

工银安盛人寿传鑫意养老年金保险 (分红型) 产品说明书

本产品为分红型保险，保单持有人可以保单红利的形式享有保险公司分红型保险产品的盈余分配权。未来的保单红利为非保证利益，其红利分配是不确定的。

阅读提示

为方便您了解和购买产品，请您仔细阅读本产品说明书，包括但不限于产品的性质、特征、保险责任、责任免除、利益演示、犹豫期及退保等事项。本产品说明书所载资料，包括利益演示，仅供您理解保险条款时参考，各项内容均以保险条款约定为准。

一、产品基本特征

（一）保单利益

1. 保险责任

【养老年金】

1、保证养老年金

合同的保证养老年金首次领取日为被保险人年满 55、60、65、70 周岁后的首个保险合同周年日四种，由投保人在投保时与我们约定。首次保证养老年金领取日一经确定，我们不再接受投保人的变更申请。

自保证养老年金首次领取日的 24 时起，被保险人生存且合同有效，我们将在该日及以后的每个保险合同周年日，按当时合同基本保险金额的 10% 给付养老年金予被保险人，保证给付 20 年。

2、一般养老年金

被保险人在保证给付期后的每个保险合同周年日 24 时生存，且合同有效，我们将继续按当时合同基本保险金额的 10% 给付一般养老年金予被保险人，直至合同效力终止。

【身故保险金】

在合同有效期内，若被保险人身故，我们按以下方式给付身故保险金予身故保险金受益人，合同效力终止：

1、若被保险人于首次养老年金领取日当日 24 时（含）之前身故，则我们按以下两项金额中的较大者给付身故保险金：

- （1）被保险人身故时合同的现金价值；
- （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。

2、若被保险人于保证给付期间身故，则我们按以下两项金额中的较大者给付身故保险金：

- （1）被保险人身故时合同的现金价值；
- （2）20 年保证给付期内应给付的养老年金总额与已给付保证养老年金的差额。

若被保险人于保证给付期之后身故，我们不再给付身故保险金，合同效力终止。

2. 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合同的现金价值。

除上述责任免除款项外，合同其他免除责任的条款，详见合同“1.4 犹豫期”、“1.7 保险责任”、“2.3 合同效力的中止”、“2.4 合同效力的恢复”、“2.8 保险事故的通知”、“2.13 如实告知”、“2.15 年龄及性别的确定与错误处理”中相关字体加粗内容。

（二）产品其他信息

1. 投保范围

凡出生满 30 天至 65 周岁且符合我们承保条件者，可作为被保险人参加本保险。

2. 保险期间

投保人提出保险申请、经我们同意承保，合同成立。合同自我们同意承保、收取足额保险费并签发保险合同开始生效。合同生效日期在保险单上载明，保单年度、保险费约定支付日均以该日期计算。

除非有另外的约定，合同的保险期间为被保险人终身，自保险单所载生效日当日 24 时起算。

3. 交费方式

投保人应当按照合同约定向我们一次性或分期支付保险费。若投保人选择分期支付保险费，则在投保人支付首期保险费后，应当在约定的保险费支付日交付续期保险费。

4. 分红险主要投资策略

公司资产配置以资产负债匹配管理为原则。根据分红险账户的负债特性和投资目标，考虑利率风险、信用风险、市场风险、流动性风险等主要投资风险，增强多元化资产配置，探索优质资产和潜在投资机会提高投资账户的资产和负债在成本收益、期限结构和流动性上的匹配度，追求投资收益的长期、稳定增长，在风险可控的前提下努力提高投资收益。

二、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，则该红利将于保险合同周年日以现金方式分配给投保人，并且我们会每年向投保人寄送红利通知书。

（一）红利来源

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。

（二）红利分配方式

产品红利的分配方式为现金红利，无終了红利。

分发红利当时，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。

（三）红利实现方式

红利将首先用于偿付合同项下的借款及利息，余额将按投保人在投保单/附贴批单上选择的下列任一方法处理：

1、现金领取。

2、抵交保险费：可以用于支付合同的应交保险费。抵交保险费后的余额(如有)将以公司每年确定的红利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，按公司每年确定的红利累积利率以年复利方式累积生息，并在投保人申请或合同效力终止时给付。

如果投保人未在投保单上选择任何选项，我们将按选项 3 处理红利。

（四）红利分配政策以及确定保单红利水平的影响因素

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。

三、利益演示

示例 1

0 岁女性作为被保险人投保工银安盛人寿传鑫意养老年金保险（分红型），交费期 5 年，基本保险金额 100 万元，年金领取年龄为 55 岁，保险利益如下：

单位：元

保单年度末/ 年龄	年交 保险费	累计 保险费	养老年金			身故 保险金	退保金 （现金价 值）	保证利益演示				红利利益演示			
			保证养老 年金	一般养 老年金	养老年金 累计领取			周年 红利	累积 红利	退保金 （现金价 值）与累 积红利之 和	身故保险 金与累积 红利之和	周年 红利	累积 红利	退保金（现 金价值）与 累积红利之 和	身故保险 金与累积 红利之和
1/1	113,710	113,710	-	-	-	113,710	29,970	-	-	29,970	113,710	870	870	30,840	114,580
2/2	113,710	227,420	-	-	-	227,420	66,990	-	-	66,990	227,420	1,890	2,786	69,776	230,206
3/3	113,710	341,130	-	-	-	341,130	109,470	-	-	109,470	341,130	2,940	5,810	115,280	346,940
4/4	113,710	454,840	-	-	-	454,840	156,920	-	-	156,920	454,840	4,030	10,014	166,934	464,854
5/5	113,710	568,550	-	-	-	568,550	208,300	-	-	208,300	568,550	5,140	15,454	223,754	584,004
6/6	-	568,550	-	-	-	568,550	217,640	-	-	217,640	568,550	5,300	21,218	238,858	589,768
7/7	-	568,550	-	-	-	568,550	227,410	-	-	227,410	568,550	5,460	27,315	254,725	595,865
8/8	-	568,550	-	-	-	568,550	237,620	-	-	237,620	568,550	5,620	33,754	271,374	602,304
9/9	-	568,550	-	-	-	568,550	248,300	-	-	248,300	568,550	5,790	40,557	288,857	609,107
10/10	-	568,550	-	-	-	568,550	259,450	-	-	259,450	568,550	5,960	47,733	307,183	616,283
11/11	-	568,550	-	-	-	568,550	271,110	-	-	271,110	568,550	6,140	55,305	326,415	623,855
12/12	-	568,550	-	-	-	568,550	283,290	-	-	283,290	568,550	6,330	63,294	346,584	631,844
13/13	-	568,550	-	-	-	568,550	296,020	-	-	296,020	568,550	6,520	71,713	367,733	640,263
14/14	-	568,550	-	-	-	568,550	309,330	-	-	309,330	568,550	6,710	80,575	389,905	649,125
15/15	-	568,550	-	-	-	568,550	323,230	-	-	323,230	568,550	6,910	89,902	413,132	658,452
16/16	-	568,550	-	-	-	568,550	337,760	-	-	337,760	568,550	7,120	99,719	437,479	668,269
17/17	-	568,550	-	-	-	568,550	352,940	-	-	352,940	568,550	7,330	110,041	462,981	678,591
18/18	-	568,550	-	-	-	568,550	368,810	-	-	368,810	568,550	7,550	120,892	489,702	689,442
19/19	-	568,550	-	-	-	568,550	385,390	-	-	385,390	568,550	7,780	132,299	517,689	700,849
20/20	-	568,550	-	-	-	568,550	402,720	-	-	402,720	568,550	8,020	144,288	547,008	712,838
21/21	-	568,550	-	-	-	568,550	420,830	-	-	420,830	568,550	8,260	156,876	577,706	725,426
22/22	-	568,550	-	-	-	568,550	439,760	-	-	439,760	568,550	8,500	170,082	609,842	738,632
23/23	-	568,550	-	-	-	568,550	459,540	-	-	459,540	568,550	8,760	183,945	643,485	752,495
24/24	-	568,550	-	-	-	568,550	480,210	-	-	480,210	568,550	9,020	198,483	678,693	767,033
25/25	-	568,550	-	-	-	568,550	501,810	-	-	501,810	568,550	9,290	213,728	715,538	782,278
26/26	-	568,550	-	-	-	568,550	524,390	-	-	524,390	568,550	9,570	229,710	754,100	798,260
27/27	-	568,550	-	-	-	568,550	547,980	-	-	547,980	568,550	9,860	246,461	794,441	815,011
28/28	-	568,550	-	-	-	572,640	572,640	-	-	572,640	572,640	10,160	264,015	836,655	836,655
29/29	-	568,550	-	-	-	598,410	598,410	-	-	598,410	598,410	10,460	282,395	880,805	880,805

30/30	-	568,550	-	-	-	625,340	625,340	-	-	625,340	625,340	10,780	301,647	926,987	926,987
31/31	-	568,550	-	-	-	653,480	653,480	-	-	653,480	653,480	11,100	321,796	975,276	975,276
32/32	-	568,550	-	-	-	682,880	682,880	-	-	682,880	682,880	11,440	342,890	1,025,770	1,025,770
33/33	-	568,550	-	-	-	713,610	713,610	-	-	713,610	713,610	11,780	364,957	1,078,567	1,078,567
34/34	-	568,550	-	-	-	745,720	745,720	-	-	745,720	745,720	12,130	388,036	1,133,756	1,133,756
35/35	-	568,550	-	-	-	779,280	779,280	-	-	779,280	779,280	12,500	412,177	1,191,457	1,191,457
36/36	-	568,550	-	-	-	814,350	814,350	-	-	814,350	814,350	12,870	437,412	1,251,762	1,251,762
37/37	-	568,550	-	-	-	850,990	850,990	-	-	850,990	850,990	13,260	463,794	1,314,784	1,314,784
38/38	-	568,550	-	-	-	889,290	889,290	-	-	889,290	889,290	13,660	491,368	1,380,658	1,380,658
39/39	-	568,550	-	-	-	929,310	929,310	-	-	929,310	929,310	14,070	520,179	1,449,489	1,449,489
40/40	-	568,550	-	-	-	971,130	971,130	-	-	971,130	971,130	14,500	550,285	1,521,415	1,521,415
41/41	-	568,550	-	-	-	1,014,830	1,014,830	-	-	1,014,830	1,014,830	14,930	581,723	1,596,553	1,596,553
42/42	-	568,550	-	-	-	1,060,490	1,060,490	-	-	1,060,490	1,060,490	15,380	614,555	1,675,045	1,675,045
43/43	-	568,550	-	-	-	1,108,220	1,108,220	-	-	1,108,220	1,108,220	15,850	648,842	1,757,062	1,757,062
44/44	-	568,550	-	-	-	1,158,080	1,158,080	-	-	1,158,080	1,158,080	16,320	684,627	1,842,707	1,842,707
45/45	-	568,550	-	-	-	1,210,200	1,210,200	-	-	1,210,200	1,210,200	16,820	721,986	1,932,186	1,932,186
46/46	-	568,550	-	-	-	1,264,660	1,264,660	-	-	1,264,660	1,264,660	17,320	760,965	2,025,625	2,025,625
47/47	-	568,550	-	-	-	1,321,570	1,321,570	-	-	1,321,570	1,321,570	17,850	801,644	2,123,214	2,123,214
48/48	-	568,550	-	-	-	1,381,040	1,381,040	-	-	1,381,040	1,381,040	18,380	844,073	2,225,113	2,225,113
49/49	-	568,550	-	-	-	1,443,180	1,443,180	-	-	1,443,180	1,443,180	18,940	888,336	2,331,516	2,331,516
50/50	-	568,550	-	-	-	1,508,130	1,508,130	-	-	1,508,130	1,508,130	19,510	934,496	2,442,626	2,442,626
51/51	-	568,550	-	-	-	1,575,990	1,575,990	-	-	1,575,990	1,575,990	20,100	982,631	2,558,621	2,558,621
52/52	-	568,550	-	-	-	1,646,910	1,646,910	-	-	1,646,910	1,646,910	20,710	1,032,820	2,679,730	2,679,730
53/53	-	568,550	-	-	-	1,721,020	1,721,020	-	-	1,721,020	1,721,020	21,330	1,085,134	2,806,154	2,806,154
54/54	-	568,550	-	-	-	1,798,470	1,798,470	-	-	1,798,470	1,798,470	21,980	1,139,668	2,938,138	2,938,138
55/55	-	568,550	100,000	-	100,000	1,879,400	1,879,400	-	-	1,879,400	1,879,400	22,640	1,196,498	3,075,898	3,075,898
56/56	-	568,550	100,000	-	200,000	1,900,000	1,859,430	-	-	1,859,430	1,900,000	22,280	1,254,673	3,114,103	3,154,673
57/57	-	568,550	100,000	-	300,000	1,838,610	1,838,610	-	-	1,838,610	1,838,610	21,900	1,314,213	3,152,823	3,152,823
58/58	-	568,550	100,000	-	400,000	1,816,840	1,816,840	-	-	1,816,840	1,816,840	21,510	1,375,150	3,191,990	3,191,990
59/59	-	568,550	100,000	-	500,000	1,794,100	1,794,100	-	-	1,794,100	1,794,100	21,110	1,437,514	3,231,614	3,231,614
60/60	-	568,550	100,000	-	600,000	1,770,330	1,770,330	-	-	1,770,330	1,770,330	20,700	1,501,340	3,271,670	3,271,670
61/61	-	568,550	100,000	-	700,000	1,745,500	1,745,500	-	-	1,745,500	1,745,500	20,280	1,566,660	3,312,160	3,312,160
62/62	-	568,550	100,000	-	800,000	1,719,550	1,719,550	-	-	1,719,550	1,719,550	19,840	1,633,500	3,353,050	3,353,050
63/63	-	568,550	100,000	-	900,000	1,692,430	1,692,430	-	-	1,692,430	1,692,430	19,390	1,701,895	3,394,325	3,394,325
64/64	-	568,550	100,000	-	1,000,000	1,664,090	1,664,090	-	-	1,664,090	1,664,090	18,930	1,771,881	3,435,971	3,435,971
65/65	-	568,550	100,000	-	1,100,000	1,634,470	1,634,470	-	-	1,634,470	1,634,470	18,450	1,843,488	3,477,958	3,477,958
66/66	-	568,550	100,000	-	1,200,000	1,603,520	1,603,520	-	-	1,603,520	1,603,520	17,960	1,916,753	3,520,273	3,520,273
67/67	-	568,550	100,000	-	1,300,000	1,571,180	1,571,180	-	-	1,571,180	1,571,180	17,460	1,991,715	3,562,895	3,562,895
68/68	-	568,550	100,000	-	1,400,000	1,537,380	1,537,380	-	-	1,537,380	1,537,380	16,940	2,068,407	3,605,787	3,605,787
69/69	-	568,550	100,000	-	1,500,000	1,502,060	1,502,060	-	-	1,502,060	1,502,060	16,400	2,146,859	3,648,919	3,648,919
70/70	-	568,550	100,000	-	1,600,000	1,465,150	1,465,150	-	-	1,465,150	1,465,150	15,850	2,227,115	3,692,265	3,692,265
71/71	-	568,550	100,000	-	1,700,000	1,426,590	1,426,590	-	-	1,426,590	1,426,590	15,280	2,309,208	3,735,798	3,735,798
72/72	-	568,550	100,000	-	1,800,000	1,386,280	1,386,280	-	-	1,386,280	1,386,280	14,700	2,393,184	3,779,464	3,779,464
73/73	-	568,550	100,000	-	1,900,000	1,344,170	1,344,170	-	-	1,344,170	1,344,170	14,090	2,479,070	3,823,240	3,823,240

74/74	-	568,550	100,000	-	2,000,000	1,300,150	1,300,150	-	-	1,300,150	1,300,150	13,470	2,566,912	3,867,062	3,867,062
75/75	-	568,550	-	100,000	2,100,000	-	-	-	-	100,000	-	12,820	2,656,739	2,756,739	2,656,739
76/76	-	568,550	-	100,000	2,200,000	-	-	-	-	100,000	-	12,300	2,748,741	2,848,741	2,748,741
77/77	-	568,550	-	100,000	2,300,000	-	-	-	-	100,000	-	11,780	2,842,984	2,942,984	2,842,984
78/78	-	568,550	-	100,000	2,400,000	-	-	-	-	100,000	-	11,260	2,939,533	3,039,533	2,939,533
79/79	-	568,550	-	100,000	2,500,000	-	-	-	-	100,000	-	10,740	3,038,459	3,138,459	3,038,459
80/80	-	568,550	-	100,000	2,600,000	-	-	-	-	100,000	-	10,240	3,139,853	3,239,853	3,139,853
81/81	-	568,550	-	100,000	2,700,000	-	-	-	-	100,000	-	9,740	3,243,788	3,343,788	3,243,788
82/82	-	568,550	-	100,000	2,800,000	-	-	-	-	100,000	-	9,260	3,350,362	3,450,362	3,350,362
83/83	-	568,550	-	100,000	2,900,000	-	-	-	-	100,000	-	8,790	3,459,663	3,559,663	3,459,663
84/84	-	568,550	-	100,000	3,000,000	-	-	-	-	100,000	-	8,340	3,571,793	3,671,793	3,571,793
85/85	-	568,550	-	100,000	3,100,000	-	-	-	-	100,000	-	7,910	3,686,857	3,786,857	3,686,857
86/86	-	568,550	-	100,000	3,200,000	-	-	-	-	100,000	-	7,490	3,804,952	3,904,952	3,804,952
87/87	-	568,550	-	100,000	3,300,000	-	-	-	-	100,000	-	7,080	3,926,181	4,026,181	3,926,181
88/88	-	568,550	-	100,000	3,400,000	-	-	-	-	100,000	-	6,690	4,050,656	4,150,656	4,050,656
89/89	-	568,550	-	100,000	3,500,000	-	-	-	-	100,000	-	6,310	4,178,486	4,278,486	4,178,486
90/90	-	568,550	-	100,000	3,600,000	-	-	-	-	100,000	-	5,950	4,309,791	4,409,791	4,309,791
91/91	-	568,550	-	100,000	3,700,000	-	-	-	-	100,000	-	5,590	4,444,674	4,544,674	4,444,674
92/92	-	568,550	-	100,000	3,800,000	-	-	-	-	100,000	-	5,250	4,583,265	4,683,265	4,583,265
93/93	-	568,550	-	100,000	3,900,000	-	-	-	-	100,000	-	4,920	4,725,683	4,825,683	4,725,683
94/94	-	568,550	-	100,000	4,000,000	-	-	-	-	100,000	-	4,600	4,872,053	4,972,053	4,872,053
95/95	-	568,550	-	100,000	4,100,000	-	-	-	-	100,000	-	4,290	5,022,505	5,122,505	5,022,505
96/96	-	568,550	-	100,000	4,200,000	-	-	-	-	100,000	-	3,990	5,177,170	5,277,170	5,177,170
97/97	-	568,550	-	100,000	4,300,000	-	-	-	-	100,000	-	3,680	5,336,165	5,436,165	5,336,165
98/98	-	568,550	-	100,000	4,400,000	-	-	-	-	100,000	-	3,380	5,499,630	5,599,630	5,499,630
99/99	-	568,550	-	100,000	4,500,000	-	-	-	-	100,000	-	3,080	5,667,699	5,767,699	5,667,699
100/100	-	568,550	-	100,000	4,600,000	-	-	-	-	100,000	-	2,760	5,840,490	5,940,490	5,840,490
101/101	-	568,550	-	100,000	4,700,000	-	-	-	-	100,000	-	2,440	6,018,144	6,118,144	6,018,144
102/102	-	568,550	-	100,000	4,800,000	-	-	-	-	100,000	-	2,090	6,200,779	6,300,779	6,200,779
103/103	-	568,550	-	100,000	4,900,000	-	-	-	-	100,000	-	1,710	6,388,512	6,488,512	6,388,512
104/104	-	568,550	-	100,000	5,000,000	-	-	-	-	100,000	-	1,270	6,581,437	6,681,437	6,581,437
105/105	-	568,550	-	100,000	5,100,000	-	-	-	-	100,000	-	730	6,779,610	6,879,610	6,779,610

注释说明:

- 1、该利益演示是基于公司的精算及其他假设，不代表公司历史经营业绩，也不代表对公司未来经营业绩的预期，且保单的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。
- 2、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。
- 3、以上演示摘要假设在整个保险期间，年交保险费在保单年度初发生，其余均在保单年度末发生。
- 4、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）。
- 5、退保金（现金价值）包含该保单年度末即将发放的养老年金（若有），若退保时养老年金已发放，则退保金（现金价值）将等额减少。
- 6、若投保人退保，本公司按合同约定所给付的利益包括**退保金（现金价值）与累积红利之和**。

7、若被保险人发生身故，本公司按合同约定所给付的利益包括身故保险金与累积红利之和。

示例 2

0 岁男性作为被保险人投保工银安盛人寿传鑫意养老年金保险（分红型），交费期 5 年，基本保险金额 2000 万元，年金领取年龄为 65 岁，保险利益如下：

单位：元

保单年度末/ 年龄	年交 保险费	累计 保险费	养老年金			身故 保险金	退保金（现 金价值）	保证利益演示				红利利益演示			
			保证养老 年金	一般养老 年金	养老年金累 计领取			周 年 红 利	累 积 红 利	退保金（现 金价值）与 累积红利 之和	身故保险金 与累积红利 之和	周 年 红 利	累 积 红 利	退保金（现 金价值）与 累积红利之 和	身故保险金 与累积红利 之和
1/1	1,395,000	1,395,000	-	-	-	1,395,000	340,000	-	-	340,000	1,395,000	7,400	7,400	347,400	1,402,400
2/2	1,395,000	2,790,000	-	-	-	2,790,000	759,800	-	-	759,800	2,790,000	20,600	28,222	788,022	2,818,222
3/3	1,395,000	4,185,000	-	-	-	4,185,000	1,241,400	-	-	1,241,400	4,185,000	34,400	63,469	1,304,869	4,248,469
4/4	1,395,000	5,580,000	-	-	-	5,580,000	1,779,600	-	-	1,779,600	5,580,000	48,600	113,973	1,893,573	5,693,973
5/5	1,395,000	6,975,000	-	-	-	6,975,000	2,362,000	-	-	2,362,000	6,975,000	63,200	180,592	2,542,592	7,155,592
6/6	-	6,975,000	-	-	-	6,975,000	2,467,800	-	-	2,467,800	6,975,000	65,200	251,210	2,719,010	7,226,210
7/7	-	6,975,000	-	-	-	6,975,000	2,578,200	-	-	2,578,200	6,975,000	67,200	325,946	2,904,146	7,300,946
8/8	-	6,975,000	-	-	-	6,975,000	2,693,800	-	-	2,693,800	6,975,000	69,200	404,924	3,098,724	7,379,924
9/9	-	6,975,000	-	-	-	6,975,000	2,814,600	-	-	2,814,600	6,975,000	71,200	488,272	3,302,872	7,463,272
10/10	-	6,975,000	-	-	-	6,975,000	2,940,800	-	-	2,940,800	6,975,000	73,400	576,320	3,517,120	7,551,320
11/11	-	6,975,000	-	-	-	6,975,000	3,072,600	-	-	3,072,600	6,975,000	75,600	669,210	3,741,810	7,644,210
12/12	-	6,975,000	-	-	-	6,975,000	3,210,400	-	-	3,210,400	6,975,000	77,800	767,086	3,977,486	7,742,086
13/13	-	6,975,000	-	-	-	6,975,000	3,354,400	-	-	3,354,400	6,975,000	80,200	870,299	4,224,699	7,845,299
14/14	-	6,975,000	-	-	-	6,975,000	3,504,800	-	-	3,504,800	6,975,000	82,600	979,008	4,483,808	7,954,008
15/15	-	6,975,000	-	-	-	6,975,000	3,662,000	-	-	3,662,000	6,975,000	85,000	1,093,378	4,755,378	8,068,378
16/16	-	6,975,000	-	-	-	6,975,000	3,826,400	-	-	3,826,400	6,975,000	87,600	1,213,779	5,040,179	8,188,779
17/17	-	6,975,000	-	-	-	6,975,000	3,998,000	-	-	3,998,000	6,975,000	90,200	1,340,393	5,338,393	8,315,393
18/18	-	6,975,000	-	-	-	6,975,000	4,177,600	-	-	4,177,600	6,975,000	93,000	1,473,604	5,651,204	8,448,604
19/19	-	6,975,000	-	-	-	6,975,000	4,365,000	-	-	4,365,000	6,975,000	95,800	1,613,613	5,978,613	8,588,613
20/20	-	6,975,000	-	-	-	6,975,000	4,561,000	-	-	4,561,000	6,975,000	98,600	1,760,621	6,321,621	8,735,621
21/21	-	6,975,000	-	-	-	6,975,000	4,766,000	-	-	4,766,000	6,975,000	101,600	1,915,040	6,681,040	8,890,040
22/22	-	6,975,000	-	-	-	6,975,000	4,980,200	-	-	4,980,200	6,975,000	104,600	2,077,091	7,057,291	9,052,091
23/23	-	6,975,000	-	-	-	6,975,000	5,203,800	-	-	5,203,800	6,975,000	107,800	2,247,203	7,451,003	9,222,203
24/24	-	6,975,000	-	-	-	6,975,000	5,437,800	-	-	5,437,800	6,975,000	111,000	2,425,620	7,863,420	9,400,620
25/25	-	6,975,000	-	-	-	6,975,000	5,682,200	-	-	5,682,200	6,975,000	114,400	2,612,788	8,294,988	9,587,788
26/26	-	6,975,000	-	-	-	6,975,000	5,937,800	-	-	5,937,800	6,975,000	117,800	2,808,972	8,746,772	9,783,972
27/27	-	6,975,000	-	-	-	6,975,000	6,204,800	-	-	6,204,800	6,975,000	121,400	3,014,641	9,219,441	9,989,641
28/28	-	6,975,000	-	-	-	6,975,000	6,483,800	-	-	6,483,800	6,975,000	125,000	3,230,080	9,713,880	10,205,080
29/29	-	6,975,000	-	-	-	6,975,000	6,775,600	-	-	6,775,600	6,975,000	128,800	3,455,783	10,231,383	10,430,783

30/30	-	6,975,000	-	-	-	7,080,400	7,080,400	-	-	7,080,400	7,080,400	132,600	3,692,056	10,772,456	10,772,456
31/31	-	6,975,000	-	-	-	7,399,000	7,399,000	-	-	7,399,000	7,399,000	136,600	3,939,418	11,338,418	11,338,418
32/32	-	6,975,000	-	-	-	7,732,000	7,732,000	-	-	7,732,000	7,732,000	140,800	4,198,400	11,930,400	11,930,400
33/33	-	6,975,000	-	-	-	8,080,000	8,080,000	-	-	8,080,000	8,080,000	145,000	4,469,352	12,549,352	12,549,352
34/34	-	6,975,000	-	-	-	8,443,600	8,443,600	-	-	8,443,600	8,443,600	149,400	4,752,833	13,196,433	13,196,433
35/35	-	6,975,000	-	-	-	8,823,600	8,823,600	-	-	8,823,600	8,823,600	154,000	5,049,418	13,873,018	13,873,018
36/36	-	6,975,000	-	-	-	9,220,600	9,220,600	-	-	9,220,600	9,220,600	158,600	5,359,500	14,580,100	14,580,100
37/37	-	6,975,000	-	-	-	9,635,600	9,635,600	-	-	9,635,600	9,635,600	163,400	5,683,685	15,319,285	15,319,285
38/38	-	6,975,000	-	-	-	10,069,000	10,069,000	-	-	10,069,000	10,069,000	168,400	6,022,596	16,091,596	16,091,596
39/39	-	6,975,000	-	-	-	10,522,200	10,522,200	-	-	10,522,200	10,522,200	173,400	6,376,674	16,898,874	16,898,874
40/40	-	6,975,000	-	-	-	10,995,600	10,995,600	-	-	10,995,600	10,995,600	178,600	6,746,574	17,742,174	17,742,174
41/41	-	6,975,000	-	-	-	11,490,400	11,490,400	-	-	11,490,400	11,490,400	184,000	7,132,971	18,623,371	18,623,371
42/42	-	6,975,000	-	-	-	12,007,600	12,007,600	-	-	12,007,600	12,007,600	189,600	7,536,560	19,544,160	19,544,160
43/43	-	6,975,000	-	-	-	12,547,800	12,547,800	-	-	12,547,800	12,547,800	195,400	7,958,057	20,505,857	20,505,857
44/44	-	6,975,000	-	-	-	13,112,600	13,112,600	-	-	13,112,600	13,112,600	201,400	8,398,199	21,510,799	21,510,799
45/45	-	6,975,000	-	-	-	13,702,600	13,702,600	-	-	13,702,600	13,702,600	207,400	8,857,545	22,560,145	22,560,145
46/46	-	6,975,000	-	-	-	14,319,200	14,319,200	-	-	14,319,200	14,319,200	213,800	9,337,071	23,656,271	23,656,271
47/47	-	6,975,000	-	-	-	14,963,600	14,963,600	-	-	14,963,600	14,963,600	220,400	9,837,583	24,801,183	24,801,183
48/48	-	6,975,000	-	-	-	15,637,000	15,637,000	-	-	15,637,000	15,637,000	227,000	10,359,711	25,996,711	25,996,711
49/49	-	6,975,000	-	-	-	16,340,600	16,340,600	-	-	16,340,600	16,340,600	234,000	10,904,502	27,245,102	27,245,102
50/50	-	6,975,000	-	-	-	17,076,000	17,076,000	-	-	17,076,000	17,076,000	241,000	11,472,637	28,548,637	28,548,637
51/51	-	6,975,000	-	-	-	17,844,400	17,844,400	-	-	17,844,400	17,844,400	248,400	12,065,216	29,909,616	29,909,616
52/52	-	6,975,000	-	-	-	18,647,400	18,647,400	-	-	18,647,400	18,647,400	256,000	12,683,173	31,330,573	31,330,573
53/53	-	6,975,000	-	-	-	19,486,400	19,486,400	-	-	19,486,400	19,486,400	263,800	13,327,468	32,813,868	32,813,868
54/54	-	6,975,000	-	-	-	20,363,400	20,363,400	-	-	20,363,400	20,363,400	272,000	13,999,292	34,362,692	34,362,692
55/55	-	6,975,000	-	-	-	21,279,600	21,279,600	-	-	21,279,600	21,279,600	280,400	14,699,671	35,979,271	35,979,271
56/56	-	6,975,000	-	-	-	22,237,200	22,237,200	-	-	22,237,200	22,237,200	289,000	15,429,661	37,666,861	37,666,861
57/57	-	6,975,000	-	-	-	23,238,000	23,238,000	-	-	23,238,000	23,238,000	297,800	16,190,351	39,428,351	39,428,351
58/58	-	6,975,000	-	-	-	24,283,600	24,283,600	-	-	24,283,600	24,283,600	307,000	16,983,061	41,266,661	41,266,661
59/59	-	6,975,000	-	-	-	25,376,400	25,376,400	-	-	25,376,400	25,376,400	316,400	17,808,953	43,185,353	43,185,353
60/60	-	6,975,000	-	-	-	26,518,400	26,518,400	-	-	26,518,400	26,518,400	326,200	18,669,422	45,187,822	45,187,822
61/61	-	6,975,000	-	-	-	27,711,600	27,711,600	-	-	27,711,600	27,711,600	336,200	19,565,704	47,277,304	47,277,304
62/62	-	6,975,000	-	-	-	28,958,600	28,958,600	-	-	28,958,600	28,958,600	346,600	20,499,275	49,457,875	49,457,875
63/63	-	6,975,000	-	-	-	30,261,800	30,261,800	-	-	30,261,800	30,261,800	357,200	21,471,454	51,733,254	51,733,254
64/64	-	6,975,000	-	-	-	31,623,600	31,623,600	-	-	31,623,600	31,623,600	368,200	22,483,797	54,107,397	54,107,397
65/65	-	6,975,000	2,000,000	-	2,000,000	33,046,600	33,046,600	-	-	33,046,600	33,046,600	379,400	23,537,711	56,584,311	56,584,311
66/66	-	6,975,000	2,000,000	-	4,000,000	38,000,000	32,417,600	-	-	32,417,600	38,000,000	370,200	24,614,043	57,031,643	62,614,043
67/67	-	6,975,000	2,000,000	-	6,000,000	36,000,000	31,765,000	-	-	31,765,000	36,000,000	360,200	25,712,664	57,477,664	61,712,664
68/68	-	6,975,000	2,000,000	-	8,000,000	34,000,000	31,088,200	-	-	31,088,200	34,000,000	349,800	26,833,844	57,922,044	60,833,844
69/69	-	6,975,000	2,000,000	-	10,000,000	32,000,000	30,387,400	-	-	30,387,400	32,000,000	339,400	27,978,259	58,365,659	59,978,259
70/70	-	6,975,000	2,000,000	-	12,000,000	30,000,000	29,662,600	-	-	29,662,600	30,000,000	328,800	29,146,407	58,809,007	59,146,407
71/71	-	6,975,000	2,000,000	-	14,000,000	28,907,600	28,907,600	-	-	28,907,600	28,907,600	317,800	30,338,599	59,246,199	59,246,199
72/72	-	6,975,000	2,000,000	-	16,000,000	28,118,400	28,118,400	-	-	28,118,400	28,118,400	306,600	31,555,357	59,673,757	59,673,757
73/73	-	6,975,000	2,000,000	-	18,000,000	27,293,600	27,293,600	-	-	27,293,600	27,293,600	295,000	32,797,018	60,090,618	60,090,618

74/74	-	6,975,000	2,000,000	-	20,000,000	26,431,800	26,431,800	-	-	26,431,800	26,431,800	283,200	34,064,128	60,495,928	60,495,928
75/75	-	6,975,000	2,000,000	-	22,000,000	25,531,200	25,531,200	-	-	25,531,200	25,531,200	270,800	35,356,852	60,888,052	60,888,052
76/76	-	6,975,000	2,000,000	-	24,000,000	24,590,200	24,590,200	-	-	24,590,200	24,590,200	258,200	36,675,758	61,265,958	61,265,958
77/77	-	6,975,000	2,000,000	-	26,000,000	23,606,800	23,606,800	-	-	23,606,800	23,606,800	245,000	38,021,030	61,627,830	61,627,830
78/78	-	6,975,000	2,000,000	-	28,000,000	22,579,000	22,579,000	-	-	22,579,000	22,579,000	231,600	39,393,261	61,972,261	61,972,261
79/79	-	6,975,000	2,000,000	-	30,000,000	21,505,000	21,505,000	-	-	21,505,000	21,505,000	217,600	40,792,659	62,297,659	62,297,659
80/80	-	6,975,000	2,000,000	-	32,000,000	20,382,800	20,382,800	-	-	20,382,800	20,382,800	204,800	42,221,239	62,604,039	62,604,039
81/81	-	6,975,000	2,000,000	-	34,000,000	19,210,000	19,210,000	-	-	19,210,000	19,210,000	193,000	43,680,876	62,890,876	62,890,876
82/82	-	6,975,000	2,000,000	-	36,000,000	17,984,400	17,984,400	-	-	17,984,400	17,984,400	180,800	45,172,102	63,156,502	63,156,502
83/83	-	6,975,000	2,000,000	-	38,000,000	16,703,800	16,703,800	-	-	16,703,800	16,703,800	167,800	46,695,066	63,398,866	63,398,866
84/84	-	6,975,000	2,000,000	-	40,000,000	15,365,400	15,365,400	-	-	15,365,400	15,365,400	154,400	48,250,317	63,615,717	63,615,717
85/85	-	6,975,000	-	2,000,000	42,000,000	-	-	-	-	2,000,000	-	140,400	49,838,227	51,838,227	49,838,227
86/86	-	6,975,000	-	2,000,000	44,000,000	-	-	-	-	2,000,000	-	112,800	51,446,174	53,446,174	51,446,174
87/87	-	6,975,000	-	2,000,000	46,000,000	-	-	-	-	2,000,000	-	105,600	53,095,159	55,095,159	53,095,159
88/88	-	6,975,000	-	2,000,000	48,000,000	-	-	-	-	2,000,000	-	98,600	54,786,614	56,786,614	54,786,614
89/89	-	6,975,000	-	2,000,000	50,000,000	-	-	-	-	2,000,000	-	92,000	56,522,212	58,522,212	56,522,212
90/90	-	6,975,000	-	2,000,000	52,000,000	-	-	-	-	2,000,000	-	85,600	58,303,479	60,303,479	58,303,479
91/91	-	6,975,000	-	2,000,000	54,000,000	-	-	-	-	2,000,000	-	79,400	60,131,983	62,131,983	60,131,983
92/92	-	6,975,000	-	2,000,000	56,000,000	-	-	-	-	2,000,000	-	73,600	62,009,542	64,009,542	62,009,542
93/93	-	6,975,000	-	2,000,000	58,000,000	-	-	-	-	2,000,000	-	68,000	63,937,829	65,937,829	63,937,829
94/94	-	6,975,000	-	2,000,000	60,000,000	-	-	-	-	2,000,000	-	62,600	65,918,564	67,918,564	65,918,564
95/95	-	6,975,000	-	2,000,000	62,000,000	-	-	-	-	2,000,000	-	57,600	67,953,720	69,953,720	67,953,720
96/96	-	6,975,000	-	2,000,000	64,000,000	-	-	-	-	2,000,000	-	52,800	70,045,132	72,045,132	70,045,132
97/97	-	6,975,000	-	2,000,000	66,000,000	-	-	-	-	2,000,000	-	48,200	72,194,686	74,194,686	72,194,686
98/98	-	6,975,000	-	2,000,000	68,000,000	-	-	-	-	2,000,000	-	43,800	74,404,327	76,404,327	74,404,327
99/99	-	6,975,000	-	2,000,000	70,000,000	-	-	-	-	2,000,000	-	39,800	76,676,256	78,676,256	76,676,256
100/100	-	6,975,000	-	2,000,000	72,000,000	-	-	-	-	2,000,000	-	35,800	79,012,344	81,012,344	79,012,344
101/101	-	6,975,000	-	2,000,000	74,000,000	-	-	-	-	2,000,000	-	32,000	81,414,714	83,414,714	81,414,714
102/102	-	6,975,000	-	2,000,000	76,000,000	-	-	-	-	2,000,000	-	28,000	83,885,156	85,885,156	83,885,156
103/103	-	6,975,000	-	2,000,000	78,000,000	-	-	-	-	2,000,000	-	23,800	86,425,511	88,425,511	86,425,511
104/104	-	6,975,000	-	2,000,000	80,000,000	-	-	-	-	2,000,000	-	18,600	89,036,876	91,036,876	89,036,876
105/105	-	6,975,000	-	2,000,000	82,000,000	-	-	-	-	2,000,000	-	11,400	91,719,382	93,719,382	91,719,382

注释说明:

- 1、该利益演示是基于公司的精算及其他假设，不代表公司历史经营业绩，也不代表对公司未来经营业绩的预期，且保单的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。
- 2、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。
- 3、以上演示摘要假设在整个保险期间，年交保险费在保单年度初发生，其余均在保单年度末发生。
- 4、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）。
- 5、退保金（现金价值）包含该保单年度末即将发放的养老年金（若有），若退保时养老年金已发放，则退保金（现金价值）将等额减少。
- 6、若投保人退保，本公司按合同约定所给付的利益包括**退保金（现金价值）与累积红利之和**。

7、若被保险人发生身故，本公司按合同约定所给付的利益包括身故保险金与累积红利之和。

示例 3

40 岁男性作为被保险人投保工银安盛人寿传鑫意养老年金保险（分红型），交费期 5 年，基本保险金额 500 万元，年金领取年龄为 65 岁，保险利益如下：

单位：元

保单年度末/ 年龄	年交 保险费	累计 保险费	养老年金			身故 保险金	退保金（现 金价值）	保证利益演示				红利利益演示			
			保证养老 年金	一般养老 年金	养老年金累 计领取			周 年 红 利	累 积 红 利	退保金(现 金价值)与 累积红利 之和	身故保险金 与累积红利 之和	周 年 红 利	累 积 红 利	退保金（现 金价值）与 累积红利之 和	身故保险金 与累积红利 之和
1/41	1,145,500	1,145,500	-	-	-	1,145,500	496,150	-	-	496,150	1,145,500	8,600	8,600	504,750	1,154,100
2/42	1,145,500	2,291,000	-	-	-	2,291,000	1,108,650	-	-	1,108,650	2,291,000	19,000	27,858	1,136,508	2,318,858
3/43	1,145,500	3,436,500	-	-	-	3,436,500	1,810,950	-	-	1,810,950	3,436,500	29,700	58,394	1,869,344	3,494,894
4/44	1,145,500	4,582,000	-	-	-	4,582,000	2,594,850	-	-	2,594,850	4,582,000	40,750	100,896	2,695,746	4,682,896
5/45	1,145,500	5,727,500	-	-	-	5,727,500	3,442,900	-	-	3,442,900	5,727,500	52,100	156,022	3,598,922	5,883,522
6/46	-	5,727,500	-	-	-	5,727,500	3,595,250	-	-	3,595,250	5,727,500	53,700	214,403	3,809,653	5,941,903
7/47	-	5,727,500	-	-	-	5,727,500	3,754,400	-	-	3,754,400	5,727,500	55,300	276,135	4,030,535	6,003,635
8/48	-	5,727,500	-	-	-	5,727,500	3,920,750	-	-	3,920,750	5,727,500	56,950	341,369	4,262,119	6,068,869
9/49	-	5,727,500	-	-	-	5,727,500	4,094,700	-	-	4,094,700	5,727,500	58,650	410,260	4,504,960	6,137,760
10/50	-	5,727,500	-	-	-	5,727,500	4,276,600	-	-	4,276,600	5,727,500	60,400	482,968	4,759,568	6,210,468
11/51	-	5,727,500	-	-	-	5,727,500	4,466,800	-	-	4,466,800	5,727,500	62,200	559,657	5,026,457	6,287,157
12/52	-	5,727,500	-	-	-	5,727,500	4,665,850	-	-	4,665,850	5,727,500	64,100	640,547	5,306,397	6,368,047
13/53	-	5,727,500	-	-	-	5,727,500	4,874,100	-	-	4,874,100	5,727,500	66,050	725,813	5,599,913	6,453,313
14/54	-	5,727,500	-	-	-	5,727,500	5,092,100	-	-	5,092,100	5,727,500	68,050	815,638	5,907,738	6,543,138
15/55	-	5,727,500	-	-	-	5,727,500	5,320,300	-	-	5,320,300	5,727,500	70,100	910,207	6,230,507	6,637,707
16/56	-	5,727,500	-	-	-	5,727,500	5,559,300	-	-	5,559,300	5,727,500	72,250	1,009,763	6,569,063	6,737,263
17/57	-	5,727,500	-	-	-	5,809,500	5,809,500	-	-	5,809,500	5,809,500	74,450	1,114,506	6,924,006	6,924,006
18/58	-	5,727,500	-	-	-	6,070,900	6,070,900	-	-	6,070,900	6,070,900	76,750	1,224,691	7,295,591	7,295,591
19/59	-	5,727,500	-	-	-	6,344,100	6,344,100	-	-	6,344,100	6,344,100	79,100	1,340,532	7,684,632	7,684,632
20/60	-	5,727,500	-	-	-	6,629,600	6,629,600	-	-	6,629,600	6,629,600	81,550	1,462,298	8,091,898	8,091,898
21/61	-	5,727,500	-	-	-	6,927,900	6,927,900	-	-	6,927,900	6,927,900	84,050	1,590,217	8,518,117	8,518,117
22/62	-	5,727,500	-	-	-	7,239,650	7,239,650	-	-	7,239,650	7,239,650	86,650	1,724,573	8,964,223	8,964,223
23/63	-	5,727,500	-	-	-	7,565,450	7,565,450	-	-	7,565,450	7,565,450	89,300	1,865,610	9,431,060	9,431,060
24/64	-	5,727,500	-	-	-	7,905,900	7,905,900	-	-	7,905,900	7,905,900	92,050	2,013,629	9,919,529	9,919,529
25/65	-	5,727,500	500,000	-	500,000	8,261,650	8,261,650	-	-	8,261,650	8,261,650	94,850	2,168,888	10,430,538	10,430,538
26/66	-	5,727,500	500,000	-	1,000,000	9,500,000	8,104,400	-	-	8,104,400	9,500,000	92,550	2,326,504	10,430,904	11,826,504
27/67	-	5,727,500	500,000	-	1,500,000	9,000,000	7,941,250	-	-	7,941,250	9,000,000	90,050	2,486,349	10,427,599	11,486,349
28/68	-	5,727,500	500,000	-	2,000,000	8,500,000	7,772,050	-	-	7,772,050	8,500,000	87,450	2,648,390	10,420,440	11,148,390
29/69	-	5,727,500	500,000	-	2,500,000	8,000,000	7,596,850	-	-	7,596,850	8,000,000	84,850	2,812,692	10,409,542	10,812,692

30/70	-	5,727,500	500,000	-	3,000,000	7,500,000	7,415,650	-	-	7,415,650	7,500,000	82,200	2,979,272	10,394,922	10,479,272
31/71	-	5,727,500	500,000	-	3,500,000	7,226,900	7,226,900	-	-	7,226,900	7,226,900	79,450	3,148,100	10,375,000	10,375,000
32/72	-	5,727,500	500,000	-	4,000,000	7,029,600	7,029,600	-	-	7,029,600	7,029,600	76,650	3,319,193	10,348,793	10,348,793
33/73	-	5,727,500	500,000	-	4,500,000	6,823,400	6,823,400	-	-	6,823,400	6,823,400	73,750	3,492,519	10,315,919	10,315,919
34/74	-	5,727,500	500,000	-	5,000,000	6,607,950	6,607,950	-	-	6,607,950	6,607,950	70,800	3,668,095	10,276,045	10,276,045
35/75	-	5,727,500	500,000	-	5,500,000	6,382,800	6,382,800	-	-	6,382,800	6,382,800	67,700	3,845,838	10,228,638	10,228,638
36/76	-	5,727,500	500,000	-	6,000,000	6,147,550	6,147,550	-	-	6,147,550	6,147,550	64,550	4,025,763	10,173,313	10,173,313
37/77	-	5,727,500	500,000	-	6,500,000	5,901,700	5,901,700	-	-	5,901,700	5,901,700	61,250	4,207,786	10,109,486	10,109,486
38/78	-	5,727,500	500,000	-	7,000,000	5,644,750	5,644,750	-	-	5,644,750	5,644,750	57,900	4,391,919	10,036,669	10,036,669
39/79	-	5,727,500	500,000	-	7,500,000	5,376,250	5,376,250	-	-	5,376,250	5,376,250	54,400	4,578,077	9,954,327	9,954,327
40/80	-	5,727,500	500,000	-	8,000,000	5,095,700	5,095,700	-	-	5,095,700	5,095,700	51,200	4,766,619	9,862,319	9,862,319
41/81	-	5,727,500	500,000	-	8,500,000	4,802,500	4,802,500	-	-	4,802,500	4,802,500	48,250	4,957,868	9,760,368	9,760,368
42/82	-	5,727,500	500,000	-	9,000,000	4,496,100	4,496,100	-	-	4,496,100	4,496,100	45,200	5,151,804	9,647,904	9,647,904
43/83	-	5,727,500	500,000	-	9,500,000	4,175,950	4,175,950	-	-	4,175,950	4,175,950	41,950	5,348,308	9,524,258	9,524,258
44/84	-	5,727,500	500,000	-	10,000,000	3,841,350	3,841,350	-	-	3,841,350	3,841,350	38,600	5,547,357	9,388,707	9,388,707
45/85	-	5,727,500	-	500,000	10,500,000	-	-	-	-	500,000	-	35,100	5,748,878	6,248,878	5,748,878
46/86	-	5,727,500	-	500,000	11,000,000	-	-	-	-	500,000	-	28,200	5,949,544	6,449,544	5,949,544
47/87	-	5,727,500	-	500,000	11,500,000	-	-	-	-	500,000	-	26,400	6,154,430	6,654,430	6,154,430
48/88	-	5,727,500	-	500,000	12,000,000	-	-	-	-	500,000	-	24,650	6,363,713	6,863,713	6,363,713
49/89	-	5,727,500	-	500,000	12,500,000	-	-	-	-	500,000	-	23,000	6,577,625	7,077,625	6,577,625
50/90	-	5,727,500	-	500,000	13,000,000	-	-	-	-	500,000	-	21,400	6,796,353	7,296,353	6,796,353
51/91	-	5,727,500	-	500,000	13,500,000	-	-	-	-	500,000	-	19,850	7,020,094	7,520,094	7,020,094
52/92	-	5,727,500	-	500,000	14,000,000	-	-	-	-	500,000	-	18,400	7,249,097	7,749,097	7,249,097
53/93	-	5,727,500	-	500,000	14,500,000	-	-	-	-	500,000	-	17,000	7,483,570	7,983,570	7,483,570
54/94	-	5,727,500	-	500,000	15,000,000	-	-	-	-	500,000	-	15,650	7,723,727	8,223,727	7,723,727
55/95	-	5,727,500	-	500,000	15,500,000	-	-	-	-	500,000	-	14,400	7,969,839	8,469,839	7,969,839
56/96	-	5,727,500	-	500,000	16,000,000	-	-	-	-	500,000	-	13,200	8,222,134	8,722,134	8,222,134
57/97	-	5,727,500	-	500,000	16,500,000	-	-	-	-	500,000	-	12,050	8,480,848	8,980,848	8,480,848
58/98	-	5,727,500	-	500,000	17,000,000	-	-	-	-	500,000	-	10,950	8,746,223	9,246,223	8,746,223
59/99	-	5,727,500	-	500,000	17,500,000	-	-	-	-	500,000	-	9,950	9,018,560	9,518,560	9,018,560
60/100	-	5,727,500	-	500,000	18,000,000	-	-	-	-	500,000	-	8,950	9,298,067	9,798,067	9,298,067
61/101	-	5,727,500	-	500,000	18,500,000	-	-	-	-	500,000	-	8,000	9,585,009	10,085,009	9,585,009
62/102	-	5,727,500	-	500,000	19,000,000	-	-	-	-	500,000	-	7,000	9,879,559	10,379,559	9,879,559
63/103	-	5,727,500	-	500,000	19,500,000	-	-	-	-	500,000	-	5,950	10,181,896	10,681,896	10,181,896
64/104	-	5,727,500	-	500,000	20,000,000	-	-	-	-	500,000	-	4,650	10,492,003	10,992,003	10,492,003
65/105	-	5,727,500	-	500,000	20,500,000	-	-	-	-	500,000	-	2,850	10,809,613	11,309,613	10,809,613

注释说明:

- 1、该利益演示是基于公司的精算及其他假设，不代表公司历史经营业绩，也不代表对公司未来经营业绩的预期，且保单的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。
- 2、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。
- 3、以上演示摘要假设在整个保险期间，年交保险费在保单年度初发生，其余均在保单年度末发生。

- 4、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）。
- 5、退保金（现金价值）包含该保单年度末即将发放的养老年金（若有），若退保时养老年金已发放，则退保金（现金价值）将等额减少。
- 6、若投保人退保，本公司按合同约定所给付的利益包括**退保金（现金价值）与累积红利之和**。
- 7、若被保险人发生身故，本公司按合同约定所给付的利益包括**身故保险金与累积红利之和**。

示例 4

40 岁女性作为被保险人投保工银安盛人寿传鑫意养老年金保险（分红型），交费期 5 年，基本保险金额 2000 万元，年金领取年龄为 55 岁，保险利益如下：

单位：元

保单年度末/年龄	年交保险费	累计保险费	养老年金			身故保险金	退保金（现金价值）	保证利益演示				红利利益演示			
			保证养老年金	一般养老年金	养老年金累计领取			周年红利	累积红利	退保金（现金价值）与累积红利之和	身故保险金与累积红利之和	周年红利	累积红利	退保金（现金价值）与累积红利之和	身故保险金与累积红利之和
1/41	7,437,400	7,437,400	-	-	-	7,437,400	3,489,800	-	-	3,489,800	7,437,400	61,400	61,400	3,551,200	7,498,800
2/42	7,437,400	14,874,800	-	-	-	14,874,800	7,800,200	-	-	7,800,200	14,874,800	127,200	190,442	7,990,642	15,065,242
3/43	7,437,400	22,312,200	-	-	-	22,312,200	12,744,000	-	-	12,744,000	22,312,200	195,000	391,155	13,135,155	22,703,355
4/44	7,437,400	29,749,600	-	-	-	29,749,600	18,264,600	-	-	18,264,600	29,749,600	265,000	667,890	18,932,490	30,417,490
5/45	7,437,400	37,187,000	-	-	-	37,187,000	24,239,400	-	-	24,239,400	37,187,000	336,800	1,024,727	25,264,127	38,211,727
6/46	-	37,187,000	-	-	-	37,187,000	25,323,400	-	-	25,323,400	37,187,000	347,000	1,402,468	26,725,868	38,589,468
7/47	-	37,187,000	-	-	-	37,187,000	26,456,200	-	-	26,456,200	37,187,000	357,400	1,801,942	28,258,142	38,988,942
8/48	-	37,187,000	-	-	-	37,187,000	27,640,600	-	-	27,640,600	37,187,000	368,000	2,224,001	29,864,601	39,411,001
9/49	-	37,187,000	-	-	-	37,187,000	28,878,600	-	-	28,878,600	37,187,000	379,000	2,669,721	31,548,321	39,856,721
10/50	-	37,187,000	-	-	-	37,187,000	30,173,000	-	-	30,173,000	37,187,000	390,400	3,140,212	33,313,212	40,327,212
11/51	-	37,187,000	-	-	-	37,187,000	31,526,400	-	-	31,526,400	37,187,000	402,200	3,636,619	35,163,019	40,823,619
12/52	-	37,187,000	-	-	-	37,187,000	32,941,600	-	-	32,941,600	37,187,000	414,200	4,159,917	37,101,517	41,346,917
13/53	-	37,187,000	-	-	-	37,187,000	34,421,600	-	-	34,421,600	37,187,000	426,800	4,711,515	39,133,115	41,898,515
14/54	-	37,187,000	-	-	-	37,187,000	35,969,400	-	-	35,969,400	37,187,000	439,600	5,292,460	41,261,860	42,479,460
15/55	-	37,187,000	2,000,000	-	2,000,000	37,588,000	37,588,000	-	-	37,588,000	37,588,000	452,800	5,904,034	43,492,034	43,492,034
16/56	-	37,187,000	2,000,000	-	4,000,000	38,000,000	37,188,600	-	-	37,188,600	38,000,000	445,600	6,526,755	43,715,355	44,526,755
17/57	-	37,187,000	2,000,000	-	6,000,000	36,772,200	36,772,200	-	-	36,772,200	36,772,200	438,000	7,160,558	43,932,758	43,932,758
18/58	-	37,187,000	2,000,000	-	8,000,000	36,336,800	36,336,800	-	-	36,336,800	36,336,800	430,200	7,805,574	44,142,374	44,142,374
19/59	-	37,187,000	2,000,000	-	10,000,000	35,882,000	35,882,000	-	-	35,882,000	35,882,000	422,200	8,461,942	44,343,942	44,343,942
20/60	-	37,187,000	2,000,000	-	12,000,000	35,406,600	35,406,600	-	-	35,406,600	35,406,600	414,000	9,129,800	44,536,400	44,536,400
21/61	-	37,187,000	2,000,000	-	14,000,000	34,910,000	34,910,000	-	-	34,910,000	34,910,000	405,600	9,809,294	44,719,294	44,719,294
22/62	-	37,187,000	2,000,000	-	16,000,000	34,391,000	34,391,000	-	-	34,391,000	34,391,000	396,800	10,500,373	44,891,373	44,891,373
23/63	-	37,187,000	2,000,000	-	18,000,000	33,848,600	33,848,600	-	-	33,848,600	33,848,600	387,800	11,203,184	45,051,784	45,051,784
24/64	-	37,187,000	2,000,000	-	20,000,000	33,281,800	33,281,800	-	-	33,281,800	33,281,800	378,600	11,917,879	45,199,679	45,199,679
25/65	-	37,187,000	2,000,000	-	22,000,000	32,689,400	32,689,400	-	-	32,689,400	32,689,400	369,000	12,644,416	45,333,816	45,333,816

26/66	-	37,187,000	2,000,000	-	24,000,000	32,070,400	32,070,400	-	-	32,070,400	32,070,400	359,200	13,382,948	45,453,348	45,453,348
27/67	-	37,187,000	2,000,000	-	26,000,000	31,423,600	31,423,600	-	-	31,423,600	31,423,600	349,200	14,133,637	45,557,237	45,557,237
28/68	-	37,187,000	2,000,000	-	28,000,000	30,747,600	30,747,600	-	-	30,747,600	30,747,600	338,800	14,896,446	45,644,046	45,644,046
29/69	-	37,187,000	2,000,000	-	30,000,000	30,041,200	30,041,200	-	-	30,041,200	30,041,200	328,000	15,671,339	45,712,539	45,712,539
30/70	-	37,187,000	2,000,000	-	32,000,000	29,303,000	29,303,000	-	-	29,303,000	29,303,000	317,000	16,458,479	45,761,479	45,761,479
31/71	-	37,187,000	2,000,000	-	34,000,000	28,531,800	28,531,800	-	-	28,531,800	28,531,800	305,600	17,257,834	45,789,634	45,789,634
32/72	-	37,187,000	2,000,000	-	36,000,000	27,725,600	27,725,600	-	-	27,725,600	27,725,600	294,000	18,069,569	45,795,169	45,795,169
33/73	-	37,187,000	2,000,000	-	38,000,000	26,883,400	26,883,400	-	-	26,883,400	26,883,400	281,800	18,893,456	45,776,856	45,776,856
34/74	-	37,187,000	2,000,000	-	40,000,000	26,003,000	26,003,000	-	-	26,003,000	26,003,000	269,400	19,729,660	45,732,660	45,732,660
35/75	-	37,187,000	-	2,000,000	42,000,000	-	-	-	-	2,000,000	-	256,400	20,577,949	22,577,949	20,577,949
36/76	-	37,187,000	-	2,000,000	44,000,000	-	-	-	-	2,000,000	-	246,000	21,441,288	23,441,288	21,441,288
37/77	-	37,187,000	-	2,000,000	46,000,000	-	-	-	-	2,000,000	-	235,600	22,320,127	24,320,127	22,320,127
38/78	-	37,187,000	-	2,000,000	48,000,000	-	-	-	-	2,000,000	-	225,200	23,214,930	25,214,930	23,214,930
39/79	-	37,187,000	-	2,000,000	50,000,000	-	-	-	-	2,000,000	-	214,800	24,126,178	26,126,178	24,126,178
40/80	-	37,187,000	-	2,000,000	52,000,000	-	-	-	-	2,000,000	-	204,800	25,054,764	27,054,764	25,054,764
41/81	-	37,187,000	-	2,000,000	54,000,000	-	-	-	-	2,000,000	-	194,800	26,001,206	28,001,206	26,001,206
42/82	-	37,187,000	-	2,000,000	56,000,000	-	-	-	-	2,000,000	-	185,200	26,966,443	28,966,443	26,966,443
43/83	-	37,187,000	-	2,000,000	58,000,000	-	-	-	-	2,000,000	-	175,800	27,951,236	29,951,236	27,951,236
44/84	-	37,187,000	-	2,000,000	60,000,000	-	-	-	-	2,000,000	-	166,800	28,956,573	30,956,573	28,956,573
45/85	-	37,187,000	-	2,000,000	62,000,000	-	-	-	-	2,000,000	-	158,200	29,983,470	31,983,470	29,983,470
46/86	-	37,187,000	-	2,000,000	64,000,000	-	-	-	-	2,000,000	-	149,800	31,032,774	33,032,774	31,032,774
47/87	-	37,187,000	-	2,000,000	66,000,000	-	-	-	-	2,000,000	-	141,600	32,105,358	34,105,358	32,105,358
48/88	-	37,187,000	-	2,000,000	68,000,000	-	-	-	-	2,000,000	-	133,800	33,202,318	35,202,318	33,202,318
49/89	-	37,187,000	-	2,000,000	70,000,000	-	-	-	-	2,000,000	-	126,200	34,324,588	36,324,588	34,324,588
50/90	-	37,187,000	-	2,000,000	72,000,000	-	-	-	-	2,000,000	-	119,000	35,473,325	37,473,325	35,473,325
51/91	-	37,187,000	-	2,000,000	74,000,000	-	-	-	-	2,000,000	-	111,800	36,649,325	38,649,325	36,649,325
52/92	-	37,187,000	-	2,000,000	76,000,000	-	-	-	-	2,000,000	-	105,000	37,853,805	39,853,805	37,853,805
53/93	-	37,187,000	-	2,000,000	78,000,000	-	-	-	-	2,000,000	-	98,400	39,087,819	41,087,819	39,087,819
54/94	-	37,187,000	-	2,000,000	80,000,000	-	-	-	-	2,000,000	-	92,000	40,352,454	42,352,454	40,352,454
55/95	-	37,187,000	-	2,000,000	82,000,000	-	-	-	-	2,000,000	-	85,800	41,648,827	43,648,827	41,648,827
56/96	-	37,187,000	-	2,000,000	84,000,000	-	-	-	-	2,000,000	-	79,800	42,978,092	44,978,092	42,978,092
57/97	-	37,187,000	-	2,000,000	86,000,000	-	-	-	-	2,000,000	-	73,600	44,341,035	46,341,035	44,341,035
58/98	-	37,187,000	-	2,000,000	88,000,000	-	-	-	-	2,000,000	-	67,600	45,738,866	47,738,866	45,738,866
59/99	-	37,187,000	-	2,000,000	90,000,000	-	-	-	-	2,000,000	-	61,600	47,172,632	49,172,632	47,172,632
60/100	-	37,187,000	-	2,000,000	92,000,000	-	-	-	-	2,000,000	-	55,200	48,643,011	50,643,011	48,643,011
61/101	-	37,187,000	-	2,000,000	94,000,000	-	-	-	-	2,000,000	-	48,800	50,151,101	52,151,101	50,151,101
62/102	-	37,187,000	-	2,000,000	96,000,000	-	-	-	-	2,000,000	-	41,800	51,697,434	53,697,434	51,697,434
63/103	-	37,187,000	-	2,000,000	98,000,000	-	-	-	-	2,000,000	-	34,200	53,282,557	55,282,557	53,282,557
64/104	-	37,187,000	-	2,000,000	100,000,000	-	-	-	-	2,000,000	-	25,400	54,906,434	56,906,434	54,906,434
65/105	-	37,187,000	-	2,000,000	102,000,000	-	-	-	-	2,000,000	-	14,600	56,568,227	58,568,227	56,568,227

注释说明:

1、该利益演示是基于公司的精算及其他假设，不代表公司历史经营业绩，也不代表对公司未来经营业绩的预期，且保单的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。

- 2、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。
- 3、以上演示摘要假设在整个保险期间，年交保险费在保单年度初发生，其余均在保单年度末发生。
- 4、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）。
- 5、退保金（现金价值）包含该保单年度末即将发放的养老年金（若有），若退保时养老年金已发放，则退保金（现金价值）将等额减少。
- 6、若投保人退保，本公司按合同约定所给付的利益包括**退保金（现金价值）与累积红利之和**。
- 7、若被保险人发生身故，本公司按合同约定所给付的利益包括**身故保险金与累积红利之和**。

示例 5

0 岁女性作为被保险人投保工银安盛人寿传鑫意养老年金保险（分红型），交费期 10 年，基本保险金额 500 万元，年金领取年龄为 60 岁，保险利益如下：

单位：元

保单年度末/ 年龄	年交 保险费	累计 保险费	养老年金			身故 保险金	退保金（现 金价值）	保证利益演示				红利利益演示			
			保证养老 年金	一般养老 年金	养老年金累 计领取			周 年 红 利	累 积 红 利	退保金（现 金价值）与 累积红利之 和	身故保险金 与累积红利 之和	周 年 红 利	累 积 红 利	退保金（现 金价值）与 累积红利之 和	身故保险金 与累积红利 之和
1/1	245,900	245,900	-	-	-	245,900	53,450	-	-	53,450	245,900	1,450	1,450	54,900	247,350
2/2	245,900	491,800	-	-	-	491,800	124,000	-	-	124,000	491,800	3,650	5,144	129,144	496,944
3/3	245,900	737,700	-	-	-	737,700	208,400	-	-	208,400	737,700	5,950	11,248	219,648	748,948
4/4	245,900	983,600	-	-	-	983,600	301,150	-	-	301,150	983,600	8,300	19,885	321,035	1,003,485
5/5	245,900	1,229,500	-	-	-	1,229,500	399,900	-	-	399,900	1,229,500	10,750	31,232	431,132	1,260,732
6/6	245,900	1,475,400	-	-	-	1,475,400	505,050	-	-	505,050	1,475,400	13,250	45,419	550,469	1,520,819
7/7	245,900	1,721,300	-	-	-	1,721,300	616,850	-	-	616,850	1,721,300	15,850	62,631	679,481	1,783,931
8/8	245,900	1,967,200	-	-	-	1,967,200	735,700	-	-	735,700	1,967,200	18,500	83,010	818,710	2,050,210
9/9	245,900	2,213,100	-	-	-	2,213,100	862,000	-	-	862,000	2,213,100	21,250	106,751	968,751	2,319,851
10/10	245,900	2,459,000	-	-	-	2,459,000	996,050	-	-	996,050	2,459,000	24,050	134,003	1,130,053	2,593,003
11/11	-	2,459,000	-	-	-	2,459,000	1,040,750	-	-	1,040,750	2,459,000	24,800	162,823	1,203,573	2,621,823
12/12	-	2,459,000	-	-	-	2,459,000	1,087,500	-	-	1,087,500	2,459,000	25,500	193,208	1,280,708	2,652,208
13/13	-	2,459,000	-	-	-	2,459,000	1,136,400	-	-	1,136,400	2,459,000	26,300	225,304	1,361,704	2,684,304
14/14	-	2,459,000	-	-	-	2,459,000	1,187,450	-	-	1,187,450	2,459,000	27,100	259,163	1,446,613	2,718,163
15/15	-	2,459,000	-	-	-	2,459,000	1,240,800	-	-	1,240,800	2,459,000	27,900	294,838	1,535,638	2,753,838
16/16	-	2,459,000	-	-	-	2,459,000	1,296,550	-	-	1,296,550	2,459,000	28,750	332,433	1,628,983	2,791,433
17/17	-	2,459,000	-	-	-	2,459,000	1,354,800	-	-	1,354,800	2,459,000	29,600	372,006	1,726,806	2,831,006
18/18	-	2,459,000	-	-	-	2,459,000	1,415,700	-	-	1,415,700	2,459,000	30,500	413,666	1,829,366	2,872,666
19/19	-	2,459,000	-	-	-	2,459,000	1,479,300	-	-	1,479,300	2,459,000	31,400	457,476	1,936,776	2,916,476
20/20	-	2,459,000	-	-	-	2,459,000	1,545,800	-	-	1,545,800	2,459,000	32,350	503,551	2,049,351	2,962,551
21/21	-	2,459,000	-	-	-	2,459,000	1,615,300	-	-	1,615,300	2,459,000	33,300	551,957	2,167,257	3,010,957

22/22	-	2,459,000	-	-	-	2,459,000	1,687,900	-	-	1,687,900	2,459,000	34,300	602,816	2,290,716	3,061,816
23/23	-	2,459,000	-	-	-	2,459,000	1,763,800	-	-	1,763,800	2,459,000	35,350	656,250	2,420,050	3,115,250
24/24	-	2,459,000	-	-	-	2,459,000	1,843,150	-	-	1,843,150	2,459,000	36,400	712,338	2,555,488	3,171,338
25/25	-	2,459,000	-	-	-	2,459,000	1,926,000	-	-	1,926,000	2,459,000	37,500	771,208	2,697,208	3,230,208
26/26	-	2,459,000	-	-	-	2,459,000	2,012,650	-	-	2,012,650	2,459,000	38,600	832,944	2,845,594	3,291,944
27/27	-	2,459,000	-	-	-	2,459,000	2,103,200	-	-	2,103,200	2,459,000	39,800	897,733	3,000,933	3,356,733
28/28	-	2,459,000	-	-	-	2,459,000	2,197,800	-	-	2,197,800	2,459,000	40,950	965,615	3,163,415	3,424,615
29/29	-	2,459,000	-	-	-	2,459,000	2,296,700	-	-	2,296,700	2,459,000	42,200	1,036,783	3,333,483	3,495,783
30/30	-	2,459,000	-	-	-	2,459,000	2,400,000	-	-	2,400,000	2,459,000	43,500	1,111,387	3,511,387	3,570,387
31/31	-	2,459,000	-	-	-	2,508,000	2,508,000	-	-	2,508,000	2,508,000	44,800	1,189,528	3,697,528	3,697,528
32/32	-	2,459,000	-	-	-	2,620,900	2,620,900	-	-	2,620,900	2,620,900	46,150	1,271,364	3,892,264	3,892,264
33/33	-	2,459,000	-	-	-	2,738,800	2,738,800	-	-	2,738,800	2,738,800	47,500	1,357,005	4,095,805	4,095,805
34/34	-	2,459,000	-	-	-	2,862,050	2,862,050	-	-	2,862,050	2,862,050	48,950	1,446,665	4,308,715	4,308,715
35/35	-	2,459,000	-	-	-	2,990,850	2,990,850	-	-	2,990,850	2,990,850	50,400	1,540,465	4,531,315	4,531,315
36/36	-	2,459,000	-	-	-	3,125,450	3,125,450	-	-	3,125,450	3,125,450	51,950	1,638,629	4,764,079	4,764,079
37/37	-	2,459,000	-	-	-	3,266,100	3,266,100	-	-	3,266,100	3,266,100	53,500	1,741,288	5,007,388	5,007,388
38/38	-	2,459,000	-	-	-	3,413,050	3,413,050	-	-	3,413,050	3,413,050	55,100	1,848,627	5,261,677	5,261,677
39/39	-	2,459,000	-	-	-	3,566,650	3,566,650	-	-	3,566,650	3,566,650	56,750	1,960,835	5,527,485	5,527,485
40/40	-	2,459,000	-	-	-	3,727,150	3,727,150	-	-	3,727,150	3,727,150	58,500	2,078,160	5,805,310	5,805,310
41/41	-	2,459,000	-	-	-	3,894,850	3,894,850	-	-	3,894,850	3,894,850	60,250	2,200,755	6,095,605	6,095,605
42/42	-	2,459,000	-	-	-	4,070,150	4,070,150	-	-	4,070,150	4,070,150	62,050	2,328,828	6,398,978	6,398,978
43/43	-	2,459,000	-	-	-	4,253,300	4,253,300	-	-	4,253,300	4,253,300	63,950	2,462,643	6,715,943	6,715,943
44/44	-	2,459,000	-	-	-	4,444,700	4,444,700	-	-	4,444,700	4,444,700	65,850	2,602,372	7,047,072	7,047,072
45/45	-	2,459,000	-	-	-	4,644,700	4,644,700	-	-	4,644,700	4,644,700	67,850	2,748,293	7,392,993	7,392,993
46/46	-	2,459,000	-	-	-	4,853,700	4,853,700	-	-	4,853,700	4,853,700	69,900	2,900,642	7,754,342	7,754,342
47/47	-	2,459,000	-	-	-	5,072,150	5,072,150	-	-	5,072,150	5,072,150	72,000	3,059,661	8,131,811	8,131,811
48/48	-	2,459,000	-	-	-	5,300,350	5,300,350	-	-	5,300,350	5,300,350	74,200	3,225,651	8,526,001	8,526,001
49/49	-	2,459,000	-	-	-	5,538,900	5,538,900	-	-	5,538,900	5,538,900	76,400	3,398,821	8,937,721	8,937,721
50/50	-	2,459,000	-	-	-	5,788,150	5,788,150	-	-	5,788,150	5,788,150	78,750	3,579,535	9,367,685	9,367,685
51/51	-	2,459,000	-	-	-	6,048,600	6,048,600	-	-	6,048,600	6,048,600	81,100	3,768,021	9,816,621	9,816,621
52/52	-	2,459,000	-	-	-	6,320,800	6,320,800	-	-	6,320,800	6,320,800	83,550	3,964,612	10,285,412	10,285,412
53/53	-	2,459,000	-	-	-	6,605,200	6,605,200	-	-	6,605,200	6,605,200	86,100	4,169,650	10,774,850	10,774,850
54/54	-	2,459,000	-	-	-	6,902,450	6,902,450	-	-	6,902,450	6,902,450	88,700	4,383,440	11,285,890	11,285,890
55/55	-	2,459,000	-	-	-	7,213,050	7,213,050	-	-	7,213,050	7,213,050	91,400	4,606,343	11,819,393	11,819,393
56/56	-	2,459,000	-	-	-	7,537,650	7,537,650	-	-	7,537,650	7,537,650	94,150	4,838,683	12,376,333	12,376,333
57/57	-	2,459,000	-	-	-	7,876,850	7,876,850	-	-	7,876,850	7,876,850	97,000	5,080,844	12,957,694	12,957,694
58/58	-	2,459,000	-	-	-	8,231,300	8,231,300	-	-	8,231,300	8,231,300	99,950	5,333,219	13,564,519	13,564,519
59/59	-	2,459,000	-	-	-	8,601,700	8,601,700	-	-	8,601,700	8,601,700	102,950	5,596,166	14,197,866	14,197,866
60/60	-	2,459,000	500,000	-	500,000	8,988,800	8,988,800	-	-	8,988,800	8,988,800	106,100	5,870,151	14,858,951	14,858,951
61/61	-	2,459,000	500,000	-	1,000,000	9,500,000	8,869,800	-	-	8,869,800	9,500,000	104,050	6,150,305	15,020,105	15,650,305
62/62	-	2,459,000	500,000	-	1,500,000	9,000,000	8,746,000	-	-	8,746,000	9,000,000	101,950	6,436,764	15,182,764	15,436,764
63/63	-	2,459,000	500,000	-	2,000,000	8,617,100	8,617,100	-	-	8,617,100	8,617,100	99,750	6,729,617	15,346,717	15,346,717
64/64	-	2,459,000	500,000	-	2,500,000	8,482,350	8,482,350	-	-	8,482,350	8,482,350	97,550	7,029,056	15,511,406	15,511,406
65/65	-	2,459,000	500,000	-	3,000,000	8,341,550	8,341,550	-	-	8,341,550	8,341,550	95,250	7,335,177	15,676,727	15,676,727

66/66	-	2,459,000	500,000	-	3,500,000	8,194,400	8,194,400	-	-	8,194,400	8,194,400	92,900	7,648,133	15,842,533	15,842,533
67/67	-	2,459,000	500,000	-	4,000,000	8,040,650	8,040,650	-	-	8,040,650	8,040,650	90,450	7,968,027	16,008,677	16,008,677
68/68	-	2,459,000	500,000	-	4,500,000	7,880,000	7,880,000	-	-	7,880,000	7,880,000	87,950	8,295,017	16,175,017	16,175,017
69/69	-	2,459,000	500,000	-	5,000,000	7,712,100	7,712,100	-	-	7,712,100	7,712,100	85,400	8,629,268	16,341,368	16,341,368
70/70	-	2,459,000	500,000	-	5,500,000	7,536,650	7,536,650	-	-	7,536,650	7,536,650	82,750	8,970,896	16,507,546	16,507,546
71/71	-	2,459,000	500,000	-	6,000,000	7,353,300	7,353,300	-	-	7,353,300	7,353,300	80,000	9,320,023	16,673,323	16,673,323
72/72	-	2,459,000	500,000	-	6,500,000	7,161,700	7,161,700	-	-	7,161,700	7,161,700	77,200	9,676,824	16,838,524	16,838,524
73/73	-	2,459,000	500,000	-	7,000,000	6,961,450	6,961,450	-	-	6,961,450	6,961,450	74,300	10,041,428	17,002,878	17,002,878
74/74	-	2,459,000	500,000	-	7,500,000	6,752,250	6,752,250	-	-	6,752,250	6,752,250	71,300	10,413,971	17,166,221	17,166,221
75/75	-	2,459,000	500,000	-	8,000,000	6,533,600	6,533,600	-	-	6,533,600	6,533,600	68,200	10,794,590	17,328,190	17,328,190
76/76	-	2,459,000	500,000	-	8,500,000	6,305,100	6,305,100	-	-	6,305,100	6,305,100	65,050	11,183,478	17,488,578	17,488,578
77/77	-	2,459,000	500,000	-	9,000,000	6,066,300	6,066,300	-	-	6,066,300	6,066,300	61,750	11,580,732	17,647,032	17,647,032
78/78	-	2,459,000	500,000	-	9,500,000	5,816,800	5,816,800	-	-	5,816,800	5,816,800	58,450	11,986,604	17,803,404	17,803,404
79/79	-	2,459,000	500,000	-	10,000,000	5,556,050	5,556,050	-	-	5,556,050	5,556,050	55,850	12,402,052	17,958,102	17,958,102
80/80	-	2,459,000	-	500,000	10,500,000	-	-	-	-	500,000	-	53,100	12,827,214	13,327,214	12,827,214
81/81	-	2,459,000	-	500,000	11,000,000	-	-	-	-	500,000	-	48,700	13,260,730	13,760,730	13,260,730
82/82	-	2,459,000	-	500,000	11,500,000	-	-	-	-	500,000	-	46,300	13,704,852	14,204,852	13,704,852
83/83	-	2,459,000	-	500,000	12,000,000	-	-	-	-	500,000	-	43,950	14,159,948	14,659,948	14,159,948
84/84	-	2,459,000	-	500,000	12,500,000	-	-	-	-	500,000	-	41,700	14,626,446	15,126,446	14,626,446
85/85	-	2,459,000	-	500,000	13,000,000	-	-	-	-	500,000	-	39,550	15,104,790	15,604,790	15,104,790
86/86	-	2,459,000	-	500,000	13,500,000	-	-	-	-	500,000	-	37,450	15,595,383	16,095,383	15,595,383
87/87	-	2,459,000	-	500,000	14,000,000	-	-	-	-	500,000	-	35,400	16,098,645	16,598,645	16,098,645
88/88	-	2,459,000	-	500,000	14,500,000	-	-	-	-	500,000	-	33,450	16,615,054	17,115,054	16,615,054
89/89	-	2,459,000	-	500,000	15,000,000	-	-	-	-	500,000	-	31,550	17,145,056	17,645,056	17,145,056
90/90	-	2,459,000	-	500,000	15,500,000	-	-	-	-	500,000	-	29,750	17,689,158	18,189,158	17,689,158
91/91	-	2,459,000	-	500,000	16,000,000	-	-	-	-	500,000	-	27,950	18,247,782	18,747,782	18,247,782
92/92	-	2,459,000	-	500,000	16,500,000	-	-	-	-	500,000	-	26,250	18,821,466	19,321,466	18,821,466
93/93	-	2,459,000	-	500,000	17,000,000	-	-	-	-	500,000	-	24,600	19,410,710	19,910,710	19,410,710
94/94	-	2,459,000	-	500,000	17,500,000	-	-	-	-	500,000	-	23,000	20,016,031	20,516,031	20,016,031
95/95	-	2,459,000	-	500,000	18,000,000	-	-	-	-	500,000	-	21,450	20,637,962	21,137,962	20,637,962
96/96	-	2,459,000	-	500,000	18,500,000	-	-	-	-	500,000	-	19,950	21,277,051	21,777,051	21,277,051
97/97	-	2,459,000	-	500,000	19,000,000	-	-	-	-	500,000	-	18,400	21,933,762	22,433,762	21,933,762
98/98	-	2,459,000	-	500,000	19,500,000	-	-	-	-	500,000	-	16,900	22,608,675	23,108,675	22,608,675
99/99	-	2,459,000	-	500,000	20,000,000	-	-	-	-	500,000	-	15,400	23,302,335	23,802,335	23,302,335
100/100	-	2,459,000	-	500,000	20,500,000	-	-	-	-	500,000	-	13,800	24,015,206	24,515,206	24,015,206
101/101	-	2,459,000	-	500,000	21,000,000	-	-	-	-	500,000	-	12,200	24,747,862	25,247,862	24,747,862
102/102	-	2,459,000	-	500,000	21,500,000	-	-	-	-	500,000	-	10,450	25,500,748	26,000,748	25,500,748
103/103	-	2,459,000	-	500,000	22,000,000	-	-	-	-	500,000	-	8,550	26,274,320	26,774,320	26,274,320
104/104	-	2,459,000	-	500,000	22,500,000	-	-	-	-	500,000	-	6,350	27,068,900	27,568,900	27,068,900
105/105	-	2,459,000	-	500,000	23,000,000	-	-	-	-	500,000	-	3,650	27,884,617	28,384,617	27,884,617

注释说明:

1、该利益演示是基于公司的精算及其他假设，不代表公司历史经营业绩，也不代表对公司未来经营业绩的预期，且保单的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。

- 2、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。
- 3、以上演示摘要假设在整个保险期间，年交保险费在保单年度初发生，其余均在保单年度末发生。
- 4、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）。
- 5、退保金（现金价值）包含该保单年度末即将发放的养老年金（若有），若退保时养老年金已发放，则退保金（现金价值）将等额减少。
- 6、若投保人退保，本公司按合同约定所给付的利益包括**退保金（现金价值）与累积红利之和**。
- 7、若被保险人发生身故，本公司按合同约定所给付的利益包括**身故保险金与累积红利之和**。

示例 6

40 岁男性作为被保险人投保工银安盛人寿传鑫意养老年金保险（分红型），交费期 10 年，基本保险金额 200 万元，年金领取年龄为 70 岁，保险利益如下：

单位：元

保单年度末/ 年龄	年交 保险费	累计 保险费	养老年金			身故 保险金	退保金（现 金价值）	保证利益演示				红利利益演示			
			保证养老 年金	一般养老 年金	养老年金累 计领取			周 年 红 利	累 积 红 利	退保金(现 金价值)与 累积红利 之和	身故保险金 与累积红利 之和	周 年 红 利	累 积 红 利	退保金（现 金价值）与 累积红利之 和	身故保险金 与累积红利 之和
1/41	198,740	198,740	-	-	-	198,740	71,260	-	-	71,260	198,740	1,120	1,120	72,380	199,860
2/42	198,740	397,480	-	-	-	397,480	165,240	-	-	165,240	397,480	2,960	4,114	169,354	401,594
3/43	198,740	596,220	-	-	-	596,220	277,560	-	-	277,560	596,220	4,860	9,097	286,657	605,317
4/44	198,740	794,960	-	-	-	794,960	400,860	-	-	400,860	794,960	6,800	16,170	417,030	811,130
5/45	198,740	993,700	-	-	-	993,700	532,120	-	-	532,120	993,700	8,820	25,475	557,595	1,019,175
6/46	198,740	1,192,440	-	-	-	1,192,440	671,720	-	-	671,720	1,192,440	10,880	37,119	708,839	1,229,559
7/47	198,740	1,391,180	-	-	-	1,391,180	820,080	-	-	820,080	1,391,180	13,000	51,233	871,313	1,442,413
8/48	198,740	1,589,920	-	-	-	1,589,920	977,660	-	-	977,660	1,589,920	15,200	67,970	1,045,630	1,657,890
9/49	198,740	1,788,660	-	-	-	1,788,660	1,144,940	-	-	1,144,940	1,788,660	17,460	87,469	1,232,409	1,876,129
10/50	198,740	1,987,400	-	-	-	1,987,400	1,322,440	-	-	1,322,440	1,987,400	19,780	109,873	1,432,313	2,097,273
11/51	-	1,987,400	-	-	-	1,987,400	1,380,880	-	-	1,380,880	1,987,400	20,380	133,549	1,514,429	2,120,949
12/52	-	1,987,400	-	-	-	1,987,400	1,442,000	-	-	1,442,000	1,987,400	20,980	158,536	1,600,536	2,145,936
13/53	-	1,987,400	-	-	-	1,987,400	1,505,940	-	-	1,505,940	1,987,400	21,620	184,912	1,690,852	2,172,312
14/54	-	1,987,400	-	-	-	1,987,400	1,572,820	-	-	1,572,820	1,987,400	22,260	212,719	1,785,539	2,200,119
15/55	-	1,987,400	-	-	-	1,987,400	1,642,820	-	-	1,642,820	1,987,400	22,940	242,041	1,884,861	2,229,441
16/56	-	1,987,400	-	-	-	1,987,400	1,716,100	-	-	1,716,100	1,987,400	23,640	272,942	1,989,042	2,260,342
17/57	-	1,987,400	-	-	-	1,987,400	1,792,840	-	-	1,792,840	1,987,400	24,360	305,490	2,098,330	2,292,890
18/58	-	1,987,400	-	-	-	1,987,400	1,873,220	-	-	1,873,220	1,987,400	25,100	339,755	2,212,975	2,327,155
19/59	-	1,987,400	-	-	-	1,987,400	1,957,420	-	-	1,957,420	1,987,400	25,880	375,828	2,333,248	2,363,228
20/60	-	1,987,400	-	-	-	2,045,500	2,045,500	-	-	2,045,500	2,045,500	26,680	413,782	2,459,282	2,459,282
21/61	-	1,987,400	-	-	-	2,137,560	2,137,560	-	-	2,137,560	2,137,560	27,500	453,696	2,591,256	2,591,256

22/62	-	1,987,400	-	-	-	2,233,740	2,233,740	-	-	2,233,740	2,233,740	28,360	495,667	2,729,407	2,729,407
23/63	-	1,987,400	-	-	-	2,334,260	2,334,260	-	-	2,334,260	2,334,260	29,240	539,777	2,874,037	2,874,037
24/64	-	1,987,400	-	-	-	2,439,300	2,439,300	-	-	2,439,300	2,439,300	30,140	586,110	3,025,410	3,025,410
25/65	-	1,987,400	-	-	-	2,549,060	2,549,060	-	-	2,549,060	2,549,060	31,080	634,773	3,183,833	3,183,833
26/66	-	1,987,400	-	-	-	2,663,780	2,663,780	-	-	2,663,780	2,663,780	32,040	685,856	3,349,636	3,349,636
27/67	-	1,987,400	-	-	-	2,783,640	2,783,640	-	-	2,783,640	2,783,640	33,040	739,472	3,523,112	3,523,112
28/68	-	1,987,400	-	-	-	2,908,900	2,908,900	-	-	2,908,900	2,908,900	34,080	795,736	3,704,636	3,704,636
29/69	-	1,987,400	-	-	-	3,039,800	3,039,800	-	-	3,039,800	3,039,800	35,140	854,748	3,894,548	3,894,548
30/70	-	1,987,400	200,000	-	200,000	3,176,600	3,176,600	-	-	3,176,600	3,176,600	36,220	916,611	4,093,211	4,093,211
31/71	-	1,987,400	200,000	-	400,000	3,800,000	3,105,500	-	-	3,105,500	3,800,000	35,260	979,369	4,084,869	4,779,369
32/72	-	1,987,400	200,000	-	600,000	3,600,000	3,031,660	-	-	3,031,660	3,600,000	34,160	1,042,910	4,074,570	4,642,910
33/73	-	1,987,400	200,000	-	800,000	3,400,000	2,955,060	-	-	2,955,060	3,400,000	33,060	1,107,258	4,062,318	4,507,258
34/74	-	1,987,400	200,000	-	1,000,000	3,200,000	2,875,700	-	-	2,875,700	3,200,000	31,940	1,172,415	4,048,115	4,372,415
35/75	-	1,987,400	200,000	-	1,200,000	3,000,000	2,793,680	-	-	2,793,680	3,000,000	30,780	1,238,368	4,032,048	4,238,368
36/76	-	1,987,400	200,000	-	1,400,000	2,800,000	2,709,140	-	-	2,709,140	2,800,000	29,600	1,305,119	4,014,259	4,105,119
37/77	-	1,987,400	200,000	-	1,600,000	2,622,060	2,622,060	-	-	2,622,060	2,622,060	28,420	1,372,692	3,994,752	3,994,752
38/78	-	1,987,400	200,000	-	1,800,000	2,531,040	2,531,040	-	-	2,531,040	2,531,040	27,220	1,441,093	3,972,133	3,972,133
39/79	-	1,987,400	200,000	-	2,000,000	2,435,940	2,435,940	-	-	2,435,940	2,435,940	25,960	1,510,286	3,946,226	3,946,226
40/80	-	1,987,400	200,000	-	2,200,000	2,336,560	2,336,560	-	-	2,336,560	2,336,560	24,680	1,580,275	3,916,835	3,916,835
41/81	-	1,987,400	200,000	-	2,400,000	2,232,700	2,232,700	-	-	2,232,700	2,232,700	23,360	1,651,043	3,883,743	3,883,743
42/82	-	1,987,400	200,000	-	2,600,000	2,124,180	2,124,180	-	-	2,124,180	2,124,180	22,000	1,722,574	3,846,754	3,846,754
43/83	-	1,987,400	200,000	-	2,800,000	2,010,760	2,010,760	-	-	2,010,760	2,010,760	20,580	1,794,831	3,805,591	3,805,591
44/84	-	1,987,400	200,000	-	3,000,000	1,892,240	1,892,240	-	-	1,892,240	1,892,240	19,100	1,867,776	3,760,016	3,760,016
45/85	-	1,987,400	200,000	-	3,200,000	1,768,400	1,768,400	-	-	1,768,400	1,768,400	17,760	1,941,569	3,709,969	3,709,969
46/86	-	1,987,400	200,000	-	3,400,000	1,638,980	1,638,980	-	-	1,638,980	1,638,980	16,460	2,016,277	3,655,257	3,655,257
47/87	-	1,987,400	200,000	-	3,600,000	1,503,720	1,503,720	-	-	1,503,720	1,503,720	15,100	2,091,865	3,595,585	3,595,585
48/88	-	1,987,400	200,000	-	3,800,000	1,362,400	1,362,400	-	-	1,362,400	1,362,400	13,680	2,168,301	3,530,701	3,530,701
49/89	-	1,987,400	200,000	-	4,000,000	1,214,700	1,214,700	-	-	1,214,700	1,214,700	12,200	2,245,550	3,460,250	3,460,250
50/90	-	1,987,400	-	200,000	4,200,000	-	-	-	-	200,000	-	10,660	2,323,576	2,523,576	2,323,576
51/91	-	1,987,400	-	200,000	4,400,000	-	-	-	-	200,000	-	7,940	2,401,224	2,601,224	2,401,224
52/92	-	1,987,400	-	200,000	4,600,000	-	-	-	-	200,000	-	7,360	2,480,620	2,680,620	2,480,620
53/93	-	1,987,400	-	200,000	4,800,000	-	-	-	-	200,000	-	6,800	2,561,839	2,761,839	2,561,839
54/94	-	1,987,400	-	200,000	5,000,000	-	-	-	-	200,000	-	6,260	2,644,954	2,844,954	2,644,954
55/95	-	1,987,400	-	200,000	5,200,000	-	-	-	-	200,000	-	5,760	2,730,063	2,930,063	2,730,063
56/96	-	1,987,400	-	200,000	5,400,000	-	-	-	-	200,000	-	5,280	2,817,245	3,017,245	2,817,245
57/97	-	1,987,400	-	200,000	5,600,000	-	-	-	-	200,000	-	4,820	2,906,582	3,106,582	2,906,582
58/98	-	1,987,400	-	200,000	5,800,000	-	-	-	-	200,000	-	4,380	2,998,159	3,198,159	2,998,159
59/99	-	1,987,400	-	200,000	6,000,000	-	-	-	-	200,000	-	3,980	3,092,084	3,292,084	3,092,084
60/100	-	1,987,400	-	200,000	6,200,000	-	-	-	-	200,000	-	3,580	3,188,427	3,388,427	3,188,427
61/101	-	1,987,400	-	200,000	6,400,000	-	-	-	-	200,000	-	3,200	3,287,280	3,487,280	3,287,280
62/102	-	1,987,400	-	200,000	6,600,000	-	-	-	-	200,000	-	2,800	3,388,698	3,588,698	3,388,698
63/103	-	1,987,400	-	200,000	6,800,000	-	-	-	-	200,000	-	2,380	3,492,739	3,692,739	3,492,739
64/104	-	1,987,400	-	200,000	7,000,000	-	-	-	-	200,000	-	1,860	3,599,381	3,799,381	3,599,381
65/105	-	1,987,400	-	200,000	7,200,000	-	-	-	-	200,000	-	1,140	3,708,502	3,908,502	3,708,502

注释说明:

- 1、该利益演示是基于公司的精算及其他假设，不代表公司历史经营业绩，也不代表对公司未来经营业绩的预期，且保单的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。
- 2、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。
- 3、以上演示摘要假设在整个保险期间，年交保险费在保单年度初发生，其余均在保单年度末发生。
- 4、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）。
- 5、退保金（现金价值）包含该保单年度末即将发放的养老年金（若有），若退保时养老年金已发放，则退保金（现金价值）将等额减少。
- 6、若投保人退保，本公司按合同约定所给付的利益包括**退保金（现金价值）与累积红利之和**。
- 7、若被保险人发生身故，本公司按合同约定所给付的利益包括**身故保险金与累积红利之和**。

示例 7

40 岁男性作为被保险人投保工银安盛人寿传鑫意养老年金保险（分红型），趸交，基本保险金额 100 万元，年金领取年龄为 65 岁，保险利益如下：

单位：元

保单年 度末/ 年龄	年交 保险费	累计 保险费	养老年金			身故 保险金	退保金（现 金价值）	保证利益演示				红利利益演示			
			保证养老 年金	一般养老 年金	养老年金累 计领取			周 年 红 利	累 积 红 利	退保金（现 金价值）与 累积红利 之和	身故保险金 与累积红利 之和	周 年 红 利	累 积 红 利	退保金（现 金价值）与 累积红利之 和	身故保险金 与累积红利 之和
1/41	990,700	990,700	-	-	-	990,700	577,080	-	-	577,080	990,700	9,240	9,240	586,320	999,940
2/42	-	990,700	-	-	-	990,700	602,680	-	-	602,680	990,700	9,520	19,037	621,717	1,009,737
3/43	-	990,700	-	-	-	990,700	629,440	-	-	629,440	990,700	9,800	29,408	658,848	1,020,108
4/44	-	990,700	-	-	-	990,700	657,410	-	-	657,410	990,700	10,090	40,381	697,791	1,031,081
5/45	-	990,700	-	-	-	990,700	686,640	-	-	686,640	990,700	10,400	51,992	738,632	1,042,692
6/46	-	990,700	-	-	-	990,700	717,210	-	-	717,210	990,700	10,710	64,262	781,472	1,054,962
7/47	-	990,700	-	-	-	990,700	749,160	-	-	749,160	990,700	11,030	77,220	826,380	1,067,920
8/48	-	990,700	-	-	-	990,700	782,570	-	-	782,570	990,700	11,360	90,896	873,466	1,081,596
9/49	-	990,700	-	-	-	990,700	817,530	-	-	817,530	990,700	11,710	105,333	922,863	1,096,033
10/50	-	990,700	-	-	-	990,700	854,090	-	-	854,090	990,700	12,060	120,553	974,643	1,111,253
11/51	-	990,700	-	-	-	990,700	892,350	-	-	892,350	990,700	12,430	136,600	1,028,950	1,127,300
12/52	-	990,700	-	-	-	990,700	932,400	-	-	932,400	990,700	12,800	153,498	1,085,898	1,144,198
13/53	-	990,700	-	-	-	990,700	974,320	-	-	974,320	990,700	13,200	171,303	1,145,623	1,162,003
14/54	-	990,700	-	-	-	1,018,170	1,018,170	-	-	1,018,170	1,018,170	13,600	190,042	1,208,212	1,208,212
15/55	-	990,700	-	-	-	1,063,980	1,063,980	-	-	1,063,980	1,063,980	14,020	209,763	1,273,743	1,273,743
16/56	-	990,700	-	-	-	1,111,860	1,111,860	-	-	1,111,860	1,111,860	14,450	230,506	1,342,366	1,342,366
17/57	-	990,700	-	-	-	1,161,900	1,161,900	-	-	1,161,900	1,161,900	14,890	252,311	1,414,211	1,414,211
18/58	-	990,700	-	-	-	1,214,180	1,214,180	-	-	1,214,180	1,214,180	15,350	275,230	1,489,410	1,489,410

19/59	-	990,700	-	-	-	1,268,820	1,268,820	-	-	1,268,820	1,268,820	15,820	299,307	1,568,127	1,568,127
20/60	-	990,700	-	-	-	1,325,920	1,325,920	-	-	1,325,920	1,325,920	16,310	324,596	1,650,516	1,650,516
21/61	-	990,700	-	-	-	1,385,580	1,385,580	-	-	1,385,580	1,385,580	16,810	351,144	1,736,724	1,736,724
22/62	-	990,700	-	-	-	1,447,930	1,447,930	-	-	1,447,930	1,447,930	17,330	379,009	1,826,939	1,826,939
23/63	-	990,700	-	-	-	1,513,090	1,513,090	-	-	1,513,090	1,513,090	17,860	408,239	1,921,329	1,921,329
24/64	-	990,700	-	-	-	1,581,180	1,581,180	-	-	1,581,180	1,581,180	18,410	438,896	2,020,076	2,020,076
25/65	-	990,700	100,000	-	100,000	1,652,330	1,652,330	-	-	1,652,330	1,652,330	18,970	471,033	2,123,363	2,123,363
26/66	-	990,700	100,000	-	200,000	1,900,000	1,620,880	-	-	1,620,880	1,900,000	18,510	503,674	2,124,554	2,403,674
27/67	-	990,700	100,000	-	300,000	1,800,000	1,588,250	-	-	1,588,250	1,800,000	18,010	536,794	2,125,044	2,336,794
28/68	-	990,700	100,000	-	400,000	1,700,000	1,554,410	-	-	1,554,410	1,700,000	17,490	570,388	2,124,798	2,270,388
29/69	-	990,700	100,000	-	500,000	1,600,000	1,519,370	-	-	1,519,370	1,600,000	16,970	604,470	2,123,840	2,204,470
30/70	-	990,700	100,000	-	600,000	1,500,000	1,483,130	-	-	1,483,130	1,500,000	16,440	639,044	2,122,174	2,139,044
31/71	-	990,700	100,000	-	700,000	1,445,380	1,445,380	-	-	1,445,380	1,445,380	15,890	674,105	2,119,485	2,119,485
32/72	-	990,700	100,000	-	800,000	1,405,920	1,405,920	-	-	1,405,920	1,405,920	15,330	709,658	2,115,578	2,115,578
33/73	-	990,700	100,000	-	900,000	1,364,680	1,364,680	-	-	1,364,680	1,364,680	14,750	745,698	2,110,378	2,110,378
34/74	-	990,700	100,000	-	1,000,000	1,321,590	1,321,590	-	-	1,321,590	1,321,590	14,160	782,229	2,103,819	2,103,819
35/75	-	990,700	100,000	-	1,100,000	1,276,560	1,276,560	-	-	1,276,560	1,276,560	13,540	819,236	2,095,796	2,095,796
36/76	-	990,700	100,000	-	1,200,000	1,229,510	1,229,510	-	-	1,229,510	1,229,510	12,910	856,723	2,086,233	2,086,233
37/77	-	990,700	100,000	-	1,300,000	1,180,340	1,180,340	-	-	1,180,340	1,180,340	12,250	894,675	2,075,015	2,075,015
38/78	-	990,700	100,000	-	1,400,000	1,128,950	1,128,950	-	-	1,128,950	1,128,950	11,580	933,095	2,062,045	2,062,045
39/79	-	990,700	100,000	-	1,500,000	1,075,250	1,075,250	-	-	1,075,250	1,075,250	10,880	971,968	2,047,218	2,047,218
40/80	-	990,700	100,000	-	1,600,000	1,019,140	1,019,140	-	-	1,019,140	1,019,140	10,240	1,011,367	2,030,507	2,030,507
41/81	-	990,700	100,000	-	1,700,000	960,500	960,500	-	-	960,500	960,500	9,650	1,051,358	2,011,858	2,011,858
42/82	-	990,700	100,000	-	1,800,000	899,220	899,220	-	-	899,220	899,220	9,040	1,091,938	1,991,158	1,991,158
43/83	-	990,700	100,000	-	1,900,000	835,190	835,190	-	-	835,190	835,190	8,390	1,133,086	1,968,276	1,968,276
44/84	-	990,700	100,000	-	2,000,000	768,270	768,270	-	-	768,270	768,270	7,720	1,174,799	1,943,069	1,943,069
45/85	-	990,700	-	100,000	2,100,000	-	-	-	-	100,000	-	7,020	1,217,063	1,317,063	1,217,063
46/86	-	990,700	-	100,000	2,200,000	-	-	-	-	100,000	-	5,640	1,259,215	1,359,215	1,259,215
47/87	-	990,700	-	100,000	2,300,000	-	-	-	-	100,000	-	5,280	1,302,271	1,402,271	1,302,271
48/88	-	990,700	-	100,000	2,400,000	-	-	-	-	100,000	-	4,930	1,346,270	1,446,270	1,346,270
49/89	-	990,700	-	100,000	2,500,000	-	-	-	-	100,000	-	4,600	1,391,258	1,491,258	1,391,258
50/90	-	990,700	-	100,000	2,600,000	-	-	-	-	100,000	-	4,280	1,437,275	1,537,275	1,437,275
51/91	-	990,700	-	100,000	2,700,000	-	-	-	-	100,000	-	3,970	1,484,364	1,584,364	1,484,364
52/92	-	990,700	-	100,000	2,800,000	-	-	-	-	100,000	-	3,680	1,532,575	1,632,575	1,532,575
53/93	-	990,700	-	100,000	2,900,000	-	-	-	-	100,000	-	3,400	1,581,952	1,681,952	1,581,952
54/94	-	990,700	-	100,000	3,000,000	-	-	-	-	100,000	-	3,130	1,632,540	1,732,540	1,632,540
55/95	-	990,700	-	100,000	3,100,000	-	-	-	-	100,000	-	2,880	1,684,397	1,784,397	1,684,397
56/96	-	990,700	-	100,000	3,200,000	-	-	-	-	100,000	-	2,640	1,737,568	1,837,568	1,737,568
57/97	-	990,700	-	100,000	3,300,000	-	-	-	-	100,000	-	2,410	1,792,105	1,892,105	1,792,105
58/98	-	990,700	-	100,000	3,400,000	-	-	-	-	100,000	-	2,190	1,848,059	1,948,059	1,848,059
59/99	-	990,700	-	100,000	3,500,000	-	-	-	-	100,000	-	1,990	1,905,490	2,005,490	1,905,490
60/100	-	990,700	-	100,000	3,600,000	-	-	-	-	100,000	-	1,790	1,964,445	2,064,445	1,964,445
61/101	-	990,700	-	100,000	3,700,000	-	-	-	-	100,000	-	1,600	2,024,978	2,124,978	2,024,978
62/102	-	990,700	-	100,000	3,800,000	-	-	-	-	100,000	-	1,400	2,087,128	2,187,128	2,087,128

63/103	-	990,700	-	100,000	3,900,000	-	-	-	-	100,000	-	1,190	2,150,932	2,250,932	2,150,932
64/104	-	990,700	-	100,000	4,000,000	-	-	-	-	100,000	-	930	2,216,390	2,316,390	2,216,390
65/105	-	990,700	-	100,000	4,100,000	-	-	-	-	100,000	-	570	2,283,451	2,383,451	2,283,451

注释说明:

- 1、该利益演示是基于公司的精算及其他假设，不代表公司历史经营业绩，也不代表对公司未来经营业绩的预期，且保单的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。
- 2、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。
- 3、以上演示摘要假设在整个保险期间，年交保险费在保单年度初发生，其余均在保单年度末发生。
- 4、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）。
- 5、退保金（现金价值）包含该保单年度末即将发放的养老年金（若有），若退保时养老年金已发放，则退保金（现金价值）将等额减少。
- 6、若投保人退保，本公司按合同约定所给付的利益包括**退保金（现金价值）与累积红利之和**。
- 7、若被保险人发生身故，本公司按合同约定所给付的利益包括**身故保险金与累积红利之和**。

示例 8

40 岁女性作为被保险人投保工银安盛人寿传鑫意养老年金保险（分红型），交费期 3 年，基本保险金额 100 万元，年金领取年龄为 55 岁，保险利益如下：

单位：元

保单年度末/ 年龄	年交 保险费	累计 保险费	养老年金			身故 保险金	退保金（现 金价值）	保证利益演示				红利利益演示			
			保证养老 年金	一般养老 年金	养老年金累 计领取			周 年 红 利	累 积 红 利	退保金（现 金价值）与 累积红利 之和	身故保险金 与累积红利 之和	周 年 红 利	累 积 红 利	退保金（现 金价值）与 累积红利之 和	身故保险金 与累积红利 之和
1/41	600,900	600,900	-	-	-	600,900	296,070	-	-	296,070	600,900	5,030	5,030	301,100	605,930
2/42	600,900	1,201,800	-	-	-	1,201,800	670,810	-	-	670,810	1,201,800	10,370	15,551	686,361	1,217,351
3/43	600,900	1,802,700	-	-	-	1,802,700	1,110,170	-	-	1,110,170	1,802,700	15,870	31,887	1,142,057	1,834,587
4/44	-	1,802,700	-	-	-	1,802,700	1,159,800	-	-	1,159,800	1,802,700	16,350	49,194	1,208,994	1,851,894
5/45	-	1,802,700	-	-	-	1,802,700	1,211,670	-	-	1,211,670	1,802,700	16,840	67,510	1,279,180	1,870,210
6/46	-	1,802,700	-	-	-	1,802,700	1,265,890	-	-	1,265,890	1,802,700	17,340	86,875	1,352,765	1,889,575
7/47	-	1,802,700	-	-	-	1,802,700	1,322,560	-	-	1,322,560	1,802,700	17,860	107,341	1,429,901	1,910,041
8/48	-	1,802,700	-	-	-	1,802,700	1,381,800	-	-	1,381,800	1,802,700	18,400	128,962	1,510,762	1,931,662
9/49	-	1,802,700	-	-	-	1,802,700	1,443,730	-	-	1,443,730	1,802,700	18,950	151,781	1,595,511	1,954,481
10/50	-	1,802,700	-	-	-	1,802,700	1,508,480	-	-	1,508,480	1,802,700	19,520	175,854	1,684,334	1,978,554
11/51	-	1,802,700	-	-	-	1,802,700	1,576,190	-	-	1,576,190	1,802,700	20,110	201,240	1,777,430	2,003,940
12/52	-	1,802,700	-	-	-	1,802,700	1,646,990	-	-	1,646,990	1,802,700	20,710	227,987	1,874,977	2,030,687
13/53	-	1,802,700	-	-	-	1,802,700	1,721,030	-	-	1,721,030	1,802,700	21,330	256,156	1,977,186	2,058,856
14/54	-	1,802,700	-	-	-	1,802,700	1,798,470	-	-	1,798,470	1,802,700	21,980	285,821	2,084,291	2,088,521

15/55	-	1,802,700	100,000	-	100,000	1,879,400	1,879,400	-	-	1,879,400	1,879,400	22,640	317,036	2,196,436	2,196,436
16/56	-	1,802,700	100,000	-	200,000	1,900,000	1,859,430	-	-	1,859,430	1,900,000	22,280	348,827	2,208,257	2,248,827
17/57	-	1,802,700	100,000	-	300,000	1,838,610	1,838,610	-	-	1,838,610	1,838,610	21,900	381,192	2,219,802	2,219,802
18/58	-	1,802,700	100,000	-	400,000	1,816,840	1,816,840	-	-	1,816,840	1,816,840	21,510	414,137	2,230,977	2,230,977
19/59	-	1,802,700	100,000	-	500,000	1,794,100	1,794,100	-	-	1,794,100	1,794,100	21,110	447,671	2,241,771	2,241,771
20/60	-	1,802,700	100,000	-	600,000	1,770,330	1,770,330	-	-	1,770,330	1,770,330	20,700	481,802	2,252,132	2,252,132
21/61	-	1,802,700	100,000	-	700,000	1,745,500	1,745,500	-	-	1,745,500	1,745,500	20,280	516,536	2,262,036	2,262,036
22/62	-	1,802,700	100,000	-	800,000	1,719,550	1,719,550	-	-	1,719,550	1,719,550	19,840	551,872	2,271,422	2,271,422
23/63	-	1,802,700	100,000	-	900,000	1,692,430	1,692,430	-	-	1,692,430	1,692,430	19,390	587,818	2,280,248	2,280,248
24/64	-	1,802,700	100,000	-	1,000,000	1,664,090	1,664,090	-	-	1,664,090	1,664,090	18,930	624,382	2,288,472	2,288,472
25/65	-	1,802,700	100,000	-	1,100,000	1,634,470	1,634,470	-	-	1,634,470	1,634,470	18,450	661,564	2,296,034	2,296,034
26/66	-	1,802,700	100,000	-	1,200,000	1,603,520	1,603,520	-	-	1,603,520	1,603,520	17,960	699,371	2,302,891	2,302,891
27/67	-	1,802,700	100,000	-	1,300,000	1,571,180	1,571,180	-	-	1,571,180	1,571,180	17,460	737,812	2,308,992	2,308,992
28/68	-	1,802,700	100,000	-	1,400,000	1,537,380	1,537,380	-	-	1,537,380	1,537,380	16,940	776,886	2,314,266	2,314,266
29/69	-	1,802,700	100,000	-	1,500,000	1,502,060	1,502,060	-	-	1,502,060	1,502,060	16,400	816,593	2,318,653	2,318,653
30/70	-	1,802,700	100,000	-	1,600,000	1,465,150	1,465,150	-	-	1,465,150	1,465,150	15,850	856,941	2,322,091	2,322,091
31/71	-	1,802,700	100,000	-	1,700,000	1,426,590	1,426,590	-	-	1,426,590	1,426,590	15,280	897,929	2,324,519	2,324,519
32/72	-	1,802,700	100,000	-	1,800,000	1,386,280	1,386,280	-	-	1,386,280	1,386,280	14,700	939,567	2,325,847	2,325,847
33/73	-	1,802,700	100,000	-	1,900,000	1,344,170	1,344,170	-	-	1,344,170	1,344,170	14,090	981,844	2,326,014	2,326,014
34/74	-	1,802,700	100,000	-	2,000,000	1,300,150	1,300,150	-	-	1,300,150	1,300,150	13,470	1,024,769	2,324,919	2,324,919
35/75	-	1,802,700	-	100,000	2,100,000	-	-	-	-	100,000	-	12,820	1,068,332	1,168,332	1,068,332
36/76	-	1,802,700	-	100,000	2,200,000	-	-	-	-	100,000	-	12,300	1,112,682	1,212,682	1,112,682
37/77	-	1,802,700	-	100,000	2,300,000	-	-	-	-	100,000	-	11,780	1,157,842	1,257,842	1,157,842
38/78	-	1,802,700	-	100,000	2,400,000	-	-	-	-	100,000	-	11,260	1,203,838	1,303,838	1,203,838
39/79	-	1,802,700	-	100,000	2,500,000	-	-	-	-	100,000	-	10,740	1,250,693	1,350,693	1,250,693
40/80	-	1,802,700	-	100,000	2,600,000	-	-	-	-	100,000	-	10,240	1,298,454	1,398,454	1,298,454
41/81	-	1,802,700	-	100,000	2,700,000	-	-	-	-	100,000	-	9,740	1,347,147	1,447,147	1,347,147
42/82	-	1,802,700	-	100,000	2,800,000	-	-	-	-	100,000	-	9,260	1,396,822	1,496,822	1,396,822
43/83	-	1,802,700	-	100,000	2,900,000	-	-	-	-	100,000	-	8,790	1,447,516	1,547,516	1,447,516
44/84	-	1,802,700	-	100,000	3,000,000	-	-	-	-	100,000	-	8,340	1,499,282	1,599,282	1,499,282
45/85	-	1,802,700	-	100,000	3,100,000	-	-	-	-	100,000	-	7,910	1,552,170	1,652,170	1,552,170
46/86	-	1,802,700	-	100,000	3,200,000	-	-	-	-	100,000	-	7,490	1,606,225	1,706,225	1,606,225
47/87	-	1,802,700	-	100,000	3,300,000	-	-	-	-	100,000	-	7,080	1,661,492	1,761,492	1,661,492
48/88	-	1,802,700	-	100,000	3,400,000	-	-	-	-	100,000	-	6,690	1,718,027	1,818,027	1,718,027
49/89	-	1,802,700	-	100,000	3,500,000	-	-	-	-	100,000	-	6,310	1,775,878	1,875,878	1,775,878
50/90	-	1,802,700	-	100,000	3,600,000	-	-	-	-	100,000	-	5,950	1,835,104	1,935,104	1,835,104
51/91	-	1,802,700	-	100,000	3,700,000	-	-	-	-	100,000	-	5,590	1,895,747	1,995,747	1,895,747
52/92	-	1,802,700	-	100,000	3,800,000	-	-	-	-	100,000	-	5,250	1,957,870	2,057,870	1,957,870
53/93	-	1,802,700	-	100,000	3,900,000	-	-	-	-	100,000	-	4,920	2,021,526	2,121,526	2,021,526
54/94	-	1,802,700	-	100,000	4,000,000	-	-	-	-	100,000	-	4,600	2,086,771	2,186,771	2,086,771
55/95	-	1,802,700	-	100,000	4,100,000	-	-	-	-	100,000	-	4,290	2,153,665	2,253,665	2,153,665
56/96	-	1,802,700	-	100,000	4,200,000	-	-	-	-	100,000	-	3,990	2,222,265	2,322,265	2,222,265
57/97	-	1,802,700	-	100,000	4,300,000	-	-	-	-	100,000	-	3,680	2,292,612	2,392,612	2,292,612
58/98	-	1,802,700	-	100,000	4,400,000	-	-	-	-	100,000	-	3,380	2,364,771	2,464,771	2,364,771

59/99	-	1,802,700	-	100,000	4,500,000	-	-	-	-	100,000	-	3,080	2,438,794	2,538,794	2,438,794
60/100	-	1,802,700	-	100,000	4,600,000	-	-	-	-	100,000	-	2,760	2,514,718	2,614,718	2,514,718
61/101	-	1,802,700	-	100,000	4,700,000	-	-	-	-	100,000	-	2,440	2,592,599	2,692,599	2,592,599
62/102	-	1,802,700	-	100,000	4,800,000	-	-	-	-	100,000	-	2,090	2,672,467	2,772,467	2,672,467
63/103	-	1,802,700	-	100,000	4,900,000	-	-	-	-	100,000	-	1,710	2,754,351	2,854,351	2,754,351
64/104	-	1,802,700	-	100,000	5,000,000	-	-	-	-	100,000	-	1,270	2,838,252	2,938,252	2,838,252
65/105	-	1,802,700	-	100,000	5,100,000	-	-	-	-	100,000	-	730	2,924,129	3,024,129	2,924,129

注释说明：

- 1、该利益演示是基于公司的精算及其他假设，不代表公司历史经营业绩，也不代表对公司未来经营业绩的预期，且保单的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。
- 2、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。
- 3、以上演示摘要假设在整个保险期间，年交保险费在保单年度初发生，其余均在保单年度末发生。
- 4、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）。
- 5、退保金（现金价值）包含该保单年度末即将发放的养老年金（若有），若退保时养老年金已发放，则退保金（现金价值）将等额减少。
- 6、若投保人退保，本公司按合同约定所给付的利益包括**退保金（现金价值）与累积红利之和**。
- 7、若被保险人发生身故，本公司按合同约定所给付的利益包括**身故保险金与累积红利之和**。

示例 9

0 岁女性作为被保险人投保工银安盛人寿传鑫意养老年金保险（分红型），交费期 15 年，基本保险金额 200 万元，年金领取年龄为 65 岁，保险利益如下：

单位：元

保单年度末/ 年龄	年交 保险费	累计 保险费	养老年金			身故 保险金	退保金（现 金价值）	保证利益演示				红利利益演示			
			保证养老 年金	一般养老 年金	养老年金累 计领取			周 年 红 利	累 积 红 利	退保金（现 金价值）与 累积红利 之和	身故保险金 与累积红利 之和	周 年 红 利	累 积 红 利	退保金（现 金价值）与 累积红利之 和	身故保险金 与累积红利 之和
1/1	57,060	57,060	-	-	-	57,060	11,840	-	-	11,840	57,060	120	120	11,960	57,180
2/2	57,060	114,120	-	-	-	114,120	27,380	-	-	27,380	114,120	640	764	28,144	114,884
3/3	57,060	171,180	-	-	-	171,180	45,840	-	-	45,840	171,180	1,180	1,967	47,807	173,147
4/4	57,060	228,240	-	-	-	228,240	66,000	-	-	66,000	228,240	1,720	3,746	69,746	231,986
5/5	57,060	285,300	-	-	-	285,300	87,340	-	-	87,340	285,300	2,300	6,158	93,498	291,458
6/6	57,060	342,360	-	-	-	342,360	109,940	-	-	109,940	342,360	2,880	9,223	119,163	351,583
7/7	57,060	399,420	-	-	-	399,420	133,840	-	-	133,840	399,420	3,500	12,999	146,839	412,419
8/8	57,060	456,480	-	-	-	456,480	159,120	-	-	159,120	456,480	4,120	17,509	176,629	473,989
9/9	57,060	513,540	-	-	-	513,540	185,820	-	-	185,820	513,540	4,760	22,795	208,615	536,335
10/10	57,060	570,600	-	-	-	570,600	214,060	-	-	214,060	570,600	5,420	28,898	242,958	599,498

11/11	57,060	627,660	-	-	-	627,660	243,860	-	-	243,860	627,660	6,100	35,865	279,725	663,525
12/12	57,060	684,720	-	-	-	684,720	275,360	-	-	275,360	684,720	6,800	43,741	319,101	728,461
13/13	57,060	741,780	-	-	-	741,780	308,600	-	-	308,600	741,780	7,520	52,574	361,174	794,354
14/14	57,060	798,840	-	-	-	798,840	343,680	-	-	343,680	798,840	8,260	62,411	406,091	861,251
15/15	57,060	855,900	-	-	-	855,900	380,700	-	-	380,700	855,900	9,020	73,303	454,003	929,203
16/16	-	855,900	-	-	-	855,900	397,800	-	-	397,800	855,900	9,300	84,802	482,602	940,702
17/17	-	855,900	-	-	-	855,900	415,680	-	-	415,680	855,900	9,580	96,926	512,606	952,826
18/18	-	855,900	-	-	-	855,900	434,340	-	-	434,340	855,900	9,860	109,694	544,034	965,594
19/19	-	855,900	-	-	-	855,900	453,860	-	-	453,860	855,900	10,160	123,145	577,005	979,045
20/20	-	855,900	-	-	-	855,900	474,260	-	-	474,260	855,900	10,460	137,299	611,559	993,199
21/21	-	855,900	-	-	-	855,900	495,560	-	-	495,560	855,900	10,780	152,198	647,758	1,008,098
22/22	-	855,900	-	-	-	855,900	517,840	-	-	517,840	855,900	11,100	167,864	685,704	1,023,764
23/23	-	855,900	-	-	-	855,900	541,120	-	-	541,120	855,900	11,440	184,340	725,460	1,040,240
24/24	-	855,900	-	-	-	855,900	565,440	-	-	565,440	855,900	11,780	201,650	767,090	1,057,550
25/25	-	855,900	-	-	-	855,900	590,860	-	-	590,860	855,900	12,140	219,840	810,700	1,075,740
26/26	-	855,900	-	-	-	855,900	617,420	-	-	617,420	855,900	12,500	238,935	856,355	1,094,835
27/27	-	855,900	-	-	-	855,900	645,180	-	-	645,180	855,900	12,880	258,983	904,163	1,114,883
28/28	-	855,900	-	-	-	855,900	674,200	-	-	674,200	855,900	13,260	280,012	954,212	1,135,912
29/29	-	855,900	-	-	-	855,900	704,520	-	-	704,520	855,900	13,660	302,073	1,006,593	1,157,973
30/30	-	855,900	-	-	-	855,900	736,200	-	-	736,200	855,900	14,060	325,195	1,061,395	1,181,095
31/31	-	855,900	-	-	-	855,900	769,320	-	-	769,320	855,900	14,500	349,451	1,118,771	1,205,351
32/32	-	855,900	-	-	-	855,900	803,940	-	-	803,940	855,900	14,920	374,854	1,178,794	1,230,754
33/33	-	855,900	-	-	-	855,900	840,120	-	-	840,120	855,900	15,380	401,480	1,241,600	1,257,380
34/34	-	855,900	-	-	-	877,920	877,920	-	-	877,920	877,920	15,840	429,364	1,307,284	1,307,284
35/35	-	855,900	-	-	-	917,420	917,420	-	-	917,420	917,420	16,320	458,565	1,375,985	1,375,985
36/36	-	855,900	-	-	-	958,700	958,700	-	-	958,700	958,700	16,800	489,122	1,447,822	1,447,822
37/37	-	855,900	-	-	-	1,001,840	1,001,840	-	-	1,001,840	1,001,840	17,320	521,116	1,522,956	1,522,956
38/38	-	855,900	-	-	-	1,046,940	1,046,940	-	-	1,046,940	1,046,940	17,840	554,590	1,601,530	1,601,530
39/39	-	855,900	-	-	-	1,094,040	1,094,040	-	-	1,094,040	1,094,040	18,380	589,607	1,683,647	1,683,647
40/40	-	855,900	-	-	-	1,143,280	1,143,280	-	-	1,143,280	1,143,280	18,920	626,215	1,769,495	1,769,495
41/41	-	855,900	-	-	-	1,194,720	1,194,720	-	-	1,194,720	1,194,720	19,500	664,502	1,859,222	1,859,222
42/42	-	855,900	-	-	-	1,248,480	1,248,480	-	-	1,248,480	1,248,480	20,080	704,517	1,952,997	1,952,997
43/43	-	855,900	-	-	-	1,304,660	1,304,660	-	-	1,304,660	1,304,660	20,700	746,352	2,051,012	2,051,012
44/44	-	855,900	-	-	-	1,363,380	1,363,380	-	-	1,363,380	1,363,380	21,320	790,063	2,153,443	2,153,443
45/45	-	855,900	-	-	-	1,424,720	1,424,720	-	-	1,424,720	1,424,720	21,960	835,725	2,260,445	2,260,445
46/46	-	855,900	-	-	-	1,488,840	1,488,840	-	-	1,488,840	1,488,840	22,620	883,417	2,372,257	2,372,257
47/47	-	855,900	-	-	-	1,555,840	1,555,840	-	-	1,555,840	1,555,840	23,300	933,219	2,489,059	2,489,059
48/48	-	855,900	-	-	-	1,625,840	1,625,840	-	-	1,625,840	1,625,840	24,000	985,216	2,611,056	2,611,056
49/49	-	855,900	-	-	-	1,699,020	1,699,020	-	-	1,699,020	1,699,020	24,740	1,039,512	2,738,532	2,738,532
50/50	-	855,900	-	-	-	1,775,460	1,775,460	-	-	1,775,460	1,775,460	25,480	1,096,178	2,871,638	2,871,638
51/51	-	855,900	-	-	-	1,855,360	1,855,360	-	-	1,855,360	1,855,360	26,260	1,155,323	3,010,683	3,010,683
52/52	-	855,900	-	-	-	1,938,860	1,938,860	-	-	1,938,860	1,938,860	27,040	1,217,023	3,155,883	3,155,883
53/53	-	855,900	-	-	-	2,026,100	2,026,100	-	-	2,026,100	2,026,100	27,860	1,281,393	3,307,493	3,307,493
54/54	-	855,900	-	-	-	2,117,280	2,117,280	-	-	2,117,280	2,117,280	28,720	1,348,555	3,465,835	3,465,835

55/55	-	855,900	-	-	-	2,212,560	2,212,560	-	-	2,212,560	2,212,560	29,580	1,418,592	3,631,152	3,631,152
56/56	-	855,900	-	-	-	2,312,120	2,312,120	-	-	2,312,120	2,312,120	30,480	1,491,629	3,803,749	3,803,749
57/57	-	855,900	-	-	-	2,416,160	2,416,160	-	-	2,416,160	2,416,160	31,400	1,567,778	3,983,938	3,983,938
58/58	-	855,900	-	-	-	2,524,880	2,524,880	-	-	2,524,880	2,524,880	32,360	1,647,172	4,172,052	4,172,052
59/59	-	855,900	-	-	-	2,638,500	2,638,500	-	-	2,638,500	2,638,500	33,340	1,729,927	4,368,427	4,368,427
60/60	-	855,900	-	-	-	2,757,240	2,757,240	-	-	2,757,240	2,757,240	34,360	1,816,185	4,573,425	4,573,425
61/61	-	855,900	-	-	-	2,881,320	2,881,320	-	-	2,881,320	2,881,320	35,400	1,906,070	4,787,390	4,787,390
62/62	-	855,900	-	-	-	3,010,980	3,010,980	-	-	3,010,980	3,010,980	36,480	1,999,732	5,010,712	5,010,712
63/63	-	855,900	-	-	-	3,146,460	3,146,460	-	-	3,146,460	3,146,460	37,580	2,097,304	5,243,764	5,243,764
64/64	-	855,900	-	-	-	3,288,060	3,288,060	-	-	3,288,060	3,288,060	38,720	2,198,943	5,487,003	5,487,003
65/65	-	855,900	200,000	-	200,000	3,436,020	3,436,020	-	-	3,436,020	3,436,020	39,900	2,304,812	5,740,832	5,740,832
66/66	-	855,900	200,000	-	400,000	3,800,000	3,380,560	-	-	3,380,560	3,800,000	39,020	2,412,976	5,793,536	6,212,976
67/67	-	855,900	200,000	-	600,000	3,600,000	3,322,900	-	-	3,322,900	3,600,000	38,100	2,523,465	5,846,365	6,123,465
68/68	-	855,900	200,000	-	800,000	3,400,000	3,263,000	-	-	3,263,000	3,400,000	37,140	2,636,309	5,899,309	6,036,309
69/69	-	855,900	200,000	-	1,000,000	3,200,840	3,200,840	-	-	3,200,840	3,200,840	36,160	2,751,559	5,952,399	5,952,399
70/70	-	855,900	200,000	-	1,200,000	3,135,880	3,135,880	-	-	3,135,880	3,135,880	35,180	2,869,285	6,005,165	6,005,165
71/71	-	855,900	200,000	-	1,400,000	3,067,980	3,067,980	-	-	3,067,980	3,067,980	34,140	2,989,504	6,057,484	6,057,484
72/72	-	855,900	200,000	-	1,600,000	2,997,040	2,997,040	-	-	2,997,040	2,997,040	33,100	3,112,289	6,109,329	6,109,329
73/73	-	855,900	200,000	-	1,800,000	2,922,900	2,922,900	-	-	2,922,900	2,922,900	32,000	3,237,658	6,160,558	6,160,558
74/74	-	855,900	200,000	-	2,000,000	2,845,440	2,845,440	-	-	2,845,440	2,845,440	30,880	3,365,667	6,211,107	6,211,107
75/75	-	855,900	200,000	-	2,200,000	2,764,480	2,764,480	-	-	2,764,480	2,764,480	29,720	3,496,357	6,260,837	6,260,837
76/76	-	855,900	200,000	-	2,400,000	2,679,880	2,679,880	-	-	2,679,880	2,679,880	28,540	3,629,788	6,309,668	6,309,668
77/77	-	855,900	200,000	-	2,600,000	2,591,480	2,591,480	-	-	2,591,480	2,591,480	27,320	3,766,002	6,357,482	6,357,482
78/78	-	855,900	200,000	-	2,800,000	2,499,100	2,499,100	-	-	2,499,100	2,499,100	26,040	3,905,022	6,404,122	6,404,122
79/79	-	855,900	200,000	-	3,000,000	2,402,560	2,402,560	-	-	2,402,560	2,402,560	24,740	4,046,913	6,449,473	6,449,473
80/80	-	855,900	200,000	-	3,200,000	2,301,660	2,301,660	-	-	2,301,660	2,301,660	23,380	4,191,700	6,493,360	6,493,360
81/81	-	855,900	200,000	-	3,400,000	2,196,240	2,196,240	-	-	2,196,240	2,196,240	22,060	4,339,511	6,535,751	6,535,751
82/82	-	855,900	200,000	-	3,600,000	2,086,080	2,086,080	-	-	2,086,080	2,086,080	20,960	4,490,656	6,576,736	6,576,736
83/83	-	855,900	200,000	-	3,800,000	1,970,940	1,970,940	-	-	1,970,940	1,970,940	19,800	4,645,176	6,616,116	6,616,116
84/84	-	855,900	200,000	-	4,000,000	1,850,640	1,850,640	-	-	1,850,640	1,850,640	18,600	4,803,131	6,653,771	6,653,771
85/85	-	855,900	-	200,000	4,200,000	-	-	-	-	200,000	-	17,340	4,964,565	5,164,565	4,964,565
86/86	-	855,900	-	200,000	4,400,000	-	-	-	-	200,000	-	14,980	5,128,482	5,328,482	5,128,482
87/87	-	855,900	-	200,000	4,600,000	-	-	-	-	200,000	-	14,160	5,296,497	5,496,497	5,296,497
88/88	-	855,900	-	200,000	4,800,000	-	-	-	-	200,000	-	13,380	5,468,771	5,668,771	5,468,771
89/89	-	855,900	-	200,000	5,000,000	-	-	-	-	200,000	-	12,620	5,645,455	5,845,455	5,645,455
90/90	-	855,900	-	200,000	5,200,000	-	-	-	-	200,000	-	11,900	5,826,718	6,026,718	5,826,718
91/91	-	855,900	-	200,000	5,400,000	-	-	-	-	200,000	-	11,180	6,012,700	6,212,700	6,012,700
92/92	-	855,900	-	200,000	5,600,000	-	-	-	-	200,000	-	10,500	6,203,581	6,403,581	6,203,581
93/93	-	855,900	-	200,000	5,800,000	-	-	-	-	200,000	-	9,840	6,399,528	6,599,528	6,399,528
94/94	-	855,900	-	200,000	6,000,000	-	-	-	-	200,000	-	9,200	6,600,714	6,800,714	6,600,714
95/95	-	855,900	-	200,000	6,200,000	-	-	-	-	200,000	-	8,580	6,807,315	7,007,315	6,807,315
96/96	-	855,900	-	200,000	6,400,000	-	-	-	-	200,000	-	7,980	7,019,515	7,219,515	7,019,515
97/97	-	855,900	-	200,000	6,600,000	-	-	-	-	200,000	-	7,360	7,237,460	7,437,460	7,237,460
98/98	-	855,900	-	200,000	6,800,000	-	-	-	-	200,000	-	6,760	7,461,344	7,661,344	7,461,344

99/99	-	855,900	-	200,000	7,000,000	-	-	-	-	200,000	-	6,160	7,691,344	7,891,344	7,691,344
100/100	-	855,900	-	200,000	7,200,000	-	-	-	-	200,000	-	5,520	7,927,605	8,127,605	7,927,605
101/101	-	855,900	-	200,000	7,400,000	-	-	-	-	200,000	-	4,880	8,170,313	8,370,313	8,170,313
102/102	-	855,900	-	200,000	7,600,000	-	-	-	-	200,000	-	4,180	8,419,602	8,619,602	8,419,602
103/103	-	855,900	-	200,000	7,800,000	-	-	-	-	200,000	-	3,420	8,675,610	8,875,610	8,675,610
104/104	-	855,900	-	200,000	8,000,000	-	-	-	-	200,000	-	2,540	8,938,419	9,138,419	8,938,419
105/105	-	855,900	-	200,000	8,200,000	-	-	-	-	200,000	-	1,460	9,208,031	9,408,031	9,208,031

注释说明：

- 1、该利益演示是基于公司的精算及其他假设，不代表公司历史经营业绩，也不代表对公司未来经营业绩的预期，且保单的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。
- 2、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。
- 3、以上演示摘要假设在整个保险期间，年交保险费在保单年度初发生，其余均在保单年度末发生。
- 4、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）。
- 5、退保金（现金价值）包含该保单年度末即将发放的养老年金（若有），若退保时养老年金已发放，则退保金（现金价值）将等额减少。
- 6、若投保人退保，本公司按合同约定所给付的利益包括**退保金（现金价值）与累积红利之和**。
- 7、若被保险人发生身故，本公司按合同约定所给付的利益包括**身故保险金与累积红利之和**。

示例 10

0 岁男性作为被保险人投保工银安盛人寿传鑫意养老年金保险（分红型），交费期 20 年，基本保险金额 200 万元，年金领取年龄为 60 岁，保险利益如下：

单位：元

保单年度末/年龄	年交保险费	累计保险费	养老年金			身故保险金	退保金（现金价值）	保证利益演示				红利利益演示			
			保证养老年金	一般养老年金	养老年金累计领取			周年红利	累积红利	退保金(现金价值)与累积红利之和	身故保险金与累积红利之和	周年红利	累积红利	退保金（现金价值）与累积红利之和	身故保险金与累积红利之和
1/1	53,200	53,200	-	-	-	53,200	11,200	-	-	11,200	53,200	100	100	11,300	53,300
2/2	53,200	106,400	-	-	-	106,400	27,100	-	-	27,100	106,400	600	703	27,803	107,103
3/3	53,200	159,600	-	-	-	159,600	45,940	-	-	45,940	159,600	1,060	1,784	47,724	161,384
4/4	53,200	212,800	-	-	-	212,800	66,480	-	-	66,480	212,800	1,580	3,418	69,898	216,218
5/5	53,200	266,000	-	-	-	266,000	88,140	-	-	88,140	266,000	2,100	5,620	93,760	271,620
6/6	53,200	319,200	-	-	-	319,200	111,000	-	-	111,000	319,200	2,640	8,429	119,429	327,629
7/7	53,200	372,400	-	-	-	372,400	135,120	-	-	135,120	372,400	3,200	11,882	147,002	384,282
8/8	53,200	425,600	-	-	-	425,600	160,540	-	-	160,540	425,600	3,780	16,018	176,558	441,618
9/9	53,200	478,800	-	-	-	478,800	187,340	-	-	187,340	478,800	4,360	20,859	208,199	499,659
10/10	53,200	532,000	-	-	-	532,000	215,600	-	-	215,600	532,000	4,980	26,464	242,064	558,464
11/11	53,200	585,200	-	-	-	585,200	245,360	-	-	245,360	585,200	5,600	32,858	278,218	618,058

12/12	53,200	638,400	-	-	-	638,400	276,720	-	-	276,720	638,400	6,260	40,104	316,824	678,504
13/13	53,200	691,600	-	-	-	691,600	309,740	-	-	309,740	691,600	6,920	48,227	357,967	739,827
14/14	53,200	744,800	-	-	-	744,800	344,500	-	-	344,500	744,800	7,600	57,274	401,774	802,074
15/15	53,200	798,000	-	-	-	798,000	381,120	-	-	381,120	798,000	8,320	67,312	448,432	865,312
16/16	53,200	851,200	-	-	-	851,200	419,660	-	-	419,660	851,200	9,040	78,372	498,032	929,572
17/17	53,200	904,400	-	-	-	904,400	460,220	-	-	460,220	904,400	9,780	90,503	550,723	994,903
18/18	53,200	957,600	-	-	-	957,600	502,900	-	-	502,900	957,600	10,560	103,778	606,678	1,061,378
19/19	53,200	1,010,800	-	-	-	1,010,800	547,820	-	-	547,820	1,010,800	11,360	118,251	666,071	1,129,051
20/20	53,200	1,064,000	-	-	-	1,064,000	595,080	-	-	595,080	1,064,000	12,180	133,979	729,059	1,197,979
21/21	-	1,064,000	-	-	-	1,064,000	621,780	-	-	621,780	1,064,000	12,540	150,538	772,318	1,214,538
22/22	-	1,064,000	-	-	-	1,064,000	649,700	-	-	649,700	1,064,000	12,920	167,974	817,674	1,231,974
23/23	-	1,064,000	-	-	-	1,064,000	678,860	-	-	678,860	1,064,000	13,300	186,313	865,173	1,250,313
24/24	-	1,064,000	-	-	-	1,064,000	709,340	-	-	709,340	1,064,000	13,700	205,603	914,943	1,269,603
25/25	-	1,064,000	-	-	-	1,064,000	741,200	-	-	741,200	1,064,000	14,120	225,891	967,091	1,289,891
26/26	-	1,064,000	-	-	-	1,064,000	774,500	-	-	774,500	1,064,000	14,540	247,208	1,021,708	1,311,208
27/27	-	1,064,000	-	-	-	1,064,000	809,300	-	-	809,300	1,064,000	14,980	269,604	1,078,904	1,333,604
28/28	-	1,064,000	-	-	-	1,064,000	845,660	-	-	845,660	1,064,000	15,420	293,112	1,138,772	1,357,112
29/29	-	1,064,000	-	-	-	1,064,000	883,680	-	-	883,680	1,064,000	15,900	317,805	1,201,485	1,381,805
30/30	-	1,064,000	-	-	-	1,064,000	923,420	-	-	923,420	1,064,000	16,380	343,719	1,267,139	1,407,719
31/31	-	1,064,000	-	-	-	1,064,000	964,940	-	-	964,940	1,064,000	16,860	370,891	1,335,831	1,434,891
32/32	-	1,064,000	-	-	-	1,064,000	1,008,340	-	-	1,008,340	1,064,000	17,380	399,398	1,407,738	1,463,398
33/33	-	1,064,000	-	-	-	1,064,000	1,053,720	-	-	1,053,720	1,064,000	17,900	429,280	1,483,000	1,493,280
34/34	-	1,064,000	-	-	-	1,101,140	1,101,140	-	-	1,101,140	1,101,140	18,440	460,598	1,561,738	1,561,738
35/35	-	1,064,000	-	-	-	1,150,680	1,150,680	-	-	1,150,680	1,150,680	19,000	493,416	1,644,096	1,644,096
36/36	-	1,064,000	-	-	-	1,202,460	1,202,460	-	-	1,202,460	1,202,460	19,560	527,778	1,730,238	1,730,238
37/37	-	1,064,000	-	-	-	1,256,580	1,256,580	-	-	1,256,580	1,256,580	20,160	563,772	1,820,352	1,820,352
38/38	-	1,064,000	-	-	-	1,313,120	1,313,120	-	-	1,313,120	1,313,120	20,780	601,465	1,914,585	1,914,585
39/39	-	1,064,000	-	-	-	1,372,200	1,372,200	-	-	1,372,200	1,372,200	21,400	640,909	2,013,109	2,013,109
40/40	-	1,064,000	-	-	-	1,433,960	1,433,960	-	-	1,433,960	1,433,960	22,040	682,176	2,116,136	2,116,136
41/41	-	1,064,000	-	-	-	1,498,480	1,498,480	-	-	1,498,480	1,498,480	22,720	725,361	2,223,841	2,223,841
42/42	-	1,064,000	-	-	-	1,565,920	1,565,920	-	-	1,565,920	1,565,920	23,400	770,522	2,336,442	2,336,442
43/43	-	1,064,000	-	-	-	1,636,380	1,636,380	-	-	1,636,380	1,636,380	24,120	817,758	2,454,138	2,454,138
44/44	-	1,064,000	-	-	-	1,710,020	1,710,020	-	-	1,710,020	1,710,020	24,840	867,131	2,577,151	2,577,151
45/45	-	1,064,000	-	-	-	1,786,960	1,786,960	-	-	1,786,960	1,786,960	25,600	918,745	2,705,705	2,705,705
46/46	-	1,064,000	-	-	-	1,867,380	1,867,380	-	-	1,867,380	1,867,380	26,380	972,687	2,840,067	2,840,067
47/47	-	1,064,000	-	-	-	1,951,420	1,951,420	-	-	1,951,420	1,951,420	27,180	1,029,048	2,980,468	2,980,468
48/48	-	1,064,000	-	-	-	2,039,220	2,039,220	-	-	2,039,220	2,039,220	28,000	1,087,919	3,127,139	3,127,139
49/49	-	1,064,000	-	-	-	2,130,980	2,130,980	-	-	2,130,980	2,130,980	28,860	1,149,417	3,280,397	3,280,397
50/50	-	1,064,000	-	-	-	2,226,880	2,226,880	-	-	2,226,880	2,226,880	29,740	1,213,639	3,440,519	3,440,519
51/51	-	1,064,000	-	-	-	2,327,100	2,327,100	-	-	2,327,100	2,327,100	30,640	1,280,688	3,607,788	3,607,788
52/52	-	1,064,000	-	-	-	2,431,820	2,431,820	-	-	2,431,820	2,431,820	31,580	1,350,689	3,782,509	3,782,509
53/53	-	1,064,000	-	-	-	2,541,240	2,541,240	-	-	2,541,240	2,541,240	32,540	1,423,750	3,964,990	3,964,990
54/54	-	1,064,000	-	-	-	2,655,600	2,655,600	-	-	2,655,600	2,655,600	33,540	1,500,002	4,155,602	4,155,602
55/55	-	1,064,000	-	-	-	2,775,100	2,775,100	-	-	2,775,100	2,775,100	34,560	1,579,562	4,354,662	4,354,662

56/56	-	1,064,000	-	-	-	2,899,980	2,899,980	-	-	2,899,980	2,899,980	35,620	1,662,569	4,562,549	4,562,549
57/57	-	1,064,000	-	-	-	3,030,480	3,030,480	-	-	3,030,480	3,030,480	36,700	1,749,146	4,779,626	4,779,626
58/58	-	1,064,000	-	-	-	3,166,840	3,166,840	-	-	3,166,840	3,166,840	37,820	1,839,440	5,006,280	5,006,280
59/59	-	1,064,000	-	-	-	3,309,360	3,309,360	-	-	3,309,360	3,309,360	38,980	1,933,604	5,242,964	5,242,964
60/60	-	1,064,000	200,000	-	200,000	3,458,280	3,458,280	-	-	3,458,280	3,458,280	40,180	2,031,792	5,490,072	5,490,072
61/61	-	1,064,000	200,000	-	400,000	3,800,000	3,403,660	-	-	3,403,660	3,800,000	39,300	2,132,046	5,535,706	5,932,046
62/62	-	1,064,000	200,000	-	600,000	3,600,000	3,346,980	-	-	3,346,980	3,600,000	38,380	2,234,387	5,581,367	5,834,387
63/63	-	1,064,000	200,000	-	800,000	3,400,000	3,288,180	-	-	3,288,180	3,400,000	37,440	2,338,859	5,627,039	5,738,859
64/64	-	1,064,000	200,000	-	1,000,000	3,227,160	3,227,160	-	-	3,227,160	3,227,160	36,480	2,445,504	5,672,664	5,672,664
65/65	-	1,064,000	200,000	-	1,200,000	3,163,380	3,163,380	-	-	3,163,380	3,163,380	35,500	2,554,369	5,717,749	5,717,749
66/66	-	1,064,000	200,000	-	1,400,000	3,096,720	3,096,720	-	-	3,096,720	3,096,720	34,480	2,665,480	5,762,200	5,762,200
67/67	-	1,064,000	200,000	-	1,600,000	3,027,080	3,027,080	-	-	3,027,080	3,027,080	33,440	2,778,885	5,805,965	5,805,965
68/68	-	1,064,000	200,000	-	1,800,000	2,954,300	2,954,300	-	-	2,954,300	2,954,300	32,360	2,894,611	5,848,911	5,848,911
69/69	-	1,064,000	200,000	-	2,000,000	2,878,240	2,878,240	-	-	2,878,240	2,878,240	31,240	3,012,690	5,890,930	5,890,930
70/70	-	1,064,000	200,000	-	2,200,000	2,798,760	2,798,760	-	-	2,798,760	2,798,760	30,100	3,133,170	5,931,930	5,931,930
71/71	-	1,064,000	200,000	-	2,400,000	2,715,700	2,715,700	-	-	2,715,700	2,715,700	28,920	3,256,086	5,971,786	5,971,786
72/72	-	1,064,000	200,000	-	2,600,000	2,628,900	2,628,900	-	-	2,628,900	2,628,900	27,700	3,381,468	6,010,368	6,010,368
73/73	-	1,064,000	200,000	-	2,800,000	2,538,200	2,538,200	-	-	2,538,200	2,538,200	26,440	3,509,352	6,047,552	6,047,552
74/74	-	1,064,000	200,000	-	3,000,000	2,443,420	2,443,420	-	-	2,443,420	2,443,420	25,160	3,639,793	6,083,213	6,083,213
75/75	-	1,064,000	200,000	-	3,200,000	2,344,380	2,344,380	-	-	2,344,380	2,344,380	23,800	3,772,787	6,117,167	6,117,167
76/76	-	1,064,000	200,000	-	3,400,000	2,240,880	2,240,880	-	-	2,240,880	2,240,880	22,520	3,908,490	6,149,370	6,149,370
77/77	-	1,064,000	200,000	-	3,600,000	2,132,720	2,132,720	-	-	2,132,720	2,132,720	21,420	4,047,165	6,179,885	6,179,885
78/78	-	1,064,000	200,000	-	3,800,000	2,019,680	2,019,680	-	-	2,019,680	2,019,680	20,300	4,188,880	6,208,560	6,208,560
79/79	-	1,064,000	200,000	-	4,000,000	1,901,580	1,901,580	-	-	1,901,580	1,901,580	19,100	4,333,646	6,235,226	6,235,226
80/80	-	1,064,000	-	200,000	4,200,000	-	-	-	-	200,000	-	17,860	4,481,516	4,681,516	4,481,516
81/81	-	1,064,000	-	200,000	4,400,000	-	-	-	-	200,000	-	15,400	4,631,361	4,831,361	4,631,361
82/82	-	1,064,000	-	200,000	4,600,000	-	-	-	-	200,000	-	14,500	4,784,802	4,984,802	4,784,802
83/83	-	1,064,000	-	200,000	4,800,000	-	-	-	-	200,000	-	13,640	4,941,986	5,141,986	4,941,986
84/84	-	1,064,000	-	200,000	5,000,000	-	-	-	-	200,000	-	12,820	5,103,066	5,303,066	5,103,066
85/85	-	1,064,000	-	200,000	5,200,000	-	-	-	-	200,000	-	12,020	5,268,177	5,468,177	5,268,177
86/86	-	1,064,000	-	200,000	5,400,000	-	-	-	-	200,000	-	11,280	5,437,503	5,637,503	5,437,503
87/87	-	1,064,000	-	200,000	5,600,000	-	-	-	-	200,000	-	10,560	5,611,188	5,811,188	5,611,188
88/88	-	1,064,000	-	200,000	5,800,000	-	-	-	-	200,000	-	9,860	5,789,384	5,989,384	5,789,384
89/89	-	1,064,000	-	200,000	6,000,000	-	-	-	-	200,000	-	9,200	5,972,265	6,172,265	5,972,265
90/90	-	1,064,000	-	200,000	6,200,000	-	-	-	-	200,000	-	8,560	6,159,993	6,359,993	6,159,993
91/91	-	1,064,000	-	200,000	6,400,000	-	-	-	-	200,000	-	7,940	6,352,733	6,552,733	6,352,733
92/92	-	1,064,000	-	200,000	6,600,000	-	-	-	-	200,000	-	7,360	6,550,675	6,750,675	6,550,675
93/93	-	1,064,000	-	200,000	6,800,000	-	-	-	-	200,000	-	6,800	6,753,995	6,953,995	6,753,995
94/94	-	1,064,000	-	200,000	7,000,000	-	-	-	-	200,000	-	6,260	6,962,875	7,162,875	6,962,875
95/95	-	1,064,000	-	200,000	7,200,000	-	-	-	-	200,000	-	5,760	7,177,521	7,377,521	7,177,521
96/96	-	1,064,000	-	200,000	7,400,000	-	-	-	-	200,000	-	5,280	7,398,127	7,598,127	7,398,127
97/97	-	1,064,000	-	200,000	7,600,000	-	-	-	-	200,000	-	4,820	7,624,891	7,824,891	7,624,891
98/98	-	1,064,000	-	200,000	7,800,000	-	-	-	-	200,000	-	4,380	7,858,017	8,058,017	7,858,017
99/99	-	1,064,000	-	200,000	8,000,000	-	-	-	-	200,000	-	3,980	8,097,738	8,297,738	8,097,738

100/100	-	1,064,000	-	200,000	8,200,000	-	-	-	-	200,000	-	3,580	8,344,250	8,544,250	8,344,250
101/101	-	1,064,000	-	200,000	8,400,000	-	-	-	-	200,000	-	3,200	8,597,777	8,797,777	8,597,777
102/102	-	1,064,000	-	200,000	8,600,000	-	-	-	-	200,000	-	2,800	8,858,511	9,058,511	8,858,511
103/103	-	1,064,000	-	200,000	8,800,000	-	-	-	-	200,000	-	2,380	9,126,646	9,326,646	9,126,646
104/104	-	1,064,000	-	200,000	9,000,000	-	-	-	-	200,000	-	1,860	9,402,305	9,602,305	9,402,305
105/105	-	1,064,000	-	200,000	9,200,000	-	-	-	-	200,000	-	1,140	9,685,515	9,885,515	9,685,515

注释说明:

1、该利益演示是基于公司的精算及其他假设，不代表公司历史经营业绩，也不代表对公司未来经营业绩的预期，且保单的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。

2、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。

3、以上演示摘要假设在整个保险期间，年交保险费在保单年度初发生，其余均在保单年度末发生。

4、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）。

5、退保金（现金价值）包含该保单年度末即将发放的养老年金（若有），若退保时养老年金已发放，则退保金（现金价值）将等额减少。

6、若投保人退保，本公司按合同约定所给付的利益包括退保金（现金价值）与累积红利之和。

7、若被保险人发生身故，本公司按合同约定所给付的利益包括身故保险金与累积红利之和。

四、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，请填写解除合同申请书并向我们提供下列资料：

- 一、保险合同原件；
- 二、投保人的有效身份证件。

【合同的解除和现金价值】

如投保人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下列资料：

- 一、保险合同原件；
- 二、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。

投保人在犹豫期后解除合同会受到一定损失。

现金价值指保险单所具有的价值，通常体现为解除合同时，根据精算原理计算的，由我们退还的那部分金额。

【声明】

我已认真阅读并理解了工银安盛人寿传鑫意养老年金保险（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、责任免除、利益演示、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：_____