工银安盛人寿鑫禧如意终身寿险

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

40 岁男性作为被保险人投保工银安盛人寿鑫禧如意终身寿险，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	4,396,958	1,600,000	209,339
2/42	1,000,000	2,000,000	4,550,852	2,800,000	543,948
3/43	1,000,000	3,000,000	4,710,131	4,200,000	1,024,052
4/44	1,000,000	4,000,000	4,874,986	5,600,000	1,739,876
5/45	1,000,000	5,000,000	5,045,610	7,000,000	2,547,993
6/46	-	5,000,000	5,222,207	7,000,000	2,680,518
7/47	-	5,000,000	5,404,984	7,000,000	5,417,756
8/48	-	5,000,000	5,594,158	7,000,000	5,604,363
9/49	-	5,000,000	5,789,954	7,000,000	5,797,697
10/50	-	5,000,000	5,992,602	7,000,000	5,997,978
11/51	-	5,000,000	6,202,344	7,000,000	6,205,647
12/52	-	5,000,000	6,419,426	7,000,000	6,421,054
13/53	-	5,000,000	6,644,105	7,000,000	6,644,595
14/54	-	5,000,000	6,876,649	7,000,000	6,876,710
15/55	-	5,000,000	7,117,332	7,117,400	7,117,400
16/56	-	5,000,000	7,366,438	7,366,488	7,366,488
17/57	-	5,000,000	7,624,264	7,624,325	7,624,325
18/58	-	5,000,000	7,891,113	7,891,177	7,891,177
19/59	-	5,000,000	8,167,302	8,167,349	8,167,349
20/60	-	5,000,000	8,453,158	8,453,196	8,453,196
21/61	-	5,000,000	8,749,018	8,749,067	8,749,067
22/62	-	5,000,000	9,055,234	9,055,315	9,055,315
23/63	-	5,000,000	9,372,167	9,372,248	9,372,248
24/64	-	5,000,000	9,700,193	9,700,261	9,700,261
25/65	-	5,000,000	10,039,699	10,039,750	10,039,750
26/66	-	5,000,000	10,391,089	10,391,155	10,391,155
27/67	-	5,000,000	10,754,777	10,754,827	10,754,827
28/68	-	5,000,000	11,131,194	11,131,251	11,131,251
29/69	-	5,000,000	11,520,786	11,520,865	11,520,865
30/70	-	5,000,000	11,924,014	11,924,066	11,924,066
31/71	-	5,000,000	12,341,354	12,341,426	12,341,426
32/72	-	5,000,000	12,773,301	12,773,383	12,773,383
33/73	-	5,000,000	13,220,367	13,220,466	13,220,466
34/74	-	5,000,000	13,683,080	13,683,157	13,683,157
35/75	-	5,000,000	14,161,988	14,162,074	14,162,074
36/76	-	5,000,000	14,657,657	14,657,743	14,657,743
37/77	-	5,000,000	15,170,675	15,170,736	15,170,736
38/78	-	5,000,000	15,701,649	15,701,713	15,701,713
39/79	-	5,000,000	16,251,207	16,251,289	16,251,289
40/80	-	5,000,000	16,819,999	16,820,079	16,820,079
41/81	-	5,000,000	17,408,699	17,408,788	17,408,788
42/82	-	5,000,000	18,018,003	18,018,074	18,018,074
43/83	-	5,000,000	18,648,633	18,648,730	18,648,730
44/84	-	5,000,000	19,301,335	19,301,414	19,301,414
45/85	-	5,000,000	19,976,882	19,976,963	19,976,963
46/86	-	5,000,000	20,676,073	20,676,167	20,676,167
47/87	-	5,000,000	21,399,736	21,399,819	21,399,819

48/88	–	5,000,000	22,148,726	22,148,841	22,148,841
49/89	–	5,000,000	22,923,932	22,924,024	22,924,024
50/90	–	5,000,000	23,726,269	23,726,381	23,726,381
51/91	–	5,000,000	24,556,689	24,556,791	24,556,791
52/92	–	5,000,000	25,416,173	25,416,264	25,416,264
53/93	–	5,000,000	26,305,739	26,305,813	26,305,813
54/94	–	5,000,000	27,226,440	27,226,536	27,226,536
55/95	–	5,000,000	28,179,365	28,179,444	28,179,444
56/96	–	5,000,000	29,165,643	29,165,726	29,165,726
57/97	–	5,000,000	30,186,441	30,186,524	30,186,524
58/98	–	5,000,000	31,242,966	31,243,069	31,243,069
59/99	–	5,000,000	32,336,470	32,336,548	32,336,548
60/100	–	5,000,000	33,468,246	33,468,325	33,468,325
61/101	–	5,000,000	34,639,635	34,639,719	34,639,719
62/102	–	5,000,000	35,852,022	35,852,092	35,852,092
63/103	–	5,000,000	37,106,843	37,106,896	37,106,896
64/104	–	5,000,000	38,405,582	38,405,625	38,405,625
65/105	–	5,000,000	39,749,778	39,749,819	39,749,819
66/106	–	5,000,000	41,141,020	41,141,061	41,141,061

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

0 岁女性作为被保险人投保工银安盛人寿鑫禧如意终身寿险，10 年交，选择年交交费方式，年交保险费 50 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	500,000	500,000	4,117,599	500,000	25,241
2/2	500,000	1,000,000	4,261,715	1,000,000	59,540
3/3	500,000	1,500,000	4,410,875	1,500,000	117,269
4/4	500,000	2,000,000	4,565,256	2,000,000	248,703
5/5	500,000	2,500,000	4,725,040	2,500,000	393,231
6/6	500,000	3,000,000	4,890,416	3,000,000	551,758
7/7	500,000	3,500,000	5,061,581	3,500,000	725,233
8/8	500,000	4,000,000	5,238,736	4,000,000	914,601
9/9	500,000	4,500,000	5,422,092	4,500,000	1,121,016
10/10	500,000	5,000,000	5,611,865	5,611,958	5,611,958
11/11	–	5,000,000	5,808,280	5,808,368	5,808,368
12/12	–	5,000,000	6,011,570	6,011,653	6,011,653
13/13	–	5,000,000	6,221,975	6,222,063	6,222,063
14/14	–	5,000,000	6,439,744	6,439,842	6,439,842
15/15	–	5,000,000	6,665,135	6,665,240	6,665,240
16/16	–	5,000,000	6,898,415	6,898,502	6,898,502
17/17	–	5,000,000	7,139,859	7,139,958	7,139,958
18/18	–	5,000,000	7,389,754	7,389,855	7,389,855
19/19	–	5,000,000	7,648,396	8,000,000	7,648,440

20/20	–	5,000,000	7,916,090	8,000,000	7,916,125
21/21	–	5,000,000	8,193,153	8,193,198	8,193,198
22/22	–	5,000,000	8,479,913	8,479,948	8,479,948
23/23	–	5,000,000	8,776,710	8,776,745	8,776,745
24/24	–	5,000,000	9,083,895	9,083,918	9,083,918
25/25	–	5,000,000	9,401,831	9,401,879	9,401,879
26/26	–	5,000,000	9,730,895	9,730,916	9,730,916
27/27	–	5,000,000	10,071,477	10,071,524	10,071,524
28/28	–	5,000,000	10,423,978	10,423,990	10,423,990
29/29	–	5,000,000	10,788,817	10,788,851	10,788,851
30/30	–	5,000,000	11,166,426	11,166,476	11,166,476
31/31	–	5,000,000	11,557,251	11,557,277	11,557,277
32/32	–	5,000,000	11,961,755	11,961,790	11,961,790
33/33	–	5,000,000	12,380,416	12,380,467	12,380,467
34/34	–	5,000,000	12,813,731	12,813,762	12,813,762
35/35	–	5,000,000	13,262,211	13,262,251	13,262,251
36/36	–	5,000,000	13,726,389	13,726,428	13,726,428
37/37	–	5,000,000	14,206,812	14,206,828	14,206,828
38/38	–	5,000,000	14,704,051	14,704,070	14,704,070
39/39	–	5,000,000	15,218,693	15,218,728	15,218,728
40/40	–	5,000,000	15,751,347	15,751,381	15,751,381
41/41	–	5,000,000	16,302,644	16,302,686	16,302,686
42/42	–	5,000,000	16,873,236	16,873,262	16,873,262
43/43	–	5,000,000	17,463,800	17,463,849	17,463,849
44/44	–	5,000,000	18,075,033	18,075,066	18,075,066
45/45	–	5,000,000	18,707,659	18,707,693	18,707,693
46/46	–	5,000,000	19,362,427	19,362,474	19,362,474
47/47	–	5,000,000	20,040,112	20,040,148	20,040,148
48/48	–	5,000,000	20,741,516	20,741,540	20,741,540
49/49	–	5,000,000	21,467,469	21,467,514	21,467,514
50/50	–	5,000,000	22,218,830	22,218,852	22,218,852
51/51	–	5,000,000	22,996,489	22,996,543	22,996,543
52/52	–	5,000,000	23,801,366	23,801,410	23,801,410
53/53	–	5,000,000	24,634,414	24,634,442	24,634,442
54/54	–	5,000,000	25,496,619	25,496,667	25,496,667
55/55	–	5,000,000	26,389,000	26,389,033	26,389,033
56/56	–	5,000,000	27,312,615	27,312,652	27,312,652
57/57	–	5,000,000	28,268,557	28,268,594	28,268,594
58/58	–	5,000,000	29,257,956	29,258,011	29,258,011
59/59	–	5,000,000	30,281,985	30,282,017	30,282,017
60/60	–	5,000,000	31,341,854	31,341,887	31,341,887
61/61	–	5,000,000	32,438,819	32,438,857	32,438,857
62/62	–	5,000,000	33,574,178	33,574,243	33,574,243
63/63	–	5,000,000	34,749,274	34,749,324	34,749,324
64/64	–	5,000,000	35,965,499	35,965,539	35,965,539
65/65	–	5,000,000	37,224,291	37,224,330	37,224,330
66/66	–	5,000,000	38,527,141	38,527,180	38,527,180
67/67	–	5,000,000	39,875,591	39,875,652	39,875,652
68/68	–	5,000,000	41,271,237	41,271,312	41,271,312
69/69	–	5,000,000	42,715,730	42,715,807	42,715,807
70/70	–	5,000,000	44,210,781	44,210,825	44,210,825
71/71	–	5,000,000	45,758,158	45,758,219	45,758,219
72/72	–	5,000,000	47,359,694	47,359,759	47,359,759
73/73	–	5,000,000	49,017,283	49,017,340	49,017,340
74/74	–	5,000,000	50,732,888	50,732,937	50,732,937
75/75	–	5,000,000	52,508,539	52,508,611	52,508,611
76/76	–	5,000,000	54,346,338	54,346,419	54,346,419

77/77	–	5,000,000	56,248,460	56,248,543	56,248,543
78/78	–	5,000,000	58,217,156	58,217,209	58,217,209
79/79	–	5,000,000	60,254,756	60,254,844	60,254,844
80/80	–	5,000,000	62,363,673	62,363,754	62,363,754
81/81	–	5,000,000	64,546,401	64,546,453	64,546,453
82/82	–	5,000,000	66,805,525	66,805,614	66,805,614
83/83	–	5,000,000	69,143,719	69,143,793	69,143,793
84/84	–	5,000,000	71,563,749	71,563,829	71,563,829
85/85	–	5,000,000	74,068,480	74,068,565	74,068,565
86/86	–	5,000,000	76,660,877	76,660,964	76,660,964
87/87	–	5,000,000	79,344,007	79,344,074	79,344,074
88/88	–	5,000,000	82,121,048	82,121,106	82,121,106
89/89	–	5,000,000	84,995,284	84,995,355	84,995,355
90/90	–	5,000,000	87,970,119	87,970,197	87,970,197
91/91	–	5,000,000	91,049,074	91,049,131	91,049,131
92/92	–	5,000,000	94,235,791	94,235,865	94,235,865
93/93	–	5,000,000	97,534,044	97,534,103	97,534,103
94/94	–	5,000,000	100,947,735	100,947,798	100,947,798
95/95	–	5,000,000	104,480,906	104,480,986	104,480,986
96/96	–	5,000,000	108,137,738	108,137,826	108,137,826
97/97	–	5,000,000	111,922,559	111,922,641	111,922,641
98/98	–	5,000,000	115,839,848	115,839,919	115,839,919
99/99	–	5,000,000	119,894,243	119,894,312	119,894,312
100/100	–	5,000,000	124,090,541	124,090,599	124,090,599
101/101	–	5,000,000	128,433,710	128,433,760	128,433,760
102/102	–	5,000,000	132,928,890	132,928,943	132,928,943
103/103	–	5,000,000	137,581,401	137,581,418	137,581,418
104/104	–	5,000,000	142,396,750	142,396,785	142,396,785
105/105	–	5,000,000	147,380,637	147,380,645	147,380,645
106/106	–	5,000,000	152,538,959	152,538,967	152,538,967

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

30 岁女性作为被保险人投保工银安盛人寿鑫禧如意终身寿险，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	543,641	320,000	41,730
2/32	200,000	400,000	562,668	640,000	111,566
3/33	200,000	600,000	582,362	960,000	215,439
4/34	–	600,000	602,744	960,000	227,111
5/35	–	600,000	623,841	960,000	624,372
6/36	–	600,000	645,675	960,000	646,128
7/37	–	600,000	668,274	960,000	668,646
8/38	–	600,000	691,663	960,000	691,957

9/39	–	600,000	715,871	960,000	716,078
10/40	–	600,000	740,927	960,000	741,048
11/41	–	600,000	766,859	960,000	766,898
12/42	–	600,000	793,699	840,000	793,716
13/43	–	600,000	821,479	840,000	821,485
14/44	–	600,000	850,231	850,238	850,238
15/45	–	600,000	879,989	879,992	879,992
16/46	–	600,000	910,788	910,794	910,794
17/47	–	600,000	942,666	942,673	942,673
18/48	–	600,000	975,659	975,667	975,667
19/49	–	600,000	1,009,807	1,009,813	1,009,813
20/50	–	600,000	1,045,151	1,045,155	1,045,155
21/51	–	600,000	1,081,731	1,081,737	1,081,737
22/52	–	600,000	1,119,591	1,119,596	1,119,596
23/53	–	600,000	1,158,777	1,158,782	1,158,782
24/54	–	600,000	1,199,334	1,199,343	1,199,343
25/55	–	600,000	1,241,311	1,241,317	1,241,317
26/56	–	600,000	1,284,757	1,284,765	1,284,765
27/57	–	600,000	1,329,723	1,329,730	1,329,730
28/58	–	600,000	1,376,264	1,376,271	1,376,271
29/59	–	600,000	1,424,433	1,424,437	1,424,437
30/60	–	600,000	1,474,288	1,474,295	1,474,295
31/61	–	600,000	1,525,888	1,525,897	1,525,897
32/62	–	600,000	1,579,294	1,579,299	1,579,299
33/63	–	600,000	1,634,570	1,634,576	1,634,576
34/64	–	600,000	1,691,779	1,691,789	1,691,789
35/65	–	600,000	1,750,992	1,750,997	1,750,997
36/66	–	600,000	1,812,276	1,812,282	1,812,282
37/67	–	600,000	1,875,706	1,875,714	1,875,714
38/68	–	600,000	1,941,356	1,941,364	1,941,364
39/69	–	600,000	2,009,303	2,009,313	2,009,313
40/70	–	600,000	2,079,629	2,079,639	2,079,639
41/71	–	600,000	2,152,416	2,152,427	2,152,427
42/72	–	600,000	2,227,750	2,227,759	2,227,759
43/73	–	600,000	2,305,722	2,305,728	2,305,728
44/74	–	600,000	2,386,422	2,386,432	2,386,432
45/75	–	600,000	2,469,947	2,469,957	2,469,957
46/76	–	600,000	2,556,395	2,556,407	2,556,407
47/77	–	600,000	2,645,869	2,645,879	2,645,879
48/78	–	600,000	2,738,474	2,738,483	2,738,483
49/79	–	600,000	2,834,321	2,834,332	2,834,332
50/80	–	600,000	2,933,522	2,933,530	2,933,530
51/81	–	600,000	3,036,195	3,036,208	3,036,208
52/82	–	600,000	3,142,462	3,142,473	3,142,473
53/83	–	600,000	3,252,448	3,252,457	3,252,457
54/84	–	600,000	3,366,284	3,366,296	3,366,296
55/85	–	600,000	3,484,104	3,484,114	3,484,114
56/86	–	600,000	3,606,047	3,606,058	3,606,058
57/87	–	600,000	3,732,259	3,732,269	3,732,269
58/88	–	600,000	3,862,888	3,862,901	3,862,901
59/89	–	600,000	3,998,089	3,998,099	3,998,099
60/90	–	600,000	4,138,022	4,138,032	4,138,032
61/91	–	600,000	4,282,853	4,282,864	4,282,864
62/92	–	600,000	4,432,753	4,432,762	4,432,762
63/93	–	600,000	4,587,899	4,587,911	4,587,911
64/94	–	600,000	4,748,476	4,748,487	4,748,487
65/95	–	600,000	4,914,673	4,914,683	4,914,683

66/96	–	600,000	5,086,686	5,086,697	5,086,697
67/97	–	600,000	5,264,720	5,264,728	5,264,728
68/98	–	600,000	5,448,985	5,448,995	5,448,995
69/99	–	600,000	5,639,700	5,639,710	5,639,710
70/100	–	600,000	5,837,089	5,837,101	5,837,101
71/101	–	600,000	6,041,387	6,041,395	6,041,395
72/102	–	600,000	6,252,836	6,252,845	6,252,845
73/103	–	600,000	6,471,685	6,471,693	6,471,693
74/104	–	600,000	6,698,194	6,698,201	6,698,201
75/105	–	600,000	6,932,631	6,932,641	6,932,641
76/106	–	600,000	7,175,273	7,175,278	7,175,278

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禧如意终身寿险，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	439,696	160,000	20,934
2/42	100,000	200,000	455,085	280,000	54,395
3/43	100,000	300,000	471,013	420,000	102,405
4/44	100,000	400,000	487,499	560,000	173,988
5/45	100,000	500,000	504,561	700,000	254,799
6/46	–	500,000	522,221	700,000	268,052
7/47	–	500,000	540,499	700,000	541,776
8/48	–	500,000	559,416	700,000	560,437
9/49	–	500,000	578,996	700,000	579,770
10/50	–	500,000	599,261	700,000	599,798
11/51	–	500,000	620,235	700,000	620,565
12/52	–	500,000	641,943	700,000	642,106
13/53	–	500,000	664,411	700,000	664,460
14/54	–	500,000	687,665	700,000	687,671
15/55	–	500,000	711,734	711,740	711,740
16/56	–	500,000	736,644	736,649	736,649
17/57	–	500,000	762,427	762,433	762,433
18/58	–	500,000	789,112	789,118	789,118
19/59	–	500,000	816,731	816,735	816,735
20/60	–	500,000	845,316	845,320	845,320
21/61	–	500,000	874,902	874,907	874,907
22/62	–	500,000	905,524	905,532	905,532
23/63	–	500,000	937,217	937,225	937,225
24/64	–	500,000	970,020	970,027	970,027
25/65	–	500,000	1,003,970	1,003,975	1,003,975
26/66	–	500,000	1,039,109	1,039,116	1,039,116
27/67	–	500,000	1,075,478	1,075,483	1,075,483

28/68	–	500,000	1,113,120	1,113,126	1,113,126
29/69	–	500,000	1,152,079	1,152,087	1,152,087
30/70	–	500,000	1,192,402	1,192,407	1,192,407
31/71	–	500,000	1,234,136	1,234,143	1,234,143
32/72	–	500,000	1,277,331	1,277,339	1,277,339
33/73	–	500,000	1,322,037	1,322,047	1,322,047
34/74	–	500,000	1,368,309	1,368,316	1,368,316
35/75	–	500,000	1,416,199	1,416,208	1,416,208
36/76	–	500,000	1,465,766	1,465,775	1,465,775
37/77	–	500,000	1,517,068	1,517,074	1,517,074
38/78	–	500,000	1,570,166	1,570,172	1,570,172
39/79	–	500,000	1,625,121	1,625,130	1,625,130
40/80	–	500,000	1,682,001	1,682,009	1,682,009
41/81	–	500,000	1,740,871	1,740,880	1,740,880
42/82	–	500,000	1,801,801	1,801,808	1,801,808
43/83	–	500,000	1,864,864	1,864,874	1,864,874
44/84	–	500,000	1,930,134	1,930,142	1,930,142
45/85	–	500,000	1,997,689	1,997,697	1,997,697
46/86	–	500,000	2,067,608	2,067,618	2,067,618
47/87	–	500,000	2,139,975	2,139,983	2,139,983
48/88	–	500,000	2,214,874	2,214,885	2,214,885
49/89	–	500,000	2,292,394	2,292,403	2,292,403
50/90	–	500,000	2,372,628	2,372,639	2,372,639
51/91	–	500,000	2,455,670	2,455,680	2,455,680
52/92	–	500,000	2,541,618	2,541,628	2,541,628
53/93	–	500,000	2,630,575	2,630,582	2,630,582
54/94	–	500,000	2,722,645	2,722,655	2,722,655
55/95	–	500,000	2,817,938	2,817,946	2,817,946
56/96	–	500,000	2,916,566	2,916,574	2,916,574
57/97	–	500,000	3,018,645	3,018,654	3,018,654
58/98	–	500,000	3,124,298	3,124,308	3,124,308
59/99	–	500,000	3,233,648	3,233,656	3,233,656
60/100	–	500,000	3,346,826	3,346,834	3,346,834
61/101	–	500,000	3,463,965	3,463,973	3,463,973
62/102	–	500,000	3,585,204	3,585,211	3,585,211
63/103	–	500,000	3,710,686	3,710,691	3,710,691
64/104	–	500,000	3,840,560	3,840,564	3,840,564
65/105	–	500,000	3,974,980	3,974,984	3,974,984
66/106	–	500,000	4,114,104	4,114,108	4,114,108

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

0 岁女性作为被保险人投保工银安盛人寿鑫禧如意终身寿险，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	年交保险费	累计保险费	保险金额	身故/全残保险金	退保金

/年龄					（现金价值）
1/1	100,000	100,000	442,029	100,000	9,057
2/2	100,000	200,000	457,500	200,000	23,556
3/3	100,000	300,000	473,513	300,000	44,393
4/4	100,000	400,000	490,085	400,000	75,490
5/5	100,000	500,000	507,238	500,000	110,688
6/6	–	500,000	524,992	500,000	116,731
7/7	–	500,000	543,367	543,369	543,369
8/8	–	500,000	562,384	562,389	562,389
9/9	–	500,000	582,068	582,073	582,073
10/10	–	500,000	602,440	602,441	602,441
11/11	–	500,000	623,526	623,531	623,531
12/12	–	500,000	645,349	645,354	645,354
13/13	–	500,000	667,936	667,941	667,941
14/14	–	500,000	691,314	691,316	691,316
15/15	–	500,000	715,510	715,512	715,512
16/16	–	500,000	740,553	740,558	740,558
17/17	–	500,000	766,472	766,474	766,474
18/18	–	500,000	793,299	793,301	793,301
19/19	–	500,000	821,064	821,069	821,069
20/20	–	500,000	849,801	849,805	849,805
21/21	–	500,000	879,544	879,549	879,549
22/22	–	500,000	910,328	910,332	910,332
23/23	–	500,000	942,190	942,194	942,194
24/24	–	500,000	975,167	975,169	975,169
25/25	–	500,000	1,009,297	1,009,303	1,009,303
26/26	–	500,000	1,044,623	1,044,625	1,044,625
27/27	–	500,000	1,081,185	1,081,190	1,081,190
28/28	–	500,000	1,119,026	1,119,027	1,119,027
29/29	–	500,000	1,158,192	1,158,196	1,158,196
30/30	–	500,000	1,198,729	1,198,734	1,198,734
31/31	–	500,000	1,240,684	1,240,687	1,240,687
32/32	–	500,000	1,284,108	1,284,112	1,284,112
33/33	–	500,000	1,329,052	1,329,057	1,329,057
34/34	–	500,000	1,375,569	1,375,572	1,375,572
35/35	–	500,000	1,423,714	1,423,718	1,423,718
36/36	–	500,000	1,473,544	1,473,548	1,473,548
37/37	–	500,000	1,525,118	1,525,119	1,525,119
38/38	–	500,000	1,578,497	1,578,499	1,578,499
39/39	–	500,000	1,633,744	1,633,748	1,633,748
40/40	–	500,000	1,690,925	1,690,929	1,690,929
41/41	–	500,000	1,750,108	1,750,112	1,750,112
42/42	–	500,000	1,811,361	1,811,364	1,811,364
43/43	–	500,000	1,874,759	1,874,764	1,874,764
44/44	–	500,000	1,940,376	1,940,379	1,940,379
45/45	–	500,000	2,008,289	2,008,292	2,008,292
46/46	–	500,000	2,078,579	2,078,584	2,078,584
47/47	–	500,000	2,151,329	2,151,333	2,151,333
48/48	–	500,000	2,226,626	2,226,628	2,226,628
49/49	–	500,000	2,304,558	2,304,562	2,304,562
50/50	–	500,000	2,385,217	2,385,219	2,385,219
51/51	–	500,000	2,468,700	2,468,705	2,468,705
52/52	–	500,000	2,555,104	2,555,109	2,555,109
53/53	–	500,000	2,644,533	2,644,536	2,644,536
54/54	–	500,000	2,737,091	2,737,097	2,737,097
55/55	–	500,000	2,832,890	2,832,893	2,832,893
56/56	–	500,000	2,932,041	2,932,045	2,932,045

57/57	-	500,000	3,034,662	3,034,666	3,034,666
58/58	-	500,000	3,140,875	3,140,881	3,140,881
59/59	-	500,000	3,250,806	3,250,809	3,250,809
60/60	-	500,000	3,364,584	3,364,588	3,364,588
61/61	-	500,000	3,482,345	3,482,349	3,482,349
62/62	-	500,000	3,604,227	3,604,234	3,604,234
63/63	-	500,000	3,730,375	3,730,380	3,730,380
64/64	-	500,000	3,860,938	3,860,942	3,860,942
65/65	-	500,000	3,996,071	3,996,075	3,996,075
66/66	-	500,000	4,135,933	4,135,937	4,135,937
67/67	-	500,000	4,280,691	4,280,697	4,280,697
68/68	-	500,000	4,430,515	4,430,523	4,430,523
69/69	-	500,000	4,585,583	4,585,591	4,585,591
70/70	-	500,000	4,746,078	4,746,083	4,746,083
71/71	-	500,000	4,912,191	4,912,198	4,912,198
72/72	-	500,000	5,084,118	5,084,125	5,084,125
73/73	-	500,000	5,262,062	5,262,068	5,262,068
74/74	-	500,000	5,446,234	5,446,239	5,446,239
75/75	-	500,000	5,636,852	5,636,860	5,636,860
76/76	-	500,000	5,834,142	5,834,151	5,834,151
77/77	-	500,000	6,038,337	6,038,346	6,038,346
78/78	-	500,000	6,249,679	6,249,684	6,249,684
79/79	-	500,000	6,468,418	6,468,427	6,468,427
80/80	-	500,000	6,694,812	6,694,821	6,694,821
81/81	-	500,000	6,929,131	6,929,136	6,929,136
82/82	-	500,000	7,171,650	7,171,660	7,171,660
83/83	-	500,000	7,422,658	7,422,666	7,422,666
84/84	-	500,000	7,682,451	7,682,460	7,682,460
85/85	-	500,000	7,951,337	7,951,346	7,951,346
86/86	-	500,000	8,229,634	8,229,643	8,229,643
87/87	-	500,000	8,517,671	8,517,678	8,517,678
88/88	-	500,000	8,815,789	8,815,795	8,815,795
89/89	-	500,000	9,124,342	9,124,349	9,124,349
90/90	-	500,000	9,443,694	9,443,702	9,443,702
91/91	-	500,000	9,774,223	9,774,229	9,774,229
92/92	-	500,000	10,116,321	10,116,329	10,116,329
93/93	-	500,000	10,470,392	10,470,398	10,470,398
94/94	-	500,000	10,836,856	10,836,863	10,836,863
95/95	-	500,000	11,216,146	11,216,154	11,216,154
96/96	-	500,000	11,608,711	11,608,720	11,608,720
97/97	-	500,000	12,015,016	12,015,025	12,015,025
98/98	-	500,000	12,435,541	12,435,549	12,435,549
99/99	-	500,000	12,870,785	12,870,793	12,870,793
100/100	-	500,000	13,321,263	13,321,269	13,321,269
101/101	-	500,000	13,787,507	13,787,512	13,787,512
102/102	-	500,000	14,270,070	14,270,075	14,270,075
103/103	-	500,000	14,769,522	14,769,524	14,769,524
104/104	-	500,000	15,286,455	15,286,459	15,286,459
105/105	-	500,000	15,821,481	15,821,482	15,821,482
106/106	-	500,000	16,375,233	16,375,234	16,375,234

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禧如意终身寿险，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	4,420,085	1,000,000	100,071
2/2	1,000,000	2,000,000	4,574,788	2,000,000	260,255
3/3	1,000,000	3,000,000	4,734,906	3,000,000	490,541
4/4	1,000,000	4,000,000	4,900,627	4,000,000	834,203
5/5	1,000,000	5,000,000	5,072,149	5,000,000	1,223,170
6/6	-	5,000,000	5,249,674	5,000,000	1,289,825
7/7	-	5,000,000	5,433,413	5,433,434	5,433,434
8/8	-	5,000,000	5,623,582	5,623,630	5,623,630
9/9	-	5,000,000	5,820,408	5,820,456	5,820,456
10/10	-	5,000,000	6,024,122	6,024,134	6,024,134
11/11	-	5,000,000	6,234,966	6,235,016	6,235,016
12/12	-	5,000,000	6,453,190	6,453,236	6,453,236
13/13	-	5,000,000	6,679,052	6,679,102	6,679,102
14/14	-	5,000,000	6,912,819	6,912,836	6,912,836
15/15	-	5,000,000	7,154,767	7,154,792	7,154,792
16/16	-	5,000,000	7,405,184	7,405,234	7,405,234
17/17	-	5,000,000	7,664,366	7,664,383	7,664,383
18/18	-	5,000,000	7,932,618	7,932,638	7,932,638
19/19	-	5,000,000	8,210,260	8,210,308	8,210,308
20/20	-	5,000,000	8,497,619	8,497,658	8,497,658
21/21	-	5,000,000	8,795,036	8,795,085	8,795,085
22/22	-	5,000,000	9,102,862	9,102,900	9,102,900
23/23	-	5,000,000	9,421,462	9,421,500	9,421,500
24/24	-	5,000,000	9,751,214	9,751,238	9,751,238
25/25	-	5,000,000	10,092,506	10,092,557	10,092,557
26/26	-	5,000,000	10,445,744	10,445,766	10,445,766
27/27	-	5,000,000	10,811,345	10,811,395	10,811,395
28/28	-	5,000,000	11,189,742	11,189,799	11,189,799
29/29	-	5,000,000	11,581,383	11,581,418	11,581,418
30/30	-	5,000,000	11,986,731	11,986,784	11,986,784
31/31	-	5,000,000	12,406,267	12,406,295	12,406,295
32/32	-	5,000,000	12,840,486	12,840,524	12,840,524
33/33	-	5,000,000	13,289,903	13,289,958	13,289,958
34/34	-	5,000,000	13,755,050	13,755,084	13,755,084
35/35	-	5,000,000	14,236,476	14,236,519	14,236,519
36/36	-	5,000,000	14,734,753	14,734,795	14,734,795
37/37	-	5,000,000	15,250,469	15,250,531	15,250,531
38/38	-	5,000,000	15,784,236	15,784,256	15,784,256
39/39	-	5,000,000	16,336,684	16,336,723	16,336,723
40/40	-	5,000,000	16,908,468	16,908,505	16,908,505
41/41	-	5,000,000	17,500,265	17,500,310	17,500,310
42/42	-	5,000,000	18,112,774	18,112,801	18,112,801
43/43	-	5,000,000	18,746,721	18,746,774	18,746,774
44/44	-	5,000,000	19,402,856	19,402,891	19,402,891
45/45	-	5,000,000	20,081,956	20,081,993	20,081,993

46/46	–	5,000,000	20,784,825	20,784,875	20,784,875
47/47	–	5,000,000	21,512,293	21,512,333	21,512,333
48/48	–	5,000,000	22,265,224	22,265,294	22,265,294
49/49	–	5,000,000	23,044,506	23,044,555	23,044,555
50/50	–	5,000,000	23,851,064	23,851,132	23,851,132
51/51	–	5,000,000	24,685,851	24,685,910	24,685,910
52/52	–	5,000,000	25,549,856	25,549,904	25,549,904
53/53	–	5,000,000	26,444,101	26,444,175	26,444,175
54/54	–	5,000,000	27,369,645	27,369,697	27,369,697
55/55	–	5,000,000	28,327,582	28,327,618	28,327,618
56/56	–	5,000,000	29,319,048	29,319,087	29,319,087
57/57	–	5,000,000	30,345,214	30,345,254	30,345,254
58/58	–	5,000,000	31,407,297	31,407,356	31,407,356
59/59	–	5,000,000	32,506,552	32,506,631	32,506,631
60/60	–	5,000,000	33,644,282	33,644,361	33,644,361
61/61	–	5,000,000	34,821,831	34,821,916	34,821,916
62/62	–	5,000,000	36,040,596	36,040,666	36,040,666
63/63	–	5,000,000	37,302,016	37,302,070	37,302,070
64/64	–	5,000,000	38,607,587	38,607,674	38,607,674
65/65	–	5,000,000	39,958,852	39,958,939	39,958,939
66/66	–	5,000,000	41,357,412	41,357,498	41,357,498
67/67	–	5,000,000	42,804,922	42,804,987	42,804,987
68/68	–	5,000,000	44,303,094	44,303,175	44,303,175
69/69	–	5,000,000	45,853,702	45,853,785	45,853,785
70/70	–	5,000,000	47,458,582	47,458,674	47,458,674
71/71	–	5,000,000	49,119,632	49,119,697	49,119,697
72/72	–	5,000,000	50,838,819	50,838,889	50,838,889
73/73	–	5,000,000	52,618,178	52,618,239	52,618,239
74/74	–	5,000,000	54,459,814	54,459,911	54,459,911
75/75	–	5,000,000	56,365,908	56,365,985	56,365,985
76/76	–	5,000,000	58,338,715	58,338,801	58,338,801
77/77	–	5,000,000	60,380,570	60,380,660	60,380,660
78/78	–	5,000,000	62,493,890	62,493,991	62,493,991
79/79	–	5,000,000	64,681,176	64,681,270	64,681,270
80/80	–	5,000,000	66,945,017	66,945,105	66,945,105
81/81	–	5,000,000	69,288,092	69,288,192	69,288,192
82/82	–	5,000,000	71,713,176	71,713,271	71,713,271
83/83	–	5,000,000	74,223,137	74,223,217	74,223,217
84/84	–	5,000,000	76,820,947	76,821,033	76,821,033
85/85	–	5,000,000	79,509,680	79,509,771	79,509,771
86/86	–	5,000,000	82,292,518	82,292,612	82,292,612
87/87	–	5,000,000	85,172,757	85,172,828	85,172,828
88/88	–	5,000,000	88,153,803	88,153,910	88,153,910
89/89	–	5,000,000	91,239,186	91,239,262	91,239,262
90/90	–	5,000,000	94,432,558	94,432,641	94,432,641
91/91	–	5,000,000	97,737,697	97,737,804	97,737,804
92/92	–	5,000,000	101,158,517	101,158,596	101,158,596
93/93	–	5,000,000	104,699,065	104,699,172	104,699,172
94/94	–	5,000,000	108,363,532	108,363,599	108,363,599
95/95	–	5,000,000	112,156,256	112,156,342	112,156,342
96/96	–	5,000,000	116,081,725	116,081,819	116,081,819
97/97	–	5,000,000	120,144,585	120,144,673	120,144,673
98/98	–	5,000,000	124,349,645	124,349,721	124,349,721
99/99	–	5,000,000	128,701,883	128,701,958	128,701,958
100/100	–	5,000,000	133,206,449	133,206,510	133,206,510
101/101	–	5,000,000	137,868,675	137,868,728	137,868,728
102/102	–	5,000,000	142,694,078	142,694,134	142,694,134

103/103	-	5,000,000	147,688,371	147,688,433	147,688,433
104/104	-	5,000,000	152,857,464	152,857,501	152,857,501
105/105	-	5,000,000	158,207,475	158,207,484	158,207,484
106/106	-	5,000,000	163,744,737	163,744,745	163,744,745

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

40 岁男性作为被保险人投保工银安盛人寿鑫禧如意终身寿险，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）
1/41	200,000	200,000	879,392	320,000	41,868
2/42	200,000	400,000	910,171	560,000	108,790
3/43	200,000	600,000	942,027	840,000	204,810
4/44	200,000	800,000	974,998	1,120,000	347,975
5/45	200,000	1,000,000	1,009,123	1,400,000	509,599
6/46	-	1,000,000	1,044,442	1,400,000	536,104
7/47	-	1,000,000	1,080,997	1,400,000	1,083,552
8/48	-	1,000,000	1,118,832	1,400,000	1,120,873
9/49	-	1,000,000	1,157,991	1,400,000	1,159,540
10/50	-	1,000,000	1,198,521	1,400,000	1,199,596
11/51	-	1,000,000	1,240,469	1,400,000	1,241,130
12/52	-	1,000,000	1,283,886	1,400,000	1,284,211
13/53	-	1,000,000	1,328,822	1,400,000	1,328,920
14/54	-	1,000,000	1,375,330	1,400,000	1,375,343
15/55	-	1,000,000	1,423,467	1,423,481	1,423,481
16/56	-	1,000,000	1,473,288	1,473,298	1,473,298
17/57	-	1,000,000	1,524,853	1,524,866	1,524,866
18/58	-	1,000,000	1,578,223	1,578,236	1,578,236
19/59	-	1,000,000	1,633,461	1,633,471	1,633,471
20/60	-	1,000,000	1,690,632	1,690,640	1,690,640
21/61	-	1,000,000	1,749,804	1,749,814	1,749,814
22/62	-	1,000,000	1,811,048	1,811,064	1,811,064
23/63	-	1,000,000	1,874,434	1,874,450	1,874,450
24/64	-	1,000,000	1,940,039	1,940,053	1,940,053
25/65	-	1,000,000	2,007,941	2,007,951	2,007,951
26/66	-	1,000,000	2,078,219	2,078,232	2,078,232
27/67	-	1,000,000	2,150,956	2,150,966	2,150,966
28/68	-	1,000,000	2,226,240	2,226,251	2,226,251
29/69	-	1,000,000	2,304,158	2,304,174	2,304,174
30/70	-	1,000,000	2,384,804	2,384,814	2,384,814
31/71	-	1,000,000	2,468,272	2,468,286	2,468,286
32/72	-	1,000,000	2,554,661	2,554,678	2,554,678
33/73	-	1,000,000	2,644,075	2,644,094	2,644,094
34/74	-	1,000,000	2,736,617	2,736,633	2,736,633

35/75	–	1,000,000	2,832,399	2,832,416	2,832,416
36/76	–	1,000,000	2,931,533	2,931,550	2,931,550
37/77	–	1,000,000	3,034,136	3,034,149	3,034,149
38/78	–	1,000,000	3,140,331	3,140,344	3,140,344
39/79	–	1,000,000	3,250,243	3,250,259	3,250,259
40/80	–	1,000,000	3,364,001	3,364,017	3,364,017
41/81	–	1,000,000	3,481,741	3,481,759	3,481,759
42/82	–	1,000,000	3,603,602	3,603,617	3,603,617
43/83	–	1,000,000	3,729,728	3,729,748	3,729,748
44/84	–	1,000,000	3,860,269	3,860,285	3,860,285
45/85	–	1,000,000	3,995,378	3,995,394	3,995,394
46/86	–	1,000,000	4,135,216	4,135,235	4,135,235
47/87	–	1,000,000	4,279,949	4,279,966	4,279,966
48/88	–	1,000,000	4,429,747	4,429,770	4,429,770
49/89	–	1,000,000	4,584,788	4,584,807	4,584,807
50/90	–	1,000,000	4,745,256	4,745,278	4,745,278
51/91	–	1,000,000	4,911,340	4,911,360	4,911,360
52/92	–	1,000,000	5,083,237	5,083,255	5,083,255
53/93	–	1,000,000	5,261,150	5,261,165	5,261,165
54/94	–	1,000,000	5,445,290	5,445,310	5,445,310
55/95	–	1,000,000	5,635,876	5,635,891	5,635,891
56/96	–	1,000,000	5,833,131	5,833,148	5,833,148
57/97	–	1,000,000	6,037,291	6,037,307	6,037,307
58/98	–	1,000,000	6,248,596	6,248,617	6,248,617
59/99	–	1,000,000	6,467,297	6,467,313	6,467,313
60/100	–	1,000,000	6,693,652	6,693,668	6,693,668
61/101	–	1,000,000	6,927,930	6,927,947	6,927,947
62/102	–	1,000,000	7,170,408	7,170,422	7,170,422
63/103	–	1,000,000	7,421,372	7,421,383	7,421,383
64/104	–	1,000,000	7,681,120	7,681,129	7,681,129
65/105	–	1,000,000	7,949,959	7,949,968	7,949,968
66/106	–	1,000,000	8,228,208	8,228,216	8,228,216

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禧如意终身寿险，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	270,856	160,000	27,446
2/42	100,000	200,000	280,336	280,000	73,351
3/43	100,000	300,000	290,148	420,000	141,576
4/44	–	300,000	300,303	420,000	148,998
5/45	–	300,000	310,813	420,000	311,701
6/46	–	300,000	321,692	420,000	322,438

7/47	–	300,000	332,951	420,000	333,556
8/48	–	300,000	344,604	420,000	345,068
9/49	–	300,000	356,666	420,000	356,996
10/50	–	300,000	369,149	420,000	369,361
11/51	–	300,000	382,069	420,000	382,181
12/52	–	300,000	395,442	420,000	395,480
13/53	–	300,000	409,282	420,000	409,285
14/54	–	300,000	423,607	423,611	423,611
15/55	–	300,000	438,433	438,437	438,437
16/56	–	300,000	453,778	453,781	453,781
17/57	–	300,000	469,661	469,664	469,664
18/58	–	300,000	486,099	486,103	486,103
19/59	–	300,000	503,112	503,115	503,115
20/60	–	300,000	520,721	520,723	520,723
21/61	–	300,000	538,946	538,949	538,949
22/62	–	300,000	557,809	557,814	557,814
23/63	–	300,000	577,333	577,338	577,338
24/64	–	300,000	597,539	597,544	597,544
25/65	–	300,000	618,453	618,456	618,456
26/66	–	300,000	640,099	640,103	640,103
27/67	–	300,000	662,503	662,506	662,506
28/68	–	300,000	685,690	685,694	685,694
29/69	–	300,000	709,689	709,694	709,694
30/70	–	300,000	734,528	734,532	734,532
31/71	–	300,000	760,237	760,241	760,241
32/72	–	300,000	786,845	786,850	786,850
33/73	–	300,000	814,385	814,391	814,391
34/74	–	300,000	842,888	842,893	842,893
35/75	–	300,000	872,389	872,395	872,395
36/76	–	300,000	902,923	902,928	902,928
37/77	–	300,000	934,525	934,529	934,529
38/78	–	300,000	967,234	967,238	967,238
39/79	–	300,000	1,001,087	1,001,092	1,001,092
40/80	–	300,000	1,036,125	1,036,130	1,036,130
41/81	–	300,000	1,072,389	1,072,395	1,072,395
42/82	–	300,000	1,109,923	1,109,927	1,109,927
43/83	–	300,000	1,148,770	1,148,776	1,148,776
44/84	–	300,000	1,188,977	1,188,982	1,188,982
45/85	–	300,000	1,230,591	1,230,596	1,230,596
46/86	–	300,000	1,273,662	1,273,668	1,273,668
47/87	–	300,000	1,318,240	1,318,245	1,318,245
48/88	–	300,000	1,364,379	1,364,386	1,364,386
49/89	–	300,000	1,412,132	1,412,138	1,412,138
50/90	–	300,000	1,461,556	1,461,563	1,461,563
51/91	–	300,000	1,512,711	1,512,717	1,512,717
52/92	–	300,000	1,565,656	1,565,661	1,565,661
53/93	–	300,000	1,620,454	1,620,458	1,620,458
54/94	–	300,000	1,677,170	1,677,176	1,677,176
55/95	–	300,000	1,735,871	1,735,875	1,735,875
56/96	–	300,000	1,796,626	1,796,631	1,796,631
57/97	–	300,000	1,859,508	1,859,513	1,859,513
58/98	–	300,000	1,924,591	1,924,597	1,924,597
59/99	–	300,000	1,991,951	1,991,956	1,991,956
60/100	–	300,000	2,061,670	2,061,675	2,061,675
61/101	–	300,000	2,133,828	2,133,833	2,133,833
62/102	–	300,000	2,208,512	2,208,516	2,208,516
63/103	–	300,000	2,285,810	2,285,813	2,285,813

64/104	-	300,000	2,365,813	2,365,816	2,365,816
65/105	-	300,000	2,448,617	2,448,620	2,448,620
66/106	-	300,000	2,534,319	2,534,321	2,534,321

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禧如意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:** ______________________________