

都汇世家终身保障计划（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

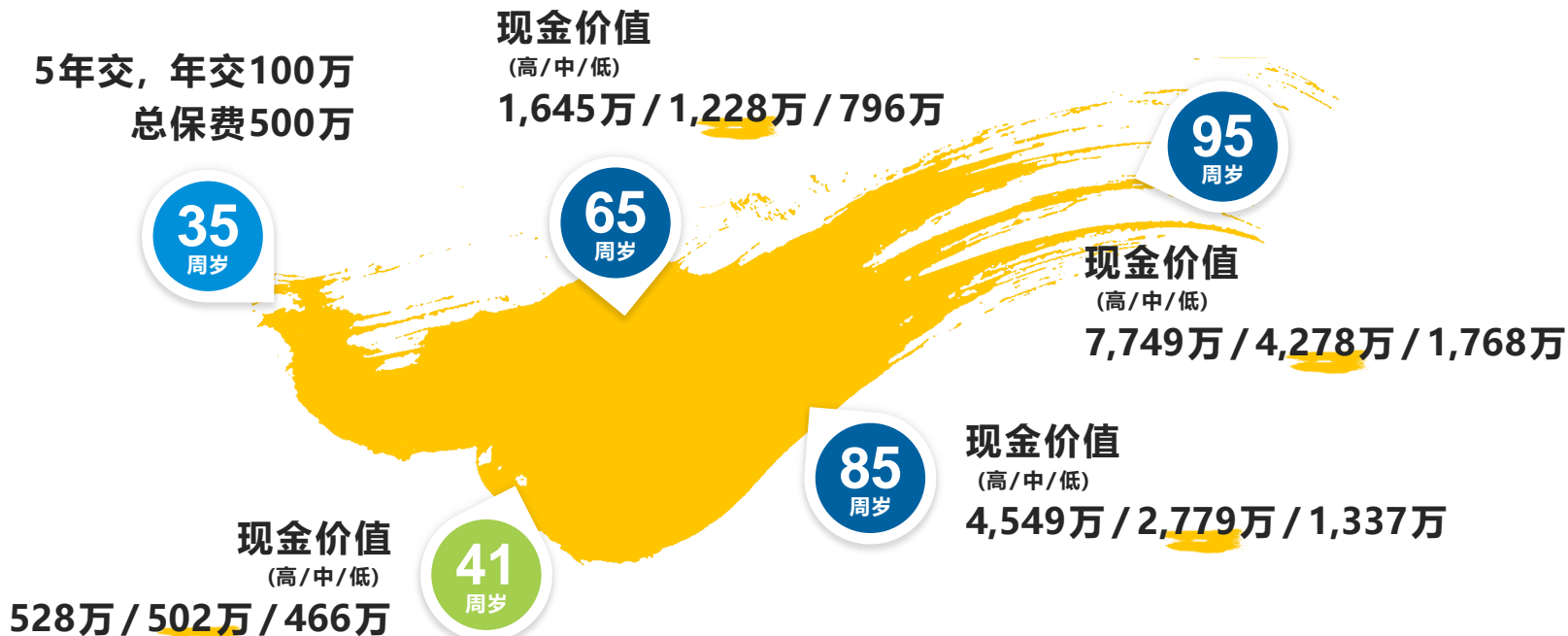
女儿 (3岁)

基本保额

2,914,870元

投保示例——基本利益演示

张先生计划：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 | 13,676 | 8,132 | 0 | 13,676 | 8,132 | 0 | 2,914,870 | 2,914,870 | 2,914,870 | 1,607,507 | 1,604,464 | 1,600,000 | 489,268 | 481,509 | 470,127 |
| 2 | 36 | 1,000,000 | 2,000,000 | 3,002,316 | 3,200,000 | 1,214,770 | 29,581 | 17,505 | 0 | 43,257 | 25,637 | 0 | 3,016,402 | 3,010,692 | 3,002,316 | 3,247,488 | 3,228,145 | 3,200,000 | 1,276,722 | 1,251,487 | 1,214,770 |
| 3 | 37 | 1,000,000 | 3,000,000 | 3,092,386 | 4,800,000 | 2,156,130 | 45,528 | 26,805 | 0 | 88,785 | 52,442 | 0 | 3,138,277 | 3,119,584 | 3,092,386 | 4,946,205 | 4,886,358 | 4,800,000 | 2,286,186 | 2,232,949 | 2,156,130 |
| 4 | 38 | 1,000,000 | 4,000,000 | 3,185,157 | 6,400,000 | 3,254,574 | 61,554 | 36,052 | 0 | 150,339 | 88,494 | 0 | 3,282,175 | 3,242,462 | 3,185,157 | 6,730,090 | 6,594,301 | 6,400,000 | 3,479,702 | 3,387,091 | 3,254,574 |
| 5 | 39 | 1,000,000 | 5,000,000 | 3,280,712 | 8,000,000 | 4,459,552 | 77,692 | 45,263 | 0 | 228,031 | 133,757 | 0 | 3,449,920 | 3,380,313 | 3,280,712 | 8,625,842 | 8,367,102 | 8,000,000 | 4,808,424 | 4,664,191 | 4,459,552 |
| 6 | 40 | 0 | 5,000,000 | 3,379,133 | 8,000,000 | 4,555,993 | 79,665 | 45,947 | 0 | 307,696 | 179,704 | 0 | 3,643,484 | 3,534,194 | 3,379,133 | 8,844,486 | 8,493,206 | 8,000,000 | 5,036,927 | 4,836,873 | 4,555,993 |
| 7 | 41 | 0 | 5,000,000 | 3,480,507 | 7,000,000 | 4,656,189 | 81,655 | 46,624 | 0 | 389,351 | 226,328 | 0 | 3,847,912 | 3,695,083 | 3,480,507 | 7,935,018 | 7,543,522 | 7,000,000 | 5,278,135 | 5,017,724 | 4,656,189 |
| 8 | 42 | 0 | 5,000,000 | 3,584,922 | 7,000,000 | 4,758,460 | 83,726 | 47,327 | 0 | 473,077 | 273,655 | 0 | 4,063,775 | 3,863,277 | 3,584,922 | 8,136,085 | 7,657,177 | 7,000,000 | 5,530,747 | 5,205,195 | 4,758,460 |
| 9 | 43 | 0 | 5,000,000 | 3,692,470 | 7,000,000 | 4,862,845 | 85,848 | 48,040 | 0 | 558,925 | 321,695 | 0 | 4,291,750 | 4,039,128 | 3,692,470 | 8,342,247 | 7,772,544 | 7,000,000 | 5,795,294 | 5,399,526 | 4,862,845 |
| 10 | 44 | 0 | 5,000,000 | 3,803,244 | 7,000,000 | 4,969,388 | 88,025 | 48,765 | 0 | 646,950 | 370,460 | 0 | 4,532,515 | 4,222,983 | 3,803,244 | 8,553,637 | 7,889,652 | 7,000,000 | 6,072,334 | 5,600,963 | 4,969,388 |
| 16 | 50 | 0 | 5,000,000 | 4,541,272 | 7,000,000 | 5,657,610 | 102,278 | 53,339 | 0 | 1,223,961 | 678,868 | 0 | 6,288,818 | 5,515,826 | 4,541,272 | 9,939,317 | 8,630,287 | 7,000,000 | 8,033,254 | 6,975,257 | 5,657,610 |
| 21 | 55 | 0 | 5,000,000 | 5,264,579 | 7,000,000 | 6,308,243 | 115,857 | 57,455 | 0 | 1,775,433 | 957,799 | 0 | 8,261,958 | 6,890,701 | 5,264,579 | 11,263,666 | 9,300,134 | 7,000,000 | 10,150,564 | 8,381,073 | 6,308,243 |
| 26 | 60 | 0 | 5,000,000 | 6,103,090 | 7,054,194 | 7,054,194 | 131,173 | 61,858 | 0 | 2,399,925 | 1,258,161 | 0 | 10,853,353 | 8,670,883 | 6,103,090 | 12,862,185 | 10,099,034 | 7,054,194 | 12,862,185 | 10,099,034 | 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 | 168,280 | 71,767 | 0 | 3,908,240 | 1,930,075 | 0 | 18,725,776 | 13,431,066 | 8,202,043 | 21,089,240 | 14,975,020 | 9,009,439 | 21,089,240 | 14,975,020 | 9,009,439 |
| 41 | 75 | 0 | 5,000,000 | 9,508,416 | 10,235,406 | 10,235,406 | 190,527 | 77,274 | 0 | 4,815,291 | 2,305,274 | 0 | 24,594,571 | 16,776,236 | 9,508,416 | 27,144,036 | 18,330,249 | 10,235,406 | 27,144,036 | 18,330,249 | 10,235,406 |
| 46 | 80 | 0 | 5,000,000 | 11,022,860 | 11,675,530 | 11,675,530 | 215,676 | 83,191 | 0 | 5,842,140 | 2,709,226 | 0 | 32,299,873 | 20,953,463 | 11,022,860 | 35,076,258 | 22,527,351 | 11,675,530 | 35,076,258 | 22,527,351 | 11,675,530 |
| 51 | 85 | 0 | 5,000,000 | 12,778,516 | 13,367,828 | 13,367,828 | 244,119 | 89,556 | 0 | 7,004,445 | 3,144,089 | 0 | 42,415,150 | 26,169,302 | 12,778,516 | 45,490,775 | 27,786,872 | 13,367,828 | 45,490,775 | 27,786,872 | 13,367,828 |
| 56 | 90 | 0 | 5,000,000 | 14,813,802 | 15,352,153 | 15,352,153 | 276,303 | 96,407 | 0 | 8,320,002 | 3,612,220 | 0 | 55,693,076 | 32,681,687 | 14,813,802 | 59,172,268 | 34,377,136 | 15,352,153 | 59,172,268 | 34,377,136 | 15,352,153 |
| 61 | 95 | 0 | 5,000,000 | 17,173,257 | 17,676,420 | 17,676,420 | 312,712 | 103,781 | 0 | 9,808,943 | 4,116,158 | 0 | 73,121,281 | 40,812,590 | 17,173,257 | 77,160,031 | 42,637,717 | 17,676,420 | 77,160,031 | 42,637,717 | 17,676,420 |
| 66 | 100 | 0 | 5,000,000 | 19,908,512 | 20,396,055 | 20,396,055 | 354,167 | 111,799 | 0 | 11,494,532 | 4,658,789 | 0 | 95,997,012 | 50,964,375 | 19,908,512 | 100,826,095 | 52,994,736 | 20,396,055 | 100,826,095 | 52,994,736 | 20,396,055 |
| 71 | 105 | 0 | 5,000,000 | 23,079,422 | 23,079,422 | 23,079,422 | 407,796 | 122,418 | 0 | 13,418,035 | 5,247,687 | 0 | 126,092,177 | 63,660,389 | 23,079,422 | 129,321,033 | 64,629,673 | 23,079,422 | 129,321,033 | 64,629,673 | 23,079,422 |



注：1、利益演示中除当年度保险费、累计已交保险费、有效保险金额为保险单年度初的数值外，其他各项均为保险单年度末的数值。2、利益演示是基于公司的精算及其他假设，不代表公司的历史经营业绩，也不代表对公司未来经营业绩的预期，保单的红利水平是不保证的，在某些年度红利可能为零。