Premium	Year	PIR 保證優惠年利率 第5年 USD		Special USD		Total USD	Total HKD
100,000	5	40.9%	40,900	0.0%	0	40,900	319,020
200,000	5	43.2%	86,400	24.0%	48,000	134,400	1,048,320
300,000	5	43.2%	129,600	24.0%	72,000	201,600	1,572,480
360,000	5	43.2%	155,520	24.0%	86,400	241,920	1,886,976
500,000	5	43.2%	216,000	25.0%	125,000	341,000	2,659,800
1,000,000	5	43.2%	432,000	28.0%	280,000	712,000	5,553,600
1,000,000	1	4.3%	43,000	6.5%	65,000	108,000	842,400
2,000,000	1	4.3%	86,000	7.5%	150,000	236,000	1,840,800
3,500,000	1	4.3%	150,500	8.5%	297,500	448,000	3,494,400

	GF 1M * 1Pay		GF 200K * 5Pay		GF 300K * 5Pay		GF 360K * 5Pay		GF 500K * 5Pay		GF 1M * 5Pay	
	USD	HK	USD	HK	USD	HK	USD	HK	USD	HK	USD	HK
保費	**1,000,000**	7,800,000	**200,000**	1,560,000	**300,000**	2,340,000	**360,000**	2,808,000	**500,000**	3,900,000	**1,000,000**	7,800,000
保費年期	1		5		5		5		5		5	
總保費	1,000,000	7,800,000	1,000,000	7,800,000	1,500,000	11,700,000	1,800,000	14,040,000	2,500,000	19,500,000	5,000,000	39,000,000
大額優惠	85,000	663,000	48,000	374,400	72,000	561,600	86,400	673,920	125,000	975,000	280,000	2,184,000
保證利息	43,000	335,400	86,400	673,920	129,600	1,010,880	155,520	1,213,056	216,000	1,684,800	432,000	3,369,600
大額優惠 + 保證利息	128,000	998,400	134,400	1,048,320	201,600	1,572,480	241,920	1,886,976	341,000	2,659,800	712,000	5,553,600
回贈 / 首年保費	**12.8%**		**67.2%**		**67.2%**		**67.2%**		**68.2%**		**71.2%**	
每年可取利息	70,000	546,000	70,000	546,000	105,000	819,000	126,000	982,800	175,000	1,365,000	350,000	2,730,000
直到一百歲，總共取利息	2,730,000	21,294,000	2,730,000	21,294,000	4,095,000	31,941,000	4,914,000	38,329,200	6,825,000	53,235,000	13,650,000	106,470,000
10年回報率 (原計劃)	5.19%		3.56%		3.56%		3.56%		3.56%		3.56%	
10年回報率 (連回贈)	5.98%		4.81%		4.81%		4.81%		4.83%		4.88%	
20年回報率 (原計劃)	6.13%		5.72%		5.72%		5.72%		5.72%		5.72%	
20年回報率 (連回贈)	6.33%		6.00%		6.00%		6.00%		6.01%		6.02%	
30年回報率 (原計劃)	6.52%		6.52%		6.52%		6.52%		6.52%		6.52%	
30年回報率 (連回贈)	6.58%		6.60%		6.60%		6.60%		6.60%		6.61%	
原計劃Break even	7		7		7		7		7		7	
加上大額優惠及保證利息後Break even	6		6		6		6		6		6	