工银安盛人寿鑫如意玖号终身寿险

产品说明书

阅读提示

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

一、产品基本特征

（一）保单利益

1.保险责任

在合同保险期间，我们承担以下保险责任，且**身故保险金和全残保险金仅以给付一项为限:**

【身故保险金】

1、在合同有效期内，若被保险人于到达年龄满 18 周岁前身故，则我们按被保险人身故时以下两项金额中的较大者给付身故保险金予身故保险金受益人，同时合同效力终止:

⑴ 合同基本保险金额所对应的已交标准保险费 ;

⑵ 合同的现金价值 。

2、在合同有效期内，若被保险人于到达年龄满 18 周岁（含）后、且于交费期满日 （含）前身故，则我们按被保险人身故时以下两项金额中的较大者给付身故保险金予身故保险金受益人，同时合同效力终止:

⑴ 合同基本保险金额所对应的已交标准保险费乘以附表所列相应比例;

⑵ 合同的现金价值。

3、在合同有效期内，若被保险人于到达年龄满 18 周岁（含）后、且于交费期满日后身故，则我们按被保险人身故时以下三项金额中的最大者给付身故保险金予身故保险金受益人，同时合同效力终止:

⑴ 合同的保险金额;

⑵ 合同基本保险金额所对应的已交标准保险费乘以附表所列相应比例;

⑶ 合同的现金价值。

【全残保险金】

1、在合同有效期内，若被保险人于到达年龄满 18 周岁前发生合同所约定的全残项目之一，我们按被保险人全残时以下两项金额中的较大者给付“全残保险金”予被保险人，同时合同效力终止:

⑴ 合同基本保险金额所对应的已交标准保险费;

⑵ 合同的现金价值。

2、在合同有效期内，若被保险人于到达年龄满 18 周岁（含）后、且于交费期满日（含）前发生合同所约定的全残项目之一，我们按被保险人全残时以下两项金额中的较大者给付“全残保险金”予被保险人，同时合同效力终止:

⑴ 合同基本保险金额所对应的已交标准保险费乘以附表所列相应比例;

⑵ 合同的现金价值。

3、在合同有效期内，若被保险人于到达年龄满 18 周岁（含）后、且于交费期满日后发生合同所约定的全残项目之一，我们按被保险人全残时以下三项金额中的最大者给付“全残保险金”予被保险人，同时合同效力终止:

⑴ 合同的保险金额;

⑵ 合同基本保险金额所对应的已交标准保险费乘以附表所列相应比例;

⑶ 合同的现金价值。

如被保险人同时发生合同所约定的两项或两项以上全残项目时，我们只给付一项“全残保险金”。

附表:

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

注:

1、 到达年龄 = 被保险人投保时的年龄 + 被保险人身故（或全残）时的保单年度数 - 1

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

2.保险金额

【基本保险金额】

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

【保险金额】

合同首个保单年度（含首个保险合同周年日），保险金额等于基本保险金额。从第二个保单年度起，各保单年度（含当年度保险合同周年日）的保险金额按基本保险金额的3.5%以年复利形式增加，具体计算公式如下:

保险金额＝基本保险金额×$1.035^{(n-1)}$（n代表保单年度数）

若基本保险金额发生变更，则合同的保险金额按上述计算公式随之发生变更，我们将按变更后的保险金额承担保险责任。

若投保人申请减额交清，则合同的保险金额随减额交清后的基本保险金额按上述计算公式发生变更，我们将按变更后的保险金额承担保险责任。

3.责任免除

因下列情形之一，导致被保险人身故或发生全残的，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、被保险人自杀、故意自伤，但被保险人自杀、故意自伤时为无民事行为能力人的、或被保险人自合同成立或者合同效力恢复之日起2年后自杀、故意自伤导致身故的除外。

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

发生上述其他情形导致被保险人身故或全残的，合同效力终止，我们将向投保人退还合同的现金价值。

除上述责任免除款项外，合同其他免除责任的条款，详见合同“1.4 犹豫期”、“1.5 保险金额”、“1.7 保险责任”、“2.4 合同效力的中止”、“2.5 合同效力的恢复”、“2.9 保险事故 的通知”、“2.14 如实告知”及“2.16 年龄及性别的确定与错误处理”中相关字体加粗内容。

（二）产品其他信息

1.投保范围

凡出生满 28 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、保险费约定支付日均以该日期计算。

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

3.交费方式

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

4.等待期

该产品不涉及等待期。

5.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。

二、利益演示

示例 1

30 岁男性作为被保险人投保工银安盛人寿鑫如意玖号终身寿险，5 年交，选择年交交费方式，年交保险费 20 万元，保险利益如下:

单位：元

保单年度末/年龄	年交保险费	累计保险费	保险金额	身故/全残保险金	退保金（现金价值）
1/31	200,000	200,000	790,827	320,000	35,350
2/32	200,000	400,000	818,506	640,000	91,870
3/33	200,000	600,000	847,154	960,000	173,001
4/34	200,000	800,000	876,804	1,280,000	293,974
5/35	200,000	1,000,000	907,492	1,600,000	1,010,637
6/36	-	1,000,000	939,254	1,600,000	1,045,576
7/37	-	1,000,000	972,128	1,600,000	1,081,741
8/38	-	1,000,000	1,006,153	1,600,000	1,119,155
9/39	-	1,000,000	1,041,368	1,600,000	1,157,889
10/40	-	1,000,000	1,077,816	1,600,000	1,197,976
11/41	-	1,000,000	1,115,540	1,600,000	1,239,479
12/42	-	1,000,000	1,154,583	1,400,000	1,282,690
13/43	-	1,000,000	1,194,994	1,400,000	1,327,458
14/44	-	1,000,000	1,236,819	1,400,000	1,373,840
15/45	-	1,000,000	1,280,107	1,421,883	1,421,883
16/46	-	1,000,000	1,324,911	1,471,610	1,471,610
17/47	-	1,000,000	1,371,283	1,523,062	1,523,062
18/48	-	1,000,000	1,419,278	1,576,308	1,576,308
19/49	-	1,000,000	1,468,953	1,631,413	1,631,413
20/50	-	1,000,000	1,520,366	1,688,439	1,688,439
21/51	-	1,000,000	1,573,579	1,747,443	1,747,443
22/52	-	1,000,000	1,628,654	1,808,511	1,808,511
23/53	-	1,000,000	1,685,657	1,871,698	1,871,698
24/54	-	1,000,000	1,744,655	1,937,083	1,937,083
25/55	-	1,000,000	1,805,718	2,004,746	2,004,746
26/56	-	1,000,000	1,868,918	2,074,758	2,074,758
27/57	-	1,000,000	1,934,330	2,147,206	2,147,206
28/58	-	1,000,000	2,002,032	2,222,169	2,222,169
29/59	-	1,000,000	2,072,103	2,299,741	2,299,741
30/60	-	1,000,000	2,144,626	2,380,002	2,380,002
31/61	-	1,000,000	2,219,688	2,463,039	2,463,039
32/62	-	1,000,000	2,297,377	2,548,946	2,548,946
33/63	-	1,000,000	2,377,786	2,637,819	2,637,819
34/64	-	1,000,000	2,461,008	2,729,745	2,729,745
35/65	-	1,000,000	2,547,143	2,824,834	2,824,834
36/66	-	1,000,000	2,636,293	2,923,181	2,923,181
37/67	-	1,000,000	2,728,564	3,024,890	3,024,890
38/68	-	1,000,000	2,824,063	3,130,054	3,130,054
39/69	-	1,000,000	2,922,906	3,238,792	3,238,792
40/70	-	1,000,000	3,025,207	3,351,201	3,351,201
41/71	-	1,000,000	3,131,089	3,467,381	3,467,381
42/72	-	1,000,000	3,240,678	3,587,452	3,587,452
43/73	-	1,000,000	3,354,101	3,711,509	3,711,509
44/74	-	1,000,000	3,471,495	3,839,663	3,839,663
45/75	-	1,000,000	3,592,997	3,972,031	3,972,031
46/76	-	1,000,000	3,718,752	4,108,710	4,108,710
47/77	-	1,000,000	3,848,908	4,249,825	4,249,825

48/78	-	1,000,000	3,983,620	4,395,472	4,395,472
49/79	-	1,000,000	4,123,047	4,545,761	4,545,761
50/80	-	1,000,000	4,267,354	4,700,802	4,700,802
51/81	-	1,000,000	4,416,711	4,860,684	4,860,684
52/82	-	1,000,000	4,571,296	5,025,508	5,025,508
53/83	-	1,000,000	4,731,291	5,195,370	5,195,370
54/84	-	1,000,000	4,896,886	5,370,356	5,370,356
55/85	-	1,000,000	5,068,277	5,550,546	5,550,546
56/86	-	1,000,000	5,245,667	5,736,026	5,736,026
57/87	-	1,000,000	5,429,265	5,926,861	5,926,861
58/88	-	1,000,000	5,619,290	6,123,105	6,123,105
59/89	-	1,000,000	5,815,965	6,324,789	6,324,789
60/90	-	1,000,000	6,019,524	6,531,954	6,531,954
61/91	-	1,000,000	6,230,207	6,744,600	6,744,600
62/92	-	1,000,000	6,448,264	6,962,702	6,962,702
63/93	-	1,000,000	6,673,953	7,186,229	7,186,229
64/94	-	1,000,000	6,907,542	7,415,118	7,415,118
65/95	-	1,000,000	7,149,306	7,649,290	7,649,290
66/96	-	1,000,000	7,399,532	7,888,665	7,888,665
67/97	-	1,000,000	7,658,515	8,133,142	8,133,142
68/98	-	1,000,000	7,926,563	8,382,616	8,382,616
69/99	-	1,000,000	8,203,993	8,636,978	8,636,978
70/100	-	1,000,000	8,491,133	8,896,124	8,896,124
71/101	-	1,000,000	8,788,322	9,159,936	9,159,936
72/102	-	1,000,000	9,095,914	9,428,319	9,428,319
73/103	-	1,000,000	9,414,271	9,701,154	9,701,154
74/104	-	1,000,000	9,743,770	9,978,339	9,978,339
75/105	-	1,000,000	10,084,802	10,259,778	10,259,778
76/106	-	1,000,000	10,437,770	10,437,778	10,437,778

注释说明:

1、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。

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

3、若投保人选择的是按月/季度/半年度支付保险费，则按月/季度/半年度支付的保险费在每月/每季度/每半年初发生，且上表中“年交保险费”一列为一年所支付的保险费之和。

4、**身故保险金和全残保险金仅给付一项为限。**

示例 2

30 岁女性作为被保险人投保工银安盛人寿鑫如意玖号终身寿险，3 年交，选择年交交费方式，年交保险费 20 万元，保险利益如下:

单位：元

保单年度末/年龄	年交保险费	累计保险费	保险金额	身故/全残保险金	退保金（现金价值）
1/31	200,000	200,000	502,349	320,000	42,443
2/32	200,000	400,000	519,931	640,000	113,471
3/33	200,000	600,000	538,129	960,000	219,110
4/34	-	600,000	556,963	960,000	230,975
5/35	-	600,000	576,457	960,000	627,203
6/36	-	600,000	596,633	960,000	649,055
7/37	-	600,000	617,515	960,000	671,671
8/38	-	600,000	639,128	960,000	695,080
9/39	-	600,000	661,498	960,000	719,309

10/40	–	600,000	684,650	960,000	744,386
11/41	–	600,000	708,613	960,000	770,342
12/42	–	600,000	733,414	840,000	797,273
13/43	–	600,000	759,084	840,000	825,163
14/44	–	600,000	785,652	854,033	854,033
15/45	–	600,000	813,150	883,913	883,913
16/46	–	600,000	841,610	914,838	914,838
17/47	–	600,000	871,066	946,842	946,842
18/48	–	600,000	901,553	979,967	979,967
19/49	–	600,000	933,108	1,014,248	1,014,248
20/50	–	600,000	965,767	1,049,729	1,049,729
21/51	–	600,000	999,568	1,086,445	1,086,445
22/52	–	600,000	1,034,553	1,124,443	1,124,443
23/53	–	600,000	1,070,763	1,163,767	1,163,767
24/54	–	600,000	1,108,239	1,204,467	1,204,467
25/55	–	600,000	1,147,028	1,246,584	1,246,584
26/56	–	600,000	1,187,174	1,290,173	1,290,173
27/57	–	600,000	1,228,725	1,335,279	1,335,279
28/58	–	600,000	1,271,730	1,381,962	1,381,962
29/59	–	600,000	1,316,241	1,430,268	1,430,268
30/60	–	600,000	1,362,309	1,480,257	1,480,257
31/61	–	600,000	1,409,990	1,531,989	1,531,989
32/62	–	600,000	1,459,340	1,585,519	1,585,519
33/63	–	600,000	1,510,417	1,640,903	1,640,903
34/64	–	600,000	1,563,281	1,698,216	1,698,216
35/65	–	600,000	1,617,996	1,757,508	1,757,508
36/66	–	600,000	1,674,626	1,818,850	1,818,850
37/67	–	600,000	1,733,238	1,882,307	1,882,307
38/68	–	600,000	1,793,901	1,947,954	1,947,954
39/69	–	600,000	1,856,688	2,015,851	2,015,851
40/70	–	600,000	1,921,672	2,086,075	2,086,075
41/71	–	600,000	1,988,930	2,158,694	2,158,694
42/72	–	600,000	2,058,543	2,233,780	2,233,780
43/73	–	600,000	2,130,592	2,311,413	2,311,413
44/74	–	600,000	2,205,162	2,391,669	2,391,669
45/75	–	600,000	2,282,343	2,474,611	2,474,611
46/76	–	600,000	2,362,225	2,560,327	2,560,327
47/77	–	600,000	2,444,903	2,648,886	2,648,886
48/78	–	600,000	2,530,475	2,740,364	2,740,364
49/79	–	600,000	2,619,041	2,834,841	2,834,841
50/80	–	600,000	2,710,708	2,932,382	2,932,382
51/81	–	600,000	2,805,582	3,033,063	3,033,063
52/82	–	600,000	2,903,778	3,136,948	3,136,948
53/83	–	600,000	3,005,410	3,244,110	3,244,110
54/84	–	600,000	3,110,599	3,354,596	3,354,596
55/85	–	600,000	3,219,470	3,468,474	3,468,474
56/86	–	600,000	3,332,152	3,585,797	3,585,797
57/87	–	600,000	3,448,777	3,706,617	3,706,617
58/88	–	600,000	3,569,484	3,830,989	3,830,989
59/89	–	600,000	3,694,416	3,958,967	3,958,967
60/90	–	600,000	3,823,721	4,090,618	4,090,618
61/91	–	600,000	3,957,551	4,225,996	4,225,996
62/92	–	600,000	4,096,065	4,365,172	4,365,172
63/93	–	600,000	4,239,428	4,508,190	4,508,190
64/94	–	600,000	4,387,808	4,655,092	4,655,092
65/95	–	600,000	4,541,381	4,805,903	4,805,903
66/96	–	600,000	4,700,329	4,960,611	4,960,611

67/97	–	600,000	4,864,841	5,119,198	5,119,198
68/98	–	600,000	5,035,110	5,281,602	5,281,602
69/99	–	600,000	5,211,339	5,447,744	5,447,744
70/100	–	600,000	5,393,736	5,617,533	5,617,533
71/101	–	600,000	5,582,517	5,790,858	5,790,858
72/102	–	600,000	5,777,905	5,967,605	5,967,605
73/103	–	600,000	5,980,131	6,147,657	6,147,657
74/104	–	600,000	6,189,436	6,330,893	6,330,893
75/105	–	600,000	6,406,066	6,517,215	6,517,215
76/106	–	600,000	6,630,279	6,630,283	6,630,283

注释说明:

1、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。

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

3、若投保人选择的是按月/季度/半年度支付保险费，则按月/季度/半年度支付的保险费在每月/每季度/每半年初发生，且上表中“年交保险费”一列为一年所支付的保险费之和。

4、**身故保险金和全残保险金仅给付一项为限。**

示例 3

0 岁女性作为被保险人投保工银安盛人寿鑫如意玖号终身寿险，5 年交，选择年交交费方式，年交保险费 10 万元，保险利益如下:

单位：元

保单年度末/年龄	年交保险费	累计保险费	保险金额	身故/全残保险金	退保金（现金价值）
1/1	100,000	100,000	405,499	100,000	9,148
2/2	100,000	200,000	419,691	200,000	23,791
3/3	100,000	300,000	434,381	300,000	44,836
4/4	100,000	400,000	449,584	400,000	76,242
5/5	100,000	500,000	465,319	505,901	505,901
6/6	–	500,000	481,606	523,605	523,605
7/7	–	500,000	498,462	541,929	541,929
8/8	–	500,000	515,908	560,894	560,894
9/9	–	500,000	533,965	580,529	580,529
10/10	–	500,000	552,654	600,844	600,844
11/11	–	500,000	571,996	621,873	621,873
12/12	–	500,000	592,016	643,636	643,636
13/13	–	500,000	612,737	666,162	666,162
14/14	–	500,000	634,183	689,478	689,478
15/15	–	500,000	656,379	713,605	713,605
16/16	–	500,000	679,352	738,580	738,580
17/17	–	500,000	703,130	764,430	764,430
18/18	–	500,000	727,739	791,181	791,181
19/19	–	500,000	753,210	818,873	818,873
20/20	–	500,000	779,572	847,529	847,529
21/21	–	500,000	806,857	877,188	877,188
22/22	–	500,000	835,097	907,888	907,888
23/23	–	500,000	864,326	939,663	939,663
24/24	–	500,000	894,577	972,545	972,545
25/25	–	500,000	925,887	1,006,582	1,006,582
26/26	–	500,000	958,293	1,041,808	1,041,808
27/27	–	500,000	991,834	1,078,266	1,078,266
28/28	–	500,000	1,026,548	1,116,002	1,116,002

29/29	-	500,000	1,062,477	1,155,060	1,155,060
30/30	-	500,000	1,099,664	1,195,480	1,195,480
31/31	-	500,000	1,138,152	1,237,319	1,237,319
32/32	-	500,000	1,177,987	1,280,619	1,280,619
33/33	-	500,000	1,219,217	1,325,434	1,325,434
34/34	-	500,000	1,261,890	1,371,819	1,371,819
35/35	-	500,000	1,306,056	1,419,826	1,419,826
36/36	-	500,000	1,351,768	1,469,512	1,469,512
37/37	-	500,000	1,399,079	1,520,933	1,520,933
38/38	-	500,000	1,448,047	1,574,159	1,574,159
39/39	-	500,000	1,498,729	1,629,242	1,629,242
40/40	-	500,000	1,551,184	1,686,255	1,686,255
41/41	-	500,000	1,605,476	1,745,260	1,745,260
42/42	-	500,000	1,661,668	1,806,328	1,806,328
43/43	-	500,000	1,719,826	1,869,529	1,869,529
44/44	-	500,000	1,780,020	1,934,944	1,934,944
45/45	-	500,000	1,842,320	2,002,642	2,002,642
46/46	-	500,000	1,906,802	2,072,704	2,072,704
47/47	-	500,000	1,973,540	2,145,219	2,145,219
48/48	-	500,000	2,042,614	2,220,265	2,220,265
49/49	-	500,000	2,114,105	2,297,934	2,297,934
50/50	-	500,000	2,188,099	2,378,317	2,378,317
51/51	-	500,000	2,264,682	2,461,505	2,461,505
52/52	-	500,000	2,343,946	2,547,596	2,547,596
53/53	-	500,000	2,425,984	2,636,692	2,636,692
54/54	-	500,000	2,510,894	2,728,899	2,728,899
55/55	-	500,000	2,598,775	2,824,325	2,824,325
56/56	-	500,000	2,689,732	2,923,080	2,923,080
57/57	-	500,000	2,783,873	3,025,278	3,025,278
58/58	-	500,000	2,881,308	3,131,040	3,131,040
59/59	-	500,000	2,982,154	3,240,493	3,240,493
60/60	-	500,000	3,086,529	3,353,752	3,353,752
61/61	-	500,000	3,194,558	3,470,954	3,470,954
62/62	-	500,000	3,306,368	3,592,235	3,592,235
63/63	-	500,000	3,422,090	3,717,724	3,717,724
64/64	-	500,000	3,541,864	3,847,565	3,847,565
65/65	-	500,000	3,665,829	3,981,899	3,981,899
66/66	-	500,000	3,794,133	4,120,880	4,120,880
67/67	-	500,000	3,926,927	4,264,657	4,264,657
68/68	-	500,000	4,064,370	4,413,382	4,413,382
69/69	-	500,000	4,206,623	4,567,216	4,567,216
70/70	-	500,000	4,353,855	4,726,318	4,726,318
71/71	-	500,000	4,506,240	4,890,849	4,890,849
72/72	-	500,000	4,663,958	5,060,976	5,060,976
73/73	-	500,000	4,827,196	5,236,870	5,236,870
74/74	-	500,000	4,996,148	5,418,691	5,418,691
75/75	-	500,000	5,171,014	5,606,616	5,606,616
76/76	-	500,000	5,351,999	5,800,817	5,800,817
77/77	-	500,000	5,539,319	6,001,462	6,001,462
78/78	-	500,000	5,733,195	6,208,721	6,208,721
79/79	-	500,000	5,933,857	6,422,768	6,422,768
80/80	-	500,000	6,141,542	6,643,765	6,643,765
81/81	-	500,000	6,356,496	6,871,874	6,871,874
82/82	-	500,000	6,578,973	7,107,246	7,107,246
83/83	-	500,000	6,809,237	7,350,026	7,350,026
84/84	-	500,000	7,047,561	7,600,361	7,600,361
85/85	-	500,000	7,294,225	7,858,368	7,858,368

86/86	-	500,000	7,549,523	8,124,181	8,124,181
87/87	-	500,000	7,813,756	8,397,913	8,397,913
88/88	-	500,000	8,087,238	8,679,698	8,679,698
89/89	-	500,000	8,370,291	8,969,654	8,969,654
90/90	-	500,000	8,663,251	9,267,931	9,267,931
91/91	-	500,000	8,966,465	9,574,659	9,574,659
92/92	-	500,000	9,280,292	9,889,979	9,889,979
93/93	-	500,000	9,605,102	10,214,009	10,214,009
94/94	-	500,000	9,941,280	10,546,838	10,546,838
95/95	-	500,000	10,289,225	10,888,520	10,888,520
96/96	-	500,000	10,649,348	11,239,045	11,239,045
97/97	-	500,000	11,022,075	11,598,346	11,598,346
98/98	-	500,000	11,407,848	11,966,296	11,966,296
99/99	-	500,000	11,807,122	12,342,725	12,342,725
100/100	-	500,000	12,220,372	12,727,405	12,727,405
101/101	-	500,000	12,648,085	13,120,099	13,120,099
102/102	-	500,000	13,090,768	13,520,545	13,520,545
103/103	-	500,000	13,548,945	13,928,481	13,928,481
104/104	-	500,000	14,023,158	14,343,643	14,343,643
105/105	-	500,000	14,513,968	14,765,780	14,765,780
106/106	-	500,000	15,021,957	15,021,958	15,021,958

注释说明:

1、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。

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

3、若投保人选择的是按月/季度/半年度支付保险费，则按月/季度/半年度支付的保险费在每月/每季度/每半年初发生，且上表中“年交保险费”一列为一年所支付的保险费之和。

4、**身故保险金和全残保险金仅给付一项为限。**

示例 4

40 岁男性作为被保险人投保工银安盛人寿鑫如意玖号终身寿险，5 年交，选择年交交费方式，年交保险费 10 万元，保险利益如下:

单位: 元

保单年度末/年龄	年交保险费	累计保险费	保险金额	身故/全残保险金	退保金（现金价值）
1/41	100,000	100,000	394,727	160,000	21,142
2/42	100,000	200,000	408,542	280,000	54,942
3/43	100,000	300,000	422,841	420,000	103,430
4/44	100,000	400,000	437,641	560,000	175,721
5/45	100,000	500,000	452,958	700,000	504,974
6/46	-	500,000	468,812	700,000	522,311
7/47	-	500,000	485,220	700,000	540,255
8/48	-	500,000	502,203	700,000	558,835
9/49	-	500,000	519,780	700,000	578,078
10/50	-	500,000	537,972	700,000	598,011
11/51	-	500,000	556,801	700,000	618,675
12/52	-	500,000	576,289	700,000	640,105
13/53	-	500,000	596,460	700,000	662,344
14/54	-	500,000	617,336	700,000	685,428
15/55	-	500,000	638,942	709,368	709,368
16/56	-	500,000	661,305	734,141	734,141
17/57	-	500,000	684,451	759,778	759,778

18/58	-	500,000	708,407	786,304	786,304
19/59	-	500,000	733,201	813,749	813,749
20/60	-	500,000	758,863	842,150	842,150
21/61	-	500,000	785,423	871,534	871,534
22/62	-	500,000	812,913	901,931	901,931
23/63	-	500,000	841,365	933,375	933,375
24/64	-	500,000	870,813	965,905	965,905
25/65	-	500,000	901,291	999,551	999,551
26/66	-	500,000	932,837	1,034,351	1,034,351
27/67	-	500,000	965,486	1,070,342	1,070,342
28/68	-	500,000	999,278	1,107,553	1,107,553
29/69	-	500,000	1,034,253	1,146,031	1,146,031
30/70	-	500,000	1,070,451	1,185,803	1,185,803
31/71	-	500,000	1,107,917	1,226,914	1,226,914
32/72	-	500,000	1,146,694	1,269,399	1,269,399
33/73	-	500,000	1,186,829	1,313,296	1,313,296
34/74	-	500,000	1,228,368	1,358,642	1,358,642
35/75	-	500,000	1,271,361	1,405,481	1,405,481
36/76	-	500,000	1,315,858	1,453,847	1,453,847
37/77	-	500,000	1,361,913	1,503,780	1,503,780
38/78	-	500,000	1,409,580	1,555,315	1,555,315
39/79	-	500,000	1,458,915	1,608,493	1,608,493
40/80	-	500,000	1,509,978	1,663,352	1,663,352
41/81	-	500,000	1,562,827	1,719,924	1,719,924
42/82	-	500,000	1,617,526	1,778,249	1,778,249
43/83	-	500,000	1,674,139	1,838,354	1,838,354
44/84	-	500,000	1,732,734	1,900,271	1,900,271
45/85	-	500,000	1,793,380	1,964,031	1,964,031
46/86	-	500,000	1,856,148	2,029,663	2,029,663
47/87	-	500,000	1,921,113	2,097,189	2,097,189
48/88	-	500,000	1,988,352	2,166,625	2,166,625
49/89	-	500,000	2,057,944	2,237,992	2,237,992
50/90	-	500,000	2,129,972	2,311,296	2,311,296
51/91	-	500,000	2,204,521	2,386,539	2,386,539
52/92	-	500,000	2,281,680	2,463,712	2,463,712
53/93	-	500,000	2,361,538	2,542,808	2,542,808
54/94	-	500,000	2,444,192	2,623,798	2,623,798
55/95	-	500,000	2,529,739	2,706,659	2,706,659
56/96	-	500,000	2,618,280	2,791,359	2,791,359
57/97	-	500,000	2,709,920	2,877,868	2,877,868
58/98	-	500,000	2,804,767	2,966,141	2,966,141
59/99	-	500,000	2,902,934	3,056,146	3,056,146
60/100	-	500,000	3,004,536	3,147,841	3,147,841
61/101	-	500,000	3,109,695	3,241,190	3,241,190
62/102	-	500,000	3,218,535	3,336,154	3,336,154
63/103	-	500,000	3,331,183	3,432,696	3,432,696
64/104	-	500,000	3,447,775	3,530,778	3,530,778
65/105	-	500,000	3,568,447	3,630,363	3,630,363
66/106	-	500,000	3,693,342	3,693,346	3,693,346

注释说明:

1、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。

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

3、若投保人选择的是按月/季度/半年度支付保险费，则按月/季度/半年度支付的保险费在每月/每季度/每半年初发生，且上表中“年交保险费”一列为一年所支付的保险费之和。

4、**身故保险金和全残保险金仅给付一项为限。**

示例 5

40 岁男性作为被保险人投保工银安盛人寿鑫如意玖号终身寿险，5 年交，选择年交交费方式，年交保险费 100 万元，保险利益如下：

单位：元

保单年度末/年龄	年交保险费	累计保险费	保险金额	身故/全残保险金	退保金（现金价值）
1/41	1,000,000	1,000,000	3,947,265	1,600,000	211,416
2/42	1,000,000	2,000,000	4,085,419	2,800,000	549,420
3/43	1,000,000	3,000,000	4,228,409	4,200,000	1,034,302
4/44	1,000,000	4,000,000	4,376,403	5,600,000	1,757,204
5/45	1,000,000	5,000,000	4,529,577	7,000,000	5,049,736
6/46	-	5,000,000	4,688,113	7,000,000	5,223,100
7/47	-	5,000,000	4,852,197	7,000,000	5,402,543
8/48	-	5,000,000	5,022,023	7,000,000	5,588,340
9/49	-	5,000,000	5,197,794	7,000,000	5,780,770
10/50	-	5,000,000	5,379,717	7,000,000	5,980,106
11/51	-	5,000,000	5,568,007	7,000,000	6,186,746
12/52	-	5,000,000	5,762,887	7,000,000	6,401,043
13/53	-	5,000,000	5,964,588	7,000,000	6,623,432
14/54	-	5,000,000	6,173,349	7,000,000	6,854,268
15/55	-	5,000,000	6,389,416	7,093,669	7,093,669
16/56	-	5,000,000	6,613,046	7,341,400	7,341,400
17/57	-	5,000,000	6,844,502	7,597,775	7,597,775
18/58	-	5,000,000	7,084,060	7,863,031	7,863,031
19/59	-	5,000,000	7,332,002	8,137,484	8,137,484
20/60	-	5,000,000	7,588,622	8,421,490	8,421,490
21/61	-	5,000,000	7,854,224	8,715,324	8,715,324
22/62	-	5,000,000	8,129,122	9,019,303	9,019,303
23/63	-	5,000,000	8,413,641	9,333,742	9,333,742
24/64	-	5,000,000	8,708,118	9,659,036	9,659,036
25/65	-	5,000,000	9,012,903	9,995,501	9,995,501
26/66	-	5,000,000	9,328,354	10,343,492	10,343,492
27/67	-	5,000,000	9,654,847	10,703,404	10,703,404
28/68	-	5,000,000	9,992,766	11,075,512	11,075,512
29/69	-	5,000,000	10,342,513	11,460,292	11,460,292
30/70	-	5,000,000	10,704,501	11,858,018	11,858,018
31/71	-	5,000,000	11,079,159	12,269,126	12,269,126
32/72	-	5,000,000	11,466,929	12,693,970	12,693,970
33/73	-	5,000,000	11,868,272	13,132,945	13,132,945
34/74	-	5,000,000	12,283,661	13,586,407	13,586,407
35/75	-	5,000,000	12,713,589	14,054,790	14,054,790
36/76	-	5,000,000	13,158,565	14,538,448	14,538,448
37/77	-	5,000,000	13,619,115	15,037,777	15,037,777
38/78	-	5,000,000	14,095,784	15,553,132	15,553,132
39/79	-	5,000,000	14,589,136	16,084,908	16,084,908
40/80	-	5,000,000	15,099,756	16,633,498	16,633,498
41/81	-	5,000,000	15,628,247	17,199,220	17,199,220
42/82	-	5,000,000	16,175,236	17,782,468	17,782,468
43/83	-	5,000,000	16,741,369	18,383,518	18,383,518
44/84	-	5,000,000	17,327,317	19,002,686	19,002,686
45/85	-	5,000,000	17,933,773	19,640,288	19,640,288

46/86	–	5,000,000	18,561,455	20,296,600	20,296,600
47/87	–	5,000,000	19,211,106	20,971,858	20,971,858
48/88	–	5,000,000	19,883,495	21,666,222	21,666,222
49/89	–	5,000,000	20,579,417	22,379,887	22,379,887
50/90	–	5,000,000	21,299,697	23,112,934	23,112,934
51/91	–	5,000,000	22,045,186	23,865,362	23,865,362
52/92	–	5,000,000	22,816,768	24,637,091	24,637,091
53/93	–	5,000,000	23,615,355	25,428,044	25,428,044
54/94	–	5,000,000	24,441,892	26,237,944	26,237,944
55/95	–	5,000,000	25,297,358	27,066,554	27,066,554
56/96	–	5,000,000	26,182,766	27,913,558	27,913,558
57/97	–	5,000,000	27,099,163	28,778,641	28,778,641
58/98	–	5,000,000	28,047,633	29,661,368	29,661,368
59/99	–	5,000,000	29,029,301	30,561,423	30,561,423
60/100	–	5,000,000	30,045,326	31,478,373	31,478,373
61/101	–	5,000,000	31,096,912	32,411,861	32,411,861
62/102	–	5,000,000	32,185,304	33,361,494	33,361,494
63/103	–	5,000,000	33,311,790	34,326,916	34,326,916
64/104	–	5,000,000	34,477,703	35,307,733	35,307,733
65/105	–	5,000,000	35,684,422	36,303,588	36,303,588
66/106	–	5,000,000	36,933,377	36,933,414	36,933,414

注释说明:

1、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。

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

3、若投保人选择的是按月/季度/半年度支付保险费，则按月/季度/半年度支付的保险费在每月/每季度/每半年初发生，且上表中“年交保险费”一列为一年所支付的保险费之和。

4、**身故保险金和全残保险金仅给付一项为限。**

示例 6

0 岁男性作为被保险人投保工银安盛人寿鑫如意玖号终身寿险，5 年交，选择年交交费方式，年交保险费 100 万元，保险利益如下:

单位：元

保单年度末/年龄	年交保险费	累计保险费	保险金额	身故/全残保险金	退保金（现金价值）
1/1	1,000,000	1,000,000	3,967,467	1,000,000	101,091
2/2	1,000,000	2,000,000	4,106,328	2,000,000	262,964
3/3	1,000,000	3,000,000	4,250,050	3,000,000	495,616
4/4	1,000,000	4,000,000	4,398,802	4,000,000	842,849
5/5	1,000,000	5,000,000	4,552,760	5,058,878	5,058,878
6/6	–	5,000,000	4,712,106	5,235,946	5,235,946
7/7	–	5,000,000	4,877,030	5,419,163	5,419,163
8/8	–	5,000,000	5,047,726	5,608,848	5,608,848
9/9	–	5,000,000	5,224,396	5,805,118	5,805,118
10/10	–	5,000,000	5,407,250	6,008,292	6,008,292
11/11	–	5,000,000	5,596,504	6,218,568	6,218,568
12/12	–	5,000,000	5,792,382	6,436,184	6,436,184
13/13	–	5,000,000	5,995,115	6,661,417	6,661,417
14/14	–	5,000,000	6,204,944	6,894,545	6,894,545
15/15	–	5,000,000	6,422,117	7,135,807	7,135,807
16/16	–	5,000,000	6,646,891	7,385,559	7,385,559
17/17	–	5,000,000	6,879,532	7,644,000	7,644,000

18/18	－	5,000,000	7,120,316	7,911,486	7,911,486
19/19	－	5,000,000	7,369,527	8,188,336	8,188,336
20/20	－	5,000,000	7,627,461	8,474,906	8,474,906
21/21	－	5,000,000	7,894,422	8,771,474	8,771,474
22/22	－	5,000,000	8,170,726	9,078,398	9,078,398
23/23	－	5,000,000	8,456,702	9,396,112	9,396,112
24/24	－	5,000,000	8,752,686	9,724,896	9,724,896
25/25	－	5,000,000	9,059,030	10,065,186	10,065,186
26/26	－	5,000,000	9,376,096	10,417,418	10,417,418
27/27	－	5,000,000	9,704,260	10,781,949	10,781,949
28/28	－	5,000,000	10,043,909	11,159,215	11,159,215
29/29	－	5,000,000	10,395,446	11,549,693	11,549,693
30/30	－	5,000,000	10,759,286	11,953,819	11,953,819
31/31	－	5,000,000	11,135,861	12,372,070	12,372,070
32/32	－	5,000,000	11,525,617	12,805,000	12,805,000
33/33	－	5,000,000	11,929,013	13,253,006	13,253,006
34/34	－	5,000,000	12,346,529	13,716,724	13,716,724
35/35	－	5,000,000	12,778,657	14,196,628	14,196,628
36/36	－	5,000,000	13,225,910	14,693,316	14,693,316
37/37	－	5,000,000	13,688,817	15,207,380	15,207,380
38/38	－	5,000,000	14,167,926	15,739,418	15,739,418
39/39	－	5,000,000	14,663,803	16,290,023	16,290,023
40/40	－	5,000,000	15,177,036	16,859,870	16,859,870
41/41	－	5,000,000	15,708,232	17,449,634	17,449,634
42/42	－	5,000,000	16,258,020	18,059,989	18,059,989
43/43	－	5,000,000	16,827,051	18,691,650	18,691,650
44/44	－	5,000,000	17,415,998	19,345,369	19,345,369
45/45	－	5,000,000	18,025,558	20,021,902	20,021,902
46/46	－	5,000,000	18,656,452	20,722,040	20,722,040
47/47	－	5,000,000	19,309,428	21,446,579	21,446,579
48/48	－	5,000,000	19,985,258	22,196,391	22,196,391
49/49	－	5,000,000	20,684,742	22,972,308	22,972,308
50/50	－	5,000,000	21,408,708	23,775,244	23,775,244
51/51	－	5,000,000	22,158,013	24,606,191	24,606,191
52/52	－	5,000,000	22,933,543	25,466,020	25,466,020
53/53	－	5,000,000	23,736,217	26,355,804	26,355,804
54/54	－	5,000,000	24,566,985	27,276,534	27,276,534
55/55	－	5,000,000	25,426,830	28,229,282	28,229,282
56/56	－	5,000,000	26,316,769	29,215,157	29,215,157
57/57	－	5,000,000	27,237,856	30,235,312	30,235,312
58/58	－	5,000,000	28,191,180	31,290,936	31,290,936
59/59	－	5,000,000	29,177,872	32,383,180	32,383,180
60/60	－	5,000,000	30,199,097	33,513,313	33,513,313
61/61	－	5,000,000	31,256,066	34,682,605	34,682,605
62/62	－	5,000,000	32,350,028	35,892,285	35,892,285
63/63	－	5,000,000	33,482,279	37,143,704	37,143,704
64/64	－	5,000,000	34,654,159	38,438,209	38,438,209
65/65	－	5,000,000	35,867,054	39,777,189	39,777,189
66/66	－	5,000,000	37,122,401	41,162,034	41,162,034
67/67	－	5,000,000	38,421,685	42,594,170	42,594,170
68/68	－	5,000,000	39,766,444	44,075,067	44,075,067
69/69	－	5,000,000	41,158,270	45,606,192	45,606,192
70/70	－	5,000,000	42,598,809	47,189,013	47,189,013
71/71	－	5,000,000	44,089,768	48,825,038	48,825,038
72/72	－	5,000,000	45,632,909	50,515,734	50,515,734
73/73	－	5,000,000	47,230,061	52,262,610	52,262,610
74/74	－	5,000,000	48,883,113	54,067,212	54,067,212

75/75	–	5,000,000	50,594,022	55,931,088	55,931,088
76/76	–	5,000,000	52,364,813	57,855,786	57,855,786
77/77	–	5,000,000	54,197,582	59,842,812	59,842,812
78/78	–	5,000,000	56,094,497	61,893,715	61,893,715
79/79	–	5,000,000	58,057,804	64,010,002	64,010,002
80/80	–	5,000,000	60,089,827	66,193,100	66,193,100
81/81	–	5,000,000	62,192,971	68,444,440	68,444,440
82/82	–	5,000,000	64,369,725	70,765,408	70,765,408
83/83	–	5,000,000	66,622,666	73,157,275	73,157,275
84/84	–	5,000,000	68,954,459	75,621,270	75,621,270
85/85	–	5,000,000	71,367,865	78,158,663	78,158,663
86/86	–	5,000,000	73,865,740	80,770,447	80,770,447
87/87	–	5,000,000	76,451,041	83,457,612	83,457,612
88/88	–	5,000,000	79,126,828	86,220,913	86,220,913
89/89	–	5,000,000	81,896,267	89,060,985	89,060,985
90/90	–	5,000,000	84,762,636	91,978,145	91,978,145
91/91	–	5,000,000	87,729,328	94,972,432	94,972,432
92/92	–	5,000,000	90,799,855	98,043,608	98,043,608
93/93	–	5,000,000	93,977,850	101,191,119	101,191,119
94/94	–	5,000,000	97,267,075	104,414,130	104,414,130
95/95	–	5,000,000	100,671,422	107,711,651	107,711,651
96/96	–	5,000,000	104,194,922	111,082,331	111,082,331
97/97	–	5,000,000	107,841,744	114,524,863	114,524,863
98/98	–	5,000,000	111,616,205	118,037,777	118,037,777
99/99	–	5,000,000	115,522,772	121,619,527	121,619,527
100/100	–	5,000,000	119,566,069	125,268,644	125,268,644
101/101	–	5,000,000	123,750,882	128,983,503	128,983,503
102/102	–	5,000,000	128,082,163	132,762,634	132,762,634
103/103	–	5,000,000	132,565,038	136,604,531	136,604,531
104/104	–	5,000,000	137,204,815	140,507,685	140,507,685
105/105	–	5,000,000	142,006,983	144,470,748	144,470,748
106/106	–	5,000,000	146,977,228	146,977,235	146,977,235

注释说明:

1、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。

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

3、若投保人选择的是按月/季度/半年度支付保险费，则按月/季度/半年度支付的保险费在每月/每季度/每半年初发生，且上表中“年交保险费”一列为一年所支付的保险费之和。

4、**身故保险金和全残保险金仅给付一项为限。**

示例 7

35 岁女性作为被保险人投保工银安盛人寿鑫如意玖号终身寿险，5 年交，选择年交交费方式，年交保险费 10 万元，保险利益如下:

单位：元

保单年度末/年龄	年交保险费	累计保险费	保险金额	身故/全残保险金	退保金（现金价值）
1/36	100,000	100,000	404,875	160,000	17,657
2/37	100,000	200,000	419,046	320,000	45,913
3/38	100,000	300,000	433,712	480,000	86,489
4/39	100,000	400,000	448,892	640,000	146,998
5/40	100,000	500,000	464,603	800,000	505,584
6/41	–	500,000	480,864	800,000	523,147

7/42	–	500,000	497,695	700,000	541,366
8/43	–	500,000	515,114	700,000	560,230
9/44	–	500,000	533,143	700,000	579,757
10/45	–	500,000	551,803	700,000	599,972
11/46	–	500,000	571,116	700,000	620,900
12/47	–	500,000	591,105	700,000	642,573
13/48	–	500,000	611,794	700,000	665,019
14/49	–	500,000	633,207	700,000	688,271
15/50	–	500,000	655,369	712,345	712,345
16/51	–	500,000	678,307	737,261	737,261
17/52	–	500,000	702,048	763,048	763,048
18/53	–	500,000	726,619	789,733	789,733
19/54	–	500,000	752,051	817,350	817,350
20/55	–	500,000	778,373	845,934	845,934
21/56	–	500,000	805,616	875,510	875,510
22/57	–	500,000	833,812	906,122	906,122
23/58	–	500,000	862,996	937,800	937,800
24/59	–	500,000	893,201	970,579	970,579
25/60	–	500,000	924,463	1,004,503	1,004,503
26/61	–	500,000	956,819	1,039,610	1,039,610
27/62	–	500,000	990,307	1,075,931	1,075,931
28/63	–	500,000	1,024,968	1,113,520	1,113,520
29/64	–	500,000	1,060,842	1,152,408	1,152,408
30/65	–	500,000	1,097,972	1,192,644	1,192,644
31/66	–	500,000	1,136,401	1,234,270	1,234,270
32/67	–	500,000	1,176,175	1,277,336	1,277,336
33/68	–	500,000	1,217,341	1,321,880	1,321,880
34/69	–	500,000	1,259,948	1,367,955	1,367,955
35/70	–	500,000	1,304,046	1,415,609	1,415,609
36/71	–	500,000	1,349,687	1,464,890	1,464,890
37/72	–	500,000	1,396,926	1,515,844	1,515,844
38/73	–	500,000	1,445,819	1,568,526	1,568,526
39/74	–	500,000	1,496,423	1,622,986	1,622,986
40/75	–	500,000	1,548,797	1,679,272	1,679,272
41/76	–	500,000	1,603,005	1,737,436	1,737,436
42/77	–	500,000	1,659,110	1,797,536	1,797,536
43/78	–	500,000	1,717,179	1,859,611	1,859,611
44/79	–	500,000	1,777,281	1,923,723	1,923,723
45/80	–	500,000	1,839,485	1,989,916	1,989,916
46/81	–	500,000	1,903,867	2,058,235	2,058,235
47/82	–	500,000	1,970,503	2,128,736	2,128,736
48/83	–	500,000	2,039,470	2,201,451	2,201,451
49/84	–	500,000	2,110,852	2,276,430	2,276,430
50/85	–	500,000	2,184,732	2,353,708	2,353,708
51/86	–	500,000	2,261,197	2,433,323	2,433,323
52/87	–	500,000	2,340,339	2,515,310	2,515,310
53/88	–	500,000	2,422,251	2,599,706	2,599,706
54/89	–	500,000	2,507,030	2,686,556	2,686,556
55/90	–	500,000	2,594,776	2,775,892	2,775,892
56/91	–	500,000	2,685,593	2,867,762	2,867,762
57/92	–	500,000	2,779,589	2,962,203	2,962,203
58/93	–	500,000	2,876,874	3,059,256	3,059,256
59/94	–	500,000	2,977,565	3,158,944	3,158,944
60/95	–	500,000	3,081,780	3,261,284	3,261,284
61/96	–	500,000	3,189,642	3,366,272	3,366,272
62/97	–	500,000	3,301,280	3,473,888	3,473,888
63/98	–	500,000	3,416,824	3,584,095	3,584,095

64/99	-	500,000	3,536,413	3,696,841	3,696,841
65/100	-	500,000	3,660,188	3,812,056	3,812,056
66/101	-	500,000	3,788,294	3,929,676	3,929,676
67/102	-	500,000	3,920,884	4,049,612	4,049,612
68/103	-	500,000	4,058,115	4,171,796	4,171,796
69/104	-	500,000	4,200,149	4,296,145	4,296,145
70/105	-	500,000	4,347,155	4,422,579	4,422,579
71/106	-	500,000	4,499,305	4,499,307	4,499,307

注释说明:

1、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。

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

3、若投保人选择的是按月/季度/半年度支付保险费，则按月/季度/半年度支付的保险费在每月/每季度/每半年初发生，且上表中“年交保险费”一列为一年所支付的保险费之和。

4、**身故保险金和全残保险金仅给付一项为限。**

示例 8

40 岁男性作为被保险人投保工银安盛人寿鑫如意玖号终身寿险，3 年交，选择年交交费方式，年交保险费 10 万元，保险利益如下:

单位: 元

保单年度末/年龄	年交保险费	累计保险费	保险金额	身故/全残保险金	退保金（现金价值）
1/41	100,000	100,000	244,948	160,000	27,917
2/42	100,000	200,000	253,521	280,000	74,606
3/43	100,000	300,000	262,394	420,000	143,998
4/44	-	300,000	271,578	420,000	151,540
5/45	-	300,000	281,083	420,000	313,090
6/46	-	300,000	290,921	420,000	323,865
7/47	-	300,000	301,104	420,000	335,020
8/48	-	300,000	311,642	420,000	346,572
9/49	-	300,000	322,550	420,000	358,540
10/50	-	300,000	333,839	420,000	370,942
11/51	-	300,000	345,523	420,000	383,799
12/52	-	300,000	357,617	420,000	397,139
13/53	-	300,000	370,133	420,000	410,984
14/54	-	300,000	383,088	425,342	425,342
15/55	-	300,000	396,496	440,199	440,199
16/56	-	300,000	410,373	455,571	455,571
17/57	-	300,000	424,736	471,481	471,481
18/58	-	300,000	439,602	487,941	487,941
19/59	-	300,000	454,988	504,973	504,973
20/60	-	300,000	470,913	522,597	522,597
21/61	-	300,000	487,395	540,830	540,830
22/62	-	300,000	504,454	559,694	559,694
23/63	-	300,000	522,110	579,206	579,206
24/64	-	300,000	540,383	599,393	599,393
25/65	-	300,000	559,297	620,272	620,272
26/66	-	300,000	578,872	641,867	641,867
27/67	-	300,000	599,133	664,201	664,201
28/68	-	300,000	620,102	687,292	687,292
29/69	-	300,000	641,806	711,170	711,170
30/70	-	300,000	664,269	735,851	735,851

31/71	–	300,000	687,519	761,362	761,362
32/72	–	300,000	711,582	787,726	787,726
33/73	–	300,000	736,487	814,966	814,966
34/74	–	300,000	762,264	843,106	843,106
35/75	–	300,000	788,943	872,172	872,172
36/76	–	300,000	816,556	902,185	902,185
37/77	–	300,000	845,136	933,171	933,171
38/78	–	300,000	874,716	965,151	965,151
39/79	–	300,000	905,331	998,151	998,151
40/80	–	300,000	937,017	1,032,194	1,032,194
41/81	–	300,000	969,813	1,067,300	1,067,300
42/82	–	300,000	1,003,756	1,103,493	1,103,493
43/83	–	300,000	1,038,888	1,140,791	1,140,791
44/84	–	300,000	1,075,249	1,179,214	1,179,214
45/85	–	300,000	1,112,882	1,218,780	1,218,780
46/86	–	300,000	1,151,833	1,259,508	1,259,508
47/87	–	300,000	1,192,147	1,301,411	1,301,411
48/88	–	300,000	1,233,873	1,344,500	1,344,500
49/89	–	300,000	1,277,058	1,388,787	1,388,787
50/90	–	300,000	1,321,755	1,434,276	1,434,276
51/91	–	300,000	1,368,017	1,480,968	1,480,968
52/92	–	300,000	1,415,897	1,528,858	1,528,858
53/93	–	300,000	1,465,454	1,577,940	1,577,940
54/94	–	300,000	1,516,745	1,628,199	1,628,199
55/95	–	300,000	1,569,831	1,679,618	1,679,618
56/96	–	300,000	1,624,775	1,732,179	1,732,179
57/97	–	300,000	1,681,642	1,785,862	1,785,862
58/98	–	300,000	1,740,499	1,840,640	1,840,640
59/99	–	300,000	1,801,417	1,896,493	1,896,493
60/100	–	300,000	1,864,466	1,953,394	1,953,394
61/101	–	300,000	1,929,723	2,011,322	2,011,322
62/102	–	300,000	1,997,263	2,070,252	2,070,252
63/103	–	300,000	2,067,167	2,130,161	2,130,161
64/104	–	300,000	2,139,518	2,191,026	2,191,026
65/105	–	300,000	2,214,401	2,252,824	2,252,824
66/106	–	300,000	2,291,905	2,291,907	2,291,907

注释说明:

1、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。

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

3、若投保人选择的是按月/季度/半年度支付保险费，则按月/季度/半年度支付的保险费在每月/每季度/每半年初发生，且上表中“年交保险费”一列为一年所支付的保险费之和。

4、**身故保险金和全残保险金仅给付一项为限。**

三、犹豫期及退保

【犹豫期】

我们给予投保人 15 日的犹豫期，自投保人签收保险合同之日起算。

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

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

投保人要求解除合同时，请填写解除合同申请书并向我们提供下列资料:

一、保险合同原件;

二、投保人的有效身份证件。

【合同的解除和现金价值】

如投保人在犹豫期后申请解除合同，请填写解除合同申请书并向我们提供下列资料:

一、保险合同原件;

二、投保人的有效身份证件。

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

投保人在犹豫期后解除合同会受到一定损失。

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

【声明】

我已认真阅读并理解了工银安盛人寿鑫如意玖号终身寿险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。

投保人签署: ______________________________ 签署日期: ______________________________

营销人员签署: ____________________________ 签署日期: ______________________________