短期收益对比，总保费100w美元

保险公司	中银人寿				立桥人寿				立桥人寿				Blue				太平洋（香港）		
产品名称	守跃				智选储蓄保				息享年年3				GO息宝3				鑫安逸		
缴费期	2年缴(年交50w)				整付(年交100w)				整付(年交100w)				趸缴（100w）				3年缴*33.3w 预缴		
保障期	8年				20年				20年				25年				30年		
预缴实付总保费	917,650				930,000				950,000				925,012				862,489		
保单年度	缴付保费	退保价值				退保价值				退保价值				退保价值				退保价值		IRR
		保证金	保证	总额	预期	保证金	保证	预期总	预期	保证金	保证	预期总	预期	保证金	保证	预期总	预期	保证金额	总额	
1	1,000,000	343,900	-	343,900	-	885,000	-	885,000	-	905,000	-	905,000	-	750,000	-	750,000	-	107,340		-23.73%
2	1,000,000	890,000	-	891,500	-	950,370	1.09%	950,370	1.09%	962,000	0.63%	963,700	0.63%	900,000	-	900,000	-	313,000	-	-17.84%
3	1,000,000	1,000,000	2.91%	1,002,621	3.00%	1,018,210	3.07%	1,018,210	3.07%	1,028,000	2.67%	1,033,172	2.84%	1,017,000	3.21%	1,017,000	3.21%	653,670	-	-11.95%
4	1,000,000	1,001,800	2.22%	1,038,786	3.15%	1,095,620	4.18%	1,095,620	4.18%	1,086,000	3.40%	1,096,492	3.65%	1,025,000	2.60%	1,054,590	3.33%	731,670	-	-6.50%
5	1,000,000	1,004,600	1.83%	1,076,317	3.24%	1,163,030	4.57%	1,163,030	4.57%	1,145,000	3.80%	1,162,738	4.12%	1,104,000	3.60%	1,181,920	5.02%	814,670	-	-3.18%
6	1,000,000	1,008,300	1.58%	1,115,239	3.30%	1,193,390	4.24%	1,251,390	5.07%	1,167,680	3.50%	1,254,672	4.75%	1,105,000	3.01%	1,223,740	4.77%	1,000,000	-	0.73%
7	1,000,000	1,013,100	1.42%	1,156,376	3.36%	1,224,100	4.00%	1,313,100	5.05%	1,190,420	3.28%	1,310,949	4.71%	1,106,000	2.59%	1,265,190	4.58%	1,076,910	-	1.69%
8	1,000,000	1,022,800	1.37%	1,214,755	3.57%	1,255,430	3.82%	1,380,430	5.06%	1,213,230	3.10%	1,369,448	4.68%	1,107,000	2.27%	1,308,810	4.43%	1,153,830	-	2.36%
9	1,000,000					1,287,440	3.68%	1,449,440	5.05%	1,236,110	2.97%	1,430,243	4.65%	1,108,000	2.03%	1,353,790	4.32%	1,230,750	-	2.83%
10	1,000,000					1,320,180	3.57%	1,522,180	5.05%	1,259,060	2.86%	1,494,909	4.64%	1,109,000	1.83%	1,410,860	4.31%	1,307,670	-	3.17%
11	1,000,000					1,353,700	3.47%	1,598,700	5.05%	1,282,080	2.76%	1,567,668	4.66%	1,110,000	1.67%	1,459,010	4.23%	1,361,330	-	3.25%
12	1,000,000					1,371,780	3.29%	1,681,780	5.06%	1,305,170	2.68%	1,643,154	4.67%	1,111,000	1.54%	1,509,310	4.16%	1,407,020	-	3.26%
13	1,000,000					1,394,430	3.16%	1,769,430	5.07%	1,328,330	2.61%	1,721,457	4.68%	1,112,000	1.43%	1,563,970	4.12%	1,454,730	-	3.27%
14	1,000,000					1,414,120	3.04%	1,864,120	5.09%	1,351,570	2.55%	1,802,721	4.68%	1,113,000	1.33%	1,615,730	4.06%	1,504,640	-	3.28%
15	1,000,000					1,430,730	2.91%	1,965,730	5.12%	1,380,000	2.52%	1,890,686	4.70%	1,114,000	1.25%	1,688,080	4.09%	1,554,750	-	3.28%
16	1,000,000					1,450,900	2.82%	2,075,900	5.15%	1,402,540	2.46%	1,995,456	4.75%	1,115,000	1.17%	1,748,020	4.06%	1,609,170	-	3.30%
17	1,000,000					1,466,320	2.71%	2,196,320	5.18%	1,425,140	2.41%	2,104,249	4.79%	1,116,000	1.11%	1,809,560	4.03%	1,666,150	-	3.31%
18	1,000,000					1,492,040	2.66%	2,322,040	5.21%	1,447,800	2.37%	2,217,211	4.82%	1,117,000	1.05%	1,873,440	4.00%	1,725,820	-	3.33%
19	1,000,000					1,516,720	2.61%	2,456,720	5.25%	1,470,520	2.33%	2,334,513	4.85%	1,118,000	1.00%	1,941,840	3.98%	1,788,310	-	3.34%
20	1,000,000					1,540,300	2.55%	2,600,300	5.28%	1,500,000	2.31%	2,481,700	4.92%	1,119,000	0.96%	2,026,790	4.00%	1,853,780	-	3.36%
21	1,000,000													1,120,000	0.92%	2,099,010	3.98%	1,922,390	-	3.37%
22	1,000,000													1,121,000	0.88%	2,176,090	3.97%	1,994,320	-	3.39%
23	1,000,000													1,122,000	0.84%	2,258,420	3.96%	2,069,730	-	3.41%
24	1,000,000													1,123,000	0.81%	2,346,470	3.95%	2,148,820	-	3.43%
25	1,000,000													1,124,000	0.78%	2,594,760	4.21%	2,231,800	-	3.44%