

中宏臻爱致家终身寿险费率表  
（每1000元基本保险金额）

单位：人民币元

投保年龄	男性						女性					
	趸缴	3年缴费	5年缴费	10年缴费	15年缴费	20年缴费	趸缴	3年缴费	5年缴费	10年缴费	15年缴费	20年缴费
0	1504.64	501.59	309.66	166.81	136.09	108.33	1459.65	486.60	300.40	161.82	131.97	105.04
1	1502.42	500.86	309.21	166.57	135.91	108.19	1457.53	485.89	299.97	161.59	131.79	104.89
2	1500.25	500.13	308.77	166.34	135.73	108.05	1455.43	485.19	299.54	161.36	131.61	104.75
3	1498.12	499.43	308.33	166.11	135.57	107.92	1453.36	484.50	299.11	161.14	131.43	104.61
4	1496.04	498.73	307.91	165.89	135.41	107.80	1451.31	483.82	298.70	160.91	131.26	104.48
5	1494.00	498.05	307.49	165.68	135.26	107.68	1449.29	483.15	298.28	160.70	131.09	104.34
6	1492.00	497.38	307.09	165.47	135.11	107.55	1447.30	482.49	297.88	160.48	130.93	104.21
7	1490.04	496.73	306.69	165.26	134.97	107.43	1445.33	481.83	297.47	160.27	130.76	104.07
8	1488.13	496.10	306.31	165.07	134.82	107.32	1443.40	481.18	297.08	160.06	130.60	103.94
9	1486.28	495.48	305.93	164.88	134.68	107.20	1441.49	480.55	296.69	159.86	130.44	103.81
10	1484.47	494.88	305.57	164.69	134.54	107.09	1439.61	479.92	296.31	159.65	130.28	103.68
11	1482.72	494.29	305.22	164.50	134.40	106.98	1437.77	479.31	295.93	159.45	130.11	103.55
12	1481.02	493.73	304.88	164.32	134.27	106.87	1435.95	478.70	295.56	159.25	129.95	103.42
13	1479.41	493.19	304.55	164.14	134.13	106.76	1434.18	478.11	295.20	159.05	129.79	103.29
14	1477.87	492.67	304.24	163.95	134.00	106.65	1432.45	477.53	294.85	158.85	129.63	103.17
15	1476.37	492.18	303.92	163.77	133.87	106.54	1430.74	476.96	294.49	158.65	129.48	103.04
16	1474.93	491.69	303.60	163.58	133.74	106.42	1429.05	476.40	294.12	158.45	129.32	102.91
17	1473.54	491.18	303.26	163.40	133.60	106.30	1427.39	475.82	293.76	158.24	129.16	102.78
18	1472.21	490.63	302.91	163.21	133.45	106.18	1425.76	475.22	293.38	158.04	128.99	102.64
19	1470.15	489.94	302.49	162.98	133.27	106.03	1423.60	474.50	292.93	157.80	128.80	102.49
20	1468.10	489.25	302.07	162.76	133.09	105.88	1421.43	473.78	292.49	157.57	128.60	102.33
21	1466.09	488.57	301.65	162.55	132.91	105.73	1419.28	473.06	292.05	157.33	128.41	102.18
22	1464.10	487.90	301.24	162.33	132.73	105.59	1417.14	472.34	291.61	157.10	128.22	102.02
23	1462.14	487.24	300.84	162.11	132.55	105.45	1415.01	471.63	291.17	156.86	128.03	101.87
24	1460.23	486.60	300.44	161.88	132.38	105.31	1412.90	470.93	290.74	156.62	127.84	101.72
25	1458.32	485.95	300.04	161.64	132.21	105.18	1410.80	470.22	290.30	156.38	127.65	101.57
26	1456.36	485.29	299.62	161.40	132.05	105.05	1408.68	469.52	289.86	156.14	127.47	101.43
27	1454.36	484.61	299.18	161.16	131.89	104.93	1406.54	468.80	289.41	155.90	127.29	101.29
28	1452.29	483.91	298.74	160.92	131.74	104.82	1404.39	468.08	288.97	155.66	127.11	101.15
29	1450.20	483.20	298.31	160.69	131.60	104.72	1402.23	467.36	288.52	155.42	126.94	101.02
30	1448.14	482.50	297.87	160.45	131.48	104.62	1400.09	466.64	288.08	155.18	126.77	100.88
31	1446.09	481.80	297.44	160.22	131.36	104.53	1397.96	465.92	287.64	154.94	126.61	100.76
32	1444.07	481.10	297.01	159.99	131.25	104.45	1395.85	465.21	287.20	154.71	126.45	100.63
33	1442.08	480.42	296.59	159.77	131.16	104.38	1393.75	464.51	286.77	154.48	126.30	100.51
34	1440.11	479.74	296.17	159.55	131.08	104.32	1391.68	463.81	286.34	154.25	126.15	100.40
35	1438.19	479.07	295.76	159.35	131.02	104.27	1389.62	463.11	285.91	154.03	126.01	100.29
36	1436.29	478.41	295.36	159.16	130.98	104.24	1387.59	462.42	285.48	153.81	125.88	100.18
37	1434.45	477.76	294.96	158.98	130.95	104.22	1385.57	461.74	285.06	153.59	125.75	100.08
38	1432.64	477.12	294.59	158.81	130.94	104.20	1383.58	461.06	284.65	153.39	125.64	99.99
39	1430.89	476.49	294.25	158.66	130.95	104.15	1381.61	460.38	284.25	153.18	125.53	99.89
40	1429.19	475.94	293.94	158.52	130.95	104.08	1379.66	459.74	283.87	152.99	125.42	99.77
41	1427.53	475.47	293.68	158.39	130.93	103.98	1377.72	459.12	283.50	152.80	125.31	99.64
42	1426.53	475.09	293.46	158.28	130.87	103.84	1376.06	458.55	283.15	152.61	125.18	99.50
43	1425.64	474.75	293.26	158.19	130.76	103.71	1374.43	457.99	282.81	152.44	125.03	99.35
44	1424.87	474.43	293.08	158.10	130.63	103.58	1372.86	457.44	282.48	152.26	124.86	99.21
45	1424.21	474.15	292.91	158.02	130.49	103.46	1371.34	456.91	282.16	152.10	124.69	99.07
46	1423.67	473.90	292.77	157.92	130.35	103.34	1369.87	456.39	281.84	151.92	124.52	98.93
47	1423.24	473.68	292.64	157.77	130.21	103.24	1368.45	455.89	281.54	151.73	124.35	98.80
48	1422.93	473.49	292.49	157.57	130.09	103.15	1367.09	455.40	281.23	151.51	124.19	98.67
49	1422.39	473.23	292.24	157.31	129.99	103.07	1365.69	454.90	280.89	151.27	124.04	98.56
50	1421.41	472.82	291.90	156.99	129.91	103.03	1364.12	454.34	280.51	151.00	123.90	98.45
51	1419.94	472.24	291.45	156.65	129.88		1362.35	453.71	280.08	150.73	123.78	
52	1417.94	471.48	290.88	156.30	129.89		1360.35	453.01	279.59	150.44	123.69	
53	1415.50	470.57	290.29	155.97	129.96		1358.11	452.22	279.09	150.17	123.62	
54	1412.94	469.61	289.67	155.65	130.11		1355.83	451.41	278.59	149.90	123.59	
55	1410.28	468.61	289.03	155.35	130.36		1353.52	450.59	278.07	149.65	123.60	
56	1407.54	467.58	288.37	155.09			1351.19	449.76	277.55	149.41		
57	1404.77	466.53	287.69	154.87			1348.86	448.92	277.02	149.19		
58	1401.97	465.44	287.12	154.69			1346.54	448.08	276.54	148.99		
59	1399.15	464.32	286.67	154.57			1344.24	447.23	276.13	148.83		
60	1396.32	463.53	286.37	154.52			1341.95	446.53	275.78	148.69		
61	1393.41	463.13	286.25				1339.68	446.01	275.53			
62	1394.23	463.23	286.36				1339.02	445.71	275.38			
63	1395.62	463.48	286.59				1338.64	445.49	275.28			
64	1397.69	463.91	286.95				1338.60	445.35	275.24			
65	1400.59	464.56	287.48				1338.99	445.32	275.27			
66	1404.51	465.49	288.20				1339.86	445.44	275.40			
67	1409.62	466.73	289.14				1341.30	445.71	275.62			
68	1416.28	468.36	290.36				1343.42	446.16	275.99			
69	1425.49	470.44	291.92				1346.36	446.83	276.52			
70	1437.27	473.37	294.12				1350.27	447.76	277.23			
71	1452.28	477.11					1355.38	449.01				
72	1474.07	481.89					1361.96	450.63				
73	1504.21						1371.05					
74	1551.78						1383.10					
75	1643.01						1398.84					

注：除产品另有约定外，我司所有历史及在售产品均默认使用该非年缴方式的保险费计算系数：月缴保险费=年缴保险费\*0.09；季缴保险费=年缴保险费\*0.265；半年缴保险费=年缴保险费\*0.52

中宏臻爱致家终身寿险基本保险金额表  
(每1000元保险费)

单位：人民币元

投保年龄	男性						女性					
	趸缴	3年缴费	5年缴费	10年缴费	15年缴费	20年缴费	趸缴	3年缴费	5年缴费	10年缴费	15年缴费	20年缴费
0	664.61	1993.66	3229.35	5994.84	7348.08	9231.05	685.10	2055.08	3328.89	6179.71	7577.48	9520.18
1	665.59	1996.57	3234.05	6003.48	7357.81	9243.00	686.09	2058.08	3333.67	6188.50	7587.83	9533.80
2	666.56	1999.48	3238.66	6011.78	7367.57	9254.97	687.08	2061.05	3338.45	6197.32	7598.21	9546.54
3	667.50	2002.28	3243.28	6020.11	7376.26	9266.12	688.06	2063.98	3343.25	6205.78	7608.61	9559.32
4	668.43	2005.09	3247.70	6028.09	7384.98	9276.44	689.03	2066.88	3347.84	6214.65	7618.47	9571.21
5	669.34	2007.83	3252.14	6035.73	7393.17	9286.78	689.99	2069.75	3352.55	6222.78	7628.35	9584.05
6	670.24	2010.54	3256.37	6043.39	7401.38	9298.00	690.94	2072.58	3357.06	6231.31	7637.67	9596.01
7	671.12	2013.17	3260.62	6051.07	7409.05	9308.39	691.88	2075.42	3361.68	6239.47	7647.60	9608.92
8	671.98	2015.72	3264.67	6058.04	7417.30	9317.93	692.81	2078.22	3366.10	6247.66	7656.97	9620.94
9	672.82	2018.24	3268.72	6065.02	7425.01	9328.36	693.73	2080.95	3370.52	6255.47	7666.36	9632.98
10	673.64	2020.69	3272.57	6072.01	7432.73	9337.94	694.63	2083.68	3374.84	6263.70	7675.78	9645.06
11	674.44	2023.10	3276.33	6079.03	7440.48	9347.54	695.52	2086.33	3379.18	6271.56	7685.80	9657.17
12	675.21	2025.40	3279.98	6085.69	7447.68	9357.16	696.40	2088.99	3383.41	6279.43	7695.27	9669.31
13	675.95	2027.62	3283.53	6092.36	7455.45	9366.80	697.26	2091.57	3387.53	6287.33	7704.75	9681.48
14	676.65	2029.76	3286.88	6099.42	7462.69	9376.47	698.10	2094.11	3391.56	6295.25	7714.26	9692.74
15	677.34	2031.78	3290.34	6106.12	7469.93	9386.15	698.94	2096.61	3395.70	6303.18	7723.20	9704.97
16	678.00	2033.80	3293.81	6113.22	7477.19	9396.73	699.77	2099.08	3399.97	6311.14	7732.76	9717.23
17	678.64	2035.91	3297.50	6119.95	7485.03	9407.34	700.58	2101.64	3404.14	6319.51	7742.34	9729.52
18	679.25	2038.20	3301.31	6127.08	7493.44	9417.97	701.38	2104.29	3408.55	6327.51	7752.54	9742.79
19	680.20	2041.07	3305.89	6135.72	7503.56	9431.29	702.44	2107.48	3413.78	6337.14	7763.98	9757.05
20	681.15	2043.94	3310.49	6144.02	7513.71	9444.65	703.52	2110.68	3418.92	6346.39	7776.05	9772.31
21	682.09	2046.79	3315.10	6151.95	7523.89	9458.05	704.58	2113.90	3424.07	6356.07	7787.56	9786.65
22	683.01	2049.60	3319.61	6160.29	7534.09	9470.59	705.65	2117.12	3429.24	6365.37	7799.10	9802.00
23	683.93	2052.38	3324.03	6168.65	7544.32	9483.17	706.71	2120.31	3434.42	6375.11	7810.67	9816.43
24	684.82	2055.08	3328.45	6177.42	7554.01	9495.77	707.76	2123.46	3439.50	6384.88	7822.28	9830.91
25	685.72	2057.82	3332.89	6186.59	7563.72	9507.51	708.82	2126.66	3444.71	6394.68	7833.92	9845.43
26	686.64	2060.62	3337.56	6195.79	7572.89	9519.28	709.88	2129.83	3449.94	6404.51	7844.98	9859.02
27	687.59	2063.51	3342.47	6205.01	7582.08	9530.16	710.96	2133.11	3455.31	6414.37	7856.08	9872.64
28	688.57	2066.50	3347.39	6214.27	7590.71	9540.16	712.05	2136.39	3460.57	6424.26	7867.20	9886.31
29	689.56	2069.54	3352.22	6223.16	7598.78	9549.27	713.15	2139.68	3465.96	6434.18	7877.74	9899.03
30	690.54	2072.54	3357.17	6232.47	7605.72	9558.40	714.24	2142.98	3471.26	6444.13	7888.30	9912.77
31	691.52	2075.55	3362.02	6241.42	7612.67	9566.63	715.33	2146.29	3476.57	6454.11	7898.27	9924.57
32	692.49	2078.57	3366.89	6250.39	7619.05	9573.96	716.41	2149.57	3481.89	6463.71	7908.26	9937.39
33	693.44	2081.51	3371.66	6259.00	7624.28	9580.38	717.49	2152.81	3487.12	6473.33	7917.66	9949.26
34	694.39	2084.46	3376.44	6267.63	7628.93	9585.89	718.56	2156.06	3492.35	6482.98	7927.07	9960.16
35	695.32	2087.38	3381.12	6275.49	7632.42	9590.49	719.62	2159.31	3497.60	6492.24	7935.88	9971.08
36	696.24	2090.26	3385.70	6282.99	7634.75	9593.25	720.67	2162.54	3502.87	6501.53	7944.07	9982.03
37	697.13	2093.10	3390.29	6290.10	7636.50	9595.09	721.72	2165.72	3508.03	6510.84	7952.29	9992.01
38	698.01	2095.91	3394.55	6296.83	7637.09	9596.93	722.76	2168.92	3513.09	6519.33	7959.25	10001.00
39	698.87	2098.68	3398.47	6302.79	7636.50	9601.54	723.79	2172.12	3518.03	6528.27	7966.22	10011.01
40	699.70	2101.11	3402.05	6308.35	7636.50	9607.99	724.82	2175.14	3522.74	6536.37	7973.21	10023.05
41	700.51	2103.18	3405.07	6313.53	7637.67	9617.23	725.84	2178.08	3527.34	6544.50	7980.21	10036.13
42	701.00	2104.86	3407.62	6317.92	7641.17	9630.20	726.71	2180.79	3531.70	6552.65	7988.50	10050.25
43	701.44	2106.37	3409.94	6321.51	7647.60	9642.27	727.57	2183.45	3535.94	6559.96	7998.08	10065.43
44	701.82	2107.79	3412.04	6325.11	7655.21	9654.37	728.41	2186.08	3540.07	6567.71	8008.97	10079.63
45	702.14	2109.04	3414.02	6328.31	7663.42	9665.57	729.21	2188.61	3544.09	6574.62	8019.89	10093.87
46	702.41	2110.15	3415.65	6332.32	7671.65	9676.80	730.00	2191.11	3548.11	6582.41	8030.84	10108.16
47	702.62	2111.13	3417.17	6338.34	7679.90	9686.17	730.75	2193.51	3551.89	6590.65	8041.82	10121.46
48	702.78	2111.98	3418.92	6346.39	7686.99	9694.62	731.48	2195.87	3555.81	6600.22	8052.18	10134.79
49	703.04	2113.14	3421.85	6356.87	7692.90	9702.14	732.23	2198.29	3560.11	6610.70	8061.92	10146.10
50	703.53	2114.97	3425.83	6369.83	7697.64	9705.91	733.07	2200.99	3564.94	6622.52	8071.03	10157.44
51	704.26	2117.57	3431.12	6383.66	7699.41		734.03	2204.05	3570.41	6634.38	8078.85	
52	705.25	2120.98	3437.84	6397.95	7698.82		735.10	2207.46	3576.67	6647.17	8084.73	
53	706.46	2125.08	3444.83	6411.49	7694.68		736.32	2211.31	3583.07	6659.12	8089.31	
54	707.74	2129.43	3452.20	6424.67	7685.80		737.56	2215.28	3589.50	6671.11	8091.27	
55	709.08	2133.97	3459.85	6437.08	7671.06		738.81	2219.31	3596.22	6682.26	8090.61	
56	710.46	2138.67	3467.77	6447.87			740.09	2223.41	3602.95	6692.99		
57	711.86	2143.48	3475.96	6457.03			741.37	2227.57	3609.85	6702.86		
58	713.28	2148.50	3482.86	6464.54			742.64	2231.74	3616.11	6711.86		
59	714.72	2153.69	3488.33	6469.56			743.91	2235.99	3621.48	6719.08		
60	716.17	2157.36	3491.99	6471.65			745.18	2239.49	3626.08	6725.40		
61	717.66	2159.22	3493.45				746.45	2242.10	3629.37			
62	717.24	2158.75	3492.11				746.81	2243.61	3631.35			
63	716.53	2157.59	3489.31				747.03	2244.72	3632.66			
64	715.47	2155.59	3484.93				747.05	2245.42	3633.19			
65	713.98	2152.57	3478.50				746.83	2245.58	3632.80			
66	711.99	2148.27	3469.81				746.35	2244.97	3631.08			
67	709.41	2142.57	3458.53				745.55	2243.61	3628.18			
68	706.08	2135.11	3444.00				744.37	2241.35	3623.32			
69	701.51	2125.67	3425.60				742.74	2237.99	3616.37			
70	695.76	2112.51	3399.97				740.59	2233.34	3607.11			
71	688.57	2095.95					737.80	2227.12				
72	678.39	2075.16					734.24	2219.12				
73	664.80						729.37					
74	644.42						723.01					
75	608.64						714.88					

注：1. 对于趸缴，上表为每1000元趸缴保险费对应的基本保险金额；  
2. 对于期缴，上表为每1000元年化保险费对应的基本保险金额；  
3. 缴费方式为年缴的年缴保险费=年化保险费，非年缴方式的保险费计算系数为：  
月缴保险费=年化保险费\*0. 09；季缴保险费=年化保险费\*0. 265；半年缴保险费=年化保险费\*0. 52。