

合众人寿保险股份有限公司
合众恒盈一生两全保险（分红型）
产品说明书

风险提示：

该产品为分红保险，其红利分配是不确定的，在某些年度红利可能为零。

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

【产品性质】

合众恒盈一生两全保险（分红型）是分红两全保险。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，力争获取超过市场平均回报的收益；以中期债券配置为主，结合配置大额协议存款等资产，确保收益的稳定增长。

【红利分配】

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

该产品红利分配的方式是现金红利，即采用现金的方式分红。

您在投保时可选择以下任何一种红利领取方式：

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

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

【红利来源】

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

【保单红利的影响因素】

保单红利分配是不确定的，不同保单年度由于公司经营的死差、利差和费差不同，分红水平会有差别，也可能出现死差、利差或费差为零或负值时没有红利分配的情况。同时保单红利分配额度会因保额、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. 短期交费，长期受益

提供趸交、3 年、5 年、10 年四种中短期投入方式，保障至 105 岁，为客户提供安全稳健的理财选择和与低风险相匹配的较高收益。

2. 高额贷款，灵活周转

保单贷款可达现金价值的 90%，有效实现保险与自身资产配置的融合，确保资金周转灵活、运用便捷。

3. 复利累积，回报超值

生存金、祝寿金、年度红利（若有），进入万能账户按照日复利累积生息，让您的账户价值芝麻开花节节高。

4. 财富传承，三代共享

若少儿客户投保，孩子未来的教育金、父母的创业或旅游基金、爷爷奶奶的养老金，皆可由该产品账户价值贴补供给，可实现一张保单、三代共享。

【简易投保规定】

1、投保年龄：28 天—70 周岁。

2、保险期间：保至被保险人 105 周岁的保单周年日。

3、交费期限：趸交、3 年交、5 年交、10 年交。

4、未成年人身故保险金限制：为未成年子女投保的人身保险，因被保险人身故给付的保险金总和不得超过国务院保险监督管理机构规定的限额，身故给付的保险金额总和约定也不得超过前述限额。

【保险责任】

在本主合同保险期间内，我们承担如下保险责任：

生存保险金

若被保险人于本主合同生效满三年的保单周年日仍生存，我们将在该保单周年日按本主合同基本保险金额×60%给付生存保险金。自本主合同生效满四年的保单周年日开始（含），至本主合同保险期间届满的保单周年日止（含），若被保险人每到保单周年日仍生存，我们将在该保单周年日按本主合同基本保险金额×20%给付生存保险金。

祝寿金

被保险人在年满 88 周岁的保单周年日仍生存，我们将按本主合同已交保险费给付祝寿金。

身故保险金

1. 投保时被保险人未满 18 周岁的，自保单生效日开始（含），至被保险人年满 88 周岁的保单周年日止（不含）被保险人身故，我们将按被保险人身故时本主合同已交保险费给付身故保险金，本主合同终止。

2. 投保时被保险人年满 18 周岁的，若被保险人于第 1 个保单年度内身故，我们将按被保险人身故时本主合同已交保险费×120%给付身故保险金，本主合同终止；若被保险人于合同生效满一年的保单周年日开始（含），至被保险人年满 88 周岁的保单周年日止（不含）身故，我们将按被保险人身故时本主合同已交保险费给付身故保险金，本主合同终止。

【责任免除】

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

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

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

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，我们向您退还本主合同的现金价值。

【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。自我们收到您解除合同的书面申请时起，本保险合同即被解除。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。

如果您宽限期结束之后仍未支付保险费，则本主合同自宽限期满的次日零时起效力中止。

【保单贷款】

在本保险合同有效期内，您可以申请并经我们审核同意后办理保单贷款。贷款金额不得超过本保险合同现金价值扣除各项欠款后余额的 90%，每次贷款期限最长不超过 6 个月，贷款利率按本合同约定利率执行，并在贷款协议中载明，计息方式为日复利。贷款本息在贷款到期时一并归还。若您到期未能足额偿还贷款本息，则您所欠的贷款本金及利息将作为新的贷款本金计息。

当未还贷款本金及利息加上其他各项欠款达到本保险合同现金价值时，本保险合同的效力即行中止。

【信息披露】

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

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

【利益演示与风险提示】

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

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

投保人签章：_____

签署日期：_____年_____月_____日

附表：

案例一

合众恒盈一生两全保险（分红型）利益演示表										
投资回报率为高档		年龄： 0岁	性别： 男	保险期间： 保至105岁		交费期限： 10年		基本保险金额： 111900元		
保单年度	期末年龄	年交保费	累计保费	生存保险金	身故保险金	当年红利	累积红利	万能账户		
								高	中	低
1	1	100,000	100,000	-	100,000	2,060	2,060	2,060	2,060	2,060
2	2	100,000	200,000	-	200,000	4,834	6,956	7,018	6,987	6,930
3	3	100,000	300,000	67,140	300,000	7,691	14,855	82,270	82,132	81,882
4	4	100,000	400,000	22,380	400,000	8,619	23,920	118,205	116,827	114,314
5	5	100,000	500,000	22,380	500,000	10,917	35,555	158,594	155,381	149,612
6	6	100,000	600,000	22,380	600,000	13,284	49,905	203,774	198,037	187,894
7	7	100,000	700,000	22,380	700,000	15,722	67,125	254,102	245,051	229,284
8	8	100,000	800,000	22,380	800,000	18,233	87,371	309,961	296,691	273,910
9	9	100,000	900,000	22,380	900,000	20,820	110,812	371,759	353,243	321,903
10	10	100,000	1,000,000	22,380	1,000,000	23,484	137,621	439,929	415,002	373,400
11	11	-	1,000,000	22,380	1,000,000	23,515	165,264	512,219	479,573	425,830
12	12	-	1,000,000	22,380	1,000,000	23,547	193,769	588,879	547,080	479,209
13	13	-	1,000,000	22,380	1,000,000	23,581	223,163	670,173	617,660	533,556
14	14	-	1,000,000	22,380	1,000,000	23,615	253,473	756,379	691,450	588,888
15	15	-	1,000,000	22,380	1,000,000	23,650	284,728	847,791	768,595	645,224
16	16	-	1,000,000	22,380	1,000,000	23,687	316,956	944,726	849,249	702,582
17										

合众恒盈一生两全保险（分红型）利益演示表											
投资回报率为中档		年龄： 0岁	性别： 男	保险期间： 保至105岁		交费期限： 10年	基本保险金额： 111900元				
保单年度	期末年龄	年交保费	累计保费	生存保险金	身故保险金 (保单年度末)	当年红利	累积红利	万能账户			年末现金价值
								高	中	低	
1	1	100,000	100,000	-	100,000	1,030	1,030	1,030	1,030	1,030	43,069
2	2	100,000	200,000	-	200,000	2,417	3,478	3,509	3,493	3,465	99,922
3	3	100,000	300,000	67,140	300,000	3,845	7,427	74,704	74,636	74,511	105,463
4	4	100,000	400,000	22,380	400,000	4,309	11,959	105,876	104,683	102,504	155,575
5	5	100,000	500,000	22,380	500,000	5,459	17,777	140,067	137,233	132,136	208,953
6	6	100,000	600,000	22,380	600,000	6,642	24,952	177,493	172,430	163,471	265,766
7	7	100,000	700,000	22,380	700,000	7,861	33,562	218,384	210,431	196,573	326,192
8	8	100,000	800,000	22,380	800,000	9,117	43,686	262,984	251,397	231,510	390,417
9	9	100,000	900,000	22,380	900,000	10,410	55,406	311,553	295,500	268,351	478,327
10	10	100,000	1,000,000	22,380	1,000,000	11,742	68,810	364,368	342,919	307,169	584,960
11	11	-	1,000,000	22,380	1,000,000	11,758	82,633	420,368	392,489	346,683	786,065
12	12	-	1,000,000	22,380	1,000,000	11,774	96,886	479,744	444,305	386,904	1,057,203
13	13	-	1,000,000	22,380	1,000,000	11,790	111,582	542,699	498,469	427,844	1,388,375
14	14	-	1,000,000	22,380	1,000,000	11,808	126,738	609,449	555,088	469,520	1,759,581
15	15	-	1,000,000	22,380	1,000,000	11,825	142,365	680,221	614,272	511,941	2,190,821
16	16										

合众恒盈一生两全保险（分红型）利益演示表											
投资回报率为低档		年龄： 0岁	性别： 男	保险期间： 保至105岁		交费期限： 10年		基本保险金额： 111900元			
保单年度	期末年龄	年交保费	累计保费	生存保险金	身故保险金 (保单年度末)	当年红利	累积红利	万能账户			年末现金价值
								高	中	低	
1	1	100,000	100,000	-	100,000	-	-	-	-	-	43,069
2	2	100,000	200,000	-	200,000	-	-	-	-	-	99,922
3	3	100,000	300,000	67,140	300,000	-	-	67,140	67,140	67,140	105,463
4	4	100,000	400,000	22,380	400,000	-	-	93,548	92,541	90,695	155,575
5	5	100,000	500,000	22,380	500,000	-	-	121,541	119,086	114,662	208,953
6	6	100,000	600,000	22,380	600,000	-	-	151,214	146,825	139,049	265,766
7	7	100,000	700,000	22,380	700,000	-	-	182,667	175,812	163,862	326,192
8	8	100,000	800,000	22,380	800,000	-	-	216,007	206,103	189,110	390,417
9	9	100,000	900,000	22,380	900,000	-	-	251,347	237,758	214,799	678,327
10	10	100,000	1,000,000	22,380	1,000,000	-	-	288,808	270,837	240,938	784,960
11	11	-	1,000,000	22,380	1,000,000	-	-	328,516	305,405	267,534	786,065
12	12	-	1,000,000	22,380	1,000,000	-	-	370,607	341,528	294,596	787,203
13	13	-	1,000,000	22,380	1,000,000	-	-	415,224	379,276	322,132	788,375
14	14	-	1,000,000	22,380	1,000,000	-	-	462,517	418,724	350,149	789,581
15	15	-	1,000,000	22,380	1,000,000	-	-	512,648	459,947	378,657	790,821
16	16	-	1,000,000	22,380	1,000,000	-	-	565,787	503,024	407,663	792,093
17	17	-	1,000,000	22,380	1,000,000	-	-	622,114	548,040		

案例二

合众恒盈一生两全保险（分红型）利益演示表

投资回报率为高档 年龄： 0岁 性别： 男 保险期间： 保至105岁 交费期限： 5年 基本保险金额： 120000元

保单年度	期末年龄	年交保费	累计保费	生存保险金	身故保险金	当年红利	累积红利	万能账户			年末现金价值
								高	中	低	
1	1	200,000	200,000	-	200,000	4,590	4,590	4,590	4,590	4,590	109,850
2	2	200,000	400,000	-	400,000	10,116	14,844	14,981	14,913	14,786	244,984
3	3	200,000	600,000	72,000	600,000	15,810	31,099	103,690	103,394	102,855	330,252
4	4	200,000	800,000	24,000	800,000	19,512	51,544	153,424	151,558	148,167	474,152
5	5	200,000	1,000,000	24,000	1,000,000	24,766	77,856	211,395	207,144	199,526	629,234
6	6	-	1,000,000	24,000	1,000,000	24,788	104,980	272,867	265,254	251,806	830,284
7	7	-	1,000,000	24,000	1,000,000	24,810	132,939	338,049	326,000	305,022	1,031,384
8	8	-	1,000,000	24,000	1,000,000	24,832	161,760	407,164	389,502	359,192	1,382,528
9	9	-	1,000,000	24,000	1,000,000	24,856	191,468	480,450	455,886	414,334	1,821,804
10	10	-	1,000,000	24,000	1,000,000	24,880	222,092	558,157	525,281	470,465	2,300,626
11	11	-	1,000,000	24,000	1,000,000	24,906	253,661	640,552	597,825	527,604	2,831,494
12	12	-	1,000,000	24,000	1,000,000	24,932	286,203	727,917	673,659	585,769	3,320,390
13	13	-	1,000,000	24,000	1,000,000	24,958	319,747	820,550	752,931	644,978	3,833,312
14	14	-	1,000,000	24,000	1,000,000	24,986	354,326	918,769	835,799	705,251	4,342,262
15	15	-	1,000,000	24,000	1,000,000	25,014	389,969	1,022,909	922,424	766,607	4,852,336
16	16	-	1,000,000	24,000	1,000,000	25,042	426,710	1,133,326	1,012,975	829,065	5,366,238
17	17	-	1,000,000	24,000	1,000,000	25,072	464,584	1,250,397	1,107,631	892,645	5,872,262
18	18	-	1,000,000	24,000	1,000,000	25,104	503,625	1,374,525	1,206,578	957,371	6,380,310
19	19	-	1,000,000	24,000	1,000,000	25,134	543,868	1,506,131	1,310,009	1,023,259	6,893,382
20	20	-	1,000,000	24,000	1,000,000	25,166	585,350	1,645,665	1,418,125	1,090,332	7,400,478
21	21	-	1,000,000	24,000	1,000,000	25,200	628,110	1,793,604	1,531,141	1,158,612	7,911,600
22	22	-	1,000,000	24,000	1,000,000	25,232	672,186	1,950,453	1,649,274	1,228,120	8,422,750
23	23	-	1,000,000	24,000	1,000,000	25,268	717,619	2,116,748	1,772,759	1,298,880	8,943,930
24	24	-	1,000,000	24,000	1,000,000	25,302	764,450	2,293,055	1,901,835	1,370,913	9,455,144
25	25	-	1,000,000	24,000	1,000,000	25,340	812,723	2,479,978	2,036,758	1,444,244	9,966,392
26	26	-	1,000,000	24,000	1,000,000	25,376	862,481	2,678,153	2,177,788	1,518,894	10,477,674
27	27	-	1,000,000	24,000	1,000,000	25,414	913,770	2,888,256	2,325,203	1,594,889	10,988,994
28	28	-	1,000,000	24,000	1,000,000	25,454	966,637	3,111,005	2,479,291	1,672,253	11,500,352
29	29	-	1,000,000	24,000	1,000,000	25,496	1,021,132	3,347,162	2,640,355	1,751,013	12,011,660
30	30	-	1,000,000	24,000	1,000,000	25,538	1,077,304	3,597,529	2,808,709	1,831,191	12,522,862
31	31	-	1,000,000	24,000	1,000,000	25,580	1,135,203	3,862,961	2,984,681	1,912,820	13,034,110
32	32	-	1,000,000	24,000	1,000,000	25,624	1,194,883	4,144,363	3,168,615	1,995,918	13,545,368
33	33	-	1,000,000	24,000	1,000,000	25,670	1,256,399	4,442,694	3,360,873	2,080,517	14,056,626
34	34	-	1,000,000	24,000	1,000,000	25,716	1,319,807	4,758,972	3,561,828	2,166,642	14,567,884
35	35	-	1,000,000	24,000	1,000,000	25,764	1,385,166	5,094,274	3,771,874	2,254,322	15,079,142
36	36	-	1,000,000	24,000	1,000,000	25,814	1,452,535	5,449,745	3,991,423	2,343,587	15,590,400
37	37	-	1,000,000	24,000	1,000,000	25,866	1,521,977	5,826,596	4,220,903	2,434,466	16,101,658
38	38	-	1,000,000	24,000	1,000,000	25,918	1,593,554	6,226,109	4,460,761	2,526,987	16,612,916
39	39	-	1,000,000	24,000	1,000,000	25,970	1,667,331	6,649,646	4,711,466	2,621,179	17,124,174
40	40	-	1,000,000	24,000	1,000,000	26,026	1,743,376	7,098,651	4,973,508	2,717,076	17,635,432
41	41	-	1,000,000	24,000	1,000,000	26,082	1,821,760	7,574,652	5,247,397	2,814,707	18,146,690
42	42	-	1,000,000	24,000	1,000,000	26,140	1,902,553	8,079,271	5,533,670	2,914,104	18,657,948
43	43	-	1,000,000	24,000	1,000,000	26,200	1,985,829	8,614,227	5,832,885	3,015,301	19,169,206
44	44	-	1,000,000	24,000	1,000,000	26,260	2,071,664	9,181,341	6,145,625	3,118,329	19,680,464
45	45	-	1,000,000	24,000	1,000,000	26,324	2,160,138	9,782,545	6,472,502	3,223,223	20,191,722
46	46	-	1,000,000	24,000	1,000,000	26,388	2,251,330	10,419,886	6,814,153	3,330,018	20,702,980
47	47	-	1,000,000	24,000	1,000,000	26,452	2,345,322	11,095,531	7,171,242	3,438,745	21,214,238
48	48	-	1,000,000	24,000	1,000,000	26,520	2,442,202	11,811,783	7,544,468	3,549,443	21,725,496
49	49	-	1,000,000	24,000	1,000,000	26,590	2,542,058	12,571,080	7,934,559	3,662,148	22,236,754
50	50	-	1,000,000	24,000	1,000,000	26,660	2,644,979	13,376,004	8,342,274	3,776,896	22,748,012
51	51	-	1,000,000	24,000	1,000,000	26,732	2,751,061	14,229,297	8,768,408	3,893,724	23,259,270
52	52	-	1,000,000	24,000	1,000,000	26,808	2,860,401	15,133,863	9,213,795	4,012,672	23,770,528
53	53	-	1,000,000	24,000	1,000,000	26,884	2,973,097	16,092,778	9,679,300	4,133,778	24,281,786
54	54	-	1,000,000	24,000	1,000,000	26,962	3,089,252	17,109,307	10,165,830	4,257,081	24,793,044
55	55	-	1,000,000	24,000	1,000,000	27,042	3,208,971	18,186,907	10,674,334	4,382,622	25,304,302
56	56	-	1,000,000	24,000	1,000,000	27,124	3,332,364	19,329,246	11,205,803	4,510,441	25,815,560
57	57	-	1,000,000	24,000	1,000,000	27,208	3,459,543	20,540,209	11,761,273	4,640,582	26,326,818
58	58	-	1,000,000	24,000	1,000,000	27,294	3,590,623	21,823,915	12,341,824	4,773,086	26,838,076
59	59	-	1,000,000	24,000	1,000,000	27,380	3,725,722	23,184,730	12,948,586	4,907,995	27,349,334
60	60	-	1,000,000	24,000	1,000,000	27,470	3,864,964	24,627,284	13,582,742	5,045,355	27,860,592
61	61	-	1,000,000	24,000	1,000,000	27,562	4,008,475	26,156,483	14,245,528	5,185,211	28,371,850
62	62	-	1,000,000	24,000	1,000,000	27,654	4,156,383	27,777,526	14,938,230	5,327,606	28,883,108
63	63	-	1,000,000	24,000	1,000,000	27,748	4,308,822	29,495,925	15,662,199	5,472,587	29,394,366
64	64	-	1,000,000	24,000	1,000,000	27,844	4,465,931	31,317,525	16,418,842	5,620,202	29,899,424
65	65	-	1,000,000	24,000	1,000,000	27,942	4,627,851	33,248,518	17,209,632	5,770,497	30,410,682
66	66	-	1,000,000	24,000	1,000,000	28,042	4,794,729	35,295,471	18,036,107	5,923,523	30,921,940
67	67	-	1,000,000	24,000	1,000,000	28,144	4,966,714	37,465,344	18,899,876	6,079,328	31,433,198
68	68	-	1,000,000	24,000	1,000,000	28,250	5,143,966	39,765,514	19,802,620	6,237,967	31,944,356
69	69	-	1,000,000	24,000	1,000,000	28,356	5,326,641	42,203,801	20,746,094	6,399,487	32,455,614
70	70	-	1,000,000	24,000	1,000,000	28,466	5,514,906	44,788,495	21,732,134	6,563,944	32,966,872
71	71	-	1,000,000	24,000	1,000,000	28,580	5,708,933	47,528,385	22,762,661	6,731,393	33,478,130
72	72	-	1,000,000	24,000	1,000,000	28,696	5,908,897	50,432,784	23,839,676	6,901,889	33,989,388
73	73	-	1,000,000	24,000	1,000,000	28,818	6,114,982	53,511,569	24,965,280	7,075,490	34,500,646
74	74	-	1,000,0								

合众恒盈一生两全保险（分红型）利益演示表

投资回报率为中档 年龄： 0岁 性别： 男 保险期间： 保至105岁 交费期限： 5年 基本保险金额： 120000元

保单年度	期末年龄	年交保费	累计保费	生存保险金	身故保险金	当年红利	累积红利	万能账户			年末现金价值
								高	中	低	
1	1	200,000	200,000	-	200,000	2,296	2,296	2,296	2,296	2,296	109,850
2	2	200,000	400,000	-	400,000	5,058	7,423	7,492	7,457	7,394	244,984
3	3	200,000	600,000	72,000	600,000	7,904	15,550	87,845	87,697	87,428	330,252
4	4	200,000	800,000	24,000	800,000	9,756	25,772	126,872	125,399	122,714	474,152
5	5	200,000	1,000,000	24,000	1,000,000	12,382	38,927	170,866	167,424	161,243	629,234
6	6	-	1,000,000	24,000	1,000,000	12,394	52,489	217,512	211,352	200,459	630,284
7	7	-	1,000,000	24,000	1,000,000	12,404	66,468	266,967	257,267	240,371	631,384
8	8	-	1,000,000	24,000	1,000,000	12,416	80,878	319,401	305,260	280,993	632,528
9	9	-	1,000,000	24,000	1,000,000	12,428	95,732	374,993	355,425	322,339	632,804
10	10	-	1,000,000	24,000	1,000,000	12,440	111,044	433,933	407,859	364,420	632,804
11	11	-	1,000,000	24,000	1,000,000	12,452	126,827	496,421	462,665	407,249	632,804
12	12	-	1,000,000	24,000	1,000,000	12,466	143,098	562,672	519,951	450,842	632,804
13	13	-	1,000,000	24,000	1,000,000	12,480	159,871	632,912	579,828	495,212	632,804
14	14	-	1,000,000	24,000	1,000,000	12,492	177,159	707,379	647,413	540,370	632,804
15	15	-	1,000,000	24,000	1,000,000	12,506	194,980	786,328	707,827	586,332	632,804
16	16	-	1,000,000	24,000	1,000,000	12,522	213,351	870,029	776,201	633,115	632,804
17	17	-	1,000,000	24,000	1,000,000	12,536	232,288	958,767	847,667	680,731	632,804
18	18	-	1,000,000	24,000	1,000,000	12,552	251,809	1,052,845	922,363	729,195	632,804
19	19	-	1,000,000	24,000	1,000,000	12,568	271,931	1,152,584	1,000,438	778,524	632,804
20	20	-	1,000,000	24,000	1,000,000	12,584	292,673	1,258,323	1,082,042	828,732	632,804
21	21	-	1,000,000	24,000	1,000,000	12,600	314,053	1,370,422	1,167,333	879,835	632,804
22	22	-	1,000,000	24,000	1,000,000	12,616	336,091	1,489,264	1,256,479	931,848	632,804
23	23	-	1,000,000	24,000	1,000,000	12,634	358,807	1,615,253	1,349,655	984,790	632,804
24	24	-	1,000,000	24,000	1,000,000	12,652	382,223	1,748,821	1,447,041	1,038,676	632,804
25	25	-	1,000,000	24,000	1,000,000	12,670	406,360	1,890,420	1,548,828	1,093,522	632,804
26	26	-	1,000,000	24,000	1,000,000	12,688	431,239	2,040,533	1,655,214	1,149,347	632,804
27	27	-	1,000,000	24,000	1,000,000	12,708	456,884	2,199,673	1,766,406	1,206,169	632,804
28	28	-	1,000,000	24,000	1,000,000	12,728	483,319	2,368,381	1,882,623	1,264,005	632,804
29	29	-	1,000,000	24,000	1,000,000	12,748	510,566	2,547,232	2,004,089	1,322,873	632,804
30	30	-	1,000,000	24,000	1,000,000	12,768	538,651	2,736,834	2,131,041	1,382,791	632,804
31	31	-	1,000,000	24,000	1,000,000	12,790	567,601	2,937,834	2,263,727	1,443,780	632,804
32	32	-	1,000,000	24,000	1,000,000	12,812	597,441	3,150,916	2,402,407	1,505,858	632,804
33	33	-	1,000,000	24,000	1,000,000	12,834	628,198	3,376,805	2,547,349	1,569,044	632,804
34	34	-	1,000,000	24,000	1,000,000	12,858	659,902	3,616,272	2,698,838	1,633,361	632,804
35	35	-	1,000,000	24,000	1,000,000	12,882	692,581	3,870,130	2,857,168	1,698,826	632,804
36	36	-	1,000,000	24,000	1,000,000	12,908	726,266	4,139,246	3,022,648	1,765,464	632,804
37	37	-	1,000,000	24,000	1,000,000	12,932	760,986	4,424,532	3,195,600	1,833,292	632,804
38	38	-	1,000,000	24,000	1,000,000	12,958	796,774	4,726,962	3,376,360	1,902,332	632,804
39	39	-	1,000,000	24,000	1,000,000	12,986	833,663	5,047,566	3,565,282	1,972,609	632,804
40	40	-	1,000,000	24,000	1,000,000	13,012	871,685	5,387,432	3,762,731	2,044,142	632,804
41	41	-	1,000,000	24,000	1,000,000	13,042	910,878	5,747,720	3,969,096	2,116,956	632,804
42	42	-	1,000,000	24,000	1,000,000	13,070	951,274	6,129,653	4,184,776	2,191,073	632,804
43	43	-	1,000,000	24,000	1,000,000	13,100	992,912	6,534,532	4,410,191	2,266,517	632,804
44	44	-	1,000,000	24,000	1,000,000	13,130	1,035,830	6,963,734	4,645,779	2,343,311	632,804
45	45	-	1,000,000	24,000	1,000,000	13,162	1,080,067	7,418,720	4,892,001	2,421,481	632,804
46	46	-	1,000,000	24,000	1,000,000	13,194	1,125,663	7,901,038	5,149,335	2,501,050	632,804
47	47	-	1,000,000	24,000	1,000,000	13,226	1,172,658	8,412,326	5,418,281	2,582,045	632,804
48	48	-	1,000,000	24,000	1,000,000	13,260	1,221,098	8,954,325	5,699,364	2,664,491	632,804
49	49	-	1,000,000	24,000	1,000,000	13,294	1,271,025	9,528,879	5,993,129	2,748,413	632,804
50	50	-	1,000,000	24,000	1,000,000	13,330	1,322,486	10,137,942	6,300,150	2,833,840	632,804
51	51	-	1,000,000	24,000	1,000,000	13,366	1,375,526	10,783,584	6,621,023	2,920,799	632,804
52	52	-	1,000,000	24,000	1,000,000	13,404	1,430,196	11,468,003	6,956,373	3,009,317	632,804
53	53	-	1,000,000	24,000	1,000,000	13,442	1,486,544	12,193,525	7,306,852	3,099,422	632,804
54	54	-	1,000,000	24,000	1,000,000	13,480	1,544,620	12,962,617	7,673,140	3,191,142	632,804
55	55	-	1,000,000	24,000	1,000,000	13,520	1,604,479	13,777,894	8,055,951	3,284,507	632,804
56	56	-	1,000,000	24,000	1,000,000	13,562	1,666,175	14,642,129	8,456,031	3,379,547	632,804
57	57	-	1,000,000	24,000	1,000,000	13,604	1,729,765	15,558,261	8,874,157	3,476,294	632,804
58	58	-	1,000,000	24,000	1,000,000	13,646	1,795,304	16,529,403	9,311,140	3,574,775	632,804
59	59	-	1,000,000	24,000	1,000,000	13,690	1,862,853	17,558,857	9,767,831	3,675,023	632,804
60	60	-	1,000,000	24,000	1,000,000	13,736	1,932,474	18,650,124	10,245,119	3,777,072	632,804
61	61	-	1,000,000	24,000	1,000,000	13,780	2,004,229	19,806,912	10,743,930	3,880,951	632,804
62	62	-	1,000,000	24,000	1,000,000	13,826	2,078,181	21,033,153	11,265,232	3,986,694	632,804
63	63	-	1,000,000	24,000	1,000,000	13,874	2,154,401	22,333,016	11,810,042	4,094,335	632,804
64	64	-	1,000,000	24,000	1,000,000	13,922	2,232,955	23,710,919	12,379,416	4,203,908	632,804
65	65	-	1,000,000	24,000	1,000,000	13,970	2,313,914	25,171,544	12,974,460	4,315,446	632,804
66	66	-	1,000,000	24,000	1,000,000	14,022	2,397,353	26,719,859	13,596,332	4,428,988	632,804
67	67	-	1,000,000	24,000	1,000,000	14,072	2,483,346	28,361,122	14,246,239	4,544,567	632,804
68	68	-	1,000,000	24,000	1,000,000	14,124	2,571,970	30,100,913	14,925,444	4,662,221	632,804
69	69	-	1,000,000	24,000	1,000,000	14,178	2,663,307	31,945,146	15,635,267	4,781,988	632,804
70	70	-	1,000,000	24,000	1,000,000	14,234	2,757,440	33,900,089	16,377,088	4,903,907	632,804
71	71	-	1,000,000	24,000	1,000,000	14,290	2,854,453	35,972,384	17,152,347	5,028,015	632,804
72	72	-	1,000,000	24,000	1,000,000	14,348	2,954,435	38,169,075	17,962,550	5,154,354	632,804
73	73	-	1,000,000	24,000	1,000,000	14,408	3,057,476	40,497,628	18,809,273	5,282,963	632,804
74	74	-	1,000,000	24,000	1,000,000	14,472	3,163,672	42,965,958	19,694,163	5,413,887	632,804
75	75	-	1,000,000	24,000	1,000,000	14,536	3,273,119	45,582,451	20,618		

合众恒盈一生两全保险（分红型）利益演示表											
投资回报率为低档		年龄： 0岁	性别： 男	保险期间： 保至105岁		交费期限： 5年		基本保险金额： 120000元		120000元	
保单年度	期末年龄	年交保费	累计保费	生存保险金	身故保险金	当年红利	累积红利	万能账户			年末现金价值
								高	中	低	
1	1	200,000	200,000	-	200,000	-	-	-	-	-	109,850
2	2	200,000	400,000	-	400,000	-	-	-	-	-	244,984
3	3	200,000	600,000	72,000	600,000	-	-	72,000	72,000	72,000	330,252
4	4	200,000	800,000	24,000	800,000	-	-	100,320	99,240	97,260	474,152
5	5	200,000	1,000,000	24,000	1,000,000	-	-	130,339	127,706	122,962	629,234
6	6	-	1,000,000	24,000	1,000,000	-	-	162,160	157,453	149,114	630,284
7	7	-	1,000,000	24,000	1,000,000	-	-	195,889	188,538	175,723	631,384
8	8	-	1,000,000	24,000	1,000,000	-	-	231,642	221,022	202,799	632,528
9	9	-	1,000,000	24,000	1,000,000	-	-	269,541	254,968	230,348	632,804
10	10	-	1,000,000	24,000	1,000,000	-	-	309,713	290,442	258,379	630,626
11	11	-	1,000,000	24,000	1,000,000	-	-	352,296	327,512	286,900	631,494
12	12	-	1,000,000	24,000	1,000,000	-	-	397,434	366,250	315,921	632,390
13	13	-	1,000,000	24,000	1,000,000	-	-	445,280	406,731	345,450	633,312
14	14	-	1,000,000	24,000	1,000,000	-	-	495,997	449,034	375,495	634,262
15	15	-	1,000,000	24,000	1,000,000	-	-	549,757	493,240	406,066	635,236
16	16	-	1,000,000	24,000	1,000,000	-	-	606,742	539,436	437,172	636,238
17	17	-	1,000,000	24,000	1,000,000	-	-	667,147	587,711	468,823	637,262
18	18	-	1,000,000	24,000	1,000,000	-	-	731,175	638,158	501,027	638,310
19	19	-	1,000,000	24,000	1,000,000	-	-	799,046	690,875	533,795	639,382
20	20	-	1,000,000	24,000	1,000,000	-	-	870,989	745,964	567,137	640,478
21	21	-	1,000,000	24,000	1,000,000	-	-	947,248	803,532	601,061	641,600
22	22	-	1,000,000	24,000	1,000,000	-	-	1,028,083	863,691	635,580	642,750
23	23	-	1,000,000	24,000	1,000,000	-	-	1,113,768	926,558	670,703	643,930
24	24	-	1,000,000	24,000	1,000,000	-	-	1,204,594	992,253	706,440	645,144
25	25	-	1,000,000	24,000	1,000,000	-	-	1,300,870	1,060,904	742,803	646,392
26	26	-	1,000,000	24,000	1,000,000	-	-	1,402,922	1,132,645	779,802	647,674
27	27	-	1,000,000	24,000	1,000,000	-	-	1,511,097	1,207,614	817,448	648,994
28	28	-	1,000,000	24,000	1,000,000	-	-	1,625,763	1,285,956	855,754	650,352
29	29	-	1,000,000	24,000	1,000,000	-	-	1,747,309	1,367,824	894,729	651,750
30	30	-	1,000,000	24,000	1,000,000	-	-	1,876,147	1,453,376	934,387	653,186
31	31	-	1,000,000	24,000	1,000,000	-	-	2,012,716	1,542,778	974,739	654,662
32	32	-	1,000,000	24,000	1,000,000	-	-	2,157,479	1,636,203	1,015,797	656,176
33	33	-	1,000,000	24,000	1,000,000	-	-	2,310,928	1,733,833	1,057,573	657,730
34	34	-	1,000,000	24,000	1,000,000	-	-	2,473,584	1,835,855	1,100,081	659,322
35	35	-	1,000,000	24,000	1,000,000	-	-	2,645,999	1,942,469	1,143,332	660,956
36	36	-	1,000,000	24,000	1,000,000	-	-	2,828,758	2,053,880	1,187,340	662,632
37	37	-	1,000,000	24,000	1,000,000	-	-	3,022,484	2,170,304	1,232,119	664,350
38	38	-	1,000,000	24,000	1,000,000	-	-	3,227,833	2,291,968	1,277,681	666,110
39	39	-	1,000,000	24,000	1,000,000	-	-	3,445,503	2,419,106	1,324,040	667,912
40	40	-	1,000,000	24,000	1,000,000	-	-	3,676,233	2,551,966	1,371,211	669,756
41	41	-	1,000,000	24,000	1,000,000	-	-	3,920,807	2,690,805	1,419,207	671,644
42	42	-	1,000,000	24,000	1,000,000	-	-	4,180,056	2,835,891	1,468,043	673,578
43	43	-	1,000,000	24,000	1,000,000	-	-	4,454,859	2,987,506	1,517,734	675,556
44	44	-	1,000,000	24,000	1,000,000	-	-	4,746,150	3,145,944	1,568,295	677,584
45	45	-	1,000,000	24,000	1,000,000	-	-	5,054,919	3,311,511	1,619,740	679,660
46	46	-	1,000,000	24,000	1,000,000	-	-	5,382,215	3,484,529	1,672,085	681,788
47	47	-	1,000,000	24,000	1,000,000	-	-	5,729,147	3,665,333	1,725,347	683,964
48	48	-	1,000,000	24,000	1,000,000	-	-	6,096,896	3,854,273	1,779,540	686,188
49	49	-	1,000,000	24,000	1,000,000	-	-	6,486,710	4,051,715	1,834,682	688,462
50	50	-	1,000,000	24,000	1,000,000	-	-	6,899,913	4,258,043	1,890,789	690,786
51	51	-	1,000,000	24,000	1,000,000	-	-	7,337,907	4,473,654	1,947,878	693,160
52	52	-	1,000,000	24,000	1,000,000	-	-	7,802,182	4,698,969	2,005,966	695,590
53	53	-	1,000,000	24,000	1,000,000	-	-	8,294,313	4,934,422	2,065,070	698,074
54	54	-	1,000,000	24,000	1,000,000	-	-	8,815,972	5,180,472	2,125,209	700,616
55	55	-	1,000,000	24,000	1,000,000	-	-	9,368,930	5,437,593	2,186,400	703,214
56	56	-	1,000,000	24,000	1,000,000	-	-	9,955,066	5,706,284	2,248,662	705,868
57	57	-	1,000,000	24,000	1,000,000	-	-	10,576,370	5,987,067	2,312,014	708,572
58	58	-	1,000,000	24,000	1,000,000	-	-	11,234,952	6,280,485	2,376,474	711,318
59	59	-	1,000,000	24,000	1,000,000	-	-	11,933,049	6,587,107	2,442,062	714,100
60	60	-	1,000,000	24,000	1,000,000	-	-	12,673,032	6,907,527	2,508,798	716,914
61	61	-	1,000,000	24,000	1,000,000	-	-	13,457,414	7,242,366	2,576,702	719,760
62	62	-	1,000,000	24,000	1,000,000	-	-	14,288,859	7,592,272	2,645,795	722,636
63	63	-	1,000,000	24,000	1,000,000	-	-	15,170,190	7,957,924	2,716,096	725,548
64	64	-	1,000,000	24,000	1,000,000	-	-	16,104,401	8,340,031	2,787,628	728,498
65	65	-	1,000,000	24,000	1,000,000	-	-	17,094,666	8,739,332	2,860,411	731,488
66	66	-	1,000,000	24,000	1,000,000	-	-	18,144,346	9,156,602	2,934,468	734,524
67	67	-	1,000,000	24,000	1,000,000	-	-	19,257,006	9,592,649	3,009,822	737,606
68	68	-	1,000,000	24,000	1,000,000	-	-	20,436,427	10,048,319	3,086,493	740,736
69	69	-	1,000,000	24,000	1,000,000	-	-	21,686,612	10,524,493	3,164,507	743,920
70	70	-	1,000,000	24,000	1,000,000	-	-	23,011,809	11,022,095	3,243,886	747,162
71	71	-	1,000,000	24,000	1,000,000	-	-	24,416,517	11,542,089	3,324,654	750,474
72	72	-	1,000,000	24,000	1,000,000	-	-	25,905,509	12,085,483	3,406,835	753,866
73	73	-	1,000,000	24,000	1,000,000	-	-	27,483,839	12,653,330	3,490,455	757,352
74	74	-	1,000,000	24,000	1,000,000	-	-	29,156,869	13,246,730	3,575,538	760,954
75	75	-	1,000,000	24,000	1,000,000	-	-	30,930,282	13,866,833	3,662,110	764,696
76	76	-	1,000,000	24,000	1,000,000	-	-	32,810,098	14,514,840	3,750,197	768,516
77	77	-	1,000,000	24,000	1,000,000	-	-	34,802,704	15,192,008	3,839,825	772,752
78	78	-	1,000,000	24,000	1,000,000	-	-	36,914,867	15,899,648	3,931,022	777,162
79	79	-	1,000,000	24,000	1,000,000	-	-	39,153,759	16,639,133	4,023,815	781,918
80	80	-	1,000,000	24,000	1,000,000	-	-	41,526,984	17,411,894	4,118,232	787,116
81	81	-	1,000,000	24,000	1,000,000	-	-	44,042,603	18,219,429	4,214,301	792,882
82	82	-	1,000,000	24,000	1,000,000	-	-	46,709,159	19,063,303	4,312,051	799,382
83</											

案例三

合众恒盈一生两全保险（分红型）利益演示表

投资回报率为高档 年龄： 0岁 性别： 男 保险期间： 保至105岁 交费期限： 3年 基本保险金额： 111600元

保单年度	期末年龄	年交保费	累计保费	生存保险金	身故保险金	当年红利	累积红利	万能账户			年末现金价值
								高	中	低	
1	1	300,000	300,000	-	300,000	7,197	7,197	7,197	7,197	7,197	173,661
2	2	300,000	600,000	-	600,000	15,567	22,980	23,196	23,088	22,890	392,589
3	3	300,000	900,000	66,960	900,000	24,192	47,861	115,740	115,279	114,443	581,319
4	4	-	900,000	22,320	900,000	22,908	72,205	167,912	165,694	161,673	882,123
5	5	-	900,000	22,320	900,000	22,923	97,294	223,230	218,394	209,746	982,975
6	6	-	900,000	22,320	900,000	22,941	123,154	281,884	273,482	258,677	1,083,875
7	7	-	900,000	22,320	900,000	22,956	149,805	344,074	331,065	308,480	1,384,811
8	8	-	900,000	22,320	900,000	22,974	177,273	410,012	391,257	359,172	1,685,789
9	9	-	900,000	22,320	900,000	22,995	205,586	479,928	454,179	410,773	1,987,199
10	10	-	900,000	22,320	900,000	23,013	234,767	554,056	519,950	463,294	2,288,599
11	11	-	900,000	22,320	900,000	23,034	264,844	632,654	588,701	516,756	2,589,534
12	12	-	900,000	22,320	900,000	23,055	295,844	715,988	660,568	571,174	2,890,533
13	13	-	900,000	22,320	900,000	23,076	327,795	804,343	735,689	626,566	3,191,533
14	14	-	900,000	22,320	900,000	23,097	360,726	898,021	814,212	682,948	3,492,533
15	15	-	900,000	22,320	900,000	23,118	394,666	997,340	896,290	740,337	3,793,533
16	16	-	900,000	22,320	900,000	23,142	429,648	1,102,642	982,085	798,755	4,094,533
17	17	-	900,000	22,320	900,000	23,166	465,703	1,214,287	1,071,765	858,219	4,395,533
18	18	-	900,000	22,320	900,000	23,190	502,864	1,332,654	1,165,504	918,748	4,696,533
19	19	-	900,000	22,320	900,000	23,214	541,164	1,458,147	1,263,486	980,360	4,997,533
20	20	-	900,000	22,320	900,000	23,238	580,637	1,591,194	1,365,901	1,043,075	5,298,533
21	21	-	900,000	22,320	900,000	23,265	621,321	1,732,251	1,472,951	1,106,913	5,599,533
22	22	-	900,000	22,320	900,000	23,292	663,253	1,881,798	1,584,846	1,171,896	5,900,533
23	23	-	900,000	22,320	900,000	23,319	706,470	2,040,345	1,701,803	1,238,044	6,201,533
24	24	-	900,000	22,320	900,000	23,346	751,010	2,208,432	1,824,050	1,305,375	6,502,533
25	25	-	900,000	22,320	900,000	23,376	796,916	2,386,633	1,951,829	1,373,915	6,803,533
26	26	-	900,000	22,320	900,000	23,406	844,230	2,575,557	2,085,387	1,443,685	7,104,533
27	27	-	900,000	22,320	900,000	23,436	892,992	2,775,847	2,224,985	1,514,705	7,405,533
28	28	-	900,000	22,320	900,000	23,466	943,248	2,988,184	2,370,896	1,586,999	7,706,533
29	29	-	900,000	22,320	900,000	23,499	995,045	3,213,294	2,523,405	1,660,590	8,007,533
30	30	-	900,000	22,320	900,000	23,532	1,048,428	3,451,943	2,682,810	1,735,503	8,308,533
31	31	-	900,000	22,320	900,000	23,565	1,103,446	3,704,945	2,849,422	1,811,759	8,609,533
32	32	-	900,000	22,320	900,000	23,601	1,160,150	3,973,163	3,023,567	1,889,886	8,910,533
33	33	-	900,000	22,320	900,000	23,637	1,218,592	4,257,509	3,205,584	1,968,407	9,211,533
34	34	-	900,000	22,320	900,000	23,673	1,278,822	4,558,953	3,395,828	2,048,847	9,512,533
35	35	-	900,000	22,320	900,000	23,712	1,340,899	4,878,522	3,594,673	2,130,734	9,813,533
36	36	-	900,000	22,320	900,000	23,751	1,404,877	5,217,304	3,802,504	2,214,093	10,114,533
37	37	-	900,000	22,320	900,000	23,790	1,470,813	5,576,453	4,019,727	2,298,949	10,415,533
38	38	-	900,000	22,320	900,000	23,832	1,538,770	5,957,192	4,246,766	2,385,333	10,716,533
39	39	-	900,000	22,320	900,000	23,874	1,608,807	6,360,817	4,484,065	2,473,270	11,017,533
40	40	-	900,000	22,320	900,000	23,919	1,680,990	6,788,705	4,732,087	2,562,792	11,318,533
41	41	-	900,000	22,320	900,000	23,961	1,755,381	7,242,309	4,991,312	2,653,921	11,619,533
42	42	-	900,000	22,320	900,000	24,009	1,832,051	7,723,176	5,262,250	2,746,694	11,920,533
43	43	-	900,000	22,320	900,000	24,054	1,911,067	8,232,941	5,545,425	2,841,135	12,221,533
44	44	-	900,000	22,320	900,000	24,102	1,992,501	8,773,339	5,841,391	2,937,277	12,522,533
45	45	-	900,000	22,320	900,000	24,153	2,076,429	9,346,213	6,150,727	3,035,152	12,823,533
46	46	-	900,000	22,320	900,000	24,204	2,162,926	9,953,509	6,474,033	3,134,792	13,124,533
47	47	-	900,000	22,320	900,000	24,255	2,252,068	10,597,295	6,811,940	3,236,225	13,425,533
48	48	-	900,000	22,320	900,000	24,309	2,343,940	11,279,762	7,165,106	3,339,488	13,726,533
49	49	-	900,000	22,320	900,000	24,363	2,438,621	12,003,230	7,534,219	3,444,612	14,027,533
50	50	-	900,000	22,320	900,000	24,420	2,536,199	12,770,164	7,919,999	3,551,633	14,328,533
51	51	-	900,000	22,320	900,000	24,477	2,636,762	13,583,171	8,323,196	3,660,584	14,629,533
52	52	-	900,000	22,320	900,000	24,537	2,740,402	14,445,018	8,744,597	3,771,501	14,930,533
53	53	-	900,000	22,320	900,000	24,597	2,847,211	15,358,636	9,185,020	3,884,419	15,231,533
54	54	-	900,000	22,320	900,000	24,660	2,957,288	16,327,135	9,645,326	3,999,377	15,532,533
55	55	-	900,000	22,320	900,000	24,723	3,070,729	17,353,806	10,126,409	4,116,409	15,833,533
56	56	-	900,000	22,320	900,000	24,786	3,187,637	18,442,140	10,629,203	4,235,552	16,134,533
57	57	-	900,000	22,320	900,000	24,855	3,308,121	19,595,843	11,154,693	4,356,849	16,435,533
58	58	-	900,000	22,320	900,000	24,924	3,432,289	20,818,838	11,703,898	4,480,338	16,736,533
59	59	-	900,000	22,320	900,000	24,993	3,560,250	22,115,281	12,277,886	4,606,057	17,037,533
60	60	-	900,000	22,320	900,000	25,065	3,692,123	23,489,583	12,877,776	4,734,048	17,338,533
61	61	-	900,000	22,320	900,000	25,137	3,828,024	24,946,415	13,504,733	4,864,350	17,639,533
62	62	-	900,000	22,320	900,000	25,212	3,968,076	26,490,732	14,159,978	4,997,009	17,940,533
63	63	-	900,000	22,320	900,000	25,287	4,112,406	28,127,783	14,844,784	5,132,063	18,241,533
64	64	-	900,000	22,320	900,000	25,362	4,261,140	29,863,132	15,560,481	5,269,556	18,542,533
65	65	-	900,000	22,320	900,000	25,443	4,414,417	31,702,683	16,308,466	5,409,537	18,843,533
66	66	-	900,000	22,320	900,000	25,521	4,572,371	33,652,685	17,090,188	5,552,045	19,144,533
67	67	-	900,000	22,320	900,000	25,605	4,735,147	35,719,771	17,907,171	5,697,130	19,445,533
68	68	-	900,000	22,320	900,000	25,689	4,902,890	37,910,966	18,761,003	5,844,839	19,746,533
69	69	-	900,000	22,320	900,000	25,776	5,075,753	40,233,720	19,653,344	5,995,220	20,047,533
70	70	-	900,000	22,320	900,000	25,866	5,253,891	42,695,929	20,585,931	6,148,322	20,348,533
71	71	-	900,000	22,320	900,000	25,959	5,437,467	45,305,964	21,560,577	6,304,197	20,649,533
72	72	-	900,000	22,320	900,000	26,055	5,626,646	48,072,697	22,579,178	6,462,895	20,950,533
73	73	-	900,000	22,320	900,000	26,154	5,821,599	51,005,533	23,643,715	6,624,470	21,251,533
74	74	-	900,000	22,320	900,000	26,256	6,022,503	54,114,441	24,756,258	6,788,974	21,552,533
75	75	-	900,000	22,320	900,000	26,364	6,229,543	57,409,991	25,918,973	6,956,465	21,853,533
76	76	-	900,000	22,320							

合众恒盛一生两全保险（分红型）利益演示表											
投资回报率为中档 年龄： 0岁			性别： 男		保险期间： 保至105岁		交费期限： 3年		基本保险金额： 111600元		
保单年度	期末年龄	年交保费	累计保费	生存保险金	身故保险金	当年红利	累积红利	万能账户			年末现金价值
								高	中	低	
1	1	300,000	300,000	-	300,000	3,600	3,600	3,600	3,600	3,600	173,661
2	2	300,000	600,000	-	600,000	7,785	11,493	11,601	11,547	11,448	392,589
3	3	300,000	900,000	66,960	900,000	12,096	23,934	91,353	91,123	90,704	581,319
4	4	-	900,000	22,320	900,000	11,454	36,106	130,608	128,997	126,066	582,123
5	5	-	900,000	22,320	900,000	11,460	48,649	172,225	168,582	162,052	582,975
6	6	-	900,000	22,320	900,000	11,469	61,577	216,347	209,957	198,677	583,875
7	7	-	900,000	22,320	900,000	11,478	74,903	263,126	253,203	235,952	584,811
8	8	-	900,000	22,320	900,000	11,487	88,637	312,721	298,404	273,888	585,789
9	9	-	900,000	22,320	900,000	11,496	102,792	365,300	345,649	312,497	586,799
10	10	-	900,000	22,320	900,000	11,508	117,384	421,046	395,031	351,793	587,859
11	11	-	900,000	22,320	900,000	11,517	132,422	480,146	446,644	391,787	588,934
12	12	-	900,000	22,320	900,000	11,526	147,921	542,800	500,589	432,489	589,993
13	13	-	900,000	22,320	900,000	11,538	163,897	609,226	556,974	473,916	590,953
14	14	-	900,000	22,320	900,000	11,547	180,360	679,647	615,905	516,076	591,913
15	15	-	900,000	22,320	900,000	11,559	197,330	754,305	677,499	558,987	592,853
16	16	-	900,000	22,320	900,000	11,571	214,821	833,454	741,878	602,660	593,793
17	17	-	900,000	22,320	900,000	11,583	232,849	917,364	809,165	647,109	594,703
18	18	-	900,000	22,320	900,000	11,595	251,429	1,006,321	879,493	692,349	595,643
19	19	-	900,000	22,320	900,000	11,607	270,579	1,100,627	952,997	738,392	596,553
20	20	-	900,000	22,320	900,000	11,619	290,315	1,200,604	1,029,821	785,253	597,433
21	21	-	900,000	22,320	900,000	11,631	310,656	1,306,591	1,110,114	832,946	598,313
22	22	-	900,000	22,320	900,000	11,646	331,622	1,418,953	1,194,035	881,488	599,173
23	23	-	900,000	22,320	900,000	11,658	353,228	1,538,068	1,281,744	930,892	600,013
24	24	-	900,000	22,320	900,000	11,673	375,498	1,664,345	1,373,416	981,176	600,833
25	25	-	900,000	22,320	900,000	11,688	398,451	1,798,214	1,469,227	1,032,354	601,633
26	26	-	900,000	22,320	900,000	11,703	422,108	1,940,130	1,569,366	1,084,444	602,413
27	27	-	900,000	22,320	900,000	11,718	446,489	2,090,575	1,674,025	1,137,459	603,173
28	28	-	900,000	22,320	900,000	11,733	471,616	2,250,063	1,783,409	1,191,418	603,913
29	29	-	900,000	22,320	900,000	11,748	497,513	2,419,135	1,897,731	1,246,335	604,623
30	30	-	900,000	22,320	900,000	11,766	524,204	2,598,369	2,017,215	1,302,233	605,303
31	31	-	900,000	22,320	900,000	11,784	551,715	2,788,375	2,142,093	1,359,126	605,953
32	32	-	900,000	22,320	900,000	11,799	580,065	2,989,796	2,272,606	1,417,029	606,583
33	33	-	900,000	22,320	900,000	11,817	609,284	3,203,321	2,409,011	1,475,964	607,193
34	34	-	900,000	22,320	900,000	11,838	639,400	3,429,678	2,551,574	1,535,952	607,783
35	35	-	900,000	22,320	900,000	11,856	670,438	3,669,635	2,700,571	1,597,007	608,353
36	36	-	900,000	22,320	900,000	11,874	702,426	3,924,007	2,856,291	1,659,149	608,903
37	37	-	900,000	22,320	900,000	11,895	735,393	4,193,663	3,019,039	1,722,399	609,433
38	38	-	900,000	22,320	900,000	11,916	769,371	4,479,518	3,189,131	1,786,777	609,943
39	39	-	900,000	22,320	900,000	11,937	804,389	4,782,546	3,366,899	1,852,302	610,433
40	40	-	900,000	22,320	900,000	11,958	840,479	5,103,777	3,552,688	1,918,995	610,913
41	41	-	900,000	22,320	900,000	11,982	877,675	5,444,306	3,746,861	1,986,880	611,373
42	42	-	900,000	22,320	900,000	12,003	916,009	5,805,287	3,949,793	2,055,973	611,813
43	43	-	900,000	22,320	900,000	12,027	955,516	6,187,951	4,161,880	2,126,300	612,233
44	44	-	900,000	22,320	900,000	12,051	996,232	6,593,599	4,383,536	2,197,881	612,643
45	45	-	900,000	22,320	900,000	12,075	1,038,194	7,023,610	4,615,190	2,270,739	613,033
46	46	-	900,000	22,320	900,000	12,102	1,081,442	7,479,449	4,857,296	2,344,899	613,413
47	47	-	900,000	22,320	900,000	12,129	1,126,014	7,962,665	5,110,323	2,420,384	613,773
48	48	-	900,000	22,320	900,000	12,156	1,171,951	8,474,901	5,374,763	2,497,216	614,113
49	49	-	900,000	22,320	900,000	12,183	1,219,292	9,017,898	5,651,131	2,575,421	614,433
50	50	-	900,000	22,320	900,000	12,210	1,268,081	9,593,502	5,939,962	2,655,021	614,733
51	51	-	900,000	22,320	900,000	12,240	1,318,364	10,203,672	6,241,820	2,736,043	615,013
52	52	-	900,000	22,320	900,000	12,267	1,370,181	10,850,479	6,557,289	2,818,511	615,273
53	53	-	900,000	22,320	900,000	12,297	1,423,584	11,536,125	6,886,984	2,902,452	615,513
54	54	-	900,000	22,320	900,000	12,330	1,478,621	12,262,943	7,231,548	2,987,895	615,733
55	55	-	900,000	22,320	900,000	12,360	1,535,340	13,033,399	7,591,648	3,074,863	615,933
56	56	-	900,000	22,320	900,000	12,393	1,593,793	13,850,116	7,967,985	3,163,386	616,113
57	57	-	900,000	22,320	900,000	12,426	1,654,033	14,715,869	8,361,290	3,253,492	616,273
58	58	-	900,000	22,320	900,000	12,462	1,716,116	15,633,603	8,772,330	3,345,210	616,413
59	59	-	900,000	22,320	900,000	12,495	1,780,095	16,606,434	9,201,900	3,438,566	616,533
60	60	-	900,000	22,320	900,000	12,531	1,846,028	17,637,671	9,650,837	3,533,592	616,633
61	61	-	900,000	22,320	900,000	12,567	1,913,976	18,730,819	10,120,011	3,630,317	616,713
62	62	-	900,000	22,320	900,000	12,606	1,984,001	19,889,594	10,610,338	3,728,773	616,773
63	63	-	900,000	22,320	900,000	12,642	2,056,164	21,117,931	11,122,765	3,828,989	616,813
64	64	-	900,000	22,320	900,000	12,681	2,130,529	22,420,008	11,658,290	3,930,997	616,833
65	65	-	900,000	22,320	900,000	12,720	2,207,165	23,800,249	12,217,953	4,034,829	616,853
66	66	-	900,000	22,320	900,000	12,762	2,286,142	25,263,346	12,802,843	4,140,521	616,863
67	67	-	900,000	22,320	900,000	12,804	2,367,531	26,814,270	13,414,095	4,248,104	616,863
68	68	-	900,000	22,320	900,000	12,846	2,451,402	28,458,293	14,052,895	4,357,612	616,853
69	69	-	900,000	22,320	900,000	12,888	2,537,833	30,200,998	14,720,484	4,469,078	616,833
70	70	-	900,000	22,320	900,000	12,933	2,626,901	32,048,311	15,418,159	4,582,540	616,803
71	71	-	900,000	22,320	900,000	12,978	2,718,686	34,006,508	16,147,274	4,698,032	616,753
72	72	-	900,000	22,320	900,000	13,026	2,813,272	36,082,244	16,909,247	4,815,594	616,693
73	73	-	900,000	22,320	900,000	13,077	2,910,747	38,282,576	17,705,560	4,935,264	616,613
74	74	-	900,000	22,320	900,000	13,128	3,011,198	40,614,978	18,537,758	5,057,079	616,513
75	75	-	900,000	22,320	900,000	13,182	3,114,716	43,087,379	19,407,459	5,181,080	616,393
76	76	-	900,000	22,320	900,000	13,239	3,221,396	45,708,181	20,316,354		

合众恒盈一生两全保险（分红型）利益演示表											
投资回报率为低档		年龄： 0岁	性别： 男	保险期间： 保至105岁		交费期限： 3年		基本保险金额： 111600元		111600元	
保单年度	期末年龄	年交保费	累计保费	生存保险金	身故保险金	当年红利	累积红利	万能账户			年末现金价值
								高	中	低	
1	1	300,000	300,000	-	300,000	-	-	-	-	-	173,661
2	2	300,000	600,000	-	600,000	-	-	-	-	-	392,589
3	3	300,000	900,000	66,960	900,000	-	-	66,960	66,960	66,960	581,319
4	4	-	900,000	22,320	900,000	-	-	93,298	92,293	90,452	582,123
5	5	-	900,000	22,320	900,000	-	-	121,215	118,766	114,355	582,975
6	6	-	900,000	22,320	900,000	-	-	150,808	146,431	138,676	583,875
7	7	-	900,000	22,320	900,000	-	-	182,177	175,340	163,423	584,811
8	8	-	900,000	22,320	900,000	-	-	215,427	205,551	188,603	585,789
9	9	-	900,000	22,320	900,000	-	-	250,673	237,120	214,223	587,199
10	10	-	900,000	22,320	900,000	-	-	288,034	270,111	240,292	589,859
11	11	-	900,000	22,320	900,000	-	-	327,636	304,586	266,817	593,534
12	12	-	900,000	22,320	900,000	-	-	369,614	340,612	293,807	598,233
13	13	-	900,000	22,320	900,000	-	-	414,111	378,260	321,268	603,953
14	14	-	900,000	22,320	900,000	-	-	461,277	417,601	349,210	610,694
15	15	-	900,000	22,320	900,000	-	-	511,274	458,713	377,641	618,453
16	16	-	900,000	22,320	900,000	-	-	564,270	501,676	406,570	627,232
17	17	-	900,000	22,320	900,000	-	-	620,446	546,571	436,005	637,034
18	18	-	900,000	22,320	900,000	-	-	679,993	593,487	465,955	647,850
19	19	-	900,000	22,320	900,000	-	-	743,113	642,514	496,430	659,687
20	20	-	900,000	22,320	900,000	-	-	810,020	693,747	527,437	672,542
21	21	-	900,000	22,320	900,000	-	-	880,941	747,285	558,987	686,415
22	22	-	900,000	22,320	900,000	-	-	956,117	803,233	591,089	701,312
23	23	-	900,000	22,320	900,000	-	-	1,035,804	861,699	623,754	717,233
24	24	-	900,000	22,320	900,000	-	-	1,120,272	922,795	656,989	734,181
25	25	-	900,000	22,320	900,000	-	-	1,209,809	986,641	690,807	752,156
26	26	-	900,000	22,320	900,000	-	-	1,304,717	1,053,360	725,216	771,155
27	27	-	900,000	22,320	900,000	-	-	1,405,320	1,123,081	760,227	791,187
28	28	-	900,000	22,320	900,000	-	-	1,511,960	1,195,939	795,851	812,246
29	29	-	900,000	22,320	900,000	-	-	1,624,997	1,272,077	832,098	834,335
30	30	-	900,000	22,320	900,000	-	-	1,744,817	1,351,640	868,980	858,457
31	31	-	900,000	22,320	900,000	-	-	1,871,826	1,434,784	906,507	883,609
32	32	-	900,000	22,320	900,000	-	-	2,006,456	1,521,669	944,691	909,791
33	33	-	900,000	22,320	900,000	-	-	2,149,163	1,612,464	983,543	937,003
34	34	-	900,000	22,320	900,000	-	-	2,300,433	1,707,345	1,023,075	965,248
35	35	-	900,000	22,320	900,000	-	-	2,460,779	1,806,496	1,063,299	993,523
36	36	-	900,000	22,320	900,000	-	-	2,630,745	1,910,108	1,104,227	1,021,831
37	37	-	900,000	22,320	900,000	-	-	2,810,910	2,018,383	1,145,871	1,050,172
38	38	-	900,000	22,320	900,000	-	-	3,001,885	2,131,530	1,188,243	1,079,546
39	39	-	900,000	22,320	900,000	-	-	3,204,318	2,249,769	1,231,358	1,109,956
40	40	-	900,000	22,320	900,000	-	-	3,418,897	2,373,329	1,275,226	1,141,396
41	41	-	900,000	22,320	900,000	-	-	3,646,351	2,502,448	1,319,863	1,174,872
42	42	-	900,000	22,320	900,000	-	-	3,887,452	2,637,379	1,365,280	1,209,384
43	43	-	900,000	22,320	900,000	-	-	4,143,019	2,778,381	1,411,493	1,245,929
44	44	-	900,000	22,320	900,000	-	-	4,413,920	2,925,728	1,458,514	1,283,516
45	45	-	900,000	22,320	900,000	-	-	4,701,075	3,079,705	1,506,358	1,322,139
46	46	-	900,000	22,320	900,000	-	-	5,005,460	3,240,612	1,555,039	1,361,801
47	47	-	900,000	22,320	900,000	-	-	5,328,107	3,408,760	1,604,572	1,402,505
48	48	-	900,000	22,320	900,000	-	-	5,670,114	3,584,474	1,654,972	1,444,245
49	49	-	900,000	22,320	900,000	-	-	6,032,640	3,768,095	1,706,254	1,487,024
50	50	-	900,000	22,320	900,000	-	-	6,416,919	3,959,980	1,758,434	1,530,845
51	51	-	900,000	22,320	900,000	-	-	6,824,254	4,160,499	1,811,526	1,575,705
52	52	-	900,000	22,320	900,000	-	-	7,256,029	4,370,041	1,865,548	1,622,607
53	53	-	900,000	22,320	900,000	-	-	7,713,711	4,589,013	1,920,515	1,671,554
54	54	-	900,000	22,320	900,000	-	-	8,198,854	4,817,838	1,976,444	1,722,546
55	55	-	900,000	22,320	900,000	-	-	8,713,105	5,056,961	2,033,352	1,775,586
56	56	-	900,000	22,320	900,000	-	-	9,258,211	5,306,844	2,091,256	1,826,668
57	57	-	900,000	22,320	900,000	-	-	9,836,024	5,567,972	2,150,173	1,879,789
58	58	-	900,000	22,320	900,000	-	-	10,448,505	5,840,851	2,210,121	1,934,946
59	59	-	900,000	22,320	900,000	-	-	11,097,735	6,126,010	2,271,118	1,992,133
60	60	-	900,000	22,320	900,000	-	-	11,785,920	6,424,000	2,333,182	2,051,350
61	61	-	900,000	22,320	900,000	-	-	12,515,395	6,735,400	2,396,333	2,112,591
62	62	-	900,000	22,320	900,000	-	-	13,288,638	7,060,813	2,460,589	2,175,862
63	63	-	900,000	22,320	900,000	-	-	14,108,277	7,400,870	2,525,969	2,238,163
64	64	-	900,000	22,320	900,000	-	-	14,977,093	7,756,229	2,592,494	2,301,500
65	65	-	900,000	22,320	900,000	-	-	15,898,039	8,127,579	2,660,182	2,365,870
66	66	-	900,000	22,320	900,000	-	-	16,874,241	8,515,640	2,729,056	2,432,282
67	67	-	900,000	22,320	900,000	-	-	17,909,016	8,921,164	2,799,134	2,501,736
68	68	-	900,000	22,320	900,000	-	-	19,005,877	9,344,936	2,870,439	2,574,235
69	69	-	900,000	22,320	900,000	-	-	20,168,549	9,787,778	2,942,992	2,646,785
70	70	-	900,000	22,320	900,000	-	-	21,400,982	10,250,548	3,016,814	2,721,389
71	71	-	900,000	22,320	900,000	-	-	22,707,361	10,734,143	3,091,928	2,800,059
72	72	-	900,000	22,320	900,000	-	-	24,092,123	11,239,499	3,168,357	2,881,804
73	73	-	900,000	22,320	900,000	-	-	25,559,970	11,767,597	3,246,123	2,965,639
74	74	-	900,000	22,320	900,000	-	-	27,115,889	12,319,459	3,325,250	3,052,582
75	75	-	900,000	22,320	900,000	-	-	28,765,162	12,896,154	3,405,762	3,142,657
76	76	-	900,000	22,320	900,000	-	-	30,513,392	13,498,801	3,487,683	3,238,897
77	77	-	900,000	22,320	900,000	-	-	32,366,515	14,128,567	3,571,037	3,336,338
78	78	-	900,000	22,320	900,000	-	-	34,330,826	14,786,673	3,655,851	3,435,031
79	79	-	900,000	22,320	900,000	-	-	36,412,996	15,474,393	3,742,148	3,535,042
80	80	-	900,000	22,320	900,000	-	-	38,620,095	16,193,061	3,829,956	3,636,458
81	81	-	900,000	22,320	900,000	-	-	40,959,621	16,944,069	3,919,300	3,740,393
82	82	-	900,000	22,320	900,000	-	-	43,439,518	17,728,872	4,010,208	3,842,997
83	83	-	900,000	22,320	900,000	-	-	46,068,209	18,548,991	4,102,706	3,947,480
84	84	-	900,000	22,320	900,000	-	-	48,854,622	19,40		

案例四

合众恒盈一生两全保险（分红型）利益演示表

投资回报率为高档 年龄： 0岁 性别： 男 保险期间： 保至105岁 交费期限： 1年 基本保险金额： 68500元

保单年度	期末年龄	年交保费	累计保费	生存保险金	身故保险金	当年红利	累积红利	万能账户			年末现金价值
								高	中	低	
1	1	500,000	500,000	-	500,000	13,825	13,825	13,825	13,825	13,825	474,300
2	2	-	500,000	-	500,000	14,240	28,480	28,895	28,687	28,307	488,515
3	3	-	500,000	41,100	500,000	14,665	43,999	86,393	85,743	84,567	462,070
4	4	-	500,000	13,700	500,000	13,875	59,194	119,152	117,176	113,622	462,220
5	5	-	500,000	13,700	500,000	13,880	74,850	153,881	150,029	143,191	462,375
6	6	-	500,000	13,700	500,000	13,885	90,980	190,699	184,366	173,281	462,535
7	7	-	500,000	13,700	500,000	13,890	107,600	229,731	220,252	203,904	462,700
8	8	-	500,000	13,700	500,000	13,895	124,723	271,109	257,759	235,067	462,875
9	9	-	500,000	13,700	500,000	13,900	142,365	314,976	296,958	266,781	463,050
10	10	-	500,000	13,700	500,000	13,905	160,540	361,480	337,926	299,055	463,230
11	11	-	500,000	13,700	500,000	13,910	179,267	410,778	380,742	331,898	463,420
12	12	-	500,000	13,700	500,000	13,920	198,565	463,045	425,496	365,326	463,615
13	13	-	500,000	13,700	500,000	13,925	218,447	518,453	472,268	399,344	463,810
14	14	-	500,000	13,700	500,000	13,930	238,930	577,190	521,150	433,963	464,015
15	15	-	500,000	13,700	500,000	13,940	260,038	639,461	572,242	469,197	464,225
16	16	-	500,000	13,700	500,000	13,945	281,784	705,474	625,638	505,053	464,445
17	17	-	500,000	13,700	500,000	13,950	304,188	775,452	681,442	541,542	464,665
18	18	-	500,000	13,700	500,000	13,960	327,273	849,640	739,766	578,679	464,890
19	19	-	500,000	13,700	500,000	13,965	351,056	928,283	800,721	616,471	465,125
20	20	-	500,000	13,700	500,000	13,975	375,563	1,011,655	864,428	654,934	465,360
21	21	-	500,000	13,700	500,000	13,980	400,810	1,100,034	931,008	694,075	465,605
22	22	-	500,000	13,700	500,000	13,990	426,824	1,193,726	1,000,593	733,911	465,855
23	23	-	500,000	13,700	500,000	14,000	453,629	1,293,050	1,073,320	774,455	466,110
24	24	-	500,000	13,700	500,000	14,005	481,243	1,398,338	1,149,324	815,713	466,375
25	25	-	500,000	13,700	500,000	14,015	509,695	1,509,953	1,228,759	857,703	466,645
26	26	-	500,000	13,700	500,000	14,025	539,011	1,628,275	1,311,778	900,438	466,925
27	27	-	500,000	13,700	500,000	14,035	569,216	1,753,707	1,398,543	943,930	467,210
28	28	-	500,000	13,700	500,000	14,045	600,338	1,886,674	1,489,222	988,194	467,510
29	29	-	500,000	13,700	500,000	14,055	632,403	2,027,630	1,583,992	1,033,242	467,810
30	30	-	500,000	13,700	500,000	14,065	665,440	2,177,053	1,683,037	1,079,089	468,125
31	31	-	500,000	13,700	500,000	14,075	699,478	2,335,451	1,786,549	1,125,748	468,445
32	32	-	500,000	13,700	500,000	14,085	734,548	2,503,363	1,894,728	1,173,234	468,775
33	33	-	500,000	13,700	500,000	14,095	770,679	2,681,360	2,007,786	1,221,560	469,115
34	34	-	500,000	13,700	500,000	14,105	807,904	2,870,046	2,125,941	1,270,743	469,465
35	35	-	500,000	13,700	500,000	14,115	846,257	3,070,064	2,249,424	1,320,796	469,820
36	36	-	500,000	13,700	500,000	14,130	885,774	3,282,098	2,378,478	1,371,740	470,185
37	37	-	500,000	13,700	500,000	14,140	926,487	3,506,864	2,513,349	1,423,585	470,560
38	38	-	500,000	13,700	500,000	14,155	968,437	3,745,130	2,654,305	1,476,353	470,950
39	39	-	500,000	13,700	500,000	14,165	1,011,655	3,997,703	2,801,614	1,530,054	471,345
40	40	-	500,000	13,700	500,000	14,180	1,056,185	4,265,445	2,955,566	1,584,710	471,750
41	41	-	500,000	13,700	500,000	14,195	1,102,065	4,549,267	3,116,462	1,640,337	472,165
42	42	-	500,000	13,700	500,000	14,210	1,149,337	4,850,133	3,284,613	1,696,953	472,590
43	43	-	500,000	14,225	500,000	14,225	1,198,043	5,169,066	3,460,345	1,754,575	473,025
44	44	-	500,000	14,235	500,000	14,235	1,248,219	5,507,145	3,643,996	1,813,215	473,475
45	45	-	500,000	14,255	500,000	14,255	1,299,920	5,865,529	3,835,931	1,872,901	473,935
46	46	-	500,000	14,270	500,000	14,270	1,353,188	6,245,431	4,036,517	1,933,647	474,405
47	47	-	500,000	14,285	500,000	14,285	1,408,069	6,648,141	4,246,146	1,995,471	474,890
48	48	-	500,000	14,300	500,000	14,300	1,464,611	7,075,030	4,465,222	2,058,392	475,385
49	49	-	500,000	14,320	500,000	14,320	1,522,869	7,527,552	4,694,177	2,122,434	475,890
50	50	-	500,000	14,335	500,000	14,335	1,582,890	8,007,240	4,933,450	2,187,611	476,410
51	51	-	500,000	14,355	500,000	14,355	1,644,732	8,515,729	5,183,511	2,253,949	476,945
52	52	-	500,000	14,370	500,000	14,370	1,708,444	9,054,743	5,444,839	2,321,463	477,490
53	53	-	500,000	14,390	500,000	14,390	1,774,087	9,626,117	5,717,946	2,390,179	478,050
54	54	-	500,000	14,410	500,000	14,410	1,841,720	10,231,795	6,003,364	2,460,117	478,625
55	55	-	500,000	14,430	500,000	14,430	1,911,401	10,873,832	6,301,645	2,531,299	479,210
56	56	-	500,000	14,450	500,000	14,450	1,983,193	11,554,412	6,613,369	2,603,747	479,815
57	57	-	500,000	14,470	500,000	14,470	2,057,159	12,275,847	6,939,141	2,677,483	480,435
58	58	-	500,000	14,495	500,000	14,495	2,133,369	13,040,593	7,279,597	2,752,533	481,065
59	59	-	500,000	14,515	500,000	14,515	2,211,885	13,851,243	7,635,394	2,828,918	481,710
60	60	-	500,000	14,540	500,000	14,540	2,292,781	14,710,558	8,007,227	2,906,664	482,370
61	61	-	500,000	14,565	500,000	14,565	2,376,130	15,621,456	8,395,817	2,985,795	483,040
62	62	-	500,000	14,585	500,000	14,585	2,461,999	16,587,029	8,801,914	3,066,332	483,725
63	63	-	500,000	14,610	500,000	14,610	2,550,469	17,610,560	9,226,310	3,148,303	484,430
64	64	-	500,000	14,640	500,000	14,640	2,641,623	18,695,534	9,669,834	3,231,738	485,150
65	65	-	500,000	14,665	500,000	14,665	2,735,536	19,845,631	10,133,341	3,316,658	485,890
66	66	-	500,000	14,695	500,000	14,695	2,832,298	21,064,764	10,617,737	3,403,095	486,650
67	67	-	500,000	14,720	500,000	14,720	2,931,987	22,357,070	11,123,955	3,491,069	487,435
68	68	-	500,000	14,750	500,000	14,750	3,034,696	23,726,944	11,652,983	3,580,613	488,250
69	69	-	500,000	14,780	500,000	14,780	3,140,517	25,179,041	12,205,847	3,671,754	489,095
70	70	-	500,000	14,815	500,000	14,815	3,249,547	26,718,298	12,783,625	3,764,524	489,975
71	71	-	500,000	14,850	500,000	14,850	3,361,884	28,349,946	13,387,438	3,858,953	490,900
72	72	-	500,000	14,885	500,000	14,885	3,477,625	30,079,528	14,018,458	3,955,070	491,870
73	73	-	500,000	14,925	500,000	14,925	3,596,879	31,912,924	14,677,914	4,052,909	492,895
74	74	-	500,000	14,965	500,000	14,965	3,719,751	33,856,365	15,367,085	4,152,500	493,990
75	75	-	500,000	15,005	500,000	15,005	3,846,348	35,916,452	16,087,309	4,253,873	495,170
76	76	-	500,000	15,055	500,000	15,055	3,976,794	38,100,194	16,839,992	4,357,071	496,450
77	77	-	500,000	15,105	500,000	15,105	4,111,202	40,415,010	17,626,597	4,462,125	497,850
78	78	-	500,000								

合众恒盛一生两全保险（分红型）利益演示表											
投资回报率为中档			年龄： 0岁	性别： 男	保险期间： 保至105岁		交费期限：		1年	基本保险金额：	68500元
保单年度	期末年龄	年交保费	累计保费	生存保险金	身故保险金	当年红利	累积红利	万能账户			年末现金价值
								高	中	低	
1	1	500,000	500,000	-	500,000	6,915	6,915	6,915	6,915	6,915	474,300
2	2	-	500,000	-	500,000	7,120	14,242	14,450	14,346	14,156	488,515
3	3	-	500,000	41,100	500,000	7,335	22,005	63,752	63,427	62,839	462,070
4	4	-	500,000	13,700	500,000	6,935	29,600	88,212	86,916	84,573	462,220
5	5	-	500,000	13,700	500,000	6,940	37,428	114,145	111,467	106,693	462,375
6	6	-	500,000	13,700	500,000	6,940	45,491	141,633	137,123	129,201	462,535
7	7	-	500,000	13,700	500,000	6,945	53,800	170,776	163,939	152,107	462,700
8	8	-	500,000	13,700	500,000	6,945	62,359	201,668	191,961	175,413	462,875
9	9	-	500,000	13,700	500,000	6,950	71,180	234,418	221,249	199,133	463,050
10	10	-	500,000	13,700	500,000	6,955	80,271	269,138	251,860	223,273	463,230
11	11	-	500,000	13,700	500,000	6,955	89,634	305,941	283,849	247,835	463,420
12	12	-	500,000	13,700	500,000	6,960	99,283	344,958	317,282	272,832	463,615
13	13	-	500,000	13,700	500,000	6,960	109,221	386,315	352,220	298,267	463,810
14	14	-	500,000	13,700	500,000	6,965	119,463	430,159	388,735	324,152	464,015
15	15	-	500,000	13,700	500,000	6,970	130,017	476,639	426,898	350,494	464,225
16	16	-	500,000	13,700	500,000	6,970	140,887	525,907	466,778	377,298	464,445
17	17	-	500,000	13,700	500,000	6,975	152,089	578,137	508,459	404,576	464,665
18	18	-	500,000	13,700	500,000	6,980	163,632	633,505	552,019	432,336	464,890
19	19	-	500,000	13,700	500,000	6,985	175,525	692,200	597,545	460,587	465,125
20	20	-	500,000	13,700	500,000	6,985	187,776	754,417	645,120	489,332	465,360
21	21	-	500,000	13,700	500,000	6,990	200,400	820,372	694,840	518,585	465,605
22	22	-	500,000	13,700	500,000	6,995	213,407	890,290	746,803	548,355	465,855
23	23	-	500,000	13,700	500,000	7,000	226,809	964,407	801,109	578,652	466,110
24	24	-	500,000	13,700	500,000	7,005	240,618	1,042,976	857,864	609,483	466,375
25	25	-	500,000	13,700	500,000	7,010	254,847	1,126,265	917,178	640,859	466,645
26	26	-	500,000	13,700	500,000	7,010	269,502	1,214,551	979,161	672,784	466,925
27	27	-	500,000	13,700	500,000	7,015	284,602	1,308,139	1,043,938	705,273	467,210
28	28	-	500,000	13,700	500,000	7,020	300,160	1,407,347	1,111,635	738,335	467,510
29	29	-	500,000	13,700	500,000	7,025	316,190	1,512,513	1,182,384	771,981	467,810
30	30	-	500,000	13,700	500,000	7,030	332,706	1,623,994	1,256,321	806,221	468,125
31	31	-	500,000	13,700	500,000	7,035	349,722	1,742,168	1,333,590	841,064	468,445
32	32	-	500,000	13,700	500,000	7,040	367,253	1,867,439	1,414,342	876,523	468,775
33	33	-	500,000	13,700	500,000	7,045	385,316	2,000,230	1,498,732	912,607	469,115
34	34	-	500,000	13,700	500,000	7,055	403,930	2,140,999	1,586,930	949,333	469,465
35	35	-	500,000	13,700	500,000	7,060	423,108	2,290,219	1,679,102	986,706	469,820
36	36	-	500,000	13,700	500,000	7,065	442,867	2,448,397	1,775,427	1,024,739	470,185
37	37	-	500,000	13,700	500,000	7,070	463,223	2,616,070	1,876,091	1,063,441	470,560
38	38	-	500,000	13,700	500,000	7,075	484,194	2,793,810	1,981,290	1,102,827	470,950
39	39	-	500,000	13,700	500,000	7,085	505,805	2,982,223	2,091,233	1,142,911	471,345
40	40	-	500,000	13,700	500,000	7,090	528,069	3,181,947	2,206,128	1,183,702	471,750
41	41	-	500,000	13,700	500,000	7,095	551,006	3,393,658	2,326,199	1,225,212	472,165
42	42	-	500,000	13,700	500,000	7,105	574,642	3,618,083	2,451,683	1,267,458	472,590
43	43	-	500,000	13,700	500,000	7,110	598,991	3,855,978	2,582,819	1,310,449	473,025
44	44	-	500,000	13,700	500,000	7,120	624,080	4,108,157	2,719,866	1,354,201	473,475
45	45	-	500,000	13,700	500,000	7,125	649,928	4,375,471	2,863,085	1,398,725	473,935
46	46	-	500,000	13,700	500,000	7,135	676,561	4,658,834	3,012,759	1,444,038	474,405
47	47	-	500,000	13,700	500,000	7,140	703,998	4,959,204	3,169,173	1,490,148	474,890
48	48	-	500,000	13,700	500,000	7,150	732,267	5,277,607	3,332,635	1,537,076	475,385
49	49	-	500,000	13,700	500,000	7,160	761,396	5,615,123	3,503,464	1,584,835	475,890
50	50	-	500,000	13,700	500,000	7,170	791,407	5,972,900	3,681,990	1,633,439	476,410
51	51	-	500,000	13,700	500,000	7,175	822,325	6,352,149	3,868,554	1,682,900	476,945
52	52	-	500,000	13,700	500,000	7,185	854,179	6,754,163	4,063,524	1,733,235	477,490
53	53	-	500,000	13,700	500,000	7,195	887,000	7,180,308	4,267,278	1,784,462	478,050
54	54	-	500,000	13,700	500,000	7,205	920,815	7,632,032	4,480,211	1,836,595	478,625
55	55	-	500,000	13,700	500,000	7,215	955,654	8,110,869	4,702,735	1,889,650	479,210
56	56	-	500,000	13,700	500,000	7,225	991,549	8,618,446	4,935,283	1,943,644	479,815
57	57	-	500,000	13,700	500,000	7,235	1,028,530	9,156,487	5,178,306	1,998,593	480,435
58	58	-	500,000	13,700	500,000	7,245	1,066,631	9,726,822	5,432,275	2,054,513	481,065
59	59	-	500,000	13,700	500,000	7,260	1,105,890	10,331,391	5,697,687	2,111,427	481,710
60	60	-	500,000	13,700	500,000	7,270	1,146,337	10,972,244	5,975,053	2,169,347	482,370
61	61	-	500,000	13,700	500,000	7,280	1,188,007	11,651,559	6,264,910	2,228,291	483,040
62	62	-	500,000	13,700	500,000	7,295	1,230,942	12,371,648	6,567,826	2,288,281	483,725
63	63	-	500,000	13,700	500,000	7,305	1,275,175	13,134,951	6,884,383	2,349,331	484,430
64	64	-	500,000	13,700	500,000	7,320	1,320,751	13,944,069	7,215,201	2,411,464	485,150
65	65	-	500,000	13,700	500,000	7,335	1,367,708	14,801,748	7,560,920	2,474,700	485,890
66	66	-	500,000	13,700	500,000	7,345	1,416,084	15,710,898	7,922,206	2,539,052	486,650
67	67	-	500,000	13,700	500,000	7,360	1,465,927	16,674,611	8,299,765	2,604,546	487,435
68	68	-	500,000	13,700	500,000	7,375	1,517,280	17,696,163	8,694,330	2,671,200	488,250
69	69	-	500,000	13,700	500,000	7,390	1,570,188	18,779,023	9,106,665	2,739,036	489,095
70	70	-	500,000	13,700	500,000	7,405	1,624,699	19,926,869	9,537,570	2,808,074	489,975
71	71	-	500,000	13,700	500,000	7,425	1,680,865	21,143,606	9,987,885	2,878,341	490,900
72	72	-	500,000	13,700	500,000	7,440	1,738,731	22,433,363	10,458,480	2,949,852	491,870
73	73	-	500,000	13,700	500,000	7,460	1,798,353	23,800,525	10,950,272	3,022,634	492,895
74	74	-	500,000	13,700	500,000	7,480	1,859,783	25,249,736	11,464,214	3,096,710	493,990
75	75	-	500,000	13,700	500,000	7,505	1,923,082	26,785,925	12,001,308	3,172,107	495,170
76	76	-	500,000	13,700	500,000	7,525	1,988,299	28,414,306	12,562,592	3,248,844	496,450
77	77	-	500,000	13,700	500,000	7,550	2,055,498	30,140,414	13,149,159	3,326,949	497,850
78	78	-	500,000								

合众恒盈一生两全保险（分红型）利益演示表											
投资回报率为低档		年龄： 0岁	性别： 男	保险期间： 保至105岁		交费期限： 1年		基本保险金额： 68500元			
保单年度	期末年龄	年交保费	累计保费	生存保险金	身故保险金	当年红利	累积红利	万能账户			年末现金价值
								高	中	低	
1	1	500,000	500,000	-	500,000	-	-	-	-	-	474,300
2	2	-	500,000	-	500,000	-	-	-	-	-	488,515
3	3	-	500,000	41,100	500,000	-	-	41,100	41,100	41,100	462,070
4	4	-	500,000	13,700	500,000	-	-	57,266	56,650	55,519	462,220
5	5	-	500,000	13,700	500,000	-	-	74,402	72,899	70,191	462,375
6	6	-	500,000	13,700	500,000	-	-	92,566	89,879	85,119	462,535
7	7	-	500,000	13,700	500,000	-	-	111,820	107,624	100,309	462,700
8	8	-	500,000	13,700	500,000	-	-	132,229	126,167	115,764	462,875
9	9	-	500,000	13,700	500,000	-	-	153,863	145,544	131,490	463,050
10	10	-	500,000	13,700	500,000	-	-	176,795	165,794	147,491	463,230
11	11	-	500,000	13,700	500,000	-	-	201,102	186,955	163,772	463,420
12	12	-	500,000	13,700	500,000	-	-	226,869	209,067	180,338	463,615
13	13	-	500,000	13,700	500,000	-	-	254,181	232,176	197,194	463,810
14	14	-	500,000	13,700	500,000	-	-	283,132	256,323	214,345	464,015
15	15	-	500,000	13,700	500,000	-	-	313,819	281,558	231,796	464,225
16	16	-	500,000	13,700	500,000	-	-	346,349	307,928	249,553	464,445
17	17	-	500,000	13,700	500,000	-	-	380,830	335,485	267,620	464,665
18	18	-	500,000	13,700	500,000	-	-	417,379	364,282	286,003	464,890
19	19	-	500,000	13,700	500,000	-	-	456,122	394,374	304,708	465,125
20	20	-	500,000	13,700	500,000	-	-	497,189	425,821	323,740	465,360
21	21	-	500,000	13,700	500,000	-	-	540,721	458,683	343,106	465,605
22	22	-	500,000	13,700	500,000	-	-	586,864	493,024	362,810	465,855
23	23	-	500,000	13,700	500,000	-	-	635,776	528,910	382,859	466,110
24	24	-	500,000	13,700	500,000	-	-	687,622	566,411	403,259	466,375
25	25	-	500,000	13,700	500,000	-	-	742,580	605,599	424,017	466,645
26	26	-	500,000	13,700	500,000	-	-	800,835	646,551	445,137	466,925
27	27	-	500,000	13,700	500,000	-	-	862,585	689,346	466,627	467,210
28	28	-	500,000	13,700	500,000	-	-	928,040	734,067	488,493	467,510
29	29	-	500,000	13,700	500,000	-	-	997,422	780,800	510,741	467,810
30	30	-	500,000	13,700	500,000	-	-	1,070,967	829,636	533,379	468,125
31	31	-	500,000	13,700	500,000	-	-	1,148,925	880,669	556,413	468,445
32	32	-	500,000	13,700	500,000	-	-	1,231,561	933,999	579,851	468,775
33	33	-	500,000	13,700	500,000	-	-	1,319,155	989,729	603,698	469,115
34	34	-	500,000	13,700	500,000	-	-	1,412,004	1,047,967	627,963	469,465
35	35	-	500,000	13,700	500,000	-	-	1,510,424	1,108,826	652,652	469,820
36	36	-	500,000	13,700	500,000	-	-	1,614,750	1,172,423	677,774	470,185
37	37	-	500,000	13,700	500,000	-	-	1,725,335	1,238,882	703,335	470,560
38	38	-	500,000	13,700	500,000	-	-	1,842,555	1,308,332	729,343	470,950
39	39	-	500,000	13,700	500,000	-	-	1,966,808	1,380,907	755,806	471,345
40	40	-	500,000	13,700	500,000	-	-	2,098,516	1,456,747	782,733	471,750
41	41	-	500,000	13,700	500,000	-	-	2,238,127	1,536,001	810,131	472,165
42	42	-	500,000	13,700	500,000	-	-	2,386,115	1,618,821	838,008	472,590
43	43	-	500,000	13,700	500,000	-	-	2,542,982	1,705,368	866,373	473,025
44	44	-	500,000	13,700	500,000	-	-	2,709,261	1,795,810	895,235	473,475
45	45	-	500,000	13,700	500,000	-	-	2,885,517	1,890,321	924,601	473,935
46	46	-	500,000	13,700	500,000	-	-	3,072,347	1,989,085	954,482	474,405
47	47	-	500,000	13,700	500,000	-	-	3,270,388	2,092,294	984,885	474,890
48	48	-	500,000	13,700	500,000	-	-	3,480,312	2,200,148	1,015,821	475,385
49	49	-	500,000	13,700	500,000	-	-	3,702,830	2,312,854	1,047,298	475,890
50	50	-	500,000	13,700	500,000	-	-	3,938,700	2,430,633	1,079,325	476,410
51	51	-	500,000	13,700	500,000	-	-	4,188,722	2,553,711	1,111,914	476,945
52	52	-	500,000	13,700	500,000	-	-	4,453,746	2,682,328	1,145,072	477,490
53	53	-	500,000	13,700	500,000	-	-	4,734,670	2,816,733	1,178,811	478,050
54	54	-	500,000	13,700	500,000	-	-	5,032,450	2,957,186	1,213,140	478,625
55	55	-	500,000	13,700	500,000	-	-	5,348,097	3,103,959	1,248,070	479,210
56	56	-	500,000	13,700	500,000	-	-	5,682,683	3,257,337	1,283,611	479,815
57	57	-	500,000	13,700	500,000	-	-	6,037,344	3,417,618	1,319,774	480,435
58	58	-	500,000	13,700	500,000	-	-	6,413,285	3,585,110	1,356,571	481,065
59	59	-	500,000	13,700	500,000	-	-	6,811,782	3,760,140	1,394,011	481,710
60	60	-	500,000	13,700	500,000	-	-	7,234,189	3,943,047	1,432,106	482,370
61	61	-	500,000	13,700	500,000	-	-	7,681,940	4,134,184	1,470,868	483,040
62	62	-	500,000	13,700	500,000	-	-	8,156,557	4,333,922	1,510,308	483,725
63	63	-	500,000	13,700	500,000	-	-	8,659,650	4,542,648	1,550,438	484,430
64	64	-	500,000	13,700	500,000	-	-	9,192,929	4,760,768	1,591,271	485,150
65	65	-	500,000	13,700	500,000	-	-	9,758,205	4,988,702	1,632,818	485,890
66	66	-	500,000	13,700	500,000	-	-	10,357,397	5,226,894	1,675,092	486,650
67	67	-	500,000	13,700	500,000	-	-	10,992,541	5,475,804	1,718,106	487,435
68	68	-	500,000	13,700	500,000	-	-	11,665,794	5,735,915	1,761,873	488,250
69	69	-	500,000	13,700	500,000	-	-	12,379,441	6,007,731	1,806,406	489,095
70	70	-	500,000	13,700	500,000	-	-	13,135,908	6,291,779	1,851,718	489,975
71	71	-	500,000	13,700	500,000	-	-	13,937,762	6,588,609	1,897,823	490,900
72	72	-	500,000	13,700	500,000	-	-	14,787,728	6,898,797	1,944,735	491,870
73	73	-	500,000	13,700	500,000	-	-	15,688,691	7,222,943	1,992,468	492,895
74	74	-	500,000	13,700	500,000	-	-	16,643,713	7,561,675	2,041,036	493,990
75	75	-	500,000	13,700	500,000	-	-	17,656,036	7,915,650	2,090,454	495,170
76	76	-	500,000	13,700	500,000	-	-	18,729,098	8,285,555	2,140,737	496,450
77	77	-	500,000	13,700	500,000	-	-	19,866,544	8,672,105	2,191,900	497,850
78	78	-	500,000	13,700	500,000	-	-	21,072,236	9,076,049	2,243,958	499,405
79	79	-	500,000	13,700	500,000	-	-	22,350,271	9,498,172	2,296,928	501,150
80	80	-	500,000	13,700	500,000	-	-	23,704,987	9,939,289	2,350,824	503,130
81	81	-	500,000	13,700	500,000	-	-	25,140,986	10,400,257	2,405,663	505,410
82	82	-	500,000	13,700	500,000	-	-	26,663,145	10,881,969	2,461,463	508,080
83	83	-	500,000	13,700	500,000	-	-	28,276,634	11,385,357	2,518,238	511,255
84	84	-	500,000	13,700	500,000	-	-	29,986,932	11,911,399	2,576,007	515,085
85	85	-	500,000	13,700	500,000	-	-	31,799,848	12,461,111	2,634,787	519,795
86	86	-	500,000	13,700	500,000	-	-	33,721,539	13,035,561	2,694,596	525,690
87	87	-	500,000	13,700	500,000	-	-	35,758,531	13,635,862	2,755,452	533,210
88	88	-	500,000	513,700	500,000	-	-	38,417,743	14,763,176	3,317,372	43,000
89	89	-	500,000	13,700	-	-	-	40,736,507	15,441,218	3,389,126	39,505
90	90	-	500,000	13,700	-	-	-	43,194,398	16,149,773	3,462,136	36,185
91	91	-	500,000	13,700	-	-	-	45,799,762	16,890,213	3,536,423	33,040
92	92	-	500,000	13,700	-	-	-	48,561,447	17,663,973	3,612,011	30,070
93	93	-	500,000	13,700	-	-	-	51,488,834	18,472,551	3,688,921	27,270
94	94	-	500,000	13,700	-	-	-	54,591,864	19,317,516	3,767,177	24,640
95	95	-	500,000	13,700	-	-	-	57,881,076	20,200,504	3,846,802	22,175
96	96	-	500,000	13,700	-	-	-	61,367,641	21,123,227	3,927,821	19,870
97	97	-	500,000	13,700	-	-	-	65,063,399	22,087,472	4,010,258	17,715
98	98	-	500,000	13,700	-	-	-	68,980,903	23,095,109	4,094,138	15,710
99	99	-	500,000	13,700							

合众恒盈一生两全保险（分红型）利益演示表

投资回报率为高档 年龄： 30岁 性别： 女 保险期间： 保至105岁 交费期限： 10年 基本保险金额： 105200元

保单年度	期末年龄	年交保费	累计保费	生存保险金	身故保险金	当年红利	累积红利	万能账户			年末现金价值
								高	中	低	
1	31	100,000	100,000	-	120,000	2,059	2,059	2,059	2,059	2,059	44,268
2	32	100,000	200,000	-	200,000	4,834	6,955	7,017	6,986	6,929	102,710
3	33	100,000	300,000	63,120	300,000	7,691	14,854	78,249	78,111	77,861	113,877
4	34	100,000	400,000	21,040	400,000	8,741	24,041	112,724	111,407	109,005	167,514
5	35	100,000	500,000	21,040	500,000	11,084	35,846	151,612	148,544	143,036	224,622
6	36	100,000	600,000	21,040	600,000	13,498	50,420	195,247	189,767	180,078	285,380
7	37	100,000	700,000	21,040	700,000	15,983	67,915	243,984	235,329	220,252	349,976
8	38	100,000	800,000	21,040	800,000	18,542	88,495	298,205	285,501	263,688	418,607
9	39	100,000	900,000	21,040	900,000	21,178	112,328	358,316	340,567	310,521	690,953
10	40	100,000	1,000,000	21,040	1,000,000	23,892	139,589	424,747	400,824	360,887	799,420
11	41	-	1,000,000	21,040	1,000,000	23,974	167,751	495,246	463,875	412,217	802,204
12	42	-	1,000,000	21,040	1,000,000	24,059	196,843	570,059	529,849	464,529	805,061
13	43	-	1,000,000	21,040	1,000,000	24,146	226,894	649,449	598,878	517,845	807,993
14	44	-	1,000,000	21,040	1,000,000	24,235	257,936	733,691	671,102	572,182	811,004
15	45	-	1,000,000	21,040	1,000,000	24,326	290,000	823,078	746,668	627,561	814,096
16	46	-	1,000,000	21,040	1,000,000	24,421	323,121	917,924	825,729	684,004	817,271
17	47	-	1,000,000	21,040	1,000,000	24,517	357,331	1,018,556	908,444	741,531	820,528
18	48	-	1,000,000	21,040	1,000,000	24,617	392,668	1,125,327	994,981	800,165	823,868
19	49	-	1,000,000	21,040	1,000,000	24,719	429,167	1,238,605	1,085,514	859,927	827,289
20	50	-	1,000,000	21,040	1,000,000	24,824	466,866	1,358,786	1,180,226	920,840	830,792
21	51	-	1,000,000	21,040	1,000,000	24,931	505,803	1,486,284	1,279,307	982,926	834,377
22	52	-	1,000,000	21,040	1,000,000	25,041	546,018	1,621,542	1,382,957	1,046,208	838,046
23	53	-	1,000,000	21,040	1,000,000	25,154	587,553	1,765,028	1,491,384	1,110,710	841,798
24	54	-	1,000,000	21,040	1,000,000	25,270	630,450	1,917,240	1,604,806	1,176,458	845,635
25	55	-	1,000,000	21,040	1,000,000	25,388	674,751	2,078,702	1,723,451	1,243,474	849,554
26	56	-	1,000,000	21,040	1,000,000	25,510	720,504	2,249,975	1,847,556	1,311,785	853,555
27	57	-	1,000,000	21,040	1,000,000	25,634	767,753	2,431,647	1,977,370	1,381,415	857,635
28	58	-	1,000,000	21,040	1,000,000	25,761	816,546	2,624,347	2,113,153	1,452,391	861,791
29	59	-	1,000,000	21,040	1,000,000	25,891	866,934	2,828,739	2,255,176	1,524,738	866,022
30	60	-	1,000,000	21,040	1,000,000	26,024	918,966	3,045,527	2,403,722	1,598,485	870,329
31	61	-	1,000,000	21,040	1,000,000	26,159	972,694	3,275,458	2,559,089	1,673,658	874,711
32	62	-	1,000,000	21,040	1,000,000	26,298	1,028,173	3,519,323	2,721,586	1,750,285	879,171
33	63	-	1,000,000	21,040	1,000,000	26,440	1,085,458	3,777,963	2,891,537	1,828,395	883,710
34	64	-	1,000,000	21,040	1,000,000	26,584	1,144,605	4,052,264	3,069,280	1,908,016	888,327
35	65	-	1,000,000	21,040	1,000,000	26,732	1,205,676	4,343,172	3,255,170	1,989,178	893,023
36	66	-	1,000,000	21,040	1,000,000	26,883	1,268,729	4,651,685	3,449,576	2,071,912	897,799
37	67	-	1,000,000	21,040	1,000,000	27,038	1,333,829	4,978,865	3,652,885	2,156,248	902,656
38	68	-	1,000,000	21,040	1,000,000	27,196	1,401,040	5,325,832	3,865,500	2,242,218	907,595
39	69	-	1,000,000	21,040	1,000,000	27,357	1,470,428	5,693,779	4,087,845	2,329,854	912,620
40	70	-	1,000,000	21,040	1,000,000	27,522	1,542,063	6,083,968	4,320,360	2,419,189	917,736
41	71	-	1,000,000	21,040	1,000,000	27,692	1,616,016	6,497,738	4,563,508	2,510,257	922,949
42	72	-	1,000,000	21,040	1,000,000	27,865	1,692,362	6,936,508	4,817,771	2,603,091	928,270
43	73	-	1,000,000	21,040	1,000,000	28,043	1,771,176	7,401,781	5,083,654	2,697,728	933,712
44	74	-	1,000,000	21,040	1,000,000	28,227	1,852,538	7,895,155	5,361,685	2,794,205	939,294
45	75	-	1,000,000	21,040	1,000,000	28,416	1,936,530	8,418,320	5,652,417	2,892,560	945,038
46	76	-	1,000,000	21,040	1,000,000	28,612	2,023,238	8,973,071	5,956,428	2,992,832	950,978
47	77	-	1,000,000	21,040	1,000,000	28,815	2,112,750	9,561,311	6,274,322	3,095,061	957,154
48	78	-	1,000,000	21,040	1,000,000	29,028	2,205,161	10,185,057	6,606,735	3,199,293	963,618
49	79	-	1,000,000	21,040	1,000,000	29,251	2,300,567	10,846,452	6,954,329	3,305,572	970,440
50	80	-	1,000,000	21,040	1,000,000	29,486	2,399,070	11,547,765	7,317,799	3,413,945	977,707
51	81	-	1,000,000	21,040	1,000,000	29,736	2,500,778	12,291,407	7,697,876	3,524,465	985,534
52	82	-	1,000,000	21,040	1,000,000	30,005	2,605,806	13,079,936	8,095,326	3,637,188	994,074
53	83	-	1,000,000	21,040	1,000,000	30,296	2,714,276	13,916,068	8,510,952	3,752,175	1,003,529
54	84	-	1,000,000	21,040	1,000,000	30,615	2,826,320	14,802,687	8,945,599	3,869,493	1,014,170
55	85	-	1,000,000	21,040	1,000,000	30,968	2,942,077	15,742,857	9,400,159	3,989,217	1,026,365
56	86	-	1,000,000	21,040	1,000,000	31,365	3,061,704	16,739,833	9,875,571	4,111,433	1,040,620
57	87	-	1,000,000	21,040	1,000,000	31,817	3,185,373	17,797,080	10,372,829	4,236,241	1,057,640
58	88	-	1,000,000	1,021,040	1,000,000	32,341	3,313,275	19,918,286	11,892,987	5,363,756	78,424
59	89	-	1,000,000	21,040	-	2,957	3,415,630	21,137,380	12,452,169	5,481,619	72,103
60	90	-	1,000,000	21,040	-	2,746	3,520,845	22,429,409	13,036,303	5,601,333	66,081
61	91	-	1,000,000	21,040	-	2,543	3,629,013	23,798,756	13,646,519	5,722,939	60,360
62	92	-	1,000,000	21,040	-	2,349	3,740,233	25,250,071	14,284,002	5,846,480	54,943
63	93	-	1,000,000	21,040	-	2,164	3,854,604	26,788,279	14,949,986	5,971,997	49,827
64	94	-	1,000,000	21,040	-	1,988	3,972,230	28,418,604	15,645,763	6,099,535	45,011
65	95	-	1,000,000	21,040	-	1,820	4,093,217	30,146,580	16,372,682	6,229,137	40,488
66	96	-	1,000,000	21,040	-	1,661	4,217,674	31,978,076	17,132,154	6,360,848	36,253
67	97	-	1,000,000	21,040	-	1,511	4,345,715	33,919,311	17,925,652	6,494,714	32,297
68	98	-	1,000,000	21,040	-	1,368	4,477,455	35,976,878	18,754,714	6,630,779	28,606
69	99	-	1,000,000	21,040	-	1,233	4,613,011	38,157,764	19,620,949	6,769,091	25,162
70	100	-	1,000,000	21,040	-	1,103	4,752,505	40,469,373	20,526,035	6,909,693	21,935
71	101	-	1,000,000	21,040	-	976	4,896,056	42,919,551	21,471,723	7,052,628	18,868
72	102	-	1,000,000	21,040	-	849	5,043,787	45,516,613	22,459,839	7,197,938	15,837
73	103	-	1,000,000	21,040	-	714	5,195,814	48,269,364	23,492,286	7,345,656	12,539
74	104	-	1,000,000	21,040	-	555	5,352,244	51,187,121	24,571,034	7,495,800	8,132
75	105	-	1,000,000	21,040	-	340	5,513,151	54,279,728	25,698,110	7,648,357	-

合众恒盈一生两全保险（分红型）利益演示表

投资回报率为中档 年龄： 30岁 性别： 女 保险期间： 保至105岁 交费期限： 10年 基本保险金额： 105200元

保单年度	期末年龄	年交保费	累计保费	生存保险金	身故保险金	当年红利	累积红利	万能账户			年末现金价值
								高	中	低	
1	31	100,000	100,000	-	120,000	1,030	1,030	1,030	1,030	1,030	44,268
2	32	100,000	200,000	-	200,000	2,417	3,478	3,478	3,493	3,465	102,710
3	33	100,000	300,000	63,120	300,000	3,846	7,428	70,685	70,617	70,492	113,877
4	34	100,000	400,000	21,040	400,000	4,371	12,022	100,337	99,205	97,136	167,514
5	35	100,000	500,000	21,040	500,000	5,542	17,925	132,940	130,252	125,418	224,622
6	36	100,000	600,000	21,040	600,000	6,749	25,211	168,705	163,902	155,402	285,380
7	37	100,000	700,000	21,040	700,000	7,991	33,959	207,858	200,308	187,153	349,976
8	38	100,000	800,000	21,040	800,000	9,271	44,249	250,641	239,633	220,739	418,607
9	39	100,000	900,000	21,040	900,000	10,589	56,165	297,308	282,046	256,231	690,953
10	40	100,000	1,000,000	21,040	1,000,000	11,946	69,796	348,133	327,724	293,701	799,420
11	41	-	1,000,000	21,040	1,000,000	11,987	83,877	402,048	375,498	331,867	802,204
12	42	-	1,000,000	21,040	1,000,000	12,029	98,422	459,240	425,465	370,744	805,061
13	43	-	1,000,000	21,040	1,000,000	12,073	113,448	519,907	477,724	410,345	807,993
14	44	-	1,000,000	21,040	1,000,000	12,117	128,968	584,258	532,378	450,683	811,004
15	45	-	1,000,000	21,040	1,000,000	12,163	145,000	652,517	589,538	491,773	814,096
16	46	-	1,000,000	21,040	1,000,000	12,210	161,560	724,918	649,318	533,629	817,271
17	47	-	1,000,000	21,040	1,000,000	12,259	178,666	801,712	711,836	576,267	820,528
18	48	-	1,000,000	21,040	1,000,000	12,308	196,334	883,163	777,217	619,699	823,868
19	49	-	1,000,000	21,040	1,000,000	12,359	214,583	969,552	845,590	663,943	827,289
20	50	-	1,000,000	21,040	1,000,000	12,412	233,433	1,061,177	917,094	709,014	830,792
21	51	-	1,000,000	21,040	1,000,000	12,466	252,902	1,158,353	991,869	754,928	834,377
22	52	-	1,000,000	21,040	1,000,000	12,521	273,010	1,261,415	1,070,064	801,700	838,046
23	53	-	1,000,000	21,040	1,000,000	12,577	293,777	1,370,717	1,151,834	849,347	841,798
24	54	-	1,000,000	21,040	1,000,000	12,635	315,225	1,486,635	1,237,342	897,885	845,635
25	55	-	1,000,000	21,040	1,000,000	12,694	337,376	1,609,568	1,326,756	947,332	849,554
26	56	-	1,000,000	21,040	1,000,000	12,755	360,252	1,739,937	1,420,255	997,706	853,555
27	57	-	1,000,000	21,040	1,000,000	12,817	383,877	1,878,190	1,518,023	1,049,022	857,635
28	58	-	1,000,000	21,040	1,000,000	12,881	408,274	2,024,802	1,620,256	1,101,301	861,791
29	59	-	1,000,000	21,040	1,000,000	12,946	433,468	2,180,276	1,727,153	1,154,560	866,022
30	60	-	1,000,000	21,040	1,000,000	13,012	459,485	2,345,145	1,838,927	1,208,817	870,329
31	61	-	1,000,000	21,040	1,000,000	13,080	486,349	2,519,974	1,955,799	1,264,091	874,711
32	62	-	1,000,000	21,040	1,000,000	13,149	514,089	2,705,361	2,077,999	1,320,402	879,171
33	63	-	1,000,000	21,040	1,000,000	13,220	542,731	2,901,943	2,205,768	1,377,769	883,710
34	64	-	1,000,000	21,040	1,000,000	13,292	572,305	3,110,391	2,339,360	1,436,212	888,327
35	65	-	1,000,000	21,040	1,000,000	13,366	602,840	3,331,421	2,479,037	1,495,752	893,023
36	66	-	1,000,000	21,040	1,000,000	13,442	634,367	3,565,788	2,625,076	1,556,409	897,799
37	67	-	1,000,000	21,040	1,000,000	13,519	666,917	3,814,294	2,777,763	1,618,205	902,656
38	68	-	1,000,000	21,040	1,000,000	13,598	700,523	4,077,790	2,937,401	1,681,162	907,595
39	69	-	1,000,000	21,040	1,000,000	13,679	735,218	4,357,176	3,104,303	1,745,301	912,620
40	70	-	1,000,000	21,040	1,000,000	13,761	771,035	4,653,408	3,278,797	1,810,645	917,736
41	71	-	1,000,000	21,040	1,000,000	13,846	808,012	4,967,498	3,461,229	1,877,217	922,949
42	72	-	1,000,000	21,040	1,000,000	13,933	846,186	5,300,521	3,651,958	1,945,042	928,270
43	73	-	1,000,000	21,040	1,000,000	14,022	885,593	5,653,615	3,851,358	2,014,142	933,712
44	74	-	1,000,000	21,040	1,000,000	14,113	926,274	6,027,984	4,059,822	2,084,542	939,294
45	75	-	1,000,000	21,040	1,000,000	14,208	968,270	6,424,911	4,277,762	2,156,270	945,038
46	76	-	1,000,000	21,040	1,000,000	14,306	1,011,624	6,845,752	4,505,607	2,229,351	950,978
47	77	-	1,000,000	21,040	1,000,000	14,408	1,056,381	7,291,945	4,743,807	2,303,812	957,154
48	78	-	1,000,000	21,040	1,000,000	14,514	1,102,587	7,765,016	4,992,833	2,379,683	963,618
49	79	-	1,000,000	21,040	1,000,000	14,625	1,150,289	8,266,582	5,253,175	2,456,992	970,440
50	80	-	1,000,000	21,040	1,000,000	14,743	1,199,541	8,798,360	5,525,351	2,535,773	977,707
51	81	-	1,000,000	21,040	1,000,000	14,868	1,250,395	9,362,170	5,809,900	2,616,057	985,534
52	82	-	1,000,000	21,040	1,000,000	15,003	1,302,910	9,959,943	6,107,388	2,697,881	994,074
53	83	-	1,000,000	21,040	1,000,000	15,148	1,357,145	10,593,727	6,418,409	2,781,282	1,003,529
54	84	-	1,000,000	21,040	1,000,000	15,307	1,413,167	11,265,698	6,743,584	2,866,301	1,014,170
55	85	-	1,000,000	21,040	1,000,000	15,484	1,471,045	11,978,164	7,083,569	2,952,985	1,026,365
56	86	-	1,000,000	21,040	1,000,000	15,683	1,530,860	12,733,577	7,439,053	3,041,386	1,040,620
57	87	-	1,000,000	21,040	1,000,000	15,909	1,592,695	13,534,540	7,810,759	3,131,559	1,057,640
58	88	-	1,000,000	1,021,040	1,000,000	16,170	1,656,645	15,383,823	9,199,454	4,223,571	78,424
59	89	-	1,000,000	21,040	-	1,478	1,707,823	16,329,370	9,635,947	4,320,002	72,103
60	90	-	1,000,000	21,040	-	1,373	1,760,431	17,331,545	10,091,978	4,418,015	66,081
61	91	-	1,000,000	21,040	-	1,272	1,814,515	18,393,750	10,568,429	4,517,642	60,360
62	92	-	1,000,000	21,040	-	1,175	1,870,126	19,519,590	11,066,223	4,618,916	54,943
63	93	-	1,000,000	21,040	-	1,082	1,927,312	20,712,887	11,586,325	4,721,869	49,827
64	94	-	1,000,000	21,040	-	994	1,986,125	21,977,694	12,129,744	4,826,535	45,011
65	95	-	1,000,000	21,040	-	910	2,046,619	23,318,306	12,697,532	4,932,950	40,488
66	96	-	1,000,000	21,040	-	831	2,108,848	24,739,275	13,290,792	5,041,147	36,253
67	97	-	1,000,000	21,040	-	755	2,172,869	26,245,427	13,910,673	5,151,162	32,297
68	98	-	1,000,000	21,040	-	684	2,238,739	27,841,877	14,558,377	5,263,032	28,606
69	99	-	1,000,000	21,040	-	616	2,306,517	29,534,045	15,235,160	5,376,791	25,162
70	100	-	1,000,000	21,040	-	551	2,376,264	31,327,679	15,942,333	5,492,476	21,935
71	101	-	1,000,000	21,040	-	488	2,448,039	33,228,868	16,681,266	5,610,122	18,868
72	102	-	1,000,000	21,040	-	425	2,521,906	35,244,065	17,453,388	5,729,764	15,837
73	103	-	1,000,000	21,040	-	357	2,597,920	37,380,106	18,260,187	5,851,432	12,539
74	104	-	1,000,000	21,040	-	277	2,676,134	39,644,229	19,103,213	5,975,149	8,132
75	105	-	1,000,000	21,040	-	170	2,756,588	42,044,093	19,984,068	6,100,924	-

合众恒盈一生两全保险（分红型）利益演示表											
投资回报率为低档		年龄： 30岁	性别： 女	保险期间： 保至105岁		交费期限： 10年		基本保险金额： 105200元			
保单年度	期末年龄	年交保费	累计保费	生存保险金	身故保险金	当年红利	累积红利	万能账户			年末现金价值
								高	中	低	
1	31	100,000	100,000	-	120,000	-	-	-	-	-	44,268
2	32	100,000	200,000	-	200,000	-	-	-	-	-	102,710
3	33	100,000	300,000	63,120	300,000	-	-	63,120	63,120	63,120	113,877
4	34	100,000	400,000	21,040	400,000	-	-	87,947	87,000	85,265	167,514
5	35	100,000	500,000	21,040	500,000	-	-	114,264	111,955	107,797	224,622
6	36	100,000	600,000	21,040	600,000	-	-	142,160	138,033	130,723	285,380
7	37	100,000	700,000	21,040	700,000	-	-	171,729	165,285	154,051	349,976
8	38	100,000	800,000	21,040	800,000	-	-	203,073	193,763	177,787	418,607
9	39	100,000	900,000	21,040	900,000	-	-	236,298	223,522	201,938	690,953
10	40	100,000	1,000,000	21,040	1,000,000	-	-	271,515	254,621	226,512	799,420
11	41	-	1,000,000	21,040	1,000,000	-	-	308,846	287,118	251,516	802,204
12	42	-	1,000,000	21,040	1,000,000	-	-	348,417	321,079	276,957	805,061
13	43	-	1,000,000	21,040	1,000,000	-	-	390,362	356,567	302,844	807,993
14	44	-	1,000,000	21,040	1,000,000	-	-	434,824	393,653	329,184	811,004
15	45	-	1,000,000	21,040	1,000,000	-	-	481,953	432,407	355,985	814,096
16	46	-	1,000,000	21,040	1,000,000	-	-	531,911	472,906	383,254	817,271
17	47	-	1,000,000	21,040	1,000,000	-	-	584,865	515,226	411,001	820,528
18	48	-	1,000,000	21,040	1,000,000	-	-	640,997	559,452	439,234	823,868
19	49	-	1,000,000	21,040	1,000,000	-	-	700,497	605,667	467,960	827,289
20	50	-	1,000,000	21,040	1,000,000	-	-	763,567	653,962	497,190	830,792
21	51	-	1,000,000	21,040	1,000,000	-	-	830,421	704,430	526,931	834,377
22	52	-	1,000,000	21,040	1,000,000	-	-	901,286	757,169	557,192	838,046
23	53	-	1,000,000	21,040	1,000,000	-	-	976,403	812,282	587,983	841,798
24	54	-	1,000,000	21,040	1,000,000	-	-	1,056,027	869,875	619,312	845,635
25	55	-	1,000,000	21,040	1,000,000	-	-	1,140,429	930,059	651,190	849,554
26	56	-	1,000,000	21,040	1,000,000	-	-	1,229,895	992,952	683,626	853,555
27	57	-	1,000,000	21,040	1,000,000	-	-	1,324,729	1,058,675	716,630	857,635
28	58	-	1,000,000	21,040	1,000,000	-	-	1,425,252	1,127,355	750,211	861,791
29	59	-	1,000,000	21,040	1,000,000	-	-	1,531,807	1,199,126	784,379	866,022
30	60	-	1,000,000	21,040	1,000,000	-	-	1,644,756	1,274,127	819,146	870,329
31	61	-	1,000,000	21,040	1,000,000	-	-	1,764,481	1,352,502	854,521	874,711
32	62	-	1,000,000	21,040	1,000,000	-	-	1,891,390	1,434,405	890,515	879,171
33	63	-	1,000,000	21,040	1,000,000	-	-	2,025,913	1,519,993	927,139	883,710
34	64	-	1,000,000	21,040	1,000,000	-	-	2,168,508	1,609,433	964,404	888,327
35	65	-	1,000,000	21,040	1,000,000	-	-	2,319,659	1,702,897	1,002,321	893,023
36	66	-	1,000,000	21,040	1,000,000	-	-	2,479,878	1,800,568	1,040,902	897,799
37	67	-	1,000,000	21,040	1,000,000	-	-	2,649,711	1,902,633	1,080,158	902,656
38	68	-	1,000,000	21,040	1,000,000	-	-	2,829,734	2,009,292	1,120,100	907,595
39	69	-	1,000,000	21,040	1,000,000	-	-	3,020,558	2,120,750	1,160,742	912,620
40	70	-	1,000,000	21,040	1,000,000	-	-	3,222,831	2,237,224	1,202,095	917,736
41	71	-	1,000,000	21,040	1,000,000	-	-	3,437,241	2,358,939	1,244,172	922,949
42	72	-	1,000,000	21,040	1,000,000	-	-	3,664,515	2,486,131	1,286,985	928,270
43	73	-	1,000,000	21,040	1,000,000	-	-	3,905,426	2,619,047	1,330,547	933,712
44	74	-	1,000,000	21,040	1,000,000	-	-	4,160,792	2,757,944	1,374,872	939,294
45	75	-	1,000,000	21,040	1,000,000	-	-	4,431,479	2,903,092	1,419,972	945,038
46	76	-	1,000,000	21,040	1,000,000	-	-	4,718,408	3,054,771	1,465,861	950,978
47	77	-	1,000,000	21,040	1,000,000	-	-	5,022,553	3,213,275	1,512,554	957,154
48	78	-	1,000,000	21,040	1,000,000	-	-	5,344,946	3,378,913	1,560,064	963,618
49	79	-	1,000,000	21,040	1,000,000	-	-	5,686,683	3,552,004	1,608,405	970,440
50	80	-	1,000,000	21,040	1,000,000	-	-	6,048,923	3,732,884	1,657,592	977,707
51	81	-	1,000,000	21,040	1,000,000	-	-	6,432,899	3,921,904	1,707,640	985,534
52	82	-	1,000,000	21,040	1,000,000	-	-	6,839,913	4,119,429	1,758,563	994,074
53	83	-	1,000,000	21,040	1,000,000	-	-	7,271,348	4,325,844	1,810,378	1,003,529
54	84	-	1,000,000	21,040	1,000,000	-	-	7,728,668	4,541,547	1,863,100	1,014,170
55	85	-	1,000,000	21,040	1,000,000	-	-	8,213,429	4,766,956	1,916,744	1,026,365
56	86	-	1,000,000	21,040	1,000,000	-	-	8,727,274	5,002,509	1,971,327	1,040,620
57	87	-	1,000,000	21,040	1,000,000	-	-	9,271,951	5,248,662	2,026,865	1,057,640
58	88	-	1,000,000	1,021,040	1,000,000	-	-	10,849,308	6,505,892	3,083,375	78,424
59	89	-	1,000,000	21,040	-	-	-	11,521,306	6,819,697	3,158,375	72,103
60	90	-	1,000,000	21,040	-	-	-	12,233,625	7,147,624	3,234,686	66,081
61	91	-	1,000,000	21,040	-	-	-	12,988,682	7,490,307	3,312,333	60,360
62	92	-	1,000,000	21,040	-	-	-	13,789,043	7,848,410	3,391,339	54,943
63	93	-	1,000,000	21,040	-	-	-	14,637,426	8,222,629	3,471,727	49,827
64	94	-	1,000,000	21,040	-	-	-	15,536,711	8,613,687	3,553,523	45,011
65	95	-	1,000,000	21,040	-	-	-	16,489,954	9,022,343	3,636,749	40,488
66	96	-	1,000,000	21,040	-	-	-	17,500,391	9,449,389	3,721,432	36,253
67	97	-	1,000,000	21,040	-	-	-	18,571,454	9,895,651	3,807,597	32,297
68	98	-	1,000,000	21,040	-	-	-	19,706,782	10,361,995	3,895,270	28,606
69	99	-	1,000,000	21,040	-	-	-	20,910,229	10,849,325	3,984,478	25,162
70	100	-	1,000,000	21,040	-	-	-	22,185,882	11,358,585	4,075,246	21,935
71	101	-	1,000,000	21,040	-	-	-	23,538,075	11,890,761	4,167,603	18,868
72	102	-	1,000,000	21,040	-	-	-	24,971,400	12,446,885	4,261,576	15,837
73	103	-	1,000,000	21,040	-	-	-	26,490,724	13,028,035	4,357,193	12,539
74	104	-	1,000,000	21,040	-	-	-	28,101,207	13,635,337	4,454,484	8,132
75	105	-	1,000,000	21,040	-	-	-	29,808,320	14,269,967	4,553,478	-

案例六

合众恒盈一生两全保险（分红型）利益演示表

投资回报率为高档 年龄： 30岁 性别： 女 保险期间： 保至105岁 交费期限： 5年 基本保险金额： 114600元

保单年度	期末年龄	年交保费	累计保费	生存保险金	身故保险金	当年红利	累积红利	万能账户			年末现金价值
								高	中	低	
1	31	200,000	200,000	-	240,000	4,588	4,588	4,588	4,588	4,588	112,590
2	32	200,000	400,000	-	400,000	10,124	14,850	14,987	14,918	14,792	251,108
3	33	200,000	600,000	68,760	600,000	15,826	31,121	100,473	100,176	99,637	343,334
4	34	200,000	800,000	22,920	800,000	19,636	51,691	149,057	147,240	143,937	492,738
5	35	200,000	1,000,000	22,920	1,000,000	24,934	78,175	205,854	201,719	194,310	653,718
6	36	-	1,000,000	22,920	1,000,000	24,992	105,513	266,118	258,709	245,622	656,756
7	37	-	1,000,000	22,920	1,000,000	25,052	133,730	330,057	318,323	297,893	659,902
8	38	-	1,000,000	22,920	1,000,000	25,114	162,856	397,894	380,681	351,140	663,164
9	39	-	1,000,000	22,920	1,000,000	25,178	192,920	469,866	445,910	405,383	832,248
10	40	-	1,000,000	22,920	1,000,000	25,244	223,951	546,222	514,140	460,641	842,500
11	41	-	1,000,000	22,920	1,000,000	25,310	255,980	627,225	585,506	516,932	844,734
12	42	-	1,000,000	22,920	1,000,000	25,380	289,039	713,158	660,154	574,278	847,026
13	43	-	1,000,000	22,920	1,000,000	25,450	323,160	804,318	738,231	632,698	849,378
14	44	-	1,000,000	22,920	1,000,000	25,524	358,379	901,021	819,895	692,214	851,796
15	45	-	1,000,000	22,920	1,000,000	25,598	394,729	1,003,600	905,309	752,846	854,278
16	46	-	1,000,000	22,920	1,000,000	25,676	432,246	1,112,412	994,643	814,617	856,826
17	47	-	1,000,000	22,920	1,000,000	25,754	470,968	1,227,831	1,088,076	877,547	859,442
18	48	-	1,000,000	22,920	1,000,000	25,836	510,933	1,350,257	1,185,796	941,660	862,124
19	49	-	1,000,000	22,920	1,000,000	25,920	552,181	1,480,112	1,287,997	1,006,979	864,874
20	50	-	1,000,000	22,920	1,000,000	26,006	594,752	1,617,845	1,394,883	1,073,527	867,690
21	51	-	1,000,000	22,920	1,000,000	26,094	638,689	1,763,930	1,506,666	1,141,328	870,574
22	52	-	1,000,000	22,920	1,000,000	26,184	684,034	1,918,869	1,623,570	1,210,405	873,526
23	53	-	1,000,000	22,920	1,000,000	26,276	730,831	2,083,198	1,745,827	1,280,783	876,546
24	54	-	1,000,000	22,920	1,000,000	26,370	779,125	2,257,479	1,873,679	1,352,487	879,636
25	55	-	1,000,000	22,920	1,000,000	26,468	828,967	2,442,316	2,007,383	1,425,543	882,796
26	56	-	1,000,000	22,920	1,000,000	26,568	880,404	2,638,343	2,147,203	1,499,978	886,024
27	57	-	1,000,000	22,920	1,000,000	26,670	933,486	2,846,234	2,293,417	1,575,818	889,318
28	58	-	1,000,000	22,920	1,000,000	26,774	988,265	3,066,702	2,446,315	1,653,089	892,676
29	59	-	1,000,000	22,920	1,000,000	26,882	1,044,795	3,300,506	2,606,201	1,731,820	896,100
30	60	-	1,000,000	22,920	1,000,000	26,992	1,103,131	3,548,448	2,773,392	1,812,039	899,588
31	61	-	1,000,000	22,920	1,000,000	27,104	1,163,329	3,811,379	2,948,219	1,893,773	903,144
32	62	-	1,000,000	22,920	1,000,000	27,218	1,225,447	4,090,200	3,131,026	1,977,052	906,766
33	63	-	1,000,000	22,920	1,000,000	27,336	1,289,546	4,385,868	3,322,179	2,061,907	910,460
34	64	-	1,000,000	22,920	1,000,000	27,456	1,355,688	4,699,396	3,522,053	2,148,366	914,224
35	65	-	1,000,000	22,920	1,000,000	27,578	1,423,937	5,031,858	3,731,043	2,236,460	918,062
36	66	-	1,000,000	22,920	1,000,000	27,704	1,494,359	5,384,393	3,949,564	2,326,223	921,974
37	67	-	1,000,000	22,920	1,000,000	27,834	1,567,024	5,758,211	4,178,048	2,417,685	925,962
38	68	-	1,000,000	22,920	1,000,000	27,966	1,642,001	6,154,589	4,416,947	2,510,881	930,030
39	69	-	1,000,000	22,920	1,000,000	28,102	1,719,363	6,574,887	4,666,731	2,605,843	934,184
40	70	-	1,000,000	22,920	1,000,000	28,240	1,799,183	7,020,540	4,927,894	2,702,606	938,430
41	71	-	1,000,000	22,920	1,000,000	28,384	1,881,543	7,493,076	5,200,953	2,801,205	942,776
42	72	-	1,000,000	22,920	1,000,000	28,532	1,966,521	7,994,113	5,486,448	2,901,678	947,232
43	73	-	1,000,000	22,920	1,000,000	28,684	2,054,201	8,525,364	5,784,942	3,004,062	951,818
44	74	-	1,000,000	22,920	1,000,000	28,842	2,144,669	9,088,647	6,097,027	3,108,395	956,550
45	75	-	1,000,000	22,920	1,000,000	29,004	2,238,013	9,685,890	6,423,317	3,214,716	961,454
46	76	-	1,000,000	22,920	1,000,000	29,176	2,334,329	10,319,140	6,764,462	3,323,069	966,556
47	77	-	1,000,000	22,920	1,000,000	29,354	2,433,713	10,990,562	7,121,137	3,433,497	971,926
48	78	-	1,000,000	22,920	1,000,000	29,540	2,536,265	11,702,456	7,494,048	3,546,043	977,588
49	79	-	1,000,000	22,920	1,000,000	29,738	2,642,091	12,457,261	7,883,938	3,660,757	983,622
50	80	-	1,000,000	22,920	1,000,000	29,950	2,751,303	13,257,567	8,291,586	3,777,690	990,118
51	81	-	1,000,000	22,920	1,000,000	30,176	2,864,018	14,106,117	8,717,803	3,896,896	997,192
52	82	-	1,000,000	22,920	1,000,000	30,420	2,980,359	15,005,824	9,163,444	4,018,431	1,005,000
53	83	-	1,000,000	22,920	1,000,000	30,688	3,100,458	15,959,781	9,629,407	4,142,362	1,013,744
54	84	-	1,000,000	22,920	1,000,000	30,984	3,224,455	16,971,272	10,116,634	4,268,757	1,023,694
55	85	-	1,000,000	22,920	1,000,000	31,314	3,352,503	18,043,782	10,626,117	4,397,694	1,035,224
56	86	-	1,000,000	22,920	1,000,000	31,690	3,484,768	19,181,019	11,158,902	4,529,264	1,048,836
57	87	-	1,000,000	22,920	1,000,000	32,122	3,621,433	20,386,923	11,716,095	4,663,568	1,065,238
58	88	-	1,000,000	1,022,920	1,000,000	32,624	3,762,700	22,665,682	13,298,863	5,800,725	85,432
59	89	-	1,000,000	22,920	-	3,222	3,878,803	24,051,765	13,923,454	5,928,379	78,546
60	90	-	1,000,000	22,920	-	2,992	3,998,159	25,520,783	14,575,921	6,058,038	71,986
61	91	-	1,000,000	22,920	-	2,770	4,120,874	27,077,720	15,257,528	6,189,744	65,754
62	92	-	1,000,000	22,920	-	2,560	4,247,060	28,727,863	15,969,596	6,323,544	59,852
63	93	-	1,000,000	22,920	-	2,358	4,376,830	30,476,813	16,713,506	6,459,484	54,280
64	94	-	1,000,000	22,920	-	2,166	4,510,301	32,330,507	17,490,700	6,597,611	49,032
65	95	-	1,000,000	22,920	-	1,984	4,647,594	34,295,242	18,302,686	6,737,973	44,106
66	96	-	1,000,000	22,920	-	1,810	4,788,832	36,377,686	19,151,036	6,880,618	39,492
67	97	-	1,000,000	22,920	-	1,646	4,934,143	38,584,914	20,037,399	7,025,595	35,182
68	98	-	1,000,000	22,920	-	1,490	5,083,657	40,924,418	20,963,492	7,172,953	31,162
69	99	-	1,000,000	22,920	-	1,342	5,237,509	43,404,145	21,931,111	7,322,741	27,410
70	100	-	1,000,000	22,920	-	1,202	5,395,836	46,032,516	22,942,133	7,475,011	23,896
71	101	-	1,000,000	22,920	-	1,064	5,558,775	48,818,451	23,998,513	7,629,808	20,554
72	102	-	1,000,000	22,920	-	926	5,726,465	51,771,404	25,102,292	7,787,176	17,252
73	103	-	1,000,000	22,920	-	778	5,899,036	54,901,387	26,255,593	7,947,149	13,660
74	104	-	1,000,000	22,920	-	604	6,076,612	58,218,994	27,460,619	8,109,748	8,858
75	105	-	1,000,000	22,920	-	370	6,259,280	61,735,423	28,719,637	8,274,959	-

合众恒盈一生两全保险（分红型）利益演示表

投资回报率为中档 年龄： 30岁 性别： 女 保险期间： 保至105岁 交费期限： 5年 基本保险金额： 114600元

保单年度	期末年龄	年交保费	累计交费	生存保险金	身故保险金	当年红利	累积红利	万能账户			年末现金价值
								高	中	低	
1	31	200,000	200,000	-	240,000	2,294	2,294	2,294	2,294	2,294	112,590
2	32	200,000	400,000	-	400,000	5,062	7,425	7,494	7,459	7,396	251,108
3	33	200,000	600,000	68,760	600,000	7,912	15,560	84,615	84,467	84,198	343,334
4	34	200,000	800,000	22,920	800,000	9,818	25,844	122,430	121,006	118,409	492,738
5	35	200,000	1,000,000	22,920	1,000,000	12,468	39,088	165,164	161,839	155,869	653,718
6	36	-	1,000,000	22,920	1,000,000	12,496	52,756	210,490	204,538	194,013	856,756
7	37	-	1,000,000	22,920	1,000,000	12,526	66,865	258,565	249,188	232,854	1,090,902
8	38	-	1,000,000	22,920	1,000,000	12,558	81,429	309,557	295,880	272,407	1,363,164
9	39	-	1,000,000	22,920	1,000,000	12,588	96,460	363,639	344,702	312,682	1,682,248
10	40	-	1,000,000	22,920	1,000,000	12,622	111,976	420,999	395,756	353,696	1,997,500
11	41	-	1,000,000	22,920	1,000,000	12,656	127,991	481,835	449,141	395,462	2,344,734
12	42	-	1,000,000	22,920	1,000,000	12,690	144,521	546,355	504,962	437,992	2,772,026
13	43	-	1,000,000	22,920	1,000,000	12,726	161,582	614,782	563,331	481,303	3,289,378
14	44	-	1,000,000	22,920	1,000,000	12,762	179,192	687,351	624,363	525,408	3,851,796
15	45	-	1,000,000	22,920	1,000,000	12,800	197,367	764,312	688,180	570,323	4,454,278
16	46	-	1,000,000	22,920	1,000,000	12,838	216,126	845,929	754,906	616,061	5,106,826
17	47	-	1,000,000	22,920	1,000,000	12,878	235,488	932,483	824,675	662,640	5,859,442
18	48	-	1,000,000	22,920	1,000,000	12,918	255,471	1,024,270	897,623	710,075	6,682,124
19	49	-	1,000,000	22,920	1,000,000	12,960	276,095	1,121,606	973,896	758,381	7,584,874
20	50	-	1,000,000	22,920	1,000,000	13,002	297,380	1,224,824	1,053,643	807,575	8,576,690
21	51	-	1,000,000	22,920	1,000,000	13,046	319,347	1,334,280	1,137,023	857,673	9,570,574
22	52	-	1,000,000	22,920	1,000,000	13,092	342,020	1,450,348	1,224,201	908,694	1,073,526
23	53	-	1,000,000	22,920	1,000,000	13,138	365,418	1,573,427	1,315,348	960,655	1,197,546
24	54	-	1,000,000	22,920	1,000,000	13,186	389,567	1,703,939	1,410,645	1,013,572	1,332,636
25	55	-	1,000,000	22,920	1,000,000	13,234	414,488	1,842,329	1,510,278	1,067,464	1,479,796
26	56	-	1,000,000	22,920	1,000,000	13,284	440,206	1,989,073	1,614,444	1,122,348	1,639,024
27	57	-	1,000,000	22,920	1,000,000	13,336	466,749	2,144,673	1,723,350	1,178,245	1,803,318
28	58	-	1,000,000	22,920	1,000,000	13,388	494,139	2,309,662	1,837,209	1,235,173	1,982,676
29	59	-	1,000,000	22,920	1,000,000	13,440	522,403	2,484,601	1,956,244	1,293,148	2,177,100
30	60	-	1,000,000	22,920	1,000,000	13,496	551,571	2,670,094	2,080,691	1,352,194	2,387,588
31	61	-	1,000,000	22,920	1,000,000	13,552	581,671	2,866,771	2,210,794	1,412,330	2,614,144
32	62	-	1,000,000	22,920	1,000,000	13,608	612,729	3,075,305	2,346,807	1,473,573	2,857,660
33	63	-	1,000,000	22,920	1,000,000	13,668	644,779	3,296,412	2,489,002	1,535,949	3,117,460
34	64	-	1,000,000	22,920	1,000,000	13,728	677,850	3,530,844	2,637,655	1,599,476	3,394,224
35	65	-	1,000,000	22,920	1,000,000	13,790	711,975	3,779,405	2,793,059	1,664,177	3,687,062
36	66	-	1,000,000	22,920	1,000,000	13,852	747,187	4,042,941	2,955,519	1,730,072	3,987,974
37	67	-	1,000,000	22,920	1,000,000	13,916	783,518	4,322,354	3,125,353	1,797,184	4,302,962
38	68	-	1,000,000	22,920	1,000,000	13,982	821,006	4,618,597	3,302,896	1,865,537	4,639,030
39	69	-	1,000,000	22,920	1,000,000	14,050	859,686	4,932,683	3,488,497	1,935,154	4,984,184
40	70	-	1,000,000	22,920	1,000,000	14,120	899,597	5,265,684	3,682,519	2,006,059	5,347,430
41	71	-	1,000,000	22,920	1,000,000	14,192	940,776	5,618,737	3,885,344	2,078,277	5,724,776
42	72	-	1,000,000	22,920	1,000,000	14,266	983,266	5,993,047	4,097,371	2,151,833	6,127,232
43	73	-	1,000,000	22,920	1,000,000	14,342	1,027,106	6,389,892	4,319,014	2,226,752	6,544,818
44	74	-	1,000,000	22,920	1,000,000	14,420	1,072,339	6,810,626	4,550,710	2,303,060	6,986,550
45	75	-	1,000,000	22,920	1,000,000	14,502	1,119,011	7,256,685	4,792,914	2,380,786	7,447,454
46	76	-	1,000,000	22,920	1,000,000	14,588	1,167,169	7,729,594	5,046,103	2,459,957	7,926,566
47	77	-	1,000,000	22,920	1,000,000	14,676	1,216,860	8,230,966	5,310,774	2,540,603	8,437,926
48	78	-	1,000,000	22,920	1,000,000	14,770	1,268,136	8,762,514	5,587,449	2,622,753	8,977,588
49	79	-	1,000,000	22,920	1,000,000	14,870	1,321,050	9,326,055	5,876,674	2,706,441	9,547,622
50	80	-	1,000,000	22,920	1,000,000	14,974	1,375,656	9,923,512	6,179,018	2,791,698	1,014,118
51	81	-	1,000,000	22,920	1,000,000	15,088	1,432,014	10,556,931	6,495,082	2,878,561	1,079,192
52	82	-	1,000,000	22,920	1,000,000	15,210	1,490,184	11,228,476	6,825,491	2,967,066	1,147,000
53	83	-	1,000,000	22,920	1,000,000	15,344	1,550,233	11,940,449	7,170,902	3,057,253	1,218,744
54	84	-	1,000,000	22,920	1,000,000	15,492	1,612,232	12,695,288	7,532,004	3,149,167	1,294,694
55	85	-	1,000,000	22,920	1,000,000	15,658	1,676,257	13,495,583	7,909,523	3,242,856	1,381,224
56	86	-	1,000,000	22,920	1,000,000	15,846	1,742,391	14,344,084	8,304,217	3,338,372	1,474,836
57	87	-	1,000,000	22,920	1,000,000	16,060	1,810,723	15,243,709	8,716,887	3,435,773	1,574,238
58	88	-	1,000,000	1,022,920	1,000,000	16,312	1,881,357	17,197,564	10,148,379	4,535,131	1,687,432
59	89	-	1,000,000	22,920	-	1,610	1,939,407	18,253,948	10,629,586	4,639,026	1,804,546
60	90	-	1,000,000	22,920	-	1,496	1,999,086	19,373,601	11,132,333	4,744,625	1,927,986
61	91	-	1,000,000	22,920	-	1,386	2,060,444	20,560,323	11,657,594	4,851,962	2,054,754
62	92	-	1,000,000	22,920	-	1,280	2,123,537	21,818,142	12,206,386	4,961,071	2,192,852
63	93	-	1,000,000	22,920	-	1,178	2,188,422	23,151,328	12,779,771	5,071,988	2,347,280
64	94	-	1,000,000	22,920	-	1,082	2,255,156	24,564,410	13,378,863	5,184,750	2,512,032
65	95	-	1,000,000	22,920	-	992	2,323,803	26,062,187	14,004,824	5,299,395	2,692,106
66	96	-	1,000,000	22,920	-	904	2,394,421	27,649,742	14,658,865	5,415,958	2,887,492
67	97	-	1,000,000	22,920	-	822	2,467,076	29,332,469	15,342,256	5,534,480	3,092,182
68	98	-	1,000,000	22,920	-	746	2,541,834	31,116,083	16,056,323	5,654,999	3,312,162
69	99	-	1,000,000	22,920	-	672	2,618,761	33,006,640	16,802,450	5,777,553	3,552,410
70	100	-	1,000,000	22,920	-	600	2,697,924	35,010,558	17,582,080	5,902,181	3,807,896
71	101	-	1,000,000	22,920	-	532	2,779,393	37,134,643	18,396,726	6,028,921	4,082,554
72	102	-	1,000,000	22,920	-	462	2,863,237	39,386,104	19,247,960	6,157,809	4,387,252
73	103	-	1,000,000	22,920	-	388	2,949,522	41,772,578	20,137,427	6,288,878	4,742,660
74	104	-	1,000,000	22,920	-	302	3,038,310	44,302,155	21,066,833	6,422,156	5,152,858
75	105	-	1,000,000	22,920	-	186	3,129,645	46,983,390	22,037,946	6,557,650	-

合众恒盈一生两全保险（分红型）利益演示表												
投资回报率为低档		年龄： 30岁	性别： 女	保险期间： 保至105岁		交费期限： 5年		基本保险金额： 114600元				
保单年度	期末年龄	年交保费	累计保费	生存保险金	身故保险金	当年红利	累积红利	万能账户			年末现金价值	
								高	中	低		
1	31	200,000	200,000	-	240,000	-	-	-	-	-	112,590	
2	32	200,000	400,000	-	400,000	-	-	-	-	-	251,108	
3	33	200,000	600,000	68,760	600,000	-	-	68,760	68,760	68,760	343,334	
4	34	200,000	800,000	22,920	800,000	-	-	95,806	94,774	92,883	492,738	
5	35	200,000	1,000,000	22,920	1,000,000	-	-	124,474	121,959	117,429	653,718	
6	36	-	1,000,000	22,920	1,000,000	-	-	154,862	150,367	142,404	656,756	
7	37	-	1,000,000	22,920	1,000,000	-	-	187,074	180,054	167,816	659,902	
8	38	-	1,000,000	22,920	1,000,000	-	-	221,219	211,076	193,673	663,164	
9	39	-	1,000,000	22,920	1,000,000	-	-	257,412	243,495	219,982	832,248	
10	40	-	1,000,000	22,920	1,000,000	-	-	295,776	277,372	246,752	842,500	
11	41	-	1,000,000	22,920	1,000,000	-	-	336,443	312,774	273,990	844,734	
12	42	-	1,000,000	22,920	1,000,000	-	-	379,550	349,768	301,705	847,026	
13	43	-	1,000,000	22,920	1,000,000	-	-	425,243	388,428	329,904	849,378	
14	44	-	1,000,000	22,920	1,000,000	-	-	473,677	428,827	358,598	851,796	
15	45	-	1,000,000	22,920	1,000,000	-	-	525,018	471,044	387,793	854,278	
16	46	-	1,000,000	22,920	1,000,000	-	-	579,439	515,161	417,500	856,826	
17	47	-	1,000,000	22,920	1,000,000	-	-	637,125	561,264	447,726	859,442	
18	48	-	1,000,000	22,920	1,000,000	-	-	698,273	609,441	478,481	862,124	
19	49	-	1,000,000	22,920	1,000,000	-	-	763,089	659,785	509,774	864,874	
20	50	-	1,000,000	22,920	1,000,000	-	-	831,794	712,396	541,615	867,690	
21	51	-	1,000,000	22,920	1,000,000	-	-	904,622	767,374	574,014	870,574	
22	52	-	1,000,000	22,920	1,000,000	-	-	981,819	824,825	606,979	873,526	
23	53	-	1,000,000	22,920	1,000,000	-	-	1,063,648	884,862	640,521	876,546	
24	54	-	1,000,000	22,920	1,000,000	-	-	1,150,387	947,601	674,650	879,636	
25	55	-	1,000,000	22,920	1,000,000	-	-	1,242,331	1,013,163	709,377	882,796	
26	56	-	1,000,000	22,920	1,000,000	-	-	1,339,790	1,081,676	744,711	886,024	
27	57	-	1,000,000	22,920	1,000,000	-	-	1,443,098	1,153,271	780,663	889,318	
28	58	-	1,000,000	22,920	1,000,000	-	-	1,552,604	1,228,088	817,245	892,676	
29	59	-	1,000,000	22,920	1,000,000	-	-	1,668,680	1,306,272	854,466	896,100	
30	60	-	1,000,000	22,920	1,000,000	-	-	1,791,721	1,387,975	892,340	899,588	
31	61	-	1,000,000	22,920	1,000,000	-	-	1,922,144	1,473,353	930,876	903,144	
32	62	-	1,000,000	22,920	1,000,000	-	-	2,060,393	1,562,574	970,086	906,766	
33	63	-	1,000,000	22,920	1,000,000	-	-	2,206,936	1,655,810	1,009,982	910,460	
34	64	-	1,000,000	22,920	1,000,000	-	-	2,362,272	1,753,242	1,050,577	914,224	
35	65	-	1,000,000	22,920	1,000,000	-	-	2,526,929	1,855,057	1,091,882	918,062	
36	66	-	1,000,000	22,920	1,000,000	-	-	2,701,464	1,961,455	1,133,910	921,974	
37	67	-	1,000,000	22,920	1,000,000	-	-	2,886,472	2,072,640	1,176,674	925,962	
38	68	-	1,000,000	22,920	1,000,000	-	-	3,082,580	2,188,829	1,220,185	930,030	
39	69	-	1,000,000	22,920	1,000,000	-	-	3,290,455	2,310,247	1,264,459	934,184	
40	70	-	1,000,000	22,920	1,000,000	-	-	3,510,803	2,437,128	1,309,507	938,430	
41	71	-	1,000,000	22,920	1,000,000	-	-	3,744,371	2,569,718	1,355,343	942,776	
42	72	-	1,000,000	22,920	1,000,000	-	-	3,991,953	2,708,276	1,401,982	947,232	
43	73	-	1,000,000	22,920	1,000,000	-	-	4,254,390	2,853,068	1,449,436	951,818	
44	74	-	1,000,000	22,920	1,000,000	-	-	4,532,574	3,004,376	1,497,721	956,550	
45	75	-	1,000,000	22,920	1,000,000	-	-	4,827,448	3,162,493	1,546,851	961,454	
46	76	-	1,000,000	22,920	1,000,000	-	-	5,140,015	3,327,725	1,596,841	966,566	
47	77	-	1,000,000	22,920	1,000,000	-	-	5,471,336	3,500,393	1,647,706	971,926	
48	78	-	1,000,000	22,920	1,000,000	-	-	5,822,536	3,680,831	1,699,461	977,588	
49	79	-	1,000,000	22,920	1,000,000	-	-	6,194,808	3,869,388	1,752,121	983,622	
50	80	-	1,000,000	22,920	1,000,000	-	-	6,589,417	4,066,431	1,805,704	990,118	
51	81	-	1,000,000	22,920	1,000,000	-	-	7,007,702	4,272,340	1,860,223	997,192	
52	82	-	1,000,000	22,920	1,000,000	-	-	7,451,084	4,487,515	1,915,697	1,005,000	
53	83	-	1,000,000	22,920	1,000,000	-	-	7,921,069	4,712,373	1,972,142	1,013,744	
54	84	-	1,000,000	22,920	1,000,000	-	-	8,419,253	4,947,350	2,029,575	1,023,694	
55	85	-	1,000,000	22,920	1,000,000	-	-	8,947,328	5,192,901	2,088,012	1,035,224	
56	86	-	1,000,000	22,920	1,000,000	-	-	9,507,088	5,449,502	2,147,472	1,048,836	
57	87	-	1,000,000	22,920	1,000,000	-	-	10,100,433	5,717,649	2,207,973	1,065,238	
58	88	-	1,000,000	1,022,920	1,000,000	-	-	11,729,379	6,997,863	3,269,533	85,432	
59	89	-	1,000,000	22,920	-	-	-	12,456,062	7,335,687	3,349,669	78,546	
60	90	-	1,000,000	22,920	-	-	-	13,226,345	7,688,713	3,431,209	71,986	
61	91	-	1,000,000	22,920	-	-	-	14,042,846	8,057,625	3,514,175	65,754	
62	92	-	1,000,000	22,920	-	-	-	14,908,337	8,443,138	3,598,593	59,852	
63	93	-	1,000,000	22,920	-	-	-	15,825,757	8,846,000	3,684,488	54,280	
64	94	-	1,000,000	22,920	-	-	-	16,798,223	9,266,990	3,771,887	49,032	
65	95	-	1,000,000	22,920	-	-	-	17,829,036	9,706,924	3,860,815	44,106	
66	96	-	1,000,000	22,920	-	-	-	18,921,698	10,166,656	3,951,299	39,492	
67	97	-	1,000,000	22,920	-	-	-	20,079,920	10,647,075	4,043,367	35,182	
68	98	-	1,000,000	22,920	-	-	-	21,307,635	11,149,114	4,137,046	31,162	
69	99	-	1,000,000	22,920	-	-	-	22,609,013	11,673,744	4,232,364	27,410	
70	100	-	1,000,000	22,920	-	-	-	23,988,474	12,221,982	4,329,350	23,896	
71	101	-	1,000,000	22,920	-	-	-	25,450,702	12,794,891	4,428,034	20,554	
72	102	-	1,000,000	22,920	-	-	-	27,000,665	13,393,581	4,528,445	17,252	
73	103	-	1,000,000	22,920	-	-	-	28,643,624	14,019,213	4,630,612	13,660	
74	104	-	1,000,000	22,920	-	-	-	30,385,162	14,672,997	4,734,568	8,858	
75	105	-	1,000,000	22,920	-	-	-	32,231,192	15,356,202	4,840,343	-	

案例七

合众恒盈一生两全保险（分红型）利益演示表

投资回报率为高档 年龄： 30岁

性别： 女

保险期间： 保至105岁

交费期限：

3年

基本保险金额：

107400元

保单年度	期末年龄	年交保费	累计保费	生存保险金	身故保险金	当年红利	累积红利	万能账户			年末现金价值
								高	中	低	
1	31	300,000	300,000	-	360,000	7,194	7,194	7,194	7,194	7,194	178,209
2	32	300,000	600,000	-	600,000	15,594	23,004	23,220	23,112	22,914	402,897
3	33	300,000	900,000	64,440	900,000	24,246	47,940	113,299	112,838	112,001	600,846
4	34	-	900,000	21,480	900,000	23,040	72,418	164,617	162,435	158,481	603,255
5	35	-	900,000	21,480	900,000	23,085	97,676	219,059	214,310	205,819	605,751
6	36	-	900,000	21,480	900,000	23,130	123,736	276,812	268,564	254,031	608,337
7	37	-	900,000	21,480	900,000	23,178	150,626	338,079	325,307	303,135	611,019
8	38	-	900,000	21,480	900,000	23,229	178,374	403,073	384,655	353,149	613,800
9	39	-	900,000	21,480	900,000	23,280	207,005	472,017	446,725	404,089	616,058
10	40	-	900,000	21,480	900,000	23,331	236,546	545,149	511,638	455,971	617,774
11	41	-	900,000	21,480	900,000	23,385	267,028	622,723	579,527	508,816	619,535
12	42	-	900,000	21,480	900,000	23,439	298,477	705,005	650,525	562,639	621,341
13	43	-	900,000	21,480	900,000	23,496	330,928	792,282	724,774	617,461	623,195
14	44	-	900,000	21,480	900,000	23,556	364,412	884,855	802,425	673,303	625,103
15	45	-	900,000	21,480	900,000	23,616	398,960	983,042	883,630	730,182	627,059
16	46	-	900,000	21,480	900,000	23,676	434,605	1,087,181	968,550	788,116	629,069
17	47	-	900,000	21,480	900,000	23,739	471,382	1,197,630	1,057,353	847,127	631,133
18	48	-	900,000	21,480	900,000	23,805	509,328	1,314,773	1,150,219	907,236	633,251
19	49	-	900,000	21,480	900,000	23,871	548,479	1,439,011	1,247,330	968,464	635,420
20	50	-	900,000	21,480	900,000	23,940	588,873	1,570,771	1,348,880	1,030,832	637,643
21	51	-	900,000	21,480	900,000	24,009	630,549	1,710,506	1,455,069	1,094,361	639,920
22	52	-	900,000	21,480	900,000	24,084	673,549	1,858,701	1,566,111	1,159,076	642,251
23	53	-	900,000	21,480	900,000	24,156	717,912	2,015,859	1,682,222	1,224,996	644,639
24	54	-	900,000	21,480	900,000	24,234	763,683	2,182,524	1,803,636	1,292,147	647,084
25	55	-	900,000	21,480	900,000	24,309	810,902	2,359,265	1,930,588	1,360,549	649,583
26	56	-	900,000	21,480	900,000	24,390	859,620	2,546,691	2,063,335	1,430,229	652,136
27	57	-	900,000	21,480	900,000	24,471	909,879	2,745,443	2,202,136	1,501,209	654,743
28	58	-	900,000	21,480	900,000	24,558	961,734	2,956,208	2,347,270	1,573,258	657,404
29	59	-	900,000	21,480	900,000	24,642	1,015,228	3,179,702	2,499,019	1,647,176	660,119
30	60	-	900,000	21,480	900,000	24,729	1,070,413	3,416,693	2,657,684	1,722,211	662,891
31	61	-	900,000	21,480	900,000	24,822	1,127,348	3,667,997	2,823,582	1,798,652	665,714
32	62	-	900,000	21,480	900,000	24,912	1,186,080	3,934,469	2,997,035	1,876,520	668,597
33	63	-	900,000	21,480	900,000	25,008	1,246,671	4,217,025	3,178,390	1,955,847	671,537
34	64	-	900,000	21,480	900,000	25,104	1,309,175	4,516,631	3,368,001	2,036,658	674,540
35	65	-	900,000	21,480	900,000	25,203	1,373,653	4,834,311	3,566,244	2,118,983	677,603
36	66	-	900,000	21,480	900,000	25,305	1,440,168	5,171,155	3,773,510	2,202,850	680,732
37	67	-	900,000	21,480	900,000	25,410	1,508,783	5,528,314	3,990,208	2,288,290	683,927
38	68	-	900,000	21,480	900,000	25,518	1,579,564	5,907,011	4,216,765	2,375,333	687,194
39	69	-	900,000	21,480	900,000	25,629	1,652,580	6,308,541	4,453,629	2,464,010	690,539
40	70	-	900,000	21,480	900,000	25,743	1,727,900	6,734,276	4,701,265	2,554,354	693,965
41	71	-	900,000	21,480	900,000	25,860	1,805,597	7,185,673	4,960,162	2,646,395	697,484
42	72	-	900,000	21,480	900,000	25,980	1,885,745	7,664,273	5,230,829	2,740,167	701,102
43	73	-	900,000	21,480	900,000	26,106	1,968,424	8,171,716	5,513,803	2,835,706	704,840
44	74	-	900,000	21,480	900,000	26,235	2,053,711	8,709,734	5,809,639	2,933,045	708,616
45	75	-	900,000	21,480	900,000	26,370	2,141,693	9,280,168	6,118,923	3,032,224	712,448
46	76	-	900,000	21,480	900,000	26,514	2,232,457	9,884,972	6,442,268	3,133,282	716,375
47	77	-	900,000	21,480	900,000	26,661	2,326,092	10,526,211	6,780,311	3,236,255	720,347
48	78	-	900,000	21,480	900,000	26,817	2,422,692	11,206,081	7,133,722	3,341,186	724,368
49	79	-	900,000	21,480	900,000	26,985	2,522,358	11,926,911	7,503,205	3,448,122	728,431
50	80	-	900,000	21,480	900,000	27,165	2,625,193	12,691,170	7,889,494	3,557,109	732,544
51	81	-	900,000	21,480	900,000	27,357	2,731,306	13,501,477	8,293,358	3,668,196	736,707
52	82	-	900,000	21,480	900,000	27,567	2,840,812	14,360,613	8,715,606	3,781,436	740,920
53	83	-	900,000	21,480	900,000	27,798	2,953,835	15,271,528	9,157,087	3,896,889	745,183
54	84	-	900,000	21,480	900,000	28,053	3,070,503	16,237,352	9,618,688	4,014,618	749,496
55	85	-	900,000	21,480	900,000	28,341	3,190,959	17,261,415	10,101,350	4,134,695	753,859
56	86	-	900,000	21,480	900,000	28,668	3,315,356	18,347,247	10,606,059	4,257,200	758,272
57	87	-	900,000	21,480	900,000	29,046	3,443,862	19,498,608	11,133,858	4,382,227	762,735
58	88	-	900,000	921,480	900,000	29,490	3,576,668	21,619,495	12,585,851	5,409,886	80,064
59	89	-	900,000	21,480	-	3,018	3,686,986	22,941,162	13,176,713	5,529,057	73,611
60	90	-	900,000	21,480	-	2,802	3,800,398	24,341,914	13,793,947	5,650,097	67,464
61	91	-	900,000	21,480	-	2,595	3,917,005	25,826,504	14,438,749	5,773,049	61,623
62	92	-	900,000	21,480	-	2,397	4,036,912	27,399,971	15,112,370	5,897,954	56,091
63	93	-	900,000	21,480	-	2,208	4,160,227	29,067,658	15,816,115	6,024,857	50,868
64	94	-	900,000	21,480	-	2,028	4,287,062	30,835,225	16,551,348	6,153,800	45,951
65	95	-	900,000	21,480	-	1,857	4,417,531	32,708,676	17,319,496	6,284,828	41,334
66	96	-	900,000	21,480	-	1,695	4,551,752	34,694,371	18,122,048	6,417,988	37,011
67	97	-	900,000	21,480	-	1,542	4,689,846	36,799,055	18,960,562	6,553,324	32,973
68	98	-	900,000	21,480	-	1,398	4,831,940	39,029,877	19,836,665	6,690,886	29,205
69	99	-	900,000	21,480	-	1,260	4,978,158	41,394,409	20,752,055	6,830,716	25,689
70	100	-	900,000	21,480	-	1,125	5,128,628	43,900,679	21,708,503	6,972,859	22,395
71	101	-	900,000	21,480	-	996	5,283,483	46,557,196	22,707,862	7,117,360	19,263
72	102	-	900,000	21,480	-	867	5,442,854	49,372,974	23,752,062	7,264,260	16,170
73	103	-	900,000	21,480	-	729	5,606,869	52,357,562	24,843,114	7,413,594	12,801
74	104	-	900,000	21,480	-	567	5,775,642	55,521,062	25,983,101	7,565,379	8,301
75	105	-	900,000	21,480	-	348	5,949,259	58,874,154	27,174,169	7,719,601	-

合众恒盈一生两全保险（分红型）利益演示表

投资回报率为中档 年龄： 30岁 性别： 女 保险期间： 保至105岁 交费期限： 3年 基本保险金额： 107400元

保单年度	期末年龄	年交保费	累计保费	生存保险金	身故保险金	当年红利	累积红利	万能账户			年末现金价值
								高	中	低	
1	31	300,000	300,000	-	360,000	3,597	3,597	3,597	3,597	3,597	178,209
2	32	300,000	600,000	-	600,000	7,797	11,502	11,610	11,556	11,457	402,897
3	33	300,000	900,000	64,440	900,000	12,123	23,970	88,869	88,639	88,220	600,846
4	34	-	900,000	21,480	900,000	11,520	36,209	127,202	125,628	122,764	603,255
5	35	-	900,000	21,480	900,000	11,541	48,836	167,855	164,302	157,934	605,751
6	36	-	900,000	21,480	900,000	11,565	61,866	210,971	204,740	193,743	608,337
7	37	-	900,000	21,480	900,000	11,589	75,311	256,698	247,023	230,202	611,019
8	38	-	900,000	21,480	900,000	11,613	89,184	305,193	291,232	267,324	613,800
9	39	-	900,000	21,480	900,000	11,640	103,499	356,625	337,457	305,122	776,058
10	40	-	900,000	21,480	900,000	11,667	118,271	411,169	385,790	343,608	777,774
11	41	-	900,000	21,480	900,000	11,691	133,510	469,010	436,321	382,792	779,535
12	42	-	900,000	21,480	900,000	11,721	149,237	530,352	489,157	422,692	781,341
13	43	-	900,000	21,480	900,000	11,748	165,462	595,401	544,397	463,317	783,195
14	44	-	900,000	21,480	900,000	11,778	182,204	664,383	602,153	504,684	785,103
15	45	-	900,000	21,480	900,000	11,808	199,478	737,534	662,538	546,803	787,059
16	46	-	900,000	21,480	900,000	11,838	217,300	815,104	725,670	589,691	789,069
17	47	-	900,000	21,480	900,000	11,871	235,690	897,361	791,676	633,361	791,133
18	48	-	900,000	21,480	900,000	11,901	254,662	984,584	860,682	677,826	793,251
19	49	-	900,000	21,480	900,000	11,937	274,239	1,077,076	932,830	723,105	795,420
20	50	-	900,000	21,480	900,000	11,970	294,436	1,175,151	1,008,257	769,209	797,643
21	51	-	900,000	21,480	900,000	12,006	315,275	1,279,146	1,087,115	816,156	799,920
22	52	-	900,000	21,480	900,000	12,042	336,775	1,389,416	1,169,557	863,961	802,251
23	53	-	900,000	21,480	900,000	12,078	358,956	1,506,339	1,255,745	912,638	804,639
24	54	-	900,000	21,480	900,000	12,117	381,842	1,630,317	1,345,851	962,207	807,084
25	55	-	900,000	21,480	900,000	12,156	405,453	1,761,772	1,440,050	1,012,681	809,583
26	56	-	900,000	21,480	900,000	12,195	429,812	1,901,153	1,538,527	1,064,078	812,136
27	57	-	900,000	21,480	900,000	12,237	454,943	2,048,939	1,641,478	1,116,417	814,743
28	58	-	900,000	21,480	900,000	12,279	480,871	2,205,635	1,749,104	1,169,713	817,404
29	59	-	900,000	21,480	900,000	12,321	507,618	2,371,774	1,861,614	1,223,984	820,119
30	60	-	900,000	21,480	900,000	12,366	535,212	2,547,926	1,979,233	1,279,250	822,891
31	61	-	900,000	21,480	900,000	12,411	563,680	2,734,693	2,102,189	1,335,527	825,714
32	62	-	900,000	21,480	900,000	12,456	593,046	2,932,710	2,230,724	1,392,835	828,597
33	63	-	900,000	21,480	900,000	12,504	623,341	3,142,657	2,365,090	1,451,194	831,537
34	64	-	900,000	21,480	900,000	12,552	654,594	3,365,248	2,505,551	1,510,622	834,540
35	65	-	900,000	21,480	900,000	12,603	686,834	3,601,246	2,652,384	1,571,140	837,603
36	66	-	900,000	21,480	900,000	12,654	720,093	3,851,455	2,805,876	1,632,769	840,732
37	67	-	900,000	21,480	900,000	12,705	754,401	4,116,727	2,966,325	1,695,528	843,927
38	68	-	900,000	21,480	900,000	12,759	789,792	4,397,970	3,134,049	1,759,439	847,194
39	69	-	900,000	21,480	900,000	12,813	826,299	4,696,141	3,309,374	1,824,522	850,539
40	70	-	900,000	21,480	900,000	12,870	863,958	5,012,260	3,492,646	1,890,801	853,965
41	71	-	900,000	21,480	900,000	12,930	902,807	5,347,405	3,684,225	1,958,300	857,484
42	72	-	900,000	21,480	900,000	12,990	942,881	5,702,720	3,884,485	2,027,040	861,102
43	73	-	900,000	21,480	900,000	13,053	984,220	6,079,416	4,093,820	2,097,046	864,840
44	74	-	900,000	21,480	900,000	13,119	1,026,866	6,478,780	4,312,640	2,168,344	868,716
45	75	-	900,000	21,480	900,000	13,185	1,070,857	6,902,171	4,541,374	2,240,955	872,748
46	76	-	900,000	21,480	900,000	13,257	1,116,240	7,351,039	4,780,473	2,314,908	876,975
47	77	-	900,000	21,480	900,000	13,332	1,163,059	7,826,913	5,030,406	2,390,231	881,427
48	78	-	900,000	21,480	900,000	13,410	1,211,361	8,331,418	5,291,665	2,466,950	886,158
49	79	-	900,000	21,480	900,000	13,494	1,261,196	8,866,277	5,564,764	2,545,096	891,234
50	80	-	900,000	21,480	900,000	13,581	1,312,612	9,433,315	5,850,239	2,624,696	896,730
51	81	-	900,000	21,480	900,000	13,677	1,365,668	10,034,470	6,148,657	2,705,785	902,757
52	82	-	900,000	21,480	900,000	13,782	1,420,420	10,671,801	6,460,608	2,788,399	909,450
53	83	-	900,000	21,480	900,000	13,899	1,476,931	11,347,488	6,786,715	2,872,575	916,998
54	84	-	900,000	21,480	900,000	14,025	1,535,264	12,063,842	7,127,622	2,958,350	925,641
55	85	-	900,000	21,480	900,000	14,169	1,595,491	12,823,322	7,484,014	3,045,770	935,715
56	86	-	900,000	21,480	900,000	14,334	1,657,690	13,628,535	7,856,608	3,134,885	947,676
57	87	-	900,000	21,480	900,000	14,523	1,721,944	14,482,250	8,246,159	3,225,748	962,157
58	88	-	900,000	921,480	900,000	14,745	1,788,347	16,287,410	9,553,461	4,218,424	80,064
59	89	-	900,000	21,480	-	1,509	1,843,506	17,287,643	10,006,356	4,315,235	73,611
60	90	-	900,000	21,480	-	1,401	1,900,213	18,347,783	10,479,523	4,413,633	67,464
61	91	-	900,000	21,480	-	1,299	1,958,518	19,471,429	10,973,880	4,513,650	61,623
62	92	-	900,000	21,480	-	1,200	2,018,474	20,662,395	11,490,385	4,615,319	56,091
63	93	-	900,000	21,480	-	1,104	2,080,132	21,924,722	12,030,036	4,718,671	50,868
64	94	-	900,000	21,480	-	1,014	2,143,550	23,262,700	12,593,882	4,823,742	45,951
65	95	-	900,000	21,480	-	930	2,208,786	24,680,872	13,183,017	4,930,568	41,334
66	96	-	900,000	21,480	-	849	2,275,899	26,184,053	13,798,581	5,039,182	37,011
67	97	-	900,000	21,480	-	771	2,344,947	27,777,347	14,441,768	5,149,618	32,973
68	98	-	900,000	21,480	-	699	2,415,994	29,466,167	15,113,827	5,261,916	29,205
69	99	-	900,000	21,480	-	630	2,489,104	31,256,247	15,816,059	5,376,109	25,689
70	100	-	900,000	21,480	-	564	2,564,341	33,153,666	16,549,826	5,492,235	22,395
71	101	-	900,000	21,480	-	498	2,641,769	35,164,864	17,316,546	5,610,327	19,263
72	102	-	900,000	21,480	-	432	2,721,454	37,296,668	18,117,703	5,730,420	16,170
73	103	-	900,000	21,480	-	363	2,803,461	39,556,311	18,954,842	5,852,545	12,801
74	104	-	900,000	21,480	-	282	2,887,847	41,951,452	19,829,572	5,976,727	8,301
75	105	-	900,000	21,480	-	174	2,974,656	44,490,193	20,743,557	6,102,974	-

合众恒盈一生两全保险（分红型）利益演示表											
投资回报率为低档		年龄： 30岁	性别： 女	保险期间： 保至105岁		交费期限： 3年		基本保险金额： 107400元			
保单年度	期末年龄	年交保费	累计保费	生存保险金	身故保险金	当年红利	累积红利	万能账户			年末现金价值
								高	中	低	
1	31	300,000	300,000	-	360,000	-	-	-	-	-	178,209
2	32	300,000	600,000	-	600,000	-	-	-	-	-	402,897
3	33	300,000	900,000	64,440	900,000	-	-	64,440	64,440	64,440	600,846
4	34	-	900,000	21,480	900,000	-	-	89,786	88,820	87,048	603,255
5	35	-	900,000	21,480	900,000	-	-	116,654	114,297	110,051	605,751
6	36	-	900,000	21,480	900,000	-	-	145,133	140,920	133,457	608,337
7	37	-	900,000	21,480	900,000	-	-	175,321	168,741	157,272	611,019
8	38	-	900,000	21,480	900,000	-	-	207,320	197,815	181,505	613,800
9	39	-	900,000	21,480	900,000	-	-	241,239	228,196	206,161	776,058
10	40	-	900,000	21,480	900,000	-	-	277,194	259,945	231,249	777,774
11	41	-	900,000	21,480	900,000	-	-	315,305	293,123	256,776	779,535
12	42	-	900,000	21,480	900,000	-	-	355,703	327,793	282,749	781,341
13	43	-	900,000	21,480	900,000	-	-	398,526	364,024	309,177	783,195
14	44	-	900,000	21,480	900,000	-	-	443,917	401,885	336,068	785,103
15	45	-	900,000	21,480	900,000	-	-	492,032	441,450	363,429	787,059
16	46	-	900,000	21,480	900,000	-	-	543,034	482,795	391,269	789,069
17	47	-	900,000	21,480	900,000	-	-	597,096	526,001	419,596	791,133
18	48	-	900,000	21,480	900,000	-	-	654,402	571,151	448,419	793,251
19	49	-	900,000	21,480	900,000	-	-	715,146	618,333	477,747	795,420
20	50	-	900,000	21,480	900,000	-	-	779,535	667,638	507,587	797,643
21	51	-	900,000	21,480	900,000	-	-	847,787	719,162	537,950	799,920
22	52	-	900,000	21,480	900,000	-	-	920,134	773,004	568,844	802,251
23	53	-	900,000	21,480	900,000	-	-	996,822	829,269	600,279	804,639
24	54	-	900,000	21,480	900,000	-	-	1,078,112	888,066	632,264	807,084
25	55	-	900,000	21,480	900,000	-	-	1,164,278	949,509	664,808	809,583
26	56	-	900,000	21,480	900,000	-	-	1,255,615	1,013,717	697,923	812,136
27	57	-	900,000	21,480	900,000	-	-	1,352,432	1,080,814	731,616	814,743
28	58	-	900,000	21,480	900,000	-	-	1,455,058	1,150,931	765,899	817,404
29	59	-	900,000	21,480	900,000	-	-	1,563,841	1,224,203	800,783	820,119
30	60	-	900,000	21,480	900,000	-	-	1,679,152	1,300,772	836,276	822,891
31	61	-	900,000	21,480	900,000	-	-	1,801,381	1,380,787	872,391	825,714
32	62	-	900,000	21,480	900,000	-	-	1,930,944	1,464,402	909,138	828,597
33	63	-	900,000	21,480	900,000	-	-	2,068,280	1,551,780	946,528	831,537
34	64	-	900,000	21,480	900,000	-	-	2,213,857	1,643,090	984,572	834,540
35	65	-	900,000	21,480	900,000	-	-	2,368,169	1,738,509	1,023,282	837,603
36	66	-	900,000	21,480	900,000	-	-	2,531,739	1,838,222	1,062,670	840,732
37	67	-	900,000	21,480	900,000	-	-	2,705,123	1,942,422	1,102,746	843,927
38	68	-	900,000	21,480	900,000	-	-	2,888,911	2,051,311	1,143,525	847,194
39	69	-	900,000	21,480	900,000	-	-	3,083,725	2,165,100	1,185,016	850,539
40	70	-	900,000	21,480	900,000	-	-	3,290,229	2,284,010	1,227,234	853,965
41	71	-	900,000	21,480	900,000	-	-	3,509,122	2,408,270	1,270,191	857,484
42	72	-	900,000	21,480	900,000	-	-	3,741,150	2,538,122	1,313,899	861,102
43	73	-	900,000	21,480	900,000	-	-	3,987,099	2,673,818	1,358,372	864,840
44	74	-	900,000	21,480	900,000	-	-	4,247,805	2,815,620	1,403,624	868,716
45	75	-	900,000	21,480	900,000	-	-	4,524,153	2,963,803	1,449,667	872,748
46	76	-	900,000	21,480	900,000	-	-	4,817,082	3,118,654	1,496,516	876,975
47	77	-	900,000	21,480	900,000	-	-	5,127,587	3,280,473	1,544,185	881,427
48	78	-	900,000	21,480	900,000	-	-	5,456,722	3,449,574	1,592,689	886,158
49	79	-	900,000	21,480	900,000	-	-	5,805,606	3,626,285	1,642,041	891,234
50	80	-	900,000	21,480	900,000	-	-	6,175,422	3,810,948	1,692,256	896,730
51	81	-	900,000	21,480	900,000	-	-	6,567,427	4,003,921	1,743,351	902,757
52	82	-	900,000	21,480	900,000	-	-	6,982,953	4,205,577	1,795,339	909,450
53	83	-	900,000	21,480	900,000	-	-	7,423,410	4,416,308	1,848,238	916,998
54	84	-	900,000	21,480	900,000	-	-	7,890,295	4,636,522	1,902,062	925,641
55	85	-	900,000	21,480	900,000	-	-	8,385,192	4,866,645	1,956,828	935,715
56	86	-	900,000	21,480	900,000	-	-	8,909,784	5,107,125	2,012,553	947,676
57	87	-	900,000	21,480	900,000	-	-	9,465,851	5,358,425	2,069,252	962,157
58	88	-	900,000	921,480	900,000	-	-	10,955,282	6,521,034	3,026,944	80,064
59	89	-	900,000	21,480	-	-	-	11,634,079	6,835,961	3,101,396	73,611
60	90	-	900,000	21,480	-	-	-	12,353,603	7,165,059	3,177,150	67,464
61	91	-	900,000	21,480	-	-	-	13,116,300	7,508,967	3,254,230	61,623
62	92	-	900,000	21,480	-	-	-	13,924,758	7,868,350	3,332,659	56,091
63	93	-	900,000	21,480	-	-	-	14,781,723	8,243,906	3,412,461	50,868
64	94	-	900,000	21,480	-	-	-	15,690,107	8,636,362	3,493,659	45,951
65	95	-	900,000	21,480	-	-	-	16,652,993	9,046,478	3,576,278	41,334
66	96	-	900,000	21,480	-	-	-	17,673,652	9,475,050	3,660,343	37,011
67	97	-	900,000	21,480	-	-	-	18,755,552	9,922,907	3,745,879	32,973
68	98	-	900,000	21,480	-	-	-	19,902,365	10,390,918	3,832,912	29,205
69	99	-	900,000	21,480	-	-	-	21,117,987	10,879,989	3,921,468	25,689
70	100	-	900,000	21,480	-	-	-	22,406,546	11,391,068	4,011,573	22,395
71	101	-	900,000	21,480	-	-	-	23,772,419	11,925,146	4,103,256	19,263
72	102	-	900,000	21,480	-	-	-	25,220,244	12,483,258	4,196,543	16,170
73	103	-	900,000	21,480	-	-	-	26,754,938	13,066,485	4,291,462	12,801
74	104	-	900,000	21,480	-	-	-	28,381,715	13,675,956	4,388,043	8,301
75	105	-	900,000	21,480	-	-	-	30,106,097	14,312,854	4,486,314	-

案例八

合众恒盈一生两全保险（分红型）利益演示表

投资回报率为高档 年龄： 30岁 性别： 女 保险期间： 保至105岁 交费期限： 1年 基本保险金额： 67000元

保单年度	期末年龄	年交保费	累计保费	生存保险金	身故保险金	当年红利	累积红利	万能账户			年末现金价值
								高	中	低	
1	31	500,000	500,000	-	600,000	13,840	13,840	13,840	13,840	13,840	473,625
2	32	-	500,000	-	500,000	14,255	28,510	28,925	28,718	28,337	487,825
3	33	-	500,000	40,200	500,000	14,685	44,051	85,546	84,895	83,718	462,260
4	34	-	500,000	13,400	500,000	13,920	59,292	117,999	116,035	112,503	462,710
5	35	-	500,000	13,400	500,000	13,935	75,006	152,414	148,592	141,807	463,175
6	36	-	500,000	13,400	500,000	13,950	91,206	188,908	182,629	171,639	463,655
7	37	-	500,000	13,400	500,000	13,965	107,907	227,608	218,212	202,007	464,145
8	38	-	500,000	13,400	500,000	13,980	125,124	268,644	255,411	232,922	464,650
9	39	-	500,000	13,400	500,000	14,000	142,878	312,163	294,305	264,399	465,170
10	40	-	500,000	13,400	500,000	14,015	161,179	358,308	334,964	296,441	465,705
11	41	-	500,000	13,400	500,000	14,035	180,050	407,241	377,472	329,063	466,255
12	42	-	500,000	13,400	500,000	14,055	199,506	459,131	421,913	362,277	466,815
13	43	-	500,000	13,400	500,000	14,070	219,561	514,149	468,369	396,087	467,395
14	44	-	500,000	13,400	500,000	14,090	240,238	572,488	516,936	430,508	467,990
15	45	-	500,000	13,400	500,000	14,110	261,555	634,347	567,708	465,552	468,600
16	46	-	500,000	13,400	500,000	14,130	283,532	699,938	620,785	501,229	469,230
17	47	-	500,000	13,400	500,000	14,155	306,193	769,489	676,275	537,556	469,875
18	48	-	500,000	13,400	500,000	14,175	329,554	843,233	734,283	574,538	470,540
19	49	-	500,000	13,400	500,000	14,200	353,641	921,427	794,925	612,192	471,220
20	50	-	500,000	13,400	500,000	14,220	378,470	1,004,333	858,317	650,526	471,920
21	51	-	500,000	13,400	500,000	14,245	404,069	1,092,238	924,586	689,555	472,640
22	52	-	500,000	13,400	500,000	14,270	430,461	1,185,442	993,863	729,292	473,375
23	53	-	500,000	13,400	500,000	14,295	457,670	1,284,264	1,066,282	769,750	474,130
24	54	-	500,000	13,400	500,000	14,320	485,720	1,389,039	1,141,984	810,940	474,905
25	55	-	500,000	13,400	500,000	14,350	514,641	1,500,132	1,221,123	852,882	475,700
26	56	-	500,000	13,400	500,000	14,375	544,456	1,617,915	1,303,849	895,582	476,515
27	57	-	500,000	13,400	500,000	14,405	575,194	1,742,795	1,390,327	939,060	477,350
28	58	-	500,000	13,400	500,000	14,435	606,885	1,875,197	1,480,727	983,329	478,210
29	59	-	500,000	13,400	500,000	14,465	639,557	2,015,574	1,575,225	1,028,402	479,085
30	60	-	500,000	13,400	500,000	14,495	673,238	2,164,404	1,674,005	1,074,294	479,985
31	61	-	500,000	13,400	500,000	14,525	707,961	2,322,193	1,777,260	1,121,019	480,910
32	62	-	500,000	13,400	500,000	14,560	743,759	2,489,484	1,885,197	1,168,597	481,860
33	63	-	500,000	13,400	500,000	14,590	780,662	2,666,843	1,998,021	1,217,037	482,835
34	64	-	500,000	13,400	500,000	14,625	818,707	2,854,879	2,115,957	1,266,360	483,835
35	65	-	500,000	13,400	500,000	14,660	857,928	3,054,232	2,239,235	1,316,582	484,870
36	66	-	500,000	13,400	500,000	14,700	898,366	3,265,586	2,368,100	1,367,722	485,935
37	67	-	500,000	13,400	500,000	14,740	940,057	3,489,661	2,502,805	1,419,797	487,030
38	68	-	500,000	13,400	500,000	14,780	983,039	3,727,220	2,643,611	1,472,823	488,165
39	69	-	500,000	13,400	500,000	14,820	1,027,350	3,979,074	2,790,793	1,526,818	489,345
40	70	-	500,000	13,400	500,000	14,860	1,073,030	4,246,078	2,944,639	1,581,797	490,570
41	71	-	500,000	13,400	500,000	14,905	1,120,126	4,529,148	3,105,453	1,637,784	491,845
42	72	-	500,000	13,400	500,000	14,955	1,168,685	4,829,252	3,273,553	1,694,800	493,185
43	73	-	500,000	13,400	500,000	15,005	1,218,751	5,147,412	3,449,268	1,752,864	494,590
44	74	-	500,000	13,400	500,000	15,055	1,270,368	5,484,711	3,632,940	1,811,994	496,080
45	75	-	500,000	13,400	500,000	15,110	1,323,589	5,842,304	3,824,932	1,872,214	497,670
46	76	-	500,000	13,400	500,000	15,170	1,378,467	6,221,412	4,025,624	1,933,548	499,370
47	77	-	500,000	13,400	500,000	15,230	1,435,051	6,623,327	4,235,407	1,996,015	501,205
48	78	-	500,000	13,400	500,000	15,300	1,493,402	7,049,427	4,454,701	2,059,645	503,210
49	79	-	500,000	13,400	500,000	15,370	1,553,575	7,501,162	4,683,932	2,124,459	505,415
50	80	-	500,000	13,400	500,000	15,450	1,615,632	7,980,082	4,923,559	2,190,487	507,865
51	81	-	500,000	13,400	500,000	15,540	1,679,641	8,487,827	5,174,059	2,257,760	510,625
52	82	-	500,000	13,400	500,000	15,640	1,745,670	9,026,136	5,435,932	2,326,311	513,775
53	83	-	500,000	13,400	500,000	15,750	1,813,790	9,596,855	5,709,699	2,396,172	517,410
54	84	-	500,000	13,400	500,000	15,875	1,884,079	10,201,941	5,995,911	2,467,380	521,675
55	85	-	500,000	13,400	500,000	16,015	1,956,616	10,843,472	6,295,141	2,539,974	526,750
56	86	-	500,000	13,400	500,000	16,180	2,031,495	11,523,661	6,608,003	2,614,003	532,895
57	87	-	500,000	13,400	500,000	16,375	2,108,814	12,244,855	6,935,138	2,689,523	540,460
58	88	-	500,000	513,400	500,000	16,605	2,188,684	13,509,552	7,777,224	3,266,595	49,945
59	89	-	500,000	13,400	-	1,885	2,256,229	14,335,410	8,142,484	3,339,045	45,920
60	90	-	500,000	13,400	-	1,750	2,325,666	15,210,684	8,524,046	3,412,629	42,085
61	91	-	500,000	13,400	-	1,620	2,397,056	16,138,345	8,922,648	3,487,370	38,445
62	92	-	500,000	13,400	-	1,495	2,470,463	17,121,541	9,339,062	3,563,294	34,990
63	93	-	500,000	13,400	-	1,380	2,545,957	18,163,614	9,774,100	3,640,431	31,735
64	94	-	500,000	13,400	-	1,265	2,623,601	19,268,096	10,228,600	3,718,804	28,665
65	95	-	500,000	13,400	-	1,160	2,703,469	20,438,741	10,703,447	3,798,443	25,785
66	96	-	500,000	13,400	-	1,060	2,785,633	21,679,526	11,199,562	3,879,376	23,090
67	97	-	500,000	13,400	-	960	2,870,162	22,994,657	11,717,902	3,961,625	20,570
68	98	-	500,000	13,400	-	870	2,957,136	24,388,607	12,259,478	4,045,223	18,220
69	99	-	500,000	13,400	-	785	3,046,636	25,866,108	12,825,339	4,130,199	16,025
70	100	-	500,000	13,400	-	700	3,138,735	27,432,175	13,416,579	4,216,578	13,970
71	101	-	500,000	13,400	-	620	3,233,517	29,092,125	14,034,345	4,304,388	12,015
72	102	-	500,000	13,400	-	540	3,331,062	30,851,593	14,679,831	4,393,655	10,085
73	103	-	500,000	13,400	-	455	3,431,449	32,716,543	15,354,278	4,484,399	7,985
74	104	-	500,000	13,400	-	355	3,534,747	34,693,291	16,058,976	4,576,631	5,180
75	105	-	500,000	13,400	-	215	3,641,005	36,788,503	16,795,245	4,670,337	-

合众恒盈一生两全保险（分红型）利益演示表

投资回报率为中档 年龄： 30岁

性别： 女

保险期间： 保至105岁

交费期限：

1年

基本保险金额：

67000元

保单年度	期末年龄	年交保费	累计保费	生存保险金	身故保险金	当年红利	累积红利	万能账户			年末现金价值
								高	中	低	
1	31	500,000	500,000	-	600,000	6,920	6,920	6,920	6,920	6,920	473,625
2	32	-	500,000	-	500,000	7,130	14,258	14,465	14,361	14,171	487,825
3	33	-	500,000	40,200	500,000	7,340	22,025	62,873	62,548	61,959	462,260
4	34	-	500,000	13,400	500,000	6,960	29,646	87,005	85,722	83,403	462,710
5	35	-	500,000	13,400	500,000	6,965	37,500	112,591	109,945	105,228	463,175
6	36	-	500,000	13,400	500,000	6,975	45,600	139,721	135,267	127,444	463,655
7	37	-	500,000	13,400	500,000	6,980	53,948	168,485	161,734	150,055	464,145
8	38	-	500,000	13,400	500,000	6,990	62,557	198,984	189,402	173,071	464,650
9	39	-	500,000	13,400	500,000	7,000	71,434	231,323	218,326	196,499	465,170
10	40	-	500,000	13,400	500,000	7,010	80,587	265,612	248,560	220,348	465,705
11	41	-	500,000	13,400	500,000	7,015	90,019	301,964	280,160	244,619	466,255
12	42	-	500,000	13,400	500,000	7,025	99,745	340,507	313,193	269,325	466,815
13	43	-	500,000	13,400	500,000	7,035	109,772	381,372	347,721	294,473	467,395
14	44	-	500,000	13,400	500,000	7,045	120,110	424,699	383,814	320,072	467,990
15	45	-	500,000	13,400	500,000	7,055	130,769	470,636	421,540	346,128	468,600
16	46	-	500,000	13,400	500,000	7,065	141,757	519,339	460,975	372,650	469,230
17	47	-	500,000	13,400	500,000	7,075	153,084	570,975	502,193	399,646	469,875
18	48	-	500,000	13,400	500,000	7,090	164,767	625,723	545,282	427,130	470,540
19	49	-	500,000	13,400	500,000	7,100	176,810	683,767	590,320	455,105	471,220
20	50	-	500,000	13,400	500,000	7,110	189,224	745,303	637,394	483,579	471,920
21	51	-	500,000	13,400	500,000	7,125	202,026	810,546	686,602	512,567	472,640
22	52	-	500,000	13,400	500,000	7,135	215,222	879,714	738,034	542,072	473,375
23	53	-	500,000	13,400	500,000	7,150	228,828	953,046	791,796	572,108	474,130
24	54	-	500,000	13,400	500,000	7,160	242,853	1,030,789	847,986	602,680	474,905
25	55	-	500,000	13,400	500,000	7,175	257,314	1,113,211	906,721	633,802	475,700
26	56	-	500,000	13,400	500,000	7,190	272,223	1,200,594	968,113	665,483	476,515
27	57	-	500,000	13,400	500,000	7,200	287,590	1,293,230	1,032,278	697,729	477,350
28	58	-	500,000	13,400	500,000	7,215	303,433	1,391,439	1,099,346	730,555	478,210
29	59	-	500,000	13,400	500,000	7,230	319,766	1,495,555	1,169,446	763,969	479,085
30	60	-	500,000	13,400	500,000	7,245	336,604	1,605,933	1,242,717	797,984	479,985
31	61	-	500,000	13,400	500,000	7,265	353,967	1,722,594	1,319,304	832,614	480,910
32	62	-	500,000	13,400	500,000	7,280	371,866	1,847,011	1,399,353	867,864	481,860
33	63	-	500,000	13,400	500,000	7,295	390,317	1,978,527	1,483,018	903,747	482,835
34	64	-	500,000	13,400	500,000	7,315	409,341	2,117,954	1,570,469	940,278	483,835
35	65	-	500,000	13,400	500,000	7,330	428,951	2,265,761	1,661,870	977,462	484,870
36	66	-	500,000	13,400	500,000	7,350	449,170	2,422,457	1,757,404	1,015,318	485,935
37	67	-	500,000	13,400	500,000	7,370	470,015	2,588,574	1,857,258	1,053,856	487,030
38	68	-	500,000	13,400	500,000	7,390	491,506	2,764,678	1,961,624	1,093,089	488,165
39	69	-	500,000	13,400	500,000	7,410	513,661	2,951,369	2,070,707	1,133,028	489,345
40	70	-	500,000	13,400	500,000	7,430	536,501	3,149,281	2,184,719	1,173,686	490,570
41	71	-	500,000	13,400	500,000	7,455	560,051	3,359,093	2,303,887	1,215,080	491,845
42	72	-	500,000	13,400	500,000	7,475	584,327	3,581,514	2,428,436	1,257,219	493,185
43	73	-	500,000	13,400	500,000	7,500	609,357	3,817,305	2,558,616	1,300,120	494,590
44	74	-	500,000	13,400	500,000	7,525	635,163	4,067,268	2,694,679	1,343,797	496,080
45	75	-	500,000	13,400	500,000	7,555	661,773	4,332,259	2,836,894	1,388,269	497,670
46	76	-	500,000	13,400	500,000	7,585	689,211	4,613,180	2,985,540	1,433,549	499,370
47	77	-	500,000	13,400	500,000	7,615	717,502	4,910,985	3,140,904	1,479,651	501,205
48	78	-	500,000	13,400	500,000	7,650	746,677	5,226,694	3,303,295	1,526,595	503,210
49	79	-	500,000	13,400	500,000	7,685	776,762	5,561,381	3,473,028	1,574,395	505,415
50	80	-	500,000	13,400	500,000	7,725	807,790	5,916,189	3,650,439	1,623,072	507,865
51	81	-	500,000	13,400	500,000	7,770	839,794	6,292,330	3,835,879	1,672,646	510,625
52	82	-	500,000	13,400	500,000	7,820	872,808	6,691,090	4,029,713	1,723,137	513,775
53	83	-	500,000	13,400	500,000	7,875	906,867	7,113,831	4,232,325	1,774,567	517,410
54	84	-	500,000	13,400	500,000	7,935	942,008	7,561,995	4,444,115	1,826,957	521,675
55	85	-	500,000	13,400	500,000	8,010	978,278	8,037,125	4,665,510	1,880,338	526,750
56	86	-	500,000	13,400	500,000	8,090	1,015,717	8,540,843	4,896,948	1,934,734	532,895
57	87	-	500,000	13,400	500,000	8,185	1,054,373	9,074,878	5,138,896	1,990,177	540,460
58	88	-	500,000	513,400	500,000	8,305	1,094,309	10,141,076	5,891,851	2,546,710	49,945
59	89	-	500,000	13,400	-	940	1,128,079	10,763,880	6,171,325	2,605,618	45,920
60	90	-	500,000	13,400	-	875	1,162,796	11,423,988	6,463,309	2,665,491	42,085
61	91	-	500,000	13,400	-	810	1,198,490	12,123,638	6,768,368	2,726,347	38,445
62	92	-	500,000	13,400	-	750	1,235,195	12,865,206	7,087,095	2,788,208	34,990
63	93	-	500,000	13,400	-	690	1,272,940	13,651,208	7,420,104	2,851,092	31,735
64	94	-	500,000	13,400	-	635	1,311,764	14,484,316	7,768,044	2,915,021	28,665
65	95	-	500,000	13,400	-	580	1,351,696	15,367,355	8,131,586	2,980,014	25,785
66	96	-	500,000	13,400	-	530	1,392,777	16,303,326	8,511,437	3,046,094	23,090
67	97	-	500,000	13,400	-	480	1,435,041	17,295,405	8,908,332	3,113,281	20,570
68	98	-	500,000	13,400	-	435	1,478,527	18,346,965	9,323,042	3,181,598	18,220
69	99	-	500,000	13,400	-	395	1,523,278	19,461,578	9,756,373	3,251,071	16,025
70	100	-	500,000	13,400	-	350	1,569,326	20,643,022	10,209,160	3,321,715	13,970
71	101	-	500,000	13,400	-	310	1,616,716	21,895,314	10,682,282	3,393,555	12,015
72	102	-	500,000	13,400	-	270	1,665,487	23,222,702	11,176,655	3,466,612	10,085
73	103	-	500,000	13,400	-	225	1,715,677	24,629,690	11,693,230	3,540,903	7,985
74	104	-	500,000	13,400	-	175	1,767,322	26,121,046	12,233,000	3,616,444	5,180
75	105	-	500,000	13,400	-	110	1,820,452	27,701,819	12,796,995	3,693,241	-

合众恒盈一生两全保险（分红型）利益演示表											
投资回报率为低档		年龄： 30岁	性别： 女	保险期间： 保至105岁		交费期限： 1年		基本保险金额： 67000元			
保单年度	期末年龄	年交保费	累计保费	生存保险金	身故保险金	当年红利	累积红利	万能账户			年末现金价值
								高	中	低	
1	31	500,000	500,000	-	600,000	-	-	-	-	-	473,625
2	32	-	500,000	-	500,000	-	-	-	-	-	487,825
3	33	-	500,000	40,200	500,000	-	-	40,200	40,200	40,200	462,260
4	34	-	500,000	13,400	500,000	-	-	56,012	55,409	54,304	462,710
5	35	-	500,000	13,400	500,000	-	-	72,773	71,302	68,654	463,175
6	36	-	500,000	13,400	500,000	-	-	90,539	87,911	83,255	463,655
7	37	-	500,000	13,400	500,000	-	-	109,371	105,267	98,112	464,145
8	38	-	500,000	13,400	500,000	-	-	129,334	123,404	113,229	464,650
9	39	-	500,000	13,400	500,000	-	-	150,494	142,357	128,611	465,170
10	40	-	500,000	13,400	500,000	-	-	172,923	162,163	144,261	465,705
11	41	-	500,000	13,400	500,000	-	-	196,699	182,861	160,186	466,255
12	42	-	500,000	13,400	500,000	-	-	221,901	204,489	176,389	466,815
13	43	-	500,000	13,400	500,000	-	-	248,615	227,091	192,876	467,395
14	44	-	500,000	13,400	500,000	-	-	276,932	250,710	209,651	467,990
15	45	-	500,000	13,400	500,000	-	-	306,948	275,392	226,720	468,600
16	46	-	500,000	13,400	500,000	-	-	338,764	301,185	244,088	469,230
17	47	-	500,000	13,400	500,000	-	-	372,490	328,138	261,759	469,875
18	48	-	500,000	13,400	500,000	-	-	408,240	356,305	279,740	470,540
19	49	-	500,000	13,400	500,000	-	-	446,134	385,738	298,036	471,220
20	50	-	500,000	13,400	500,000	-	-	486,302	416,497	316,651	471,920
21	51	-	500,000	13,400	500,000	-	-	528,880	448,639	335,593	472,640
22	52	-	500,000	13,400	500,000	-	-	574,013	482,228	354,866	473,375
23	53	-	500,000	13,400	500,000	-	-	621,854	517,328	374,476	474,130
24	54	-	500,000	13,400	500,000	-	-	672,565	554,008	394,429	474,905
25	55	-	500,000	13,400	500,000	-	-	726,319	592,338	414,732	475,700
26	56	-	500,000	13,400	500,000	-	-	783,298	632,393	435,389	476,515
27	57	-	500,000	13,400	500,000	-	-	843,696	674,251	456,409	477,350
28	58	-	500,000	13,400	500,000	-	-	907,718	717,992	477,796	478,210
29	59	-	500,000	13,400	500,000	-	-	975,581	763,702	499,557	479,085
30	60	-	500,000	13,400	500,000	-	-	1,047,516	811,469	521,699	479,985
31	61	-	500,000	13,400	500,000	-	-	1,123,767	861,385	544,229	480,910
32	62	-	500,000	13,400	500,000	-	-	1,204,592	913,547	567,153	481,860
33	63	-	500,000	13,400	500,000	-	-	1,290,268	968,057	590,478	482,835
34	64	-	500,000	13,400	500,000	-	-	1,381,084	1,025,019	614,212	483,835
35	65	-	500,000	13,400	500,000	-	-	1,477,349	1,084,545	638,360	484,870
36	66	-	500,000	13,400	500,000	-	-	1,579,390	1,146,749	662,932	485,935
37	67	-	500,000	13,400	500,000	-	-	1,687,554	1,211,753	687,933	487,030
38	68	-	500,000	13,400	500,000	-	-	1,802,207	1,279,682	713,372	488,165
39	69	-	500,000	13,400	500,000	-	-	1,923,739	1,350,668	739,256	489,345
40	70	-	500,000	13,400	500,000	-	-	2,052,563	1,424,848	765,593	490,570
41	71	-	500,000	13,400	500,000	-	-	2,189,117	1,502,366	792,391	491,845
42	72	-	500,000	13,400	500,000	-	-	2,333,864	1,583,372	819,658	493,185
43	73	-	500,000	13,400	500,000	-	-	2,487,296	1,668,024	847,402	494,590
44	74	-	500,000	13,400	500,000	-	-	2,649,934	1,756,485	875,631	496,080
45	75	-	500,000	13,400	500,000	-	-	2,822,330	1,848,927	904,355	497,670
46	76	-	500,000	13,400	500,000	-	-	3,005,070	1,945,529	933,581	499,370
47	77	-	500,000	13,400	500,000	-	-	3,198,774	2,046,478	963,319	501,205
48	78	-	500,000	13,400	500,000	-	-	3,404,100	2,151,969	993,577	503,210
49	79	-	500,000	13,400	500,000	-	-	3,621,746	2,262,208	1,024,364	505,415
50	80	-	500,000	13,400	500,000	-	-	3,852,451	2,377,407	1,055,691	507,865
51	81	-	500,000	13,400	500,000	-	-	4,096,998	2,497,790	1,087,565	510,625
52	82	-	500,000	13,400	500,000	-	-	4,356,218	2,623,591	1,119,998	513,775
53	83	-	500,000	13,400	500,000	-	-	4,630,991	2,755,053	1,152,998	517,410
54	84	-	500,000	13,400	500,000	-	-	4,922,251	2,892,430	1,186,575	521,675
55	85	-	500,000	13,400	500,000	-	-	5,230,986	3,035,989	1,220,740	526,750
56	86	-	500,000	13,400	500,000	-	-	5,558,245	3,186,009	1,255,503	532,895
57	87	-	500,000	13,400	500,000	-	-	5,905,140	3,342,779	1,290,874	540,460
58	88	-	500,000	513,400	500,000	-	-	6,772,848	4,006,604	1,826,865	49,945
59	89	-	500,000	13,400	-	-	-	7,192,619	4,200,301	1,872,235	45,920
60	90	-	500,000	13,400	-	-	-	7,637,576	4,402,715	1,918,399	42,085
61	91	-	500,000	13,400	-	-	-	8,109,231	4,614,237	1,965,371	38,445
62	92	-	500,000	13,400	-	-	-	8,609,185	4,835,278	2,013,165	34,990
63	93	-	500,000	13,400	-	-	-	9,139,136	5,066,265	2,061,795	31,735
64	94	-	500,000	13,400	-	-	-	9,700,884	5,307,647	2,111,277	28,665
65	95	-	500,000	13,400	-	-	-	10,296,337	5,559,891	2,161,624	25,785
66	96	-	500,000	13,400	-	-	-	10,927,517	5,823,487	2,212,852	23,090
67	97	-	500,000	13,400	-	-	-	11,596,568	6,098,943	2,264,977	20,570
68	98	-	500,000	13,400	-	-	-	12,305,762	6,386,796	2,318,014	18,220
69	99	-	500,000	13,400	-	-	-	13,057,508	6,687,602	2,371,980	16,025
70	100	-	500,000	13,400	-	-	-	13,854,358	7,001,944	2,426,889	13,970
71	101	-	500,000	13,400	-	-	-	14,699,020	7,330,431	2,482,760	12,015
72	102	-	500,000	13,400	-	-	-	15,594,361	7,673,701	2,539,608	10,085
73	103	-	500,000	13,400	-	-	-	16,543,423	8,032,417	2,597,451	7,985
74	104	-	500,000	13,400	-	-	-	17,549,428	8,407,276	2,656,307	5,180
75	105	-	500,000	13,400	-	-	-	18,615,794	8,799,003	2,716,192	-

案例九

合众恒盈一生两全保险（分红型）利益演示表

投资回报率为高档 年龄： 40岁 性别： 女 保险期间： 保至105岁 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	生存保险金	身故保险金	当年红利	累积红利	万能账户			年末现金价值
								高	中	低	
1	41	100,000	100,000	-	120,000	2,057	2,057	2,057	2,057	2,057	45,461
2	42	100,000	200,000	-	200,000	4,829	6,948	7,009	6,979	6,922	105,475
3	43	100,000	300,000	60,000	300,000	7,685	14,841	75,115	74,978	74,728	121,413
4	44	100,000	400,000	20,000	400,000	8,826	24,112	108,448	107,178	104,862	178,205
5	45	100,000	500,000	20,000	500,000	11,200	36,036	146,155	143,201	137,897	238,645
6	46	100,000	600,000	20,000	600,000	13,644	50,761	188,568	183,289	173,954	302,919
7	47	100,000	700,000	20,000	700,000	16,161	68,445	236,043	227,698	213,159	371,219
8	48	100,000	800,000	20,000	800,000	18,753	89,251	288,959	276,697	255,643	443,745
9	49	100,000	900,000	20,000	900,000	21,422	113,351	347,718	330,570	301,538	700,559
10	50	100,000	1,000,000	20,000	1,000,000	24,170	140,921	412,751	389,616	350,985	810,381
11	51	-	1,000,000	20,000	1,000,000	24,288	169,437	481,804	451,437	401,416	814,354
12	52	-	1,000,000	20,000	1,000,000	24,409	198,929	555,122	516,160	452,849	818,418
13	53	-	1,000,000	20,000	1,000,000	24,534	229,431	632,963	583,922	505,308	822,576
14	54	-	1,000,000	20,000	1,000,000	24,661	260,975	715,602	654,859	558,812	826,825
15	55	-	1,000,000	20,000	1,000,000	24,791	293,595	803,329	729,119	613,382	831,165
16	56	-	1,000,000	20,000	1,000,000	24,924	327,327	896,453	806,853	669,040	835,594
17	57	-	1,000,000	20,000	1,000,000	25,061	362,207	995,301	888,222	725,810	840,108
18	58	-	1,000,000	20,000	1,000,000	25,201	398,275	1,100,220	973,393	783,712	844,705
19	59	-	1,000,000	20,000	1,000,000	25,343	435,566	1,211,576	1,062,539	842,770	849,384
20	60	-	1,000,000	20,000	1,000,000	25,489	474,122	1,329,760	1,155,842	903,008	854,143
21	61	-	1,000,000	20,000	1,000,000	25,637	513,983	1,455,182	1,253,492	964,447	858,983
22	62	-	1,000,000	20,000	1,000,000	25,789	555,191	1,588,282	1,355,689	1,027,114	863,906
23	63	-	1,000,000	20,000	1,000,000	25,944	597,791	1,729,523	1,462,639	1,091,033	868,914
24	64	-	1,000,000	20,000	1,000,000	26,102	641,826	1,879,396	1,574,559	1,156,228	874,000
25	65	-	1,000,000	20,000	1,000,000	26,264	687,345	2,038,424	1,691,678	1,222,726	879,172
26	66	-	1,000,000	20,000	1,000,000	26,429	734,395	2,207,159	1,814,233	1,290,553	884,426
27	67	-	1,000,000	20,000	1,000,000	26,598	783,024	2,386,186	1,942,471	1,369,735	889,763
28	68	-	1,000,000	20,000	1,000,000	26,770	833,285	2,576,127	2,076,653	1,430,301	895,184
29	69	-	1,000,000	20,000	1,000,000	26,945	885,229	2,777,640	2,217,047	1,502,276	900,691
30	70	-	1,000,000	20,000	1,000,000	27,125	938,911	2,991,423	2,363,939	1,575,691	906,288
31	71	-	1,000,000	20,000	1,000,000	27,308	994,386	3,218,217	2,517,624	1,650,573	911,981
32	72	-	1,000,000	20,000	1,000,000	27,496	1,051,713	3,458,806	2,678,413	1,726,954	917,780
33	73	-	1,000,000	20,000	1,000,000	27,689	1,110,954	3,714,023	2,846,631	1,804,865	923,696
34	74	-	1,000,000	20,000	1,000,000	27,887	1,172,169	3,984,751	3,022,616	1,884,337	929,748
35	75	-	1,000,000	20,000	1,000,000	28,090	1,235,425	4,271,926	3,206,724	1,965,403	935,957
36	76	-	1,000,000	20,000	1,000,000	28,300	1,300,787	4,576,542	3,399,327	2,048,098	942,355
37	77	-	1,000,000	20,000	1,000,000	28,518	1,368,329	4,899,653	3,600,815	2,132,457	948,982
38	78	-	1,000,000	20,000	1,000,000	28,744	1,438,123	5,242,376	3,811,595	2,218,519	955,891
39	79	-	1,000,000	20,000	1,000,000	28,981	1,510,247	5,605,899	4,032,098	2,306,324	963,148
40	80	-	1,000,000	20,000	1,000,000	29,230	1,584,785	5,991,483	4,262,772	2,395,915	970,841
41	81	-	1,000,000	20,000	1,000,000	29,494	1,661,822	6,400,466	4,504,091	2,487,338	979,085
42	82	-	1,000,000	20,000	1,000,000	29,775	1,741,452	6,834,269	4,756,550	2,580,641	988,030
43	83	-	1,000,000	20,000	1,000,000	30,079	1,823,775	7,294,404	5,020,674	2,675,881	997,879
44	84	-	1,000,000	20,000	1,000,000	30,411	1,908,899	7,782,480	5,297,015	2,773,120	1,008,902
45	85	-	1,000,000	20,000	1,000,000	30,776	1,996,942	8,300,204	5,586,157	2,872,426	1,021,465
46	86	-	1,000,000	20,000	1,000,000	31,185	2,088,035	8,849,402	5,888,719	2,973,878	1,036,075
47	87	-	1,000,000	20,000	1,000,000	31,649	2,182,325	9,432,015	6,205,360	3,077,570	1,053,436
48	88	-	1,000,000	1,020,000	1,000,000	32,184	2,279,979	11,050,120	7,536,786	4,183,611	74,548
49	89	-	1,000,000	20,000	-	2,811	2,351,189	11,735,938	7,898,752	4,279,636	68,539
50	90	-	1,000,000	20,000	-	2,610	2,424,335	12,462,704	8,276,806	4,377,139	62,814
51	91	-	1,000,000	20,000	-	2,418	2,499,483	13,232,884	8,671,680	4,476,157	57,377
52	92	-	1,000,000	20,000	-	2,233	2,576,701	14,049,090	9,084,139	4,576,723	52,227
53	93	-	1,000,000	20,000	-	2,057	2,656,059	14,914,093	9,514,982	4,678,873	47,365
54	94	-	1,000,000	20,000	-	1,890	2,737,630	15,830,828	9,965,046	4,782,643	42,786
55	95	-	1,000,000	20,000	-	1,730	2,821,489	16,802,408	10,435,203	4,888,069	38,487
56	96	-	1,000,000	20,000	-	1,579	2,907,713	17,832,132	10,926,366	4,995,189	34,461
57	97	-	1,000,000	20,000	-	1,436	2,996,380	18,923,495	11,439,489	5,104,041	30,700
58	98	-	1,000,000	20,000	-	1,301	3,087,573	20,080,206	11,975,567	5,214,663	27,192
59	99	-	1,000,000	20,000	-	1,172	3,181,372	21,306,191	12,535,639	5,327,092	23,918
60	100	-	1,000,000	20,000	-	1,048	3,277,861	22,605,610	13,120,791	5,441,364	20,851
61	101	-	1,000,000	20,000	-	928	3,377,125	23,982,875	13,732,155	5,557,515	17,935
62	102	-	1,000,000	20,000	-	807	3,479,246	25,442,654	14,370,909	5,675,579	15,054
63	103	-	1,000,000	20,000	-	678	3,584,301	26,989,891	15,038,278	5,795,580	11,919
64	104	-	1,000,000	20,000	-	527	3,692,357	28,629,812	15,735,527	5,917,529	7,730
65	105	-	1,000,000	20,000	-	323	3,803,451	30,367,923	16,463,949	6,041,409	-

合众恒盈一生两全保险（分红型）利益演示表

投资回报率为中档 年龄： 40岁

性别： 女

保险期间： 保至105岁

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	生存保险金	身故保险金	当年红利	累积红利	万能账户			年末现金价值
								高	中	低	
1	41	100,000	100,000	-	120,000	1,029	1,029	1,029	1,029	1,029	45,461
2	42	100,000	200,000	-	200,000	2,415	3,475	3,506	3,490	3,462	105,475
3	43	100,000	300,000	60,000	300,000	3,842	7,421	67,558	67,489	67,365	121,413
4	44	100,000	400,000	20,000	400,000	4,413	12,057	96,025	94,939	92,956	178,205
5	45	100,000	500,000	20,000	500,000	5,600	18,018	127,386	124,812	120,183	238,645
6	46	100,000	600,000	20,000	600,000	6,822	25,381	161,851	157,250	149,108	302,919
7	47	100,000	700,000	20,000	700,000	8,081	34,223	199,643	192,407	179,799	371,219
8	48	100,000	800,000	20,000	800,000	9,377	44,627	240,999	230,443	212,322	443,745
9	49	100,000	900,000	20,000	900,000	10,711	56,677	286,170	271,524	246,749	700,559
10	50	100,000	1,000,000	20,000	1,000,000	12,085	70,462	335,425	315,827	283,152	810,381
11	51	-	1,000,000	20,000	1,000,000	12,144	84,720	387,694	362,184	320,251	814,354
12	52	-	1,000,000	20,000	1,000,000	12,205	99,467	443,161	410,687	358,061	818,418
13	53	-	1,000,000	20,000	1,000,000	12,267	114,718	502,018	461,435	396,594	822,576
14	54	-	1,000,000	20,000	1,000,000	12,330	130,489	564,469	514,529	435,864	826,825
15	55	-	1,000,000	20,000	1,000,000	12,395	146,799	630,732	570,078	475,887	831,165
16	56	-	1,000,000	20,000	1,000,000	12,462	163,665	701,038	628,194	516,677	835,594
17	57	-	1,000,000	20,000	1,000,000	12,530	181,105	775,630	688,992	558,249	840,108
18	58	-	1,000,000	20,000	1,000,000	12,600	199,138	854,768	752,597	600,618	844,705
19	59	-	1,000,000	20,000	1,000,000	12,672	217,784	938,726	819,136	643,801	849,384
20	60	-	1,000,000	20,000	1,000,000	12,744	237,062	1,027,794	888,741	687,811	854,143
21	61	-	1,000,000	20,000	1,000,000	12,819	256,993	1,122,280	961,553	732,667	858,983
22	62	-	1,000,000	20,000	1,000,000	12,895	277,597	1,222,512	1,037,718	778,384	863,906
23	63	-	1,000,000	20,000	1,000,000	12,972	298,897	1,328,835	1,117,387	824,977	868,911
24	64	-	1,000,000	20,000	1,000,000	13,051	320,915	1,441,616	1,200,721	872,465	874,000
25	65	-	1,000,000	20,000	1,000,000	13,132	343,675	1,561,245	1,287,885	920,866	879,172
26	66	-	1,000,000	20,000	1,000,000	13,215	367,200	1,688,135	1,379,055	970,196	884,426
27	67	-	1,000,000	20,000	1,000,000	13,299	391,515	1,822,722	1,474,412	1,020,473	889,763
28	68	-	1,000,000	20,000	1,000,000	13,385	416,645	1,965,470	1,574,145	1,071,716	895,184
29	69	-	1,000,000	20,000	1,000,000	13,473	442,618	2,116,871	1,678,455	1,123,944	900,691
30	70	-	1,000,000	20,000	1,000,000	13,562	469,458	2,277,445	1,787,547	1,177,175	906,288
31	71	-	1,000,000	20,000	1,000,000	13,654	497,196	2,447,746	1,901,641	1,231,430	911,981
32	72	-	1,000,000	20,000	1,000,000	13,748	525,860	2,628,359	2,020,963	1,286,728	917,780
33	73	-	1,000,000	20,000	1,000,000	13,844	555,480	2,819,905	2,145,750	1,343,090	923,696
34	74	-	1,000,000	20,000	1,000,000	13,943	586,087	3,023,042	2,276,252	1,400,537	929,748
35	75	-	1,000,000	20,000	1,000,000	14,045	617,715	3,238,469	2,412,728	1,459,091	935,957
36	76	-	1,000,000	20,000	1,000,000	14,150	650,396	3,466,927	2,555,451	1,518,775	942,355
37	77	-	1,000,000	20,000	1,000,000	14,259	684,167	3,709,202	2,704,705	1,579,613	948,982
38	78	-	1,000,000	20,000	1,000,000	14,372	719,064	3,966,126	2,860,789	1,641,628	955,891
39	79	-	1,000,000	20,000	1,000,000	14,490	755,126	4,238,584	3,024,014	1,704,847	963,148
40	80	-	1,000,000	20,000	1,000,000	14,615	792,395	4,527,514	3,194,710	1,769,296	970,841
41	81	-	1,000,000	20,000	1,000,000	14,747	830,913	4,833,912	3,373,219	1,835,006	979,085
42	82	-	1,000,000	20,000	1,000,000	14,888	870,729	5,158,834	3,559,902	1,902,007	988,030
43	83	-	1,000,000	20,000	1,000,000	15,040	911,891	5,503,404	3,755,137	1,970,332	997,879
44	84	-	1,000,000	20,000	1,000,000	15,205	954,452	5,868,814	3,959,323	2,040,018	1,008,902
45	85	-	1,000,000	20,000	1,000,000	15,388	998,474	6,256,331	4,172,881	2,111,106	1,021,465
46	86	-	1,000,000	20,000	1,000,000	15,593	1,044,021	6,667,303	4,396,254	2,183,643	1,036,075
47	87	-	1,000,000	20,000	1,000,000	15,825	1,091,167	7,103,167	4,629,910	2,257,682	1,053,436
48	88	-	1,000,000	1,020,000	1,000,000	16,092	1,139,994	8,565,449	5,874,348	3,333,284	74,548
49	89	-	1,000,000	20,000	-	1,405	1,175,599	9,100,780	6,160,099	3,413,021	68,539
50	90	-	1,000,000	20,000	-	1,305	1,212,172	9,668,132	6,458,608	3,494,054	62,814
51	91	-	1,000,000	20,000	-	1,209	1,249,746	10,269,429	6,770,454	3,576,409	57,377
52	92	-	1,000,000	20,000	-	1,117	1,288,355	10,906,712	7,096,242	3,660,113	52,227
53	93	-	1,000,000	20,000	-	1,029	1,328,035	11,582,144	7,436,602	3,745,194	47,365
54	94	-	1,000,000	20,000	-	945	1,368,821	12,298,017	7,792,194	3,831,680	42,786
55	95	-	1,000,000	20,000	-	865	1,410,750	13,056,763	8,163,708	3,919,599	38,487
56	96	-	1,000,000	20,000	-	790	1,453,863	13,860,959	8,551,864	4,008,982	34,461
57	97	-	1,000,000	20,000	-	718	1,498,197	14,713,335	8,957,416	4,099,857	30,700
58	98	-	1,000,000	20,000	-	650	1,543,793	15,616,785	9,381,150	4,192,255	27,192
59	99	-	1,000,000	20,000	-	586	1,590,693	16,574,378	9,823,888	4,286,205	23,918
60	100	-	1,000,000	20,000	-	524	1,638,937	17,589,365	10,286,487	4,381,738	20,851
61	101	-	1,000,000	20,000	-	464	1,688,569	18,665,190	10,769,843	4,478,882	17,935
62	102	-	1,000,000	20,000	-	404	1,739,631	19,805,506	11,274,890	4,577,667	15,054
63	103	-	1,000,000	20,000	-	339	1,792,158	21,014,175	11,802,599	4,678,115	11,919
64	104	-	1,000,000	20,000	-	264	1,846,187	22,295,290	12,353,980	4,780,246	7,730
65	105	-	1,000,000	20,000	-	162	1,901,735	23,653,169	12,930,071	4,884,062	-

合众恒盈一生两全保险（分红型）利益演示表											
投资回报率为低档		年龄： 40岁	性别： 女	保险期间： 保至105岁		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	生存保险金	身故保险金	当年红利	累积红利	万能账户			年末现金价值
								高	中	低	
1	41	100,000	100,000	-	120,000	-	-	-	-	-	45,461
2	42	100,000	200,000	-	200,000	-	-	-	-	-	105,475
3	43	100,000	300,000	60,000	300,000	-	-	60,000	60,000	60,000	121,413
4	44	100,000	400,000	20,000	400,000	-	-	83,600	82,700	81,050	178,205
5	45	100,000	500,000	20,000	500,000	-	-	108,616	106,422	102,468	238,645
6	46	100,000	600,000	20,000	600,000	-	-	135,133	131,210	124,262	302,919
7	47	100,000	700,000	20,000	700,000	-	-	163,241	157,115	146,436	371,219
8	48	100,000	800,000	20,000	800,000	-	-	193,035	184,185	168,999	443,745
9	49	100,000	900,000	20,000	900,000	-	-	224,618	212,473	191,956	700,559
10	50	100,000	1,000,000	20,000	1,000,000	-	-	258,095	242,035	215,315	810,381
11	51	-	1,000,000	20,000	1,000,000	-	-	293,580	272,926	239,084	814,354
12	52	-	1,000,000	20,000	1,000,000	-	-	331,195	305,208	263,267	818,418
13	53	-	1,000,000	20,000	1,000,000	-	-	371,067	338,942	287,875	822,576
14	54	-	1,000,000	20,000	1,000,000	-	-	413,331	374,195	312,912	826,825
15	55	-	1,000,000	20,000	1,000,000	-	-	458,131	411,034	338,388	831,165
16	56	-	1,000,000	20,000	1,000,000	-	-	505,618	449,530	364,310	835,594
17	57	-	1,000,000	20,000	1,000,000	-	-	555,956	489,759	390,686	840,108
18	58	-	1,000,000	20,000	1,000,000	-	-	609,313	531,798	417,523	844,705
19	59	-	1,000,000	20,000	1,000,000	-	-	665,872	575,729	444,829	849,384
20	60	-	1,000,000	20,000	1,000,000	-	-	725,824	621,637	472,614	854,143
21	61	-	1,000,000	20,000	1,000,000	-	-	789,373	669,610	500,885	858,983
22	62	-	1,000,000	20,000	1,000,000	-	-	856,736	719,743	529,650	863,906
23	63	-	1,000,000	20,000	1,000,000	-	-	928,140	772,131	558,919	868,911
24	64	-	1,000,000	20,000	1,000,000	-	-	1,003,828	826,877	588,700	874,000
25	65	-	1,000,000	20,000	1,000,000	-	-	1,084,058	884,087	619,002	879,172
26	66	-	1,000,000	20,000	1,000,000	-	-	1,169,102	943,871	649,835	884,426
27	67	-	1,000,000	20,000	1,000,000	-	-	1,259,248	1,006,345	681,207	889,763
28	68	-	1,000,000	20,000	1,000,000	-	-	1,354,802	1,071,630	713,128	895,184
29	69	-	1,000,000	20,000	1,000,000	-	-	1,456,091	1,139,854	745,608	900,691
30	70	-	1,000,000	20,000	1,000,000	-	-	1,563,456	1,211,147	778,656	906,288
31	71	-	1,000,000	20,000	1,000,000	-	-	1,677,263	1,285,649	812,282	911,981
32	72	-	1,000,000	20,000	1,000,000	-	-	1,797,899	1,363,503	846,497	917,780
33	73	-	1,000,000	20,000	1,000,000	-	-	1,925,773	1,444,860	881,311	923,696
34	74	-	1,000,000	20,000	1,000,000	-	-	2,061,320	1,529,879	916,734	929,748
35	75	-	1,000,000	20,000	1,000,000	-	-	2,204,999	1,618,724	952,777	935,957
36	76	-	1,000,000	20,000	1,000,000	-	-	2,357,299	1,711,566	989,450	942,355
37	77	-	1,000,000	20,000	1,000,000	-	-	2,518,737	1,808,587	1,026,766	948,982
38	78	-	1,000,000	20,000	1,000,000	-	-	2,689,861	1,909,973	1,064,734	955,891
39	79	-	1,000,000	20,000	1,000,000	-	-	2,871,252	2,015,922	1,103,367	963,148
40	80	-	1,000,000	20,000	1,000,000	-	-	3,063,528	2,126,639	1,142,676	970,841
41	81	-	1,000,000	20,000	1,000,000	-	-	3,267,339	2,242,337	1,182,673	979,085
42	82	-	1,000,000	20,000	1,000,000	-	-	3,483,380	2,363,242	1,223,370	988,030
43	83	-	1,000,000	20,000	1,000,000	-	-	3,712,382	2,489,588	1,264,779	997,879
44	84	-	1,000,000	20,000	1,000,000	-	-	3,955,125	2,621,620	1,306,912	1,008,902
45	85	-	1,000,000	20,000	1,000,000	-	-	4,212,433	2,759,593	1,349,783	1,021,465
46	86	-	1,000,000	20,000	1,000,000	-	-	4,485,179	2,903,774	1,393,404	1,036,075
47	87	-	1,000,000	20,000	1,000,000	-	-	4,774,290	3,054,444	1,437,789	1,053,436
48	88	-	1,000,000	1,020,000	1,000,000	-	-	6,080,747	4,211,894	2,482,950	74,548
49	89	-	1,000,000	20,000	-	-	-	6,465,592	4,421,429	2,546,402	68,539
50	90	-	1,000,000	20,000	-	-	-	6,873,527	4,640,394	2,610,964	62,814
51	91	-	1,000,000	20,000	-	-	-	7,305,939	4,869,211	2,676,656	57,377
52	92	-	1,000,000	20,000	-	-	-	7,764,295	5,108,326	2,743,497	52,227
53	93	-	1,000,000	20,000	-	-	-	8,250,153	5,358,201	2,811,508	47,365
54	94	-	1,000,000	20,000	-	-	-	8,765,162	5,619,320	2,880,710	42,786
55	95	-	1,000,000	20,000	-	-	-	9,311,072	5,892,189	2,951,122	38,487
56	96	-	1,000,000	20,000	-	-	-	9,889,736	6,177,338	3,022,767	34,461
57	97	-	1,000,000	20,000	-	-	-	10,503,120	6,475,318	3,095,665	30,700
58	98	-	1,000,000	20,000	-	-	-	11,153,308	6,786,707	3,169,839	27,192
59	99	-	1,000,000	20,000	-	-	-	11,842,506	7,112,109	3,245,312	23,918
60	100	-	1,000,000	20,000	-	-	-	12,573,056	7,452,154	3,322,105	20,851
61	101	-	1,000,000	20,000	-	-	-	13,347,440	7,807,501	3,400,241	17,935
62	102	-	1,000,000	20,000	-	-	-	14,168,286	8,178,838	3,479,746	15,054
63	103	-	1,000,000	20,000	-	-	-	15,038,383	8,566,886	3,560,641	11,919
64	104	-	1,000,000	20,000	-	-	-	15,960,686	8,972,396	3,642,952	7,730
65	105	-	1,000,000	20,000	-	-	-	16,938,327	9,396,154	3,726,704	-

案例十

合众恒盈一生两全保险（分红型）利益演示表

投资回报率为高档 年龄： 40岁 性别： 女 保险期间： 保至105岁 交费期限： 5年 基本保险金额： 110400元

保单年度	期末年龄	年交保费	累计保费	生存保险金	身故保险金	当年红利	累积红利	万能账户			年末现金价值
								高	中	低	
1	41	200,000	200,000	-	240,000	4,588	4,588	4,588	4,588	4,588	114,916
2	42	200,000	400,000	-	400,000	10,122	14,848	14,985	14,916	14,790	256,290
3	43	200,000	600,000	66,240	600,000	15,822	31,115	97,946	97,650	97,111	354,180
4	44	200,000	800,000	22,080	800,000	19,706	51,755	145,609	143,830	140,597	508,114
5	45	200,000	1,000,000	22,080	1,000,000	25,030	78,337	201,456	197,412	190,167	673,938
6	46	-	1,000,000	22,080	1,000,000	25,114	105,801	260,737	253,490	240,689	678,438
7	47	-	1,000,000	22,080	1,000,000	25,202	134,177	323,663	312,179	292,183	683,096
8	48	-	1,000,000	22,080	1,000,000	25,292	163,495	390,455	373,599	344,668	687,908
9	49	-	1,000,000	22,080	1,000,000	25,384	193,783	461,346	437,875	398,164	839,934
10	50	-	1,000,000	22,080	1,000,000	25,478	225,075	536,585	505,137	452,690	851,204
11	51	-	1,000,000	22,080	1,000,000	25,574	257,401	616,434	575,522	508,266	854,402
12	52	-	1,000,000	22,080	1,000,000	25,672	290,795	701,172	649,173	564,912	857,672
13	53	-	1,000,000	22,080	1,000,000	25,774	325,293	791,097	726,240	622,652	861,020
14	54	-	1,000,000	22,080	1,000,000	25,878	360,930	886,521	806,879	681,507	864,444
15	55	-	1,000,000	22,080	1,000,000	25,986	397,744	987,778	891,254	741,499	867,944
16	56	-	1,000,000	22,080	1,000,000	26,094	435,770	1,095,218	979,534	802,649	871,516
17	57	-	1,000,000	22,080	1,000,000	26,208	475,051	1,209,219	1,071,902	864,984	875,162
18	58	-	1,000,000	22,080	1,000,000	26,322	515,625	1,330,175	1,168,539	928,523	878,876
19	59	-	1,000,000	22,080	1,000,000	26,440	557,534	1,458,505	1,269,643	993,292	882,660
20	60	-	1,000,000	22,080	1,000,000	26,558	600,818	1,594,653	1,375,415	1,059,313	886,514
21	61	-	1,000,000	22,080	1,000,000	26,682	645,524	1,739,095	1,486,071	1,126,613	890,440
22	62	-	1,000,000	22,080	1,000,000	26,806	691,696	1,892,326	1,601,830	1,195,215	894,436
23	63	-	1,000,000	22,080	1,000,000	26,934	739,381	2,054,880	1,722,927	1,265,145	898,508
24	64	-	1,000,000	22,080	1,000,000	27,066	788,628	2,227,319	1,849,604	1,336,431	902,654
25	65	-	1,000,000	22,080	1,000,000	27,200	839,487	2,410,238	1,982,116	1,409,098	906,874
26	66	-	1,000,000	22,080	1,000,000	27,338	892,009	2,604,270	2,120,730	1,483,176	911,172
27	67	-	1,000,000	22,080	1,000,000	27,478	946,248	2,810,084	2,265,721	1,568,689	915,548
28	68	-	1,000,000	22,080	1,000,000	27,622	1,002,257	3,028,391	2,417,380	1,635,668	920,006
29	69	-	1,000,000	22,080	1,000,000	27,768	1,060,093	3,259,943	2,576,010	1,714,140	924,548
30	70	-	1,000,000	22,080	1,000,000	27,920	1,119,816	3,505,539	2,741,930	1,794,138	929,184
31	71	-	1,000,000	22,080	1,000,000	28,074	1,181,484	3,766,026	2,915,471	1,875,689	933,916
32	72	-	1,000,000	22,080	1,000,000	28,234	1,245,163	4,042,301	3,096,982	1,958,828	938,760
33	73	-	1,000,000	22,080	1,000,000	28,398	1,310,916	4,335,317	3,286,824	2,043,585	943,728
34	74	-	1,000,000	22,080	1,000,000	28,566	1,378,809	4,646,082	3,485,377	2,129,994	948,840
35	75	-	1,000,000	22,080	1,000,000	28,742	1,448,915	4,975,669	3,693,041	2,218,091	954,120
36	76	-	1,000,000	22,080	1,000,000	28,924	1,521,307	5,325,214	3,910,232	2,307,912	959,602
37	77	-	1,000,000	22,080	1,000,000	29,112	1,596,058	5,695,918	4,137,384	2,399,492	965,326
38	78	-	1,000,000	22,080	1,000,000	29,312	1,673,252	6,089,066	4,374,958	2,492,875	971,346
39	79	-	1,000,000	22,080	1,000,000	29,520	1,752,969	6,506,009	4,623,431	2,588,100	977,732
40	80	-	1,000,000	22,080	1,000,000	29,742	1,835,300	6,948,192	4,883,308	2,685,214	984,572
41	81	-	1,000,000	22,080	1,000,000	29,980	1,920,339	7,417,144	5,155,117	2,784,265	991,984
42	82	-	1,000,000	22,080	1,000,000	30,234	2,008,184	7,914,486	5,439,411	2,885,304	1,000,118
43	83	-	1,000,000	22,080	1,000,000	30,512	2,098,941	8,441,947	5,736,776	2,988,389	1,009,180
44	84	-	1,000,000	22,080	1,000,000	30,820	2,192,729	9,001,364	6,047,831	3,093,586	1,019,438
45	85	-	1,000,000	22,080	1,000,000	31,160	2,289,671	9,594,686	6,373,224	3,200,963	1,031,266
46	86	-	1,000,000	22,080	1,000,000	31,544	2,389,905	10,223,991	6,713,643	3,310,604	1,045,164
47	87	-	1,000,000	22,080	1,000,000	31,986	2,493,588	10,891,497	7,069,823	3,422,606	1,061,844
48	88	-	1,000,000	1,022,080	1,000,000	32,498	2,600,894	12,599,564	8,442,543	4,537,079	82,300
49	89	-	1,000,000	22,080	-	3,104	2,682,025	13,380,722	8,847,641	4,641,662	75,666
50	90	-	1,000,000	22,080	-	2,882	2,765,368	14,208,528	9,270,747	4,747,853	69,346
51	91	-	1,000,000	22,080	-	2,668	2,850,997	15,085,787	9,712,679	4,855,689	63,344
52	92	-	1,000,000	22,080	-	2,466	2,938,993	16,015,481	10,174,295	4,965,209	57,658
53	93	-	1,000,000	22,080	-	2,272	3,029,434	17,000,761	10,656,490	5,076,453	52,290
54	94	-	1,000,000	22,080	-	2,086	3,122,403	18,044,973	11,160,199	5,189,457	47,236
55	95	-	1,000,000	22,080	-	1,910	3,217,986	19,151,661	11,686,398	5,304,262	42,490
56	96	-	1,000,000	22,080	-	1,744	3,316,269	20,324,585	12,236,109	5,420,911	38,046
57	97	-	1,000,000	22,080	-	1,586	3,417,343	21,567,726	12,810,400	5,539,443	33,894
58	98	-	1,000,000	22,080	-	1,436	3,521,299	22,885,306	13,410,384	5,659,899	30,020
59	99	-	1,000,000	22,080	-	1,294	3,628,232	24,281,798	14,037,226	5,782,321	26,406
60	100	-	1,000,000	22,080	-	1,158	3,738,237	25,761,944	14,692,139	5,906,750	23,020
61	101	-	1,000,000	22,080	-	1,024	3,851,409	27,330,765	15,376,389	6,033,222	19,800
62	102	-	1,000,000	22,080	-	892	3,967,843	28,993,583	16,091,299	6,161,775	16,620
63	103	-	1,000,000	22,080	-	748	4,087,626	30,756,025	16,838,235	6,292,434	13,160
64	104	-	1,000,000	22,080	-	582	4,210,837	32,624,049	17,618,618	6,425,214	8,534
65	105	-	1,000,000	22,080	-	358	4,337,520	34,603,930	18,433,893	6,560,093	-

合众恒盈一生两全保险（分红型）利益演示表

投资回报率为中档 年龄： 40岁 性别： 女 保险期间： 保至105岁 交费期限： 5年 基本保险金额： 110400元

保单年度	期末年龄	年交保费	累计保费	生存保险金	身故保险金	当年红利	累积红利	万能账户			年末现金价值
								高	中	低	
1	41	200,000	200,000	-	240,000	2,294	2,294	2,294	2,294	2,294	114,916
2	42	200,000	400,000	-	400,000	5,060	7,423	7,423	7,423	7,423	256,290
3	43	200,000	600,000	66,240	600,000	7,912	15,558	82,093	81,945	81,676	354,180
4	44	200,000	800,000	22,080	800,000	9,854	25,878	118,953	117,566	115,039	508,114
5	45	200,000	1,000,000	22,080	1,000,000	12,514	39,169	160,684	157,451	151,646	673,938
6	46	-	1,000,000	22,080	1,000,000	12,558	52,902	204,963	199,174	188,938	678,438
7	47	-	1,000,000	22,080	1,000,000	12,600	67,089	251,941	242,817	226,924	683,096
8	48	-	1,000,000	22,080	1,000,000	12,646	81,747	301,783	288,470	265,621	687,908
9	49	-	1,000,000	22,080	1,000,000	12,692	96,892	354,662	336,223	305,042	693,934
10	50	-	1,000,000	22,080	1,000,000	12,738	112,537	410,760	386,171	345,198	698,204
11	51	-	1,000,000	22,080	1,000,000	12,786	128,699	470,271	438,415	386,105	702,402
12	52	-	1,000,000	22,080	1,000,000	12,836	145,396	533,404	493,059	427,778	706,672
13	53	-	1,000,000	22,080	1,000,000	12,888	162,645	600,376	550,215	470,232	711,020
14	54	-	1,000,000	22,080	1,000,000	12,940	180,465	671,419	609,995	513,481	715,444
15	55	-	1,000,000	22,080	1,000,000	12,992	198,871	746,776	672,516	557,539	719,944
16	56	-	1,000,000	22,080	1,000,000	13,048	217,885	826,710	737,908	602,424	724,516
17	57	-	1,000,000	22,080	1,000,000	13,104	237,525	911,497	806,297	648,150	729,162
18	58	-	1,000,000	22,080	1,000,000	13,160	257,811	1,001,427	877,821	694,733	733,876
19	59	-	1,000,000	22,080	1,000,000	13,220	278,766	1,096,812	952,623	742,191	738,660
20	60	-	1,000,000	22,080	1,000,000	13,280	300,408	1,197,981	1,030,851	790,539	743,514
21	61	-	1,000,000	22,080	1,000,000	13,340	322,761	1,305,280	1,112,659	839,794	748,440
22	62	-	1,000,000	22,080	1,000,000	13,404	345,848	1,419,081	1,198,213	889,974	753,436
23	63	-	1,000,000	22,080	1,000,000	13,468	369,691	1,539,773	1,287,680	941,096	758,508
24	64	-	1,000,000	22,080	1,000,000	13,534	394,316	1,667,774	1,381,240	993,180	763,654
25	65	-	1,000,000	22,080	1,000,000	13,600	419,745	1,803,520	1,479,076	1,046,240	768,872
26	66	-	1,000,000	22,080	1,000,000	13,668	446,006	1,947,479	1,581,382	1,100,297	774,172
27	67	-	1,000,000	22,080	1,000,000	13,738	473,124	2,100,146	1,688,362	1,155,371	779,548
28	68	-	1,000,000	22,080	1,000,000	13,810	501,127	2,262,045	1,800,228	1,211,480	784,920
29	69	-	1,000,000	22,080	1,000,000	13,884	530,045	2,433,732	1,917,203	1,268,645	790,348
30	70	-	1,000,000	22,080	1,000,000	13,960	559,907	2,615,796	2,039,517	1,326,886	795,824
31	71	-	1,000,000	22,080	1,000,000	14,038	590,742	2,808,861	2,167,413	1,386,224	801,348
32	72	-	1,000,000	22,080	1,000,000	14,116	622,580	3,013,589	2,301,143	1,446,679	806,920
33	73	-	1,000,000	22,080	1,000,000	14,198	655,455	3,230,682	2,440,972	1,508,274	812,444
34	74	-	1,000,000	22,080	1,000,000	14,284	689,403	3,460,887	2,587,180	1,571,033	818,040
35	75	-	1,000,000	22,080	1,000,000	14,370	724,455	3,704,990	2,740,053	1,634,976	823,616
36	76	-	1,000,000	22,080	1,000,000	14,462	760,651	3,963,832	2,899,897	1,700,130	829,240
37	77	-	1,000,000	22,080	1,000,000	14,556	798,026	4,238,298	3,067,029	1,766,518	834,864
38	78	-	1,000,000	22,080	1,000,000	14,656	836,623	4,529,332	3,241,781	1,834,168	840,488
39	79	-	1,000,000	22,080	1,000,000	14,760	876,482	4,837,932	3,424,501	1,903,106	846,112
40	80	-	1,000,000	22,080	1,000,000	14,872	917,648	5,165,159	3,615,556	1,973,363	851,736
41	81	-	1,000,000	22,080	1,000,000	14,990	960,168	5,512,139	3,815,326	2,044,967	857,360
42	82	-	1,000,000	22,080	1,000,000	15,118	1,004,091	5,880,065	4,024,213	2,117,952	863,000
43	83	-	1,000,000	22,080	1,000,000	15,256	1,049,470	6,270,205	4,242,639	2,192,352	868,640
44	84	-	1,000,000	22,080	1,000,000	15,410	1,096,364	6,683,908	4,471,048	2,268,208	874,280
45	85	-	1,000,000	22,080	1,000,000	15,580	1,144,835	7,122,602	4,709,905	2,345,561	880,000
46	86	-	1,000,000	22,080	1,000,000	15,772	1,194,952	7,587,810	4,959,703	2,424,461	885,720
47	87	-	1,000,000	22,080	1,000,000	15,992	1,246,792	8,081,151	5,220,961	2,504,961	891,440
48	88	-	1,000,000	1,022,080	1,000,000	16,248	1,300,444	8,604,348	5,494,233	2,587,126	897,160
49	89	-	1,000,000	22,080	-	1,552	1,341,009	9,149,241	5,810,105	2,673,532	902,880
50	90	-	1,000,000	22,080	-	1,440	1,382,679	9,701,915	6,140,080	2,761,339	908,600
51	91	-	1,000,000	22,080	-	1,334	1,425,494	10,261,830	6,484,797	2,850,577	914,320
52	92	-	1,000,000	22,080	-	1,232	1,469,491	10,829,772	6,844,925	2,941,274	920,040
53	93	-	1,000,000	22,080	-	1,136	1,514,711	11,404,866	7,221,163	3,033,462	925,760
54	94	-	1,000,000	22,080	-	1,044	1,561,197	11,987,082	7,614,239	3,127,172	931,480
55	95	-	1,000,000	22,080	-	956	1,608,989	12,576,343	8,024,916	3,222,433	937,200
56	96	-	1,000,000	22,080	-	872	1,658,130	13,171,536	8,437,989	3,319,278	942,920
57	97	-	1,000,000	22,080	-	792	1,708,666	13,773,720	8,852,291	3,417,737	948,640
58	98	-	1,000,000	22,080	-	718	1,760,644	14,383,141	9,271,692	3,517,845	954,360
59	99	-	1,000,000	22,080	-	646	1,814,110	14,999,236	9,696,099	3,619,634	960,080
60	100	-	1,000,000	22,080	-	578	1,869,111	15,620,648	10,126,461	3,723,135	965,800
61	101	-	1,000,000	22,080	-	512	1,925,696	16,247,239	10,552,769	3,828,382	971,520
62	102	-	1,000,000	22,080	-	446	1,983,913	16,879,099	10,978,055	3,935,405	977,240
63	103	-	1,000,000	22,080	-	374	2,043,804	17,515,559	11,402,391	4,044,228	982,960
64	104	-	1,000,000	22,080	-	292	2,105,411	18,156,204	11,826,896	4,154,874	988,680
65	105	-	1,000,000	22,080	-	178	2,168,751	18,801,875	12,251,714	4,267,343	994,400

合众恒盈一生两全保险（分红型）利益演示表											
投资回报率为低档		年龄： 40岁	性别： 女	保险期间： 保至105岁		交费期限： 5年		基本保险金额： 110400元			
保单年度	期末年龄	年交保费	累计保费	生存保险金	身故保险金	当年红利	累积红利	万能账户			年末现金价值
								高	中	低	
1	41	200,000	200,000	-	240,000	-	-	-	-	-	114,916
2	42	200,000	400,000	-	400,000	-	-	-	-	-	256,290
3	43	200,000	600,000	66,240	600,000	-	-	66,240	66,240	66,240	354,180
4	44	200,000	800,000	22,080	800,000	-	-	92,294	91,301	89,479	508,114
5	45	200,000	1,000,000	22,080	1,000,000	-	-	119,912	117,489	113,125	673,938
6	46	-	1,000,000	22,080	1,000,000	-	-	149,187	144,856	137,185	678,438
7	47	-	1,000,000	22,080	1,000,000	-	-	180,218	173,455	161,666	683,096
8	48	-	1,000,000	22,080	1,000,000	-	-	213,111	203,340	186,575	687,908
9	49	-	1,000,000	22,080	1,000,000	-	-	247,978	234,571	211,920	839,934
10	50	-	1,000,000	22,080	1,000,000	-	-	284,936	267,206	237,708	851,204
11	51	-	1,000,000	22,080	1,000,000	-	-	324,113	301,311	263,948	854,402
12	52	-	1,000,000	22,080	1,000,000	-	-	365,639	336,950	290,647	857,672
13	53	-	1,000,000	22,080	1,000,000	-	-	409,658	374,192	317,814	861,020
14	54	-	1,000,000	22,080	1,000,000	-	-	456,317	413,111	345,455	864,444
15	55	-	1,000,000	22,080	1,000,000	-	-	505,776	453,781	373,581	867,944
16	56	-	1,000,000	22,080	1,000,000	-	-	558,203	496,281	402,198	871,516
17	57	-	1,000,000	22,080	1,000,000	-	-	613,775	540,694	431,317	875,162
18	58	-	1,000,000	22,080	1,000,000	-	-	672,681	587,105	460,945	878,876
19	59	-	1,000,000	22,080	1,000,000	-	-	735,122	635,605	491,092	882,660
20	60	-	1,000,000	22,080	1,000,000	-	-	801,310	686,287	521,766	886,514
21	61	-	1,000,000	22,080	1,000,000	-	-	871,468	739,250	552,977	890,440
22	62	-	1,000,000	22,080	1,000,000	-	-	945,836	794,596	584,734	894,436
23	63	-	1,000,000	22,080	1,000,000	-	-	1,024,667	852,433	617,046	898,508
24	64	-	1,000,000	22,080	1,000,000	-	-	1,108,226	912,872	649,925	902,654
25	65	-	1,000,000	22,080	1,000,000	-	-	1,196,800	976,032	683,378	906,874
26	66	-	1,000,000	22,080	1,000,000	-	-	1,290,688	1,042,033	717,418	911,172
27	67	-	1,000,000	22,080	1,000,000	-	-	1,390,209	1,111,005	752,052	915,548
28	68	-	1,000,000	22,080	1,000,000	-	-	1,495,702	1,183,080	787,293	920,006
29	69	-	1,000,000	22,080	1,000,000	-	-	1,607,524	1,258,398	823,151	924,548
30	70	-	1,000,000	22,080	1,000,000	-	-	1,726,056	1,337,106	859,636	929,184
31	71	-	1,000,000	22,080	1,000,000	-	-	1,851,699	1,419,356	896,760	933,916
32	72	-	1,000,000	22,080	1,000,000	-	-	1,984,881	1,505,307	934,533	938,760
33	73	-	1,000,000	22,080	1,000,000	-	-	2,126,054	1,595,126	972,967	943,728
34	74	-	1,000,000	22,080	1,000,000	-	-	2,275,697	1,688,987	1,012,074	948,840
35	75	-	1,000,000	22,080	1,000,000	-	-	2,434,319	1,787,071	1,051,866	954,120
36	76	-	1,000,000	22,080	1,000,000	-	-	2,602,458	1,889,569	1,092,353	959,602
37	77	-	1,000,000	22,080	1,000,000	-	-	2,780,685	1,996,680	1,133,549	965,326
38	78	-	1,000,000	22,080	1,000,000	-	-	2,969,606	2,108,610	1,175,467	971,346
39	79	-	1,000,000	22,080	1,000,000	-	-	3,169,863	2,225,578	1,218,117	977,732
40	80	-	1,000,000	22,080	1,000,000	-	-	3,382,134	2,347,809	1,261,514	984,572
41	81	-	1,000,000	22,080	1,000,000	-	-	3,607,143	2,475,540	1,305,671	991,984
42	82	-	1,000,000	22,080	1,000,000	-	-	3,845,651	2,609,020	1,350,600	1,000,118
43	83	-	1,000,000	22,080	1,000,000	-	-	4,098,470	2,748,506	1,396,315	1,009,180
44	84	-	1,000,000	22,080	1,000,000	-	-	4,366,458	2,894,268	1,442,831	1,019,438
45	85	-	1,000,000	22,080	1,000,000	-	-	4,650,526	3,046,590	1,490,161	1,031,266
46	86	-	1,000,000	22,080	1,000,000	-	-	4,951,637	3,205,767	1,538,318	1,045,164
47	87	-	1,000,000	22,080	1,000,000	-	-	5,270,816	3,372,106	1,587,319	1,061,844
48	88	-	1,000,000	1,022,080	1,000,000	-	-	6,609,145	4,545,931	2,637,177	82,300
49	89	-	1,000,000	22,080	-	-	-	7,027,773	4,772,578	2,705,408	75,666
50	90	-	1,000,000	22,080	-	-	-	7,471,520	5,009,424	2,774,832	69,346
51	91	-	1,000,000	22,080	-	-	-	7,941,891	5,256,928	2,845,472	63,344
52	92	-	1,000,000	22,080	-	-	-	8,440,484	5,515,570	2,917,348	57,658
53	93	-	1,000,000	22,080	-	-	-	8,968,993	5,785,851	2,990,481	52,290
54	94	-	1,000,000	22,080	-	-	-	9,529,213	6,068,294	3,064,895	47,236
55	95	-	1,000,000	22,080	-	-	-	10,123,046	6,363,447	3,140,610	42,490
56	96	-	1,000,000	22,080	-	-	-	10,752,508	6,671,882	3,217,651	38,046
57	97	-	1,000,000	22,080	-	-	-	11,419,739	6,994,197	3,296,040	33,894
58	98	-	1,000,000	22,080	-	-	-	12,127,003	7,331,016	3,375,800	30,020
59	99	-	1,000,000	22,080	-	-	-	12,876,704	7,682,992	3,456,957	26,406
60	100	-	1,000,000	22,080	-	-	-	13,671,386	8,050,806	3,539,534	23,020
61	101	-	1,000,000	22,080	-	-	-	14,513,749	8,435,172	3,623,556	19,800
62	102	-	1,000,000	22,080	-	-	-	15,406,654	8,836,835	3,709,048	16,620
63	103	-	1,000,000	22,080	-	-	-	16,353,133	9,256,573	3,796,036	13,160
64	104	-	1,000,000	22,080	-	-	-	17,356,401	9,695,199	3,884,547	8,534
65	105	-	1,000,000	22,080	-	-	-	18,419,865	10,153,562	3,974,606	-

案例十一

合众恒盈一生两全保险（分红型）利益演示表

投资回报率为高档 年龄： 40岁 性别： 女 保险期间： 保至105岁 交费期限： 3年 基本保险金额： 104100元

保单年度	期末年龄	年交保费	累计保费	生存保险金	身故保险金	当年红利	累积红利	万能账户			年末现金价值
								高	中	低	
1	41	300,000	300,000	-	360,000	7,197	7,197	7,197	7,197	7,197	181,947
2	42	300,000	600,000	-	600,000	15,597	23,010	23,226	23,118	22,920	411,348
3	43	300,000	900,000	62,460	900,000	24,252	47,952	111,331	110,870	110,033	616,755
4	44	-	900,000	20,820	900,000	23,103	72,494	161,934	159,782	155,882	620,319
5	45	-	900,000	20,820	900,000	23,169	97,838	215,639	210,962	202,599	624,012
6	46	-	900,000	20,820	900,000	23,235	124,008	272,633	264,510	250,199	627,834
7	47	-	900,000	20,820	900,000	23,304	151,032	333,115	320,537	298,702	631,788
8	48	-	900,000	20,820	900,000	23,376	178,939	397,298	379,157	348,125	635,877
9	49	-	900,000	20,820	900,000	23,451	207,758	465,406	440,490	398,488	782,226
10	50	-	900,000	20,820	900,000	23,526	237,517	537,677	504,658	449,808	784,689
11	51	-	900,000	20,820	900,000	23,601	268,243	614,358	571,789	502,100	787,212
12	52	-	900,000	20,820	900,000	23,682	299,973	695,722	642,021	555,389	789,798
13	53	-	900,000	20,820	900,000	23,763	332,735	782,048	715,495	609,691	792,441
14	54	-	900,000	20,820	900,000	23,847	366,564	873,638	792,359	665,028	795,147
15	55	-	900,000	20,820	900,000	23,931	401,492	970,807	872,766	721,417	797,913
16	56	-	900,000	20,820	900,000	24,018	437,555	1,073,894	956,879	778,880	800,736
17	57	-	900,000	20,820	900,000	24,108	474,789	1,183,255	1,044,867	837,438	803,622
18	58	-	900,000	20,820	900,000	24,201	513,234	1,299,272	1,136,907	897,114	806,562
19	59	-	900,000	20,820	900,000	24,294	552,925	1,422,342	1,233,181	957,928	809,562
20	60	-	900,000	20,820	900,000	24,390	593,903	1,552,893	1,333,884	1,019,901	812,619
21	61	-	900,000	20,820	900,000	24,489	636,209	1,691,375	1,439,218	1,083,059	815,733
22	62	-	900,000	20,820	900,000	24,591	679,886	1,838,269	1,549,394	1,147,423	818,910
23	63	-	900,000	20,820	900,000	24,693	724,975	1,994,078	1,664,630	1,213,016	822,147
24	64	-	900,000	20,820	900,000	24,798	771,523	2,159,340	1,785,156	1,279,862	825,447
25	65	-	900,000	20,820	900,000	24,906	819,574	2,334,627	1,911,214	1,347,985	828,813
26	66	-	900,000	20,820	900,000	25,017	869,179	2,520,541	2,043,056	1,417,412	832,245
27	67	-	900,000	20,820	900,000	25,131	920,385	2,717,725	2,180,944	1,488,168	835,746
28	68	-	900,000	20,820	900,000	25,248	973,245	2,926,856	2,325,155	1,560,279	839,319
29	69	-	900,000	20,820	900,000	25,368	1,027,810	3,148,656	2,475,975	1,633,772	842,967
30	70	-	900,000	20,820	900,000	25,491	1,084,135	3,383,886	2,633,705	1,708,674	846,699
31	71	-	900,000	20,820	900,000	25,617	1,142,276	3,633,356	2,798,658	1,785,013	850,521
32	72	-	900,000	20,820	900,000	25,746	1,202,291	3,897,924	2,971,164	1,862,816	854,445
33	73	-	900,000	20,820	900,000	25,881	1,264,240	4,178,500	3,151,567	1,942,117	858,486
34	74	-	900,000	20,820	900,000	26,019	1,328,186	4,476,049	3,340,227	2,022,943	862,656
35	75	-	900,000	20,820	900,000	26,163	1,394,195	4,791,595	3,537,520	2,105,327	866,985
36	76	-	900,000	20,820	900,000	26,316	1,462,337	5,126,227	3,743,845	2,189,306	871,500
37	77	-	900,000	20,820	900,000	26,472	1,532,679	5,481,092	3,959,610	2,274,911	876,240
38	78	-	900,000	20,820	900,000	26,640	1,605,299	5,857,418	4,185,252	2,362,182	881,256
39	79	-	900,000	20,820	900,000	26,814	1,680,272	6,256,497	4,421,222	2,451,154	886,605
40	80	-	900,000	20,820	900,000	27,000	1,757,681	6,679,707	4,667,997	2,541,869	892,374
41	81	-	900,000	20,820	900,000	27,204	1,837,615	7,128,513	4,926,081	2,634,376	898,665
42	82	-	900,000	20,820	900,000	27,420	1,920,163	7,604,464	5,195,995	2,728,718	905,616
43	83	-	900,000	20,820	900,000	27,660	2,005,428	8,109,212	5,478,295	2,824,950	913,413
44	84	-	900,000	20,820	900,000	27,924	2,093,515	8,644,508	5,773,562	2,923,131	922,299
45	85	-	900,000	20,820	900,000	28,218	2,184,539	9,212,217	6,082,410	3,023,324	932,604
46	86	-	900,000	20,820	900,000	28,554	2,278,629	9,814,324	6,405,493	3,125,606	944,790
47	87	-	900,000	20,820	900,000	28,941	2,375,929	10,452,944	6,743,501	3,230,065	959,490
48	88	-	900,000	920,820	900,000	29,391	2,476,598	12,030,332	7,997,169	4,236,802	77,604
49	89	-	900,000	20,820	-	2,925	2,553,820	12,775,897	8,380,787	4,334,691	71,349
50	90	-	900,000	20,820	-	2,718	2,633,153	13,565,989	8,781,460	4,434,086	65,391
51	91	-	900,000	20,820	-	2,517	2,714,665	14,403,285	9,199,963	4,535,020	59,730
52	92	-	900,000	20,820	-	2,325	2,798,430	15,290,627	9,637,107	4,637,528	54,369
53	93	-	900,000	20,820	-	2,142	2,884,524	16,231,027	10,093,738	4,741,646	49,305
54	94	-	900,000	20,820	-	1,968	2,973,028	17,227,677	10,570,745	4,847,413	44,541
55	95	-	900,000	20,820	-	1,800	3,064,019	18,283,957	11,069,048	4,954,863	40,065
56	96	-	900,000	20,820	-	1,644	3,157,584	19,403,459	11,589,619	5,064,037	35,874
57	97	-	900,000	20,820	-	1,494	3,253,805	20,589,980	12,133,466	5,174,972	31,959
58	98	-	900,000	20,820	-	1,353	3,352,772	21,847,552	12,701,645	5,287,707	28,308
59	99	-	900,000	20,820	-	1,221	3,454,576	23,180,446	13,295,260	5,402,283	24,900
60	100	-	900,000	20,820	-	1,092	3,559,306	24,593,185	13,915,459	5,518,734	21,705
61	101	-	900,000	20,820	-	966	3,667,051	26,090,562	14,563,440	5,637,098	18,672
62	102	-	900,000	20,820	-	840	3,777,902	27,677,656	15,240,455	5,757,408	15,672
63	103	-	900,000	20,820	-	705	3,891,945	29,359,840	15,947,801	5,879,687	12,408
64	104	-	900,000	20,820	-	549	4,009,252	31,142,799	16,686,821	6,003,951	8,046
65	105	-	900,000	20,820	-	336	4,129,865	33,032,523	17,458,884	6,130,176	-

合众恒盈一生两全保险（分红型）利益演示表

投资回报率为中档 年龄： 40岁 性别： 女 保险期间： 保至105岁 交费期限： 3年 基本保险金额： 104100元

保单年度	期末年龄	年交保费	累计保费	生存保险金	身故保险金	当年红利	累积红利	万能账户			年末现金价值
								高	中	低	
1	41	300,000	300,000	-	360,000	3,597	3,597	3,597	3,597	3,597	181,947
2	42	300,000	600,000	-	600,000	7,797	11,502	11,610	11,556	11,457	411,348
3	43	300,000	900,000	62,460	900,000	12,126	23,973	86,892	86,662	86,243	616,755
4	44	-	900,000	20,820	900,000	11,550	36,242	124,476	122,932	120,123	620,319
5	45	-	900,000	20,820	900,000	11,583	48,912	164,348	160,867	154,628	624,012
6	46	-	900,000	20,820	900,000	11,619	61,999	206,647	200,545	189,773	627,834
7	47	-	900,000	20,820	900,000	11,652	75,511	251,518	242,041	225,566	631,788
8	48	-	900,000	20,820	900,000	11,688	89,464	299,117	285,441	262,021	635,877
9	49	-	900,000	20,820	900,000	11,724	103,872	349,608	330,830	299,151	782,226
10	50	-	900,000	20,820	900,000	11,763	118,751	403,168	378,300	336,969	784,689
11	51	-	900,000	20,820	900,000	11,802	134,116	459,980	427,946	375,488	787,212
12	52	-	900,000	20,820	900,000	11,841	149,980	520,240	479,864	414,720	789,798
13	53	-	900,000	20,820	900,000	11,880	166,360	584,154	534,158	454,677	792,441
14	54	-	900,000	20,820	900,000	11,922	183,272	651,945	590,937	495,376	795,147
15	55	-	900,000	20,820	900,000	11,967	200,738	723,849	650,316	536,832	797,913
16	56	-	900,000	20,820	900,000	12,009	218,769	800,109	712,410	579,056	800,736
17	57	-	900,000	20,820	900,000	12,054	237,386	880,990	777,342	622,063	803,622
18	58	-	900,000	20,820	900,000	12,099	256,606	966,768	845,241	665,868	806,562
19	59	-	900,000	20,820	900,000	12,147	276,451	1,057,741	916,244	710,488	809,562
20	60	-	900,000	20,820	900,000	12,195	296,940	1,154,220	990,490	755,937	812,619
21	61	-	900,000	20,820	900,000	12,246	318,094	1,256,540	1,068,128	802,232	815,733
22	62	-	900,000	20,820	900,000	12,294	339,931	1,365,046	1,149,308	849,385	818,910
23	63	-	900,000	20,820	900,000	12,348	362,477	1,480,117	1,234,195	897,417	822,147
24	64	-	900,000	20,820	900,000	12,399	385,750	1,602,143	1,322,953	946,341	825,447
25	65	-	900,000	20,820	900,000	12,453	409,776	1,731,544	1,415,759	996,175	828,813
26	66	-	900,000	20,820	900,000	12,510	434,579	1,868,767	1,512,798	1,046,938	832,245
27	67	-	900,000	20,820	900,000	12,567	460,183	2,014,280	1,614,261	1,098,646	835,746
28	68	-	900,000	20,820	900,000	12,624	486,613	2,168,581	1,720,346	1,151,316	839,319
29	69	-	900,000	20,820	900,000	12,684	513,895	2,332,200	1,831,266	1,204,968	842,967
30	70	-	900,000	20,820	900,000	12,744	542,056	2,505,696	1,947,237	1,259,619	846,699
31	71	-	900,000	20,820	900,000	12,807	571,125	2,689,664	2,068,490	1,315,290	850,521
32	72	-	900,000	20,820	900,000	12,873	601,132	2,884,737	2,195,265	1,372,000	854,445
33	73	-	900,000	20,820	900,000	12,939	632,105	3,091,581	2,327,811	1,429,769	858,486
34	74	-	900,000	20,820	900,000	13,011	664,079	3,310,906	2,466,393	1,488,621	862,566
35	75	-	900,000	20,820	900,000	13,083	697,084	3,543,464	2,611,284	1,548,575	866,985
36	76	-	900,000	20,820	900,000	13,158	731,155	3,790,050	2,762,769	1,609,653	871,500
37	77	-	900,000	20,820	900,000	13,236	766,325	4,051,509	2,921,150	1,671,878	876,240
38	78	-	900,000	20,820	900,000	13,320	802,635	4,328,739	3,086,742	1,735,276	881,256
39	79	-	900,000	20,820	900,000	13,407	840,121	4,622,690	3,259,872	1,799,870	886,605
40	80	-	900,000	20,820	900,000	13,500	878,825	4,934,372	3,440,886	1,865,688	892,374
41	81	-	900,000	20,820	900,000	13,602	918,791	5,264,856	3,630,148	1,932,760	898,665
42	82	-	900,000	20,820	900,000	13,710	960,065	5,615,278	3,828,035	2,001,113	905,616
43	83	-	900,000	20,820	900,000	13,830	1,002,697	5,986,844	4,034,947	2,070,782	913,413
44	84	-	900,000	20,820	900,000	13,962	1,046,740	6,380,837	4,251,301	2,141,803	922,299
45	85	-	900,000	20,820	900,000	14,109	1,092,251	6,798,616	4,477,539	2,214,214	932,604
46	86	-	900,000	20,820	900,000	14,277	1,139,296	7,241,630	4,714,125	2,288,059	944,790
47	87	-	900,000	20,820	900,000	14,469	1,187,944	7,711,417	4,961,550	2,363,389	959,490
48	88	-	900,000	920,820	900,000	14,697	1,238,279	9,109,619	6,120,336	3,340,266	77,604
49	89	-	900,000	20,820	-	1,464	1,276,891	9,678,480	6,418,036	3,421,004	71,349
50	90	-	900,000	20,820	-	1,359	1,316,557	10,281,368	6,729,026	3,503,051	65,391
51	91	-	900,000	20,820	-	1,257	1,357,311	10,920,327	7,053,909	3,586,431	59,730
52	92	-	900,000	20,820	-	1,161	1,399,191	11,597,527	7,393,316	3,671,175	54,369
53	93	-	900,000	20,820	-	1,071	1,442,238	12,315,270	7,747,906	3,757,311	49,305
54	94	-	900,000	20,820	-	984	1,486,489	13,075,990	8,118,366	3,844,868	44,541
55	95	-	900,000	20,820	-	900	1,531,984	13,882,270	8,505,413	3,933,874	40,065
56	96	-	900,000	20,820	-	822	1,578,765	14,736,848	8,909,798	4,024,358	35,874
57	97	-	900,000	20,820	-	747	1,626,875	15,642,626	9,332,306	4,116,352	31,959
58	98	-	900,000	20,820	-	678	1,676,359	16,602,681	9,773,758	4,209,886	28,308
59	99	-	900,000	20,820	-	609	1,727,259	17,620,271	10,235,006	4,304,988	24,900
60	100	-	900,000	20,820	-	546	1,779,623	18,698,853	10,716,947	4,401,691	21,705
61	101	-	900,000	20,820	-	483	1,833,495	19,842,088	11,220,513	4,500,024	18,672
62	102	-	900,000	20,820	-	420	1,888,919	21,053,853	11,746,676	4,600,014	15,672
63	103	-	900,000	20,820	-	354	1,945,941	22,338,258	12,296,451	4,701,688	12,408
64	104	-	900,000	20,820	-	273	2,004,592	23,699,646	12,870,884	4,805,061	8,046
65	105	-	900,000	20,820	-	168	2,064,898	25,142,613	13,471,062	4,910,137	-

合众恒盈一生两全保险（分红型）利益演示表											
投资回报率为低档		年龄： 40岁	性别： 女	保险期间： 保至105岁		交费期限： 3年		基本保险金额： 104100元			
保单年度	期末年龄	年交保费	累计保费	生存保险金	身故保险金	当年红利	累积红利	万能账户			年末现金价值
								高	中	低	
1	41	300,000	300,000	-	360,000	-	-	-	-	-	181,947
2	42	300,000	600,000	-	600,000	-	-	-	-	-	411,348
3	43	300,000	900,000	62,460	900,000	-	-	62,460	62,460	62,460	616,755
4	44	-	900,000	20,820	900,000	-	-	87,028	86,091	84,373	620,319
5	45	-	900,000	20,820	900,000	-	-	113,069	110,785	106,670	624,012
6	46	-	900,000	20,820	900,000	-	-	140,673	136,590	129,356	627,834
7	47	-	900,000	20,820	900,000	-	-	169,934	163,557	152,440	631,788
8	48	-	900,000	20,820	900,000	-	-	200,950	191,737	175,928	635,877
9	49	-	900,000	20,820	900,000	-	-	233,827	221,185	199,826	782,226
10	50	-	900,000	20,820	900,000	-	-	268,676	251,958	224,143	784,689
11	51	-	900,000	20,820	900,000	-	-	305,617	284,116	248,886	787,212
12	52	-	900,000	20,820	900,000	-	-	344,774	317,722	274,061	789,798
13	53	-	900,000	20,820	900,000	-	-	386,280	352,839	299,678	792,441
14	54	-	900,000	20,820	900,000	-	-	430,277	389,537	325,742	795,147
15	55	-	900,000	20,820	900,000	-	-	476,914	427,886	352,262	797,913
16	56	-	900,000	20,820	900,000	-	-	526,349	467,961	379,247	800,736
17	57	-	900,000	20,820	900,000	-	-	578,750	509,839	406,704	803,622
18	58	-	900,000	20,820	900,000	-	-	634,295	553,602	434,641	806,562
19	59	-	900,000	20,820	900,000	-	-	693,172	599,334	463,067	809,562
20	60	-	900,000	20,820	900,000	-	-	755,583	647,124	491,991	812,619
21	61	-	900,000	20,820	900,000	-	-	821,738	697,064	521,421	815,733
22	62	-	900,000	20,820	900,000	-	-	891,862	749,252	551,366	818,910
23	63	-	900,000	20,820	900,000	-	-	966,194	803,789	581,835	822,147
24	64	-	900,000	20,820	900,000	-	-	1,044,985	860,779	612,837	825,447
25	65	-	900,000	20,820	900,000	-	-	1,128,504	920,334	644,381	828,813
26	66	-	900,000	20,820	900,000	-	-	1,217,035	982,569	676,478	832,245
27	67	-	900,000	20,820	900,000	-	-	1,310,877	1,047,605	709,136	835,746
28	68	-	900,000	20,820	900,000	-	-	1,410,349	1,115,567	742,366	839,319
29	69	-	900,000	20,820	900,000	-	-	1,515,790	1,186,588	776,178	842,967
30	70	-	900,000	20,820	900,000	-	-	1,627,558	1,260,804	810,581	846,699
31	71	-	900,000	20,820	900,000	-	-	1,746,031	1,338,360	845,586	850,521
32	72	-	900,000	20,820	900,000	-	-	1,871,613	1,419,406	881,204	854,445
33	73	-	900,000	20,820	900,000	-	-	2,004,730	1,504,100	917,445	858,486
34	74	-	900,000	20,820	900,000	-	-	2,145,834	1,592,604	954,320	862,656
35	75	-	900,000	20,820	900,000	-	-	2,295,404	1,685,091	991,841	866,985
36	76	-	900,000	20,820	900,000	-	-	2,453,948	1,781,741	1,030,018	871,500
37	77	-	900,000	20,820	900,000	-	-	2,622,005	1,882,739	1,068,863	876,240
38	78	-	900,000	20,820	900,000	-	-	2,800,145	1,988,282	1,108,388	881,256
39	79	-	900,000	20,820	900,000	-	-	2,988,974	2,098,575	1,148,605	886,605
40	80	-	900,000	20,820	900,000	-	-	3,189,132	2,213,831	1,189,526	892,374
41	81	-	900,000	20,820	900,000	-	-	3,401,300	2,334,273	1,231,162	898,665
42	82	-	900,000	20,820	900,000	-	-	3,626,198	2,460,135	1,273,528	905,616
43	83	-	900,000	20,820	900,000	-	-	3,864,590	2,591,661	1,316,634	913,413
44	84	-	900,000	20,820	900,000	-	-	4,117,285	2,729,106	1,360,496	922,299
45	85	-	900,000	20,820	900,000	-	-	4,385,143	2,872,736	1,405,124	932,604
46	86	-	900,000	20,820	900,000	-	-	4,669,071	3,022,829	1,450,534	944,790
47	87	-	900,000	20,820	900,000	-	-	4,970,035	3,179,676	1,496,738	959,490
48	88	-	900,000	920,820	900,000	-	-	6,189,058	4,243,582	2,443,751	77,604
49	89	-	900,000	20,820	-	-	-	6,581,221	4,455,363	2,507,337	71,349
50	90	-	900,000	20,820	-	-	-	6,996,914	4,676,674	2,572,035	65,391
51	91	-	900,000	20,820	-	-	-	7,437,549	4,907,945	2,637,866	59,730
52	92	-	900,000	20,820	-	-	-	7,904,622	5,149,622	2,704,848	54,369
53	93	-	900,000	20,820	-	-	-	8,399,719	5,402,175	2,773,003	49,305
54	94	-	900,000	20,820	-	-	-	8,924,523	5,666,093	2,842,351	44,541
55	95	-	900,000	20,820	-	-	-	9,480,814	5,941,887	2,912,912	40,065
56	96	-	900,000	20,820	-	-	-	10,070,483	6,230,092	2,984,708	35,874
57	97	-	900,000	20,820	-	-	-	10,695,532	6,531,266	3,057,760	31,959
58	98	-	900,000	20,820	-	-	-	11,358,084	6,845,993	3,132,091	28,308
59	99	-	900,000	20,820	-	-	-	12,060,389	7,174,883	3,207,723	24,900
60	100	-	900,000	20,820	-	-	-	12,804,832	7,518,573	3,284,678	21,705
61	101	-	900,000	20,820	-	-	-	13,593,942	7,877,729	3,362,980	18,672
62	102	-	900,000	20,820	-	-	-	14,430,398	8,253,046	3,442,652	15,672
63	103	-	900,000	20,820	-	-	-	15,317,042	8,645,253	3,523,718	12,408
64	104	-	900,000	20,820	-	-	-	16,256,885	9,055,110	3,606,203	8,046
65	105	-	900,000	20,820	-	-	-	17,253,118	9,483,410	3,690,132	-

案例十二

合众恒盈一生两全保险（分红型）利益演示表

投资回报率为高档 年龄： 40岁

性别： 女

保险期间： 保至105岁

交费期限：

1年

基本保险金额： 66000元

保单年度	期末年龄	年交保费	累计保费	生存保险金	身故保险金	当年红利	累积红利	万能账户			年末现金价值
								高	中	低	
1	41	500,000	500,000	-	600,000	13,860	13,860	13,860	13,860	13,860	473,765
2	42	-	500,000	-	500,000	14,275	28,551	28,967	28,759	28,378	487,960
3	43	-	500,000	39,600	500,000	14,700	44,107	85,005	84,353	83,174	462,995
4	44	-	500,000	13,200	500,000	13,955	59,386	117,260	115,304	111,785	463,650
5	45	-	500,000	13,200	500,000	13,975	75,142	151,470	147,667	140,916	464,330
6	46	-	500,000	13,200	500,000	14,000	91,396	187,759	181,512	170,582	465,025
7	47	-	500,000	13,200	500,000	14,020	108,158	226,244	216,900	200,787	465,735
8	48	-	500,000	13,200	500,000	14,045	125,448	267,064	253,906	231,546	466,470
9	49	-	500,000	13,200	500,000	14,070	143,281	310,358	292,602	262,868	467,225
10	50	-	500,000	13,200	500,000	14,095	161,675	356,274	333,064	294,763	467,995
11	51	-	500,000	13,200	500,000	14,120	180,645	404,971	375,372	327,242	468,790
12	52	-	500,000	13,200	500,000	14,150	200,214	456,619	419,613	360,318	469,600
13	53	-	500,000	13,200	500,000	14,175	220,396	511,391	465,871	393,999	470,435
14	54	-	500,000	13,200	500,000	14,205	241,213	569,479	514,240	428,299	471,290
15	55	-	500,000	13,200	500,000	14,235	262,684	631,083	564,816	463,229	472,165
16	56	-	500,000	13,200	500,000	14,265	284,830	696,413	617,698	498,801	473,060
17	57	-	500,000	13,200	500,000	14,295	307,670	765,693	672,989	535,025	473,980
18	58	-	500,000	13,200	500,000	14,325	331,225	839,160	730,799	571,912	474,925
19	59	-	500,000	13,200	500,000	14,360	355,521	917,069	791,245	609,481	475,885
20	60	-	500,000	13,200	500,000	14,390	380,577	999,683	854,441	647,737	476,875
21	61	-	500,000	13,200	500,000	14,425	406,419	1,087,289	920,515	686,697	477,885
22	62	-	500,000	13,200	500,000	14,460	433,072	1,180,187	989,599	726,374	478,925
23	63	-	500,000	13,200	500,000	14,495	460,559	1,278,693	1,061,826	766,781	479,990
24	64	-	500,000	13,200	500,000	14,535	488,911	1,383,149	1,137,343	807,935	481,080
25	65	-	500,000	13,200	500,000	14,570	518,148	1,493,908	1,216,293	849,844	482,205
26	66	-	500,000	13,200	500,000	14,610	548,303	1,611,353	1,298,836	892,526	483,360
27	67	-	500,000	13,200	500,000	14,655	579,407	1,735,889	1,385,139	936,000	484,550
28	68	-	500,000	13,200	500,000	14,695	611,484	1,867,937	1,475,365	980,275	485,780
29	69	-	500,000	13,200	500,000	14,740	644,568	2,007,954	1,569,697	1,025,370	487,050
30	70	-	500,000	13,200	500,000	14,785	678,691	2,156,416	1,668,318	1,071,299	488,370
31	71	-	500,000	13,200	500,000	14,835	713,886	2,313,836	1,771,427	1,118,082	489,735
32	72	-	500,000	13,200	500,000	14,885	750,188	2,480,751	1,879,227	1,165,733	491,165
33	73	-	500,000	13,200	500,000	14,935	787,628	2,657,731	1,991,927	1,214,268	492,665
34	74	-	500,000	13,200	500,000	14,990	826,247	2,845,385	2,109,754	1,263,708	494,245
35	75	-	500,000	13,200	500,000	15,045	866,080	3,044,353	2,232,937	1,314,068	495,920
36	76	-	500,000	13,200	500,000	15,110	907,172	3,255,324	2,361,730	1,365,374	497,710
37	77	-	500,000	13,200	500,000	15,175	949,562	3,479,019	2,496,382	1,417,643	499,635
38	78	-	500,000	13,200	500,000	15,245	993,294	3,716,205	2,637,165	1,470,897	501,725
39	79	-	500,000	13,200	500,000	15,320	1,038,413	3,967,697	2,784,357	1,525,158	504,010
40	80	-	500,000	13,200	500,000	15,405	1,084,970	4,234,364	2,938,258	1,580,453	506,545
41	81	-	500,000	13,200	500,000	15,495	1,133,015	4,517,121	3,099,175	1,636,806	509,385
42	82	-	500,000	13,200	500,000	15,595	1,182,600	4,816,943	3,267,433	1,694,245	512,610
43	83	-	500,000	13,200	500,000	15,705	1,233,783	5,134,864	3,443,372	1,752,799	516,325
44	84	-	500,000	13,200	500,000	15,835	1,286,631	5,471,991	3,627,359	1,812,508	520,660
45	85	-	500,000	13,200	500,000	15,980	1,341,210	5,829,491	3,819,770	1,873,407	525,810
46	86	-	500,000	13,200	500,000	16,145	1,397,592	6,208,605	4,021,005	1,935,537	532,020
47	87	-	500,000	13,200	500,000	16,340	1,455,859	6,610,662	4,231,490	1,998,948	539,650
48	88	-	500,000	513,200	500,000	16,575	1,516,110	7,037,076	4,451,682	2,063,705	547,200
49	89	-	500,000	13,200	-	1,855	1,563,449	7,530,356	4,689,563	2,136,625	555,235
50	90	-	500,000	13,200	-	1,725	1,612,077	8,049,542	4,938,018	2,284,463	563,455
51	91	-	500,000	13,200	-	1,595	1,662,034	8,574,310	5,197,524	2,446,236	572,870
52	92	-	500,000	13,200	-	1,475	1,713,370	9,119,443	5,468,587	2,618,971	583,470
53	93	-	500,000	13,200	-	1,360	1,766,131	9,689,830	5,751,734	2,802,688	595,260
54	94	-	500,000	13,200	-	1,245	1,820,360	10,284,465	6,047,507	2,997,405	608,240
55	95	-	500,000	13,200	-	1,140	1,876,111	10,899,473	6,356,484	3,203,149	622,400
56	96	-	500,000	13,200	-	1,040	1,933,435	11,534,101	6,681,266	3,426,944	637,745
57	97	-	500,000	13,200	-	950	1,992,388	12,189,737	7,026,483	3,673,818	654,260
58	98	-	500,000	13,200	-	860	2,053,019	12,859,901	7,388,785	3,940,790	671,945
59	99	-	500,000	13,200	-	775	2,115,385	13,545,270	7,768,855	4,236,884	690,785
60	100	-	500,000	13,200	-	690	2,179,536	14,246,676	8,161,404	4,548,119	710,760
61	101	-	500,000	13,200	-	615	2,245,537	14,963,132	8,584,182	4,873,527	732,835
62	102	-	500,000	13,200	-	535	2,313,439	15,694,815	9,026,960	5,213,121	756,935
63	103	-	500,000	13,200	-	450	2,383,292	16,439,094	9,481,543	5,568,918	782,865
64	104	-	500,000	13,200	-	350	2,455,140	17,196,530	9,943,763	5,934,924	810,800
65	105	-	500,000	13,200	-	215	2,529,010	17,967,876	10,416,467	6,322,125	840,810

合众恒盈一生两全保险（分红型）利益演示表

投资回报率为中档 年龄： 40岁

性别： 女

保险期间： 保至105岁

交费期限：

1年

基本保险金额：

66000元

保单年度	期末年龄	年交保费	累计保费	生存保险金	身故保险金	当年红利	累积红利	万能账户			年末现金价值
								高	中	低	
1	41	500,000	500,000	-	600,000	6,930	6,930	6,930	6,930	6,930	473,765
2	42	-	500,000	-	500,000	7,135	14,273	14,481	14,377	14,186	487,960
3	43	-	500,000	39,600	500,000	7,350	22,051	62,300	61,974	61,385	462,995
4	44	-	500,000	13,200	500,000	6,975	29,688	86,213	84,938	82,634	463,650
5	45	-	500,000	13,200	500,000	6,990	37,568	111,575	108,950	104,270	464,330
6	46	-	500,000	13,200	500,000	7,000	45,695	138,470	134,053	126,295	465,025
7	47	-	500,000	13,200	500,000	7,010	54,076	166,988	160,295	148,715	465,735
8	48	-	500,000	13,200	500,000	7,025	62,723	197,232	187,733	171,542	466,470
9	49	-	500,000	13,200	500,000	7,035	71,640	229,301	216,416	194,779	467,225
10	50	-	500,000	13,200	500,000	7,050	80,839	263,309	246,405	218,438	467,995
11	51	-	500,000	13,200	500,000	7,060	90,325	299,368	277,753	242,521	468,790
12	52	-	500,000	13,200	500,000	7,075	100,109	337,605	310,527	267,040	469,600
13	53	-	500,000	13,200	500,000	7,090	110,203	378,151	344,791	292,003	470,435
14	54	-	500,000	13,200	500,000	7,100	120,609	421,140	380,606	317,413	471,290
15	55	-	500,000	13,200	500,000	7,115	131,342	466,724	418,049	343,283	472,165
16	56	-	500,000	13,200	500,000	7,130	142,412	515,057	457,191	369,620	473,060
17	57	-	500,000	13,200	500,000	7,145	153,829	566,306	498,109	396,433	473,980
18	58	-	500,000	13,200	500,000	7,165	165,609	620,649	540,889	423,736	474,925
19	59	-	500,000	13,200	500,000	7,180	177,758	678,268	585,609	451,531	475,885
20	60	-	500,000	13,200	500,000	7,195	190,285	739,359	632,357	479,828	476,875
21	61	-	500,000	13,200	500,000	7,215	203,209	804,136	681,228	508,640	477,885
22	62	-	500,000	13,200	500,000	7,230	216,535	872,814	732,313	537,971	478,925
23	63	-	500,000	13,200	500,000	7,250	230,281	945,633	785,717	567,836	479,990
24	64	-	500,000	13,200	500,000	7,265	244,455	1,022,836	841,539	598,238	481,080
25	65	-	500,000	13,200	500,000	7,285	259,073	1,104,691	899,894	629,192	482,205
26	66	-	500,000	13,200	500,000	7,305	274,151	1,191,477	960,894	660,708	483,360
27	67	-	500,000	13,200	500,000	7,325	289,700	1,283,491	1,024,659	692,795	484,550
28	68	-	500,000	13,200	500,000	7,350	305,741	1,381,050	1,091,319	725,469	485,780
29	69	-	500,000	13,200	500,000	7,370	322,283	1,484,483	1,160,998	758,735	487,050
30	70	-	500,000	13,200	500,000	7,395	339,347	1,594,147	1,233,838	792,608	488,370
31	71	-	500,000	13,200	500,000	7,415	356,942	1,710,411	1,309,976	827,094	489,735
32	72	-	500,000	13,200	500,000	7,440	375,090	1,833,676	1,389,565	862,208	491,165
33	73	-	500,000	13,200	500,000	7,465	393,808	1,964,361	1,472,760	897,961	492,665
34	74	-	500,000	13,200	500,000	7,495	413,117	2,102,918	1,559,729	934,371	494,245
35	75	-	500,000	13,200	500,000	7,525	433,036	2,249,818	1,650,642	971,447	495,920
36	76	-	500,000	13,200	500,000	7,555	453,582	2,405,562	1,745,676	1,009,202	497,710
37	77	-	500,000	13,200	500,000	7,585	474,775	2,570,681	1,845,016	1,047,648	499,635
38	78	-	500,000	13,200	500,000	7,620	496,638	2,745,742	1,948,862	1,086,802	501,725
39	79	-	500,000	13,200	500,000	7,660	519,197	2,931,346	2,057,421	1,126,681	504,010
40	80	-	500,000	13,200	500,000	7,700	542,473	3,128,127	2,170,905	1,167,298	506,545
41	81	-	500,000	13,200	500,000	7,745	566,492	3,336,760	2,289,541	1,208,671	509,385
42	82	-	500,000	13,200	500,000	7,795	591,282	3,557,960	2,413,565	1,250,818	512,610
43	83	-	500,000	13,200	500,000	7,855	616,875	3,792,493	2,543,230	1,293,762	516,325
44	84	-	500,000	13,200	500,000	7,915	643,296	4,041,157	2,678,791	1,337,518	520,660
45	85	-	500,000	13,200	500,000	7,990	670,585	4,304,817	2,820,526	1,382,114	525,810
46	86	-	500,000	13,200	500,000	8,075	698,778	4,584,381	2,968,725	1,427,576	532,020
47	87	-	500,000	13,200	500,000	8,170	727,911	4,880,814	3,123,688	1,473,929	539,650
48	88	-	500,000	513,200	500,000	8,290	758,039	5,695,152	3,785,744	2,021,213	49,200
49	89	-	500,000	13,200	-	930	781,710	6,050,992	3,970,232	2,070,714	45,235
50	90	-	500,000	13,200	-	860	806,021	6,428,111	4,162,953	2,121,012	41,455
51	91	-	500,000	13,200	-	800	831,002	6,827,798	4,364,285	2,172,129	37,870
52	92	-	500,000	13,200	-	735	856,667	7,251,401	4,574,613	2,224,077	34,470
53	93	-	500,000	13,200	-	680	883,047	7,700,365	4,794,351	2,276,878	31,260
54	94	-	500,000	13,200	-	625	910,163	8,176,212	5,023,922	2,330,548	28,240
55	95	-	500,000	13,200	-	570	938,038	8,680,554	5,263,768	2,385,103	25,400
56	96	-	500,000	13,200	-	520	966,699	9,215,107	5,514,358	2,440,562	22,745
57	97	-	500,000	13,200	-	475	996,175	9,781,689	5,776,179	2,496,947	20,260
58	98	-	500,000	13,200	-	430	1,026,490	10,382,220	6,049,737	2,554,274	17,945
59	99	-	500,000	13,200	-	385	1,057,670	11,018,738	6,335,560	2,612,558	15,785
60	100	-	500,000	13,200	-	345	1,089,745	11,693,408	6,634,205	2,671,823	13,760
61	101	-	500,000	13,200	-	305	1,122,743	12,408,517	6,946,249	2,732,085	11,835
62	102	-	500,000	13,200	-	265	1,156,690	13,166,493	7,272,296	2,793,361	9,935
63	103	-	500,000	13,200	-	225	1,191,615	13,969,908	7,612,974	2,855,670	7,865
64	104	-	500,000	13,200	-	175	1,227,539	14,821,477	7,968,933	2,919,020	5,100
65	105	-	500,000	13,200	-	105	1,264,470	15,724,071	8,340,840	2,983,407	-

合众恒盈一生两全保险（分红型）利益演示表											
投资回报率为低档		年龄： 40岁	性别： 女	保险期间： 保至105岁		交费期限： 1年		基本保险金额： 66000元			
保单年度	期末年龄	年交保费	累计保费	生存保险金	身故保险金	当年红利	累积红利	万能账户			年末现金价值
								高	中	低	
1	41	500,000	500,000	-	600,000	-	-	-	-	-	473,765
2	42	-	500,000	-	500,000	-	-	-	-	-	487,960
3	43	-	500,000	39,600	500,000	-	-	39,600	39,600	39,600	462,995
4	44	-	500,000	13,200	500,000	-	-	55,176	54,582	53,493	463,650
5	45	-	500,000	13,200	500,000	-	-	71,687	70,238	67,629	464,330
6	46	-	500,000	13,200	500,000	-	-	89,188	86,599	82,013	465,025
7	47	-	500,000	13,200	500,000	-	-	107,739	103,696	96,648	465,735
8	48	-	500,000	13,200	500,000	-	-	127,403	121,562	111,539	466,470
9	49	-	500,000	13,200	500,000	-	-	148,248	140,232	126,691	467,225
10	50	-	500,000	13,200	500,000	-	-	170,342	159,743	142,108	467,995
11	51	-	500,000	13,200	500,000	-	-	193,763	180,131	157,795	468,790
12	52	-	500,000	13,200	500,000	-	-	218,589	201,437	173,757	469,600
13	53	-	500,000	13,200	500,000	-	-	244,904	223,702	189,997	470,435
14	54	-	500,000	13,200	500,000	-	-	272,798	246,969	206,522	471,290
15	55	-	500,000	13,200	500,000	-	-	302,366	271,282	223,336	472,165
16	56	-	500,000	13,200	500,000	-	-	333,708	296,690	240,445	473,060
17	57	-	500,000	13,200	500,000	-	-	366,931	323,241	257,853	473,980
18	58	-	500,000	13,200	500,000	-	-	402,147	350,987	275,565	474,925
19	59	-	500,000	13,200	500,000	-	-	439,475	379,981	293,587	475,885
20	60	-	500,000	13,200	500,000	-	-	479,044	410,280	311,925	476,875
21	61	-	500,000	13,200	500,000	-	-	520,986	441,943	330,584	477,885
22	62	-	500,000	13,200	500,000	-	-	565,446	475,030	349,569	478,925
23	63	-	500,000	13,200	500,000	-	-	612,572	509,607	368,886	479,990
24	64	-	500,000	13,200	500,000	-	-	662,527	545,739	388,542	481,080
25	65	-	500,000	13,200	500,000	-	-	715,478	583,497	408,541	482,205
26	66	-	500,000	13,200	500,000	-	-	771,607	622,955	428,891	483,360
27	67	-	500,000	13,200	500,000	-	-	831,103	664,188	449,597	484,550
28	68	-	500,000	13,200	500,000	-	-	894,170	707,276	470,664	485,780
29	69	-	500,000	13,200	500,000	-	-	961,020	752,303	492,101	487,050
30	70	-	500,000	13,200	500,000	-	-	1,031,881	799,357	513,913	488,370
31	71	-	500,000	13,200	500,000	-	-	1,106,994	848,528	536,106	489,735
32	72	-	500,000	13,200	500,000	-	-	1,186,613	899,912	558,688	491,165
33	73	-	500,000	13,200	500,000	-	-	1,271,010	953,608	581,665	492,665
34	74	-	500,000	13,200	500,000	-	-	1,360,471	1,009,720	605,044	494,245
35	75	-	500,000	13,200	500,000	-	-	1,455,299	1,068,358	628,833	495,920
36	76	-	500,000	13,200	500,000	-	-	1,555,817	1,129,634	653,037	497,710
37	77	-	500,000	13,200	500,000	-	-	1,662,366	1,193,667	677,665	499,635
38	78	-	500,000	13,200	500,000	-	-	1,775,308	1,260,582	702,725	501,725
39	79	-	500,000	13,200	500,000	-	-	1,895,027	1,330,509	728,222	504,010
40	80	-	500,000	13,200	500,000	-	-	2,021,928	1,403,581	754,166	506,545
41	81	-	500,000	13,200	500,000	-	-	2,156,444	1,479,943	780,564	509,385
42	82	-	500,000	13,200	500,000	-	-	2,299,031	1,559,740	807,424	512,610
43	83	-	500,000	13,200	500,000	-	-	2,450,172	1,643,128	834,754	516,325
44	84	-	500,000	13,200	500,000	-	-	2,610,383	1,730,269	862,562	520,660
45	85	-	500,000	13,200	500,000	-	-	2,780,206	1,821,331	890,857	525,810
46	86	-	500,000	13,200	500,000	-	-	2,960,218	1,916,491	919,647	532,020
47	87	-	500,000	13,200	500,000	-	-	3,151,031	2,015,933	948,941	539,650
48	88	-	500,000	513,200	500,000	-	-	3,853,293	2,619,850	1,478,747	49,200
49	89	-	500,000	13,200	-	-	-	4,097,691	2,750,943	1,517,825	45,235
50	90	-	500,000	13,200	-	-	-	4,356,752	2,887,936	1,557,587	41,455
51	91	-	500,000	13,200	-	-	-	4,631,357	3,031,093	1,598,045	37,870
52	92	-	500,000	13,200	-	-	-	4,922,439	3,180,692	1,639,211	34,470
53	93	-	500,000	13,200	-	-	-	5,230,985	3,337,023	1,681,097	31,260
54	94	-	500,000	13,200	-	-	-	5,558,044	3,500,389	1,723,716	28,240
55	95	-	500,000	13,200	-	-	-	5,904,727	3,671,107	1,767,081	25,400
56	96	-	500,000	13,200	-	-	-	6,272,210	3,849,507	1,811,205	22,745
57	97	-	500,000	13,200	-	-	-	6,661,743	4,035,935	1,856,101	20,260
58	98	-	500,000	13,200	-	-	-	7,074,647	4,230,752	1,901,783	17,945
59	99	-	500,000	13,200	-	-	-	7,512,326	4,434,335	1,948,264	15,785
60	100	-	500,000	13,200	-	-	-	7,976,266	4,647,080	1,995,559	13,760
61	101	-	500,000	13,200	-	-	-	8,468,042	4,869,399	2,043,681	11,835
62	102	-	500,000	13,200	-	-	-	8,989,324	5,101,722	2,092,645	9,935
63	103	-	500,000	13,200	-	-	-	9,541,884	5,344,500	2,142,467	7,865
64	104	-	500,000	13,200	-	-	-	10,127,597	5,598,202	2,193,160	5,100
65	105	-	500,000	13,200	-	-	-	10,748,452	5,863,321	2,244,740	-

案例十三

合众恒盈一生两全保险（分红型）利益演示表

投资回报率为高档 年龄： 50岁 性别： 女 保险期间： 保至105岁 交费期限： 5年 基本保险金额： 103200元

保单年度	期末年龄	年交保费	累计交费	生存保险金	身故保险金	当年红利	累积红利	万能账户			年末现金价值
								高	中	低	
1	51	200,000	200,000	-	240,000	4,580	4,580	4,580	4,580	4,580	118,206
2	52	200,000	400,000	-	400,000	10,104	14,821	14,959	14,890	14,764	263,622
3	53	200,000	600,000	61,920	600,000	15,796	31,062	93,572	93,276	92,739	370,224
4	54	200,000	800,000	20,640	800,000	19,800	51,794	139,627	137,914	134,801	530,756
5	55	200,000	1,000,000	20,640	1,000,000	25,158	78,506	193,802	189,918	182,958	703,572
6	56	-	1,000,000	20,640	1,000,000	25,284	106,145	251,354	244,388	232,084	710,156
7	57	-	1,000,000	20,640	1,000,000	25,414	134,743	312,490	301,439	282,200	716,912
8	58	-	1,000,000	20,640	1,000,000	25,546	164,332	377,425	361,190	333,324	723,838
9	59	-	1,000,000	20,640	1,000,000	25,680	194,941	446,391	423,764	385,477	851,382
10	60	-	1,000,000	20,640	1,000,000	25,818	226,608	519,632	489,291	438,681	864,104
11	61	-	1,000,000	20,640	1,000,000	25,958	259,364	597,408	557,907	492,956	868,662
12	62	-	1,000,000	20,640	1,000,000	26,102	293,247	679,994	629,755	548,325	873,300
13	63	-	1,000,000	20,640	1,000,000	26,248	328,292	767,682	704,982	604,809	878,018
14	64	-	1,000,000	20,640	1,000,000	26,398	364,539	860,781	783,744	662,431	882,816
15	65	-	1,000,000	20,640	1,000,000	26,552	402,027	959,620	866,205	721,215	887,696
16	66	-	1,000,000	20,640	1,000,000	26,708	440,796	1,064,545	952,532	781,185	892,656
17	67	-	1,000,000	20,640	1,000,000	26,868	480,888	1,175,926	1,042,904	842,363	897,698
18	68	-	1,000,000	20,640	1,000,000	27,032	522,347	1,294,153	1,137,507	904,777	902,822
19	69	-	1,000,000	20,640	1,000,000	27,198	565,215	1,419,640	1,236,532	968,448	908,032
20	70	-	1,000,000	20,640	1,000,000	27,370	609,541	1,552,829	1,340,186	1,033,406	913,332
21	71	-	1,000,000	20,640	1,000,000	27,544	655,372	1,694,183	1,448,679	1,099,675	918,730
22	72	-	1,000,000	20,640	1,000,000	27,724	702,757	1,844,198	1,562,233	1,167,283	924,236
23	73	-	1,000,000	20,640	1,000,000	27,906	751,745	2,003,395	1,681,080	1,236,256	929,886
24	74	-	1,000,000	20,640	1,000,000	28,096	802,394	2,172,335	1,805,464	1,306,627	935,622
25	75	-	1,000,000	20,640	1,000,000	28,290	854,756	2,351,605	1,935,640	1,378,423	941,546
26	76	-	1,000,000	20,640	1,000,000	28,492	908,890	2,541,834	2,071,876	1,451,677	947,662
27	77	-	1,000,000	20,640	1,000,000	28,700	964,857	2,743,684	2,214,450	1,526,422	954,010
28	78	-	1,000,000	20,640	1,000,000	28,918	1,022,721	2,957,863	2,363,659	1,602,692	960,646
29	79	-	1,000,000	20,640	1,000,000	29,146	1,082,548	3,185,120	2,519,809	1,680,525	967,636
30	80	-	1,000,000	20,640	1,000,000	29,388	1,144,413	3,426,256	2,683,229	1,759,962	975,066
31	81	-	1,000,000	20,640	1,000,000	29,644	1,208,389	3,682,115	2,854,258	1,841,046	983,054
32	82	-	1,000,000	20,640	1,000,000	29,916	1,274,557	3,953,598	3,033,256	1,923,820	991,750
33	83	-	1,000,000	20,640	1,000,000	30,212	1,343,006	4,241,666	3,220,604	2,008,339	1,001,356
34	84	-	1,000,000	20,640	1,000,000	30,536	1,413,832	4,547,342	3,416,707	2,094,661	1,012,144
35	85	-	1,000,000	20,640	1,000,000	30,894	1,487,141	4,871,716	3,621,993	2,182,851	1,024,480
36	86	-	1,000,000	20,640	1,000,000	31,296	1,563,051	5,215,955	3,836,919	2,272,987	1,038,872
37	87	-	1,000,000	20,640	1,000,000	31,752	1,641,694	5,581,304	4,061,972	2,365,156	1,056,022
38	88	-	1,000,000	1,020,640	1,000,000	32,280	1,723,225	6,969,103	5,297,681	3,459,467	76,934
39	89	-	1,000,000	20,640	-	2,900	1,777,822	7,410,789	5,559,617	3,543,547	70,732
40	90	-	1,000,000	20,640	-	2,694	1,833,851	7,878,770	5,833,133	3,628,893	64,824
41	91	-	1,000,000	20,640	-	2,494	1,891,360	8,374,630	6,118,758	3,715,533	59,212
42	92	-	1,000,000	20,640	-	2,304	1,950,405	8,900,052	6,417,047	3,803,499	53,898
43	93	-	1,000,000	20,640	-	2,124	2,011,041	9,456,819	6,728,578	3,892,824	48,880
44	94	-	1,000,000	20,640	-	1,950	2,073,322	10,046,818	7,053,954	3,983,539	44,156
45	95	-	1,000,000	20,640	-	1,786	2,137,308	10,672,054	7,393,808	4,075,676	39,718
46	96	-	1,000,000	20,640	-	1,630	2,203,057	11,334,647	7,748,799	4,169,271	35,564
47	97	-	1,000,000	20,640	-	1,482	2,270,631	12,036,848	8,119,617	4,264,355	31,682
48	98	-	1,000,000	20,640	-	1,342	2,340,092	12,781,040	8,506,982	4,360,963	28,062
49	99	-	1,000,000	20,640	-	1,210	2,411,505	13,569,753	8,911,646	4,459,130	24,684
50	100	-	1,000,000	20,640	-	1,082	2,484,932	14,405,660	9,334,392	4,558,887	21,518
51	101	-	1,000,000	20,640	-	958	2,560,438	15,291,598	9,776,037	4,660,265	18,510
52	102	-	1,000,000	20,640	-	834	2,638,085	16,230,567	10,237,433	4,763,294	15,536
53	103	-	1,000,000	20,640	-	700	2,717,928	17,225,742	10,719,458	4,867,992	12,300
54	104	-	1,000,000	20,640	-	544	2,800,009	18,280,470	11,223,017	4,974,366	7,978
55	105	-	1,000,000	20,640	-	334	2,884,344	19,398,272	11,749,027	5,082,391	-

合众恒盈一生两全保险（分红型）利益演示表

投资回报率为中档 年龄： 50岁 性别： 女 保险期间： 保至105岁 交费期限： 5年 基本保险金额： 103200元

保单年度	期末年龄	年交保费	累计保费	生存保险金	身故保险金	当年红利	累积红利	万能账户			年末现金价值
								高	中	低	
1	51	200,000	200,000	-	240,000	2,290	2,290	2,290	2,290	2,290	118,206
2	52	200,000	400,000	-	400,000	5,052	7,411	7,479	7,445	7,382	263,622
3	53	200,000	600,000	61,920	600,000	7,898	15,531	77,746	77,598	77,329	370,224
4	54	200,000	800,000	20,640	800,000	9,900	25,897	112,951	111,630	109,223	530,756
5	55	200,000	1,000,000	20,640	1,000,000	12,580	39,254	152,948	149,873	144,354	703,572
6	56	-	1,000,000	20,640	1,000,000	12,642	53,073	195,407	189,900	180,162	710,156
7	57	-	1,000,000	20,640	1,000,000	12,706	67,372	240,477	231,791	216,661	716,912
8	58	-	1,000,000	20,640	1,000,000	12,772	82,165	288,318	275,634	253,865	723,838
9	59	-	1,000,000	20,640	1,000,000	12,840	97,470	339,097	321,517	291,787	851,382
10	60	-	1,000,000	20,640	1,000,000	12,910	113,304	392,993	369,536	330,443	864,104
11	61	-	1,000,000	20,640	1,000,000	12,980	129,683	450,192	419,785	369,846	868,662
12	62	-	1,000,000	20,640	1,000,000	13,052	146,625	510,896	472,367	410,010	873,300
13	63	-	1,000,000	20,640	1,000,000	13,124	164,148	575,314	527,387	450,950	878,018
14	64	-	1,000,000	20,640	1,000,000	13,200	182,273	643,673	584,960	492,681	882,816
15	65	-	1,000,000	20,640	1,000,000	13,276	201,017	716,209	645,199	535,219	887,696
16	66	-	1,000,000	20,640	1,000,000	13,354	220,401	793,175	708,227	578,580	892,656
17	67	-	1,000,000	20,640	1,000,000	13,434	240,447	874,840	774,171	622,779	897,698
18	68	-	1,000,000	20,640	1,000,000	13,516	261,177	961,486	843,165	667,833	902,822
19	69	-	1,000,000	20,640	1,000,000	13,600	282,612	1,053,415	915,347	713,760	908,032
20	70	-	1,000,000	20,640	1,000,000	13,684	304,775	1,150,944	990,862	760,575	913,332
21	71	-	1,000,000	20,640	1,000,000	13,772	327,690	1,254,413	1,069,863	808,297	918,730
22	72	-	1,000,000	20,640	1,000,000	13,862	351,382	1,364,180	1,152,509	856,944	924,236
23	73	-	1,000,000	20,640	1,000,000	13,954	375,878	1,480,625	1,238,966	906,535	929,860
24	74	-	1,000,000	20,640	1,000,000	14,048	401,202	1,604,150	1,329,407	957,087	935,622
25	75	-	1,000,000	20,640	1,000,000	14,146	427,384	1,735,185	1,424,016	1,008,622	941,566
26	76	-	1,000,000	20,640	1,000,000	14,246	454,452	1,874,182	1,522,983	1,061,159	947,662
27	77	-	1,000,000	20,640	1,000,000	14,350	482,435	2,021,623	1,626,507	1,114,720	954,010
28	78	-	1,000,000	20,640	1,000,000	14,460	511,368	2,178,021	1,734,800	1,169,327	960,646
29	79	-	1,000,000	20,640	1,000,000	14,574	541,284	2,343,916	1,848,080	1,225,004	967,636
30	80	-	1,000,000	20,640	1,000,000	14,694	572,216	2,519,885	1,966,578	1,281,776	975,066
31	81	-	1,000,000	20,640	1,000,000	14,822	604,204	2,706,540	2,090,536	1,339,669	983,054
32	82	-	1,000,000	20,640	1,000,000	14,958	637,289	2,904,530	2,220,208	1,398,711	991,750
33	83	-	1,000,000	20,640	1,000,000	15,106	671,513	3,114,548	2,355,863	1,458,935	1,001,356
34	84	-	1,000,000	20,640	1,000,000	15,268	706,927	3,337,329	2,497,785	1,520,374	1,012,144
35	85	-	1,000,000	20,640	1,000,000	15,448	743,582	3,573,657	2,646,273	1,583,069	1,024,480
36	86	-	1,000,000	20,640	1,000,000	15,648	781,538	3,824,364	2,801,644	1,647,060	1,038,872
37	87	-	1,000,000	20,640	1,000,000	15,876	820,860	4,090,342	2,964,234	1,712,400	1,056,022
38	88	-	1,000,000	1,020,640	1,000,000	16,140	861,626	5,372,542	4,134,404	2,779,147	76,934
39	89	-	1,000,000	20,640	-	1,450	888,925	5,716,985	4,342,542	2,849,872	70,732
40	90	-	1,000,000	20,640	-	1,346	916,938	6,081,990	4,559,943	2,921,731	64,824
41	91	-	1,000,000	20,640	-	1,248	945,695	6,468,797	4,787,028	2,994,749	59,212
42	92	-	1,000,000	20,640	-	1,152	975,217	6,878,717	5,024,236	3,068,949	53,898
43	93	-	1,000,000	20,640	-	1,062	1,005,536	7,313,142	5,272,029	3,144,358	48,880
44	94	-	1,000,000	20,640	-	976	1,036,678	7,773,547	5,530,886	3,221,000	44,156
45	95	-	1,000,000	20,640	-	892	1,068,670	8,261,492	5,801,308	3,298,899	39,718
46	96	-	1,000,000	20,640	-	814	1,101,544	8,778,635	6,083,821	3,378,084	35,564
47	97	-	1,000,000	20,640	-	742	1,135,333	9,326,735	6,378,975	3,458,583	31,682
48	98	-	1,000,000	20,640	-	672	1,170,065	9,907,651	6,687,341	3,540,420	28,062
49	99	-	1,000,000	20,640	-	604	1,205,771	10,523,355	7,009,515	3,623,621	24,684
50	100	-	1,000,000	20,640	-	540	1,242,484	11,175,936	7,346,123	3,708,215	21,518
51	101	-	1,000,000	20,640	-	478	1,280,236	11,867,610	7,697,817	3,794,226	18,510
52	102	-	1,000,000	20,640	-	416	1,319,059	12,600,723	8,065,275	3,881,681	15,536
53	103	-	1,000,000	20,640	-	350	1,358,981	13,377,756	8,449,202	3,970,601	12,300
54	104	-	1,000,000	20,640	-	272	1,400,023	14,201,333	8,850,328	4,060,998	7,978
55	105	-	1,000,000	20,640	-	166	1,442,189	15,074,219	9,269,399	4,152,872	-

合众恒盈一生两全保险（分红型）利益演示表											
投资回报率为低档		年龄： 50岁	性别： 女	保险期间： 保至105岁		交费期限： 5年		基本保险金额： 103200元			
保单年度	期末年龄	年交保费	累计保费	生存保险金	身故保险金	当年红利	累积红利	万能账户			年末现金价值
								高	中	低	
1	51	200,000	200,000	-	240,000	-	-	-	-	-	118,206
2	52	200,000	400,000	-	400,000	-	-	-	-	-	263,622
3	53	200,000	600,000	61,920	600,000	-	-	61,920	61,920	61,920	370,224
4	54	200,000	800,000	20,640	800,000	-	-	86,275	85,346	83,644	530,756
5	55	200,000	1,000,000	20,640	1,000,000	-	-	112,092	109,827	105,747	703,572
6	56	-	1,000,000	20,640	1,000,000	-	-	139,457	135,409	128,238	710,156
7	57	-	1,000,000	20,640	1,000,000	-	-	168,465	162,143	151,122	716,912
8	58	-	1,000,000	20,640	1,000,000	-	-	199,213	190,079	174,407	723,838
9	59	-	1,000,000	20,640	1,000,000	-	-	231,805	219,273	198,099	851,382
10	60	-	1,000,000	20,640	1,000,000	-	-	266,354	249,780	222,206	864,104
11	61	-	1,000,000	20,640	1,000,000	-	-	302,975	281,660	246,734	868,662
12	62	-	1,000,000	20,640	1,000,000	-	-	341,793	314,975	271,692	873,300
13	63	-	1,000,000	20,640	1,000,000	-	-	382,941	349,789	297,087	878,018
14	64	-	1,000,000	20,640	1,000,000	-	-	426,557	386,169	322,926	882,816
15	65	-	1,000,000	20,640	1,000,000	-	-	472,791	424,187	349,217	887,696
16	66	-	1,000,000	20,640	1,000,000	-	-	521,798	463,915	375,968	892,656
17	67	-	1,000,000	20,640	1,000,000	-	-	573,746	505,431	403,188	897,698
18	68	-	1,000,000	20,640	1,000,000	-	-	628,811	548,816	430,883	902,822
19	69	-	1,000,000	20,640	1,000,000	-	-	687,180	594,152	459,064	908,032
20	70	-	1,000,000	20,640	1,000,000	-	-	749,050	641,529	487,737	913,332
21	71	-	1,000,000	20,640	1,000,000	-	-	814,633	691,038	516,913	918,730
22	72	-	1,000,000	20,640	1,000,000	-	-	884,151	742,775	546,599	924,236
23	73	-	1,000,000	20,640	1,000,000	-	-	957,840	796,839	576,804	929,860
24	74	-	1,000,000	20,640	1,000,000	-	-	1,035,951	853,337	607,538	935,622
25	75	-	1,000,000	20,640	1,000,000	-	-	1,118,748	912,377	638,810	941,546
26	76	-	1,000,000	20,640	1,000,000	-	-	1,206,513	974,074	670,629	947,662
27	77	-	1,000,000	20,640	1,000,000	-	-	1,299,544	1,038,548	703,006	954,010
28	78	-	1,000,000	20,640	1,000,000	-	-	1,398,156	1,105,922	735,948	960,646
29	79	-	1,000,000	20,640	1,000,000	-	-	1,502,686	1,176,329	769,467	967,636
30	80	-	1,000,000	20,640	1,000,000	-	-	1,613,487	1,249,904	803,573	975,066
31	81	-	1,000,000	20,640	1,000,000	-	-	1,730,936	1,326,789	838,275	983,054
32	82	-	1,000,000	20,640	1,000,000	-	-	1,855,432	1,407,135	873,585	991,750
33	83	-	1,000,000	20,640	1,000,000	-	-	1,987,398	1,491,096	909,513	1,001,356
34	84	-	1,000,000	20,640	1,000,000	-	-	2,127,282	1,578,835	946,069	1,012,144
35	85	-	1,000,000	20,640	1,000,000	-	-	2,275,559	1,670,523	983,266	1,024,480
36	86	-	1,000,000	20,640	1,000,000	-	-	2,432,732	1,766,336	1,021,113	1,038,872
37	87	-	1,000,000	20,640	1,000,000	-	-	2,599,336	1,866,462	1,059,622	1,056,022
38	88	-	1,000,000	1,020,640	1,000,000	-	-	3,775,936	2,971,092	2,098,806	76,934
39	89	-	1,000,000	20,640	-	-	-	4,023,133	3,125,432	2,156,175	70,732
40	90	-	1,000,000	20,640	-	-	-	4,285,160	3,286,716	2,214,548	64,824
41	91	-	1,000,000	20,640	-	-	-	4,562,910	3,455,258	2,273,942	59,212
42	92	-	1,000,000	20,640	-	-	-	4,857,325	3,631,385	2,334,376	53,898
43	93	-	1,000,000	20,640	-	-	-	5,169,404	3,815,437	2,395,868	48,880
44	94	-	1,000,000	20,640	-	-	-	5,500,208	4,007,772	2,458,436	44,156
45	95	-	1,000,000	20,640	-	-	-	5,850,861	4,208,761	2,522,098	39,718
46	96	-	1,000,000	20,640	-	-	-	6,222,553	4,418,796	2,586,875	35,564
47	97	-	1,000,000	20,640	-	-	-	6,616,546	4,638,282	2,652,785	31,682
48	98	-	1,000,000	20,640	-	-	-	7,034,179	4,867,644	2,719,849	28,062
49	99	-	1,000,000	20,640	-	-	-	7,476,869	5,107,328	2,788,086	24,684
50	100	-	1,000,000	20,640	-	-	-	7,946,121	5,357,798	2,857,518	21,518
51	101	-	1,000,000	20,640	-	-	-	8,443,529	5,619,539	2,928,165	18,510
52	102	-	1,000,000	20,640	-	-	-	8,970,780	5,893,058	3,000,047	15,536
53	103	-	1,000,000	20,640	-	-	-	9,529,667	6,178,886	3,073,188	12,300
54	104	-	1,000,000	20,640	-	-	-	10,122,087	6,477,576	3,147,609	7,978
55	105	-	1,000,000	20,640	-	-	-	10,750,052	6,789,707	3,223,332	-

案例十四

合众恒盈一生两全保险（分红型）利益演示表

投资回报率为高档 年龄： 50岁 性别： 女 保险期间： 保至105岁 交费期限： 3年 基本保险金额： 98400元

保单年度	期末年龄	年交保费	累计保费	生存保险金	身故保险金	当年红利	累积红利	万能账户			年末现金价值
								高	中	低	
1	51	300,000	300,000	-	360,000	7,188	7,188	7,188	7,188	7,188	187,224
2	52	300,000	600,000	-	600,000	15,582	22,986	23,201	23,093	22,896	423,276
3	53	300,000	900,000	59,040	900,000	24,228	47,903	107,861	107,401	106,564	639,807
4	54	-	900,000	19,680	900,000	23,178	72,518	157,191	155,092	151,287	645,075
5	55	-	900,000	19,680	900,000	23,277	97,971	209,580	205,028	196,892	650,496
6	56	-	900,000	19,680	900,000	23,376	124,286	265,210	257,310	243,393	656,067
7	57	-	900,000	19,680	900,000	23,481	151,496	324,284	312,050	290,814	661,785
8	58	-	900,000	19,680	900,000	23,586	179,626	387,007	369,358	339,169	667,644
9	59	-	900,000	19,680	900,000	23,694	208,709	453,601	429,353	388,479	791,322
10	60	-	900,000	19,680	900,000	23,805	238,775	524,302	492,159	438,762	794,874
11	61	-	900,000	19,680	900,000	23,916	269,855	599,357	557,902	490,036	798,492
12	62	-	900,000	19,680	900,000	24,033	301,983	679,031	626,721	542,325	802,176
13	63	-	900,000	19,680	900,000	24,150	335,193	763,603	698,754	595,646	805,926
14	64	-	900,000	19,680	900,000	24,270	369,519	853,369	774,147	650,019	809,742
15	65	-	900,000	19,680	900,000	24,393	404,997	948,644	853,057	705,468	813,630
16	66	-	900,000	19,680	900,000	24,519	441,666	1,049,762	935,644	762,012	817,587
17	67	-	900,000	19,680	900,000	24,648	479,564	1,157,075	1,022,076	819,676	821,613
18	68	-	900,000	19,680	900,000	24,780	518,731	1,270,960	1,112,529	878,480	825,714
19	69	-	900,000	19,680	900,000	24,915	559,208	1,391,813	1,207,188	938,448	829,893
20	70	-	900,000	19,680	900,000	25,053	601,037	1,520,054	1,306,244	999,604	834,150
21	71	-	900,000	19,680	900,000	25,197	644,265	1,656,135	1,409,902	1,061,974	838,500
22	72	-	900,000	19,680	900,000	25,341	688,934	1,800,524	1,518,369	1,125,580	842,949
23	73	-	900,000	19,680	900,000	25,491	735,093	1,953,726	1,631,866	1,190,448	847,506
24	74	-	900,000	19,680	900,000	25,647	782,793	2,116,277	1,750,627	1,256,608	852,192
25	75	-	900,000	19,680	900,000	25,806	832,083	2,288,739	1,874,892	1,324,085	857,031
26	76	-	900,000	19,680	900,000	25,974	883,019	2,471,718	2,004,916	1,392,910	862,050
27	77	-	900,000	19,680	900,000	26,148	935,658	2,665,849	2,140,965	1,463,114	867,285
28	78	-	900,000	19,680	900,000	26,328	990,056	2,871,808	2,283,316	1,534,727	872,784
29	79	-	900,000	19,680	900,000	26,520	1,046,277	3,090,316	2,432,266	1,607,785	878,613
30	80	-	900,000	19,680	900,000	26,721	1,104,387	3,322,136	2,588,119	1,682,322	884,847
31	81	-	900,000	19,680	900,000	26,937	1,164,455	3,568,081	2,751,201	1,758,379	891,594
32	82	-	900,000	19,680	900,000	27,168	1,226,557	3,829,014	2,921,853	1,835,999	898,992
33	83	-	900,000	19,680	900,000	27,423	1,290,777	4,105,858	3,100,439	1,915,232	907,218
34	84	-	900,000	19,680	900,000	27,699	1,357,199	4,399,588	3,287,338	1,996,128	916,521
35	85	-	900,000	19,680	900,000	28,008	1,425,923	4,711,252	3,482,956	2,078,748	927,234
36	86	-	900,000	19,680	900,000	28,356	1,497,057	5,041,963	3,687,725	2,163,162	939,810
37	87	-	900,000	19,680	900,000	28,755	1,570,723	5,392,916	3,902,108	2,249,452	954,882
38	88	-	900,000	19,680	900,000	29,220	1,647,065	5,766,391	4,136,603	2,337,718	970,356
39	89	-	900,000	19,680	-	2,766	1,699,243	6,166,760	4,382,246	2,431,824	987,443
40	90	-	900,000	19,680	-	2,568	1,752,788	6,635,274	4,638,880	2,539,116	1,004,809
41	91	-	900,000	19,680	-	2,379	1,807,751	7,149,449	4,906,009	2,753,625	1,029,460
42	92	-	900,000	19,680	-	2,196	1,864,180	7,691,892	5,189,155	2,981,377	1,056,393
43	93	-	900,000	19,680	-	2,025	1,922,130	8,284,310	5,484,872	3,224,406	1,084,608
44	94	-	900,000	19,680	-	1,860	1,981,654	8,929,509	5,793,731	3,479,740	1,113,102
45	95	-	900,000	19,680	-	1,704	2,042,807	9,684,404	6,116,333	3,737,412	1,142,872
46	96	-	900,000	19,680	-	1,554	2,105,646	10,449,022	6,453,302	3,995,451	1,173,399
47	97	-	900,000	19,680	-	1,413	2,170,228	11,224,516	6,798,294	4,268,889	1,205,210
48	98	-	900,000	19,680	-	1,281	2,236,616	12,029,168	7,152,993	4,548,761	1,237,757
49	99	-	900,000	19,680	-	1,152	2,304,866	12,853,390	7,518,110	4,838,094	1,270,535
50	100	-	900,000	19,680	-	1,032	2,375,044	13,707,746	7,893,392	5,137,922	1,304,517
51	101	-	900,000	19,680	-	912	2,447,208	14,623,942	8,277,611	5,438,273	1,339,649
52	102	-	900,000	19,680	-	795	2,521,419	15,521,854	8,675,579	5,744,175	1,375,814
53	103	-	900,000	19,680	-	669	2,597,730	16,443,514	9,088,129	6,064,647	1,413,730
54	104	-	900,000	19,680	-	519	2,676,181	17,422,124	9,511,119	6,402,693	1,453,605
55	105	-	900,000	19,680	-	318	2,756,785	18,451,049	9,954,417	6,764,288	-

合众恒盈一生两全保险（分红型）利益演示表

投资回报率为中档 年龄： 50岁

性别： 女

保险期间： 保至105岁

交费期限：

3年

基本保险金额：

98400元

保单年度	期末年龄	年交保费	累计保费	生存保险金	身故保险金	当年红利	累积红利	万能账户			年末现金价值
								高	中	低	
1	51	300,000	300,000	-	360,000	3,594	3,594	3,594	3,594	3,594	187,224
2	52	300,000	600,000	-	600,000	7,791	11,493	11,601	11,547	11,448	423,276
3	53	300,000	900,000	59,040	900,000	12,114	23,952	83,451	83,220	82,802	639,807
4	54	-	900,000	19,680	900,000	11,589	36,259	119,727	118,234	115,520	645,075
5	55	-	900,000	19,680	900,000	11,637	48,984	158,227	154,872	148,859	650,496
6	56	-	900,000	19,680	900,000	11,688	62,141	199,089	193,209	182,832	656,067
7	57	-	900,000	19,680	900,000	11,739	75,745	242,453	233,322	217,450	661,785
8	58	-	900,000	19,680	900,000	11,793	89,810	288,473	275,295	252,729	667,644
9	59	-	900,000	19,680	900,000	11,847	104,351	337,309	319,210	288,679	791,322
10	60	-	900,000	19,680	900,000	11,901	119,383	389,128	365,156	325,311	794,874
11	61	-	900,000	19,680	900,000	11,958	134,922	444,114	413,226	362,642	798,492
12	62	-	900,000	19,680	900,000	12,015	150,985	502,456	463,516	400,684	802,176
13	63	-	900,000	19,680	900,000	12,075	167,590	564,358	516,129	439,451	805,926
14	64	-	900,000	19,680	900,000	12,135	184,752	630,035	571,170	478,956	809,742
15	65	-	900,000	19,680	900,000	12,198	202,493	699,715	628,750	519,216	813,330
16	66	-	900,000	19,680	900,000	12,261	220,829	773,639	688,985	560,243	817,587
17	67	-	900,000	19,680	900,000	12,324	239,777	852,061	751,994	602,051	821,613
18	68	-	900,000	19,680	900,000	12,390	259,361	935,255	817,903	644,657	825,714
19	69	-	900,000	19,680	900,000	12,459	279,601	1,023,509	886,848	688,078	829,893
20	70	-	900,000	19,680	900,000	12,528	300,517	1,117,128	958,964	732,327	834,150
21	71	-	900,000	19,680	900,000	12,597	322,129	1,216,432	1,034,395	777,420	838,500
22	72	-	900,000	19,680	900,000	12,672	344,465	1,321,770	1,113,294	823,377	842,949
23	73	-	900,000	19,680	900,000	12,747	367,546	1,433,504	1,195,819	870,213	847,506
24	74	-	900,000	19,680	900,000	12,825	391,397	1,552,019	1,282,136	917,946	852,192
25	75	-	900,000	19,680	900,000	12,903	416,042	1,677,723	1,372,416	966,593	857,031
26	76	-	900,000	19,680	900,000	12,987	441,511	1,811,053	1,466,841	1,016,176	862,050
27	77	-	900,000	19,680	900,000	13,074	467,830	1,952,470	1,565,603	1,066,713	867,285
28	78	-	900,000	19,680	900,000	13,164	495,029	2,102,463	1,668,899	1,118,224	872,784
29	79	-	900,000	19,680	900,000	13,260	523,140	2,261,550	1,776,940	1,170,733	878,613
30	80	-	900,000	19,680	900,000	13,359	552,193	2,430,282	1,889,941	1,224,260	884,847
31	81	-	900,000	19,680	900,000	13,467	582,226	2,609,246	2,008,135	1,278,832	891,594
32	82	-	900,000	19,680	900,000	13,584	613,276	2,799,065	2,131,765	1,334,475	898,992
33	83	-	900,000	19,680	900,000	13,710	645,385	3,000,399	2,261,085	1,391,219	907,218
34	84	-	900,000	19,680	900,000	13,851	678,597	3,213,954	2,396,365	1,449,096	916,521
35	85	-	900,000	19,680	900,000	14,004	712,959	3,440,475	2,537,885	1,508,139	927,234
36	86	-	900,000	19,680	900,000	14,178	748,526	3,680,762	2,685,948	1,568,390	939,810
37	87	-	900,000	19,680	900,000	14,379	785,361	3,935,666	2,840,875	1,629,895	954,882
38	88	-	900,000	19,680	900,000	14,610	823,531	4,204,096	3,004,004	1,692,709	970,356
39	89	-	900,000	19,680	-	1,383	849,620	4,488,525	3,172,702	1,765,144	987,443
40	90	-	900,000	19,680	-	1,284	876,393	4,780,501	3,350,153	1,838,643	1,004,809
41	91	-	900,000	19,680	-	1,188	903,873	5,074,199	3,533,753	1,915,227	1,022,460
42	92	-	900,000	19,680	-	1,098	932,087	5,367,869	3,718,919	2,000,922	1,040,393
43	93	-	900,000	19,680	-	1,011	961,061	5,660,832	3,908,087	2,095,749	1,058,608
44	94	-	900,000	19,680	-	930	990,822	5,954,492	4,102,711	2,190,734	1,076,102
45	95	-	900,000	19,680	-	852	1,021,399	6,248,333	4,300,265	2,285,902	1,093,872
46	96	-	900,000	19,680	-	777	1,052,818	6,542,930	4,500,244	2,381,275	1,111,909
47	97	-	900,000	19,680	-	708	1,085,111	6,838,954	4,695,168	2,476,880	1,130,210
48	98	-	900,000	19,680	-	639	1,118,303	7,134,170	4,890,574	2,572,739	1,148,757
49	99	-	900,000	19,680	-	576	1,152,428	7,429,456	5,085,031	2,668,881	1,167,535
50	100	-	900,000	19,680	-	516	1,187,517	7,724,800	5,279,128	2,764,330	1,186,517
51	101	-	900,000	19,680	-	456	1,223,598	8,020,304	5,474,480	2,860,109	1,205,649
52	102	-	900,000	19,680	-	396	1,260,702	8,315,198	5,669,728	2,955,242	1,224,814
53	103	-	900,000	19,680	-	333	1,298,856	8,610,843	5,864,538	3,050,749	1,244,730
54	104	-	900,000	19,680	-	258	1,338,080	8,906,732	6,059,601	3,146,643	1,264,605
55	105	-	900,000	19,680	-	159	1,378,381	9,202,494	6,254,622	3,242,923	1,284,519

合众恒盈一生两全保险（分红型）利益演示表											
投资回报率为低档		年龄： 50岁	性别： 女	保险期间： 保至105岁		交费期限： 3年		基本保险金额： 98400元			
保单年度	期末年龄	年交保费	累计保费	生存保险金	身故保险金	当年红利	累积红利	万能账户			年末现金价值
								高	中	低	
1	51	300,000	300,000	-	360,000	-	-	-	-	-	187,224
2	52	300,000	600,000	-	600,000	-	-	-	-	-	423,276
3	53	300,000	900,000	59,040	900,000	-	-	59,040	59,040	59,040	639,807
4	54	-	900,000	19,680	900,000	-	-	82,262	81,377	79,753	645,075
5	55	-	900,000	19,680	900,000	-	-	106,878	104,719	100,829	650,496
6	56	-	900,000	19,680	900,000	-	-	132,971	129,111	122,273	656,067
7	57	-	900,000	19,680	900,000	-	-	160,629	154,601	144,093	661,785
8	58	-	900,000	19,680	900,000	-	-	189,947	181,238	166,295	667,644
9	59	-	900,000	19,680	900,000	-	-	221,024	209,074	188,885	791,322
10	60	-	900,000	19,680	900,000	-	-	253,965	238,162	211,870	794,874
11	61	-	900,000	19,680	900,000	-	-	288,883	268,559	235,258	798,492
12	62	-	900,000	19,680	900,000	-	-	325,896	300,325	259,055	802,176
13	63	-	900,000	19,680	900,000	-	-	365,130	333,519	283,269	805,926
14	64	-	900,000	19,680	900,000	-	-	406,717	368,208	307,906	809,742
15	65	-	900,000	19,680	900,000	-	-	450,801	404,457	332,974	813,630
16	66	-	900,000	19,680	900,000	-	-	497,529	442,338	358,481	817,587
17	67	-	900,000	19,680	900,000	-	-	547,060	481,923	384,435	821,613
18	68	-	900,000	19,680	900,000	-	-	599,564	523,289	410,842	825,714
19	69	-	900,000	19,680	900,000	-	-	655,218	566,517	437,712	829,893
20	70	-	900,000	19,680	900,000	-	-	714,211	611,691	465,052	834,150
21	71	-	900,000	19,680	900,000	-	-	776,743	658,897	492,870	838,500
22	72	-	900,000	19,680	900,000	-	-	843,028	708,227	521,176	842,949
23	73	-	900,000	19,680	900,000	-	-	913,290	759,777	549,976	847,506
24	74	-	900,000	19,680	900,000	-	-	987,767	813,647	579,281	852,192
25	75	-	900,000	19,680	900,000	-	-	1,066,713	869,941	609,098	857,031
26	76	-	900,000	19,680	900,000	-	-	1,150,396	928,769	639,437	862,050
27	77	-	900,000	19,680	900,000	-	-	1,239,100	990,243	670,308	867,285
28	78	-	900,000	19,680	900,000	-	-	1,333,126	1,054,484	701,718	872,784
29	79	-	900,000	19,680	900,000	-	-	1,432,793	1,121,616	733,678	878,613
30	80	-	900,000	19,680	900,000	-	-	1,538,441	1,191,769	766,197	884,847
31	81	-	900,000	19,680	900,000	-	-	1,650,427	1,265,078	799,286	891,594
32	82	-	900,000	19,680	900,000	-	-	1,769,133	1,341,687	832,953	898,992
33	83	-	900,000	19,680	900,000	-	-	1,894,961	1,421,743	867,210	907,218
34	84	-	900,000	19,680	900,000	-	-	2,028,338	1,505,401	902,066	916,521
35	85	-	900,000	19,680	900,000	-	-	2,169,719	1,592,824	937,532	927,234
36	86	-	900,000	19,680	900,000	-	-	2,319,582	1,684,181	973,619	939,810
37	87	-	900,000	19,680	900,000	-	-	2,478,437	1,779,649	1,010,338	954,882
38	88	-	900,000	919,680	900,000	-	-	3,546,823	2,779,414	1,947,698	73,356
39	89	-	900,000	19,680	-	-	-	3,779,312	2,924,167	2,001,463	67,443
40	90	-	900,000	19,680	-	-	-	4,025,751	3,075,435	2,056,169	61,809
41	91	-	900,000	19,680	-	-	-	4,286,976	3,233,509	2,111,832	56,460
42	92	-	900,000	19,680	-	-	-	4,563,875	3,398,697	2,168,469	51,393
43	93	-	900,000	19,680	-	-	-	4,857,387	3,571,319	2,226,097	46,608
44	94	-	900,000	19,680	-	-	-	5,168,511	3,751,708	2,284,734	42,102
45	95	-	900,000	19,680	-	-	-	5,498,301	3,940,215	2,344,397	37,872
46	96	-	900,000	19,680	-	-	-	5,847,879	4,137,205	2,405,103	33,909
47	97	-	900,000	19,680	-	-	-	6,218,432	4,343,059	2,466,873	30,210
48	98	-	900,000	19,680	-	-	-	6,611,218	4,558,176	2,529,723	26,757
49	99	-	900,000	19,680	-	-	-	7,027,571	4,782,974	2,593,673	23,535
50	100	-	900,000	19,680	-	-	-	7,468,905	5,017,888	2,658,742	20,517
51	101	-	900,000	19,680	-	-	-	7,936,720	5,263,373	2,724,950	17,649
52	102	-	900,000	19,680	-	-	-	8,432,603	5,519,905	2,792,317	14,814
53	103	-	900,000	19,680	-	-	-	8,958,239	5,787,981	2,860,863	11,730
54	104	-	900,000	19,680	-	-	-	9,515,413	6,068,120	2,930,608	7,605
55	105	-	900,000	19,680	-	-	-	10,106,018	6,360,865	3,001,573	-

案例十五

合众恒盈一生两全保险（分红型）利益演示表

投资回报率为高档 年龄： 50岁 性别： 女 保险期间： 保至105岁 交费期限： 1年 基本保险金额： 64000元

保单年度	期末年龄	年交保费	累计交费	生存保险金	身故保险金	当年红利	累积红利	万能账户			年末现金价值
								高	中	低	
1	51	500,000	500,000	-	600,000	13,845	13,845	13,845	13,845	13,845	472,710
2	52	-	500,000	-	500,000	14,255	28,515	28,931	28,723	28,342	486,850
3	53	-	500,000	38,400	500,000	14,680	44,051	83,747	83,096	81,918	463,040
4	54	-	500,000	12,800	500,000	13,970	59,342	115,541	113,605	110,122	464,055
5	55	-	500,000	12,800	500,000	14,005	75,128	149,279	145,522	138,854	465,090
6	56	-	500,000	12,800	500,000	14,040	91,421	185,076	178,911	168,124	466,155
7	57	-	500,000	12,800	500,000	14,075	108,239	223,055	213,837	197,941	467,240
8	58	-	500,000	12,800	500,000	14,110	125,596	263,348	250,369	228,315	468,350
9	59	-	500,000	12,800	500,000	14,145	143,509	306,094	288,581	259,256	469,490
10	60	-	500,000	12,800	500,000	14,185	161,999	351,445	328,552	290,778	470,650
11	61	-	500,000	12,800	500,000	14,225	181,084	399,557	370,362	322,891	471,835
12	62	-	500,000	12,800	500,000	14,265	200,782	450,595	414,093	355,607	473,055
13	63	-	500,000	12,800	500,000	14,305	221,110	504,736	459,832	388,935	474,295
14	64	-	500,000	12,800	500,000	14,350	242,094	562,170	507,675	422,891	475,570
15	65	-	500,000	12,800	500,000	14,390	263,747	623,090	557,710	457,482	476,880
16	66	-	500,000	12,800	500,000	14,435	286,094	687,710	610,042	492,723	478,215
17	67	-	500,000	12,800	500,000	14,485	309,162	756,258	664,779	528,630	479,595
18	68	-	500,000	12,800	500,000	14,530	332,967	828,964	722,024	565,211	481,005
19	69	-	500,000	12,800	500,000	14,580	357,536	906,081	781,895	602,483	482,460
20	70	-	500,000	12,800	500,000	14,635	382,897	987,881	844,515	640,461	483,965
21	71	-	500,000	12,800	500,000	14,685	409,069	1,074,639	910,004	679,154	485,520
22	72	-	500,000	12,800	500,000	14,740	436,081	1,166,658	978,494	718,579	487,130
23	73	-	500,000	12,800	500,000	14,800	463,963	1,264,257	1,050,126	758,754	488,815
24	74	-	500,000	12,800	500,000	14,860	492,742	1,367,772	1,125,042	799,693	490,575
25	75	-	500,000	12,800	500,000	14,920	522,444	1,477,559	1,203,388	841,407	492,430
26	76	-	500,000	12,800	500,000	14,990	553,107	1,594,002	1,285,331	883,922	494,395
27	77	-	500,000	12,800	500,000	15,060	584,761	1,717,502	1,371,031	927,251	496,490
28	78	-	500,000	12,800	500,000	15,135	617,439	1,848,488	1,460,662	971,412	498,750
29	79	-	500,000	12,800	500,000	15,215	651,177	1,987,412	1,554,407	1,016,427	501,205
30	80	-	500,000	12,800	500,000	15,305	686,017	2,134,761	1,652,460	1,062,320	503,905
31	81	-	500,000	12,800	500,000	15,400	721,997	2,291,047	1,755,021	1,109,110	506,905
32	82	-	500,000	12,800	500,000	15,505	759,162	2,456,815	1,862,302	1,156,825	510,285
33	83	-	500,000	12,800	500,000	15,625	797,562	2,632,649	1,974,531	1,205,494	514,150
34	84	-	500,000	12,800	500,000	15,755	837,244	2,819,163	2,091,939	1,255,145	518,635
35	85	-	500,000	12,800	500,000	15,905	878,266	3,017,018	2,214,782	1,305,815	523,925
36	86	-	500,000	12,800	500,000	16,075	920,689	3,226,914	2,343,322	1,357,542	530,275
37	87	-	500,000	12,800	500,000	16,280	964,590	3,449,609	2,477,851	1,410,379	538,035
38	88	-	500,000	512,800	500,000	16,515	1,010,043	4,185,900	3,118,670	1,964,376	47,710
39	89	-	500,000	12,800	-	1,800	1,042,144	4,451,654	3,273,610	2,013,352	43,865
40	90	-	500,000	12,800	-	1,670	1,075,078	4,733,223	3,435,392	2,063,056	40,200
41	91	-	500,000	12,800	-	1,545	1,108,876	5,031,562	3,604,330	2,113,504	36,720
42	92	-	500,000	12,800	-	1,430	1,143,572	5,347,685	3,780,755	2,164,721	33,425
43	93	-	500,000	12,800	-	1,315	1,179,194	5,682,661	3,965,004	2,216,718	30,315
44	94	-	500,000	12,800	-	1,210	1,215,780	6,037,631	4,157,439	2,269,521	27,385
45	95	-	500,000	12,800	-	1,105	1,253,358	6,413,794	4,358,429	2,323,143	24,630
46	96	-	500,000	12,800	-	1,010	1,291,969	6,812,432	4,568,368	2,377,608	22,055
47	97	-	500,000	12,800	-	920	1,331,648	7,234,898	4,787,664	2,432,936	19,650
48	98	-	500,000	12,800	-	835	1,372,433	7,682,626	5,016,744	2,489,147	17,405
49	99	-	500,000	12,800	-	750	1,414,356	8,157,134	5,256,048	2,546,257	15,310
50	100	-	500,000	12,800	-	670	1,457,456	8,660,032	5,506,040	2,604,287	13,345
51	101	-	500,000	12,800	-	595	1,501,775	9,193,029	5,767,207	2,663,257	11,480
52	102	-	500,000	12,800	-	515	1,547,343	9,757,926	6,040,046	2,723,179	9,635
53	103	-	500,000	12,800	-	435	1,594,199	10,356,636	6,325,083	2,784,069	7,630
54	104	-	500,000	12,800	-	335	1,642,360	10,991,169	6,622,847	2,845,925	4,945
55	105	-	500,000	12,800	-	205	1,691,835	11,663,645	6,933,880	2,908,734	-

合众恒盈一生两全保险（分红型）利益演示表

投资回报率为中档 年龄： 50岁 性别： 女 保险期间： 保至105岁 交费期限： 1年 基本保险金额： 64000元

保单年度	期末年龄	年交保费	累计保费	生存保险金	身故保险金	当年红利	累积红利	万能账户			年末现金价值
								高	中	低	
1	51	500,000	500,000	-	600,000	6,925	6,925	6,925	6,925	6,925	472,710
2	52	-	500,000	-	500,000	7,125	14,258	14,466	14,362	14,171	486,850
3	53	-	500,000	38,400	500,000	7,340	22,025	61,073	60,748	60,159	463,040
4	54	-	500,000	12,800	500,000	6,985	29,671	84,523	83,267	80,997	464,055
5	55	-	500,000	12,800	500,000	7,000	37,561	109,394	106,814	102,214	465,090
6	56	-	500,000	12,800	500,000	7,020	45,708	135,778	131,440	123,823	466,155
7	57	-	500,000	12,800	500,000	7,035	54,114	163,760	157,190	145,825	467,240
8	58	-	500,000	12,800	500,000	7,055	62,793	193,440	184,119	168,232	468,350
9	59	-	500,000	12,800	500,000	7,075	71,752	224,922	212,279	191,051	469,490
10	60	-	500,000	12,800	500,000	7,095	80,999	258,312	241,726	214,289	470,650
11	61	-	500,000	12,800	500,000	7,110	90,539	293,721	272,514	237,950	471,835
12	62	-	500,000	12,800	500,000	7,130	100,385	331,274	304,707	262,044	473,055
13	63	-	500,000	12,800	500,000	7,155	110,552	371,105	338,374	286,584	474,295
14	64	-	500,000	12,800	500,000	7,175	121,044	413,346	373,576	311,575	475,570
15	65	-	500,000	12,800	500,000	7,195	131,870	458,142	410,382	337,022	476,880
16	66	-	500,000	12,800	500,000	7,220	143,046	505,651	448,869	362,940	478,215
17	67	-	500,000	12,800	500,000	7,240	154,577	556,030	489,108	389,332	479,595
18	68	-	500,000	12,800	500,000	7,265	166,480	609,457	531,183	416,210	481,005
19	69	-	500,000	12,800	500,000	7,290	178,764	666,114	575,176	443,584	482,460
20	70	-	500,000	12,800	500,000	7,315	191,442	726,196	621,174	471,461	483,965
21	71	-	500,000	12,800	500,000	7,345	204,530	789,913	669,272	499,857	485,520
22	72	-	500,000	12,800	500,000	7,370	218,036	857,477	719,559	528,774	487,130
23	73	-	500,000	12,800	500,000	7,400	231,977	929,126	772,139	558,228	488,815
24	74	-	500,000	12,800	500,000	7,430	246,366	1,005,104	827,116	588,227	490,575
25	75	-	500,000	12,800	500,000	7,460	261,217	1,085,670	884,596	618,781	492,430
26	76	-	500,000	12,800	500,000	7,495	276,549	1,171,105	944,698	649,904	494,395
27	77	-	500,000	12,800	500,000	7,530	292,375	1,261,701	1,007,539	681,608	496,490
28	78	-	500,000	12,800	500,000	7,570	308,717	1,357,773	1,073,248	713,906	498,750
29	79	-	500,000	12,800	500,000	7,610	325,588	1,459,650	1,141,954	746,809	501,205
30	80	-	500,000	12,800	500,000	7,650	343,006	1,567,679	1,213,792	780,328	503,905
31	81	-	500,000	12,800	500,000	7,700	360,996	1,682,239	1,288,913	814,484	506,905
32	82	-	500,000	12,800	500,000	7,755	379,581	1,803,729	1,367,469	849,293	510,285
33	83	-	500,000	12,800	500,000	7,810	398,778	1,932,563	1,449,615	884,765	514,150
34	84	-	500,000	12,800	500,000	7,875	418,617	2,069,191	1,535,523	920,924	518,635
35	85	-	500,000	12,800	500,000	7,950	439,125	2,214,093	1,625,371	957,790	523,925
36	86	-	500,000	12,800	500,000	8,040	460,339	2,367,778	1,719,353	995,391	530,275
37	87	-	500,000	12,800	500,000	8,140	482,289	2,530,785	1,817,664	1,033,751	538,035
38	88	-	500,000	512,800	500,000	8,255	505,013	3,203,687	2,420,514	1,572,896	47,710
39	89	-	500,000	12,800	-	900	521,063	3,409,608	2,543,137	1,614,122	43,865
40	90	-	500,000	12,800	-	835	537,530	3,627,820	2,671,213	1,656,004	40,200
41	91	-	500,000	12,800	-	775	554,431	3,859,064	2,804,993	1,698,559	36,720
42	92	-	500,000	12,800	-	715	571,779	4,104,123	2,944,733	1,741,799	33,425
43	93	-	500,000	12,800	-	660	589,592	4,363,830	3,090,705	1,785,740	30,315
44	94	-	500,000	12,800	-	605	607,885	4,639,065	3,243,192	1,830,396	27,385
45	95	-	500,000	12,800	-	555	626,677	4,930,764	3,402,491	1,875,783	24,630
46	96	-	500,000	12,800	-	505	645,982	5,239,915	3,568,908	1,921,914	22,055
47	97	-	500,000	12,800	-	460	665,821	5,567,570	3,742,769	1,968,807	19,650
48	98	-	500,000	12,800	-	415	686,211	5,914,839	3,924,408	2,016,476	17,405
49	99	-	500,000	12,800	-	375	707,172	6,282,904	4,114,182	2,064,940	15,310
50	100	-	500,000	12,800	-	335	728,723	6,673,014	4,312,455	2,114,211	13,345
51	101	-	500,000	12,800	-	295	750,879	7,086,489	4,519,610	2,164,305	11,480
52	102	-	500,000	12,800	-	260	773,666	7,524,739	4,736,053	2,215,240	9,635
53	103	-	500,000	12,800	-	215	797,091	7,989,238	4,962,190	2,267,022	7,630
54	104	-	500,000	12,800	-	170	821,173	8,481,562	5,198,459	2,319,665	4,945
55	105	-	500,000	12,800	-	105	845,913	9,003,361	5,445,295	2,373,164	-

合众恒盈一生两全保险（分红型）利益演示表											
投资回报率为低档		年龄： 50岁	性别： 女	保险期间： 保至105岁		交费期限： 1年		基本保险金额： 64000元			
保单年度	期末年龄	年交保费	累计保费	生存保险金	身故保险金	当年红利	累积红利	万能账户			年末现金价值
								高	中	低	
1	51	500,000	500,000	-	600,000	-	-	-	-	-	472,710
2	52	-	500,000	-	500,000	-	-	-	-	-	486,850
3	53	-	500,000	38,400	500,000	-	-	38,400	38,400	38,400	463,040
4	54	-	500,000	12,800	500,000	-	-	53,504	52,928	51,872	464,055
5	55	-	500,000	12,800	500,000	-	-	69,514	68,110	65,580	465,090
6	56	-	500,000	12,800	500,000	-	-	86,485	83,975	79,527	466,155
7	57	-	500,000	12,800	500,000	-	-	104,474	100,554	93,719	467,240
8	58	-	500,000	12,800	500,000	-	-	123,543	117,878	108,159	468,350
9	59	-	500,000	12,800	500,000	-	-	143,755	135,983	122,852	469,490
10	60	-	500,000	12,800	500,000	-	-	165,181	154,902	137,802	470,650
11	61	-	500,000	12,800	500,000	-	-	187,891	174,673	153,013	471,835
12	62	-	500,000	12,800	500,000	-	-	211,965	195,333	168,491	473,055
13	63	-	500,000	12,800	500,000	-	-	237,483	216,923	184,240	474,295
14	64	-	500,000	12,800	500,000	-	-	264,532	239,485	200,264	475,570
15	65	-	500,000	12,800	500,000	-	-	293,204	263,061	216,569	476,880
16	66	-	500,000	12,800	500,000	-	-	323,596	287,699	233,159	478,215
17	67	-	500,000	12,800	500,000	-	-	355,812	313,446	250,039	479,595
18	68	-	500,000	12,800	500,000	-	-	389,960	340,351	267,215	481,005
19	69	-	500,000	12,800	500,000	-	-	426,158	368,467	284,691	482,460
20	70	-	500,000	12,800	500,000	-	-	464,527	397,848	302,473	483,965
21	71	-	500,000	12,800	500,000	-	-	505,199	428,551	320,566	485,520
22	72	-	500,000	12,800	500,000	-	-	548,311	460,635	338,976	487,130
23	73	-	500,000	12,800	500,000	-	-	594,010	494,164	357,708	488,815
24	74	-	500,000	12,800	500,000	-	-	642,450	529,201	376,768	490,575
25	75	-	500,000	12,800	500,000	-	-	693,797	565,815	396,161	492,430
26	76	-	500,000	12,800	500,000	-	-	748,225	604,077	415,894	494,395
27	77	-	500,000	12,800	500,000	-	-	805,918	644,061	435,972	496,490
28	78	-	500,000	12,800	500,000	-	-	867,074	685,843	456,402	498,750
29	79	-	500,000	12,800	500,000	-	-	931,898	729,506	477,189	501,205
30	80	-	500,000	12,800	500,000	-	-	1,000,612	775,134	498,340	503,905
31	81	-	500,000	12,800	500,000	-	-	1,073,449	822,815	519,861	506,905
32	82	-	500,000	12,800	500,000	-	-	1,150,656	872,642	541,758	510,285
33	83	-	500,000	12,800	500,000	-	-	1,232,495	924,711	564,039	514,150
34	84	-	500,000	12,800	500,000	-	-	1,319,245	979,123	586,710	518,635
35	85	-	500,000	12,800	500,000	-	-	1,411,199	1,035,983	609,777	523,925
36	86	-	500,000	12,800	500,000	-	-	1,508,671	1,095,402	633,248	530,275
37	87	-	500,000	12,800	500,000	-	-	1,611,991	1,157,496	657,130	538,035
38	88	-	500,000	512,800	500,000	-	-	2,221,511	1,722,383	1,181,430	47,710
39	89	-	500,000	12,800	-	-	-	2,367,602	1,812,690	1,214,905	43,865
40	90	-	500,000	12,800	-	-	-	2,522,458	1,907,061	1,248,966	40,200
41	91	-	500,000	12,800	-	-	-	2,686,605	2,005,679	1,283,623	36,720
42	92	-	500,000	12,800	-	-	-	2,860,601	2,108,734	1,318,886	33,425
43	93	-	500,000	12,800	-	-	-	3,045,038	2,216,428	1,354,767	30,315
44	94	-	500,000	12,800	-	-	-	3,240,540	2,328,967	1,391,275	27,385
45	95	-	500,000	12,800	-	-	-	3,447,772	2,446,570	1,428,422	24,630
46	96	-	500,000	12,800	-	-	-	3,667,438	2,569,466	1,466,220	22,055
47	97	-	500,000	12,800	-	-	-	3,900,285	2,697,892	1,504,678	19,650
48	98	-	500,000	12,800	-	-	-	4,147,102	2,832,097	1,543,810	17,405
49	99	-	500,000	12,800	-	-	-	4,408,728	2,972,341	1,583,627	15,310
50	100	-	500,000	12,800	-	-	-	4,686,052	3,118,897	1,624,141	13,345
51	101	-	500,000	12,800	-	-	-	4,980,015	3,272,047	1,665,363	11,480
52	102	-	500,000	12,800	-	-	-	5,291,616	3,432,089	1,707,307	9,635
53	103	-	500,000	12,800	-	-	-	5,621,913	3,599,333	1,749,985	7,630
54	104	-	500,000	12,800	-	-	-	5,972,027	3,774,103	1,793,409	4,945
55	105	-	500,000	12,800	-	-	-	6,343,149	3,956,738	1,837,594	-

案例十六

合众恒盈一生两全保险（分红型）利益演示表

投资回报率为高档 年龄： 55岁 性别： 女 保险期间： 保至105岁 交费期限： 5年 基本保险金额： 97800元

保单年度	期末年龄	年交保费	累计保费	生存保险金	身故保险金	当年红利	累积红利	万能账户			年末现金价值
								高	中	低	
1	56	200,000	200,000	-	240,000	4,576	4,576	4,576	4,576	4,576	120,326
2	57	200,000	400,000	-	400,000	10,096	14,809	14,947	14,878	14,752	268,340
3	58	200,000	600,000	58,680	600,000	15,782	31,036	90,305	90,009	89,472	380,936
4	59	200,000	800,000	19,560	800,000	19,878	51,845	135,162	133,498	130,476	545,788
5	60	200,000	1,000,000	19,560	1,000,000	25,262	78,662	188,093	184,327	177,581	723,096
6	61	-	1,000,000	19,560	1,000,000	25,416	106,438	244,355	237,598	225,665	730,906
7	62	-	1,000,000	19,560	1,000,000	25,574	135,205	304,150	293,424	274,748	738,892
8	63	-	1,000,000	19,560	1,000,000	25,734	164,995	367,693	351,922	324,850	747,056
9	64	-	1,000,000	19,560	1,000,000	25,898	195,843	435,213	413,216	375,993	859,636
10	65	-	1,000,000	19,560	1,000,000	26,066	227,784	506,952	477,437	428,199	873,312
11	66	-	1,000,000	19,560	1,000,000	26,236	260,854	583,165	544,718	481,488	878,768
12	67	-	1,000,000	19,560	1,000,000	26,412	295,091	664,127	615,202	535,887	884,308
13	68	-	1,000,000	19,560	1,000,000	26,590	330,534	750,124	689,036	591,415	889,932
14	69	-	1,000,000	19,560	1,000,000	26,772	367,222	841,464	766,375	648,096	895,644
15	70	-	1,000,000	19,560	1,000,000	26,956	405,195	938,468	847,378	705,954	901,444
16	71	-	1,000,000	19,560	1,000,000	27,146	444,497	1,041,482	932,216	765,014	907,342
17	72	-	1,000,000	19,560	1,000,000	27,340	485,172	1,150,870	1,021,065	825,302	913,342
18	73	-	1,000,000	19,560	1,000,000	27,538	527,265	1,267,021	1,114,111	886,843	919,458
19	74	-	1,000,000	19,560	1,000,000	27,742	570,825	1,390,344	1,211,548	949,664	925,708
20	75	-	1,000,000	19,560	1,000,000	27,952	615,901	1,521,277	1,313,580	1,013,796	932,114
21	76	-	1,000,000	19,560	1,000,000	28,168	662,546	1,660,281	1,420,419	1,079,265	938,706
22	77	-	1,000,000	19,560	1,000,000	28,392	710,815	1,807,850	1,532,290	1,146,104	945,526
23	78	-	1,000,000	19,560	1,000,000	28,624	760,763	1,964,505	1,649,427	1,214,345	952,622
24	79	-	1,000,000	19,560	1,000,000	28,866	812,452	2,130,801	1,772,077	1,284,022	960,062
25	80	-	1,000,000	19,560	1,000,000	29,122	865,948	2,307,331	1,900,503	1,355,174	967,936
26	81	-	1,000,000	19,560	1,000,000	29,390	921,316	2,494,721	2,034,975	1,427,840	976,356
27	82	-	1,000,000	19,560	1,000,000	29,678	978,634	2,693,643	2,175,787	1,502,065	985,474
28	83	-	1,000,000	19,560	1,000,000	29,988	1,037,981	2,904,809	2,323,246	1,577,899	995,488
29	84	-	1,000,000	19,560	1,000,000	30,324	1,099,444	3,128,982	2,477,676	1,655,397	1,006,672
30	85	-	1,000,000	19,560	1,000,000	30,696	1,163,123	3,366,977	2,639,427	1,734,622	1,019,392
31	86	-	1,000,000	19,560	1,000,000	31,110	1,229,127	3,619,665	2,808,872	1,815,648	1,034,152
32	87	-	1,000,000	19,560	1,000,000	31,578	1,297,579	3,887,983	2,986,409	1,898,560	1,051,658
33	88	-	1,000,000	1,019,560	1,000,000	32,118	1,368,624	5,172,940	4,172,475	2,983,462	72,908
34	89	-	1,000,000	19,560	-	2,748	1,412,431	5,505,625	4,382,544	3,057,981	67,030
35	90	-	1,000,000	19,560	-	2,552	1,457,356	5,858,074	4,601,871	3,133,608	61,432
36	91	-	1,000,000	19,560	-	2,364	1,503,441	6,231,482	4,830,879	3,210,370	56,114
37	92	-	1,000,000	19,560	-	2,184	1,550,728	6,627,115	5,070,013	3,288,295	51,078
38	93	-	1,000,000	19,560	-	2,012	1,599,262	7,046,314	5,319,735	3,367,413	46,322
39	94	-	1,000,000	19,560	-	1,848	1,649,088	7,490,501	5,580,531	3,447,750	41,844
40	95	-	1,000,000	19,560	-	1,692	1,700,252	7,961,183	5,852,907	3,529,338	37,640
41	96	-	1,000,000	19,560	-	1,544	1,752,804	8,459,958	6,137,392	3,612,205	33,704
42	97	-	1,000,000	19,560	-	1,404	1,806,792	8,988,520	6,434,539	3,696,383	30,024
43	98	-	1,000,000	19,560	-	1,272	1,862,268	9,548,663	6,744,925	3,781,902	26,594
44	99	-	1,000,000	19,560	-	1,146	1,919,282	10,142,289	7,069,153	3,868,791	23,392
45	100	-	1,000,000	19,560	-	1,026	1,977,886	10,771,412	7,407,851	3,957,081	20,392
46	101	-	1,000,000	19,560	-	908	2,038,131	11,438,165	7,761,672	4,046,798	17,540
47	102	-	1,000,000	19,560	-	790	2,100,065	12,144,805	8,131,297	4,137,967	14,724
48	103	-	1,000,000	19,560	-	664	2,163,730	12,893,717	8,517,429	4,230,605	11,658
49	104	-	1,000,000	19,560	-	516	2,229,158	13,687,416	8,920,790	4,324,717	7,560
50	105	-	1,000,000	19,560	-	316	2,296,349	14,528,537	9,342,101	4,420,275	-

合众恒盈一生两全保险（分红型）利益演示表

投资回报率为中档 年龄： 55岁 性别： 女 保险期间： 保至105岁 交费期限： 5年 基本保险金额： 97800元

保单年度	期末年龄	年交保费	累计保费	生存保险金	身故保险金	当年红利	累积红利	万能账户			年末现金价值
								高	中	低	
1	56	200,000	200,000	-	240,000	2,288	2,288	2,288	2,288	2,288	120,326
2	57	200,000	400,000	-	400,000	5,048	7,405	7,473	7,439	7,376	268,340
3	58	200,000	600,000	58,680	600,000	7,892	15,519	74,494	74,346	74,077	380,956
4	59	200,000	800,000	19,560	800,000	9,938	25,922	108,461	107,189	104,871	545,788
5	60	200,000	1,000,000	19,560	1,000,000	12,632	39,332	147,161	144,205	138,899	723,096
6	61	-	1,000,000	19,560	1,000,000	12,708	53,220	188,259	182,962	173,597	730,906
7	62	-	1,000,000	19,560	1,000,000	12,786	67,603	231,900	223,541	208,981	738,892
8	63	-	1,000,000	19,560	1,000,000	12,868	82,499	278,242	266,029	245,067	747,056
9	64	-	1,000,000	19,560	1,000,000	12,950	97,924	327,447	310,510	281,865	859,636
10	65	-	1,000,000	19,560	1,000,000	13,032	113,893	379,685	357,075	319,390	873,312
11	66	-	1,000,000	19,560	1,000,000	13,118	130,428	435,145	405,821	357,657	878,768
12	67	-	1,000,000	19,560	1,000,000	13,206	147,547	494,019	456,849	396,682	884,308
13	68	-	1,000,000	19,560	1,000,000	13,294	165,267	556,514	510,261	436,478	889,932
14	69	-	1,000,000	19,560	1,000,000	13,386	183,611	622,851	566,169	477,063	895,644
15	70	-	1,000,000	19,560	1,000,000	13,478	202,598	693,260	624,685	518,449	901,444
16	71	-	1,000,000	19,560	1,000,000	13,574	222,250	767,990	685,930	560,656	907,342
17	72	-	1,000,000	19,560	1,000,000	13,670	242,587	847,299	750,026	603,697	913,342
18	73	-	1,000,000	19,560	1,000,000	13,770	263,635	931,467	817,108	647,592	919,458
19	74	-	1,000,000	19,560	1,000,000	13,872	285,416	1,020,787	887,309	692,357	925,708
20	75	-	1,000,000	19,560	1,000,000	13,976	307,954	1,115,571	960,774	738,009	932,114
21	76	-	1,000,000	19,560	1,000,000	14,084	331,277	1,216,149	1,037,653	784,568	938,706
22	77	-	1,000,000	19,560	1,000,000	14,196	355,411	1,322,874	1,118,104	832,054	945,526
23	78	-	1,000,000	19,560	1,000,000	14,312	380,386	1,436,118	1,202,290	880,487	952,622
24	79	-	1,000,000	19,560	1,000,000	14,434	406,231	1,556,279	1,290,387	929,890	960,062
25	80	-	1,000,000	19,560	1,000,000	14,560	432,978	1,683,776	1,382,575	980,283	967,936
26	81	-	1,000,000	19,560	1,000,000	14,696	460,663	1,819,059	1,479,047	1,031,694	976,356
27	82	-	1,000,000	19,560	1,000,000	14,840	489,323	1,962,602	1,580,004	1,084,149	985,474
28	83	-	1,000,000	19,560	1,000,000	14,994	518,997	2,114,912	1,685,658	1,137,675	995,488
29	84	-	1,000,000	19,560	1,000,000	15,162	549,729	2,276,529	1,796,235	1,192,306	1,006,672
30	85	-	1,000,000	19,560	1,000,000	15,348	581,569	2,448,029	1,911,973	1,248,080	1,019,392
31	86	-	1,000,000	19,560	1,000,000	15,554	614,570	2,630,025	2,033,126	1,305,035	1,034,152
32	87	-	1,000,000	19,560	1,000,000	15,788	648,795	2,823,174	2,159,965	1,363,221	1,051,658
33	88	-	1,000,000	1,019,560	1,000,000	16,058	684,317	4,028,183	3,292,781	2,422,696	72,908
34	89	-	1,000,000	19,560	-	1,374	706,220	4,290,807	3,461,890	2,486,027	67,030
35	90	-	1,000,000	19,560	-	1,276	728,683	4,569,092	3,638,511	2,550,368	61,432
36	91	-	1,000,000	19,560	-	1,182	751,725	4,863,979	3,822,986	2,615,742	56,114
37	92	-	1,000,000	19,560	-	1,092	775,369	5,176,470	4,015,673	2,682,169	51,078
38	93	-	1,000,000	19,560	-	1,006	799,636	5,507,624	4,216,944	2,749,673	46,322
39	94	-	1,000,000	19,560	-	924	824,549	5,858,566	4,427,190	2,818,276	41,844
40	95	-	1,000,000	19,560	-	846	850,132	6,230,486	4,646,820	2,888,002	37,640
41	96	-	1,000,000	19,560	-	772	876,408	6,624,647	4,876,259	2,958,874	33,704
42	97	-	1,000,000	19,560	-	702	903,402	7,042,388	5,115,952	3,030,917	30,024
43	98	-	1,000,000	19,560	-	636	931,140	7,485,127	5,366,366	3,104,154	26,594
44	99	-	1,000,000	19,560	-	574	959,648	7,954,369	5,627,987	3,178,610	23,392
45	100	-	1,000,000	19,560	-	512	988,950	8,451,703	5,901,318	3,254,308	20,392
46	101	-	1,000,000	19,560	-	454	1,019,072	8,978,819	6,186,891	3,331,272	17,540
47	102	-	1,000,000	19,560	-	394	1,050,038	9,537,502	6,485,256	3,409,524	14,724
48	103	-	1,000,000	19,560	-	332	1,081,871	10,129,644	6,796,984	3,489,082	11,658
49	104	-	1,000,000	19,560	-	258	1,114,586	10,757,241	7,122,666	3,569,959	7,560
50	105	-	1,000,000	19,560	-	158	1,148,181	11,422,393	7,462,904	3,652,152	-

合众恒盈一生两全保险（分红型）利益演示表											
投资回报率为低档		年龄： 55岁	性别： 女	保险期间： 保至105岁		交费期限： 5年		基本保险金额： 97800元			
保单年度	期末年龄	年交保费	累计保费	生存保险金	身故保险金	当年红利	累积红利	万能账户			年末现金价值
								高	中	低	
1	56	200,000	200,000	-	240,000	-	-	-	-	-	120,326
2	57	200,000	400,000	-	400,000	-	-	-	-	-	268,340
3	58	200,000	600,000	58,680	600,000	-	-	58,680	58,680	58,680	380,956
4	59	200,000	800,000	19,560	800,000	-	-	81,761	80,881	79,267	545,788
5	60	200,000	1,000,000	19,560	1,000,000	-	-	106,226	104,080	100,214	723,096
6	61	-	1,000,000	19,560	1,000,000	-	-	132,160	128,324	121,528	730,906
7	62	-	1,000,000	19,560	1,000,000	-	-	159,650	153,658	143,215	738,892
8	63	-	1,000,000	19,560	1,000,000	-	-	188,789	180,133	165,281	747,056
9	64	-	1,000,000	19,560	1,000,000	-	-	219,676	207,799	187,733	859,636
10	65	-	1,000,000	19,560	1,000,000	-	-	252,416	236,710	210,579	873,312
11	66	-	1,000,000	19,560	1,000,000	-	-	287,121	266,922	233,824	878,768
12	67	-	1,000,000	19,560	1,000,000	-	-	323,909	298,493	257,476	884,308
13	68	-	1,000,000	19,560	1,000,000	-	-	362,903	331,486	281,541	889,932
14	69	-	1,000,000	19,560	1,000,000	-	-	404,237	365,962	306,028	895,644
15	70	-	1,000,000	19,560	1,000,000	-	-	448,052	401,991	330,944	901,444
16	71	-	1,000,000	19,560	1,000,000	-	-	494,495	439,640	356,295	907,342
17	72	-	1,000,000	19,560	1,000,000	-	-	543,725	478,984	382,091	913,342
18	73	-	1,000,000	19,560	1,000,000	-	-	595,908	520,098	408,337	919,458
19	74	-	1,000,000	19,560	1,000,000	-	-	651,222	563,063	435,043	925,708
20	75	-	1,000,000	19,560	1,000,000	-	-	709,856	607,961	462,216	932,114
21	76	-	1,000,000	19,560	1,000,000	-	-	772,007	654,879	489,865	938,706
22	77	-	1,000,000	19,560	1,000,000	-	-	837,888	703,909	517,998	945,526
23	78	-	1,000,000	19,560	1,000,000	-	-	907,721	755,144	546,623	952,622
24	79	-	1,000,000	19,560	1,000,000	-	-	981,744	808,686	575,749	960,062
25	80	-	1,000,000	19,560	1,000,000	-	-	1,060,209	864,637	605,384	967,936
26	81	-	1,000,000	19,560	1,000,000	-	-	1,143,381	923,105	635,538	976,356
27	82	-	1,000,000	19,560	1,000,000	-	-	1,231,544	984,205	666,220	985,474
28	83	-	1,000,000	19,560	1,000,000	-	-	1,324,997	1,048,054	697,439	995,488
29	84	-	1,000,000	19,560	1,000,000	-	-	1,424,057	1,114,777	729,204	1,006,672
30	85	-	1,000,000	19,560	1,000,000	-	-	1,529,060	1,184,502	761,525	1,019,392
31	86	-	1,000,000	19,560	1,000,000	-	-	1,640,364	1,257,364	794,412	1,034,152
32	87	-	1,000,000	19,560	1,000,000	-	-	1,758,345	1,333,506	827,874	1,051,658
33	88	-	1,000,000	1,019,560	1,000,000	-	-	2,883,406	2,413,074	1,861,922	72,908
34	89	-	1,000,000	19,560	-	-	-	3,075,971	2,541,222	1,914,066	67,030
35	90	-	1,000,000	19,560	-	-	-	3,280,089	2,675,137	1,967,122	61,432
36	91	-	1,000,000	19,560	-	-	-	3,496,454	2,815,078	2,021,107	56,114
37	92	-	1,000,000	19,560	-	-	-	3,725,801	2,961,317	2,076,036	51,078
38	93	-	1,000,000	19,560	-	-	-	3,968,909	3,114,136	2,131,927	46,322
39	94	-	1,000,000	19,560	-	-	-	4,226,604	3,273,832	2,188,795	41,844
40	95	-	1,000,000	19,560	-	-	-	4,499,760	3,440,714	2,246,659	37,640
41	96	-	1,000,000	19,560	-	-	-	4,789,306	3,615,106	2,305,536	33,704
42	97	-	1,000,000	19,560	-	-	-	5,096,224	3,797,346	2,365,443	30,024
43	98	-	1,000,000	19,560	-	-	-	5,421,558	3,987,787	2,426,398	26,594
44	99	-	1,000,000	19,560	-	-	-	5,766,411	4,186,797	2,488,420	23,392
45	100	-	1,000,000	19,560	-	-	-	6,131,956	4,394,763	2,551,527	20,392
46	101	-	1,000,000	19,560	-	-	-	6,519,433	4,612,087	2,615,739	17,540
47	102	-	1,000,000	19,560	-	-	-	6,930,159	4,839,191	2,681,074	14,724
48	103	-	1,000,000	19,560	-	-	-	7,365,529	5,076,515	2,747,553	11,658
49	104	-	1,000,000	19,560	-	-	-	7,827,020	5,324,518	2,815,195	7,560
50	105	-	1,000,000	19,560	-	-	-	8,316,202	5,583,681	2,884,021	-

案例十七

合众恒盈一生两全保险（分红型）利益演示表

投资回报率为高档 年龄： 55岁 性别： 女 保险期间： 保至105岁 交费期限： 3年 基本保险金额： 94200元

保单年度	期末年龄	年交保费	累计保费	生存保险金	身故保险金	当年红利	累积红利	万能账户			年末现金价值
								高	中	低	
1	56	300,000	300,000	-	360,000	7,191	7,191	7,191	7,191	7,191	190,728
2	57	300,000	600,000	-	600,000	15,582	22,989	23,204	23,097	22,899	431,196
3	58	300,000	900,000	56,520	900,000	24,228	47,906	105,345	104,884	104,048	655,326
4	59	-	900,000	18,840	900,000	23,253	72,597	153,758	151,697	147,961	661,617
5	60	-	900,000	18,840	900,000	23,373	98,147	205,197	200,736	192,764	668,055
6	61	-	900,000	18,840	900,000	23,496	124,588	259,845	252,105	238,473	674,646
7	62	-	900,000	18,840	900,000	23,622	151,948	317,897	305,912	285,108	681,384
8	63	-	900,000	18,840	900,000	23,751	180,257	379,562	362,269	332,689	688,275
9	64	-	900,000	18,840	900,000	23,880	209,545	445,056	421,291	381,231	798,171
10	65	-	900,000	18,840	900,000	24,015	239,846	514,614	483,104	430,757	802,443
11	66	-	900,000	18,840	900,000	24,153	271,194	588,484	547,837	481,289	806,784
12	67	-	900,000	18,840	900,000	24,294	303,624	666,927	615,624	532,845	811,200
13	68	-	900,000	18,840	900,000	24,438	337,171	750,221	686,605	585,448	815,691
14	69	-	900,000	18,840	900,000	24,582	371,868	838,656	760,924	639,115	820,257
15	70	-	900,000	18,840	900,000	24,732	407,756	932,548	838,737	693,872	824,904
16	71	-	900,000	18,840	900,000	24,888	444,877	1,032,228	920,209	749,743	829,641
17	72	-	900,000	18,840	900,000	25,044	483,267	1,138,046	1,005,502	806,747	834,474
18	73	-	900,000	18,840	900,000	25,206	522,971	1,250,375	1,094,795	864,911	839,415
19	74	-	900,000	18,840	900,000	25,374	564,034	1,369,611	1,188,275	924,261	844,482
20	75	-	900,000	18,840	900,000	25,545	606,500	1,496,173	1,286,133	984,821	849,696
21	76	-	900,000	18,840	900,000	25,722	650,417	1,630,505	1,388,571	1,046,617	855,084
22	77	-	900,000	18,840	900,000	25,905	695,835	1,773,081	1,495,801	1,109,678	860,685
23	78	-	900,000	18,840	900,000	26,100	742,810	1,924,406	1,608,052	1,174,037	866,544
24	79	-	900,000	18,840	900,000	26,301	791,395	2,085,011	1,725,556	1,239,724	872,724
25	80	-	900,000	18,840	900,000	26,514	841,651	2,255,466	1,848,560	1,306,773	879,303
26	81	-	900,000	18,840	900,000	26,739	893,640	2,436,372	1,977,324	1,375,221	886,386
27	82	-	900,000	18,840	900,000	26,982	947,431	2,628,377	2,112,126	1,445,109	894,108
28	83	-	900,000	18,840	900,000	27,246	1,003,100	2,832,165	2,253,257	1,516,484	902,655
29	84	-	900,000	18,840	900,000	27,534	1,060,727	3,048,469	2,401,028	1,589,397	912,267
30	85	-	900,000	18,840	900,000	27,855	1,120,403	3,278,073	2,555,769	1,663,906	923,277
31	86	-	900,000	18,840	900,000	28,212	1,182,228	3,521,809	2,717,831	1,740,077	936,138
32	87	-	900,000	18,840	900,000	28,620	1,246,314	3,780,577	2,887,593	1,817,988	951,489
33	88	-	900,000	918,840	900,000	29,091	1,312,795	4,955,343	3,965,466	2,797,734	70,224
34	89	-	900,000	18,840	-	2,649	1,354,828	5,274,153	4,165,401	2,868,183	64,563
35	90	-	900,000	18,840	-	2,460	1,397,932	5,611,902	4,374,144	2,939,676	59,172
36	91	-	900,000	18,840	-	2,277	1,442,147	5,969,733	4,592,097	3,012,238	54,048
37	92	-	900,000	18,840	-	2,103	1,487,515	6,348,860	4,819,684	3,085,895	49,197
38	93	-	900,000	18,840	-	1,938	1,534,078	6,750,569	5,057,348	3,160,676	44,616
39	94	-	900,000	18,840	-	1,779	1,581,880	7,176,223	5,305,548	3,236,607	40,305
40	95	-	900,000	18,840	-	1,629	1,630,965	7,627,265	5,564,767	3,313,716	36,255
41	96	-	900,000	18,840	-	1,488	1,681,382	8,105,229	5,835,509	3,392,034	32,463
42	97	-	900,000	18,840	-	1,353	1,733,176	8,611,736	6,118,300	3,471,588	28,920
43	98	-	900,000	18,840	-	1,224	1,786,396	9,148,504	6,413,688	3,552,405	25,614
44	99	-	900,000	18,840	-	1,104	1,841,092	9,717,358	6,722,247	3,634,516	22,530
45	100	-	900,000	18,840	-	987	1,897,311	10,320,227	7,044,576	3,717,947	19,641
46	101	-	900,000	18,840	-	873	1,955,104	10,959,153	7,381,294	3,802,724	16,896
47	102	-	900,000	18,840	-	759	2,014,516	11,636,301	7,733,052	3,888,871	14,181
48	103	-	900,000	18,840	-	639	2,075,590	12,353,958	8,100,518	3,976,405	11,229
49	104	-	900,000	18,840	-	498	2,138,356	13,114,534	8,484,379	4,065,330	7,281
50	105	-	900,000	18,840	-	306	2,202,813	13,920,552	8,885,322	4,155,619	-

合众恒盈一生两全保险（分红型）利益演示表

投资回报率为中档 年龄： 55岁

性别： 女

保险期间： 保至105岁

交费期限：

3年

基本保险金额：

94200元

保单年度	期末年龄	年交保费	累计保费	生存保险金	身故保险金	当年红利	累积红利	万能账户			年末现金价值
								高	中	低	
1	56	300,000	300,000	-	360,000	3,597	3,597	3,597	3,597	3,597	190,728
2	57	300,000	600,000	-	600,000	7,791	11,496	11,604	11,550	11,451	431,196
3	58	300,000	900,000	56,520	900,000	12,114	23,955	80,934	80,704	80,285	655,326
4	59	-	900,000	18,840	900,000	11,825	36,298	116,255	114,800	112,155	661,617
5	60	-	900,000	18,840	900,000	11,685	49,072	153,755	150,491	144,643	668,055
6	61	-	900,000	18,840	900,000	11,748	62,293	193,569	187,851	177,762	674,646
7	62	-	900,000	18,840	900,000	11,811	75,972	235,834	226,956	211,524	681,384
8	63	-	900,000	18,840	900,000	11,874	90,126	280,698	267,883	245,940	688,275
9	64	-	900,000	18,840	900,000	11,940	104,769	328,320	310,717	281,024	798,171
10	65	-	900,000	18,840	900,000	12,009	119,921	378,868	355,549	316,791	802,443
11	66	-	900,000	18,840	900,000	12,075	135,594	432,515	402,463	353,250	806,784
12	67	-	900,000	18,840	900,000	12,147	151,809	489,453	451,561	390,418	811,200
13	68	-	900,000	18,840	900,000	12,219	168,582	549,879	502,941	428,310	815,691
14	69	-	900,000	18,840	900,000	12,291	185,931	614,003	556,704	466,936	820,257
15	70	-	900,000	18,840	900,000	12,366	203,874	682,049	612,962	506,314	824,904
16	71	-	900,000	18,840	900,000	12,444	222,435	754,256	671,829	546,458	829,641
17	72	-	900,000	18,840	900,000	12,522	241,630	830,873	733,423	587,383	834,474
18	73	-	900,000	18,840	900,000	12,603	261,482	912,169	797,870	629,105	839,415
19	74	-	900,000	18,840	900,000	12,687	282,013	998,426	865,301	671,642	844,482
20	75	-	900,000	18,840	900,000	12,771	303,244	1,089,942	935,851	715,006	849,696
21	76	-	900,000	18,840	900,000	12,861	325,203	1,187,040	1,009,665	759,220	855,084
22	77	-	900,000	18,840	900,000	12,954	347,913	1,290,056	1,086,894	804,300	860,685
23	78	-	900,000	18,840	900,000	13,050	371,400	1,399,350	1,167,694	850,265	866,544
24	79	-	900,000	18,840	900,000	13,149	395,691	1,515,300	1,252,230	897,134	872,724
25	80	-	900,000	18,840	900,000	13,257	420,819	1,638,315	1,340,677	944,931	879,303
26	81	-	900,000	18,840	900,000	13,371	446,815	1,768,825	1,433,218	993,678	886,386
27	82	-	900,000	18,840	900,000	13,491	473,710	1,907,285	1,530,044	1,043,399	894,108
28	83	-	900,000	18,840	900,000	13,623	501,544	2,054,185	1,631,359	1,094,121	902,655
29	84	-	900,000	18,840	900,000	13,767	530,358	2,210,043	1,737,377	1,145,875	912,267
30	85	-	900,000	18,840	900,000	13,926	560,194	2,375,412	1,848,325	1,198,694	923,277
31	86	-	900,000	18,840	900,000	14,106	591,106	2,550,882	1,964,446	1,252,617	936,138
32	87	-	900,000	18,840	900,000	14,310	623,149	2,737,085	2,085,996	1,307,688	951,489
33	88	-	900,000	918,840	900,000	14,547	656,391	3,834,698	3,113,253	2,263,960	70,224
34	89	-	900,000	18,840	-	1,323	677,406	4,084,942	3,273,512	2,323,742	64,563
35	90	-	900,000	18,840	-	1,230	698,958	4,350,109	3,440,890	2,384,477	59,172
36	91	-	900,000	18,840	-	1,140	721,066	4,631,096	3,615,710	2,446,186	54,048
37	92	-	900,000	18,840	-	1,053	743,751	4,928,854	3,798,310	2,508,887	49,197
38	93	-	900,000	18,840	-	969	767,033	5,244,394	3,989,043	2,572,601	44,616
39	94	-	900,000	18,840	-	891	790,935	5,578,789	4,188,281	2,637,353	40,305
40	95	-	900,000	18,840	-	816	815,479	5,933,173	4,396,410	2,703,163	36,255
41	96	-	900,000	18,840	-	744	840,687	6,308,747	4,613,832	2,770,052	32,463
42	97	-	900,000	18,840	-	675	866,583	6,706,787	4,840,970	2,838,043	28,920
43	98	-	900,000	18,840	-	612	893,193	7,128,646	5,078,265	2,907,161	25,614
44	99	-	900,000	18,840	-	552	920,540	7,575,757	5,326,179	2,977,428	22,530
45	100	-	900,000	18,840	-	495	948,652	8,049,637	5,585,192	3,048,868	19,641
46	101	-	900,000	18,840	-	438	977,549	8,551,893	5,855,804	3,121,501	16,896
47	102	-	900,000	18,840	-	381	1,007,257	9,084,228	6,138,536	3,195,348	14,181
48	103	-	900,000	18,840	-	321	1,037,795	9,648,442	6,433,931	3,270,428	11,229
49	104	-	900,000	18,840	-	249	1,069,178	10,246,438	6,742,547	3,346,750	7,281
50	105	-	900,000	18,840	-	153	1,101,406	10,880,217	7,064,955	3,424,311	-

合众恒盈一生两全保险（分红型）利益演示表											
投资回报率为低档		年龄： 55岁	性别： 女	保险期间： 保至105岁		交费期限： 3年		基本保险金额： 94200元			
保单年度	期末年龄	年交保费	累计保费	生存保险金	身故保险金	当年红利	累积红利	万能账户			年末现金价值
								高	中	低	
1	56	300,000	300,000	-	360,000	-	-	-	-	-	190,728
2	57	300,000	600,000	-	600,000	-	-	-	-	-	431,196
3	58	300,000	900,000	56,520	900,000	-	-	56,520	56,520	56,520	655,326
4	59	-	900,000	18,840	900,000	-	-	78,751	77,903	76,349	661,617
5	60	-	900,000	18,840	900,000	-	-	102,316	100,249	96,525	668,055
6	61	-	900,000	18,840	900,000	-	-	127,295	123,600	117,054	674,646
7	62	-	900,000	18,840	900,000	-	-	153,773	148,002	137,943	681,384
8	63	-	900,000	18,840	900,000	-	-	181,839	173,502	159,197	688,275
9	64	-	900,000	18,840	900,000	-	-	211,590	200,150	180,823	798,171
10	65	-	900,000	18,840	900,000	-	-	243,125	227,997	202,827	802,443
11	66	-	900,000	18,840	900,000	-	-	276,553	257,097	225,217	806,784
12	67	-	900,000	18,840	900,000	-	-	311,986	287,506	247,998	811,200
13	68	-	900,000	18,840	900,000	-	-	349,545	319,284	271,178	815,691
14	69	-	900,000	18,840	900,000	-	-	389,358	352,491	294,764	820,257
15	70	-	900,000	18,840	900,000	-	-	431,559	387,194	318,762	824,904
16	71	-	900,000	18,840	900,000	-	-	476,293	423,457	343,180	829,641
17	72	-	900,000	18,840	900,000	-	-	523,710	461,353	368,026	834,474
18	73	-	900,000	18,840	900,000	-	-	573,973	500,954	393,306	839,415
19	74	-	900,000	18,840	900,000	-	-	627,251	542,337	419,029	844,482
20	75	-	900,000	18,840	900,000	-	-	683,726	585,582	445,202	849,696
21	76	-	900,000	18,840	900,000	-	-	743,590	630,773	471,833	855,084
22	77	-	900,000	18,840	900,000	-	-	807,045	677,998	498,930	860,685
23	78	-	900,000	18,840	900,000	-	-	874,308	727,348	526,502	866,544
24	79	-	900,000	18,840	900,000	-	-	945,606	778,918	554,555	872,724
25	80	-	900,000	18,840	900,000	-	-	1,021,183	832,810	583,100	879,303
26	81	-	900,000	18,840	900,000	-	-	1,101,294	889,126	612,144	886,386
27	82	-	900,000	18,840	900,000	-	-	1,186,211	947,977	641,697	894,108
28	83	-	900,000	18,840	900,000	-	-	1,276,224	1,009,476	671,767	902,655
29	84	-	900,000	18,840	900,000	-	-	1,371,637	1,073,742	702,363	912,267
30	85	-	900,000	18,840	900,000	-	-	1,472,776	1,140,901	733,494	923,277
31	86	-	900,000	18,840	900,000	-	-	1,579,982	1,211,081	765,170	936,138
32	87	-	900,000	18,840	900,000	-	-	1,693,621	1,284,420	797,400	951,489
33	88	-	900,000	918,840	900,000	-	-	2,714,078	2,261,059	1,730,195	70,224
34	89	-	900,000	18,840	-	-	-	2,895,763	2,381,646	1,779,313	64,563
35	90	-	900,000	18,840	-	-	-	3,088,349	2,507,660	1,829,291	59,172
36	91	-	900,000	18,840	-	-	-	3,292,490	2,639,345	1,880,144	54,048
37	92	-	900,000	18,840	-	-	-	3,508,879	2,776,956	1,931,886	49,197
38	93	-	900,000	18,840	-	-	-	3,738,252	2,920,759	1,984,535	44,616
39	94	-	900,000	18,840	-	-	-	3,981,387	3,071,033	2,038,104	40,305
40	95	-	900,000	18,840	-	-	-	4,239,110	3,228,069	2,092,611	36,255
41	96	-	900,000	18,840	-	-	-	4,512,297	3,392,172	2,148,071	32,463
42	97	-	900,000	18,840	-	-	-	4,801,875	3,563,660	2,204,503	28,920
43	98	-	900,000	18,840	-	-	-	5,108,827	3,742,865	2,261,921	25,614
44	99	-	900,000	18,840	-	-	-	5,434,197	3,930,134	2,320,345	22,530
45	100	-	900,000	18,840	-	-	-	5,779,089	4,125,830	2,379,791	19,641
46	101	-	900,000	18,840	-	-	-	6,144,674	4,330,332	2,440,277	16,896
47	102	-	900,000	18,840	-	-	-	6,532,194	4,544,037	2,501,822	14,181
48	103	-	900,000	18,840	-	-	-	6,942,966	4,767,359	2,564,444	11,229
49	104	-	900,000	18,840	-	-	-	7,378,384	5,000,730	2,628,162	7,281
50	105	-	900,000	18,840	-	-	-	7,839,927	5,244,603	2,692,995	-

合众恒盈一生两全保险（分红型）利益演示表											
投资回报率为高档		年龄： 55岁	性别： 男		保险期间： 保至105岁		交费期限： 1年		基本保险金额： 126000元		
保单年度	期末年龄	年交保费	累计保费	生存保险金	身故保险金	当年红利	累积红利	万能账户			年末现金价值
								高	中	低	
1	56	1,000,000	1,000,000	-	1,200,000	27,700	27,700	27,700	27,700	27,700	947,450
2	57	-	1,000,000	-	1,000,000	28,500	57,031	57,862	57,447	56,685	975,650
3	58	-	1,000,000	75,600	1,000,000	29,350	88,092	166,284	164,982	162,627	929,250
4	59	-	1,000,000	25,200	1,000,000	27,960	118,695	229,421	225,566	218,633	931,510
5	60	-	1,000,000	25,200	1,000,000	28,040	150,296	296,426	288,956	275,699	933,790
6	61	-	1,000,000	25,200	1,000,000	28,110	182,914	387,522	355,269	333,834	936,110
7	62	-	1,000,000	25,200	1,000,000	28,190	216,592	442,963	424,646	393,066	938,450
8	63	-	1,000,000	25,200	1,000,000	28,270	251,360	523,011	497,225	453,414	940,830
9	64	-	1,000,000	25,200	1,000,000	28,350	287,250	607,941	573,151	514,899	943,250
10	65	-	1,000,000	25,200	1,000,000	28,430	324,298	698,048	652,572	577,540	945,710
11	66	-	1,000,000	25,200	1,000,000	28,520	362,547	793,651	735,658	641,367	948,210
12	67	-	1,000,000	25,200	1,000,000	28,600	402,023	895,070	822,563	706,391	950,760
13	68	-	1,000,000	25,200	1,000,000	28,690	442,774	1,002,664	913,468	772,642	953,360
14	69	-	1,000,000	25,200	1,000,000	28,780	484,837	1,116,804	1,008,554	840,144	956,020
15	70	-	1,000,000	25,200	1,000,000	28,880	528,262	1,237,892	1,108,019	908,926	958,740
16	71	-	1,000,000	25,200	1,000,000	28,970	573,080	1,366,335	1,212,050	979,002	961,530
17	72	-	1,000,000	25,200	1,000,000	29,080	619,353	1,502,595	1,320,872	1,050,415	964,410
18	73	-	1,000,000	25,200	1,000,000	29,180	667,113	1,647,131	1,434,691	1,123,177	967,390
19	74	-	1,000,000	25,200	1,000,000	29,290	716,416	1,800,449	1,553,743	1,197,323	970,490
20	75	-	1,000,000	25,200	1,000,000	29,400	767,309	1,963,076	1,678,261	1,272,876	973,750
21	76	-	1,000,000	25,200	1,000,000	29,530	819,858	2,135,591	1,808,513	1,349,881	977,190
22	77	-	1,000,000	25,200	1,000,000	29,650	874,104	2,318,576	1,944,746	1,428,354	980,850
23	78	-	1,000,000	25,200	1,000,000	29,790	930,117	2,512,681	2,087,249	1,508,340	984,800
24	79	-	1,000,000	25,200	1,000,000	29,940	987,961	2,718,581	2,236,316	1,589,876	989,110
25	80	-	1,000,000	25,200	1,000,000	30,100	1,047,699	2,936,996	2,392,250	1,672,999	993,870
26	81	-	1,000,000	25,200	1,000,000	30,280	1,109,410	3,168,696	2,555,381	1,757,757	999,210
27	82	-	1,000,000	25,200	1,000,000	30,470	1,173,163	3,414,488	2,726,043	1,844,187	1,005,310
28	83	-	1,000,000	25,200	1,000,000	30,690	1,239,048	3,675,247	2,904,605	1,932,351	1,012,380
29	84	-	1,000,000	25,200	1,000,000	30,950	1,307,169	3,951,912	3,091,462	2,022,317	1,020,740
30	85	-	1,000,000	25,200	1,000,000	31,240	1,377,624	4,245,467	3,287,018	2,114,147	1,030,830
31	86	-	1,000,000	25,200	1,000,000	31,570	1,450,523	4,556,965	3,491,704	2,207,915	1,043,260
32	87	-	1,000,000	25,200	1,000,000	31,980	1,526,019	4,887,563	3,706,011	2,303,733	1,058,920
33	88	-	1,000,000	1,025,200	1,000,000	32,460	1,604,259	5,238,476	4,930,441	3,401,709	79,090
34	89	-	1,000,000	25,200	-	3,060	1,655,447	6,641,045	5,180,571	3,489,499	72,660
35	90	-	1,000,000	25,200	-	2,840	1,707,950	7,067,548	5,441,737	3,578,605	66,560
36	91	-	1,000,000	25,200	-	2,630	1,761,819	7,519,430	5,714,445	3,669,061	60,770
37	92	-	1,000,000	25,200	-	2,430	1,817,103	7,998,226	5,999,225	3,760,899	55,310
38	93	-	1,000,000	25,200	-	2,240	1,873,856	8,505,560	6,296,630	3,854,155	50,160
39	94	-	1,000,000	25,200	-	2,060	1,932,132	9,043,153	6,607,238	3,948,863	45,320
40	95	-	1,000,000	25,200	-	1,890	1,991,986	9,612,833	6,931,654	4,045,058	40,790
41	96	-	1,000,000	25,200	-	1,730	2,053,476	10,216,533	7,270,508	4,142,776	36,540
42	97	-	1,000,000	25,200	-	1,580	2,116,660	10,856,304	7,624,461	4,242,055	32,590
43	98	-	1,000,000	25,200	-	1,430	2,181,590	11,534,313	7,994,192	4,342,921	28,900
44	99	-	1,000,000	25,200	-	1,300	2,248,337	12,252,872	8,380,431	4,445,422	25,460
45	100	-	1,000,000	25,200	-	1,170	2,316,958	13,014,414	8,783,920	4,549,587	22,250
46	101	-	1,000,000	25,200	-	1,040	2,387,506	13,821,519	9,205,436	4,655,444	19,220
47	102	-	1,000,000	25,200	-	910	2,460,041	14,676,920	9,645,791	4,763,025	16,250
48	103	-	1,000,000	25,200	-	780	2,534,623	15,583,515	10,105,832	4,872,358	13,040
49	104	-	1,000,000	25,200	-	610	2,611,271	16,544,336	10,586,404	4,983,434	8,670
50	105	-	1,000,000	25,200	-	380	2,689,990	17,562,576	11,088,372	5,096,224	-

合众恒盈一生两全保险（分红型）利益演示表

投资回报率为中档 年龄： 55岁

性别： 男

保险期间： 保至105岁

交费期限：

1年

基本保险金额： 126000元

保单年度	期末年龄	年交保费	累计保费	生存保险金	身故保险金	当年红利	累积红利	万能账户			年末现金价值
								高	中	低	
1	56	1,000,000	1,000,000	-	1,200,000	13,850	13,850	13,850	13,850	13,850	947,450
2	57	-	1,000,000	-	1,000,000	14,250	28,516	28,931	28,723	28,342	975,650
3	58	-	1,000,000	75,600	1,000,000	14,680	44,051	120,947	120,296	119,118	929,250
4	59	-	1,000,000	25,200	1,000,000	13,980	59,352	167,384	164,889	160,383	931,510
5	60	-	1,000,000	25,200	1,000,000	14,020	75,153	216,647	211,529	202,410	933,790
6	61	-	1,000,000	25,200	1,000,000	14,060	91,468	268,905	260,308	245,212	936,110
7	62	-	1,000,000	25,200	1,000,000	14,100	108,312	324,340	311,322	288,803	938,450
8	63	-	1,000,000	25,200	1,000,000	14,130	125,691	383,130	364,661	333,187	940,830
9	64	-	1,000,000	25,200	1,000,000	14,170	143,632	445,488	420,441	378,388	943,250
10	65	-	1,000,000	25,200	1,000,000	14,220	162,161	511,637	478,781	424,430	945,710
11	66	-	1,000,000	25,200	1,000,000	14,260	181,286	581,796	539,786	471,317	948,210
12	67	-	1,000,000	25,200	1,000,000	14,300	201,024	656,203	603,576	519,065	950,760
13	68	-	1,000,000	25,200	1,000,000	14,350	221,405	735,125	670,287	567,699	953,360
14	69	-	1,000,000	25,200	1,000,000	14,390	242,437	818,823	740,040	617,224	956,020
15	70	-	1,000,000	25,200	1,000,000	14,440	264,150	907,592	812,982	667,665	958,740
16	71	-	1,000,000	25,200	1,000,000	14,490	286,565	1,001,738	889,256	719,039	961,530
17	72	-	1,000,000	25,200	1,000,000	14,540	309,702	1,101,582	969,013	771,362	964,410
18	73	-	1,000,000	25,200	1,000,000	14,590	333,583	1,207,467	1,052,408	824,651	967,390
19	74	-	1,000,000	25,200	1,000,000	14,640	358,230	1,319,755	1,139,607	878,923	970,490
20	75	-	1,000,000	25,200	1,000,000	14,700	383,677	1,438,840	1,230,789	934,204	973,750
21	76	-	1,000,000	25,200	1,000,000	14,760	409,947	1,565,131	1,326,135	990,512	977,190
22	77	-	1,000,000	25,200	1,000,000	14,830	437,076	1,699,069	1,425,841	1,047,876	980,850
23	78	-	1,000,000	25,200	1,000,000	14,900	465,088	1,841,113	1,530,103	1,106,314	984,800
24	79	-	1,000,000	25,200	1,000,000	14,970	494,011	1,991,750	1,639,128	1,165,845	989,110
25	80	-	1,000,000	25,200	1,000,000	15,050	523,881	2,151,505	1,753,139	1,226,497	993,870
26	81	-	1,000,000	25,200	1,000,000	15,140	554,737	2,320,935	1,872,370	1,288,301	999,210
27	82	-	1,000,000	25,200	1,000,000	15,240	586,619	2,500,631	1,997,067	1,351,286	1,005,310
28	83	-	1,000,000	25,200	1,000,000	15,350	619,568	2,691,219	2,127,485	1,415,483	1,012,380
29	84	-	1,000,000	25,200	1,000,000	15,470	653,625	2,893,362	2,263,892	1,480,924	1,020,740
30	85	-	1,000,000	25,200	1,000,000	15,620	688,854	3,107,784	2,406,587	1,547,660	1,030,830
31	86	-	1,000,000	25,200	1,000,000	15,790	725,309	3,335,241	2,555,873	1,615,734	1,043,260
32	87	-	1,000,000	25,200	1,000,000	15,990	763,059	3,576,545	2,712,077	1,685,200	1,058,920
33	88	-	1,000,000	1,025,200	1,000,000	16,230	802,180	4,832,568	3,875,551	2,756,121	79,090
34	89	-	1,000,000	25,200	-	1,530	827,776	5,149,252	4,076,681	2,831,083	72,660
35	90	-	1,000,000	25,200	-	1,420	854,029	5,484,827	4,286,751	2,907,247	66,560
36	91	-	1,000,000	25,200	-	1,320	880,970	5,840,437	4,506,175	2,984,644	60,770
37	92	-	1,000,000	25,200	-	1,220	908,619	6,217,283	4,735,373	3,063,295	55,310
38	93	-	1,000,000	25,200	-	1,120	936,998	6,616,640	4,974,785	3,143,223	50,160
39	94	-	1,000,000	25,200	-	1,030	966,138	7,039,868	5,224,880	3,224,459	45,320
40	95	-	1,000,000	25,200	-	950	996,072	7,488,410	5,486,150	3,307,037	40,790
41	96	-	1,000,000	25,200	-	870	1,026,824	7,963,785	5,759,096	3,390,980	36,540
42	97	-	1,000,000	25,200	-	790	1,058,419	8,467,602	6,044,246	3,476,312	32,590
43	98	-	1,000,000	25,200	-	720	1,090,891	9,001,578	6,342,157	3,563,068	28,900
44	99	-	1,000,000	25,200	-	650	1,124,268	9,567,523	6,653,404	3,651,272	25,460
45	100	-	1,000,000	25,200	-	580	1,158,576	10,167,354	6,978,587	3,740,949	22,250
46	101	-	1,000,000	25,200	-	520	1,193,853	10,803,116	7,318,343	3,832,135	19,220
47	102	-	1,000,000	25,200	-	460	1,230,129	11,476,962	7,673,329	3,924,858	16,250
48	103	-	1,000,000	25,200	-	390	1,267,423	12,191,170	8,044,219	4,019,133	13,040
49	104	-	1,000,000	25,200	-	310	1,305,755	12,948,150	8,431,718	4,114,978	8,670
50	105	-	1,000,000	25,200	-	190	1,345,118	13,750,429	8,836,536	4,212,380	-

合众恒盈一生两全保险（分红型）利益演示表

投资回报率为低档 年龄： 55岁

性别： 男

保险期间： 保至105岁

交费期限：

1年

基本保险金额： 126000元

保单年度	期末年龄	年交保费	累计保费	生存保险金	身故保险金	当年红利	累积红利	万能账户			年末现金价值
								高	中	低	
1	56	1,000,000	1,000,000	-	1,200,000	-	-	-	-	-	947,450
2	57	-	1,000,000	-	1,000,000	-	-	-	-	-	975,650
3	58	-	1,000,000	75,600	1,000,000	-	-	75,600	75,600	75,600	929,250
4	59	-	1,000,000	25,200	1,000,000	-	-	105,336	104,202	102,123	931,510
5	60	-	1,000,000	25,200	1,000,000	-	-	136,856	134,091	129,110	933,790
6	61	-	1,000,000	25,200	1,000,000	-	-	170,268	165,325	156,570	936,110
7	62	-	1,000,000	25,200	1,000,000	-	-	205,684	197,965	184,510	938,450
8	63	-	1,000,000	25,200	1,000,000	-	-	243,225	232,073	212,938	940,830
9	64	-	1,000,000	25,200	1,000,000	-	-	283,018	267,717	241,865	943,250
10	65	-	1,000,000	25,200	1,000,000	-	-	325,199	304,964	271,298	945,710
11	66	-	1,000,000	25,200	1,000,000	-	-	369,911	343,887	301,245	948,210
12	67	-	1,000,000	25,200	1,000,000	-	-	417,306	384,562	331,717	950,760
13	68	-	1,000,000	25,200	1,000,000	-	-	467,544	427,067	362,722	953,360
14	69	-	1,000,000	25,200	1,000,000	-	-	520,797	471,485	394,270	956,020
15	70	-	1,000,000	25,200	1,000,000	-	-	577,245	517,902	426,369	958,740
16	71	-	1,000,000	25,200	1,000,000	-	-	637,079	566,408	459,031	961,530
17	72	-	1,000,000	25,200	1,000,000	-	-	700,504	617,096	492,264	964,410
18	73	-	1,000,000	25,200	1,000,000	-	-	767,734	670,066	526,079	967,390
19	74	-	1,000,000	25,200	1,000,000	-	-	838,998	725,418	560,485	970,490
20	75	-	1,000,000	25,200	1,000,000	-	-	914,538	783,262	595,493	973,750
21	76	-	1,000,000	25,200	1,000,000	-	-	994,610	843,709	631,115	977,190
22	77	-	1,000,000	25,200	1,000,000	-	-	1,079,487	906,876	667,359	980,850
23	78	-	1,000,000	25,200	1,000,000	-	-	1,169,456	972,885	704,238	984,800
24	79	-	1,000,000	25,200	1,000,000	-	-	1,264,824	1,041,865	741,762	989,110
25	80	-	1,000,000	25,200	1,000,000	-	-	1,365,913	1,113,949	779,943	993,870
26	81	-	1,000,000	25,200	1,000,000	-	-	1,473,068	1,189,277	818,792	999,210
27	82	-	1,000,000	25,200	1,000,000	-	-	1,586,652	1,267,994	858,321	1,005,310
28	83	-	1,000,000	25,200	1,000,000	-	-	1,707,051	1,350,254	898,541	1,012,380
29	84	-	1,000,000	25,200	1,000,000	-	-	1,834,674	1,436,216	939,466	1,020,740
30	85	-	1,000,000	25,200	1,000,000	-	-	1,969,955	1,526,045	981,106	1,030,830
31	86	-	1,000,000	25,200	1,000,000	-	-	2,113,352	1,619,917	1,023,476	1,043,260
32	87	-	1,000,000	25,200	1,000,000	-	-	2,265,353	1,718,014	1,066,587	1,058,920
33	88	-	1,000,000	1,025,200	1,000,000	-	-	3,426,474	2,820,524	2,110,452	79,090
34	89	-	1,000,000	25,200	-	-	-	3,657,263	2,972,648	2,172,585	72,660
35	90	-	1,000,000	25,200	-	-	-	3,901,898	3,131,617	2,235,805	66,560
36	91	-	1,000,000	25,200	-	-	-	4,161,212	3,297,740	2,300,132	60,770
37	92	-	1,000,000	25,200	-	-	-	4,436,085	3,471,338	2,365,584	55,310
38	93	-	1,000,000	25,200	-	-	-	4,727,450	3,652,748	2,432,182	50,160
39	94	-	1,000,000	25,200	-	-	-	5,036,297	3,842,322	2,499,945	45,320
40	95	-	1,000,000	25,200	-	-	-	5,363,675	4,040,426	2,568,894	40,790
41	96	-	1,000,000	25,200	-	-	-	5,710,696	4,247,446	2,639,049	36,540
42	97	-	1,000,000	25,200	-	-	-	6,078,537	4,463,781	2,710,433	32,590
43	98	-	1,000,000	25,200	-	-	-	6,468,450	4,689,851	2,783,065	28,900
44	99	-	1,000,000	25,200	-	-	-	6,881,756	4,926,094	2,856,969	25,460
45	100	-	1,000,000	25,200	-	-	-	7,319,862	5,172,968	2,932,166	22,250
46	101	-	1,000,000	25,200	-	-	-	7,784,254	5,430,952	3,008,679	19,220
47	102	-	1,000,000	25,200	-	-	-	8,276,509	5,700,545	3,086,531	16,250
48	103	-	1,000,000	25,200	-	-	-	8,798,299	5,982,269	3,165,745	13,040
49	104	-	1,000,000	25,200	-	-	-	9,351,397	6,276,671	3,246,346	8,670
50	105	-	1,000,000	25,200	-	-	-	9,937,681	6,584,321	3,328,357	-

案例十九

合众恒盈一生两全保险（分红型）利益演示表

投资回报率为高档 年龄： 65岁 性别： 女 保险期间： 保至105岁 交费期限： 3年 基本保险金额： 79500元

保单年度	期末年龄	年交保费	累计保费	生存保险金	身故保险金	当年红利	累积红利	万能账户			年末现金价值
								高	中	低	
1	66	300,000	300,000	-	360,000	7,176		7,176	7,176	7,176	198,399
2	67	300,000	600,000	-	600,000	15,534	22,925	23,141	23,033	22,836	448,656
3	68	300,000	900,000	47,700	900,000	24,150	47,763	96,379	95,919	95,085	692,754
4	69	-	900,000	15,900	900,000	23,418	72,614	141,480	139,554	136,067	701,700
5	70	-	900,000	15,900	900,000	23,610	98,402	189,479	185,344	177,958	710,796
6	71	-	900,000	15,900	900,000	23,805	125,159	240,552	233,389	220,778	720,048
7	72	-	900,000	15,900	900,000	24,003	152,917	294,888	283,795	264,544	729,459
8	73	-	900,000	15,900	900,000	24,204	181,709	352,686	336,669	309,278	739,038
9	74	-	900,000	15,900	900,000	24,411	211,571	414,158	392,131	355,001	817,497
10	75	-	900,000	15,900	900,000	24,624	242,542	479,531	450,300	401,738	824,022
11	76	-	900,000	15,900	900,000	24,840	274,658	549,043	511,304	449,508	830,706
12	77	-	900,000	15,900	900,000	25,065	307,963	622,951	575,278	498,339	837,585
13	78	-	900,000	15,900	900,000	25,296	342,498	701,524	642,361	548,256	844,698
14	79	-	900,000	15,900	900,000	25,539	378,312	785,054	712,706	599,290	852,108
15	80	-	900,000	15,900	900,000	25,791	415,452	873,848	786,469	651,468	859,893
16	81	-	900,000	15,900	900,000	26,055	453,971	968,234	863,815	704,824	868,152
17	82	-	900,000	15,900	900,000	26,334	493,924	1,068,562	944,921	759,393	877,023
18	83	-	900,000	15,900	900,000	26,634	535,376	1,175,210	1,029,976	815,216	886,683
19	84	-	900,000	15,900	900,000	26,958	578,395	1,288,581	1,119,183	872,340	897,372
20	85	-	900,000	15,900	900,000	27,312	623,059	1,409,108	1,212,759	930,818	909,423
21	86	-	900,000	15,900	900,000	27,705	669,456	1,537,259	1,310,938	990,712	923,292
22	87	-	900,000	15,900	900,000	28,143	717,682	1,673,538	1,413,973	1,052,093	939,606
23	88	-	900,000	915,900	900,000	28,647	767,860	2,718,497	2,422,149	2,015,052	59,265
24	89	-	900,000	15,900	-	2,235	793,131	2,899,742	2,549,280	2,068,450	54,489
25	90	-	900,000	15,900	-	2,076	819,000	3,091,702	2,681,974	2,122,624	49,938
26	91	-	900,000	15,900	-	1,923	845,493	3,295,027	2,820,486	2,177,593	45,615
27	92	-	900,000	15,900	-	1,776	872,634	3,510,405	2,965,084	2,233,377	41,520
28	93	-	900,000	15,900	-	1,635	900,448	3,738,564	3,116,047	2,289,996	37,656
29	94	-	900,000	15,900	-	1,503	928,965	3,980,281	3,273,673	2,347,474	34,014
30	95	-	900,000	15,900	-	1,377	958,211	4,236,375	3,438,265	2,405,831	30,597
31	96	-	900,000	15,900	-	1,257	988,214	4,507,715	3,610,144	2,465,091	27,396
32	97	-	900,000	15,900	-	1,143	1,019,003	4,795,220	3,789,643	2,525,273	24,408
33	98	-	900,000	15,900	-	1,035	1,050,609	5,099,869	3,977,112	2,586,400	21,618
34	99	-	900,000	15,900	-	933	1,083,060	5,422,694	4,172,915	2,648,495	19,014
35	100	-	900,000	15,900	-	834	1,116,386	5,764,789	4,377,430	2,711,578	16,575
36	101	-	900,000	15,900	-	738	1,150,615	6,127,315	4,591,053	2,775,668	14,259
37	102	-	900,000	15,900	-	642	1,185,776	6,511,496	4,814,192	2,840,784	11,967
38	103	-	900,000	15,900	-	540	1,221,889	6,918,625	5,047,271	2,906,938	9,477
39	104	-	900,000	15,900	-	420	1,258,966	7,350,063	5,290,718	2,974,129	6,144
40	105	-	900,000	15,900	-	258	1,296,993	7,807,225	5,544,958	3,042,335	-

合众恒盈一生两全保险（分红型）利益演示表

投资回报率为中档 年龄： 65岁 性别： 女 保险期间： 保至105岁 交费期限： 3年 基本保险金额： 79500元

保单年度	期末年龄	年交保费	累计保费	生存保险金	身故保险金	当年红利	累积红利	万能账户			年末现金价值
								高	中	低	
1	66	300,000	300,000	-	360,000	3,588	3,588	3,588	3,588	3,588	198,399
2	67	300,000	600,000	-	600,000	7,767	11,463	11,570	11,516	11,418	448,656
3	68	300,000	900,000	47,700	900,000	12,075	23,882	72,039	71,810	71,393	692,754
4	69	-	900,000	15,900	900,000	11,709	36,307	103,971	102,650	100,251	701,700
5	70	-	900,000	15,900	900,000	11,805	49,201	137,914	134,974	129,710	710,796
6	71	-	900,000	15,900	900,000	11,901	62,578	173,990	168,849	159,781	720,048
7	72	-	900,000	15,900	900,000	12,000	76,456	212,329	204,347	190,477	729,459
8	73	-	900,000	15,900	900,000	12,102	90,851	253,071	241,545	221,813	739,038
9	74	-	900,000	15,900	900,000	12,207	105,784	296,362	280,522	253,802	817,497
10	75	-	900,000	15,900	900,000	12,312	121,269	342,356	321,357	286,455	824,022
11	76	-	900,000	15,900	900,000	12,420	137,327	391,218	364,138	319,788	830,706
12	77	-	900,000	15,900	900,000	12,534	153,981	443,125	408,958	353,818	837,585
13	78	-	900,000	15,900	900,000	12,648	171,249	498,260	455,910	388,558	844,698
14	79	-	900,000	15,900	900,000	12,768	189,154	556,824	505,093	424,026	852,108
15	80	-	900,000	15,900	900,000	12,894	207,723	619,027	556,617	460,240	859,893
16	81	-	900,000	15,900	900,000	13,026	226,980	685,095	610,590	497,221	868,152
17	82	-	900,000	15,900	900,000	13,167	246,957	755,267	667,134	534,989	877,023
18	83	-	900,000	15,900	900,000	13,317	267,682	829,800	726,372	573,568	886,683
19	84	-	900,000	15,900	900,000	13,479	289,192	908,967	788,438	612,985	897,372
20	85	-	900,000	15,900	900,000	13,656	311,524	993,061	853,473	653,268	909,423
21	86	-	900,000	15,900	900,000	13,851	334,720	1,082,396	921,631	694,451	923,292
22	87	-	900,000	15,900	900,000	14,073	358,835	1,177,313	993,077	736,577	939,606
23	88	-	900,000	915,900	900,000	14,325	383,925	2,178,177	1,967,991	1,679,692	59,265
24	89	-	900,000	15,900	-	1,116	396,559	2,325,883	2,073,566	1,726,103	54,489
25	90	-	900,000	15,900	-	1,038	409,494	2,482,374	2,183,815	1,773,248	49,938
26	91	-	900,000	15,900	-	960	422,738	2,648,177	2,298,946	1,821,139	45,615
27	92	-	900,000	15,900	-	888	436,309	2,823,855	2,419,187	1,869,797	41,520
28	93	-	900,000	15,900	-	819	450,217	3,010,006	2,544,769	1,919,238	37,656
29	94	-	900,000	15,900	-	750	464,473	3,207,256	2,675,934	1,969,474	34,014
30	95	-	900,000	15,900	-	687	479,095	3,416,278	2,812,938	2,020,527	30,597
31	96	-	900,000	15,900	-	627	494,094	3,637,782	2,956,047	2,072,413	27,396
32	97	-	900,000	15,900	-	570	509,487	3,872,519	3,105,539	2,125,151	24,408
33	98	-	900,000	15,900	-	516	525,288	4,121,286	3,261,705	2,178,757	21,618
34	99	-	900,000	15,900	-	465	541,511	4,384,928	3,424,846	2,233,250	19,014
35	100	-	900,000	15,900	-	417	558,174	4,664,341	3,595,281	2,288,649	16,575
36	101	-	900,000	15,900	-	369	575,288	4,960,470	3,773,338	2,344,969	14,259
37	102	-	900,000	15,900	-	321	592,868	5,274,320	3,959,359	2,402,227	11,967
38	103	-	900,000	15,900	-	270	610,924	5,606,949	4,153,700	2,460,436	9,477
39	104	-	900,000	15,900	-	210	629,461	5,959,476	4,356,727	2,519,604	6,144
40	105	-	900,000	15,900	-	129	648,474	6,333,073	4,568,809	2,579,726	-

合众恒盈一生两全保险（分红型）利益演示表										
投资回报率为低档	年龄： 65岁	性别： 女	保险期间： 保至105岁	交费期限： 3年	基本保险金额： 79500元					

保单年度	期末年龄	年交保费	累计保费	生存保险金	身故保险金	当年红利	累积红利	万能账户			年末现金价值
								高	中	低	
1	66	300,000	300,000	-	360,000	-	-	-	-	-	198,399
2	67	300,000	600,000	-	600,000	-	-	-	-	-	448,656
3	68	300,000	900,000	47,700	900,000	-	-	47,700	47,700	47,700	692,754
4	69	-	900,000	15,900	900,000	-	-	66,462	65,747	64,435	701,700
5	70	-	900,000	15,900	900,000	-	-	86,350	84,605	81,462	710,796
6	71	-	900,000	15,900	900,000	-	-	107,431	104,312	98,788	720,048
7	72	-	900,000	15,900	900,000	-	-	129,777	124,906	116,417	729,459
8	73	-	900,000	15,900	900,000	-	-	153,463	146,427	134,354	739,038
9	74	-	900,000	15,900	900,000	-	-	178,571	168,916	152,605	817,497
10	75	-	900,000	15,900	900,000	-	-	205,185	192,418	171,176	824,022
11	76	-	900,000	15,900	900,000	-	-	233,396	216,976	190,071	830,706
12	77	-	900,000	15,900	900,000	-	-	263,300	242,640	209,298	837,585
13	78	-	900,000	15,900	900,000	-	-	294,998	269,459	228,860	844,698
14	79	-	900,000	15,900	900,000	-	-	328,598	297,485	248,765	852,108
15	80	-	900,000	15,900	900,000	-	-	364,214	326,772	269,019	859,893
16	81	-	900,000	15,900	900,000	-	-	401,967	357,376	289,627	868,152
17	82	-	900,000	15,900	900,000	-	-	441,985	389,358	310,595	877,023
18	83	-	900,000	15,900	900,000	-	-	484,404	422,779	331,931	886,683
19	84	-	900,000	15,900	900,000	-	-	529,368	457,705	353,639	897,372
20	85	-	900,000	15,900	900,000	-	-	577,030	494,201	375,728	909,423
21	86	-	900,000	15,900	900,000	-	-	627,552	532,340	398,203	923,292
22	87	-	900,000	15,900	900,000	-	-	681,105	572,196	421,072	939,606
23	88	-	900,000	915,900	900,000	-	-	1,637,871	1,513,844	1,344,341	59,265
24	89	-	900,000	15,900	-	-	-	1,752,044	1,597,867	1,383,766	54,489
25	90	-	900,000	15,900	-	-	-	1,873,066	1,685,671	1,423,882	49,938
26	91	-	900,000	15,900	-	-	-	2,001,350	1,777,427	1,464,700	45,615
27	92	-	900,000	15,900	-	-	-	2,137,331	1,873,311	1,506,233	41,520
28	93	-	900,000	15,900	-	-	-	2,281,471	1,973,510	1,548,492	37,656
29	94	-	900,000	15,900	-	-	-	2,434,259	2,078,218	1,591,490	34,014
30	95	-	900,000	15,900	-	-	-	2,596,215	2,187,638	1,635,241	30,597
31	96	-	900,000	15,900	-	-	-	2,767,888	2,301,981	1,679,758	27,396
32	97	-	900,000	15,900	-	-	-	2,949,861	2,421,470	1,725,054	24,408
33	98	-	900,000	15,900	-	-	-	3,142,753	2,546,337	1,771,142	21,618
34	99	-	900,000	15,900	-	-	-	3,347,218	2,676,822	1,818,037	19,014
35	100	-	900,000	15,900	-	-	-	3,563,951	2,813,179	1,865,753	16,575
36	101	-	900,000	15,900	-	-	-	3,793,688	2,955,672	1,914,304	14,259
37	102	-	900,000	15,900	-	-	-	4,037,209	3,104,577	1,963,704	11,967
38	103	-	900,000	15,900	-	-	-	4,295,342	3,260,183	2,013,969	9,477
39	104	-	900,000	15,900	-	-	-	4,568,962	3,422,791	2,065,113	6,144
40	105	-	900,000	15,900	-	-	-	4,859,000	3,592,717	2,117,153	-

案例二十

合众恒盈一生两全保险（分红型）利益演示表										
投资回报率为高档	年龄： 65岁	性别： 女	保险期间： 保至105岁	交费期限： 1年	基本保险金额： 58000元					

保单年度	期末年龄	年交保费	累计保费	生存保险金	身故保险金	当年红利	累积红利	万能账户			年末现金价值
								高	中	低	
1	66	500,000	500,000	-	600,000	13,900	13,900	13,900	13,900	13,900	472,995
2	67	-	500,000	-	500,000	14,285	28,602	29,019	28,811	28,428	486,955
3	68	-	500,000	34,800	500,000	14,710	44,170	80,270	79,617	78,436	466,685
4	69	-	500,000	11,600	500,000	14,105	59,600	110,791	108,905	105,513	468,700
5	70	-	500,000	11,600	500,000	14,175	75,563	143,214	139,580	133,135	470,755
6	71	-	500,000	11,600	500,000	14,245	92,075	177,652	171,707	161,310	472,865
7	72	-	500,000	11,600	500,000	14,315	109,152	214,226	205,348	190,048	475,030
8	73	-	500,000	11,600	500,000	14,390	126,817	253,069	240,579	219,363	477,255
9	74	-	500,000	11,600	500,000	14,465	145,086	294,318	277,470	249,267	479,560
10	75	-	500,000	11,600	500,000	14,545	163,984	338,123	316,101	279,775	481,950
11	76	-	500,000	11,600	500,000	14,630	183,534	384,640	356,556	310,901	484,445
12	77	-	500,000	11,600	500,000	14,715	203,755	434,033	398,916	342,656	487,065
13	78	-	500,000	11,600	500,000	14,810	224,677	486,485	443,277	375,063	489,835
14	79	-	500,000	11,600	500,000	14,905	246,322	542,179	489,729	408,131	492,795
15	80	-	500,000	11,600	500,000	15,010	268,722	601,320	538,377	441,884	495,985
16	81	-	500,000	11,600	500,000	15,120	291,904	664,119	589,324	476,337	499,465
17	82	-	500,000	11,600	500,000	15,240	315,901	730,807	642,684	511,513	503,315
18	83	-	500,000	11,600	500,000	15,375	340,753	801,630	698,580	547,439	507,630
19	84	-	500,000	11,600	500,000	15,520	366,496	876,848	757,136	584,139	512,555
20	85	-	500,000	11,600	500,000	15,685	393,175	956,744	818,492	621,647	518,270
21	86	-	500,000	11,600	500,000	15,870	420,841	1,041,618	882,794	659,995	525,030
22	87	-	500,000	11,600	500,000	16,085	449,551	1,131,800	950,205	699,230	533,185
23	88	-	500,000	511,600	500,000	16,335	479,372	1,227,643	1,520,899	1,239,402	43,240
24	89	-	500,000	11,600	-	1,630	495,384	1,844,532	1,602,569	1,274,321	39,750
25	90	-	500,000	11,600	-	1,515	511,760	1,968,319	1,687,800	1,309,737	36,430
26	91	-	500,000	11,600	-	1,400	528,513	2,099,418	1,776,751	1,345,657	33,280
27	92	-	500,000	11,600	-	1,295	545,663	2,238,278	1,869,600	1,382,101	30,290
28	93	-	500,000	11,600	-	1,195	563,228	2,385,370	1,966,527	1,419,083	27,470
29	94	-	500,000	11,600	-	1,095	581,220	2,541,187	2,067,716	1,456,612	24,815
30	95	-	500,000	11,600	-	1,005	599,662	2,706,263	2,173,368	1,494,708	22,320
31	96	-	500,000	11,600	-	915	618,566	2,881,154	2,283,684	1,533,380	19,990
32	97	-	500,000	11,600	-	835	637,958	3,066,458	2,398,885	1,572,649	17,805
33	98	-	500,000	11,600	-	755	657,852	3,262,801	2,519,190	1,612,526	15,770
34	99	-	500,000	11,600	-	680	678,268	3,470,849	2,644,833	1,653,025	13,875
35	100	-	500,000	11,600	-	610	699,226	3,691,310	2,776,061	1,694,163	12,095
36	101	-	500,000	11,600	-	540	720,743	3,924,928	2,913,124	1,735,951	10,405
37	102	-	500,000	11,600	-	470	742,835	4,172,494	3,056,284	1,778,400	8,730
38	103	-	500,000	11,600	-	395	765,515	4,434,839	3,205,812	1,821,517	6,915
39	104	-	500,000	11,600	-	305	788,785	4,712,834	3,361,979	1,865,299	4,485
40	105	-	500,000	11,600	-	190	812,639	5,007,394	3,525,058	1,909,731	-

合众恒盈一生两全保险（分红型）利益演示表											
投资回报率为中档		年龄： 65岁	性别： 女	保险期间： 保至105岁		交费期限： 1年		基本保险金额： 58000元		58000元	
保单年度	期末年龄	年交保费	累计保费	生存保险金	身故保险金	当年红利	累积红利	万能账户			年末现金价值
								高	中	低	
1	66	500,000	500,000	-	600,000	6,950	6,950	6,950	6,950	6,950	472,995
2	67	-	500,000	-	500,000	7,145	14,304	14,512	14,408	14,217	486,955
3	68	-	500,000	34,800	500,000	7,355	22,088	57,538	57,211	56,620	466,685
4	69	-	500,000	11,600	500,000	7,055	29,805	79,645	78,441	76,266	468,700
5	70	-	500,000	11,600	500,000	7,085	37,784	103,109	100,655	96,286	470,755
6	71	-	500,000	11,600	500,000	7,120	46,038	128,015	123,905	116,691	472,865
7	72	-	500,000	11,600	500,000	7,160	54,579	154,456	148,241	137,493	475,030
8	73	-	500,000	11,600	500,000	7,195	63,411	182,518	173,706	158,694	477,255
9	74	-	500,000	11,600	500,000	7,235	72,549	212,305	200,358	180,306	479,560
10	75	-	500,000	11,600	500,000	7,275	82,000	243,918	228,249	202,337	481,950
11	76	-	500,000	11,600	500,000	7,315	91,775	277,468	257,436	224,793	484,445
12	77	-	500,000	11,600	500,000	7,360	101,889	313,076	287,980	247,686	487,065
13	78	-	500,000	11,600	500,000	7,405	112,350	350,866	319,944	271,026	489,835
14	79	-	500,000	11,600	500,000	7,455	123,176	390,973	353,397	294,824	492,795
15	80	-	500,000	11,600	500,000	7,505	134,376	433,536	388,405	319,088	495,985
16	81	-	500,000	11,600	500,000	7,560	145,967	478,708	425,043	343,832	499,465
17	82	-	500,000	11,600	500,000	7,620	157,966	526,650	463,390	369,069	503,315
18	83	-	500,000	11,600	500,000	7,685	170,390	577,535	503,527	394,813	507,630
19	84	-	500,000	11,600	500,000	7,760	183,262	631,547	545,546	421,082	512,555
20	85	-	500,000	11,600	500,000	7,840	196,600	688,879	589,536	447,891	518,270
21	86	-	500,000	11,600	500,000	7,935	210,433	749,747	635,600	475,264	525,030
22	87	-	500,000	11,600	500,000	8,040	224,786	814,372	683,842	503,222	533,185
23	88	-	500,000	511,600	500,000	8,165	239,694	1,382,999	1,234,380	1,031,793	43,240
24	89	-	500,000	11,600	-	815	247,700	1,478,394	1,302,342	1,062,264	39,750
25	90	-	500,000	11,600	-	755	255,886	1,579,453	1,373,302	1,093,209	36,430
26	91	-	500,000	11,600	-	700	264,263	1,686,520	1,447,401	1,124,640	33,280
27	92	-	500,000	11,600	-	650	272,841	1,799,961	1,524,784	1,156,571	30,290
28	93	-	500,000	11,600	-	595	281,621	1,920,154	1,605,594	1,189,006	27,470
29	94	-	500,000	11,600	-	550	290,619	2,047,513	1,689,996	1,221,964	24,815
30	95	-	500,000	11,600	-	500	299,838	2,182,464	1,778,146	1,255,448	22,320
31	96	-	500,000	11,600	-	460	309,293	2,325,472	1,870,222	1,289,479	19,990
32	97	-	500,000	11,600	-	415	318,987	2,477,015	1,966,397	1,324,059	17,805
33	98	-	500,000	11,600	-	375	328,932	2,637,611	2,066,860	1,359,206	15,770
34	99	-	500,000	11,600	-	340	339,140	2,807,808	2,171,809	1,394,932	13,875
35	100	-	500,000	11,600	-	305	349,619	2,988,181	2,281,445	1,431,248	12,095
36	101	-	500,000	11,600	-	270	360,377	3,179,342	2,395,980	1,468,165	10,405
37	102	-	500,000	11,600	-	235	371,424	3,381,938	2,515,634	1,505,693	8,730
38	103	-	500,000	11,600	-	195	382,761	3,596,649	2,640,633	1,543,837	6,915
39	104	-	500,000	11,600	-	155	394,399	3,824,203	2,771,216	1,582,609	4,485
40	105	-	500,000	11,600	-	95	406,326	4,065,350	2,907,616	1,622,000	-

合众恒盈一生两全保险（分红型）利益演示表											
投资回报率为低档		年龄： 65岁	性别： 女	保险期间： 保至105岁		交费期限： 1年		基本保险金额： 58000元		58000元	
保单年度	期末年龄	年交保费	累计保费	生存保险金	身故保险金	当年红利	累积红利	万能账户			年末现金价值
								高	中	低	
1	66	500,000	500,000	-	600,000	-	-	-	-	-	472,995
2	67	-	500,000	-	500,000	-	-	-	-	-	486,955
3	68	-	500,000	34,800	500,000	-	-	34,800	34,800	34,800	466,685
4	69	-	500,000	11,600	500,000	-	-	48,488	47,966	47,009	468,700
5	70	-	500,000	11,600	500,000	-	-	62,997	61,724	59,432	470,755
6	71	-	500,000	11,600	500,000	-	-	78,377	76,102	72,072	472,865
7	72	-	500,000	11,600	500,000	-	-	94,680	91,127	84,933	475,030
8	73	-	500,000	11,600	500,000	-	-	111,961	106,827	98,019	477,255
9	74	-	500,000	11,600	500,000	-	-	130,278	123,235	111,335	479,560
10	75	-	500,000	11,600	500,000	-	-	149,695	140,380	124,883	481,950
11	76	-	500,000	11,600	500,000	-	-	170,277	158,297	138,668	484,445
12	77	-	500,000	11,600	500,000	-	-	192,093	177,021	152,695	487,065
13	78	-	500,000	11,600	500,000	-	-	215,219	196,587	166,967	489,835
14	79	-	500,000	11,600	500,000	-	-	239,732	217,033	181,489	492,795
15	80	-	500,000	11,600	500,000	-	-	265,716	238,399	196,265	495,985
16	81	-	500,000	11,600	500,000	-	-	293,259	260,727	211,300	499,465
17	82	-	500,000	11,600	500,000	-	-	322,454	284,060	226,598	503,315
18	83	-	500,000	11,600	500,000	-	-	353,401	308,443	242,163	507,630
19	84	-	500,000	11,600	500,000	-	-	386,206	333,923	258,001	512,555
20	85	-	500,000	11,600	500,000	-	-	420,978	360,549	274,116	518,270
21	86	-	500,000	11,600	500,000	-	-	457,837	388,374	290,513	525,030
22	87	-	500,000	11,600	500,000	-	-	496,907	417,451	307,197	533,185
23	88	-	500,000	511,600	500,000	-	-	1,038,321	947,836	824,173	43,240
24	89	-	500,000	11,600	-	-	-	1,112,220	1,002,089	850,196	39,750
25	90	-	500,000	11,600	-	-	-	1,190,554	1,058,783	876,674	36,430
26	91	-	500,000	11,600	-	-	-	1,273,587	1,118,028	903,616	33,280
27	92	-	500,000	11,600	-	-	-	1,361,602	1,179,939	931,030	30,290
28	93	-	500,000	11,600	-	-	-	1,454,898	1,244,637	958,923	27,470
29	94	-	500,000	11,600	-	-	-	1,553,792	1,312,245	987,304	24,815
30	95	-	500,000	11,600	-	-	-	1,658,620	1,382,896	1,016,181	22,320
31	96	-	500,000	11,600	-	-	-	1,769,737	1,456,727	1,045,565	19,990
32	97	-	500,000	11,600	-	-	-	1,887,521	1,533,879	1,075,462	17,805
33	98	-	500,000	11,600	-	-	-	2,012,372	1,614,504	1,105,883	15,770
34	99	-	500,000	11,600	-	-	-	2,144,715	1,698,756	1,136,836	13,875
35	100	-	500,000	11,600	-	-	-	2,284,998	1,786,801	1,168,330	12,095
36	101	-	500,000	11,600	-	-	-	2,433,697	1,878,807	1,200,376	10,405
37	102	-	500,000	11,600	-	-	-	2,591,319	1,974,953	1,232,983	8,730
38	103	-	500,000	11,600	-	-	-	2,758,398	2,075,426	1,266,160	6,915
39	104	-	500,000	11,600	-	-	-	2,935,502	2,180,420	1,299,918	4,485
40	105	-	500,000	11,600	-	-	-	3,123,232	2,290,139	1,334,266	-

<p>风险提示:</p> <p>(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;</p> <p>(2)演示中的累积红利是保单年度末红利按红利累积利率3%以年复利方式累积而得,仅供参考,不能理解为对未来红利累积利率的预期或保证,实际红利累积利率由本公司宣布;</p> <p>(3)上表所演示的生存保险金包含生存保险金、祝寿金,生存保险金首次给付日为合同生效满三年的保单周年日;</p> <p>(4)如果选择投保《合众附加恒盈一生养老金保险(万能型)》,生存保险金与保单红利可以进入万能账户累积利息,万能账户价值高、中、低情况下假设的年结算利率分别为6%、4.5%、1.75%;</p> <p>(5)该利益演示中的万能账户价值演示基于本公司的精算及其他假设,不代表公司的历史经营业绩,也不能理解为对未来的预期,最低保证利率之上的投资收益是不确定的,实际保单账户利益可能低于中、高档利益演示水平;</p> <p>(6)生存保险金、身故保险金、现金价值、累积红利均为保单年度末的值,其中现金价值为生存金给付后的值;</p> <p>(7)本保险单位为人民币元,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;</p> <p>(8)本资料为产品说明,仅供参考,具体内容以保险条款为准。</p>
