

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.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	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%

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 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

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 被保険者: 40歳男性

<No.4>

<原型>

<単位: 千円/実効税率: 30%>

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×30%	解約返戻金 D	実質受取額 E=(D-C)	無体策剰余金 F=(A×70%)	実質投資効果 G=E/F	含み益 H=(D-B)
1	41	10,000	5,000	1,500	7,135	5,635	7,000	80.5%	2,135
2	42	20,000	10,000	3,000	16,649	13,649	14,000	97.5%	6,649
3	43	30,000	15,000	4,500	26,268	21,768	21,000	103.7%	11,268
4	44	40,000	20,000	6,000	35,941	29,941	28,000	106.9%	15,941
5	45	50,000	25,000	7,500	45,719	38,219	35,000	109.2%	20,719
6	46	60,000	30,000	9,000	55,127	46,127	42,000	109.8%	25,127
7	47	70,000	35,000	10,500	64,641	54,141	49,000	110.5%	29,641
8	48	80,000	40,000	12,000	74,207	62,207	56,000	111.1%	34,207
9	49	90,000	45,000	13,500	83,827	70,327	63,000	111.6%	38,827
10	50	100,000	50,000	15,000	93,552	78,552	70,000	112.2%	43,552
11	51	110,000	55,000	16,500	103,330	86,830	77,000	112.8%	48,330
12	52	120,000	60,000	18,000	113,161	95,161	84,000	113.3%	53,161
13	53	130,000	65,000	19,500	122,992	103,492	91,000	113.7%	57,992
14	54	140,000	70,000	21,000	132,928	111,928	98,000	114.2%	62,928
15	55	150,000	75,000	22,500	142,918	120,418	105,000	114.7%	67,918

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 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: 35%>

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×35%	解約返戻金 D	実質受取額 E=(D-C)	無体策剰余金 F=(A×65%)	実質投資効果 G=E/F	含み益 H=(D-B)
1	41	10,000	5,000	1,750	7,135	5,385	6,500	82.9%	2,135
2	42	20,000	10,000	3,500	16,649	13,149	13,000	101.1%	6,649
3	43	30,000	15,000	5,250	26,268	21,018	19,500	107.8%	11,268
4	44	40,000	20,000	7,000	35,941	28,941	26,000	111.3%	15,941
5	45	50,000	25,000	8,750	45,719	36,969	32,500	113.8%	20,719
6	46	60,000	30,000	10,500	55,127	44,627	39,000	114.4%	25,127
7	47	70,000	35,000	12,250	64,641	52,391	45,500	115.1%	29,641
8	48	80,000	40,000	14,000	74,207	60,207	52,000	115.8%	34,207
9	49	90,000	45,000	15,750	83,827	68,077	58,500	116.4%	38,827
10	50	100,000	50,000	17,500	93,552	76,052	65,000	117.0%	43,552
11	51	110,000	55,000	19,250	103,330	84,080	71,500	117.6%	48,330
12	52	120,000	60,000	21,000	113,161	92,161	78,000	118.2%	53,161
13	53	130,000	65,000	22,750	122,992	100,242	84,500	118.6%	57,992
14	54	140,000	70,000	24,500	132,928	108,428	91,000	119.2%	62,928
15	55	150,000	75,000	26,250	142,918	116,668	97,500	119.7%	67,918