工银安盛人寿鑫福传家终身寿险（2024版）
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:

【身故保险金】

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

1、被保险人于年满 18 周岁前身故，我们按被保险人身故时合同基本保险金额所对应的已交标准保险费给付“身故保险金”;

2、被保险人于年满 18 周岁（含）后身故，我们按被保险人身故时合同的基本保险金额给付“身故保险金”。

【意外身故保险金】

在合同有效期内，若被保险人因遭受意外伤害事故、并在事故发生之日起 180 日内因该意外伤害事故而身故，且被保险人身故时年满 18 周岁（含）后，我们在给付上述“身故保险金”的同时，再按被保险人身故时合同基本保险金额的 50%给付“意外身故保险金”予身故保险金受益人，同时合同效力终止。

注:

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”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.责任免除

一、因下列情形之一导致被保险人身故的，我们不承担给付身故保险金的责任：

1、投保人对被保险人的故意杀害、故意伤害；

2、被保险人故意犯罪或者抗拒依法采取的刑事强制措施；

3、被保险人自合同成立或者合同效力恢复之日起 2 年内自杀，但被保险人自杀时为无民事行为能力人的除外。

发生上述第 1 项情形导致被保险人身故的，合同终止，我们向被保险人的继承人（除投保人本人外）退还合同的现金价值。

发生上述其他情形导致被保险人身故的，合同终止，我们向投保人退还合同的现金价值。

二、因下列情形之一导致被保险人身故，我们不承担给付意外身故保险金的责任：

1、投保人对被保险人的故意杀害、故意伤害；

2、被保险人故意犯罪或者抗拒依法采取的刑事强制措施；

3、被保险人自杀或故意自伤，但被保险人自杀或故意自伤时为无民事行为能力人的除外；

4、被保险人猝死。

发生上述第 1 项情形导致被保险人身故的，合同终止，我们向被保险人的继承人（除投保人本人外）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、同时也不符合“身故保险金”责任的，合同终止，我们向投保人退还合同的现金价值。

除条款“1.9 责任免除”外，合同其他免除责任的条款，详见合同“1.5 犹豫期”、“2.5 效力中止与恢复”、“2.10 保险事故通知”、“2.16 明确说明与如实告知”、“2.18 年龄性别错误的处理”中相关字体加粗内容。

（二）产品其他信息

1.投保范围

合同接受的被保险人的投保年龄范围为 0 周岁（须出生满 28 日）至 75 周岁，且须符合投保当时我们的规定。

2.保险期间

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 时起至被保险人身故时止，保险期间在保险单上载明。

3. 交费方式

合同保险费的交费方式和交费期间由投保人与我们约定并在保险单上载明。分期支付保险费的，在支付首期保险费后，投保人应当在每个保险费约定支付日支付当期应交保险费。

4. 等待期

该产品不涉及等待期。

5. 犹豫期

自投保人签收合同之日起，有 15 日的犹豫期。

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福传家终身寿险（2024 版），交费期间 20 年，选择年交交费方式，基本保险金额 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	基本保险金额	一般身故给付	意外身故给付	退保金（现金价值）
1/41	22,890	22,890	1,000,000	1,000,000	1,500,000	1,260
2/42	22,890	45,780	1,000,000	1,000,000	1,500,000	3,220
3/43	22,890	68,670	1,000,000	1,000,000	1,500,000	5,920
4/44	22,890	91,560	1,000,000	1,000,000	1,500,000	17,520
5/45	22,890	114,450	1,000,000	1,000,000	1,500,000	29,860
6/46	22,890	137,340	1,000,000	1,000,000	1,500,000	42,970
7/47	22,890	160,230	1,000,000	1,000,000	1,500,000	56,870
8/48	22,890	183,120	1,000,000	1,000,000	1,500,000	71,600
9/49	22,890	206,010	1,000,000	1,000,000	1,500,000	87,200
10/50	22,890	228,900	1,000,000	1,000,000	1,500,000	103,710
11/51	22,890	251,790	1,000,000	1,000,000	1,500,000	121,180
12/52	22,890	274,680	1,000,000	1,000,000	1,500,000	139,650
13/53	22,890	297,570	1,000,000	1,000,000	1,500,000	159,180
14/54	22,890	320,460	1,000,000	1,000,000	1,500,000	179,820
15/55	22,890	343,350	1,000,000	1,000,000	1,500,000	201,630
16/56	22,890	366,240	1,000,000	1,000,000	1,500,000	224,680
17/57	22,890	389,130	1,000,000	1,000,000	1,500,000	249,040
18/58	22,890	412,020	1,000,000	1,000,000	1,500,000	274,780
19/59	22,890	434,910	1,000,000	1,000,000	1,500,000	301,960
20/60	22,890	457,800	1,000,000	1,000,000	1,500,000	330,640
21/61	-	457,800	1,000,000	1,000,000	1,500,000	342,780
22/62	-	457,800	1,000,000	1,000,000	1,500,000	355,270
23/63	-	457,800	1,000,000	1,000,000	1,500,000	368,080
24/64	-	457,800	1,000,000	1,000,000	1,500,000	381,200
25/65	-	457,800	1,000,000	1,000,000	1,500,000	394,620
26/66	-	457,800	1,000,000	1,000,000	1,500,000	408,320
27/67	-	457,800	1,000,000	1,000,000	1,500,000	422,270
28/68	-	457,800	1,000,000	1,000,000	1,500,000	436,440
29/69	-	457,800	1,000,000	1,000,000	1,500,000	450,810

30/70	–	457,800	1,000,000	1,000,000	1,500,000	465,330
31/71	–	457,800	1,000,000	1,000,000	1,500,000	479,970
32/72	–	457,800	1,000,000	1,000,000	1,500,000	494,690
33/73	–	457,800	1,000,000	1,000,000	1,500,000	509,460
34/74	–	457,800	1,000,000	1,000,000	1,500,000	524,230
35/75	–	457,800	1,000,000	1,000,000	1,500,000	538,990
36/76	–	457,800	1,000,000	1,000,000	1,500,000	553,710
37/77	–	457,800	1,000,000	1,000,000	1,500,000	568,360
38/78	–	457,800	1,000,000	1,000,000	1,500,000	582,910
39/79	–	457,800	1,000,000	1,000,000	1,500,000	597,360
40/80	–	457,800	1,000,000	1,000,000	1,500,000	611,670
41/81	–	457,800	1,000,000	1,000,000	1,500,000	625,810
42/82	–	457,800	1,000,000	1,000,000	1,500,000	639,780
43/83	–	457,800	1,000,000	1,000,000	1,500,000	653,540
44/84	–	457,800	1,000,000	1,000,000	1,500,000	667,080
45/85	–	457,800	1,000,000	1,000,000	1,500,000	680,410
46/86	–	457,800	1,000,000	1,000,000	1,500,000	693,500
47/87	–	457,800	1,000,000	1,000,000	1,500,000	706,360
48/88	–	457,800	1,000,000	1,000,000	1,500,000	718,990
49/89	–	457,800	1,000,000	1,000,000	1,500,000	731,370
50/90	–	457,800	1,000,000	1,000,000	1,500,000	743,500
51/91	–	457,800	1,000,000	1,000,000	1,500,000	755,370
52/92	–	457,800	1,000,000	1,000,000	1,500,000	766,980
53/93	–	457,800	1,000,000	1,000,000	1,500,000	778,330
54/94	–	457,800	1,000,000	1,000,000	1,500,000	789,440
55/95	–	457,800	1,000,000	1,000,000	1,500,000	800,330
56/96	–	457,800	1,000,000	1,000,000	1,500,000	811,080
57/97	–	457,800	1,000,000	1,000,000	1,500,000	821,790
58/98	–	457,800	1,000,000	1,000,000	1,500,000	832,630
59/99	–	457,800	1,000,000	1,000,000	1,500,000	843,850
60/100	–	457,800	1,000,000	1,000,000	1,500,000	855,800
61/101	–	457,800	1,000,000	1,000,000	1,500,000	869,010
62/102	–	457,800	1,000,000	1,000,000	1,500,000	884,250
63/103	–	457,800	1,000,000	1,000,000	1,500,000	902,680
64/104	–	457,800	1,000,000	1,000,000	1,500,000	926,060
65/105	–	457,800	1,000,000	1,000,000	1,500,000	957,090

66/106	-	457,800	1,000,000	1,000,000	1,500,000	1,000,000

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支付保险费，则按月支付的保险费在每月初发生，且上表中“年交保险费”一列为一年所支付的保险费之和。

4、 以上“一般身故给付”是指我们按照产品条款给付的身故保险金金额。

5、 以上“意外身故给付”是指若被保险人因遭受意外伤害事故、并在事故发生之日起 180 日内因该意外伤害事故而身故时，我们按照产品条款给付的身故保险金与意外身故保险金（若有）的总额。

示例 2

40 岁男性作为被保险人投保工银安盛人寿鑫福传家终身寿险（2024 版），交费期间 5 年，选择年交交费方式，基本保险金额 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	基本保险金额	一般身故给付	意外身故给付	退保金（现金价值）
1/41	78,610	78,610	1,000,000	1,000,000	1,500,000	15,410
2/42	78,610	157,220	1,000,000	1,000,000	1,500,000	40,210
3/43	78,610	235,830	1,000,000	1,000,000	1,500,000	75,860
4/44	78,610	314,440	1,000,000	1,000,000	1,500,000	129,170
5/45	78,610	393,050	1,000,000	1,000,000	1,500,000	188,960
6/46	-	393,050	1,000,000	1,000,000	1,500,000	196,400
7/47	-	393,050	1,000,000	1,000,000	1,500,000	204,090
8/48	-	393,050	1,000,000	1,000,000	1,500,000	212,040
9/49	-	393,050	1,000,000	1,000,000	1,500,000	220,240
10/50	-	393,050	1,000,000	1,000,000	1,500,000	228,720
11/51	-	393,050	1,000,000	1,000,000	1,500,000	237,460
12/52	-	393,050	1,000,000	1,000,000	1,500,000	246,500
13/53	-	393,050	1,000,000	1,000,000	1,500,000	255,830
14/54	-	393,050	1,000,000	1,000,000	1,500,000	265,470
15/55	-	393,050	1,000,000	1,000,000	1,500,000	275,440
16/56	-	393,050	1,000,000	1,000,000	1,500,000	285,750
17/57	-	393,050	1,000,000	1,000,000	1,500,000	296,420
18/58	-	393,050	1,000,000	1,000,000	1,500,000	307,450
19/59	-	393,050	1,000,000	1,000,000	1,500,000	318,860
20/60	-	393,050	1,000,000	1,000,000	1,500,000	330,640
21/61	-	393,050	1,000,000	1,000,000	1,500,000	342,780
22/62	-	393,050	1,000,000	1,000,000	1,500,000	355,270

23/63	-	393,050	1,000,000	1,000,000	1,500,000	368,080
24/64	-	393,050	1,000,000	1,000,000	1,500,000	381,200
25/65	-	393,050	1,000,000	1,000,000	1,500,000	394,620
26/66	-	393,050	1,000,000	1,000,000	1,500,000	408,320
27/67	-	393,050	1,000,000	1,000,000	1,500,000	422,270
28/68	-	393,050	1,000,000	1,000,000	1,500,000	436,440
29/69	-	393,050	1,000,000	1,000,000	1,500,000	450,810
30/70	-	393,050	1,000,000	1,000,000	1,500,000	465,330
31/71	-	393,050	1,000,000	1,000,000	1,500,000	479,970
32/72	-	393,050	1,000,000	1,000,000	1,500,000	494,690
33/73	-	393,050	1,000,000	1,000,000	1,500,000	509,460
34/74	-	393,050	1,000,000	1,000,000	1,500,000	524,230
35/75	-	393,050	1,000,000	1,000,000	1,500,000	538,990
36/76	-	393,050	1,000,000	1,000,000	1,500,000	553,710
37/77	-	393,050	1,000,000	1,000,000	1,500,000	568,360
38/78	-	393,050	1,000,000	1,000,000	1,500,000	582,910
39/79	-	393,050	1,000,000	1,000,000	1,500,000	597,360
40/80	-	393,050	1,000,000	1,000,000	1,500,000	611,670
41/81	-	393,050	1,000,000	1,000,000	1,500,000	625,810
42/82	-	393,050	1,000,000	1,000,000	1,500,000	639,780
43/83	-	393,050	1,000,000	1,000,000	1,500,000	653,540
44/84	-	393,050	1,000,000	1,000,000	1,500,000	667,080
45/85	-	393,050	1,000,000	1,000,000	1,500,000	680,410
46/86	-	393,050	1,000,000	1,000,000	1,500,000	693,500
47/87	-	393,050	1,000,000	1,000,000	1,500,000	706,360
48/88	-	393,050	1,000,000	1,000,000	1,500,000	718,990
49/89	-	393,050	1,000,000	1,000,000	1,500,000	731,370
50/90	-	393,050	1,000,000	1,000,000	1,500,000	743,500
51/91	-	393,050	1,000,000	1,000,000	1,500,000	755,370
52/92	-	393,050	1,000,000	1,000,000	1,500,000	766,980
53/93	-	393,050	1,000,000	1,000,000	1,500,000	778,330
54/94	-	393,050	1,000,000	1,000,000	1,500,000	789,440
55/95	-	393,050	1,000,000	1,000,000	1,500,000	800,330
56/96	-	393,050	1,000,000	1,000,000	1,500,000	811,080
57/97	-	393,050	1,000,000	1,000,000	1,500,000	821,790
58/98	-	393,050	1,000,000	1,000,000	1,500,000	832,630

59/99	-	393,050	1,000,000	1,000,000	1,500,000	843,850
60/100	-	393,050	1,000,000	1,000,000	1,500,000	855,800
61/101	-	393,050	1,000,000	1,000,000	1,500,000	869,010
62/102	-	393,050	1,000,000	1,000,000	1,500,000	884,250
63/103	-	393,050	1,000,000	1,000,000	1,500,000	902,680
64/104	-	393,050	1,000,000	1,000,000	1,500,000	926,060
65/105	-	393,050	1,000,000	1,000,000	1,500,000	957,090
66/106	-	393,050	1,000,000	1,000,000	1,500,000	1,000,000

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支付保险费，则按月支付的保险费在每月初发生，且上表中“年交保险费”一列为一年所支付的保险费之和。

4、 以上“一般身故给付”是指我们按照产品条款给付的身故保险金金额。

5、 以上“意外身故给付”是指若被保险人因遭受意外伤害事故、并在事故发生之日起 180 日内因该意外伤害事故而身故时，我们按照产品条款给付的身故保险金与意外身故保险金（若有）的总额。

示例 3

40 岁女性作为被保险人投保工银安盛人寿鑫福传家终身寿险（2024 版），交费期间 20 年，选择年交交费方式，基本保险金额 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	基本保险金额	一般身故给付	意外身故给付	退保金（现金价值）
1/41	20,470	20,470	1,000,000	1,000,000	1,500,000	1,240
2/42	20,470	40,940	1,000,000	1,000,000	1,500,000	3,070
3/43	20,470	61,410	1,000,000	1,000,000	1,500,000	5,540
4/44	20,470	81,880	1,000,000	1,000,000	1,500,000	15,320
5/45	20,470	102,350	1,000,000	1,000,000	1,500,000	25,730
6/46	20,470	122,820	1,000,000	1,000,000	1,500,000	36,830
7/47	20,470	143,290	1,000,000	1,000,000	1,500,000	48,620
8/48	20,470	163,760	1,000,000	1,000,000	1,500,000	61,150
9/49	20,470	184,230	1,000,000	1,000,000	1,500,000	74,460
10/50	20,470	204,700	1,000,000	1,000,000	1,500,000	88,580
11/51	20,470	225,170	1,000,000	1,000,000	1,500,000	103,550
12/52	20,470	245,640	1,000,000	1,000,000	1,500,000	119,420
13/53	20,470	266,110	1,000,000	1,000,000	1,500,000	136,220
14/54	20,470	286,580	1,000,000	1,000,000	1,500,000	154,020
15/55	20,470	307,050	1,000,000	1,000,000	1,500,000	172,850

16/56	20,470	327,520	1,000,000	1,000,000	1,500,000	192,770
17/57	20,470	347,990	1,000,000	1,000,000	1,500,000	213,840
18/58	20,470	368,460	1,000,000	1,000,000	1,500,000	236,110
19/59	20,470	388,930	1,000,000	1,000,000	1,500,000	259,640
20/60	20,470	409,400	1,000,000	1,000,000	1,500,000	284,490
21/61	-	409,400	1,000,000	1,000,000	1,500,000	295,810
22/62	-	409,400	1,000,000	1,000,000	1,500,000	307,500
23/63	-	409,400	1,000,000	1,000,000	1,500,000	319,570
24/64	-	409,400	1,000,000	1,000,000	1,500,000	332,010
25/65	-	409,400	1,000,000	1,000,000	1,500,000	344,800
26/66	-	409,400	1,000,000	1,000,000	1,500,000	357,950
27/67	-	409,400	1,000,000	1,000,000	1,500,000	371,430
28/68	-	409,400	1,000,000	1,000,000	1,500,000	385,230
29/69	-	409,400	1,000,000	1,000,000	1,500,000	399,330
30/70	-	409,400	1,000,000	1,000,000	1,500,000	413,700
31/71	-	409,400	1,000,000	1,000,000	1,500,000	428,320
32/72	-	409,400	1,000,000	1,000,000	1,500,000	443,160
33/73	-	409,400	1,000,000	1,000,000	1,500,000	458,190
34/74	-	409,400	1,000,000	1,000,000	1,500,000	473,380
35/75	-	409,400	1,000,000	1,000,000	1,500,000	488,700
36/76	-	409,400	1,000,000	1,000,000	1,500,000	504,120
37/77	-	409,400	1,000,000	1,000,000	1,500,000	519,600
38/78	-	409,400	1,000,000	1,000,000	1,500,000	535,100
39/79	-	409,400	1,000,000	1,000,000	1,500,000	550,590
40/80	-	409,400	1,000,000	1,000,000	1,500,000	566,040
41/81	-	409,400	1,000,000	1,000,000	1,500,000	581,390
42/82	-	409,400	1,000,000	1,000,000	1,500,000	596,610
43/83	-	409,400	1,000,000	1,000,000	1,500,000	611,630
44/84	-	409,400	1,000,000	1,000,000	1,500,000	626,420
45/85	-	409,400	1,000,000	1,000,000	1,500,000	640,940
46/86	-	409,400	1,000,000	1,000,000	1,500,000	655,130
47/87	-	409,400	1,000,000	1,000,000	1,500,000	668,990
48/88	-	409,400	1,000,000	1,000,000	1,500,000	682,510
49/89	-	409,400	1,000,000	1,000,000	1,500,000	695,720
50/90	-	409,400	1,000,000	1,000,000	1,500,000	708,660
51/91	-	409,400	1,000,000	1,000,000	1,500,000	721,400

52/92	-	409,400	1,000,000	1,000,000	1,500,000	734,030
53/93	-	409,400	1,000,000	1,000,000	1,500,000	746,610
54/94	-	409,400	1,000,000	1,000,000	1,500,000	759,230
55/95	-	409,400	1,000,000	1,000,000	1,500,000	771,970
56/96	-	409,400	1,000,000	1,000,000	1,500,000	784,920
57/97	-	409,400	1,000,000	1,000,000	1,500,000	798,160
58/98	-	409,400	1,000,000	1,000,000	1,500,000	811,830
59/99	-	409,400	1,000,000	1,000,000	1,500,000	826,120
60/100	-	409,400	1,000,000	1,000,000	1,500,000	841,320
61/101	-	409,400	1,000,000	1,000,000	1,500,000	857,880
62/102	-	409,400	1,000,000	1,000,000	1,500,000	876,480
63/103	-	409,400	1,000,000	1,000,000	1,500,000	898,110
64/104	-	409,400	1,000,000	1,000,000	1,500,000	924,240
65/105	-	409,400	1,000,000	1,000,000	1,500,000	957,090
66/106	-	409,400	1,000,000	1,000,000	1,500,000	1,000,000

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支付保险费，则按月支付的保险费在每月初发生，且上表中“年交保险费”一列为一年所支付的保险费之和。

4、 以上“一般身故给付”是指我们按照产品条款给付的身故保险金金额。

5、 以上“意外身故给付”是指若被保险人因遭受意外伤害事故、并在事故发生之日起 180 日内因该意外伤害事故而身故时，我们按照产品条款给付的身故保险金与意外身故保险金（若有）的总额。

示例 4

40 岁女性作为被保险人投保工银安盛人寿鑫福传家终身寿险（2024 版），交费期间 5 年，选择年交交费方式，基本保险金额 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	基本保险金额	一般身故给付	意外身故给付	退保金（现金价值）
1/41	70,700	70,700	1,000,000	1,000,000	1,500,000	12,850
2/42	70,700	141,400	1,000,000	1,000,000	1,500,000	33,430
3/43	70,700	212,100	1,000,000	1,000,000	1,500,000	62,960
4/44	70,700	282,800	1,000,000	1,000,000	1,500,000	107,000
5/45	70,700	353,500	1,000,000	1,000,000	1,500,000	156,410
6/46	-	353,500	1,000,000	1,000,000	1,500,000	162,890
7/47	-	353,500	1,000,000	1,000,000	1,500,000	169,620
8/48	-	353,500	1,000,000	1,000,000	1,500,000	176,610

9/49	-	353,500	1,000,000	1,000,000	1,500,000	183,870
10/50	-	353,500	1,000,000	1,000,000	1,500,000	191,400
11/51	-	353,500	1,000,000	1,000,000	1,500,000	199,230
12/52	-	353,500	1,000,000	1,000,000	1,500,000	207,350
13/53	-	353,500	1,000,000	1,000,000	1,500,000	215,780
14/54	-	353,500	1,000,000	1,000,000	1,500,000	224,530
15/55	-	353,500	1,000,000	1,000,000	1,500,000	233,610
16/56	-	353,500	1,000,000	1,000,000	1,500,000	243,050
17/57	-	353,500	1,000,000	1,000,000	1,500,000	252,840
18/58	-	353,500	1,000,000	1,000,000	1,500,000	263,010
19/59	-	353,500	1,000,000	1,000,000	1,500,000	273,560
20/60	-	353,500	1,000,000	1,000,000	1,500,000	284,490
21/61	-	353,500	1,000,000	1,000,000	1,500,000	295,810
22/62	-	353,500	1,000,000	1,000,000	1,500,000	307,500
23/63	-	353,500	1,000,000	1,000,000	1,500,000	319,570
24/64	-	353,500	1,000,000	1,000,000	1,500,000	332,010
25/65	-	353,500	1,000,000	1,000,000	1,500,000	344,800
26/66	-	353,500	1,000,000	1,000,000	1,500,000	357,950
27/67	-	353,500	1,000,000	1,000,000	1,500,000	371,430
28/68	-	353,500	1,000,000	1,000,000	1,500,000	385,230
29/69	-	353,500	1,000,000	1,000,000	1,500,000	399,330
30/70	-	353,500	1,000,000	1,000,000	1,500,000	413,700
31/71	-	353,500	1,000,000	1,000,000	1,500,000	428,320
32/72	-	353,500	1,000,000	1,000,000	1,500,000	443,160
33/73	-	353,500	1,000,000	1,000,000	1,500,000	458,190
34/74	-	353,500	1,000,000	1,000,000	1,500,000	473,380
35/75	-	353,500	1,000,000	1,000,000	1,500,000	488,700
36/76	-	353,500	1,000,000	1,000,000	1,500,000	504,120
37/77	-	353,500	1,000,000	1,000,000	1,500,000	519,600
38/78	-	353,500	1,000,000	1,000,000	1,500,000	535,100
39/79	-	353,500	1,000,000	1,000,000	1,500,000	550,590
40/80	-	353,500	1,000,000	1,000,000	1,500,000	566,040
41/81	-	353,500	1,000,000	1,000,000	1,500,000	581,390
42/82	-	353,500	1,000,000	1,000,000	1,500,000	596,610
43/83	-	353,500	1,000,000	1,000,000	1,500,000	611,630
44/84	-	353,500	1,000,000	1,000,000	1,500,000	626,420

45/85	-	353,500	1,000,000	1,000,000	1,500,000	640,940
46/86	-	353,500	1,000,000	1,000,000	1,500,000	655,130
47/87	-	353,500	1,000,000	1,000,000	1,500,000	668,990
48/88	-	353,500	1,000,000	1,000,000	1,500,000	682,510
49/89	-	353,500	1,000,000	1,000,000	1,500,000	695,720
50/90	-	353,500	1,000,000	1,000,000	1,500,000	708,660
51/91	-	353,500	1,000,000	1,000,000	1,500,000	721,400
52/92	-	353,500	1,000,000	1,000,000	1,500,000	734,030
53/93	-	353,500	1,000,000	1,000,000	1,500,000	746,610
54/94	-	353,500	1,000,000	1,000,000	1,500,000	759,230
55/95	-	353,500	1,000,000	1,000,000	1,500,000	771,970
56/96	-	353,500	1,000,000	1,000,000	1,500,000	784,920
57/97	-	353,500	1,000,000	1,000,000	1,500,000	798,160
58/98	-	353,500	1,000,000	1,000,000	1,500,000	811,830
59/99	-	353,500	1,000,000	1,000,000	1,500,000	826,120
60/100	-	353,500	1,000,000	1,000,000	1,500,000	841,320
61/101	-	353,500	1,000,000	1,000,000	1,500,000	857,880
62/102	-	353,500	1,000,000	1,000,000	1,500,000	876,480
63/103	-	353,500	1,000,000	1,000,000	1,500,000	898,110
64/104	-	353,500	1,000,000	1,000,000	1,500,000	924,240
65/105	-	353,500	1,000,000	1,000,000	1,500,000	957,090
66/106	-	353,500	1,000,000	1,000,000	1,500,000	1,000,000

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支付保险费，则按月支付的保险费在每月初发生，且上表中“年交保险费”一列为一年所支付的保险费之和。

4、 以上“一般身故给付”是指我们按照产品条款给付的身故保险金金额。

5、 以上“意外身故给付”是指若被保险人因遭受意外伤害事故、并在事故发生之日起 180 日内因该意外伤害事故而身故时，我们按照产品条款给付的身故保险金与意外身故保险金（若有）的总额。

示例 5

35 岁男性作为被保险人投保工银安盛人寿鑫福传家终身寿险（2024 版），交费期间 20 年，选择年交交费方式，基本保险金额 1000 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	基本保险金额	一般身故给付	意外身故给付	退保金（现金价值）
1/36	203,100	203,100	10,000,000	10,000,000	15,000,000	10,900

2/37	203,100	406,200	10,000,000	10,000,000	15,000,000	27,700
3/38	203,100	609,300	10,000,000	10,000,000	15,000,000	50,700
4/39	203,100	812,400	10,000,000	10,000,000	15,000,000	146,700
5/40	203,100	1,015,500	10,000,000	10,000,000	15,000,000	248,900
6/41	203,100	1,218,600	10,000,000	10,000,000	15,000,000	357,700
7/42	203,100	1,421,700	10,000,000	10,000,000	15,000,000	473,300
8/43	203,100	1,624,800	10,000,000	10,000,000	15,000,000	596,000
9/44	203,100	1,827,900	10,000,000	10,000,000	15,000,000	726,100
10/45	203,100	2,031,000	10,000,000	10,000,000	15,000,000	864,000
11/46	203,100	2,234,100	10,000,000	10,000,000	15,000,000	1,009,900
12/47	203,100	2,437,200	10,000,000	10,000,000	15,000,000	1,164,300
13/48	203,100	2,640,300	10,000,000	10,000,000	15,000,000	1,327,400
14/49	203,100	2,843,400	10,000,000	10,000,000	15,000,000	1,499,700
15/50	203,100	3,046,500	10,000,000	10,000,000	15,000,000	1,681,700
16/51	203,100	3,249,600	10,000,000	10,000,000	15,000,000	1,873,800
17/52	203,100	3,452,700	10,000,000	10,000,000	15,000,000	2,076,500
18/53	203,100	3,655,800	10,000,000	10,000,000	15,000,000	2,290,500
19/54	203,100	3,858,900	10,000,000	10,000,000	15,000,000	2,516,200
20/55	203,100	4,062,000	10,000,000	10,000,000	15,000,000	2,754,400
21/56	-	4,062,000	10,000,000	10,000,000	15,000,000	2,857,500
22/57	-	4,062,000	10,000,000	10,000,000	15,000,000	2,964,200
23/58	-	4,062,000	10,000,000	10,000,000	15,000,000	3,074,500
24/59	-	4,062,000	10,000,000	10,000,000	15,000,000	3,188,600
25/60	-	4,062,000	10,000,000	10,000,000	15,000,000	3,306,400
26/61	-	4,062,000	10,000,000	10,000,000	15,000,000	3,427,800
27/62	-	4,062,000	10,000,000	10,000,000	15,000,000	3,552,700
28/63	-	4,062,000	10,000,000	10,000,000	15,000,000	3,680,800
29/64	-	4,062,000	10,000,000	10,000,000	15,000,000	3,812,000
30/65	-	4,062,000	10,000,000	10,000,000	15,000,000	3,946,200
31/66	-	4,062,000	10,000,000	10,000,000	15,000,000	4,083,200
32/67	-	4,062,000	10,000,000	10,000,000	15,000,000	4,222,700
33/68	-	4,062,000	10,000,000	10,000,000	15,000,000	4,364,400
34/69	-	4,062,000	10,000,000	10,000,000	15,000,000	4,508,100
35/70	-	4,062,000	10,000,000	10,000,000	15,000,000	4,653,300
36/71	-	4,062,000	10,000,000	10,000,000	15,000,000	4,799,700
37/72	-	4,062,000	10,000,000	10,000,000	15,000,000	4,946,900

38/73	-	4,062,000	10,000,000	10,000,000	15,000,000	5,094,600
39/74	-	4,062,000	10,000,000	10,000,000	15,000,000	5,242,300
40/75	-	4,062,000	10,000,000	10,000,000	15,000,000	5,389,900
41/76	-	4,062,000	10,000,000	10,000,000	15,000,000	5,537,100
42/77	-	4,062,000	10,000,000	10,000,000	15,000,000	5,683,600
43/78	-	4,062,000	10,000,000	10,000,000	15,000,000	5,829,100
44/79	-	4,062,000	10,000,000	10,000,000	15,000,000	5,973,600
45/80	-	4,062,000	10,000,000	10,000,000	15,000,000	6,116,700
46/81	-	4,062,000	10,000,000	10,000,000	15,000,000	6,258,100
47/82	-	4,062,000	10,000,000	10,000,000	15,000,000	6,397,800
48/83	-	4,062,000	10,000,000	10,000,000	15,000,000	6,535,400
49/84	-	4,062,000	10,000,000	10,000,000	15,000,000	6,670,800
50/85	-	4,062,000	10,000,000	10,000,000	15,000,000	6,804,100
51/86	-	4,062,000	10,000,000	10,000,000	15,000,000	6,935,000
52/87	-	4,062,000	10,000,000	10,000,000	15,000,000	7,063,600
53/88	-	4,062,000	10,000,000	10,000,000	15,000,000	7,189,900
54/89	-	4,062,000	10,000,000	10,000,000	15,000,000	7,313,700
55/90	-	4,062,000	10,000,000	10,000,000	15,000,000	7,435,000
56/91	-	4,062,000	10,000,000	10,000,000	15,000,000	7,553,700
57/92	-	4,062,000	10,000,000	10,000,000	15,000,000	7,669,800
58/93	-	4,062,000	10,000,000	10,000,000	15,000,000	7,783,300
59/94	-	4,062,000	10,000,000	10,000,000	15,000,000	7,894,400
60/95	-	4,062,000	10,000,000	10,000,000	15,000,000	8,003,300
61/96	-	4,062,000	10,000,000	10,000,000	15,000,000	8,110,800
62/97	-	4,062,000	10,000,000	10,000,000	15,000,000	8,217,900
63/98	-	4,062,000	10,000,000	10,000,000	15,000,000	8,326,300
64/99	-	4,062,000	10,000,000	10,000,000	15,000,000	8,438,500
65/100	-	4,062,000	10,000,000	10,000,000	15,000,000	8,558,000
66/101	-	4,062,000	10,000,000	10,000,000	15,000,000	8,690,100
67/102	-	4,062,000	10,000,000	10,000,000	15,000,000	8,842,500
68/103	-	4,062,000	10,000,000	10,000,000	15,000,000	9,026,800
69/104	-	4,062,000	10,000,000	10,000,000	15,000,000	9,260,600
70/105	-	4,062,000	10,000,000	10,000,000	15,000,000	9,570,900
71/106	-	4,062,000	10,000,000	10,000,000	15,000,000	10,000,000

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支付保险费，则按月支付的保险费在每月初发生，且上表中“年交保险费”一列为一年所支付的保险费之和。

4、 以上“一般身故给付”是指我们按照产品条款给付的身故保险金金额。

5、 以上“意外身故给付”是指若被保险人因遭受意外伤害事故、并在事故发生之日起 180 日内因该意外伤害事故而身故时，我们按照产品条款给付的身故保险金与意外身故保险金（若有）的总额。

示例 6

50 岁男性作为被保险人投保工银安盛人寿鑫福传家终身寿险（2024 版），交费期间 5 年，选择年交交费方式，基本保险金额 1000 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	基本保险金额	一般身故给付	意外身故给付	退保金（现金价值）
1/51	987,200	987,200	10,000,000	10,000,000	15,000,000	221,800
2/52	987,200	1,974,400	10,000,000	10,000,000	15,000,000	581,200
3/53	987,200	2,961,600	10,000,000	10,000,000	15,000,000	1,100,100
4/54	987,200	3,948,800	10,000,000	10,000,000	15,000,000	1,879,400
5/55	987,200	4,936,000	10,000,000	10,000,000	15,000,000	2,754,400
6/56	-	4,936,000	10,000,000	10,000,000	15,000,000	2,857,500
7/57	-	4,936,000	10,000,000	10,000,000	15,000,000	2,964,200
8/58	-	4,936,000	10,000,000	10,000,000	15,000,000	3,074,500
9/59	-	4,936,000	10,000,000	10,000,000	15,000,000	3,188,600
10/60	-	4,936,000	10,000,000	10,000,000	15,000,000	3,306,400
11/61	-	4,936,000	10,000,000	10,000,000	15,000,000	3,427,800
12/62	-	4,936,000	10,000,000	10,000,000	15,000,000	3,552,700
13/63	-	4,936,000	10,000,000	10,000,000	15,000,000	3,680,800
14/64	-	4,936,000	10,000,000	10,000,000	15,000,000	3,812,000
15/65	-	4,936,000	10,000,000	10,000,000	15,000,000	3,946,200
16/66	-	4,936,000	10,000,000	10,000,000	15,000,000	4,083,200
17/67	-	4,936,000	10,000,000	10,000,000	15,000,000	4,222,700
18/68	-	4,936,000	10,000,000	10,000,000	15,000,000	4,364,400
19/69	-	4,936,000	10,000,000	10,000,000	15,000,000	4,508,100
20/70	-	4,936,000	10,000,000	10,000,000	15,000,000	4,653,300
21/71	-	4,936,000	10,000,000	10,000,000	15,000,000	4,799,700
22/72	-	4,936,000	10,000,000	10,000,000	15,000,000	4,946,900
23/73	-	4,936,000	10,000,000	10,000,000	15,000,000	5,094,600
24/74	-	4,936,000	10,000,000	10,000,000	15,000,000	5,242,300

25/75	-	4,936,000	10,000,000	10,000,000	15,000,000	5,389,900
26/76	-	4,936,000	10,000,000	10,000,000	15,000,000	5,537,100
27/77	-	4,936,000	10,000,000	10,000,000	15,000,000	5,683,600
28/78	-	4,936,000	10,000,000	10,000,000	15,000,000	5,829,100
29/79	-	4,936,000	10,000,000	10,000,000	15,000,000	5,973,600
30/80	-	4,936,000	10,000,000	10,000,000	15,000,000	6,116,700
31/81	-	4,936,000	10,000,000	10,000,000	15,000,000	6,258,100
32/82	-	4,936,000	10,000,000	10,000,000	15,000,000	6,397,800
33/83	-	4,936,000	10,000,000	10,000,000	15,000,000	6,535,400
34/84	-	4,936,000	10,000,000	10,000,000	15,000,000	6,670,800
35/85	-	4,936,000	10,000,000	10,000,000	15,000,000	6,804,100
36/86	-	4,936,000	10,000,000	10,000,000	15,000,000	6,935,000
37/87	-	4,936,000	10,000,000	10,000,000	15,000,000	7,063,600
38/88	-	4,936,000	10,000,000	10,000,000	15,000,000	7,189,900
39/89	-	4,936,000	10,000,000	10,000,000	15,000,000	7,313,700
40/90	-	4,936,000	10,000,000	10,000,000	15,000,000	7,435,000
41/91	-	4,936,000	10,000,000	10,000,000	15,000,000	7,553,700
42/92	-	4,936,000	10,000,000	10,000,000	15,000,000	7,669,800
43/93	-	4,936,000	10,000,000	10,000,000	15,000,000	7,783,300
44/94	-	4,936,000	10,000,000	10,000,000	15,000,000	7,894,400
45/95	-	4,936,000	10,000,000	10,000,000	15,000,000	8,003,300
46/96	-	4,936,000	10,000,000	10,000,000	15,000,000	8,110,800
47/97	-	4,936,000	10,000,000	10,000,000	15,000,000	8,217,900
48/98	-	4,936,000	10,000,000	10,000,000	15,000,000	8,326,300
49/99	-	4,936,000	10,000,000	10,000,000	15,000,000	8,438,500
50/100	-	4,936,000	10,000,000	10,000,000	15,000,000	8,558,000
51/101	-	4,936,000	10,000,000	10,000,000	15,000,000	8,690,100
52/102	-	4,936,000	10,000,000	10,000,000	15,000,000	8,842,500
53/103	-	4,936,000	10,000,000	10,000,000	15,000,000	9,026,800
54/104	-	4,936,000	10,000,000	10,000,000	15,000,000	9,260,600
55/105	-	4,936,000	10,000,000	10,000,000	15,000,000	9,570,900
56/106	-	4,936,000	10,000,000	10,000,000	15,000,000	10,000,000

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支付保险费，则按月支付的保险费在每月初发生，且上表中“年交保险费”

一列为一年所支付的保险费之和。

4、 以上“一般身故给付”是指我们按照产品条款给付的身故保险金金额。

5、 以上“意外身故给付”是指若被保险人因遭受意外伤害事故、并在事故发生之日起 180 日内因该意外伤害事故而身故时，我们按照产品条款给付的身故保险金与意外身故保险金（若有）的总额。

三、犹豫期及退保

【犹豫期】

自投保人签收合同之日起，有 15 日的犹豫期。**在此期间请投保人认真审视合同，如果投保人认为合同与投保人的需求不相符，投保人可以在此期间提出解除合同，我们将退还投保人所支付的全部保险费。**

解除合同时，投保人需要填写解除合同通知书，并提供投保人的保险合同及有效身份证件。**自我们收到投保人解除合同的通知书时，合同即被解除，合同解除前发生的保险事故我们不承担保险责任。**

【合同的解除和现金价值】

合同成立后，投保人可以解除合同，请填写解除合同通知书并向我们提供下列证明和资料:

一、保险合同;

二、投保人的有效身份证件。

自我们收到解除合同通知书起，合同终止。投保人在犹豫期后解除合同的，我们自收到解除合同通知书之日起 30 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可能会遭受一定损失。

现金价值指保险单所具有的价值，通常体现为解除合同时，根据精算原理计算的、由我们退还的那部分金额。保单年度末的现金价值会在保险合同上载明，保单年度内的现金价值，投保人可以向我们咨询。

【声明】

我已认真阅读并理解了工银安盛人寿鑫福传家终身寿险（2024 版）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:** ______________________________