



产品特点



**优享人生 恒久守护**  
提供终身的身故及全残保障，覆盖整个生命周期，守护人生各个阶段。



**双重递增 未来可期**  
有效保险金额逐步递增，同时有机会共享公司经营成果，实现财富长期增长。



**传承有道 世代无忧**  
提前安排保单受益人，实现资产的有效传承，福泽后代。

投保规则

|                            |                                        |
|----------------------------|----------------------------------------|
| <b>投保范围</b><br>出生满30日-67周岁 | <b>交费期间</b><br>一次性交清、3年交、5年交、10年交、20年交 |
| <b>交费方式</b><br>一次性交清、期交    | <b>保险期间</b><br>终身                      |

保险责任

1. 身故保险金或全残保险金

若被保险人在本合同保险期间内身故或全残，我们将承担以下身故保险金或全残保险金（仅给付其中一项）责任：

(1)若被保险人身故或全残时到达年龄未满18周岁，我们将按照以下两项金额的较大者给付身故保险金或全残保险金，**本合同终止**。

- ① 被保险人身故或全残时本合同的**累计保险费**；
- ② 被保险人身故或全残时本合同的**现金价值**。

(2)若被保险人身故或全残时到达年龄已满18周岁（含），且在本合同交费期间内，我们将按照以下两项金额的较大者给付

身故保险金或全残保险金，**本合同终止**。

- ① 被保险人身故或全残时本合同的**累计保险费**×K；
  - ② 被保险人身故或全残时本合同的**现金价值**。
- (3)若被保险人身故或全残时到达年龄已满18周岁（含），且在本合同交费期间届满后，我们将按照以下三项金额的较大者给付身故保险金或全残保险金，**本合同终止**。

- ① 被保险人身故或全残时本合同的**累计保险费**×K；
- ② 被保险人身故或全残时本合同的**有效保险金额**；
- ③ 被保险人身故或全残时本合同的**现金价值**。

上述K值与被保险人身故或全残时到达年龄有关，详见下表：

|                |               |                |               |                |               |
|----------------|---------------|----------------|---------------|----------------|---------------|
| <b>18-40周岁</b> | <b>K=160%</b> | <b>41-60周岁</b> | <b>K=140%</b> | <b>61周岁及以上</b> | <b>K=120%</b> |
|----------------|---------------|----------------|---------------|----------------|---------------|

本合同中提及的“累计保险费”将按以下公式计算：

**一次性交清保险费**

累计保险费 = 以被保险人身故或全残时本合同的基本保险金额与累积增值红利之和为基础，按被保险人投保时年龄计算出的**一次性交清保险费**

**分期支付保险费**

累计保险费 = 以被保险人身故或全残时本合同的基本保险金额与累积增值红利之和为基础，按被保险人投保时年龄计算出的**每期保险费**×实际已支付**保险费期数**

2. 本合同终止后或效力中止期间，我们不承担保险责任。

责任免除

1.因下列情形之一导致被保险人身故或全残的，我们不承担给付身故保险金或全残保险金的责任：

- 1.1 投保人对被保险人的故意杀害、故意伤害；
- 1.2 被保险人故意犯罪或者抗拒依法采取的刑事强制措施；
- 1.3 被保险人故意自伤、或自本合同成立或者本合同效力恢复之日起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；
- 1.4 战争、军事冲突、暴乱或武装叛乱；
- 1.5 核爆炸、核辐射或核污染。

2.发生上述第1.1项情形导致被保险人身故的，本合同终止，我们向被保险人的继承人（除投保人本人外）退还本合同的**现金价值**。发生上述第1.1项情形导致被保险人全残的，本合同终止，我们向被保险人退还本合同的**现金价值**。发生上述其他情形导致被保险人身故或全残的，本合同终止，我们向您退还本合同的**现金价值**。

除此外约定的“责任免除”外，保险合同还有一些免除、减轻或限制本公司责任的条款，详见保险条款8.3，敬请关注。

投保示例一



王女士，50周岁，为自己投保《都会传世（优享版）终身寿险（分红型）》，一次性交费100万元，保险期间至终身，基本保险金额908,200元。

王女士可享受如下保险利益：（单位：人民币元）

| 保单年度 | 保单年度末年龄 | 现金价值      |           | 身故或全残保险金 |        | 有效保额   |        | 累计保额   |           | 现金价值      |           | 身故或全残保险金  |           | 有效保额      |           | 累计保额      |           | 现金价值      |           | 身故或全残保险金  |           | 有效保额      |           | 累计保额      |           | 现金价值      |           | 身故或全残保险金  |           | 有效保额      |           | 累计保额      |           |           |
|------|---------|-----------|-----------|----------|--------|--------|--------|--------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
|      |         | 保额        | 现价        | 保额       | 现价     | 保额     | 现价     | 保额     | 现价        | 保额        | 现价        | 保额        | 现价        | 保额        | 现价        | 保额        | 现价        | 保额        | 现价        | 保额        | 现价        | 保额        | 现价        | 保额        | 现价        | 保额        | 现价        | 保额        | 现价        | 保额        | 现价        | 保额        | 现价        |           |
| 1    | 51      | 1,000,000 | 0         | 12,599   | 0      | 12,599 | 0      | 25,191 | 0         | 38,048    | 940,205   | 979,656   | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 |           |           |
| 2    | 52      | 0         | 1,000,000 | 0        | 12,599 | 0      | 12,599 | 0      | 67,266    | 0         | 940,205   | 979,656   | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 |           |           |
| 3    | 53      | 0         | 1,000,000 | 0        | 12,599 | 0      | 12,599 | 0      | 130,304   | 0         | 940,205   | 979,656   | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 |           |           |
| 4    | 54      | 0         | 1,000,000 | 0        | 13,034 | 0      | 13,034 | 0      | 51,082    | 956,720   | 1,010,531 | 1,010,531 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 |           |
| 5    | 55      | 0         | 1,000,000 | 0        | 13,214 | 0      | 13,214 | 0      | 77,693    | 990,498   | 1,070,231 | 1,070,231 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 |           |
| 6    | 56      | 0         | 1,000,000 | 0        | 13,397 | 0      | 13,397 | 0      | 102,469   | 1,043,649 | 1,144,076 | 1,144,076 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 |           |
| 7    | 57      | 0         | 1,000,000 | 0        | 13,582 | 0      | 13,582 | 0      | 91,275    | 1,077,832 | 1,199,120 | 1,199,120 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 |           |
| 8    | 58      | 0         | 1,000,000 | 0        | 13,769 | 0      | 13,769 | 0      | 105,044   | 1,122,414 | 1,248,406 | 1,248,406 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 |           |
| 9    | 59      | 0         | 1,000,000 | 0        | 13,959 | 0      | 13,959 | 0      | 119,003   | 1,163,414 | 1,280,833 | 1,280,833 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 |           |
| 10   | 60      | 0         | 1,000,000 | 0        | 14,152 | 0      | 14,152 | 0      | 133,135   | 1,161,674 | 1,271,331 | 1,271,331 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 |
| 15   | 65      | 0         | 1,000,000 | 0        | 15,138 | 0      | 15,138 | 0      | 206,639   | 1,157,879 | 1,421,582 | 1,421,582 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 |
| 20   | 70      | 0         | 1,000,000 | 0        | 16,204 | 0      | 16,204 | 0      | 285,691   | 1,262,893 | 1,660,404 | 1,660,404 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 |
| 25   | 75      | 0         | 1,000,000 | 0        | 17,350 | 0      | 17,350 | 0      | 370,117   | 1,277,233 | 1,938,495 | 1,938,495 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 |
| 30   | 80      | 0         | 1,000,000 | 0        | 18,577 | 0      | 18,577 | 0      | 460,515   | 1,500,023 | 2,263,660 | 2,263,660 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 |
| 40   | 90      | 0         | 1,000,000 | 0        | 21,297 | 0      | 21,297 | 0      | 660,939   | 1,798,585 | 3,086,766 | 3,086,766 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 |
| 50   | 100     | 0         | 1,000,000 | 0        | 24,416 | 0      | 24,416 | 0      | 880,730   | 2,125,044 | 4,209,165 | 4,209,165 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 |
| 56   | 106     | 0         | 1,000,000 | 0        | 26,733 | 0      | 26,733 | 0      | 1,044,653 | 2,358,167 | 5,070,637 | 5,070,637 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 | 1,400,000 |