

中宏恒爱星终身寿险（分红型）标准体费率表
（每1000元基本保险金额）

保险期间：终身，缴费期间：5年缴

| 产品计划 | 普通标准 | | 普通优享 | | 普通尊享 | | 非吸烟标准 | | 非吸烟优享 | | 非吸烟尊享 | |
|------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 年龄 | 男性 | 女性 | 男性 | 女性 | 男性 | 女性 | 男性 | 女性 | 男性 | 女性 | 男性 | 女性 |
| 18 | 62.50 | 56.73 | 60.10 | 55.88 | 58.80 | 54.98 | 56.90 | 54.05 | 55.90 | 52.90 | 54.40 | 51.90 |
| 19 | 64.00 | 58.25 | 61.60 | 57.38 | 60.30 | 56.47 | 58.30 | 55.51 | 57.20 | 54.20 | 55.80 | 53.10 |
| 20 | 65.50 | 59.82 | 63.00 | 58.93 | 61.70 | 57.99 | 59.70 | 57.00 | 58.60 | 55.60 | 57.10 | 54.40 |
| 21 | 67.00 | 61.42 | 64.50 | 60.51 | 63.20 | 59.55 | 61.20 | 58.40 | 60.00 | 56.90 | 58.50 | 55.80 |
| 22 | 68.60 | 63.07 | 66.00 | 62.13 | 64.70 | 61.15 | 62.60 | 59.80 | 61.50 | 58.30 | 59.90 | 57.10 |
| 23 | 70.20 | 64.76 | 67.60 | 63.80 | 66.20 | 62.60 | 64.10 | 61.20 | 63.00 | 59.70 | 61.30 | 58.50 |
| 24 | 71.90 | 66.49 | 69.20 | 65.51 | 67.80 | 64.20 | 65.60 | 62.70 | 64.50 | 61.20 | 62.80 | 60.00 |
| 25 | 73.50 | 68.27 | 70.80 | 67.26 | 69.40 | 65.70 | 67.20 | 64.20 | 66.00 | 62.70 | 64.30 | 61.40 |
| 26 | 75.30 | 70.09 | 72.50 | 68.90 | 71.00 | 67.30 | 68.80 | 65.80 | 67.60 | 64.20 | 65.90 | 62.90 |
| 27 | 77.00 | 71.97 | 74.20 | 70.60 | 72.70 | 68.90 | 70.50 | 67.40 | 69.20 | 65.80 | 67.50 | 64.50 |
| 28 | 78.80 | 73.90 | 76.00 | 72.30 | 74.40 | 70.60 | 72.10 | 69.10 | 70.90 | 67.40 | 69.10 | 66.10 |
| 29 | 80.70 | 75.60 | 77.80 | 74.10 | 76.20 | 72.30 | 73.90 | 70.70 | 72.60 | 69.00 | 70.80 | 67.70 |
| 30 | 82.60 | 77.50 | 79.60 | 75.80 | 78.00 | 74.10 | 75.60 | 72.50 | 74.30 | 70.70 | 72.50 | 69.30 |
| 31 | 84.60 | 79.40 | 81.50 | 77.70 | 79.80 | 75.90 | 77.40 | 74.20 | 76.10 | 72.50 | 74.20 | 71.00 |
| 32 | 86.50 | 81.30 | 83.40 | 79.60 | 81.70 | 77.70 | 79.30 | 76.00 | 77.90 | 74.20 | 76.00 | 72.80 |
| 33 | 88.60 | 83.20 | 85.40 | 81.50 | 83.70 | 79.60 | 81.20 | 77.90 | 79.80 | 76.00 | 77.80 | 74.60 |
| 34 | 90.70 | 85.20 | 87.40 | 83.50 | 85.70 | 81.50 | 83.10 | 79.80 | 81.70 | 77.90 | 79.70 | 76.40 |
| 35 | 92.80 | 87.30 | 89.50 | 85.50 | 87.70 | 83.50 | 85.10 | 81.70 | 83.70 | 79.80 | 81.60 | 78.20 |
| 36 | 94.90 | 89.40 | 91.60 | 87.50 | 89.80 | 85.50 | 87.10 | 83.70 | 85.70 | 81.70 | 83.60 | 80.10 |
| 37 | 97.20 | 91.50 | 93.80 | 89.60 | 91.90 | 87.60 | 89.20 | 85.70 | 87.70 | 83.70 | 85.60 | 82.10 |
| 38 | 99.40 | 93.70 | 95.90 | 91.80 | 94.00 | 89.70 | 91.30 | 87.80 | 89.80 | 85.80 | 87.60 | 84.10 |
| 39 | 101.70 | 96.00 | 98.20 | 94.00 | 96.20 | 91.90 | 93.50 | 89.90 | 92.00 | 87.90 | 89.70 | 86.20 |
| 40 | 104.10 | 98.30 | 100.50 | 96.20 | 98.50 | 94.10 | 95.70 | 92.10 | 94.20 | 90.00 | 91.90 | 88.20 |
| 41 | 106.50 | 100.60 | 102.80 | 98.50 | 100.80 | 96.30 | 97.90 | 94.30 | 96.40 | 92.20 | 94.00 | 90.40 |
| 42 | 109.00 | 103.00 | 105.20 | 100.90 | 103.10 | 98.60 | 100.20 | 96.60 | 98.70 | 94.40 | 96.30 | 92.60 |
| 43 | 111.50 | 105.40 | 107.60 | 103.30 | 105.50 | 101.00 | 102.60 | 98.90 | 101.00 | 96.70 | 98.60 | 94.80 |
| 44 | 114.00 | 107.90 | 110.10 | 105.80 | 108.00 | 103.40 | 105.00 | 101.30 | 103.40 | 99.00 | 100.90 | 97.10 |
| 45 | 116.60 | 110.50 | 112.70 | 108.30 | 110.50 | 105.90 | 107.50 | 103.70 | 105.80 | 101.40 | 103.30 | 99.50 |
| 46 | 119.30 | 113.10 | 115.30 | 110.80 | 113.10 | 108.40 | 110.00 | 106.20 | 108.30 | 103.80 | 105.70 | 101.90 |
| 47 | 122.00 | 115.80 | 117.90 | 113.50 | 115.70 | 111.00 | 112.50 | 108.70 | 110.90 | 106.30 | 108.20 | 104.30 |
| 48 | 124.80 | 118.50 | 120.60 | 116.20 | 118.30 | 113.60 | 115.10 | 111.30 | 113.50 | 108.90 | 110.80 | 106.80 |
| 49 | 127.60 | 121.30 | 123.40 | 118.90 | 121.00 | 116.30 | 117.80 | 114.00 | 116.10 | 111.50 | 113.40 | 109.40 |
| 50 | 130.50 | 124.20 | 126.20 | 121.70 | 123.80 | 119.00 | 120.50 | 116.70 | 118.80 | 114.20 | 116.00 | 112.00 |
| 51 | 133.50 | 127.10 | 129.10 | 124.60 | 126.60 | 121.90 | 123.30 | 119.50 | 121.60 | 116.90 | 118.70 | 114.70 |
| 52 | 136.40 | 130.10 | 132.00 | 127.50 | 129.50 | 124.70 | 126.20 | 122.30 | 124.40 | 119.70 | 121.50 | 117.50 |
| 53 | 139.50 | 133.10 | 135.00 | 130.50 | 132.40 | 127.60 | 129.00 | 125.20 | 127.30 | 122.60 | 124.30 | 120.30 |
| 54 | 142.60 | 136.20 | 138.00 | 133.50 | 135.50 | 130.60 | 132.00 | 128.20 | 130.20 | 125.50 | 127.20 | 123.10 |
| 55 | | 139.30 | | 136.60 | | 133.70 | | 131.20 | | 128.40 | | 126.10 |
| 56 | | 142.60 | | 139.80 | | 136.80 | | 134.20 | | 131.50 | | 129.00 |
| 57 | 152.50 | 145.80 | 147.60 | 143.00 | 144.90 | 140.00 | 141.30 | 137.40 | 139.50 | 134.60 | 136.30 | 132.10 |
| 58 | 155.90 | 149.20 | 151.00 | 146.30 | 148.20 | 143.20 | 144.60 | 140.60 | 142.70 | 137.70 | 139.40 | 135.20 |
| 59 | 159.40 | 152.60 | 154.40 | 149.70 | 151.60 | 146.50 | 147.80 | 143.80 | 145.90 | 140.90 | 142.60 | 138.30 |
| 60 | 163.00 | 156.00 | 157.80 | 153.10 | 155.00 | 149.80 | 151.20 | 147.10 | 149.30 | 144.20 | 145.90 | 141.60 |

注：月交保险费=年交保险费*0.09； 季交保险费=年交保险费*0.265；半年交保险费=年交保险费*0.52

备注：根据《关于进一步完善人身保险精算制度有关事项的通知》（银保监发〔2016〕76号）的相关规定，“投保年龄55周岁、男性、5年缴”、“投保年龄56周岁、男性、5年缴”、“投保年龄51周岁、男性、10年缴” 已自2017年4月1日起不予投保。

中宏恒爱星终身寿险（分红型）标准体费率表
（每1000元基本保险金额）

保险期间：终身，缴费期间：10年缴

| 产品计划 | 普通标准 | | 普通优享 | | 普通尊享 | | 非吸烟标准 | | 非吸烟优享 | | 非吸烟尊享 | |
|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 年龄 | 男性 | 女性 | 男性 | 女性 | 男性 | 女性 | 男性 | 女性 | 男性 | 女性 | 男性 | 女性 |
| 18 | 33.20 | 30.34 | 31.90 | 29.88 | 31.30 | 29.41 | 30.30 | 28.80 | 29.70 | 28.10 | 28.90 | 27.50 |
| 19 | 34.00 | 31.16 | 32.70 | 30.69 | 32.00 | 30.20 | 31.00 | 29.50 | 30.40 | 28.80 | 29.60 | 28.20 |
| 20 | 34.80 | 32.00 | 33.50 | 31.52 | 32.80 | 31.00 | 31.70 | 30.30 | 31.10 | 29.50 | 30.30 | 28.90 |
| 21 | 35.60 | 32.86 | 34.30 | 32.37 | 33.60 | 31.70 | 32.50 | 31.00 | 31.90 | 30.20 | 31.10 | 29.60 |
| 22 | 36.50 | 33.74 | 35.10 | 33.23 | 34.40 | 32.50 | 33.30 | 31.70 | 32.70 | 31.00 | 31.80 | 30.30 |
| 23 | 37.30 | 34.64 | 35.90 | 34.10 | 35.20 | 33.30 | 34.10 | 32.50 | 33.40 | 31.70 | 32.60 | 31.10 |
| 24 | 38.20 | 35.57 | 36.80 | 34.90 | 36.00 | 34.10 | 34.90 | 33.30 | 34.20 | 32.50 | 33.40 | 31.80 |
| 25 | 39.10 | 36.50 | 37.70 | 35.80 | 36.90 | 34.90 | 35.70 | 34.10 | 35.10 | 33.30 | 34.20 | 32.60 |
| 26 | 40.00 | 37.40 | 38.50 | 36.60 | 37.70 | 35.80 | 36.60 | 35.00 | 35.90 | 34.10 | 35.00 | 33.40 |
| 27 | 41.00 | 38.30 | 39.50 | 37.50 | 38.60 | 36.60 | 37.40 | 35.80 | 36.80 | 34.90 | 35.80 | 34.20 |
| 28 | 41.90 | 39.20 | 40.40 | 38.40 | 39.60 | 37.50 | 38.30 | 36.70 | 37.70 | 35.80 | 36.70 | 35.10 |
| 29 | 42.90 | 40.20 | 41.40 | 39.30 | 40.50 | 38.40 | 39.30 | 37.60 | 38.60 | 36.70 | 37.60 | 35.90 |
| 30 | 43.90 | 41.20 | 42.30 | 40.30 | 41.50 | 39.40 | 40.20 | 38.50 | 39.50 | 37.60 | 38.50 | 36.80 |
| 31 | 45.00 | 42.20 | 43.30 | 41.30 | 42.50 | 40.30 | 41.20 | 39.40 | 40.50 | 38.50 | 39.40 | 37.70 |
| 32 | 46.00 | 43.20 | 44.40 | 42.30 | 43.50 | 41.30 | 42.20 | 40.40 | 41.40 | 39.40 | 40.40 | 38.70 |
| 33 | 47.10 | 44.20 | 45.40 | 43.30 | 44.50 | 42.30 | 43.20 | 41.40 | 42.40 | 40.40 | 41.40 | 39.60 |
| 34 | 48.20 | 45.30 | 46.50 | 44.40 | 45.60 | 43.30 | 44.20 | 42.40 | 43.40 | 41.40 | 42.40 | 40.60 |
| 35 | 49.40 | 46.40 | 47.60 | 45.40 | 46.60 | 44.40 | 45.30 | 43.40 | 44.50 | 42.40 | 43.40 | 41.60 |
| 36 | 50.60 | 47.50 | 48.70 | 46.50 | 47.80 | 45.50 | 46.30 | 44.50 | 45.60 | 43.40 | 44.40 | 42.60 |
| 37 | 51.70 | 48.70 | 49.90 | 47.70 | 48.90 | 46.60 | 47.40 | 45.60 | 46.70 | 44.50 | 45.50 | 43.60 |
| 38 | 53.00 | 49.80 | 51.10 | 48.80 | 50.10 | 47.70 | 48.60 | 46.70 | 47.80 | 45.60 | 46.60 | 44.70 |
| 39 | 54.20 | 51.00 | 52.30 | 50.00 | 51.20 | 48.80 | 49.70 | 47.80 | 48.90 | 46.70 | 47.70 | 45.80 |
| 40 | 55.50 | 52.30 | 53.50 | 51.20 | 52.40 | 50.00 | 50.90 | 49.00 | 50.10 | 47.80 | 48.80 | 46.90 |
| 41 | 56.80 | 53.50 | 54.80 | 52.40 | 53.70 | 51.20 | 52.10 | 50.10 | 51.30 | 49.00 | 50.00 | 48.00 |
| 42 | 58.10 | 54.80 | 56.10 | 53.70 | 55.00 | 52.50 | 53.40 | 51.40 | 52.50 | 50.20 | 51.20 | 49.20 |
| 43 | 59.50 | 56.10 | 57.40 | 55.00 | 56.20 | 53.70 | 54.60 | 52.60 | 53.80 | 51.40 | 52.40 | 50.40 |
| 44 | 60.80 | 57.50 | 58.70 | 56.30 | 57.60 | 55.00 | 55.90 | 53.90 | 55.00 | 52.60 | 53.70 | 51.60 |
| 45 | 62.30 | 58.90 | 60.10 | 57.70 | 58.90 | 56.30 | 57.20 | 55.20 | 56.30 | 53.90 | 55.00 | 52.90 |
| 46 | 63.70 | 60.30 | 61.50 | 59.00 | 60.30 | 57.70 | 58.60 | 56.50 | 57.70 | 55.20 | 56.30 | 54.20 |
| 47 | 65.20 | 61.70 | 63.00 | 60.50 | 61.70 | 59.10 | 60.00 | 57.90 | 59.10 | 56.60 | 57.60 | 55.50 |
| 48 | 66.70 | 63.20 | 64.40 | 61.90 | 63.20 | 60.50 | 61.40 | 59.30 | 60.50 | 58.00 | 59.00 | 56.80 |
| 49 | 68.30 | 64.70 | 65.90 | 63.40 | 64.70 | 62.00 | 62.90 | 60.70 | 61.90 | 59.40 | 60.40 | 58.20 |
| 50 | 69.90 | 66.30 | 67.50 | 65.00 | 66.20 | 63.50 | 64.30 | 62.20 | 63.40 | 60.80 | 61.80 | 59.60 |
| 51 | | 67.90 | | 66.50 | | 65.00 | | 63.70 | | 62.30 | | 61.10 |
| 52 | 73.20 | 69.50 | 70.70 | 68.10 | 69.30 | 66.60 | 67.40 | 65.20 | 66.40 | 63.80 | 64.80 | 62.60 |
| 53 | 74.90 | 71.20 | 72.40 | 69.80 | 71.00 | 68.20 | 69.00 | 66.80 | 68.00 | 65.30 | 66.30 | 64.10 |
| 54 | 76.70 | 73.00 | 74.10 | 71.50 | 72.60 | 69.90 | 70.70 | 68.50 | 69.60 | 66.90 | 67.90 | 65.70 |
| 55 | 78.60 | 74.70 | 75.90 | 73.20 | 74.40 | 71.60 | 72.30 | 70.10 | 71.30 | 68.60 | 69.60 | 67.30 |

注：月交保险费=年交保险费*0.09；季交保险费=年交保险费*0.265；半年交保险费=年交保险费*0.52

备注：根据《关于进一步完善人身保险精算制度有关事项的通知》（银保监发〔2016〕76号）的相关规定，“投保年龄55周岁、男性、5年缴”、“投保年龄56周岁、男性、5年缴”、“投保年龄51周岁、男性、10年缴”已自2017年4月1日起不予投保。

中宏恒爱星终身寿险（分红型）标准体费率表
（每1000元基本保险金额）

保险期间：终身，缴费期间：20年缴

| 产品计划 | 普通标准 | | 普通优享 | | 普通尊享 | | 非吸烟标准 | | 非吸烟优享 | | 非吸烟尊享 | |
|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 年龄 | 男性 | 女性 | 男性 | 女性 | 男性 | 女性 | 男性 | 女性 | 男性 | 女性 | 男性 | 女性 |
| 18 | 18.70 | 17.28 | 18.00 | 17.00 | 17.60 | 16.60 | 17.00 | 16.20 | 16.70 | 15.80 | 16.30 | 15.50 |
| 19 | 19.10 | 17.75 | 18.40 | 17.40 | 18.00 | 17.00 | 17.40 | 16.60 | 17.10 | 16.20 | 16.60 | 15.90 |
| 20 | 19.60 | 18.20 | 18.80 | 17.80 | 18.40 | 17.40 | 17.80 | 17.00 | 17.50 | 16.60 | 17.10 | 16.20 |
| 21 | 20.10 | 18.70 | 19.30 | 18.30 | 18.90 | 17.80 | 18.30 | 17.40 | 17.90 | 17.00 | 17.50 | 16.60 |
| 22 | 20.50 | 19.10 | 19.80 | 18.70 | 19.30 | 18.30 | 18.70 | 17.80 | 18.40 | 17.40 | 17.90 | 17.00 |
| 23 | 21.00 | 19.60 | 20.20 | 19.20 | 19.80 | 18.70 | 19.20 | 18.30 | 18.80 | 17.80 | 18.30 | 17.50 |
| 24 | 21.50 | 20.10 | 20.70 | 19.60 | 20.30 | 19.20 | 19.60 | 18.70 | 19.30 | 18.30 | 18.80 | 17.90 |
| 25 | 22.00 | 20.60 | 21.20 | 20.10 | 20.80 | 19.60 | 20.10 | 19.20 | 19.70 | 18.70 | 19.20 | 18.30 |
| 26 | 22.60 | 21.10 | 21.70 | 20.60 | 21.30 | 20.10 | 20.60 | 19.70 | 20.20 | 19.20 | 19.70 | 18.80 |
| 27 | 23.10 | 21.60 | 22.20 | 21.10 | 21.80 | 20.60 | 21.10 | 20.10 | 20.70 | 19.60 | 20.20 | 19.20 |
| 28 | 23.60 | 22.10 | 22.80 | 21.60 | 22.30 | 21.10 | 21.60 | 20.60 | 21.20 | 20.10 | 20.70 | 19.70 |
| 29 | 24.20 | 22.60 | 23.30 | 22.10 | 22.80 | 21.60 | 22.10 | 21.10 | 21.70 | 20.60 | 21.20 | 20.20 |
| 30 | 24.80 | 23.20 | 23.90 | 22.70 | 23.40 | 22.20 | 22.60 | 21.70 | 22.20 | 21.10 | 21.70 | 20.70 |
| 31 | 25.40 | 23.80 | 24.50 | 23.20 | 23.90 | 22.70 | 23.20 | 22.20 | 22.80 | 21.60 | 22.20 | 21.20 |
| 32 | 26.00 | 24.30 | 25.00 | 23.80 | 24.50 | 23.30 | 23.80 | 22.70 | 23.30 | 22.20 | 22.70 | 21.70 |
| 33 | 26.60 | 24.90 | 25.70 | 24.40 | 25.10 | 23.80 | 24.30 | 23.30 | 23.90 | 22.70 | 23.30 | 22.30 |
| 34 | 27.30 | 25.50 | 26.30 | 25.00 | 25.70 | 24.40 | 24.90 | 23.90 | 24.50 | 23.30 | 23.90 | 22.80 |
| 35 | 27.90 | 26.20 | 26.90 | 25.60 | 26.30 | 25.00 | 25.50 | 24.40 | 25.10 | 23.90 | 24.40 | 23.40 |
| 36 | 28.60 | 26.80 | 27.60 | 26.20 | 27.00 | 25.60 | 26.10 | 25.00 | 25.70 | 24.40 | 25.00 | 24.00 |
| 37 | 29.30 | 27.50 | 28.20 | 26.90 | 27.60 | 26.30 | 26.80 | 25.70 | 26.30 | 25.00 | 25.60 | 24.60 |
| 38 | 30.00 | 28.10 | 28.90 | 27.50 | 28.30 | 26.90 | 27.40 | 26.30 | 27.00 | 25.70 | 26.30 | 25.20 |
| 39 | 30.70 | 28.80 | 29.60 | 28.20 | 29.00 | 27.60 | 28.10 | 26.90 | 27.60 | 26.30 | 26.90 | 25.80 |
| 40 | 31.50 | 29.60 | 30.30 | 28.90 | 29.70 | 28.20 | 28.80 | 27.60 | 28.30 | 26.90 | 27.60 | 26.40 |
| 41 | 32.30 | 30.30 | 31.10 | 29.60 | 30.40 | 28.90 | 29.50 | 28.30 | 29.00 | 27.60 | 28.20 | 27.10 |
| 42 | 33.00 | 31.00 | 31.80 | 30.40 | 31.20 | 29.70 | 30.20 | 29.00 | 29.70 | 28.30 | 28.90 | 27.70 |
| 43 | 33.90 | 31.80 | 32.60 | 31.10 | 31.90 | 30.40 | 30.90 | 29.70 | 30.40 | 29.00 | 29.60 | 28.40 |
| 44 | 34.70 | 32.60 | 33.40 | 31.90 | 32.70 | 31.20 | 31.70 | 30.50 | 31.20 | 29.70 | 30.40 | 29.10 |
| 45 | 35.60 | 33.40 | 34.20 | 32.70 | 33.50 | 31.90 | 32.50 | 31.20 | 31.90 | 30.50 | 31.10 | 29.90 |
| 46 | 36.50 | 34.30 | 35.10 | 33.50 | 34.40 | 32.70 | 33.30 | 32.00 | 32.70 | 31.20 | 31.90 | 30.60 |
| 47 | 37.40 | 35.20 | 36.00 | 34.40 | 35.20 | 33.60 | 34.10 | 32.80 | 33.50 | 32.00 | 32.70 | 31.40 |
| 48 | 38.30 | 36.10 | 36.90 | 35.30 | 36.10 | 34.40 | 35.00 | 33.70 | 34.40 | 32.80 | 33.50 | 32.20 |
| 49 | 39.30 | 37.00 | 37.80 | 36.20 | 37.00 | 35.30 | 35.90 | 34.50 | 35.20 | 33.70 | 34.30 | 33.00 |
| 50 | 40.40 | 38.00 | 38.80 | 37.20 | 38.00 | 36.30 | 36.80 | 35.40 | 36.10 | 34.50 | 35.20 | 33.80 |

注：月交保险费=年交保险费*0.09； 季交保险费=年交保险费*0.265；半年交保险费=年交保险费*0.52

备注：根据《关于进一步完善人身保险精算制度有关事项的通知》（银保监发〔2016〕76号）的相关规定，“投保年龄55周岁、男性、5年缴”、“投保年龄56周岁、男性、5年缴”、“投保年龄51周岁、男性、10年缴” 已自2017年4月1日起不予投保。

表二：中宏恒爱星终身寿险（分红型）非标准体死亡率加费费率表
（每1000元基本保险金额）

| 普通标准产品计划 - 非标准体额外死亡率系数：50 | | | | | | |
|---------------------------|-------|-------|------|-------|-------|------|
| 年龄 | 男性 | | | 女性 | | |
| | 5年缴 | 10年缴 | 20年缴 | 5年缴 | 10年缴 | 20年缴 |
| 18 | 10.49 | 5.56 | 3.13 | 9.07 | 4.87 | 2.79 |
| 19 | 10.67 | 5.66 | 3.17 | 9.30 | 4.98 | 2.86 |
| 20 | 10.86 | 5.76 | 3.25 | 9.52 | 5.10 | 2.92 |
| 21 | 11.02 | 5.85 | 3.32 | 9.75 | 5.23 | 2.99 |
| 22 | 11.22 | 5.97 | 3.35 | 9.98 | 5.35 | 3.03 |
| 23 | 11.41 | 6.05 | 3.41 | 10.22 | 5.49 | 3.10 |
| 24 | 11.61 | 6.16 | 3.48 | 10.46 | 5.61 | 3.17 |
| 25 | 11.78 | 6.27 | 3.54 | 10.71 | 5.75 | 3.24 |
| 26 | 11.99 | 6.37 | 3.63 | 10.97 | 5.86 | 3.30 |
| 27 | 12.17 | 6.49 | 3.68 | 11.23 | 5.96 | 3.36 |
| 28 | 12.36 | 6.58 | 3.73 | 11.50 | 6.07 | 3.42 |
| 29 | 12.58 | 6.70 | 3.82 | 11.69 | 6.20 | 3.47 |
| 30 | 12.80 | 6.81 | 3.90 | 11.93 | 6.32 | 3.56 |
| 31 | 13.03 | 6.95 | 3.98 | 12.16 | 6.45 | 3.64 |
| 32 | 13.22 | 7.05 | 4.05 | 12.39 | 6.56 | 3.69 |
| 33 | 13.46 | 7.18 | 4.13 | 12.59 | 6.67 | 3.77 |
| 34 | 13.68 | 7.30 | 4.23 | 12.82 | 6.81 | 3.84 |
| 35 | 13.90 | 7.45 | 4.30 | 13.08 | 6.94 | 3.94 |
| 36 | 14.10 | 7.60 | 4.40 | 13.30 | 7.07 | 4.01 |
| 37 | 14.35 | 7.70 | 4.49 | 13.53 | 7.22 | 4.11 |
| 38 | 14.57 | 7.86 | 4.59 | 13.77 | 7.32 | 4.17 |
| 39 | 14.81 | 7.98 | 4.68 | 14.04 | 7.46 | 4.27 |
| 40 | 15.05 | 8.13 | 4.80 | 14.30 | 7.62 | 4.39 |
| 41 | 15.28 | 8.27 | 4.92 | 14.52 | 7.75 | 4.48 |
| 42 | 15.51 | 8.41 | 5.01 | 14.79 | 7.89 | 4.57 |
| 43 | 15.76 | 8.56 | 5.16 | 15.03 | 8.04 | 4.69 |
| 44 | 15.98 | 8.69 | 5.28 | 15.29 | 8.20 | 4.80 |
| 45 | 16.20 | 8.86 | 5.43 | 15.54 | 8.37 | 4.92 |
| 46 | 16.45 | 9.01 | 5.59 | 15.81 | 8.52 | 5.07 |
| 47 | 16.69 | 9.17 | 5.75 | 16.10 | 8.68 | 5.22 |
| 48 | 16.95 | 9.34 | 5.91 | 16.35 | 8.85 | 5.36 |
| 49 | 17.19 | 9.52 | 6.11 | 16.65 | 9.02 | 5.52 |
| 50 | 17.43 | 9.70 | 6.34 | 16.94 | 9.22 | 5.70 |
| 51 | 17.70 | | | 17.21 | 9.41 | |
| 52 | 17.92 | 10.10 | | 17.50 | 9.60 | |
| 53 | 18.19 | 10.31 | | 17.79 | 9.81 | |
| 54 | 18.44 | 10.56 | | 18.09 | 10.06 | |
| 55 | | 10.85 | | 18.37 | 10.28 | |
| 56 | | | | 18.70 | | |
| 57 | 19.39 | | | 19.00 | | |
| 58 | 19.73 | | | 19.34 | | |
| 59 | 20.09 | | | 19.65 | | |
| 60 | 20.50 | | | 19.96 | | |

注：月交保险费=年交保险费*0.09；季交保险费=年交保险费*0.265；半年交保险费=年交保险费*0.52

| 普通标准产品计划 - 非标准体额外死亡率系数：75 | | | | | | |
|---------------------------|-------|-------|------|-------|-------|------|
| 年龄 | 男性 | | | 女性 | | |
| | 5年缴 | 10年缴 | 20年缴 | 5年缴 | 10年缴 | 20年缴 |
| 18 | 13.80 | 7.34 | 4.15 | 11.75 | 6.31 | 3.62 |
| 19 | 14.05 | 7.47 | 4.21 | 12.03 | 6.46 | 3.71 |
| 20 | 14.29 | 7.60 | 4.31 | 12.32 | 6.61 | 3.79 |
| 21 | 14.51 | 7.72 | 4.40 | 12.61 | 6.77 | 3.88 |
| 22 | 14.75 | 7.88 | 4.45 | 12.90 | 6.93 | 3.94 |
| 23 | 15.00 | 7.98 | 4.53 | 13.21 | 7.09 | 4.03 |
| 24 | 15.26 | 8.13 | 4.61 | 13.52 | 7.26 | 4.11 |
| 25 | 15.48 | 8.26 | 4.69 | 13.83 | 7.43 | 4.20 |
| 26 | 15.75 | 8.39 | 4.81 | 14.16 | 7.57 | 4.28 |
| 27 | 15.99 | 8.56 | 4.88 | 14.49 | 7.71 | 4.36 |
| 28 | 16.24 | 8.68 | 4.96 | 14.83 | 7.85 | 4.44 |
| 29 | 16.53 | 8.83 | 5.07 | 15.08 | 8.01 | 4.52 |
| 30 | 16.81 | 8.98 | 5.18 | 15.39 | 8.18 | 4.63 |
| 31 | 17.11 | 9.16 | 5.28 | 15.68 | 8.34 | 4.73 |
| 32 | 17.36 | 9.29 | 5.39 | 15.98 | 8.49 | 4.80 |
| 33 | 17.67 | 9.46 | 5.49 | 16.24 | 8.64 | 4.91 |
| 34 | 17.96 | 9.63 | 5.63 | 16.55 | 8.81 | 5.01 |
| 35 | 18.24 | 9.83 | 5.73 | 16.88 | 8.98 | 5.14 |
| 36 | 18.51 | 10.01 | 5.87 | 17.17 | 9.15 | 5.24 |
| 37 | 18.83 | 10.15 | 5.99 | 17.47 | 9.35 | 5.37 |
| 38 | 19.11 | 10.36 | 6.13 | 17.78 | 9.49 | 5.46 |
| 39 | 19.42 | 10.52 | 6.26 | 18.13 | 9.67 | 5.58 |
| 40 | 19.73 | 10.72 | 6.42 | 18.46 | 9.88 | 5.74 |
| 41 | 20.03 | 10.91 | 6.59 | 18.76 | 10.05 | 5.87 |
| 42 | 20.33 | 11.09 | 6.72 | 19.10 | 10.24 | 5.99 |
| 43 | 20.64 | 11.30 | 6.92 | 19.41 | 10.43 | 6.15 |
| 44 | 20.93 | 11.47 | 7.10 | 19.74 | 10.64 | 6.31 |
| 45 | 21.21 | 11.70 | 7.31 | 20.08 | 10.86 | 6.48 |
| 46 | 21.54 | 11.90 | 7.54 | 20.42 | 11.07 | 6.68 |
| 47 | 21.85 | 12.12 | 7.76 | 20.80 | 11.27 | 6.89 |
| 48 | 22.19 | 12.34 | 8.01 | 21.13 | 11.50 | 7.10 |
| 49 | 22.49 | 12.59 | 8.29 | 21.50 | 11.73 | 7.32 |
| 50 | 22.81 | 12.84 | 8.63 | 21.88 | 12.00 | 7.58 |
| 51 | 23.14 | | | 22.23 | 12.27 | |
| 52 | 23.43 | 13.38 | | 22.61 | 12.52 | |
| 53 | 23.78 | 13.68 | | 22.99 | 12.81 | |
| 54 | 24.11 | 14.04 | | 23.38 | 13.15 | |
| 55 | | 14.45 | | 23.75 | 13.46 | |
| 56 | | | | 24.19 | | |
| 57 | 25.38 | | | 24.58 | | |
| 58 | 25.85 | | | 25.02 | | |
| 59 | 26.35 | | | 25.43 | | |
| 60 | 26.91 | | | 25.85 | | |

注：月交保险费=年交保险费*0.09；季交保险费=年交保险费*0.265；半年交保险费=年交保险费*0.52

| 普通标准产品计划 - 非标准体额外死亡率系数：100 | | | | | | |
|----------------------------|-------|-------|-------|-------|-------|------|
| 年龄 | 男性 | | | 女性 | | |
| | 5年缴 | 10年缴 | 20年缴 | 5年缴 | 10年缴 | 20年缴 |
| 18 | 16.80 | 8.95 | 5.09 | 14.16 | 7.61 | 4.37 |
| 19 | 17.10 | 9.12 | 5.16 | 14.50 | 7.79 | 4.47 |
| 20 | 17.40 | 9.27 | 5.27 | 14.84 | 7.97 | 4.57 |
| 21 | 17.66 | 9.42 | 5.38 | 15.19 | 8.16 | 4.69 |
| 22 | 17.96 | 9.60 | 5.45 | 15.54 | 8.35 | 4.75 |
| 23 | 18.25 | 9.73 | 5.55 | 15.89 | 8.54 | 4.86 |
| 24 | 18.56 | 9.91 | 5.65 | 16.26 | 8.74 | 4.97 |
| 25 | 18.82 | 10.07 | 5.75 | 16.64 | 8.94 | 5.07 |
| 26 | 19.15 | 10.23 | 5.89 | 17.03 | 9.11 | 5.17 |
| 27 | 19.43 | 10.42 | 5.98 | 17.42 | 9.28 | 5.27 |
| 28 | 19.73 | 10.57 | 6.08 | 17.82 | 9.45 | 5.36 |
| 29 | 20.08 | 10.75 | 6.21 | 18.12 | 9.65 | 5.46 |
| 30 | 20.42 | 10.93 | 6.34 | 18.49 | 9.84 | 5.59 |
| 31 | 20.77 | 11.15 | 6.48 | 18.84 | 10.04 | 5.72 |
| 32 | 21.08 | 11.32 | 6.61 | 19.20 | 10.22 | 5.81 |
| 33 | 21.44 | 11.52 | 6.74 | 19.52 | 10.40 | 5.93 |
| 34 | 21.79 | 11.72 | 6.90 | 19.89 | 10.61 | 6.06 |
| 35 | 22.13 | 11.96 | 7.03 | 20.27 | 10.81 | 6.22 |
| 36 | 22.46 | 12.18 | 7.20 | 20.63 | 11.02 | 6.34 |
| 37 | 22.84 | 12.36 | 7.36 | 20.99 | 11.25 | 6.50 |
| 38 | 23.17 | 12.61 | 7.53 | 21.37 | 11.43 | 6.61 |
| 39 | 23.54 | 12.81 | 7.70 | 21.77 | 11.65 | 6.77 |
| 40 | 23.91 | 13.05 | 7.90 | 22.18 | 11.90 | 6.97 |
| 41 | 24.27 | 13.28 | 8.11 | 22.53 | 12.11 | 7.12 |
| 42 | 24.63 | 13.50 | 8.28 | 22.93 | 12.33 | 7.28 |
| 43 | 25.00 | 13.76 | 8.54 | 23.31 | 12.57 | 7.48 |
| 44 | 25.34 | 13.97 | 8.77 | 23.71 | 12.83 | 7.68 |
| 45 | 25.68 | 14.25 | 9.04 | 24.11 | 13.09 | 7.89 |
| 46 | 26.07 | 14.50 | 9.33 | 24.52 | 13.34 | 8.14 |
| 47 | 26.43 | 14.77 | 9.63 | 24.96 | 13.60 | 8.41 |
| 48 | 26.84 | 15.05 | 9.95 | 25.36 | 13.88 | 8.68 |
| 49 | 27.20 | 15.35 | 10.32 | 25.81 | 14.16 | 8.97 |
| 50 | 27.58 | 15.67 | 10.76 | 26.27 | 14.50 | 9.31 |
| 51 | 27.97 | | | 26.69 | 14.82 | |
| 52 | 28.32 | 16.35 | | 27.15 | 15.14 | |
| 53 | 28.74 | 16.73 | | 27.60 | 15.51 | |
| 54 | 29.14 | 17.19 | | 28.07 | 15.93 | |
| 55 | | 17.71 | | 28.52 | 16.32 | |
| 56 | | | | 29.05 | | |
| 57 | 30.70 | | | 29.53 | | |
| 58 | 31.29 | | | 30.06 | | |
| 59 | 31.92 | | | 30.57 | | |
| 60 | 32.63 | | | 31.09 | | |

注：月交保险费=年交保险费*0.09；季交保险费=年交保险费*0.265；半年交保险费=年交保险费*0.52

| 普通标准产品计划 - 非标准体额外死亡率系数：125 | | | | | | |
|----------------------------|-------|-------|-------|-------|-------|-------|
| 年龄 | 男性 | | | 女性 | | |
| | 5年缴 | 10年缴 | 20年缴 | 5年缴 | 10年缴 | 20年缴 |
| 18 | 19.57 | 10.44 | 5.95 | 16.37 | 8.80 | 5.06 |
| 19 | 19.91 | 10.63 | 6.03 | 16.76 | 9.00 | 5.18 |
| 20 | 20.25 | 10.81 | 6.17 | 17.15 | 9.21 | 5.29 |
| 21 | 20.55 | 10.98 | 6.29 | 17.55 | 9.42 | 5.42 |
| 22 | 20.89 | 11.19 | 6.37 | 17.94 | 9.64 | 5.50 |
| 23 | 21.22 | 11.34 | 6.49 | 18.35 | 9.87 | 5.63 |
| 24 | 21.57 | 11.54 | 6.60 | 18.77 | 10.09 | 5.75 |
| 25 | 21.88 | 11.72 | 6.72 | 19.19 | 10.32 | 5.86 |
| 26 | 22.25 | 11.90 | 6.88 | 19.64 | 10.52 | 5.98 |
| 27 | 22.58 | 12.13 | 6.99 | 20.08 | 10.71 | 6.09 |
| 28 | 22.92 | 12.30 | 7.10 | 20.54 | 10.90 | 6.21 |
| 29 | 23.31 | 12.51 | 7.26 | 20.89 | 11.13 | 6.32 |
| 30 | 23.70 | 12.72 | 7.42 | 21.31 | 11.36 | 6.47 |
| 31 | 24.11 | 12.97 | 7.57 | 21.71 | 11.58 | 6.62 |
| 32 | 24.46 | 13.17 | 7.73 | 22.12 | 11.80 | 6.73 |
| 33 | 24.88 | 13.40 | 7.88 | 22.49 | 12.00 | 6.87 |
| 34 | 25.28 | 13.63 | 8.08 | 22.91 | 12.24 | 7.02 |
| 35 | 25.67 | 13.91 | 8.23 | 23.36 | 12.48 | 7.21 |
| 36 | 26.04 | 14.17 | 8.43 | 23.77 | 12.72 | 7.35 |
| 37 | 26.48 | 14.37 | 8.63 | 24.17 | 12.99 | 7.53 |
| 38 | 26.86 | 14.67 | 8.83 | 24.61 | 13.20 | 7.67 |
| 39 | 27.28 | 14.90 | 9.03 | 25.08 | 13.45 | 7.86 |
| 40 | 27.70 | 15.18 | 9.28 | 25.54 | 13.74 | 8.09 |
| 41 | 28.11 | 15.44 | 9.53 | 25.94 | 13.97 | 8.27 |
| 42 | 28.52 | 15.70 | 9.74 | 26.40 | 14.24 | 8.46 |
| 43 | 28.93 | 16.00 | 10.04 | 26.83 | 14.51 | 8.70 |
| 44 | 29.32 | 16.25 | 10.32 | 27.28 | 14.81 | 8.94 |
| 45 | 29.71 | 16.58 | 10.65 | 27.75 | 15.11 | 9.20 |
| 46 | 30.15 | 16.87 | 11.01 | 28.22 | 15.41 | 9.50 |
| 47 | 30.57 | 17.19 | 11.38 | 28.72 | 15.71 | 9.82 |
| 48 | 31.03 | 17.52 | 11.77 | 29.18 | 16.04 | 10.15 |
| 49 | 31.44 | 17.88 | 12.23 | 29.70 | 16.37 | 10.50 |
| 50 | 31.87 | 18.25 | 12.78 | 30.22 | 16.76 | 10.91 |
| 51 | 32.32 | | | 30.70 | 17.15 | |
| 52 | 32.72 | 19.07 | | 31.23 | 17.53 | |
| 53 | 33.20 | 19.53 | | 31.75 | 17.97 | |
| 54 | 33.66 | 20.09 | | 32.29 | 18.46 | |
| 55 | | 20.73 | | 32.81 | 18.94 | |
| 56 | | | | 33.42 | | |
| 57 | 35.50 | | | 33.98 | | |
| 58 | 36.21 | | | 34.60 | | |
| 59 | 36.97 | | | 35.20 | | |
| 60 | 37.82 | | | 35.81 | | |

注：月交保险费=年交保险费*0.09；季交保险费=年交保险费*0.265；半年交保险费=年交保险费*0.52

| 普通标准产品计划 - 非标准体额外死亡率系数：150 | | | | | | |
|----------------------------|-------|-------|-------|-------|-------|-------|
| 年龄 | 男性 | | | 女性 | | |
| | 5年缴 | 10年缴 | 20年缴 | 5年缴 | 10年缴 | 20年缴 |
| 18 | 22.13 | 11.82 | 6.75 | 18.41 | 9.90 | 5.70 |
| 19 | 22.51 | 12.03 | 6.85 | 18.85 | 10.13 | 5.83 |
| 20 | 22.89 | 12.24 | 7.00 | 19.28 | 10.36 | 5.95 |
| 21 | 23.22 | 12.42 | 7.14 | 19.72 | 10.60 | 6.10 |
| 22 | 23.60 | 12.66 | 7.23 | 20.16 | 10.84 | 6.19 |
| 23 | 23.98 | 12.83 | 7.36 | 20.61 | 11.09 | 6.33 |
| 24 | 24.36 | 13.05 | 7.49 | 21.07 | 11.34 | 6.47 |
| 25 | 24.70 | 13.25 | 7.62 | 21.55 | 11.59 | 6.60 |
| 26 | 25.12 | 13.46 | 7.81 | 22.04 | 11.81 | 6.73 |
| 27 | 25.48 | 13.71 | 7.93 | 22.53 | 12.03 | 6.86 |
| 28 | 25.86 | 13.90 | 8.06 | 23.04 | 12.24 | 6.99 |
| 29 | 26.30 | 14.14 | 8.24 | 23.43 | 12.50 | 7.11 |
| 30 | 26.73 | 14.37 | 8.42 | 23.90 | 12.75 | 7.29 |
| 31 | 27.18 | 14.65 | 8.59 | 24.35 | 13.00 | 7.46 |
| 32 | 27.57 | 14.87 | 8.77 | 24.81 | 13.25 | 7.58 |
| 33 | 28.04 | 15.14 | 8.95 | 25.22 | 13.48 | 7.74 |
| 34 | 28.48 | 15.40 | 9.18 | 25.69 | 13.75 | 7.91 |
| 35 | 28.91 | 15.71 | 9.35 | 26.18 | 14.01 | 8.12 |
| 36 | 29.33 | 16.00 | 9.58 | 26.64 | 14.28 | 8.28 |
| 37 | 29.81 | 16.23 | 9.81 | 27.10 | 14.58 | 8.49 |
| 38 | 30.24 | 16.56 | 10.04 | 27.58 | 14.82 | 8.65 |
| 39 | 30.70 | 16.82 | 10.27 | 28.10 | 15.10 | 8.87 |
| 40 | 31.17 | 17.14 | 10.56 | 28.61 | 15.42 | 9.13 |
| 41 | 31.62 | 17.44 | 10.85 | 29.06 | 15.69 | 9.34 |
| 42 | 32.07 | 17.73 | 11.10 | 29.57 | 15.99 | 9.56 |
| 43 | 32.53 | 18.07 | 11.46 | 30.05 | 16.29 | 9.84 |
| 44 | 32.96 | 18.35 | 11.78 | 30.55 | 16.62 | 10.12 |
| 45 | 33.39 | 18.72 | 12.18 | 31.07 | 16.97 | 10.41 |
| 46 | 33.88 | 19.06 | 12.59 | 31.59 | 17.30 | 10.76 |
| 47 | 34.34 | 19.42 | 13.03 | 32.15 | 17.64 | 11.14 |
| 48 | 34.85 | 19.80 | 13.50 | 32.66 | 18.02 | 11.53 |
| 49 | 35.31 | 20.21 | 14.05 | 33.24 | 18.40 | 11.94 |
| 50 | 35.79 | 20.64 | 14.70 | 33.82 | 18.85 | 12.43 |
| 51 | 36.29 | | | 34.36 | 19.29 | |
| 52 | 36.73 | 21.59 | | 34.94 | 19.73 | |
| 53 | 37.26 | 22.14 | | 35.52 | 20.23 | |
| 54 | 37.79 | 22.79 | | 36.14 | 20.81 | |
| 55 | | 23.55 | | 36.72 | 21.36 | |
| 56 | | | | 37.41 | | |
| 57 | 39.89 | | | 38.05 | | |
| 58 | 40.71 | | | 38.75 | | |
| 59 | 41.60 | | | 39.43 | | |
| 60 | 42.59 | | | 40.13 | | |

注：月交保险费=年交保险费*0.09；季交保险费=年交保险费*0.265；半年交保险费=年交保险费*0.52

| 普通标准产品计划 - 非标准体额外死亡率系数：175 | | | | | | |
|----------------------------|-------|-------|-------|-------|-------|-------|
| 年龄 | 男性 | | | 女性 | | |
| | 5年缴 | 10年缴 | 20年缴 | 5年缴 | 10年缴 | 20年缴 |
| 18 | 24.52 | 13.11 | 7.51 | 20.31 | 10.92 | 6.29 |
| 19 | 24.95 | 13.35 | 7.62 | 20.79 | 11.17 | 6.44 |
| 20 | 25.36 | 13.57 | 7.78 | 21.26 | 11.43 | 6.58 |
| 21 | 25.72 | 13.78 | 7.94 | 21.74 | 11.69 | 6.74 |
| 22 | 26.14 | 14.03 | 8.03 | 22.22 | 11.95 | 6.84 |
| 23 | 26.54 | 14.22 | 8.18 | 22.71 | 12.23 | 6.99 |
| 24 | 26.96 | 14.46 | 8.33 | 23.22 | 12.50 | 7.14 |
| 25 | 27.33 | 14.68 | 8.47 | 23.73 | 12.77 | 7.29 |
| 26 | 27.78 | 14.91 | 8.67 | 24.27 | 13.01 | 7.43 |
| 27 | 28.18 | 15.18 | 8.81 | 24.81 | 13.25 | 7.57 |
| 28 | 28.59 | 15.39 | 8.96 | 25.36 | 13.49 | 7.72 |
| 29 | 29.07 | 15.65 | 9.16 | 25.79 | 13.77 | 7.85 |
| 30 | 29.54 | 15.91 | 9.36 | 26.30 | 14.05 | 8.05 |
| 31 | 30.03 | 16.22 | 9.55 | 26.79 | 14.32 | 8.23 |
| 32 | 30.46 | 16.46 | 9.76 | 27.29 | 14.59 | 8.37 |
| 33 | 30.96 | 16.76 | 9.96 | 27.74 | 14.84 | 8.55 |
| 34 | 31.45 | 17.04 | 10.21 | 28.25 | 15.14 | 8.74 |
| 35 | 31.92 | 17.38 | 10.41 | 28.79 | 15.43 | 8.97 |
| 36 | 32.37 | 17.70 | 10.67 | 29.29 | 15.72 | 9.16 |
| 37 | 32.90 | 17.96 | 10.92 | 29.79 | 16.05 | 9.39 |
| 38 | 33.36 | 18.32 | 11.19 | 30.32 | 16.32 | 9.57 |
| 39 | 33.87 | 18.61 | 11.45 | 30.89 | 16.62 | 9.81 |
| 40 | 34.38 | 18.96 | 11.77 | 31.44 | 16.98 | 10.10 |
| 41 | 34.86 | 19.29 | 12.10 | 31.94 | 17.28 | 10.34 |
| 42 | 35.35 | 19.62 | 12.39 | 32.49 | 17.60 | 10.59 |
| 43 | 35.85 | 19.99 | 12.80 | 33.01 | 17.94 | 10.90 |
| 44 | 36.31 | 20.31 | 13.17 | 33.56 | 18.31 | 11.22 |
| 45 | 36.79 | 20.72 | 13.62 | 34.12 | 18.68 | 11.55 |
| 46 | 37.32 | 21.09 | 14.10 | 34.69 | 19.06 | 11.96 |
| 47 | 37.82 | 21.50 | 14.61 | 35.30 | 19.44 | 12.38 |
| 48 | 38.37 | 21.93 | 15.15 | 35.87 | 19.86 | 12.83 |
| 49 | 38.87 | 22.39 | 15.79 | 36.49 | 20.29 | 13.31 |
| 50 | 39.39 | 22.87 | 16.54 | 37.12 | 20.78 | 13.87 |
| 51 | 39.94 | | | 37.72 | 21.28 | |
| 52 | 40.42 | 23.95 | | 38.36 | 21.78 | |
| 53 | 41.00 | 24.58 | | 39.00 | 22.35 | |
| 54 | 41.58 | 25.33 | | 39.67 | 23.00 | |
| 55 | | 26.20 | | 40.32 | 23.63 | |
| 56 | | | | 41.08 | | |
| 57 | 43.94 | | | 41.79 | | |
| 58 | 44.88 | | | 42.57 | | |
| 59 | 45.90 | | | 43.34 | | |
| 60 | 47.03 | | | 44.12 | | |

注：月交保险费=年交保险费*0.09；季交保险费=年交保险费*0.265；半年交保险费=年交保险费*0.52

| 普通标准产品计划 - 非标准体额外死亡率系数：200 | | | | | | |
|----------------------------|-------|-------|-------|-------|-------|-------|
| 年龄 | 男性 | | | 女性 | | |
| | 5年缴 | 10年缴 | 20年缴 | 5年缴 | 10年缴 | 20年缴 |
| 18 | 26.78 | 14.33 | 8.22 | 22.10 | 11.89 | 6.85 |
| 19 | 27.24 | 14.59 | 8.34 | 22.61 | 12.16 | 7.01 |
| 20 | 27.68 | 14.83 | 8.52 | 23.11 | 12.43 | 7.16 |
| 21 | 28.07 | 15.05 | 8.69 | 23.63 | 12.71 | 7.34 |
| 22 | 28.52 | 15.33 | 8.80 | 24.15 | 13.00 | 7.44 |
| 23 | 28.95 | 15.52 | 8.96 | 24.68 | 13.29 | 7.61 |
| 24 | 29.40 | 15.78 | 9.12 | 25.23 | 13.58 | 7.77 |
| 25 | 29.80 | 16.03 | 9.27 | 25.78 | 13.88 | 7.93 |
| 26 | 30.28 | 16.27 | 9.49 | 26.35 | 14.14 | 8.09 |
| 27 | 30.70 | 16.56 | 9.65 | 26.93 | 14.40 | 8.24 |
| 28 | 31.15 | 16.79 | 9.80 | 27.53 | 14.66 | 8.40 |
| 29 | 31.66 | 17.08 | 10.03 | 27.99 | 14.96 | 8.55 |
| 30 | 32.17 | 17.35 | 10.24 | 28.54 | 15.26 | 8.76 |
| 31 | 32.70 | 17.69 | 10.46 | 29.07 | 15.56 | 8.96 |
| 32 | 33.16 | 17.95 | 10.68 | 29.61 | 15.84 | 9.11 |
| 33 | 33.70 | 18.27 | 10.91 | 30.10 | 16.12 | 9.32 |
| 34 | 34.22 | 18.58 | 11.18 | 30.65 | 16.44 | 9.52 |
| 35 | 34.73 | 18.95 | 11.41 | 31.23 | 16.76 | 9.77 |
| 36 | 35.21 | 19.30 | 11.69 | 31.77 | 17.07 | 9.97 |
| 37 | 35.78 | 19.58 | 11.98 | 32.31 | 17.43 | 10.23 |
| 38 | 36.27 | 19.97 | 12.27 | 32.88 | 17.72 | 10.43 |
| 39 | 36.82 | 20.29 | 12.57 | 33.49 | 18.05 | 10.69 |
| 40 | 37.36 | 20.67 | 12.93 | 34.08 | 18.44 | 11.01 |
| 41 | 37.88 | 21.03 | 13.30 | 34.62 | 18.76 | 11.28 |
| 42 | 38.41 | 21.39 | 13.62 | 35.21 | 19.11 | 11.56 |
| 43 | 38.94 | 21.79 | 14.07 | 35.77 | 19.47 | 11.90 |
| 44 | 39.43 | 22.14 | 14.50 | 36.35 | 19.88 | 12.26 |
| 45 | 39.94 | 22.60 | 15.01 | 36.96 | 20.29 | 12.64 |
| 46 | 40.51 | 23.01 | 15.55 | 37.57 | 20.70 | 13.09 |
| 47 | 41.05 | 23.46 | 16.13 | 38.22 | 21.11 | 13.57 |
| 48 | 41.64 | 23.93 | 16.75 | 38.83 | 21.57 | 14.07 |
| 49 | 42.18 | 24.44 | 17.47 | 39.51 | 22.05 | 14.61 |
| 50 | 42.74 | 24.98 | 18.33 | 40.19 | 22.59 | 15.24 |
| 51 | 43.32 | | | 40.83 | 23.14 | |
| 52 | 43.84 | 26.18 | | 41.52 | 23.70 | |
| 53 | 44.47 | 26.89 | | 42.21 | 24.33 | |
| 54 | 45.11 | 27.73 | | 42.95 | 25.05 | |
| 55 | | 28.72 | | 43.66 | 25.76 | |
| 56 | | | | 44.48 | | |
| 57 | 47.72 | | | 45.26 | | |
| 58 | 48.77 | | | 46.12 | | |
| 59 | 49.92 | | | 46.97 | | |
| 60 | 51.19 | | | 47.83 | | |

注：月交保险费=年交保险费*0.09；季交保险费=年交保险费*0.265；半年交保险费=年交保险费*0.52

| 普通标准产品计划 - 非标准体额外死亡率系数：225 | | | | | | |
|----------------------------|-------|-------|-------|-------|-------|-------|
| 年龄 | 男性 | | | 女性 | | |
| | 5年缴 | 10年缴 | 20年缴 | 5年缴 | 10年缴 | 20年缴 |
| 18 | 28.91 | 15.49 | 8.90 | 23.78 | 12.80 | 7.38 |
| 19 | 29.40 | 15.76 | 9.03 | 24.33 | 13.09 | 7.55 |
| 20 | 29.87 | 16.02 | 9.22 | 24.86 | 13.38 | 7.71 |
| 21 | 30.29 | 16.26 | 9.41 | 25.42 | 13.68 | 7.90 |
| 22 | 30.76 | 16.55 | 9.52 | 25.97 | 13.98 | 8.02 |
| 23 | 31.22 | 16.76 | 9.69 | 26.54 | 14.30 | 8.20 |
| 24 | 31.70 | 17.04 | 9.87 | 27.11 | 14.61 | 8.37 |
| 25 | 32.12 | 17.30 | 10.03 | 27.70 | 14.92 | 8.54 |
| 26 | 32.63 | 17.55 | 10.27 | 28.31 | 15.20 | 8.71 |
| 27 | 33.08 | 17.87 | 10.44 | 28.93 | 15.48 | 8.87 |
| 28 | 33.56 | 18.11 | 10.61 | 29.56 | 15.75 | 9.04 |
| 29 | 34.10 | 18.42 | 10.85 | 30.05 | 16.08 | 9.21 |
| 30 | 34.64 | 18.72 | 11.09 | 30.64 | 16.40 | 9.43 |
| 31 | 35.20 | 19.07 | 11.33 | 31.21 | 16.72 | 9.65 |
| 32 | 35.69 | 19.36 | 11.57 | 31.78 | 17.02 | 9.82 |
| 33 | 36.27 | 19.70 | 11.81 | 32.31 | 17.32 | 10.03 |
| 34 | 36.82 | 20.03 | 12.11 | 32.89 | 17.66 | 10.25 |
| 35 | 37.36 | 20.42 | 12.36 | 33.51 | 18.00 | 10.53 |
| 36 | 37.87 | 20.80 | 12.67 | 34.08 | 18.34 | 10.75 |
| 37 | 38.47 | 21.11 | 12.98 | 34.66 | 18.72 | 11.03 |
| 38 | 39.00 | 21.53 | 13.31 | 35.27 | 19.03 | 11.25 |
| 39 | 39.58 | 21.87 | 13.63 | 35.91 | 19.39 | 11.53 |
| 40 | 40.15 | 22.28 | 14.03 | 36.55 | 19.80 | 11.88 |
| 41 | 40.70 | 22.67 | 14.44 | 37.12 | 20.15 | 12.18 |
| 42 | 41.26 | 23.06 | 14.80 | 37.75 | 20.53 | 12.48 |
| 43 | 41.82 | 23.49 | 15.30 | 38.34 | 20.92 | 12.86 |
| 44 | 42.35 | 23.87 | 15.77 | 38.96 | 21.35 | 13.25 |
| 45 | 42.89 | 24.37 | 16.34 | 39.60 | 21.79 | 13.67 |
| 46 | 43.49 | 24.81 | 16.95 | 40.25 | 22.23 | 14.16 |
| 47 | 44.06 | 25.31 | 17.59 | 40.95 | 22.68 | 14.70 |
| 48 | 44.69 | 25.82 | 18.29 | 41.60 | 23.19 | 15.26 |
| 49 | 45.27 | 26.38 | 19.10 | 42.32 | 23.70 | 15.86 |
| 50 | 45.86 | 26.97 | 20.06 | 43.05 | 24.30 | 16.57 |
| 51 | 46.49 | | | 43.74 | 24.90 | |
| 52 | 47.04 | 28.30 | | 44.48 | 25.51 | |
| 53 | 47.72 | 29.08 | | 45.22 | 26.21 | |
| 54 | 48.40 | 30.03 | | 46.00 | 27.00 | |
| 55 | | 31.13 | | 46.77 | 27.79 | |
| 56 | | | | 47.66 | | |
| 57 | 51.26 | | | 48.51 | | |
| 58 | 52.43 | | | 49.44 | | |
| 59 | 53.70 | | | 50.37 | | |
| 60 | 55.11 | | | 51.32 | | |

注：月交保险费=年交保险费*0.09；季交保险费=年交保险费*0.265；半年交保险费=年交保险费*0.52

| 普通标准产品计划 - 非标准体额外死亡率系数：250 | | | | | | |
|----------------------------|-------|-------|-------|-------|-------|-------|
| 年龄 | 男性 | | | 女性 | | |
| | 5年缴 | 10年缴 | 20年缴 | 5年缴 | 10年缴 | 20年缴 |
| 18 | 30.94 | 16.59 | 9.55 | 25.37 | 13.66 | 7.89 |
| 19 | 31.46 | 16.88 | 9.69 | 25.95 | 13.97 | 8.07 |
| 20 | 31.95 | 17.15 | 9.90 | 26.52 | 14.28 | 8.24 |
| 21 | 32.40 | 17.40 | 10.09 | 27.11 | 14.60 | 8.44 |
| 22 | 32.89 | 17.72 | 10.21 | 27.69 | 14.92 | 8.56 |
| 23 | 33.38 | 17.94 | 10.40 | 28.29 | 15.25 | 8.75 |
| 24 | 33.89 | 18.23 | 10.58 | 28.90 | 15.58 | 8.93 |
| 25 | 34.32 | 18.50 | 10.76 | 29.52 | 15.91 | 9.12 |
| 26 | 34.86 | 18.77 | 11.02 | 30.16 | 16.20 | 9.30 |
| 27 | 35.33 | 19.11 | 11.19 | 30.81 | 16.50 | 9.47 |
| 28 | 35.83 | 19.36 | 11.38 | 31.49 | 16.79 | 9.65 |
| 29 | 36.41 | 19.69 | 11.64 | 32.00 | 17.13 | 9.83 |
| 30 | 36.97 | 20.01 | 11.89 | 32.62 | 17.47 | 10.07 |
| 31 | 37.56 | 20.39 | 12.15 | 33.23 | 17.81 | 10.31 |
| 32 | 38.08 | 20.69 | 12.41 | 33.83 | 18.14 | 10.48 |
| 33 | 38.69 | 21.05 | 12.67 | 34.39 | 18.45 | 10.72 |
| 34 | 39.27 | 21.41 | 13.00 | 35.00 | 18.82 | 10.95 |
| 35 | 39.84 | 21.82 | 13.27 | 35.66 | 19.18 | 11.25 |
| 36 | 40.38 | 22.23 | 13.61 | 36.27 | 19.54 | 11.48 |
| 37 | 41.01 | 22.55 | 13.95 | 36.87 | 19.94 | 11.78 |
| 38 | 41.57 | 23.00 | 14.30 | 37.52 | 20.27 | 12.02 |
| 39 | 42.18 | 23.37 | 14.66 | 38.20 | 20.65 | 12.33 |
| 40 | 42.78 | 23.81 | 15.09 | 38.87 | 21.09 | 12.71 |
| 41 | 43.36 | 24.22 | 15.54 | 39.47 | 21.46 | 13.03 |
| 42 | 43.95 | 24.64 | 15.93 | 40.13 | 21.87 | 13.36 |
| 43 | 44.54 | 25.11 | 16.48 | 40.76 | 22.28 | 13.77 |
| 44 | 45.09 | 25.51 | 17.00 | 41.41 | 22.74 | 14.20 |
| 45 | 45.66 | 26.05 | 17.63 | 42.09 | 23.21 | 14.65 |
| 46 | 46.29 | 26.53 | 18.30 | 42.77 | 23.69 | 15.20 |
| 47 | 46.90 | 27.06 | 19.01 | 43.51 | 24.17 | 15.78 |
| 48 | 47.56 | 27.62 | 19.79 | 44.20 | 24.71 | 16.40 |
| 49 | 48.17 | 28.23 | 20.69 | 44.96 | 25.27 | 17.06 |
| 50 | 48.80 | 28.87 | 21.75 | 45.73 | 25.91 | 17.84 |
| 51 | 49.46 | | | 46.46 | 26.56 | |
| 52 | 50.05 | 30.33 | | 47.25 | 27.23 | |
| 53 | 50.76 | 31.19 | | 48.03 | 27.99 | |
| 54 | 51.50 | 32.22 | | 48.87 | 28.85 | |
| 55 | | 33.45 | | 49.69 | 29.72 | |
| 56 | | | | 50.65 | | |
| 57 | 54.60 | | | 51.56 | | |
| 58 | 55.88 | | | 52.57 | | |
| 59 | 57.28 | | | 53.57 | | |
| 60 | 58.84 | | | 54.60 | | |

注：月交保险费=年交保险费*0.09；季交保险费=年交保险费*0.265；半年交保险费=年交保险费*0.52

备注：根据《关于进一步完善人身保险精算制度有关事项的通知》（银保监发〔2016〕76号）的相关规定，“投保年龄55周岁、男性、5年缴”、“投保年龄56周岁、男性、5年缴”、“投保年龄51周岁、男性、10年缴”已自2017年4月1日起不予投保。