05272019

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）

3. 基本计划 – 说明摘要

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
1	300,000	0	0	0	0	315,000	0	0	0	315,000
2	600,000	0	0	0	0	630,000	0	0	0	630,000
3	900,000	80,412	3,280	421,912	505,605	945,000	4,021	517,166	601,599	945,000
4	1,200,000	225,773	6,678	561,014	793,465	1,260,000	8,046	675,981	909,801	1,260,000
5	1,500,000	426,804	10,190	610,353	1,047,347	1,575,000	12,078	723,433	1,162,314	1,575,000
10	1,500,000	949,485	29,400	898,541	1,877,426	1,575,000	32,312	987,530	1,969,327	1,969,327
15	1,500,000	1,101,031	58,990	1,564,508	2,724,529	1,575,000	63,673	1,688,704	2,853,408	2,853,408
20	1,500,000	1,527,835	131,886	2,412,417	4,072,139	1,575,000	140,158	2,563,723	4,231,717	4,231,717
25	1,500,000	1,543,299	208,295	4,040,543	5,792,138	1,575,000	218,497	4,238,440	6,000,237	6,000,237
30	1,500,000	1,558,763	298,735	6,067,427	7,924,925	1,575,000	298,735	6,067,427	7,924,925	7,924,925
65岁	1,500,000	949,485	29,400	898,541	1,877,426	1,575,000	32,312	987,530	1,969,327	1,969,327
70岁	1,500,000	1,101,031	58,990	1,564,508	2,724,529	1,575,000	63,673	1,688,704	2,853,408	2,853,408
75岁	1,500,000	1,527,835	131,886	2,412,417	4,072,139	1,575,000	140,158	2,563,723	4,231,717	4,231,717
80岁	1,500,000	1,543,299	208,295	4,040,543	5,792,138	1,575,000	218,497	4,238,440	6,000,237	6,000,237
85岁	1,500,000	1,558,763	298,735	6,067,427	7,924,925	1,575,000	298,735	6,067,427	7,924,925	7,924,925
90岁	1,500,000	1,592,784	380,916	9,260,885	11,234,585	1,592,784	380,916	9,260,885	11,234,585	11,234,585
95岁	1,500,000	1,644,743	465,089	13,455,877	15,565,708	1,644,743	465,089	13,455,877	15,565,708	15,565,708
100岁	1,500,000	1,664,846	551,302	20,180,948	22,397,095	1,664,846	551,302	20,180,948	22,397,095	22,397,095

以上摘要说明：请参考说明部份。

* 保证身故赔偿将相等于已付基本保费总和的 105%。若然保证现金价值 (A) 于某年度比该价值高，则保证身故赔偿会相等于保证现金价值 (A)。

列印日期: 2024年9月30日

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
56	1	300,000	0	0	0	0	315,000	0	0	0	315,000
57	2	600,000	0	0	0	0	630,000	0	0	0	630,000
58	3	900,000	80,412	3,280	421,912	505,605	945,000	4,021	517,166	601,599	945,000
59	4	1,200,000	225,773	6,678	561,014	793,465	1,260,000	8,046	675,981	909,801	1,260,000
60	5	1,500,000	426,804	10,190	610,353	1,047,347	1,575,000	12,078	723,433	1,162,314	1,575,000
61	6	1,500,000	562,887	13,815	658,360	1,235,062	1,575,000	16,114	767,898	1,346,898	1,575,000
62	7	1,500,000	695,876	17,553	691,309	1,404,738	1,575,000	20,155	793,800	1,509,831	1,575,000
63	8	1,500,000	896,907	21,400	708,329	1,626,637	1,575,000	24,202	801,065	1,722,175	1,722,175
64	9	1,500,000	924,742	25,353	786,940	1,737,035	1,575,000	28,254	877,012	1,830,009	1,830,009
65	10	1,500,000	949,485	29,400	898,541	1,877,426	1,575,000	32,312	987,530	1,969,327	1,969,327
66	11	1,500,000	980,413	33,222	988,872	2,002,507	1,575,000	36,374	1,082,689	2,099,476	2,099,476
67	12	1,500,000	1,008,248	37,075	1,111,600	2,156,922	1,575,000	40,442	1,212,559	2,261,248	2,261,248
68	13	1,500,000	1,039,175	40,957	1,252,737	2,332,869	1,575,000	44,515	1,361,588	2,445,279	2,445,279
69	14	1,500,000	1,070,103	44,867	1,403,804	2,518,774	1,575,000	48,594	1,520,427	2,639,124	2,639,124
70	15	1,500,000	1,101,031	58,990	1,564,508	2,724,529	1,575,000	63,673	1,688,704	2,853,408	2,853,408
71	16	1,500,000	1,175,258	73,269	1,695,165	2,943,692	1,575,000	78,824	1,823,674	3,077,756	3,077,756
72	17	1,500,000	1,252,578	87,701	1,806,856	3,147,135	1,575,000	94,047	1,937,593	3,284,218	3,284,218
73	18	1,500,000	1,512,371	102,284	1,824,182	3,438,837	1,575,000	109,344	1,950,096	3,571,811	3,571,811
74	19	1,500,000	1,524,743	117,013	2,140,344	3,782,100	1,575,000	124,714	2,281,206	3,930,663	3,930,663
75	20	1,500,000	1,527,835	131,886	2,412,417	4,072,139	1,575,000	140,158	2,563,723	4,231,717	4,231,717
76	21	1,500,000	1,530,928	146,900	2,694,421	4,372,249	1,575,000	155,676	2,855,397	4,542,001	4,542,001
77	22	1,500,000	1,534,021	162,051	2,983,370	4,679,442	1,575,000	171,269	3,153,075	4,858,365	4,858,365
78	23	1,500,000	1,537,114	177,336	3,316,625	5,031,074	1,575,000	186,936	3,496,182	5,220,232	5,220,232
79	24	1,500,000	1,540,206	192,752	3,663,702	5,396,660	1,575,000	202,679	3,852,396	5,595,282	5,595,282
80	25	1,500,000	1,543,299	208,295	4,040,543	5,792,138	1,575,000	218,497	4,238,440	6,000,237	6,000,237
81	26	1,500,000	1,546,392	223,964	4,428,564	6,198,920	1,575,000	234,391	4,634,755	6,415,539	6,415,539
82	27	1,500,000	1,549,485	239,754	4,802,245	6,591,484	1,575,000	250,362	5,014,719	6,814,565	6,814,565
83	28	1,500,000	1,552,578	255,662	5,203,030	7,011,270	1,575,000	266,409	5,421,737	7,240,724	7,240,724
84	29	1,500,000	1,555,670	271,666	5,624,444	7,451,781	1,575,000	282,533	5,849,425	7,687,628	7,687,628
85	30	1,500,000	1,558,763	298,735	6,067,427	7,924,925	1,575,000	298,735	6,067,427	7,924,925	7,924,925
86	31	1,500,000	1,561,856	315,014	6,634,983	8,511,852	1,575,000	315,014	6,634,983	8,511,852	8,511,852
87	32	1,500,000	1,564,949	331,371	7,224,968	9,121,288	1,575,000	331,371	7,224,968	9,121,288	9,121,288
88	33	1,500,000	1,574,227	347,807	7,854,870	9,776,904	1,575,000	347,807	7,854,870	9,776,904	9,776,904
89	34	1,500,000	1,583,505	364,322	8,532,138	10,479,965	1,583,505	364,322	8,532,138	10,479,965	10,479,965
90	35	1,500,000	1,592,784	380,916	9,260,885	11,234,585	1,592,784	380,916	9,260,885	11,234,585	11,234,585
91	36	1,500,000	1,598,969	397,590	9,968,508	11,965,067	1,598,969	397,590	9,968,508	11,965,067	11,965,067
92	37	1,500,000	1,611,340	414,344	10,714,275	12,739,960	1,611,340	414,344	10,714,275	12,739,960	12,739,960
93	38	1,500,000	1,623,712	431,178	11,516,308	13,571,197	1,623,712	431,178	11,516,308	13,571,197	13,571,197
94	39	1,500,000	1,629,897	448,093	12,421,397	14,499,387	1,629,897	448,093	12,421,397	14,499,387	14,499,387
95	40	1,500,000	1,644,743	465,089	13,455,877	15,565,708	1,644,743	465,089	13,455,877	15,565,708	15,565,708
96	41	1,500,000	1,648,763	482,167	14,600,100	16,731,030	1,648,763	482,167	14,600,100	16,731,030	16,731,030
97	42	1,500,000	1,652,784	499,327	15,837,616	17,989,727	1,652,784	499,327	15,837,616	17,989,727	17,989,727
98	43	1,500,000	1,656,804	516,569	17,176,911	19,350,284	1,656,804	516,569	17,176,911	19,350,284	19,350,284
99	44	1,500,000	1,660,825	533,894	18,619,364	20,814,083	1,660,825	533,894	18,619,364	20,814,083	20,814,083
100	45	1,500,000	1,664,846	551,302	20,180,948	22,397,095	1,664,846	551,302	20,180,948	22,397,095	22,397,095

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。

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	现金提取金额(1),(2)	现金提取后之基本金额	现金提取后之退保发还金额			
					保证金额(2)	非保证金额		总额
					保证现金价值 (A)	复归红利 (B)	终期分红 (C)	(A)+(B)+(C)
56	1	300,000	0	3,092,784	0	0	0	0
57	2	600,000	0	3,092,784	0	0	0	0
58	3	900,000	0	3,092,784	80,412	3,280	421,912	505,605
59	4	1,200,000	0	3,092,784	225,773	6,678	561,014	793,465
60	5	1,500,000	0	3,092,784	426,804	10,190	610,353	1,047,347
61	6	1,410,367	90,000	2,907,973	529,251	0	615,811	1,145,062
62	7	1,317,215	90,000	2,715,907	611,079	0	603,138	1,214,217
63	8	1,236,506	90,000	2,549,496	739,354	0	579,368	1,318,722
64	9	1,160,659	90,000	2,393,110	715,540	0	603,400	1,318,940
65	10	1,090,277	90,000	2,247,995	690,134	0	646,353	1,336,487
66	11	1,024,075	90,000	2,111,494	669,344	0	667,271	1,336,615
67	12	962,443	90,000	1,984,419	646,921	0	704,028	1,350,949
68	13	905,325	90,000	1,866,650	627,194	0	745,361	1,372,556
69	14	852,306	90,000	1,757,333	608,037	0	785,308	1,393,346
70	15	807,884	90,000	1,665,741	593,004	0	825,630	1,418,634
71	16	766,361	90,000	1,580,125	600,447	0	844,547	1,444,995
72	17	729,376	90,000	1,499,231	607,189	0	850,028	1,457,216
73	18	692,995	90,000	1,424,450	696,556	0	811,478	1,508,034
74	19	659,797	90,000	1,356,211	668,612	0	902,178	1,570,790
75	20	628,800	90,000	1,292,498	638,494	0	964,460	1,602,954
76	21	599,782	90,000	1,232,850	610,261	0	1,022,582	1,632,843
77	22	572,527	90,000	1,176,828	583,707	0	1,075,630	1,659,336
78	23	547,067	90,000	1,124,496	558,875	0	1,137,150	1,696,024
79	24	523,232	90,000	1,075,503	535,601	0	1,195,681	1,731,282
80	25	500,940	90,000	1,029,681	513,811	0	1,256,453	1,770,264
81	26	481,510	90,000	986,700	493,350	0	1,313,326	1,806,676
82	27	461,697	90,000	946,100	473,996	0	1,359,020	1,833,016
83	28	442,992	90,000	907,771	455,701	0	1,406,040	1,861,741
84	29	425,322	90,000	871,562	438,396	0	1,452,324	1,890,720
85	30	408,652	90,000	837,401	422,050	0	1,498,110	1,920,160
86	31	393,097	90,000	805,527	406,791	0	1,568,361	1,975,152
87	32	378,551	90,000	775,720	392,514	0	1,636,769	2,029,284
88	33	364,957	90,000	747,863	380,662	0	1,707,372	2,088,035
89	34	352,258	90,000	721,840	369,582	0	1,781,500	2,151,082
90	35	340,399	90,000	697,540	359,233	0	1,859,641	2,218,874
91	36	329,246	90,000	674,685	348,812	0	1,926,900	2,275,712
92	37	318,756	90,000	653,189	340,312	0	1,995,494	2,335,805
93	38	308,899	90,000	632,989	332,319	0	2,068,610	2,400,929
94	39	299,671	90,000	614,079	323,620	0	2,154,190	2,477,809
95	40	291,084	90,000	596,483	317,210	0	2,255,900	2,573,110
96	41	283,110	90,000	580,143	309,274	0	2,369,305	2,678,579
97	42	275,712	90,000	564,984	301,928	0	2,491,015	2,792,943
98	43	268,857	90,000	550,936	295,136	0	2,621,903	2,917,039
99	44	262,508	90,000	537,926	288,866	0	2,761,712	3,050,578
100	45	256,636	90,000	525,893	283,088	0	2,912,393	3,195,481

注释：(1) 请参考现金提取举例内的现金提取金额说明以了解细分之保证及非保证现金提取金额。

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	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)	总赔偿金额 (B 或 E) 之较高者
							复归红利 (C)	终期分红 (D)		
56	1	300,000	0	3,092,784	0	315,000	0	0	0	315,000
57	2	600,000	0	3,092,784	0	630,000	0	0	0	630,000
58	3	900,000	0	3,092,784	80,412	945,000	4,021	517,166	601,599	945,000
59	4	1,200,000	0	3,092,784	225,773	1,260,000	8,046	675,981	909,801	1,260,000
60	5	1,500,000	0	3,092,784	426,804	1,575,000	12,078	723,433	1,162,314	1,575,000
61	6	1,410,367	90,000	2,907,973	529,251	1,480,885	0	718,269	1,247,520	1,480,885
62	7	1,317,215	90,000	2,715,907	611,079	1,383,076	0	692,556	1,303,635	1,383,076
63	8	1,236,506	90,000	2,549,496	739,354	1,298,331	0	655,220	1,394,574	1,394,574
64	9	1,160,659	90,000	2,393,110	715,540	1,218,691	0	672,464	1,388,004	1,388,004
65	10	1,090,277	90,000	2,247,995	690,134	1,144,791	0	710,366	1,400,501	1,400,501
66	11	1,024,075	90,000	2,111,494	669,344	1,075,278	0	730,577	1,399,921	1,399,921
67	12	962,443	90,000	1,984,419	646,921	1,010,566	0	767,970	1,414,891	1,414,891
68	13	905,325	90,000	1,866,650	627,194	950,592	0	810,126	1,437,321	1,437,321
69	14	852,306	90,000	1,757,333	608,037	894,922	0	850,549	1,458,586	1,458,586
70	15	807,884	90,000	1,665,741	593,004	848,279	0	891,171	1,484,175	1,484,175
71	16	766,361	90,000	1,580,125	600,447	804,679	0	908,572	1,509,019	1,509,019
72	17	729,376	90,000	1,499,231	607,189	765,845	0	911,532	1,518,721	1,518,721
73	18	692,995	90,000	1,424,450	696,556	727,645	0	867,490	1,564,046	1,564,046
74	19	659,797	90,000	1,356,211	668,612	692,786	0	961,553	1,630,165	1,630,165
75	20	628,800	90,000	1,292,498	638,494	660,240	0	1,024,951	1,663,444	1,663,444
76	21	599,782	90,000	1,232,850	610,261	629,771	0	1,083,675	1,693,936	1,693,936
77	22	572,527	90,000	1,176,828	583,707	601,153	0	1,136,816	1,720,522	1,720,522
78	23	547,067	90,000	1,124,496	558,875	574,421	0	1,198,713	1,757,588	1,757,588
79	24	523,232	90,000	1,075,503	535,601	549,394	0	1,257,263	1,792,864	1,792,864
80	25	500,940	90,000	1,029,681	513,811	525,987	0	1,317,992	1,831,803	1,831,803
81	26	481,510	90,000	986,700	493,350	505,585	0	1,374,474	1,867,824	1,867,824
82	27	461,697	90,000	946,100	473,996	484,782	0	1,419,150	1,893,146	1,893,146
83	28	442,992	90,000	907,771	455,701	465,142	0	1,465,143	1,920,844	1,920,844
84	29	425,322	90,000	871,562	438,396	446,589	0	1,510,417	1,948,813	1,948,813
85	30	408,652	90,000	837,401	422,050	429,084	0	1,498,110	1,920,160	1,920,160
86	31	393,097	90,000	805,527	406,791	412,752	0	1,568,361	1,975,152	1,975,152
87	32	378,551	90,000	775,720	392,514	397,479	0	1,636,769	2,029,284	2,029,284
88	33	364,957	90,000	747,863	380,662	383,205	0	1,707,372	2,088,035	2,088,035
89	34	352,258	90,000	721,840	369,582	369,871	0	1,781,500	2,151,082	2,151,082
90	35	340,399	90,000	697,540	359,233	359,233	0	1,859,641	2,218,874	2,218,874
91	36	329,246	90,000	674,685	348,812	348,812	0	1,926,900	2,275,712	2,275,712
92	37	318,756	90,000	653,189	340,312	340,312	0	1,995,494	2,335,805	2,335,805
93	38	308,899	90,000	632,989	332,319	332,319	0	2,068,610	2,400,929	2,400,929
94	39	299,671	90,000	614,079	323,620	323,620	0	2,154,190	2,477,809	2,477,809
95	40	291,084	90,000	596,483	317,210	317,210	0	2,255,900	2,573,110	2,573,110
96	41	283,110	90,000	580,143	309,274	309,274	0	2,369,305	2,678,579	2,678,579
97	42	275,712	90,000	564,984	301,928	301,928	0	2,491,015	2,792,943	2,792,943
98	43	268,857	90,000	550,936	295,136	295,136	0	2,621,903	2,917,039	2,917,039
99	44	262,508	90,000	537,926	288,866	288,866	0	2,761,712	3,050,578	3,050,578
100	45	256,636	90,000	525,893	283,088	283,088	0	2,912,393	3,195,481	3,195,481

注释： (1) 请参考现金提取举例内的现金提取金额说明以了解细分之保证及非保证现金提取金额。