中宏附加慕选投保人豁免保险费定期寿险费率表（每1元豁免年化保险费）

所豁免险种剩余缴费年期 年龄	≤2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47
18	0.09%	0.17%	0.26%	0.35%	0.44%	0.52%	0.61%	0.70%	0.79%	0.87%	0.96%	1.05%	1.14%	1.22%	1.31%	1.40%	1.49%	1.57%	1.66%	1.75%	1.84%	1.92%	2.01%	2.10%	2.19%	2.27%	2.36%	2.45%	2.54%	2.62%	2.71%	2.80%	2.89%	2.97%	3.06%	3.15%	3.24%	3.32%	3.41%	3.50%	3.59%	3.67%	3.76%	3.85%	3.94%	4.02%
19	0.10%	0.19%	0.29%	0.39%	0.48%	0.58%	0.68%	0.77%	0.87%	0.96%	1.06%	1.16%	1.25%	1.35%	1.45%	1.54%	1.64%	1.74%	1.83%	1.93%	2.03%	2.12%	2.22%	2.32%	2.41%	2.51%	2.60%	2.70%	2.80%	2.89%	2.99%	3.09%	3.18%	3.28%	3.38%	3.47%	3.57%	3.67%	3.76%	3.86%	3.95%	4.05%	4.15%	4.24%	4.34%	
20	0.10%	0.21%	0.31%	0.42%	0.52%	0.63%	0.73%	0.83%	0.94%	1.04%	1.15%	1.25%	1.36%	1.46%	1.56%	1.67%	1.77%	1.88%	1.98%	2.09%	2.19%	2.29%	2.40%	2.50%	2.61%	2.71%	2.82%	2.92%	3.02%	3.13%	3.23%	3.34%	3.44%	3.55%	3.65%	3.76%	3.86%	3.96%	4.07%	4.17%	4.28%	4.38%	4.49%	4.59%		
21	0.11%	0.22%	0.33%	0.44%	0.55%	0.67%	0.78%	0.89%	1.00%	1.11%	1.22%	1.33%	1.44%	1.55%	1.66%	1.77%	1.89%	2.00%	2.11%	2.22%	2.33%	2.44%	2.55%	2.66%	2.77%	2.88%	2.99%	3.10%	3.22%	3.33%	3.44%	3.55%	3.66%	3.77%	3.88%	3.99%	4.10%	4.21%	4.32%	4.44%	4.55%	4.66%	4.77%			
22	0.12%	0.23%	0.35%	0.46%	0.58%	0.70%	0.81%	0.93%	1.05%	1.16%	1.28%	1.39%	1.51%	1.63%	1.74%	1.86%	1.98%	2.09%	2.21%	2.32%	2.44%	2.56%	2.67%	2.79%	2.90%	3.02%	3.14%	3.25%	3.37%	3.49%	3.60%	3.72%	3.83%	3.95%	4.07%	4.18%	4.30%	4.42%	4.53%	4.65%	4.76%	4.88%				
23	0.12%	0.24%	0.36%	0.48%	0.60%	0.72%	0.84%	0.96%	1.08%	1.20%	1.33%	1.45%	1.57%	1.69%	1.81%	1.93%	2.05%	2.17%	2.29%	2.41%	2.53%	2.65%	2.77%	2.89%	3.01%	3.13%	3.25%	3.37%	3.49%	3.61%	3.73%	3.85%	3.98%	4.10%	4.22%	4.34%	4.46%	4.58%	4.70%	4.82%	4.94%					
24	0.12%	0.25%	0.37%	0.50%	0.62%	0.74%	0.87%	0.99%	1.12%	1.24%	1.37%	1.49%	1.61%	1.74%	1.86%	1.99%	2.11%	2.23%	2.36%	2.48%	2.61%	2.73%	2.86%	2.98%	3.10%	3.23%	3.35%	3.48%	3.60%	3.72%	3.85%	3.97%	4.10%	4.22%	4.35%	4.47%	4.59%	4.72%	4.84%	4.97%						
25	0.13%	0.26%	0.38%	0.51%	0.64%	0.77%	0.89%	1.02%	1.15%	1.28%	1.40%	1.53%	1.66%	1.79%	1.91%	2.04%	2.17%	2.30%	2.42%	2.55%	2.68%	2.81%	2.94%	3.06%	3.19%	3.32%	3.45%	3.57%	3.70%	3.83%	3.96%	4.08%	4.21%	4.34%	4.47%	4.59%	4.72%	4.85%	4.98%							
26	0.13%	0.26%	0.39%	0.52%	0.65%	0.79%	0.92%	1.05%	1.18%	1.31%	1.44%	1.57%	1.70%	1.83%	1.96%	2.09%	2.22%	2.36%	2.49%	2.62%	2.75%	2.88%	3.01%	3.14%	3.27%	3.40%	3.53%	3.66%	3.79%	3.93%	4.06%	4.19%	4.32%	4.45%	4.58%	4.71%	4.84%	4.97%								
27	0.13%	0.27%	0.40%	0.53%	0.67%	0.80%	0.93%	1.07%	1.20%	1.34%	1.47%	1.60%	1.74%	1.87%	2.00%	2.14%	2.27%	2.40%	2.54%	2.67%	2.80%	2.94%	3.07%	3.20%	3.34%	3.47%	3.60%	3.74%	3.87%	4.01%	4.14%	4.27%	4.41%	4.54%	4.67%	4.81%	4.94%									
28	0.14%	0.27%	0.41%	0.55%	0.68%	0.82%	0.96%	1.10%	1.23%	1.37%	1.51%	1.64%	1.78%	1.92%	2.05%	2.19%	2.33%	2.47%	2.60%	2.74%	2.88%	3.01%	3.15%	3.29%	3.42%	3.56%	3.70%	3.83%	3.97%	4.11%	4.25%	4.38%	4.52%	4.66%	4.79%	4.93%										
29	0.14%	0.28%	0.43%	0.57%	0.71%	0.85%	0.99%	1.13%	1.28%	1.42%	1.56%	1.70%	1.84%	1.98%	2.13%	2.27%	2.41%	2.55%	2.69%	2.83%	2.98%	3.12%	3.26%	3.40%	3.54%	3.68%	3.83%	3.97%	4.11%	4.25%	4.39%	4.53%	4.68%	4.82%	4.96%											
30	0.15%	0.30%	0.45%	0.59%	0.74%	0.89%	1.04%	1.19%	1.34%	1.49%	1.63%	1.78%	1.93%	2.08%	2.23%	2.38%	2.52%	2.67%	2.82%	2.97%	3.12%	3.27%	3.42%	3.56%	3.71%	3.86%	4.01%	4.16%	4.31%	4.46%	4.60%	4.75%	4.90%	5.05%												
31	0.16%	0.31%	0.47%	0.63%	0.79%	0.94%	1.10%	1.26%	1.42%	1.57%	1.73%	1.89%	2.05%	2.20%	2.36%	2.52%	2.68%	2.83%	2.99%	3.15%	3.31%	3.46%	3.62%	3.78%	3.93%	4.09%	4.25%	4.41%	4.56%	4.72%	4.88%	5.04%	5.19%													
32	0.17%	0.34%	0.51%	0.67%	0.84%	1.01%	1.18%	1.35%	1.52%	1.68%	1.85%	2.02%	2.19%	2.36%	2.53%	2.69%	2.86%	3.03%	3.20%	3.37%	3.54%	3.70%	3.87%	4.04%	4.21%	4.38%	4.55%	4.71%	4.88%	5.05%	5.22%	5.39%														
33	0.18%	0.36%	0.54%	0.72%	0.89%	1.07%	1.25%	1.43%	1.61%	1.79%	1.97%	2.15%	2.33%	2.51%	2.68%	2.86%	3.04%	3.22%	3.40%	3.58%	3.76%	3.94%	4.12%	4.30%	4.47%	4.65%	4.83%	5.01%	5.19%	5.37%	5.55%															
34	0.19%	0.38%	0.57%	0.76%	0.95%	1.14%	1.33%	1.52%	1.71%	1.90%	2.09%	2.28%	2.47%	2.66%	2.85%	3.04%	3.23%	3.42%	3.62%	3.81%	4.00%	4.19%	4.38%	4.57%	4.76%	4.95%	5.14%	5.33%	5.52%	5.71%																
35	0.20%	0.41%	0.61%	0.81%	1.01%	1.22%	1.42%	1.62%	1.82%	2.03%	2.23%	2.43%	2.64%	2.84%	3.04%	3.24%	3.45%	3.65%	3.85%	4.05%	4.26%	4.46%	4.66%	4.87%	5.07%	5.27%	5.47%	5.68%	5.88%																	
36	0.22%	0.43%	0.65%	0.87%	1.08%	1.30%	1.52%	1.73%	1.95%	2.16%	2.38%	2.60%	2.81%	3.03%	3.25%	3.46%	3.68%	3.90%	4.11%	4.33%	4.55%	4.76%	4.98%	5.20%	5.41%	5.63%	5.84%	6.06%																		
37	0.23%	0.46%	0.70%	0.93%	1.16%	1.39%	1.63%	1.86%	2.09%	2.32%	2.55%	2.79%	3.02%	3.25%	3.48%	3.72%	3.95%	4.18%	4.41%	4.65%	4.88%	5.11%	5.34%	5.57%	5.81%	6.04%	6.27%																			
38	0.25%	0.50%	0.75%	1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.51%	2.76%	3.01%	3.26%	3.51%	3.76%	4.01%	4.26%	4.51%	4.76%	5.01%	5.26%	5.51%	5.76%	6.01%	6.26%	6.51%																				
39	0.27%	0.54%	0.81%	1.08%	1.36%	1.63%	1.90%	2.17%	2.44%	2.71%	2.98%	3.25%	3.53%	3.80%	4.07%	4.34%	4.61%	4.88%	5.15%	5.42%	5.69%	5.97%	6.24%	6.51%	6.78%																					
40	0.29%	0.59%	0.88%	1.17%	1.47%	1.76%	2.05%	2.35%	2.64%	2.93%	3.23%	3.52%	3.81%	4.11%	4.40%	4.69%	4.99%	5.28%	5.58%	5.87%	6.16%	6.46%	6.75%	7.04%																						
41	0.32%	0.63%	0.95%	1.27%	1.58%	1.90%	2.21%	2.53%	2.85%	3.16%	3.48%	3.80%	4.11%	4.43%	4.75%	5.06%	5.38%	5.69%	6.01%	6.33%	6.64%	6.96%	7.28%																							
42	0.34%	0.68%	1.02%	1.36%	1.70%	2.04%	2.38%	2.72%	3.06%	3.40%	3.74%	4.08%	4.42%	4.76%	5.10%	5.44%	5.77%	6.11%	6.45%	6.79%	7.13%	7.47%																								
43	0.36%	0.73%	1.09%	1.45%	1.82%	2.18%	2.54%	2.90%	3.27%	3.63%	3.99%	4.36%	4.72%	5.08%	5.45%	5.81%	6.17%	6.53%	6.90%	7.26%	7.62%																									
44	0.39%	0.77%	1.16%	1.55%	1.94%	2.32%	2.71%	3.10%	3.49%	3.87%	4.26%	4.65%	5.04%	5.42%	5.81%	6.20%	6.59%	6.97%	7.36%	7.75%																										
45	0.41%	0.83%	1.24%	1.66%	2.07%	2.49%	2.90%	3.32%	3.73%	4.15%	4.56%	4.98%	5.39%	5.81%	6.22%	6.64%	7.05%	7.46%	7.88%																											
46	0.45%	0.89%	1.34%	1.79%	2.23%	2.68%	3.12%	3.57%	4.02%	4.46%	4.91%	5.36%	5.80%	6.25%	6.70%	7.14%	7.59%	8.04%																												
47	0.48%	0.97%	1.45%	1.94%	2.42%	2.90%	3.39%	3.87%	4.36%	4.84%	5.32%	5.81%	6.29%	6.77%	7.26%	7.74%	8.23%																													
48	0.53%	1.05%	1.58%	2.11%	2.64%	3.16%	3.69%	4.22%	4.74%	5.27%	5.80%	6.33%	6.85%	7.38%	7.91%	8.44%																														
49	0.58%	1.15%	1.73%	2.30%	2.88%	3.45%	4.03%	4.61%	5.18%	5.76%	6.33%	6.91%	7.48%	8.06%	8.63%																															
50	0.63%	1.26%	1.88%	2.51%	3.14%	3.77%	4.40%	5.02%	5.65%	6.28%	6.91%	7.54%	8.16%	8.79%																																
51	0.68%	1.37%	2.05%	2.73%	3.42%	4.10%	4.78%	5.47%	6.15%	6.83%	7.52%	8.20%	8.88%																																	
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53	0.81%	1.61%	2.42%	3.22%	4.03%	4.83%	5.64%	6.44%	7.25%	8.05%	8.86%																																			
54	0.88%	1.76%	2.64%	3.51%	4.39%	5.27%	6.15%	7.03%	7.91%	8.79%																																				
55	0.97%	1.93%	2.90%	3.87%	4.84%	5.80%	6.77%	7.74%	8.70%																																					
56	1.08%	2.15%	3.23%	4.30%	5.38%	6.45%	7.53%	8.60%																																						
57	1.21%	2.41%	3.62%	4.83%	6.04%	7.24%	8.45%																																							
58	1.36%	2.73%	4.09%	5.45%	6.82%	8.18%																																								
59	1.54%	3.08%	4.63%	6.17%	7.71%																																									
60	1.74%	3.48%	5.22%	6.96%																																										
61	1.96%	3.91%	5.87%																																											
62	2.19%	4.38%																																												
63	2.44%																																													
64	2.72%																																													

注1：非标准体附加保费百分比为EM%，其中EM=25，50，75，100，125，150，175，200，250等。

非标准体费率=基准费率*（1+EM%）

注2：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。