工银安盛人寿鑫如意拾号终身寿险
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 合同的年度保险金额;

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 合同的年度保险金额;

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“年度保险金额”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.基本保险金额与年度保险金额

【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。

【年度保险金额】

合同首个保单年度（含首个保险合同周年日），年度保险金额等于基本保险金额。从第二个保单年度起，各保单年度（含当年度保险合同周年日）的年度保险金额按基本保险金额的 3%以年复利形式增加，具体计算公式如下:

年度保险金额 = 基本保险金额 × $1.03^{(n-1)}$（n 代表保单年度数）

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

若投保人申请减额交清，则合同的年度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，我们将按变更后的年度保险金额承担相应保险责任。

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 基本保险金额与年度保险金额”、“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拾号终身寿险，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	年度保险金额	身故/全残保险金	退保金（现金价值）
1/31	200,000	200,000	878,388	320,000	35,276
2/32	200,000	400,000	904,740	640,000	91,493
3/33	200,000	600,000	931,882	960,000	171,953
4/34	200,000	800,000	959,838	1,280,000	291,704
5/35	200,000	1,000,000	988,633	1,600,000	1,007,037
6/36	–	1,000,000	1,018,292	1,600,000	1,036,814
7/37	–	1,000,000	1,048,841	1,600,000	1,067,470
8/38	–	1,000,000	1,080,306	1,600,000	1,099,039
9/39	–	1,000,000	1,112,716	1,600,000	1,131,548
10/40	–	1,000,000	1,146,097	1,600,000	1,165,032
11/41	–	1,000,000	1,180,480	1,600,000	1,199,518
12/42	–	1,000,000	1,215,894	1,400,000	1,235,277
13/43	–	1,000,000	1,252,371	1,400,000	1,272,134
14/44	–	1,000,000	1,289,942	1,400,000	1,310,142
15/45	–	1,000,000	1,328,641	1,400,000	1,349,327
16/46	–	1,000,000	1,368,500	1,400,000	1,389,750
17/47	–	1,000,000	1,409,555	1,431,447	1,431,447
18/48	–	1,000,000	1,451,842	1,474,383	1,474,383
19/49	–	1,000,000	1,495,397	1,518,619	1,518,619
20/50	–	1,000,000	1,540,259	1,564,181	1,564,181
21/51	–	1,000,000	1,586,466	1,611,104	1,611,104
22/52	–	1,000,000	1,634,060	1,659,433	1,659,433
23/53	–	1,000,000	1,683,082	1,709,211	1,709,211
24/54	–	1,000,000	1,733,575	1,760,492	1,760,492
25/55	–	1,000,000	1,785,582	1,813,309	1,813,309
26/56	–	1,000,000	1,839,149	1,867,699	1,867,699
27/57	–	1,000,000	1,894,324	1,923,731	1,923,731
28/58	–	1,000,000	1,951,154	1,981,441	1,981,441
29/59	–	1,000,000	2,009,688	2,040,882	2,040,882
30/60	–	1,000,000	2,069,979	2,102,114	2,102,114
31/61	–	1,000,000	2,132,078	2,165,174	2,165,174
32/62	–	1,000,000	2,196,041	2,230,122	2,230,122
33/63	–	1,000,000	2,261,922	2,297,029	2,297,029
34/64	–	1,000,000	2,329,779	2,365,938	2,365,938
35/65	–	1,000,000	2,399,673	2,436,912	2,436,912
36/66	–	1,000,000	2,471,663	2,510,020	2,510,020
37/67	–	1,000,000	2,545,813	2,585,315	2,585,315
38/68	–	1,000,000	2,622,187	2,662,868	2,662,868
39/69	–	1,000,000	2,700,853	2,742,749	2,742,749
40/70	–	1,000,000	2,781,879	2,825,028	2,825,028

41/71	–	1,000,000	2,865,335	2,909,774	2,909,774
42/72	–	1,000,000	2,951,295	2,997,060	2,997,060
43/73	–	1,000,000	3,039,834	3,086,963	3,086,963
44/74	–	1,000,000	3,131,029	3,179,563	3,179,563
45/75	–	1,000,000	3,224,960	3,274,938	3,274,938
46/76	–	1,000,000	3,321,708	3,373,168	3,373,168
47/77	–	1,000,000	3,421,360	3,474,350	3,474,350
48/78	–	1,000,000	3,524,000	3,578,570	3,578,570
49/79	–	1,000,000	3,629,720	3,685,909	3,685,909
50/80	–	1,000,000	3,738,612	3,796,463	3,796,463
51/81	–	1,000,000	3,850,770	3,910,329	3,910,329
52/82	–	1,000,000	3,966,294	4,027,611	4,027,611
53/83	–	1,000,000	4,085,282	4,148,407	4,148,407
54/84	–	1,000,000	4,207,841	4,272,822	4,272,822
55/85	–	1,000,000	4,334,076	4,400,970	4,400,970
56/86	–	1,000,000	4,464,098	4,532,948	4,532,948
57/87	–	1,000,000	4,598,021	4,668,887	4,668,887
58/88	–	1,000,000	4,735,962	4,808,893	4,808,893
59/89	–	1,000,000	4,878,041	4,953,098	4,953,098
60/90	–	1,000,000	5,024,382	5,101,616	5,101,616
61/91	–	1,000,000	5,175,113	5,254,579	5,254,579
62/92	–	1,000,000	5,330,367	5,412,117	5,412,117
63/93	–	1,000,000	5,490,278	5,574,373	5,574,373
64/94	–	1,000,000	5,654,986	5,741,487	5,741,487
65/95	–	1,000,000	5,824,636	5,913,589	5,913,589
66/96	–	1,000,000	5,999,375	6,090,848	6,090,848
67/97	–	1,000,000	6,179,356	6,273,394	6,273,394
68/98	–	1,000,000	6,364,737	6,461,405	6,461,405
69/99	–	1,000,000	6,555,679	6,655,028	6,655,028
70/100	–	1,000,000	6,752,349	6,854,430	6,854,430
71/101	–	1,000,000	6,954,920	7,059,789	7,059,789
72/102	–	1,000,000	7,163,567	7,271,278	7,271,278
73/103	–	1,000,000	7,378,474	7,489,083	7,489,083
74/104	–	1,000,000	7,599,829	7,713,389	7,713,389
75/105	–	1,000,000	7,827,823	7,944,378	7,944,378
76/106	–	1,000,000	8,062,658	8,062,662	8,062,662

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拾号终身寿险，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	年度保险金额	身故/全残保险金	退保金（现金价值）
1/31	200,000	200,000	542,727	320,000	42,295
2/32	200,000	400,000	559,009	640,000	112,844
3/33	200,000	600,000	575,779	960,000	217,482
4/34	–	600,000	593,052	960,000	228,168
5/35	–	600,000	610,844	960,000	620,896
6/36	–	600,000	629,169	960,000	639,419
7/37	–	600,000	648,044	960,000	658,502
8/38	–	600,000	667,486	960,000	678,148
9/39	–	600,000	687,510	960,000	698,387
10/40	–	600,000	708,136	960,000	719,233
11/41	–	600,000	729,380	960,000	740,703
12/42	–	600,000	751,261	840,000	762,873
13/43	–	600,000	773,799	840,000	785,722
14/44	–	600,000	797,013	840,000	809,271
15/45	–	600,000	820,923	840,000	833,536
16/46	–	600,000	845,551	858,540	858,540
17/47	–	600,000	870,918	884,298	884,298
18/48	–	600,000	897,045	910,826	910,826
19/49	–	600,000	923,956	938,147	938,147
20/50	–	600,000	951,675	966,293	966,293
21/51	–	600,000	980,225	995,280	995,280
22/52	–	600,000	1,009,632	1,025,141	1,025,141
23/53	–	600,000	1,039,921	1,055,892	1,055,892
24/54	–	600,000	1,071,119	1,087,571	1,087,571
25/55	–	600,000	1,103,252	1,120,199	1,120,199
26/56	–	600,000	1,136,350	1,153,805	1,153,805
27/57	–	600,000	1,170,440	1,188,415	1,188,415
28/58	–	600,000	1,205,554	1,224,066	1,224,066
29/59	–	600,000	1,241,720	1,260,793	1,260,793
30/60	–	600,000	1,278,972	1,298,615	1,298,615
31/61	–	600,000	1,317,341	1,337,572	1,337,572
32/62	–	600,000	1,356,861	1,377,696	1,377,696
33/63	–	600,000	1,397,567	1,419,030	1,419,030
34/64	–	600,000	1,439,494	1,461,596	1,461,596
35/65	–	600,000	1,482,679	1,505,443	1,505,443
36/66	–	600,000	1,527,159	1,550,609	1,550,609
37/67	–	600,000	1,572,974	1,597,126	1,597,126
38/68	–	600,000	1,620,163	1,645,038	1,645,038
39/69	–	600,000	1,668,768	1,694,388	1,694,388
40/70	–	600,000	1,718,831	1,745,215	1,745,215
41/71	–	600,000	1,770,396	1,797,572	1,797,572
42/72	–	600,000	1,823,508	1,851,497	1,851,497
43/73	–	600,000	1,878,213	1,907,040	1,907,040
44/74	–	600,000	1,934,559	1,964,243	1,964,243
45/75	–	600,000	1,992,596	2,023,167	2,023,167

46/76	–	600,000	2,052,374	2,083,860	2,083,860
47/77	–	600,000	2,113,945	2,146,371	2,146,371
48/78	–	600,000	2,177,364	2,210,755	2,210,755
49/79	–	600,000	2,242,685	2,277,071	2,277,071
50/80	–	600,000	2,309,965	2,345,373	2,345,373
51/81	–	600,000	2,379,264	2,415,721	2,415,721
52/82	–	600,000	2,450,642	2,488,181	2,488,181
53/83	–	600,000	2,524,161	2,562,817	2,562,817
54/84	–	600,000	2,599,886	2,639,683	2,639,683
55/85	–	600,000	2,677,883	2,718,856	2,718,856
56/86	–	600,000	2,758,219	2,800,401	2,800,401
57/87	–	600,000	2,840,966	2,884,388	2,884,388
58/88	–	600,000	2,926,195	2,970,893	2,970,893
59/89	–	600,000	3,013,981	3,059,987	3,059,987
60/90	–	600,000	3,104,400	3,151,751	3,151,751
61/91	–	600,000	3,197,532	3,246,262	3,246,262
62/92	–	600,000	3,293,458	3,343,605	3,343,605
63/93	–	600,000	3,392,262	3,443,863	3,443,863
64/94	–	600,000	3,494,030	3,547,123	3,547,123
65/95	–	600,000	3,598,851	3,653,475	3,653,475
66/96	–	600,000	3,706,816	3,763,009	3,763,009
67/97	–	600,000	3,818,021	3,875,820	3,875,820
68/98	–	600,000	3,932,561	3,992,007	3,992,007
69/99	–	600,000	4,050,538	4,111,667	4,111,667
70/100	–	600,000	4,172,054	4,234,904	4,234,904
71/101	–	600,000	4,297,216	4,361,826	4,361,826
72/102	–	600,000	4,426,132	4,492,537	4,492,537
73/103	–	600,000	4,558,916	4,627,155	4,627,155
74/104	–	600,000	4,695,684	4,765,794	4,765,794
75/105	–	600,000	4,836,554	4,908,570	4,908,570
76/106	–	600,000	4,981,651	4,981,653	4,981,653

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拾号终身寿险，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	年度保险金额	身故/全残保险金	退保金（现金价值）
1/1	100,000	100,000	441,093	100,000	9,095

2/2	100,000	200,000	454,326	200,000	23,603
3/3	100,000	300,000	467,956	300,000	44,400
4/4	100,000	400,000	481,994	400,000	75,374
5/5	100,000	500,000	496,454	504,090	504,090
6/6	–	500,000	511,348	519,211	519,211
7/7	–	500,000	526,688	534,790	534,790
8/8	–	500,000	542,489	550,833	550,833
9/9	–	500,000	558,763	567,356	567,356
10/10	–	500,000	575,526	584,378	584,378
11/11	–	500,000	592,792	601,907	601,907
12/12	–	500,000	610,576	619,965	619,965
13/13	–	500,000	628,893	638,566	638,566
14/14	–	500,000	647,760	657,723	657,723
15/15	–	500,000	667,193	677,453	677,453
16/16	–	500,000	687,209	697,778	697,778
17/17	–	500,000	707,825	718,708	718,708
18/18	–	500,000	729,060	740,269	740,269
19/19	–	500,000	750,931	800,000	762,469
20/20	–	500,000	773,459	800,000	785,340
21/21	–	500,000	796,663	808,898	808,898
22/22	–	500,000	820,563	833,167	833,167
23/23	–	500,000	845,180	858,160	858,160
24/24	–	500,000	870,535	883,906	883,906
25/25	–	500,000	896,651	910,425	910,425
26/26	–	500,000	923,551	937,737	937,737
27/27	–	500,000	951,257	965,866	965,866
28/28	–	500,000	979,795	994,841	994,841
29/29	–	500,000	1,009,189	1,024,690	1,024,690
30/30	–	500,000	1,039,465	1,055,430	1,055,430
31/31	–	500,000	1,070,648	1,087,091	1,087,091
32/32	–	500,000	1,102,768	1,119,706	1,119,706
33/33	–	500,000	1,135,851	1,153,295	1,153,295
34/34	–	500,000	1,169,927	1,187,894	1,187,894
35/35	–	500,000	1,205,024	1,223,530	1,223,530
36/36	–	500,000	1,241,175	1,260,238	1,260,238
37/37	–	500,000	1,278,410	1,298,044	1,298,044
38/38	–	500,000	1,316,763	1,336,984	1,336,984
39/39	–	500,000	1,356,265	1,377,092	1,377,092
40/40	–	500,000	1,396,953	1,418,405	1,418,405
41/41	–	500,000	1,438,862	1,460,957	1,460,957
42/42	–	500,000	1,482,028	1,504,789	1,504,789
43/43	–	500,000	1,526,489	1,549,930	1,549,930
44/44	–	500,000	1,572,283	1,596,430	1,596,430
45/45	–	500,000	1,619,452	1,644,320	1,644,320
46/46	–	500,000	1,668,035	1,693,652	1,693,652
47/47	–	500,000	1,718,077	1,744,461	1,744,461
48/48	–	500,000	1,769,619	1,796,792	1,796,792
49/49	–	500,000	1,822,707	1,850,698	1,850,698
50/50	–	500,000	1,877,389	1,906,219	1,906,219

51/51	–	500,000	1,933,710	1,963,406	1,963,406
52/52	–	500,000	1,991,722	2,022,306	2,022,306
53/53	–	500,000	2,051,473	2,082,973	2,082,973
54/54	–	500,000	2,113,017	2,145,463	2,145,463
55/55	–	500,000	2,176,408	2,209,827	2,209,827
56/56	–	500,000	2,241,700	2,276,124	2,276,124
57/57	–	500,000	2,308,951	2,344,405	2,344,405
58/58	–	500,000	2,378,220	2,414,737	2,414,737
59/59	–	500,000	2,449,566	2,487,178	2,487,178
60/60	–	500,000	2,523,053	2,561,793	2,561,793
61/61	–	500,000	2,598,745	2,638,645	2,638,645
62/62	–	500,000	2,676,707	2,717,803	2,717,803
63/63	–	500,000	2,757,008	2,799,335	2,799,335
64/64	–	500,000	2,839,719	2,883,315	2,883,315
65/65	–	500,000	2,924,910	2,969,813	2,969,813
66/66	–	500,000	3,012,658	3,058,905	3,058,905
67/67	–	500,000	3,103,037	3,150,670	3,150,670
68/68	–	500,000	3,196,128	3,245,187	3,245,187
69/69	–	500,000	3,292,012	3,342,541	3,342,541
70/70	–	500,000	3,390,773	3,442,815	3,442,815
71/71	–	500,000	3,492,496	3,546,092	3,546,092
72/72	–	500,000	3,597,271	3,652,471	3,652,471
73/73	–	500,000	3,705,189	3,762,038	3,762,038
74/74	–	500,000	3,816,344	3,874,892	3,874,892
75/75	–	500,000	3,930,835	3,991,133	3,991,133
76/76	–	500,000	4,048,760	4,110,859	4,110,859
77/77	–	500,000	4,170,223	4,234,171	4,234,171
78/78	–	500,000	4,295,329	4,361,184	4,361,184
79/79	–	500,000	4,424,189	4,492,007	4,492,007
80/80	–	500,000	4,556,915	4,626,748	4,626,748
81/81	–	500,000	4,693,622	4,765,529	4,765,529
82/82	–	500,000	4,834,431	4,908,474	4,908,474
83/83	–	500,000	4,979,464	5,055,702	5,055,702
84/84	–	500,000	5,128,848	5,207,341	5,207,341
85/85	–	500,000	5,282,713	5,363,528	5,363,528
86/86	–	500,000	5,441,195	5,524,390	5,524,390
87/87	–	500,000	5,604,431	5,690,078	5,690,078
88/88	–	500,000	5,772,563	5,860,723	5,860,723
89/89	–	500,000	5,945,740	6,036,486	6,036,486
90/90	–	500,000	6,124,113	6,217,510	6,217,510
91/91	–	500,000	6,307,836	6,403,956	6,403,956
92/92	–	500,000	6,497,071	6,595,986	6,595,986
93/93	–	500,000	6,691,983	6,793,767	6,793,767
94/94	–	500,000	6,892,743	6,997,468	6,997,468
95/95	–	500,000	7,099,525	7,207,270	7,207,270
96/96	–	500,000	7,312,511	7,423,348	7,423,348
97/97	–	500,000	7,531,886	7,645,893	7,645,893
98/98	–	500,000	7,757,843	7,875,098	7,875,098
99/99	–	500,000	7,990,578	8,111,158	8,111,158

100/100	–	500,000	8,230,295	8,354,271	8,354,271
101/101	–	500,000	8,477,204	8,604,653	8,604,653
102/102	–	500,000	8,731,520	8,862,516	8,862,516
103/103	–	500,000	8,993,466	9,128,080	9,128,080
104/104	–	500,000	9,263,270	9,401,571	9,401,571
105/105	–	500,000	9,541,168	9,683,231	9,683,231
106/106	–	500,000	9,827,403	9,827,406	9,827,406

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拾号终身寿险，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	年度保险金额	身故/全残保险金	退保金（现金价值）
1/41	100,000	100,000	437,944	160,000	21,126
2/42	100,000	200,000	451,082	280,000	54,791
3/43	100,000	300,000	464,615	420,000	102,952
4/44	100,000	400,000	478,553	560,000	174,613
5/45	100,000	500,000	492,910	700,000	503,163
6/46	–	500,000	507,697	700,000	517,921
7/47	–	500,000	522,928	700,000	533,109
8/48	–	500,000	538,616	700,000	548,757
9/49	–	500,000	554,774	700,000	564,873
10/50	–	500,000	571,418	700,000	581,485
11/51	–	500,000	588,560	700,000	598,613
12/52	–	500,000	606,217	700,000	616,275
13/53	–	500,000	624,403	700,000	634,511
14/54	–	500,000	643,136	700,000	653,334
15/55	–	500,000	662,430	700,000	672,787
16/56	–	500,000	682,302	700,000	692,897
17/57	–	500,000	702,772	713,682	713,682
18/58	–	500,000	723,855	735,093	735,093
19/59	–	500,000	745,570	757,144	757,144
20/60	–	500,000	767,937	779,860	779,860
21/61	–	500,000	790,976	803,255	803,255
22/62	–	500,000	814,705	827,351	827,351
23/63	–	500,000	839,146	852,173	852,173
24/64	–	500,000	864,320	877,736	877,736
25/65	–	500,000	890,250	904,065	904,065

26/66	-	500,000	916,957	931,187	931,187
27/67	-	500,000	944,466	959,124	959,124
28/68	-	500,000	972,800	987,897	987,897
29/69	-	500,000	1,001,984	1,017,528	1,017,528
30/70	-	500,000	1,032,044	1,048,053	1,048,053
31/71	-	500,000	1,063,005	1,079,493	1,079,493
32/72	-	500,000	1,094,895	1,111,874	1,111,874
33/73	-	500,000	1,127,742	1,145,228	1,145,228
34/74	-	500,000	1,161,574	1,179,580	1,179,580
35/75	-	500,000	1,196,422	1,214,966	1,214,966
36/76	-	500,000	1,232,314	1,251,407	1,251,407
37/77	-	500,000	1,269,284	1,288,948	1,288,948
38/78	-	500,000	1,307,362	1,327,610	1,327,610
39/79	-	500,000	1,346,583	1,367,428	1,367,428
40/80	-	500,000	1,386,980	1,408,445	1,408,445
41/81	-	500,000	1,428,590	1,450,690	1,450,690
42/82	-	500,000	1,471,448	1,494,199	1,494,199
43/83	-	500,000	1,515,591	1,539,014	1,539,014
44/84	-	500,000	1,561,059	1,585,169	1,585,169
45/85	-	500,000	1,607,890	1,632,708	1,632,708
46/86	-	500,000	1,656,127	1,681,674	1,681,674
47/87	-	500,000	1,705,811	1,732,104	1,732,104
48/88	-	500,000	1,756,985	1,784,044	1,784,044
49/89	-	500,000	1,809,695	1,837,543	1,837,543
50/90	-	500,000	1,863,986	1,892,641	1,892,641
51/91	-	500,000	1,919,905	1,949,389	1,949,389
52/92	-	500,000	1,977,503	2,007,833	2,007,833
53/93	-	500,000	2,036,828	2,068,029	2,068,029
54/94	-	500,000	2,097,932	2,130,024	2,130,024
55/95	-	500,000	2,160,870	2,193,872	2,193,872
56/96	-	500,000	2,225,696	2,259,633	2,259,633
57/97	-	500,000	2,292,467	2,327,357	2,327,357
58/98	-	500,000	2,361,241	2,397,104	2,397,104
59/99	-	500,000	2,432,079	2,468,936	2,468,936
60/100	-	500,000	2,505,041	2,542,913	2,542,913
61/101	-	500,000	2,580,192	2,619,098	2,619,098
62/102	-	500,000	2,657,598	2,697,560	2,697,560
63/103	-	500,000	2,737,326	2,778,361	2,778,361
64/104	-	500,000	2,819,446	2,861,574	2,861,574
65/105	-	500,000	2,904,029	2,947,271	2,947,271
66/106	-	500,000	2,991,150	2,991,153	2,991,153

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 岁男性作为被保险人投保工银安盛人寿鑫如意拾号终身寿险，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	年度保险金额	身故/全残保险金	退保金（现金价值）
1/1	1,000,000	1,000,000	4,409,949	1,000,000	100,547
2/2	1,000,000	2,000,000	4,542,247	2,000,000	260,937
3/3	1,000,000	3,000,000	4,678,515	3,000,000	490,871
4/4	1,000,000	4,000,000	4,818,870	4,000,000	833,392
5/5	1,000,000	5,000,000	4,963,436	5,040,704	5,040,704
6/6	-	5,000,000	5,112,340	5,191,921	5,191,921
7/7	-	5,000,000	5,265,710	5,347,681	5,347,681
8/8	-	5,000,000	5,423,681	5,508,070	5,508,070
9/9	-	5,000,000	5,586,391	5,673,311	5,673,311
10/10	-	5,000,000	5,753,983	5,843,535	5,843,535
11/11	-	5,000,000	5,926,603	6,018,831	6,018,831
12/12	-	5,000,000	6,104,401	6,199,418	6,199,418
13/13	-	5,000,000	6,287,533	6,385,386	6,385,386
14/14	-	5,000,000	6,476,159	6,576,954	6,576,954
15/15	-	5,000,000	6,670,444	6,774,255	6,774,255
16/16	-	5,000,000	6,870,557	6,977,465	6,977,465
17/17	-	5,000,000	7,076,674	7,186,806	7,186,806
18/18	-	5,000,000	7,288,974	7,402,408	7,402,408
19/19	-	5,000,000	7,507,643	8,000,000	7,624,317
20/20	-	5,000,000	7,732,872	8,000,000	7,852,973
21/21	-	5,000,000	7,964,858	8,088,552	8,088,552
22/22	-	5,000,000	8,203,804	8,331,187	8,331,187
23/23	-	5,000,000	8,449,918	8,581,143	8,581,143
24/24	-	5,000,000	8,703,416	8,838,552	8,838,552
25/25	-	5,000,000	8,964,518	9,103,722	9,103,722
26/26	-	5,000,000	9,233,454	9,376,830	9,376,830
27/27	-	5,000,000	9,510,458	9,658,141	9,658,141
28/28	-	5,000,000	9,795,771	9,947,875	9,947,875
29/29	-	5,000,000	10,089,644	10,246,296	10,246,296
30/30	-	5,000,000	10,392,334	10,553,714	10,553,714
31/31	-	5,000,000	10,704,104	10,870,304	10,870,304
32/32	-	5,000,000	11,025,227	11,196,420	11,196,420
33/33	-	5,000,000	11,355,984	11,532,325	11,532,325
34/34	-	5,000,000	11,696,663	11,878,286	11,878,286
35/35	-	5,000,000	12,047,563	12,234,610	12,234,610
36/36	-	5,000,000	12,408,990	12,601,650	12,601,650
37/37	-	5,000,000	12,781,260	12,979,715	12,979,715
38/38	-	5,000,000	13,164,697	13,369,113	13,369,113
39/39	-	5,000,000	13,559,638	13,770,154	13,770,154
40/40	-	5,000,000	13,966,427	14,183,278	14,183,278
41/41	-	5,000,000	14,385,420	14,608,750	14,608,750

42/42	–	5,000,000	14,816,983	15,047,011	15,047,011
43/43	–	5,000,000	15,261,492	15,498,413	15,498,413
44/44	–	5,000,000	15,719,337	15,963,398	15,963,398
45/45	–	5,000,000	16,190,917	16,442,274	16,442,274
46/46	–	5,000,000	16,676,645	16,935,527	16,935,527
47/47	–	5,000,000	17,176,944	17,443,597	17,443,597
48/48	–	5,000,000	17,692,252	17,966,926	17,966,926
49/49	–	5,000,000	18,223,020	18,505,910	18,505,910
50/50	–	5,000,000	18,769,711	19,061,078	19,061,078
51/51	–	5,000,000	19,332,802	19,632,917	19,632,917
52/52	–	5,000,000	19,912,786	20,221,865	20,221,865
53/53	–	5,000,000	20,510,170	20,828,542	20,828,542
54/54	–	5,000,000	21,125,475	21,453,388	21,453,388
55/55	–	5,000,000	21,759,239	22,096,976	22,096,976
56/56	–	5,000,000	22,412,016	22,759,879	22,759,879
57/57	–	5,000,000	23,084,377	23,442,627	23,442,627
58/58	–	5,000,000	23,776,908	24,145,926	24,145,926
59/59	–	5,000,000	24,490,215	24,870,260	24,870,260
60/60	–	5,000,000	25,224,922	25,616,379	25,616,379
61/61	–	5,000,000	25,981,669	26,384,857	26,384,857
62/62	–	5,000,000	26,761,119	27,176,355	27,176,355
63/63	–	5,000,000	27,563,953	27,991,622	27,991,622
64/64	–	5,000,000	28,390,871	28,831,365	28,831,365
65/65	–	5,000,000	29,242,598	29,696,244	29,696,244
66/66	–	5,000,000	30,119,876	30,587,098	30,587,098
67/67	–	5,000,000	31,023,472	31,504,676	31,504,676
68/68	–	5,000,000	31,954,176	32,449,772	32,449,772
69/69	–	5,000,000	32,912,801	33,423,224	33,423,224
70/70	–	5,000,000	33,900,185	34,425,870	34,425,870
71/71	–	5,000,000	34,917,191	35,458,548	35,458,548
72/72	–	5,000,000	35,964,707	36,522,227	36,522,227
73/73	–	5,000,000	37,043,648	37,617,791	37,617,791
74/74	–	5,000,000	38,154,957	38,746,209	38,746,209
75/75	–	5,000,000	39,299,606	39,908,495	39,908,495
76/76	–	5,000,000	40,478,594	41,105,576	41,105,576
77/77	–	5,000,000	41,692,952	42,338,553	42,338,553
78/78	–	5,000,000	42,943,740	43,608,530	43,608,530
79/79	–	5,000,000	44,232,053	44,916,565	44,916,565
80/80	–	5,000,000	45,559,014	46,263,805	46,263,805
81/81	–	5,000,000	46,925,785	47,651,395	47,651,395
82/82	–	5,000,000	48,333,558	49,080,616	49,080,616
83/83	–	5,000,000	49,783,565	50,552,657	50,552,657
84/84	–	5,000,000	51,277,072	52,068,797	52,068,797
85/85	–	5,000,000	52,815,384	53,630,360	53,630,360
86/86	–	5,000,000	54,399,846	55,238,712	55,238,712
87/87	–	5,000,000	56,031,841	56,895,266	56,895,266
88/88	–	5,000,000	57,712,796	58,601,387	58,601,387
89/89	–	5,000,000	59,444,180	60,358,619	60,358,619
90/90	–	5,000,000	61,227,505	62,168,462	62,168,462

91/91	-	5,000,000	63,064,331	64,032,504	64,032,504
92/92	-	5,000,000	64,956,261	65,952,331	65,952,331
93/93	-	5,000,000	66,904,948	67,929,576	67,929,576
94/94	-	5,000,000	68,912,097	69,966,002	69,966,002
95/95	-	5,000,000	70,979,460	72,063,285	72,063,285
96/96	-	5,000,000	73,108,844	74,223,322	74,223,322
97/97	-	5,000,000	75,302,109	76,447,921	76,447,921
98/98	-	5,000,000	77,561,172	78,738,978	78,738,978
99/99	-	5,000,000	79,888,007	81,098,521	81,098,521
100/100	-	5,000,000	82,284,647	83,528,491	83,528,491
101/101	-	5,000,000	84,753,187	86,031,049	86,031,049
102/102	-	5,000,000	87,295,782	88,608,311	88,608,311
103/103	-	5,000,000	89,914,656	91,262,483	91,262,483
104/104	-	5,000,000	92,612,096	93,995,858	93,995,858
105/105	-	5,000,000	95,390,459	96,810,773	96,810,773
106/106	-	5,000,000	98,252,172	98,252,208	98,252,208

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

35 岁男性作为被保险人投保工银安盛人寿鑫如意拾号终身寿险，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	年度保险金额	身故/全残保险金	退保金（现金价值）
1/36	100,000	100,000	438,789	160,000	19,315
2/37	100,000	200,000	451,953	320,000	50,083
3/38	100,000	300,000	465,511	480,000	94,107
4/39	100,000	400,000	479,477	640,000	159,618
5/40	100,000	500,000	493,861	800,000	503,256
6/41	-	500,000	508,677	800,000	518,026
7/42	-	500,000	523,937	700,000	533,352
8/43	-	500,000	539,655	700,000	549,140
9/44	-	500,000	555,845	700,000	565,402
10/45	-	500,000	572,520	700,000	582,159
11/46	-	500,000	589,696	700,000	599,430
12/47	-	500,000	607,387	700,000	617,227
13/48	-	500,000	625,608	700,000	635,586
14/49	-	500,000	644,376	700,000	654,520
15/50	-	500,000	663,708	700,000	674,059
16/51	-	500,000	683,619	700,000	694,234
17/52	-	500,000	704,128	715,064	715,064

18/53	–	500,000	725,251	736,516	736,516
19/54	–	500,000	747,009	758,609	758,609
20/55	–	500,000	769,419	781,369	781,369
21/56	–	500,000	792,502	804,809	804,809
22/57	–	500,000	816,277	828,951	828,951
23/58	–	500,000	840,765	853,818	853,818
24/59	–	500,000	865,988	879,434	879,434
25/60	–	500,000	891,968	905,814	905,814
26/61	–	500,000	918,727	932,988	932,988
27/62	–	500,000	946,289	960,979	960,979
28/63	–	500,000	974,677	989,807	989,807
29/64	–	500,000	1,003,918	1,019,500	1,019,500
30/65	–	500,000	1,034,035	1,050,084	1,050,084
31/66	–	500,000	1,065,056	1,081,584	1,081,584
32/67	–	500,000	1,097,008	1,114,033	1,114,033
33/68	–	500,000	1,129,918	1,147,451	1,147,451
34/69	–	500,000	1,163,816	1,181,874	1,181,874
35/70	–	500,000	1,198,730	1,217,328	1,217,328
36/71	–	500,000	1,234,692	1,253,844	1,253,844
37/72	–	500,000	1,271,733	1,291,457	1,291,457
38/73	–	500,000	1,309,885	1,330,193	1,330,193
39/74	–	500,000	1,349,181	1,370,097	1,370,097
40/75	–	500,000	1,389,657	1,411,194	1,411,194
41/76	–	500,000	1,431,346	1,453,524	1,453,524
42/77	–	500,000	1,474,287	1,497,126	1,497,126
43/78	–	500,000	1,518,515	1,542,032	1,542,032
44/79	–	500,000	1,564,071	1,588,285	1,588,285
45/80	–	500,000	1,610,993	1,635,924	1,635,924
46/81	–	500,000	1,659,323	1,684,989	1,684,989
47/82	–	500,000	1,709,102	1,735,529	1,735,529
48/83	–	500,000	1,760,375	1,787,583	1,787,583
49/84	–	500,000	1,813,187	1,841,194	1,841,194
50/85	–	500,000	1,867,582	1,896,411	1,896,411
51/86	–	500,000	1,923,610	1,953,282	1,953,282
52/87	–	500,000	1,981,318	2,011,861	2,011,861
53/88	–	500,000	2,040,758	2,072,190	2,072,190
54/89	–	500,000	2,101,980	2,134,327	2,134,327
55/90	–	500,000	2,165,040	2,198,324	2,198,324
56/91	–	500,000	2,229,991	2,264,235	2,264,235
57/92	–	500,000	2,296,891	2,332,124	2,332,124
58/93	–	500,000	2,365,797	2,402,041	2,402,041
59/94	–	500,000	2,436,771	2,474,046	2,474,046
60/95	–	500,000	2,509,874	2,548,210	2,548,210
61/96	–	500,000	2,585,171	2,624,590	2,624,590
62/97	–	500,000	2,662,726	2,703,252	2,703,252
63/98	–	500,000	2,742,608	2,784,265	2,784,265
64/99	–	500,000	2,824,886	2,867,697	2,867,697
65/100	–	500,000	2,909,632	2,953,625	2,953,625
66/101	–	500,000	2,996,921	3,042,115	3,042,115

67/102	–	500,000	3,086,829	3,133,247	3,133,247
68/103	–	500,000	3,179,434	3,227,100	3,227,100
69/104	–	500,000	3,274,817	3,323,752	3,323,752
70/105	–	500,000	3,373,061	3,423,287	3,423,287
71/106	–	500,000	3,474,253	3,474,257	3,474,257

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拾号终身寿险，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	年度保险金额	身故/全残保险金	退保金（现金价值）
1/36	100,000	100,000	271,261	160,000	23,225
2/37	100,000	200,000	279,399	320,000	61,967
3/38	100,000	300,000	287,781	480,000	119,415
4/39	–	300,000	296,414	480,000	125,255
5/40	–	300,000	305,307	480,000	310,363
6/41	–	300,000	314,466	480,000	319,597
7/42	–	300,000	323,900	420,000	329,135
8/43	–	300,000	333,617	420,000	338,960
9/44	–	300,000	343,625	420,000	349,080
10/45	–	300,000	353,934	420,000	359,505
11/46	–	300,000	364,552	420,000	370,250
12/47	–	300,000	375,489	420,000	381,317
13/48	–	300,000	386,753	420,000	392,726
14/49	–	300,000	398,356	420,000	404,485
15/50	–	300,000	410,307	420,000	416,608
16/51	–	300,000	422,616	429,108	429,108
17/52	–	300,000	435,294	441,982	441,982
18/53	–	300,000	448,353	455,241	455,241
19/54	–	300,000	461,804	468,896	468,896
20/55	–	300,000	475,658	482,964	482,964
21/56	–	300,000	489,928	497,452	497,452
22/57	–	300,000	504,625	512,377	512,377
23/58	–	300,000	519,764	527,746	527,746
24/59	–	300,000	535,357	543,580	543,580
25/60	–	300,000	551,418	559,885	559,885
26/61	–	300,000	567,960	576,682	576,682
27/62	–	300,000	584,999	593,983	593,983
28/63	–	300,000	602,549	611,802	611,802

29/64	–	300,000	620,626	630,156	630,156
30/65	–	300,000	639,244	649,060	649,060
31/66	–	300,000	658,422	668,531	668,531
32/67	–	300,000	678,174	688,588	688,588
33/68	–	300,000	698,520	709,244	709,244
34/69	–	300,000	719,475	730,522	730,522
35/70	–	300,000	741,059	752,435	752,435
36/71	–	300,000	763,291	775,009	775,009
37/72	–	300,000	786,190	798,256	798,256
38/73	–	300,000	809,776	822,203	822,203
39/74	–	300,000	834,069	846,869	846,869
40/75	–	300,000	859,091	872,272	872,272
41/76	–	300,000	884,864	898,438	898,438
42/77	–	300,000	911,410	925,388	925,388
43/78	–	300,000	938,752	953,149	953,149
44/79	–	300,000	966,914	981,740	981,740
45/80	–	300,000	995,922	1,011,188	1,011,188
46/81	–	300,000	1,025,799	1,041,517	1,041,517
47/82	–	300,000	1,056,573	1,072,759	1,072,759
48/83	–	300,000	1,088,271	1,104,936	1,104,936
49/84	–	300,000	1,120,919	1,138,078	1,138,078
50/85	–	300,000	1,154,546	1,172,211	1,172,211
51/86	–	300,000	1,189,183	1,207,369	1,207,369
52/87	–	300,000	1,224,858	1,243,580	1,243,580
53/88	–	300,000	1,261,604	1,280,875	1,280,875
54/89	–	300,000	1,299,452	1,319,289	1,319,289
55/90	–	300,000	1,338,436	1,358,852	1,358,852
56/91	–	300,000	1,378,589	1,399,598	1,399,598
57/92	–	300,000	1,419,946	1,441,568	1,441,568
58/93	–	300,000	1,462,545	1,484,793	1,484,793
59/94	–	300,000	1,506,421	1,529,313	1,529,313
60/95	–	300,000	1,551,614	1,575,164	1,575,164
61/96	–	300,000	1,598,162	1,622,390	1,622,390
62/97	–	300,000	1,646,107	1,671,027	1,671,027
63/98	–	300,000	1,695,490	1,721,118	1,721,118
64/99	–	300,000	1,746,355	1,772,710	1,772,710
65/100	–	300,000	1,798,746	1,825,844	1,825,844
66/101	–	300,000	1,852,708	1,880,566	1,880,566
67/102	–	300,000	1,908,289	1,936,920	1,936,920
68/103	–	300,000	1,965,538	1,994,959	1,994,959
69/104	–	300,000	2,024,504	2,054,732	2,054,732
70/105	–	300,000	2,085,239	2,116,289	2,116,289
71/106	–	300,000	2,147,796	2,147,798	2,147,798

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

0 岁女性作为被保险人投保工银安盛人寿鑫如意拾号终身寿险，10 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	年度保险金额	身故/全残保险金	退保金（现金价值）
1/1	100,000	100,000	805,737	100,000	4,907
2/2	100,000	200,000	829,909	200,000	11,546
3/3	100,000	300,000	854,806	300,000	22,698
4/4	100,000	400,000	880,451	400,000	48,127
5/5	100,000	500,000	906,864	500,000	75,957
6/6	100,000	600,000	934,070	600,000	106,341
7/7	100,000	700,000	962,092	700,000	139,441
8/8	100,000	800,000	990,955	800,000	175,425
9/9	100,000	900,000	1,020,684	900,000	214,463
10/10	100,000	1,000,000	1,051,304	1,067,545	1,067,545
11/11	-	1,000,000	1,082,843	1,099,573	1,099,573
12/12	-	1,000,000	1,115,328	1,132,560	1,132,560
13/13	-	1,000,000	1,148,788	1,166,538	1,166,538
14/14	-	1,000,000	1,183,252	1,201,531	1,201,531
15/15	-	1,000,000	1,218,750	1,237,580	1,237,580
16/16	-	1,000,000	1,255,312	1,274,708	1,274,708
17/17	-	1,000,000	1,292,971	1,312,948	1,312,948
18/18	-	1,000,000	1,331,760	1,352,333	1,352,333
19/19	-	1,000,000	1,371,713	1,600,000	1,392,869
20/20	-	1,000,000	1,412,865	1,600,000	1,434,623
21/21	-	1,000,000	1,455,251	1,600,000	1,477,633
22/22	-	1,000,000	1,498,908	1,600,000	1,521,941
23/23	-	1,000,000	1,543,875	1,600,000	1,567,594
24/24	-	1,000,000	1,590,192	1,614,616	1,614,616
25/25	-	1,000,000	1,637,897	1,663,057	1,663,057
26/26	-	1,000,000	1,687,034	1,712,949	1,712,949
27/27	-	1,000,000	1,737,645	1,764,330	1,764,330
28/28	-	1,000,000	1,789,775	1,817,259	1,817,259
29/29	-	1,000,000	1,843,468	1,871,783	1,871,783
30/30	-	1,000,000	1,898,772	1,927,935	1,927,935
31/31	-	1,000,000	1,955,735	1,985,771	1,985,771
32/32	-	1,000,000	2,014,407	2,045,347	2,045,347
33/33	-	1,000,000	2,074,839	2,106,704	2,106,704
34/34	-	1,000,000	2,137,085	2,169,906	2,169,906
35/35	-	1,000,000	2,201,197	2,235,002	2,235,002
36/36	-	1,000,000	2,267,233	2,302,055	2,302,055
37/37	-	1,000,000	2,335,250	2,371,115	2,371,115
38/38	-	1,000,000	2,405,308	2,442,245	2,442,245
39/39	-	1,000,000	2,477,467	2,515,511	2,515,511

40/40	-	1,000,000	2,551,791	2,590,976	2,590,976
41/41	-	1,000,000	2,628,345	2,668,706	2,668,706
42/42	-	1,000,000	2,707,195	2,748,772	2,748,772
43/43	-	1,000,000	2,788,411	2,831,231	2,831,231
44/44	-	1,000,000	2,872,063	2,916,172	2,916,172
45/45	-	1,000,000	2,958,225	3,003,651	3,003,651
46/46	-	1,000,000	3,046,972	3,093,764	3,093,764
47/47	-	1,000,000	3,138,381	3,186,577	3,186,577
48/48	-	1,000,000	3,232,532	3,282,170	3,282,170
49/49	-	1,000,000	3,329,508	3,380,639	3,380,639
50/50	-	1,000,000	3,429,393	3,482,057	3,482,057
51/51	-	1,000,000	3,532,275	3,586,521	3,586,521
52/52	-	1,000,000	3,638,244	3,694,111	3,694,111
53/53	-	1,000,000	3,747,391	3,804,932	3,804,932
54/54	-	1,000,000	3,859,813	3,919,081	3,919,081
55/55	-	1,000,000	3,975,607	4,036,654	4,036,654
56/56	-	1,000,000	4,094,875	4,157,756	4,157,756
57/57	-	1,000,000	4,217,721	4,282,484	4,282,484
58/58	-	1,000,000	4,344,253	4,410,959	4,410,959
59/59	-	1,000,000	4,474,581	4,543,285	4,543,285
60/60	-	1,000,000	4,608,818	4,679,584	4,679,584
61/61	-	1,000,000	4,747,083	4,819,967	4,819,967
62/62	-	1,000,000	4,889,495	4,964,565	4,964,565
63/63	-	1,000,000	5,036,180	5,113,497	5,113,497
64/64	-	1,000,000	5,187,265	5,266,901	5,266,901
65/65	-	1,000,000	5,342,883	5,424,906	5,424,906
66/66	-	1,000,000	5,503,170	5,587,649	5,587,649
67/67	-	1,000,000	5,668,265	5,755,275	5,755,275
68/68	-	1,000,000	5,838,313	5,927,928	5,927,928
69/69	-	1,000,000	6,013,462	6,105,762	6,105,762
70/70	-	1,000,000	6,193,866	6,288,930	6,288,930
71/71	-	1,000,000	6,379,682	6,477,586	6,477,586
72/72	-	1,000,000	6,571,073	6,671,905	6,671,905
73/73	-	1,000,000	6,768,205	6,872,050	6,872,050
74/74	-	1,000,000	6,971,251	7,078,198	7,078,198
75/75	-	1,000,000	7,180,388	7,290,534	7,290,534
76/76	-	1,000,000	7,395,800	7,509,235	7,509,235
77/77	-	1,000,000	7,617,674	7,734,487	7,734,487
78/78	-	1,000,000	7,846,204	7,966,499	7,966,499
79/79	-	1,000,000	8,081,590	8,205,473	8,205,473
80/80	-	1,000,000	8,324,038	8,451,601	8,451,601
81/81	-	1,000,000	8,573,759	8,705,110	8,705,110
82/82	-	1,000,000	8,830,972	8,966,225	8,966,225
83/83	-	1,000,000	9,095,901	9,235,164	9,235,164
84/84	-	1,000,000	9,368,778	9,512,160	9,512,160
85/85	-	1,000,000	9,649,842	9,797,464	9,797,464
86/86	-	1,000,000	9,939,337	10,091,308	10,091,308
87/87	-	1,000,000	10,237,517	10,393,967	10,393,967
88/88	-	1,000,000	10,544,642	10,705,682	10,705,682

89/89	–	1,000,000	10,860,982	11,026,745	11,026,745
90/90	–	1,000,000	11,186,811	11,357,419	11,357,419
91/91	–	1,000,000	11,522,415	11,697,996	11,697,996
92/92	–	1,000,000	11,868,088	12,048,774	12,048,774
93/93	–	1,000,000	12,224,131	12,410,058	12,410,058
94/94	–	1,000,000	12,590,854	12,782,155	12,782,155
95/95	–	1,000,000	12,968,580	13,165,396	13,165,396
96/96	–	1,000,000	13,357,638	13,560,103	13,560,103
97/97	–	1,000,000	13,758,367	13,966,621	13,966,621
98/98	–	1,000,000	14,171,118	14,385,306	14,385,306
99/99	–	1,000,000	14,596,251	14,816,512	14,816,512
100/100	–	1,000,000	15,034,139	15,260,602	15,260,602
101/101	–	1,000,000	15,485,163	15,717,971	15,717,971
102/102	–	1,000,000	15,949,718	16,189,005	16,189,005
103/103	–	1,000,000	16,428,209	16,674,107	16,674,107
104/104	–	1,000,000	16,921,056	17,173,688	17,173,688
105/105	–	1,000,000	17,428,687	17,688,191	17,688,191
106/106	–	1,000,000	17,951,548	17,951,554	17,951,554

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 9

40 岁男性作为被保险人投保工银安盛人寿鑫如意拾号终身寿险，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	年度保险金额	身故/全残保险金	退保金（现金价值）
1/41	1,000,000	1,000,000	4,379,435	1,600,000	211,264
2/42	1,000,000	2,000,000	4,510,818	2,800,000	547,911
3/43	1,000,000	3,000,000	4,646,143	4,200,000	1,029,518
4/44	1,000,000	4,000,000	4,785,527	5,600,000	1,746,125
5/45	1,000,000	5,000,000	4,929,093	7,000,000	5,031,620
6/46	–	5,000,000	5,076,965	7,000,000	5,179,207
7/47	–	5,000,000	5,229,274	7,000,000	5,331,086
8/48	–	5,000,000	5,386,153	7,000,000	5,487,563
9/49	–	5,000,000	5,547,737	7,000,000	5,648,727
10/50	–	5,000,000	5,714,169	7,000,000	5,814,839
11/51	–	5,000,000	5,885,594	7,000,000	5,986,118
12/52	–	5,000,000	6,062,162	7,000,000	6,162,741
13/53	–	5,000,000	6,244,027	7,000,000	6,345,101
14/54	–	5,000,000	6,431,348	7,000,000	6,533,329

15/55	–	5,000,000	6,624,288	7,000,000	6,727,863
16/56	–	5,000,000	6,823,017	7,000,000	6,928,967
17/57	–	5,000,000	7,027,708	7,136,815	7,136,815
18/58	–	5,000,000	7,238,539	7,350,925	7,350,925
19/59	–	5,000,000	7,455,695	7,571,430	7,571,430
20/60	–	5,000,000	7,679,366	7,798,591	7,798,591
21/61	–	5,000,000	7,909,747	8,032,541	8,032,541
22/62	–	5,000,000	8,147,039	8,273,497	8,273,497
23/63	–	5,000,000	8,391,450	8,521,724	8,521,724
24/64	–	5,000,000	8,643,194	8,777,351	8,777,351
25/65	–	5,000,000	8,902,490	9,040,643	9,040,643
26/66	–	5,000,000	9,169,564	9,311,861	9,311,861
27/67	–	5,000,000	9,444,651	9,591,225	9,591,225
28/68	–	5,000,000	9,727,991	9,878,954	9,878,954
29/69	–	5,000,000	10,019,831	10,175,267	10,175,267
30/70	–	5,000,000	10,320,425	10,480,513	10,480,513
31/71	–	5,000,000	10,630,038	10,794,913	10,794,913
32/72	–	5,000,000	10,948,939	11,118,729	11,118,729
33/73	–	5,000,000	11,277,408	11,452,266	11,452,266
34/74	–	5,000,000	11,615,730	11,795,789	11,795,789
35/75	–	5,000,000	11,964,202	12,149,648	12,149,648
36/76	–	5,000,000	12,323,128	12,514,060	12,514,060
37/77	–	5,000,000	12,692,822	12,889,466	12,889,466
38/78	–	5,000,000	13,073,606	13,276,082	13,276,082
39/79	–	5,000,000	13,465,814	13,674,260	13,674,260
40/80	–	5,000,000	13,869,789	14,084,438	14,084,438
41/81	–	5,000,000	14,285,882	14,506,878	14,506,878
42/82	–	5,000,000	14,714,459	14,941,975	14,941,975
43/83	–	5,000,000	15,155,893	15,390,123	15,390,123
44/84	–	5,000,000	15,610,570	15,851,672	15,851,672
45/85	–	5,000,000	16,078,887	16,327,059	16,327,059
46/86	–	5,000,000	16,561,253	16,816,724	16,816,724
47/87	–	5,000,000	17,058,091	17,321,016	17,321,016
48/88	–	5,000,000	17,569,834	17,840,417	17,840,417
49/89	–	5,000,000	18,096,929	18,375,409	18,375,409
50/90	–	5,000,000	18,639,836	18,926,385	18,926,385
51/91	–	5,000,000	19,199,031	19,493,872	19,493,872
52/92	–	5,000,000	19,775,002	20,078,308	20,078,308
53/93	–	5,000,000	20,368,252	20,680,261	20,680,261
54/94	–	5,000,000	20,979,300	21,300,214	21,300,214
55/95	–	5,000,000	21,608,679	21,938,692	21,938,692
56/96	–	5,000,000	22,256,939	22,596,308	22,596,308
57/97	–	5,000,000	22,924,648	23,273,544	23,273,544
58/98	–	5,000,000	23,612,387	23,971,013	23,971,013
59/99	–	5,000,000	24,320,759	24,689,328	24,689,328
60/100	–	5,000,000	25,050,381	25,429,102	25,429,102
61/101	–	5,000,000	25,801,893	26,190,948	26,190,948
62/102	–	5,000,000	26,575,950	26,975,568	26,975,568
63/103	–	5,000,000	27,373,228	27,783,574	27,783,574

64/104	-	5,000,000	28,194,425	28,615,710	28,615,710
65/105	-	5,000,000	29,040,258	29,472,678	29,472,678
66/106	-	5,000,000	29,911,465	29,911,497	29,911,497

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。

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拾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:** ______________________