

●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ュレージョンです。

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 | 44歳 | 10年払い | | 男性 | 44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 | ¥323,796 | | 頭金ナシ | 最低保険金額 | | |
| 月払 | 保険金額240万円 | ¥13,420 | | 月払保険料 | ¥5,592 | | |
| 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 |
| 44 | - | - | - | 44 | - | - | - |
| 45 | 484,836 | 339,300 | 70.0% | 45 | 67,104 | 34,600 | 51.5 |
| 46 | 645,876 | 452,700 | 70.1% | 46 | 134,208 | 80,500 | 59.9 |
| 47 | 806,916 | 567,840 | 70.4% | 47 | 201,312 | 127,100 | 63.1 |
| 48 | 967,956 | 684,900 | 70.8% | 48 | 268,416 | 174,500 | 65.0 |
| 49 | 1,128,996 | 803,940 | 71.2% | 49 | 335,520 | 222,700 | 66.3 |
| 50 | 1,290,036 | 924,840 | 71.7% | 50 | 402,624 | 271,700 | 67.4 |
| 51 | 1,451,076 | 1,048,200 | 72.2% | 51 | 469,728 | 321,700 | 68.4 |
| 52 | 1,612,116 | 1,173,540 | 72.8% | 52 | 536,832 | 372,500 | 69.3 |
| 53 | 1,773,156 | 1,301,460 | 73.4% | 53 | 603,936 | 424,400 | 70.2 |
| 54 | 1,934,196 | 2,047,500 | 105.9% | 54 | 671,040 | 682,500 | 101.7% |
| 55 | - | 2,070,000 | 107.0% | 55 | - | 690,000 | 102.8 |
| 56 | - | 2,094,600 | 108.3% | 56 | - | 698,200 | 104.0 |
| 57 | - | 2,119,500 | 109.6% | 57 | - | 706,500 | 105.2 |
| 58 | - | 2,144,400 | 110.9% | 58 | - | 714,800 | 106.5 |
| 59 | - | 2,169,600 | 112.2% | 59 | - | 723,200 | 107.7 |
| 60 | - | 2,195,100 | 113.5% | 60 | - | 731,700 | 109.0 |
| 61 | - | 2,220,600 | 114.8% | 61 | - | 740,200 | 110.3 |
| 62 | - | 2,246,100 | 116.1% | 62 | - | 748,700 | 111.5 |
| 63 | - | 2,271,600 | 117.4% | 63 | - | 757,200 | 112.8 |
| 64 | - | 2,297,400 | 118.8% | 64 | - | 765,800 | 114.1 |
| 65 | - | 2,322,900 | 120.1% | 65 | - | 774,300 | 115.3 |
| 66 | - | 2,348,400 | 121.4% | 66 | - | 782,800 | 116.6 |
| 67 | - | 2,373,300 | 122.7% | 67 | - | 791,100 | 117.8 |
| 68 | - | 2,398,500 | 124.0% | 68 | - | 799,500 | 119.1 |
| 69 | - | 2,423,100 | 125.3% | 69 | - | 807,700 | 120.3 |
| 70 | - | 2,447,700 | 126.5% | 70 | - | 815,900 | 121.5 |
| 71 | - | 2,471,700 | 127.8% | 71 | - | 823,900 | 122.7 |
| 72 | - | 2,495,700 | 129.0% | 72 | - | 831,900 | 123.9 |
| 73 | - | 2,519,700 | 130.3% | 73 | - | 839,900 | 125.1 |
| 74 | - | 2,543,100 | 131.5% | 74 | - | 847,700 | 126.3 |
| 75 | - | 2,566,200 | 132.7% | 75 | - | 855,400 | 127.4 |
| 76 | - | 2,589,000 | 133.9% | 76 | - | 863,000 | 128.6 |
| 77 | - | 2,611,200 | 135.0% | 77 | - | 870,400 | 129.7 |
| 78 | - | 2,633,100 | 136.1% | 78 | - | 877,700 | 130.7 |
| 79 | - | 2,654,100 | 137.2% | 79 | - | 884,700 | 131.8 |
| 80 | - | 2,675,100 | 138.3% | 80 | - | 891,700 | 132.8 |
| 81 | - | 2,695,200 | 139.3% | 81 | - | 898,400 | 133.8 |
| 82 | - | 2,714,700 | 140.4% | 82 | - | 904,900 | 134.8 |
| 83 | - | 2,733,300 | 141.3% | 83 | - | 911,100 | 135.7 |
| 84 | - | 2,751,600 | 142.3% | 84 | - | 917,200 | 136.6 |
| 85 | - | 2,769,000 | 143.2% | 85 | - | 923,000 | 137.5 |
| 86 | - | 2,785,500 | 144.0% | 86 | - | 928,500 | 138.3 |
| 87 | - | 2,801,400 | 144.8% | 87 | - | 933,800 | 139.1 |
| 88 | - | 2,816,400 | 145.6% | 88 | - | 938,800 | 139.9 |
| 89 | - | 2,830,800 | 146.4% | 89 | - | 943,600 | 140.6 |
| 90 | - | 2,844,300 | 147.1% | 90 | - | 948,100 | 141.2 |
| 91 | - | 2,856,900 | 147.7% | 91 | - | 952,300 | 141.9 |

| | | | | | | | |
|----|---|-----------|--------|----|---|---------|-------|
| 92 | — | 2,868,900 | 148.3% | 92 | — | 956,300 | 142.5 |
| 93 | — | 2,880,000 | 148.9% | 93 | — | 960,000 | 143.0 |
| 94 | — | 2,890,500 | 149.4% | 94 | — | 963,500 | 143.5 |
| 95 | — | 2,900,100 | 149.9% | 95 | — | 966,700 | 144.0 |
| 96 | — | 2,909,100 | 150.4% | 96 | — | 969,700 | 144.5 |
| 97 | — | 2,917,200 | 150.8% | 97 | — | 972,400 | 144.9 |
| 98 | — | 2,924,700 | 151.2% | 98 | — | 974,900 | 145.2 |
| 99 | — | 2,931,900 | 151.6% | 99 | — | 977,300 | 145.6 |

※低解約返戻期間満了直後の解約返戻金

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