

●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つて配当も期待出来る?最後の優れものです(^\_~:)

| 5年ごと利差配当 長割り終身        |           |           |        |           |         |         |        |
|-----------------------|-----------|-----------|--------|-----------|---------|---------|--------|
| 男性                    | 39歳       | 10年払い     |        | 男性        | 39歳     | 10年払い   |        |
| 保険金額300万円             |           |           |        | 保険金額100万円 |         |         |        |
| 頭金                    | 保険金額60万円  | ¥304,362  |        | 頭金なし      | 最低保険金額  |         |        |
| 月払                    | 保険金額240万円 | ¥12,552   |        | 月払保険料     | ¥5,230  |         |        |
| 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    |
| 39                    | —         | —         | —      | 39        | —       | —       | —      |
| 40                    | 454,986   | 317,520   | 69.8%  | 40        | 62,760  | 32,100  | 51.1   |
| 41                    | 605,610   | 424,320   | 70.1%  | 41        | 125,520 | 75,300  | 59.9   |
| 42                    | 756,234   | 533,040   | 70.5%  | 42        | 188,280 | 119,300 | 63.3   |
| 43                    | 906,858   | 643,200   | 70.9%  | 43        | 251,040 | 163,900 | 65.2   |
| 44                    | 1,057,482 | 755,640   | 71.5%  | 44        | 313,800 | 209,400 | 66.7   |
| 45                    | 1,208,106 | 869,700   | 72.0%  | 45        | 376,560 | 255,600 | 67.8   |
| 46                    | 1,358,730 | 986,220   | 72.6%  | 46        | 439,320 | 302,800 | 68.9   |
| 47                    | 1,509,354 | 1,104,240 | 73.2%  | 47        | 502,080 | 350,600 | 69.8   |
| 48                    | 1,659,978 | 1,224,660 | 73.8%  | 48        | 564,840 | 399,400 | 70.7   |
| 49                    | 1,810,602 | 1,926,600 | 106.4% | 49        | 627,600 | 642,200 | 102.3% |
| 50                    | —         | 1,948,200 | 107.6% | 50        | —       | 649,400 | 103.4  |
| 51                    | —         | 1,972,200 | 108.9% | 51        | —       | 657,400 | 104.7  |
| 52                    | —         | 1,996,500 | 110.3% | 52        | —       | 665,500 | 106.0  |
| 53                    | —         | 2,020,800 | 111.6% | 53        | —       | 673,600 | 107.3  |
| 54                    | —         | 2,045,400 | 113.0% | 54        | —       | 681,800 | 108.6  |
| 55                    | —         | 2,070,000 | 114.3% | 55        | —       | 690,000 | 109.9  |
| 56                    | —         | 2,094,600 | 115.7% | 56        | —       | 698,200 | 111.2  |
| 57                    | —         | 2,119,500 | 117.1% | 57        | —       | 706,500 | 112.5  |
| 58                    | —         | 2,144,400 | 118.4% | 58        | —       | 714,800 | 113.8  |
| 59                    | —         | 2,169,600 | 119.8% | 59        | —       | 723,200 | 115.2  |
| 60                    | —         | 2,195,100 | 121.2% | 60        | —       | 731,700 | 116.5  |
| 61                    | —         | 2,220,600 | 122.6% | 61        | —       | 740,200 | 117.9  |
| 62                    | —         | 2,246,100 | 124.1% | 62        | —       | 748,700 | 119.2  |
| 63                    | —         | 2,271,600 | 125.5% | 63        | —       | 757,200 | 120.6  |
| 64                    | —         | 2,297,400 | 126.9% | 64        | —       | 765,800 | 122.0  |
| 65                    | —         | 2,322,900 | 128.3% | 65        | —       | 774,300 | 123.3  |
| 66                    | —         | 2,348,400 | 129.7% | 66        | —       | 782,800 | 124.7  |
| 67                    | —         | 2,373,300 | 131.1% | 67        | —       | 791,100 | 126.0  |
| 68                    | —         | 2,398,500 | 132.5% | 68        | —       | 799,500 | 127.3  |
| 69                    | —         | 2,423,100 | 133.8% | 69        | —       | 807,700 | 128.6  |
| 70                    | —         | 2,447,700 | 135.2% | 70        | —       | 815,900 | 130.0  |
| 71                    | —         | 2,471,700 | 136.5% | 71        | —       | 823,900 | 131.2  |
| 72                    | —         | 2,495,700 | 137.8% | 72        | —       | 831,900 | 132.5  |
| 73                    | —         | 2,519,700 | 139.2% | 73        | —       | 839,900 | 133.8  |
| 74                    | —         | 2,543,100 | 140.5% | 74        | —       | 847,700 | 135.0  |
| 75                    | —         | 2,566,200 | 141.7% | 75        | —       | 855,400 | 136.2  |
| 76                    | —         | 2,589,000 | 143.0% | 76        | —       | 863,000 | 137.5  |
| 77                    | —         | 2,611,200 | 144.2% | 77        | —       | 870,400 | 138.6  |
| 78                    | —         | 2,633,100 | 145.4% | 78        | —       | 877,700 | 139.8  |
| 79                    | —         | 2,654,100 | 146.6% | 79        | —       | 884,700 | 140.9  |
| 80                    | —         | 2,675,100 | 147.7% | 80        | —       | 891,700 | 142.0  |
| 81                    | —         | 2,695,200 | 148.9% | 81        | —       | 898,400 | 143.1  |
| 82                    | —         | 2,714,700 | 149.9% | 82        | —       | 904,900 | 144.1  |
| 83                    | —         | 2,733,300 | 151.0% | 83        | —       | 911,100 | 145.1  |
| 84                    | —         | 2,751,600 | 152.0% | 84        | —       | 917,200 | 146.1  |
| 85                    | —         | 2,769,000 | 152.9% | 85        | —       | 923,000 | 147.0  |
| 86                    | —         | 2,785,500 | 153.8% | 86        | —       | 928,500 | 147.9  |

|    |   |           |        |    |   |         |       |
|----|---|-----------|--------|----|---|---------|-------|
| 87 | — | 2,801,400 | 154.7% | 87 | — | 933,800 | 148.7 |
| 88 | — | 2,816,400 | 155.6% | 88 | — | 938,800 | 149.5 |
| 89 | — | 2,830,800 | 156.3% | 89 | — | 943,600 | 150.3 |
| 90 | — | 2,844,300 | 157.1% | 90 | — | 948,100 | 151.0 |
| 91 | — | 2,856,900 | 157.8% | 91 | — | 952,300 | 151.7 |
| 92 | — | 2,868,900 | 158.5% | 92 | — | 956,300 | 152.3 |
| 93 | — | 2,880,000 | 159.1% | 93 | — | 960,000 | 152.9 |
| 94 | — | 2,890,500 | 159.6% | 94 | — | 963,500 | 153.5 |
| 95 | — | 2,900,100 | 160.2% | 95 | — | 966,700 | 154.0 |
| 96 | — | 2,909,100 | 160.7% | 96 | — | 969,700 | 154.5 |
| 97 | — | 2,917,200 | 161.1% | 97 | — | 972,400 | 154.9 |
| 98 | — | 2,924,700 | 161.5% | 98 | — | 974,900 | 155.3 |
| 99 | — | 2,931,900 | 161.9% | 99 | — | 977,300 | 155.7 |

※低解約返戻期間満了直後の解約返戻金

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