



| 男性 保至100周岁 |           |           |          |          |          |          |           |           |          |          |          |          |
|------------|-----------|-----------|----------|----------|----------|----------|-----------|-----------|----------|----------|----------|----------|
| 投保年龄       | 领取年龄60周岁  |           |          |          |          |          | 领取年龄65周岁  |           |          |          |          |          |
|            | 趸缴        | 3年缴       | 5年缴      | 10年缴     | 15年缴     | 20年缴     | 趸缴        | 3年缴       | 5年缴      | 10年缴     | 15年缴     | 20年缴     |
| 16         | 13,272.42 | 4,628.35  | 2,892.81 | 1,552.58 | 1,101.44 | 881.03   | 9,969.33  | 3,476.57  | 2,172.97 | 1,166.28 | 827.42   | 661.88   |
| 17         | 13,673.58 | 4,768.31  | 2,980.32 | 1,599.58 | 1,134.81 | 907.75   | 10,270.78 | 3,581.74  | 2,238.73 | 1,201.61 | 852.51   | 681.97   |
| 18         | 14,086.93 | 4,912.52  | 3,070.50 | 1,648.03 | 1,169.21 | 935.29   | 10,581.39 | 3,690.12  | 2,306.52 | 1,238.03 | 878.37   | 702.67   |
| 19         | 14,512.94 | 5,061.16  | 3,163.46 | 1,697.96 | 1,204.67 | 963.68   | 10,901.57 | 3,801.84  | 2,376.38 | 1,275.57 | 905.03   | 724.03   |
| 20         | 14,951.96 | 5,214.34  | 3,259.25 | 1,749.44 | 1,241.22 | 992.95   | 11,231.51 | 3,916.97  | 2,448.38 | 1,314.27 | 932.52   | 746.03   |
| 21         | 15,404.35 | 5,372.20  | 3,357.99 | 1,802.49 | 1,278.90 | 1,023.12 | 11,571.55 | 4,035.64  | 2,522.62 | 1,354.15 | 960.85   | 768.73   |
| 22         | 15,870.70 | 5,534.94  | 3,459.76 | 1,857.19 | 1,317.74 | 1,054.23 | 11,922.06 | 4,157.96  | 2,599.12 | 1,395.28 | 990.06   | 792.13   |
| 23         | 16,351.27 | 5,702.64  | 3,564.65 | 1,913.57 | 1,357.80 | 1,086.30 | 12,283.28 | 4,284.03  | 2,677.99 | 1,437.68 | 1,020.18 | 816.25   |
| 24         | 16,846.61 | 5,875.53  | 3,672.81 | 1,971.69 | 1,399.09 | 1,119.38 | 12,655.68 | 4,414.02  | 2,759.31 | 1,481.38 | 1,051.24 | 841.14   |
| 25         | 17,357.21 | 6,053.73  | 3,784.28 | 2,031.62 | 1,441.65 | 1,153.48 | 13,039.52 | 4,548.00  | 2,843.12 | 1,526.46 | 1,083.26 | 866.79   |
| 26         | 17,883.42 | 6,237.40  | 3,899.20 | 2,093.41 | 1,485.56 | 1,188.63 | 13,435.16 | 4,686.12  | 2,929.55 | 1,572.93 | 1,116.29 | 893.26   |
| 27         | 18,426.00 | 6,426.81  | 4,017.70 | 2,157.11 | 1,530.82 | 1,224.90 | 13,843.12 | 4,828.54  | 3,018.66 | 1,620.86 | 1,150.34 | 920.55   |
| 28         | 18,985.23 | 6,622.03  | 4,139.83 | 2,222.81 | 1,577.50 | 1,262.29 | 14,263.59 | 4,975.34  | 3,110.53 | 1,670.28 | 1,185.48 | 948.69   |
| 29         | 19,561.72 | 6,823.31  | 4,265.81 | 2,290.54 | 1,625.64 | 1,300.86 | 14,697.18 | 5,126.75  | 3,205.29 | 1,721.24 | 1,221.71 | 977.73   |
| 30         | 20,156.18 | 7,030.86  | 4,395.67 | 2,360.40 | 1,675.27 | 1,340.64 | 15,144.22 | 5,282.85  | 3,302.98 | 1,773.82 | 1,259.07 | 1,007.68 |
| 31         | 20,768.89 | 7,244.79  | 4,529.57 | 2,432.44 | 1,726.48 | 1,381.64 | 15,605.05 | 5,443.79  | 3,403.74 | 1,828.03 | 1,297.62 | 1,038.57 |
| 32         | 21,400.78 | 7,465.47  | 4,667.70 | 2,506.72 | 1,779.29 | 1,423.97 | 16,080.43 | 5,609.83  | 3,507.66 | 1,883.95 | 1,337.37 | 1,070.45 |
| 33         | 22,052.28 | 7,692.99  | 4,810.09 | 2,583.37 | 1,833.75 | 1,467.61 | 16,570.50 | 5,780.99  | 3,614.81 | 1,941.65 | 1,378.40 | 1,103.31 |
| 34         | 22,723.89 | 7,927.58  | 4,956.97 | 2,662.40 | 1,889.94 | 1,512.62 | 17,075.92 | 5,957.57  | 3,725.39 | 2,001.14 | 1,420.72 | 1,137.24 |
| 35         | 23,416.78 | 8,169.59  | 5,108.46 | 2,743.92 | 1,947.88 | 1,559.06 | 17,597.24 | 6,139.69  | 3,839.41 | 2,062.55 | 1,464.35 | 1,172.24 |
| 36         | 24,131.04 | 8,419.08  | 5,264.64 | 2,828.03 | 2,007.67 | 1,606.93 | 18,134.70 | 6,327.46  | 3,957.03 | 2,125.88 | 1,509.42 | 1,208.32 |
| 37         | 24,867.73 | 8,676.47  | 5,425.85 | 2,914.74 | 2,069.34 | 1,656.35 | 18,689.33 | 6,521.29  | 4,078.40 | 2,191.21 | 1,555.89 | 1,245.59 |
| 38         | 25,627.60 | 8,941.94  | 5,592.05 | 3,004.25 | 2,132.92 | 1,707.31 | 19,261.27 | 6,721.14  | 4,203.54 | 2,258.66 | 1,603.83 | 1,284.02 |
| 39         | 26,410.94 | 9,215.63  | 5,763.49 | 3,096.56 | 2,198.58 | 1,759.86 | 19,851.11 | 6,927.31  | 4,332.73 | 2,328.22 | 1,653.33 | 1,323.67 |
| 40         | 27,219.38 | 9,498.15  | 5,940.40 | 3,191.76 | 2,266.26 | 1,814.11 | 20,459.89 | 7,140.09  | 4,465.99 | 2,400.00 | 1,704.36 | 1,364.61 |
| 41         | 28,052.97 | 9,789.43  | 6,122.79 | 3,290.05 | 2,336.09 |          | 21,087.59 | 7,359.48  | 4,603.44 | 2,474.10 | 1,757.06 |          |
| 42         | 28,912.62 | 10,089.91 | 6,311.07 | 3,391.39 | 2,408.16 |          | 21,735.37 | 7,585.97  | 4,745.37 | 2,550.50 | 1,811.44 |          |
| 43         | 29,799.85 | 10,399.98 | 6,505.26 | 3,495.96 | 2,482.40 |          | 22,403.72 | 7,819.62  | 4,891.74 | 2,629.42 | 1,867.50 |          |
| 44         | 30,714.52 | 10,719.64 | 6,705.50 | 3,603.87 | 2,558.79 |          | 23,092.84 | 8,060.57  | 5,042.79 | 2,710.82 | 1,925.43 |          |
| 45         | 31,658.39 | 11,049.62 | 6,912.27 | 3,715.06 | 2,637.36 |          | 23,804.55 | 8,309.44  | 5,198.72 | 2,794.79 | 1,985.16 |          |
| 46         | 32,632.10 | 11,389.96 | 7,125.42 | 3,829.48 |          |          | 24,538.50 | 8,566.07  | 5,359.51 | 2,881.54 |          |          |
| 47         | 33,635.81 | 11,740.85 | 7,345.37 | 3,947.18 |          |          | 25,295.66 | 8,830.90  | 5,525.58 | 2,970.98 |          |          |
| 48         | 34,672.41 | 12,103.23 | 7,571.72 | 4,068.21 |          |          | 26,077.46 | 9,104.30  | 5,696.90 | 3,063.31 |          |          |
| 49         | 35,741.03 | 12,476.28 | 7,804.59 | 4,192.62 |          |          | 26,883.54 | 9,386.18  | 5,873.58 | 3,158.63 |          |          |
| 50         | 36,843.18 | 12,860.08 | 8,044.07 | 4,320.44 |          |          | 27,715.75 | 9,677.32  | 6,056.15 | 3,256.88 |          |          |
| 51         | 37,977.26 | 13,254.83 | 8,290.26 |          |          |          | 28,574.52 | 9,977.67  | 6,244.36 |          |          |          |
| 52         | 39,143.83 | 13,660.67 | 8,543.24 |          |          |          | 29,459.78 | 10,287.32 | 6,438.59 |          |          |          |
| 53         | 40,343.39 | 14,077.75 | 8,803.09 |          |          |          | 30,374.61 | 10,607.35 | 6,639.16 |          |          |          |
| 54         | 41,576.38 | 14,506.20 | 9,069.85 |          |          |          | 31,317.78 | 10,937.21 | 6,845.64 |          |          |          |
| 55         | 42,843.20 | 14,946.11 | 9,343.57 |          |          |          | 32,290.52 | 11,277.52 | 7,057.84 |          |          |          |
| 56         | 44,144.17 | 15,397.55 |          |          |          |          | 33,295.35 | 11,627.29 |          |          |          |          |
| 57         | 45,479.52 | 15,860.55 |          |          |          |          | 34,329.13 | 11,986.59 |          |          |          |          |

注1：除产品另有约定外，我司所有历史及在售产品的非年缴方式的保险费计算系数为：月缴保险费=年缴保险费\*0.09；季缴保险费=年缴保险费\*0.265；半年缴保险费=年缴保险费\*0.52。

注2：本产品适用于个人养老金业务，投保年龄会根据届时的相关政策调整。

| 女性 保至88周岁 |           |           |          |          |          |          |           |          |          |          |          |        |
|-----------|-----------|-----------|----------|----------|----------|----------|-----------|----------|----------|----------|----------|--------|
| 投保年龄      | 领取年龄55周岁  |           |          |          |          |          | 领取年龄60周岁  |          |          |          |          |        |
|           | 趸缴        | 3年缴       | 5年缴      | 10年缴     | 15年缴     | 20年缴     | 趸缴        | 3年缴      | 5年缴      | 10年缴     | 15年缴     | 20年缴   |
| 16        | 11,581.90 | 4,037.96  | 2,523.27 | 1,353.73 | 960.04   | 767.64   | 8,490.76  | 2,960.28 | 1,849.86 | 992.46   | 703.85   | 562.80 |
| 17        | 11,930.34 | 4,159.46  | 2,599.20 | 1,394.47 | 988.94   | 790.75   | 8,746.25  | 3,049.37 | 1,905.54 | 1,022.34 | 725.05   | 579.76 |
| 18        | 12,289.28 | 4,284.62  | 2,677.42 | 1,436.46 | 1,018.72 | 814.57   | 9,009.45  | 3,141.15 | 1,962.90 | 1,053.13 | 746.89   | 597.23 |
| 19        | 12,659.04 | 4,413.56  | 2,758.01 | 1,479.70 | 1,049.40 | 839.11   | 9,280.59  | 3,235.70 | 2,022.00 | 1,084.85 | 769.39   | 615.23 |
| 20        | 13,039.99 | 4,546.40  | 2,841.04 | 1,524.26 | 1,081.01 | 864.40   | 9,559.94  | 3,333.12 | 2,082.88 | 1,117.53 | 792.57   | 633.77 |
| 21        | 13,432.41 | 4,683.24  | 2,926.56 | 1,570.17 | 1,113.58 | 890.45   | 9,847.72  | 3,433.47 | 2,145.61 | 1,151.20 | 816.46   | 652.88 |
| 22        | 13,836.71 | 4,824.23  | 3,014.69 | 1,617.46 | 1,147.13 | 917.29   | 10,144.20 | 3,536.87 | 2,210.24 | 1,185.88 | 841.08   | 672.58 |
| 23        | 14,253.22 | 4,969.48  | 3,105.47 | 1,666.19 | 1,181.71 | 944.94   | 10,449.66 | 3,643.39 | 2,276.82 | 1,221.63 | 866.44   | 692.86 |
| 24        | 14,682.30 | 5,119.12  | 3,199.01 | 1,716.40 | 1,217.33 | 973.44   | 10,764.33 | 3,753.14 | 2,345.43 | 1,258.46 | 892.57   | 713.77 |
| 25        | 15,124.41 | 5,273.30  | 3,295.38 | 1,768.13 | 1,254.03 | 1,002.80 | 11,088.58 | 3,866.23 | 2,416.12 | 1,296.41 | 919.50   | 735.32 |
| 26        | 15,579.86 | 5,432.13  | 3,394.66 | 1,821.43 | 1,291.86 | 1,033.06 | 11,422.62 | 3,982.73 | 2,488.94 | 1,335.51 | 947.25   | 757.52 |
| 27        | 16,049.11 | 5,595.80  | 3,496.98 | 1,876.35 | 1,330.83 | 1,064.24 | 11,766.80 | 4,102.77 | 2,563.99 | 1,375.80 | 975.84   | 780.40 |
| 28        | 16,532.59 | 5,764.42  | 3,602.38 | 1,932.95 | 1,370.98 | 1,096.36 | 12,121.43 | 4,226.47 | 2,641.32 | 1,417.32 | 1,005.30 | 803.97 |
| 29        | 17,030.68 | 5,938.15  | 3,711.00 | 1,991.26 | 1,412.37 | 1,129.46 | 12,486.79 | 4,353.91 | 2,721.00 | 1,460.11 | 1,035.67 | 828.27 |
| 30        | 17,543.96 | 6,117.18  | 3,822.92 | 2,051.35 | 1,455.00 | 1,163.58 | 12,863.31 | 4,485.25 | 2,803.11 | 1,504.20 | 1,066.96 | 853.31 |
| 31        | 18,072.78 | 6,301.63  | 3,938.22 | 2,113.28 | 1,498.95 | 1,198.73 | 13,251.24 | 4,620.57 | 2,887.71 | 1,549.64 | 1,099.21 | 879.11 |
| 32        | 18,617.65 | 6,491.70  | 4,057.07 | 2,177.08 | 1,544.23 | 1,234.96 | 13,650.97 | 4,760.02 | 2,974.91 | 1,596.46 | 1,132.45 | 905.70 |
| 33        | 19,179.14 | 6,687.56  | 4,179.52 | 2,242.84 | 1,590.89 | 1,272.28 | 14,062.92 | 4,903.73 | 3,064.77 | 1,644.73 | 1,166.70 | 933.11 |
| 34        | 19,757.62 | 6,889.35  | 4,305.70 | 2,310.60 | 1,638.98 | 1,310.75 | 14,487.35 | 5,051.80 | 3,157.36 | 1,694.46 | 1,202.01 | 961.35 |
| 35        | 20,353.80 | 7,097.35  | 4,435.74 | 2,380.43 | 1,688.53 | 1,350.40 | 14,924.80 | 5,204.43 | 3,252.80 | 1,745.72 | 1,238.39 | 990.47 |
| 36        | 20,968.09 | 7,311.64  | 4,569.73 | 2,452.40 | 1,739.60 |          | 15,375.57 | 5,361.70 | 3,351.14 | 1,798.55 | 1,275.88 |        |
| 37        | 21,601.05 | 7,532.48  | 4,707.84 | 2,526.56 | 1,792.23 |          | 15,840.05 | 5,523.77 | 3,452.51 | 1,853.00 | 1,314.53 |        |
| 38        | 22,253.41 | 7,760.07  | 4,850.14 | 2,602.99 | 1,846.46 |          | 16,318.83 | 5,690.83 | 3,556.98 | 1,909.12 | 1,354.36 |        |
| 39        | 22,925.53 | 7,994.56  | 4,996.78 | 2,681.76 | 1,902.29 |          | 16,812.15 | 5,862.96 | 3,664.63 | 1,966.96 | 1,395.42 |        |
| 40        | 23,618.26 | 8,236.27  | 5,147.93 | 2,762.91 | 1,959.77 |          | 17,320.61 | 6,040.40 | 3,775.61 | 2,026.56 | 1,437.73 |        |
| 41        | 24,332.09 | 8,485.32  | 5,303.66 | 2,846.48 |          |          | 17,844.64 | 6,223.25 | 3,889.96 | 2,088.02 |          |        |
| 42        | 25,067.58 | 8,741.96  | 5,464.18 | 2,932.52 |          |          | 18,384.58 | 6,411.69 | 4,007.84 | 2,151.34 |          |        |
| 43        | 25,825.75 | 9,006.49  | 5,629.47 | 3,021.10 |          |          | 18,941.27 | 6,605.95 | 4,129.34 | 2,216.61 |          |        |
| 44        | 26,606.85 | 9,278.96  | 5,799.67 | 3,112.29 |          |          | 19,514.86 | 6,806.11 | 4,254.52 | 2,283.89 |          |        |
| 45        | 27,411.88 | 9,559.51  | 5,974.90 | 3,206.13 |          |          | 20,106.05 | 7,012.45 | 4,383.62 | 2,353.21 |          |        |
| 46        | 28,240.82 | 9,848.35  | 6,155.28 |          |          |          | 20,715.43 | 7,225.12 | 4,516.62 |          |          |        |
| 47        | 29,094.31 | 10,145.71 | 6,340.94 |          |          |          | 21,343.27 | 7,444.23 | 4,653.72 |          |          |        |
| 48        | 29,972.97 | 10,451.77 | 6,532.01 |          |          |          | 21,990.65 | 7,670.19 | 4,795.04 |          |          |        |
| 49        | 30,877.43 | 10,766.77 | 6,728.61 |          |          |          | 22,657.71 | 7,902.98 | 4,940.61 |          |          |        |
| 50        | 31,808.32 | 11,090.89 | 6,930.86 |          |          |          | 23,345.12 | 8,142.93 | 5,090.44 |          |          |        |
| 51        | 32,766.26 | 11,424.36 |          |          |          |          | 24,053.84 | 8,389.91 |          |          |          |        |
| 52        | 33,751.87 | 11,767.36 |          |          |          |          | 24,783.65 | 8,644.09 |          |          |          |        |

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注2：本产品适用于个人养老金业务，投保年龄会根据届时的相关政策调整。

| 女性 保至100周岁 |           |           |           |          |          |          |           |           |          |          |          |          |
|------------|-----------|-----------|-----------|----------|----------|----------|-----------|-----------|----------|----------|----------|----------|
| 投保年龄       | 领取年龄55周岁  |           |           |          |          |          | 领取年龄60周岁  |           |          |          |          |          |
|            | 趸缴        | 3年缴       | 5年缴       | 10年缴     | 15年缴     | 20年缴     | 趸缴        | 3年缴       | 5年缴      | 10年缴     | 15年缴     | 20年缴     |
| 16         | 16,736.29 | 5,835.09  | 3,646.32  | 1,956.29 | 1,387.41 | 1,109.39 | 12,864.43 | 4,485.21  | 2,802.81 | 1,503.77 | 1,066.50 | 852.81   |
| 17         | 17,239.93 | 6,010.71  | 3,756.08  | 2,015.21 | 1,429.20 | 1,142.82 | 13,251.63 | 4,620.24  | 2,887.21 | 1,549.07 | 1,098.63 | 878.51   |
| 18         | 17,758.78 | 6,191.65  | 3,869.18  | 2,075.90 | 1,472.26 | 1,177.27 | 13,650.55 | 4,759.35  | 2,974.16 | 1,595.74 | 1,131.75 | 905.01   |
| 19         | 18,293.33 | 6,378.05  | 3,985.68  | 2,138.43 | 1,516.62 | 1,212.76 | 14,061.53 | 4,902.68  | 3,063.74 | 1,643.83 | 1,165.86 | 932.30   |
| 20         | 18,844.00 | 6,570.08  | 4,105.71  | 2,202.86 | 1,562.34 | 1,249.32 | 14,484.92 | 5,050.33  | 3,156.04 | 1,693.37 | 1,201.02 | 960.42   |
| 21         | 19,411.35 | 6,767.95  | 4,229.38  | 2,269.24 | 1,609.43 | 1,287.01 | 14,921.16 | 5,202.47  | 3,251.14 | 1,744.42 | 1,237.24 | 989.41   |
| 22         | 19,995.85 | 6,971.78  | 4,356.79  | 2,337.64 | 1,657.97 | 1,325.83 | 15,370.58 | 5,359.21  | 3,349.11 | 1,797.02 | 1,274.57 | 1,019.27 |
| 23         | 20,598.02 | 7,181.80  | 4,488.08  | 2,408.11 | 1,707.97 | 1,365.84 | 15,833.61 | 5,520.70  | 3,450.07 | 1,851.21 | 1,313.03 | 1,050.05 |
| 24         | 21,218.47 | 7,398.18  | 4,623.34  | 2,480.73 | 1,759.50 | 1,407.07 | 16,310.71 | 5,687.10  | 3,554.09 | 1,907.06 | 1,352.66 | 1,081.76 |
| 25         | 21,857.66 | 7,621.11  | 4,762.70  | 2,555.55 | 1,812.60 | 1,449.55 | 16,802.23 | 5,858.53  | 3,661.27 | 1,964.61 | 1,393.51 | 1,114.45 |
| 26         | 22,516.28 | 7,850.84  | 4,906.31  | 2,632.65 | 1,867.31 | 1,493.33 | 17,308.72 | 6,035.21  | 3,771.72 | 2,023.92 | 1,435.60 | 1,148.13 |
| 27         | 23,194.87 | 8,087.52  | 5,054.26  | 2,712.10 | 1,923.70 | 1,538.45 | 17,830.57 | 6,217.23  | 3,885.51 | 2,085.04 | 1,478.98 | 1,182.84 |
| 28         | 23,894.02 | 8,331.39  | 5,206.74  | 2,793.97 | 1,981.81 | 1,584.95 | 18,368.27 | 6,404.81  | 4,002.80 | 2,148.01 | 1,523.69 | 1,218.62 |
| 29         | 24,614.50 | 8,582.71  | 5,363.86  | 2,878.35 | 2,041.69 | 1,632.87 | 18,922.39 | 6,598.10  | 4,123.65 | 2,212.93 | 1,569.75 | 1,255.50 |
| 30         | 25,356.80 | 8,841.65  | 5,525.76  | 2,965.30 | 2,103.41 | 1,682.24 | 19,493.31 | 6,797.27  | 4,248.19 | 2,279.82 | 1,617.25 | 1,293.50 |
| 31         | 26,121.74 | 9,108.51  | 5,692.62  | 3,054.90 | 2,167.01 | 1,733.15 | 20,081.69 | 7,002.55  | 4,376.56 | 2,348.76 | 1,666.19 | 1,332.68 |
| 32         | 26,909.99 | 9,383.49  | 5,864.55  | 3,147.26 | 2,232.56 | 1,785.60 | 20,688.01 | 7,214.09  | 4,508.83 | 2,419.83 | 1,716.64 | 1,373.05 |
| 33         | 27,722.16 | 9,666.85  | 6,041.76  | 3,242.44 | 2,300.13 | 1,839.66 | 21,312.78 | 7,432.09  | 4,645.17 | 2,493.07 | 1,768.64 | 1,414.67 |
| 34         | 28,559.29 | 9,958.91  | 6,224.38  | 3,340.53 | 2,369.75 | 1,895.34 | 21,956.78 | 7,656.79  | 4,785.69 | 2,568.56 | 1,822.23 | 1,457.58 |
| 35         | 29,421.84 | 10,259.85 | 6,412.57  | 3,441.64 | 2,441.53 | 1,952.69 | 22,620.36 | 7,888.33  | 4,930.50 | 2,646.38 | 1,877.49 | 1,501.79 |
| 36         | 30,310.77 | 10,570.04 | 6,606.57  | 3,545.83 | 2,515.45 |          | 23,304.32 | 8,127.02  | 5,079.80 | 2,726.57 | 1,934.44 |          |
| 37         | 31,226.94 | 10,889.71 | 6,806.48  | 3,653.25 | 2,591.59 |          | 24,009.26 | 8,373.02  | 5,233.65 | 2,809.27 | 1,993.13 |          |
| 38         | 32,170.95 | 11,219.12 | 7,012.53  | 3,763.90 | 2,669.99 |          | 24,735.65 | 8,626.54  | 5,392.25 | 2,894.50 | 2,053.66 |          |
| 39         | 33,144.12 | 11,558.73 | 7,224.92  | 3,877.85 | 2,750.73 |          | 25,484.61 | 8,887.92  | 5,555.74 | 2,982.35 | 2,116.03 |          |
| 40         | 34,146.95 | 11,908.67 | 7,443.76  | 3,995.20 | 2,833.85 |          | 26,256.40 | 9,157.28  | 5,724.21 | 3,072.93 | 2,180.35 |          |
| 41         | 35,180.45 | 12,269.37 | 7,669.14  | 4,116.04 |          |          | 27,051.92 | 9,434.97  | 5,897.96 | 3,166.27 |          |          |
| 42         | 36,245.85 | 12,640.88 | 7,901.26  | 4,240.46 |          |          | 27,872.03 | 9,721.22  | 6,077.02 | 3,262.54 |          |          |
| 43         | 37,343.41 | 13,023.48 | 8,140.28  | 4,368.55 |          |          | 28,717.13 | 10,016.19 | 6,261.61 | 3,361.77 |          |          |
| 44         | 38,473.79 | 13,417.47 | 8,386.39  | 4,500.40 |          |          | 29,588.57 | 10,320.43 | 6,451.93 | 3,464.04 |          |          |
| 45         | 39,637.87 | 13,823.15 | 8,639.76  | 4,636.10 |          |          | 30,486.71 | 10,633.94 | 6,648.06 | 3,569.36 |          |          |
| 46         | 40,836.53 | 14,240.83 | 8,900.60  |          |          |          | 31,412.42 | 10,957.15 | 6,850.35 |          |          |          |
| 47         | 42,070.69 | 14,670.80 | 9,169.06  |          |          |          | 32,367.03 | 11,290.40 | 7,058.65 |          |          |          |
| 48         | 43,341.24 | 15,113.38 | 9,445.35  |          |          |          | 33,350.73 | 11,633.74 | 7,273.13 |          |          |          |
| 49         | 44,649.10 | 15,568.86 | 9,729.64  |          |          |          | 34,365.08 | 11,987.26 | 7,493.93 |          |          |          |
| 50         | 45,995.17 | 16,037.55 | 10,022.10 |          |          |          | 35,409.57 | 12,351.21 | 7,721.19 |          |          |          |
| 51         | 47,380.36 | 16,519.74 |           |          |          |          | 36,484.93 | 12,725.83 |          |          |          |          |
| 52         | 48,805.56 | 17,015.73 |           |          |          |          | 37,591.90 | 13,111.38 |          |          |          |          |

注1：除产品另有约定外，我司所有历史及在售产品的非年缴方式的保险费计算系数为：月缴保险费=年缴保险费\*0.09；季缴保险费=年缴保险费\*0.265；半年缴保险费=年缴保险费\*0.52。

注2：本产品适用于个人养老金业务，投保年龄会根据届时的相关政策调整。

表二：中宏养老无忧养老金保险基本保险金额表  
(每1000元保险费)

| 男性 保至88周岁 |          |        |        |        |          |          |          |        |        |          |          |          |
|-----------|----------|--------|--------|--------|----------|----------|----------|--------|--------|----------|----------|----------|
| 投保年龄      | 领取年龄60周岁 |        |        |        |          |          | 领取年龄65周岁 |        |        |          |          |          |
|           | 趸缴       | 3年缴    | 5年缴    | 10年缴   | 15年缴     | 20年缴     | 趸缴       | 3年缴    | 5年缴    | 10年缴     | 15年缴     | 20年缴     |
| 16        | 116.81   | 334.97 | 535.95 | 998.65 | 1,407.76 | 1,760.04 | 165.48   | 474.55 | 759.27 | 1,414.71 | 1,994.18 | 2,493.08 |
| 17        | 113.38   | 325.14 | 520.22 | 969.32 | 1,366.40 | 1,708.29 | 160.63   | 460.63 | 736.98 | 1,373.14 | 1,935.55 | 2,419.73 |
| 18        | 110.06   | 315.61 | 504.95 | 940.86 | 1,326.22 | 1,658.04 | 155.92   | 447.11 | 715.33 | 1,332.78 | 1,878.60 | 2,348.52 |
| 19        | 106.83   | 306.34 | 490.13 | 913.21 | 1,287.25 | 1,609.27 | 151.34   | 433.98 | 694.32 | 1,293.59 | 1,823.32 | 2,279.31 |
| 20        | 103.69   | 297.35 | 475.74 | 886.37 | 1,249.38 | 1,561.89 | 146.90   | 421.23 | 673.92 | 1,255.54 | 1,769.63 | 2,212.19 |
| 21        | 100.65   | 288.62 | 461.76 | 860.31 | 1,212.61 | 1,515.89 | 142.59   | 408.85 | 654.10 | 1,218.59 | 1,717.53 | 2,146.94 |
| 22        | 97.70    | 280.14 | 448.19 | 835.00 | 1,176.91 | 1,471.22 | 138.40   | 396.84 | 634.87 | 1,182.72 | 1,666.92 | 2,083.59 |
| 23        | 94.83    | 271.91 | 435.01 | 810.43 | 1,142.24 | 1,427.86 | 134.33   | 385.17 | 616.19 | 1,147.88 | 1,617.76 | 2,022.12 |
| 24        | 92.04    | 263.92 | 422.22 | 786.57 | 1,108.59 | 1,385.73 | 130.38   | 373.84 | 598.05 | 1,114.04 | 1,570.03 | 1,962.40 |
| 25        | 89.34    | 256.16 | 409.80 | 763.39 | 1,075.89 | 1,344.85 | 126.55   | 362.84 | 580.44 | 1,081.20 | 1,523.67 | 1,904.40 |
| 26        | 86.71    | 248.62 | 397.73 | 740.89 | 1,044.15 | 1,305.13 | 122.82   | 352.15 | 563.33 | 1,049.30 | 1,478.68 | 1,848.09 |
| 27        | 84.16    | 241.30 | 386.02 | 719.04 | 1,013.34 | 1,266.56 | 119.21   | 341.78 | 546.73 | 1,018.31 | 1,434.97 | 1,793.40 |
| 28        | 81.68    | 234.20 | 374.64 | 697.83 | 983.40   | 1,229.12 | 115.70   | 331.71 | 530.60 | 988.23   | 1,392.52 | 1,740.28 |
| 29        | 79.28    | 227.30 | 363.60 | 677.23 | 954.34   | 1,192.76 | 112.29   | 321.92 | 514.93 | 959.02   | 1,351.30 | 1,688.70 |
| 30        | 76.94    | 220.60 | 352.87 | 657.22 | 926.11   | 1,157.46 | 108.98   | 312.42 | 499.73 | 930.64   | 1,311.27 | 1,638.65 |
| 31        | 74.68    | 214.10 | 342.46 | 637.80 | 898.71   | 1,123.18 | 105.76   | 303.20 | 484.96 | 903.10   | 1,272.41 | 1,590.03 |
| 32        | 72.48    | 207.78 | 332.34 | 618.93 | 872.11   | 1,089.89 | 102.64   | 294.24 | 470.61 | 876.34   | 1,234.67 | 1,542.81 |
| 33        | 70.34    | 201.64 | 322.52 | 600.61 | 846.26   | 1,057.59 | 99.61    | 285.54 | 456.69 | 850.35   | 1,198.01 | 1,496.96 |
| 34        | 68.26    | 195.69 | 312.98 | 582.83 | 821.17   | 1,026.20 | 96.67    | 277.09 | 443.16 | 825.13   | 1,162.41 | 1,452.43 |
| 35        | 66.25    | 189.90 | 303.72 | 565.55 | 796.81   | 995.74   | 93.81    | 268.89 | 430.03 | 800.62   | 1,127.87 | 1,409.20 |
| 36        | 64.29    | 184.29 | 294.73 | 548.78 | 773.15   | 966.16   | 91.03    | 260.93 | 417.27 | 776.83   | 1,094.30 | 1,367.24 |
| 37        | 62.39    | 178.83 | 286.00 | 532.49 | 750.19   | 937.44   | 88.34    | 253.19 | 404.88 | 753.73   | 1,061.72 | 1,326.49 |
| 38        | 60.54    | 173.54 | 277.52 | 516.67 | 727.89   | 909.58   | 85.72    | 245.68 | 392.86 | 731.29   | 1,030.07 | 1,286.95 |
| 39        | 58.75    | 168.39 | 269.28 | 501.32 | 706.23   | 882.51   | 83.18    | 238.38 | 381.18 | 709.51   | 999.34   | 1,248.52 |
| 40        | 57.01    | 163.40 | 261.29 | 486.41 | 685.23   | 856.25   | 80.71    | 231.30 | 369.84 | 688.35   | 969.53   | 1,211.24 |
| 41        | 55.32    | 158.55 | 253.53 | 471.94 | 664.81   |          | 78.31    | 224.42 | 358.82 | 667.81   | 940.56   |          |
| 42        | 53.68    | 153.84 | 245.99 | 457.89 | 645.01   |          | 75.98    | 217.74 | 348.13 | 647.87   | 912.45   |          |
| 43        | 52.09    | 149.27 | 238.68 | 444.24 | 625.79   |          | 73.72    | 211.26 | 337.75 | 628.50   | 885.16   |          |
| 44        | 50.54    | 144.83 | 231.57 | 431.00 | 607.13   |          | 71.53    | 204.96 | 327.66 | 609.71   | 858.66   |          |
| 45        | 49.04    | 140.52 | 224.67 | 418.15 | 589.04   |          | 69.40    | 198.84 | 317.87 | 591.46   | 832.96   |          |
| 46        | 47.58    | 136.34 | 217.98 | 405.67 |          |          | 67.33    | 192.91 | 308.37 | 573.75   |          |          |
| 47        | 46.17    | 132.28 | 211.48 | 393.57 |          |          | 65.32    | 187.14 | 299.14 | 556.56   |          |          |
| 48        | 44.79    | 128.34 | 205.17 | 381.86 |          |          | 63.37    | 181.55 | 290.19 | 539.87   |          |          |
| 49        | 43.46    | 124.52 | 199.05 | 370.53 |          |          | 61.48    | 176.12 | 281.50 | 523.67   |          |          |
| 50        | 42.16    | 120.80 | 193.12 | 359.57 |          |          | 59.64    | 170.85 | 273.06 | 507.96   |          |          |
| 51        | 40.91    | 117.20 | 187.39 |        |          |          | 57.86    | 165.73 | 264.88 |          |          |          |
| 52        | 39.69    | 113.72 | 181.84 |        |          |          | 56.13    | 160.76 | 256.93 |          |          |          |
| 53        | 38.51    | 110.35 | 176.47 |        |          |          | 54.44    | 155.94 | 249.22 |          |          |          |
| 54        | 37.37    | 107.09 | 171.28 |        |          |          | 52.81    | 151.27 | 241.74 |          |          |          |
| 55        | 36.26    | 103.94 | 166.27 |        |          |          | 51.23    | 146.73 | 234.48 |          |          |          |
| 56        | 35.19    | 100.89 |        |        |          |          | 49.69    | 142.33 |        |          |          |          |
| 57        | 34.16    | 97.95  |        |        |          |          | 48.21    | 138.06 |        |          |          |          |

注1：对于趸缴，上表为每1000元趸缴保险费对应的基本保险金额；对于期缴，上表为每1000元年化保险费对应的基本保险金额；

注2：除产品另有约定外，对于我司所有历史及在售产品，**缴费方式为年缴的年化保险费=年交保险费**；**半年缴的年化保险费=半年交保险费÷0.52**；**季缴的年化保险费=季交保险费÷0.265**；**月缴的年化保险费=月交保险费÷0.09**。

注3：本产品适用于个人养老金业务，投保年龄会根据届时的相关政策调整。

| 男性 保至100周岁 |          |        |        |        |        |          |          |        |        |        |          |          |
|------------|----------|--------|--------|--------|--------|----------|----------|--------|--------|--------|----------|----------|
| 投保年龄       | 领取年龄60周岁 |        |        |        |        |          | 领取年龄65周岁 |        |        |        |          |          |
|            | 趸缴       | 3年缴    | 5年缴    | 10年缴   | 15年缴   | 20年缴     | 趸缴       | 3年缴    | 5年缴    | 10年缴   | 15年缴     | 20年缴     |
| 16         | 75.34    | 216.06 | 345.68 | 644.09 | 907.90 | 1,135.04 | 100.31   | 287.64 | 460.20 | 857.43 | 1,208.58 | 1,510.85 |
| 17         | 73.13    | 209.72 | 335.53 | 625.16 | 881.20 | 1,101.62 | 97.36    | 279.19 | 446.68 | 832.22 | 1,173.01 | 1,466.34 |
| 18         | 70.99    | 203.56 | 325.68 | 606.79 | 855.28 | 1,069.19 | 94.51    | 270.99 | 433.55 | 807.73 | 1,138.47 | 1,423.14 |
| 19         | 68.90    | 197.58 | 316.11 | 588.94 | 830.10 | 1,037.69 | 91.73    | 263.03 | 420.81 | 783.96 | 1,104.94 | 1,381.16 |
| 20         | 66.88    | 191.78 | 306.82 | 571.61 | 805.66 | 1,007.10 | 89.04    | 255.30 | 408.43 | 760.88 | 1,072.36 | 1,340.43 |
| 21         | 64.92    | 186.14 | 297.80 | 554.79 | 781.92 | 977.40   | 86.42    | 247.79 | 396.41 | 738.47 | 1,040.75 | 1,300.85 |
| 22         | 63.01    | 180.67 | 289.04 | 538.45 | 758.88 | 948.56   | 83.88    | 240.50 | 384.75 | 716.70 | 1,010.04 | 1,262.42 |
| 23         | 61.16    | 175.36 | 280.53 | 522.58 | 736.49 | 920.56   | 81.41    | 233.43 | 373.41 | 695.57 | 980.22   | 1,225.11 |
| 24         | 59.36    | 170.20 | 272.27 | 507.18 | 714.75 | 893.35   | 79.02    | 226.55 | 362.41 | 675.05 | 951.26   | 1,188.86 |
| 25         | 57.61    | 165.19 | 264.25 | 492.22 | 693.65 | 866.94   | 76.69    | 219.88 | 351.73 | 655.11 | 923.14   | 1,153.68 |
| 26         | 55.92    | 160.32 | 256.46 | 477.69 | 673.15 | 841.30   | 74.43    | 213.40 | 341.35 | 635.76 | 895.82   | 1,119.49 |
| 27         | 54.27    | 155.60 | 248.90 | 463.58 | 653.24 | 816.39   | 72.24    | 207.10 | 331.27 | 616.96 | 869.31   | 1,086.31 |
| 28         | 52.67    | 151.01 | 241.56 | 449.88 | 633.91 | 792.21   | 70.11    | 200.99 | 321.49 | 598.70 | 843.54   | 1,054.09 |
| 29         | 51.12    | 146.56 | 234.42 | 436.58 | 615.14 | 768.72   | 68.04    | 195.06 | 311.98 | 580.98 | 818.52   | 1,022.78 |
| 30         | 49.61    | 142.23 | 227.50 | 423.66 | 596.92 | 745.91   | 66.03    | 189.29 | 302.76 | 563.76 | 794.24   | 992.38   |
| 31         | 48.15    | 138.03 | 220.77 | 411.11 | 579.21 | 723.78   | 64.08    | 183.70 | 293.79 | 547.04 | 770.64   | 962.86   |
| 32         | 46.73    | 133.95 | 214.24 | 398.93 | 562.02 | 702.26   | 62.19    | 178.26 | 285.09 | 530.80 | 747.74   | 934.19   |
| 33         | 45.35    | 129.99 | 207.90 | 387.09 | 545.33 | 681.38   | 60.35    | 172.98 | 276.64 | 515.03 | 725.48   | 906.36   |
| 34         | 44.01    | 126.14 | 201.74 | 375.60 | 529.12 | 661.10   | 58.56    | 167.85 | 268.43 | 499.72 | 703.87   | 879.32   |
| 35         | 42.70    | 122.41 | 195.75 | 364.44 | 513.38 | 641.41   | 56.83    | 162.87 | 260.46 | 484.84 | 682.90   | 853.07   |
| 36         | 41.44    | 118.78 | 189.95 | 353.60 | 498.09 | 622.30   | 55.14    | 158.04 | 252.71 | 470.39 | 662.51   | 827.60   |
| 37         | 40.21    | 115.25 | 184.30 | 343.08 | 483.25 | 603.74   | 53.51    | 153.34 | 245.19 | 456.37 | 642.72   | 802.83   |
| 38         | 39.02    | 111.83 | 178.83 | 332.86 | 468.84 | 585.72   | 51.92    | 148.78 | 237.89 | 442.74 | 623.51   | 778.80   |
| 39         | 37.86    | 108.51 | 173.51 | 322.94 | 454.84 | 568.23   | 50.38    | 144.36 | 230.80 | 429.51 | 604.84   | 755.48   |
| 40         | 36.74    | 105.28 | 168.34 | 313.31 | 441.26 | 551.23   | 48.88    | 140.05 | 223.91 | 416.67 | 586.73   | 732.81   |
| 41         | 35.65    | 102.15 | 163.32 | 303.95 | 428.07 | 534.72   | 47.42    | 135.88 | 217.23 | 404.19 | 569.13   | 709.34   |
| 42         | 34.59    | 99.11  | 158.45 | 294.86 | 415.25 | 518.22   | 46.01    | 131.82 | 210.73 | 392.08 | 552.05   | 687.07   |
| 43         | 33.56    | 96.15  | 153.72 | 286.04 | 402.84 | 503.77   | 44.64    | 127.88 | 204.43 | 380.31 | 535.48   | 664.19   |
| 44         | 32.56    | 93.29  | 149.13 | 277.48 | 390.81 | 488.25   | 43.30    | 124.06 | 198.30 | 368.89 | 519.36   | 637.30   |
| 45         | 31.59    | 90.50  | 144.67 | 269.17 | 379.17 | 470.00   | 42.01    | 120.35 | 192.36 | 357.81 | 503.74   | 614.00   |
| 46         | 30.64    | 87.80  | 140.34 | 261.13 | 367.00 | 453.00   | 40.75    | 116.74 | 186.58 | 347.04 | 492.00   | 595.00   |
| 47         | 29.73    | 85.17  | 136.14 | 253.35 | 355.00 | 440.00   | 39.53    | 113.24 | 180.98 | 336.59 | 478.00   | 575.00   |
| 48         | 28.84    | 82.62  | 132.07 | 245.81 | 346.00 | 427.00   | 38.35    | 109.84 | 175.53 | 326.44 | 462.00   | 557.00   |
| 49         | 27.98    | 80.15  | 128.13 | 238.51 | 337.00 | 414.00   | 37.20    | 106.54 | 170.25 | 316.59 | 447.00   | 539.00   |
| 50         | 27.14    | 77.76  | 124.32 | 231.46 | 328.00 | 401.00   | 36.08    | 103.33 | 165.12 | 307.04 | 432.00   | 520.00   |
| 51         | 26.33    | 75.44  | 120.62 | 224.40 | 319.00 | 388.00   | 35.00    | 100.22 | 160.14 | 300.00 | 420.00   | 500.00   |
| 52         | 25.55    | 73.20  | 117.05 | 217.40 | 311.00 | 376.00   | 33.94    | 97.21  | 155.31 | 300.00 | 410.00   | 480.00   |
| 53         | 24.79    | 71.03  | 113.60 | 210.00 | 303.00 | 364.00   | 32.92    | 94.27  | 150.62 | 300.00 | 400.00   | 470.00   |
| 54         | 24.05    | 68.94  | 110.26 | 203.00 | 295.00 | 352.00   | 31.93    | 91.43  | 146.08 | 300.00 | 390.00   | 460.00   |
| 55         | 23.34    | 66.91  | 107.03 | 196.00 | 287.00 | 340.00   | 30.97    | 88.67  | 141.69 | 300.00 | 380.00   | 450.00   |
| 56         | 22.65    | 64.95  | 103.00 | 188.00 | 279.00 | 328.00   | 30.03    | 86.00  | 137.00 | 300.00 | 370.00   | 440.00   |
| 57         | 21.99    | 63.05  | 100.00 | 180.00 | 271.00 | 316.00   | 29.13    | 83.43  | 132.00 | 300.00 | 360.00   | 430.00   |

注1：对于趸缴，上表为每1000元趸缴保险费对应的基本保险金额；对于期缴，上表为每1000元年化保险费对应的基本保险金额；

注2：除产品另有约定外，对于我司所有历史及在售产品，**缴费方式为年缴的年化保险费=年交保险费；半年缴的年化保险费=半年交保险费÷0.52；季缴的年化保险费=季交保险费÷0.265；月缴的年化保险费=月交保险费÷0.09。**

注3：本产品适用于个人养老金业务，投保年龄会根据届时的相关政策调整。

| 女性 保至88周岁 |          |        |        |        |          |          |          |        |        |          |          |          |
|-----------|----------|--------|--------|--------|----------|----------|----------|--------|--------|----------|----------|----------|
| 投保年龄      | 领取年龄55周岁 |        |        |        |          |          | 领取年龄60周岁 |        |        |          |          |          |
|           | 趸缴       | 3年缴    | 5年缴    | 10年缴   | 15年缴     | 20年缴     | 趸缴       | 3年缴    | 5年缴    | 10年缴     | 15年缴     | 20年缴     |
| 16        | 86.34    | 247.65 | 396.31 | 738.70 | 1,041.62 | 1,302.69 | 117.78   | 337.81 | 540.58 | 1,007.60 | 1,420.76 | 1,776.83 |
| 17        | 83.82    | 240.42 | 384.73 | 717.12 | 1,011.18 | 1,264.62 | 114.33   | 327.94 | 524.79 | 978.15   | 1,379.22 | 1,724.85 |
| 18        | 81.37    | 233.39 | 373.49 | 696.16 | 981.62   | 1,227.64 | 110.99   | 318.35 | 509.45 | 949.55   | 1,338.89 | 1,674.40 |
| 19        | 78.99    | 226.57 | 362.58 | 675.81 | 952.93   | 1,191.74 | 107.75   | 309.05 | 494.56 | 921.79   | 1,299.73 | 1,625.41 |
| 20        | 76.69    | 219.95 | 351.98 | 656.06 | 925.06   | 1,156.87 | 104.60   | 300.02 | 480.10 | 894.83   | 1,261.72 | 1,577.86 |
| 21        | 74.45    | 213.53 | 341.70 | 636.87 | 898.00   | 1,123.03 | 101.55   | 291.25 | 466.07 | 868.66   | 1,224.80 | 1,531.68 |
| 22        | 72.27    | 207.29 | 331.71 | 618.25 | 871.74   | 1,090.17 | 98.58    | 282.74 | 452.44 | 843.26   | 1,188.95 | 1,486.81 |
| 23        | 70.16    | 201.23 | 322.01 | 600.17 | 846.23   | 1,058.27 | 95.70    | 274.47 | 439.21 | 818.58   | 1,154.15 | 1,443.29 |
| 24        | 68.11    | 195.35 | 312.60 | 582.61 | 821.47   | 1,027.28 | 92.90    | 266.44 | 426.36 | 794.62   | 1,120.36 | 1,401.01 |
| 25        | 66.12    | 189.63 | 303.46 | 565.57 | 797.43   | 997.21   | 90.18    | 258.65 | 413.89 | 771.36   | 1,087.55 | 1,359.95 |
| 26        | 64.19    | 184.09 | 294.58 | 549.02 | 774.08   | 968.00   | 87.55    | 251.08 | 401.78 | 748.78   | 1,055.69 | 1,320.10 |
| 27        | 62.31    | 178.71 | 285.96 | 532.95 | 751.41   | 939.64   | 84.98    | 243.74 | 390.02 | 726.85   | 1,024.76 | 1,281.39 |
| 28        | 60.49    | 173.48 | 277.59 | 517.34 | 729.41   | 912.11   | 82.50    | 236.60 | 378.60 | 705.56   | 994.73   | 1,243.83 |
| 29        | 58.72    | 168.40 | 269.47 | 502.19 | 708.03   | 885.38   | 80.08    | 229.68 | 367.51 | 684.88   | 965.56   | 1,207.34 |
| 30        | 57.00    | 163.47 | 261.58 | 487.48 | 687.29   | 859.42   | 77.74    | 222.95 | 356.75 | 664.81   | 937.24   | 1,171.91 |
| 31        | 55.33    | 158.69 | 253.92 | 473.20 | 667.13   | 834.22   | 75.46    | 216.42 | 346.30 | 645.31   | 909.74   | 1,137.51 |
| 32        | 53.71    | 154.04 | 246.48 | 459.33 | 647.57   | 809.74   | 73.25    | 210.08 | 336.14 | 626.39   | 883.04   | 1,104.12 |
| 33        | 52.14    | 149.53 | 239.26 | 445.86 | 628.58   | 785.99   | 71.11    | 203.93 | 326.29 | 608.00   | 857.12   | 1,071.69 |
| 34        | 50.61    | 145.15 | 232.25 | 432.79 | 610.14   | 762.92   | 69.03    | 197.95 | 316.72 | 590.16   | 831.94   | 1,040.20 |
| 35        | 49.13    | 140.90 | 225.44 | 420.09 | 592.23   | 740.52   | 67.00    | 192.14 | 307.43 | 572.83   | 807.50   | 1,009.62 |
| 36        | 47.69    | 136.77 | 218.83 | 407.76 | 574.84   |          | 65.04    | 186.51 | 298.41 | 556.00   | 783.77   |          |
| 37        | 46.29    | 132.76 | 212.41 | 395.80 | 557.96   |          | 63.13    | 181.04 | 289.64 | 539.67   | 760.73   |          |
| 38        | 44.94    | 128.86 | 206.18 | 384.17 | 541.58   |          | 61.28    | 175.72 | 281.14 | 523.80   | 738.36   |          |
| 39        | 43.62    | 125.09 | 200.13 | 372.89 | 525.68   |          | 59.48    | 170.56 | 272.88 | 508.40   | 716.63   |          |
| 40        | 42.34    | 121.41 | 194.25 | 361.94 | 510.26   |          | 57.73    | 165.55 | 264.86 | 493.45   | 695.54   |          |
| 41        | 41.10    | 117.85 | 188.55 | 351.31 |          |          | 56.04    | 160.69 | 257.07 | 478.92   |          |          |
| 42        | 39.89    | 114.39 | 183.01 | 341.00 |          |          | 54.39    | 155.97 | 249.51 | 464.83   |          |          |
| 43        | 38.72    | 111.03 | 177.64 | 331.01 |          |          | 52.79    | 151.38 | 242.17 | 451.14   |          |          |
| 44        | 37.58    | 107.77 | 172.42 | 321.31 |          |          | 51.24    | 146.93 | 235.04 | 437.85   |          |          |
| 45        | 36.48    | 104.61 | 167.37 | 311.90 |          |          | 49.74    | 142.60 | 228.12 | 424.95   |          |          |
| 46        | 35.41    | 101.54 | 162.46 |        |          |          | 48.27    | 138.41 | 221.40 |          |          |          |
| 47        | 34.37    | 98.56  | 157.71 |        |          |          | 46.85    | 134.33 | 214.88 |          |          |          |
| 48        | 33.36    | 95.68  | 153.09 |        |          |          | 45.47    | 130.37 | 208.55 |          |          |          |
| 49        | 32.39    | 92.88  | 148.62 |        |          |          | 44.14    | 126.53 | 202.40 |          |          |          |
| 50        | 31.44    | 90.16  | 144.28 |        |          |          | 42.84    | 122.81 | 196.45 |          |          |          |
| 51        | 30.52    | 87.53  |        |        |          |          | 41.57    | 119.19 |        |          |          |          |
| 52        | 29.63    | 84.98  |        |        |          |          | 40.35    | 115.69 |        |          |          |          |

注1：对于趸缴，上表为每1000元趸缴保险费对应的基本保险金额；对于期缴，上表为每1000元年化保险费对应的基本保险金额；

注2：除产品另有约定外，对于我司所有历史及在售产品，**缴费方式为年缴的年化保险费=年交保险费；半年缴的年化保险费=半年交保险费÷0.52；季缴的年化保险费=季交保险费÷0.265；月缴的年化保险费=月交保险费÷0.09。**

注3：本产品适用于个人养老金业务，投保年龄会根据届时的相关政策调整。

| 女性 保至100周岁 |          |        |        |        |        |        |          |        |        |        |        |          |
|------------|----------|--------|--------|--------|--------|--------|----------|--------|--------|--------|--------|----------|
| 投保年龄       | 领取年龄55周岁 |        |        |        |        |        | 领取年龄60周岁 |        |        |        |        |          |
|            | 趸缴       | 3年缴    | 5年缴    | 10年缴   | 15年缴   | 20年缴   | 趸缴       | 3年缴    | 5年缴    | 10年缴   | 15年缴   | 20年缴     |
| 16         | 59.75    | 171.38 | 274.25 | 511.17 | 720.77 | 901.40 | 77.73    | 222.96 | 356.78 | 665.00 | 937.65 | 1,172.59 |
| 17         | 58.00    | 166.37 | 266.24 | 496.23 | 699.69 | 875.03 | 75.46    | 216.44 | 346.36 | 645.55 | 910.22 | 1,138.29 |
| 18         | 56.31    | 161.51 | 258.45 | 481.72 | 679.23 | 849.42 | 73.26    | 210.11 | 336.23 | 626.67 | 883.59 | 1,104.96 |
| 19         | 54.66    | 156.79 | 250.90 | 467.63 | 659.36 | 824.57 | 71.12    | 203.97 | 326.40 | 608.34 | 857.74 | 1,072.62 |
| 20         | 53.07    | 152.21 | 243.56 | 453.96 | 640.07 | 800.44 | 69.04    | 198.01 | 316.85 | 590.54 | 832.63 | 1,041.21 |
| 21         | 51.52    | 147.76 | 236.44 | 440.68 | 621.34 | 776.99 | 67.02    | 192.22 | 307.58 | 573.26 | 808.25 | 1,010.70 |
| 22         | 50.01    | 143.44 | 229.53 | 427.78 | 603.15 | 754.24 | 65.06    | 186.59 | 298.59 | 556.48 | 784.58 | 981.09   |
| 23         | 48.55    | 139.24 | 222.81 | 415.26 | 585.49 | 732.15 | 63.16    | 181.14 | 289.85 | 540.19 | 761.60 | 952.34   |
| 24         | 47.13    | 135.17 | 216.29 | 403.11 | 568.34 | 710.70 | 61.31    | 175.84 | 281.37 | 524.37 | 739.28 | 924.42   |
| 25         | 45.75    | 131.21 | 209.96 | 391.31 | 551.69 | 689.87 | 59.52    | 170.69 | 273.13 | 509.01 | 717.61 | 897.30   |
| 26         | 44.41    | 127.37 | 203.82 | 379.85 | 535.53 | 669.64 | 57.77    | 165.69 | 265.13 | 494.09 | 696.57 | 870.98   |
| 27         | 43.11    | 123.65 | 197.85 | 368.72 | 519.83 | 650.00 | 56.08    | 160.84 | 257.37 | 479.61 | 676.14 | 845.42   |
| 28         | 41.85    | 120.03 | 192.06 | 357.91 | 504.59 | 630.93 | 54.44    | 156.13 | 249.83 | 465.55 | 656.30 | 820.60   |
| 29         | 40.63    | 116.51 | 186.43 | 347.42 | 489.79 | 612.42 | 52.85    | 151.56 | 242.50 | 451.89 | 637.04 | 796.50   |
| 30         | 39.44    | 113.10 | 180.97 | 337.23 | 475.42 | 594.45 | 51.30    | 147.12 | 235.39 | 438.63 | 618.33 | 773.10   |
| 31         | 38.28    | 109.79 | 175.67 | 327.34 | 461.47 | 576.98 | 49.80    | 142.81 | 228.49 | 425.76 | 600.17 | 750.37   |
| 32         | 37.16    | 106.57 | 170.52 | 317.74 | 447.92 | 560.04 | 48.34    | 138.62 | 221.79 | 413.25 | 582.53 | 728.31   |
| 33         | 36.07    | 103.45 | 165.51 | 308.41 | 434.76 | 543.58 | 46.92    | 134.55 | 215.28 | 401.11 | 565.41 | 706.88   |
| 34         | 35.01    | 100.41 | 160.66 | 299.35 | 421.99 | 527.61 | 45.54    | 130.60 | 208.96 | 389.32 | 548.78 | 686.07   |
| 35         | 33.99    | 97.47  | 155.94 | 290.56 | 409.58 | 512.11 | 44.21    | 126.77 | 202.82 | 377.87 | 532.63 | 665.87   |
| 36         | 32.99    | 94.61  | 151.36 | 282.02 | 397.54 |        | 42.91    | 123.05 | 196.86 | 366.76 | 516.95 |          |
| 37         | 32.02    | 91.83  | 146.92 | 273.73 | 385.86 |        | 41.65    | 119.43 | 191.07 | 355.96 | 501.72 |          |
| 38         | 31.08    | 89.13  | 142.60 | 265.68 | 374.53 |        | 40.43    | 115.92 | 185.45 | 345.48 | 486.94 |          |
| 39         | 30.17    | 86.51  | 138.41 | 257.87 | 363.54 |        | 39.24    | 112.51 | 179.99 | 335.31 | 472.58 |          |
| 40         | 29.29    | 83.97  | 134.34 | 250.30 | 352.88 |        | 38.09    | 109.20 | 174.70 | 325.42 | 458.64 |          |
| 41         | 28.42    | 81.50  | 130.39 | 242.95 |        |        | 36.97    | 105.99 | 169.55 | 315.83 |        |          |
| 42         | 27.59    | 79.11  | 126.56 | 235.82 |        |        | 35.88    | 102.87 | 164.55 | 306.51 |        |          |
| 43         | 26.78    | 76.78  | 122.85 | 228.91 |        |        | 34.82    | 99.84  | 159.70 | 297.46 |        |          |
| 44         | 25.99    | 74.53  | 119.24 | 222.20 |        |        | 33.80    | 96.90  | 154.99 | 288.68 |        |          |
| 45         | 25.23    | 72.34  | 115.74 | 215.70 |        |        | 32.80    | 94.04  | 150.42 | 280.16 |        |          |
| 46         | 24.49    | 70.22  | 112.35 |        |        |        | 31.83    | 91.26  | 145.98 |        |        |          |
| 47         | 23.77    | 68.16  | 109.06 |        |        |        | 30.90    | 88.57  | 141.67 |        |        |          |
| 48         | 23.07    | 66.17  | 105.87 |        |        |        | 29.98    | 85.96  | 137.49 |        |        |          |
| 49         | 22.40    | 64.23  | 102.78 |        |        |        | 29.10    | 83.42  | 133.44 |        |        |          |
| 50         | 21.74    | 62.35  | 99.78  |        |        |        | 28.24    | 80.96  | 129.51 |        |        |          |
| 51         | 21.11    | 60.53  |        |        |        |        | 27.41    | 78.58  |        |        |        |          |
| 52         | 20.49    | 58.77  |        |        |        |        | 26.60    | 76.27  |        |        |        |          |

注1：对于趸缴，上表为每1000元趸缴保险费对应的基本保险金额；对于期缴，上表为每1000元年化保险费对应的基本保险金额；

注2：除产品另有约定外，对于我司所有历史及在售产品，**缴费方式为年缴的年化保险费=年交保险费；半年缴的年化保险费=半年交保险费÷0.52；季缴的年化保险费=季交保险费÷0.265；月缴的年化保险费=月交保险费÷0.09。**

注3：本产品适用于个人养老金业务，投保年龄会根据届时的相关政策调整。



表三：中宏养老无忧养老金保险年度风险保费因子表  
(趸缴，约定年龄领取，每1000元基本保险金额)

| 性别   | 男性       |          |          |          | 女性       |          |          |          |
|------|----------|----------|----------|----------|----------|----------|----------|----------|
| 保险期间 | 保至88周岁   |          | 保至100周岁  |          | 保至88周岁   |          | 保至100周岁  |          |
| 投保年龄 | 领取年龄60周岁 | 领取年龄65周岁 | 领取年龄60周岁 | 领取年龄65周岁 | 领取年龄55周岁 | 领取年龄60周岁 | 领取年龄55周岁 | 领取年龄60周岁 |
| 16   | 2.01     | 1.42     | 3.12     | 2.34     | 1.23     | 0.90     | 1.78     | 1.37     |
| 17   | 2.19     | 1.55     | 3.40     | 2.55     | 1.33     | 0.97     | 1.92     | 1.47     |
| 18   | 2.37     | 1.67     | 3.68     | 2.76     | 1.44     | 1.06     | 2.09     | 1.60     |
| 19   | 2.55     | 1.80     | 3.96     | 2.97     | 1.56     | 1.14     | 2.25     | 1.73     |
| 20   | 2.74     | 1.94     | 4.25     | 3.20     | 1.68     | 1.23     | 2.42     | 1.86     |
| 21   | 2.94     | 2.08     | 4.57     | 3.43     | 1.80     | 1.32     | 2.60     | 2.00     |
| 22   | 3.16     | 2.23     | 4.90     | 3.68     | 1.94     | 1.42     | 2.81     | 2.16     |
| 23   | 3.40     | 2.40     | 5.27     | 3.96     | 2.08     | 1.52     | 3.00     | 2.31     |
| 24   | 3.67     | 2.59     | 5.68     | 4.27     | 2.22     | 1.63     | 3.21     | 2.47     |
| 25   | 3.95     | 2.79     | 6.13     | 4.60     | 2.38     | 1.75     | 3.45     | 2.65     |
| 26   | 4.28     | 3.02     | 6.64     | 4.99     | 2.55     | 1.87     | 3.69     | 2.84     |
| 27   | 4.66     | 3.29     | 7.22     | 5.42     | 2.73     | 2.00     | 3.95     | 3.04     |
| 28   | 5.08     | 3.58     | 7.87     | 5.91     | 2.93     | 2.15     | 4.24     | 3.26     |
| 29   | 5.55     | 3.92     | 8.60     | 6.46     | 3.15     | 2.31     | 4.56     | 3.51     |
| 30   | 6.10     | 4.30     | 9.45     | 7.10     | 3.42     | 2.50     | 4.94     | 3.80     |
| 31   | 6.70     | 4.73     | 10.40    | 7.81     | 3.72     | 2.73     | 5.37     | 4.13     |
| 32   | 7.41     | 5.23     | 11.49    | 8.63     | 4.07     | 2.98     | 5.88     | 4.52     |
| 33   | 8.20     | 5.79     | 12.72    | 9.56     | 4.49     | 3.29     | 6.49     | 4.99     |
| 34   | 9.10     | 6.43     | 14.11    | 10.61    | 4.97     | 3.64     | 7.18     | 5.52     |
| 35   | 10.11    | 7.14     | 15.69    | 11.79    | 5.55     | 4.07     | 8.02     | 6.17     |
| 36   | 11.27    | 7.96     | 17.48    | 13.14    | 6.21     | 4.56     | 8.98     | 6.91     |
| 37   | 12.57    | 8.88     | 19.50    | 14.66    | 7.00     | 5.13     | 10.12    | 7.78     |
| 38   | 14.04    | 9.91     | 21.78    | 16.37    | 7.89     | 5.79     | 11.41    | 8.77     |
| 39   | 15.70    | 11.09    | 24.36    | 18.31    | 8.93     | 6.55     | 12.91    | 9.92     |
| 40   | 17.56    | 12.40    | 27.25    | 20.48    | 10.09    | 7.40     | 14.59    | 11.22    |
| 41   | 19.66    | 13.89    | 30.52    | 22.94    | 11.41    | 8.37     | 16.50    | 12.69    |
| 42   | 22.03    | 15.56    | 34.19    | 25.70    | 12.90    | 9.46     | 18.66    | 14.35    |
| 43   | 24.68    | 17.44    | 38.31    | 28.80    | 14.56    | 10.68    | 21.05    | 16.19    |
| 44   | 27.67    | 19.55    | 42.95    | 32.29    | 16.42    | 12.04    | 23.75    | 18.26    |
| 45   | 31.01    | 21.91    | 48.14    | 36.20    | 18.52    | 13.58    | 26.78    | 20.60    |
| 46   | 34.72    | 24.54    | 53.91    | 40.54    | 20.81    | 15.27    | 30.10    | 23.15    |
| 47   | 38.88    | 27.48    | 60.37    | 45.40    | 23.39    | 17.16    | 33.83    | 26.02    |
| 48   | 43.50    | 30.75    | 67.56    | 50.81    | 26.27    | 19.28    | 37.99    | 29.23    |
| 49   | 48.65    | 34.39    | 75.56    | 56.84    | 29.50    | 21.65    | 42.66    | 32.83    |
| 50   | 54.37    | 38.44    | 84.45    | 63.53    | 33.12    | 24.31    | 47.89    | 36.87    |
| 51   | 60.70    | 42.92    | 94.30    | 70.95    | 37.17    | 27.28    | 53.74    | 41.39    |
| 52   | 67.71    | 47.88    | 105.19   | 79.16    | 41.72    | 30.63    | 60.32    | 46.46    |
| 53   | 75.45    | 53.37    | 117.22   | 88.25    |          |          |          |          |
| 54   | 84.01    | 59.43    | 130.50   | 98.30    |          |          |          |          |
| 55   | 93.41    | 66.12    | 145.12   | 109.37   |          |          |          |          |
| 56   | 103.84   | 73.54    | 161.32   | 121.67   |          |          |          |          |
| 57   | 115.36   | 81.74    | 179.21   | 135.27   |          |          |          |          |

注：本产品适用于个人养老金业务，投保年龄会根据届时的相关政策调整。