

A生命 保険種類:長期(平準)定期保険  
 保険金額:5億2,083万円  
 被保険者:40歳男性

[No.1]

<原型>

<単位:千円/実効税率:41%>

経過 年数	年齢	保険金額	払込保険料 累計 A	資産計上額 累計	解約返戻金 B	返戻率 C = B / A	損金算入額 × 41% 累計 D	実質返戻率 E = B / (A - D)
1	41	520,833	10,000	5,000	5,938	59.4%	2,050	74.7%
2	42	520,833	20,000	10,000	15,208	76.0%	4,100	95.6%
3	43	520,833	30,000	15,000	24,479	81.6%	6,150	102.6%
4	44	520,833	40,000	20,000	33,906	84.8%	8,200	106.6%
5	45	520,833	50,000	25,000	43,385	86.8%	10,250	109.1%
6	46	520,833	60,000	30,000	52,917	88.2%	12,300	110.9%
7	47	520,833	70,000	35,000	62,552	89.4%	14,350	112.4%
8	48	520,833	80,000	40,000	72,292	90.4%	16,400	113.7%
9	49	520,833	90,000	45,000	82,083	91.2%	18,450	114.7%
10	50	520,833	100,000	50,000	91,927	91.9%	20,500	115.6%
11	51	520,833	110,000	55,000	101,510	92.3%	22,550	116.1%
12	52	520,833	120,000	60,000	111,146	92.6%	24,600	116.5%
13	53	520,833	130,000	65,000	120,885	93.0%	26,650	117.0%
14	54	520,833	140,000	70,000	130,625	93.3%	28,700	117.4%
15	55	520,833	150,000	75,000	140,417	93.6%	30,750	117.7%

A生命 保険種類:法人保険  
 保険金額:5億2,083万円  
 被保険者:40歳男性

<発展型>

<単位:千円/実効税率:41%>

経過 年数	年齢	払込保険料 累計 A	資産計上額 累計 B	納税額 C = B × 41%	解約返戻金 D	実質受取額 E = (D - C)	無体策剰余金 F = (A × 59%)	実質投資効果 G = E / F	含み益 H = (D - B)
1	41	10,000	5,000	2,050	5,938	3,888	5,900	65.9%	938
2	42	20,000	10,000	4,100	15,208	11,108	11,800	94.1%	5,208
3	43	30,000	15,000	6,150	24,479	18,329	17,700	103.6%	9,479
4	44	40,000	20,000	8,200	33,906	25,706	23,600	108.9%	13,906
5	45	50,000	25,000	10,250	43,385	33,135	29,500	112.3%	18,385
6	46	60,000	30,000	12,300	52,917	40,617	35,400	114.7%	22,917
7	47	70,000	35,000	14,350	62,552	48,202	41,300	116.7%	27,552
8	48	80,000	40,000	16,400	72,292	55,892	47,200	118.4%	32,292
9	49	90,000	45,000	18,450	82,083	63,633	53,100	119.8%	37,083
10	50	100,000	50,000	20,500	91,927	71,427	59,000	121.1%	41,927
11	51	110,000	55,000	22,550	101,510	78,960	64,900	121.7%	46,510
12	52	120,000	60,000	24,600	111,146	86,546	70,800	122.2%	51,146
13	53	130,000	65,000	26,650	120,885	94,235	76,700	122.9%	55,885
14	54	140,000	70,000	28,700	130,625	101,925	82,600	123.4%	60,625
15	55	150,000	75,000	30,750	140,417	109,667	88,500	123.9%	65,417

A生命 保険種類:長期(平準)定期保険  
 保険金額:4億4,052万円  
 被保険者:45歳男性

[No.2]

<原型>

<単位:千円/実効税率:41%>

経過 年数	年齢	保険金額	払込保険料 累計 A	資産計上額 累計	解約返戻金 B	返戻率 C = B / A	損金算入額 × 41% 累計 D	実質返戻率 E = B / (A - D)
1	46	440,529	10,000	5,000	6,123	61.2%	2,050	77.0%
2	47	440,529	20,000	10,000	15,066	75.3%	4,100	94.8%
3	48	440,529	30,000	15,000	24,053	80.2%	6,150	100.9%
4	49	440,529	40,000	20,000	33,084	82.7%	8,200	104.0%
5	50	440,529	50,000	25,000	42,159	84.3%	10,250	106.1%
6	51	440,529	60,000	30,000	51,322	85.5%	12,300	107.6%
7	52	440,529	70,000	35,000	60,485	86.4%	14,350	108.7%
8	53	440,529	80,000	40,000	69,736	87.2%	16,400	109.6%
9	54	440,529	90,000	45,000	79,031	87.8%	18,450	110.5%
10	55	440,529	100,000	50,000	88,370	88.4%	20,500	111.2%
11	56	440,529	110,000	55,000	97,489	88.6%	22,550	111.5%
12	57	440,529	120,000	60,000	106,696	88.9%	24,600	111.8%
13	58	440,529	130,000	65,000	115,903	89.2%	26,650	112.1%
14	59	440,529	140,000	70,000	125,198	89.4%	28,700	112.5%
15	60	440,529	150,000	75,000	134,537	89.7%	30,750	112.8%

A生命 保険種類:法人保険  
 保険金額:4億4,052万円  
 被保険者:45歳男性

<発展型>

<単位:千円/実効税率:41%>

経過 年数	年齢	払込保険料 累計 A	資産計上額 累計 B	納税額 C = B × 41%	解約返戻金 D	実質受取額 E = (D - C)	無体策剰余金 F = (A × 59%)	実質投資効果 G = E / F	含み益 H = (D - B)
1	46	10,000	5,000	2,050	6,123	4,073	5,900	69.0%	1,123
2	47	20,000	10,000	4,100	15,066	10,966	11,800	92.9%	5,066
3	48	30,000	15,000	6,150	24,053	17,903	17,700	101.1%	9,053
4	49	40,000	20,000	8,200	33,084	24,884	23,600	105.4%	13,084
5	50	50,000	25,000	10,250	42,159	31,909	29,500	108.2%	17,159
6	51	60,000	30,000	12,300	51,322	39,022	35,400	110.2%	21,322
7	52	70,000	35,000	14,350	60,485	46,135	41,300	111.7%	25,485
8	53	80,000	40,000	16,400	69,736	53,336	47,200	113.0%	29,736
9	54	90,000	45,000	18,450	79,031	60,581	53,100	114.1%	34,031
10	55	100,000	50,000	20,500	88,370	67,870	59,000	115.0%	38,370
11	56	110,000	55,000	22,550	97,489	74,939	64,900	115.5%	42,489
12	57	120,000	60,000	24,600	106,696	82,096	70,800	116.0%	46,696
13	58	130,000	65,000	26,650	115,903	89,253	76,700	116.4%	50,903
14	59	140,000	70,000	28,700	125,198	96,498	82,600	116.8%	55,198
15	60	150,000	75,000	30,750	134,537	103,787	88,500	117.3%	59,537

A生命 保険種類:長期(平準)定期保険  
 保険金額:3億6,764万円  
 被保険者:50歳男性

[No.3]

<原型>

<単位:千円/実効税率:41%>

経過 年数	年齢	保険金額	払込保険料 累計 A	資産計上額 累計	解約返戻金 B	返戻率 C = B / A	損金算入額 × 41% 累計 D	実質返戻率 E = B / (A - D)
1	51	367,647	10,000	5,000	6,213	62.1%	2,050	78.2%
2	52	367,647	20,000	10,000	14,706	73.5%	4,100	92.5%
3	53	367,647	30,000	15,000	23,235	77.5%	6,150	97.4%
4	54	367,647	40,000	20,000	31,838	79.6%	8,200	100.1%
5	55	367,647	50,000	25,000	40,441	80.9%	10,250	101.7%
6	56	367,647	60,000	30,000	49,118	81.9%	12,300	103.0%
7	57	367,647	70,000	35,000	57,831	82.6%	14,350	103.9%
8	58	367,647	80,000	40,000	66,618	83.3%	16,400	104.7%
9	59	367,647	90,000	45,000	75,404	83.8%	18,450	105.4%
10	60	367,647	100,000	50,000	84,301	84.3%	20,500	106.0%
11	61	367,647	110,000	55,000	92,978	84.5%	22,550	106.3%
12	62	367,647	120,000	60,000	101,691	84.7%	24,600	106.6%
13	63	367,647	130,000	65,000	110,441	85.0%	26,650	106.9%
14	64	367,647	140,000	70,000	119,191	85.1%	28,700	107.1%
15	65	367,647	150,000	75,000	127,868	85.2%	30,750	107.2%

A生命 保険種類:法人保険  
 保険金額:3億6,764万円  
 被保険者:50歳男性

<発展型>

<単位:千円/実効税率:41%>

経過 年数	年齢	払込保険料 累計 A	資産計上額 累計 B	納税額 C = B × 41%	解約返戻金 D	実質受取額 E = (D - C)	無体策剰余金 F = (A × 59%)	実質投資効果 G = E / F	含み益 H = (D - B)
1	51	10,000	5,000	2,050	6,213	4,163	5,900	70.6%	1,213
2	52	20,000	10,000	4,100	14,706	10,606	11,800	89.9%	4,706
3	53	30,000	15,000	6,150	23,235	17,085	17,700	96.5%	8,235
4	54	40,000	20,000	8,200	31,838	23,638	23,600	100.2%	11,838
5	55	50,000	25,000	10,250	40,441	30,191	29,500	102.3%	15,441
6	56	60,000	30,000	12,300	49,118	36,818	35,400	104.0%	19,118
7	57	70,000	35,000	14,350	57,831	43,481	41,300	105.3%	22,831
8	58	80,000	40,000	16,400	66,618	50,218	47,200	106.4%	26,618
9	59	90,000	45,000	18,450	75,404	56,954	53,100	107.3%	30,404
10	60	100,000	50,000	20,500	84,301	63,801	59,000	108.1%	34,301
11	61	110,000	55,000	22,550	92,978	70,428	64,900	108.5%	37,978
12	62	120,000	60,000	24,600	101,691	77,091	70,800	108.9%	41,691
13	63	130,000	65,000	26,650	110,441	83,791	76,700	109.2%	45,441
14	64	140,000	70,000	28,700	119,191	90,491	82,600	109.6%	49,191
15	65	150,000	75,000	30,750	127,868	97,118	88,500	109.7%	52,868

A生命 保険種類:長期(平準)定期保険  
 保険金額:3億303万円  
 被保険者:55歳男性

[No.4]

<原型>

<単位:千円/実効税率:41%>

経過 年数	年齢	保険金額	払込保険料 累計 A	資産計上額 累計	解約返戻金 B	返戻率 C = B / A	損金算入額 × 41% 累計 D	実質返戻率 E = B / (A - D)
1	56	303,030	10,000	5,000	6,182	61.8%	2,050	77.8%
2	57	303,030	20,000	10,000	14,303	71.5%	4,100	90.0%
3	58	303,030	30,000	15,000	22,424	74.7%	6,150	94.0%
4	59	303,030	40,000	20,000	30,576	76.4%	8,200	96.2%
5	60	303,030	50,000	25,000	38,788	77.6%	10,250	97.6%
6	61	303,030	60,000	30,000	47,061	78.4%	12,300	98.7%
7	62	303,030	70,000	35,000	55,333	79.0%	14,350	99.4%
8	63	303,030	80,000	40,000	63,636	79.5%	16,400	100.1%
9	64	303,030	90,000	45,000	71,939	79.9%	18,450	100.5%
10	65	303,030	100,000	50,000	80,212	80.2%	20,500	100.9%
11	66	303,030	110,000	55,000	88,273	80.2%	22,550	100.9%
12	67	303,030	120,000	60,000	96,242	80.2%	24,600	100.9%
13	68	303,030	130,000	65,000	104,121	80.1%	26,650	100.7%
14	69	303,030	140,000	70,000	111,939	80.0%	28,700	100.6%
15	70	303,030	150,000	75,000	119,667	79.8%	30,750	100.3%

A生命 保険種類:法人保険  
 保険金額:3億303万円  
 被保険者:55歳男性

<発展型>

<単位:千円/実効税率:41%>

経過 年数	年齢	払込保険料 累計 A	資産計上額 累計 B	納税額 C = B × 41%	解約返戻金 D	実質受取額 E = (D - C)	無体策剰余金 F = (A × 59%)	実質投資効果 G = E / F	含み益 H = (D - B)
1	56	10,000	5,000	2,050	6,182	4,132	5,900	70.0%	1,182
2	57	20,000	10,000	4,100	14,303	10,203	11,800	86.5%	4,303
3	58	30,000	15,000	6,150	22,424	16,274	17,700	91.9%	7,424
4	59	40,000	20,000	8,200	30,576	22,376	23,600	94.8%	10,576
5	60	50,000	25,000	10,250	38,788	28,538	29,500	96.7%	13,788
6	61	60,000	30,000	12,300	47,061	34,761	35,400	98.2%	17,061
7	62	70,000	35,000	14,350	55,333	40,983	41,300	99.2%	20,333
8	63	80,000	40,000	16,400	63,636	47,236	47,200	100.1%	23,636
9	64	90,000	45,000	18,450	71,939	53,489	53,100	100.7%	26,939
10	65	100,000	50,000	20,500	80,212	59,712	59,000	101.2%	30,212
11	66	110,000	55,000	22,550	88,273	65,723	64,900	101.3%	33,273
12	67	120,000	60,000	24,600	96,242	71,642	70,800	101.2%	36,242
13	68	130,000	65,000	26,650	104,121	77,471	76,700	101.0%	39,121
14	69	140,000	70,000	28,700	111,939	83,239	82,600	100.8%	41,939
15	70	150,000	75,000	30,750	119,667	88,917	88,500	100.5%	44,667

P生命 保険種類:長期(平準)定期保険  
 保険金額:5億2,854万円  
 被保険者:40歳男性

[No.5]

<原型>

<単位:千円/実効税率:41%>

経過 年数	年齢	保険金額	払込保険料 累計 A	資産計上額 累計	解約返戻金 B	返戻率 C = B / A	損金算入額 × 41% 累計 D	実質返戻率 E = B / (A - D)
1	41	528,541	10,000	5,000	7,135	71.4%	2,050	89.8%
2	42	528,541	20,000	10,000	16,649	83.2%	4,100	104.7%
3	43	528,541	30,000	15,000	26,268	87.6%	6,150	110.1%
4	44	528,541	40,000	20,000	35,941	89.9%	8,200	113.0%
5	45	528,541	50,000	25,000	45,719	91.4%	10,250	115.0%
6	46	528,541	60,000	30,000	55,127	91.9%	12,300	115.6%
7	47	528,541	70,000	35,000	64,641	92.3%	14,350	116.2%
8	48	528,541	80,000	40,000	74,207	92.8%	16,400	116.7%
9	49	528,541	90,000	45,000	83,827	93.1%	18,450	117.2%
10	50	528,541	100,000	50,000	93,552	93.6%	20,500	117.7%
11	51	528,541	110,000	55,000	103,330	93.9%	22,550	118.2%
12	52	528,541	120,000	60,000	113,161	94.3%	24,600	118.6%
13	53	528,541	130,000	65,000	122,992	94.6%	26,650	119.0%
14	54	528,541	140,000	70,000	132,928	94.9%	28,700	119.4%
15	55	528,541	150,000	75,000	142,918	95.3%	30,750	119.8%

P生命 保険種類:法人保険  
 保険金額:5億2,854万円  
 被保険者:40歳男性

<発展型>

<単位:千円/実効税率:41%>

経過 年数	年齢	払込保険料 累計 A	資産計上額 累計 B	納税額 C = B × 41%	解約返戻金 D	実質受取額 E = (D - C)	無体策剰余金 F = (A × 59%)	実質投資効果 G = E / F	含み益 H = (D - B)
1	41	10,000	5,000	2,050	7,135	5,085	5,900	86.2%	2,135
2	42	20,000	10,000	4,100	16,649	12,549	11,800	106.3%	6,649
3	43	30,000	15,000	6,150	26,268	20,118	17,700	113.7%	11,268
4	44	40,000	20,000	8,200	35,941	27,741	23,600	117.5%	15,941
5	45	50,000	25,000	10,250	45,719	35,469	29,500	120.2%	20,719
6	46	60,000	30,000	12,300	55,127	42,827	35,400	121.0%	25,127
7	47	70,000	35,000	14,350	64,641	50,291	41,300	121.8%	29,641
8	48	80,000	40,000	16,400	74,207	57,807	47,200	122.5%	34,207
9	49	90,000	45,000	18,450	83,827	65,377	53,100	123.1%	38,827
10	50	100,000	50,000	20,500	93,552	73,052	59,000	123.8%	43,552
11	51	110,000	55,000	22,550	103,330	80,780	64,900	124.5%	48,330
12	52	120,000	60,000	24,600	113,161	88,561	70,800	125.1%	53,161
13	53	130,000	65,000	26,650	122,992	96,342	76,700	125.6%	57,992
14	54	140,000	70,000	28,700	132,928	104,228	82,600	126.2%	62,928
15	55	150,000	75,000	30,750	142,918	112,168	88,500	126.7%	67,918

P生命 保険種類: 長期(平準)定期保険  
 保険金額: 4億4,603万円  
 被保険者: 45歳男性

[No.6]

< 原型 >

< 単位: 千円/実効税率: 41% >

経過 年数	年齢	保険金額	払込保険料 累計 A	資産計上額 累計	解約返戻金 B	返戻率 C = B/A	損金算入額 × 41% 累計 D	実質返戻率 E = B/(A - D)
1	46	446,030	10,000	5,000	7,047	70.5%	2,050	88.6%
2	47	446,030	20,000	10,000	16,191	81.0%	4,100	101.8%
3	48	446,030	30,000	15,000	25,513	85.0%	6,150	107.0%
4	49	446,030	40,000	20,000	34,790	87.0%	8,200	109.4%
5	50	446,030	50,000	25,000	44,157	88.3%	10,250	111.1%
6	51	446,030	60,000	30,000	53,167	88.6%	12,300	111.5%
7	52	446,030	70,000	35,000	62,266	89.0%	14,350	111.9%
8	53	446,030	80,000	40,000	71,365	89.2%	16,400	112.2%
9	54	446,030	90,000	45,000	80,553	89.5%	18,450	112.6%
10	55	446,030	100,000	50,000	89,741	89.7%	20,500	112.9%
11	56	446,030	110,000	55,000	99,019	90.0%	22,550	113.2%
12	57	446,030	120,000	60,000	108,341	90.3%	24,600	113.6%
13	58	446,030	130,000	65,000	117,707	90.5%	26,650	113.9%
14	59	446,030	140,000	70,000	127,163	90.8%	28,700	114.3%
15	60	446,030	150,000	75,000	136,619	91.1%	30,750	114.6%

P生命 保険種類: 法人保険  
 保険金額: 4億4,603万円  
 被保険者: 45歳男性

< 発展型 >

< 単位: 千円/実効税率: 41% >

経過 年数	年齢	払込保険料 累計 A	資産計上額 累計 B	納税額 C = B × 41%	解約返戻金 D	実質受取額 E = (D - C)	無体策剰余金 F = (A × 59%)	実質投資効果 G = E / F	含み益 H = (D - B)
1	46	10,000	5,000	2,050	7,047	4,997	5,900	84.7%	2,047
2	47	20,000	10,000	4,100	16,191	12,091	11,800	102.5%	6,191
3	48	30,000	15,000	6,150	25,513	19,363	17,700	109.4%	10,513
4	49	40,000	20,000	8,200	34,790	26,590	23,600	112.7%	14,790
5	50	50,000	25,000	10,250	44,157	33,907	29,500	114.9%	19,157
6	51	60,000	30,000	12,300	53,167	40,867	35,400	115.4%	23,167
7	52	70,000	35,000	14,350	62,266	47,916	41,300	116.0%	27,266
8	53	80,000	40,000	16,400	71,365	54,965	47,200	116.5%	31,365
9	54	90,000	45,000	18,450	80,553	62,103	53,100	117.0%	35,553
10	55	100,000	50,000	20,500	89,741	69,241	59,000	117.4%	39,741
11	56	110,000	55,000	22,550	99,019	76,469	64,900	117.8%	44,019
12	57	120,000	60,000	24,600	108,341	83,741	70,800	118.3%	48,341
13	58	130,000	65,000	26,650	117,707	91,057	76,700	118.7%	52,707
14	59	140,000	70,000	28,700	127,163	98,463	82,600	119.2%	57,163
15	60	150,000	75,000	30,750	136,619	105,869	88,500	119.6%	61,619

P生命 保険種類:長期(平準)定期保険  
 保険金額:3億7,188万円  
 被保険者:50歳男性

[No.7]

<原型>

<単位:千円/実効税率:41%>

経過 年数	年齢	保険金額	払込保険料 累計 A	資産計上額 累計	解約返戻金 B	返戻率 C = B / A	損金算入額 × 41% 累計 D	実質返戻率 E = B / (A - D)
1	51	371,885	10,000	5,000	6,880	68.8%	2,050	86.5%
2	52	371,885	20,000	10,000	15,619	78.1%	4,100	98.2%
3	53	371,885	30,000	15,000	24,396	81.3%	6,150	102.3%
4	54	371,885	40,000	20,000	33,284	83.2%	8,200	104.7%
5	55	371,885	50,000	25,000	42,172	84.3%	10,250	106.1%
6	56	371,885	60,000	30,000	50,725	84.5%	12,300	106.3%
7	57	371,885	70,000	35,000	59,353	84.8%	14,350	106.7%
8	58	371,885	80,000	40,000	68,018	85.0%	16,400	106.9%
9	59	371,885	90,000	45,000	76,757	85.3%	18,450	107.3%
10	60	371,885	100,000	50,000	85,534	85.5%	20,500	107.6%
11	61	371,885	110,000	55,000	94,347	85.8%	22,550	107.9%
12	62	371,885	120,000	60,000	103,235	86.0%	24,600	108.2%
13	63	371,885	130,000	65,000	112,086	86.2%	26,650	108.5%
14	64	371,885	140,000	70,000	120,974	86.4%	28,700	108.7%
15	65	371,885	150,000	75,000	129,825	86.6%	30,750	108.9%

P生命 保険種類:法人保険  
 保険金額:3億7,188万円  
 被保険者:50歳男性

<発展型>

<単位:千円/実効税率:41%>

経過 年数	年齢	払込保険料 累計 A	資産計上額 累計 B	納税額 C = B × 41%	解約返戻金 D	実質受取額 E = (D - C)	無体策剰余金 F = (A × 59%)	実質投資効果 G = E / F	含み益 H = (D - B)
1	51	10,000	5,000	2,050	6,880	4,830	5,900	81.9%	1,880
2	52	20,000	10,000	4,100	15,619	11,519	11,800	97.6%	5,619
3	53	30,000	15,000	6,150	24,396	18,246	17,700	103.1%	9,396
4	54	40,000	20,000	8,200	33,284	25,084	23,600	106.3%	13,284
5	55	50,000	25,000	10,250	42,172	31,922	29,500	108.2%	17,172
6	56	60,000	30,000	12,300	50,725	38,425	35,400	108.5%	20,725
7	57	70,000	35,000	14,350	59,353	45,003	41,300	109.0%	24,353
8	58	80,000	40,000	16,400	68,018	51,618	47,200	109.4%	28,018
9	59	90,000	45,000	18,450	76,757	58,307	53,100	109.8%	31,757
10	60	100,000	50,000	20,500	85,534	65,034	59,000	110.2%	35,534
11	61	110,000	55,000	22,550	94,347	71,797	64,900	110.6%	39,347
12	62	120,000	60,000	24,600	103,235	78,635	70,800	111.1%	43,235
13	63	130,000	65,000	26,650	112,086	85,436	76,700	111.4%	47,086
14	64	140,000	70,000	28,700	120,974	92,274	82,600	111.7%	50,974
15	65	150,000	75,000	30,750	129,825	99,075	88,500	111.9%	54,825

P生命 保険種類:長期(平準)定期保険  
 保険金額:3億581万円  
 被保険者:55歳男性

[No.8]

<原型>

<単位:千円/実効税率:41%>

経過 年数	年齢	保険金額	払込保険料 累計 A	資産計上額 累計	解約返戻金 B	返戻率 C = B / A	損金算入額 × 41% 累計 D	実質返戻率 E = B / (A - D)
1	56	305,810	10,000	5,000	6,667	66.7%	2,050	83.9%
2	57	305,810	20,000	10,000	14,954	74.8%	4,100	94.1%
3	58	305,810	30,000	15,000	23,333	77.8%	6,150	97.8%
4	59	305,810	40,000	20,000	31,713	79.3%	8,200	99.7%
5	60	305,810	50,000	25,000	40,214	80.4%	10,250	101.2%
6	61	305,810	60,000	30,000	48,379	80.6%	12,300	101.4%
7	62	305,810	70,000	35,000	56,606	80.9%	14,350	101.7%
8	63	305,810	80,000	40,000	64,832	81.0%	16,400	101.9%
9	64	305,810	90,000	45,000	73,058	81.2%	18,450	102.1%
10	65	305,810	100,000	50,000	81,254	81.3%	20,500	102.2%
11	66	305,810	110,000	55,000	89,388	81.3%	22,550	102.2%
12	67	305,810	120,000	60,000	97,462	81.2%	24,600	102.2%
13	68	305,810	130,000	65,000	105,474	81.1%	26,650	102.1%
14	69	305,810	140,000	70,000	113,394	81.0%	28,700	101.9%
15	70	305,810	150,000	75,000	121,254	80.8%	30,750	101.7%

P生命 保険種類:法人保険  
 保険金額:3億581万円  
 被保険者:55歳男性

<発展型>

<単位:千円/実効税率:41%>

経過 年数	年齢	払込保険料 累計 A	資産計上額 累計 B	納税額 C = B × 41%	解約返戻金 D	実質受取額 E = (D - C)	無体策剰余金 F = (A × 59%)	実質投資効果 G = E / F	含み益 H = (D - B)
1	56	10,000	5,000	2,050	6,667	4,617	5,900	78.2%	1,667
2	57	20,000	10,000	4,100	14,954	10,854	11,800	92.0%	4,954
3	58	30,000	15,000	6,150	23,333	17,183	17,700	97.1%	8,333
4	59	40,000	20,000	8,200	31,713	23,513	23,600	99.6%	11,713
5	60	50,000	25,000	10,250	40,214	29,964	29,500	101.6%	15,214
6	61	60,000	30,000	12,300	48,379	36,079	35,400	101.9%	18,379
7	62	70,000	35,000	14,350	56,606	42,256	41,300	102.3%	21,606
8	63	80,000	40,000	16,400	64,832	48,432	47,200	102.6%	24,832
9	64	90,000	45,000	18,450	73,058	54,608	53,100	102.8%	28,058
10	65	100,000	50,000	20,500	81,254	60,754	59,000	103.0%	31,254
11	66	110,000	55,000	22,550	89,388	66,838	64,900	103.0%	34,388
12	67	120,000	60,000	24,600	97,462	72,862	70,800	102.9%	37,462
13	68	130,000	65,000	26,650	105,474	78,824	76,700	102.8%	40,474
14	69	140,000	70,000	28,700	113,394	84,694	82,600	102.5%	43,394
15	70	150,000	75,000	30,750	121,254	90,504	88,500	102.3%	46,254