

Here is a bilingual glossary of the **important terms and keywords** from your Pacific Life IUL illustration file.

Policy Basics / 保单基础

- Life Insurance Policy Illustration 保险计划示例
 - Proposed Insured 拟被保险人
 - Death Benefit 身故赔偿金
 - Death Benefit Option 身故赔偿选项
 - Total Face Amount 保额总额
 - Premium Frequency 保费缴纳频率
 - Flexible Premium 灵活保费
 - Coverage Type 保障类型
 - Underwriting Class 核保类别
 - Policy Lapse 保单失效
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Premiums & Values / 保费与价值

- Initial Premium 初始保费
 - Annual Premium 年度保费
 - Cash Value / Cash Surrender Value 现金价值 / 退保价值
 - Accumulated Value 累积价值
 - Premium Allocation 保费分配
 - Net Premium 净保费
 - Persistency Credit 持续奖励金
 - Surrender Charge 退保费用
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Indexed Accounts & Interest / 指数账户与利息

- Indexed Universal Life (IUL) 指数万能寿险
- Indexed Account 指数账户
- Fixed Account 固定账户
- Interest Crediting Rate 利息计入率
- Guaranteed Minimum Interest Rate 保证最低利率
- Participation Rate 参与率
- Growth Cap 增长上限
- Lockout Period 锁定期
- Segment Term 分段期限
- Segment Maturity Date 分段到期日

- Indexed Interest 指数利息
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Riders & Optional Benefits / 附加条款与可选福利

- Rider 附加险/附加条款
 - No-Lapse Guarantee Rider 保单不失效保证附加险
 - Flexible Duration No-Lapse Guarantee Rider 灵活期间不失效保证附加险
 - Premier Living Benefits Rider 高级生活福利附加险
 - Premier Chronic Illness Rider 高级慢性疾病附加险
 - Premier LTC Rider 高级长期护理附加险
 - Annual Renewable Term Rider (ARTR) 年度可续期定期附加险
 - Enhanced Performance Factor Rider (EPFR) 增强表现因子附加险
 - Interest Guarantee on Termination Rider 退保利息保证附加险
 - Conversion Rider 转换附加险
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Assumptions & Illustrations / 假设与示例

- Guaranteed Assumptions 保证假设
 - Non-Guaranteed Assumptions 非保证假设
 - Illustrated Rate 假设利率
 - Maximum Illustrated Rate 最大假设利率
 - Hypothetical Indexed Interest Rates 假设指数利息率
 - Design Options 设计选项 (Balanced 平衡型, Enhanced Early Surrender 提前退保增强型, Long-Term Performance 长期表现型)
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Tax & Legal Terms / 税务与法律术语

- Internal Revenue Code (IRC) 美国国内税收法典
- Cash Value Accumulation Test (CVAT) 现金价值累积测试
- Modified Endowment Contract (MEC) 修正捐赠合同
- Seven-Pay Test 七年缴费测试
- Tax-Free Income 免税收入
- Policy Loan 保单贷款
- Withdrawal 提款
- Distribution 分配

END