

恒享世家

恒先生，30 岁，购买了《恒大恒享世家终身寿险》，基本保险金额 100 万元，5 年交费，年交保费 52,200 元。恒先生各保单年度的利益如下：

| 保单年度末 | 年龄  | 期交保费   | 累计保费    | 现金价值    | 疾病身故保险金   | 意外伤害身故保险金 |
|-------|-----|--------|---------|---------|-----------|-----------|
| 1     | 31  | 52,200 | 52,200  | 22,320  | 1,000,000 | 1,000,000 |
| 2     | 32  | 52,200 | 104,400 | 66,350  | 1,000,000 | 1,000,000 |
| 3     | 33  | 52,200 | 156,600 | 118,340 | 1,000,000 | 1,000,000 |
| 4     | 34  | 52,200 | 208,800 | 178,970 | 1,000,000 | 1,000,000 |
| 5     | 35  | 52,200 | 261,000 | 246,250 | 1,000,000 | 1,000,000 |
| 6     | 36  | -      | 261,000 | 254,100 | 1,000,000 | 1,000,000 |
| 7     | 37  | -      | 261,000 | 262,180 | 1,000,000 | 1,000,000 |
| 8     | 38  | -      | 261,000 | 270,490 | 1,000,000 | 1,000,000 |
| 9     | 39  | -      | 261,000 | 279,030 | 1,000,000 | 1,000,000 |
| 10    | 40  | -      | 261,000 | 287,810 | 1,000,000 | 1,000,000 |
| 20    | 50  | -      | 261,000 | 387,920 | 1,000,000 | 1,000,000 |
| 30    | 60  | -      | 261,000 | 511,510 | 1,000,000 | 1,000,000 |
| 40    | 70  | -      | 261,000 | 655,370 | 1,000,000 | 1,000,000 |
| 50    | 80  | -      | 261,000 | 786,730 | 1,000,000 | 1,000,000 |
| 60    | 90  | -      | 261,000 | 882,640 | 1,000,000 | 1,000,000 |
| 70    | 100 | -      | 261,000 | 942,100 | 1,000,000 | 1,000,000 |
| 75    | 105 | -      | 261,000 | 982,950 | 1,000,000 | 1,000,000 |