GLOBAL
SUPPORT

SunJoy
ご契約事例

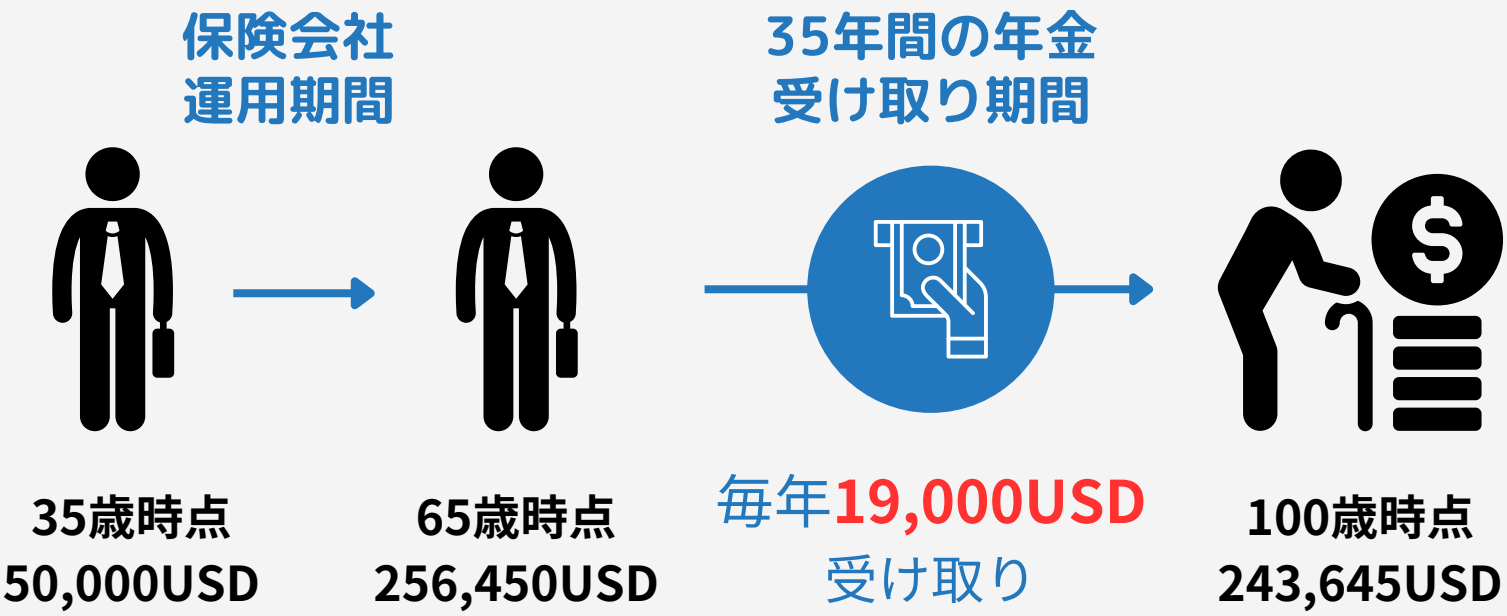
ご契約事例①

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



＜保険設計書＞

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

Sun Life 永明金融

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)

End of Policy Year	Age of Life Insured	Cash Withdrawal Amount* (at the end of the policy year)	Cumulative Cash Withdrawal Amount (A)	SURRENDER VALUE AFTER CASH WITHDRAWAL				Cumulative Cash Withdrawal Amount + Total Surrender Value (A) + (E)	Notional Amount After Cash Withdrawal
					Non-Guaranteed				
				Guaranteed (B)	Cash Value of Accumulated Reversionary Bonus (C)	Cash Value of Terminal Bonus (D)	Total (B+C+D) = (E)		
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	Age 42	0	0	**24,500**	5,736	26,600	56,836	56,836	50,000
8	Age 43	0	0	**27,500**	6,582	26,650	60,732	60,732	50,000
9	Age 44	0	0	**31,250**	7,435	26,700	65,385	65,385	50,000
10	Age 45	0	0	**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	Age 53	0	0	**53,000**	15,808	47,947	116,755	116,755	50,000
19	Age 54	0	0	**54,000**	16,754	53,602	124,356	124,356	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	0	0	**56,168**	19,639	80,992	156,799	156,799	50,000
23	Age 58	0	0	**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	Age 64	0	0	**58,570**	27,555	174,152	260,277	260,277	50,000
30	Age 65	19,000	19,000	**58,921**	10,029	187,500	256,450	275,450	50,000
31	Age 66	19,000	38,000	**57,439**	0	193,805	251,244	289,244	48,451
32	Age 67	19,000	57,000	**53,839**	0	194,118	247,957	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**	0	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	Age 76	19,000	228,000	**30,100**	0	219,026	249,126	477,126	23,908
42	Age 77	19,000	247,000	**28,190**	0	220,620	248,810	495,810	22,250
43	Age 78	19,000	266,000	**26,395**	0	222,056	248,451	514,451	20,702
44	Age 79	19,000	285,000	**24,709**	0	223,338	248,047	533,047	19,258
45	Age 80	19,000	304,000	**23,163**	0	226,587	249,750	553,750	17,921
46	Age 81	19,000	323,000	**21,712**	0	228,789	250,501	573,501	16,679
47	Age 82	19,000	342,000	**20,354**	0	230,945	251,300	593,300	15,525
48	Age 83	19,000	361,000	**19,084**	0	233,064	252,148	613,148	14,453
49	Age 84	19,000	380,000	**17,897**	0	235,153	253,050	633,050	13,457
50	Age 85	19,000	399,000	**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	437,000	**14,760**	0	237,424	252,184	689,184	10,864
53	Age 88	19,000	456,000	**13,831**	0	237,235	251,066	707,066	10,108
54	Age 89	19,000	475,000	**12,954**	0	236,884	249,838	724,838	9,400
55	Age 90	19,000	494,000	**12,214**	0	236,288	248,502	742,502	8,738

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

Sun Life 永明金融

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)

End of Policy Year	Age of Life Insured	Cash Withdrawal Amount* (at the end of the policy year)	Cumulative Cash Withdrawal Amount (A)	SURRENDER VALUE AFTER CASH WITHDRAWAL				Cumulative Cash Withdrawal Amount + Total Surrender Value (A) + (E)	Notional Amount After Cash Withdrawal
					Non-Guaranteed				
				Guaranteed (B)	Cash Value of Accumulated Reversionary Bonus (C)	Cash Value of Terminal Bonus (D)	Total (B+C+D) = (E)		
56	Age 91	19,000	513,000	**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	551,000	**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	260,873	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

年齢：45歳
性別：男性
保険料払込総額：100,000USD
支払い方法：全期前納

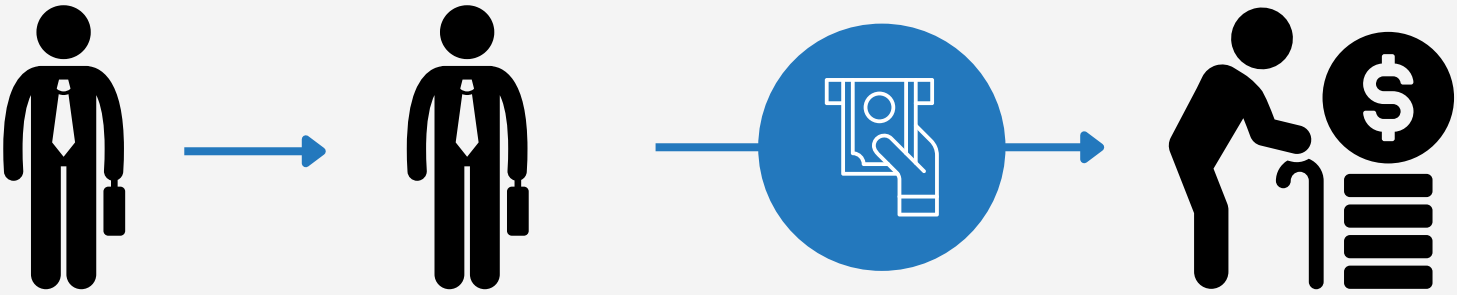
契約目的

- 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

保険会社運用期間

49年間の年金受け取り期間



45歳時点
100,000USD

51歳時点
97,844USD

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

Sun Life 永明金融

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)

End of Policy Year	Age of Life Insured	Cash Withdrawal Amount* (at the end of the policy year)	Cumulative Cash Withdrawal Amount (A)	SURRENDER VALUE AFTER CASH WITHDRAWAL				Cumulative Cash Withdrawal Amount + Total Surrender Value (A) + (E)	Notional Amount After Cash Withdrawal
					Non-Guaranteed				
				Guaranteed (B)	Cash Value of Accumulated Reversionary Bonus (C)	Cash Value of Terminal Bonus (D)	Total (B+C+D) = (E)		
1	Age 46	0	0	**0**	80	1,000	1,080	1,080	100,000
2	Age 47	0	0	**0**	3,213	35,000	38,213	38,213	100,000
3	Age 48	0	0	**20,000**	4,839	48,000	72,839	72,839	100,000
4	Age 49	0	0	**24,000**	6,477	48,100	78,577	78,577	100,000
5	Age 50	0	0	**30,000**	8,129	48,200	86,329	86,329	100,000
6	Age 51	7,000	7,000	**42,300**	2,794	52,750	97,844	104,844	100,000
7	Age 52	7,000	14,000	**47,761**	0	51,855	99,616	113,616	97,472
8	Age 53	7,000	21,000	**50,847**	0	49,275	100,122	121,122	92,449
9	Age 54	7,000	28,000	**54,803**	0	46,824	101,627	129,627	87,685
10	Age 55	7,000	35,000	**58,207**	0	44,487	102,694	137,694	83,153
11	Age 56	7,000	42,000	**56,620**	0	42,151	98,771	140,771	78,639
12	Age 57	7,000	49,000	**55,633**	0	39,833	95,467	144,467	74,178
13	Age 58	7,000	56,000	**70,398**	0	37,874	108,272	164,272	70,398
14	Age 59	7,000	63,000	**67,618**	0	35,907	103,525	166,525	66,618
15	Age 60	7,000	70,000	**64,174**	0	40,345	104,519	174,519	63,039
16	Age 61	7,000	77,000	**60,839**	0	44,463	105,301	182,301	59,646
17	Age 62	7,000	84,000	**58,727**	0	48,295	107,022	191,022	56,468
18	Age 63	7,000	91,000	**56,667**	0	51,265	107,932	198,932	53,460
19	Age 64	7,000	98,000	**54,664**	0	54,260	108,924	206,924	50,615
20	Age 65	7,000	105,000	**53,375**	0	63,954	117,329	222,329	48,086
21	Age 66	7,000	112,000	**50,993**	0	66,191	117,184	229,184	45,665
22	Age 67	7,000	119,000	**48,739**	0	70,279	119,018	238,018	43,387
23	Age 68	7,000	126,000	**46,609**	0	74,388	120,997	246,997	41,243
24	Age 69	7,000	133,000	**44,606**	0	78,547	123,154	256,154	39,236
25	Age 70	7,000	140,000	**42,786**	0	86,995	129,781	269,781	37,410
26	Age 71	7,000	147,000	**41,078**	0	92,050	133,128	280,128	35,703
27	Age 72	7,000	154,000	**39,484**	0	97,700	137,184	291,184	34,113
28	Age 73	7,000	161,000	**37,987**	0	102,701	140,688	301,688	32,624
29	Age 74	7,000	168,000	**36,593**	0	108,805	145,398	313,398	31,239
30	Age 75	7,000	175,000	**35,267**	0	112,227	147,494	322,494	29,927
31	Age 76	7,000	182,000	**33,996**	0	114,706	148,702	330,702	28,677
32	Age 77	7,000	189,000	**32,787**	0	118,215	151,002	340,002	27,492
33	Age 78	7,000	196,000	**31,657**	0	124,108	155,766	351,766	26,386
34	Age 79	7,000	203,000	**30,601**	0	130,071	160,672	363,672	25,353
35	Age 80	7,000	210,000	**29,633**	0	139,405	169,038	379,038	24,406
36	Age 81	7,000	217,000	**28,739**	0	147,566	176,305	393,305	23,528
37	Age 82	7,000	224,000	**27,907**	0	155,155	183,061	407,061	22,710
38	Age 83	7,000	231,000	**27,115**	0	159,684	186,799	417,799	21,935
39	Age 84	7,000	238,000	**26,368**	0	165,372	191,740	429,740	21,203
40	Age 85	7,000	245,000	**25,679**	0	174,041	199,719	444,719	20,525
41	Age 86	7,000	252,000	**25,043**	0	182,229	207,272	459,272	19,891
42	Age 87	7,000	259,000	**24,452**	0	191,366	215,818	474,818	19,300
43	Age 88	7,000	266,000	**23,902**	0	201,085	224,987	490,987	18,747
44	Age 89	7,000	273,000	**23,392**	0	211,435	234,827	507,827	18,232
45	Age 90	7,000	280,000	**22,948**	0	224,479	247,427	527,427	17,755
46	Age 91	7,000	287,000	**22,535**	0	237,459	259,994	546,994	17,311
47	Age 92	7,000	294,000	**22,156**	0	251,387	273,542	567,542	16,899
48	Age 93	7,000	301,000	**21,809**	0	266,339	288,148	589,148	16,517
49	Age 94	7,000	308,000	**21,492**	0	282,399	303,891	611,891	16,161
50	Age 95	7,000	315,000	**21,206**	0	301,562	322,768	637,768	15,833
51	Age 96	7,000	322,000	**20,942**	0	315,791	336,733	658,733	15,524
52	Age 97	7,000	329,000	**20,699**	0	332,952	353,651	682,651	15,236
53	Age 98	7,000	336,000	**20,478**	0	351,249	371,727	707,727	14,966
54	Age 99	7,000	343,000	**20,276**	0	370,765	391,041	734,041	14,713
55	Age 100	7,000	350,000	**20,235**	0	391,453	411,688	761,688	14,477