

# 中宏宏越人生年金保险（分红型）

## 产品说明书

**风险提示：该产品为分红保险，  
其红利分配是不保证的，在某些年度红利可能为零。**

### 保险责任

#### 一、生存年金

自第五个保险合同周年日起，若被保险人在每个保险合同周年日（含保险合同期满日）生存，本公司将按本合同当时的基本保险金额的百分之十（10%）给付生存年金。

#### 二、祝寿金

若被保险人投保时的年龄小于等于六十五周岁，且在被保险人七十周岁至七十九周岁的每个保险合同周年日生存，本公司将按本合同累计已缴保险费的百分之十（10%）给付祝寿金；

若被保险人投保时的年龄大于六十五周岁，且在第五个保险合同周年日至第十四个保险合同周年日的每个保险合同周年日生存，本公司将按本合同累计已缴保险费的百分之十（10%）给付祝寿金。

上述“祝寿金”中的“累计已缴保险费”将按照本合同当时的基本保险金额在被保险人投保时的年龄所对应的期交保险费以及已缴的缴费期数计算；若以趸缴方式缴付保险费的，则按照本合同当时的基本保险金额在被保险人投保时的年龄所对应的趸缴保险费进行计算。

#### 三、身故保险金

若被保险人身故，本公司将给付身故保险金及其利息，本合同随之终止；身故保险金的利息将自被保险人身故之日起计算，但最长不超过一年。

身故保险金为下列两项金额中的较大者：

- 1、身故日本合同的现金价值；
- 2、身故日本合同累计已缴保险费-累计已给付的生存年金-累计已给付的祝寿金。

上述“身故保险金”中的“累计已缴保险费”、“累计已给付的祝寿金”将按照身故时本合同的基本保险金额在被保险人投保时的年龄所对应的期交保险费以及已缴的缴费期数计算；若以趸缴方式缴付保险费的，则按照身故时本合同的基本保险金额在被保险人投保时的年龄所对应的趸缴保险费计算。

上述“身故保险金”中的“累计已给付的生存年金”将以身故时本合同的基本保险金额为基础计算。

### 红利分配

本产品采用分配现金红利的方式，不具有终了红利，即直接以现金的形式将红利分配给保单持有人。红利的实现方式包括现金领取、缴付到期保费、留存于本公司享有累积生息以及购买交清增额保险。

产品红利来源于死差、利差和费差等所产生的可分配盈余，即保险公司实际经营成果与定价假设的差异造成的可分配盈余。

本公司依托先进的专业投资管理经验，对分红保险产品采用稳健的投资策略，精心配置投资组合，追求长期稳定增长和可持续的投资回报。

分红保险的红利分配具有不确定性，未来红利水平将由公司分红保险业务的实际经营状况决定，本公司的红利分配政策以稳健经营和专业精神为宗旨，本着公平合理的原则，努力保持红利分配的稳定性，具体红利金额将在每年寄发给客户的红利通知书中列明。

## **责任免除**

因下列情形之一直接或间接导致被保险人身故的，本公司不承担给付身故保险金的保险责任：

- 一、投保人对被保险人的故意杀害、故意伤害；
- 二、被保险人故意犯罪或者抗拒依法采取的刑事强制措施；
- 三、被保险人自本合同成立日（若曾复效，则以最后复效日为准）起二年内自杀，但被保险人自杀时为无民事行为能力人的除外；
- 四、战争、军事冲突、暴乱或武装叛乱；
- 五、核爆炸、核辐射或核污染。

发生上述第一项情形导致被保险人身故的，本合同终止，本公司向被保险人的继承人退还本合同当时的现金价值；发生上述其他情形导致被保险人身故的，本合同终止，本公司向投保人退还本合同当时的现金价值。

## **犹豫期**

自投保人签收本合同当日（含当日）起的十五日为犹豫期。犹豫期内投保人要求解除本合同的，由投保人填写申请书，并提供保险合同、投保人身份证明及保险费发票，本公司将退还已收保险费。自本公司收到投保人解除合同的书面申请时起，本合同自始无效，本公司不承担任何保险责任。

## **解除合同**

犹豫期满后投保人要求解除本合同的，由投保人填写申请书，并提供下列资料：

- 一、保险合同；
- 二、投保人身份证明。

自本公司收到解除合同申请书的当日 24 时起，本合同终止，本公司将退还投保人本合同当时的现金价值。

投保人在犹豫期满后解除本合同会受到一定的损失。

计划示例

- 客户王先生，30 周岁，私营业主，精明能干的他凭借在商海的打拼积累了一点财富；然而风险无处不在，深谋远虑的王先生希望为自己的财富做一个长期妥帖的规划，希望能够稳健增值。为此，王先生为自己选择了《中宏宏越人生年金保险（分红型）》，基本保险金额 100 万元，5 年缴费，年缴保费 1,099,270 元。保单利益详见下表：

| 保单年度末/<br>年龄（周岁） | 年付保险<br>费 | 保险费总计     | 现金价值      | 生存年金    | 祝寿金 | 身故保险金     | 当年度红利   |         |       | 累积红利      |           |         |
|------------------|-----------|-----------|-----------|---------|-----|-----------|---------|---------|-------|-----------|-----------|---------|
|                  |           |           |           |         |     |           | 高       | 中       | 低     | 高         | 中         | 低       |
| 1/31             | 1,099,270 | 1,099,270 | 510,890   | -       | -   | 1,099,270 | 16,940  | 9,650   | 510   | 16,940    | 9,650     | 510     |
| 2/32             | 1,099,270 | 2,198,540 | 1,139,660 | -       | -   | 2,198,540 | 37,830  | 21,550  | 1,130 | 55,278    | 31,490    | 1,655   |
| 3/33             | 1,099,270 | 3,297,810 | 1,858,340 | -       | -   | 3,297,810 | 61,680  | 35,140  | 1,850 | 118,616   | 67,575    | 3,555   |
| 4/34             | 1,099,270 | 4,397,080 | 2,658,020 | -       | -   | 4,397,080 | 88,210  | 50,250  | 2,640 | 210,384   | 119,852   | 6,302   |
| 5/35             | 1,099,270 | 5,496,350 | 3,420,250 | 100,000 | -   | 5,496,350 | 116,820 | 66,550  | 3,500 | 333,516   | 189,998   | 9,991   |
| 6/36             | -         | 5,496,350 | 3,458,660 | 100,000 | -   | 5,396,350 | 118,100 | 67,280  | 3,530 | 461,621   | 262,978   | 13,821  |
| 7/37             | -         | 5,496,350 | 3,498,690 | 100,000 | -   | 5,296,350 | 119,420 | 68,030  | 3,570 | 594,890   | 338,897   | 17,806  |
| 8/38             | -         | 5,496,350 | 3,540,400 | 100,000 | -   | 5,196,350 | 120,800 | 68,810  | 3,620 | 733,537   | 417,874   | 21,960  |
| 9/39             | -         | 5,496,350 | 3,583,870 | 100,000 | -   | 5,096,350 | 122,240 | 69,640  | 3,660 | 877,783   | 500,050   | 26,279  |
| 10/40            | -         | 5,496,350 | 3,629,180 | 100,000 | -   | 4,996,350 | 123,750 | 70,490  | 3,700 | 1,027,866 | 585,542   | 30,767  |
| 15/45            | -         | 5,496,350 | 3,886,860 | 100,000 | -   | 4,496,350 | 132,300 | 75,370  | 3,960 | 1,874,497 | 1,067,853 | 56,102  |
| 20/50            | -         | 5,496,350 | 4,206,840 | 100,000 | -   | 4,306,840 | 142,920 | 81,410  | 4,280 | 2,907,638 | 1,656,385 | 87,028  |
| 25/55            | -         | 5,496,350 | 4,598,660 | 100,000 | -   | 4,698,660 | 155,920 | 88,820  | 4,670 | 4,169,040 | 2,374,969 | 124,777 |
| 30/60            | -         | 5,496,350 | 5,076,590 | 100,000 | -   | 5,176,590 | 171,780 | 97,850  | 5,140 | 5,709,053 | 3,252,263 | 170,869 |
| 31/61            | -         | 5,496,350 | 5,183,990 | 100,000 | -   | 5,283,990 | 175,340 | 99,890  | 5,250 | 6,055,665 | 3,449,721 | 181,245 |
| 32/62            | -         | 5,496,350 | 5,295,670 | 100,000 | -   | 5,395,670 | 179,050 | 102,000 | 5,360 | 6,416,385 | 3,655,213 | 192,042 |
| 33/63            | -         | 5,496,350 | 5,411,810 | 100,000 | -   | 5,511,810 | 182,910 | 104,200 | 5,470 | 6,791,787 | 3,869,069 | 203,273 |
| 34/64            | -         | 5,496,350 | 5,532,590 | 100,000 | -   | 5,632,590 | 186,910 | 106,470 | 5,590 | 7,182,451 | 4,091,611 | 214,961 |

| 保单年度末/<br>年龄（周岁） | 年付保险<br>费 | 保险费总计     | 现金价值      | 生存年金    | 祝寿金     | 身故保险金     | 当年度红利   |         |       | 累积红利       |            |         |
|------------------|-----------|-----------|-----------|---------|---------|-----------|---------|---------|-------|------------|------------|---------|
|                  |           |           |           |         |         |           | 高       | 中       | 低     | 高          | 中          | 低       |
| 35/65            | -         | 5,496,350 | 5,658,170 | 100,000 | -       | 5,758,170 | 191,090 | 108,860 | 5,720 | 7,589,015  | 4,323,219  | 227,130 |
| 40/70            | -         | 5,496,350 | 5,814,790 | 100,000 | 549,635 | 6,464,425 | 214,530 | 122,210 | 6,420 | 9,883,464  | 5,630,284  | 295,795 |
| 41/71            | -         | 5,496,350 | 5,401,090 | 100,000 | 549,635 | 6,050,725 | 200,800 | 114,390 | 6,010 | 10,380,768 | 5,913,583  | 310,679 |
| 42/72            | -         | 5,496,350 | 4,970,340 | 100,000 | 549,635 | 5,619,975 | 186,490 | 106,240 | 5,580 | 10,878,681 | 6,197,230  | 325,579 |
| 43/73            | -         | 5,496,350 | 4,521,870 | 100,000 | 549,635 | 5,171,505 | 171,610 | 97,760  | 5,140 | 11,376,651 | 6,480,907  | 340,486 |
| 44/74            | -         | 5,496,350 | 4,054,990 | 100,000 | 549,635 | 4,704,625 | 156,130 | 88,940  | 4,670 | 11,874,081 | 6,764,274  | 355,371 |
| 45/75            | -         | 5,496,350 | 3,568,990 | 100,000 | 549,635 | 4,218,625 | 139,990 | 79,750  | 4,190 | 12,370,293 | 7,046,952  | 370,222 |
| 46/76            | -         | 5,496,350 | 3,063,130 | 100,000 | 549,635 | 3,712,765 | 123,210 | 70,190  | 3,690 | 12,864,612 | 7,328,551  | 385,019 |
| 47/77            | -         | 5,496,350 | 2,536,650 | 100,000 | 549,635 | 3,186,285 | 105,730 | 60,230  | 3,160 | 13,356,280 | 7,608,638  | 399,730 |
| 48/78            | -         | 5,496,350 | 1,988,790 | 100,000 | 549,635 | 2,638,425 | 87,550  | 49,870  | 2,620 | 13,844,518 | 7,886,767  | 414,342 |
| 49/79            | -         | 5,496,350 | 1,418,760 | 100,000 | 549,635 | 2,068,395 | 68,640  | 39,100  | 2,050 | 14,328,494 | 8,162,470  | 428,822 |
| 50/80            | -         | 5,496,350 | 1,375,410 | 100,000 | -       | 1,475,410 | 48,960  | 27,890  | 1,470 | 14,807,309 | 8,435,234  | 443,157 |
| 55/85            | -         | 5,496,350 | 1,128,680 | 100,000 | -       | 1,228,680 | 40,770  | 23,230  | 1,220 | 17,400,831 | 9,912,678  | 520,764 |
| 60/90            | -         | 5,496,350 | 824,170   | 100,000 | -       | 924,170   | 30,670  | 17,470  | 920   | 20,358,151 | 11,597,372 | 609,269 |
| 65/95            | -         | 5,496,350 | 450,970   | 100,000 | -       | 550,970   | 18,280  | 10,420  | 550   | 23,725,895 | 13,515,872 | 710,060 |
| 70/100           | -         | 5,496,350 | -         | 100,000 | -       | 100,000   | 3,320   | 1,890   | 100   | 27,556,313 | 15,697,929 | 824,702 |

注：上表中所列现金价值为当个保险合同周年日的现金利益给付后的现金价值。

该利益演示是基于公司的精算及其他假设，不代表公司的历史经营业绩，也不代表对公司未来经营业绩的预期。保单的红利分配是不保证的，实际派发的红利可能高于或低于利益演示表所列之数额。

- 若王先生选择在 65 周岁前将每年生成的生存年金与红利用于购买交清增额保险，并从 65 周岁开始现金领取生存年金与红利，70 周岁开始可同时享有祝寿金，分别按照高、中、低三档红利演示的保单利益详见下列各表。

(1) 按照高档红利演示的保单利益：

| 保单年度末/<br>年龄（周岁） | 生存年金    | 祝寿金       | 当年度红利   | 当年度末增加的<br>基本保险金额 | 累计增加的<br>基本保险金额 | 当年度末的<br>基本保险金额 | 现金领取的生存年金、<br>祝寿金及当年度红利 | 总现金价值      | 总身故保险金     |
|------------------|---------|-----------|---------|-------------------|-----------------|-----------------|-------------------------|------------|------------|
| 1/31             | -       | -         | 16,940  | 3,676             | 3,676           | 1,003,676       | -                       | 521,916    | 1,099,270  |
| 2/32             | -       | -         | 37,969  | 8,028             | 11,704          | 1,011,704       | -                       | 1,176,213  | 2,206,622  |
| 3/33             | -       | -         | 62,402  | 12,856            | 24,560          | 1,024,560       | -                       | 1,938,186  | 3,336,408  |
| 4/34             | -       | -         | 90,376  | 18,146            | 42,706          | 1,042,706       | -                       | 2,802,511  | 4,505,072  |
| 5/35             | 104,271 | -         | 121,809 | 45,129            | 87,835          | 1,087,835       | -                       | 3,720,668  | 5,731,077  |
| 6/36             | 108,784 | -         | 128,473 | 47,079            | 134,914         | 1,134,914       | -                       | 3,925,282  | 5,870,338  |
| 7/37             | 113,491 | -         | 135,531 | 49,113            | 184,027         | 1,184,027       | -                       | 4,142,543  | 6,010,902  |
| 8/38             | 118,403 | -         | 143,030 | 51,239            | 235,266         | 1,235,266       | -                       | 4,373,336  | 6,152,619  |
| 9/39             | 123,527 | -         | 150,999 | 53,462            | 288,728         | 1,288,728       | -                       | 4,618,634  | 6,295,348  |
| 10/40            | 128,873 | -         | 159,480 | 55,789            | 344,517         | 1,344,517       | -                       | 4,879,494  | 6,438,936  |
| 15/45            | 159,312 | -         | 210,770 | 69,114            | 662,237         | 1,662,237       | -                       | 6,460,883  | 7,163,239  |
| 20/50            | 197,065 | -         | 281,645 | 85,870            | 1,056,518       | 2,056,518       | -                       | 8,651,442  | 8,487,266  |
| 25/55            | 244,041 | -         | 380,509 | 107,098           | 1,547,512       | 2,547,512       | -                       | 11,715,142 | 11,466,676 |
| 30/60            | 302,749 | -         | 520,062 | 134,226           | 2,161,714       | 3,161,714       | -                       | 16,050,726 | 15,672,064 |
| 31/61            | 316,171 | -         | 554,375 | 140,501           | 2,302,215       | 3,302,215       | -                       | 17,118,650 | 16,706,465 |
| 32/62            | 330,222 | -         | 591,262 | 147,103           | 2,449,318       | 3,449,318       | -                       | 18,266,450 | 17,817,662 |
| 33/63            | 344,932 | -         | 630,915 | 154,053           | 2,603,371       | 3,603,371       | -                       | 19,500,759 | 19,011,985 |
| 34/64            | 360,337 | -         | 673,506 | 161,363           | 2,764,734       | 3,764,734       | -                       | 20,828,730 | 20,296,311 |
| 35/65            | 376,473 | -         | 719,403 | -                 | 2,764,734       | 3,764,734       | 1,095,876               | 21,301,505 | 21,677,978 |
| 40/70            | 376,473 | 2,069,230 | 807,648 | -                 | 2,764,734       | 3,764,734       | 3,253,351               | 21,891,138 | 24,336,841 |
| 41/71            | 376,473 | 2,069,230 | 755,959 | -                 | 2,764,734       | 3,764,734       | 3,201,662               | 20,333,667 | 22,779,370 |
| 42/72            | 376,473 | 2,069,230 | 702,085 | -                 | 2,764,734       | 3,764,734       | 3,147,788               | 18,712,008 | 21,157,711 |

| 保单年度末/<br>年龄（周岁） | 生存年金    | 祝寿金       | 当年度红利   | 当年度末增加的<br>基本保险金额 | 累计增加的<br>基本保险金额 | 当年度末的<br>基本保险金额 | 现金领取的生存年金、<br>祝寿金及当年度红利 | 总现金价值      | 总身故保险金     |
|------------------|---------|-----------|---------|-------------------|-----------------|-----------------|-------------------------|------------|------------|
| 43/73            | 376,473 | 2,069,230 | 646,066 | -                 | 2,764,734       | 3,764,734       | 3,091,769               | 17,023,638 | 19,469,341 |
| 44/74            | 376,473 | 2,069,230 | 587,788 | -                 | 2,764,734       | 3,764,734       | 3,033,491               | 15,265,959 | 17,711,662 |
| 45/75            | 376,473 | 2,069,230 | 527,025 | -                 | 2,764,734       | 3,764,734       | 2,972,728               | 13,436,298 | 15,882,001 |
| 46/76            | 376,473 | 2,069,230 | 463,853 | -                 | 2,764,734       | 3,764,734       | 2,909,556               | 11,531,870 | 13,977,573 |
| 47/77            | 376,473 | 2,069,230 | 398,045 | -                 | 2,764,734       | 3,764,734       | 2,843,748               | 9,549,813  | 11,995,515 |
| 48/78            | 376,473 | 2,069,230 | 329,602 | -                 | 2,764,734       | 3,764,734       | 2,775,305               | 7,487,265  | 9,932,968  |
| 49/79            | 376,473 | 2,069,230 | 258,411 | -                 | 2,764,734       | 3,764,734       | 2,704,114               | 5,341,254  | 7,786,957  |
| 50/80            | 376,473 | -         | 184,321 | -                 | 2,764,734       | 3,764,734       | 560,794                 | 5,178,053  | 5,554,526  |
| 55/85            | 376,473 | -         | 153,488 | -                 | 2,764,734       | 3,764,734       | 529,961                 | 4,249,180  | 4,625,653  |
| 60/90            | 376,473 | -         | 115,464 | -                 | 2,764,734       | 3,764,734       | 491,937                 | 3,102,781  | 3,479,254  |
| 65/95            | 376,473 | -         | 68,819  | -                 | 2,764,734       | 3,764,734       | 445,292                 | 1,697,782  | 2,074,255  |
| 70/100           | 376,473 | -         | 12,499  | -                 | 2,764,734       | 3,764,734       | 388,972                 | -          | 376,473    |

(2) 按照中档红利演示的保单利益：

| 保单年度末/<br>年龄（周岁） | 生存年金    | 祝寿金 | 当年度红利  | 当年度末增加的<br>基本保险金额 | 累计增加的<br>基本保险金额 | 当年度末的<br>基本保险金额 | 现金领取的生存年金、<br>祝寿金及当年度红利 | 总现金价值     | 总身故保险金    |
|------------------|---------|-----|--------|-------------------|-----------------|-----------------|-------------------------|-----------|-----------|
| 1/31             | -       | -   | 9,650  | 2,094             | 2,094           | 1,002,094       | -                       | 517,171   | 1,099,270 |
| 2/32             | -       | -   | 21,595 | 4,566             | 6,660           | 1,006,660       | -                       | 1,160,460 | 2,203,144 |
| 3/33             | -       | -   | 35,374 | 7,288             | 13,948          | 1,013,948       | -                       | 1,903,686 | 3,319,773 |
| 4/34             | -       | -   | 50,951 | 10,230            | 24,178          | 1,024,178       | -                       | 2,739,824 | 4,458,410 |
| 5/35             | 102,418 | -   | 68,159 | 34,050            | 58,228          | 1,058,228       | -                       | 3,619,404 | 5,629,241 |
| 6/36             | 105,823 | -   | 71,198 | 35,126            | 93,354          | 1,093,354       | -                       | 3,781,540 | 5,710,569 |
| 7/37             | 109,335 | -   | 74,381 | 36,233            | 129,587         | 1,129,587       | -                       | 3,952,075 | 5,790,785 |

| 保单年度末/<br>年龄（周岁） | 生存年金    | 祝寿金       | 当年度红利   | 当年度末增加的<br>基本保险金额 | 累计增加的<br>基本保险金额 | 当年度末的<br>基本保险金额 | 现金领取的生存年金、<br>祝寿金及当年度红利 | 总现金价值      | 总身故保险金     |
|------------------|---------|-----------|---------|-------------------|-----------------|-----------------|-------------------------|------------|------------|
| 8/38             | 112,959 | -         | 77,727  | 37,373            | 166,960         | 1,166,960       | -                       | 4,131,505  | 5,869,729  |
| 9/39             | 116,696 | -         | 81,267  | 38,552            | 205,512         | 1,205,512       | -                       | 4,320,398  | 5,947,237  |
| 10/40            | 120,551 | -         | 84,977  | 39,764            | 245,276         | 1,245,276       | -                       | 4,519,331  | 6,023,160  |
| 15/45            | 141,724 | -         | 106,817 | 46,417            | 463,654         | 1,463,654       | -                       | 5,689,018  | 6,372,394  |
| 20/50            | 166,433 | -         | 135,493 | 54,158            | 718,484         | 1,718,484       | -                       | 7,229,387  | 7,167,986  |
| 25/55            | 195,268 | -         | 173,437 | 63,226            | 1,015,906       | 2,015,906       | -                       | 9,270,466  | 9,174,979  |
| 30/60            | 228,946 | -         | 224,024 | 73,893            | 1,363,357       | 2,363,357       | -                       | 11,997,795 | 11,851,616 |
| 31/61            | 236,336 | -         | 236,076 | 76,244            | 1,439,601       | 2,439,601       | -                       | 12,646,867 | 12,487,955 |
| 32/62            | 243,960 | -         | 248,839 | 78,669            | 1,518,270       | 2,518,270       | -                       | 13,335,927 | 13,163,282 |
| 33/63            | 251,827 | -         | 262,404 | 81,180            | 1,599,450       | 2,599,450       | -                       | 14,067,730 | 13,880,226 |
| 34/64            | 259,945 | -         | 276,763 | 83,769            | 1,683,219       | 2,683,219       | -                       | 14,845,151 | 14,641,636 |
| 35/65            | 268,322 | -         | 292,095 | -                 | 1,683,219       | 2,683,219       | 560,417                 | 15,182,109 | 15,450,431 |
| 40/70            | 268,322 | 1,474,791 | 327,916 | -                 | 1,683,219       | 2,683,219       | 2,071,029               | 15,602,355 | 17,345,468 |
| 41/71            | 268,322 | 1,474,791 | 306,933 | -                 | 1,683,219       | 2,683,219       | 2,050,046               | 14,492,307 | 16,235,420 |
| 42/72            | 268,322 | 1,474,791 | 285,065 | -                 | 1,683,219       | 2,683,219       | 2,028,178               | 13,336,511 | 15,079,624 |
| 43/73            | 268,322 | 1,474,791 | 262,311 | -                 | 1,683,219       | 2,683,219       | 2,005,424               | 12,133,167 | 13,876,280 |
| 44/74            | 268,322 | 1,474,791 | 238,645 | -                 | 1,683,219       | 2,683,219       | 1,981,758               | 10,880,426 | 12,623,539 |
| 45/75            | 268,322 | 1,474,791 | 213,987 | -                 | 1,683,219       | 2,683,219       | 1,957,100               | 9,576,382  | 11,319,495 |
| 46/76            | 268,322 | 1,474,791 | 188,335 | -                 | 1,683,219       | 2,683,219       | 1,931,448               | 8,219,049  | 9,962,162  |
| 47/77            | 268,322 | 1,474,791 | 161,610 | -                 | 1,683,219       | 2,683,219       | 1,904,723               | 6,806,387  | 8,549,500  |
| 48/78            | 268,322 | 1,474,791 | 133,812 | -                 | 1,683,219       | 2,683,219       | 1,876,925               | 5,336,359  | 7,079,472  |
| 49/79            | 268,322 | 1,474,791 | 104,914 | -                 | 1,683,219       | 2,683,219       | 1,848,027               | 3,806,844  | 5,549,957  |
| 50/80            | 268,322 | -         | 74,835  | -                 | 1,683,219       | 2,683,219       | 343,157                 | 3,690,526  | 3,958,848  |

| 保单年度末/<br>年龄（周岁） | 生存年金    | 祝寿金 | 当年度红利  | 当年度末增加的<br>基本保险金额 | 累计增加的<br>基本保险金额 | 当年度末的<br>基本保险金额 | 现金领取的生存年金、<br>祝寿金及当年度红利 | 总现金价值     | 总身故保险金    |
|------------------|---------|-----|--------|-------------------|-----------------|-----------------|-------------------------|-----------|-----------|
| 55/85            | 268,322 | -   | 62,331 | -                 | 1,683,219       | 2,683,219       | 330,653                 | 3,028,496 | 3,296,818 |
| 60/90            | 268,322 | -   | 46,876 | -                 | 1,683,219       | 2,683,219       | 315,198                 | 2,211,429 | 2,479,751 |
| 65/95            | 268,322 | -   | 27,959 | -                 | 1,683,219       | 2,683,219       | 296,281                 | 1,210,051 | 1,478,373 |
| 70/100           | 268,322 | -   | 5,071  | -                 | 1,683,219       | 2,683,219       | 273,393                 | -         | 268,322   |

(3) 按照低档红利演示的保单利益：

| 保单年度末/<br>年龄（周岁） | 生存年金    | 祝寿金 | 当年度红利 | 当年度末增加的<br>基本保险金额 | 累计增加的<br>基本保险金额 | 当年度末的<br>基本保险金额 | 现金领取的生存年金、<br>祝寿金及当年度红利 | 总现金价值     | 总身故保险金    |
|------------------|---------|-----|-------|-------------------|-----------------|-----------------|-------------------------|-----------|-----------|
| 1/31             | -       | -   | 510   | 111               | 111             | 1,000,111       | -                       | 511,223   | 1,099,270 |
| 2/32             | -       | -   | 1,130 | 239               | 350             | 1,000,350       | -                       | 1,140,753 | 2,198,784 |
| 3/33             | -       | -   | 1,851 | 381               | 731             | 1,000,731       | -                       | 1,860,717 | 3,298,964 |
| 4/34             | -       | -   | 2,642 | 530               | 1,261           | 1,001,261       | -                       | 2,662,286 | 4,400,294 |
| 5/35             | 100,126 | -   | 3,504 | 20,686            | 21,947          | 1,021,947       | -                       | 3,495,314 | 5,503,281 |
| 6/36             | 102,195 | -   | 3,607 | 20,995            | 42,942          | 1,042,942       | -                       | 3,607,182 | 5,514,784 |
| 7/37             | 104,294 | -   | 3,723 | 21,303            | 64,245          | 1,064,245       | -                       | 3,723,463 | 5,523,786 |
| 8/38             | 106,425 | -   | 3,853 | 21,614            | 85,859          | 1,085,859       | -                       | 3,844,375 | 5,530,190 |
| 9/39             | 108,586 | -   | 3,974 | 21,921            | 107,780         | 1,107,780       | -                       | 3,970,140 | 5,533,918 |
| 10/40            | 110,778 | -   | 4,099 | 22,226            | 130,006         | 1,130,006       | -                       | 4,100,995 | 5,534,857 |
| 15/45            | 122,193 | -   | 4,839 | 23,724            | 245,655         | 1,245,655       | -                       | 4,841,687 | 5,494,229 |
| 20/50            | 134,341 | -   | 5,750 | 25,129            | 368,534         | 1,368,534       | -                       | 5,757,204 | 5,785,830 |
| 25/55            | 147,167 | -   | 6,873 | 26,415            | 498,084         | 1,498,084       | -                       | 6,889,179 | 6,914,872 |
| 30/60            | 160,608 | -   | 8,255 | 27,547            | 633,627         | 1,633,627       | -                       | 8,293,254 | 8,314,018 |
| 31/61            | 163,363 | -   | 8,577 | 27,750            | 661,377         | 1,661,377       | -                       | 8,612,562 | 8,632,069 |



| 保单年度末/<br>年龄（周岁） | 生存年金    | 祝寿金     | 当年度红利  | 当年度末增加的<br>基本保险金额 | 累计增加的<br>基本保险金额 | 当年度末的<br>基本保险金额 | 现金领取的生存年金、<br>祝寿金及当年度红利 | 总现金价值      | 总身故保险金     |
|------------------|---------|---------|--------|-------------------|-----------------|-----------------|-------------------------|------------|------------|
| 32/62            | 166,138 | -       | 8,905  | 27,944            | 689,321         | 1,689,321       | -                       | 8,946,087  | 8,964,242  |
| 33/63            | 168,932 | -       | 9,241  | 28,128            | 717,449         | 1,717,449       | -                       | 9,294,508  | 9,311,216  |
| 34/64            | 171,745 | -       | 9,601  | 28,305            | 745,754         | 1,745,754       | -                       | 9,658,541  | 9,673,686  |
| 35/65            | 174,575 | -       | 9,986  | -                 | 745,754         | 1,745,754       | 184,561                 | 9,877,773  | 10,052,348 |
| 40/70            | 174,575 | 959,527 | 11,208 | -                 | 745,754         | 1,745,754       | 1,145,310               | 10,151,193 | 11,285,296 |
| 41/71            | 174,575 | 959,527 | 10,492 | -                 | 745,754         | 1,745,754       | 1,144,594               | 9,428,974  | 10,563,077 |
| 42/72            | 174,575 | 959,527 | 9,741  | -                 | 745,754         | 1,745,754       | 1,143,843               | 8,676,991  | 9,811,094  |
| 43/73            | 174,575 | 959,527 | 8,973  | -                 | 745,754         | 1,745,754       | 1,143,075               | 7,894,073  | 9,028,176  |
| 44/74            | 174,575 | 959,527 | 8,153  | -                 | 745,754         | 1,745,754       | 1,142,255               | 7,079,015  | 8,213,118  |
| 45/75            | 174,575 | 959,527 | 7,315  | -                 | 745,754         | 1,745,754       | 1,141,417               | 6,230,579  | 7,364,681  |
| 46/76            | 174,575 | 959,527 | 6,442  | -                 | 745,754         | 1,745,754       | 1,140,544               | 5,347,471  | 6,481,574  |
| 47/77            | 174,575 | 959,527 | 5,517  | -                 | 745,754         | 1,745,754       | 1,139,619               | 4,428,367  | 5,562,470  |
| 48/78            | 174,575 | 959,527 | 4,574  | -                 | 745,754         | 1,745,754       | 1,138,676               | 3,471,938  | 4,606,041  |
| 49/79            | 174,575 | 959,527 | 3,579  | -                 | 745,754         | 1,745,754       | 1,137,681               | 2,476,806  | 3,610,909  |
| 50/80            | 174,575 | -       | 2,566  | -                 | 745,754         | 1,745,754       | 177,141                 | 2,401,128  | 2,575,703  |
| 55/85            | 174,575 | -       | 2,130  | -                 | 745,754         | 1,745,754       | 176,705                 | 1,970,398  | 2,144,973  |
| 60/90            | 174,575 | -       | 1,606  | -                 | 745,754         | 1,745,754       | 176,181                 | 1,438,798  | 1,613,373  |
| 65/95            | 174,575 | -       | 960    | -                 | 745,754         | 1,745,754       | 175,535                 | 787,283    | 961,858    |
| 70/100           | 174,575 | -       | 175    | -                 | 745,754         | 1,745,754       | 174,750                 | -          | 174,575    |

(4) 按照上述高、中、低三档红利演示的保单利益汇总信息：

| 保单年度末/<br>年龄（周岁） | 累计增加的基本保险金额 | 当年度末的基本保险金额 | 现金领取的生存年金、祝寿金及当<br>年度红利 | 总现金价值 | 总身故保险金 |
|------------------|-------------|-------------|-------------------------|-------|--------|
|------------------|-------------|-------------|-------------------------|-------|--------|

|       | 高         | 中         | 低       | 高         | 中         | 低         | 高         | 中         | 低         | 高          | 中          | 低          | 高          | 中          | 低          |
|-------|-----------|-----------|---------|-----------|-----------|-----------|-----------|-----------|-----------|------------|------------|------------|------------|------------|------------|
| 1/31  | 3,676     | 2,094     | 111     | 1,003,676 | 1,002,094 | 1,000,111 | -         | -         | -         | 521,916    | 517,171    | 511,223    | 1,099,270  | 1,099,270  | 1,099,270  |
| 2/32  | 11,704    | 6,660     | 350     | 1,011,704 | 1,006,660 | 1,000,350 | -         | -         | -         | 1,176,213  | 1,160,460  | 1,140,753  | 2,206,622  | 2,203,144  | 2,198,784  |
| 3/33  | 24,560    | 13,948    | 731     | 1,024,560 | 1,013,948 | 1,000,731 | -         | -         | -         | 1,938,186  | 1,903,686  | 1,860,717  | 3,336,408  | 3,319,773  | 3,298,964  |
| 4/34  | 42,706    | 24,178    | 1,261   | 1,042,706 | 1,024,178 | 1,001,261 | -         | -         | -         | 2,802,511  | 2,739,824  | 2,662,286  | 4,505,072  | 4,458,410  | 4,400,294  |
| 5/35  | 87,835    | 58,228    | 21,947  | 1,087,835 | 1,058,228 | 1,021,947 | -         | -         | -         | 3,720,668  | 3,619,404  | 3,495,314  | 5,731,077  | 5,629,241  | 5,503,281  |
| 6/36  | 134,914   | 93,354    | 42,942  | 1,134,914 | 1,093,354 | 1,042,942 | -         | -         | -         | 3,925,282  | 3,781,540  | 3,607,182  | 5,870,338  | 5,710,569  | 5,514,784  |
| 7/37  | 184,027   | 129,587   | 64,245  | 1,184,027 | 1,129,587 | 1,064,245 | -         | -         | -         | 4,142,543  | 3,952,075  | 3,723,463  | 6,010,902  | 5,790,785  | 5,523,786  |
| 8/38  | 235,266   | 166,960   | 85,859  | 1,235,266 | 1,166,960 | 1,085,859 | -         | -         | -         | 4,373,336  | 4,131,505  | 3,844,375  | 6,152,619  | 5,869,729  | 5,530,190  |
| 9/39  | 288,728   | 205,512   | 107,780 | 1,288,728 | 1,205,512 | 1,107,780 | -         | -         | -         | 4,618,634  | 4,320,398  | 3,970,140  | 6,295,348  | 5,947,237  | 5,533,918  |
| 10/40 | 344,517   | 245,276   | 130,006 | 1,344,517 | 1,245,276 | 1,130,006 | -         | -         | -         | 4,879,494  | 4,519,331  | 4,100,995  | 6,438,936  | 6,023,160  | 5,534,857  |
| 15/45 | 662,237   | 463,654   | 245,655 | 1,662,237 | 1,463,654 | 1,245,655 | -         | -         | -         | 6,460,883  | 5,689,018  | 4,841,687  | 7,163,239  | 6,372,394  | 5,494,229  |
| 20/50 | 1,056,518 | 718,484   | 368,534 | 2,056,518 | 1,718,484 | 1,368,534 | -         | -         | -         | 8,651,442  | 7,229,387  | 5,757,204  | 8,487,266  | 7,167,986  | 5,785,830  |
| 25/55 | 1,547,512 | 1,015,906 | 498,084 | 2,547,512 | 2,015,906 | 1,498,084 | -         | -         | -         | 11,715,142 | 9,270,466  | 6,889,179  | 11,466,676 | 9,174,979  | 6,914,872  |
| 30/60 | 2,161,714 | 1,363,357 | 633,627 | 3,161,714 | 2,363,357 | 1,633,627 | -         | -         | -         | 16,050,726 | 11,997,795 | 8,293,254  | 15,672,064 | 11,851,616 | 8,314,018  |
| 31/61 | 2,302,215 | 1,439,601 | 661,377 | 3,302,215 | 2,439,601 | 1,661,377 | -         | -         | -         | 17,118,650 | 12,646,867 | 8,612,562  | 16,706,465 | 12,487,955 | 8,632,069  |
| 32/62 | 2,449,318 | 1,518,270 | 689,321 | 3,449,318 | 2,518,270 | 1,689,321 | -         | -         | -         | 18,266,450 | 13,335,927 | 8,946,087  | 17,817,662 | 13,163,282 | 8,964,242  |
| 33/63 | 2,603,371 | 1,599,450 | 717,449 | 3,603,371 | 2,599,450 | 1,717,449 | -         | -         | -         | 19,500,759 | 14,067,730 | 9,294,508  | 19,011,985 | 13,880,226 | 9,311,216  |
| 34/64 | 2,764,734 | 1,683,219 | 745,754 | 3,764,734 | 2,683,219 | 1,745,754 | -         | -         | -         | 20,828,730 | 14,845,151 | 9,658,541  | 20,296,311 | 14,641,636 | 9,673,686  |
| 35/65 | 2,764,734 | 1,683,219 | 745,754 | 3,764,734 | 2,683,219 | 1,745,754 | 1,095,876 | 560,417   | 184,561   | 21,301,505 | 15,182,109 | 9,877,773  | 21,677,978 | 15,450,431 | 10,052,348 |
| 40/70 | 2,764,734 | 1,683,219 | 745,754 | 3,764,734 | 2,683,219 | 1,745,754 | 3,253,351 | 2,071,029 | 1,145,310 | 21,891,138 | 15,602,355 | 10,151,193 | 24,336,841 | 17,345,468 | 11,285,296 |
| 41/71 | 2,764,734 | 1,683,219 | 745,754 | 3,764,734 | 2,683,219 | 1,745,754 | 3,201,662 | 2,050,046 | 1,144,594 | 20,333,667 | 14,492,307 | 9,428,974  | 22,779,370 | 16,235,420 | 10,563,077 |
| 42/72 | 2,764,734 | 1,683,219 | 745,754 | 3,764,734 | 2,683,219 | 1,745,754 | 3,147,788 | 2,028,178 | 1,143,843 | 18,712,008 | 13,336,511 | 8,676,991  | 21,157,711 | 15,079,624 | 9,811,094  |
| 43/73 | 2,764,734 | 1,683,219 | 745,754 | 3,764,734 | 2,683,219 | 1,745,754 | 3,091,769 | 2,005,424 | 1,143,075 | 17,023,638 | 12,133,167 | 7,894,073  | 19,469,341 | 13,876,280 | 9,028,176  |
| 44/74 | 2,764,734 | 1,683,219 | 745,754 | 3,764,734 | 2,683,219 | 1,745,754 | 3,033,491 | 1,981,758 | 1,142,255 | 15,265,959 | 10,880,426 | 7,079,015  | 17,711,662 | 12,623,539 | 8,213,118  |

| 保单年度末/<br>年龄（周岁） | 累计增加的基本保险金额 |           |         | 当年度末的基本保险金额 |           |           | 现金领取的生存年金、祝寿金及当<br>年度红利 |           |           | 总现金价值      |           |           | 总身故保险金     |            |           |
|------------------|-------------|-----------|---------|-------------|-----------|-----------|-------------------------|-----------|-----------|------------|-----------|-----------|------------|------------|-----------|
|                  | 高           | 中         | 低       | 高           | 中         | 低         | 高                       | 中         | 低         | 高          | 中         | 低         | 高          | 中          | 低         |
| 45/75            | 2,764,734   | 1,683,219 | 745,754 | 3,764,734   | 2,683,219 | 1,745,754 | 2,972,728               | 1,957,100 | 1,141,417 | 13,436,298 | 9,576,382 | 6,230,579 | 15,882,001 | 11,319,495 | 7,364,681 |
| 46/76            | 2,764,734   | 1,683,219 | 745,754 | 3,764,734   | 2,683,219 | 1,745,754 | 2,909,556               | 1,931,448 | 1,140,544 | 11,531,870 | 8,219,049 | 5,347,471 | 13,977,573 | 9,962,162  | 6,481,574 |
| 47/77            | 2,764,734   | 1,683,219 | 745,754 | 3,764,734   | 2,683,219 | 1,745,754 | 2,843,748               | 1,904,723 | 1,139,619 | 9,549,813  | 6,806,387 | 4,428,367 | 11,995,515 | 8,549,500  | 5,562,470 |
| 48/78            | 2,764,734   | 1,683,219 | 745,754 | 3,764,734   | 2,683,219 | 1,745,754 | 2,775,305               | 1,876,925 | 1,138,676 | 7,487,265  | 5,336,359 | 3,471,938 | 9,932,968  | 7,079,472  | 4,606,041 |
| 49/79            | 2,764,734   | 1,683,219 | 745,754 | 3,764,734   | 2,683,219 | 1,745,754 | 2,704,114               | 1,848,027 | 1,137,681 | 5,341,254  | 3,806,844 | 2,476,806 | 7,786,957  | 5,549,957  | 3,610,909 |
| 50/80            | 2,764,734   | 1,683,219 | 745,754 | 3,764,734   | 2,683,219 | 1,745,754 | 560,794                 | 343,157   | 177,141   | 5,178,053  | 3,690,526 | 2,401,128 | 5,554,526  | 3,958,848  | 2,575,703 |
| 55/85            | 2,764,734   | 1,683,219 | 745,754 | 3,764,734   | 2,683,219 | 1,745,754 | 529,961                 | 330,653   | 176,705   | 4,249,180  | 3,028,496 | 1,970,398 | 4,625,653  | 3,296,818  | 2,144,973 |
| 60/90            | 2,764,734   | 1,683,219 | 745,754 | 3,764,734   | 2,683,219 | 1,745,754 | 491,937                 | 315,198   | 176,181   | 3,102,781  | 2,211,429 | 1,438,798 | 3,479,254  | 2,479,751  | 1,613,373 |
| 65/95            | 2,764,734   | 1,683,219 | 745,754 | 3,764,734   | 2,683,219 | 1,745,754 | 445,292                 | 296,281   | 175,535   | 1,697,782  | 1,210,051 | 787,283   | 2,074,255  | 1,478,373  | 961,858   |
| 70/100           | 2,764,734   | 1,683,219 | 745,754 | 3,764,734   | 2,683,219 | 1,745,754 | 388,972                 | 273,393   | 174,750   | -          | -         | -         | 376,473    | 268,322    | 174,575   |

注：上述各表中所列现金价值为当个保险合同周年日的现金利益给付后的现金价值。

该利益演示是基于公司的精算及其他假设，不代表公司的历史经营业绩，也不代表对公司未来经营业绩的预期。保单的红利分配是不保证的，实际派发的红利可能高于或低于利益演示表所列之数额。

本产品说明书仅供参考，详细内容以保险合同为准。

额外报备案例

计划示例 1

- Jack 一家拥有稳定收入，生活无忧，儿子可爱，家庭幸福感指数爆表。Jack 先生希望帮助儿子购买一份保险，保障儿子基本的教育及养老需求。为此，Jack 先生为 0 岁的儿子选择了《中宏宏越人生年金保险（分红型）》，基本保险金额 40 万元，20 年缴费，年缴保费 112,112 元。保单利益详见下表：

| 保单年度末/<br>年龄（周岁） | 年付保险<br>费 | 保险费总计     | 现金价值      | 生存年金   | 祝寿金 | 身故保险金     | 当年度红利  |        |       | 累积红利    |         |        |
|------------------|-----------|-----------|-----------|--------|-----|-----------|--------|--------|-------|---------|---------|--------|
|                  |           |           |           |        |     |           | 高      | 中      | 低     | 高       | 中       | 低      |
| 1/1              | 112,112   | 112,112   | 40,588    | -      | -   | 112,112   | 1,524  | 868    | 44    | 1,524   | 868     | 44     |
| 2/2              | 112,112   | 224,224   | 98,132    | -      | -   | 224,224   | 3,688  | 2,100  | 112   | 5,258   | 2,994   | 157    |
| 3/3              | 112,112   | 336,336   | 166,136   | -      | -   | 336,336   | 6,252  | 3,560  | 188   | 11,668  | 6,644   | 350    |
| 4/4              | 112,112   | 448,448   | 239,908   | -      | -   | 448,448   | 9,020  | 5,140  | 272   | 21,038  | 11,983  | 633    |
| 5/5              | 112,112   | 560,560   | 280,476   | 40,000 | -   | 560,560   | 12,052 | 6,864  | 360   | 33,721  | 19,206  | 1,012  |
| 6/6              | 112,112   | 672,672   | 323,084   | 40,000 | -   | 632,672   | 13,656 | 7,780  | 408   | 48,389  | 27,562  | 1,450  |
| 7/7              | 112,112   | 784,784   | 367,824   | 40,000 | -   | 704,784   | 15,344 | 8,740  | 460   | 65,185  | 37,129  | 1,954  |
| 8/8              | 112,112   | 896,896   | 414,792   | 40,000 | -   | 776,896   | 17,108 | 9,744  | 512   | 84,249  | 47,987  | 2,525  |
| 9/9              | 112,112   | 1,009,008 | 464,084   | 40,000 | -   | 849,008   | 18,964 | 10,804 | 568   | 105,740 | 60,231  | 3,169  |
| 10/10            | 112,112   | 1,121,120 | 515,812   | 40,000 | -   | 921,120   | 20,908 | 11,912 | 628   | 129,820 | 73,950  | 3,892  |
| 15/15            | 112,112   | 1,681,680 | 815,000   | 40,000 | -   | 1,281,680 | 32,168 | 18,324 | 964   | 295,492 | 168,322 | 8,857  |
| 16/16            | 112,112   | 1,793,792 | 883,820   | 40,000 | -   | 1,353,792 | 34,752 | 19,796 | 1,040 | 339,109 | 193,168 | 10,163 |
| 17/17            | 112,112   | 1,905,904 | 955,944   | 40,000 | -   | 1,425,904 | 37,468 | 21,344 | 1,120 | 386,750 | 220,307 | 11,588 |
| 18/18            | 112,112   | 2,018,016 | 1,031,524 | 40,000 | -   | 1,498,016 | 40,308 | 22,960 | 1,208 | 438,661 | 249,876 | 13,144 |
| 19/19            | 112,112   | 2,130,128 | 1,110,708 | 40,000 | -   | 1,570,128 | 43,292 | 24,660 | 1,296 | 495,113 | 282,032 | 14,834 |
| 20/20            | 112,112   | 2,242,240 | 1,193,664 | 40,000 | -   | 1,642,240 | 46,408 | 26,436 | 1,388 | 556,374 | 316,929 | 16,667 |
| 21/21            | -         | 2,242,240 | 1,202,392 | 40,000 | -   | 1,602,240 | 46,732 | 26,624 | 1,400 | 619,797 | 353,061 | 18,567 |

| 保单年度末/<br>年龄（周岁） | 年付保险<br>费 | 保险费总计     | 现金价值      | 生存年金   | 祝寿金     | 身故保险金     | 当年度红利  |        |       | 累积红利       |           |         |
|------------------|-----------|-----------|-----------|--------|---------|-----------|--------|--------|-------|------------|-----------|---------|
|                  |           |           |           |        |         |           | 高      | 中      | 低     | 高          | 中         | 低       |
| 22/22            | -         | 2,242,240 | 1,211,496 | 40,000 | -       | 1,562,240 | 47,076 | 26,816 | 1,408 | 685,467    | 390,469   | 20,532  |
| 23/23            | -         | 2,242,240 | 1,220,992 | 40,000 | -       | 1,522,240 | 47,432 | 27,020 | 1,420 | 753,463    | 429,203   | 22,568  |
| 24/24            | -         | 2,242,240 | 1,230,900 | 40,000 | -       | 1,482,240 | 47,804 | 27,232 | 1,432 | 823,871    | 469,311   | 24,677  |
| 25/25            | -         | 2,242,240 | 1,241,244 | 40,000 | -       | 1,442,240 | 48,192 | 27,456 | 1,444 | 896,779    | 510,846   | 26,861  |
| 30/30            | -         | 2,242,240 | 1,300,112 | 40,000 | -       | 1,340,112 | 50,416 | 28,720 | 1,508 | 1,302,227  | 741,809   | 39,002  |
| 35/35            | -         | 2,242,240 | 1,372,196 | 40,000 | -       | 1,412,196 | 53,120 | 30,260 | 1,592 | 1,785,502  | 1,017,113 | 53,474  |
| 40/40            | -         | 2,242,240 | 1,460,272 | 40,000 | -       | 1,500,272 | 56,436 | 32,152 | 1,692 | 2,361,987  | 1,345,516 | 70,738  |
| 45/45            | -         | 2,242,240 | 1,567,864 | 40,000 | -       | 1,607,864 | 60,484 | 34,456 | 1,812 | 3,050,122  | 1,737,522 | 91,345  |
| 50/50            | -         | 2,242,240 | 1,699,264 | 40,000 | -       | 1,739,264 | 65,428 | 37,272 | 1,960 | 3,872,055  | 2,205,744 | 115,963 |
| 55/55            | -         | 2,242,240 | 1,859,664 | 40,000 | -       | 1,899,664 | 71,456 | 40,708 | 2,140 | 4,854,452  | 2,765,376 | 145,383 |
| 56/56            | -         | 2,242,240 | 1,895,760 | 40,000 | -       | 1,935,760 | 72,812 | 41,480 | 2,180 | 5,072,898  | 2,889,817 | 151,924 |
| 57/57            | -         | 2,242,240 | 1,933,320 | 40,000 | -       | 1,973,320 | 74,236 | 42,288 | 2,224 | 5,299,321  | 3,018,800 | 158,706 |
| 58/58            | -         | 2,242,240 | 1,972,392 | 40,000 | -       | 2,012,392 | 75,704 | 43,124 | 2,268 | 5,534,005  | 3,152,488 | 165,735 |
| 59/59            | -         | 2,242,240 | 2,013,040 | 40,000 | -       | 2,053,040 | 77,232 | 43,996 | 2,312 | 5,777,257  | 3,291,059 | 173,019 |
| 60/60            | -         | 2,242,240 | 2,055,320 | 40,000 | -       | 2,095,320 | 78,820 | 44,900 | 2,360 | 6,029,395  | 3,434,691 | 180,570 |
| 65/65            | -         | 2,242,240 | 2,293,416 | 40,000 | -       | 2,333,416 | 87,780 | 50,004 | 2,628 | 7,435,404  | 4,235,637 | 222,675 |
| 70/70            | -         | 2,242,240 | 2,358,348 | 40,000 | 224,224 | 2,622,572 | 98,656 | 56,200 | 2,956 | 9,118,752  | 5,194,573 | 273,088 |
| 71/71            | -         | 2,242,240 | 2,189,808 | 40,000 | 224,224 | 2,454,032 | 92,316 | 52,592 | 2,764 | 9,484,631  | 5,403,002 | 284,045 |
| 72/72            | -         | 2,242,240 | 2,014,332 | 40,000 | 224,224 | 2,278,556 | 85,716 | 48,828 | 2,568 | 9,854,886  | 5,613,920 | 295,134 |
| 73/73            | -         | 2,242,240 | 1,831,636 | 40,000 | 224,224 | 2,095,860 | 78,844 | 44,916 | 2,360 | 10,229,377 | 5,827,254 | 306,348 |
| 74/74            | -         | 2,242,240 | 1,641,436 | 40,000 | 224,224 | 1,905,660 | 71,688 | 40,840 | 2,148 | 10,607,946 | 6,042,912 | 317,686 |
| 75/75            | -         | 2,242,240 | 1,443,452 | 40,000 | 224,224 | 1,707,676 | 64,236 | 36,592 | 1,924 | 10,990,420 | 6,260,791 | 329,141 |
| 76/76            | -         | 2,242,240 | 1,237,372 | 40,000 | 224,224 | 1,501,596 | 56,484 | 32,176 | 1,692 | 11,376,617 | 6,480,791 | 340,707 |

| 保单年度末/<br>年龄（周岁） | 年付保险费 | 保险费总计     | 现金价值      | 生存年金   | 祝寿金     | 身故保险金     | 当年度红利  |        |       | 累积红利       |            |         |
|------------------|-------|-----------|-----------|--------|---------|-----------|--------|--------|-------|------------|------------|---------|
|                  |       |           |           |        |         |           | 高      | 中      | 低     | 高          | 中          | 低       |
| 77/77            | -     | 2,242,240 | 1,022,900 | 40,000 | 224,224 | 1,287,124 | 48,416 | 27,580 | 1,448 | 11,766,332 | 6,702,795  | 352,376 |
| 78/78            | -     | 2,242,240 | 799,716   | 40,000 | 224,224 | 1,063,940 | 40,020 | 22,800 | 1,200 | 12,159,342 | 6,926,679  | 364,147 |
| 79/79            | -     | 2,242,240 | 567,504   | 40,000 | 224,224 | 831,728   | 31,284 | 17,824 | 936   | 12,555,406 | 7,152,303  | 376,007 |
| 80/80            | -     | 2,242,240 | 550,164   | 40,000 | -       | 590,164   | 22,200 | 12,648 | 664   | 12,954,268 | 7,379,520  | 387,951 |
| 85/85            | -     | 2,242,240 | 451,472   | 40,000 | -       | 491,472   | 18,488 | 10,532 | 552   | 15,124,162 | 8,615,624  | 452,931 |
| 90/90            | -     | 2,242,240 | 329,668   | 40,000 | -       | 369,668   | 13,908 | 7,924  | 416   | 17,617,303 | 10,035,870 | 527,599 |
| 95/95            | -     | 2,242,240 | 180,388   | 40,000 | -       | 220,388   | 8,292  | 4,724  | 248   | 20,480,054 | 11,666,667 | 613,328 |
| 100/100          | -     | 2,242,240 | -         | 40,000 | -       | 40,000    | 1,508  | 860    | 44    | 23,765,344 | 13,538,168 | 711,716 |

注：上表中所列现金价值为当个保险合同周年日的现金利益给付后的现金价值。

该利益演示是基于公司的精算及其他假设，不代表公司的历史经营业绩，也不代表对公司未来经营业绩的预期。保单的红利分配是不保证的，实际派发的红利可能高于或低于利益演示表所列之数额。

- Jack 先生为儿子选择 17 周岁前每年给付的生存年金与红利用于购买交清增额保险，并于 18、19、20、21 周岁四年现金领取生存年金。22-59 岁每年的生存年金及红利用于购买交清增额保险，并从 60 周岁开始现金领取生存年金与红利，70 周岁开始可同时享有祝寿金，分别按照高、中、低三档红利演示的保单利益详见下列各表：

(1) 按照高档红利演示的保单利益：

| 保单年度末/<br>年龄（周岁） | 生存年金 | 祝寿金 | 当年度红利 | 当年度末增加的<br>基本保险金额 | 累计增加的<br>基本保险金额 | 当年度末的<br>基本保险金额 | 现金领取的生存年金、<br>祝寿金及当年度红利 | 总现金价值   | 总身故保险金  |
|------------------|------|-----|-------|-------------------|-----------------|-----------------|-------------------------|---------|---------|
| 1/1              | -    | -   | 1,524 | 377               | 377             | 400,377         | -                       | 41,498  | 112,112 |
| 2/2              | -    | -   | 3,691 | 890               | 1,267           | 401,267         | -                       | 101,316 | 224,435 |
| 3/3              | -    | -   | 6,272 | 1,474             | 2,741           | 402,741         | -                       | 173,310 | 337,401 |

| 保单年度末/<br>年龄（周岁） | 生存年金    | 祝寿金 | 当年度红利   | 当年度末增加的<br>基本保险金额 | 累计增加的<br>基本保险金额 | 当年度末的<br>基本保险金额 | 现金领取的生存年金、<br>祝寿金及当年度红利 | 总现金价值      | 总身故保险金    |
|------------------|---------|-----|---------|-------------------|-----------------|-----------------|-------------------------|------------|-----------|
| 4/4              | -       | -   | 9,082   | 2,079             | 4,820           | 404,820         | -                       | 253,043    | 451,521   |
| 5/5              | 40,482  | -   | 12,197  | 12,021            | 16,841          | 416,841         | -                       | 326,573    | 567,315   |
| 6/6              | 41,684  | -   | 14,231  | 12,716            | 29,557          | 429,557         | -                       | 404,358    | 659,309   |
| 7/7              | 42,956  | -   | 16,478  | 13,471            | 43,028          | 443,028         | -                       | 486,700    | 756,862   |
| 8/8              | 44,303  | -   | 18,948  | 14,286            | 57,314          | 457,314         | -                       | 573,912    | 860,467   |
| 9/9              | 45,731  | -   | 21,681  | 15,172            | 72,486          | 472,486         | -                       | 666,342    | 970,658   |
| 10/10            | 47,249  | -   | 24,697  | 16,133            | 88,619          | 488,619         | -                       | 764,376    | 1,088,041 |
| 15/15            | 56,460  | -   | 45,405  | 22,408            | 187,010         | 587,010         | -                       | 1,354,778  | 1,809,098 |
| 16/16            | 58,701  | -   | 50,999  | 24,033            | 211,043         | 611,043         | -                       | 1,496,805  | 1,986,724 |
| 17/17            | 61,104  | -   | 57,236  | 25,818            | 236,861         | 636,861         | -                       | 1,648,391  | 2,178,222 |
| 18/18            | 63,686  | -   | 64,176  | -                 | 236,861         | 636,861         | 127,862                 | 1,728,601  | 2,385,070 |
| 19/19            | 63,686  | -   | 68,927  | -                 | 236,861         | 636,861         | 132,613                 | 1,812,579  | 2,499,883 |
| 20/20            | 63,686  | -   | 73,889  | -                 | 236,861         | 636,861         | 137,575                 | 1,900,495  | 2,614,697 |
| 21/21            | 63,686  | -   | 74,404  | -                 | 236,861         | 636,861         | 138,090                 | 1,914,391  | 2,551,010 |
| 22/22            | 63,686  | -   | 74,952  | 29,582            | 266,443         | 666,443         | -                       | 2,018,483  | 2,487,324 |
| 23/23            | 66,644  | -   | 79,027  | 30,936            | 297,379         | 697,379         | -                       | 2,128,735  | 2,536,215 |
| 24/24            | 69,738  | -   | 83,344  | 32,351            | 329,730         | 729,730         | -                       | 2,245,562  | 2,584,208 |
| 25/25            | 72,973  | -   | 87,918  | 33,831            | 363,561         | 763,561         | -                       | 2,369,414  | 2,631,114 |
| 30/30            | 91,513  | -   | 115,342 | 42,337            | 557,463         | 957,463         | -                       | 3,112,023  | 3,065,928 |
| 35/35            | 114,722 | -   | 152,351 | 53,043            | 800,264         | 1,200,264       | -                       | 4,117,494  | 4,050,252 |
| 40/40            | 143,827 | -   | 202,925 | 66,603            | 1,104,870       | 1,504,870       | -                       | 5,493,799  | 5,394,479 |
| 45/45            | 180,413 | -   | 272,803 | 83,870            | 1,488,002       | 1,888,002       | -                       | 7,400,326  | 7,251,997 |
| 50/50            | 226,555 | -   | 370,576 | 106,023           | 1,971,570       | 2,371,570       | -                       | 10,074,809 | 9,850,961 |

| 保单年度末/<br>年龄（周岁） | 生存年金    | 祝寿金       | 当年度红利   | 当年度末增加的<br>基本保险金额 | 累计增加的<br>基本保险金额 | 当年度末的<br>基本保险金额 | 现金领取的生存年金、<br>祝寿金及当年度红利 | 总现金价值      | 总身故保险金     |
|------------------|---------|-----------|---------|-------------------|-----------------|-----------------|-------------------------|------------|------------|
| 55/55            | 284,995 | -         | 509,116 | 134,667           | 2,584,621       | 2,984,621       | -                       | 13,875,981 | 13,534,888 |
| 56/56            | 298,462 | -         | 543,291 | 141,362           | 2,725,983       | 3,125,983       | -                       | 14,815,284 | 14,443,775 |
| 57/57            | 312,598 | -         | 580,151 | 148,443           | 2,874,426       | 3,274,426       | -                       | 15,826,283 | 15,421,412 |
| 58/58            | 327,443 | -         | 619,718 | 155,897           | 3,030,323       | 3,430,323       | -                       | 16,914,854 | 16,473,572 |
| 59/59            | 343,032 | -         | 662,327 | 163,767           | 3,194,090       | 3,594,090       | -                       | 18,087,617 | 17,606,476 |
| 60/60            | 359,409 | -         | 708,215 | -                 | 3,194,090       | 3,594,090       | 1,067,624               | 18,467,513 | 18,826,922 |
| 65/65            | 359,409 | -         | 788,723 | -                 | 3,194,090       | 3,594,090       | 1,148,132               | 20,606,859 | 20,966,268 |
| 70/70            | 359,409 | 2,014,703 | 886,446 | -                 | 3,194,090       | 3,594,090       | 3,260,558               | 21,190,287 | 23,564,399 |
| 71/71            | 359,409 | 2,014,703 | 829,480 | -                 | 3,194,090       | 3,594,090       | 3,203,592               | 19,675,918 | 22,050,030 |
| 72/72            | 359,409 | 2,014,703 | 770,178 | -                 | 3,194,090       | 3,594,090       | 3,144,290               | 18,099,226 | 20,473,338 |
| 73/73            | 359,409 | 2,014,703 | 708,431 | -                 | 3,194,090       | 3,594,090       | 3,082,543               | 16,457,662 | 18,831,774 |
| 74/74            | 359,409 | 2,014,703 | 644,133 | -                 | 3,194,090       | 3,594,090       | 3,018,245               | 14,748,672 | 17,122,784 |
| 75/75            | 359,409 | 2,014,703 | 577,175 | -                 | 3,194,090       | 3,594,090       | 2,951,287               | 12,969,741 | 15,343,853 |
| 76/76            | 359,409 | 2,014,703 | 507,521 | -                 | 3,194,090       | 3,594,090       | 2,881,633               | 11,118,066 | 13,492,178 |
| 77/77            | 359,409 | 2,014,703 | 435,029 | -                 | 3,194,090       | 3,594,090       | 2,809,141               | 9,190,987  | 11,565,099 |
| 78/78            | 359,409 | 2,014,703 | 359,589 | -                 | 3,194,090       | 3,594,090       | 2,733,701               | 7,185,628  | 9,559,740  |
| 79/79            | 359,409 | 2,014,703 | 281,094 | -                 | 3,194,090       | 3,594,090       | 2,655,206               | 5,099,151  | 7,473,263  |
| 80/80            | 359,409 | -         | 199,472 | -                 | 3,194,090       | 3,594,090       | 558,881                 | 4,943,347  | 5,302,756  |
| 85/85            | 359,409 | -         | 166,119 | -                 | 3,194,090       | 3,594,090       | 525,528                 | 4,056,578  | 4,415,987  |
| 90/90            | 359,409 | -         | 124,967 | -                 | 3,194,090       | 3,594,090       | 484,376                 | 2,962,141  | 3,321,550  |
| 95/95            | 359,409 | -         | 74,505  | -                 | 3,194,090       | 3,594,090       | 433,914                 | 1,620,827  | 1,980,236  |
| 100/100          | 359,409 | -         | 13,550  | -                 | 3,194,090       | 3,594,090       | 372,959                 | -          | 359,409    |



(2) 按照中档红利演示的保单利益：

| 保单年度末/<br>年龄（周岁） | 生存年金   | 祝寿金 | 当年度红利  | 当年度末增加的<br>基本保险金额 | 累计增加的<br>基本保险金额 | 当年度末的<br>基本保险金额 | 现金领取的生存年金、<br>祝寿金及当年度红利 | 总现金价值     | 总身故保险金    |
|------------------|--------|-----|--------|-------------------|-----------------|-----------------|-------------------------|-----------|-----------|
| 1/1              | -      | -   | 868    | 215               | 215             | 400,215         | -                       | 41,107    | 112,112   |
| 2/2              | -      | -   | 2,101  | 507               | 722             | 400,722         | -                       | 99,947    | 224,345   |
| 3/3              | -      | -   | 3,566  | 838               | 1,560           | 401,560         | -                       | 170,219   | 336,943   |
| 4/4              | -      | -   | 5,160  | 1,181             | 2,741           | 402,741         | -                       | 247,377   | 450,197   |
| 5/5              | 40,274 | -   | 6,911  | 10,767            | 13,508          | 413,508         | -                       | 317,450   | 564,401   |
| 6/6              | 41,351 | -   | 8,043  | 11,233            | 24,741          | 424,741         | -                       | 391,116   | 654,037   |
| 7/7              | 42,474 | -   | 9,281  | 11,731            | 36,472          | 436,472         | -                       | 468,588   | 748,377   |
| 8/8              | 43,647 | -   | 10,632 | 12,259            | 48,731          | 448,731         | -                       | 550,083   | 847,733   |
| 9/9              | 44,873 | -   | 12,120 | 12,827            | 61,558          | 461,558         | -                       | 635,850   | 952,441   |
| 10/10            | 46,156 | -   | 13,745 | 13,432            | 74,990          | 474,990         | -                       | 726,148   | 1,062,876 |
| 15/15            | 53,569 | -   | 24,540 | 17,182            | 152,869         | 552,869         | -                       | 1,256,235 | 1,716,448 |
| 16/16            | 55,287 | -   | 27,361 | 18,106            | 170,975         | 570,975         | -                       | 1,380,425 | 1,871,174 |
| 17/17            | 57,098 | -   | 30,467 | 19,104            | 190,079         | 590,079         | -                       | 1,511,627 | 2,035,389 |
| 18/18            | 59,008 | -   | 33,871 | -                 | 190,079         | 590,079         | 92,879                  | 1,590,923 | 2,209,869 |
| 19/19            | 59,008 | -   | 36,378 | -                 | 190,079         | 590,079         | 95,386                  | 1,673,954 | 2,316,249 |
| 20/20            | 59,008 | -   | 38,998 | -                 | 190,079         | 590,079         | 98,006                  | 1,760,890 | 2,422,628 |
| 21/21            | 59,008 | -   | 39,276 | -                 | 190,079         | 590,079         | 98,284                  | 1,773,766 | 2,363,620 |
| 22/22            | 59,008 | -   | 39,559 | 21,032            | 211,111         | 611,111         | -                       | 1,850,896 | 2,304,613 |
| 23/23            | 61,111 | -   | 41,281 | 21,745            | 232,856         | 632,856         | -                       | 1,931,780 | 2,325,644 |
| 24/24            | 63,286 | -   | 43,085 | 22,479            | 255,335         | 655,335         | -                       | 2,016,630 | 2,345,111 |
| 25/25            | 65,534 | -   | 44,982 | 23,238            | 278,573         | 678,573         | -                       | 2,105,687 | 2,362,876 |
| 30/30            | 77,961 | -   | 55,976 | 27,414            | 407,023         | 807,023         | -                       | 2,623,051 | 2,611,908 |

| 保单年度末/<br>年龄（周岁） | 生存年金    | 祝寿金       | 当年度红利   | 当年度末增加的<br>基本保险金额 | 累计增加的<br>基本保险金额 | 当年度末的<br>基本保险金额 | 现金领取的生存年金、<br>祝寿金及当年度红利 | 总现金价值      | 总身故保险金     |
|------------------|---------|-----------|---------|-------------------|-----------------|-----------------|-------------------------|------------|------------|
| 35/35            | 92,615  | -         | 70,064  | 32,309            | 558,463         | 958,463         | -                       | 3,287,998  | 3,269,777  |
| 40/40            | 109,885 | -         | 88,326  | 38,071            | 736,923         | 1,136,923       | -                       | 4,150,542  | 4,121,442  |
| 45/45            | 130,234 | -         | 112,183 | 44,861            | 947,200         | 1,347,200       | -                       | 5,280,566  | 5,234,960  |
| 50/50            | 154,217 | -         | 143,699 | 52,896            | 1,195,062       | 1,595,062       | -                       | 6,776,079  | 6,705,585  |
| 55/55            | 182,507 | -         | 185,738 | 62,448            | 1,487,521       | 1,887,521       | -                       | 8,775,387  | 8,667,564  |
| 56/56            | 188,752 | -         | 195,736 | 64,571            | 1,552,092       | 1,952,092       | -                       | 9,251,745  | 9,134,469  |
| 57/57            | 195,209 | -         | 206,375 | 66,774            | 1,618,866       | 2,018,866       | -                       | 9,757,785  | 9,630,255  |
| 58/58            | 201,887 | -         | 217,654 | 69,055            | 1,687,921       | 2,087,921       | -                       | 10,295,497 | 10,156,874 |
| 59/59            | 208,792 | -         | 229,650 | 71,420            | 1,759,341       | 2,159,341       | -                       | 10,867,100 | 10,716,463 |
| 60/60            | 215,934 | -         | 242,386 | -                 | 1,759,341       | 2,159,341       | 458,320                 | 11,095,342 | 11,311,276 |
| 65/65            | 215,934 | -         | 269,939 | -                 | 1,759,341       | 2,159,341       | 485,873                 | 12,380,668 | 12,596,602 |
| 70/70            | 215,934 | 1,210,440 | 303,387 | -                 | 1,759,341       | 2,159,341       | 1,729,761               | 12,731,194 | 14,157,568 |
| 71/71            | 215,934 | 1,210,440 | 283,910 | -                 | 1,759,341       | 2,159,341       | 1,710,284               | 11,821,355 | 13,247,730 |
| 72/72            | 215,934 | 1,210,440 | 263,591 | -                 | 1,759,341       | 2,159,341       | 1,689,965               | 10,874,074 | 12,300,448 |
| 73/73            | 215,934 | 1,210,440 | 242,472 | -                 | 1,759,341       | 2,159,341       | 1,668,846               | 9,887,817  | 11,314,191 |
| 74/74            | 215,934 | 1,210,440 | 220,469 | -                 | 1,759,341       | 2,159,341       | 1,646,843               | 8,861,050  | 10,287,424 |
| 75/75            | 215,934 | 1,210,440 | 197,537 | -                 | 1,759,341       | 2,159,341       | 1,623,911               | 7,792,263  | 9,218,637  |
| 76/76            | 215,934 | 1,210,440 | 173,697 | -                 | 1,759,341       | 2,159,341       | 1,600,071               | 6,679,770  | 8,106,145  |
| 77/77            | 215,934 | 1,210,440 | 148,887 | -                 | 1,759,341       | 2,159,341       | 1,575,261               | 5,521,975  | 6,948,349  |
| 78/78            | 215,934 | 1,210,440 | 123,082 | -                 | 1,759,341       | 2,159,341       | 1,549,456               | 4,317,149  | 5,743,523  |
| 79/79            | 215,934 | 1,210,440 | 96,220  | -                 | 1,759,341       | 2,159,341       | 1,522,594               | 3,063,587  | 4,489,961  |
| 80/80            | 215,934 | -         | 68,278  | -                 | 1,759,341       | 2,159,341       | 284,212                 | 2,969,979  | 3,185,913  |
| 85/85            | 215,934 | -         | 56,855  | -                 | 1,759,341       | 2,159,341       | 272,789                 | 2,437,205  | 2,653,139  |

| 保单年度末/<br>年龄（周岁） | 生存年金    | 祝寿金 | 当年度红利  | 当年度末增加的<br>基本保险金额 | 累计增加的<br>基本保险金额 | 当年度末的<br>基本保险金额 | 现金领取的生存年金、<br>祝寿金及当年度红利 | 总现金价值     | 总身故保险金    |
|------------------|---------|-----|--------|-------------------|-----------------|-----------------|-------------------------|-----------|-----------|
| 90/90            | 215,934 | -   | 42,777 | -                 | 1,759,341       | 2,159,341       | 258,711                 | 1,779,664 | 1,995,598 |
| 95/95            | 215,934 | -   | 25,502 | -                 | 1,759,341       | 2,159,341       | 241,436                 | 973,798   | 1,189,732 |
| 100/100          | 215,934 | -   | 4,643  | -                 | 1,759,341       | 2,159,341       | 220,577                 | -         | 215,934   |

(3) 按照低档红利演示的保单利益：

| 保单年度末/<br>年龄（周岁） | 生存年金   | 祝寿金 | 当年度红利 | 当年度末增加的<br>基本保险金额 | 累计增加的<br>基本保险金额 | 当年度末的<br>基本保险金额 | 现金领取的生存年金、<br>祝寿金及当年度红利 | 总现金价值     | 总身故保险金    |
|------------------|--------|-----|-------|-------------------|-----------------|-----------------|-------------------------|-----------|-----------|
| 1/1              | -      | -   | 44    | 11                | 11              | 400,011         | -                       | 40,615    | 112,112   |
| 2/2              | -      | -   | 112   | 27                | 38              | 400,038         | -                       | 98,228    | 224,230   |
| 3/3              | -      | -   | 188   | 44                | 82              | 400,082         | -                       | 166,351   | 336,368   |
| 4/4              | -      | -   | 272   | 62                | 144             | 400,144         | -                       | 240,300   | 448,540   |
| 5/5              | 40,014 | -   | 360   | 9,213             | 9,357           | 409,357         | -                       | 306,088   | 560,762   |
| 6/6              | 40,936 | -   | 418   | 9,405             | 18,762          | 418,762         | -                       | 374,675   | 647,472   |
| 7/7              | 41,876 | -   | 482   | 9,600             | 28,362          | 428,362         | -                       | 446,182   | 737,842   |
| 8/8              | 42,836 | -   | 548   | 9,799             | 38,161          | 438,161         | -                       | 520,738   | 831,982   |
| 9/9              | 43,816 | -   | 622   | 10,001            | 48,162          | 448,162         | -                       | 598,471   | 930,005   |
| 10/10            | 44,816 | -   | 704   | 10,208            | 58,370          | 458,370         | -                       | 679,532   | 1,032,027 |
| 15/15            | 50,133 | -   | 1,208 | 11,294            | 112,627         | 512,627         | -                       | 1,140,082 | 1,606,371 |
| 16/16            | 51,263 | -   | 1,333 | 11,523            | 124,150         | 524,150         | -                       | 1,244,420 | 1,734,976 |
| 17/17            | 52,415 | -   | 1,468 | 11,756            | 135,906         | 535,906         | -                       | 1,353,256 | 1,868,469 |
| 18/18            | 53,591 | -   | 1,618 | -                 | 135,906         | 535,906         | 55,209                  | 1,431,493 | 2,006,989 |
| 19/19            | 53,591 | -   | 1,736 | -                 | 135,906         | 535,906         | 55,327                  | 1,513,427 | 2,103,603 |
| 20/20            | 53,591 | -   | 1,860 | -                 | 135,906         | 535,906         | 55,451                  | 1,599,229 | 2,200,216 |

| 保单年度末/<br>年龄（周岁） | 生存年金    | 祝寿金     | 当年度红利 | 当年度末增加的<br>基本保险金额 | 累计增加的<br>基本保险金额 | 当年度末的<br>基本保险金额 | 现金领取的生存年金、<br>祝寿金及当年度红利 | 总现金价值     | 总身故保险金    |
|------------------|---------|---------|-------|-------------------|-----------------|-----------------|-------------------------|-----------|-----------|
| 21/21            | 53,591  | -       | 1,876 | -                 | 135,906         | 535,906         | 55,467                  | 1,610,923 | 2,146,625 |
| 22/22            | 53,591  | -       | 1,886 | 11,837            | 147,743         | 547,743         | -                       | 1,658,971 | 2,093,034 |
| 23/23            | 54,774  | -       | 1,944 | 12,045            | 159,788         | 559,788         | -                       | 1,708,742 | 2,084,491 |
| 24/24            | 55,979  | -       | 2,004 | 12,254            | 172,042         | 572,042         | -                       | 1,760,316 | 2,074,350 |
| 25/25            | 57,204  | -       | 2,065 | 12,462            | 184,504         | 584,504         | -                       | 1,813,780 | 2,062,555 |
| 30/30            | 63,646  | -       | 2,399 | 13,518            | 249,976         | 649,976         | -                       | 2,112,604 | 2,132,313 |
| 35/35            | 70,618  | -       | 2,811 | 14,583            | 320,760         | 720,760         | -                       | 2,472,560 | 2,493,151 |
| 40/40            | 78,121  | -       | 3,305 | 15,640            | 396,853         | 796,853         | -                       | 2,909,055 | 2,930,080 |
| 45/45            | 86,148  | -       | 3,902 | 16,664            | 478,141         | 878,141         | -                       | 3,442,014 | 3,462,845 |
| 50/50            | 94,677  | -       | 4,639 | 17,634            | 564,399         | 964,399         | -                       | 4,096,921 | 4,116,686 |
| 55/55            | 103,675 | -       | 5,547 | 18,522            | 655,269         | 1,055,269       | -                       | 4,906,114 | 4,923,677 |
| 56/56            | 105,527 | -       | 5,751 | 18,688            | 673,957         | 1,073,957       | -                       | 5,089,912 | 5,106,869 |
| 57/57            | 107,396 | -       | 5,971 | 18,850            | 692,807         | 1,092,807       | -                       | 5,281,864 | 5,298,152 |
| 58/58            | 109,281 | -       | 6,196 | 19,007            | 711,814         | 1,111,814       | -                       | 5,482,333 | 5,497,890 |
| 59/59            | 111,181 | -       | 6,426 | 19,158            | 730,972         | 1,130,972       | -                       | 5,691,730 | 5,706,497 |
| 60/60            | 113,097 | -       | 6,673 | -                 | 730,972         | 1,130,972       | 119,770                 | 5,811,273 | 5,924,371 |
| 65/65            | 113,097 | -       | 7,430 | -                 | 730,972         | 1,130,972       | 120,527                 | 6,484,473 | 6,597,570 |
| 70/70            | 113,097 | 633,978 | 8,358 | -                 | 730,972         | 1,130,972       | 755,433                 | 6,668,064 | 7,415,139 |
| 71/71            | 113,097 | 633,978 | 7,815 | -                 | 730,972         | 1,130,972       | 754,890                 | 6,191,529 | 6,938,604 |
| 72/72            | 113,097 | 633,978 | 7,261 | -                 | 730,972         | 1,130,972       | 754,336                 | 5,695,383 | 6,442,458 |
| 73/73            | 113,097 | 633,978 | 6,673 | -                 | 730,972         | 1,130,972       | 753,748                 | 5,178,823 | 5,925,897 |
| 74/74            | 113,097 | 633,978 | 6,073 | -                 | 730,972         | 1,130,972       | 753,148                 | 4,641,045 | 5,388,120 |
| 75/75            | 113,097 | 633,978 | 5,440 | -                 | 730,972         | 1,130,972       | 752,515                 | 4,081,259 | 4,828,334 |

| 保单年度末/<br>年龄（周岁） | 生存年金    | 祝寿金     | 当年度红利 | 当年度末增加的<br>基本保险金额 | 累计增加的<br>基本保险金额 | 当年度末的<br>基本保险金额 | 现金领取的生存年金、<br>祝寿金及当年度红利 | 总现金价值     | 总身故保险金    |
|------------------|---------|---------|-------|-------------------|-----------------|-----------------|-------------------------|-----------|-----------|
| 76/76            | 113,097 | 633,978 | 4,784 | -                 | 730,972         | 1,130,972       | 751,859                 | 3,498,583 | 4,245,658 |
| 77/77            | 113,097 | 633,978 | 4,094 | -                 | 730,972         | 1,130,972       | 751,169                 | 2,892,178 | 3,639,253 |
| 78/78            | 113,097 | 633,978 | 3,393 | -                 | 730,972         | 1,130,972       | 750,468                 | 2,261,141 | 3,008,216 |
| 79/79            | 113,097 | 633,978 | 2,646 | -                 | 730,972         | 1,130,972       | 749,721                 | 1,604,578 | 2,351,653 |
| 80/80            | 113,097 | -       | 1,877 | -                 | 730,972         | 1,130,972       | 114,974                 | 1,555,550 | 1,668,647 |
| 85/85            | 113,097 | -       | 1,561 | -                 | 730,972         | 1,130,972       | 114,658                 | 1,276,505 | 1,389,603 |
| 90/90            | 113,097 | -       | 1,176 | -                 | 730,972         | 1,130,972       | 114,273                 | 932,113   | 1,045,210 |
| 95/95            | 113,097 | -       | 701   | -                 | 730,972         | 1,130,972       | 113,798                 | 510,034   | 623,132   |
| 100/100          | 113,097 | -       | 124   | -                 | 730,972         | 1,130,972       | 113,221                 | -         | 113,097   |

(4) 按照上述高、中、低三档红利演示的保单利益汇总信息：

| 保单年度末/<br>年龄（周岁） | 累计增加的基本保险金额 |        |        | 当年度末的基本保险金额 |         |         | 现金领取的生存年金、祝寿金及<br>当年度红利 |   |   | 总现金价值   |         |         | 总身故保险金  |         |         |
|------------------|-------------|--------|--------|-------------|---------|---------|-------------------------|---|---|---------|---------|---------|---------|---------|---------|
|                  | 高           | 中      | 低      | 高           | 中       | 低       | 高                       | 中 | 低 | 高       | 中       | 低       | 高       | 中       | 低       |
| 1/1              | 377         | 215    | 11     | 400,377     | 400,215 | 400,011 | -                       | - | - | 41,498  | 41,107  | 40,615  | 112,112 | 112,112 | 112,112 |
| 2/2              | 1,267       | 722    | 38     | 401,267     | 400,722 | 400,038 | -                       | - | - | 101,316 | 99,947  | 98,228  | 224,435 | 224,345 | 224,230 |
| 3/3              | 2,741       | 1,560  | 82     | 402,741     | 401,560 | 400,082 | -                       | - | - | 173,310 | 170,219 | 166,351 | 337,401 | 336,943 | 336,368 |
| 4/4              | 4,820       | 2,741  | 144    | 404,820     | 402,741 | 400,144 | -                       | - | - | 253,043 | 247,377 | 240,300 | 451,521 | 450,197 | 448,540 |
| 5/5              | 16,841      | 13,508 | 9,357  | 416,841     | 413,508 | 409,357 | -                       | - | - | 326,573 | 317,450 | 306,088 | 567,315 | 564,401 | 560,762 |
| 6/6              | 29,557      | 24,741 | 18,762 | 429,557     | 424,741 | 418,762 | -                       | - | - | 404,358 | 391,116 | 374,675 | 659,309 | 654,037 | 647,472 |
| 7/7              | 43,028      | 36,472 | 28,362 | 443,028     | 436,472 | 428,362 | -                       | - | - | 486,700 | 468,588 | 446,182 | 756,862 | 748,377 | 737,842 |
| 8/8              | 57,314      | 48,731 | 38,161 | 457,314     | 448,731 | 438,161 | -                       | - | - | 573,912 | 550,083 | 520,738 | 860,467 | 847,733 | 831,982 |
| 9/9              | 72,486      | 61,558 | 48,162 | 472,486     | 461,558 | 448,162 | -                       | - | - | 666,342 | 635,850 | 598,471 | 970,658 | 952,441 | 930,005 |

| 保单年度末/<br>年龄（周岁） | 累计增加的基本保险金额 |           |         | 当年度末的基本保险金额 |           |           | 现金领取的生存年金、祝寿金及<br>当年度红利 |        |        | 总现金价值      |            |           | 总身故保险金     |            |           |
|------------------|-------------|-----------|---------|-------------|-----------|-----------|-------------------------|--------|--------|------------|------------|-----------|------------|------------|-----------|
|                  | 高           | 中         | 低       | 高           | 中         | 低         | 高                       | 中      | 低      | 高          | 中          | 低         | 高          | 中          | 低         |
| 10/10            | 88,619      | 74,990    | 58,370  | 488,619     | 474,990   | 458,370   | -                       | -      | -      | 764,376    | 726,148    | 679,532   | 1,088,041  | 1,062,876  | 1,032,027 |
| 15/15            | 187,010     | 152,869   | 112,627 | 587,010     | 552,869   | 512,627   | -                       | -      | -      | 1,354,778  | 1,256,235  | 1,140,082 | 1,809,098  | 1,716,448  | 1,606,371 |
| 16/16            | 211,043     | 170,975   | 124,150 | 611,043     | 570,975   | 524,150   | -                       | -      | -      | 1,496,805  | 1,380,425  | 1,244,420 | 1,986,724  | 1,871,174  | 1,734,976 |
| 17/17            | 236,861     | 190,079   | 135,906 | 636,861     | 590,079   | 535,906   | -                       | -      | -      | 1,648,391  | 1,511,627  | 1,353,256 | 2,178,222  | 2,035,389  | 1,868,469 |
| 18/18            | 236,861     | 190,079   | 135,906 | 636,861     | 590,079   | 535,906   | 127,862                 | 92,879 | 55,209 | 1,728,601  | 1,590,923  | 1,431,493 | 2,385,070  | 2,209,869  | 2,006,989 |
| 19/19            | 236,861     | 190,079   | 135,906 | 636,861     | 590,079   | 535,906   | 132,613                 | 95,386 | 55,327 | 1,812,579  | 1,673,954  | 1,513,427 | 2,499,883  | 2,316,249  | 2,103,603 |
| 20/20            | 236,861     | 190,079   | 135,906 | 636,861     | 590,079   | 535,906   | 137,575                 | 98,006 | 55,451 | 1,900,495  | 1,760,890  | 1,599,229 | 2,614,697  | 2,422,628  | 2,200,216 |
| 21/21            | 236,861     | 190,079   | 135,906 | 636,861     | 590,079   | 535,906   | 138,090                 | 98,284 | 55,467 | 1,914,391  | 1,773,766  | 1,610,923 | 2,551,010  | 2,363,620  | 2,146,625 |
| 22/22            | 266,443     | 211,111   | 147,743 | 666,443     | 611,111   | 547,743   | -                       | -      | -      | 2,018,483  | 1,850,896  | 1,658,971 | 2,487,324  | 2,304,613  | 2,093,034 |
| 23/23            | 297,379     | 232,856   | 159,788 | 697,379     | 632,856   | 559,788   | -                       | -      | -      | 2,128,735  | 1,931,780  | 1,708,742 | 2,536,215  | 2,325,644  | 2,084,491 |
| 24/24            | 329,730     | 255,335   | 172,042 | 729,730     | 655,335   | 572,042   | -                       | -      | -      | 2,245,562  | 2,016,630  | 1,760,316 | 2,584,208  | 2,345,111  | 2,074,350 |
| 25/25            | 363,561     | 278,573   | 184,504 | 763,561     | 678,573   | 584,504   | -                       | -      | -      | 2,369,414  | 2,105,687  | 1,813,780 | 2,631,114  | 2,362,876  | 2,062,555 |
| 30/30            | 557,463     | 407,023   | 249,976 | 957,463     | 807,023   | 649,976   | -                       | -      | -      | 3,112,023  | 2,623,051  | 2,112,604 | 3,065,928  | 2,611,908  | 2,132,313 |
| 35/35            | 800,264     | 558,463   | 320,760 | 1,200,264   | 958,463   | 720,760   | -                       | -      | -      | 4,117,494  | 3,287,998  | 2,472,560 | 4,050,252  | 3,269,777  | 2,493,151 |
| 40/40            | 1,104,870   | 736,923   | 396,853 | 1,504,870   | 1,136,923 | 796,853   | -                       | -      | -      | 5,493,799  | 4,150,542  | 2,909,055 | 5,394,479  | 4,121,442  | 2,930,080 |
| 45/45            | 1,488,002   | 947,200   | 478,141 | 1,888,002   | 1,347,200 | 878,141   | -                       | -      | -      | 7,400,326  | 5,280,566  | 3,442,014 | 7,251,997  | 5,234,960  | 3,462,845 |
| 50/50            | 1,971,570   | 1,195,062 | 564,399 | 2,371,570   | 1,595,062 | 964,399   | -                       | -      | -      | 10,074,809 | 6,776,079  | 4,096,921 | 9,850,961  | 6,705,585  | 4,116,686 |
| 55/55            | 2,584,621   | 1,487,521 | 655,269 | 2,984,621   | 1,887,521 | 1,055,269 | -                       | -      | -      | 13,875,981 | 8,775,387  | 4,906,114 | 13,534,888 | 8,667,564  | 4,923,677 |
| 56/56            | 2,725,983   | 1,552,092 | 673,957 | 3,125,983   | 1,952,092 | 1,073,957 | -                       | -      | -      | 14,815,284 | 9,251,745  | 5,089,912 | 14,443,775 | 9,134,469  | 5,106,869 |
| 57/57            | 2,874,426   | 1,618,866 | 692,807 | 3,274,426   | 2,018,866 | 1,092,807 | -                       | -      | -      | 15,826,283 | 9,757,785  | 5,281,864 | 15,421,412 | 9,630,255  | 5,298,152 |
| 58/58            | 3,030,323   | 1,687,921 | 711,814 | 3,430,323   | 2,087,921 | 1,111,814 | -                       | -      | -      | 16,914,854 | 10,295,497 | 5,482,333 | 16,473,572 | 10,156,874 | 5,497,890 |
| 59/59            | 3,194,090   | 1,759,341 | 730,972 | 3,594,090   | 2,159,341 | 1,130,972 | -                       | -      | -      | 18,087,617 | 10,867,100 | 5,691,730 | 17,606,476 | 10,716,463 | 5,706,497 |

| 保单年度末/<br>年龄（周岁） | 累计增加的基本保险金额 |           |         | 当年度末的基本保险金额 |           |           | 现金领取的生存年金、祝寿金及<br>当年度红利 |           |         | 总现金价值      |            |           | 总身故保险金     |            |           |
|------------------|-------------|-----------|---------|-------------|-----------|-----------|-------------------------|-----------|---------|------------|------------|-----------|------------|------------|-----------|
|                  | 高           | 中         | 低       | 高           | 中         | 低         | 高                       | 中         | 低       | 高          | 中          | 低         | 高          | 中          | 低         |
| 60/60            | 3,194,090   | 1,759,341 | 730,972 | 3,594,090   | 2,159,341 | 1,130,972 | 1,067,624               | 458,320   | 119,770 | 18,467,513 | 11,095,342 | 5,811,273 | 18,826,922 | 11,311,276 | 5,924,371 |
| 65/65            | 3,194,090   | 1,759,341 | 730,972 | 3,594,090   | 2,159,341 | 1,130,972 | 1,148,132               | 485,873   | 120,527 | 20,606,859 | 12,380,668 | 6,484,473 | 20,966,268 | 12,596,602 | 6,597,570 |
| 70/70            | 3,194,090   | 1,759,341 | 730,972 | 3,594,090   | 2,159,341 | 1,130,972 | 3,260,558               | 1,729,761 | 755,433 | 21,190,287 | 12,731,194 | 6,668,064 | 23,564,399 | 14,157,568 | 7,415,139 |
| 71/71            | 3,194,090   | 1,759,341 | 730,972 | 3,594,090   | 2,159,341 | 1,130,972 | 3,203,592               | 1,710,284 | 754,890 | 19,675,918 | 11,821,355 | 6,191,529 | 22,050,030 | 13,247,730 | 6,938,604 |
| 72/72            | 3,194,090   | 1,759,341 | 730,972 | 3,594,090   | 2,159,341 | 1,130,972 | 3,144,290               | 1,689,965 | 754,336 | 18,099,226 | 10,874,074 | 5,695,383 | 20,473,338 | 12,300,448 | 6,442,458 |
| 73/73            | 3,194,090   | 1,759,341 | 730,972 | 3,594,090   | 2,159,341 | 1,130,972 | 3,082,543               | 1,668,846 | 753,748 | 16,457,662 | 9,887,817  | 5,178,823 | 18,831,774 | 11,314,191 | 5,925,897 |
| 74/74            | 3,194,090   | 1,759,341 | 730,972 | 3,594,090   | 2,159,341 | 1,130,972 | 3,018,245               | 1,646,843 | 753,148 | 14,748,672 | 8,861,050  | 4,641,045 | 17,122,784 | 10,287,424 | 5,388,120 |
| 75/75            | 3,194,090   | 1,759,341 | 730,972 | 3,594,090   | 2,159,341 | 1,130,972 | 2,951,287               | 1,623,911 | 752,515 | 12,969,741 | 7,792,263  | 4,081,259 | 15,343,853 | 9,218,637  | 4,828,334 |
| 76/76            | 3,194,090   | 1,759,341 | 730,972 | 3,594,090   | 2,159,341 | 1,130,972 | 2,881,633               | 1,600,071 | 751,859 | 11,118,066 | 6,679,770  | 3,498,583 | 13,492,178 | 8,106,145  | 4,245,658 |
| 77/77            | 3,194,090   | 1,759,341 | 730,972 | 3,594,090   | 2,159,341 | 1,130,972 | 2,809,141               | 1,575,261 | 751,169 | 9,190,987  | 5,521,975  | 2,892,178 | 11,565,099 | 6,948,349  | 3,639,253 |
| 78/78            | 3,194,090   | 1,759,341 | 730,972 | 3,594,090   | 2,159,341 | 1,130,972 | 2,733,701               | 1,549,456 | 750,468 | 7,185,628  | 4,317,149  | 2,261,141 | 9,559,740  | 5,743,523  | 3,008,216 |
| 79/79            | 3,194,090   | 1,759,341 | 730,972 | 3,594,090   | 2,159,341 | 1,130,972 | 2,655,206               | 1,522,594 | 749,721 | 5,099,151  | 3,063,587  | 1,604,578 | 7,473,263  | 4,489,961  | 2,351,653 |
| 80/80            | 3,194,090   | 1,759,341 | 730,972 | 3,594,090   | 2,159,341 | 1,130,972 | 558,881                 | 284,212   | 114,974 | 4,943,347  | 2,969,979  | 1,555,550 | 5,302,756  | 3,185,913  | 1,668,647 |
| 85/85            | 3,194,090   | 1,759,341 | 730,972 | 3,594,090   | 2,159,341 | 1,130,972 | 525,528                 | 272,789   | 114,658 | 4,056,578  | 2,437,205  | 1,276,505 | 4,415,987  | 2,653,139  | 1,389,603 |
| 90/90            | 3,194,090   | 1,759,341 | 730,972 | 3,594,090   | 2,159,341 | 1,130,972 | 484,376                 | 258,711   | 114,273 | 2,962,141  | 1,779,664  | 932,113   | 3,321,550  | 1,995,598  | 1,045,210 |
| 95/95            | 3,194,090   | 1,759,341 | 730,972 | 3,594,090   | 2,159,341 | 1,130,972 | 433,914                 | 241,436   | 113,798 | 1,620,827  | 973,798    | 510,034   | 1,980,236  | 1,189,732  | 623,132   |
| 100/100          | 3,194,090   | 1,759,341 | 730,972 | 3,594,090   | 2,159,341 | 1,130,972 | 372,959                 | 220,577   | 113,221 | -          | -          | -         | 359,409    | 215,934    | 113,097   |

注：上述各表中所列现金价值为当个保险合同周年日的现金利益给付后的现金价值。

该利益演示是基于公司的精算及其他假设，不代表公司的历史经营业绩，也不代表对公司未来经营业绩的预期。保单的红利分配是不保证的，实际派发的红利可能高于或低于利益演示表所列之数额。

计划示例 2

- 李先生老年得女，视女儿为掌上明珠。因自身和女儿年龄差较大，李先生担心不能长期陪伴女儿，故此希望为女儿购买一份保险，以便可代替自己持续照顾女儿，保障女儿基本的教育及养老需求。为此，李先生为 5 岁的女儿选择了《中宏宏越人生年金保险（分红型）》，基本保险金额 50 万元，3 年缴费，年缴保费 751,095 元。保单利益详见下表：

| 保单年度<br>末/年龄<br>(周岁) | 年付保险费   | 保险费总计     | 现金价值      | 生存年金   | 祝寿金 | 身故保险金     | 当年度红利  |        |       | 累积红利      |         |        |
|----------------------|---------|-----------|-----------|--------|-----|-----------|--------|--------|-------|-----------|---------|--------|
|                      |         |           |           |        |     |           | 高      | 中      | 低     | 高         | 中       | 低      |
| 1/6                  | 751,095 | 751,095   | 348,150   | -      | -   | 751,095   | 12,715 | 7,245  | 380   | 12,715    | 7,245   | 380    |
| 2/7                  | 751,095 | 1,502,190 | 787,430   | -      | -   | 1,502,190 | 28,760 | 16,385 | 860   | 41,856    | 23,847  | 1,251  |
| 3/8                  | 751,095 | 2,253,285 | 1,300,860 | -      | -   | 2,253,285 | 47,520 | 27,070 | 1,420 | 90,632    | 51,632  | 2,709  |
| 4/9                  | -       | 2,253,285 | 1,354,050 | -      | -   | 2,253,285 | 49,465 | 28,175 | 1,480 | 142,816   | 81,356  | 4,270  |
| 5/10                 | -       | 2,253,285 | 1,359,430 | 50,000 | -   | 2,253,285 | 51,490 | 29,330 | 1,540 | 198,590   | 113,127 | 5,938  |
| 6/11                 | -       | 2,253,285 | 1,365,045 | 50,000 | -   | 2,203,285 | 51,695 | 29,445 | 1,545 | 256,243   | 145,966 | 7,661  |
| 7/12                 | -       | 2,253,285 | 1,370,900 | 50,000 | -   | 2,153,285 | 51,905 | 29,570 | 1,555 | 315,835   | 179,915 | 9,446  |
| 8/13                 | -       | 2,253,285 | 1,377,005 | 50,000 | -   | 2,103,285 | 52,125 | 29,695 | 1,560 | 377,435   | 215,007 | 11,289 |
| 9/14                 | -       | 2,253,285 | 1,383,365 | 50,000 | -   | 2,053,285 | 52,360 | 29,825 | 1,565 | 441,118   | 251,282 | 13,193 |
| 10/15                | -       | 2,253,285 | 1,389,985 | 50,000 | -   | 2,003,285 | 52,600 | 29,965 | 1,575 | 506,952   | 288,785 | 15,164 |
| 11/16                | -       | 2,253,285 | 1,396,885 | 50,000 | -   | 1,953,285 | 52,850 | 30,105 | 1,580 | 575,011   | 327,554 | 17,199 |
| 12/17                | -       | 2,253,285 | 1,404,070 | 50,000 | -   | 1,903,285 | 53,120 | 30,260 | 1,590 | 645,381   | 367,641 | 19,305 |
| 13/18                | -       | 2,253,285 | 1,411,550 | 50,000 | -   | 1,853,285 | 53,390 | 30,415 | 1,600 | 718,132   | 409,085 | 21,484 |
| 14/19                | -       | 2,253,285 | 1,419,345 | 50,000 | -   | 1,803,285 | 53,670 | 30,575 | 1,605 | 793,346   | 451,933 | 23,734 |
| 15/20                | -       | 2,253,285 | 1,427,470 | 50,000 | -   | 1,753,285 | 53,970 | 30,745 | 1,615 | 871,116   | 496,236 | 26,061 |
| 16/21                | -       | 2,253,285 | 1,435,930 | 50,000 | -   | 1,703,285 | 54,280 | 30,920 | 1,625 | 951,529   | 542,043 | 28,468 |
| 17/22                | -       | 2,253,285 | 1,444,755 | 50,000 | -   | 1,653,285 | 54,610 | 31,110 | 1,635 | 1,034,685 | 589,414 | 30,957 |



| 保单年度<br>末/年龄<br>(周岁) | 年付保险费 | 保险费总计     | 现金价值      | 生存年金   | 祝寿金     | 身故保险金     | 当年度红利   |        |       | 累积红利       |           |         |
|----------------------|-------|-----------|-----------|--------|---------|-----------|---------|--------|-------|------------|-----------|---------|
|                      |       |           |           |        |         |           | 高       | 中      | 低     | 高          | 中         | 低       |
| 18/23                | -     | 2,253,285 | 1,453,955 | 50,000 | -       | 1,603,285 | 54,935  | 31,295 | 1,645 | 1,120,661  | 638,391   | 33,531  |
| 19/24                | -     | 2,253,285 | 1,463,545 | 50,000 | -       | 1,553,285 | 55,295  | 31,500 | 1,655 | 1,209,576  | 689,043   | 36,192  |
| 20/25                | -     | 2,253,285 | 1,473,540 | 50,000 | -       | 1,523,540 | 55,650  | 31,700 | 1,665 | 1,301,513  | 741,414   | 38,943  |
| 25/30                | -     | 2,253,285 | 1,530,015 | 50,000 | -       | 1,580,015 | 57,720  | 32,880 | 1,730 | 1,810,567  | 1,031,395 | 54,178  |
| 30/35                | -     | 2,253,285 | 1,599,035 | 50,000 | -       | 1,649,035 | 60,240  | 34,315 | 1,805 | 2,413,025  | 1,374,591 | 72,204  |
| 35/40                | -     | 2,253,285 | 1,683,390 | 50,000 | -       | 1,733,390 | 63,315  | 36,070 | 1,895 | 3,126,519  | 1,781,041 | 93,557  |
| 40/45                | -     | 2,253,285 | 1,786,470 | 50,000 | -       | 1,836,470 | 67,085  | 38,215 | 2,010 | 3,972,101  | 2,262,730 | 118,868 |
| 45/50                | -     | 2,253,285 | 1,912,410 | 50,000 | -       | 1,962,410 | 71,690  | 40,840 | 2,145 | 4,974,910  | 2,833,984 | 148,878 |
| 46/51                | -     | 2,253,285 | 1,940,760 | 50,000 | -       | 1,990,760 | 72,720  | 41,425 | 2,175 | 5,196,877  | 2,960,429 | 155,519 |
| 47/52                | -     | 2,253,285 | 1,970,270 | 50,000 | -       | 2,020,270 | 73,805  | 42,040 | 2,210 | 5,426,588  | 3,091,282 | 162,395 |
| 48/53                | -     | 2,253,285 | 2,000,980 | 50,000 | -       | 2,050,980 | 74,925  | 42,680 | 2,245 | 5,664,311  | 3,226,700 | 169,512 |
| 49/54                | -     | 2,253,285 | 2,032,940 | 50,000 | -       | 2,082,940 | 76,090  | 43,345 | 2,280 | 5,910,330  | 3,366,846 | 176,877 |
| 50/55                | -     | 2,253,285 | 2,066,200 | 50,000 | -       | 2,116,200 | 77,310  | 44,040 | 2,315 | 6,164,950  | 3,511,891 | 184,498 |
| 55/60                | -     | 2,253,285 | 2,253,860 | 50,000 | -       | 2,303,860 | 84,165  | 47,945 | 2,520 | 7,578,114  | 4,316,909 | 226,787 |
| 60/65                | -     | 2,253,285 | 2,482,575 | 50,000 | -       | 2,532,575 | 92,515  | 52,700 | 2,770 | 9,257,323  | 5,273,483 | 277,048 |
| 65/70                | -     | 2,253,285 | 2,535,470 | 50,000 | 225,329 | 2,810,799 | 102,680 | 58,495 | 3,075 | 11,253,846 | 6,410,820 | 336,806 |
| 66/71                | -     | 2,253,285 | 2,363,380 | 50,000 | 225,329 | 2,638,709 | 96,395  | 54,910 | 2,885 | 11,687,856 | 6,658,055 | 349,795 |
| 67/72                | -     | 2,253,285 | 2,184,205 | 50,000 | 225,329 | 2,459,534 | 89,850  | 51,185 | 2,690 | 12,128,342 | 6,908,982 | 362,979 |
| 68/73                | -     | 2,253,285 | 1,997,655 | 50,000 | 225,329 | 2,272,984 | 83,035  | 47,300 | 2,485 | 12,575,227 | 7,163,551 | 376,353 |
| 69/74                | -     | 2,253,285 | 1,803,435 | 50,000 | 225,329 | 2,078,764 | 75,935  | 43,260 | 2,275 | 13,028,419 | 7,421,718 | 389,919 |
| 70/75                | -     | 2,253,285 | 1,601,245 | 50,000 | 225,329 | 1,876,574 | 68,550  | 39,050 | 2,050 | 13,487,822 | 7,683,420 | 403,667 |
| 71/76                | -     | 2,253,285 | 1,390,765 | 50,000 | 225,329 | 1,666,094 | 60,865  | 34,670 | 1,820 | 13,953,322 | 7,948,593 | 417,597 |

| 保单年度<br>末/年龄<br>(周岁) | 年付保险费 | 保险费总计     | 现金价值      | 生存年金   | 祝寿金     | 身故保险金     | 当年度红利  |        |       | 累积红利       |            |         |
|----------------------|-------|-----------|-----------|--------|---------|-----------|--------|--------|-------|------------|------------|---------|
|                      |       |           |           |        |         |           | 高      | 中      | 低     | 高          | 中          | 低       |
| 72/77                | -     | 2,253,285 | 1,171,680 | 50,000 | 225,329 | 1,447,009 | 52,860 | 30,115 | 1,580 | 14,424,782 | 8,217,166  | 431,705 |
| 73/78                | -     | 2,253,285 | 943,660   | 50,000 | 225,329 | 1,218,989 | 44,530 | 25,365 | 1,335 | 14,902,055 | 8,489,046  | 445,991 |
| 74/79                | -     | 2,253,285 | 706,360   | 50,000 | 225,329 | 981,689   | 35,860 | 20,425 | 1,075 | 15,384,977 | 8,764,142  | 460,446 |
| 75/80                | -     | 2,253,285 | 684,770   | 50,000 | -       | 734,770   | 26,840 | 15,290 | 805   | 15,873,366 | 9,042,356  | 475,064 |
| 80/85                | -     | 2,253,285 | 562,040   | 50,000 | -       | 612,040   | 22,360 | 12,740 | 670   | 18,530,498 | 10,556,015 | 554,593 |
| 85/90                | -     | 2,253,285 | 410,685   | 50,000 | -       | 460,685   | 16,830 | 9,585  | 505   | 21,583,855 | 12,295,381 | 645,978 |
| 90/95                | -     | 2,253,285 | 225,005   | 50,000 | -       | 275,005   | 10,050 | 5,725  | 300   | 25,090,362 | 14,292,879 | 750,918 |
| 95/100               | -     | 2,253,285 | -         | 50,000 | -       | 50,000    | 1,825  | 1,040  | 55    | 29,114,920 | 16,585,495 | 871,375 |

注：上表中所列现金价值为当个保险合同周年日的现金利益给付后的现金价值。

该利益演示是基于公司的精算及其他假设，不代表公司的历史经营业绩，也不代表对公司未来经营业绩的预期。保单的红利分配是不保证的，实际派发的红利可能高于或低于利益演示表所列之数额。

- 李先生为女儿选择 17 周岁前每年给付的生存年金与红利用于购买交清增额保险，并于 18、19、20、21 周岁四年现金领取生存年金。22-54 岁每年的生存年金及红利用于购买交清增额保险，并从 55 周岁开始现金领取生存年金与红利，70 周岁开始可同时享有祝寿金，分别按照高、中、低三档红利演示的保单利益详见下列各表：

(1) 按照高档红利演示的保单利益：

| 保单年度末/<br>年龄（周岁） | 生存年金 | 祝寿金 | 当年度红利  | 当年度末增加的<br>基本保险金额 | 累计增加的<br>基本保险金额 | 当年度末的<br>基本保险金额 | 现金领取的生存年金、<br>祝寿金及当年度红利 | 总现金价值   | 总身故保险金    |
|------------------|------|-----|--------|-------------------|-----------------|-----------------|-------------------------|---------|-----------|
| 1/6              | -    | -   | 12,715 | 3,215             | 3,215           | 503,215         | -                       | 355,870 | 751,095   |
| 2/7              | -    | -   | 28,945 | 7,133             | 10,348          | 510,348         | -                       | 813,296 | 1,511,849 |

| 保单年度末/<br>年龄（周岁） | 生存年金    | 祝寿金 | 当年度红利   | 当年度末增加的<br>基本保险金额 | 累计增加的<br>基本保险金额 | 当年度末的<br>基本保险金额 | 现金领取的生存年金、<br>祝寿金及当年度红利 | 总现金价值      | 总身故保险金     |
|------------------|---------|-----|---------|-------------------|-----------------|-----------------|-------------------------|------------|------------|
| 3/8              | -       | -   | 48,503  | 11,651            | 21,999          | 521,999         | -                       | 1,358,095  | 2,299,919  |
| 4/9              | -       | -   | 51,641  | 12,090            | 34,089          | 534,089         | -                       | 1,446,366  | 2,352,425  |
| 5/10             | 53,409  | -   | 55,000  | 25,315            | 59,404          | 559,404         | -                       | 1,520,941  | 2,406,909  |
| 6/11             | 55,940  | -   | 57,837  | 26,498            | 85,902          | 585,902         | -                       | 1,599,565  | 2,465,053  |
| 7/12             | 58,590  | -   | 60,822  | 27,736            | 113,638         | 613,638         | -                       | 1,682,473  | 2,523,228  |
| 8/13             | 61,364  | -   | 63,972  | 29,032            | 142,670         | 642,670         | -                       | 1,769,920  | 2,581,311  |
| 9/14             | 64,267  | -   | 67,300  | 30,388            | 173,058         | 673,058         | -                       | 1,862,170  | 2,639,169  |
| 10/15            | 67,306  | -   | 70,806  | 31,806            | 204,864         | 704,864         | -                       | 1,959,501  | 2,696,654  |
| 11/16            | 70,486  | -   | 74,504  | 33,291            | 238,155         | 738,155         | -                       | 2,062,235  | 2,753,601  |
| 12/17            | 73,816  | -   | 78,422  | 34,848            | 273,003         | 773,003         | -                       | 2,170,701  | 2,809,839  |
| 13/18            | 77,300  | -   | 82,541  | -                 | 273,003         | 773,003         | 159,841                 | 2,182,265  | 2,865,190  |
| 14/19            | 77,300  | -   | 82,974  | -                 | 273,003         | 773,003         | 160,274                 | 2,194,316  | 2,787,889  |
| 15/20            | 77,300  | -   | 83,438  | -                 | 273,003         | 773,003         | 160,738                 | 2,206,877  | 2,710,589  |
| 16/21            | 77,300  | -   | 83,917  | -                 | 273,003         | 773,003         | 161,217                 | 2,219,956  | 2,633,289  |
| 17/22            | 77,300  | -   | 84,427  | 36,415            | 309,418         | 809,418         | -                       | 2,338,821  | 2,555,989  |
| 18/23            | 80,942  | -   | 88,931  | 38,113            | 347,531         | 847,531         | -                       | 2,464,544  | 2,595,455  |
| 19/24            | 84,753  | -   | 93,728  | 39,898            | 387,429         | 887,429         | -                       | 2,597,585  | 2,632,914  |
| 20/25            | 88,743  | -   | 98,771  | 41,761            | 429,190         | 929,190         | -                       | 2,738,397  | 2,704,067  |
| 25/30            | 111,676 | -   | 128,918 | 52,522            | 669,279         | 1,169,279       | -                       | 3,578,029  | 3,528,986  |
| 30/35            | 140,531 | -   | 169,312 | 66,144            | 971,453         | 1,471,453       | -                       | 4,705,810  | 4,634,807  |
| 35/40            | 176,900 | -   | 224,009 | 83,474            | 1,352,478       | 1,852,478       | -                       | 6,236,886  | 6,132,748  |
| 40/45            | 222,854 | -   | 299,004 | 105,663           | 1,834,206       | 2,334,206       | -                       | 8,339,978  | 8,185,305  |
| 45/50            | 281,114 | -   | 403,062 | 134,273           | 2,445,416       | 2,945,416       | -                       | 11,265,686 | 11,033,230 |

| 保单年度末/<br>年龄（周岁） | 生存年金    | 祝寿金       | 当年度红利   | 当年度末增加的<br>基本保险金额 | 累计增加的<br>基本保险金额 | 当年度末的<br>基本保险金额 | 现金领取的生存年金、<br>祝寿金及当年度红利 | 总现金价值      | 总身故保险金     |
|------------------|---------|-----------|---------|-------------------|-----------------|-----------------|-------------------------|------------|------------|
| 46/51            | 294,542 | -         | 428,381 | 140,934           | 2,586,350       | 3,086,350       | -                       | 11,979,729 | 11,727,233 |
| 47/52            | 308,635 | -         | 455,576 | 147,967           | 2,734,317       | 3,234,317       | -                       | 12,744,956 | 12,470,521 |
| 48/53            | 323,432 | -         | 484,662 | 155,374           | 2,889,691       | 3,389,691       | -                       | 13,565,408 | 13,267,039 |
| 49/54            | 338,969 | -         | 515,843 | 163,185           | 3,052,876       | 3,552,876       | -                       | 14,445,567 | 14,121,046 |
| 50/55            | 355,288 | -         | 549,346 | -                 | 3,052,876       | 3,552,876       | 904,634                 | 14,681,905 | 15,037,192 |
| 55/60            | 355,288 | -         | 598,056 | -                 | 3,052,876       | 3,552,876       | 953,344                 | 16,015,370 | 16,370,658 |
| 60/65            | 355,288 | -         | 657,389 | -                 | 3,052,876       | 3,552,876       | 1,012,677               | 17,640,562 | 17,995,850 |
| 65/70            | 355,288 | 1,601,128 | 729,619 | -                 | 3,052,876       | 3,552,876       | 2,686,035               | 18,016,421 | 19,972,841 |
| 66/71            | 355,288 | 1,601,128 | 684,959 | -                 | 3,052,876       | 3,552,876       | 2,641,375               | 16,793,592 | 18,750,012 |
| 67/72            | 355,288 | 1,601,128 | 638,452 | -                 | 3,052,876       | 3,552,876       | 2,594,868               | 15,520,419 | 17,476,839 |
| 68/73            | 355,288 | 1,601,128 | 590,026 | -                 | 3,052,876       | 3,552,876       | 2,546,442               | 14,194,841 | 16,151,261 |
| 69/74            | 355,288 | 1,601,128 | 539,575 | -                 | 3,052,876       | 3,552,876       | 2,495,991               | 12,814,762 | 14,771,181 |
| 70/75            | 355,288 | 1,601,128 | 487,099 | -                 | 3,052,876       | 3,552,876       | 2,443,515               | 11,378,050 | 13,334,469 |
| 71/76            | 355,288 | 1,601,128 | 432,492 | -                 | 3,052,876       | 3,552,876       | 2,388,908               | 9,882,431  | 11,838,851 |
| 72/77            | 355,288 | 1,601,128 | 375,610 | -                 | 3,052,876       | 3,552,876       | 2,332,026               | 8,325,668  | 10,282,087 |
| 73/78            | 355,288 | 1,601,128 | 316,419 | -                 | 3,052,876       | 3,552,876       | 2,272,835               | 6,705,414  | 8,661,834  |
| 74/79            | 355,288 | 1,601,128 | 254,812 | -                 | 3,052,876       | 3,552,876       | 2,211,228               | 5,019,219  | 6,975,639  |
| 75/80            | 355,288 | -         | 190,718 | -                 | 3,052,876       | 3,552,876       | 546,006                 | 4,865,806  | 5,221,093  |
| 80/85            | 355,288 | -         | 158,885 | -                 | 3,052,876       | 3,552,876       | 514,173                 | 3,993,717  | 4,349,004  |
| 85/90            | 355,288 | -         | 119,590 | -                 | 3,052,876       | 3,552,876       | 474,878                 | 2,918,226  | 3,273,513  |
| 90/95            | 355,288 | -         | 71,413  | -                 | 3,052,876       | 3,552,876       | 426,701                 | 1,598,830  | 1,954,117  |
| 95/100           | 355,288 | -         | 12,968  | -                 | 3,052,876       | 3,552,876       | 368,256                 | -          | 355,288    |

(2) 按照中档红利演示的保单利益：

| 保单年度末/<br>年龄（周岁） | 生存年金    | 祝寿金 | 当年度红利  | 当年度末增加的<br>基本保险金额 | 累计增加的<br>基本保险金额 | 当年度末的<br>基本保险金额 | 现金领取的生存年金、<br>祝寿金及当年度红利 | 总现金价值     | 总身故保险金    |
|------------------|---------|-----|--------|-------------------|-----------------|-----------------|-------------------------|-----------|-----------|
| 1/6              | -       | -   | 7,245  | 1,832             | 1,832           | 501,832         | -                       | 352,549   | 751,095   |
| 2/7              | -       | -   | 16,445 | 4,053             | 5,885           | 505,885         | -                       | 802,140   | 1,507,694 |
| 3/8              | -       | -   | 27,389 | 6,579             | 12,464          | 512,464         | -                       | 1,333,288 | 2,279,806 |
| 4/9              | -       | -   | 28,877 | 6,761             | 19,225          | 519,225         | -                       | 1,406,113 | 2,309,455 |
| 5/10             | 51,923  | -   | 30,458 | 19,237            | 38,462          | 538,462         | -                       | 1,464,003 | 2,339,924 |
| 6/11             | 53,846  | -   | 31,710 | 19,926            | 58,388          | 558,388         | -                       | 1,524,449 | 2,372,770 |
| 7/12             | 55,839  | -   | 33,023 | 20,640            | 79,028          | 579,028         | -                       | 1,587,579 | 2,404,737 |
| 8/13             | 57,903  | -   | 34,388 | 21,377            | 100,405         | 600,405         | -                       | 1,653,521 | 2,435,722 |
| 9/14             | 60,041  | -   | 35,814 | 22,140            | 122,545         | 622,545         | -                       | 1,722,414 | 2,465,605 |
| 10/15            | 62,255  | -   | 37,309 | 22,929            | 145,474         | 645,474         | -                       | 1,794,398 | 2,494,270 |
| 11/16            | 64,547  | -   | 38,864 | 23,745            | 169,219         | 669,219         | -                       | 1,869,644 | 2,521,589 |
| 12/17            | 66,922  | -   | 40,501 | 24,590            | 193,809         | 693,809         | -                       | 1,948,313 | 2,547,429 |
| 13/18            | 69,381  | -   | 42,204 | -                 | 193,809         | 693,809         | 111,585                 | 1,958,692 | 2,571,652 |
| 14/19            | 69,381  | -   | 42,426 | -                 | 193,809         | 693,809         | 111,807                 | 1,969,509 | 2,502,271 |
| 15/20            | 69,381  | -   | 42,662 | -                 | 193,809         | 693,809         | 112,043                 | 1,980,783 | 2,432,890 |
| 16/21            | 69,381  | -   | 42,905 | -                 | 193,809         | 693,809         | 112,286                 | 1,992,522 | 2,363,509 |
| 17/22            | 69,381  | -   | 43,169 | 25,342            | 219,151         | 719,151         | -                       | 2,077,994 | 2,294,128 |
| 18/23            | 71,915  | -   | 45,012 | 26,234            | 245,385         | 745,385         | -                       | 2,167,512 | 2,306,008 |
| 19/24            | 74,539  | -   | 46,959 | 27,160            | 272,545         | 772,545         | -                       | 2,261,309 | 2,315,591 |
| 20/25            | 77,255  | -   | 48,979 | 28,114            | 300,659         | 800,659         | -                       | 2,359,606 | 2,354,006 |
| 25/30            | 92,336  | -   | 60,720 | 33,412            | 456,768         | 956,768         | -                       | 2,927,739 | 2,917,833 |
| 30/35            | 110,255 | -   | 75,668 | 39,690            | 642,235         | 1,142,235       | -                       | 3,652,947 | 3,636,271 |

| 保单年度末/<br>年龄（周岁） | 生存年金    | 祝寿金       | 当年度红利   | 当年度末增加的<br>基本保险金额 | 累计增加的<br>基本保险金额 | 当年度末的<br>基本保险金额 | 现金领取的生存年金、<br>祝寿金及当年度红利 | 总现金价值      | 总身故保险金     |
|------------------|---------|-----------|---------|-------------------|-----------------|-----------------|-------------------------|------------|------------|
| 35/40            | 131,539 | -         | 94,892  | 47,146            | 862,536         | 1,362,536       | -                       | 4,587,359  | 4,560,168  |
| 40/45            | 156,825 | -         | 119,861 | 56,022            | 1,124,270       | 1,624,270       | -                       | 5,803,419  | 5,760,081  |
| 45/50            | 186,882 | -         | 152,645 | 66,635            | 1,435,453       | 1,935,453       | -                       | 7,402,759  | 7,334,774  |
| 46/51            | 193,545 | -         | 160,352 | 68,993            | 1,504,446       | 2,004,446       | -                       | 7,780,297  | 7,706,045  |
| 47/52            | 200,445 | -         | 168,534 | 71,443            | 1,575,889       | 2,075,889       | -                       | 8,180,124  | 8,099,044  |
| 48/53            | 207,589 | -         | 177,198 | 73,984            | 1,649,873       | 2,149,873       | -                       | 8,603,706  | 8,515,214  |
| 49/54            | 214,987 | -         | 186,372 | 76,620            | 1,726,493       | 2,226,493       | -                       | 9,052,653  | 8,956,113  |
| 50/55            | 222,649 | -         | 196,110 | -                 | 1,726,493       | 2,226,493       | 418,759                 | 9,200,760  | 9,423,409  |
| 55/60            | 222,649 | -         | 213,498 | -                 | 1,726,493       | 2,226,493       | 436,147                 | 10,036,407 | 10,259,056 |
| 60/65            | 222,649 | -         | 234,672 | -                 | 1,726,493       | 2,226,493       | 457,321                 | 11,054,872 | 11,277,521 |
| 65/70            | 222,649 | 1,003,385 | 260,477 | -                 | 1,726,493       | 2,226,493       | 1,486,511               | 11,290,412 | 12,516,449 |
| 66/71            | 222,649 | 1,003,385 | 244,513 | -                 | 1,726,493       | 2,226,493       | 1,470,547               | 10,524,098 | 11,750,134 |
| 67/72            | 222,649 | 1,003,385 | 227,926 | -                 | 1,726,493       | 2,226,493       | 1,453,960               | 9,726,234  | 10,952,270 |
| 68/73            | 222,649 | 1,003,385 | 210,626 | -                 | 1,726,493       | 2,226,493       | 1,436,660               | 8,895,530  | 10,121,566 |
| 69/74            | 222,649 | 1,003,385 | 192,636 | -                 | 1,726,493       | 2,226,493       | 1,418,670               | 8,030,671  | 9,256,707  |
| 70/75            | 222,649 | 1,003,385 | 173,889 | -                 | 1,726,493       | 2,226,493       | 1,399,923               | 7,130,322  | 8,356,358  |
| 71/76            | 222,649 | 1,003,385 | 154,385 | -                 | 1,726,493       | 2,226,493       | 1,380,419               | 6,193,057  | 7,419,093  |
| 72/77            | 222,649 | 1,003,385 | 134,102 | -                 | 1,726,493       | 2,226,493       | 1,360,136               | 5,217,475  | 6,443,511  |
| 73/78            | 222,649 | 1,003,385 | 112,950 | -                 | 1,726,493       | 2,226,493       | 1,338,984               | 4,202,105  | 5,428,141  |
| 74/79            | 222,649 | 1,003,385 | 90,952  | -                 | 1,726,493       | 2,226,493       | 1,316,986               | 3,145,411  | 4,371,447  |
| 75/80            | 222,649 | -         | 68,086  | -                 | 1,726,493       | 2,226,493       | 290,735                 | 3,049,271  | 3,271,921  |
| 80/85            | 222,649 | -         | 56,731  | -                 | 1,726,493       | 2,226,493       | 279,380                 | 2,502,756  | 2,725,406  |
| 85/90            | 222,649 | -         | 42,682  | -                 | 1,726,493       | 2,226,493       | 265,331                 | 1,828,775  | 2,051,424  |

| 保单年度末/<br>年龄（周岁） | 生存年金    | 祝寿金 | 当年度红利  | 当年度末增加的<br>基本保险金额 | 累计增加的<br>基本保险金额 | 当年度末的<br>基本保险金额 | 现金领取的生存年金、<br>祝寿金及当年度红利 | 总现金价值     | 总身故保险金    |
|------------------|---------|-----|--------|-------------------|-----------------|-----------------|-------------------------|-----------|-----------|
| 90/95            | 222,649 | -   | 25,493 | -                 | 1,726,493       | 2,226,493       | 248,142                 | 1,001,944 | 1,224,593 |
| 95/100           | 222,649 | -   | 4,631  | -                 | 1,726,493       | 2,226,493       | 227,280                 | -         | 222,649   |

(3) 按照低档红利演示的保单利益：

| 保单年度末/<br>年龄（周岁） | 生存年金   | 祝寿金 | 当年度红利 | 当年度末增加的<br>基本保险金额 | 累计增加的<br>基本保险金额 | 当年度末的<br>基本保险金额 | 现金领取的生存年金、<br>祝寿金及当年度红利 | 总现金价值     | 总身故保险金    |
|------------------|--------|-----|-------|-------------------|-----------------|-----------------|-------------------------|-----------|-----------|
| 1/6              | -      | -   | 380   | 96                | 96              | 500,096         | -                       | 348,381   | 751,095   |
| 2/7              | -      | -   | 860   | 212               | 308             | 500,308         | -                       | 788,200   | 1,502,478 |
| 3/8              | -      | -   | 1,421 | 341               | 649             | 500,649         | -                       | 1,302,549 | 2,254,673 |
| 4/9              | -      | -   | 1,482 | 347               | 996             | 500,996         | -                       | 1,356,747 | 2,256,210 |
| 5/10             | 50,100 | -   | 1,543 | 12,059            | 13,055          | 513,055         | -                       | 1,394,925 | 2,257,774 |
| 6/11             | 51,306 | -   | 1,585 | 12,318            | 25,373          | 525,373         | -                       | 1,434,316 | 2,260,813 |
| 7/12             | 52,537 | -   | 1,634 | 12,583            | 37,956          | 537,956         | -                       | 1,474,968 | 2,262,556 |
| 8/13             | 53,796 | -   | 1,678 | 12,850            | 50,806          | 550,806         | -                       | 1,516,925 | 2,262,950 |
| 9/14             | 55,081 | -   | 1,724 | 13,120            | 63,926          | 563,926         | -                       | 1,560,231 | 2,261,923 |
| 10/15            | 56,393 | -   | 1,776 | 13,396            | 77,322          | 577,322         | -                       | 1,604,938 | 2,259,409 |
| 11/16            | 57,732 | -   | 1,824 | 13,675            | 90,997          | 590,997         | -                       | 1,651,110 | 2,255,349 |
| 12/17            | 59,100 | -   | 1,879 | 13,959            | 104,956         | 604,956         | -                       | 1,698,801 | 2,249,671 |
| 13/18            | 60,496 | -   | 1,936 | -                 | 104,956         | 604,956         | 62,432                  | 1,707,851 | 2,242,312 |
| 14/19            | 60,496 | -   | 1,942 | -                 | 104,956         | 604,956         | 62,438                  | 1,717,283 | 2,181,816 |
| 15/20            | 60,496 | -   | 1,954 | -                 | 104,956         | 604,956         | 62,450                  | 1,727,113 | 2,121,321 |
| 16/21            | 60,496 | -   | 1,966 | -                 | 104,956         | 604,956         | 62,462                  | 1,737,349 | 2,060,825 |
| 17/22            | 60,496 | -   | 1,978 | 14,066            | 119,022         | 619,022         | -                       | 1,788,670 | 2,000,329 |

| 保单年度末/<br>年龄（周岁） | 生存年金    | 祝寿金     | 当年度红利 | 当年度末增加的<br>基本保险金额 | 累计增加的<br>基本保险金额 | 当年度末的<br>基本保险金额 | 现金领取的生存年金、<br>祝寿金及当年度红利 | 总现金价值     | 总身故保险金    |
|------------------|---------|---------|-------|-------------------|-----------------|-----------------|-------------------------|-----------|-----------|
| 18/23            | 61,902  | -       | 2,037 | 14,345            | 133,367         | 633,367         | -                       | 1,841,774 | 1,984,937 |
| 19/24            | 63,337  | -       | 2,096 | 14,628            | 147,995         | 647,995         | -                       | 1,896,740 | 1,967,599 |
| 20/25            | 64,800  | -       | 2,158 | 14,913            | 162,908         | 662,908         | -                       | 1,953,643 | 1,974,493 |
| 25/30            | 72,547  | -       | 2,510 | 16,385            | 241,856         | 741,856         | -                       | 2,270,102 | 2,292,510 |
| 30/35            | 81,045  | -       | 2,926 | 17,926            | 328,375         | 828,375         | -                       | 2,649,201 | 2,672,918 |
| 35/40            | 90,325  | -       | 3,423 | 19,520            | 422,768         | 922,768         | -                       | 3,106,757 | 3,131,362 |
| 40/45            | 100,409 | -       | 4,036 | 21,147            | 525,239         | 1,025,239       | -                       | 3,663,117 | 3,687,970 |
| 45/50            | 111,310 | -       | 4,775 | 22,782            | 635,883         | 1,135,883       | -                       | 4,344,548 | 4,368,721 |
| 46/51            | 113,588 | -       | 4,941 | 23,107            | 658,990         | 1,158,990       | -                       | 4,498,643 | 4,522,541 |
| 47/52            | 115,899 | -       | 5,123 | 23,433            | 682,423         | 1,182,423       | -                       | 4,659,385 | 4,682,945 |
| 48/53            | 118,242 | -       | 5,309 | 23,756            | 706,179         | 1,206,179       | -                       | 4,827,080 | 4,850,252 |
| 49/54            | 120,618 | -       | 5,500 | 24,076            | 730,255         | 1,230,255       | -                       | 5,002,069 | 5,024,797 |
| 50/55            | 123,026 | -       | 5,696 | -                 | 730,255         | 1,230,255       | 128,722                 | 5,083,906 | 5,206,931 |
| 55/60            | 123,026 | -       | 6,200 | -                 | 730,255         | 1,230,255       | 129,226                 | 5,545,645 | 5,668,671 |
| 60/65            | 123,026 | -       | 6,816 | -                 | 730,255         | 1,230,255       | 129,842                 | 6,108,401 | 6,231,426 |
| 65/70            | 123,026 | 554,423 | 7,566 | -                 | 730,255         | 1,230,255       | 685,015                 | 6,238,549 | 6,915,999 |
| 66/71            | 123,026 | 554,423 | 7,099 | -                 | 730,255         | 1,230,255       | 684,548                 | 5,815,120 | 6,492,570 |
| 67/72            | 123,026 | 554,423 | 6,619 | -                 | 730,255         | 1,230,255       | 684,068                 | 5,374,258 | 6,051,708 |
| 68/73            | 123,026 | 554,423 | 6,114 | -                 | 730,255         | 1,230,255       | 683,563                 | 4,915,250 | 5,592,700 |
| 69/74            | 123,026 | 554,423 | 5,598 | -                 | 730,255         | 1,230,255       | 683,047                 | 4,437,370 | 5,114,820 |
| 70/75            | 123,026 | 554,423 | 5,044 | -                 | 730,255         | 1,230,255       | 682,493                 | 3,939,879 | 4,617,329 |
| 71/76            | 123,026 | 554,423 | 4,478 | -                 | 730,255         | 1,230,255       | 681,927                 | 3,421,991 | 4,099,441 |
| 72/77            | 123,026 | 554,423 | 3,888 | -                 | 730,255         | 1,230,255       | 681,337                 | 2,882,930 | 3,560,380 |



| 保单年度末/<br>年龄（周岁） | 生存年金    | 祝寿金     | 当年度红利 | 当年度末增加的<br>基本保险金额 | 累计增加的<br>基本保险金额 | 当年度末的<br>基本保险金额 | 现金领取的生存年金、<br>祝寿金及当年度红利 | 总现金价值     | 总身故保险金    |
|------------------|---------|---------|-------|-------------------|-----------------|-----------------|-------------------------|-----------|-----------|
| 73/78            | 123,026 | 554,423 | 3,285 | -                 | 730,255         | 1,230,255       | 680,734                 | 2,321,885 | 2,999,335 |
| 74/79            | 123,026 | 554,423 | 2,645 | -                 | 730,255         | 1,230,255       | 680,094                 | 1,738,006 | 2,415,456 |
| 75/80            | 123,026 | -       | 1,981 | -                 | 730,255         | 1,230,255       | 125,007                 | 1,684,883 | 1,807,909 |
| 80/85            | 123,026 | -       | 1,649 | -                 | 730,255         | 1,230,255       | 124,675                 | 1,382,905 | 1,505,931 |
| 85/90            | 123,026 | -       | 1,243 | -                 | 730,255         | 1,230,255       | 124,269                 | 1,010,495 | 1,133,520 |
| 90/95            | 123,026 | -       | 738   | -                 | 730,255         | 1,230,255       | 123,764                 | 553,627   | 676,653   |
| 95/100           | 123,026 | -       | 135   | -                 | 730,255         | 1,230,255       | 123,161                 | -         | 123,026   |

(4) 按照上述高、中、低三档红利演示的保单利益汇总信息：

| 保单年度末/<br>年龄（周岁） | 累计增加的基本保险金额 |         |        | 当年度末的基本保险金额 |         |         | 现金领取的生存年金、祝寿金及当<br>年度红利 |   |   | 总现金价值     |           |           | 总身故保险金    |           |           |
|------------------|-------------|---------|--------|-------------|---------|---------|-------------------------|---|---|-----------|-----------|-----------|-----------|-----------|-----------|
|                  | 高           | 中       | 低      | 高           | 中       | 低       | 高                       | 中 | 低 | 高         | 中         | 低         | 高         | 中         | 低         |
| 1/6              | 3,215       | 1,832   | 96     | 503,215     | 501,832 | 500,096 | -                       | - | - | 355,870   | 352,549   | 348,381   | 751,095   | 751,095   | 751,095   |
| 2/7              | 10,348      | 5,885   | 308    | 510,348     | 505,885 | 500,308 | -                       | - | - | 813,296   | 802,140   | 788,200   | 1,511,849 | 1,507,694 | 1,502,478 |
| 3/8              | 21,999      | 12,464  | 649    | 521,999     | 512,464 | 500,649 | -                       | - | - | 1,358,095 | 1,333,288 | 1,302,549 | 2,299,919 | 2,279,806 | 2,254,673 |
| 4/9              | 34,089      | 19,225  | 996    | 534,089     | 519,225 | 500,996 | -                       | - | - | 1,446,366 | 1,406,113 | 1,356,747 | 2,352,425 | 2,309,455 | 2,256,210 |
| 5/10             | 59,404      | 38,462  | 13,055 | 559,404     | 538,462 | 513,055 | -                       | - | - | 1,520,941 | 1,464,003 | 1,394,925 | 2,406,909 | 2,339,924 | 2,257,774 |
| 6/11             | 85,902      | 58,388  | 25,373 | 585,902     | 558,388 | 525,373 | -                       | - | - | 1,599,565 | 1,524,449 | 1,434,316 | 2,465,053 | 2,372,770 | 2,260,813 |
| 7/12             | 113,638     | 79,028  | 37,956 | 613,638     | 579,028 | 537,956 | -                       | - | - | 1,682,473 | 1,587,579 | 1,474,968 | 2,523,228 | 2,404,737 | 2,262,556 |
| 8/13             | 142,670     | 100,405 | 50,806 | 642,670     | 600,405 | 550,806 | -                       | - | - | 1,769,920 | 1,653,521 | 1,516,925 | 2,581,311 | 2,435,722 | 2,262,950 |
| 9/14             | 173,058     | 122,545 | 63,926 | 673,058     | 622,545 | 563,926 | -                       | - | - | 1,862,170 | 1,722,414 | 1,560,231 | 2,639,169 | 2,465,605 | 2,261,923 |
| 10/15            | 204,864     | 145,474 | 77,322 | 704,864     | 645,474 | 577,322 | -                       | - | - | 1,959,501 | 1,794,398 | 1,604,938 | 2,696,654 | 2,494,270 | 2,259,409 |
| 11/16            | 238,155     | 169,219 | 90,997 | 738,155     | 669,219 | 590,997 | -                       | - | - | 2,062,235 | 1,869,644 | 1,651,110 | 2,753,601 | 2,521,589 | 2,255,349 |

| 保单年度末/<br>年龄（周岁） | 累计增加的基本保险金额 |           |         | 当年度末的基本保险金额 |           |           | 现金领取的生存年金、祝寿金及当<br>年度红利 |           |         | 总现金价值      |            |           | 总身故保险金     |            |           |
|------------------|-------------|-----------|---------|-------------|-----------|-----------|-------------------------|-----------|---------|------------|------------|-----------|------------|------------|-----------|
|                  | 高           | 中         | 低       | 高           | 中         | 低         | 高                       | 中         | 低       | 高          | 中          | 低         | 高          | 中          | 低         |
| 12/17            | 273,003     | 193,809   | 104,956 | 773,003     | 693,809   | 604,956   | -                       | -         | -       | 2,170,701  | 1,948,313  | 1,698,801 | 2,809,839  | 2,547,429  | 2,249,671 |
| 13/18            | 273,003     | 193,809   | 104,956 | 773,003     | 693,809   | 604,956   | 159,841                 | 111,585   | 62,432  | 2,182,265  | 1,958,692  | 1,707,851 | 2,865,190  | 2,571,652  | 2,242,312 |
| 14/19            | 273,003     | 193,809   | 104,956 | 773,003     | 693,809   | 604,956   | 160,274                 | 111,807   | 62,438  | 2,194,316  | 1,969,509  | 1,717,283 | 2,787,889  | 2,502,271  | 2,181,816 |
| 15/20            | 273,003     | 193,809   | 104,956 | 773,003     | 693,809   | 604,956   | 160,738                 | 112,043   | 62,450  | 2,206,877  | 1,980,783  | 1,727,113 | 2,710,589  | 2,432,890  | 2,121,321 |
| 16/21            | 273,003     | 193,809   | 104,956 | 773,003     | 693,809   | 604,956   | 161,217                 | 112,286   | 62,462  | 2,219,956  | 1,992,522  | 1,737,349 | 2,633,289  | 2,363,509  | 2,060,825 |
| 17/22            | 309,418     | 219,151   | 119,022 | 809,418     | 719,151   | 619,022   | -                       | -         | -       | 2,338,821  | 2,077,994  | 1,788,670 | 2,555,989  | 2,294,128  | 2,000,329 |
| 18/23            | 347,531     | 245,385   | 133,367 | 847,531     | 745,385   | 633,367   | -                       | -         | -       | 2,464,544  | 2,167,512  | 1,841,774 | 2,595,455  | 2,306,008  | 1,984,937 |
| 19/24            | 387,429     | 272,545   | 147,995 | 887,429     | 772,545   | 647,995   | -                       | -         | -       | 2,597,585  | 2,261,309  | 1,896,740 | 2,632,914  | 2,315,591  | 1,967,599 |
| 20/25            | 429,190     | 300,659   | 162,908 | 929,190     | 800,659   | 662,908   | -                       | -         | -       | 2,738,397  | 2,359,606  | 1,953,643 | 2,704,067  | 2,354,006  | 1,974,493 |
| 25/30            | 669,279     | 456,768   | 241,856 | 1,169,279   | 956,768   | 741,856   | -                       | -         | -       | 3,578,029  | 2,927,739  | 2,270,102 | 3,528,986  | 2,917,833  | 2,292,510 |
| 30/35            | 971,453     | 642,235   | 328,375 | 1,471,453   | 1,142,235 | 828,375   | -                       | -         | -       | 4,705,810  | 3,652,947  | 2,649,201 | 4,634,807  | 3,636,271  | 2,672,918 |
| 35/40            | 1,352,478   | 862,536   | 422,768 | 1,852,478   | 1,362,536 | 922,768   | -                       | -         | -       | 6,236,886  | 4,587,359  | 3,106,757 | 6,132,748  | 4,560,168  | 3,131,362 |
| 40/45            | 1,834,206   | 1,124,270 | 525,239 | 2,334,206   | 1,624,270 | 1,025,239 | -                       | -         | -       | 8,339,978  | 5,803,419  | 3,663,117 | 8,185,305  | 5,760,081  | 3,687,970 |
| 45/50            | 2,445,416   | 1,435,453 | 635,883 | 2,945,416   | 1,935,453 | 1,135,883 | -                       | -         | -       | 11,265,686 | 7,402,759  | 4,344,548 | 11,033,230 | 7,334,774  | 4,368,721 |
| 46/51            | 2,586,350   | 1,504,446 | 658,990 | 3,086,350   | 2,004,446 | 1,158,990 | -                       | -         | -       | 11,979,729 | 7,780,297  | 4,498,643 | 11,727,233 | 7,706,045  | 4,522,541 |
| 47/52            | 2,734,317   | 1,575,889 | 682,423 | 3,234,317   | 2,075,889 | 1,182,423 | -                       | -         | -       | 12,744,956 | 8,180,124  | 4,659,385 | 12,470,521 | 8,099,044  | 4,682,945 |
| 48/53            | 2,889,691   | 1,649,873 | 706,179 | 3,389,691   | 2,149,873 | 1,206,179 | -                       | -         | -       | 13,565,408 | 8,603,706  | 4,827,080 | 13,267,039 | 8,515,214  | 4,850,252 |
| 49/54            | 3,052,876   | 1,726,493 | 730,255 | 3,552,876   | 2,226,493 | 1,230,255 | -                       | -         | -       | 14,445,567 | 9,052,653  | 5,002,069 | 14,121,046 | 8,956,113  | 5,024,797 |
| 50/55            | 3,052,876   | 1,726,493 | 730,255 | 3,552,876   | 2,226,493 | 1,230,255 | 904,634                 | 418,759   | 128,722 | 14,681,905 | 9,200,760  | 5,083,906 | 15,037,192 | 9,423,409  | 5,206,931 |
| 55/60            | 3,052,876   | 1,726,493 | 730,255 | 3,552,876   | 2,226,493 | 1,230,255 | 953,344                 | 436,147   | 129,226 | 16,015,370 | 10,036,407 | 5,545,645 | 16,370,658 | 10,259,056 | 5,668,671 |
| 60/65            | 3,052,876   | 1,726,493 | 730,255 | 3,552,876   | 2,226,493 | 1,230,255 | 1,012,677               | 457,321   | 129,842 | 17,640,562 | 11,054,872 | 6,108,401 | 17,995,850 | 11,277,521 | 6,231,426 |
| 65/70            | 3,052,876   | 1,726,493 | 730,255 | 3,552,876   | 2,226,493 | 1,230,255 | 2,686,035               | 1,486,511 | 685,015 | 18,016,421 | 11,290,412 | 6,238,549 | 19,972,841 | 12,516,449 | 6,915,999 |

| 保单年度末/<br>年龄（周岁） | 累计增加的基本保险金额 |           |         | 当年度末的基本保险金额 |           |           | 现金领取的生存年金、祝寿金及当<br>年度红利 |           |         | 总现金价值      |            |           | 总身故保险金     |            |           |
|------------------|-------------|-----------|---------|-------------|-----------|-----------|-------------------------|-----------|---------|------------|------------|-----------|------------|------------|-----------|
|                  | 高           | 中         | 低       | 高           | 中         | 低         | 高                       | 中         | 低       | 高          | 中          | 低         | 高          | 中          | 低         |
| 66/71            | 3,052,876   | 1,726,493 | 730,255 | 3,552,876   | 2,226,493 | 1,230,255 | 2,641,375               | 1,470,547 | 684,548 | 16,793,592 | 10,524,098 | 5,815,120 | 18,750,012 | 11,750,134 | 6,492,570 |
| 67/72            | 3,052,876   | 1,726,493 | 730,255 | 3,552,876   | 2,226,493 | 1,230,255 | 2,594,868               | 1,453,960 | 684,068 | 15,520,419 | 9,726,234  | 5,374,258 | 17,476,839 | 10,952,270 | 6,051,708 |
| 68/73            | 3,052,876   | 1,726,493 | 730,255 | 3,552,876   | 2,226,493 | 1,230,255 | 2,546,442               | 1,436,660 | 683,563 | 14,194,841 | 8,895,530  | 4,915,250 | 16,151,261 | 10,121,566 | 5,592,700 |
| 69/74            | 3,052,876   | 1,726,493 | 730,255 | 3,552,876   | 2,226,493 | 1,230,255 | 2,495,991               | 1,418,670 | 683,047 | 12,814,762 | 8,030,671  | 4,437,370 | 14,771,181 | 9,256,707  | 5,114,820 |
| 70/75            | 3,052,876   | 1,726,493 | 730,255 | 3,552,876   | 2,226,493 | 1,230,255 | 2,443,515               | 1,399,923 | 682,493 | 11,378,050 | 7,130,322  | 3,939,879 | 13,334,469 | 8,356,358  | 4,617,329 |
| 71/76            | 3,052,876   | 1,726,493 | 730,255 | 3,552,876   | 2,226,493 | 1,230,255 | 2,388,908               | 1,380,419 | 681,927 | 9,882,431  | 6,193,057  | 3,421,991 | 11,838,851 | 7,419,093  | 4,099,441 |
| 72/77            | 3,052,876   | 1,726,493 | 730,255 | 3,552,876   | 2,226,493 | 1,230,255 | 2,332,026               | 1,360,136 | 681,337 | 8,325,668  | 5,217,475  | 2,882,930 | 10,282,087 | 6,443,511  | 3,560,380 |
| 73/78            | 3,052,876   | 1,726,493 | 730,255 | 3,552,876   | 2,226,493 | 1,230,255 | 2,272,835               | 1,338,984 | 680,734 | 6,705,414  | 4,202,105  | 2,321,885 | 8,661,834  | 5,428,141  | 2,999,335 |
| 74/79            | 3,052,876   | 1,726,493 | 730,255 | 3,552,876   | 2,226,493 | 1,230,255 | 2,211,228               | 1,316,986 | 680,094 | 5,019,219  | 3,145,411  | 1,738,006 | 6,975,639  | 4,371,447  | 2,415,456 |
| 75/80            | 3,052,876   | 1,726,493 | 730,255 | 3,552,876   | 2,226,493 | 1,230,255 | 546,006                 | 290,735   | 125,007 | 4,865,806  | 3,049,271  | 1,684,883 | 5,221,093  | 3,271,921  | 1,807,909 |
| 80/85            | 3,052,876   | 1,726,493 | 730,255 | 3,552,876   | 2,226,493 | 1,230,255 | 514,173                 | 279,380   | 124,675 | 3,993,717  | 2,502,756  | 1,382,905 | 4,349,004  | 2,725,406  | 1,505,931 |
| 85/90            | 3,052,876   | 1,726,493 | 730,255 | 3,552,876   | 2,226,493 | 1,230,255 | 474,878                 | 265,331   | 124,269 | 2,918,226  | 1,828,775  | 1,010,495 | 3,273,513  | 2,051,424  | 1,133,520 |
| 90/95            | 3,052,876   | 1,726,493 | 730,255 | 3,552,876   | 2,226,493 | 1,230,255 | 426,701                 | 248,142   | 123,764 | 1,598,830  | 1,001,944  | 553,627   | 1,954,117  | 1,224,593  | 676,653   |
| 95/100           | 3,052,876   | 1,726,493 | 730,255 | 3,552,876   | 2,226,493 | 1,230,255 | 368,256                 | 227,280   | 123,161 | -          | -          | -         | 355,288    | 222,649    | 123,026   |

注：上述各表中所列现金价值为当个保险合同周年日的现金利益给付后的现金价值。

该利益演示是基于公司的精算及其他假设，不代表公司的历史经营业绩，也不代表对公司未来经营业绩的预期。保单的红利分配是不保证的，实际派发的红利可能高于或低于利益演示表所列之数额。

计划示例 3

- 王女士事业有成，她希望能将获得的财富转化为稳定的保障，为养老做好规划，同时也能保证资金安全。经过了解，40 岁的王女士选择了《中宏宏越人生年金保险（分红型）》，基本保险金额 10 万元，10 年缴费，年缴保费 69,589 元。保单利益详见下表：

| 保单年度末/<br>年龄（周岁） | 年付保险<br>费 | 保险费总计   | 现金价值    | 生存年金   | 祝寿金    | 身故保险金   | 当年度红利  |        |     | 累积红利    |         |        |
|------------------|-----------|---------|---------|--------|--------|---------|--------|--------|-----|---------|---------|--------|
|                  |           |         |         |        |        |         | 高      | 中      | 低   | 高       | 中       | 低      |
| 1/41             | 69,589    | 69,589  | 29,684  | -      | -      | 69,589  | 950    | 541    | 28  | 950     | 541     | 28     |
| 2/42             | 69,589    | 139,178 | 68,740  | -      | -      | 139,178 | 2,200  | 1,253  | 66  | 3,179   | 1,810   | 95     |
| 3/43             | 69,589    | 208,767 | 115,285 | -      | -      | 208,767 | 3,690  | 2,102  | 111 | 6,964   | 3,966   | 209    |
| 4/44             | 69,589    | 278,356 | 166,230 | -      | -      | 278,356 | 5,320  | 3,031  | 159 | 12,493  | 7,116   | 374    |
| 5/45             | 69,589    | 347,945 | 210,774 | 10,000 | -      | 347,945 | 7,066  | 4,025  | 212 | 19,934  | 11,354  | 597    |
| 6/46             | 69,589    | 417,534 | 257,973 | 10,000 | -      | 407,534 | 8,576  | 4,885  | 257 | 29,108  | 16,580  | 872    |
| 7/47             | 69,589    | 487,123 | 307,952 | 10,000 | -      | 467,123 | 10,175 | 5,796  | 305 | 40,156  | 22,873  | 1,203  |
| 8/48             | 69,589    | 556,712 | 360,844 | 10,000 | -      | 526,712 | 11,867 | 6,760  | 356 | 53,228  | 30,319  | 1,595  |
| 9/49             | 69,589    | 626,301 | 416,784 | 10,000 | -      | 586,301 | 13,658 | 7,781  | 409 | 68,483  | 39,010  | 2,052  |
| 10/50            | 69,589    | 695,890 | 475,916 | 10,000 | -      | 645,890 | 15,550 | 8,858  | 466 | 86,087  | 49,038  | 2,580  |
| 11/51            | -         | 695,890 | 485,214 | 10,000 | -      | 635,890 | 15,849 | 9,028  | 475 | 104,519 | 59,537  | 3,132  |
| 12/52            | -         | 695,890 | 494,901 | 10,000 | -      | 625,890 | 16,157 | 9,204  | 484 | 123,812 | 70,527  | 3,710  |
| 13/53            | -         | 695,890 | 504,998 | 10,000 | -      | 615,890 | 16,482 | 9,389  | 494 | 144,008 | 82,032  | 4,315  |
| 14/54            | -         | 695,890 | 515,527 | 10,000 | -      | 605,890 | 16,818 | 9,580  | 504 | 165,146 | 94,073  | 4,948  |
| 15/55            | -         | 695,890 | 526,514 | 10,000 | -      | 595,890 | 17,170 | 9,781  | 514 | 187,270 | 106,676 | 5,610  |
| 20/60            | -         | 695,890 | 589,056 | 10,000 | -      | 599,056 | 19,171 | 10,921 | 574 | 314,326 | 179,053 | 9,416  |
| 25/65            | -         | 695,890 | 665,476 | 10,000 | -      | 675,476 | 21,617 | 12,314 | 648 | 473,602 | 269,784 | 14,189 |
| 30/70            | -         | 695,890 | 688,928 | 10,000 | 69,589 | 768,517 | 24,594 | 14,010 | 737 | 672,847 | 383,285 | 20,159 |
| 31/71            | -         | 695,890 | 637,391 | 10,000 | 69,589 | 716,980 | 22,944 | 13,070 | 687 | 715,976 | 407,854 | 21,451 |

| 保单年度末/<br>年龄（周岁） | 年付保险费 | 保险费总计   | 现金价值    | 生存年金   | 祝寿金    | 身故保险金   | 当年度红利  |        |     | 累积红利      |           |        |
|------------------|-------|---------|---------|--------|--------|---------|--------|--------|-----|-----------|-----------|--------|
|                  |       |         |         |        |        |         | 高      | 中      | 低   | 高         | 中         | 低      |
| 32/72            | -     | 695,890 | 583,733 | 10,000 | 69,589 | 663,322 | 21,228 | 12,093 | 636 | 758,683   | 432,183   | 22,731 |
| 33/73            | -     | 695,890 | 527,870 | 10,000 | 69,589 | 607,459 | 19,441 | 11,075 | 582 | 800,884   | 456,223   | 23,995 |
| 34/74            | -     | 695,890 | 469,714 | 10,000 | 69,589 | 549,303 | 17,579 | 10,014 | 527 | 842,490   | 479,924   | 25,242 |
| 35/75            | -     | 695,890 | 409,174 | 10,000 | 69,589 | 488,763 | 15,642 | 8,911  | 469 | 883,407   | 503,233   | 26,468 |
| 36/76            | -     | 695,890 | 346,156 | 10,000 | 69,589 | 425,745 | 13,625 | 7,762  | 408 | 923,534   | 526,092   | 27,670 |
| 37/77            | -     | 695,890 | 280,566 | 10,000 | 69,589 | 360,155 | 11,525 | 6,565  | 345 | 962,765   | 548,440   | 28,845 |
| 38/78            | -     | 695,890 | 212,305 | 10,000 | 69,589 | 291,894 | 9,341  | 5,321  | 280 | 1,000,989 | 570,214   | 29,990 |
| 39/79            | -     | 695,890 | 141,272 | 10,000 | 69,589 | 220,861 | 7,068  | 4,026  | 212 | 1,038,087 | 591,346   | 31,102 |
| 40/80            | -     | 695,890 | 136,954 | 10,000 | -      | 146,954 | 4,703  | 2,679  | 141 | 1,073,933 | 611,765   | 32,176 |
| 45/85            | -     | 695,890 | 112,408 | 10,000 | -      | 122,408 | 3,916  | 2,231  | 117 | 1,267,566 | 722,067   | 37,976 |
| 50/90            | -     | 695,890 | 82,137  | 10,000 | -      | 92,137  | 2,949  | 1,680  | 88  | 1,487,319 | 847,248   | 44,559 |
| 55/95            | -     | 695,890 | 45,001  | 10,000 | -      | 55,001  | 1,760  | 1,002  | 53  | 1,736,255 | 989,054   | 52,018 |
| 60/100           | -     | 695,890 | -       | 10,000 | -      | 10,000  | 320    | 183    | 10  | 2,017,754 | 1,149,411 | 60,453 |

注：上表中所列现金价值为当个保险合同周年日的现金利益给付后的现金价值。

该利益演示是基于公司的精算及其他假设，不代表公司的历史经营业绩，也不代表对公司未来经营业绩的预期。保单的红利分配是不保证的，实际派发的红利可能高于或低于利益演示表所列之数额。

- 若王女士选择在 55 周岁前将每年给付的生存年金与红利用于购买交清增额保险，并从 55 周岁开始现金领取生存年金与红利，70 周岁开始可同时享有祝寿金，分别按照高、中、低三档红利演示的保单利益详见下列各表：

(1) 按照高档红利演示的保单利益：

| 保单年度末/<br>年龄（周岁） | 生存年金   | 祝寿金     | 当年度红利  | 当年度末增加的<br>基本保险金额 | 累计增加的<br>基本保险金额 | 当年度末的<br>基本保险金额 | 现金领取的生存年金、<br>祝寿金及当年度红利 | 总现金价值     | 总身故保险金    |
|------------------|--------|---------|--------|-------------------|-----------------|-----------------|-------------------------|-----------|-----------|
| 1/41             | -      | -       | 950    | 170               | 170             | 100,170         | -                       | 30,326    | 69,589    |
| 2/42             | -      | -       | 2,204  | 385               | 555             | 100,555         | -                       | 70,923    | 139,415   |
| 3/43             | -      | -       | 3,710  | 632               | 1,187           | 101,187         | -                       | 120,147   | 209,926   |
| 4/44             | -      | -       | 5,383  | 893               | 2,080           | 102,080         | -                       | 175,101   | 281,660   |
| 5/45             | 10,208 | -       | 7,213  | 2,862             | 4,942           | 104,942         | -                       | 232,224   | 355,182   |
| 6/46             | 10,494 | -       | 9,000  | 3,171             | 8,113           | 108,113         | -                       | 293,820   | 427,674   |
| 7/47             | 10,811 | -       | 11,000 | 3,514             | 11,627          | 111,627         | -                       | 360,268   | 505,021   |
| 8/48             | 11,163 | -       | 13,247 | 3,893             | 15,520          | 115,520         | -                       | 431,977   | 587,953   |
| 9/49             | 11,552 | -       | 15,778 | 4,315             | 19,835          | 119,835         | -                       | 509,411   | 677,295   |
| 10/50            | 11,984 | -       | 18,634 | 4,785             | 24,620          | 124,620         | -                       | 593,087   | 774,002   |
| 11/51            | 12,462 | -       | 19,751 | 4,983             | 29,603          | 129,603         | -                       | 628,852   | 792,446   |
| 12/52            | 12,960 | -       | 20,940 | 5,189             | 34,792          | 134,792         | -                       | 667,087   | 811,172   |
| 13/53            | 13,479 | -       | 22,216 | 5,405             | 40,197          | 140,197         | -                       | 707,992   | 830,170   |
| 14/54            | 14,020 | -       | 23,578 | 5,631             | 45,828          | 145,828         | -                       | 751,783   | 849,440   |
| 15/55            | 14,583 | -       | 25,039 | -                 | 45,828          | 145,828         | 39,622                  | 767,805   | 868,974   |
| 20/60            | 14,583 | -       | 27,957 | -                 | 45,828          | 145,828         | 42,540                  | 859,009   | 873,591   |
| 25/65            | 14,583 | -       | 31,524 | -                 | 45,828          | 145,828         | 46,107                  | 970,450   | 985,033   |
| 30/70            | 14,583 | 101,480 | 35,865 | -                 | 45,828          | 145,828         | 151,928                 | 1,004,650 | 1,120,713 |
| 31/71            | 14,583 | 101,480 | 33,459 | -                 | 45,828          | 145,828         | 149,522                 | 929,495   | 1,045,558 |
| 32/72            | 14,583 | 101,480 | 30,956 | -                 | 45,828          | 145,828         | 147,019                 | 851,246   | 967,309   |
| 33/73            | 14,583 | 101,480 | 28,350 | -                 | 45,828          | 145,828         | 144,413                 | 769,782   | 885,845   |
| 34/74            | 14,583 | 101,480 | 25,635 | -                 | 45,828          | 145,828         | 141,698                 | 684,975   | 801,038   |
| 35/75            | 14,583 | 101,480 | 22,810 | -                 | 45,828          | 145,828         | 138,873                 | 596,690   | 712,753   |

| 保单年度末/<br>年龄（周岁） | 生存年金   | 祝寿金     | 当年度红利  | 当年度末增加的<br>基本保险金额 | 累计增加的<br>基本保险金额 | 当年度末的<br>基本保险金额 | 现金领取的生存年金、<br>祝寿金及当年度红利 | 总现金价值   | 总身故保险金  |
|------------------|--------|---------|--------|-------------------|-----------------|-----------------|-------------------------|---------|---------|
| 36/76            | 14,583 | 101,480 | 19,869 | -                 | 45,828          | 145,828         | 135,932                 | 504,792 | 620,855 |
| 37/77            | 14,583 | 101,480 | 16,807 | -                 | 45,828          | 145,828         | 132,870                 | 409,144 | 525,207 |
| 38/78            | 14,583 | 101,480 | 13,622 | -                 | 45,828          | 145,828         | 129,685                 | 309,600 | 425,663 |
| 39/79            | 14,583 | 101,480 | 10,307 | -                 | 45,828          | 145,828         | 126,370                 | 206,014 | 322,077 |
| 40/80            | 14,583 | -       | 6,858  | -                 | 45,828          | 145,828         | 21,441                  | 199,717 | 214,300 |
| 45/85            | 14,583 | -       | 5,711  | -                 | 45,828          | 145,828         | 20,294                  | 163,922 | 178,505 |
| 50/90            | 14,583 | -       | 4,300  | -                 | 45,828          | 145,828         | 18,883                  | 119,779 | 134,362 |
| 55/95            | 14,583 | -       | 2,567  | -                 | 45,828          | 145,828         | 17,150                  | 65,624  | 80,207  |
| 60/100           | 14,583 | -       | 467    | -                 | 45,828          | 145,828         | 15,050                  | -       | 14,583  |

(2) 按照中档红利演示的保单利益:

| 保单年度末/<br>年龄（周岁） | 生存年金   | 祝寿金 | 当年度红利  | 当年度末增加的<br>基本保险金额 | 累计增加的<br>基本保险金额 | 当年度末的<br>基本保险金额 | 现金领取的生存年金、<br>祝寿金及当年度红利 | 总现金价值   | 总身故保险金  |
|------------------|--------|-----|--------|-------------------|-----------------|-----------------|-------------------------|---------|---------|
| 1/41             | -      | -   | 541    | 97                | 97              | 100,097         | -                       | 30,050  | 69,589  |
| 2/42             | -      | -   | 1,254  | 219               | 316             | 100,316         | -                       | 69,983  | 139,313 |
| 3/43             | -      | -   | 2,109  | 359               | 675             | 100,675         | -                       | 118,050 | 209,427 |
| 4/44             | -      | -   | 3,051  | 506               | 1,181           | 101,181         | -                       | 171,267 | 280,235 |
| 5/45             | 10,118 | -   | 4,073  | 2,331             | 3,512           | 103,512         | -                       | 226,017 | 352,054 |
| 6/46             | 10,351 | -   | 5,057  | 2,507             | 6,019           | 106,019         | -                       | 284,568 | 421,847 |
| 7/47             | 10,602 | -   | 6,145  | 2,698             | 8,717           | 108,717         | -                       | 347,174 | 495,239 |
| 8/48             | 10,872 | -   | 7,349  | 2,906             | 11,623          | 111,623         | -                       | 414,116 | 572,625 |
| 9/49             | 11,162 | -   | 8,685  | 3,133             | 14,756          | 114,756         | -                       | 485,692 | 654,447 |
| 10/50            | 11,476 | -   | 10,165 | 3,383             | 18,139          | 118,139         | -                       | 562,242 | 741,198 |

| 保单年度末/<br>年龄（周岁） | 生存年金   | 祝寿金    | 当年度红利  | 当年度末增加的<br>基本保险金额 | 累计增加的<br>基本保险金额 | 当年度末的<br>基本保险金额 | 现金领取的生存年金、<br>祝寿金及当年度红利 | 总现金价值   | 总身故保险金    |
|------------------|--------|--------|--------|-------------------|-----------------|-----------------|-------------------------|---------|-----------|
| 11/51            | 11,814 | -      | 10,666 | 3,477             | 21,616          | 121,616         | -                       | 590,098 | 751,234   |
| 12/52            | 12,162 | -      | 11,194 | 3,574             | 25,190          | 125,190         | -                       | 619,567 | 761,182   |
| 13/53            | 12,519 | -      | 11,754 | 3,676             | 28,866          | 128,866         | -                       | 650,771 | 771,033   |
| 14/54            | 12,887 | -      | 12,345 | 3,779             | 32,645          | 132,645         | -                       | 683,821 | 780,786   |
| 15/55            | 13,265 | -      | 12,974 | -                 | 32,645          | 132,645         | 26,239                  | 698,394 | 790,418   |
| 20/60            | 13,265 | -      | 14,486 | -                 | 32,645          | 132,645         | 27,751                  | 781,353 | 794,618   |
| 25/65            | 13,265 | -      | 16,334 | -                 | 32,645          | 132,645         | 29,599                  | 882,721 | 895,985   |
| 30/70            | 13,265 | 92,306 | 18,584 | -                 | 32,645          | 132,645         | 124,155                 | 913,829 | 1,019,399 |
| 31/71            | 13,265 | 92,306 | 17,337 | -                 | 32,645          | 132,645         | 122,908                 | 845,467 | 951,038   |
| 32/72            | 13,265 | 92,306 | 16,041 | -                 | 32,645          | 132,645         | 121,612                 | 774,293 | 879,863   |
| 33/73            | 13,265 | 92,306 | 14,690 | -                 | 32,645          | 132,645         | 120,261                 | 700,193 | 805,764   |
| 34/74            | 13,265 | 92,306 | 13,283 | -                 | 32,645          | 132,645         | 118,854                 | 623,052 | 728,623   |
| 35/75            | 13,265 | 92,306 | 11,820 | -                 | 32,645          | 132,645         | 117,391                 | 542,749 | 648,320   |
| 36/76            | 13,265 | 92,306 | 10,296 | -                 | 32,645          | 132,645         | 115,867                 | 459,159 | 564,729   |
| 37/77            | 13,265 | 92,306 | 8,708  | -                 | 32,645          | 132,645         | 114,279                 | 372,157 | 477,728   |
| 38/78            | 13,265 | 92,306 | 7,058  | -                 | 32,645          | 132,645         | 112,629                 | 281,612 | 387,183   |
| 39/79            | 13,265 | 92,306 | 5,340  | -                 | 32,645          | 132,645         | 110,911                 | 187,390 | 292,961   |
| 40/80            | 13,265 | -      | 3,554  | -                 | 32,645          | 132,645         | 16,819                  | 181,663 | 194,927   |
| 45/85            | 13,265 | -      | 2,959  | -                 | 32,645          | 132,645         | 16,224                  | 149,104 | 162,368   |
| 50/90            | 13,265 | -      | 2,228  | -                 | 32,645          | 132,645         | 15,493                  | 108,951 | 122,215   |
| 55/95            | 13,265 | -      | 1,329  | -                 | 32,645          | 132,645         | 14,594                  | 59,692  | 72,956    |
| 60/100           | 13,265 | -      | 243    | -                 | 32,645          | 132,645         | 13,508                  | -       | 13,265    |



(3) 按照低档红利演示的保单利益：

| 保单年度末/<br>年龄（周岁） | 生存年金   | 祝寿金    | 当年度红利 | 当年度末增加的<br>基本保险金额 | 累计增加的<br>基本保险金额 | 当年度末的<br>基本保险金额 | 现金领取的生存年金、<br>祝寿金及当年度红利 | 总现金价值   | 总身故保险金  |
|------------------|--------|--------|-------|-------------------|-----------------|-----------------|-------------------------|---------|---------|
| 1/41             | -      | -      | 28    | 5                 | 5               | 100,005         | -                       | 29,703  | 69,589  |
| 2/42             | -      | -      | 66    | 12                | 17              | 100,017         | -                       | 68,807  | 139,185 |
| 3/43             | -      | -      | 111   | 19                | 36              | 100,036         | -                       | 115,432 | 208,802 |
| 4/44             | -      | -      | 159   | 26                | 62              | 100,062         | -                       | 166,494 | 278,456 |
| 5/45             | 10,006 | -      | 212   | 1,679             | 1,741           | 101,741         | -                       | 218,330 | 348,161 |
| 6/46             | 10,174 | -      | 261   | 1,697             | 3,438           | 103,438         | -                       | 273,164 | 414,629 |
| 7/47             | 10,344 | -      | 315   | 1,717             | 5,155           | 105,155         | -                       | 331,147 | 483,183 |
| 8/48             | 10,516 | -      | 374   | 1,737             | 6,892           | 106,892         | -                       | 392,432 | 553,864 |
| 9/49             | 10,689 | -      | 437   | 1,757             | 8,649           | 108,649         | -                       | 457,174 | 626,709 |
| 10/50            | 10,865 | -      | 506   | 1,777             | 10,426          | 110,426         | -                       | 525,535 | 701,753 |
| 11/51            | 11,043 | -      | 525   | 1,789             | 12,215          | 112,215         | -                       | 544,483 | 702,188 |
| 12/52            | 11,222 | -      | 543   | 1,801             | 14,016          | 114,016         | -                       | 564,266 | 702,342 |
| 13/53            | 11,402 | -      | 563   | 1,811             | 15,827          | 115,827         | -                       | 584,924 | 702,213 |
| 14/54            | 11,583 | -      | 584   | 1,822             | 17,649          | 117,649         | -                       | 606,512 | 701,784 |
| 15/55            | 11,765 | -      | 605   | -                 | 17,649          | 117,649         | 12,370                  | 619,438 | 701,059 |
| 20/60            | 11,765 | -      | 675   | -                 | 17,649          | 117,649         | 12,440                  | 693,018 | 704,783 |
| 25/65            | 11,765 | -      | 762   | -                 | 17,649          | 117,649         | 12,527                  | 782,926 | 794,691 |
| 30/70            | 11,765 | 81,871 | 867   | -                 | 17,649          | 117,649         | 94,503                  | 810,517 | 904,153 |
| 31/71            | 11,765 | 81,871 | 808   | -                 | 17,649          | 117,649         | 94,444                  | 749,884 | 843,520 |
| 32/72            | 11,765 | 81,871 | 748   | -                 | 17,649          | 117,649         | 94,384                  | 686,756 | 780,392 |
| 33/73            | 11,765 | 81,871 | 685   | -                 | 17,649          | 117,649         | 94,321                  | 621,034 | 714,669 |
| 34/74            | 11,765 | 81,871 | 620   | -                 | 17,649          | 117,649         | 94,256                  | 552,614 | 646,249 |

| 保单年度末/<br>年龄（周岁） | 生存年金   | 祝寿金    | 当年度红利 | 当年度末增加的<br>基本保险金额 | 累计增加的<br>基本保险金额 | 当年度末的<br>基本保险金额 | 现金领取的生存年金、<br>祝寿金及当年度红利 | 总现金价值   | 总身故保险金  |
|------------------|--------|--------|-------|-------------------|-----------------|-----------------|-------------------------|---------|---------|
| 35/75            | 11,765 | 81,871 | 552   | -                 | 17,649          | 117,649         | 94,188                  | 481,389 | 575,025 |
| 36/76            | 11,765 | 81,871 | 480   | -                 | 17,649          | 117,649         | 94,116                  | 407,249 | 500,885 |
| 37/77            | 11,765 | 81,871 | 406   | -                 | 17,649          | 117,649         | 94,042                  | 330,083 | 423,719 |
| 38/78            | 11,765 | 81,871 | 329   | -                 | 17,649          | 117,649         | 93,965                  | 249,775 | 343,410 |
| 39/79            | 11,765 | 81,871 | 249   | -                 | 17,649          | 117,649         | 93,885                  | 166,205 | 259,841 |
| 40/80            | 11,765 | -      | 166   | -                 | 17,649          | 117,649         | 11,931                  | 161,125 | 172,890 |
| 45/85            | 11,765 | -      | 138   | -                 | 17,649          | 117,649         | 11,903                  | 132,247 | 144,012 |
| 50/90            | 11,765 | -      | 104   | -                 | 17,649          | 117,649         | 11,869                  | 96,633  | 108,398 |
| 55/95            | 11,765 | -      | 62    | -                 | 17,649          | 117,649         | 11,827                  | 52,943  | 64,708  |
| 60/100           | 11,765 | -      | 12    | -                 | 17,649          | 117,649         | 11,777                  | -       | 11,765  |

(4) 按照上述高、中、低三档红利演示的保单利益汇总信息：

| 保单年度末/<br>年龄（周岁） | 累计增加的基本保险金额 |        |       | 当年度末的基本保险金额 |         |         | 现金领取的生存年金、祝寿金及当<br>年度红利 |   |   | 总现金价值   |         |         | 总身故保险金  |         |         |
|------------------|-------------|--------|-------|-------------|---------|---------|-------------------------|---|---|---------|---------|---------|---------|---------|---------|
|                  | 高           | 中      | 低     | 高           | 中       | 低       | 高                       | 中 | 低 | 高       | 中       | 低       | 高       | 中       | 低       |
| 1/41             | 170         | 97     | 5     | 100,170     | 100,097 | 100,005 | -                       | - | - | 30,326  | 30,050  | 29,703  | 69,589  | 69,589  | 69,589  |
| 2/42             | 555         | 316    | 17    | 100,555     | 100,316 | 100,017 | -                       | - | - | 70,923  | 69,983  | 68,807  | 139,415 | 139,313 | 139,185 |
| 3/43             | 1,187       | 675    | 36    | 101,187     | 100,675 | 100,036 | -                       | - | - | 120,147 | 118,050 | 115,432 | 209,926 | 209,427 | 208,802 |
| 4/44             | 2,080       | 1,181  | 62    | 102,080     | 101,181 | 100,062 | -                       | - | - | 175,101 | 171,267 | 166,494 | 281,660 | 280,235 | 278,456 |
| 5/45             | 4,942       | 3,512  | 1,741 | 104,942     | 103,512 | 101,741 | -                       | - | - | 232,224 | 226,017 | 218,330 | 355,182 | 352,054 | 348,161 |
| 6/46             | 8,113       | 6,019  | 3,438 | 108,113     | 106,019 | 103,438 | -                       | - | - | 293,820 | 284,568 | 273,164 | 427,674 | 421,847 | 414,629 |
| 7/47             | 11,627      | 8,717  | 5,155 | 111,627     | 108,717 | 105,155 | -                       | - | - | 360,268 | 347,174 | 331,147 | 505,021 | 495,239 | 483,183 |
| 8/48             | 15,520      | 11,623 | 6,892 | 115,520     | 111,623 | 106,892 | -                       | - | - | 431,977 | 414,116 | 392,432 | 587,953 | 572,625 | 553,864 |

| 保单年度末/<br>年龄（周岁） | 累计增加的基本保险金额 |        |        | 当年度末的基本保险金额 |         |         | 现金领取的生存年金、祝寿金及当年度红利 |         |        | 总现金价值     |         |         | 总身故保险金    |           |         |
|------------------|-------------|--------|--------|-------------|---------|---------|---------------------|---------|--------|-----------|---------|---------|-----------|-----------|---------|
|                  | 高           | 中      | 低      | 高           | 中       | 低       | 高                   | 中       | 低      | 高         | 中       | 低       | 高         | 中         | 低       |
| 9/49             | 19,835      | 14,756 | 8,649  | 119,835     | 114,756 | 108,649 | -                   | -       | -      | 509,411   | 485,692 | 457,174 | 677,295   | 654,447   | 626,709 |
| 10/50            | 24,620      | 18,139 | 10,426 | 124,620     | 118,139 | 110,426 | -                   | -       | -      | 593,087   | 562,242 | 525,535 | 774,002   | 741,198   | 701,753 |
| 11/51            | 29,603      | 21,616 | 12,215 | 129,603     | 121,616 | 112,215 | -                   | -       | -      | 628,852   | 590,098 | 544,483 | 792,446   | 751,234   | 702,188 |
| 12/52            | 34,792      | 25,190 | 14,016 | 134,792     | 125,190 | 114,016 | -                   | -       | -      | 667,087   | 619,567 | 564,266 | 811,172   | 761,182   | 702,342 |
| 13/53            | 40,197      | 28,866 | 15,827 | 140,197     | 128,866 | 115,827 | -                   | -       | -      | 707,992   | 650,771 | 584,924 | 830,170   | 771,033   | 702,213 |
| 14/54            | 45,828      | 32,645 | 17,649 | 145,828     | 132,645 | 117,649 | -                   | -       | -      | 751,783   | 683,821 | 606,512 | 849,440   | 780,786   | 701,784 |
| 15/55            | 45,828      | 32,645 | 17,649 | 145,828     | 132,645 | 117,649 | 39,622              | 26,239  | 12,370 | 767,805   | 698,394 | 619,438 | 868,974   | 790,418   | 701,059 |
| 20/60            | 45,828      | 32,645 | 17,649 | 145,828     | 132,645 | 117,649 | 42,540              | 27,751  | 12,440 | 859,009   | 781,353 | 693,018 | 873,591   | 794,618   | 704,783 |
| 25/65            | 45,828      | 32,645 | 17,649 | 145,828     | 132,645 | 117,649 | 46,107              | 29,599  | 12,527 | 970,450   | 882,721 | 782,926 | 985,033   | 895,985   | 794,691 |
| 30/70            | 45,828      | 32,645 | 17,649 | 145,828     | 132,645 | 117,649 | 151,928             | 124,155 | 94,503 | 1,004,650 | 913,829 | 810,517 | 1,120,713 | 1,019,399 | 904,153 |
| 31/71            | 45,828      | 32,645 | 17,649 | 145,828     | 132,645 | 117,649 | 149,522             | 122,908 | 94,444 | 929,495   | 845,467 | 749,884 | 1,045,558 | 951,038   | 843,520 |
| 32/72            | 45,828      | 32,645 | 17,649 | 145,828     | 132,645 | 117,649 | 147,019             | 121,612 | 94,384 | 851,246   | 774,293 | 686,756 | 967,309   | 879,863   | 780,392 |
| 33/73            | 45,828      | 32,645 | 17,649 | 145,828     | 132,645 | 117,649 | 144,413             | 120,261 | 94,321 | 769,782   | 700,193 | 621,034 | 885,845   | 805,764   | 714,669 |
| 34/74            | 45,828      | 32,645 | 17,649 | 145,828     | 132,645 | 117,649 | 141,698             | 118,854 | 94,256 | 684,975   | 623,052 | 552,614 | 801,038   | 728,623   | 646,249 |
| 35/75            | 45,828      | 32,645 | 17,649 | 145,828     | 132,645 | 117,649 | 138,873             | 117,391 | 94,188 | 596,690   | 542,749 | 481,389 | 712,753   | 648,320   | 575,025 |
| 36/76            | 45,828      | 32,645 | 17,649 | 145,828     | 132,645 | 117,649 | 135,932             | 115,867 | 94,116 | 504,792   | 459,159 | 407,249 | 620,855   | 564,729   | 500,885 |
| 37/77            | 45,828      | 32,645 | 17,649 | 145,828     | 132,645 | 117,649 | 132,870             | 114,279 | 94,042 | 409,144   | 372,157 | 330,083 | 525,207   | 477,728   | 423,719 |
| 38/78            | 45,828      | 32,645 | 17,649 | 145,828     | 132,645 | 117,649 | 129,685             | 112,629 | 93,965 | 309,600   | 281,612 | 249,775 | 425,663   | 387,183   | 343,410 |
| 39/79            | 45,828      | 32,645 | 17,649 | 145,828     | 132,645 | 117,649 | 126,370             | 110,911 | 93,885 | 206,014   | 187,390 | 166,205 | 322,077   | 292,961   | 259,841 |
| 40/80            | 45,828      | 32,645 | 17,649 | 145,828     | 132,645 | 117,649 | 21,441              | 16,819  | 11,931 | 199,717   | 181,663 | 161,125 | 214,300   | 194,927   | 172,890 |
| 45/85            | 45,828      | 32,645 | 17,649 | 145,828     | 132,645 | 117,649 | 20,294              | 16,224  | 11,903 | 163,922   | 149,104 | 132,247 | 178,505   | 162,368   | 144,012 |
| 50/90            | 45,828      | 32,645 | 17,649 | 145,828     | 132,645 | 117,649 | 18,883              | 15,493  | 11,869 | 119,779   | 108,951 | 96,633  | 134,362   | 122,215   | 108,398 |

| 保单年度末/<br>年龄（周岁） | 累计增加的基本保险金额 |        |        | 当年度末的基本保险金额 |         |         | 现金领取的生存年金、祝寿金及当年度红利 |        |        | 总现金价值  |        |        | 总身故保险金 |        |        |
|------------------|-------------|--------|--------|-------------|---------|---------|---------------------|--------|--------|--------|--------|--------|--------|--------|--------|
|                  | 高           | 中      | 低      | 高           | 中       | 低       | 高                   | 中      | 低      | 高      | 中      | 低      | 高      | 中      | 低      |
| 55/95            | 45,828      | 32,645 | 17,649 | 145,828     | 132,645 | 117,649 | 17,150              | 14,594 | 11,827 | 65,624 | 59,692 | 52,943 | 80,207 | 72,956 | 64,708 |
| 60/100           | 45,828      | 32,645 | 17,649 | 145,828     | 132,645 | 117,649 | 15,050              | 13,508 | 11,777 | -      | -      | -      | 14,583 | 13,265 | 11,765 |

注：上述各表中所列现金价值为当个保险合同周年日的现金利益给付后的现金价值。

该利益演示是基于公司的精算及其他假设，不代表公司的历史经营业绩，也不代表对公司未来经营业绩的预期。保单的红利分配是不保证的，实际派发的红利可能高于或低于利益演示表所列之数额。

计划示例 4

- 张先生是投资人，为了保障稳定的生活品质，50 岁的张先生选择了《中宏宏越人生年金保险（分红型）》，基本保险金额 25 万元，5 年缴费，年缴保费 409,305 元。保单利益详见下表：

| 保单年度末/<br>年龄（周岁） | 年付保险费   | 保险费总计     | 现金价值      | 生存年金   | 祝寿金     | 身故保险金     | 当年度红利  |        |       | 累积红利      |         |        |
|------------------|---------|-----------|-----------|--------|---------|-----------|--------|--------|-------|-----------|---------|--------|
|                  |         |           |           |        |         |           | 高      | 中      | 低     | 高         | 中       | 低      |
| 1/51             | 409,305 | 409,305   | 217,348   | -      | -       | 409,305   | 6,503  | 3,705  | 195   | 6,503     | 3,705   | 195    |
| 2/52             | 409,305 | 818,610   | 484,630   | -      | -       | 818,610   | 14,498 | 8,258  | 435   | 21,196    | 12,074  | 636    |
| 3/53             | 409,305 | 1,227,915 | 789,920   | -      | -       | 1,227,915 | 23,630 | 13,460 | 708   | 45,462    | 25,896  | 1,363  |
| 4/54             | 409,305 | 1,637,220 | 1,129,415 | -      | -       | 1,637,220 | 33,788 | 19,248 | 1,013 | 80,614    | 45,921  | 2,417  |
| 5/55             | 409,305 | 2,046,525 | 1,470,220 | 25,000 | -       | 2,046,525 | 44,728 | 25,480 | 1,338 | 127,760   | 72,779  | 3,828  |
| 6/56             | -       | 2,046,525 | 1,503,448 | 25,000 | -       | 2,021,525 | 45,723 | 26,045 | 1,368 | 177,316   | 101,007 | 5,311  |
| 7/57             | -       | 2,046,525 | 1,538,095 | 25,000 | -       | 1,996,525 | 46,758 | 26,635 | 1,400 | 229,393   | 130,672 | 6,870  |
| 8/58             | -       | 2,046,525 | 1,574,230 | 25,000 | -       | 1,971,525 | 47,840 | 27,253 | 1,433 | 284,115   | 161,845 | 8,509  |
| 9/59             | -       | 2,046,525 | 1,611,933 | 25,000 | -       | 1,946,525 | 48,963 | 27,893 | 1,465 | 341,601   | 194,593 | 10,229 |
| 10/60            | -       | 2,046,525 | 1,651,305 | 25,000 | -       | 1,921,525 | 50,143 | 28,565 | 1,500 | 401,992   | 228,996 | 12,036 |
| 11/61            | -       | 2,046,525 | 1,692,488 | 25,000 | -       | 1,896,525 | 51,375 | 29,268 | 1,538 | 465,427   | 265,134 | 13,935 |
| 12/62            | -       | 2,046,525 | 1,735,710 | 25,000 | -       | 1,871,525 | 52,670 | 30,003 | 1,578 | 532,060   | 303,091 | 15,931 |
| 13/63            | -       | 2,046,525 | 1,781,195 | 25,000 | -       | 1,846,525 | 54,030 | 30,778 | 1,618 | 602,052   | 342,962 | 18,027 |
| 14/64            | -       | 2,046,525 | 1,828,860 | 25,000 | -       | 1,853,860 | 55,458 | 31,593 | 1,660 | 675,572   | 384,844 | 20,228 |
| 15/65            | -       | 2,046,525 | 1,878,428 | 25,000 | -       | 1,903,428 | 56,935 | 32,435 | 1,705 | 752,774   | 428,824 | 22,540 |
| 20/70            | -       | 2,046,525 | 1,952,705 | 25,000 | 204,653 | 2,182,358 | 65,280 | 37,188 | 1,955 | 1,200,314 | 683,771 | 35,937 |
| 21/71            | -       | 2,046,525 | 1,802,280 | 25,000 | 204,653 | 2,031,933 | 60,780 | 34,625 | 1,820 | 1,297,103 | 738,909 | 38,835 |
| 22/72            | -       | 2,046,525 | 1,645,668 | 25,000 | 204,653 | 1,875,321 | 56,095 | 31,955 | 1,680 | 1,392,111 | 793,031 | 41,680 |
| 23/73            | -       | 2,046,525 | 1,482,623 | 25,000 | 204,653 | 1,712,276 | 51,220 | 29,178 | 1,533 | 1,485,094 | 846,000 | 44,463 |

| 保单年度末/<br>年龄（周岁） | 年付保险费 | 保险费总计     | 现金价值      | 生存年金   | 祝寿金     | 身故保险金     | 当年度红利  |        |       | 累积红利      |           |         |
|------------------|-------|-----------|-----------|--------|---------|-----------|--------|--------|-------|-----------|-----------|---------|
|                  |       |           |           |        |         |           | 高      | 中      | 低     | 高         | 中         | 低       |
| 24/74            | -     | 2,046,525 | 1,312,890 | 25,000 | 204,653 | 1,542,543 | 46,145 | 26,288 | 1,380 | 1,575,792 | 897,668   | 47,177  |
| 25/75            | -     | 2,046,525 | 1,136,218 | 25,000 | 204,653 | 1,365,871 | 40,858 | 23,275 | 1,223 | 1,663,924 | 947,873   | 49,815  |
| 26/76            | -     | 2,046,525 | 952,335   | 25,000 | 204,653 | 1,181,988 | 35,358 | 20,143 | 1,058 | 1,749,200 | 996,452   | 52,367  |
| 27/77            | -     | 2,046,525 | 760,973   | 25,000 | 204,653 | 990,626   | 29,633 | 16,880 | 888   | 1,831,309 | 1,043,226 | 54,826  |
| 28/78            | -     | 2,046,525 | 561,853   | 25,000 | 204,653 | 791,506   | 23,675 | 13,488 | 708   | 1,909,923 | 1,088,011 | 57,179  |
| 29/79            | -     | 2,046,525 | 354,690   | 25,000 | 204,653 | 584,343   | 17,480 | 9,958  | 523   | 1,984,701 | 1,130,609 | 59,417  |
| 30/80            | -     | 2,046,525 | 343,853   | 25,000 | -       | 368,853   | 11,033 | 6,285  | 330   | 2,055,275 | 1,170,812 | 61,530  |
| 35/85            | -     | 2,046,525 | 282,170   | 25,000 | -       | 307,170   | 9,188  | 5,235  | 275   | 2,435,611 | 1,387,476 | 72,918  |
| 40/90            | -     | 2,046,525 | 206,043   | 25,000 | -       | 231,043   | 6,910  | 3,938  | 208   | 2,865,418 | 1,632,324 | 85,789  |
| 45/95            | -     | 2,046,525 | 112,743   | 25,000 | -       | 137,743   | 4,123  | 2,348  | 123   | 3,350,016 | 1,908,382 | 100,301 |
| 50/100           | -     | 2,046,525 | -         | 25,000 | -       | 25,000    | 748    | 425    | 23    | 3,895,190 | 2,218,946 | 116,625 |

注：上表中所列现金价值为当个保险合同周年日的现金利益给付后的现金价值。

该利益演示是基于公司的精算及其他假设，不代表公司的历史经营业绩，也不代表对公司未来经营业绩的预期。保单的红利分配是不保证的，实际派发的红利可能高于或低于利益演示表所列之数额。

- 若张先生选择在 65 周岁前将每年给付的生存年金与红利用于购买交清增额保险，并从 65 周岁开始现金领取生存年金与红利，70 周岁开始可同时享有祝寿金，分别按照高、中、低三档红利演示的保单利益详见下列各表：

(1) 按照高档红利演示的保单利益：

| 保单年度末/<br>年龄（周岁） | 生存年金 | 祝寿金 | 当年度红利 | 当年度末增加的<br>基本保险金额 | 累计增加的<br>基本保险金额 | 当年度末的<br>基本保险金额 | 现金领取的生存<br>年金、祝寿金及<br>当年度红利 | 总现金价值   | 总身故保险金  |
|------------------|------|-----|-------|-------------------|-----------------|-----------------|-----------------------------|---------|---------|
| 1/51             | -    | -   | 6,503 | 953               | 953             | 250,953         | -                           | 222,204 | 409,305 |

| 保单年度末/<br>年龄（周岁） | 生存年金   | 祝寿金     | 当年度红利  | 当年度末增加的<br>基本保险金额 | 累计增加的<br>基本保险金额 | 当年度末的<br>基本保险金额 | 现金领取的生存<br>年金、祝寿金及<br>当年度红利 | 总现金价值     | 总身故保险金    |
|------------------|--------|---------|--------|-------------------|-----------------|-----------------|-----------------------------|-----------|-----------|
| 2/52             | -      | -       | 14,553 | 2,076             | 3,029           | 253,029         | -                           | 500,715   | 821,731   |
| 3/53             | -      | -       | 23,916 | 3,321             | 6,350           | 256,350         | -                           | 825,034   | 1,242,792 |
| 4/54             | -      | -       | 34,646 | 4,688             | 11,038          | 261,038         | -                           | 1,192,921 | 1,678,805 |
| 5/55             | 26,104 | -       | 46,702 | 9,734             | 20,772          | 270,772         | -                           | 1,592,378 | 2,136,883 |
| 6/56             | 27,077 | -       | 49,521 | 10,116            | 30,888          | 280,888         | -                           | 1,689,202 | 2,189,489 |
| 7/57             | 28,089 | -       | 52,534 | 10,514            | 41,402          | 291,402         | -                           | 1,792,816 | 2,243,200 |
| 8/58             | 29,140 | -       | 55,763 | 10,932            | 52,334          | 302,334         | -                           | 1,903,773 | 2,298,025 |
| 9/59             | 30,233 | -       | 59,212 | 11,367            | 63,701          | 313,701         | -                           | 2,022,660 | 2,354,003 |
| 10/60            | 31,370 | -       | 62,919 | 11,822            | 75,523          | 325,523         | -                           | 2,150,151 | 2,411,137 |
| 11/61            | 32,552 | -       | 66,895 | 12,299            | 87,822          | 337,822         | -                           | 2,287,039 | 2,469,450 |
| 12/62            | 33,782 | -       | 71,172 | 12,796            | 100,618         | 350,618         | -                           | 2,434,285 | 2,528,969 |
| 13/63            | 35,062 | -       | 75,776 | 13,316            | 113,934         | 363,934         | -                           | 2,592,950 | 2,589,700 |
| 14/64            | 36,393 | -       | 80,731 | 13,861            | 127,795         | 377,795         | -                           | 2,763,737 | 2,698,731 |
| 15/65            | 37,780 | -       | 86,039 | -                 | 127,795         | 377,795         | 123,819                     | 2,838,643 | 2,876,422 |
| 20/70            | 37,780 | 309,267 | 98,650 | -                 | 127,795         | 377,795         | 445,697                     | 2,950,889 | 3,297,936 |
| 21/71            | 37,780 | 309,267 | 91,850 | -                 | 127,795         | 377,795         | 438,897                     | 2,723,569 | 3,070,617 |
| 22/72            | 37,780 | 309,267 | 84,770 | -                 | 127,795         | 377,795         | 431,817                     | 2,486,900 | 2,833,948 |
| 23/73            | 37,780 | 309,267 | 77,403 | -                 | 127,795         | 377,795         | 424,450                     | 2,240,510 | 2,587,557 |
| 24/74            | 37,780 | 309,267 | 69,733 | -                 | 127,795         | 377,795         | 416,780                     | 1,984,013 | 2,331,060 |
| 25/75            | 37,780 | 309,267 | 61,743 | -                 | 127,795         | 377,795         | 408,790                     | 1,717,030 | 2,064,077 |
| 26/76            | 37,780 | 309,267 | 53,432 | -                 | 127,795         | 377,795         | 400,479                     | 1,439,150 | 1,786,197 |
| 27/77            | 37,780 | 309,267 | 44,780 | -                 | 127,795         | 377,795         | 391,827                     | 1,149,967 | 1,497,014 |

| 保单年度末/<br>年龄（周岁） | 生存年金   | 祝寿金     | 当年度红利  | 当年度末增加的<br>基本保险金额 | 累计增加的<br>基本保险金额 | 当年度末的<br>基本保险金额 | 现金领取的生存<br>年金、祝寿金及<br>当年度红利 | 总现金价值   | 总身故保险金    |
|------------------|--------|---------|--------|-------------------|-----------------|-----------------|-----------------------------|---------|-----------|
| 28/78            | 37,780 | 309,267 | 35,777 | -                 | 127,795         | 377,795         | 382,824                     | 849,061 | 1,196,108 |
| 29/79            | 37,780 | 309,267 | 26,415 | -                 | 127,795         | 377,795         | 373,462                     | 536,000 | 883,047   |
| 30/80            | 37,780 | -       | 16,672 | -                 | 127,795         | 377,795         | 54,452                      | 519,624 | 557,403   |
| 35/85            | 37,780 | -       | 13,884 | -                 | 127,795         | 377,795         | 51,664                      | 426,410 | 464,189   |
| 40/90            | 37,780 | -       | 10,442 | -                 | 127,795         | 377,795         | 48,222                      | 311,368 | 349,148   |
| 45/95            | 37,780 | -       | 6,230  | -                 | 127,795         | 377,795         | 44,010                      | 170,375 | 208,154   |
| 50/100           | 37,780 | -       | 1,130  | -                 | 127,795         | 377,795         | 38,910                      | -       | 37,780    |

(2) 按照中档红利演示的保单利益：

| 保单年度末/<br>年龄（周岁） | 生存年金   | 祝寿金 | 当年度红利  | 当年度末增加的<br>基本保险金额 | 累计增加的<br>基本保险金额 | 当年度末的<br>基本保险金额 | 现金领取的生<br>存年金、祝寿金<br>及当年度红利 | 总现金价值     | 总身故保险金    |
|------------------|--------|-----|--------|-------------------|-----------------|-----------------|-----------------------------|-----------|-----------|
| 1/51             | -      | -   | 3,705  | 543               | 543             | 250,543         | -                           | 220,115   | 409,305   |
| 2/52             | -      | -   | 8,275  | 1,180             | 1,723           | 251,723         | -                           | 493,780   | 820,388   |
| 3/53             | -      | -   | 13,553 | 1,882             | 3,605           | 253,605         | -                           | 809,855   | 1,236,378 |
| 4/54             | -      | -   | 19,525 | 2,642             | 6,247           | 256,247         | -                           | 1,165,356 | 1,660,829 |
| 5/55             | 25,625 | -   | 26,117 | 6,918             | 13,165          | 263,165         | -                           | 1,547,642 | 2,097,664 |
| 6/56             | 26,317 | -   | 27,417 | 7,096             | 20,261          | 270,261         | -                           | 1,625,293 | 2,127,979 |
| 7/57             | 27,026 | -   | 28,794 | 7,280             | 27,541          | 277,541         | -                           | 1,707,538 | 2,158,331 |
| 8/58             | 27,754 | -   | 30,255 | 7,468             | 35,009          | 285,009         | -                           | 1,794,679 | 2,188,716 |
| 9/59             | 28,501 | -   | 31,798 | 7,663             | 42,672          | 292,672         | -                           | 1,887,071 | 2,219,109 |
| 10/60            | 29,267 | -   | 33,441 | 7,863             | 50,535          | 300,535         | -                           | 1,985,100 | 2,249,506 |



| 保单年度末/<br>年龄（周岁） | 生存年金   | 祝寿金     | 当年度红利  | 当年度末增加的<br>基本保险金额 | 累计增加的<br>基本保险金额 | 当年度末的<br>基本保险金额 | 现金领取的生<br>存年金、祝寿金<br>及当年度红利 | 总现金价值     | 总身故保险金    |
|------------------|--------|---------|--------|-------------------|-----------------|-----------------|-----------------------------|-----------|-----------|
| 11/61            | 30,054 | -       | 35,184 | 8,068             | 58,603          | 308,603         | -                           | 2,089,227 | 2,279,889 |
| 12/62            | 30,860 | -       | 37,035 | 8,277             | 66,880          | 316,880         | -                           | 2,200,047 | 2,310,233 |
| 13/63            | 31,688 | -       | 39,011 | 8,494             | 75,374          | 325,374         | -                           | 2,318,218 | 2,340,507 |
| 14/64            | 32,537 | -       | 41,118 | 8,716             | 84,090          | 334,090         | -                           | 2,444,015 | 2,412,791 |
| 15/65            | 33,409 | -       | 43,345 | -                 | 84,090          | 334,090         | 76,754                      | 2,510,256 | 2,543,665 |
| 20/70            | 33,409 | 273,489 | 49,696 | -                 | 84,090          | 334,090         | 356,594                     | 2,609,517 | 2,916,416 |
| 21/71            | 33,409 | 273,489 | 46,271 | -                 | 84,090          | 334,090         | 353,169                     | 2,408,495 | 2,715,394 |
| 22/72            | 33,409 | 273,489 | 42,703 | -                 | 84,090          | 334,090         | 349,601                     | 2,199,205 | 2,506,104 |
| 23/73            | 33,409 | 273,489 | 38,992 | -                 | 84,090          | 334,090         | 345,890                     | 1,981,318 | 2,288,217 |
| 24/74            | 33,409 | 273,489 | 35,130 | -                 | 84,090          | 334,090         | 342,028                     | 1,754,494 | 2,061,393 |
| 25/75            | 33,409 | 273,489 | 31,104 | -                 | 84,090          | 334,090         | 338,002                     | 1,518,396 | 1,825,295 |
| 26/76            | 33,409 | 273,489 | 26,918 | -                 | 84,090          | 334,090         | 333,816                     | 1,272,662 | 1,579,561 |
| 27/77            | 33,409 | 273,489 | 22,558 | -                 | 84,090          | 334,090         | 329,456                     | 1,016,934 | 1,323,833 |
| 28/78            | 33,409 | 273,489 | 18,024 | -                 | 84,090          | 334,090         | 324,922                     | 750,838   | 1,057,737 |
| 29/79            | 33,409 | 273,489 | 13,307 | -                 | 84,090          | 334,090         | 320,205                     | 473,994   | 780,893   |
| 30/80            | 33,409 | -       | 8,399  | -                 | 84,090          | 334,090         | 41,808                      | 459,511   | 492,920   |
| 35/85            | 33,409 | -       | 6,996  | -                 | 84,090          | 334,090         | 40,405                      | 377,081   | 410,490   |
| 40/90            | 33,409 | -       | 5,262  | -                 | 84,090          | 334,090         | 38,671                      | 275,347   | 308,757   |
| 45/95            | 33,409 | -       | 3,137  | -                 | 84,090          | 334,090         | 36,546                      | 150,665   | 184,074   |
| 50/100           | 33,409 | -       | 568    | -                 | 84,090          | 334,090         | 33,977                      | -         | 33,409    |

(3) 按照低档红利演示的保单利益:

| 保单年度末/<br>年龄（周岁） | 生存年金   | 祝寿金     | 当年度红利 | 当年度末增加的<br>基本保险金额 | 累计增加的<br>基本保险金额 | 当年度末的<br>基本保险金额 | 现金领取的生<br>存年金、祝寿金<br>及当年度红利 | 总现金价值     | 总身故保险金    |
|------------------|--------|---------|-------|-------------------|-----------------|-----------------|-----------------------------|-----------|-----------|
| 1/51             | -      | -       | 195   | 29                | 29              | 250,029         | -                           | 217,496   | 409,305   |
| 2/52             | -      | -       | 435   | 62                | 91              | 250,091         | -                           | 485,113   | 818,705   |
| 3/53             | -      | -       | 708   | 98                | 189             | 250,189         | -                           | 790,965   | 1,228,362 |
| 4/54             | -      | -       | 1,013 | 137               | 326             | 250,326         | -                           | 1,131,291 | 1,638,458 |
| 5/55             | 25,033 | -       | 1,339 | 3,526             | 3,852           | 253,852         | -                           | 1,492,873 | 2,049,194 |
| 6/56             | 25,385 | -       | 1,389 | 3,535             | 7,387           | 257,387         | -                           | 1,547,872 | 2,052,673 |
| 7/57             | 25,739 | -       | 1,441 | 3,545             | 10,932          | 260,932         | -                           | 1,605,353 | 2,055,518 |
| 8/58             | 26,093 | -       | 1,495 | 3,552             | 14,484          | 264,484         | -                           | 1,665,435 | 2,057,736 |
| 9/59             | 26,448 | -       | 1,550 | 3,558             | 18,042          | 268,042         | -                           | 1,728,263 | 2,059,299 |
| 10/60            | 26,804 | -       | 1,608 | 3,563             | 21,605          | 271,605         | -                           | 1,794,011 | 2,060,198 |
| 11/61            | 27,161 | -       | 1,670 | 3,566             | 25,171          | 275,171         | -                           | 1,862,894 | 2,060,423 |
| 12/62            | 27,517 | -       | 1,736 | 3,567             | 28,738          | 278,738         | -                           | 1,935,233 | 2,059,958 |
| 13/63            | 27,874 | -       | 1,803 | 3,566             | 32,304          | 282,304         | -                           | 2,011,354 | 2,058,787 |
| 14/64            | 28,230 | -       | 1,874 | 3,563             | 35,867          | 285,867         | -                           | 2,091,243 | 2,093,408 |
| 15/65            | 28,587 | -       | 1,950 | -                 | 35,867          | 285,867         | 30,537                      | 2,147,922 | 2,176,509 |
| 20/70            | 28,587 | 234,014 | 2,235 | -                 | 35,867          | 285,867         | 264,836                     | 2,232,856 | 2,495,457 |
| 21/71            | 28,587 | 234,014 | 2,081 | -                 | 35,867          | 285,867         | 264,682                     | 2,060,850 | 2,323,450 |
| 22/72            | 28,587 | 234,014 | 1,921 | -                 | 35,867          | 285,867         | 264,522                     | 1,881,769 | 2,144,370 |
| 23/73            | 28,587 | 234,014 | 1,752 | -                 | 35,867          | 285,867         | 264,353                     | 1,695,332 | 1,957,933 |
| 24/74            | 28,587 | 234,014 | 1,578 | -                 | 35,867          | 285,867         | 264,179                     | 1,501,248 | 1,763,849 |
| 25/75            | 28,587 | 234,014 | 1,398 | -                 | 35,867          | 285,867         | 263,999                     | 1,299,229 | 1,561,830 |
| 26/76            | 28,587 | 234,014 | 1,209 | -                 | 35,867          | 285,867         | 263,810                     | 1,088,965 | 1,351,565 |

| 保单年度末/<br>年龄（周岁） | 生存年金   | 祝寿金     | 当年度红利 | 当年度末增加的<br>基本保险金额 | 累计增加的<br>基本保险金额 | 当年度末的<br>基本保险金额 | 现金领取的生<br>存年金、祝寿金<br>及当年度红利 | 总现金价值   | 总身故保险金    |
|------------------|--------|---------|-------|-------------------|-----------------|-----------------|-----------------------------|---------|-----------|
| 27/77            | 28,587 | 234,014 | 1,015 | -                 | 35,867          | 285,867         | 263,616                     | 870,148 | 1,132,749 |
| 28/78            | 28,587 | 234,014 | 809   | -                 | 35,867          | 285,867         | 263,410                     | 642,461 | 905,062   |
| 29/79            | 28,587 | 234,014 | 597   | -                 | 35,867          | 285,867         | 263,198                     | 405,577 | 668,178   |
| 30/80            | 28,587 | -       | 377   | -                 | 35,867          | 285,867         | 28,964                      | 393,185 | 421,772   |
| 35/85            | 28,587 | -       | 314   | -                 | 35,867          | 285,867         | 28,901                      | 322,652 | 351,239   |
| 40/90            | 28,587 | -       | 237   | -                 | 35,867          | 285,867         | 28,824                      | 235,604 | 264,190   |
| 45/95            | 28,587 | -       | 140   | -                 | 35,867          | 285,867         | 28,727                      | 128,918 | 157,505   |
| 50/100           | 28,587 | -       | 26    | -                 | 35,867          | 285,867         | 28,613                      | -       | 28,587    |

(4) 按照上述高、中、低三档红利演示的保单利益汇总信息：

| 保单年度末/<br>年龄（周岁） | 累计增加的基本保险金额 |        |        | 当年度末的基本保险金额 |         |         | 现金领取的生存年金、祝寿金及当<br>年度红利 |   |   | 总现金价值     |           |           | 总身故保险金    |           |           |
|------------------|-------------|--------|--------|-------------|---------|---------|-------------------------|---|---|-----------|-----------|-----------|-----------|-----------|-----------|
|                  | 高           | 中      | 低      | 高           | 中       | 低       | 高                       | 中 | 低 | 高         | 中         | 低         | 高         | 中         | 低         |
| 1/51             | 953         | 543    | 29     | 250,953     | 250,543 | 250,029 | -                       | - | - | 222,204   | 220,115   | 217,496   | 409,305   | 409,305   | 409,305   |
| 2/52             | 3,029       | 1,723  | 91     | 253,029     | 251,723 | 250,091 | -                       | - | - | 500,715   | 493,780   | 485,113   | 821,731   | 820,388   | 818,705   |
| 3/53             | 6,350       | 3,605  | 189    | 256,350     | 253,605 | 250,189 | -                       | - | - | 825,034   | 809,855   | 790,965   | 1,242,792 | 1,236,378 | 1,228,362 |
| 4/54             | 11,038      | 6,247  | 326    | 261,038     | 256,247 | 250,326 | -                       | - | - | 1,192,921 | 1,165,356 | 1,131,291 | 1,678,805 | 1,660,829 | 1,638,458 |
| 5/55             | 20,772      | 13,165 | 3,852  | 270,772     | 263,165 | 253,852 | -                       | - | - | 1,592,378 | 1,547,642 | 1,492,873 | 2,136,883 | 2,097,664 | 2,049,194 |
| 6/56             | 30,888      | 20,261 | 7,387  | 280,888     | 270,261 | 257,387 | -                       | - | - | 1,689,202 | 1,625,293 | 1,547,872 | 2,189,489 | 2,127,979 | 2,052,673 |
| 7/57             | 41,402      | 27,541 | 10,932 | 291,402     | 277,541 | 260,932 | -                       | - | - | 1,792,816 | 1,707,538 | 1,605,353 | 2,243,200 | 2,158,331 | 2,055,518 |
| 8/58             | 52,334      | 35,009 | 14,484 | 302,334     | 285,009 | 264,484 | -                       | - | - | 1,903,773 | 1,794,679 | 1,665,435 | 2,298,025 | 2,188,716 | 2,057,736 |
| 9/59             | 63,701      | 42,672 | 18,042 | 313,701     | 292,672 | 268,042 | -                       | - | - | 2,022,660 | 1,887,071 | 1,728,263 | 2,354,003 | 2,219,109 | 2,059,299 |

| 保单年度末/<br>年龄（周岁） | 累计增加的基本保险金额 |        |        | 当年度末的基本保险金额 |         |         | 现金领取的生存年金、祝寿金及当年度红利 |         |         | 总现金价值     |           |           | 总身故保险金    |           |           |
|------------------|-------------|--------|--------|-------------|---------|---------|---------------------|---------|---------|-----------|-----------|-----------|-----------|-----------|-----------|
|                  | 高           | 中      | 低      | 高           | 中       | 低       | 高                   | 中       | 低       | 高         | 中         | 低         | 高         | 中         | 低         |
| 10/60            | 75,523      | 50,535 | 21,605 | 325,523     | 300,535 | 271,605 | -                   | -       | -       | 2,150,151 | 1,985,100 | 1,794,011 | 2,411,137 | 2,249,506 | 2,060,198 |
| 11/61            | 87,822      | 58,603 | 25,171 | 337,822     | 308,603 | 275,171 | -                   | -       | -       | 2,287,039 | 2,089,227 | 1,862,894 | 2,469,450 | 2,279,889 | 2,060,423 |
| 12/62            | 100,618     | 66,880 | 28,738 | 350,618     | 316,880 | 278,738 | -                   | -       | -       | 2,434,285 | 2,200,047 | 1,935,233 | 2,528,969 | 2,310,233 | 2,059,958 |
| 13/63            | 113,934     | 75,374 | 32,304 | 363,934     | 325,374 | 282,304 | -                   | -       | -       | 2,592,950 | 2,318,218 | 2,011,354 | 2,589,700 | 2,340,507 | 2,058,787 |
| 14/64            | 127,795     | 84,090 | 35,867 | 377,795     | 334,090 | 285,867 | -                   | -       | -       | 2,763,737 | 2,444,015 | 2,091,243 | 2,698,731 | 2,412,791 | 2,093,408 |
| 15/65            | 127,795     | 84,090 | 35,867 | 377,795     | 334,090 | 285,867 | 123,819             | 76,754  | 30,537  | 2,838,643 | 2,510,256 | 2,147,922 | 2,876,422 | 2,543,665 | 2,176,509 |
| 20/70            | 127,795     | 84,090 | 35,867 | 377,795     | 334,090 | 285,867 | 445,697             | 356,594 | 264,836 | 2,950,889 | 2,609,517 | 2,232,856 | 3,297,936 | 2,916,416 | 2,495,457 |
| 21/71            | 127,795     | 84,090 | 35,867 | 377,795     | 334,090 | 285,867 | 438,897             | 353,169 | 264,682 | 2,723,569 | 2,408,495 | 2,060,850 | 3,070,617 | 2,715,394 | 2,323,450 |
| 22/72            | 127,795     | 84,090 | 35,867 | 377,795     | 334,090 | 285,867 | 431,817             | 349,601 | 264,522 | 2,486,900 | 2,199,205 | 1,881,769 | 2,833,948 | 2,506,104 | 2,144,370 |
| 23/73            | 127,795     | 84,090 | 35,867 | 377,795     | 334,090 | 285,867 | 424,450             | 345,890 | 264,353 | 2,240,510 | 1,981,318 | 1,695,332 | 2,587,557 | 2,288,217 | 1,957,933 |
| 24/74            | 127,795     | 84,090 | 35,867 | 377,795     | 334,090 | 285,867 | 416,780             | 342,028 | 264,179 | 1,984,013 | 1,754,494 | 1,501,248 | 2,331,060 | 2,061,393 | 1,763,849 |
| 25/75            | 127,795     | 84,090 | 35,867 | 377,795     | 334,090 | 285,867 | 408,790             | 338,002 | 263,999 | 1,717,030 | 1,518,396 | 1,299,229 | 2,064,077 | 1,825,295 | 1,561,830 |
| 26/76            | 127,795     | 84,090 | 35,867 | 377,795     | 334,090 | 285,867 | 400,479             | 333,816 | 263,810 | 1,439,150 | 1,272,662 | 1,088,965 | 1,786,197 | 1,579,561 | 1,351,565 |
| 27/77            | 127,795     | 84,090 | 35,867 | 377,795     | 334,090 | 285,867 | 391,827             | 329,456 | 263,616 | 1,149,967 | 1,016,934 | 870,148   | 1,497,014 | 1,323,833 | 1,132,749 |
| 28/78            | 127,795     | 84,090 | 35,867 | 377,795     | 334,090 | 285,867 | 382,824             | 324,922 | 263,410 | 849,061   | 750,838   | 642,461   | 1,196,108 | 1,057,737 | 905,062   |
| 29/79            | 127,795     | 84,090 | 35,867 | 377,795     | 334,090 | 285,867 | 373,462             | 320,205 | 263,198 | 536,000   | 473,994   | 405,577   | 883,047   | 780,893   | 668,178   |
| 30/80            | 127,795     | 84,090 | 35,867 | 377,795     | 334,090 | 285,867 | 54,452              | 41,808  | 28,964  | 519,624   | 459,511   | 393,185   | 557,403   | 492,920   | 421,772   |
| 35/85            | 127,795     | 84,090 | 35,867 | 377,795     | 334,090 | 285,867 | 51,664              | 40,405  | 28,901  | 426,410   | 377,081   | 322,652   | 464,189   | 410,490   | 351,239   |
| 40/90            | 127,795     | 84,090 | 35,867 | 377,795     | 334,090 | 285,867 | 48,222              | 38,671  | 28,824  | 311,368   | 275,347   | 235,604   | 349,148   | 308,757   | 264,190   |
| 45/95            | 127,795     | 84,090 | 35,867 | 377,795     | 334,090 | 285,867 | 44,010              | 36,546  | 28,727  | 170,375   | 150,665   | 128,918   | 208,154   | 184,074   | 157,505   |
| 50/100           | 127,795     | 84,090 | 35,867 | 377,795     | 334,090 | 285,867 | 38,910              | 33,977  | 28,613  | -         | -         | -         | 37,780    | 33,409    | 28,587    |

注：上述各表中所列现金价值为当个保险合同周年日的现金利益给付后的现金价值。

该利益演示是基于公司的精算及其他假设，不代表公司的历史经营业绩，也不代表对公司未来经营业绩的预期。保单的红利分配是不保证的，实际派发的红利可能高于或低于利益演示表所列之数额。