

中宏韶华金生终身寿险费率表
(每1000元基本保险金额)

单位：人民币元

投保年龄	男性						女性					
	趸交	3年交	5年交	10年交	15年交	20年交	趸交	3年交	5年交	10年交	15年交	20年交
0	1067.42	365.06	222.54	115.85	81.23	64.33	1067.21	364.98	222.48	115.81	81.20	64.30
1	1067.45	365.07	222.55	115.85	81.24	64.34	1067.22	364.98	222.49	115.82	81.20	64.30
2	1067.50	365.10	222.56	115.86	81.25	64.35	1067.24	364.99	222.49	115.82	81.21	64.30
3	1067.57	365.12	222.58	115.88	81.26	64.36	1067.28	365.01	222.50	115.83	81.21	64.31
4	1067.66	365.16	222.60	115.89	81.27	64.37	1067.32	365.02	222.51	115.83	81.22	64.31
5	1067.76	365.20	222.63	115.91	81.29	64.38	1067.37	365.04	222.53	115.84	81.23	64.32
6	1067.88	365.25	222.66	115.93	81.31	64.39	1067.43	365.07	222.54	115.85	81.24	64.33
7	1068.03	365.30	222.70	115.95	81.32	64.41	1067.50	365.09	222.56	115.86	81.24	64.33
8	1068.19	365.37	222.74	115.98	81.34	64.42	1067.58	365.12	222.58	115.87	81.25	64.34
9	1068.37	365.44	222.79	116.01	81.36	64.44	1067.67	365.16	222.60	115.89	81.26	64.34
10	1068.57	365.52	222.84	116.04	81.38	64.45	1067.77	365.19	222.63	115.90	81.27	64.35
11	1068.80	365.60	222.90	116.07	81.40	64.47	1067.87	365.23	222.65	115.92	81.28	64.36
12	1069.06	365.70	222.96	116.10	81.42	64.48	1067.99	365.28	222.68	115.93	81.28	64.36
13	1069.34	365.81	223.03	116.13	81.44	64.50	1068.12	365.33	222.71	115.94	81.29	64.37
14	1069.66	365.93	223.11	116.16	81.46	64.51	1068.27	365.38	222.75	115.95	81.30	64.37
15	1070.01	366.06	223.18	116.19	81.48	64.52	1068.43	365.44	222.78	115.97	81.31	64.38
16	1070.38	366.20	223.25	116.22	81.49	64.53	1068.60	365.50	222.81	115.98	81.31	64.38
17	1070.79	366.32	223.31	116.25	81.51	64.53	1068.78	365.55	222.83	115.99	81.32	64.38
18	1071.22	366.42	223.36	116.27	81.52	64.54	1068.97	365.59	222.85	115.99	81.32	64.38
19	1071.43	366.49	223.40	116.28	81.52	64.54	1069.03	365.61	222.86	116.00	81.32	64.38
20	1071.63	366.55	223.44	116.30	81.53	64.54	1069.09	365.63	222.87	116.00	81.32	64.38
21	1071.81	366.61	223.47	116.31	81.54	64.55	1069.15	365.65	222.88	116.00	81.32	64.39
22	1071.98	366.66	223.50	116.32	81.54	64.56	1069.19	365.66	222.89	116.01	81.33	64.39
23	1072.13	366.70	223.52	116.33	81.55	64.56	1069.23	365.67	222.89	116.01	81.33	64.39
24	1072.25	366.74	223.54	116.34	81.56	64.57	1069.26	365.68	222.90	116.01	81.33	64.39
25	1072.37	366.79	223.57	116.36	81.57	64.58	1069.28	365.69	222.90	116.02	81.34	64.40
26	1072.50	366.84	223.61	116.37	81.58	64.60	1069.31	365.70	222.91	116.02	81.34	64.40
27	1072.65	366.90	223.64	116.39	81.60	64.61	1069.36	365.72	222.93	116.03	81.35	64.41
28	1072.81	366.96	223.68	116.41	81.61	64.63	1069.41	365.74	222.94	116.04	81.35	64.42
29	1073.00	367.03	223.73	116.44	81.64	64.65	1069.47	365.77	222.96	116.05	81.36	64.43
30	1073.21	367.12	223.78	116.46	81.66	64.67	1069.55	365.80	222.98	116.06	81.37	64.44
31	1073.44	367.21	223.83	116.49	81.69	64.70	1069.64	365.84	223.00	116.07	81.39	64.45
32	1073.70	367.31	223.90	116.53	81.72	64.73	1069.75	365.88	223.03	116.09	81.40	64.46
33	1074.00	367.42	223.97	116.57	81.76	64.76	1069.87	365.93	223.06	116.11	81.42	64.48
34	1074.33	367.55	224.05	116.62	81.80	64.80	1070.01	365.99	223.10	116.13	81.43	64.49
35	1074.69	367.69	224.14	116.67	81.84	64.84	1070.17	366.05	223.13	116.15	81.45	64.51
36	1075.10	367.85	224.23	116.73	81.90	64.89	1070.35	366.12	223.18	116.18	81.48	64.53
37	1075.55	368.02	224.34	116.81	81.95	64.93	1070.56	366.20	223.23	116.21	81.50	64.55
38	1076.05	368.21	224.47	116.89	82.02	64.97	1070.78	366.28	223.28	116.25	81.53	64.57
39	1076.60	368.42	224.63	116.98	82.09	65.00	1071.02	366.37	223.35	116.29	81.56	64.59
40	1077.20	368.68	224.81	117.09	82.15	65.02	1071.29	366.49	223.43	116.34	81.59	64.60
41	1077.84	369.01	225.02	117.20	82.20	65.03	1071.58	366.63	223.52	116.39	81.62	64.60
42	1078.88	369.40	225.27	117.31	82.24	65.03	1072.03	366.80	223.63	116.44	81.64	64.60
43	1080.02	369.83	225.52	117.40	82.27	65.02	1072.53	366.99	223.75	116.48	81.65	64.60
44	1081.25	370.23	225.74	117.47	82.28	65.01	1073.07	367.18	223.85	116.52	81.66	64.59
45	1082.42	370.59	225.92	117.52	82.27	64.99	1073.61	367.34	223.94	116.54	81.66	64.58
46	1083.45	370.89	226.07	117.55	82.26	64.98	1074.09	367.49	224.01	116.56	81.65	64.58
47	1084.31	371.13	226.18	117.55	82.24	64.97	1074.50	367.61	224.07	116.56	81.64	64.58
48	1085.00	371.29	226.24	117.54	82.22	64.97	1074.84	367.69	224.11	116.56	81.64	64.57
49	1085.47	371.38	226.27	117.53	82.21	64.96	1075.10	367.75	224.12	116.56	81.63	64.57
50	1085.71	371.44	226.29	117.51	82.20	64.96	1075.25	367.78	224.13	116.55	81.63	64.57
51	1085.86	371.48	226.30	117.49	82.20		1075.33	367.81	224.14	116.55	81.64	
52	1085.95	371.52	226.30	117.47	82.21		1075.40	367.83	224.15	116.54	81.65	
53	1086.02	371.54	226.31	117.46	82.24		1075.46	367.86	224.16	116.54	81.66	
54	1086.06	371.57	226.31	117.47	82.27		1075.52	367.89	224.18	116.56	81.68	
55	1086.09	371.60	226.32	117.51	82.32		1075.59	367.93	224.19	116.58	81.71	
56	1086.14	371.64	226.33	117.57			1075.68	367.98	224.22	116.63		
57	1086.23	371.71	226.36	117.67			1075.81	368.04	224.26	116.69		
58	1086.39	371.81	226.49	117.82			1075.98	368.13	224.34	116.77		
59	1086.63	371.94	226.73	118.02			1076.22	368.24	224.49	116.88		
60	1086.95	372.34	227.12	118.29			1076.53	368.49	224.70	117.02		
61	1087.36	373.09	227.67				1076.90	368.91	225.00			
62	1090.11	374.25	228.43				1078.36	369.51	225.40			
63	1093.36	375.67	229.34				1080.08	370.23	225.87			
64	1097.33	377.37	230.44				1082.11	371.08	226.43			
65	1102.10	379.39	231.80				1084.52	372.08	227.09			
66	1107.79	381.84	233.46				1087.35	373.28	227.89			
67	1114.66	384.98	235.54				1090.73	374.76	228.86			
68	1123.21	389.08	238.40				1094.82	376.60	230.07			
69	1134.66	394.50	242.19				1100.01	378.89	231.64			
70	1149.29	402.10	247.72				1106.47	381.75	233.63			
71	1170.35	413.85					1114.51	385.53				
72	1201.37	435.69					1124.88	390.53				
73	1256.36						1138.87					
74	1464.90						1158.04					
75							1186.63					

注：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。

中宏韶华金生终身寿险基本保险金额表
(每1000元保险费)

单位: 人民币元

投保年龄	男性						女性					
	趸交	3年交	5年交	10年交	15年交	20年交	趸交	3年交	5年交	10年交	15年交	20年交
0	936.84	2739.28	4493.57	8631.85	12310.72	15544.85	937.02	2739.88	4494.79	8634.83	12315.27	15552.10
1	936.81	2739.20	4493.37	8631.85	12309.21	15542.43	937.01	2739.88	4494.58	8634.09	12315.27	15552.10
2	936.77	2738.98	4493.17	8631.11	12307.69	15540.02	937.00	2739.80	4494.58	8634.09	12313.75	15552.10
3	936.71	2738.83	4492.77	8629.62	12306.18	15537.60	936.96	2739.65	4494.38	8633.34	12313.75	15549.68
4	936.63	2738.53	4492.36	8628.87	12304.66	15535.19	936.93	2739.58	4494.18	8633.34	12312.24	15549.68
5	936.54	2738.23	4491.76	8627.38	12301.64	15532.77	936.88	2739.43	4493.78	8632.60	12310.72	15547.26
6	936.43	2737.85	4491.15	8625.89	12298.61	15530.36	936.83	2739.20	4493.57	8631.85	12309.21	15544.85
7	936.30	2737.48	4490.35	8624.41	12297.10	15525.54	936.77	2739.05	4493.17	8631.11	12309.21	15544.85
8	936.16	2736.95	4489.54	8622.18	12294.07	15523.13	936.70	2738.83	4492.77	8630.36	12307.69	15542.43
9	936.01	2736.43	4488.53	8619.95	12291.05	15518.31	936.62	2738.53	4492.36	8628.87	12306.18	15542.43
10	935.83	2735.83	4487.52	8617.72	12288.03	15515.90	936.53	2738.30	4491.76	8628.13	12304.66	15540.02
11	935.63	2735.23	4486.32	8615.49	12285.01	15511.09	936.44	2738.00	4491.35	8626.64	12303.15	15537.60
12	935.40	2734.48	4485.11	8613.26	12281.99	15508.68	936.34	2737.63	4490.75	8625.89	12303.15	15537.60
13	935.16	2733.66	4483.70	8611.04	12278.98	15503.88	936.22	2737.25	4490.14	8625.15	12301.64	15535.19
14	934.88	2732.76	4482.09	8608.82	12275.96	15501.47	936.09	2736.88	4489.34	8624.41	12300.12	15535.19
15	934.57	2731.79	4480.69	8606.59	12272.95	15499.07	935.95	2736.43	4488.73	8622.92	12298.61	15532.77
16	934.25	2730.75	4479.28	8604.37	12271.44	15496.67	935.80	2735.98	4488.13	8622.18	12298.61	15532.77
17	933.89	2729.85	4478.08	8602.15	12268.43	15496.67	935.65	2735.60	4487.73	8621.43	12297.10	15532.77
18	933.52	2729.11	4477.08	8600.67	12266.93	15494.27	935.48	2735.30	4487.32	8621.43	12297.10	15532.77
19	933.33	2728.59	4476.28	8599.93	12266.93	15494.27	935.43	2735.15	4487.12	8620.69	12297.10	15532.77
20	933.16	2728.14	4475.47	8598.45	12265.42	15494.27	935.37	2735.01	4486.92	8620.69	12297.10	15532.77
21	933.00	2727.69	4474.87	8597.71	12263.92	15491.87	935.32	2734.86	4486.72	8620.69	12297.10	15530.36
22	932.85	2727.32	4474.27	8596.97	12263.92	15489.47	935.29	2734.78	4486.52	8619.95	12295.59	15530.36
23	932.72	2727.02	4473.87	8596.23	12262.42	15489.47	935.25	2734.71	4486.52	8619.95	12295.59	15530.36
24	932.62	2726.73	4473.47	8595.50	12260.91	15487.07	935.23	2734.63	4486.32	8619.95	12295.59	15530.36
25	932.51	2726.36	4472.87	8594.02	12259.41	15484.67	935.21	2734.56	4486.32	8619.20	12294.07	15527.95
26	932.40	2725.98	4472.07	8593.28	12257.91	15479.88	935.18	2734.48	4486.12	8619.20	12294.07	15527.95
27	932.27	2725.54	4471.47	8591.80	12254.90	15477.48	935.14	2734.33	4485.71	8618.46	12292.56	15525.54
28	932.13	2725.09	4470.67	8590.33	12253.40	15472.69	935.10	2734.18	4485.51	8617.72	12292.56	15523.13
29	931.97	2724.57	4469.67	8588.11	12248.90	15467.90	935.04	2733.96	4485.11	8616.98	12291.05	15520.72
30	931.78	2723.90	4468.67	8586.64	12245.90	15463.12	934.97	2733.73	4484.71	8616.23	12289.54	15518.31
31	931.58	2723.24	4467.68	8584.43	12241.40	15455.95	934.89	2733.44	4484.30	8615.49	12286.52	15515.90
32	931.36	2722.50	4466.28	8581.48	12236.91	15448.79	934.80	2733.14	4483.70	8614.01	12285.01	15513.50
33	931.10	2721.68	4464.88	8578.54	12230.92	15441.63	934.69	2732.76	4483.10	8612.52	12281.99	15508.68
34	930.81	2720.72	4463.29	8574.86	12224.94	15432.10	934.57	2732.32	4482.29	8611.04	12280.49	15506.28
35	930.50	2719.68	4461.50	8571.18	12218.96	15422.58	934.43	2731.87	4481.69	8609.56	12277.47	15501.47
36	930.15	2718.50	4459.71	8566.78	12210.01	15410.70	934.27	2731.34	4480.69	8607.33	12272.95	15496.67
37	929.76	2717.24	4457.52	8560.91	12202.56	15401.20	934.09	2730.75	4479.68	8605.11	12269.94	15491.87
38	929.32	2715.84	4454.94	8555.05	12192.15	15391.72	933.90	2730.15	4478.68	8602.15	12265.42	15487.07
39	928.85	2714.29	4451.77	8548.47	12181.75	15384.62	933.69	2729.48	4477.28	8599.19	12260.91	15482.27
40	928.33	2712.38	4448.20	8540.44	12172.85	15379.88	933.45	2728.59	4475.67	8595.50	12256.40	15479.88
41	927.78	2709.95	4444.05	8532.42	12165.45	15377.52	933.20	2727.55	4473.87	8591.80	12251.90	15479.88
42	926.89	2707.09	4439.12	8524.42	12159.53	15377.52	932.81	2726.28	4471.67	8588.11	12248.90	15479.88
43	925.91	2703.95	4434.20	8517.89	12155.10	15379.88	932.37	2724.87	4469.27	8585.16	12247.40	15479.88
44	924.86	2701.02	4429.88	8512.81	12153.62	15382.25	931.91	2723.46	4467.28	8582.22	12245.90	15482.27
45	923.86	2698.40	4426.35	8509.19	12155.10	15386.98	931.44	2722.27	4465.48	8580.74	12245.90	15484.67
46	922.98	2696.22	4423.41	8507.02	12156.58	15389.35	931.02	2721.16	4464.09	8579.27	12247.40	15484.67
47	922.25	2694.47	4421.26	8507.02	12159.53	15391.72	930.67	2720.27	4462.89	8579.27	12248.90	15484.67
48	921.66	2693.31	4420.08	8507.74	12162.49	15391.72	930.37	2719.68	4462.09	8579.27	12248.90	15487.07
49	921.26	2692.66	4419.50	8508.47	12163.97	15394.09	930.15	2719.24	4461.90	8579.27	12250.40	15487.07
50	921.06	2692.22	4419.11	8509.91	12165.45	15394.09	930.02	2719.02	4461.70	8580.01	12250.40	15487.07
51	920.93	2691.93	4418.91	8511.36	12165.45		929.95	2718.80	4461.50	8580.01	12248.90	
52	920.85	2691.65	4418.91	8512.81	12163.97		929.89	2718.65	4461.30	8580.74	12247.40	
53	920.79	2691.50	4418.72	8513.54	12159.53		929.83	2718.43	4461.10	8580.74	12245.90	
54	920.76	2691.28	4418.72	8512.81	12155.10		929.78	2718.20	4460.70	8579.27	12242.90	
55	920.73	2691.07	4418.52	8509.91	12147.72		929.72	2717.91	4460.50	8577.80	12238.40	
56	920.69	2690.78	4418.33	8505.57			929.64	2717.54	4459.91	8574.12		
57	920.62	2690.27	4417.74	8498.34			929.53	2717.10	4459.11	8569.71		
58	920.48	2689.55	4415.21	8487.52			929.39	2716.43	4457.52	8563.84		
59	920.28	2688.61	4410.53	8473.14			929.18	2715.62	4454.54	8555.78		
60	920.01	2685.72	4402.96	8453.80			928.91	2713.78	4450.38	8545.55		
61	919.66	2680.32	4392.32				928.59	2710.69	4444.44			
62	917.34	2672.01	4377.71				927.33	2706.29	4436.56			
63	914.61	2661.91	4360.34				925.86	2701.02	4427.33			
64	911.30	2649.92	4339.52				924.12	2694.84	4416.38			
65	907.36	2635.81	4314.06				922.07	2687.59	4403.54			
66	902.70	2618.90	4283.39				919.67	2678.95	4388.08			
67	897.13	2597.54	4245.56				916.82	2668.37	4369.48			
68	890.31	2570.17	4194.63				913.39	2655.34	4346.50			
69	881.32	2534.85	4128.99				909.08	2639.29	4317.04			
70	870.10	2486.94	4036.82				903.78	2619.52	4280.27			
71	854.45	2416.33					897.26	2593.83				
72	832.38	2295.21					888.98	2560.62				
73	795.95						878.06					
74	682.64						863.53					
75							842.72					

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;
2. 对于期交, 上表为每1000元年化保险费对应的基本保险金额;
3. 交费方式为年交的年交保险费=年化保险费, 非年交方式的保险费计算系数为:
月交保险费=年化保险费*0.09; 季交保险费=年化保险费*0.265; 半年交保险费=年化保险费*0.52。