



投保说明

交费期间	趸交	5 年交	10 年交	15 年交	20 年交
投保年龄上限	65 周岁	60 周岁	55 周岁	50 周岁	45 周岁
投保年龄下限	出生满 30 天				
保险期间	终身				
基本保额 / 份数	10 万元 / 份				



投保示例

王先生 40 岁，购买 10 份，每年交 210,330 元，交费五年。

保单年度	年龄	累计保费	现金价值	身故全残保险金	领取现价	领取后 剩余现价	领取后 身故全残保险金
1	40	210,330	90,730	1,000,000	-	90,730	1,000,000
5	44	1,051,650	1,000,480	1,682,640	-	1,000,480	1,682,640
11	50	1,051,650	1,216,980	1,682,640	-	1,216,980	1,682,640
15	54	1,051,650	1,387,970	1,682,640	-	1,387,970	1,682,640
16	55	1,051,650	1,434,810	1,682,640	-	1,434,810	1,682,640
20	59	1,051,650	1,641,020	1,753,506	-	1,641,020	1,753,506
21	60	1,051,650	1,697,170	1,806,111	540,000	1,157,170	1,231,449
25	64	1,051,650	1,940,990	2,032,794	34,000	1,180,297	1,236,122
26	65	1,051,650	2,007,030	2,093,778	34,000	1,186,455	1,237,736
30	69	1,051,650	2,293,490	2,356,566	34,000	1,212,727	1,246,079
31	70	1,051,650	2,371,060	2,427,262	34,000	1,219,743	1,248,656
35	74	1,051,650	2,708,180	2,731,905	34,000	1,250,117	1,261,068
36	75	1,051,650	2,799,890	2,813,862	34,000	1,258,451	1,264,731
40	79	1,051,650	3,198,470	3,198,470	34,000	1,294,557	1,294,557
41	80	1,051,650	3,305,700	3,305,700	34,000	1,303,957	1,303,957
45	84	1,051,650	3,765,810	3,765,810	34,000	1,342,576	1,342,576