

“中宏附加保险费豁免定期寿险”费率表
(豁免保险费百分率)

缴费期 年龄	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
18	0.27%	0.33%	0.38%	0.43%	0.48%	0.55%	0.60%	0.64%	0.69%	0.73%	0.78%	0.82%	0.86%	0.90%	0.95%	1.01%	1.05%	1.09%	1.14%	1.19%	1.23%
19	0.28%	0.33%	0.39%	0.44%	0.49%	0.56%	0.60%	0.65%	0.69%	0.74%	0.78%	0.83%	0.87%	0.91%	0.96%	1.02%	1.07%	1.11%	1.16%	1.21%	1.26%
20	0.28%	0.33%	0.39%	0.44%	0.48%	0.56%	0.60%	0.65%	0.69%	0.74%	0.78%	0.83%	0.87%	0.92%	0.97%	1.03%	1.08%	1.13%	1.18%	1.24%	1.29%
21	0.28%	0.33%	0.38%	0.43%	0.48%	0.55%	0.60%	0.65%	0.69%	0.74%	0.78%	0.83%	0.88%	0.93%	0.98%	1.04%	1.10%	1.15%	1.21%	1.26%	1.32%
22	0.28%	0.33%	0.38%	0.43%	0.48%	0.55%	0.59%	0.64%	0.69%	0.74%	0.79%	0.83%	0.89%	0.94%	0.99%	1.06%	1.12%	1.18%	1.24%	1.30%	1.36%
23	0.27%	0.32%	0.37%	0.42%	0.47%	0.54%	0.59%	0.64%	0.69%	0.74%	0.79%	0.84%	0.90%	0.95%	1.01%	1.08%	1.14%	1.21%	1.27%	1.34%	1.41%
24	0.27%	0.32%	0.37%	0.42%	0.47%	0.54%	0.59%	0.64%	0.69%	0.75%	0.80%	0.86%	0.91%	0.97%	1.04%	1.12%	1.18%	1.25%	1.32%	1.40%	1.47%
25	0.26%	0.32%	0.37%	0.42%	0.47%	0.54%	0.60%	0.65%	0.71%	0.76%	0.82%	0.88%	0.94%	1.01%	1.07%	1.16%	1.23%	1.31%	1.38%	1.46%	1.55%
26	0.26%	0.32%	0.37%	0.42%	0.47%	0.55%	0.61%	0.67%	0.72%	0.79%	0.85%	0.91%	0.98%	1.05%	1.12%	1.22%	1.29%	1.38%	1.46%	1.55%	1.64%
27	0.27%	0.32%	0.37%	0.43%	0.49%	0.57%	0.63%	0.69%	0.75%	0.82%	0.89%	0.96%	1.03%	1.11%	1.18%	1.29%	1.37%	1.46%	1.56%	1.65%	1.75%
28	0.27%	0.33%	0.38%	0.44%	0.50%	0.59%	0.65%	0.72%	0.79%	0.86%	0.93%	1.01%	1.09%	1.17%	1.26%	1.37%	1.47%	1.56%	1.67%	1.77%	1.88%
29	0.28%	0.34%	0.40%	0.46%	0.53%	0.62%	0.69%	0.76%	0.84%	0.91%	1.00%	1.08%	1.17%	1.26%	1.35%	1.47%	1.58%	1.69%	1.80%	1.91%	2.04%
30	0.29%	0.36%	0.42%	0.49%	0.56%	0.66%	0.73%	0.81%	0.90%	0.98%	1.07%	1.16%	1.26%	1.36%	1.46%	1.59%	1.71%	1.83%	1.95%	2.08%	2.21%
31	0.31%	0.38%	0.45%	0.52%	0.60%	0.71%	0.79%	0.87%	0.96%	1.06%	1.15%	1.25%	1.36%	1.47%	1.58%	1.73%	1.86%	1.99%	2.12%	2.26%	2.41%
32	0.33%	0.40%	0.48%	0.56%	0.64%	0.76%	0.85%	0.94%	1.04%	1.14%	1.25%	1.36%	1.48%	1.60%	1.72%	1.89%	2.02%	2.17%	2.32%	2.47%	2.63%
33	0.35%	0.43%	0.52%	0.60%	0.69%	0.82%	0.92%	1.02%	1.13%	1.24%	1.36%	1.48%	1.61%	1.74%	1.88%	2.06%	2.21%	2.37%	2.53%	2.70%	2.88%
34	0.38%	0.47%	0.56%	0.65%	0.75%	0.90%	1.00%	1.12%	1.24%	1.36%	1.49%	1.62%	1.76%	1.91%	2.06%	2.26%	2.42%	2.60%	2.78%	2.97%	3.16%
35	0.42%	0.51%	0.61%	0.71%	0.82%	0.98%	1.10%	1.22%	1.35%	1.49%	1.63%	1.78%	1.93%	2.10%	2.26%	2.48%	2.66%	2.85%	3.05%	3.26%	3.47%
36	0.45%	0.56%	0.67%	0.78%	0.90%	1.07%	1.20%	1.34%	1.48%	1.63%	1.79%	1.95%	2.12%	2.30%	2.49%	2.72%	2.93%	3.14%	3.36%	3.58%	3.82%
37	0.50%	0.61%	0.73%	0.86%	0.99%	1.18%	1.32%	1.47%	1.63%	1.80%	1.97%	2.15%	2.34%	2.53%	2.74%	3.00%	3.22%	3.45%	3.69%	3.94%	4.20%
38	0.54%	0.67%	0.80%	0.94%	1.08%	1.29%	1.45%	1.62%	1.79%	1.98%	2.17%	2.37%	2.57%	2.79%	3.01%	3.30%	3.55%	3.80%	4.07%	4.34%	4.63%
39	0.60%	0.74%	0.88%	1.03%	1.19%	1.42%	1.60%	1.78%	1.98%	2.18%	2.39%	2.61%	2.84%	3.07%	3.32%	3.64%	3.91%	4.19%	4.48%	4.78%	5.10%
40	0.66%	0.81%	0.97%	1.14%	1.31%	1.57%	1.76%	1.97%	2.18%	2.40%	2.63%	2.87%	3.13%	3.39%	3.66%	4.01%	4.31%	4.62%	4.94%	5.27%	5.62%
41	0.72%	0.89%	1.07%	1.25%	1.45%	1.73%	1.94%	2.17%	2.40%	2.65%	2.90%	3.17%	3.45%	3.74%	4.04%	4.43%	4.75%	5.09%	5.45%	5.81%	
42	0.80%	0.98%	1.18%	1.38%	1.60%	1.90%	2.14%	2.39%	2.65%	2.92%	3.20%	3.50%	3.80%	4.12%	4.45%	4.88%	5.24%	5.62%	6.01%		
43	0.88%	1.08%	1.30%	1.52%	1.76%	2.10%	2.36%	2.64%	2.92%	3.22%	3.53%	3.86%	4.20%	4.55%	4.91%	5.39%	5.78%	6.20%			
44	0.97%	1.19%	1.43%	1.68%	1.94%	2.32%	2.61%	2.91%	3.22%	3.55%	3.90%	4.26%	4.63%	5.02%	5.42%	5.94%	6.38%				
45	1.07%	1.32%	1.58%	1.86%	2.14%	2.56%	2.88%	3.21%	3.56%	3.93%	4.31%	4.70%	5.11%	5.54%	5.99%	6.56%					
46	1.18%	1.45%	1.74%	2.05%	2.37%	2.82%	3.18%	3.55%	3.93%	4.33%	4.75%	5.19%	5.65%	6.12%	6.61%						
47	1.30%	1.60%	1.92%	2.26%	2.61%	3.12%	3.51%	3.92%	4.34%	4.79%	5.25%	5.73%	6.23%	6.76%							
48	1.43%	1.77%	2.12%	2.50%	2.88%	3.44%	3.87%	4.33%	4.80%	5.29%	5.80%	6.33%	6.89%								
49	1.58%	1.96%	2.35%	2.75%	3.18%	3.80%	4.28%	4.78%	5.30%	5.81%	6.41%	7.00%									
50	1.75%	2.16%	2.59%	3.04%	3.51%	4.20%	4.73%	5.28%	5.86%	6.46%	7.08%										
51	1.93%	2.38%	2.86%	3.36%	3.88%	4.64%	5.23%	5.84%	6.47%	7.11%											
52	2.13%	2.63%	3.16%	3.71%	4.29%	5.13%	5.77%	6.45%	7.15%												
53	2.34%	2.90%	3.48%	4.09%	4.73%	5.67%	6.38%	7.13%													
54	2.59%	3.20%	3.85%	4.52%	5.23%	6.27%	7.06%														
55	2.86%	3.54%	4.25%	5.00%	5.78%	6.93%															
56	3.16%	3.91%	4.70%	5.53%	6.40%																
57	3.49%	4.32%	5.20%	6.11%																	
58	3.86%	4.78%	5.71%																		
59	4.26%	5.28%																			
60	4.70%																				

备注:

(1) 保险费=豁免保险费百分率*本附约所豁免的保险费
所豁免的保险费包括基本保险费及其它附加保险费(结果四舍五入到整数)

(2) 可适用于人民币及美元保险合同上。

“中宏附加保险费豁免定期寿险”费率表
(豁免保险费百分率)

缴费期 年龄	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47
18	1.28%	1.33%	1.38%	1.44%	1.49%	1.55%	1.61%	1.67%	1.73%	1.79%	1.86%	1.93%	2.00%	2.07%	2.15%	2.23%	2.31%	2.39%	2.47%	2.56%	2.65%	2.74%
19	1.32%	1.37%	1.42%	1.48%	1.54%	1.60%	1.67%	1.73%	1.80%	1.87%	1.94%	2.02%	2.09%	2.17%	2.26%	2.34%	2.43%	2.52%	2.61%	2.70%	2.80%	
20	1.35%	1.41%	1.47%	1.53%	1.59%	1.66%	1.73%	1.80%	1.87%	1.95%	2.03%	2.11%	2.20%	2.28%	2.37%	2.46%	2.56%	2.66%	2.76%	2.86%		
21	1.38%	1.45%	1.51%	1.58%	1.65%	1.72%	1.80%	1.88%	1.96%	2.04%	2.13%	2.22%	2.31%	2.40%	2.50%	2.60%	2.70%	2.81%	2.92%			
22	1.43%	1.50%	1.57%	1.64%	1.72%	1.80%	1.88%	1.97%	2.05%	2.15%	2.24%	2.34%	2.44%	2.54%	2.65%	2.76%	2.87%	2.98%				
23	1.48%	1.56%	1.64%	1.72%	1.80%	1.89%	1.98%	2.07%	2.17%	2.27%	2.37%	2.48%	2.59%	2.70%	2.81%	2.93%	3.05%					
24	1.55%	1.63%	1.72%	1.81%	1.90%	1.99%	2.09%	2.19%	2.30%	2.41%	2.52%	2.64%	2.76%	2.88%	3.01%	3.13%						
25	1.63%	1.72%	1.82%	1.91%	2.02%	2.12%	2.23%	2.34%	2.45%	2.57%	2.70%	2.82%	2.95%	3.09%	3.22%							
26	1.74%	1.83%	1.94%	2.04%	2.15%	2.27%	2.39%	2.51%	2.63%	2.76%	2.90%	3.04%	3.18%	3.32%								
27	1.86%	1.96%	2.08%	2.19%	2.31%	2.44%	2.57%	2.70%	2.84%	2.98%	3.13%	3.28%	3.43%									
28	2.00%	2.12%	2.24%	2.37%	2.50%	2.64%	2.78%	2.92%	3.08%	3.23%	3.39%	3.56%										
29	2.16%	2.29%	2.43%	2.57%	2.71%	2.86%	3.02%	3.18%	3.34%	3.51%	3.69%											
30	2.35%	2.49%	2.64%	2.79%	2.95%	3.12%	3.29%	3.46%	3.64%	3.83%												
31	2.56%	2.72%	2.88%	3.05%	3.22%	3.40%	3.59%	3.78%	3.98%													
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33	3.06%	3.25%	3.45%	3.65%	3.86%	4.08%	4.30%															
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备注:

(1) 保险费=豁免保险费百分率*本附约所豁免的保险费
所豁免的保险费包括基本保险费及其它附加保险费(结果四舍五入到整数)

(2) 可适用于人民币及美元保险合同上。