友邦保险（国际）有限公司

计划：活享储蓄计划（5 年缴费）

O5272019

3. 基本计划 – 说明摘要（退保发还金额）

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 (A)	复归红利 (B)	终期分红 (C)	特别红利# (D)	(A)+(B)+(C)+(D)=(E)
1	100,000	100	0	0	0	100
2	200,000	100	0	0	0	100
3	300,000	1,000	15,000	27,000	0	43,000
4	400,000	6,000	30,120	70,000	0	106,120
5	500,000	16,000	45,361	127,000	0	188,361
10	500,000	316,500	108,841	204,000	0	629,341
15	500,000	367,100	171,184	334,000	6,000	878,284
20	500,000	509,300	236,061	572,000	20,000	1,337,361
25	500,000	514,500	250,736	1,130,000	51,000	1,946,236
30	500,000	519,600	266,008	1,829,000	90,000	2,704,608
65岁	500,000	586,600	387,677	21,335,000	3,510,000	25,819,277
70岁	500,000	597,600	408,515	29,678,000	4,959,000	35,643,115
75岁	500,000	610,400	430,200	43,861,000	5,757,000	50,658,600
80岁	500,000	622,700	452,766	64,070,000	6,504,000	71,649,466
85岁	500,000	637,200	476,249	93,010,000	8,134,000	102,257,449
90岁	500,000	650,600	500,687	132,959,000	10,542,000	144,652,287
95岁	500,000	668,100	526,118	206,399,000	14,343,000	221,936,218
100岁	500,000	682,500	552,583	326,223,000	20,390,000	347,848,083

总本金

100岁可取回

以上摘要说明：请参考说明部份。

#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。

友邦保险（国际）有限公司

计划：活享储蓄计划（5 年缴费）

由第六年开始可提取总保费的7%，而不影响继续滚存

年龄	保单年度终结	缴付保费总额	现金提取金额(1),(2)	现金提取后之基本金额	保证现金价值	现金提取后之身故赔偿额					
						保证金额(2)	非保证金额			总额	总赔偿金额
							复归红利	终期分红	特别红利#		
					(A)	(B)	(C)	(D)	(E)	(A)+(C)+(D)+(E)=(F)	(B 或 F)之较高者
2	1	100,000	0	1,000,000	100	105,000	0	0	0	100	105,000
3	2	200,000	0	1,000,000	100	210,000	0	0	0	100	210,000
4	3	300,000	0	1,000,000	1,000	315,000	15,000	27,000	0	43,000	315,000
5	4	400,000	0	1,000,000	6,000	420,000	30,120	70,000	0	106,120	420,000
6	5	500,000	0	1,000,000	16,000	525,000	45,361	127,000	0	188,361	525,000
7	6	500,000	35,000	1,000,000	114,000	525,000	25,724	130,000	0	269,724	525,000
8	7	500,000	35,000	1,000,000	283,000	525,000	2,330	152,000	0	437,330	525,000
9	8	476,282	35,000	952,563	279,101	500,096	0	147,647	0	426,748	500,096
10	9	450,155	35,000	900,310	270,993	472,663	0	144,950	0	415,943	472,663
11	10	426,393	35,000	852,786	269,907	447,713	0	173,968	0	443,875	447,713
12	11	403,325	35,000	806,649	263,694	423,491	0	178,270	0	441,963	441,963
13	12	381,045	35,000	762,090	256,139	400,097	0	185,188	0	441,326	441,326
14	13	359,667	35,000	719,334	249,177	377,650	0	193,501	0	442,678	442,678
15	14	339,234	35,000	678,468	242,078	356,196	0	202,862	0	444,940	444,940
16	15	319,789	35,000	639,579	234,789	335,779	0	213,619	0	448,409	448,409
17	16	301,674	35,000	603,349	236,392	316,758	0	225,049	0	461,441	461,441
18	17	284,827	35,000	569,654	237,887	299,068	0	237,546	0	475,433	475,433
19	18	269,635	35,000	539,270	271,900	283,117	0	234,043	0	505,943	505,943
20	19	255,141	35,000	510,282	259,376	267,898	0	248,507	0	507,883	507,883
21	20	241,647	35,000	483,293	246,141	253,729	0	276,444	0	522,585	522,585
22	21	227,161	35,000	454,321	231,886	238,519	0	309,393	0	541,279	541,279
23	22	213,888	35,000	427,776	218,765	224,583	0	337,943	0	556,708	556,708
24	23	201,641	35,000	403,281	206,641	211,723	0	362,550	0	569,191	569,191
25	24	190,271	35,000	380,543	195,409	199,785	0	383,587	0	578,996	578,996
26	25	179,746	35,000	359,491	184,958	188,733	0	406,225	0	591,183	591,183
27	26	169,985	35,000	339,970	175,255	178,484	0	428,022	0	603,277	603,277
28	27	160,919	35,000	321,838	166,229	168,965	0	448,963	0	615,193	615,193
29	28	152,455	35,000	304,910	157,821	160,078	0	466,817	0	624,638	624,638
30	29	144,554	35,000	289,108	149,931	151,782	0	484,834	0	634,765	634,765
31	30	137,164	35,000	274,328	142,541	144,022	0	501,747	0	644,288	644,288
32	31	130,254	35,000	260,508	135,647	136,767	0	518,932	0	654,579	654,579
33	32	123,791	35,000	247,583	129,164	129,981	0	536,265	0	665,429	665,429
34	33	117,745	35,000	235,490	123,585	123,632	0	553,166	0	676,751	676,751
35	34	112,087	35,000	224,173	118,341	118,341	0	570,296	0	688,637	688,637
36	35	106,789	35,000	213,577	113,409	113,409	0	587,551	0	700,960	700,960
37	36	101,829	35,000	203,658	108,550	108,550	0	605,679	0	714,229	714,229
38	37	97,185	35,000	194,370	104,415	104,415	0	623,732	0	728,148	728,148
39	38	92,836	35,000	185,671	100,504	100,504	0	642,422	0	742,926	742,926
40	39	88,760	35,000	177,520	96,465	96,465	0	661,796	0	758,261	758,261
41	40	84,941	35,000	169,881	93,146	93,146	0	681,223	0	774,369	774,369
42	41	81,356	35,000	162,712	89,427	89,427	0	701,128	0	790,554	790,554
43	42	77,994	35,000	155,988	85,950	85,950	0	722,226	0	808,176	808,176
44	43	74,842	35,000	149,683	82,670	82,670	0	744,524	0	827,194	827,194
45	44	71,887	35,000	143,774	79,608	79,608	0	768,329	0	847,936	847,936
46	45	69,115	35,000	138,230	76,718	76,718	0	792,334	0	869,051	869,051

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	现金提取金额[1],[2]	现金提取后之基本金额	保证现金价值	现金提取后之身故赔偿额					
							非保证金额			总额	总赔偿金额
						保证金额[2]	复归红利	终期分红	特别红利#		
					(A)	(B)	(C)	(D)	(E)	(A)+(C)+(D)+(E)=(F)	(B 或 F)之较高者
47	46	66,514	35,000	133,028	74,003	74,003	0	817,455	0	891,458	891,458
48	47	64,072	35,000	128,144	71,466	71,466	0	843,445	0	914,911	914,911
49	48	61,780	35,000	123,559	69,168	69,168	0	870,598	0	939,767	939,767
50	49	59,632	35,000	119,264	66,955	66,955	0	901,519	0	968,474	968,474
51	50	57,616	35,000	115,233	64,865	64,865	0	932,118	0	996,982	996,982
52	51	55,732	35,000	111,464	62,921	62,921	0	968,731	0	1,031,652	1,031,652
53	52	53,971	35,000	107,941	61,095	61,095	0	1,007,953	0	1,069,047	1,069,047
54	53	52,324	35,000	104,649	59,399	59,399	0	1,049,625	0	1,109,023	1,109,023
55	54	50,787	35,000	101,573	57,917	57,917	0	1,094,551	0	1,152,468	1,152,468
56	55	49,348	35,000	98,696	56,424	56,424	0	1,140,727	0	1,197,152	1,197,152
57	56	48,002	35,000	96,003	55,029	55,029	0	1,189,386	0	1,244,415	1,244,415
58	57	46,741	35,000	93,482	53,734	53,734	0	1,240,510	0	1,294,243	1,294,243
59	58	45,560	35,000	91,121	52,513	52,513	0	1,294,277	0	1,346,789	1,346,789
60	59	44,457	35,000	88,913	51,383	51,383	0	1,354,771	0	1,406,154	1,406,154
61	60	43,423	35,000	86,846	50,319	50,319	0	1,416,461	0	1,466,780	1,466,780
62	61	42,454	35,000	84,908	49,332	49,332	0	1,480,463	0	1,529,795	1,529,795
63	62	41,546	35,000	83,093	48,401	48,401	0	1,549,345	0	1,597,746	1,597,746
64	63	40,696	35,000	81,391	47,581	47,581	0	1,622,944	0	1,670,526	1,670,526
65	64	39,899	35,000	79,798	46,810	46,810	0	1,702,501	0	1,749,311	1,749,311
66	65	39,153	35,000	78,305	46,098	46,098	0	1,785,125	0	1,831,224	1,831,224
67	66	38,453	35,000	76,905	45,436	45,436	0	1,872,717	0	1,918,153	1,918,153
68	67	37,796	35,000	75,592	44,811	44,811	0	1,965,235	0	2,010,046	2,010,046
69	68	37,180	35,000	74,360	44,311	44,311	0	2,063,180	0	2,107,491	2,107,491
70	69	36,603	35,000	73,206	43,748	43,748	0	2,172,606	0	2,216,354	2,216,354
71	70	36,062	35,000	72,124	43,275	43,275	0	2,285,619	0	2,328,893	2,328,893
72	71	35,563	35,000	71,127	42,897	42,897	0	2,447,975	0	2,490,872	2,490,872
73	72	35,103	35,000	70,207	42,489	42,489	0	2,622,076	0	2,664,565	2,664,565
74	73	34,678	35,000	69,357	42,190	42,190	0	2,807,691	0	2,849,881	2,849,881
75	74	34,286	35,000	68,571	41,856	41,856	0	3,007,596	0	3,049,451	3,049,451
76	75	33,922	35,000	67,844	41,547	41,547	0	3,215,920	0	3,257,467	3,257,467
77	76	33,584	35,000	67,169	41,275	41,275	0	3,436,833	0	3,478,109	3,478,109
78	77	33,271	35,000	66,543	41,097	41,097	0	3,670,224	0	3,711,321	3,711,321
79	78	32,980	35,000	65,960	40,942	40,942	0	3,917,327	0	3,958,269	3,958,269
80	79	32,710	35,000	65,420	40,737	40,737	0	4,191,490	0	4,232,227	4,232,227
81	80	32,459	35,000	64,918	40,626	40,626	0	4,476,122	0	4,516,748	4,516,748
82	81	32,226	35,000	64,452	40,534	40,534	0	4,791,455	0	4,831,989	4,831,989
83	82	32,010	35,000	64,020	40,397	40,397	0	5,130,229	0	5,170,626	5,170,626
84	83	31,809	35,000	63,618	40,340	40,340	0	5,492,215	0	5,532,555	5,532,555
85	84	31,623	35,000	63,245	40,300	40,300	0	5,882,421	0	5,922,721	5,922,721
86	85	31,449	35,000	62,898	40,204	40,204	0	6,290,422	0	6,330,626	6,330,626
87	86	31,287	35,000	62,575	40,192	40,192	0	6,723,841	0	6,764,033	6,764,033
88	87	31,137	35,000	62,273	40,191	40,191	0	7,182,500	0	7,222,691	7,222,691
89	88	30,996	35,000	61,993	40,140	40,140	0	7,668,849	0	7,708,989	7,708,989
90	89	30,866	35,000	61,731	40,162	40,162	0	8,207,698	0	8,247,860	8,247,860
91	90	30,744	35,000	61,487	40,127	40,127	0	8,768,685	0	8,808,812	8,808,812

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友邦保险（国际）有限公司

计划：活享储蓄计划（5 年缴费）

由他七岁开始每年可以提取35,000美金作为流动现金教育金生活费，本金一直增值到他一百岁的时候本金已经增值到1,964万美金，期间不断提取亦可以灵活调动随时取走本金

年龄	保单年度终结	缴付保费总额	现金提取金额(1),(2)	现金提取后之基本金额	保证现金价值 (A)	现金提取后之身故赔偿额					
						保证金额(2) (B)	非保证金额			总额 (A)+(C)+(D)+(E)=(F)	总赔偿金额 (B 或 F)之较高者
							复归红利 (C)	终期分红 (D)	特别红利# (E)		
92	91	30,632	35,000	61,265	40,300	40,300	0	9,579,895	0	9,620,195	9,620,195
93	92	30,531	35,000	61,062	40,356	40,356	0	10,464,612	0	10,504,968	10,504,968
94	93	30,438	35,000	60,877	40,483	40,483	0	11,453,188	0	11,493,671	11,493,671
95	94	30,354	35,000	60,708	40,559	40,559	0	12,530,028	0	12,570,587	12,570,587
96	95	30,277	35,000	60,554	40,614	40,614	0	13,710,076	0	13,750,690	13,750,690
97	96	30,207	35,000	60,414	40,670	40,670	0	15,008,266	0	15,048,936	15,048,936
98	97	30,143	35,000	60,286	40,771	40,771	0	16,409,143	0	16,449,915	16,449,915
99	98	30,084	35,000	60,169	40,879	40,879	0	17,927,603	0	17,968,481	17,968,481
100	99	30,031	35,000	60,062	40,992	40,992	0	19,593,522	0	19,634,514	19,634,514