

天佑一生案例

30周岁的安先生为自己投保安邦人寿的《安邦天佑一生保险产品计划》，为自己及家庭提早准备一份未来的生活补助和加强自身的人身保障，以解除后顾之忧。同时约定将《安邦万年盈年金保险》的生存年金作为转入保险费进入《安邦盈多利年金保险（万能型）》保单账户进行复利增值。

计划组成	交费期间	保险期间	基本保险金额	年交保险费
安邦万年盈年金保险	3 年	终身	30,000.00 元	110,391.30 元
安邦盈多利年金保险（万能型）	趸交	终身	保单账户价值	100.00 元

保单年度		投保年龄		安邦万年盈年金保险										安邦盈多利年金保险（万能型）															单位：人民币元		
				保险费		生存年金 (第5年起付)	身故保险金	现金价值	保险费				当年累计计入 保单账户 价值	累计计入 保单账户 价值	退保 手续费	风险 保险费	保单年度短期交费			保单年度末账户价值/身故保险金			保单年度末现金价值								
				年交保险费	累计扣费				趸交 保险费	追加 保险费	转入 保险费	累计 保险费					低	中	高	低	中	高	低	中	高						
1	31	110,391.30	110,391.30	-	110,391.30	75,897.28	100.00	-	-	-	100.00	2.00	10.00	98.00	-	-	-	-	-	100.00	100.00	100.00	95.45	97.28	98.89						
2	32	110,391.30	220,782.60	-	220,782.60	185,136.70	-	-	-	-	100.00	-	-	99.00	-	-	-	-	-	100.00	100.00	100.00	98.84	100.74	102.71						
3	33	110,391.30	331,173.90	-	331,173.90	267,135.34	-	-	-	-	100.00	-	-	98.00	-	-	-	-	-	100.00	100.00	100.00	102.37	104.48	111.32						
4	34	-	441,565.20	-	441,565.20	346,549.02	-	-	-	-	100.00	-	-	96.00	-	-	-	-	-	100.00	100.00	100.00	104.05	116.33	121.35						
5	35	-	551,956.50	-	551,956.50	423,489.34	-	-	-	-	100.00	-	-	94.00	-	-	-	-	-	100.00	100.00	100.00	105.71	128.99	132.83						
6	36	-	662,347.80	-	662,347.80	500,187.80	-	-	-	-	100.00	-	-	92.00	-	-	-	-	-	100.00	100.00	100.00	107.37	137.17	140.95						
7	37	-	772,739.10	-	772,739.10	577,580.52	-	-	-	-	100.00	-	-	90.00	-	-	-	-	-	100.00	100.00	100.00	109.03	145.32	148.93						
8	38	-	883,130.40	-	883,130.40	654,973.88	-	-	-	-	100.00	-	-	88.00	-	-	-	-	-	100.00	100.00	100.00	110.69	153.67	157.28						
9	39	-	993,521.70	-	993,521.70	732,367.24	-	-	-	-	100.00	-	-	86.00	-	-	-	-	-	100.00	100.00	100.00	112.35	162.02	165.63						
10	40	-	1,103,913.00	-	1,103,913.00	809,760.60	-	-	-	-	100.00	-	-	84.00	-	-	-	-	-	100.00	100.00	100.00	114.01	170.37	173.98						
11	41	-	1,214,304.30	-	1,214,304.30	887,153.96	-	-	-	-	100.00	-	-	82.00	-	-	-	-	-	100.00	100.00	100.00	115.67	178.72	182.29						
12	42	-	1,324,695.60	-	1,324,695.60	964,547.32	-	-	-	-	100.00	-	-	80.00	-	-	-	-	-	100.00	100.00	100.00	117.33	187.07	190.90						
13	43	-	1,435,086.90	-	1,435,086.90	1,041,940.68	-	-	-	-	100.00	-	-	78.00	-	-	-	-	-	100.00	100.00	100.00	118.99	195.42	199.51						
14	44	-	1,545,478.20	-	1,545,478.20	1,119,334.04	-	-	-	-	100.00	-	-	76.00	-	-	-	-	-	100.00	100.00	100.00	120.65	203.77	208.12						
15	45	-	1,655,869.50	-	1,655,869.50	1,196,727.40	-	-	-	-	100.00	-	-	74.00	-	-	-	-	-	100.00	100.00	100.00	122.31	212.12	216.73						
16	46	-	1,766,260.80	-	1,766,260.80	1,274,120.76	-	-	-	-	100.00	-	-	72.00	-	-	-	-	-	100.00	100.00	100.00	123.97	220.47	225.34						
17	47	-	1,876,652.10	-	1,876,652.10	1,351,514.12	-	-	-	-	100.00	-	-	70.00	-	-	-	-	-	100.00	100.00	100.00	125.63	228.82	233.95						
18	48	-	1,987,043.40	-	1,987,043.40	1,428,907.48	-	-	-	-	100.00	-	-	68.00	-	-	-	-	-	100.00	100.00	100.00	127.29	237.17	242.56						
19	49	-	2,097,434.70	-	2,097,434.70	1,506,300.84	-	-	-	-	100.00	-	-	66.00	-	-	-	-	-	100.00	100.00	100.00	128.95	245.52	251.17						
20	50	-	2,207,826.00	-	2,207,826.00	1,583,694.20	-	-	-	-	100.00	-	-	64.00	-	-	-	-	-	100.00	100.00	100.00	130.61	253.87	259.78						
21	51	-	2,318,217.30	-	2,318,217.30	1,661,087.56	-	-	-	-	100.00	-	-	62.00	-	-	-	-	-	100.00	100.00	100.00	132.27	262.22	268.39						
22	52	-	2,428,608.60	-	2,428,608.60	1,738,480.92	-	-	-	-	100.00	-	-	60.00	-	-	-	-	-	100.00	100.00	100.00	133.93	270.57	277.00						
23	53	-	2,538,999.90	-	2,538,999.90	1,815,874.28	-	-	-	-	100.00	-	-	58.00	-	-	-	-	-	100.00	100.00	100.00	135.59	278.92	285.61						
24	54	-	2,649,391.20	-	2,649,391.20	1,893,267.64	-	-	-	-	100.00	-	-	56.00	-	-	-	-	-	100.00	100.00	100.00	137.25	287.27	294.22						
25	55	-	2,759,782.50	-	2,759,782.50	1,970,661.00	-	-	-	-	100.00	-	-	54.00	-	-	-	-	-	100.00	100.00	100.00	138.91	295.62	302.83						
26	56	-	2,870,173.80	-	2,870,173.80	2,048,054.36	-	-	-	-	100.00	-	-	52.00	-	-	-	-	-	100.00	100.00	100.00	140.57	303.97	311.44						
27	57	-	2,980,565.10	-	2,980,565.10	2,125,447.72	-	-	-	-	100.00	-	-	50.00	-	-	-	-	-	100.00	100.00	100.00	142.23	312.32	320.05						
28	58	-	3,090,956.40	-	3,090,956.40	2,202,841.08	-	-	-	-	100.00	-	-	48.00	-	-	-	-	-	100.00	100.00	100.00	143.89	320.67	328.66						
29	59	-	3,201,347.70	-	3,201,347.70	2,280,234.44	-	-	-	-	100.00	-	-	46.00	-	-	-	-	-	100.00	100.00	100.00	145.55	329.02	337.27						
30	60	-	3,311,739.00	-	3,311,739.00	2,357,627.80	-	-	-	-	100.00	-	-	44.00	-	-	-	-	-	100.00	100.00	100.00	147.21	337.37	345.88						
31	61	-	3,422,130.30	-	3,422,130.30	2,435,021.16	-	-	-	-	100.00	-	-	42.00	-	-	-	-	-	100.00	100.00	100.00	148.87	345.72	354.49						
32	62	-	3,532,521.60	-	3,532,521.60	2,512,414.52	-	-	-	-	100.00	-	-	40.00	-	-	-	-	-	100.00	100.00	100.00	150.53	354.07	363.10						
33	63	-	3,642,912.90	-	3,642,912.90	2,589,807.88	-	-	-	-	100.00	-	-	38.00	-	-	-	-	-	100.00	100.00	100.00	152.19	362.42	371.71						
34	64	-	3,753,304.20	-	3,753,304.20	2,667,201.24	-	-	-	-	100.00	-	-	36.00	-	-	-	-	-	100.00	100.00	100.00	153.85	370.77	380.32						
35	65	-	3,863,695.50	-	3,863,695.50	2,744,594.60	-	-	-	-	100.00	-	-	34.00	-	-	-	-	-	100.00	100.00	100.00	155.51	379.12	388.93						
36	66	-	3,974,086.80	-	3,974,086.80	2,821,987.96	-	-	-	-	100.00	-	-	32.00	-	-	-	-	-	100.00	100.00	100.00	157.17	387.47	397.54						
37	67	-	4,084,478.10	-	4,084,478.10	2,899,381.32	-	-	-	-	100.00	-	-	30.00	-	-	-	-	-	100.00	100.00	100.00	158.83	395.82	406.15						
38	68	-	4,194,869.40	-	4,194,869.40	2,976,774.68	-	-	-	-	100.00	-	-	28.00	-	-	-	-	-	100.00	100.00	100.00	160.49	404.17	414.76						
39	69	-	4,305,260.70	-	4,305,260.70	3,054,168.04	-	-	-	-	100.00	-	-	26.00	-	-	-	-	-	100.00	100.00	100.00	162.15	412.52	423.37						
40	70	-	4,415,652.00	-	4,415,652.00	3,131,561.40	-	-	-	-	100.00	-	-	24.00	-	-	-	-	-	100.00	100.00	100.00	163.81	420.87	431.98						
41	71	-	4,526,043.30	-	4,526,043.30	3,208,954.76	-	-	-	-	100.00	-	-	22.00	-	-	-	-	-	100.00	100.00	100.00	165.47	429.22	440.59						
42	72	-	4,636,434.60	-	4,636,434.60	3,286,348.12	-	-	-	-	100.00	-	-	20.00	-	-	-	-	-	100.00	100.00	100.00	167.13	437.57	449.20						
43	73	-	4,746,825.90	-	4,746,825.90	3,363,741.48	-	-	-	-	100.00	-	-	18.00	-	-	-	-	-	100.00	100.00	100.00	168.79	445.92	457.81						
44	74	-	4,857,217.20	-	4,857,217.20	3,441,134.84	-	-	-	-	100.00	-	-	16.00	-	-	-	-	-	100.00	100.00	100.00	170.45	454.27	466.42						
45	75	-	4,967,608.50	-	4,967,608.50	3,518,528.20	-	-	-	-	100.00	-	-	14.00	-	-	-	-	-	100.00	100.00	100.00	172.11	462.62	475.03						
46	76	-	5,078,000.00	-	5,078,000.00	3,595,921.56	-	-	-	-	100.00	-	-	12.00	-	-	-	-	-	100.00	100.00	100.00	173.77	470.97	483.64						
47	77	-	5,188,391.30	-	5,188,391.30	3,673,314.92	-	-	-	-	100.00	-	-	10.00	-	-	-	-	-	100.00	100.00	100.00	175.43	479.42	492.25						
48	78	-	5,298,782.60	-	5,298,782.60	3,750,708.28	-	-	-	-	100.00	-	-	8.00	-	-	-	-	-	100.00	100.00	100.00	177.09	487.87	500.86						
49	79	-	5,409,173.90	-	5,409,173.90	3,828,101.64	-	-	-	-	100.00	-	-	6.00	-	-	-	-	-	100.00	100.00	100.00	178.75	496.32	509.47						
50	80	-	5,519,565.20	-	5,519,565.20	3,905,495.00	-	-	-	-	100.00	-	-	4.00	-	-	-	-	-	100.00	100.00	100.00	180.41	504.77	518.08						
51	81	-	5,629,956.50	-	5,629,956.50	3,982,888.36	-	-	-	-	100.00	-	-	2.00	-	-	-	-	-	100.00	100.00	100.00	182.07	513.22	526.69						
52	82	-	5,740,347.80	-	5,740,347.80	4,060,281.72	-	-	-	-	100.00	-	-	0.00	-	-	-	-	-	100.00	100.00	100.00	183.73	521.67	535.30						
53	83	-	5,850,739.10	-	5,850,739.10	4,137,675.08	-	-	-	-	100.00	-	-	0.00	-	-	-	-	-	100.00	100.00	100.00	185.39	529.92	543.91						
54	84	-	5,961,130.40	-	5,961,130.40	4,215,068.44	-	-	-	-	100.00	-	-	0.00	-	-	-	-	-	100.00	100.00	100.00	187.05	53							