

都会世家终身寿险（分红型） 投保示例



投保示例

资产配置方案

张先生，35岁，某IT企业联合创始人。凭借蓝海市场的成功开拓，张先生的事业发展近年来颇为顺利。然而，深谋远虑的他也非常清楚，风险无处不在。因此张先生希望为自己定制一份资产均衡配置的保险方案，预防未知风险。

张先生选择为自己投保《都会世家终身寿险（分红型）》



投保人

张先生 (35岁)



年交保费

1,000,000元

被保险人

张先生 (35岁)

交费期间

5年

身故受益人

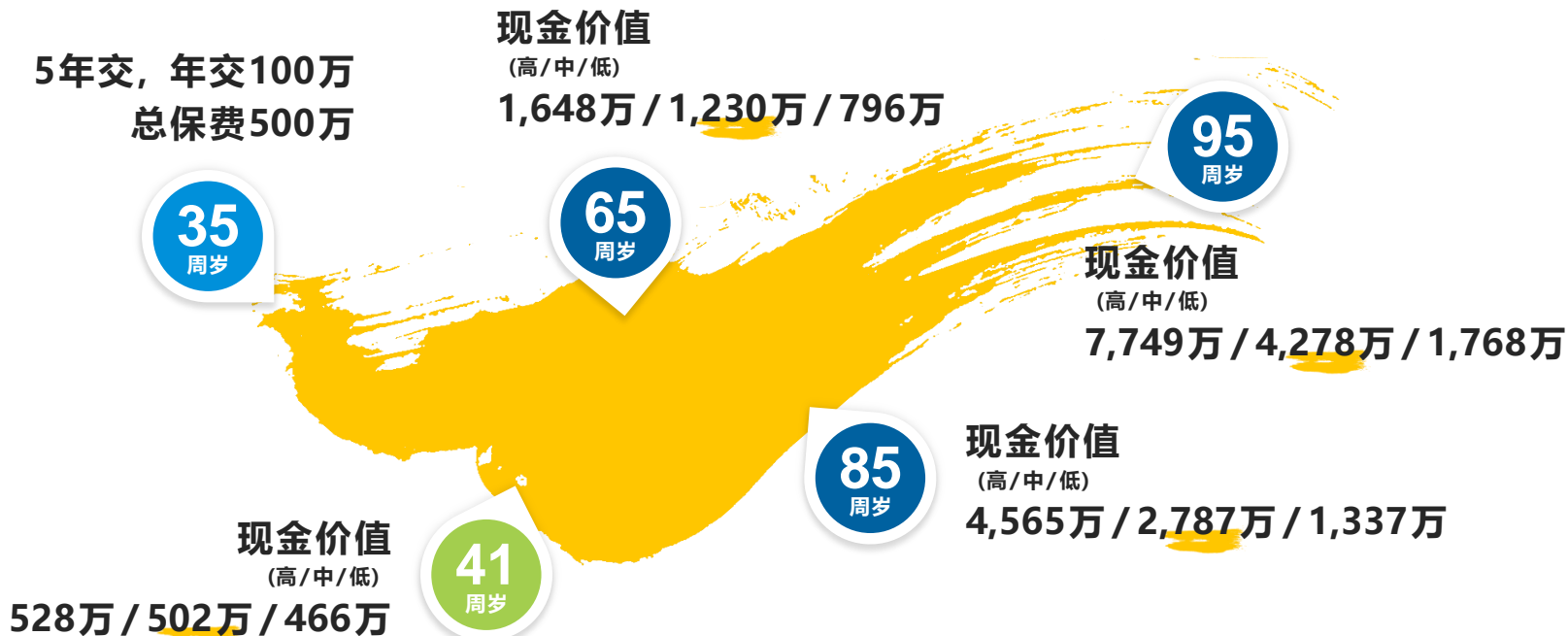
女儿 (3岁)

基本保额

2,914,870元

投保示例——基本利益演示

张先生计划：不做减额领取，保持保单资产独立性，抵御各种未知风险



投保示例——基本利益演示

张先生，35岁，年交保费1,000,000元，5年交，基本保额2,914,870元

| 保险单年度末 | 到达年龄 | 当年度保险费 | 累计已交保险费 | 保证利益 (不含红利) | | | 非保证利益 (含红利) | | | | | | | | | | | | | | |
|--------|------|-----------|-----------|-------------|----------------|------------|-------------|---------|---|------------|-----------|---|-------------|------------|------------|-------------|------------|------------|-------------|------------|------------|
| | | | | 有效保险金额 | 身故保险金 全残保险金 | 现金价值 | 当年度增额红利 | | | 累积增额红利 | | | 有效保险金额 | | | 身故保险金/全残保险金 | | | 现金价值 | | |
| | | | | | | | 高 | 中 | 低 | 高 | 中 | 低 | 高 | 中 | 低 | 高 | 中 | 低 | 高 | 中 | 低 |
| 1 | 35 | 1,000,000 | 1,000,000 | 2,914,870 | 1,600,000 | 470,127 | 13,719 | 8,165 | 0 | 13,719 | 8,165 | 0 | 2,914,870 | 2,914,870 | 2,914,870 | 1,607,530 | 1,604,482 | 1,600,000 | 489,328 | 481,555 | 470,127 |
| 2 | 36 | 1,000,000 | 2,000,000 | 3,002,316 | 3,200,000 | 1,214,770 | 29,674 | 17,576 | 0 | 43,393 | 25,741 | 0 | 3,016,447 | 3,010,726 | 3,002,316 | 3,247,638 | 3,228,259 | 3,200,000 | 1,276,917 | 1,251,636 | 1,214,770 |
| 3 | 37 | 1,000,000 | 3,000,000 | 3,092,386 | 4,800,000 | 2,156,130 | 45,673 | 26,915 | 0 | 89,066 | 52,656 | 0 | 3,138,421 | 3,119,694 | 3,092,386 | 4,946,668 | 4,886,710 | 4,800,000 | 2,286,598 | 2,233,263 | 2,156,130 |
| 4 | 38 | 1,000,000 | 4,000,000 | 3,185,157 | 6,400,000 | 3,254,574 | 61,751 | 36,201 | 0 | 150,817 | 88,857 | 0 | 3,282,482 | 3,242,696 | 3,185,157 | 6,731,140 | 6,595,098 | 6,400,000 | 3,480,418 | 3,387,635 | 3,254,574 |
| 5 | 39 | 1,000,000 | 5,000,000 | 3,280,712 | 8,000,000 | 4,459,552 | 77,945 | 45,452 | 0 | 228,762 | 134,309 | 0 | 3,450,458 | 3,380,721 | 3,280,712 | 8,627,848 | 8,368,617 | 8,000,000 | 4,809,542 | 4,665,035 | 4,459,552 |
| 6 | 40 | 0 | 5,000,000 | 3,379,133 | 8,000,000 | 4,555,993 | 79,928 | 46,141 | 0 | 308,690 | 180,450 | 0 | 3,644,331 | 3,534,834 | 3,379,133 | 8,847,214 | 8,495,254 | 8,000,000 | 5,038,480 | 4,838,039 | 4,555,993 |
| 7 | 41 | 0 | 5,000,000 | 3,480,507 | 7,000,000 | 4,656,189 | 81,931 | 46,822 | 0 | 390,621 | 227,272 | 0 | 3,849,099 | 3,695,974 | 3,480,507 | 7,938,068 | 7,545,789 | 7,000,000 | 5,280,164 | 5,019,232 | 4,656,189 |
| 8 | 42 | 0 | 5,000,000 | 3,584,922 | 7,000,000 | 4,758,460 | 84,014 | 47,531 | 0 | 474,635 | 274,803 | 0 | 4,065,337 | 3,864,438 | 3,584,922 | 8,139,826 | 7,659,934 | 7,000,000 | 5,533,291 | 5,207,069 | 4,758,460 |
| 9 | 43 | 0 | 5,000,000 | 3,692,470 | 7,000,000 | 4,862,845 | 86,150 | 48,250 | 0 | 560,785 | 323,053 | 0 | 4,293,724 | 4,040,582 | 3,692,470 | 8,346,714 | 7,775,805 | 7,000,000 | 5,798,397 | 5,401,791 | 4,862,845 |
| 10 | 44 | 0 | 5,000,000 | 3,803,244 | 7,000,000 | 4,969,388 | 88,340 | 48,980 | 0 | 649,125 | 372,033 | 0 | 4,534,941 | 4,224,755 | 3,803,244 | 8,558,860 | 7,893,430 | 7,000,000 | 6,076,042 | 5,603,644 | 4,969,388 |
| 16 | 50 | 0 | 5,000,000 | 4,541,272 | 7,000,000 | 5,657,610 | 102,685 | 53,591 | 0 | 1,228,338 | 681,859 | 0 | 6,295,003 | 5,520,094 | 4,541,272 | 9,949,828 | 8,637,470 | 7,000,000 | 8,041,750 | 6,981,063 | 5,657,610 |
| 21 | 55 | 0 | 5,000,000 | 5,264,579 | 7,000,000 | 6,308,243 | 116,356 | 57,740 | 0 | 1,782,113 | 962,149 | 0 | 8,273,122 | 6,898,043 | 5,264,579 | 11,279,707 | 9,310,581 | 7,000,000 | 10,165,020 | 8,390,487 | 6,308,243 |
| 26 | 60 | 0 | 5,000,000 | 6,103,090 | 7,054,194 | 7,054,194 | 131,782 | 62,182 | 0 | 2,409,421 | 1,264,053 | 0 | 10,871,961 | 8,619,541 | 6,103,090 | 12,885,166 | 10,113,293 | 7,054,194 | 12,885,166 | 10,113,293 | 7,054,194 |
| 31 | 65 | 0 | 5,000,000 | 7,075,155 | 7,960,848 | 7,960,848 | 149,328 | 67,001 | 0 | 3,120,102 | 1,589,282 | 0 | 14,286,003 | 10,770,130 | 7,075,155 | 16,482,208 | 12,301,361 | 7,960,848 | 16,482,208 | 12,301,361 | 7,960,848 |
| 36 | 70 | 0 | 5,000,000 | 8,202,043 | 9,009,439 | 9,009,439 | 169,171 | 72,179 | 0 | 3,925,299 | 1,939,675 | 0 | 18,771,271 | 13,456,920 | 8,202,043 | 21,141,967 | 15,004,692 | 9,009,439 | 21,141,967 | 15,004,692 | 9,009,439 |
| 41 | 75 | 0 | 5,000,000 | 9,508,416 | 10,235,406 | 10,235,406 | 191,600 | 77,737 | 0 | 4,837,341 | 2,317,086 | 0 | 24,662,999 | 16,813,257 | 9,508,416 | 27,221,463 | 18,371,726 | 10,235,406 | 27,221,463 | 18,371,726 | 10,235,406 |
| 46 | 80 | 0 | 5,000,000 | 11,022,860 | 11,675,530 | 11,675,530 | 216,962 | 83,711 | 0 | 5,870,178 | 2,723,522 | 0 | 32,401,038 | 21,005,559 | 11,022,860 | 35,188,564 | 22,584,614 | 11,675,530 | 35,188,564 | 22,584,614 | 11,675,530 |
| 51 | 85 | 0 | 5,000,000 | 12,778,516 | 13,367,828 | 13,367,828 | 245,655 | 90,139 | 0 | 7,039,646 | 3,161,173 | 0 | 42,562,734 | 26,241,641 | 12,778,516 | 45,652,210 | 27,865,221 | 13,367,828 | 45,652,210 | 27,865,221 | 13,367,828 |
| 56 | 90 | 0 | 5,000,000 | 14,813,802 | 15,352,153 | 15,352,153 | 278,133 | 97,059 | 0 | 8,363,745 | 3,632,424 | 0 | 55,906,084 | 32,781,053 | 14,813,802 | 59,402,655 | 34,483,547 | 15,352,153 | 59,402,655 | 34,483,547 | 15,352,153 |
| 61 | 95 | 0 | 5,000,000 | 17,173,257 | 17,676,420 | 17,676,420 | 314,887 | 104,509 | 0 | 9,862,846 | 4,139,848 | 0 | 73,426,042 | 40,947,873 | 17,173,257 | 77,486,911 | 42,781,379 | 17,676,420 | 77,486,911 | 42,781,379 | 17,676,420 |
| 66 | 100 | 0 | 5,000,000 | 19,908,512 | 20,396,055 | 20,396,055 | 356,747 | 112,612 | 0 | 11,560,493 | 4,686,371 | 0 | 96,429,904 | 51,147,207 | 19,908,512 | 101,287,640 | 53,187,734 | 20,396,055 | 101,287,640 | 53,187,734 | 20,396,055 |
| 71 | 105 | 0 | 5,000,000 | 23,079,422 | 23,079,422 | 23,079,422 | 410,901 | 123,340 | 0 | 13,498,394 | 5,279,643 | 0 | 126,703,860 | 63,906,110 | 23,079,422 | 129,957,301 | 64,882,695 | 23,079,422 | 129,957,301 | 64,882,695 | 23,079,422 |

投保示例——基本利益演示

张先生，35岁，年交保费1,000,000元，5年交，基本保额2,914,870元

| 保险单年度末 | 到达年龄 | 当年度保险费 | 累计已交保险费 | 保证利益 (不含红利) | | | 非保证利益 (含红利) | | | | | | | | | | | | | | |
|--------|------|-----------|-----------|-------------|----------------|---------|-------------|-------|---|--------|-------|---|-----------|-----------|-----------|-------------|-----------|-----------|---------|---------|---------|
| | | | | 有效保险金额 | 身故保险金 全残保险金 | 现金价值 | 当年度增额红利 | | | 累积增额红利 | | | 有效保险金额 | | | 身故保险金/全残保险金 | | | 现金价值 | | |
| | | | | | | | 高 | 中 | 低 | 高 | 中 | 低 | 高 | 中 | 低 | 高 | 中 | 低 | 高 | 中 | 低 |
| 1 | 35 | 1,000,000 | 1,000,000 | 2,914,870 | 1,600,000 | 470,127 | 13,719 | 8,165 | 0 | 13,719 | 8,165 | 0 | 2,914,870 | 2,914,870 | 2,914,870 | 1,607,530 | 1,604,482 | 1,600,000 | 489,328 | 481,555 | 470,127 |

| 保险单年度末 | 到达年龄 | 当年度保险费 | 累计已交保险费 | 保证利益 (不含红利) | | | 非保证利益 (含红利) | | | | |
|--------|------|-----------|-----------|-------------|----------------|------------|-------------|-----------|------------|----------------|------------|
| | | | | 有效保险金额 | 身故保险金 全残保险金 | 现金价值 | 当年度增额红利 | 累积增额红利 | 有效保险金额 | 身故保险金 全残保险金 | 现金价值 |
| | | | | | | | 中 | 中 | 中 | 中 | 中 |
| 1 | 35 | 1,000,000 | 1,000,000 | 2,914,870 | 1,600,000 | 470,127 | 8,165 | 8,165 | 2,914,870 | 1,604,482 | 481,555 |
| 7 | 41 | 0 | 5,000,000 | 3,480,507 | 7,000,000 | 4,656,189 | 46,822 | 227,272 | 3,695,974 | 7,545,789 | 5,019,232 |
| 31 | 65 | 0 | 5,000,000 | 7,075,155 | 7,960,848 | 7,960,848 | 67,001 | 1,589,282 | 10,770,130 | 12,301,361 | 12,301,361 |
| 41 | 75 | 0 | 5,000,000 | 9,508,416 | 10,235,406 | 10,235,406 | 77,737 | 2,317,086 | 16,813,257 | 18,371,726 | 18,371,726 |
| 51 | 85 | 0 | 5,000,000 | 12,778,516 | 13,367,828 | 13,367,828 | 90,139 | 3,161,173 | 26,241,641 | 27,865,221 | 27,865,221 |
| 61 | 95 | 0 | 5,000,000 | 17,173,257 | 17,676,420 | 17,676,420 | 104,509 | 4,139,848 | 40,947,873 | 42,781,379 | 42,781,379 |
| 71 | 105 | 0 | 5,000,000 | 23,079,422 | 23,079,422 | 23,079,422 | 123,340 | 5,279,643 | 63,906,110 | 64,882,695 | 64,882,695 |

| | | | | | | | | | | | | | | | | | | | | | |
|----|-----|---|-----------|------------|------------|------------|---------|---------|---|------------|-----------|---|-------------|------------|------------|-------------|------------|------------|-------------|------------|------------|
| 71 | 105 | 0 | 5,000,000 | 23,079,422 | 23,079,422 | 23,079,422 | 410,901 | 123,340 | 0 | 13,498,394 | 5,279,643 | 0 | 126,703,860 | 63,906,110 | 23,079,422 | 129,957,301 | 64,882,695 | 23,079,422 | 129,957,301 | 64,882,695 | 23,079,422 |
|----|-----|---|-----------|------------|------------|------------|---------|---------|---|------------|-----------|---|-------------|------------|------------|-------------|------------|------------|-------------|------------|------------|