



工银安盛人寿盛世丰年新款年金保险（分红型）

# 产品说明书

谨致

**本产品为分红保险，分红保险的红利分配是不确定的**  
(本说明书仅供参考，具体条款以保险合同为准。)

保障利益概要

| 保障利益                  | 保障金额（元）                                                                                                                                                                                                                                  |
|-----------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 工银安盛人寿盛世丰年新款年金保险（分红型） |                                                                                                                                                                                                                                          |
| 身故保险金                 | 若被保险人身故，我们按照以下约定给付“身故保险金”予身故保险金受益人，同时本合同效力终止：<br>若被保险人身故于18周岁生日当日24时之前身故，身故保险金为合同累计已交付的保险费；<br>若被保险人身故于75周岁后的首个保险合同周年日24时之前身故，且身故时已满18周岁，身故保险金为以下两者较大者：<br>(1) 合同的现金价值；(2) 合同累计已交付的保险费。<br>若被保险人身故于75周岁后的首个保险合同周年日24时之后身故，身故保险金为合同的现金价值。 |
| 生存现金                  | 被保险人年满60周岁之前每个保险合同周年日给付{保额*5%}元，被保险人年满60周岁之后每个保险合同周年日给付{保额*10%}元，直至合同保险责任终止                                                                                                                                                              |
| 贺寿金                   | {合同累计已交付的保险费}元                                                                                                                                                                                                                           |
| 周年红利                  | 每年可参与公司分红业务盈利分配                                                                                                                                                                                                                          |

工银安盛人寿盛世丰年新款年金保险（分红型）产品说明

【身故保险金】

- 若被保险人身故，我们按照以下约定给付“身故保险金”予身故保险金受益人，同时本合同效力终止：
- 若被保险人身故于18周岁生日当日24时之前身故，身故保险金为合同累计已交付的保险费，其值等于被保险人身故时的保险金额对应的年交保险费与已交费年数的乘积；
  - 若被保险人身故于75周岁后的首个保险合同周年日24时之前身故，且身故时已满18周岁，身故保险金为以下两项金额中的较大者：  
(1) 被保险人身故时本合同的现金价值；  
(2) 本合同累计已交付的保险费，其值等于被保险人身故时的保险金额对应的年交保险费与已交费年数的乘积。
  - 若被保险人身故于75周岁后的首个保险合同周年日24时之后身故，身故保险金为被保险人身故时本合同的现金价值。

【生存现金】

- 若被保险人在每个保险合同周年日当日24时仍生存且本合同仍然有效，我们将在每个保险合同周年日按以下约定金额给付“生存现金”予被保险人，直至本合同效力终止：
- 被保险人年满60周岁之前，每个保险合同周年日给付的生存现金为保险金额的5%；
  - 被保险人年满60周岁之后（若被保险人生日与保险合同周年日为同一日期，则自被保险人60周岁生日起），每个保险合同周年日给付的生存现金为保险金额的10%。

【贺寿金】

若被保险人生存至年满75周岁后的首个保险合同周年日24时且本合同有效，我们按本合同累计已交付

的保险费给付“贺寿金”予被保险人，其值等于被保险人年满 75 周岁后的首个保险合同周年日的保险金额对应的年交保险费与已交费年数的乘积。

### 【周年红利】

本合同为分红保单，可参与公司分红业务的盈利分配。周年红利是不保证的。在符合保险监管机关有关规定的情况下，我们根据分红业务的经营状况决定每年红利金额，并每年向您寄送红利通知书，以书面形式告知本合同周年红利的金额及其计算方法，并于保险合同周年日分发予您。

分发红利当时，合同必须有效，且您已交清上一保险年度的应交保险费。

只有当您交清第二个保险年度的保险费后，才可获得周年红利。

合同在效力中止期间，不享有红利的分配。

## 周年红利的处理

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周年红利将首先用于偿付本合同项下的借款及借款利息，余额将按您选择的下列任一方式处理：

1. 现金给付。
  2. 支付保险费：可以用于支付合同的到期保险费。余额(如有)将以我们每年确定的累积利率以年复利方式累积生息。
  3. 累积生息：存放于本公司，按公司每年确定的累积利率以年复利方式累积生息。合同终止时，我们将一并给付积存的周年红利本息；
- 如果您未在投保单上选择任何选项，我们将按选项 3 处理周年红利。

## 红利及红利分配

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我们坚持资产负债匹配和稳健的投资策略，从负债的特性着手配置各类资产的比例，并积极跟踪市场适度调整，严格控制和防范组合的风险，以长期稳定的收益回报客户。

本分红产品的红利来源主要包括死差、利差和费差三个因素，具体如下：

- 1、死差。分红产品的实际身故给付与产品定价假设之间的差异。影响该差异的主要方面是公司分红产品业务的总体质量。
- 2、利差。公司分红产品的实际投资回报率与定价假设投资回报率之间的差异。影响该差异的主要方面是公司投资运作的质量。
- 3、费差。公司实际运营过程中产生的费用与产品定价时预计的公司运营费用之间的差异。影响该差异的主要方面是公司在日常运营过程中发生的各项费用的大小。

在会计年度末，公司根据上述因素计算可分配盈余的数额，由公司董事会最终决定该年度用于红利分配的数额，以及向保单持有人分配红利的比例（据《个人分红保险精算规定》第九条的规定：每一会计年度向保单持有人实际分配盈余的比例不低于当年全部可分配盈余的 70%）。您每年获得的红利是不保证的，会随公

司的经营变化（死差、利差和费差等因素的变化）而变化，因此您在一定程度上承担公司业务经营和投资运作的部分风险。

## 【合同犹豫期及退保】

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我们给予您 15 日的犹豫期，自您签收保险合同之日起算。

在此期间如果您确定保险合同与您的需求不相符，可向我们书面提出解除合同的申请，提供您的有效身份证明文件，并将合同及附加合同退还我们。合同自我们收到书面申请当日起正式解除，我们自始不承担保险责任，并无息退还已收全部保险费。

但如果您、被保险人或受益人曾向我们提出理赔申请，则不得在上述规定的犹豫期内行使合同解除权。

如您在犹豫期后申请解除合同，请填写解除合同申请书并向我们提供保险合同原件及您的有效身份证件。

自我们收到完整的解除合同申请材料之日 24 时起，合同效力终止。我们自收到完整的解除合同申请材料之日起 10 日内向您退还合同的现金价值。

您在犹豫期后解除合同会受到一定损失。

## 【责任免除】

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因下列情形之一，导致被保险人身故的，我们不承担保险责任：

- 一、您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、被保险人自合同成立或者合同效力恢复之日起 2 年内自杀，但被保险人自杀时为无民事行为能力人的除外；
- 四、被保险人主动吸食或注射毒品；
- 五、被保险人酒后驾驶，无合法有效驾驶证驾驶，或驾驶无有效行驶证的机动车；
- 六、战争、军事冲突、暴乱或武装叛乱；
- 七、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，合同效力终止，您已交足 2 年以上保险费的，我们将向未丧失受益权的受益人退还合同的现金价值。

发生上述其他情形导致被保险人身故的，合同效力终止，我们将向您退还合同的现金价值。

投保示例 1

【基本信息】

投保人信息

姓名：刘先生                      性别：男                      年龄：30 周岁

被保险人信息

姓名：刘宝贝                      性别：男                      年龄：0 周岁（出生 180 天）

投保险种信息

| 产品名称                  | 被保险人 | 保额/份数     | 保险期间     | 交费期间 | 交费方式 | 首期保险费    |
|-----------------------|------|-----------|----------|------|------|----------|
| 工银安盛人寿盛世丰年新款年金保险（分红型） | 刘宝贝  | 100,000 元 | 至 100 周岁 | 5 年  | 年交   | 60,900 元 |

首期保险费：60,900 元

利 益 演 示 表

| 单年度末/年  | 期交保险费  | 累计保险费   | 身故保险金   | 生存现金   | 累计生存现金    | 退保金     | 贺寿金     | 周年红利  |       |        | 累积红利    |           |           | 生存累计给付总额  |           |           | 身故累计给付总额  |           |           |
|---------|--------|---------|---------|--------|-----------|---------|---------|-------|-------|--------|---------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
|         |        |         |         |        |           |         |         | 低     | 中     | 高      | 低       | 中         | 高         | 低         | 中         | 高         | 低         | 中         | 高         |
| 1/1     | 60,900 | 60,900  | 60,900  | 5,000  | 5,000     | 15,500  | 0       | 163   | 644   | 1,125  | 163     | 644       | 1,125     | 20,663    | 21,144    | 21,625    | 60,900    | 60,900    | 60,900    |
| 2/2     | 60,900 | 121,800 | 121,800 | 5,000  | 10,150    | 40,200  | 0       | 344   | 1,367 | 2,390  | 512     | 2,030     | 3,549     | 50,862    | 52,380    | 53,899    | 127,118   | 127,613   | 128,109   |
| 3/3     | 60,900 | 182,700 | 182,700 | 5,000  | 15,455    | 67,100  | 0       | 529   | 2,108 | 3,687  | 1,056   | 4,199     | 7,342     | 83,611    | 86,754    | 89,897    | 193,682   | 195,246   | 196,810   |
| 4/4     | 60,900 | 243,600 | 243,600 | 5,000  | 20,918    | 98,900  | 0       | 719   | 2,868 | 5,017  | 1,807   | 7,193     | 12,579    | 121,625   | 127,011   | 132,398   | 260,606   | 263,843   | 267,081   |
| 5/5     | 60,900 | 304,500 | 304,500 | 5,000  | 26,546    | 133,300 | 0       | 914   | 3,647 | 6,380  | 2,775   | 11,056    | 19,337    | 162,621   | 170,902   | 179,183   | 327,907   | 333,455   | 339,003   |
| 6/6     | 0      | 304,500 | 304,500 | 5,000  | 32,342    | 134,300 | 0       | 918   | 3,667 | 6,416  | 3,776   | 15,055    | 26,333    | 170,418   | 181,697   | 192,975   | 334,700   | 343,230   | 351,759   |
| 7/7     | 0      | 304,500 | 304,500 | 5,000  | 38,312    | 135,300 | 0       | 924   | 3,689 | 6,454  | 4,814   | 19,195    | 33,577    | 178,426   | 192,808   | 207,189   | 341,702   | 353,319   | 364,935   |
| 8/8     | 0      | 304,500 | 304,500 | 5,000  | 44,462    | 136,300 | 0       | 929   | 3,711 | 6,492  | 5,887   | 23,482    | 41,076    | 186,649   | 204,244   | 221,838   | 348,920   | 363,733   | 378,546   |
| 9/9     | 0      | 304,500 | 304,500 | 5,000  | 50,796    | 137,400 | 0       | 935   | 3,733 | 6,531  | 6,999   | 27,920    | 48,840    | 195,194   | 216,115   | 237,035   | 356,359   | 374,482   | 392,604   |
| 10/10   | 0      | 304,500 | 304,500 | 5,000  | 57,319    | 138,600 | 0       | 940   | 3,756 | 6,572  | 8,149   | 32,513    | 56,877    | 204,068   | 228,433   | 252,796   | 364,028   | 385,577   | 407,124   |
| 15/15   | 0      | 304,500 | 304,500 | 5,000  | 92,995    | 145,100 | 0       | 971   | 3,881 | 6,790  | 14,533  | 58,016    | 101,495   | 252,627   | 296,110   | 339,590   | 406,056   | 446,629   | 487,200   |
| 20/20   | 0      | 304,500 | 304,500 | 5,000  | 134,352   | 153,100 | 0       | 1,006 | 4,022 | 7,037  | 22,112  | 88,291    | 154,468   | 309,564   | 375,743   | 441,920   | 454,958   | 518,121   | 581,283   |
| 25/25   | 0      | 304,500 | 304,500 | 5,000  | 182,296   | 163,000 | 0       | 1,045 | 4,181 | 7,316  | 31,096  | 124,194   | 217,290   | 376,392   | 469,491   | 562,586   | 511,847   | 601,810   | 691,770   |
| 30/30   | 0      | 304,500 | 304,500 | 5,000  | 237,877   | 175,300 | 0       | 1,088 | 4,360 | 7,632  | 41,728  | 166,723   | 291,710   | 454,906   | 579,900   | 704,888   | 578,018   | 699,740   | 821,456   |
| 35/35   | 0      | 304,500 | 304,500 | 5,000  | 302,310   | 190,600 | 0       | 1,137 | 4,564 | 7,991  | 54,303  | 217,052   | 379,793   | 547,213   | 709,962   | 872,704   | 654,976   | 814,298   | 973,613   |
| 40/40   | 0      | 304,500 | 304,500 | 5,000  | 377,006   | 209,600 | 0       | 1,189 | 4,793 | 8,396  | 69,150  | 276,555   | 483,953   | 655,756   | 863,162   | 1,070,559 | 744,467   | 948,269   | 1,152,063 |
| 45/45   | 0      | 304,500 | 304,500 | 5,000  | 463,599   | 233,300 | 0       | 1,245 | 5,050 | 8,855  | 86,650  | 346,839   | 607,018   | 783,549   | 1,043,738 | 1,303,918 | 848,504   | 1,104,888 | 1,361,263 |
| 50/50   | 0      | 304,500 | 304,500 | 5,000  | 563,984   | 262,800 | 0       | 1,300 | 5,337 | 9,374  | 107,234 | 429,776   | 752,307   | 934,018   | 1,256,560 | 1,579,091 | 969,418   | 1,287,923 | 1,606,417 |
| 55/55   | 0      | 304,500 | 304,900 | 5,000  | 680,358   | 299,900 | 0       | 1,350 | 5,657 | 9,965  | 131,371 | 527,545   | 923,708   | 1,111,629 | 1,507,803 | 1,903,966 | 1,110,279 | 1,502,146 | 1,894,001 |
| 60/60   | 0      | 304,500 | 351,400 | 10,000 | 820,267   | 341,400 | 0       | 1,414 | 6,038 | 10,661 | 159,673 | 642,784   | 1,125,882 | 1,321,341 | 1,804,451 | 2,287,550 | 1,319,927 | 1,798,413 | 2,276,889 |
| 65/65   | 0      | 304,500 | 380,700 | 10,000 | 1,004,006 | 370,700 | 0       | 1,391 | 6,110 | 10,830 | 192,522 | 777,414   | 1,362,295 | 1,567,228 | 2,152,120 | 2,737,001 | 1,565,837 | 2,146,010 | 2,726,171 |
| 70/70   | 0      | 304,500 | 417,200 | 10,000 | 1,217,009 | 407,200 | 0       | 1,399 | 6,238 | 11,078 | 230,576 | 934,045   | 1,637,505 | 1,854,786 | 2,558,254 | 3,261,714 | 1,853,387 | 2,552,016 | 3,250,636 |
| 75/75   | 0      | 304,500 | 462,800 | 10,000 | 1,768,439 | 148,300 | 304,500 | 1,506 | 6,483 | 11,460 | 274,989 | 1,116,621 | 1,958,245 | 2,191,727 | 3,033,360 | 3,874,984 | 2,190,221 | 3,026,877 | 3,863,524 |
| 80/80   | 0      | 304,500 | 140,100 | 10,000 | 2,103,196 | 130,100 | 0       | 358   | 1,950 | 3,543  | 320,920 | 1,305,650 | 2,290,371 | 2,554,216 | 3,538,947 | 4,523,668 | 2,553,858 | 3,536,997 | 4,520,125 |
| 85/85   | 0      | 304,500 | 117,400 | 10,000 | 2,491,273 | 107,400 | 0       | 256   | 1,552 | 2,849  | 373,609 | 1,522,727 | 2,671,835 | 2,972,281 | 4,121,400 | 5,270,507 | 2,972,025 | 4,119,848 | 5,267,658 |
| 90/90   | 0      | 304,500 | 89,100  | 10,000 | 2,941,159 | 79,100  | 0       | 169   | 1,128 | 2,088  | 434,195 | 1,772,188 | 3,110,170 | 3,454,454 | 4,792,447 | 6,130,429 | 3,454,285 | 4,791,319 | 6,128,341 |
| 95/95   | 0      | 304,500 | 53,900  | 10,000 | 3,462,701 | 43,900  | 0       | 105   | 672   | 1,239  | 504,042 | 2,059,039 | 3,614,022 | 4,010,642 | 5,565,640 | 7,120,623 | 4,010,537 | 5,564,968 | 7,119,384 |
| 100/100 | 0      | 304,500 | 10,000  | 10,000 | 4,067,311 | 0       | 0       | 34    | 137   | 239    | 584,685 | 2,388,948 | 4,193,194 | 4,651,996 | 6,456,258 | 8,260,505 | 4,651,962 | 6,456,121 | 8,260,266 |

投保示例 2

【基本信息】

投保人信息

姓名：刘先生                      性别：男                      年龄：30 周岁

被保险人信息

姓名：刘宝贝                      性别：男                      年龄：0 周岁（出生 180 天）

投保险种信息

| 产品名称                  | 被保险人 | 保额/份数     | 保险期间     | 交费期间 | 交费方式 | 首期保险费    |
|-----------------------|------|-----------|----------|------|------|----------|
| 工银安盛人寿盛世丰年新款年金保险（分红型） | 刘宝贝  | 100,000 元 | 至 100 周岁 | 10 年 | 年交   | 32,500 元 |

首期保险费：32,500 元

利益演示表

| 单年度末/年  | 期交保险费  | 累计保险费   | 身故保险金   | 生存现金   | 累计生存现金    | 退保金     | 贺寿金     | 周年红利  |       |        | 累积红利    |           |           | 生存累计给付总额  |           |           | 身故累计给付总额  |           |           |
|---------|--------|---------|---------|--------|-----------|---------|---------|-------|-------|--------|---------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
|         |        |         |         |        |           |         |         | 低     | 中     | 高      | 低       | 中         | 高         | 低         | 中         | 高         | 低         | 中         | 高         |
| 1/1     | 32,500 | 32,500  | 32,500  | 5,000  | 5,000     | 4,800   | 0       | 76    | 295   | 514    | 76      | 295       | 514       | 9,876     | 10,095    | 10,314    | 32,500    | 32,500    | 32,500    |
| 2/2     | 32,500 | 65,000  | 65,000  | 5,000  | 10,150    | 15,100  | 0       | 163   | 648   | 1,133  | 241     | 952       | 1,662     | 25,491    | 26,202    | 26,912    | 70,228    | 70,454    | 70,679    |
| 3/3     | 32,500 | 97,500  | 97,500  | 5,000  | 15,455    | 26,000  | 0       | 254   | 1,011 | 1,767  | 503     | 1,991     | 3,479     | 41,957    | 43,446    | 44,934    | 108,203   | 108,935   | 109,667   |
| 4/4     | 32,500 | 130,000 | 130,000 | 5,000  | 20,918    | 39,400  | 0       | 347   | 1,383 | 2,418  | 865     | 3,434     | 6,002     | 61,183    | 63,752    | 66,320    | 146,436   | 147,969   | 149,502   |
| 5/5     | 32,500 | 162,500 | 162,500 | 5,000  | 26,546    | 53,700  | 0       | 442   | 1,763 | 3,084  | 1,333   | 5,300     | 9,266     | 81,578    | 85,546    | 89,511    | 184,936   | 187,583   | 190,227   |
| 6/6     | 32,500 | 195,000 | 195,000 | 5,000  | 32,342    | 68,900  | 0       | 540   | 2,154 | 3,768  | 1,913   | 7,613     | 13,312    | 103,155   | 108,855   | 114,554   | 223,715   | 227,801   | 231,886   |
| 7/7     | 32,500 | 227,500 | 227,500 | 5,000  | 38,312    | 85,100  | 0       | 640   | 2,554 | 4,468  | 2,610   | 10,396    | 18,179    | 126,022   | 133,808   | 141,591   | 262,782   | 268,654   | 274,523   |
| 8/8     | 32,500 | 260,000 | 260,000 | 5,000  | 44,462    | 102,300 | 0       | 743   | 2,964 | 5,186  | 3,431   | 13,671    | 23,910    | 150,193   | 160,433   | 170,672   | 302,150   | 310,169   | 318,186   |
| 9/9     | 32,500 | 292,500 | 292,500 | 5,000  | 50,796    | 120,600 | 0       | 848   | 3,385 | 5,922  | 4,382   | 17,467    | 30,550    | 175,778   | 188,862   | 201,945   | 341,830   | 352,377   | 362,923   |
| 10/10   | 32,500 | 325,000 | 325,000 | 5,000  | 57,319    | 140,000 | 0       | 956   | 3,816 | 6,676  | 5,470   | 21,807    | 38,142    | 202,789   | 219,126   | 235,462   | 381,833   | 395,310   | 408,786   |
| 15/15   | 0      | 325,000 | 325,000 | 5,000  | 92,995    | 146,800 | 0       | 989   | 3,948 | 6,907  | 11,516  | 45,944    | 80,370    | 251,311   | 285,739   | 320,164   | 423,522   | 454,991   | 486,457   |
| 20/20   | 0      | 325,000 | 325,000 | 5,000  | 134,352   | 155,300 | 0       | 1,026 | 4,098 | 7,169  | 18,715  | 74,682    | 130,646   | 308,367   | 364,334   | 420,298   | 472,041   | 524,936   | 577,829   |
| 25/25   | 0      | 325,000 | 325,000 | 5,000  | 182,296   | 165,600 | 0       | 1,068 | 4,266 | 7,465  | 27,274  | 108,851   | 190,425   | 375,170   | 456,747   | 538,321   | 528,502   | 606,881   | 685,256   |
| 30/30   | 0      | 325,000 | 325,000 | 5,000  | 237,877   | 178,500 | 0       | 1,114 | 4,457 | 7,799  | 37,429  | 149,425   | 261,412   | 453,806   | 565,802   | 677,789   | 594,192   | 702,845   | 811,490   |
| 35/35   | 0      | 325,000 | 325,000 | 5,000  | 302,310   | 194,500 | 0       | 1,165 | 4,672 | 8,178  | 49,463  | 197,544   | 345,617   | 546,274   | 694,355   | 842,427   | 670,609   | 815,183   | 959,749   |
| 40/40   | 0      | 325,000 | 325,000 | 5,000  | 377,006   | 214,300 | 0       | 1,222 | 4,914 | 8,607  | 63,704  | 254,555   | 445,399   | 655,010   | 845,861   | 1,036,705 | 759,488   | 946,647   | 1,133,798 |
| 45/45   | 0      | 325,000 | 325,000 | 5,000  | 463,599   | 239,000 | 0       | 1,282 | 5,187 | 9,092  | 80,524  | 322,027   | 563,521   | 783,123   | 1,024,626 | 1,266,121 | 862,841   | 1,100,439 | 1,338,029 |
| 50/50   | 0      | 325,000 | 325,000 | 5,000  | 563,984   | 269,800 | 0       | 1,342 | 5,491 | 9,640  | 100,344 | 401,792   | 703,229   | 934,128   | 1,235,576 | 1,537,013 | 982,986   | 1,280,285 | 1,577,573 |
| 55/55   | 0      | 325,000 | 325,000 | 5,000  | 680,358   | 308,400 | 0       | 1,397 | 5,830 | 10,263 | 123,625 | 495,979   | 868,324   | 1,112,383 | 1,484,737 | 1,857,082 | 1,122,586 | 1,490,507 | 1,858,419 |
| 60/60   | 0      | 325,000 | 361,900 | 10,000 | 820,267   | 351,900 | 0       | 1,457 | 6,222 | 10,988 | 150,915 | 607,126   | 1,063,326 | 1,323,082 | 1,779,293 | 2,235,493 | 1,321,625 | 1,773,071 | 2,224,505 |
| 65/65   | 0      | 325,000 | 393,900 | 10,000 | 1,004,006 | 383,900 | 0       | 1,439 | 6,320 | 11,201 | 182,611 | 737,133   | 1,291,644 | 1,570,517 | 2,125,039 | 2,679,550 | 1,569,078 | 2,118,719 | 2,668,349 |
| 70/70   | 0      | 325,000 | 433,700 | 10,000 | 1,217,009 | 423,700 | 0       | 1,454 | 6,478 | 11,502 | 219,364 | 888,555   | 1,557,734 | 1,860,073 | 2,529,264 | 3,198,443 | 1,858,619 | 2,522,786 | 3,186,941 |
| 75/75   | 0      | 325,000 | 483,300 | 10,000 | 1,788,939 | 148,300 | 325,000 | 1,576 | 6,763 | 11,950 | 262,324 | 1,065,279 | 1,868,219 | 2,199,563 | 3,002,517 | 3,805,458 | 2,197,987 | 2,995,754 | 3,793,508 |
| 80/80   | 0      | 325,000 | 140,100 | 10,000 | 2,126,962 | 130,100 | 0       | 358   | 1,950 | 3,543  | 306,238 | 1,246,130 | 2,186,006 | 2,563,300 | 3,503,192 | 4,443,067 | 2,562,942 | 3,501,242 | 4,439,524 |
| 85/85   | 0      | 325,000 | 117,400 | 10,000 | 2,518,823 | 107,400 | 0       | 256   | 1,552 | 2,849  | 356,588 | 1,453,727 | 2,550,847 | 2,982,811 | 4,079,950 | 5,177,069 | 2,982,555 | 4,078,398 | 5,174,220 |
| 90/90   | 0      | 325,000 | 89,100  | 10,000 | 2,973,097 | 79,100  | 0       | 169   | 1,128 | 2,088  | 414,463 | 1,692,198 | 2,969,912 | 3,466,661 | 4,744,395 | 6,022,109 | 3,466,492 | 4,743,267 | 6,020,021 |
| 95/95   | 0      | 325,000 | 53,900  | 10,000 | 3,499,726 | 43,900  | 0       | 105   | 672   | 1,239  | 481,168 | 1,966,309 | 3,451,425 | 4,024,794 | 5,509,935 | 6,995,051 | 4,024,689 | 5,509,263 | 6,993,812 |
| 100/100 | 0      | 325,000 | 10,000  | 10,000 | 4,110,233 | 0       | 0       | 34    | 137   | 239    | 558,168 | 2,281,448 | 4,004,699 | 4,668,401 | 6,391,681 | 8,114,932 | 4,668,367 | 6,391,544 | 8,114,693 |



投保示例 3

【基本信息】

投保人信息

姓名：刘先生                      性别：男                      年龄：35 周岁

被保险人信息

姓名：刘先生                      性别：男                      年龄：35 周岁

投保险种信息

| 产品名称                  | 被保险人 | 保额/份数     | 保险期间     | 交费期间 | 交费方式 | 首期保险费     |
|-----------------------|------|-----------|----------|------|------|-----------|
| 工银安盛人寿盛世丰年新款年金保险（分红型） | 刘先生  | 100,000 元 | 至 100 周岁 | 3 年  | 年交   | 142,700 元 |

首期保险费: 142,700 元

利益演示表

| 单年度末/年 | 期交保险费   | 累计保险费   | 身故保险金   | 生存现金   | 累计生存现金    | 退保金     | 贺寿金     | 周年红利  |       |        | 累积红利    |           |           | 生存累计给付总额  |           |           | 身故累计给付总额  |           |           |
|--------|---------|---------|---------|--------|-----------|---------|---------|-------|-------|--------|---------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
|        |         |         |         |        |           |         |         | 低     | 中     | 高      | 低       | 中         | 高         | 低         | 中         | 高         | 低         | 中         | 高         |
| 1/36   | 142,700 | 142,700 | 142,700 | 5,000  | 5,000     | 55,800  | 0       | 426   | 1,683 | 2,940  | 426     | 1,683     | 2,940     | 61,226    | 62,483    | 63,740    | 142,700   | 142,700   | 142,700   |
| 2/37   | 142,700 | 285,400 | 285,400 | 5,000  | 10,150    | 137,400 | 0       | 884   | 3,519 | 6,154  | 1,323   | 5,252     | 9,182     | 148,873   | 152,802   | 156,732   | 290,989   | 292,283   | 293,578   |
| 3/38   | 142,700 | 428,100 | 428,100 | 5,000  | 15,455    | 228,000 | 0       | 1,356 | 5,403 | 9,450  | 2,718   | 10,813    | 18,908    | 246,173   | 254,268   | 262,362   | 439,917   | 443,965   | 448,012   |
| 4/39   | 0       | 428,100 | 428,100 | 5,000  | 20,918    | 233,100 | 0       | 1,372 | 5,467 | 9,562  | 4,172   | 16,604    | 29,037    | 258,190   | 270,623   | 283,055   | 446,818   | 455,156   | 463,493   |
| 5/40   | 0       | 428,100 | 428,100 | 5,000  | 26,546    | 238,400 | 0       | 1,388 | 5,532 | 9,677  | 5,685   | 22,635    | 39,585    | 270,631   | 287,580   | 304,531   | 453,943   | 466,748   | 479,554   |
| 6/41   | 0       | 428,100 | 428,100 | 5,000  | 32,342    | 243,900 | 0       | 1,404 | 5,599 | 9,795  | 7,260   | 28,913    | 50,568    | 283,502   | 305,155   | 326,810   | 461,298   | 478,756   | 496,215   |
| 7/42   | 0       | 428,100 | 428,100 | 5,000  | 38,312    | 249,600 | 0       | 1,420 | 5,668 | 9,916  | 8,898   | 35,448    | 62,001    | 296,810   | 323,360   | 349,913   | 468,890   | 491,192   | 513,497   |
| 8/43   | 0       | 428,100 | 428,100 | 5,000  | 44,462    | 255,600 | 0       | 1,436 | 5,738 | 10,039 | 10,600  | 42,249    | 73,900    | 310,662   | 342,311   | 373,961   | 476,726   | 504,073   | 531,422   |
| 9/44   | 0       | 428,100 | 428,100 | 5,000  | 50,796    | 261,800 | 0       | 1,453 | 5,809 | 10,166 | 12,371  | 49,326    | 86,283    | 324,967   | 361,921   | 398,878   | 484,814   | 517,412   | 550,012   |
| 10/45  | 0       | 428,100 | 428,100 | 5,000  | 57,319    | 268,300 | 0       | 1,470 | 5,883 | 10,295 | 14,213  | 56,689    | 99,166    | 339,832   | 382,308   | 424,785   | 493,162   | 531,225   | 569,290   |
| 15/50  | 0       | 428,100 | 428,100 | 5,000  | 92,995    | 305,600 | 0       | 1,556 | 6,274 | 10,992 | 24,549  | 98,155    | 171,760   | 423,144   | 496,750   | 570,355   | 539,088   | 607,976   | 676,863   |
| 20/55  | 0       | 428,100 | 428,100 | 5,000  | 134,352   | 351,900 | 0       | 1,640 | 6,710 | 11,779 | 36,985  | 148,439   | 259,892   | 523,237   | 634,691   | 746,144   | 592,797   | 699,181   | 805,565   |
| 25/60  | 0       | 428,100 | 428,100 | 10,000 | 187,296   | 405,300 | 0       | 1,690 | 7,170 | 12,649 | 51,773  | 209,148   | 366,516   | 644,369   | 801,744   | 959,113   | 655,479   | 807,374   | 959,264   |
| 30/65  | 0       | 428,100 | 460,300 | 10,000 | 270,219   | 450,300 | 0       | 1,680 | 7,375 | 13,069 | 68,909  | 281,092   | 493,266   | 789,428   | 1,001,611 | 1,213,785 | 787,748   | 994,236   | 1,200,716 |
| 35/70  | 0       | 428,100 | 516,400 | 10,000 | 366,349   | 506,400 | 0       | 1,733 | 7,685 | 13,637 | 88,942  | 365,939   | 642,925   | 961,691   | 1,238,688 | 1,515,675 | 959,958   | 1,231,003 | 1,502,038 |
| 40/75  | 0       | 428,100 | 586,400 | 10,000 | 905,891   | 148,300 | 428,100 | 1,928 | 8,171 | 14,415 | 112,813 | 466,429   | 820,036   | 1,167,004 | 1,520,620 | 1,874,227 | 1,165,076 | 1,512,449 | 1,859,812 |
| 45/80  | 0       | 428,100 | 140,100 | 10,000 | 1,103,267 | 130,100 | 0       | 358   | 1,950 | 3,543  | 132,914 | 551,899   | 970,875   | 1,366,281 | 1,785,266 | 2,204,242 | 1,365,923 | 1,783,316 | 2,200,699 |
| 50/85  | 0       | 428,100 | 117,400 | 10,000 | 1,332,080 | 107,400 | 0       | 256   | 1,552 | 2,849  | 155,658 | 648,923   | 1,142,177 | 1,595,138 | 2,088,403 | 2,581,657 | 1,594,882 | 2,086,851 | 2,578,808 |
| 55/90  | 0       | 428,100 | 89,100  | 10,000 | 1,597,337 | 79,100  | 0       | 169   | 1,128 | 2,088  | 181,530 | 759,209   | 1,336,877 | 1,857,968 | 2,435,647 | 3,013,315 | 1,857,799 | 2,434,519 | 3,011,227 |
| 60/95  | 0       | 428,100 | 53,900  | 10,000 | 1,904,843 | 43,900  | 0       | 105   | 672   | 1,239  | 211,134 | 884,719   | 1,558,290 | 2,159,878 | 2,833,462 | 3,507,033 | 2,159,773 | 2,832,790 | 3,505,794 |
| 65/100 | 0       | 428,100 | 10,000  | 10,000 | 2,261,327 | 0       | 0       | 34    | 137   | 239    | 245,125 | 1,027,589 | 1,810,037 | 2,506,452 | 3,288,916 | 4,071,364 | 2,506,418 | 3,288,779 | 4,071,125 |

投保示例 4

【基本信息】

投保人信息

姓名：刘先生                      性别：男                      年龄：35 周岁

被保险人信息

姓名：刘先生                      性别：男                      年龄：35 周岁

投保险种信息

| 产品名称                  | 被保险人 | 保额/份数     | 保险期间     | 交费期间 | 交费方式 | 首期保险费    |
|-----------------------|------|-----------|----------|------|------|----------|
| 工银安盛人寿盛世丰年新款年金保险（分红型） | 刘先生  | 100,000 元 | 至 100 周岁 | 5 年  | 年交   | 93,800 元 |

首期保险费: 93,800 元

利益演示表

| 单年度末/年 | 期交保险费  | 累计保险费   | 身故保险金   | 生存现金   | 累计生存现金    | 退保金     | 贺寿金     | 周年红利  |       |        | 累积红利    |           |           | 生存累计给付总额  |           |           | 身故累计给付总额  |           |           |
|--------|--------|---------|---------|--------|-----------|---------|---------|-------|-------|--------|---------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
|        |        |         |         |        |           |         |         | 低     | 中     | 高      | 低       | 中         | 高         | 低         | 中         | 高         | 低         | 中         | 高         |
| 1/36   | 93,800 | 93,800  | 93,800  | 5,000  | 5,000     | 29,800  | 0       | 262   | 1,029 | 1,796  | 262     | 1,029     | 1,796     | 35,062    | 35,829    | 36,596    | 93,800    | 93,800    | 93,800    |
| 2/37   | 93,800 | 187,600 | 187,600 | 5,000  | 10,150    | 75,900  | 0       | 548   | 2,172 | 3,797  | 818     | 3,232     | 5,647     | 86,868    | 89,282    | 91,697    | 193,020   | 193,810   | 194,600   |
| 3/38   | 93,800 | 281,400 | 281,400 | 5,000  | 15,455    | 125,800 | 0       | 843   | 3,346 | 5,849  | 1,685   | 6,675     | 11,665    | 142,940   | 147,929   | 152,920   | 292,697   | 295,183   | 297,671   |
| 4/39   | 93,800 | 375,200 | 375,200 | 5,000  | 20,918    | 184,500 | 0       | 1,145 | 4,549 | 7,953  | 2,881   | 11,424    | 19,968    | 208,299   | 216,842   | 225,386   | 392,854   | 397,993   | 403,133   |
| 5/40   | 93,800 | 469,000 | 469,000 | 5,000  | 26,546    | 248,100 | 0       | 1,454 | 5,781 | 10,108 | 4,421   | 17,548    | 30,675    | 279,067   | 292,193   | 305,321   | 493,513   | 502,312   | 511,113   |
| 6/41   | 0      | 469,000 | 469,000 | 5,000  | 32,342    | 253,900 | 0       | 1,472 | 5,854 | 10,236 | 6,026   | 23,928    | 41,832    | 292,268   | 310,170   | 328,074   | 500,896   | 514,416   | 527,938   |
| 7/42   | 0      | 469,000 | 469,000 | 5,000  | 38,312    | 260,100 | 0       | 1,490 | 5,928 | 10,367 | 7,697   | 30,574    | 53,453    | 306,109   | 328,986   | 351,866   | 508,519   | 526,958   | 545,399   |
| 8/43   | 0      | 469,000 | 469,000 | 5,000  | 44,462    | 266,500 | 0       | 1,508 | 6,005 | 10,501 | 9,436   | 37,496    | 65,558    | 320,397   | 348,458   | 376,520   | 516,389   | 539,953   | 563,519   |
| 9/44   | 0      | 469,000 | 469,000 | 5,000  | 50,796    | 273,200 | 0       | 1,527 | 6,083 | 10,639 | 11,246  | 44,704    | 78,164    | 335,241   | 368,700   | 402,159   | 524,514   | 553,417   | 582,320   |
| 10/45  | 0      | 469,000 | 469,000 | 5,000  | 57,319    | 280,200 | 0       | 1,545 | 6,162 | 10,780 | 13,128  | 52,207    | 91,289    | 350,648   | 389,727   | 428,808   | 532,903   | 567,365   | 601,828   |
| 15/50  | 0      | 469,000 | 469,000 | 5,000  | 92,995    | 320,000 | 0       | 1,642 | 6,589 | 11,536 | 23,725  | 94,553    | 165,384   | 436,719   | 507,547   | 578,379   | 579,077   | 644,958   | 710,843   |
| 20/55  | 0      | 469,000 | 469,000 | 5,000  | 134,352   | 369,500 | 0       | 1,737 | 7,063 | 12,389 | 36,520  | 146,055   | 255,592   | 540,372   | 649,907   | 759,444   | 633,135   | 737,344   | 841,555   |
| 25/60  | 0      | 469,000 | 469,000 | 10,000 | 187,296   | 426,600 | 0       | 1,802 | 7,569 | 13,335 | 51,795  | 208,397   | 365,002   | 665,691   | 822,294   | 978,898   | 696,289   | 847,125   | 997,963   |
| 30/65  | 0      | 469,000 | 486,600 | 10,000 | 270,219   | 476,600 | 0       | 1,776 | 7,793 | 13,809 | 69,484  | 282,399   | 495,316   | 816,303   | 1,029,218 | 1,242,135 | 814,527   | 1,021,425 | 1,228,326 |
| 35/70  | 0      | 469,000 | 549,200 | 10,000 | 366,349   | 539,200 | 0       | 1,843 | 8,164 | 14,484 | 90,159  | 369,857   | 649,557   | 995,709   | 1,275,406 | 1,555,107 | 993,866   | 1,267,242 | 1,540,623 |
| 40/75  | 0      | 469,000 | 627,300 | 10,000 | 946,791   | 148,300 | 469,000 | 2,068 | 8,730 | 15,392 | 114,894 | 473,752   | 832,616   | 1,209,985 | 1,568,842 | 1,927,706 | 1,207,917 | 1,560,112 | 1,912,314 |
| 45/80  | 0      | 469,000 | 140,100 | 10,000 | 1,150,681 | 130,100 | 0       | 358   | 1,950 | 3,543  | 135,326 | 560,388   | 985,458   | 1,416,107 | 1,841,170 | 2,266,239 | 1,415,749 | 1,839,220 | 2,262,696 |
| 50/85  | 0      | 469,000 | 117,400 | 10,000 | 1,387,046 | 107,400 | 0       | 256   | 1,552 | 2,849  | 158,455 | 658,765   | 1,159,082 | 1,652,901 | 2,153,211 | 2,653,529 | 1,652,645 | 2,151,659 | 2,650,680 |
| 55/90  | 0      | 469,000 | 89,100  | 10,000 | 1,661,058 | 79,100  | 0       | 169   | 1,128 | 2,088  | 184,772 | 770,618   | 1,356,476 | 1,924,930 | 2,510,776 | 3,096,634 | 1,924,761 | 2,509,648 | 3,094,546 |
| 60/95  | 0      | 469,000 | 53,900  | 10,000 | 1,978,713 | 43,900  | 0       | 105   | 672   | 1,239  | 214,893 | 897,945   | 1,581,010 | 2,237,506 | 2,920,558 | 3,603,623 | 2,237,401 | 2,919,886 | 3,602,384 |
| 65/100 | 0      | 469,000 | 10,000  | 10,000 | 2,346,962 | 0       | 0       | 34    | 137   | 239    | 249,482 | 1,042,922 | 1,836,376 | 2,596,444 | 3,389,884 | 4,183,338 | 2,596,410 | 3,389,747 | 4,183,099 |

投保示例 5

【基本信息】

投保人信息

姓名：刘先生                      性别：男                      年龄：35 周岁

被保险人信息

姓名：刘先生                      性别：男                      年龄：35 周岁

投保险种信息

| 产品名称                  | 被保险人 | 保额/份数     | 保险期间     | 交费期间 | 交费方式 | 首期保险费     |
|-----------------------|------|-----------|----------|------|------|-----------|
| 工银安盛人寿盛世丰年新款年金保险（分红型） | 刘先生  | 500,000 元 | 至 100 周岁 | 10 年 | 年交   | 259,500 元 |

首期保险费：259,500 元

利益演示表

| 单年度末/年 | 期交保险费   | 累计保险费     | 身故保险金     | 生存现金   | 累计生存现金     | 退保金       | 贺寿金       | 周年红利   |        |        | 累积红利      |           |           | 生存累计给付总额   |            |            | 身故累计给付总额   |            |            |
|--------|---------|-----------|-----------|--------|------------|-----------|-----------|--------|--------|--------|-----------|-----------|-----------|------------|------------|------------|------------|------------|------------|
|        |         |           |           |        |            |           |           | 低      | 中      | 高      | 低         | 中         | 高         | 低          | 中          | 高          | 低          | 中          | 高          |
| 1/36   | 259,500 | 259,500   | 259,500   | 25,000 | 25,000     | 60,000    | 0         | 655    | 2,550  | 4,445  | 655       | 2,550     | 4,445     | 85,655     | 87,550     | 89,445     | 259,500    | 259,500    | 259,500    |
| 2/37   | 259,500 | 519,000   | 519,000   | 25,000 | 50,750     | 170,000   | 0         | 1,405  | 5,560  | 9,710  | 2,080     | 8,187     | 14,288    | 222,830    | 228,937    | 235,038    | 545,425    | 547,377    | 549,328    |
| 3/38   | 259,500 | 778,500   | 778,500   | 25,000 | 77,273     | 287,000   | 0         | 2,185  | 8,650  | 15,115 | 4,327     | 17,082    | 29,832    | 368,600    | 381,355    | 394,105    | 832,915    | 839,205    | 845,490    |
| 4/39   | 259,500 | 1,038,000 | 1,038,000 | 25,000 | 104,591    | 427,000   | 0         | 2,985  | 11,820 | 20,655 | 7,442     | 29,415    | 51,382    | 539,033    | 561,005    | 582,973    | 1,122,048  | 1,135,185  | 1,148,318  |
| 5/40   | 259,500 | 1,297,500 | 1,297,500 | 25,000 | 132,728    | 576,500   | 0         | 3,805  | 15,065 | 26,330 | 11,470    | 45,362    | 79,253    | 720,699    | 754,590    | 788,482    | 1,412,894  | 1,435,525  | 1,458,152  |
| 6/41   | 259,500 | 1,557,000 | 1,557,000 | 25,000 | 161,710    | 735,000   | 0         | 4,640  | 18,395 | 32,145 | 16,454    | 65,118    | 113,776   | 913,164    | 961,828    | 1,010,486  | 1,705,524  | 1,740,433  | 1,775,341  |
| 7/42   | 259,500 | 1,816,500 | 1,816,500 | 25,000 | 191,562    | 903,500   | 0         | 5,500  | 21,800 | 38,105 | 22,448    | 88,871    | 155,294   | 1,117,509  | 1,183,933  | 1,250,356  | 2,000,009  | 2,050,133  | 2,100,251  |
| 8/43   | 259,500 | 2,076,000 | 2,076,000 | 25,000 | 222,308    | 1,082,500 | 0         | 6,375  | 25,295 | 44,210 | 29,496    | 116,833   | 204,163   | 1,334,305  | 1,421,641  | 1,508,972  | 2,296,430  | 2,364,846  | 2,433,262  |
| 9/44   | 259,500 | 2,335,500 | 2,335,500 | 25,000 | 253,978    | 1,272,500 | 0         | 7,275  | 28,870 | 50,470 | 37,656    | 149,208   | 260,758   | 1,564,134  | 1,675,685  | 1,787,236  | 2,594,859  | 2,684,815  | 2,774,766  |
| 10/45  | 259,500 | 2,595,000 | 2,595,000 | 25,000 | 286,597    | 1,474,000 | 0         | 8,190  | 32,535 | 56,880 | 46,976    | 186,219   | 325,461   | 1,807,573  | 1,946,816  | 2,086,058  | 2,895,383  | 3,010,281  | 3,125,178  |
| 15/50  | 0       | 2,595,000 | 2,595,000 | 25,000 | 464,973    | 1,689,000 | 0         | 8,740  | 34,885 | 61,030 | 99,641    | 395,842   | 692,026   | 2,253,614  | 2,549,815  | 2,845,999  | 3,125,874  | 3,395,930  | 3,665,969  |
| 20/55  | 0       | 2,595,000 | 2,595,000 | 25,000 | 671,759    | 1,956,000 | 0         | 9,285  | 37,495 | 65,705 | 163,621   | 652,130   | 1,140,632 | 2,791,380  | 3,279,890  | 3,768,391  | 3,396,095  | 3,856,395  | 4,316,686  |
| 25/60  | 0       | 2,595,000 | 2,595,000 | 50,000 | 936,482    | 2,265,000 | 0         | 9,700  | 40,295 | 70,895 | 240,412   | 963,796   | 1,687,165 | 3,441,894  | 4,165,278  | 4,888,646  | 3,712,194  | 4,404,983  | 5,097,751  |
| 30/65  | 0       | 2,595,000 | 2,595,000 | 50,000 | 1,351,096  | 2,544,000 | 0         | 9,470  | 41,525 | 73,580 | 329,607   | 1,335,065 | 2,340,495 | 4,224,703  | 5,230,161  | 6,235,590  | 4,216,233  | 5,189,636  | 6,163,010  |
| 35/70  | 0       | 2,595,000 | 2,947,000 | 50,000 | 1,831,747  | 2,897,000 | 0         | 9,895  | 43,745 | 77,600 | 433,521   | 1,774,794 | 3,116,049 | 5,162,268  | 6,503,541  | 7,844,796  | 5,152,373  | 6,459,796  | 7,767,196  |
| 40/75  | 0       | 2,595,000 | 3,386,500 | 50,000 | 4,983,954  | 741,500   | 2,595,000 | 11,190 | 47,065 | 82,935 | 558,519   | 2,299,395 | 4,040,246 | 6,283,973  | 8,024,848  | 9,765,699  | 6,272,783  | 7,977,783  | 9,682,764  |
| 45/80  | 0       | 2,595,000 | 700,500   | 50,000 | 6,043,225  | 650,500   | 0         | 1,790  | 9,750  | 17,715 | 658,140   | 2,721,530 | 4,784,892 | 7,351,865  | 9,415,255  | 11,478,616 | 7,350,075  | 9,405,505  | 11,460,901 |
| 50/85  | 0       | 2,595,000 | 587,000   | 50,000 | 7,271,211  | 537,000   | 0         | 1,280  | 7,760  | 14,245 | 770,837   | 3,200,603 | 5,630,334 | 8,579,048  | 11,008,814 | 13,438,545 | 8,577,768  | 11,001,054 | 13,424,300 |
| 55/90  | 0       | 2,595,000 | 445,500   | 50,000 | 8,694,783  | 395,500   | 0         | 845    | 5,640  | 10,440 | 899,011   | 3,745,024 | 6,591,009 | 9,989,294  | 12,835,307 | 15,681,291 | 9,988,449  | 12,829,667 | 15,670,851 |
| 60/95  | 0       | 2,595,000 | 269,500   | 50,000 | 10,345,093 | 219,500   | 0         | 525    | 3,360  | 6,195  | 1,045,655 | 4,364,446 | 7,683,199 | 11,610,248 | 14,929,040 | 18,247,792 | 11,609,723 | 14,925,680 | 18,241,597 |
| 65/100 | 0       | 2,595,000 | 50,000    | 50,000 | 12,258,255 | 0         | 0         | 170    | 685    | 1,195  | 1,214,013 | 5,069,376 | 8,924,693 | 13,472,268 | 17,327,631 | 21,182,949 | 13,472,098 | 17,326,946 | 21,181,754 |

## 投保示例 6

### 【基本信息】

#### 投保人信息

姓名：刘先生                      性别：男                      年龄：35 周岁

#### 被保险人信息

姓名：刘先生                      性别：男                      年龄：35 周岁

#### 投保险种信息

| 产品名称                  | 被保险人 | 保额/份数       | 保险期间     | 交费期间 | 交费方式 | 首期保险费     |
|-----------------------|------|-------------|----------|------|------|-----------|
| 工银安盛人寿盛世丰年新款年金保险（分红型） | 刘先生  | 1,000,000 元 | 至 100 周岁 | 15 年 | 年交   | 385,000 元 |

首期保险费：385,000 元

利益演示表

| 单年度末/年 | 期交保险费   | 累计保险费     | 身故保险金     | 生存现金    | 累计生存现金     | 退保金       | 贺寿金       | 周年红利   |         |         | 累积红利      |           |            | 生存累计给付总额   |            |            | 身故累计给付总额   |            |            |
|--------|---------|-----------|-----------|---------|------------|-----------|-----------|--------|---------|---------|-----------|-----------|------------|------------|------------|------------|------------|------------|------------|
|        |         |           |           |         |            |           |           | 低      | 中       | 高       | 低         | 中         | 高          | 低          | 中          | 高          | 低          | 中          | 高          |
| 1/36   | 385,000 | 385,000   | 385,000   | 50,000  | 50,000     | 82,000    | 0         | 880    | 3,390   | 5,900   | 880       | 3,390     | 5,900      | 132,880    | 135,390    | 137,900    | 385,000    | 385,000    | 385,000    |
| 2/37   | 385,000 | 770,000   | 770,000   | 50,000  | 101,500    | 215,000   | 0         | 1,950  | 7,680   | 13,410  | 2,856     | 11,172    | 19,487     | 319,356    | 327,672    | 335,987    | 822,406    | 824,992    | 827,577    |
| 3/38   | 385,000 | 1,155,000 | 1,155,000 | 50,000  | 154,545    | 355,000   | 0         | 3,070  | 12,100  | 21,130  | 6,012     | 23,607    | 41,202     | 515,557    | 533,152    | 550,747    | 1,262,487  | 1,271,052  | 1,279,617  |
| 4/39   | 385,000 | 1,540,000 | 1,540,000 | 50,000  | 209,181    | 551,000   | 0         | 4,210  | 16,620  | 29,030  | 10,402    | 40,935    | 71,468     | 770,584    | 801,116    | 831,649    | 1,705,374  | 1,723,496  | 1,741,619  |
| 5/40   | 385,000 | 1,925,000 | 1,925,000 | 50,000  | 265,457    | 759,000   | 0         | 5,390  | 21,260  | 37,130  | 16,105    | 63,423    | 110,742    | 1,040,561  | 1,087,880  | 1,135,198  | 2,151,171  | 2,182,620  | 2,214,068  |
| 6/41   | 385,000 | 2,310,000 | 2,310,000 | 50,000  | 323,420    | 978,000   | 0         | 6,590  | 26,010  | 45,440  | 23,178    | 91,336    | 159,504    | 1,324,598  | 1,392,756  | 1,460,924  | 2,600,008  | 2,648,746  | 2,697,484  |
| 7/42   | 385,000 | 2,695,000 | 2,695,000 | 50,000  | 383,123    | 1,209,000 | 0         | 7,820  | 30,880  | 53,940  | 31,693    | 124,956   | 218,229    | 1,623,816  | 1,717,079  | 1,810,352  | 3,051,996  | 3,122,199  | 3,192,412  |
| 8/43   | 385,000 | 3,080,000 | 3,080,000 | 50,000  | 444,617    | 1,454,000 | 0         | 9,070  | 35,870  | 62,660  | 41,714    | 164,575   | 287,436    | 1,940,331  | 2,063,191  | 2,186,053  | 3,507,261  | 3,603,321  | 3,699,393  |
| 9/44   | 385,000 | 3,465,000 | 3,465,000 | 50,000  | 507,955    | 1,712,000 | 0         | 10,360 | 40,970  | 71,590  | 53,325    | 210,482   | 367,649    | 2,273,281  | 2,430,437  | 2,587,604  | 3,965,921  | 4,092,467  | 4,219,014  |
| 10/45  | 385,000 | 3,850,000 | 3,850,000 | 50,000  | 573,194    | 1,985,000 | 0         | 11,680 | 46,210  | 80,740  | 66,605    | 263,006   | 459,418    | 2,624,799  | 2,821,200  | 3,017,612  | 4,428,119  | 4,589,990  | 4,751,872  |
| 11/46  | 385,000 | 4,235,000 | 4,235,000 | 50,000  | 640,390    | 2,273,000 | 0         | 13,020 | 51,570  | 90,110  | 81,623    | 322,466   | 563,311    | 2,995,013  | 3,235,856  | 3,476,701  | 4,893,993  | 5,096,286  | 5,298,591  |
| 12/47  | 385,000 | 4,620,000 | 4,620,000 | 50,000  | 709,601    | 2,576,000 | 0         | 14,400 | 57,060  | 99,710  | 98,472    | 389,200   | 679,920    | 3,384,073  | 3,674,802  | 3,965,522  | 5,363,673  | 5,611,742  | 5,859,812  |
| 13/48  | 385,000 | 5,005,000 | 5,005,000 | 50,000  | 780,890    | 2,896,000 | 0         | 15,810 | 62,680  | 109,550 | 117,236   | 463,556   | 809,868    | 3,794,125  | 4,140,446  | 4,486,757  | 5,837,315  | 6,136,766  | 6,436,207  |
| 14/49  | 385,000 | 5,390,000 | 5,390,000 | 50,000  | 854,316    | 3,233,000 | 0         | 17,250 | 68,440  | 119,630 | 138,003   | 545,903   | 953,794    | 4,225,319  | 4,633,219  | 5,041,110  | 6,315,069  | 6,671,779  | 7,028,480  |
| 15/50  | 385,000 | 5,775,000 | 5,775,000 | 50,000  | 929,946    | 3,589,000 | 0         | 18,720 | 74,340  | 129,960 | 160,863   | 636,620   | 1,112,368  | 4,679,809  | 5,155,566  | 5,631,314  | 6,797,089  | 7,217,226  | 7,637,354  |
| 20/55  | 0       | 5,775,000 | 5,775,000 | 50,000  | 1,343,519  | 4,169,000 | 0         | 19,980 | 80,120  | 140,260 | 289,817   | 1,150,500 | 2,011,183  | 5,802,335  | 6,663,019  | 7,523,702  | 7,338,355  | 8,138,899  | 8,939,442  |
| 25/60  | 0       | 5,775,000 | 5,775,000 | 100,000 | 1,872,963  | 4,842,000 | 0         | 21,010 | 86,380  | 151,740 | 445,506   | 1,778,563 | 3,111,589  | 7,160,469  | 8,493,527  | 9,826,553  | 7,972,459  | 9,240,147  | 10,507,813 |
| 30/65  | 0       | 5,775,000 | 5,775,000 | 100,000 | 2,702,191  | 5,466,000 | 0         | 20,780 | 89,540  | 158,290 | 627,611   | 2,530,280 | 4,432,912  | 8,795,803  | 10,698,471 | 12,601,103 | 8,984,023  | 10,817,931 | 12,651,813 |
| 35/70  | 0       | 5,775,000 | 6,363,000 | 100,000 | 3,663,494  | 6,263,000 | 0         | 21,370 | 94,340  | 167,310 | 838,484   | 3,422,056 | 6,005,585  | 10,764,978 | 13,348,550 | 15,932,079 | 10,743,608 | 13,254,210 | 15,764,769 |
| 40/75  | 0       | 5,775,000 | 7,358,000 | 100,000 | 10,552,907 | 1,483,000 | 5,775,000 | 24,380 | 102,120 | 179,860 | 1,093,481 | 4,490,690 | 7,887,882  | 13,129,388 | 16,526,597 | 19,923,789 | 13,105,008 | 16,424,477 | 19,743,929 |
| 45/80  | 0       | 5,775,000 | 1,401,000 | 100,000 | 12,764,625 | 1,301,000 | 0         | 3,580  | 19,500  | 35,430  | 1,288,970 | 5,317,743 | 9,346,496  | 15,354,595 | 19,383,368 | 23,412,121 | 15,351,015 | 19,363,868 | 23,376,691 |
| 50/85  | 0       | 5,775,000 | 1,174,000 | 100,000 | 15,328,613 | 1,074,000 | 0         | 2,560  | 15,520  | 28,490  | 1,510,016 | 6,255,929 | 11,001,818 | 17,912,628 | 22,658,541 | 27,404,431 | 17,910,068 | 22,643,021 | 27,375,941 |
| 55/90  | 0       | 5,775,000 | 891,000   | 100,000 | 18,300,977 | 791,000   | 0         | 1,690  | 11,280  | 20,880  | 1,761,320 | 7,321,633 | 12,881,938 | 20,853,297 | 26,413,609 | 31,973,915 | 20,851,607 | 26,402,329 | 31,953,035 |
| 60/95  | 0       | 5,775,000 | 539,000   | 100,000 | 21,746,761 | 439,000   | 0         | 1,050  | 6,720   | 12,390  | 2,048,763 | 8,533,653 | 15,018,524 | 24,234,524 | 30,719,414 | 37,204,286 | 24,233,474 | 30,712,694 | 37,191,896 |
| 65/100 | 0       | 5,775,000 | 100,000   | 100,000 | 25,741,370 | 0         | 0         | 340    | 1,370   | 2,390   | 2,378,702 | 9,912,414 | 17,446,106 | 28,120,072 | 35,653,784 | 43,187,476 | 28,119,732 | 35,652,414 | 43,185,086 |

投保示例 7

【基本信息】

投保人信息

姓名：刘先生                      性别：男                      年龄：35 周岁

被保险人信息

姓名：刘先生                      性别：男                      年龄：35 周岁

投保险种信息

| 产品名称                  | 被保险人 | 保额/份数       | 保险期间     | 交费期间 | 交费方式 | 首期保险费     |
|-----------------------|------|-------------|----------|------|------|-----------|
| 工银安盛人寿盛世丰年新款年金保险（分红型） | 刘先生  | 1,000,000 元 | 至 100 周岁 | 20 年 | 年交   | 329,000 元 |

首期保险费：329,000 元

利益演示表

| 单年度末/年 | 期交保险费   | 累计保险费     | 身故保险金     | 生存现金    | 累计生存现金     | 退保金       | 贺寿金       | 周年红利   |         |         | 累积红利      |           |            | 生存累计给付总额   |            |            | 身故累计给付总额   |            |            |
|--------|---------|-----------|-----------|---------|------------|-----------|-----------|--------|---------|---------|-----------|-----------|------------|------------|------------|------------|------------|------------|------------|
|        |         |           |           |         |            |           |           | 低      | 中       | 高       | 低         | 中         | 高          | 低          | 中          | 高          | 低          | 中          | 高          |
| 1/36   | 329,000 | 329,000   | 329,000   | 50,000  | 50,000     | 56,000    | 0         | 680    | 2,580   | 4,480   | 680       | 2,580     | 4,480      | 106,680    | 108,580    | 110,480    | 329,000    | 329,000    | 329,000    |
| 2/37   | 329,000 | 658,000   | 658,000   | 50,000  | 101,500    | 166,000   | 0         | 1,560  | 6,110   | 10,670  | 2,260     | 8,767     | 15,284     | 269,760    | 276,267    | 282,784    | 710,200    | 712,157    | 714,114    |
| 3/38   | 329,000 | 987,000   | 987,000   | 50,000  | 154,545    | 293,000   | 0         | 2,480  | 9,760   | 17,030  | 4,808     | 18,790    | 32,773     | 452,353    | 466,335    | 480,318    | 1,093,873  | 1,100,575  | 1,107,288  |
| 4/39   | 329,000 | 1,316,000 | 1,316,000 | 50,000  | 209,181    | 453,000   | 0         | 3,430  | 13,490  | 23,550  | 8,382     | 32,844    | 57,306     | 670,564    | 695,025    | 719,487    | 1,480,134  | 1,494,535  | 1,508,937  |
| 5/40   | 329,000 | 1,645,000 | 1,645,000 | 50,000  | 265,457    | 621,000   | 0         | 4,400  | 17,310  | 30,230  | 13,034    | 51,139    | 89,255     | 899,491    | 937,596    | 975,712    | 1,869,091  | 1,894,286  | 1,919,482  |
| 6/41   | 329,000 | 1,974,000 | 1,974,000 | 50,000  | 323,420    | 799,000   | 0         | 5,390  | 21,230  | 37,070  | 18,815    | 73,904    | 129,003    | 1,141,235  | 1,196,324  | 1,251,423  | 2,260,845  | 2,300,094  | 2,339,353  |
| 7/42   | 329,000 | 2,303,000 | 2,303,000 | 50,000  | 383,123    | 987,000   | 0         | 6,410  | 25,250  | 44,090  | 25,789    | 101,371   | 176,963    | 1,395,913  | 1,471,494  | 1,547,086  | 2,655,503  | 2,712,244  | 2,768,996  |
| 8/43   | 329,000 | 2,632,000 | 2,632,000 | 50,000  | 444,617    | 1,184,000 | 0         | 7,450  | 29,370  | 51,280  | 34,013    | 133,782   | 233,552    | 1,662,630  | 1,762,399  | 1,862,169  | 3,053,180  | 3,131,029  | 3,208,889  |
| 9/44   | 329,000 | 2,961,000 | 2,961,000 | 50,000  | 507,955    | 1,392,000 | 0         | 8,520  | 33,580  | 58,640  | 43,553    | 171,375   | 299,199    | 1,943,509  | 2,071,331  | 2,199,154  | 3,453,989  | 3,556,751  | 3,659,514  |
| 10/45  | 329,000 | 3,290,000 | 3,290,000 | 50,000  | 573,194    | 1,610,000 | 0         | 9,610  | 37,900  | 66,180  | 54,470    | 214,417   | 374,354    | 2,237,664  | 2,397,611  | 2,557,548  | 3,858,054  | 3,989,711  | 4,121,368  |
| 11/46  | 329,000 | 3,619,000 | 3,619,000 | 50,000  | 640,390    | 1,840,000 | 0         | 10,730 | 42,320  | 73,910  | 66,834    | 263,169   | 459,495    | 2,547,224  | 2,743,559  | 2,939,885  | 4,265,494  | 4,430,239  | 4,594,975  |
| 12/47  | 329,000 | 3,948,000 | 3,948,000 | 50,000  | 709,601    | 2,082,000 | 0         | 11,870 | 46,850  | 81,830  | 80,709    | 317,914   | 555,110    | 2,872,311  | 3,109,516  | 3,346,711  | 4,676,441  | 4,878,666  | 5,080,881  |
| 13/48  | 329,000 | 4,277,000 | 4,277,000 | 50,000  | 780,890    | 2,337,000 | 0         | 13,040 | 51,490  | 89,940  | 96,170    | 378,942   | 661,703    | 3,214,060  | 3,496,831  | 3,779,593  | 5,091,020  | 5,335,341  | 5,579,653  |
| 14/49  | 329,000 | 4,606,000 | 4,606,000 | 50,000  | 854,316    | 2,605,000 | 0         | 14,240 | 56,250  | 98,250  | 113,296   | 446,560   | 779,804    | 3,572,612  | 3,905,876  | 4,239,121  | 5,509,372  | 5,800,626  | 6,091,871  |
| 15/50  | 329,000 | 4,935,000 | 4,935,000 | 50,000  | 929,946    | 2,886,000 | 0         | 15,460 | 61,120  | 106,770 | 132,154   | 521,077   | 909,968    | 3,948,100  | 4,337,022  | 4,725,914  | 5,931,640  | 6,274,902  | 6,618,144  |
| 16/51  | 329,000 | 5,264,000 | 5,264,000 | 50,000  | 1,007,844  | 3,182,000 | 0         | 16,710 | 66,100  | 115,490 | 152,829   | 602,809   | 1,052,758  | 4,342,673  | 4,792,653  | 5,242,602  | 6,357,963  | 6,758,553  | 7,159,112  |
| 17/52  | 329,000 | 5,593,000 | 5,593,000 | 50,000  | 1,088,079  | 3,493,000 | 0         | 17,980 | 71,200  | 124,420 | 175,394   | 692,093   | 1,208,760  | 4,756,473  | 5,273,173  | 5,789,840  | 6,788,493  | 7,251,973  | 7,715,420  |
| 18/53  | 329,000 | 5,922,000 | 5,922,000 | 50,000  | 1,170,722  | 3,819,000 | 0         | 19,270 | 76,420  | 133,560 | 199,926   | 789,276   | 1,378,583  | 5,189,648  | 5,778,998  | 6,368,305  | 7,223,378  | 7,755,578  | 8,287,745  |
| 19/54  | 329,000 | 6,251,000 | 6,251,000 | 50,000  | 1,255,843  | 4,163,000 | 0         | 20,580 | 81,760  | 142,930 | 226,504   | 894,714   | 1,562,871  | 5,645,347  | 6,313,558  | 6,981,714  | 7,662,767  | 8,269,798  | 8,876,784  |
| 20/55  | 329,000 | 6,580,000 | 6,580,000 | 50,000  | 1,343,519  | 4,524,000 | 0         | 21,920 | 87,220  | 152,520 | 255,219   | 1,008,776 | 1,762,277  | 6,122,737  | 6,876,294  | 7,629,795  | 8,106,817  | 8,795,074  | 9,483,275  |
| 25/60  | 0       | 6,580,000 | 6,580,000 | 100,000 | 1,872,963  | 5,274,000 | 0         | 23,250 | 94,370  | 165,500 | 416,580   | 1,654,675 | 2,892,705  | 7,563,543  | 8,801,638  | 10,039,668 | 8,746,293  | 9,913,268  | 11,080,168 |
| 30/65  | 0       | 6,580,000 | 6,580,000 | 100,000 | 2,702,191  | 5,989,000 | 0         | 23,330 | 98,520  | 173,700 | 606,950   | 2,432,182 | 4,257,361  | 9,298,141  | 11,123,374 | 12,948,552 | 9,765,811  | 11,515,854 | 13,265,852 |
| 35/70  | 0       | 6,580,000 | 7,009,000 | 100,000 | 3,663,494  | 6,909,000 | 0         | 23,550 | 103,760 | 183,980 | 826,599   | 3,356,939 | 5,887,226  | 11,399,093 | 13,929,433 | 16,459,720 | 11,375,543 | 13,825,673 | 16,275,740 |
| 40/75  | 0       | 6,580,000 | 8,163,000 | 100,000 | 11,357,907 | 1,483,000 | 6,580,000 | 27,130 | 113,110 | 199,100 | 1,092,842 | 4,469,912 | 7,846,920  | 13,933,749 | 17,310,819 | 20,687,827 | 13,906,619 | 17,197,709 | 20,488,727 |
| 45/80  | 0       | 6,580,000 | 1,401,000 | 100,000 | 13,697,841 | 1,301,000 | 0         | 3,580  | 19,500  | 35,430  | 1,288,229 | 5,293,655 | 9,299,010  | 16,287,069 | 20,292,496 | 24,297,850 | 16,283,489 | 20,272,996 | 24,262,420 |
| 50/85  | 0       | 6,580,000 | 1,174,000 | 100,000 | 16,410,465 | 1,074,000 | 0         | 2,560  | 15,520  | 28,490  | 1,509,156 | 6,228,005 | 10,946,768 | 18,993,621 | 23,712,470 | 28,431,234 | 18,991,061 | 23,696,950 | 28,402,744 |
| 55/90  | 0       | 6,580,000 | 891,000   | 100,000 | 19,555,140 | 791,000   | 0         | 1,690  | 11,280  | 20,880  | 1,760,324 | 7,289,261 | 12,818,120 | 22,106,464 | 27,635,402 | 33,164,261 | 22,104,774 | 27,624,122 | 33,143,381 |
| 60/95  | 0       | 6,580,000 | 539,000   | 100,000 | 23,200,681 | 439,000   | 0         | 1,050  | 6,720   | 12,390  | 2,047,607 | 8,496,125 | 14,944,542 | 25,687,288 | 32,135,806 | 38,584,223 | 25,686,238 | 32,129,086 | 38,571,833 |
| 65/100 | 0       | 6,580,000 | 100,000   | 100,000 | 27,426,862 | 0         | 0         | 340    | 1,370   | 2,390   | 2,377,363 | 9,868,909 | 17,360,340 | 29,804,224 | 37,295,771 | 44,787,202 | 29,803,884 | 37,294,401 | 44,784,812 |

投保示例 8

【基本信息】

投保人信息

姓名：刘先生                      性别：男                      年龄：40 周岁

被保险人信息

姓名：刘先生                      性别：男                      年龄：40 周岁

投保险种信息

| 产品名称                  | 被保险人 | 保额/份数    | 保险期间     | 交费期间 | 交费方式 | 首期保险费    |
|-----------------------|------|----------|----------|------|------|----------|
| 工银安盛人寿盛世丰年新款年金保险（分红型） | 刘先生  | 50,000 元 | 至 100 周岁 | 3 年  | 年交   | 79,950 元 |

首期保险费：79,950 元

利益演示表

| 单年度末/年 | 期交保险费  | 累计保险费   | 身故保险金   | 生存现金  | 累计生存现金    | 退保金     | 贺寿金     | 周年红利  |       |       | 累积红利    |         |         | 生存累计给付总额  |           |           | 身故累计给付总额  |           |           |
|--------|--------|---------|---------|-------|-----------|---------|---------|-------|-------|-------|---------|---------|---------|-----------|-----------|-----------|-----------|-----------|-----------|
|        |        |         |         |       |           |         |         | 低     | 中     | 高     | 低       | 中       | 高       | 低         | 中         | 高         | 低         | 中         | 高         |
| 1/41   | 79,950 | 79,950  | 79,950  | 2,500 | 2,500     | 33,050  | 0       | 241   | 948   | 1,656 | 241     | 948     | 1,656   | 35,791    | 36,498    | 37,206    | 79,950    | 79,950    | 79,950    |
| 2/42   | 79,950 | 159,900 | 159,900 | 2,500 | 5,075     | 81,200  | 0       | 498   | 1,979 | 3,461 | 746     | 2,955   | 5,166   | 87,021    | 89,230    | 91,441    | 162,723   | 163,451   | 164,180   |
| 3/43   | 79,950 | 239,850 | 239,850 | 2,500 | 7,727     | 134,700 | 0       | 764   | 3,038 | 5,312 | 1,532   | 6,082   | 10,632  | 143,959   | 148,509   | 153,059   | 245,845   | 248,121   | 250,398   |
| 4/44   | 0      | 239,850 | 239,850 | 2,500 | 10,459    | 138,100 | 0       | 773   | 3,077 | 5,382 | 2,351   | 9,341   | 16,333  | 150,910   | 157,900   | 164,892   | 249,387   | 254,073   | 258,760   |
| 5/45   | 0      | 239,850 | 239,850 | 2,500 | 13,273    | 141,650 | 0       | 783   | 3,118 | 5,454 | 3,204   | 12,739  | 22,276  | 158,126   | 167,662   | 177,199   | 253,044   | 260,244   | 267,445   |
| 6/46   | 0      | 239,850 | 239,850 | 2,500 | 16,171    | 145,350 | 0       | 793   | 3,160 | 5,527 | 4,092   | 16,281  | 28,471  | 165,613   | 177,802   | 189,992   | 256,821   | 266,642   | 276,465   |
| 7/47   | 0      | 239,850 | 239,850 | 2,500 | 19,156    | 149,250 | 0       | 803   | 3,203 | 5,603 | 5,017   | 19,972  | 34,928  | 173,424   | 188,378   | 203,334   | 260,721   | 273,276   | 285,832   |
| 8/48   | 0      | 239,850 | 239,850 | 2,500 | 22,231    | 153,300 | 0       | 812   | 3,246 | 5,680 | 5,980   | 23,817  | 41,655  | 181,511   | 199,348   | 217,186   | 264,749   | 280,152   | 295,557   |
| 9/49   | 0      | 239,850 | 239,850 | 2,500 | 25,398    | 157,500 | 0       | 822   | 3,291 | 5,759 | 6,981   | 27,822  | 48,664  | 189,879   | 210,720   | 231,561   | 268,907   | 287,279   | 305,653   |
| 10/50  | 0      | 239,850 | 239,850 | 2,500 | 28,660    | 161,900 | 0       | 832   | 3,336 | 5,840 | 8,023   | 31,993  | 55,963  | 198,582   | 222,552   | 246,523   | 273,200   | 294,666   | 316,133   |
| 15/55  | 0      | 239,850 | 239,850 | 2,500 | 46,497    | 187,050 | 0       | 882   | 3,578 | 6,275 | 13,873  | 55,545  | 97,216  | 247,421   | 289,092   | 330,764   | 296,839   | 335,814   | 374,789   |
| 20/60  | 0      | 239,850 | 239,850 | 5,000 | 69,676    | 216,150 | 0       | 916   | 3,837 | 6,758 | 20,885  | 84,196  | 147,506 | 306,711   | 370,022   | 433,332   | 324,495   | 384,885   | 445,275   |
| 25/65  | 0      | 239,850 | 246,750 | 5,000 | 107,319   | 241,750 | 0       | 901   | 3,951 | 7,002 | 29,008  | 118,301 | 207,593 | 378,077   | 467,370   | 556,662   | 377,177   | 463,419   | 549,660   |
| 30/70  | 0      | 239,850 | 278,900 | 5,000 | 150,958   | 273,900 | 0       | 936   | 4,145 | 7,353 | 38,504  | 158,698 | 278,890 | 463,362   | 583,556   | 703,748   | 462,426   | 579,411   | 696,395   |
| 35/75  | 0      | 239,850 | 319,000 | 5,000 | 441,397   | 74,150  | 239,850 | 1,052 | 4,438 | 7,824 | 49,911  | 206,831 | 363,750 | 565,458   | 722,378   | 879,297   | 564,406   | 717,940   | 871,473   |
| 40/80  | 0      | 239,850 | 70,050  | 5,000 | 538,246   | 65,050  | 0       | 179   | 975   | 1,772 | 58,926  | 245,364 | 431,800 | 662,223   | 848,660   | 1,035,096 | 662,044   | 847,685   | 1,033,324 |
| 45/85  | 0      | 239,850 | 58,700  | 5,000 | 650,521   | 53,700  | 0       | 128   | 776   | 1,425 | 69,099  | 289,004 | 508,907 | 773,320   | 993,225   | 1,213,128 | 773,192   | 992,449   | 1,211,703 |
| 50/90  | 0      | 239,850 | 44,550  | 5,000 | 780,677   | 39,550  | 0       | 85    | 564   | 1,044 | 80,645  | 338,500 | 596,354 | 900,872   | 1,158,727 | 1,416,581 | 900,788   | 1,158,163 | 1,415,537 |
| 55/95  | 0      | 239,850 | 26,950  | 5,000 | 931,565   | 21,950  | 0       | 53    | 336   | 620   | 93,835  | 394,708 | 695,579 | 1,047,350 | 1,348,223 | 1,649,094 | 1,047,297 | 1,347,887 | 1,648,474 |
| 60/100 | 0      | 239,850 | 5,000   | 5,000 | 1,106,484 | 0       | 0       | 17    | 69    | 120   | 108,962 | 458,553 | 808,143 | 1,215,446 | 1,565,038 | 1,914,627 | 1,215,429 | 1,564,969 | 1,914,508 |



投保示例 9

【基本信息】

投保人信息

姓名：刘先生                      性别：男                      年龄：40 周岁

被保险人信息

姓名：刘先生                      性别：男                      年龄：40 周岁

投保险种信息

| 产品名称                  | 被保险人 | 保额/份数    | 保险期间     | 交费期间 | 交费方式 | 首期保险费    |
|-----------------------|------|----------|----------|------|------|----------|
| 工银安盛人寿盛世丰年新款年金保险（分红型） | 刘先生  | 50,000 元 | 至 100 周岁 | 5 年  | 年交   | 53,150 元 |

首期保险费: 53,150 元

利益演示表

| 单年度末/年 | 期交保险费  | 累计保险费   | 身故保险金   | 生存现金  | 累计生存现金    | 退保金     | 贺寿金     | 周年红利  |       |       | 累积红利    |         |         | 生存累计给付总额  |           |           | 身故累计给付总额  |           |           |
|--------|--------|---------|---------|-------|-----------|---------|---------|-------|-------|-------|---------|---------|---------|-----------|-----------|-----------|-----------|-----------|-----------|
|        |        |         |         |       |           |         |         | 低     | 中     | 高     | 低       | 中       | 高       | 低         | 中         | 高         | 低         | 中         | 高         |
| 1/41   | 53,150 | 53,150  | 53,150  | 2,500 | 2,500     | 18,100  | 0       | 151   | 589   | 1,027 | 151     | 589     | 1,027   | 20,751    | 21,189    | 21,627    | 53,150    | 53,150    | 53,150    |
| 2/42   | 53,150 | 106,300 | 106,300 | 2,500 | 5,075     | 45,750  | 0       | 314   | 1,240 | 2,167 | 469     | 1,846   | 3,224   | 51,294    | 52,671    | 54,049    | 109,030   | 109,481   | 109,932   |
| 3/43   | 53,150 | 159,450 | 159,450 | 2,500 | 7,727     | 75,850  | 0       | 482   | 1,909 | 3,336 | 965     | 3,811   | 6,657   | 84,542    | 87,388    | 90,234    | 165,160   | 166,579   | 167,998   |
| 4/44   | 53,150 | 212,600 | 212,600 | 2,500 | 10,459    | 111,100 | 0       | 655   | 2,595 | 4,535 | 1,648   | 6,519   | 11,391  | 123,207   | 128,078   | 132,950   | 221,553   | 224,484   | 227,415   |
| 5/45   | 53,150 | 265,750 | 265,750 | 2,500 | 13,273    | 149,250 | 0       | 831   | 3,297 | 5,763 | 2,528   | 10,012  | 17,495  | 165,051   | 172,535   | 180,018   | 278,220   | 283,238   | 288,255   |
| 6/46   | 0      | 265,750 | 265,750 | 2,500 | 16,171    | 153,250 | 0       | 842   | 3,343 | 5,844 | 3,446   | 13,655  | 23,864  | 172,867   | 183,076   | 193,285   | 282,025   | 289,733   | 297,441   |
| 7/47   | 0      | 265,750 | 265,750 | 2,500 | 19,156    | 157,450 | 0       | 853   | 3,390 | 5,927 | 4,403   | 17,454  | 30,506  | 181,009   | 194,061   | 207,112   | 285,956   | 296,471   | 306,986   |
| 8/48   | 0      | 265,750 | 265,750 | 2,500 | 22,231    | 161,850 | 0       | 864   | 3,438 | 6,012 | 5,399   | 21,416  | 37,433  | 189,480   | 205,497   | 221,514   | 290,016   | 303,459   | 316,902   |
| 9/49   | 0      | 265,750 | 265,750 | 2,500 | 25,398    | 166,400 | 0       | 876   | 3,487 | 6,099 | 6,436   | 25,546  | 44,654  | 198,234   | 217,343   | 236,452   | 294,208   | 310,706   | 327,204   |
| 10/50  | 0      | 265,750 | 265,750 | 2,500 | 28,660    | 171,150 | 0       | 887   | 3,537 | 6,188 | 7,516   | 29,849  | 52,182  | 207,326   | 229,659   | 251,991   | 298,539   | 318,222   | 337,904   |
| 15/55  | 0      | 265,750 | 265,750 | 2,500 | 46,497    | 198,350 | 0       | 944   | 3,804 | 6,665 | 13,600  | 54,205  | 94,809  | 258,447   | 299,052   | 339,657   | 322,404   | 360,148   | 397,892   |
| 20/60  | 0      | 265,750 | 265,750 | 5,000 | 69,676    | 229,850 | 0       | 987   | 4,092 | 7,196 | 20,926  | 83,929  | 146,932 | 320,452   | 383,455   | 446,458   | 350,365   | 410,264   | 470,163   |
| 25/65  | 0      | 265,750 | 265,750 | 5,000 | 107,319   | 258,450 | 0       | 967   | 4,222 | 7,477 | 29,449  | 119,424 | 209,398 | 395,219   | 485,193   | 575,167   | 396,552   | 483,271   | 569,991   |
| 30/70  | 0      | 265,750 | 299,700 | 5,000 | 150,958   | 294,700 | 0       | 1,007 | 4,448 | 7,890 | 39,366  | 161,522 | 283,678 | 485,024   | 607,180   | 729,336   | 484,018   | 602,732   | 721,446   |
| 35/75  | 0      | 265,750 | 344,900 | 5,000 | 467,297   | 74,150  | 265,750 | 1,141 | 4,792 | 8,443 | 51,333  | 211,866 | 372,398 | 592,780   | 753,313   | 913,845   | 591,640   | 748,521   | 905,402   |
| 40/80  | 0      | 265,750 | 70,050  | 5,000 | 568,271   | 65,050  | 0       | 179   | 975   | 1,772 | 60,575  | 251,200 | 441,825 | 693,897   | 884,522   | 1,075,146 | 693,718   | 883,547   | 1,073,375 |
| 45/85  | 0      | 265,750 | 58,700  | 5,000 | 685,328   | 53,700  | 0       | 128   | 776   | 1,425 | 71,011  | 295,770 | 520,529 | 810,039   | 1,034,798 | 1,259,557 | 809,911   | 1,034,022 | 1,258,133 |
| 50/90  | 0      | 265,750 | 44,550  | 5,000 | 821,029   | 39,550  | 0       | 85    | 564   | 1,044 | 82,861  | 346,344 | 609,827 | 943,439   | 1,206,923 | 1,470,406 | 943,355   | 1,206,359 | 1,469,362 |
| 55/95  | 0      | 265,750 | 26,950  | 5,000 | 978,343   | 21,950  | 0       | 53    | 336   | 620   | 96,404  | 403,801 | 711,198 | 1,096,697 | 1,404,094 | 1,711,491 | 1,096,644 | 1,403,758 | 1,710,872 |
| 60/100 | 0      | 265,750 | 5,000   | 5,000 | 1,160,713 | 0       | 0       | 17    | 69    | 120   | 111,939 | 469,095 | 826,249 | 1,272,653 | 1,629,808 | 1,986,963 | 1,272,636 | 1,629,740 | 1,986,843 |

投保示例 10

【基本信息】

投保人信息

姓名：刘先生                      性别：男                      年龄：40 周岁

被保险人信息

姓名：刘先生                      性别：男                      年龄：40 周岁

投保险种信息

| 产品名称                  | 被保险人 | 保额/份数     | 保险期间     | 交费期间 | 交费方式 | 首期保险费     |
|-----------------------|------|-----------|----------|------|------|-----------|
| 工银安盛人寿盛世丰年新款年金保险（分红型） | 刘先生  | 200,000 元 | 至 100 周岁 | 3 年  | 年交   | 319,800 元 |

首期保险费：319,800 元

利益演示表

| 单年度末/年 | 期交保险费   | 累计保险费   | 身故保险金     | 生存现金   | 累计生存现金    | 退保金       | 贺寿金     | 周年红利  |        |        | 累积红利    |           |           | 生存累计给付总额  |           |           | 身故累计给付总额  |           |           |
|--------|---------|---------|-----------|--------|-----------|-----------|---------|-------|--------|--------|---------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
|        |         |         |           |        |           |           |         | 低     | 中      | 高      | 低       | 中         | 高         | 低         | 中         | 高         | 低         | 中         | 高         |
| 1/41   | 319,800 | 319,800 | 319,800   | 10,000 | 10,000    | 132,200   | 0       | 962   | 3,792  | 6,622  | 962     | 3,792     | 6,622     | 143,162   | 145,992   | 148,822   | 319,800   | 319,800   | 319,800   |
| 2/42   | 319,800 | 639,600 | 639,600   | 10,000 | 20,300    | 324,800   | 0       | 1,992 | 7,916  | 13,842 | 2,983   | 11,822    | 20,663    | 348,083   | 356,922   | 365,763   | 650,891   | 653,806   | 656,721   |
| 3/43   | 319,800 | 959,400 | 959,400   | 10,000 | 30,909    | 538,800   | 0       | 3,054 | 12,150 | 21,246 | 6,126   | 24,326    | 42,529    | 575,835   | 594,035   | 612,238   | 983,381   | 992,485   | 1,001,592 |
| 4/44   | 0       | 959,400 | 959,400   | 10,000 | 41,836    | 552,400   | 0       | 3,092 | 12,308 | 21,526 | 9,402   | 37,364    | 65,330    | 603,638   | 631,600   | 659,567   | 997,546   | 1,016,292 | 1,035,041 |
| 5/45   | 0       | 959,400 | 959,400   | 10,000 | 53,091    | 566,600   | 0       | 3,130 | 12,472 | 21,814 | 12,814  | 50,957    | 89,104    | 632,506   | 670,648   | 708,796   | 1,012,176 | 1,040,976 | 1,069,782 |
| 6/46   | 0       | 959,400 | 959,400   | 10,000 | 64,684    | 581,400   | 0       | 3,170 | 12,638 | 22,108 | 16,369  | 65,124    | 113,885   | 662,453   | 711,208   | 759,970   | 1,027,283 | 1,066,570 | 1,105,862 |
| 7/47   | 0       | 959,400 | 959,400   | 10,000 | 76,625    | 597,000   | 0       | 3,210 | 12,810 | 22,410 | 20,070  | 79,888    | 139,712   | 693,694   | 753,512   | 813,337   | 1,042,884 | 1,093,102 | 1,143,327 |
| 8/48   | 0       | 959,400 | 959,400   | 10,000 | 88,923    | 613,200   | 0       | 3,248 | 12,984 | 22,718 | 23,920  | 95,268    | 166,621   | 726,043   | 797,392   | 868,745   | 1,058,995 | 1,120,608 | 1,182,227 |
| 9/49   | 0       | 959,400 | 959,400   | 10,000 | 101,591   | 630,000   | 0       | 3,288 | 13,162 | 23,034 | 27,925  | 111,288   | 194,654   | 759,516   | 842,879   | 926,245   | 1,075,628 | 1,149,117 | 1,222,611 |
| 10/50  | 0       | 959,400 | 959,400   | 10,000 | 114,639   | 647,600   | 0       | 3,328 | 13,344 | 23,358 | 32,091  | 127,971   | 223,852   | 794,330   | 890,210   | 986,090   | 1,092,802 | 1,178,666 | 1,264,532 |
| 15/55  | 0       | 959,400 | 959,400   | 10,000 | 185,989   | 748,200   | 0       | 3,526 | 14,312 | 25,100 | 55,494  | 222,178   | 388,866   | 989,683   | 1,156,367 | 1,323,055 | 1,187,357 | 1,343,255 | 1,499,155 |
| 20/60  | 0       | 959,400 | 959,400   | 20,000 | 278,704   | 864,600   | 0       | 3,664 | 15,346 | 27,030 | 83,541  | 336,783   | 590,025   | 1,226,845 | 1,480,087 | 1,733,329 | 1,297,981 | 1,539,541 | 1,781,099 |
| 25/65  | 0       | 959,400 | 987,000   | 20,000 | 429,277   | 967,000   | 0       | 3,602 | 15,804 | 28,006 | 116,032 | 473,204   | 830,370   | 1,512,309 | 1,869,481 | 2,226,647 | 1,508,707 | 1,853,677 | 2,198,641 |
| 30/70  | 0       | 959,400 | 1,115,600 | 20,000 | 603,832   | 1,095,600 | 0       | 3,744 | 16,578 | 29,412 | 154,015 | 634,790   | 1,115,559 | 1,853,447 | 2,334,222 | 2,814,991 | 1,849,703 | 2,317,644 | 2,785,579 |
| 35/75  | 0       | 959,400 | 1,276,000 | 20,000 | 1,765,590 | 296,600   | 959,400 | 4,208 | 17,752 | 31,296 | 199,643 | 827,323   | 1,454,999 | 2,261,832 | 2,889,513 | 3,517,188 | 2,257,624 | 2,871,761 | 3,485,892 |
| 40/80  | 0       | 959,400 | 280,200   | 20,000 | 2,152,985 | 260,200   | 0       | 716   | 3,900  | 7,086  | 235,706 | 981,455   | 1,727,198 | 2,648,891 | 3,394,640 | 4,140,383 | 2,648,175 | 3,390,740 | 4,133,297 |
| 45/85  | 0       | 959,400 | 234,800   | 20,000 | 2,602,082 | 214,800   | 0       | 512   | 3,104  | 5,698  | 276,396 | 1,156,017 | 2,035,629 | 3,093,279 | 3,972,899 | 4,852,512 | 3,092,767 | 3,969,795 | 4,846,814 |
| 50/90  | 0       | 959,400 | 178,200   | 20,000 | 3,122,709 | 158,200   | 0       | 338   | 2,256  | 4,176  | 322,579 | 1,354,000 | 2,385,416 | 3,603,488 | 4,634,909 | 5,666,325 | 3,603,150 | 4,632,653 | 5,662,149 |
| 55/95  | 0       | 959,400 | 107,800   | 20,000 | 3,726,259 | 87,800    | 0       | 210   | 1,344  | 2,478  | 375,339 | 1,578,831 | 2,782,316 | 4,189,398 | 5,392,890 | 6,596,375 | 4,189,188 | 5,391,546 | 6,593,897 |
| 60/100 | 0       | 959,400 | 20,000    | 20,000 | 4,425,938 | 0         | 0       | 68    | 274    | 478    | 435,846 | 1,834,213 | 3,232,571 | 4,861,784 | 6,260,151 | 7,658,509 | 4,861,716 | 6,259,877 | 7,658,031 |

投保示例 11

【基本信息】

投保人信息

姓名：刘先生                      性别：男                      年龄：40 周岁

被保险人信息

姓名：刘先生                      性别：男                      年龄：40 周岁

投保险种信息

| 产品名称                  | 被保险人 | 保额/份数     | 保险期间     | 交费期间 | 交费方式 | 首期保险费     |
|-----------------------|------|-----------|----------|------|------|-----------|
| 工银安盛人寿盛世丰年新款年金保险（分红型） | 刘先生  | 200,000 元 | 至 100 周岁 | 5 年  | 年交   | 212,600 元 |

首期保险费：212,600 元

利益演示表

| 单年度末/年 | 期交保险费   | 累计保险费     | 身故保险金     | 生存现金   | 累计生存现金    | 退保金       | 贺寿金       | 周年红利  |        |        | 累积红利    |           |           | 生存累计给付总额  |           |           | 身故累计给付总额  |           |           |
|--------|---------|-----------|-----------|--------|-----------|-----------|-----------|-------|--------|--------|---------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
|        |         |           |           |        |           |           |           | 低     | 中      | 高      | 低       | 中         | 高         | 低         | 中         | 高         | 低         | 中         | 高         |
| 1/41   | 212,600 | 212,600   | 212,600   | 10,000 | 10,000    | 72,400    | 0         | 602   | 2,354  | 4,106  | 602     | 2,354     | 4,106     | 83,002    | 84,754    | 86,506    | 212,600   | 212,600   | 212,600   |
| 2/42   | 212,600 | 425,200   | 425,200   | 10,000 | 20,300    | 183,000   | 0         | 1,254 | 4,960  | 8,666  | 1,874   | 7,385     | 12,895    | 205,174   | 210,685   | 216,195   | 436,120   | 437,925   | 439,729   |
| 3/43   | 212,600 | 637,800   | 637,800   | 10,000 | 30,909    | 303,400   | 0         | 1,928 | 7,636  | 13,344 | 3,858   | 15,242    | 26,626    | 338,167   | 349,551   | 360,935   | 660,639   | 666,315   | 671,991   |
| 4/44   | 212,600 | 850,400   | 850,400   | 10,000 | 41,836    | 444,400   | 0         | 2,618 | 10,378 | 18,138 | 6,592   | 26,077    | 45,563    | 492,828   | 512,314   | 531,799   | 886,210   | 897,936   | 909,661   |
| 5/45   | 212,600 | 1,063,000 | 1,063,000 | 10,000 | 53,091    | 597,000   | 0         | 3,324 | 13,188 | 23,052 | 10,114  | 40,048    | 69,982    | 660,205   | 690,139   | 720,073   | 1,112,881 | 1,132,951 | 1,153,021 |
| 6/46   | 0       | 1,063,000 | 1,063,000 | 10,000 | 64,684    | 613,000   | 0         | 3,368 | 13,370 | 23,374 | 13,785  | 54,619    | 95,455    | 691,469   | 732,303   | 773,139   | 1,128,101 | 1,158,933 | 1,189,765 |
| 7/47   | 0       | 1,063,000 | 1,063,000 | 10,000 | 76,625    | 629,800   | 0         | 3,412 | 13,560 | 23,706 | 17,611  | 69,818    | 122,025   | 724,035   | 776,242   | 828,449   | 1,143,823 | 1,185,882 | 1,227,943 |
| 8/48   | 0       | 1,063,000 | 1,063,000 | 10,000 | 88,923    | 647,400   | 0         | 3,456 | 13,752 | 24,046 | 21,595  | 85,664    | 149,732   | 757,918   | 821,988   | 886,055   | 1,160,062 | 1,213,836 | 1,267,609 |
| 9/49   | 0       | 1,063,000 | 1,063,000 | 10,000 | 101,591   | 665,600   | 0         | 3,502 | 13,948 | 24,394 | 25,745  | 102,182   | 178,617   | 792,936   | 869,373   | 945,809   | 1,176,834 | 1,242,825 | 1,308,815 |
| 10/50  | 0       | 1,063,000 | 1,063,000 | 10,000 | 114,639   | 684,600   | 0         | 3,548 | 14,148 | 24,750 | 30,065  | 119,396   | 208,726   | 829,304   | 918,634   | 1,007,965 | 1,194,156 | 1,272,886 | 1,351,615 |
| 15/55  | 0       | 1,063,000 | 1,063,000 | 10,000 | 185,989   | 793,400   | 0         | 3,774 | 15,216 | 26,660 | 54,401  | 216,818   | 379,237   | 1,033,790 | 1,196,207 | 1,358,626 | 1,289,616 | 1,440,591 | 1,591,566 |
| 20/60  | 0       | 1,063,000 | 1,063,000 | 20,000 | 278,704   | 919,400   | 0         | 3,948 | 16,366 | 28,782 | 83,703  | 335,718   | 587,730   | 1,281,807 | 1,533,821 | 1,785,834 | 1,401,459 | 1,641,055 | 1,880,652 |
| 25/65  | 0       | 1,063,000 | 1,063,000 | 20,000 | 429,277   | 1,033,800 | 0         | 3,866 | 16,886 | 29,906 | 117,797 | 477,695   | 837,593   | 1,580,874 | 1,940,772 | 2,300,669 | 1,586,208 | 1,933,086 | 2,279,963 |
| 30/70  | 0       | 1,063,000 | 1,198,800 | 20,000 | 603,832   | 1,178,800 | 0         | 4,026 | 17,792 | 31,558 | 157,465 | 646,088   | 1,134,711 | 1,940,097 | 2,428,720 | 2,917,343 | 1,936,071 | 2,410,928 | 2,885,785 |
| 35/75  | 0       | 1,063,000 | 1,379,600 | 20,000 | 1,869,190 | 296,600   | 1,063,000 | 4,562 | 19,168 | 33,772 | 205,332 | 847,462   | 1,489,590 | 2,371,121 | 3,013,252 | 3,655,380 | 2,366,559 | 2,994,084 | 3,621,608 |
| 40/80  | 0       | 1,063,000 | 280,200   | 20,000 | 2,273,086 | 260,200   | 0         | 716   | 3,900  | 7,086  | 242,301 | 1,004,801 | 1,767,299 | 2,775,587 | 3,538,087 | 4,300,585 | 2,774,871 | 3,534,187 | 4,293,499 |
| 45/85  | 0       | 1,063,000 | 234,800   | 20,000 | 2,741,312 | 214,800   | 0         | 512   | 3,104  | 5,698  | 284,042 | 1,183,082 | 2,082,118 | 3,240,154 | 4,139,194 | 5,038,230 | 3,239,642 | 4,136,090 | 5,032,532 |
| 50/90  | 0       | 1,063,000 | 178,200   | 20,000 | 3,284,115 | 158,200   | 0         | 338   | 2,256  | 4,176  | 331,442 | 1,385,375 | 2,439,308 | 3,773,757 | 4,827,690 | 5,881,623 | 3,773,419 | 4,825,434 | 5,877,447 |
| 55/95  | 0       | 1,063,000 | 107,800   | 20,000 | 3,913,372 | 87,800    | 0         | 210   | 1,344  | 2,478  | 385,615 | 1,615,204 | 2,844,792 | 4,386,786 | 5,616,376 | 6,845,964 | 4,386,576 | 5,615,032 | 6,843,486 |
| 60/100 | 0       | 1,063,000 | 20,000    | 20,000 | 4,642,853 | 0         | 0         | 68    | 274    | 478    | 447,758 | 1,876,379 | 3,304,998 | 5,090,611 | 6,519,232 | 7,947,851 | 5,090,543 | 6,518,958 | 7,947,373 |

投保示例 12

【基本信息】

投保人信息

姓名：刘女士                      性别：女                      年龄：40 周岁

被保险人信息

姓名：刘女士                      性别：女                      年龄：40 周岁

投保险种信息

| 产品名称                  | 被保险人 | 保额/份数     | 保险期间     | 交费期间 | 交费方式 | 首期保险费     |
|-----------------------|------|-----------|----------|------|------|-----------|
| 工银安盛人寿盛世丰年新款年金保险（分红型） | 刘女士  | 100,000 元 | 至 100 周岁 | 3 年  | 年交   | 162,700 元 |

首期保险费：162,700 元

利益演示表

| 单年度末/年 | 期交保险费   | 累计保险费   | 身故保险金   | 生存现金   | 累计生存现金    | 退保金     | 贺寿金     | 周年红利  |       |        | 累积红利    |         |           | 生存累计给付总额  |           |           | 身故累计给付总额  |           |           |
|--------|---------|---------|---------|--------|-----------|---------|---------|-------|-------|--------|---------|---------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
|        |         |         |         |        |           |         |         | 低     | 中     | 高      | 低       | 中       | 高         | 低         | 中         | 高         | 低         | 中         | 高         |
| 1/41   | 162,700 | 162,700 | 162,700 | 5,000  | 5,000     | 66,100  | 0       | 490   | 1,949 | 3,407  | 490     | 1,949   | 3,407     | 71,590    | 73,049    | 74,507    | 162,700   | 162,700   | 162,700   |
| 2/42   | 162,700 | 325,400 | 325,400 | 5,000  | 10,150    | 162,500 | 0       | 1,012 | 4,037 | 7,062  | 1,517   | 6,044   | 10,571    | 174,167   | 178,694   | 183,221   | 331,055   | 332,557   | 334,059   |
| 3/43   | 162,700 | 488,100 | 488,100 | 5,000  | 15,455    | 269,700 | 0       | 1,549 | 6,179 | 10,809 | 3,111   | 12,405  | 21,697    | 288,266   | 297,559   | 306,852   | 500,117   | 504,780   | 509,443   |
| 4/44   | 0       | 488,100 | 488,100 | 5,000  | 20,918    | 276,700 | 0       | 1,569 | 6,262 | 10,956 | 4,774   | 19,039  | 33,304    | 302,392   | 316,657   | 330,922   | 507,223   | 516,795   | 526,366   |
| 5/45   | 0       | 488,100 | 488,100 | 5,000  | 26,546    | 283,900 | 0       | 1,590 | 6,348 | 11,106 | 6,507   | 25,958  | 45,409    | 316,952   | 336,404   | 355,855   | 514,562   | 529,256   | 543,949   |
| 6/46   | 0       | 488,100 | 488,100 | 5,000  | 32,342    | 291,600 | 0       | 1,611 | 6,435 | 11,259 | 8,313   | 33,172  | 58,031    | 332,255   | 357,114   | 381,973   | 522,144   | 542,179   | 562,214   |
| 7/47   | 0       | 488,100 | 488,100 | 5,000  | 38,312    | 299,500 | 0       | 1,633 | 6,525 | 11,417 | 10,195  | 40,692  | 71,189    | 348,008   | 378,504   | 409,001   | 529,975   | 555,579   | 581,184   |
| 8/48   | 0       | 488,100 | 488,100 | 5,000  | 44,462    | 307,800 | 0       | 1,655 | 6,616 | 11,578 | 12,156  | 48,529  | 84,902    | 364,418   | 400,790   | 437,164   | 538,063   | 569,474   | 600,886   |
| 9/49   | 0       | 488,100 | 488,100 | 5,000  | 50,796    | 316,500 | 0       | 1,677 | 6,710 | 11,743 | 14,198  | 56,695  | 99,192    | 381,493   | 423,990   | 466,488   | 546,416   | 583,880   | 621,345   |
| 10/50  | 0       | 488,100 | 488,100 | 5,000  | 57,319    | 325,500 | 0       | 1,699 | 6,806 | 11,913 | 16,323  | 65,201  | 114,081   | 399,142   | 448,021   | 496,900   | 555,043   | 598,815   | 642,587   |
| 15/55  | 0       | 488,100 | 488,100 | 5,000  | 92,995    | 377,100 | 0       | 1,813 | 7,317 | 12,821 | 28,300  | 113,293 | 198,288   | 498,394   | 583,388   | 668,383   | 602,581   | 682,071   | 761,562   |
| 20/60  | 0       | 488,100 | 488,100 | 10,000 | 139,352   | 436,500 | 0       | 1,912 | 7,873 | 13,834 | 42,755  | 171,904 | 301,058   | 618,607   | 747,756   | 876,910   | 658,295   | 781,483   | 904,676   |
| 25/65  | 0       | 488,100 | 498,900 | 10,000 | 214,638   | 488,900 | 0       | 1,920 | 8,141 | 14,362 | 59,730  | 241,887 | 424,050   | 763,269   | 945,425   | 1,127,588 | 761,349   | 937,284   | 1,113,226 |
| 30/70  | 0       | 488,100 | 564,600 | 10,000 | 301,916   | 554,600 | 0       | 1,993 | 8,523 | 15,054 | 79,642  | 324,785 | 569,936   | 936,158   | 1,181,301 | 1,426,452 | 934,165   | 1,172,778 | 1,411,398 |
| 35/75  | 0       | 488,100 | 646,400 | 10,000 | 891,195   | 148,300 | 488,100 | 2,179 | 9,061 | 15,943 | 103,404 | 423,346 | 743,299   | 1,142,899 | 1,462,841 | 1,782,794 | 1,140,720 | 1,453,780 | 1,766,851 |
| 40/80  | 0       | 488,100 | 140,100 | 10,000 | 1,086,230 | 130,100 | 0       | 399   | 2,009 | 3,619  | 122,239 | 502,293 | 882,361   | 1,338,569 | 1,718,623 | 2,098,691 | 1,338,170 | 1,716,614 | 2,095,072 |
| 45/85  | 0       | 488,100 | 117,400 | 10,000 | 1,312,330 | 107,400 | 0       | 289   | 1,597 | 2,904  | 143,480 | 591,684 | 1,039,905 | 1,563,210 | 2,011,415 | 2,459,635 | 1,562,921 | 2,009,818 | 2,456,731 |
| 50/90  | 0       | 488,100 | 89,100  | 10,000 | 1,574,442 | 79,100  | 0       | 192   | 1,156 | 2,121  | 167,557 | 693,038 | 1,218,540 | 1,821,099 | 2,346,579 | 2,872,081 | 1,820,907 | 2,345,423 | 2,869,960 |
| 55/95  | 0       | 488,100 | 53,900  | 10,000 | 1,878,301 | 43,900  | 0       | 115   | 684   | 1,252  | 195,018 | 808,106 | 1,421,215 | 2,117,219 | 2,730,306 | 3,343,416 | 2,117,104 | 2,729,622 | 3,342,164 |
| 60/100 | 0       | 488,100 | 10,000  | 10,000 | 2,230,557 | 0       | 0       | 34    | 137   | 239    | 226,464 | 938,795 | 1,651,153 | 2,457,021 | 3,169,352 | 3,881,709 | 2,456,987 | 3,169,215 | 3,881,470 |

投保示例 13

【基本信息】

投保人信息

姓名：刘女士                      性别：女                      年龄：40 周岁

被保险人信息

姓名：刘女士                      性别：女                      年龄：40 周岁

投保险种信息

| 产品名称                  | 被保险人 | 保额/份数     | 保险期间     | 交费期间 | 交费方式 | 首期保险费     |
|-----------------------|------|-----------|----------|------|------|-----------|
| 工银安盛人寿盛世丰年新款年金保险（分红型） | 刘女士  | 100,000 元 | 至 100 周岁 | 5 年  | 年交   | 108,000 元 |

首期保险费：108,000 元

利益演示表

| 单年度末/年 | 期交保险费   | 累计保险费   | 身故保险金   | 生存现金   | 累计生存现金    | 退保金     | 贺寿金     | 周年红利  |       |        | 累积红利    |         |           | 生存累计给付总额  |           |           | 身故累计给付总额  |           |           |
|--------|---------|---------|---------|--------|-----------|---------|---------|-------|-------|--------|---------|---------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
|        |         |         |         |        |           |         |         | 低     | 中     | 高      | 低       | 中       | 高         | 低         | 中         | 高         | 低         | 中         | 高         |
| 1/41   | 108,000 | 108,000 | 108,000 | 5,000  | 5,000     | 36,100  | 0       | 307   | 1,217 | 2,127  | 307     | 1,217   | 2,127     | 41,407    | 42,317    | 43,227    | 108,000   | 108,000   | 108,000   |
| 2/42   | 108,000 | 216,000 | 216,000 | 5,000  | 10,150    | 91,500  | 0       | 637   | 2,536 | 4,435  | 953     | 3,790   | 6,626     | 102,603   | 105,440   | 108,276   | 221,466   | 222,404   | 223,341   |
| 3/43   | 108,000 | 324,000 | 324,000 | 5,000  | 15,455    | 151,700 | 0       | 977   | 3,889 | 6,802  | 1,959   | 7,792   | 13,627    | 169,113   | 174,947   | 180,781   | 335,436   | 338,358   | 341,279   |
| 4/44   | 108,000 | 432,000 | 432,000 | 5,000  | 20,918    | 222,200 | 0       | 1,325 | 5,276 | 9,227  | 3,343   | 13,302  | 23,262    | 246,461   | 256,420   | 266,381   | 449,936   | 455,944   | 461,954   |
| 5/45   | 108,000 | 540,000 | 540,000 | 5,000  | 26,546    | 298,600 | 0       | 1,681 | 6,697 | 11,713 | 5,124   | 20,398  | 35,673    | 330,270   | 345,544   | 360,819   | 564,989   | 575,247   | 585,506   |
| 6/46   | 0       | 540,000 | 540,000 | 5,000  | 32,342    | 306,800 | 0       | 1,704 | 6,793 | 11,881 | 6,982   | 27,803  | 48,624    | 346,124   | 366,945   | 387,767   | 572,620   | 588,352   | 604,086   |
| 7/47   | 0       | 540,000 | 540,000 | 5,000  | 38,312    | 315,400 | 0       | 1,728 | 6,891 | 12,054 | 8,919   | 35,528  | 62,137    | 362,631   | 389,240   | 415,849   | 580,503   | 601,949   | 623,395   |
| 8/48   | 0       | 540,000 | 540,000 | 5,000  | 44,462    | 324,400 | 0       | 1,752 | 6,991 | 12,231 | 10,939  | 43,585  | 76,232    | 379,800   | 412,447   | 445,094   | 588,648   | 616,056   | 643,463   |
| 9/49   | 0       | 540,000 | 540,000 | 5,000  | 50,796    | 333,800 | 0       | 1,777 | 7,095 | 12,412 | 13,044  | 51,987  | 90,931    | 397,639   | 436,583   | 475,527   | 597,062   | 630,688   | 664,315   |
| 10/50  | 0       | 540,000 | 540,000 | 5,000  | 57,319    | 343,600 | 0       | 1,803 | 7,200 | 12,597 | 15,238  | 60,747  | 106,256   | 416,157   | 461,666   | 507,176   | 605,754   | 645,866   | 685,979   |
| 15/55  | 0       | 540,000 | 540,000 | 5,000  | 92,995    | 399,300 | 0       | 1,931 | 7,762 | 13,593 | 27,635  | 110,378 | 193,121   | 519,930   | 602,673   | 685,416   | 653,699   | 730,611   | 807,523   |
| 20/60  | 0       | 540,000 | 540,000 | 10,000 | 139,352   | 463,800 | 0       | 2,047 | 8,376 | 14,705 | 42,663  | 171,066 | 299,468   | 645,814   | 774,218   | 902,620   | 709,967   | 832,042   | 954,115   |
| 25/65  | 0       | 540,000 | 540,000 | 10,000 | 214,638   | 522,300 | 0       | 2,059 | 8,691 | 15,324 | 60,385  | 243,765 | 427,142   | 797,324   | 980,703   | 1,164,081 | 802,965   | 979,712   | 1,156,457 |
| 30/70  | 0       | 540,000 | 606,200 | 10,000 | 301,916   | 596,200 | 0       | 2,138 | 9,137 | 16,136 | 81,133  | 330,051 | 578,970   | 979,249   | 1,228,167 | 1,477,086 | 977,111   | 1,219,030 | 1,460,950 |
| 35/75  | 0       | 540,000 | 698,300 | 10,000 | 943,095   | 148,300 | 540,000 | 2,356 | 9,770 | 17,183 | 105,994 | 432,995 | 759,995   | 1,197,389 | 1,524,390 | 1,851,390 | 1,195,033 | 1,514,620 | 1,834,207 |
| 40/80  | 0       | 540,000 | 140,100 | 10,000 | 1,146,397 | 130,100 | 0       | 399   | 2,009 | 3,619  | 125,242 | 513,479 | 901,717   | 1,401,739 | 1,789,975 | 2,178,214 | 1,401,340 | 1,787,966 | 2,174,595 |
| 45/85  | 0       | 540,000 | 117,400 | 10,000 | 1,382,079 | 107,400 | 0       | 289   | 1,597 | 2,904  | 146,961 | 604,652 | 1,062,344 | 1,636,441 | 2,094,131 | 2,551,823 | 1,636,152 | 2,092,534 | 2,548,919 |
| 50/90  | 0       | 540,000 | 89,100  | 10,000 | 1,655,300 | 79,100  | 0       | 192   | 1,156 | 2,121  | 171,593 | 708,070 | 1,244,553 | 1,905,993 | 2,442,470 | 2,978,953 | 1,905,801 | 2,441,314 | 2,976,832 |
| 55/95  | 0       | 540,000 | 53,900  | 10,000 | 1,972,038 | 43,900  | 0       | 115   | 684   | 1,252  | 199,697 | 825,533 | 1,451,371 | 2,215,635 | 2,841,470 | 3,467,309 | 2,215,520 | 2,840,786 | 3,466,057 |
| 60/100 | 0       | 540,000 | 10,000  | 10,000 | 2,339,224 | 0       | 0       | 34    | 137   | 239    | 231,888 | 958,998 | 1,686,112 | 2,571,112 | 3,298,221 | 4,025,335 | 2,571,078 | 3,298,084 | 4,025,096 |

注释说明:

|                                                             |
|-------------------------------------------------------------|
| 以上所有利益演示均基于公司的精算及其他假设，不代表公司的历史经营业绩，也不能理解为对未来的预期，且红利分配是不确定的。 |
| 累积红利包括周年红利及周年红利存放于本公司产生的额外利息收益（按公司宣告利率，以年复利方式累积）。           |
| 累计生存现金包括生存现金、贺寿金及生存现金和贺寿金存放于本公司产生的额外利息收益（按公司宣告利率，以年复利方式累积）。 |
| 生存累计给付总额是指被保险人生存时若您退保所能够获得的利益总和，包括退保金、累计生存现金及累积红利。          |
| 退保金不包含当期生存现金及贺寿金。                                           |
| 身故累计给付总额是指被保险人发生身故时受益人所能获得的利益总和，包括身故保险金、累计生存现金及累积红利。        |

【声明】

我已认真阅读并理解了工银安盛人寿盛世丰年新款年金保险（分红型）产品说明书的全部内容，贵公司委托的代理机构销售人员也给予了我必要的解释和说明。因此我已经理解并认可我购买的产品是工银安盛人寿保险有限公司的产品，我已经理解并认可本产品的性质、特征、保险责任、合同犹豫期及退保等事项。我明白保险利益的测算举例仅供说明使用。

投保人签名： \_\_\_\_\_ 日期： \_\_\_\_\_

代理机构销售人员签名： \_\_\_\_\_ 日期： \_\_\_\_\_