

表一：中宏喜悦延年养老年金保险费率表
(每1000元基本保险金额)

男性													
投保年龄	领取起始年龄60周岁						领取起始年龄65周岁						
	趸交	3年交	5年交	10年交	至55周岁	至60周岁	趸交	3年交	5年交	10年交	至55周岁	至60周岁	至65周岁
0	2,554.76	799.50	489.50	258.54	83.22	80.97	2,214.87	686.59	420.37	222.04	71.49	69.56	68.08
1	2,626.56	823.56	504.23	266.33	85.87	83.44	2,277.15	707.26	433.03	228.73	73.76	71.68	70.08
2	2,700.40	848.35	519.41	274.35	89.16	86.52	2,341.19	728.56	446.07	235.62	76.59	74.33	72.60
3	2,776.32	873.90	535.05	282.61	92.61	89.75	2,407.05	750.51	459.52	242.72	79.56	77.10	75.22
4	2,854.40	900.22	551.17	291.13	96.22	93.12	2,474.77	773.13	473.37	250.04	82.66	80.00	77.96
5	2,934.68	927.35	567.78	299.91	100.01	96.64	2,544.41	796.44	487.64	257.58	85.92	83.02	80.81
6	3,017.24	955.30	584.90	308.95	103.35	99.71	2,616.03	820.46	502.35	265.35	88.79	85.66	83.27
7	3,102.14	984.10	602.53	318.27	107.50	103.54	2,689.68	845.21	517.50	273.36	92.36	88.95	86.36
8	3,189.45	1,013.77	620.71	327.87	111.86	107.55	2,765.43	870.71	533.12	281.61	96.11	92.40	89.58
9	3,279.23	1,044.35	639.43	337.76	116.44	111.75	2,843.32	896.98	549.21	290.12	100.04	96.01	92.95
10	3,371.55	1,075.85	658.72	347.95	121.26	116.15	2,923.42	924.06	565.79	298.88	104.19	99.80	96.48
11	3,466.49	1,108.31	678.60	358.46	125.57	120.04	3,005.80	951.96	582.87	307.91	107.89	103.14	99.55
12	3,564.13	1,141.76	699.08	369.28	130.89	124.86	3,090.52	980.71	600.48	317.21	112.47	107.29	103.38
13	3,664.53	1,176.22	720.18	380.43	136.50	129.92	3,177.65	1,010.33	618.62	326.80	117.30	111.64	107.39
14	3,767.78	1,211.72	741.92	391.92	142.43	135.25	3,267.26	1,040.86	637.31	336.68	122.40	116.23	111.59
15	3,873.95	1,248.31	764.33	403.76	148.70	140.85	3,359.41	1,072.31	656.58	346.86	127.79	121.05	116.00
16	3,983.15	1,286.00	787.41	415.96	154.39	145.86	3,454.19	1,104.72	676.43	357.35	132.68	125.35	119.89
17	4,095.43	1,324.85	811.20	428.53	161.39	152.04	3,551.66	1,138.13	696.88	368.16	138.70	130.67	124.71
18	4,210.92	1,364.88	835.71	441.49	168.81	158.57	3,651.92	1,172.54	717.96	379.31	145.09	136.29	129.78
19	4,329.68	1,406.12	860.97	454.84	176.69	165.46	3,755.03	1,208.02	739.69	390.79	151.87	142.22	135.11
20	4,451.81	1,448.63	887.00	468.60	185.09	172.75	3,861.09	1,244.58	762.08	402.63	159.10	148.50	140.72
21	4,577.45	1,492.42	913.83	482.78	192.84	179.37	3,970.19	1,282.25	785.16	414.84	165.77	154.19	145.74
22	4,706.64	1,537.56	941.47	497.39	202.34	187.49	4,082.39	1,321.09	808.94	427.41	173.94	161.18	151.93
23	4,839.54	1,584.08	969.96	512.45	212.49	196.12	4,197.83	1,361.11	833.46	440.38	182.68	168.61	158.47
24	4,976.23	1,632.02	999.32	527.98	223.37	205.29	4,316.57	1,402.38	858.73	453.74	192.05	176.51	165.37
25	5,116.81	1,681.43	1,029.58	543.97	235.05	215.05	4,438.72	1,444.90	884.78	467.52	202.11	184.91	172.68
26	5,261.44	1,732.35	1,060.78	560.47	246.01	224.07	4,564.40	1,488.74	911.64	481.72	211.54	192.67	179.30
27	5,410.18	1,784.85	1,092.93	577.47	259.26	235.11	4,693.67	1,533.94	939.32	496.37	222.95	202.18	187.45
28	5,563.22	1,838.95	1,126.07	594.99	273.56	246.91	4,826.71	1,580.52	967.87	511.47	235.27	212.35	196.10
29	5,720.64	1,894.71	1,160.23	613.06	289.05	259.56	4,963.56	1,628.56	997.29	527.03	248.61	223.25	205.29
30	5,882.57	1,952.21	1,195.44	631.68	305.96	273.15	5,104.39	1,678.09	1,027.63	543.08	263.19	234.95	215.08
31	6,049.19	2,011.46	1,231.75	650.88	322.53	285.89	5,249.30	1,729.13	1,058.92	559.64	277.46	245.93	224.12
32	6,220.55	2,072.55	1,269.16	670.67	342.56	301.29	5,398.37	1,781.79	1,091.16	576.70	294.72	259.20	235.18
33	6,396.92	2,135.53	1,307.74	691.07	364.53	317.92	5,551.84	1,836.08	1,124.43	594.30	313.66	273.53	247.03
34	6,578.33	2,200.43	1,347.51	712.11	389.01	335.93	5,709.71	1,892.05	1,158.73	612.46	334.75	289.05	259.72
35	6,764.97	2,267.37	1,388.50	733.79	416.13	355.58	5,872.22	1,949.79	1,194.10	631.17	358.13	306.01	273.34
36	6,957.05	2,336.37	1,430.78	756.15	444.25	374.85	6,039.47	2,009.30	1,230.58	650.48	382.35	322.61	286.13
37	7,154.59	2,407.49	1,474.36	779.20	476.88	398.12	6,211.54	2,070.71	1,268.19	670.39	410.46	342.69	301.58
38	7,357.95	2,480.84	1,519.28	802.95	514.34	423.66	6,388.74	2,134.02	1,306.99	690.92	442.76	364.73	318.26
39	7,567.13	2,556.43	1,565.61	827.46	556.80	452.10	6,571.02	2,199.30	1,347.01	712.10	479.35	389.28	336.33
40	7,782.33	2,634.40	1,613.35	852.71	605.30	483.61	6,758.70	2,266.66	1,388.26	733.93	521.16	416.49	356.06
41	8,003.84	2,714.76	1,662.60	878.75	652.11	516.29	6,951.87	2,336.10	1,430.84	756.47	561.48	444.68	375.38
42	8,231.62	2,797.59	1,713.36	905.60	716.12	554.20	7,150.62	2,407.74	1,474.73	779.70	616.67	477.42	398.75
43	8,466.14	2,883.03	1,765.66	933.25	791.56	597.76	7,355.35	2,481.63	1,520.01	803.65	681.71	515.02	424.39
44	8,707.34	2,971.07	1,819.63	961.78	881.66	647.12	7,565.93	2,557.79	1,566.72	828.38	759.42	557.63	452.94
45	8,955.47	3,061.84	1,875.22	991.18	991.18	703.51	7,782.77	2,636.43	1,614.85	853.86	853.86	606.32	484.59
46	9,210.86	3,155.42	1,932.54	1,021.46		757.92	8,005.95	2,717.47	1,664.55	880.14		653.25	517.39
47	9,473.38	3,251.80	1,991.63	1,052.70		832.36	8,235.53	2,801.04	1,715.77	907.25		717.50	555.47
48	9,743.69	3,351.26	2,052.48	1,084.86		920.06	8,472.07	2,887.28	1,768.57	935.18		793.24	599.24
49	10,021.58	3,453.69	2,115.26	1,118.00		1,024.81	8,715.30	2,976.13	1,823.08	964.01		883.72	648.84
50	10,307.37	3,559.22	2,179.91	1,152.05		1,152.05	8,965.73	3,067.83	1,879.22	993.71		993.71	705.52
51	10,601.45	3,668.04	2,246.49				9,223.46	3,162.35	1,937.14	1,024.32			760.11
52	10,903.54	3,779.94	2,314.88				9,488.41	3,259.73	1,996.86	1,055.90			834.93
53	11,214.54	3,894.87	2,385.09				9,761.46	3,360.27	2,058.35	1,088.41			923.10
54	11,533.41	4,012.84	2,457.14				10,042.05	3,463.78	2,121.85	1,121.93			1,028.41
55	11,860.21	4,133.88	2,531.03				10,330.81	3,570.50	2,187.21	1,156.33			1,156.33
56	12,194.96	4,257.97					10,627.92	3,680.53	2,254.55				
57	12,537.66	4,385.13					10,933.01	3,793.66	2,323.63				
58	12,888.30						11,247.44	3,909.69	2,394.45				
59	13,246.82						11,569.47	4,028.60	2,467.00				
60							11,899.03	4,150.39	2,541.25				
61							12,236.05	4,275.00					
62							12,580.45	4,402.37					
63							12,932.06						
64							13,290.72						

注1：除产品另有约定外，我司所有历史及在售产品的非年交方式的保险费计算系数为：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。
注2：若本产品是通过个人养老金资金账户支付保险费的，投保年龄会根据届时的相关政策调整。

女性											
投保年龄	领取起始年龄55周岁					领取起始年龄60周岁					
	趸交	3年交	5年交	10年交	至55周岁	趸交	3年交	5年交	10年交	至55周岁	至60周岁
0	2,955.35	944.53	581.08	306.42	97.57	2,570.65	804.24	492.38	260.03	83.56	81.26
1	3,038.23	972.89	598.53	315.62	100.66	2,642.75	828.39	507.17	267.85	86.21	83.73
2	3,123.44	1,002.11	616.51	325.10	104.52	2,716.89	853.28	522.41	275.89	89.51	86.82
3	3,211.05	1,032.22	635.03	334.87	108.56	2,793.11	878.92	538.11	284.19	92.96	90.04
4	3,301.12	1,063.24	654.11	344.93	112.79	2,871.48	905.34	554.28	292.73	96.58	93.42
5	3,393.73	1,095.19	673.77	355.30	117.23	2,952.05	932.56	570.94	301.53	100.38	96.94
6	3,488.94	1,128.11	694.02	365.98	121.14	3,034.88	960.59	588.11	310.60	103.73	100.01
7	3,586.83	1,162.02	714.88	376.98	125.99	3,120.05	989.47	605.79	319.94	107.88	103.84
8	3,687.46	1,196.95	736.37	388.32	131.10	3,207.61	1,019.22	624.00	329.56	112.24	107.85
9	3,790.93	1,232.93	758.51	399.99	136.46	3,297.64	1,049.87	642.77	339.47	116.83	112.05
10	3,897.31	1,270.00	781.32	412.02	142.10	3,390.20	1,081.44	662.10	349.68	121.65	116.46
11	4,006.67	1,308.19	804.81	424.41	147.15	3,485.36	1,113.96	682.01	360.20	125.96	120.34
12	4,119.12	1,347.52	829.01	437.17	153.37	3,583.20	1,147.47	702.52	371.03	131.29	125.16
13	4,234.72	1,388.04	853.94	450.32	159.95	3,683.79	1,181.98	723.66	382.19	136.90	130.23
14	4,353.58	1,429.78	879.62	463.86	166.89	3,787.22	1,217.53	745.43	393.69	142.84	135.55
15	4,475.77	1,472.78	906.08	477.82	174.23	3,893.56	1,254.16	767.85	405.54	149.11	141.15
16	4,601.40	1,517.08	933.33	492.19	180.89	4,002.89	1,291.89	790.95	417.74	154.80	146.16
17	4,730.57	1,562.70	961.40	506.99	189.08	4,115.30	1,330.76	814.75	430.31	161.80	152.34
18	4,863.37	1,609.71	990.32	522.25	197.77	4,230.88	1,370.81	839.27	443.27	162.22	158.85
19	4,999.91	1,658.13	1,020.11	537.96	207.01	4,349.72	1,412.06	864.53	456.61	177.10	165.74
20	5,140.28	1,708.01	1,050.80	554.15	216.84	4,471.90	1,454.56	890.55	470.36	185.49	173.02
21	5,284.62	1,759.39	1,082.42	570.82	225.92	4,597.53	1,498.34	917.36	484.52	193.25	179.63
22	5,433.01	1,812.33	1,114.99	588.00	237.04	4,726.70	1,543.45	944.98	499.11	202.74	187.75
23	5,585.58	1,866.86	1,148.54	605.70	248.93	4,859.52	1,589.92	973.43	514.14	212.88	196.36
24	5,742.46	1,923.04	1,183.11	623.94	261.68	4,996.09	1,637.79	1,002.75	529.63	223.75	205.52
25	5,903.75	1,980.92	1,218.72	642.72	275.37	5,136.51	1,687.12	1,032.95	545.59	235.43	215.26
26	6,069.59	2,040.55	1,255.41	662.08	288.21	5,280.91	1,737.93	1,064.07	562.03	246.38	224.26
27	6,240.12	2,101.98	1,293.21	682.02	303.74	5,429.39	1,790.29	1,096.13	578.97	259.61	235.27
28	6,415.44	2,165.27	1,332.16	702.56	320.51	5,582.07	1,844.24	1,129.16	596.43	273.89	247.05
29	6,595.74	2,230.48	1,372.28	723.73	338.67	5,739.09	1,899.82	1,163.20	614.41	289.36	259.67
30	6,781.10	2,297.65	1,413.62	745.54	358.50	5,900.53	1,957.10	1,198.28	632.95	306.24	273.22
31	6,971.74	2,366.88	1,456.21	768.01	377.95	6,066.57	2,016.12	1,234.42	652.04	322.79	285.94
32	7,167.74	2,438.19	1,500.10	791.16	401.45	6,237.32	2,076.92	1,271.66	671.72	342.78	301.30
33	7,369.29	2,511.67	1,545.32	815.01	427.24	6,412.91	2,139.59	1,310.02	692.00	364.71	317.88
34	7,576.56	2,587.38	1,591.90	839.59	455.99	6,593.50	2,204.15	1,349.57	712.90	389.12	335.83
35	7,789.65	2,665.38	1,639.91	864.92	487.85	6,779.18	2,270.69	1,390.31	734.43	416.17	355.43
36	8,008.83	2,745.76	1,689.36	891.01	521.47	6,970.20	2,339.25	1,432.30	756.62	444.23	374.64
37	8,234.18	2,828.56	1,740.32	917.89	560.19	7,166.61	2,409.89	1,475.57	779.49	476.77	397.84
38	8,465.92	2,913.88	1,792.83	945.59	604.67	7,368.62	2,482.70	1,520.14	803.05	514.12	423.29
39	8,704.22	3,001.79	1,846.91	974.12	654.61	7,576.39	2,557.72	1,566.10	827.33	556.45	451.62
40	8,949.22	3,092.35	1,902.66	1,003.53	711.68	7,790.02	2,635.02	1,613.44	852.35	604.78	483.01
41	9,201.22	3,185.67	1,960.08	1,033.82	766.83	8,009.80	2,714.69	1,662.22	878.13	651.52	515.58
42	9,460.28	3,281.82	2,019.24	1,065.01	842.30	8,235.77	2,796.76	1,712.50	904.70	715.33	553.35
43	9,726.69	3,380.85	2,080.19	1,097.17	931.29	8,468.20	2,881.37	1,764.30	932.07	790.48	596.71
44	10,000.62	3,482.91	2,142.97	1,130.27	1,037.12	8,707.24	2,968.53	1,817.69	960.28	880.26	645.84
45	10,282.22	3,588.02	2,207.67	1,164.33	1,164.33	8,953.01	3,058.35	1,872.69	989.34	989.34	701.96
46	10,571.86	3,696.31	2,274.26			9,205.87	3,150.91	1,929.36	1,019.28		756.21
47	10,869.54	3,807.77	2,342.78			9,465.81	3,246.25	1,987.78	1,050.14		830.29
48	11,175.67	3,922.47	2,413.29			9,733.20	3,344.53	2,047.94	1,081.93		917.54
49	11,490.13	4,040.48	2,485.82			10,008.14	3,445.78	2,109.95	1,114.67		1,021.76
50	11,813.08	4,161.87	2,560.42			10,290.80	3,550.07	2,173.82	1,148.36		1,148.36
51	12,144.71	4,286.72				10,581.58	3,657.56	2,239.61			
52	12,485.18	4,415.09				10,880.42	3,768.19	2,307.28			
53	12,834.66					11,187.81	3,881.99	2,376.88			
54	13,193.30					11,503.42	3,999.01	2,448.44			
55						11,827.40	4,119.32	2,522.00			
56						12,159.88	4,242.96				
57						12,500.99	4,369.99				
58						12,850.85					
59						13,209.55					

注1：除产品另有约定外，我司所有历史及在售产品的非年交方式的保险费计算系数为：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。

注2：若本产品是通过个人养老金资金账户支付保险费的，投保年龄会根据届时的相关政策调整。

表二：中宏喜悦延年养老金保险费率表
(每1000元保险费)

投保年龄	男性												
	领取起始年龄60周岁						领取起始年龄65周岁						
	趸交	3年交	5年交	10年交	至55周岁	至60周岁	趸交	3年交	5年交	10年交	至55周岁	至60周岁	至65周岁
0	391.43	1,250.78	2,042.90	3,867.87	12,016.34	12,350.25	451.49	1,456.47	2,378.86	4,503.69	13,987.97	14,376.08	14,688.60
1	380.73	1,214.24	1,983.22	3,754.74	11,645.51	11,984.66	439.15	1,413.91	2,309.31	4,371.97	13,557.48	13,950.89	14,269.41
2	370.32	1,178.76	1,925.26	3,644.98	11,215.79	11,558.02	427.13	1,372.57	2,241.80	4,244.12	13,056.53	13,453.52	13,774.10
3	360.19	1,144.30	1,868.98	3,538.45	10,797.97	11,142.06	415.45	1,332.43	2,176.18	4,119.97	12,569.13	12,970.17	13,294.34
4	350.34	1,110.84	1,814.32	3,434.89	10,392.85	10,738.83	404.08	1,293.44	2,112.51	3,999.36	12,097.75	12,500.00	12,827.09
5	340.75	1,078.34	1,761.25	3,334.33	9,999.00	10,347.68	393.02	1,255.59	2,050.69	3,882.29	11,638.73	12,045.29	12,374.71
6	331.43	1,046.79	1,709.69	3,236.77	9,675.86	10,029.08	382.26	1,218.83	1,990.64	3,768.61	11,262.53	11,674.06	12,009.13
7	322.36	1,016.16	1,659.67	3,141.99	9,302.33	9,658.10	371.79	1,183.14	1,932.37	3,658.18	10,827.20	11,242.27	11,579.43
8	313.53	986.42	1,611.06	3,049.99	8,939.75	9,298.00	361.61	1,148.49	1,875.75	3,551.01	10,404.74	10,822.51	11,163.21
9	304.95	957.53	1,563.89	2,960.68	8,588.11	8,948.55	351.70	1,114.85	1,820.80	3,446.85	9,996.00	10,415.58	10,758.47
10	296.60	929.50	1,518.10	2,873.98	8,246.74	8,609.56	342.07	1,082.18	1,767.44	3,345.82	9,597.85	10,020.04	10,364.84
11	288.48	902.27	1,473.62	2,789.71	7,963.69	8,330.56	332.69	1,050.46	1,715.65	3,247.70	9,268.70	9,695.56	10,045.20
12	280.57	875.84	1,430.45	2,707.97	7,640.00	8,008.97	323.57	1,019.67	1,665.33	3,152.49	8,891.26	9,320.53	9,673.05
13	272.89	850.18	1,388.54	2,628.60	7,326.01	7,697.04	314.70	989.78	1,616.50	3,059.98	8,525.15	8,957.36	9,311.85
14	265.41	825.27	1,347.85	2,551.54	7,020.99	7,393.72	306.07	960.74	1,569.10	2,970.18	8,169.93	8,603.63	8,961.38
15	258.13	801.08	1,308.34	2,476.72	6,724.95	7,099.75	297.67	932.57	1,523.04	2,883.01	7,825.34	8,261.05	8,620.69
16	251.06	777.60	1,269.99	2,404.08	6,477.10	6,855.89	289.50	905.21	1,478.35	2,798.38	7,536.93	7,977.66	8,340.98
17	244.17	754.80	1,232.74	2,333.56	6,196.17	6,577.22	281.56	878.63	1,434.97	2,716.21	7,209.81	7,652.87	8,018.60
18	237.48	732.67	1,196.59	2,265.06	5,923.82	6,306.36	273.83	852.85	1,392.84	2,636.37	6,892.27	7,337.30	7,705.35
19	230.96	711.18	1,161.48	2,198.58	5,659.63	6,043.76	266.31	827.80	1,351.92	2,558.92	6,584.58	7,031.36	7,401.38
20	224.63	690.31	1,127.40	2,134.02	5,402.78	5,788.71	258.99	803.48	1,312.20	2,483.67	6,285.36	6,734.01	7,106.31
21	218.46	670.05	1,094.30	2,071.34	5,185.65	5,575.07	251.88	779.88	1,273.63	2,410.57	6,032.45	6,485.50	6,861.53
22	212.47	650.38	1,062.17	2,010.49	4,942.18	5,333.62	244.95	756.95	1,236.19	2,339.67	5,749.11	6,204.24	6,581.98
23	206.63	631.28	1,030.97	1,951.41	4,706.10	5,098.92	238.22	734.69	1,199.82	2,270.77	5,474.05	5,930.85	6,310.34
24	200.96	612.74	1,000.68	1,894.01	4,476.88	4,871.16	231.67	713.07	1,164.51	2,203.91	5,206.98	5,665.40	6,047.05
25	195.43	594.73	971.27	1,838.34	4,254.41	4,650.08	225.29	692.09	1,130.22	2,138.95	4,947.80	5,408.04	5,791.06
26	190.06	577.25	942.70	1,784.22	4,064.88	4,462.89	219.09	671.71	1,096.92	2,075.89	4,727.24	5,190.22	5,577.24
27	184.84	560.27	914.97	1,731.69	3,857.13	4,253.33	213.05	651.92	1,064.60	2,014.63	4,485.31	4,946.09	5,334.76
28	179.75	543.79	888.04	1,680.70	3,655.51	4,050.06	207.18	632.70	1,033.20	1,955.15	4,250.44	4,709.21	5,099.44
29	174.81	527.79	861.90	1,631.16	3,459.61	3,852.67	201.47	614.04	1,002.72	1,897.43	4,022.36	4,479.28	4,871.16
30	169.99	512.24	836.51	1,583.08	3,268.40	3,660.99	195.91	595.92	973.11	1,841.35	3,799.54	4,256.22	4,649.43
31	165.31	497.15	811.85	1,536.38	3,100.49	3,497.85	190.50	578.33	944.36	1,786.86	3,604.12	4,066.20	4,461.90
32	160.76	482.50	787.92	1,491.05	2,919.20	3,319.06	185.24	561.23	916.46	1,734.00	3,393.05	3,858.02	4,252.06
33	156.33	468.27	764.68	1,447.03	2,743.26	3,145.45	180.12	544.64	889.34	1,682.65	3,188.17	3,655.91	4,048.09
34	152.01	454.46	742.11	1,404.28	2,570.63	2,976.81	175.14	528.53	863.01	1,632.76	2,987.30	3,459.61	3,850.30
35	147.82	441.04	720.20	1,362.79	2,403.10	2,812.31	170.29	512.88	837.45	1,584.36	2,792.28	3,267.87	3,658.45
36	143.74	428.01	698.92	1,322.49	2,250.98	2,667.73	165.58	497.69	812.62	1,537.33	2,615.40	3,099.72	3,494.91
37	139.77	415.37	678.26	1,283.37	2,096.96	2,511.81	160.99	482.93	788.53	1,491.67	2,436.29	2,918.09	3,315.87
38	135.91	403.09	658.21	1,245.41	1,944.24	2,360.38	156.53	468.60	765.12	1,447.35	2,258.56	2,741.75	3,142.09
39	132.15	391.17	638.73	1,208.52	1,795.98	2,211.90	152.18	454.69	742.38	1,404.30	2,086.16	2,568.85	2,973.27
40	128.50	379.59	619.83	1,172.73	1,652.07	2,067.78	147.96	441.18	720.33	1,362.53	1,918.80	2,401.02	2,808.52
41	124.94	368.36	601.47	1,137.98	1,533.48	1,936.90	143.85	428.06	698.89	1,321.93	1,781.01	2,248.81	2,663.97
42	121.48	357.45	583.65	1,104.24	1,396.41	1,804.40	139.85	415.33	678.09	1,282.54	1,621.61	2,094.59	2,507.84
43	118.12	346.86	566.36	1,071.52	1,263.33	1,672.91	135.96	402.96	657.89	1,244.32	1,466.90	1,941.67	2,356.32
44	114.85	336.58	549.56	1,039.74	1,134.22	1,545.31	132.17	390.96	638.28	1,207.18	1,316.79	1,793.30	2,207.80
45	111.66	326.60	533.27	1,008.90	1,008.90	1,421.44	128.49	379.30	619.25	1,171.15	1,171.15	1,649.29	2,063.60
46	108.57	316.92	517.45	978.99		1,319.40	124.91	367.99	600.76	1,136.18		1,530.81	1,932.78
47	105.56	307.52	502.10	949.94		1,201.40	121.43	357.01	582.83	1,102.23		1,393.73	1,800.28
48	102.63	298.40	487.22	921.78		1,086.89	118.03	346.35	565.43	1,069.31		1,260.65	1,668.78
49	99.78	289.55	472.76	894.45		975.79	114.74	336.01	548.52	1,037.33		1,131.58	1,541.21
50	97.02	280.96	458.73	868.02		868.02	111.54	325.96	532.14	1,006.33		1,006.33	1,417.39
51	94.33	272.63	445.14				108.42	316.22	516.22	976.26			1,315.60
52	91.71	264.55	431.99				105.39	306.77	500.79	947.06			1,197.71
53	89.17	256.75	419.27				102.44	297.60	485.83	918.77			1,083.31
54	86.70	249.20	406.98				99.58	288.70	471.29	891.32			972.37
55	84.32	241.90	395.10				96.80	280.07	457.20	864.81			864.81
56	82.00	234.85					94.09	271.70	443.55				
57	79.76	228.04					91.47	263.60	430.36				
58	77.59						88.91	255.77	417.63				
59	75.49						86.43	248.23	405.35				
60							84.04	240.94	393.51				
61							81.73	233.92					
62							79.49	227.15					
63							77.33						
64							75.24						

注1：对于趸交，上表为每1000元趸交保险费对应的基本保险金额；对于期交，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，交费方式为年交的年化保险费=年交保险费；半年交的年化保险费=半年交保险费÷0.52；季交的年化保险费=季交保险费÷0.265；月交的年化保险费=月交保险费÷0.09。
注3：若本产品是通过个人养老金资金账户支付保险费的，投保年龄会根据届时的相关政策调整。

投保年龄	女性										
	领取起始年龄55周岁					领取起始年龄60周岁					
	趸交	3年交	5年交	10年交	至55周岁	趸交	3年交	5年交	10年交	至55周岁	至60周岁
0	338.37	1,058.73	1,720.93	3,263.49	10,249.05	389.01	1,243.41	2,030.95	3,845.71	11,967.45	12,306.18
1	329.14	1,027.87	1,670.76	3,168.37	9,934.43	378.39	1,207.16	1,971.73	3,733.43	11,599.58	11,943.15
2	320.16	997.89	1,622.03	3,075.98	9,567.55	368.07	1,171.95	1,914.21	3,624.63	11,171.94	11,518.08
3	311.42	968.79	1,574.73	2,986.23	9,211.50	358.02	1,137.76	1,858.36	3,518.77	10,757.31	11,106.18
4	302.93	940.52	1,528.79	2,899.14	8,866.03	348.25	1,104.56	1,804.14	3,416.12	10,354.11	10,704.35
5	294.66	913.08	1,484.19	2,814.52	8,530.24	338.75	1,072.32	1,751.50	3,316.42	9,962.14	10,315.66
6	286.62	886.44	1,440.88	2,732.39	8,254.91	329.50	1,041.03	1,700.36	3,219.58	9,640.41	9,999.00
7	278.80	860.57	1,398.84	2,652.66	7,937.14	320.51	1,010.64	1,650.74	3,125.59	9,269.56	9,630.20
8	271.19	835.46	1,358.01	2,575.20	7,627.77	311.76	981.14	1,602.56	3,034.35	8,909.48	9,272.14
9	263.79	811.08	1,318.37	2,500.06	7,328.15	303.25	952.50	1,555.77	2,945.77	8,559.45	8,924.59
10	256.59	787.40	1,279.89	2,427.07	7,037.30	294.97	924.69	1,510.35	2,859.76	8,220.30	8,586.64
11	249.58	764.41	1,242.53	2,356.21	6,795.79	286.91	897.70	1,466.25	2,776.24	7,939.03	8,309.79
12	242.77	742.10	1,206.26	2,287.44	6,520.18	279.08	871.48	1,423.45	2,695.20	7,616.73	7,989.77
13	236.14	720.44	1,171.04	2,220.64	6,251.95	271.46	846.04	1,381.86	2,616.50	7,304.60	7,678.72
14	229.70	699.41	1,136.85	2,155.82	5,991.97	264.05	821.33	1,341.51	2,540.07	7,000.84	7,377.35
15	223.43	678.99	1,103.66	2,092.84	5,739.54	256.83	797.35	1,302.34	2,465.85	6,706.46	7,084.66
16	217.33	659.16	1,071.43	2,031.74	5,528.22	249.82	774.06	1,264.30	2,393.83	6,459.95	6,841.82
17	211.39	639.92	1,040.15	1,972.43	5,288.77	243.00	751.45	1,227.37	2,323.91	6,180.47	6,564.26
18	205.62	621.23	1,009.77	1,914.79	5,056.38	236.36	729.50	1,191.51	2,255.96	5,909.47	6,295.25
19	200.00	603.09	980.29	1,858.87	4,830.68	229.90	708.19	1,156.70	2,190.05	5,646.53	6,033.55
20	194.54	585.48	951.66	1,804.57	4,611.70	223.62	687.49	1,122.90	2,126.03	5,391.13	5,779.68
21	189.23	568.38	923.86	1,751.87	4,426.35	217.51	667.41	1,090.08	2,063.90	5,174.64	5,567.00
22	184.06	551.78	896.87	1,700.68	4,218.70	211.56	647.90	1,058.22	2,003.57	4,932.43	5,326.23
23	179.03	535.66	870.67	1,650.98	4,017.19	205.78	628.96	1,027.30	1,945.00	4,697.48	5,092.69
24	174.14	520.01	845.23	1,602.72	3,821.46	200.16	610.58	997.26	1,888.11	4,469.27	4,865.71
25	169.38	504.82	820.53	1,555.89	3,631.48	194.68	592.73	968.10	1,832.88	4,247.55	4,645.54
26	164.76	490.06	796.55	1,510.39	3,469.69	189.36	575.40	939.79	1,779.26	4,058.77	4,459.11
27	160.25	475.74	773.27	1,466.23	3,292.29	184.18	558.57	912.30	1,727.21	3,851.93	4,250.44
28	155.87	461.84	750.66	1,423.37	3,120.03	179.15	542.23	885.61	1,676.64	3,651.10	4,047.76
29	151.61	448.33	728.71	1,381.73	2,952.73	174.24	526.37	859.70	1,627.58	3,455.90	3,851.04
30	147.47	435.23	707.40	1,341.31	2,789.40	169.48	510.96	834.53	1,579.90	3,265.41	3,660.05
31	143.44	422.50	686.71	1,302.07	2,645.85	164.84	496.00	810.10	1,533.65	3,097.99	3,497.24
32	139.51	410.14	666.62	1,263.97	2,490.97	160.33	481.48	786.37	1,488.72	2,917.32	3,318.95
33	135.70	398.14	647.12	1,226.98	2,340.60	155.94	467.38	763.35	1,445.09	2,741.90	3,145.84
34	131.99	386.49	628.18	1,191.06	2,193.03	151.66	453.69	740.98	1,402.72	2,569.90	2,977.70
35	128.38	375.18	609.79	1,156.18	2,049.81	147.51	440.39	719.26	1,361.60	2,402.86	2,813.49
36	124.86	364.20	591.94	1,122.32	1,917.66	143.47	427.49	698.18	1,321.67	2,251.09	2,669.23
37	121.45	353.54	574.61	1,089.46	1,785.11	139.54	414.96	677.70	1,282.89	2,097.45	2,513.57
38	118.12	343.19	557.78	1,057.54	1,653.79	135.71	402.79	657.83	1,245.25	1,945.07	2,362.45
39	114.89	333.13	541.44	1,026.57	1,527.63	131.99	390.97	638.53	1,208.71	1,797.11	2,214.25
40	111.74	323.38	525.58	996.48	1,405.13	128.37	379.50	619.79	1,173.23	1,653.49	2,070.35
41	108.68	313.91	510.18	967.29	1,304.07	124.85	368.37	601.61	1,138.78	1,534.87	1,939.56
42	105.71	304.71	495.24	938.96	1,187.23	121.42	357.56	583.94	1,105.34	1,397.96	1,807.17
43	102.81	295.78	480.73	911.44	1,073.78	118.09	347.06	566.80	1,072.88	1,265.05	1,675.86
44	99.99	287.12	466.64	884.74	964.21	114.85	336.87	550.15	1,041.36	1,136.03	1,548.37
45	97.26	278.71	452.97	858.86	858.86	111.69	326.97	533.99	1,010.77	1,010.77	1,424.58
46	94.59	270.54	439.70			108.63	317.37	518.31	981.08		1,322.38
47	92.00	262.62	426.84			105.64	308.05	503.07	952.25		1,204.40
48	89.48	254.94	414.37			102.74	299.00	488.30	924.27		1,089.87
49	87.03	247.50	402.28			99.92	290.21	473.94	897.13		978.70
50	84.65	240.28	390.56			97.17	281.68	460.02	870.81		870.81
51	82.34	233.28				94.50	273.41	446.51			
52	80.09	226.50				91.91	265.38	433.41			
53	77.91					89.38	257.60	420.72			
54	75.80					86.93	250.06	408.42			
55						84.55	242.76	396.51			
56						82.24	235.68				
57						79.99	228.83				
58						77.82					
59						75.70					

注1：对于趸交，上表为每1000元趸交保险费对应的基本保险金额；对于期交，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，交费方式为年交的年化保险费=年交保险费；半年交的年化保险费=半年交保险费÷0.52；季交的年化保险费=季交保险费÷0.265；月交的年化保险费=月交保险费÷0.09。

注3：若本产品是通过个人养老金资金账户支付保险费的，投保年龄会根据届时的相关政策调整。

表三：中宏喜悦延年养老金保险年度风险保费因子表
(趸交，约定年龄领取，每1000元基本保险金额)

性别	男性		女性	
投保年龄	领取起始年龄 60周岁	领取起始年龄 65周岁	领取起始年龄 55周岁	领取起始年龄 60周岁
0	1.25	1.08	1.06	0.92
1	0.96	0.84	0.78	0.68
2	0.75	0.65	0.58	0.51
3	0.61	0.53	0.46	0.40
4	0.52	0.45	0.39	0.34
5	0.46	0.40	0.35	0.31
6	0.43	0.38	0.33	0.28
7	0.42	0.37	0.31	0.27
8	0.43	0.37	0.31	0.27
9	0.46	0.40	0.31	0.27
10	0.50	0.43	0.32	0.28
11	0.55	0.48	0.33	0.29
12	0.62	0.54	0.35	0.31
13	0.69	0.60	0.38	0.33
14	0.78	0.67	0.42	0.36
15	0.86	0.74	0.45	0.39
16	0.94	0.81	0.49	0.43
17	1.02	0.88	0.53	0.46
18	1.10	0.95	0.57	0.50
19	1.18	1.03	0.62	0.54
20	1.27	1.10	0.66	0.58
21	1.36	1.18	0.71	0.62
22	1.46	1.26	0.76	0.66
23	1.56	1.35	0.82	0.71
24	1.68	1.46	0.87	0.76
25	1.81	1.57	0.93	0.81
26	1.96	1.70	1.00	0.87
27	2.12	1.84	1.06	0.93
28	2.31	2.00	1.14	0.99
29	2.52	2.19	1.22	1.06
30	2.76	2.40	1.32	1.15
31	3.03	2.63	1.44	1.25
32	3.34	2.90	1.57	1.36
33	3.69	3.21	1.73	1.50
34	4.09	3.55	1.91	1.66
35	4.54	3.94	2.13	1.85
36	5.04	4.38	2.38	2.07
37	5.62	4.88	2.67	2.32
38	6.26	5.43	3.01	2.62
39	6.99	6.07	3.39	2.95
40	7.80	6.77	3.83	3.33
41	8.72	7.57	4.32	3.76
42	9.74	8.46	4.87	4.24
43	10.90	9.47	5.49	4.78
44	12.19	10.59	6.18	5.38
45	13.63	11.85	6.95	6.05
46	15.23	13.24	7.80	6.79
47	17.02	14.80	8.75	7.62
48	19.00	16.52	9.81	8.54
49	21.21	18.44	10.99	9.57
50	23.65	20.57	12.31	10.73
51	26.35	22.92	13.79	12.01
52	29.33	25.52	15.45	13.46
53	32.62	28.39	17.31	15.09
54	36.24	31.55	19.37	16.89
55	40.21	35.03		18.92
56	44.61	38.88		21.18
57	49.45	43.12		23.70
58	54.80	47.83		26.50
59	60.70	53.01		29.60
60		58.75		
61		65.09		
62		72.08		
63		79.74		
64		88.14		

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