

# 招商信诺臻享一生年金保险（分红型）

## 产品说明书

2014 年 3 月呈报中国保险监督管理委员会备案

### 一、风险提示

该产品为分红保险，其红利分配是不确定的。

### 二、产品基本特征

#### 保险责任

主合同所提供的保障在世界各地全天 24 小时适用。

在主合同有效期内，我方承担以下保险责任：

#### 一、身故保险金

主合同所提供的保障在世界各地全天 24 小时适用。

在主合同有效期内，我方承担以下保险责任：

#### 一、身故保险金

（一）在主合同有效期内，如果被保险人在主合同约定的年金领取起始年龄后第一个保单周年日（不含第一个保单周年日）之前身故，我方将向受益人给付投保人累计已支付的主合同的全部保险费（不含利息），主合同效力终止。

（二）在主合同有效期内，如果被保险人自主合同约定的年金领取起始年龄后第一个保单周年日起至第二十个保单周年日（不含第二十个保单周年日）期间身故，我方将按以下两项之差额向受益人给付身故保险金，主合同效力终止。

1. 主合同约定的基本保险金额的 32 倍；

2. 被保险人身故时受益人应当领取（含已经领取）的年金之和。

（三）在主合同有效期内，如果被保险人在主合同约定的年金领取起始年龄起第二十个保单周年日（含第二十个保单周年日）之后身故，我方将不承担给付身故保险金的责任，主合同效力终止。

#### 二、年金

自被保险人年满主合同约定的年金领取起始年龄后第一个保单周年日起，如果被保险人在保单周年日生存且主合同有效，我方将在该保单周年日按以下约定向受益人按年给付年金：

1. 首年年金金额为主合同约定的基本保险金额；

2. 第二至第二十个年金领取保单年度的年金金额按附表所演示的方式增长；

3. 自第二十个年金领取保单年度开始，各保单年度的年金金额为主合同约定的基本保险金额的 200%。

#### 三、关爱金

如果被保险人在主合同约定的年金领取起始年龄后第二十个保单周年日仍然生存且主合同有效，我方将在该保单周年日按以下两项之差额向受益人给付关爱金：

1. 主合同约定的基本保险金额的 32 倍；

2. 按照上述年金计算方式，前二十个年金领取保单年度应当领取（含已经领取）的年金之和。

#### 责任免除

因下列情形之一导致被保险人身故的，我方将不承担给付身故保险金的责任：

一、投保人对被保险人的故意杀害、故意伤害；

二、被保险人故意犯罪、抗拒依法采取的刑事强制措施、自我伤害、挑衅、斗殴、不遵照医嘱意见或其他故意行为，或被保险人在被羁押、关押服刑期间由于意外伤害或疾病导致的死亡；

三、被保险人在主合同生效之日起 2 年内或最后一次复效之日起 2 年内自杀，但被保险人自杀时为无民事行为能力人的除外。

发生上述第一项情形导致被保险人身故的，主合同效力终止，投保人已交足 2 年以上保险费的，我方

身故保险金受益人（不包括投保人）退还主合同的现金价值扣除未还款项（含利息）后的余额。若投保人是唯一的身故保险金受益人，则该现金价值扣除未还款项（含利息）后的余额将作为被保险人的遗产，由我方依照《中华人民共和国继承法》的规定处理。

发生上述其他情形导致被保险人身故的，主合同效力终止，我方按主合同约定的犹豫期后解除合同情况处理。

### **保单利益**

在主合同有效期内，如果您方的主合同累积有现金价值，经被保险人书面签字同意，投保人可以向我方申请借款，但每次借款的时间最长为 6 个月，最低金额为人民币 1000 元。累计借款本息最高金额不得超过主合同当时现金价值的 80%，并且最终的借款金额以我方审核通过的金额为准。借款本息应在借款期满之日前（含当日）交付。如果逾期未付，则借款利息将被并入借款金额中，并视同重新借款。

当现金价值不足以偿还借款和利息时，主合同的效力立即中止。**我方对主合同效力中止期间发生的保险事故不承担保险金给付责任。**

自主合同效力中止之日起，累积生息的红利及年金余额停止计息。

### **主要投资策略**

公司秉承合规稳健的投资运作理念，注重安全性、流动性和盈利性的协调统一，分散投资，控制风险，通过对宏观经济和投资市场的深入研究和分析，精选投资品种，准确灵活把握投资机会。在保证产品流动性的前提下，本产品主要投资于固定收益类投资工具，进行适合的资产负债久期匹配，提供稳定回报。同时，本产品还可以投资于在监管机构许可的投资范围内的其它投资工具，以期分散投资风险，提高投资收益和产品分红能力。

## **三、红利及红利分配**

### **红利的来源**

该分红保险产品的红利主要来源于死差和利差。其中，利差是指实际投资收益与期望投资收益之差；死差是指期望死亡赔付与实际死亡赔付之差。

### **红利的分配方式**

本产品的红利分配方式是现金红利。

### **红利的领取方式**

我方提供累积生息的红利领取方式，即由我方保留红利，每年保单周年日按我方公布的累积利率按复利方式累积生息，直至合同终止时给付。

投保人可以在主合同保险期间内申请领取全部或部分已分配的红利及其利息。

### **红利分配政策及影响因素**

主合同为分红保险合同。在主合同有效期内，在符合中国保险监督管理机构规定的情况下，我方将根据上一会计年度的分红保险业务的实际经营情况决定红利分配方案。红利是非保证的，实际红利分配水平根据我方分红保险业务的实际经营状况而定。如果我方确定主合同有红利分配，则该红利将于保单周年日分配给投保人，并以红利通知书的形式通知投保人。红利应分日是保单周年日，而红利的实际分配日将可能因年度会计核算、审计或相关法律的规定、保险监管的要求而迟于保单周年日。

**《招商信诺臻享一生年金保险（分红型）》在本合同效力中止期间不参与红利分配。**

#### 四、利益演示

案例一：35 岁的王先生为自己投保了“臻享一生年金保险（分红型）计划”，选择 10 年交费，交费方式为年交，年交保费 135,366.50 元，基本保险金额 50,000 元，年金领取起始年龄为 55 岁，年金领取期限终身，王先生可获得的保险利益演示如下：

| 招商信诺臻享一生年金保险(分红型)计划 保险利益及红利演示表 |                      |            |                    |              |              |                     |           |                    |                      |         |         |         |           |         |           |
|--------------------------------|----------------------|------------|--------------------|--------------|--------------|---------------------|-----------|--------------------|----------------------|---------|---------|---------|-----------|---------|-----------|
| 被保险人：王先生                       |                      | 年龄：35岁     | 基本保险金额：50,000 元    |              |              | 年金领取起始年龄：55岁        |           |                    |                      |         |         |         |           |         |           |
| 年金领取期限：终身                      |                      | 交费期间：10年   | 年交保险费：135,366.50 元 |              |              |                     |           |                    |                      |         |         |         |           |         |           |
| 单位：人民币元                        |                      |            |                    |              |              |                     |           |                    |                      |         |         |         |           |         |           |
| 保单年度                           | 被保险人<br>保单年度<br>年初年龄 | 全年保险费      | 累计保险费              | 退保金          | 身故保险金        | 保单年度初<br>每年领取年<br>金 | 关爱金       | 累计<br>领取年金/<br>关爱金 | 年金/关爱金<br>累积<br>生息示例 | 红利示例(低) |         | 红利示例(中) |           | 红利示例(高) |           |
|                                |                      |            |                    |              |              |                     |           |                    |                      | 当年红利    | 累积红利    | 当年红利    | 累积红利      | 当年红利    | 累积红利      |
| 1                              | 35                   | 135,366.50 | 135,366.50         | 41,051.50    | 135,366.50   | 0.00                | 0.00      | 0.00               | 0.00                 | 413     | 413     | 1,642   | 1,642     | 2,870   | 2,870     |
| 2                              | 36                   | 135,366.50 | 270,733.00         | 99,921.50    | 270,733.00   | 0.00                | 0.00      | 0.00               | 0.00                 | 851     | 1,277   | 3,395   | 5,086     | 5,938   | 8,894     |
| 3                              | 37                   | 135,366.50 | 406,099.50         | 170,291.00   | 406,099.50   | 0.00                | 0.00      | 0.00               | 0.00                 | 1,297   | 2,613   | 5,188   | 10,426    | 9,079   | 18,239    |
| 4                              | 38                   | 135,366.50 | 541,466.00         | 249,090.00   | 541,466.00   | 0.00                | 0.00      | 0.00               | 0.00                 | 1,757   | 4,448   | 7,029   | 17,768    | 12,302  | 31,088    |
| 5                              | 39                   | 135,366.50 | 676,832.50         | 332,946.00   | 676,832.50   | 0.00                | 0.00      | 0.00               | 0.00                 | 2,229   | 6,811   | 8,917   | 27,218    | 15,605  | 47,626    |
| 6                              | 40                   | 135,366.50 | 812,199.00         | 426,065.50   | 812,199.00   | 0.00                | 0.00      | 0.00               | 0.00                 | 2,713   | 9,728   | 10,852  | 38,887    | 18,991  | 68,045    |
| 7                              | 41                   | 135,366.50 | 947,565.50         | 525,038.50   | 947,565.50   | 0.00                | 0.00      | 0.00               | 0.00                 | 3,209   | 13,229  | 12,835  | 52,889    | 22,462  | 92,549    |
| 8                              | 42                   | 135,366.50 | 1,082,932.00       | 630,166.00   | 1,082,932.00 | 0.00                | 0.00      | 0.00               | 0.00                 | 3,717   | 17,343  | 14,868  | 69,344    | 26,020  | 121,345   |
| 9                              | 43                   | 135,366.50 | 1,218,298.50       | 741,766.50   | 1,218,298.50 | 0.00                | 0.00      | 0.00               | 0.00                 | 4,238   | 22,101  | 16,952  | 88,376    | 29,666  | 154,651   |
| 10                             | 44                   | 135,366.50 | 1,353,665.00       | 860,174.50   | 1,353,665.00 | 0.00                | 0.00      | 0.00               | 0.00                 | 4,772   | 27,537  | 19,089  | 110,116   | 33,405  | 192,696   |
| 11                             | 45                   | 0.00       | 1,353,665.00       | 898,016.50   | 1,353,665.00 | 0.00                | 0.00      | 0.00               | 0.00                 | 4,892   | 33,254  | 19,566  | 132,986   | 34,241  | 232,718   |
| 12                             | 46                   | 0.00       | 1,353,665.00       | 937,571.00   | 1,353,665.00 | 0.00                | 0.00      | 0.00               | 0.00                 | 5,014   | 39,266  | 20,057  | 157,033   | 35,099  | 274,799   |
| 13                             | 47                   | 0.00       | 1,353,665.00       | 978,930.00   | 1,353,665.00 | 0.00                | 0.00      | 0.00               | 0.00                 | 5,140   | 45,586  | 20,560  | 182,304   | 35,980  | 319,023   |
| 14                             | 48                   | 0.00       | 1,353,665.00       | 1,022,172.50 | 1,353,665.00 | 0.00                | 0.00      | 0.00               | 0.00                 | 5,269   | 52,221  | 21,077  | 208,850   | 36,885  | 365,479   |
| 15                             | 49                   | 0.00       | 1,353,665.00       | 1,067,396.50 | 1,353,665.00 | 0.00                | 0.00      | 0.00               | 0.00                 | 5,402   | 59,190  | 21,609  | 236,724   | 37,815  | 414,259   |
| 16                             | 50                   | 0.00       | 1,353,665.00       | 1,114,712.00 | 1,353,665.00 | 0.00                | 0.00      | 0.00               | 0.00                 | 5,539   | 66,504  | 22,155  | 265,981   | 38,771  | 465,457   |
| 17                             | 51                   | 0.00       | 1,353,665.00       | 1,164,241.50 | 1,353,665.00 | 0.00                | 0.00      | 0.00               | 0.00                 | 5,679   | 74,178  | 22,716  | 296,676   | 39,753  | 519,174   |
| 18                             | 52                   | 0.00       | 1,353,665.00       | 1,216,115.00 | 1,353,665.00 | 0.00                | 0.00      | 0.00               | 0.00                 | 5,823   | 82,227  | 23,293  | 328,870   | 40,764  | 575,513   |
| 19                             | 53                   | 0.00       | 1,353,665.00       | 1,270,466.50 | 1,353,665.00 | 0.00                | 0.00      | 0.00               | 0.00                 | 5,972   | 90,666  | 23,887  | 362,623   | 41,803  | 634,581   |
| 20                             | 54                   | 0.00       | 1,353,665.00       | 1,327,437.50 | 1,353,665.00 | 0.00                | 0.00      | 0.00               | 0.00                 | 6,125   | 99,510  | 24,499  | 398,001   | 42,873  | 696,491   |
| 21                             | 55                   | 0.00       | 1,353,665.00       | 0.00         | 1,550,000.00 | 50,000.00           | 0.00      | 50,000.00          | 50,000.00            | 6,282   | 108,778 | 25,128  | 435,069   | 43,974  | 761,360   |
| 22                             | 56                   | 0.00       | 1,353,665.00       | 0.00         | 1,497,500.00 | 52,500.00           | 0.00      | 102,500.00         | 104,000.00           | 6,262   | 118,303 | 25,048  | 473,169   | 43,834  | 828,035   |
| 23                             | 57                   | 0.00       | 1,353,665.00       | 0.00         | 1,442,375.00 | 55,125.00           | 0.00      | 157,625.00         | 162,245.00           | 6,233   | 128,085 | 24,933  | 512,297   | 43,633  | 896,509   |
| 24                             | 58                   | 0.00       | 1,353,665.00       | 0.00         | 1,384,493.50 | 57,881.50           | 0.00      | 215,506.50         | 224,993.85           | 6,195   | 138,123 | 24,782  | 552,448   | 43,368  | 966,773   |
| 25                             | 59                   | 0.00       | 1,353,665.00       | 0.00         | 1,323,718.00 | 60,775.50           | 0.00      | 276,282.00         | 292,519.17           | 6,148   | 148,415 | 24,592  | 593,613   | 43,036  | 1,038,811 |
| 26                             | 60                   | 0.00       | 1,353,665.00       | 0.00         | 1,259,904.00 | 63,814.00           | 0.00      | 340,096.00         | 365,108.74           | 6,090   | 158,958 | 24,361  | 635,783   | 42,633  | 1,112,608 |
| 27                             | 61                   | 0.00       | 1,353,665.00       | 0.00         | 1,192,899.00 | 67,005.00           | 0.00      | 407,101.00         | 443,067.00           | 6,022   | 169,749 | 24,090  | 678,946   | 42,157  | 1,188,143 |
| 28                             | 62                   | 0.00       | 1,353,665.00       | 0.00         | 1,122,544.00 | 70,355.00           | 0.00      | 477,456.00         | 526,714.01           | 5,943   | 180,785 | 23,774  | 723,088   | 41,604  | 1,265,391 |
| 29                             | 63                   | 0.00       | 1,353,665.00       | 0.00         | 1,048,671.00 | 73,873.00           | 0.00      | 551,329.00         | 616,388.43           | 5,853   | 192,061 | 23,411  | 768,191   | 40,969  | 1,344,322 |
| 30                             | 64                   | 0.00       | 1,353,665.00       | 0.00         | 971,104.50   | 77,566.50           | 0.00      | 628,895.50         | 712,446.59           | 5,750   | 203,573 | 22,999  | 814,236   | 40,248  | 1,424,899 |
| 31                             | 65                   | 0.00       | 1,353,665.00       | 0.00         | 889,660.00   | 81,444.50           | 0.00      | 710,340.00         | 815,264.48           | 5,634   | 215,314 | 22,536  | 861,199   | 39,438  | 1,507,085 |
| 32                             | 66                   | 0.00       | 1,353,665.00       | 0.00         | 804,143.00   | 85,517.00           | 0.00      | 795,857.00         | 925,239.42           | 5,505   | 227,278 | 22,020  | 909,055   | 38,356  | 1,590,833 |
| 33                             | 67                   | 0.00       | 1,353,665.00       | 0.00         | 714,350.00   | 89,793.00           | 0.00      | 885,650.00         | 1,042,789.60         | 5,363   | 239,459 | 21,450  | 957,777   | 37,538  | 1,676,095 |
| 34                             | 68                   | 0.00       | 1,353,665.00       | 0.00         | 620,067.50   | 94,282.50           | 0.00      | 979,932.50         | 1,168,355.79         | 5,206   | 251,849 | 20,824  | 1,007,334 | 36,441  | 1,762,819 |
| 35                             | 69                   | 0.00       | 1,353,665.00       | 0.00         | 521,071.00   | 98,996.50           | 0.00      | 1,078,929.00       | 1,302,402.96         | 5,035   | 264,439 | 20,140  | 1,057,694 | 35,244  | 1,850,948 |
| 36                             | 70                   | 0.00       | 1,353,665.00       | 0.00         | 421,071.00   | 100,000.00          | 0.00      | 1,178,929.00       | 1,441,475.05         | 4,849   | 277,222 | 19,397  | 1,108,822 | 33,945  | 1,940,421 |
| 37                             | 71                   | 0.00       | 1,353,665.00       | 0.00         | 321,071.00   | 100,000.00          | 0.00      | 1,278,929.00       | 1,584,719.30         | 4,663   | 290,201 | 18,652  | 1,160,738 | 32,641  | 2,031,275 |
| 38                             | 72                   | 0.00       | 1,353,665.00       | 0.00         | 221,071.00   | 100,000.00          | 0.00      | 1,378,929.00       | 1,732,260.88         | 4,481   | 303,388 | 17,923  | 1,213,483 | 31,365  | 2,123,578 |
| 39                             | 73                   | 0.00       | 1,353,665.00       | 0.00         | 121,071.00   | 100,000.00          | 0.00      | 1,478,929.00       | 1,884,228.71         | 4,304   | 316,794 | 17,217  | 1,267,104 | 30,129  | 2,217,415 |
| 40                             | 74                   | 0.00       | 1,353,665.00       | 0.00         | 21,071.00    | 100,000.00          | 0.00      | 1,578,929.00       | 2,040,755.57         | 4,135   | 330,433 | 16,540  | 1,321,658 | 28,945  | 2,312,883 |
| 41                             | 75                   | 0.00       | 1,353,665.00       | 0.00         | 0.00         | 100,000.00          | 21,071.00 | 1,700,000.00       | 2,223,049.24         | 3,975   | 344,321 | 15,901  | 1,377,209 | 27,827  | 2,410,097 |
| 42                             | 76                   | 0.00       | 1,353,665.00       | 0.00         | 0.00         | 100,000.00          | 0.00      | 1,800,000.00       | 2,389,740.71         | 3,742   | 358,393 | 14,968  | 1,433,493 | 26,194  | 2,508,593 |
| 43                             | 77                   | 0.00       | 1,353,665.00       | 0.00         | 0.00         | 100,000.00          | 0.00      | 1,900,000.00       | 2,561,432.94         | 3,585   | 372,729 | 14,338  | 1,490,836 | 25,092  | 2,608,943 |
| 44                             | 78                   | 0.00       | 1,353,665.00       | 0.00         | 0.00         | 100,000.00          | 0.00      | 2,000,000.00       | 2,738,275.92         | 3,430   | 387,340 | 13,718  | 1,549,279 | 24,007  | 2,711,218 |
| 45                             | 79                   | 0.00       | 1,353,665.00       | 0.00         | 0.00         | 100,000.00          | 0.00      | 2,100,000.00       | 2,920,424.20         | 3,277   | 402,238 | 13,109  | 1,608,866 | 22,940  | 2,815,494 |
| 46                             | 80                   | 0.00       | 1,353,665.00       | 0.00         | 0.00         | 100,000.00          | 0.00      | 2,200,000.00       | 3,108,036.93         | 3,128   | 417,432 | 12,511  | 1,669,643 | 21,894  | 2,921,853 |
| 47                             | 81                   | 0.00       | 1,353,665.00       | 0.00         | 0.00         | 100,000.00          | 0.00      | 2,300,000.00       | 3,301,278.03         | 2,982   | 432,937 | 11,926  | 1,731,658 | 20,871  | 3,030,380 |
| 48                             | 82                   | 0.00       | 1,353,665.00       | 0.00         | 0.00         | 100,000.00          | 0.00      | 2,400,000.00       | 3,500,316.38         | 2,839   | 448,764 | 11,355  | 1,794,963 | 19,871  | 3,141,162 |
| 49                             | 83                   | 0.00       | 1,353,665.00       | 0.00         | 0.00         | 100,000.00          | 0.00      | 2,500,000.00       | 3,705,325.87         | 2,699   | 464,926 | 10,798  | 1,859,609 | 18,896  | 3,254,293 |
| 50                             | 84                   | 0.00       | 1,353,665.00       | 0.00         | 0.00         | 100,000.00          | 0.00      | 2,600,000.00       | 3,916,485.64         | 2,564   | 481,438 | 10,256  | 1,925,654 | 17,948  | 3,369,870 |
| 51                             | 85                   | 0.00       | 1,353,665.00       | 0.00         | 0.00         | 100,000.00          | 0.00      | 2,700,000.00       | 4,133,980.21         | 2,433   | 498,314 | 9,731   | 1,993,154 | 17,029  | 3,487,995 |
| 52                             | 86                   | 0.00       | 1,353,665.00       | 0.00         | 0.00         | 100,000.00          | 0.00      | 2,800,000.00       | 4,357,999.62         | 2,305   | 515,569 | 9,222   | 2,062,170 | 16,138  | 3,608,772 |
| 53                             | 87                   | 0.00       | 1,353,665.00       | 0.00         | 0.00         | 100,000.00          | 0.00      | 2,900,000.00       | 4,588,739.61         | 2,182   | 533,218 | 8,730   | 2,132,766 | 15,277  | 3,732,313 |
| 54                             | 88                   | 0.00       | 1,353,665.00       | 0.00         | 0.00         | 100,000.00          | 0.00      | 3,000,000.00       | 4,826,401.80         | 2,064   | 551,279 | 8,256   | 2,205,004 | 14,448  | 3,858,730 |
| 55                             | 89                   | 0.00       | 1,353,665.00       | 0.00         | 0.00         | 100,000.00          | 0.00      | 3,100,000.00       | 5,071,193.85         | 1,950   | 569,767 | 7,800   | 2,278,955 | 13,650  | 3,988,143 |
| 56                             | 90                   | 0          |                    |              |              |                     |           |                    |                      |         |         |         |           |         |           |

案例二：35 岁的李女士为自己投保了“臻享一生年金保险（分红型）计划”，选择 20 年交，交费方式为年交，年交保费 130,890.00 元，基本保险金额 100,000 元，年金领取起始年龄为 60 岁,年金领取期限为终身，李女士可获得的保险利益演示如下：

| 招商信诺臻享一生年金保险(分红型)计划 保险利益及红利演示表 |                     |            |                     |              |               |                     |           |                    |                      |         |         |         |           |         |           |
|--------------------------------|---------------------|------------|---------------------|--------------|---------------|---------------------|-----------|--------------------|----------------------|---------|---------|---------|-----------|---------|-----------|
| 被保险人： 李女士                      |                     | 年龄： 35岁    | 基本保险金额： 100,000 元   |              | 年金领取起始年龄： 60岁 |                     |           |                    |                      |         |         |         |           |         |           |
| 年金领取期限：终身                      |                     | 交费期间： 20年  | 年交保险费： 130,890.00 元 |              |               |                     |           |                    |                      |         |         |         |           |         |           |
| 单位：人民币元                        |                     |            |                     |              |               |                     |           |                    |                      |         |         |         |           |         |           |
| 保单年度                           | 被保险人<br>保单年度<br>初年龄 | 全年保险费      | 累计保险费               | 退保金          | 身故保险金         | 保单年度初<br>每年领取年<br>金 | 关爱金       | 累计<br>领取年金/<br>关爱金 | 年金/关爱金<br>累积<br>生息示例 | 红利示例(低) |         | 红利示例(中) |           | 红利示例(高) |           |
|                                |                     |            |                     |              |               |                     |           |                    |                      | 当年红利    | 累积红利    | 当年红利    | 累积红利      | 当年红利    | 累积红利      |
| 1                              | 35                  | 130,890.00 | 130,890.00          | 35,735.00    | 130,890.00    | 0.00                | 0.00      | 0.00               | 0.00                 | 392     | 392     | 1,561   | 1,561     | 2,731   | 2,731     |
| 2                              | 36                  | 130,890.00 | 261,780.00          | 91,435.00    | 261,780.00    | 0.00                | 0.00      | 0.00               | 0.00                 | 808     | 1,212   | 3,228   | 4,836     | 5,647   | 8,460     |
| 3                              | 37                  | 130,890.00 | 392,670.00          | 150,220.00   | 392,670.00    | 0.00                | 0.00      | 0.00               | 0.00                 | 1,234   | 2,482   | 4,934   | 9,915     | 8,635   | 17,349    |
| 4                              | 38                  | 130,890.00 | 523,560.00          | 219,515.00   | 523,560.00    | 0.00                | 0.00      | 0.00               | 0.00                 | 1,671   | 4,228   | 6,685   | 16,898    | 11,699  | 29,568    |
| 5                              | 39                  | 130,890.00 | 654,450.00          | 292,612.00   | 654,450.00    | 0.00                | 0.00      | 0.00               | 0.00                 | 2,120   | 6,474   | 8,480   | 25,884    | 14,839  | 45,294    |
| 6                              | 40                  | 130,890.00 | 785,340.00          | 373,373.00   | 785,340.00    | 0.00                | 0.00      | 0.00               | 0.00                 | 2,580   | 9,249   | 10,319  | 36,980    | 18,058  | 64,712    |
| 7                              | 41                  | 130,890.00 | 916,230.00          | 458,521.00   | 916,230.00    | 0.00                | 0.00      | 0.00               | 0.00                 | 3,051   | 12,577  | 12,205  | 50,294    | 21,358  | 88,011    |
| 8                              | 42                  | 130,890.00 | 1,047,120.00        | 548,271.00   | 1,047,120.00  | 0.00                | 0.00      | 0.00               | 0.00                 | 3,534   | 16,489  | 14,137  | 65,940    | 24,740  | 115,391   |
| 9                              | 43                  | 130,890.00 | 1,178,010.00        | 642,851.00   | 1,178,010.00  | 0.00                | 0.00      | 0.00               | 0.00                 | 4,030   | 21,013  | 16,118  | 84,036    | 28,207  | 147,060   |
| 10                             | 44                  | 130,890.00 | 1,308,900.00        | 742,495.00   | 1,308,900.00  | 0.00                | 0.00      | 0.00               | 0.00                 | 4,537   | 26,180  | 18,149  | 104,706   | 31,760  | 183,232   |
| 11                             | 45                  | 130,890.00 | 1,439,790.00        | 847,453.00   | 1,439,790.00  | 0.00                | 0.00      | 0.00               | 0.00                 | 5,058   | 32,023  | 20,230  | 128,078   | 35,403  | 224,132   |
| 12                             | 46                  | 130,890.00 | 1,570,680.00        | 957,980.00   | 1,570,680.00  | 0.00                | 0.00      | 0.00               | 0.00                 | 5,591   | 38,575  | 22,364  | 154,284   | 39,137  | 269,993   |
| 13                             | 47                  | 130,890.00 | 1,701,570.00        | 1,074,350.00 | 1,701,570.00  | 0.00                | 0.00      | 0.00               | 0.00                 | 6,138   | 45,870  | 24,551  | 183,464   | 42,965  | 321,057   |
| 14                             | 48                  | 130,890.00 | 1,832,460.00        | 1,196,833.00 | 1,832,460.00  | 0.00                | 0.00      | 0.00               | 0.00                 | 6,698   | 53,945  | 26,794  | 215,761   | 46,889  | 377,578   |
| 15                             | 49                  | 130,890.00 | 1,963,350.00        | 1,325,719.00 | 1,963,350.00  | 0.00                | 0.00      | 0.00               | 0.00                 | 7,273   | 62,836  | 29,093  | 251,327   | 50,912  | 439,817   |
| 16                             | 50                  | 130,890.00 | 2,094,240.00        | 1,461,321.00 | 2,094,240.00  | 0.00                | 0.00      | 0.00               | 0.00                 | 7,862   | 72,584  | 31,450  | 290,316   | 55,037  | 508,048   |
| 17                             | 51                  | 130,890.00 | 2,225,130.00        | 1,603,970.00 | 2,225,130.00  | 0.00                | 0.00      | 0.00               | 0.00                 | 8,467   | 83,228  | 33,866  | 332,892   | 59,266  | 582,556   |
| 18                             | 52                  | 130,890.00 | 2,356,020.00        | 1,754,016.00 | 2,356,020.00  | 0.00                | 0.00      | 0.00               | 0.00                 | 9,086   | 94,811  | 36,345  | 379,223   | 63,603  | 663,636   |
| 19                             | 53                  | 130,890.00 | 2,486,910.00        | 1,911,829.00 | 2,486,910.00  | 0.00                | 0.00      | 0.00               | 0.00                 | 9,722   | 107,377 | 38,886  | 429,486   | 68,051  | 751,596   |
| 20                             | 54                  | 130,890.00 | 2,617,800.00        | 2,077,799.00 | 2,617,800.00  | 0.00                | 0.00      | 0.00               | 0.00                 | 10,373  | 120,971 | 41,493  | 483,864   | 72,613  | 846,757   |
| 21                             | 55                  | 0.00       | 2,617,800.00        | 2,170,127.00 | 2,617,800.00  | 0.00                | 0.00      | 0.00               | 0.00                 | 10,635  | 135,235 | 42,540  | 540,920   | 74,444  | 946,604   |
| 22                             | 56                  | 0.00       | 2,617,800.00        | 2,266,716.00 | 2,617,800.00  | 0.00                | 0.00      | 0.00               | 0.00                 | 10,904  | 150,196 | 43,615  | 600,763   | 76,327  | 1,051,329 |
| 23                             | 57                  | 0.00       | 2,617,800.00        | 2,367,800.00 | 2,617,800.00  | 0.00                | 0.00      | 0.00               | 0.00                 | 11,180  | 165,883 | 44,722  | 663,507   | 78,263  | 1,161,132 |
| 24                             | 58                  | 0.00       | 2,617,800.00        | 2,473,661.00 | 2,617,800.00  | 0.00                | 0.00      | 0.00               | 0.00                 | 11,465  | 182,324 | 45,860  | 729,273   | 80,256  | 1,276,222 |
| 25                             | 59                  | 0.00       | 2,617,800.00        | 2,584,627.00 | 2,617,800.00  | 0.00                | 0.00      | 0.00               | 0.00                 | 11,759  | 199,552 | 47,034  | 798,185   | 82,310  | 1,396,818 |
| 26                             | 60                  | 0.00       | 2,617,800.00        | 0.00         | 3,100,000.00  | 100,000.00          | 0.00      | 100,000.00         | 100,000.00           | 12,061  | 217,600 | 48,244  | 870,375   | 84,427  | 1,523,149 |
| 27                             | 61                  | 0.00       | 2,617,800.00        | 0.00         | 2,995,000.00  | 105,000.00          | 0.00      | 205,000.00         | 208,000.00           | 12,007  | 236,135 | 48,029  | 944,515   | 84,051  | 1,652,894 |
| 28                             | 62                  | 0.00       | 2,617,800.00        | 0.00         | 2,884,750.00  | 110,250.00          | 0.00      | 315,250.00         | 324,490.00           | 11,936  | 255,155 | 47,743  | 1,020,593 | 83,551  | 1,786,032 |
| 29                             | 63                  | 0.00       | 2,617,800.00        | 0.00         | 2,768,987.00  | 115,763.00          | 0.00      | 431,013.00         | 449,987.70           | 11,846  | 274,655 | 47,382  | 1,098,594 | 82,919  | 1,922,532 |
| 30                             | 64                  | 0.00       | 2,617,800.00        | 0.00         | 2,647,436.00  | 121,551.00          | 0.00      | 552,564.00         | 585,038.33           | 11,736  | 294,631 | 46,943  | 1,178,494 | 82,150  | 2,062,358 |
| 31                             | 65                  | 0.00       | 2,617,800.00        | 0.00         | 2,519,808.00  | 127,628.00          | 0.00      | 680,192.00         | 730,217.48           | 11,605  | 315,074 | 46,420  | 1,260,269 | 81,235  | 2,205,463 |
| 32                             | 66                  | 0.00       | 2,617,800.00        | 0.00         | 2,385,798.00  | 134,010.00          | 0.00      | 814,202.00         | 886,134.01           | 11,452  | 335,979 | 45,809  | 1,343,886 | 80,166  | 2,351,793 |
| 33                             | 67                  | 0.00       | 2,617,800.00        | 0.00         | 2,245,088.00  | 140,710.00          | 0.00      | 954,912.00         | 1,053,428.03         | 11,277  | 357,335 | 45,107  | 1,429,310 | 78,938  | 2,501,285 |
| 34                             | 68                  | 0.00       | 2,617,800.00        | 0.00         | 2,097,342.00  | 147,746.00          | 0.00      | 1,102,658.00       | 1,232,776.87         | 11,078  | 379,133 | 44,310  | 1,516,500 | 77,543  | 2,653,867 |
| 35                             | 69                  | 0.00       | 2,617,800.00        | 0.00         | 1,942,209.00  | 155,133.00          | 0.00      | 1,257,791.00       | 1,424,893.17         | 10,853  | 401,360 | 43,414  | 1,605,409 | 75,974  | 2,809,457 |
| 36                             | 70                  | 0.00       | 2,617,800.00        | 0.00         | 1,779,320.00  | 162,889.00          | 0.00      | 1,420,680.00       | 1,630,528.97         | 10,604  | 424,005 | 42,415  | 1,695,985 | 74,225  | 2,967,966 |
| 37                             | 71                  | 0.00       | 2,617,800.00        | 0.00         | 1,608,286.00  | 171,034.00          | 0.00      | 1,591,714.00       | 1,850,478.84         | 10,327  | 447,052 | 41,309  | 1,788,174 | 72,291  | 3,129,296 |
| 38                             | 72                  | 0.00       | 2,617,800.00        | 0.00         | 1,428,700.00  | 179,586.00          | 0.00      | 1,771,300.00       | 2,085,579.20         | 10,024  | 470,487 | 40,095  | 1,881,914 | 70,166  | 3,293,340 |
| 39                             | 73                  | 0.00       | 2,617,800.00        | 0.00         | 1,240,135.00  | 188,565.00          | 0.00      | 1,959,865.00       | 2,336,711.58         | 9,692   | 494,294 | 38,769  | 1,977,140 | 67,845  | 3,459,986 |
| 40                             | 74                  | 0.00       | 2,617,800.00        | 0.00         | 1,042,142.00  | 197,993.00          | 0.00      | 2,157,858.00       | 2,640,805.92         | 9,332   | 518,455 | 37,329  | 2,073,784 | 65,327  | 3,629,112 |
| 41                             | 75                  | 0.00       | 2,617,800.00        | 0.00         | 842,142.00    | 200,000.00          | 0.00      | 2,357,858.00       | 2,882,950.10         | 8,944   | 542,953 | 35,776  | 2,171,773 | 62,609  | 3,800,594 |
| 42                             | 76                  | 0.00       | 2,617,800.00        | 0.00         | 642,142.00    | 200,000.00          | 0.00      | 2,557,858.00       | 3,169,438.61         | 8,556   | 567,798 | 34,223  | 2,271,150 | 59,891  | 3,974,502 |
| 43                             | 77                  | 0.00       | 2,617,800.00        | 0.00         | 442,142.00    | 200,000.00          | 0.00      | 2,757,858.00       | 3,464,521.76         | 8,177   | 593,009 | 32,709  | 2,371,994 | 57,241  | 4,150,979 |
| 44                             | 78                  | 0.00       | 2,617,800.00        | 0.00         | 242,142.00    | 200,000.00          | 0.00      | 2,957,858.00       | 3,768,457.42         | 7,812   | 618,611 | 31,249  | 2,474,402 | 54,685  | 4,330,193 |
| 45                             | 79                  | 0.00       | 2,617,800.00        | 0.00         | 42,142.00     | 200,000.00          | 0.00      | 3,157,858.00       | 4,081,511.14         | 7,465   | 644,634 | 29,859  | 2,578,493 | 52,253  | 4,512,352 |
| 46                             | 80                  | 0.00       | 2,617,800.00        | 0.00         | 0.00          | 200,000.00          | 42,142.00 | 3,400,000.00       | 4,446,098.47         | 7,140   | 671,114 | 28,562  | 2,684,410 | 49,983  | 4,697,705 |
| 47                             | 81                  | 0.00       | 2,617,800.00        | 0.00         | 0.00          | 200,000.00          | 0.00      | 3,600,000.00       | 4,779,481.43         | 6,670   | 697,917 | 26,681  | 2,791,623 | 46,692  | 4,885,329 |
| 48                             | 82                  | 0.00       | 2,617,800.00        | 0.00         | 0.00          | 200,000.00          | 0.00      | 3,800,000.00       | 5,122,865.87         | 6,354   | 725,209 | 25,414  | 2,900,786 | 44,475  | 5,076,363 |
| 49                             | 83                  | 0.00       | 2,617,800.00        | 0.00         | 0.00          | 200,000.00          | 0.00      | 4,000,000.00       | 5,476,551.85         | 6,043   | 753,008 | 24,173  | 3,011,982 | 42,303  | 5,270,957 |
| 50                             | 84                  | 0.00       | 2,617,800.00        | 0.00         | 0.00          | 200,000.00          | 0.00      | 4,200,000.00       | 5,840,848.40         | 5,740   | 781,338 | 22,959  | 3,125,301 | 40,179  | 5,469,265 |
| 51                             | 85                  | 0.00       | 2,617,800.00        | 0.00         | 0.00          | 200,000.00          | 0.00      | 4,400,000.00       | 6,216,073.85         | 5,444   | 810,222 | 21,776  | 3,240,837 | 38,108  | 5,671,451 |
| 52                             | 86                  | 0.00       | 2,617,800.00        | 0.00         | 0.00          | 200,000.00          | 0.00      | 4,600,000.00       | 6,602,556.07         | 5,156   | 839,685 | 20,625  | 3,358,687 | 36,094  | 5,877,688 |
| 53                             | 87                  | 0.00       | 2,617,800.00        | 0.00         | 0.00          | 200,000.00          | 0.00      | 4,800,000.00       | 7,000,632.75         | 4,877   | 869,753 | 19,508  | 3,478,955 | 34,138  | 6,088,157 |
| 54                             | 88                  | 0.00       | 2,617,800.00        | 0.00         | 0.00          | 200,000.00          | 0.00      | 5,000,000.00       | 7,410,651.73         | 4,606   | 900,452 | 18,426  | 3,601,749 | 32,245  | 6,303,047 |
| 55                             | 89                  | 0.00       | 2,617,800.00        | 0.00         | 0.00          | 200,000.00          | 0.00      | 5,200              |                      |         |         |         |           |         |           |

案例三：40 岁的赵先生为自己投保了“臻享一生年金保险（分红型）计划”，选择 20 年交费，年交保费 70,333.50 元，基本保险金额 50,000 元，年金领取起始年龄为 60 岁,年金领取期限为终身，赵先生可获得的保险利益演示如下：



招商信诺臻享一生年金保险(分红型)计划 保险利益及红利演示表

| 单位：人民币元   |                     |           |                    |              |               |                     |           |                    |                      |         |         |         |           |         |           |
|-----------|---------------------|-----------|--------------------|--------------|---------------|---------------------|-----------|--------------------|----------------------|---------|---------|---------|-----------|---------|-----------|
| 被保险人： 赵先生 |                     | 年龄： 40岁   | 基本保险金额： 50,000 元   |              | 年金领取起始年龄： 60岁 |                     |           |                    |                      |         |         |         |           |         |           |
| 年金领取期限：终身 |                     | 交费期间： 20年 | 年交保险费： 70,333.50 元 |              |               |                     |           |                    |                      |         |         |         |           |         |           |
| 保单年度      | 被保险人<br>保单年度<br>初年龄 | 全年保险费     | 累计保险费              | 退保金          | 身故保险金         | 保单年度初<br>每年领取年<br>金 | 关爱金       | 累计<br>领取年金/<br>关爱金 | 年金/关爱金<br>累积<br>生息示例 | 红利示例(低) |         | 红利示例(中) |           | 红利示例(高) |           |
|           |                     |           |                    |              |               |                     |           |                    |                      | 当年红利    | 累积红利    | 当年红利    | 累积红利      | 当年红利    | 累积红利      |
| 1         | 40                  | 70,333.50 | 70,333.50          | 21,595.00    | 70,333.50     | 0.00                | 0.00      | 0.00               | 0.00                 | 212     | 212     | 840     | 840       | 1,468   | 1,468     |
| 2         | 41                  | 70,333.50 | 140,667.00         | 55,243.50    | 140,667.00    | 0.00                | 0.00      | 0.00               | 0.00                 | 436     | 655     | 1,735   | 2,600     | 3,033   | 4,545     |
| 3         | 42                  | 70,333.50 | 211,000.50         | 90,726.00    | 211,000.50    | 0.00                | 0.00      | 0.00               | 0.00                 | 662     | 1,337   | 2,648   | 5,326     | 4,634   | 9,315     |
| 4         | 43                  | 70,333.50 | 281,334.00         | 132,536.50   | 281,334.00    | 0.00                | 0.00      | 0.00               | 0.00                 | 897     | 2,274   | 3,588   | 9,073     | 6,278   | 15,873    |
| 5         | 44                  | 70,333.50 | 351,667.50         | 176,613.50   | 351,667.50    | 0.00                | 0.00      | 0.00               | 0.00                 | 1,138   | 3,479   | 4,551   | 13,896    | 7,964   | 24,313    |
| 6         | 45                  | 70,333.50 | 422,001.00         | 225,292.50   | 422,001.00    | 0.00                | 0.00      | 0.00               | 0.00                 | 1,384   | 4,968   | 5,538   | 19,851    | 9,691   | 34,734    |
| 7         | 46                  | 70,333.50 | 492,334.50         | 276,587.50   | 492,334.50    | 0.00                | 0.00      | 0.00               | 0.00                 | 1,637   | 6,755   | 6,549   | 26,996    | 11,461  | 47,237    |
| 8         | 47                  | 70,333.50 | 562,668.00         | 330,626.00   | 562,668.00    | 0.00                | 0.00      | 0.00               | 0.00                 | 1,897   | 8,854   | 7,586   | 35,392    | 13,276  | 61,931    |
| 9         | 48                  | 70,333.50 | 633,001.50         | 387,534.50   | 633,001.50    | 0.00                | 0.00      | 0.00               | 0.00                 | 2,162   | 11,282  | 8,649   | 45,103    | 15,137  | 78,925    |
| 10        | 49                  | 70,333.50 | 703,335.00         | 447,449.00   | 703,335.00    | 0.00                | 0.00      | 0.00               | 0.00                 | 2,435   | 14,055  | 9,739   | 56,196    | 17,044  | 98,336    |
| 11        | 50                  | 70,333.50 | 773,668.50         | 510,516.50   | 773,668.50    | 0.00                | 0.00      | 0.00               | 0.00                 | 2,714   | 17,191  | 10,856  | 68,738    | 18,999  | 120,285   |
| 12        | 51                  | 70,333.50 | 844,002.00         | 576,898.50   | 844,002.00    | 0.00                | 0.00      | 0.00               | 0.00                 | 3,000   | 20,707  | 12,002  | 82,802    | 21,003  | 144,897   |
| 13        | 52                  | 70,333.50 | 914,335.50         | 646,766.50   | 914,335.50    | 0.00                | 0.00      | 0.00               | 0.00                 | 3,294   | 24,622  | 13,176  | 98,463    | 23,059  | 172,303   |
| 14        | 53                  | 70,333.50 | 984,669.00         | 720,298.00   | 984,669.00    | 0.00                | 0.00      | 0.00               | 0.00                 | 3,595   | 28,956  | 14,381  | 115,797   | 25,166  | 202,638   |
| 15        | 54                  | 70,333.50 | 1,055,002.50       | 797,677.00   | 1,055,002.50  | 0.00                | 0.00      | 0.00               | 0.00                 | 3,904   | 33,729  | 15,616  | 134,887   | 27,328  | 236,046   |
| 16        | 55                  | 70,333.50 | 1,125,336.00       | 879,095.00   | 1,125,336.00  | 0.00                | 0.00      | 0.00               | 0.00                 | 4,221   | 38,962  | 16,883  | 155,817   | 29,546  | 272,673   |
| 17        | 56                  | 70,333.50 | 1,195,669.50       | 964,751.00   | 1,195,669.50  | 0.00                | 0.00      | 0.00               | 0.00                 | 4,546   | 44,676  | 18,183  | 178,675   | 31,821  | 312,673   |
| 18        | 57                  | 70,333.50 | 1,266,003.00       | 1,054,855.00 | 1,266,003.00  | 0.00                | 0.00      | 0.00               | 0.00                 | 4,879   | 50,896  | 19,517  | 203,552   | 34,155  | 356,209   |
| 19        | 58                  | 70,333.50 | 1,336,336.50       | 1,149,632.00 | 1,336,336.50  | 0.00                | 0.00      | 0.00               | 0.00                 | 5,222   | 57,644  | 20,887  | 230,545   | 36,551  | 403,446   |
| 20        | 59                  | 70,333.50 | 1,406,670.00       | 1,249,325.00 | 1,406,670.00  | 0.00                | 0.00      | 0.00               | 0.00                 | 5,573   | 64,947  | 22,293  | 259,755   | 39,012  | 454,562   |
| 21        | 60                  | 0.00      | 1,406,670.00       | 0.00         | 1,550,000.00  | 50,000.00           | 0.00      | 50,000.00          | 50,000.00            | 5,716   | 72,611  | 22,864  | 290,411   | 40,013  | 508,211   |
| 22        | 61                  | 0.00      | 1,406,670.00       | 0.00         | 1,497,500.00  | 52,500.00           | 0.00      | 102,500.00         | 104,000.00           | 5,681   | 80,470  | 22,723  | 321,846   | 39,765  | 563,222   |
| 23        | 62                  | 0.00      | 1,406,670.00       | 0.00         | 1,442,375.00  | 55,125.00           | 0.00      | 157,625.00         | 162,245.00           | 5,636   | 88,521  | 22,546  | 354,047   | 39,455  | 619,574   |
| 24        | 63                  | 0.00      | 1,406,670.00       | 0.00         | 1,384,493.50  | 57,881.50           | 0.00      | 215,506.50         | 224,993.85           | 5,583   | 96,759  | 22,331  | 387,000   | 39,080  | 677,241   |
| 25        | 64                  | 0.00      | 1,406,670.00       | 0.00         | 1,323,718.00  | 60,775.50           | 0.00      | 276,282.00         | 292,519.17           | 5,520   | 105,182 | 22,078  | 420,688   | 38,637  | 736,195   |
| 26        | 65                  | 0.00      | 1,406,670.00       | 0.00         | 1,259,904.00  | 63,814.00           | 0.00      | 340,096.00         | 365,108.74           | 5,446   | 113,783 | 21,784  | 455,093   | 38,122  | 796,402   |
| 27        | 66                  | 0.00      | 1,406,670.00       | 0.00         | 1,192,899.00  | 67,005.00           | 0.00      | 407,101.00         | 443,067.00           | 5,362   | 122,558 | 21,447  | 490,192   | 37,532  | 857,826   |
| 28        | 67                  | 0.00      | 1,406,670.00       | 0.00         | 1,122,544.00  | 70,355.00           | 0.00      | 477,456.00         | 526,714.01           | 5,266   | 131,501 | 21,066  | 525,964   | 36,865  | 920,426   |
| 29        | 68                  | 0.00      | 1,406,670.00       | 0.00         | 1,048,671.00  | 73,873.00           | 0.00      | 551,329.00         | 616,388.43           | 5,160   | 140,606 | 20,638  | 562,381   | 36,117  | 984,155   |
| 30        | 69                  | 0.00      | 1,406,670.00       | 0.00         | 971,104.50    | 77,566.50           | 0.00      | 628,895.50         | 712,446.59           | 5,041   | 149,865 | 20,163  | 599,416   | 35,286  | 1,048,966 |
| 31        | 70                  | 0.00      | 1,406,670.00       | 0.00         | 889,660.00    | 81,444.50           | 0.00      | 710,340.00         | 815,264.48           | 4,910   | 159,271 | 19,640  | 637,038   | 34,370  | 1,114,804 |
| 32        | 71                  | 0.00      | 1,406,670.00       | 0.00         | 804,143.00    | 85,517.00           | 0.00      | 795,857.00         | 925,239.42           | 4,767   | 168,816 | 19,066  | 675,215   | 33,366  | 1,181,614 |
| 33        | 72                  | 0.00      | 1,406,670.00       | 0.00         | 714,350.00    | 89,793.00           | 0.00      | 885,650.00         | 1,042,789.60         | 4,611   | 178,491 | 18,442  | 713,914   | 32,274  | 1,249,337 |
| 34        | 73                  | 0.00      | 1,406,670.00       | 0.00         | 620,067.50    | 94,282.50           | 0.00      | 979,932.50         | 1,168,355.79         | 4,442   | 188,287 | 17,767  | 753,098   | 31,092  | 1,317,909 |
| 35        | 74                  | 0.00      | 1,406,670.00       | 0.00         | 521,071.00    | 98,996.50           | 0.00      | 1,078,929.00       | 1,302,402.96         | 4,260   | 198,196 | 17,041  | 792,732   | 29,821  | 1,387,267 |
| 36        | 75                  | 0.00      | 1,406,670.00       | 0.00         | 421,071.00    | 100,000.00          | 0.00      | 1,178,929.00       | 1,441,475.05         | 4,066   | 208,208 | 16,264  | 832,778   | 28,462  | 1,457,347 |
| 37        | 76                  | 0.00      | 1,406,670.00       | 0.00         | 321,071.00    | 100,000.00          | 0.00      | 1,278,929.00       | 1,584,719.30         | 3,874   | 218,328 | 15,494  | 873,255   | 27,115  | 1,528,182 |
| 38        | 77                  | 0.00      | 1,406,670.00       | 0.00         | 221,071.00    | 100,000.00          | 0.00      | 1,378,929.00       | 1,732,260.88         | 3,688   | 228,566 | 14,753  | 914,206   | 25,818  | 1,599,846 |
| 39        | 78                  | 0.00      | 1,406,670.00       | 0.00         | 121,071.00    | 100,000.00          | 0.00      | 1,478,929.00       | 1,884,228.71         | 3,513   | 238,935 | 14,050  | 955,682   | 24,588  | 1,672,429 |
| 40        | 79                  | 0.00      | 1,406,670.00       | 0.00         | 21,071.00     | 100,000.00          | 0.00      | 1,578,929.00       | 2,040,755.57         | 3,349   | 249,452 | 13,397  | 997,749   | 23,444  | 1,746,046 |
| 41        | 80                  | 0.00      | 1,406,670.00       | 0.00         | 0.00          | 100,000.00          | 21,071.00 | 1,700,000.00       | 2,223,049.24         | 3,202   | 260,137 | 12,806  | 1,040,488 | 22,411  | 1,820,838 |
| 42        | 81                  | 0.00      | 1,406,670.00       | 0.00         | 0.00          | 100,000.00          | 0.00      | 1,800,000.00       | 2,389,740.71         | 2,982   | 270,923 | 11,926  | 1,083,628 | 20,871  | 1,896,334 |
| 43        | 82                  | 0.00      | 1,406,670.00       | 0.00         | 0.00          | 100,000.00          | 0.00      | 1,900,000.00       | 2,561,432.94         | 2,839   | 281,889 | 11,355  | 1,127,492 | 19,871  | 1,973,095 |
| 44        | 83                  | 0.00      | 1,406,670.00       | 0.00         | 0.00          | 100,000.00          | 0.00      | 2,000,000.00       | 2,738,275.92         | 2,699   | 293,046 | 10,798  | 1,172,115 | 18,896  | 2,051,184 |
| 45        | 84                  | 0.00      | 1,406,670.00       | 0.00         | 0.00          | 100,000.00          | 0.00      | 2,100,000.00       | 2,920,424.20         | 2,564   | 304,401 | 10,256  | 1,217,534 | 17,948  | 2,130,667 |
| 46        | 85                  | 0.00      | 1,406,670.00       | 0.00         | 0.00          | 100,000.00          | 0.00      | 2,200,000.00       | 3,108,036.93         | 2,433   | 315,966 | 9,731   | 1,263,791 | 17,029  | 2,211,616 |
| 47        | 86                  | 0.00      | 1,406,670.00       | 0.00         | 0.00          | 100,000.00          | 0.00      | 2,300,000.00       | 3,301,278.03         | 2,305   | 327,750 | 9,222   | 1,310,926 | 16,138  | 2,294,102 |
| 48        | 87                  | 0.00      | 1,406,670.00       | 0.00         | 0.00          | 100,000.00          | 0.00      | 2,400,000.00       | 3,500,316.38         | 2,182   | 339,765 | 8,730   | 1,358,984 | 15,277  | 2,378,203 |
| 49        | 88                  | 0.00      | 1,406,670.00       | 0.00         | 0.00          | 100,000.00          | 0.00      | 2,500,000.00       | 3,705,325.87         | 2,064   | 352,022 | 8,256   | 1,408,010 | 14,448  | 2,463,997 |
| 50        | 89                  | 0.00      | 1,406,670.00       | 0.00         | 0.00          | 100,000.00          | 0.00      | 2,600,000.00       | 3,916,485.64         | 1,950   | 364,533 | 7,800   | 1,458,050 | 13,650  | 2,551,567 |
| 51        | 90                  | 0.00      | 1,406,670.00       | 0.00         | 0.00          | 100,000.00          | 0.00      | 2,700,000.00       | 4,133,980.21         | 1,841   | 377,309 | 7,363   | 1,509,154 | 12,885  | 2,640,999 |
| 52        | 91                  | 0.00      | 1,406,670.00       | 0.00         | 0.00          | 100,000.00          | 0.00      | 2,800,000.00       | 4,357,999.62         | 1,736   | 390,365 | 6,944   | 1,561,372 | 12,151  | 2,732,380 |
| 53        | 92                  | 0.00      | 1,406,670.00       | 0.00         | 0.00          | 100,000.00          | 0.00      | 2,900,000.00       | 4,588,739.61         | 1,636   | 403,711 | 6,543   | 1,614,757 | 11,450  | 2,825,802 |
| 54        | 93                  | 0.00      | 1,406,670.00       | 0.00         | 0.00          | 100,000.00          | 0.00      | 3,000,000.00       | 4,826,401.80         | 1,540   | 417,363 | 6,161   | 1,669,360 | 10,781  | 2,921,358 |
| 55        | 94                  | 0.00      | 1,406,670.00       | 0.00         | 0.00          | 100,000.00          | 0.00      | 3,100,000.00       | 5,071,193.85         | 1,449   | 431,333 | 5,796   | 1,725,237 | 10,143  | 3,019,142 |
| 56        | 95                  | 0.00      | 1,406,670.00       | 0.00         | 0.00          | 100,000.00          | 0.00      | 3,200,000.00       | 5,323,329.67         | 1,362   | 445,635 | 5,449   | 1,782,443 | 9,535   | 3,119,251 |
| 57        | 96                  | 0.00      | 1,406,670.00       | 0.00         |               |                     |           |                    |                      |         |         |         |           |         |           |

案例四：40 岁的杨女士为自己投保了“臻享一生年金保险（分红型）计划”，选择 10 年交费，年交保费 325,850.00 元，基本保险金额 100,000 元，年金领取起始年龄为 55 岁,年金领取期限为终身，杨女士可获得的保险利益演示如下：

| 招商信诺臻享一生年金保险(分红型)计划 保险利益及红利演示表 |                     |            |                    |              |              |                     |           |                    |                      |         |           |         |           |         |           |
|--------------------------------|---------------------|------------|--------------------|--------------|--------------|---------------------|-----------|--------------------|----------------------|---------|-----------|---------|-----------|---------|-----------|
| 被保险人：杨女士                       |                     | 年龄：40岁     | 基本保险金额：100,000 元   |              | 年金领取起始年龄：55岁 |                     |           |                    |                      |         |           |         |           |         |           |
| 年金领取期限：终身                      |                     | 交费期间：10年   | 年交保险费：325,850.00 元 |              |              |                     |           |                    |                      |         |           |         |           |         |           |
| 单位：人民币元                        |                     |            |                    |              |              |                     |           |                    |                      |         |           |         |           |         |           |
| 保单年度                           | 被保险人<br>保单年度<br>初年龄 | 全年保险费      | 累计保险费              | 退保金          | 身故保险金        | 保单年度初<br>每年领取年<br>金 | 关爱金       | 累计<br>领取年金/<br>关爱金 | 年金/关爱金<br>累积<br>生息示例 | 红利示例(低) |           | 红利示例(中) |           | 红利示例(高) |           |
|                                |                     |            |                    |              |              |                     |           |                    |                      | 当年红利    | 累积红利      | 当年红利    | 累积红利      | 当年红利    | 累积红利      |
| 1                              | 40                  | 325,850.00 | 325,850.00         | 105,927.00   | 325,850.00   | 0.00                | 0.00      | 0.00               | 0.00                 | 989     | 989       | 3,937   | 3,937     | 6,885   | 6,885     |
| 2                              | 41                  | 325,850.00 | 651,700.00         | 257,876.00   | 651,700.00   | 0.00                | 0.00      | 0.00               | 0.00                 | 2,041   | 3,060     | 8,145   | 12,201    | 14,249  | 21,341    |
| 3                              | 42                  | 325,850.00 | 977,550.00         | 439,555.00   | 977,550.00   | 0.00                | 0.00      | 0.00               | 0.00                 | 3,113   | 6,265     | 12,452  | 25,019    | 21,792  | 43,773    |
| 4                              | 43                  | 325,850.00 | 1,303,400.00       | 643,064.00   | 1,303,400.00 | 0.00                | 0.00      | 0.00               | 0.00                 | 4,218   | 10,671    | 16,873  | 42,643    | 29,529  | 74,615    |
| 5                              | 44                  | 325,850.00 | 1,629,250.00       | 859,724.00   | 1,629,250.00 | 0.00                | 0.00      | 0.00               | 0.00                 | 5,351   | 16,342    | 21,405  | 65,327    | 37,459  | 114,312   |
| 6                              | 45                  | 325,850.00 | 1,955,100.00       | 1,100,393.00 | 1,955,100.00 | 0.00                | 0.00      | 0.00               | 0.00                 | 6,512   | 23,345    | 26,050  | 93,337    | 45,587  | 163,328   |
| 7                              | 46                  | 325,850.00 | 2,280,950.00       | 1,356,288.00 | 2,280,950.00 | 0.00                | 0.00      | 0.00               | 0.00                 | 7,703   | 31,748    | 30,811  | 126,948   | 53,919  | 222,147   |
| 8                              | 47                  | 325,850.00 | 2,606,800.00       | 1,628,201.00 | 2,606,800.00 | 0.00                | 0.00      | 0.00               | 0.00                 | 8,923   | 41,623    | 35,691  | 166,447   | 62,459  | 291,270   |
| 9                              | 48                  | 325,850.00 | 2,932,650.00       | 1,916,930.00 | 2,932,650.00 | 0.00                | 0.00      | 0.00               | 0.00                 | 10,173  | 53,045    | 40,693  | 212,133   | 71,213  | 371,221   |
| 10                             | 49                  | 325,850.00 | 3,258,500.00       | 2,223,331.00 | 3,258,500.00 | 0.00                | 0.00      | 0.00               | 0.00                 | 11,455  | 66,092    | 45,821  | 264,318   | 80,187  | 462,545   |
| 11                             | 50                  | 0.00       | 3,258,500.00       | 2,321,975.00 | 3,258,500.00 | 0.00                | 0.00      | 0.00               | 0.00                 | 11,742  | 79,816    | 46,967  | 319,215   | 82,193  | 558,614   |
| 12                             | 51                  | 0.00       | 3,258,500.00       | 2,425,062.00 | 3,258,500.00 | 0.00                | 0.00      | 0.00               | 0.00                 | 12,036  | 94,247    | 48,144  | 376,935   | 84,251  | 659,623   |
| 13                             | 52                  | 0.00       | 3,258,500.00       | 2,532,822.00 | 3,258,500.00 | 0.00                | 0.00      | 0.00               | 0.00                 | 12,338  | 109,412   | 49,351  | 437,594   | 86,365  | 765,777   |
| 14                             | 53                  | 0.00       | 3,258,500.00       | 2,645,501.00 | 3,258,500.00 | 0.00                | 0.00      | 0.00               | 0.00                 | 12,648  | 125,342   | 50,591  | 501,313   | 88,534  | 877,284   |
| 15                             | 54                  | 0.00       | 3,258,500.00       | 2,763,360.00 | 3,258,500.00 | 0.00                | 0.00      | 0.00               | 0.00                 | 12,966  | 142,069   | 51,864  | 568,217   | 90,763  | 994,365   |
| 16                             | 55                  | 0.00       | 3,258,500.00       | 0.00         | 3,100,000.00 | 100,000.00          | 0.00      | 100,000.00         | 100,000.00           | 13,293  | 159,624   | 53,173  | 638,436   | 93,052  | 1,117,248 |
| 17                             | 56                  | 0.00       | 3,258,500.00       | 0.00         | 2,995,000.00 | 105,000.00          | 0.00      | 205,000.00         | 208,000.00           | 13,271  | 177,683   | 53,084  | 710,673   | 92,897  | 1,243,663 |
| 18                             | 57                  | 0.00       | 3,258,500.00       | 0.00         | 2,884,750.00 | 110,250.00          | 0.00      | 315,250.00         | 324,490.00           | 13,232  | 196,245   | 52,926  | 784,919   | 92,621  | 1,373,593 |
| 19                             | 58                  | 0.00       | 3,258,500.00       | 0.00         | 2,768,987.00 | 115,763.00          | 0.00      | 431,013.00         | 449,987.70           | 13,174  | 215,307   | 52,695  | 861,162   | 92,217  | 1,507,018 |
| 20                             | 59                  | 0.00       | 3,258,500.00       | 0.00         | 2,647,436.00 | 121,551.00          | 0.00      | 552,564.00         | 585,038.33           | 13,097  | 234,863   | 52,387  | 939,385   | 91,678  | 1,643,906 |
| 21                             | 60                  | 0.00       | 3,258,500.00       | 0.00         | 2,519,808.00 | 127,628.00          | 0.00      | 680,192.00         | 730,217.48           | 12,999  | 254,908   | 51,997  | 1,019,563 | 90,995  | 1,784,218 |
| 22                             | 61                  | 0.00       | 3,258,500.00       | 0.00         | 2,385,798.00 | 134,010.00          | 0.00      | 814,202.00         | 886,134.01           | 12,880  | 275,435   | 51,519  | 1,101,669 | 90,159  | 1,927,904 |
| 23                             | 62                  | 0.00       | 3,258,500.00       | 0.00         | 2,245,088.00 | 140,710.00          | 0.00      | 954,912.00         | 1,053,428.03         | 12,737  | 296,435   | 50,950  | 1,185,669 | 89,162  | 2,074,903 |
| 24                             | 63                  | 0.00       | 3,258,500.00       | 0.00         | 2,097,342.00 | 147,746.00          | 0.00      | 1,102,658.00       | 1,232,776.87         | 12,571  | 317,899   | 50,284  | 1,271,523 | 87,996  | 2,225,147 |
| 25                             | 64                  | 0.00       | 3,258,500.00       | 0.00         | 1,942,209.00 | 155,133.00          | 0.00      | 1,257,791.00       | 1,424,893.17         | 12,379  | 339,815   | 49,515  | 1,359,184 | 86,652  | 2,378,553 |
| 26                             | 65                  | 0.00       | 3,258,500.00       | 0.00         | 1,779,320.00 | 162,889.00          | 0.00      | 1,420,680.00       | 1,630,528.97         | 12,160  | 362,170   | 48,640  | 1,448,600 | 85,120  | 2,535,030 |
| 27                             | 66                  | 0.00       | 3,258,500.00       | 0.00         | 1,608,286.00 | 171,034.00          | 0.00      | 1,591,714.00       | 1,850,478.84         | 11,913  | 384,948   | 47,653  | 1,539,711 | 83,393  | 2,694,474 |
| 28                             | 67                  | 0.00       | 3,258,500.00       | 0.00         | 1,428,700.00 | 179,586.00          | 0.00      | 1,771,300.00       | 2,085,579.20         | 11,638  | 408,134   | 46,550  | 1,632,452 | 81,463  | 2,856,771 |
| 29                             | 68                  | 0.00       | 3,258,500.00       | 0.00         | 1,240,135.00 | 188,565.00          | 0.00      | 1,959,865.00       | 2,336,711.58         | 11,332  | 431,710   | 45,326  | 1,726,752 | 79,321  | 3,021,794 |
| 30                             | 69                  | 0.00       | 3,258,500.00       | 0.00         | 1,042,142.00 | 197,993.00          | 0.00      | 2,157,858.00       | 2,604,805.92         | 10,994  | 455,655   | 43,977  | 1,822,532 | 76,960  | 3,189,408 |
| 31                             | 70                  | 0.00       | 3,258,500.00       | 0.00         | 842,142.00   | 200,000.00          | 0.00      | 2,357,858.00       | 2,882,950.10         | 10,625  | 479,950   | 42,499  | 1,919,706 | 74,373  | 3,359,463 |
| 32                             | 71                  | 0.00       | 3,258,500.00       | 0.00         | 642,142.00   | 200,000.00          | 0.00      | 2,557,858.00       | 3,169,438.61         | 10,250  | 504,598   | 41,001  | 2,018,299 | 71,753  | 3,532,000 |
| 33                             | 72                  | 0.00       | 3,258,500.00       | 0.00         | 442,142.00   | 200,000.00          | 0.00      | 2,757,858.00       | 3,464,521.76         | 9,880   | 529,617   | 39,521  | 2,118,369 | 69,161  | 3,707,121 |
| 34                             | 73                  | 0.00       | 3,258,500.00       | 0.00         | 242,142.00   | 200,000.00          | 0.00      | 2,957,858.00       | 3,768,457.42         | 9,516   | 555,021   | 38,066  | 2,219,986 | 66,115  | 3,884,950 |
| 35                             | 74                  | 0.00       | 3,258,500.00       | 0.00         | 42,142.00    | 200,000.00          | 0.00      | 3,157,858.00       | 4,081,511.14         | 9,162   | 580,834   | 36,648  | 2,323,233 | 64,134  | 4,065,632 |
| 36                             | 75                  | 0.00       | 3,258,500.00       | 0.00         | 0.00         | 200,000.00          | 42,142.00 | 3,400,000.00       | 4,446,098.47         | 8,820   | 607,079   | 35,280  | 2,428,210 | 61,740  | 4,249,340 |
| 37                             | 76                  | 0.00       | 3,258,500.00       | 0.00         | 0.00         | 200,000.00          | 0.00      | 3,600,000.00       | 4,779,481.43         | 8,330   | 633,621   | 33,319  | 2,534,375 | 58,308  | 4,435,128 |
| 38                             | 77                  | 0.00       | 3,258,500.00       | 0.00         | 0.00         | 200,000.00          | 0.00      | 3,800,000.00       | 5,122,865.87         | 7,990   | 660,619   | 31,959  | 2,642,365 | 55,928  | 4,624,111 |
| 39                             | 78                  | 0.00       | 3,258,500.00       | 0.00         | 0.00         | 200,000.00          | 0.00      | 4,000,000.00       | 5,476,551.85         | 7,653   | 688,091   | 30,613  | 2,752,249 | 53,573  | 4,816,407 |
| 40                             | 79                  | 0.00       | 3,258,500.00       | 0.00         | 0.00         | 200,000.00          | 0.00      | 4,200,000.00       | 5,840,848.40         | 7,321   | 716,055   | 29,283  | 2,864,100 | 51,245  | 5,012,144 |
| 41                             | 80                  | 0.00       | 3,258,500.00       | 0.00         | 0.00         | 200,000.00          | 0.00      | 4,400,000.00       | 6,216,073.85         | 6,993   | 744,529   | 27,972  | 2,977,994 | 48,950  | 5,211,459 |
| 42                             | 81                  | 0.00       | 3,258,500.00       | 0.00         | 0.00         | 200,000.00          | 0.00      | 4,600,000.00       | 6,602,556.07         | 6,670   | 773,536   | 26,681  | 3,094,015 | 46,692  | 5,414,495 |
| 43                             | 82                  | 0.00       | 3,258,500.00       | 0.00         | 0.00         | 200,000.00          | 0.00      | 4,800,000.00       | 7,000,632.75         | 6,354   | 803,095   | 25,414  | 3,212,250 | 44,475  | 5,621,405 |
| 44                             | 83                  | 0.00       | 3,258,500.00       | 0.00         | 0.00         | 200,000.00          | 0.00      | 5,000,000.00       | 7,410,651.73         | 6,043   | 833,231   | 24,173  | 3,332,790 | 42,303  | 5,832,350 |
| 45                             | 84                  | 0.00       | 3,258,500.00       | 0.00         | 0.00         | 200,000.00          | 0.00      | 5,200,000.00       | 7,832,971.29         | 5,740   | 863,968   | 22,959  | 3,455,734 | 40,179  | 6,047,499 |
| 46                             | 85                  | 0.00       | 3,258,500.00       | 0.00         | 0.00         | 200,000.00          | 0.00      | 5,400,000.00       | 8,267,960.43         | 5,444   | 895,331   | 21,776  | 3,581,182 | 38,108  | 6,267,032 |
| 47                             | 86                  | 0.00       | 3,258,500.00       | 0.00         | 0.00         | 200,000.00          | 0.00      | 5,600,000.00       | 8,715,999.24         | 5,156   | 927,347   | 20,625  | 3,709,242 | 36,094  | 6,491,137 |
| 48                             | 87                  | 0.00       | 3,258,500.00       | 0.00         | 0.00         | 200,000.00          | 0.00      | 5,800,000.00       | 9,177,479.21         | 4,877   | 960,045   | 19,508  | 3,840,027 | 34,138  | 6,720,010 |
| 49                             | 88                  | 0.00       | 3,258,500.00       | 0.00         | 0.00         | 200,000.00          | 0.00      | 6,000,000.00       | 9,652,803.59         | 4,606   | 993,453   | 18,426  | 3,973,654 | 32,245  | 6,953,855 |
| 50                             | 89                  | 0.00       | 3,258,500.00       | 0.00         | 0.00         | 200,000.00          | 0.00      | 6,200,000.00       | 10,142,387.70        | 4,345   | 1,027,601 | 17,381  | 4,110,244 | 30,417  | 7,192,887 |
| 51                             | 90                  | 0.00       | 3,258,500.00       | 0.00         | 0.00         | 200,000.00          | 0.00      | 6,400,000.00       | 10,646,659.33        | 4,094   | 1,062,523 | 16,374  | 4,249,926 | 28,655  | 7,437,329 |
| 52                             | 91                  | 0.00       | 3,258,500.00       | 0.00         | 0.00         | 200,000.00          | 0.00      | 6,600,000.00       | 11,166,059.11        | 3,852   | 1,098,250 | 15,406  | 4,392,830 | 26,961  | 7,687,409 |
| 53                             | 92                  | 0.00       | 3,258,500.00       | 0.00         | 0.00         | 200,000.00          | 0.00      | 6,800,000.00       | 11,701,040.88        | 3,619   | 1,134,817 | 14,477  | 4,539,092 | 25,335  | 7,943,366 |
| 54                             | 93                  | 0.00       | 3,258,500.00       | 0.00         | 0.00         | 200,000.00          | 0.00      | 7,000,000.00       | 12,252,072.11        | 3,397   | 1,172,258 | 13,588  | 4,688,852 | 23,779  | 8,205,446 |
| 55                             | 94                  | 0.00       | 3,258,500.00       | 0.00         | 0.00         | 200,000             |           |                    |                      |         |           |         |           |         |           |

## 五、犹豫期及解除合同

### 犹豫期

主合同自投保人签收之日起 15 天内为犹豫期。

### 解除合同

如果投保人在犹豫期内申请解除主合同，我方将向投保人无息退还已支付的主合同的保险费，主合同解除前发生的保险事故我方不承担保险责任。

如果投保人在犹豫期后申请解除主合同，我方自收到解除合同申请书且审核通过之日起 30 天内向投保人退还主合同在解除合同申请审核通过之日的现金价值扣除未还款项（含利息）后的余额。

投保人在犹豫期后申请解除合同会遭受一定损失。

本产品说明书旨在为您理解保险合同提供帮助，您的权益应依保险合同确定

附表：

| 年金领取保单年度 | 每千元基本保险金额对应的年金金额 |
|----------|------------------|
| 1        | 1000             |
| 2        | 1050             |
| 3        | 1102.5           |
| 4        | 1157.63          |
| 5        | 1215.51          |
| 6        | 1276.28          |
| 7        | 1340.1           |
| 8        | 1407.1           |
| 9        | 1477.46          |
| 10       | 1551.33          |
| 11       | 1628.89          |
| 12       | 1710.34          |
| 13       | 1795.86          |
| 14       | 1885.65          |
| 15       | 1979.93          |
| 16       | 2000             |
| 17       | 2000             |
| 18       | 2000             |
| 19       | 2000             |
| 20+      | 2000             |