

表一：中宏金樽宏瑞年保险（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	15年交	20年交	趸交	3年交	5年交	10年交	15年交	20年交
0	45,750.59	15,800.14	9,700.81	5,144.99	3,844.94	3,054.83	45,739.52	15,795.90	9,698.28	5,141.60	3,828.41	3,035.75
1	45,733.63	15,795.98	9,699.00	5,145.36	3,848.04	3,058.56	45,722.45	15,791.71	9,696.46	5,141.90	3,831.04	3,038.90
2	45,716.72	15,791.93	9,697.29	5,145.83	3,851.34	3,062.48	45,705.38	15,787.63	9,694.73	5,142.30	3,833.83	3,042.22
3	45,699.70	15,787.95	9,695.64	5,146.39	3,854.82	3,066.58	45,688.19	15,783.59	9,693.06	5,142.77	3,836.77	3,045.68
4	45,682.45	15,783.96	9,694.02	5,147.01	3,858.45	3,070.86	45,670.72	15,779.53	9,691.39	5,143.28	3,839.83	3,049.28
5	45,664.86	15,779.93	9,692.40	5,147.67	3,862.23	3,075.30	45,652.88	15,775.40	9,689.70	5,143.83	3,843.01	3,053.01
6	45,646.85	15,775.81	9,690.75	5,148.37	3,866.15	3,079.91	45,634.59	15,771.17	9,687.98	5,144.40	3,846.30	3,056.87
7	45,628.40	15,771.61	9,689.07	5,149.10	3,870.22	3,084.69	45,615.81	15,766.84	9,686.22	5,145.00	3,849.71	3,060.87
8	45,609.48	15,767.31	9,687.36	5,149.87	3,874.44	3,089.65	45,596.53	15,762.39	9,684.42	5,145.62	3,853.23	3,065.01
9	45,590.06	15,762.91	9,685.61	5,150.66	3,878.82	3,094.80	45,576.73	15,757.83	9,682.57	5,146.26	3,856.88	3,069.30
10	45,570.12	15,758.39	9,683.82	5,151.48	3,883.36	3,100.14	45,556.39	15,753.14	9,680.67	5,146.93	3,860.66	3,073.74
11	45,549.63	15,753.74	9,681.97	5,152.34	3,888.07	3,105.69	45,535.48	15,748.32	9,678.72	5,147.62	3,864.58	3,078.35
12	45,528.57	15,748.96	9,680.07	5,153.22	3,892.95	3,111.45	45,513.98	15,743.37	9,676.71	5,148.33	3,868.64	3,083.13
13	45,506.89	15,744.03	9,678.11	5,154.13	3,898.02	3,117.44	45,491.87	15,738.27	9,674.65	5,149.07	3,872.84	3,088.09
14	45,484.58	15,738.95	9,676.08	5,155.07	3,903.28	3,123.66	45,469.12	15,733.03	9,672.52	5,149.83	3,877.20	3,093.23
15	45,461.61	15,733.71	9,673.99	5,156.04	3,908.74	3,130.14	45,445.72	15,727.63	9,670.33	5,150.63	3,881.72	3,098.57
16	45,437.94	15,728.31	9,671.82	5,157.04	3,914.43	3,136.87	45,421.62	15,722.06	9,668.08	5,151.44	3,886.41	3,104.12
17	45,413.57	15,722.74	9,669.59	5,158.08	3,920.34	3,143.89	45,396.81	15,716.33	9,665.75	5,152.29	3,891.28	3,109.89
18	45,388.46	15,716.99	9,667.29	5,159.17	3,926.49	3,151.20	45,371.26	15,710.43	9,663.35	5,153.17	3,896.34	3,115.89
19	45,362.60	15,711.08	9,664.92	5,160.30	3,932.91	3,158.83	45,344.94	15,704.34	9,660.88	5,154.08	3,901.60	3,122.13
20	45,335.96	15,704.98	9,662.48	5,161.47	3,939.60	3,166.79	45,317.83	15,698.06	9,658.32	5,155.03	3,907.07	3,128.62
21	45,308.51	15,698.70	9,659.97	5,162.70	3,946.58	3,175.11	45,289.88	15,691.59	9,655.69	5,156.01	3,912.76	3,135.39
22	45,280.23	15,692.23	9,657.38	5,163.99	3,953.87	3,183.80	45,261.07	15,684.91	9,652.97	5,157.03	3,918.88	3,142.44
23	45,251.08	15,685.57	9,654.72	5,165.34	3,961.48	3,192.89	45,231.37	15,678.03	9,650.17	5,158.09	3,924.86	3,149.80
24	45,221.05	15,678.71	9,651.99	5,166.75	3,969.45	3,202.40	45,200.73	15,670.92	9,647.28	5,159.20	3,931.29	3,157.47
25	45,190.09	15,671.64	9,649.17	5,168.23	3,977.78	3,212.36	45,169.13	15,663.59	9,644.29	5,160.35	3,938.01	3,165.49
26	45,158.17	15,664.36	9,646.28	5,169.78	3,986.51	3,222.81	45,136.51	15,656.02	9,641.21	5,161.55	3,945.01	3,173.87
27	45,125.24	15,656.85	9,643.30	5,171.41	3,995.65	3,233.76	45,102.85	15,648.20	9,638.02	5,162.80	3,952.34	3,182.62
28	45,091.26	15,649.11	9,640.23	5,173.13	4,005.24	3,245.26	45,068.10	15,640.13	9,634.74	5,164.12	3,959.99	3,191.79
29	45,056.20	15,641.13	9,637.08	5,174.93	4,015.30	3,257.33	45,032.22	15,631.80	9,631.35	5,165.50	3,968.00	3,201.39
30	45,020.01	15,632.89	9,633.84	5,176.82	4,025.86	3,270.03	44,995.16	15,623.20	9,627.86	5,166.94	3,976.38	3,211.46
31	44,982.62	15,624.39	9,630.50	5,178.81	4,036.96	3,283.39	44,958.88	15,614.31	9,624.26	5,168.46	3,985.17	3,222.02
32	44,943.99	15,615.60	9,627.06	5,180.90	4,048.64	3,297.45	44,917.31	15,605.13	9,620.54	5,170.05	3,994.38	3,233.11
33	44,904.06	15,606.52	9,623.51	5,183.11	4,060.94	3,312.29	44,876.42	15,595.65	9,616.70	5,171.73	4,004.05	3,244.77
34	44,862.76	15,597.14	9,619.84	5,185.45	4,073.90	3,327.94	44,834.13	15,585.85	9,612.73	5,173.49	4,014.21	3,257.03
35	44,820.05	15,587.44	9,616.06	5,187.92	4,087.57	3,344.48	44,790.38	15,575.71	9,608.64	5,175.35	4,024.89	3,269.95
36	44,775.85	15,577.41	9,612.17	5,190.53	4,102.02	3,361.98	44,745.11	15,565.23	9,604.40	5,177.30	4,036.13	3,283.57
37	44,730.11	15,567.04	9,608.15	5,193.30	4,117.30	3,380.52	44,698.24	15,554.41	9,600.04	5,179.36	4,047.97	3,297.94
38	44,682.76	15,556.32	9,604.02	5,196.25	4,133.48	3,400.19	44,649.68	15,543.22	9,595.53	5,181.53	4,060.45	3,313.12
39	44,633.72	15,545.24	9,599.76	5,199.39	4,150.64	3,421.08	44,599.36	15,531.62	9,590.86	5,183.82	4,073.62	3,329.18
40	44,582.92	15,533.79	9,595.38	5,202.74	4,168.87	3,443.32	44,547.17	15,519.59	9,586.02	5,186.22	4,087.55	3,346.20
41	44,530.28	15,521.94	9,590.87	5,206.32	4,188.25	3,467.02	44,493.02	15,507.11	9,580.99	5,188.77	4,102.28	3,364.24
42	44,475.71	15,509.68	9,586.23	5,210.14	4,208.89	3,492.33	44,436.81	15,494.15	9,575.77	5,191.45	4,117.89	3,383.41
43	44,419.12	15,497.00	9,581.45	5,214.23	4,230.91	3,519.41	44,378.41	15,480.68	9,570.35	5,194.30	4,134.45	3,403.80
44	44,360.40	15,483.87	9,576.53	5,218.62	4,254.45	3,548.44	44,317.73	15,466.67	9,564.71	5,197.31	4,152.05	3,425.53
45	44,299.45	15,470.28	9,571.46	5,223.31	4,279.65	3,579.63	44,254.61	15,452.11	9,558.85	5,200.51	4,170.79	3,448.72
46	44,236.14	15,456.17	9,566.23	5,228.35	4,306.68	3,613.21	44,188.94	15,436.96	9,552.76	5,203.92	4,190.77	3,473.52
47	44,170.31	15,441.54	9,560.82	5,233.76	4,335.74	3,649.45	44,120.59	15,421.19	9,546.43	5,207.56	4,212.12	3,500.10
48	44,101.83	15,426.33	9,555.23	5,239.57	4,367.06	3,688.66	44,049.56	15,404.77	9,539.85	5,211.45	4,234.98	3,528.64
49	44,030.52	15,410.52	9,549.43	5,245.82	4,400.87	3,731.21	43,975.79	15,387.68	9,533.01	5,215.63	4,259.50	3,559.35
50	43,956.21	15,394.05	9,543.41	5,252.55	4,437.50	3,777.53	43,898.90	15,369.87	9,525.89	5,220.11	4,285.86	3,592.47
51	43,878.71	15,376.88	9,537.16	5,259.82	4,477.29		43,818.71	15,351.31	9,518.50	5,224.94	4,314.26	
52	43,797.82	15,358.96	9,530.66	5,267.69	4,520.65		43,735.03	15,331.95	9,510.80	5,230.17	4,344.94	
53	43,713.31	15,340.24	9,523.90	5,276.24	4,568.09		43,647.64	15,311.75	9,502.80	5,235.82	4,378.16	
54	43,624.92	15,320.68	9,516.87	5,285.56	4,620.18		43,556.32	15,290.67	9,494.48	5,241.97	4,414.25	
55	43,532.42	15,300.39	9,509.56	5,295.77	4,677.65		43,460.81	15,268.66	9,485.83	5,248.67	4,453.56	
56	43,435.57	15,279.24	9,501.98	5,307.01			43,360.85	15,245.66	9,476.83	5,256.00		
57	43,334.10	15,257.16	9,494.15	5,319.44			43,256.17	15,221.63	9,467.49	5,264.04		
58	43,227.75	15,234.13	9,486.07	5,333.26			43,146.48	15,196.50	9,457.78	5,272.88		
59	43,116.24	15,210.12	9,477.76	5,348.71			43,031.43	15,170.23	9,447.69	5,282.65		
60	42,999.21	15,185.07	9,469.23	5,366.05			42,910.66	15,142.71	9,437.20	5,293.48		
61	42,876.33	15,158.97	9,460.54				42,783.73	15,113.86	9,426.30			
62	42,747.20	15,131.75	9,451.67				42,650.12	15,083.59	9,414.97			
63	42,611.35	15,103.35	9,442.64				42,509.33	15,051.83	9,403.23			
64	42,468.25	15,073.71	9,433.52				42,360.85	15,018.52	9,391.11			
65	42,317.30	15,042.78	9,424.39				42,204.20	14,983.62	9,378.62			
66	42,157.89	15,010.58	9,415.45				42,038.85	14,947.07	9,365.85			
67	41,989.42	14,977.25	9,407.04				41,864.13	14,908.79	9,352.85			
68	41,811.46	14,943.08	9,399.68				41,679.20	14,868.68	9,339.70			
69	41,623.76	14,908.62	9,394.16				41,483.09	14,826.65	9,326.75			
70	41,426.38	14,874.69	9,390.97				41,274.80	14,782.74	9,313.63			
71	41,219.69	14,842.40					41,053.48	14,737.21				
72	41,004.38	14,813.18					40,818.54	14,690.58				
73	40,781.42						40,569.62					
74	40,552.03						40,306.51					
75	40,317.41						40,028.95					

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。

表二：中宏金樽宏瑞年金保险（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	15年交	20年交	趸交	3年交	5年交	10年交	15年交	20年交
0	21.86	63.29	103.08	194.36	260.08	327.35	21.86	63.31	103.11	194.49	261.21	329.41
1	21.87	63.31	103.10	194.35	259.87	326.95	21.87	63.32	103.13	194.48	261.03	329.07
2	21.87	63.32	103.12	194.33	259.65	326.53	21.88	63.34	103.15	194.47	260.84	328.71
3	21.88	63.34	103.14	194.31	259.42	326.10	21.89	63.36	103.17	194.45	260.64	328.33
4	21.89	63.36	103.16	194.29	259.17	325.64	21.90	63.37	103.18	194.43	260.43	327.95
5	21.90	63.37	103.17	194.26	258.92	325.17	21.90	63.39	103.20	194.41	260.21	327.55
6	21.91	63.39	103.19	194.24	258.66	324.68	21.91	63.41	103.22	194.39	259.99	327.13
7	21.92	63.41	103.21	194.21	258.38	324.18	21.92	63.42	103.24	194.36	259.76	326.70
8	21.93	63.42	103.23	194.18	258.10	323.66	21.93	63.44	103.26	194.34	259.52	326.26
9	21.93	63.44	103.25	194.15	257.81	323.12	21.94	63.46	103.28	194.32	259.28	325.81
10	21.94	63.46	103.27	194.12	257.51	322.57	21.95	63.48	103.30	194.29	259.02	325.34
11	21.95	63.48	103.28	194.09	257.20	321.99	21.96	63.50	103.32	194.26	258.76	324.85
12	21.96	63.50	103.31	194.05	256.87	321.39	21.97	63.52	103.34	194.24	258.49	324.35
13	21.97	63.52	103.33	194.02	256.54	320.78	21.98	63.54	103.36	194.21	258.21	323.82
14	21.99	63.54	103.35	193.98	256.19	320.14	21.99	63.56	103.39	194.18	257.92	323.29
15	22.00	63.56	103.37	193.95	255.84	319.47	22.00	63.58	103.41	194.15	257.62	322.73
16	22.01	63.58	103.39	193.91	255.47	318.79	22.02	63.60	103.43	194.12	257.31	322.15
17	22.02	63.60	103.42	193.87	255.08	318.08	22.03	63.63	103.46	194.09	256.98	321.55
18	22.03	63.63	103.44	193.83	254.68	317.34	22.04	63.65	103.48	194.06	256.65	320.94
19	22.04	63.65	103.47	193.79	254.26	316.57	22.05	63.68	103.51	194.02	256.31	320.29
20	22.06	63.67	103.49	193.74	253.83	315.78	22.07	63.70	103.54	193.99	255.95	319.63
21	22.07	63.70	103.52	193.70	253.38	314.95	22.08	63.73	103.57	193.95	255.57	318.94
22	22.08	63.73	103.55	193.65	252.92	314.09	22.09	63.76	103.60	193.91	255.19	318.22
23	22.10	63.75	103.58	193.60	252.43	313.20	22.11	63.78	103.63	193.87	254.79	317.48
24	22.11	63.78	103.61	193.55	251.92	312.27	22.12	63.81	103.66	193.83	254.37	316.71
25	22.13	63.81	103.64	193.49	251.40	311.30	22.14	63.84	103.69	193.79	253.94	315.91
26	22.14	63.84	103.67	193.43	250.85	310.29	22.16	63.87	103.72	193.74	253.48	315.07
27	22.16	63.87	103.70	193.37	250.27	309.24	22.17	63.91	103.76	193.69	253.01	314.21
28	22.18	63.90	103.73	193.31	249.67	308.14	22.19	63.94	103.79	193.64	252.53	313.30
29	22.19	63.93	103.77	193.24	249.05	307.00	22.21	63.97	103.83	193.59	252.02	312.36
30	22.21	63.97	103.80	193.17	248.39	305.81	22.22	64.01	103.87	193.54	251.49	311.38
31	22.23	64.00	103.84	193.09	247.71	304.56	22.24	64.04	103.90	193.48	250.93	310.36
32	22.25	64.04	103.87	193.02	247.00	303.26	22.26	64.08	103.94	193.42	250.35	309.30
33	22.27	64.08	103.91	192.93	246.25	301.91	22.28	64.12	103.99	193.36	249.75	308.19
34	22.29	64.11	103.95	192.85	245.47	300.49	22.30	64.16	104.03	193.29	249.12	307.03
35	22.31	64.15	103.99	192.76	244.64	299.00	22.33	64.20	104.07	193.22	248.45	305.82
36	22.33	64.20	104.03	192.66	243.78	297.44	22.35	64.25	104.12	193.15	247.76	304.55
37	22.36	64.24	104.08	192.56	242.88	295.81	22.37	64.29	104.17	193.07	247.04	303.22
38	22.38	64.28	104.12	192.45	241.93	294.10	22.40	64.34	104.22	192.99	246.28	301.83
39	22.40	64.33	104.17	192.33	240.93	292.31	22.42	64.38	104.27	192.91	245.48	300.37
40	22.43	64.38	104.22	192.21	239.87	290.42	22.45	64.43	104.32	192.82	244.65	298.85
41	22.46	64.42	104.27	192.07	238.76	288.43	22.48	64.49	104.37	192.72	243.77	297.24
42	22.48	64.48	104.32	191.93	237.59	286.34	22.50	64.54	104.43	192.62	242.84	295.56
43	22.51	64.53	104.37	191.78	236.36	284.14	22.53	64.60	104.49	192.52	241.87	293.79
44	22.54	64.58	104.42	191.62	235.05	281.81	22.56	64.66	104.55	192.41	240.84	291.93
45	22.57	64.64	104.48	191.45	233.66	279.36	22.60	64.72	104.62	192.29	239.76	289.96
46	22.61	64.70	104.53	191.26	232.20	276.76	22.63	64.78	104.68	192.16	238.62	287.89
47	22.64	64.76	104.59	191.07	230.64	274.01	22.67	64.85	104.75	192.03	237.41	285.71
48	22.67	64.82	104.65	190.86	228.99	271.10	22.70	64.91	104.82	191.89	236.13	283.40
49	22.71	64.89	104.72	190.63	227.23	268.01	22.74	64.99	104.90	191.73	234.77	280.95
50	22.75	64.96	104.78	190.38	225.35	264.72	22.78	65.06	104.98	191.57	233.33	278.36
51	22.79	65.03	104.85	190.12	223.35		22.82	65.14	105.06	191.39	231.79	
52	22.83	65.11	104.92	189.84	221.21		22.86	65.22	105.14	191.20	230.15	
53	22.88	65.19	105.00	189.53	218.91		22.91	65.31	105.23	190.99	228.41	
54	22.92	65.27	105.08	189.19	216.44		22.96	65.40	105.32	190.77	226.54	
55	22.97	65.36	105.16	188.83	213.78		23.01	65.49	105.42	190.52	224.54	
56	23.02	65.45	105.24	188.43			23.06	65.59	105.52	190.26		
57	23.08	65.54	105.33	187.99			23.12	65.70	105.62	189.97		
58	23.13	65.64	105.42	187.50			23.18	65.80	105.73	189.65		
59	23.19	65.75	105.51	186.96			23.24	65.92	105.85	189.30		
60	23.26	65.85	105.61	186.36			23.30	66.04	105.96	188.91		
61	23.32	65.97	105.70				23.37	66.16	106.09			
62	23.39	66.09	105.80				23.45	66.30	106.21			
63	23.47	66.21	105.90				23.52	66.44	106.35			
64	23.55	66.34	106.00				23.61	66.58	106.48			
65	23.63	66.48	106.11				23.69	66.74	106.63			
66	23.72	66.62	106.21				23.79	66.90	106.77			
67	23.82	66.77	106.30				23.89	67.07	106.92			
68	23.92	66.92	106.39				23.99	67.26	107.07			
69	24.02	67.08	106.45				24.11	67.45	107.22			
70	24.14	67.23	106.49				24.23	67.65	107.37			
71	24.26	67.37					24.36	67.86				
72	24.39	67.51					24.50	68.07				
73	24.52						24.65					
74	24.66						24.81					
75	24.80						24.98					

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。