

SunJoy ご契約事例

ご契約事例①



年齢:35歳 性別:男性

保険料払込総額:50,000USD

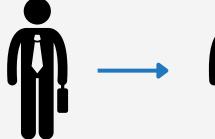
支払い方法:全期前納

契約目的

- ・年金を作る目的として契約。
- ·30年経過後の65歳から100歳まで仮に毎年19,000USDずつ引き出し。
- ·100歳時点の予定解約払戻金は243,645USD。
- ・100歳時までの予定総受取額は927,645USD。

運用想定内容

保険会社 運用期間



35歳時点 50,000USD



65歳時点 256,450USD

35年間の年金 受け取り期間



毎年**19,000USD** 受け取り



100歳時点 243,645USD

<保険設計書>

Sun Life Hong Kong Limited (Incorporated in Bermuda with limited liability) A member of the Sun Life Financial group of companies



Mr. SAMPLE Age 35 (Male, Non-smoker) SunJoy - 2 Pay Initial Notional Amount: USD 50,000 Initial Annual Premium: USD 25,000.00

SUPPLEMENTARY ILLUSTRATION OF BENEFITS

(Withdrawal Option)

				÷					
		Cash		SURRENDER VALUE AFTER CASH WITHDRAWAL Non-Guaranteed					
		Withdrawal Amount			Cash Value of	arainteed		Cumulative Cash Withdrawal	
			Cumulative Cash		Accumulated			Amount +	
End of		,	Withdrawal		Reversionary	Cash Value of			Notional Amount
Policy	Age of Life	of the	Amount	Guaranteed	Bonus	Terminal Bonus	Total	Value	After Cash
Year	Insured	policy year)	(A)	(B)	(C)	(D)	(B+C+D) = (E)	(A) + (E)	Withdrawal
1	Age 36	0	0	0	40	500	540	540	50,000
2	Age 37	0	0	0	1,606	17,500	19,106	19,106	50,000
3	Age 38	0	0	10,000	2,419	24,000	36,419	36,419	50,000
4	Age 39	0	0	12,000	3,239	24,050	39,289	39,289	50,000
5	Age 40	0	0	15,000	4,065	24,100	43,165	43,165	50,000
6	Age 41	0	0	21,150	4,897	26,375	52,422	52,422	50,000
7 8	Age 42 Age 43	0 0	0	24,500 27,500	5,736 6,582	26,600 26,650	56,836 60,732	56,836 60,732	50,000 50,000
9	Age 44	0	0	31,250	7,435	26,700	65,385	65,385	50,000
10	Age 45	Ö	Ö	35,000	8,294	26,750	70,044	70,044	50,000
11	Age 46	0	0	36,000	9,161	26,800	71,961	71,961	50,000
12	Age 47	0	0	37,500	10,034	26,850	74,384	74,384	50,000
13	Age 48	0	0	50,000	10,914	26,900	87,814	87,814	50,000
14	Age 49	0	0	50,750	11,801	26,950	89,501	89,501	50,000
15	Age 50	0	0	50,900	12,696	32,000	95,596	95,596	50,000
16	Age 51	0	0	51,000	13,597	37,273	101,870	101,870	50,000
17	Age 52	0	0	52,000	14,869	42,763	109,632	109,632	50,000
18 19	Age 53 Age 54	0 0	0	53,000 54,000	15,808 16,754	47,947 53,602	116,755 124,356	116,755 124,356	50,000 50,000
20	Age 55	0	0	55,500	17,708	66,500	139,708	139,708	50,000
21	Age 56	0	0	55,833	18,670	72,474	146,977	146,977	50,000
22	Age 57	l ŏ	ő	56,168	19,639	80,992	156,799	156,799	50,000
23	Age 58	0	ō	56,505	20,616	90,183	167,304	167,304	50,000
24	Age 59	0	0	56,844	22,339	100,097	179,280	179,280	50,000
25	Age 60	0	0	57,185	23,366	116,274	196,824	196,824	50,000
26	Age 61	0	0	57,528	24,401	128,912	210,841	210,841	50,000
27	Age 62	0	0	57,873	25,444	143,202	226,519	226,519	50,000
28	Age 63	0	0	58,221	26,495	157,403	242,119	242,119	50,000
29 30	Age 64	19,000	19,000	58,570	27,555 10,029	174,152	260 277	260,277	50,000
	Age 65	19,000	38,000	58,921 57,439		187,500	256,450 251,244	275,450	50,000 48,451
31 32	Age 66 Age 67	19,000		53,839	0	193,805 194,118	251,244	289,244 304,957	45,144
33	Age 68	19,000	76,000	50,458	0	197,815	248,273	324,273	42,057
34	Age 69	19,000	95,000	47,280	ō	200,970	248,250	343,250	39,173
35	Age 70	19,000	114,000	44,351	0	208,642	252,993	366,993	36,527
36	Age 71	19,000	133,000	41,623	0	213,722	255,345	388,345	34,076
37	Age 72	19,000	152,000	39,067	0	217,202	256,269	408,269	31,792
38	Age 73	19,000	171,000	36,623	0	215,677	252,300	423,300	29,626
39	Age 74	19,000	190,000	34,302	0	215,127	249,429	439,429	27,582
40	Age 75	19,000	209,000	32,133	0	217,782	249,915	458,915	25,684
41 42	Age 76	19,000 19,000	228,000 247,000	30,100 28,190	0	219,026 220,620	249,126 248,810	477,126 495,810	23,908 22,250
42	Age 77 Age 78	19,000		26,395	0	222,056	248,451		20,702
44	Age 79	19,000		24,709	0	223,338	248,047	533,047	19,258
45	Age 80	19,000		23,163	ō	226,587	249,750	553,750	17,921
46	Age 81	19,000		21,712	0	228,789	250,501	573,501	16,679
47	Age 82	19,000	342,000	20,354	0		251,300	593,300	15,525
48	Age 83	19,000		19,084	0	233,064	252,148	613,148	14,453
49	Age 84	19,000		17,897	0		253,050	633,050	13,457
50	Age 85	19,000		16,793	0	238,805	255,598	654,598	12,538
51	Age 86	19,000	418,000	15,747	0	237,453	253,200	671,200	11,673
52	Age 87	19,000		14,760	0	237,424	252,184	689,184	10,864
53 54	Age 88 Age 89	19,000 19,000	456,000 475,000	13,831 12,954	0	237,235 236,884	251,066 249,838	707,066 724,838	10,108 9,400
54 55	Age 89 Age 90	19,000		12,954	0		249,636	742,502	8,738
- 55	nga su	15,000	454,000	12,214	0	200,200	240,002	142,002	0,130

Sun Life Hong Kong Limited (Incorporated in Bermuda with limited liability)

A member of the Sun Life Financial group of companies



Mr. SAMPLE Age 35 (Male, Non-smoker) SunJoy - 2 Pay Initial Notional Amount: USD 50,000 Initial Annual Premium: USD 25,000.00

SUPPLEMENTARY ILLUSTRATION OF BENEFITS

(Withdrawal Option)

		Cash		SURRE	SURRENDER VALUE AFTER CASH WITHDRAWAL				
		Withdrawal		OUTUL				Cumulative Cash	
		Amount			Cash Value of	arantocou.	1	Withdrawal	
			Cumulative Cash		Accumulated			Amount +	
End of		,	Withdrawal		Reversionary	Cash Value of			Notional Amount
Policy	Age of Life	of the	Amount	Guaranteed	Bonus	Terminal Bonus	Total	Value	After Cash
Year	Insured	policy year)	(A)	(B)	(C)	(D)	(B+C+D) = (E)	(A) + (E)	Withdrawal
56	Age 91	19.000		11,425	0	236,738	248.163	761,163	8,122
57	Age 92	19.000	532,000	10,687	0	238,898	249,585	781,585	7,552
58	Age 93	19,000		10,013	0	245,790	255,804	806,804	7,033
59	Age 94	19,000	570,000	9,388	0	248,648	258,035	828,035	6,554
60	Age 95	19,000	589,000	8,804	0	250,848	259,652	848,652	6,110
61	Age 96	19,000	608,000	8,244	0	245,590	253,834	861,834	5,687
62	Age 97	19,000	627,000	7,714	0	243,527	251,242	878,242	5,289
63	Age 98	19,000	646,000	7,212	0	241,055	248,267	894,267	4,915
64	Age 99	19,000	665,000	6,737	0	238,546	245,282	910,282	4,564
65	Age 100	19,000	684,000	6,289	0	237,356	243,645	927,645	4,235
66	Age 101	0	684,000	6,327	85	254,460		944,873	4,235
67	Age 102	0	684,000	6,366	173	272,758	279,296	963,296	4,235
68	Age 103	0	684,000	6,404	262	292,331	298,997	982,997	4,235
69	Age 104	0	684,000	6,443	354	313,268	320,065	1,004,065	4,235
70	Age 105	0	684,000	6,482	448	338,841	345,771	1,029,771	4,235
71	Age 106	0	684,000	6,521	543	361,743	368,807	1,052,807	4,235
72	Age 107	0	684,000	6,560	641	387,051	394,253	1,078,253	4,235
73	Age 108	0	684,000	6,600	741	416,545	423,886	1,107,886	4,235
74	Age 109	0	684,000	6,640	844	448,265	455,749	1,139,749	4,235
75	Age 110	0	684,000	6,680	948	482,387	490,015	1,174,015	4,235
76	Age 111	0	684,000	6,721	1,055	516,695	524,471	1,208,471	4,235
77	Age 112	0	684,000	6,761	1,164	556,020	563,946	1,247,946	4,235
78	Age 113	0	684,000	6,802	1,276	595,568	603,646	1,287,646	4,235
79	Age 114	0	684,000	6,843	1,389	640,933	649,166	1,333,166	4,235
80	Age 115	0	684,000	6,928	1,505	689,751	698,184	1,382,184	4,235
81	Age 116	0	684,000	7,046	1,624	742,309	750,979	1,434,979	4,235
82	Age 117	0	684,000	7,166	1,745	798,939	807,850	1,491,850	4,235
83	Age 118	0	684,000	7,289	1,868	859,965	869,122	1,553,122	4,235
84	Age 119	0	684,000	7,412	1,994	925,739	935,145	1,619,145	4,235
85	Age 120	0	684,000	8,216	2,122	995,959	1,006,297	1,690,297	4,235
Age 65	Age 65	19,000	19,000	58,921	10,029	187,500	256,450	275,450	50,000
Age 70	Age 70	19,000	114,000	44,351	0	208,642	252,993	366,993	36,527
Age 75	Age 75	19,000	209,000	32,133	0	217,782	249,915	458,915	25,684
Age 80	Age 80	19,000	304,000	23,163	0	226,587	249,750	553,750	17,921
Age 85	Age 85	19,000	399,000	16,793	0	238,805	255,598	654,598	12,538
Age 90	Age 90	19,000	494,000	12,214	0	236,288	248,502	742,502	8,738
Age 95	Age 95	19,000	589,000	8,804	0	250,848	259,652	848,652	6,110
Age 100	Age 100	19,000	684,000	6,289	0	237,356	243,645	927,645	4,235
Age 105	Age 105	0	684,000	6,482	448	338,841	345,771	1,029,771	4,235
Age 110	Age 110	0	684,000	6,680	948	482,387	490,015	1,174,015	4,235
Age 115	Age 115	0	684,000	6,928	1,505	689,751	698,184	1,382,184	4,235
Age 120	Age 120	0	684,000	8,216	2,122	995,959	1,006,297	1,690,297	4,235

^{*} For the breakdown of guaranteed and non-guaranteed Cash Withdrawal Amount, please refer to the Cash Withdrawal Amount illustration under the Withdrawal Option.

Explanation on above illustration: Please refer to Notes 2.

ご契約事例②



年龄:45歳 性別:男性

保険料払込総額:100,000USD

支払い方法:全期前納

契約目的

- ・早期に引き出しをして、本帰国後はNISAなどへ分散投資。
- ·6年経過後の51歳から100歳まで毎年7,000USDずつ引き出し。
- ・受取時の税を抑えるために名義変更・証券分割も検討。7,000USDは 本帰国後に積立NISAへ投資。
- ・いつでも引き出し可能な資金として投資元本は常に確保。
- ・100歳時までの予定総受取額は761,688USD。

運用想定内容





45歳時点 100,000USD



51歳時点 97,844USD

49年間の年金 受け取り期間



毎年7,000USD 受け取り



100歳時点 411,688USD

<保険設計書>

Sun Life Hong Kong Limited (Incorporated in Bermuda with limited liability) A member of the Sun Life Financial group of companies



Mr. SAMPLE Age 45 (Male, Non-smoker) SunJoy - 2 Pay Initial Notional Amount: USD 100,000 Initial Annual Premium: USD 50,000.00

SUPPLEMENTARY ILLUSTRATION OF BENEFITS

(Withdrawal Option)

Fig. 2			0		CLIDDE	NDED VALUE AET	ED CASH WITHIN	DAIAIAI	I	
Amount Cath Withdrawal Amount Cash Value of Accumulative Cash Of the Insures Oslicy year) Cash Value of Accumulative Cash Cash Value of Cash			Cash		SURRE	NDER VALUE AFTER CASH WITHDRAWAL			Cumulativa Cash	
End of Policy Age of Life Age of Lif							aramoco .	1		
End of Policy Vear Insured Policy year) Policy Vear Insured Policy year) Policy Year Insured Policy year) Policy Year Insured Policy year) Policy Year Insured Policy				Cumulative Cash						
Policy Age of Life Valve Amount (B) (C) Terminal Bonus Total (N) E(N) E	End of		,				Cash Value of			Notional Amount
1 Age 48		Age of Life	of the		Guaranteed		Terminal Bonus	Total		
2 Age 47 0 0 0 3.213 35,000 38,213 38,213 100,00 4 3 Age 48 0 0 0 20,000 4,839 46,000 72,839 72,839 100,00 4 Age 49 0 0 0 24,000 8,477 46,100 75,577 78,577 100,00 5 Age 50 7,000 7,000 7,000 42,300 2,794 52,750 99,841 104,844 100,00 7 Age 52 7,000 14,000 47,761 0 15,855 99,841 104,844 100,00 8 Age 53 7,000 21,000 50,847 0 49,275 100,122 123,122 92,44 9 Age 54 7,000 23,000 54,863 0 44,877 100,122 123,122 92,44 11 Age 56 7,000 42,000 56,207 0 44,467 102,858 137,858 12 Age 57 7,000 49,000 55,839 0 39,839 9,467 144,477 77,878,178 12 Age 57 7,000 49,000 55,839 0 39,839 9,467 144,477 77,478 14 Age 59 7,000 49,000 55,839 0 39,839 9,467 144,467 77,478 15 Age 60 7,000 70,000 64,174 0 40,345 196,579 144,457 74,11 16 Age 61 7,000 70,000 64,174 0 40,345 196,579 114,522 165,52 16 Age 61 7,000 9,000 56,677 0 44,483 196,579 117,519 83,00 17 Age 62 7,000 84,000 55,639 0 44,483 196,579 117,519 83,00 18 Age 61 7,000 10,000 64,174 0 40,345 196,579 117,519 83,00 18 Age 61 7,000 98,000 54,664 0 42,680 109,322 199,322 53,44 19 Age 62 7,000 84,000 55,677 0 48,285 107,022 191,022 56,44 18 Age 63 7,000 110,000 55,677 0 56,687 0 51,265 107,022 191,022 56,44 19 Age 64 7,000 98,000 54,664 0 54,280 109,322 223,29 80,67 19 Age 65 7,000 110,000 50,993 0 66,191 117,184 229,194 45,68 19 Age 68 7,000 110,000 50,993 0 66,191 117,184 229,194 45,68 19 Age 68 7,000 110,000 44,788 0 54,684 0 54,280 119,322 223,329 80,67 22 Age 67 7,000 110,000 44,788 0 54,684 0 54,280 119,323 233,48 23 Age 68 7,000 126,000 30,693 0 112,000 10,001 42,786 0 110,001 42,786			policy year)	(A)	(B)	(C)	(D)	(B+C+D) = (E)	(A) + (E)	Withdrawal
3 Age 48 0 0 20,000 4,839 46,000 72,839 72,839 100,00 5 Age 50 0 0 30,000 8,129 46,200 88,329 80,329 100,00 6 Age 51 7,000 14,000 47,761 2,794 82,750 99,844 1018,484 100,00 7 Age 52 7,000 12,000 50,847 0 61,855 99,816 113,816 97,41 9 Age 54 7,000 22,000 54,803 0 46,824 101,012 121,112 92,44 11 Age 56 7,000 42,000 56,200 0 42,151 98,771 140,771 78,61 11 Age 58 7,000 49,000 56,620 0 42,151 98,771 140,777 78,61 12 Age 57 7,000 80,000 70,398 0 37,674 100,225 164,272 70,33 13 Age 58	1	Age 46								100,000
4 Age 49 0 0 24,000 6,477 46,100 78,577 79,577 6 Age 51 7,000 7,000 42,300 2,794 52,750 98,616 113,616 97,44 7 Age 52 7,000 14,000 47,761 0 51,855 98,616 113,616 97,41 8 Age 53 7,000 21,000 50,847 0 49,275 100,122 122,122 27,618 10 Age 55 7,000 35,000 86,207 0 44,487 102,693 177,111 140,771 78,671 140,771 77,771 78,671 440,771 78,671 440,771 78,672 77,771 78,671 78,771 78,					-					100,000
5 Age 50 0 0 30,000 8,129 48,200 88,329 88,329 100,80 6 Age 52 7,000 14,000 47,761 0 51,855 99,616 113,616 97,44 8 Age 53 7,000 21,000 50,847 0 42,275 99,616 113,616 97,47 9 Age 54 7,000 20,000 54,803 0 42,216 102,664 137,694 83,71 11 Age 56 7,000 42,000 56,620 0 42,151 98,771 140,771 78,61 12 Age 57 7,000 49,000 56,620 0 42,151 98,771 140,771 78,61 12 Age 57 7,000 49,000 56,633 0 37,874 108,222 164,272 70,36 13 Age 58 7,000 50,000 67,618 0 35,977 103,525 166,525 66,525 66,525 66,525 66,525<										
6										
7										
8						, ,				
9		~								
10										87,685
111										83,153
12										78,639
13										74,178
15										70,398
16	14	Age 59	7,000	63,000	67,618	0	35,907	103,525	166,525	66,618
17	15	Age 60		70,000			40,345	104,519	174,519	63,039
18 Age 63 7,000 99,000 56,667 0 51,265 107,932 198,932 53,44 20 Age 65 7,000 105,000 53,375 0 63,954 117,329 222,329 48,06 21 Age 66 7,000 112,000 59,993 0 66,191 117,184 229,184 45,66 22 Age 68 7,000 119,000 48,739 0 70,279 119,018 238,018 43,31 23 Age 68 7,000 135,000 44,606 0 76,547 123,154 256,154 39,22 25 Age 70 7,000 140,000 41,076 0 86,995 129,781 266,128 39,218 26 Age 71 7,000 140,000 34,484 0 92,050 133,128 280,128 35,7 27 Age 72 7,000 161,000 33,484 0 97,000 130,118 39,128 35,7 28 <t< td=""><td>16</td><td>Age 61</td><td>7,000</td><td>77,000</td><td>60,839</td><td>0</td><td>44,463</td><td>105,301</td><td>182,301</td><td>59,646</td></t<>	16	Age 61	7,000	77,000	60,839	0	44,463	105,301	182,301	59,646
19		Age 62								56,468
20 Age 65 7,000 105,000 53,375 0 63,954 117,329 222,329 48,00 21 Age 66 7,000 112,000 50,993 0 66,191 117,184 229,184 45,66 22 Age 68 7,000 126,000 46,609 0 74,388 120,997 246,997 41,21 24 Age 69 7,000 133,000 46,600 0 76,547 123,154 256,154 39,22 25 Age 70 7,000 140,000 42,786 0 86,995 129,781 259,781 37,41 26 Age 71 7,000 141,000 44,1078 0 92,050 133,128 280,128 35,77 27 Age 72 7,000 154,000 34,884 0 97,700 137,184 291,184 34,11 28 Age 74 7,000 168,000 36,593 0 102,701 140,688 313,398 312,24 31										53,460
21 Age 66 7,000 112,000 50,993 0 66,191 117,184 229,184 45,66 22 Age 67 7,000 119,000 44,793 0 70,279 119,018 238,018 43,31 23 Age 68 7,000 126,000 46,609 0 74,388 120,997 246,997 41,22 24 Age 69 7,000 133,000 44,606 0 76,547 123,154 256,154 39,21 25 Age 70 7,000 140,000 42,786 0 86,995 129,781 259,781 37,44 26 Age 71 7,000 147,000 147,000 42,786 0 86,995 133,128 280,128 35,77 27 Age 72 7,000 154,000 39,484 0 97,700 137,184 291,184 34,11 28 Age 73 7,000 151,000 37,987 0 102,701 140,688 301,688 326,6 29 Age 74 7,000 186,000 36,593 0 108,805 145,598 313,398 31,21 30 Age 75 7,000 155,000 35,267 0 112,227 147,494 322,494 29,93 31 Age 76 7,000 182,000 33,996 0 114,706 148,702 330,702 28,61 32 Age 77 7,000 189,000 37,887 0 118,215 151,002 330,002 27,44 33 Age 78 7,000 196,000 31,657 0 124,108 155,766 351,766 26,38 34 Age 79 7,000 203,000 30,601 0 130,071 160,672 363,672 22,53 35 Age 80 7,000 210,000 226,63 36 Age 81 7,000 221,000 226,63 37 Age 82 7,000 224,000 27,997 0 175,566 176,305 393,305 23,52 38 Age 83 7,000 221,000 226,63 39 Age 84 7,000 238,000 227,115 0 159,684 186,799 417,799 21,91 39 Age 85 7,000 240,000 225,043 0 182,229 207,272 459,272 19,81 41 Age 86 7,000 230,000 25,043 0 182,229 207,272 459,272 19,81 42 Age 87 7,000 286,000 25,643 0 182,229 207,272 459,272 19,81 44 Age 86 7,000 245,000 25,000 26,368 0 165,372 2191,740 429,740 21,22 46 Age 97 7,000 280,000 25,643 0 182,229 207,272 459,272 19,81 42 Age 87 7,000 280,000 25,043 0 182,229 207,272 459,272 19,81 43 Age 88 7,000 280,000 25,043 0 182,229 207,272 459,272 19,81 44 Age 89 7,000 280,000 22,948 0 224,479 247,427 527,427 17,73 46 Age 90 7,000 280,000 22,948 0 224,479 247,427 527,427 17,73 46 Age 91 7,000 280,000 22,948 0 224,479 247,427 527,427 17,73 46 Age 97 7,000 329,000 22,948 0 224,479 247,427 527,427 17,73 46 Age 99 7,000 380,000 22,948 0 224,479 247,427 527,427 17,73 46 Age 99 7,000 380,000 21,492 0 315,591 336,733 658,733 15,55 50 Age 99 7,000 330,000 20,942 0 315,591 336,733 658,733 15,55 51 Age 99 7,000 330,000 20,699 0 332,925 353,041 14,					. ,					50,615
22 Age 67 7,000 119,000 48,739 0 70,279 119,018 238,018 43,31 23 Age 88 7,000 126,000 46,609 0 74,388 120,997 246,997 41,22 25 Age 70 7,000 140,000 42,786 0 86,995 129,781 269,781 37,4 26 Age 71 7,000 147,000 41,078 0 92,050 133,122 280,128 35,74 27 Age 72 7,000 154,000 39,484 0 97,700 137,184 291,184 34,11 28 Age 73 7,000 168,000 36,593 0 108,005 145,398 313,398 31,23 30 Age 75 7,000 182,000 35,267 0 112,227 147,494 322,494 29,93 31 Age 76 7,000 182,000 37,687 0 114,706 146,702 330,702 286,63 32										
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