

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，
其红利分配是不确定的，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、身故日本合同的保证现金价值；
- 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是在遵循国家法律、法规和监管部门规定的基础上，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/ 年龄（周岁）	年付保险 费	保险费总计	保证现金价 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/ 年龄（周岁）	年付保险 费	保险费总计	保证现金价 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：上表中所列保证现金价值为当个保单周年日的现金利益给付后的保证现金价值。

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确定的，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/ 年龄（周岁）	生存年金	祝寿金	当年度红利	当年度末增加的 基本保险金额	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
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/ 年龄（周岁）	生存年金	祝寿金	当年度红利	当年度末增加的 基本保险金额	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
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/ 年龄（周岁）	生存年金	祝寿金	当年度红利	当年度末增加的 基本保险金额	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
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/ 年龄（周岁）	生存年金	祝寿金	当年度红利	当年度末增加的 基本保险金额	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
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/ 年龄（周岁）	生存年金	祝寿金	当年度红利	当年度末增加的 基本保险金额	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
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/ 年龄（周岁）	生存年金	祝寿金	当年度红利	当年度末增加的 基本保险金额	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
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/ 年龄（周岁）	生存年金	祝寿金	当年度红利	当年度末增加的 基本保险金额	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
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/ 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
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/ 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
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单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确定的，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/ 年龄（周岁）	年付保险费	保险费总计	保证现金价值	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/ 年龄（周岁）	年付保险 费	保险费总计	保证现金价 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/ 年龄（周岁）	年付保险费	保险费总计	保证现金价值	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：上表中所列保证现金价值为当个保单周年日的现金利益给付后的保证现金价值。

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确定的，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 周岁四年先行领取生存年金。25-59 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/ 年龄（周岁）	生存年金	祝寿金	当年度红利	当年度末增加的 基本保险金额	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
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/ 年龄（周岁）	生存年金	祝寿金	当年度红利	当年度末增加的 基本保险金额	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
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/ 年龄（周岁）	生存年金	祝寿金	当年度红利	当年度末增加的 基本保险金额	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
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/ 年龄（周岁）	生存年金	祝寿金	当年度红利	当年度末增加的 基本保险金额	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
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/ 年龄（周岁）	生存年金	祝寿金	当年度红利	当年度末增加的 基本保险金额	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
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/ 年龄（周岁）	生存年金	祝寿金	当年度红利	当年度末增加的 基本保险金额	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
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/ 年龄（周岁）	生存年金	祝寿金	当年度红利	当年度末增加的 基本保险金额	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
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/ 年龄（周岁）	生存年金	祝寿金	当年度红利	当年度末增加的 基本保险金额	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
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/ 年龄（周岁）	生存年金	祝寿金	当年度红利	当年度末增加的 基本保险金额	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
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/ 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
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/ 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
10/10	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/ 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
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单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确定的，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 末/年龄 (周岁)	年付保险费	保险费总计	保证现金价值	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 末/年龄 (周岁)	年付保险费	保险费总计	保证现金价值	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 末/年龄 (周岁)	年付保险费	保险费总计	保证现金价值	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：上表中所列保证现金价值为当个保单周年日的现金利益给付后的保证现金价值。

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确定的，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 周岁四年先行领取生存年金。25-54 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/ 年龄（周岁）	生存年金	祝寿金	当年度红利	当年度末增加的 基本保险金额	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
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/ 年龄（周岁）	生存年金	祝寿金	当年度红利	当年度末增加的 基本保险金额	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
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/ 年龄（周岁）	生存年金	祝寿金	当年度红利	当年度末增加的 基本保险金额	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
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/ 年龄（周岁）	生存年金	祝寿金	当年度红利	当年度末增加的 基本保险金额	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
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/ 年龄（周岁）	生存年金	祝寿金	当年度红利	当年度末增加的 基本保险金额	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
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/ 年龄（周岁）	生存年金	祝寿金	当年度红利	当年度末增加的 基本保险金额	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
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/ 年龄（周岁）	生存年金	祝寿金	当年度红利	当年度末增加的 基本保险金额	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
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/ 年龄（周岁）	生存年金	祝寿金	当年度红利	当年度末增加的 基本保险金额	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
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/ 年龄（周岁）	生存年金	祝寿金	当年度红利	当年度末增加的 基本保险金额	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
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/ 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
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/ 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
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/ 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
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单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确定的，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/ 年龄（周岁）	年付保险 费	保险费总计	保证现金价 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/ 年龄（周岁）	年付保险费	保险费总计	保证现金价值	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：上表中所列保证现金价值为当个保单周年日的现金利益给付后的保证现金价值。

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确定的，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/ 年龄（周岁）	生存年金	祝寿金	当年度红利	当年度末增加的 基本保险金额	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
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/ 年龄（周岁）	生存年金	祝寿金	当年度红利	当年度末增加的 基本保险金额	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
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/ 年龄（周岁）	生存年金	祝寿金	当年度红利	当年度末增加的 基本保险金额	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
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/ 年龄（周岁）	生存年金	祝寿金	当年度红利	当年度末增加的 基本保险金额	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
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/ 年龄（周岁）	生存年金	祝寿金	当年度红利	当年度末增加的 基本保险金额	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
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/ 年龄（周岁）	生存年金	祝寿金	当年度红利	当年度末增加的 基本保险金额	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
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/ 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
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/ 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/ 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单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确定的，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/ 年龄（周岁）	年付保险 费	保险费总计	保证现金价 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/ 年龄（周岁）	年付保险费	保险费总计	保证现金价值	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：上表中所列保证现金价值为当个保单周年日的现金利益给付后的保证现金价值。

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确定的，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/ 年龄（周岁）	生存年金	祝寿金	当年度红利	当年度末增加的 基本保险金额	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
1/51	-	-	6,503	953	953	250,953	-	222,204	409,305

保单年度末/ 年龄（周岁）	生存年金	祝寿金	当年度红利	当年度末增加的 基本保险金额	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
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/ 年龄（周岁）	生存年金	祝寿金	当年度红利	当年度末增加的 基本保险金额	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
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/ 年龄（周岁）	生存年金	祝寿金	当年度红利	当年度末增加的 基本保险金额	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
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/ 年龄（周岁）	生存年金	祝寿金	当年度红利	当年度末增加的 基本保险金额	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
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/ 年龄（周岁）	生存年金	祝寿金	当年度红利	当年度末增加的 基本保险金额	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
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/ 年龄（周岁）	生存年金	祝寿金	当年度红利	当年度末增加的 基本保险金额	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
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/ 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
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/ 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单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确定的，实际派发的红利可能高于或低于利益演示表所列之数额。