# 盈御多元貨幣3

**例子：5年期，年付US$400,000，總付US$2,000,000**

- 優惠一： 保費現金券 = **US$2,813**
- 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**（約 **70%** 首年年繳保費！！！）
- 總本金=**US$1,721,913**

** 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 | | | | 非保證金額 | | | |
| | | | 保證現金價值 (A) | 復歸紅利 (B) | 終期分紅 (C) | 總額 (A)+(B)+(C) | 保證金額* (D) | 復歸紅利 (E) | 終期分紅 (F) | 總額 (A)+(E)+(F)= (G) | 總賠償金額 (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 | 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 | US$2,812.5 |
| 第 2 | 保單週年日 | US$ 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 |