

中宏恒爱永伴终身寿险（分红型）标准体费率表 - 投保基本保险责任  
（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	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
0	133.12	118.31										
1	136.86	121.62										
2	140.70	125.03										
3	144.64	128.53										
4	148.70	132.14										
5	152.87	135.84										
6	157.16	139.65										
7	161.57	143.56										
8	166.10	147.58										
9	170.76	151.72										
10	175.54	155.97										
11	180.46	160.34										
12	185.52	164.83										
13	190.72	169.44										
14	196.06	174.19										
15	201.55	179.06										
16	207.19	184.08										
17	212.98	189.23										
18	218.94	194.52	213.69	190.29	208.09	185.76	202.09	180.90	195.61	175.63	188.55	169.90
19	224.72	199.80	219.35	195.46	213.63	190.82	207.49	185.83	200.85	180.44	193.62	174.55
20	230.63	205.21	225.14	200.76	219.28	196.01	213.00	190.90	206.21	185.36	198.80	179.33
21	236.67	210.76	231.06	206.20	225.07	201.33	218.65	196.09	211.70	190.42	204.12	184.23
22	242.86	216.46	237.12	211.79	231.00	206.80	224.43	201.43	217.32	195.61	209.56	189.27
23	249.20	222.31	243.34	217.52	237.08	212.41	230.36	206.90	223.09	200.94	215.15	194.44
24	255.71	228.31	249.72	223.41	243.33	218.17	236.45	212.53	229.01	206.42	220.89	199.75
25	262.39	234.47	256.27	229.45	249.73	224.08	242.70	218.30	235.09	212.04	226.78	205.20
26	269.25	240.81	262.99	235.67	256.31	230.16	249.12	224.24	241.34	217.82	232.83	210.81
27	276.29	247.32	269.90	242.05	263.06	236.41	255.71	230.34	247.75	223.75	239.04	216.57
28	283.52	254.00	276.99	248.61	270.00	242.83	262.49	236.60	254.34	229.86	245.43	222.49
29	290.95	260.87	284.27	255.34	277.13	249.42	269.44	243.04	261.10	236.13	251.98	228.57
30	298.57	267.93	291.74	262.26	284.44	256.19	276.58	249.66	268.05	242.57	258.72	234.82
31	306.39	275.17	299.41	269.37	291.94	263.15	283.90	256.45	275.17	249.18	265.62	241.23
32	314.39	282.60	307.27	276.66	299.63	270.28	291.41	263.42	282.48	255.96	272.71	247.82
33	322.60	290.22	315.31	284.13	307.51	277.60	299.10	270.57	289.97	262.93	279.97	254.58
34	331.00	298.04	323.56	291.80	315.58	285.11	306.99	277.90	297.65	270.08	287.42	261.52
35	339.60	306.06	332.00	299.67	323.85	292.82	315.07	285.43	305.52	277.41	295.05	268.64
36	348.41	314.28	340.65	307.74	332.32	300.73	323.34	293.16	313.58	284.94	302.88	275.95
37	357.42	322.72	349.50	316.02	341.00	308.84	331.82	301.09	321.84	292.67	310.90	283.45
38	366.65	331.37	358.56	324.51	349.88	317.16	340.50	309.22	330.31	300.59	319.11	291.15
39	376.08	340.23	367.82	333.22	358.96	325.68	349.39	317.55	338.97	308.72	327.53	299.04
40	385.72	349.31	377.30	342.13	368.25	334.42	358.48	326.10	347.83	317.05	336.14	307.14
41	395.57	358.62	386.98	351.27	377.75	343.38	367.77	334.86	356.90	325.59	344.96	315.44
42	405.64	368.14	396.88	360.63	387.47	352.56	377.29	343.84	366.19	334.35	353.98	323.95
43	415.94	377.91	407.01	370.22	397.41	361.96	387.02	353.04	375.69	343.33	363.22	332.68
44	426.46	387.91	417.37	380.05	407.58	371.61	396.98	362.48	385.41	352.54	372.69	341.64
45	437.23	398.16	427.96	390.13	417.98	381.49	407.17	372.15	395.37	361.98	382.37	350.83
46	448.23	408.67	438.79	400.46	428.62	391.63	417.59	382.07	405.55	371.67	392.29	360.25
47	459.47	419.43	449.85	411.04	439.49	402.01	428.25	392.24	415.97	381.59	402.44	369.90
48	470.94	430.45	461.15	421.87	450.60	412.64	439.14	402.65	426.62	391.76	412.82	379.80
49	482.64	441.71	472.68	432.94	461.93	423.51	450.27	413.30	437.50	402.17	423.42	389.93
50	494.57	453.21	484.44	444.27	473.50	434.63	461.62	424.20	448.62	412.81	434.26	400.31
51	506.74	464.96	496.43	455.83	485.31	446.00	473.21	435.34	459.97	423.71	445.33	410.92
52	519.15	476.96	508.67	467.64	497.36	457.60	485.05	446.72	471.56	434.84	456.65	421.77
53	531.81	489.20	521.17	479.70	509.66	469.46	497.14	458.35	483.41	446.22	468.22	432.87
54	544.74	501.69	533.92	492.01	522.23	481.57	509.50	470.23	495.52	457.85	480.05	444.22
55	557.92	514.42	546.94	504.55	535.05	493.91	522.11	482.35	507.89	469.72	492.14	455.81
56	571.33	527.37	560.19	517.33	548.12	506.49	534.96	494.71	520.50	481.83	504.47	467.63
57	584.95	540.54	573.65	530.33	561.40	519.29	548.03	507.29	533.33	494.17	517.03	479.69
58	598.73	553.92	587.28	543.53	574.85	532.30	561.29	520.09	546.36	506.73	529.78	491.98
59	612.64	567.48	601.04	556.93	588.45	545.52	574.70	533.11	559.55	519.50	542.71	504.48
60	626.63	581.23	614.91	570.52	602.17	558.94	588.23	546.32	572.88	532.49	555.80	517.21
61	640.70	595.16	628.86	584.30	615.98	572.55	601.89	559.74	586.34	545.69	569.03	530.15
62	654.83	609.26	642.89	598.27	629.89	586.35	615.64	573.36	599.92	559.09	582.39	543.30
63	669.03	623.53	656.99	612.40	643.88	600.33	629.51	587.16	613.61	572.69	595.89	556.66
64	683.28	637.95	671.17	626.70	657.96	614.49	643.47	601.15	627.43	586.48	609.52	570.22
65	697.58	652.51	685.41	641.14	672.13	628.80	657.53	615.31	641.36	600.45	623.28	583.97

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

中宏恒爱永伴终身寿险（分红型）标准体费率表 - 投保基本保险责任  
（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
0	29.15	25.90										
1	29.97	26.63										
2	30.81	27.37										
3	31.67	28.14										
4	32.56	28.93										
5	33.47	29.74										
6	34.41	30.57										
7	35.37	31.43										
8	36.36	32.31										
9	37.38	33.21										
10	38.43	34.14										
11	39.51	35.10										
12	40.61	36.08										
13	41.75	37.09										
14	42.92	38.13										
15	44.12	39.20										
16	45.36	40.30										
17	46.64	41.43										
18	47.96	42.60	46.81	41.67	45.58	40.68	44.27	39.61	42.84	38.46	41.29	37.20
19	49.24	43.75	48.06	42.80	46.80	41.78	45.45	40.69	43.99	39.51	42.40	38.22
20	50.53	44.94	49.33	43.96	48.04	42.92	46.66	41.80	45.17	40.59	43.54	39.26
21	51.86	46.16	50.63	45.16	49.31	44.09	47.90	42.94	46.37	41.69	44.71	40.34
22	53.22	47.40	51.96	46.38	50.61	45.28	49.17	44.11	47.60	42.83	45.90	41.44
23	54.61	48.69	53.32	47.64	51.94	46.51	50.47	45.31	48.87	44.00	47.13	42.57
24	56.04	50.00	54.72	48.93	53.31	47.78	51.80	46.54	50.17	45.20	48.38	43.74
25	57.50	51.35	56.16	50.25	54.72	49.07	53.17	47.80	51.50	46.43	49.67	44.93
26	59.01	52.74	57.63	51.61	56.16	50.40	54.58	49.10	52.87	47.70	51.00	46.16
27	60.55	54.17	59.15	53.01	57.64	51.77	56.03	50.44	54.28	49.00	52.36	47.42
28	62.14	55.63	60.70	54.45	59.16	53.18	57.51	51.81	55.72	50.33	53.76	48.72
29	63.77	57.14	62.30	55.92	60.73	54.62	59.04	53.22	57.20	51.71	55.20	50.05
30	65.45	58.69	63.94	57.44	62.34	56.11	60.61	54.67	58.73	53.12	56.68	51.42
31	67.17	60.28	65.63	59.00	63.98	57.63	62.21	56.16	60.29	54.57	58.19	52.83
32	68.93	61.91	67.36	60.60	65.68	59.20	63.86	57.69	61.90	56.06	59.75	54.27
33	70.73	63.58	69.13	62.24	67.41	60.81	65.56	59.26	63.55	57.58	61.35	55.75
34	72.58	65.29	70.94	63.92	69.18	62.45	67.29	60.87	65.23	59.15	62.98	57.27
35	74.48	67.06	72.80	65.65	71.00	64.15	69.07	62.52	66.96	60.76	64.66	58.83
36	76.42	68.86	74.71	67.42	72.87	65.88	70.89	64.22	68.74	62.41	66.38	60.44
37	78.41	70.72	76.66	69.24	74.78	67.66	72.76	65.96	70.55	64.11	68.14	62.08
38	80.45	72.62	78.66	71.11	76.74	69.49	74.67	67.74	72.42	65.85	69.95	63.77
39	82.53	74.57	80.71	73.02	78.74	71.36	76.63	69.58	74.33	67.63	71.80	65.51
40	84.67	76.57	82.80	74.98	80.80	73.29	78.63	71.45	76.28	69.46	73.70	67.28
41	86.85	78.61	84.94	76.99	82.89	75.25	80.68	73.38	78.28	71.34	75.64	69.11
42	89.08	80.71	87.13	79.05	85.04	77.27	82.78	75.35	80.33	73.26	77.63	70.98
43	91.36	82.86	89.37	81.16	87.24	79.34	84.93	77.38	82.42	75.24	79.67	72.89
44	93.69	85.06	91.67	83.33	89.49	81.46	87.14	79.45	84.57	77.26	81.75	74.86
45	96.08	87.32	94.02	85.55	91.79	83.64	89.39	81.58	86.77	79.34	83.89	76.88
46	98.53	89.64	96.42	87.83	94.16	85.88	91.70	83.77	89.03	81.47	86.09	78.95
47	101.04	92.02	98.89	90.17	96.57	88.17	94.07	86.01	91.34	83.66	88.33	81.08
48	103.60	94.46	101.41	92.56	99.04	90.52	96.49	88.31	93.70	85.90	90.63	83.26
49	106.22	96.96	103.98	95.02	101.57	92.92	98.96	90.66	96.11	88.20	92.98	85.50
50	108.89	99.52	106.61	97.53	104.15	95.39	101.49	93.07	98.58	90.55	95.38	87.79
51	111.62	102.13	109.29	100.10	106.79	97.91	104.07	95.54	101.11	92.96	97.84	90.13
52	114.41	104.81	112.04	102.73	109.48	100.49	106.71	98.07	103.69	95.43	100.36	92.53
53	117.26	107.55	114.85	105.42	112.24	103.13	109.42	100.66	106.33	97.96	102.93	94.99
54	120.19	110.35	117.73	108.18	115.07	105.84	112.20	103.31	109.05	100.55	105.57	97.51
55	123.20	113.22	120.69	111.00	117.98	108.61	115.04	106.02	111.83	103.20	108.28	100.09
56	126.30	116.15	123.73	113.88	120.97	111.44	117.97	108.79	114.69	105.90	111.07	102.73
57	129.47	119.14	126.85	116.83	124.03	114.33	120.96	111.62	117.61	108.67	113.91	105.43
58	132.71	122.20	130.04	119.83	127.15	117.28	124.03	114.52	120.60	111.50	116.82	108.19
59	136.01	125.31	133.28	122.89	130.34	120.29	127.14	117.47	123.65	114.39	119.79	111.00
60	139.37	128.48	136.58	126.02	133.58	123.36	130.31	120.48	126.75	117.33	122.81	113.87
61	142.77	131.72	139.92	129.20	136.86	126.49	133.53	123.54	129.89	120.33	125.87	116.80
62	146.22	135.02	143.31	132.45	140.19	129.68	136.79	126.67	133.08	123.40	128.98	119.79
63	149.72	138.38	146.76	135.76	143.57	132.93	140.11	129.87	136.32	126.52	132.14	122.84
64	153.28	141.82	150.26	139.14	147.01	136.25	143.48	133.13	139.62	129.71	135.36	125.96
65	156.91	145.32	153.83	142.59	150.51	139.65	146.91	136.46	142.98	132.97	138.64	129.14

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

中宏恒爱永伴终身寿险（分红型）标准体费率表 - 投保基本保险责任  
（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
0	15.35	13.64										
1	15.78	14.02										
2	16.22	14.41										
3	16.67	14.82										
4	17.14	15.23										
5	17.62	15.66										
6	18.12	16.10										
7	18.62	16.55										
8	19.15	17.01										
9	19.68	17.49										
10	20.23	17.98										
11	20.80	18.48										
12	21.39	19.00										
13	21.99	19.53										
14	22.61	20.08										
15	23.25	20.64										
16	23.91	21.23										
17	24.58	21.82										
18	25.28	22.44	24.67	21.95	24.02	21.43	23.33	20.86	22.57	20.25	21.76	19.59
19	25.96	23.05	25.33	22.55	24.67	22.01	23.95	21.43	23.18	20.81	22.34	20.13
20	26.64	23.67	26.00	23.16	25.32	22.61	24.59	22.02	23.80	21.38	22.94	20.68
21	27.34	24.32	26.69	23.79	25.99	23.22	25.24	22.62	24.44	21.96	23.56	21.25
22	28.06	24.97	27.39	24.43	26.68	23.85	25.91	23.23	25.09	22.56	24.19	21.83
23	28.79	25.65	28.11	25.10	27.38	24.50	26.60	23.87	25.75	23.18	24.83	22.42
24	29.55	26.34	28.85	25.78	28.10	25.17	27.30	24.51	26.44	23.81	25.50	23.04
25	30.32	27.06	29.61	26.47	28.85	25.85	28.03	25.18	27.14	24.46	26.18	23.67
26	31.12	27.79	30.39	27.19	29.61	26.55	28.77	25.87	27.87	25.12	26.88	24.31
27	31.94	28.54	31.19	27.93	30.39	27.28	29.54	26.57	28.61	25.81	27.60	24.98
28	32.78	29.31	32.01	28.69	31.20	28.02	30.32	27.30	29.37	26.52	28.34	25.66
29	33.64	30.11	32.86	29.47	32.03	28.78	31.13	28.04	30.16	27.24	29.10	26.36
30	34.53	30.93	33.73	30.27	32.88	29.57	31.96	28.81	30.96	27.98	29.88	27.09
31	35.44	31.77	34.62	31.09	33.75	30.37	32.81	29.59	31.79	28.75	30.68	27.83
32	36.38	32.63	35.54	31.94	34.65	31.20	33.68	30.40	32.64	29.54	31.50	28.59
33	37.34	33.51	36.48	32.80	35.57	32.05	34.58	31.23	33.51	30.34	32.35	29.37
34	38.32	34.42	37.44	33.70	36.51	32.92	35.50	32.08	34.41	31.17	33.21	30.18
35	39.33	35.35	38.43	34.61	37.48	33.81	36.44	32.95	35.32	32.02	34.10	31.00
36	40.36	36.31	39.45	35.55	38.47	34.73	37.41	33.85	36.27	32.89	35.01	31.85
37	41.42	37.29	40.49	36.51	39.48	35.67	38.40	34.77	37.23	33.79	35.95	32.72
38	42.51	38.30	41.55	37.50	40.53	36.64	39.42	35.71	38.22	34.71	36.91	33.61
39	43.62	39.33	42.64	38.51	41.59	37.63	40.46	36.68	39.24	35.65	37.89	34.53
40	44.76	40.39	43.76	39.55	42.69	38.65	41.53	37.68	40.27	36.62	38.90	35.47
41	45.93	41.48	44.91	40.62	43.81	39.69	42.62	38.70	41.34	37.62	39.93	36.43
42	47.13	42.60	46.08	41.71	44.96	40.77	43.75	39.74	42.43	38.63	40.99	37.42
43	48.35	43.74	47.28	42.83	46.13	41.86	44.89	40.82	43.55	39.68	42.07	38.44
44	49.61	44.91	48.51	43.99	47.34	42.99	46.07	41.92	44.70	40.76	43.19	39.48
45	50.90	46.12	49.78	45.17	48.58	44.15	47.28	43.05	45.87	41.86	44.33	40.55
46	52.22	47.36	51.08	46.39	49.85	45.35	48.52	44.22	47.08	42.99	45.50	41.65
47	53.58	48.64	52.41	47.64	51.15	46.57	49.79	45.42	48.32	44.16	46.70	42.79
48	54.97	49.95	53.77	48.93	52.48	47.83	51.10	46.65	49.59	45.36	47.93	43.95
49	56.39	51.30	55.17	50.25	53.85	49.12	52.43	47.91	50.89	46.59	49.19	45.14
50	57.85	52.68	56.60	51.60	55.25	50.45	53.80	49.20	52.22	47.85	50.49	46.37
51	59.36	54.10	58.07	52.99	56.69	51.81	55.21	50.53	53.59	49.14	51.82	47.62
52	60.90	55.56	59.59	54.42	58.18	53.21	56.65	51.90	55.00	50.47	53.18	48.91
53	62.50	57.06	61.15	55.89	59.71	54.65	58.15	53.30	56.45	51.84	54.59	50.24
54	64.16	58.60	62.78	57.41	61.29	56.13	59.69	54.74	57.95	53.24	56.04	51.60
55	65.88	60.19	64.46	58.96	62.93	57.64	61.28	56.23	59.50	54.69	57.54	53.00
56	67.67	61.82	66.20	60.56	64.63	59.21	62.93	57.75	61.10	56.17	59.08	54.44
57	69.51	63.50	68.00	62.20	66.38	60.81	64.64	59.31	62.74	57.69	60.67	55.91
58	71.42	65.22	69.86	63.88	68.19	62.46	66.39	60.92	64.44	59.25	62.31	57.42
59	73.38	66.99	71.77	65.62	70.04	64.15	68.19	62.56	66.18	60.85	63.99	58.97
60	75.40	68.81	73.73	67.40	71.94	65.88	70.03	64.25	67.96	62.49	65.70	60.56

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

中宏恒爱永伴终身寿险（分红型）标准体费率表 - 投保基本保险责任  
（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
0	8.59	7.63										
1	8.83	7.85										
2	9.08	8.07										
3	9.34	8.29										
4	9.60	8.53										
5	9.87	8.77										
6	10.15	9.01										
7	10.43	9.26										
8	10.73	9.53										
9	11.03	9.79										
10	11.34	10.07										
11	11.66	10.35										
12	11.99	10.64										
13	12.33	10.94										
14	12.68	11.25										
15	13.04	11.57										
16	13.42	11.89										
17	13.80	12.23										
18	14.19	12.58	13.85	12.30	13.48	12.01	13.08	11.69	12.66	11.35	12.20	10.97
19	14.57	12.92	14.22	12.64	13.84	12.33	13.44	12.01	13.00	11.66	12.53	11.28
20	14.96	13.27	14.60	12.98	14.21	12.67	13.80	12.34	13.35	11.98	12.87	11.59
21	15.35	13.63	14.98	13.33	14.59	13.02	14.16	12.67	13.71	12.31	13.21	11.90
22	15.76	14.00	15.38	13.70	14.97	13.37	14.54	13.02	14.07	12.64	13.57	12.23
23	16.17	14.38	15.79	14.07	15.37	13.73	14.93	13.38	14.45	12.99	13.93	12.56
24	16.60	14.77	16.20	14.45	15.78	14.11	15.33	13.74	14.84	13.34	14.30	12.91
25	17.04	15.17	16.63	14.84	16.20	14.49	15.74	14.12	15.23	13.71	14.69	13.26
26	17.49	15.59	17.08	15.25	16.63	14.89	16.16	14.50	15.64	14.08	15.08	13.63
27	17.96	16.01	17.53	15.66	17.08	15.30	16.59	14.90	16.06	14.47	15.49	14.00
28	18.44	16.45	18.00	16.09	17.53	15.71	17.03	15.31	16.49	14.87	15.91	14.38
29	18.93	16.90	18.48	16.53	18.00	16.14	17.49	15.73	16.94	15.27	16.34	14.78
30	19.44	17.36	18.98	16.99	18.49	16.59	17.96	16.16	17.40	15.69	16.78	15.19
31	19.96	17.83	19.49	17.45	18.99	17.04	18.45	16.60	17.87	16.12	17.23	15.60
32	20.49	18.32	20.01	17.93	19.50	17.51	18.95	17.06	18.35	16.57	17.70	16.03
33	21.04	18.82	20.55	18.42	20.02	17.99	19.46	17.52	18.85	17.02	18.18	16.47
34	21.61	19.34	21.10	18.92	20.56	18.48	19.98	18.01	19.36	17.49	18.67	16.93
35	22.19	19.87	21.67	19.44	21.12	18.99	20.52	18.50	19.88	17.97	19.18	17.39
36	22.79	20.41	22.25	19.98	21.69	19.51	21.08	19.01	20.42	18.47	19.70	17.87
37	23.40	20.97	22.85	20.53	22.27	20.05	21.65	19.53	20.97	18.97	20.23	18.37
38	24.03	21.55	23.47	21.09	22.87	20.60	22.23	20.07	21.54	19.50	20.78	18.87
39	24.68	22.14	24.10	21.67	23.49	21.17	22.83	20.62	22.12	20.03	21.34	19.39
40	25.35	22.75	24.76	22.27	24.13	21.75	23.45	21.19	22.72	20.59	21.92	19.93
41	26.03	23.38	25.43	22.88	24.78	22.35	24.09	21.77	23.33	21.15	22.52	20.48
42	26.74	24.03	26.12	23.51	25.45	22.97	24.74	22.38	23.97	21.74	23.13	21.04
43	27.47	24.69	26.83	24.17	26.14	23.60	25.41	23.00	24.62	22.34	23.76	21.62
44	28.22	25.38	27.56	24.84	26.86	24.26	26.11	23.63	25.29	22.96	24.41	22.22
45	29.00	26.09	28.32	25.53	27.60	24.94	26.82	24.29	25.99	23.60	25.08	22.84
46	29.81	26.83	29.11	26.25	28.36	25.64	27.57	24.97	26.70	24.26	25.77	23.48
47	30.65	27.59	29.93	26.99	29.16	26.36	28.33	25.68	27.45	24.94	26.48	24.14
48	31.52	28.38	30.77	27.76	29.98	27.11	29.13	26.40	28.21	25.64	27.22	24.82
49	32.42	29.19	31.65	28.56	30.83	27.88	29.95	27.16	29.00	26.37	27.98	25.52
50	33.36	30.04	32.56	29.38	31.71	28.68	30.80	27.93	29.83	27.12	28.77	26.24

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

中宏恒爱永伴终身寿险（分红型）标准体费率表 - 投保基本保险责任  
（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	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
0	6.47	5.75										
1	6.65	5.91										
2	6.84	6.07										
3	7.03	6.24										
4	7.23	6.42										
5	7.44	6.60										
6	7.65	6.79										
7	7.86	6.98										
8	8.09	7.17										
9	8.32	7.37										
10	8.55	7.58										
11	8.79	7.80										
12	9.05	8.02										
13	9.30	8.24										
14	9.57	8.48										
15	9.84	8.72										
16	10.13	8.96										
17	10.42	9.22										
18	10.72	9.48	10.45	9.27	10.17	9.05	9.87	8.81	9.55	8.55	9.20	8.27
19	11.01	9.74	10.73	9.52	10.45	9.29	10.14	9.05	9.81	8.78	9.45	8.49
20	11.30	10.00	11.02	9.78	10.73	9.55	10.41	9.30	10.07	9.02	9.70	8.73
21	11.60	10.28	11.32	10.05	11.02	9.81	10.69	9.55	10.34	9.27	9.97	8.97
22	11.91	10.56	11.62	10.33	11.31	10.08	10.98	9.81	10.62	9.53	10.23	9.21
23	12.23	10.85	11.93	10.61	11.61	10.35	11.27	10.08	10.91	9.79	10.51	9.47
24	12.56	11.14	12.25	10.90	11.93	10.64	11.58	10.36	11.20	10.06	10.80	9.73
25	12.90	11.45	12.58	11.20	12.25	10.93	11.89	10.64	11.51	10.33	11.09	9.99
26	13.24	11.76	12.92	11.51	12.58	11.23	12.21	10.94	11.82	10.62	11.39	10.27
27	13.60	12.09	13.27	11.82	12.92	11.54	12.54	11.24	12.14	10.91	11.70	10.55
28	13.97	12.42	13.63	12.15	13.27	11.86	12.89	11.55	12.47	11.21	12.02	10.85
29	14.35	12.76	14.00	12.48	13.63	12.19	13.24	11.87	12.81	11.52	12.35	11.15
30	14.74	13.12	14.39	12.83	14.01	12.53	13.60	12.20	13.16	11.84	12.69	11.46
31	15.15	13.48	14.78	13.19	14.39	12.87	13.97	12.54	13.52	12.17	13.03	11.77
32	15.57	13.86	15.19	13.56	14.79	13.23	14.36	12.88	13.90	12.51	13.39	12.10
33	16.00	14.25	15.61	13.93	15.20	13.60	14.76	13.24	14.28	12.86	13.76	12.44
34	16.45	14.65	16.05	14.32	15.62	13.98	15.17	13.61	14.68	13.22	14.14	12.79
35	16.91	15.06	16.49	14.73	16.06	14.37	15.59	14.00	15.08	13.59	14.54	13.14
36	17.38	15.48	16.96	15.14	16.51	14.78	16.02	14.39	15.51	13.97	14.94	13.51
37	17.88	15.92	17.44	15.57	16.97	15.20	16.47	14.80	15.94	14.36	15.36	13.89
38	18.39	16.38	17.93	16.02	17.45	15.63	16.94	15.22	16.39	14.77	15.79	14.28
39	18.92	16.85	18.45	16.47	17.95	16.07	17.42	15.65	16.85	15.19	16.24	14.69
40	19.47	17.33	18.98	16.95	18.47	16.54	17.92	16.10	17.33	15.62	16.70	15.10

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

中宏恒爱永伴终身寿险（分红型）标准体费率表 - 投保基本保险责任及可选保险责任  
（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	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	
	男性	女性	男性	女性	男性	女性	男性	女性	男性	女性	男性	女性
0	185.98	178.22										
1	191.19	183.21										
2	196.56	188.35										
3	202.07	193.62										
4	207.74	199.05										
5	213.57	204.63										
6	219.56	210.36										
7	225.72	216.26										
8	232.05	222.32										
9	238.56	228.55										
10	245.24	234.95										
11	252.12	241.53										
12	259.18	248.30										
13	266.44	255.25										
14	273.91	262.40										
15	281.57	269.75										
16	289.46	277.30										
17	297.55	285.06										
18	305.87	293.04	299.84	287.62	293.74	282.12	285.96	275.01	278.12	267.84	272.43	262.76
19	314.13	301.09	307.96	295.53	301.71	289.89	293.74	282.60	285.71	275.24	279.89	270.04
20	322.58	309.36	316.27	303.66	309.88	297.88	301.71	290.39	293.49	282.85	287.53	277.51
21	331.25	317.85	324.79	312.01	318.25	306.08	309.89	298.40	301.47	290.66	295.38	285.18
22	340.14	326.58	333.54	320.58	326.85	314.50	318.29	306.62	309.66	298.68	303.43	293.07
23	349.26	335.54	342.51	329.39	335.67	323.16	326.91	315.07	318.07	306.93	311.70	301.17
24	358.64	344.74	351.73	338.44	344.73	332.05	335.76	323.76	326.72	315.40	320.20	309.49
25	368.26	354.20	361.20	347.74	354.04	341.19	344.86	332.68	335.60	324.10	328.93	318.05
26	378.15	363.92	370.93	357.30	363.61	350.58	354.20	341.85	344.72	333.05	337.90	326.84
27	388.31	373.91	380.93	367.12	373.44	360.23	363.81	351.28	354.10	342.25	347.11	335.88
28	398.76	384.18	391.20	377.22	383.54	370.15	373.68	360.97	363.73	351.70	356.59	345.17
29	409.49	394.74	401.76	387.60	393.92	380.35	383.82	370.93	373.63	361.42	366.33	354.72
30	420.51	405.58	412.61	398.26	404.58	390.83	394.24	381.16	383.81	371.41	376.33	364.54
31	431.83	416.72	423.74	409.22	415.54	401.60	404.95	391.67	394.26	381.67	386.61	374.63
32	443.45	428.17	435.18	420.47	426.78	412.66	415.94	402.48	404.99	392.21	397.17	384.99
33	455.37	439.92	446.91	432.03	438.32	424.02	427.22	413.57	416.01	403.04	408.00	395.63
34	467.60	451.99	458.95	443.90	450.17	435.68	438.80	424.97	427.32	414.16	419.13	406.57
35	480.16	464.38	471.31	456.09	462.33	447.67	450.69	436.68	438.94	425.59	430.56	417.80
36	493.04	477.12	483.99	468.62	474.81	459.98	462.89	448.70	450.86	437.33	442.29	429.35
37	506.25	490.19	497.01	481.48	487.61	472.62	475.42	461.06	463.10	449.39	454.34	441.21
38	519.81	503.62	510.36	494.69	500.75	485.61	488.27	473.74	475.66	461.77	466.71	453.39
39	533.71	517.40	524.05	508.25	514.24	498.94	501.46	486.78	488.55	474.50	479.40	465.90
40	547.97	531.55	538.10	522.17	528.07	512.63	514.99	500.16	501.78	487.56	492.43	478.75
41	562.59	546.07	552.51	536.46	542.25	526.69	528.88	513.90	515.36	500.98	505.80	491.95
42	577.59	560.99	567.29	551.14	556.81	541.13	543.13	528.00	529.29	514.76	519.52	505.51
43	592.97	576.30	582.45	566.21	571.75	555.95	557.75	542.49	543.60	528.91	533.61	519.43
44	608.76	592.02	598.01	581.68	587.08	571.17	572.76	557.38	558.28	543.45	548.08	533.74
45	624.96	608.17	613.98	597.58	602.81	586.81	588.16	572.67	573.35	558.39	562.93	548.44
46	641.58	624.75	630.37	613.91	618.96	602.87	603.98	588.37	588.83	573.73	578.19	563.54
47	658.63	641.78	647.19	630.67	635.53	619.37	620.21	604.50	604.71	589.49	593.84	579.05
48	676.13	659.27	664.44	647.89	652.54	636.31	636.87	621.06	621.01	605.67	609.91	594.97
49	694.07	677.21	682.14	665.56	669.99	653.69	653.96	638.07	637.74	622.29	626.41	611.33
50	712.48	695.63	700.29	683.69	687.89	671.54	671.50	655.53	654.92	639.35	643.34	628.13
51	732.40	714.53	719.18	702.30	706.26	689.86	689.51	673.45	672.54	656.86	660.73	645.37
52	752.85	734.60	739.29	721.62	725.63	708.66	707.99	691.84	690.64	674.85	678.58	663.08
53	773.71	755.12	759.82	741.80	745.82	728.33	727.47	710.73	709.23	693.31	696.92	681.26
54	794.96	776.09	780.76	762.43	766.43	748.61	747.64	730.46	728.77	712.26	715.79	699.93
55	816.59	797.49	802.09	783.51	787.45	769.35	768.23	750.74	748.91	732.03	735.62	719.17
56	838.83	819.30	823.78	805.00	808.85	790.52	789.22	771.46	769.47	752.30	755.88	739.12
57	862.34	841.77	846.40	826.90	830.58	812.10	810.57	792.61	790.42	773.00	776.55	759.52
58	886.44	865.15	869.93	849.67	853.50	834.10	832.23	814.18	811.71	794.13	797.60	780.36
59	911.08	889.08	893.95	873.13	877.00	857.10	855.04	836.21	833.31	815.68	818.99	801.63
60	936.22	913.57	918.45	897.12	900.96	880.63	878.35	859.13	856.00	837.72	840.92	823.32
61	961.83	938.63	943.40	921.65	925.36	904.69	902.08	882.58	879.12	860.57	863.65	845.66
62	989.88	965.36	970.53	947.70	951.69	930.13	927.49	907.27	903.72	884.57	887.71	869.19
63	1,018.87	992.89	998.50	974.51	978.78	956.27	953.60	932.63	928.96	909.20	912.40	893.34
64	1,048.87	1,021.28	1,027.39	1,002.10	1,006.68	983.15	980.42	958.68	954.86	934.48	937.73	918.12
65	1,080.00	1,050.57	1,057.26	1,030.54	1,035.43	1,010.80	1,008.00	985.43	981.44	960.42	963.71	943.53

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

中宏恒爱永伴终身寿险（分红型）标准体费率表 - 投保基本保险责任及可选保险责任  
（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
0	39.87	38.20										
1	40.99	39.27										
2	42.14	40.37										
3	43.32	41.51										
4	44.54	42.67										
5	45.78	43.86										
6	47.07	45.09										
7	48.39	46.36										
8	49.74	47.66										
9	51.14	48.99										
10	52.57	50.36										
11	54.04	51.77										
12	55.56	53.22										
13	57.11	54.71										
14	58.71	56.24										
15	60.36	57.82										
16	62.06	59.44										
17	63.81	61.11										
18	65.62	62.83	64.27	61.62	63.20	60.68	61.16	58.80	59.52	57.30	58.47	56.38
19	67.39	64.56	66.01	63.32	64.92	62.35	62.83	60.42	61.15	58.89	60.07	57.94
20	69.21	66.34	67.80	65.06	66.68	64.07	64.54	62.09	62.81	60.52	61.71	59.54
21	71.07	68.16	69.63	66.85	68.49	65.84	66.29	63.80	64.52	62.19	63.40	61.19
22	72.99	70.03	71.50	68.69	70.34	67.65	68.09	65.56	66.28	63.90	65.13	62.88
23	74.95	71.96	73.43	70.58	72.24	69.51	69.93	67.37	68.08	65.67	66.90	64.62
24	76.96	73.93	75.41	72.52	74.19	71.43	71.83	69.23	69.93	67.48	68.73	66.41
25	79.03	75.96	77.44	74.51	76.20	73.39	73.78	71.14	71.84	69.35	70.60	68.24
26	81.15	78.05	79.53	76.56	78.26	75.41	75.78	73.10	73.79	71.26	72.53	70.13
27	83.34	80.19	81.68	78.67	80.38	77.49	77.83	75.12	75.80	73.23	74.51	72.07
28	85.58	82.39	83.88	80.83	82.55	79.63	79.95	77.19	77.86	75.25	76.55	74.07
29	87.89	84.66	86.15	83.06	84.79	81.82	82.12	79.32	79.99	77.33	78.64	76.12
30	90.26	86.99	88.48	85.35	87.09	84.08	84.36	81.51	82.17	79.47	80.79	78.22
31	92.70	89.38	90.88	87.70	89.46	86.40	86.65	83.76	84.41	81.67	83.00	80.39
32	95.20	91.84	93.34	90.11	91.89	88.78	89.01	86.08	86.71	83.93	85.27	82.62
33	97.77	94.37	95.86	92.60	94.38	91.23	91.43	88.45	89.08	86.25	87.60	84.90
34	100.41	96.96	98.46	95.14	96.94	93.74	93.92	90.89	91.51	88.63	90.00	87.25
35	103.12	99.63	101.12	97.76	99.57	96.33	96.47	93.40	94.00	91.08	92.46	89.67
36	105.90	102.37	103.85	100.45	102.26	98.98	99.09	95.98	96.56	93.60	94.99	92.15
37	108.75	105.18	106.66	103.22	105.04	101.71	101.79	98.63	99.20	96.18	97.58	94.70
38	111.69	108.07	109.54	106.06	107.88	104.51	104.55	101.35	101.90	98.84	100.25	97.32
39	114.69	111.04	112.50	108.98	110.80	107.39	107.39	104.14	104.67	101.57	102.99	100.01
40	117.78	114.09	115.54	111.97	113.80	110.35	110.31	107.01	107.52	104.38	105.80	102.77
41	120.95	117.22	118.65	115.05	116.88	113.38	113.30	109.96	110.44	107.26	108.68	105.61
42	124.20	120.43	121.85	118.21	120.04	116.50	116.37	112.99	113.45	110.21	111.64	108.53
43	127.53	123.73	125.13	121.45	123.28	119.70	119.52	116.10	116.53	113.25	114.69	111.53
44	130.96	127.12	128.50	124.78	126.61	122.99	122.76	119.30	119.70	116.37	117.81	114.61
45	134.48	130.61	131.97	128.21	130.03	126.37	126.09	122.58	122.95	119.58	121.02	117.77
46	138.10	134.19	135.53	131.73	133.55	129.85	129.51	125.96	126.29	122.88	124.33	121.03
47	141.83	137.88	139.19	135.36	137.17	133.43	133.02	129.43	129.73	126.28	127.72	124.37
48	145.80	141.67	142.95	139.08	140.88	137.10	136.63	133.00	133.26	129.76	131.20	127.81
49	149.92	145.65	147.00	142.91	144.77	140.88	140.34	136.67	136.89	133.35	134.78	131.35
50	154.12	149.77	151.12	146.95	148.84	144.81	144.19	140.44	140.61	137.03	138.46	134.98
51	158.39	153.98	155.32	151.08	152.99	148.89	148.23	144.35	144.48	140.82	142.24	138.71
52	162.74	158.28	159.60	155.31	157.22	153.05	152.34	148.40	148.51	144.74	146.19	142.55
53	167.20	162.67	163.97	159.63	161.53	157.32	156.54	152.54	152.62	148.79	150.25	146.54
54	171.94	167.17	168.49	164.04	165.92	161.67	160.83	156.78	156.82	152.93	154.40	150.62
55	176.83	171.89	173.25	168.60	170.56	166.12	165.21	161.11	161.11	157.17	158.64	154.81
56	181.89	176.73	178.14	173.33	175.36	170.76	169.78	165.53	165.49	161.50	162.97	159.08
57	187.11	181.72	183.19	178.17	180.29	175.53	174.52	170.12	170.06	165.92	167.40	163.45
58	192.68	186.98	188.60	183.31	185.58	180.57	179.59	174.97	174.96	170.61	172.19	168.03
59	198.53	192.43	194.23	188.60	191.05	185.75	184.81	179.96	180.00	175.45	177.12	172.77
60	204.58	198.04	200.04	194.05	196.69	191.07	190.17	185.08	185.17	180.42	182.18	177.65
61	210.89	203.84	206.04	199.66	202.49	196.56	195.68	190.34	190.48	185.53	187.37	182.66
62	217.51	209.83	212.29	205.45	208.47	202.20	201.35	195.75	195.92	190.77	192.69	187.80
63	224.44	216.08	218.81	211.48	214.73	208.07	207.25	201.36	201.58	196.19	198.19	193.12
64	231.85	222.66	225.72	217.79	221.31	214.19	213.42	207.19	207.46	201.81	203.91	198.61
65	239.91	229.62	233.10	224.42	228.30	220.58	219.89	213.26	213.61	207.65	209.87	204.31

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

中宏恒爱永伴终身寿险（分红型）标准体费率表 - 投保基本保险责任及可选保险责任  
（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
0	21.30	20.41										
1	21.90	20.98										
2	22.51	21.57										
3	23.14	22.17										
4	23.79	22.79										
5	24.46	23.43										
6	25.14	24.09										
7	25.85	24.76										
8	26.57	25.45										
9	27.31	26.17										
10	28.08	26.90										
11	28.87	27.65										
12	29.68	28.43										
13	30.52	29.23										
14	31.38	30.05										
15	32.26	30.89										
16	33.18	31.76										
17	34.12	32.66										
18	35.09	33.58	34.38	32.95	33.85	32.48	32.75	31.46	32.05	30.84	31.58	30.44
19	36.04	34.50	35.32	33.86	34.77	33.37	33.64	32.33	32.92	31.69	32.45	31.28
20	37.02	35.45	36.28	34.79	35.71	34.30	34.56	33.23	33.82	32.57	33.34	32.15
21	38.01	36.43	37.26	35.75	36.68	35.24	35.50	34.15	34.74	33.47	34.25	33.04
22	39.04	37.43	38.26	36.73	37.68	36.21	36.46	35.09	35.69	34.39	35.18	33.95
23	40.09	38.46	39.29	37.74	38.69	37.21	37.45	36.06	36.66	35.34	36.14	34.89
24	41.17	39.51	40.36	38.78	39.74	38.23	38.47	37.05	37.66	36.32	37.13	35.86
25	42.27	40.60	41.44	39.85	40.82	39.29	39.51	38.07	38.69	37.32	38.14	36.85
26	43.41	41.72	42.57	40.94	41.92	40.37	40.58	39.12	39.74	38.36	39.19	37.87
27	44.59	42.86	43.72	42.07	43.06	41.48	41.69	40.20	40.82	39.42	40.26	38.92
28	45.79	44.04	44.90	43.23	44.23	42.63	42.82	41.31	41.94	40.51	41.36	40.00
29	47.03	45.26	46.12	44.42	45.44	43.81	43.99	42.46	43.09	41.63	42.50	41.11
30	48.31	46.51	47.37	45.65	46.67	45.02	45.19	43.63	44.26	42.78	43.66	42.25
31	49.62	47.79	48.66	46.91	47.95	46.26	46.43	44.84	45.48	43.97	44.86	43.42
32	50.97	49.11	49.99	48.21	49.25	47.54	47.70	46.08	46.72	45.18	46.09	44.62
33	52.35	50.46	51.35	49.54	50.60	48.86	49.00	47.36	48.00	46.44	47.36	45.86
34	53.77	51.85	52.75	50.91	51.98	50.21	50.34	48.67	49.32	47.72	48.66	47.13
35	55.24	53.29	54.18	52.31	53.40	51.59	51.72	50.01	50.67	49.04	49.99	48.44
36	56.74	54.76	55.66	53.76	54.85	53.02	53.13	51.40	52.06	50.40	51.37	49.78
37	58.28	56.27	57.18	55.24	56.35	54.49	54.58	52.82	53.48	51.80	52.78	51.16
38	59.87	57.82	58.73	56.77	57.89	55.99	56.08	54.28	54.95	53.24	54.23	52.58
39	61.50	59.42	60.34	58.34	59.47	57.54	57.61	55.79	56.46	54.71	55.72	54.04
40	63.17	61.06	61.98	59.95	61.09	59.13	59.19	57.33	58.00	56.23	57.25	55.54
41	64.89	62.74	63.67	61.61	62.76	60.77	60.81	58.92	59.59	57.78	58.82	57.08
42	66.65	64.48	65.40	63.31	64.48	62.45	62.47	60.55	61.23	59.39	60.43	58.66
43	68.47	66.26	67.19	65.06	66.24	64.18	64.18	62.22	62.91	61.03	62.09	60.29
44	70.34	68.09	69.03	66.86	68.05	65.96	65.94	63.95	64.64	62.73	63.80	61.97
45	72.30	69.98	70.92	68.71	69.92	67.79	67.75	65.72	66.41	64.47	65.56	63.69
46	74.36	71.94	72.91	70.62	71.85	69.67	69.62	67.55	68.24	66.26	67.37	65.46
47	76.46	73.98	74.98	72.61	73.88	71.61	71.54	69.44	70.12	68.11	69.23	67.29
48	78.60	76.08	77.08	74.67	75.96	73.64	73.55	71.37	72.07	70.01	71.14	69.16
49	80.78	78.22	79.22	76.78	78.07	75.72	75.61	73.39	74.09	71.97	73.13	71.10
50	83.00	80.41	81.41	78.93	80.23	77.85	77.71	75.46	76.16	74.00	75.17	73.10
51	85.36	82.66	83.65	81.14	82.43	80.02	79.85	77.57	78.26	76.08	77.25	75.15
52	87.80	85.00	86.02	83.39	84.73	82.25	82.04	79.73	80.41	78.20	79.38	77.25
53	90.35	87.46	88.51	85.80	87.18	84.59	84.37	81.98	82.67	80.41	81.61	79.43
54	93.07	90.02	91.14	88.30	89.75	87.04	86.84	84.33	85.06	82.69	83.94	81.67
55	95.93	92.67	93.89	90.88	92.41	89.57	89.39	86.76	87.54	85.06	86.37	84.00
56	98.92	95.42	96.75	93.54	95.19	92.17	92.02	89.27	90.10	87.50	88.87	86.40
57	102.02	98.26	99.73	96.29	98.08	94.86	94.76	91.84	92.74	90.01	91.46	88.87
58	105.27	101.20	102.82	99.14	101.07	97.64	97.60	94.51	95.48	92.61	94.14	91.42
59	108.71	104.26	106.08	102.09	104.20	100.52	100.55	97.27	98.33	95.30	96.92	94.06
60	112.37	107.47	109.51	105.18	107.48	103.53	103.64	100.14	101.30	98.09	99.81	96.80

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



中宏恒爱永伴终身寿险（分红型）标准体费率表 - 投保基本保险责任及可选保险责任  
（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
0	11.99	11.49										
1	12.33	11.81										
2	12.68	12.14										
3	13.03	12.48										
4	13.40	12.83										
5	13.78	13.19										
6	14.16	13.56										
7	14.56	13.94										
8	14.97	14.34										
9	15.40	14.74										
10	15.83	15.15										
11	16.28	15.58										
12	16.74	16.02										
13	17.21	16.47										
14	17.70	16.93										
15	18.21	17.41										
16	18.73	17.90										
17	19.26	18.41										
18	19.81	18.93	19.43	18.59	19.13	18.33	18.52	17.77	18.02	17.32	17.74	17.08
19	20.35	19.45	19.96	19.11	19.65	18.84	19.02	18.27	18.51	17.80	18.23	17.56
20	20.90	19.99	20.50	19.63	20.19	19.36	19.54	18.77	19.02	18.30	18.73	18.04
21	21.47	20.54	21.06	20.18	20.74	19.90	20.08	19.29	19.54	18.80	19.24	18.54
22	22.05	21.11	21.63	20.73	21.31	20.45	20.63	19.82	20.08	19.32	19.77	19.06
23	22.65	21.69	22.22	21.30	21.89	21.01	21.19	20.37	20.62	19.86	20.31	19.59
24	23.26	22.29	22.82	21.89	22.48	21.59	21.77	20.94	21.19	20.41	20.87	20.13
25	23.89	22.90	23.44	22.50	23.09	22.19	22.36	21.52	21.77	20.97	21.44	20.69
26	24.54	23.53	24.08	23.12	23.73	22.80	22.97	22.11	22.37	21.56	22.03	21.26
27	25.21	24.18	24.74	23.76	24.38	23.44	23.60	22.72	22.98	22.15	22.63	21.85
28	25.90	24.85	25.42	24.42	25.04	24.09	24.25	23.36	23.61	22.77	23.26	22.46
29	26.61	25.54	26.12	25.10	25.73	24.76	24.92	24.00	24.26	23.40	23.90	23.09
30	27.35	26.25	26.84	25.79	26.44	25.44	25.61	24.67	24.93	24.05	24.56	23.73
31	28.10	26.98	27.58	26.51	27.17	26.15	26.32	25.36	25.62	24.72	25.24	24.39
32	28.88	27.73	28.34	27.25	27.92	26.88	27.05	26.07	26.33	25.41	25.94	25.07
33	29.67	28.51	29.12	28.01	28.70	27.63	27.79	26.79	27.06	26.12	26.66	25.77
34	30.50	29.30	29.93	28.79	29.49	28.40	28.56	27.54	27.81	26.85	27.40	26.49
35	31.34	30.12	30.76	29.59	30.31	29.19	29.36	28.31	28.59	27.60	28.16	27.23
36	32.21	30.96	31.62	30.42	31.15	30.01	30.17	29.10	29.38	28.37	28.95	27.99
37	33.11	31.83	32.50	31.27	32.02	30.85	31.02	29.91	30.20	29.16	29.75	28.77
38	34.04	32.72	33.40	32.15	32.92	31.71	31.88	30.75	31.04	29.98	30.58	29.58
39	34.99	33.64	34.34	33.05	33.84	32.60	32.77	31.61	31.91	30.82	31.44	30.40
40	35.98	34.59	35.30	33.98	34.79	33.52	33.69	32.50	32.80	31.69	32.32	31.26
41	37.00	35.57	36.30	34.94	35.77	34.47	34.64	33.42	33.72	32.58	33.22	32.14
42	38.04	36.58	37.32	35.93	36.78	35.44	35.61	34.36	34.67	33.50	34.16	33.04
43	39.12	37.62	38.39	36.96	37.82	36.45	36.62	35.34	35.65	34.45	35.12	33.98
44	40.24	38.70	39.49	38.01	38.90	37.49	37.67	36.35	36.67	35.43	36.11	34.94
45	41.41	39.81	40.63	39.11	40.02	38.57	38.75	37.39	37.71	36.44	37.14	35.93
46	42.63	40.97	41.81	40.24	41.18	39.68	39.87	38.46	38.80	37.48	38.21	36.96
47	43.89	42.17	43.04	41.41	42.39	40.83	41.03	39.58	39.92	38.56	39.31	38.02
48	45.21	43.42	44.33	42.63	43.65	42.03	42.24	40.73	41.09	39.68	40.45	39.12
49	46.58	44.71	45.66	43.90	44.95	43.27	43.50	41.92	42.30	40.84	41.64	40.25
50	48.01	46.06	47.06	45.21	46.32	44.56	44.80	43.16	43.56	42.04	42.87	41.43

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

中宏恒爱永伴终身寿险（分红型）标准体费率表 - 投保基本保险责任及可选保险责任  
（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	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
0	9.04	8.66										
1	9.30	8.90										
2	9.56	9.15										
3	9.83	9.41										
4	10.11	9.68										
5	10.39	9.95										
6	10.69	10.23										
7	10.99	10.52										
8	11.30	10.81										
9	11.62	11.12										
10	11.95	11.43										
11	12.29	11.75										
12	12.64	12.08										
13	13.01	12.43										
14	13.38	12.78										
15	13.76	13.14										
16	14.15	13.51										
17	14.56	13.89										
18	14.98	14.29	14.69	14.03	14.49	13.86	14.26	13.66	13.89	13.33	13.65	13.13
19	15.39	14.68	15.10	14.42	14.89	14.25	14.65	14.04	14.27	13.71	14.02	13.49
20	15.81	15.09	15.51	14.82	15.30	14.64	15.05	14.43	14.66	14.09	14.41	13.87
21	16.25	15.51	15.93	15.23	15.72	15.05	15.47	14.83	15.07	14.48	14.81	14.25
22	16.69	15.94	16.37	15.66	16.15	15.47	15.89	15.25	15.48	14.88	15.22	14.65
23	17.15	16.38	16.82	16.09	16.59	15.90	16.33	15.67	15.91	15.29	15.64	15.06
24	17.62	16.84	17.28	16.54	17.05	16.34	16.78	16.11	16.35	15.72	16.07	15.48
25	18.11	17.30	17.76	17.00	17.52	16.79	17.24	16.55	16.80	16.16	16.51	15.91
26	18.61	17.79	18.25	17.47	18.01	17.26	17.72	17.02	17.27	16.61	16.97	16.35
27	19.13	18.28	18.76	17.96	18.51	17.74	18.21	17.49	17.75	17.07	17.44	16.81
28	19.66	18.80	19.28	18.46	19.02	18.24	18.72	17.98	18.24	17.55	17.93	17.28
29	20.21	19.32	19.82	18.98	19.55	18.75	19.25	18.49	18.75	18.04	18.43	17.76
30	20.78	19.87	20.38	19.52	20.10	19.28	19.79	19.01	19.28	18.55	18.95	18.26
31	21.36	20.43	20.96	20.07	20.67	19.82	20.34	19.54	19.82	19.07	19.48	18.77
32	21.97	21.01	21.55	20.64	21.26	20.38	20.92	20.09	20.38	19.61	20.03	19.30
33	22.60	21.61	22.16	21.22	21.86	20.96	21.51	20.66	20.96	20.16	20.59	19.85
34	23.24	22.22	22.80	21.83	22.48	21.56	22.12	21.25	21.55	20.73	21.18	20.41
35	23.92	22.86	23.45	22.45	23.13	22.17	22.76	21.85	22.17	21.32	21.78	20.99
36	24.61	23.52	24.13	23.10	23.80	22.81	23.41	22.48	22.80	21.93	22.40	21.58
37	25.33	24.20	24.84	23.76	24.49	23.47	24.09	23.12	23.46	22.56	23.04	22.20
38	26.08	24.90	25.57	24.45	25.21	24.15	24.79	23.79	24.14	23.21	23.71	22.84
39	26.86	25.63	26.32	25.17	25.95	24.85	25.52	24.48	24.84	23.88	24.39	23.49
40	27.66	26.39	27.11	25.91	26.72	25.58	26.27	25.19	25.57	24.57	25.11	24.17

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：中宏恒爱永伴终身寿险（分红型）非标准体死亡率加费费率表 - 投保基本保险责任  
（每1000元基本保险金额）

普通标准产品计划 - 非标准体额外死亡率系数：50												
年龄	男性						女性					
	趸缴	5年缴	10年缴	20年缴	30年缴		趸缴	5年缴	10年缴	20年缴	30年缴	
0	18.25	4.14	2.15	1.19	0.90		14.79	3.36	1.74	0.96	0.72	
1	18.76	4.25	2.21	1.22	0.92		15.21	3.45	1.79	0.99	0.74	
2	19.29	4.37	2.27	1.26	0.95		15.63	3.56	1.84	1.01	0.77	
3	19.84	4.50	2.34	1.29	0.98		16.07	3.65	1.89	1.05	0.79	
4	20.40	4.62	2.40	1.33	1.01		16.51	3.75	1.95	1.07	0.81	
5	20.98	4.76	2.47	1.36	1.03		16.98	3.86	2.00	1.10	0.83	
6	21.57	4.89	2.53	1.40	1.06		17.46	3.97	2.05	1.14	0.85	
7	22.17	5.03	2.61	1.45	1.10		17.95	4.08	2.11	1.17	0.88	
8	22.80	5.17	2.68	1.48	1.12		18.46	4.19	2.17	1.20	0.91	
9	23.44	5.32	2.76	1.53	1.16		18.97	4.31	2.23	1.24	0.94	
10	24.10	5.46	2.84	1.58	1.20		19.50	4.44	2.29	1.27	0.96	
11	24.78	5.61	2.92	1.62	1.24		20.05	4.56	2.36	1.31	0.98	
12	25.47	5.77	3.00	1.67	1.27		20.61	4.69	2.43	1.35	1.01	
13	26.18	5.93	3.08	1.72	1.31		21.19	4.82	2.50	1.39	1.05	
14	26.91	6.10	3.17	1.77	1.35		21.78	4.95	2.57	1.42	1.07	
15	27.67	6.27	3.27	1.83	1.40		22.40	5.09	2.65	1.46	1.10	
16	28.44	6.45	3.36	1.87	1.43		23.02	5.23	2.71	1.51	1.14	
17	29.23	6.64	3.47	1.94	1.48		23.66	5.38	2.80	1.55	1.17	
18	30.04	6.84	3.57	2.00	1.53		24.32	5.53	2.88	1.59	1.21	
19	30.72	6.99	3.65	2.05	1.56		24.92	5.68	2.95	1.64	1.24	
20	31.39	7.15	3.74	2.09	1.61		25.53	5.81	3.03	1.68	1.28	
21	32.08	7.31	3.82	2.14	1.65		26.15	5.95	3.09	1.72	1.31	
22	32.77	7.47	3.90	2.19	1.69		26.78	6.11	3.18	1.76	1.34	
23	33.47	7.63	3.99	2.24	1.73		27.42	6.25	3.25	1.81	1.37	
24	34.19	7.79	4.08	2.29	1.77		28.09	6.41	3.33	1.85	1.42	
25	34.92	7.97	4.17	2.35	1.81		28.77	6.56	3.41	1.90	1.45	
26	35.67	8.14	4.26	2.40	1.87		29.46	6.72	3.49	1.94	1.49	
27	36.44	8.32	4.35	2.46	1.91		30.18	6.88	3.58	2.00	1.52	
28	37.23	8.50	4.45	2.51	1.96		30.92	7.05	3.68	2.05	1.57	
29	38.03	8.69	4.56	2.58	2.02		31.67	7.22	3.76	2.10	1.62	
30	38.86	8.88	4.66	2.64	2.08		32.43	7.40	3.85	2.15	1.66	
31	39.69	9.08	4.77	2.71	2.13		33.22	7.58	3.95	2.22	1.71	
32	40.55	9.28	4.87	2.78	2.19		34.02	7.77	4.05	2.27	1.76	
33	41.40	9.49	4.98	2.85	2.26		34.84	7.96	4.16	2.33	1.80	
34	42.28	9.70	5.10	2.92	2.33		35.66	8.16	4.26	2.39	1.86	
35	43.17	9.90	5.22	3.00	2.40		36.51	8.35	4.36	2.45	1.92	
36	44.06	10.12	5.34	3.07	2.49		37.38	8.56	4.47	2.52	1.98	
37	44.97	10.34	5.47	3.16	2.56		38.26	8.76	4.58	2.59	2.05	
38	45.88	10.56	5.59	3.25	2.65		39.15	8.97	4.69	2.66	2.11	
39	46.79	10.79	5.72	3.33	2.74		40.06	9.18	4.81	2.74	2.18	
40	47.72	11.01	5.85	3.42	2.85		40.98	9.40	4.93	2.81	2.27	
41	48.64	11.24	5.98	3.52			41.90	9.63	5.05	2.89		
42	49.57	11.47	6.10	3.62			42.85	9.85	5.17	2.97		
43	50.50	11.70	6.25	3.72			43.80	10.07	5.30	3.06		
44	51.44	11.94	6.39	3.84			44.78	10.31	5.43	3.15		
45	52.38	12.19	6.53	3.96			45.77	10.55	5.56	3.25		
46	53.32	12.43	6.68	4.09			46.77	10.79	5.71	3.35		
47	54.27	12.68	6.84	4.23			47.78	11.04	5.85	3.47		
48	55.21	12.93	6.99	4.38			48.80	11.30	6.00	3.59		
49	56.15	13.18	7.16	4.54			49.82	11.55	6.15	3.72		
50	57.08	13.44	7.33	4.72			50.86	11.81	6.31	3.86		
51	57.99	13.70	7.50				51.89	12.08	6.48			
52	58.91	13.96	7.70				52.91	12.35	6.65			
53	59.83	14.23	7.91				53.93	12.62	6.83			
54	60.73	14.51	8.13				54.95	12.91	7.03			
55	61.64	14.81	8.38				55.95	13.19	7.23			
56	62.53	15.12	8.64				56.93	13.49	7.44			
57	63.39	15.45	8.94				57.89	13.79	7.66			
58	64.21	15.80	9.26				58.82	14.09	7.90			
59	64.96	16.16	9.60				59.71	14.40	8.15			
60	65.66	16.51	9.96				60.57	14.71	8.42			
61	66.27	16.88					61.38	15.02				
62	66.81	17.24					62.14	15.34				
63	67.26	17.62					62.86	15.68				
64	67.64	18.02					63.52	16.02				
65	67.96	18.44					64.12	16.38				

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

普通标准产品计划 - 非标准体额外死亡率系数：75											
年龄	男性						女性				
	趸缴	5年缴	10年缴	20年缴	30年缴		趸缴	5年缴	10年缴	20年缴	30年缴
0	25.02	5.63	2.93	1.63	1.23		20.16	4.55	2.36	1.31	0.98
1	25.72	5.79	3.01	1.67	1.26		20.73	4.67	2.43	1.34	1.01
2	26.44	5.95	3.10	1.72	1.30		21.31	4.81	2.50	1.38	1.05
3	27.20	6.12	3.19	1.76	1.34		21.91	4.94	2.56	1.43	1.08
4	27.96	6.29	3.28	1.82	1.38		22.52	5.07	2.64	1.46	1.10
5	28.76	6.47	3.37	1.87	1.41		23.15	5.22	2.71	1.50	1.13
6	29.57	6.65	3.46	1.92	1.46		23.80	5.37	2.79	1.55	1.16
7	30.40	6.84	3.57	1.98	1.51		24.47	5.51	2.87	1.59	1.20
8	31.26	7.03	3.66	2.03	1.54		25.16	5.67	2.95	1.63	1.24
9	32.13	7.23	3.77	2.10	1.59		25.86	5.83	3.03	1.68	1.28
10	33.04	7.43	3.87	2.16	1.64		26.59	5.99	3.11	1.73	1.31
11	33.97	7.63	3.98	2.22	1.70		27.34	6.16	3.20	1.78	1.34
12	34.92	7.85	4.09	2.29	1.74		28.10	6.33	3.29	1.83	1.38
13	35.90	8.07	4.21	2.36	1.80		28.90	6.51	3.39	1.89	1.43
14	36.90	8.29	4.33	2.43	1.85		29.70	6.69	3.49	1.94	1.47
15	37.93	8.53	4.46	2.51	1.92		30.54	6.88	3.59	1.99	1.51
16	38.99	8.78	4.59	2.57	1.97		31.38	7.07	3.69	2.06	1.56
17	40.08	9.03	4.74	2.66	2.03		32.26	7.28	3.80	2.12	1.60
18	41.19	9.31	4.88	2.75	2.10		33.16	7.48	3.91	2.17	1.65
19	42.10	9.51	4.99	2.81	2.15		33.97	7.67	4.00	2.23	1.69
20	43.01	9.73	5.10	2.87	2.21		34.79	7.86	4.11	2.29	1.74
21	43.93	9.93	5.22	2.94	2.27		35.62	8.04	4.20	2.35	1.78
22	44.85	10.14	5.33	3.00	2.32		36.47	8.25	4.31	2.40	1.83
23	45.79	10.36	5.44	3.08	2.38		37.34	8.44	4.41	2.46	1.88
24	46.75	10.58	5.56	3.14	2.43		38.23	8.64	4.52	2.52	1.93
25	47.73	10.81	5.68	3.22	2.49		39.15	8.85	4.62	2.59	1.98
26	48.73	11.04	5.80	3.29	2.56		40.08	9.06	4.73	2.65	2.03
27	49.76	11.28	5.93	3.36	2.63		41.03	9.28	4.85	2.72	2.08
28	50.81	11.52	6.06	3.44	2.70		42.02	9.51	4.98	2.78	2.14
29	51.88	11.77	6.20	3.53	2.78		43.03	9.73	5.09	2.86	2.21
30	52.98	12.02	6.33	3.62	2.86		44.06	9.97	5.22	2.93	2.26
31	54.10	12.28	6.48	3.71	2.94		45.11	10.21	5.34	3.01	2.33
32	55.24	12.55	6.62	3.81	3.02		46.19	10.46	5.48	3.09	2.40
33	56.38	12.82	6.77	3.90	3.12		47.28	10.71	5.62	3.17	2.47
34	57.54	13.10	6.93	4.00	3.21		48.39	10.98	5.75	3.25	2.54
35	58.71	13.37	7.08	4.11	3.31		49.52	11.23	5.90	3.34	2.62
36	59.90	13.66	7.25	4.21	3.43		50.68	11.50	6.04	3.43	2.71
37	61.10	13.95	7.41	4.33	3.54		51.85	11.77	6.19	3.53	2.80
38	62.30	14.24	7.58	4.44	3.66		53.04	12.05	6.34	3.62	2.89
39	63.51	14.54	7.75	4.56	3.80		54.26	12.34	6.50	3.72	2.99
40	64.72	14.83	7.92	4.69	3.94		55.48	12.62	6.66	3.83	3.10
41	65.93	15.13	8.10	4.82			56.71	12.92	6.81	3.93	
42	67.15	15.43	8.27	4.96			57.97	13.21	6.97	4.04	
43	68.36	15.74	8.46	5.11			59.22	13.51	7.15	4.17	
44	69.58	16.05	8.65	5.27			60.51	13.82	7.32	4.30	
45	70.80	16.37	8.84	5.44			61.82	14.14	7.50	4.43	
46	72.03	16.69	9.05	5.62			63.14	14.46	7.69	4.57	
47	73.25	17.02	9.25	5.81			64.48	14.79	7.88	4.73	
48	74.46	17.35	9.47	6.03			65.82	15.12	8.08	4.90	
49	75.67	17.68	9.69	6.27			67.17	15.46	8.29	5.09	
50	76.85	18.01	9.93	6.52			68.52	15.80	8.51	5.28	
51	78.02	18.35	10.16				69.86	16.16	8.74		
52	79.19	18.69	10.43				71.19	16.51	8.97		
53	80.35	19.04	10.71				72.52	16.87	9.22		
54	81.49	19.41	11.02				73.84	17.25	9.48		
55	82.62	19.80	11.36				75.12	17.62	9.76		
56	83.74	20.21	11.74				76.39	18.01	10.05		
57	84.80	20.66	12.16				77.61	18.41	10.36		
58	85.80	21.12	12.61				78.78	18.80	10.69		
59	86.71	21.60	13.09				79.91	19.21	11.04		
60	87.53	22.08	13.60				80.96	19.63	11.41		
61	88.23	22.58					81.96	20.04			
62	88.83	23.08					82.89	20.47			
63	89.30	23.60					83.74	20.92			
64	89.68	24.14					84.51	21.37			
65	89.95	24.71					85.20	21.87			

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

普通标准产品计划 - 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	20年缴	30年缴	趸缴	5年缴	10年缴	20年缴	30年缴
0	31.13	6.98	3.64	2.02	1.53	24.99	5.61	2.92	1.62	1.22
1	32.01	7.17	3.74	2.08	1.57	25.70	5.76	3.01	1.66	1.25
2	32.91	7.37	3.85	2.14	1.62	26.42	5.93	3.09	1.71	1.29
3	33.85	7.58	3.96	2.19	1.67	27.16	6.09	3.17	1.77	1.33
4	34.80	7.80	4.07	2.26	1.72	27.92	6.26	3.27	1.81	1.37
5	35.79	8.02	4.19	2.32	1.76	28.71	6.44	3.35	1.86	1.41
6	36.80	8.24	4.30	2.39	1.81	29.51	6.62	3.45	1.92	1.44
7	37.84	8.48	4.43	2.47	1.87	30.34	6.80	3.54	1.97	1.49
8	38.91	8.72	4.54	2.53	1.92	31.20	7.00	3.65	2.02	1.53
9	40.00	8.96	4.68	2.61	1.98	32.07	7.20	3.75	2.09	1.58
10	41.13	9.21	4.81	2.69	2.05	32.97	7.40	3.85	2.14	1.63
11	42.29	9.46	4.94	2.77	2.12	33.89	7.60	3.96	2.21	1.67
12	43.47	9.73	5.08	2.85	2.17	34.85	7.82	4.07	2.27	1.72
13	44.69	10.00	5.23	2.94	2.25	35.83	8.03	4.19	2.34	1.77
14	45.94	10.28	5.38	3.03	2.31	36.83	8.26	4.31	2.41	1.82
15	47.23	10.57	5.54	3.12	2.39	37.86	8.49	4.44	2.47	1.87
16	48.54	10.88	5.71	3.21	2.46	38.91	8.73	4.56	2.55	1.94
17	49.90	11.20	5.89	3.31	2.54	40.00	8.98	4.70	2.62	1.99
18	51.27	11.54	6.07	3.42	2.63	41.12	9.24	4.83	2.70	2.05
19	52.39	11.79	6.20	3.50	2.69	42.10	9.47	4.95	2.77	2.11
20	53.50	12.05	6.34	3.58	2.76	43.11	9.69	5.08	2.84	2.17
21	54.62	12.31	6.48	3.67	2.83	44.14	9.92	5.19	2.91	2.21
22	55.75	12.56	6.61	3.74	2.90	45.18	10.17	5.33	2.98	2.27
23	56.90	12.83	6.76	3.83	2.97	46.24	10.40	5.45	3.05	2.33
24	58.07	13.09	6.89	3.92	3.04	47.33	10.65	5.58	3.13	2.40
25	59.26	13.37	7.05	4.00	3.12	48.45	10.91	5.71	3.21	2.45
26	60.48	13.65	7.19	4.10	3.20	49.59	11.17	5.85	3.28	2.52
27	61.73	13.94	7.35	4.19	3.29	50.76	11.43	5.99	3.37	2.59
28	63.01	14.23	7.51	4.29	3.37	51.97	11.71	6.14	3.45	2.66
29	64.31	14.53	7.68	4.40	3.47	53.21	11.98	6.29	3.54	2.74
30	65.65	14.84	7.85	4.50	3.57	54.46	12.27	6.44	3.63	2.81
31	67.01	15.16	8.02	4.62	3.67	55.75	12.57	6.59	3.73	2.90
32	68.40	15.48	8.20	4.74	3.78	57.07	12.87	6.76	3.83	2.98
33	69.78	15.82	8.38	4.86	3.90	58.40	13.18	6.93	3.93	3.07
34	71.19	16.15	8.57	4.98	4.02	59.76	13.49	7.10	4.03	3.16
35	72.61	16.48	8.76	5.11	4.15	61.14	13.80	7.27	4.13	3.26
36	74.04	16.83	8.96	5.24	4.30	62.55	14.14	7.44	4.25	3.37
37	75.49	17.18	9.17	5.39	4.44	63.97	14.46	7.63	4.37	3.48
38	76.94	17.53	9.37	5.53	4.60	65.42	14.80	7.81	4.48	3.60
39	78.39	17.89	9.58	5.68	4.77	66.90	15.15	8.01	4.61	3.73
40	79.85	18.25	9.79	5.84	4.96	68.38	15.50	8.20	4.74	3.87
41	81.30	18.61	10.00	6.01		69.88	15.86	8.39	4.87	
42	82.76	18.97	10.22	6.18		71.40	16.21	8.59	5.01	
43	84.20	19.34	10.45	6.37		72.92	16.58	8.80	5.17	
44	85.66	19.72	10.68	6.57		74.48	16.95	9.02	5.33	
45	87.11	20.10	10.92	6.79		76.06	17.33	9.23	5.50	
46	88.57	20.48	11.17	7.02		77.66	17.72	9.47	5.68	
47	90.02	20.87	11.42	7.27		79.27	18.12	9.70	5.88	
48	91.45	21.27	11.69	7.55		80.88	18.52	9.95	6.09	
49	92.87	21.67	11.97	7.86		82.50	18.93	10.21	6.33	
50	94.26	22.07	12.25	8.19		84.12	19.35	10.48	6.58	
51	95.63	22.47	12.55			85.73	19.78	10.76		
52	96.99	22.88	12.88			87.32	20.20	11.05		
53	98.33	23.30	13.23			88.90	20.64	11.36		
54	99.66	23.75	13.62			90.46	21.09	11.69		
55	100.97	24.22	14.06			91.98	21.55	12.03		
56	102.25	24.73	14.54			93.47	22.02	12.40		
57	103.47	25.27	15.08			94.91	22.51	12.79		
58	104.60	25.85	15.66			96.27	22.99	13.21		
59	105.62	26.44	16.29			97.57	23.48	13.65		
60	106.51	27.04	16.95			98.78	23.99	14.12		
61	107.26	27.66				99.91	24.49			
62	107.86	28.28				100.95	25.02			
63	108.32	28.93				101.89	25.57			
64	108.64	29.62				102.73	26.14			
65	108.84	30.35				103.46	26.75			

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

普通标准产品计划 - 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	20年缴	30年缴	趸缴	5年缴	10年缴	20年缴	30年缴	
0	36.74	8.21	4.29	2.39	1.80	29.40	6.58	3.43	1.91	1.43	
1	37.77	8.44	4.41	2.46	1.86	30.23	6.76	3.53	1.96	1.47	
2	38.84	8.68	4.54	2.52	1.91	31.08	6.96	3.63	2.01	1.52	
3	39.94	8.93	4.67	2.59	1.97	31.95	7.15	3.73	2.08	1.57	
4	41.07	9.18	4.80	2.67	2.03	32.84	7.35	3.84	2.13	1.61	
5	42.24	9.44	4.93	2.74	2.08	33.77	7.55	3.94	2.19	1.65	
6	43.43	9.70	5.07	2.82	2.14	34.72	7.77	4.05	2.25	1.70	
7	44.66	9.98	5.22	2.91	2.21	35.70	7.98	4.16	2.32	1.75	
8	45.92	10.26	5.35	2.99	2.27	36.71	8.21	4.28	2.38	1.81	
9	47.21	10.55	5.51	3.08	2.34	37.73	8.44	4.40	2.46	1.86	
10	48.55	10.84	5.67	3.17	2.42	38.79	8.68	4.52	2.52	1.91	
11	49.91	11.14	5.83	3.27	2.50	39.88	8.92	4.66	2.60	1.96	
12	51.31	11.46	5.99	3.37	2.57	41.00	9.17	4.79	2.67	2.02	
13	52.75	11.78	6.16	3.47	2.66	42.16	9.43	4.93	2.75	2.09	
14	54.23	12.10	6.35	3.58	2.74	43.33	9.69	5.07	2.83	2.14	
15	55.74	12.45	6.53	3.69	2.83	44.55	9.96	5.22	2.91	2.21	
16	57.30	12.81	6.73	3.80	2.91	45.78	10.24	5.36	3.00	2.28	
17	58.89	13.19	6.94	3.92	3.01	47.06	10.54	5.52	3.09	2.35	
18	60.52	13.59	7.16	4.05	3.11	48.38	10.84	5.68	3.18	2.42	
19	61.82	13.88	7.31	4.14	3.19	49.53	11.11	5.82	3.26	2.48	
20	63.11	14.18	7.48	4.23	3.27	50.70	11.37	5.97	3.34	2.55	
21	64.41	14.48	7.63	4.33	3.35	51.90	11.64	6.10	3.42	2.61	
22	65.72	14.78	7.79	4.42	3.43	53.11	11.92	6.25	3.51	2.68	
23	67.05	15.08	7.96	4.53	3.52	54.35	12.19	6.40	3.59	2.74	
24	68.40	15.39	8.12	4.63	3.60	55.62	12.49	6.55	3.68	2.82	
25	69.78	15.71	8.30	4.73	3.69	56.92	12.78	6.70	3.77	2.89	
26	71.19	16.03	8.47	4.84	3.79	58.24	13.08	6.86	3.86	2.97	
27	72.64	16.36	8.64	4.95	3.89	59.61	13.38	7.03	3.96	3.05	
28	74.12	16.70	8.83	5.06	4.00	61.01	13.71	7.20	4.06	3.13	
29	75.63	17.05	9.03	5.19	4.11	62.45	14.03	7.37	4.16	3.23	
30	77.18	17.41	9.22	5.31	4.23	63.91	14.36	7.55	4.27	3.31	
31	78.75	17.78	9.43	5.45	4.35	65.41	14.70	7.73	4.39	3.41	
32	80.35	18.15	9.64	5.59	4.48	66.93	15.05	7.92	4.50	3.51	
33	81.94	18.54	9.85	5.74	4.62	68.48	15.41	8.12	4.62	3.62	
34	83.56	18.92	10.07	5.88	4.77	70.05	15.78	8.31	4.73	3.73	
35	85.20	19.31	10.29	6.03	4.93	71.66	16.14	8.52	4.86	3.85	
36	86.85	19.71	10.53	6.19	5.10	73.29	16.52	8.72	5.00	3.98	
37	88.52	20.11	10.76	6.36	5.28	74.94	16.90	8.93	5.13	4.12	
38	90.17	20.52	11.00	6.54	5.47	76.62	17.30	9.15	5.27	4.25	
39	91.84	20.93	11.24	6.72	5.68	78.32	17.70	9.37	5.42	4.41	
40	93.51	21.34	11.49	6.90	5.91	80.04	18.10	9.60	5.57	4.58	
41	95.17	21.76	11.74	7.11		81.76	18.51	9.82	5.73		
42	96.82	22.17	11.99	7.31		83.52	18.92	10.05	5.90		
43	98.47	22.59	12.26	7.54		85.27	19.34	10.30	6.09		
44	100.12	23.03	12.53	7.78		87.07	19.77	10.55	6.27		
45	101.77	23.46	12.81	8.04		88.88	20.21	10.80	6.48		
46	103.42	23.91	13.10	8.32		90.71	20.66	11.08	6.70		
47	105.05	24.35	13.40	8.63		92.56	21.12	11.35	6.94		
48	106.66	24.81	13.71	8.97		94.41	21.59	11.64	7.20		
49	108.25	25.27	14.04	9.34		96.27	22.06	11.94	7.48		
50	109.81	25.73	14.37	9.75		98.12	22.54	12.26	7.79		
51	111.34	26.19	14.72			99.95	23.03	12.59			
52	112.85	26.65	15.12			101.76	23.53	12.94			
53	114.34	27.14	15.54			103.55	24.03	13.30			
54	115.81	27.65	16.01			105.31	24.55	13.70			
55	117.26	28.20	16.54			107.03	25.08	14.11			
56	118.67	28.79	17.12			108.71	25.63	14.55			
57	120.00	29.43	17.78			110.31	26.19	15.02			
58	121.23	30.11	18.48			111.82	26.75	15.52			
59	122.31	30.81	19.25			113.26	27.33	16.05			
60	123.24	31.52	20.08			114.59	27.92	16.62			
61	124.00	32.26				115.81	28.51				
62	124.59	33.00				116.92	29.13				
63	124.99	33.78				117.92	29.78				
64	125.24	34.61				118.79	30.45				
65	125.34	35.50				119.52	31.18				

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

普通标准产品计划 - 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	20年缴	30年缴		趸缴	5年缴	10年缴	20年缴	30年缴	
0	41.92	9.36	4.89	2.72	2.06		33.47	7.48	3.90	2.17	1.63	
1	43.10	9.62	5.03	2.80	2.12		34.41	7.68	4.01	2.23	1.68	
2	44.32	9.89	5.17	2.88	2.18		35.38	7.90	4.13	2.29	1.73	
3	45.59	10.17	5.32	2.96	2.25		36.37	8.12	4.24	2.36	1.78	
4	46.88	10.46	5.47	3.04	2.31		37.39	8.35	4.36	2.42	1.83	
5	48.21	10.75	5.63	3.13	2.38		38.44	8.58	4.48	2.49	1.88	
6	49.57	11.06	5.78	3.22	2.45		39.52	8.83	4.61	2.57	1.93	
7	50.97	11.37	5.95	3.32	2.53		40.64	9.07	4.74	2.64	1.99	
8	52.41	11.69	6.11	3.41	2.60		41.78	9.32	4.87	2.71	2.06	
9	53.89	12.02	6.28	3.52	2.68		42.95	9.59	5.00	2.79	2.12	
10	55.41	12.35	6.46	3.62	2.77		44.16	9.86	5.14	2.87	2.18	
11	56.97	12.70	6.64	3.73	2.86		45.40	10.13	5.29	2.96	2.24	
12	58.57	13.06	6.83	3.85	2.94		46.68	10.42	5.44	3.04	2.30	
13	60.21	13.42	7.03	3.97	3.04		47.99	10.71	5.60	3.13	2.38	
14	61.90	13.79	7.24	4.09	3.13		49.33	11.00	5.76	3.22	2.44	
15	63.63	14.18	7.45	4.22	3.24		50.71	11.31	5.93	3.32	2.52	
16	65.40	14.59	7.68	4.34	3.34		52.12	11.63	6.10	3.42	2.60	
17	67.22	15.03	7.92	4.48	3.45		53.58	11.97	6.28	3.52	2.68	
18	69.07	15.49	8.17	4.63	3.57		55.07	12.32	6.46	3.62	2.76	
19	70.54	15.82	8.34	4.74	3.65		56.37	12.62	6.62	3.71	2.83	
20	72.00	16.16	8.53	4.84	3.75		57.70	12.92	6.78	3.81	2.91	
21	73.46	16.49	8.71	4.95	3.84		59.05	13.22	6.94	3.90	2.98	
22	74.92	16.82	8.89	5.06	3.93		60.41	13.54	7.11	3.99	3.05	
23	76.42	17.17	9.07	5.17	4.03		61.81	13.84	7.27	4.09	3.13	
24	77.94	17.51	9.25	5.29	4.13		63.24	14.17	7.44	4.19	3.22	
25	79.48	17.87	9.45	5.40	4.23		64.71	14.50	7.61	4.29	3.30	
26	81.06	18.23	9.64	5.53	4.35		66.20	14.84	7.79	4.39	3.39	
27	82.68	18.60	9.84	5.65	4.46		67.73	15.18	7.98	4.51	3.47	
28	84.34	18.98	10.05	5.78	4.58		69.31	15.54	8.18	4.62	3.57	
29	86.04	19.38	10.28	5.93	4.71		70.93	15.91	8.37	4.73	3.68	
30	87.77	19.78	10.50	6.07	4.85		72.58	16.28	8.57	4.86	3.78	
31	89.53	20.19	10.73	6.22	4.99		74.26	16.67	8.78	4.99	3.90	
32	91.32	20.61	10.96	6.39	5.14		75.98	17.06	8.99	5.12	4.01	
33	93.10	21.04	11.20	6.55	5.31		77.72	17.46	9.21	5.25	4.13	
34	94.91	21.47	11.45	6.72	5.47		79.49	17.87	9.43	5.39	4.26	
35	96.74	21.90	11.70	6.89	5.66		81.29	18.28	9.66	5.53	4.40	
36	98.58	22.35	11.97	7.08	5.86		83.12	18.71	9.89	5.68	4.55	
37	100.43	22.80	12.23	7.27	6.07		84.97	19.14	10.13	5.84	4.70	
38	102.27	23.25	12.50	7.47	6.30		86.85	19.58	10.37	6.00	4.87	
39	104.13	23.72	12.78	7.68	6.54		88.76	20.03	10.63	6.17	5.05	
40	105.97	24.17	13.06	7.89	6.81		90.68	20.48	10.88	6.35	5.24	
41	107.81	24.64	13.34	8.13			92.61	20.94	11.14	6.53		
42	109.63	25.10	13.62	8.37			94.57	21.40	11.39	6.72		
43	111.45	25.57	13.93	8.63			96.53	21.87	11.67	6.93		
44	113.27	26.05	14.23	8.91			98.53	22.35	11.96	7.15		
45	115.08	26.54	14.55	9.22			100.55	22.84	12.24	7.39		
46	116.89	27.03	14.88	9.55			102.59	23.34	12.55	7.65		
47	118.68	27.53	15.22	9.91			104.65	23.86	12.86	7.93		
48	120.45	28.04	15.57	10.31			106.70	24.38	13.20	8.23		
49	122.18	28.55	15.95	10.75			108.76	24.91	13.54	8.56		
50	123.87	29.06	16.33	11.23			110.81	25.45	13.90	8.91		
51	125.53	29.57	16.73				112.84	26.00	14.28			
52	127.16	30.09	17.18				114.84	26.55	14.67			
53	128.77	30.64	17.67				116.81	27.12	15.09			
54	130.35	31.21	18.22				118.75	27.71	15.55			
55	131.90	31.83	18.84				120.63	28.30	16.02			
56	133.40	32.49	19.52				122.45	28.92	16.53			
57	134.82	33.22	20.29				124.19	29.55	17.07			
58	136.11	34.00	21.13				125.83	30.19	17.66			
59	137.23	34.80	22.04				127.37	30.84	18.28			
60	138.18	35.63	23.02				128.78	31.51	18.95			
61	138.92	36.47					130.07	32.18				
62	139.47	37.34					131.23	32.88				
63	139.81	38.25					132.25	33.63				
64	139.96	39.21					133.13	34.40				
65	139.94	40.26					133.85	35.24				

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

普通标准产品计划 - 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	20年缴	30年缴	趸缴	5年缴	10年缴	20年缴	30年缴
0	46.76	10.42	5.45	3.04	2.30	37.25	8.31	4.34	2.42	1.82
1	48.08	10.71	5.61	3.12	2.37	38.30	8.54	4.46	2.48	1.87
2	49.44	11.02	5.77	3.21	2.43	39.37	8.78	4.59	2.55	1.93
3	50.85	11.33	5.93	3.30	2.51	40.48	9.03	4.71	2.63	1.99
4	52.29	11.65	6.10	3.40	2.58	41.61	9.28	4.85	2.69	2.04
5	53.78	11.98	6.27	3.49	2.65	42.79	9.54	4.98	2.77	2.10
6	55.30	12.32	6.44	3.59	2.74	43.99	9.81	5.12	2.86	2.15
7	56.86	12.67	6.63	3.71	2.82	45.23	10.08	5.27	2.94	2.22
8	58.47	13.03	6.81	3.81	2.90	46.51	10.36	5.42	3.02	2.29
9	60.12	13.39	7.00	3.93	2.99	47.81	10.66	5.57	3.11	2.36
10	61.82	13.76	7.20	4.05	3.09	49.16	10.96	5.72	3.20	2.43
11	63.56	14.15	7.41	4.17	3.19	50.54	11.26	5.89	3.29	2.49
12	65.35	14.55	7.61	4.30	3.29	51.95	11.58	6.05	3.39	2.57
13	67.18	14.95	7.84	4.43	3.40	53.42	11.90	6.23	3.49	2.65
14	69.06	15.36	8.07	4.57	3.50	54.91	12.23	6.41	3.59	2.72
15	70.99	15.80	8.31	4.71	3.62	56.45	12.57	6.60	3.69	2.81
16	72.96	16.26	8.57	4.85	3.74	58.02	12.93	6.78	3.81	2.90
17	75.00	16.75	8.84	5.01	3.86	59.64	13.31	6.99	3.92	2.98
18	77.06	17.26	9.12	5.18	3.99	61.30	13.69	7.19	4.04	3.08
19	78.68	17.62	9.31	5.29	4.09	62.74	14.03	7.37	4.14	3.16
20	80.28	18.00	9.51	5.41	4.20	64.20	14.35	7.55	4.24	3.24
21	81.89	18.37	9.71	5.53	4.30	65.69	14.69	7.71	4.34	3.32
22	83.50	18.73	9.91	5.65	4.40	67.19	15.04	7.90	4.45	3.40
23	85.14	19.11	10.11	5.78	4.51	68.73	15.38	8.08	4.55	3.49
24	86.80	19.49	10.31	5.90	4.62	70.31	15.74	8.27	4.66	3.59
25	88.50	19.88	10.53	6.03	4.73	71.93	16.10	8.46	4.78	3.68
26	90.24	20.27	10.74	6.17	4.86	73.57	16.47	8.66	4.89	3.78
27	92.01	20.69	10.96	6.31	4.99	75.26	16.85	8.87	5.02	3.87
28	93.83	21.10	11.19	6.46	5.13	77.00	17.25	9.08	5.14	3.98
29	95.69	21.54	11.44	6.62	5.28	78.78	17.65	9.30	5.27	4.10
30	97.59	21.97	11.68	6.78	5.43	80.60	18.06	9.52	5.41	4.21
31	99.51	22.43	11.94	6.95	5.59	82.46	18.48	9.75	5.55	4.34
32	101.47	22.89	12.20	7.13	5.77	84.35	18.92	9.98	5.69	4.47
33	103.43	23.36	12.46	7.31	5.95	86.26	19.36	10.23	5.84	4.61
34	105.40	23.83	12.74	7.50	6.14	88.20	19.81	10.47	5.99	4.75
35	107.40	24.31	13.02	7.70	6.35	90.18	20.26	10.72	6.15	4.91
36	109.40	24.80	13.31	7.90	6.59	92.20	20.73	10.98	6.33	5.08
37	111.42	25.29	13.60	8.12	6.82	94.23	21.20	11.24	6.50	5.26
38	113.43	25.79	13.89	8.35	7.08	96.29	21.69	11.51	6.68	5.44
39	115.45	26.29	14.20	8.58	7.36	98.39	22.18	11.79	6.87	5.65
40	117.45	26.79	14.51	8.83	7.67	100.49	22.67	12.07	7.07	5.87
41	119.44	27.30	14.82	9.09		102.60	23.18	12.35	7.27	
42	121.41	27.81	15.14	9.36		104.74	23.69	12.64	7.49	
43	123.38	28.32	15.47	9.66		106.89	24.20	12.94	7.73	
44	125.34	28.84	15.81	9.98		109.07	24.73	13.26	7.97	
45	127.29	29.37	16.16	10.33		111.28	25.27	13.58	8.25	
46	129.24	29.91	16.54	10.71		113.50	25.82	13.92	8.53	
47	131.16	30.46	16.91	11.12		115.74	26.38	14.26	8.85	
48	133.05	31.02	17.31	11.58		117.98	26.95	14.63	9.19	
49	134.90	31.57	17.72	12.08		120.22	27.54	15.01	9.58	
50	136.70	32.13	18.16	12.64		122.44	28.13	15.42	9.98	
51	138.46	32.69	18.61			124.63	28.73	15.84		
52	140.19	33.26	19.11			126.79	29.34	16.28		
53	141.89	33.85	19.67			128.92	29.96	16.76		
54	143.55	34.48	20.29			131.00	30.61	17.27		
55	145.18	35.16	20.99			133.03	31.27	17.80		
56	146.76	35.90	21.78			134.98	31.95	18.38		
57	148.23	36.72	22.67			136.83	32.64	19.00		
58	149.56	37.58	23.63			138.56	33.35	19.66		
59	150.71	38.49	24.68			140.18	34.07	20.38		
60	151.65	39.42	25.82			141.66	34.81	21.15		
61	152.36	40.38				142.99	35.56			
62	152.85	41.37				144.18	36.35			
63	153.10	42.41				145.20	37.18			
64	153.16	43.51				146.07	38.06			
65	153.01	44.71				146.75	39.00			

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



普通标准产品计划 - 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	20年缴	30年缴	趸缴	5年缴	10年缴	20年缴	30年缴
0	51.30	11.43	5.98	3.33	2.52	40.79	9.09	4.75	2.65	1.99
1	52.75	11.75	6.15	3.43	2.60	41.94	9.34	4.89	2.72	2.05
2	54.25	12.08	6.32	3.52	2.67	43.11	9.61	5.03	2.79	2.11
3	55.79	12.42	6.51	3.62	2.75	44.33	9.87	5.16	2.88	2.17
4	57.38	12.77	6.69	3.73	2.84	45.57	10.15	5.31	2.95	2.23
5	59.01	13.13	6.88	3.84	2.92	46.86	10.43	5.45	3.03	2.30
6	60.68	13.50	7.06	3.95	3.00	48.18	10.73	5.61	3.13	2.36
7	62.40	13.89	7.27	4.07	3.10	49.54	11.03	5.76	3.22	2.43
8	64.16	14.28	7.47	4.18	3.19	50.93	11.34	5.93	3.30	2.51
9	65.97	14.68	7.68	4.31	3.29	52.36	11.66	6.09	3.41	2.59
10	67.84	15.09	7.90	4.44	3.40	53.83	11.99	6.26	3.50	2.66
11	69.75	15.51	8.12	4.58	3.51	55.34	12.32	6.44	3.61	2.73
12	71.71	15.95	8.35	4.72	3.61	56.90	12.67	6.63	3.71	2.81
13	73.72	16.39	8.60	4.86	3.74	58.50	13.02	6.82	3.82	2.91
14	75.78	16.84	8.86	5.02	3.85	60.13	13.38	7.01	3.93	2.99
15	77.90	17.32	9.12	5.17	3.99	61.82	13.76	7.22	4.05	3.08
16	80.07	17.83	9.40	5.33	4.11	63.54	14.15	7.42	4.18	3.18
17	82.30	18.36	9.70	5.51	4.25	65.31	14.56	7.65	4.30	3.27
18	84.56	18.93	10.01	5.69	4.40	67.13	14.98	7.88	4.42	3.38
19	86.32	19.32	10.22	5.82	4.51	68.69	15.34	8.06	4.53	3.46
20	88.05	19.73	10.44	5.95	4.62	70.28	15.70	8.26	4.65	3.56
21	89.79	20.13	10.65	6.08	4.74	71.90	16.06	8.44	4.76	3.64
22	91.54	20.53	10.87	6.21	4.85	73.54	16.44	8.65	4.87	3.73
23	93.31	20.93	11.09	6.35	4.97	75.21	16.81	8.84	4.99	3.83
24	95.11	21.34	11.31	6.49	5.09	76.92	17.20	9.05	5.11	3.93
25	96.94	21.77	11.54	6.63	5.21	78.67	17.59	9.25	5.23	4.03
26	98.81	22.19	11.77	6.78	5.36	80.45	18.00	9.47	5.36	4.14
27	100.73	22.64	12.01	6.93	5.50	82.29	18.41	9.70	5.49	4.25
28	102.70	23.09	12.26	7.09	5.65	84.18	18.84	9.93	5.63	4.37
29	104.70	23.55	12.53	7.27	5.81	86.11	19.27	10.16	5.77	4.50
30	106.75	24.03	12.79	7.44	5.99	88.08	19.72	10.40	5.92	4.62
31	108.83	24.52	13.07	7.63	6.17	90.09	20.18	10.65	6.08	4.77
32	110.94	25.02	13.35	7.83	6.36	92.14	20.65	10.91	6.23	4.91
33	113.04	25.52	13.64	8.04	6.57	94.21	21.13	11.17	6.40	5.06
34	115.18	26.03	13.94	8.24	6.78	96.32	21.62	11.44	6.56	5.22
35	117.32	26.55	14.24	8.46	7.02	98.46	22.10	11.71	6.74	5.40
36	119.47	27.08	14.56	8.69	7.28	100.63	22.62	11.99	6.93	5.58
37	121.64	27.61	14.88	8.93	7.54	102.84	23.12	12.28	7.12	5.78
38	123.80	28.15	15.20	9.18	7.84	105.07	23.65	12.57	7.31	5.99
39	125.95	28.69	15.53	9.44	8.15	107.32	24.18	12.87	7.53	6.22
40	128.09	29.23	15.87	9.71	8.50	109.59	24.72	13.18	7.74	6.47
41	130.22	29.78	16.21	10.00		111.87	25.27	13.48	7.97	
42	132.32	30.32	16.56	10.31		114.17	25.81	13.80	8.21	
43	134.41	30.87	16.92	10.64		116.48	26.37	14.13	8.47	
44	136.50	31.44	17.29	11.00		118.83	26.94	14.47	8.75	
45	138.57	32.01	17.68	11.39		121.20	27.52	14.82	9.05	
46	140.63	32.59	18.08	11.81		123.59	28.11	15.19	9.37	
47	142.66	33.18	18.50	12.28		125.99	28.72	15.57	9.73	
48	144.66	33.78	18.93	12.80		128.39	29.34	15.97	10.11	
49	146.60	34.37	19.39	13.37		130.79	29.97	16.39	10.54	
50	148.50	34.98	19.87	14.00		133.17	30.61	16.84	10.99	
51	150.34	35.58	20.37			135.51	31.26	17.30		
52	152.14	36.19	20.93			137.81	31.92	17.79		
53	153.91	36.83	21.55			140.07	32.60	18.32		
54	155.64	37.51	22.24			142.28	33.29	18.88		
55	157.33	38.26	23.03			144.42	34.01	19.48		
56	158.96	39.07	23.92			146.47	34.75	20.12		
57	160.47	39.96	24.92			148.42	35.51	20.81		
58	161.83	40.92	26.01			150.23	36.28	21.56		
59	162.97	41.93	27.21			151.91	37.07	22.36		
60	163.90	42.97	28.51			153.43	37.88	23.22		
61	164.56	44.04				154.79	38.71			
62	164.98	45.14				155.98	39.57			
63	165.14	46.31				157.00	40.50			
64	165.08	47.55				157.83	41.47			
65	164.80	48.91				158.47	42.52			

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

普通标准产品计划 - 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	20年缴	30年缴	趸缴	5年缴	10年缴	20年缴	30年缴
0	55.59	12.37	6.48	3.61	2.73	44.12	9.83	5.14	2.86	2.15
1	57.16	12.72	6.66	3.72	2.82	45.37	10.10	5.28	2.94	2.22
2	58.78	13.08	6.85	3.82	2.90	46.64	10.38	5.43	3.02	2.29
3	60.46	13.45	7.05	3.92	2.99	47.96	10.67	5.58	3.11	2.35
4	62.18	13.83	7.25	4.04	3.08	49.30	10.97	5.74	3.19	2.42
5	63.95	14.22	7.45	4.16	3.16	50.69	11.28	5.90	3.28	2.49
6	65.76	14.62	7.65	4.28	3.26	52.12	11.60	6.06	3.38	2.56
7	67.62	15.04	7.88	4.41	3.37	53.59	11.92	6.23	3.48	2.63
8	69.54	15.47	8.09	4.53	3.46	55.10	12.25	6.41	3.57	2.72
9	71.50	15.90	8.32	4.67	3.57	56.65	12.60	6.59	3.69	2.80
10	73.53	16.34	8.56	4.82	3.69	58.24	12.96	6.77	3.79	2.88
11	75.60	16.80	8.80	4.96	3.81	59.87	13.32	6.97	3.90	2.96
12	77.72	17.27	9.05	5.12	3.92	61.56	13.69	7.16	4.02	3.05
13	79.90	17.75	9.32	5.28	4.06	63.29	14.07	7.37	4.14	3.15
14	82.14	18.24	9.60	5.44	4.19	65.05	14.46	7.59	4.26	3.24
15	84.43	18.76	9.89	5.62	4.33	66.88	14.87	7.81	4.38	3.34
16	86.78	19.31	10.19	5.79	4.47	68.74	15.29	8.03	4.52	3.45
17	89.19	19.89	10.52	5.98	4.62	70.65	15.74	8.28	4.65	3.55
18	91.65	20.50	10.85	6.18	4.78	72.62	16.20	8.52	4.79	3.66
19	93.53	20.93	11.08	6.32	4.90	74.30	16.59	8.72	4.91	3.75
20	95.39	21.37	11.31	6.46	5.03	76.01	16.97	8.93	5.03	3.85
21	97.25	21.79	11.55	6.60	5.15	77.74	17.36	9.13	5.15	3.94
22	99.11	22.22	11.77	6.74	5.27	79.50	17.76	9.35	5.27	4.05
23	101.01	22.65	12.01	6.89	5.40	81.29	18.16	9.56	5.40	4.15
24	102.93	23.09	12.25	7.04	5.53	83.13	18.58	9.78	5.53	4.26
25	104.89	23.54	12.50	7.19	5.67	85.01	19.00	10.00	5.66	4.37
26	106.88	24.00	12.74	7.36	5.83	86.92	19.43	10.23	5.79	4.49
27	108.93	24.47	13.00	7.52	5.98	88.89	19.87	10.48	5.94	4.61
28	111.03	24.95	13.27	7.70	6.15	90.91	20.33	10.73	6.09	4.74
29	113.17	25.45	13.55	7.88	6.33	92.98	20.80	10.97	6.24	4.88
30	115.35	25.96	13.84	8.08	6.52	95.09	21.28	11.23	6.40	5.01
31	117.57	26.48	14.14	8.28	6.71	97.25	21.77	11.50	6.58	5.17
32	119.82	27.02	14.44	8.50	6.93	99.44	22.28	11.78	6.74	5.32
33	122.06	27.56	14.75	8.72	7.15	101.66	22.79	12.06	6.92	5.49
34	124.33	28.10	15.07	8.94	7.39	103.91	23.31	12.35	7.10	5.67
35	126.61	28.65	15.40	9.18	7.65	106.20	23.83	12.64	7.29	5.86
36	128.90	29.21	15.74	9.43	7.94	108.53	24.38	12.94	7.50	6.06
37	131.19	29.78	16.08	9.69	8.23	110.88	24.92	13.25	7.70	6.28
38	133.48	30.36	16.43	9.97	8.56	113.26	25.49	13.56	7.92	6.51
39	135.76	30.94	16.79	10.25	8.91	115.67	26.06	13.89	8.15	6.76
40	138.02	31.51	17.15	10.55	9.29	118.09	26.63	14.22	8.38	7.04
41	140.27	32.09	17.52	10.87		120.52	27.22	14.55	8.63	
42	142.49	32.68	17.89	11.21		122.97	27.80	14.88	8.89	
43	144.68	33.26	18.29	11.57		125.43	28.39	15.24	9.18	
44	146.88	33.86	18.68	11.97		127.92	29.00	15.61	9.48	
45	149.05	34.47	19.10	12.40		130.44	29.62	15.98	9.81	
46	151.21	35.09	19.54	12.87		132.98	30.25	16.38	10.17	
47	153.33	35.71	19.99	13.39		135.53	30.90	16.80	10.56	
48	155.42	36.35	20.46	13.97		138.08	31.57	17.23	10.99	
49	157.45	36.99	20.96	14.61		140.61	32.24	17.69	11.46	
50	159.41	37.63	21.48	15.31		143.13	32.92	18.17	11.97	
51	161.32	38.27	22.03			145.60	33.62	18.67		
52	163.18	38.92	22.64			148.02	34.33	19.21		
53	165.01	39.61	23.32			150.40	35.05	19.78		
54	166.79	40.34	24.09			152.72	35.80	20.40		
55	168.52	41.15	24.97			154.95	36.57	21.06		
56	170.19	42.03	25.95			157.10	37.37	21.77		
57	171.72	43.00	27.07			159.12	38.19	22.53		
58	173.09	44.05	28.30			160.99	39.02	23.35		
59	174.22	45.15	29.64			162.72	39.87	24.24		
60	175.11	46.29	31.10			164.26	40.75	25.21		
61	175.72	47.48				165.63	41.65			
62	176.06	48.70				166.82	42.60			
63	176.12	49.99				167.82	43.61			
64	175.94	51.38				168.61	44.67			
65	175.52	52.90				169.19	45.84			

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

普通标准产品计划 - 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	20年缴	30年缴	趸缴	5年缴	10年缴	20年缴	30年缴	
0	59.66	13.27	6.95	3.88	2.94	47.28	10.52	5.50	3.07	2.31	
1	61.35	13.64	7.15	3.99	3.02	48.61	10.81	5.66	3.15	2.38	
2	63.09	14.03	7.35	4.10	3.11	49.98	11.12	5.82	3.24	2.45	
3	64.89	14.43	7.56	4.21	3.21	51.39	11.43	5.98	3.33	2.52	
4	66.73	14.83	7.77	4.34	3.30	52.82	11.75	6.15	3.42	2.59	
5	68.63	15.26	7.99	4.46	3.40	54.32	12.08	6.32	3.52	2.67	
6	70.58	15.69	8.21	4.59	3.50	55.85	12.42	6.49	3.63	2.74	
7	72.58	16.13	8.45	4.73	3.62	57.42	12.76	6.68	3.73	2.82	
8	74.64	16.59	8.68	4.87	3.72	59.04	13.12	6.87	3.83	2.91	
9	76.75	17.05	8.93	5.02	3.84	60.70	13.50	7.06	3.95	3.00	
10	78.92	17.53	9.18	5.17	3.97	62.41	13.87	7.25	4.06	3.09	
11	81.14	18.02	9.44	5.33	4.10	64.16	14.26	7.46	4.18	3.17	
12	83.42	18.53	9.71	5.50	4.22	65.96	14.66	7.68	4.31	3.27	
13	85.76	19.04	10.00	5.67	4.37	67.82	15.07	7.90	4.43	3.38	
14	88.17	19.56	10.30	5.85	4.51	69.71	15.49	8.13	4.56	3.47	
15	90.63	20.12	10.61	6.03	4.66	71.67	15.92	8.37	4.70	3.58	
16	93.15	20.71	10.94	6.22	4.81	73.66	16.38	8.60	4.85	3.70	
17	95.74	21.34	11.29	6.43	4.98	75.71	16.85	8.87	4.99	3.81	
18	98.37	22.00	11.65	6.65	5.15	77.82	17.35	9.13	5.14	3.93	
19	100.37	22.46	11.89	6.80	5.28	79.61	17.76	9.34	5.27	4.03	
20	102.34	22.92	12.15	6.94	5.41	81.43	18.17	9.57	5.39	4.14	
21	104.31	23.37	12.39	7.10	5.55	83.27	18.58	9.78	5.52	4.23	
22	106.29	23.82	12.64	7.24	5.68	85.14	19.01	10.01	5.65	4.34	
23	108.29	24.28	12.89	7.41	5.82	87.04	19.43	10.24	5.79	4.45	
24	110.32	24.75	13.14	7.56	5.96	88.99	19.88	10.47	5.93	4.57	
25	112.40	25.23	13.40	7.73	6.11	90.99	20.33	10.71	6.07	4.69	
26	114.51	25.71	13.66	7.91	6.28	93.02	20.78	10.96	6.21	4.82	
27	116.67	26.21	13.94	8.08	6.45	95.11	21.25	11.21	6.37	4.94	
28	118.89	26.72	14.23	8.27	6.63	97.26	21.74	11.48	6.52	5.09	
29	121.15	27.25	14.53	8.47	6.82	99.46	22.24	11.74	6.69	5.24	
30	123.47	27.78	14.83	8.68	7.03	101.70	22.75	12.02	6.86	5.38	
31	125.81	28.34	15.15	8.90	7.24	103.99	23.27	12.30	7.05	5.55	
32	128.18	28.90	15.47	9.13	7.47	106.32	23.81	12.60	7.23	5.72	
33	130.55	29.48	15.80	9.37	7.72	108.68	24.35	12.90	7.42	5.90	
34	132.94	30.05	16.15	9.61	7.98	111.06	24.91	13.20	7.61	6.09	
35	135.34	30.63	16.49	9.87	8.26	113.49	25.46	13.52	7.82	6.30	
36	137.75	31.23	16.86	10.14	8.58	115.95	26.04	13.84	8.03	6.52	
37	140.17	31.83	17.22	10.43	8.90	118.45	26.62	14.17	8.26	6.76	
38	142.57	32.44	17.59	10.72	9.26	120.97	27.22	14.50	8.49	7.01	
39	144.97	33.06	17.98	11.03	9.65	123.51	27.82	14.85	8.73	7.28	
40	147.34	33.66	18.36	11.35	10.07	126.07	28.43	15.20	8.99	7.58	
41	149.68	34.28	18.76	11.71		128.63	29.05	15.55	9.26		
42	152.00	34.89	19.15	12.07		131.22	29.66	15.91	9.54		
43	154.29	35.51	19.58	12.47		133.81	30.29	16.28	9.85		
44	156.58	36.14	20.00	12.90		136.44	30.93	16.68	10.18		
45	158.84	36.78	20.45	13.38		139.10	31.59	17.08	10.54		
46	161.09	37.43	20.93	13.90		141.77	32.26	17.51	10.93		
47	163.29	38.10	21.41	14.47		144.45	32.95	17.95	11.36		
48	165.45	38.78	21.92	15.10		147.13	33.66	18.42	11.82		
49	167.54	39.45	22.45	15.81		149.79	34.37	18.91	12.34		
50	169.57	40.13	23.01	16.58		152.42	35.10	19.43	12.90		
51	171.53	40.80	23.61			155.01	35.84	19.97			
52	173.44	41.49	24.28			157.54	36.58	20.55			
53	175.30	42.22	25.02			160.02	37.35	21.17			
54	177.12	43.00	25.86			162.43	38.15	21.84			
55	178.88	43.86	26.82			164.75	38.97	22.56			
56	180.57	44.81	27.91			166.97	39.82	23.34			
57	182.12	45.86	29.14			169.06	40.70	24.17			
58	183.48	47.00	30.50			170.97	41.59	25.07			
59	184.59	48.20	31.99			172.73	42.51	26.05			
60	185.44	49.44	33.61			174.30	43.46	27.11			
61	185.98	50.74				175.67	44.43				
62	186.24	52.08				176.84	45.45				
63	186.20	53.50				177.80	46.54				
64	185.89	55.03				178.55	47.71				
65	185.33	56.71				179.06	48.98				

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：中宏恒爱永伴终身寿险（分红型）非标准体死亡率加费费率表 - 投保基本保险责任及可选保险责任  
（每1000元基本保险金额）

普通标准产品计划 - 非标准体额外死亡率系数：50												
年龄	男性						女性					
	趸缴	5年缴	10年缴	20年缴	30年缴		趸缴	5年缴	10年缴	20年缴	30年缴	
0	10.43	2.31	1.23	0.69	0.52		8.64	1.93	1.02	0.57	0.43	
1	10.74	2.38	1.27	0.70	0.53		8.89	1.98	1.05	0.58	0.44	
2	11.04	2.44	1.31	0.72	0.55		9.14	2.04	1.08	0.60	0.46	
3	11.35	2.52	1.34	0.74	0.57		9.40	2.09	1.11	0.62	0.47	
4	11.68	2.58	1.38	0.76	0.58		9.66	2.15	1.15	0.63	0.48	
5	12.01	2.66	1.42	0.78	0.61		9.93	2.21	1.18	0.65	0.49	
6	12.35	2.73	1.46	0.81	0.62		10.22	2.28	1.21	0.67	0.51	
7	12.70	2.81	1.50	0.84	0.64		10.50	2.33	1.25	0.69	0.52	
8	13.06	2.90	1.54	0.86	0.66		10.80	2.40	1.28	0.70	0.54	
9	13.43	2.97	1.59	0.88	0.68		11.10	2.47	1.31	0.73	0.55	
10	13.81	3.06	1.63	0.91	0.71		11.42	2.54	1.35	0.75	0.57	
11	14.20	3.15	1.68	0.94	0.73		11.74	2.61	1.40	0.77	0.59	
12	14.60	3.23	1.73	0.97	0.75		12.06	2.68	1.43	0.79	0.61	
13	15.01	3.32	1.77	1.01	0.77		12.41	2.76	1.47	0.82	0.62	
14	15.42	3.41	1.83	1.04	0.80		12.75	2.84	1.51	0.85	0.64	
15	15.86	3.51	1.89	1.06	0.83		13.11	2.91	1.56	0.87	0.66	
16	16.30	3.61	1.94	1.10	0.86		13.47	3.00	1.61	0.90	0.69	
17	16.75	3.72	2.01	1.14	0.89		13.85	3.09	1.65	0.92	0.71	
18	17.22	3.84	2.07	1.18	0.92		14.23	3.18	1.70	0.95	0.73	
19	17.54	3.92	2.12	1.20	0.94		14.56	3.25	1.75	0.98	0.75	
20	17.87	4.00	2.16	1.23	0.97		14.89	3.32	1.79	1.00	0.77	
21	18.18	4.07	2.20	1.25	0.98		15.22	3.40	1.82	1.02	0.79	
22	18.50	4.14	2.24	1.28	1.01		15.55	3.48	1.87	1.04	0.81	
23	18.83	4.21	2.28	1.30	1.04		15.89	3.55	1.91	1.07	0.83	
24	19.15	4.29	2.32	1.34	1.06		16.25	3.64	1.96	1.09	0.85	
25	19.49	4.37	2.38	1.37	1.09		16.61	3.72	2.00	1.12	0.88	
26	19.83	4.45	2.42	1.40	1.12		16.97	3.80	2.04	1.15	0.90	
27	20.17	4.53	2.46	1.43	1.14		17.35	3.89	2.10	1.18	0.93	
28	20.52	4.62	2.51	1.46	1.18		17.74	3.98	2.15	1.21	0.95	
29	20.89	4.70	2.56	1.50	1.21		18.13	4.07	2.19	1.24	0.98	
30	21.26	4.79	2.61	1.52	1.25		18.55	4.16	2.24	1.28	1.01	
31	21.64	4.88	2.67	1.57	1.30		18.96	4.26	2.30	1.31	1.04	
32	22.01	4.98	2.72	1.60	1.34		19.38	4.36	2.35	1.35	1.08	
33	22.39	5.07	2.78	1.65	1.38		19.80	4.46	2.41	1.37	1.11	
34	22.77	5.16	2.84	1.69	1.44		20.24	4.56	2.47	1.42	1.15	
35	23.14	5.26	2.90	1.74	1.48		20.68	4.66	2.52	1.45	1.19	
36	23.52	5.36	2.96	1.79	1.54		21.12	4.76	2.59	1.50	1.24	
37	23.90	5.46	3.03	1.84	1.61		21.58	4.88	2.65	1.54	1.29	
38	24.28	5.55	3.09	1.89	1.68		22.03	4.99	2.72	1.59	1.34	
39	24.65	5.66	3.16	1.95	1.75		22.50	5.10	2.78	1.64	1.40	
40	25.02	5.76	3.23	2.00	1.84		22.97	5.21	2.85	1.69	1.46	
41	25.38	5.86	3.30	2.06			23.45	5.33	2.93	1.74		
42	25.73	5.96	3.37	2.14			23.92	5.45	2.99	1.80		
43	26.08	6.07	3.45	2.22			24.40	5.57	3.07	1.86		
44	26.43	6.18	3.52	2.31			24.89	5.70	3.15	1.93		
45	26.77	6.29	3.57	2.40			25.39	5.82	3.23	2.01		
46	27.12	6.40	3.58	2.50			25.90	5.96	3.30	2.10		
47	27.47	6.51	3.61	2.61			26.41	6.09	3.36	2.19		
48	27.80	6.48	3.67	2.74			26.92	6.23	3.42	2.29		
49	28.13	6.41	3.76	2.89			27.44	6.29	3.52	2.40		
50	28.45	6.37	3.88	3.05			27.95	6.33	3.63	2.53		
51	27.74	6.37	3.95				28.47	6.39	3.77			
52	27.00	6.41	4.04				28.32	6.49	3.89			
53	26.38	6.49	4.13				28.23	6.62	3.99			
54	25.92	6.44	4.18				28.22	6.79	4.09			
55	25.64	6.42	4.23				28.33	6.88	4.19			
56	25.34	6.43	4.30				28.57	7.01	4.31			
57	24.35	6.48	4.43				28.74	7.15	4.46			
58	23.36	6.39	4.57				28.58	7.19	4.63			
59	22.44	6.23	4.69				28.50	7.21	4.81			
60	21.68	6.09	4.78				28.52	7.26	5.00			
61	21.15	5.93					28.66	7.33				
62	18.96	5.70					27.88	7.43				
63	16.71	5.45					27.10	7.53				
64	14.41	5.06					26.33	7.58				
65	12.07	4.41					25.61	7.57				

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

普通标准产品计划 - 非标准体额外死亡率系数：75										
年龄	男性					女性				
	趸缴	5年缴	10年缴	20年缴	30年缴	趸缴	5年缴	10年缴	20年缴	30年缴
0	13.76	3.03	1.62	0.90	0.69	11.14	2.47	1.31	0.73	0.55
1	14.16	3.12	1.66	0.92	0.70	11.46	2.53	1.35	0.75	0.57
2	14.56	3.20	1.71	0.95	0.73	11.77	2.61	1.38	0.77	0.59
3	14.98	3.30	1.76	0.98	0.75	12.11	2.67	1.43	0.79	0.60
4	15.41	3.39	1.81	1.01	0.77	12.45	2.75	1.47	0.82	0.61
5	15.84	3.49	1.86	1.03	0.80	12.80	2.83	1.51	0.84	0.63
6	16.30	3.58	1.92	1.07	0.82	13.17	2.91	1.55	0.86	0.65
7	16.76	3.68	1.96	1.10	0.85	13.54	2.99	1.59	0.89	0.67
8	17.24	3.79	2.02	1.14	0.88	13.92	3.07	1.64	0.91	0.70
9	17.72	3.90	2.08	1.16	0.91	14.31	3.16	1.68	0.94	0.71
10	18.23	4.01	2.14	1.20	0.93	14.72	3.25	1.73	0.97	0.74
11	18.74	4.12	2.20	1.24	0.97	15.13	3.34	1.79	0.99	0.76
12	19.27	4.23	2.27	1.28	1.00	15.56	3.43	1.83	1.02	0.79
13	19.82	4.36	2.33	1.33	1.02	16.00	3.53	1.88	1.06	0.80
14	20.36	4.47	2.40	1.37	1.06	16.44	3.63	1.94	1.09	0.83
15	20.94	4.60	2.48	1.41	1.10	16.90	3.73	2.00	1.12	0.86
16	21.51	4.73	2.55	1.45	1.14	17.37	3.84	2.06	1.16	0.89
17	22.12	4.88	2.64	1.51	1.18	17.85	3.95	2.12	1.19	0.92
18	22.72	5.04	2.73	1.56	1.23	18.35	4.07	2.19	1.23	0.95
19	23.13	5.14	2.78	1.59	1.26	18.75	4.16	2.24	1.26	0.98
20	23.53	5.23	2.83	1.63	1.29	19.16	4.25	2.29	1.29	1.00
21	23.92	5.33	2.89	1.66	1.31	19.57	4.35	2.34	1.32	1.02
22	24.31	5.41	2.93	1.69	1.35	19.98	4.44	2.39	1.34	1.05
23	24.70	5.50	2.99	1.72	1.38	20.41	4.53	2.44	1.38	1.08
24	25.09	5.60	3.04	1.76	1.41	20.84	4.64	2.50	1.41	1.10
25	25.50	5.69	3.10	1.80	1.44	21.28	4.73	2.55	1.45	1.14
26	25.91	5.79	3.15	1.84	1.48	21.74	4.83	2.60	1.48	1.16
27	26.33	5.88	3.20	1.88	1.52	22.20	4.94	2.67	1.52	1.20
28	26.75	5.99	3.27	1.92	1.57	22.68	5.05	2.73	1.56	1.23
29	27.18	6.09	3.33	1.97	1.61	23.16	5.16	2.79	1.60	1.27
30	27.63	6.20	3.39	2.01	1.66	23.66	5.28	2.85	1.64	1.31
31	28.08	6.31	3.46	2.06	1.72	24.17	5.40	2.92	1.68	1.35
32	28.53	6.42	3.53	2.11	1.78	24.68	5.52	2.99	1.73	1.39
33	28.97	6.53	3.60	2.17	1.84	25.20	5.64	3.06	1.77	1.44
34	29.42	6.64	3.68	2.22	1.92	25.73	5.76	3.14	1.82	1.50
35	29.85	6.76	3.74	2.29	1.98	26.26	5.88	3.20	1.87	1.55
36	30.29	6.87	3.82	2.36	2.07	26.80	6.01	3.28	1.92	1.61
37	30.73	7.00	3.91	2.42	2.16	27.35	6.15	3.36	1.98	1.68
38	31.16	7.11	3.98	2.49	2.25	27.89	6.28	3.44	2.04	1.75
39	31.58	7.24	4.06	2.57	2.36	28.45	6.42	3.52	2.10	1.83
40	31.98	7.35	4.15	2.64	2.48	29.01	6.55	3.60	2.17	1.92
41	32.38	7.47	4.24	2.72		29.58	6.69	3.69	2.24	
42	32.75	7.59	4.33	2.83		30.13	6.84	3.78	2.32	
43	33.13	7.71	4.42	2.93		30.70	6.98	3.87	2.40	
44	33.49	7.83	4.52	3.05		31.27	7.13	3.97	2.50	
45	33.85	7.96	4.59	3.18		31.85	7.28	4.07	2.60	
46	34.20	8.09	4.62	3.32		32.44	7.44	4.17	2.72	
47	34.55	8.22	4.68	3.48		33.04	7.60	4.25	2.84	
48	34.87	8.21	4.76	3.66		33.62	7.77	4.34	2.98	
49	35.19	8.16	4.88	3.86		34.22	7.87	4.46	3.14	
50	35.49	8.13	5.04	4.10		34.81	7.93	4.61	3.31	
51	34.76	8.15	5.14			35.40	8.03	4.78		
52	33.98	8.22	5.27			35.31	8.16	4.95		
53	33.33	8.32	5.42			35.28	8.33	5.09		
54	32.83	8.30	5.53			35.33	8.54	5.24		
55	32.52	8.33	5.66			35.49	8.68	5.40		
56	32.18	8.39	5.83			35.79	8.86	5.59		
57	31.15	8.51	6.06			36.00	9.06	5.81		
58	30.12	8.50	6.33			35.90	9.16	6.06		
59	29.17	8.44	6.61			35.87	9.26	6.35		
60	28.37	8.42	6.86			35.94	9.39	6.65		
61	27.82	8.38				36.15	9.55			
62	25.63	8.30				35.45	9.77			
63	23.40	8.23				34.78	10.00			
64	21.19	8.05				34.15	10.20			
65	19.01	7.66				33.61	10.38			

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

普通标准产品计划 - 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	20年缴	30年缴	趸缴	5年缴	10年缴	20年缴	30年缴
0	16.80	3.69	1.97	1.10	0.84	13.35	2.94	1.57	0.87	0.66
1	17.29	3.79	2.02	1.13	0.86	13.73	3.02	1.61	0.90	0.68
2	17.78	3.90	2.08	1.16	0.89	14.11	3.11	1.65	0.92	0.70
3	18.29	4.01	2.14	1.20	0.92	14.52	3.19	1.70	0.95	0.72
4	18.82	4.12	2.20	1.23	0.94	14.93	3.28	1.75	0.98	0.74
5	19.35	4.25	2.26	1.26	0.98	15.35	3.38	1.80	1.01	0.76
6	19.91	4.36	2.33	1.31	1.00	15.79	3.47	1.85	1.03	0.78
7	20.47	4.48	2.39	1.35	1.04	16.23	3.56	1.90	1.07	0.80
8	21.06	4.62	2.46	1.39	1.07	16.69	3.66	1.96	1.09	0.84
9	21.65	4.74	2.54	1.42	1.11	17.16	3.77	2.01	1.12	0.86
10	22.27	4.88	2.60	1.47	1.14	17.65	3.88	2.07	1.16	0.89
11	22.90	5.02	2.68	1.52	1.18	18.15	3.99	2.13	1.19	0.92
12	23.55	5.15	2.76	1.57	1.22	18.65	4.10	2.19	1.23	0.95
13	24.21	5.30	2.84	1.62	1.26	19.18	4.21	2.25	1.27	0.97
14	24.88	5.45	2.93	1.68	1.30	19.72	4.33	2.32	1.31	1.00
15	25.59	5.60	3.02	1.72	1.35	20.26	4.45	2.39	1.35	1.03
16	26.29	5.76	3.11	1.78	1.41	20.83	4.58	2.46	1.39	1.07
17	27.02	5.95	3.22	1.85	1.45	21.41	4.72	2.53	1.43	1.11
18	27.76	6.14	3.33	1.91	1.51	22.00	4.86	2.61	1.48	1.14
19	28.24	6.26	3.39	1.95	1.55	22.47	4.97	2.68	1.51	1.17
20	28.70	6.36	3.45	2.00	1.58	22.95	5.07	2.74	1.54	1.20
21	29.15	6.47	3.52	2.03	1.61	23.42	5.18	2.79	1.58	1.23
22	29.60	6.57	3.57	2.07	1.66	23.90	5.29	2.85	1.61	1.26
23	30.05	6.67	3.63	2.11	1.69	24.39	5.40	2.91	1.65	1.29
24	30.49	6.78	3.69	2.15	1.74	24.89	5.52	2.98	1.69	1.32
25	30.95	6.89	3.76	2.20	1.78	25.40	5.63	3.04	1.73	1.37
26	31.41	7.00	3.82	2.25	1.82	25.92	5.74	3.10	1.78	1.40
27	31.89	7.10	3.88	2.29	1.87	26.45	5.87	3.17	1.82	1.44
28	32.37	7.22	3.96	2.34	1.93	27.00	6.00	3.25	1.86	1.48
29	32.86	7.34	4.03	2.40	1.99	27.56	6.12	3.31	1.91	1.53
30	33.37	7.47	4.10	2.45	2.05	28.14	6.25	3.39	1.96	1.57
31	33.87	7.59	4.18	2.51	2.12	28.72	6.39	3.47	2.01	1.63
32	34.37	7.72	4.26	2.57	2.19	29.30	6.53	3.54	2.06	1.68
33	34.87	7.85	4.34	2.65	2.27	29.90	6.67	3.63	2.11	1.74
34	35.36	7.97	4.43	2.71	2.36	30.50	6.81	3.71	2.17	1.81
35	35.84	8.10	4.51	2.79	2.45	31.11	6.95	3.79	2.23	1.87
36	36.32	8.23	4.60	2.87	2.56	31.72	7.10	3.88	2.30	1.95
37	36.80	8.37	4.70	2.95	2.67	32.34	7.25	3.97	2.37	2.03
38	37.25	8.50	4.79	3.04	2.79	32.96	7.40	4.07	2.44	2.13
39	37.70	8.64	4.88	3.14	2.93	33.59	7.56	4.16	2.52	2.23
40	38.12	8.77	4.98	3.23	3.09	34.21	7.71	4.26	2.60	2.33
41	38.53	8.89	5.08	3.33		34.84	7.87	4.36	2.69	
42	38.92	9.02	5.19	3.46		35.46	8.04	4.46	2.78	
43	39.29	9.16	5.30	3.59		36.08	8.20	4.57	2.89	
44	39.65	9.29	5.41	3.74		36.72	8.36	4.68	3.00	
45	39.99	9.43	5.50	3.90		37.36	8.53	4.80	3.14	
46	40.33	9.57	5.55	4.08		38.00	8.72	4.92	3.28	
47	40.65	9.71	5.63	4.29		38.65	8.90	5.02	3.43	
48	40.95	9.72	5.74	4.52		39.29	9.09	5.14	3.61	
49	41.23	9.68	5.88	4.78		39.94	9.21	5.29	3.81	
50	41.48	9.67	6.07	5.08		40.57	9.30	5.46	4.03	
51	40.69	9.71	6.21			41.20	9.42	5.67		
52	39.86	9.79	6.38			41.14	9.58	5.87		
53	39.14	9.91	6.58			41.15	9.79	6.06		
54	38.58	9.92	6.75			41.22	10.03	6.25		
55	38.21	9.98	6.96			41.40	10.22	6.47		
56	37.80	10.09	7.22			41.73	10.44	6.72		
57	36.70	10.27	7.56			41.96	10.69	7.01		
58	35.60	10.35	7.96			41.87	10.85	7.35		
59	34.58	10.38	8.38			41.85	11.01	7.73		
60	33.71	10.46	8.80			41.95	11.22	8.14		
61	33.10	10.54				42.19	11.47			
62	30.88	10.61				41.54	11.79			
63	28.65	10.71				40.94	12.14			
64	26.49	10.73				40.41	12.50			
65	24.43	10.59				40.01	12.85			

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

普通标准产品计划 - 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	20年缴	30年缴	趸缴	5年缴	10年缴	20年缴	30年缴
0	19.63	4.30	2.30	1.29	0.98	15.36	3.37	1.80	1.00	0.76
1	20.20	4.42	2.36	1.32	1.01	15.80	3.47	1.85	1.03	0.79
2	20.78	4.54	2.43	1.35	1.04	16.24	3.57	1.90	1.06	0.81
3	21.38	4.68	2.50	1.40	1.07	16.70	3.66	1.96	1.09	0.83
4	21.99	4.80	2.57	1.44	1.10	17.17	3.76	2.01	1.12	0.85
5	22.62	4.95	2.64	1.47	1.14	17.66	3.88	2.07	1.16	0.88
6	23.27	5.08	2.72	1.53	1.17	18.16	3.98	2.12	1.19	0.90
7	23.94	5.23	2.79	1.57	1.21	18.67	4.09	2.19	1.22	0.93
8	24.62	5.38	2.87	1.62	1.26	19.20	4.20	2.25	1.25	0.96
9	25.32	5.53	2.96	1.67	1.30	19.75	4.33	2.31	1.29	0.99
10	26.04	5.69	3.04	1.72	1.34	20.31	4.45	2.37	1.34	1.02
11	26.77	5.85	3.12	1.78	1.39	20.88	4.58	2.45	1.37	1.05
12	27.53	6.01	3.22	1.83	1.43	21.46	4.70	2.51	1.41	1.09
13	28.31	6.18	3.31	1.90	1.48	22.07	4.84	2.58	1.46	1.12
14	29.10	6.35	3.41	1.96	1.53	22.69	4.97	2.66	1.51	1.15
15	29.92	6.53	3.53	2.02	1.59	23.32	5.11	2.75	1.55	1.19
16	30.74	6.72	3.64	2.09	1.65	23.97	5.26	2.83	1.60	1.23
17	31.60	6.94	3.76	2.17	1.71	24.63	5.42	2.91	1.65	1.28
18	32.46	7.16	3.89	2.25	1.78	25.31	5.58	3.00	1.70	1.32
19	32.99	7.30	3.96	2.29	1.82	25.84	5.70	3.07	1.74	1.36
20	33.51	7.42	4.03	2.34	1.86	26.37	5.82	3.14	1.78	1.39
21	34.01	7.54	4.10	2.38	1.90	26.91	5.94	3.20	1.82	1.42
22	34.50	7.65	4.16	2.43	1.95	27.44	6.06	3.27	1.86	1.45
23	35.00	7.76	4.23	2.47	1.99	27.98	6.18	3.33	1.90	1.49
24	35.48	7.88	4.30	2.52	2.04	28.54	6.31	3.41	1.94	1.53
25	35.99	8.00	4.37	2.57	2.09	29.10	6.44	3.48	1.99	1.58
26	36.50	8.12	4.44	2.63	2.15	29.68	6.56	3.55	2.04	1.61
27	37.02	8.24	4.51	2.68	2.20	30.27	6.70	3.63	2.09	1.66
28	37.54	8.37	4.59	2.74	2.27	30.88	6.85	3.71	2.14	1.71
29	38.08	8.50	4.67	2.80	2.34	31.50	6.98	3.78	2.19	1.77
30	38.63	8.64	4.76	2.86	2.41	32.14	7.13	3.87	2.25	1.82
31	39.18	8.77	4.85	2.94	2.50	32.79	7.29	3.96	2.31	1.88
32	39.73	8.92	4.93	3.01	2.58	33.43	7.44	4.04	2.37	1.94
33	40.26	9.06	5.03	3.09	2.67	34.09	7.59	4.14	2.43	2.01
34	40.79	9.19	5.13	3.17	2.79	34.75	7.75	4.23	2.50	2.09
35	41.30	9.33	5.22	3.26	2.89	35.42	7.90	4.32	2.57	2.17
36	41.81	9.48	5.32	3.36	3.02	36.08	8.06	4.42	2.64	2.26
37	42.31	9.63	5.43	3.45	3.16	36.76	8.23	4.52	2.72	2.36
38	42.78	9.76	5.53	3.55	3.31	37.44	8.40	4.63	2.81	2.47
39	43.24	9.92	5.64	3.67	3.47	38.12	8.57	4.74	2.90	2.59
40	43.67	10.05	5.75	3.78	3.67	38.80	8.74	4.84	2.99	2.72
41	44.07	10.19	5.86	3.90		39.47	8.92	4.96	3.09	
42	44.45	10.33	5.99	4.05		40.14	9.09	5.07	3.20	
43	44.81	10.47	6.10	4.21		40.81	9.27	5.19	3.33	
44	45.15	10.61	6.23	4.39		41.48	9.45	5.32	3.46	
45	45.47	10.76	6.34	4.59		42.16	9.64	5.46	3.62	
46	45.77	10.91	6.41	4.80		42.85	9.84	5.59	3.79	
47	46.05	11.06	6.51	5.05		43.53	10.04	5.71	3.98	
48	46.30	11.08	6.64	5.33		44.20	10.25	5.85	4.19	
49	46.52	11.05	6.81	5.66		44.88	10.39	6.02	4.44	
50	46.71	11.05	7.02	6.03		45.53	10.50	6.23	4.70	
51	45.85	11.09	7.20			46.17	10.65	6.46		
52	44.94	11.19	7.41			46.13	10.83	6.70		
53	44.14	11.32	7.65			46.15	11.06	6.92		
54	43.50	11.36	7.89			46.23	11.34	7.16		
55	43.04	11.45	8.17			46.41	11.55	7.44		
56	42.55	11.61	8.52			46.73	11.82	7.75		
57	41.36	11.85	8.97			46.95	12.12	8.11		
58	40.17	12.00	9.49			46.86	12.33	8.53		
59	39.05	12.11	10.05			46.83	12.55	9.00		
60	38.09	12.30	10.64			46.92	12.83	9.52		
61	37.40	12.50				47.17	13.16			
62	35.11	12.70				46.54	13.58			
63	32.86	12.97				45.98	14.05			
64	30.72	13.20				45.52	14.55			
65	28.75	13.30				45.25	15.08			

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

普通标准产品计划 - 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	20年缴	30年缴		趸缴	5年缴	10年缴	20年缴	30年缴
0	22.31	4.88	2.61	1.46	1.12		17.21	3.77	2.01	1.12	0.85
1	22.95	5.01	2.68	1.50	1.14		17.70	3.88	2.07	1.15	0.88
2	23.61	5.15	2.76	1.54	1.18		18.19	3.99	2.12	1.19	0.91
3	24.29	5.30	2.84	1.59	1.22		18.72	4.09	2.19	1.22	0.93
4	24.99	5.45	2.92	1.63	1.25		19.24	4.21	2.25	1.26	0.95
5	25.71	5.61	2.99	1.68	1.30		19.79	4.33	2.31	1.29	0.98
6	26.45	5.77	3.09	1.74	1.34		20.35	4.46	2.37	1.33	1.01
7	27.20	5.93	3.17	1.79	1.38		20.93	4.57	2.44	1.37	1.04
8	27.98	6.11	3.26	1.84	1.43		21.52	4.70	2.52	1.40	1.08
9	28.77	6.27	3.36	1.89	1.48		22.13	4.84	2.58	1.45	1.11
10	29.60	6.45	3.45	1.96	1.53		22.76	4.98	2.66	1.50	1.15
11	30.43	6.64	3.55	2.02	1.58		23.40	5.12	2.74	1.54	1.18
12	31.30	6.82	3.65	2.09	1.64		24.05	5.26	2.81	1.58	1.22
13	32.18	7.01	3.76	2.16	1.68		24.73	5.41	2.89	1.63	1.25
14	33.07	7.20	3.88	2.23	1.75		25.42	5.56	2.98	1.69	1.30
15	34.01	7.41	4.01	2.30	1.81		26.13	5.71	3.07	1.74	1.34
16	34.94	7.63	4.13	2.38	1.89		26.86	5.88	3.17	1.80	1.39
17	35.91	7.87	4.27	2.47	1.96		27.61	6.06	3.26	1.85	1.44
18	36.89	8.13	4.42	2.56	2.03		28.36	6.25	3.36	1.91	1.48
19	37.48	8.28	4.50	2.61	2.08		28.95	6.38	3.44	1.96	1.52
20	38.05	8.41	4.58	2.67	2.13		29.52	6.50	3.51	2.00	1.56
21	38.59	8.54	4.66	2.71	2.17		30.11	6.64	3.58	2.04	1.60
22	39.12	8.66	4.72	2.76	2.23		30.68	6.77	3.65	2.08	1.64
23	39.65	8.79	4.80	2.81	2.28		31.27	6.90	3.73	2.13	1.68
24	40.18	8.92	4.87	2.87	2.33		31.88	7.04	3.81	2.18	1.72
25	40.72	9.04	4.95	2.93	2.39		32.49	7.18	3.88	2.23	1.77
26	41.27	9.17	5.03	2.99	2.45		33.12	7.32	3.96	2.29	1.81
27	41.82	9.30	5.10	3.05	2.52		33.77	7.47	4.05	2.34	1.87
28	42.38	9.44	5.19	3.11	2.59		34.42	7.62	4.13	2.40	1.92
29	42.96	9.58	5.28	3.19	2.67		35.09	7.77	4.22	2.46	1.99
30	43.55	9.73	5.37	3.25	2.76		35.79	7.93	4.31	2.52	2.05
31	44.13	9.88	5.47	3.34	2.86		36.49	8.10	4.41	2.58	2.12
32	44.71	10.03	5.57	3.42	2.96		37.19	8.26	4.50	2.65	2.19
33	45.27	10.18	5.67	3.52	3.06		37.89	8.43	4.61	2.72	2.27
34	45.83	10.33	5.78	3.60	3.19		38.60	8.60	4.71	2.80	2.36
35	46.36	10.48	5.88	3.71	3.32		39.32	8.77	4.81	2.87	2.45
36	46.89	10.63	5.99	3.82	3.47		40.03	8.94	4.91	2.96	2.55
37	47.40	10.79	6.11	3.93	3.63		40.76	9.12	5.03	3.04	2.67
38	47.88	10.94	6.22	4.04	3.80		41.48	9.31	5.14	3.14	2.80
39	48.34	11.10	6.34	4.17	4.00		42.20	9.49	5.26	3.25	2.94
40	48.76	11.25	6.46	4.31	4.22		42.92	9.67	5.38	3.35	3.09
41	49.16	11.39	6.59	4.45			43.63	9.86	5.51	3.47	
42	49.51	11.53	6.72	4.62			44.32	10.05	5.62	3.60	
43	49.85	11.68	6.86	4.81			45.03	10.24	5.76	3.74	
44	50.15	11.82	7.00	5.02			45.73	10.43	5.90	3.89	
45	50.43	11.98	7.12	5.24			46.43	10.63	6.05	4.08	
46	50.69	12.14	7.21	5.49			47.14	10.84	6.20	4.27	
47	50.92	12.30	7.33	5.79			47.85	11.06	6.34	4.49	
48	51.11	12.32	7.48	6.12			48.54	11.29	6.50	4.74	
49	51.27	12.30	7.67	6.50			49.23	11.44	6.69	5.02	
50	51.38	12.31	7.91	6.94			49.89	11.57	6.92	5.34	
51	50.43	12.36	8.12				50.54	11.74	7.18		
52	49.44	12.47	8.37				50.49	11.94	7.46		
53	48.54	12.61	8.66				50.50	12.20	7.72		
54	47.80	12.67	8.95				50.57	12.50	8.00		
55	47.24	12.79	9.31				50.73	12.75	8.33		
56	46.65	12.99	9.75				51.03	13.05	8.70		
57	45.35	13.29	10.30				51.23	13.39	9.13		
58	44.05	13.50	10.95				51.11	13.65	9.63		
59	42.82	13.71	11.66				51.06	13.93	10.19		
60	41.76	13.99	12.42				51.12	14.28	10.81		
61	40.97	14.30					51.36	14.69			
62	38.61	14.65					50.72	15.20			
63	36.31	15.08					50.19	15.79			
64	34.17	15.50					49.79	16.43			
65	32.27	15.85					49.60	17.12			

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



普通标准产品计划 - 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	20年缴	30年缴		趸缴	5年缴	10年缴	20年缴	30年缴
0	24.85	5.42	2.90	1.63	1.24		18.93	4.15	2.21	1.23	0.94
1	25.58	5.58	2.98	1.67	1.28		19.47	4.26	2.27	1.27	0.97
2	26.31	5.74	3.07	1.71	1.32		20.02	4.38	2.33	1.31	1.00
3	27.07	5.90	3.16	1.77	1.36		20.59	4.50	2.40	1.34	1.02
4	27.85	6.07	3.24	1.82	1.40		21.17	4.63	2.47	1.38	1.05
5	28.65	6.25	3.33	1.87	1.45		21.77	4.76	2.54	1.42	1.08
6	29.47	6.42	3.43	1.93	1.49		22.40	4.90	2.61	1.47	1.11
7	30.32	6.60	3.53	1.99	1.54		23.03	5.03	2.69	1.51	1.15
8	31.18	6.80	3.63	2.06	1.60		23.68	5.17	2.76	1.55	1.19
9	32.07	6.98	3.73	2.11	1.65		24.35	5.32	2.83	1.60	1.22
10	32.99	7.18	3.84	2.19	1.71		25.04	5.47	2.92	1.65	1.26
11	33.92	7.39	3.95	2.26	1.77		25.75	5.62	3.01	1.69	1.30
12	34.88	7.59	4.07	2.33	1.83		26.47	5.78	3.09	1.75	1.35
13	35.87	7.80	4.19	2.41	1.88		27.22	5.94	3.18	1.80	1.38
14	36.86	8.02	4.32	2.49	1.95		27.98	6.11	3.27	1.86	1.43
15	37.90	8.25	4.46	2.57	2.03		28.76	6.28	3.38	1.92	1.48
16	38.95	8.50	4.60	2.66	2.11		29.56	6.46	3.48	1.98	1.53
17	40.03	8.77	4.76	2.76	2.19		30.38	6.66	3.58	2.04	1.59
18	41.12	9.06	4.93	2.87	2.28		31.22	6.87	3.70	2.11	1.64
19	41.76	9.22	5.02	2.92	2.33		31.84	7.01	3.78	2.16	1.68
20	42.36	9.36	5.10	2.98	2.39		32.46	7.14	3.86	2.20	1.72
21	42.94	9.50	5.19	3.03	2.44		33.09	7.29	3.93	2.25	1.76
22	43.51	9.63	5.26	3.09	2.50		33.71	7.43	4.01	2.30	1.81
23	44.07	9.76	5.34	3.14	2.55		34.34	7.57	4.09	2.35	1.85
24	44.63	9.90	5.41	3.20	2.62		34.99	7.72	4.18	2.40	1.90
25	45.20	10.03	5.50	3.27	2.68		35.64	7.87	4.26	2.46	1.96
26	45.78	10.17	5.59	3.33	2.75		36.31	8.01	4.34	2.51	2.00
27	46.36	10.31	5.66	3.40	2.82		37.00	8.17	4.44	2.57	2.07
28	46.96	10.46	5.76	3.47	2.91		37.70	8.34	4.53	2.64	2.12
29	47.57	10.61	5.86	3.55	3.00		38.42	8.50	4.62	2.70	2.19
30	48.19	10.77	5.95	3.63	3.09		39.16	8.67	4.72	2.77	2.26
31	48.80	10.92	6.06	3.72	3.21		39.90	8.85	4.82	2.84	2.34
32	49.40	11.09	6.17	3.81	3.32		40.64	9.03	4.93	2.92	2.42
33	49.99	11.25	6.28	3.92	3.44		41.39	9.20	5.04	2.99	2.51
34	50.56	11.40	6.40	4.02	3.59		42.14	9.38	5.15	3.07	2.61
35	51.11	11.56	6.51	4.14	3.73		42.90	9.56	5.25	3.16	2.72
36	51.65	11.72	6.63	4.26	3.90		43.65	9.75	5.37	3.25	2.83
37	52.17	11.89	6.75	4.38	4.09		44.42	9.94	5.49	3.35	2.96
38	52.65	12.04	6.88	4.51	4.29		45.17	10.14	5.62	3.46	3.11
39	53.10	12.21	7.01	4.66	4.51		45.93	10.33	5.74	3.57	3.27
40	53.51	12.36	7.14	4.81	4.77		46.68	10.53	5.87	3.69	3.44
41	53.88	12.51	7.28	4.97			47.42	10.72	6.01	3.82	
42	54.21	12.66	7.42	5.17			48.13	10.92	6.14	3.96	
43	54.51	12.81	7.57	5.38			48.85	11.12	6.28	4.13	
44	54.78	12.96	7.73	5.62			49.58	11.32	6.44	4.30	
45	55.01	13.12	7.86	5.88			50.29	11.53	6.60	4.50	
46	55.22	13.28	7.97	6.17			51.02	11.76	6.76	4.73	
47	55.39	13.45	8.10	6.51			51.73	11.98	6.92	4.98	
48	55.51	13.48	8.28	6.89			52.43	12.23	7.09	5.26	
49	55.59	13.46	8.49	7.32			53.12	12.40	7.31	5.59	
50	55.61	13.48	8.76	7.83			53.78	12.54	7.57	5.94	
51	54.57	13.54	8.99				54.42	12.72	7.85		
52	53.48	13.65	9.28				54.36	12.95	8.16		
53	52.48	13.81	9.62				54.35	13.22	8.46		
54	51.63	13.88	9.97				54.39	13.55	8.79		
55	50.96	14.03	10.39				54.53	13.83	9.16		
56	50.25	14.27	10.92				54.79	14.17	9.59		
57	48.85	14.62	11.59				54.95	14.54	10.09		
58	47.43	14.90	12.36				54.79	14.85	10.66		
59	46.07	15.19	13.21				54.70	15.19	11.32		
60	44.88	15.57	14.14				54.73	15.60	12.04		
61	43.99	16.00					54.93	16.09			
62	41.53	16.47					54.28	16.69			
63	39.17	17.06					53.75	17.39			
64	37.02	17.69					53.38	18.16			
65	35.17	18.28					53.28	19.03			

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

普通标准产品计划 - 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	20年缴	30年缴	趸缴	5年缴	10年缴	20年缴	30年缴	
0	27.30	5.95	3.18	1.79	1.37	20.56	4.50	2.40	1.34	1.02	
1	28.09	6.12	3.27	1.83	1.40	21.15	4.62	2.47	1.38	1.05	
2	28.89	6.29	3.37	1.88	1.45	21.74	4.75	2.53	1.42	1.08	
3	29.73	6.48	3.46	1.94	1.49	22.36	4.88	2.61	1.46	1.11	
4	30.59	6.66	3.56	2.00	1.54	23.00	5.02	2.68	1.50	1.14	
5	31.47	6.86	3.66	2.05	1.59	23.65	5.17	2.76	1.55	1.18	
6	32.38	7.05	3.77	2.13	1.64	24.33	5.31	2.83	1.59	1.21	
7	33.31	7.25	3.87	2.19	1.70	25.01	5.45	2.91	1.64	1.25	
8	34.26	7.46	3.98	2.26	1.76	25.72	5.61	3.00	1.68	1.29	
9	35.24	7.66	4.10	2.32	1.82	26.45	5.77	3.08	1.73	1.33	
10	36.25	7.88	4.21	2.40	1.88	27.20	5.93	3.17	1.79	1.37	
11	37.27	8.11	4.33	2.48	1.94	27.97	6.10	3.26	1.84	1.42	
12	38.33	8.33	4.46	2.56	2.01	28.75	6.27	3.35	1.90	1.47	
13	39.41	8.57	4.60	2.66	2.08	29.57	6.45	3.45	1.96	1.51	
14	40.51	8.80	4.74	2.75	2.16	30.39	6.63	3.55	2.02	1.56	
15	41.65	9.05	4.90	2.83	2.24	31.24	6.81	3.67	2.09	1.61	
16	42.79	9.33	5.06	2.93	2.33	32.11	7.01	3.78	2.15	1.67	
17	43.98	9.63	5.23	3.05	2.42	33.00	7.23	3.89	2.22	1.73	
18	45.18	9.95	5.42	3.16	2.52	33.91	7.45	4.02	2.29	1.79	
19	45.86	10.12	5.52	3.22	2.58	34.57	7.60	4.11	2.35	1.84	
20	46.50	10.27	5.60	3.28	2.64	35.23	7.75	4.19	2.40	1.88	
21	47.11	10.42	5.69	3.34	2.69	35.90	7.90	4.27	2.45	1.92	
22	47.71	10.56	5.77	3.40	2.76	36.55	8.05	4.35	2.50	1.97	
23	48.30	10.70	5.85	3.46	2.82	37.22	8.20	4.44	2.55	2.02	
24	48.89	10.84	5.94	3.53	2.89	37.90	8.36	4.53	2.60	2.07	
25	49.49	10.98	6.03	3.59	2.96	38.60	8.51	4.61	2.67	2.13	
26	50.09	11.13	6.12	3.66	3.04	39.30	8.67	4.70	2.73	2.18	
27	50.70	11.27	6.20	3.74	3.12	40.03	8.84	4.80	2.79	2.25	
28	51.32	11.43	6.31	3.82	3.21	40.77	9.01	4.90	2.86	2.31	
29	51.96	11.59	6.41	3.91	3.31	41.53	9.18	5.00	2.93	2.39	
30	52.60	11.76	6.51	3.99	3.42	42.30	9.36	5.10	3.01	2.46	
31	53.24	11.92	6.63	4.09	3.55	43.09	9.55	5.21	3.08	2.55	
32	53.86	12.09	6.74	4.19	3.67	43.87	9.74	5.32	3.17	2.64	
33	54.47	12.26	6.86	4.31	3.81	44.65	9.92	5.44	3.24	2.74	
34	55.05	12.42	6.99	4.42	3.97	45.44	10.12	5.56	3.34	2.85	
35	55.61	12.59	7.10	4.55	4.13	46.23	10.31	5.67	3.43	2.97	
36	56.15	12.76	7.24	4.68	4.33	47.02	10.50	5.80	3.53	3.10	
37	56.67	12.93	7.37	4.82	4.53	47.81	10.70	5.93	3.64	3.24	
38	57.15	13.09	7.50	4.97	4.76	48.60	10.91	6.06	3.76	3.41	
39	57.59	13.27	7.64	5.13	5.01	49.38	11.11	6.19	3.88	3.58	
40	57.98	13.42	7.79	5.30	5.31	50.15	11.32	6.33	4.01	3.78	
41	58.33	13.58	7.93	5.48		50.90	11.52	6.47	4.16		
42	58.62	13.73	8.09	5.70		51.64	11.73	6.61	4.31		
43	58.88	13.88	8.25	5.94		52.37	11.93	6.77	4.49		
44	59.10	14.03	8.42	6.20		53.10	12.15	6.93	4.69		
45	59.28	14.19	8.57	6.49		53.83	12.36	7.11	4.91		
46	59.43	14.36	8.69	6.82		54.56	12.60	7.28	5.16		
47	59.53	14.53	8.84	7.21		55.28	12.84	7.46	5.44		
48	59.58	14.56	9.04	7.63		55.97	13.09	7.65	5.76		
49	59.57	14.56	9.27	8.13		56.65	13.28	7.89	6.12		
50	59.51	14.57	9.56	8.70		57.30	13.44	8.17	6.53		
51	58.37	14.64	9.83			57.92	13.63	8.48			
52	57.17	14.76	10.16			57.84	13.87	8.82			
53	56.06	14.93	10.54			57.79	14.17	9.15			
54	55.09	15.01	10.95			57.80	14.51	9.52			
55	54.31	15.19	11.45			57.90	14.82	9.95			
56	53.48	15.47	12.06			58.12	15.19	10.43			
57	51.94	15.87	12.83			58.23	15.61	11.00			
58	50.39	16.22	13.73			58.02	15.96	11.65			
59	48.91	16.59	14.73			57.88	16.35	12.39			
60	47.59	17.06	15.82			57.86	16.82	13.22			
61	46.57	17.60				58.01	17.38				
62	44.01	18.21				57.34	18.08				
63	41.57	18.96				56.80	18.89				
64	39.40	19.78				56.46	19.79				
65	37.60	20.62				56.42	20.83				

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

普通标准产品计划 - 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	20年缴	30年缴		趸缴	5年缴	10年缴	20年缴	30年缴
0	29.65	6.46	3.46	1.94	1.49		22.11	4.83	2.58	1.44	1.10
1	30.52	6.64	3.55	1.99	1.53		22.74	4.96	2.65	1.48	1.13
2	31.39	6.83	3.66	2.05	1.58		23.37	5.10	2.72	1.53	1.16
3	32.30	7.03	3.76	2.11	1.62		24.05	5.24	2.80	1.57	1.20
4	33.24	7.23	3.87	2.17	1.67		24.73	5.39	2.88	1.61	1.23
5	34.19	7.44	3.97	2.23	1.73		25.43	5.55	2.96	1.66	1.27
6	35.18	7.65	4.09	2.31	1.79		26.16	5.70	3.04	1.71	1.30
7	36.19	7.87	4.20	2.38	1.85		26.90	5.86	3.13	1.76	1.34
8	37.23	8.10	4.33	2.46	1.91		27.66	6.02	3.22	1.81	1.39
9	38.29	8.32	4.45	2.53	1.98		28.45	6.20	3.31	1.86	1.43
10	39.39	8.56	4.57	2.61	2.05		29.25	6.37	3.40	1.93	1.48
11	40.50	8.80	4.71	2.70	2.12		30.08	6.55	3.50	1.98	1.53
12	41.65	9.04	4.85	2.79	2.19		30.92	6.74	3.60	2.04	1.58
13	42.83	9.30	4.99	2.89	2.27		31.80	6.93	3.71	2.11	1.62
14	44.02	9.56	5.15	2.99	2.35		32.69	7.12	3.82	2.18	1.68
15	45.26	9.83	5.33	3.09	2.44		33.60	7.32	3.94	2.25	1.74
16	46.51	10.13	5.50	3.20	2.54		34.53	7.54	4.06	2.32	1.80
17	47.79	10.46	5.69	3.32	2.64		35.49	7.77	4.19	2.39	1.87
18	49.10	10.81	5.89	3.44	2.75		36.46	8.01	4.32	2.47	1.93
19	49.82	10.99	6.00	3.51	2.81		37.17	8.17	4.42	2.53	1.98
20	50.50	11.15	6.09	3.58	2.88		37.86	8.32	4.50	2.58	2.03
21	51.14	11.31	6.19	3.64	2.94		38.56	8.48	4.59	2.64	2.07
22	51.76	11.45	6.27	3.70	3.01		39.25	8.64	4.67	2.69	2.12
23	52.38	11.60	6.35	3.77	3.08		39.95	8.79	4.76	2.75	2.18
24	52.98	11.75	6.44	3.84	3.15		40.67	8.96	4.86	2.80	2.23
25	53.61	11.90	6.54	3.91	3.23		41.39	9.12	4.95	2.87	2.30
26	54.23	12.05	6.63	3.99	3.32		42.13	9.29	5.04	2.94	2.35
27	54.87	12.20	6.72	4.07	3.41		42.89	9.47	5.15	3.01	2.43
28	55.51	12.36	6.83	4.15	3.51		43.67	9.65	5.25	3.08	2.49
29	56.17	12.53	6.94	4.25	3.62		44.46	9.83	5.35	3.15	2.58
30	56.83	12.70	7.05	4.34	3.74		45.27	10.02	5.46	3.23	2.66
31	57.49	12.88	7.17	4.45	3.88		46.09	10.22	5.58	3.31	2.75
32	58.13	13.06	7.30	4.56	4.02		46.90	10.41	5.70	3.40	2.85
33	58.75	13.23	7.42	4.69	4.17		47.72	10.60	5.82	3.49	2.96
34	59.34	13.40	7.56	4.81	4.35		48.54	10.81	5.95	3.59	3.08
35	59.91	13.57	7.68	4.95	4.53		49.36	11.00	6.07	3.69	3.21
36	60.45	13.75	7.82	5.10	4.74		50.17	11.21	6.20	3.80	3.35
37	60.96	13.93	7.97	5.25	4.98		50.99	11.42	6.34	3.91	3.51
38	61.43	14.09	8.11	5.41	5.23		51.80	11.63	6.48	4.04	3.69
39	61.86	14.27	8.26	5.59	5.51		52.60	11.85	6.62	4.18	3.89
40	62.22	14.44	8.41	5.78	5.83		53.38	12.06	6.76	4.32	4.10
41	62.54	14.59	8.57	5.98			54.15	12.27	6.92	4.48	
42	62.80	14.74	8.73	6.22			54.90	12.48	7.06	4.65	
43	63.01	14.90	8.90	6.48			55.64	12.70	7.23	4.84	
44	63.18	15.05	9.08	6.77			56.37	12.92	7.40	5.06	
45	63.30	15.22	9.25	7.10			57.10	13.14	7.59	5.31	
46	63.39	15.39	9.38	7.46			57.83	13.38	7.78	5.58	
47	63.42	15.56	9.56	7.89			58.54	13.63	7.97	5.89	
48	63.38	15.60	9.77	8.37			59.23	13.90	8.18	6.24	
49	63.29	15.59	10.03	8.92			59.90	14.09	8.43	6.65	
50	63.13	15.61	10.34	9.56			60.52	14.26	8.74	7.10	
51	61.88	15.68	10.64				61.11	14.47	9.08		
52	60.57	15.80	11.00				61.00	14.72	9.44		
53	59.34	15.98	11.43				60.92	15.04	9.81		
54	58.26	16.09	11.90				60.89	15.41	10.23		
55	57.35	16.29	12.47				60.94	15.74	10.70		
56	56.40	16.60	13.17				61.11	16.14	11.24		
57	54.73	17.06	14.05				61.16	16.59	11.87		
58	53.05	17.47	15.08				60.89	16.99	12.60		
59	51.42	17.92	16.22				60.68	17.43	13.43		
60	49.97	18.49	17.48				60.60	17.96	14.37		
61	48.81	19.14					60.71	18.60			
62	46.14	19.88					60.00	19.38			
63	43.62	20.79					59.44	20.30			
64	41.41	21.81					59.11	21.34			
65	39.64	22.89					59.13	22.54			

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

普通标准产品计划 - 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	20年缴	30年缴	趸缴	5年缴	10年缴	20年缴	30年缴	
0	31.94	6.96	3.72	2.09	1.60	23.59	5.15	2.75	1.54	1.17	
1	32.87	7.15	3.82	2.15	1.64	24.26	5.29	2.83	1.58	1.21	
2	33.81	7.36	3.94	2.20	1.70	24.94	5.44	2.90	1.63	1.24	
3	34.80	7.57	4.05	2.27	1.75	25.66	5.59	2.99	1.67	1.28	
4	35.80	7.78	4.16	2.34	1.81	26.38	5.75	3.07	1.72	1.31	
5	36.84	8.01	4.28	2.41	1.87	27.13	5.92	3.16	1.77	1.35	
6	37.90	8.24	4.41	2.49	1.93	27.91	6.08	3.24	1.83	1.39	
7	38.99	8.47	4.53	2.57	1.99	28.70	6.25	3.34	1.88	1.43	
8	40.11	8.72	4.66	2.65	2.06	29.52	6.42	3.44	1.93	1.49	
9	41.26	8.96	4.79	2.73	2.13	30.35	6.61	3.53	1.99	1.53	
10	42.44	9.22	4.92	2.82	2.21	31.22	6.80	3.63	2.06	1.58	
11	43.64	9.48	5.07	2.91	2.29	32.10	6.99	3.74	2.12	1.63	
12	44.88	9.74	5.22	3.01	2.37	33.00	7.18	3.84	2.18	1.69	
13	46.15	10.01	5.38	3.12	2.45	33.93	7.38	3.95	2.25	1.74	
14	47.43	10.29	5.55	3.22	2.54	34.88	7.59	4.07	2.33	1.80	
15	48.77	10.58	5.74	3.33	2.64	35.85	7.80	4.20	2.40	1.86	
16	50.11	10.91	5.93	3.45	2.75	36.85	8.04	4.33	2.48	1.93	
17	51.50	11.26	6.13	3.58	2.86	37.87	8.28	4.47	2.56	2.00	
18	52.90	11.64	6.35	3.72	2.98	38.91	8.54	4.61	2.64	2.06	
19	53.65	11.84	6.46	3.79	3.05	39.65	8.71	4.71	2.70	2.12	
20	54.37	12.01	6.56	3.87	3.12	40.38	8.87	4.80	2.76	2.17	
21	55.03	12.17	6.66	3.93	3.18	41.11	9.04	4.89	2.82	2.22	
22	55.68	12.32	6.75	4.00	3.26	41.82	9.21	4.98	2.87	2.27	
23	56.32	12.47	6.84	4.07	3.33	42.56	9.37	5.07	2.93	2.33	
24	56.95	12.63	6.93	4.14	3.41	43.30	9.54	5.18	2.99	2.39	
25	57.59	12.78	7.04	4.22	3.50	44.05	9.71	5.27	3.06	2.46	
26	58.24	12.94	7.13	4.30	3.59	44.82	9.88	5.37	3.13	2.52	
27	58.89	13.10	7.23	4.39	3.69	45.61	10.06	5.48	3.21	2.60	
28	59.55	13.27	7.34	4.48	3.80	46.42	10.25	5.59	3.28	2.67	
29	60.23	13.44	7.46	4.58	3.92	47.24	10.44	5.69	3.36	2.76	
30	60.91	13.62	7.58	4.68	4.05	48.09	10.64	5.81	3.45	2.85	
31	61.59	13.80	7.70	4.80	4.20	48.94	10.85	5.93	3.54	2.95	
32	62.24	13.99	7.83	4.92	4.36	49.78	11.05	6.06	3.63	3.06	
33	62.87	14.17	7.97	5.06	4.53	50.63	11.25	6.19	3.72	3.17	
34	63.47	14.34	8.11	5.19	4.72	51.47	11.46	6.32	3.83	3.31	
35	64.03	14.52	8.24	5.34	4.92	52.31	11.67	6.44	3.93	3.45	
36	64.57	14.70	8.39	5.50	5.15	53.15	11.88	6.58	4.05	3.60	
37	65.08	14.89	8.54	5.67	5.41	53.99	12.10	6.73	4.18	3.78	
38	65.53	15.06	8.69	5.84	5.69	54.81	12.32	6.88	4.31	3.97	
39	65.94	15.24	8.85	6.04	6.00	55.63	12.54	7.02	4.46	4.19	
40	66.28	15.41	9.01	6.24	6.36	56.43	12.76	7.17	4.62	4.42	
41	66.56	15.57	9.18	6.47		57.21	12.98	7.33	4.78		
42	66.78	15.72	9.36	6.73		57.95	13.20	7.49	4.97		
43	66.95	15.88	9.53	7.01		58.69	13.41	7.66	5.18		
44	67.06	16.03	9.73	7.33		59.43	13.64	7.85	5.42		
45	67.12	16.20	9.90	7.69		60.15	13.87	8.04	5.69		
46	67.14	16.37	10.06	8.10		60.87	14.12	8.25	5.98		
47	67.10	16.54	10.25	8.57		61.58	14.38	8.45	6.33		
48	66.97	16.59	10.48	9.10		62.25	14.65	8.68	6.71		
49	66.79	16.58	10.76	9.71		62.90	14.86	8.95	7.16		
50	66.53	16.61	11.10	10.41		63.50	15.04	9.28	7.65		
51	65.17	16.68	11.43			64.06	15.26	9.64			
52	63.74	16.81	11.82			63.91	15.53	10.04			
53	62.40	16.99	12.30			63.78	15.86	10.45			
54	61.19	17.11	12.82			63.70	16.25	10.90			
55	60.15	17.34	13.47			63.70	16.60	11.42			
56	59.07	17.69	14.26			63.81	17.03	12.02			
57	57.27	18.20	15.25			63.80	17.52	12.71			
58	55.44	18.67	16.40			63.46	17.96	13.52			
59	53.67	19.20	17.69			63.18	18.45	14.44			
60	52.07	19.86	19.12			63.04	19.04	15.48			
61	50.78	20.62				63.09	19.74				
62	47.99	21.50				62.33	20.61				
63	45.38	22.57				61.74	21.64				
64	43.12	23.78				61.42	22.81				
65	41.37	25.11				61.49	24.17				

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