

図表10 長期平準定期・含み資産話法の考え方

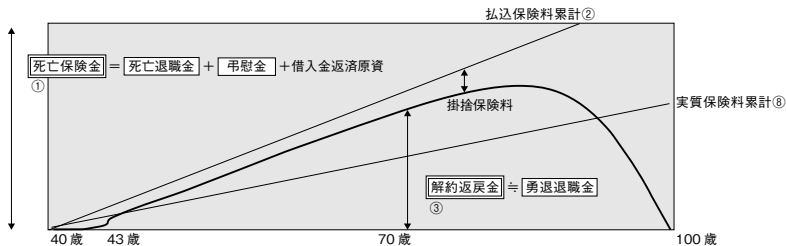
経過 年数	年齢	①	②	③	④	⑤	⑥	⑦	⑧	⑨
		死亡保険金	払込保険料累計	解約返戻金	返戻率	損金算入額累計 ②×50%	資産計上額累計 ②×50%	軽減税額累計 ⑤×36%	実質保険料累計 ②-⑦	実質返戻率 ③/⑧
1	41	100,000,000	1,921,900	1,150,000	59.8	960,950	960,950	345,942	1,575,958	73.0
2	42	100,000,000	3,843,800	2,930,000	76.2	1,921,900	1,921,900	691,884	3,151,916	93.0
3	43	100,000,000	5,765,700	4,720,000	81.9	2,882,850	2,882,850	1,037,826	4,727,874	99.8
4	44	100,000,000	7,687,600	6,530,000	84.9	3,843,800	3,843,800	1,383,768	6,303,832	103.6
5	45	100,000,000	9,609,500	8,350,000	86.9	4,804,750	4,804,750	1,729,710	7,879,790	106.0
6	46	100,000,000	11,531,400	10,190,000	88.4	5,765,700	5,765,700	2,075,652	9,455,748	107.8
7	47	100,000,000	13,453,300	12,050,000	89.6	6,726,650	6,726,650	2,421,594	11,031,706	109.2
8	48	100,000,000	15,375,200	13,920,000	90.5	7,687,600	7,687,600	2,767,536	12,607,664	110.4
9	49	100,000,000	17,297,100	15,800,000	91.3	8,648,550	8,648,550	3,113,478	14,183,622	111.4
10	50	100,000,000	19,219,000	17,700,000	92.1	9,609,500	9,609,500	3,459,420	15,759,580	112.3
25	65	100,000,000	48,047,500	46,450,000	96.7	24,023,750	24,023,750	8,648,550	39,398,950	117.9
26	66	100,000,000	49,969,400	48,400,000	96.9	24,984,700	24,984,700	8,994,492	40,974,908	118.1
27	67	100,000,000	51,891,300	50,330,000	97.0	25,945,650	25,945,650	9,340,434	42,550,866	118.3
28	68	100,000,000	53,813,200	52,240,000	97.1	26,906,600	26,906,600	9,686,376	44,126,824	118.4
29	69	100,000,000	55,735,100	54,130,000	97.1	27,867,550	27,867,550	10,032,318	45,702,782	118.4
30	70	100,000,000	57,657,000	56,000,000	97.1	28,828,500	28,828,500	10,378,260	47,278,740	118.4
31	71	100,000,000	59,578,900	57,850,000	97.1	29,789,450	29,789,450	10,724,202	48,854,698	118.4
32	72	100,000,000	61,500,800	59,690,000	97.1	30,750,400	30,750,400	11,070,144	50,430,656	118.4
33	73	100,000,000	63,422,700	61,500,000	97.0	31,711,350	31,711,350	11,416,086	52,006,614	118.3
34	74	100,000,000	65,344,600	63,290,000	96.9	32,672,300	32,672,300	11,762,028	53,582,572	118.1
35	75	100,000,000	67,266,500	65,050,000	96.7	33,633,250	33,633,250	12,107,970	55,158,530	117.9
55	95	100,000,000	105,704,500	82,800,000	78.3	98,497,375	7,207,125	35,459,055	70,245,445	117.9
59	99	100,000,000	113,392,100	41,960,000	37.0	111,950,675	1,441,425	40,302,243	73,089,857	57.4
60	100	100,000,000	115,314,000	0	0.0	115,314,000	0	41,513,040	73,800,960	0.0

「損金話法」

「含み資産話法」

「含み資産話法」

●保険料と解約返戻金のイメージ



●30年目(70歳)で解約した場合

