

●左表は”売り止め”になる【一部一時払】(頭金制度)を利用する場合の最低引受の提示です。

【一部一時払】は保険金額の2割、例えば保険金額1000万円の場合は保険金額200万円分に相当する保険料を”頭金”として契約時に投入する事が出来ます。

この頭金としての保険料が30万円以上が条件のため

二つの条件を満たす最低保険金額は下記の保険金額になります。

●右表は”売り止め”になる最低保険金額100万円での単純なシミュレーションです。

左表の月払の保険金額と保険料の比率が同じ事がお判り頂けると思います。

10年間の気軽な貯蓄感覚で死亡保障があって配当も期待出来る?最後の優れものです(ˊˋ:)

| 5年ごと利差配当 長割り終身 | | | | | | | |
|-----------------------|-----------|-----------|--------|-------------|---------|---------|--------|
| 男性 | 26歳 | 10年払い | | 男性 | 26歳 | 10年払い | |
| 保険金額350万円 | | | | 保険金額100万円 | | | |
| 頭金 | 保険金額70万円 | ¥303,436 | | 頭金なし 最低保険金額 | | | |
| 月払 | 保険金額280万円 | ¥12,460 | | 月払保険料 | | ¥4,450 | |
| 下記解約金は確定でプラス配当金の可能性も! | | | | | | | |
| 歳 | 保険料累計 | 解約返戻金 | 返戻率 | 歳 | 保険料累計 | 解約返戻金 | 返戻率 |
| 26 | - | - | - | 26 | - | - | - |
| 27 | 452,956 | 309,750 | 68.4% | 27 | 53,400 | 25,600 | 47.9 |
| 28 | 602,476 | 415,730 | 69.0% | 28 | 106,800 | 62,400 | 58.4 |
| 29 | 751,996 | 523,810 | 69.7% | 29 | 160,200 | 99,900 | 62.3 |
| 30 | 901,516 | 633,500 | 70.3% | 30 | 213,600 | 138,000 | 64.6 |
| 31 | 1,051,036 | 745,290 | 70.9% | 31 | 267,000 | 176,800 | 66.2 |
| 32 | 1,200,556 | 858,760 | 71.5% | 32 | 320,400 | 216,200 | 67.4 |
| 33 | 1,350,076 | 974,330 | 72.2% | 33 | 373,800 | 256,300 | 68.5 |
| 34 | 1,499,596 | 1,091,860 | 72.8% | 34 | 427,200 | 297,100 | 69.5 |
| 35 | 1,649,116 | 1,211,630 | 73.5% | 35 | 480,600 | 338,700 | 70.4 |
| 36 | 1,798,636 | 1,906,450 | 106.0% | 36 | 534,000 | 544,700 | 102.0% |
| 37 | - | 1,928,850 | 107.2% | 37 | - | 551,100 | 103.2 |
| 38 | - | 1,953,700 | 108.6% | 38 | - | 558,200 | 104.5 |
| 39 | - | 1,978,900 | 110.0% | 39 | - | 565,400 | 105.8 |
| 40 | - | 2,004,100 | 111.4% | 40 | - | 572,600 | 107.2 |
| 41 | - | 2,030,000 | 112.9% | 41 | - | 580,000 | 108.6 |
| 42 | - | 2,055,900 | 114.3% | 42 | - | 587,400 | 110.0 |
| 43 | - | 2,082,150 | 115.8% | 43 | - | 594,900 | 111.4 |
| 44 | - | 2,108,750 | 117.2% | 44 | - | 602,500 | 112.8 |
| 45 | - | 2,135,700 | 118.7% | 45 | - | 610,200 | 114.2 |
| 46 | - | 2,162,650 | 120.2% | 46 | - | 617,900 | 115.7 |
| 47 | - | 2,189,950 | 121.8% | 47 | - | 625,700 | 117.1 |
| 48 | - | 2,217,250 | 123.3% | 48 | - | 633,500 | 118.6 |
| 49 | - | 2,245,250 | 124.8% | 49 | - | 641,500 | 120.1 |
| 50 | - | 2,272,900 | 126.4% | 50 | - | 649,400 | 121.6 |
| 51 | - | 2,300,900 | 127.9% | 51 | - | 657,400 | 123.1 |
| 52 | - | 2,329,250 | 129.5% | 52 | - | 665,500 | 124.6 |
| 53 | - | 2,357,600 | 131.1% | 53 | - | 673,600 | 126.1 |
| 54 | - | 2,386,300 | 132.7% | 54 | - | 681,800 | 127.6 |
| 55 | - | 2,415,000 | 134.3% | 55 | - | 690,000 | 129.2 |
| 56 | - | 2,443,700 | 135.9% | 56 | - | 698,200 | 130.7 |
| 57 | - | 2,472,750 | 137.5% | 57 | - | 706,500 | 132.3 |
| 58 | - | 2,501,800 | 139.1% | 58 | - | 714,800 | 133.8 |
| 59 | - | 2,531,200 | 140.7% | 59 | - | 723,200 | 135.4 |
| 60 | - | 2,560,950 | 142.4% | 60 | - | 731,700 | 137.0 |
| 61 | - | 2,590,700 | 144.0% | 61 | - | 740,200 | 138.6 |
| 62 | - | 2,620,450 | 145.7% | 62 | - | 748,700 | 140.2 |
| 63 | - | 2,650,200 | 147.3% | 63 | - | 757,200 | 141.7 |
| 64 | - | 2,680,300 | 149.0% | 64 | - | 765,800 | 143.4 |
| 65 | - | 2,710,050 | 150.7% | 65 | - | 774,300 | 145.0 |
| 66 | - | 2,739,800 | 152.3% | 66 | - | 782,800 | 146.5 |
| 67 | - | 2,768,850 | 153.9% | 67 | - | 791,100 | 148.1 |
| 68 | - | 2,798,250 | 155.6% | 68 | - | 799,500 | 149.7 |
| 69 | - | 2,826,950 | 157.2% | 69 | - | 807,700 | 151.2 |
| 70 | - | 2,855,650 | 158.8% | 70 | - | 815,900 | 152.7 |
| 71 | - | 2,883,650 | 160.3% | 71 | - | 823,900 | 154.2 |
| 72 | - | 2,911,650 | 161.9% | 72 | - | 831,900 | 155.7 |
| 73 | - | 2,939,650 | 163.4% | 73 | - | 839,900 | 157.2 |

| | | | | | | | |
|----|---|-----------|--------|----|---|---------|-------|
| 74 | — | 2,966,950 | 165.0% | 74 | — | 847,700 | 158.7 |
| 75 | — | 2,993,900 | 166.5% | 75 | — | 855,400 | 160.1 |
| 76 | — | 3,020,500 | 167.9% | 76 | — | 863,000 | 161.6 |
| 77 | — | 3,046,400 | 169.4% | 77 | — | 870,400 | 162.9 |
| 78 | — | 3,071,950 | 170.8% | 78 | — | 877,700 | 164.3 |
| 79 | — | 3,096,450 | 172.2% | 79 | — | 884,700 | 165.6 |
| 80 | — | 3,120,950 | 173.5% | 80 | — | 891,700 | 166.9 |
| 81 | — | 3,144,400 | 174.8% | 81 | — | 898,400 | 168.2 |
| 82 | — | 3,167,150 | 176.1% | 82 | — | 904,900 | 169.4 |
| 83 | — | 3,188,850 | 177.3% | 83 | — | 911,100 | 170.6 |
| 84 | — | 3,210,200 | 178.5% | 84 | — | 917,200 | 171.7 |
| 85 | — | 3,230,500 | 179.6% | 85 | — | 923,000 | 172.8 |
| 86 | — | 3,249,750 | 180.7% | 86 | — | 928,500 | 173.8 |
| 87 | — | 3,268,300 | 181.7% | 87 | — | 933,800 | 174.8 |
| 88 | — | 3,285,800 | 182.7% | 88 | — | 938,800 | 175.8 |
| 89 | — | 3,302,600 | 183.6% | 89 | — | 943,600 | 176.7 |
| 90 | — | 3,318,350 | 184.5% | 90 | — | 948,100 | 177.5 |
| 91 | — | 3,333,050 | 185.3% | 91 | — | 952,300 | 178.3 |
| 92 | — | 3,347,050 | 186.1% | 92 | — | 956,300 | 179.0 |
| 93 | — | 3,360,000 | 186.8% | 93 | — | 960,000 | 179.7 |
| 94 | — | 3,372,250 | 187.5% | 94 | — | 963,500 | 180.4 |
| 95 | — | 3,383,450 | 188.1% | 95 | — | 966,700 | 181.0 |
| 96 | — | 3,393,950 | 188.7% | 96 | — | 969,700 | 181.5 |
| 97 | — | 3,403,400 | 189.2% | 97 | — | 972,400 | 182.0 |
| 98 | — | 3,412,150 | 189.7% | 98 | — | 974,900 | 182.5 |
| 99 | — | 3,420,550 | 190.2% | 99 | — | 977,300 | 183.0 |

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