

中宏恒爱星终身寿险（分红型）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

备注：根据《中国保监会关于进一步完善人身保险精算制度有关事项的通知》（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）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

备注：根据《中国保监会关于进一步完善人身保险精算制度有关事项的通知》（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）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

备注：根据《中国保监会关于进一步完善人身保险精算制度有关事项的通知》（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。