

保険のライフサイクルコスト

役員保険の役割

必要となる
死亡保障額を予測

会社を守る
(事業保障)

家族を守る
(死亡退職金)

相続
(納税・代償交付)

死亡
保険
金額

必要となる
積立分を予測

老後の夢を実現
(生存退職金)

経営権
(自社株対策)

解約
返戻
金額

次世代への引き継ぎ

一生の必要資金と負担

会社を守る: 事業保障

家族を守る: 死亡退職金

相続 & 事業承継: 相続税 & 代償分割

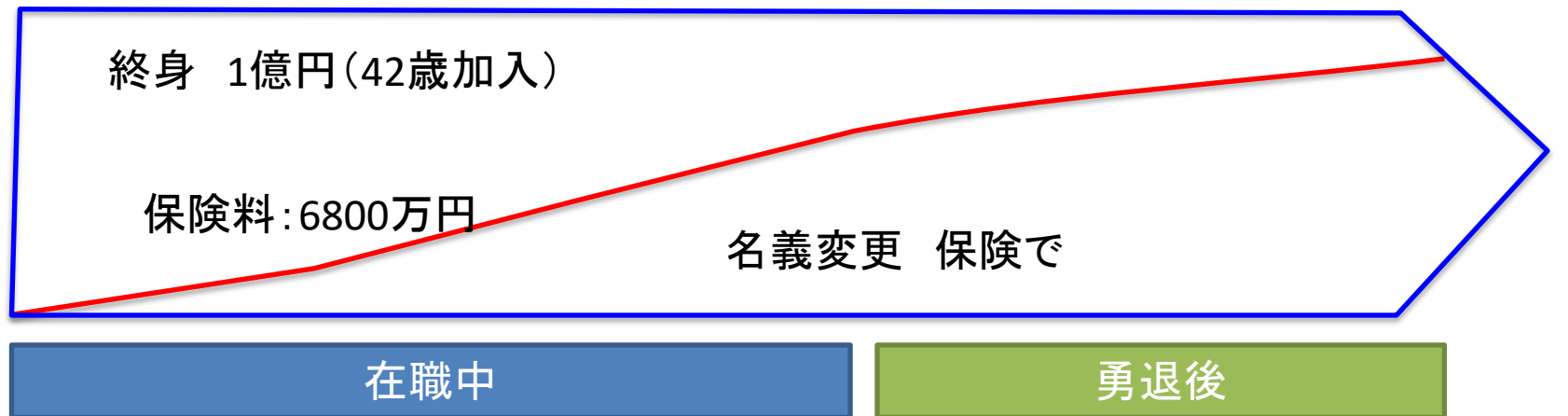
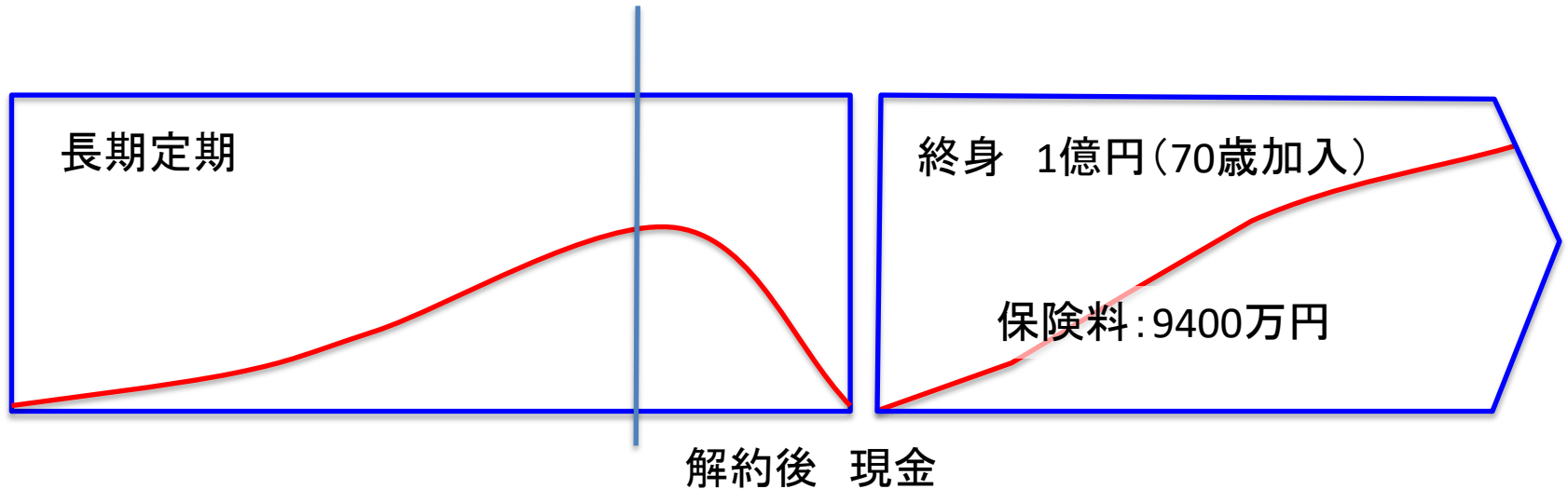
勇退退職金: 老後生活費 + 相続税

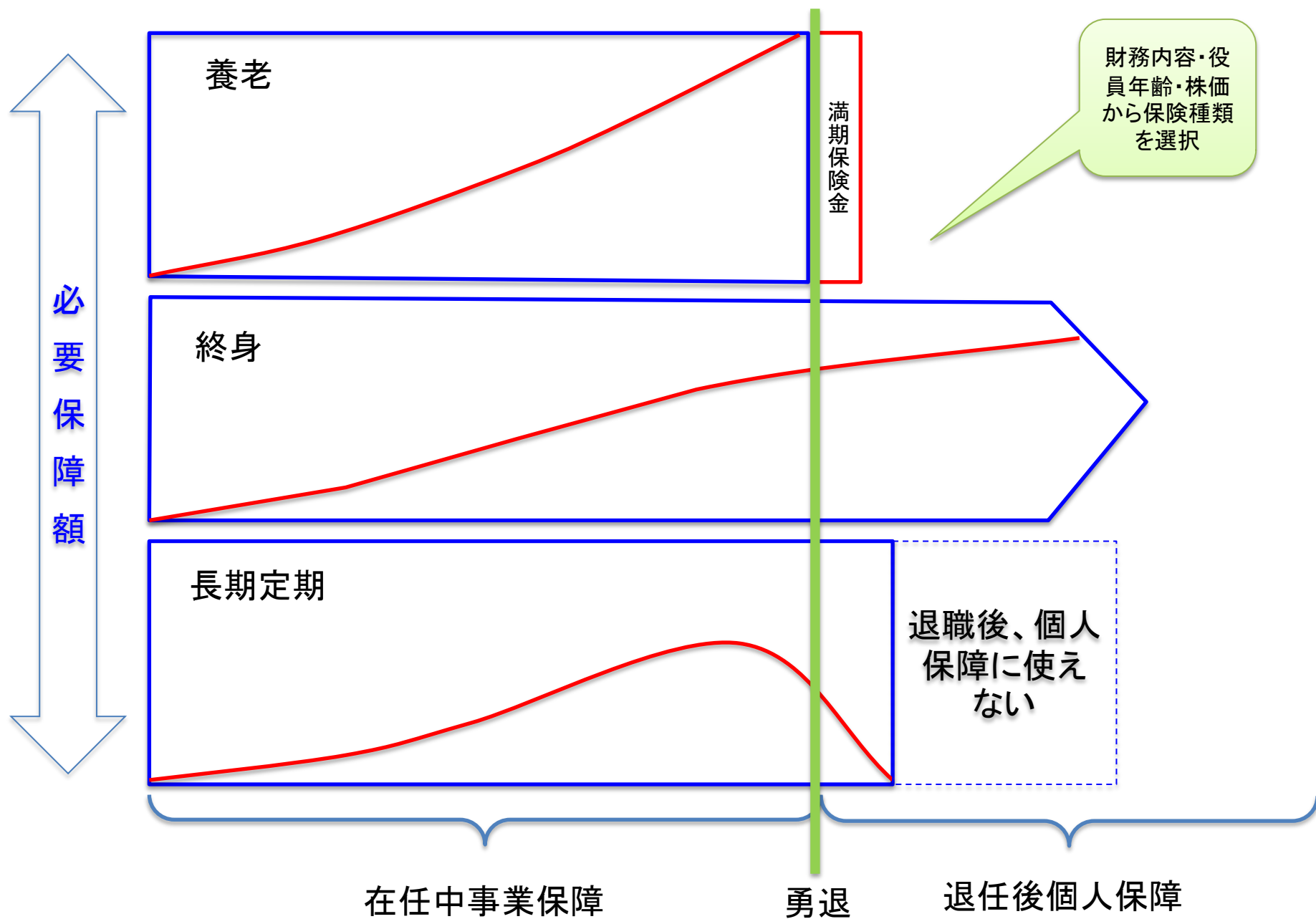
現在から勇退まで

勇退時

相続時

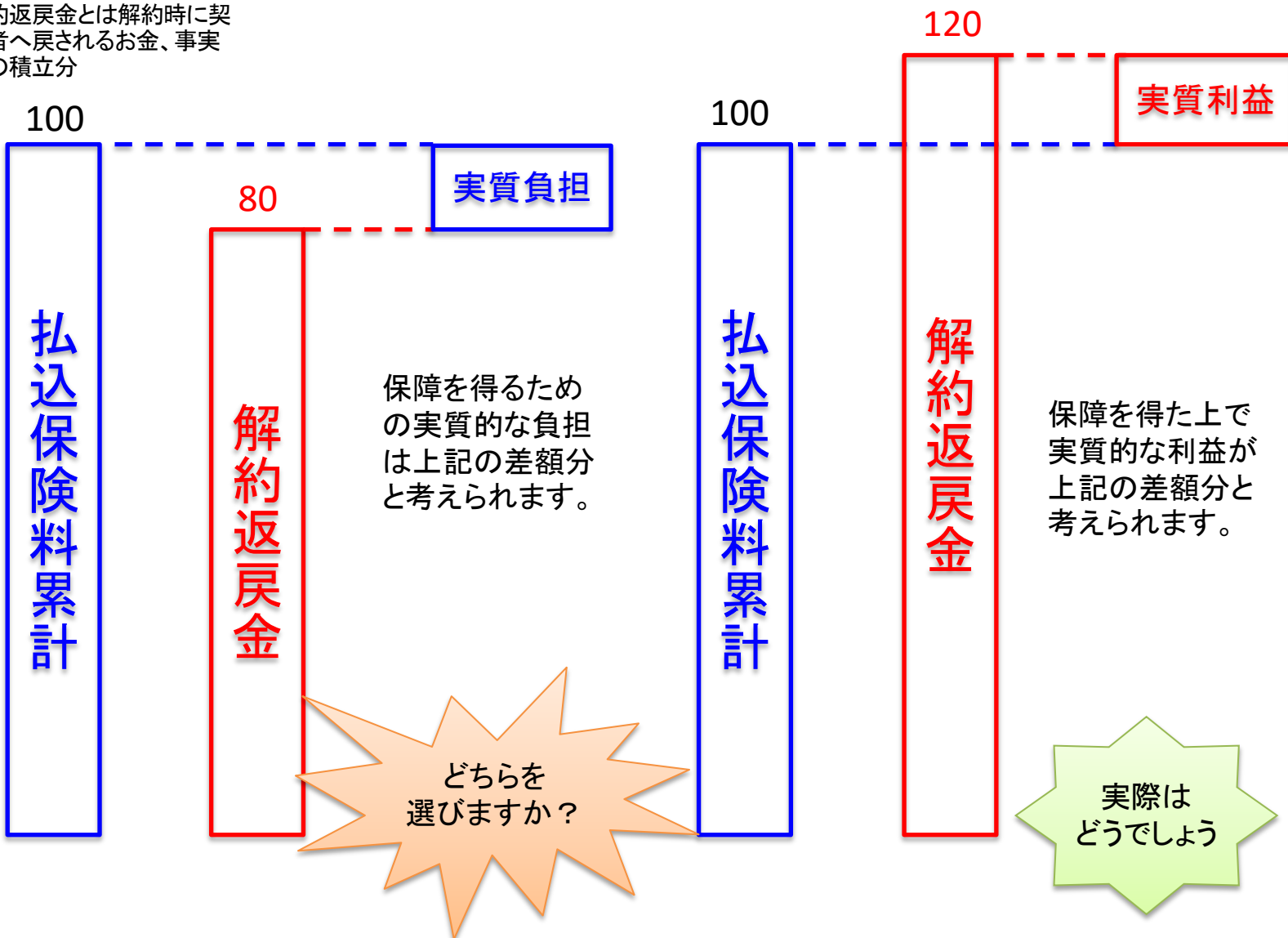
二つの比較



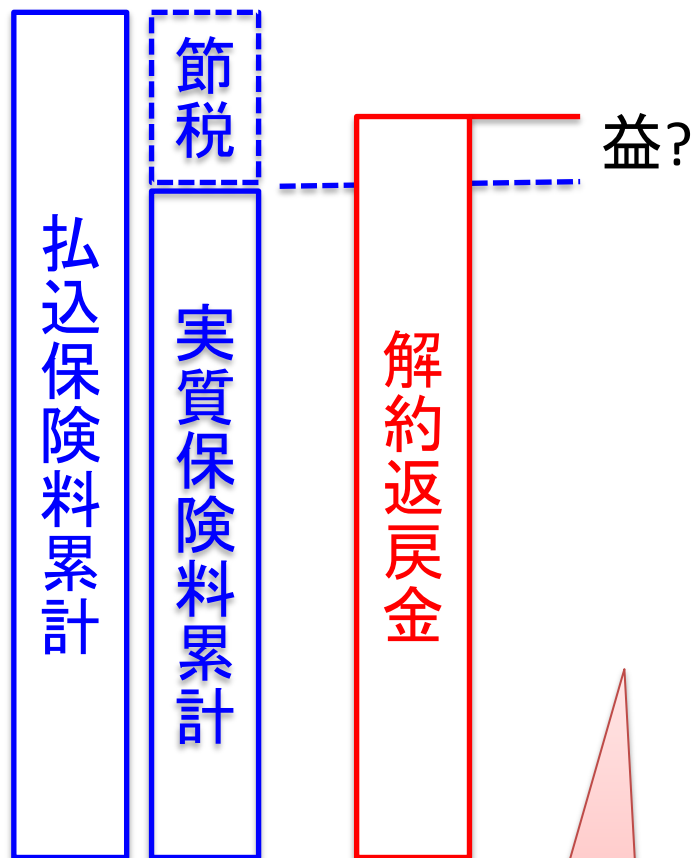


実質負担＝払込保険料累計－解約返戻金

解約返戻金とは解約時に契約者へ戻されるお金、事実上の積立分



保険料が損金の
場合は？

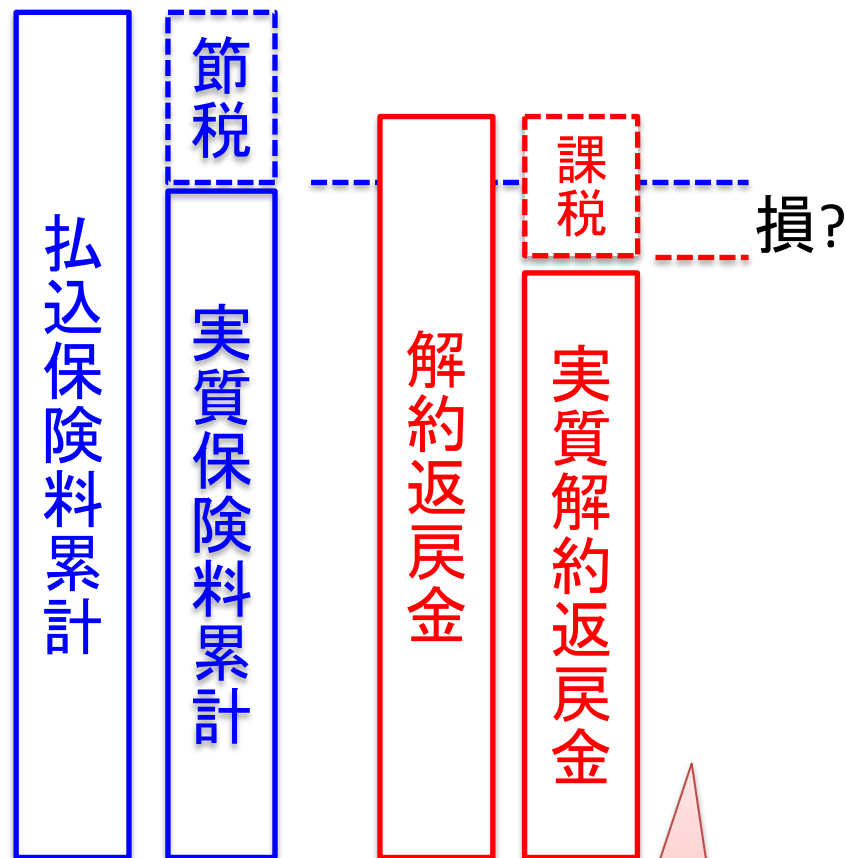


今までの説明

説明に不完全さがあっ
たのではないかな？

保険料が損金の
場合は

解約返戻金は
益金



本来の説明

益金課税は了解され
ているのか？

費用計上保険

- 赤字決算の回避（解約して含資産の益出し）
- 税繰延効果、税金を払う前に積立
 - ただし返戻率100%が望ましい
 - 節税効果ない為
- 節税にはならない
 - 返戻金に課税される。
 - 返戻金に損金をぶつけても節税にはならない

欠損繰越

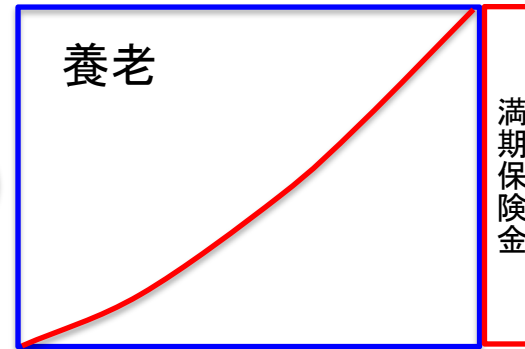
- 当期：赤字1億円
- 来期：黒字1億円 来期の税金は？
- 当期：赤字1億円 保険解約で1億円利益
– 合わせて 当期 利益 0円
- 来期：黒字1億円 来期の税金は？

生命保険の種類



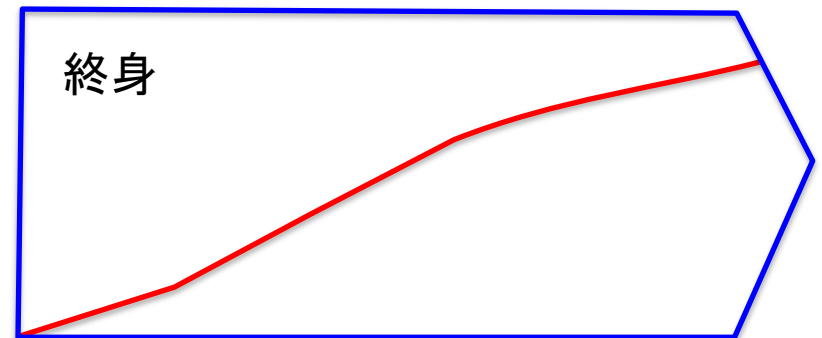
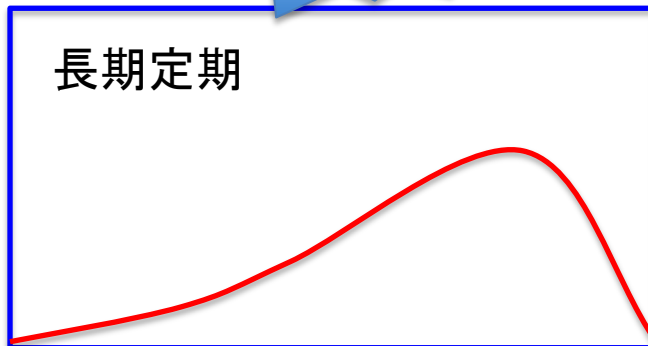
— は解約返戻金を表示しています

経営者の多くは左側を選びます



満期保険金

保険料の費用計上と関係が？



養老(ドル)

| 経過 | 年齢 | 保険金 | 累計保険料 | 解約返戻金 | 返戻率 |
|----|----|--------------|--------------|--------------|---------|
| 1 | 51 | 1,000,000.00 | 92,330.00 | 30,520.00 | 33.10% |
| 2 | 52 | 1,000,000.00 | 184,660.00 | 118,690.00 | 64.30% |
| 3 | 53 | 1,000,000.00 | 276,990.00 | 208,790.00 | 75.40% |
| 4 | 54 | 1,000,000.00 | 369,320.00 | 300,890.00 | 81.50% |
| 5 | 55 | 1,000,000.00 | 461,650.00 | 395,060.00 | 85.60% |
| 6 | 56 | 1,000,000.00 | 553,980.00 | 491,420.00 | 88.70% |
| 7 | 57 | 1,000,000.00 | 646,310.00 | 590,040.00 | 91.30% |
| 8 | 58 | 1,000,000.00 | 738,640.00 | 691,030.00 | 93.60% |
| 9 | 59 | 1,000,000.00 | 830,970.00 | 794,560.00 | 95.60% |
| 10 | 60 | 1,000,000.00 | 923,300.00 | 900,760.00 | 97.60% |
| 11 | 61 | 1,004,220.00 | 1,015,630.00 | 1,004,220.00 | 98.90% |
| 12 | 62 | 1,110,310.00 | 1,107,960.00 | 1,110,310.00 | 100.20% |
| 13 | 63 | 1,218,790.00 | 1,200,290.00 | 1,218,790.00 | 101.50% |
| 14 | 64 | 1,329,710.00 | 1,292,620.00 | 1,329,710.00 | 102.90% |
| 15 | 65 | 1,443,130.00 | 1,384,950.00 | 1,443,130.00 | 104.20% |
| 16 | 66 | 1,559,090.00 | 1,477,280.00 | 1,559,090.00 | 105.50% |
| 17 | 67 | 1,677,670.00 | 1,569,610.00 | 1,677,670.00 | 106.90% |
| 18 | 68 | 1,798,920.00 | 1,661,940.00 | 1,798,920.00 | 108.20% |
| 19 | 69 | 1,922,890.00 | 1,754,270.00 | 1,922,890.00 | 109.60% |
| 20 | 70 | 2,049,650.00 | 1,846,600.00 | 2,049,650.00 | 111.00% |

| | |
|-----|----|
| 100 | 為替 |
|-----|----|

| 実負担(ドル) | 実負担(円) |
|------------|------------|
| -61,810.00 | -6,181,000 |
| -65,970.00 | -6,597,000 |
| -68,200.00 | -6,820,000 |
| -68,430.00 | -6,843,000 |
| -66,590.00 | -6,659,000 |
| -62,560.00 | -6,256,000 |
| -56,270.00 | -5,627,000 |
| -47,610.00 | -4,761,000 |
| -36,410.00 | -3,641,000 |
| -22,540.00 | -2,254,000 |
| -11,410.00 | -1,141,000 |
| 2,350.00 | 235,000 |
| 18,500.00 | 1,850,000 |
| 37,090.00 | 3,709,000 |
| 58,180.00 | 5,818,000 |
| 81,810.00 | 8,181,000 |
| 108,060.00 | 10,806,000 |
| 136,980.00 | 13,698,000 |
| 168,620.00 | 16,862,000 |
| 203,050.00 | 20,305,000 |

以下 2021/09料率

終身(ドル)

100

為替

| 経過 | 年齢 | 保険金 | 累計保険料 | 解約返戻金 | 返戻率 | 実負担(ドル) | 実負担(円) |
|----|----|--------------|------------|------------|---------|------------|------------|
| 1 | 51 | 1,000,000.00 | 36,222.00 | 5,500.00 | 15.20% | -30,722.00 | -3,072,200 |
| 2 | 52 | 1,000,000.00 | 72,444.00 | 37,800.00 | 52.20% | -34,644.00 | -3,464,400 |
| 3 | 53 | 1,000,000.00 | 108,666.00 | 70,700.00 | 65.10% | -37,966.00 | -3,796,600 |
| 4 | 54 | 1,000,000.00 | 144,888.00 | 104,400.00 | 72.10% | -40,488.00 | -4,048,800 |
| 5 | 55 | 1,000,000.00 | 181,110.00 | 138,500.00 | 76.50% | -42,610.00 | -4,261,000 |
| 6 | 56 | 1,000,000.00 | 217,332.00 | 173,400.00 | 79.80% | -43,932.00 | -4,393,200 |
| 7 | 57 | 1,000,000.00 | 253,554.00 | 208,800.00 | 82.30% | -44,754.00 | -4,475,400 |
| 8 | 58 | 1,000,000.00 | 289,776.00 | 245,000.00 | 84.50% | -44,776.00 | -4,477,600 |
| 9 | 59 | 1,000,000.00 | 325,998.00 | 281,800.00 | 86.40% | -44,198.00 | -4,419,800 |
| 10 | 60 | 1,000,000.00 | 362,220.00 | 319,300.00 | 88.20% | -42,920.00 | -4,292,000 |
| 11 | 61 | 1,000,000.00 | 398,442.00 | 354,900.00 | 89.10% | -43,542.00 | -4,354,200 |
| 12 | 62 | 1,000,000.00 | 434,664.00 | 391,200.00 | 90.00% | -43,464.00 | -4,346,400 |
| 13 | 63 | 1,000,000.00 | 470,886.00 | 428,300.00 | 91.00% | -42,586.00 | -4,258,600 |
| 14 | 64 | 1,000,000.00 | 507,108.00 | 466,200.00 | 91.90% | -40,908.00 | -4,090,800 |
| 15 | 65 | 1,000,000.00 | 543,330.00 | 505,000.00 | 92.90% | -38,330.00 | -3,833,000 |
| 16 | 66 | 1,000,000.00 | 579,552.00 | 544,800.00 | 94.00% | -34,752.00 | -3,475,200 |
| 17 | 67 | 1,000,000.00 | 615,774.00 | 585,600.00 | 95.10% | -30,174.00 | -3,017,400 |
| 18 | 68 | 1,000,000.00 | 651,996.00 | 627,600.00 | 96.30% | -24,396.00 | -2,439,600 |
| 19 | 69 | 1,000,000.00 | 688,218.00 | 670,700.00 | 97.50% | -17,518.00 | -1,751,800 |
| 20 | 70 | 1,000,000.00 | 724,440.00 | 715,200.00 | 98.70% | -9,240.00 | -924,000 |
| 21 | 71 | 1,000,000.00 | 724,440.00 | 726,900.00 | 100.30% | 2,460.00 | 246,000 |
| 22 | 72 | 1,000,000.00 | 724,440.00 | 738,600.00 | 102.00% | 14,160.00 | 1,416,000 |
| 23 | 73 | 1,000,000.00 | 724,440.00 | 750,400.00 | 103.60% | 25,960.00 | 2,596,000 |
| 24 | 74 | 1,000,000.00 | 724,440.00 | 762,000.00 | 105.20% | 37,560.00 | 3,756,000 |
| 25 | 75 | 1,000,000.00 | 724,440.00 | 773,600.00 | 106.80% | 49,160.00 | 4,916,000 |
| 26 | 76 | 1,000,000.00 | 724,440.00 | 785,100.00 | 108.40% | 60,660.00 | 6,066,000 |
| 27 | 77 | 1,000,000.00 | 724,440.00 | 796,400.00 | 109.90% | 71,960.00 | 7,196,000 |
| 28 | 78 | 1,000,000.00 | 724,440.00 | 807,500.00 | 111.50% | 83,060.00 | 8,306,000 |
| 29 | 79 | 1,000,000.00 | 724,440.00 | 818,300.00 | 113.00% | 93,860.00 | 9,386,000 |
| 30 | 80 | 1,000,000.00 | 724,440.00 | 828,700.00 | 114.40% | 104,260.00 | 10,426,000 |
| 31 | 81 | 1,000,000.00 | 724,440.00 | 838,800.00 | 115.80% | 114,360.00 | 11,436,000 |
| 32 | 82 | 1,000,000.00 | 724,440.00 | 848,500.00 | 117.10% | 124,060.00 | 12,406,000 |
| 33 | 83 | 1,000,000.00 | 724,440.00 | 857,900.00 | 118.40% | 133,460.00 | 13,346,000 |
| 34 | 84 | 1,000,000.00 | 724,440.00 | 866,800.00 | 119.70% | 142,360.00 | 14,236,000 |
| 35 | 85 | 1,000,000.00 | 724,440.00 | 875,400.00 | 120.80% | 150,960.00 | 15,096,000 |
| 36 | 86 | 1,000,000.00 | 724,440.00 | 883,500.00 | 122.00% | 159,060.00 | 15,906,000 |
| 37 | 87 | 1,000,000.00 | 724,440.00 | 891,300.00 | 123.00% | 166,860.00 | 16,686,000 |
| 38 | 88 | 1,000,000.00 | 724,440.00 | 898,700.00 | 124.10% | 174,260.00 | 17,426,000 |
| 39 | 89 | 1,000,000.00 | 724,440.00 | 905,700.00 | 125.00% | 181,260.00 | 18,126,000 |
| 40 | 90 | 1,000,000.00 | 724,440.00 | 912,300.00 | 125.90% | 187,860.00 | 18,786,000 |

定期70歳

| 経過 | 年齢 | 保険金額 | 保険料累計 | 解約返戻金 | 返戻率 |
|----|-----|-------------|------------|-----------|--------|
| 1 | 51歳 | 100,000,000 | 793,000 | 0 | 0.00% |
| 2 | 52歳 | 100,000,000 | 1,586,000 | 340,000 | 21.40% |
| 3 | 53歳 | 100,000,000 | 2,379,000 | 840,000 | 35.30% |
| 4 | 54歳 | 100,000,000 | 3,172,000 | 1,330,000 | 41.90% |
| 5 | 55歳 | 100,000,000 | 3,965,000 | 1,780,000 | 44.90% |
| 6 | 56歳 | 100,000,000 | 4,758,000 | 2,060,000 | 43.30% |
| 7 | 57歳 | 100,000,000 | 5,551,000 | 2,310,000 | 41.60% |
| 8 | 58歳 | 100,000,000 | 6,344,000 | 2,520,000 | 39.70% |
| 9 | 59歳 | 100,000,000 | 7,137,000 | 2,700,000 | 37.80% |
| 10 | 60歳 | 100,000,000 | 7,930,000 | 2,820,000 | 35.60% |
| 11 | 61歳 | 100,000,000 | 8,723,000 | 2,890,000 | 33.10% |
| 12 | 62歳 | 100,000,000 | 9,516,000 | 2,890,000 | 30.40% |
| 13 | 63歳 | 100,000,000 | 10,309,000 | 2,830,000 | 27.50% |
| 14 | 64歳 | 100,000,000 | 11,102,000 | 2,700,000 | 24.30% |
| 15 | 65歳 | 100,000,000 | 11,895,000 | 2,490,000 | 20.90% |
| 16 | 66歳 | 100,000,000 | 12,688,000 | 2,200,000 | 17.30% |
| 17 | 67歳 | 100,000,000 | 13,481,000 | 1,820,000 | 13.50% |
| 18 | 68歳 | 100,000,000 | 14,274,000 | 1,330,000 | 9.30% |
| 19 | 69歳 | 100,000,000 | 15,067,000 | 730,000 | 4.80% |
| 20 | 70歳 | 100,000,000 | 15,860,000 | 0 | 0.00% |

| 実負担 |
|-------------|
| -793,000 |
| -1,246,000 |
| -1,539,000 |
| -1,842,000 |
| -2,185,000 |
| -2,698,000 |
| -3,241,000 |
| -3,824,000 |
| -4,437,000 |
| -5,110,000 |
| -5,833,000 |
| -6,626,000 |
| -7,479,000 |
| -8,402,000 |
| -9,405,000 |
| -10,488,000 |
| -11,661,000 |
| -12,944,000 |
| -14,337,000 |
| -15,860,000 |

- 実質負担は毎年増加する
- 単純な保険料は安い

定期100歳

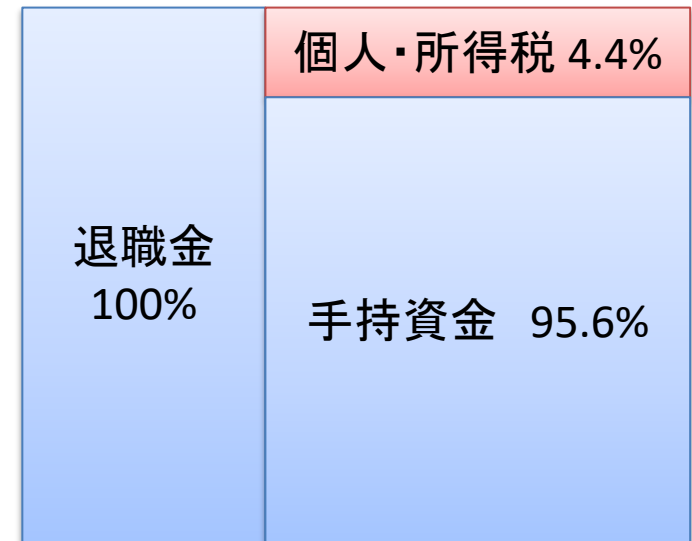
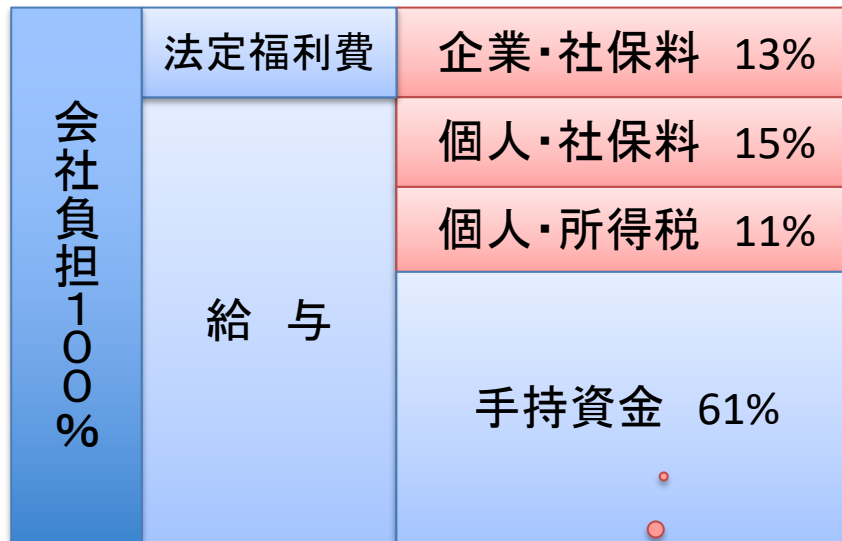
| 経過 | 年齢 | 保険金額 | 保険料累計 | 解約返戻金 | 返戻率 | 実負担 |
|----|------|-------------|-------------|------------|--------|--------------|
| 1 | 51歳 | 100,000,000 | 2,931,500 | 1,120,000 | 38.20% | -1,811,500 |
| 2 | 52歳 | 100,000,000 | 5,863,000 | 3,980,000 | 67.90% | -1,883,000 |
| 3 | 53歳 | 100,000,000 | 8,794,500 | 6,830,000 | 77.70% | -1,964,500 |
| 4 | 54歳 | 100,000,000 | 11,726,000 | 9,690,000 | 82.60% | -2,036,000 |
| 5 | 55歳 | 100,000,000 | 14,657,500 | 12,560,000 | 85.70% | -2,097,500 |
| 6 | 56歳 | 100,000,000 | 17,589,000 | 15,100,000 | 85.80% | -2,489,000 |
| 7 | 57歳 | 100,000,000 | 20,520,500 | 17,640,000 | 86.00% | -2,880,500 |
| 8 | 58歳 | 100,000,000 | 23,452,000 | 20,190,000 | 86.10% | -3,262,000 |
| 9 | 59歳 | 100,000,000 | 26,383,500 | 22,740,000 | 86.20% | -3,643,500 |
| 10 | 60歳 | 100,000,000 | 29,315,000 | 25,280,000 | 86.20% | -4,035,000 |
| 11 | 61歳 | 100,000,000 | 32,246,500 | 27,830,000 | 86.30% | -4,416,500 |
| 12 | 62歳 | 100,000,000 | 35,178,000 | 30,380,000 | 86.40% | -4,798,000 |
| 13 | 63歳 | 100,000,000 | 38,109,500 | 32,920,000 | 86.40% | -5,189,500 |
| 14 | 64歳 | 100,000,000 | 41,041,000 | 35,460,000 | 86.40% | -5,581,000 |
| 15 | 65歳 | 100,000,000 | 43,972,500 | 38,000,000 | 86.40% | -5,972,500 |
| 16 | 66歳 | 100,000,000 | 46,904,000 | 40,550,000 | 86.50% | -6,354,000 |
| 17 | 67歳 | 100,000,000 | 49,835,500 | 43,090,000 | 86.50% | -6,745,500 |
| 18 | 68歳 | 100,000,000 | 52,767,000 | 45,640,000 | 86.50% | -7,127,000 |
| 19 | 69歳 | 100,000,000 | 55,698,500 | 48,190,000 | 86.50% | -7,508,500 |
| 20 | 70歳 | 100,000,000 | 58,630,000 | 50,740,000 | 86.50% | -7,890,000 |
| 21 | 71歳 | 100,000,000 | 61,561,500 | 53,280,000 | 86.50% | -8,281,500 |
| 22 | 72歳 | 100,000,000 | 64,493,000 | 55,820,000 | 86.60% | -8,673,000 |
| 23 | 73歳 | 100,000,000 | 67,424,500 | 58,340,000 | 86.50% | -9,084,500 |
| 24 | 74歳 | 100,000,000 | 70,356,000 | 60,390,000 | 85.80% | -9,966,000 |
| 25 | 75歳 | 100,000,000 | 73,287,500 | 62,390,000 | 85.10% | -10,897,500 |
| 26 | 76歳 | 100,000,000 | 76,219,000 | 64,340,000 | 84.40% | -11,879,000 |
| 27 | 77歳 | 100,000,000 | 79,150,500 | 66,210,000 | 83.70% | -12,940,500 |
| 28 | 78歳 | 100,000,000 | 82,082,000 | 68,020,000 | 82.90% | -14,062,000 |
| 29 | 79歳 | 100,000,000 | 85,013,500 | 69,730,000 | 82.00% | -15,283,500 |
| 30 | 80歳 | 100,000,000 | 87,945,000 | 71,360,000 | 81.10% | -16,585,000 |
| 31 | 81歳 | 100,000,000 | 90,876,500 | 72,900,000 | 80.20% | -17,976,500 |
| 32 | 82歳 | 100,000,000 | 93,808,000 | 74,340,000 | 79.20% | -19,468,000 |
| 33 | 83歳 | 100,000,000 | 96,739,500 | 75,670,000 | 78.20% | -21,069,500 |
| 34 | 84歳 | 100,000,000 | 99,671,000 | 76,900,000 | 77.20% | -22,771,000 |
| 35 | 85歳 | 100,000,000 | 102,602,500 | 78,000,000 | 76.00% | -24,602,500 |
| 36 | 86歳 | 100,000,000 | 105,534,000 | 78,980,000 | 74.80% | -26,554,000 |
| 37 | 87歳 | 100,000,000 | 108,465,500 | 79,820,000 | 73.60% | -28,645,500 |
| 38 | 88歳 | 100,000,000 | 111,397,000 | 80,490,000 | 72.30% | -30,907,000 |
| 39 | 89歳 | 100,000,000 | 114,328,500 | 80,980,000 | 70.80% | -33,348,500 |
| 40 | 90歳 | 100,000,000 | 117,260,000 | 81,250,000 | 69.30% | -36,010,000 |
| 41 | 91歳 | 100,000,000 | 120,191,500 | 81,220,000 | 67.60% | -38,971,500 |
| 42 | 92歳 | 100,000,000 | 123,123,000 | 80,810,000 | 65.60% | -42,313,000 |
| 43 | 93歳 | 100,000,000 | 126,054,500 | 79,870,000 | 63.40% | -46,184,500 |
| 44 | 94歳 | 100,000,000 | 128,986,000 | 78,190,000 | 60.60% | -50,796,000 |
| 45 | 95歳 | 100,000,000 | 131,917,500 | 75,410,000 | 57.20% | -56,507,500 |
| 46 | 96歳 | 100,000,000 | 134,849,000 | 70,950,000 | 52.60% | -63,899,000 |
| 47 | 97歳 | 100,000,000 | 137,780,500 | 63,800,000 | 46.30% | -73,980,500 |
| 48 | 98歳 | 100,000,000 | 140,712,000 | 52,210,000 | 37.10% | -88,502,000 |
| 49 | 99歳 | 100,000,000 | 143,643,500 | 32,980,000 | 23.00% | -110,663,500 |
| 50 | 100歳 | 100,000,000 | 146,575,000 | 0 | 0.00% | -146,575,000 |

- 実質負担は毎年増加する
- 短期定期より実質負担は軽い
- 単純な保険料は高い

- 72歳を超えたら終身保険より負担が大きい
- S1億の累計保険料は終身64百万、定期146百万

給与と退職金の実負担

- 個人年金を考えている場合は、給与を受けて個人で加入する事なく。
- 法人で加入して勇退時名義変更する方が数段節税になる。
- 社会保険料は税金である。



会社全負担
に対して

退職金は3000万円
給与は1000万円で計算