

中宏宏盈人生璀璨版终身寿险（分红型）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	趸交	3年交	5年交	10年交
0	1,060.26	364.53	227.99	119.85	1,060.01	364.42	227.89	119.78
1	1,060.32	364.56	228.01	119.87	1,060.04	364.43	227.90	119.79
2	1,060.40	364.59	228.03	119.89	1,060.08	364.45	227.91	119.80
3	1,060.49	364.63	228.06	119.91	1,060.12	364.46	227.92	119.81
4	1,060.60	364.67	228.10	119.93	1,060.17	364.48	227.94	119.82
5	1,060.73	364.72	228.13	119.96	1,060.23	364.51	227.96	119.83
6	1,060.86	364.78	228.18	119.99	1,060.29	364.53	227.98	119.84
7	1,061.02	364.84	228.23	120.02	1,060.37	364.56	228.00	119.85
8	1,061.19	364.91	228.28	120.05	1,060.45	364.59	228.02	119.87
9	1,061.38	364.99	228.34	120.09	1,060.53	364.63	228.05	119.89
10	1,061.59	365.07	228.40	120.13	1,060.63	364.67	228.08	119.90
11	1,061.83	365.16	228.47	120.16	1,060.73	364.71	228.11	119.92
12	1,062.08	365.27	228.54	120.19	1,060.85	364.75	228.14	119.93
13	1,062.36	365.38	228.61	120.22	1,060.97	364.80	228.17	119.94
14	1,062.67	365.49	228.68	120.24	1,061.11	364.85	228.20	119.95
15	1,062.99	365.60	228.74	120.26	1,061.25	364.90	228.23	119.96
16	1,063.31	365.71	228.80	120.28	1,061.39	364.95	228.25	119.96
17	1,063.63	365.80	228.84	120.30	1,061.53	364.98	228.26	119.97
18	1,063.95	365.86	228.87	120.32	1,061.67	365.01	228.27	119.98
19	1,064.06	365.89	228.90	120.34	1,061.70	365.01	228.28	119.98
20	1,064.17	365.93	228.93	120.36	1,061.72	365.02	228.29	119.99
21	1,064.26	365.97	228.96	120.39	1,061.74	365.03	228.30	120.00
22	1,064.36	366.01	229.00	120.41	1,061.76	365.04	228.31	120.01
23	1,064.47	366.06	229.04	120.44	1,061.79	365.05	228.32	120.02
24	1,064.60	366.11	229.09	120.48	1,061.82	365.07	228.34	120.03
25	1,064.74	366.18	229.15	120.51	1,061.86	365.09	228.36	120.04
26	1,064.91	366.25	229.21	120.56	1,061.91	365.12	228.38	120.06
27	1,065.09	366.33	229.28	120.60	1,061.98	365.14	228.40	120.08
28	1,065.30	366.42	229.35	120.66	1,062.05	365.18	228.43	120.10
29	1,065.53	366.52	229.44	120.72	1,062.14	365.22	228.47	120.13
30	1,065.79	366.63	229.53	120.78	1,062.24	365.26	228.51	120.15
31	1,066.09	366.76	229.64	120.85	1,062.36	365.32	228.55	120.18
32	1,066.42	366.90	229.76	120.93	1,062.50	365.37	228.60	120.22
33	1,066.78	367.05	229.88	121.01	1,062.65	365.44	228.66	120.26
34	1,067.18	367.22	230.03	121.11	1,062.83	365.52	228.72	120.30
35	1,067.63	367.41	230.18	121.21	1,063.02	365.60	228.79	120.35
36	1,068.13	367.61	230.35	121.31	1,063.24	365.69	228.87	120.39
37	1,068.67	367.84	230.53	121.40	1,063.48	365.79	228.95	120.43
38	1,069.26	368.08	230.71	121.49	1,063.74	365.90	229.03	120.47
39	1,069.91	368.35	230.89	121.57	1,064.03	366.02	229.11	120.51
40	1,070.61	368.62	231.06	121.64	1,064.35	366.15	229.19	120.55
41	1,071.31	368.90	231.22	121.70	1,064.69	366.28	229.27	120.58
42	1,072.20	369.18	231.38	121.75	1,065.10	366.41	229.35	120.60
43	1,073.03	369.44	231.52	121.80	1,065.48	366.53	229.41	120.62
44	1,073.77	369.66	231.63	121.86	1,065.83	366.63	229.46	120.65
45	1,074.42	369.84	231.73	121.91	1,066.13	366.72	229.51	120.67
46	1,074.96	369.98	231.83	121.97	1,066.39	366.79	229.55	120.70
47	1,075.37	370.09	231.93	122.03	1,066.60	366.84	229.60	120.73
48	1,075.64	370.20	232.03	122.10	1,066.75	366.90	229.65	120.77
49	1,075.88	370.30	232.14	122.17	1,066.86	366.95	229.70	120.80
50	1,076.10	370.41	232.25	122.25	1,066.97	367.00	229.76	120.85
51	1,076.29	370.51	232.37	122.35	1,067.09	367.05	229.83	120.90
52	1,076.49	370.61	232.51	122.46	1,067.21	367.12	229.90	120.96
53	1,076.67	370.73	232.67	122.61	1,067.33	367.19	229.99	121.04
54	1,076.88	370.87	232.86	122.81	1,067.47	367.27	230.10	121.15
55	1,077.11	371.03	233.08	123.07	1,067.64	367.37	230.23	121.29
56	1,077.40	371.23	233.35	123.40	1,067.85	367.50	230.39	121.47
57	1,077.78	371.48	233.69	123.83	1,068.12	367.66	230.59	121.71
58	1,078.27	371.79	234.18	124.42	1,068.46	367.85	230.86	122.01
59	1,078.89	372.16	234.87	125.19	1,068.89	368.10	231.24	122.40
60	1,079.67	372.83	235.82	126.22	1,069.43	368.50	231.75	122.89
61	1,080.62	373.85	237.10		1,070.10	369.09	232.41	
62	1,083.63	375.38	238.88		1,071.74	369.90	233.26	
63	1,087.29	377.29	241.27		1,073.72	370.90	234.36	
64	1,091.76	379.70	244.54		1,076.13	372.13	235.76	
65	1,097.32	382.88	249.28		1,079.11	373.65	237.53	
66	1,104.61	387.18			1,082.88	375.63		
67	1,114.24	393.23			1,087.59	378.15		
68	1,127.18				1,093.52			
69	1,145.37				1,101.02			
70	1,173.74				1,111.16			

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。

中宏宏盈人生璀璨版终身寿险（分红型）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	趸交	3年交	5年交	10年交
0	943.16	2,743.26	4,386.16	8,343.76	943.39	2,744.09	4,388.08	8,348.64
1	943.11	2,743.03	4,385.77	8,342.37	943.36	2,744.01	4,387.89	8,347.94
2	943.04	2,742.81	4,385.39	8,340.98	943.33	2,743.86	4,387.70	8,347.25
3	942.96	2,742.51	4,384.81	8,339.59	943.29	2,743.79	4,387.50	8,346.55
4	942.86	2,742.21	4,384.04	8,338.20	943.24	2,743.63	4,387.12	8,345.85
5	942.75	2,741.83	4,383.47	8,336.11	943.19	2,743.41	4,386.73	8,345.16
6	942.63	2,741.38	4,382.51	8,334.03	943.14	2,743.26	4,386.35	8,344.46
7	942.49	2,740.93	4,381.54	8,331.94	943.07	2,743.03	4,385.96	8,343.76
8	942.34	2,740.40	4,380.59	8,329.86	943.00	2,742.81	4,385.58	8,342.37
9	942.17	2,739.80	4,379.43	8,327.09	942.92	2,742.51	4,385.00	8,340.98
10	941.98	2,739.20	4,378.28	8,324.32	942.84	2,742.21	4,384.43	8,340.28
11	941.77	2,738.53	4,376.94	8,322.24	942.75	2,741.90	4,383.85	8,338.89
12	941.55	2,737.70	4,375.60	8,320.16	942.64	2,741.60	4,383.27	8,338.20
13	941.30	2,736.88	4,374.26	8,318.08	942.53	2,741.23	4,382.70	8,337.50
14	941.03	2,736.05	4,372.92	8,316.70	942.41	2,740.85	4,382.12	8,336.81
15	940.74	2,735.23	4,371.78	8,315.32	942.29	2,740.48	4,381.54	8,336.11
16	940.46	2,734.41	4,370.63	8,313.93	942.16	2,740.10	4,381.16	8,336.11
17	940.18	2,733.73	4,369.87	8,312.55	942.04	2,739.88	4,380.97	8,335.42
18	939.89	2,733.29	4,369.29	8,311.17	941.91	2,739.65	4,380.78	8,334.72
19	939.80	2,733.06	4,368.72	8,309.79	941.89	2,739.65	4,380.59	8,334.72
20	939.70	2,732.76	4,368.15	8,308.41	941.87	2,739.58	4,380.39	8,334.03
21	939.62	2,732.46	4,367.58	8,306.34	941.85	2,739.50	4,380.20	8,333.33
22	939.53	2,732.17	4,366.81	8,304.96	941.83	2,739.43	4,380.01	8,332.64
23	939.43	2,731.79	4,366.05	8,302.89	941.81	2,739.35	4,379.82	8,331.94
24	939.32	2,731.42	4,365.10	8,300.13	941.78	2,739.20	4,379.43	8,331.25
25	939.20	2,730.90	4,363.95	8,298.07	941.74	2,739.05	4,379.05	8,330.56
26	939.05	2,730.38	4,362.81	8,294.63	941.70	2,738.83	4,378.67	8,329.17
27	938.89	2,729.78	4,361.48	8,291.87	941.64	2,738.68	4,378.28	8,327.78
28	938.70	2,729.11	4,360.15	8,287.75	941.58	2,738.38	4,377.71	8,326.39
29	938.50	2,728.36	4,358.44	8,283.63	941.50	2,738.08	4,376.94	8,324.32
30	938.27	2,727.55	4,356.73	8,279.52	941.41	2,737.78	4,376.18	8,322.93
31	938.01	2,726.58	4,354.64	8,274.72	941.30	2,737.33	4,375.41	8,320.85
32	937.72	2,725.54	4,352.37	8,269.25	941.18	2,736.95	4,374.45	8,318.08
33	937.40	2,724.42	4,350.10	8,263.78	941.04	2,736.43	4,373.31	8,315.32
34	937.05	2,723.16	4,347.26	8,256.96	940.88	2,735.83	4,372.16	8,312.55
35	936.65	2,721.75	4,344.43	8,250.14	940.72	2,735.23	4,370.82	8,309.10
36	936.22	2,720.27	4,341.22	8,243.34	940.52	2,734.56	4,369.29	8,306.34
37	935.74	2,718.57	4,337.83	8,237.23	940.31	2,733.81	4,367.77	8,303.58
38	935.23	2,716.80	4,334.45	8,231.13	940.08	2,732.99	4,366.24	8,300.82
39	934.66	2,714.81	4,331.07	8,225.71	939.82	2,732.09	4,364.72	8,298.07
40	934.05	2,712.82	4,327.88	8,220.98	939.54	2,731.12	4,363.19	8,295.31
41	933.44	2,710.76	4,324.89	8,216.93	939.24	2,730.15	4,361.67	8,293.25
42	932.66	2,708.71	4,321.89	8,213.55	938.88	2,729.18	4,360.15	8,291.87
43	931.94	2,706.80	4,319.28	8,210.18	938.54	2,728.29	4,359.01	8,290.50
44	931.30	2,705.19	4,317.23	8,206.14	938.24	2,727.55	4,358.06	8,288.44
45	930.73	2,703.87	4,315.37	8,202.77	937.97	2,726.88	4,357.11	8,287.06
46	930.27	2,702.85	4,313.51	8,198.74	937.74	2,726.36	4,356.35	8,285.00
47	929.91	2,702.05	4,311.65	8,194.71	937.56	2,725.98	4,355.40	8,282.95
48	929.68	2,701.24	4,309.79	8,190.01	937.43	2,725.54	4,354.45	8,280.20
49	929.47	2,700.51	4,307.75	8,185.32	937.33	2,725.17	4,353.50	8,278.15
50	929.28	2,699.71	4,305.71	8,179.96	937.23	2,724.80	4,352.37	8,274.72
51	929.12	2,698.98	4,303.48	8,173.27	937.13	2,724.42	4,351.04	8,271.30
52	928.94	2,698.25	4,300.89	8,165.93	937.02	2,723.90	4,349.72	8,267.20
53	928.79	2,697.38	4,297.93	8,155.94	936.92	2,723.39	4,348.02	8,261.73
54	928.61	2,696.36	4,294.43	8,142.66	936.79	2,722.79	4,345.94	8,254.23
55	928.41	2,695.20	4,290.37	8,125.46	936.65	2,722.05	4,343.48	8,244.70
56	928.16	2,693.75	4,285.41	8,103.73	936.46	2,721.09	4,340.47	8,232.49
57	927.83	2,691.93	4,279.17	8,075.59	936.22	2,719.90	4,336.70	8,216.25
58	927.41	2,689.69	4,270.22	8,037.29	935.93	2,718.50	4,331.63	8,196.05
59	926.88	2,687.02	4,257.67	7,987.86	935.55	2,716.65	4,324.51	8,169.93
60	926.21	2,682.19	4,240.52	7,922.67	935.08	2,713.70	4,314.99	8,137.36
61	925.39	2,674.87	4,217.63		934.49	2,709.37	4,302.74	
62	922.82	2,663.97	4,186.20		933.06	2,703.43	4,287.06	
63	919.72	2,650.48	4,144.73		931.34	2,696.14	4,266.94	
64	915.95	2,633.66	4,089.31		929.26	2,687.23	4,241.60	
65	911.31	2,611.78	4,011.55		926.69	2,676.30	4,209.99	
66	905.30	2,582.78			923.46	2,662.19		
67	897.47	2,543.04			919.46	2,644.45		
68	887.17				914.48			
69	873.08				908.25			
70	851.98				899.96			

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。

