	累计红利保险金额	基本保额现金价值	有效保额现金价值	终了红利
1	51	10,990	10,990	102,000	102,000	102,000	102,000	133	133	1,271	1,327	796
2	52	10,990	21,980	104,000	104,133	104,000	104,133	271	403	5,955	6,131	1,635
3	53	10,990	32,970	106,000	106,403	106,000	106,403	415	818	11,069	11,436	2,543
4	54	10,990	43,960	108,000	108,818	108,000	108,818	566	1,384	17,070	17,709	3,504
5	55	10,990	54,950	110,000	111,384	110,000	111,384	724	2,108	23,582	24,582	4,522
6	56	10,990	65,940	112,000	114,108	112,000	114,108	890	2,998	30,636	32,098	5,614
7	57	10,990	76,930	114,000	116,998	114,000	116,998	1,065	4,063	38,269	40,305	6,786
8	58	10,990	87,920	116,000	120,063	116,000	120,063	1,249	5,312	46,516	49,249	8,020
9	59	10,990	98,910	118,000	123,312	118,000	123,312	1,443	6,754	55,413	58,981	9,347
10	60	10,990	109,900	120,000	126,754	120,000	126,754	1,648	8,402	65,015	69,567	10,749
11	61	-	109,900	120,000	128,402	120,000	128,402	1,669	10,071	66,638	72,231	12,237
12	62	-	109,900	120,000	130,071	120,000	130,071	1,691	11,762	68,253	74,943	13,801
13	63	-	109,900	120,000	131,762	120,000	131,762	1,713	13,475	69,855	77,699	15,443
14	64	-	109,900	120,000	133,475	120,000	133,475	1,735	15,210	71,469	80,528	17,178
15	65	-	109,900	120,000	135,210	120,000	135,210	1,758	16,968	73,092	83,427	18,997
16	66	-	109,900	120,000	136,968	120,000	136,968	1,781	18,749	74,728	86,403	20,915
17	67	-	109,900	120,000	138,749	120,000	138,749	1,804	20,552	76,371	89,451	22,949
18	68	-	109,900	120,000	140,552	120,000	140,552	1,827	22,380	78,022	92,573	25,075
19	69	-	109,900	120,000	142,380	120,000	142,380	1,851	24,231	79,668	95,755	27,308
20	70	-	109,900	120,000	144,231	120,000	144,231	1,875	26,106	81,306	98,994	29,654
21	71	-	109,900	120,000	146,106	120,000	146,106	1,899	28,005	82,935	102,290	32,129
22	72	-	109,900	120,000	148,005	120,000	148,005	1,924	29,929	84,551	105,639	34,722
23	73	-	109,900	120,000	149,929	120,000	149,929	1,949	31,878	86,154	109,041	37,452
24	74	-	109,900	120,000	151,878	120,000	151,878	1,974	33,852	87,724	112,471	40,324
25	75	-	109,900	120,000	153,852	120,000	153,852	2,000	35,853	89,258	115,925	43,340
26	76	-	109,900	120,000	155,853	120,000	155,853	2,026	37,879	90,751	119,397	46,491
27	77	-	109,900	120,000	157,879	120,000	157,879	2,052	39,931	92,201	122,882	49,811
28	78	-	109,900	120,000	159,931	120,000	159,931	2,079	42,010	93,600	126,368	53,305
29	79	-	109,900	120,000	162,010	120,000	162,010	2,106	44,116	94,961	129,872	56,963
30	80	-	109,900	120,000	164,116	120,000	164,116	2,134	46,250	96,282	133,390	60,805
31	81	-	109,900	120,000	166,250	120,000	166,250	2,161	48,411	97,557	136,914	64,837
32	82	-	109,900	120,000	168,411	120,000	168,411	2,189	50,600	98,782	140,435	69,065
33	83	-	109,900	120,000	170,600	120,000	170,600	2,218	52,818	99,950	143,943	73,495
34	84	-	109,900	120,000	172,818	120,000	172,818	2,247	55,065	101,070	147,449	78,148
35	85	-	109,900	120,000	175,065	120,000	175,065	2,276	57,341	102,136	150,940	83,033
36	86	-	109,900	120,000	177,341	120,000	177,341	2,305	59,646	103,166	154,445	88,138
37	87	-	109,900	120,000	179,646	120,000	179,646	2,335	61,981	104,171	157,976	93,506
38	88	-	109,900	120,000	181,981	120,000	181,981	2,366	64,347	105,138	161,516	99,125
39	89	-	109,900	120,000	184,347	120,000	184,347	2,397	66,744	106,080	165,081	105,023
40	90	-	109,900	120,000	186,744	120,000	186,744	2,428	69,171	106,985	168,654	111,206
41	91	-	109,900	120,000	189,171	120,000	189,171	2,459	71,631	107,865	172,252	117,684
42	92	-	109,900	120,000	191,631	120,000	191,631	2,491	74,122	108,711	175,860	124,464
43	93	-	109,900	120,000	194,122	120,000	194,122	2,524	76,645	109,544	179,511	131,576
44	94	-	109,900	120,000	196,645	120,000	196,645	2,556	79,202	110,332	183,153	139,028
45	95	-	109,900	120,000	199,202	120,000	199,202	2,590	81,791	111,075	186,783	146,852
46	96	-	109,900	120,000	201,791	120,000	201,791	2,623	84,415	111,774	190,402	155,016
47	97	-	109,900	120,000	204,415	120,000	204,415	2,657	87,072	112,429	194,008	163,593
48	98	-	109,900	120,000	207,072	120,000	207,072	2,692	89,764	113,042	197,601	172,553
49	99	-	109,900	120,000	209,764	120,000	209,764	2,727	92,491	113,609	201,174	181,949
50	100	-	109,900	120,000	212,491	120,000	212,491	2,762	95,253	114,128	204,722	191,794
51	101	-	109,900	120,000	215,253	120,000	215,253	2,798	98,052	114,588	208,218	202,101
52	102	-	109,900	120,000	218,052	120,000	218,052	2,835	100,886	115,028	211,735	212,906
53	103	-	109,900	120,000	220,886	120,000	220,886	2,872	103,758	115,483	215,335	224,200
54	104	-	109,900	120,000	223,758	120,000	223,758	2,909	106,667	116,075	219,254	236,020
55	105	-	109,900	120,000	226,667	120,000	226,667	2,947	109,613	117,388	224,615	248,404
56	106	-	109,900	120,000	229,613	120,000	229,613	2,985	112,598	-	-	261,369

附件 4

(红利水平为低档)												
保单年度	期末年龄	年交保费	累计保费	身故保险金(不含主险红利)	身故保险金(含主险红利)	重大疾病保险金(不含主险红利)	重大疾病保险金(含主险红利)	当年红利保险金额	累计红利保险金额	基本保额现金价值	有效保额现金价值	终止红利
1	51	10,990	10,990	102,000	102,000	102,000	102,000	41	41	1,271	1,288	704
2	52	10,990	21,980	104,000	104,041	104,000	104,041	83	124	5,955	6,009	1,446
3	53	10,990	32,970	106,000	106,124	106,000	106,124	127	251	11,069	11,182	2,229
4	54	10,990	43,960	108,000	108,251	108,000	108,251	173	425	17,070	17,266	3,042
5	55	10,990	54,950	110,000	110,425	110,000	110,425	221	645	23,582	23,888	3,898
6	56	10,990	65,940	112,000	112,645	112,000	112,645	270	916	30,636	31,083	4,799
7	57	10,990	76,930	114,000	114,916	114,000	114,916	322	1,238	38,269	38,889	5,734
8	58	10,990	87,920	116,000	117,238	116,000	117,238	375	1,613	46,516	47,346	6,718
9	59	10,990	98,910	118,000	119,613	118,000	119,613	431	2,043	55,413	56,492	7,751
10	60	10,990	109,900	120,000	122,043	120,000	122,043	488	2,531	65,015	66,387	8,824
11	61	-	109,900	120,000	122,531	120,000	122,531	490	3,022	66,638	68,316	9,937
12	62	-	109,900	120,000	123,022	120,000	123,022	492	3,514	68,253	70,251	11,097
13	63	-	109,900	120,000	123,514	120,000	123,514	494	4,008	69,855	72,188	12,277
14	64	-	109,900	120,000	124,008	120,000	124,008	496	4,504	71,469	74,151	13,504
15	65	-	109,900	120,000	124,504	120,000	124,504	498	5,002	73,092	76,139	14,779
16	66	-	109,900	120,000	125,002	120,000	125,002	500	5,502	74,728	78,154	16,088
17	67	-	109,900	120,000	125,502	120,000	125,502	502	6,004	76,371	80,192	17,432
18	68	-	109,900	120,000	126,004	120,000	126,004	504	6,508	78,022	82,253	18,825
19	69	-	109,900	120,000	126,508	120,000	126,508	506	7,014	79,668	84,325	20,267
20	70	-	109,900	120,000	127,014	120,000	127,014	508	7,522	81,306	86,402	21,757
21	71	-	109,900	120,000	127,522	120,000	127,522	510	8,032	82,935	88,486	23,298
22	72	-	109,900	120,000	128,032	120,000	128,032	512	8,544	84,551	90,571	24,877
23	73	-	109,900	120,000	128,544	120,000	128,544	514	9,058	86,154	92,657	26,519
24	74	-	109,900	120,000	129,058	120,000	129,058	516	9,575	87,724	94,723	28,199
25	75	-	109,900	120,000	129,575	120,000	129,575	518	10,093	89,258	96,765	29,945
26	76	-	109,900	120,000	130,093	120,000	130,093	520	10,613	90,751	98,777	31,743
27	77	-	109,900	120,000	130,613	120,000	130,613	522	11,136	92,201	100,757	33,607
28	78	-	109,900	120,000	131,136	120,000	131,136	525	11,660	93,600	102,695	35,525
29	79	-	109,900	120,000	131,660	120,000	131,660	527	12,187	94,961	104,605	37,497
30	80	-	109,900	120,000	132,187	120,000	132,187	529	12,716	96,282	106,484	39,537
31	81	-	109,900	120,000	132,716	120,000	132,716	531	13,246	97,557	108,326	41,646
32	82	-	109,900	120,000	133,246	120,000	133,246	533	13,779	98,782	110,125	43,811
33	83	-	109,900	120,000	133,779	120,000	133,779	535	14,315	99,950	111,873	46,060
34	84	-	109,900	120,000	134,315	120,000	134,315	537	14,852	101,070	113,579	48,367
35	85	-	109,900	120,000	134,852	120,000	134,852	539	15,391	102,136	115,236	50,758
36	86	-	109,900	120,000	135,391	120,000	135,391	542	15,933	103,166	116,864	53,209
37	87	-	109,900	120,000	135,933	120,000	135,933	544	16,477	104,171	118,474	55,746
38	88	-	109,900	120,000	136,477	120,000	136,477	546	17,022	105,138	120,052	58,371
39	89	-	109,900	120,000	137,022	120,000	137,022	548	17,571	106,080	121,612	61,071
40	90	-	109,900	120,000	137,571	120,000	137,571	550	18,121	106,985	123,140	63,860
41	91	-	109,900	120,000	138,121	120,000	138,121	552	18,673	107,865	124,650	66,726
42	92	-	109,900	120,000	138,673	120,000	138,673	555	19,228	108,711	126,130	69,683
43	93	-	109,900	120,000	139,228	120,000	139,228	557	19,785	109,544	127,605	72,747
44	94	-	109,900	120,000	139,785	120,000	139,785	559	20,344	110,332	129,037	75,889
45	95	-	109,900	120,000	140,344	120,000	140,344	561	20,905	111,075	130,425	79,140
46	96	-	109,900	120,000	140,905	120,000	140,905	564	21,469	111,774	131,771	82,486
47	97	-	109,900	120,000	141,469	120,000	141,469	566	22,035	112,429	133,074	85,942
48	98	-	109,900	120,000	142,035	120,000	142,035	568	22,603	113,042	134,334	89,510
49	99	-	109,900	120,000	142,603	120,000	142,603	570	23,173	113,609	135,548	93,177
50	100	-	109,900	120,000	143,173	120,000	143,173	573	23,746	114,128	136,712	96,971
51	101	-	109,900	120,000	143,746	120,000	143,746	575	24,321	114,588	137,812	100,867
52	102	-	109,900	120,000	144,321	120,000	144,321	577	24,898	115,028	138,895	104,893
53	103	-	109,900	120,000	144,898	120,000	144,898	580	25,478	115,483	140,002	109,051
54	104	-	109,900	120,000	145,478	120,000	145,478	582	26,060	116,075	141,283	113,327
55	105	-	109,900	120,000	146,060	120,000	146,060	584	26,644	117,388	143,452	117,739
56	106	-	109,900	120,000	146,644	120,000	146,644	587	27,231	-	-	122,287

附件 4

案例十二

合众富贵幸福保险计划保险利益演示表												
年龄： 0岁 (红利水平为高档)		性别： 男		保险期间： 终身		交费期限： 30年		基本保险金额： 60000元				
保单年度	期末年龄	年交保费	累计保费	身故保险金 (不含主险红利)	身故保险金 (含主险红利)	重大疾病保险金 (不含主险红利)	重大疾病保险金 (含主险红利)	当年红利 保险金额	累计红利保 险金额	基本保额 现金价值	有效保额 现金价值	终了红利
1	1	1,206	1,206	61,200	61,200	61,200	61,200	49	49	35	39	86
2	2	1,206	2,412	62,400	62,449	62,400	62,449	100	149	244	255	181
3	3	1,206	3,618	63,600	63,749	63,600	63,749	153	302	494	517	287
4	4	1,206	4,824	64,800	65,102	64,800	65,102	208	510	818	858	397
5	5	1,206	6,030	66,000	66,510	66,000	66,510	266	776	1,171	1,234	512
6	6	1,206	7,236	67,200	67,976	67,200	67,976	326	1,103	1,553	1,645	646
7	7	1,206	8,442	68,400	69,503	68,400	69,503	389	1,492	1,965	2,094	778
8	8	1,206	9,648	69,600	71,092	69,600	71,092	455	1,947	2,407	2,582	931
9	9	1,206	10,854	70,800	72,747	70,800	72,747	524	2,471	2,877	3,108	1,091
10	10	1,206	12,060	72,000	74,471	72,000	74,471	596	3,066	3,378	3,675	1,266
11	11	1,206	13,266	73,200	76,266	73,200	76,266	671	3,737	3,911	4,287	1,449
12	12	1,206	14,472	74,400	78,137	74,400	78,137	750	4,488	4,477	4,946	1,649
13	13	1,206	15,678	75,600	80,088	75,600	80,088	833	5,320	5,077	5,656	1,858
14	14	1,206	16,884	76,800	82,120	76,800	82,120	920	6,240	5,715	6,421	2,094
15	15	1,206	18,090	78,000	84,240	78,000	84,240	1,011	7,251	6,389	7,242	2,333
16	16	1,206	19,296	79,200	86,451	79,200	86,451	1,107	8,358	7,100	8,123	2,602
17	17	1,206	20,502	80,400	88,758	80,400	88,758	1,207	9,565	7,849	9,066	2,885
18	18	1,206	21,708	81,600	91,165	81,600	91,165	1,313	10,878	8,638	10,076	3,191
19	19	1,206	22,914	82,800	93,678	82,800	93,678	1,424	12,301	9,469	11,159	3,513
20	20	1,206	24,120	84,000	96,301	84,000	96,301	1,541	13,842	10,343	12,318	3,862
21	21	1,206	25,326	85,200	99,042	85,200	99,042	1,664	15,506	11,150	13,448	4,239
22	22	1,206	26,532	86,400	101,906	86,400	101,906	1,794	17,300	11,989	14,653	4,637
23	23	1,206	27,738	87,600	104,900	87,600	104,900	1,930	19,230	12,862	15,937	5,067
24	24	1,206	28,944	88,800	108,030	88,800	108,030	2,074	21,304	13,769	17,308	5,531
25	25	1,206	30,150	90,000	111,304	90,000	111,304	2,226	23,530	14,711	18,771	6,022
26	26	1,206	31,356	91,200	114,730	91,200	114,730	2,386	25,916	15,692	20,336	6,540
27	27	1,206	32,562	92,400	118,316	92,400	118,316	2,556	28,472	16,712	22,011	7,111
28	28	1,206	33,768	93,600	122,072	93,600	122,072	2,734	31,207	17,772	23,805	7,703
29	29	1,206	34,974	94,800	126,007	94,800	126,007	2,923	34,130	18,872	25,725	8,354
30	30	1,206	36,180	96,000	130,130	96,000	130,130	3,123	37,253	20,014	27,780	9,044
31	31	-	36,180	96,000	133,253	96,000	133,253	3,198	40,451	20,776	29,531	9,767
32	32	-	36,180	96,000	136,451	96,000	136,451	3,275	43,726	21,563	31,385	10,548
33	33	-	36,180	96,000	139,726	96,000	139,726	3,353	47,079	22,373	33,346	11,388
34	34	-	36,180	96,000	143,079	96,000	143,079	3,434	50,513	23,208	35,420	12,276
35	35	-	36,180	96,000	146,513	96,000	146,513	3,516	54,030	24,068	37,611	13,230
36	36	-	36,180	96,000	150,030	96,000	150,030	3,601	57,630	24,955	39,935	14,238
37	37	-	36,180	96,000	153,630	96,000	153,630	3,687	61,317	25,865	42,386	15,302
38	38	-	36,180	96,000	157,317	96,000	157,317	3,776	65,093	26,803	44,976	16,455
39	39	-	36,180	96,000	161,093	96,000	161,093	3,866	68,959	27,760	47,700	17,672
40	40	-	36,180	96,000	164,959	96,000	164,959	3,959	72,918	28,738	50,566	18,970
41	41	-	36,180	96,000	168,918	96,000	168,918	4,054	76,972	29,734	53,574	20,338
42	42	-	36,180	96,000	172,972	96,000	172,972	4,151	81,124	30,748	56,731	21,812
43	43	-	36,180	96,000	177,124	96,000	177,124	4,251	85,375	31,777	60,036	23,380
44	44	-	36,180	96,000	181,375	96,000	181,375	4,353	89,728	32,827	63,509	25,048
45	45	-	36,180	96,000	185,728	96,000	185,728	4,457	94,185	33,896	67,151	26,800
46	46	-	36,180	96,000	190,185	96,000	190,185	4,564	98,750	34,985	70,972	28,699
47	47	-	36,180	96,000	194,750	96,000	194,750	4,674	103,423	36,090	74,971	30,693
48	48	-	36,180	96,000	199,423	96,000	199,423	4,786	108,210	37,210	79,152	32,825
49	49	-	36,180	96,000	204,210	96,000	204,210	4,901	113,111	38,347	83,530	35,083
50	50	-	36,180	96,000	209,111	96,000	209,111	5,019	118,129	39,502	88,109	37,494
51	51	-	36,180	96,000	214,129	96,000	214,129	5,139	123,268	40,672	92,896	40,042
52	52	-	36,180	96,000	219,268	96,000	219,268	5,262	128,531	41,858	97,900	42,757
53	53	-	36,180	96,000	224,531	96,000	224,531	5,389	133,920	43,060	103,129	45,647
54	54	-	36,180	96,000	229,920	96,000	229,920	5,518	139,438	44,287	108,612	48,720
55	55	-	36,180	96,000	235,438	96,000	235,438	5,651	145,088	45,537	114,358	51,985
56	56	-	36,180	96,000	241,088	96,000	241,088	5,786	150,874	46,809	120,375	55,450
57	57	-	36,180	96,000	246,874	96,000	246,874	5,925	156,799	48,100	126,661	59,126
58	58	-	36,180	96,000	252,799	96,000	252,799	6,067	162,866	49,403	133,216	63,023
59	59	-	36,180	96,000	258,866	96,000	258,866	6,213	169,079	50,708	140,018	67,176
60	60	-	36,180	96,000	265,079	96,000	265,079	6,362	175,441	52,012	147,064	71,598
61	61	-	36,180	96,000	271,441	96,000	271,441	6,515	181,956	53,311	154,354	76,275
62	62	-	36,180	96,000	277,956	96,000	277,956	6,671	188,627	54,602	161,887	81,274
63	63	-	36,180	96,000	284,627	96,000	284,627	6,831	195,458	55,884	169,664	86,555
64	64	-	36,180	96,000	291,458	96,000	291,458	6,995	202,453	57,175	177,749	92,159
65	65	-	36,180	96,000	298,453	96,000	298,453	7,163	209,616	58,474	186,153	98,101
66	66	-	36,180	96,000	305,616	96,000	305,616	7,335	216,950	59,782	194,883	104,429
67	67	-	36,180	96,000	312,950	96,000	312,950	7,511	224,461	61,097	203,951	111,160
68	68	-	36,180	96,000	320,461	96,000	320,461	7,691	232,152	62,418	213,359	118,282
69	69	-	36,180	96,000	328,152	96,000	328,152	7,876	240,028	63,734	223,091	125,846
70	70	-	36,180	96,000	336,028	96,000	336,028	8,065	248,093	65,045	233,141	133,874
71	71	-	36,180	96,000	344,093	96,000	344,093	8,258	256,351	66,347	243,517	142,420
72	72	-	36,180	96,000	352,351	96,000	352,351	8,456	264,807	67,641	254,222	151,476
73	73	-	36,180	96,000	360,807	96,000	360,807	8,659	273,467	68,923	265,259	161,064
74	74	-	36,180	96,000	369,467	96,000	369,467	8,867	282,334	70,178	276,573	171,248
75	75	-	36,180	96,000	378,334	96,000	378,334	9,080	291,414	71,406	288,163	182,092
76	76	-	36,180	96,000	387,414	96,000	387,414	9,298	300,712	72,601	300,017	193,552
77	77	-	36,180	96,000	396,712	96,000	396,712	9,521	310,233	73,761	312,125	205,735
78	78	-	36,180	96,000	406,233	96,000	406,233	9,750	319,982	74,879	324,466	218,675
79	79	-	36,180	96,000	415,982	96,000	415,982	9,984	329,966	75,970	337,088	232,409
80	80	-	36,180	96,000	425,966	96,000	425,966	10,223	340,189	77,026	349,976	246,932
81	81	-	36,180	96,000	436,189	96,000	436,189	10,469	350,658	78,046	363,120	262,411
82	82	-	36,180	96,000	446,658	96,000	446,658	10,720	361,378	79,025	376,504	278,759
83	83	-	36,180	96,000	457,378	96,000	457,378	10,977	372,355	79,961	390,102	296,152
84	84	-	36,180	96,000	468,355	96,000	468,355	11,241	383,595	80,857	403,943	314,594
85	85	-	36,180	96,000	479,595	96,000	479,595	11,510	395,105	81,709	417,995	334,182
86	86	-	36,180	96,000	491,105	96,000	491,105	11,787	406,892	82,532	432,345	354,922
87	87	-	36,180	96,000	502,892	96,000	502,892	12,069	418,961	83,336	447,033	376,917
88	88	-	36,180	96,000	514,961	96,000	514,961	12,359	431,320	84,110	462,012	400,279
89	89	-</										

附件 4

(红利水平为低档)												
保单年度	期末年龄	年交保费	累计保费	身故保险金(不含主险红利)	身故保险金(含主险红利)	重大疾病保险金(不含主险红利)	重大疾病保险金(含主险红利)	当年红利 保险金额	累计红利保 险金额	基本保额 现金价值	有效保额 现金价值	終了红利
1	1	1,206	1,206	61,200	61,200	61,200	61,200	12	12	35	36	12
2	2	1,206	2,412	62,400	62,412	62,400	62,412	25	37	244	247	25
3	3	1,206	3,618	63,600	63,637	63,600	63,637	38	75	494	499	38
4	4	1,206	4,824	64,800	64,875	64,800	64,875	52	127	818	828	58
5	5	1,206	6,030	66,000	66,127	66,000	66,127	66	193	1,171	1,187	73
6	6	1,206	7,236	67,200	67,393	67,200	67,393	81	274	1,553	1,576	88
7	7	1,206	8,442	68,400	68,674	68,400	68,674	96	370	1,965	1,997	103
8	8	1,206	9,648	69,600	69,970	69,600	69,970	112	482	2,407	2,451	126
9	9	1,206	10,854	70,800	71,282	70,800	71,282	128	611	2,877	2,934	143
10	10	1,206	12,060	72,000	72,611	72,000	72,611	145	756	3,378	3,451	160
11	11	1,206	13,266	73,200	73,956	73,200	73,956	163	919	3,911	4,003	185
12	12	1,206	14,472	74,400	75,319	74,400	75,319	181	1,099	4,477	4,592	203
13	13	1,206	15,678	75,600	76,699	75,600	76,699	199	1,299	5,077	5,219	222
14	14	1,206	16,884	76,800	78,099	76,800	78,099	219	1,517	5,715	5,887	250
15	15	1,206	18,090	78,000	79,517	78,000	79,517	239	1,756	6,389	6,595	270
16	16	1,206	19,296	79,200	80,956	79,200	80,956	259	2,015	7,100	7,347	300
17	17	1,206	20,502	80,400	82,415	80,400	82,415	280	2,295	7,849	8,141	321
18	18	1,206	21,708	81,600	83,895	81,600	83,895	302	2,597	8,638	8,981	352
19	19	1,206	22,914	82,800	85,397	82,800	85,397	325	2,922	9,469	9,870	384
20	20	1,206	24,120	84,000	86,922	84,000	86,922	348	3,270	10,343	10,809	409
21	21	1,206	25,326	85,200	88,470	85,200	88,470	372	3,641	11,150	11,690	442
22	22	1,206	26,532	86,400	90,041	86,400	90,041	396	4,037	11,989	12,611	477
23	23	1,206	27,738	87,600	91,637	87,600	91,637	422	4,459	12,862	13,575	504
24	24	1,206	28,944	88,800	93,259	88,800	93,259	448	4,906	13,769	14,584	541
25	25	1,206	30,150	90,000	94,906	90,000	94,906	475	5,381	14,711	15,640	579
26	26	1,206	31,356	91,200	96,581	91,200	96,581	502	5,883	15,692	16,746	618
27	27	1,206	32,562	92,400	98,283	92,400	98,283	531	6,414	16,712	17,906	658
28	28	1,206	33,768	93,600	100,014	93,600	100,014	560	6,974	17,772	19,120	700
29	29	1,206	34,974	94,800	101,774	94,800	101,774	590	7,564	18,872	20,391	743
30	30	1,206	36,180	96,000	103,564	96,000	103,564	621	8,186	20,014	21,720	787
31	31	-	36,180	96,000	104,186	96,000	104,186	625	8,811	20,776	22,683	833
32	32	-	36,180	96,000	104,811	96,000	104,811	629	9,440	21,563	23,683	880
33	33	-	36,180	96,000	105,440	96,000	105,440	633	10,072	22,373	24,721	928
34	34	-	36,180	96,000	106,072	96,000	106,072	636	10,709	23,208	25,797	976
35	35	-	36,180	96,000	106,709	96,000	106,709	640	11,349	24,068	26,913	1,024
36	36	-	36,180	96,000	107,349	96,000	107,349	644	11,993	24,955	28,072	1,084
37	37	-	36,180	96,000	107,993	96,000	107,993	648	12,641	25,865	29,271	1,134
38	38	-	36,180	96,000	108,641	96,000	108,641	652	13,293	26,803	30,514	1,195
39	39	-	36,180	96,000	109,293	96,000	109,293	656	13,949	27,760	31,794	1,246
40	40	-	36,180	96,000	109,949	96,000	109,949	660	14,608	28,738	33,111	1,308
41	41	-	36,180	96,000	110,608	96,000	110,608	664	15,272	29,734	34,464	1,372
42	42	-	36,180	96,000	111,272	96,000	111,272	668	15,940	30,748	35,853	1,435
43	43	-	36,180	96,000	111,940	96,000	111,940	672	16,611	31,777	37,275	1,500
44	44	-	36,180	96,000	112,611	96,000	112,611	676	17,287	32,827	38,738	1,577
45	45	-	36,180	96,000	113,287	96,000	113,287	680	17,967	33,896	40,240	1,643
46	46	-	36,180	96,000	113,967	96,000	113,967	684	18,650	34,985	41,782	1,721
47	47	-	36,180	96,000	114,650	96,000	114,650	688	19,338	36,090	43,360	1,800
48	48	-	36,180	96,000	115,338	96,000	115,338	692	20,030	37,210	44,974	1,868
49	49	-	36,180	96,000	116,030	96,000	116,030	696	20,727	38,347	46,627	1,949
50	50	-	36,180	96,000	116,727	96,000	116,727	700	21,427	39,502	48,318	2,043
51	51	-	36,180	96,000	117,427	96,000	117,427	705	22,131	40,672	50,048	2,125
52	52	-	36,180	96,000	118,131	96,000	118,131	709	22,840	41,858	51,817	2,209
53	53	-	36,180	96,000	118,840	96,000	118,840	713	23,553	43,060	53,625	2,306
54	54	-	36,180	96,000	119,553	96,000	119,553	717	24,271	44,287	55,483	2,403
55	55	-	36,180	96,000	120,271	96,000	120,271	722	24,992	45,537	57,392	2,490
56	56	-	36,180	96,000	120,992	96,000	120,992	726	25,718	46,809	59,349	2,601
57	57	-	36,180	96,000	121,718	96,000	121,718	730	26,449	48,100	61,351	2,702
58	58	-	36,180	96,000	122,449	96,000	122,449	735	27,183	49,403	63,392	2,804
59	59	-	36,180	96,000	123,183	96,000	123,183	739	27,922	50,708	65,457	2,919
60	60	-	36,180	96,000	123,922	96,000	123,922	744	28,666	52,012	67,543	3,024
61	61	-	36,180	96,000	124,666	96,000	124,666	748	29,414	53,311	69,645	3,142
62	62	-	36,180	96,000	125,414	96,000	125,414	752	30,166	54,602	71,759	3,273
63	63	-	36,180	96,000	126,166	96,000	126,166	757	30,923	55,884	73,885	3,394
64	64	-	36,180	96,000	126,923	96,000	126,923	762	31,685	57,175	76,045	3,516
65	65	-	36,180	96,000	127,685	96,000	127,685	766	32,451	58,474	78,240	3,652
66	66	-	36,180	96,000	128,451	96,000	128,451	771	33,222	59,782	80,470	3,789
67	67	-	36,180	96,000	129,222	96,000	129,222	775	33,997	61,097	82,734	3,928
68	68	-	36,180	96,000	129,997	96,000	129,997	780	34,777	62,418	85,029	4,082
69	69	-	36,180	96,000	130,777	96,000	130,777	785	35,562	63,734	87,344	4,224
70	70	-	36,180	96,000	131,562	96,000	131,562	789	36,351	65,045	89,675	4,381
71	71	-	36,180	96,000	132,351	96,000	132,351	794	37,145	66,347	92,019	4,540
72	72	-	36,180	96,000	133,145	96,000	133,145	799	37,944	67,641	94,376	4,700
73	73	-	36,180	96,000	133,944	96,000	133,944	804	38,748	68,923	96,742	4,876
74	74	-	36,180	96,000	134,748	96,000	134,748	808	39,556	70,178	99,095	5,053
75	75	-	36,180	96,000	135,556	96,000	135,556	813	40,369	71,406	101,433	5,232
76	76	-	36,180	96,000	136,369	96,000	136,369	818	41,188	72,601	103,750	5,414
77	77	-	36,180	96,000	137,188	96,000	137,188	823	42,011	73,761	106,040	5,611
78	78	-	36,180	96,000	138,011	96,000	138,011	828	42,839	74,879	108,294	5,810
79	79	-	36,180	96,000	138,839	96,000	138,839	833	43,672	75,970	110,529	6,012
80	80	-	36,180	96,000	139,672	96,000	139,672	838	44,510	77,026	112,738	6,215
81	81	-	36,180	96,000	140,510	96,000	140,510	843	45,353	78,046	114,916	6,435
82	82	-	36,180	96,000	141,353	96,000	141,353	848	46,201	79,025	117,057	6,658
83	83	-	36,180	96,000	142,201	96,000	142,201	853	47,054	79,961	119,153	6,883
84	84	-	36,180	96,000	143,054	96,000	143,054	858	47,913	80,857	121,212	7,124
85	85	-	36,180	96,000	143,913	96,000	143,913	863	48,776	81,709	123,223	7,368
86	86	-	36,180	96,000	144,776	96,000	144,776	869	49,645	82,532	125,213	7,615
87	87	-	36,180	96,000	145,645	96,000	145,645	874	50,519	83,336	127,191	7,879
88	88	-	36,180	96,000	146,519	96,000	146,519	879	51,398	84,110	129,143	8,146
89	89	-	36,180	96,000	147,398	96,000	147,398	884	52,282	84,865	131,082	8,416
90	90	-	36,180	96,000	148,282	96,000	148,282	890	53,172	85,588	132,992	8,704
91	91	-	36,180	96,000	149,172	96,000	149,172	895	54,067	86,291	134,890	8,995
92	92	-	36,180	96,000	150,067	96,000	150,067	900	54,967	86,969	136,766	9,304
93	93	-	36,180	96,000	150,967	96,000	150,967	906	55,873	87,635	138,640	9,617
9												

附件 4

案例十三

合众富贵幸福保险计划保险利益演示表												
年龄： 20岁 (红利水平为高档)			性别： 男		保险期间： 终身		交费期限： 10年		基本保险金额： 100000元			
保单年度	期末年龄	年交保费	累计保费	身故保险金 (不含主险红利)	身故保险金 (含主险红利)	重大疾病保险金 (不含主险红利)	重大疾病保险金 (含主险红利)	当年红利 保险金额	累计红利保 险金额	基本保额 现金价值	有效保额 现金价值	终了红利
1	21	5,650	5,650	102,000	102,000	102,000	102,000	224	224	629	662	255
2	22	5,650	11,300	104,000	104,224	104,000	104,224	459	683	2,438	2,543	542
3	23	5,650	16,950	106,000	106,683	106,000	106,683	704	1,387	4,413	4,635	843
4	24	5,650	22,600	108,000	109,387	108,000	109,387	963	2,350	6,711	7,101	1,170
5	25	5,650	28,250	110,000	112,350	110,000	112,350	1,236	3,586	9,206	9,825	1,528
6	26	5,650	33,900	112,000	115,586	112,000	115,586	1,526	5,111	11,908	12,824	1,907
7	27	5,650	39,550	114,000	119,111	114,000	119,111	1,834	6,946	14,829	16,122	2,323
8	28	5,650	45,200	116,000	122,946	116,000	122,946	2,164	9,109	17,980	19,741	2,779
9	29	5,650	50,850	118,000	127,109	118,000	127,109	2,517	11,626	21,373	23,707	3,267
10	30	5,650	56,500	120,000	131,626	120,000	131,626	2,896	14,522	25,017	28,045	3,791
11	31	-	56,500	120,000	134,522	120,000	134,522	2,959	17,481	25,970	29,753	4,359
12	32	-	56,500	120,000	137,481	120,000	137,481	3,025	20,506	26,953	31,559	4,977
13	33	-	56,500	120,000	140,506	120,000	140,506	3,091	23,597	27,966	33,466	5,634
14	34	-	56,500	120,000	143,597	120,000	143,597	3,159	26,756	29,010	35,478	6,333
15	35	-	56,500	120,000	146,756	120,000	146,756	3,229	29,985	30,085	37,603	7,074
16	36	-	56,500	120,000	149,985	120,000	149,985	3,300	33,285	31,193	39,845	7,889
17	37	-	56,500	120,000	153,285	120,000	153,285	3,372	36,657	32,332	42,208	8,753
18	38	-	56,500	120,000	156,657	120,000	156,657	3,446	40,103	33,503	44,699	9,666
19	39	-	56,500	120,000	160,103	120,000	160,103	3,522	43,626	34,700	47,315	10,663
20	40	-	56,500	120,000	163,626	120,000	163,626	3,600	47,225	35,923	50,060	11,716
21	41	-	56,500	120,000	167,225	120,000	167,225	3,679	50,904	37,168	52,935	12,843
22	42	-	56,500	120,000	170,904	120,000	170,904	3,760	54,664	38,435	55,943	14,031
23	43	-	56,500	120,000	174,664	120,000	174,664	3,843	58,507	39,721	59,087	15,318
24	44	-	56,500	120,000	178,507	120,000	178,507	3,927	62,434	41,033	62,382	16,690
25	45	-	56,500	120,000	182,434	120,000	182,434	4,014	66,448	42,371	65,832	18,152
26	46	-	56,500	120,000	186,448	120,000	186,448	4,102	70,549	43,731	69,441	19,726
27	47	-	56,500	120,000	190,549	120,000	190,549	4,192	74,741	45,113	73,211	21,399
28	48	-	56,500	120,000	194,741	120,000	194,741	4,284	79,026	46,512	77,142	23,174
29	49	-	56,500	120,000	199,026	120,000	199,026	4,379	83,404	47,934	81,251	25,057
30	50	-	56,500	120,000	203,404	120,000	203,404	4,475	87,879	49,377	85,538	27,073
31	51	-	56,500	120,000	207,879	120,000	207,879	4,573	92,453	50,840	90,008	29,228
32	52	-	56,500	120,000	212,453	120,000	212,453	4,674	97,127	52,323	94,672	31,528
33	53	-	56,500	120,000	217,127	120,000	217,127	4,777	101,903	53,824	99,532	33,959
34	54	-	56,500	120,000	221,903	120,000	221,903	4,882	106,785	55,359	104,621	36,570
35	55	-	56,500	120,000	226,785	120,000	226,785	4,989	111,774	56,921	109,940	39,325
36	56	-	56,500	120,000	231,774	120,000	231,774	5,099	116,874	58,511	115,499	42,276
37	57	-	56,500	120,000	236,874	120,000	236,874	5,211	122,085	60,125	121,293	45,432
38	58	-	56,500	120,000	242,085	120,000	242,085	5,326	127,411	61,753	127,320	48,756
39	59	-	56,500	120,000	247,411	120,000	247,411	5,443	132,854	63,385	133,560	52,303
40	60	-	56,500	120,000	252,854	120,000	252,854	5,563	138,416	65,015	140,008	56,083
41	61	-	56,500	120,000	258,416	120,000	258,416	5,685	144,102	66,638	146,660	60,108
42	62	-	56,500	120,000	264,102	120,000	264,102	5,810	149,912	68,253	153,518	64,388
43	63	-	56,500	120,000	269,912	120,000	269,912	5,938	155,850	69,855	160,578	68,935
44	64	-	56,500	120,000	275,850	120,000	275,850	6,069	161,919	71,469	167,903	73,762
45	65	-	56,500	120,000	281,919	120,000	281,919	6,202	168,121	73,092	175,496	78,909
46	66	-	56,500	120,000	288,121	120,000	288,121	6,339	174,459	74,728	183,369	84,391
47	67	-	56,500	120,000	294,459	120,000	294,459	6,478	180,938	76,371	191,525	90,193
48	68	-	56,500	120,000	300,938	120,000	300,938	6,621	187,558	78,022	199,969	96,360
49	69	-	56,500	120,000	307,558	120,000	307,558	6,766	194,324	79,668	208,682	102,909
50	70	-	56,500	120,000	314,324	120,000	314,324	6,915	201,240	81,306	217,656	109,888
51	71	-	56,500	120,000	321,240	120,000	321,240	7,067	208,307	82,935	226,900	117,317
52	72	-	56,500	120,000	328,307	120,000	328,307	7,223	215,530	84,551	236,411	125,183
53	73	-	56,500	120,000	335,530	120,000	335,530	7,382	222,911	86,154	246,193	133,541
54	74	-	56,500	120,000	342,911	120,000	342,911	7,544	230,455	87,724	256,194	142,411
55	75	-	56,500	120,000	350,455	120,000	350,455	7,710	238,165	89,258	266,408	151,852
56	76	-	56,500	120,000	358,165	120,000	358,165	7,880	246,045	90,751	276,825	161,855
57	77	-	56,500	120,000	366,045	120,000	366,045	8,053	254,098	92,201	287,435	172,517
58	78	-	56,500	120,000	374,098	120,000	374,098	8,230	262,328	93,600	298,216	183,794
59	79	-	56,500	120,000	382,328	120,000	382,328	8,411	270,739	94,961	309,211	195,790
60	80	-	56,500	120,000	390,739	120,000	390,739	8,596	279,336	96,282	320,407	208,538
61	81	-	56,500	120,000	399,336	120,000	399,336	8,785	288,121	97,557	331,791	222,071
62	82	-	56,500	120,000	408,121	120,000	408,121	8,979	297,100	98,782	343,348	236,424
63	83	-	56,500	120,000	417,100	120,000	417,100	9,176	306,276	99,950	355,053	251,678
64	84	-	56,500	120,000	426,276	120,000	426,276	9,378	315,654	101,070	366,933	267,829
65	85	-	56,500	120,000	435,654	120,000	435,654	9,584	325,238	102,136	378,956	285,005
66	86	-	56,500	120,000	445,238	120,000	445,238	9,795	335,034	103,166	391,201	303,252
67	87	-	56,500	120,000	455,034	120,000	455,034	10,011	345,044	104,171	403,700	322,619
68	88	-	56,500	120,000	465,044	120,000	465,044	10,231	355,275	105,138	416,412	343,156
69	89	-	56,500	120,000	475,275	120,000	475,275	10,456	365,731	106,080	429,386	364,916
70	90	-	56,500	120,000	485,731	120,000	485,731	10,686	376,417	106,985	442,576	388,051
71	91	-	56,500	120,000	496,417	120,000	496,417	10,921	387,339	107,865	456,032	412,622
72	92	-	56,500	120,000	507,339	120,000	507,339	11,161	398,500	108,711	469,724	438,645
73	93	-	56,500	120,000	518,500	120,000	518,500	11,407	409,907	109,544	483,736	466,287
74	94	-	56,500	120,000	529,907	120,000	529,907	11,658	421,565	110,332	497,936	495,569
75	95											

附件 4

(红利水平为中档)												
保单年度	期末年龄	年交保费	累计保费	身故保险金(不含主险红利)	身故保险金(含主险红利)	重大疾病保险金(不含主险红利)	重大疾病保险金(含主险红利)	当年红利 保险金额	累计红利保 险金额	基本保额 现金价值	有效保额 现金价值	终了红利
1	21	5,650	5,650	102,000	102,000	102,000	102,000	133	133	629	649	184
2	22	5,650	11,300	104,000	104,133	104,000	104,133	271	403	2,438	2,500	385
3	23	5,650	16,950	106,000	106,403	106,000	106,403	415	818	4,413	4,544	596
4	24	5,650	22,600	108,000	108,818	108,000	108,818	566	1,384	6,711	6,941	827
5	25	5,650	28,250	110,000	111,384	110,000	111,384	724	2,108	9,206	9,570	1,069
6	26	5,650	33,900	112,000	114,108	112,000	114,108	890	2,998	11,908	12,445	1,324
7	27	5,650	39,550	114,000	116,998	114,000	116,998	1,065	4,063	14,829	15,585	1,591
8	28	5,650	45,200	116,000	120,063	116,000	120,063	1,249	5,312	17,980	19,007	1,885
9	29	5,650	50,850	118,000	123,312	118,000	123,312	1,443	6,754	21,373	22,729	2,195
10	30	5,650	56,500	120,000	126,754	120,000	126,754	1,648	8,402	25,017	26,769	2,522
11	31	-	56,500	120,000	128,402	120,000	128,402	1,669	10,071	25,970	28,150	2,876
12	32	-	56,500	120,000	130,071	120,000	130,071	1,691	11,762	26,953	29,595	3,239
13	33	-	56,500	120,000	131,762	120,000	131,762	1,713	13,475	27,966	31,107	3,623
14	34	-	56,500	120,000	133,475	120,000	133,475	1,735	15,210	29,010	32,687	4,031
15	35	-	56,500	120,000	135,210	120,000	135,210	1,758	16,968	30,085	34,339	4,462
16	36	-	56,500	120,000	136,968	120,000	136,968	1,781	18,749	31,193	36,067	4,917
17	37	-	56,500	120,000	138,749	120,000	138,749	1,804	20,552	32,332	37,869	5,397
18	38	-	56,500	120,000	140,552	120,000	140,552	1,827	22,380	33,503	39,751	5,889
19	39	-	56,500	120,000	142,380	120,000	142,380	1,851	24,231	34,700	41,706	6,421
20	40	-	56,500	120,000	144,231	120,000	144,231	1,875	26,106	35,923	43,738	6,966
21	41	-	56,500	120,000	146,106	120,000	146,106	1,899	28,005	37,168	45,842	7,554
22	42	-	56,500	120,000	148,005	120,000	148,005	1,924	29,929	38,435	48,021	8,155
23	43	-	56,500	120,000	149,929	120,000	149,929	1,949	31,878	39,721	50,273	8,801
24	44	-	56,500	120,000	151,878	120,000	151,878	1,974	33,852	41,033	52,609	9,477
25	45	-	56,500	120,000	153,852	120,000	153,852	2,000	35,853	42,371	55,030	10,185
26	46	-	56,500	120,000	155,853	120,000	155,853	2,026	37,879	43,731	57,535	10,925
27	47	-	56,500	120,000	157,879	120,000	157,879	2,052	39,931	45,113	60,125	11,699
28	48	-	56,500	120,000	159,931	120,000	159,931	2,079	42,010	46,512	62,795	12,523
29	49	-	56,500	120,000	162,010	120,000	162,010	2,106	44,116	47,934	65,557	13,382
30	50	-	56,500	120,000	164,116	120,000	164,116	2,134	46,250	49,377	68,408	14,295
31	51	-	56,500	120,000	166,250	120,000	166,250	2,161	48,411	50,840	71,350	15,228
32	52	-	56,500	120,000	168,411	120,000	168,411	2,189	50,600	52,323	74,386	16,235
33	53	-	56,500	120,000	170,600	120,000	170,600	2,218	52,818	53,824	77,515	17,265
34	54	-	56,500	120,000	172,818	120,000	172,818	2,247	55,065	55,359	80,761	18,371
35	55	-	56,500	120,000	175,065	120,000	175,065	2,276	57,341	56,921	84,120	19,502
36	56	-	56,500	120,000	177,341	120,000	177,341	2,305	59,646	58,511	87,594	20,713
37	57	-	56,500	120,000	179,646	120,000	179,646	2,335	61,981	60,125	91,180	21,971
38	58	-	56,500	120,000	181,981	120,000	181,981	2,366	64,347	61,753	94,867	23,294
39	59	-	56,500	120,000	184,347	120,000	184,347	2,397	66,744	63,385	98,640	24,684
40	60	-	56,500	120,000	186,744	120,000	186,744	2,428	69,171	65,015	102,491	26,125
41	61	-	56,500	120,000	189,171	120,000	189,171	2,459	71,631	66,638	106,416	27,657
42	62	-	56,500	120,000	191,631	120,000	191,631	2,491	74,122	68,253	110,411	29,243
43	63	-	56,500	120,000	194,122	120,000	194,122	2,524	76,645	69,855	114,472	30,924
44	64	-	56,500	120,000	196,645	120,000	196,645	2,556	79,202	71,469	118,639	32,663
45	65	-	56,500	120,000	199,202	120,000	199,202	2,590	81,791	73,092	122,912	34,502
46	66	-	56,500	120,000	201,791	120,000	201,791	2,623	84,415	74,728	127,296	36,423
47	67	-	56,500	120,000	204,415	120,000	204,415	2,657	87,072	76,371	131,786	38,450
48	68	-	56,500	120,000	207,072	120,000	207,072	2,692	89,764	78,022	136,385	40,545
49	69	-	56,500	120,000	209,764	120,000	209,764	2,727	92,491	79,668	141,074	42,750
50	70	-	56,500	120,000	212,491	120,000	212,491	2,762	95,253	81,306	145,845	45,069
51	71	-	56,500	120,000	215,253	120,000	215,253	2,798	98,052	82,935	150,700	47,485
52	72	-	56,500	120,000	218,052	120,000	218,052	2,835	100,886	84,551	155,634	50,021
53	73	-	56,500	120,000	220,886	120,000	220,886	2,872	103,758	86,154	160,647	52,681
54	74	-	56,500	120,000	223,758	120,000	223,758	2,909	106,667	87,724	165,701	55,470
55	75	-	56,500	120,000	226,667	120,000	226,667	2,947	109,613	89,258	170,790	58,367
56	76	-	56,500	120,000	229,613	120,000	229,613	2,985	112,598	90,751	175,905	61,422
57	77	-	56,500	120,000	232,598	120,000	232,598	3,024	115,622	92,201	181,038	64,616
58	78	-	56,500	120,000	235,622	120,000	235,622	3,063	118,685	93,600	186,174	67,953
59	79	-	56,500	120,000	238,685	120,000	238,685	3,103	121,788	94,961	191,338	71,438
60	80	-	56,500	120,000	241,788	120,000	241,788	3,143	124,931	96,282	196,521	75,099
61	81	-	56,500	120,000	244,931	120,000	244,931	3,184	128,115	97,557	201,711	78,917
62	82	-	56,500	120,000	248,115	120,000	248,115	3,226	131,341	98,782	206,899	82,920
63	83	-	56,500	120,000	251,341	120,000	251,341	3,267	134,608	99,950	212,068	87,115
64	84	-	56,500	120,000	254,608	120,000	254,608	3,310	137,918	101,070	217,233	91,506
65	85	-	56,500	120,000	257,918	120,000	257,918	3,353	141,271	102,136	222,376	96,100
66	86	-	56,500	120,000	261,271	120,000	261,271	3,397	144,668	103,166	227,540	100,903
67	87	-	56,500	120,000	264,668	120,000	264,668	3,441	148,108	104,171	232,742	105,920
68	88	-	56,500	120,000	268,108	120,000	268,108	3,485	151,594	105,138	237,957	111,185
69	89	-	56,500	120,000	271,594	120,000	271,594	3,531	155,125	106,080	243,210	116,677
70	90	-	56,500	120,000	275,125	120,000	275,125	3,577	158,701	106,985	248,473	122,430
71	91	-	56,500	120,000	278,701	120,000	278,701	3,623	162,324	107,865	253,773	128,453
72	92	-	56,500	120,000	282,324	120,000	282,324	3,670	165,995	108,711	259,090	134,753
73	93	-	56,500	120,000	285,995	120,000	285,995	3,718	169,712	109,544	264,469	141,339
74	94	-	56,500	120,000	289,712	120,000	289,712	3,766	173,479	110,332	269,835	148,217
75	95	-	56,500	120,000	293,479	120,000	293,479	3,815	177,294	111,075	275,182	155,426
76	96	-	56,500	120,000	297,294	120,000	297,294	3,865	181,159	111,774	280,514	162,977
77	97	-	56,500	120,000	301,159	120,000	301,159	3,915	185,074	112,429	285,827	170,847
78	98	-	56,500	120,000	305,074	120,000	305,074	3,966	189,040	113,042	291,119	179,109
79	99	-	56,500	120,000	309,040	120,000	309,040	4,018	193,057	113,609	296,384	187,742
80	100	-	56,500	120,000	313,057	120,000	313,057	4,070	197,127	114,128	301,612	196,757
81	101	-	56,500	120,000	317,127	120,000	317,127	4,123	201,250	114,588	306,761	206,196
82	102	-	56,500	120,000	321,250	120,000	321,250	4,176	205,426	115,028	311,943	216,040
83	103	-	56,500	120,000	325,426	120,000	325,426	4,231	209,657	115,483	317,248	226,366
84	104	-	56,500	120,000	329,657	120,000	329,657	4,286	213,942	116,075	323,021	237,155
85	105	-	56,500	120,000	333,942	120,000	333,942	4,341	218,283	117,388	330,919	248,453
86	106	-	56,500	120,000	338,283	120,000	338,283	4,398	222,681	-	-	260,241

附件 4

(红利水平为低档)												
保单年度	期末年龄	年交保费	累计保费	身故保险金(不含主险红利)	身故保险金(含主险红利)	重大疾病保险金(不含主险红利)	重大疾病保险金(含主险红利)	当年红利保险金额	累计红利保险金额	基本保额现金价值	有效保额现金价值	终了红利
1	21	5,650	5,650	102,000	102,000	102,000	102,000	41	41	629	635	133
2	22	5,650	11,300	104,000	104,041	104,000	104,041	83	124	2,438	2,457	260
3	23	5,650	16,950	106,000	106,124	106,000	106,124	127	251	4,413	4,453	403
4	24	5,650	22,600	108,000	108,251	108,000	108,251	173	425	6,711	6,782	552
5	25	5,650	28,250	110,000	110,425	110,000	110,425	221	645	9,206	9,317	707
6	26	5,650	33,900	112,000	112,645	112,000	112,645	270	916	11,908	12,072	879
7	27	5,650	39,550	114,000	114,916	114,000	114,916	322	1,238	14,829	15,059	1,046
8	28	5,650	45,200	116,000	117,238	116,000	117,238	375	1,613	17,980	18,292	1,219
9	29	5,650	50,850	118,000	119,613	118,000	119,613	431	2,043	21,373	21,783	1,411
10	30	5,650	56,500	120,000	122,043	120,000	122,043	488	2,531	25,017	25,545	1,611
11	31	-	56,500	120,000	122,531	120,000	122,531	490	3,022	25,970	26,624	1,813
12	32	-	56,500	120,000	123,022	120,000	123,022	492	3,514	26,953	27,742	2,018
13	33	-	56,500	120,000	123,514	120,000	123,514	494	4,008	27,966	28,900	2,236
14	34	-	56,500	120,000	124,008	120,000	124,008	496	4,504	29,010	30,099	2,455
15	35	-	56,500	120,000	124,504	120,000	124,504	498	5,002	30,085	31,339	2,689
16	36	-	56,500	120,000	125,002	120,000	125,002	500	5,502	31,193	32,623	2,925
17	37	-	56,500	120,000	125,502	120,000	125,502	502	6,004	32,332	33,950	3,175
18	38	-	56,500	120,000	126,004	120,000	126,004	504	6,508	33,503	35,320	3,427
19	39	-	56,500	120,000	126,508	120,000	126,508	506	7,014	34,700	36,728	3,694
20	40	-	56,500	120,000	127,014	120,000	127,014	508	7,522	35,923	38,175	3,963
21	41	-	56,500	120,000	127,522	120,000	127,522	510	8,032	37,168	39,656	4,246
22	42	-	56,500	120,000	128,032	120,000	128,032	512	8,544	38,435	41,172	4,532
23	43	-	56,500	120,000	128,544	120,000	128,544	514	9,058	39,721	42,719	4,833
24	44	-	56,500	120,000	129,058	120,000	129,058	516	9,575	41,033	44,307	5,137
25	45	-	56,500	120,000	129,575	120,000	129,575	518	10,093	42,371	45,935	5,455
26	46	-	56,500	120,000	130,093	120,000	130,093	520	10,613	43,731	47,599	5,789
27	47	-	56,500	120,000	130,613	120,000	130,613	522	11,136	45,113	49,299	6,126
28	48	-	56,500	120,000	131,136	120,000	131,136	525	11,660	46,512	51,031	6,478
29	49	-	56,500	120,000	131,660	120,000	131,660	527	12,187	47,934	52,802	6,833
30	50	-	56,500	120,000	132,187	120,000	132,187	529	12,716	49,377	54,609	7,204
31	51	-	56,500	120,000	132,716	120,000	132,716	531	13,246	50,840	56,452	7,591
32	52	-	56,500	120,000	133,246	120,000	133,246	533	13,779	52,323	58,331	7,981
33	53	-	56,500	120,000	133,779	120,000	133,779	535	14,315	53,824	60,245	8,388
34	54	-	56,500	120,000	134,315	120,000	134,315	537	14,852	55,359	62,210	8,811
35	55	-	56,500	120,000	134,852	120,000	134,852	539	15,391	56,921	64,222	9,251
36	56	-	56,500	120,000	135,391	120,000	135,391	542	15,933	58,511	66,280	9,694
37	57	-	56,500	120,000	135,933	120,000	135,933	544	16,477	60,125	68,380	10,154
38	58	-	56,500	120,000	136,477	120,000	136,477	546	17,022	61,753	70,513	10,632
39	59	-	56,500	120,000	137,022	120,000	137,022	548	17,571	63,385	72,666	11,126
40	60	-	56,500	120,000	137,571	120,000	137,571	550	18,121	65,015	74,833	11,638
41	61	-	56,500	120,000	138,121	120,000	138,121	552	18,673	66,638	77,008	12,155
42	62	-	56,500	120,000	138,673	120,000	138,673	555	19,228	68,253	79,189	12,702
43	63	-	56,500	120,000	139,228	120,000	139,228	557	19,785	69,855	81,372	13,255
44	64	-	56,500	120,000	139,785	120,000	139,785	559	20,344	71,469	83,585	13,825
45	65	-	56,500	120,000	140,344	120,000	140,344	561	20,905	73,092	85,826	14,427
46	66	-	56,500	120,000	140,905	120,000	140,905	564	21,469	74,728	88,097	15,035
47	67	-	56,500	120,000	141,469	120,000	141,469	566	22,035	76,371	90,395	15,661
48	68	-	56,500	120,000	142,035	120,000	142,035	568	22,603	78,022	92,718	16,306
49	69	-	56,500	120,000	142,603	120,000	142,603	570	23,173	79,668	95,053	16,984
50	70	-	56,500	120,000	143,173	120,000	143,173	573	23,746	81,306	97,395	17,668
51	71	-	56,500	120,000	143,746	120,000	143,746	575	24,321	82,935	99,744	18,385
52	72	-	56,500	120,000	144,321	120,000	144,321	577	24,898	84,551	102,094	19,108
53	73	-	56,500	120,000	144,898	120,000	144,898	580	25,478	86,154	104,446	19,866
54	74	-	56,500	120,000	145,478	120,000	145,478	582	26,060	87,724	106,775	20,643
55	75	-	56,500	120,000	146,060	120,000	146,060	584	26,644	89,258	109,076	21,456
56	76	-	56,500	120,000	146,644	120,000	146,644	587	27,231	90,751	111,345	22,275
57	77	-	56,500	120,000	147,231	120,000	147,231	589	27,820	92,201	113,576	23,130
58	78	-	56,500	120,000	147,820	120,000	147,820	591	28,411	93,600	115,761	24,021
59	79	-	56,500	120,000	148,411	120,000	148,411	594	29,005	94,961	117,914	24,918
60	80	-	56,500	120,000	149,005	120,000	149,005	596	29,601	96,282	120,032	25,867
61	81	-	56,500	120,000	149,601	120,000	149,601	598	30,199	97,557	122,108	26,823
62	82	-	56,500	120,000	150,199	120,000	150,199	601	30,800	98,782	124,136	27,817
63	83	-	56,500	120,000	150,800	120,000	150,800	603	31,403	99,950	126,106	28,848
64	84	-	56,500	120,000	151,403	120,000	151,403	606	32,009	101,070	128,030	29,902
65	85	-	56,500	120,000	152,009	120,000	152,009	608	32,617	102,136	129,897	30,995
66	86	-	56,500	120,000	152,617	120,000	152,617	610	33,227	103,166	131,732	32,111
67	87	-	56,500	120,000	153,227	120,000	153,227	613	33,840	104,171	133,547	33,266
68	88	-	56,500	120,000	153,840	120,000	153,840	615	34,455	105,138	135,326	34,460
69	89	-	56,500	120,000	154,455	120,000	154,455	618	35,073	106,080	137,085	35,695
70	90	-	56,500	120,000	155,073	120,000	155,073	620	35,693	106,985	138,807	36,954
71	91	-	56,500	120,000	155,693	120,000	155,693	623	36,316	107,865	140,509	38,254
72	92	-	56,500	120,000	156,316	120,000	156,316	625	36,942	108,711	142,177	39,611
73	93	-	56,500	120,000	156,942	120,000	156,942	628	37,569	109,544	143,840	40,993
74	94	-	56,500	120,000	157,569	120,000	157,569	630	38,200	110,332	145,454	42,418
75	95	-	56,500	120,000	158,200	120,000	158,200	633	38,832	111,075	147,019	43,885
76	96	-	56,500	120,000	158,832	120,000	158,832	635	39,468	111,774	148,536	45,410
77	97	-	56,500	120,000	159,468	120,000	159,468	638	40,106	112,429	150,004	46,979
78	98	-	56,500	120,000	160,106	120,000	160,106	640	40,746	113,042	151,425	48,592
79	99	-	56,500	120,000	160,746	120,000	160,746	643	41,389	113,609	152,794	50,249
80	100	-	56,500	120,000	161,389	120,000	161,389	646	42,035	114,128	154,106	51,951
81	101	-	56,500	120,000	162,035	120,000	162,035	648	42,683	114,588	155,346	53,714
82	102	-	56,500	120,000	162,683	120,000	162,683	651	43,333	115,028	156,566	55,540
83	103	-	56,500	120,000	163,333	120,000	163,333	653	43,987	115,483	157,814	57,412
84	104	-	56,500	120,000	163,987	120,000	163,987	656	44,643	116,075	159,258	59,330
85	105	-	56,500	120,000	164,643	120,000	164,643	659	45,301	117,388	161,703	61,329
86	106	-	56,500	120,000	165,301	120,000	165,301	661	45,962	-	-	63,377

附件 4

案例十四

合众富贵幸福保险计划保险利益演示表												
年龄： 20岁 (红利水平为高档)			性别： 男		保险期间： 终身		交费期限： 20年		基本保险金额： 100000元			
保单年度	期末年龄	年交保费	累计保费	身故保险金 (不含主险红利)	身故保险金 (含主险红利)	重大疾病保险金 (不含主险红利)	重大疾病保险金 (含主险红利)	当年红利 保险金额	累计红利保 险金额	基本保额 现金价值	有效保额 现金价值	终了红利
1	21	3,700	3,700	102,000	102,000	102,000	102,000	122	122	330	348	224
2	22	3,700	7,400	104,000	104,122	104,000	104,122	250	372	1,426	1,483	469
3	23	3,700	11,100	106,000	106,372	106,000	106,372	383	755	2,594	2,715	723
4	24	3,700	14,800	108,000	108,755	108,000	108,755	522	1,277	4,011	4,223	1,011
5	25	3,700	18,500	110,000	111,277	110,000	111,277	668	1,945	5,520	5,856	1,313
6	26	3,700	22,200	112,000	113,945	112,000	113,945	820	2,765	7,123	7,619	1,641
7	27	3,700	25,900	114,000	116,765	114,000	116,765	981	3,746	8,827	9,524	1,997
8	28	3,700	29,600	116,000	119,746	116,000	119,746	1,150	4,896	10,635	11,581	2,383
9	29	3,700	33,300	118,000	122,896	118,000	122,896	1,327	6,223	12,551	13,800	2,802
10	30	3,700	37,000	120,000	126,223	120,000	126,223	1,515	7,738	14,578	16,191	3,244
11	31	3,700	40,700	122,000	129,738	122,000	129,738	1,713	9,450	16,718	18,763	3,723
12	32	3,700	44,400	124,000	133,450	124,000	133,450	1,922	11,372	18,977	21,531	4,244
13	33	3,700	48,100	126,000	137,372	126,000	137,372	2,143	13,515	21,359	24,509	4,794
14	34	3,700	51,800	128,000	141,515	128,000	141,515	2,377	15,892	23,869	27,711	5,392
15	35	3,700	55,500	130,000	145,892	130,000	145,892	2,626	18,518	26,513	31,156	6,040
16	36	3,700	59,200	132,000	150,518	132,000	150,518	2,890	21,408	29,298	34,863	6,728
17	37	3,700	62,900	134,000	155,408	134,000	155,408	3,170	24,579	32,225	38,847	7,475
18	38	3,700	66,600	136,000	160,579	136,000	160,579	3,468	28,047	35,303	43,133	8,270
19	39	3,700	70,300	138,000	166,047	138,000	166,047	3,786	31,833	38,530	47,735	9,133
20	40	3,700	74,000	140,000	171,833	140,000	171,833	4,124	35,957	41,909	52,673	10,069
21	41	-	74,000	140,000	175,957	140,000	175,957	4,223	40,180	43,362	55,807	11,050
22	42	-	74,000	140,000	180,180	140,000	180,180	4,324	44,504	44,840	59,094	12,108
23	43	-	74,000	140,000	184,504	140,000	184,504	4,428	48,932	46,341	62,538	13,247
24	44	-	74,000	140,000	188,932	140,000	188,932	4,534	53,467	47,872	66,155	14,453
25	45	-	74,000	140,000	193,467	140,000	193,467	4,643	58,110	49,432	69,949	15,748
26	46	-	74,000	140,000	198,110	140,000	198,110	4,755	62,865	51,020	73,930	17,137
27	47	-	74,000	140,000	202,865	140,000	202,865	4,869	67,733	52,631	78,095	18,603
28	48	-	74,000	140,000	207,733	140,000	207,733	4,986	72,719	54,265	82,451	20,171
29	49	-	74,000	140,000	212,719	140,000	212,719	5,105	77,824	55,923	87,011	21,846
30	50	-	74,000	140,000	217,824	140,000	217,824	5,228	83,052	57,606	91,780	23,634
31	51	-	74,000	140,000	223,052	140,000	223,052	5,353	88,405	59,312	96,766	25,562
32	52	-	74,000	140,000	228,405	140,000	228,405	5,482	93,887	61,042	101,979	27,591
33	53	-	74,000	140,000	233,887	140,000	233,887	5,613	99,500	62,796	107,426	29,750
34	54	-	74,000	140,000	239,500	140,000	239,500	5,748	105,248	64,584	113,137	32,069
35	55	-	74,000	140,000	245,248	140,000	245,248	5,886	111,134	66,408	119,123	34,531
36	56	-	74,000	140,000	251,134	140,000	251,134	6,027	117,162	68,263	125,391	37,168
37	57	-	74,000	140,000	257,162	140,000	257,162	6,172	123,333	70,145	131,939	39,963
38	58	-	74,000	140,000	263,333	140,000	263,333	6,320	129,653	72,045	138,766	42,923
39	59	-	74,000	140,000	269,653	140,000	269,653	6,472	136,125	73,949	145,852	46,084
40	60	-	74,000	140,000	276,125	140,000	276,125	6,627	142,752	75,851	153,193	49,454
41	61	-	74,000	140,000	282,752	140,000	282,752	6,786	149,538	77,745	160,787	53,044
42	62	-	74,000	140,000	289,538	140,000	289,538	6,949	156,487	79,628	168,633	56,865
43	63	-	74,000	140,000	296,487	140,000	296,487	7,116	163,603	81,497	176,733	60,928
44	64	-	74,000	140,000	303,603	140,000	303,603	7,286	170,889	83,380	185,156	65,275
45	65	-	74,000	140,000	310,889	140,000	310,889	7,461	178,351	85,274	193,909	69,857
46	66	-	74,000	140,000	318,351	140,000	318,351	7,640	185,991	87,182	203,004	74,749
47	67	-	74,000	140,000	325,991	140,000	325,991	7,824	193,815	89,099	212,449	79,966
48	68	-	74,000	140,000	333,815	140,000	333,815	8,012	201,826	91,026	222,249	85,490
49	69	-	74,000	140,000	341,826	140,000	341,826	8,204	210,030	92,947	232,388	91,370
50	70	-	74,000	140,000	350,030	140,000	350,030	8,401	218,431	94,858	242,856	97,623
51	71	-	74,000	140,000	358,431	140,000	358,431	8,602	227,033	96,757	253,664	104,268
52	72	-	74,000	140,000	367,033	140,000	367,033	8,809	235,842	98,642	264,814	111,321
53	73	-	74,000	140,000	375,842	140,000	375,842	9,020	244,862	100,513	276,312	118,841
54	74	-	74,000	140,000	384,862	140,000	384,862	9,237	254,099	102,344	288,098	126,812
55	75	-	74,000	140,000	394,099	140,000	394,099	9,458	263,557	104,134	300,171	135,294
56	76	-	74,000	140,000	403,557	140,000	403,557	9,685	273,243	105,877	312,519	144,272
57	77	-	74,000	140,000	413,243	140,000	413,243	9,918	283,160	107,567	325,131	153,850
58	78	-	74,000	140,000	423,160	140,000	423,160	10,156	293,316	109,199	337,986	164,017
59	79	-	74,000	140,000	433,316	140,000	433,316	10,400	303,716	110,788	351,134	174,800
60	80	-	74,000	140,000	443,716	140,000	443,716	10,649	314,365	112,329	364,560	186,272
61	81	-	74,000	140,000	454,365	140,000	454,365	10,905	325,270	113,816	378,251	198,421
62	82	-	74,000	140,000	465,270	140,000	465,270	11,166	336,436	115,245	392,193	211,372
63	83	-	74,000	140,000	476,436	140,000	476,436	11,434	347,871	116,609	406,358	225,116
64	84	-	74,000	140,000	487,871	140,000	487,871	11,709	359,580	117,915	420,775	239,691
65	85	-	74,000	140,000	499,580	140,000	499,580	11,990	371,570	119,159	435,413	255,135
66	86	-	74,000	140,000	511,570	140,000	511,570	12,278	383,847	120,360	450,361	271,592
67	87	-	74,000	140,000	523,847	140,000	523,847	12,572	396,420	121,532	465,660	289,059
68	88	-	74,000	140,000	536,420	140,000	536,420	12,874	409,294	122,661	481,264	307,583
69	89	-	74,000	140,000	549,294	140,000	549,294	13,183	422,477	123,760	497,229	327,214
70	90	-	74,000	140,000	562,477	140,000	562,477	13,499	435,976	124,816	513,506	348,061
71	91	-	74,000	140,000	575,976	140,000	575,976	13,823	449,800	125,842	530,153	370,237
72	92	-	74,000	140,000	589,800	140,000	589,800	14,155	463,955	126,830	547,141	393,750
73	93	-	74,000	140,000	603,955	140,000	603,955	14,495	478,450	127,802	564,564	418,722
74	94	-	74,000	140,000	618,450	140,000	618,450	14,843	493,292	128,720	582,273	445,160
75	95	-	74,000	140,000	633,292	140,000	633,292	15,199	508,492	129,588	600,258	473,259
76	96	-	74,000	140,000	648,492	140,000	648,492	15,564	524,055	130,403	618,534	503,100
77	97	-	74,000	140,000	664,055	140,000	664,055	15,937	539,993	131,168	637,093	534,764
78	98	-	74,000	140,000	679,993	140,000	679,993	16,320	556,312	131,882	655,934	568,338
79	99	-	74,000	140,000	696,312	140,000	696,312	16,711	573,024	132,544	675,049	603,981
80	100	-	74,000	140,000	713,024	140,000	713,024	17,113	590,137	133,150	694,417	641,793
81	101	-	74,000	140,000	730,137	140,000	730,137	17,523	607,660	133,685	713,939	681,875
82	102	-	74,000	140,000	747,660	140,000	747,660	17,944	625,604	134,200	733,885	724,408
83	103	-	74,000	140,000	765,604	140,000	765,604	18,374	643,978	134,731	754,470	769,585
84	104	-	74,000	140,000	783,978	140,000	783,978	18,815	662,794	135,421	776,541	817,454
85	105	-	74,000	140,000	802,794	140,000	802,794	19,267	682,061	136,952	804,164	868,302
86	106	-	74,000	140,000	822,061	140,0						

附件 4

(红利水平为中档)												
保单年度	期末年龄	年交保费	累计保费	身故保险金(不含主险红利)	身故保险金(含主险红利)	重大疾病保险金(不含主险红利)	重大疾病保险金(含主险红利)	当年红利保险金额	累计红利保险金额	基本保额现金价值	有效保额现金价值	终止红利
1	21	3,700	3,700	102,000	102,000	102,000	102,000	71	71	330	341	173
2	22	3,700	7,400	104,000	104,071	104,000	104,071	146	217	1,426	1,459	354
3	23	3,700	11,100	106,000	106,217	106,000	106,217	223	440	2,594	2,664	552
4	24	3,700	14,800	108,000	108,440	108,000	108,440	304	744	4,011	4,135	759
5	25	3,700	18,500	110,000	110,744	110,000	110,744	388	1,131	5,520	5,715	975
6	26	3,700	22,200	112,000	113,131	112,000	113,131	475	1,607	7,123	7,411	1,211
7	27	3,700	25,900	114,000	115,607	114,000	115,607	566	2,173	8,827	9,231	1,468
8	28	3,700	29,600	116,000	118,173	116,000	118,173	662	2,835	10,635	11,183	1,725
9	29	3,700	33,300	118,000	120,835	118,000	120,835	761	3,596	12,551	13,273	2,006
10	30	3,700	37,000	120,000	123,596	120,000	123,596	865	4,461	14,578	15,508	2,311
11	31	3,700	40,700	122,000	126,461	122,000	126,461	974	5,435	16,718	17,894	2,630
12	32	3,700	44,400	124,000	129,435	124,000	129,435	1,087	6,522	18,977	20,442	2,964
13	33	3,700	48,100	126,000	132,522	126,000	132,522	1,206	7,728	21,359	23,160	3,326
14	34	3,700	51,800	128,000	135,728	128,000	135,728	1,330	9,058	23,869	26,059	3,705
15	35	3,700	55,500	130,000	139,058	130,000	139,058	1,460	10,518	26,513	29,150	4,102
16	36	3,700	59,200	132,000	142,518	132,000	142,518	1,596	12,115	29,298	32,447	4,532
17	37	3,700	62,900	134,000	146,115	134,000	146,115	1,739	13,853	32,225	35,958	4,983
18	38	3,700	66,600	136,000	149,853	136,000	149,853	1,888	15,742	35,303	39,698	5,455
19	39	3,700	70,300	138,000	153,742	138,000	153,742	2,045	17,786	38,530	43,673	5,965
20	40	3,700	74,000	140,000	157,786	140,000	157,786	2,209	19,995	41,909	47,895	6,485
21	41	-	74,000	140,000	159,995	140,000	159,995	2,240	22,235	43,362	50,249	7,056
22	42	-	74,000	140,000	162,235	140,000	162,235	2,271	24,507	44,840	52,689	7,641
23	43	-	74,000	140,000	164,507	140,000	164,507	2,303	26,810	46,341	55,215	8,275
24	44	-	74,000	140,000	166,810	140,000	166,810	2,335	29,145	47,872	57,838	8,924
25	45	-	74,000	140,000	169,145	140,000	169,145	2,368	31,513	49,432	60,559	9,607
26	46	-	74,000	140,000	171,513	140,000	171,513	2,401	33,914	51,020	63,379	10,325
27	47	-	74,000	140,000	173,914	140,000	173,914	2,435	36,349	52,631	66,296	11,096
28	48	-	74,000	140,000	176,349	140,000	176,349	2,469	38,818	54,265	69,311	11,886
29	49	-	74,000	140,000	178,818	140,000	178,818	2,503	41,321	55,923	72,429	12,714
30	50	-	74,000	140,000	181,321	140,000	181,321	2,538	43,860	57,606	75,653	13,599
31	51	-	74,000	140,000	183,860	140,000	183,860	2,574	46,434	59,312	78,984	14,525
32	52	-	74,000	140,000	186,434	140,000	186,434	2,610	49,044	61,042	82,426	15,493
33	53	-	74,000	140,000	189,044	140,000	189,044	2,647	51,691	62,796	85,981	16,504
34	54	-	74,000	140,000	191,691	140,000	191,691	2,684	54,374	64,584	89,668	17,578
35	55	-	74,000	140,000	194,374	140,000	194,374	2,721	57,095	66,408	93,491	18,699
36	56	-	74,000	140,000	197,095	140,000	197,095	2,759	59,855	68,263	97,448	19,867
37	57	-	74,000	140,000	199,855	140,000	199,855	2,798	62,653	70,145	101,536	21,085
38	58	-	74,000	140,000	202,653	140,000	202,653	2,837	65,490	72,045	105,747	22,393
39	59	-	74,000	140,000	205,490	140,000	205,490	2,877	68,367	73,949	110,061	23,734
40	60	-	74,000	140,000	208,367	140,000	208,367	2,917	71,284	75,851	114,472	25,150
41	61	-	74,000	140,000	211,284	140,000	211,284	2,958	74,242	77,745	118,973	26,643
42	62	-	74,000	140,000	214,242	140,000	214,242	2,999	77,241	79,628	123,561	28,216
43	63	-	74,000	140,000	217,241	140,000	217,241	3,041	80,283	81,497	128,231	29,849
44	64	-	74,000	140,000	220,283	140,000	220,283	3,084	83,367	83,380	133,031	31,566
45	65	-	74,000	140,000	223,367	140,000	223,367	3,127	86,494	85,274	137,958	33,349
46	66	-	74,000	140,000	226,494	140,000	226,494	3,171	89,665	87,182	143,019	35,242
47	67	-	74,000	140,000	229,665	140,000	229,665	3,215	92,880	89,099	148,211	37,206
48	68	-	74,000	140,000	232,880	140,000	232,880	3,260	96,140	91,026	153,534	39,287
49	69	-	74,000	140,000	236,140	140,000	236,140	3,306	99,446	92,947	158,970	41,443
50	70	-	74,000	140,000	239,446	140,000	239,446	3,352	102,798	94,858	164,509	43,723
51	71	-	74,000	140,000	242,798	140,000	242,798	3,399	106,198	96,757	170,152	46,083
52	72	-	74,000	140,000	246,198	140,000	246,198	3,447	109,644	98,642	175,896	48,575
53	73	-	74,000	140,000	249,644	140,000	249,644	3,495	113,139	100,513	181,741	51,177
54	74	-	74,000	140,000	253,139	140,000	253,139	3,544	116,683	102,344	187,643	53,919
55	75	-	74,000	140,000	256,683	140,000	256,683	3,594	120,277	104,134	193,597	56,778
56	76	-	74,000	140,000	260,277	140,000	260,277	3,644	123,921	105,877	199,593	59,786
57	77	-	74,000	140,000	263,921	140,000	263,921	3,695	127,616	107,567	205,619	62,919
58	78	-	74,000	140,000	267,616	140,000	267,616	3,747	131,362	109,199	211,662	66,181
59	79	-	74,000	140,000	271,362	140,000	271,362	3,799	135,161	110,788	217,748	69,632
60	80	-	74,000	140,000	275,161	140,000	275,161	3,852	139,014	112,329	223,867	73,220
61	81	-	74,000	140,000	279,014	140,000	279,014	3,906	142,920	113,816	230,006	76,980
62	82	-	74,000	140,000	282,920	140,000	282,920	3,961	146,881	115,245	236,154	80,943
63	83	-	74,000	140,000	286,881	140,000	286,881	4,016	150,897	116,609	242,294	85,060
64	84	-	74,000	140,000	290,897	140,000	290,897	4,073	154,970	117,915	248,440	89,393
65	85	-	74,000	140,000	294,970	140,000	294,970	4,130	159,099	119,159	254,573	93,889
66	86	-	74,000	140,000	299,099	140,000	299,099	4,187	163,287	120,360	260,741	98,643
67	87	-	74,000	140,000	303,287	140,000	303,287	4,246	167,533	121,532	266,965	103,572
68	88	-	74,000	140,000	307,533	140,000	307,533	4,305	171,838	122,661	273,217	108,744
69	89	-	74,000	140,000	311,838	140,000	311,838	4,366	176,204	123,760	279,524	114,164
70	90	-	74,000	140,000	316,204	140,000	316,204	4,427	180,631	124,816	285,855	119,841
71	91	-	74,000	140,000	320,631	140,000	320,631	4,489	185,119	125,842	292,240	125,783
72	92	-	74,000	140,000	325,119	140,000	325,119	4,552	189,671	126,830	298,659	131,999
73	93	-	74,000	140,000	329,671	140,000	329,671	4,615	194,287	127,802	305,160	138,495
74	94	-	74,000	140,000	334,287	140,000	334,287	4,680	198,967	128,720	311,658	145,281
75	95	-	74,000	140,000	338,967	140,000	338,967	4,746	203,712	129,588	318,148	152,399
76	96	-	74,000	140,000	343,712	140,000	343,712	4,812	208,524	130,403	324,633	159,826
77	97	-										

附件 4

(红利水平为低档)												
保单年度	期末年龄	年交保费	累计保费	身故保险金(不含主险红利)	身故保险金(含主险红利)	重大疾病保险金(不含主险红利)	重大疾病保险金(含主险红利)	当年红利保险金额	累计红利保险金额	基本保额现金价值	有效保额现金价值	终了红利
1	21	3,700	3,700	102,000	102,000	102,000	102,000	20	20	330	333	133
2	22	3,700	7,400	104,000	104,020	104,000	104,020	42	62	1,426	1,436	281
3	23	3,700	11,100	106,000	106,062	106,000	106,062	64	126	2,594	2,614	424
4	24	3,700	14,800	108,000	108,126	108,000	108,126	87	212	4,011	4,046	584
5	25	3,700	18,500	110,000	110,212	110,000	110,212	110	322	5,520	5,576	749
6	26	3,700	22,200	112,000	112,322	112,000	112,322	135	457	7,123	7,205	921
7	27	3,700	25,900	114,000	114,457	114,000	114,457	160	617	8,827	8,942	1,099
8	28	3,700	29,600	116,000	116,617	116,000	116,617	187	804	10,635	10,790	1,283
9	29	3,700	33,300	118,000	118,804	118,000	118,804	214	1,018	12,551	12,755	1,473
10	30	3,700	37,000	120,000	121,018	120,000	121,018	242	1,260	14,578	14,841	1,682
11	31	3,700	40,700	122,000	123,260	122,000	123,260	271	1,531	16,718	17,049	1,898
12	32	3,700	44,400	124,000	125,531	124,000	125,531	301	1,832	18,977	19,389	2,121
13	33	3,700	48,100	126,000	127,832	126,000	127,832	332	2,165	21,359	21,863	2,352
14	34	3,700	51,800	128,000	130,165	128,000	130,165	364	2,529	23,869	24,480	2,590
15	35	3,700	55,500	130,000	132,529	130,000	132,529	398	2,927	26,513	27,247	2,849
16	36	3,700	59,200	132,000	134,927	132,000	134,927	432	3,358	29,298	30,171	3,117
17	37	3,700	62,900	134,000	137,358	134,000	137,358	467	3,825	32,225	33,256	3,393
18	38	3,700	66,600	136,000	139,825	136,000	139,825	503	4,329	35,303	36,512	3,677
19	39	3,700	70,300	138,000	142,329	138,000	142,329	541	4,870	38,530	39,938	3,971
20	40	3,700	74,000	140,000	144,870	140,000	144,870	579	5,449	41,909	43,540	4,288
21	41	-	74,000	140,000	145,449	140,000	145,449	582	6,031	43,362	45,230	4,611
22	42	-	74,000	140,000	146,031	140,000	146,031	584	6,615	44,840	46,959	4,936
23	43	-	74,000	140,000	146,615	140,000	146,615	586	7,202	46,341	48,725	5,278
24	44	-	74,000	140,000	147,202	140,000	147,202	589	7,790	47,872	50,536	5,638
25	45	-	74,000	140,000	147,790	140,000	147,790	591	8,382	49,432	52,391	6,000
26	46	-	74,000	140,000	148,382	140,000	148,382	594	8,975	51,020	54,291	6,380
27	47	-	74,000	140,000	148,975	140,000	148,975	596	9,571	52,631	56,229	6,763
28	48	-	74,000	140,000	149,571	140,000	149,571	598	10,169	54,265	58,207	7,164
29	49	-	74,000	140,000	150,169	140,000	150,169	601	10,770	55,923	60,225	7,584
30	50	-	74,000	140,000	150,770	140,000	150,770	603	11,373	57,606	62,286	8,006
31	51	-	74,000	140,000	151,373	140,000	151,373	605	11,979	59,312	64,387	8,447
32	52	-	74,000	140,000	151,979	140,000	151,979	608	12,586	61,042	66,530	8,906
33	53	-	74,000	140,000	152,586	140,000	152,586	610	13,197	62,796	68,715	9,369
34	54	-	74,000	140,000	153,197	140,000	153,197	613	13,810	64,584	70,955	9,851
35	55	-	74,000	140,000	153,810	140,000	153,810	615	14,425	66,408	73,250	10,351
36	56	-	74,000	140,000	154,425	140,000	154,425	618	15,042	68,263	75,598	10,872
37	57	-	74,000	140,000	155,042	140,000	155,042	620	15,663	70,145	77,992	11,396
38	58	-	74,000	140,000	155,663	140,000	155,663	623	16,285	72,045	80,426	11,939
39	59	-	74,000	140,000	156,285	140,000	156,285	625	16,910	73,949	82,881	12,518
40	60	-	74,000	140,000	156,910	140,000	156,910	628	17,538	75,851	85,353	13,102
41	61	-	74,000	140,000	157,538	140,000	157,538	630	18,168	77,745	87,834	13,690
42	62	-	74,000	140,000	158,168	140,000	158,168	633	18,801	79,628	90,321	14,314
43	63	-	74,000	140,000	158,801	140,000	158,801	635	19,436	81,497	92,811	14,959
44	64	-	74,000	140,000	159,436	140,000	159,436	638	20,074	83,380	95,335	15,609
45	65	-	74,000	140,000	160,074	140,000	160,074	640	20,714	85,274	97,891	16,296
46	66	-	74,000	140,000	160,714	140,000	160,714	643	21,357	87,182	100,482	17,004
47	67	-	74,000	140,000	161,357	140,000	161,357	645	22,002	89,099	103,102	17,717
48	68	-	74,000	140,000	162,002	140,000	162,002	648	22,650	91,026	105,753	18,468
49	69	-	74,000	140,000	162,650	140,000	162,650	651	23,301	92,947	108,417	19,242
50	70	-	74,000	140,000	163,301	140,000	163,301	653	23,954	94,858	111,088	20,037
51	71	-	74,000	140,000	163,954	140,000	163,954	656	24,610	96,757	113,766	20,855
52	72	-	74,000	140,000	164,610	140,000	164,610	658	25,269	98,642	116,446	21,696
53	73	-	74,000	140,000	165,269	140,000	165,269	661	25,930	100,513	119,129	22,559
54	74	-	74,000	140,000	165,930	140,000	165,930	664	26,593	102,344	121,785	23,462
55	75	-	74,000	140,000	166,593	140,000	166,593	666	27,260	104,134	124,410	24,389
56	76	-	74,000	140,000	167,260	140,000	167,260	669	27,929	105,877	126,998	25,340
57	77	-	74,000	140,000	167,929	140,000	167,929	672	28,600	107,567	129,542	26,314
58	78	-	74,000	140,000	168,600	140,000	168,600	674	29,275	109,199	132,033	27,330
59	79	-	74,000	140,000	169,275	140,000	169,275	677	29,952	110,788	134,490	28,370
60	80	-	74,000	140,000	169,952	140,000	169,952	680	30,632	112,329	136,906	29,453
61	81	-	74,000	140,000	170,632	140,000	170,632	683	31,314	113,816	139,274	30,560
62	82	-	74,000	140,000	171,314	140,000	171,314	685	32,000	115,245	141,586	31,710
63	83	-	74,000	140,000	172,000	140,000	172,000	688	32,688	116,609	143,835	32,886
64	84	-	74,000	140,000	172,688	140,000	172,688	691	33,378	117,915	146,028	34,106
65	85	-	74,000	140,000	173,378	140,000	173,378	694	34,072	119,159	148,159	35,352
66	86	-	74,000	140,000	174,072	140,000	174,072	696	34,768	120,360	150,251	36,642
67	87	-	74,000	140,000	174,768	140,000	174,768	699	35,467	121,532	152,321	37,977
68	88	-	74,000	140,000	175,467	140,000	175,467	702	36,169	122,661	154,350	39,340
69	89	-	74,000	140,000	176,169	140,000	176,169	705	36,874	123,760	156,356	40,766
70	90	-	74,000	140,000	176,874	140,000	176,874	707	37,581	124,816	158,321	42,220
71	91	-	74,000	140,000	177,581	140,000	177,581	710	38,292	125,842	160,261	43,720
72	92	-	74,000	140,000	178,292	140,000	178,292	713	39,005	126,830	162,166	45,268
73	93	-	74,000	140,000	179,005	140,000	179,005	716	39,721	127,802	164,062	46,863
74	94	-	74,000	140,000	179,721	140,000	179,721	719	40,440	128,720	165,902	48,507
75	95	-	74,000	140,000	180,440	140,000	180,440	722	41,161	129,588	167,688	50,198
76	96	-	74,000	140,000	181,161	140,000	181,161	725	41,886	130,403	169,418	51,939
77	97	-	74,000	140,000	181,886	140,000	181,886	728	42,614	131,168	171,093	53,747
78	98	-	74,000	140,000	182,614	140,000	182,614	730	43,344	131,882	172,712	55,606
79	99	-	74,000	140,000	183,344	140,000	183,344	733	44,077	132,544	174,274	57,515
80	100	-	74,000	140,000	184,077	140,000	184,077	736	44,814	133,150	175,771	59,475
81	101	-	74,000	140,000	184,814	140,000	184,814	739	45,553	133,685	177,183	61,506
82	102	-	74,000	140,000	185,553	140,000	185,553	742	46,295	134,200	178,577	63,589
83	103	-	74,000	140,000	186,295	140,000	186,295	745	47,040	134,731	180,001	65,744
84	104	-	74,000	140,000	187,040	140,000	187,040	748	47,788	135,211	181,447	67,970
85	105	-	74,000	140,000	187,788	140,000	187,788	751	48,540	136,952	184,435	70,252
86	106	-	74,000	140,000	188,540	140,000	188,540	754	49,294	-	-	72,625

附件 4

案例十五

合众富贵幸福保险计划保险利益演示表												
年龄： 20岁 (红利水平为高档)			性别： 男		保险期间： 终身		交费期限： 30年		基本保险金额： 100000元			
保单年度	期末年龄	年交保费	累计保费	身故保险金 (不含主险红利)	身故保险金 (含主险红利)	重大疾病保险金 (不含主险红利)	重大疾病保险金 (含主险红利)	当年红利 保险金额	累计红利保 险金额	基本保额 现金价值	有效保额 现金价值	终了红利
1	21	3,140	3,140	102,000	102,000	102,000	102,000	82	82	288	300	255
2	22	3,140	6,280	104,000	104,082	104,000	104,082	167	248	1,238	1,276	531
3	23	3,140	9,420	106,000	106,248	106,000	106,248	255	503	2,248	2,328	839
4	24	3,140	12,560	108,000	108,503	108,000	108,503	347	850	3,489	3,630	1,161
5	25	3,140	15,700	110,000	110,850	110,000	110,850	443	1,294	4,808	5,031	1,508
6	26	3,140	18,840	112,000	113,294	112,000	113,294	544	1,838	6,208	6,537	1,892
7	27	3,140	21,980	114,000	115,838	114,000	115,838	649	2,486	7,696	8,159	2,294
8	28	3,140	25,120	116,000	118,486	116,000	118,486	758	3,245	9,274	9,901	2,725
9	29	3,140	28,260	118,000	121,245	118,000	121,245	873	4,118	10,944	11,771	3,201
10	30	3,140	31,400	120,000	124,118	120,000	124,118	993	5,110	12,709	13,774	3,711
11	31	3,140	34,540	122,000	127,110	122,000	127,110	1,119	6,229	14,570	15,918	4,241
12	32	3,140	37,680	124,000	130,229	124,000	130,229	1,250	7,479	16,531	18,211	4,831
13	33	3,140	40,820	126,000	133,479	126,000	133,479	1,388	8,867	18,596	20,663	5,459
14	34	3,140	43,960	128,000	136,867	128,000	136,867	1,533	10,400	20,769	23,283	6,132
15	35	3,140	47,100	130,000	140,400	130,000	140,400	1,685	12,085	23,054	26,084	6,852
16	36	3,140	50,240	132,000	144,085	132,000	144,085	1,844	13,929	25,455	29,076	7,637
17	37	3,140	53,380	134,000	147,929	134,000	147,929	2,012	15,941	27,975	32,270	8,462
18	38	3,140	56,520	136,000	151,941	136,000	151,941	2,188	18,129	30,618	35,679	9,360
19	39	3,140	59,660	138,000	156,129	138,000	156,129	2,373	20,502	33,381	39,309	10,305
20	40	3,140	62,800	140,000	160,502	140,000	160,502	2,568	23,070	36,266	43,172	11,331
21	41	3,140	65,940	142,000	165,070	142,000	165,070	2,773	25,844	38,885	46,890	12,430
22	42	3,140	69,080	144,000	169,844	144,000	169,844	2,989	28,833	41,575	50,810	13,604
23	43	3,140	72,220	146,000	174,833	146,000	174,833	3,217	32,050	44,333	54,942	14,861
24	44	3,140	75,360	148,000	180,050	148,000	180,050	3,457	35,507	47,170	59,312	16,204
25	45	3,140	78,500	150,000	185,507	150,000	185,507	3,710	39,217	50,087	63,934	17,642
26	46	3,140	81,640	152,000	191,217	152,000	191,217	3,977	43,194	53,081	68,822	19,198
27	47	3,140	84,780	154,000	197,194	154,000	197,194	4,259	47,454	56,153	73,993	20,843
28	48	3,140	87,920	156,000	203,454	156,000	203,454	4,557	52,011	59,299	79,458	22,604
29	49	3,140	91,060	158,000	210,011	158,000	210,011	4,872	56,883	62,526	85,249	24,487
30	50	3,140	94,200	160,000	216,883	160,000	216,883	5,205	62,088	65,836	91,384	26,503
31	51	-	94,200	160,000	222,088	160,000	222,088	5,330	67,418	67,786	96,349	28,672
32	52	-	94,200	160,000	227,418	160,000	227,418	5,458	72,877	69,763	101,539	30,952
33	53	-	94,200	160,000	232,877	160,000	232,877	5,589	78,466	71,767	106,962	33,394
34	54	-	94,200	160,000	238,466	160,000	238,466	5,723	84,189	73,811	112,649	36,008
35	55	-	94,200	160,000	244,189	160,000	244,189	5,861	90,049	75,895	118,609	38,777
36	56	-	94,200	160,000	250,049	160,000	250,049	6,001	96,050	78,015	124,849	41,733
37	57	-	94,200	160,000	256,050	160,000	256,050	6,145	102,196	80,166	131,369	44,886
38	58	-	94,200	160,000	262,196	160,000	262,196	6,293	108,488	82,338	138,167	48,244
39	59	-	94,200	160,000	268,488	160,000	268,488	6,444	114,932	84,514	145,222	51,818
40	60	-	94,200	160,000	274,932	160,000	274,932	6,598	121,530	86,687	152,531	55,619
41	61	-	94,200	160,000	281,530	160,000	281,530	6,757	128,287	88,851	160,091	59,684
42	62	-	94,200	160,000	288,287	160,000	288,287	6,919	135,206	91,003	167,904	63,971
43	63	-	94,200	160,000	295,206	160,000	295,206	7,085	142,291	93,140	175,970	68,576
44	64	-	94,200	160,000	302,291	160,000	302,291	7,255	149,546	95,291	184,356	73,457
45	65	-	94,200	160,000	309,546	160,000	309,546	7,429	156,975	97,457	193,072	78,625
46	66	-	94,200	160,000	316,975	160,000	316,975	7,607	164,583	99,636	202,126	84,157
47	67	-	94,200	160,000	324,583	160,000	324,583	7,790	172,372	101,828	211,531	90,007
48	68	-	94,200	160,000	332,372	160,000	332,372	7,977	180,349	104,030	221,290	96,255
49	69	-	94,200	160,000	340,349	160,000	340,349	8,168	188,518	106,224	231,383	102,888
50	70	-	94,200	160,000	348,518	160,000	348,518	8,364	196,882	108,409	241,807	109,957
51	71	-	94,200	160,000	356,882	160,000	356,882	8,565	205,447	110,579	252,568	117,450
52	72	-	94,200	160,000	365,447	160,000	365,447	8,771	214,218	112,735	263,671	125,422
53	73	-	94,200	160,000	374,218	160,000	374,218	8,981	223,199	114,872	275,118	133,895
54	74	-	94,200	160,000	383,199	160,000	383,199	9,197	232,396	116,964	286,853	142,895
55	75	-	94,200	160,000	392,396	160,000	392,396	9,418	241,814	119,010	298,873	152,446
56	76	-	94,200	160,000	401,814	160,000	401,814	9,644	251,457	121,002	311,169	162,614
57	77	-	94,200	160,000	411,457	160,000	411,457	9,875	261,332	122,935	323,727	173,429
58	78	-	94,200	160,000	421,332	160,000	421,332	10,112	271,444	124,799	336,525	184,881
59	79	-	94,200	160,000	431,444	160,000	431,444	10,355	281,799	126,616	349,617	197,084
60	80	-	94,200	160,000	441,799	160,000	441,799	10,603	292,402	128,376	362,985	209,987
61	81	-	94,200	160,000	452,402	160,000	452,402	10,858	303,260	130,076	376,617	223,758
62	82	-	94,200	160,000	463,260	160,000	463,260	11,118	314,378	131,709	390,499	238,347
63	83	-	94,200	160,000	474,378	160,000	474,378	11,385	325,763	133,268	404,602	253,840
64	84	-	94,200	160,000	485,763	160,000	485,763	11,658	337,421	134,761	418,957	270,279
65	85	-	94,200	160,000	497,421	160,000	497,421	11,938	349,359	136,181	433,531	287,758
66	86	-	94,200	160,000	509,359	160,000	509,359	12,225	361,584	137,554	448,415	306,329
67	87	-	94,200	160,000	521,584	160,000	521,584	12,518	374,102	138,894	463,648	326,042
68	88	-	94,200	160,000	534,102	160,000	534,102	12,818	386,920	140,184	479,184	346,953
69	89	-	94,200	160,000	546,920	160,000	546,920	13,126	400,047	141,441	495,082	369,117
70	90	-	94,200	160,000	560,047	160,000	560,047	13,441	413,488	142,646	511,287	392,705
71	91	-	94,200	160,000	573,488	160,000	573,488	13,764	427,251	143,819	527,862	417,728
72	92	-	94,200	160,000	587,251	160,000	587,251	14,094	441,345	144,949	544,777	444,256
73	93	-	94,200	160,000	601,345	160,000	601,345	14,432	455,778	146,059	562,125	472,417
74	94	-	94,200	160,000	615,778	160,000	615,778	14,779</				

附件 4

(红利水平为中档)												
保单年度	期末年龄	年交保费	累计保费	身故保险金(不含主险红利)	身故保险金(含主险红利)	重大疾病保险金(不含主险红利)	重大疾病保险金(含主险红利)	当年红利保险金额	累计红利保险金额	基本保额现金价值	有效保额现金价值	终止红利
1	21	3,140	3,140	102,000	102,000	102,000	102,000	51	51	288	296	173
2	22	3,140	6,280	104,000	104,051	104,000	104,051	104	155	1,238	1,262	364
3	23	3,140	9,420	106,000	106,155	106,000	106,155	159	314	2,248	2,298	563
4	24	3,140	12,560	108,000	108,314	108,000	108,314	217	531	3,489	3,577	769
5	25	3,140	15,700	110,000	110,531	110,000	110,531	276	807	4,808	4,947	995
6	26	3,140	18,840	112,000	112,807	112,000	112,807	338	1,146	6,208	6,413	1,230
7	27	3,140	21,980	114,000	115,146	114,000	115,146	403	1,549	7,696	7,984	1,485
8	28	3,140	25,120	116,000	117,549	116,000	117,549	470	2,019	9,274	9,664	1,751
9	29	3,140	28,260	118,000	120,019	118,000	120,019	540	2,559	10,944	11,458	2,040
10	30	3,140	31,400	120,000	122,559	120,000	122,559	613	3,172	12,709	13,370	2,341
11	31	3,140	34,540	122,000	125,172	122,000	125,172	688	3,860	14,570	15,405	2,666
12	32	3,140	37,680	124,000	127,860	124,000	127,860	767	4,627	16,531	17,570	3,005
13	33	3,140	40,820	126,000	130,627	126,000	130,627	849	5,476	18,596	19,872	3,357
14	34	3,140	43,960	128,000	133,476	128,000	133,476	934	6,411	20,769	22,319	3,737
15	35	3,140	47,100	130,000	136,411	130,000	136,411	1,023	7,434	23,054	24,918	4,147
16	36	3,140	50,240	132,000	139,434	132,000	139,434	1,115	8,549	25,455	27,677	4,559
17	37	3,140	53,380	134,000	142,549	134,000	142,549	1,212	9,761	27,975	30,605	5,018
18	38	3,140	56,520	136,000	145,761	136,000	145,761	1,312	11,073	30,618	33,709	5,495
19	39	3,140	59,660	138,000	149,073	138,000	149,073	1,416	12,489	33,381	36,992	5,993
20	40	3,140	62,800	140,000	152,489	140,000	152,489	1,525	14,014	36,266	40,461	6,527
21	41	3,140	65,940	142,000	156,014	142,000	156,014	1,638	15,652	38,885	43,733	7,083
22	42	3,140	69,080	144,000	159,652	144,000	159,652	1,756	17,408	41,575	47,151	7,679
23	43	3,140	72,220	146,000	163,408	146,000	163,408	1,879	19,287	44,333	50,717	8,301
24	44	3,140	75,360	148,000	167,287	148,000	167,287	2,007	21,295	47,170	54,452	8,967
25	45	3,140	78,500	150,000	171,295	150,000	171,295	2,141	23,436	50,087	58,362	9,661
26	46	3,140	81,640	152,000	175,436	152,000	175,436	2,281	25,717	53,081	62,453	10,403
27	47	3,140	84,780	154,000	179,717	154,000	179,717	2,426	28,143	56,153	66,733	11,178
28	48	3,140	87,920	156,000	184,143	156,000	184,143	2,578	30,721	59,299	71,206	11,988
29	49	3,140	91,060	158,000	188,721	158,000	188,721	2,736	33,457	62,526	75,891	12,852
30	50	3,140	94,200	160,000	193,457	160,000	193,457	2,902	36,359	65,836	80,797	13,774
31	51	-	94,200	160,000	196,359	160,000	196,359	2,945	39,305	67,786	84,438	14,727
32	52	-	94,200	160,000	199,305	160,000	199,305	2,990	42,294	69,763	88,204	15,725
33	53	-	94,200	160,000	202,294	160,000	202,294	3,034	45,329	71,767	92,099	16,790
34	54	-	94,200	160,000	205,329	160,000	205,329	3,080	48,409	73,811	96,143	17,884
35	55	-	94,200	160,000	208,409	160,000	208,409	3,126	51,535	75,895	100,340	19,049
36	56	-	94,200	160,000	211,535	160,000	211,535	3,173	54,708	78,015	104,690	20,265
37	57	-	94,200	160,000	214,708	160,000	214,708	3,221	57,928	80,166	109,190	21,557
38	58	-	94,200	160,000	217,928	160,000	217,928	3,269	61,197	82,338	113,831	22,904
39	59	-	94,200	160,000	221,197	160,000	221,197	3,318	64,515	84,514	118,592	24,310
40	60	-	94,200	160,000	224,515	160,000	224,515	3,368	67,883	86,687	123,465	25,774
41	61	-	94,200	160,000	227,883	160,000	227,883	3,418	71,301	88,851	128,446	27,323
42	62	-	94,200	160,000	231,301	160,000	231,301	3,470	74,771	91,003	133,530	28,959
43	63	-	94,200	160,000	234,771	160,000	234,771	3,522	78,292	93,140	138,715	30,661
44	64	-	94,200	160,000	238,292	160,000	238,292	3,574	81,867	95,291	144,048	32,455
45	65	-	94,200	160,000	241,867	160,000	241,867	3,628	85,495	97,457	149,533	34,321
46	66	-	94,200	160,000	245,495	160,000	245,495	3,682	89,177	99,636	155,169	36,284
47	67	-	94,200	160,000	249,177	160,000	249,177	3,738	92,915	101,828	160,962	38,348
48	68	-	94,200	160,000	252,915	160,000	252,915	3,794	96,708	104,030	166,908	40,517
49	69	-	94,200	160,000	256,708	160,000	256,708	3,851	100,559	106,224	172,986	42,768
50	70	-	94,200	160,000	260,559	160,000	260,559	3,908	104,467	108,409	179,191	45,155
51	71	-	94,200	160,000	264,467	160,000	264,467	3,967	108,434	110,579	185,520	47,631
52	72	-	94,200	160,000	268,434	160,000	268,434	4,027	112,461	112,735	191,974	50,251
53	73	-	94,200	160,000	272,461	160,000	272,461	4,087	116,548	114,872	198,548	52,966
54	74	-	94,200	160,000	276,548	160,000	276,548	4,148	120,696	116,964	205,196	55,835
55	75	-	94,200	160,000	280,696	160,000	280,696	4,210	124,907	119,010	211,917	58,806
56	76	-	94,200	160,000	284,907	160,000	284,907	4,274	129,180	121,002	218,696	61,967
57	77	-	94,200	160,000	289,180	160,000	289,180	4,338	133,518	122,935	225,522	65,239
58	78	-	94,200	160,000	293,518	160,000	293,518	4,403	137,921	124,799	232,377	68,683
59	79	-	94,200	160,000	297,921	160,000	297,921	4,469	142,389	126,616	239,296	72,276
60	80	-	94,200	160,000	302,389	160,000	302,389	4,536	146,925	128,376	246,261	76,051
61	81	-	94,200	160,000	306,925	160,000	306,925	4,604	151,529	130,076	253,265	79,985
62	82	-	94,200	160,000	311,529	160,000	311,529	4,673	156,202	131,709	260,291	84,144
63	83	-	94,200	160,000	316,202	160,000	316,202	4,743	160,945	133,268	267,322	88,473
64	84	-	94,200	160,000	320,945	160,000	320,945	4,814	165,759	134,761	274,373	92,978
65	85	-	94,200	160,000	325,759	160,000	325,759	4,886	170,646	136,181	281,423	97,728
66	86	-	94,200	160,000	330,646	160,000	330,646	4,960	175,605	137,554	288,525	102,699
67	87	-	94,200	160,000	335,605	160,000	335,605	5,034	180,639	138,894	295,705	107,897
68	88	-	94,200	160,000	340,639	160,000	340,639	5,110	185,749	140,184	302,928	113,331
69	89	-	94,200	160,000	345,749	160,000	345,749	5,186	190,935	141,441	310,228	119,041
70	90	-	94,200	160,000	350,935	160,000	350,935	5,264	196,199	142,646	317,565	125,003
71	91	-	94,200	160,000	356,199	160,000	356,199	5,343	201,542	143,819	324,979	131,224
72	92	-	94,200	160,000	361,542	160,000	361,542	5,423	206,965	144,949	332,445	137,748
73	93	-	94,200	160,000	366,965	160,000	366,965	5,504	212,470	146,059	340,016	144,584
74	94	-	94,200	160,000	372,470	160,000	372,470	5,587	218,057	147,109	347,599	151,707
75	95	-	94,200	160,000	378,057	160,000	378,057	5,671	223,728	148,100	355,187	159,200
76	96	-	94,200	160,000	383,728	160,000	383,728	5,756	229,484	149,032	362,785	166,998
77	97	-	94,200	160,000	389,484	160,000	389,484	5,842	235,326	149,905	370,384	175,190
78	98	-	94,200	160,000	395,326	160,000	395,326	5,930	241,256	150,721	377,986	183,747
79	99	-	94,200	160,000	401,256	160,000	401,256	6,019	247,275	151,478	385,583	192,723
80	100	-	94,200	160,000	407,275	160,000	407,275	6,109	253,384	152,172	393,160	202,900
81	101	-	94,200	160,000	413,384	160,000	413,384	6,201	259,585	152,783	400,660	211,901
82	102	-	94,200	160,000	419,585	160,000	419,585	6,294	265,878	153,372	408,235	222,128
83	103	-	94,200	160,000	425,878	160,000	425,878	6,388	272,266	153,977	415,995	232,870
84	104	-	94,200	160,000	432,266	160,000	432,266	6,484	278,750	154,768	424,403	244,101
85	105	-	94,200	160,000	438,750	160,000	438,750	6,581	285,332	156,517	435,637	255,835
86	106	-	94,200	160,000	445,332	160,000	445,332	6,680	292,012	-	-	268,090

附件 4

(红利水平为低档)												
保单年度	期末年龄	年交保费	累计保费	身故保险金(不含主险红利)	身故保险金(含主险红利)	重大疾病保险金(不含主险红利)	重大疾病保险金(含主险红利)	当年红利保险金额	累计红利保险金额	基本保额现金价值	有效保额现金价值	终止红利
1	21	3,140	3,140	102,000	102,000	102,000	102,000	20	20	288	291	92
2	22	3,140	6,280	104,000	104,020	104,000	104,020	42	62	1,238	1,248	198
3	23	3,140	9,420	106,000	106,062	106,000	106,062	64	126	2,248	2,268	297
4	24	3,140	12,560	108,000	108,126	108,000	108,126	87	212	3,489	3,524	411
5	25	3,140	15,700	110,000	110,212	110,000	110,212	110	322	4,808	4,864	529
6	26	3,140	18,840	112,000	112,322	112,000	112,322	135	457	6,208	6,290	640
7	27	3,140	21,980	114,000	114,457	114,000	114,457	160	617	7,696	7,811	767
8	28	3,140	25,120	116,000	116,617	116,000	116,617	187	804	9,274	9,429	910
9	29	3,140	28,260	118,000	118,804	118,000	118,804	214	1,018	10,944	11,148	1,045
10	30	3,140	31,400	120,000	121,018	120,000	121,018	242	1,260	12,709	12,972	1,186
11	31	3,140	34,540	122,000	123,260	122,000	123,260	271	1,531	14,570	14,901	1,331
12	32	3,140	37,680	124,000	125,531	124,000	125,531	301	1,832	16,531	16,943	1,494
13	33	3,140	40,820	126,000	127,832	126,000	127,832	332	2,165	18,596	19,100	1,662
14	34	3,140	43,960	128,000	130,165	128,000	130,165	364	2,529	20,769	21,380	1,835
15	35	3,140	47,100	130,000	132,529	130,000	132,529	398	2,927	23,054	23,788	2,014
16	36	3,140	50,240	132,000	134,927	132,000	134,927	432	3,358	25,455	26,328	2,199
17	37	3,140	53,380	134,000	137,358	134,000	137,358	467	3,825	27,975	29,006	2,390
18	38	3,140	56,520	136,000	139,825	136,000	139,825	503	4,329	30,618	31,827	2,587
19	39	3,140	59,660	138,000	142,329	138,000	142,329	541	4,870	33,381	34,789	2,804
20	40	3,140	62,800	140,000	144,870	140,000	144,870	579	5,449	36,266	37,897	3,013
21	41	3,140	65,940	142,000	147,449	142,000	147,449	619	6,068	38,885	40,765	3,244
22	42	3,140	69,080	144,000	150,068	144,000	150,068	660	6,729	41,575	43,730	3,482
23	43	3,140	72,220	146,000	152,729	146,000	152,729	703	7,431	44,333	46,793	3,727
24	44	3,140	75,360	148,000	155,431	148,000	155,431	746	8,177	47,170	49,966	3,995
25	45	3,140	78,500	150,000	158,177	150,000	158,177	791	8,968	50,087	53,254	4,255
26	46	3,140	81,640	152,000	160,968	152,000	160,968	837	9,805	53,081	56,654	4,539
27	47	3,140	84,780	154,000	163,805	154,000	163,805	885	10,690	56,153	60,172	4,832
28	48	3,140	87,920	156,000	166,690	156,000	166,690	933	11,623	59,299	63,804	5,117
29	49	3,140	91,060	158,000	169,623	158,000	169,623	984	12,607	62,526	67,562	5,445
30	50	3,140	94,200	160,000	172,607	160,000	172,607	1,036	13,643	65,836	71,450	5,765
31	51	-	94,200	160,000	173,643	160,000	173,643	1,042	14,685	67,786	74,007	6,095
32	52	-	94,200	160,000	174,685	160,000	174,685	1,048	15,733	69,763	76,623	6,446
33	53	-	94,200	160,000	175,733	160,000	175,733	1,054	16,787	71,767	79,297	6,801
34	54	-	94,200	160,000	176,787	160,000	176,787	1,061	17,848	73,811	82,045	7,160
35	55	-	94,200	160,000	177,848	160,000	177,848	1,067	18,915	75,895	84,867	7,559
36	56	-	94,200	160,000	178,915	160,000	178,915	1,073	19,988	78,015	87,761	7,944
37	57	-	94,200	160,000	179,988	160,000	179,988	1,080	21,068	80,166	90,722	8,351
38	58	-	94,200	160,000	181,068	160,000	181,068	1,086	22,155	82,338	93,739	8,764
39	59	-	94,200	160,000	182,155	160,000	182,155	1,093	23,248	84,514	96,794	9,199
40	60	-	94,200	160,000	183,248	160,000	183,248	1,099	24,347	86,687	99,878	9,657
41	61	-	94,200	160,000	184,347	160,000	184,347	1,106	25,453	88,851	102,986	10,102
42	62	-	94,200	160,000	185,453	160,000	185,453	1,113	26,566	91,003	106,113	10,589
43	63	-	94,200	160,000	186,566	160,000	186,566	1,119	27,685	93,140	109,256	11,082
44	64	-	94,200	160,000	187,685	160,000	187,685	1,126	28,812	95,291	112,450	11,580
45	65	-	94,200	160,000	188,812	160,000	188,812	1,133	29,944	97,457	115,696	12,103
46	66	-	94,200	160,000	189,944	160,000	189,944	1,140	31,084	99,636	118,993	12,650
47	67	-	94,200	160,000	191,084	160,000	191,084	1,147	32,231	101,828	122,341	13,204
48	68	-	94,200	160,000	192,231	160,000	192,231	1,153	33,384	104,030	125,736	13,783
49	69	-	94,200	160,000	193,384	160,000	193,384	1,160	34,544	106,224	129,158	14,388
50	70	-	94,200	160,000	194,544	160,000	194,544	1,167	35,712	108,409	132,605	14,999
51	71	-	94,200	160,000	195,712	160,000	195,712	1,174	36,886	110,579	136,072	15,618
52	72	-	94,200	160,000	196,886	160,000	196,886	1,181	38,067	112,735	139,557	16,282
53	73	-	94,200	160,000	198,067	160,000	198,067	1,188	39,256	114,872	143,055	16,955
54	74	-	94,200	160,000	199,256	160,000	199,256	1,196	40,451	116,964	146,535	17,654
55	75	-	94,200	160,000	200,451	160,000	200,451	1,203	41,654	119,010	149,992	18,361
56	76	-	94,200	160,000	201,654	160,000	201,654	1,210	42,864	121,002	153,418	19,097
57	77	-	94,200	160,000	202,864	160,000	202,864	1,217	44,081	122,935	156,804	19,860
58	78	-	94,200	160,000	204,081	160,000	204,081	1,224	45,305	124,799	160,137	20,653
59	79	-	94,200	160,000	205,305	160,000	205,305	1,232	46,537	126,616	163,443	21,454
60	80	-	94,200	160,000	206,537	160,000	206,537	1,239	47,776	128,376	166,709	22,306
61	81	-	94,200	160,000	207,776	160,000	207,776	1,247	49,023	130,076	169,930	23,167
62	82	-	94,200	160,000	209,023	160,000	209,023	1,254	50,277	131,709	173,096	24,059
63	83	-	94,200	160,000	210,277	160,000	210,277	1,262	51,539	133,268	176,196	24,960
64	84	-	94,200	160,000	211,539	160,000	211,539	1,269	52,808	134,761	179,239	25,914
65	85	-	94,200	160,000	212,808	160,000	212,808	1,277	54,085	136,181	182,214	26,899
66	86	-	94,200	160,000	214,085	160,000	214,085	1,285	55,369	137,554	185,156	27,895
67	87	-	94,200	160,000	215,369	160,000	215,369	1,292	56,662	138,894	188,081	28,924
68	88	-	94,200	160,000	216,662	160,000	216,662	1,300	57,962	140,184	190,967	30,008
69	89	-	94,200	160,000	217,962	160,000	217,962	1,308	59,269	141,441	193,835	31,103
70	90	-	94,200	160,000	219,269	160,000	219,269	1,316	60,585	142,646	196,660	32,255
71	91	-	94,200	160,000	220,585	160,000	220,585	1,324	61,909	143,819	199,467	33,419
72	92	-	94,200	160,000	221,909	160,000	221,909	1,331	63,240	144,949	202,240	34,618
73	93	-	94,200	160,000	223,240	160,000	223,240	1,339	64,579	146,059	205,012	35,875
74	94	-	94,200	160,000	224,579	160,000	224,579	1,347	65,927	147,109	207,725	37,168
75	95	-	94,200	160,000	225,927	160,000	225,927	1,356	67,282	148,100	210,378	38,498
76	96	-	94,200	160,000	227,282	160,000	227,282	1,364	68,646	149,032	212,972	39,865
77	97	-	94,200	160,000	228,646	160,000	228,646	1,372	70,018	149,905	215,506	41,271
78	98	-	94,200	160,000	230,018	160,000	230,018	1,380	71,398	150,721	217,979	42,714
79	99	-	94,200	160,000	231,398	160,000	231,398	1,388	72,787	151,478	220,388	44,220
80	100	-	94,200	160,000	232,787	160,000	232,787	1,397	74,183	152,172	222,726	45,766
81	101	-	94,200	160,000	234,183	160,000	234,183	1,405	75,588	152,783	224,962	47,352
82	102	-	94,200	160,000	235,588	160,000	235,588	1,414	77,002	153,372	227,184	48,979
83	103	-	94,200	160,000	237,002	160,000	237,002	1,422	78,424	153,977	229,449	50,671
84	104	-	94,200	160,000	238,42							

附件 4

案例十六

合众富贵幸福保险计划保险利益演示表												
年龄： 30岁 (红利水平为高档)			性别： 男		保险期间： 终身		交费期限： 30年		基本保险金额： 200000元			
保单年度	期末年龄	年交保费	累计保费	身故保险金 (不含主险红利)	身故保险金 (含主险红利)	重大疾病保险金 (不含主险红利)	重大疾病保险金 (含主险红利)	当年红利 保险金额	累计红利保 险金额	基本保额 现金价值	有效保额 现金价值	终了红利
1	31	7,940	7,940	204,000	204,000	204,000	204,000	163	163	796	831	734
2	32	7,940	15,880	208,000	208,163	208,000	208,163	333	496	3,520	3,631	1,520
3	33	7,940	23,820	212,000	212,496	212,000	212,496	510	1,006	6,406	6,641	2,359
4	34	7,940	31,760	216,000	217,006	216,000	217,006	694	1,701	9,942	10,353	3,277
5	35	7,940	39,700	220,000	221,701	220,000	221,701	887	2,587	13,682	14,331	4,257
6	36	7,940	47,640	224,000	226,587	224,000	226,587	1,088	3,675	17,638	18,593	5,325
7	37	7,940	55,580	228,000	231,675	228,000	231,675	1,297	4,972	21,814	23,154	6,464
8	38	7,940	63,520	232,000	236,972	232,000	236,972	1,517	6,489	26,214	28,026	7,702
9	39	7,940	71,460	236,000	242,489	236,000	242,489	1,746	8,235	30,838	33,219	9,021
10	40	7,940	79,400	240,000	248,235	240,000	248,235	1,986	10,221	35,688	38,748	10,451
11	41	7,940	87,340	244,000	254,221	244,000	254,221	2,237	12,458	40,768	44,627	11,999
12	42	7,940	95,280	248,000	260,458	248,000	260,458	2,500	14,958	46,078	50,869	13,622
13	43	7,940	103,220	252,000	266,958	252,000	266,958	2,776	17,735	51,622	57,492	15,404
14	44	7,940	111,160	256,000	273,735	256,000	273,735	3,066	20,801	57,422	64,535	17,300
15	45	7,940	119,100	260,000	280,801	260,000	280,801	3,370	24,170	63,482	72,016	19,347
16	46	7,940	127,040	264,000	288,170	264,000	288,170	3,689	27,859	69,806	79,959	21,526
17	47	7,940	134,980	268,000	295,859	268,000	295,859	4,024	31,883	76,398	88,384	23,876
18	48	7,940	142,920	272,000	303,883	272,000	303,883	4,376	36,258	83,256	97,310	26,377
19	49	7,940	150,860	276,000	312,258	276,000	312,258	4,746	41,005	90,400	106,780	29,102
20	50	7,940	158,800	280,000	321,005	280,000	321,005	5,136	46,141	97,836	116,822	31,972
21	51	7,940	166,740	284,000	330,141	284,000	330,141	5,546	51,687	104,524	126,422	35,061
22	52	7,940	174,680	288,000	339,687	288,000	339,687	5,978	57,666	111,380	136,523	38,385
23	53	7,940	182,620	292,000	349,666	292,000	349,666	6,434	64,100	118,412	147,163	41,925
24	54	7,940	190,560	296,000	360,100	296,000	360,100	6,914	71,013	125,656	158,416	45,733
25	55	7,940	198,500	300,000	371,013	300,000	371,013	7,420	78,434	133,108	170,312	49,790
26	56	7,940	206,440	304,000	382,434	304,000	382,434	7,955	86,388	140,774	182,897	54,153
27	57	7,940	214,380	308,000	394,388	308,000	394,388	8,519	94,907	148,646	196,197	58,803
28	58	7,940	222,320	312,000	406,907	312,000	406,907	9,115	104,022	156,718	210,249	63,803
29	59	7,940	230,260	316,000	420,022	316,000	420,022	9,745	113,766	164,962	225,055	69,094
30	60	7,940	238,200	320,000	433,766	320,000	433,766	10,410	124,177	173,374	240,652	74,781
31	61	-	238,200	320,000	444,177	320,000	444,177	10,660	134,837	177,702	252,580	80,885
32	62	-	238,200	320,000	454,837	320,000	454,837	10,916	145,753	182,006	264,906	87,329
33	63	-	238,200	320,000	465,753	320,000	465,753	11,178	156,931	186,280	277,633	94,222
34	64	-	238,200	320,000	476,931	320,000	476,931	11,446	168,377	190,582	290,863	101,586
35	65	-	238,200	320,000	488,377	320,000	488,377	11,721	180,099	194,914	304,614	109,445
36	66	-	238,200	320,000	500,099	320,000	500,099	12,002	192,101	199,272	318,899	117,773
37	67	-	238,200	320,000	512,101	320,000	512,101	12,290	204,391	203,656	333,737	126,694
38	68	-	238,200	320,000	524,391	320,000	524,391	12,585	216,977	208,060	349,134	136,132
39	69	-	238,200	320,000	536,977	320,000	536,977	12,887	229,864	212,448	365,057	146,219
40	70	-	238,200	320,000	549,864	320,000	549,864	13,197	243,061	216,818	381,504	156,931
41	71	-	238,200	320,000	563,061	320,000	563,061	13,513	256,574	221,158	398,482	168,355
42	72	-	238,200	320,000	576,574	320,000	576,574	13,838	270,412	225,470	416,000	180,525
43	73	-	238,200	320,000	590,412	320,000	590,412	14,170	284,582	229,744	434,060	193,478
44	74	-	238,200	320,000	604,582	320,000	604,582	14,510	299,092	233,928	452,573	207,251
45	75	-	238,200	320,000	619,092	320,000	619,092	14,858	313,950	238,020	471,539	221,883
46	76	-	238,200	320,000	633,950	320,000	633,950	15,215	329,165	242,004	490,938	237,414
47	77	-	238,200	320,000	649,165	320,000	649,165	15,580	344,745	245,870	510,751	254,018
48	78	-	238,200	320,000	664,745	320,000	664,745	15,954	360,699	249,598	530,943	271,615
49	79	-	238,200	320,000	680,699	320,000	680,699	16,337	377,036	253,232	551,599	290,318
50	80	-	238,200	320,000	697,036	320,000	697,036	16,729	393,764	256,752	572,689	310,251
51	81	-	238,200	320,000	713,764	320,000	713,764	17,130	410,895	260,152	594,197	331,401
52	82	-	238,200	320,000	730,895	320,000	730,895	17,541	428,436	263,418	616,098	353,899
53	83	-	238,200	320,000	748,436	320,000	748,436	17,962	446,399	266,536	638,350	377,811
54	84	-	238,200	320,000	766,399	320,000	766,399	18,394	464,792	269,522	660,998	403,202
55	85	-	238,200	320,000	784,792	320,000	784,792	18,835	483,627	272,362	683,992	430,145
56	86	-	238,200	320,000	803,627	320,000	803,627	19,287	502,914	275,108	707,474	458,871
57	87	-	238,200	320,000	822,914	320,000	822,914	19,750	522,664	277,788	731,508	489,305
58	88	-	238,200	320,000	842,664	320,000	842,664	20,224	542,888	280,368	756,020	521,694
59	89	-	238,200	320,000	862,888	320,000	862,888	20,709	563,598	282,882	781,102	556,045
60	90	-	238,200	320,000	883,598	320,000	883,598	21,206	584,804	285,292	806,668	592,541
61	91	-	238,200	320,000	904,804	320,000	904,804	21,715	606,519	287,638	832,820	631,372
62	92	-	238,200	320,000	926,519	320,000	926,519	22,236	628,756	289,898	859,507	672,468
63	93	-	238,200	320,000	948,756	320,000	948,756	22,770	651,526	292,118	886,876	716,216
64	94	-	238,200	320,000	971,526	320,000	971,526	23,317	674,843	294,218	914,695	762,648
65	95	-	238,200	320,000	994,843	320,000	994,843	23,876	698,719	296,200	942,948	811,990
66	96	-	238,200	320,000	1,018,719	320,000	1,018,719	24,449	723,168	298,064	971,659	864,383
67	97	-	238,200	320,000	1,043,168	320,000	1,043,168	25,036	748,204	299,810	1,000,810	919,866
68	98	-	238,200	320,000	1,068,204	320,000	1,068,204	25,637	773,841	301,442	1,030,408	978,902
69	99	-	238,200	320,000	1,093,841	320,000	1,093,841	26,252	800,093	302,956	1,060,436	1,041,555
70	100	-	238,200	320,000	1,120,093	320,000	1,120,093	26,882	826,975	304,344	1,090,864	1,107,996
71	101	-	238,200	320,000	1,146,975	320,000	1,146,975	27,527	854,503	305,566	1,121,531	1,178,632
72	102	-	238,200	320,000	1,174,503	320,000	1,174,503	28,188	882,691	306,744	1,152,865	1,253,547
73	103	-	238,200	320,000	1,202,691	320,000	1,202,691	28,865	911,555	307,954	1,185,198	1,332,942
74	104	-	238,200	320,000	1,231,555	320,000	1,231,555	29,557	941,113	309,536	1,219,874	1,417,397
75	105	-	238,200	320,000	1,261,113	320,000	1,261,113	30,267	971,379	313,034	1,263,266	1,506,904
76	106	-	238,200	320,000	1,291,379	320,000	1,291,379	30,993	1,002,373	-	-	1,601,956

附件 4

(红利水平为中档)													
保单年度	期末年龄	年交保费	累计保费	身故保险金(不含主险红利)	身故保险金(含主险红利)	重大疾病保险金(不含主险红利)	重大疾病保险金(含主险红利)	当年红利保险金额	累计红利保险金额	基本保额现金价值	有效保额现金价值	终了红利	
1	31	7,940	7,940	204,000	204,000	204,000	204,000	102	102	796	818	551	
2	32	7,940	15,880	208,000	208,102	208,000	208,102	208	310	3,520	3,590	1,124	
3	33	7,940	23,820	212,000	212,310	212,000	212,310	318	629	6,406	6,552	1,741	
4	34	7,940	31,760	216,000	216,629	216,000	216,629	433	1,062	9,942	10,199	2,383	
5	35	7,940	39,700	220,000	221,062	220,000	221,062	553	1,614	13,682	14,087	3,095	
6	36	7,940	47,640	224,000	225,614	224,000	225,614	677	2,291	17,638	18,234	3,835	
7	37	7,940	55,580	228,000	230,291	228,000	230,291	806	3,097	21,814	22,649	4,606	
8	38	7,940	63,520	232,000	235,097	232,000	235,097	940	4,038	26,214	27,341	5,454	
9	39	7,940	71,460	236,000	240,038	236,000	240,038	1,080	5,118	30,838	32,318	6,337	
10	40	7,940	79,400	240,000	245,118	240,000	245,118	1,226	6,343	35,688	37,587	7,280	
11	41	7,940	87,340	244,000	250,343	244,000	250,343	1,377	7,720	40,768	43,159	8,261	
12	42	7,940	95,280	248,000	255,720	248,000	255,720	1,534	9,255	46,078	49,042	9,308	
13	43	7,940	103,220	252,000	261,255	252,000	261,255	1,698	10,953	51,622	55,248	10,424	
14	44	7,940	111,160	256,000	266,953	256,000	266,953	1,869	12,822	57,422	61,806	11,612	
15	45	7,940	119,100	260,000	272,822	260,000	272,822	2,046	14,868	63,482	68,731	12,850	
16	46	7,940	127,040	264,000	278,868	264,000	278,868	2,231	17,099	69,806	76,037	14,194	
17	47	7,940	134,980	268,000	285,099	268,000	285,099	2,423	19,522	76,398	83,737	15,566	
18	48	7,940	142,920	272,000	291,522	272,000	291,522	2,624	22,146	83,256	91,840	17,054	
19	49	7,940	150,860	276,000	298,146	276,000	298,146	2,832	24,978	90,400	100,378	18,604	
20	50	7,940	158,800	280,000	304,978	280,000	304,978	3,050	28,028	97,836	109,369	20,281	
21	51	7,940	166,740	284,000	312,028	284,000	312,028	3,276	31,304	104,524	117,786	21,998	
22	52	7,940	174,680	288,000	319,304	288,000	319,304	3,512	34,816	111,380	126,561	23,852	
23	53	7,940	182,620	292,000	326,816	292,000	326,816	3,758	38,575	118,412	135,714	25,786	
24	54	7,940	190,560	296,000	334,575	296,000	334,575	4,015	42,590	125,656	145,304	27,837	
25	55	7,940	198,500	300,000	342,590	300,000	342,590	4,282	46,872	133,108	155,341	30,011	
26	56	7,940	206,440	304,000	350,872	304,000	350,872	4,561	51,433	140,774	165,853	32,280	
27	57	7,940	214,380	308,000	359,433	308,000	359,433	4,852	56,286	148,646	176,847	34,721	
28	58	7,940	222,320	312,000	368,286	312,000	368,286	5,156	61,442	156,718	188,337	37,234	
29	59	7,940	230,260	316,000	377,442	316,000	377,442	5,473	66,915	164,962	200,307	39,933	
30	60	7,940	238,200	320,000	386,915	320,000	386,915	5,804	72,718	173,374	212,772	42,754	
31	61	-	238,200	320,000	392,718	320,000	392,718	5,891	78,609	177,702	221,355	45,712	
32	62	-	238,200	320,000	398,609	320,000	398,609	5,979	84,588	182,006	230,117	48,830	
33	63	-	238,200	320,000	404,588	320,000	404,588	6,069	90,657	186,280	239,053	52,111	
34	64	-	238,200	320,000	410,657	320,000	410,657	6,160	96,817	190,582	248,243	55,562	
35	65	-	238,200	320,000	416,817	320,000	416,817	6,252	103,069	194,914	257,695	59,188	
36	66	-	238,200	320,000	423,069	320,000	423,069	6,346	109,415	199,272	267,408	62,953	
37	67	-	238,200	320,000	429,415	320,000	429,415	6,441	115,857	203,656	277,391	66,946	
38	68	-	238,200	320,000	435,857	320,000	435,857	6,538	122,394	208,060	287,638	71,088	
39	69	-	238,200	320,000	442,394	320,000	442,394	6,636	129,030	212,448	298,113	75,472	
40	70	-	238,200	320,000	449,030	320,000	449,030	6,735	135,766	216,818	308,806	80,062	
41	71	-	238,200	320,000	455,766	320,000	455,766	6,836	142,602	221,158	319,713	84,909	
42	72	-	238,200	320,000	462,602	320,000	462,602	6,939	149,541	225,470	330,835	89,930	
43	73	-	238,200	320,000	469,541	320,000	469,541	7,043	156,584	229,744	342,164	95,270	
44	74	-	238,200	320,000	476,584	320,000	476,584	7,149	163,733	233,928	353,622	100,798	
45	75	-	238,200	320,000	483,733	320,000	483,733	7,256	170,989	238,020	365,203	106,615	
46	76	-	238,200	320,000	490,989	320,000	490,989	7,365	178,354	242,004	376,886	112,731	
47	77	-	238,200	320,000	498,354	320,000	498,354	7,475	185,829	245,870	388,650	119,156	
48	78	-	238,200	320,000	505,829	320,000	505,829	7,587	193,417	249,598	400,463	125,850	
49	79	-	238,200	320,000	513,417	320,000	513,417	7,701	201,118	253,232	412,387	132,872	
50	80	-	238,200	320,000	521,118	320,000	521,118	7,817	208,935	256,752	424,391	140,233	
51	81	-	238,200	320,000	528,935	320,000	528,935	7,934	216,869	260,152	436,460	147,943	
52	82	-	238,200	320,000	536,869	320,000	536,869	8,053	224,922	263,418	448,569	156,068	
53	83	-	238,200	320,000	544,922	320,000	544,922	8,174	233,096	266,536	460,686	164,512	
54	84	-	238,200	320,000	553,096	320,000	553,096	8,296	241,392	269,522	472,837	173,395	
55	85	-	238,200	320,000	561,392	320,000	561,392	8,421	249,813	272,362	484,985	182,677	
56	86	-	238,200	320,000	569,813	320,000	569,813	8,547	258,360	275,108	497,225	192,426	
57	87	-	238,200	320,000	578,360	320,000	578,360	8,675	267,036	277,788	509,599	202,600	
58	88	-	238,200	320,000	587,036	320,000	587,036	8,806	275,841	280,368	522,046	213,329	
59	89	-	238,200	320,000	595,841	320,000	595,841	8,938	284,779	282,882	534,626	224,513	
60	90	-	238,200	320,000	604,779	320,000	604,779	9,072	293,850	285,292	547,271	236,227	
61	91	-	238,200	320,000	613,850	320,000	613,850	9,208	303,058	287,638	560,048	248,487	
62	92	-	238,200	320,000	623,058	320,000	623,058	9,346	312,404	289,898	572,914	261,311	
63	93	-	238,200	320,000	632,404	320,000	632,404	9,486	321,890	292,118	585,962	274,780	
64	94	-	238,200	320,000	641,890	320,000	641,890	9,628	331,518	294,218	599,029	288,851	
65	95	-	238,200	320,000	651,518	320,000	651,518	9,773	341,291	296,200	612,106	303,542	
66	96	-	238,200	320,000	661,291	320,000	661,291	9,919	351,211	298,064	625,199	319,007	
67	97	-	238,200	320,000	671,211	320,000	671,211	10,068	361,279	299,810	638,296	335,135	
68	98	-	238,200	320,000	681,279	320,000	681,279	10,219	371,498	301,442	651,397	352,017	
69	99	-	238,200	320,000	691,498	320,000	691,498	10,372	381,870	302,956	664,488	369,675	
70	100	-	238,200	320,000	701,870	320,000	701,870	10,528	392,398	304,344	677,546	388,205	
71	101	-	238,200	320,000	712,398	320,000	712,398	10,686	403,084	305,566	690,471	407,563	
72	102	-	238,200	320,000	723,084	320,000	723,084	10,846	413,931	306,744	703,526	427,849	
73	103	-	238,200	320,000	733,931	320,000	733,931	11,009	424,940	307,954	716,899	449,019	
74	104	-	238,200	320,000	744,940	320,000	744,940	11,174	436,114	309,536	731,389	471,249	
75	105	-	238,200	320,000	756,114	320,000	756,114	11,342	447,455	313,034	750,748	494,423	
76	106	-	238,200	320,000	767,455	320,000	767,455	11,512	458,967	-	-	518,723	

附件 4

(红利水平为低档)												
保单年度	期末年龄	年交保费	累计保费	身故保险金(不含主险红利)	身故保险金(含主险红利)	重大疾病保险金(不含主险红利)	重大疾病保险金(含主险红利)	当年红利保险金额	累计红利保险金额	基本保额现金价值	有效保额现金价值	终了红利
1	31	7,940	7,940	204,000	204,000	204,000	204,000	41	41	796	805	367
2	32	7,940	15,880	208,000	208,041	208,000	208,041	83	124	3,520	3,548	749
3	33	7,940	23,820	212,000	212,124	212,000	212,124	127	251	6,406	6,465	1,145
4	34	7,940	31,760	216,000	216,251	216,000	216,251	173	424	9,942	10,045	1,579
5	35	7,940	39,700	220,000	220,424	220,000	220,424	220	645	13,682	13,844	2,028
6	36	7,940	47,640	224,000	224,645	224,000	224,645	270	914	17,638	17,876	2,494
7	37	7,940	55,580	228,000	228,914	228,000	228,914	320	1,235	21,814	22,147	2,976
8	38	7,940	63,520	232,000	233,235	232,000	233,235	373	1,608	26,214	26,663	3,475
9	39	7,940	71,460	236,000	237,608	236,000	237,608	428	2,036	30,838	31,427	4,016
10	40	7,940	79,400	240,000	242,036	240,000	242,036	484	2,520	35,688	36,442	4,574
11	41	7,940	87,340	244,000	246,520	244,000	246,520	542	3,062	40,768	41,716	5,152
12	42	7,940	95,280	248,000	251,062	248,000	251,062	603	3,665	46,078	47,252	5,749
13	43	7,940	103,220	252,000	255,665	252,000	255,665	665	4,329	51,622	53,055	6,392
14	44	7,940	111,160	256,000	260,329	256,000	260,329	729	5,058	57,422	59,152	7,029
15	45	7,940	119,100	260,000	265,058	260,000	265,058	795	5,853	63,482	65,549	7,740
16	46	7,940	127,040	264,000	269,853	264,000	269,853	864	6,717	69,806	72,254	8,446
17	47	7,940	134,980	268,000	274,717	268,000	274,717	934	7,651	76,398	79,274	9,203
18	48	7,940	142,920	272,000	279,651	272,000	279,651	1,007	8,658	83,256	86,612	9,956
19	49	7,940	150,860	276,000	284,658	276,000	284,658	1,082	9,739	90,400	94,291	10,789
20	50	7,940	158,800	280,000	289,739	280,000	289,739	1,159	10,898	97,836	102,320	11,619
21	51	7,940	166,740	284,000	294,898	284,000	294,898	1,239	12,137	104,524	109,666	12,504
22	52	7,940	174,680	288,000	300,137	288,000	300,137	1,321	13,458	111,380	117,248	13,416
23	53	7,940	182,620	292,000	305,458	292,000	305,458	1,405	14,863	118,412	125,079	14,357
24	54	7,940	190,560	296,000	310,863	296,000	310,863	1,492	16,355	125,656	133,201	15,357
25	55	7,940	198,500	300,000	316,355	300,000	316,355	1,582	17,937	133,108	141,616	16,387
26	56	7,940	206,440	304,000	321,937	304,000	321,937	1,674	19,611	140,774	150,336	17,449
27	57	7,940	214,380	308,000	327,611	308,000	327,611	1,769	21,380	148,646	159,358	18,576
28	58	7,940	222,320	312,000	333,380	312,000	333,380	1,867	23,247	156,718	168,681	19,736
29	59	7,940	230,260	316,000	339,247	316,000	339,247	1,968	25,214	164,962	178,280	20,932
30	60	7,940	238,200	320,000	345,214	320,000	345,214	2,071	27,286	173,374	188,157	22,163
31	61	-	238,200	320,000	347,286	320,000	347,286	2,084	29,369	177,702	194,011	23,442
32	62	-	238,200	320,000	349,369	320,000	349,369	2,096	31,466	182,006	199,903	24,805
33	63	-	238,200	320,000	351,466	320,000	351,466	2,109	33,574	186,280	205,824	26,149
34	64	-	238,200	320,000	353,574	320,000	353,574	2,121	35,696	190,582	211,841	27,579
35	65	-	238,200	320,000	355,696	320,000	355,696	2,134	37,830	194,914	217,957	29,060
36	66	-	238,200	320,000	357,830	320,000	357,830	2,147	39,977	199,272	224,167	30,559
37	67	-	238,200	320,000	359,977	320,000	359,977	2,160	42,137	203,656	230,473	32,146
38	68	-	238,200	320,000	362,137	320,000	362,137	2,173	44,310	208,060	236,869	33,751
39	69	-	238,200	320,000	364,310	320,000	364,310	2,186	46,495	212,448	243,317	35,411
40	70	-	238,200	320,000	366,495	320,000	366,495	2,199	48,694	216,818	249,811	37,126
41	71	-	238,200	320,000	368,694	320,000	368,694	2,212	50,907	221,158	256,341	38,897
42	72	-	238,200	320,000	370,907	320,000	370,907	2,225	53,132	225,470	262,906	40,726
43	73	-	238,200	320,000	373,132	320,000	373,132	2,239	55,371	229,744	269,497	42,649
44	74	-	238,200	320,000	375,371	320,000	375,371	2,252	57,623	233,928	276,052	44,594
45	75	-	238,200	320,000	377,623	320,000	377,623	2,266	59,889	238,020	282,566	46,599
46	76	-	238,200	320,000	379,889	320,000	379,889	2,279	62,168	242,004	289,019	48,664
47	77	-	238,200	320,000	382,168	320,000	382,168	2,293	64,461	245,870	295,398	50,828
48	78	-	238,200	320,000	384,461	320,000	384,461	2,307	66,768	249,598	301,677	53,056
49	79	-	238,200	320,000	386,768	320,000	386,768	2,321	69,089	253,232	307,905	55,346
50	80	-	238,200	320,000	389,089	320,000	389,089	2,335	71,423	256,752	314,058	57,702
51	81	-	238,200	320,000	391,423	320,000	391,423	2,349	73,772	260,152	320,126	60,123
52	82	-	238,200	320,000	393,772	320,000	393,772	2,363	76,134	263,418	326,090	62,649
53	83	-	238,200	320,000	396,134	320,000	396,134	2,377	78,511	266,536	331,929	65,204
54	84	-	238,200	320,000	398,511	320,000	398,511	2,391	80,902	269,522	337,663	67,906
55	85	-	238,200	320,000	400,902	320,000	400,902	2,405	83,308	272,362	343,268	70,639
56	86	-	238,200	320,000	403,308	320,000	403,308	2,420	85,727	275,108	348,810	73,483
57	87	-	238,200	320,000	405,727	320,000	405,727	2,434	88,162	277,788	354,320	76,439
58	88	-	238,200	320,000	408,162	320,000	408,162	2,449	90,611	280,368	359,757	79,469
59	89	-	238,200	320,000	410,611	320,000	410,611	2,464	93,074	282,882	365,160	82,574
60	90	-	238,200	320,000	413,074	320,000	413,074	2,478	95,553	285,292	370,481	85,796
61	91	-	238,200	320,000	415,553	320,000	415,553	2,493	98,046	287,638	375,769	89,136
62	92	-	238,200	320,000	418,046	320,000	418,046	2,508	100,554	289,898	380,993	92,555
63	93	-	238,200	320,000	420,554	320,000	420,554	2,523	103,078	292,118	386,215	96,055
64	94	-	238,200	320,000	423,078	320,000	423,078	2,538	105,616	294,218	391,326	99,719
65	95	-	238,200	320,000	425,616	320,000	425,616	2,554	108,170	296,200	396,324	103,467
66	96	-	238,200	320,000	428,170	320,000	428,170	2,569	110,739	298,064	401,212	107,342
67	97	-	238,200	320,000	430,739	320,000	430,739	2,584	113,323	299,810	405,984	111,346
68	98	-	238,200	320,000	433,323	320,000	433,323	2,600	115,923	301,442	410,643	115,437
69	99	-	238,200	320,000	435,923	320,000	435,923	2,616	118,539	302,956	415,181	119,705
70	100	-	238,200	320,000	438,539	320,000	438,539	2,631	121,170	304,344	419,586	124,063
71	101	-	238,200	320,000	441,170	320,000	441,170	2,647	123,817	305,566	423,799	128,601
72	102	-	238,200	320,000	443,817	320,000	443,817	2,663	126,480	306,744	427,984	133,234
73	103	-	238,200	320,000	446,480	320,000	446,480	2,679	129,159	307,954	432,251	138,052
74	104	-	238,200	320,000	449,159	320,000	449,159	2,695	131,854	309,536	437,078	143,012
75	105	-	238,200	320,000	451,854	320,000	451,854	2,711	134,565	313,034	444,669	148,118
76	106	-	238,200	320,000	454,565	320,000	454,565	2,727	137,292	-	-	153,370

附件 4

案例十七

合众富贵幸福保险计划保险利益演示表												
年龄： 30岁		性别： 男		保险期间： 终身		交费期限： 30年		基本保险金额： 120000元				
(红利水平为高档)												
保单年度	期末年龄	年交保费	累计保费	身故保险金 (不含主险红利)	身故保险金 (含主险红利)	重大疾病保险金 (不含主险红利)	重大疾病保险金 (含主险红利)	当年红利 保险金额	累计红利保 险金额	基本保额 现金价值	有效保额 现金价值	终了红利
1	31	4,764	4,764	122,400	122,400	122,400	122,400	98	98	478	499	441
2	32	4,764	9,528	124,800	124,898	124,800	124,898	200	298	2,112	2,179	912
3	33	4,764	14,292	127,200	127,498	127,200	127,498	306	604	3,844	3,984	1,415
4	34	4,764	19,056	129,600	130,204	129,600	130,204	417	1,020	5,965	6,212	1,966
5	35	4,764	23,820	132,000	133,020	132,000	133,020	532	1,552	8,209	8,598	2,554
6	36	4,764	28,584	134,400	135,952	134,400	135,952	653	2,205	10,583	11,156	3,195
7	37	4,764	33,348	136,800	139,005	136,800	139,005	778	2,983	13,088	13,892	3,878
8	38	4,764	38,112	139,200	142,183	139,200	142,183	910	3,893	15,728	16,815	4,621
9	39	4,764	42,876	141,600	145,493	141,600	145,493	1,048	4,941	18,503	19,932	5,412
10	40	4,764	47,640	144,000	148,941	144,000	148,941	1,192	6,133	21,413	23,249	6,270
11	41	4,764	52,404	146,400	152,533	146,400	152,533	1,342	7,475	24,461	26,776	7,200
12	42	4,764	57,168	148,800	156,275	148,800	156,275	1,500	8,975	27,647	30,521	8,173
13	43	4,764	61,932	151,200	160,175	151,200	160,175	1,666	10,641	30,973	34,495	9,242
14	44	4,764	66,696	153,600	164,241	153,600	164,241	1,839	12,480	34,453	38,721	10,380
15	45	4,764	71,460	156,000	168,480	156,000	168,480	2,022	14,502	38,089	43,210	11,608
16	46	4,764	76,224	158,400	172,902	158,400	172,902	2,213	16,715	41,884	47,975	12,916
17	47	4,764	80,988	160,800	177,515	160,800	177,515	2,414	19,130	45,839	53,030	14,325
18	48	4,764	85,752	163,200	182,330	163,200	182,330	2,626	21,755	49,954	58,386	15,826
19	49	4,764	90,516	165,600	187,355	165,600	187,355	2,848	24,603	54,240	64,068	17,461
20	50	4,764	95,280	168,000	192,603	168,000	192,603	3,082	27,684	58,702	70,093	19,183
21	51	4,764	100,044	170,400	198,084	170,400	198,084	3,328	31,012	62,714	75,853	21,037
22	52	4,764	104,808	172,800	203,812	172,800	203,812	3,587	34,599	66,828	81,914	23,031
23	53	4,764	109,572	175,200	209,799	175,200	209,799	3,860	38,460	71,047	88,298	25,155
24	54	4,764	114,336	177,600	216,060	177,600	216,060	4,148	42,608	75,394	95,050	27,440
25	55	4,764	119,100	180,000	222,608	180,000	222,608	4,452	47,060	79,865	102,187	29,874
26	56	4,764	123,864	182,400	229,460	182,400	229,460	4,773	51,833	84,464	109,738	32,492
27	57	4,764	128,628	184,800	236,633	184,800	236,633	5,111	56,944	89,188	117,718	35,282
28	58	4,764	133,392	187,200	244,144	187,200	244,144	5,469	62,413	94,031	126,149	38,282
29	59	4,764	138,156	189,600	252,013	189,600	252,013	5,847	68,260	98,977	135,033	41,456
30	60	4,764	142,920	192,000	260,260	192,000	260,260	6,246	74,506	104,024	144,391	44,869
31	61	-	142,920	192,000	266,506	192,000	266,506	6,396	80,902	106,621	151,548	48,531
32	62	-	142,920	192,000	272,902	192,000	272,902	6,550	87,452	109,204	158,944	52,397
33	63	-	142,920	192,000	279,452	192,000	279,452	6,707	94,159	111,768	166,580	56,533
34	64	-	142,920	192,000	286,159	192,000	286,159	6,868	101,026	114,349	174,518	60,952
35	65	-	142,920	192,000	293,026	192,000	293,026	7,033	108,059	116,948	182,768	65,667
36	66	-	142,920	192,000	300,059	192,000	300,059	7,201	115,261	119,563	191,339	70,664
37	67	-	142,920	192,000	307,261	192,000	307,261	7,374	122,635	122,194	200,242	76,016
38	68	-	142,920	192,000	314,635	192,000	314,635	7,551	130,186	124,836	209,480	81,679
39	69	-	142,920	192,000	322,186	192,000	322,186	7,732	137,918	127,469	219,034	87,731
40	70	-	142,920	192,000	329,918	192,000	329,918	7,918	145,837	130,091	228,902	94,159
41	71	-	142,920	192,000	337,837	192,000	337,837	8,108	153,945	132,695	239,089	101,013
42	72	-	142,920	192,000	345,945	192,000	345,945	8,303	162,247	135,282	249,600	108,315
43	73	-	142,920	192,000	354,247	192,000	354,247	8,502	170,749	137,846	260,436	116,087
44	74	-	142,920	192,000	362,749	192,000	362,749	8,706	179,455	140,357	271,544	124,350
45	75	-	142,920	192,000	371,455	192,000	371,455	8,915	188,370	142,812	282,924	133,130
46	76	-	142,920	192,000	380,370	192,000	380,370	9,129	197,499	145,202	294,563	142,449
47	77	-	142,920	192,000	389,499	192,000	389,499	9,348	206,847	147,522	306,451	152,411
48	78	-	142,920	192,000	398,847	192,000	398,847	9,572	216,419	149,759	318,566	162,969
49	79	-	142,920	192,000	408,419	192,000	408,419	9,802	226,221	151,939	330,959	174,191
50	80	-	142,920	192,000	418,221	192,000	418,221	10,037	236,259	154,051	343,613	186,150
51	81	-	142,920	192,000	428,259	192,000	428,259	10,278	246,537	156,091	356,518	198,841
52	82	-	142,920	192,000	438,537	192,000	438,537	10,525	257,062	158,051	369,659	212,340
53	83	-	142,920	192,000	449,062	192,000	449,062	10,777	267,839	159,922	383,010	226,686
54	84	-	142,920	192,000	459,839	192,000	459,839	11,036	278,875	161,713	396,599	241,921
55	85	-	142,920	192,000	470,875	192,000	470,875	11,301	290,176	163,417	410,395	258,087
56	86	-	142,920	192,000	482,176	192,000	482,176	11,572	301,749	165,065	424,484	275,323
57	87	-	142,920	192,000	493,749	192,000	493,749	11,850	313,599	166,673	438,905	293,583
58	88	-	142,920	192,000	505,599	192,000	505,599	12,134	325,733	168,221	453,612	313,016
59	89	-	142,920	192,000	517,733	192,000	517,733	12,426	338,159	169,729	468,661	333,627
60	90	-	142,920	192,000	530,159	192,000	530,159	12,724	350,882	171,175	484,001	355,524
61	91	-	142,920	192,000	542,882	192,000	542,882	13,029	363,912	172,583	499,692	378,823
62	92	-	142,920	192,000	555,912	192,000	555,912	13,342	377,253	173,939	515,704	403,481
63	93	-	142,920	192,000	569,253	192,000	569,253	13,662	390,916	175,271	532,126	429,729
64	94	-	142,920	192,000	582,916	192,000	582,916	13,990	404,906	176,531	548,817	457,589
65	95	-	142,920	192,000	596,906	192,000	596,906	14,326	419,231	177,720	565,769	487,194
66	96	-	142,920	192,000	611,231	192,000	611,231	14,670	433,901	178,838	582,995	518,630
67	97	-	142,920	192,000	625,901	192,000	625,901	15,022	448,922	179,886	600,486	551,919
68	98	-	142,920	192,000	640,922	192,000	640,922	15,382	464,305	180,865	618,245	587,341
69	99	-	142,920	192,000	656,305	192,000	656,305	15,751	480,056	181,774	636,262	624,933
70	100	-	142,920	192,000	672,056	192,000	672,056	16,129	496,185	182,606	654,518	664,798
71	101	-	142,920	192,000	688,185	192,000	688,185	16,516	512,702	183,340	672,918	707,179
72	102	-	142,920	192,000	704,702	192,000	704,702	16,913	529,614	184,046	691,719	752,128
73	103	-	142,920	192,000	721,614	192,000	721,614	17,319	546,933	184,772	711,119	799,765
74	104	-	142,920	192,000	738,933	192,000	738,933	17,734	564,668	185,722	731,925	850,438
75	105	-	142,920	192,000	756,668	192,000	756,668	18,160	582,828	187,820	757,960	904,142
76	106	-	142,920	192,000	774,828	192,000	774,828	18,596	601,424	-	-	961,174

附件 4

(红利水平为中档)												
保单年度	期末年龄	年交保费	累计保费	身故保险金(不含主险红利)	身故保险金(含主险红利)	重大疾病保险金(不含主险红利)	重大疾病保险金(含主险红利)	当年红利保险金额	累计红利保险金额	基本保额现金价值	有效保额现金价值	终了红利
1	31	4,764	4,764	122,400	122,400	122,400	122,400	61	61	478	491	330
2	32	4,764	9,528	124,800	124,861	124,800	124,861	125	186	2,112	2,154	674
3	33	4,764	14,292	127,200	127,386	127,200	127,386	191	377	3,844	3,931	1,045
4	34	4,764	19,056	129,600	129,977	129,600	129,977	260	637	5,965	6,119	1,430
5	35	4,764	23,820	132,000	132,637	132,000	132,637	332	969	8,209	8,452	1,857
6	36	4,764	28,584	134,400	135,369	134,400	135,369	406	1,375	10,583	10,940	2,301
7	37	4,764	33,348	136,800	138,175	136,800	138,175	484	1,858	13,088	13,589	2,763
8	38	4,764	38,112	139,200	141,058	139,200	141,058	564	2,423	15,728	16,405	3,273
9	39	4,764	42,876	141,600	144,023	141,600	144,023	648	3,071	18,503	19,391	3,802
10	40	4,764	47,640	144,000	147,071	144,000	147,071	735	3,806	21,413	22,552	4,368
11	41	4,764	52,404	146,400	150,206	146,400	150,206	826	4,632	24,461	25,896	4,957
12	42	4,764	57,168	148,800	153,432	148,800	153,432	921	5,553	27,647	29,425	5,585
13	43	4,764	61,932	151,200	156,753	151,200	156,753	1,019	6,572	30,973	33,149	6,254
14	44	4,764	66,696	153,600	160,172	153,600	160,172	1,121	7,693	34,453	37,084	6,967
15	45	4,764	71,460	156,000	163,693	156,000	163,693	1,228	8,921	38,089	41,239	7,710
16	46	4,764	76,224	158,400	167,321	158,400	167,321	1,339	10,259	41,884	45,622	8,517
17	47	4,764	80,988	160,800	171,059	160,800	171,059	1,454	11,713	45,839	50,242	9,340
18	48	4,764	85,752	163,200	174,913	163,200	174,913	1,574	13,287	49,954	55,104	10,232
19	49	4,764	90,516	165,600	178,887	165,600	178,887	1,699	14,987	54,240	60,227	11,163
20	50	4,764	95,280	168,000	182,987	168,000	182,987	1,830	16,817	58,702	65,621	12,169
21	51	4,764	100,044	170,400	187,217	170,400	187,217	1,966	18,782	62,714	70,672	13,199
22	52	4,764	104,808	172,800	191,582	172,800	191,582	2,107	20,890	66,828	75,936	14,311
23	53	4,764	109,572	175,200	196,090	175,200	196,090	2,255	23,145	71,047	81,429	15,471
24	54	4,764	114,336	177,600	200,745	177,600	200,745	2,409	25,554	75,394	87,182	16,702
25	55	4,764	119,100	180,000	205,554	180,000	205,554	2,569	28,123	79,865	93,205	18,007
26	56	4,764	123,864	182,400	210,523	182,400	210,523	2,737	30,860	84,464	99,512	19,368
27	57	4,764	128,628	184,800	215,660	184,800	215,660	2,911	33,771	89,188	106,108	20,833
28	58	4,764	133,392	187,200	220,971	187,200	220,971	3,094	36,865	94,031	113,002	22,340
29	59	4,764	138,156	189,600	226,465	189,600	226,465	3,284	40,149	98,977	120,184	23,960
30	60	4,764	142,920	192,000	232,149	192,000	232,149	3,482	43,631	104,024	127,663	25,652
31	61	-	142,920	192,000	235,631	192,000	235,631	3,534	47,166	106,621	132,813	27,427
32	62	-	142,920	192,000	239,166	192,000	239,166	3,587	50,753	109,204	138,070	29,298
33	63	-	142,920	192,000	242,753	192,000	242,753	3,641	54,394	111,768	143,432	31,267
34	64	-	142,920	192,000	246,394	192,000	246,394	3,696	58,090	114,349	148,946	33,337
35	65	-	142,920	192,000	250,090	192,000	250,090	3,751	61,842	116,948	154,617	35,513
36	66	-	142,920	192,000	253,842	192,000	253,842	3,808	65,649	119,563	160,445	37,772
37	67	-	142,920	192,000	257,649	192,000	257,649	3,865	69,514	122,194	166,434	40,168
38	68	-	142,920	192,000	261,514	192,000	261,514	3,923	73,437	124,836	172,583	42,653
39	69	-	142,920	192,000	265,437	192,000	265,437	3,982	77,418	127,469	178,868	45,283
40	70	-	142,920	192,000	269,418	192,000	269,418	4,041	81,459	130,091	185,284	48,037
41	71	-	142,920	192,000	273,459	192,000	273,459	4,102	85,561	132,695	191,828	50,945
42	72	-	142,920	192,000	277,561	192,000	277,561	4,163	89,725	135,282	198,501	53,958
43	73	-	142,920	192,000	281,725	192,000	281,725	4,226	93,951	137,846	205,298	57,162
44	74	-	142,920	192,000	285,951	192,000	285,951	4,289	98,240	140,357	212,173	60,479
45	75	-	142,920	192,000	290,240	192,000	290,240	4,354	102,594	142,812	219,122	63,969
46	76	-	142,920	192,000	294,594	192,000	294,594	4,419	107,012	145,202	226,132	67,639
47	77	-	142,920	192,000	299,012	192,000	299,012	4,485	111,498	147,522	233,190	71,494
48	78	-	142,920	192,000	303,498	192,000	303,498	4,552	116,050	149,759	240,278	75,510
49	79	-	142,920	192,000	308,050	192,000	308,050	4,621	120,671	151,939	247,432	79,723
50	80	-	142,920	192,000	312,671	192,000	312,671	4,690	125,361	154,051	254,635	84,140
51	81	-	142,920	192,000	317,361	192,000	317,361	4,760	130,121	156,091	261,876	88,766
52	82	-	142,920	192,000	322,121	192,000	322,121	4,832	134,953	158,051	269,142	93,641
53	83	-	142,920	192,000	326,953	192,000	326,953	4,904	139,857	159,922	276,412	98,707
54	84	-	142,920	192,000	331,857	192,000	331,857	4,978	144,835	161,713	283,702	104,037
55	85	-	142,920	192,000	336,835	192,000	336,835	5,053	149,888	163,417	290,991	109,606
56	86	-	142,920	192,000	341,888	192,000	341,888	5,128	155,016	165,065	298,335	115,456
57	87	-	142,920	192,000	347,016	192,000	347,016	5,205	160,221	166,673	305,759	121,560
58	88	-	142,920	192,000	352,221	192,000	352,221	5,283	165,505	168,221	313,228	127,997
59	89	-	142,920	192,000	357,505	192,000	357,505	5,363	170,867	169,729	320,776	134,708
60	90	-	142,920	192,000	362,867	192,000	362,867	5,443	176,310	171,175	328,363	141,736
61	91	-	142,920	192,000	368,310	192,000	368,310	5,525	181,835	172,583	336,029	149,092
62	92	-	142,920	192,000	373,835	192,000	373,835	5,608	187,442	173,939	343,749	156,786
63	93	-	142,920	192,000	379,442	192,000	379,442	5,692	193,134	175,271	351,577	164,868
64	94	-	142,920	192,000	385,134	192,000	385,134	5,777	198,911	176,531	359,418	173,310
65	95	-	142,920	192,000	390,911	192,000	390,911	5,864	204,775	177,720	367,264	182,125
66	96	-	142,920	192,000	396,775	192,000	396,775	5,952	210,726	178,838	375,119	191,404
67	97	-	142,920	192,000	402,726	192,000	402,726	6,041	216,767	179,886	382,977	201,081
68	98	-	142,920	192,000	408,767	192,000	408,767	6,132	222,899	180,865	390,838	211,210
69	99	-	142,920	192,000	414,899	192,000	414,899	6,223	229,122	181,774	398,693	221,805
70	100	-	142,920	192,000	421,122	192,000	421,122	6,317	235,439	182,606	406,528	232,923
71	101	-	142,920	192,000	427,439	192,000	427,439	6,412	241,851	183,340	414,283	244,538
72	102	-	142,920	192,000	433,851	192,000	433,851	6,508	248,358	184,046	422,115	256,709
73	103	-	142,920	192,000	440,358	192,000	440,358	6,605	254,964	184,772	430,139	269,411
74	104	-	142,920	192,000	446,964	192,000	446,964	6,704	261,668	185,722	438,833	282,749
75	105	-	142,920	192,000	453,668	192,000	453,668	6,805	268,473	187,820	450,449	296,654
76	106	-	142,920	192,000	460,473	192,000	460,473	6,907	275,380	-	-	311,234

附件 4

(红利水平为低档)												
保单年度	期末年龄	年交保费	累计保费	身故保险金(不含主险红利)	身故保险金(含主险红利)	重大疾病保险金(不含主险红利)	重大疾病保险金(含主险红利)	当年红利 保险金额	累计红利保 险金额	基本保额 现金价值	有效保额 现金价值	终了红利
1	31	4,764	4,764	122,400	122,400	122,400	122,400	24	24	478	483	220
2	32	4,764	9,528	124,800	124,824	124,800	124,824	50	74	2,112	2,129	449
3	33	4,764	14,292	127,200	127,274	127,200	127,274	76	151	3,844	3,879	687
4	34	4,764	19,056	129,600	129,751	129,600	129,751	104	255	5,965	6,027	947
5	35	4,764	23,820	132,000	132,255	132,000	132,255	132	387	8,209	8,306	1,217
6	36	4,764	28,584	134,400	134,787	134,400	134,787	162	549	10,583	10,725	1,496
7	37	4,764	33,348	136,800	137,349	136,800	137,349	192	741	13,088	13,288	1,786
8	38	4,764	38,112	139,200	139,941	139,200	139,941	224	965	15,728	15,998	2,085
9	39	4,764	42,876	141,600	142,565	141,600	142,565	257	1,221	18,503	18,856	2,409
10	40	4,764	47,640	144,000	145,221	144,000	145,221	290	1,512	21,413	21,865	2,749
11	41	4,764	52,404	146,400	147,912	146,400	147,912	325	1,837	24,461	25,030	3,091
12	42	4,764	57,168	148,800	150,637	148,800	150,637	362	2,199	27,647	28,351	3,450
13	43	4,764	61,932	151,200	153,399	151,200	153,399	399	2,598	30,973	31,833	3,835
14	44	4,764	66,696	153,600	156,198	153,600	156,198	437	3,035	34,453	35,491	4,217
15	45	4,764	71,460	156,000	159,035	156,000	159,035	477	3,512	38,089	39,329	4,644
16	46	4,764	76,224	158,400	161,912	158,400	161,912	518	4,030	41,884	43,352	5,068
17	47	4,764	80,988	160,800	164,830	160,800	164,830	560	4,591	45,839	47,565	5,522
18	48	4,764	85,752	163,200	167,791	163,200	167,791	604	5,195	49,954	51,967	5,973
19	49	4,764	90,516	165,600	170,795	165,600	170,795	649	5,844	54,240	56,574	6,473
20	50	4,764	95,280	168,000	173,844	168,000	173,844	695	6,539	58,702	61,392	6,971
21	51	4,764	100,044	170,400	176,939	170,400	176,939	743	7,282	62,714	65,800	7,502
22	52	4,764	104,808	172,800	180,082	172,800	180,082	792	8,075	66,823	70,349	8,050
23	53	4,764	109,572	175,200	183,275	175,200	183,275	843	8,918	71,047	75,047	8,614
24	54	4,764	114,336	177,600	186,518	177,600	186,518	895	9,813	75,394	79,920	9,214
25	55	4,764	119,100	180,000	189,813	180,000	189,813	949	10,762	79,865	84,970	9,832
26	56	4,764	123,864	182,400	193,162	182,400	193,162	1,004	11,766	84,464	90,202	10,469
27	57	4,764	128,628	184,800	196,566	184,800	196,566	1,061	12,828	89,188	95,615	11,145
28	58	4,764	133,392	187,200	200,028	187,200	200,028	1,120	13,948	94,031	101,209	11,842
29	59	4,764	138,156	189,600	203,548	189,600	203,548	1,181	15,129	98,977	106,968	12,559
30	60	4,764	142,920	192,000	207,129	192,000	207,129	1,243	16,371	104,024	112,894	13,298
31	61	-	142,920	192,000	208,371	192,000	208,371	1,250	17,622	106,621	116,407	14,065
32	62	-	142,920	192,000	209,622	192,000	209,622	1,258	18,879	109,204	119,942	14,883
33	63	-	142,920	192,000	210,879	192,000	210,879	1,265	20,145	111,768	123,495	15,689
34	64	-	142,920	192,000	212,145	192,000	212,145	1,273	21,417	114,349	127,105	16,547
35	65	-	142,920	192,000	213,417	192,000	213,417	1,281	22,698	116,948	130,774	17,436
36	66	-	142,920	192,000	214,698	192,000	214,698	1,288	23,986	119,563	134,500	18,335
37	67	-	142,920	192,000	215,986	192,000	215,986	1,296	25,282	122,194	138,284	19,288
38	68	-	142,920	192,000	217,282	192,000	217,282	1,304	26,586	124,836	142,122	20,251
39	69	-	142,920	192,000	218,586	192,000	218,586	1,312	27,897	127,469	145,990	21,247
40	70	-	142,920	192,000	219,897	192,000	219,897	1,319	29,217	130,091	149,887	22,276
41	71	-	142,920	192,000	221,217	192,000	221,217	1,327	30,544	132,695	153,804	23,338
42	72	-	142,920	192,000	222,544	192,000	222,544	1,335	31,879	135,282	157,744	24,435
43	73	-	142,920	192,000	223,879	192,000	223,879	1,343	33,223	137,846	161,698	25,589
44	74	-	142,920	192,000	225,223	192,000	225,223	1,351	34,574	140,357	165,631	26,756
45	75	-	142,920	192,000	226,574	192,000	226,574	1,359	35,933	142,812	169,540	27,959
46	76	-	142,920	192,000	227,933	192,000	227,933	1,368	37,301	145,202	173,412	29,198
47	77	-	142,920	192,000	229,301	192,000	229,301	1,376	38,677	147,522	177,239	30,497
48	78	-	142,920	192,000	230,677	192,000	230,677	1,384	40,061	149,759	181,006	31,833
49	79	-	142,920	192,000	232,061	192,000	232,061	1,392	41,453	151,939	184,743	33,208
50	80	-	142,920	192,000	233,453	192,000	233,453	1,401	42,854	154,051	188,435	34,621
51	81	-	142,920	192,000	234,854	192,000	234,854	1,409	44,263	156,091	192,076	36,074
52	82	-	142,920	192,000	236,263	192,000	236,263	1,418	45,681	158,051	195,654	37,589
53	83	-	142,920	192,000	237,681	192,000	237,681	1,426	47,107	159,922	199,158	39,122
54	84	-	142,920	192,000	239,107	192,000	239,107	1,435	48,541	161,713	202,598	40,744
55	85	-	142,920	192,000	240,541	192,000	240,541	1,443	49,985	163,417	205,961	42,383
56	86	-	142,920	192,000	241,985	192,000	241,985	1,452	51,436	165,065	209,286	44,090
57	87	-	142,920	192,000	243,436	192,000	243,436	1,461	52,897	166,673	212,592	45,863
58	88	-	142,920	192,000	244,897	192,000	244,897	1,469	54,366	168,221	215,854	47,681
59	89	-	142,920	192,000	246,366	192,000	246,366	1,478	55,845	169,729	219,096	49,544
60	90	-	142,920	192,000	247,845	192,000	247,845	1,487	57,332	171,175	222,289	51,477
61	91	-	142,920	192,000	249,332	192,000	249,332	1,496	58,828	172,583	225,461	53,482
62	92	-	142,920	192,000	250,828	192,000	250,828	1,505	60,333	173,939	228,596	55,533
63	93	-	142,920	192,000	252,333	192,000	252,333	1,514	61,847	175,271	231,729	57,633
64	94	-	142,920	192,000	253,847	192,000	253,847	1,523	63,370	176,531	234,795	59,832
65	95	-	142,920	192,000	255,370	192,000	255,370	1,532	64,902	177,720	237,795	62,080
66	96	-	142,920	192,000	256,902	192,000	256,902	1,541	66,443	178,838	240,727	64,405
67	97	-	142,920	192,000	258,443	192,000	258,443	1,551	67,994	179,886	243,590	66,808
68	98	-	142,920	192,000	259,994	192,000	259,994	1,560	69,554	180,865	246,386	69,262
69	99	-	142,920	192,000	261,554	192,000	261,554	1,569	71,123	181,774	249,109	71,823
70	100	-	142,920	192,000	263,123	192,000	263,123	1,579	72,702	182,606	251,752	74,438
71	101	-	142,920	192,000	264,702	192,000	264,702	1,588	74,290	183,340	254,279	77,161
72	102	-	142,920	192,000	266,290	192,000	266,290	1,598	75,888	184,046	256,790	79,940
73	103	-	142,920	192,000	267,888	192,000	267,888	1,607	77,495	184,772	259,351	82,831
74	104	-	142,920	192,000	269,495	192,000	269,495	1,617	79,112	185,722	262,247	85,807
75	105	-	142,920	192,000	271,112	192,000	271,112	1,627	80,739	187,820	266,802	88,871
76	106	-	142,920	192,000	272,739	192,000	272,739	1,636	82,375	-	-	92,022

附件 4

案例十八

合众富寿幸福保险计划保险利益演示表												
年龄： 30岁 (红利水平为高档)		性别： 男		保险期间： 终身		交费期限： 30年		基本保险金额： 100000元				
保单年度	期末年龄	年交保费	累计保费	身故保险金 (不含主险红利)	身故保险金 (含主险红利)	重大疾病保险金 (不含主险红利)	重大疾病保险金 (含主险红利)	当年红利 保险金额	累计红利保 险金额	基本保额 现金价值	有效保额 现金价值	终了红利
1	31	3,970	3,970	102,000	102,000	102,000	102,000	82	82	398	416	367
2	32	3,970	7,940	104,000	104,082	104,000	104,082	167	248	1,760	1,816	760
3	33	3,970	11,910	106,000	106,248	106,000	106,248	255	503	3,203	3,320	1,179
4	34	3,970	15,880	108,000	108,503	108,000	108,503	347	850	4,971	5,177	1,638
5	35	3,970	19,850	110,000	110,850	110,000	110,850	443	1,294	6,841	7,165	2,128
6	36	3,970	23,820	112,000	113,294	112,000	113,294	544	1,838	8,819	9,297	2,662
7	37	3,970	27,790	114,000	115,838	114,000	115,838	649	2,486	10,907	11,577	3,232
8	38	3,970	31,760	116,000	118,486	116,000	118,486	758	3,245	13,107	14,013	3,851
9	39	3,970	35,730	118,000	121,245	118,000	121,245	873	4,118	15,419	16,610	4,510
10	40	3,970	39,700	120,000	124,118	120,000	124,118	993	5,110	17,844	19,374	5,225
11	41	3,970	43,670	122,000	127,110	122,000	127,110	1,119	6,229	20,384	22,313	6,000
12	42	3,970	47,640	124,000	130,229	124,000	130,229	1,250	7,479	23,039	25,435	6,811
13	43	3,970	51,610	126,000	133,479	126,000	133,479	1,388	8,867	25,811	28,746	7,702
14	44	3,970	55,580	128,000	136,867	128,000	136,867	1,533	10,400	28,711	32,267	8,650
15	45	3,970	59,550	130,000	140,400	130,000	140,400	1,685	12,085	31,741	36,008	9,674
16	46	3,970	63,520	132,000	144,085	132,000	144,085	1,844	13,929	34,903	39,979	10,763
17	47	3,970	67,490	134,000	147,929	134,000	147,929	2,012	15,941	38,199	44,192	11,938
18	48	3,970	71,460	136,000	151,941	136,000	151,941	2,188	18,129	41,628	48,655	13,189
19	49	3,970	75,430	138,000	156,129	138,000	156,129	2,373	20,502	45,200	53,390	14,551
20	50	3,970	79,400	140,000	160,502	140,000	160,502	2,568	23,070	48,918	58,411	15,986
21	51	3,970	83,370	142,000	165,070	142,000	165,070	2,773	25,844	52,262	63,211	17,530
22	52	3,970	87,340	144,000	169,844	144,000	169,844	2,989	28,833	55,690	68,262	19,192
23	53	3,970	91,310	146,000	174,833	146,000	174,833	3,217	32,050	59,206	73,582	20,962
24	54	3,970	95,280	148,000	180,050	148,000	180,050	3,457	35,507	62,828	79,208	22,866
25	55	3,970	99,250	150,000	185,507	150,000	185,507	3,710	39,217	66,554	85,156	24,895
26	56	3,970	103,220	152,000	191,217	152,000	191,217	3,977	43,194	70,387	91,448	27,076
27	57	3,970	107,190	154,000	197,194	154,000	197,194	4,259	47,454	74,323	98,099	29,402
28	58	3,970	111,160	156,000	203,454	156,000	203,454	4,557	52,011	78,359	105,124	31,902
29	59	3,970	115,130	158,000	210,011	158,000	210,011	4,872	56,883	82,481	112,527	34,547
30	60	3,970	119,100	160,000	216,883	160,000	216,883	5,205	62,088	86,687	120,326	37,391
31	61	-	119,100	160,000	222,088	160,000	222,088	5,330	67,418	88,851	126,290	40,442
32	62	-	119,100	160,000	227,418	160,000	227,418	5,458	72,877	91,003	132,453	43,664
33	63	-	119,100	160,000	232,877	160,000	232,877	5,589	78,466	93,140	138,816	47,111
34	64	-	119,100	160,000	238,466	160,000	238,466	5,723	84,189	95,291	145,431	50,793
35	65	-	119,100	160,000	244,189	160,000	244,189	5,861	90,049	97,457	152,307	54,723
36	66	-	119,100	160,000	250,049	160,000	250,049	6,001	96,050	99,636	159,448	58,887
37	67	-	119,100	160,000	256,050	160,000	256,050	6,145	102,196	101,828	166,868	63,347
38	68	-	119,100	160,000	262,196	160,000	262,196	6,293	108,488	104,030	174,567	68,066
39	69	-	119,100	160,000	268,488	160,000	268,488	6,444	114,932	106,224	182,529	73,109
40	70	-	119,100	160,000	274,932	160,000	274,932	6,598	121,530	108,409	190,752	78,466
41	71	-	119,100	160,000	281,530	160,000	281,530	6,757	128,287	110,579	199,241	84,178
42	72	-	119,100	160,000	288,287	160,000	288,287	6,919	135,206	112,735	208,000	90,263
43	73	-	119,100	160,000	295,206	160,000	295,206	7,085	142,291	114,872	217,030	96,739
44	74	-	119,100	160,000	302,291	160,000	302,291	7,255	149,546	116,964	226,287	103,625
45	75	-	119,100	160,000	309,546	160,000	309,546	7,429	156,975	119,010	235,770	110,941
46	76	-	119,100	160,000	316,975	160,000	316,975	7,607	164,583	121,002	245,469	118,707
47	77	-	119,100	160,000	324,583	160,000	324,583	7,790	172,372	122,935	255,376	127,009
48	78	-	119,100	160,000	332,372	160,000	332,372	7,977	180,349	124,799	265,472	135,807
49	79	-	119,100	160,000	340,349	160,000	340,349	8,168	188,518	126,616	275,800	145,159
50	80	-	119,100	160,000	348,518	160,000	348,518	8,364	196,882	128,376	286,344	155,125
51	81	-	119,100	160,000	356,882	160,000	356,882	8,565	205,447	130,076	297,099	165,700
52	82	-	119,100	160,000	365,447	160,000	365,447	8,771	214,218	131,709	308,049	176,950
53	83	-	119,100	160,000	374,218	160,000	374,218	8,981	223,199	133,268	319,175	188,905
54	84	-	119,100	160,000	383,199	160,000	383,199	9,197	232,396	134,761	330,499	201,601
55	85	-	119,100	160,000	392,396	160,000	392,396	9,418	241,814	136,181	341,996	215,072
56	86	-	119,100	160,000	401,814	160,000	401,814	9,644	251,457	137,554	353,737	229,436
57	87	-	119,100	160,000	411,457	160,000	411,457	9,875	261,332	138,894	365,754	244,652
58	88	-	119,100	160,000	421,332	160,000	421,332	10,112	271,444	140,184	378,010	260,847
59	89	-	119,100	160,000	431,444	160,000	431,444	10,355	281,799	141,441	390,551	278,023
60	90	-	119,100	160,000	441,799	160,000	441,799	10,603	292,402	142,646	403,334	296,270
61	91	-	119,100	160,000	452,402	160,000	452,402	10,858	303,260	143,819	416,410	315,686
62	92	-	119,100	160,000	463,260	160,000	463,260	11,118	314,378	144,949	429,753	336,234
63	93	-	119,100	160,000	474,378	160,000	474,378	11,385	325,763	146,059	443,438	358,108
64	94	-	119,100	160,000	485,763	160,000	485,763	11,658	337,421	147,109	457,348	381,324
65	95	-	119,100	160,000	497,421	160,000	497,421	11,938	349,359	148,100	471,474	405,995
66	96	-	119,100	160,000	509,359	160,000	509,359	12,225	361,584	149,032	485,829	432,191
67	97	-	119,100	160,000	521,584	160,000	521,584	12,518	374,102	149,905	500,405	459,933
68	98	-	119,100	160,000	534,102	160,000	534,102	12,818	386,920	150,721	515,204	489,451
69	99	-	119,100	160,000	546,920	160,000	546,920	13,126	400,047	151,478	530,218	520,778
70	100	-	119,100	160,000	560,047	160,000	560,047	13,441	413,488	152,172	545,432	553,998
71	101	-	119,100	160,000	573,488	160,000	573,488	13,764	427,251	152,783	560,765	589,316
72	102	-	119,100	160,000	587,251	160,000	587,251	14,094	441,345	153,372	576,432	626,773
73	103	-	119,100	160,000	601,345	160,000	601,345	14,432	455,778	153,977	592,599	666,471
74	104	-	119,100	160,000	615,778	160,000	615,778	14,779	470,556	154,768	609,937	708,699
75	105	-	119,100	160,000	630,556	160,000	630,556	15,133	485,690	156,517	631,633	753,452
76	106	-	119,100	160,000	645,690	160,000	645,690	15,497	501,186	-	-	800,978

附件 4

(红利水平为中档)												
保单年度	期末年龄	年交保费	累计保费	身故保险金(不含主险红利)	身故保险金(含主险红利)	重大疾病保险金(不含主险红利)	重大疾病保险金(含主险红利)	当年红利保险金额	累计红利保险金额	基本保额现金价值	有效保额现金价值	终止红利
1	31	3,970	3,970	102,000	102,000	102,000	102,000	51	51	398	409	275
2	32	3,970	7,940	104,000	104,051	104,000	104,051	104	155	1,760	1,795	562
3	33	3,970	11,910	106,000	106,155	106,000	106,155	159	314	3,203	3,276	870
4	34	3,970	15,880	108,000	108,314	108,000	108,314	217	531	4,971	5,099	1,191
5	35	3,970	19,850	110,000	110,531	110,000	110,531	276	807	6,841	7,043	1,547
6	36	3,970	23,820	112,000	112,807	112,000	112,807	338	1,146	8,819	9,117	1,918
7	37	3,970	27,790	114,000	115,146	114,000	115,146	403	1,549	10,907	11,324	2,303
8	38	3,970	31,760	116,000	117,549	116,000	117,549	470	2,019	13,107	13,671	2,727
9	39	3,970	35,730	118,000	120,019	118,000	120,019	540	2,559	15,419	16,159	3,168
10	40	3,970	39,700	120,000	122,559	120,000	122,559	613	3,172	17,844	18,793	3,640
11	41	3,970	43,670	122,000	125,172	122,000	125,172	688	3,860	20,384	21,580	4,131
12	42	3,970	47,640	124,000	127,860	124,000	127,860	767	4,627	23,039	24,521	4,654
13	43	3,970	51,610	126,000	130,627	126,000	130,627	849	5,476	25,811	27,624	5,212
14	44	3,970	55,580	128,000	133,476	128,000	133,476	934	6,411	28,711	30,903	5,806
15	45	3,970	59,550	130,000	136,411	130,000	136,411	1,023	7,434	31,741	34,366	6,425
16	46	3,970	63,520	132,000	139,434	132,000	139,434	1,115	8,549	34,903	38,019	7,097
17	47	3,970	67,490	134,000	142,549	134,000	142,549	1,212	9,761	38,199	41,869	7,783
18	48	3,970	71,460	136,000	145,761	136,000	145,761	1,312	11,073	41,628	45,920	8,527
19	49	3,970	75,430	138,000	149,073	138,000	149,073	1,416	12,489	45,200	50,189	9,302
20	50	3,970	79,400	140,000	152,489	140,000	152,489	1,525	14,014	48,918	54,684	10,141
21	51	3,970	83,370	142,000	156,014	142,000	156,014	1,638	15,652	52,262	58,893	10,999
22	52	3,970	87,340	144,000	159,652	144,000	159,652	1,756	17,408	55,690	63,280	11,926
23	53	3,970	91,310	146,000	163,408	146,000	163,408	1,879	19,287	59,206	67,857	12,893
24	54	3,970	95,280	148,000	167,287	148,000	167,287	2,007	21,295	62,828	72,652	13,918
25	55	3,970	99,250	150,000	171,295	150,000	171,295	2,141	23,436	66,554	77,671	15,005
26	56	3,970	103,220	152,000	175,436	152,000	175,436	2,281	25,717	70,387	82,926	16,140
27	57	3,970	107,190	154,000	179,717	154,000	179,717	2,426	28,143	74,323	88,423	17,361
28	58	3,970	111,160	156,000	184,143	156,000	184,143	2,578	30,721	78,359	94,168	18,617
29	59	3,970	115,130	158,000	188,721	158,000	188,721	2,736	33,457	82,481	100,154	19,967
30	60	3,970	119,100	160,000	193,457	160,000	193,457	2,902	36,359	86,687	106,386	21,377
31	61	-	119,100	160,000	196,359	160,000	196,359	2,945	39,305	88,851	110,678	22,856
32	62	-	119,100	160,000	199,305	160,000	199,305	2,990	42,294	91,003	115,059	24,415
33	63	-	119,100	160,000	202,294	160,000	202,294	3,034	45,329	93,140	119,527	26,055
34	64	-	119,100	160,000	205,329	160,000	205,329	3,080	48,409	95,291	124,122	27,781
35	65	-	119,100	160,000	208,409	160,000	208,409	3,126	51,535	97,457	128,847	29,594
36	66	-	119,100	160,000	211,535	160,000	211,535	3,173	54,708	99,636	133,704	31,476
37	67	-	119,100	160,000	214,708	160,000	214,708	3,221	57,928	101,828	138,695	33,473
38	68	-	119,100	160,000	217,928	160,000	217,928	3,269	61,197	104,030	143,819	35,544
39	69	-	119,100	160,000	221,197	160,000	221,197	3,318	64,515	106,224	149,056	37,736
40	70	-	119,100	160,000	224,515	160,000	224,515	3,368	67,883	108,409	154,403	40,031
41	71	-	119,100	160,000	227,883	160,000	227,883	3,418	71,301	110,579	159,857	42,455
42	72	-	119,100	160,000	231,301	160,000	231,301	3,470	74,771	112,735	165,418	44,965
43	73	-	119,100	160,000	234,771	160,000	234,771	3,522	78,292	114,872	171,082	47,635
44	74	-	119,100	160,000	238,292	160,000	238,292	3,574	81,867	116,964	176,811	50,399
45	75	-	119,100	160,000	241,867	160,000	241,867	3,628	85,495	119,010	182,602	53,307
46	76	-	119,100	160,000	245,495	160,000	245,495	3,682	89,177	121,002	188,443	56,366
47	77	-	119,100	160,000	249,177	160,000	249,177	3,738	92,915	122,935	194,325	59,578
48	78	-	119,100	160,000	252,915	160,000	252,915	3,794	96,708	124,799	200,232	62,925
49	79	-	119,100	160,000	256,708	160,000	256,708	3,851	100,559	126,616	206,193	66,436
50	80	-	119,100	160,000	260,559	160,000	260,559	3,908	104,467	128,376	212,195	70,116
51	81	-	119,100	160,000	264,467	160,000	264,467	3,967	108,434	130,076	218,230	73,972
52	82	-	119,100	160,000	268,434	160,000	268,434	4,027	112,461	131,709	224,285	78,034
53	83	-	119,100	160,000	272,461	160,000	272,461	4,087	116,548	133,268	230,343	82,256
54	84	-	119,100	160,000	276,548	160,000	276,548	4,148	120,696	134,761	236,418	86,698
55	85	-	119,100	160,000	280,696	160,000	280,696	4,210	124,907	136,181	242,493	91,338
56	86	-	119,100	160,000	284,907	160,000	284,907	4,274	129,180	137,554	248,613	96,213
57	87	-	119,100	160,000	289,180	160,000	289,180	4,338	133,518	138,894	254,799	101,300
58	88	-	119,100	160,000	293,518	160,000	293,518	4,403	137,921	140,184	261,023	106,664
59	89	-	119,100	160,000	297,921	160,000	297,921	4,469	142,389	141,441	267,313	112,256
60	90	-	119,100	160,000	302,389	160,000	302,389	4,536	146,925	142,646	273,636	118,113
61	91	-	119,100	160,000	306,925	160,000	306,925	4,604	151,529	143,819	280,024	124,243
62	92	-	119,100	160,000	311,529	160,000	311,529	4,673	156,202	144,949	286,457	130,655
63	93	-	119,100	160,000	316,202	160,000	316,202	4,743	160,945	146,059	292,981	137,390
64	94	-	119,100	160,000	320,945	160,000	320,945	4,814	165,759	147,109	299,515	144,425
65	95	-	119,100	160,000	325,759	160,000	325,759	4,886	170,646	148,100	306,053	151,771
66	96	-	119,100	160,000	330,646	160,000	330,646	4,960	175,605	149,032	312,600	159,503
67	97	-	119,100	160,000	335,605	160,000	335,605	5,034	180,639	149,905	319,148	167,568
68	98	-	119,100	160,000	340,639	160,000	340,639	5,110	185,749	150,721	325,698	176,008
69	99	-	119,100	160,000	345,749	160,000	345,749	5,186	190,935	151,478	332,244	184,837
70	100	-	119,100	160,000	350,935	160,000	350,935	5,264	196,199	152,172	338,773	194,102
71	101	-	119,100	160,000	356,199	160,000	356,199	5,343	201,542	152,783	345,236	203,782
72	102	-	119,100	160,000	361,542	160,000	361,542	5,423	206,965	153,372	351,763	213,925
73	103	-	119,100	160,000	366,965	160,000	366,965	5,504	212,470	153,977	358,449	224,509
74	104	-	119,100	160,000	372,470	160,000	372,470	5,587	218,057	154,768	365,694	235,624
75	105	-	119,100	160,000	378,057	160,000	378,057	5,671	223,728	156,517	375,374	247,211
76	106	-	119,100	160,000	383,728	160,000	383,728	5,756	229,484	-	-	259,362

附件 4

(红利水平为低档)												
保单年度	期末年龄	年交保费	累计保费	身故保险金(不含主险红利)	身故保险金(含主险红利)	重大疾病保险金(不含主险红利)	重大疾病保险金(含主险红利)	当年红利 保险金额	累计红利 保险金额	基本保额 现金价值	有效保额 现金价值	终止红利
1	31	3,970	3,970	102,000	102,000	102,000	102,000	20	20	398	402	184
2	32	3,970	7,940	104,000	104,020	104,000	104,020	42	62	1,760	1,774	374
3	33	3,970	11,910	106,000	106,062	106,000	106,062	64	126	3,203	3,232	573
4	34	3,970	15,880	108,000	108,126	108,000	108,126	87	212	4,971	5,022	789
5	35	3,970	19,850	110,000	110,212	110,000	110,212	110	322	6,841	6,922	1,014
6	36	3,970	23,820	112,000	112,322	112,000	112,322	135	457	8,819	8,938	1,247
7	37	3,970	27,790	114,000	114,457	114,000	114,457	160	617	10,907	11,073	1,488
8	38	3,970	31,760	116,000	116,617	116,000	116,617	187	804	13,107	13,331	1,738
9	39	3,970	35,730	118,000	118,804	118,000	118,804	214	1,018	15,419	15,713	2,008
10	40	3,970	39,700	120,000	121,018	120,000	121,018	242	1,260	17,844	18,221	2,287
11	41	3,970	43,670	122,000	123,260	122,000	123,260	271	1,531	20,384	20,858	2,576
12	42	3,970	47,640	124,000	125,531	124,000	125,531	301	1,832	23,039	23,626	2,875
13	43	3,970	51,610	126,000	127,832	126,000	127,832	332	2,165	25,811	26,528	3,196
14	44	3,970	55,580	128,000	130,165	128,000	130,165	364	2,529	28,711	29,576	3,514
15	45	3,970	59,550	130,000	132,529	130,000	132,529	398	2,927	31,741	32,774	3,870
16	46	3,970	63,520	132,000	134,927	132,000	134,927	432	3,358	34,903	36,127	4,223
17	47	3,970	67,490	134,000	137,358	134,000	137,358	467	3,825	38,199	39,637	4,602
18	48	3,970	71,460	136,000	139,825	136,000	139,825	503	4,329	41,628	43,306	4,978
19	49	3,970	75,430	138,000	142,329	138,000	142,329	541	4,870	45,200	47,145	5,394
20	50	3,970	79,400	140,000	144,870	140,000	144,870	579	5,449	48,918	51,160	5,809
21	51	3,970	83,370	142,000	147,449	142,000	147,449	619	6,068	52,262	54,833	6,252
22	52	3,970	87,340	144,000	150,068	144,000	150,068	660	6,729	55,690	58,624	6,708
23	53	3,970	91,310	146,000	152,729	146,000	152,729	703	7,431	59,206	62,539	7,178
24	54	3,970	95,280	148,000	155,431	148,000	155,431	746	8,177	62,828	66,600	7,678
25	55	3,970	99,250	150,000	158,177	150,000	158,177	791	8,968	66,554	70,808	8,194
26	56	3,970	103,220	152,000	160,968	152,000	160,968	837	9,805	70,387	75,168	8,724
27	57	3,970	107,190	154,000	163,805	154,000	163,805	885	10,690	74,323	79,679	9,288
28	58	3,970	111,160	156,000	166,690	156,000	166,690	933	11,623	78,359	84,340	9,868
29	59	3,970	115,130	158,000	169,623	158,000	169,623	984	12,607	82,481	89,140	10,466
30	60	3,970	119,100	160,000	172,607	160,000	172,607	1,036	13,643	86,687	94,079	11,081
31	61	-	119,100	160,000	173,643	160,000	173,643	1,042	14,685	88,851	97,006	11,721
32	62	-	119,100	160,000	174,685	160,000	174,685	1,048	15,733	91,003	99,951	12,403
33	63	-	119,100	160,000	175,733	160,000	175,733	1,054	16,787	93,140	102,912	13,075
34	64	-	119,100	160,000	176,787	160,000	176,787	1,061	17,848	95,291	105,921	13,789
35	65	-	119,100	160,000	177,848	160,000	177,848	1,067	18,915	97,457	108,978	14,530
36	66	-	119,100	160,000	178,915	160,000	178,915	1,073	19,988	99,636	112,083	15,279
37	67	-	119,100	160,000	179,988	160,000	179,988	1,080	21,068	101,828	115,237	16,073
38	68	-	119,100	160,000	181,068	160,000	181,068	1,086	22,155	104,030	118,435	16,876
39	69	-	119,100	160,000	182,155	160,000	182,155	1,093	23,248	106,224	121,658	17,705
40	70	-	119,100	160,000	183,248	160,000	183,248	1,099	24,347	108,409	124,905	18,563
41	71	-	119,100	160,000	184,347	160,000	184,347	1,106	25,453	110,579	128,170	19,449
42	72	-	119,100	160,000	185,453	160,000	185,453	1,113	26,566	112,735	131,453	20,363
43	73	-	119,100	160,000	186,566	160,000	186,566	1,119	27,685	114,872	134,749	21,324
44	74	-	119,100	160,000	187,685	160,000	187,685	1,126	28,812	116,964	138,026	22,297
45	75	-	119,100	160,000	188,812	160,000	188,812	1,133	29,944	119,010	141,283	23,299
46	76	-	119,100	160,000	189,944	160,000	189,944	1,140	31,084	121,002	144,510	24,332
47	77	-	119,100	160,000	191,084	160,000	191,084	1,147	32,231	122,935	147,699	25,414
48	78	-	119,100	160,000	192,231	160,000	192,231	1,153	33,384	124,799	150,838	26,528
49	79	-	119,100	160,000	193,384	160,000	193,384	1,160	34,544	126,616	153,953	27,673
50	80	-	119,100	160,000	194,544	160,000	194,544	1,167	35,712	128,376	157,029	28,851
51	81	-	119,100	160,000	195,712	160,000	195,712	1,174	36,886	130,076	160,063	30,061
52	82	-	119,100	160,000	196,886	160,000	196,886	1,181	38,067	131,709	163,045	31,325
53	83	-	119,100	160,000	198,067	160,000	198,067	1,188	39,256	133,268	165,965	32,602
54	84	-	119,100	160,000	199,256	160,000	199,256	1,196	40,451	134,761	168,831	33,953
55	85	-	119,100	160,000	200,451	160,000	200,451	1,203	41,654	136,181	171,634	35,319
56	86	-	119,100	160,000	201,654	160,000	201,654	1,210	42,864	137,554	174,405	36,741
57	87	-	119,100	160,000	202,864	160,000	202,864	1,217	44,081	138,894	177,160	38,220
58	88	-	119,100	160,000	204,081	160,000	204,081	1,224	45,305	140,184	179,878	39,735
59	89	-	119,100	160,000	205,305	160,000	205,305	1,232	46,537	141,441	182,580	41,287
60	90	-	119,100	160,000	206,537	160,000	206,537	1,239	47,776	142,646	185,241	42,898
61	91	-	119,100	160,000	207,776	160,000	207,776	1,247	49,023	143,819	187,884	44,568
62	92	-	119,100	160,000	209,023	160,000	209,023	1,254	50,277	144,949	190,497	46,278
63	93	-	119,100	160,000	210,277	160,000	210,277	1,262	51,539	146,059	193,107	48,027
64	94	-	119,100	160,000	211,539	160,000	211,539	1,269	52,808	147,109	195,663	49,860
65	95	-	119,100	160,000	212,808	160,000	212,808	1,277	54,085	148,100	198,162	51,734
66	96	-	119,100	160,000	214,085	160,000	214,085	1,285	55,369	149,032	200,606	53,671
67	97	-	119,100	160,000	215,369	160,000	215,369	1,292	56,662	149,905	202,992	55,673
68	98	-	119,100	160,000	216,662	160,000	216,662	1,300	57,962	150,721	205,321	57,719
69	99	-	119,100	160,000	217,962	160,000	217,962	1,308	59,269	151,478	207,591	59,852
70	100	-	119,100	160,000	219,269	160,000	219,269	1,316	60,585	152,172	209,793	62,031
71	101	-	119,100	160,000	220,585	160,000	220,585	1,324	61,909	152,783	211,899	64,301
72	102	-	119,100	160,000	221,909	160,000	221,909	1,331	63,240	153,372	213,992	66,617
73	103	-	119,100	160,000	223,240	160,000	223,240	1,339	64,579	153,977	216,126	69,026
74	104	-	119,100	160,000	224,579	160,000	224,579	1,347	65,927	154,768	218,539	71,506
75	105	-	119,100	160,000	225,927	160,000	225,927	1,356	67,282	156,517	222,335	74,059
76	106	-	119,100	160,000	227,282	160,000	227,282	1,364	68,646	-	-	76,685

附件 4

案例十九

合众富贵幸福保险计划保险利益演示表												
年龄： 30岁			性别： 男		保险期间： 终身		交费期限： 30年		基本保险金额： 60000元			
(红利水平为高档)												
保单年度	期末年龄	年交保费	累计保费	身故保险金 (不含主险红利)	身故保险金 (含主险红利)	重大疾病保险金 (不含主险红利)	重大疾病保险金 (含主险红利)	当年红利 保险金额	累计红利保 险金额	基本保额 现金价值	有效保额 现金价值	终了红利
1	31	2,382	2,382	61,200	61,200	61,200	61,200	49	49	239	249	220
2	32	2,382	4,764	62,400	62,449	62,400	62,449	100	149	1,056	1,089	456
3	33	2,382	7,146	63,600	63,749	63,600	63,749	153	302	1,922	1,992	708
4	34	2,382	9,528	64,800	65,102	64,800	65,102	208	510	2,983	3,106	983
5	35	2,382	11,910	66,000	66,510	66,000	66,510	266	776	4,105	4,299	1,277
6	36	2,382	14,292	67,200	67,976	67,200	67,976	326	1,103	5,291	5,578	1,597
7	37	2,382	16,674	68,400	69,503	68,400	69,503	389	1,492	6,544	6,946	1,939
8	38	2,382	19,056	69,600	71,092	69,600	71,092	455	1,947	7,864	8,408	2,310
9	39	2,382	21,438	70,800	72,747	70,800	72,747	524	2,471	9,251	9,966	2,706
10	40	2,382	23,820	72,000	74,471	72,000	74,471	596	3,066	10,706	11,624	3,133
11	41	2,382	26,202	73,200	76,266	73,200	76,266	671	3,737	12,230	13,388	3,600
12	42	2,382	28,584	74,400	78,137	74,400	78,137	750	4,488	13,823	15,261	4,087
13	43	2,382	30,966	75,600	80,088	75,600	80,088	833	5,320	15,487	17,248	4,621
14	44	2,382	33,348	76,800	82,120	76,800	82,120	920	6,240	17,227	19,360	5,190
15	45	2,382	35,730	78,000	84,240	78,000	84,240	1,011	7,251	19,045	21,605	5,804
16	46	2,382	38,112	79,200	86,451	79,200	86,451	1,107	8,358	20,942	23,988	6,458
17	47	2,382	40,494	80,400	88,758	80,400	88,758	1,207	9,565	22,919	26,515	7,163
18	48	2,382	42,876	81,600	91,165	81,600	91,165	1,313	10,878	24,977	29,193	7,913
19	49	2,382	45,258	82,800	93,678	82,800	93,678	1,424	12,301	27,120	32,034	8,731
20	50	2,382	47,640	84,000	96,301	84,000	96,301	1,541	13,842	29,351	35,047	9,592
21	51	2,382	50,022	85,200	99,042	85,200	99,042	1,664	15,506	31,357	37,927	10,518
22	52	2,382	52,404	86,400	101,906	86,400	101,906	1,794	17,300	33,414	40,957	11,515
23	53	2,382	54,786	87,600	104,900	87,600	104,900	1,930	19,230	35,524	44,149	12,577
24	54	2,382	57,168	88,800	108,030	88,800	108,030	2,074	21,304	37,697	47,525	13,720
25	55	2,382	59,550	90,000	111,304	90,000	111,304	2,226	23,530	39,932	51,094	14,937
26	56	2,382	61,932	91,200	114,730	91,200	114,730	2,386	25,916	42,232	54,869	16,246
27	57	2,382	64,314	92,400	118,316	92,400	118,316	2,556	28,472	44,594	58,859	17,641
28	58	2,382	66,696	93,600	122,072	93,600	122,072	2,734	31,207	47,015	63,075	19,141
29	59	2,382	69,078	94,800	126,007	94,800	126,007	2,923	34,130	49,489	67,516	20,728
30	60	2,382	71,460	96,000	130,130	96,000	130,130	3,123	37,253	52,012	72,196	22,434
31	61	-	71,460	96,000	133,253	96,000	133,253	3,198	40,451	53,311	75,774	24,265
32	62	-	71,460	96,000	136,451	96,000	136,451	3,275	43,726	54,602	79,472	26,199
33	63	-	71,460	96,000	139,726	96,000	139,726	3,353	47,079	55,884	83,290	28,267
34	64	-	71,460	96,000	143,079	96,000	143,079	3,434	50,513	57,175	87,259	30,476
35	65	-	71,460	96,000	146,513	96,000	146,513	3,516	54,030	58,474	91,384	32,834
36	66	-	71,460	96,000	150,030	96,000	150,030	3,601	57,630	59,782	95,670	35,332
37	67	-	71,460	96,000	153,630	96,000	153,630	3,687	61,317	61,097	100,121	38,008
38	68	-	71,460	96,000	157,317	96,000	157,317	3,776	65,093	62,418	104,740	40,840
39	69	-	71,460	96,000	161,093	96,000	161,093	3,866	68,959	63,734	109,517	43,866
40	70	-	71,460	96,000	164,959	96,000	164,959	3,959	72,918	65,045	114,451	47,079
41	71	-	71,460	96,000	168,918	96,000	168,918	4,054	76,972	66,347	119,545	50,507
42	72	-	71,460	96,000	172,972	96,000	172,972	4,151	81,124	67,641	124,800	54,158
43	73	-	71,460	96,000	177,124	96,000	177,124	4,251	85,375	68,923	130,218	58,043
44	74	-	71,460	96,000	181,375	96,000	181,375	4,353	89,728	70,178	135,772	62,175
45	75	-	71,460	96,000	185,728	96,000	185,728	4,457	94,185	71,406	141,462	66,565
46	76	-	71,460	96,000	190,185	96,000	190,185	4,564	98,750	72,601	147,282	71,224
47	77	-	71,460	96,000	194,750	96,000	194,750	4,674	103,423	73,761	153,225	76,205
48	78	-	71,460	96,000	199,423	96,000	199,423	4,786	108,210	74,879	159,283	81,484
49	79	-	71,460	96,000	204,210	96,000	204,210	4,901	113,111	75,970	165,480	87,095
50	80	-	71,460	96,000	209,111	96,000	209,111	5,019	118,129	77,026	171,807	93,075
51	81	-	71,460	96,000	214,129	96,000	214,129	5,139	123,268	78,046	178,259	99,420
52	82	-	71,460	96,000	219,268	96,000	219,268	5,262	128,531	79,025	184,829	106,170
53	83	-	71,460	96,000	224,531	96,000	224,531	5,389	133,920	79,961	191,505	113,343
54	84	-	71,460	96,000	229,920	96,000	229,920	5,518	139,438	80,857	198,299	120,961
55	85	-	71,460	96,000	235,438	96,000	235,438	5,651	145,088	81,709	205,198	129,043
56	86	-	71,460	96,000	241,088	96,000	241,088	5,786	150,874	82,532	212,242	137,661
57	87	-	71,460	96,000	246,874	96,000	246,874	5,925	156,799	83,336	219,452	146,791
58	88	-	71,460	96,000	252,799	96,000	252,799	6,067	162,866	84,110	226,806	156,508
59	89	-	71,460	96,000	258,866	96,000	258,866	6,213	169,079	84,865	234,331	166,814
60	90	-	71,460	96,000	265,079	96,000	265,079	6,362	175,441	85,588	242,000	177,762
61	91	-	71,460	96,000	271,441	96,000	271,441	6,515	181,956	86,291	249,846	189,412
62	92	-	71,460	96,000	277,956	96,000	277,956	6,671	188,627	86,969	257,852	201,740
63	93	-	71,460	96,000	284,627	96,000	284,627	6,831	195,458	87,635	266,063	214,865
64	94	-	71,460	96,000	291,458	96,000	291,458	6,995	202,453	88,265	274,409	228,794
65	95	-	71,460	96,000	298,453	96,000	298,453	7,163	209,616	88,860	282,884	243,597
66	96	-	71,460	96,000	305,616	96,000	305,616	7,335	216,950	89,419	291,498	259,315
67	97	-	71,460	96,000	312,950	96,000	312,950	7,511	224,461	89,943	300,243	275,960
68	98	-	71,460	96,000	320,461	96,000	320,461	7,691	232,152	90,433	309,122	293,671
69	99	-	71,460	96,000	328,152	96,000	328,152	7,876	240,028	90,887	318,131	312,467
70	100	-	71,460	96,000	336,028	96,000	336,028	8,065	248,093	91,303	327,259	332,399
71	101	-	71,460	96,000	344,093	96,000	344,093	8,258	256,351	91,670	336,459	353,590
72	102	-	71,460	96,000	352,351	96,000	352,351	8,456	264,807	92,023	345,859	376,064
73	103	-	71,460	96,000	360,807	96,000	360,807	8,659	273,467	92,386	355,560	399,883
74	104	-	71,460	96,000	369,467	96,000	369,467	8,867	282,334	92,861	365,962	425,219
75	105	-	71,460	96,000	378,334	96,000	378,334	9,080	291,414	93,910	378,980	452,071
76	106	-	71,460	96,000	387,414	96,000	387,414	9,298	300,712	-	-	480,587

附件 4

(红利水平为中档)												
保单年度	期末年龄	年交保费	累计保费	身故保险金(不含主险红利)	身故保险金(含主险红利)	重大疾病保险金(不含主险红利)	重大疾病保险金(含主险红利)	当年红利保险金额	累计红利保险金额	基本保额现金价值	有效保额现金价值	终了红利
1	31	2,382	2,382	61,200	61,200	61,200	61,200	31	31	239	245	165
2	32	2,382	4,764	62,400	62,431	62,400	62,431	62	93	1,056	1,077	337
3	33	2,382	7,146	63,600	63,693	63,600	63,693	96	189	1,922	1,966	522
4	34	2,382	9,528	64,800	64,989	64,800	64,989	130	319	2,983	3,060	715
5	35	2,382	11,910	66,000	66,319	66,000	66,319	166	484	4,105	4,226	928
6	36	2,382	14,292	67,200	67,684	67,200	67,684	203	687	5,291	5,470	1,151
7	37	2,382	16,674	68,400	69,087	68,400	69,087	242	929	6,544	6,795	1,382
8	38	2,382	19,056	69,600	70,529	69,600	70,529	282	1,211	7,864	8,202	1,636
9	39	2,382	21,438	70,800	72,011	70,800	72,011	324	1,535	9,251	9,695	1,901
10	40	2,382	23,820	72,000	73,535	72,000	73,535	368	1,903	10,706	11,276	2,184
11	41	2,382	26,202	73,200	75,103	73,200	75,103	413	2,316	12,230	12,948	2,478
12	42	2,382	28,584	74,400	76,716	74,400	76,716	460	2,776	13,823	14,713	2,792
13	43	2,382	30,966	75,600	78,376	75,600	78,376	509	3,286	15,487	16,574	3,127
14	44	2,382	33,348	76,800	80,086	76,800	80,086	561	3,846	17,227	18,542	3,484
15	45	2,382	35,730	78,000	81,846	78,000	81,846	614	4,460	19,045	20,619	3,855
16	46	2,382	38,112	79,200	83,660	79,200	83,660	669	5,130	20,942	22,811	4,258
17	47	2,382	40,494	80,400	85,530	80,400	85,530	727	5,857	22,919	25,121	4,670
18	48	2,382	42,876	81,600	87,457	81,600	87,457	787	6,644	24,977	27,552	5,116
19	49	2,382	45,258	82,800	89,444	82,800	89,444	850	7,493	27,120	30,113	5,581
20	50	2,382	47,640	84,000	91,493	84,000	91,493	915	8,408	29,351	32,811	6,084
21	51	2,382	50,022	85,200	93,608	85,200	93,608	983	9,391	31,357	35,336	6,599
22	52	2,382	52,404	86,400	95,791	86,400	95,791	1,054	10,445	33,414	37,968	7,156
23	53	2,382	54,786	87,600	98,045	87,600	98,045	1,128	11,572	35,524	40,714	7,736
24	54	2,382	57,168	88,800	100,372	88,800	100,372	1,204	12,777	37,697	43,591	8,351
25	55	2,382	59,550	90,000	102,777	90,000	102,777	1,285	14,062	39,932	46,602	9,003
26	56	2,382	61,932	91,200	105,262	91,200	105,262	1,368	15,430	42,232	49,756	9,684
27	57	2,382	64,314	92,400	107,830	92,400	107,830	1,456	16,886	44,594	53,054	10,416
28	58	2,382	66,696	93,600	110,486	93,600	110,486	1,547	18,433	47,015	56,501	11,170
29	59	2,382	69,078	94,800	113,233	94,800	113,233	1,642	20,074	49,489	60,092	11,980
30	60	2,382	71,460	96,000	116,074	96,000	116,074	1,741	21,816	52,012	63,832	12,826
31	61	-	71,460	96,000	117,816	96,000	117,816	1,767	23,583	53,311	66,407	13,714
32	62	-	71,460	96,000	119,583	96,000	119,583	1,794	25,377	54,602	69,035	14,649
33	63	-	71,460	96,000	121,377	96,000	121,377	1,821	27,197	55,884	71,716	15,633
34	64	-	71,460	96,000	123,197	96,000	123,197	1,848	29,045	57,175	74,473	16,669
35	65	-	71,460	96,000	125,045	96,000	125,045	1,876	30,921	58,474	77,308	17,756
36	66	-	71,460	96,000	126,921	96,000	126,921	1,904	32,825	59,782	80,222	18,886
37	67	-	71,460	96,000	128,825	96,000	128,825	1,932	34,757	61,097	83,217	20,084
38	68	-	71,460	96,000	130,757	96,000	130,757	1,961	36,718	62,418	86,292	21,326
39	69	-	71,460	96,000	132,718	96,000	132,718	1,991	38,709	63,734	89,434	22,642
40	70	-	71,460	96,000	134,709	96,000	134,709	2,021	40,730	65,045	92,642	24,019
41	71	-	71,460	96,000	136,730	96,000	136,730	2,051	42,781	66,347	95,914	25,473
42	72	-	71,460	96,000	138,781	96,000	138,781	2,082	44,862	67,641	99,251	26,979
43	73	-	71,460	96,000	140,862	96,000	140,862	2,113	46,975	68,923	102,649	28,581
44	74	-	71,460	96,000	142,975	96,000	142,975	2,145	49,120	70,178	106,087	30,239
45	75	-	71,460	96,000	145,120	96,000	145,120	2,177	51,297	71,406	109,561	31,984
46	76	-	71,460	96,000	147,297	96,000	147,297	2,209	53,506	72,601	113,066	33,819
47	77	-	71,460	96,000	149,506	96,000	149,506	2,243	55,749	73,761	116,595	35,747
48	78	-	71,460	96,000	151,749	96,000	151,749	2,276	58,025	74,879	120,139	37,755
49	79	-	71,460	96,000	154,025	96,000	154,025	2,310	60,335	75,970	123,716	39,862
50	80	-	71,460	96,000	156,335	96,000	156,335	2,345	62,680	77,026	127,317	42,070
51	81	-	71,460	96,000	158,680	96,000	158,680	2,380	65,067	78,046	130,938	44,383
52	82	-	71,460	96,000	161,061	96,000	161,061	2,416	67,477	79,025	134,571	46,820
53	83	-	71,460	96,000	163,477	96,000	163,477	2,452	69,929	79,961	138,206	49,354
54	84	-	71,460	96,000	165,929	96,000	165,929	2,489	72,418	80,857	141,851	52,019
55	85	-	71,460	96,000	168,418	96,000	168,418	2,526	74,944	81,709	145,496	54,803
56	86	-	71,460	96,000	170,944	96,000	170,944	2,564	77,508	82,532	149,168	57,728
57	87	-	71,460	96,000	173,508	96,000	173,508	2,603	80,111	83,336	152,880	60,780
58	88	-	71,460	96,000	176,111	96,000	176,111	2,642	82,752	84,110	156,614	63,999
59	89	-	71,460	96,000	178,752	96,000	178,752	2,681	85,434	84,865	160,388	67,354
60	90	-	71,460	96,000	181,434	96,000	181,434	2,722	88,155	85,588	164,181	70,868
61	91	-	71,460	96,000	184,155	96,000	184,155	2,762	90,917	86,291	168,014	74,546
62	92	-	71,460	96,000	186,917	96,000	186,917	2,804	93,721	86,969	171,874	78,393
63	93	-	71,460	96,000	189,721	96,000	189,721	2,846	96,567	87,635	175,789	82,434
64	94	-	71,460	96,000	192,567	96,000	192,567	2,889	99,456	88,265	179,709	86,655
65	95	-	71,460	96,000	195,456	96,000	195,456	2,932	102,387	88,860	183,632	91,063
66	96	-	71,460	96,000	198,387	96,000	198,387	2,976	105,363	89,419	187,560	95,702
67	97	-	71,460	96,000	201,363	96,000	201,363	3,020	108,384	89,943	191,489	100,541
68	98	-	71,460	96,000	204,384	96,000	204,384	3,066	111,449	90,433	195,419	105,605
69	99	-	71,460	96,000	207,449	96,000	207,449	3,112	114,561	90,887	199,346	110,902
70	100	-	71,460	96,000	210,561	96,000	210,561	3,158	117,720	91,303	203,264	116,461
71	101	-	71,460	96,000	213,720	96,000	213,720	3,206	120,925	91,670	207,141	122,269
72	102	-	71,460	96,000	216,925	96,000	216,925	3,254	124,179	92,023	211,058	128,355
73	103	-	71,460	96,000	220,179	96,000	220,179	3,303	127,482	92,386	215,070	134,706
74	104	-	71,460	96,000	223,482	96,000	223,482	3,352	130,834	92,861	219,417	141,375
75	105	-	71,460	96,000	226,834	96,000	226,834	3,403	134,237	93,910	225,225	148,327
76	106	-	71,460	96,000	230,237	96,000	230,237	3,454	137,690	-	-	155,617

附件 4

(红利水平为低档)												
保单年度	期末年龄	年交保费	累计保费	身故保险金(不含主险红利)	身故保险金(含主险红利)	重大疾病保险金(不含主险红利)	重大疾病保险金(含主险红利)	当年红利保险金额	累计红利保险金额	基本保额现金价值	有效保额现金价值	终止红利
1	31	2,382	2,382	61,200	61,200	61,200	61,200	12	12	239	241	110
2	32	2,382	4,764	62,400	62,412	62,400	62,412	25	37	1,056	1,064	225
3	33	2,382	7,146	63,600	63,637	63,600	63,637	38	75	1,922	1,939	344
4	34	2,382	9,528	64,800	64,875	64,800	64,875	52	127	2,983	3,013	474
5	35	2,382	11,910	66,000	66,127	66,000	66,127	66	193	4,105	4,153	608
6	36	2,382	14,292	67,200	67,393	67,200	67,393	81	274	5,291	5,363	748
7	37	2,382	16,674	68,400	68,674	68,400	68,674	96	370	6,544	6,644	893
8	38	2,382	19,056	69,600	69,970	69,600	69,970	112	482	7,864	7,999	1,043
9	39	2,382	21,438	70,800	71,282	70,800	71,282	128	611	9,251	9,428	1,205
10	40	2,382	23,820	72,000	72,611	72,000	72,611	145	756	10,706	10,933	1,372
11	41	2,382	26,202	73,200	73,956	73,200	73,956	163	919	12,230	12,515	1,546
12	42	2,382	28,584	74,400	75,319	74,400	75,319	181	1,099	13,823	14,176	1,725
13	43	2,382	30,966	75,600	76,699	75,600	76,699	199	1,299	15,487	15,917	1,917
14	44	2,382	33,348	76,800	78,099	76,800	78,099	219	1,517	17,227	17,746	2,109
15	45	2,382	35,730	78,000	79,517	78,000	79,517	239	1,756	19,045	19,665	2,322
16	46	2,382	38,112	79,200	80,956	79,200	80,956	259	2,015	20,942	21,676	2,534
17	47	2,382	40,494	80,400	82,415	80,400	82,415	280	2,295	22,919	23,782	2,761
18	48	2,382	42,876	81,600	83,895	81,600	83,895	302	2,597	24,977	25,984	2,987
19	49	2,382	45,258	82,800	85,397	82,800	85,397	325	2,922	27,120	28,287	3,237
20	50	2,382	47,640	84,000	86,922	84,000	86,922	348	3,270	29,351	30,696	3,486
21	51	2,382	50,022	85,200	88,470	85,200	88,470	372	3,641	31,357	32,900	3,751
22	52	2,382	52,404	86,400	90,041	86,400	90,041	396	4,037	33,414	35,174	4,025
23	53	2,382	54,786	87,600	91,637	87,600	91,637	422	4,459	35,524	37,524	4,307
24	54	2,382	57,168	88,800	93,259	88,800	93,259	448	4,906	37,697	39,960	4,607
25	55	2,382	59,550	90,000	94,906	90,000	94,906	475	5,381	39,932	42,485	4,916
26	56	2,382	61,932	91,200	96,581	91,200	96,581	502	5,883	42,232	45,101	5,235
27	57	2,382	64,314	92,400	98,283	92,400	98,283	531	6,414	44,594	47,807	5,573
28	58	2,382	66,696	93,600	100,014	93,600	100,014	560	6,974	47,015	50,604	5,921
29	59	2,382	69,078	94,800	101,774	94,800	101,774	590	7,564	49,489	53,484	6,279
30	60	2,382	71,460	96,000	103,564	96,000	103,564	621	8,186	52,012	56,447	6,649
31	61	-	71,460	96,000	104,186	96,000	104,186	625	8,811	53,311	58,203	7,033
32	62	-	71,460	96,000	104,811	96,000	104,811	629	9,440	54,602	59,971	7,442
33	63	-	71,460	96,000	105,440	96,000	105,440	633	10,072	55,884	61,747	7,845
34	64	-	71,460	96,000	106,072	96,000	106,072	636	10,709	57,175	63,552	8,274
35	65	-	71,460	96,000	106,709	96,000	106,709	640	11,349	58,474	65,387	8,718
36	66	-	71,460	96,000	107,349	96,000	107,349	644	11,993	59,782	67,250	9,168
37	67	-	71,460	96,000	107,993	96,000	107,993	648	12,641	61,097	69,142	9,644
38	68	-	71,460	96,000	108,641	96,000	108,641	652	13,293	62,418	71,061	10,125
39	69	-	71,460	96,000	109,293	96,000	109,293	656	13,949	63,734	72,995	10,623
40	70	-	71,460	96,000	109,949	96,000	109,949	660	14,608	65,045	74,943	11,138
41	71	-	71,460	96,000	110,608	96,000	110,608	664	15,272	66,347	76,902	11,669
42	72	-	71,460	96,000	111,272	96,000	111,272	668	15,940	67,641	78,872	12,218
43	73	-	71,460	96,000	111,940	96,000	111,940	672	16,611	68,923	80,849	12,795
44	74	-	71,460	96,000	112,611	96,000	112,611	676	17,287	70,178	82,816	13,378
45	75	-	71,460	96,000	113,287	96,000	113,287	680	17,967	71,406	84,770	13,980
46	76	-	71,460	96,000	113,967	96,000	113,967	684	18,650	72,601	86,706	14,599
47	77	-	71,460	96,000	114,650	96,000	114,650	688	19,338	73,761	88,619	15,249
48	78	-	71,460	96,000	115,338	96,000	115,338	692	20,030	74,879	90,503	15,917
49	79	-	71,460	96,000	116,030	96,000	116,030	696	20,727	75,970	92,372	16,604
50	80	-	71,460	96,000	116,727	96,000	116,727	700	21,427	77,026	94,217	17,311
51	81	-	71,460	96,000	117,427	96,000	117,427	705	22,131	78,046	96,038	18,037
52	82	-	71,460	96,000	118,131	96,000	118,131	709	22,840	79,025	97,827	18,795
53	83	-	71,460	96,000	118,840	96,000	118,840	713	23,553	79,961	99,579	19,561
54	84	-	71,460	96,000	119,553	96,000	119,553	717	24,271	80,857	101,299	20,372
55	85	-	71,460	96,000	120,271	96,000	120,271	722	24,992	81,709	102,980	21,192
56	86	-	71,460	96,000	120,992	96,000	120,992	726	25,718	82,532	104,643	22,045
57	87	-	71,460	96,000	121,718	96,000	121,718	730	26,449	83,336	106,296	22,932
58	88	-	71,460	96,000	122,449	96,000	122,449	735	27,183	84,110	107,927	23,841
59	89	-	71,460	96,000	123,183	96,000	123,183	739	27,922	84,865	109,548	24,772
60	90	-	71,460	96,000	123,922	96,000	123,922	744	28,666	85,588	111,144	25,739
61	91	-	71,460	96,000	124,666	96,000	124,666	748	29,414	86,291	112,731	26,741
62	92	-	71,460	96,000	125,414	96,000	125,414	752	30,166	86,969	114,298	27,767
63	93	-	71,460	96,000	126,166	96,000	126,166	757	30,923	87,635	115,864	28,816
64	94	-	71,460	96,000	126,923	96,000	126,923	762	31,685	88,265	117,398	29,916
65	95	-	71,460	96,000	127,685	96,000	127,685	766	32,451	88,860	118,897	31,040
66	96	-	71,460	96,000	128,451	96,000	128,451	771	33,222	89,419	120,364	32,203
67	97	-	71,460	96,000	129,222	96,000	129,222	775	33,997	89,943	121,795	33,404
68	98	-	71,460	96,000	129,997	96,000	129,997	780	34,777	90,433	123,193	34,631
69	99	-	71,460	96,000	130,777	96,000	130,777	785	35,562	90,887	124,554	35,911
70	100	-	71,460	96,000	131,562	96,000	131,562	789	36,351	91,303	125,876	37,219
71	101	-	71,460	96,000	132,351	96,000	132,351	794	37,145	91,670	127,140	38,580
72	102	-	71,460	96,000	133,145	96,000	133,145	799	37,944	92,023	128,395	39,970
73	103	-	71,460	96,000	133,944	96,000	133,944	804	38,748	92,386	129,675	41,415
74	104	-	71,460	96,000	134,748	96,000	134,748	808	39,556	92,861	131,123	42,904
75	105	-	71,460	96,000	135,556	96,000	135,556	813	40,369	93,910	133,401	44,435
76	106	-	71,460	96,000	136,369	96,000	136,369	818	41,188	-	-	46,011

附件 4

案例二十

合众富贵幸福保险计划保险利益演示表												
年龄： 40岁 (红利水平为高档)			性别： 男		保险期间： 终身		交费期限： 20年		基本保险金额： 100000元			
保单年度	期末年龄	年交保费	累计保费	身故保险金 (不含主险红利)	身故保险金 (含主险红利)	重大疾病保险金 (不含主险红利)	重大疾病保险金 (含主险红利)	当年红利 保险金额	累计红利保 险金额	基本保额 现金价值	有效保额 现金价值	终了红利
1	41	5,900	5,900	102,000	102,000	102,000	102,000	122	122	524	562	490
2	42	5,900	11,800	104,000	104,122	104,000	104,122	250	372	2,662	2,781	1,031
3	43	5,900	17,700	106,000	106,372	106,000	106,372	383	755	4,909	5,159	1,606
4	44	5,900	23,600	108,000	108,755	108,000	108,755	522	1,277	7,642	8,079	2,229
5	45	5,900	29,500	110,000	111,277	110,000	111,277	668	1,945	10,523	11,210	2,904
6	46	5,900	35,400	112,000	113,945	112,000	113,945	820	2,765	13,555	14,563	3,623
7	47	5,900	41,300	114,000	116,765	114,000	116,765	981	3,746	16,740	18,148	4,414
8	48	5,900	47,200	116,000	119,746	116,000	119,746	1,150	4,896	20,084	21,982	5,257
9	49	5,900	53,100	118,000	122,896	118,000	122,896	1,327	6,223	23,595	26,081	6,169
10	50	5,900	59,000	120,000	126,223	120,000	126,223	1,515	7,738	27,281	30,465	7,157
11	51	5,900	64,900	122,000	129,738	122,000	129,738	1,713	9,450	31,147	35,151	8,212
12	52	5,900	70,800	124,000	133,450	124,000	133,450	1,922	11,372	35,201	40,159	9,342
13	53	5,900	76,700	126,000	137,372	126,000	137,372	2,143	13,515	39,452	45,514	10,578
14	54	5,900	82,600	128,000	141,515	128,000	141,515	2,377	15,892	43,924	51,255	11,901
15	55	5,900	88,500	130,000	145,892	130,000	145,892	2,626	18,518	48,625	57,409	13,320
16	56	5,900	94,400	132,000	150,518	132,000	150,518	2,890	21,408	53,564	64,003	14,841
17	57	5,900	100,300	134,000	155,408	134,000	155,408	3,170	24,579	58,752	71,067	16,489
18	58	5,900	106,200	136,000	160,579	136,000	160,579	3,468	28,047	64,192	78,625	18,258
19	59	5,900	112,100	138,000	166,047	138,000	166,047	3,786	31,833	69,887	86,702	20,158
20	60	5,900	118,000	140,000	171,833	140,000	171,833	4,124	35,957	75,851	95,332	22,201
21	61	-	118,000	140,000	175,957	140,000	175,957	4,223	40,180	77,745	100,058	24,388
22	62	-	118,000	140,000	180,180	140,000	180,180	4,324	44,504	79,628	104,941	26,721
23	63	-	118,000	140,000	184,504	140,000	184,504	4,428	48,932	81,497	109,982	29,225
24	64	-	118,000	140,000	188,932	140,000	188,932	4,534	53,467	83,380	115,223	31,892
25	65	-	118,000	140,000	193,467	140,000	193,467	4,643	58,110	85,274	120,669	34,727
26	66	-	118,000	140,000	198,110	140,000	198,110	4,755	62,865	87,182	126,330	37,780
27	67	-	118,000	140,000	202,865	140,000	202,865	4,869	67,733	89,099	132,207	41,040
28	68	-	118,000	140,000	207,733	140,000	207,733	4,986	72,719	91,026	138,306	44,496
29	69	-	118,000	140,000	212,719	140,000	212,719	5,105	77,824	92,947	144,615	48,202
30	70	-	118,000	140,000	217,824	140,000	217,824	5,228	83,052	94,858	151,130	52,147
31	71	-	118,000	140,000	223,052	140,000	223,052	5,353	88,405	96,757	157,856	56,365
32	72	-	118,000	140,000	228,405	140,000	228,405	5,482	93,887	98,642	164,794	60,847
33	73	-	118,000	140,000	233,887	140,000	233,887	5,613	99,500	100,513	171,949	65,629
34	74	-	118,000	140,000	239,500	140,000	239,500	5,748	105,248	102,344	179,284	70,724
35	75	-	118,000	140,000	245,248	140,000	245,248	5,886	111,134	104,134	186,797	76,150
36	76	-	118,000	140,000	251,134	140,000	251,134	6,027	117,162	105,877	194,482	81,945
37	77	-	118,000	140,000	257,162	140,000	257,162	6,172	123,333	107,567	202,329	88,104
38	78	-	118,000	140,000	263,333	140,000	263,333	6,320	129,653	109,199	210,329	94,668
39	79	-	118,000	140,000	269,653	140,000	269,653	6,472	136,125	110,788	218,511	101,659
40	80	-	118,000	140,000	276,125	140,000	276,125	6,627	142,752	112,329	226,866	109,097
41	81	-	118,000	140,000	282,752	140,000	282,752	6,786	149,538	113,816	235,386	117,003
42	82	-	118,000	140,000	289,538	140,000	289,538	6,949	156,487	115,245	244,062	125,428
43	83	-	118,000	140,000	296,487	140,000	296,487	7,116	163,603	116,609	252,877	134,398
44	84	-	118,000	140,000	303,603	140,000	303,603	7,286	170,889	117,915	261,848	143,938
45	85	-	118,000	140,000	310,889	140,000	310,889	7,461	178,351	119,159	270,958	154,077
46	86	-	118,000	140,000	318,351	140,000	318,351	7,640	185,991	120,360	280,260	164,874
47	87	-	118,000	140,000	325,991	140,000	325,991	7,824	193,815	121,532	289,781	176,329
48	88	-	118,000	140,000	333,815	140,000	333,815	8,012	201,826	122,661	299,491	188,539
49	89	-	118,000	140,000	341,826	140,000	341,826	8,204	210,030	123,760	309,427	201,507
50	90	-	118,000	140,000	350,030	140,000	350,030	8,401	218,431	124,816	319,556	215,304
51	91	-	118,000	140,000	358,431	140,000	358,431	8,602	227,033	125,842	329,915	229,969
52	92	-	118,000	140,000	367,033	140,000	367,033	8,809	235,842	126,830	340,486	245,545
53	93	-	118,000	140,000	375,842	140,000	375,842	9,020	244,862	127,802	351,329	262,075
54	94	-	118,000	140,000	384,862	140,000	384,862	9,237	254,099	128,720	362,349	279,679
55	95	-	118,000	140,000	394,099	140,000	394,099	9,458	263,557	129,588	373,542	298,372
56	96	-	118,000	140,000	403,557	140,000	403,557	9,685	273,243	130,403	384,915	318,205
57	97	-	118,000	140,000	413,243	140,000	413,243	9,918	283,160	131,168	396,464	339,314
58	98	-	118,000	140,000	423,160	140,000	423,160	10,156	293,316	131,882	408,189	361,718
59	99	-	118,000	140,000	433,316	140,000	433,316	10,400	303,716	132,544	420,084	385,522
60	100	-	118,000	140,000	443,716	140,000	443,716	10,649	314,365	133,150	432,136	410,792
61	101	-	118,000	140,000	454,365	140,000	454,365	10,905	325,270	133,685	444,285	437,644
62	102	-	118,000	140,000	465,270	140,000	465,270	11,166	336,436	134,200	456,698	466,200
63	103	-	118,000	140,000	476,436	140,000	476,436	11,434	347,871	134,731	469,508	496,447
64	104	-	118,000	140,000	487,871	140,000	487,871	11,709	359,580	135,421	483,242	528,608
65	105	-	118,000	140,000	499,580	140,000	499,580	11,990	371,570	136,952	500,433	562,727
66	106	-	118,000	140,000	511,570	140,000	511,570	12,278	383,847	-	-	598,997

附件 4

(红利水平为中档)												
保单年度	期末年龄	年交保费	累计保费	身故保险金(不含主险红利)	身故保险金(含主险红利)	重大疾病保险金(不含主险红利)	重大疾病保险金(含主险红利)	当年红利 保险金额	累计红利 保险金额	基本保额 现金价值	有效保额 现金价值	终止红利
1	41	5,900	5,900	102,000	102,000	102,000	102,000	71	71	524	546	439
2	42	5,900	11,800	104,000	104,071	104,000	104,071	146	217	2,662	2,732	905
3	43	5,900	17,700	106,000	106,217	106,000	106,217	223	440	4,909	5,055	1,391
4	44	5,900	23,600	108,000	108,440	108,000	108,440	304	744	7,642	7,896	1,919
5	45	5,900	29,500	110,000	110,744	110,000	110,744	388	1,131	10,523	10,922	2,481
6	46	5,900	35,400	112,000	113,131	112,000	113,131	475	1,607	13,555	14,140	3,077
7	47	5,900	41,300	114,000	115,607	114,000	115,607	566	2,173	16,740	17,557	3,711
8	48	5,900	47,200	116,000	118,173	116,000	118,173	662	2,835	20,084	21,183	4,384
9	49	5,900	53,100	118,000	120,835	118,000	120,835	761	3,596	23,595	25,031	5,099
10	50	5,900	59,000	120,000	123,596	120,000	123,596	865	4,461	27,281	29,117	5,858
11	51	5,900	64,900	122,000	126,461	122,000	126,461	974	5,435	31,147	33,450	6,652
12	52	5,900	70,800	124,000	129,435	124,000	129,435	1,087	6,522	35,201	38,045	7,507
13	53	5,900	76,700	126,000	132,522	126,000	132,522	1,206	7,728	39,452	42,918	8,415
14	54	5,900	82,600	128,000	135,728	128,000	135,728	1,330	9,058	43,924	48,103	9,379
15	55	5,900	88,500	130,000	139,058	130,000	139,058	1,460	10,518	48,625	53,614	10,388
16	56	5,900	94,400	132,000	142,518	132,000	142,518	1,596	12,115	53,564	59,471	11,473
17	57	5,900	100,300	134,000	146,115	134,000	146,115	1,739	13,853	58,752	65,693	12,610
18	58	5,900	106,200	136,000	149,853	136,000	149,853	1,888	15,742	64,192	72,293	13,816
19	59	5,900	112,100	138,000	153,742	138,000	153,742	2,045	17,786	69,887	79,282	15,097
20	60	5,900	118,000	140,000	157,786	140,000	157,786	2,209	19,995	75,851	86,684	16,441
21	61	-	118,000	140,000	159,995	140,000	159,995	2,240	22,235	77,745	90,093	17,871
22	62	-	118,000	140,000	162,235	140,000	162,235	2,271	24,507	79,628	93,567	19,371
23	63	-	118,000	140,000	164,507	140,000	164,507	2,303	26,810	81,497	97,103	20,942
24	64	-	118,000	140,000	166,810	140,000	166,810	2,335	29,145	83,380	100,738	22,603
25	65	-	118,000	140,000	169,145	140,000	169,145	2,368	31,513	85,274	104,469	24,340
26	66	-	118,000	140,000	171,513	140,000	171,513	2,401	33,914	87,182	108,301	26,173
27	67	-	118,000	140,000	173,914	140,000	173,914	2,435	36,349	89,099	112,233	28,087
28	68	-	118,000	140,000	176,349	140,000	176,349	2,469	38,818	91,026	116,265	30,103
29	69	-	118,000	140,000	178,818	140,000	178,818	2,503	41,321	92,947	120,381	32,223
30	70	-	118,000	140,000	181,321	140,000	181,321	2,538	43,860	94,858	124,575	34,451
31	71	-	118,000	140,000	183,860	140,000	183,860	2,574	46,434	96,757	128,848	36,790
32	72	-	118,000	140,000	186,434	140,000	186,434	2,610	49,044	98,642	133,198	39,244
33	73	-	118,000	140,000	189,044	140,000	189,044	2,647	51,691	100,513	137,624	41,817
34	74	-	118,000	140,000	191,691	140,000	191,691	2,684	54,374	102,344	142,093	44,511
35	75	-	118,000	140,000	194,374	140,000	194,374	2,721	57,095	104,134	146,602	47,350
36	76	-	118,000	140,000	197,095	140,000	197,095	2,759	59,855	105,877	151,143	50,318
37	77	-	118,000	140,000	199,855	140,000	199,855	2,798	62,653	107,567	155,706	53,441
38	78	-	118,000	140,000	202,653	140,000	202,653	2,837	65,490	109,199	160,281	56,723
39	79	-	118,000	140,000	205,490	140,000	205,490	2,877	68,367	110,788	164,890	60,147
40	80	-	118,000	140,000	208,367	140,000	208,367	2,917	71,284	112,329	169,524	63,739
41	81	-	118,000	140,000	211,284	140,000	211,284	2,958	74,242	113,816	174,172	67,505
42	82	-	118,000	140,000	214,242	140,000	214,242	2,999	77,241	115,245	178,828	71,471
43	83	-	118,000	140,000	217,241	140,000	217,241	3,041	80,283	116,609	183,478	75,622
44	84	-	118,000	140,000	220,283	140,000	220,283	3,084	83,367	117,915	188,131	79,963
45	85	-	118,000	140,000	223,367	140,000	223,367	3,127	86,494	119,159	192,776	84,522
46	86	-	118,000	140,000	226,494	140,000	226,494	3,171	89,665	120,360	197,446	89,284
47	87	-	118,000	140,000	229,665	140,000	229,665	3,215	92,880	121,532	202,160	94,277
48	88	-	118,000	140,000	232,880	140,000	232,880	3,260	96,140	122,661	206,894	99,510
49	89	-	118,000	140,000	236,140	140,000	236,140	3,306	99,446	123,760	211,670	105,012
50	90	-	118,000	140,000	239,446	140,000	239,446	3,352	102,798	124,816	216,465	110,768
51	91	-	118,000	140,000	242,798	140,000	242,798	3,399	106,198	125,842	221,300	116,786
52	92	-	118,000	140,000	246,198	140,000	246,198	3,447	109,644	126,830	226,160	123,074
53	93	-	118,000	140,000	249,644	140,000	249,644	3,495	113,139	127,802	231,084	129,690
54	94	-	118,000	140,000	253,139	140,000	253,139	3,544	116,683	128,720	236,003	136,619
55	95	-	118,000	140,000	256,683	140,000	256,683	3,594	120,277	129,588	240,919	143,845
56	96	-	118,000	140,000	260,277	140,000	260,277	3,644	123,921	130,403	245,829	151,429
57	97	-	118,000	140,000	263,921	140,000	263,921	3,695	127,616	131,168	250,732	159,382
58	98	-	118,000	140,000	267,616	140,000	267,616	3,747	131,362	131,882	255,627	167,715
59	99	-	118,000	140,000	271,362	140,000	271,362	3,799	135,161	132,544	260,507	176,413
60	100	-	118,000	140,000	275,161	140,000	275,161	3,852	139,014	133,150	265,363	185,514
61	101	-	118,000	140,000	279,014	140,000	279,014	3,906	142,920	133,685	270,159	195,058
62	102	-	118,000	140,000	282,920	140,000	282,920	3,961	146,881	134,200	274,995	205,060
63	103	-	118,000	140,000	286,881	140,000	286,881	4,016	150,897	134,731	279,948	215,505
64	104	-	118,000	140,000	290,897	140,000	290,897	4,073	154,970	135,421	285,323	226,434
65	105	-	118,000	140,000	294,970	140,000	294,970	4,130	159,099	136,952	292,588	237,893
66	106	-	118,000	140,000	299,099	140,000	299,099	4,187	163,287	-	-	249,867

附件 4

(红利水平为低档)												
保单年度	期末年龄	年交保费	累计保费	身故保险金(不含主险红利)	身故保险金(含主险红利)	重大疾病保险金(不含主险红利)	重大疾病保险金(含主险红利)	当年红利保险金额	累计红利保险金额	基本保额现金价值	有效保额现金价值	终了红利
1	41	5,900	5,900	102,000	102,000	102,000	102,000	20	20	524	530	398
2	42	5,900	11,800	104,000	104,020	104,000	104,020	42	62	2,662	2,682	811
3	43	5,900	17,700	106,000	106,062	106,000	106,062	64	126	4,909	4,951	1,241
4	44	5,900	23,600	108,000	108,126	108,000	108,126	87	212	7,642	7,715	1,698
5	45	5,900	29,500	110,000	110,212	110,000	110,212	110	322	10,523	10,637	2,171
6	46	5,900	35,400	112,000	112,322	112,000	112,322	135	457	13,555	13,722	2,673
7	47	5,900	41,300	114,000	114,457	114,000	114,457	160	617	16,740	16,972	3,193
8	48	5,900	47,200	116,000	116,617	116,000	116,617	187	804	20,084	20,396	3,743
9	49	5,900	53,100	118,000	118,804	118,000	118,804	214	1,018	23,595	24,002	4,313
10	50	5,900	59,000	120,000	121,018	120,000	121,018	242	1,260	27,281	27,799	4,901
11	51	5,900	64,900	122,000	123,260	122,000	123,260	271	1,531	31,147	31,796	5,522
12	52	5,900	70,800	124,000	125,531	124,000	125,531	301	1,832	35,201	36,000	6,176
13	53	5,900	76,700	126,000	127,832	126,000	127,832	332	2,165	39,452	40,423	6,852
14	54	5,900	82,600	128,000	130,165	128,000	130,165	364	2,529	43,924	45,091	7,563
15	55	5,900	88,500	130,000	132,529	130,000	132,529	398	2,927	48,625	50,013	8,310
16	56	5,900	94,400	132,000	134,927	132,000	134,927	432	3,358	53,564	55,202	9,067
17	57	5,900	100,300	134,000	137,358	134,000	137,358	467	3,825	58,752	60,669	9,876
18	58	5,900	106,200	136,000	139,825	136,000	139,825	503	4,329	64,192	66,420	10,711
19	59	5,900	112,100	138,000	142,329	138,000	142,329	541	4,870	69,887	72,459	11,586
20	60	5,900	118,000	140,000	144,870	140,000	144,870	579	5,449	75,851	78,803	12,488
21	61	-	118,000	140,000	145,449	140,000	145,449	582	6,031	77,745	81,094	13,425
22	62	-	118,000	140,000	146,031	140,000	146,031	584	6,615	79,628	83,390	14,384
23	63	-	118,000	140,000	146,615	140,000	146,615	586	7,202	81,497	85,689	15,395
24	64	-	118,000	140,000	147,202	140,000	147,202	589	7,790	83,380	88,020	16,413
25	65	-	118,000	140,000	147,790	140,000	147,790	591	8,382	85,274	90,379	17,484
26	66	-	118,000	140,000	148,382	140,000	148,382	594	8,975	87,182	92,771	18,577
27	67	-	118,000	140,000	148,975	140,000	148,975	596	9,571	89,099	95,190	19,709
28	68	-	118,000	140,000	149,571	140,000	149,571	598	10,169	91,026	97,638	20,880
29	69	-	118,000	140,000	150,169	140,000	150,169	601	10,770	92,947	100,097	22,090
30	70	-	118,000	140,000	150,770	140,000	150,770	603	11,373	94,858	102,564	23,324
31	71	-	118,000	140,000	151,373	140,000	151,373	605	11,979	96,757	105,036	24,613
32	72	-	118,000	140,000	151,979	140,000	151,979	608	12,586	98,642	107,510	25,943
33	73	-	118,000	140,000	152,586	140,000	152,586	610	13,197	100,513	109,988	27,313
34	74	-	118,000	140,000	153,197	140,000	153,197	613	13,810	102,344	112,439	28,724
35	75	-	118,000	140,000	153,810	140,000	153,810	615	14,425	104,134	114,863	30,177
36	76	-	118,000	140,000	154,425	140,000	154,425	618	15,042	105,877	117,253	31,673
37	77	-	118,000	140,000	155,042	140,000	155,042	620	15,663	107,567	119,601	33,226
38	78	-	118,000	140,000	155,663	140,000	155,663	623	16,285	109,199	121,902	34,822
39	79	-	118,000	140,000	156,285	140,000	156,285	625	16,910	110,788	124,170	36,461
40	80	-	118,000	140,000	156,910	140,000	156,910	628	17,538	112,329	126,401	38,161
41	81	-	118,000	140,000	157,538	140,000	157,538	630	18,168	113,816	128,586	39,920
42	82	-	118,000	140,000	158,168	140,000	158,168	633	18,801	115,245	130,722	41,725
43	83	-	118,000	140,000	158,801	140,000	158,801	635	19,436	116,609	132,798	43,591
44	84	-	118,000	140,000	159,436	140,000	159,436	638	20,074	117,915	134,822	45,519
45	85	-	118,000	140,000	160,074	140,000	160,074	640	20,714	119,159	136,789	47,494
46	86	-	118,000	140,000	160,714	140,000	160,714	643	21,357	120,360	138,721	49,548
47	87	-	118,000	140,000	161,357	140,000	161,357	645	22,002	121,532	140,632	51,650
48	88	-	118,000	140,000	162,002	140,000	162,002	648	22,650	122,661	142,506	53,833
49	89	-	118,000	140,000	162,650	140,000	162,650	651	23,301	123,760	144,358	56,066
50	90	-	118,000	140,000	163,301	140,000	163,301	653	23,954	124,816	146,172	58,380
51	91	-	118,000	140,000	163,954	140,000	163,954	656	24,610	125,842	147,963	60,761
52	92	-	118,000	140,000	164,610	140,000	164,610	658	25,269	126,830	149,722	63,227
53	93	-	118,000	140,000	165,269	140,000	165,269	661	25,930	127,802	151,472	65,760
54	94	-	118,000	140,000	165,930	140,000	165,930	664	26,593	128,720	153,171	68,380
55	95	-	118,000	140,000	166,593	140,000	166,593	666	27,260	129,588	154,820	71,069
56	96	-	118,000	140,000	167,260	140,000	167,260	669	27,929	130,403	156,417	73,845
57	97	-	118,000	140,000	167,929	140,000	167,929	672	28,600	131,168	157,964	76,710
58	98	-	118,000	140,000	168,600	140,000	168,600	674	29,275	131,882	159,459	79,664
59	99	-	118,000	140,000	169,275	140,000	169,275	677	29,952	132,544	160,901	82,708
60	100	-	118,000	140,000	169,952	140,000	169,952	680	30,632	133,150	162,283	85,843
61	101	-	118,000	140,000	170,632	140,000	170,632	683	31,314	133,685	163,587	89,070
62	102	-	118,000	140,000	171,314	140,000	171,314	685	32,000	134,200	164,874	92,407
63	103	-	118,000	140,000	172,000	140,000	172,000	688	32,688	134,731	166,188	95,838
64	104	-	118,000	140,000	172,688	140,000	172,688	691	33,378	135,221	167,708	99,382
65	105	-	118,000	140,000	173,378	140,000	173,378	694	34,072	136,952	170,282	103,039
66	106	-	118,000	140,000	174,072	140,000	174,072	696	34,768	-	-	106,793

附件 4

案例二十一

合众富贵幸福保险计划保险利益演示表												
年龄： 45岁			性别： 男		保险期间： 终身		交费期限： 20年		基本保险金额： 100000元			
(红利水平为高档)												
保单年度	期末年龄	年交保费	累计保费	身故保险金 (不含主险红利)	身故保险金 (含主险红利)	重大疾病保险金 (不含主险红利)	重大疾病保险金 (含主险红利)	当年红利 保险金	累计红利保 险金额	基本保额 现金价值	有效保额 现金价值	终了红利
1	46	6,640	6,640	102,000	102,000	102,000	102,000	122	122	557	602	612
2	47	6,640	13,280	104,000	104,122	104,000	104,122	250	372	2,903	3,043	1,270
3	48	6,640	19,920	106,000	106,372	106,000	106,372	383	755	5,438	5,731	1,979
4	49	6,640	26,560	108,000	108,755	108,000	108,755	522	1,277	8,535	9,045	2,752
5	50	6,640	33,200	110,000	111,277	110,000	111,277	668	1,945	11,792	12,592	3,583
6	51	6,640	39,840	112,000	113,945	112,000	113,945	820	2,765	15,214	16,386	4,478
7	52	6,640	46,480	114,000	116,765	114,000	116,765	981	3,746	18,806	20,439	5,441
8	53	6,640	53,120	116,000	119,746	116,000	119,746	1,150	4,896	22,576	24,772	6,478
9	54	6,640	59,760	118,000	122,896	118,000	122,896	1,327	6,223	26,545	29,416	7,607
10	55	6,640	66,400	120,000	126,223	120,000	126,223	1,515	7,738	30,721	34,391	8,823
11	56	6,640	73,040	122,000	129,738	122,000	129,738	1,713	9,450	35,110	39,718	10,120
12	57	6,640	79,680	124,000	133,450	124,000	133,450	1,922	11,372	39,717	45,415	11,530
13	58	6,640	86,320	126,000	137,372	126,000	137,372	2,143	13,515	44,546	51,501	13,037
14	59	6,640	92,960	128,000	141,515	128,000	141,515	2,377	15,892	49,595	57,989	14,661
15	60	6,640	99,600	130,000	145,892	130,000	145,892	2,626	18,518	54,869	64,902	16,413
16	61	6,640	106,240	132,000	150,518	132,000	150,518	2,890	21,408	60,381	72,269	18,303
17	62	6,640	112,880	134,000	155,408	134,000	155,408	3,170	24,579	66,147	80,127	20,327
18	63	6,640	119,520	136,000	160,579	136,000	160,579	3,468	28,047	72,186	88,513	22,513
19	64	6,640	126,160	138,000	166,047	138,000	166,047	3,786	31,833	78,552	97,511	24,857
20	65	6,640	132,800	140,000	171,833	140,000	171,833	4,124	35,957	85,274	107,176	27,373
21	66	-	132,800	140,000	175,957	140,000	175,957	4,223	40,180	87,182	112,203	30,071
22	67	-	132,800	140,000	180,180	140,000	180,180	4,324	44,504	89,099	117,423	32,937
23	68	-	132,800	140,000	184,504	140,000	184,504	4,428	48,932	91,026	122,841	36,015
24	69	-	132,800	140,000	188,932	140,000	188,932	4,534	53,467	92,947	128,444	39,317
25	70	-	132,800	140,000	193,467	140,000	193,467	4,643	58,110	94,858	134,230	42,834
26	71	-	132,800	140,000	198,110	140,000	198,110	4,755	62,865	96,757	140,204	46,576
27	72	-	132,800	140,000	202,865	140,000	202,865	4,869	67,733	98,642	146,366	50,594
28	73	-	132,800	140,000	207,733	140,000	207,733	4,986	72,719	100,513	152,722	54,862
29	74	-	132,800	140,000	212,719	140,000	212,719	5,105	77,824	102,344	159,236	59,434
30	75	-	132,800	140,000	217,824	140,000	217,824	5,228	83,052	104,134	165,909	64,302
31	76	-	132,800	140,000	223,052	140,000	223,052	5,353	88,405	105,877	172,734	69,481
32	77	-	132,800	140,000	228,405	140,000	228,405	5,482	93,887	107,567	179,704	75,031
33	78	-	132,800	140,000	233,887	140,000	233,887	5,613	99,500	109,199	186,809	80,925
34	79	-	132,800	140,000	239,500	140,000	239,500	5,748	105,248	110,788	194,076	87,202
35	80	-	132,800	140,000	245,248	140,000	245,248	5,886	111,134	112,329	201,498	93,906
36	81	-	132,800	140,000	251,134	140,000	251,134	6,027	117,162	113,816	209,065	101,031
37	82	-	132,800	140,000	257,162	140,000	257,162	6,172	123,333	115,245	216,771	108,651
38	83	-	132,800	140,000	263,333	140,000	263,333	6,320	129,653	116,609	224,600	116,736
39	84	-	132,800	140,000	269,653	140,000	269,653	6,472	136,125	117,915	232,568	125,362
40	85	-	132,800	140,000	276,125	140,000	276,125	6,627	142,752	119,159	240,660	134,528
41	86	-	132,800	140,000	282,752	140,000	282,752	6,786	149,538	120,360	248,921	144,288
42	87	-	132,800	140,000	289,538	140,000	289,538	6,949	156,487	121,532	257,377	154,671
43	88	-	132,800	140,000	296,487	140,000	296,487	7,116	163,603	122,661	266,002	165,707
44	89	-	132,800	140,000	303,603	140,000	303,603	7,286	170,889	123,760	274,826	177,486
45	90	-	132,800	140,000	310,889	140,000	310,889	7,461	178,351	124,816	283,823	189,984
46	91	-	132,800	140,000	318,351	140,000	318,351	7,640	185,991	125,842	293,024	203,299
47	92	-	132,800	140,000	325,991	140,000	325,991	7,824	193,815	126,830	302,413	217,436
48	93	-	132,800	140,000	333,815	140,000	333,815	8,012	201,826	127,802	312,043	232,469
49	94	-	132,800	140,000	341,826	140,000	341,826	8,204	210,030	128,720	321,830	248,474
50	95	-	132,800	140,000	350,030	140,000	350,030	8,401	218,431	129,588	331,772	265,463
51	96	-	132,800	140,000	358,431	140,000	358,431	8,602	227,033	130,403	341,873	283,519
52	97	-	132,800	140,000	367,033	140,000	367,033	8,809	235,842	131,168	352,131	302,729
53	98	-	132,800	140,000	375,842	140,000	375,842	9,020	244,862	131,882	362,545	323,149
54	99	-	132,800	140,000	384,862	140,000	384,862	9,237	254,099	132,544	373,110	344,837
55	100	-	132,800	140,000	394,099	140,000	394,099	9,458	263,557	133,150	383,814	367,891
56	101	-	132,800	140,000	403,557	140,000	403,557	9,685	273,243	133,685	394,604	392,379
57	102	-	132,800	140,000	413,243	140,000	413,243	9,918	283,160	134,200	405,629	418,367
58	103	-	132,800	140,000	423,160	140,000	423,160	10,156	293,316	134,731	417,007	446,011
59	104	-	132,800	140,000	433,316	140,000	433,316	10,400	303,716	135,421	429,205	475,348
60	105	-	132,800	140,000	443,716	140,000	443,716	10,649	314,365	136,952	444,473	506,546
61	106	-	132,800	140,000	454,365	140,000	454,365	10,905	325,270	-	-	539,649

附件 4

(红利水平为中档)												
保单年度	期末年龄	年交保费	累计保费	身故保险金(不含主险红利)	身故保险金(含主险红利)	重大疾病保险金(不含主险红利)	重大疾病保险金(含主险红利)	当年红利保险金额	累计红利保险金额	基本保额现金价值	有效保额现金价值	终了红利
1	46	6,640	6,640	102,000	102,000	102,000	102,000	71	71	557	583	551
2	47	6,640	13,280	104,000	104,071	104,000	104,071	146	217	2,903	2,985	1,134
3	48	6,640	19,920	106,000	106,217	106,000	106,217	223	440	5,438	5,609	1,753
4	49	6,640	26,560	108,000	108,440	108,000	108,440	304	744	8,535	8,832	2,418
5	50	6,640	33,200	110,000	110,744	110,000	110,744	388	1,131	11,792	12,258	3,123
6	51	6,640	39,840	112,000	113,131	112,000	113,131	475	1,607	15,214	15,895	3,869
7	52	6,640	46,480	114,000	115,607	114,000	115,607	566	2,173	18,806	19,753	4,671
8	53	6,640	53,120	116,000	118,173	116,000	118,173	662	2,835	22,576	23,848	5,519
9	54	6,640	59,760	118,000	120,835	118,000	120,835	761	3,596	26,545	28,204	6,416
10	55	6,640	66,400	120,000	123,596	120,000	123,596	865	4,461	30,721	32,837	7,366
11	56	6,640	73,040	122,000	126,461	122,000	126,461	974	5,435	35,110	37,760	8,384
12	57	6,640	79,680	124,000	129,435	124,000	129,435	1,087	6,522	39,717	42,985	9,462
13	58	6,640	86,320	126,000	132,522	126,000	132,522	1,206	7,728	44,546	48,523	10,602
14	59	6,640	92,960	128,000	135,728	128,000	135,728	1,330	9,058	49,595	54,380	11,808
15	60	6,640	99,600	130,000	139,058	130,000	139,058	1,460	10,518	54,869	60,568	13,085
16	61	6,640	106,240	132,000	142,518	132,000	142,518	1,596	12,115	60,381	67,108	14,437
17	62	6,640	112,880	134,000	146,115	134,000	146,115	1,739	13,853	66,147	74,026	15,868
18	63	6,640	119,520	136,000	149,853	136,000	149,853	1,888	15,742	72,186	81,349	17,398
19	64	6,640	126,160	138,000	153,742	138,000	153,742	2,045	17,786	78,552	89,145	19,002
20	65	6,640	132,800	140,000	157,786	140,000	157,786	2,209	19,995	85,274	97,453	20,717
21	66	-	132,800	140,000	159,995	140,000	159,995	2,240	22,235	87,182	101,029	22,511
22	67	-	132,800	140,000	162,235	140,000	162,235	2,271	24,507	89,099	104,696	24,384
23	68	-	132,800	140,000	164,507	140,000	164,507	2,303	26,810	91,026	108,457	26,370
24	69	-	132,800	140,000	166,810	140,000	166,810	2,335	29,145	92,947	112,297	28,458
25	70	-	132,800	140,000	169,145	140,000	169,145	2,368	31,513	94,858	116,210	30,649
26	71	-	132,800	140,000	171,513	140,000	171,513	2,401	33,914	96,757	120,196	32,948
27	72	-	132,800	140,000	173,914	140,000	173,914	2,435	36,349	98,642	124,253	35,374
28	73	-	132,800	140,000	176,349	140,000	176,349	2,469	38,818	100,513	128,382	37,915
29	74	-	132,800	140,000	178,818	140,000	178,818	2,503	41,321	102,344	132,551	40,574
30	75	-	132,800	140,000	181,321	140,000	181,321	2,538	43,860	104,134	136,757	43,390
31	76	-	132,800	140,000	183,860	140,000	183,860	2,574	46,434	105,877	140,993	46,333
32	77	-	132,800	140,000	186,434	140,000	186,434	2,610	49,044	107,567	145,249	49,405
33	78	-	132,800	140,000	189,044	140,000	189,044	2,647	51,691	109,199	149,518	52,649
34	79	-	132,800	140,000	191,691	140,000	191,691	2,684	54,374	110,788	153,817	56,050
35	80	-	132,800	140,000	194,374	140,000	194,374	2,721	57,095	112,329	158,140	59,634
36	81	-	132,800	140,000	197,095	140,000	197,095	2,759	59,855	113,816	162,476	63,366
37	82	-	132,800	140,000	199,855	140,000	199,855	2,798	62,653	115,245	166,819	67,291
38	83	-	132,800	140,000	202,653	140,000	202,653	2,837	65,490	116,609	171,157	71,415
39	84	-	132,800	140,000	205,490	140,000	205,490	2,877	68,367	117,915	175,498	75,744
40	85	-	132,800	140,000	208,367	140,000	208,367	2,917	71,284	119,159	179,831	80,263
41	86	-	132,800	140,000	211,284	140,000	211,284	2,958	74,242	120,360	184,187	85,021
42	87	-	132,800	140,000	214,242	140,000	214,242	2,999	77,241	121,532	188,584	90,003
43	88	-	132,800	140,000	217,241	140,000	217,241	3,041	80,283	122,661	193,001	95,217
44	89	-	132,800	140,000	220,283	140,000	220,283	3,084	83,367	123,760	197,456	100,691
45	90	-	132,800	140,000	223,367	140,000	223,367	3,127	86,494	124,816	201,929	106,412
46	91	-	132,800	140,000	226,494	140,000	226,494	3,171	89,665	125,842	206,439	112,431
47	92	-	132,800	140,000	229,665	140,000	229,665	3,215	92,880	126,830	210,973	118,714
48	93	-	132,800	140,000	232,880	140,000	232,880	3,260	96,140	127,802	215,566	125,313
49	94	-	132,800	140,000	236,140	140,000	236,140	3,306	99,446	128,720	220,155	132,215
50	95	-	132,800	140,000	239,446	140,000	239,446	3,352	102,798	129,588	224,740	139,453
51	96	-	132,800	140,000	242,798	140,000	242,798	3,399	106,198	130,403	229,321	147,039
52	97	-	132,800	140,000	246,198	140,000	246,198	3,447	109,644	131,168	233,895	154,981
53	98	-	132,800	140,000	249,644	140,000	249,644	3,495	113,139	131,882	238,460	163,317
54	99	-	132,800	140,000	253,139	140,000	253,139	3,544	116,683	132,544	243,013	172,008
55	100	-	132,800	140,000	256,683	140,000	256,683	3,594	120,277	133,150	247,543	181,141
56	101	-	132,800	140,000	260,277	140,000	260,277	3,644	123,921	133,685	252,017	190,705
57	102	-	132,800	140,000	263,921	140,000	263,921	3,695	127,616	134,200	256,529	200,685
58	103	-	132,800	140,000	267,616	140,000	267,616	3,747	131,362	134,731	261,149	211,176
59	104	-	132,800	140,000	271,362	140,000	271,362	3,799	135,161	135,421	266,163	222,137
60	105	-	132,800	140,000	275,161	140,000	275,161	3,852	139,014	136,952	272,939	233,612
61	106	-	132,800	140,000	279,014	140,000	279,014	3,906	142,920	-	-	245,616

附件 4

(红利水平为低档)												
保单年度	期末年龄	年交保费	累计保费	身故保险金(不含主险红利)	身故保险金(含主险红利)	重大疾病保险金(不含主险红利)	重大疾病保险金(含主险红利)	当年红利保险金额	累计红利保险金额	基本保额现金价值	有效保额现金价值	终止红利
1	46	6,640	6,640	102,000	102,000	102,000	102,000	20	20	557	564	500
2	47	6,640	13,280	104,000	104,020	104,000	104,020	42	62	2,903	2,926	1,030
3	48	6,640	19,920	106,000	106,062	106,000	106,062	64	126	5,438	5,487	1,591
4	49	6,640	26,560	108,000	108,126	108,000	108,126	87	212	8,535	8,620	2,173
5	50	6,640	33,200	110,000	110,212	110,000	110,212	110	322	11,792	11,925	2,777
6	51	6,640	39,840	112,000	112,322	112,000	112,322	135	457	15,214	15,408	3,415
7	52	6,640	46,480	114,000	114,457	114,000	114,457	160	617	18,806	19,075	4,086
8	53	6,640	53,120	116,000	116,617	116,000	116,617	187	804	22,576	22,937	4,781
9	54	6,640	59,760	118,000	118,804	118,000	118,804	214	1,018	26,545	27,015	5,513
10	55	6,640	66,400	120,000	121,018	120,000	121,018	242	1,260	30,721	31,319	6,269
11	56	6,640	73,040	122,000	123,260	122,000	123,260	271	1,531	35,110	35,857	7,075
12	57	6,640	79,680	124,000	125,531	124,000	125,531	301	1,832	39,717	40,635	7,896
13	58	6,640	86,320	126,000	127,832	126,000	127,832	332	2,165	44,546	45,660	8,769
14	59	6,640	92,960	128,000	130,165	128,000	130,165	364	2,529	49,595	50,931	9,671
15	60	6,640	99,600	130,000	132,529	130,000	132,529	398	2,927	54,869	56,455	10,616
16	61	6,640	106,240	132,000	134,927	132,000	134,927	432	3,358	60,381	62,246	11,604
17	62	6,640	112,880	134,000	137,358	134,000	137,358	467	3,825	66,147	68,323	12,637
18	63	6,640	119,520	136,000	139,825	136,000	139,825	503	4,329	72,186	74,706	13,703
19	64	6,640	126,160	138,000	142,329	138,000	142,329	541	4,870	78,552	81,452	14,816
20	65	6,640	132,800	140,000	144,870	140,000	144,870	579	5,449	85,274	88,593	15,979
21	66	-	132,800	140,000	145,449	140,000	145,449	582	6,031	87,182	90,938	17,178
22	67	-	132,800	140,000	146,031	140,000	146,031	584	6,615	89,099	93,309	18,400
23	68	-	132,800	140,000	146,615	140,000	146,615	586	7,202	91,026	95,708	19,676
24	69	-	132,800	140,000	147,202	140,000	147,202	589	7,790	92,947	98,119	21,006
25	70	-	132,800	140,000	147,790	140,000	147,790	591	8,382	94,858	100,537	22,361
26	71	-	132,800	140,000	148,382	140,000	148,382	594	8,975	96,757	102,960	23,756
27	72	-	132,800	140,000	148,975	140,000	148,975	596	9,571	98,642	105,386	25,207
28	73	-	132,800	140,000	149,571	140,000	149,571	598	10,169	100,513	107,814	26,713
29	74	-	132,800	140,000	150,169	140,000	150,169	601	10,770	102,344	110,217	28,247
30	75	-	132,800	140,000	150,770	140,000	150,770	603	11,373	104,134	112,593	29,837
31	76	-	132,800	140,000	151,373	140,000	151,373	605	11,979	105,877	114,936	31,486
32	77	-	132,800	140,000	151,979	140,000	151,979	608	12,586	107,567	117,238	33,177
33	78	-	132,800	140,000	152,586	140,000	152,586	610	13,197	109,199	119,492	34,927
34	79	-	132,800	140,000	153,197	140,000	153,197	613	13,810	110,788	121,716	36,737
35	80	-	132,800	140,000	153,810	140,000	153,810	615	14,425	112,329	123,903	38,591
36	81	-	132,800	140,000	154,425	140,000	154,425	618	15,042	113,816	126,045	40,506
37	82	-	132,800	140,000	155,042	140,000	155,042	620	15,663	115,245	128,138	42,497
38	83	-	132,800	140,000	155,663	140,000	155,663	623	16,285	116,609	130,173	44,535
39	84	-	132,800	140,000	156,285	140,000	156,285	625	16,910	117,915	132,158	46,636
40	85	-	132,800	140,000	156,910	140,000	156,910	628	17,538	119,159	134,086	48,815
41	86	-	132,800	140,000	157,538	140,000	157,538	630	18,168	120,360	135,980	51,058
42	87	-	132,800	140,000	158,168	140,000	158,168	633	18,801	121,532	137,853	53,366
43	88	-	132,800	140,000	158,801	140,000	158,801	635	19,436	122,661	139,690	55,755
44	89	-	132,800	140,000	159,436	140,000	159,436	638	20,074	123,760	141,505	58,210
45	90	-	132,800	140,000	160,074	140,000	160,074	640	20,714	124,816	143,284	60,748
46	91	-	132,800	140,000	160,714	140,000	160,714	643	21,357	125,842	145,039	63,370
47	92	-	132,800	140,000	161,357	140,000	161,357	645	22,002	126,830	146,763	66,060
48	93	-	132,800	140,000	162,002	140,000	162,002	648	22,650	127,802	148,479	68,851
49	94	-	132,800	140,000	162,650	140,000	162,650	651	23,301	128,720	150,144	71,713
50	95	-	132,800	140,000	163,301	140,000	163,301	653	23,954	129,588	151,761	74,678
51	96	-	132,800	140,000	163,954	140,000	163,954	656	24,610	130,403	153,326	77,731
52	97	-	132,800	140,000	164,610	140,000	164,610	658	25,269	131,168	154,842	80,873
53	98	-	132,800	140,000	165,269	140,000	165,269	661	25,930	131,882	156,308	84,105
54	99	-	132,800	140,000	165,930	140,000	165,930	664	26,593	132,544	157,721	87,461
55	100	-	132,800	140,000	166,593	140,000	166,593	666	27,260	133,150	159,076	90,893
56	101	-	132,800	140,000	167,260	140,000	167,260	669	27,929	133,685	160,354	94,452
57	102	-	132,800	140,000	167,929	140,000	167,929	672	28,600	134,200	161,616	98,121
58	103	-	132,800	140,000	168,600	140,000	168,600	674	29,275	134,731	162,904	101,885
59	104	-	132,800	140,000	169,275	140,000	169,275	677	29,952	135,421	164,394	105,780
60	105	-	132,800	140,000	169,952	140,000	169,952	680	30,632	136,952	166,917	109,789
61	106	-	132,800	140,000	170,632	140,000	170,632	683	31,314	-	-	113,931

附件 4

案例二十二

合众富贵幸福保险计划保险利益演示表												
年龄： 30岁			性别： 女		保险期间： 终身		交费期限： 30年		基本保险金额： 100000元			
(红利水平为高档)												
保单年度	期末年龄	年交保费	累计保费	身故保险金 (不含主险红利)	身故保险金 (含主险红利)	重大疾病保险金 (不含主险红利)	重大疾病保险金 (含主险红利)	当年红利 保险金额	累计红利保 险金额	基本保额 现金价值	有效保额 现金价值	终了红利
1	31	3,690	3,690	102,000	102,000	102,000	102,000	82	82	359	375	316
2	32	3,690	7,380	104,000	104,082	104,000	104,082	167	248	1,574	1,624	666
3	33	3,690	11,070	106,000	106,248	106,000	106,248	255	503	2,855	2,960	1,031
4	34	3,690	14,760	108,000	108,503	108,000	108,503	347	850	4,424	4,608	1,432
5	35	3,690	18,450	110,000	110,850	110,000	110,850	443	1,294	6,079	6,369	1,862
6	36	3,690	22,140	112,000	113,294	112,000	113,294	544	1,838	7,823	8,250	2,334
7	37	3,690	25,830	114,000	115,838	114,000	115,838	649	2,486	9,660	10,259	2,838
8	38	3,690	29,520	116,000	118,486	116,000	118,486	758	3,245	11,588	12,397	3,377
9	39	3,690	33,210	118,000	121,245	118,000	121,245	873	4,118	13,614	14,676	3,953
10	40	3,690	36,900	120,000	124,118	120,000	124,118	993	5,110	15,739	17,102	4,580
11	41	3,690	40,590	122,000	127,110	122,000	127,110	1,119	6,229	17,964	19,681	5,250
12	42	3,690	44,280	124,000	130,229	124,000	130,229	1,250	7,479	20,293	22,422	5,978
13	43	3,690	47,970	126,000	133,479	126,000	133,479	1,388	8,867	22,727	25,334	6,754
14	44	3,690	51,660	128,000	136,867	128,000	136,867	1,533	10,400	25,276	28,432	7,582
15	45	3,690	55,350	130,000	140,400	130,000	140,400	1,685	12,085	27,945	31,729	8,480
16	46	3,690	59,040	132,000	144,085	132,000	144,085	1,844	13,929	30,739	35,239	9,438
17	47	3,690	62,730	134,000	147,929	134,000	147,929	2,012	15,941	33,658	38,969	10,459
18	48	3,690	66,420	136,000	151,941	136,000	151,941	2,188	18,129	36,704	42,931	11,563
19	49	3,690	70,110	138,000	156,129	138,000	156,129	2,373	20,502	39,898	47,157	12,740
20	50	3,690	73,800	140,000	160,502	140,000	160,502	2,568	23,070	43,244	51,664	14,012
21	51	3,690	77,490	142,000	165,070	142,000	165,070	2,773	25,844	46,285	56,006	15,368
22	52	3,690	81,180	144,000	169,844	144,000	169,844	2,989	28,833	49,427	60,604	16,815
23	53	3,690	84,870	146,000	174,833	146,000	174,833	3,217	32,050	52,675	65,478	18,375
24	54	3,690	88,560	148,000	180,050	148,000	180,050	3,457	35,507	56,025	70,638	20,040
25	55	3,690	92,250	150,000	185,507	150,000	185,507	3,710	39,217	59,482	76,108	21,816
26	56	3,690	95,940	152,000	191,217	152,000	191,217	3,977	43,194	63,045	81,906	23,730
27	57	3,690	99,630	154,000	197,194	154,000	197,194	4,259	47,454	66,717	88,053	25,754
28	58	3,690	103,320	156,000	203,454	156,000	203,454	4,557	52,011	70,500	94,572	27,934
29	59	3,690	107,010	158,000	210,011	158,000	210,011	4,872	56,883	74,380	101,468	30,284
30	60	3,690	110,700	160,000	216,883	160,000	216,883	5,205	62,088	78,360	108,768	32,771
31	61	-	110,700	160,000	222,088	160,000	222,088	5,330	67,418	80,548	114,488	35,423
32	62	-	110,700	160,000	227,418	160,000	227,418	5,458	72,877	82,758	120,452	38,252
33	63	-	110,700	160,000	232,877	160,000	232,877	5,589	78,466	84,987	126,666	41,289
34	64	-	110,700	160,000	238,466	160,000	238,466	5,723	84,189	87,224	133,119	44,498
35	65	-	110,700	160,000	244,189	160,000	244,189	5,861	90,049	89,465	139,816	47,934
36	66	-	110,700	160,000	250,049	160,000	250,049	6,001	96,050	91,703	146,754	51,585
37	67	-	110,700	160,000	256,050	160,000	256,050	6,145	102,196	93,935	153,933	55,486
38	68	-	110,700	160,000	262,196	160,000	262,196	6,293	108,488	96,153	161,349	59,650
39	69	-	110,700	160,000	268,488	160,000	268,488	6,444	114,932	98,383	169,055	64,061
40	70	-	110,700	160,000	274,932	160,000	274,932	6,598	121,530	100,625	177,056	68,761
41	71	-	110,700	160,000	281,530	160,000	281,530	6,757	128,287	102,874	185,359	73,761
42	72	-	110,700	160,000	288,287	160,000	288,287	6,919	135,206	105,128	193,965	79,077
43	73	-	110,700	160,000	295,206	160,000	295,206	7,085	142,291	107,384	202,883	84,754
44	74	-	110,700	160,000	302,291	160,000	302,291	7,255	149,546	109,622	212,082	90,778
45	75	-	110,700	160,000	309,546	160,000	309,546	7,429	156,975	111,839	221,563	97,197
46	76	-	110,700	160,000	316,975	160,000	316,975	7,607	164,583	114,029	231,325	104,031
47	77	-	110,700	160,000	324,583	160,000	324,583	7,790	172,372	116,192	241,369	111,267
48	78	-	110,700	160,000	332,372	160,000	332,372	7,977	180,349	118,321	251,691	118,989
49	79	-	110,700	160,000	340,349	160,000	340,349	8,168	188,518	120,413	262,290	127,189
50	80	-	110,700	160,000	348,518	160,000	348,518	8,364	196,882	122,467	273,165	135,922
51	81	-	110,700	160,000	356,882	160,000	356,882	8,565	205,447	124,478	284,312	145,180
52	82	-	110,700	160,000	365,447	160,000	365,447	8,771	214,218	126,441	295,727	155,023
53	83	-	110,700	160,000	374,218	160,000	374,218	8,981	223,199	128,351	307,399	165,479
54	84	-	110,700	160,000	383,199	160,000	383,199	9,197	232,396	130,189	319,285	176,617
55	85	-	110,700	160,000	392,396	160,000	392,396	9,418	241,814	131,948	331,364	188,429
56	86	-	110,700	160,000	401,814	160,000	401,814	9,644	251,457	133,648	343,688	200,987
57	87	-	110,700	160,000	411,457	160,000	411,457	9,875	261,332	135,302	356,295	214,369
58	88	-	110,700	160,000	421,332	160,000	421,332	10,112	271,444	136,895	369,140	228,531
59	89	-	110,700	160,000	431,444	160,000	431,444	10,355	281,799	138,440	382,266	243,593
60	90	-	110,700	160,000	441,799	160,000	441,799	10,603	292,402	139,923	395,634	259,601
61	91	-	110,700	160,000	452,402	160,000	452,402	10,858	303,260	141,360	409,290	276,553
62	92	-	110,700	160,000	463,260	160,000	463,260	11,118	314,378	142,740	423,206	294,587
63	93	-	110,700	160,000	474,378	160,000	474,378	11,385	325,763	144,088	437,454	313,754
64	94	-	110,700	160,000	485,763	160,000	485,763	11,658	337,421	145,361	451,908	334,108
65	95	-	110,700	160,000	497,421	160,000	497,421	11,938	349,359	146,560	466,577	355,706
66	96	-	110,700	160,000	509,359	160,000	509,359	12,225	361,584	147,686	481,439	378,658
67	97	-	110,700	160,000	521,584	160,000	521,584	12,518	374,102	148,739	496,512	402,976
68	98	-	110,700	160,000	534,102	160,000	534,102	12,818	386,920	149,718	511,775	428,830
69	99	-	110,700	160,000	546,920	160,000	546,920	13,126	400,047	150,622	527,222	456,241
70	100	-	110,700	160,000	560,047	160,000	560,047	13,441	413,488	151,441	542,811	485,392
71	101	-	110,700	160,000	573,488	160,000	573,488	13,764	427,251	152,150	558,436	516,311
72	102	-	110,700	160,000	587,251	160,000	587,251	14,094	441,345	152,838	574,433	549,139
73	103	-	110,700	160,000	601,345	160,000	601,345	14,432	455,778	153,562	591,004	583,967
74	104	-	110,700	160,000	615,778	160,000	615,778	14,779	470,556	154,517	608,947	620,889
75	105	-	110,700	160,000	630,556	160,000	630,556	15,133	485,690	156,517	631,633	660,129
76	106	-	110,700	160,000	645,690	160,000	645,690	15,497	501,186	-	-	701,736

附件 4

(红利水平为中档)												
保单年度	期末年龄	年交保费	累计保费	身故保险金(不含主险红利)	身故保险金(含主险红利)	重大疾病保险金(不含主险红利)	重大疾病保险金(含主险红利)	当年红利保险金额	累计红利保险金额	基本保额现金价值	有效保额现金价值	终止红利
1	31	3,690	3,690	102,000	102,000	102,000	102,000	51	51	359	369	235
2	32	3,690	7,380	104,000	104,051	104,000	104,051	104	155	1,574	1,605	479
3	33	3,690	11,070	106,000	106,155	106,000	106,155	159	314	2,855	2,921	732
4	34	3,690	14,760	108,000	108,314	108,000	108,314	217	531	4,424	4,539	1,018
5	35	3,690	18,450	110,000	110,531	110,000	110,531	276	807	6,079	6,260	1,304
6	36	3,690	22,140	112,000	112,807	112,000	112,807	338	1,146	7,823	8,089	1,624
7	37	3,690	25,830	114,000	115,146	114,000	115,146	403	1,549	9,660	10,033	1,957
8	38	3,690	29,520	116,000	117,549	116,000	117,549	470	2,019	11,588	12,091	2,304
9	39	3,690	33,210	118,000	120,019	118,000	120,019	540	2,559	13,614	14,274	2,688
10	40	3,690	36,900	120,000	122,559	120,000	122,559	613	3,172	15,739	16,585	3,076
11	41	3,690	40,590	122,000	125,172	122,000	125,172	688	3,860	17,964	19,028	3,505
12	42	3,690	44,280	124,000	127,860	124,000	127,860	767	4,627	20,293	21,610	3,951
13	43	3,690	47,970	126,000	130,627	126,000	130,627	849	5,476	22,727	24,337	4,415
14	44	3,690	51,660	128,000	133,476	128,000	133,476	934	6,411	25,276	27,221	4,925
15	45	3,690	55,350	130,000	136,411	130,000	136,411	1,023	7,434	27,945	30,273	5,443
16	46	3,690	59,040	132,000	139,434	132,000	139,434	1,115	8,549	30,739	33,501	6,010
17	47	3,690	62,730	134,000	142,549	134,000	142,549	1,212	9,761	33,658	36,910	6,600
18	48	3,690	66,420	136,000	145,761	136,000	145,761	1,312	11,073	36,704	40,507	7,230
19	49	3,690	70,110	138,000	149,073	138,000	149,073	1,416	12,489	39,898	44,320	7,886
20	50	3,690	73,800	140,000	152,489	140,000	152,489	1,525	14,014	43,244	48,358	8,585
21	51	3,690	77,490	142,000	156,014	142,000	156,014	1,638	15,652	46,285	52,172	9,330
22	52	3,690	81,180	144,000	159,652	144,000	159,652	1,756	17,408	49,427	56,175	10,106
23	53	3,690	84,870	146,000	163,408	146,000	163,408	1,879	19,287	52,675	60,380	10,932
24	54	3,690	88,560	148,000	167,287	148,000	167,287	2,007	21,295	56,025	64,789	11,794
25	55	3,690	92,250	150,000	171,295	150,000	171,295	2,141	23,436	59,482	69,418	12,710
26	56	3,690	95,940	152,000	175,436	152,000	175,436	2,281	25,717	63,045	74,274	13,684
27	57	3,690	99,630	154,000	179,717	154,000	179,717	2,426	28,143	66,717	79,370	14,701
28	58	3,690	103,320	156,000	184,143	156,000	184,143	2,578	30,721	70,500	84,719	15,781
29	59	3,690	107,010	158,000	188,721	158,000	188,721	2,736	33,457	74,380	90,313	16,909
30	60	3,690	110,700	160,000	193,457	160,000	193,457	2,902	36,359	78,360	96,167	18,108
31	61	-	110,700	160,000	196,359	160,000	196,359	2,945	39,305	80,548	100,335	19,381
32	62	-	110,700	160,000	199,305	160,000	199,305	2,990	42,294	82,758	104,634	20,688
33	63	-	110,700	160,000	202,294	160,000	202,294	3,034	45,329	84,987	109,064	22,091
34	64	-	110,700	160,000	205,329	160,000	205,329	3,080	48,409	87,224	113,614	23,531
35	65	-	110,700	160,000	208,409	160,000	208,409	3,126	51,535	89,465	118,281	25,072
36	66	-	110,700	160,000	211,535	160,000	211,535	3,173	54,708	91,703	123,059	26,675
37	67	-	110,700	160,000	214,708	160,000	214,708	3,221	57,928	93,935	127,944	28,363
38	68	-	110,700	160,000	217,928	160,000	217,928	3,269	61,197	96,153	132,929	30,118
39	69	-	110,700	160,000	221,197	160,000	221,197	3,318	64,515	98,383	138,053	31,985
40	70	-	110,700	160,000	224,515	160,000	224,515	3,368	67,883	100,625	143,317	33,924
41	71	-	110,700	160,000	227,883	160,000	227,883	3,418	71,301	102,874	148,718	35,960
42	72	-	110,700	160,000	231,301	160,000	231,301	3,470	74,771	105,128	154,256	38,118
43	73	-	110,700	160,000	234,771	160,000	234,771	3,522	78,292	107,384	159,930	40,357
44	74	-	110,700	160,000	238,292	160,000	238,292	3,574	81,867	109,622	165,712	42,702
45	75	-	110,700	160,000	241,867	160,000	241,867	3,628	85,495	111,839	171,599	45,181
46	76	-	110,700	160,000	245,495	160,000	245,495	3,682	89,177	114,029	177,585	47,773
47	77	-	110,700	160,000	249,177	160,000	249,177	3,738	92,915	116,192	183,667	50,483
48	78	-	110,700	160,000	252,915	160,000	252,915	3,794	96,708	118,321	189,838	53,314
49	79	-	110,700	160,000	256,708	160,000	256,708	3,851	100,559	120,413	196,093	56,296
50	80	-	110,700	160,000	260,559	160,000	260,559	3,908	104,467	122,467	202,428	59,407
51	81	-	110,700	160,000	264,467	160,000	264,467	3,967	108,434	124,478	208,838	62,679
52	82	-	110,700	160,000	268,434	160,000	268,434	4,027	112,461	126,441	215,313	66,115
53	83	-	110,700	160,000	272,461	160,000	272,461	4,087	116,548	128,351	221,845	69,696
54	84	-	110,700	160,000	276,548	160,000	276,548	4,148	120,696	130,189	228,397	73,451
55	85	-	110,700	160,000	280,696	160,000	280,696	4,210	124,907	131,948	234,955	77,416
56	86	-	110,700	160,000	284,907	160,000	284,907	4,274	129,180	133,648	241,551	81,540
57	87	-	110,700	160,000	289,180	160,000	289,180	4,338	133,518	135,302	248,210	85,858
58	88	-	110,700	160,000	293,518	160,000	293,518	4,403	137,921	136,895	254,898	90,374
59	89	-	110,700	160,000	297,921	160,000	297,921	4,469	142,389	138,440	261,642	95,126
60	90	-	110,700	160,000	302,389	160,000	302,389	4,536	146,925	139,923	268,412	100,091
61	91	-	110,700	160,000	306,925	160,000	306,925	4,604	151,529	141,360	275,236	105,275
62	92	-	110,700	160,000	311,529	160,000	311,529	4,673	156,202	142,740	282,093	110,717
63	93	-	110,700	160,000	316,202	160,000	316,202	4,743	160,945	144,088	289,027	116,394
64	94	-	110,700	160,000	320,945	160,000	320,945	4,814	165,759	145,361	295,953	122,376
65	95	-	110,700	160,000	325,759	160,000	325,759	4,886	170,646	146,560	302,873	128,610
66	96	-	110,700	160,000	330,646	160,000	330,646	4,960	175,605	147,686	309,775	135,135
67	97	-	110,700	160,000	335,605	160,000	335,605	5,034	180,639	148,739	316,665	141,995
68	98	-	110,700	160,000	340,639	160,000	340,639	5,110	185,749	149,718	323,531	149,132
69	99	-	110,700	160,000	345,749	160,000	345,749	5,186	190,935	150,622	330,367	156,624
70	100	-	110,700	160,000	350,935	160,000	350,935	5,264	196,199	151,441	337,146	164,483
71	101	-	110,700	160,000	356,199	160,000	356,199	5,343	201,542	152,150	343,803	172,685
72	102	-	110,700	160,000	361,542	160,000	361,542	5,423	206,965	152,838	350,542	181,277
73	103	-	110,700	160,000	366,965	160,000	366,965	5,504	212,470	153,562	357,484	190,235
74	104	-	110,700	160,000	372,470	160,000	372,470	5,587	218,057	154,517	365,101	199,644
75	105	-	110,700	160,000	378,057	160,000	378,057	5,671	223,728	156,517	375,374	209,481
76	106	-	110,700	160,000	383,728	160,000	383,728	5,756	229,484	-	-	219,799

附件 4

(红利水平为低档)												
保单年度	期末年龄	年交保费	累计保费	身故保险金(不含主险红利)	身故保险金(含主险红利)	重大疾病保险金(不含主险红利)	重大疾病保险金(含主险红利)	当年红利保险金额	累计红利保险金额	基本保额现金价值	有效保额现金价值	终止红利
1	31	3,690	3,690	102,000	102,000	102,000	102,000	20	20	359	363	143
2	32	3,690	7,380	104,000	104,020	104,000	104,020	42	62	1,574	1,586	291
3	33	3,690	11,070	106,000	106,062	106,000	106,062	64	126	2,855	2,881	456
4	34	3,690	14,760	108,000	108,126	108,000	108,126	87	212	4,424	4,470	616
5	35	3,690	18,450	110,000	110,212	110,000	110,212	110	322	6,079	6,151	794
6	36	3,690	22,140	112,000	112,322	112,000	112,322	135	457	7,823	7,929	977
7	37	3,690	25,830	114,000	114,457	114,000	114,457	160	617	9,660	9,809	1,167
8	38	3,690	29,520	116,000	116,617	116,000	116,617	187	804	11,588	11,788	1,364
9	39	3,690	33,210	118,000	118,804	118,000	118,804	214	1,018	13,614	13,876	1,580
10	40	3,690	36,900	120,000	121,018	120,000	121,018	242	1,260	15,739	16,075	1,791
11	41	3,690	40,590	122,000	123,260	122,000	123,260	271	1,531	17,964	18,386	2,021
12	42	3,690	44,280	124,000	125,531	124,000	125,531	301	1,832	20,293	20,815	2,260
13	43	3,690	47,970	126,000	127,832	126,000	127,832	332	2,165	22,727	23,363	2,506
14	44	3,690	51,660	128,000	130,165	128,000	130,165	364	2,529	25,276	26,043	2,773
15	45	3,690	55,350	130,000	132,529	130,000	132,529	398	2,927	27,945	28,862	3,035
16	46	3,690	59,040	132,000	134,927	132,000	134,927	432	3,358	30,739	31,824	3,319
17	47	3,690	62,730	134,000	137,358	134,000	137,358	467	3,825	33,658	34,933	3,613
18	48	3,690	66,420	136,000	139,825	136,000	139,825	503	4,329	36,704	38,191	3,929
19	49	3,690	70,110	138,000	142,329	138,000	142,329	541	4,870	39,898	41,622	4,241
20	50	3,690	73,800	140,000	144,870	140,000	144,870	579	5,449	43,244	45,233	4,578
21	51	3,690	77,490	142,000	147,449	142,000	147,449	619	6,068	46,285	48,568	4,925
22	52	3,690	81,180	144,000	150,068	144,000	150,068	660	6,729	49,427	52,035	5,282
23	53	3,690	84,870	146,000	152,729	146,000	152,729	703	7,431	52,675	55,644	5,651
24	54	3,690	88,560	148,000	155,431	148,000	155,431	746	8,177	56,025	59,390	6,046
25	55	3,690	92,250	150,000	158,177	150,000	158,177	791	8,968	59,482	63,284	6,454
26	56	3,690	95,940	152,000	160,968	152,000	160,968	837	9,805	63,045	67,327	6,873
27	57	3,690	99,630	154,000	163,805	154,000	163,805	885	10,690	66,717	71,523	7,306
28	58	3,690	103,320	156,000	166,690	156,000	166,690	933	11,623	70,500	75,880	7,768
29	59	3,690	107,010	158,000	169,623	158,000	169,623	984	12,607	74,380	80,384	8,227
30	60	3,690	110,700	160,000	172,607	160,000	172,607	1,036	13,643	78,360	85,042	8,717
31	61	-	110,700	160,000	173,643	160,000	173,643	1,042	14,685	80,548	87,941	9,238
32	62	-	110,700	160,000	174,685	160,000	174,685	1,048	15,733	82,758	90,895	9,747
33	63	-	110,700	160,000	175,733	160,000	175,733	1,054	16,787	84,987	93,904	10,298
34	64	-	110,700	160,000	176,787	160,000	176,787	1,061	17,848	87,224	96,954	10,855
35	65	-	110,700	160,000	177,848	160,000	177,848	1,067	18,915	89,465	100,041	11,436
36	66	-	110,700	160,000	178,915	160,000	178,915	1,073	19,988	91,703	103,159	12,023
37	67	-	110,700	160,000	179,988	160,000	179,988	1,080	21,068	93,935	106,304	12,635
38	68	-	110,700	160,000	181,068	160,000	181,068	1,086	22,155	96,153	109,467	13,272
39	69	-	110,700	160,000	182,155	160,000	182,155	1,093	23,248	98,383	112,678	13,935
40	70	-	110,700	160,000	183,248	160,000	183,248	1,099	24,347	100,625	115,937	14,605
41	71	-	110,700	160,000	184,347	160,000	184,347	1,106	25,453	102,874	119,240	15,301
42	72	-	110,700	160,000	185,453	160,000	185,453	1,113	26,566	105,128	122,583	16,023
43	73	-	110,700	160,000	186,566	160,000	186,566	1,119	27,685	107,384	125,965	16,772
44	74	-	110,700	160,000	187,685	160,000	187,685	1,126	28,812	109,622	129,362	17,549
45	75	-	110,700	160,000	188,812	160,000	188,812	1,133	29,944	111,839	132,770	18,334
46	76	-	110,700	160,000	189,944	160,000	189,944	1,140	31,084	114,029	136,182	19,146
47	77	-	110,700	160,000	191,084	160,000	191,084	1,147	32,231	116,192	139,598	20,007
48	78	-	110,700	160,000	192,231	160,000	192,231	1,153	33,384	118,321	143,009	20,876
49	79	-	110,700	160,000	193,384	160,000	193,384	1,160	34,544	120,413	146,411	21,775
50	80	-	110,700	160,000	194,544	160,000	194,544	1,167	35,712	122,467	149,801	22,703
51	81	-	110,700	160,000	195,712	160,000	195,712	1,174	36,886	124,478	153,174	23,662
52	82	-	110,700	160,000	196,886	160,000	196,886	1,181	38,067	126,441	156,524	24,650
53	83	-	110,700	160,000	198,067	160,000	198,067	1,188	39,256	128,351	159,841	25,669
54	84	-	110,700	160,000	199,256	160,000	199,256	1,196	40,451	130,189	163,103	26,720
55	85	-	110,700	160,000	200,451	160,000	200,451	1,203	41,654	131,948	166,299	27,803
56	86	-	110,700	160,000	201,654	160,000	201,654	1,210	42,864	133,648	169,452	28,917
57	87	-	110,700	160,000	202,864	160,000	202,864	1,217	44,081	135,302	172,579	30,064
58	88	-	110,700	160,000	204,081	160,000	204,081	1,224	45,305	136,895	175,658	31,265
59	89	-	110,700	160,000	205,305	160,000	205,305	1,232	46,537	138,440	178,706	32,500
60	90	-	110,700	160,000	206,537	160,000	206,537	1,239	47,776	139,923	181,704	33,769
61	91	-	110,700	160,000	207,776	160,000	207,776	1,247	49,023	141,360	184,672	35,073
62	92	-	110,700	160,000	209,023	160,000	209,023	1,254	50,277	142,740	187,594	36,412
63	93	-	110,700	160,000	210,277	160,000	210,277	1,262	51,539	144,088	190,501	37,808
64	94	-	110,700	160,000	211,539	160,000	211,539	1,269	52,808	145,361	193,337	39,240
65	95	-	110,700	160,000	212,808	160,000	212,808	1,277	54,085	146,560	196,102	40,710
66	96	-	110,700	160,000	214,085	160,000	214,085	1,285	55,369	147,686	198,794	42,239
67	97	-	110,700	160,000	215,369	160,000	215,369	1,292	56,662	148,739	201,413	43,806
68	98	-	110,700	160,000	216,662	160,000	216,662	1,300	57,962	149,718	203,955	45,434
69	99	-	110,700	160,000	217,962	160,000	217,962	1,308	59,269	150,622	206,418	47,102
70	100	-	110,700	160,000	219,269	160,000	219,269	1,316	60,585	151,441	208,785	48,831
71	101	-	110,700	160,000	220,585	160,000	220,585	1,324	61,909	152,150	211,021	50,602
72	102	-	110,700	160,000	221,909	160,000	221,909	1,331	63,240	152,838	213,248	52,437
73	103	-	110,700	160,000	223,240	160,000	223,240	1,339	64,579	153,562	215,543	54,314
74	104	-	110,700	160,000	224,579	160,000	224,579	1,347	65,927	154,217	217,855	56,280
75	105	-	110,700	160,000	225,927	160,000	225,927	1,356	67,282	155,517	220,335	58,267
76	106	-	110,700	160,000	227,282	160,000	227,282	1,364	68,646	-	-	60,343

附件 4

案例二十三

合众富贵幸福保险计划保险利益演示表												
年龄： 30岁			性别： 女		保险期间： 终身		交费期限： 30年		基本保险金额： 60000元			
(红利水平为高档)												
保单年度	期末年龄	年交保费	累计保费	身故保险金 (不含主险红利)	身故保险金 (含主险红利)	重大疾病保险金 (不含主险红利)	重大疾病保险金 (含主险红利)	当年红利 保险金额	累计红利保 险金额	基本保额 现金价值	有效保额 现金价值	终了红利
1	31	2,214	2,214	61,200	61,200	61,200	61,200	49	49	215	225	190
2	32	2,214	4,428	62,400	62,449	62,400	62,449	100	149	944	974	400
3	33	2,214	6,642	63,600	63,749	63,600	63,749	153	302	1,713	1,776	618
4	34	2,214	8,856	64,800	65,102	64,800	65,102	208	510	2,654	2,765	859
5	35	2,214	11,070	66,000	66,510	66,000	66,510	266	776	3,647	3,822	1,117
6	36	2,214	13,284	67,200	67,976	67,200	67,976	326	1,103	4,694	4,950	1,400
7	37	2,214	15,498	68,400	69,503	68,400	69,503	389	1,492	5,796	6,155	1,703
8	38	2,214	17,712	69,600	71,092	69,600	71,092	455	1,947	6,953	7,438	2,026
9	39	2,214	19,926	70,800	72,747	70,800	72,747	524	2,471	8,168	8,805	2,372
10	40	2,214	22,140	72,000	74,471	72,000	74,471	596	3,066	9,443	10,261	2,747
11	41	2,214	24,354	73,200	76,266	73,200	76,266	671	3,737	10,778	11,808	3,150
12	42	2,214	26,568	74,400	78,137	74,400	78,137	750	4,488	12,176	13,453	3,587
13	43	2,214	28,782	75,600	80,088	75,600	80,088	833	5,320	13,636	15,200	4,052
14	44	2,214	30,996	76,800	82,120	76,800	82,120	920	6,240	15,166	17,059	4,549
15	45	2,214	33,210	78,000	84,240	78,000	84,240	1,011	7,251	16,767	19,038	5,088
16	46	2,214	35,424	79,200	86,451	79,200	86,451	1,107	8,358	18,443	21,143	5,663
17	47	2,214	37,638	80,400	88,758	80,400	88,758	1,207	9,565	20,195	23,381	6,275
18	48	2,214	39,852	81,600	91,165	81,600	91,165	1,313	10,878	22,022	25,758	6,938
19	49	2,214	42,066	82,800	93,678	82,800	93,678	1,424	12,301	23,939	28,294	7,644
20	50	2,214	44,280	84,000	96,301	84,000	96,301	1,541	13,842	25,946	30,998	8,407
21	51	2,214	46,494	85,200	99,042	85,200	99,042	1,664	15,506	27,771	33,603	9,221
22	52	2,214	48,708	86,400	101,906	86,400	101,906	1,794	17,300	29,656	36,362	10,089
23	53	2,214	50,922	87,600	104,900	87,600	104,900	1,930	19,230	31,605	39,287	11,025
24	54	2,214	53,136	88,800	108,030	88,800	108,030	2,074	21,304	33,615	42,383	12,024
25	55	2,214	55,350	90,000	111,304	90,000	111,304	2,226	23,530	35,689	45,665	13,089
26	56	2,214	57,564	91,200	114,730	91,200	114,730	2,386	25,916	37,827	49,144	14,238
27	57	2,214	59,778	92,400	118,316	92,400	118,316	2,556	28,472	40,030	52,832	15,452
28	58	2,214	61,992	93,600	122,072	93,600	122,072	2,734	31,207	42,300	56,743	16,761
29	59	2,214	64,206	94,800	126,007	94,800	126,007	2,923	34,130	44,628	60,881	18,170
30	60	2,214	66,420	96,000	130,130	96,000	130,130	3,123	37,253	47,016	65,261	19,663
31	61	-	66,420	96,000	133,253	96,000	133,253	3,198	40,451	48,329	68,693	21,254
32	62	-	66,420	96,000	136,451	96,000	136,451	3,275	43,726	49,655	72,271	22,951
33	63	-	66,420	96,000	139,726	96,000	139,726	3,353	47,079	50,992	75,999	24,773
34	64	-	66,420	96,000	143,079	96,000	143,079	3,434	50,513	52,334	79,872	26,699
35	65	-	66,420	96,000	146,513	96,000	146,513	3,516	54,030	53,679	83,890	28,761
36	66	-	66,420	96,000	150,030	96,000	150,030	3,601	57,630	55,022	88,053	30,951
37	67	-	66,420	96,000	153,630	96,000	153,630	3,687	61,317	56,361	92,360	33,292
38	68	-	66,420	96,000	157,317	96,000	157,317	3,776	65,093	57,692	96,809	35,790
39	69	-	66,420	96,000	161,093	96,000	161,093	3,866	68,959	59,030	101,433	38,437
40	70	-	66,420	96,000	164,959	96,000	164,959	3,959	72,918	60,375	106,233	41,256
41	71	-	66,420	96,000	168,918	96,000	168,918	4,054	76,972	61,724	111,215	44,257
42	72	-	66,420	96,000	172,972	96,000	172,972	4,151	81,124	63,077	116,379	47,446
43	73	-	66,420	96,000	177,124	96,000	177,124	4,251	85,375	64,430	121,730	50,852
44	74	-	66,420	96,000	181,375	96,000	181,375	4,353	89,728	65,773	127,249	54,467
45	75	-	66,420	96,000	185,728	96,000	185,728	4,457	94,185	67,103	132,938	58,318
46	76	-	66,420	96,000	190,185	96,000	190,185	4,564	98,750	68,417	138,795	62,419
47	77	-	66,420	96,000	194,750	96,000	194,750	4,674	103,423	69,715	144,821	66,760
48	78	-	66,420	96,000	199,423	96,000	199,423	4,786	108,210	70,993	151,015	71,394
49	79	-	66,420	96,000	204,210	96,000	204,210	4,901	113,111	72,248	157,374	76,313
50	80	-	66,420	96,000	209,111	96,000	209,111	5,019	118,129	73,480	163,899	81,553
51	81	-	66,420	96,000	214,129	96,000	214,129	5,139	123,268	74,687	170,587	87,108
52	82	-	66,420	96,000	219,268	96,000	219,268	5,262	128,531	75,865	177,436	93,014
53	83	-	66,420	96,000	224,531	96,000	224,531	5,389	133,920	77,011	184,440	99,288
54	84	-	66,420	96,000	229,920	96,000	229,920	5,518	139,438	78,113	191,571	105,970
55	85	-	66,420	96,000	235,438	96,000	235,438	5,651	145,088	79,169	198,819	113,057
56	86	-	66,420	96,000	241,088	96,000	241,088	5,786	150,874	80,189	206,213	120,592
57	87	-	66,420	96,000	246,874	96,000	246,874	5,925	156,799	81,181	213,777	128,622
58	88	-	66,420	96,000	252,799	96,000	252,799	6,067	162,866	82,137	221,484	137,118
59	89	-	66,420	96,000	258,866	96,000	258,866	6,213	169,079	83,064	229,360	146,156
60	90	-	66,420	96,000	265,079	96,000	265,079	6,362	175,441	83,954	237,381	155,761
61	91	-	66,420	96,000	271,441	96,000	271,441	6,515	181,956	84,816	245,574	165,932
62	92	-	66,420	96,000	277,956	96,000	277,956	6,671	188,627	85,644	253,924	176,752
63	93	-	66,420	96,000	284,627	96,000	284,627	6,831	195,458	86,453	262,472	188,252
64	94	-	66,420	96,000	291,458	96,000	291,458	6,995	202,453	87,217	271,145	200,465
65	95	-	66,420	96,000	298,453	96,000	298,453	7,163	209,616	87,936	279,946	213,424
66	96	-	66,420	96,000	305,616	96,000	305,616	7,335	216,950	88,612	288,863	227,195
67	97	-	66,420	96,000	312,950	96,000	312,950	7,511	224,461	89,243	297,907	241,785
68	98	-	66,420	96,000	320,461	96,000	320,461	7,691	232,152	89,831	307,065	257,298
69	99	-	66,420	96,000	328,152	96,000	328,152	7,876	240,028	90,373	316,333	273,745
70	100	-	66,420	96,000	336,028	96,000	336,028	8,065	248,093	90,865	325,687	291,235
71	101	-	66,420	96,000	344,093	96,000	344,093	8,258	256,351	91,290	335,062	309,787
72	102	-	66,420	96,000	352,351	96,000	352,351	8,456	264,807	91,703	344,660	329,483
73	103	-	66,420	96,000	360,807	96,000	360,807	8,659	273,467	92,137	354,602	350,380
74	104	-	66,420	96,000	369,467	96,000	369,467	8,867	282,334	92,710	365,368	372,533
75	105	-	66,420	96,000	378,334	96,000	378,334	9,080	291,414	93,910	378,980	396,078
76	106	-	66,420	96,000	387,414	96,000	387,414	9,298	300,712	-	-	421,041

附件 4

(红利水平为中档)												
保单年度	期末年龄	年交保费	累计保费	身故保险金(不含主险红利)	身故保险金(含主险红利)	重大疾病保险金(不含主险红利)	重大疾病保险金(含主险红利)	当年红利保险金额	累计红利保险金额	基本保额现金价值	有效保额现金价值	终止红利
1	31	2,214	2,214	61,200	61,200	61,200	61,200	31	31	215	221	141
2	32	2,214	4,428	62,400	62,431	62,400	62,431	62	93	944	963	287
3	33	2,214	6,642	63,600	63,693	63,600	63,693	96	189	1,713	1,752	439
4	34	2,214	8,856	64,800	64,989	64,800	64,989	130	319	2,654	2,723	611
5	35	2,214	11,070	66,000	66,319	66,000	66,319	166	484	3,647	3,756	783
6	36	2,214	13,284	67,200	67,684	67,200	67,684	203	687	4,694	4,854	975
7	37	2,214	15,498	68,400	69,087	68,400	69,087	242	929	5,796	6,020	1,174
8	38	2,214	17,712	69,600	70,529	69,600	70,529	282	1,211	6,953	7,255	1,382
9	39	2,214	19,926	70,800	72,011	70,800	72,011	324	1,535	8,168	8,564	1,613
10	40	2,214	22,140	72,000	73,535	72,000	73,535	368	1,903	9,443	9,951	1,846
11	41	2,214	24,354	73,200	75,103	73,200	75,103	413	2,316	10,778	11,417	2,103
12	42	2,214	26,568	74,400	76,716	74,400	76,716	460	2,776	12,176	12,966	2,371
13	43	2,214	28,782	75,600	78,376	75,600	78,376	509	3,286	13,636	14,602	2,649
14	44	2,214	30,996	76,800	80,086	76,800	80,086	561	3,846	15,166	16,333	2,955
15	45	2,214	33,210	78,000	81,846	78,000	81,846	614	4,460	16,767	18,164	3,266
16	46	2,214	35,424	79,200	83,660	79,200	83,660	669	5,130	18,443	20,100	3,606
17	47	2,214	37,638	80,400	85,530	80,400	85,530	727	5,857	20,195	22,146	3,960
18	48	2,214	39,852	81,600	87,457	81,600	87,457	787	6,644	22,022	24,304	4,338
19	49	2,214	42,066	82,800	89,444	82,800	89,444	850	7,493	23,939	26,592	4,732
20	50	2,214	44,280	84,000	91,493	84,000	91,493	915	8,408	25,946	29,015	5,151
21	51	2,214	46,494	85,200	93,608	85,200	93,608	983	9,391	27,771	31,303	5,598
22	52	2,214	48,708	86,400	95,791	86,400	95,791	1,054	10,445	29,656	33,705	6,064
23	53	2,214	50,922	87,600	98,045	87,600	98,045	1,128	11,572	31,605	36,228	6,559
24	54	2,214	53,136	88,800	100,372	88,800	100,372	1,204	12,777	33,615	38,873	7,076
25	55	2,214	55,350	90,000	102,777	90,000	102,777	1,285	14,062	35,689	41,651	7,626
26	56	2,214	57,564	91,200	105,262	91,200	105,262	1,368	15,430	37,827	44,565	8,210
27	57	2,214	59,778	92,400	107,830	92,400	107,830	1,456	16,886	40,030	47,622	8,820
28	58	2,214	61,992	93,600	110,486	93,600	110,486	1,547	18,433	42,300	50,831	9,469
29	59	2,214	64,206	94,800	113,233	94,800	113,233	1,642	20,074	44,628	54,188	10,146
30	60	2,214	66,420	96,000	116,074	96,000	116,074	1,741	21,816	47,016	57,700	10,865
31	61	-	66,420	96,000	117,816	96,000	117,816	1,767	23,583	48,329	60,201	11,628
32	62	-	66,420	96,000	119,583	96,000	119,583	1,794	25,377	49,655	62,780	12,413
33	63	-	66,420	96,000	121,377	96,000	121,377	1,821	27,197	50,992	65,439	13,254
34	64	-	66,420	96,000	123,197	96,000	123,197	1,848	29,045	52,334	68,168	14,118
35	65	-	66,420	96,000	125,045	96,000	125,045	1,876	30,921	53,679	70,968	15,043
36	66	-	66,420	96,000	126,921	96,000	126,921	1,904	32,825	55,022	73,835	16,005
37	67	-	66,420	96,000	128,825	96,000	128,825	1,932	34,757	56,361	76,766	17,018
38	68	-	66,420	96,000	130,757	96,000	130,757	1,961	36,718	57,692	79,758	18,071
39	69	-	66,420	96,000	132,718	96,000	132,718	1,991	38,709	59,030	82,832	19,191
40	70	-	66,420	96,000	134,709	96,000	134,709	2,021	40,730	60,375	85,990	20,355
41	71	-	66,420	96,000	136,730	96,000	136,730	2,051	42,781	61,724	89,231	21,576
42	72	-	66,420	96,000	138,781	96,000	138,781	2,082	44,862	63,077	92,554	22,871
43	73	-	66,420	96,000	140,862	96,000	140,862	2,113	46,975	64,430	95,958	24,214
44	74	-	66,420	96,000	142,975	96,000	142,975	2,145	49,120	65,773	99,427	25,621
45	75	-	66,420	96,000	145,120	96,000	145,120	2,177	51,297	67,103	102,959	27,108
46	76	-	66,420	96,000	147,297	96,000	147,297	2,209	53,506	68,417	106,551	28,664
47	77	-	66,420	96,000	149,506	96,000	149,506	2,243	55,749	69,715	110,200	30,290
48	78	-	66,420	96,000	151,749	96,000	151,749	2,276	58,025	70,993	113,903	31,989
49	79	-	66,420	96,000	154,025	96,000	154,025	2,310	60,335	72,248	117,656	33,778
50	80	-	66,420	96,000	156,335	96,000	156,335	2,345	62,680	73,480	121,457	35,644
51	81	-	66,420	96,000	158,680	96,000	158,680	2,380	65,061	74,687	125,303	37,607
52	82	-	66,420	96,000	161,061	96,000	161,061	2,416	67,477	75,865	129,188	39,669
53	83	-	66,420	96,000	163,477	96,000	163,477	2,452	69,929	77,011	133,107	41,817
54	84	-	66,420	96,000	165,929	96,000	165,929	2,489	72,418	78,113	137,038	44,071
55	85	-	66,420	96,000	168,418	96,000	168,418	2,526	74,944	79,169	140,973	46,450
56	86	-	66,420	96,000	170,944	96,000	170,944	2,564	77,508	80,189	144,931	48,924
57	87	-	66,420	96,000	173,508	96,000	173,508	2,603	80,111	81,181	148,926	51,515
58	88	-	66,420	96,000	176,111	96,000	176,111	2,642	82,752	82,137	152,939	54,224
59	89	-	66,420	96,000	178,752	96,000	178,752	2,681	85,434	83,064	156,985	57,076
60	90	-	66,420	96,000	181,434	96,000	181,434	2,722	88,155	83,954	161,047	60,055
61	91	-	66,420	96,000	184,155	96,000	184,155	2,762	90,917	84,816	165,142	63,165
62	92	-	66,420	96,000	186,917	96,000	186,917	2,804	93,721	85,644	169,256	66,430
63	93	-	66,420	96,000	189,721	96,000	189,721	2,846	96,567	86,453	173,416	69,836
64	94	-	66,420	96,000	192,567	96,000	192,567	2,889	99,456	87,217	177,572	73,426
65	95	-	66,420	96,000	195,456	96,000	195,456	2,932	102,387	87,936	181,724	77,166
66	96	-	66,420	96,000	198,387	96,000	198,387	2,976	105,363	88,612	185,865	81,081
67	97	-	66,420	96,000	201,363	96,000	201,363	3,020	108,384	89,243	189,999	85,197
68	98	-	66,420	96,000	204,384	96,000	204,384	3,066	111,449	89,831	194,118	89,479
69	99	-	66,420	96,000	207,449	96,000	207,449	3,112	114,561	90,373	198,220	93,975
70	100	-	66,420	96,000	210,561	96,000	210,561	3,158	117,720	90,865	202,287	98,690
71	101	-	66,420	96,000	213,720	96,000	213,720	3,206	120,925	91,290	206,282	103,611
72	102	-	66,420	96,000	216,925	96,000	216,925	3,254	124,179	91,703	210,325	108,766
73	103	-	66,420	96,000	220,179	96,000	220,179	3,303	127,482	92,137	214,491	114,141
74	104	-	66,420	96,000	223,482	96,000	223,482	3,352	130,834	92,710	219,061	119,786
75	105	-	66,420	96,000	226,834	96,000	226,834	3,403	134,237	93,910	225,225	125,689
76	106	-	66,420	96,000	230,237	96,000	230,237	3,454	137,690	-	-	131,880

附件 4

(红利水平为低档)												
保单年度	期末年龄	年交保费	累计保费	身故保险金(不含主险红利)	身故保险金(含主险红利)	重大疾病保险金(不含主险红利)	重大疾病保险金(含主险红利)	当年红利保险金额	累计红利保险金额	基本保额现金价值	有效保额现金价值	终止红利
1	31	2,214	2,214	61,200	61,200	61,200	61,200	12	12	215	218	86
2	32	2,214	4,428	62,400	62,412	62,400	62,412	25	37	944	952	175
3	33	2,214	6,642	63,600	63,637	63,600	63,637	38	75	1,713	1,729	274
4	34	2,214	8,856	64,800	64,875	64,800	64,875	52	127	2,654	2,682	370
5	35	2,214	11,070	66,000	66,127	66,000	66,127	66	193	3,647	3,691	476
6	36	2,214	13,284	67,200	67,393	67,200	67,393	81	274	4,694	4,758	586
7	37	2,214	15,498	68,400	68,674	68,400	68,674	96	370	5,796	5,885	700
8	38	2,214	17,712	69,600	69,970	69,600	69,970	112	482	6,953	7,073	819
9	39	2,214	19,926	70,800	71,282	70,800	71,282	128	611	8,168	8,326	948
10	40	2,214	22,140	72,000	72,611	72,000	72,611	145	756	9,443	9,645	1,075
11	41	2,214	24,354	73,200	73,956	73,200	73,956	163	919	10,778	11,032	1,213
12	42	2,214	26,568	74,400	75,319	74,400	75,319	181	1,099	12,176	12,489	1,356
13	43	2,214	28,782	75,600	76,699	75,600	76,699	199	1,299	13,636	14,018	1,503
14	44	2,214	30,996	76,800	78,099	76,800	78,099	219	1,517	15,166	15,626	1,664
15	45	2,214	33,210	78,000	79,517	78,000	79,517	239	1,756	16,767	17,317	1,821
16	46	2,214	35,424	79,200	80,956	79,200	80,956	259	2,015	18,443	19,094	1,992
17	47	2,214	37,638	80,400	82,415	80,400	82,415	280	2,295	20,195	20,960	2,168
18	48	2,214	39,852	81,600	83,895	81,600	83,895	302	2,597	22,022	22,914	2,357
19	49	2,214	42,066	82,800	85,397	82,800	85,397	325	2,922	23,939	24,973	2,545
20	50	2,214	44,280	84,000	86,922	84,000	86,922	348	3,270	25,946	27,140	2,747
21	51	2,214	46,494	85,200	88,470	85,200	88,470	372	3,641	27,771	29,141	2,955
22	52	2,214	48,708	86,400	90,041	86,400	90,041	396	4,037	29,656	31,221	3,169
23	53	2,214	50,922	87,600	91,637	87,600	91,637	422	4,459	31,605	33,386	3,391
24	54	2,214	53,136	88,800	93,259	88,800	93,259	448	4,906	33,615	35,634	3,628
25	55	2,214	55,350	90,000	94,906	90,000	94,906	475	5,381	35,689	37,971	3,872
26	56	2,214	57,564	91,200	96,581	91,200	96,581	502	5,883	37,827	40,396	4,124
27	57	2,214	59,778	92,400	98,283	92,400	98,283	531	6,414	40,030	42,914	4,383
28	58	2,214	61,992	93,600	100,014	93,600	100,014	560	6,974	42,300	45,528	4,661
29	59	2,214	64,206	94,800	101,774	94,800	101,774	590	7,564	44,628	48,230	4,936
30	60	2,214	66,420	96,000	103,564	96,000	103,564	621	8,186	47,016	51,025	5,230
31	61	-	66,420	96,000	104,186	96,000	104,186	625	8,811	48,329	52,764	5,543
32	62	-	66,420	96,000	104,811	96,000	104,811	629	9,440	49,655	54,537	5,848
33	63	-	66,420	96,000	105,440	96,000	105,440	633	10,072	50,992	56,342	6,179
34	64	-	66,420	96,000	106,072	96,000	106,072	636	10,709	52,334	58,172	6,513
35	65	-	66,420	96,000	106,709	96,000	106,709	640	11,349	53,679	60,025	6,861
36	66	-	66,420	96,000	107,349	96,000	107,349	644	11,993	55,022	61,896	7,214
37	67	-	66,420	96,000	107,993	96,000	107,993	648	12,641	56,361	63,782	7,581
38	68	-	66,420	96,000	108,641	96,000	108,641	652	13,293	57,692	65,680	7,963
39	69	-	66,420	96,000	109,293	96,000	109,293	656	13,949	59,030	67,607	8,361
40	70	-	66,420	96,000	109,949	96,000	109,949	660	14,608	60,375	69,562	8,763
41	71	-	66,420	96,000	110,608	96,000	110,608	664	15,272	61,724	71,544	9,180
42	72	-	66,420	96,000	111,272	96,000	111,272	668	15,940	63,077	73,550	9,614
43	73	-	66,420	96,000	111,940	96,000	111,940	672	16,611	64,430	75,579	10,063
44	74	-	66,420	96,000	112,611	96,000	112,611	676	17,287	65,773	77,617	10,529
45	75	-	66,420	96,000	113,287	96,000	113,287	680	17,967	67,103	79,662	11,000
46	76	-	66,420	96,000	113,967	96,000	113,967	684	18,650	68,417	81,709	11,488
47	77	-	66,420	96,000	114,650	96,000	114,650	688	19,338	69,715	83,759	12,004
48	78	-	66,420	96,000	115,338	96,000	115,338	692	20,030	70,993	85,805	12,526
49	79	-	66,420	96,000	116,030	96,000	116,030	696	20,727	72,248	87,846	13,065
50	80	-	66,420	96,000	116,727	96,000	116,727	700	21,427	73,480	89,881	13,622
51	81	-	66,420	96,000	117,427	96,000	117,427	705	22,131	74,687	91,905	14,197
52	82	-	66,420	96,000	118,131	96,000	118,131	709	22,840	75,865	93,914	14,790
53	83	-	66,420	96,000	118,840	96,000	118,840	713	23,553	77,011	95,905	15,402
54	84	-	66,420	96,000	119,553	96,000	119,553	717	24,271	78,113	97,862	16,032
55	85	-	66,420	96,000	120,271	96,000	120,271	722	24,992	79,169	99,779	16,682
56	86	-	66,420	96,000	120,992	96,000	120,992	726	25,718	80,189	101,671	17,350
57	87	-	66,420	96,000	121,718	96,000	121,718	730	26,449	81,181	103,547	18,039
58	88	-	66,420	96,000	122,449	96,000	122,449	735	27,183	82,137	105,395	18,759
59	89	-	66,420	96,000	123,183	96,000	123,183	739	27,922	83,064	107,224	19,500
60	90	-	66,420	96,000	123,922	96,000	123,922	744	28,666	83,954	109,023	20,261
61	91	-	66,420	96,000	124,666	96,000	124,666	748	29,414	84,816	110,803	21,044
62	92	-	66,420	96,000	125,414	96,000	125,414	752	30,166	85,644	112,556	21,847
63	93	-	66,420	96,000	126,166	96,000	126,166	757	30,923	86,453	114,301	22,685
64	94	-	66,420	96,000	126,923	96,000	126,923	762	31,685	87,217	116,002	23,544
65	95	-	66,420	96,000	127,685	96,000	127,685	766	32,451	87,936	117,661	24,426
66	96	-	66,420	96,000	128,451	96,000	128,451	771	33,222	88,612	119,276	25,343
67	97	-	66,420	96,000	129,222	96,000	129,222	775	33,997	89,243	120,848	26,284
68	98	-	66,420	96,000	129,997	96,000	129,997	780	34,777	89,831	122,373	27,260
69	99	-	66,420	96,000	130,777	96,000	130,777	785	35,562	90,373	123,851	28,261
70	100	-	66,420	96,000	131,562	96,000	131,562	789	36,351	90,865	125,271	29,299
71	101	-	66,420	96,000	132,351	96,000	132,351	794	37,145	91,290	126,612	30,361
72	102	-	66,420	96,000	133,145	96,000	133,145	799	37,944	91,703	127,949	31,462
73	103	-	66,420	96,000	133,944	96,000	133,944	804	38,748	92,137	129,326	32,589
74	104	-	66,420	96,000	134,748	96,000	134,748	808	39,556	92,710	130,911	33,768
75	105	-	66,420	96,000	135,556	96,000	135,556	813	40,369	93,910	133,401	34,960
76	106	-	66,420	96,000	136,369	96,000	136,369	818	41,188	-	-	36,206

附件 4

案例二十四

合众富贵幸福保险计划保险利益演示表												
年龄： 0岁 (红利水平为高档)			性别： 男		保险期间： 终身		交费期限： 20年		基本保险金额： 35000元			
保单年度	期末年龄	年交保费	累计保费	身故保险金 (不含主险红利)	身故保险金 (含主险红利)	重大疾病保险金 (不含主险红利)	重大疾病保险金 (含主险红利)	当年红利 保险金额	累计红利保 险金额	基本保额 现金价值	有效保额 现金价值	终了红利
1	1	826	826	35,700	35,700	35,700	35,700	43	43	26	29	43
2	2	826	1,652	36,400	36,443	36,400	36,443	87	130	175	185	91
3	3	826	2,478	37,100	37,230	37,100	37,230	134	264	348	368	141
4	4	826	3,304	37,800	38,064	37,800	38,064	183	447	568	603	198
5	5	826	4,130	38,500	38,947	38,500	38,947	234	681	806	861	257
6	6	826	4,956	39,200	39,881	39,200	39,881	287	968	1,064	1,145	319
7	7	826	5,782	39,900	40,868	39,900	40,868	343	1,311	1,342	1,456	388
8	8	826	6,608	40,600	41,911	40,600	41,911	402	1,714	1,639	1,793	465
9	9	826	7,434	41,300	43,014	41,300	43,014	465	2,178	1,956	2,159	542
10	10	826	8,260	42,000	44,178	42,000	44,178	530	2,708	2,293	2,555	632
11	11	826	9,086	42,700	45,408	42,700	45,408	599	3,308	2,652	2,985	722
12	12	826	9,912	43,400	46,708	43,400	46,708	673	3,980	3,032	3,449	822
13	13	826	10,738	44,100	48,080	44,100	48,080	750	4,730	3,437	3,952	933
14	14	826	11,564	44,800	49,530	44,800	49,530	832	5,562	3,866	4,496	1,050
15	15	826	12,390	45,500	51,062	45,500	51,062	919	6,481	4,320	5,083	1,174
16	16	826	13,216	46,200	52,681	46,200	52,681	1,011	7,493	4,800	5,717	1,306
17	17	826	14,042	46,900	54,393	46,900	54,393	1,110	8,603	5,305	6,399	1,452
18	18	826	14,868	47,600	56,203	47,600	56,203	1,214	9,817	5,838	7,136	1,607
19	19	826	15,694	48,300	58,117	48,300	58,117	1,325	11,142	6,400	7,931	1,778
20	20	826	16,520	49,000	60,142	49,000	60,142	1,443	12,585	6,992	8,788	1,955
21	21	-	16,520	49,000	61,585	49,000	61,585	1,478	14,063	7,263	9,348	2,149
22	22	-	16,520	49,000	63,063	49,000	63,063	1,514	15,577	7,544	9,942	2,352
23	23	-	16,520	49,000	64,577	49,000	64,577	1,550	17,126	7,836	10,575	2,572
24	24	-	16,520	49,000	66,126	49,000	66,126	1,587	18,713	8,139	11,247	2,810
25	25	-	16,520	49,000	67,713	49,000	67,713	1,625	20,339	8,454	11,963	3,061
26	26	-	16,520	49,000	69,339	49,000	69,339	1,664	22,003	8,780	12,723	3,328
27	27	-	16,520	49,000	71,003	49,000	71,003	1,704	23,707	9,120	13,532	3,614
28	28	-	16,520	49,000	72,707	49,000	72,707	1,745	25,452	9,472	14,393	3,919
29	29	-	16,520	49,000	74,452	49,000	74,452	1,787	27,238	9,837	15,306	4,244
30	30	-	16,520	49,000	76,238	49,000	76,238	1,830	29,068	10,215	16,276	4,597
31	31	-	16,520	49,000	78,068	49,000	78,068	1,874	30,942	10,605	17,301	4,965
32	32	-	16,520	49,000	79,942	49,000	79,942	1,919	32,860	11,006	18,387	5,361
33	33	-	16,520	49,000	81,860	49,000	81,860	1,965	34,825	11,420	19,536	5,779
34	34	-	16,520	49,000	83,825	49,000	83,825	2,012	36,837	11,845	20,751	6,228
35	35	-	16,520	49,000	85,837	49,000	85,837	2,060	38,897	12,285	22,037	6,712
36	36	-	16,520	49,000	87,897	49,000	87,897	2,110	41,007	12,737	23,396	7,216
37	37	-	16,520	49,000	90,007	49,000	90,007	2,160	43,167	13,202	24,832	7,768
38	38	-	16,520	49,000	92,167	49,000	92,167	2,212	45,379	13,680	26,350	8,341
39	39	-	16,520	49,000	94,379	49,000	94,379	2,265	47,644	14,169	27,946	8,957
40	40	-	16,520	49,000	96,644	49,000	96,644	2,319	49,963	14,668	29,625	9,616
41	41	-	16,520	49,000	98,963	49,000	98,963	2,375	52,338	15,177	31,387	10,312
42	42	-	16,520	49,000	101,338	49,000	101,338	2,432	54,770	15,694	33,236	11,056
43	43	-	16,520	49,000	103,770	49,000	103,770	2,490	57,261	16,219	35,173	11,840
44	44	-	16,520	49,000	106,261	49,000	106,261	2,550	59,811	16,755	37,208	12,677
45	45	-	16,520	49,000	108,811	49,000	108,811	2,611	62,423	17,301	39,341	13,580
46	46	-	16,520	49,000	111,423	49,000	111,423	2,674	65,097	17,857	41,580	14,530
47	47	-	16,520	49,000	114,097	49,000	114,097	2,738	67,835	18,421	43,923	15,540
48	48	-	16,520	49,000	116,835	49,000	116,835	2,804	70,639	18,993	46,373	16,614
49	49	-	16,520	49,000	119,639	49,000	119,639	2,871	73,511	19,573	48,938	17,754
50	50	-	16,520	49,000	122,511	49,000	122,511	2,940	76,451	20,162	51,620	18,965
51	51	-	16,520	49,000	125,451	49,000	125,451	3,011	79,462	20,759	54,424	20,260
52	52	-	16,520	49,000	128,462	49,000	128,462	3,083	82,545	21,365	57,356	21,633
53	53	-	16,520	49,000	131,545	49,000	131,545	3,157	85,702	21,979	60,419	23,086
54	54	-	16,520	49,000	134,702	49,000	134,702	3,233	88,935	22,604	63,632	24,637
55	55	-	16,520	49,000	137,935	49,000	137,935	3,310	92,245	23,243	66,998	26,290
56	56	-	16,520	49,000	141,245	49,000	141,245	3,390	95,635	23,892	70,524	28,037
57	57	-	16,520	49,000	144,635	49,000	144,635	3,471	99,106	24,551	74,206	29,896
58	58	-	16,520	49,000	148,106	49,000	148,106	3,555	102,661	25,216	78,046	31,872
59	59	-	16,520	49,000	151,661	49,000	151,661	3,640	106,301	25,882	82,031	33,972
60	60	-	16,520	49,000	155,301	49,000	155,301	3,727	110,028	26,548	86,160	36,201
61	61	-	16,520	49,000	159,028	49,000	159,028	3,817	113,844	27,211	90,431	38,564
62	62	-	16,520	49,000	162,844	49,000	162,844	3,908	117,753	27,870	94,844	41,069
63	63	-	16,520	49,000	166,753	49,000	166,753	4,002	121,755	28,524	99,400	43,739
64	64	-	16,520	49,000	170,755	49,000	170,755	4,098	125,853	29,183	104,137	46,582
65	65	-	16,520	49,000	174,853	49,000	174,853	4,196	130,049	29,846	109,060	49,588
66	66	-	16,520	49,000	179,049	49,000	179,049	4,297	134,347	30,514	114,175	52,766
67	67	-	16,520	49,000	183,347	49,000	183,347	4,400	138,747	31,185	119,487	56,159
68	68	-	16,520	49,000	187,747	49,000	187,747	4,506	143,253	31,859	124,999	59,760
69	69	-	16,520	49,000	192,253	49,000	192,253	4,614	147,867	32,531	130,702	63,578
70	70	-	16,520	49,000	196,867	49,000	196,867	4,725	152,592	33,200	136,589	67,643
71	71	-	16,520	49,000	201,592	49,000	201,592	4,838	157,430	33,865	142,668	71,948
72	72	-	16,520	49,000	206,430	49,000	206,430	4,954	162,384	34,525	148,939	76,503
73	73	-	16,520	49,000	211,384	49,000	211,384	5,073	167,457	35,180	155,406	81,362
74	74	-	16,520	49,000	216,457	49,000	216,457	5,195	172,652	35,820	162,034	86,496
75	75	-	16,520	49,000	221,652	49,000	221,652	5,320	177,972	36,447	168,824	91,964
76	76	-	16,520	49,000	226,972	49,000	226,972	5,447	183,419	37,057	175,770	97,757
77	77	-	16,520	49,000	232,419	49,000	232,419	5,578	188,997	37,648	182,863	103,915
78	78	-	16,520	49,000	237,997	49,000	237,997	5,712	194,709	38,220	190,093	110,431
79	79	-	16,520	49,000	243,709	49,000	243,709	5,849	200,558	38,776	197,488	117,370
80	80	-	16,520	49,000	249,558	49,000	249,558	5,989	206,548	39,315	205,039	124,704
81	81	-	16,520	49,000	255,548	49,000	255,548	6,133	212,681	39,836	212,739	132,502
82	82	-	16,520	49,000	261,681	49,000	261,681	6,280	218,961	40,336	220,580	140,758
83	83	-	16,520	49,000	267,961	49,000	267,961	6,431	225,392	40,813	228,547	149,549
84	84	-	16,520	49,000	274,392	49,000	274,392	6,585	231,978	41,270	236,656	158,846
85	85	-	16,520	49,000	280,978	49,000	280,978	6,743	238,721	41,706	244,888	168,727
86	86	-	16,520	49,000	287,721	49,000	287,721	6,905	245,627	42,126	253,296	179,193
87	87	-	16,520	49,000	294,627	49,000	294,627	7,071	252,698	42,536	261,900	190,299
88	88	-	16,520	49,000	301,698	49,000	301,698	7,241	259,938	42,931	270,676	202,107
89	89	-	16,520	49,000	308,938	49,000	308,938	7,415	267,353	43,316	279,656	214,589
90	90	-	16,520	49,000	316,353	49,000	316,353	7,592	274,945	43,686	288,810	227,869

附件 4

(红利水平为中档)												
保单年度	期末年龄	年交保费	累计保费	身故保险金(不含主险红利)	身故保险金(含主险红利)	重大疾病保险金(不含主险红利)	重大疾病保险金(含主险红利)	当年红利保险金额	累计红利保险金额	基本保额现金价值	有效保额现金价值	终了红利
1	1	826	826	35,700	35,700	35,700	35,700	25	25	26	27	29
2	2	826	1,652	36,400	36,425	36,400	36,425	51	76	175	181	58
3	3	826	2,478	37,100	37,176	37,100	37,176	78	154	348	360	93
4	4	826	3,304	37,800	37,954	37,800	37,954	106	260	568	588	125
5	5	826	4,130	38,500	38,760	38,500	38,760	136	396	806	838	163
6	6	826	4,956	39,200	39,596	39,200	39,596	166	562	1,064	1,111	202
7	7	826	5,782	39,900	40,462	39,900	40,462	198	761	1,342	1,408	243
8	8	826	6,608	40,600	41,361	40,600	41,361	232	992	1,639	1,729	290
9	9	826	7,434	41,300	42,292	41,300	42,292	266	1,259	1,956	2,073	334
10	10	826	8,260	42,000	43,259	42,000	43,259	303	1,561	2,293	2,441	385
11	11	826	9,086	42,700	44,261	42,700	44,261	341	1,902	2,652	2,843	438
12	12	826	9,912	43,400	45,302	43,400	45,302	381	2,283	3,032	3,271	494
13	13	826	10,738	44,100	46,383	44,100	46,383	422	2,705	3,437	3,731	557
14	14	826	11,564	44,800	47,505	44,800	47,505	466	3,170	3,866	4,225	618
15	15	826	12,390	45,500	48,670	45,500	48,670	511	3,681	4,320	4,754	686
16	16	826	13,216	46,200	49,881	46,200	49,881	559	4,240	4,800	5,319	758
17	17	826	14,042	46,900	51,140	46,900	51,140	609	4,849	5,305	5,922	834
18	18	826	14,868	47,600	52,449	47,600	52,449	661	5,510	5,838	6,567	913
19	19	826	15,694	48,300	53,810	48,300	53,810	716	6,225	6,400	7,255	995
20	20	826	16,520	49,000	55,225	49,000	55,225	773	6,998	6,992	7,991	1,082
21	21	-	16,520	49,000	55,998	49,000	55,998	784	7,782	7,263	8,417	1,182
22	22	-	16,520	49,000	56,782	49,000	56,782	795	8,577	7,544	8,865	1,278
23	23	-	16,520	49,000	57,577	49,000	57,577	806	9,383	7,836	9,337	1,382
24	24	-	16,520	49,000	58,383	49,000	58,383	817	10,201	8,139	9,833	1,489
25	25	-	16,520	49,000	59,201	49,000	59,201	829	11,030	8,454	10,356	1,604
26	26	-	16,520	49,000	60,030	49,000	60,030	840	11,870	8,780	10,907	1,729
27	27	-	16,520	49,000	60,870	49,000	60,870	852	12,722	9,120	11,488	1,850
28	28	-	16,520	49,000	61,722	49,000	61,722	864	13,586	9,472	12,099	1,987
29	29	-	16,520	49,000	62,586	49,000	62,586	876	14,462	9,837	12,741	2,128
30	30	-	16,520	49,000	63,462	49,000	63,462	888	15,351	10,215	13,416	2,272
31	31	-	16,520	49,000	64,351	49,000	64,351	901	16,252	10,605	14,122	2,426
32	32	-	16,520	49,000	65,252	49,000	65,252	914	17,165	11,006	14,862	2,590
33	33	-	16,520	49,000	66,165	49,000	66,165	926	18,092	11,420	15,636	2,759
34	34	-	16,520	49,000	67,092	49,000	67,092	939	19,031	11,845	16,446	2,939
35	35	-	16,520	49,000	68,031	49,000	68,031	952	19,983	12,285	17,295	3,123
36	36	-	16,520	49,000	68,983	49,000	68,983	966	20,949	12,737	18,182	3,318
37	37	-	16,520	49,000	69,949	49,000	69,949	979	21,928	13,202	19,110	3,525
38	38	-	16,520	49,000	70,928	49,000	70,928	993	22,921	13,680	20,080	3,738
39	39	-	16,520	49,000	71,921	49,000	71,921	1,007	23,928	14,169	21,088	3,970
40	40	-	16,520	49,000	72,928	49,000	72,928	1,021	24,949	14,668	22,137	4,208
41	41	-	16,520	49,000	73,949	49,000	73,949	1,035	25,985	15,177	23,225	4,452
42	42	-	16,520	49,000	74,985	49,000	74,985	1,050	27,034	15,694	24,353	4,717
43	43	-	16,520	49,000	76,034	49,000	76,034	1,064	28,099	16,219	25,520	4,988
44	44	-	16,520	49,000	77,099	49,000	77,099	1,079	29,178	16,755	26,733	5,274
45	45	-	16,520	49,000	78,178	49,000	78,178	1,094	30,273	17,301	27,990	5,574
46	46	-	16,520	49,000	79,273	49,000	79,273	1,110	31,383	17,857	29,294	5,890
47	47	-	16,520	49,000	80,383	49,000	80,383	1,125	32,508	18,421	30,642	6,222
48	48	-	16,520	49,000	81,508	49,000	81,508	1,141	33,649	18,993	32,035	6,561
49	49	-	16,520	49,000	82,649	49,000	82,649	1,157	34,806	19,573	33,477	6,926
50	50	-	16,520	49,000	83,806	49,000	83,806	1,173	35,979	20,162	34,967	7,308
51	51	-	16,520	49,000	84,979	49,000	84,979	1,190	37,169	20,759	36,506	7,699
52	52	-	16,520	49,000	86,169	49,000	86,169	1,206	38,376	21,365	38,097	8,117
53	53	-	16,520	49,000	87,376	49,000	87,376	1,223	39,599	21,979	39,740	8,554
54	54	-	16,520	49,000	88,599	49,000	88,599	1,240	40,839	22,604	41,444	9,010
55	55	-	16,520	49,000	89,839	49,000	89,839	1,258	42,097	23,243	43,211	9,487
56	56	-	16,520	49,000	91,097	49,000	91,097	1,275	43,372	23,892	45,040	9,993
57	57	-	16,520	49,000	92,372	49,000	92,372	1,293	44,665	24,551	46,930	10,512
58	58	-	16,520	49,000	93,665	49,000	93,665	1,311	45,977	25,216	48,876	11,062
59	59	-	16,520	49,000	94,977	49,000	94,977	1,330	47,306	25,882	50,870	11,635
60	60	-	16,520	49,000	96,306	49,000	96,306	1,348	48,655	26,548	52,909	12,241
61	61	-	16,520	49,000	97,655	49,000	97,655	1,367	50,022	27,211	54,989	12,871
62	62	-	16,520	49,000	99,022	49,000	99,022	1,386	51,408	27,870	57,109	13,526
63	63	-	16,520	49,000	100,408	49,000	100,408	1,406	52,814	28,524	59,268	14,218
64	64	-	16,520	49,000	101,814	49,000	101,814	1,425	54,239	29,183	61,486	14,936
65	65	-	16,520	49,000	103,239	49,000	103,239	1,445	55,685	29,846	63,764	15,692
66	66	-	16,520	49,000	104,685	49,000	104,685	1,466	57,150	30,514	66,103	16,488
67	67	-	16,520	49,000	106,150	49,000	106,150	1,486	58,636	31,185	68,503	17,313
68	68	-	16,520	49,000	107,636	49,000	107,636	1,507	60,143	31,859	70,963	18,180
69	69	-	16,520	49,000	109,143	49,000	109,143	1,528	61,671	32,531	73,476	19,078
70	70	-	16,520	49,000	110,671	49,000	110,671	1,549	63,221	33,200	76,036	20,032
71	71	-	16,520	49,000	112,221	49,000	112,221	1,571	64,792	33,865	78,644	21,019
72	72	-	16,520	49,000	113,792	49,000	113,792	1,593	66,385	34,525	81,299	22,064
73	73	-	16,520	49,000	115,385	49,000	115,385	1,615	68,000	35,180	84,000	23,146
74	74	-	16,520	49,000	117,000	49,000	117,000	1,638	69,638	35,820	86,728	24,278
75	75	-	16,520	49,000	118,638	49,000	118,638	1,661	71,299	36,447	89,480	25,472
76	76	-	16,520	49,000	120,299	49,000	120,299	1,684	72,983	37,057	92,251	26,706
77	77	-	16,520	49,000	121,983	49,000	121,983	1,708	74,691	37,648	95,037	28,007
78	78	-	16,520	49,000	123,691	49,000	123,691	1,732	76,423	38,220	97,829	29,377
79	79	-	16,520	49,000	125,423	49,000	125,423	1,756	78,179	38,776	100,643	30,791
80	80	-	16,520	49,000	127,179	49,000	127,179	1,781	79,959	39,315	103,470	32,278
81	81	-	16,520	49,000	128,959	49,000	128,959	1,805	81,765	39,836	106,308	33,839
82	82	-	16,520	49,000	130,765	49,000	130,765	1,831	83,595	40,336	109,150	35,463
83	83	-	16,520	49,000	132,595	49,000	132,595	1,856	85,452	40,813	111,988	37,166
84	84	-	16,520	49,000	134,452	49,000	134,452	1,882	87,334	41,270	114,828	38,951
85	85	-	16,520	49,000	136,334	49,000	136,334	1,909	89,243	41,706	117,663	40,818
86	86	-	16,520	49,000	138,243	49,000	138,243	1,935	91,178	42,126	120,514	42,758
87	87	-	16,520	49,000	140,178	49,000	140,178	1,962	93,141	42,536	123,391	44,801
88	88	-	16,520	49,000	142,141	49,000	142,141	1,990	95,131	42,931	126,280	46,935
89	89	-	16,520	49,000	144,131	49,000	144,131	2,018	97,148	43,316	129,195	49,163
90	90	-	16,520	49,000	146,148	49,000	146,148	2,046	99,195	43,686	132,121	51,488
91	91	-	16,520	49,000	148,195	49,000	148,195	2,075	101,269	44,045	135,073	53,928
92	92	-	16,520	49,000	150,269	49,000	150,269	2,104	103,373	44,391	138,039	56,471
93	93	-	16,520	49,000	152,373	49,000	152,373	2,133	105,506	44,731	141,044	59,136

附件 4

(红利水平为低档)												
保单年度	期末年龄	年交保费	累计保费	身故保险金(不含主险红利)	身故保险金(含主险红利)	重大疾病保险金(不含主险红利)	重大疾病保险金(含主险红利)	当年红利 保险金额	累计红利保 险金额	基本保额 现金价值	有效保额 现金价值	终了红利
1	1	826	826	35,700	35,700	35,700	35,700	7	7	26	26	18
2	2	826	1,652	36,400	36,407	36,400	36,407	15	22	175	177	36
3	3	826	2,478	37,100	37,122	37,100	37,122	22	44	348	352	56
4	4	826	3,304	37,800	37,844	37,800	37,844	30	74	568	574	76
5	5	826	4,130	38,500	38,574	38,500	38,574	39	113	806	815	96
6	6	826	4,956	39,200	39,313	39,200	39,313	47	160	1,064	1,078	118
7	7	826	5,782	39,900	40,060	39,900	40,060	56	216	1,342	1,361	140
8	8	826	6,608	40,600	40,816	40,600	40,816	65	281	1,639	1,665	163
9	9	826	7,434	41,300	41,581	41,300	41,581	75	356	1,956	1,989	187
10	10	826	8,260	42,000	42,356	42,000	42,356	85	441	2,293	2,336	216
11	11	826	9,086	42,700	43,141	42,700	43,141	95	536	2,652	2,706	242
12	12	826	9,912	43,400	43,936	43,400	43,936	105	641	3,032	3,100	272
13	13	826	10,738	44,100	44,741	44,100	44,741	116	758	3,437	3,519	300
14	14	826	11,564	44,800	45,558	44,800	45,558	128	885	3,866	3,966	333
15	15	826	12,390	45,500	46,385	45,500	46,385	139	1,024	4,320	4,441	362
16	16	826	13,216	46,200	47,224	46,200	47,224	151	1,175	4,800	4,944	397
17	17	826	14,042	46,900	48,075	46,900	48,075	163	1,339	5,305	5,476	433
18	18	826	14,868	47,600	48,939	47,600	48,939	176	1,515	5,838	6,039	470
19	19	826	15,694	48,300	49,815	48,300	49,815	189	1,704	6,400	6,635	508
20	20	826	16,520	49,000	50,704	49,000	50,704	203	1,907	6,992	7,264	548
21	21	-	16,520	49,000	50,907	49,000	50,907	204	2,111	7,263	7,576	591
22	22	-	16,520	49,000	51,111	49,000	51,111	204	2,315	7,544	7,901	629
23	23	-	16,520	49,000	51,315	49,000	51,315	205	2,521	7,836	8,239	672
24	24	-	16,520	49,000	51,521	49,000	51,521	206	2,727	8,139	8,592	721
25	25	-	16,520	49,000	51,727	49,000	51,727	207	2,934	8,454	8,960	766
26	26	-	16,520	49,000	51,934	49,000	51,934	208	3,141	8,780	9,343	815
27	27	-	16,520	49,000	52,141	49,000	52,141	209	3,350	9,120	9,743	866
28	28	-	16,520	49,000	52,350	49,000	52,350	209	3,559	9,472	10,160	916
29	29	-	16,520	49,000	52,559	49,000	52,559	210	3,769	9,837	10,594	967
30	30	-	16,520	49,000	52,769	49,000	52,769	211	3,981	10,215	11,045	1,024
31	31	-	16,520	49,000	52,981	49,000	52,981	212	4,192	10,605	11,512	1,081
32	32	-	16,520	49,000	53,192	49,000	53,192	213	4,405	11,006	11,996	1,138
33	33	-	16,520	49,000	53,405	49,000	53,405	214	4,619	11,420	12,496	1,196
34	34	-	16,520	49,000	53,619	49,000	53,619	214	4,833	11,845	13,014	1,260
35	35	-	16,520	49,000	53,833	49,000	53,833	215	5,049	12,285	13,550	1,324
36	36	-	16,520	49,000	54,049	49,000	54,049	216	5,265	12,737	14,105	1,389
37	37	-	16,520	49,000	54,265	49,000	54,265	217	5,482	13,202	14,679	1,454
38	38	-	16,520	49,000	54,482	49,000	54,482	218	5,700	13,680	15,272	1,525
39	39	-	16,520	49,000	54,700	49,000	54,700	219	5,919	14,169	15,880	1,597
40	40	-	16,520	49,000	54,919	49,000	54,919	220	6,138	14,668	16,506	1,675
41	41	-	16,520	49,000	55,138	49,000	55,138	221	6,359	15,177	17,146	1,748
42	42	-	16,520	49,000	55,359	49,000	55,359	221	6,580	15,694	17,802	1,827
43	43	-	16,520	49,000	55,580	49,000	55,580	222	6,803	16,219	18,471	1,912
44	44	-	16,520	49,000	55,803	49,000	55,803	223	7,026	16,755	19,158	1,998
45	45	-	16,520	49,000	56,026	49,000	56,026	224	7,250	17,301	19,861	2,084
46	46	-	16,520	49,000	56,250	49,000	56,250	225	7,475	17,857	20,581	2,171
47	47	-	16,520	49,000	56,475	49,000	56,475	226	7,701	18,421	21,316	2,265
48	48	-	16,520	49,000	56,701	49,000	56,701	227	7,928	18,993	22,066	2,359
49	49	-	16,520	49,000	56,928	49,000	56,928	228	8,155	19,573	22,831	2,459
50	50	-	16,520	49,000	57,155	49,000	57,155	229	8,384	20,162	23,612	2,561
51	51	-	16,520	49,000	57,384	49,000	57,384	230	8,614	20,759	24,408	2,663
52	52	-	16,520	49,000	57,614	49,000	57,614	230	8,844	21,365	25,221	2,771
53	53	-	16,520	49,000	57,844	49,000	57,844	231	9,075	21,979	26,049	2,881
54	54	-	16,520	49,000	58,075	49,000	58,075	232	9,308	22,604	26,898	2,997
55	55	-	16,520	49,000	58,308	49,000	58,308	233	9,541	23,243	27,768	3,114
56	56	-	16,520	49,000	58,541	49,000	58,541	234	9,775	23,892	28,658	3,237
57	57	-	16,520	49,000	58,775	49,000	58,775	235	10,010	24,551	29,566	3,362
58	58	-	16,520	49,000	59,010	49,000	59,010	236	10,246	25,216	30,489	3,493
59	59	-	16,520	49,000	59,246	49,000	59,246	237	10,483	25,882	31,419	3,626
60	60	-	16,520	49,000	59,483	49,000	59,483	238	10,721	26,548	32,356	3,765
61	61	-	16,520	49,000	59,721	49,000	59,721	239	10,960	27,211	33,297	3,906
62	62	-	16,520	49,000	59,960	49,000	59,960	240	11,200	27,870	34,240	4,053
63	63	-	16,520	49,000	60,200	49,000	60,200	241	11,441	28,524	35,184	4,202
64	64	-	16,520	49,000	60,441	49,000	60,441	242	11,682	29,183	36,141	4,358
65	65	-	16,520	49,000	60,682	49,000	60,682	243	11,925	29,846	37,110	4,515
66	66	-	16,520	49,000	60,925	49,000	60,925	244	12,169	30,514	38,092	4,685
67	67	-	16,520	49,000	61,169	49,000	61,169	245	12,414	31,185	39,085	4,851
68	68	-	16,520	49,000	61,414	49,000	61,414	246	12,659	31,859	40,090	5,030
69	69	-	16,520	49,000	61,659	49,000	61,659	247	12,906	32,531	41,100	5,210
70	70	-	16,520	49,000	61,906	49,000	61,906	248	13,153	33,200	42,112	5,392
71	71	-	16,520	49,000	62,153	49,000	62,153	249	13,402	33,865	43,127	5,588
72	72	-	16,520	49,000	62,402	49,000	62,402	250	13,652	34,525	44,144	5,785
73	73	-	16,520	49,000	62,652	49,000	62,652	251	13,902	35,180	45,161	5,989
74	74	-	16,520	49,000	62,902	49,000	62,902	252	14,154	35,820	46,167	6,196
75	75	-	16,520	49,000	63,154	49,000	63,154	253	14,406	36,447	47,163	6,416
76	76	-	16,520	49,000	63,406	49,000	63,406	254	14,660	37,057	48,144	6,639
77	77	-	16,520	49,000	63,660	49,000	63,660	255	14,915	37,648	49,108	6,869
78	78	-	16,520	49,000	63,915	49,000	63,915	256	15,170	38,220	50,053	7,101
79	79	-	16,520	49,000	64,170	49,000	64,170	257	15,427	38,776	50,984	7,348
80	80	-	16,520	49,000	64,427	49,000	64,427	258	15,685	39,315	51,900	7,602
81	81	-	16,520	49,000	64,685	49,000	64,685	259	15,944	39,836	52,797	7,859
82	82	-	16,520	49,000	64,944	49,000	64,944	260	16,203	40,336	53,674	8,124
83	83	-	16,520	49,000	65,203	49,000	65,203	261	16,464	40,813	54,526	8,405
84	84	-	16,520	49,000	65,464	49,000	65,464	262	16,726	41,270	55,358	8,687
85	85	-	16,520	49,000	65,726	49,000	65,726	263	16,989	41,706	56,165	8,978
86	86	-	16,520	49,000	65,989	49,000	65,989	264	17,253	42,126	56,959	9,278
87	87	-	16,520	49,000	66,253	49,000	66,253	265	17,518	42,536	57,743	9,587
88	88	-	16,520	49,000	66,518	49,000	66,518	266	17,784	42,931	58,513	9,911
89	89	-	16,520	49,000	66,784	49,000	66,784	267	18,051	43,316	59,273	10,238
90	90	-	16,520	49,000	67,051	49,000	67,051	268	18,319	43,686	60,018	10,581
91	91	-	16,520	49,000	67,319	49,000	67,319	269	18,589	44,045	60,753	10,926
92	92	-	16,520	49,000	67,589	49,000	67,589	270	18,859	44,391	61,475	11,287
93	93	-	16,520	49,000	67,859	49,000	67,859	271	19,130	44,731	62,194	11,658
94	94	-	16,520	49,000	68,130	49,000	68,130	273	19,403	45,052	62,892	12,045
95	95	-	16,520	49,000	68,403	49,000	68,403	274	19,676	45,356	63,569	12,436
96	96	-	16,520									

附件 4

风险提示:

- (1) 上表所演示的低、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) 合众富贵幸福保险计划包含合众富贵幸福终身寿险（分红型）和合众附加富贵幸福提前给付重大疾病保险。合众富贵幸福终身寿险（分红型）为增额分红保险，其红利分配是不确定的。终止红利在本主险合同因发生保险事故、投保人解除合同等情形而终止时给付。

(3) 现金价值、累积红利保额、均为保单年度末的值。现金价值为主险合同和附加险合同现金价值之和。

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

(5) 本资料为产品说明，仅供参考，具体内容以保险条款为准。