

分紅保單標準說明

中國人壽保險(海外)股份有限公司



重要事項:

此文件僅概括說明閣下保單的預計退保發還金額及身故賠償額,旨在顯示任何非保證金額的比重,並闡述在指定情景下非 保證金額的變動的影響,而絕不影響保單文件內所訂明的條款及細則。

(C506)傲瓏創富儲蓄保險計劃(美元)(2)建議書摘要

1. 受保人姓名 : 年齡: 0 性別: 男性 非吸煙者

2. 保障摘要

保單貨幣 : 美元 投保時 投保時 保費

保障項目 基本金額 保障金額 每年保費 供款年期 保障年期

基本計劃

1,000,000 505,000 500,000.00 2年 終身 (C506)傲瓏創富儲蓄保險計劃(美元)(2)

> 投保時每年總保費 500,000.00

保費折扣優惠(C506FYPD2) 10,000.00

首次實收1年保費 490,000.00 期保費#

500,000.00

#按正式保單合約及條

首1年保費(已扣除保費折扣優惠) - 基本計劃及附加險(如有) 490,000.00

> 投保時保費徵費+ 13.33

投保時總保費 **全額及保費徵費** 490,013.33

本建議書內容僅作參考,所有合約的條件均以正式保單條文為準。

本建議書自編印日起30天內有效。

(於中華人民共和國註冊成立之股份有限公司)

建議書編號: C506WP202403232105

編印日期 : 20/03/2024 第1頁,共34頁

[^]投保時保障金額為基本計劃在保單生效日的保證身故賠償額。

^{*}基本金額用作計算保費及保單內的相關價值。身故賠償請參照於本標準說明內的身故賠償額。

⁺有關保費徵費詳情,請參考「基本計劃及附加險(如有)保費徵費建議書」部份。



3. 基本計劃 - 說明摘要

保單		退保發還金額				身故賠償額			
年度	。 繳付保費	ᄱᇸᄼᅋ	非保證:	金額	//da da z	保證金額	非保證金	⋛額	/m \$= 0
終結	總額	保證金額 -	累積紅利	終期紅利	總額	#	累積紅利	終期紅利	總額@
			及利息				及利息		
1	500,000	0	0	0	0	505,000	0	0	505,000
2	1,000,000	55,000	0	0	55,000	1,010,000	0	0	1,010,000
3	1,000,000	128,000	0	0	128,000	1,010,000	0	0	1,010,000
4	1,000,000	248,000	0	0	248,000	1,010,000	0	0	1,010,000
5	1,000,000	475,000	50,000	0	525,000	1,010,000	50,000	0	1,060,000
10	1,000,000	795,000	330,816	287,070	1,412,886	1,010,000	330,816	287,070	1,412,886
15	1,000,000	915,000	670,833	343,120	1,928,953	1,010,000	670,833	343,120	1,928,953
20	1,000,000	1,002,800	1,082,530	483,040	2,568,370	1,010,000	1,082,530	483,040	2,568,370
25	1,000,000	1,006,300	1,581,018	766,950	3,354,268	1,010,000	1,581,018	766,950	3,354,268
30	1,000,000	1,009,800	2,184,596	1,242,790	4,437,186	1,010,000	2,184,596	1,242,790	4,437,186
65歳	1,000,000	1,084,300	11,944,719	19,599,980	32,628,999	1,084,300	11,944,719	19,599,980	32,628,999
70歳	1,000,000	1,102,800	14,733,118	26,855,920	42,691,838	1,102,800	14,733,118	26,855,920	42,691,838
75歳	1,000,000	1,125,300	18,109,354	39,305,660	58,540,314	1,125,300	18,109,354	39,305,660	58,540,314
80歳	1,000,000	1,147,800	22,197,350	56,898,050	80,243,200	1,147,800	22,197,350	56,898,050	80,243,200
85歳	1,000,000	1,170,300	27,147,156	83,589,440	111,906,896	1,170,300	27,147,156	83,589,440	111,906,896
90歳	1,000,000	1,192,800	33,140,455	119,965,930	154,299,185	1,192,800	33,140,455	119,965,930	154,299,185
95歳	1,000,000	1,215,300	40,397,231	185,673,360	227,285,891	1,215,300	40,397,231	185,673,360	227,285,891
100歳	1,000,000	1,237,800	49,183,842	298,216,200	348,637,842	1,237,800	49,183,842	298,216,200	348,637,842
105歳	1,000,000	1,260,300	59,822,802	420,157,130	481,240,232	1,260,300	59,822,802	420,157,130	481,240,232
110歳	1,000,000	1,282,800	72,704,612	592,440,980	666,428,392	1,282,800	72,704,612	592,440,980	666,428,392
115歳	1,000,000	1,305,300	88,302,099	842,702,880	932,310,279	1,305,300	88,302,099	842,702,880	932,310,279
120歳	1,000,000	1,327,800	107,187,768	1,325,234,950	1,433,750,518	1,327,800	107,187,768	1,325,234,950	1,433,750,518
125歳	1,000,000	1,350,300	130,054,816	1,874,124,600	2,005,529,716	1,350,300	130,054,816	1,874,124,600	2,005,529,716
130歳	1,000,000	1,372,800	157,742,578	2,652,109,560	2,811,224,938	1,372,800	157,742,578	2,652,109,560	2,811,224,938
135歳	1,000,000	1,395,300	191,267,331	3,755,566,250	3,948,228,881	1,395,300	191,267,331	3,755,566,250	3,948,228,881
138歳	1,000,000	1,408,800	214,685,633	4,649,865,600	4,865,960,033	1,408,800	214,685,633	4,649,865,600	4,865,960,033

建議書編號: C506WP202403232105

編印日期 : 20/03/2024 第2頁,共34頁

以上摘要說明: 請參考說明部份。

[#]保證身故賠償額相等於下列較高者:(i)基本壽險之累積到期已收保費的101%;或(ii)受保人身故日的基本壽險之保證現金價值(即保證退保發還金額)·並扣除任何 保單負債(如有)。

[@]身故賠償總額相等於下列較高者:(i)基本壽險之累積到期已收保費的101%;或(ii)受保人身故日的基本壽險之保證現金價值(即保證退保發還金額)及終期紅利(如 有) · 加上累積紅利(如有)及其利息(如有)並扣除任何保單負債(如有)。有關身故賠償的詳細資料 · 請參閱保單條款。

本建議書內容僅作參考,所有合約的條件均以正式保單條文為準。

本建議書自編印日起30天內有效。



退保發還金額 – 不同投資回報下的説明

中國人壽保險(海外)股份有限公司

下表旨在顯示在悲觀及樂觀情景下對退保發還金額的影響。這兩種情景是分別假設投資回報低於及高於本公司現時預計的 投資回報,並假設其他相關影響因素(如索償經驗及續保率因素,如適用)維持不變而計算的預計利益。此兩種情景並不代表 實際投資回報的上限和下限, 而實際支付的非保證金額或會比所顯示者較高或較低。該等情景僅用以表達因應本保單的投 資政策及目標而對本公司預計回報可能引致的差異, 作參考用途。

(C506)傲瓏創富儲蓄保險計劃(美元)(2)

4. 基本計劃 – 退保發還金額 –不同投資回報下的說明

退保發還金額

_								
						樂觀情景		
繳付保費	- 保證金額	非保證金	金額	4向 克西	非保證	金額	4向 克西	
總額	_	累積紅利	終期紅利	総領	累積紅利	終期紅利	總額	
		及利息			及利息			
500,000	0	0	0	0	0	0	0	
1,000,000	55,000	0	0	55,000	0	0	55,000	
1,000,000	128,000	0	0	128,000	0	0	128,000	
1,000,000	248,000	0	0	248,000	0	0	248,000	
1,000,000	475,000	30,360	0	505,360	72,660	0	547,660	
1,000,000	795,000	194,565	216,920	1,206,485	496,346	353,750	1,645,096	
1,000,000	915,000	381,530	238,080	1,534,610	1,041,480	436,640	2,393,120	
1,000,000	1,002,800	594,408	314,100	1,911,308	1,742,875	608,330	3,354,005	
1,000,000	1,006,300	836,791	494,490	2,337,581	2,645,323	998,350	4,649,973	
1,000,000	1,009,800	1,112,769	771,750	2,894,319	3,806,454	1,701,800	6,518,054	
1,000,000	1,084,300	4,470,078	6,370,090	11,924,468	29,018,083	59,542,810	89,645,193	
1,000,000	1,102,800	5,249,633	7,646,110	13,998,543	37,738,884	99,018,770	137,860,454	
1,000,000	1,125,300	6,137,236	9,871,330	17,133,866	48,959,475	161,965,160	212,049,935	
1,000,000	1,147,800	7,147,862	12,651,610	20,947,272	63,396,414	262,105,120	326,649,334	
1,000,000	1,170,300	8,298,562	16,617,940	26,086,802	81,971,656	428,137,890	511,279,846	
1,000,000	1,192,800	9,608,750	22,625,480	33,427,030	105,871,433	647,187,570	754,251,803	
1,000,000	1,215,300	11,100,532	31,088,530	43,404,362	136,622,007	1,122,016,740	1,259,854,047	
1,000,000	1,237,800	12,799,077	47,041,030	61,077,907	176,187,136	1,924,065,930	2,101,490,866	
1,000,000	1,260,300	14,733,042	59,035,910	75,029,252	227,093,486	3,028,850,250	3,257,204,036	
1,000,000	1,282,800	16,935,057	80,194,200	98,412,057	292,591,982	4,454,343,130	4,748,217,912	
		· · · · ·				7,044,561,290	7,422,732,008	
							12,396,648,820	
1,000,000	1,350,300	25,547,383	187,567,090	214,464,773			19,360,587,277	
1,000,000	1,372,800	29,248,279	233,549,520	264,170,599		29,757,027,140	30,562,708,627	
1,000,000	1,395,300		- //		1 1		49,426,153,407	
1,000,000	1,408,800	36,265,826	321,570,290	359,244,916	1,204,507,528	64,518,503,710	65,724,420,038	
	總額 500,000 1,000,000	#額	#額	振額	## 保護金額 ## 保護のの	#報答 保護金額 非保護金額 素質紅利	#報行保費 保證金額	

(於中華人民共和國註冊成立之股份有限公司)

建議書編號: C506WP202403232105

編印日期 : 20/03/2024 第3頁,共34頁

以上摘要說明: 請參考說明部份。

本建議書內容僅作參考,所有合約的條件均以正式保單條文為準。

本建議書自編印日起30天內有效。



身故賠償額 – 不同投資回報下的說明

中國人壽保險(海外)股份有限公司

下表旨在顯示在悲觀及樂觀情景下對身故賠償額的影響。這兩種情景是分別假設投資回報低於及高於本公司現時預計的投 資回報・並假設其他相關影響因素(如索償經驗及續保率因素・如適用)維持不變而計算的預計利益。此兩種情景並不代表實 際投資回報的上限和下限 , 而實際支付的非保證金額或會比所顯示者較高或較低。該等情景僅用以表達因應本保單的投資 政策及目標而對本公司預計回報可能引致的差異,作參考用途。

(C506)傲瓏創富儲蓄保險計劃(美元)(2)

5. 基本計劃 – 身故賠償額 – 不同投資回報下的說明

身故賠償額

		2 W和 模 R							
保單				悲觀情景	樂觀情景				
年度	繳付保費	- 保證金額#	非保證	金額	/ep eb = (0)	非保證	金額	/mm.m.	
終結	總額	_	累積紅利	終期紅利	總額@ -	素積紅利	終期紅利	總額@	
			及利息			及利息			
1	500,000	505,000	0	0	505,000	0	0	505,000	
2	1,000,000	1,010,000	0	0	1,010,000	0	0	1,010,000	
3	1,000,000	1,010,000	0	0	1,010,000	0	0	1,010,000	
4	1,000,000	1,010,000	0	0	1,010,000	0	0	1,010,000	
5	1,000,000	1,010,000	30,360	0	1,040,360	72,660	0	1,082,660	
10	1,000,000	1,010,000	194,565	216,920	1,206,485	496,346	353,750	1,645,096	
15	1,000,000	1,010,000	381,530	238,080	1,534,610	1,041,480	436,640	2,393,120	
20	1,000,000	1,010,000	594,408	314,100	1,911,308	1,742,875	608,330	3,354,005	
25	1,000,000	1,010,000	836,791	494,490	2,337,581	2,645,323	998,350	4,649,973	
30	1,000,000	1,010,000	1,112,769	771,750	2,894,319	3,806,454	1,701,800	6,518,054	
65歳	1,000,000	1,084,300	4,470,078	6,370,090	11,924,468	29,018,083	59,542,810	89,645,193	
70歳	1,000,000	1,102,800	5,249,633	7,646,110	13,998,543	37,738,884	99,018,770	137,860,454	
75歳	1,000,000	1,125,300	6,137,236	9,871,330	17,133,866	48,959,475	161,965,160	212,049,935	
80歳	1,000,000	1,147,800	7,147,862	12,651,610	20,947,272	63,396,414	262,105,120	326,649,334	
85歳	1,000,000	1,170,300	8,298,562	16,617,940	26,086,802	81,971,656	428,137,890	511,279,846	
90歳	1,000,000	1,192,800	9,608,750	22,625,480	33,427,030	105,871,433	647,187,570	754,251,803	
95歳	1,000,000	1,215,300	11,100,532	31,088,530	43,404,362	136,622,007	1,122,016,740	1,259,854,047	
100歳	1,000,000	1,237,800	12,799,077	47,041,030	61,077,907	176,187,136	1,924,065,930	2,101,490,866	
105歳	1,000,000	1,260,300	14,733,042	59,035,910	75,029,252	227,093,486	3,028,850,250	3,257,204,036	
110歳	1,000,000	1,282,800	16,935,057	80,194,200	98,412,057	292,591,982	4,454,343,130	4,748,217,912	
115歲	1,000,000	1,305,300	19,442,274	101,889,620	122,637,194	376,865,418	7,044,561,290	7,422,732,008	
120歳	1,000,000	1,327,800	22,296,995	148,981,680	172,606,475	485,295,570	11,910,025,450	12,396,648,820	
125歳	1,000,000	1,350,300	25,547,383	187,567,090	214,464,773	624,806,887	18,734,430,090	19,360,587,277	
130歳	1,000,000	1,372,800	29,248,279	233,549,520	264,170,599	804,308,687	29,757,027,140	30,562,708,627	
135歳	1,000,000	1,395,300	33,462,123	282,823,900	317,681,323	1,035,264,117	48,389,493,990	49,426,153,407	
138歳	1,000,000	1,408,800	36,265,826	321,570,290	359,244,916	1,204,507,528	64,518,503,710	65,724,420,038	

(於中華人民共和國註冊成立之股份有限公司)

建議書編號: C506WP202403232105

編印日期 : 20/03/2024 第4頁,共34頁

以上摘要說明: 請參考說明部份。

[#]保證身故賠償額相等於下列較高者:(i)基本壽險之累積到期已收保費的101%;或(ii)受保人身故日的基本壽險之保證現金價值(即保證退保發還金額)·並扣除任何 保單負債(如有)。

[@]身故賠償總額相等於下列較高者:(i)基本壽險之累積到期已收保費的101%;或(ii)受保人身故日的基本壽險之保證現金價值(即保證退保發還金額)及終期紅利(如 有) · 加上累積紅利(如有)及其利息(如有)並扣除任何保單負債(如有)。有關身故賠償的詳細資料 · 請參閱保單條款。

本建議書內容僅作參考,所有合約的條件均以正式保單條文為準。

本建議書自編印日起30天內有效。



6. 說明

- (i) 第3、4及5部份乃概括說明閣下基本計劃的主要利益,並未將第2部份所列之附加險(如適用)計算在內,且假設閣下會全數支付到期及應繳保費。如欲得悉更多資料,或(如適當)索取更詳盡的建議書,請與閣下的持牌保險中介人或中國人壽保險(海外)股份有限公司(「本公司」)聯絡。
- (ii) 本標準說明的所有保費並未將保費徵費計算在內。如欲得悉更多資料,請參照基本計劃及附加險(如有)保費徵費建議書。
- (iii) 由於需要將金額調整為整數·上列保費總額或會與保單中應繳保費總額稍有出入。
- (iv) 本標準說明假設整個保單年期內沒有任何保單貸款、提取及行使保單分拆權益,並全數支付到期及應繳保費。
- (v) 第3部份預計的非保證利益乃根據本公司現時假設投資回報而計算,該利益並非保證金額。實際獲發之金額或會被不時調整而比所顯示者較高或較低。第4及5部份則作為另一例子,顯示因本公司現時假設投資回報的轉變而對退保發還金額及身故賠償額可能造成的影響。在某些情況下,非保證金額可能為零。
- (vi) 第4及5部份下, 悲觀情景是基於年度投資回報率較現時的假設投資回報每年下跌約1.82%; 樂觀情景是基於年度投資回報率較現時的假設投資回報每年上升約1.82%。
- (vii) 第3及4部份下,保證退保發還金額由保證現金價值組成,而非保證退保發還金額由累積紅利及其利息及終期紅利組成。
- (viii)第5部份說明的保證現金價值為保證退保發還金額。
- (ix) 終期紅利為一次性分紅,並不是永久附加於本保單上,而且為非保證。終期紅利的金額在日後公佈時或會有所增減。終期 紅利將於下列最早發生的情況下支付:(1)本公司支付身故賠償時(只適用於當受保人身故日的基本壽險之保證現金價值及終期紅利之總和高於基本壽險之累積到期已收保費的101%);或(2)本保單退保時。
- (x) 如第3、4及5部份所示,閣下可將預計的紅利存放於本公司作生息之用,惟有關息率則不獲保證。本公司於第3部份用以計算累積金額之年利率為3.90%。實際利率將不時調整並可能比3.90%較高或較低。因應註釋(v)提及第4及5部份中於悲觀及樂觀情景下假設投資回報的改變,該等情景用以計算的累積年利率分別為2.63%及5.17%,此等利率亦不獲保證。閣下可選擇提取全數或部份預計的紅利,而此舉將不會影響第2部分所示的保障金額/保額,惟上述說明的總額將因此相應地減少。
- (xi) 於檢視第3、4及5部份說明的金額時,應留意未來的生活成本很可能因通脹而上升。
- (xii) 任何外幣保單都會涉及風險·例如政治或經濟狀況改變可能大幅影響貨幣價格或其流動性;而在轉換貨幣時也可能因匯率 波動而招致經濟損失。閣下應留意潛在的貨幣風險並決定應採用哪種保單貨幣。
- (xiii)基本金額用作計算保費及保單內的相關價值。身故賠償請參照於本標準說明內的身故賠償額。

7. 過往派發紅利資料

www.chinalife.com.hk/zh-hk/products/dividend-philosophy-and-investment-strategy 閣下可瀏覽以上網址以了解本公司過往派發紅利的資料作參考用途。

警告

- 除非閣下有意就已選擇的保險計劃年期支付全期保費,否則不應投保本產品。
- 如果閣下提前終止本保單或提前停止支付保費,則可能會蒙受重大損失。

聲明

本人確認已閱讀及明白本利益說明文件摘要所載的資料·並已收到本計劃的主要產品推銷刊物/小冊子及相關的過往紅利的資料(如適用)。

申請人姓名:	簽署:	日期:

本建議書內容僅作參考·所有合約的條件均以正式保單條文為準。 本建議書自編印日起30天內有效。

(於中華人民共和國註冊成立之股份有限公司)

建議書編號: C506WP202403232105

編印日期 : 20/03/2024 第5頁,共34頁



基本計劃及附加險(如有)保費徵費建議書

(C506)傲瓏創富儲蓄保險計劃(美元)(2)

受保人姓名 : 基本金額 : 1,000,000

性別 / 年齡: 男性/0/非吸煙者保單貨幣: 美元假設保單日期: 20/03/2024保費供款年期: 2年

基本計劃及附加險(如有)	投保時保費徵費	總保費金額及保費徵費#
首年	13.33	490,013.33



註:

- 1. 保險業監管局已按適當的比率於相關保單徵收徵費。如需更多資訊,請瀏覽www.chinalife.com.hk/zh-hk/customer-service/useful-information/premium-levy 或聯絡,(852)39995519或瀏覽保險業監管局網站www.ia.org.hk/tc/levy。
- 2. 保費徵費以現行保監局頒布的保費徵費費率及假設保單日期之保費作基準計算·實際保費徵費可能因保費徵費 費率及/或保單生效時之保費及/或保單日期改變而與上列顯示不同。
- 3. 如實際保費徵費高於上列顯示,您需要補回差額。如實際保費徵費低於上列顯示,多繳之金額將積存於本保險公司的保單暫收帳戶中用以扣除日後所需的保費及保費徵費惟並不會享有利息,您亦可選擇提取多繳之金額而無需收費。預繳保費徵費不會享有利息。保費徵費應在基本計劃及附加險(如有)保費之上額外繳付。
- 4. 保費徵費費率需根據保監局不時之釐訂而並非保證。
- 5. 以上保費徵費計算時美元保單的兌換率為美元 1 = 港元 7.5。實際保費徵費將按本公司所釐定的當日兌換率折算。
- 6. 基本金額用作計算保費及保單內的相關價值。身故賠償請參照於本標準說明內的身故賠償額。
- # 已扣除保費折扣優惠(如有)

本建議書內容僅作參考·所有合約的條件均以正式保單條文為準。 本建議書自編印日起30天內有效。

(於中華人民共和國註冊成立之股份有限公司)

建議書編號: C506WP202403232105

編印日期 : 20/03/2024 第6頁,共34頁



1. 提供長遠潛在回報 助您累積財富

傲瓏創富儲蓄保險計劃(「本計劃」)的保單價值包括保證現金價值、非保證紅利ⁱ(如有)及非保證終期紅利ⁱⁱ(如有),為您提供 長遠潛在回報。

根據您所選取的保單貨幣,下表所列的保單年度終結為保證退保發還金額首次相等或大於繳付保費總額ⁱⁱⁱ之保單年度終結。 如於該保單年度終結前退保,您所收取的金額可能大幅少於繳付保費總額ⁱⁱⁱ,並可能會因此而蒙受損失。

	保單年	度終結
保費繳付模式	美元保單	港元保單
年繳	18	20
按年繳交及預繳剩餘年期保費	17	18

2. 延續保障 可靈活轉換受保人iv及指定後補受保人v

於現時受保人在世期間及保單有效期內,保單持有人可申請指定最多2名後補受保人,亦可在保單有效期內的第1個保單週年日起申請轉換受保人iv,且沒有限制轉換受保人次數。若受保人不幸身故,本公司將安排第一後補受保人v成為受保人,確保保單可以繼續生效,而保障年期將會延長至新受保人的終身,延續對您和您家人的保障。

保單的基本金額^{vi}、保證現金價值、保單日期、保單年度、繳費滿期日、保單最後恢復效力的日期(如有)、累積到期已收保費、身故賠償、紅利ⁱ(如有)、累積紅利(如有)及利息(如有)、終期紅利ⁱⁱ(如有)、保單分拆權益^{vii}(如有)及保單負債(如有)不會因轉換受保人^{iv}或後補受保人^v成為新受保人後而改變。

3. 非保證紅利ⁱ

您將於第5個保單週年日起的每個保單週年日時獲發非保證紅利(如有)。您可選擇以現金形式提取,或積存於保單戶口內生息viii,助您獲得更高收益ix,或利用紅利以抵付保費(如適用)。

4. 終期紅利ii

在本計劃有效期內,您將於第6個保單週年日起,於下列最早發生的情況下獲得終期紅利前(如有):

(i)本公司支付身故賠償時(只適用於受保人身故日的基本壽險之保證現金價值及終期紅利ⁱⁱ(如有)之總和高於基本壽險之累積 到期已收保費的101%);或

(ii)保單被保單持有人退保時。

5. 人壽保障

倘若受保人在保單有效期內不幸身故及保單內並未有任何後補受保人^v·本公司將賠付身故賠償予受益人·而身故賠償相等 於下列之較高者:

- (i)受保人身故日的本計劃之累積到期已收保費的101%;或
- (ii)受保人身故日的本計劃之保證現金價值及非保證終期紅利ⁱⁱ(如有)之總和·
- 加上累積紅利(如有)及利息(如有),並扣除任何保單負債(如有),保單將隨即終止。

6. 身故賠償賠付方式

保單持有人可選擇將身故賠償按以下其中一種方式x賠付予保單受益人xi:

方式一:以一筆過形式賠付;

方式二: 以10年期、20年期、30年期、40年期或50年期於每年或每月分期賠付xii;

方式三:先以一筆過形式賠付指定百分比(必須相等於身故賠償的5%或以上)的身故賠償作為首期款項,及後以10年期、20年期、20年期、40年期共50年期於6年末年日公開時任息共享機会發売。

20年期、30年期、40年期或50年期於每年或每月分期賠付身故賠償餘額xii;

方式四:先以10年期、20年期、30年期、40年期或50年期^{xii}於每年或每月分期賠付,及於完成所有先前「身故賠償」分期 賠付後以一筆過形式賠付指定百分比(必須相等於身故賠償的5%或以上)的身故賠償作為最後一期款項;或

方式五:以10年期、20年期、30年期、40年期或50年期xii於每年或每月分期賠付,而分期賠付金額將每年遞增5%。

本建議書內容僅作參考·所有合約的條件均以正式保單條文為準。 本建議書自編印日起30天內有效。

(於中華人民共和國計冊成立之股份有限公司)

建議書編號: C506WP202403232105

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7. 保單分拆權益vii

於保單生效期間·由第5個保單週年日開始·您可於任何時間以本公司接受的方式及程序申請行使保單分拆權益^{vii}。保單將根據保單持有人所指定的百分比(「分拆百分比」)分拆至兩份或以上新保單(「分拆保單」)。

行使保單分拆權益vii不限分拆保單的數目,惟每份分拆保單的基本金額vi需符合最低基本壽險的基本金額。

8. 24小時全球緊急支援服務xv

如受保人在居住地以外的地區患病或因意外受傷,可免費獲得24小時全球緊急支援服務xx的周全保障。



本建議書內容僅作參考·所有合約的條件均以正式保單條文為準。 本建議書自編印日起30天內有效。

(於中華人民共和國註冊成立之股份有限公司)

建議書編號: C506WP202403232105

編印日期 : 20/03/2024 第8頁,共34頁



註:

- i. 在保單有效期內及受保人仍健在的情況下,才會派發紅利。紅利數額由本公司不時制定,並非保證。
- ii. 終期紅利為一次性分紅·並不是永久附加於保單上·而且為非保證·在日後公佈時終期紅利之金額或會有所增減。在某些情況下·終期 紅利可能為零。
- iii. 假設於整個保單年期內沒有任何保單貸款、提取、行使保單分拆權益及任何保費折扣優惠,並已全數支付到期及應繳保費。
- iv. 申請轉換受保人,惟須符合以下條件:
 - (i)在本公司收到書面申請時,新受保人當天之年齡需滿足以下要求:
 - (a)如果新受保人的已屆年齡超過保單的首名受保人之已屆年齡·新受保人之已屆年齡不可超過:
 - (1)65歳;或
 - (2)保單的首名受保人之已屆年齡加10年;
 - 以較低者為準;
 - (b)如果新受保人的已屆年齡低於或等於保單的首名受保人的已屆年齡·新受保人之已屆年齡不可超過80歲;
 - (ii)新受保人須與保單持有人存在本公司滿意之可保權益(可保權益是指本人及親屬成員 (例如:配偶、父母、子女、外公、外婆、祖父、祖母及監護人)或商業保險);
 - (iii)轉換受保人申請須獲得保單持有人、現時受保人、不可撤換的受益人(如有)及保單的承讓人(如有)之書面同意確認;
 - (iv)申請轉換受保人時·現時受保人及新受保人均須仍在世;及
 - (v)該轉換受保人申請符合本公司相關行政程序。

請注意·保單所有附加保障(如有)·將於保單內首次轉換受保人生效日當日被終止且往後不得有任何附加保障附加於保單。轉換受保人時·需重新指定受益人·不然現有受益人會維持不變。

轉換受保人時,保單內的後補受保人會維持不變,但保單持有人有權可隨時更改後補受保人的名單及次序。若同時收到轉換保單持有人 及受保人的申請,本公司會先處理轉換受保人,然後才轉換保單持有人,

v. 保單持有人須以本公司指定表格或本公司接受的書面申請向本公司指定後補受保人的次序,每次只可有1名後補受保人成為受保人。若現時受保人於保單有效期內身故,而保單內已有後補受保人及本公司於受保人身故後90日內收到有關後補受保人之相關文件,及該後補受保人符合本公司的相關行政程序,本公司會根據所記錄之次序安排第一後補受保人成為保單的受保人。若因任何原因導致本公司無法安排該後補受保人成為保單的受保人,及保單內沒有任何其他後補受保人,本公司將支付身故賠償予受益人,保單將隨即終止。

同時,後補受保人必須符合以下條件

- (i)在本公司收到指定保單後補受保人的書面申請時,後補受保人當天之年齡需滿足以下要求:
- (a)如果後補受保人(如果超過1名後補受保人,則以個人為基礎)的已屆年齡超過保單的首名受保人之已屆年齡,後補受保人之已屆年齡不可超過:
- (1)65歳;或
- (2)保單的首名受保人之已屆年齡加10年
- 以較低者為準;
- (b)如果後補受保人(如果超過1名後補受保人·則以個人為基礎)的已屆年齡低於或等於保單的首名受保人的已屆年齡·後補受保人之已屆年齡不可超過80歲;
- (ii)後補受保人須與保單持有人存在本公司滿意之可保權益(可保權益是指本人及親屬成員 (例如:配偶、父母、子女、外公、外婆、祖父、祖母及監護人)或商業保險):及
- (iii)指定後補受保人的申請必須獲得保單持有人、現時受保人、不可撤換的受益人(如有)及保單的承讓人(如有)之書面同意確認。

請注意·保單所有附加保障(如有)在於保單內首次有後補受保人成為受保人的生效日當日將被終止且往後不得有任何附加保障附加於保單。後補受保人成為受保人時·需重新指定受益人·不然現有受益人會維持不變。

第一後補受保人成為受保人時·保單內的第二後補受保人(如有)會仍然於後補受保人之列·但保單持有人有權可隨時更改後補受保人的 名單及次序。若本公司同時收到轉換保單持有人及後補受保人成為受保人之申請·本公司會先處理安排後補受保人成為受保人·然後才 轉換保單持有人。

vi. 基本金額只用作計算保費及保單內的相關價值。身故賠償請參照於本標準說明內的身故賠償額。

本建議書內容僅作參考·所有合約的條件均以正式保單條文為準。 本建議書自編印日起30天內有效。

(於中華人民共和國註冊成立之股份有限公司)

建議書編號: C506WP202403232105

編印日期 : 20/03/2024 第9頁,共34頁



- vii. 行使保單分拆權益不限分拆保單的數目·申請行使保單分拆權益亦必須符合以下條件:
 - 1.每份分拆保單的基本金額不可少於本公司在當時釐訂的基本壽險的最低基本金額;
 - 2.所有分拆保單的分拆百分比總和為100%;
 - 3.保單內並沒有未繳到期保費或保單負債(如適用);
 - 4.保單並無任何待批核的索償;及
 - 5.保單持有人一旦遞交行使保單分拆權益之申請至本公司後,保單持有人不可對該申請作出任何變更、取消、撤回或終止。

行使保單分拆權益之申請獲本公司批核後,保單分拆權益的申請方可生效。必須經本公司批核及本公司的獲授權代表在保單批註欄正式簽署批註或簽發批單方可生效。保單分拆權益的生效日期將是本公司批核該申請當日(以本公司記錄為準)。保單分拆權益生效後,保單 將隨即終止及分拆保單將會隨即生效。

每份分拆保單的保單年度、保單日期、保單生效日及保單最後恢復效力當日(如有)將與於保單分拆權益的生效日期之保單的保單年度、保單日期、保單生效日及保單最後恢復效力當日(如有)相同。分拆保單的保單持有人、受保人及受益人(及其分配比例)將與於保單分拆權益的生效日期之保單的保單持有人、受保人及受益人(及其分配比例)相同。分拆保單的身故賠償之賠付方式、後補受保人及後補受保人的次序將與於保單分拆權益的生效日期之保單的身故賠償之賠付方式、後補受保人及後補受保人的次序相同。分拆保單不設冷靜期。保單的所有附加保障(如有)將於保單分拆權益的生效日期隨即被終止。

於保單分拆權益的生效日期‧基本壽險之基本金額、保證現金價值、累積紅利(如有)及利息(如有)及終期紅利(如有)將根據相應的分拆百分比分配至每份分拆保單。從「保單分拆權益」的生效日期起‧每份分拆保單之紅利(如有)‧將按每份分拆保單之基本金額計算。於保單分拆權益的生效日期‧保單的累積到期已收保費將根據相應的分拆百分比分配至每份分拆保單。自保單分拆權益生效的保單年度後緊接之保單年度開始‧相似之保單分拆權益將同樣適用於每份分拆保單。除非另有說明‧每份分拆保單的保障、條款及條件將與於保單分拆權益的生效日期之保單相同。

- viii. 利率並非保證不變,實際收益及/或回報可能低於或高於預期價值。本公司保留隨時調整之權利。
- ix. 保單持有人可以透過本公司指定表格以書面形式選擇下列領取紅利方式
 - (i)提取現金;
 - (ii)保留在本公司積存生息。利率由本公司不時制定;或
 - (iii)利用紅利以抵付保費(如適用)。

保單持有人於投保時,如要保書內沒有明確選定領取紅利方式,本公司將採用上述第(ii)項方式辦理,直至保單持有人另行書面通知為止。

- x. 於下列任何一項情況下,即使保單持有人在受保人身故日前選擇任何賠付方式,本公司將採用上述第6點之方式一辦理
 - i.根據上述第5點於受保人身故日計算的身故賠償總金額少於美元50,000(適用於美元保單)/港元400,000(適用於港元保單);
 - ii.(適用於上述第6點之方式二至方式五)身故賠償的分期賠付的年度化金額少於美元2,500(適用於美元保單)/港元20,000(適用於港元保單);或
 - iii.保單內的任何一位受益人為非自然人。
- xi. 身故賠償之賠付方式須由保單持有人透過本公司指定表格或本公司接受的書面通知確認,並於受保人身故日前已獲本公司接受。倘若保單持有人沒有於受保人身故日前透過本公司指定表格或本公司接受的書面通知確認身故賠償之賠付方式並獲本公司接受,本公司將採用上述第6點之方式一辦理。

如受益人於本公司全數賠付身故賠償前的任何時間內身故·本公司將一筆過賠付身故賠償的餘額及累計利息(如有)予各已故受益人的遺產代理人(根據其應得的權益·如適用)。若有多於1名受益人而其他受益人先於受益人去世·本公司將繼續根據保單持有人已指定的身故賠償之賠付方式·向其他在世的受益人支付其應得的身故賠償。當「身故賠償」已全數賠付·保單即告終止。

- xii. 自首期款項付款日起直至身故賠償已全數賠付,身故賠償開始分期賠付後的餘額將按照由本公司不時自行酌情釐定的利率按月衍生利息 (如有)。累計利息(如有)將會於賠付最後一期身故賠償時一同賠付,而保單即告終止。
- xiii. 24小時全球緊急支援服務保障由第三方服務供應商提供,並不屬於保單的一部份。本公司不會對其服務素質作保證,亦不會就有關服務 負任何責任。本公司保留隨時修訂有關條款及細則和終止服務之權利,而不需另行通知。

有關本計劃的詳細資料,請參閱保單條款。

本建議書內容僅作參考·所有合約的條件均以正式保單條文為準。 本建議書自編印日起30天內有效。

(於中華人民共和國註冊成立之股份有限公司)

建議書編號: C506WP202403232105



補充利益說明 - 保障摘要(紅利累積生息)

保單	繳付保費	該年度				
年度	總額	紅利	保證金額	非保證金	⋛額	——— 總額
終結			(A)	累積紅利	終期紅利	(A)+(B)+(C)
			, ,	及利息	(C)	., ., .,
				(B)		
1	500,000	0	0	0	0	0
2	1,000,000	0	55,000	0	0	55,000
3	1,000,000	0	128,000	0	0	128,000
4	1,000,000	0	248,000	0	0	248,000
5	1,000,000	50,000	475,000	50,000	0	525,000
6	1,000,000	50,000	648,000	101,950	231,000	980,950
7	1,000,000	50,000	728,000	155,926	267,100	1,151,026
8	1,000,000	50,000	758,000	212,007	276,750	1,246,757
9	1,000,000	50,000	778,000	270,275	283,290	1,331,565
10	1,000,000	50,000	795,000	330,816	287,070	1,412,886
11	1,000,000	50,000	805,000	393,718	309,930	1,508,648
12	1,000,000	50,000	825,000	459,073	324,410	1,608,483
13	1,000,000	50,000	855,000	526,977	327,850	1,709,827
14	1,000,000	50,000	885,000	597,529	337,540	1,820,069
15	1,000,000	50,000	915,000	670,833	343,120	1,928,953
16	1,000,000	50,000	935,000	746,995	360,190	2,042,185
17	1,000,000	50,000	975,000	826,128	387,170	2,188,298
18	1,000,000	50,000	1,000,000	908,347	411,300	2,319,647
19	1,000,000	50,000	1,001,200	993,772	440,460	2,435,432
20	1,000,000	50,000	1,002,800	1,082,530	483,040	2,568,370
21	1,000,000	50,000	1,003,700	1,174,748	537,960	2,716,408
22	1,000,000	50,000	1,004,800	1,270,563	609,300	2,884,663
23	1,000,000	50,000	1,005,300	1,370,115	671,930	3,047,345
24	1,000,000	50,000	1,005,800	1,473,550	717,850	3,197,200
25	1,000,000	50,000	1,006,300	1,581,018	766,950	3,354,268
26	1,000,000	50,000	1,006,800	1,692,678	854,210	3,553,688
27	1,000,000	50,000	1,007,300	1,808,692	928,490	3,744,482
28	1,000,000	50,000	1,007,800	1,929,231	1,038,740	3,975,771
29	1,000,000	50,000	1,008,300	2,054,471	1,134,260	4,197,031
30	1,000,000	50,000	1,009,800	2,184,596	1,242,790	4,437,186
31	1,000,000	50,000	1,011,300	2,319,795	1,325,060	4,656,155
32	1,000,000	50,000	1,012,800	2,460,267	1,422,100	4,895,167
33	1,000,000	50,000	1,014,300	2,606,217	1,534,030	5,154,547
34	1,000,000	50,000	1,015,800	2,757,860	1,655,050	5,428,710
35	1,000,000	50,000	1,017,300	2,915,417	1,831,080	5,763,797
36	1,000,000	50,000	1,018,800	3,079,118	1,948,550	6,046,468
37	1,000,000	50,000	1,020,300	3,249,203	2,071,570	6,341,073
38	1,000,000	50,000	1,021,800	3,425,922	2,264,910	6,712,632
39	1,000,000	50,000	1,023,300	3,609,533	2,487,160	7,119,993
40	1,000,000	50,000	1,024,800	3,800,305	2,708,690	7,533,795
41	1,000,000	50,000	1,026,300	3,998,517	2,900,940	7,925,757
42	1,000,000	50,000	1,027,800	4,204,459	3,187,250	8,419,509
43	1,000,000	50,000	1,029,300	4,418,433	3,517,090	8,964,823
44	1,000,000	50,000	1,030,800	4,640,752	3,752,710	9,424,262
45	1,000,000	50,000	1,032,300	4,871,741	4,003,940	9,907,981
46	1,000,000	50,000	1,033,800	5,111,739	4,383,690	10,529,229
47	1,000,000	50,000	1,035,300	5,361,097	4,820,900	11,217,297
48	1,000,000	50,000	1,036,800	5,620,180	5,280,080	11,937,060
49	1,000,000	50,000	1,038,300	5,889,367	5,759,530	12,687,197
50	1,000,000	50,000	1,040,800	6,169,052	6,309,760	13,519,612

(於中華人民共和國註冊成立之股份有限公司)

建議書編號: C506WP202403232105

編印日期 : 20/03/2024 第11頁

以上摘要說明:請參考上述於分紅保單標準說明第6部份。

本建議書內容僅作參考,所有合約的條件均以正式保單條文為準。

本建議書自編印日起30天內有效。



補充利益說明 - 保障摘要(紅利累積生息)

保單	繳付保費	該年度		退保發達		
年度	總額	紅利	保證金額	非保證金	⋛額	 總額
終結			(A)	累積紅利	終期紅利	(A)+(B)+(C)
			()	及利息	(C)	() () (-)
				(B)	(-)	
51	1,000,000	50,000	1,043,300	6,459,645	6,752,900	14,255,845
52	1,000,000	50,000	1,045,800	6,761,571	7,227,520	15,034,891
53	1,000,000	50,000	1,048,300	7,075,273	8,062,700	16,186,273
54	1,000,000	50,000	1,050,800	7,401,208	8,765,800	17,217,808
55	1,000,000	50,000	1,053,300	7,739,855	9,367,340	18,160,495
56	1,000,000	50,000	1,055,800	8,091,710	10,099,130	19,246,640
57	1,000,000	50,000	1,058,300	8,457,286	10,889,810	20,405,396
58	1,000,000	50,000	1,060,800	8,837,120	11,796,830	21,694,750
59	1,000,000	50,000	1,063,300	9,231,768	12,897,150	23,192,218
60	1,000,000	50,000	1,066,800	9,641,807	14,293,890	25,002,497
61	1,000,000	50,000	1,070,300	10,067,838	15,226,510	26,364,648
62	1,000,000	50,000	1,073,800	10,510,483	16,219,410	27,803,693
63	1,000,000	50,000	1,077,300	10,970,392	17,276,480	29,324,172
64	1,000,000	50,000	1,080,800	11,448,237	18,401,870	30,930,907
65	1,000,000	50,000	1,084,300	11,944,719	19,599,980	32,628,999
66	1,000,000	50,000	1,087,800	12,460,563	20,875,520	34,423,883
67	1,000,000	50,000	1,091,300	12,996,525	22,233,480	36,321,305
68	1,000,000	50,000	1,094,800	13,553,389	23,679,190	38,327,379
69	1,000,000	50,000	1,098,300	14,131,971	25,218,330	40,448,601
70	1,000,000	50,000	1,102,800	14,733,118	26,855,920	42,691,838
71	1,000,000	50,000	1,107,300	15,357,710	28,599,400	45,064,410
72	1,000,000	50,000	1,111,800	16,006,660	30,455,600	47,574,060
73	1,000,000	50,000	1,116,300	16,680,920	32,431,830	50,229,050
74	1,000,000	50,000	1,120,800	17,381,476	34,535,840	53,038,116
75	1,000,000	50,000	1,125,300	18,109,354	39,305,660	58,540,314
76	1,000,000	50,000	1,129,800	18,865,618	42,094,660	62,090,078
77	1,000,000	50,000	1,134,300	19,651,378	45,084,970	65,870,648
78	1,000,000	50,000	1,138,800	20,467,781	48,291,380	69,897,961
79	1,000,000	50,000	1,143,300	21,316,025	51,729,810	74,189,135
80	1,000,000	50,000	1,147,800	22,197,350	56,898,050	80,243,200
81	1,000,000	50,000	1,152,300	23,113,046	60,777,560	85,042,906
82	1,000,000	50,000	1,156,800	24,064,455	64,923,490	90,144,745
83	1,000,000	50,000	1,161,300	25,052,969	69,354,290	95,568,559
84 or	1,000,000	50,000	1,165,800	26,080,035	74,089,740	101,335,575
85 86	1,000,000	50,000	1,170,300	27,147,156	83,589,440	111,906,896
86 87	1,000,000	50,000	1,174,800	28,255,895	89,341,650	118,772,345
	1,000,000	50,000	1,179,300	29,407,875	95,492,820	126,079,995
88	1,000,000	50,000	1,183,800	30,604,782	102,070,900	133,859,482
89 90	1,000,000 1,000,000	50,000	1,188,300	31,848,369	109,105,820	142,142,489
91	1,000,000	50,000	1,192,800	33,140,455	119,965,930	154,299,185 163,951,583
92	1,000,000	50,000 50,000	1,197,300 1,201,800	34,482,933 35,877,767	128,271,350 139,526,870	176,606,437
93	1,000,000	50,000	1,206,300	37,327,000	154,000,160	192,533,460
94	1,000,000	50,000	1,210,800	38,832,753	170,041,730	210,085,283
95	1,000,000	50,000	1,210,800	40,397,231	185,673,360	227,285,891
96	1,000,000	50,000	1,219,800	42,022,723	202,802,420	246,044,943
97	1,000,000	50,000	1,224,300	43,711,609	224,177,940	269,113,849
98	1,000,000	50,000	1,228,800	45,466,361	247,907,860	294,603,021
99	1,000,000	50,000	1,233,300	47,289,550	271,056,920	319,579,770
100	1,000,000	50,000	1,237,800	49,183,842	298,216,200	348,637,842
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以上摘要說明:請參考上述於分紅保單標準說明第6部份。

(於中華人民共和國註冊成立之股份有限公司)

編印日期 : 20/03/2024 第12頁,共34頁

本建議書內容僅作參考,所有合約的條件均以正式保單條文為準。

本建議書自編印日起30天內有效。



補充利益說明 - 保障摘要(紅利累積生息)

保單	繳付保費	該年度	退保發還金額			
年度	總額	紅利	保證金額	非保證金	金額	總額
終結			(A)	累積紅利	終期紅利	(A)+(B)+(C)
				及利息	(C)	
				(B)		
101	1,000,000	50,000	1,242,300	51,152,012	319,359,450	371,753,762
102	1,000,000	50,000	1,246,800	53,196,940	342,012,490	396,456,230
103	1,000,000	50,000	1,251,300	55,321,621	366,284,000	422,856,921
104	1,000,000	50,000	1,255,800	57,529,164	392,290,540	451,075,504
105	1,000,000	50,000	1,260,300	59,822,802	420,157,130	481,240,232
106	1,000,000	50,000	1,264,800	62,205,891	450,017,880	513,488,571
107	1,000,000	50,000	1,269,300	64,681,921	482,016,630	547,967,851
108	1,000,000	50,000	1,273,800	67,254,516	516,307,700	584,836,016
109	1,000,000	50,000	1,278,300	69,927,442	553,056,630	624,262,372
110	1,000,000	50,000	1,282,800	72,704,612	592,440,980	666,428,392
111	1,000,000	50,000	1,287,300	75,590,092	634,651,300	711,528,692
112	1,000,000	50,000	1,291,800	78,588,105	679,891,970	759,771,875
113	1,000,000	50,000	1,296,300	81,703,041	728,382,300	811,381,641
114	1,000,000	50,000	1,300,800	84,939,460	783,426,050	869,666,310
115	1,000,000	50,000	1,305,300	88,302,099	842,702,880	932,310,279
116	1,000,000	50,000	1,309,800	91,795,881	906,543,940	999,649,621
117	1,000,000	50,000	1,314,300	95,425,920	994,999,280	1,091,739,500
118	1,000,000	50,000	1,318,800	99,197,531	1,092,429,140	1,192,945,471
119	1,000,000	50,000	1,323,300	103,116,235	1,199,777,830	1,304,217,365
120	1,000,000	50,000	1,327,800	107,187,768	1,325,234,950	1,433,750,518
121	1,000,000	50,000	1,332,300	111,418,091	1,420,270,970	1,533,021,361
122	1,000,000	50,000	1,336,800	115,813,396	1,522,162,070	1,639,312,266
123	1,000,000	50,000	1,341,300	120,380,119	1,631,405,690	1,753,127,109
124	1,000,000	50,000	1,345,800	125,124,943	1,748,535,610	1,875,006,353
125	1,000,000	50,000	1,350,300	130,054,816	1,874,124,600	2,005,529,716
126	1,000,000	50,000	1,354,800	135,176,954	2,008,787,230	2,145,318,984
127	1,000,000	50,000	1,359,300	140,498,855	2,153,183,030	2,295,041,185
128	1,000,000	50,000	1,363,800	146,028,311	2,308,019,750	2,455,411,861
129	1,000,000	50,000	1,368,300	151,773,415	2,474,056,890	2,627,198,605
130	1,000,000	50,000	1,372,800	157,742,578	2,652,109,560	2,811,224,938
131	1,000,000	50,000	1,377,300	163,944,538	2,843,052,510	3,008,374,348
132	1,000,000	50,000	1,381,800	170,388,375	3,047,824,560	3,219,594,735
133	1,000,000	50,000	1,386,300	177,083,522	3,267,433,350	3,445,903,172
134	1,000,000	50,000	1,390,800	184,039,779	3,502,960,330	3,688,390,909
135	1,000,000	50,000	1,395,300	191,267,331	3,755,566,250	3,948,228,881
136	1,000,000	50,000	1,399,800	198,776,757	4,026,497,050	4,226,673,607
137	1,000,000	50,000	1,404,300	206,579,050	4,317,090,030	4,525,073,380
138	1,000,000	50,000	1,408,800	214,685,633	4,649,865,600	4,865,960,033

以上摘要說明:請參考上述於分紅保單標準說明第6部份。 本建議書內容僅作參考,所有合約的條件均以正式保單條文為準。

本建議書自編印日起30天內有效。

(於中華人民共和國註冊成立之股份有限公司)

編印日期 : 20/03/2024 第13頁,共34頁



補充利益說明 - 保障摘要(紅利累積生息)

保單	繳付保費	該年度				
年度	總額	紅利	/ A + T //	非保證金額		/chipt o
終結			保證金額# 一	累積紅利	終期紅利	總額@
				及利息		
1	500,000	0	505,000	0	0	505,000
2	1,000,000	0	1,010,000	0	0	1,010,000
3	1,000,000	0	1,010,000	0	0	1,010,000
4	1,000,000	0	1,010,000	0	0	1,010,000
5	1,000,000	50,000	1,010,000	50,000	0	1,060,000
6	1,000,000	50,000	1,010,000	101,950	231,000	1,111,950
7	1,000,000	50,000	1,010,000	155,926	267,100	1,165,926
8	1,000,000	50,000	1,010,000	212,007	276,750	1,246,757
9	1,000,000	50,000	1,010,000	270,275	283,290	1,331,565
10	1,000,000	50,000	1,010,000	330,816	287,070	1,412,886
11	1,000,000	50,000	1,010,000	393,718	309,930	1,508,648
12	1,000,000	50,000	1,010,000	459,073	324,410	1,608,483
13	1,000,000	50,000	1,010,000	526,977	327,850	1,709,827
14	1,000,000	50,000	1,010,000	597,529	337,540	1,820,069
15	1,000,000	50,000	1,010,000	670,833	343,120	1,928,953
16	1,000,000	50,000	1,010,000	746,995	360,190	2,042,185
17	1,000,000	50,000	1,010,000	826,128	387,170	2,188,298
18	1,000,000	50,000	1,010,000	908,347	411,300	2,319,647
19	1,000,000	50,000	1,010,000	993,772	440,460	2,435,432
20	1,000,000	50,000	1,010,000	1,082,530	483,040	2,568,370
21	1,000,000	50,000	1,010,000	1,174,748	537,960	2,716,408
22	1,000,000	50,000	1,010,000	1,270,563	609,300	2,884,663
23	1,000,000	50,000	1,010,000	1,370,115	671,930	3,047,345
24	1,000,000	50,000	1,010,000	1,473,550	717,850	3,197,200
25	1,000,000	50,000	1,010,000	1,581,018	766,950	3,354,268
26	1,000,000	50,000	1,010,000	1,692,678	854,210	3,553,688
27	1,000,000	50,000	1,010,000	1,808,692	928,490	3,744,482
28	1,000,000	50,000	1,010,000	1,929,231	1,038,740	3,975,771
29	1,000,000	50,000	1,010,000	2,054,471	1,134,260	4,197,031
30	1,000,000	50,000	1,010,000	2,184,596	1,242,790	4,437,186
31	1,000,000	50,000	1,011,300	2,319,795	1,325,060	4,656,155
32	1,000,000	50,000	1,012,800	2,460,267	1,422,100	4,895,167
33	1,000,000	50,000	1,014,300	2,606,217	1,534,030	5,154,547
34	1,000,000	50,000	1,015,800	2,757,860	1,655,050	5,428,710
35	1,000,000	50,000	1,017,300	2,915,417	1,831,080	5,763,797
36	1,000,000	50,000	1,018,800	3,079,118	1,948,550	6,046,468
37	1,000,000	50,000	1,020,300	3,249,203	2,071,570	6,341,073
38	1,000,000	50,000	1,021,800	3,425,922	2,264,910	6,712,632
39	1,000,000	50,000	1,023,300	3,609,533	2,487,160	7,119,993
40	1,000,000	50,000	1,024,800	3,800,305	2,708,690	7,533,795
41	1,000,000	50,000	1,026,300	3,998,517	2,900,940	7,925,757
42	1,000,000	50,000	1,027,800	4,204,459	3,187,250	8,419,509
43	1,000,000	50,000	1,029,300	4,418,433	3,517,090	8,964,823
44 45	1,000,000	50,000	1,030,800	4,640,752	3,752,710	9,424,262
45 46	1,000,000	50,000	1,032,300	4,871,741	4,003,940	9,907,981
46	1,000,000	50,000	1,033,800	5,111,739	4,383,690	10,529,229
47 48	1,000,000	50,000	1,035,300	5,361,097	4,820,900	11,217,297
48	1,000,000	50,000	1,036,800	5,620,180	5,280,080	11,937,060
49	1,000,000	50,000	1,038,300	5,889,367	5,759,530	12,687,197
50	1,000,000	50,000	1,040,800	6,169,052	6,309,760	13,519,612
以上摘	要說明: 請參考」	□述於分紅係	吴單標準說明第6部	1/份。		

以上摘要說明:請參考上述於分紅保單標準說明第6部份。

建議書編號: C506WP202403232105

編印日期 : 20/03/2024 第14頁,共34頁

[#]保證身故賠償額相等於下列較高者:(i)基本壽險之累積到期已收保費的101%;或(ii)受保人身故日的基本壽險之保證現金價值(即保證退保發還金額)·並扣除任何 保單負債(如有)。

[@]身故賠償總額相等於下列較高者:(i)基本壽險之累積到期已收保費的101%;或(ii)受保人身故日的基本壽險之保證現金價值(即保證退保發還金額)及終期紅利(如 有) · 加上累積紅利(如有)及其利息(如有)並扣除任何保單負債(如有)。有關身故賠償的詳細資料 · 請參閱保單條款。

本建議書內容僅作參考,所有合約的條件均以正式保單條文為準。

本建議書自編印日起30天內有效。



補充利益說明 - 保障摘要(紅利累積生息)

保單	繳付保費	該年度				
年度	總額	紅利	/C +3% A +T //	非保證金額		/chit o
終結			保證金額# 一	累積紅利	終期紅利	總額@
				及利息		
51	1,000,000	50,000	1,043,300	6,459,645	6,752,900	14,255,845
52	1,000,000	50,000	1,045,800	6,761,571	7,227,520	15,034,891
53	1,000,000	50,000	1,048,300	7,075,273	8,062,700	16,186,273
54	1,000,000	50,000	1,050,800	7,401,208	8,765,800	17,217,808
55	1,000,000	50,000	1,053,300	7,739,855	9,367,340	18,160,495
56	1,000,000	50,000	1,055,800	8,091,710	10,099,130	19,246,640
57	1,000,000	50,000	1,058,300	8,457,286	10,889,810	20,405,396
58	1,000,000	50,000	1,060,800	8,837,120	11,796,830	21,694,750
59	1,000,000	50,000	1,063,300	9,231,768	12,897,150	23,192,218
60	1,000,000	50,000	1,066,800	9,641,807	14,293,890	25,002,497
61	1,000,000	50,000	1,070,300	10,067,838	15,226,510	26,364,648
62	1,000,000	50,000	1,073,800	10,510,483	16,219,410	27,803,693
63	1,000,000	50,000	1,077,300	10,970,392	17,276,480	29,324,172
64	1,000,000	50,000	1,080,800	11,448,237	18,401,870	30,930,907
65	1,000,000	50,000	1,084,300	11,944,719	19,599,980	32,628,999
66	1,000,000	50,000	1,087,800	12,460,563	20,875,520	34,423,883
67	1,000,000	50,000	1,091,300	12,996,525	22,233,480	36,321,305
68	1,000,000	50,000	1,094,800	13,553,389	23,679,190	38,327,379
69	1,000,000	50,000	1,098,300	14,131,971	25,218,330	40,448,601
70	1,000,000	50,000	1,102,800	14,733,118	26,855,920	42,691,838
71	1,000,000	50,000	1,107,300	15,357,710	28,599,400	45,064,410
72	1,000,000	50,000	1,111,800	16,006,660	30,455,600	47,574,060
73	1,000,000	50,000	1,116,300	16,680,920	32,431,830	50,229,050
74	1,000,000	50,000	1,120,800	17,381,476	34,535,840	53,038,116
75	1,000,000	50,000	1,125,300	18,109,354	39,305,660	58,540,314
76	1,000,000	50,000	1,129,800	18,865,618	42,094,660	62,090,078
77	1,000,000	50,000	1,134,300	19,651,378	45,084,970	65,870,648
78	1,000,000	50,000	1,138,800	20,467,781	48,291,380	69,897,961
79	1,000,000	50,000	1,143,300	21,316,025	51,729,810	74,189,135
80	1,000,000	50,000	1,147,800	22,197,350	56,898,050	80,243,200
81	1,000,000	50,000	1,152,300	23,113,046	60,777,560	85,042,906
82	1,000,000	50,000	1,156,800	24,064,455	64,923,490	90,144,745
83	1,000,000	50,000	1,161,300	25,052,969	69,354,290	95,568,559
84	1,000,000	50,000	1,165,800	26,080,035	74,089,740	101,335,575
85	1,000,000	50,000	1,170,300	27,147,156	83,589,440	111,906,896
86 97	1,000,000	50,000	1,174,800	28,255,895	89,341,650	118,772,345
87 88	1,000,000 1,000,000	50,000 50,000	1,179,300 1,183,800	29,407,875 30,604,782	95,492,820 102,070,900	126,079,995 133,859,482
89			1,188,300			142,142,489
90	1,000,000 1,000,000	50,000 50,000	1,192,800	31,848,369 33,140,455	109,105,820 119,965,930	154,299,185
91	1,000,000	50,000	1,197,300	34,482,933	128,271,350	163,951,583
92	1,000,000	50,000	1,201,800	35,877,767	139,526,870	176,606,437
93	1,000,000	50,000	1,206,300	37,327,000	154,000,160	192,533,460
94	1,000,000	50,000	1,210,800	38,832,753	170,041,730	210,085,283
95	1,000,000	50,000	1,215,300	40,397,231	185,673,360	227,285,891
96	1,000,000	50,000	1,219,800	42,022,723	202,802,420	246,044,943
97	1,000,000	50,000	1,224,300	43,711,609	224,177,940	269,113,849
98	1,000,000	50,000	1,228,800	45,466,361	247,907,860	294,603,021
99	1,000,000	50,000	1,233,300	47,289,550	271,056,920	319,579,770
100	1,000,000	50,000	1,237,800	49,183,842	298,216,200	348,637,842
			二,—,— 以單標準說明第6音		, -,	, · - , - -

以上摘要說明: 請參考上述於分紅保單標準說明第6部份。

(於中華人民共和國註冊成立之股份有限公司)

建議書編號: C506WP202403232105

編印日期 : 20/03/2024 第15頁 ·共34頁

[#]保證身故賠償額相等於下列較高者:(i)基本壽險之累積到期已收保費的101%;或(ii)受保人身故日的基本壽險之保證現金價值(即保證退保發還金額)·並扣除任何保單負債(如有)。

[@]身故賠償總額相等於下列較高者:(i)基本壽險之累積到期已收保費的101%;或(ii)受保人身故日的基本壽險之保證現金價值(即保證退保發還金額)及終期紅利(如有)·加上累積紅利(如有)及其利息(如有)並扣除任何保單負債(如有)。有關身故賠償的詳細資料·請參閱保單條款。

本建議書內容僅作參考,所有合約的條件均以正式保單條文為準。

本建議書自編印日起30天內有效。



補充利益說明 - 保障摘要(紅利累積生息)

保單	繳付保費	該年度		身故則		
年度	總額	悤額 紅利	/m +3%	非保證金	/chit o	
終結			保證金額# -	累積紅利	終期紅利	總額@
				及利息		
				213/01		
101	1,000,000	50,000	1,242,300	51,152,012	319,359,450	371,753,762
102	1,000,000	50,000	1,246,800	53,196,940	342,012,490	396,456,230
103	1,000,000	50,000	1,251,300	55,321,621	366,284,000	422,856,921
104	1,000,000	50,000	1,255,800	57,529,164	392,290,540	451,075,504
105	1,000,000	50,000	1,260,300	59,822,802	420,157,130	481,240,232
106	1,000,000	50,000	1,264,800	62,205,891	450,017,880	513,488,571
107	1,000,000	50,000	1,269,300	64,681,921	482,016,630	547,967,851
108	1,000,000	50,000	1,273,800	67,254,516	516,307,700	584,836,016
109	1,000,000	50,000	1,278,300	69,927,442	553,056,630	624,262,372
110	1,000,000	50,000	1,282,800	72,704,612	592,440,980	666,428,392
111	1,000,000	50,000	1,287,300	75,590,092	634,651,300	711,528,692
112	1,000,000	50,000	1,291,800	78,588,105	679,891,970	759,771,875
113	1,000,000	50,000	1,296,300	81,703,041	728,382,300	811,381,641
114	1,000,000	50,000	1,300,800	84,939,460	783,426,050	869,666,310
115	1,000,000	50,000	1,305,300	88,302,099	842,702,880	932,310,279
116	1,000,000	50,000	1,309,800	91,795,881	906,543,940	999,649,621
117	1,000,000	50,000	1,314,300	95,425,920	994,999,280	1,091,739,500
118	1,000,000	50,000	1,318,800	99,197,531	1,092,429,140	1,192,945,471
119	1,000,000	50,000	1,323,300	103,116,235	1,199,777,830	1,304,217,365
120	1,000,000	50,000	1,327,800	107,187,768	1,325,234,950	1,433,750,518
121	1,000,000	50,000	1,332,300	111,418,091	1,420,270,970	1,533,021,361
122	1,000,000	50,000	1,336,800	115,813,396	1,522,162,070	1,639,312,266
123	1,000,000	50,000	1,341,300	120,380,119	1,631,405,690	1,753,127,109
124	1,000,000	50,000	1,345,800	125,124,943	1,748,535,610	1,875,006,353
125	1,000,000	50,000	1,350,300	130,054,816	1,874,124,600	2,005,529,716
126	1,000,000	50,000	1,354,800	135,176,954	2,008,787,230	2,145,318,984
127	1,000,000	50,000	1,359,300	140,498,855	2,153,183,030	2,295,041,185
128	1,000,000	50,000	1,363,800	146,028,311	2,308,019,750	2,455,411,861
129	1,000,000	50,000	1,368,300	151,773,415	2,474,056,890	2,627,198,605
130	1,000,000	50,000	1,372,800	157,742,578	2,652,109,560	2,811,224,938
131	1,000,000	50,000	1,377,300	163,944,538	2,843,052,510	3,008,374,348
132	1,000,000	50,000	1,381,800	170,388,375	3,047,824,560	3,219,594,735
133	1,000,000	50,000	1,386,300	177,083,522	3,267,433,350	3,445,903,172
134	1,000,000	50,000	1,390,800	184,039,779	3,502,960,330	3,688,390,909
135	1,000,000	50,000	1,395,300	191,267,331	3,755,566,250	3,948,228,881
136	1,000,000	50,000	1,399,800	198,776,757	4,026,497,050	4,226,673,607
137	1,000,000	50,000	1,404,300	206,579,050	4,317,090,030	4,525,073,380
138	1,000,000	50,000	1,408,800	214,685,633	4,649,865,600	4,865,960,033

建議書編號: C506WP202403232105

編印日期 : 20/03/2024 第16頁,共34頁

以上摘要說明: 請參考上述於分紅保單標準說明第6部份。

[#]保證身故賠償額相等於下列較高者:(i)基本壽險之累積到期已收保費的101%;或(ii)受保人身故日的基本壽險之保證現金價值(即保證退保發還金額)·並扣除任何 保單負債(如有)。

[@]身故賠償總額相等於下列較高者:(i)基本壽險之累積到期已收保費的101%;或(ii)受保人身故日的基本壽險之保證現金價值(即保證退保發還金額)及終期紅利(如 有) · 加上累積紅利(如有)及其利息(如有)並扣除任何保單負債(如有)。有關身故賠償的詳細資料 · 請參閱保單條款。

本建議書內容僅作參考,所有合約的條件均以正式保單條文為準。

本建議書自編印日起30天內有效。



說明:

- 1. 退保發還總額相等於保證退保發還金額,加上累積紅利(如有)及利息(如有)及終期紅利(如有)並扣除任何保單負債(如有);
- 2. 累積紅利及利息相等於累積紅利(如有)及其利息(如有)。



本建議書內容僅作參考·所有合約的條件均以正式保單條文為準。 本建議書自編印日起30天內有效。

(於中華人民共和國註冊成立之股份有限公司)

建議書編號: C506WP202403232105

編印日期 : 20/03/2024 第17頁·共34頁



補充利益說明 - 保障摘要(全數提取紅利)

保單	繳付保費	該年度	已提取	退保發還金額			
年度	總額	紅利	紅利	保證金額	非保證金額		
終結			之總額	(A)	終期紅利	(A)+(B)	
				()	(B)	() ()	
1	500,000	0	0	0	0	0	
2	1,000,000	0	0	55,000	0	55,000	
3	1,000,000	0	0	128,000	0	128,000	
4	1,000,000	0	0	248,000	0	248,000	
5	1,000,000	50,000	50,000	475,000	0	475,000	
6	1,000,000	50,000	100,000	648,000	231,000	879,000	
7	1,000,000	50,000	150,000	728,000	267,100	995,100	
8	1,000,000	50,000	200,000	758,000	276,750	1,034,750	
9	1,000,000	50,000	250,000	778,000	283,290	1,061,290	
10	1,000,000	50,000	300,000	795,000	287,070	1,082,070	
11	1,000,000	50,000	350,000	805,000	309,930	1,114,930	
12	1,000,000	50,000	400,000	825,000	324,410	1,149,410	
13 14	1,000,000	50,000	450,000	855,000	327,850	1,182,850	
15	1,000,000	50,000	500,000	885,000	337,540	1,222,540 1,258,120	
16	1,000,000	50,000 50,000	550,000	915,000	343,120 360,190	1,295,120	
17	1,000,000 1,000,000	50,000	600,000 650,000	935,000 975,000	387,170	1,362,170	
18	1,000,000	50,000	700,000	1,000,000	411,300	1,411,300	
19	1,000,000	50,000	750,000	1,000,000	440,460	1,441,660	
20	1,000,000	50,000	800,000	1,001,200	483,040	1,485,840	
21	1,000,000	50,000	850,000	1,002,000	537,960	1,541,660	
22	1,000,000	50,000	900,000	1,003,700	609,300	1,614,100	
23	1,000,000	50,000	950,000	1,005,300	671,930	1,677,230	
24	1,000,000	50,000	1,000,000	1,005,800	717,850	1,723,650	
25	1,000,000	50,000	1,050,000	1,006,300	766,950	1,773,250	
26	1,000,000	50,000	1,100,000	1,006,800	854,210	1,861,010	
27	1,000,000	50,000	1,150,000	1,007,300	928,490	1,935,790	
28	1,000,000	50,000	1,200,000	1,007,800	1,038,740	2,046,540	
29	1,000,000	50,000	1,250,000	1,008,300	1,134,260	2,142,560	
30	1,000,000	50,000	1,300,000	1,009,800	1,242,790	2,252,590	
31	1,000,000	50,000	1,350,000	1,011,300	1,325,060	2,336,360	
32	1,000,000	50,000	1,400,000	1,012,800	1,422,100	2,434,900	
33	1,000,000	50,000	1,450,000	1,014,300	1,534,030	2,548,330	
34	1,000,000	50,000	1,500,000	1,015,800	1,655,050	2,670,850	
35	1,000,000	50,000	1,550,000	1,017,300	1,831,080	2,848,380	
36	1,000,000	50,000	1,600,000	1,018,800	1,948,550	2,967,350	
37	1,000,000	50,000	1,650,000	1,020,300	2,071,570	3,091,870	
38	1,000,000	50,000	1,700,000	1,021,800	2,264,910	3,286,710	
39	1,000,000	50,000	1,750,000	1,023,300	2,487,160	3,510,460	
40	1,000,000	50,000	1,800,000	1,024,800	2,708,690	3,733,490	
41	1,000,000	50,000	1,850,000	1,026,300	2,900,940	3,927,240	
42	1,000,000	50,000	1,900,000	1,027,800	3,187,250	4,215,050	
43	1,000,000	50,000	1,950,000	1,029,300	3,517,090	4,546,390	
44	1,000,000	50,000	2,000,000	1,030,800	3,752,710	4,783,510	
45 46	1,000,000	50,000	2,050,000	1,032,300	4,003,940	5,036,240	
46 47	1,000,000	50,000	2,100,000	1,033,800	4,383,690	5,417,490	
47 40	1,000,000	50,000	2,150,000	1,035,300	4,820,900 5,280,080	5,856,200	
48 40	1,000,000	50,000 50,000	2,200,000 2,250,000	1,036,800	• •	6,316,880 6,797,830	
49 50	1,000,000 1,000,000	50,000	2,250,000	1,038,300 1,040,800	5,759,530 6,309,760	6,797,830 7,350,560	
30	1,000,000	30,000	2,300,000	1,040,600	6,309,760	7,330,360	

以上摘要說明:請參考上述於分紅保單標準說明第6部份·除了以上補充利益說明假設所有該保單年度紅利(如有)均已於派發時全數提取。本建議書內容僅作參考·所有合約的條件均以正式保單條文為準。

本建議書自編印日起30天內有效。

(於中華人民共和國註冊成立之股份有限公司)

建議書編號: C506WP202403232105

編印日期 : 20/03/2024 第18頁 · 共34頁



補充利益說明 - 保障摘要(全數提取紅利)

### 接触	保單	繳付保費	該年度	已提取	退保發還金額			
	年度		紅利	紅利	保證金額	非保證金額	總額	
\$\frac{\text{S1}}{\text{\$51\$}}\$ \ \begin{array}{c} \text{\$1,000,000} \ \text{\$50,000} \ \ \text{\$2,400,000} \ \ \text{\$1,043,300} \ \ \text{\$6,752,900} \ \ \text{\$7,796,200} \ \text{\$52\$} \ \ \text{\$1,000,000} \ \ \text{\$50,000} \ \ \text{\$2,450,000} \ \ \ \ \text{\$1,048,300} \ \ \text{\$8,062,700} \ \ \ \text{\$9,111,000} \ \text{\$51\$} \ \ \text{\$1,000,000} \ \ \text{\$50,000} \ \ \ \text{\$2,500,000} \ \ \ \ \text{\$1,050,800} \ \ \ \ \text{\$8,052,700} \ \ \ \ \text{\$9,111,000} \ \text{\$55\$} \ \ \text{\$1,000,000} \ \ \text{\$50,000} \ \ \ \ \text{\$2,600,000} \ \ \ \ \ \ \text{\$1,058,800} \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	終結			之總額	-	終期紅利		
51 1,000,000 50,000 2,350,000 1,043,300 6,752,900 7,796,200 52 1,000,000 50,000 2,450,000 1,045,800 7,227,520 8,273,320 53 1,000,000 50,000 2,550,000 1,058,800 8,765,800 9,816,600 54 1,000,000 50,000 2,550,000 1,053,300 9,367,344 1042,0640 56 1,000,000 50,000 2,650,000 1,058,300 10,089,130 11,154,930 57 1,000,000 50,000 2,750,000 1,068,800 11,796,830 12,857,630 59 1,000,000 50,000 2,750,000 1,066,800 11,796,830 12,857,630 60 1,000,000 50,000 2,850,000 1,070,300 15,226,510 16,296,810 61 1,000,000 50,000 2,950,000 1,077,300 15,226,510 16,296,810 62 1,000,000 50,000 3,000,000 1,007,3800 15,226,510 16,296,810 63 1,000,000<					(- 7		() (-)	
52 1,000,000 50,000 2,400,000 1,048,800 7,227,520 8,273,320 53 1,000,000 50,000 2,450,000 1,048,300 8,062,700 9,111,000 54 1,000,000 50,000 2,550,000 1,053,300 9,367,340 10,420,640 56 1,000,000 50,000 2,650,000 1,055,800 10,093,301 11,154,930 57 1,000,000 50,000 2,650,000 1,058,800 11,796,830 12,857,630 59 1,000,000 50,000 2,750,000 1,063,300 11,796,831 12,857,630 60 1,000,000 50,000 2,800,000 1,066,800 14,293,890 15,360,690 61 1,000,000 50,000 2,950,000 1,073,300 15,226,510 16,296,810 62 1,000,000 50,000 2,950,000 1,073,300 15,214,101 17,293,210 63 1,000,000 50,000 3,050,000 1,080,800 18,401,870 1948,26,77 65 1,000,00	51	1,000,000	50,000	2,350,000	1,043,300		7,796,200	
54 1,000,000 50,000 2,550,000 1,053,300 9,367,340 10,420,640 56 1,000,000 50,000 2,550,000 1,053,300 9,367,340 10,420,640 57 1,000,000 50,000 2,650,000 1,058,300 10,089,130 11,154,930 58 1,000,000 50,000 2,750,000 1,068,300 11,796,830 12,857,630 59 1,000,000 50,000 2,750,000 1,063,300 12,897,150 13,960,450 60 1,000,000 50,000 2,850,000 1,073,300 15,226,510 16,296,810 61 1,000,000 50,000 2,950,000 1,073,300 15,226,510 16,296,810 62 1,000,000 50,000 2,950,000 1,077,300 17,276,480 18,353,780 64 1,000,000 50,000 3,100,000 1,084,300 19,599,980 20,684,284 65 1,000,000 50,000 3,150,000 1,094,800 23,679,199 24,773,99 66 1,000,	52	1,000,000	50,000	2,400,000			8,273,320	
55 1,000,000 50,000 2,550,000 1,055,800 10,099,130 11,154,930 57 1,000,000 50,000 2,650,000 1,055,800 10,089,130 11,154,930 58 1,000,000 50,000 2,750,000 1,063,300 12,897,150 13,960,450 60 1,000,000 50,000 2,850,000 1,063,300 12,897,150 13,960,450 61 1,000,000 50,000 2,850,000 1,063,300 15,226,510 16,296,681 62 1,000,000 50,000 2,950,000 1,073,800 15,226,510 16,296,681 62 1,000,000 50,000 2,950,000 1,077,300 17,276,480 18,353,780 64 1,000,000 50,000 3,050,000 1,084,300 18,401,870 19,482,670 65 1,000,000 50,000 3,150,000 1,087,800 20,875,520 20,684,280 66 1,000,000 50,000 3,150,000 1,091,300 22,233,480 23,321,832 67 1,0	53	1,000,000	50,000	2,450,000	1,048,300	8,062,700	9,111,000	
56 1,000,000 50,000 2,650,000 1,058,300 10,089,810 11,154,930 57 1,000,000 50,000 2,650,000 1,058,300 10,889,810 11,948,110 58 1,000,000 50,000 2,750,000 1,066,800 11,796,830 12,857,630 60 1,000,000 50,000 2,850,000 1,066,800 14,293,890 15,360,690 61 1,000,000 50,000 2,950,000 1,073,300 15,226,510 16,296,810 62 1,000,000 50,000 2,950,000 1,077,300 17,276,480 18,353,780 64 1,000,000 50,000 3,000,000 1,084,300 19,599,980 26,684,286 66 1,000,000 50,000 3,150,000 1,087,800 22,233,480 23,324,780 68 1,000,000 50,000 3,250,000 1,094,800 22,518,330 26,316,630 69 1,000,000 50,000 3,250,000 1,098,300 28,599,400 29,705,700 71 1,0	54	1,000,000	50,000	2,500,000	1,050,800	8,765,800	9,816,600	
57 1,000,000 50,000 2,750,000 1,058,300 10,889,810 11,494,110 58 1,000,000 50,000 2,750,000 1,060,800 11,796,830 12,857,630 59 1,000,000 50,000 2,750,000 1,063,300 12,897,150 13,960,450 60 1,000,000 50,000 2,850,000 1,070,300 15,226,510 16,296,810 61 1,000,000 50,000 2,950,000 1,073,800 16,219,410 17,293,210 63 1,000,000 50,000 3,000,000 1,080,800 18,401,870 49,482,670 64 1,000,000 50,000 3,000,000 1,084,300 19,599,980 20,684,280 66 1,000,000 50,000 3,150,000 1,094,800 22,679,190 24,773,990 67 1,000,000 50,000 3,250,000 1,094,800 23,679,190 24,773,990 69 1,000,000 50,000 3,250,000 1,094,800 25,855,200 27,958,720 71 1,0								
58 1,000,000 50,000 2,750,000 1,068,800 11,796,830 12,897,150 13,960,450 60 1,000,000 50,000 2,800,000 1,066,800 14,293,890 15,360,690 61 1,000,000 50,000 2,850,000 1,070,300 15,226,510 16,294,810 62 1,000,000 50,000 2,950,000 1,077,300 17,276,480 18,353,780 63 1,000,000 50,000 2,950,000 1,080,800 18,401,870 19,482,670 65 1,000,000 50,000 3,100,000 1,084,300 19,599,980 20,684,280 66 1,000,000 50,000 3,150,000 1,091,300 22,233,480 23,324,780 67 1,000,000 50,000 3,250,000 1,094,800 25,218,330 25,218,330 26,316,630 70 1,000,000 50,000 3,250,000 1,02,800 26,855,920 27,936,720 71 1,000,000 50,000 3,450,000 1,107,300 28,599,400 29,706,700								
59 1,000,000 50,000 2,750,000 1,063,300 12,897,150 13,960,450 60 1,000,000 50,000 2,800,000 1,066,800 14,293,890 15,360,690 61 1,000,000 50,000 2,950,000 1,073,800 16,219,410 17,293,210 63 1,000,000 50,000 2,950,000 1,073,800 16,219,410 17,293,210 64 1,000,000 50,000 3,000,000 1,088,800 18,401,870 19,482,676 65 1,000,000 50,000 3,100,000 1,087,800 20,875,520 21,963,320 66 1,000,000 50,000 3,150,000 1,094,800 23,679,190 24,773,990 68 1,000,000 50,000 3,250,000 1,094,800 23,679,190 24,773,990 69 1,000,000 50,000 3,250,000 1,098,300 25,218,330 26,316,630 70 1,000,000 50,000 3,550,000 1,107,300 28,599,400 29,706,700 72 1,0								
60 1,000,000 50,000 2,850,000 1,073,800 15,226,510 16,296,810 62 1,000,000 50,000 2,950,000 1,073,800 16,219,410 17,293,210 63 1,000,000 50,000 2,950,000 1,073,800 16,219,410 17,293,210 63 1,000,000 50,000 3,000,000 1,088,800 18,401,870 19,482,670 65 1,000,000 50,000 3,050,000 1,084,300 19,599,980 26,684,286 66 1,000,000 50,000 3,150,000 1,084,300 19,599,980 22,1953,320 67 1,000,000 50,000 3,150,000 1,094,800 22,679,150 21,953,320 67 1,000,000 50,000 3,200,000 1,094,800 23,679,190 42,773,996 69 1,000,000 50,000 3,250,000 1,094,800 25,218,330 26,316,630 70 1,000,000 50,000 3,350,000 1,102,800 25,218,330 26,316,630 70 1,000,000 50,000 3,350,000 1,107,300 28,599,400 27,958,720 27,958,720 71 1,000,000 50,000 3,450,000 1,107,300 28,599,400 30,455,600 31,567,400 73 1,000,000 50,000 3,500,000 1,116,300 30,455,600 31,567,400 73 1,000,000 50,000 3,500,000 1,116,300 32,41,830 35,648,130 74 1,000,000 50,000 3,500,000 1,122,800 34,55,840 35,656,640 75 1,000,000 50,000 3,500,000 1,122,800 34,55,840 35,656,640 75 1,000,000 50,000 3,500,000 1,122,800 34,55,840 35,656,640 77 1,000,000 50,000 3,650,000 1,122,800 34,55,840 43,224,460 75 1,000,000 50,000 3,650,000 1,134,300 45,684,970 43,224,460 77 1,000,000 50,000 3,650,000 1,134,300 45,684,970 43,224,460 77 1,000,000 50,000 3,650,000 1,134,300 45,684,970 43,224,460 82 1,000,000 50,000 3,750,000 1,138,800 48,291,380 49,430,180 79 1,000,000 50,000 3,650,000 1,134,300 45,684,970 66,080,290 82 1,000,000 50,000 3,800,000 1,136,800 74,089,740 75,255,540 84 1,000,000 50,000 3,950,000 1,165,800 74,089,740 75,255,540 84 1,000,000 50,000 4,050,000 1,165,800 74,089,740 75,255,540 84 1,000,000 50,000 4,050,000 1,138,800 102,070,900 103,254,700 91 1,000,000 50,000 4,550,000 1,198,800 179,659,30 121,158,730 121,158,730 121,158,730 121,158,730 100,000 50,000 4,550,000 1,128,800 179,659,30 121,158,730 121,158,730 110,000,000 50,000 4,550,000 1,228,800 247,907,860 249,136,660 99 1,000,000 50,000 4,750,000 1,228,800 247,907,860 249,136,660 99 1,000,000 50,000 4,750,000 1,228,800 247,907,860 249,								
61 1,000,000 50,000 2,850,000 1,073,800 15,226,510 16,296,810 62 1,000,000 50,000 2,900,000 1,073,800 16,219,410 17,293,210 17,276,480 18,353,780 64 1,000,000 50,000 3,000,000 1,084,800 18,401,870 49,482,670 65 1,000,000 50,000 3,100,000 1,084,800 19,599,980 20,684,280 66 1,000,000 50,000 3,100,000 1,084,800 20,875,520 21,983,320 67 1,000,000 50,000 3,250,000 1,094,800 22,233,480 23,324,780 68 1,000,000 50,000 3,250,000 1,094,800 22,679,190 24,773,990 69 1,000,000 50,000 3,250,000 1,094,800 23,679,190 24,773,990 70 1,000,000 50,000 3,350,000 1,102,800 26,835,920 27,958,720 71 1,000,000 50,000 3,350,000 1,107,300 28,599,400 29,706,700 72 1,000,000 50,000 3,400,000 1,116,300 32,436,830 33,548,130 74 1,000,000 50,000 3,450,000 1,116,300 32,436,830 33,548,130 74 1,000,000 50,000 3,500,000 1,112,800 30,455,600 31,567,400 73 1,000,000 50,000 3,550,000 1,129,800 34,515,840 35,656,640 75 1,000,000 50,000 3,500,000 1,129,800 42,094,650 43,224,460 77 1,000,000 50,000 3,600,000 1,129,800 42,094,650 43,224,460 77 1,000,000 50,000 3,650,000 1,129,800 42,094,650 43,224,460 77 1,000,000 50,000 3,650,000 1,129,800 42,094,650 43,224,460 77 1,000,000 50,000 3,650,000 1,134,300 45,844,970 46,219,270 78 1,000,000 50,000 3,650,000 1,138,800 48,291,380 49,430,180 1,000,000 50,000 3,750,000 1,143,300 45,844,970 46,219,270 81 1,000,000 50,000 3,850,000 1,143,300 45,844,970 46,219,270 81 1,000,000 50,000 3,850,000 1,143,300 45,849,70 46,219,270 81 1,000,000 50,000 3,950,000 1,152,300 60,777,560 61,929,860 43,224,460 44,000,000 1,174,800 89,341,650 90,516,450 91 1,000,000 50,000 4,000,000 1,179,300 89,394,2820 96,672,120 90 1,000,000 50,000 4,000,000 1,179,300 89,394,2820 96,672,120 90 1,000,000 50,000 4,000,000 1,188,800 109,105,820 110,294,860 91 1,000,000 50,000 4,000,000 1,128,800 119,965,930 121,158,730 91 1,000,000 50,000 4,550,000 1,121,800 170,041,730 172,525,540 91 1,000,000 50,000 4,550,000 1,224,800 224,177,940 224,02,220 97 1,000,000 50,000 4,650,000 1,224,800 224,177,940 224,02,220 97 1,000,000 50,000 4,650,000 1,224,800 22								
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92 1,000,000 50,000 4,400,000 1,201,800 139,526,870 140,728,670 93 1,000,000 50,000 4,450,000 1,206,300 154,000,160 155,206,460 94 1,000,000 50,000 4,500,000 1,210,800 170,041,730 171,252,530 95 1,000,000 50,000 4,550,000 1,215,300 185,673,360 186,888,660 96 1,000,000 50,000 4,600,000 1,219,800 202,802,420 204,022,220 97 1,000,000 50,000 4,650,000 1,224,300 224,177,940 225,402,240 98 1,000,000 50,000 4,700,000 1,228,800 247,907,860 249,136,660 99 1,000,000 50,000 4,750,000 1,233,300 271,056,920 272,290,220	90	1,000,000	50,000	4,300,000	1,192,800	119,965,930	121,158,730	
93 1,000,000 50,000 4,450,000 1,206,300 154,000,160 155,206,460 94 1,000,000 50,000 4,500,000 1,210,800 170,041,730 171,252,530 95 1,000,000 50,000 4,550,000 1,215,300 185,673,360 186,888,660 96 1,000,000 50,000 4,600,000 1,219,800 202,802,420 204,022,220 97 1,000,000 50,000 4,650,000 1,224,300 224,177,940 225,402,240 98 1,000,000 50,000 4,700,000 1,228,800 247,907,860 249,136,660 99 1,000,000 50,000 4,750,000 1,233,300 271,056,920 272,290,220	91	1,000,000	50,000		1,197,300	128,271,350	129,468,650	
94 1,000,000 50,000 4,500,000 1,210,800 170,041,730 171,252,530 95 1,000,000 50,000 4,550,000 1,215,300 185,673,360 186,888,660 96 1,000,000 50,000 4,600,000 1,219,800 202,802,420 204,022,220 97 1,000,000 50,000 4,650,000 1,224,300 224,177,940 225,402,240 98 1,000,000 50,000 4,700,000 1,228,800 247,907,860 249,136,660 99 1,000,000 50,000 4,750,000 1,233,300 271,056,920 272,290,220	92	1,000,000	50,000	4,400,000	1,201,800	139,526,870	140,728,670	
95 1,000,000 50,000 4,550,000 1,215,300 185,673,360 186,888,660 96 1,000,000 50,000 4,600,000 1,219,800 202,802,420 204,022,220 97 1,000,000 50,000 4,650,000 1,224,300 224,177,940 225,402,240 98 1,000,000 50,000 4,700,000 1,228,800 247,907,860 249,136,660 99 1,000,000 50,000 4,750,000 1,233,300 271,056,920 272,290,220	93	1,000,000	50,000	4,450,000	1,206,300	154,000,160	155,206,460	
96 1,000,000 50,000 4,600,000 1,219,800 202,802,420 204,022,220 97 1,000,000 50,000 4,650,000 1,224,300 224,177,940 225,402,240 98 1,000,000 50,000 4,700,000 1,228,800 247,907,860 249,136,660 99 1,000,000 50,000 4,750,000 1,233,300 271,056,920 272,290,220		1,000,000	50,000		1,210,800	170,041,730	171,252,530	
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100 1,000,000 50,000 4,800,000 1,237,800 298,216,200 299,454,000						· ·		
	100	1,000,000	50,000	4,800,000	1,237,800	298,216,200	299,454,000	

以上摘要說明: 請參考上述於分紅保單標準說明第6部份·除了以上補充利益說明假設所有該保單年度紅利(如有)均已於派發時全數提取。本建議書內容僅作參考·所有合約的條件均以正式保單條文為準。

本建議書自編印日起30天內有效。

(於中華人民共和國註冊成立之股份有限公司)

建議書編號: C506WP202403232105

編印日期 : 20/03/2024 第19頁·共34頁



補充利益說明 - 保障摘要(全數提取紅利)

存職	保單	繳付保費	該年度	已提取	退保發還金額			
大きの	年度	總額	紅利	紅 利	保證金額	非保證金額	 總額	
101	終結			之總額	_	終期紅利	(A)+(B)	
102 1,000,000 50,000 4,950,000 1,246,800 342,012,490 343,259,290 103 1,000,000 50,000 4,950,000 1,251,300 366,284,000 367,535,300 105 1,000,000 50,000 5,050,000 1,260,300 420,157,130 421,417,430 106 1,000,000 50,000 5,150,000 1,264,800 450,017,880 451,282,680 107 1,000,000 50,000 5,150,000 1,269,300 482,016,630 483,285,930 108 1,000,000 50,000 5,250,000 1,273,800 516,307,700 517,581,500 109 1,000,000 50,000 5,250,000 1,278,300 534,6631,300 635,938,600 110 1,000,000 50,000 5,300,000 1,282,800 592,440,980 593,723,780 111 1,000,000 50,000 5,400,000 1,291,800 679,891,970 681,83,770 113 1,000,000 50,000 5,500,000 1,300,800 783,826,500 728,382,300 729,678,600<						(B)	. , . ,	
103 1,000,000 50,000 4,950,000 1,251,300 366,284,000 367,535,300 104 1,000,000 50,000 5,050,000 1,255,800 392,290,540 393,546,340 105 1,000,000 50,000 5,050,000 1,264,800 420,157,130 421,417,430 106 1,000,000 50,000 5,150,000 1,264,800 450,017,880 451,282,680 107 1,000,000 50,000 5,250,000 1,273,800 516,307,700 517,581,500 109 1,000,000 50,000 5,250,000 1,278,300 553,056,630 554,334,930 110 1,000,000 50,000 5,350,000 1,287,300 634,651,300 635,938,600 112 1,000,000 50,000 5,400,000 1,291,800 679,891,970 681,183,770 113 1,000,000 50,000 5,450,000 1,296,300 728,382,300 729,678,600 114 1,000,000 50,000 5,550,000 1,300,800 783,426,050 784,726,850	101	1,000,000	50,000	4,850,000	1,242,300	319,359,450	320,601,750	
104 1,000,000 50,000 5,000,000 1,255,800 392,290,540 393,546,340 105 1,000,000 50,000 5,050,000 1,260,300 420,157,130 421,417,430 106 1,000,000 50,000 5,150,000 1,269,300 482,016,630 483,285,930 108 1,000,000 50,000 5,200,000 1,273,800 516,307,700 517,581,500 109 1,000,000 50,000 5,250,000 1,278,300 553,056,630 554,334,930 110 1,000,000 50,000 5,350,000 1,287,300 634,651,300 635,938,600 112 1,000,000 50,000 5,450,000 1,291,800 679,891,970 681,183,770 113 1,000,000 50,000 5,450,000 1,296,300 728,382,300 729,678,600 114 1,000,000 50,000 5,550,000 1,305,300 842,702,880 844,008,182 116 1,000,000 50,000 5,650,000 1,314,300 994,999,280 996,313,580	102	1,000,000	50,000	4,900,000	1,246,800	342,012,490	343,259,290	
105 1,000,000 50,000 5,050,000 1,260,300 420,157,130 421,417,430 106 1,000,000 50,000 5,100,000 1,264,800 450,017,880 451,282,680 107 1,000,000 50,000 5,150,000 1,269,300 482,016,630 483,285,930 108 1,000,000 50,000 5,200,000 1,273,800 516,307,700 517,581,500 109 1,000,000 50,000 5,250,000 1,278,300 553,056,630 554,334,930 110 1,000,000 50,000 5,350,000 1,282,800 592,440,980 593,723,780 111 1,000,000 50,000 5,400,000 1,291,800 679,891,970 681,183,770 113 1,000,000 50,000 5,450,000 1,296,300 728,382,300 729,678,600 114 1,000,000 50,000 5,500,000 1,300,800 783,426,050 784,726,850 115 1,000,000 50,000 5,600,000 1,303,800 96,543,940 907,853,740	103	1,000,000	50,000	4,950,000	1,251,300	366,284,000	367,535,300	
106 1,000,000 50,000 5,100,000 1,264,800 450,017,880 451,282,680 107 1,000,000 50,000 5,150,000 1,269,300 482,016,630 483,285,930 108 1,000,000 50,000 5,250,000 1,278,300 553,056,630 554,334,930 110 1,000,000 50,000 5,350,000 1,282,800 592,440,980 593,723,780 111 1,000,000 50,000 5,350,000 1,287,300 634,651,300 635,938,600 112 1,000,000 50,000 5,450,000 1,296,300 728,832,300 729,678,600 113 1,000,000 50,000 5,550,000 1,300,800 783,426,050 728,4726,850 115 1,000,000 50,000 5,550,000 1,309,800 906,543,940 907,853,740 117 1,000,000 50,000 5,650,000 1,314,300 994,999,280 996,513,580 118 1,000,000 50,000 5,750,000 1,327,800 1,92,2429,140 1,093,747,940	104	1,000,000	50,000	5,000,000	1,255,800	392,290,540	393,546,340	
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以上摘要說明: 請參考上述於分紅保單標準說明第6部份‧除了以上補充利益說明假設所有該保單年度紅利(如有)均已於派發時全數提取。 本建議書內容僅作參考,所有合約的條件均以正式保單條文為準。 本建議書自編印日起30天內有效。

(於中華人民共和國註冊成立之股份有限公司)

建議書編號: C506WP202403232105

編印日期 : 20/03/2024 第20頁,共34頁



補充利益說明 - 保障摘要(全數提取紅利)

保單	繳付保費	該年度	已提取	身故賠償額		
年度	總額	紅利	紅利		非保證金額	
終結			之總額	保證金額# -	終期紅利	總額@
	500,000	0	0	E0E 000		FOF 000
2				505,000	0	505,000
3	1,000,000	0	0	1,010,000		1,010,000
	1,000,000	0	0	1,010,000	0	1,010,000
4	1,000,000	0	0	1,010,000	0 0	1,010,000
5	1,000,000	50,000	50,000	1,010,000		1,010,000
6	1,000,000	50,000	100,000	1,010,000	231,000	1,010,000
7	1,000,000	50,000	150,000	1,010,000	267,100	1,010,000
8	1,000,000	50,000	200,000	1,010,000	276,750	1,034,750
9	1,000,000	50,000	250,000	1,010,000	283,290	1,061,290
10	1,000,000	50,000	300,000	1,010,000	287,070	1,082,070
11	1,000,000	50,000	350,000	1,010,000	309,930	1,114,930
12	1,000,000	50,000	400,000	1,010,000	324,410	1,149,410
13	1,000,000	50,000	450,000	1,010,000	327,850	1,182,850
14	1,000,000	50,000	500,000	1,010,000	337,540	1,222,540
15	1,000,000	50,000	550,000	1,010,000	343,120	1,258,120
16	1,000,000	50,000	600,000	1,010,000	360,190	1,295,190
17	1,000,000	50,000	650,000	1,010,000	387,170	1,362,170
18	1,000,000	50,000	700,000	1,010,000	411,300	1,411,300
19	1,000,000	50,000	750,000	1,010,000	440,460	1,441,660
20	1,000,000	50,000	800,000	1,010,000	483,040	1,485,840
21	1,000,000	50,000	850,000	1,010,000	537,960	1,541,660
22	1,000,000	50,000	900,000	1,010,000	609,300	1,614,100
23	1,000,000	50,000	950,000	1,010,000	671,930	1,677,230
24	1,000,000	50,000	1,000,000	1,010,000	717,850	1,723,650
25	1,000,000	50,000	1,050,000	1,010,000	766,950	1,773,250
26	1,000,000	50,000	1,100,000	1,010,000	854,210	1,861,010
27	1,000,000	50,000	1,150,000	1,010,000	928,490	1,935,790
28	1,000,000	50,000	1,200,000	1,010,000	1,038,740	2,046,540
29	1,000,000	50,000	1,250,000	1,010,000	1,134,260	2,142,560
30	1,000,000	50,000	1,300,000	1,010,000	1,242,790	2,252,590
31	1,000,000	50,000	1,350,000	1,011,300	1,325,060	2,336,360
32	1,000,000	50,000	1,400,000	1,012,800	1,422,100	2,434,900
33	1,000,000	50,000	1,450,000	1,014,300	1,534,030	2,548,330
34	1,000,000	50,000	1,500,000	1,015,800	1,655,050	2,670,850
35	1,000,000	50,000	1,550,000	1,017,300	1,831,080	2,848,380
36	1,000,000	50,000	1,600,000	1,018,800	1,948,550	2,967,350
37	1,000,000	50,000	1,650,000	1,020,300	2,071,570	3,091,870
38	1,000,000	50,000	1,700,000	1,021,800	2,264,910	3,286,710
39	1,000,000	50,000	1,750,000	1,023,300	2,487,160	3,510,460
40	1,000,000	50,000	1,800,000	1,024,800	2,708,690	3,733,490
41	1,000,000	50,000	1,850,000	1,026,300	2,900,940	3,927,240
42	1,000,000	50,000	1,900,000	1,027,800	3,187,250	4,215,050
43	1,000,000	50,000	1,950,000	1,029,300	3,517,090	4,546,390
44	1,000,000	50,000	2,000,000	1,030,800	3,752,710	4,783,510
45	1,000,000	50,000	2,050,000	1,032,300	4,003,940	5,036,240
46	1,000,000	50,000	2,100,000	1,033,800	4,383,690	5,417,490
47	1,000,000	50,000	2,150,000	1,035,300	4,820,900	5,856,200
48	1,000,000	50,000	2,200,000	1,036,800	5,280,080	6,316,880
49	1,000,000	50,000	2,250,000	1,038,300	5,759,530	6,797,830
50	1,000,000	50,000	2,300,000	1,040,800	6,309,760	7,350,560
	_,550,550	20,000	_,000,000	_,0 .0,000	5,505,700	. ,550,550

以上摘要說明:請參考上述於分紅保單標準說明第6部份‧除了以上補充利益說明假設所有該保單年度紅利(如有)均已於派發時全數提取。

(於中華人民共和國註冊成立之股份有限公司)

建議書編號: C506WP202403232105

編印日期 : 20/03/2024 第21頁 ·共34頁

[#]保證身故賠償額相等於下列較高者:(i)基本壽險之累積到期已收保費的101%;或(ii)受保人身故日的基本壽險之保證現金價值(即保證退保發還金額)·並扣除任何保單負債(如有)。

[@]身故賠償總額相等於下列較高者: (i)基本壽險之累積到期已收保費的101%;或(ii)受保人身故日的基本壽險之保證現金價值(即保證退保發還金額)加上終期紅利(如有),並扣除任何保單負債(如有)。有關身故賠償的詳細資料,請參閱保單條款。

本建議書內容僅作參考,所有合約的條件均以正式保單條文為準。

本建議書自編印日起30天內有效。



補充利益說明 - 保障摘要(全數提取紅利)

保單	繳付保費	該年度	已提取	取 身故賠償額			
年度	總額	紅利	紅利	ᄱᅅᄼᇎ	非保證金額	/ener O	
終結			之總額	保證金額# -	終期紅利	總額@	
51	1,000,000	50,000	2,350,000	1,043,300	6,752,900	7,796,200	
52	1,000,000	50,000	2,400,000	1,045,800	7,227,520	8,273,320	
53	1,000,000	50,000	2,450,000	1,048,300	8,062,700	9,111,000	
54	1,000,000	50,000	2,500,000	1,050,800	8,765,800	9,816,600	
55	1,000,000	50,000	2,550,000	1,053,300	9,367,340	10,420,640	
56	1,000,000	50,000	2,600,000	1,055,800	10,099,130	11,154,930	
57	1,000,000	50,000	2,650,000	1,058,300	10,889,810	11,948,110	
58	1,000,000	50,000	2,700,000	1,060,800	11,796,830	12,857,630	
59	1,000,000	50,000	2,750,000	1,063,300	12,897,150	13,960,450	
60	1,000,000	50,000	2,800,000	1,066,800	14,293,890	15,360,690	
61	1,000,000	50,000	2,850,000	1,070,300	15,226,510	16,296,810	
62	1,000,000	50,000	2,900,000	1,073,800	16,219,410	17,293,210	
63	1,000,000	50,000	2,950,000	1,077,300	17,276,480	18,353,780	
64 65	1,000,000	50,000	3,000,000	1,080,800	18,401,870	19,482,670	
65 66	1,000,000	50,000	3,050,000	1,084,300	19,599,980	20,684,280 21,963,320	
67	1,000,000 1,000,000	50,000 50,000	3,100,000 3,150,000	1,087,800 1,091,300	20,875,520 22,233,480	23,324,780	
68	1,000,000	50,000	3,200,000	1,094,800	23,679,190	24,773,990	
69	1,000,000	50,000	3,250,000	1,098,300	25,218,330	26,316,630	
70	1,000,000	50,000	3,300,000	1,102,800	26,855,920	27,958,720	
71	1,000,000	50,000	3,350,000	1,107,300	28,599,400	29,706,700	
72	1,000,000	50,000	3,400,000	1,111,800	30,455,600	31,567,400	
73	1,000,000	50,000	3,450,000	1,116,300	32,431,830	33,548,130	
74	1,000,000	50,000	3,500,000	1,120,800	34,535,840	35,656,640	
75	1,000,000	50,000	3,550,000	1,125,300	39,305,660	40,430,960	
76	1,000,000	50,000	3,600,000	1,129,800	42,094,660	43,224,460	
77	1,000,000	50,000	3,650,000	1,134,300	45,084,970	46,219,270	
78	1,000,000	50,000	3,700,000	1,138,800	48,291,380	49,430,180	
79	1,000,000	50,000	3,750,000	1,143,300	51,729,810	52,873,110	
80	1,000,000	50,000	3,800,000	1,147,800	56,898,050	58,045,850	
81	1,000,000	50,000	3,850,000	1,152,300	60,777,560	61,929,860	
82	1,000,000	50,000	3,900,000	1,156,800	64,923,490	66,080,290	
83	1,000,000	50,000	3,950,000	1,161,300	69,354,290	70,515,590	
84	1,000,000	50,000	4,000,000	1,165,800	74,089,740	75,255,540	
85	1,000,000	50,000	4,050,000	1,170,300	83,589,440	84,759,740	
86	1,000,000	50,000	4,100,000	1,174,800	89,341,650	90,516,450	
87	1,000,000	50,000	4,150,000	1,179,300	95,492,820	96,672,120	
88 89	1,000,000	50,000 50,000	4,200,000	1,183,800	102,070,900	103,254,700 110,294,120	
90	1,000,000 1,000,000	50,000	4,250,000 4,300,000	1,188,300 1,192,800	109,105,820 119,965,930	121,158,730	
91	1,000,000	50,000	4,350,000	1,192,800	128,271,350	129,468,650	
92	1,000,000	50,000	4,400,000	1,201,800	139,526,870	140,728,670	
93	1,000,000	50,000	4,450,000	1,206,300	154,000,160	155,206,460	
94	1,000,000	50,000	4,500,000	1,210,800	170,041,730	171,252,530	
95	1,000,000	50,000	4,550,000	1,215,300	185,673,360	186,888,660	
96	1,000,000	50,000	4,600,000	1,219,800	202,802,420	204,022,220	
97	1,000,000	50,000	4,650,000	1,224,300	224,177,940	225,402,240	
98	1,000,000	50,000	4,700,000	1,228,800	247,907,860	249,136,660	
99	1,000,000	50,000	4,750,000	1,233,300	271,056,920	272,290,220	
100	1,000,000	50,000	4,800,000	1,237,800	298,216,200	299,454,000	
		•	• •				

以上摘要說明: 請參考上述於分紅保單標準說明第6部份‧除了以上補充利益說明假設所有該保單年度紅利(如有)均已於派發時全數提取。

(於中華人民共和國註冊成立之股份有限公司)

建議書編號: C506WP202403232105

編印日期 : 20/03/2024 第22頁·共34頁

[#]保證身故賠償額相等於下列較高者:(i)基本壽險之累積到期已收保費的101%;或(ii)受保人身故日的基本壽險之保證現金價值(即保證退保發還金額)·並扣除任何保單負債(如有)。

[@]身故賠償總額相等於下列較高者: (i)基本壽險之累積到期已收保費的101%;或(ii)受保人身故日的基本壽險之保證現金價值(即保證退保發還金額)加上終期紅利(如有)·並扣除任何保單負債(如有)。有關身故賠償的詳細資料·請參閱保單條款。

本建議書內容僅作參考,所有合約的條件均以正式保單條文為準。

本建議書自編印日起30天內有效。



補充利益說明 - 保障摘要(全數提取紅利)

保單	繳付保費	該年度	已提取	身故賠償額			
年度	總額	紅利	紅利		非保證金額	=	
終結			之總額	保證金額# -	終期紅利	總額@	
					W 743 W 1 3		
101	1,000,000	50,000	4,850,000	1,242,300	319,359,450	320,601,750	
102	1,000,000	50,000	4,900,000	1,246,800	342,012,490	343,259,290	
103	1,000,000	50,000	4,950,000	1,251,300	366,284,000	367,535,300	
104	1,000,000	50,000	5,000,000	1,255,800	392,290,540	393,546,340	
105	1,000,000	50,000	5,050,000	1,260,300	420,157,130	421,417,430	
106	1,000,000	50,000	5,100,000	1,264,800	450,017,880	451,282,680	
107	1,000,000	50,000	5,150,000	1,269,300	482,016,630	483,285,930	
108	1,000,000	50,000	5,200,000	1,273,800	516,307,700	517,581,500	
109	1,000,000	50,000	5,250,000	1,278,300	553,056,630	554,334,930	
110	1,000,000	50,000	5,300,000	1,282,800	592,440,980	593,723,780	
111	1,000,000	50,000	5,350,000	1,287,300	634,651,300	635,938,600	
112	1,000,000	50,000	5,400,000	1,291,800	679,891,970	681,183,770	
113	1,000,000	50,000	5,450,000	1,296,300	728,382,300	729,678,600	
114	1,000,000	50,000	5,500,000	1,300,800	783,426,050	784,726,850	
115	1,000,000	50,000	5,550,000	1,305,300	842,702,880	844,008,180	
116	1,000,000	50,000	5,600,000	1,309,800	906,543,940	907,853,740	
117	1,000,000	50,000	5,650,000	1,314,300	994,999,280	996,313,580	
118	1,000,000	50,000	5,700,000	1,318,800	1,092,429,140	1,093,747,940	
119	1,000,000	50,000	5,750,000	1,323,300	1,199,777,830	1,201,101,130	
120	1,000,000	50,000	5,800,000	1,327,800	1,325,234,950	1,326,562,750	
121	1,000,000	50,000	5,850,000	1,332,300	1,420,270,970	1,421,603,270	
122	1,000,000	50,000	5,900,000	1,336,800	1,522,162,070	1,523,498,870	
123	1,000,000	50,000	5,950,000	1,341,300	1,631,405,690	1,632,746,990	
124	1,000,000	50,000	6,000,000	1,345,800	1,748,535,610	1,749,881,410	
125	1,000,000	50,000	6,050,000	1,350,300	1,874,124,600	1,875,474,900	
126	1,000,000	50,000	6,100,000	1,354,800	2,008,787,230	2,010,142,030	
127	1,000,000	50,000	6,150,000	1,359,300	2,153,183,030	2,154,542,330	
128	1,000,000	50,000	6,200,000	1,363,800	2,308,019,750	2,309,383,550	
129	1,000,000	50,000	6,250,000	1,368,300	2,474,056,890	2,475,425,190	
130	1,000,000	50,000	6,300,000	1,372,800	2,652,109,560	2,653,482,360	
131	1,000,000	50,000	6,350,000	1,377,300	2,843,052,510	2,844,429,810	
132	1,000,000	50,000	6,400,000	1,381,800	3,047,824,560	3,049,206,360	
133	1,000,000	50,000	6,450,000	1,386,300	3,267,433,350	3,268,819,650	
134	1,000,000	50,000	6,500,000	1,390,800	3,502,960,330	3,504,351,130	
135	1,000,000	50,000	6,550,000	1,395,300	3,755,566,250	3,756,961,550	
136	1,000,000	50,000	6,600,000	1,399,800	4,026,497,050	4,027,896,850	
137	1,000,000	50,000	6,650,000	1,404,300	4,317,090,030	4,318,494,330	
138	1,000,000	50,000	6,700,000	1,408,800	4,649,865,600	4,651,274,400	

(於中華人民共和國註冊成立之股份有限公司)

建議書編號: C506WP202403232105

編印日期 : 20/03/2024 第23頁,共34頁

以上摘要說明: 請參考上述於分紅保單標準說明第6部份,除了以上補充利益說明假設所有該保單年度紅利(如有)均已於派發時全數提取。

[#]保證身故賠償額相等於下列較高者:(i)基本壽險之累積到期已收保費的101%;或(ii)受保人身故日的基本壽險之保證現金價值(即保證退保發還金額)·並扣除任何保單負債(如有)。

[@]身故賠償總額相等於下列較高者: (i)基本壽險之累積到期已收保費的101%;或(ii)受保人身故日的基本壽險之保證現金價值(即保證退保發還金額)加上終期紅利(如有)·並扣除任何保單負債(如有)。有關身故賠償的詳細資料·請參閱保單條款。

本建議書內容僅作參考,所有合約的條件均以正式保單條文為準。

本建議書自編印日起30天內有效。



說明:

1. 退保發還總額相等於保證退保發還金額加上終期紅利(如有)並扣除任何保單負債(如有)。



本建議書內容僅作參考·所有合約的條件均以正式保單條文為準。 本建議書自編印日起30天內有效。

(於中華人民共和國註冊成立之股份有限公司)

建議書編號: C506WP202403232105

編印日期 : 20/03/2024 第24頁 · 共34頁



補充利益說明 - 現金提取金額細目

保證及非保證現金提取金額細目如下:

保單年	規金提取金額細目如 卜 :	現金提取金額						
度終結 保證金額		非保證金	金額					
/年齡	由保證金額提取	累積紅利及其利息提取	由終期紅利提取	總額				
	(A)	(B)	(C)	(A)+(B)+(C)				
1/1歳	0	0	0	0				
2/2歳	0	0	0	0				
3/3歳	0	0	0	0				
4/4歳	0	0	0	0				
5/5歳	0	50,000	0	50,000				
6/6歳	0	50,000	0	50,000				
7/7歲	0	50,000	0	50,000				
8/8歳	0	50,000	0	50,000				
9/9歳	0	50,000	0	50,000				
10/10歳	0	50,000	0	50,000				
11/11歳	0	50,000	0	50,000				
12/12歳	0	50,000	0	50,000				
13/13歳	0	50,000	0	50,000				
14/14歳	0	50,000	0	50,000				
15/15歳	0	50,000	0	50,000				
16/16歳	0	50,000	0	50,000				
17/17歳	0	50,000	0	50,000				
18/18歳	0	50,000	0	50,000				
19/19歳	0	50,000	0	50,000				
20/20歳	0	50,000	0	50,000				
21/21歳	0	50,000	0	50,000				
22/22歳	0	50,000	0	50,000				
23/23歳	0	50,000	0	1				
24/24歳	0	50,000	0	50,000				
25/25歳	0	50,000	0	50,000				
26/26歳	0	50,000 50,000	0	50,000 50,000				
27/27歳 28/28章	0	50,000	0					
28/28歳 29/29歳	0	50,000	0	50,000 50,000				
30/30歳	0	50,000	0	50,000				
31/31歳	0	50,000	0	50,000				
32/32歳	0	50,000	0	50,000				
33/33歳	0	50,000	0	50,000				
34/34歳	0	50,000	0	50,000				
35/35歳	0	50,000	0	50,000				
36/36歳	0	50,000	0	50,000				
37/37歳	0	50,000	0	50,000				
38/38歳	0	50,000	0	50,000				
39/39歳	0	50,000	0	50,000				
40/40歳	0	50,000	0	50,000				
41/41歳	0	50,000	0	50,000				
42/42歳	0	50,000	0	50,000				
43/43歳	0	50,000	0	50,000				
44/44歳	0	50,000	0	50,000				
45/45歳	0	50,000	0	50,000				
46/46歳	0	50,000	0	50,000				
47/47歳	0	50,000	0	50,000				
48/48歳	0	50,000	0	50,000				
49/49歳	0	50,000	0	50,000				
50/50歳	0	50,000	0	50,000				

本建議書內容僅作參考·所有合約的條件均以正式保單條文為準。 本建議書自編印日起30天內有效。

(於中華人民共和國註冊成立之股份有限公司)

建議書編號: C506WP202403232105

編印日期 : 20/03/2024 第25頁 · 共34頁



補充利益說明 - 現金提取金額細目

保證及非保證現金提取金額細目如下:

保單年		現金提取金額								
座 度終結	保證金額	保證金額 非保證金額 非保證金額 非保證金額								
/年齡	由保證金額提取	累積紅利及其利息提取	由終期紅利提取	總額 (A) (C)						
	(A)	(B)	(C)	(A)+(B)+(C)						
51/51歳	0		0	50,000						
52/52歳	0		0	50,000						
53/53歳	0		0	50,000						
54/54歳	0		0	50,000						
55/55歳	0		0	50,000						
56/56歳	0		0	50,000						
57/57歳	0	•	0	50,000						
58/58歳 59/59歳	0	•	0	50,000						
,	0	The state of the s	0	50,000 50,000						
60/60歳 61/61歳	0		0	50,000						
62/62歳	0	•	0	50,000						
63/63歳	0		0	50,000						
64/64歳	0			50,000						
65/65歳	0	•	0	50,000						
66/66歳	0	The state of the s	o o	50,000						
67/67歳	0		0	50,000						
68/68歳	0	•	0	50,000						
69/69歳	0		0	50,000						
70/70歳	0		0	50,000						
71/71歳	0		0	50,000						
72/72歳	0	50,000	0	50,000						
73/73歳	0		0							
74/74歳	0		0	50,000						
75/75歲	0		0	50,000						
76/76歲	0		0	50,000						
77/77歲	0		0	50,000						
78/78歳	0		0	50,000						
79/79歳	0		0	50,000						
80/80歳	0		0	50,000						
81/81歳	0		0	50,000						
82/82歳	0		0	50,000						
83/83歳	0		0	50,000						
84/84歳	0		0	50,000						
85/85歳 86/86歳	0		0	50,000 50,000						
87/87歳	0		0	50,000						
88/88歳	0		0	50,000						
89/89歳	0		0	50,000						
90/90歳	0		0	50,000						
91/91歳	0		0	50,000						
92/92歳	0		0	50,000						
93/93歳	0		0	50,000						
94/94歳	0		0	50,000						
95/95歳	0		0	50,000						
96/96歳	0		0	50,000						
97/97歲	0		0	50,000						
98/98歳	0		0	50,000						
99/99歳	0		0	50,000						
100/100歳	0	50,000	0	50,000						

本建議書內容僅作參考,所有合約的條件均以正式保單條文為準。 本建議書自編印日起30天內有效。

(於中華人民共和國註冊成立之股份有限公司)

建議書編號: C506WP202403232105

編印日期 : 20/03/2024 第26頁,共34頁



補充利益說明 - 現金提取金額細目

保證及非保證現金提取金額細目如下:

保單年	元立正以並設制口知「.	現金提	V 金額	
度終結	保證金額	非保證	金額	
/年齡	由保證金額提取	累積紅利及其利息提取	由終期紅利提取	總額
•	(A)	(B)	(C)	(A)+(B)+(C)
101/101歳	0	50,000	0	50,000
102/102歳	0	50,000	0	50,000
103/103歳	0	50,000	0	50,000
104/104歳	0	50,000	0	50,000
105/105歳	0	50,000	0	50,000
106/106歳	0	50,000	0	50,000
107/107歲	0	50,000	0	50,000
108/108歳	0	50,000	0	50,000
109/109歳	0	50,000	0	50,000
110/110歲	0	50,000	0	50,000
111/111歳	0	50,000	0	50,000
112/112歳	0	50,000	0	50,000
113/113歳	0	50,000	0	50,000
114/114歳	0	50,000	0	50,000
115/115歳	0	50,000	0	50,000
116/116歳	0	50,000	0	50,000
117/117歳	0	50,000	0	50,000
118/118歳	0	50,000	0	50,000
119/119歳	0	50,000	0	50,000
120/120歳	0	50,000	0	50,000
121/121歳	0	50,000	0	50,000
122/122歳	0	50,000	0	50,000
123/123歳	0	50,000		, 50,000
124/124歳	0	50,000	0	50,000
125/125歳 126/126歳	0	50,000 50,000	0	50,000 50,000
120/120嵗	0	50,000	0	50,000
127/127歲 128/128歲	0	50,000	0	50,000
129/120嵗 129/129歳	0	50,000	0	50,000
130/130歳	0	50,000	0	50,000
131/131歳	0	50,000	0	50,000
132/132歳	0	50,000	0	50,000
133/133歳	0	50,000	0	50,000
134/134歳	0	50,000	0	50,000
135/135歳	0	50,000	0	50,000
136/136歳	0	50,000	0	50,000
137/137歳	0	50,000	0	50,000
138/138歳	0	50,000	ő	50,000
-,		/		/

本建議書內容僅作參考,所有合約的條件均以正式保單條文為準。 本建議書自編印日起30天內有效。

(於中華人民共和國註冊成立之股份有限公司)

建議書編號: C506WP202403232105

編印日期 : 20/03/2024 第27頁,共34頁



補充利益說明 - 現金提取

	ŢIJŒŒŒŰ÷	一九业儿	^			租全 捍取後之	'退保發還金額	
保單年	現金提取後之	田会担取後立	田人田町人笠	⇒左左连红毛U		非保證		
度終結	繳付保費	現金提取後之	現金提取金額	該年度紅利	/口部人数			總額
/年齡	總額	基本金額			保證金額	累積紅利 及其利息	終期紅利	(A)+(B)+(C)
					(A)	及兵利忠 (B)	(C)	
1/1歳	500,000	1,000,000	0	0	0	(B) 0	0	0
2/2歳	1,000,000	1,000,000	0	0	55,000	0	0	55,000
3/3歳	1,000,000	1,000,000	Ö	0	128,000	Ö	0	128,000
4/4歳	1,000,000	1,000,000	0	0	248,000	0	0	248,000
5/5歳	1,000,000	1,000,000	50,000	50,000	475,000	0	0	475,000
6/6歳	1,000,000	1,000,000	50,000	50,000	648,000	0	231,000	879,000
7/7歳	1,000,000	1,000,000	50,000	50,000	728,000	0	267,100	995,100
8/8歳	1,000,000	1,000,000	50,000	50,000	758,000	0	276,750	1,034,750
9/9歳	1,000,000	1,000,000	50,000	50,000	778,000	0	283,290	1,061,290
10/10歳	1,000,000	1,000,000	50,000	50,000	795,000	0	287,070	1,082,070
11/11歳	1,000,000	1,000,000	50,000	50,000	805,000	0	309,930	1,114,930
12/12歳	1,000,000	1,000,000	50,000	50,000	825,000	0	324,410	1,149,410
13/13歳	1,000,000	1,000,000	50,000	50,000	855,000	. 0	327,850	1,182,850
14/14歳	1,000,000	1,000,000	50,000	50,000	885,000	0	337,540	1,222,540
15/15歳	1,000,000	1,000,000	50,000	50,000	915,000	0	343,120	1,258,120
16/16歳	1,000,000	1,000,000	50,000	50,000	935,000	0	360,190	1,295,190
17/17歳	1,000,000	1,000,000	50,000	50,000	975,000	0	387,170	1,362,170
18/18歳	1,000,000	1,000,000	50,000	50,000	1,000,000	0	411,300	1,411,300
19/19歳	1,000,000	1,000,000	50,000	50,000	1,001,200	0	440,460	1,441,660
20/20歳	1,000,000	1,000,000	50,000	50,000	1,002,800	0	483,040	1,485,840
21/21歳	1,000,000	1,000,000	50,000	50,000	1,003,700	0	537,960	1,541,660
22/22歳	1,000,000	1,000,000	50,000	50,000	1,004,800	0	609,300	1,614,100
23/23歳	1,000,000	1,000,000 1,000,000	50,000	50,000 50,000	1,005,300 1,005,800	0	671,930	1,677,230
24/24歳 25/25歳	1,000,000 1,000,000	1,000,000	50,000 50,000	50,000	1,005,800	0 0	717,850 766,950	1,723,650 1,773,250
26/26歳	1,000,000	1,000,000	50,000	50,000	1,006,800	0	854,210	1,861,010
27/27歲	1,000,000	1,000,000	50,000	50,000	1,000,300	0	928,490	1,935,790
28/28歳	1,000,000	1,000,000	50,000	50,000	1,007,800	0	1,038,740	2,046,540
29/29歳	1,000,000	1,000,000	50,000	50,000	1,008,300	0	1,134,260	2,142,560
30/30歳	1,000,000	1,000,000	50,000	50,000	1,009,800	Ö	1,242,790	2,252,590
31/31歳	1,000,000	1,000,000	50,000	50,000	1,011,300	Ō	1,325,060	2,336,360
32/32歳	1,000,000	1,000,000	50,000	50,000	1,012,800	0	1,422,100	2,434,900
33/33歳	1,000,000	1,000,000	50,000	50,000	1,014,300	0	1,534,030	2,548,330
34/34歳	1,000,000	1,000,000	50,000	50,000	1,015,800	0	1,655,050	2,670,850
35/35歳	1,000,000	1,000,000	50,000	50,000	1,017,300	0	1,831,080	2,848,380
36/36歳	1,000,000	1,000,000	50,000	50,000	1,018,800	0	1,948,550	2,967,350
37/37歳	1,000,000	1,000,000	50,000	50,000	1,020,300	0	2,071,570	3,091,870
38/38歳	1,000,000	1,000,000	50,000	50,000	1,021,800	0	2,264,910	3,286,710
39/39歳	1,000,000	1,000,000	50,000	50,000	1,023,300	0	2,487,160	3,510,460
40/40歳	1,000,000	1,000,000	50,000	50,000	1,024,800	0	2,708,690	3,733,490
41/41歳	1,000,000	1,000,000	50,000	50,000	1,026,300	0	2,900,940	3,927,240
42/42歳	1,000,000	1,000,000	50,000	50,000	1,027,800	0	3,187,250	4,215,050
43/43歳	1,000,000	1,000,000	50,000	50,000	1,029,300	0	3,517,090	4,546,390
44/44歳	1,000,000	1,000,000	50,000	50,000	1,030,800	0	3,752,710	4,783,510
45/45歳	1,000,000	1,000,000	50,000	50,000	1,032,300	0	4,003,940	5,036,240
46/46歳	1,000,000	1,000,000	50,000	50,000	1,033,800	0	4,383,690	5,417,490
47/47歳	1,000,000	1,000,000	50,000	50,000	1,035,300	0	4,820,900	5,856,200
48/48歳	1,000,000	1,000,000	50,000	50,000	1,036,800	0	5,280,080	6,316,880
49/49歳	1,000,000	1,000,000	50,000	50,000	1,038,300	0	5,759,530	6,797,830
50/50歳	1,000,000	1,000,000	50,000	50,000	1,040,800	0	6,309,760	7,350,560

(於中華人民共和國註冊成立之股份有限公司)

建議書編號: C506WP202403232105

編印日期 : 20/03/2024 第28頁,共34頁

以上摘要說明:請參考上述於分紅保單標準說明第6部份。

本建議書內容僅作參考,所有合約的條件均以正式保單條文為準。

本建議書自編印日起30天內有效。



補充利益說明 - 現金提取

	. 1 2 TITL H70 73	770 SE JAC 4	^			A ID //)	\= /= 7\\ \= A +T	
保單年	現金提取後之			_		現金提取後之		
度終結	繳付保費	現金提取後之	現金提取金額	該年度紅利	_	非保證:	金額	4向 京西
/年齡	總額	基本金額			保證金額	累積紅利	終期紅利	總額 (A) (C)
					(A)	及其利息	(C)	(A)+(B)+(C)
						(B)		_
51/51歳	1,000,000	1,000,000	50,000	50,000	1,043,300	0	6,752,900	7,796,200
52/52歳	1,000,000	1,000,000	50,000	50,000	1,045,800	0	7,227,520	8,273,320
53/53歳	1,000,000	1,000,000	50,000	50,000	1,048,300	0	8,062,700	9,111,000
54/54歳	1,000,000	1,000,000	50,000	50,000	1,050,800	0	8,765,800	9,816,600
55/55歳	1,000,000	1,000,000	50,000	50,000	1,053,300	0	9,367,340	10,420,640
56/56歳	1,000,000	1,000,000	50,000	50,000	1,055,800	0	10,099,130	11,154,930
57/57歳	1,000,000	1,000,000	50,000	50,000	1,058,300	0	10,889,810	11,948,110
58/58歳	1,000,000	1,000,000	50,000	50,000	1,060,800	0	11,796,830	12,857,630
59/59歳	1,000,000	1,000,000	50,000	50,000	1,063,300	0	12,897,150	13,960,450
60/60歳	1,000,000	1,000,000	50,000	50,000	1,066,800	0	14,293,890	15,360,690
61/61歳	1,000,000	1,000,000	50,000	50,000	1,070,300	0	15,226,510	16,296,810
62/62歳	1,000,000	1,000,000	50,000	50,000	1,073,800	0	16,219,410	17,293,210
63/63歳	1,000,000	1,000,000	50,000	50,000	1,077,300	0	17,276,480	18,353,780
64/64歳	1,000,000	1,000,000 1,000,000	50,000	50,000	1,080,800	0	18,401,870	19,482,670
65/65歳	1,000,000		50,000	50,000	1,084,300	0	19,599,980	20,684,280
66/66歳 67/67歳	1,000,000 1,000,000	1,000,000 1,000,000	50,000	50,000	1,087,800		20,875,520	21,963,320
	• •	1,000,000	50,000 50,000	50,000	1,091,300	0	22,233,480 23,679,190	23,324,780
68/68歳 69/69歳	1,000,000 1,000,000	1,000,000	50,000	50,000 50,000	1,094,800 1,098,300	0		24,773,990
70/70歳	1,000,000	1,000,000	50,000	50,000	1,102,800	0	25,218,330 26,855,920	26,316,630 27,958,720
70/70歳	1,000,000	1,000,000	50,000	50,000	1,107,300	0	28,599,400	29,706,700
72/72歲	1,000,000	1,000,000	50,000	50,000	1,111,800	0	30,455,600	31,567,400
73/73歳	1,000,000	1,000,000	50,000	50,000	1,111,300	0	32,431,830	33,548,130
74/74歳	1,000,000	1,000,000	50,000	50,000	1,120,800		34,535,840	35,656,640
75/75歲	1,000,000	1,000,000	50,000	50,000	1,125,300	0	39,305,660	40,430,960
76/76歳	1,000,000	1,000,000	50,000	50,000	1,129,800	0	42,094,660	43,224,460
70/70歲 77/77歲	1,000,000	1,000,000	50,000	50,000	1,134,300	0	45,084,970	46,219,270
78/78歳	1,000,000	1,000,000	50,000	50,000	1,138,800	0	48,291,380	49,430,180
79/79歳	1,000,000	1,000,000	50,000	50,000	1,143,300	Ő	51,729,810	52,873,110
80/80歳	1,000,000	1,000,000	50,000	50,000	1,147,800	0	56,898,050	58,045,850
81/81歳	1,000,000	1,000,000	50,000	50,000	1,152,300	Ö	60,777,560	61,929,860
82/82歳	1,000,000	1,000,000	50,000		1,156,800	0	64,923,490	66,080,290
83/83歳	1,000,000	1,000,000	50,000	50,000	1,161,300	0	69,354,290	70,515,590
84/84歳	1,000,000	1,000,000	50,000	50,000	1,165,800	0	74,089,740	75,255,540
85/85歳	1,000,000	1,000,000	50,000	50,000	1,170,300	0	83,589,440	84,759,740
86/86歳	1,000,000	1,000,000	50,000	50,000	1,174,800	0	89,341,650	90,516,450
87/87歳	1,000,000	1,000,000	50,000	50,000	1,179,300	0	95,492,820	96,672,120
88/88歳	1,000,000	1,000,000	50,000	50,000	1,183,800	0	102,070,900	103,254,700
89/89歳	1,000,000	1,000,000	50,000	50,000	1,188,300	0	109,105,820	110,294,120
90/90歳	1,000,000	1,000,000	50,000	50,000	1,192,800	0	119,965,930	121,158,730
91/91歳	1,000,000	1,000,000	50,000	50,000	1,197,300	0	128,271,350	129,468,650
92/92歳	1,000,000	1,000,000	50,000	50,000	1,201,800	0	139,526,870	140,728,670
93/93歳	1,000,000	1,000,000	50,000	50,000	1,206,300	0	154,000,160	155,206,460
94/94歳	1,000,000	1,000,000	50,000	50,000	1,210,800	0	170,041,730	171,252,530
95/95歳	1,000,000	1,000,000	50,000	50,000	1,215,300	0	185,673,360	186,888,660
96/96歳	1,000,000	1,000,000	50,000	50,000	1,219,800	0	202,802,420	204,022,220
97/97歳	1,000,000	1,000,000	50,000	50,000	1,224,300	0	224,177,940	225,402,240
98/98歳	1,000,000	1,000,000	50,000	50,000	1,228,800	0	247,907,860	249,136,660
99/99歳	1,000,000	1,000,000	50,000	50,000	1,233,300	0	271,056,920	272,290,220
100/100歳	1,000,000	1,000,000	50,000	50,000	1,237,800	0	298,216,200	299,454,000

(於中華人民共和國註冊成立之股份有限公司)

建議書編號: C506WP202403232105

編印日期 : 20/03/2024

以上摘要說明:請參考上述於分紅保單標準說明第6部份。

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本建議書自編印日起30天內有效。



補充利益說明 - 現金提取

保單年	現金提取後之					現金提取後	之退保發還金額	
度終結	繳付保費	現金提取後之	現金提取金額	該 年度紅利		非保	證金額	
/年齡	總額	基本金額			保證金額	累積紅利	終期紅利	總額
					(A)	及其利息	(C)	(A)+(B)+(C)
						(B)	(5)	
101/101歳	1,000,000	1,000,000	50,000	50,000	1,242,300	0	319,359,450	320,601,750
102/102歳	1,000,000	1,000,000	50,000	50,000	1,246,800	0	342,012,490	343,259,290
103/103歳	1,000,000	1,000,000	50,000	50,000	1,251,300	0	366,284,000	367,535,300
104/104歳	1,000,000	1,000,000	50,000	50,000	1,255,800	0		393,546,340
105/105歳	1,000,000	1,000,000	50,000	50,000	1,260,300	0		421,417,430
106/106歳	1,000,000	1,000,000	50,000	50,000	1,264,800	0	/ - /	451,282,680
107/107歳	1,000,000	1,000,000	50,000	50,000	1,269,300	0		483,285,930
108/108歳	1,000,000	1,000,000	50,000	50,000	1,273,800	0		517,581,500
109/109歳	1,000,000	1,000,000	50,000	50,000	1,278,300	0		554,334,930
110/110歳	1,000,000	1,000,000	50,000	50,000	1,282,800	0		593,723,780
111/111歳	1,000,000	1,000,000	50,000	50,000	1,287,300	0		635,938,600
112/112歳	1,000,000	1,000,000	50,000	50,000	1,291,800	0		681,183,770
113/113歲	1,000,000	1,000,000	50,000	50,000	1,296,300	. 0		729,678,600
114/114歳	1,000,000	1,000,000	50,000	50,000	1,300,800	0		784,726,850
115/115歳	1,000,000	1,000,000	50,000	50,000	1,305,300	0	842,702,880	844,008,180
116/116歳	1,000,000	1,000,000	50,000	50,000	1,309,800	O		907,853,740
117/117歲	1,000,000	1,000,000	50,000	50,000	1,314,300	0		996,313,580
118/118歳	1,000,000	1,000,000	50,000	50,000	1,318,800		1,092,429,140	1,093,747,940
119/119歳	1,000,000	1,000,000	50,000	50,000	1,323,300		1,199,777,830	1,201,101,130
120/120歳	1,000,000	1,000,000	50,000	50,000	1,327,800	0		1,326,562,750
121/121歳	1,000,000	1,000,000	50,000	50,000	1,332,300	0		1,421,603,270
122/122歳	1,000,000	1,000,000	50,000	50,000	1,336,800	0		1,523,498,870
123/123歲	1,000,000	1,000,000	50,000	50,000	1,341,300	0	, , ,	1,632,746,990
124/124歲	1,000,000	1,000,000	50,000	50,000	1,345,800			1,749,881,410
125/125歳	1,000,000	1,000,000	50,000	50,000	1,350,300	• 0		1,875,474,900
126/126歳	1,000,000	1,000,000	50,000	50,000	1,354,800	0	, ,	2,010,142,030
127/127歳	1,000,000	1,000,000	50,000	50,000	1,359,300	0		2,154,542,330
128/128歳	1,000,000	1,000,000	50,000	50,000	1,363,800	0		2,309,383,550
129/129歳	1,000,000	1,000,000	50,000	50,000	1,368,300	0		2,475,425,190
130/130歳	1,000,000	1,000,000	50,000	50,000	1,372,800	0		2,653,482,360
131/131歳	1,000,000	1,000,000	50,000	50,000	1,377,300	0		2,844,429,810
132/132歳	1,000,000	1,000,000	50,000		1,381,800	0		3,049,206,360
133/133歳	1,000,000	1,000,000	50,000	50,000	1,386,300	0		3,268,819,650
134/134歳	1,000,000	1,000,000	50,000	50,000	1,390,800	0		3,504,351,130
135/135歳	1,000,000	1,000,000	50,000	50,000	1,395,300	0		3,756,961,550
136/136歳	1,000,000	1,000,000	50,000	50,000	1,399,800	0		4,027,896,850
137/137歳	1,000,000	1,000,000	50,000	50,000	1,404,300	0		4,318,494,330
138/138歳	1,000,000	1,000,000	50,000	50,000	1,408,800	0	4,649,865,600	4,651,274,400

(於中華人民共和國註冊成立之股份有限公司)

建議書編號: C506WP202403232105

編印日期 : 20/03/2024

以上摘要說明:請參考上述於分紅保單標準說明第6部份。

本建議書內容僅作參考,所有合約的條件均以正式保單條文為準。

本建議書自編印日起30天內有效。



補充利益說明 - 現金提取

THIJU	רוא טום דד ה.ו.	が並が出	X					
保單年	^{民單年} 現金提取後之							
度終結	繳付保費	現金提取後之	現金提取金額	該年度紅利		非保證金	:額	
/年齢	總額	基本金額	70 IL 1/L 1/X IL 1/X	12 1 2 MZ 13	会保證價值#	累積紅利		總額@
,						及其利息	終期紅利	то их С
1/1歳	500,000	1,000,000	0	0	505,000	0	0	505,000
2/2歳	1,000,000	1,000,000	0	0	1,010,000	0	0	1,010,000
3/3歳	1,000,000	1,000,000	0	0	1,010,000	0	0	1,010,000
4/4歳	1,000,000	1,000,000	0	0	1,010,000	0	0	1,010,000
5/5歳	1,000,000	1,000,000	50,000	50,000	1,010,000	0	0	1,010,000
6/6歳	1,000,000	1,000,000	50,000	50,000	1,010,000	0	231,000	1,010,000
7/7歳	1,000,000	1,000,000	50,000	50,000	1,010,000	0	267,100	1,010,000
8/8歳	1,000,000	1,000,000	50,000	50,000	1,010,000	0	276,750	1,034,750
9/9歳	1,000,000	1,000,000	50,000	50,000	1,010,000	0	283,290	1,061,290
10/10歳	1,000,000	1,000,000	50,000	50,000	1,010,000	0	287,070	1,082,070
11/11歳	1,000,000	1,000,000	50,000	50,000	1,010,000	0	309,930	1,114,930
12/12歳	1,000,000	1,000,000	50,000	50,000	1,010,000	0	324,410	1,149,410
13/13歳	1,000,000	1,000,000	50,000	50,000	1,010,000	0	327,850	1,182,850
14/14歳	1,000,000	1,000,000	50,000	50,000	1,010,000	0	337,540	1,222,540
15/15歳	1,000,000	1,000,000	50,000	50,000	1,010,000	0	343,120	1,258,120
16/16歳	1,000,000	1,000,000	50,000	50,000	1,010,000	0	360,190	1,295,190
17/17歳	1,000,000	1,000,000	50,000	50,000	1,010,000	0	387,170	1,362,170
18/18歳	1,000,000	1,000,000	50,000	50,000	1,010,000	0	411,300	1,411,300
19/19歳	1,000,000	1,000,000	50,000	50,000	1,010,000	0	440,460	1,441,660
20/20歳	1,000,000	1,000,000	50,000	50,000	1,010,000	0	483,040	1,485,840
21/21歳	1,000,000	1,000,000	50,000	50,000	1,010,000	0	537,960	1,541,660
22/22歳	1,000,000	1,000,000	50,000	50,000	1,010,000	0	609,300	1,614,100
23/23歳	1,000,000	1,000,000	50,000	50,000	1,010,000	0	671,930	1,677,230
24/24歳	1,000,000	1,000,000	50,000	50,000 50,000		0	717,850	1,723,650
25/25歳 26/26歳	1,000,000 1,000,000	1,000,000 1,000,000	50,000 50,000	50,000	1,010,000	0 0	766,950 854,210	1,773,250 1,861,010
27/27歳	1,000,000	1,000,000	50,000	50,000	1,010,000	0	928,490	1,935,790
28/28歳	1,000,000	1,000,000	50,000	50,000		0	1,038,740	2,046,540
29/29歳	1,000,000	1,000,000	50,000	50,000	1,010,000	0	1,134,260	2,142,560
30/30歳	1,000,000	1,000,000	50,000	50,000	1,010,000	0	1,242,790	2,252,590
31/31歳	1,000,000	1,000,000	50,000	50,000	1,011,300	0	1,325,060	2,336,360
32/32歳	1,000,000	1,000,000	50,000	50,000	1,012,800	0	1,422,100	2,434,900
33/33歳	1,000,000	1,000,000	50,000	50,000	1,014,300	0	1,534,030	2,548,330
34/34歳	1,000,000	1,000,000	50,000	50,000	1,015,800	0	1,655,050	2,670,850
35/35歲	1,000,000	1,000,000	50,000	50,000		0	1,831,080	2,848,380
36/36歳	1,000,000	1,000,000	50,000	50,000	1,018,800	0	1,948,550	2,967,350
37/37歳	1,000,000	1,000,000	50,000	50,000	1,020,300	0	2,071,570	3,091,870
38/38歳	1,000,000	1,000,000	50,000	50,000	1,021,800	0	2,264,910	3,286,710
39/39歳	1,000,000	1,000,000	50,000	50,000	1,023,300	0	2,487,160	3,510,460
40/40歳	1,000,000	1,000,000	50,000	50,000	1,024,800	0	2,708,690	3,733,490
41/41歳	1,000,000	1,000,000	50,000	50,000	1,026,300	0	2,900,940	3,927,240
42/42歳	1,000,000	1,000,000	50,000	50,000	1,027,800	0	3,187,250	4,215,050
43/43歳	1,000,000	1,000,000	50,000	50,000	1,029,300	0	3,517,090	4,546,390
44/44歳	1,000,000	1,000,000	50,000	50,000	1,030,800	0	3,752,710	4,783,510
45/45歳	1,000,000	1,000,000	50,000	50,000	1,032,300	0	4,003,940	5,036,240
46/46歳	1,000,000	1,000,000	50,000	50,000	1,033,800	0	4,383,690	5,417,490
47/47歲	1,000,000	1,000,000	50,000	50,000	1,035,300	0	4,820,900	5,856,200
48/48歳	1,000,000	1,000,000	50,000	50,000	1,036,800	0	5,280,080	6,316,880
49/49歳	1,000,000	1,000,000	50,000	50,000	1,038,300	0	5,759,530	6,797,830
50/50歳	1,000,000	1,000,000	50,000	50,000	1,040,800	0	6,309,760	7,350,560

以上摘要說明: 請參考上述於分紅保單標準說明第6部份。

(於中華人民共和國註冊成立之股份有限公司)

建議書編號: C506WP202403232105

編印日期 : 20/03/2024 第31頁,共34頁

[#]保證身故賠償額相等於下列較高者:(i)基本壽險之累積到期已收保費的101%;或(ii)受保人身故日的基本壽險之保證現金價值(即保證退保發還金額)·並扣除任何 保單負債(如有)。

[@]身故賠償總額相等於下列較高者:(i)基本壽險之累積到期已收保費的101%;或(ii)受保人身故日的基本壽險之保證現金價值(即保證退保發還金額)及終期紅利(如 有) · 加上累積紅利(如有)及其利息(如有)並扣除任何保單負債(如有) 。 有關身故賠償的詳細資料 · 請參閱保單條款 。

本建議書內容僅作參考,所有合約的條件均以正式保單條文為準。

本建議書自編印日起30天內有效。



補充利益說明 - 現金提取

保單年	現金提取後之				現金提取後之身故賠償額				
度終結	况立徒以後之 繳付保費	現金提取後之	現金提取金額	· 該年度紅利		非保證金			
/年齡	總額	基本金額	-70 m 3/C 1/V m g/V	W 1 2/12 13	保證價值#	累積紅利 及其利息	終期紅利	總額@	
51/51歳	1,000,000	1,000,000	50,000	50,000	1,043,300	0	6,752,900	7,796,200	
52/52歳	1,000,000	1,000,000	50,000	50,000	1,045,800	0	7,227,520	8,273,320	
53/53歳	1,000,000	1,000,000	50,000	50,000	1,048,300	0	8,062,700	9,111,000	
54/54歳	1,000,000	1,000,000	50,000	50,000	1,050,800	0	8,765,800	9,816,600	
55/55歳	1,000,000	1,000,000	50,000	50,000	1,053,300	0	9,367,340	10,420,640	
56/56歳	1,000,000	1,000,000	50,000	50,000	1,055,800	0	10,099,130	11,154,930	
57/57歳	1,000,000	1,000,000	50,000	50,000	1,058,300	0	10,889,810	11,948,110	
58/58歳	1,000,000	1,000,000	50,000	50,000	1,060,800	0	11,796,830	12,857,630	
59/59歳	1,000,000	1,000,000	50,000	50,000	1,063,300	0	12,897,150	13,960,450	
60/60歳	1,000,000	1,000,000	50,000	50,000	1,066,800	0	14,293,890	15,360,690	
61/61歳	1,000,000	1,000,000	50,000	50,000	1,070,300	0	15,226,510	16,296,810	
62/62歳	1,000,000	1,000,000	50,000	50,000	1,073,800	0	16,219,410	17,293,210	
63/63歳	1,000,000	1,000,000	50,000	50,000	1,077,300	0	17,276,480	18,353,780	
64/64歳	1,000,000	1,000,000	50,000	50,000	1,080,800	0	18,401,870	19,482,670	
65/65歳	1,000,000	1,000,000	50,000	50,000	1,084,300	0	19,599,980	20,684,280	
66/66歳	1,000,000	1,000,000	50,000	50,000	1,087,800	0	20,875,520	21,963,320	
67/67歳	1,000,000	1,000,000	50,000	50,000	1,091,300	0	22,233,480	23,324,780	
68/68歳	1,000,000	1,000,000	50,000	50,000	1,094,800	0	23,679,190	24,773,990	
69/69歳	1,000,000	1,000,000	50,000	50,000	1,098,300	0	25,218,330	26,316,630	
70/70歳	1,000,000	1,000,000	50,000	50,000	1,102,800	0	26,855,920	27,958,720	
71/71歳	1,000,000	1,000,000	50,000	50,000	1,107,300	0	28,599,400	29,706,700	
72/72歳	1,000,000	1,000,000	50,000	50,000	1,111,800	0	30,455,600	31,567,400	
73/73歳	1,000,000	1,000,000	50,000	50,000	1,116,300	0	32,431,830	33,548,130	
74/74歳	1,000,000	1,000,000	50,000	50,000		0	34,535,840	35,656,640	
75/75歳	1,000,000	1,000,000	50,000	50,000		0	39,305,660	40,430,960	
76/76歳	1,000,000	1,000,000	50,000	50,000	1,129,800	0	42,094,660	43,224,460	
77/77歳	1,000,000	1,000,000	50,000 50,000	50,000 50,000	1,134,300 1,138,800	0 0	45,084,970	46,219,270	
78/78歳 79/79歳	1,000,000 1,000,000	1,000,000 1,000,000	50,000	50,000	1,138,800	0	48,291,380 51,729,810	49,430,180 52,873,110	
80/80歳	1,000,000	1,000,000	50,000	50,000	1,143,300	0	56,898,050	58,045,850	
81/81歳	1,000,000	1,000,000	50,000	50,000	1,147,800	0	60,777,560	61,929,860	
82/82歳	1,000,000	1,000,000	50,000	50,000	1,156,800	0	64,923,490	66,080,290	
83/83歳	1,000,000	1,000,000	50,000	50,000	1,161,300	0	69,354,290	70,515,590	
84/84歳	1,000,000	1,000,000	50,000	50,000	1,165,800	0	74,089,740	75,255,540	
85/85歳	1,000,000	1,000,000	50,000	50,000	1,170,300	Ő	83,589,440	84,759,740	
86/86歳	1,000,000	1,000,000	50,000	50,000	1,174,800	Ő	89,341,650	90,516,450	
87/87歳	1,000,000	1,000,000	50,000	50,000	1,179,300	Ő	95,492,820	96,672,120	
88/88歳	1,000,000	1,000,000	50,000	50,000	1,183,800	Ö	102,070,900	103,254,700	
89/89歳	1,000,000	1,000,000	50,000	50,000	1,188,300	0	109,105,820	110,294,120	
90/90歳	1,000,000	1,000,000	50,000	50,000	1,192,800	0	119,965,930	121,158,730	
91/91歳	1,000,000	1,000,000	50,000	50,000	1,197,300	Ö	128,271,350	129,468,650	
92/92歳	1,000,000	1,000,000	50,000	50,000	1,201,800	0	139,526,870	140,728,670	
93/93歳	1,000,000	1,000,000	50,000	50,000	1,206,300	0	154,000,160	155,206,460	
94/94歳	1,000,000	1,000,000	50,000	50,000	1,210,800	0	170,041,730	171,252,530	
95/95歳	1,000,000	1,000,000	50,000	50,000	1,215,300	0	185,673,360	186,888,660	
96/96歳	1,000,000	1,000,000	50,000	50,000	1,219,800	0	202,802,420	204,022,220	
97/97歲	1,000,000	1,000,000	50,000	50,000	1,224,300	0	224,177,940	225,402,240	
98/98歳	1,000,000	1,000,000	50,000	50,000	1,228,800	0	247,907,860	249,136,660	
99/99歳	1,000,000	1,000,000	50,000	50,000	1,233,300	0	271,056,920	272,290,220	
100/100歳	1,000,000	1,000,000	50,000	50,000	1,237,800	0	298,216,200	299,454,000	

以上摘要說明: 請參考上述於分紅保單標準說明第6部份。

建議書編號: C506WP202403232105

編印日期 : 20/03/2024 第32頁,共34頁

[#]保證身故賠償額相等於下列較高者:(i)基本壽險之累積到期已收保費的101%;或(ii)受保人身故日的基本壽險之保證現金價值(即保證退保發還金額)·並扣除任何 保單負債(如有)。

[@]身故賠償總額相等於下列較高者:(i)基本壽險之累積到期已收保費的101%;或(ii)受保人身故日的基本壽險之保證現金價值(即保證退保發還金額)及終期紅利(如 有) · 加上累積紅利(如有)及其利息(如有)並扣除任何保單負債(如有) 。 有關身故賠償的詳細資料 · 請參閱保單條款 。

本建議書內容僅作參考,所有合約的條件均以正式保單條文為準。

本建議書自編印日起30天內有效。



補充利益說明 - 現金提取

保單年	田会担职终立	70 <u>—</u> 72-1	~		現金提取後之身故賠償額			
度終結	現金提取後之 繳付保費	現金提取後之 現金提取金額 該年度紅利			非保證金額			_
/年齡	總額	基本金額	>0 3E 3AC -1X 3E 1X	12/12/19	保證價值#	累積紅利		總額@
						及其利息	終期紅利	-
101/101歳	1,000,000	1,000,000	50,000	50,000	1,242,300	0	319,359,450	320,601,750
102/102歳		1,000,000	50,000	50,000	1,246,800	0	342,012,490	343,259,290
103/103歲	1,000,000	1,000,000	50,000	50,000	1,251,300	0	366,284,000	367,535,300
104/104歲	1,000,000	1,000,000	50,000	50,000	1,255,800	0	392,290,540	393,546,340
105/105歲	1,000,000	1,000,000	50,000	50,000	1,260,300	0	420,157,130	421,417,430
106/106歳		1,000,000	50,000	50,000	1,264,800	0	450,017,880	451,282,680
107/107歲	1,000,000	1,000,000	50,000	50,000	1,269,300	0	482,016,630	483,285,930
108/108歲	1,000,000	1,000,000	50,000	50,000	1,273,800	0	516,307,700	517,581,500
109/109歳		1,000,000	50,000	50,000	1,278,300	0	553,056,630	554,334,930
110/110歲		1,000,000	50,000	50,000	1,282,800	0	592,440,980	593,723,780
111/111歳	1,000,000	1,000,000	50,000	50,000	1,287,300	0	634,651,300	635,938,600
112/112歲		1,000,000	50,000	50,000	1,291,800	0	679,891,970	681,183,770
113/113歲		1,000,000	50,000	50,000	1,296,300	0	728,382,300	729,678,600
114/114歲		1,000,000	50,000	50,000	1,300,800	0	783,426,050	784,726,850
115/115歲	1,000,000	1,000,000	50,000	50,000	1,305,300	0	842,702,880	844,008,180
116/116歲		1,000,000	50,000	50,000	1,309,800	0	906,543,940	907,853,740
117/117歲		1,000,000	50,000	50,000	1,314,300	0	994,999,280	996,313,580
118/118歲		1,000,000	50,000	50,000	1,318,800	0	1,092,429,140	1,093,747,940
119/119歲		1,000,000	50,000	50,000	1,323,300	0	1,199,777,830	1,201,101,130
120/120歲		1,000,000	50,000	50,000	1,327,800	0	1,325,234,950	1,326,562,750
121/121歲		1,000,000	50,000	50,000	1,332,300	0	1,420,270,970	1,421,603,270
122/122歲		1,000,000	50,000	50,000	1,336,800	0	1,522,162,070	1,523,498,870
123/123歲		1,000,000	50,000	50,000	1,341,300	0	1,631,405,690	1,632,746,990
124/124歲		1,000,000	50,000	50,000		0	1,748,535,610	1,749,881,410
125/125歲		1,000,000	50,000	50,000		0	1,874,124,600	1,875,474,900
126/126歲		1,000,000	50,000	50,000	1,354,800	0	2,008,787,230	2,010,142,030
127/127歲		1,000,000	50,000	50,000	1,359,300	0	2,153,183,030	2,154,542,330
128/128歲		1,000,000	50,000	50,000		0	2,308,019,750	2,309,383,550
129/129歳		1,000,000	50,000	50,000	1,368,300	0	2,474,056,890	2,475,425,190
130/130歲		1,000,000	50,000	50,000	1,372,800	0	2,652,109,560	2,653,482,360
131/131歳		1,000,000	50,000	50,000	1,377,300	0	2,843,052,510	2,844,429,810
132/132歲		1,000,000	50,000	50,000	1,381,800	0	3,047,824,560	3,049,206,360
133/133歲		1,000,000	50,000	50,000	1,386,300	0	3,267,433,350	3,268,819,650
134/134歲		1,000,000	50,000	50,000	1,390,800	0	3,502,960,330	3,504,351,130
135/135歳		1,000,000	50,000	50,000	1,395,300	0	3,755,566,250	3,756,961,550
136/136歲	• •	1,000,000	50,000	50,000	1,399,800	0	4,026,497,050	4,027,896,850
137/137歲		1,000,000	50,000	50,000	1,404,300	0	4,317,090,030	4,318,494,330
138/138歳	1,000,000	1,000,000	50,000	50,000	1,408,800	0	4,649,865,600	4,651,274,400

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以上摘要說明: 請參考上述於分紅保單標準說明第6部份。

[#]保證身故賠償額相等於下列較高者:(i)基本壽險之累積到期已收保費的101%;或(ii)受保人身故日的基本壽險之保證現金價值(即保證退保發還金額)·並扣除任何 保單負債(如有)。

[@]身故賠償總額相等於下列較高者:(i)基本壽險之累積到期已收保費的101%;或(ii)受保人身故日的基本壽險之保證現金價值(即保證退保發還金額)及終期紅利(如 有) · 加上累積紅利(如有)及其利息(如有)並扣除任何保單負債(如有) 。 有關身故賠償的詳細資料 · 請參閱保單條款 。

本建議書內容僅作參考,所有合約的條件均以正式保單條文為準。

本建議書自編印日起30天內有效。



說明:

- 1. 現金提取先由累積紅利(如有)及其利息(如有)中提取。如任何現金提取金額超出累積紅利(如有)及其利息(如有)之餘額,現金提取金額將從(1)保證現金價值(即保證退保發還金額)及(2)終期紅利(如有)中提取,其後的保證現金價值、紅利(如有)、終期紅利(如有)及累積到期已收保費將根據減少後之基本金額而按比例減少。
- 2. 上述說明的可提取金額未必可維持·及可能會受到任何預計非保證利益的調整以及應考慮在內的其他因素而影響·以下是可能影響實際可提取金額及提取年期的因素:
 - i.紅利率低於上述說明的紅利率;和/或
 - ii. 紅利的存放利率下調;和/或
 - iii. 除上述"現金提取"中指定的金額外,提取其他金額。
- 3. 如果使用現金提取後, 退保發還金額及身故賠償額將會減少。**警告:在提取利益或部分退保時, 提取利益或部分退保會影響未來利益。**
- 4. 此保單受本公司的最低基本金額要求所限。如提取後減少的基本金額低於本公司的最低基本金額要求,則不允許該現金提取。
- 5. 繳付保費總額是指與保單的最新基本金額相對應的繳付保費總額。因此,對於會導致保單的基本金額減少的現金提取,基於基本金額的減少,繳付保費總額將相應減少。 上列說明的繳付保費總額或會與保單年期內實際應繳付之保費總額有所不同。
- 6. 有關保證及非保證現金提取金額細目,請參閱補充利益說明-現金提取金額細目
- 7. 由於需要將金額調整為整數,上列數值或會與保單中實際的金額稍有出入



本建議書內容僅作參考·所有合約的條件均以正式保單條文為準。 本建議書自編印日起30天內有效。

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