美大人寿鑫享一生年金保险（分红型）现金价值全表（每1000元趸交或年交保险费对应的保单年度末现金价值，含该年末生存保险金）　单位：人民币元

保险期间：终身，男性，趸交

保单年度 \ 年龄	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
1	536.42	537.25	538.16	539.14	540.16	541.23	542.35	543.50	544.69	545.92	547.19	548.51	549.86	551.25	552.69	554.18	555.71
2	555.02	555.93	556.91	557.94	559.01	560.12	561.27	562.46	563.69	564.96	566.27	567.63	569.02	570.46	571.95	573.48	575.06
3	574.33	575.30	576.33	577.40	578.51	579.66	580.86	582.09	583.36	584.67	586.02	587.42	588.85	590.34	591.87	593.45	595.09
4	594.34	595.37	596.44	597.56	598.71	599.90	601.13	602.40	603.71	605.06	606.46	607.89	609.38	610.91	612.49	614.13	615.82
5	715.29	716.07	716.89	717.73	718.60	719.50	720.43	721.39	722.38	723.41	724.46	725.55	726.67	727.84	729.03	730.27	731.56
6	836.40	836.92	837.45	838.00	838.57	839.17	839.78	840.40	841.05	841.72	842.41	843.13	843.87	844.64	845.43	846.25	847.09
7	936.54	936.77	937.00	937.24	937.49	937.75	938.02	938.29	938.58	938.87	939.18	939.50	939.83	940.18	940.53	940.89	941.28
8	1036.08	1035.99	1035.91	1035.82	1035.73	1035.63	1035.54	1035.44	1035.34	1035.24	1035.14	1035.03	1034.92	1034.81	1034.70	1034.59	1034.47

保险期间：终身，男性，3年交

保单年度 \ 年龄	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
1	437.79	438.63	439.51	440.43	441.39	442.38	443.40	443.81	444.90	446.03	447.19	448.39	449.63	450.28	451.60	452.96	454.37
2	987.46	989.35	991.35	993.42	995.57	997.80	1000.10	1001.02	1003.48	1006.02	1008.64	1011.35	1014.13	1015.58	1018.55	1021.63	1024.80
3	1626.82	1629.93	1633.19	1636.59	1640.12	1643.78	1647.57	1649.08	1653.13	1657.31	1661.61	1666.06	1670.64	1673.02	1677.92	1682.97	1688.20

保险期间：终身，男性，5年交

保单年度 \ 年龄	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
1	424.00	424.86	425.37	426.28	427.23	428.20	429.20	429.85	430.92	432.02	432.79	433.96	435.17	436.04	437.33	438.66	439.68
2	943.45	945.37	946.49	948.53	950.62	952.78	955.01	956.46	958.84	961.28	962.97	965.58	968.26	970.21	973.07	976.03	978.29

保险期间：终身，男性，10年交

保单年度 \ 年龄	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
1	373.85	374.54	375.41	376.11	376.84	377.58	378.35	379.16	379.99	380.85	381.75	382.69	383.66	384.66	385.71	386.64	387.77
2	863.65	865.22	867.22	868.84	870.50	872.22	874.00	875.85	877.77	879.76	881.84	883.99	886.22	888.55	890.97	893.10	895.73

保险期间，终身，女性，趸交

年龄

保单年度	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
1	531.23	531.92	532.68	533.49	534.34	535.23	536.16	537.11	538.10	539.13	540.19	541.29	542.43	543.60	544.81	546.07	547.36
2	549.69	550.45	551.26	552.12	553.01	553.93	554.89	555.88	556.90	557.97	559.06	560.20	561.37	562.58	563.84	565.13	566.47
3	568.84	569.66	570.51	571.40	572.33	573.28	574.28	575.30	576.36	577.46	578.60	579.77	580.98	582.23	583.53	584.87	586.25
4	588.70	589.56	590.45	591.37	592.33	593.32	594.34	595.41	596.50	597.64	598.81	600.02	601.28	602.57	603.91	605.29	606.72
5	710.93	711.58	712.25	712.94	713.67	714.42	715.19	715.98	716.81	717.67	718.55	719.47	720.41	721.39	722.40	723.45	724.53
6	833.39	833.81	834.25	834.70	835.17	835.66	836.16	836.68	837.22	837.78	838.35	838.95	839.56	840.20	840.86	841.55	842.26
7	934.98	935.16	935.34	935.53	935.72	935.93	936.14	936.37	936.59	936.83	937.08	937.34	937.60	937.88	938.17	938.46	938.77
8	1036.06	1035.97	1035.88	1035.79	1035.70	1035.61	1035.51	1035.41	1035.31	1035.21	1035.11	1035.00	1034.89	1034.78	1034.67	1034.56	1034.44
9	1035.97	1035.88	1035.79	1035.70	1035.61	1035.51	1035.41	1035.31	1035.21	1035.11	1035.00	1034.89	1034.78	1034.67	1034.56	1034.44	1034.32
10	1035.88	1035.79	1035.70	1035.61	1035.51	1035.41	1035.31	1035.21	1035.11	1035.00	1034.89	1034.78	1034.67	1034.56	1034.44	1034.32	1034.20
11	1035.79	1035.70	1035.61	1035.51	1035.41	1035.31	1035.21	1035.11	1035.00	1034.89	1034.78	1034.67	1034.56	1034.44	1034.32	1034.20	1034.08
12	1035.70	1035.61	1035.51	1035.41	1035.31	1035.21	1035.11	1035.00	1034.89	1034.78	1034.67	1034.56	1034.44	1034.32	1034.20	1034.08	1033.95
13	1035.61	1035.51	1035.41	1035.31	1035.21	1035.11	1035.00	1034.89	1034.78	1034.67	1034.56	1034.44	1034.32	1034.20	1034.08	1033.95	1033.82
14	1035.51	1035.41	1035.31	1035.21	1035.11	1035.00	1034.89	1034.78	1034.67	1034.56	1034.44	1034.32	1034.20	1034.08	1033.95	1033.82	1033.69
15	1035.41	1035.31	1035.21	1035.11	1035.00	1034.89	1034.78	1034.67	1034.56	1034.44	1034.32	1034.20	1034.08	1033.95	1033.82	1033.69	1033.55
16	1035.31	1035.21	1035.11	1035.00	1034.89	1034.78	1034.67	1034.56	1034.44	1034.32	1034.20	1034.08	1033.95	1033.82	1033.69	1033.55	1033.42
17	1035.21	1035.11	1035.00	1034.89	1034.78	1034.67	1034.56	1034.44	1034.32	1034.20	1034.08	1033.95	1033.82	1033.69	1033.55	1033.42	1033.28
18	1035.11	1035.00	1034.89	1034.78	1034.67	1034.56	1034.44	1034.32	1034.20	1034.08	1033.95	1033.82	1033.69	1033.55	1033.42	1033.28	1033.13
19	1035.00	1034.89	1034.78	1034.67	1034.56	1034.44	1034.32	1034.20	1034.08	1033.95	1033.82	1033.69	1033.55	1033.42	1033.28	1033.13	1032.99
20	1034.89	1034.78	1034.67	1034.56	1034.44	1034.32	1034.20	1034.08	1033.95	1033.82	1033.69	1033.55	1033.42	1033.28	1033.13	1032.99	1032.84
21	1034.78	1034.67	1034.56	1034.44	1034.32	1034.20	1034.08	1033.95	1033.82	1033.69	1033.55	1033.42	1033.28	1033.13	1032.99	1032.84	1032.69
22	1034.67	1034.56	1034.44	1034.32	1034.20	1034.08	1033.95	1033.82	1033.69	1033.55	1033.42	1033.28	1033.13	1032.99	1032.84	1032.69	1032.54
23	1034.56	1034.44	1034.32	1034.20	1034.08	1033.95	1033.82	1033.69	1033.55	1033.42	1033.28	1033.13	1032.99	1032.84	1032.69	1032.54	1032.38
24	1034.44	1034.32	1034.20	1034.08	1033.95	1033.82	1033.69	1033.55	1033.42	1033.28	1033.13	1032.99	1032.84	1032.69	1032.54	1032.38	1032.22
25	1034.32	1034.20	1034.08	1033.95	1033.82	1033.69	1033.55	1033.42	1033.28	1033.13	1032.99	1032.84	1032.69	1032.54	1032.38	1032.22	1032.05
26	1034.20	1034.08	1033.95	1033.82	1033.69	1033.55	1033.42	1033.28	1033.13	1032.99	1032.84	1032.69	1032.54	1032.38	1032.22	1032.05	1031.89
27	1034.08	1033.95	1033.82	1033.69	1033.55	1033.42	1033.28	1033.13	1032.99	1032.84	1032.69	1032.54	1032.38	1032.22	1032.05	1031.89	1031.72
28	1033.95	1033.82	1033.69	1033.55	1033.42	1033.28	1033.13	1032.99	1032.84	1032.69	1032.54	1032.38	1032.22	1032.05	1031.89	1031.72	1031.54
29	1033.82	1033.69	1033.55	1033.42	1033.28	1033.13	1032.99	1032.84	1032.69	1032.54	1032.38	1032.22	1032.05	1031.89	1031.72	1031.54	1031.37
30	1033.69	1033.55	1033.42	1033.28	1033.13	1032.99	1032.84	1032.69	1032.54	1032.38	1032.22	1032.05	1031.89	1031.72	1031.54	1031.37	1031.19
31	1033.55	1033.42	1033.28	1033.13	1032.99	1032.84	1032.69	1032.54	1032.38	1032.22	1032.05	1031.89	1031.72	1031.54	1031.37	1031.19	1031.00
32	1033.42	1033.28	1033.13	1032.99	1032.84	1032.69	1032.54	1032.38	1032.22	1032.05	1031.89	1031.72	1031.54	1031.37	1031.19	1031.00	1030.81
33	1033.28	1033.13	1032.99	1032.84	1032.69	1032.54	1032.38	1032.22	1032.05	1031.89	1031.72	1031.54	1031.37	1031.19	1031.00	1030.81	1030.62
34	1033.13	1032.99	1032.84	1032.69	1032.54	1032.38	1032.22	1032.05	1031.89	1031.72	1031.54	1031.37	1031.19	1031.00	1030.81	1030.62	1030.43
35	1032.99	1032.84	1032.69	1032.54	1032.38	1032.22	1032.05	1031.89	1031.72	1031.54	1031.37	1031.19	1031.00	1030.81	1030.62	1030.43	1030.23
36	1032.84	1032.69	1032.54	1032.38	1032.22	1032.05	1031.89	1031.72	1031.54	1031.37	1031.19	1031.00	1030.81	1030.62	1030.43	1030.23	1030.02
37	1032.69	1032.54	1032.38	1032.22	1032.05	1031.89	1031.72	1031.54	1031.37	1031.19	1031.00	1030.81	1030.62	1030.43	1030.23	1030.02	1029.82
38	1032.54	1032.38	1032.22	1032.05	1031.89	1031.72	1031.54	1031.37	1031.19	1031.00	1030.81	1030.62	1030.43	1030.23	1030.02	1029.82	1029.60
39	1032.38	1032.22	1032.05	1031.89	1031.72	1031.54	1031.37	1031.19	1031.00	1030.81	1030.62	1030.43	1030.23	1030.02	1029.82	1029.60	1029.39
40	1032.22	1032.05	1031.89	1031.72	1031.54	1031.37	1031.19	1031.00	1030.81	1030.62	1030.43	1030.23	1030.02	1029.82	1029.60	1029.39	1029.17
41	1032.05	1031.89	1031.72	1031.54	1031.37	1031.19	1031.00	1030.81	1030.62	1030.43	1030.23	1030.02	1029.82	1029.60	1029.39	1029.17	1028.94
42	1031.89	1031.72	1031.54	1031.37	1031.19	1031.00	1030.81	1030.62	1030.43	1030.23	1030.02	1029.82	1029.60	1029.39	1029.17	1028.94	1028.71
43	1031.72	1031.54	1031.37	1031.19	1031.00	1030.81	1030.62	1030.43	1030.23	1030.02	1029.82	1029.60	1029.39	1029.17	1028.94	1028.71	1028.48
44	1031.54	1031.37	1031.19	1031.00	1030.81	1030.62	1030.43	1030.23	1030.02	1029.82	1029.60	1029.39	1029.17	1028.94	1028.71	1028.48	1028.24

保单年度	0	1	2	3	4	5	6	7
91	1017.89	1017.44	1016.97	1016.50	1016.01	1015.52	1015.01	1014.49
92	1017.44	1016.97	1016.50	1016.01	1015.52	1015.01	1014.49	1013.97
93	1016.97	1016.50	1016.01	1015.52	1015.01	1014.49	1013.97	1013.43
94	1016.50	1016.01	1015.52	1015.01	1014.49	1013.97	1013.43	1012.88
95	1016.01	1015.52	1015.01	1014.49	1013.97	1013.43	1012.88	1012.31
96	1015.52	1015.01	1014.49	1013.97	1013.43	1012.88	1012.31	1011.74
97	1015.01	1014.49	1013.97	1013.43	1012.88	1012.31	1011.74	1011.15
98	1014.49	1013.97	1013.43	1012.88	1012.31	1011.74	1011.15	1010.55
99	1013.97	1013.43	1012.88	1012.31	1011.74	1011.15	1010.55	
100	1013.43	1012.88	1012.31	1011.74	1011.15	1010.55		
101	1012.88	1012.31	1011.74	1011.15	1010.55			
102	1012.31	1011.74	1011.15	1010.55				
103	1011.74	1011.15	1010.55					
104	1011.15	1010.55						
105	1010.55							

保险期间，终身，女性，3年交

年龄

保单年度	0	1	2	3	4	5	6	7
1	433.87	434.57	435.32	436.09	436.22	437.04	437.89	438.78
2	978.65	980.24	981.91	983.64	983.93	985.78	987.71	989.70
3	1612.34	1614.94	1617.66	1620.49	1620.96	1624.02	1627.19	1630.46
4	1668.60	1671.33	1674.16	1677.10	1677.59	1680.76	1684.04	1687.43
5	2018.69	2020.90	2023.21	2025.59	2025.10	2027.66	2030.31	2033.06
6	2369.60	2371.26	2372.98	2374.76	2373.23	2375.15	2377.12	2379.16
7	2961.82	2962.87	2963.96	2965.09	2962.58	2963.79	2965.04	2966.32
8	2952.76	2953.16	2953.57	2953.98	2950.45	2950.91	2951.37	2951.84
9	2953.16	2953.57	2953.98	2954.41	2950.91	2951.37	2951.84	2952.33
10	2953.57	2953.98	2954.41	2954.84	2951.37	2951.84	2952.33	2952.82
11	2953.98	2954.41	2954.84	2955.28	2951.84	2952.33	2952.82	2953.32
12	2954.41	2954.84	2955.28	2955.73	2952.33	2952.82	2953.32	2953.83
13	2954.84	2955.28	2955.73	2956.18	2952.82	2953.32	2953.83	2954.35
14	2955.28	2955.73	2956.18	2956.65	2953.32	2953.83	2954.35	2954.88
15	2955.73	2956.18	2956.65	2957.13	2953.83	2954.35	2954.88	2955.42
16	2956.18	2956.65	2957.13	2957.61	2954.35	2954.88	2955.42	2955.97
17	2956.65	2957.13	2957.61	2958.11	2954.88	2955.42	2955.97	2956.53
18	2957.13	2957.61	2958.11	2958.61	2955.42	2955.97	2956.53	2957.10
19	2957.61	2958.11	2958.61	2959.12	2955.97	2956.53	2957.10	2957.69
20	2958.11	2958.61	2959.12	2959.65	2956.53	2957.10	2957.69	2958.28
21	2958.61	2959.12	2959.65	2960.18	2957.10	2957.69	2958.28	2958.89
22	2959.12	2959.65	2960.18	2960.72	2957.69	2958.28	2958.89	2959.51
23	2959.65	2960.18	2960.72	2961.28	2958.28	2958.89	2959.51	2960.14
24	2960.18	2960.72	2961.28	2961.84	2958.89	2959.51	2960.14	2960.78
25	2960.72	2961.28	2961.84	2962.42	2959.51	2960.14	2960.78	2961.43
26	2961.28	2961.84	2962.42	2963.01	2960.14	2960.78	2961.43	2962.10
27	2961.84	2962.42	2963.01	2963.61	2960.78	2961.43	2962.10	2962.78
28	2962.42	2963.01	2963.61	2964.22	2961.43	2962.10	2962.78	2963.47
29	2963.01	2963.61	2964.22	2964.84	2962.10	2962.78	2963.47	2964.18
30	2963.61	2964.22	2964.84	2965.47	2962.78	2963.47	2964.18	2964.89
31	2964.22	2964.84	2965.47	2966.12	2963.47	2964.18	2964.89	2965.63
32	2964.84	2965.47	2966.12	2966.78	2964.18	2964.89	2965.63	2966.37
33	2965.47	2966.12	2966.78	2967.45	2964.89	2965.63	2966.37	2967.12
34	2966.12	2966.78	2967.45	2968.13	2965.63	2966.37	2967.12	2967.89
35	2966.78	2967.45	2968.13	2968.82	2966.37	2967.12	2967.89	2968.68
36	2967.45	2968.13	2968.82	2969.53	2967.12	2967.89	2968.68	2969.47
37	2968.13	2968.82	2969.53	2970.25	2967.89	2968.68	2969.47	2970.28
38	2968.82	2969.53	2970.25	2970.98	2968.68	2969.47	2970.28	2971.10
39	2969.53	2970.25	2970.98	2971.72	2969.47	2970.28	2971.10	2971.94
40	2970.25	2970.98	2971.72	2972.48	2970.28	2971.10	2971.94	2972.79
41	2970.98	2971.72	2972.48	2973.25	2971.10	2971.94	2972.79	2973.66
42	2971.72	2972.48	2973.25	2974.03	2971.94	2972.79	2973.66	2974.54
43	2972.48	2973.25	2974.03	2974.82	2972.79	2973.66	2974.54	2975.43

保险期间，终身，女性，5年交

年龄

保单年度	0	1	2	3	4	5	6	7
1	419.94	420.66	421.41	421.78	422.57	423.38	424.21	425.08
2	934.43	936.05	937.70	938.53	940.27	942.07	943.93	945.85
3	1519.85	1522.45	1525.11	1526.44	1529.27	1532.19	1535.21	1538.34
4	2168.25	2171.90	2175.67	2177.55	2181.57	2185.74	2190.05	2194.50
5	3348.45	3352.20	3356.09	3357.15	3361.33	3365.66	3370.12	3374.75
6	3931.08	3933.92	3936.86	3936.52	3939.67	3942.93	3946.29	3949.76
7	4416.44	4418.29	4420.20	4418.49	4420.53	4422.64	4424.80	4427.03
8	4899.73	4900.50	4901.30	4898.13	4898.98	4899.84	4900.72	4901.62
9	4900.50	4901.30	4902.11	4898.98	4899.84	4900.72	4901.62	4902.53
10	4901.30	4902.11	4902.93	4899.84	4900.72	4901.62	4902.53	4903.46
11	4902.11	4902.93	4903.77	4900.72	4901.62	4902.53	4903.46	4904.41
12	4902.93	4903.77	4904.63	4901.62	4902.53	4903.46	4904.41	4905.38
13	4903.77	4904.63	4905.50	4902.53	4903.46	4904.41	4905.38	4906.37
14	4904.63	4905.50	4906.39	4903.46	4904.41	4905.38	4906.37	4907.38
15	4905.50	4906.39	4907.30	4904.41	4905.38	4906.37	4907.38	4908.40
16	4906.39	4907.30	4908.22	4905.38	4906.37	4907.38	4908.40	4909.45
17	4907.30	4908.22	4909.17	4906.37	4907.38	4908.40	4909.45	4910.52
18	4908.22	4909.17	4910.13	4907.38	4908.40	4909.45	4910.52	4911.60
19	4909.17	4910.13	4911.11	4908.40	4909.45	4910.52	4911.60	4912.71
20	4910.13	4911.11	4912.11	4909.45	4910.52	4911.60	4912.71	4913.84
21	4911.11	4912.11	4913.13	4910.52	4911.60	4912.71	4913.84	4914.99
22	4912.11	4913.13	4914.16	4911.60	4912.71	4913.84	4914.99	4916.17
23	4913.13	4914.16	4915.22	4912.71	4913.84	4914.99	4916.17	4917.36
24	4914.16	4915.22	4916.30	4913.84	4914.99	4916.17	4917.36	4918.58
25	4915.22	4916.30	4917.40	4914.99	4916.17	4917.36	4918.58	4919.83
26	4916.30	4917.40	4918.53	4916.17	4917.36	4918.58	4919.83	4921.10
27	4917.40	4918.53	4919.67	4917.36	4918.58	4919.83	4921.10	4922.39
28	4918.53	4919.67	4920.83	4918.58	4919.83	4921.10	4922.39	4923.70
29	4919.67	4920.83	4922.02	4919.83	4921.10	4922.39	4923.70	4925.04
30	4920.83	4922.02	4923.23	4921.10	4922.39	4923.70	4925.04	4926.40
31	4922.02	4923.23	4924.47	4922.39	4923.70	4925.04	4926.40	4927.79
32	4923.23	4924.47	4925.72	4923.70	4925.04	4926.40	4927.79	4929.20
33	4924.47	4925.72	4927.00	4925.04	4926.40	4927.79	4929.20	4930.64
34	4925.72	4927.00	4928.31	4926.40	4927.79	4929.20	4930.64	4932.10
35	4927.00	4928.31	4929.64	4927.79	4929.20	4930.64	4932.10	4933.58
36	4928.31	4929.64	4930.99	4929.20	4930.64	4932.10	4933.58	4935.09
37	4929.64	4930.99	4932.36	4930.64	4932.10	4933.58	4935.09	4936.63
38	4930.99	4932.36	4933.76	4932.10	4933.58	4935.09	4936.63	4938.19
39	4932.36	4933.76	4935.18	4933.58	4935.09	4936.63	4938.19	4939.78
40	4933.76	4935.18	4936.63	4935.09	4936.63	4938.19	4939.78	4941.40
41	4935.18	4936.63	4938.10	4936.63	4938.19	4939.78	4941.40	4943.04
42	4936.63	4938.10	4939.59	4938.19	4939.78	4941.40	4943.04	4944.71
43	4938.10	4939.59	4941.12	4939.78	4941.40	4943.04	4944.71	4946.41
44	4939.59	4941.12	4942.66	4941.40	4943.04	4944.71	4946.41	4948.14
45	4941.12	4942.66	4944.24	4943.04	4944.71	4946.41	4948.14	4949.90
46	4942.66	4944.24	4945.84	4944.71	4946.41	4948.14	4949.90	4951.68
47	4944.24	4945.84	4947.47	4946.41	4948.14	4949.90	4951.68	4953.49
48	4945.84	4947.47	4949.12	4948.14	4949.90	4951.68	4953.49	4955.33
49	4947.47	4949.12	4950.80	4949.90	4951.68	4953.49	4955.33	4957.20
50	4949.12	4950.80	4952.51	4951.68	4953.49	4955.33	4957.20	4959.10
51	4950.80	4952.51	4954.25	4953.49	4955.33	4957.20	4959.10	4961.02
52	4952.51	4954.25	4956.02	4955.33	4957.20	4959.10	4961.02	4962.97
53	4954.25	4956.02	4957.81	4957.20	4959.10	4961.02	4962.97	4964.95
54	4956.02	4957.81	4959.63	4959.10	4961.02	4962.97	4964.95	4966.95
55	4957.81	4959.63	4961.47	4961.02	4962.97	4964.95	4966.95	4968.98
56	4959.63	4961.47	4963.35	4962.97	4964.95	4966.95	4968.98	4971.03
57	4961.47	4963.35	4965.25	4964.95	4966.95	4968.98	4971.03	4973.11
58	4963.35	4965.25	4967.17	4966.95	4968.98	4971.03	4973.11	4975.21
59	4965.25	4967.17	4969.12	4968.98	4971.03	4973.11	4975.21	4977.33