

永利年年利益演示如下：

永利年年利益演示表								
保单年度	年龄	年度保费	基本保额	保单年度末现金价值	身故保险金	特别生存保险金	生存保险金	满期保险金
1	0	100,000	362,568	49,483	100,000	0	0	0
2	1	100,000	362,568	134,422	200,000	0	0	0
3	2	100,000	362,568	233,769	300,000	0	0	0
4	3	100,000	362,568	341,129	400,000	0	0	0
5	4	100,000	362,568	361,050	500,000	0	0	0
6	5	100,000	362,568	382,126	600,000	100,000	0	0
7	6	100,000	362,568	431,088	700,000	100,000	0	0
8	7	100,000	362,568	483,254	800,000	0	72,514	0
9	8	100,000	362,568	538,808	900,000	0	72,514	0
10	9	100,000	362,568	597,943	1,000,000	0	72,514	0
11	10	0	362,568	555,402	1,000,000	0	72,514	0
12	11	0	362,568	510,708	1,000,000	0	72,514	0
13	12	0	362,568	463,750	1,000,000	0	72,514	0
14	13	0	362,568	414,411	1,000,000	0	72,514	0
15	14	0	362,568	0	1,000,000	0	72,514	0
16	15	0	0	0	0	0	0	435,082

如永先生不选择领取特别生存保险金、生存保险金、满期保险金，选择将特别生存保险金、生存保险金和满期保险金转入智尊宝万能账户，智尊宝利益演示如下：

智尊宝利益演示表																			
保单年度	年龄	一次性交保费	追加保费	转入保费	累计保费	初始费用	持续奖金(期初)	进入万能账户的价值	万能账户部分领取金额(期末)	累计部分领取金额	低档（最低保证利率3%）			中档			高档		
											保单年度末账户价值	保单年度末现金价值	保单年度末身故保险金	保单年度末账户价值	保单年度末现金价值	保单年度末身故保险金	保单年度末账户价值	保单年度末现金价值	保单年度末身故保险金
1	0	1,000	0	0	1,000	20	0	980	0	0	1,009	959	1,009	1,024	973	1,024	1,039	987	1,039
2	1	0	0	0	1,000	0	0	0	0	0	1,040	1,008	1,040	1,070	1,038	1,070	1,101	1,068	1,101
3	2	0	0	0	1,000	0	0	0	0	0	1,071	1,049	1,071	1,118	1,096	1,118	1,167	1,144	1,167
4	3	0	0	0	1,000	0	0	0	0	0	1,103	1,092	1,103	1,169	1,157	1,169	1,237	1,225	1,237
5	4	0	0	0	1,000	0	0	0	0	0	1,136	1,125	1,136	1,221	1,209	1,221	1,311	1,298	1,311
6	5	0	0	100,000	101,000	1,000	0	99,000	0	0	103,140	103,140	103,140	104,731	104,731	104,731	106,330	106,330	106,330
7	6	0	0	100,000	201,000	1,000	1,000	100,000	0	0	209,234	209,234	209,234	213,944	213,944	213,944	218,710	218,710	218,710
8	7	0	0	72,514	273,514	725	1,000	72,788	0	0	290,484	290,484	290,484	299,636	299,636	299,636	308,988	308,988	308,988
9	8	0	0	72,514	346,027	725	725	72,514	0	0	373,887	373,887	373,887	388,896	388,896	388,896	404,392	404,392	404,392
10	9	0	0	72,514	418,541	725	725	72,514	0	0	459,793	459,793	459,793	482,173	482,173	482,173	505,520	505,520	505,520
11	10	0	0	72,514	491,054	725	725	72,514	0	0	548,275	548,275	548,275	579,647	579,647	579,647	612,716	612,716	612,716
12	11	0	0	72,514	563,568	725	725	72,514	0	0	639,413	639,413	639,413	681,508	681,508	681,508	726,343	726,343	726,343
13	12	0	0	72,514	636,082	725	725	72,514	0	0	733,284	733,284	733,284	787,953	787,953	787,953	846,788	846,788	846,788
14	13	0	0	72,514	708,595	725	725	72,514	0	0	829,972	829,972	829,972	899,187	899,187	899,187	974,460	974,460	974,460
15	14	0	0	72,514	781,109	725	725	72,514	0	0	929,560	929,560	929,560	1,015,428	1,015,428	1,015,428	1,109,792	1,109,792	1,109,792
16	15	0	0	435,082	1,216,190	4,351	725	431,456	0	0	1,401,846	1,401,846	1,401,846	1,511,993	1,511,993	1,511,993	1,633,722	1,633,722	1,633,722
17	16	0	0	0	1,216,190	0	4,351	4,351	0	0	1,448,383	1,448,383	1,448,383	1,584,580	1,584,580	1,584,580	1,736,358	1,736,358	1,736,358
19	18	0	0	0	1,216,190	0	0	0	50,000	50,000	1,486,589	1,486,589	1,486,589	1,680,400	1,680,400	1,680,400	1,900,971	1,900,971	1,900,971
22	21	0	0	0	1,216,190	0	0	0	50,000	200,000	1,469,891	1,469,891	1,469,891	1,760,765	1,760,765	1,760,765	2,104,907	2,104,907	2,104,907
31	30	0	0	0	1,216,190	0	0	0	200,000	400,000	1,717,875	1,717,875	1,717,875	2,416,664	2,416,664	2,416,664	3,356,197	3,356,197	3,356,197
35	34	0	0	0	1,216,190	0	0	0	200,000	1,200,000	1,096,758	1,096,758	1,096,758	2,026,279	2,026,279	2,026,279	3,362,198	3,362,198	3,362,198
51	50	0	0	0	1,216,190	0	0	0	0	1,200,000	1,759,975	1,759,975	1,759,975	4,097,885	4,097,885	4,097,885	8,541,165	8,541,165	8,541,165
66	65	0	0	0	1,216,190	0	0	0	100,000	1,300,000	2,641,983	2,641,983	2,641,983	7,830,566	7,830,566	7,830,566	20,369,399	20,369,399	20,369,399
81	80	0	0	0	1,216,190	0	0	0	100,000	2,800,000	2,256,232	2,256,232	2,256,232	13,075,951	13,075,951	13,075,951	46,488,852	46,488,852	46,488,852
91	90	0	0	0	1,216,190	0	0	0	0	2,800,000	3,032,187	3,032,187	3,032,187	20,306,551	20,306,551	20,306,551	83,254,454	83,254,454	83,254,454
106	105	0	0	0	1,216,190	0	0	0	0	2,800,000	4,724,049	4,724,049	4,724,049	39,298,912	39,298,912	39,298,912	199,524,144	199,524,144	199,524,144

本公司重要声明：

- ① 本产品不收取风险保险费及保单管理费。
- ② 上表中所涉及的演示利率中，结算利率(低)为年利率3. 0%(最低保证利率)，结算利率(中)为年利率4. 5%，结算利率(高)为年利率6. 0%。
- ③ 以上利益演示是基于公司的精算及其他假设，不代表公司的历史经营业绩，也不代表公司未来经营业绩的预期，最低保证利率之上的投资收益是不确定的，实际保单账户利益可能低于中、高档利益演示水平。实际的账户结算利率以本公司公
- ④ 以上利益演示是在投保人没有年金领取基础上进行的，如果投保人申请过年金领取，保险合同的保单账户价值会相应减少。