

龙享如意定期寿险（2012年7月）：保单年度末现金价值表（女性，缴费10年期，保险期间20年，每千元保费）

年度\年龄	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
1	0.2	0.2	0.2	0.2	0.2	0.2	0.3	0.3	0.4	0.5	0.6	0.7	0.7	0.8	0.9	1.1	1.1	1.3	1.5	1.6	1.8	2.0	2.1
2	0.6	0.6	0.6	0.7	0.8	0.8	0.9	1.1	1.3	1.4	1.6	1.8	2.0	2.3	2.5	2.9	3.1	3.4	3.9	4.3	4.7	5.2	5.8
3	0.9	1.0	1.1	1.2	1.3	1.5	1.7	1.9	2.2	2.4	2.8	3.0	3.4	3.8	4.2	4.7	5.2	5.8	6.5	7.1	7.8	8.7	9.5
4	1.6	1.7	1.8	1.9	2.1	2.4	2.6	3.0	3.3	3.7	4.1	4.7	5.2	5.7	6.3	7.0	7.8	8.7	9.6	10.6	11.7	12.9	14.3
5	2.2	2.3	2.5	2.7	3.0	3.3	3.7	4.1	4.6	5.0	5.7	6.3	7.0	7.7	8.6	9.5	10.5	11.7	13.0	14.3	15.8	17.5	19.3
6	2.9	3.0	3.2	3.6	3.9	4.3	4.8	5.2	5.9	6.5	7.3	8.0	8.9	9.9	10.9	12.1	13.4	14.9	16.5	18.2	20.1	22.2	24.5
7	3.6	3.9	4.1	4.4	4.9	5.4	5.9	6.6	7.2	8.1	8.9	9.9	11.0	12.1	13.4	14.9	16.5	18.1	20.1	22.2	24.5	27.1	29.9
8	4.4	4.7	5.0	5.5	6.0	6.5	7.2	7.9	8.7	9.7	10.7	11.8	13.1	14.4	15.9	17.7	19.6	21.6	23.9	26.4	29.1	32.2	35.5
9	5.2	5.6	6.0	6.5	7.1	7.7	8.4	9.3	10.3	11.3	12.4	13.8	15.2	16.9	18.6	20.6	22.7	25.1	27.7	30.7	33.8	37.3	41.3
10	6.1	6.5	7.0	7.6	8.2	9.0	9.8	10.8	11.8	13.0	14.3	15.8	17.5	19.3	21.3	23.5	26.0	28.7	31.7	35.0	38.7	42.7	47.1
11	5.8	6.2	6.7	7.2	7.9	8.6	9.4	10.3	11.4	12.5	13.8	15.3	16.9	18.6	20.6	22.7	25.1	27.7	30.6	33.9	37.4	41.3	45.6
12	5.4	5.8	6.3	6.8	7.5	8.2	8.9	9.8	10.8	11.9	13.2	14.6	16.1	17.8	19.6	21.7	24.0	26.5	29.3	32.3	35.7	39.4	43.6
13	5.0	5.4	5.8	6.4	7.0	7.6	8.4	9.2	10.2	11.2	12.4	13.7	15.1	16.7	18.4	20.4	22.5	24.9	27.5	30.4	33.6	37.1	41.0
14	4.5	4.9	5.3	5.8	6.4	7.0	7.7	8.5	9.3	10.3	11.4	12.6	13.9	15.4	17.0	18.8	20.7	22.9	25.4	28.0	31.0	34.2	37.8
15	4.0	4.3	4.7	5.2	5.7	6.2	6.9	7.6	8.3	9.2	10.2	11.3	12.4	13.8	15.2	16.8	18.6	20.6	22.7	25.1	27.8	30.7	33.9
16	3.4	3.7	4.0	4.4	4.9	5.3	5.9	6.5	7.2	7.9	8.8	9.7	10.7	11.8	13.1	14.5	16.0	17.7	19.6	21.6	23.9	26.4	29.2
17	2.7	3.0	3.2	3.5	3.9	4.3	4.7	5.2	5.8	6.4	7.1	7.8	8.6	9.5	10.6	11.7	12.9	14.3	15.8	17.5	19.3	21.4	23.6
18	1.9	2.1	2.3	2.5	2.8	3.1	3.4	3.7	4.1	4.6	5.1	5.6	6.2	6.8	7.6	8.4	9.3	10.3	11.4	12.6	13.9	15.4	17.0
19	1.0	1.1	1.2	1.4	1.5	1.7	1.8	2.0	2.2	2.5	2.7	3.0	3.3	3.7	4.1	4.5	5.0	5.5	6.1	6.8	7.5	8.3	9.2
20	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

年度\年龄	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60		
1	2.4	2.6	2.9	3.2	3.5	3.9	4.3	4.7	5.1	5.6	6.1	6.6	7.3	8.0	8.6	9.3	10.1	10.9	11.7	12.6		
2	6.4	7.1	7.7	8.6	9.4	10.3	11.3	12.4	13.7	15.0	16.4	17.9	19.6	21.3	23.2	25.2	27.4	29.6	31.9	34.4		
3	10.6	11.7	12.9	14.2	15.6	17.1	18.8	20.7	22.7	24.9	27.3	29.8	32.5	35.5	38.6	42.0	45.6	49.4	53.3	57.4		
4	15.8	17.4	19.2	21.1	23.2	25.6	28.2	30.9	33.9	37.1	40.7	44.5	48.7	53.1	57.9	62.9	68.4	74.1	80.1	86.4		
5	21.2	23.5	25.8	28.4	31.3	34.5	37.9	41.7	45.7	50.1	54.9	60.1	65.7	71.7	78.2	85.1	92.4	100.2	108.5	117.1		
6	27.0	29.8	32.8	36.2	39.8	43.8	48.1	52.9	58.1	63.8	69.8	76.5	83.6	91.3	99.5	108.4	117.8	127.8	138.4	149.5		
7	33.0	36.4	40.0	44.2	48.6	53.5	58.8	64.7	71.1	77.9	85.4	93.5	102.3	111.8	121.9	132.8	144.5	156.8	170.0	183.8		
8	39.2	43.2	47.6	52.4	57.6	63.6	70.0	76.9	84.5	92.7	101.7	111.4	121.8	133.2	145.3	158.4	172.4	187.3	203.1	219.7		
9	45.5	50.2	55.4	61.1	67.2	74.0	81.4	89.5	98.4	108.0	118.5	129.9	142.1	155.4	169.7	185.1	201.6	219.2	237.9	257.6		
10	52.0	57.4	63.3	69.8	76.9	84.7	93.2	102.5	112.7	123.8	135.8	148.9	163.1	178.5	195.1	212.9	232.1	252.6	274.4	297.6		
11	50.3	55.5	61.2	67.5	74.4	82.0	90.2	99.3	109.2	120.0	131.7	144.5	158.3	173.4	189.6	207.0	225.8	245.9	267.4	290.2		
12	48.1	53.1	58.5	64.6	71.2	78.4	86.4	95.1	104.6	115.0	126.3	138.6	152.0	166.5	182.1	199.1	217.3	236.9	257.8	280.1		
13	45.3	50.0	55.1	60.8	67.1	73.9	81.4	89.7	98.7	108.5	119.3	131.0	143.7	157.5	172.5	188.7	206.2	225.0	245.1	266.6		
14	41.7	46.1	50.9	56.1	61.9	68.3	75.3	82.9	91.3	100.5	110.5	121.4	133.3	146.2	160.3	175.5	192.0	209.7	228.7	249.2		
15	37.5	41.4	45.7	50.4	55.7	61.4	67.7	74.6	82.2	90.5	99.6	109.5	120.4	132.2	145.0	159.0	174.1	190.4	208.0	226.9		
16	32.3	35.7	39.4	43.5	48.1	53.0	58.5	64.5	71.1	78.4	86.3	95.0	104.5	114.9	126.2	138.5	151.9	166.4	182.1	199.0		
17	26.1	28.9	31.9	35.2	38.9	43.0	47.5	52.4	57.8	63.7	70.2	77.4	85.2	93.8	103.2	113.4	124.5	136.6	149.8	164.1		
18	18.8	20.8	23.0	25.4	28.1	31.0	34.3	37.8	41.8	46.1	50.9	56.1	61.9	68.2	75.1	82.7	91.0	100.0	109.9	120.7		
19	10.1	11.2	12.4	13.7	15.2	16.8	18.6	20.5	22.7	25.1	27.7	30.6	33.8	37.3	41.1	45.4	50.0	55.1	60.7	66.8		
20	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

龙享如意定期寿险（2012年7月）：保单年度末现金价值表（女性，缴费5年期，保险期间20年，每千元保费）

年度\年龄	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
1	0.8	0.9	0.9	1.0	1.0	1.1	1.3	1.3	1.5	1.6	1.8	2.0	2.2	2.4	2.7	3.0	3.3	3.7	4.0	4.5	5.0	5.5	6.0
2	2.2	2.2	2.4	2.5	2.6	2.8	3.1	3.3	3.7	4.0	4.5	4.9	5.5	6.0	6.6	7.3	8.1	9.0	9.9	10.9	12.1	13.3	14.6
3	3.6	3.8	4.0	4.1	4.5	4.8	5.2	5.7	6.2	6.8	7.5	8.2	9.0	10.0	11.0	12.1	13.4	14.8	16.4	18.1	20.0	22.0	24.3
4	5.5	5.8	6.0	6.3	6.8	7.3	7.9	8.5	9.4	10.3	11.2	12.4	13.6	15.0	16.5	18.2	20.2	22.3	24.6	27.1	29.9	33.0	36.4
5	7.6	7.9	8.3	8.8	9.4	10.1	10.9	11.8	12.9	14.1	15.5	17.0	18.7	20.6	22.6	25.0	27.6	30.4	33.6	37.0	40.9	45.1	49.7
6	7.3	7.7	8.1	8.6	9.2	10.0	10.8	11.7	12.8	14.0	15.4	16.9	18.6	20.5	22.6	25.0	27.5	30.4	33.6	37.0	40.9	45.1	49.8
7	7.0	7.4	7.9	8.4	9.0	9.8	10.6	11.6	12.7	13.9	15.2	16.8	18.5	20.4	22.5	24.8	27.4	30.2	33.4	36.9	40.7	44.9	49.6
8	6.8	7.1	7.6	8.2	8.8	9.5	10.4	11.4	12.4	13.7	15.0	16.6	18.3	20.1	22.2	24.5	27.1	29.9	33.1	36.5	40.3	44.5	49.1
9	6.5	6.9	7.3	7.9	8.5	9.3	10.1	11.1	12.2	13.4	14.7	16.3	17.9	19.8	21.8	24.1	26.6	29.4	32.5	35.9	39.6	43.8	48.3
10	6.1	6.5	7.0	7.6	8.2	9.0	9.8	10.8	11.8	13.0	14.3	15.8	17.5	19.3	21.3	23.5	26.0	28.7	31.7	35.0	38.7	42.7	47.1
11	5.8	6.2	6.7	7.2	7.9	8.6	9.4	10.3	11.4	12.5	13.8	15.3	16.9	18.6	20.6	22.7	25.1	27.7	30.6	33.9	37.4	41.3	45.6
12	5.4	5.8	6.3	6.8	7.5	8.2	8.9	9.8	10.8	11.9	13.2	14.6	16.1	17.8	19.6	21.7	24.0	26.5	29.3	32.3	35.7	39.4	43.6
13	5.0	5.4	5.8	6.4	7.0	7.6	8.4	9.2	10.2	11.2	12.4	13.7	15.1	16.7	18.4	20.4	22.5	24.9	27.5	30.4	33.6	37.1	41.0
14	4.5	4.9	5.3	5.8	6.4	7.0	7.7	8.5	9.3	10.3	11.4	12.6	13.9	15.4	17.0	18.8	20.7	22.9	25.4	28.0	31.0	34.2	37.8
15	4.0	4.3	4.7	5.2	5.7	6.2	6.9	7.6	8.3	9.2	10.2	11.3	12.4	13.8	15.2	16.8	18.6	20.6	22.7	25.1	27.8	30.7	33.9
16	3.4	3.7	4.0	4.4	4.9	5.3	5.9	6.5	7.2	7.9	8.8	9.7	10.7	11.8	13.1	14.5	16.0	17.7	19.6	21.6	23.9	26.4	29.2
17	2.7	3.0	3.2	3.5	3.9	4.3	4.7	5.2	5.8	6.4	7.1	7.8	8.6	9.5	10.6	11.7	12.9	14.3	15.8	17.5	19.3	21.4	23.6
18	1.9	2.1	2.3	2.5	2.8	3.1	3.4	3.7	4.1	4.6	5.1	5.6	6.2	6.8	7.6	8.4	9.3	10.3	11.4	12.6	13.9	15.4	17.0
19	1.0	1.1	1.2	1.4	1.5	1.7	1.8	2.0	2.2	2.5	2.7	3.0	3.3	3.7	4.1	4.5	5.0	5.5	6.1	6.8	7.5	8.3	9.2
20	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

年度\年龄	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60		
1	6.6	7.3	8.1	8.8	9.7	10.8	11.8	12.9	14.2	15.5	17.1	18.6	20.3	22.2	24.1	26.2	28.5	30.8	33.3	35.9		
2	16.2	17.8	19.6	21.6	23.8	26.1	28.7	31.6	34.6	37.9	41.5	45.5	49.6	54.2	59.0	64.2	69.7	75.5	81.7	88.2		
3	26.8	29.5	32.6	35.9	39.5	43.4	47.7	52.4	57.5	63.0	69.1	75.5	82.6	90.2	98.3	106.9	116.1	125.9	136.2	147.1		
4	40.1	44.3	48.8	53.7	59.1	65.0	71.5	78.5	86.2	94.6	103.6	113.4	123.9	135.4	147.6	160.6	174.6	189.4	205.1	221.7		
5	54.9	60.5	66.6	73.4	80.8	88.9	97.8	107.5	118.0	129.4	141.9	155.3	169.9	185.6	202.4	220.5	239.8	260.3	282.1	305.0		
6	54.9	60.5	66.7	73.5	80.9	89.0	97.9	107.6	118.2	129.7	142.2	155.7	170.3	186.1	203.0	221.2	240.6	261.3	283.3	306.5		
7	54.7	60.3	66.5	73.2	80.6	88.7	97.6	107.3	117.8	129.3	141.8	155.3	170.0	185.8	202.8	221.0	240.5	261.3	283.4	306.7		
8	54.2	59.7	65.8	72.5	79.9	88.0	96.8	106.4	116.9	128.3	140.7	154.2	168.8	184.5	201.5	219.7	239.2	260.0	282.1	305.5		
9	53.3	58.8	64.8	71.4	78.7	86.6	95.3	104.8	115.2	126.5	138.8	152.1	166.5	182.1	199.0	217.1	236.4	257.1	279.2	302.5		
10	52.0	57.4	63.3	69.8	76.9	84.7	93.2	102.5	112.7	123.8	135.8	148.9	163.1	178.5	195.1	212.9	232.1	252.6	274.4	297.6		
11	50.3	55.5	61.2	67.5	74.4	82.0	90.2	99.3	109.2	120.0	131.7	144.5	158.3	173.4	189.6	207.0	225.8	245.9	267.4	290.2		
12	48.1	53.1	58.5	64.6	71.2	78.4	86.4	95.1	104.6	115.0	126.3	138.6	152.0	166.5	182.1	199.1	217.3	236.9	257.8	280.1		
13	45.3	50.0	55.1	60.8	67.1	73.9	81.4	89.7	98.7	108.5	119.3	131.0	143.7	157.5	172.5	188.7	206.2	225.0	245.1	266.6		
14	41.7	46.1	50.9	56.1	61.9	68.3	75.3	82.9	91.3	100.5	110.5	121.4	133.3	146.2	160.3	175.5	192.0	209.7	228.7	249.2		
15	37.5	41.4	45.7	50.4	55.7	61.4	67.7	74.6	82.2	90.5	99.6	109.5	120.4	132.2	145.0	159.0	174.1	190.4	208.0	226.9		
16	32.3	35.7	39.4	43.5	48.1	53.0	58.5	64.5	71.1	78.4	86.3	95.0	104.5	114.9	126.2	138.5	151.9	166.4	182.1	199.0		
17	26.1	28.9	31.9	35.2	38.9	43.0	47.5	52.4	57.8	63.7	70.2	77.4	85.2	93.8	103.2	113.4	124.5	136.6	149.8	164.1		
18	18.8	20.8	23.0	25.4	28.1	31.0	34.3	37.8	41.8	46.1	50.9	56.1	61.9	68.2	75.1	82.7	91.0	100.0	109.9	120.7		
19	10.1	11.2	12.4	13.7	15.2	16.8	18.6	20.5	22.7	25.1	27.7	30.6	33.8	37.3	41.1	45.4	50.0	55.1	60.7	66.8		
20	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

龙享如意定期寿险(2012年7月): 保单年度末现金价值表(女性, 缴费5年期, 保险期间10年, 每千元保费)

年度\年龄	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
1	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.4	0.4	0.5	0.6	0.7	0.7	0.8	0.8	1.0	1.1	1.2	1.3	1.5
2	0.7	0.7	0.7	0.7	0.7	0.7	0.8	0.9	0.9	1.0	1.1	1.2	1.3	1.5	1.7	1.8	2.0	2.3	2.5	2.7	3.1	3.3	3.7
3	1.2	1.2	1.2	1.2	1.3	1.3	1.4	1.5	1.6	1.7	1.8	2.0	2.3	2.5	2.8	3.0	3.4	3.7	4.1	4.5	5.1	5.5	6.2
4	1.9	1.9	1.9	1.9	2.0	2.1	2.2	2.3	2.5	2.7	2.9	3.2	3.5	3.7	4.1	4.6	5.1	5.6	6.1	6.8	7.5	8.4	9.2
5	2.7	2.7	2.7	2.8	2.8	2.9	3.1	3.2	3.5	3.7	4.0	4.3	4.7	5.2	5.7	6.2	6.9	7.6	8.3	9.2	10.2	11.3	12.4
6	2.2	2.2	2.2	2.3	2.4	2.4	2.6	2.7	2.9	3.1	3.4	3.7	4.0	4.4	4.9	5.3	5.9	6.5	7.2	7.9	8.8	9.7	10.7
7	1.7	1.7	1.7	1.8	1.8	1.9	2.0	2.2	2.3	2.5	2.7	3.0	3.2	3.5	3.9	4.3	4.7	5.2	5.8	6.4	7.1	7.8	8.6
8	1.1	1.2	1.2	1.2	1.3	1.3	1.4	1.5	1.6	1.8	1.9	2.1	2.3	2.5	2.8	3.1	3.4	3.7	4.1	4.6	5.1	5.6	6.2
9	0.6	0.6	0.6	0.6	0.7	0.7	0.7	0.8	0.9	0.9	1.0	1.1	1.2	1.4	1.5	1.7	1.8	2.0	2.2	2.5	2.7	3.0	3.3
10	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

年度\年龄	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60
1	1.6	1.8	2.0	2.2	2.4	2.7	2.9	3.3	3.6	4.0	4.5	4.9	5.4	6.0	6.6	7.2	7.9	8.7	9.6	10.5
2	4.1	4.6	5.0	5.5	6.2	6.9	7.6	8.4	9.2	10.1	11.2	12.4	13.6	15.0	16.5	18.3	20.1	22.1	24.3	26.8
3	6.8	7.5	8.3	9.2	10.2	11.2	12.4	13.7	15.2	16.7	18.5	20.4	22.5	24.8	27.3	30.2	33.2	36.5	40.2	44.2
4	10.2	11.2	12.5	13.7	15.3	16.8	18.6	20.5	22.8	25.1	27.7	30.6	33.8	37.2	41.1	45.3	49.9	55.0	60.5	66.5
5	13.8	15.2	16.8	18.6	20.6	22.7	25.1	27.8	30.7	33.9	37.5	41.4	45.7	50.4	55.7	61.4	67.7	74.6	82.2	90.5
6	11.8	13.1	14.5	16.0	17.7	19.6	21.6	23.9	26.4	29.2	32.3	35.7	39.4	43.5	48.1	53.0	58.5	64.5	71.1	78.4
7	9.5	10.6	11.7	12.9	14.3	15.8	17.5	19.3	21.4	23.6	26.1	28.9	31.9	35.2	38.9	43.0	47.5	52.4	57.8	63.7
8	6.8	7.6	8.4	9.3	10.3	11.4	12.6	13.9	15.4	17.0	18.8	20.8	23.0	25.4	28.1	31.0	34.3	37.8	41.8	46.1
9	3.7	4.1	4.5	5.0	5.5	6.1	6.8	7.5	8.3	9.2	10.1	11.2	12.4	13.7	15.2	16.8	18.6	20.5	22.7	25.1
10	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	

龙享如意定期寿险（2012年7月）：保单年度末现金价值表（女性，趸缴，保险期间20年，每千元保费）

年度\年龄	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
1	8.5	8.8	9.2	9.6	10.1	10.7	11.3	12.1	13.1	14.1	15.4	16.8	18.3	20.1	22.1	24.3	26.7	29.4	32.4	35.7	39.4	43.5	47.9
2	8.3	8.6	9.0	9.4	9.9	10.5	11.3	12.1	13.1	14.2	15.4	16.9	18.5	20.3	22.3	24.5	27.0	29.8	32.8	36.2	39.9	44.1	48.6
3	8.1	8.4	8.8	9.2	9.8	10.4	11.2	12.0	13.0	14.2	15.5	16.9	18.6	20.4	22.5	24.8	27.3	30.1	33.2	36.6	40.4	44.5	49.1
4	7.8	8.2	8.6	9.0	9.6	10.3	11.0	11.9	13.0	14.2	15.5	17.0	18.6	20.5	22.6	24.9	27.5	30.3	33.4	36.9	40.7	44.9	49.5
5	7.6	7.9	8.3	8.8	9.4	10.1	10.9	11.8	12.9	14.1	15.5	17.0	18.7	20.6	22.6	25.0	27.6	30.4	33.6	37.0	40.9	45.1	49.7
6	7.3	7.7	8.1	8.6	9.2	10.0	10.8	11.7	12.8	14.0	15.4	16.9	18.6	20.5	22.6	25.0	27.5	30.4	33.6	37.0	40.9	45.1	49.8
7	7.0	7.4	7.9	8.4	9.0	9.8	10.6	11.6	12.7	13.9	15.2	16.8	18.5	20.4	22.5	24.8	27.4	30.2	33.4	36.9	40.7	44.9	49.6
8	6.8	7.1	7.6	8.2	8.8	9.5	10.4	11.4	12.4	13.7	15.0	16.6	18.3	20.1	22.2	24.5	27.1	29.9	33.1	36.5	40.3	44.5	49.1
9	6.5	6.9	7.3	7.9	8.5	9.3	10.1	11.1	12.2	13.4	14.7	16.3	17.9	19.8	21.8	24.1	26.6	29.4	32.5	35.9	39.6	43.8	48.3
10	6.1	6.5	7.0	7.6	8.2	9.0	9.8	10.8	11.8	13.0	14.3	15.8	17.5	19.3	21.3	23.5	26.0	28.7	31.7	35.0	38.7	42.7	47.1
11	5.8	6.2	6.7	7.2	7.9	8.6	9.4	10.3	11.4	12.5	13.8	15.3	16.9	18.6	20.6	22.7	25.1	27.7	30.6	33.9	37.4	41.3	45.6
12	5.4	5.8	6.3	6.8	7.5	8.2	8.9	9.8	10.8	11.9	13.2	14.6	16.1	17.8	19.6	21.7	24.0	26.5	29.3	32.3	35.7	39.4	43.6
13	5.0	5.4	5.8	6.4	7.0	7.6	8.4	9.2	10.2	11.2	12.4	13.7	15.1	16.7	18.4	20.4	22.5	24.9	27.5	30.4	33.6	37.1	41.0
14	4.5	4.9	5.3	5.8	6.4	7.0	7.7	8.5	9.3	10.3	11.4	12.6	13.9	15.4	17.0	18.8	20.7	22.9	25.4	28.0	31.0	34.2	37.8
15	4.0	4.3	4.7	5.2	5.7	6.2	6.9	7.6	8.3	9.2	10.2	11.3	12.4	13.8	15.2	16.8	18.6	20.6	22.7	25.1	27.8	30.7	33.9
16	3.4	3.7	4.0	4.4	4.9	5.3	5.9	6.5	7.2	7.9	8.8	9.7	10.7	11.8	13.1	14.5	16.0	17.7	19.6	21.6	23.9	26.4	29.2
17	2.7	3.0	3.2	3.5	3.9	4.3	4.7	5.2	5.8	6.4	7.1	7.8	8.6	9.5	10.6	11.7	12.9	14.3	15.8	17.5	19.3	21.4	23.6
18	1.9	2.1	2.3	2.5	2.8	3.1	3.4	3.7	4.1	4.6	5.1	5.6	6.2	6.8	7.6	8.4	9.3	10.3	11.4	12.6	13.9	15.4	17.0
19	1.0	1.1	1.2	1.4	1.5	1.7	1.8	2.0	2.2	2.5	2.7	3.0	3.3	3.7	4.1	4.5	5.0	5.5	6.1	6.8	7.5	8.3	9.2
20	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

年度\年龄	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60		
1	52.8	58.2	64.1	70.6	77.7	85.4	93.9	103.2	113.2	124.1	136.0	148.8	162.6	177.5	193.5	210.6	228.9	248.3	268.8	290.4		
2	53.6	59.0	65.0	71.6	78.8	86.7	95.3	104.7	114.9	126.0	138.0	151.1	165.1	180.3	196.5	213.9	232.5	252.2	273.1	295.1		
3	54.2	59.7	65.8	72.4	79.7	87.7	96.4	105.9	116.3	127.5	139.7	152.9	167.2	182.6	199.1	216.7	235.6	255.6	276.8	299.2		
4	54.6	60.2	66.3	73.0	80.4	88.5	97.3	106.9	117.3	128.7	141.0	154.4	168.8	184.4	201.1	219.0	238.0	258.4	279.9	302.6		
5	54.9	60.5	66.6	73.4	80.8	88.9	97.8	107.5	118.0	129.4	141.9	155.3	169.9	185.6	202.4	220.5	239.8	260.3	282.1	305.0		
6	54.9	60.5	66.7	73.5	80.9	89.0	97.9	107.6	118.2	129.7	142.2	155.7	170.3	186.1	203.0	221.2	240.6	261.3	283.3	306.5		
7	54.7	60.3	66.5	73.2	80.6	88.7	97.6	107.3	117.8	129.3	141.8	155.3	170.0	185.8	202.8	221.0	240.5	261.3	283.4	306.7		
8	54.2	59.7	65.8	72.5	79.9	88.0	96.8	106.4	116.9	128.3	140.7	154.2	168.8	184.5	201.5	219.7	239.2	260.0	282.1	305.5		
9	53.3	58.8	64.8	71.4	78.7	86.6	95.3	104.8	115.2	126.5	138.8	152.1	166.5	182.1	199.0	217.1	236.4	257.1	279.2	302.5		
10	52.0	57.4	63.3	69.8	76.9	84.7	93.2	102.5	112.7	123.8	135.8	148.9	163.1	178.5	195.1	212.9	232.1	252.6	274.4	297.6		
11	50.3	55.5	61.2	67.5	74.4	82.0	90.2	99.3	109.2	120.0	131.7	144.5	158.3	173.4	189.6	207.0	225.8	245.9	267.4	290.2		
12	48.1	53.1	58.5	64.6	71.2	78.4	86.4	95.1	104.6	115.0	126.3	138.6	152.0	166.5	182.1	199.1	217.3	236.9	257.8	280.1		
13	45.3	50.0	55.1	60.8	67.1	73.9	81.4	89.7	98.7	108.5	119.3	131.0	143.7	157.5	172.5	188.7	206.2	225.0	245.1	266.6		
14	41.7	46.1	50.9	56.1	61.9	68.3	75.3	82.9	91.3	100.5	110.5	121.4	133.3	146.2	160.3	175.5	192.0	209.7	228.7	249.2		
15	37.5	41.4	45.7	50.4	55.7	61.4	67.7	74.6	82.2	90.5	99.6	109.5	120.4	132.2	145.0	159.0	174.1	190.4	208.0	226.9		
16	32.3	35.7	39.4	43.5	48.1	53.0	58.5	64.5	71.1	78.4	86.3	95.0	104.5	114.9	126.2	138.5	151.9	166.4	182.1	199.0		
17	26.1	28.9	31.9	35.2	38.9	43.0	47.5	52.4	57.8	63.7	70.2	77.4	85.2	93.8	103.2	113.4	124.5	136.6	149.8	164.1		
18	18.8	20.8	23.0	25.4	28.1	31.0	34.3	37.8	41.8	46.1	50.9	56.1	61.9	68.2	75.1	82.7	91.0	100.0	109.9	120.7		
19	10.1	11.2	12.4	13.7	15.2	16.8	18.6	20.5	22.7	25.1	27.7	30.6	33.8	37.3	41.1	45.4	50.0	55.1	60.7	66.8		
20	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

龙享如意定期寿险(2012年7月): 保单年度末现金价值表(女性, 趸缴, 保险期间10年, 每千元保费)

年度\年龄	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
1	4.4	4.4	4.5	4.5	4.6	4.7	4.8	4.9	5.2	5.4	5.8	6.2	6.7	7.2	7.9	8.6	9.4	10.3	11.4	12.5	13.8	15.3	16.9
2	4.0	4.0	4.1	4.1	4.2	4.3	4.4	4.6	4.8	5.1	5.4	5.8	6.3	6.8	7.5	8.2	8.9	9.8	10.8	11.9	13.2	14.6	16.1
3	3.6	3.6	3.6	3.7	3.7	3.8	4.0	4.2	4.4	4.7	5.0	5.4	5.8	6.4	7.0	7.6	8.4	9.2	10.2	11.2	12.4	13.7	15.1
4	3.1	3.2	3.2	3.2	3.3	3.4	3.5	3.7	3.9	4.2	4.5	4.9	5.3	5.8	6.4	7.0	7.7	8.5	9.3	10.3	11.4	12.6	13.9
5	2.7	2.7	2.7	2.8	2.8	2.9	3.1	3.2	3.5	3.7	4.0	4.3	4.7	5.2	5.7	6.2	6.9	7.6	8.3	9.2	10.2	11.3	12.4
6	2.2	2.2	2.2	2.3	2.4	2.4	2.6	2.7	2.9	3.1	3.4	3.7	4.0	4.4	4.9	5.3	5.9	6.5	7.2	7.9	8.8	9.7	10.7
7	1.7	1.7	1.7	1.8	1.8	1.9	2.0	2.2	2.3	2.5	2.7	3.0	3.2	3.5	3.9	4.3	4.7	5.2	5.8	6.4	7.1	7.8	8.6
8	1.1	1.2	1.2	1.2	1.3	1.3	1.4	1.5	1.6	1.8	1.9	2.1	2.3	2.5	2.8	3.1	3.4	3.7	4.1	4.6	5.1	5.6	6.2
9	0.6	0.6	0.6	0.6	0.7	0.7	0.7	0.8	0.9	0.9	1.0	1.1	1.2	1.4	1.5	1.7	1.8	2.0	2.2	2.5	2.7	3.0	3.3
10	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

年度\年龄	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60
1	18.6	20.6	22.7	25.1	27.7	30.6	33.9	37.4	41.3	45.6	50.3	55.5	61.2	67.5	74.4	82.0	90.2	99.3	109.2	120.0
2	17.8	19.6	21.7	24.0	26.5	29.3	32.3	35.7	39.4	43.6	48.1	53.1	58.5	64.6	71.2	78.4	86.4	95.1	104.6	115.0
3	16.7	18.4	20.4	22.5	24.9	27.5	30.4	33.6	37.1	41.0	45.3	50.0	55.1	60.8	67.1	73.9	81.4	89.7	98.7	108.5
4	15.4	17.0	18.8	20.7	22.9	25.4	28.0	31.0	34.2	37.8	41.7	46.1	50.9	56.1	61.9	68.3	75.3	82.9	91.3	100.5
5	13.8	15.2	16.8	18.6	20.6	22.7	25.1	27.8	30.7	33.9	37.5	41.4	45.7	50.4	55.7	61.4	67.7	74.6	82.2	90.5
6	11.8	13.1	14.5	16.0	17.7	19.6	21.6	23.9	26.4	29.2	32.3	35.7	39.4	43.5	48.1	53.0	58.5	64.5	71.1	78.4
7	9.5	10.6	11.7	12.9	14.3	15.8	17.5	19.3	21.4	23.6	26.1	28.9	31.9	35.2	38.9	43.0	47.5	52.4	57.8	63.7
8	6.8	7.6	8.4	9.3	10.3	11.4	12.6	13.9	15.4	17.0	18.8	20.8	23.0	25.4	28.1	31.0	34.3	37.8	41.8	46.1
9	3.7	4.1	4.5	5.0	5.5	6.1	6.8	7.5	8.3	9.2	10.1	11.2	12.4	13.7	15.2	16.8	18.6	20.5	22.7	25.1
10	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	

龙享如意定期寿险（2012年7月）：保单年度末现金价值表（男性，缴费10年期，保险期间20年，每千元保费）

年度\年龄	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
1	0.2	0.2	0.2	0.2	0.2	0.3	0.4	0.5	0.6	0.7	0.8	0.9	1.1	1.1	1.3	1.5	1.6	1.8	2.0	2.1	2.4	2.6	2.9
2	0.7	0.7	0.8	0.8	0.9	1.1	1.3	1.5	1.8	2.0	2.3	2.6	2.9	3.3	3.6	3.9	4.4	4.8	5.3	5.8	6.4	7.0	7.6
3	1.2	1.3	1.4	1.5	1.7	2.1	2.3	2.7	3.1	3.5	4.0	4.4	4.9	5.4	6.0	6.6	7.3	8.0	8.8	9.6	10.6	11.6	12.7
4	2.0	2.1	2.3	2.6	2.9	3.3	3.8	4.2	4.8	5.4	6.0	6.7	7.4	8.2	9.0	9.9	10.9	12.0	13.2	14.4	15.8	17.4	19.1
5	3.0	3.1	3.3	3.7	4.1	4.7	5.3	5.9	6.7	7.4	8.2	9.1	10.0	11.1	12.2	13.4	14.8	16.2	17.8	19.5	21.4	23.5	25.7
6	4.0	4.1	4.5	5.0	5.5	6.2	6.9	7.7	8.6	9.5	10.5	11.6	12.8	14.1	15.5	17.1	18.8	20.6	22.6	24.8	27.2	29.8	32.7
7	5.1	5.4	5.8	6.4	7.1	7.8	8.6	9.6	10.6	11.8	13.0	14.3	15.7	17.3	19.0	20.9	22.9	25.2	27.6	30.3	33.3	36.4	39.9
8	6.2	6.7	7.3	7.9	8.6	9.5	10.5	11.6	12.8	14.0	15.5	17.0	18.7	20.5	22.7	24.9	27.3	30.0	32.8	36.0	39.5	43.3	47.4
9	7.6	8.1	8.8	9.5	10.4	11.4	12.4	13.6	15.0	16.5	18.1	19.9	21.9	24.0	26.4	28.9	31.8	34.8	38.2	41.9	46.0	50.4	55.2
10	9.1	9.7	10.4	11.2	12.2	13.3	14.5	15.8	17.3	19.0	20.8	22.8	25.0	27.5	30.1	33.1	36.3	39.8	43.7	47.9	52.5	57.6	63.1
11	8.6	9.2	9.9	10.7	11.7	12.7	13.9	15.2	16.6	18.2	20.0	22.0	24.1	26.5	29.0	31.9	35.0	38.4	42.1	46.2	50.7	55.6	60.9
12	8.0	8.6	9.3	10.1	11.0	12.0	13.2	14.4	15.8	17.3	19.0	20.9	22.9	25.2	27.6	30.4	33.3	36.6	40.1	44.0	48.3	53.0	58.1
13	7.4	8.0	8.7	9.4	10.3	11.2	12.3	13.5	14.8	16.2	17.8	19.6	21.5	23.6	25.9	28.5	31.3	34.3	37.7	41.3	45.3	49.7	54.5
14	6.7	7.3	7.9	8.6	9.4	10.3	11.3	12.4	13.6	14.9	16.4	18.0	19.7	21.7	23.8	26.2	28.7	31.5	34.6	38.0	41.7	45.8	50.2
15	5.9	6.4	7.0	7.7	8.4	9.2	10.1	11.0	12.1	13.3	14.6	16.1	17.6	19.4	21.3	23.4	25.7	28.2	31.0	34.0	37.3	41.0	45.0
16	5.0	5.5	6.0	6.5	7.2	7.9	8.6	9.5	10.4	11.4	12.5	13.8	15.1	16.6	18.3	20.1	22.1	24.2	26.6	29.2	32.1	35.2	38.7
17	4.0	4.4	4.8	5.3	5.8	6.3	6.9	7.6	8.4	9.2	10.1	11.1	12.2	13.4	14.7	16.2	17.8	19.5	21.4	23.6	25.9	28.4	31.2
18	2.9	3.1	3.4	3.7	4.1	4.5	4.9	5.4	6.0	6.6	7.2	7.9	8.7	9.6	10.5	11.6	12.7	14.0	15.4	16.9	18.6	20.4	22.4
19	1.5	1.7	1.8	2.0	2.2	2.4	2.7	2.9	3.2	3.5	3.9	4.3	4.7	5.1	5.7	6.2	6.8	7.5	8.3	9.1	10.0	11.0	12.1
20	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

年度\年龄	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60		
1	3.1	3.4	3.7	4.0	4.4	4.8	5.2	5.7	6.2	6.7	7.3	7.9	8.5	9.2	9.8	10.6	11.3	12.1	12.9	13.7		
2	8.4	9.2	10.0	10.9	11.9	13.0	14.2	15.5	16.8	18.2	19.8	21.4	23.2	25.0	27.0	29.1	31.2	33.4	35.8	38.1		
3	13.9	15.2	16.7	18.2	19.9	21.7	23.7	25.7	28.0	30.4	33.0	35.8	38.8	41.9	45.2	48.6	52.3	56.1	59.9	64.0		
4	20.9	22.8	25.0	27.3	29.7	32.5	35.5	38.5	42.0	45.7	49.5	53.8	58.2	62.9	67.9	73.2	78.8	84.5	90.5	96.7		
5	28.2	30.8	33.7	36.8	40.1	43.8	47.8	52.1	56.7	61.7	67.0	72.6	78.8	85.1	92.0	99.2	106.7	114.7	122.9	131.5		
6	35.8	39.1	42.8	46.7	51.1	55.8	60.8	66.3	72.2	78.6	85.3	92.6	100.4	108.7	117.4	126.7	136.4	146.6	157.3	168.4		
7	43.7	47.8	52.3	57.2	62.5	68.2	74.4	81.1	88.4	96.2	104.5	113.5	123.0	133.3	144.1	155.6	167.7	180.4	193.6	207.5		
8	51.9	56.8	62.2	68.0	74.3	81.2	88.6	96.6	105.2	114.5	124.6	135.4	146.9	159.1	172.1	186.0	200.6	216.0	232.0	248.8		
9	60.5	66.2	72.4	79.2	86.5	94.6	103.3	112.6	122.8	133.7	145.4	158.1	171.6	186.1	201.5	217.9	235.2	253.4	272.6	292.7		
10	69.2	75.7	82.9	90.7	99.2	108.4	118.4	129.2	140.9	153.5	167.1	181.8	197.5	214.3	232.2	251.3	271.5	293.0	315.5	339.2		
11	66.8	73.1	80.1	87.6	95.8	104.8	114.4	124.9	136.3	148.6	161.8	176.1	191.4	207.8	225.4	244.1	263.9	285.0	307.2	330.6		
12	63.7	69.7	76.4	83.6	91.5	100.0	109.3	119.4	130.4	142.2	154.9	168.7	183.5	199.3	216.3	234.5	253.8	274.3	296.0	318.9		
13	59.8	65.5	71.8	78.6	86.0	94.1	102.9	112.5	122.8	134.0	146.2	159.2	173.3	188.5	204.7	222.1	240.6	260.4	281.3	303.4		
14	55.1	60.4	66.1	72.5	79.3	86.8	95.0	103.9	113.5	123.9	135.2	147.4	160.6	174.8	190.1	206.4	223.9	242.6	262.4	283.5		
15	49.3	54.1	59.3	65.0	71.2	77.9	85.3	93.3	102.1	111.5	121.8	132.9	144.9	157.9	171.9	186.9	203.0	220.2	238.6	258.2		
16	42.4	46.5	51.1	56.0	61.4	67.2	73.6	80.6	88.2	96.5	105.4	115.2	125.7	137.2	149.5	162.8	177.1	192.4	208.9	226.5		
17	34.2	37.6	41.3	45.3	49.6	54.4	59.6	65.4	71.6	78.4	85.7	93.7	102.5	111.9	122.1	133.2	145.2	158.1	171.9	186.8		
18	24.6	27.0	29.7	32.6	35.7	39.2	43.0	47.2	51.7	56.6	62.1	67.9	74.4	81.3	88.9	97.2	106.1	115.8	126.2	137.5		
19	13.3	14.6	16.0	17.6	19.3	21.2	23.3	25.6	28.0	30.8	33.8	37.0	40.6	44.5	48.7	53.3	58.3	63.8	69.8	76.2		
20	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

龙享如意定期寿险（2012年7月）：保单年度末现金价值表(男性，缴费5年期，保险期间20年，每千元保费)

年度\年龄	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
1	1.3	1.3	1.3	1.3	1.5	1.6	1.8	1.9	2.2	2.4	2.6	2.9	3.2	3.5	3.9	4.3	4.7	5.1	5.6	6.1	6.7	7.4	8.1
2	3.3	3.3	3.4	3.6	3.8	4.1	4.5	4.9	5.4	5.9	6.5	7.1	7.8	8.6	9.5	10.4	11.4	12.5	13.7	15.0	16.5	18.0	19.8
3	5.4	5.5	5.8	6.1	6.5	7.0	7.6	8.3	9.0	9.9	10.9	11.9	13.1	14.4	15.7	17.3	19.0	20.8	22.8	24.9	27.3	30.0	32.8
4	8.3	8.5	8.9	9.4	10.0	10.8	11.6	12.6	13.7	15.0	16.4	18.0	19.7	21.5	23.6	25.9	28.4	31.1	34.2	37.4	41.0	44.9	49.2
5	11.5	11.9	12.5	13.1	14.0	14.9	16.1	17.4	18.9	20.6	22.5	24.6	26.9	29.5	32.3	35.4	38.9	42.6	46.7	51.2	56.1	61.5	67.3
6	11.0	11.5	12.1	12.8	13.7	14.7	15.9	17.2	18.8	20.5	22.4	24.5	26.8	29.4	32.2	35.4	38.8	42.5	46.6	51.1	56.0	61.4	67.2
7	10.6	11.1	11.7	12.4	13.4	14.4	15.6	17.0	18.5	20.3	22.2	24.3	26.6	29.2	32.0	35.1	38.5	42.2	46.3	50.8	55.6	61.0	66.8
8	10.1	10.6	11.3	12.1	13.0	14.1	15.3	16.7	18.2	20.0	21.9	23.9	26.3	28.8	31.6	34.7	38.0	41.7	45.7	50.1	55.0	60.2	66.0
9	9.6	10.2	10.9	11.7	12.6	13.7	14.9	16.3	17.8	19.5	21.4	23.5	25.7	28.2	31.0	34.0	37.3	40.9	44.9	49.2	54.0	59.1	64.8
10	9.1	9.7	10.4	11.2	12.2	13.3	14.5	15.8	17.3	19.0	20.8	22.8	25.0	27.5	30.1	33.1	36.3	39.8	43.7	47.9	52.5	57.6	63.1
11	8.6	9.2	9.9	10.7	11.7	12.7	13.9	15.2	16.6	18.2	20.0	22.0	24.1	26.5	29.0	31.9	35.0	38.4	42.1	46.2	50.7	55.6	60.9
12	8.0	8.6	9.3	10.1	11.0	12.0	13.2	14.4	15.8	17.3	19.0	20.9	22.9	25.2	27.6	30.4	33.3	36.6	40.1	44.0	48.3	53.0	58.1
13	7.4	8.0	8.7	9.4	10.3	11.2	12.3	13.5	14.8	16.2	17.8	19.6	21.5	23.6	25.9	28.5	31.3	34.3	37.7	41.3	45.3	49.7	54.5
14	6.7	7.3	7.9	8.6	9.4	10.3	11.3	12.4	13.6	14.9	16.4	18.0	19.7	21.7	23.8	26.2	28.7	31.5	34.6	38.0	41.7	45.8	50.2
15	5.9	6.4	7.0	7.7	8.4	9.2	10.1	11.0	12.1	13.3	14.6	16.1	17.6	19.4	21.3	23.4	25.7	28.2	31.0	34.0	37.3	41.0	45.0
16	5.0	5.5	6.0	6.5	7.2	7.9	8.6	9.5	10.4	11.4	12.5	13.8	15.1	16.6	18.3	20.1	22.1	24.2	26.6	29.2	32.1	35.2	38.7
17	4.0	4.4	4.8	5.3	5.8	6.3	6.9	7.6	8.4	9.2	10.1	11.1	12.2	13.4	14.7	16.2	17.8	19.5	21.4	23.6	25.9	28.4	31.2
18	2.9	3.1	3.4	3.7	4.1	4.5	4.9	5.4	6.0	6.6	7.2	7.9	8.7	9.6	10.5	11.6	12.7	14.0	15.4	16.9	18.6	20.4	22.4
19	1.5	1.7	1.8	2.0	2.2	2.4	2.7	2.9	3.2	3.5	3.9	4.3	4.7	5.1	5.7	6.2	6.8	7.5	8.3	9.1	10.0	11.0	12.1
20	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

年度\年龄	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60		
1	8.8	9.7	10.6	11.6	12.6	13.8	15.0	16.3	17.7	19.3	20.9	22.7	24.5	26.5	28.6	30.8	33.1	35.5	38.1	40.6		
2	21.6	23.7	25.9	28.2	30.9	33.6	36.7	40.0	43.5	47.3	51.3	55.6	60.3	65.1	70.3	75.8	81.5	87.6	93.8	100.2		
3	35.9	39.3	43.0	46.9	51.2	55.9	61.0	66.4	72.3	78.7	85.4	92.6	100.3	108.6	117.2	126.4	136.1	146.2	156.7	167.6		
4	53.9	58.9	64.4	70.4	76.9	83.9	91.5	99.7	108.6	118.1	128.3	139.2	150.9	163.3	176.5	190.5	205.2	220.5	236.6	253.3		
5	73.7	80.6	88.2	96.4	105.3	114.9	125.4	136.7	148.8	161.9	176.0	191.1	207.2	224.4	242.6	262.0	282.4	303.8	326.3	349.7		
6	73.6	80.5	88.1	96.3	105.2	114.9	125.3	136.6	148.8	161.9	176.1	191.2	207.4	224.6	243.0	262.4	283.0	304.6	327.2	350.9		
7	73.1	80.0	87.6	95.7	104.6	114.2	124.7	136.0	148.1	161.2	175.3	190.5	206.6	223.9	242.3	261.8	282.4	304.1	326.9	350.7		
8	72.3	79.1	86.6	94.7	103.5	113.0	123.4	134.6	146.7	159.7	173.7	188.8	204.9	222.1	240.4	259.9	280.5	302.2	325.0	348.9		
9	71.0	77.7	85.1	93.0	101.7	111.1	121.3	132.4	144.3	157.2	171.0	185.9	201.9	218.9	237.1	256.5	276.9	298.6	321.3	345.2		
10	69.2	75.7	82.9	90.7	99.2	108.4	118.4	129.2	140.9	153.5	167.1	181.8	197.5	214.3	232.2	251.3	271.5	293.0	315.5	339.2		
11	66.8	73.1	80.1	87.6	95.8	104.8	114.4	124.9	136.3	148.6	161.8	176.1	191.4	207.8	225.4	244.1	263.9	285.0	307.2	330.6		
12	63.7	69.7	76.4	83.6	91.5	100.0	109.3	119.4	130.4	142.2	154.9	168.7	183.5	199.3	216.3	234.5	253.8	274.3	296.0	318.9		
13	59.8	65.5	71.8	78.6	86.0	94.1	102.9	112.5	122.8	134.0	146.2	159.2	173.3	188.5	204.7	222.1	240.6	260.4	281.3	303.4		
14	55.1	60.4	66.1	72.5	79.3	86.8	95.0	103.9	113.5	123.9	135.2	147.4	160.6	174.8	190.1	206.4	223.9	242.6	262.4	283.5		
15	49.3	54.1	59.3	65.0	71.2	77.9	85.3	93.3	102.1	111.5	121.8	132.9	144.9	157.9	171.9	186.9	203.0	220.2	238.6	258.2		
16	42.4	46.5	51.1	56.0	61.4	67.2	73.6	80.6	88.2	96.5	105.4	115.2	125.7	137.2	149.5	162.8	177.1	192.4	208.9	226.5		
17	34.2	37.6	41.3	45.3	49.6	54.4	59.6	65.4	71.6	78.4	85.7	93.7	102.5	111.9	122.1	133.2	145.2	158.1	171.9	186.8		
18	24.6	27.0	29.7	32.6	35.7	39.2	43.0	47.2	51.7	56.6	62.1	67.9	74.4	81.3	88.9	97.2	106.1	115.8	126.2	137.5		
19	13.3	14.6	16.0	17.6	19.3	21.2	23.3	25.6	28.0	30.8	33.8	37.0	40.6	44.5	48.7	53.3	58.3	63.8	69.8	76.2		
20	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

龙享如意定期寿险(2012年7月): 保单年度末现金价值表(男性, 缴费5年期, 保险期间10年, 每千元保费)

年度\年龄	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
1	0.4	0.3	0.3	0.3	0.3	0.3	0.3	0.4	0.5	0.5	0.6	0.7	0.8	0.8	0.9	1.0	1.2	1.3	1.4	1.5	1.7	1.8	2.1
2	1.1	1.1	1.0	1.0	1.0	1.1	1.1	1.2	1.3	1.5	1.7	1.8	2.0	2.2	2.5	2.7	3.0	3.3	3.6	4.0	4.3	4.8	5.3
3	1.8	1.7	1.7	1.7	1.7	1.8	1.9	2.1	2.3	2.6	2.8	3.0	3.4	3.7	4.0	4.5	5.0	5.4	6.0	6.5	7.2	7.9	8.6
4	3.0	2.9	2.9	2.9	2.9	3.1	3.2	3.4	3.6	3.9	4.3	4.7	5.1	5.7	6.1	6.7	7.4	8.2	8.9	9.8	10.8	11.9	13.1
5	4.3	4.2	4.2	4.2	4.2	4.4	4.6	4.8	5.1	5.5	5.9	6.4	7.0	7.7	8.4	9.2	10.1	11.0	12.1	13.3	14.6	16.1	17.6
6	3.4	3.4	3.4	3.4	3.5	3.6	3.8	4.0	4.3	4.7	5.0	5.5	6.0	6.5	7.2	7.9	8.6	9.5	10.4	11.4	12.5	13.8	15.1
7	2.6	2.6	2.6	2.6	2.7	2.8	3.0	3.2	3.4	3.7	4.0	4.4	4.8	5.3	5.8	6.3	6.9	7.6	8.4	9.2	10.1	11.1	12.2
8	1.8	1.8	1.8	1.8	1.9	2.0	2.1	2.3	2.4	2.6	2.9	3.1	3.4	3.7	4.1	4.5	4.9	5.4	6.0	6.6	7.2	7.9	8.7
9	0.9	0.9	0.9	0.9	1.0	1.0	1.1	1.2	1.3	1.4	1.5	1.7	1.8	2.0	2.2	2.4	2.7	2.9	3.2	3.5	3.9	4.3	4.7
10	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

年度\年龄	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60
1	2.3	2.5	2.8	3.0	3.3	3.6	3.9	4.4	4.8	5.2	5.7	6.3	6.9	7.5	8.2	9.0	9.7	10.7	11.6	12.6
2	5.8	6.3	7.0	7.7	8.4	9.2	10.1	11.1	12.1	13.3	14.6	16.0	17.5	19.2	20.9	22.9	25.0	27.3	29.7	32.5
3	9.6	10.5	11.5	12.6	13.9	15.2	16.7	18.3	20.1	22.0	24.1	26.5	29.0	31.7	34.7	38.0	41.5	45.4	49.5	53.9
4	14.3	15.7	17.3	19.0	20.8	22.8	25.1	27.6	30.2	33.1	36.3	39.8	43.7	47.8	52.3	57.3	62.6	68.4	74.8	81.6
5	19.4	21.3	23.4	25.7	28.2	31.0	34.0	37.3	41.0	45.0	49.3	54.1	59.3	65.0	71.2	77.9	85.3	93.3	102.1	111.5
6	16.6	18.3	20.1	22.1	24.2	26.6	29.2	32.1	35.2	38.7	42.4	46.5	51.1	56.0	61.4	67.2	73.6	80.6	88.2	96.5
7	13.4	14.7	16.2	17.8	19.5	21.4	23.6	25.9	28.4	31.2	34.2	37.6	41.3	45.3	49.6	54.4	59.6	65.4	71.6	78.4
8	9.6	10.5	11.6	12.7	14.0	15.4	16.9	18.6	20.4	22.4	24.6	27.0	29.7	32.6	35.7	39.2	43.0	47.2	51.7	56.6
9	5.1	5.7	6.2	6.8	7.5	8.3	9.1	10.0	11.0	12.1	13.3	14.6	16.0	17.6	19.3	21.2	23.3	25.6	28.0	30.8
10	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	

龙享如意定期寿险（2012年7月）：保单年度末现金价值表(男性，趸缴，保险期间20年，每千元保费)

年度\年龄	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
1	13.4	13.8	14.1	14.6	15.2	15.9	16.8	17.9	19.2	20.7	22.4	24.4	26.5	29.0	31.6	34.6	37.9	41.5	45.4	49.8	54.5	59.7	65.3
2	13.0	13.3	13.7	14.2	14.9	15.7	16.6	17.8	19.2	20.7	22.5	24.5	26.7	29.2	31.9	35.0	38.3	41.9	46.0	50.3	55.1	60.4	66.1
3	12.5	12.9	13.3	13.8	14.6	15.4	16.5	17.7	19.1	20.7	22.6	24.6	26.9	29.4	32.2	35.2	38.6	42.3	46.3	50.8	55.6	60.9	66.7
4	12.0	12.4	12.9	13.5	14.3	15.2	16.3	17.6	19.0	20.7	22.6	24.6	26.9	29.5	32.3	35.4	38.8	42.5	46.6	51.1	56.0	61.3	67.1
5	11.5	11.9	12.5	13.1	14.0	14.9	16.1	17.4	18.9	20.6	22.5	24.6	26.9	29.5	32.3	35.4	38.9	42.6	46.7	51.2	56.1	61.5	67.3
6	11.0	11.5	12.1	12.8	13.7	14.7	15.9	17.2	18.8	20.5	22.4	24.5	26.8	29.4	32.2	35.4	38.8	42.5	46.6	51.1	56.0	61.4	67.2
7	10.6	11.1	11.7	12.4	13.4	14.4	15.6	17.0	18.5	20.3	22.2	24.3	26.6	29.2	32.0	35.1	38.5	42.2	46.3	50.8	55.6	61.0	66.8
8	10.1	10.6	11.3	12.1	13.0	14.1	15.3	16.7	18.2	20.0	21.9	23.9	26.3	28.8	31.6	34.7	38.0	41.7	45.7	50.1	55.0	60.2	66.0
9	9.6	10.2	10.9	11.7	12.6	13.7	14.9	16.3	17.8	19.5	21.4	23.5	25.7	28.2	31.0	34.0	37.3	40.9	44.9	49.2	54.0	59.1	64.8
10	9.1	9.7	10.4	11.2	12.2	13.3	14.5	15.8	17.3	19.0	20.8	22.8	25.0	27.5	30.1	33.1	36.3	39.8	43.7	47.9	52.5	57.6	63.1
11	8.6	9.2	9.9	10.7	11.7	12.7	13.9	15.2	16.6	18.2	20.0	22.0	24.1	26.5	29.0	31.9	35.0	38.4	42.1	46.2	50.7	55.6	60.9
12	8.0	8.6	9.3	10.1	11.0	12.0	13.2	14.4	15.8	17.3	19.0	20.9	22.9	25.2	27.6	30.4	33.3	36.6	40.1	44.0	48.3	53.0	58.1
13	7.4	8.0	8.7	9.4	10.3	11.2	12.3	13.5	14.8	16.2	17.8	19.6	21.5	23.6	25.9	28.5	31.3	34.3	37.7	41.3	45.3	49.7	54.5
14	6.7	7.3	7.9	8.6	9.4	10.3	11.3	12.4	13.6	14.9	16.4	18.0	19.7	21.7	23.8	26.2	28.7	31.5	34.6	38.0	41.7	45.8	50.2
15	5.9	6.4	7.0	7.7	8.4	9.2	10.1	11.0	12.1	13.3	14.6	16.1	17.6	19.4	21.3	23.4	25.7	28.2	31.0	34.0	37.3	41.0	45.0
16	5.0	5.5	6.0	6.5	7.2	7.9	8.6	9.5	10.4	11.4	12.5	13.8	15.1	16.6	18.3	20.1	22.1	24.2	26.6	29.2	32.1	35.2	38.7
17	4.0	4.4	4.8	5.3	5.8	6.3	6.9	7.6	8.4	9.2	10.1	11.1	12.2	13.4	14.7	16.2	17.8	19.5	21.4	23.6	25.9	28.4	31.2
18	2.9	3.1	3.4	3.7	4.1	4.5	4.9	5.4	6.0	6.6	7.2	7.9	8.7	9.6	10.5	11.6	12.7	14.0	15.4	16.9	18.6	20.4	22.4
19	1.5	1.7	1.8	2.0	2.2	2.4	2.7	2.9	3.2	3.5	3.9	4.3	4.7	5.1	5.7	6.2	6.8	7.5	8.3	9.1	10.0	11.0	12.1
20	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

年度\年龄	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60		
1	71.5	78.2	85.5	93.4	102.0	111.2	121.3	132.1	143.8	156.4	169.9	184.3	199.7	216.1	233.5	251.9	271.3	291.6	312.8	334.9		
2	72.3	79.1	86.5	94.5	103.2	112.7	122.8	133.8	145.7	158.5	172.1	186.8	202.4	219.0	236.7	255.4	275.1	295.7	317.3	339.8		
3	73.0	79.9	87.3	95.4	104.2	113.8	124.1	135.2	147.2	160.1	173.9	188.8	204.6	221.5	239.4	258.3	278.3	299.2	321.2	344.0		
4	73.5	80.4	87.9	96.1	104.9	114.5	124.9	136.2	148.3	161.3	175.3	190.2	206.2	223.3	241.4	260.5	280.7	302.0	324.2	347.3		
5	73.7	80.6	88.2	96.4	105.3	114.9	125.4	136.7	148.8	161.9	176.0	191.1	207.2	224.4	242.6	262.0	282.4	303.8	326.3	349.7		
6	73.6	80.5	88.1	96.3	105.2	114.9	125.3	136.6	148.8	161.9	176.1	191.2	207.4	224.6	243.0	262.4	283.0	304.6	327.2	350.9		
7	73.1	80.0	87.6	95.7	104.6	114.2	124.7	136.0	148.1	161.2	175.3	190.5	206.6	223.9	242.3	261.8	282.4	304.1	326.9	350.7		
8	72.3	79.1	86.6	94.7	103.5	113.0	123.4	134.6	146.7	159.7	173.7	188.8	204.9	222.1	240.4	259.9	280.5	302.2	325.0	348.9		
9	71.0	77.7	85.1	93.0	101.7	111.1	121.3	132.4	144.3	157.2	171.0	185.9	201.9	218.9	237.1	256.5	276.9	298.6	321.3	345.2		
10	69.2	75.7	82.9	90.7	99.2	108.4	118.4	129.2	140.9	153.5	167.1	181.8	197.5	214.3	232.2	251.3	271.5	293.0	315.5	339.2		
11	66.8	73.1	80.1	87.6	95.8	104.8	114.4	124.9	136.3	148.6	161.8	176.1	191.4	207.8	225.4	244.1	263.9	285.0	307.2	330.6		
12	63.7	69.7	76.4	83.6	91.5	100.0	109.3	119.4	130.4	142.2	154.9	168.7	183.5	199.3	216.3	234.5	253.8	274.3	296.0	318.9		
13	59.8	65.5	71.8	78.6	86.0	94.1	102.9	112.5	122.8	134.0	146.2	159.2	173.3	188.5	204.7	222.1	240.6	260.4	281.3	303.4		
14	55.1	60.4	66.1	72.5	79.3	86.8	95.0	103.9	113.5	123.9	135.2	147.4	160.6	174.8	190.1	206.4	223.9	242.6	262.4	283.5		
15	49.3	54.1	59.3	65.0	71.2	77.9	85.3	93.3	102.1	111.5	121.8	132.9	144.9	157.9	171.9	186.9	203.0	220.2	238.6	258.2		
16	42.4	46.5	51.1	56.0	61.4	67.2	73.6	80.6	88.2	96.5	105.4	115.2	125.7	137.2	149.5	162.8	177.1	192.4	208.9	226.5		
17	34.2	37.6	41.3	45.3	49.6	54.4	59.6	65.4	71.6	78.4	85.7	93.7	102.5	111.9	122.1	133.2	145.2	158.1	171.9	186.8		
18	24.6	27.0	29.7	32.6	35.7	39.2	43.0	47.2	51.7	56.6	62.1	67.9	74.4	81.3	88.9	97.2	106.1	115.8	126.2	137.5		
19	13.3	14.6	16.0	17.6	19.3	21.2	23.3	25.6	28.0	30.8	33.8	37.0	40.6	44.5	48.7	53.3	58.3	63.8	69.8	76.2		
20	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

龙享如意定期寿险(2012年7月): 保单年度末现金价值表(男性, 趸缴, 保险期间10年, 每千元保费)

年度\年龄	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
1	7.4	7.3	7.2	7.1	7.1	7.2	7.4	7.7	8.1	8.6	9.2	9.9	10.7	11.7	12.7	13.9	15.2	16.6	18.2	20.0	22.0	24.1	24.1
2	6.7	6.5	6.4	6.4	6.4	6.4	6.6	6.8	7.1	7.5	8.0	8.6	9.3	10.1	11.0	12.0	13.2	14.4	15.8	17.3	19.0	20.9	22.9
3	5.9	5.8	5.7	5.6	5.7	5.7	5.9	6.2	6.5	6.9	7.4	8.0	8.7	9.4	10.3	11.2	12.3	13.5	14.8	16.2	17.8	19.6	21.5
4	5.1	5.0	4.9	4.9	5.0	5.1	5.2	5.5	5.8	6.2	6.7	7.3	7.9	8.6	9.4	10.3	11.3	12.4	13.6	14.9	16.4	18.0	19.7
5	4.3	4.2	4.2	4.2	4.2	4.4	4.6	4.8	5.1	5.5	5.9	6.4	7.0	7.7	8.4	9.2	10.1	11.0	12.1	13.3	14.6	16.1	17.6
6	3.4	3.4	3.4	3.4	3.5	3.6	3.8	4.0	4.3	4.7	5.0	5.5	6.0	6.5	7.2	7.9	8.6	9.5	10.4	11.4	12.5	13.8	15.1
7	2.6	2.6	2.6	2.6	2.7	2.8	3.0	3.2	3.4	3.7	4.0	4.4	4.8	5.3	5.8	6.3	6.9	7.6	8.4	9.2	10.1	11.1	12.2
8	1.8	1.8	1.8	1.8	1.9	2.0	2.1	2.3	2.4	2.6	2.9	3.1	3.4	3.7	4.1	4.5	4.9	5.4	6.0	6.6	7.2	7.9	8.7
9	0.9	0.9	0.9	0.9	1.0	1.0	1.1	1.2	1.3	1.4	1.5	1.7	1.8	2.0	2.2	2.4	2.7	2.9	3.2	3.5	3.9	4.3	4.7
10	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

年度\年龄	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60
1	26.5	29.0	31.9	35.0	38.4	42.1	46.2	50.7	55.6	60.9	66.8	73.1	80.1	87.6	95.8	104.8	114.4	124.9	136.3	148.6
2	25.2	27.6	30.4	33.3	36.6	40.1	44.0	48.3	53.0	58.1	63.7	69.7	76.4	83.6	91.5	100.0	109.3	119.4	130.4	142.2
3	23.6	25.9	28.5	31.3	34.3	37.7	41.3	45.3	49.7	54.5	59.8	65.5	71.8	78.6	86.0	94.1	102.9	112.5	122.8	134.0
4	21.7	23.8	26.2	28.7	31.5	34.6	38.0	41.7	45.8	50.2	55.1	60.4	66.1	72.5	79.3	86.8	95.0	103.9	113.5	123.9
5	19.4	21.3	23.4	25.7	28.2	31.0	34.0	37.3	41.0	45.0	49.3	54.1	59.3	65.0	71.2	77.9	85.3	93.3	102.1	111.5
6	16.6	18.3	20.1	22.1	24.2	26.6	29.2	32.1	35.2	38.7	42.4	46.5	51.1	56.0	61.4	67.2	73.6	80.6	88.2	96.5
7	13.4	14.7	16.2	17.8	19.5	21.4	23.6	25.9	28.4	31.2	34.2	37.6	41.3	45.3	49.6	54.4	59.6	65.4	71.6	78.4
8	9.6	10.5	11.6	12.7	14.0	15.4	16.9	18.6	20.4	22.4	24.6	27.0	29.7	32.6	35.7	39.2	43.0	47.2	51.7	56.6
9	5.1	5.7	6.2	6.8	7.5	8.3	9.1	10.0	11.0	12.1	13.3	14.6	16.0	17.6	19.3	21.2	23.3	25.6	28.0	30.8
10	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	