

中宏宏利保优享版终身寿险（万能型）年风险保险费费率表  
（每1000元风险保额）

单位：人民币元

| 到达年龄 | 男性    | 女性    | 到达年龄   | 男性      | 女性      |
|------|-------|-------|--------|---------|---------|
| 0    | 0.694 | 0.496 | 53     | 4.356   | 1.939   |
| 1    | 0.492 | 0.365 | 54     | 4.695   | 2.107   |
| 2    | 0.356 | 0.270 | 55     | 5.042   | 2.282   |
| 3    | 0.271 | 0.205 | 56     | 5.398   | 2.468   |
| 4    | 0.224 | 0.162 | 57     | 5.782   | 2.674   |
| 5    | 0.201 | 0.136 | 58     | 6.216   | 2.910   |
| 6    | 0.190 | 0.119 | 59     | 6.722   | 3.192   |
| 7    | 0.186 | 0.110 | 60     | 7.329   | 3.531   |
| 8    | 0.190 | 0.106 | 61     | 8.052   | 3.938   |
| 9    | 0.200 | 0.109 | 62     | 8.903   | 4.423   |
| 10   | 0.215 | 0.116 | 63     | 9.888   | 4.995   |
| 11   | 0.234 | 0.126 | 64     | 11.017  | 5.662   |
| 12   | 0.255 | 0.138 | 65     | 12.303  | 6.436   |
| 13   | 0.278 | 0.151 | 66     | 13.770  | 7.332   |
| 14   | 0.300 | 0.165 | 67     | 15.443  | 8.368   |
| 15   | 0.322 | 0.177 | 68     | 17.353  | 9.564   |
| 16   | 0.342 | 0.187 | 69     | 19.529  | 10.939  |
| 17   | 0.359 | 0.196 | 70     | 21.996  | 12.514  |
| 18   | 0.375 | 0.204 | 71     | 24.772  | 14.310  |
| 19   | 0.391 | 0.210 | 72     | 27.866  | 16.346  |
| 20   | 0.406 | 0.215 | 73     | 31.284  | 18.642  |
| 21   | 0.422 | 0.219 | 74     | 35.037  | 21.222  |
| 22   | 0.438 | 0.223 | 75     | 39.137  | 24.110  |
| 23   | 0.454 | 0.227 | 76     | 43.605  | 27.332  |
| 24   | 0.473 | 0.231 | 77     | 48.469  | 30.922  |
| 25   | 0.492 | 0.235 | 78     | 53.762  | 34.918  |
| 26   | 0.515 | 0.240 | 79     | 59.520  | 39.364  |
| 27   | 0.540 | 0.246 | 80     | 65.776  | 44.308  |
| 28   | 0.569 | 0.253 | 81     | 72.560  | 49.803  |
| 29   | 0.601 | 0.262 | 82     | 79.894  | 55.904  |
| 30   | 0.638 | 0.272 | 83     | 87.803  | 62.656  |
| 31   | 0.678 | 0.285 | 84     | 96.310  | 70.089  |
| 32   | 0.722 | 0.299 | 85     | 105.454 | 78.203  |
| 33   | 0.773 | 0.318 | 86     | 115.284 | 86.963  |
| 34   | 0.828 | 0.338 | 87     | 125.867 | 96.297  |
| 35   | 0.889 | 0.363 | 88     | 137.287 | 106.110 |
| 36   | 0.957 | 0.391 | 89     | 149.637 | 116.316 |
| 37   | 1.032 | 0.424 | 90     | 163.012 | 126.858 |
| 38   | 1.116 | 0.462 | 91     | 177.498 | 137.738 |
| 39   | 1.212 | 0.505 | 92     | 193.161 | 149.035 |
| 40   | 1.321 | 0.554 | 93     | 210.031 | 160.903 |
| 41   | 1.443 | 0.610 | 94     | 228.103 | 173.552 |
| 42   | 1.582 | 0.673 | 95     | 247.328 | 187.221 |
| 43   | 1.738 | 0.743 | 96     | 267.623 | 202.138 |
| 44   | 1.914 | 0.822 | 97     | 288.881 | 218.490 |
| 45   | 2.111 | 0.910 | 98     | 310.982 | 236.382 |
| 46   | 2.330 | 1.007 | 99     | 333.806 | 255.835 |
| 47   | 2.570 | 1.114 | 100    | 357.235 | 276.780 |
| 48   | 2.830 | 1.230 | 101    | 381.158 | 299.085 |
| 49   | 3.107 | 1.354 | 102    | 405.464 | 322.577 |
| 50   | 3.399 | 1.487 | 103    | 430.046 | 347.066 |
| 51   | 3.706 | 1.630 | 104    | 454.798 | 372.358 |
| 52   | 4.026 | 1.781 | 105及以上 | 800.000 | 800.000 |