

中宏宏悦金生传承版终身寿险（分红型）标准费率表
(A档标准，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	30年交	趸交	3年交	5年交	10年交	15年交	20年交	30年交
0	268.09	90.13	54.82	29.60	20.49	15.77	11.54	246.54	82.89	50.42	27.22	18.84	14.50	10.61
1	272.77	91.71	55.78	30.12	20.85	16.04	11.74	250.85	84.34	51.30	27.70	19.17	14.75	10.79
2	277.54	93.31	56.76	30.64	21.21	16.32	11.95	255.24	85.81	52.19	28.18	19.51	15.01	10.98
3	282.40	94.95	57.75	31.18	21.58	16.61	12.16	259.70	87.32	53.11	28.67	19.85	15.27	11.18
4	287.34	96.61	58.76	31.73	21.96	16.90	12.37	264.25	88.84	54.04	29.18	20.20	15.54	11.37
5	292.37	98.30	59.79	32.28	22.35	17.20	12.59	268.87	90.40	54.98	29.69	20.55	15.81	11.57
6	297.48	100.02	60.83	32.85	22.74	17.50	12.81	273.57	91.98	55.94	30.21	20.91	16.09	11.78
7	302.69	101.77	61.90	33.42	23.14	17.81	13.04	278.36	93.59	56.92	30.73	21.28	16.37	11.98
8	307.99	103.55	62.98	34.01	23.55	18.12	13.27	283.23	95.23	57.92	31.27	21.65	16.66	12.19
9	313.38	105.36	64.08	34.60	23.96	18.44	13.51	288.19	96.89	58.93	31.82	22.03	16.95	12.41
10	318.86	107.21	65.21	35.21	24.38	18.77	13.75	293.23	98.59	59.96	32.38	22.42	17.25	12.63
11	324.44	109.08	66.35	35.83	24.81	19.10	13.99	298.37	100.31	61.01	32.94	22.81	17.56	12.85
12	330.12	110.99	67.51	36.46	25.25	19.44	14.24	303.59	102.07	62.08	33.52	23.21	17.87	13.08
13	335.90	112.93	68.69	37.10	25.70	19.78	14.50	308.90	103.86	63.17	34.11	23.62	18.18	13.31
14	341.78	114.91	69.89	37.75	26.15	20.14	14.76	314.31	105.67	64.27	34.71	24.04	18.50	13.54
15	347.76	116.92	71.12	38.42	26.61	20.49	15.02	319.81	107.52	65.40	35.32	24.46	18.83	13.78
16	353.84	118.96	72.37	39.10	27.09	20.86	15.29	325.40	109.40	66.55	35.94	24.89	19.16	14.03
17	360.03	121.06	73.65	39.79	27.57	21.23	15.57	331.09	111.32	67.72	36.58	25.33	19.50	14.28
18	366.32	123.19	74.95	40.50	28.06	21.61	15.85	336.88	113.28	68.91	37.22	25.78	19.84	14.53
19	372.54	125.29	76.23	41.19	28.54	21.98	16.13	342.67	115.23	70.10	37.86	26.22	20.18	14.78
20	378.87	127.42	77.52	41.89	29.03	22.36	16.41	348.56	117.21	71.30	38.51	26.67	20.53	15.04
21	385.30	129.58	78.84	42.60	29.52	22.74	16.69	354.55	119.22	72.53	39.17	27.13	20.89	15.30
22	391.83	131.78	80.18	43.33	30.03	23.13	16.98	360.64	121.27	73.77	39.85	27.60	21.25	15.56
23	398.48	134.02	81.54	44.07	30.54	23.53	17.28	366.84	123.36	75.04	40.53	28.07	21.61	15.83
24	405.24	136.29	82.93	44.82	31.06	23.94	17.59	373.15	125.48	76.33	41.23	28.56	21.99	16.11
25	412.10	138.60	84.33	45.58	31.59	24.35	17.90	379.56	127.64	77.64	41.94	29.05	22.37	16.39
26	419.09	140.95	85.77	46.36	32.14	24.77	18.22	386.09	129.83	78.98	42.66	29.55	22.75	16.68
27	426.18	143.34	87.22	47.15	32.69	25.20	18.54	392.73	132.06	80.34	43.40	30.06	23.15	16.97
28	433.39	145.77	88.70	47.95	33.25	25.63	18.87	399.48	134.34	81.72	44.15	30.58	23.55	17.27
29	440.72	148.24	90.21	48.77	33.82	26.08	19.21	406.35	136.65	83.13	44.91	31.11	23.96	17.58
30	448.16	150.75	91.73	49.60	34.40	26.53	19.56	413.34	139.00	84.56	45.68	31.65	24.38	17.89
31	455.72	153.29	93.29	50.45	34.99	27.00	19.91	420.45	141.39	86.02	46.47	32.20	24.80	18.21
32	463.40	155.88	94.87	51.31	35.60	27.47	20.28	427.67	143.82	87.50	47.27	32.76	25.23	18.53
33	471.19	158.51	96.47	52.18	36.21	27.95	20.65	435.02	146.29	89.00	48.09	33.32	25.68	18.86
34	479.11	161.18	98.10	53.07	36.84	28.44	21.03	442.49	148.81	90.53	48.92	33.90	26.13	19.20
35	487.14	163.89	99.75	53.98	37.47	28.94	21.42	450.08	151.36	92.09	49.77	34.49	26.58	19.55
36	495.30	166.64	101.43	54.90	38.12	29.46	21.82	457.80	153.96	93.67	50.63	35.09	27.05	19.90
37	503.57	169.44	103.14	55.84	38.79	29.98	22.24	465.64	156.60	95.28	51.50	35.71	27.53	20.26
38	511.96	172.27	104.87	56.79	39.46	30.51	22.66	473.60	159.29	96.92	52.39	36.33	28.01	20.64
39	520.48	175.15	106.64	57.76	40.15	31.06	23.10	481.70	162.01	98.58	53.30	36.96	28.51	21.02
40	529.11	178.07	108.42	58.74	40.85	31.62	23.55	489.91	164.78	100.27	54.22	37.61	29.01	21.41
41	537.85	181.03	110.24	59.75	41.57	32.19		498.26	167.60	101.99	55.16	38.27	29.53	
42	546.71	184.03	112.08	60.77	42.30	32.77		506.73	170.45	103.73	56.11	38.94	30.05	
43	555.69	187.07	113.95	61.81	43.04	33.36		515.32	173.35	105.50	57.08	39.62	30.59	
44	564.77	190.15	115.84	62.87	43.80	33.97		524.05	176.30	107.30	58.06	40.31	31.13	
45	573.95	193.27	117.76	63.94	44.57	34.59		532.89	179.29	109.13	59.07	41.02	31.69	
46	583.24	196.43	119.71	65.03	45.36	35.23		541.87	182.32	110.98	60.08	41.74	32.26	
47	592.63	199.63	121.68	66.14	46.16	35.88		550.97	185.40	112.87	61.12	42.47	32.84	
48	602.11	202.86	123.68	67.26	46.97	36.55		560.20	188.52	114.78	62.17	43.21	33.43	
49	611.69	206.13	125.69	68.40	47.80	37.24		569.55	191.68	116.72	63.24	43.97	34.04	
50	621.37	209.43	127.74	69.56	48.65	37.94		579.03	194.89	118.68	64.32	44.75	34.67	
51	631.13	212.77	129.80	70.73	49.51			588.63	198.14	120.68	65.43	45.54		
52	641.00	216.15	131.90	71.92	50.40			598.37	201.44	122.70	66.55	46.34		
53	650.96	219.56	134.01	73.13	51.30			608.23	204.79	124.75	67.69	47.17		
54	661.02	223.01	136.15	74.36	52.24			618.23	208.18	126.84	68.85	48.02		
55	671.18	226.50	138.31	75.61	53.21			628.36	211.62	128.95	70.04	48.89		
56	681.46	230.02	140.51	76.90				638.62	215.10	131.09	71.25			
57	691.85	233.60	142.74	78.23				649.02	218.64	133.28	72.49			
58	702.35	237.22	145.02	79.60				659.56	222.23	135.50	73.76			
59	712.96	240.90	147.34	81.02				670.23	225.87	137.76	75.07			
60	723.75	244.63	149.71	82.49				681.03	229.57	140.06	76.42			
61	734.66	248.41	152.12					691.95	233.32	142.40				
62	745.32	252.25	154.59					702.96	237.13	144.79				
63	756.21	256.12	157.10					714.07	240.98	147.22				
64	767.14	260.04	159.67					725.26	244.88	149.69				
65	778.07	264.00	162.28					736.51	248.82	152.21				

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。

中宏宏悦金生传承版终身寿险（分红型）标准保费率表
(B档非吸烟优享，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	30年交	趸交	3年交	5年交	10年交	15年交	20年交	30年交
18	348.81	117.30	71.36	38.55	26.70	20.56	15.07	331.71	111.54	67.85	36.65	25.38	19.53	14.30
19	354.77	119.30	72.58	39.21	27.16	20.92	15.33	337.42	113.46	69.02	37.28	25.81	19.87	14.55
20	360.83	121.34	73.82	39.88	27.63	21.28	15.60	343.22	115.41	70.21	37.92	26.26	20.21	14.80
21	366.99	123.41	75.08	40.56	28.10	21.64	15.87	349.13	117.40	71.41	38.57	26.71	20.56	15.06
22	373.25	125.52	76.36	41.26	28.58	22.02	16.15	355.14	119.42	72.64	39.24	27.17	20.92	15.32
23	379.62	127.66	77.67	41.97	29.07	22.39	16.43	361.25	121.47	73.89	39.91	27.64	21.28	15.59
24	386.09	129.84	78.99	42.68	29.57	22.78	16.72	367.47	123.57	75.17	40.60	28.12	21.65	15.86
25	392.67	132.06	80.34	43.41	30.08	23.17	17.01	373.79	125.69	76.46	41.30	28.60	22.02	16.14
26	399.36	134.31	81.71	44.16	30.60	23.58	17.31	380.23	127.86	77.78	42.01	29.10	22.40	16.42
27	406.17	136.60	83.11	44.91	31.13	23.98	17.62	386.77	130.06	79.12	42.74	29.60	22.79	16.71
28	413.08	138.93	84.53	45.68	31.66	24.40	17.93	393.43	132.30	80.48	43.47	30.11	23.19	17.00
29	420.11	141.29	85.97	46.46	32.21	24.82	18.25	400.21	134.58	81.87	44.22	30.63	23.59	17.30
30	427.25	143.70	87.43	47.26	32.76	25.25	18.58	407.10	136.90	83.28	44.99	31.16	24.00	17.61
31	434.50	146.14	88.92	48.07	33.33	25.69	18.91	414.11	139.25	84.71	45.77	31.71	24.42	17.92
32	441.87	148.62	90.44	48.89	33.90	26.14	19.26	421.23	141.65	86.17	46.56	32.26	24.85	18.24
33	449.36	151.15	91.97	49.73	34.49	26.60	19.60	428.48	144.09	87.66	47.36	32.82	25.28	18.57
34	456.96	153.71	93.54	50.58	35.08	27.07	19.96	435.85	146.57	89.17	48.18	33.39	25.72	18.90
35	464.69	156.31	95.12	51.44	35.69	27.54	20.33	443.33	149.09	90.70	49.01	33.97	26.18	19.24
36	472.53	158.95	96.74	52.33	36.31	28.03	20.70	450.95	151.65	92.27	49.86	34.56	26.63	19.58
37	480.48	161.64	98.37	53.22	36.94	28.52	21.08	458.68	154.26	93.85	50.72	35.16	27.10	19.94
38	488.56	164.36	100.04	54.13	37.58	29.03	21.48	466.54	156.90	95.47	51.60	35.77	27.58	20.30
39	496.76	167.13	101.73	55.06	38.24	29.54	21.88	474.52	159.59	97.11	52.49	36.40	28.07	20.68
40	505.08	169.94	103.45	56.00	38.90	30.07	22.30	482.63	162.33	98.77	53.40	37.03	28.56	21.06
41	513.51	172.79	105.19	56.96	39.58	30.60		490.87	165.10	100.47	54.32	37.68	29.07	
42	522.06	175.68	106.96	57.94	40.27	31.15		499.23	167.92	102.19	55.26	38.34	29.58	
43	530.72	178.61	108.75	58.93	40.98	31.71		507.71	170.79	103.93	56.22	39.01	30.11	
44	539.50	181.58	110.58	59.94	41.69	32.28		516.33	173.69	105.71	57.19	39.69	30.64	
45	548.38	184.59	112.42	60.96	42.42	32.86		525.07	176.64	107.51	58.18	40.39	31.19	
46	557.38	187.64	114.30	62.00	43.17	33.45		533.93	179.64	109.34	59.18	41.09	31.75	
47	566.48	190.73	116.20	63.06	43.92	34.06		542.93	182.67	111.20	60.20	41.81	32.32	
48	575.68	193.86	118.12	64.13	44.69	34.68		552.04	185.76	113.09	61.24	42.55	32.90	
49	584.99	197.02	120.07	65.22	45.47	35.32		561.29	188.88	115.00	62.29	43.29	33.50	
50	594.40	200.23	122.04	66.32	46.27	35.97		570.66	192.05	116.94	63.36	44.05	34.11	
51	603.92	203.47	124.04	67.44	47.08			580.16	195.27	118.91	64.45	44.83		
52	613.54	206.74	126.06	68.57	47.91			589.79	198.53	120.91	65.55	45.62		
53	623.26	210.06	128.10	69.72	48.76			599.55	201.84	122.94	66.67	46.43		
54	633.10	213.41	130.17	70.90	49.63			609.45	205.19	125.00	67.82	47.27		
55	643.05	216.81	132.27	72.09	50.53			619.47	208.59	127.08	68.99	48.12		
56	653.11	220.24	134.40	73.32				629.64	212.04	129.20	70.18			
57	663.29	223.73	136.56	74.57				639.94	215.54	131.36	71.40			
58	673.60	227.26	138.76	75.86				650.38	219.09	133.55	72.65			
59	684.02	230.84	141.00	77.19				660.96	222.70	135.79	73.93			
60	694.55	234.48	143.28	78.57				671.66	226.36	138.06	75.26			
61	705.17	238.16	145.61					682.48	230.07	140.37				
62	715.87	241.89	147.97					693.41	233.83	142.72				
63	726.63	245.67	150.38					704.44	237.65	145.12				
64	737.44	249.48	152.84					715.55	241.50	147.56				
65	748.29	253.34	155.33					726.73	245.41	150.04				

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中宏宏悦金生传承版终身寿险（分红型）标准保费率表
（C档非吸烟尊享，每1000元基本保险金额）

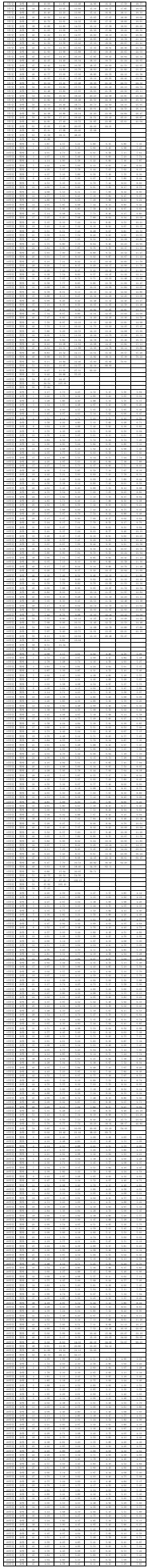
单位：人民币元

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	30年交	趸交	3年交	5年交	10年交	15年交	20年交	30年交
18	328.31	110.40	67.16	36.27	25.12	19.34	14.17	314.68	105.81	64.36	34.76	24.07	18.52	13.56
19	333.95	112.29	68.31	36.90	25.55	19.67	14.41	320.12	107.64	65.47	35.36	24.48	18.84	13.79
20	339.68	114.22	69.48	37.53	25.99	20.01	14.66	325.65	109.50	66.61	35.97	24.91	19.17	14.03
21	345.51	116.18	70.68	38.18	26.44	20.36	14.92	331.27	111.39	67.76	36.59	25.34	19.50	14.28
22	351.44	118.18	71.89	38.83	26.90	20.71	15.18	337.00	113.31	68.93	37.22	25.78	19.84	14.53
23	357.47	120.21	73.13	39.50	27.36	21.07	15.44	342.82	115.27	70.12	37.87	26.22	20.18	14.78
24	363.60	122.27	74.38	40.18	27.83	21.43	15.71	348.74	117.26	71.33	38.52	26.68	20.53	15.04
25	369.84	124.37	75.66	40.87	28.31	21.80	15.99	354.77	119.29	72.56	39.19	27.14	20.89	15.30
26	376.18	126.50	76.96	41.58	28.80	22.18	16.27	360.90	121.35	73.82	39.87	27.61	21.25	15.57
27	382.63	128.67	78.28	42.29	29.30	22.57	16.56	367.14	123.45	75.09	40.56	28.09	21.62	15.84
28	389.18	130.88	79.62	43.02	29.80	22.96	16.85	373.48	125.58	76.39	41.26	28.57	22.00	16.12
29	395.84	133.12	80.99	43.76	30.32	23.36	17.15	379.94	127.75	77.71	41.97	29.07	22.38	16.40
30	402.62	135.40	82.37	44.51	30.84	23.76	17.45	386.50	129.96	79.06	42.70	29.57	22.77	16.69
31	409.50	137.72	83.79	45.28	31.38	24.18	17.76	393.18	132.21	80.42	43.44	30.09	23.17	16.99
32	416.49	140.07	85.22	46.05	31.92	24.60	18.08	399.97	134.49	81.82	44.19	30.61	23.57	17.29
33	423.60	142.46	86.68	46.85	32.47	25.03	18.40	406.88	136.82	83.23	44.96	31.14	23.98	17.59
34	430.82	144.90	88.16	47.65	33.03	25.46	18.73	413.90	139.18	84.67	45.74	31.68	24.40	17.90
35	438.16	147.37	89.67	48.47	33.60	25.91	19.07	421.04	141.58	86.13	46.53	32.24	24.83	18.22
36	445.61	149.88	91.20	49.30	34.19	26.36	19.42	428.30	144.03	87.62	47.34	32.80	25.27	18.55
37	453.18	152.43	92.75	50.15	34.78	26.83	19.77	435.68	146.51	89.13	48.16	33.37	25.71	18.88
38	460.87	155.02	94.33	51.01	35.38	27.30	20.13	443.18	149.04	90.67	48.99	33.95	26.16	19.22
39	468.67	157.65	95.94	51.89	36.00	27.78	20.50	450.80	151.60	92.23	49.84	34.54	26.62	19.57
40	476.60	160.32	97.57	52.78	36.63	28.27	20.88	458.55	154.21	93.82	50.71	35.15	27.09	19.92
41	484.64	163.03	99.22	53.68	37.26	28.77		466.42	156.86	95.44	51.58	35.76	27.57	
42	492.79	165.79	100.91	54.61	37.91	29.28		474.41	159.55	97.08	52.48	36.38	28.05	
43	501.06	168.58	102.61	55.54	38.57	29.80		482.52	162.29	98.75	53.39	37.02	28.55	
44	509.45	171.41	104.35	56.49	39.24	30.33		490.77	165.07	100.44	54.31	37.67	29.05	
45	517.95	174.29	106.11	57.46	39.93	30.87		499.13	167.89	102.16	55.25	38.32	29.57	
46	526.57	177.20	107.89	58.45	40.62	31.42		507.63	170.75	103.91	56.20	38.99	30.09	
47	535.30	180.16	109.70	59.44	41.33	31.98		516.25	173.66	105.69	57.17	39.67	30.62	
48	544.13	183.15	111.54	60.46	42.05	32.55		524.99	176.61	107.49	58.16	40.37	31.17	
49	553.08	186.18	113.40	61.48	42.78	33.14		533.87	179.61	109.32	59.16	41.07	31.73	
50	562.14	189.25	115.28	62.53	43.52	33.74		542.87	182.65	111.18	60.18	41.79	32.30	
51	571.31	192.36	117.19	63.58	44.28			552.01	185.74	113.07	61.21	42.52		
52	580.59	195.51	119.12	64.66	45.05			561.28	188.87	114.98	62.26	43.27		
53	589.99	198.70	121.08	65.75	45.84			570.68	192.05	116.93	63.33	44.03		
54	599.50	201.93	123.07	66.86	46.65			580.21	195.27	118.90	64.42	44.81		
55	609.13	205.20	125.08	67.99	47.48			589.88	198.54	120.90	65.53	45.61		
56	618.89	208.52	127.12	69.14				599.69	201.86	122.94	66.66			
57	628.77	211.88	129.20	70.32				609.64	205.23	125.01	67.81			
58	638.78	215.29	131.30	71.52				619.73	208.65	127.11	69.00			
59	648.91	218.75	133.45	72.76				629.96	212.13	129.25	70.21			
60	659.16	222.26	135.63	74.04				640.33	215.65	131.42	71.44			
61	669.52	225.82	137.85					650.82	219.23	133.64				
62	679.97	229.43	140.11					661.43	222.86	135.89				
63	690.50	233.07	142.41					672.15	226.53	138.18				
64	701.11	236.76	144.74					682.97	230.26	140.50				
65	711.78	240.49	147.11					693.89	234.02	142.87				

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。

中國銀行保險業發展戰略（2013-2015） 中國保險業發展戰略

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