

表一：中宏宏瑞人生无忧版年金保险（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	53,302.45	18,382.05	11,263.93	5,955.87	4,446.14	3,517.73	53,286.37	18,376.68	11,260.83	5,948.73	4,422.92	3,492.29
1	53,283.73	18,377.87	11,262.32	5,956.93	4,450.59	3,522.77	53,267.50	18,372.48	11,259.21	5,949.63	4,426.71	3,496.57
2	53,265.17	18,373.88	11,260.86	5,958.15	4,455.30	3,528.05	53,248.80	18,368.45	11,257.74	5,950.67	4,430.71	3,501.05
3	53,246.60	18,369.99	11,259.50	5,959.48	4,460.24	3,533.57	53,230.04	18,364.51	11,256.34	5,951.80	4,434.90	3,505.73
4	53,227.85	18,366.14	11,258.20	5,960.91	4,465.39	3,539.31	53,211.05	18,360.57	11,254.98	5,953.01	4,439.27	3,510.58
5	53,208.78	18,362.27	11,256.91	5,962.41	4,470.74	3,545.27	53,191.70	18,356.59	11,253.61	5,954.28	4,443.79	3,515.60
6	53,189.30	18,358.34	11,255.61	5,963.98	4,476.29	3,551.45	53,171.89	18,352.52	11,252.23	5,955.59	4,448.47	3,520.80
7	53,169.37	18,354.33	11,254.30	5,965.62	4,482.05	3,557.87	53,151.58	18,348.36	11,250.81	5,956.95	4,453.31	3,526.18
8	53,148.96	18,350.25	11,252.98	5,967.32	4,488.02	3,564.51	53,130.76	18,344.09	11,249.37	5,958.36	4,458.31	3,531.75
9	53,128.05	18,346.07	11,251.62	5,969.08	4,494.20	3,571.41	53,109.41	18,339.72	11,247.89	5,959.82	4,463.49	3,537.52
10	53,106.61	18,341.78	11,250.24	5,970.90	4,500.61	3,578.57	53,087.50	18,335.24	11,246.38	5,961.33	4,468.85	3,543.49
11	53,084.60	18,337.39	11,248.82	5,972.78	4,507.25	3,585.99	53,065.00	18,330.64	11,244.83	5,962.89	4,474.40	3,549.68
12	53,061.99	18,332.87	11,247.35	5,974.73	4,514.14	3,593.70	53,041.90	18,325.92	11,243.23	5,964.50	4,480.14	3,556.09
13	53,038.74	18,328.21	11,245.84	5,976.74	4,521.29	3,601.71	53,018.17	18,321.06	11,241.60	5,966.17	4,486.09	3,562.74
14	53,014.83	18,323.43	11,244.28	5,978.82	4,528.71	3,610.03	52,993.79	18,316.07	11,239.92	5,967.89	4,492.26	3,569.64
15	52,990.23	18,318.50	11,242.66	5,980.97	4,536.42	3,618.69	52,968.72	18,310.93	11,238.19	5,969.68	4,498.65	3,576.80
16	52,964.91	18,313.42	11,240.99	5,983.20	4,544.43	3,627.70	52,942.94	18,305.64	11,236.41	5,971.52	4,505.28	3,584.23
17	52,938.84	18,308.18	11,239.26	5,985.51	4,552.76	3,637.08	52,916.42	18,300.20	11,234.57	5,973.43	4,512.16	3,591.95
18	52,912.01	18,302.79	11,237.48	5,987.92	4,561.43	3,646.86	52,889.15	18,294.60	11,232.68	5,975.41	4,519.31	3,599.98
19	52,884.40	18,297.24	11,235.65	5,990.41	4,570.47	3,657.05	52,861.07	18,288.82	11,230.73	5,977.46	4,526.74	3,608.34
20	52,855.99	18,291.54	11,233.78	5,993.01	4,579.90	3,667.70	52,832.18	18,282.88	11,228.73	5,979.59	4,534.46	3,617.03
21	52,826.74	18,285.67	11,231.85	5,995.72	4,589.73	3,678.81	52,802.43	18,276.75	11,226.65	5,981.80	4,542.49	3,626.08
22	52,796.63	18,279.63	11,229.89	5,998.55	4,600.00	3,690.43	52,771.79	18,270.43	11,224.52	5,984.09	4,550.85	3,635.52
23	52,765.64	18,273.42	11,227.87	6,001.50	4,610.73	3,702.59	52,740.23	18,263.92	11,222.32	5,986.47	4,559.56	3,645.36
24	52,733.73	18,267.04	11,225.81	6,004.59	4,621.95	3,715.31	52,707.71	18,257.23	11,220.05	5,988.95	4,568.63	3,655.62
25	52,700.87	18,260.48	11,223.70	6,007.82	4,633.70	3,728.64	52,674.19	18,250.33	11,217.71	5,991.52	4,578.10	3,666.35
26	52,667.03	18,253.74	11,221.53	6,011.19	4,645.99	3,742.62	52,639.63	18,243.22	11,215.29	5,994.21	4,587.99	3,677.55
27	52,632.15	18,246.80	11,219.32	6,014.73	4,658.88	3,757.28	52,604.00	18,235.89	11,212.81	5,997.01	4,598.31	3,689.27
28	52,596.20	18,239.66	11,217.04	6,018.43	4,672.40	3,772.67	52,567.25	18,228.34	11,210.25	5,999.94	4,609.11	3,701.54
29	52,559.14	18,232.31	11,214.71	6,022.31	4,686.58	3,788.86	52,529.35	18,220.55	11,207.62	6,003.00	4,620.40	3,714.39
30	52,520.90	18,224.74	11,212.32	6,026.38	4,701.49	3,805.88	52,490.24	18,212.52	11,204.92	6,006.19	4,632.23	3,727.86
31	52,481.44	18,216.94	11,209.87	6,030.65	4,717.16	3,823.81	52,449.88	18,204.24	11,202.14	6,009.54	4,644.62	3,742.01
32	52,440.70	18,208.89	11,207.34	6,035.14	4,733.66	3,842.71	52,408.22	18,195.70	11,199.27	6,013.05	4,657.62	3,756.87
33	52,398.73	18,200.59	11,204.75	6,039.85	4,751.04	3,862.65	52,365.20	18,186.89	11,196.33	6,016.73	4,671.27	3,772.49
34	52,355.50	18,192.03	11,202.10	6,044.82	4,769.38	3,883.72	52,320.76	18,177.80	11,193.30	6,020.59	4,685.62	3,788.94
35	52,310.83	18,183.21	11,199.37	6,050.06	4,788.73	3,906.01	52,274.83	18,168.42	11,190.19	6,024.64	4,700.70	3,806.27
36	52,264.67	18,174.10	11,196.58	6,055.59	4,809.20	3,929.61	52,227.35	18,158.73	11,186.97	6,028.89	4,716.58	3,824.55
37	52,216.94	18,164.72	11,193.73	6,061.43	4,830.88	3,954.65	52,178.24	18,148.71	11,183.66	6,033.37	4,733.32	3,843.86
38	52,167.60	18,155.04	11,190.82	6,067.62	4,853.86	3,981.25	52,127.41	18,138.34	11,180.24	6,038.07	4,750.98	3,864.28
39	52,116.57	18,145.07	11,187.85	6,074.18	4,878.26	4,009.56	52,074.77	18,127.61	11,176.70	6,043.01	4,769.63	3,885.89
40	52,063.78	18,134.80	11,184.83	6,081.15	4,904.21	4,039.73	52,020.22	18,116.49	11,173.04	6,048.22	4,789.36	3,908.82
41	52,009.14	18,124.21	11,181.76	6,088.56	4,931.84	4,071.95	51,963.67	18,104.96	11,169.24	6,053.71	4,810.25	3,933.16
42	51,952.58	18,113.30	11,178.63	6,096.45	4,961.32	4,106.43	51,905.00	18,093.00	11,165.31	6,059.51	4,832.42	3,959.05
43	51,894.02	18,102.06	11,175.46	6,104.86	4,992.82	4,143.39	51,844.10	18,080.57	11,161.24	6,065.64	4,855.96	3,986.63
44	51,833.33	18,090.47	11,172.24	6,113.82	5,026.55	4,183.10	51,780.85	18,067.67	11,157.01	6,072.12	4,881.01	4,016.06
45	51,770.43	18,078.51	11,168.96	6,123.40	5,062.73	4,225.87	51,715.11	18,054.26	11,152.62	6,079.00	4,907.71	4,047.52
46	51,705.17	18,066.16	11,165.63	6,133.65	5,101.64	4,272.05	51,646.77	18,040.33	11,148.08	6,086.31	4,936.23	4,081.24
47	51,637.42	18,053.39	11,162.23	6,144.61	5,143.57	4,322.03	51,575.67	18,025.84	11,143.37	6,094.09	4,966.76	4,117.44
48	51,567.01	18,040.17	11,158.75	6,156.37	5,188.86	4,376.30	51,501.69	18,010.79	11,138.50	6,102.39	4,999.49	4,156.39
49	51,493.78	18,026.45	11,155.19	6,168.99	5,237.93	4,435.39	51,424.65	17,995.13	11,133.47	6,111.26	5,034.67	4,198.40
50	51,417.54	18,012.21	11,151.54	6,182.57	5,291.25	4,499.97	51,344.41	17,978.85	11,128.31	6,120.76	5,072.57	4,243.84
51	51,338.10	17,997.42	11,147.79	6,197.21	5,349.38		51,260.76	17,961.92	11,122.98	6,130.97	5,113.50	
52	51,255.25	17,982.02	11,143.95	6,213.05	5,412.98		51,173.51	17,944.30	11,117.49	6,141.96	5,157.83	
53	51,168.76	17,966.00	11,140.00	6,230.22	5,482.85		51,082.44	17,925.95	11,111.84	6,153.82	5,205.98	
54	51,078.40	17,949.30	11,135.97	6,248.91	5,559.95		50,987.32	17,906.85	11,106.02	6,166.65	5,258.43	
55	50,983.92	17,931.93	11,131.88	6,269.34	5,645.46		50,887.90	17,886.97	11,100.04	6,180.57	5,315.76	
56	50,885.11	17,913.87	11,127.76	6,291.73			50,783.92	17,866.28	11,093.92	6,195.71		
57	50,781.71	17,895.13	11,123.65	6,316.46			50,675.10	17,844.73	11,087.67	6,212.25		
58	50,673.55	17,875.73	11,119.60	6,343.86			50,561.15	17,822.30	11,081.29	6,230.35		
59	50,560.31	17,855.66	11,115.68	6,374.37			50,441.74	17,798.95	11,074.79	6,250.25		
60	50,441.71	17,834.94	11,111.93	6,408.53			50,316.47	17,774.61	11,068.20	6,272.21		
61	50,317.47	17,813.58	11,108.43				50,185.77	17,749.31	11,061.54			
62	50,187.19	17,791.57	11,105.26				50,048.67	17,723.16	11,054.87			
63	50,050.47	17,768.95	11,102.54				49,904.42	17,695.94	11,048.23			
64	49,906.83	17,745.73	11,100.42				49,752.58	17,667.69	11,041.75			
65	49,755.70	17,722.02	11,099.18				49,592.74	17,638.44	11,035.53			
66	49,596.63	17,698.05	11,099.25				49,424.43	17,608.24	11,029.74			
67	49,429.29	17,674.29	11,101.52				49,247.06	17,577.14	11,024.59			
68	49,253.59	17,651.51	11,107.04				49,059.85	17,545.20	11,020.38			
69	49,069.95	17,630.92	11,117.26				48,861.95	17,512.61	11,017.57			
70	48,879.24	17,614.22	11,134.27				48,652.59	17,479.78	11,016.88			
71	48,682.92	17,603.68					48,431.35	17,447.48				
72	48,483.04	17,602.25					48,198.27	17,416.88				
73	48,282.23						47,953.85					
74	48,083.50						47,698.89					
75	47,890.13						47,434.19					

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：中宏宏瑞人生无忧版年金保险（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	18.76	54.40	88.78	167.90	224.91	284.27	18.77	54.42	88.80	168.10	226.09	286.35
1	18.77	54.41	88.79	167.87	224.69	283.87	18.77	54.43	88.82	168.08	225.90	285.99
2	18.77	54.43	88.80	167.84	224.45	283.44	18.78	54.44	88.83	168.05	225.70	285.63
3	18.78	54.44	88.81	167.80	224.20	283.00	18.79	54.45	88.84	168.02	225.48	285.25
4	18.79	54.45	88.82	167.76	223.94	282.54	18.79	54.46	88.85	167.98	225.26	284.85
5	18.79	54.46	88.83	167.72	223.68	282.07	18.80	54.48	88.86	167.95	225.03	284.45
6	18.80	54.47	88.84	167.67	223.40	281.58	18.81	54.49	88.87	167.91	224.80	284.03
7	18.81	54.48	88.85	167.63	223.11	281.07	18.81	54.50	88.88	167.87	224.55	283.59
8	18.82	54.50	88.87	167.58	222.82	280.54	18.82	54.51	88.89	167.83	224.30	283.15
9	18.82	54.51	88.88	167.53	222.51	280.00	18.83	54.53	88.91	167.79	224.04	282.68
10	18.83	54.52	88.89	167.48	222.19	279.44	18.84	54.54	88.92	167.75	223.77	282.21
11	18.84	54.53	88.90	167.43	221.86	278.86	18.84	54.55	88.93	167.70	223.49	281.72
12	18.85	54.55	88.91	167.37	221.53	278.26	18.85	54.57	88.94	167.66	223.21	281.21
13	18.85	54.56	88.92	167.32	221.18	277.65	18.86	54.58	88.96	167.61	222.91	280.68
14	18.86	54.57	88.93	167.26	220.81	277.01	18.87	54.60	88.97	167.56	222.61	280.14
15	18.87	54.59	88.95	167.20	220.44	276.34	18.88	54.61	88.98	167.51	222.29	279.58
16	18.88	54.60	88.96	167.13	220.05	275.66	18.89	54.63	89.00	167.46	221.96	279.00
17	18.89	54.62	88.97	167.07	219.65	274.95	18.90	54.64	89.01	167.41	221.62	278.40
18	18.90	54.64	88.99	167.00	219.23	274.21	18.91	54.66	89.03	167.35	221.27	277.78
19	18.91	54.65	89.00	166.93	218.80	273.44	18.92	54.68	89.04	167.30	220.91	277.14
20	18.92	54.67	89.02	166.86	218.35	272.65	18.93	54.70	89.06	167.24	220.53	276.47
21	18.93	54.69	89.03	166.79	217.88	271.83	18.94	54.71	89.07	167.17	220.14	275.78
22	18.94	54.71	89.05	166.71	217.39	270.97	18.95	54.73	89.09	167.11	219.74	275.06
23	18.95	54.72	89.06	166.63	216.89	270.08	18.96	54.75	89.11	167.04	219.32	274.32
24	18.96	54.74	89.08	166.54	216.36	269.16	18.97	54.77	89.13	166.97	218.88	273.55
25	18.98	54.76	89.10	166.45	215.81	268.19	18.98	54.79	89.14	166.90	218.43	272.75
26	18.99	54.78	89.11	166.36	215.24	267.19	19.00	54.81	89.16	166.83	217.96	271.92
27	19.00	54.80	89.13	166.26	214.64	266.15	19.01	54.84	89.18	166.75	217.47	271.06
28	19.01	54.83	89.15	166.16	214.02	265.06	19.02	54.86	89.20	166.67	216.96	270.16
29	19.03	54.85	89.17	166.05	213.38	263.93	19.04	54.88	89.23	166.58	216.43	269.22
30	19.04	54.87	89.19	165.94	212.70	262.75	19.05	54.91	89.25	166.49	215.88	268.25
31	19.05	54.89	89.21	165.82	211.99	261.52	19.07	54.93	89.27	166.40	215.30	267.24
32	19.07	54.92	89.23	165.70	211.25	260.23	19.08	54.96	89.29	166.30	214.70	266.18
33	19.08	54.94	89.25	165.57	210.48	258.89	19.10	54.98	89.31	166.20	214.07	265.08
34	19.10	54.97	89.27	165.43	209.67	257.49	19.11	55.01	89.34	166.10	213.42	263.93
35	19.12	55.00	89.29	165.29	208.82	256.02	19.13	55.04	89.36	165.99	212.73	262.72
36	19.13	55.02	89.31	165.14	207.93	254.48	19.15	55.07	89.39	165.87	212.02	261.47
37	19.15	55.05	89.34	164.98	207.00	252.87	19.17	55.10	89.42	165.74	211.27	260.16
38	19.17	55.08	89.36	164.81	206.02	251.18	19.18	55.13	89.44	165.62	210.48	258.78
39	19.19	55.11	89.38	164.63	204.99	249.40	19.20	55.16	89.47	165.48	209.66	257.34
40	19.21	55.14	89.41	164.44	203.91	247.54	19.22	55.20	89.50	165.34	208.80	255.83
41	19.23	55.17	89.43	164.24	202.76	245.58	19.24	55.23	89.53	165.19	207.89	254.25
42	19.25	55.21	89.46	164.03	201.56	243.52	19.27	55.27	89.56	165.03	206.94	252.59
43	19.27	55.24	89.48	163.80	200.29	241.35	19.29	55.31	89.60	164.86	205.93	250.84
44	19.29	55.28	89.51	163.56	198.94	239.06	19.31	55.35	89.63	164.69	204.88	249.00
45	19.32	55.31	89.53	163.31	197.52	236.64	19.34	55.39	89.67	164.50	203.76	247.06
46	19.34	55.35	89.56	163.04	196.02	234.08	19.36	55.43	89.70	164.30	202.58	245.02
47	19.37	55.39	89.59	162.74	194.42	231.37	19.39	55.48	89.74	164.09	201.34	242.87
48	19.39	55.43	89.62	162.43	192.72	228.50	19.42	55.52	89.78	163.87	200.02	240.59
49	19.42	55.47	89.64	162.10	190.92	225.46	19.45	55.57	89.82	163.63	198.62	238.19
50	19.45	55.52	89.67	161.75	188.99	222.22	19.48	55.62	89.86	163.38	197.14	235.64
51	19.48	55.56	89.70	161.36	186.94		19.51	55.67	89.90	163.11	195.56	
52	19.51	55.61	89.73	160.95	184.74		19.54	55.73	89.95	162.81	193.88	
53	19.54	55.66	89.77	160.51	182.39		19.58	55.79	89.99	162.50	192.09	
54	19.58	55.71	89.80	160.03	179.86		19.61	55.84	90.04	162.16	190.17	
55	19.61	55.77	89.83	159.51	177.13		19.65	55.91	90.09	161.80	188.12	
56	19.65	55.82	89.87	158.94			19.69	55.97	90.14	161.40		
57	19.69	55.88	89.90	158.32			19.73	56.04	90.19	160.97		
58	19.73	55.94	89.93	157.63			19.78	56.11	90.24	160.50		
59	19.78	56.00	89.96	156.88			19.82	56.18	90.30	159.99		
60	19.82	56.07	89.99	156.04			19.87	56.26	90.35	159.43		
61	19.87	56.14	90.02				19.93	56.34	90.40			
62	19.93	56.21	90.05				19.98	56.42	90.46			
63	19.98	56.28	90.07				20.04	56.51	90.51			
64	20.04	56.35	90.09				20.10	56.60	90.57			
65	20.10	56.43	90.10				20.16	56.69	90.62			
66	20.16	56.50	90.10				20.23	56.79	90.66			
67	20.23	56.58	90.08				20.31	56.89	90.71			
68	20.30	56.65	90.03				20.38	57.00	90.74			
69	20.38	56.72	89.95				20.47	57.10	90.76			
70	20.46	56.77	89.81				20.55	57.21	90.77			
71	20.54	56.81					20.65	57.31				
72	20.63	56.81					20.75	57.42				
73	20.71						20.85					
74	20.80						20.96					
75	20.88						21.08					

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。