

全球人壽豪利旺利率變動型美元終身壽險(定額給付型)(FNW)_簡易試算頁

「※本商品相關應注意事項請參閱「依法應揭露資訊」之說明，本試算表僅供參考，詳細給付內容應以保單條款為準※」

客戶資料			增值回饋分享金給付方式		祝壽保險金	高保額保費折讓	1.0 %
被保險人	小姐	62 歲	第 1 ~ 6 年	抵繳應繳保險費		首期繳費折讓	銀行轉帳 0.0 %
要保人	小姐	62 歲	第 7 年以後	購買增額繳清保險	303,267	續期繳費折讓	銀行轉帳 0.0 %

商品名稱	投保對象	投保金額	年期	繳別	首期標準保費	首期應繳保費	續期應繳保費
全球人壽豪利旺利率變動型美元終身壽險(定額給付型)(FNW)		183,000	蘆繳	蘆繳	99,698	98,701	-

幣別：美元 (FNW 蘆繳 預定期率 1.75%)

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保單 年度 末	保險 年齡	當年度 應繳保費 	累積 應繳保費 (A) (註 1)	基本保險金額		FNW 宣告利率假設 4.10%						
				身故 / 完全 失能保險金	解約金 (B)	增值回饋 分享金	累計 儲存生息 (C)	保單價值 準備金 累計增加 淨額(D) (註 2)	基本保險金額 + 累計增加保險金額 	身故 / 完全 失能保險金 (E) = (B) + (D)	解約金 (F) = (E) + (C)	解約總給付  不打算解約 
1 62	98,701	98,701	99,698	61,469		1,910	-	1,910	102,022	63,379	63,379	64.21%
2 63	 蘆繳	98,701	99,698	66,655		1,987	-	3,929	104,399	70,584	70,584	71.51%
3 64	-	98,701	99,698	71,997		2,067	-	6,061	106,832	78,058	78,058	79.09%
4 65	-	98,701	183,000	77,068		2,144	-	8,272	200,677	85,340	85,340	86.46%
5 66	-	98,701	179,779	85,681		2,218	-	10,578	201,752	96,259	96,259	97.53%
6 67	-	98,701	176,613	87,446		2,294	-	12,982	202,833	100,428	100,428	101.75%
7 68	-	98,701	173,502	88,324		2,372	-	15,484	203,920	103,808	103,808	105.17%
8 69	-	98,701	170,446	89,178		2,452	-	18,086	205,015	107,264	107,264	108.68%
9 70	-	98,701	167,445	89,972		2,532	-	20,780	206,117	110,752	110,752	112.21%
10 71	-	98,701	164,499	90,734		2,613	-	23,569	207,228	114,303	114,303	115.81%
11 72	-	98,701	161,607	91,460		2,697	-	26,454	208,350	117,914	117,914	119.47%
12 73	-	98,701	158,771	92,146		2,781	-	29,433	209,486	121,579	121,579	123.18%
13 74	-	98,701	155,971	92,787		2,867	-	32,505	210,610	125,292	125,292	126.94%
14 75	-	98,701	153,226	93,413		2,954	假定 76 歲身 故，受益人可 35,678 → 211,749	211,749	129,091	129,091	129,091	130.79%
15 76	-	98,701	150,536	93,988		3,043	故	38,941	212,906	132,929	132,929	134.68%
16 77	-	98,701	147,882	94,510		3,133	領的身故金	42,290	214,054	136,800	136,800	138.60%
17 78	-	98,701	145,284	94,977		3,222	-	45,721	215,222	140,698	140,698	142.55%
18 79	-	98,701	142,722	95,388		3,314	-	49,232	216,385	144,620	144,620	146.52%
19 80	-	98,701	140,215	95,742		3,405	-	52,820	217,571	148,562	148,562	150.52%
20 81	-	98,701	137,708	96,040		3,496	-	56,481	218,693	152,521	152,521	154.53%
21 82	-	98,701	135,237	96,285		3,589	-	60,213	219,810	156,498	156,498	158.56%
22 83	-	98,701	132,821	96,475		3,681	-	64,013	220,951	160,488	160,488	162.60%
23 84	-	98,701	130,442	96,610		3,774	-	67,877	222,089	164,487	164,487	166.65%
24 85	-	98,701	128,100	96,690		3,867	-	71,800	223,224	168,490	168,490	170.71%
25 86	-	98,701	125,813	96,711		3,959	-	75,775	224,389	172,486	172,486	174.76%
26 87	-	98,701	123,562	96,675		4,052	-	79,798	225,553	176,473	176,473	178.80%
27 88	-	98,701	121,347	96,582		4,145	-	83,867	226,718	180,449	180,449	182.82%
28 89	-	98,701	119,170	96,435		4,237	-	87,976	227,886	184,411	184,411	186.84%
29 90	-	98,701	117,029	96,239		4,329	-	92,126	229,056	188,365	188,365	190.84%
30 91	-	98,701	114,942	95,998		4,421	-	96,317	230,266	192,315	192,315	194.85%
31 92	-	98,701	112,893	95,723		4,513	-	100,553	231,483	196,276	196,276	198.86%
32 93	-	98,701	110,880	95,426		4,605	-	104,846	232,706	200,272	200,272	202.91%
33 94	-	98,701	108,903	95,124		4,699	-	109,214	233,937	204,338	204,338	207.03%
34 95	-	98,701	106,945	94,848		4,795	-	113,692	235,137	208,540	208,540	211.28%
35 96	-	98,701	105,024	94,636		4,895	-	118,332	236,346	212,968	212,968	215.77%
36 97	-	98,701	103,139	94,545		5,002	-	123,222	237,560	217,767	217,767	220.63%
37 98	-	98,701	101,291	94,669		5,121	-	128,503	238,783	223,172	223,172	226.11%
38 99	-	98,701	99,698	95,087		5,256	-	134,327	240,539	229,414	229,414	232.43%
39 100	-	98,701	99,698	95,479		5,402	-	140,282	246,180	235,761	235,761	238.86%
40 101	-	98,701	99,698	95,847		5,551	-	146,375	251,954	242,222	242,222	245.41%
41 102	-	98,701	99,698	96,195		5,702	-	152,608	257,863	248,803	248,803	252.08%
42 103	-	98,701	99,698	96,528		5,856	-	158,991	263,912	255,519	255,519	258.88%
43 104	-	98,701	99,698	96,856		6,015	-	165,547	270,103	262,403	262,403	265.86%
44 105	-	98,701	99,698	97,200		6,177	-	172,312	276,439	269,512	269,512	273.06%
45 106	-	98,701	99,698	97,544		6,344	-	179,266	282,924	276,810	276,810	280.45%
46 107	-	98,701	99,698	97,942		6,518	-	186,515	289,559	284,457	284,457	288.20%
47 108	-	98,701	99,698	98,513		6,704	-	194,306	296,344	292,819	292,819	296.67%
48 109	-	98,701	99,698	99,698		6,923	-	203,569	303,267	303,267	303,267	307.26%

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