受保人　：VIP小朋友，2歲，非吸煙

方案　：儲蓄計劃

方案一		兩全保
保額	:	US$5,000,000
保費	:	US$111,111.11
保障期	:	終身
繳費期	:	10年
總保費	:	US$1,111,111.10

保單年度終結日	:	退保額
20歲(假設9%)	:	US$3,431,626
65歲(假設9%)	:	US$112,750,135
85歲(假設9%)	:	US$534,599,364
100歲(假設9%)	:	US$1,470,204,348

保單年度終結日	:	身故賠償額
20歲(假設9%)	:	US$5,000,000
65歲(假設9%)	:	US$118,387,642
85歲(假設9%)	:	US$561,329,332
100歲(假設9%)	:	US$1,543,714,565

備註　：因投資回報而定

方案二		財富顯裕
保額	:	US$500,000
保費	:	US$500,000
保障期	:	終身
繳費期	:	1年
總保費	:	US$500,000.00

保單年度終結日	:	退保額
20歲	:	US$1,165,210
65歲	:	US$12,426,450
85歲	:	US$41,677,710
100歲	:	US$103,808,836

保單年度終結日	:	身故賠償額
20歲	:	US$1,165,210
65歲	:	US$12,426,450
85歲	:	US$41,677,710
100歲	:	US$103,808,836

備註　：

方案二		GP3
保額	:	US$1,027,750
保費	:	US$100,000
保障期	:	終身
繳費期	:	5年
總保費	:	US$100,000.00

保單年度終結日	:	退保額
20歲	:	US$1,353,195
65歲	:	US$29,045,463
85歲	:	US$131,880,550
100歲	:	US$391,068,861

保單年度終結日	:	身故賠償額
20歲	:	US$1,406,224
65歲	:	US$29,045,463
85歲	:	US$132,937,487
100歲	:	US$392,279,197

備註　：由第6年開始取6%出來用

方案二		活享儲蓄
保額	:	US$1,000,000
保費	:	US$100,000
保障期	:	終身
繳費期	:	5年
總保費	:	US$500,000.00

保單年度終結日	:	退保額
20歲	:	US$1,337,361
65歲	:	US$24,176,208
85歲	:	US$95,168,577
100歲	:	US$318,145,605

保單年度終結日	:	身故賠償額
20歲	:	US$1,337,361
65歲	:	US$24,176,208
85歲	:	US$95,168,577
100歲	:	US$318,145,605

備註　：由第6年開始取7%出來用

計劃：AIA「兩全保」保障型投資相連壽險計劃（定期保費）

05272019

重要事項：

此文件僅概括說明AIA「兩全保」保障型投資相連壽險計劃（定期保費）的退保發還金額及身故賠償額，旨在根據下述的假設顯示有關的費用和收費如何影響退保發還金額及身故賠償額，而絕不影響保單文件內所訂明的條款及條件。

以下假設的回報率僅作說明之用，並非一項保證或按照過往業績為基礎，因此與實際的回報率可能有所差別！

1. AIA「兩全保」保障型投資相連壽險計劃（定期保費）產品建議書摘要

受保人姓名： VIP 先生	年齡： 2	性別： 男	非吸煙者

2. 保障摘要

保單貨幣： 美元

基本保單

保障項目	投保時投保額	投保時每年保費	保費供款年期	特定百分比	保障年期
AIA「兩全保」保障型投資相連壽險計劃（定期保費）	5,000,000	111,111.11	10年	450%	終身

總和： 111,111.11

==========

15年的回報率：6.97%
20年的回報率：7.42%

計劃：AIA「兩全保」保障型投資相連壽險計劃（定期保費）

預計退保發還金額					
保單年度終結	繳付 保費總額	假設淨回報率 為每年 0%*	假設淨回報率 為每年 3%*	假設淨回報率 為每年 6%*	假設淨回報率 為每年 9%*
1	111,111	70,724	72,928	75,133	77,338
2	222,222	159,535	166,941	174,496	182,200
3	333,333	256,843	272,729	289,253	306,430
4	444,444	341,892	368,368	396,450	426,211
5	555,556	426,628	468,388	509,391	555,855
6	666,667	518,354	574,870	637,191	705,848
7	777,778	617,971	695,354	782,361	880,101
8	888,889	720,645	822,791	939,903	1,074,069
9	1,000,000	817,731	947,406	1,099,018	1,276,179
10	1,111,111	957,966	1,126,128	1,326,616	1,565,577
11	1,111,111	943,908	1,144,041	1,388,105	1,685,610
12	1,111,111	930,529	1,162,962	1,453,422	1,816,085
13	1,111,111	917,647	1,182,748	1,522,616	1,957,718
14	1,111,111	905,083	1,203,254	1,595,733	2,111,276
15	1,111,111	908,617	1,240,181	1,688,529	2,293,094
16	1,111,111	897,573	1,263,424	1,771,676	2,475,295
17	1,111,111	887,220	1,287,788	1,859,708	2,672,839
18	1,111,111	876,943	1,312,734	1,952,384	2,886,577
19	1,111,111	866,746	1,338,279	2,049,952	3,117,842
20	1,111,111	929,541	1,435,071	2,220,275	3,431,626
21	1,111,111	918,545	1,463,024	2,331,531	3,707,182
22	1,111,111	907,737	1,491,734	2,448,733	4,005,389
23	1,111,111	897,112	1,521,222	2,572,195	4,328,110
24	1,111,111	886,667	1,551,506	2,702,252	4,677,359
25	1,111,111	876,400	1,582,607	2,839,254	5,055,188
26	1,111,111	866,236	1,614,474	2,983,503	5,463,615
27	1,111,111	856,090	1,647,049	3,135,319	5,905,069
28	1,111,111	845,962	1,680,350	3,295,104	6,382,221
29	1,111,111	835,895	1,714,428	3,463,296	6,897,963
30	1,111,111	825,804	1,749,235	3,640,311	7,455,409
31	1,111,111	815,691	1,784,791	3,826,618	8,057,930
32	1,111,111	805,596	1,821,146	4,022,727	8,709,175
33	1,111,111	795,395	1,858,226	4,229,130	9,413,070
34	1,111,111	785,087	1,896,049	4,446,388	10,173,870
35	1,111,111	774,716	1,934,668	4,675,095	10,996,178
36	1,111,111	764,196	1,974,042	4,915,796	11,884,956
37	1,111,111	753,401	2,014,104	5,168,902	12,845,554
38	1,111,111	742,333	2,054,876	5,435,038	13,883,771
39	1,111,111	730,908	2,096,324	5,714,870	15,005,860
40	1,111,111	718,998	2,138,385	6,009,092	16,218,567

續

計劃：AIA「兩全保」保障型投資相連壽險計劃（定期保費）

預計退保發還金額					
保單年度終結	繳付 保費總額	假設淨回報率 為每年 0%*	假設淨回報率 為每年 3%*	假設淨回報率 為每年 6%*	假設淨回報率 為每年 9%*
41	1,111,111	706,647	2,181,114	6,318,446	17,529,211
42	1,111,111	693,769	2,224,482	6,643,701	18,945,673
43	1,111,111	680,279	2,268,462	6,985,667	20,476,466
44	1,111,111	666,134	2,313,056	7,345,194	22,130,794
45	1,111,111	651,246	2,358,241	7,723,174	23,918,588
46	1,111,111	635,485	2,403,970	8,120,538	25,850,560
47	1,111,111	618,674	2,450,175	8,538,259	27,938,257
48	1,111,111	600,813	2,496,892	8,977,374	30,194,204
49	1,111,111	581,940	2,544,184	9,438,978	32,631,946
50	1,111,111	561,830	2,591,969	9,924,192	35,266,012
51	1,111,111	540,433	2,640,263	10,434,210	38,112,152
52	1,111,111	517,608	2,689,040	10,970,277	41,187,332
53	1,111,111	493,165	2,738,255	11,533,690	44,509,840
54	1,111,111	466,418	2,787,621	12,125,743	48,099,141
55	1,111,111	437,302	2,837,175	12,747,869	51,976,533
56	1,111,111	405,474	2,886,825	13,401,532	56,164,832
57	1,111,111	370,628	2,936,513	14,088,269	60,688,652
58	1,111,111	332,444	2,986,184	14,809,683	65,574,514
59	1,111,111	290,213	3,035,631	15,567,392	70,850,710
60	1,111,111	242,919	3,084,546	16,363,024	76,547,415
61	1,111,111	189,888	3,132,790	17,198,331	82,697,328
62	1,111,111	130,161	3,180,145	18,075,085	89,335,359
63	1,111,111	62,771	3,226,423	18,995,132	96,499,002
64	1,111,111	62,852	3,298,547	19,975,738	104,308,696
65	1,111,111	62,578	3,372,155	21,006,922	112,750,135
66	1,111,111	62,040	3,447,310	22,091,307	121,874,487
67	1,111,111	61,376	3,524,077	23,231,652	131,737,077
68	1,111,111	60,660	3,602,527	24,430,865	142,397,726
69	1,111,111	59,945	3,682,730	25,692,001	153,921,096
70	1,111,111	59,237	3,764,728	27,018,259	166,377,018
71	1,111,111	58,536	3,848,561	28,413,003	179,840,959
72	1,111,111	57,842	3,934,270	29,879,768	194,394,494
73	1,111,111	57,155	4,021,897	31,422,274	210,125,801
74	1,111,111	56,475	4,111,485	33,044,432	227,130,194
75	1,111,111	55,801	4,203,078	34,750,354	245,510,698
76	1,111,111	55,134	4,296,721	36,544,367	265,378,680
77	1,111,111	54,474	4,392,459	38,431,019	286,854,514
78	1,111,111	53,820	4,490,340	40,415,093	310,068,320
79	1,111,111	53,173	4,590,411	42,501,621	335,160,747
80	1,111,111	52,532	4,692,722	44,695,893	362,283,824

續

計劃：AIA「兩全保」保障型投資相連壽險計劃（定期保費）

預計退保發還金額					
保單年度終結	繳付 保費總額	假設淨回報率 為每年 0%*	假設淨回報率 為每年 3%*	假設淨回報率 為每年 6%*	假設淨回報率 為每年 9%*
81	1,111,111	51,897	4,797,322	47,003,472	391,601,888
82	1,111,111	51,269	4,904,263	49,430,210	423,292,569
83	1,111,111	50,646	5,013,598	51,982,260	457,547,879
84	1,111,111	50,030	5,125,379	54,666,092	494,575,362
85	1,111,111	49,420	5,239,661	57,488,511	534,599,364
86	1,111,111	48,816	5,356,501	60,456,675	577,862,382
87	1,111,111	48,218	5,475,956	63,578,108	624,626,541
88	1,111,111	47,627	5,598,084	66,860,725	675,175,176
89	1,111,111	47,043	5,722,946	70,312,850	729,814,552
90	1,111,111	46,465	5,850,601	73,943,235	788,875,722
91	1,111,111	45,895	5,981,113	77,761,086	852,716,527
92	1,111,111	45,332	6,114,546	81,776,082	921,723,768
93	1,111,111	44,775	6,250,965	85,998,404	996,315,548
94	1,111,111	44,225	6,390,437	90,438,759	1,076,943,806
95	1,111,111	43,681	6,533,030	95,108,403	1,164,097,055
96	1,111,111	43,143	6,678,814	100,019,179	1,258,303,343
97	1,111,111	42,613	6,827,860	105,183,536	1,360,133,450
98	1,111,111	42,088	6,980,242	110,614,570	1,470,204,348
90歲	1,111,111	47,627	5,598,084	66,860,725	675,175,176
95歲	1,111,111	44,775	6,250,965	85,998,404	996,315,548
100歲	1,111,111	42,088	6,980,242	110,614,570	1,470,204,348

计划：「财富显裕」寿险计划

重要事项：

此文件仅概括说明阁下保单的预计退保发还金额及身故赔偿额，旨在显示任何非保证金额的比重，并阐述在指定情景下非保证金额的变动的影响，而绝不影响保单文件内所订明的条款及细则。

1. 建议书摘要：「财富显裕」寿险计划

受保人姓名：VIP 先生	年龄：2	性别：男	-

2. 保障摘要

保单货币：美元

(i) 基本保单

保障项目	投保时 基本金额(1)	投保时 保额(2)	投保时 整付保费	保费供款年期	保障年期
「财富显裕」寿险计划	500,000	500,000	500,000.00	整付保费	终身
首 12 个月意外身故赔偿	-	250,000	0.00	不适用	1

(1) 「财富显裕」寿险计划之投保时基本金额只用作计算保费及相关保单价值。身故赔偿请参照于本建议书中分红保单销售说明文件内身故赔偿总额内之数值。

(2) 「财富显裕」寿险计划之投保时保额相等于首个保单年度终结时之保证身故赔偿额。

保险业监管局(IA)保费征费 12.86

由 2018 年 1 月 1 日起，所有保单持有人均需向保险业监管局为其新缮发及现行香港保单缴付的每笔保费缴交征费。有关保费征费详情，请浏览我们的网站 www.aia.com.hk/useful-information-ia-tc 或保险业监管局网站 www.ia.org.hk 。（保单日期或保单周年日为 2021 年 4 月 1 日起的保单，征费率为 0.10%，而每个保单年度最高征费额为港币100元或非港币保单的其他适用货币同等币值金额。）

投保时整付总保费：
（已包括保费征费） 500,012.86
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15年的回报率：4.12%
20年的回报率：4.34%

计划：「财富显裕」寿险计划

年龄	保单年度终结	缴付保费总额	退保发还金额				身故赔偿额			
			保证金额	非保证金额		总额	保证金额	非保证金额		总额
				累积周年红利及利息	终期红利			累积周年红利及利息	终期红利	
3	1	500,000	405,000	0	0	405,000	500,000	0	0	500,000
4	2	500,000	405,000	0	0	405,000	500,000	0	0	500,000
5	3	500,000	405,000	0	0	405,000	500,000	0	0	500,000
6	4	500,000	405,000	0	0	405,000	500,000	0	0	500,000
7	5	500,000	441,000	520	113,000	554,520	500,000	520	113,000	613,520
8	6	500,000	473,000	1,058	115,000	589,058	500,000	1,058	115,000	616,058
9	7	500,000	505,000	2,125	115,000	622,125	505,000	2,125	115,000	622,125
10	8	500,000	513,000	3,240	125,800	642,040	513,000	3,240	125,800	642,040
11	9	500,000	521,000	4,393	138,800	664,193	521,000	4,393	138,800	664,193
12	10	500,000	530,000	5,597	204,700	740,297	530,000	5,597	204,700	740,297
13	11	500,000	538,000	6,843	224,900	769,743	538,000	6,843	224,900	769,743
14	12	500,000	547,000	8,142	246,800	801,942	547,000	8,142	246,800	801,942
15	13	500,000	556,000	9,507	271,800	837,307	556,000	9,507	271,800	837,307
16	14	500,000	564,000	10,930	299,500	874,430	564,000	10,930	299,500	874,430
17	15	500,000	576,000	12,422	325,200	913,622	576,000	12,422	325,200	913,622
18	16	500,000	585,000	13,987	355,900	954,887	585,000	13,987	355,900	954,887
19	17	500,000	594,000	15,627	388,700	998,327	594,000	15,627	388,700	998,327
20	18	500,000	603,000	17,344	423,000	1,043,344	603,000	17,344	423,000	1,043,344
21	19	500,000	612,000	19,131	468,000	1,099,131	612,000	19,131	468,000	1,099,131
22	20	500,000	618,000	21,210	526,000	1,165,210	618,000	21,210	526,000	1,165,210
23	21	500,000	626,040	23,383	570,000	1,219,423	626,040	23,383	570,000	1,219,423
24	22	500,000	632,930	25,651	619,100	1,277,681	632,930	25,651	619,100	1,277,681
25	23	500,000	639,890	28,009	671,300	1,339,199	639,890	28,009	671,300	1,339,199
26	24	500,000	646,930	30,469	726,900	1,404,299	646,930	30,469	726,900	1,404,299
27	25	500,000	654,040	33,026	784,000	1,471,066	654,040	33,026	784,000	1,471,066
28	26	500,000	661,240	37,201	851,300	1,549,741	661,240	37,201	851,300	1,549,741
29	27	500,000	668,510	41,554	917,800	1,627,864	668,510	41,554	917,800	1,627,864
30	28	500,000	675,860	46,098	986,400	1,708,358	675,860	46,098	986,400	1,708,358
31	29	500,000	683,300	50,831	1,067,200	1,801,331	683,300	50,831	1,067,200	1,801,331
32	30	500,000	690,810	55,760	1,157,500	1,904,070	690,810	55,760	1,157,500	1,904,070
33	31	500,000	698,410	67,102	1,240,800	2,006,312	698,410	67,102	1,240,800	2,006,312
34	32	500,000	706,100	78,961	1,327,300	2,112,361	706,100	78,961	1,327,300	2,112,361
35	33	500,000	713,860	91,354	1,419,700	2,224,914	713,860	91,354	1,419,700	2,224,914
36	34	500,000	721,720	104,302	1,518,300	2,344,322	721,720	104,302	1,518,300	2,344,322
37	35	500,000	729,650	117,822	1,623,800	2,471,272	729,650	117,822	1,623,800	2,471,272
38	36	500,000	737,680	131,946	1,736,500	2,606,126	737,680	131,946	1,736,500	2,606,126
39	37	500,000	745,790	146,694	1,857,000	2,749,484	745,790	146,694	1,857,000	2,749,484
40	38	500,000	754,000	162,088	1,985,900	2,901,988	754,000	162,088	1,985,900	2,901,988
41	39	500,000	762,290	178,151	2,123,700	3,064,141	762,290	178,151	2,123,700	3,064,141
42	40	500,000	770,680	198,267	2,269,200	3,238,147	770,680	198,267	2,269,200	3,238,147
43	41	500,000	779,150	219,266	2,423,700	3,422,116	779,150	219,266	2,423,700	3,422,116
44	42	500,000	787,730	241,180	2,590,800	3,619,710	787,730	241,180	2,590,800	3,619,710
45	43	500,000	796,390	264,042	2,769,900	3,830,332	796,390	264,042	2,769,900	3,830,332
46	44	500,000	805,150	287,883	2,962,000	4,055,033	805,150	287,883	2,962,000	4,055,033
47	45	500,000	814,010	312,749	3,168,000	4,294,759	814,010	312,749	3,168,000	4,294,759

续

计划：「财富显裕」寿险计划

年龄	保单年度终结	缴付保费总额	退保发还金额				身故赔偿额			
			保证金额	非保证金额		总额	保证金额	非保证金额		总额
				累积周年红利及利息	终期红利			累积周年红利及利息	终期红利	
48	46	500,000	822,960	338,675	3,389,000	4,550,635	822,960	338,675	3,389,000	4,550,635
49	47	500,000	832,010	365,699	3,626,200	4,823,909	832,010	365,699	3,626,200	4,823,909
50	48	500,000	841,170	393,858	3,880,800	5,115,828	841,170	393,858	3,880,800	5,115,828
51	49	500,000	850,420	423,193	4,154,100	5,427,713	850,420	423,193	4,154,100	5,427,713
52	50	500,000	859,770	453,755	4,460,600	5,774,125	859,770	453,755	4,460,600	5,774,125
53	51	500,000	869,230	485,587	4,748,000	6,102,817	869,230	485,587	4,748,000	6,102,817
54	52	500,000	878,790	518,742	5,069,500	6,467,032	878,790	518,742	5,069,500	6,467,032
55	53	500,000	888,460	553,258	5,413,600	6,855,318	888,460	553,258	5,413,600	6,855,318
56	54	500,000	898,230	589,192	5,782,000	7,269,422	898,230	589,192	5,782,000	7,269,422
57	55	500,000	908,110	626,594	6,176,400	7,711,104	908,110	626,594	6,176,400	7,711,104
58	56	500,000	918,100	665,515	6,598,900	8,182,515	918,100	665,515	6,598,900	8,182,515
59	57	500,000	928,200	706,018	7,051,400	8,685,618	928,200	706,018	7,051,400	8,685,618
60	58	500,000	938,410	748,158	7,536,200	9,222,768	938,410	748,158	7,536,200	9,222,768
61	59	500,000	948,730	791,994	8,055,800	9,796,524	948,730	791,994	8,055,800	9,796,524
62	60	500,000	959,170	837,584	8,619,600	10,416,354	959,170	837,584	8,619,600	10,416,354
63	61	500,000	969,720	884,969	9,184,900	11,039,589	969,720	884,969	9,184,900	11,039,589
64	62	500,000	980,390	934,213	9,796,400	11,711,003	980,390	934,213	9,796,400	11,711,003
65	63	500,000	991,170	985,380	10,449,900	12,426,450	991,170	985,380	10,449,900	12,426,450
66	64	500,000	1,002,070	1,038,539	11,148,600	13,189,209	1,002,070	1,038,539	11,148,600	13,189,209
67	65	500,000	1,013,100	1,093,768	11,895,600	14,002,468	1,013,100	1,093,768	11,895,600	14,002,468
68	66	500,000	1,024,240	1,151,139	12,694,500	14,869,879	1,024,240	1,151,139	12,694,500	14,869,879
69	67	500,000	1,035,510	1,210,729	13,549,000	15,795,239	1,035,510	1,210,729	13,549,000	15,795,239
70	68	500,000	1,046,900	1,272,615	14,463,100	16,782,615	1,046,900	1,272,615	14,463,100	16,782,615
71	69	500,000	1,058,410	1,336,876	15,441,200	17,836,486	1,058,410	1,336,876	15,441,200	17,836,486
72	70	500,000	1,070,060	1,403,607	16,477,300	18,950,967	1,070,060	1,403,607	16,477,300	18,950,967
73	71	500,000	1,081,830	1,472,893	17,576,200	20,130,923	1,081,830	1,472,893	17,576,200	20,130,923
74	72	500,000	1,093,730	1,544,825	18,738,500	21,377,055	1,093,730	1,544,825	18,738,500	21,377,055
75	73	500,000	1,105,760	1,619,503	19,980,000	22,705,263	1,105,760	1,619,503	19,980,000	22,705,263
76	74	500,000	1,117,920	1,697,016	21,306,500	24,121,436	1,117,920	1,697,016	21,306,500	24,121,436
77	75	500,000	1,130,220	1,777,472	22,723,900	25,631,592	1,130,220	1,777,472	22,723,900	25,631,592
78	76	500,000	1,142,650	1,860,973	24,238,700	27,242,323	1,142,650	1,860,973	24,238,700	27,242,323
79	77	500,000	1,155,220	1,947,637	25,857,900	28,960,757	1,155,220	1,947,637	25,857,900	28,960,757
80	78	500,000	1,167,930	2,037,564	27,588,800	30,794,294	1,167,930	2,037,564	27,588,800	30,794,294
81	79	500,000	1,180,770	2,130,879	29,439,600	32,751,249	1,180,770	2,130,879	29,439,600	32,751,249
82	80	500,000	1,193,760	2,227,710	31,478,000	34,899,470	1,193,760	2,227,710	31,478,000	34,899,470
83	81	500,000	1,206,890	2,328,170	33,443,700	36,978,760	1,206,890	2,328,170	33,443,700	36,978,760
84	82	500,000	1,220,170	2,432,396	35,602,300	39,254,866	1,220,170	2,432,396	35,602,300	39,254,866
85	83	500,000	1,233,590	2,540,520	37,903,600	41,677,710	1,233,590	2,540,520	37,903,600	41,677,710
86	84	500,000	1,247,160	2,652,678	40,357,400	44,257,238	1,247,160	2,652,678	40,357,400	44,257,238
87	85	500,000	1,260,880	2,769,022	42,974,000	47,003,902	1,260,880	2,769,022	42,974,000	47,003,902
88	86	500,000	1,274,750	2,889,687	45,764,600	49,929,037	1,274,750	2,889,687	45,764,600	49,929,037
89	87	500,000	1,288,770	3,014,846	48,741,200	53,044,816	1,288,770	3,014,846	48,741,200	53,044,816
90	88	500,000	1,302,950	3,144,646	51,916,400	56,363,996	1,302,950	3,144,646	51,916,400	56,363,996
91	89	500,000	1,317,280	3,279,259	55,303,900	59,900,439	1,317,280	3,279,259	55,303,900	59,900,439
92	90	500,000	1,331,770	3,418,853	58,934,700	63,685,323	1,331,770	3,418,853	58,934,700	63,685,323

续

计划：「财富显裕」寿险计划

年龄	保单年度终结	缴付保费总额	退保发还金额				身故赔偿额			
			保证金额	非保证金额		总额	保证金额	非保证金额		总额
				累积周年红利及利息	终期红利			累积周年红利及利息	终期红利	
93	91	500,000	1,346,420	3,563,602	62,736,000	67,646,022	1,346,420	3,563,602	62,736,000	67,646,022
94	92	500,000	1,361,230	3,713,699	66,807,100	71,882,029	1,361,230	3,713,699	66,807,100	71,882,029
95	93	500,000	1,376,200	3,869,318	71,149,100	76,394,618	1,376,200	3,869,318	71,149,100	76,394,618
96	94	500,000	1,391,340	4,030,674	75,780,400	81,202,414	1,391,340	4,030,674	75,780,400	81,202,414
97	95	500,000	1,406,650	4,197,958	80,720,900	86,325,508	1,406,650	4,197,958	80,720,900	86,325,508
98	96	500,000	1,422,120	4,371,386	85,991,900	91,785,406	1,422,120	4,371,386	85,991,900	91,785,406
99	97	500,000	1,437,760	4,551,175	91,616,000	97,604,935	1,437,760	4,551,175	91,616,000	97,604,935
100	98	500,000	1,453,580	4,737,556	97,617,700	103,808,836	1,453,580	4,737,556	97,617,700	103,808,836

提示：于理解此说明时，请参阅此建议书内分红保单销售说明文件第 6 部份的说明。

计划：活享储蓄计划（5 年缴费）

05272019

重要事项：

此文件仅概括说明阁下保单的预计退保发还金额及身故赔偿额，旨在显示任何非保证金额的比重，并阐述在指定情景下非保证金额的变动的影响，而绝不影响保单文件内所订明的条款及细则。

1. 建议书摘要：活享储蓄计划（5 年缴费）

受保人姓名： VIP 先生	年龄：2	性别：男	-

2. 保障摘要

保单货币：美元

(i) 基本保单

保障项目	投保时 基本金额(1)	投保时保额(2)	投保时 年缴保费	保费供款年期	保障年期
活享储蓄计划（5 年缴费）	1,000,000	105,000	100,000.00	5	终身
首 12 个月意外身故赔偿	-	100,000	0.00	不适用	1

(1) 活享储蓄计划之投保时基本金额只用作计算保费及相关保单价值。身故赔偿请参照于本建议书中分红保单销售说明文件内身故赔偿总额内之数值。

(2) 活享储蓄计划之投保时保额相等于首个保单年度终结时之保证身故赔偿额。

保险业监管局(IA)保费征费 12.86

由 2018 年 1 月 1 日起，所有保单持有人均需向保险业监管局为其新缮发及现行香港保单缴付的每笔保费缴交征费。有关保费征费详情，请浏览我们的网站 www.aia.com.hk/useful-information-ia-tc 或保险业监管局网站 www.ia.org.hk 。（保单日期或保单周年日为 2021 年 4 月 1 日起的保单，征费率为 0.10%，而每个保单年度最高征费额为港币100元或非港币保单的其他适用货币同等币值金额。）

投保时年缴总保费：
（已包括保费征费） 100,012.86
==========

15年的回報率：4.43%
20年的回報率：4.8%

友邦保险（国际）有限公司

计划：活享储蓄计划（5 年缴费）

年龄	保单年度终结	缴付保费总额	退保发还金额				
			保证金额	非保证金额			
			保证现金价值	复归红利	终期分红	特别红利#	总额
			(A)	(B)	(C)	(D)	(A)+(B)+(C)+(D)=(E)
3	1	100,000	100	0	0	0	100
4	2	200,000	100	0	0	0	100
5	3	300,000	1,000	15,000	27,000	0	43,000
6	4	400,000	6,000	30,120	70,000	0	106,120
7	5	500,000	16,000	45,361	127,000	0	188,361
8	6	500,000	114,000	60,724	130,000	0	304,724
9	7	500,000	283,000	72,610	152,000	0	507,610
10	8	500,000	293,000	84,591	155,000	0	532,591
11	9	500,000	301,000	96,667	161,000	0	558,667
12	10	500,000	316,500	108,841	204,000	0	629,341
13	11	500,000	326,900	121,111	221,000	1,000	670,011
14	12	500,000	336,100	133,480	243,000	2,000	714,580
15	13	500,000	346,400	145,948	269,000	3,000	764,348
16	14	500,000	356,800	158,516	299,000	5,000	819,316
17	15	500,000	367,100	171,184	334,000	6,000	878,284
18	16	500,000	391,800	183,953	373,000	8,000	956,753
19	17	500,000	417,600	196,825	417,000	10,000	1,041,425
20	18	500,000	504,200	209,799	434,000	14,000	1,161,999
21	19	500,000	508,300	222,878	487,000	17,000	1,235,178
22	20	500,000	509,300	236,061	572,000	20,000	1,337,361
23	21	500,000	510,400	238,949	681,000	26,000	1,456,349
24	22	500,000	511,400	241,861	790,000	32,000	1,575,261
25	23	500,000	512,400	244,796	899,000	38,000	1,694,196
26	24	500,000	513,500	247,754	1,008,000	44,000	1,813,254
27	25	500,000	514,500	250,736	1,130,000	51,000	1,946,236
28	26	500,000	515,500	253,742	1,259,000	58,000	2,086,242
29	27	500,000	516,500	256,772	1,395,000	65,000	2,233,272
30	28	500,000	517,600	259,826	1,531,000	72,000	2,380,426
31	29	500,000	518,600	262,905	1,677,000	81,000	2,539,505
32	30	500,000	519,600	266,008	1,829,000	90,000	2,704,608
33	31	500,000	520,700	269,136	1,992,000	107,000	2,888,836
34	32	500,000	521,700	272,289	2,166,000	125,000	3,084,989
35	33	500,000	524,800	275,468	2,349,000	144,000	3,293,268
36	34	500,000	527,900	278,671	2,544,000	164,000	3,514,571
37	35	500,000	531,000	281,901	2,751,000	186,000	3,749,901
38	36	500,000	533,000	285,156	2,974,000	209,000	4,001,156
39	37	500,000	537,200	288,437	3,209,000	233,000	4,267,637
40	38	500,000	541,300	291,745	3,460,000	258,000	4,551,045
41	39	500,000	543,400	295,079	3,728,000	285,000	4,851,479
42	40	500,000	548,300	298,439	4,010,000	314,000	5,170,739
43	41	500,000	549,600	301,827	4,309,000	348,000	5,508,427
44	42	500,000	551,000	305,241	4,630,000	385,000	5,871,241
45	43	500,000	552,300	308,683	4,974,000	424,000	6,258,983
46	44	500,000	553,700	312,153	5,344,000	467,000	6,676,853
47	45	500,000	555,000	315,650	5,732,000	512,000	7,114,650

续

友邦保险（国际）有限公司

计划：活享储蓄计划（5 年缴费）

年龄	保单年度终结	缴付保费总额	退保发还金额				
			保证金额	非保证金额			总额
			保证现金价值	复归红利	终期分红	特别红利#	
			(A)	(B)	(C)	(D)	(A)+(B)+(C)+(D)=(E)
48	46	500,000	556,300	319,175	6,145,000	559,000	7,579,475
49	47	500,000	557,700	322,729	6,582,000	610,000	8,072,429
50	48	500,000	559,800	326,310	7,046,000	664,000	8,596,110
51	49	500,000	561,400	329,921	7,559,000	724,000	9,174,321
52	50	500,000	562,900	333,560	8,089,000	787,000	9,772,460
53	51	500,000	564,500	337,229	8,691,000	923,000	10,515,729
54	52	500,000	566,000	340,927	9,338,000	1,069,000	11,313,927
55	53	500,000	567,600	344,654	10,030,000	1,225,000	12,167,254
56	54	500,000	570,200	348,411	10,776,000	1,393,000	13,087,611
57	55	500,000	571,700	352,198	11,558,000	1,569,000	14,050,898
58	56	500,000	573,200	356,016	12,389,000	1,756,000	15,074,216
59	57	500,000	574,800	359,864	13,270,000	1,954,000	16,158,664
60	58	500,000	576,300	363,743	14,204,000	2,165,000	17,309,043
61	59	500,000	577,900	367,653	15,237,000	2,398,000	18,580,553
62	60	500,000	579,400	371,594	16,310,000	2,638,000	19,898,994
63	61	500,000	581,000	375,567	17,436,000	2,833,000	21,225,567
64	62	500,000	582,500	379,572	18,646,000	3,043,000	22,651,072
65	63	500,000	584,600	383,608	19,940,000	3,268,000	24,176,208
66	64	500,000	586,600	387,677	21,335,000	3,510,000	25,819,277
67	65	500,000	588,700	391,778	22,797,000	3,764,000	27,541,478
68	66	500,000	590,800	395,913	24,351,000	4,034,000	29,371,713
69	67	500,000	592,800	400,080	25,998,000	4,320,000	31,310,880
70	68	500,000	595,900	404,281	27,746,000	4,623,000	33,369,181
71	69	500,000	597,600	408,515	29,678,000	4,959,000	35,643,115
72	70	500,000	600,000	412,783	31,690,000	5,308,000	38,010,783
73	71	500,000	603,100	417,085	34,417,000	5,409,000	40,846,185
74	72	500,000	605,200	421,422	37,348,000	5,517,000	43,891,622
75	73	500,000	608,300	425,793	40,482,000	5,633,000	47,149,093
76	74	500,000	610,400	430,200	43,861,000	5,757,000	50,658,600
77	75	500,000	612,400	434,641	47,402,000	5,888,000	54,337,041
78	76	500,000	614,500	439,118	51,167,000	6,027,000	58,247,618
79	77	500,000	617,600	443,631	55,156,000	6,174,000	62,391,231
80	78	500,000	620,700	448,180	59,389,000	6,331,000	66,788,880
81	79	500,000	622,700	452,766	64,070,000	6,504,000	71,649,466
82	80	500,000	625,800	457,388	68,950,000	6,685,000	76,718,188
83	81	500,000	628,900	462,047	74,341,000	7,010,000	82,441,947
84	82	500,000	631,000	466,743	80,135,000	7,359,000	88,591,743
85	83	500,000	634,100	471,477	86,331,000	7,732,000	95,168,577
86	84	500,000	637,200	476,249	93,010,000	8,134,000	102,257,449
87	85	500,000	639,200	481,059	100,010,000	8,556,000	109,686,259
88	86	500,000	642,300	485,908	107,453,000	9,004,000	117,585,208
89	87	500,000	645,400	490,795	115,338,000	9,480,000	125,954,195
90	88	500,000	647,500	495,721	123,706,000	9,984,000	134,833,221
91	89	500,000	650,600	500,687	132,959,000	10,542,000	144,652,287
92	90	500,000	652,600	505,692	142,610,000	11,123,000	154,891,292

续

计划：活享储蓄计划（5 年缴费）

年龄	保单年度终结	缴付保费总额	退保发还金额				
			保证金额	非保证金额			总额
			保证现金价值	复归红利	终期分红	特别红利#	
			(A)	(B)	(C)	(D)	(A)+(B)+(C)+(D)=(E)
93	91	500,000	657,800	510,738	156,369,000	11,817,000	169,354,538
94	92	500,000	660,900	515,824	171,378,000	12,575,000	185,129,724
95	93	500,000	665,000	520,951	188,138,000	13,421,000	202,744,951
96	94	500,000	668,100	526,118	206,399,000	14,343,000	221,936,218
97	95	500,000	670,700	531,327	226,411,000	15,353,000	242,966,027
98	96	500,000	673,200	536,578	248,425,000	16,464,000	266,098,778
99	97	500,000	676,300	541,870	272,190,000	17,663,000	291,071,170
100	98	500,000	679,400	547,205	297,956,000	18,963,000	318,145,605

提示：于理解此说明时，请参阅此建议书内分红保单销售说明文件第 6 部份的说明。

#特别红利只会在特定条件下在身故或退保时支付。有关详情，请参考说明部份。

计划：「盈御多元货币计划 3」（5 年缴费）

05272019

重要事项：

此文件仅概括说明阁下保单的预计退保发还金额及身故赔偿额，旨在显示任何非保证金额的比重，并阐述在指定情景下非保证金额的变动的影响，而绝不影响保单文件内所订明的条款及细则。

1. 建议书摘要：「盈御多元货币计划 3」（5 年缴费）

受保人姓名：VIP 先生	年龄：2	性别：男	-

2. 保障摘要

保单货币：美元

(i) 基本保单

保障项目	投保时 基本金额(1)	投保时保额(2)	投保时 年缴保费	保费供款年期	保障年期
「盈御多元货币计划 3」（5 年缴费）	1,027,750	105,000	100,000.08	5	终身
首 12 个月意外身故赔偿	-	100,000	0.00	不适用	1

(1) 「盈御多元货币计划 3」之投保时基本金额只用作计算保费及相关保单价值。身故赔偿请参照于本建议书中分红保单销售说明文件内身故赔偿总额内之数值。

(2) 「盈御多元货币计划 3」之投保时保额相等于首个保单年度终结时之保证身故赔偿额。

保险业监管局(IA)保费征费 12.86

由 2018 年 1 月 1 日起，所有保单持有人均需向保险业监管局为其新缮发及现行香港保单缴付的每笔保费缴交征费。有关保费征费详情，请浏览我们的网站 www.aia.com.hk/useful-information-ia-tc 或保险业监管局网站 www.ia.org.hk 。（保单日期或保单周年日为 2021 年 4 月 1 日起的保单，征费率为 0.10%，而每个保单年度最高征费额为港币100元或非港币保单的其他适用货币同等币值金额。）

投保时年缴总保费：（已包括保费征费） 100,012.94

15年的回报率：3.43%
20年的回报率：5.68%

友邦保险（国际）有限公司

计划：「盈御多元货币计划 3」（5 年缴费）

年龄	保单年度终结	缴付保费总额	退保发还金额				身故赔偿额				
			保证金额	非保证金额		总额	保证金额*	非保证金额		总额	总赔偿金额
			保证现金价值	复归红利	终期分红			复归红利	终期分红		
			(A)	(B)	(C)	(A)+(B)+(C)	(D)	(E)	(F)	(A)+(E)+(F)=(G)	(D 或 G)之较高者
3	1	100,000	0	0	0	0	105,000	0	0	0	105,000
4	2	200,000	0	0	0	0	210,000	0	0	0	210,000
5	3	300,000	26,722	1,090	140,204	168,015	315,000	1,336	171,857	199,915	315,000
6	4	400,000	75,026	2,219	186,428	263,673	420,000	2,674	224,632	302,332	420,000
7	5	500,000	141,830	3,386	202,824	348,039	525,000	4,013	240,401	386,244	525,000
8	6	500,000	187,051	4,591	218,777	410,418	525,000	5,355	255,177	447,582	525,000
9	7	500,000	231,244	5,833	229,726	466,803	525,000	6,698	263,784	501,726	525,000
10	8	500,000	298,048	7,111	235,382	540,541	525,000	8,043	266,199	572,289	572,289
11	9	500,000	307,297	8,425	261,505	577,227	525,000	9,389	291,436	608,122	608,122
12	10	500,000	315,519	9,770	298,590	623,879	525,000	10,737	328,162	654,419	654,419
13	11	500,000	325,797	11,040	328,608	665,445	525,000	12,087	359,784	697,668	697,668
14	12	500,000	335,047	12,320	369,391	716,758	525,000	13,439	402,940	751,426	751,426
15	13	500,000	345,324	13,610	416,292	775,226	525,000	14,793	452,464	812,580	812,580
16	14	500,000	355,602	14,909	466,492	837,003	525,000	16,148	505,247	876,996	876,996
17	15	500,000	365,879	19,603	519,895	905,377	525,000	21,159	561,166	948,204	948,204
18	16	500,000	390,545	24,348	563,313	978,206	525,000	26,194	606,018	1,022,756	1,022,756
19	17	500,000	416,239	29,144	600,420	1,045,811	525,000	31,252	643,873	1,091,365	1,091,365
20	18	500,000	502,570	33,990	606,186	1,142,746	525,000	36,336	648,028	1,186,934	1,186,934
21	19	500,000	506,681	38,884	711,249	1,256,814	525,000	41,443	758,058	1,306,182	1,306,182
22	20	500,000	507,709	43,827	801,660	1,353,195	525,000	46,575	851,940	1,406,224	1,406,224
23	21	500,000	508,736	48,816	895,372	1,452,924	525,000	51,732	948,865	1,509,333	1,509,333
24	22	500,000	509,764	53,850	991,391	1,555,006	525,000	56,914	1,047,785	1,614,463	1,614,463
25	23	500,000	510,792	58,930	1,102,134	1,671,855	525,000	62,120	1,161,801	1,734,713	1,734,713
26	24	500,000	511,820	64,052	1,217,469	1,793,341	525,000	67,351	1,280,174	1,859,344	1,859,344
27	25	500,000	512,847	69,218	1,342,696	1,924,761	525,000	72,608	1,408,458	1,993,913	1,993,913
28	26	500,000	513,875	74,424	1,471,638	2,059,937	525,000	77,890	1,540,156	2,131,921	2,131,921
29	27	500,000	514,903	79,672	1,595,814	2,190,388	525,000	83,197	1,666,420	2,264,519	2,264,519
30	28	500,000	515,931	84,958	1,728,997	2,329,886	525,000	88,529	1,801,675	2,406,134	2,406,134
31	29	500,000	516,958	90,276	1,869,035	2,476,270	525,000	93,887	1,943,798	2,554,643	2,554,643
32	30	500,000	517,986	99,271	2,016,241	2,633,498	525,000	99,271	2,016,241	2,633,498	2,633,498
33	31	500,000	519,014	104,681	2,204,843	2,828,538	525,000	104,681	2,204,843	2,828,538	2,828,538
34	32	500,000	520,042	110,117	2,400,899	3,031,057	525,000	110,117	2,400,899	3,031,057	3,031,057
35	33	500,000	523,125	115,578	2,610,219	3,248,922	525,000	115,578	2,610,219	3,248,922	3,248,922
36	34	500,000	526,208	121,066	2,835,279	3,482,553	526,208	121,066	2,835,279	3,482,553	3,482,553
37	35	500,000	529,291	126,581	3,077,446	3,733,317	529,291	126,581	3,077,446	3,733,317	3,733,317
38	36	500,000	531,347	132,121	3,312,593	3,976,061	531,347	132,121	3,312,593	3,976,061	3,976,061
39	37	500,000	535,458	137,689	3,560,416	4,233,562	535,458	137,689	3,560,416	4,233,562	4,233,562
40	38	500,000	539,569	143,283	3,826,936	4,509,787	539,569	143,283	3,826,936	4,509,787	4,509,787
41	39	500,000	541,624	148,904	4,127,702	4,818,230	541,624	148,904	4,127,702	4,818,230	4,818,230
42	40	500,000	546,557	154,552	4,471,466	5,172,575	546,557	154,552	4,471,466	5,172,575	5,172,575
43	41	500,000	547,894	160,227	4,851,698	5,559,818	547,894	160,227	4,851,698	5,559,818	5,559,818
44	42	500,000	549,230	165,929	5,262,931	5,978,090	549,230	165,929	5,262,931	5,978,090	5,978,090
45	43	500,000	550,566	171,659	5,707,987	6,430,211	550,566	171,659	5,707,987	6,430,211	6,430,211
46	44	500,000	551,902	177,416	6,187,322	6,916,640	551,902	177,416	6,187,322	6,916,640	6,916,640
47	45	500,000	553,238	183,201	6,706,246	7,442,684	553,238	183,201	6,706,246	7,442,684	7,442,684

续

计划：「盈御多元货币计划 3」（5 年缴费）

年龄	保单年度终结	缴付保费总额	退保发还金额				身故赔偿额				
			保证金额	非保证金额		总额	保证金额*	非保证金额		总额	总赔偿金额
			保证现金价值	复归红利	终期分红			复归红利	终期分红		
			(A)	(B)	(C)	(A)+(B)+(C)	(D)	(E)	(F)	(A)+(E)+(F)=(G)	(D 或 G)之较高者
48	46	500,000	554,574	189,013	7,268,944	8,012,532	554,574	189,013	7,268,944	8,012,532	8,012,532
49	47	500,000	555,910	194,854	7,876,014	8,626,778	555,910	194,854	7,876,014	8,626,778	8,626,778
50	48	500,000	558,068	200,722	8,534,197	9,292,988	558,068	200,722	8,534,197	9,292,988	9,292,988
51	49	500,000	559,610	206,619	9,245,424	10,011,653	559,610	206,619	9,245,424	10,011,653	10,011,653
52	50	500,000	561,152	212,544	10,011,653	10,785,348	561,152	212,544	10,011,653	10,785,348	10,785,348
53	51	500,000	562,693	218,497	10,851,076	11,632,266	562,693	218,497	10,851,076	11,632,266	11,632,266
54	52	500,000	564,235	224,479	11,758,434	12,547,148	564,235	224,479	11,758,434	12,547,148	12,547,148
55	53	500,000	565,776	230,490	12,739,681	13,535,947	565,776	230,490	12,739,681	13,535,947	13,535,947
56	54	500,000	568,346	236,530	13,799,612	14,604,487	568,346	236,530	13,799,612	14,604,487	14,604,487
57	55	500,000	569,887	242,598	14,948,187	15,760,672	569,887	242,598	14,948,187	15,760,672	15,760,672
58	56	500,000	571,429	248,696	16,190,439	17,010,564	571,429	248,696	16,190,439	17,010,564	17,010,564
59	57	500,000	572,971	254,823	17,534,052	18,361,846	572,971	254,823	17,534,052	18,361,846	18,361,846
60	58	500,000	574,512	260,979	18,986,846	19,822,337	574,512	260,979	18,986,846	19,822,337	19,822,337
61	59	500,000	576,054	267,165	20,558,071	21,401,290	576,054	267,165	20,558,071	21,401,290	21,401,290
62	60	500,000	577,596	273,381	22,257,140	23,108,116	577,596	273,381	22,257,140	23,108,116	23,108,116
63	61	500,000	579,137	279,626	24,077,944	24,936,708	579,137	279,626	24,077,944	24,936,708	24,936,708
64	62	500,000	580,679	285,901	26,045,767	26,912,347	580,679	285,901	26,045,767	26,912,347	26,912,347
65	63	500,000	582,734	292,207	28,170,522	29,045,463	582,734	292,207	28,170,522	29,045,463	29,045,463
66	64	500,000	584,790	298,543	30,467,597	31,350,930	584,790	298,543	30,467,597	31,350,930	31,350,930
67	65	500,000	586,845	304,909	32,948,660	33,840,414	586,845	304,909	32,948,660	33,840,414	33,840,414
68	66	500,000	588,901	311,306	35,629,595	36,529,801	588,901	311,306	35,629,595	36,529,801	36,529,801
69	67	500,000	590,956	317,733	38,526,566	39,435,255	590,956	317,733	38,526,566	39,435,255	39,435,255
70	68	500,000	594,040	324,192	41,656,022	42,574,253	594,040	324,192	41,656,022	42,574,253	42,574,253
71	69	500,000	595,684	330,681	45,038,774	45,965,139	595,684	330,681	45,038,774	45,965,139	45,965,139
72	70	500,000	598,151	337,201	48,691,908	49,627,260	598,151	337,201	48,691,908	49,627,260	49,627,260
73	71	500,000	601,234	343,753	52,639,659	53,584,646	601,234	343,753	52,639,659	53,584,646	53,584,646
74	72	500,000	603,289	350,336	56,905,317	57,858,942	603,289	350,336	56,905,317	57,858,942	57,858,942
75	73	500,000	606,373	356,951	61,513,962	62,477,285	606,373	356,951	61,513,962	62,477,285	62,477,285
76	74	500,000	608,428	363,598	66,493,896	67,465,922	608,428	363,598	66,493,896	67,465,922	67,465,922
77	75	500,000	610,484	370,276	71,875,320	72,856,079	610,484	370,276	71,875,320	72,856,079	72,856,079
78	76	500,000	612,539	376,987	77,688,961	78,678,487	612,539	376,987	77,688,961	78,678,487	78,678,487
79	77	500,000	615,622	383,729	83,968,909	84,968,261	615,622	383,729	83,968,909	84,968,261	84,968,261
80	78	500,000	618,706	390,504	90,754,105	91,763,315	618,706	390,504	90,754,105	91,763,315	91,763,315
81	79	500,000	620,761	397,312	98,087,025	99,105,099	620,761	397,312	98,087,025	99,105,099	99,105,099
82	80	500,000	623,844	404,152	106,008,031	107,036,028	623,844	404,152	106,008,031	107,036,028	107,036,028
83	81	500,000	626,928	411,026	114,014,329	115,052,282	626,928	411,026	114,014,329	115,052,282	115,052,282
84	82	500,000	628,983	417,932	122,624,165	123,671,079	628,983	417,932	122,624,165	123,671,079	123,671,079
85	83	500,000	632,066	424,871	131,880,550	132,937,487	632,066	424,871	131,880,550	132,937,487	132,937,487
86	84	500,000	635,150	431,844	141,833,081	142,900,074	635,150	431,844	141,833,081	142,900,074	142,900,074
87	85	500,000	637,205	438,850	152,536,621	153,612,676	637,205	438,850	152,536,621	153,612,676	153,612,676
88	86	500,000	640,288	445,889	164,042,574	165,128,751	640,288	445,889	164,042,574	165,128,751	165,128,751
89	87	500,000	643,372	452,963	176,415,074	177,511,409	643,372	452,963	176,415,074	177,511,409	177,511,409
90	88	500,000	645,427	460,070	189,719,385	190,824,882	645,427	460,070	189,719,385	190,824,882	190,824,882
91	89	500,000	648,510	467,212	204,021,905	205,137,626	648,510	467,212	204,021,905	205,137,626	205,137,626
92	90	500,000	650,566	474,387	219,403,704	220,528,657	650,566	474,387	219,403,704	220,528,657	220,528,657

续

计划：「盈御多元货币计划 3」（5 年缴费）

年龄	保单年度终结	缴付保费总额	退保发还金额				身故赔偿额				
			保证金额	非保证金额		总额	保证金额*	非保证金额		总额	总赔偿金额
			保证现金价值	复归红利	终期分红			复归红利	终期分红		
			(A)	(B)	(C)	(A)+(B)+(C)	(D)	(E)	(F)	(A)+(E)+(F)=(G)	(D 或 G)之较高者
93	91	500,000	655,705	481,598	235,938,222	237,075,524	655,705	481,598	235,938,222	237,075,524	237,075,524
94	92	500,000	658,788	488,843	253,718,362	254,865,993	658,788	488,843	253,718,362	254,865,993	254,865,993
95	93	500,000	662,899	496,122	273,388,780	274,547,801	662,899	496,122	273,388,780	274,547,801	274,547,801
96	94	500,000	665,982	503,437	293,494,833	294,664,252	665,982	503,437	293,494,833	294,664,252	294,664,252
97	95	500,000	668,551	510,787	315,980,021	317,159,358	668,551	510,787	315,980,021	317,159,358	317,159,358
98	96	500,000	671,121	518,172	339,257,116	340,446,408	671,121	518,172	339,257,116	340,446,408	340,446,408
99	97	500,000	674,204	525,592	363,735,210	364,935,006	674,204	525,592	363,735,210	364,935,006	364,935,006
100	98	500,000	677,287	533,048	391,068,861	392,279,197	677,287	533,048	391,068,861	392,279,197	392,279,197