JGWJ000001

工银安盛人寿传家福终身寿险(分红型)

产品说明书

本产品为分红保险，保单的红利水平是不保证的,在某些年度红利可能为零。

（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）
工银安盛人寿传家福终身寿险（分红型）	
身故保险金	1.在合同有效期内，若被保险人于到达年龄满 18 周岁前身故，则我们将按以下两项金额中的较大者与被保险人身故时累积红利保险金额的现金价值之和给付身故保险金: (1)被保险人身故时合同基本保险金额所对应的已交保险费; (2)被保险人身故时合同基本保险金额的现金价值。 2.在合同有效期内，若被保险人于到达年龄满 18 周岁（含）之后、且于交费期满日（含）之前身故，则我们将按以下两项金额中的较大者与被保险人身故时累积红利保险金额之和给付身故保险金: (1)被保险人身故时合同基本保险金额所对应的已交保险费乘以附表所列相应比例; (2)被保险人身故时合同基本保险金额的现金价值。 3.在合同有效期内，若被保险人于到达年龄满 18 周岁（含）之后、且于交费期满日之后身故，则我们将按以下三项金额中的最大者与被保险人身故时累积红利保险金额之和给付身故保险金: (1)被保险人身故时合同的年度保险金额; (2)被保险人身故时合同基本保险金额所对应的已交保险费乘以附表所列相应比例; (3)被保险人身故时合同基本保险金额的现金价值。

工银安盛人寿传家福终身寿险（分红型）产品说明

【身故保险金】

1.在合同有效期内，若被保险人于到达年龄满 18 周岁前身故，则我们将按以下两项金额中的较大者与被保险人身故时累积红利保险金额的现金价值之和给付身故保险金:

(1)被保险人身故时合同基本保险金额所对应的已交保险费;

(2)被保险人身故时合同基本保险金额的现金价值。

2.在合同有效期内，若被保险人于到达年龄满 18 周岁（含）之后、且于交费期满日（含）之前身故，则我们将按以下两项金额中的较大者与被保险人身故时累积红利保险金额之和给付身故保险金:

(1)被保险人身故时合同基本保险金额所对应的已交保险费乘以附表所列相应比例;

(2)被保险人身故时合同基本保险金额的现金价值。

3.在合同有效期内，若被保险人于到达年龄满 18 周岁（含）之后、且于交费期满日之后身故，则我们将按以下三项金额中的最大者与被保险人身故时累积红利保险金额之和给付身故保险金:

(1)被保险人身故时合同的年度保险金额;

(2)被保险人身故时合同基本保险金额所对应的已交保险费乘以附表所列相应比例;

(3)被保险人身故时合同基本保险金额的现金价值。

附表:

被保险人身故时的到达年龄	比例
18-40 周岁	160%
41-60 周岁	140%
61 周岁及以上	120%

注:

1、到达年龄＝被保险人投保时的年龄＋被保险人身故时的保单年度数－1

2、若合同变更为减额交清保险，合同的基本保险金额发生变更，合同所称的“合同基本保险金额所对应的已交保险费”和“年度保险金额”随之相应变更，且合同“基本保险金额的现金价值”指减额交清后的基本保险金额的现金价值。

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

【保险金额】

1.基本保险金额

合同的基本保险金额由投保人在投保时与我们约定，并在保险单上载明，若发生变更，则以变更后的基本保险金额为准。

2.年度保险金额

合同首个保单年度(含首个保险合同周年日),年度保险金额等于基本保险金额。从第二个保单年度起，各保单年度（含当年度保险合同周年日）的年度保险金额按基本保险金额的 3.2%以年复利形式增加，具体计算公式如下:

$$年度保险金额=基本保险金额\times 1.032^{(n-1)}$$（n 代表保单年度数）

若投保人申请减少合同基本保险金额，则合同的年度保险金额与基本保险金额同比例减少，我们将按减少后的年度保险金额承担相应的保险责任。

基本保险金额减少后，我们将向投保人给付基本保险金额减少部分对应的现金价值。

若投保人申请减额交清保险，则合同的年度保险金额随减额后的基本保险金额同比例减少，我们将按减少后的年度保险金额承担相应的保险责任。

【红利及红利分配】

合同为分红保险合同，投保人享有参与分配我们分红保险业务可分配盈余的权利。在合同保险期间内，我们每年根据分红保险业务的实际经营状况确定红利分配方案。红利是不保证的。若我们确定合同有红利分配，将按以下两种方式分配给投保人:

1.周年红利

该红利为增额红利，它将于保险合同周年日以增加累积红利保险金额的方式分配给投保人，增加的部分也参与以后各保单年度的周年红利计算。

我们会向投保人寄送每个保单年度的红利通知书，告知投保人分红的具体情况。

分发周年红利当时，合同必须有效，且投保人已交清上一保单年度的应交保险费。只有当投保人交清第二个保单年度的保险费后，才可获得周年红利的分配资格。

若投保人申请减少本合同基本保险金额，则合同的累积红利保险金额随之相应减少，我们将向投保人给付累积红利保险金额减少部分对应的现金价值。

2.终了红利

该红利将于以下保险合同效力终止时以现金方式进行给付:

（1）理赔终了红利:

在合同的保险期间内，从第一个保险合同周年日起，若我们同意给付“身故保险金”且合同已确定有终了红利可分配，则我们给付该终了红利。

（2）退保终了红利

在合同的保险期间内,从第一个保险合同周年日起,若投保人解除合同且合同已确定有终了红利可分配,则我们给付该终了红利。

我们将按照已经过的完整的保单年度分配终了红利。

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（根据《分红保险精算规定》第十六条的规定：分配给保单持有人的比例不低于可分配盈余的70%）。投保人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，因此投保人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】

【犹豫期】

我们给予投保人15日的犹豫期，自投保人签收保险合同之日起算。

在此期间如果投保人确定此保险合同与投保人的需求不相符，可向我们书面提出解除合同的申请，并将合同退还我们。合同自我们收到书面申请之日正式解除，我们自始不承担保险责任，并无息退还已收合同全部保险费。

但如果投保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。

投保人要求解除合同时，需填写解除合同申请书并向我们提供下列资料:

1.保险合同原件;

2.投保人的有效身份证件;

3.首期发票。

【合同的解除】

如投保人在犹豫期后申请解除合同，需填写解除合同申请书并向我们提供下列资料:

1.保险合同原件;

2.投保人的有效身份证件。

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日内向投保人退还合同的现金价值。

投保人犹豫期后解除合同会受到一定损失。

【责任免除】

因下列情形之一，导致被保险人身故的，我们不承担给付身故保险金的责任：

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。

发生上述第一项情形导致被保险人身故的，合同效力终止，投保人已交足 2 年以上保险费的，我们将向被保险人的继承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，我们将向投保人退还本合同的现金价值。

投保示例 1

周先生为自己 0 岁的儿子投保了工银安盛人寿传家福终身寿险（分红型），交费 5 年，年交保险费 3,916,400 元，基本保险金额 10,000,000 元，保障利益演示如下：

利益演示表

保单年度末/年龄	年交保险费	累计保险费	基本保险金额	身故保险金	基本保险金额现金价值	低档						中档						高档					
						周年红利	累积红利保险金额	累积红利保险金额现金价值	终了红利	身故利益总额	退保利益总额	周年红利	累积红利保险金额	累积红利保险金额现金价值	终了红利	身故利益总额	退保利益总额	周年红利	累积红利保险金额	累积红利保险金额现金价值	终了红利	身故利益总额	退保利益总额
1/1	3,916,400	3,916,400	10,000,000	3,916,400	636,800	3,700	3,700	218	300	3,916,918	637,318	112,200	112,200	6,611	7,700	3,930,711	651,111	193,600	193,600	11,407	13,300	3,941,107	661,507
2/2	3,916,400	7,832,800	10,000,000	7,832,800	1,847,000	1,800	5,500	337	400	7,833,537	1,847,737	344,400	456,600	27,980	32,400	7,893,180	1,907,380	602,700	796,300	48,797	56,600	7,938,197	1,952,397
3/3	3,916,400	11,749,200	10,000,000	11,749,200	3,213,600	800	6,300	402	500	11,750,102	3,214,502	574,000	1,030,600	65,680	75,300	11,890,180	3,354,580	1,009,500	1,805,800	115,084	133,000	11,997,284	3,461,684
4/4	3,916,400	15,665,600	10,000,000	15,665,600	4,811,800	300	6,600	437	500	15,666,537	4,812,737	800,600	1,831,200	121,372	138,100	15,925,072	5,071,272	1,413,800	3,219,600	213,395	245,900	16,124,895	5,271,095
5/5	3,916,400	19,582,000	10,000,000	19,582,000	6,592,300	100	6,700	462	500	19,582,962	6,593,262	1,024,300	2,855,500	196,830	222,200	20,001,030	7,011,330	1,815,600	5,035,200	347,076	398,600	20,327,676	7,337,976
6/6	-	19,582,000	10,000,000	19,582,000	6,852,800	-	6,700	480	500	19,582,980	6,853,780	1,033,800	3,889,300	278,785	312,700	20,173,485	7,444,285	1,845,600	6,880,800	493,216	566,400	20,641,616	7,912,416
7/7	-	19,582,000	10,000,000	19,582,000	7,124,000	-	6,700	499	500	19,582,999	7,124,999	1,043,500	4,932,800	367,740	410,200	20,359,940	7,901,940	1,876,200	8,757,000	652,834	750,200	20,985,034	8,527,034
8/8	-	19,582,000	10,000,000	19,582,000	7,406,100	-	6,700	519	600	19,583,119	7,407,219	1,053,300	5,986,100	464,102	514,900	20,561,002	8,385,102	1,907,300	10,664,300	826,803	951,400	21,360,203	9,184,303
9/9	-	19,582,000	10,000,000	19,582,000	7,699,500	-	6,700	540	600	19,583,140	7,700,640	1,063,200	7,049,300	568,385	627,300	20,777,685	8,895,185	1,938,900	12,603,200	1,016,196	1,171,300	21,769,496	9,886,996
10/10	-	19,582,000	10,000,000	19,582,000	8,004,600	-	6,700	562	600	19,583,162	8,005,762	1,073,100	8,122,400	681,144	747,900	21,011,044	9,433,644	1,970,900	14,574,100	1,222,184	1,411,200	22,215,384	10,637,984
15/15	-	19,582,000	10,000,000	19,582,000	9,720,600	-	6,700	684	200	19,582,884	9,721,484	1,122,900	13,636,800	1,391,363	1,490,400	22,463,763	12,602,363	2,138,000	24,925,100	2,543,108	2,967,000	25,092,108	15,230,708
20/20	-	19,582,000	10,000,000	31,331,200	11,794,300	1,000	9,000	1,106	200	31,340,400	11,795,606	1,188,000	19,438,300	2,387,801	2,521,400	53,290,900	16,703,501	2,340,300	36,204,900	4,447,410	5,298,900	72,835,000	21,540,610
25/25	-	19,582,000	10,000,000	31,331,200	14,296,000	100	11,000	1,616	500	31,342,700	14,298,116	1,252,600	25,568,900	3,756,071	3,930,700	60,830,800	21,982,771	2,555,500	48,541,300	7,130,717	8,723,900	88,596,400	30,150,617
30/30	-	19,582,000	10,000,000	31,331,200	17,337,400	-	11,000	1,932	300	31,342,500	17,339,632	1,323,700	32,042,900	5,628,656	5,833,600	69,207,700	28,799,656	2,796,300	62,030,600	10,896,295	13,679,600	107,041,400	41,913,295
35/35	-	19,582,000	10,000,000	31,331,200	21,035,800	-	11,000	2,307	-	31,342,200	21,038,107	1,399,300	38,885,900	8,157,095	8,379,100	78,596,200	37,571,995	3,060,900	76,794,900	16,109,266	20,769,300	128,895,400	57,914,366
40/40	-	19,582,000	10,000,000	34,159,240	25,532,200	-	11,000	2,748	-	34,170,240	25,534,948	1,482,800	46,128,300	11,525,156	11,757,800	92,045,340	48,815,156	3,357,500	92,974,200	23,229,604	30,818,700	157,952,140	79,580,504
45/45	-	19,582,000	10,000,000	39,985,882	30,968,300	-	11,000	3,258	-	39,996,882	30,971,558	1,580,500	53,828,300	15,945,019	16,216,800	110,030,982	63,130,119	3,702,100	110,771,400	32,812,704	44,962,600	195,719,882	108,743,604
50/50	-	19,582,000	10,000,000	46,806,392	37,517,600	-	11,000	3,836	-	46,817,392	37,521,436	1,695,200	62,069,000	21,644,081	22,074,500	130,949,892	81,236,181	4,105,500	130,470,800	45,496,473	64,758,000	242,035,192	147,772,073
55/55	-	19,582,000	10,000,000	54,790,297	45,391,400	-	11,000	4,483	-	54,801,297	45,395,883	1,823,900	70,926,800	28,906,217	29,732,600	155,449,697	104,030,217	4,561,600	152,348,400	62,089,590	92,312,100	299,450,797	199,793,090
60/60	-	19,582,000	10,000,000	64,136,040	54,858,600	-	11,000	5,216	-	64,147,040	54,863,816	1,948,000	80,421,700	38,132,753	39,686,600	184,244,340	132,677,953	5,023,500	176,543,800	83,710,008	130,441,800	371,121,640	269,010,408
65/65	-	19,582,000	10,000,000	75,075,914	66,194,500	-	11,000	6,025	-	75,086,914	66,200,525	2,098,800	90,592,700	49,620,340	52,562,900	218,231,514	168,377,740	5,576,200	203,253,300	111,327,930	182,953,500	461,282,714	360,475,930
70/70	-	19,582,000	10,000,000	87,881,834	79,642,200	-	11,000	6,863	-	87,892,834	79,649,063	2,302,800	101,676,200	63,432,731	69,200,900	258,758,934	212,275,831	6,295,300	233,220,500	145,499,273	255,120,200	576,222,534	480,261,673
75/75	-	19,582,000	10,000,000	102,872,099	95,432,500	-	11,000	7,663	-	102,883,099	95,440,163	2,569,000	113,964,500	79,395,648	90,665,400	307,501,999	265,493,548	7,211,500	267,367,400	186,266,847	354,070,000	724,309,499	635,769,347
80/80	-	19,582,000	10,000,000	120,419,297	113,841,900	-	11,000	8,377	-	120,430,297	113,850,277	2,887,400	127,746,100	97,288,875	118,278,100	366,443,497	329,408,875	8,299,600	306,626,000	233,520,229	489,338,200	916,383,497	836,700,329
85/85	-	19,582,000	10,000,000	140,959,572	135,239,000	-	11,000	8,982	-	140,970,572	135,247,982	3,250,900	143,256,900	116,982,152	153,660,200	437,876,672	405,881,352	9,541,500	351,792,500	287,270,238	673,615,500	1,166,367,572	1,096,124,738
90/90	-	19,582,000	10,000,000	165,003,463	160,098,300	-	11,000	9,478	-	165,014,463	160,107,778	3,655,200	160,705,700	138,470,459	198,814,900	524,524,063	497,383,659	10,921,500	403,578,100	347,739,034	923,827,100	1,492,408,663	1,431,664,434
95/95	-	19,582,000	10,000,000	193,148,591	188,977,800	-	11,000	9,868	-	193,159,591	188,987,668	4,123,000	180,354,200	161,788,539	256,255,800	629,758,591	607,022,139	12,508,900	462,848,400	415,202,786	1,262,667,400	1,918,664,391	1,866,847,986
100/100	-	19,582,000	10,000,000	226,094,518	222,502,000	-	11,000	10,151	-	226,105,518	222,512,151	4,656,000	202,549,800	186,914,981	329,144,400	757,788,718	738,561,381	14,301,800	530,717,500	489,751,416	1,720,588,300	2,477,400,318	2,432,841,716
105/105	-	19,582,000	10,000,000	264,660,128	262,624,400	-	11,000	10,577	-	264,671,128	262,634,977	5,025,700	227,219,600	218,480,734	421,286,100	913,165,828	902,391,234	15,529,200	606,852,200	583,512,664	2,337,849,000	3,209,361,328	3,183,986,064

注释说明：

该利益演示基于公司的精算及其他假设，不代表公司的历史经营业绩，也不能理解为对未来的预期，且红利分配是不确定的。红利水平是不保证的，在某些年度可能为零。

1、以上演示摘要假设在整个保险期间，年交保险费假设在保单年度初发生，其余均假设在保单年度末发生；

2、累积红利保险金额为累积到该保单年度末的值，包含本保单年度末分配的周年红利；

3、周年红利为增额红利，它将于保险合同周年日以增加累积红利保险金额的方式进行分配；

4、终了红利将于保单终止时以现金方式一次性给付（若确定有终了红利可分配）；

5、18 周岁前身故，身故利益总额=身故保险金+累积红利保险金额现金价值+终了红利；18 周岁后身故（含 18 周岁），身故利益总额=身故保险金+累积红利保险金额+终了红利。

6、退保利益总额=基本保险金额现金价值+累积红利保险金额现金价值+终了红利

7、以上利益演示表中的数值统一采用四舍五入的方式保留到整数位。

投保示例 2

王先生为自己 0 岁的女儿投保了工银安盛人寿传家福终身寿险（分红型），交费 5 年，年交保险费 809,620 元，基本保险金额 2,000,000 元，保障利益演示如下：

利益演示表

保单年度末/年龄	年交保险费	累计保险费	基本保险金额	身故保险金	基本保险金额现金价值	低档						中档						高档					
						周年红利	累积红利保险金额	累积红利保险金额现金价值	终了红利	身故利益总额	退保利益总额	周年红利	累积红利保险金额	累积红利保险金额现金价值	终了红利	身故利益总额	退保利益总额	周年红利	累积红利保险金额	累积红利保险金额现金价值	终了红利	身故利益总额	退保利益总额
1/1	809,620	809,620	2,000,000	809,620	121,780	540	540	25	40	809,685	121,845	26,300	26,300	1,226	1,580	812,426	124,586	45,620	45,620	2,126	2,740	814,486	126,646
2/2	809,620	1,619,240	2,000,000	1,619,240	353,140	260	800	39	40	1,619,319	353,219	81,620	107,920	5,231	6,660	1,631,131	365,031	142,960	188,580	9,140	11,680	1,640,060	373,960
3/3	809,620	2,428,860	2,000,000	2,428,860	614,420	120	920	46	60	2,428,966	614,526	136,240	244,160	12,308	15,540	2,456,708	642,268	239,660	428,240	21,588	27,460	2,477,908	663,468
4/4	809,620	3,238,480	2,000,000	3,238,480	919,940	60	980	51	60	3,238,591	920,051	190,120	434,280	22,769	28,500	3,289,749	971,209	335,760	764,000	40,057	50,780	3,329,317	1,010,777
5/5	809,620	4,048,100	2,000,000	4,048,100	1,260,340	20	1,000	55	60	4,048,215	1,260,455	243,260	677,540	36,939	45,880	4,130,919	1,343,159	431,220	1,195,220	65,163	82,360	4,195,623	1,407,863
6/6	-	4,048,100	2,000,000	4,048,100	1,310,280	-	1,000	57	60	4,048,217	1,310,397	245,540	923,080	52,339	64,600	4,165,039	1,427,219	438,360	1,633,580	92,624	117,040	4,257,764	1,519,944
7/7	-	4,048,100	2,000,000	4,048,100	1,362,300	-	1,000	59	60	4,048,219	1,362,419	247,860	1,170,940	69,050	84,740	4,201,890	1,516,090	445,640	2,079,220	122,612	155,040	4,325,752	1,639,952
8/8	-	4,048,100	2,000,000	4,048,100	1,416,420	-	1,000	61	80	4,048,241	1,416,561	250,200	1,421,140	87,159	106,400	4,241,659	1,609,979	453,060	2,532,280	155,305	196,640	4,400,045	1,768,365
9/9	-	4,048,100	2,000,000	4,048,100	1,472,740	-	1,000	64	80	4,048,244	1,472,884	252,580	1,673,720	106,750	129,640	4,284,490	1,709,130	460,600	2,992,880	190,886	242,100	4,481,086	1,905,726
10/10	-	4,048,100	2,000,000	4,048,100	1,531,300	-	1,000	66	80	4,048,246	1,531,446	254,960	1,928,680	127,929	154,560	4,330,589	1,813,789	468,260	3,461,140	229,577	291,700	4,569,377	2,052,577
15/15	-	4,048,100	2,000,000	4,048,100	1,860,900	-	1,000	81	40	4,048,221	1,861,021	267,040	3,239,540	261,431	308,100	4,617,631	2,430,431	508,280	5,921,260	477,846	613,360	5,139,306	2,952,106
20/20	-	4,048,100	2,000,000	6,476,960	2,260,220	180	1,400	136	40	6,478,400	2,260,396	281,840	4,617,580	450,076	521,220	11,615,760	3,231,516	555,280	8,600,240	838,265	1,095,380	16,172,580	4,193,865
25/25	-	4,048,100	2,000,000	6,476,960	2,743,960	20	1,760	206	80	6,478,800	2,744,246	296,400	6,070,100	711,659	812,560	13,359,620	4,268,179	604,920	11,523,820	1,351,053	1,803,460	19,804,240	5,898,473
30/30	-	4,048,100	2,000,000	6,476,960	3,332,780	-	1,760	248	60	6,478,780	3,333,088	311,880	7,598,160	1,072,784	1,205,780	15,280,900	5,611,344	659,240	14,709,440	2,076,826	2,827,860	24,014,260	8,237,466
35/35	-	4,048,100	2,000,000	6,476,960	4,049,280	-	1,760	299	-	6,478,720	4,049,579	328,160	9,205,920	1,565,559	1,731,640	17,414,520	7,346,479	718,340	18,180,620	3,091,796	4,293,080	28,950,660	11,434,156
40/40	-	4,048,100	2,000,000	6,831,848	4,920,760	-	1,760	360	-	6,833,608	4,921,120	345,880	10,899,240	2,229,658	2,429,560	20,160,648	9,579,978	783,980	21,966,500	4,493,687	6,369,940	35,168,288	15,784,387
45/45	-	4,048,100	2,000,000	7,997,176	5,977,800	-	1,760	432	-	7,998,936	5,978,232	365,780	12,687,180	3,113,053	3,350,200	24,034,556	12,441,053	858,200	26,104,780	6,405,330	9,292,500	43,394,456	21,675,630
50/50	-	4,048,100	2,000,000	9,361,278	7,257,280	-	1,760	516	-	9,363,038	7,257,796	387,960	14,582,040	4,273,413	4,558,560	28,501,878	16,089,253	941,780	30,643,680	8,980,437	13,380,880	53,385,838	29,618,597
55/55	-	4,048,100	2,000,000	10,958,059	8,803,860	-	1,760	613	-	10,959,819	8,804,473	411,360	16,591,700	5,781,378	6,136,180	33,685,939	20,721,418	1,032,440	35,622,100	12,412,521	19,067,380	65,647,539	40,283,761
60/60	-	4,048,100	2,000,000	12,827,208	10,671,940	-	1,760	727	-	12,828,968	10,672,667	434,800	18,718,300	7,726,914	8,184,840	39,730,348	26,583,694	1,127,300	41,065,740	16,951,937	26,933,620	80,826,568	54,557,497
65/65	-	4,048,100	2,000,000	15,015,183	12,919,840	-	1,760	855	-	15,016,943	12,920,695	463,980	20,976,440	10,191,403	10,835,580	46,827,203	33,946,823	1,241,660	47,034,460	22,851,692	37,772,380	99,822,023	73,543,912
70/70	-	4,048,100	2,000,000	17,576,367	15,603,420	-	1,760	994	-	17,578,127	15,604,414	502,360	23,407,200	13,215,237	14,259,840	55,243,407	43,078,497	1,385,620	53,661,040	30,295,950	52,670,500	123,907,907	98,569,870
75/75	-	4,048,100	2,000,000	20,574,420	18,776,440	-	1,760	1,134	-	20,576,180	18,777,574	552,780	26,065,180	16,788,322	18,675,960	65,315,560	54,240,722	1,567,860	61,119,480	39,366,446	73,099,600	154,793,500	131,242,486
80/80	-	4,048,100	2,000,000	24,083,859	22,493,980	-	1,760	1,265	-	24,085,619	22,495,245	616,320	29,014,300	20,859,251	24,358,940	77,457,099	67,712,171	1,792,760	69,615,640	50,048,772	101,040,780	194,740,279	173,583,532
85/85	-	4,048,100	2,000,000	28,191,914	26,815,500	-	1,760	1,380	-	28,193,674	26,816,880	694,340	32,323,760	25,340,212	31,651,900	92,167,574	83,807,612	2,065,580	79,377,220	62,227,772	139,149,420	246,718,554	228,192,692
90/90	-	4,048,100	2,000,000	33,000,693	31,806,220	-	1,760	1,469	-	33,002,453	31,807,689	782,380	36,059,560	30,096,030	40,977,480	110,037,733	102,879,730	2,372,800	90,625,480	75,637,838	190,964,780	314,590,953	298,408,838
95/95	-	4,048,100	2,000,000	38,629,718	37,591,640	-	1,760	1,538	-	38,631,478	37,593,178	863,120	40,216,540	35,142,821	52,830,660	131,676,918	125,565,121	2,657,740	103,354,160	90,314,999	261,117,860	403,101,738	389,024,499
100/100	-	4,048,100	2,000,000	45,218,904	44,350,600	-	1,760	1,597	-	45,220,664	44,352,197	951,760	44,790,020	40,649,183	67,830,400	157,839,324	152,830,183	2,964,780	117,539,480	106,672,955	355,800,740	518,559,124	506,824,295
105/105	-	4,048,100	2,000,000	52,932,026	52,524,880	-	1,760	1,692	-	52,933,786	52,526,572	1,023,340	49,805,720	47,890,192	86,777,400	189,515,146	187,192,472	3,216,880	133,252,940	128,128,032	483,394,020	669,578,986	664,046,932

注释说明：

该利益演示基于公司的精算及其他假设，不代表公司的历史经营业绩，也不能理解为对未来的预期，且红利分配是不确定的。红利水平是不保证的，在某些年度可能为零。

1、以上演示摘要假设在整个保险期间，年交保险费假设在保单年度初发生，其余均假设在保单年度末发生；

2、累积红利保险金额为累积到该保单年度末的值，包含本保单年度末分配的周年红利；

3、周年红利为增额红利，它将于保险合同周年日以增加累积红利保险金额的方式进行分配；

4、终了红利将于保单终止时以现金方式一次性给付（若确定有终了红利可分配）；

5、18 周岁前身故，身故利益总额=身故保险金+累积红利保险金额现金价值+终了红利；18 周岁后身故（含 18 周岁），身故利益总额=身故保险金+累积红利保险金额+终了红利。

6、退保利益总额=基本保险金额现金价值+累积红利保险金额现金价值+终了红利

7、以上利益演示表中的数值统一采用四舍五入的方式保留到整数位。

投保示例 3

王女士，40 岁，为自己投保了工银安盛人寿传家福终身寿险（分红型），交费 5 年，年交保险费 3,134,800 元，基本保险金额 10,000,000 元，保障利益演示如下：

利益演示表

保单年度末/年龄	年交保险费	累计保险费	基本保险金额	身故保险金	基本保险金额现金价值	低档						中档						高档					
						周年红利	累积红利保险金额	累积红利保险金额现金价值	终了红利	身故利益总额	退保利益总额	周年红利	累积红利保险金额	累积红利保险金额现金价值	终了红利	身故利益总额	退保利益总额	周年红利	累积红利保险金额	累积红利保险金额现金价值	终了红利	身故利益总额	退保利益总额
1/41	3,134,800	3,134,800	10,000,000	5,015,680	837,700	1,700	1,700	361	300	5,017,680	838,361	41,400	41,400	8,785	6,500	5,063,580	852,985	71,100	71,100	15,088	11,200	5,097,980	863,988
2/42	3,134,800	6,269,600	10,000,000	8,777,440	2,428,800	1,600	3,300	726	500	8,781,240	2,430,026	122,800	164,200	36,142	26,600	8,968,240	2,491,542	214,200	285,300	62,797	46,500	9,109,240	2,538,097
3/43	3,134,800	9,404,400	10,000,000	13,166,160	4,223,200	2,000	5,300	1,210	900	13,172,360	4,225,310	203,700	367,900	83,977	61,500	13,595,560	4,368,677	357,000	642,300	146,611	108,200	13,916,660	4,478,011
4/44	3,134,800	12,539,200	10,000,000	17,554,880	6,318,800	2,300	7,600	1,799	1,300	17,563,780	6,321,899	283,600	651,500	154,197	112,200	18,318,580	6,585,197	499,200	1,141,500	270,170	199,100	18,895,480	6,788,070
5/45	3,134,800	15,674,000	10,000,000	21,943,600	8,650,000	2,600	10,200	2,503	1,800	21,955,600	8,654,303	362,700	1,014,200	248,854	180,000	23,137,800	9,078,854	640,900	1,782,400	437,347	322,000	24,048,000	9,409,347
6/46	-	15,674,000	10,000,000	21,943,600	8,981,200	2,900	13,100	3,332	2,400	21,959,100	8,986,932	366,900	1,381,100	351,269	253,100	23,577,800	9,585,569	652,800	2,435,200	619,369	456,900	24,835,700	10,057,469
7/47	-	15,674,000	10,000,000	21,943,600	9,324,600	3,100	16,200	4,270	3,000	21,962,800	9,331,870	371,200	1,752,300	461,889	331,800	24,027,700	10,118,289	664,900	3,100,100	817,155	604,900	25,648,600	10,746,655
8/48	-	15,674,000	10,000,000	21,943,600	9,680,500	3,300	19,500	5,326	3,700	21,966,800	9,689,526	375,500	2,127,800	581,145	416,300	24,487,700	10,677,945	677,300	3,777,400	1,031,683	766,700	26,487,700	11,478,883
9/49	-	15,674,000	10,000,000	21,943,600	10,049,500	3,300	22,800	6,451	4,400	21,970,800	10,060,351	379,800	2,507,600	709,500	507,100	24,958,300	11,266,100	689,900	4,467,300	1,263,978	943,600	27,354,500	12,257,078
10/50	-	15,674,000	10,000,000	21,943,600	10,432,000	3,300	26,100	7,649	5,100	21,974,800	10,444,749	384,200	2,891,800	847,471	604,500	25,439,900	11,883,971	702,700	5,170,000	1,515,120	1,136,600	28,250,200	13,083,720
15/55	-	15,674,000	10,000,000	21,943,600	12,569,100	2,300	40,100	13,973	8,800	21,992,500	12,591,873	406,100	4,878,300	1,699,844	1,203,500	28,025,400	15,472,444	770,300	8,883,900	3,095,595	2,386,900	33,214,400	18,051,595
20/60	-	15,674,000	10,000,000	21,943,600	15,150,000	300	45,200	18,659	11,200	22,000,000	15,179,859	428,600	6,975,400	2,879,445	2,030,300	30,949,300	20,059,745	843,400	12,951,300	5,346,297	4,253,000	39,147,900	24,749,297
25/65	-	15,674,000	10,000,000	21,296,721	18,324,800	-	45,200	21,960	10,200	21,352,121	18,356,960	455,600	9,194,400	4,467,099	3,154,900	33,646,021	25,946,799	930,100	17,418,400	8,462,730	6,985,500	45,700,621	33,773,030
30/70	-	15,674,000	10,000,000	24,929,365	22,131,100	-	45,200	25,519	4,400	24,978,965	22,161,019	491,500	11,576,800	6,536,030	4,673,300	41,179,465	33,340,430	1,039,100	22,386,500	12,638,970	10,939,400	58,255,265	45,709,470
35/75	-	15,674,000	10,000,000	29,181,641	26,631,500	-	45,200	29,113	-	29,226,841	26,660,613	537,600	14,167,800	9,125,338	6,706,700	50,056,141	42,463,538	1,176,700	27,981,800	18,022,798	16,600,900	73,764,341	61,255,198
40/80	-	15,674,000	10,000,000	34,159,240	31,904,300	-	45,200	32,496	-	34,204,440	31,936,796	597,200	17,028,800	12,242,515	9,410,600	60,598,640	53,557,415	1,350,700	34,371,300	24,710,559	24,634,900	93,165,440	81,249,759
45/85	-	15,674,000	10,000,000	39,985,882	38,033,700	-	45,200	35,435	-	40,031,082	38,069,135	673,400	20,236,100	15,864,091	12,983,500	73,205,482	66,881,291	1,569,100	41,760,300	32,737,987	35,944,500	117,690,682	106,716,187
50/90	-	15,674,000	10,000,000	46,806,392	45,112,300	-	45,200	37,725	-	46,851,592	45,150,025	767,600	23,879,500	19,930,308	17,675,100	88,360,992	82,717,708	1,832,800	50,383,400	42,050,993	51,743,100	148,932,892	138,906,393
55/95	-	15,674,000	10,000,000	54,790,297	53,318,000	-	45,200	39,498	-	54,835,497	53,357,498	873,400	28,031,000	24,494,609	23,788,500	106,609,797	101,601,109	2,116,700	60,392,600	52,773,470	73,616,100	188,798,997	179,707,570
60/100	-	15,674,000	10,000,000	64,136,040	62,904,500	-	45,200	41,021	-	64,181,240	62,945,521	994,800	32,753,900	29,725,802	31,702,600	128,592,540	124,332,902	2,438,300	71,918,100	65,269,272	103,684,000	239,738,140	231,857,772
65/105	-	15,674,000	10,000,000	75,075,914	74,498,500	-	45,200	43,462	-	75,121,114	74,541,962	1,110,800	38,103,800	36,638,328	41,904,100	155,083,814	153,040,928	2,742,100	85,102,700	81,829,650	144,833,200	305,011,814	301,161,350

注释说明：

该利益演示基于公司的精算及其他假设，不代表公司的历史经营业绩，也不能理解为对未来的预期，且红利分配是不确定的。红利水平是不保证的，在某些年度可能为零。

1、以上演示摘要假设在整个保险期间，年交保险费假设在保单年度初发生，其余均假设在保单年度末发生；

2、累积红利保险金额为累积到该保单年度末的值，包含本保单年度末分配的周年红利；

3、周年红利为增额红利，它将于保险合同周年日以增加累积红利保险金额的方式进行分配；

4、终了红利将于保单终止时以现金方式一次性给付（若确定有终了红利可分配）；

5、18 周岁前身故，身故利益总额=身故保险金+累积红利保险金额现金价值+终了红利；18 周岁后身故（含 18 周岁），身故利益总额=身故保险金+累积红利保险金额+终了红利。

6、退保利益总额=基本保险金额现金价值+累积红利保险金额现金价值+终了红利

7、以上利益演示表中的数值统一采用四舍五入的方式保留到整数位。

投保示例 4

王先生，40 岁，为自己投保了工银安盛人寿传家福终身寿险（分红型），交费 5 年，年交保险费 309,280 元，基本保险金额 1,000,000 元，保障利益演示如下：

利益演示表

保单年度末/年龄	年交保险费	累计保险费	基本保险金额	身故保险金	基本保险金额现金价值	低档						中档						高档					
						周年红利	累积红利保险金额	累积红利保险金额现金价值	终了红利	身故利益总额	退保利益总额	周年红利	累积红利保险金额	累积红利保险金额现金价值	终了红利	身故利益总额	退保利益总额	周年红利	累积红利保险金额	累积红利保险金额现金价值	终了红利	身故利益总额	退保利益总额
1/41	309,280	309,280	1,000,000	494,848	88,740	380	380	98	70	495,298	88,908	4,190	4,190	1,084	750	499,788	90,574	7,060	7,060	1,826	1,260	503,168	91,826
2/42	309,280	618,560	1,000,000	865,984	257,320	390	770	206	140	866,894	257,666	11,250	15,440	4,133	2,830	884,254	264,283	19,450	26,510	7,095	4,870	897,364	269,285
3/43	309,280	927,840	1,000,000	1,298,976	447,190	500	1,270	352	240	1,300,486	447,782	18,340	33,780	9,354	6,370	1,339,126	462,914	31,900	58,410	16,175	11,100	1,368,486	474,465
4/44	309,280	1,237,120	1,000,000	1,731,968	668,640	600	1,870	536	360	1,734,198	669,536	25,350	59,130	16,938	11,480	1,802,578	697,058	44,330	102,740	29,430	20,200	1,854,908	718,270
5/45	309,280	1,546,400	1,000,000	2,164,960	914,610	700	2,570	761	500	2,168,030	915,871	32,310	91,440	27,086	18,280	2,274,680	959,976	56,740	159,480	47,241	32,440	2,356,880	994,291
6/46	-	1,546,400	1,000,000	2,164,960	947,980	750	3,320	1,017	660	2,168,940	949,657	32,750	124,190	38,032	25,600	2,314,750	1,011,612	57,890	217,370	66,567	45,890	2,428,220	1,060,437
7/47	-	1,546,400	1,000,000	2,164,960	982,460	790	4,110	1,301	840	2,169,910	984,601	33,200	157,390	49,814	33,500	2,355,850	1,065,774	59,070	276,440	87,493	60,640	2,502,040	1,130,593
8/48	-	1,546,400	1,000,000	2,164,960	1,018,070	830	4,940	1,615	1,030	2,170,930	1,020,715	33,660	191,050	62,473	41,980	2,397,990	1,122,523	60,280	336,720	110,107	76,770	2,578,450	1,204,947
9/49	-	1,546,400	1,000,000	2,164,960	1,054,870	860	5,800	1,959	1,240	2,172,000	1,058,069	34,110	225,160	76,043	51,090	2,441,210	1,182,003	61,510	398,230	134,494	94,400	2,657,590	1,283,764
10/50	-	1,546,400	1,000,000	2,164,960	1,092,900	870	6,670	2,326	1,460	2,173,090	1,096,686	34,580	259,740	90,574	60,870	2,485,570	1,244,344	62,770	461,000	160,755	113,640	2,739,600	1,367,295
15/55	-	1,546,400	1,000,000	2,164,960	1,304,020	750	10,820	4,410	2,650	2,178,430	1,311,080	36,900	439,620	179,167	121,020	2,725,600	1,604,207	69,470	794,720	323,888	238,290	3,197,970	1,866,198
20/60	-	1,546,400	1,000,000	2,164,960	1,558,700	170	12,940	6,136	3,570	2,181,470	1,568,406	38,940	630,330	298,877	203,730	2,999,020	2,061,307	76,400	1,162,750	551,330	423,950	3,751,660	2,533,980
25/65	-	1,546,400	1,000,000	2,129,672	1,877,740	-	12,990	7,115	3,220	2,145,882	1,888,075	41,240	830,680	454,988	315,080	3,275,432	2,647,808	84,550	1,567,350	858,485	694,480	4,391,502	3,430,705
30/70	-	1,546,400	1,000,000	2,492,937	2,259,210	-	12,990	8,104	1,940	2,507,867	2,269,254	45,130	1,048,190	653,934	465,220	4,006,347	3,378,364	95,800	2,022,830	1,261,983	1,085,720	5,601,487	4,606,913
35/75	-	1,546,400	1,000,000	2,918,164	2,707,130	-	12,990	9,050	-	2,931,154	2,716,180	50,120	1,288,300	897,520	666,280	4,872,744	4,270,930	110,110	2,543,420	1,771,924	1,645,960	7,107,544	6,125,014
40/80	-	1,546,400	1,000,000	3,415,924	3,229,350	-	12,990	9,893	-	3,428,914	3,239,243	56,440	1,557,290	1,186,001	933,610	5,906,824	5,348,961	127,910	3,145,940	2,395,885	2,440,700	9,002,564	8,065,935
45/85	-	1,546,400	1,000,000	3,998,588	3,836,320	-	12,990	10,608	-	4,011,578	3,846,928	64,210	1,862,200	1,520,654	1,286,570	7,147,358	6,643,544	149,410	3,848,460	3,142,614	3,558,070	11,405,118	10,537,004
50/90	-	1,546,400	1,000,000	4,680,639	4,541,500	-	12,990	11,193	-	4,693,629	4,552,693	73,500	2,210,480	1,904,638	1,749,490	8,640,609	8,195,628	174,770	4,669,950	4,023,816	5,116,310	14,466,899	13,681,626
55/95	-	1,546,400	1,000,000	5,479,030	5,360,720	-	12,990	11,653	-	5,492,020	5,372,373	84,600	2,610,470	2,341,748	2,353,090	10,442,590	10,055,558	204,950	5,632,160	5,052,385	7,274,800	18,385,990	17,687,905
60/100	-	1,546,400	1,000,000	6,413,604	6,311,700	-	12,990	11,987	-	6,426,594	6,323,687	97,750	3,072,140	2,835,002	3,136,200	12,621,944	12,282,902	240,450	6,761,480	6,239,561	10,248,450	23,423,534	22,799,711
65/105	-	1,546,400	1,000,000	7,507,591	7,449,850	-	12,990	12,490	-	7,520,581	7,462,340	110,180	3,601,370	3,462,861	4,146,500	15,255,461	15,059,211	271,820	8,068,830	7,758,503	14,320,590	29,897,011	29,528,943

注释说明：

该利益演示基于公司的精算及其他假设，不代表公司的历史经营业绩，也不能理解为对未来的预期，且红利分配是不确定的。红利水平是不保证的，在某些年度可能为零。

1、以上演示摘要假设在整个保险期间，年交保险费假设在保单年度初发生，其余均假设在保单年度末发生；

2、累积红利保险金额为累积到该保单年度末的值，包含本保单年度末分配的周年红利；

3、周年红利为增额红利，它将于保险合同周年日以增加累积红利保险金额的方式进行分配；

4、终了红利将于保单终止时以现金方式一次性给付（若确定有终了红利可分配）；

5、18 周岁前身故，身故利益总额=身故保险金+累积红利保险金额现金价值+终了红利；18 周岁后身故（含 18 周岁），身故利益总额=身故保险金+累积红利保险金额+终了红利。

6、退保利益总额=基本保险金额现金价值+累积红利保险金额现金价值+终了红利

7、以上利益演示表中的数值统一采用四舍五入的方式保留到整数位。

投保示例 5

王先生为自己 0 岁的女儿投保了工银安盛人寿传家福终身寿险（分红型），交费 10 年，年交保险费 213,840 元，基本保险金额 1,000,000 元，保障利益演示如下：

利益演示表

保单年度末/年龄	年交保险费	累计保险费	基本保险金额	身故保险金	基本保险金额现金价值	低档						中档						高档					
						周年红利	累积红利保险金额	累积红利保险金额现金价值	终了红利	身故利益总额	退保利益总额	周年红利	累积红利保险金额	累积红利保险金额现金价值	终了红利	身故利益总额	退保利益总额	周年红利	累积红利保险金额	累积红利保险金额现金价值	终了红利	身故利益总额	退保利益总额
1/1	213,840	213,840	1,000,000	213,840	20,690	240	240	11	10	213,861	20,711	440	440	21	30	213,891	20,741	600	600	28	40	213,908	20,758
2/2	213,840	427,680	1,000,000	427,680	70,550	130	370	18	20	427,718	70,588	16,180	16,620	806	1,020	429,506	72,376	28,210	28,810	1,396	1,770	430,846	73,716
3/3	213,840	641,520	1,000,000	641,520	131,010	70	440	22	30	641,572	131,062	29,300	45,920	2,315	2,910	646,745	136,235	51,430	80,240	4,045	5,110	650,675	140,165
4/4	213,840	855,360	1,000,000	855,360	199,800	30	470	25	30	855,415	199,855	43,450	89,370	4,686	5,850	865,896	210,336	76,590	156,830	8,223	10,360	873,943	218,383
5/5	213,840	1,069,200	1,000,000	1,069,200	277,530	10	480	26	30	1,069,256	277,586	57,410	146,780	8,002	9,910	1,087,112	295,442	101,590	258,420	14,089	17,710	1,100,999	309,329
6/6	213,840	1,283,040	1,000,000	1,283,040	361,510	10	490	28	30	1,283,098	361,568	71,190	217,970	12,359	15,180	1,310,579	389,049	126,440	384,860	21,822	27,350	1,332,212	410,682
7/7	213,840	1,496,880	1,000,000	1,496,880	452,050	10	500	29	30	1,496,939	452,109	84,770	302,740	17,853	21,760	1,536,493	491,663	151,140	536,000	31,608	39,500	1,567,988	523,158
8/8	213,840	1,710,720	1,000,000	1,710,720	549,490	-	500	31	40	1,710,791	549,561	98,180	400,920	24,588	29,740	1,765,048	603,818	175,710	711,710	43,649	54,390	1,808,759	647,529
9/9	213,840	1,924,560	1,000,000	1,924,560	654,150	-	500	32	40	1,924,632	654,222	111,400	512,320	32,676	39,220	1,996,456	726,046	200,140	911,850	58,158	72,280	2,054,998	784,588
10/10	213,840	2,138,400	1,000,000	2,138,400	766,410	-	500	33	40	2,138,473	766,483	124,440	636,760	42,236	50,300	2,230,936	858,946	224,450	1,136,300	75,371	93,430	2,307,201	935,211
15/15	-	2,138,400	1,000,000	2,138,400	931,260	-	500	40	30	2,138,470	931,330	130,350	1,276,610	103,022	119,060	2,360,482	1,153,342	243,650	2,315,560	186,866	231,930	2,557,196	1,350,056
20/20	-	2,138,400	1,000,000	3,421,440	1,130,920	120	770	75	30	3,422,240	1,131,025	137,540	1,949,130	189,982	215,360	5,585,930	1,536,262	266,110	3,599,490	350,842	441,960	7,462,890	1,923,722
25/25	-	2,138,400	1,000,000	3,421,440	1,372,680	30	1,090	128	60	3,422,590	1,372,868	144,640	2,657,960	311,619	347,920	6,427,320	2,032,219	289,930	5,000,650	586,276	753,240	9,175,330	2,712,196
30/30	-	2,138,400	1,000,000	3,421,440	1,666,940	-	1,120	158	70	3,422,630	1,667,168	152,200	3,403,670	480,564	527,860	7,352,970	2,675,364	315,980	6,527,510	921,619	1,206,630	11,155,580	3,795,189
35/35	-	2,138,400	1,000,000	3,421,440	2,024,950	-	1,120	190	50	3,422,610	2,025,190	160,140	4,188,270	712,257	769,570	8,379,280	3,506,777	344,330	8,191,360	1,393,023	1,858,610	13,471,410	5,276,583
40/40	-	2,138,400	1,000,000	3,421,440	2,460,380	-	1,120	229	-	3,422,560	2,460,609	168,760	5,014,600	1,025,837	1,091,580	9,527,620	4,577,797	375,780	10,006,100	2,046,948	2,786,760	16,214,300	7,294,088
45/45	-	2,138,400	1,000,000	3,998,588	2,988,900	-	1,120	275	-	3,999,708	2,989,175	178,450	5,886,940	1,444,478	1,517,670	11,403,198	5,951,048	411,350	11,989,690	2,941,910	4,097,480	20,085,758	10,028,290
50/50	-	2,138,400	1,000,000	4,680,639	3,628,640	-	1,120	328	-	4,681,759	3,628,968	189,260	6,811,350	1,996,134	2,078,430	13,570,419	7,703,204	451,430	14,165,290	4,151,280	5,936,510	24,782,439	13,716,430
55/55	-	2,138,400	1,000,000	5,479,030	4,401,930	-	1,120	390	-	5,480,150	4,402,320	200,710	7,791,810	2,715,056	2,812,270	16,083,110	9,929,256	494,990	16,551,890	5,767,506	8,500,840	30,531,760	18,670,276
60/60	-	2,138,400	1,000,000	6,413,604	5,335,970	-	1,120	462	-	6,414,724	5,336,432	212,250	8,829,690	3,644,896	3,767,190	19,010,484	12,748,056	540,700	19,162,440	7,910,255	12,055,650	37,631,694	25,301,875
65/65	-	2,138,400	1,000,000	7,507,591	6,459,920	-	1,120	544	-	7,508,711	6,460,464	226,510	9,932,100	4,825,511	5,004,990	22,444,681	16,290,421	595,690	22,025,760	10,701,216	16,962,670	46,496,021	34,123,806
70/70	-	2,138,400	1,000,000	8,788,183	7,801,710	-	1,120	632	-	8,789,303	7,802,342	245,210	11,118,680	6,277,384	6,606,520	26,513,383	20,685,614	664,790	25,204,990	14,230,233	23,718,200	57,711,373	45,750,143
75/75	-	2,138,400	1,000,000	10,287,210	9,388,220	-	1,120	721	-	10,288,330	9,388,941	269,730	12,415,790	7,996,886	8,674,870	31,377,870	26,059,976	752,250	28,783,430	18,539,119	32,994,730	72,065,370	60,922,069
80/80	-	2,138,400	1,000,000	12,041,930	11,246,990	-	1,120	805	-	12,043,050	11,247,795	300,670	13,854,590	9,960,480	11,339,950	37,236,470	32,547,420	860,310	32,860,230	23,624,205	45,698,050	90,600,210	80,569,245
85/85	-	2,138,400	1,000,000	14,095,957	13,407,750	-	1,120	878	-	14,097,077	13,408,628	338,750	15,469,120	12,127,017	14,764,010	44,329,087	40,298,777	991,620	37,545,670	29,433,928	63,042,590	114,684,217	105,884,268
90/90	-	2,138,400	1,000,000	16,500,346	15,903,110	-	1,120	935	-	16,501,466	15,904,045	381,930	17,292,240	14,432,449	19,146,980	52,939,566	49,482,539	1,140,020	42,947,990	35,845,251	86,647,210	146,095,546	138,395,571
95/95	-	2,138,400	1,000,000	19,314,859	18,795,820	-	1,120	979	-	19,315,979	18,796,799	422,070	19,323,540	16,885,682	24,723,190	63,361,589	60,404,692	1,278,850	49,068,920	42,878,385	118,628,980	187,012,759	180,303,185
100/100	-	2,138,400	1,000,000	22,609,452	22,175,300	-	1,120	1,016	-	22,610,572	22,176,316	466,270	21,562,570	19,569,110	31,785,660	75,957,682	73,530,070	1,428,940	55,901,560	50,733,461	161,818,600	240,329,612	234,727,361
105/105	-	2,138,400	1,000,000	26,466,013	26,262,440	-	1,120	1,077	-	26,467,133	26,263,517	502,450	24,022,690	23,098,777	40,713,470	91,202,173	90,074,687	1,553,360	63,482,870	61,041,319	220,048,720	309,997,603	307,352,479

注释说明：

该利益演示基于公司的精算及其他假设，不代表公司的历史经营业绩，也不能理解为对未来的预期，且红利分配是不确定的。红利水平是不保证的，在某些年度可能为零。

1、以上演示摘要假设在整个保险期间，年交保险费假设在保单年度初发生，其余均假设在保单年度末发生；

2、累积红利保险金额为累积到该保单年度末的值，包含本保单年度末分配的周年红利；

3、周年红利为增额红利，它将于保险合同周年日以增加累积红利保险金额的方式进行分配；

4、终了红利将于保单终止时以现金方式一次性给付（若确定有终了红利可分配）；

5、18 周岁前身故，身故利益总额=身故保险金+累积红利保险金额现金价值+终了红利；18 周岁后身故（含 18 周岁），身故利益总额=身故保险金+累积红利保险金额+终了红利。

6、退保利益总额=基本保险金额现金价值+累积红利保险金额现金价值+终了红利

7、以上利益演示表中的数值统一采用四舍五入的方式保留到整数位。

投保示例 6

李先生，40 岁，为自己投保了工银安盛人寿传家福终身寿险（分红型），交费 10 年，年交保险费 1,638,400 元，基本保险金额 10,000,000 元，保障利益演示如下：

利益演示表

保单年度末/年龄	年交保险费	累计保险费	基本保险金额	身故保险金	基本保险金额现金价值	低档						中档						高档					
						周年红利	累积红利保险金额	累积红利保险金额现金价值	终了红利	身故利益总额	退保利益总额	周年红利	累积红利保险金额	累积红利保险金额现金价值	终了红利	身故利益总额	退保利益总额	周年红利	累积红利保险金额	累积红利保险金额现金价值	终了红利	身故利益总额	退保利益总额
1/41	1,638,400	1,638,400	10,000,000	2,621,440	300,900	2,600	2,600	672	500	2,624,540	302,072	10,600	10,600	2,741	1,900	2,633,940	305,541	16,700	16,700	4,319	3,000	2,641,140	308,219
2/42	1,638,400	3,276,800	10,000,000	4,587,520	1,027,100	2,600	5,200	1,392	1,000	4,593,720	1,029,492	47,600	58,200	15,577	10,600	4,656,320	1,053,277	81,400	98,100	26,256	18,000	4,703,620	1,071,356
3/43	1,638,400	4,915,200	10,000,000	6,881,280	1,905,300	3,200	8,400	2,326	1,600	6,891,280	1,909,226	84,700	142,900	39,572	26,900	7,051,080	1,971,772	146,600	244,700	67,762	46,300	7,172,280	2,019,362
4/44	1,638,400	6,553,600	10,000,000	9,175,040	2,901,700	3,800	12,200	3,495	2,300	9,189,540	2,907,495	121,500	264,400	75,737	51,200	9,490,640	3,028,637	211,500	456,200	130,678	89,300	9,720,540	3,121,678
5/45	1,638,400	8,192,000	10,000,000	11,468,800	4,024,400	4,300	16,500	4,888	3,200	11,488,500	4,032,488	158,000	422,400	125,123	84,200	11,975,400	4,233,723	276,400	732,600	217,011	148,400	12,349,800	4,389,811
6/46	1,638,400	9,830,400	10,000,000	13,762,560	5,233,000	5,400	21,900	6,707	4,400	13,788,860	5,244,107	194,700	617,100	188,981	126,700	14,506,360	5,548,681	341,900	1,074,500	329,055	225,300	15,062,360	5,787,355
7/47	1,638,400	11,468,800	10,000,000	16,056,320	6,531,100	6,700	28,600	9,052	5,900	16,090,820	6,546,052	231,400	848,500	268,550	179,400	17,084,220	6,979,050	407,600	1,482,100	469,085	321,500	17,859,920	7,321,685
8/48	1,638,400	13,107,200	10,000,000	18,350,080	7,922,300	8,000	36,600	11,968	7,700	18,394,380	7,941,968	267,900	1,116,400	365,063	243,000	19,709,480	8,530,363	473,500	1,955,600	639,481	439,000	20,744,680	9,000,781
9/49	1,638,400	14,745,600	10,000,000	20,643,840	9,410,400	9,300	45,900	15,502	9,800	20,699,540	9,435,702	304,400	1,420,800	479,847	318,400	22,383,040	10,208,647	539,700	2,495,300	842,738	579,700	23,718,840	10,832,838
10/50	1,638,400	16,384,000	10,000,000	22,937,600	10,999,100	10,700	56,600	19,737	12,400	23,006,600	11,031,237	340,700	1,761,500	614,253	406,400	25,105,500	12,019,753	606,200	3,101,500	1,081,524	745,500	26,784,600	12,826,124
15/55	-	16,384,000	10,000,000	22,937,600	13,092,200	10,500	111,100	45,279	27,200	23,075,900	13,164,679	363,900	3,534,800	1,440,608	951,700	27,424,100	15,484,508	671,000	6,324,800	2,577,672	1,830,300	31,092,700	17,500,172
20/60	-	16,384,000	10,000,000	22,937,600	15,601,000	4,800	148,100	70,223	40,700	23,126,400	15,711,923	383,600	5,414,500	2,567,339	1,707,600	30,059,700	19,875,939	737,200	9,877,500	4,683,515	3,463,700	36,278,800	23,748,215
25/65	-	16,384,000	10,000,000	21,296,721	18,777,400	-	151,700	83,091	38,900	21,487,321	18,899,391	402,600	7,374,300	4,039,125	2,726,700	31,397,721	25,543,225	812,100	13,767,100	7,540,654	5,857,500	40,921,321	32,175,554
30/70	-	16,384,000	10,000,000	24,929,365	22,592,100	-	151,700	94,641	27,100	25,108,165	22,713,841	440,500	9,497,500	5,925,205	4,106,400	38,533,265	32,623,705	920,400	18,142,700	11,318,686	9,340,700	52,412,765	43,251,486
35/75	-	16,384,000	10,000,000	29,181,641	27,071,300	-	151,700	105,685	300	29,333,641	27,177,285	489,000	11,840,500	8,248,921	5,961,700	46,983,841	41,281,921	1,058,300	23,145,200	16,124,566	14,354,700	66,681,541	57,550,566
40/80	-	16,384,000	10,000,000	34,159,240	32,293,500	-	151,700	115,532	-	34,310,940	32,409,032	550,800	14,465,200	11,016,407	8,437,200	57,061,640	51,747,107	1,230,200	28,938,300	22,038,831	21,498,400	84,595,940	75,830,731
45/85	-	16,384,000	10,000,000	39,985,882	38,363,200	-	151,700	123,877	-	40,137,582	38,487,077	627,100	17,442,000	14,242,963	11,716,300	69,144,182	64,322,463	1,439,000	35,700,800	29,152,916	31,579,100	107,265,782	99,095,216
50/90	-	16,384,000	10,000,000	46,806,392	45,415,000	-	151,700	130,711	-	46,958,092	45,545,711	718,800	20,846,200	17,961,920	16,029,600	83,682,192	79,406,520	1,686,400	43,621,600	37,586,115	45,681,100	136,109,092	128,682,215
55/95	-	16,384,000	10,000,000	54,790,297	53,607,200	-	151,700	136,084	-	54,941,997	53,743,284	828,700	24,761,800	22,212,820	21,668,300	101,220,397	97,488,320	1,981,500	52,917,300	47,469,993	65,266,400	172,973,997	166,343,593
60/100	-	16,384,000	10,000,000	64,136,040	63,117,000	-	151,700	139,990	-	64,287,740	63,256,990	959,200	29,288,500	27,027,721	29,001,200	122,425,740	119,145,921	2,329,400	63,849,300	58,920,773	92,307,900	220,293,240	214,345,673
65/105	-	16,384,000	10,000,000	75,075,914	74,498,500	-	151,700	145,866	-	75,227,614	74,644,366	1,084,400	34,489,300	33,162,842	38,481,600	148,046,814	146,142,942	2,641,600	76,535,700	73,592,137	129,407,600	281,019,214	277,498,237

注释说明：

该利益演示基于公司的精算及其他假设，不代表公司的历史经营业绩，也不能理解为对未来的预期，且红利分配是不确定的。红利水平是不保证的，在某些年度可能为零。

1、以上演示摘要假设在整个保险期间，年交保险费假设在保单年度初发生，其余均假设在保单年度末发生；

2、累积红利保险金额为累积到该保单年度末的值，包含本保单年度末分配的周年红利；

3、周年红利为增额红利，它将于保险合同周年日以增加累积红利保险金额的方式进行分配；

4、终了红利将于保单终止时以现金方式一次性给付（若确定有终了红利可分配）；

5、18 周岁前身故，身故利益总额=身故保险金+累积红利保险金额现金价值+终了红利；18 周岁后身故（含 18 周岁），身故利益总额=身故保险金+累积红利保险金额+终了红利。

6、退保利益总额=基本保险金额现金价值+累积红利保险金额现金价值+终了红利

7、以上利益演示表中的数值统一采用四舍五入的方式保留到整数位。

投保示例 7

李先生，40 岁，为自己投保了工银安盛人寿传家福终身寿险（分红型），趸交保险费 1,458,800 元，基本保险金额 1,000,000 元,保障利益演示如下:

利益演示表

保单年度末/年龄	年交保险费	累计保险费	基本保险金额	身故保险金	基本保险金额现金价值	低档						中档						高档					
						周年红利	累积红利保险金额	累积红利保险金额现金价值	终了红利	身故利益总额	退保利益总额	周年红利	累积红利保险金额	累积红利保险金额现金价值	终了红利	身故利益总额	退保利益总额	周年红利	累积红利保险金额	累积红利保险金额现金价值	终了红利	身故利益总额	退保利益总额
1/41	1,458,800	1,458,800	1,000,000	2,334,080	784,710	1,140	1,140	295	200	2,335,420	785,205	31,780	31,780	8,219	5,660	2,371,520	798,589	54,750	54,750	14,159	9,750	2,398,580	808,619
2/42	-	1,458,800	1,000,000	2,042,320	813,880	690	1,830	490	330	2,044,480	814,700	31,680	63,460	16,985	11,680	2,117,460	842,545	55,310	110,060	29,458	20,400	2,172,780	863,738
3/43	-	1,458,800	1,000,000	2,042,320	844,070	650	2,480	687	460	2,045,260	845,217	32,020	95,480	26,440	18,160	2,155,960	888,670	56,320	166,380	46,074	32,100	2,240,800	922,244
4/44	-	1,458,800	1,000,000	2,042,320	875,290	620	3,100	888	590	2,046,010	876,768	32,360	127,840	36,620	25,130	2,195,290	937,040	57,360	223,740	64,090	44,940	2,311,000	984,320
5/45	-	1,458,800	1,000,000	2,042,320	907,590	580	3,680	1,090	720	2,046,720	909,400	32,710	160,550	47,558	32,630	2,235,500	987,778	58,420	282,160	83,581	59,000	2,383,480	1,050,171
6/46	-	1,458,800	1,000,000	2,042,320	940,990	620	4,300	1,317	860	2,047,480	943,167	33,150	193,700	59,319	40,680	2,276,700	1,040,989	59,600	341,760	104,661	74,380	2,458,460	1,120,031
7/47	-	1,458,800	1,000,000	2,042,320	975,520	650	4,950	1,567	1,020	2,048,290	978,107	33,600	227,300	71,940	49,330	2,318,950	1,096,790	60,810	402,570	127,413	91,180	2,536,070	1,194,113
8/48	-	1,458,800	1,000,000	2,042,320	1,011,230	670	5,620	1,838	1,180	2,049,120	1,014,248	34,060	261,360	85,465	58,610	2,362,290	1,155,305	62,050	464,620	151,931	109,520	2,616,460	1,272,681
9/49	-	1,458,800	1,000,000	2,042,320	1,048,160	680	6,300	2,128	1,350	2,049,970	1,051,638	34,510	295,870	99,924	68,560	2,406,750	1,216,644	63,310	527,930	178,298	129,500	2,699,750	1,355,958
10/50	-	1,458,800	1,000,000	2,042,320	1,086,370	680	6,980	2,434	1,530	2,050,830	1,090,334	34,970	330,840	115,367	79,210	2,452,370	1,280,947	64,610	592,540	206,625	151,240	2,786,100	1,444,235
15/55	-	1,458,800	1,000,000	2,042,320	1,299,260	460	9,880	4,027	2,440	2,054,640	1,305,727	37,300	512,700	208,951	144,370	2,699,390	1,652,581	71,500	936,010	381,471	291,120	3,269,450	1,971,851
20/60	-	1,458,800	1,000,000	2,042,320	1,557,620	-	10,630	5,040	2,920	2,055,870	1,565,580	39,400	705,520	334,529	233,420	2,981,260	2,125,569	78,710	1,314,990	623,516	497,780	3,855,090	2,678,916
25/65	-	1,458,800	1,000,000	2,129,672	1,877,740	-	10,630	5,822	2,390	2,142,692	1,885,952	42,070	909,580	498,204	353,200	3,392,452	2,729,144	87,460	1,733,250	949,353	797,570	4,660,492	3,624,663
30/70	-	1,458,800	1,000,000	2,492,937	2,259,210	-	10,630	6,632	1,000	2,504,567	2,266,842	46,050	1,131,480	705,896	514,200	4,138,617	3,479,306	99,070	2,204,320	1,375,209	1,229,020	5,926,277	4,863,439
35/75	-	1,458,800	1,000,000	2,918,164	2,707,130	-	10,630	7,406	-	2,928,794	2,714,536	51,150	1,376,510	958,973	729,090	5,023,764	4,395,193	113,850	2,742,610	1,910,694	1,844,300	7,505,074	6,462,124
40/80	-	1,458,800	1,000,000	3,415,924	3,229,350	-	10,630	8,096	-	3,426,554	3,237,446	57,600	1,651,040	1,257,399	1,014,010	6,080,974	5,500,759	132,150	3,365,320	2,562,960	2,714,100	9,495,344	8,506,410
45/85	-	1,458,800	1,000,000	3,998,588	3,836,320	-	10,630	8,680	-	4,009,218	3,845,000	65,480	1,962,080	1,602,215	1,389,240	7,349,908	6,827,775	154,200	4,090,720	3,340,441	3,933,460	12,022,768	11,110,221
50/90	-	1,458,800	1,000,000	4,680,639	4,541,500	-	10,630	9,159	-	4,691,269	4,550,659	74,870	2,317,010	1,996,429	1,880,230	8,877,879	8,418,159	180,110	4,937,800	4,254,606	5,629,730	15,248,169	14,425,836
55/95	-	1,458,800	1,000,000	5,479,030	5,360,720	-	10,630	9,536	-	5,489,660	5,370,256	86,070	2,724,140	2,443,717	2,519,110	10,722,280	10,323,547	210,880	5,928,440	5,318,166	7,974,530	19,382,000	18,653,416
60/100	-	1,458,800	1,000,000	6,413,604	6,311,700	-	10,630	9,809	-	6,424,234	6,321,509	99,310	3,193,430	2,946,929	3,346,470	12,953,504	12,605,099	246,980	7,089,220	6,542,003	11,199,150	24,701,974	24,052,853
65/105	-	1,458,800	1,000,000	7,507,591	7,449,850	-	10,630	10,221	-	7,518,221	7,460,071	111,650	3,730,400	3,586,929	4,412,020	15,650,011	15,448,799	278,490	8,430,250	8,106,023	15,608,490	31,546,331	31,164,363

注释说明:

该利益演示基于公司的精算及其他假设，不代表公司的历史经营业绩，也不能理解为对未来的预期，且红利分配是不确定的。红利水平是不保证的，在某些年度可能为零。

1、以上演示摘要假设在整个保险期间，年交保险费假设在保单年度初发生，其余均假设在保单年度末发生;

2、累积红利保险金额为累积到该保单年度末的值，包含本保单年度末分配的周年红利;

3、周年红利为增额红利，它将于保险合同周年日以增加累积红利保险金额的方式进行分配;

4、终了红利将于保单终止时以现金方式一次性给付（若确定有终了红利可分配）;

5、18 周岁前身故，身故利益总额=身故保险金+累积红利保险金额现金价值+终了红利;18 周岁后身故（含 18 周岁），身故利益总额=身故保险金+累积红利保险金额+终了红利。

6、退保利益总额=基本保险金额现金价值+累积红利保险金额现金价值+终了红利

7、以上利益演示表中的数值统一采用四舍五入的方式保留到整数位。

投保示例 8

李先生，40 岁，为自己投保了工银安盛人寿传家福终身寿险（分红型），3 年交，年交保险费 515,630 元，基本保险金额 1,000,000 元，保障利益演示如下：

利益演示表

保单年度末/年龄	年交保险费	累计保险费	基本保险金额	身故保险金	基本保险金额现金价值	低档						中档						高档					
						周年红利	累积红利保险金额	累积红利保险金额现金价值	终了红利	身故利益总额	退保利益总额	周年红利	累积红利保险金额	累积红利保险金额现金价值	终了红利	身故利益总额	退保利益总额	周年红利	累积红利保险金额	累积红利保险金额现金价值	终了红利	身故利益总额	退保利益总额
1/41	515,630	515,630	1,000,000	825,008	191,930	550	550	142	100	825,658	192,172	8,420	8,420	2,178	1,500	834,928	195,608	14,320	14,320	3,703	2,550	841,878	198,183
2/42	515,630	1,031,260	1,000,000	1,443,764	495,200	590	1,140	305	210	1,445,114	495,715	20,170	28,590	7,652	5,240	1,477,594	508,092	34,960	49,280	13,190	9,070	1,502,114	517,460
3/43	515,630	1,546,890	1,000,000	2,165,646	851,090	770	1,910	529	360	2,167,916	851,979	31,960	60,550	16,768	11,420	2,237,616	879,278	55,710	104,990	29,074	19,980	2,290,616	900,144
4/44	-	1,546,890	1,000,000	2,165,646	882,350	730	2,640	756	500	2,168,786	883,606	32,300	92,850	26,597	18,080	2,276,576	927,027	56,720	161,710	46,322	31,970	2,359,326	960,642
5/45	-	1,546,890	1,000,000	2,165,646	914,650	700	3,340	989	650	2,169,636	916,289	32,650	125,500	37,176	25,240	2,316,386	977,066	57,770	219,480	65,014	45,120	2,430,246	1,024,784
6/46	-	1,546,890	1,000,000	2,165,646	948,020	750	4,090	1,253	820	2,170,556	950,093	33,100	158,600	48,570	32,950	2,357,196	1,029,540	58,940	278,420	85,263	59,530	2,503,596	1,092,813
7/47	-	1,546,890	1,000,000	2,165,646	982,500	800	4,890	1,548	1,000	2,171,536	985,048	33,560	192,160	60,819	41,250	2,399,056	1,084,569	60,140	338,560	107,154	75,310	2,579,516	1,164,964
8/48	-	1,546,890	1,000,000	2,165,646	1,018,110	830	5,720	1,870	1,200	2,172,566	1,021,180	34,020	226,180	73,961	50,160	2,441,986	1,142,231	61,370	399,930	130,777	92,550	2,658,126	1,241,437
9/49	-	1,546,890	1,000,000	2,165,646	1,054,900	860	6,580	2,222	1,410	2,173,636	1,058,532	34,480	260,660	88,033	59,720	2,486,026	1,202,653	62,620	462,550	156,217	111,370	2,739,566	1,322,487
10/50	-	1,546,890	1,000,000	2,165,646	1,092,930	870	7,450	2,598	1,630	2,174,726	1,097,158	34,950	295,610	103,082	69,960	2,531,216	1,265,972	63,910	526,460	183,582	131,870	2,823,976	1,408,382
15/55	-	1,546,890	1,000,000	2,165,646	1,304,040	750	11,600	4,728	2,850	2,180,096	1,311,618	37,300	477,430	194,577	132,840	2,775,916	1,631,457	70,730	866,220	353,028	264,240	3,296,106	1,921,308
20/60	-	1,546,890	1,000,000	2,165,646	1,558,710	180	13,740	6,515	3,800	2,183,186	1,569,025	39,360	670,190	317,777	219,030	3,054,866	2,095,517	77,770	1,240,870	588,371	460,570	3,867,086	2,607,651
25/65	-	1,546,890	1,000,000	2,129,672	1,877,740	-	13,790	7,553	3,470	2,146,932	1,888,763	41,680	872,680	477,993	334,800	3,337,152	2,690,533	86,050	1,652,670	905,217	745,750	4,528,092	3,528,707
30/70	-	1,546,890	1,000,000	2,492,937	2,259,210	-	13,790	8,603	2,230	2,508,957	2,270,043	45,620	1,092,530	681,597	490,570	4,076,037	3,431,377	97,480	2,116,160	1,320,209	1,157,080	5,766,177	4,736,499
35/75	-	1,546,890	1,000,000	2,918,164	2,707,130	-	13,790	9,607	-	2,931,954	2,716,737	50,670	1,335,250	930,229	698,830	4,952,244	4,336,189	112,030	2,645,850	1,843,284	1,744,840	7,308,854	6,295,254
40/80	-	1,546,890	1,000,000	3,415,924	3,229,350	-	13,790	10,502	-	3,429,714	3,239,852	57,060	1,607,210	1,224,019	975,300	5,998,434	5,428,669	130,090	3,258,750	2,481,799	2,577,120	9,251,794	8,288,269
45/85	-	1,546,890	1,000,000	3,998,588	3,836,320	-	13,790	11,261	-	4,012,378	3,847,581	64,890	1,915,390	1,564,088	1,339,840	7,253,818	6,740,248	151,870	3,973,040	3,244,345	3,745,520	11,717,148	10,826,185
50/90	-	1,546,890	1,000,000	4,680,639	4,541,500	-	13,790	11,882	-	4,694,429	4,553,382	74,230	2,267,210	1,953,519	1,817,370	8,765,219	8,312,389	177,520	4,807,690	4,142,498	5,372,860	14,861,189	14,056,858
55/95	-	1,546,890	1,000,000	5,479,030	5,360,720	-	13,790	12,370	-	5,492,820	5,373,090	85,380	2,671,010	2,396,056	2,439,320	10,589,360	10,196,096	208,000	5,784,520	5,189,062	7,624,630	18,888,180	18,174,412
60/100	-	1,546,890	1,000,000	6,413,604	6,311,700	-	13,790	12,726	-	6,427,394	6,324,426	98,580	3,136,730	2,894,606	3,245,460	12,795,794	12,451,766	243,810	6,930,030	6,395,101	10,723,960	24,067,594	23,430,761
65/105	-	1,546,890	1,000,000	7,507,591	7,449,850	-	13,790	13,260	-	7,521,381	7,463,110	110,960	3,670,070	3,528,919	4,284,510	15,462,171	15,263,279	275,250	8,254,690	7,937,215	14,964,970	30,727,251	30,352,035

注释说明：

该利益演示基于公司的精算及其他假设，不代表公司的历史经营业绩，也不能理解为对未来的预期，且红利分配是不确定的。红利水平是不保证的，在某些年度可能为零。

1、以上演示摘要假设在整个保险期间，年交保险费假设在保单年度初发生，其余均假设在保单年度末发生；

2、累积红利保险金额为累积到该保单年度末的值，包含本保单年度末分配的周年红利；

3、周年红利为增额红利，它将于保险合同周年日以增加累积红利保险金额的方式进行分配；

4、终了红利将于保单终止时以现金方式一次性给付（若确定有终了红利可分配）；

5、18 周岁前身故，身故利益总额=身故保险金+累积红利保险金额现金价值+终了红利；18 周岁后身故（含 18 周岁），身故利益总额=身故保险金+累积红利保险金额+终了红利。

6、退保利益总额=基本保险金额现金价值+累积红利保险金额现金价值+终了红利

7、以上利益演示表中的数值统一采用四舍五入的方式保留到整数位。

投保示例 9

李先生为自己 0 岁的儿子投保了工银安盛人寿传家福终身寿险（分红型），15 年交，年交保险费 286,060 元，基本保险金额 2,000,000 元,保障利益演示如下:

利益演示表

保单年度末/年龄	年交保险费	累计保险费	基本保险金额	身故保险金	基本保险金额现金价值	低档						中档						高档					
						周年红利	累积红利保险金额	累积红利保险金额现金价值	终了红利	身故利益总额	退保利益总额	周年红利	累积红利保险金额	累积红利保险金额现金价值	终了红利	身故利益总额	退保利益总额	周年红利	累积红利保险金额	累积红利保险金额现金价值	终了红利	身故利益总额	退保利益总额
1/1	286,060	286,060	2,000,000	286,060	30,640	460	460	27	40	286,127	30,707	460	460	27	40	286,127	30,707	480	480	28	40	286,128	30,708
2/2	286,060	572,120	2,000,000	572,120	94,800	260	720	44	60	572,224	94,904	18,940	19,400	1,189	1,360	574,669	97,349	32,940	33,420	2,048	2,360	576,528	99,208
3/3	286,060	858,180	2,000,000	858,180	181,780	140	860	55	60	858,295	181,895	33,580	52,980	3,376	3,860	865,416	189,016	58,880	92,300	5,882	6,760	870,822	194,422
4/4	286,060	1,144,240	2,000,000	1,144,240	279,560	60	920	61	60	1,144,361	279,681	49,840	102,820	6,815	7,720	1,158,775	294,095	87,820	180,120	11,938	13,680	1,169,858	305,178
5/5	286,060	1,430,300	2,000,000	1,430,300	384,160	20	940	65	80	1,430,445	384,305	65,900	168,720	11,630	13,080	1,455,010	408,870	116,580	296,700	20,452	23,360	1,474,112	427,972
6/6	286,060	1,716,360	2,000,000	1,716,360	500,680	20	960	69	80	1,716,509	500,829	81,740	250,460	17,953	20,040	1,754,353	538,673	145,180	441,880	31,674	36,080	1,784,114	568,434
7/7	286,060	2,002,420	2,000,000	2,002,420	625,000	20	980	73	80	2,002,573	625,153	97,380	347,840	25,931	28,720	2,057,071	679,651	173,600	615,480	45,884	52,100	2,100,404	722,984
8/8	286,060	2,288,480	2,000,000	2,288,480	757,540	-	980	76	80	2,288,636	757,696	112,800	460,640	35,713	39,260	2,363,453	832,513	201,860	817,340	63,368	71,760	2,423,608	892,668
9/9	286,060	2,574,540	2,000,000	2,574,540	898,660	-	980	79	80	2,574,699	898,819	128,000	588,640	47,462	51,760	2,673,762	997,882	229,960	1,047,300	84,444	95,380	2,754,364	1,078,484
10/10	286,060	2,860,600	2,000,000	2,860,600	1,048,780	-	980	82	80	2,860,762	1,048,942	143,000	731,640	61,355	66,400	2,988,355	1,176,535	257,920	1,305,220	109,456	123,300	3,093,356	1,281,536
11/11	286,060	3,146,660	2,000,000	3,146,660	1,208,300	-	980	85	80	3,146,825	1,208,465	157,800	889,440	77,568	83,320	3,307,548	1,369,188	285,740	1,590,960	138,748	155,900	3,441,308	1,502,948
12/12	286,060	3,432,720	2,000,000	3,432,720	1,377,680	-	980	89	80	3,432,889	1,377,849	172,380	1,061,820	96,307	102,660	3,631,687	1,576,647	313,420	1,904,380	172,727	193,600	3,799,047	1,744,007
13/13	286,060	3,718,780	2,000,000	3,718,780	1,557,380	-	980	92	80	3,718,952	1,557,552	186,760	1,248,580	117,779	124,600	3,961,159	1,799,759	340,980	2,245,360	211,805	236,840	4,167,425	2,006,025
14/14	286,060	4,004,840	2,000,000	4,004,840	1,747,900	-	980	96	80	4,005,016	1,748,076	200,960	1,449,540	142,200	149,300	4,296,340	2,039,400	368,440	2,613,800	256,414	286,080	4,547,334	2,290,394
15/15	286,060	4,290,900	2,000,000	4,290,900	1,949,740	-	980	100	60	4,291,060	1,949,900	214,980	1,664,520	169,831	176,980	4,637,711	2,296,551	395,800	3,009,600	307,069	341,820	4,939,789	2,598,629
20/20	-	4,290,900	2,000,000	6,865,440	2,364,580	320	1,720	211	80	6,867,240	2,364,871	227,260	2,774,500	340,820	347,580	9,987,520	3,052,980	432,960	5,096,640	626,071	703,220	12,665,300	3,693,871
25/25	-	4,290,900	2,000,000	6,865,440	2,864,420	140	2,660	391	200	6,868,300	2,865,011	239,620	3,947,220	579,847	584,000	11,396,660	4,028,267	472,880	7,379,260	1,084,013	1,243,180	15,487,880	5,191,613
30/30	-	4,290,900	2,000,000	6,865,440	3,471,660	-	2,960	520	280	6,868,680	3,472,460	253,220	5,185,640	910,910	906,680	12,957,760	5,289,250	517,460	9,875,480	1,734,727	2,034,680	18,775,600	7,241,067
35/35	-	4,290,900	2,000,000	6,865,440	4,209,320	-	2,960	621	140	6,868,540	4,210,081	267,680	6,494,660	1,362,385	1,342,120	14,702,220	6,913,825	566,500	12,607,860	2,644,751	3,178,660	22,651,960	10,032,731
40/40	-	4,290,900	2,000,000	6,865,440	5,106,440	-	2,960	740	-	6,868,400	5,107,180	283,360	7,879,540	1,968,703	1,924,160	16,669,140	8,999,303	621,160	15,601,880	3,898,130	4,813,500	27,280,820	13,818,070
45/45	-	4,290,900	2,000,000	7,997,176	6,193,660	-	2,960	877	-	8,000,136	6,194,537	301,900	9,350,620	2,769,841	2,696,740	20,044,536	11,660,241	684,900	18,894,520	5,596,935	7,129,820	34,021,516	18,920,415
50/50	-	4,290,900	2,000,000	9,361,278	7,503,520	-	2,960	1,032	-	9,364,238	7,504,552	323,660	10,924,260	3,809,399	3,716,820	24,002,358	15,029,739	759,480	22,538,760	7,859,491	10,390,040	42,290,078	25,753,051
55/55	-	4,290,900	2,000,000	10,958,059	9,078,280	-	2,960	1,206	-	10,961,019	9,079,486	348,180	12,615,240	5,141,341	5,056,380	28,629,679	19,276,001	844,120	26,586,560	10,835,353	14,949,800	52,494,419	34,863,433
60/60	-	4,290,900	2,000,000	12,827,208	10,971,720	-	2,960	1,404	-	12,830,168	10,973,124	372,340	14,429,040	6,841,674	6,804,400	34,060,648	24,617,794	930,720	31,066,860	14,730,662	21,285,240	65,179,308	46,987,622
65/65	-	4,290,900	2,000,000	15,015,183	13,238,900	-	2,960	1,621	-	15,018,143	13,240,521	401,400	16,374,060	8,968,564	9,073,520	40,462,763	31,280,984	1,034,000	36,018,400	19,728,358	30,040,360	81,073,943	63,007,618
70/70	-	4,290,900	2,000,000	17,576,367	15,928,440	-	2,960	1,847	-	17,579,327	15,930,287	440,300	18,493,560	11,537,577	12,014,400	48,084,327	39,480,417	1,167,720	41,576,440	25,938,294	42,108,740	101,261,547	83,975,474
75/75	-	4,290,900	2,000,000	20,574,420	19,086,500	-	2,960	2,062	-	20,577,380	19,088,562	490,980	20,842,400	14,520,275	15,818,640	57,235,460	49,425,415	1,338,080	47,911,460	33,378,477	58,700,000	127,185,880	111,164,977
80/80	-	4,290,900	2,000,000	24,083,859	22,768,380	-	2,960	2,254	-	24,086,819	22,770,634	551,920	23,476,360	17,879,126	20,724,420	68,284,639	61,371,926	1,541,280	55,199,220	42,038,622	81,433,480	160,716,559	146,240,482
85/85	-	4,290,900	2,000,000	28,191,914	27,047,800	-	2,960	2,417	-	28,194,874	27,050,217	622,080	26,443,020	21,593,106	27,024,480	81,659,414	75,665,386	1,774,500	63,593,960	51,930,192	112,465,020	204,250,894	191,443,012
90/90	-	4,290,900	2,000,000	33,000,693	32,019,660	-	2,960	2,550	-	33,003,653	32,022,210	700,760	29,785,640	25,664,499	35,080,880	97,867,213	92,765,039	2,035,300	73,236,620	63,103,601	154,670,180	260,907,493	249,793,441
95/95	-	4,290,900	2,000,000	38,629,718	37,795,560	-	2,960	2,655	-	38,632,678	37,798,215	792,140	33,557,500	30,103,091	45,348,100	117,535,318	113,246,751	2,336,400	84,297,240	75,619,682	211,905,900	334,832,858	325,321,142
100/100	-	4,290,900	2,000,000	45,218,904	44,500,400	-	2,960	2,732	-	45,221,864	44,503,132	896,760	37,828,160	34,908,204	58,398,100	141,445,164	137,806,704	2,678,020	96,992,880	89,506,000	289,349,240	431,561,024	423,355,640
105/105	-	4,290,900	2,000,000	52,932,026	52,524,880	-	2,960	2,846	-	52,934,986	52,527,726	972,660	42,591,040	40,952,989	74,919,880	170,442,946	168,397,749	2,919,700	111,279,360	106,999,556	393,840,480	558,051,866	553,364,916

注释说明:

该利益演示基于公司的精算及其他假设，不代表公司的历史经营业绩，也不能理解为对未来的预期，且红利分配是不确定的。红利水平是不保证的，在某些年度可能为零。

1、以上演示摘要假设在整个保险期间，年交保险费假设在保单年度初发生，其余均假设在保单年度末发生;

2、累积红利保险金额为累积到该保单年度末的值，包含本保单年度末分配的周年红利;

3、周年红利为增额红利，它将于保险合同周年日以增加累积红利保险金额的方式进行分配;

4、终了红利将于保单终止时以现金方式一次性给付（若确定有终了红利可分配）;

5、18 周岁前身故，身故利益总额=身故保险金+累积红利保险金额现金价值+终了红利;18 周岁后身故（含 18 周岁），身故利益总额=身故保险金+累积红利保险金额+终了红利。

6、退保利益总额=基本保险金额现金价值+累积红利保险金额现金价值+终了红利

7、以上利益演示表中的数值统一采用四舍五入的方式保留到整数位。

投保示例 10

工女士为自己 0 岁的女儿投保了工银安盛人寿传家福终身寿险（分红型），20 年交，年交保险费 286,060 元，基本保险金额 1,000,000 元,保障利益演示如下:

利益演示表

保单年度末/年龄	年交保险费	累计保险费	基本保险金额	身故保险金	基本保险金额现金价值	低档						中档						高档					
						周年红利	累积红利保险金额	累积红利保险金额现金价值	终了红利	身故利益总额	退保利益总额	周年红利	累积红利保险金额	累积红利保险金额现金价值	终了红利	身故利益总额	退保利益总额	周年红利	累积红利保险金额	累积红利保险金额现金价值	终了红利	身故利益总额	退保利益总额
1/1	119,700	119,700	1,000,000	119,700	10,480	140	140	7	10	119,717	10,497	150	150	7	10	119,717	10,497	150	150	7	10	119,717	10,497
2/2	119,700	239,400	1,000,000	239,400	30,510	80	220	11	10	239,421	30,531	8,600	8,750	424	540	240,364	31,474	14,990	15,140	734	930	241,064	32,174
3/3	119,700	359,100	1,000,000	359,100	57,210	40	260	13	20	359,133	57,243	15,540	24,290	1,224	1,540	361,864	59,974	27,270	42,410	2,138	2,700	363,938	62,048
4/4	119,700	478,800	1,000,000	478,800	89,260	20	280	15	20	478,835	89,295	23,090	47,380	2,484	3,100	484,384	94,844	40,690	83,100	4,357	5,490	488,647	99,107
5/5	119,700	598,500	1,000,000	598,500	128,860	10	290	16	20	598,536	128,896	30,530	77,910	4,248	5,260	608,008	138,368	54,020	137,120	7,476	9,390	615,366	145,726
6/6	119,700	718,200	1,000,000	718,200	170,920	10	300	17	20	718,237	170,957	37,880	115,790	6,565	8,060	732,825	185,545	67,270	204,390	11,589	14,520	744,309	197,029
7/7	119,700	837,900	1,000,000	837,900	217,460	10	310	18	20	837,938	217,498	45,130	160,920	9,489	11,560	858,949	238,509	80,450	284,840	16,797	20,990	875,687	255,247
8/8	119,700	957,600	1,000,000	957,600	266,820	-	310	19	20	957,639	266,859	52,270	213,190	13,075	15,810	986,485	295,705	93,550	378,390	23,207	28,910	1,009,717	318,937
9/9	119,700	1,077,300	1,000,000	1,077,300	319,130	-	310	20	20	1,077,340	319,170	59,330	272,520	17,381	20,860	1,115,541	357,371	106,580	484,970	30,931	38,440	1,146,671	388,501
10/10	119,700	1,197,000	1,000,000	1,197,000	374,540	-	310	21	20	1,197,041	374,581	66,280	338,800	22,473	26,760	1,246,233	423,773	119,550	604,520	40,098	49,700	1,286,798	464,338
11/11	119,700	1,316,700	1,000,000	1,316,700	433,170	-	310	21	20	1,316,741	433,211	73,150	411,950	28,420	33,580	1,378,700	495,170	132,460	736,980	50,844	62,850	1,430,394	546,864
12/12	119,700	1,436,400	1,000,000	1,436,400	495,190	-	310	22	20	1,436,442	495,232	79,920	491,870	35,292	41,380	1,513,072	571,862	145,310	882,290	63,304	78,050	1,577,754	636,544
13/13	119,700	1,556,100	1,000,000	1,556,100	560,750	-	310	23	20	1,556,143	560,793	86,610	578,480	43,166	50,230	1,649,496	654,146	158,110	1,040,400	77,635	95,490	1,729,225	733,875
14/14	119,700	1,675,800	1,000,000	1,675,800	630,020	-	310	24	20	1,675,844	630,064	93,210	671,690	52,123	60,200	1,788,123	742,343	170,860	1,211,260	93,994	115,350	1,885,144	839,364
15/15	119,700	1,795,500	1,000,000	1,795,500	703,150	-	310	25	20	1,795,545	703,195	99,730	771,420	62,254	71,370	1,929,124	836,774	183,580	1,394,840	112,564	137,840	2,045,904	953,554
16/16	119,700	1,915,200	1,000,000	1,915,200	780,350	-	310	26	20	1,915,246	780,396	106,170	877,590	73,656	83,800	2,072,656	937,806	196,250	1,591,090	133,540	163,170	2,211,910	1,077,060
17/17	119,700	2,034,900	1,000,000	2,034,900	861,800	-	310	27	10	2,034,937	861,837	112,540	990,130	86,428	97,600	2,218,928	1,045,828	208,920	1,800,010	157,123	191,570	2,383,593	1,210,493
18/18	119,700	2,154,600	1,000,000	2,154,600	947,700	-	310	28	10	2,154,638	947,738	119,160	1,109,290	100,457	112,870	2,367,927	1,161,027	222,150	2,022,160	183,127	223,330	2,561,057	1,354,157
19/19	119,700	2,274,300	1,000,000	3,638,880	1,037,920	220	530	50	30	3,639,440	1,038,000	125,830	1,235,120	116,040	129,700	5,003,700	1,283,660	235,340	2,257,500	212,092	258,720	6,155,100	1,508,732
20/20	119,700	2,394,000	1,000,000	3,830,400	1,132,970	200	730	71	50	3,831,180	1,133,091	132,120	1,367,240	133,265	148,180	5,345,820	1,414,415	248,190	2,505,690	244,230	297,990	6,634,080	1,675,190
25/25	-	2,394,000	1,000,000	3,830,400	1,374,570	90	1,370	161	120	3,831,890	1,374,851	138,940	2,048,140	240,124	261,080	6,139,620	1,875,774	270,450	3,812,640	446,994	549,700	8,192,740	2,371,264
30/30	-	2,394,000	1,000,000	3,830,400	1,668,560	30	1,630	230	170	3,832,200	1,668,960	146,200	2,764,450	390,313	415,910	7,010,760	2,474,783	294,770	5,236,990	739,411	920,910	9,988,300	3,328,881
35/35	-	2,394,000	1,000,000	3,830,400	2,026,080	-	1,660	282	200	3,832,260	2,026,562	153,830	3,518,110	598,290	625,660	7,974,170	3,250,030	321,240	6,789,240	1,154,578	1,459,900	12,079,540	4,640,558
40/40	-	2,394,000	1,000,000	3,830,400	2,460,590	-	1,660	340	150	3,832,210	2,461,080	162,110	4,311,850	882,075	907,000	9,049,250	4,249,665	350,600	8,482,350	1,735,234	2,233,110	14,545,860	6,428,934
45/45	-	2,394,000	1,000,000	3,998,588	2,988,900	-	1,660	407	-	4,000,248	2,989,307	171,300	5,149,350	1,263,496	1,281,370	10,429,308	5,533,766	383,680	10,332,610	2,535,313	3,331,830	17,663,028	8,856,043
50/50	-	2,394,000	1,000,000	4,680,639	3,628,640	-	1,660	486	-	4,682,299	3,629,126	181,640	6,036,570	1,769,077	1,776,430	12,493,639	7,174,147	421,080	12,361,850	3,622,764	4,881,410	21,923,899	12,132,814
55/55	-	2,394,000	1,000,000	5,479,030	4,401,930	-	1,660	578	-	5,480,690	4,402,508	192,680	6,977,680	2,431,373	2,427,010	14,883,720	9,260,313	461,880	14,588,420	5,083,335	7,051,560	27,119,010	16,536,825
60/60	-	2,394,000	1,000,000	6,413,604	5,335,970	-	1,660	685	-	6,415,264	5,336,655	203,910	7,974,490	3,291,869	3,276,690	17,664,784	11,904,529	504,920	17,025,450	7,028,106	10,071,010	33,510,064	22,435,086
65/65	-	2,394,000	1,000,000	7,507,591	6,459,920	-	1,660	807	-	7,509,251	6,460,727	217,660	9,033,810	4,389,077	4,381,610	20,923,011	15,230,607	556,470	19,699,990	9,571,240	14,252,080	41,459,661	30,283,240
70/70	-	2,394,000	1,000,000	8,788,183	7,801,710	-	1,660	937	-	8,789,843	7,802,647	235,550	10,173,840	5,743,947	5,815,180	24,777,203	19,360,837	621,090	22,670,170	12,799,125	20,023,860	51,482,213	40,624,695
75/75	-	2,394,000	1,000,000	10,287,210	9,388,220	-	1,660	1,069	-	10,288,870	9,389,289	258,960	11,419,440	7,355,147	7,671,170	29,377,820	24,414,537	702,840	26,013,480	16,755,022	27,968,450	64,269,140	54,111,692
80/80	-	2,394,000	1,000,000	12,041,930	11,246,990	-	1,660	1,193	-	12,043,590	11,248,183	288,570	12,800,470	9,202,642	10,067,910	34,910,310	30,517,542	804,060	29,823,170	21,440,772	38,870,600	80,735,700	71,558,362
85/85	-	2,394,000	1,000,000	14,095,957	13,407,750	-	1,660	1,301	-	14,097,617	13,409,051	325,140	14,350,020	11,249,698	13,153,360	41,599,337	37,810,808	927,420	34,203,970	26,814,202	53,783,130	102,083,057	94,005,082
90/90	-	2,394,000	1,000,000	16,500,346	15,903,110	-	1,660	1,385	-	16,502,006	15,904,495	366,990	16,100,830	13,438,075	17,110,120	49,711,296	46,451,305	1,067,710	39,260,410	32,767,523	74,109,780	129,870,536	122,780,413
95/95	-	2,394,000	1,000,000	19,314,859	18,795,820	-	1,660	1,451	-	19,316,519	18,797,271	406,740	18,055,890	15,777,959	22,152,470	59,523,219	56,726,249	1,200,870	45,001,770	39,324,347	101,685,020	166,001,649	159,805,187
100/100	-	2,394,000	1,000,000	22,609,452	22,175,300	-	1,660	1,507	-	22,611,112	22,176,807	450,750	20,217,820	18,348,683	28,548,430	71,375,702	69,072,413	1,345,570	51,428,890	46,674,289	138,961,620	212,999,962	207,811,209
105/105	-	2,394,000	1,000,000	26,466,013	26,262,440	-	1,660	1,596	-	26,467,673	26,264,036	487,560	22,600,850	21,731,621	36,644,680	85,711,543	84,638,741	1,467,460	58,580,710	56,327,696	189,262,490	274,309,213	271,852,626

注释说明:

该利益演示基于公司的精算及其他假设，不代表公司的历史经营业绩，也不能理解为对未来的预期，且红利分配是不确定的。红利水平是不保证的，在某些年度可能为零。

1、以上演示摘要假设在整个保险期间，年交保险费假设在保单年度初发生，其余均假设在保单年度末发生;

2、累积红利保险金额为累积到该保单年度末的值，包含本保单年度末分配的周年红利;

3、周年红利为增额红利，它将于保险合同周年日以增加累积红利保险金额的方式进行分配;

4、终了红利将于保单终止时以现金方式一次性给付（若确定有终了红利可分配）;

5、18 周岁前身故，身故利益总额=身故保险金+累积红利保险金额现金价值+终了红利;18 周岁后身故（含 18 周岁），身故利益总额=身故保险

金+累积红利保险金额+终了红利。
6、退保利益总额=基本保险金额现金价值+累积红利保险金额现金价值+终了红利
7、以上利益演示表中的数值统一采用四舍五入的方式保留到整数位。

【声明】

我已认真阅读并理解了工银安盛人寿传家福终身寿险（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。

投保人签署:　　签署日期:

营销人员签署:　　签署日期: