盈御多元貨幣3

例子四：5年期，年付 US$400,000， 總付US$2,000,000

- 優惠一： 保費現金券 = US$2,812.5
- 優惠二： 22%保費回贈 =US$88,000
- 優惠三： 預繳5年保費4.3%保証利息 =US$187,275
- 優惠利率合共 US$278,087.5 (約 69.53% 首年年繳保費！！！)
- 總本金=US$1,,721,912.5

** 兌換率 : 7.8

年齡	保單年度終結	繳付保費總額	退保發還金額				身故賠償額				
			保證金額	非保證金額		總額		非保證金額		總額	總賠償金額
			保證現金價值	復歸紅利	終期分紅		保證金額*	復歸紅利	終期分紅		
			(A)	(B)	(C)	(A)+(B)+(C)	(D)	(E)	(F)	(A)+(E)+(F)=(G)	(D 或 G)之較高者
56	1	400,000	0	0	0	0	420,000	0	0	0	420,000
57	2	800,000	0	0	0	0	840,000	0	0	0	840,000
58	3	1,200,000	107,217	4,373	562,549	674,139	1,260,000	5,361	689,555	802,132	1,260,000
59	4	1,600,000	301,031	8,904	748,019	1,057,954	1,680,000	10,729	901,308	1,213,068	1,680,000
60	5	2,000,000	569,072	13,586	813,804	1,396,462	2,100,000	16,103	964,577	1,549,753	2,100,000
61	6	2,000,000	750,516	18,420	877,814	1,646,750	2,100,000	21,485	1,023,864	1,795,864	2,100,000
62	7	2,000,000	927,835	23,404	921,745	1,872,985	2,100,000	26,874	1,058,399	2,013,109	2,100,000
63	8	2,000,000	1,195,876	28,534	944,439	2,168,850	2,100,000	32,270	1,068,087	2,296,233	2,296,233
64	9	2,000,000	1,232,990	33,803	1,049,253	2,316,047	2,100,000	37,672	1,169,349	2,440,011	2,440,011
65	10	2,000,000	1,265,980	39,200	1,198,055	2,503,234	2,100,000	43,082	1,316,707	2,625,769	2,625,769
66	11	2,000,000	1,307,217	44,297	1,318,496	2,670,009	2,100,000	48,499	1,443,585	2,799,301	2,799,301
67	12	2,000,000	1,344,330	49,433	1,482,133	2,875,896	2,100,000	53,923	1,616,745	3,014,998	3,014,998
68	13	2,000,000	1,385,567	54,609	1,670,316	3,110,492	2,100,000	59,354	1,815,451	3,260,372	3,260,372
69	14	2,000,000	1,426,804	59,822	1,871,739	3,358,365	2,100,000	64,792	2,027,236	3,518,832	3,518,832
70	15	2,000,000	1,468,041	78,653	2,086,011	3,632,706	2,100,000	84,897	2,251,606	3,804,544	3,804,544
71	16	2,000,000	1,567,011	97,692	2,260,221	3,924,923	2,100,000	105,098	2,431,566	4,103,674	4,103,674
72	17	2,000,000	1,670,103	116,935	2,409,142	4,196,180	2,100,000	125,396	2,583,458	4,378,957	4,378,957
73	18	2,000,000	2,016,495	136,379	2,432,243	4,585,117	2,100,000	145,792	2,600,128	4,762,415	4,762,415
74	19	2,000,000	2,032,990	156,018	2,853,792	5,042,800	2,100,000	166,286	3,041,608	5,240,884	5,240,884
75	20	2,000,000	2,037,114	175,848	3,216,556	5,429,519	2,100,000	186,878	3,418,298	5,642,289	5,642,289
76	21	2,000,000	2,041,237	195,867	3,592,561	5,829,665	2,100,000	207,568	3,807,196	6,056,001	6,056,001
77	22	2,000,000	2,045,361	216,068	3,977,827	6,239,256	2,100,000	228,359	4,204,100	6,477,820	6,477,820
78	23	2,000,000	2,049,485	236,448	4,422,167	6,708,099	2,100,000	249,249	4,661,576	6,960,309	6,960,309
79	24	2,000,000	2,053,609	257,002	4,884,936	7,195,547	2,100,000	270,239	5,136,528	7,460,376	7,460,376
80	25	2,000,000	2,057,732	277,727	5,387,391	7,722,850	2,100,000	291,330	5,651,253	8,000,315	8,000,315
81	26	2,000,000	2,061,856	298,618	5,904,753	8,265,227	2,100,000	312,522	6,179,674	8,554,052	8,554,052
82	27	2,000,000	2,065,980	319,672	6,402,994	8,788,645	2,100,000	333,816	6,686,292	9,086,087	9,086,087
83	28	2,000,000	2,070,103	340,883	6,937,373	9,348,360	2,100,000	355,212	7,228,983	9,654,299	9,654,299
84	29	2,000,000	2,074,227	362,222	7,499,259	9,935,708	2,100,000	376,711	7,799,233	10,250,171	10,250,171
85	30	2,000,000	2,078,351	398,313	8,089,902	10,566,566	2,100,000	398,313	8,089,902	10,566,566	10,566,566
86	31	2,000,000	2,082,475	420,019	8,846,643	11,349,136	2,100,000	420,019	8,846,643	11,349,136	11,349,136
87	32	2,000,000	2,086,598	441,828	9,633,290	12,161,717	2,100,000	441,828	9,633,290	12,161,717	12,161,717
88	33	2,000,000	2,098,969	463,743	10,473,160	13,035,872	2,100,000	463,743	10,473,160	13,035,872	13,035,872
89	34	2,000,000	2,111,341	485,763	11,376,184	13,973,287	2,111,341	485,763	11,376,184	13,973,287	13,973,287
90	35	2,000,000	2,123,712	507,888	12,347,846	14,979,446	2,123,712	507,888	12,347,846	14,979,446	14,979,446
91	36	2,000,000	2,131,959	530,120	13,291,344	15,953,423	2,131,959	530,120	13,291,344	15,953,423	15,953,423
92	37	2,000,000	2,148,454	552,458	14,285,701	16,986,613	2,148,454	552,458	14,285,701	16,986,613	16,986,613
93	38	2,000,000	2,164,949	574,904	15,355,077	18,094,930	2,164,949	574,904	15,355,077	18,094,930	18,094,930
94	39	2,000,000	2,173,196	597,457	16,561,862	19,332,516	2,173,196	597,457	16,561,862	19,332,516	19,332,516
95	40	2,000,000	2,192,990	620,119	17,941,169	20,754,278	2,192,990	620,119	17,941,169	20,754,278	20,754,278
96	41	2,000,000	2,198,351	642,889	19,466,800	22,308,040	2,198,351	642,889	19,466,800	22,308,040	22,308,040
97	42	2,000,000	2,203,712	665,769	21,116,822	23,986,303	2,203,712	665,769	21,116,822	23,986,303	23,986,303
98	43	2,000,000	2,209,073	688,759	22,902,547	25,800,378	2,209,073	688,759	22,902,547	25,800,378	25,800,378
99	44	2,000,000	2,214,433	711,858	24,825,819	27,752,110	2,214,433	711,858	24,825,819	27,752,110	27,752,110
100	45	2,000,000	2,219,794	735,069	26,907,930	29,862,793	2,219,794	735,069	26,907,930	29,862,793	29,862,793

收支平衡

2024年12月 特別限額優惠 (限額10位)

每年保費 : US$400,000　　供款期 : 5年

優惠 1					優惠 2	優惠 (1) + (2)		優惠(3)
盈御2		每年保費10萬 (本金+利息)	保證利率	利息	此產品第2年回贈首年保費22%	總利息 + 回贈	總優惠 相當於贈送客戶首年保費	保費Coupon 第一年
第 1	保單週年日	US$ 1,600,000	4.3%	US$ 68,800	US$ 88,000	US$ 275,275		HK$22,148.00
第 2	保單週年日	US$ 1,268,800	4.3%	US$ 54,558				
第 3	保單週年日	US$ 923,358	4.3%	US$ 39,704				
第 4	保單週年日	US$ 563,063	4.3%	US$ 24,212				
				4年總利息 US$ 187,275	US$ 88,000	US$ 275,275		

566 現金提取及提保後退保價值

年齡	保單年度終結	繳付保費總額	現金提取金額(1),(2)	現金提取後之基本金額	現金提取後之退保發還金額			
					保證金額(2)	非保證金額		總額
					保證現金價值 (A)	復歸紅利 (B)	終期分紅 (C)	(A)+(B)+(C)
56	1	400,000	0	4,123,712	0	0	0	0
57	2	800,000	0	4,123,712	0	0	0	0
58	3	1,200,000	0	4,123,712	107,217	4,373	562,549	674,139
59	4	1,600,000	0	4,123,712	301,031	8,904	748,019	1,057,954
60	5	2,000,000	0	4,123,712	569,072	13,586	813,804	1,396,462
61	6	1,880,489	120,000	3,877,297	705,668	0	821,081	1,526,750
62	7	1,756,286	120,000	3,621,209	814,772	0	804,183	1,618,955
63	8	1,648,674	120,000	3,399,328	985,805	0	772,491	1,758,296
64	9	1,547,545	120,000	3,190,814	954,053	0	804,533	1,758,587
65	10	1,453,703	120,000	2,997,326	920,179	0	861,804	1,781,983
66	11	1,365,433	120,000	2,815,326	892,458	0	889,695	1,782,153
67	12	1,283,258	120,000	2,645,893	862,561	0	938,704	1,801,265
68	13	1,207,100	120,000	2,488,867	836,259	0	993,815	1,830,074
69	14	1,136,408	120,000	2,343,110	810,716	0	1,047,078	1,857,794
70	15	1,077,179	120,000	2,220,988	790,672	0	1,100,840	1,891,512
71	16	1,021,814	120,000	2,106,833	800,597	0	1,126,063	1,926,660
72	17	969,503	120,000	1,998,975	809,585	0	1,133,370	1,942,955
73	18	921,145	120,000	1,899,267	928,742	0	1,081,971	2,010,712
74	19	877,016	120,000	1,808,281	891,482	0	1,202,905	2,094,387
75	20	835,815	120,000	1,723,330	851,325	0	1,285,947	2,137,272
76	21	797,243	120,000	1,643,800	813,681	0	1,363,443	2,177,124
77	22	761,015	120,000	1,569,104	778,275	0	1,434,173	2,212,449
78	23	729,423	120,000	1,499,328	745,166	0	1,516,199	2,261,366
79	24	697,643	120,000	1,434,004	714,134	0	1,594,242	2,308,376
80	25	667,920	120,000	1,372,908	685,081	0	1,675,271	2,360,352
81	26	640,040	120,000	1,315,600	657,800	0	1,751,101	2,408,902
82	27	613,703	120,000	1,261,466	631,995	0	1,812,027	2,444,022
83	28	588,841	120,000	1,210,362	607,602	0	1,874,720	2,482,322
84	29	565,353	120,000	1,162,083	584,528	0	1,936,432	2,520,960
85	30	543,194	120,000	1,116,534	562,733	0	1,997,480	2,560,214
86	31	522,519	120,000	1,074,036	542,388	0	2,091,148	2,633,537
87	32	503,184	120,000	1,034,293	523,352	0	2,182,359	2,705,712
88	33	486,610	120,000	997,151	507,550	0	2,276,496	2,784,046
89	34	469,677	120,000	962,453	492,776	0	2,375,334	2,868,110
90	35	453,866	120,000	930,053	478,977	0	2,479,521	2,958,499
91	36	438,995	120,000	899,580	465,083	0	2,569,200	3,034,283
92	37	425,009	120,000	870,919	453,749	0	2,660,658	3,114,407
93	38	411,865	120,000	843,986	443,093	0	2,758,146	3,201,239
94	39	399,561	120,000	818,772	431,493	0	2,872,253	3,303,746
95	40	388,112	120,000	795,311	422,946	0	3,007,867	3,430,813
96	41	377,480	120,000	773,524	412,366	0	3,159,073	3,571,439
97	42	367,616	120,000	753,312	402,570	0	3,321,353	3,723,923
98	43	358,476	120,000	734,581	393,515	0	3,495,871	3,889,386
99	44	350,010	120,000	717,235	385,155	0	3,682,282	4,067,437
100	45	342,181	120,000	701,190	377,451	0	3,883,190	4,260,641