工银安盛人寿金账户年金保险（万能型）
产品说明书

本产品为万能型保险，结算利率超过最低保证利率的部分是不确定的。

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

1.万能型保险产品的运作原理

万能保险，是指包含保险保障功能并在保单账户中拥有资金可用于投资的人身保险产品。客户购买万能产品所支付的保险费，在扣除各种费用后进入客户保单账户，由保险公司进行投资运作，保险公司每月根据实际投资收益公布结算利率（公布的结算利率保证不低于条款约定的最低保证利率），定期结算个人保单账户价值，直至保险合同终止。一般而言，除从保险费扣除初始费用外，在万能保险运作期间通常每月还要从保单账户中扣除保单管理费、风险保险费，在部分领取或退保时要扣除退保费用等。

2.保险责任

【身故保险金】

在合同有效期内，若被保险人身故，我们将按被保险人身故时合同个人账户价值的 100%给付身故保险金予身故保险金受益人，合同效力终止。

【年金】

在合同有效期内，被保险人可按照我们的规定申请年金。

若被保险人于下列两个日期的较迟者起，每个保险合同周年日当日 24 时生存，且合同有效，我们将按照被保险人与我们约定的比例，提取当时个人账户价值作为年金给付予被保险人，直至合同效力终止。**每个保险合同周年日我们给付的年金金额以投保人已交保险费的 20%为限。**

1、合同的第 6 个保险合同周年日;

2、被保险人提出申请，经我们审核同意后的下一个保险合同周年日。

每次提取后合同的个人账户价值按提取金额等额减少，且提取后个人账户价值的余额需符合我们的要求，否则我们将停止给付年金。一旦年金给付中断，再次领取年金需被保险人重新申请。

3.责任免除

因下列情形之一，导致被保险人身故的，我们不承担保险责任：

一、投保人对被保险人的故意杀害、故意伤害；

二、被保险人故意犯罪或者抗拒依法采取的刑事强制措施；

三、被保险人自合同成立起 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，我们将向被保险人的继承人退还扣除退保费用后的个人账户价值。

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扣除退保费用后的个人账户价值。

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”、“4.4 保险事故的通知”、“4.9 如实告知”、“4.11 年龄的确定与错误处理”中相关字体加粗内容。

（二）产品其它信息

1.投保范围

凡出生满 30 天至 70 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 时起计算。

3.交费方式

合同有效期内，投保人可以通过以下方式交纳保险费，用于增加投保人的个人账户价值:

一、趸交保险费：投保人应当按照合同约定向我们一次性支付全部保险费。

二、追加保险费：

1、特别追加保险费：经我们审核同意后，按照受领人的选择，以其与我们约定的保险合同所产生的生存保险金（若有）、年金（若有）或周年红利（若有）作为追加保险费，转入合同个人账户；

2、一般追加保险费：投保人可向我们书面申请并经我们审核同意后，以投保人的其他资金交纳追加保险费。

4. 万能险主要投资策略

本公司为履行本产品项下的保险责任，依照国家政策和相关法律法规设立万能保险专用账户进行投资运用。

公司资产配置以资产负债匹配管理为原则。根据万能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、保单账户

（一）保单账户价值的计算说明

1.个人账户建立

为履行合同的保险责任，明确投保人的权益，我们于合同生效日当日的 24 时起为投保人建立万能个人账户，以记录合同的个人账户价值。个人账户价值从投保人交纳的首笔保险费进入个人账户起计算。

在合同有效期内，我们将每年向投保人提供保险合同状态报告。

2.个人账户价值

a. 个人账户价值的计算

在合同保险期间内，个人账户价值按如下方法计算:

（1）投保人交纳的趸交保险费在扣除初始费用后计入个人账户，个人账户价值按计入数额等额增加;

（2）投保人可以申请交纳追加保险费以增加投保人的个人账户价值，经我们审核同意后，投保人交纳的合同追加保险费在扣除初始费用后计入个人账户，个人账户价值按计入数额等额增加;

（3）我们向投保人发放的每笔持续奖励金计入投保人的个人账户，个人账户价值按计入数额等额增加;

（4）我们每月结算个人账户利息后，个人账户价值按结算的个人账户利息数额等额增加;

（5）若投保人申请全部或部分领取个人账户价值，经我们审核同意后，个人账户价值按领取数额等额减少;

（6）若被保险人申请提取年金，经我们审核同意后，个人账户价值按提取数额等额减少;

（7）合同终止时，个人账户也随之终止。除被保险人身故外，我们在按照合同第 3.2 条第四款的规定扣除相应的费用后，向投保人退还合同终止时的个人账户价值余额。

b. 个人账户的结算

(1) 个人账户利息

在合同有效期内，个人账户价值每月结算一次。个人账户结算日为每月 1 日，我们按结算日起 6 个工作日内公布的结算利率对结算周期内的个人账户价值以日单利方式进行结算。根据结算周期内每日 24 时的个人账户价值与结算利率对应的日利率计算当日保险合同利息，并按合同在结算周期内实际经过天数加总得出结算时的保险合同利息。

若合同在当月结算日之前终止效力，则以个人账户最低保证利率对应的日利率，按上述日单利的方式计算从上一结算日至合同效力终止日个人账户价值的保险合同利息。

(2) 个人账户最低保证利率

指计算合同个人账户价值的最低年结算利率，该利率为年利率 2.5%（百分之二点五）。

c. 个人账户价值的领取

1、在合同有效期内，投保人可书面通知我们领取全部或部分个人账户价值，个人账户价值也随之相应等额减少。我们将按照合同规定扣除相应的费用后将余额给付予投保人。一般情况下，我们将于收到完整的领取个人账户价值的申请后 5 日内作出核定，并于作出核定后 10 日内履行给付责任。**每个保单年度内，合同累计个人账户价值的部分领取及给付的年金总额以投保人已交保险费的 20%为限。每次部分领取个人账户价值后，投保人的个人账户价值余额不得低于我们所规定的最低限额。**

2、投保人要求全额或部分领取时，请填写领取申请书并向我们提供下列资料:

(1) 投保人的有效身份证件;

(2) 如为委托代理人申领，应提供委托代理人的有效身份证件及授权委托书。

（二）相关费用说明

1.初始费用：对于每笔保险费，我们在扣除以该保险费乘以下表所列比率计算的初始费用后，再按合同约定转

入合同的个人账户。

保险费名称	初始费用比率
趸交保险费	3%
一般追加保险费	2%
特别追加保险费	1%

2.风险保险费：不收取风险保险费。

3.保单管理费：不收取保单管理费。

4.退保费用：投保人在保险合同有效期内解除合同或领取个人账户价值时，我们按投保人提取的账户价值金额乘以下表所列比率收取费用：

保单年度	退保费用比率
第一年	3%
第二年	2%
第三年	1%
第四年	1%
第五年	1%
第六年及以后	0%

（三）持续奖励金

若被保险人于合同第 6 个保险合同周年日当日 24 时生存，且合同有效，我们将向投保人发放持续奖励金，其金额等于前 6 个保单年度内累计特别追加保险费之和的 1%。

若被保险人于合同第 7 个保险合同周年日（含）起的每个保险合同周年日当日 24 时生存，且合同有效，我们将向投保人发放持续奖励金，其金额等于上一保单年度内特别追加保险费的 1%，直至合同效力终止。

持续奖励金将计入个人账户，增加投保人的个人账户价值。

三、利益演示

示例 1

0 岁男性作为被保险人投保工银安盛人寿金账户年金保险（万能型），趸交保险费 10 万元，假设保险期内从未部分领取且无追加保险费，保险利益如下:

单位：元

保单年度末/年龄	趸交保险费	追加保险费	累计保险费	初始费用	保单管理费	进入个人账户的价值	个人账户部分领取	个人账户部分领取退保费用	持续奖励金	最低保证利益演示（假设结算利率2.5%）						万能结息利益演示（假设结算利率4%）					
										风险保险费	个人账户价值	退保费用	退保金（现金价值）	年金	身故保险金	风险保险费	个人账户价值	退保费用	退保金（现金价值）	年金	身故保险金
1/1	100,000	–	100,000	3,000	–	97,000	–	–	–	–	99,425	2,983	96,442	–	99,425	–	100,880	3,026	97,854	–	100,880
2/2	–	–	100,000	–	–	–	–	–	–	–	101,911	2,038	99,872	–	101,911	–	104,915	2,098	102,817	–	104,915
3/3	–	–	100,000	–	–	–	–	–	–	–	104,458	1,045	103,414	–	104,458	–	109,112	1,091	108,021	–	109,112
4/4	–	–	100,000	–	–	–	–	–	–	–	107,070	1,071	105,999	–	107,070	–	113,476	1,135	112,342	–	113,476
5/5	–	–	100,000	–	–	–	–	–	–	–	109,747	1,097	108,649	–	109,747	–	118,015	1,180	116,835	–	118,015
6/6	–	–	100,000	–	–	–	–	–	–	–	112,490	–	112,490	–	112,490	–	122,736	–	122,736	–	122,736
7/7	–	–	100,000	–	–	–	–	–	–	–	115,303	–	115,303	–	115,303	–	127,645	–	127,645	–	127,645
8/8	–	–	100,000	–	–	–	–	–	–	–	118,185	–	118,185	–	118,185	–	132,751	–	132,751	–	132,751
9/9	–	–	100,000	–	–	–	–	–	–	–	121,140	–	121,140	–	121,140	–	138,061	–	138,061	–	138,061
10/10	–	–	100,000	–	–	–	–	–	–	–	124,168	–	124,168	–	124,168	–	143,584	–	143,584	–	143,584
11/11	–	–	100,000	–	–	–	–	–	–	–	127,272	–	127,272	–	127,272	–	149,327	–	149,327	–	149,327
12/12	–	–	100,000	–	–	–	–	–	–	–	130,454	–	130,454	–	130,454	–	155,300	–	155,300	–	155,300
13/13	–	–	100,000	–	–	–	–	–	–	–	133,716	–	133,716	–	133,716	–	161,512	–	161,512	–	161,512
14/14	–	–	100,000	–	–	–	–	–	–	–	137,058	–	137,058	–	137,058	–	167,973	–	167,973	–	167,973
15/15	–	–	100,000	–	–	–	–	–	–	–	140,485	–	140,485	–	140,485	–	174,692	–	174,692	–	174,692
16/16	–	–	100,000	–	–	–	–	–	–	–	143,997	–	143,997	–	143,997	–	181,679	–	181,679	–	181,679
17/17	–	–	100,000	–	–	–	–	–	–	–	147,597	–	147,597	–	147,597	–	188,946	–	188,946	–	188,946
18/18	–	–	100,000	–	–	–	–	–	–	–	151,287	–	151,287	–	151,287	–	196,504	–	196,504	–	196,504
19/19	–	–	100,000	–	–	–	–	–	–	–	155,069	–	155,069	–	155,069	–	204,364	–	204,364	–	204,364
20/20	–	–	100,000	–	–	–	–	–	–	–	158,946	–	158,946	–	158,946	–	212,539	–	212,539	–	212,539
21/21	–	–	100,000	–	–	–	–	–	–	–	162,919	–	162,919	–	162,919	–	221,041	–	221,041	–	221,041
22/22	–	–	100,000	–	–	–	–	–	–	–	166,992	–	166,992	–	166,992	–	229,882	–	229,882	–	229,882
23/23	–	–	100,000	–	–	–	–	–	–	–	171,167	–	171,167	–	171,167	–	239,077	–	239,077	–	239,077
24/24	–	–	100,000	–	–	–	–	–	–	–	175,446	–	175,446	–	175,446	–	248,641	–	248,641	–	248,641
25/25	–	–	100,000	–	–	–	–	–	–	–	179,833	–	179,833	–	179,833	–	258,586	–	258,586	–	258,586
26/26	–	–	100,000	–	–	–	–	–	–	–	184,328	–	184,328	–	184,328	–	268,930	–	268,930	–	268,930
27/27	–	–	100,000	–	–	–	–	–	–	–	188,937	–	188,937	–	188,937	–	279,687	–	279,687	–	279,687
28/28	–	–	100,000	–	–	–	–	–	–	–	193,660	–	193,660	–	193,660	–	290,874	–	290,874	–	290,874
29/29	–	–	100,000	–	–	–	–	–	–	–	198,502	–	198,502	–	198,502	–	302,509	–	302,509	–	302,509
30/30	–	–	100,000	–	–	–	–	–	–	–	203,464	–	203,464	–	203,464	–	314,610	–	314,610	–	314,610
31/31	–	–	100,000	–	–	–	–	–	–	–	208,551	–	208,551	–	208,551	–	327,194	–	327,194	–	327,194
32/32	–	–	100,000	–	–	–	–	–	–	–	213,764	–	213,764	–	213,764	–	340,282	–	340,282	–	340,282
33/33	–	–	100,000	–	–	–	–	–	–	–	219,109	–	219,109	–	219,109	–	353,893	–	353,893	–	353,893
34/34	–	–	100,000	–	–	–	–	–	–	–	224,586	–	224,586	–	224,586	–	368,049	–	368,049	–	368,049

35/35	–	–	100,000	–	–	–	–	–	–	–	230,201	–	230,201	–	230,201	–	382,771	–	382,771	–	382,771
36/36	–	–	100,000	–	–	–	–	–	–	–	235,956	–	235,956	–	235,956	–	398,082	–	398,082	–	398,082
37/37	–	–	100,000	–	–	–	–	–	–	–	241,855	–	241,855	–	241,855	–	414,005	–	414,005	–	414,005
38/38	–	–	100,000	–	–	–	–	–	–	–	247,901	–	247,901	–	247,901	–	430,565	–	430,565	–	430,565
39/39	–	–	100,000	–	–	–	–	–	–	–	254,099	–	254,099	–	254,099	–	447,788	–	447,788	–	447,788
40/40	–	–	100,000	–	–	–	–	–	–	–	260,451	–	260,451	–	260,451	–	465,699	–	465,699	–	465,699
41/41	–	–	100,000	–	–	–	–	–	–	–	266,963	–	266,963	–	266,963	–	484,327	–	484,327	–	484,327
42/42	–	–	100,000	–	–	–	–	–	–	–	273,637	–	273,637	–	273,637	–	503,700	–	503,700	–	503,700
43/43	–	–	100,000	–	–	–	–	–	–	–	280,478	–	280,478	–	280,478	–	523,848	–	523,848	–	523,848
44/44	–	–	100,000	–	–	–	–	–	–	–	287,489	–	287,489	–	287,489	–	544,802	–	544,802	–	544,802
45/45	–	–	100,000	–	–	–	–	–	–	–	294,677	–	294,677	–	294,677	–	566,594	–	566,594	–	566,594
46/46	–	–	100,000	–	–	–	–	–	–	–	302,044	–	302,044	–	302,044	–	589,258	–	589,258	–	589,258
47/47	–	–	100,000	–	–	–	–	–	–	–	309,595	–	309,595	–	309,595	–	612,828	–	612,828	–	612,828
48/48	–	–	100,000	–	–	–	–	–	–	–	317,335	–	317,335	–	317,335	–	637,341	–	637,341	–	637,341
49/49	–	–	100,000	–	–	–	–	–	–	–	325,268	–	325,268	–	325,268	–	662,835	–	662,835	–	662,835
50/50	–	–	100,000	–	–	–	–	–	–	–	333,400	–	333,400	–	333,400	–	689,348	–	689,348	–	689,348
51/51	–	–	100,000	–	–	–	–	–	–	–	341,735	–	341,735	–	341,735	–	716,922	–	716,922	–	716,922
52/52	–	–	100,000	–	–	–	–	–	–	–	350,278	–	350,278	–	350,278	–	745,599	–	745,599	–	745,599
53/53	–	–	100,000	–	–	–	–	–	–	–	359,035	–	359,035	–	359,035	–	775,423	–	775,423	–	775,423
54/54	–	–	100,000	–	–	–	–	–	–	–	368,011	–	368,011	–	368,011	–	806,440	–	806,440	–	806,440
55/55	–	–	100,000	–	–	–	–	–	–	–	377,211	–	377,211	–	377,211	–	838,698	–	838,698	–	838,698
56/56	–	–	100,000	–	–	–	–	–	–	–	386,641	–	386,641	–	386,641	–	872,246	–	872,246	–	872,246
57/57	–	–	100,000	–	–	–	–	–	–	–	396,307	–	396,307	–	396,307	–	907,135	–	907,135	–	907,135
58/58	–	–	100,000	–	–	–	–	–	–	–	406,215	–	406,215	–	406,215	–	943,421	–	943,421	–	943,421
59/59	–	–	100,000	–	–	–	–	–	–	–	416,370	–	416,370	–	416,370	–	981,158	–	981,158	–	981,158
60/60	–	–	100,000	–	–	–	–	–	–	–	426,780	–	426,780	–	426,780	–	1,020,404	–	1,020,404	–	1,020,404
61/61	–	–	100,000	–	–	–	–	–	–	–	437,449	–	437,449	–	437,449	–	1,061,220	–	1,061,220	–	1,061,220
62/62	–	–	100,000	–	–	–	–	–	–	–	448,385	–	448,385	–	448,385	–	1,103,669	–	1,103,669	–	1,103,669
63/63	–	–	100,000	–	–	–	–	–	–	–	459,595	–	459,595	–	459,595	–	1,147,816	–	1,147,816	–	1,147,816
64/64	–	–	100,000	–	–	–	–	–	–	–	471,085	–	471,085	–	471,085	–	1,193,728	–	1,193,728	–	1,193,728
65/65	–	–	100,000	–	–	–	–	–	–	–	482,862	–	482,862	–	482,862	–	1,241,477	–	1,241,477	–	1,241,477
66/66	–	–	100,000	–	–	–	–	–	–	–	494,934	–	494,934	–	494,934	–	1,291,137	–	1,291,137	–	1,291,137
67/67	–	–	100,000	–	–	–	–	–	–	–	507,307	–	507,307	–	507,307	–	1,342,782	–	1,342,782	–	1,342,782
68/68	–	–	100,000	–	–	–	–	–	–	–	519,990	–	519,990	–	519,990	–	1,396,493	–	1,396,493	–	1,396,493
69/69	–	–	100,000	–	–	–	–	–	–	–	532,989	–	532,989	–	532,989	–	1,452,353	–	1,452,353	–	1,452,353
70/70	–	–	100,000	–	–	–	–	–	–	–	546,314	–	546,314	–	546,314	–	1,510,447	–	1,510,447	–	1,510,447
71/71	–	–	100,000	–	–	–	–	–	–	–	559,972	–	559,972	–	559,972	–	1,570,865	–	1,570,865	–	1,570,865
72/72	–	–	100,000	–	–	–	–	–	–	–	573,971	–	573,971	–	573,971	–	1,633,700	–	1,633,700	–	1,633,700
73/73	–	–	100,000	–	–	–	–	–	–	–	588,321	–	588,321	–	588,321	–	1,699,048	–	1,699,048	–	1,699,048
74/74	–	–	100,000	–	–	–	–	–	–	–	603,029	–	603,029	–	603,029	–	1,767,010	–	1,767,010	–	1,767,010
75/75	–	–	100,000	–	–	–	–	–	–	–	618,104	–	618,104	–	618,104	–	1,837,690	–	1,837,690	–	1,837,690
76/76	–	–	100,000	–	–	–	–	–	–	–	633,557	–	633,557	–	633,557	–	1,911,197	–	1,911,197	–	1,911,197
77/77	–	–	100,000	–	–	–	–	–	–	–	649,396	–	649,396	–	649,396	–	1,987,645	–	1,987,645	–	1,987,645
78/78	–	–	100,000	–	–	–	–	–	–	–	665,631	–	665,631	–	665,631	–	2,067,151	–	2,067,151	–	2,067,151
79/79	–	–	100,000	–	–	–	–	–	–	–	682,271	–	682,271	–	682,271	–	2,149,837	–	2,149,837	–	2,149,837
80/80	–	–	100,000	–	–	–	–	–	–	–	699,328	–	699,328	–	699,328	–	2,235,831	–	2,235,831	–	2,235,831
81/81	–	–	100,000	–	–	–	–	–	–	–	716,811	–	716,811	–	716,811	–	2,325,264	–	2,325,264	–	2,325,264
82/82	–	–	100,000	–	–	–	–	–	–	–	734,732	–	734,732	–	734,732	–	2,418,275	–	2,418,275	–	2,418,275

83/83	–	–	100,000	–	–	–	–	–	–	–	753,100	–	753,100	–	753,100	–	2,515,006	–	2,515,006	–	2,515,006
84/84	–	–	100,000	–	–	–	–	–	–	–	771,928	–	771,928	–	771,928	–	2,615,606	–	2,615,606	–	2,615,606
85/85	–	–	100,000	–	–	–	–	–	–	–	791,226	–	791,226	–	791,226	–	2,720,230	–	2,720,230	–	2,720,230
86/86	–	–	100,000	–	–	–	–	–	–	–	811,006	–	811,006	–	811,006	–	2,829,039	–	2,829,039	–	2,829,039
87/87	–	–	100,000	–	–	–	–	–	–	–	831,282	–	831,282	–	831,282	–	2,942,201	–	2,942,201	–	2,942,201
88/88	–	–	100,000	–	–	–	–	–	–	–	852,064	–	852,064	–	852,064	–	3,059,889	–	3,059,889	–	3,059,889
89/89	–	–	100,000	–	–	–	–	–	–	–	873,365	–	873,365	–	873,365	–	3,182,284	–	3,182,284	–	3,182,284
90/90	–	–	100,000	–	–	–	–	–	–	–	895,199	–	895,199	–	895,199	–	3,309,576	–	3,309,576	–	3,309,576
91/91	–	–	100,000	–	–	–	–	–	–	–	917,579	–	917,579	–	917,579	–	3,441,959	–	3,441,959	–	3,441,959
92/92	–	–	100,000	–	–	–	–	–	–	–	940,519	–	940,519	–	940,519	–	3,579,637	–	3,579,637	–	3,579,637
93/93	–	–	100,000	–	–	–	–	–	–	–	964,032	–	964,032	–	964,032	–	3,722,823	–	3,722,823	–	3,722,823
94/94	–	–	100,000	–	–	–	–	–	–	–	988,132	–	988,132	–	988,132	–	3,871,735	–	3,871,735	–	3,871,735
95/95	–	–	100,000	–	–	–	–	–	–	–	1,012,836	–	1,012,836	–	1,012,836	–	4,026,605	–	4,026,605	–	4,026,605
96/96	–	–	100,000	–	–	–	–	–	–	–	1,038,157	–	1,038,157	–	1,038,157	–	4,187,669	–	4,187,669	–	4,187,669
97/97	–	–	100,000	–	–	–	–	–	–	–	1,064,111	–	1,064,111	–	1,064,111	–	4,355,176	–	4,355,176	–	4,355,176
98/98	–	–	100,000	–	–	–	–	–	–	–	1,090,713	–	1,090,713	–	1,090,713	–	4,529,383	–	4,529,383	–	4,529,383
99/99	–	–	100,000	–	–	–	–	–	–	–	1,117,981	–	1,117,981	–	1,117,981	–	4,710,558	–	4,710,558	–	4,710,558
100/100	–	–	100,000	–	–	–	–	–	–	–	1,145,931	–	1,145,931	–	1,145,931	–	4,898,980	–	4,898,980	–	4,898,980
101/101	–	–	100,000	–	–	–	–	–	–	–	1,174,579	–	1,174,579	–	1,174,579	–	5,094,940	–	5,094,940	–	5,094,940
102/102	–	–	100,000	–	–	–	–	–	–	–	1,203,943	–	1,203,943	–	1,203,943	–	5,298,737	–	5,298,737	–	5,298,737
103/103	–	–	100,000	–	–	–	–	–	–	–	1,234,042	–	1,234,042	–	1,234,042	–	5,510,687	–	5,510,687	–	5,510,687
104/104	–	–	100,000	–	–	–	–	–	–	–	1,264,893	–	1,264,893	–	1,264,893	–	5,731,114	–	5,731,114	–	5,731,114
105/105	–	–	100,000	–	–	–	–	–	–	–	1,296,515	–	1,296,515	–	1,296,515	–	5,960,359	–	5,960,359	–	5,960,359
106/106	–	–	100,000	–	–	–	–	–	–	–	1,328,928	–	1,328,928	–	1,328,928	–	6,198,773	–	6,198,773	–	6,198,773

注释说明:

1、**该利益演示是基于公司的精算及其他假设，不代表公司的历史经营业绩，也不代表对公司未来经营业绩的预期，最低保证利率之上的投资收益是不确定的，实际保单账户利益可能低于万能结息利益演示水平。**

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，趸交保险费、追加保险费、初始费用和进入个人账户的价值假设在保单年度初发生，其余均假设在保单年度末发生。

4、追加保险费包括一般追加保险费和特别追加保险费。

5、保单管理费、风险保险费为零，对于趸交保险费初始费用为 3%，一般追加保险费用（若有）初始费用为 2%，特别追加保险费（若有）初始费用为 1%。

6、进入个人账户的价值是指趸交保险费与追加保险费之和扣除初始费用后的金额。

7、个人账户部分领取退保费用和解除合同的退保费用等于提取的个人账户价值金额乘以退保费用比例，退保费用比例前五个保单年度为 3%、2%、1%、1%、1%，以后保单年度为 0%。若个人账户部分领取，领取的金额等于个人账户部分领取减去个人账户部分领取退保费用。

8、个人账户价值是指每个保单年度初的账户价值与当年度的趸交保险费及追加保险费（若有）扣除初始费用后进入其个人账户金额之和并基于上表中所示假定结算利率累积至保单年度末，加上持续奖励金（若有）及扣除个人账户部分领取（若有）和年金（若有）后的价值总值。

9、退保金（现金价值）等于退保时个人账户价值减去解除合同退保费用后的净额。

10、个人账户价值和退保金（现金价值）包含该保单年度末即将发放的年金（若有），若退保时前述年金已发放，则个人账户价值和退

保金（现金价值）将等额减少。

11、最低保证利益演示的假设结算利率即为最低保证利率。

示例 2

0 岁男性作为被保险人投保工银安盛人寿金账户年金保险（万能型），趸交保险费 10 万元，假设保险期内无追加保险费，从第六个保单年度末开始，每年领取年度末账户价值的 2%，保险利益如下:

单位：元

保单年度末/年龄	趸交保险费	追加保险费	累计保险费	初始费用	保单管理费	进入个人账户的价值	个人账户部分领取	个人账户部分领取退保费用	持续奖励金	最低保证利益演示（假设结算利率2.5%）						万能结息利益演示（假设结算利率4%）					
										风险保险费	个人账户价值	退保费用	退保金（现金价值）	年金	身故保险金	风险保险费	个人账户价值	退保费用	退保金（现金价值）	年金	身故保险金
1/1	100,000	–	100,000	3,000	–	97,000	–	–	–	–	99,425	2,983	96,442	–	99,425	–	100,880	3,026	97,854	–	100,880
2/2	–	–	100,000	–	–	–	–	–	–	–	101,911	2,038	99,872	–	101,911	–	104,915	2,098	102,817	–	104,915
3/3	–	–	100,000	–	–	–	–	–	–	–	104,458	1,045	103,414	–	104,458	–	109,112	1,091	108,021	–	109,112
4/4	–	–	100,000	–	–	–	–	–	–	–	107,070	1,071	105,999	–	107,070	–	113,476	1,135	112,342	–	113,476
5/5	–	–	100,000	–	–	–	–	–	–	–	109,747	1,097	108,649	–	109,747	–	118,015	1,180	116,835	–	118,015
6/6	–	–	100,000	–	–	–	–	–	–	–	112,490	–	112,490	2,250	112,490	–	122,736	–	122,736	2,455	122,736
7/7	–	–	100,000	–	–	–	–	–	–	–	112,996	–	112,996	2,260	112,996	–	125,092	–	125,092	2,502	125,092
8/8	–	–	100,000	–	–	–	–	–	–	–	113,505	–	113,505	2,270	113,505	–	127,494	–	127,494	2,550	127,494
9/9	–	–	100,000	–	–	–	–	–	–	–	114,016	–	114,016	2,280	114,016	–	129,942	–	129,942	2,599	129,942
10/10	–	–	100,000	–	–	–	–	–	–	–	114,529	–	114,529	2,291	114,529	–	132,437	–	132,437	2,649	132,437
11/11	–	–	100,000	–	–	–	–	–	–	–	115,044	–	115,044	2,301	115,044	–	134,980	–	134,980	2,700	134,980
12/12	–	–	100,000	–	–	–	–	–	–	–	115,562	–	115,562	2,311	115,562	–	137,571	–	137,571	2,751	137,571
13/13	–	–	100,000	–	–	–	–	–	–	–	116,082	–	116,082	2,322	116,082	–	140,213	–	140,213	2,804	140,213
14/14	–	–	100,000	–	–	–	–	–	–	–	116,604	–	116,604	2,332	116,604	–	142,905	–	142,905	2,858	142,905
15/15	–	–	100,000	–	–	–	–	–	–	–	117,129	–	117,129	2,343	117,129	–	145,649	–	145,649	2,913	145,649
16/16	–	–	100,000	–	–	–	–	–	–	–	117,656	–	117,656	2,353	117,656	–	148,445	–	148,445	2,969	148,445
17/17	–	–	100,000	–	–	–	–	–	–	–	118,186	–	118,186	2,364	118,186	–	151,295	–	151,295	3,026	151,295
18/18	–	–	100,000	–	–	–	–	–	–	–	118,717	–	118,717	2,374	118,717	–	154,200	–	154,200	3,084	154,200
19/19	–	–	100,000	–	–	–	–	–	–	–	119,252	–	119,252	2,385	119,252	–	157,161	–	157,161	3,143	157,161
20/20	–	–	100,000	–	–	–	–	–	–	–	119,788	–	119,788	2,396	119,788	–	160,178	–	160,178	3,204	160,178
21/21	–	–	100,000	–	–	–	–	–	–	–	120,327	–	120,327	2,407	120,327	–	163,254	–	163,254	3,265	163,254
22/22	–	–	100,000	–	–	–	–	–	–	–	120,869	–	120,869	2,417	120,869	–	166,388	–	166,388	3,328	166,388
23/23	–	–	100,000	–	–	–	–	–	–	–	121,413	–	121,413	2,428	121,413	–	169,583	–	169,583	3,392	169,583
24/24	–	–	100,000	–	–	–	–	–	–	–	121,959	–	121,959	2,439	121,959	–	172,839	–	172,839	3,457	172,839
25/25	–	–	100,000	–	–	–	–	–	–	–	122,508	–	122,508	2,450	122,508	–	176,157	–	176,157	3,523	176,157
26/26	–	–	100,000	–	–	–	–	–	–	–	123,059	–	123,059	2,461	123,059	–	179,540	–	179,540	3,591	179,540
27/27	–	–	100,000	–	–	–	–	–	–	–	123,613	–	123,613	2,472	123,613	–	182,987	–	182,987	3,660	182,987
28/28	–	–	100,000	–	–	–	–	–	–	–	124,169	–	124,169	2,483	124,169	–	186,500	–	186,500	3,730	186,500
29/29	–	–	100,000	–	–	–	–	–	–	–	124,728	–	124,728	2,495	124,728	–	190,081	–	190,081	3,802	190,081
30/30	–	–	100,000	–	–	–	–	–	–	–	125,289	–	125,289	2,506	125,289	–	193,730	–	193,730	3,875	193,730
31/31	–	–	100,000	–	–	–	–	–	–	–	125,853	–	125,853	2,517	125,853	–	197,450	–	197,450	3,949	197,450
32/32	–	–	100,000	–	–	–	–	–	–	–	126,419	–	126,419	2,528	126,419	–	201,241	–	201,241	4,025	201,241

33/33	-	-	100,000	-	-	-	-	-	-	-	126,988	-	126,988	2,540	126,988	-	205,105	-	205,105	4,102	205,105
34/34	-	-	100,000	-	-	-	-	-	-	-	127,560	-	127,560	2,551	127,560	-	209,043	-	209,043	4,181	209,043
35/35	-	-	100,000	-	-	-	-	-	-	-	128,134	-	128,134	2,563	128,134	-	213,056	-	213,056	4,261	213,056
36/36	-	-	100,000	-	-	-	-	-	-	-	128,710	-	128,710	2,574	128,710	-	217,147	-	217,147	4,343	217,147
37/37	-	-	100,000	-	-	-	-	-	-	-	129,290	-	129,290	2,586	129,290	-	221,316	-	221,316	4,426	221,316
38/38	-	-	100,000	-	-	-	-	-	-	-	129,871	-	129,871	2,597	129,871	-	225,566	-	225,566	4,511	225,566
39/39	-	-	100,000	-	-	-	-	-	-	-	130,456	-	130,456	2,609	130,456	-	229,897	-	229,897	4,598	229,897
40/40	-	-	100,000	-	-	-	-	-	-	-	131,043	-	131,043	2,621	131,043	-	234,311	-	234,311	4,686	234,311
41/41	-	-	100,000	-	-	-	-	-	-	-	131,632	-	131,632	2,633	131,632	-	238,809	-	238,809	4,776	238,809
42/42	-	-	100,000	-	-	-	-	-	-	-	132,225	-	132,225	2,644	132,225	-	243,394	-	243,394	4,868	243,394
43/43	-	-	100,000	-	-	-	-	-	-	-	132,820	-	132,820	2,656	132,820	-	248,068	-	248,068	4,961	248,068
44/44	-	-	100,000	-	-	-	-	-	-	-	133,418	-	133,418	2,668	133,418	-	252,831	-	252,831	5,057	252,831
45/45	-	-	100,000	-	-	-	-	-	-	-	134,018	-	134,018	2,680	134,018	-	257,685	-	257,685	5,154	257,685
46/46	-	-	100,000	-	-	-	-	-	-	-	134,621	-	134,621	2,692	134,621	-	262,632	-	262,632	5,253	262,632
47/47	-	-	100,000	-	-	-	-	-	-	-	135,227	-	135,227	2,705	135,227	-	267,675	-	267,675	5,353	267,675
48/48	-	-	100,000	-	-	-	-	-	-	-	135,835	-	135,835	2,717	135,835	-	272,814	-	272,814	5,456	272,814
49/49	-	-	100,000	-	-	-	-	-	-	-	136,447	-	136,447	2,729	136,447	-	278,052	-	278,052	5,561	278,052
50/50	-	-	100,000	-	-	-	-	-	-	-	137,061	-	137,061	2,741	137,061	-	283,391	-	283,391	5,668	283,391
51/51	-	-	100,000	-	-	-	-	-	-	-	137,677	-	137,677	2,754	137,677	-	288,832	-	288,832	5,777	288,832
52/52	-	-	100,000	-	-	-	-	-	-	-	138,297	-	138,297	2,766	138,297	-	294,378	-	294,378	5,888	294,378
53/53	-	-	100,000	-	-	-	-	-	-	-	138,919	-	138,919	2,778	138,919	-	300,030	-	300,030	6,001	300,030
54/54	-	-	100,000	-	-	-	-	-	-	-	139,544	-	139,544	2,791	139,544	-	305,790	-	305,790	6,116	305,790
55/55	-	-	100,000	-	-	-	-	-	-	-	140,172	-	140,172	2,803	140,172	-	311,661	-	311,661	6,233	311,661
56/56	-	-	100,000	-	-	-	-	-	-	-	140,803	-	140,803	2,816	140,803	-	317,645	-	317,645	6,353	317,645
57/57	-	-	100,000	-	-	-	-	-	-	-	141,437	-	141,437	2,829	141,437	-	323,744	-	323,744	6,475	323,744
58/58	-	-	100,000	-	-	-	-	-	-	-	142,073	-	142,073	2,841	142,073	-	329,960	-	329,960	6,599	329,960
59/59	-	-	100,000	-	-	-	-	-	-	-	142,712	-	142,712	2,854	142,712	-	336,295	-	336,295	6,726	336,295
60/60	-	-	100,000	-	-	-	-	-	-	-	143,355	-	143,355	2,867	143,355	-	342,752	-	342,752	6,855	342,752
61/61	-	-	100,000	-	-	-	-	-	-	-	144,000	-	144,000	2,880	144,000	-	349,333	-	349,333	6,987	349,333
62/62	-	-	100,000	-	-	-	-	-	-	-	144,648	-	144,648	2,893	144,648	-	356,040	-	356,040	7,121	356,040
63/63	-	-	100,000	-	-	-	-	-	-	-	145,299	-	145,299	2,906	145,299	-	362,876	-	362,876	7,258	362,876
64/64	-	-	100,000	-	-	-	-	-	-	-	145,953	-	145,953	2,919	145,953	-	369,843	-	369,843	7,397	369,843
65/65	-	-	100,000	-	-	-	-	-	-	-	146,609	-	146,609	2,932	146,609	-	376,944	-	376,944	7,539	376,944
66/66	-	-	100,000	-	-	-	-	-	-	-	147,269	-	147,269	2,945	147,269	-	384,182	-	384,182	7,684	384,182
67/67	-	-	100,000	-	-	-	-	-	-	-	147,932	-	147,932	2,959	147,932	-	391,558	-	391,558	7,831	391,558
68/68	-	-	100,000	-	-	-	-	-	-	-	148,597	-	148,597	2,972	148,597	-	399,076	-	399,076	7,982	399,076
69/69	-	-	100,000	-	-	-	-	-	-	-	149,266	-	149,266	2,985	149,266	-	406,738	-	406,738	8,135	406,738
70/70	-	-	100,000	-	-	-	-	-	-	-	149,938	-	149,938	2,999	149,938	-	414,547	-	414,547	8,291	414,547
71/71	-	-	100,000	-	-	-	-	-	-	-	150,613	-	150,613	3,012	150,613	-	422,507	-	422,507	8,450	422,507
72/72	-	-	100,000	-	-	-	-	-	-	-	151,290	-	151,290	3,026	151,290	-	430,619	-	430,619	8,612	430,619
73/73	-	-	100,000	-	-	-	-	-	-	-	151,971	-	151,971	3,039	151,971	-	438,887	-	438,887	8,778	438,887
74/74	-	-	100,000	-	-	-	-	-	-	-	152,655	-	152,655	3,053	152,655	-	447,313	-	447,313	8,946	447,313
75/75	-	-	100,000	-	-	-	-	-	-	-	153,342	-	153,342	3,067	153,342	-	455,902	-	455,902	9,118	455,902
76/76	-	-	100,000	-	-	-	-	-	-	-	154,032	-	154,032	3,081	154,032	-	464,655	-	464,655	9,293	464,655
77/77	-	-	100,000	-	-	-	-	-	-	-	154,725	-	154,725	3,095	154,725	-	473,577	-	473,577	9,472	473,577
78/78	-	-	100,000	-	-	-	-	-	-	-	155,421	-	155,421	3,108	155,421	-	482,669	-	482,669	9,653	482,669
79/79	-	-	100,000	-	-	-	-	-	-	-	156,121	-	156,121	3,122	156,121	-	491,936	-	491,936	9,839	491,936
80/80	-	-	100,000	-	-	-	-	-	-	-	156,823	-	156,823	3,136	156,823	-	501,382	-	501,382	10,028	501,382
81/81	-	-	100,000	-	-	-	-	-	-	-	157,529	-	157,529	3,151	157,529	-	511,008	-	511,008	10,220	511,008

82/82	–	–	100,000	–	–	–	–	–	–	–	158,238	–	158,238	3,165	158,238	–	520,820	–	520,820	10,416	520,820
83/83	–	–	100,000	–	–	–	–	–	–	–	158,950	–	158,950	3,179	158,950	–	530,819	–	530,819	10,616	530,819
84/84	–	–	100,000	–	–	–	–	–	–	–	159,665	–	159,665	3,193	159,665	–	541,011	–	541,011	10,820	541,011
85/85	–	–	100,000	–	–	–	–	–	–	–	160,384	–	160,384	3,208	160,384	–	551,398	–	551,398	11,028	551,398
86/86	–	–	100,000	–	–	–	–	–	–	–	161,106	–	161,106	3,222	161,106	–	561,985	–	561,985	11,240	561,985
87/87	–	–	100,000	–	–	–	–	–	–	–	161,831	–	161,831	3,237	161,831	–	572,775	–	572,775	11,456	572,775
88/88	–	–	100,000	–	–	–	–	–	–	–	162,559	–	162,559	3,251	162,559	–	583,773	–	583,773	11,675	583,773
89/89	–	–	100,000	–	–	–	–	–	–	–	163,290	–	163,290	3,266	163,290	–	594,981	–	594,981	11,900	594,981
90/90	–	–	100,000	–	–	–	–	–	–	–	164,025	–	164,025	3,281	164,025	–	606,405	–	606,405	12,128	606,405
91/91	–	–	100,000	–	–	–	–	–	–	–	164,763	–	164,763	3,295	164,763	–	618,048	–	618,048	12,361	618,048
92/92	–	–	100,000	–	–	–	–	–	–	–	165,505	–	165,505	3,310	165,505	–	629,914	–	629,914	12,598	629,914
93/93	–	–	100,000	–	–	–	–	–	–	–	166,249	–	166,249	3,325	166,249	–	642,009	–	642,009	12,840	642,009
94/94	–	–	100,000	–	–	–	–	–	–	–	166,997	–	166,997	3,340	166,997	–	654,335	–	654,335	13,087	654,335
95/95	–	–	100,000	–	–	–	–	–	–	–	167,749	–	167,749	3,355	167,749	–	666,898	–	666,898	13,338	666,898
96/96	–	–	100,000	–	–	–	–	–	–	–	168,504	–	168,504	3,370	168,504	–	679,703	–	679,703	13,594	679,703
97/97	–	–	100,000	–	–	–	–	–	–	–	169,262	–	169,262	3,385	169,262	–	692,753	–	692,753	13,855	692,753
98/98	–	–	100,000	–	–	–	–	–	–	–	170,024	–	170,024	3,400	170,024	–	706,054	–	706,054	14,121	706,054
99/99	–	–	100,000	–	–	–	–	–	–	–	170,789	–	170,789	3,416	170,789	–	719,610	–	719,610	14,392	719,610
100/100	–	–	100,000	–	–	–	–	–	–	–	171,557	–	171,557	3,431	171,557	–	733,427	–	733,427	14,669	733,427
101/101	–	–	100,000	–	–	–	–	–	–	–	172,329	–	172,329	3,447	172,329	–	747,509	–	747,509	14,950	747,509
102/102	–	–	100,000	–	–	–	–	–	–	–	173,105	–	173,105	3,462	173,105	–	761,861	–	761,861	15,237	761,861
103/103	–	–	100,000	–	–	–	–	–	–	–	173,884	–	173,884	3,478	173,884	–	776,488	–	776,488	15,530	776,488
104/104	–	–	100,000	–	–	–	–	–	–	–	174,666	–	174,666	3,493	174,666	–	791,397	–	791,397	15,828	791,397
105/105	–	–	100,000	–	–	–	–	–	–	–	175,452	–	175,452	3,509	175,452	–	806,592	–	806,592	16,132	806,592
106/106	–	–	100,000	–	–	–	–	–	–	–	176,242	–	176,242	3,525	176,242	–	822,078	–	822,078	16,442	822,078

注释说明:

1、**该利益演示是基于公司的精算及其他假设，不代表公司的历史经营业绩，也不代表对公司未来经营业绩的预期，最低保证利率之上的投资收益是不确定的，实际保单账户利益可能低于万能结息利益演示水平。**

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，趸交保险费、追加保险费、初始费用和进入个人账户的价值假设在保单年度初发生，其余均假设在保单年度末发生。

4、追加保险费包括一般追加保险费和特别追加保险费。

5、保单管理费、风险保险费为零，对于趸交保险费初始费用为 3%，一般追加保险费用（若有）初始费用为 2%，特别追加保险费（若有）初始费用为 1%。

6、进入个人账户的价值是指趸交保险费与追加保险费之和扣除初始费用后的金额。

7、个人账户部分领取退保费用和解除合同的退保费用等于提取的个人账户价值金额乘以退保费用比例，退保费用比例前五个保单年度为 3%、2%、1%、1%、1%，以后保单年度为 0%。若个人账户部分领取，领取的金额等于个人账户部分领取减去个人账户部分领取退保费用。

8、个人账户价值是指每个保单年度初的账户价值与当年度的趸交保险费及追加保险费（若有）扣除初始费用后进入其个人账户金额之和并基于上表中所示假定结算利率累积至保单年度末，加上持续奖励金（若有）及扣除个人账户部分领取（若有）和年金（若有）后的价值总值。

9、退保金（现金价值）等于退保时个人账户价值减去解除合同退保费用后的净额。

10、个人账户价值和退保金（现金价值）包含该保单年度末即将发放的年金（若有），若退保时前述年金已发放，则个人账户价值和退保金（现金价值）将等额减少。

11、最低保证利益演示的假设结算利率即为最低保证利率。

示例 3

0 岁女性作为被保险人投保工银安盛人寿金账户年金保险（万能型），趸交保险费 10 万元，假设保险期内从未部分领取且无追加保险费，保险利益如下:

单位：元

保单年度末/年龄	趸交保险费	追加保险费	累计保险费	初始费用	保单管理费	进入个人账户的价值	个人账户部分领取	个人账户部分领取退保费用	持续奖励金	最低保证利益演示（假设结算利率2.5%）						万能结息利益演示（假设结算利率4%）					
										风险保险费	个人账户价值	退保费用	退保金（现金价值）	年金	身故保险金	风险保险费	个人账户价值	退保费用	退保金（现金价值）	年金	身故保险金
1/1	100,000	–	100,000	3,000	–	97,000	–	–	–	–	99,425	2,983	96,442	–	99,425	–	100,880	3,026	97,854	–	100,880
2/2	–	–	100,000	–	–	–	–	–	–	–	101,911	2,038	99,872	–	101,911	–	104,915	2,098	102,817	–	104,915
3/3	–	–	100,000	–	–	–	–	–	–	–	104,458	1,045	103,414	–	104,458	–	109,112	1,091	108,021	–	109,112
4/4	–	–	100,000	–	–	–	–	–	–	–	107,070	1,071	105,999	–	107,070	–	113,476	1,135	112,342	–	113,476
5/5	–	–	100,000	–	–	–	–	–	–	–	109,747	1,097	108,649	–	109,747	–	118,015	1,180	116,835	–	118,015
6/6	–	–	100,000	–	–	–	–	–	–	–	112,490	–	112,490	–	112,490	–	122,736	–	122,736	–	122,736
7/7	–	–	100,000	–	–	–	–	–	–	–	115,303	–	115,303	–	115,303	–	127,645	–	127,645	–	127,645
8/8	–	–	100,000	–	–	–	–	–	–	–	118,185	–	118,185	–	118,185	–	132,751	–	132,751	–	132,751
9/9	–	–	100,000	–	–	–	–	–	–	–	121,140	–	121,140	–	121,140	–	138,061	–	138,061	–	138,061
10/10	–	–	100,000	–	–	–	–	–	–	–	124,168	–	124,168	–	124,168	–	143,584	–	143,584	–	143,584
11/11	–	–	100,000	–	–	–	–	–	–	–	127,272	–	127,272	–	127,272	–	149,327	–	149,327	–	149,327
12/12	–	–	100,000	–	–	–	–	–	–	–	130,454	–	130,454	–	130,454	–	155,300	–	155,300	–	155,300
13/13	–	–	100,000	–	–	–	–	–	–	–	133,716	–	133,716	–	133,716	–	161,512	–	161,512	–	161,512
14/14	–	–	100,000	–	–	–	–	–	–	–	137,058	–	137,058	–	137,058	–	167,973	–	167,973	–	167,973
15/15	–	–	100,000	–	–	–	–	–	–	–	140,485	–	140,485	–	140,485	–	174,692	–	174,692	–	174,692
16/16	–	–	100,000	–	–	–	–	–	–	–	143,997	–	143,997	–	143,997	–	181,679	–	181,679	–	181,679
17/17	–	–	100,000	–	–	–	–	–	–	–	147,597	–	147,597	–	147,597	–	188,946	–	188,946	–	188,946
18/18	–	–	100,000	–	–	–	–	–	–	–	151,287	–	151,287	–	151,287	–	196,504	–	196,504	–	196,504
19/19	–	–	100,000	–	–	–	–	–	–	–	155,069	–	155,069	–	155,069	–	204,364	–	204,364	–	204,364
20/20	–	–	100,000	–	–	–	–	–	–	–	158,946	–	158,946	–	158,946	–	212,539	–	212,539	–	212,539
21/21	–	–	100,000	–	–	–	–	–	–	–	162,919	–	162,919	–	162,919	–	221,041	–	221,041	–	221,041
22/22	–	–	100,000	–	–	–	–	–	–	–	166,992	–	166,992	–	166,992	–	229,882	–	229,882	–	229,882
23/23	–	–	100,000	–	–	–	–	–	–	–	171,167	–	171,167	–	171,167	–	239,077	–	239,077	–	239,077
24/24	–	–	100,000	–	–	–	–	–	–	–	175,446	–	175,446	–	175,446	–	248,641	–	248,641	–	248,641
25/25	–	–	100,000	–	–	–	–	–	–	–	179,833	–	179,833	–	179,833	–	258,586	–	258,586	–	258,586
26/26	–	–	100,000	–	–	–	–	–	–	–	184,328	–	184,328	–	184,328	–	268,930	–	268,930	–	268,930
27/27	–	–	100,000	–	–	–	–	–	–	–	188,937	–	188,937	–	188,937	–	279,687	–	279,687	–	279,687
28/28	–	–	100,000	–	–	–	–	–	–	–	193,660	–	193,660	–	193,660	–	290,874	–	290,874	–	290,874
29/29	–	–	100,000	–	–	–	–	–	–	–	198,502	–	198,502	–	198,502	–	302,509	–	302,509	–	302,509
30/30	–	–	100,000	–	–	–	–	–	–	–	203,464	–	203,464	–	203,464	–	314,610	–	314,610	–	314,610

31/31	–	–	100,000	–	–	–	–	–	–	–	208,551	–	208,551	–	208,551	–	327,194	–	327,194	–	327,194
32/32	–	–	100,000	–	–	–	–	–	–	–	213,764	–	213,764	–	213,764	–	340,282	–	340,282	–	340,282
33/33	–	–	100,000	–	–	–	–	–	–	–	219,109	–	219,109	–	219,109	–	353,893	–	353,893	–	353,893
34/34	–	–	100,000	–	–	–	–	–	–	–	224,586	–	224,586	–	224,586	–	368,049	–	368,049	–	368,049
35/35	–	–	100,000	–	–	–	–	–	–	–	230,201	–	230,201	–	230,201	–	382,771	–	382,771	–	382,771
36/36	–	–	100,000	–	–	–	–	–	–	–	235,956	–	235,956	–	235,956	–	398,082	–	398,082	–	398,082
37/37	–	–	100,000	–	–	–	–	–	–	–	241,855	–	241,855	–	241,855	–	414,005	–	414,005	–	414,005
38/38	–	–	100,000	–	–	–	–	–	–	–	247,901	–	247,901	–	247,901	–	430,565	–	430,565	–	430,565
39/39	–	–	100,000	–	–	–	–	–	–	–	254,099	–	254,099	–	254,099	–	447,788	–	447,788	–	447,788
40/40	–	–	100,000	–	–	–	–	–	–	–	260,451	–	260,451	–	260,451	–	465,699	–	465,699	–	465,699
41/41	–	–	100,000	–	–	–	–	–	–	–	266,963	–	266,963	–	266,963	–	484,327	–	484,327	–	484,327
42/42	–	–	100,000	–	–	–	–	–	–	–	273,637	–	273,637	–	273,637	–	503,700	–	503,700	–	503,700
43/43	–	–	100,000	–	–	–	–	–	–	–	280,478	–	280,478	–	280,478	–	523,848	–	523,848	–	523,848
44/44	–	–	100,000	–	–	–	–	–	–	–	287,489	–	287,489	–	287,489	–	544,802	–	544,802	–	544,802
45/45	–	–	100,000	–	–	–	–	–	–	–	294,677	–	294,677	–	294,677	–	566,594	–	566,594	–	566,594
46/46	–	–	100,000	–	–	–	–	–	–	–	302,044	–	302,044	–	302,044	–	589,258	–	589,258	–	589,258
47/47	–	–	100,000	–	–	–	–	–	–	–	309,595	–	309,595	–	309,595	–	612,828	–	612,828	–	612,828
48/48	–	–	100,000	–	–	–	–	–	–	–	317,335	–	317,335	–	317,335	–	637,341	–	637,341	–	637,341
49/49	–	–	100,000	–	–	–	–	–	–	–	325,268	–	325,268	–	325,268	–	662,835	–	662,835	–	662,835
50/50	–	–	100,000	–	–	–	–	–	–	–	333,400	–	333,400	–	333,400	–	689,348	–	689,348	–	689,348
51/51	–	–	100,000	–	–	–	–	–	–	–	341,735	–	341,735	–	341,735	–	716,922	–	716,922	–	716,922
52/52	–	–	100,000	–	–	–	–	–	–	–	350,278	–	350,278	–	350,278	–	745,599	–	745,599	–	745,599
53/53	–	–	100,000	–	–	–	–	–	–	–	359,035	–	359,035	–	359,035	–	775,423	–	775,423	–	775,423
54/54	–	–	100,000	–	–	–	–	–	–	–	368,011	–	368,011	–	368,011	–	806,440	–	806,440	–	806,440
55/55	–	–	100,000	–	–	–	–	–	–	–	377,211	–	377,211	–	377,211	–	838,698	–	838,698	–	838,698
56/56	–	–	100,000	–	–	–	–	–	–	–	386,641	–	386,641	–	386,641	–	872,246	–	872,246	–	872,246
57/57	–	–	100,000	–	–	–	–	–	–	–	396,307	–	396,307	–	396,307	–	907,135	–	907,135	–	907,135
58/58	–	–	100,000	–	–	–	–	–	–	–	406,215	–	406,215	–	406,215	–	943,421	–	943,421	–	943,421
59/59	–	–	100,000	–	–	–	–	–	–	–	416,370	–	416,370	–	416,370	–	981,158	–	981,158	–	981,158
60/60	–	–	100,000	–	–	–	–	–	–	–	426,780	–	426,780	–	426,780	–	1,020,404	–	1,020,404	–	1,020,404
61/61	–	–	100,000	–	–	–	–	–	–	–	437,449	–	437,449	–	437,449	–	1,061,220	–	1,061,220	–	1,061,220
62/62	–	–	100,000	–	–	–	–	–	–	–	448,385	–	448,385	–	448,385	–	1,103,669	–	1,103,669	–	1,103,669
63/63	–	–	100,000	–	–	–	–	–	–	–	459,595	–	459,595	–	459,595	–	1,147,816	–	1,147,816	–	1,147,816
64/64	–	–	100,000	–	–	–	–	–	–	–	471,085	–	471,085	–	471,085	–	1,193,728	–	1,193,728	–	1,193,728
65/65	–	–	100,000	–	–	–	–	–	–	–	482,862	–	482,862	–	482,862	–	1,241,477	–	1,241,477	–	1,241,477
66/66	–	–	100,000	–	–	–	–	–	–	–	494,934	–	494,934	–	494,934	–	1,291,137	–	1,291,137	–	1,291,137
67/67	–	–	100,000	–	–	–	–	–	–	–	507,307	–	507,307	–	507,307	–	1,342,782	–	1,342,782	–	1,342,782
68/68	–	–	100,000	–	–	–	–	–	–	–	519,990	–	519,990	–	519,990	–	1,396,493	–	1,396,493	–	1,396,493
69/69	–	–	100,000	–	–	–	–	–	–	–	532,989	–	532,989	–	532,989	–	1,452,353	–	1,452,353	–	1,452,353
70/70	–	–	100,000	–	–	–	–	–	–	–	546,314	–	546,314	–	546,314	–	1,510,447	–	1,510,447	–	1,510,447
71/71	–	–	100,000	–	–	–	–	–	–	–	559,972	–	559,972	–	559,972	–	1,570,865	–	1,570,865	–	1,570,865
72/72	–	–	100,000	–	–	–	–	–	–	–	573,971	–	573,971	–	573,971	–	1,633,700	–	1,633,700	–	1,633,700
73/73	–	–	100,000	–	–	–	–	–	–	–	588,321	–	588,321	–	588,321	–	1,699,048	–	1,699,048	–	1,699,048
74/74	–	–	100,000	–	–	–	–	–	–	–	603,029	–	603,029	–	603,029	–	1,767,010	–	1,767,010	–	1,767,010
75/75	–	–	100,000	–	–	–	–	–	–	–	618,104	–	618,104	–	618,104	–	1,837,690	–	1,837,690	–	1,837,690
76/76	–	–	100,000	–	–	–	–	–	–	–	633,557	–	633,557	–	633,557	–	1,911,197	–	1,911,197	–	1,911,197
77/77	–	–	100,000	–	–	–	–	–	–	–	649,396	–	649,396	–	649,396	–	1,987,645	–	1,987,645	–	1,987,645
78/78	–	–	100,000	–	–	–	–	–	–	–	665,631	–	665,631	–	665,631	–	2,067,151	–	2,067,151	–	2,067,151
79/79	–	–	100,000	–	–	–	–	–	–	–	682,271	–	682,271	–	682,271	–	2,149,837	–	2,149,837	–	2,149,837

80/80	–	–	100,000	–	–	–	–	–	–	–	699,328	–	699,328	–	699,328	–	2,235,831	–	2,235,831	–	2,235,831
81/81	–	–	100,000	–	–	–	–	–	–	–	716,811	–	716,811	–	716,811	–	2,325,264	–	2,325,264	–	2,325,264
82/82	–	–	100,000	–	–	–	–	–	–	–	734,732	–	734,732	–	734,732	–	2,418,275	–	2,418,275	–	2,418,275
83/83	–	–	100,000	–	–	–	–	–	–	–	753,100	–	753,100	–	753,100	–	2,515,006	–	2,515,006	–	2,515,006
84/84	–	–	100,000	–	–	–	–	–	–	–	771,928	–	771,928	–	771,928	–	2,615,606	–	2,615,606	–	2,615,606
85/85	–	–	100,000	–	–	–	–	–	–	–	791,226	–	791,226	–	791,226	–	2,720,230	–	2,720,230	–	2,720,230
86/86	–	–	100,000	–	–	–	–	–	–	–	811,006	–	811,006	–	811,006	–	2,829,039	–	2,829,039	–	2,829,039
87/87	–	–	100,000	–	–	–	–	–	–	–	831,282	–	831,282	–	831,282	–	2,942,201	–	2,942,201	–	2,942,201
88/88	–	–	100,000	–	–	–	–	–	–	–	852,064	–	852,064	–	852,064	–	3,059,889	–	3,059,889	–	3,059,889
89/89	–	–	100,000	–	–	–	–	–	–	–	873,365	–	873,365	–	873,365	–	3,182,284	–	3,182,284	–	3,182,284
90/90	–	–	100,000	–	–	–	–	–	–	–	895,199	–	895,199	–	895,199	–	3,309,576	–	3,309,576	–	3,309,576
91/91	–	–	100,000	–	–	–	–	–	–	–	917,579	–	917,579	–	917,579	–	3,441,959	–	3,441,959	–	3,441,959
92/92	–	–	100,000	–	–	–	–	–	–	–	940,519	–	940,519	–	940,519	–	3,579,637	–	3,579,637	–	3,579,637
93/93	–	–	100,000	–	–	–	–	–	–	–	964,032	–	964,032	–	964,032	–	3,722,823	–	3,722,823	–	3,722,823
94/94	–	–	100,000	–	–	–	–	–	–	–	988,132	–	988,132	–	988,132	–	3,871,735	–	3,871,735	–	3,871,735
95/95	–	–	100,000	–	–	–	–	–	–	–	1,012,836	–	1,012,836	–	1,012,836	–	4,026,605	–	4,026,605	–	4,026,605
96/96	–	–	100,000	–	–	–	–	–	–	–	1,038,157	–	1,038,157	–	1,038,157	–	4,187,669	–	4,187,669	–	4,187,669
97/97	–	–	100,000	–	–	–	–	–	–	–	1,064,111	–	1,064,111	–	1,064,111	–	4,355,176	–	4,355,176	–	4,355,176
98/98	–	–	100,000	–	–	–	–	–	–	–	1,090,713	–	1,090,713	–	1,090,713	–	4,529,383	–	4,529,383	–	4,529,383
99/99	–	–	100,000	–	–	–	–	–	–	–	1,117,981	–	1,117,981	–	1,117,981	–	4,710,558	–	4,710,558	–	4,710,558
100/100	–	–	100,000	–	–	–	–	–	–	–	1,145,931	–	1,145,931	–	1,145,931	–	4,898,980	–	4,898,980	–	4,898,980
101/101	–	–	100,000	–	–	–	–	–	–	–	1,174,579	–	1,174,579	–	1,174,579	–	5,094,940	–	5,094,940	–	5,094,940
102/102	–	–	100,000	–	–	–	–	–	–	–	1,203,943	–	1,203,943	–	1,203,943	–	5,298,737	–	5,298,737	–	5,298,737
103/103	–	–	100,000	–	–	–	–	–	–	–	1,234,042	–	1,234,042	–	1,234,042	–	5,510,687	–	5,510,687	–	5,510,687
104/104	–	–	100,000	–	–	–	–	–	–	–	1,264,893	–	1,264,893	–	1,264,893	–	5,731,114	–	5,731,114	–	5,731,114
105/105	–	–	100,000	–	–	–	–	–	–	–	1,296,515	–	1,296,515	–	1,296,515	–	5,960,359	–	5,960,359	–	5,960,359
106/106	–	–	100,000	–	–	–	–	–	–	–	1,328,928	–	1,328,928	–	1,328,928	–	6,198,773	–	6,198,773	–	6,198,773

注释说明:

1、**该利益演示是基于公司的精算及其他假设，不代表公司的历史经营业绩，也不代表对公司未来经营业绩的预期，最低保证利率之上的投资收益是不确定的，实际保单账户利益可能低于万能结息利益演示水平。**

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，趸交保险费、追加保险费、初始费用和进入个人账户的价值假设在保单年度初发生，其余均假设在保单年度末发生。

4、追加保险费包括一般追加保险费和特别追加保险费。

5、保单管理费、风险保险费为零，对于趸交保险费初始费用为 3%，一般追加保险费用（若有）初始费用为 2%，特别追加保险费（若有）初始费用为 1%。

6、进入个人账户的价值是指趸交保险费与追加保险费之和扣除初始费用后的金额。

7、个人账户部分领取退保费用和解除合同的退保费用等于提取的个人账户价值金额乘以退保费用比例，退保费用比例前五个保单年度为 3%、2%、1%、1%、1%，以后保单年度为 0%。若个人账户部分领取，领取的金额等于个人账户部分领取减去个人账户部分领取退保费用。

8、个人账户价值是指每个保单年度初的账户价值与当年度的趸交保险费及追加保险费（若有）扣除初始费用后进入其个人账户金额之和并基于上表中所示假定结算利率累积至保单年度末，加上持续奖励金（若有）及扣除个人账户部分领取（若有）和年金（若有）后的价值总值。

9、退保金（现金价值）等于退保时个人账户价值减去解除合同退保费用后的净额。

10、个人账户价值和退保金（现金价值）包含该保单年度末即将发放的年金（若有），若退保时前述年金已发放，则个人账户价值和退保金（现金价值）将等额减少。

11、最低保证利益演示的假设结算利率即为最低保证利率。

示例 4

0 岁女性作为被保险人投保工银安盛人寿金账户年金保险（万能型），趸交保险费 10 万元，假设保险期内无追加保险费，从第六个保单年度末开始，每年领取年度末账户价值的 2%，保险利益如下:

单位：元

保单年度末/年龄	趸交保险费	追加保险费	累计保险费	初始费用	保单管理费	进入个人账户的价值	个人账户部分领取	个人账户部分领取退保费用	持续奖励金	最低保证利益演示（假设结算利率2.5%）						万能结息利益演示（假设结算利率4%）					
										风险保险费	个人账户价值	退保费用	退保金（现金价值）	年金	身故保险金	风险保险费	个人账户价值	退保费用	退保金（现金价值）	年金	身故保险金
1/1	100,000	–	100,000	3,000	–	97,000	–	–	–	–	99,425	2,983	96,442	–	99,425	–	100,880	3,026	97,854	–	100,880
2/2	–	–	100,000	–	–	–	–	–	–	–	101,911	2,038	99,872	–	101,911	–	104,915	2,098	102,817	–	104,915
3/3	–	–	100,000	–	–	–	–	–	–	–	104,458	1,045	103,414	–	104,458	–	109,112	1,091	108,021	–	109,112
4/4	–	–	100,000	–	–	–	–	–	–	–	107,070	1,071	105,999	–	107,070	–	113,476	1,135	112,342	–	113,476
5/5	–	–	100,000	–	–	–	–	–	–	–	109,747	1,097	108,649	–	109,747	–	118,015	1,180	116,835	–	118,015
6/6	–	–	100,000	–	–	–	–	–	–	–	112,490	–	112,490	2,250	112,490	–	122,736	–	122,736	2,455	122,736
7/7	–	–	100,000	–	–	–	–	–	–	–	112,996	–	112,996	2,260	112,996	–	125,092	–	125,092	2,502	125,092
8/8	–	–	100,000	–	–	–	–	–	–	–	113,505	–	113,505	2,270	113,505	–	127,494	–	127,494	2,550	127,494
9/9	–	–	100,000	–	–	–	–	–	–	–	114,016	–	114,016	2,280	114,016	–	129,942	–	129,942	2,599	129,942
10/10	–	–	100,000	–	–	–	–	–	–	–	114,529	–	114,529	2,291	114,529	–	132,437	–	132,437	2,649	132,437
11/11	–	–	100,000	–	–	–	–	–	–	–	115,044	–	115,044	2,301	115,044	–	134,980	–	134,980	2,700	134,980
12/12	–	–	100,000	–	–	–	–	–	–	–	115,562	–	115,562	2,311	115,562	–	137,571	–	137,571	2,751	137,571
13/13	–	–	100,000	–	–	–	–	–	–	–	116,082	–	116,082	2,322	116,082	–	140,213	–	140,213	2,804	140,213
14/14	–	–	100,000	–	–	–	–	–	–	–	116,604	–	116,604	2,332	116,604	–	142,905	–	142,905	2,858	142,905
15/15	–	–	100,000	–	–	–	–	–	–	–	117,129	–	117,129	2,343	117,129	–	145,649	–	145,649	2,913	145,649
16/16	–	–	100,000	–	–	–	–	–	–	–	117,656	–	117,656	2,353	117,656	–	148,445	–	148,445	2,969	148,445
17/17	–	–	100,000	–	–	–	–	–	–	–	118,186	–	118,186	2,364	118,186	–	151,295	–	151,295	3,026	151,295
18/18	–	–	100,000	–	–	–	–	–	–	–	118,717	–	118,717	2,374	118,717	–	154,200	–	154,200	3,084	154,200
19/19	–	–	100,000	–	–	–	–	–	–	–	119,252	–	119,252	2,385	119,252	–	157,161	–	157,161	3,143	157,161
20/20	–	–	100,000	–	–	–	–	–	–	–	119,788	–	119,788	2,396	119,788	–	160,178	–	160,178	3,204	160,178
21/21	–	–	100,000	–	–	–	–	–	–	–	120,327	–	120,327	2,407	120,327	–	163,254	–	163,254	3,265	163,254
22/22	–	–	100,000	–	–	–	–	–	–	–	120,869	–	120,869	2,417	120,869	–	166,388	–	166,388	3,328	166,388
23/23	–	–	100,000	–	–	–	–	–	–	–	121,413	–	121,413	2,428	121,413	–	169,583	–	169,583	3,392	169,583
24/24	–	–	100,000	–	–	–	–	–	–	–	121,959	–	121,959	2,439	121,959	–	172,839	–	172,839	3,457	172,839
25/25	–	–	100,000	–	–	–	–	–	–	–	122,508	–	122,508	2,450	122,508	–	176,157	–	176,157	3,523	176,157
26/26	–	–	100,000	–	–	–	–	–	–	–	123,059	–	123,059	2,461	123,059	–	179,540	–	179,540	3,591	179,540
27/27	–	–	100,000	–	–	–	–	–	–	–	123,613	–	123,613	2,472	123,613	–	182,987	–	182,987	3,660	182,987
28/28	–	–	100,000	–	–	–	–	–	–	–	124,169	–	124,169	2,483	124,169	–	186,500	–	186,500	3,730	186,500
29/29	–	–	100,000	–	–	–	–	–	–	–	124,728	–	124,728	2,495	124,728	–	190,081	–	190,081	3,802	190,081
30/30	–	–	100,000	–	–	–	–	–	–	–	125,289	–	125,289	2,506	125,289	–	193,730	–	193,730	3,875	193,730
31/31	–	–	100,000	–	–	–	–	–	–	–	125,853	–	125,853	2,517	125,853	–	197,450	–	197,450	3,949	197,450
32/32	–	–	100,000	–	–	–	–	–	–	–	126,419	–	126,419	2,528	126,419	–	201,241	–	201,241	4,025	201,241
33/33	–	–	100,000	–	–	–	–	–	–	–	126,988	–	126,988	2,540	126,988	–	205,105	–	205,105	4,102	205,105

34/34	-	-	100,000	-	-	-	-	-	-	-	127,560	-	127,560	2,551	127,560	-	209,043	-	209,043	4,181	209,043
35/35	-	-	100,000	-	-	-	-	-	-	-	128,134	-	128,134	2,563	128,134	-	213,056	-	213,056	4,261	213,056
36/36	-	-	100,000	-	-	-	-	-	-	-	128,710	-	128,710	2,574	128,710	-	217,147	-	217,147	4,343	217,147
37/37	-	-	100,000	-	-	-	-	-	-	-	129,290	-	129,290	2,586	129,290	-	221,316	-	221,316	4,426	221,316
38/38	-	-	100,000	-	-	-	-	-	-	-	129,871	-	129,871	2,597	129,871	-	225,566	-	225,566	4,511	225,566
39/39	-	-	100,000	-	-	-	-	-	-	-	130,456	-	130,456	2,609	130,456	-	229,897	-	229,897	4,598	229,897
40/40	-	-	100,000	-	-	-	-	-	-	-	131,043	-	131,043	2,621	131,043	-	234,311	-	234,311	4,686	234,311
41/41	-	-	100,000	-	-	-	-	-	-	-	131,632	-	131,632	2,633	131,632	-	238,809	-	238,809	4,776	238,809
42/42	-	-	100,000	-	-	-	-	-	-	-	132,225	-	132,225	2,644	132,225	-	243,394	-	243,394	4,868	243,394
43/43	-	-	100,000	-	-	-	-	-	-	-	132,820	-	132,820	2,656	132,820	-	248,068	-	248,068	4,961	248,068
44/44	-	-	100,000	-	-	-	-	-	-	-	133,418	-	133,418	2,668	133,418	-	252,831	-	252,831	5,057	252,831
45/45	-	-	100,000	-	-	-	-	-	-	-	134,018	-	134,018	2,680	134,018	-	257,685	-	257,685	5,154	257,685
46/46	-	-	100,000	-	-	-	-	-	-	-	134,621	-	134,621	2,692	134,621	-	262,632	-	262,632	5,253	262,632
47/47	-	-	100,000	-	-	-	-	-	-	-	135,227	-	135,227	2,705	135,227	-	267,675	-	267,675	5,353	267,675
48/48	-	-	100,000	-	-	-	-	-	-	-	135,835	-	135,835	2,717	135,835	-	272,814	-	272,814	5,456	272,814
49/49	-	-	100,000	-	-	-	-	-	-	-	136,447	-	136,447	2,729	136,447	-	278,052	-	278,052	5,561	278,052
50/50	-	-	100,000	-	-	-	-	-	-	-	137,061	-	137,061	2,741	137,061	-	283,391	-	283,391	5,668	283,391
51/51	-	-	100,000	-	-	-	-	-	-	-	137,677	-	137,677	2,754	137,677	-	288,832	-	288,832	5,777	288,832
52/52	-	-	100,000	-	-	-	-	-	-	-	138,297	-	138,297	2,766	138,297	-	294,378	-	294,378	5,888	294,378
53/53	-	-	100,000	-	-	-	-	-	-	-	138,919	-	138,919	2,778	138,919	-	300,030	-	300,030	6,001	300,030
54/54	-	-	100,000	-	-	-	-	-	-	-	139,544	-	139,544	2,791	139,544	-	305,790	-	305,790	6,116	305,790
55/55	-	-	100,000	-	-	-	-	-	-	-	140,172	-	140,172	2,803	140,172	-	311,661	-	311,661	6,233	311,661
56/56	-	-	100,000	-	-	-	-	-	-	-	140,803	-	140,803	2,816	140,803	-	317,645	-	317,645	6,353	317,645
57/57	-	-	100,000	-	-	-	-	-	-	-	141,437	-	141,437	2,829	141,437	-	323,744	-	323,744	6,475	323,744
58/58	-	-	100,000	-	-	-	-	-	-	-	142,073	-	142,073	2,841	142,073	-	329,960	-	329,960	6,599	329,960
59/59	-	-	100,000	-	-	-	-	-	-	-	142,712	-	142,712	2,854	142,712	-	336,295	-	336,295	6,726	336,295
60/60	-	-	100,000	-	-	-	-	-	-	-	143,355	-	143,355	2,867	143,355	-	342,752	-	342,752	6,855	342,752
61/61	-	-	100,000	-	-	-	-	-	-	-	144,000	-	144,000	2,880	144,000	-	349,333	-	349,333	6,987	349,333
62/62	-	-	100,000	-	-	-	-	-	-	-	144,648	-	144,648	2,893	144,648	-	356,040	-	356,040	7,121	356,040
63/63	-	-	100,000	-	-	-	-	-	-	-	145,299	-	145,299	2,906	145,299	-	362,876	-	362,876	7,258	362,876
64/64	-	-	100,000	-	-	-	-	-	-	-	145,953	-	145,953	2,919	145,953	-	369,843	-	369,843	7,397	369,843
65/65	-	-	100,000	-	-	-	-	-	-	-	146,609	-	146,609	2,932	146,609	-	376,944	-	376,944	7,539	376,944
66/66	-	-	100,000	-	-	-	-	-	-	-	147,269	-	147,269	2,945	147,269	-	384,182	-	384,182	7,684	384,182
67/67	-	-	100,000	-	-	-	-	-	-	-	147,932	-	147,932	2,959	147,932	-	391,558	-	391,558	7,831	391,558
68/68	-	-	100,000	-	-	-	-	-	-	-	148,597	-	148,597	2,972	148,597	-	399,076	-	399,076	7,982	399,076
69/69	-	-	100,000	-	-	-	-	-	-	-	149,266	-	149,266	2,985	149,266	-	406,738	-	406,738	8,135	406,738
70/70	-	-	100,000	-	-	-	-	-	-	-	149,938	-	149,938	2,999	149,938	-	414,547	-	414,547	8,291	414,547
71/71	-	-	100,000	-	-	-	-	-	-	-	150,613	-	150,613	3,012	150,613	-	422,507	-	422,507	8,450	422,507
72/72	-	-	100,000	-	-	-	-	-	-	-	151,290	-	151,290	3,026	151,290	-	430,619	-	430,619	8,612	430,619
73/73	-	-	100,000	-	-	-	-	-	-	-	151,971	-	151,971	3,039	151,971	-	438,887	-	438,887	8,778	438,887
74/74	-	-	100,000	-	-	-	-	-	-	-	152,655	-	152,655	3,053	152,655	-	447,313	-	447,313	8,946	447,313
75/75	-	-	100,000	-	-	-	-	-	-	-	153,342	-	153,342	3,067	153,342	-	455,902	-	455,902	9,118	455,902
76/76	-	-	100,000	-	-	-	-	-	-	-	154,032	-	154,032	3,081	154,032	-	464,655	-	464,655	9,293	464,655
77/77	-	-	100,000	-	-	-	-	-	-	-	154,725	-	154,725	3,095	154,725	-	473,577	-	473,577	9,472	473,577
78/78	-	-	100,000	-	-	-	-	-	-	-	155,421	-	155,421	3,108	155,421	-	482,669	-	482,669	9,653	482,669
79/79	-	-	100,000	-	-	-	-	-	-	-	156,121	-	156,121	3,122	156,121	-	491,936	-	491,936	9,839	491,936
80/80	-	-	100,000	-	-	-	-	-	-	-	156,823	-	156,823	3,136	156,823	-	501,382	-	501,382	10,028	501,382
81/81	-	-	100,000	-	-	-	-	-	-	-	157,529	-	157,529	3,151	157,529	-	511,008	-	511,008	10,220	511,008
82/82	-	-	100,000	-	-	-	-	-	-	-	158,238	-	158,238	3,165	158,238	-	520,820	-	520,820	10,416	520,820
83/83	-	-	100,000	-	-	-	-	-	-	-	158,950	-	158,950	3,179	158,950	-	530,819	-	530,819	10,616	530,819
84/84	-	-	100,000	-	-	-	-	-	-	-	159,665	-	159,665	3,193	159,665	-	541,011	-	541,011	10,820	541,011
85/85	-	-	100,000	-	-	-	-	-	-	-	160,384	-	160,384	3,208	160,384	-	551,398	-	551,398	11,028	551,398
86/86	-	-	100,000	-	-	-	-	-	-	-	161,106	-	161,106	3,222	161,106	-	561,985	-	561,985	11,240	561,985
87/87	-	-	100,000	-	-	-	-	-	-	-	161,831	-	161,831	3,237	161,831	-	572,775	-	572,775	11,456	572,775
88/88	-	-	100,000	-	-	-	-	-	-	-	162,559	-	162,559	3,251	162,559	-	583,773	-	583,773	11,675	583,773
89/89	-	-	100,000	-	-	-	-	-	-	-	163,290	-	163,290	3,266	163,290	-	594,981	-	594,981	11,900	594,981

90/90	–	–	100,000	–	–	–	–	–	–	–	164,025	–	164,025	3,281	164,025	–	606,405	–	606,405	12,128	606,405
91/91	–	–	100,000	–	–	–	–	–	–	–	164,763	–	164,763	3,295	164,763	–	618,048	–	618,048	12,361	618,048
92/92	–	–	100,000	–	–	–	–	–	–	–	165,505	–	165,505	3,310	165,505	–	629,914	–	629,914	12,598	629,914
93/93	–	–	100,000	–	–	–	–	–	–	–	166,249	–	166,249	3,325	166,249	–	642,009	–	642,009	12,840	642,009
94/94	–	–	100,000	–	–	–	–	–	–	–	166,997	–	166,997	3,340	166,997	–	654,335	–	654,335	13,087	654,335
95/95	–	–	100,000	–	–	–	–	–	–	–	167,749	–	167,749	3,355	167,749	–	666,898	–	666,898	13,338	666,898
96/96	–	–	100,000	–	–	–	–	–	–	–	168,504	–	168,504	3,370	168,504	–	679,703	–	679,703	13,594	679,703
97/97	–	–	100,000	–	–	–	–	–	–	–	169,262	–	169,262	3,385	169,262	–	692,753	–	692,753	13,855	692,753
98/98	–	–	100,000	–	–	–	–	–	–	–	170,024	–	170,024	3,400	170,024	–	706,054	–	706,054	14,121	706,054
99/99	–	–	100,000	–	–	–	–	–	–	–	170,789	–	170,789	3,416	170,789	–	719,610	–	719,610	14,392	719,610
100/100	–	–	100,000	–	–	–	–	–	–	–	171,557	–	171,557	3,431	171,557	–	733,427	–	733,427	14,669	733,427
101/101	–	–	100,000	–	–	–	–	–	–	–	172,329	–	172,329	3,447	172,329	–	747,509	–	747,509	14,950	747,509
102/102	–	–	100,000	–	–	–	–	–	–	–	173,105	–	173,105	3,462	173,105	–	761,861	–	761,861	15,237	761,861
103/103	–	–	100,000	–	–	–	–	–	–	–	173,884	–	173,884	3,478	173,884	–	776,488	–	776,488	15,530	776,488
104/104	–	–	100,000	–	–	–	–	–	–	–	174,666	–	174,666	3,493	174,666	–	791,397	–	791,397	15,828	791,397
105/105	–	–	100,000	–	–	–	–	–	–	–	175,452	–	175,452	3,509	175,452	–	806,592	–	806,592	16,132	806,592
106/106	–	–	100,000	–	–	–	–	–	–	–	176,242	–	176,242	3,525	176,242	–	822,078	–	822,078	16,442	822,078

注释说明:

1、**该利益演示是基于公司的精算及其他假设，不代表公司的历史经营业绩，也不代表对公司未来经营业绩的预期，最低保证利率之上的投资收益是不确定的，实际保单账户利益可能低于万能结息利益演示水平。**

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，趸交保险费、追加保险费、初始费用和进入个人账户的价值假设在保单年度初发生，其余均假设在保单年度末发生。

4、追加保险费包括一般追加保险费和特别追加保险费。

5、保单管理费、风险保险费为零，对于趸交保险费初始费用为 3%，一般追加保险费用（若有）初始费用为 2%，特别追加保险费（若有）初始费用为 1%。

6、进入个人账户的价值是指趸交保险费与追加保险费之和扣除初始费用后的金额。

7、个人账户部分领取退保费用和解除合同的退保费用等于提取的个人账户价值金额乘以退保费用比例，退保费用比例前五个保单年度为 3%、2%、1%、1%、1%，以后保单年度为 0%。若个人账户部分领取，领取的金额等于个人账户部分领取减去个人账户部分领取退保费用。

8、个人账户价值是指每个保单年度初的账户价值与当年度的趸交保险费及追加保险费（若有）扣除初始费用后进入其个人账户金额之和并基于上表中所示假定结算利率累积至保单年度末，加上持续奖励金（若有）及扣除个人账户部分领取（若有）和年金（若有）后的价值总值。

9、退保金（现金价值）等于退保时个人账户价值减去解除合同退保费用后的净额。

10、个人账户价值和退保金（现金价值）包含该保单年度末即将发放的年金（若有），若退保时前述年金已发放，则个人账户价值和退保金（现金价值）将等额减少。

11、最低保证利益演示的假设结算利率即为最低保证利率。

示例 5

35 岁男性作为被保险人投保工银安盛人寿金账户年金保险（万能型），趸交保险费 10 万元，假设保险期内从未部分领取且无追加保险费，保险利益如下:

单位：元

保单年度末/年龄	趸交保险费	追加保险费	累计保险费	初始费用	保单管理费	进入个人账户的价值	个人账户部分领取	个人账户部分领取退保费用	持续奖励金	最低保证利益演示（假设结算利率2.5%）						万能结息利益演示（假设结算利率4%）					
										风险保险费	个人账户价值	退保费用	退保金（现金价值）	年金	身故保险金	风险保险费	个人账户价值	退保费用	退保金（现金价值）	年金	身故保险金
1/36	100,000	–	100,000	3,000	–	97,000	–	–	–	–	99,425	2,983	96,442	–	99,425	–	100,880	3,026	97,854	–	100,880
2/37	–	–	100,000	–	–	–	–	–	–	–	101,911	2,038	99,872	–	101,911	–	104,915	2,098	102,817	–	104,915
3/38	–	–	100,000	–	–	–	–	–	–	–	104,458	1,045	103,414	–	104,458	–	109,112	1,091	108,021	–	109,112
4/39	–	–	100,000	–	–	–	–	–	–	–	107,070	1,071	105,999	–	107,070	–	113,476	1,135	112,342	–	113,476
5/40	–	–	100,000	–	–	–	–	–	–	–	109,747	1,097	108,649	–	109,747	–	118,015	1,180	116,835	–	118,015
6/41	–	–	100,000	–	–	–	–	–	–	–	112,490	–	112,490	–	112,490	–	122,736	–	122,736	–	122,736
7/42	–	–	100,000	–	–	–	–	–	–	–	115,303	–	115,303	–	115,303	–	127,645	–	127,645	–	127,645
8/43	–	–	100,000	–	–	–	–	–	–	–	118,185	–	118,185	–	118,185	–	132,751	–	132,751	–	132,751
9/44	–	–	100,000	–	–	–	–	–	–	–	121,140	–	121,140	–	121,140	–	138,061	–	138,061	–	138,061
10/45	–	–	100,000	–	–	–	–	–	–	–	124,168	–	124,168	–	124,168	–	143,584	–	143,584	–	143,584
11/46	–	–	100,000	–	–	–	–	–	–	–	127,272	–	127,272	–	127,272	–	149,327	–	149,327	–	149,327
12/47	–	–	100,000	–	–	–	–	–	–	–	130,454	–	130,454	–	130,454	–	155,300	–	155,300	–	155,300
13/48	–	–	100,000	–	–	–	–	–	–	–	133,716	–	133,716	–	133,716	–	161,512	–	161,512	–	161,512
14/49	–	–	100,000	–	–	–	–	–	–	–	137,058	–	137,058	–	137,058	–	167,973	–	167,973	–	167,973
15/50	–	–	100,000	–	–	–	–	–	–	–	140,485	–	140,485	–	140,485	–	174,692	–	174,692	–	174,692
16/51	–	–	100,000	–	–	–	–	–	–	–	143,997	–	143,997	–	143,997	–	181,679	–	181,679	–	181,679
17/52	–	–	100,000	–	–	–	–	–	–	–	147,597	–	147,597	–	147,597	–	188,946	–	188,946	–	188,946
18/53	–	–	100,000	–	–	–	–	–	–	–	151,287	–	151,287	–	151,287	–	196,504	–	196,504	–	196,504
19/54	–	–	100,000	–	–	–	–	–	–	–	155,069	–	155,069	–	155,069	–	204,364	–	204,364	–	204,364
20/55	–	–	100,000	–	–	–	–	–	–	–	158,946	–	158,946	–	158,946	–	212,539	–	212,539	–	212,539
21/56	–	–	100,000	–	–	–	–	–	–	–	162,919	–	162,919	–	162,919	–	221,041	–	221,041	–	221,041
22/57	–	–	100,000	–	–	–	–	–	–	–	166,992	–	166,992	–	166,992	–	229,882	–	229,882	–	229,882
23/58	–	–	100,000	–	–	–	–	–	–	–	171,167	–	171,167	–	171,167	–	239,077	–	239,077	–	239,077
24/59	–	–	100,000	–	–	–	–	–	–	–	175,446	–	175,446	–	175,446	–	248,641	–	248,641	–	248,641
25/60	–	–	100,000	–	–	–	–	–	–	–	179,833	–	179,833	–	179,833	–	258,586	–	258,586	–	258,586
26/61	–	–	100,000	–	–	–	–	–	–	–	184,328	–	184,328	–	184,328	–	268,930	–	268,930	–	268,930
27/62	–	–	100,000	–	–	–	–	–	–	–	188,937	–	188,937	–	188,937	–	279,687	–	279,687	–	279,687
28/63	–	–	100,000	–	–	–	–	–	–	–	193,660	–	193,660	–	193,660	–	290,874	–	290,874	–	290,874
29/64	–	–	100,000	–	–	–	–	–	–	–	198,502	–	198,502	–	198,502	–	302,509	–	302,509	–	302,509
30/65	–	–	100,000	–	–	–	–	–	–	–	203,464	–	203,464	–	203,464	–	314,610	–	314,610	–	314,610
31/66	–	–	100,000	–	–	–	–	–	–	–	208,551	–	208,551	–	208,551	–	327,194	–	327,194	–	327,194
32/67	–	–	100,000	–	–	–	–	–	–	–	213,764	–	213,764	–	213,764	–	340,282	–	340,282	–	340,282
33/68	–	–	100,000	–	–	–	–	–	–	–	219,109	–	219,109	–	219,109	–	353,893	–	353,893	–	353,893
34/69	–	–	100,000	–	–	–	–	–	–	–	224,586	–	224,586	–	224,586	–	368,049	–	368,049	–	368,049
35/70	–	–	100,000	–	–	–	–	–	–	–	230,201	–	230,201	–	230,201	–	382,771	–	382,771	–	382,771
36/71	–	–	100,000	–	–	–	–	–	–	–	235,956	–	235,956	–	235,956	–	398,082	–	398,082	–	398,082
37/72	–	–	100,000	–	–	–	–	–	–	–	241,855	–	241,855	–	241,855	–	414,005	–	414,005	–	414,005
38/73	–	–	100,000	–	–	–	–	–	–	–	247,901	–	247,901	–	247,901	–	430,565	–	430,565	–	430,565
39/74	–	–	100,000	–	–	–	–	–	–	–	254,099	–	254,099	–	254,099	–	447,788	–	447,788	–	447,788
40/75	–	–	100,000	–	–	–	–	–	–	–	260,451	–	260,451	–	260,451	–	465,699	–	465,699	–	465,699

41/76	–	–	100,000	–	–	–	–	–	–	–	266,963	–	266,963	–	266,963	–	484,327	–	484,327	–	484,327
42/77	–	–	100,000	–	–	–	–	–	–	–	273,637	–	273,637	–	273,637	–	503,700	–	503,700	–	503,700
43/78	–	–	100,000	–	–	–	–	–	–	–	280,478	–	280,478	–	280,478	–	523,848	–	523,848	–	523,848
44/79	–	–	100,000	–	–	–	–	–	–	–	287,489	–	287,489	–	287,489	–	544,802	–	544,802	–	544,802
45/80	–	–	100,000	–	–	–	–	–	–	–	294,677	–	294,677	–	294,677	–	566,594	–	566,594	–	566,594
46/81	–	–	100,000	–	–	–	–	–	–	–	302,044	–	302,044	–	302,044	–	589,258	–	589,258	–	589,258
47/82	–	–	100,000	–	–	–	–	–	–	–	309,595	–	309,595	–	309,595	–	612,828	–	612,828	–	612,828
48/83	–	–	100,000	–	–	–	–	–	–	–	317,335	–	317,335	–	317,335	–	637,341	–	637,341	–	637,341
49/84	–	–	100,000	–	–	–	–	–	–	–	325,268	–	325,268	–	325,268	–	662,835	–	662,835	–	662,835
50/85	–	–	100,000	–	–	–	–	–	–	–	333,400	–	333,400	–	333,400	–	689,348	–	689,348	–	689,348
51/86	–	–	100,000	–	–	–	–	–	–	–	341,735	–	341,735	–	341,735	–	716,922	–	716,922	–	716,922
52/87	–	–	100,000	–	–	–	–	–	–	–	350,278	–	350,278	–	350,278	–	745,599	–	745,599	–	745,599
53/88	–	–	100,000	–	–	–	–	–	–	–	359,035	–	359,035	–	359,035	–	775,423	–	775,423	–	775,423
54/89	–	–	100,000	–	–	–	–	–	–	–	368,011	–	368,011	–	368,011	–	806,440	–	806,440	–	806,440
55/90	–	–	100,000	–	–	–	–	–	–	–	377,211	–	377,211	–	377,211	–	838,698	–	838,698	–	838,698
56/91	–	–	100,000	–	–	–	–	–	–	–	386,641	–	386,641	–	386,641	–	872,246	–	872,246	–	872,246
57/92	–	–	100,000	–	–	–	–	–	–	–	396,307	–	396,307	–	396,307	–	907,135	–	907,135	–	907,135
58/93	–	–	100,000	–	–	–	–	–	–	–	406,215	–	406,215	–	406,215	–	943,421	–	943,421	–	943,421
59/94	–	–	100,000	–	–	–	–	–	–	–	416,370	–	416,370	–	416,370	–	981,158	–	981,158	–	981,158
60/95	–	–	100,000	–	–	–	–	–	–	–	426,780	–	426,780	–	426,780	–	1,020,404	–	1,020,404	–	1,020,404
61/96	–	–	100,000	–	–	–	–	–	–	–	437,449	–	437,449	–	437,449	–	1,061,220	–	1,061,220	–	1,061,220
62/97	–	–	100,000	–	–	–	–	–	–	–	448,385	–	448,385	–	448,385	–	1,103,669	–	1,103,669	–	1,103,669
63/98	–	–	100,000	–	–	–	–	–	–	–	459,595	–	459,595	–	459,595	–	1,147,816	–	1,147,816	–	1,147,816
64/99	–	–	100,000	–	–	–	–	–	–	–	471,085	–	471,085	–	471,085	–	1,193,728	–	1,193,728	–	1,193,728
65/100	–	–	100,000	–	–	–	–	–	–	–	482,862	–	482,862	–	482,862	–	1,241,477	–	1,241,477	–	1,241,477
66/101	–	–	100,000	–	–	–	–	–	–	–	494,934	–	494,934	–	494,934	–	1,291,137	–	1,291,137	–	1,291,137
67/102	–	–	100,000	–	–	–	–	–	–	–	507,307	–	507,307	–	507,307	–	1,342,782	–	1,342,782	–	1,342,782
68/103	–	–	100,000	–	–	–	–	–	–	–	519,990	–	519,990	–	519,990	–	1,396,493	–	1,396,493	–	1,396,493
69/104	–	–	100,000	–	–	–	–	–	–	–	532,989	–	532,989	–	532,989	–	1,452,353	–	1,452,353	–	1,452,353
70/105	–	–	100,000	–	–	–	–	–	–	–	546,314	–	546,314	–	546,314	–	1,510,447	–	1,510,447	–	1,510,447
71/106	–	–	100,000	–	–	–	–	–	–	–	559,972	–	559,972	–	559,972	–	1,570,865	–	1,570,865	–	1,570,865

注释说明:

1、**该利益演示是基于公司的精算及其他假设，不代表公司的历史经营业绩，也不代表对公司未来经营业绩的预期，最低保证利率之上的投资收益是不确定的，实际保单账户利益可能低于万能结息利益演示水平。**

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，趸交保险费、追加保险费、初始费用和进入个人账户的价值假设在保单年度初发生，其余均假设在保单年度末发生。

4、追加保险费包括一般追加保险费和特别追加保险费。

5、保单管理费、风险保险费为零，对于趸交保险费初始费用为 3%，一般追加保险费用（若有）初始费用为 2%，特别追加保险费（若有）初始费用为 1%。

6、进入个人账户的价值是指趸交保险费与追加保险费之和扣除初始费用后的金额。

7、个人账户部分领取退保费用和解除合同的退保费用等于提取的个人账户价值金额乘以退保费用比例，退保费用比例前五个保单年度为 3%、2%、1%、1%、1%，以后保单年度为 0%。若个人账户部分领取，领取的金额等于个人账户部分领取减去个人账户部分领取退保费用。

8、个人账户价值是指每个保单年度初的账户价值与当年度的趸交保险费及追加保险费（若有）扣除初始费用后进入其个人账户金额之和并基于上表中所示假定结算利率累积至保单年度末，加上持续奖励金（若有）及扣除个人账户部分领取（若有）和年金（若有）后的价值总值。

9、退保金（现金价值）等于退保时个人账户价值减去解除合同退保费用后的净额。

10、个人账户价值和退保金（现金价值）包含该保单年度末即将发放的年金（若有），若退保时前述年金已发放，则个人账户价值和退保金（现金价值）将等额减少。

11、最低保证利益演示的假设结算利率即为最低保证利率。

示例 6

35 岁男性作为被保险人投保工银安盛人寿金账户年金保险（万能型），趸交保险费 10 万元，从第六个保单年度末开始，每年领取年度末账户价值的 2%，假设保险期内无追加保险费，保险利益如下：

单位：元

保单年度末/年龄	趸交保险费	追加保险费	累计保险费	初始费用	保单管理费	进入个人账户的价值	个人账户部分领取	个人账户部分领取退保费用	持续奖励金	最低保证利益演示（假设结算利率2.5%）						万能结息利益演示（假设结算利率4%）					
										风险保险费	个人账户价值	退保费用	退保金（现金价值）	年金	身故保险金	风险保险费	个人账户价值	退保费用	退保金（现金价值）	年金	身故保险金
1/36	100,000	–	100,000	3,000	–	97,000	–	–	–	–	99,425	2,983	96,442	–	99,425	–	100,880	3,026	97,854	–	100,880
2/37	–	–	100,000	–	–	–	–	–	–	–	101,911	2,038	99,872	–	101,911	–	104,915	2,098	102,817	–	104,915
3/38	–	–	100,000	–	–	–	–	–	–	–	104,458	1,045	103,414	–	104,458	–	109,112	1,091	108,021	–	109,112
4/39	–	–	100,000	–	–	–	–	–	–	–	107,070	1,071	105,999	–	107,070	–	113,476	1,135	112,342	–	113,476
5/40	–	–	100,000	–	–	–	–	–	–	–	109,747	1,097	108,649	–	109,747	–	118,015	1,180	116,835	–	118,015
6/41	–	–	100,000	–	–	–	–	–	–	–	112,490	–	112,490	2,250	112,490	–	122,736	–	122,736	2,455	122,736
7/42	–	–	100,000	–	–	–	–	–	–	–	112,996	–	112,996	2,260	112,996	–	125,092	–	125,092	2,502	125,092
8/43	–	–	100,000	–	–	–	–	–	–	–	113,505	–	113,505	2,270	113,505	–	127,494	–	127,494	2,550	127,494
9/44	–	–	100,000	–	–	–	–	–	–	–	114,016	–	114,016	2,280	114,016	–	129,942	–	129,942	2,599	129,942
10/45	–	–	100,000	–	–	–	–	–	–	–	114,529	–	114,529	2,291	114,529	–	132,437	–	132,437	2,649	132,437
11/46	–	–	100,000	–	–	–	–	–	–	–	115,044	–	115,044	2,301	115,044	–	134,980	–	134,980	2,700	134,980
12/47	–	–	100,000	–	–	–	–	–	–	–	115,562	–	115,562	2,311	115,562	–	137,571	–	137,571	2,751	137,571
13/48	–	–	100,000	–	–	–	–	–	–	–	116,082	–	116,082	2,322	116,082	–	140,213	–	140,213	2,804	140,213
14/49	–	–	100,000	–	–	–	–	–	–	–	116,604	–	116,604	2,332	116,604	–	142,905	–	142,905	2,858	142,905
15/50	–	–	100,000	–	–	–	–	–	–	–	117,129	–	117,129	2,343	117,129	–	145,649	–	145,649	2,913	145,649
16/51	–	–	100,000	–	–	–	–	–	–	–	117,656	–	117,656	2,353	117,656	–	148,445	–	148,445	2,969	148,445
17/52	–	–	100,000	–	–	–	–	–	–	–	118,186	–	118,186	2,364	118,186	–	151,295	–	151,295	3,026	151,295
18/53	–	–	100,000	–	–	–	–	–	–	–	118,717	–	118,717	2,374	118,717	–	154,200	–	154,200	3,084	154,200
19/54	–	–	100,000	–	–	–	–	–	–	–	119,252	–	119,252	2,385	119,252	–	157,161	–	157,161	3,143	157,161
20/55	–	–	100,000	–	–	–	–	–	–	–	119,788	–	119,788	2,396	119,788	–	160,178	–	160,178	3,204	160,178
21/56	–	–	100,000	–	–	–	–	–	–	–	120,327	–	120,327	2,407	120,327	–	163,254	–	163,254	3,265	163,254
22/57	–	–	100,000	–	–	–	–	–	–	–	120,869	–	120,869	2,417	120,869	–	166,388	–	166,388	3,328	166,388
23/58	–	–	100,000	–	–	–	–	–	–	–	121,413	–	121,413	2,428	121,413	–	169,583	–	169,583	3,392	169,583
24/59	–	–	100,000	–	–	–	–	–	–	–	121,959	–	121,959	2,439	121,959	–	172,839	–	172,839	3,457	172,839
25/60	–	–	100,000	–	–	–	–	–	–	–	122,508	–	122,508	2,450	122,508	–	176,157	–	176,157	3,523	176,157

26/61	–	–	100,000	–	–	–	–	–	–	–	123,059	–	123,059	2,461	123,059	–	179,540	–	179,540	3,591	179,540
27/62	–	–	100,000	–	–	–	–	–	–	–	123,613	–	123,613	2,472	123,613	–	182,987	–	182,987	3,660	182,987
28/63	–	–	100,000	–	–	–	–	–	–	–	124,169	–	124,169	2,483	124,169	–	186,500	–	186,500	3,730	186,500
29/64	–	–	100,000	–	–	–	–	–	–	–	124,728	–	124,728	2,495	124,728	–	190,081	–	190,081	3,802	190,081
30/65	–	–	100,000	–	–	–	–	–	–	–	125,289	–	125,289	2,506	125,289	–	193,730	–	193,730	3,875	193,730
31/66	–	–	100,000	–	–	–	–	–	–	–	125,853	–	125,853	2,517	125,853	–	197,450	–	197,450	3,949	197,450
32/67	–	–	100,000	–	–	–	–	–	–	–	126,419	–	126,419	2,528	126,419	–	201,241	–	201,241	4,025	201,241
33/68	–	–	100,000	–	–	–	–	–	–	–	126,988	–	126,988	2,540	126,988	–	205,105	–	205,105	4,102	205,105
34/69	–	–	100,000	–	–	–	–	–	–	–	127,560	–	127,560	2,551	127,560	–	209,043	–	209,043	4,181	209,043
35/70	–	–	100,000	–	–	–	–	–	–	–	128,134	–	128,134	2,563	128,134	–	213,056	–	213,056	4,261	213,056
36/71	–	–	100,000	–	–	–	–	–	–	–	128,710	–	128,710	2,574	128,710	–	217,147	–	217,147	4,343	217,147
37/72	–	–	100,000	–	–	–	–	–	–	–	129,290	–	129,290	2,586	129,290	–	221,316	–	221,316	4,426	221,316
38/73	–	–	100,000	–	–	–	–	–	–	–	129,871	–	129,871	2,597	129,871	–	225,566	–	225,566	4,511	225,566
39/74	–	–	100,000	–	–	–	–	–	–	–	130,456	–	130,456	2,609	130,456	–	229,897	–	229,897	4,598	229,897
40/75	–	–	100,000	–	–	–	–	–	–	–	131,043	–	131,043	2,621	131,043	–	234,311	–	234,311	4,686	234,311
41/76	–	–	100,000	–	–	–	–	–	–	–	131,632	–	131,632	2,633	131,632	–	238,809	–	238,809	4,776	238,809
42/77	–	–	100,000	–	–	–	–	–	–	–	132,225	–	132,225	2,644	132,225	–	243,394	–	243,394	4,868	243,394
43/78	–	–	100,000	–	–	–	–	–	–	–	132,820	–	132,820	2,656	132,820	–	248,068	–	248,068	4,961	248,068
44/79	–	–	100,000	–	–	–	–	–	–	–	133,418	–	133,418	2,668	133,418	–	252,831	–	252,831	5,057	252,831
45/80	–	–	100,000	–	–	–	–	–	–	–	134,018	–	134,018	2,680	134,018	–	257,685	–	257,685	5,154	257,685
46/81	–	–	100,000	–	–	–	–	–	–	–	134,621	–	134,621	2,692	134,621	–	262,632	–	262,632	5,253	262,632
47/82	–	–	100,000	–	–	–	–	–	–	–	135,227	–	135,227	2,705	135,227	–	267,675	–	267,675	5,353	267,675
48/83	–	–	100,000	–	–	–	–	–	–	–	135,835	–	135,835	2,717	135,835	–	272,814	–	272,814	5,456	272,814
49/84	–	–	100,000	–	–	–	–	–	–	–	136,447	–	136,447	2,729	136,447	–	278,052	–	278,052	5,561	278,052
50/85	–	–	100,000	–	–	–	–	–	–	–	137,061	–	137,061	2,741	137,061	–	283,391	–	283,391	5,668	283,391
51/86	–	–	100,000	–	–	–	–	–	–	–	137,677	–	137,677	2,754	137,677	–	288,832	–	288,832	5,777	288,832
52/87	–	–	100,000	–	–	–	–	–	–	–	138,297	–	138,297	2,766	138,297	–	294,378	–	294,378	5,888	294,378
53/88	–	–	100,000	–	–	–	–	–	–	–	138,919	–	138,919	2,778	138,919	–	300,030	–	300,030	6,001	300,030
54/89	–	–	100,000	–	–	–	–	–	–	–	139,544	–	139,544	2,791	139,544	–	305,790	–	305,790	6,116	305,790
55/90	–	–	100,000	–	–	–	–	–	–	–	140,172	–	140,172	2,803	140,172	–	311,661	–	311,661	6,233	311,661
56/91	–	–	100,000	–	–	–	–	–	–	–	140,803	–	140,803	2,816	140,803	–	317,645	–	317,645	6,353	317,645
57/92	–	–	100,000	–	–	–	–	–	–	–	141,437	–	141,437	2,829	141,437	–	323,744	–	323,744	6,475	323,744
58/93	–	–	100,000	–	–	–	–	–	–	–	142,073	–	142,073	2,841	142,073	–	329,960	–	329,960	6,599	329,960
59/94	–	–	100,000	–	–	–	–	–	–	–	142,712	–	142,712	2,854	142,712	–	336,295	–	336,295	6,726	336,295
60/95	–	–	100,000	–	–	–	–	–	–	–	143,355	–	143,355	2,867	143,355	–	342,752	–	342,752	6,855	342,752
61/96	–	–	100,000	–	–	–	–	–	–	–	144,000	–	144,000	2,880	144,000	–	349,333	–	349,333	6,987	349,333
62/97	–	–	100,000	–	–	–	–	–	–	–	144,648	–	144,648	2,893	144,648	–	356,040	–	356,040	7,121	356,040
63/98	–	–	100,000	–	–	–	–	–	–	–	145,299	–	145,299	2,906	145,299	–	362,876	–	362,876	7,258	362,876
64/99	–	–	100,000	–	–	–	–	–	–	–	145,953	–	145,953	2,919	145,953	–	369,843	–	369,843	7,397	369,843
65/100	–	–	100,000	–	–	–	–	–	–	–	146,609	–	146,609	2,932	146,609	–	376,944	–	376,944	7,539	376,944
66/101	–	–	100,000	–	–	–	–	–	–	–	147,269	–	147,269	2,945	147,269	–	384,182	–	384,182	7,684	384,182
67/102	–	–	100,000	–	–	–	–	–	–	–	147,932	–	147,932	2,959	147,932	–	391,558	–	391,558	7,831	391,558
68/103	–	–	100,000	–	–	–	–	–	–	–	148,597	–	148,597	2,972	148,597	–	399,076	–	399,076	7,982	399,076
69/104	–	–	100,000	–	–	–	–	–	–	–	149,266	–	149,266	2,985	149,266	–	406,738	–	406,738	8,135	406,738
70/105	–	–	100,000	–	–	–	–	–	–	–	149,938	–	149,938	2,999	149,938	–	414,547	–	414,547	8,291	414,547
71/106	–	–	100,000	–	–	–	–	–	–	–	150,613	–	150,613	3,012	150,613	–	422,507	–	422,507	8,450	422,507

注释说明:

1、**该利益演示是基于公司的精算及其他假设，不代表公司的历史经营业绩，也不代表对公司未来经营业绩的预期，最低保证利率之上的投资收益是不确定的，实际保单账户利益可能低于万能结息利益演示水平。**

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，趸交保险费、追加保险费、初始费用和进入个人账户的价值假设在保单年度初发生，其余均假设在保单年度末发生。

4、追加保险费包括一般追加保险费和特别追加保险费。

5、保单管理费、风险保险费为零，对于趸交保险费初始费用为 3%，一般追加保险费用（若有）初始费用为 2%，特别追加保险费（若有）初始费用为 1%。

6、进入个人账户的价值是指趸交保险费与追加保险费之和扣除初始费用后的金额。

7、个人账户部分领取退保费用和解除合同的退保费用等于提取的个人账户价值金额乘以退保费用比例，退保费用比例前五个保单年度为 3%、2%、1%、1%、1%，以后保单年度为 0%。若个人账户部分领取，领取的金额等于个人账户部分领取减去个人账户部分领取退保费用。

8、个人账户价值是指每个保单年度初的账户价值与当年度的趸交保险费及追加保险费（若有）扣除初始费用后进入其个人账户金额之和并基于上表中所示假定结算利率累积至保单年度末，加上持续奖励金（若有）及扣除个人账户部分领取（若有）和年金（若有）后的价值总值。

9、退保金（现金价值）等于退保时个人账户价值减去解除合同退保费用后的净额。

10、个人账户价值和退保金（现金价值）包含该保单年度末即将发放的年金（若有），若退保时前述年金已发放，则个人账户价值和退保金（现金价值）将等额减少。

11、最低保证利益演示的假设结算利率即为最低保证利率。

示例 7

40 岁男性作为被保险人投保工银安盛人寿金账户年金保险（万能型），趸交保险费 1 万元，假设保险期内从未部分领取且无追加保险费，保险利益如下:

单位：元

保单年度末/年龄	趸交保险费	追加保险费	累计保险费	初始费用	保单管理费	进入个人账户的价值	个人账户部分领取	个人账户部分领取退保费用	持续奖励金	最低保证利益演示（假设结算利率2.5%）						万能结息利益演示（假设结算利率4%）					
										风险保险费	个人账户价值	退保费用	退保金（现金价值）	年金	身故保险金	风险保险费	个人账户价值	退保费用	退保金（现金价值）	年金	身故保险金
1/41	10,000	–	10,000	300	–	9,700	–	–	–	–	9,943	298	9,644	–	9,943	–	10,088	303	9,785	–	10,088
2/42	–	–	10,000	–	–	–	–	–	–	–	10,191	204	9,987	–	10,191	–	10,492	210	10,282	–	10,492
3/43	–	–	10,000	–	–	–	–	–	–	–	10,446	104	10,341	–	10,446	–	10,911	109	10,802	–	10,911
4/44	–	–	10,000	–	–	–	–	–	–	–	10,707	107	10,600	–	10,707	–	11,348	113	11,234	–	11,348
5/45	–	–	10,000	–	–	–	–	–	–	–	10,975	110	10,865	–	10,975	–	11,802	118	11,684	–	11,802
6/46	–	–	10,000	–	–	–	–	–	–	–	11,249	–	11,249	–	11,249	–	12,274	–	12,274	–	12,274
7/47	–	–	10,000	–	–	–	–	–	–	–	11,530	–	11,530	–	11,530	–	12,765	–	12,765	–	12,765
8/48	–	–	10,000	–	–	–	–	–	–	–	11,819	–	11,819	–	11,819	–	13,275	–	13,275	–	13,275
9/49	–	–	10,000	–	–	–	–	–	–	–	12,114	–	12,114	–	12,114	–	13,806	–	13,806	–	13,806

10/50	–	–	10,000	–	–	–	–	–	–	–	12,417	–	12,417	–	12,417	–	14,358	–	14,358	–	14,358
11/51	–	–	10,000	–	–	–	–	–	–	–	12,727	–	12,727	–	12,727	–	14,933	–	14,933	–	14,933
12/52	–	–	10,000	–	–	–	–	–	–	–	13,045	–	13,045	–	13,045	–	15,530	–	15,530	–	15,530
13/53	–	–	10,000	–	–	–	–	–	–	–	13,372	–	13,372	–	13,372	–	16,151	–	16,151	–	16,151
14/54	–	–	10,000	–	–	–	–	–	–	–	13,706	–	13,706	–	13,706	–	16,797	–	16,797	–	16,797
15/55	–	–	10,000	–	–	–	–	–	–	–	14,049	–	14,049	–	14,049	–	17,469	–	17,469	–	17,469
16/56	–	–	10,000	–	–	–	–	–	–	–	14,400	–	14,400	–	14,400	–	18,168	–	18,168	–	18,168
17/57	–	–	10,000	–	–	–	–	–	–	–	14,760	–	14,760	–	14,760	–	18,895	–	18,895	–	18,895
18/58	–	–	10,000	–	–	–	–	–	–	–	15,129	–	15,129	–	15,129	–	19,650	–	19,650	–	19,650
19/59	–	–	10,000	–	–	–	–	–	–	–	15,507	–	15,507	–	15,507	–	20,436	–	20,436	–	20,436
20/60	–	–	10,000	–	–	–	–	–	–	–	15,895	–	15,895	–	15,895	–	21,254	–	21,254	–	21,254
21/61	–	–	10,000	–	–	–	–	–	–	–	16,292	–	16,292	–	16,292	–	22,104	–	22,104	–	22,104
22/62	–	–	10,000	–	–	–	–	–	–	–	16,699	–	16,699	–	16,699	–	22,988	–	22,988	–	22,988
23/63	–	–	10,000	–	–	–	–	–	–	–	17,117	–	17,117	–	17,117	–	23,908	–	23,908	–	23,908
24/64	–	–	10,000	–	–	–	–	–	–	–	17,545	–	17,545	–	17,545	–	24,864	–	24,864	–	24,864
25/65	–	–	10,000	–	–	–	–	–	–	–	17,983	–	17,983	–	17,983	–	25,859	–	25,859	–	25,859
26/66	–	–	10,000	–	–	–	–	–	–	–	18,433	–	18,433	–	18,433	–	26,893	–	26,893	–	26,893
27/67	–	–	10,000	–	–	–	–	–	–	–	18,894	–	18,894	–	18,894	–	27,969	–	27,969	–	27,969
28/68	–	–	10,000	–	–	–	–	–	–	–	19,366	–	19,366	–	19,366	–	29,087	–	29,087	–	29,087
29/69	–	–	10,000	–	–	–	–	–	–	–	19,850	–	19,850	–	19,850	–	30,251	–	30,251	–	30,251
30/70	–	–	10,000	–	–	–	–	–	–	–	20,346	–	20,346	–	20,346	–	31,461	–	31,461	–	31,461
31/71	–	–	10,000	–	–	–	–	–	–	–	20,855	–	20,855	–	20,855	–	32,719	–	32,719	–	32,719
32/72	–	–	10,000	–	–	–	–	–	–	–	21,376	–	21,376	–	21,376	–	34,028	–	34,028	–	34,028
33/73	–	–	10,000	–	–	–	–	–	–	–	21,911	–	21,911	–	21,911	–	35,389	–	35,389	–	35,389
34/74	–	–	10,000	–	–	–	–	–	–	–	22,459	–	22,459	–	22,459	–	36,805	–	36,805	–	36,805
35/75	–	–	10,000	–	–	–	–	–	–	–	23,020	–	23,020	–	23,020	–	38,277	–	38,277	–	38,277
36/76	–	–	10,000	–	–	–	–	–	–	–	23,596	–	23,596	–	23,596	–	39,808	–	39,808	–	39,808
37/77	–	–	10,000	–	–	–	–	–	–	–	24,185	–	24,185	–	24,185	–	41,401	–	41,401	–	41,401
38/78	–	–	10,000	–	–	–	–	–	–	–	24,790	–	24,790	–	24,790	–	43,057	–	43,057	–	43,057
39/79	–	–	10,000	–	–	–	–	–	–	–	25,410	–	25,410	–	25,410	–	44,779	–	44,779	–	44,779
40/80	–	–	10,000	–	–	–	–	–	–	–	26,045	–	26,045	–	26,045	–	46,570	–	46,570	–	46,570
41/81	–	–	10,000	–	–	–	–	–	–	–	26,696	–	26,696	–	26,696	–	48,433	–	48,433	–	48,433
42/82	–	–	10,000	–	–	–	–	–	–	–	27,364	–	27,364	–	27,364	–	50,370	–	50,370	–	50,370
43/83	–	–	10,000	–	–	–	–	–	–	–	28,048	–	28,048	–	28,048	–	52,385	–	52,385	–	52,385
44/84	–	–	10,000	–	–	–	–	–	–	–	28,749	–	28,749	–	28,749	–	54,480	–	54,480	–	54,480
45/85	–	–	10,000	–	–	–	–	–	–	–	29,468	–	29,468	–	29,468	–	56,659	–	56,659	–	56,659
46/86	–	–	10,000	–	–	–	–	–	–	–	30,204	–	30,204	–	30,204	–	58,926	–	58,926	–	58,926
47/87	–	–	10,000	–	–	–	–	–	–	–	30,959	–	30,959	–	30,959	–	61,283	–	61,283	–	61,283
48/88	–	–	10,000	–	–	–	–	–	–	–	31,733	–	31,733	–	31,733	–	63,734	–	63,734	–	63,734
49/89	–	–	10,000	–	–	–	–	–	–	–	32,527	–	32,527	–	32,527	–	66,284	–	66,284	–	66,284
50/90	–	–	10,000	–	–	–	–	–	–	–	33,340	–	33,340	–	33,340	–	68,935	–	68,935	–	68,935
51/91	–	–	10,000	–	–	–	–	–	–	–	34,173	–	34,173	–	34,173	–	71,692	–	71,692	–	71,692
52/92	–	–	10,000	–	–	–	–	–	–	–	35,028	–	35,028	–	35,028	–	74,560	–	74,560	–	74,560
53/93	–	–	10,000	–	–	–	–	–	–	–	35,904	–	35,904	–	35,904	–	77,542	–	77,542	–	77,542
54/94	–	–	10,000	–	–	–	–	–	–	–	36,801	–	36,801	–	36,801	–	80,644	–	80,644	–	80,644
55/95	–	–	10,000	–	–	–	–	–	–	–	37,721	–	37,721	–	37,721	–	83,870	–	83,870	–	83,870
56/96	–	–	10,000	–	–	–	–	–	–	–	38,664	–	38,664	–	38,664	–	87,225	–	87,225	–	87,225
57/97	–	–	10,000	–	–	–	–	–	–	–	39,631	–	39,631	–	39,631	–	90,714	–	90,714	–	90,714
58/98	–	–	10,000	–	–	–	–	–	–	–	40,622	–	40,622	–	40,622	–	94,342	–	94,342	–	94,342

59/99	−	−	10,000	−	−	−	−	−	−	−	41,637	−	41,637	−	41,637	−	98,116	−	98,116	−	98,116
60/100	−	−	10,000	−	−	−	−	−	−	−	42,678	−	42,678	−	42,678	−	102,040	−	102,040	−	102,040
61/101	−	−	10,000	−	−	−	−	−	−	−	43,745	−	43,745	−	43,745	−	106,122	−	106,122	−	106,122
62/102	−	−	10,000	−	−	−	−	−	−	−	44,839	−	44,839	−	44,839	−	110,367	−	110,367	−	110,367
63/103	−	−	10,000	−	−	−	−	−	−	−	45,960	−	45,960	−	45,960	−	114,782	−	114,782	−	114,782
64/104	−	−	10,000	−	−	−	−	−	−	−	47,109	−	47,109	−	47,109	−	119,373	−	119,373	−	119,373
65/105	−	−	10,000	−	−	−	−	−	−	−	48,286	−	48,286	−	48,286	−	124,148	−	124,148	−	124,148
66/106	−	−	10,000	−	−	−	−	−	−	−	49,493	−	49,493	−	49,493	−	129,114	−	129,114	−	129,114

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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，趸交保险费、追加保险费、初始费用和进入个人账户的价值假设在保单年度初发生，其余均假设在保单年度末发生。

4、追加保险费包括一般追加保险费和特别追加保险费。

5、保单管理费、风险保险费为零，对于趸交保险费初始费用为 3%，一般追加保险费用（若有）初始费用为 2%，特别追加保险费（若有）初始费用为 1%。

6、进入个人账户的价值是指趸交保险费与追加保险费之和扣除初始费用后的金额。

7、个人账户部分领取退保费用和解除合同的退保费用等于提取的个人账户价值金额乘以退保费用比例，退保费用比例前五个保单年度为 3%、2%、1%、1%、1%，以后保单年度为 0%。若个人账户部分领取，领取的金额等于个人账户部分领取减去个人账户部分领取退保费用。

8、个人账户价值是指每个保单年度初的账户价值与当年度的趸交保险费及追加保险费（若有）扣除初始费用后进入其个人账户金额之和并基于上表中所示假定结算利率累积至保单年度末，加上持续奖励金（若有）及扣除个人账户部分领取（若有）和年金（若有）后的价值总值。

9、退保金（现金价值）等于退保时个人账户价值减去解除合同退保费用后的净额。

10、个人账户价值和退保金（现金价值）包含该保单年度末即将发放的年金（若有），若退保时前述年金已发放，则个人账户价值和退保金（现金价值）将等额减少。

11、最低保证利益演示的假设结算利率即为最低保证利率。

示例 8

40 岁男性作为被保险人投保工银安盛人寿金账户年金保险（万能型），趸交保险费 1 万元，从第六个保单年度末开始，每年领取年度末账户价值的 2%，假设保险期内无追加保险费，保险利益如下:

单位：元

保单年度末/年龄	趸交保险费	追加保险费	累计保险费	初始费用	保单管理费	进入个人账户的价值	个人账户部分领取	个人账户部分领取退保费用	持续奖励金	最低保证利益演示（假设结算利率2.5%）						万能结息利益演示（假设结算利率4%）					
										风险保险费	个人账户价值	退保费用	退保金（现金	年金	身故保险金	风险保险费	个人账户价值	退保费用	退保金（现金	年金	身故保险金

													价值）						价值）		
1/41	10,000	–	10,000	300	–	9,700	–	–	–	–	9,943	298	9,644	–	9,943	–	10,088	303	9,785	–	10,088
2/42	–	–	10,000	–	–	–	–	–	–	–	10,191	204	9,987	–	10,191	–	10,492	210	10,282	–	10,492
3/43	–	–	10,000	–	–	–	–	–	–	–	10,446	104	10,341	–	10,446	–	10,911	109	10,802	–	10,911
4/44	–	–	10,000	–	–	–	–	–	–	–	10,707	107	10,600	–	10,707	–	11,348	113	11,234	–	11,348
5/45	–	–	10,000	–	–	–	–	–	–	–	10,975	110	10,865	–	10,975	–	11,802	118	11,684	–	11,802
6/46	–	–	10,000	–	–	–	–	–	–	–	11,249	–	11,249	225	11,249	–	12,274	–	12,274	245	12,274
7/47	–	–	10,000	–	–	–	–	–	–	–	11,300	–	11,300	226	11,300	–	12,509	–	12,509	250	12,509
8/48	–	–	10,000	–	–	–	–	–	–	–	11,351	–	11,351	227	11,351	–	12,749	–	12,749	255	12,749
9/49	–	–	10,000	–	–	–	–	–	–	–	11,402	–	11,402	228	11,402	–	12,994	–	12,994	260	12,994
10/50	–	–	10,000	–	–	–	–	–	–	–	11,453	–	11,453	229	11,453	–	13,244	–	13,244	265	13,244
11/51	–	–	10,000	–	–	–	–	–	–	–	11,504	–	11,504	230	11,504	–	13,498	–	13,498	270	13,498
12/52	–	–	10,000	–	–	–	–	–	–	–	11,556	–	11,556	231	11,556	–	13,757	–	13,757	275	13,757
13/53	–	–	10,000	–	–	–	–	–	–	–	11,608	–	11,608	232	11,608	–	14,021	–	14,021	280	14,021
14/54	–	–	10,000	–	–	–	–	–	–	–	11,660	–	11,660	233	11,660	–	14,291	–	14,291	286	14,291
15/55	–	–	10,000	–	–	–	–	–	–	–	11,713	–	11,713	234	11,713	–	14,565	–	14,565	291	14,565
16/56	–	–	10,000	–	–	–	–	–	–	–	11,766	–	11,766	235	11,766	–	14,845	–	14,845	297	14,845
17/57	–	–	10,000	–	–	–	–	–	–	–	11,819	–	11,819	236	11,819	–	15,130	–	15,130	303	15,130
18/58	–	–	10,000	–	–	–	–	–	–	–	11,872	–	11,872	237	11,872	–	15,420	–	15,420	308	15,420
19/59	–	–	10,000	–	–	–	–	–	–	–	11,925	–	11,925	239	11,925	–	15,716	–	15,716	314	15,716
20/60	–	–	10,000	–	–	–	–	–	–	–	11,979	–	11,979	240	11,979	–	16,018	–	16,018	320	16,018
21/61	–	–	10,000	–	–	–	–	–	–	–	12,033	–	12,033	241	12,033	–	16,325	–	16,325	327	16,325
22/62	–	–	10,000	–	–	–	–	–	–	–	12,087	–	12,087	242	12,087	–	16,639	–	16,639	333	16,639
23/63	–	–	10,000	–	–	–	–	–	–	–	12,141	–	12,141	243	12,141	–	16,958	–	16,958	339	16,958
24/64	–	–	10,000	–	–	–	–	–	–	–	12,196	–	12,196	244	12,196	–	17,284	–	17,284	346	17,284
25/65	–	–	10,000	–	–	–	–	–	–	–	12,251	–	12,251	245	12,251	–	17,616	–	17,616	352	17,616
26/66	–	–	10,000	–	–	–	–	–	–	–	12,306	–	12,306	246	12,306	–	17,954	–	17,954	359	17,954
27/67	–	–	10,000	–	–	–	–	–	–	–	12,361	–	12,361	247	12,361	–	18,299	–	18,299	366	18,299
28/68	–	–	10,000	–	–	–	–	–	–	–	12,417	–	12,417	248	12,417	–	18,650	–	18,650	373	18,650
29/69	–	–	10,000	–	–	–	–	–	–	–	12,473	–	12,473	249	12,473	–	19,008	–	19,008	380	19,008
30/70	–	–	10,000	–	–	–	–	–	–	–	12,529	–	12,529	251	12,529	–	19,373	–	19,373	387	19,373
31/71	–	–	10,000	–	–	–	–	–	–	–	12,585	–	12,585	252	12,585	–	19,745	–	19,745	395	19,745
32/72	–	–	10,000	–	–	–	–	–	–	–	12,642	–	12,642	253	12,642	–	20,124	–	20,124	402	20,124
33/73	–	–	10,000	–	–	–	–	–	–	–	12,699	–	12,699	254	12,699	–	20,511	–	20,511	410	20,511
34/74	–	–	10,000	–	–	–	–	–	–	–	12,756	–	12,756	255	12,756	–	20,904	–	20,904	418	20,904
35/75	–	–	10,000	–	–	–	–	–	–	–	12,813	–	12,813	256	12,813	–	21,306	–	21,306	426	21,306
36/76	–	–	10,000	–	–	–	–	–	–	–	12,871	–	12,871	257	12,871	–	21,715	–	21,715	434	21,715
37/77	–	–	10,000	–	–	–	–	–	–	–	12,929	–	12,929	259	12,929	–	22,132	–	22,132	443	22,132
38/78	–	–	10,000	–	–	–	–	–	–	–	12,987	–	12,987	260	12,987	–	22,557	–	22,557	451	22,557
39/79	–	–	10,000	–	–	–	–	–	–	–	13,046	–	13,046	261	13,046	–	22,990	–	22,990	460	22,990
40/80	–	–	10,000	–	–	–	–	–	–	–	13,104	–	13,104	262	13,104	–	23,431	–	23,431	469	23,431
41/81	–	–	10,000	–	–	–	–	–	–	–	13,163	–	13,163	263	13,163	–	23,881	–	23,881	478	23,881
42/82	–	–	10,000	–	–	–	–	–	–	–	13,222	–	13,222	264	13,222	–	24,339	–	24,339	487	24,339
43/83	–	–	10,000	–	–	–	–	–	–	–	13,282	–	13,282	266	13,282	–	24,807	–	24,807	496	24,807
44/84	–	–	10,000	–	–	–	–	–	–	–	13,342	–	13,342	267	13,342	–	25,283	–	25,283	506	25,283
45/85	–	–	10,000	–	–	–	–	–	–	–	13,402	–	13,402	268	13,402	–	25,769	–	25,769	515	25,769
46/86	–	–	10,000	–	–	–	–	–	–	–	13,462	–	13,462	269	13,462	–	26,263	–	26,263	525	26,263
47/87	–	–	10,000	–	–	–	–	–	–	–	13,523	–	13,523	270	13,523	–	26,768	–	26,768	535	26,768
48/88	–	–	10,000	–	–	–	–	–	–	–	13,584	–	13,584	272	13,584	–	27,281	–	27,281	546	27,281

49/89	–	–	10,000	–	–	–	–	–	–	–	13,645	–	13,645	273	13,645	–	27,805	–	27,805	556	27,805
50/90	–	–	10,000	–	–	–	–	–	–	–	13,706	–	13,706	274	13,706	–	28,339	–	28,339	567	28,339
51/91	–	–	10,000	–	–	–	–	–	–	–	13,768	–	13,768	275	13,768	–	28,883	–	28,883	578	28,883
52/92	–	–	10,000	–	–	–	–	–	–	–	13,830	–	13,830	277	13,830	–	29,438	–	29,438	589	29,438
53/93	–	–	10,000	–	–	–	–	–	–	–	13,892	–	13,892	278	13,892	–	30,003	–	30,003	600	30,003
54/94	–	–	10,000	–	–	–	–	–	–	–	13,954	–	13,954	279	13,954	–	30,579	–	30,579	612	30,579
55/95	–	–	10,000	–	–	–	–	–	–	–	14,017	–	14,017	280	14,017	–	31,166	–	31,166	623	31,166
56/96	–	–	10,000	–	–	–	–	–	–	–	14,080	–	14,080	282	14,080	–	31,765	–	31,765	635	31,765
57/97	–	–	10,000	–	–	–	–	–	–	–	14,144	–	14,144	283	14,144	–	32,374	–	32,374	647	32,374
58/98	–	–	10,000	–	–	–	–	–	–	–	14,207	–	14,207	284	14,207	–	32,996	–	32,996	660	32,996
59/99	–	–	10,000	–	–	–	–	–	–	–	14,271	–	14,271	285	14,271	–	33,630	–	33,630	673	33,630
60/100	–	–	10,000	–	–	–	–	–	–	–	14,335	–	14,335	287	14,335	–	34,275	–	34,275	686	34,275
61/101	–	–	10,000	–	–	–	–	–	–	–	14,400	–	14,400	288	14,400	–	34,933	–	34,933	699	34,933
62/102	–	–	10,000	–	–	–	–	–	–	–	14,465	–	14,465	289	14,465	–	35,604	–	35,604	712	35,604
63/103	–	–	10,000	–	–	–	–	–	–	–	14,530	–	14,530	291	14,530	–	36,288	–	36,288	726	36,288
64/104	–	–	10,000	–	–	–	–	–	–	–	14,595	–	14,595	292	14,595	–	36,984	–	36,984	740	36,984
65/105	–	–	10,000	–	–	–	–	–	–	–	14,661	–	14,661	293	14,661	–	37,694	–	37,694	754	37,694
66/106	–	–	10,000	–	–	–	–	–	–	–	14,727	–	14,727	295	14,727	–	38,418	–	38,418	768	38,418

注释说明:

1、**该利益演示是基于公司的精算及其他假设，不代表公司的历史经营业绩，也不代表对公司未来经营业绩的预期，最低保证利率之上的投资收益是不确定的，实际保单账户利益可能低于万能结息利益演示水平。**

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，趸交保险费、追加保险费、初始费用和进入个人账户的价值假设在保单年度初发生，其余均假设在保单年度末发生。

4、追加保险费包括一般追加保险费和特别追加保险费。

5、保单管理费、风险保险费为零，对于趸交保险费初始费用为 3%，一般追加保险费用（若有）初始费用为 2%，特别追加保险费（若有）初始费用为 1%。

6、进入个人账户的价值是指趸交保险费与追加保险费之和扣除初始费用后的金额。

7、个人账户部分领取退保费用和解除合同的退保费用等于提取的个人账户价值金额乘以退保费用比例，退保费用比例前五个保单年度为 3%、2%、1%、1%、1%，以后保单年度为 0%。若个人账户部分领取，领取的金额等于个人账户部分领取减去个人账户部分领取退保费用。

8、个人账户价值是指每个保单年度初的账户价值与当年度的趸交保险费及追加保险费（若有）扣除初始费用后进入其个人账户金额之和并基于上表中所示假定结算利率累积至保单年度末，加上持续奖励金（若有）及扣除个人账户部分领取（若有）和年金（若有）后的价值总值。

9、退保金（现金价值）等于退保时个人账户价值减去解除合同退保费用后的净额。

10、个人账户价值和退保金（现金价值）包含该保单年度末即将发放的年金（若有），若退保时前述年金已发放，则个人账户价值和退保金（现金价值）将等额减少。

11、最低保证利益演示的假设结算利率即为最低保证利率。

示例 9

40 岁女性作为被保险人投保工银安盛人寿金账户年金保险（万能型），趸交保险费 10 万元，假设保险期内从未部分领取且无追加保险费，保险利益如下:

单位：元

保单年度末/年龄	趸交保险费	追加保险费	累计保险费	初始费用	保单管理费	进入个人账户的价值	个人账户部分领取	个人账户部分领取退保费用	持续奖励金	最低保证利益演示（假设结算利率2.5%）						万能结息利益演示（假设结算利率4%）					
										风险保险费	个人账户价值	退保费用	退保金（现金价值）	年金	身故保险金	风险保险费	个人账户价值	退保费用	退保金（现金价值）	年金	身故保险金
1/41	100,000	–	100,000	3,000	–	97,000	–	–	–	–	99,425	2,983	96,442	–	99,425	–	100,880	3,026	97,854	–	100,880
2/42	–	–	100,000	–	–	–	–	–	–	–	101,911	2,038	99,872	–	101,911	–	104,915	2,098	102,817	–	104,915
3/43	–	–	100,000	–	–	–	–	–	–	–	104,458	1,045	103,414	–	104,458	–	109,112	1,091	108,021	–	109,112
4/44	–	–	100,000	–	–	–	–	–	–	–	107,070	1,071	105,999	–	107,070	–	113,476	1,135	112,342	–	113,476
5/45	–	–	100,000	–	–	–	–	–	–	–	109,747	1,097	108,649	–	109,747	–	118,015	1,180	116,835	–	118,015
6/46	–	–	100,000	–	–	–	–	–	–	–	112,490	–	112,490	–	112,490	–	122,736	–	122,736	–	122,736
7/47	–	–	100,000	–	–	–	–	–	–	–	115,303	–	115,303	–	115,303	–	127,645	–	127,645	–	127,645
8/48	–	–	100,000	–	–	–	–	–	–	–	118,185	–	118,185	–	118,185	–	132,751	–	132,751	–	132,751
9/49	–	–	100,000	–	–	–	–	–	–	–	121,140	–	121,140	–	121,140	–	138,061	–	138,061	–	138,061
10/50	–	–	100,000	–	–	–	–	–	–	–	124,168	–	124,168	–	124,168	–	143,584	–	143,584	–	143,584
11/51	–	–	100,000	–	–	–	–	–	–	–	127,272	–	127,272	–	127,272	–	149,327	–	149,327	–	149,327
12/52	–	–	100,000	–	–	–	–	–	–	–	130,454	–	130,454	–	130,454	–	155,300	–	155,300	–	155,300
13/53	–	–	100,000	–	–	–	–	–	–	–	133,716	–	133,716	–	133,716	–	161,512	–	161,512	–	161,512
14/54	–	–	100,000	–	–	–	–	–	–	–	137,058	–	137,058	–	137,058	–	167,973	–	167,973	–	167,973
15/55	–	–	100,000	–	–	–	–	–	–	–	140,485	–	140,485	–	140,485	–	174,692	–	174,692	–	174,692
16/56	–	–	100,000	–	–	–	–	–	–	–	143,997	–	143,997	–	143,997	–	181,679	–	181,679	–	181,679
17/57	–	–	100,000	–	–	–	–	–	–	–	147,597	–	147,597	–	147,597	–	188,946	–	188,946	–	188,946
18/58	–	–	100,000	–	–	–	–	–	–	–	151,287	–	151,287	–	151,287	–	196,504	–	196,504	–	196,504
19/59	–	–	100,000	–	–	–	–	–	–	–	155,069	–	155,069	–	155,069	–	204,364	–	204,364	–	204,364
20/60	–	–	100,000	–	–	–	–	–	–	–	158,946	–	158,946	–	158,946	–	212,539	–	212,539	–	212,539
21/61	–	–	100,000	–	–	–	–	–	–	–	162,919	–	162,919	–	162,919	–	221,041	–	221,041	–	221,041
22/62	–	–	100,000	–	–	–	–	–	–	–	166,992	–	166,992	–	166,992	–	229,882	–	229,882	–	229,882
23/63	–	–	100,000	–	–	–	–	–	–	–	171,167	–	171,167	–	171,167	–	239,077	–	239,077	–	239,077
24/64	–	–	100,000	–	–	–	–	–	–	–	175,446	–	175,446	–	175,446	–	248,641	–	248,641	–	248,641
25/65	–	–	100,000	–	–	–	–	–	–	–	179,833	–	179,833	–	179,833	–	258,586	–	258,586	–	258,586
26/66	–	–	100,000	–	–	–	–	–	–	–	184,328	–	184,328	–	184,328	–	268,930	–	268,930	–	268,930
27/67	–	–	100,000	–	–	–	–	–	–	–	188,937	–	188,937	–	188,937	–	279,687	–	279,687	–	279,687
28/68	–	–	100,000	–	–	–	–	–	–	–	193,660	–	193,660	–	193,660	–	290,874	–	290,874	–	290,874
29/69	–	–	100,000	–	–	–	–	–	–	–	198,502	–	198,502	–	198,502	–	302,509	–	302,509	–	302,509
30/70	–	–	100,000	–	–	–	–	–	–	–	203,464	–	203,464	–	203,464	–	314,610	–	314,610	–	314,610
31/71	–	–	100,000	–	–	–	–	–	–	–	208,551	–	208,551	–	208,551	–	327,194	–	327,194	–	327,194
32/72	–	–	100,000	–	–	–	–	–	–	–	213,764	–	213,764	–	213,764	–	340,282	–	340,282	–	340,282
33/73	–	–	100,000	–	–	–	–	–	–	–	219,109	–	219,109	–	219,109	–	353,893	–	353,893	–	353,893
34/74	–	–	100,000	–	–	–	–	–	–	–	224,586	–	224,586	–	224,586	–	368,049	–	368,049	–	368,049
35/75	–	–	100,000	–	–	–	–	–	–	–	230,201	–	230,201	–	230,201	–	382,771	–	382,771	–	382,771
36/76	–	–	100,000	–	–	–	–	–	–	–	235,956	–	235,956	–	235,956	–	398,082	–	398,082	–	398,082
37/77	–	–	100,000	–	–	–	–	–	–	–	241,855	–	241,855	–	241,855	–	414,005	–	414,005	–	414,005
38/78	–	–	100,000	–	–	–	–	–	–	–	247,901	–	247,901	–	247,901	–	430,565	–	430,565	–	430,565

39/79	–	–	100,000	–	–	–	–	–	–	–	254,099	–	254,099	–	254,099	–	447,788	–	447,788	–	447,788
40/80	–	–	100,000	–	–	–	–	–	–	–	260,451	–	260,451	–	260,451	–	465,699	–	465,699	–	465,699
41/81	–	–	100,000	–	–	–	–	–	–	–	266,963	–	266,963	–	266,963	–	484,327	–	484,327	–	484,327
42/82	–	–	100,000	–	–	–	–	–	–	–	273,637	–	273,637	–	273,637	–	503,700	–	503,700	–	503,700
43/83	–	–	100,000	–	–	–	–	–	–	–	280,478	–	280,478	–	280,478	–	523,848	–	523,848	–	523,848
44/84	–	–	100,000	–	–	–	–	–	–	–	287,489	–	287,489	–	287,489	–	544,802	–	544,802	–	544,802
45/85	–	–	100,000	–	–	–	–	–	–	–	294,677	–	294,677	–	294,677	–	566,594	–	566,594	–	566,594
46/86	–	–	100,000	–	–	–	–	–	–	–	302,044	–	302,044	–	302,044	–	589,258	–	589,258	–	589,258
47/87	–	–	100,000	–	–	–	–	–	–	–	309,595	–	309,595	–	309,595	–	612,828	–	612,828	–	612,828
48/88	–	–	100,000	–	–	–	–	–	–	–	317,335	–	317,335	–	317,335	–	637,341	–	637,341	–	637,341
49/89	–	–	100,000	–	–	–	–	–	–	–	325,268	–	325,268	–	325,268	–	662,835	–	662,835	–	662,835
50/90	–	–	100,000	–	–	–	–	–	–	–	333,400	–	333,400	–	333,400	–	689,348	–	689,348	–	689,348
51/91	–	–	100,000	–	–	–	–	–	–	–	341,735	–	341,735	–	341,735	–	716,922	–	716,922	–	716,922
52/92	–	–	100,000	–	–	–	–	–	–	–	350,278	–	350,278	–	350,278	–	745,599	–	745,599	–	745,599
53/93	–	–	100,000	–	–	–	–	–	–	–	359,035	–	359,035	–	359,035	–	775,423	–	775,423	–	775,423
54/94	–	–	100,000	–	–	–	–	–	–	–	368,011	–	368,011	–	368,011	–	806,440	–	806,440	–	806,440
55/95	–	–	100,000	–	–	–	–	–	–	–	377,211	–	377,211	–	377,211	–	838,698	–	838,698	–	838,698
56/96	–	–	100,000	–	–	–	–	–	–	–	386,641	–	386,641	–	386,641	–	872,246	–	872,246	–	872,246
57/97	–	–	100,000	–	–	–	–	–	–	–	396,307	–	396,307	–	396,307	–	907,135	–	907,135	–	907,135
58/98	–	–	100,000	–	–	–	–	–	–	–	406,215	–	406,215	–	406,215	–	943,421	–	943,421	–	943,421
59/99	–	–	100,000	–	–	–	–	–	–	–	416,370	–	416,370	–	416,370	–	981,158	–	981,158	–	981,158
60/100	–	–	100,000	–	–	–	–	–	–	–	426,780	–	426,780	–	426,780	–	1,020,404	–	1,020,404	–	1,020,404
61/101	–	–	100,000	–	–	–	–	–	–	–	437,449	–	437,449	–	437,449	–	1,061,220	–	1,061,220	–	1,061,220
62/102	–	–	100,000	–	–	–	–	–	–	–	448,385	–	448,385	–	448,385	–	1,103,669	–	1,103,669	–	1,103,669
63/103	–	–	100,000	–	–	–	–	–	–	–	459,595	–	459,595	–	459,595	–	1,147,816	–	1,147,816	–	1,147,816
64/104	–	–	100,000	–	–	–	–	–	–	–	471,085	–	471,085	–	471,085	–	1,193,728	–	1,193,728	–	1,193,728
65/105	–	–	100,000	–	–	–	–	–	–	–	482,862	–	482,862	–	482,862	–	1,241,477	–	1,241,477	–	1,241,477
66/106	–	–	100,000	–	–	–	–	–	–	–	494,934	–	494,934	–	494,934	–	1,291,137	–	1,291,137	–	1,291,137

注释说明:

1、**该利益演示是基于公司的精算及其他假设，不代表公司的历史经营业绩，也不代表对公司未来经营业绩的预期，最低保证利率之上的投资收益是不确定的，实际保单账户利益可能低于万能结息利益演示水平。**

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，趸交保险费、追加保险费、初始费用和进入个人账户的价值假设在保单年度初发生，其余均假设在保单年度末发生。

4、追加保险费包括一般追加保险费和特别追加保险费。

5、保单管理费、风险保险费为零，对于趸交保险费初始费用为 3%，一般追加保险费用（若有）初始费用为 2%，特别追加保险费（若有）初始费用为 1%。

6、进入个人账户的价值是指趸交保险费与追加保险费之和扣除初始费用后的金额。

7、个人账户部分领取退保费用和解除合同的退保费用等于提取的个人账户价值金额乘以退保费用比例，退保费用比例前五个保单年度为 3%、2%、1%、1%、1%，以后保单年度为 0%。若个人账户部分领取，领取的金额等于个人账户部分领取减去个人账户部分领取退保费用。

8、个人账户价值是指每个保单年度初的账户价值与当年度的趸交保险费及追加保险费（若有）扣除初始费用后进入其个人账户金额之和并基于上表中所示假定结算利率累积至保单年度末，加上持续奖励金（若有）及扣除个人账户部分领取（若有）和年金（若有）后的价值总

值。

9、退保金（现金价值）等于退保时个人账户价值减去解除合同退保费用后的净额。

10、个人账户价值和退保金（现金价值）包含该保单年度末即将发放的年金（若有），若退保时前述年金已发放，则个人账户价值和退保金（现金价值）将等额减少。

11、最低保证利益演示的假设结算利率即为最低保证利率。

示例 10

40 岁女性作为被保险人投保工银安盛人寿金账户年金保险（万能型），趸交保险费 10 万元，从第六个保单年度末开始，每年领取年度末账户价值的 2%，假设保险期内无追加保险费，保险利益如下：

单位：元

保单年度末/年龄	趸交保险费	追加保险费	累计保险费	初始费用	保单管理费	进入个人账户的价值	个人账户部分领取	个人账户部分领取退保费用	持续奖励金	最低保证利益演示（假设结算利率 2.5%）						万能结息利益演示（假设结算利率 4%）					
										风险保险费	个人账户价值	退保费用	退保金（现金价值）	年金	身故保险金	风险保险费	个人账户价值	退保费用	退保金（现金价值）	年金	身故保险金
1/41	100,000	–	100,000	3,000	–	97,000	–	–	–	–	99,425	2,983	96,442	–	99,425	–	100,880	3,026	97,854	–	100,880
2/42	–	–	100,000	–	–	–	–	–	–	–	101,911	2,038	99,872	–	101,911	–	104,915	2,098	102,817	–	104,915
3/43	–	–	100,000	–	–	–	–	–	–	–	104,458	1,045	103,414	–	104,458	–	109,112	1,091	108,021	–	109,112
4/44	–	–	100,000	–	–	–	–	–	–	–	107,070	1,071	105,999	–	107,070	–	113,476	1,135	112,342	–	113,476
5/45	–	–	100,000	–	–	–	–	–	–	–	109,747	1,097	108,649	–	109,747	–	118,015	1,180	116,835	–	118,015
6/46	–	–	100,000	–	–	–	–	–	–	–	112,490	–	112,490	2,250	112,490	–	122,736	–	122,736	2,455	122,736
7/47	–	–	100,000	–	–	–	–	–	–	–	112,996	–	112,996	2,260	112,996	–	125,092	–	125,092	2,502	125,092
8/48	–	–	100,000	–	–	–	–	–	–	–	113,505	–	113,505	2,270	113,505	–	127,494	–	127,494	2,550	127,494
9/49	–	–	100,000	–	–	–	–	–	–	–	114,016	–	114,016	2,280	114,016	–	129,942	–	129,942	2,599	129,942
10/50	–	–	100,000	–	–	–	–	–	–	–	114,529	–	114,529	2,291	114,529	–	132,437	–	132,437	2,649	132,437
11/51	–	–	100,000	–	–	–	–	–	–	–	115,044	–	115,044	2,301	115,044	–	134,980	–	134,980	2,700	134,980
12/52	–	–	100,000	–	–	–	–	–	–	–	115,562	–	115,562	2,311	115,562	–	137,571	–	137,571	2,751	137,571
13/53	–	–	100,000	–	–	–	–	–	–	–	116,082	–	116,082	2,322	116,082	–	140,213	–	140,213	2,804	140,213
14/54	–	–	100,000	–	–	–	–	–	–	–	116,604	–	116,604	2,332	116,604	–	142,905	–	142,905	2,858	142,905
15/55	–	–	100,000	–	–	–	–	–	–	–	117,129	–	117,129	2,343	117,129	–	145,649	–	145,649	2,913	145,649
16/56	–	–	100,000	–	–	–	–	–	–	–	117,656	–	117,656	2,353	117,656	–	148,445	–	148,445	2,969	148,445
17/57	–	–	100,000	–	–	–	–	–	–	–	118,186	–	118,186	2,364	118,186	–	151,295	–	151,295	3,026	151,295
18/58	–	–	100,000	–	–	–	–	–	–	–	118,717	–	118,717	2,374	118,717	–	154,200	–	154,200	3,084	154,200
19/59	–	–	100,000	–	–	–	–	–	–	–	119,252	–	119,252	2,385	119,252	–	157,161	–	157,161	3,143	157,161
20/60	–	–	100,000	–	–	–	–	–	–	–	119,788	–	119,788	2,396	119,788	–	160,178	–	160,178	3,204	160,178
21/61	–	–	100,000	–	–	–	–	–	–	–	120,327	–	120,327	2,407	120,327	–	163,254	–	163,254	3,265	163,254
22/62	–	–	100,000	–	–	–	–	–	–	–	120,869	–	120,869	2,417	120,869	–	166,388	–	166,388	3,328	166,388
23/63	–	–	100,000	–	–	–	–	–	–	–	121,413	–	121,413	2,428	121,413	–	169,583	–	169,583	3,392	169,583
24/64	–	–	100,000	–	–	–	–	–	–	–	121,959	–	121,959	2,439	121,959	–	172,839	–	172,839	3,457	172,839
25/65	–	–	100,000	–	–	–	–	–	–	–	122,508	–	122,508	2,450	122,508	–	176,157	–	176,157	3,523	176,157
26/66	–	–	100,000	–	–	–	–	–	–	–	123,059	–	123,059	2,461	123,059	–	179,540	–	179,540	3,591	179,540
27/67	–	–	100,000	–	–	–	–	–	–	–	123,613	–	123,613	2,472	123,613	–	182,987	–	182,987	3,660	182,987
28/68	–	–	100,000	–	–	–	–	–	–	–	124,169	–	124,169	2,483	124,169	–	186,500	–	186,500	3,730	186,500

29/69	–	–	100,000	–	–	–	–	–	–	–	124,728	–	124,728	2,495	124,728	–	190,081	–	190,081	3,802	190,081
30/70	–	–	100,000	–	–	–	–	–	–	–	125,289	–	125,289	2,506	125,289	–	193,730	–	193,730	3,875	193,730
31/71	–	–	100,000	–	–	–	–	–	–	–	125,853	–	125,853	2,517	125,853	–	197,450	–	197,450	3,949	197,450
32/72	–	–	100,000	–	–	–	–	–	–	–	126,419	–	126,419	2,528	126,419	–	201,241	–	201,241	4,025	201,241
33/73	–	–	100,000	–	–	–	–	–	–	–	126,988	–	126,988	2,540	126,988	–	205,105	–	205,105	4,102	205,105
34/74	–	–	100,000	–	–	–	–	–	–	–	127,560	–	127,560	2,551	127,560	–	209,043	–	209,043	4,181	209,043
35/75	–	–	100,000	–	–	–	–	–	–	–	128,134	–	128,134	2,563	128,134	–	213,056	–	213,056	4,261	213,056
36/76	–	–	100,000	–	–	–	–	–	–	–	128,710	–	128,710	2,574	128,710	–	217,147	–	217,147	4,343	217,147
37/77	–	–	100,000	–	–	–	–	–	–	–	129,290	–	129,290	2,586	129,290	–	221,316	–	221,316	4,426	221,316
38/78	–	–	100,000	–	–	–	–	–	–	–	129,871	–	129,871	2,597	129,871	–	225,566	–	225,566	4,511	225,566
39/79	–	–	100,000	–	–	–	–	–	–	–	130,456	–	130,456	2,609	130,456	–	229,897	–	229,897	4,598	229,897
40/80	–	–	100,000	–	–	–	–	–	–	–	131,043	–	131,043	2,621	131,043	–	234,311	–	234,311	4,686	234,311
41/81	–	–	100,000	–	–	–	–	–	–	–	131,632	–	131,632	2,633	131,632	–	238,809	–	238,809	4,776	238,809
42/82	–	–	100,000	–	–	–	–	–	–	–	132,225	–	132,225	2,644	132,225	–	243,394	–	243,394	4,868	243,394
43/83	–	–	100,000	–	–	–	–	–	–	–	132,820	–	132,820	2,656	132,820	–	248,068	–	248,068	4,961	248,068
44/84	–	–	100,000	–	–	–	–	–	–	–	133,418	–	133,418	2,668	133,418	–	252,831	–	252,831	5,057	252,831
45/85	–	–	100,000	–	–	–	–	–	–	–	134,018	–	134,018	2,680	134,018	–	257,685	–	257,685	5,154	257,685
46/86	–	–	100,000	–	–	–	–	–	–	–	134,621	–	134,621	2,692	134,621	–	262,632	–	262,632	5,253	262,632
47/87	–	–	100,000	–	–	–	–	–	–	–	135,227	–	135,227	2,705	135,227	–	267,675	–	267,675	5,353	267,675
48/88	–	–	100,000	–	–	–	–	–	–	–	135,835	–	135,835	2,717	135,835	–	272,814	–	272,814	5,456	272,814
49/89	–	–	100,000	–	–	–	–	–	–	–	136,447	–	136,447	2,729	136,447	–	278,052	–	278,052	5,561	278,052
50/90	–	–	100,000	–	–	–	–	–	–	–	137,061	–	137,061	2,741	137,061	–	283,391	–	283,391	5,668	283,391
51/91	–	–	100,000	–	–	–	–	–	–	–	137,677	–	137,677	2,754	137,677	–	288,832	–	288,832	5,777	288,832
52/92	–	–	100,000	–	–	–	–	–	–	–	138,297	–	138,297	2,766	138,297	–	294,378	–	294,378	5,888	294,378
53/93	–	–	100,000	–	–	–	–	–	–	–	138,919	–	138,919	2,778	138,919	–	300,030	–	300,030	6,001	300,030
54/94	–	–	100,000	–	–	–	–	–	–	–	139,544	–	139,544	2,791	139,544	–	305,790	–	305,790	6,116	305,790
55/95	–	–	100,000	–	–	–	–	–	–	–	140,172	–	140,172	2,803	140,172	–	311,661	–	311,661	6,233	311,661
56/96	–	–	100,000	–	–	–	–	–	–	–	140,803	–	140,803	2,816	140,803	–	317,645	–	317,645	6,353	317,645
57/97	–	–	100,000	–	–	–	–	–	–	–	141,437	–	141,437	2,829	141,437	–	323,744	–	323,744	6,475	323,744
58/98	–	–	100,000	–	–	–	–	–	–	–	142,073	–	142,073	2,841	142,073	–	329,960	–	329,960	6,599	329,960
59/99	–	–	100,000	–	–	–	–	–	–	–	142,712	–	142,712	2,854	142,712	–	336,295	–	336,295	6,726	336,295
60/100	–	–	100,000	–	–	–	–	–	–	–	143,355	–	143,355	2,867	143,355	–	342,752	–	342,752	6,855	342,752
61/101	–	–	100,000	–	–	–	–	–	–	–	144,000	–	144,000	2,880	144,000	–	349,333	–	349,333	6,987	349,333
62/102	–	–	100,000	–	–	–	–	–	–	–	144,648	–	144,648	2,893	144,648	–	356,040	–	356,040	7,121	356,040
63/103	–	–	100,000	–	–	–	–	–	–	–	145,299	–	145,299	2,906	145,299	–	362,876	–	362,876	7,258	362,876
64/104	–	–	100,000	–	–	–	–	–	–	–	145,953	–	145,953	2,919	145,953	–	369,843	–	369,843	7,397	369,843
65/105	–	–	100,000	–	–	–	–	–	–	–	146,609	–	146,609	2,932	146,609	–	376,944	–	376,944	7,539	376,944
66/106	–	–	100,000	–	–	–	–	–	–	–	147,269	–	147,269	2,945	147,269	–	384,182	–	384,182	7,684	384,182

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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，趸交保险费、追加保险费、初始费用和进入个人账户的价值假设在保单年度初发生，其余均假设在保单年度末发生。

4、追加保险费包括一般追加保险费和特别追加保险费。

5、保单管理费、风险保险费为零，对于趸交保险费初始费用为 3%，一般追加保险费用（若有）初始费用为 2%，特别追加保险费（若有）初始费用为 1%。

6、进入个人账户的价值是指趸交保险费与追加保险费之和扣除初始费用后的金额。

7、个人账户部分领取退保费用和解除合同的退保费用等于提取的个人账户价值金额乘以退保费用比例，退保费用比例前五个保单年度为 3%、2%、1%、1%、1%，以后保单年度为 0%。若个人账户部分领取，领取的金额等于个人账户部分领取减去个人账户部分领取退保费用。

8、个人账户价值是指每个保单年度初的账户价值与当年度的趸交保险费及追加保险费（若有）扣除初始费用后进入其个人账户金额之和并基于上表中所示假定结算利率累积至保单年度末，加上持续奖励金（若有）及扣除个人账户部分领取（若有）和年金（若有）后的价值总值。

9、退保金（现金价值）等于退保时个人账户价值减去解除合同退保费用后的净额。

10、个人账户价值和退保金（现金价值）包含该保单年度末即将发放的年金（若有），若退保时前述年金已发放，则个人账户价值和退保金（现金价值）将等额减少。

11、最低保证利益演示的假设结算利率即为最低保证利率。

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】

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。我们以收到完整的解除合同申请材料之日的合同个人账户价值扣除退保费用后退还予投保人，并自收到完整的解除合同申请材料之日起 10 日内给付。

投保人在犹豫期后解除合同会受到一定损失。

【声明】

我已认真阅读并理解了工银安盛人寿金账户年金保险（万能型）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: ______________________________