

中宏挚爱金生终身寿险费率表
（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	5年缴	10年缴	15年缴	20年缴	趸缴	3年缴	5年缴	10年缴	15年缴	20年缴
0	1067.51	374.42	230.70	122.25	86.95	69.40	1067.20	374.29	230.62	122.20	86.90	69.35
1	1067.51	374.42	230.70	122.26	86.96	69.41	1067.19	374.29	230.62	122.20	86.91	69.36
2	1067.52	374.43	230.72	122.27	86.97	69.42	1067.20	374.29	230.62	122.21	86.91	69.36
3	1067.56	374.45	230.73	122.28	86.98	69.43	1067.22	374.30	230.63	122.22	86.92	69.37
4	1067.63	374.49	230.76	122.30	87.00	69.45	1067.25	374.32	230.64	122.22	86.93	69.38
5	1067.71	374.53	230.79	122.32	87.02	69.46	1067.29	374.34	230.66	122.24	86.94	69.38
6	1067.82	374.58	230.83	122.35	87.04	69.48	1067.35	374.37	230.68	122.25	86.95	69.39
7	1067.95	374.64	230.87	122.38	87.07	69.50	1067.41	374.40	230.70	122.26	86.96	69.40
8	1068.10	374.71	230.92	122.41	87.09	69.52	1067.49	374.43	230.72	122.28	86.97	69.41
9	1068.28	374.80	230.98	122.45	87.12	69.54	1067.58	374.47	230.75	122.30	86.98	69.42
10	1068.49	374.89	231.04	122.49	87.14	69.56	1067.69	374.52	230.78	122.32	86.99	69.42
11	1068.73	374.99	231.11	122.53	87.17	69.58	1067.81	374.57	230.82	122.34	87.01	69.43
12	1069.01	375.11	231.19	122.57	87.20	69.60	1067.94	374.63	230.85	122.35	87.02	69.44
13	1069.31	375.25	231.28	122.61	87.22	69.62	1068.09	374.69	230.90	122.37	87.03	69.45
14	1069.67	375.39	231.38	122.65	87.25	69.64	1068.26	374.76	230.94	122.39	87.04	69.46
15	1070.06	375.55	231.47	122.69	87.28	69.66	1068.44	374.83	230.98	122.40	87.05	69.47
16	1070.49	375.72	231.56	122.73	87.31	69.68	1068.64	374.91	231.02	122.41	87.06	69.47
17	1070.95	375.87	231.63	122.77	87.33	69.69	1068.85	374.97	231.05	122.43	87.07	69.48
18	1071.44	375.98	231.70	122.80	87.35	69.70	1069.07	375.01	231.07	122.44	87.07	69.48
19	1071.64	376.07	231.75	122.83	87.36	69.70	1069.13	375.04	231.09	122.45	87.08	69.48
20	1071.85	376.16	231.82	122.86	87.37	69.71	1069.19	375.06	231.10	122.46	87.08	69.48
21	1072.09	376.26	231.88	122.88	87.38	69.72	1069.25	375.10	231.12	122.46	87.08	69.48
22	1072.34	376.36	231.93	122.90	87.40	69.72	1069.33	375.12	231.14	122.47	87.09	69.48
23	1072.62	376.44	231.97	122.92	87.41	69.73	1069.42	375.15	231.15	122.47	87.09	69.49
24	1072.87	376.52	232.01	122.93	87.42	69.74	1069.49	375.17	231.16	122.48	87.09	69.49
25	1073.08	376.58	232.05	122.95	87.44	69.76	1069.55	375.19	231.17	122.48	87.10	69.50
26	1073.27	376.64	232.09	122.98	87.45	69.78	1069.61	375.20	231.18	122.49	87.10	69.50
27	1073.42	376.70	232.13	123.00	87.47	69.79	1069.64	375.22	231.19	122.50	87.11	69.51
28	1073.56	376.77	232.18	123.03	87.49	69.82	1069.68	375.24	231.21	122.51	87.12	69.52
29	1073.73	376.85	232.23	123.06	87.52	69.85	1069.74	375.27	231.23	122.52	87.13	69.53
30	1073.91	376.94	232.29	123.09	87.55	69.88	1069.80	375.30	231.25	122.54	87.15	69.55
31	1074.11	377.04	232.35	123.13	87.59	69.91	1069.87	375.34	231.28	122.55	87.16	69.56
32	1074.34	377.15	232.43	123.17	87.63	69.95	1069.96	375.39	231.31	122.57	87.18	69.58
33	1074.58	377.27	232.51	123.22	87.68	70.00	1070.06	375.44	231.35	122.59	87.20	69.60
34	1074.86	377.41	232.60	123.28	87.74	70.05	1070.18	375.50	231.39	122.62	87.23	69.62
35	1075.17	377.56	232.70	123.36	87.81	70.11	1070.32	375.56	231.43	122.65	87.26	69.64
36	1075.52	377.73	232.82	123.44	87.88	70.17	1070.47	375.64	231.48	122.69	87.29	69.67
37	1075.91	377.92	232.94	123.54	87.97	70.24	1070.65	375.72	231.54	122.73	87.32	69.70
38	1076.34	378.13	233.10	123.65	88.06	70.31	1070.85	375.82	231.61	122.78	87.36	69.74
39	1076.82	378.36	233.29	123.78	88.16	70.38	1071.06	375.92	231.69	122.84	87.41	69.77
40	1077.34	378.66	233.52	123.92	88.27	70.43	1071.29	376.05	231.79	122.90	87.46	69.79
41	1077.91	379.04	233.79	124.08	88.37	70.47	1071.55	376.22	231.90	122.97	87.51	69.81
42	1078.97	379.51	234.10	124.26	88.46	70.48	1072.00	376.42	232.04	123.04	87.55	69.82
43	1080.14	380.03	234.44	124.43	88.52	70.47	1072.51	376.64	232.18	123.12	87.58	69.82
44	1081.40	380.58	234.80	124.56	88.56	70.47	1073.05	376.88	232.34	123.19	87.60	69.81
45	1082.78	381.18	235.14	124.67	88.56	70.46	1073.64	377.14	232.50	123.24	87.61	69.81
46	1084.26	381.72	235.42	124.74	88.56	70.46	1074.28	377.39	232.63	123.28	87.60	69.81
47	1085.82	382.18	235.65	124.77	88.55	70.46	1074.98	377.61	232.74	123.30	87.60	69.81
48	1087.13	382.53	235.80	124.78	88.54	70.46	1075.60	377.78	232.82	123.30	87.60	69.81
49	1088.17	382.77	235.88	124.78	88.55	70.47	1076.12	377.91	232.87	123.31	87.60	69.81
50	1088.90	382.88	235.92	124.78	88.56	70.49	1076.50	377.99	232.90	123.31	87.61	69.82
51	1089.29	382.95	235.95	124.77	88.58		1076.74	378.02	232.92	123.31	87.62	
52	1089.31	383.00	235.98	124.76	88.62		1076.82	378.06	232.94	123.31	87.64	
53	1089.25	383.03	236.00	124.77	88.68		1076.82	378.09	232.95	123.32	87.68	
54	1089.13	383.06	236.01	124.81	88.76		1076.81	378.12	232.98	123.35	87.72	
55	1088.95	383.09	236.04	124.89	88.87		1076.78	378.16	233.01	123.40	87.78	
56	1088.75	383.13	236.07	125.02			1076.75	378.21	233.04	123.47		
57	1088.53	383.19	236.12	125.20			1076.74	378.28	233.09	123.57		
58	1088.34	383.28	236.30	125.45			1076.75	378.37	233.21	123.71		
59	1088.17	383.40	236.65	125.79			1076.80	378.49	233.41	123.89		
60	1088.02	383.90	237.20	126.25			1076.88	378.78	233.71	124.12		
61	1087.86	384.85	238.00				1077.00	379.30	234.13			
62	1090.66	386.42	239.15				1078.44	380.07	234.69			
63	1094.00	388.32	240.55				1080.14	381.00	235.35			
64	1098.00	390.61	242.24				1082.15	382.09	236.14			
65	1102.78	393.39	244.31				1084.53	383.40	237.09			
66	1108.51	396.80	246.98				1087.33	384.96	238.24			
67	1115.40	401.27	250.40				1090.75	386.90	239.67			
68	1123.90	406.87	255.00				1094.87	389.26	241.41			
69	1134.79	414.57	261.48				1099.80	392.12	243.55			
70	1148.26	425.45	271.86				1105.71	395.63	246.30			
71	1166.17	442.83					1112.86	400.28				
72	1190.14	481.15					1121.59	406.27				
73	1226.46						1133.11					
74	1291.32						1147.62					
75	1578.88						1167.60					

注：除产品另有约定外，我司所有历史及在售产品的非年缴方式的保险费计算系数为：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。

中宏挚爱金生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	5年缴	10年缴	15年缴	20年缴	趸缴	3年缴	5年缴	10年缴	15年缴	20年缴
0	936.76	2670.80	4334.63	8179.96	11500.86	14409.22	937.03	2671.73	4336.14	8183.31	11507.48	14419.61
1	936.76	2670.80	4334.63	8179.29	11499.54	14407.15	937.04	2671.73	4336.14	8183.31	11506.16	14417.53
2	936.75	2670.73	4334.26	8178.62	11498.22	14405.07	937.03	2671.73	4336.14	8182.64	11506.16	14417.53
3	936.72	2670.58	4334.07	8177.95	11496.90	14403.00	937.01	2671.65	4335.95	8181.97	11504.83	14415.45
4	936.65	2670.30	4333.51	8176.61	11494.25	14398.85	936.99	2671.51	4335.76	8181.97	11503.51	14413.38
5	936.58	2670.01	4332.94	8175.28	11491.61	14396.78	936.95	2671.37	4335.39	8180.63	11502.19	14413.38
6	936.49	2669.66	4332.19	8173.27	11488.97	14392.63	936.90	2671.15	4335.01	8179.96	11500.86	14411.30
7	936.37	2669.23	4331.44	8171.27	11485.01	14388.49	936.85	2670.94	4334.63	8179.29	11499.54	14409.22
8	936.24	2668.73	4330.50	8169.27	11482.37	14384.35	936.78	2670.73	4334.26	8177.95	11498.22	14407.15
9	936.08	2668.09	4329.38	8166.60	11478.42	14380.21	936.70	2670.44	4333.69	8176.61	11496.90	14405.07
10	935.90	2667.45	4328.25	8163.93	11475.79	14376.08	936.60	2670.08	4333.13	8175.28	11495.57	14405.07
11	935.69	2666.74	4326.94	8161.27	11471.84	14371.95	936.50	2669.73	4332.38	8173.94	11492.93	14403.00
12	935.44	2665.88	4325.45	8158.60	11467.89	14367.82	936.38	2669.30	4331.82	8173.27	11491.61	14400.92
13	935.18	2664.89	4323.76	8155.94	11465.26	14363.69	936.25	2668.87	4330.88	8171.94	11490.29	14398.85
14	934.87	2663.90	4321.89	8153.28	11461.32	14359.56	936.10	2668.37	4330.13	8170.60	11488.97	14396.78
15	934.53	2662.76	4320.21	8150.62	11457.38	14355.44	935.94	2667.88	4329.38	8169.93	11487.65	14394.70
16	934.15	2661.56	4318.54	8147.97	11453.44	14351.32	935.77	2667.31	4328.63	8169.27	11486.33	14394.70
17	933.75	2660.49	4317.23	8145.31	11450.82	14349.26	935.58	2666.88	4328.07	8167.93	11485.01	14392.63
18	933.32	2659.72	4315.93	8143.32	11448.20	14347.20	935.39	2666.60	4327.69	8167.27	11485.01	14392.63
19	933.15	2659.08	4314.99	8141.33	11446.89	14347.20	935.34	2666.38	4327.32	8166.60	11483.69	14392.63
20	932.97	2658.44	4313.69	8139.35	11445.58	14345.14	935.29	2666.24	4327.13	8165.93	11483.69	14392.63
21	932.76	2657.74	4312.58	8138.02	11444.27	14343.09	935.23	2665.96	4326.76	8165.93	11483.69	14392.63
22	932.54	2657.03	4311.65	8136.70	11441.65	14343.09	935.17	2665.81	4326.38	8165.26	11482.37	14392.63
23	932.30	2656.47	4310.90	8135.37	11440.34	14341.03	935.09	2665.60	4326.20	8165.26	11482.37	14390.56
24	932.08	2655.90	4310.16	8134.71	11439.03	14338.97	935.03	2665.46	4326.01	8164.60	11482.37	14390.56
25	931.90	2655.48	4309.42	8133.39	11436.41	14334.86	934.97	2665.32	4325.82	8164.60	11481.06	14388.49
26	931.73	2655.06	4308.67	8131.40	11435.11	14330.75	934.92	2665.25	4325.63	8163.93	11481.06	14388.49
27	931.60	2654.63	4307.93	8130.08	11432.49	14328.70	934.89	2665.10	4325.45	8163.27	11479.74	14386.42
28	931.48	2654.14	4307.00	8128.10	11429.88	14322.54	934.86	2664.96	4325.07	8162.60	11478.42	14384.35
29	931.33	2653.58	4306.08	8126.12	11425.96	14316.39	934.81	2664.75	4324.70	8161.93	11477.10	14382.28
30	931.18	2652.94	4304.96	8124.14	11422.04	14310.25	934.75	2664.54	4324.32	8160.60	11474.47	14378.15
31	931.00	2652.24	4303.85	8121.50	11416.83	14304.11	934.69	2664.25	4323.76	8159.93	11473.15	14376.08
32	930.80	2651.46	4302.37	8118.86	11411.62	14295.93	934.61	2663.90	4323.20	8158.60	11470.52	14371.95
33	930.60	2650.62	4300.89	8115.57	11405.11	14285.71	934.53	2663.54	4322.46	8157.27	11467.89	14367.82
34	930.35	2649.64	4299.23	8111.62	11397.31	14275.52	934.42	2663.12	4321.71	8155.28	11463.95	14363.69
35	930.09	2648.59	4297.38	8106.36	11388.22	14263.30	934.30	2662.69	4320.96	8153.28	11460.00	14359.56
36	929.78	2647.39	4295.16	8101.10	11379.15	14251.10	934.17	2662.12	4320.03	8150.62	11456.07	14353.38
37	929.45	2646.06	4292.95	8094.54	11367.51	14236.90	934.01	2661.56	4318.91	8147.97	11452.13	14347.20
38	929.07	2644.59	4290.00	8087.73	11355.89	14222.73	933.84	2660.85	4317.60	8144.65	11446.89	14338.97
39	928.66	2642.99	4286.51	8078.85	11343.01	14208.58	933.65	2660.14	4316.11	8140.67	11440.34	14332.81
40	928.21	2640.89	4282.29	8069.72	11328.88	14198.49	933.45	2659.22	4314.25	8136.70	11433.80	14328.70
41	927.72	2638.24	4277.34	8059.32	11316.06	14190.44	933.23	2658.02	4312.20	8132.06	11427.27	14324.60
42	926.81	2634.98	4271.68	8047.64	11304.54	14188.42	932.84	2656.61	4309.60	8127.44	11422.04	14322.54
43	925.81	2631.37	4265.48	8036.65	11296.88	14190.44	932.39	2655.06	4307.00	8122.16	11418.13	14322.54
44	924.73	2627.57	4258.94	8028.26	11291.78	14190.44	931.92	2653.36	4304.04	8117.54	11415.53	14324.60
45	923.55	2623.43	4252.79	8021.18	11291.78	14192.45	931.41	2651.54	4301.08	8114.25	11414.22	14324.60
46	922.29	2619.72	4247.73	8016.67	11291.78	14192.45	930.86	2649.78	4298.67	8111.62	11415.53	14324.60
47	920.96	2616.57	4243.58	8014.75	11293.05	14192.45	930.25	2648.23	4296.64	8110.30	11415.53	14324.60
48	919.85	2614.17	4240.88	8014.10	11294.33	14192.45	929.71	2647.04	4295.16	8110.30	11415.53	14324.60
49	918.97	2612.53	4239.44	8014.10	11293.05	14190.44	929.26	2646.13	4294.24	8109.64	11415.53	14324.60
50	918.36	2611.78	4238.72	8014.10	11291.78	14186.41	928.94	2645.57	4293.69	8109.64	11414.22	14322.54
51	918.03	2611.31	4238.19	8014.75	11289.23		928.73	2645.36	4293.32	8109.64	11412.92	
52	918.01	2610.97	4237.65	8015.39	11284.13		928.66	2645.08	4292.95	8109.64	11410.31	
53	918.06	2610.76	4237.29	8014.75	11276.50		928.66	2644.87	4292.77	8108.98	11405.11	
54	918.16	2610.56	4237.11	8012.18	11266.34		928.67	2644.66	4292.21	8107.01	11399.91	
55	918.32	2610.35	4236.57	8007.05	11252.39		928.69	2644.38	4291.66	8103.73	11392.12	
56	918.48	2610.08	4236.03	7998.72			928.72	2644.03	4291.11	8099.13		
57	918.67	2609.67	4235.13	7987.22			928.73	2643.54	4290.19	8092.58		
58	918.83	2609.06	4231.91	7971.30			928.72	2642.92	4287.98	8083.42		
59	918.97	2608.24	4225.65	7949.76			928.68	2642.08	4284.31	8071.68		
60	919.10	2604.85	4215.85	7920.79			928.61	2640.05	4278.81	8056.72		
61	919.24	2598.41	4201.68				928.51	2636.44	4271.13			
62	916.88	2587.86	4181.48				927.27	2631.09	4260.94			
63	914.08	2575.20	4157.14				925.81	2624.67	4248.99			
64	910.75	2560.10	4128.14				924.09	2617.18	4234.78			
65	906.80	2542.01	4093.16				922.06	2608.24	4217.81			
66	902.11	2520.16	4048.91				919.68	2597.67	4197.45			
67	896.54	2492.09	3993.61				916.80	2584.65	4172.40			
68	889.76	2457.79	3921.57				913.35	2568.98	4142.33			
69	881.22	2412.14	3824.38				909.26	2550.24	4105.93			
70	870.88	2350.45	3678.36				904.40	2527.61	4060.09			
71	857.51	2258.20					898.59	2498.25				
72	840.24	2078.35					891.59	2461.42				
73	815.35						882.53					
74	774.40						871.37					
75	633.36						856.46					

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。