	GP3 1M * 1Pay		GP3 1M * 5Pay		GP3 360K * 5Pay		GF 1M * 5Pay		GF 1M * 5Pay		GF 360K * 5Pay	
	USD	HK	USD	HK	USD	HK	USD	HK	USD	HK	USD	HK
保費	**1,000,000**	7,800,000	**1,000,000**	7,800,000	**360,000**	2,808,000	**1,000,000**	7,800,000	**1,000,000**	7,800,000	**360,000**	2,808,000
總保費	1,000,000	7,800,000	5,000,000	39,000,000	1,800,000	14,040,000	1,000,000	7,800,000	5,000,000	39,000,000	1,800,000	14,040,000
大額優惠	85,000	663,000	280,000	2,184,000	86,400	673,920	85,000	663,000	280,000	2,184,000	86,400	673,920
保證利息	43,000	335,400	432,000	3,369,600	155,520	1,213,056	43,000	335,400	432,000	3,369,600	155,520	1,213,056
大額優惠 + 保證利息	128,000	998,400	712,000	5,553,600	241,920	1,886,976	128,000	998,400	712,000	5,553,600	241,920	1,886,976
回贈 / 首年保費	**12.8%**		**71.2%**		**67.2%**		**12.8%**		**71.2%**		**67.2%**	
每年可取利息	60,000	468,000	300,000	2,340,000	108,000	842,400	70,000	546,000	350,000	2,730,000	126,000	982,800
直到一百歲，總共取利息	2,340,000	18,252,000	11,700,000	91,260,000	4,212,000	32,853,600	2,730,000	21,294,000	13,650,000	106,470,000	4,914,000	38,329,200
10年回報率 (原計劃)	4.46%		2.84%		2.84%		5.19%		3.56%		3.56%	
10年回報率 (連回贈)	5.30%		4.23%		4.16%		5.98%		4.88%		4.81%	
20年回報率 (原計劃)	5.72%		5.70%		5.70%		6.13%		5.72%		5.72%	
20年回報率 (連回贈)	5.94%		6.00%		5.98%		6.33%		6.02%		6.00%	
30年回報率 (原計劃)	6.02%		6.13%		6.13%		6.52%		6.52%		6.52%	
30年回報率 (連回贈)	6.10%		6.23%		6.22%		6.58%		6.61%		6.60%	
原計劃Break even	8		8		8		7		7		7	
加上大額優惠及保證利息後Break even	7		7		7		6		6		6	