

宏摯傳承保障計劃
說明 – 退保價值及身故賠償
(只根據基本計劃計算)

擬受保人 : VIP 性別 / 年齡 / 收費標準 : 男 / 5 / 標準
基本計劃名義金額 : 美元 1,000,000

保單年度終結	繳付保費總額	退保價值			身故賠償		
		保證金額	非保證金額	總額 (A) + (B)	保證金額	非保證金額	總額 [(A + D) 或 C] 之較高者
		保證現金價值 (A)	終期紅利 (B)		保證身故賠償* (C)	終期紅利 (D)	
1	200,000	0	0	0	200,000	0	200,000
2	400,000	10,000	80,000	90,000	400,000	80,000	400,000
3	600,000	50,000	167,352	217,352	600,000	167,352	600,000
4	800,000	100,000	262,732	362,732	800,000	262,732	800,000
5	1,000,000	250,000	361,877	611,877	1,000,000	361,877	1,000,000
6	1,000,000	480,000	520,133	1,000,133	1,000,000	520,133	1,000,133
7	1,000,000	520,000	595,838	1,115,838	1,000,000	595,838	1,115,838
8	1,000,000	550,000	691,203	1,241,203	1,000,000	691,203	1,241,203
9	1,000,000	565,000	761,368	1,326,368	1,000,000	761,368	1,326,368
10	1,000,000	600,000	801,396	1,401,396	1,000,000	801,396	1,401,396
11	1,000,000	647,500	942,302	1,589,802	1,000,000	942,302	1,589,802
12	1,000,000	682,500	1,039,619	1,722,119	1,000,000	1,039,619	1,722,119
13	1,000,000	725,000	1,148,499	1,873,499	1,000,000	1,148,499	1,873,499
14	1,000,000	770,000	1,213,987	1,983,987	1,000,000	1,213,987	1,983,987
15	1,000,000	817,500	1,287,008	2,104,508	1,000,000	1,287,008	2,104,508
16	1,000,000	875,000	1,353,132	2,228,132	1,000,000	1,353,132	2,228,132
17	1,000,000	940,000	1,427,971	2,367,971	1,000,000	1,427,971	2,367,971
18	1,000,000	1,000,000	1,522,175	2,522,175	1,000,000	1,522,175	2,522,175
19	1,000,000	1,060,000	1,637,173	2,697,173	1,060,000	1,637,173	2,697,173
20	1,000,000	1,080,000	1,784,100	2,864,100	1,080,000	1,784,100	2,864,100
21	1,000,000	1,091,840	1,944,262	3,036,102	1,091,840	1,944,262	3,036,102
22	1,000,000	1,098,940	2,119,467	3,218,407	1,098,940	2,119,467	3,218,407
23	1,000,000	1,106,080	2,305,590	3,411,670	1,106,080	2,305,590	3,411,670
24	1,000,000	1,113,270	2,503,870	3,617,140	1,113,270	2,503,870	3,617,140
25	1,000,000	1,120,510	2,713,841	3,834,351	1,120,510	2,713,841	3,834,351
30	1,000,000	1,157,400	4,056,087	5,213,487	1,157,400	4,056,087	5,213,487
65歲	1,000,000	1,412,710	44,803,341	46,216,051	1,412,710	44,803,341	46,216,051
70歲	1,000,000	1,462,850	66,217,014	67,679,864	1,462,850	66,217,014	67,679,864
75歲	1,000,000	1,514,780	97,739,034	99,253,814	1,514,780	97,739,034	99,253,814
80歲	1,000,000	1,568,540	144,141,057	145,709,597	1,568,540	144,141,057	145,709,597
85歲	1,000,000	1,624,210	212,447,205	214,071,415	1,624,210	212,447,205	214,071,415
90歲	1,000,000	1,681,860	305,540,741	307,222,601	1,681,860	305,540,741	307,222,601
95歲	1,000,000	1,741,560	439,312,923	441,054,483	1,741,560	439,312,923	441,054,483
100歲	1,000,000	1,803,370	631,538,904	633,342,274	1,803,370	631,538,904	633,342,274
105歲	1,000,000	1,867,380	907,760,968	909,628,348	1,867,380	907,760,968	909,628,348
110歲	1,000,000	1,933,660	1,304,682,487	1,306,616,147	1,933,660	1,304,682,487	1,306,616,147
115歲	1,000,000	2,002,300	1,875,044,933	1,877,047,233	2,002,300	1,875,044,933	1,877,047,233
120歲	1,000,000	2,073,360	2,694,635,972	2,696,709,332	2,073,360	2,694,635,972	2,696,709,332

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*保證身故賠償金額(C)相等於相關年度的i) 基本計劃所有到期及已繳保費之總和或 ii) 保證現金價值(A)中較高的一項。