

表一：中宏幸福永伴终身寿险标准费率表  
(每1000元基本保险金额)

保险期间：终身，缴费期间：趸缴

产品计划	A档		B档		C档		D档		E档		F档	
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	191.70	168.84	187.41	165.06	184.32	162.34	180.36	158.85	176.56	155.51	172.04	151.52
19	197.94	174.52	193.51	170.62	190.32	167.80	186.23	164.20	182.31	160.74	177.63	156.62
20	204.34	180.38	199.78	176.35	196.48	173.44	192.26	169.71	188.21	166.14	183.38	161.88
21	210.93	186.43	206.22	182.26	202.82	179.26	198.46	175.40	194.28	171.71	189.30	167.31
22	217.72	192.68	212.86	188.37	209.35	185.27	204.85	181.28	200.53	177.47	195.39	172.92
23	224.73	199.13	219.70	194.68	216.08	191.47	211.44	187.36	206.98	183.41	201.68	178.71
24	231.96	205.80	226.77	201.21	223.04	197.89	218.24	193.63	213.65	189.56	208.17	184.70
25	239.43	212.70	234.08	207.95	230.22	204.52	225.27	200.12	220.53	195.91	214.87	190.89
26	247.15	219.84	241.63	214.92	237.64	211.38	232.53	206.84	227.64	202.48	221.80	197.29
27	255.13	227.22	249.43	222.14	245.32	218.48	240.04	213.78	234.99	209.28	228.96	203.91
28	263.38	234.85	257.49	229.60	253.25	225.82	247.80	220.96	242.59	216.31	236.37	210.76
29	271.91	242.74	265.83	237.32	261.45	233.41	255.83	228.39	250.44	223.58	244.02	217.85
30	280.72	250.90	274.44	245.30	269.92	241.25	264.12	236.07	258.56	231.10	251.93	225.17
31	289.81	259.34	283.34	253.54	278.67	249.36	272.67	244.00	266.93	238.86	260.09	232.74
32	299.19	268.05	292.51	262.06	287.68	257.74	281.50	252.20	275.57	246.89	268.51	240.56
33	308.86	277.04	301.96	270.85	296.98	266.38	290.59	260.65	284.47	255.17	277.18	248.62
34	318.82	286.32	311.70	279.92	306.56	275.31	299.97	269.39	293.65	263.72	286.12	256.96
35	329.09	295.91	321.74	289.30	316.43	284.53	309.63	278.41	303.11	272.55	295.34	265.56
36	339.68	305.81	332.09	298.97	326.61	294.04	319.59	287.72	312.86	281.66	304.84	274.44
37	350.58	316.03	342.75	308.96	337.10	303.87	329.85	297.34	322.90	291.08	314.62	283.61
38	361.81	326.57	353.73	319.28	347.90	314.01	340.41	307.26	333.25	300.79	324.70	293.08
39	373.37	337.46	365.03	329.92	359.01	324.48	351.29	317.50	343.90	310.82	335.08	302.85
40	385.27	348.68	376.66	340.89	370.45	335.27	362.48	328.06	354.85	321.15	345.75	312.92
41	397.50	360.25	388.62	352.20	382.22	346.40	374.00	338.95	366.12	331.81	356.73	323.30
42	410.10	372.19	400.93	363.87	394.32	357.87	385.84	350.18	377.72	342.80	368.04	334.01
43	423.06	384.50	413.61	375.91	406.79	369.71	398.04	361.76	389.66	354.14	379.67	345.06
44	436.41	397.21	426.66	388.33	419.63	381.93	410.60	373.71	401.96	365.85	391.65	356.47
45	450.16	410.32	440.10	401.15	432.84	394.54	423.54	386.05	414.62	377.93	403.99	368.24
46	464.31	423.85	453.94	414.38	446.45	407.55	436.85	398.78	427.66	390.39	416.69	380.38
47	478.88	437.81	468.18	428.03	460.46	420.97	450.56	411.92	441.07	403.25	429.76	392.91
48	493.86	452.19	482.82	442.09	474.86	434.80	464.65	425.45	454.87	416.50	443.20	405.82
49	509.25	467.01	497.87	456.58	489.67	449.05	479.14	439.39	469.05	430.14	457.02	419.11
50	525.08	482.27	513.35	471.49	504.88	463.72	494.03	453.74	483.63	444.19	471.22	432.80
51	541.35	497.96	529.25	486.83	520.53	478.81	509.33	468.51	498.61	458.65	485.83	446.89
52	558.09	514.11	545.62	502.62	536.62	494.34	525.08	483.71	514.03	473.52	500.85	461.38
53	575.31	530.73	562.46	518.87	553.19	510.32	541.29	499.34	529.89	488.83	516.31	476.30
54	593.05	547.82	579.80	535.58	570.24	526.75	557.98	515.42	546.23	504.57	532.23	491.63
55	611.30	565.38	597.64	552.75	587.79	543.64	575.15	531.94	563.04	520.75	548.61	507.39
56	630.07	583.42	615.99	570.38	605.83	560.98	592.81	548.92	580.33	537.36	565.45	523.58
57	649.32	601.94	634.81	588.48	624.35	578.78	610.92	566.34	598.06	554.41	582.72	540.20
58	669.03	620.93	654.08	607.05	643.30	597.04	629.46	584.20	616.21	571.91	600.41	557.24
59	689.18	640.40	673.78	626.09	662.67	615.77	648.42	602.52	634.77	589.84	618.50	574.72
60	709.76	660.36	693.90	645.61	682.46	634.96	667.79	621.31	653.73	608.23	636.97	592.63
61	730.26	680.51	713.94	665.31	702.18	654.34	687.08	640.27	672.61	626.79	655.36	610.72
62	751.14	701.14	734.36	685.47	722.25	674.17	706.72	659.67	691.84	645.79	674.10	629.23
63	772.43	722.25	755.17	706.11	742.72	694.47	726.75	679.54	711.45	665.23	693.20	648.18
64	794.16	743.86	776.41	727.24	763.61	715.25	747.19	699.87	731.46	685.14	712.70	667.57
65	816.36	765.99	798.12	748.87	784.97	736.52	768.09	720.69	751.92	705.51	732.64	687.42

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

表一：中宏幸福永伴终身寿险标准费率表  
(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	A档		B档		C档		D档		E档		F档	
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	43.29	38.11	42.44	37.36	41.57	36.59	40.70	35.82	39.86	35.09	38.99	34.32
19	44.70	39.39	43.83	38.62	42.93	37.82	42.03	37.03	41.16	36.27	40.27	35.48
20	46.16	40.71	45.25	39.92	44.32	39.10	43.39	38.27	42.50	37.49	41.57	36.67
21	47.65	42.08	46.71	41.26	45.75	40.41	44.79	39.56	43.87	38.74	42.92	37.90
22	49.18	43.49	48.22	42.64	47.23	41.76	46.24	40.89	45.28	40.04	44.30	39.18
23	50.77	44.95	49.77	44.07	48.75	43.16	47.73	42.26	46.74	41.39	45.73	40.49
24	52.40	46.46	51.38	45.55	50.32	44.61	49.26	43.67	48.25	42.77	47.20	41.85
25	54.09	48.02	53.03	47.07	51.94	46.11	50.85	45.14	49.80	44.21	48.72	43.25
26	55.84	49.63	54.75	48.65	53.62	47.66	52.49	46.65	51.41	45.69	50.30	44.70
27	57.65	51.29	56.51	50.29	55.35	49.26	54.19	48.22	53.07	47.23	51.92	46.20
28	59.51	53.02	58.35	51.98	57.15	50.91	55.95	49.84	54.79	48.81	53.60	47.76
29	61.45	54.80	60.24	53.73	59.00	52.63	57.76	51.52	56.57	50.46	55.34	49.36
30	63.44	56.65	62.20	55.54	60.92	54.40	59.64	53.25	58.41	52.16	57.14	51.02
31	65.51	58.56	64.22	57.41	62.90	56.23	61.58	55.05	60.31	53.91	59.00	52.74
32	67.63	60.53	66.31	59.34	64.95	58.12	63.58	56.90	62.27	55.73	60.92	54.52
33	69.83	62.56	68.46	61.33	67.05	60.07	65.64	58.81	64.29	57.60	62.89	56.35
34	72.09	64.66	70.68	63.39	69.22	62.09	67.77	60.79	66.37	59.53	64.93	58.24
35	74.43	66.83	72.97	65.52	71.47	64.18	69.96	62.83	68.52	61.53	67.03	60.20
36	76.83	69.07	75.33	67.72	73.78	66.33	72.23	64.93	70.74	63.60	69.20	62.22
37	79.32	71.39	77.76	69.99	76.16	68.55	74.56	67.11	73.02	65.73	71.44	64.30
38	81.88	73.78	80.27	72.33	78.62	70.85	76.96	69.36	75.38	67.93	73.74	66.45
39	84.51	76.25	82.85	74.75	81.15	73.22	79.44	71.68	77.80	70.20	76.12	68.68
40	87.23	78.80	85.52	77.25	83.76	75.66	81.99	74.07	80.30	72.55	78.56	70.97
41	90.02	81.42	88.26	79.82	86.44	78.19	84.62	76.54	82.88	74.96	81.08	73.34
42	92.90	84.13	91.08	82.48	89.20	80.79	87.32	79.09	85.52	77.46	83.67	75.78
43	95.87	86.93	93.98	85.22	92.05	83.47	90.11	81.71	88.25	80.03	86.34	78.29
44	98.92	89.81	96.98	88.05	94.98	86.24	92.98	84.43	91.06	82.69	89.09	80.89
45	102.08	92.80	100.07	90.98	98.01	89.11	95.95	87.23	93.97	85.43	91.93	83.58
46	105.33	95.88	103.26	94.00	101.13	92.07	99.00	90.13	96.96	88.27	94.85	86.35
47	108.69	99.06	106.55	97.12	104.35	95.12	102.15	93.12	100.05	91.20	97.87	89.22
48	112.14	102.35	109.94	100.34	107.67	98.28	105.40	96.21	103.22	94.23	100.98	92.18
49	115.70	105.74	113.42	103.67	111.09	101.54	108.74	99.40	106.50	97.35	104.19	95.24
50	119.36	109.24	117.01	107.10	114.60	104.89	112.18	102.69	109.87	100.57	107.48	98.38
51	123.13	112.85	120.71	110.63	118.22	108.36	115.72	106.07	113.33	103.89	110.87	101.63
52	127.02	116.57	124.52	114.28	121.95	111.93	119.38	109.57	116.91	107.31	114.37	104.98
53	131.04	120.41	128.45	118.04	125.80	115.61	123.15	113.17	120.60	110.84	117.98	108.43
54	135.19	124.37	132.53	121.92	129.79	119.41	127.05	116.90	124.42	114.48	121.72	112.00
55	139.51	128.46	136.76	125.93	133.93	123.34	131.10	120.74	128.39	118.24	125.60	115.68
56	143.99	132.68	141.15	130.07	138.23	127.39	135.30	124.70	132.50	122.12	129.62	119.47
57	148.63	137.03	145.70	134.33	142.68	131.56	139.66	128.78	136.76	126.12	133.79	123.38
58	153.44	141.52	150.40	138.73	147.29	135.87	144.16	133.00	141.17	130.24	138.11	127.42
59	158.40	146.14	155.26	143.26	152.04	140.30	148.81	137.34	145.72	134.49	142.56	131.57
60	163.51	150.91	160.27	147.93	156.94	144.87	153.61	141.81	150.41	138.87	147.15	135.86

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

表一：中宏幸福永伴终身寿险标准体费率表  
(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	A档		B档		C档		D档		E档		F档	
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	23.49	20.66	23.06	20.28	22.53	19.81	22.07	19.41	21.63	19.02	21.13	18.59
19	24.26	21.36	23.81	20.96	23.26	20.48	22.79	20.06	22.34	19.66	21.83	19.21
20	25.05	22.08	24.59	21.67	24.02	21.17	23.53	20.74	23.06	20.33	22.53	19.86
21	25.86	22.82	25.38	22.40	24.80	21.88	24.29	21.44	23.81	21.01	23.26	20.53
22	26.70	23.59	26.20	23.15	25.60	22.61	25.08	22.16	24.58	21.71	24.02	21.22
23	27.56	24.38	27.05	23.93	26.42	23.37	25.89	22.90	25.37	22.44	24.79	21.93
24	28.45	25.19	27.92	24.73	27.28	24.16	26.72	23.67	26.19	23.20	25.59	22.66
25	29.37	26.04	28.82	25.56	28.16	24.97	27.59	24.46	27.04	23.97	26.42	23.43
26	30.32	26.92	29.76	26.42	29.07	25.81	28.48	25.28	27.91	24.78	27.27	24.21
27	31.30	27.82	30.72	27.31	30.01	26.68	29.40	26.13	28.82	25.61	28.16	25.03
28	32.32	28.76	31.72	28.23	30.99	27.57	30.36	27.01	29.75	26.48	29.07	25.87
29	33.38	29.73	32.76	29.18	32.00	28.50	31.35	27.93	30.73	27.37	30.02	26.74
30	34.47	30.73	33.83	30.16	33.05	29.47	32.37	28.87	31.73	28.29	31.00	27.65
31	35.59	31.77	34.93	31.18	34.13	30.46	33.43	29.84	32.77	29.25	32.02	28.58
32	36.76	32.84	36.07	32.23	35.24	31.49	34.53	30.85	33.84	30.24	33.06	29.54
33	37.96	33.95	37.25	33.32	36.39	32.55	35.65	31.89	34.94	31.25	34.14	30.54
34	39.20	35.09	38.47	34.44	37.58	33.65	36.82	32.96	36.08	32.31	35.26	31.57
35	40.48	36.28	39.73	35.60	38.81	34.78	38.02	34.08	37.26	33.40	36.41	32.63
36	41.80	37.50	41.02	36.80	40.08	35.95	39.26	35.22	38.48	34.52	37.59	33.73
37	43.16	38.76	42.36	38.04	41.38	37.17	40.54	36.41	39.73	35.68	38.82	34.87
38	44.57	40.07	43.74	39.32	42.73	38.42	41.86	37.64	41.02	36.89	40.08	36.04
39	46.02	41.41	45.16	40.65	44.12	39.71	43.22	38.90	42.36	38.13	41.39	37.25
40	47.51	42.81	46.63	42.01	45.55	41.04	44.63	40.21	43.73	39.41	42.73	38.50
41	49.05	44.24	48.14	43.42	47.03	42.42	46.07	41.56	45.15	40.73	44.12	39.79
42	50.64	45.72	49.70	44.88	48.56	43.84	47.57	42.95	46.62	42.09	45.55	41.13
43	52.29	47.26	51.31	46.38	50.13	45.31	49.11	44.39	48.12	43.50	47.02	42.51
44	53.98	48.84	52.98	47.93	51.75	46.83	50.70	45.88	49.68	44.96	48.55	43.93
45	55.73	50.48	54.70	49.54	53.43	48.40	52.34	47.42	51.30	46.47	50.12	45.41
46	57.54	52.18	56.47	51.21	55.17	50.03	54.04	49.01	52.96	48.03	51.75	46.93
47	59.42	53.94	58.31	52.94	56.96	51.72	55.80	50.66	54.68	49.65	53.43	48.51
48	61.35	55.76	60.21	54.72	58.82	53.46	57.61	52.37	56.46	51.33	55.16	50.15
49	63.34	57.64	62.16	56.57	60.73	55.27	59.49	54.14	58.29	53.06	56.96	51.84
50	65.41	59.59	64.19	58.48	62.71	57.13	61.42	55.97	60.19	54.85	58.81	53.59
51	67.55	61.61	66.29	60.46	64.76	59.07	63.43	57.86	62.16	56.7	60.73	55.4
52	69.77	63.70	68.47	62.51	66.89	61.07	65.52	59.82	64.20	58.63	62.73	57.28
53	72.09	65.86	70.75	64.64	69.11	63.15	67.69	61.86	66.33	60.62	64.81	59.23
54	74.52	68.11	73.13	66.84	71.44	65.30	69.97	63.96	68.56	62.68	66.99	61.25
55	77.06	70.45	75.62	69.13	73.87	67.54	72.35	66.15	70.89	64.83	69.27	63.34

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

表一：中宏幸福永伴终身寿险标准体费率表  
(每1000元基本保险金额)

保险期间：终身，缴费期间：15年缴

产品计划	A档		B档		C档		D档		E档		F档	
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	16.76	14.72	16.46	14.46	16.08	14.13	15.79	13.88	15.43	13.56	15.08	13.25
19	17.31	15.22	17.00	14.95	16.61	14.61	16.31	14.35	15.94	14.02	15.57	13.70
20	17.87	15.73	17.55	15.45	17.15	15.10	16.84	14.83	16.46	14.49	16.08	14.16
21	18.45	16.26	18.12	15.97	17.71	15.61	17.39	15.33	16.99	14.98	16.60	14.64
22	19.05	16.81	18.71	16.51	18.28	16.14	17.95	15.84	17.54	15.48	17.14	15.13
23	19.66	17.37	19.31	17.07	18.87	16.68	18.53	16.38	18.11	16.00	17.69	15.64
24	20.30	17.96	19.94	17.64	19.49	17.24	19.13	16.93	18.69	16.54	18.27	16.16
25	20.96	18.56	20.59	18.23	20.12	17.82	19.76	17.50	19.30	17.09	18.86	16.70
26	21.64	19.19	21.26	18.85	20.77	18.42	20.40	18.09	19.93	17.67	19.47	17.27
27	22.35	19.83	21.95	19.48	21.45	19.04	21.06	18.70	20.58	18.27	20.11	17.85
28	23.08	20.50	22.67	20.14	22.15	19.68	21.75	19.33	21.25	18.88	20.77	18.45
29	23.83	21.20	23.41	20.82	22.88	20.35	22.46	19.98	21.95	19.52	21.45	19.08
30	24.62	21.92	24.18	21.53	23.63	21.04	23.20	20.66	22.67	20.18	22.15	19.72
31	25.43	22.66	24.98	22.26	24.41	21.75	23.97	21.36	23.41	20.87	22.88	20.39
32	26.26	23.43	25.80	23.01	25.21	22.49	24.76	22.08	24.19	21.57	23.63	21.08
33	27.13	24.22	26.65	23.79	26.04	23.25	25.57	22.83	24.98	22.30	24.41	21.79
34	28.02	25.04	27.53	24.59	26.90	24.03	26.41	23.60	25.80	23.06	25.22	22.53
35	28.95	25.89	28.43	25.43	27.79	24.85	27.28	24.40	26.65	23.84	26.05	23.29
36	29.90	26.76	29.37	26.29	28.70	25.69	28.18	25.23	27.53	24.65	26.90	24.08
37	30.89	27.67	30.34	27.18	29.65	26.56	29.11	26.08	28.44	25.48	27.79	24.90
38	31.91	28.61	31.34	28.10	30.63	27.46	30.07	26.96	29.38	26.34	28.71	25.74
39	32.96	29.58	32.37	29.05	31.64	28.39	31.06	27.88	30.35	27.24	29.65	26.61
40	34.04	30.58	33.44	30.04	32.68	29.35	32.09	28.82	31.35	28.16	30.63	27.52
41	35.17	31.61	34.54	31.05	33.75	30.35	33.14	29.80	32.38	29.11	31.64	28.45
42	36.32	32.68	35.68	32.11	34.87	31.37	34.23	30.81	33.44	30.10	32.68	29.41
43	37.52	33.79	36.86	33.19	36.02	32.44	35.36	31.85	34.55	31.12	33.76	30.41
44	38.76	34.94	38.07	34.32	37.21	33.54	36.53	32.94	35.69	32.18	34.87	31.44
45	40.05	36.14	39.34	35.50	38.44	34.69	37.74	34.06	36.87	33.28	36.03	32.52
46	41.39	37.38	40.65	36.71	39.72	35.88	39.00	35.23	38.10	34.42	37.23	33.63
47	42.78	38.66	42.01	37.98	41.06	37.11	40.31	36.44	39.38	35.60	38.48	34.79
48	44.22	40.00	43.43	39.29	42.44	38.39	41.67	37.70	40.70	36.83	39.78	35.99
49	45.72	41.39	44.90	40.65	43.88	39.73	43.08	39.01	42.08	38.11	41.12	37.24
50	47.28	42.83	46.44	42.07	45.38	41.11	44.55	40.36	43.52	39.43	42.53	38.53

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

表一：中宏幸福永伴终身寿险标准费率表  
(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	A档		B档		C档		D档		E档		F档	
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	13.58	11.93	13.33	11.71	13.05	11.46	12.79	11.23	12.51	10.98	12.26	10.76
19	14.03	12.33	13.77	12.10	13.48	11.84	13.21	11.61	12.92	11.35	12.66	11.13
20	14.49	12.74	14.22	12.51	13.92	12.24	13.64	12.00	13.34	11.74	13.08	11.50
21	14.96	13.17	14.68	12.93	14.37	12.65	14.09	12.40	13.78	12.13	13.50	11.89
22	15.45	13.62	15.16	13.37	14.84	13.08	14.54	12.82	14.23	12.54	13.94	12.29
23	15.95	14.08	15.65	13.82	15.32	13.52	15.02	13.25	14.69	12.96	14.40	12.70
24	16.47	14.55	16.16	14.28	15.82	13.98	15.50	13.70	15.17	13.40	14.86	13.13
25	17.01	15.04	16.69	14.76	16.33	14.45	16.01	14.16	15.66	13.85	15.35	13.58
26	17.56	15.55	17.24	15.26	16.87	14.93	16.53	14.64	16.17	14.32	15.85	14.03
27	18.14	16.07	17.80	15.78	17.42	15.44	17.08	15.13	16.70	14.80	16.37	14.51
28	18.74	16.62	18.39	16.31	18.00	15.96	17.64	15.65	17.25	15.30	16.91	15.00
29	19.35	17.18	19.00	16.87	18.59	16.51	18.22	16.18	17.82	15.82	17.47	15.51
30	20.00	17.77	19.63	17.44	19.21	17.07	18.83	16.73	18.41	16.36	18.05	16.04
31	20.66	18.37	20.28	18.03	19.84	17.65	19.45	17.30	19.02	16.92	18.65	16.58
32	21.35	19.00	20.95	18.65	20.50	18.25	20.10	17.89	19.66	17.49	19.26	17.15
33	22.06	19.64	21.65	19.28	21.18	18.87	20.76	18.49	20.31	18.09	19.91	17.73
34	22.79	20.31	22.37	19.94	21.89	19.51	21.46	19.12	20.99	18.71	20.57	18.33
35	23.55	21.01	23.12	20.62	22.62	20.18	22.17	19.78	21.69	19.34	21.25	18.96
36	24.34	21.72	23.89	21.32	23.37	20.86	22.91	20.45	22.41	20.00	21.96	19.61
37	25.15	22.47	24.69	22.05	24.16	21.58	23.68	21.15	23.16	20.69	22.70	20.28
38	26.00	23.23	25.51	22.80	24.96	22.32	24.47	21.87	23.94	21.40	23.46	20.97
39	26.87	24.03	26.37	23.59	25.80	23.08	25.29	22.62	24.74	22.13	24.24	21.69
40	27.77	24.86	27.25	24.40	26.67	23.87	26.14	23.40	25.57	22.89	25.06	22.43
41	28.70	25.71	28.17	25.23	27.56	24.69	27.02	24.20	26.43	23.68	25.90	23.20
42	29.67	26.60	29.12	26.10	28.49	25.54	27.93	25.04	27.32	24.49	26.77	24.00
43	30.68	27.52	30.11	27.01	29.46	26.43	28.88	25.90	28.25	25.34	27.68	24.83
44	31.73	28.47	31.14	27.95	30.47	27.35	29.86	26.80	29.21	26.22	28.63	25.69
45	32.82	29.47	32.21	28.92	31.52	28.30	30.89	27.74	30.22	27.14	29.61	26.59
46	33.97	30.51	33.33	29.94	32.61	29.30	31.97	28.72	31.27	28.09	30.64	27.53
47	35.16	31.59	34.50	31.00	33.76	30.34	33.09	29.74	32.37	29.09	31.72	28.50
48	36.41	32.72	35.73	32.11	34.95	31.42	34.26	30.80	33.52	30.13	32.84	29.52
49	37.72	33.90	37.01	33.27	36.21	32.55	35.49	31.91	34.72	31.21	34.02	30.59
50	39.09	35.13	38.35	34.47	37.52	33.73	36.78	33.07	35.98	32.34	35.25	31.69

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

表一：中宏幸福永伴终身寿险标准费率表  
(每1000元基本保险金额)

保险期间：终身，缴费期间：30年缴

产品计划	A档		B档		C档		D档		E档		F档	
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	10.42	9.13	10.24	8.97	9.99	8.75	9.81	8.59	9.60	8.41	9.39	8.23
19	10.77	9.44	10.58	9.28	10.32	9.05	10.13	8.88	9.92	8.70	9.71	8.51
20	11.12	9.76	10.93	9.59	10.67	9.36	10.46	9.18	10.25	8.99	10.03	8.80
21	11.49	10.09	11.29	9.91	11.02	9.67	10.81	9.49	10.59	9.30	10.36	9.09
22	11.87	10.43	11.66	10.25	11.38	10.00	11.16	9.81	10.93	9.61	10.70	9.40
23	12.26	10.78	12.04	10.60	11.75	10.34	11.53	10.15	11.29	9.94	11.05	9.72
24	12.66	11.15	12.44	10.96	12.14	10.69	11.91	10.49	11.67	10.27	11.41	10.05
25	13.08	11.53	12.85	11.33	12.54	11.06	12.31	10.85	12.05	10.62	11.79	10.39
26	13.51	11.92	13.28	11.72	12.96	11.43	12.71	11.22	12.45	10.99	12.18	10.75
27	13.96	12.33	13.72	12.12	13.39	11.82	13.14	11.60	12.87	11.36	12.59	11.11
28	14.43	12.75	14.18	12.53	13.84	12.23	13.58	12.00	13.30	11.75	13.01	11.49
29	14.92	13.19	14.66	12.96	14.30	12.65	14.04	12.41	13.75	12.15	13.45	11.89
30	15.42	13.64	15.16	13.41	14.79	13.08	14.51	12.84	14.21	12.57	13.90	12.30
31	15.95	14.12	15.67	13.87	15.29	13.53	15.00	13.28	14.70	13.01	14.37	12.72
32	16.49	14.60	16.21	14.35	15.81	14.00	15.52	13.74	15.20	13.46	14.87	13.16
33	17.06	15.11	16.76	14.85	16.35	14.49	16.05	14.22	15.72	13.92	15.37	13.62
34	17.65	15.64	17.34	15.37	16.92	14.99	16.60	14.71	16.26	14.41	15.90	14.10
35	18.26	16.18	17.94	15.90	17.50	15.52	17.18	15.23	16.82	14.91	16.45	14.59
36	18.89	16.75	18.56	16.46	18.11	16.06	17.77	15.76	17.41	15.44	17.03	15.10
37	19.56	17.34	19.21	17.04	18.75	16.63	18.40	16.32	18.02	15.98	17.62	15.63
38	20.25	17.96	19.89	17.65	19.41	17.22	19.05	16.90	18.65	16.55	18.25	16.19
39	20.97	18.60	20.60	18.28	20.10	17.83	19.72	17.50	19.32	17.14	18.89	16.76
40	21.72	19.27	21.34	18.93	20.82	18.47	20.43	18.13	20.01	17.75	19.57	17.36

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

表二：中宏幸福永伴终身寿险非标准体死亡率加费率表  
(每1000元基本保险金额)

非标准体额外死亡率系数：100												
年龄	男性						女性					
	趸缴	5年缴	10年缴	15年缴	20年缴	30年缴	趸缴	5年缴	10年缴	15年缴	20年缴	30年缴
18	45.62	10.71	5.85	4.17	3.41	2.65	35.46	8.32	4.53	3.21	2.60	2.00
19	46.78	10.99	6.01	4.28	3.50	2.73	36.48	8.56	4.66	3.30	2.68	2.06
20	47.94	11.26	6.16	4.39	3.60	2.81	37.53	8.82	4.79	3.40	2.77	2.13
21	49.09	11.54	6.32	4.51	3.69	2.89	38.59	9.07	4.93	3.50	2.85	2.19
22	50.26	11.83	6.47	4.62	3.78	2.96	39.68	9.33	5.07	3.60	2.93	2.26
23	51.44	12.11	6.63	4.74	3.89	3.05	40.80	9.59	5.21	3.71	3.01	2.33
24	52.66	12.41	6.79	4.86	3.99	3.14	41.94	9.86	5.37	3.81	3.10	2.40
25	53.91	12.71	6.96	4.98	4.09	3.23	43.12	10.14	5.52	3.92	3.20	2.48
26	55.19	13.01	7.13	5.11	4.21	3.34	44.33	10.43	5.68	4.03	3.29	2.56
27	56.50	13.33	7.32	5.24	4.32	3.44	45.59	10.73	5.85	4.16	3.40	2.64
28	57.87	13.66	7.50	5.38	4.44	3.55	46.89	11.04	6.02	4.28	3.50	2.73
29	59.27	14.00	7.69	5.53	4.58	3.66	48.23	11.36	6.19	4.41	3.61	2.82
30	60.71	14.36	7.90	5.68	4.70	3.79	49.61	11.69	6.38	4.54	3.72	2.92
31	62.18	14.71	8.11	5.84	4.85	3.91	51.02	12.02	6.57	4.68	3.84	3.01
32	63.67	15.09	8.32	6.01	4.99	4.06	52.46	12.37	6.77	4.82	3.96	3.13
33	65.18	15.47	8.54	6.18	5.14	4.20	53.94	12.73	6.96	4.97	4.09	3.24
34	66.72	15.85	8.77	6.36	5.31	4.35	55.46	13.10	7.17	5.12	4.22	3.36
35	68.28	16.24	9.00	6.53	5.47	4.52	57.00	13.48	7.38	5.28	4.35	3.49
36	69.85	16.65	9.25	6.72	5.64	4.71	58.58	13.86	7.60	5.45	4.50	3.63
37	71.45	17.06	9.50	6.92	5.83	4.89	60.19	14.26	7.83	5.61	4.64	3.77
38	73.06	17.47	9.75	7.12	6.01	5.10	61.85	14.67	8.06	5.79	4.80	3.92
39	74.67	17.91	10.01	7.33	6.21	5.33	63.52	15.08	8.30	5.97	4.96	4.09
40	76.29	18.33	10.28	7.56	6.42	5.57	65.23	15.50	8.54	6.16	5.13	4.27
41	77.92	18.77	10.55	7.77	6.64		66.96	15.94	8.80	6.36	5.32	
42	79.54	19.20	10.83	8.02	6.88		68.72	16.38	9.06	6.56	5.50	
43	81.18	19.65	11.11	8.26	7.13		70.51	16.82	9.32	6.77	5.71	
44	82.82	20.11	11.42	8.52	7.40		72.33	17.29	9.60	7.00	5.93	
45	84.48	20.57	11.74	8.80	7.70		74.20	17.76	9.89	7.23	6.17	
46	86.16	21.06	12.07	9.09	8.02		76.10	18.25	10.20	7.49	6.42	
47	87.84	21.55	12.40	9.41	8.38		78.03	18.77	10.52	7.77	6.70	
48	89.52	22.07	12.76	9.76	8.77		80.00	19.29	10.85	8.06	7.01	
49	91.20	22.59	13.14	10.13	9.20		81.98	19.83	11.21	8.37	7.34	
50	92.86	23.12	13.54	10.54	9.69		83.96	20.38	11.58	8.71	7.70	
51	94.53	23.65	13.96				85.97	20.95	11.97			
52	96.21	24.21	14.43				87.98	21.53	12.39			
53	97.91	24.79	14.95				90.00	22.14	12.84			
54	99.64	25.43	15.52				92.02	22.77	13.32			
55	101.39	26.12	16.18				94.05	23.43	13.83			
56	103.15	26.88					96.08	24.12				
57	104.93	27.73					98.08	24.85				
58	106.68	28.64					100.07	25.60				
59	108.41	29.63					102.05	26.40				
60	110.13	30.70					104.03	27.23				
61	111.30						105.68					
62	112.40						107.28					
63	113.46						108.87					
64	114.54						110.44					
65	115.67						112.00					

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

非标准体额外死亡率系数：125												
年龄	男性						女性					
	趸缴	5年缴	10年缴	15年缴	20年缴	30年缴	趸缴	5年缴	10年缴	15年缴	20年缴	30年缴
18	53.99	12.63	6.91	4.93	4.04	3.15	41.77	9.76	5.31	3.77	3.06	2.36
19	55.33	12.96	7.09	5.06	4.15	3.24	42.95	10.04	5.46	3.88	3.16	2.43
20	56.67	13.27	7.27	5.19	4.25	3.33	44.17	10.33	5.62	4.00	3.25	2.51
21	58.01	13.59	7.45	5.32	4.37	3.42	45.40	10.62	5.78	4.11	3.35	2.58
22	59.36	13.92	7.62	5.45	4.47	3.52	46.66	10.92	5.94	4.22	3.44	2.66
23	60.72	14.25	7.81	5.59	4.59	3.62	47.96	11.23	6.11	4.35	3.54	2.75
24	62.13	14.59	8.00	5.73	4.71	3.73	49.29	11.54	6.29	4.47	3.65	2.83
25	63.57	14.94	8.19	5.87	4.83	3.83	50.66	11.86	6.47	4.60	3.75	2.92
26	65.05	15.29	8.39	6.02	4.97	3.95	52.06	12.20	6.64	4.73	3.86	3.01
27	66.57	15.65	8.60	6.17	5.10	4.08	53.52	12.55	6.84	4.87	3.99	3.11
28	68.14	16.04	8.82	6.34	5.24	4.20	55.03	12.90	7.04	5.02	4.10	3.21
29	69.75	16.42	9.04	6.52	5.40	4.34	56.58	13.27	7.24	5.16	4.23	3.32
30	71.41	16.84	9.27	6.69	5.55	4.49	58.18	13.65	7.46	5.32	4.36	3.44
31	73.10	17.25	9.52	6.88	5.72	4.64	59.81	14.04	7.68	5.48	4.50	3.55
32	74.82	17.68	9.77	7.08	5.89	4.81	61.49	14.45	7.91	5.64	4.64	3.69
33	76.56	18.11	10.02	7.27	6.07	4.98	63.20	14.86	8.13	5.82	4.79	3.82
34	78.32	18.55	10.29	7.48	6.26	5.17	64.95	15.28	8.38	6.00	4.95	3.96
35	80.10	19.00	10.56	7.68	6.45	5.37	66.73	15.72	8.62	6.18	5.10	4.11
36	81.90	19.47	10.84	7.91	6.65	5.59	68.55	16.16	8.87	6.37	5.27	4.27
37	83.73	19.93	11.13	8.14	6.87	5.82	70.42	16.62	9.14	6.57	5.44	4.45
38	85.56	20.41	11.42	8.37	7.09	6.07	72.32	17.09	9.40	6.77	5.63	4.63
39	87.39	20.90	11.72	8.62	7.33	6.34	74.25	17.56	9.69	6.98	5.82	4.83
40	89.23	21.39	12.03	8.88	7.58	6.64	76.21	18.05	9.96	7.20	6.02	5.05
41	91.07	21.89	12.35	9.14	7.85		78.20	18.55	10.26	7.44	6.24	
42	92.90	22.39	12.67	9.42	8.13		80.21	19.05	10.56	7.68	6.46	
43	94.75	22.89	13.00	9.71	8.43		82.26	19.56	10.86	7.92	6.70	
44	96.60	23.42	13.36	10.02	8.75		84.35	20.10	11.19	8.19	6.97	
45	98.47	23.95	13.72	10.35	9.12		86.49	20.64	11.52	8.46	7.25	
46	100.35	24.50	14.11	10.70	9.50		88.66	21.20	11.88	8.77	7.55	
47	102.22	25.06	14.50	11.08	9.94		90.87	21.79	12.25	9.10	7.89	
48	104.09	25.65	14.92	11.49	10.41		93.11	22.39	12.64	9.44	8.25	
49	105.96	26.24	15.37	11.94	10.94		95.36	23.02	13.06	9.81	8.65	
50	107.81	26.85	15.83	12.44	11.53		97.61	23.65	13.50	10.22	9.09	
51	109.66	27.46	16.33				99.89	24.30	13.96			
52	111.51	28.09	16.89				102.17	24.97	14.45			
53	113.39	28.76	17.50				104.45	25.67	14.98			
54	115.29	29.50	18.19				106.73	26.40	15.55			
55	117.23	30.30	18.99				109.02	27.16	16.16			
56	119.17	31.19					111.29	27.96				
57	121.12	32.18					113.54	28.81				
58	123.05	33.27					115.77	29.68				
59	124.95	34.44					117.98	30.61				
60	126.84	35.71					120.19	31.59				
61	128.05						121.98					
62	129.18						123.72					
63	130.27						125.44					
64	131.37						127.14					
65	132.57						128.84					

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



非标准体额外死亡率系数：150												
年龄	男性						女性					
	趸缴	5年缴	10年缴	15年缴	20年缴	30年缴	趸缴	5年缴	10年缴	15年缴	20年缴	30年缴
18	61.79	14.42	7.89	5.64	4.63	3.62	47.60	11.09	6.04	4.29	3.49	2.69
19	63.30	14.79	8.10	5.79	4.75	3.72	48.94	11.41	6.21	4.42	3.59	2.77
20	64.81	15.14	8.30	5.94	4.87	3.83	50.31	11.74	6.39	4.55	3.70	2.86
21	66.31	15.50	8.50	6.09	5.00	3.93	51.70	12.06	6.57	4.67	3.81	2.94
22	67.82	15.87	8.70	6.23	5.12	4.04	53.12	12.40	6.75	4.80	3.91	3.04
23	69.34	16.23	8.91	6.39	5.25	4.15	54.58	12.74	6.94	4.94	4.03	3.13
24	70.92	16.62	9.12	6.54	5.39	4.27	56.08	13.09	7.14	5.08	4.15	3.22
25	72.53	17.00	9.33	6.70	5.53	4.40	57.61	13.45	7.34	5.23	4.27	3.32
26	74.18	17.40	9.56	6.87	5.68	4.54	59.19	13.83	7.54	5.37	4.39	3.43
27	75.87	17.80	9.80	7.05	5.83	4.68	60.83	14.22	7.76	5.54	4.53	3.54
28	77.63	18.23	10.04	7.23	5.99	4.82	62.52	14.62	7.98	5.70	4.66	3.66
29	79.43	18.66	10.29	7.43	6.17	4.98	64.27	15.04	8.21	5.86	4.81	3.78
30	81.28	19.12	10.55	7.63	6.34	5.15	66.06	15.46	8.45	6.04	4.95	3.92
31	83.17	19.58	10.83	7.84	6.53	5.33	67.89	15.90	8.70	6.22	5.11	4.05
32	85.09	20.07	11.10	8.06	6.72	5.52	69.77	16.35	8.95	6.41	5.27	4.20
33	87.02	20.55	11.39	8.28	6.93	5.72	71.69	16.81	9.21	6.60	5.44	4.35
34	88.98	21.04	11.69	8.52	7.15	5.94	73.65	17.29	9.49	6.80	5.62	4.51
35	90.96	21.54	11.99	8.76	7.37	6.17	75.64	17.77	9.75	7.01	5.79	4.70
36	92.95	22.06	12.31	9.01	7.60	6.43	77.68	18.27	10.04	7.23	5.99	4.88
37	94.97	22.58	12.63	9.27	7.85	6.70	79.77	18.78	10.34	7.45	6.18	5.08
38	97.00	23.11	12.96	9.54	8.10	6.99	81.90	19.30	10.64	7.68	6.40	5.29
39	99.02	23.66	13.30	9.82	8.38	7.31	84.04	19.83	10.95	7.92	6.62	5.53
40	101.04	24.20	13.65	10.12	8.67	7.66	86.23	20.37	11.26	8.17	6.84	5.78
41	103.07	24.75	14.01	10.41	8.97		88.45	20.93	11.59	8.43	7.09	
42	105.07	25.30	14.37	10.74	9.30		90.68	21.49	11.93	8.70	7.35	
43	107.10	25.86	14.74	11.07	9.65		92.96	22.06	12.27	8.99	7.62	
44	109.12	26.44	15.14	11.42	10.03		95.28	22.66	12.64	9.29	7.93	
45	111.15	27.03	15.56	11.80	10.45		97.65	23.26	13.02	9.60	8.25	
46	113.20	27.65	15.99	12.20	10.90		100.06	23.89	13.42	9.95	8.61	
47	115.23	28.27	16.44	12.64	11.41		102.50	24.55	13.84	10.32	9.00	
48	117.26	28.92	16.92	13.12	11.97		104.98	25.22	14.29	10.72	9.42	
49	119.28	29.58	17.42	13.64	12.59		107.46	25.91	14.76	11.15	9.89	
50	121.27	30.25	17.95	14.22	13.28		109.95	26.62	15.26	11.62	10.40	
51	123.25	30.93	18.53				112.46	27.34	15.78			
52	125.24	31.63	19.16				114.96	28.09	16.34			
53	127.26	32.38	19.87				117.46	28.87	16.95			
54	129.29	33.20	20.68				119.97	29.69	17.61			
55	131.37	34.10	21.60				122.47	30.55	18.31			
56	133.45	35.12					124.95	31.46				
57	135.54	36.25					127.39	32.41				
58	137.61	37.49					129.82	33.40				
59	139.64	38.85					132.22	34.46				
60	141.66	40.33					134.62	35.58				
61	142.88						136.52					
62	144.00						138.36					
63	145.09						140.17					
64	146.20						141.96					
65	147.42						143.76					

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

非标准体额外死亡率系数：175												
年龄	男性						女性					
	趸缴	5年缴	10年缴	15年缴	20年缴	30年缴	趸缴	5年缴	10年缴	15年缴	20年缴	30年缴
18	69.11	16.10	8.82	6.31	5.18	4.06	53.06	12.33	6.72	4.78	3.89	3.00
19	70.78	16.51	9.05	6.48	5.32	4.17	54.53	12.69	6.91	4.92	4.00	3.10
20	72.43	16.90	9.27	6.64	5.45	4.29	56.04	13.05	7.10	5.06	4.13	3.19
21	74.08	17.30	9.49	6.80	5.59	4.41	57.57	13.41	7.30	5.20	4.24	3.29
22	75.74	17.70	9.71	6.97	5.73	4.53	59.14	13.78	7.50	5.35	4.36	3.39
23	77.41	18.10	9.94	7.14	5.88	4.66	60.74	14.15	7.71	5.50	4.48	3.49
24	79.13	18.52	10.17	7.31	6.03	4.79	62.39	14.54	7.93	5.65	4.62	3.60
25	80.89	18.94	10.41	7.49	6.18	4.93	64.08	14.93	8.15	5.81	4.75	3.71
26	82.70	19.37	10.66	7.67	6.35	5.09	65.81	15.35	8.37	5.97	4.89	3.83
27	84.55	19.81	10.92	7.86	6.51	5.24	67.61	15.78	8.61	6.15	5.04	3.95
28	86.47	20.28	11.18	8.07	6.69	5.41	69.47	16.21	8.86	6.33	5.19	4.08
29	88.44	20.75	11.45	8.29	6.89	5.59	71.39	16.67	9.11	6.51	5.35	4.22
30	90.46	21.26	11.74	8.51	7.08	5.78	73.37	17.14	9.38	6.71	5.51	4.37
31	92.53	21.76	12.05	8.74	7.30	5.98	75.38	17.62	9.65	6.91	5.69	4.51
32	94.62	22.29	12.35	8.99	7.51	6.20	77.44	18.11	9.93	7.11	5.86	4.69
33	96.72	22.82	12.67	9.24	7.74	6.43	79.54	18.62	10.21	7.33	6.05	4.86
34	98.86	23.36	13.00	9.50	7.99	6.67	81.69	19.14	10.51	7.55	6.25	5.04
35	101.01	23.90	13.33	9.76	8.24	6.94	83.88	19.67	10.81	7.78	6.44	5.24
36	103.18	24.47	13.68	10.04	8.50	7.23	86.12	20.22	11.13	8.02	6.66	5.45
37	105.37	25.04	14.04	10.33	8.78	7.54	88.40	20.78	11.45	8.27	6.87	5.68
38	107.56	25.62	14.40	10.63	9.06	7.87	90.72	21.35	11.78	8.52	7.12	5.92
39	109.75	26.21	14.77	10.95	9.37	8.24	93.07	21.93	12.13	8.79	7.36	6.18
40	111.93	26.80	15.16	11.28	9.69	8.64	95.46	22.52	12.47	9.06	7.61	6.47
41	114.11	27.40	15.55	11.61	10.04		97.87	23.13	12.84	9.36	7.89	
42	116.26	28.00	15.96	11.97	10.41		100.31	23.75	13.21	9.66	8.18	
43	118.43	28.61	16.37	12.34	10.80		102.79	24.37	13.58	9.97	8.49	
44	120.59	29.24	16.81	12.74	11.23		105.31	25.02	13.99	10.31	8.83	
45	122.77	29.88	17.27	13.16	11.71		107.88	25.68	14.41	10.66	9.20	
46	124.95	30.54	17.75	13.61	12.23		110.50	26.37	14.85	11.05	9.60	
47	127.11	31.23	18.25	14.11	12.82		113.15	27.08	15.32	11.47	10.04	
48	129.27	31.93	18.78	14.65	13.46		115.83	27.82	15.81	11.92	10.52	
49	131.40	32.65	19.34	15.25	14.17		118.52	28.58	16.34	12.40	11.05	
50	133.51	33.38	19.93	15.91	14.97		121.21	29.35	16.89	12.93	11.64	
51	135.60	34.12	20.58				123.92	30.14	17.47			
52	137.69	34.89	21.29				126.61	30.97	18.10			
53	139.81	35.70	22.10				129.30	31.82	18.79			
54	141.95	36.61	23.01				131.99	32.72	19.52			
55	144.13	37.61	24.07				134.67	33.67	20.32			
56	146.32	38.73					137.32	34.67				
57	148.52	40.00					139.94	35.72				
58	150.69	41.40					142.53	36.83				
59	152.83	42.94					145.09	38.01				
60	154.95	44.61					147.64	39.26				
61	156.15						149.62					
62	157.24						151.52					
63	158.30						153.40					
64	159.40						155.26					
65	160.64						157.13					

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

非标准体额外死亡率系数：200												
年龄	男性						女性					
	趸缴	5年缴	10年缴	15年缴	20年缴	30年缴	趸缴	5年缴	10年缴	15年缴	20年缴	30年缴
18	76.03	17.70	9.70	6.95	5.71	4.48	58.18	13.51	7.36	5.24	4.26	3.30
19	77.84	18.14	9.95	7.13	5.86	4.61	59.79	13.89	7.57	5.39	4.39	3.40
20	79.63	18.56	10.19	7.31	6.01	4.74	61.42	14.28	7.78	5.55	4.52	3.50
21	81.41	18.99	10.43	7.49	6.16	4.87	63.09	14.67	8.00	5.70	4.65	3.61
22	83.20	19.43	10.67	7.66	6.31	5.00	64.78	15.07	8.21	5.86	4.78	3.72
23	85.01	19.86	10.91	7.85	6.47	5.14	66.52	15.48	8.44	6.02	4.91	3.83
24	86.86	20.31	11.16	8.04	6.63	5.29	68.30	15.89	8.68	6.18	5.06	3.95
25	88.76	20.76	11.42	8.23	6.80	5.44	70.13	16.32	8.91	6.36	5.20	4.07
26	90.70	21.23	11.69	8.43	6.98	5.61	72.01	16.77	9.15	6.54	5.35	4.20
27	92.70	21.70	11.97	8.64	7.16	5.79	73.96	17.23	9.41	6.73	5.52	4.33
28	94.77	22.21	12.26	8.86	7.36	5.97	75.97	17.70	9.68	6.93	5.68	4.48
29	96.89	22.72	12.55	9.10	7.58	6.17	78.05	18.20	9.95	7.12	5.86	4.63
30	99.07	23.26	12.87	9.34	7.79	6.38	80.19	18.71	10.24	7.33	6.03	4.79
31	101.29	23.81	13.20	9.59	8.02	6.60	82.37	19.23	10.54	7.56	6.22	4.96
32	103.53	24.38	13.53	9.87	8.26	6.85	84.60	19.76	10.84	7.78	6.41	5.15
33	105.79	24.94	13.87	10.13	8.51	7.10	86.87	20.31	11.15	8.02	6.62	5.34
34	108.08	25.52	14.23	10.42	8.78	7.38	89.19	20.87	11.47	8.26	6.84	5.54
35	110.39	26.11	14.59	10.71	9.06	7.68	91.55	21.45	11.80	8.50	7.05	5.76
36	112.71	26.72	14.97	11.02	9.35	8.00	93.96	22.04	12.14	8.77	7.29	5.99
37	115.05	27.33	15.36	11.33	9.66	8.34	96.42	22.64	12.49	9.04	7.52	6.25
38	117.39	27.95	15.75	11.66	9.97	8.72	98.93	23.26	12.85	9.31	7.79	6.51
39	119.72	28.59	16.16	12.01	10.31	9.13	101.45	23.89	13.23	9.60	8.06	6.81
40	122.03	29.23	16.58	12.37	10.67	9.58	104.02	24.52	13.60	9.91	8.34	7.13
41	124.34	29.87	17.00	12.74	11.06		106.61	25.18	13.99	10.22	8.64	
42	126.63	30.51	17.44	13.13	11.46		109.23	25.84	14.40	10.55	8.96	
43	128.91	31.16	17.89	13.54	11.91		111.89	26.51	14.80	10.90	9.30	
44	131.20	31.84	18.37	13.98	12.39		114.58	27.21	15.24	11.27	9.69	
45	133.48	32.52	18.87	14.45	12.93		117.34	27.92	15.70	11.65	10.09	
46	135.78	33.24	19.40	14.95	13.51		120.14	28.66	16.18	12.08	10.54	
47	138.05	33.97	19.94	15.51	14.16		122.97	29.43	16.69	12.55	11.03	
48	140.30	34.73	20.53	16.11	14.89		125.84	30.22	17.23	13.04	11.57	
49	142.53	35.50	21.15	16.78	15.69		128.71	31.04	17.81	13.58	12.17	
50	144.72	36.28	21.80	17.52	16.60		131.57	31.88	18.41	14.17	12.83	
51	146.90	37.08	22.51				134.44	32.73	19.06			
52	149.07	37.91	23.30				137.31	33.62	19.75			
53	151.26	38.79	24.20				140.16	34.55	20.51			
54	153.48	39.77	25.22				143.00	35.53	21.32			
55	155.74	40.86	26.41				145.84	36.56	22.21			
56	158.01	42.10					148.64	37.65				
57	160.29	43.50					151.39	38.80				
58	162.54	45.05					154.12	40.01				
59	164.76	46.76					156.81	41.31				
60	166.97	48.63					159.49	42.68				
61	168.13						161.52					
62	169.18						163.47					
63	170.19						165.39					
64	171.27						167.29					
65	172.51						169.22					

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

非标准体额外死亡率系数：225												
年龄	男性						女性					
	趸缴	5年缴	10年缴	15年缴	20年缴	30年缴	趸缴	5年缴	10年缴	15年缴	20年缴	30年缴
18	82.61	19.21	10.54	7.56	6.21	4.89	63.03	14.62	7.97	5.68	4.62	3.58
19	84.55	19.69	10.80	7.75	6.37	5.02	64.75	15.03	8.19	5.84	4.76	3.69
20	86.46	20.14	11.06	7.95	6.53	5.17	66.51	15.44	8.42	6.00	4.90	3.80
21	88.36	20.60	11.32	8.14	6.70	5.31	68.29	15.86	8.65	6.17	5.04	3.91
22	90.27	21.06	11.58	8.32	6.86	5.45	70.11	16.29	8.88	6.34	5.17	4.03
23	92.20	21.52	11.84	8.53	7.03	5.60	71.97	16.73	9.12	6.52	5.32	4.16
24	94.17	22.00	12.11	8.72	7.21	5.77	73.88	17.17	9.38	6.69	5.47	4.28
25	96.20	22.49	12.38	8.93	7.39	5.93	75.84	17.63	9.63	6.88	5.63	4.41
26	98.27	22.98	12.67	9.15	7.59	6.12	77.85	18.11	9.89	7.07	5.79	4.55
27	100.40	23.49	12.97	9.37	7.78	6.31	79.93	18.61	10.17	7.28	5.97	4.70
28	102.59	24.03	13.28	9.61	8.00	6.51	82.09	19.11	10.45	7.49	6.14	4.86
29	104.85	24.58	13.59	9.87	8.23	6.72	84.31	19.64	10.75	7.70	6.33	5.02
30	107.17	25.16	13.93	10.13	8.46	6.96	86.60	20.18	11.06	7.93	6.52	5.20
31	109.53	25.74	14.29	10.40	8.72	7.20	88.93	20.74	11.37	8.16	6.73	5.38
32	111.92	26.34	14.64	10.70	8.98	7.47	91.31	21.31	11.70	8.41	6.94	5.58
33	114.32	26.94	15.01	10.99	9.25	7.75	93.74	21.90	12.03	8.66	7.17	5.79
34	116.75	27.57	15.39	11.30	9.54	8.05	96.22	22.50	12.38	8.92	7.39	6.01
35	119.19	28.19	15.78	11.61	9.84	8.38	98.74	23.11	12.73	9.19	7.63	6.25
36	121.64	28.84	16.19	11.94	10.16	8.75	101.31	23.74	13.09	9.47	7.88	6.51
37	124.11	29.49	16.60	12.29	10.49	9.12	103.93	24.38	13.47	9.76	8.14	6.79
38	126.58	30.15	17.03	12.64	10.84	9.54	106.60	25.04	13.85	10.06	8.43	7.08
39	129.04	30.83	17.46	13.02	11.21	10.00	109.28	25.72	14.26	10.37	8.72	7.41
40	131.47	31.50	17.92	13.41	11.61	10.50	112.01	26.40	14.66	10.70	9.02	7.76
41	133.89	32.19	18.37	13.81	12.03		114.76	27.10	15.08	11.04	9.35	
42	136.28	32.87	18.85	14.24	12.48		117.54	27.80	15.51	11.40	9.70	
43	138.68	33.56	19.33	14.69	12.97		120.36	28.51	15.95	11.77	10.08	
44	141.06	34.27	19.85	15.17	13.50		123.22	29.25	16.42	12.17	10.50	
45	143.44	35.00	20.39	15.68	14.09		126.13	30.01	16.91	12.59	10.94	
46	145.82	35.76	20.96	16.23	14.74		129.09	30.80	17.43	13.06	11.43	
47	148.18	36.54	21.55	16.84	15.47		132.09	31.62	17.98	13.57	11.98	
48	150.51	37.35	22.18	17.51	16.27		135.11	32.47	18.57	14.11	12.58	
49	152.82	38.16	22.86	18.24	17.17		138.14	33.34	19.19	14.70	13.24	
50	155.07	38.99	23.56	19.06	18.18		141.16	34.23	19.85	15.35	13.97	
51	157.31	39.84	24.34				144.18	35.15	20.55			
52	159.53	40.73	25.21				147.19	36.10	21.30			
53	161.79	41.67	26.20				150.18	37.09	22.13			
54	164.06	42.72	27.33				153.16	38.14	23.02			
55	166.38	43.90	28.64				156.12	39.25	24.00			
56	168.72	45.24					159.05	40.42				
57	171.05	46.77					161.92	41.67				
58	173.37	48.48					164.76	42.98				
59	175.65	50.36					167.56	44.39				
60	177.92	52.43					170.35	45.89				
61	179.02						172.41					
62	180.01						174.39					
63	180.97						176.33					
64	182.01						178.26					
65	183.25						180.23					

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

非标准体额外死亡率系数：250												
年龄	男性						女性					
	趸缴	5年缴	10年缴	15年缴	20年缴	30年缴	趸缴	5年缴	10年缴	15年缴	20年缴	30年缴
18	88.88	20.66	11.34	8.14	6.70	5.28	67.63	15.67	8.55	6.10	4.96	3.85
19	90.94	21.16	11.62	8.35	6.87	5.42	69.47	16.11	8.78	6.26	5.11	3.96
20	92.97	21.65	11.90	8.56	7.04	5.58	71.33	16.55	9.02	6.44	5.26	4.08
21	94.99	22.13	12.17	8.76	7.22	5.73	73.23	16.99	9.27	6.62	5.41	4.20
22	97.00	22.63	12.44	8.96	7.39	5.88	75.16	17.45	9.52	6.80	5.55	4.33
23	99.04	23.11	12.72	9.17	7.57	6.05	77.14	17.91	9.78	6.99	5.71	4.46
24	101.13	23.62	13.01	9.38	7.76	6.22	79.16	18.39	10.05	7.17	5.87	4.60
25	103.26	24.13	13.30	9.61	7.95	6.41	81.24	18.87	10.31	7.37	6.04	4.74
26	105.45	24.65	13.60	9.84	8.17	6.60	83.37	19.38	10.59	7.58	6.21	4.89
27	107.69	25.19	13.92	10.08	8.38	6.81	85.58	19.91	10.89	7.80	6.40	5.05
28	110.01	25.76	14.25	10.33	8.60	7.03	87.87	20.44	11.19	8.02	6.59	5.22
29	112.39	26.34	14.59	10.61	8.86	7.26	90.23	21.00	11.50	8.25	6.79	5.39
30	114.84	26.95	14.95	10.88	9.10	7.52	92.65	21.58	11.83	8.49	6.99	5.59
31	117.33	27.56	15.32	11.18	9.38	7.78	95.12	22.17	12.16	8.74	7.22	5.78
32	119.85	28.21	15.70	11.49	9.66	8.08	97.65	22.78	12.51	9.00	7.44	6.00
33	122.37	28.84	16.09	11.80	9.95	8.38	100.22	23.40	12.86	9.27	7.68	6.22
34	124.92	29.50	16.50	12.13	10.27	8.71	102.84	24.03	13.23	9.55	7.92	6.46
35	127.49	30.16	16.91	12.47	10.59	9.07	105.50	24.68	13.60	9.83	8.17	6.73
36	130.06	30.84	17.34	12.83	10.93	9.47	108.22	25.35	13.99	10.14	8.45	7.01
37	132.65	31.53	17.79	13.20	11.30	9.88	110.98	26.03	14.40	10.44	8.73	7.31
38	135.23	32.23	18.24	13.58	11.67	10.34	113.80	26.73	14.80	10.76	9.03	7.63
39	137.79	32.94	18.71	13.99	12.08	10.84	116.64	27.44	15.23	11.10	9.35	7.98
40	140.33	33.65	19.19	14.41	12.51	11.38	119.51	28.16	15.66	11.45	9.68	8.36
41	142.85	34.37	19.68	14.84	12.97		122.41	28.90	16.11	11.82	10.03	
42	145.33	35.09	20.18	15.30	13.46		125.33	29.64	16.57	12.20	10.41	
43	147.81	35.81	20.69	15.78	13.99		128.29	30.39	17.03	12.60	10.82	
44	150.28	36.56	21.25	16.30	14.57		131.29	31.18	17.53	13.03	11.27	
45	152.74	37.33	21.83	16.86	15.22		134.35	31.97	18.06	13.49	11.76	
46	155.20	38.13	22.44	17.46	15.93		137.46	32.81	18.61	13.99	12.29	
47	157.62	38.95	23.08	18.12	16.73		140.60	33.68	19.20	14.54	12.89	
48	160.02	39.80	23.76	18.85	17.62		143.77	34.57	19.83	15.13	13.54	
49	162.38	40.66	24.48	19.66	18.61		146.93	35.49	20.50	15.77	14.26	
50	164.68	41.54	25.25	20.55	19.72		150.09	36.44	21.20	16.48	15.07	
51	166.96	42.44	26.09				153.24	37.41	21.96			
52	169.22	43.37	27.04				156.37	38.42	22.77			
53	171.52	44.37	28.11				159.48	39.47	23.67			
54	173.83	45.50	29.34				162.58	40.59	24.64			
55	176.19	46.76	30.79				165.65	41.77	25.70			
56	178.57	48.21					168.68	43.03				
57	180.95	49.86					171.66	44.37				
58	183.31	51.72					174.59	45.78				
59	185.63	53.77					177.49	47.30				
60	187.96	56.03					180.37	48.92				
61	189.00						182.44					
62	189.91						184.43					
63	190.81						186.38					
64	191.80						188.33					
65	193.03						190.32					

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