

表一：中宏养老顺心养老年金保险费率表
(每1000元基本保险金额)

[illegible]

注1：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。

注2: 本产品适用于个人养老金业务, 投保年龄会根据届时的相关政策调整。

		男性 保至100周岁										
投保年龄	当期领取 养老金	领取年龄60周岁					领取年龄65周岁					
		趸交	3年交	5年交	10年交	至60周岁	趸交	3年交	5年交	10年交	至60周岁	至65周岁
0		9,652.03	3,305.20	2,035.52	1,064.78		7,973.08	2,730.30	1,681.49	879.62		
1		9,846.45	3,371.77	2,078.52	1,086.24		8,133.76	2,785.34	1,715.38	897.36		
2		10,044.82	3,438.72	2,118.37	1,108.15		8,294.49	2,841.49	1,749.88	915.47		
3		10,247.29	3,503.06	2,161.09	1,130.51		8,455.08	2,898.82	1,785.30	933.96		
4		10,453.87	3,573.84	2,204.69	1,153.34		8,635.87	2,957.32	1,821.34	952.83		
5		10,664.74	3,652.07	2,249.19	1,176.63		8,816.10	3,017.05	1,858.14	972.10		
6		10,879.88	3,725.78	2,294.61	1,200.42		8,988.05	3,077.98	1,895.69	991.76		
7		11,099.49	3,801.01	2,340.96	1,224.68		9,169.59	3,140.19	1,934.02	1,011.84		
8		11,323.56	3,877.80	2,388.28	1,249.46		9,354.08	3,203.67	1,973.15	1,032.33		
9		11,552.30	3,956.16	2,436.56	1,274.74		9,543.98	3,268.48	2,013.08	1,053.84		
10		11,785.68	4,036.13	2,485.85	1,300.56		9,737.07	3,334.61	2,053.84	1,074.59		
11		12,023.93	4,117.76	2,536.15	1,326.90		9,933.98	3,402.13	2,095.45	1,096.39		
12		12,267.03	4,201.07	2,587.50	1,353.79		10,135.07	3,471.03	2,137.92	1,118.63		
13		12,515.20	4,286.10	2,639.89	1,381.24		10,340.28	3,541.31	2,181.27	1,141.35		
14		12,768.43	4,372.89	2,693.39	1,409.26		10,549.79	3,613.13	2,225.52	1,164.53		
15		13,026.95	4,461.47	2,747.98	1,437.85		10,763.59	3,686.45	2,270.70	1,188.20		
16		13,290.75	4,551.89	2,803.72	1,467.06	439.31	10,981.89	3,761.25	2,316.81	1,212.37	363.20	339.97
17		13,560.09	4,644.18	2,860.59	1,496.86	454.98	11,204.66	3,837.63	2,363.90	1,237.05	376.18	351.30
18		13,834.93	4,738.39	2,918.68	1,527.30	471.47	11,432.15	3,915.59	2,411.96	1,262.23	389.83	363.17
19		14,115.57	4,834.57	2,977.95	1,558.36	488.83	11,664.30	3,995.20	2,461.04	1,287.97	404.21	375.60
20		14,401.97	4,932.75	3,038.50	1,590.09	507.14	11,901.42	4,076.46	2,511.15	1,314.23	419.37	388.64
21		14,694.42	5,033.00	3,100.28	1,622.46	526.47	12,143.38	4,159.45	2,562.33	1,341.07	435.38	402.34
22		14,992.91	5,135.32	3,163.40	1,655.56	546.90	12,390.58	4,244.18	2,614.57	1,368.46	452.30	416.72
23		15,297.72	5,239.82	3,227.81	1,689.33	568.53	12,642.83	4,330.71	2,667.94	1,396.45	470.22	431.87
24		15,608.87	5,346.49	3,293.62	1,723.83	591.45	12,900.57	4,419.06	2,722.42	1,425.03	489.22	447.81
25		15,926.81	5,455.45	3,360.78	1,759.06	615.79	13,163.60	4,509.30	2,778.10	1,454.24	509.39	464.63
26		16,251.01	5,566.67	3,429.41	1,795.04	641.67	13,432.39	4,601.46	2,834.93	1,484.06	530.85	482.39
27		16,582.28	5,680.30	3,499.46	1,831.79	669.24	13,705.73	4,695.58	2,893.02	1,514.54	553.71	501.16
28		16,920.57	5,798.28	3,571.04	1,869.33	698.66	13,987.09	4,791.73	2,952.31	1,545.66	578.10	521.03
29		17,266.02	5,914.80	3,644.11	1,907.68	730.13	14,273.28	4,889.90	3,012.93	1,577.47	604.17	542.10
30		17,618.84	6,035.76	3,718.78	1,946.85	763.86	14,565.77	4,990.26	3,074.81	1,609.96	632.12	564.47
31		17,979.13	6,159.42	3,795.03	1,986.87	800.08	14,844.39	5,092.73	3,138.09	1,643.18	662.63	588.27
32		18,347.19	6,285.60	3,872.94	2,027.74	839.06	15,169.59	5,197.46	3,202.68	1,677.11	694.24	613.61
33		18,722.02	6,414.63	3,952.51	2,069.52	881.11	15,481.26	5,304.40	3,268.75	1,711.79	729.29	640.67
34		19,107.04	6,546.30	4,033.81	2,112.17	926.60	15,799.78	5,413.74	3,336.19	1,747.22	767.02	669.60
35		19,498.13	6,680.93	4,116.86	2,155.79	975.95	16,125.14	5,525.38	3,405.17	1,783.44	807.96	700.62
36		19,899.88	6,818.35	4,201.70	2,200.31	1,029.68	16,457.62	5,639.56	3,475.61	1,820.46	852.57	733.92
37		20,308.25	6,958.85	4,288.40	2,245.85	1,088.37	16,794.34	5,756.11	3,547.65	1,858.29	901.31	769.79
38		20,727.25	7,102.29	4,376.96	2,292.32	1,152.73	17,147.46	5,876.35	3,621.22	1,896.97	954.78	808.54
39		21,154.15	7,248.93	4,467.47	2,339.88	1,223.62	17,499.23	5,997.06	3,696.46	1,936.48	1,013.72	850.48
40		21,590.75	7,398.66	4,559.91	2,388.38	1,302.04	17,861.67	6,121.64	3,773.33	1,979.91	1,078.95	895.99
41		22,036.24	7,551.72	4,654.42	2,437.83	1,387.04	18,232.25	6,248.77	3,851.92	2,018.18	1,149.65	953.45
42		22,492.04	7,708.04	4,750.90	2,488.24	1,481.84	18,610.72	6,378.89	3,932.24	2,060.43	1,228.58	999.66
43		22,957.03	7,867.79	4,849.27	2,539.62	1,588.23	18,997.55	6,511.71	4,013.34	2,103.54	1,317.19	1,059.01
44		23,432.81	8,030.68	4,949.55	2,591.97	1,708.45	19,393.09	6,647.62	4,098.27	2,147.70	1,417.33	1,124.38
45		23,917.93	8,196.72	5,051.76	2,645.29	1,845.35	19,797.57	6,786.39	4,184.01	2,192.74	1,531.39	1,196.71
46		24,412.49	8,365.96	5,155.90	2,699.59	1,997.43	20,210.30	6,928.34	4,271.73	2,236.88	1,658.03	1,276.06
47		24,916.57	8,538.40	5,261.89	2,754.97	2,169.12	20,642.93	7,070.35	4,361.26	2,285.89	1,809.46	1,362.44
48		25,431.21	8,714.06	5,370.01	2,811.13	2,367.73	21,064.02	7,221.60	4,452.95	2,333.78	1,982.12	1,460.51
49		25,953.48	8,892.95	5,479.99	2,868.35	2,632.72	21,505.51	7,373.12	4,546.47	2,382.55	2,187.39	1,571.31
50		26,486.39	9,075.08	5,591.92	2,926.54	2,926.54	21,955.86	7,527.91	4,641.73	2,432.20	2,390.24	1,697.48
51		27,028.98	9,260.43	5,705.78	3,000.00	3,276.52	22,416.67	7,686.62	4,738.74	2,482.71	2,705.23	1,837.56
52		27,581.19	9,448.99	5,821.56	3,078.33	3,722.45	22,886.55	7,845.22	4,837.50	2,534.09	3,029.14	2,004.98
53		28,143.03	9,640.76	5,939.91	3,158.23	4,232.93	23,364.91	8,000.73	4,938.91	2,586.31	3,370.36	2,186.19
54		28,714.45	9,835.69	6,058.83	3,240.00	5,075.36	23,851.92	8,176.11	5,040.20	2,639.37	3,722.69	2,422.72
55		29,395.35	1,003.74	6,180.26		6,180.26	24,347.55	8,345.34	5,144.11	2,693.25	5,144.11	2,693.25
56		29,885.64	10,234.88				24,851.73	8,517.40	5,249.68			3,017.20
57		30,485.16	10,493.03				25,364.37	8,692.23	5,356.90			3,472.78
58		31,093.73					25,885.33	8,869.78	5,465.71			3,950.77
59		31,711.15					26,414.46	9,049.89	5,576.06			4,670.95
60							26,951.57	9,232.76	5,687.89			5,587.89
61							27,496.41	9,405.01				
62							28,048.71	9,618.61				
63							28,608.13					
64							29,174.31					
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注1：除产品另有约定外，我司所有历史及在售产品的年度交万元的保险累计计算方式为：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。

注2：本产品适用于个人养老金业务，投保年龄会根据期限的相关政策调整。

		女性 截至88周岁									
投保年龄	当期领取	领取年龄55周岁					领取年龄60周岁				
	趸交	3年交	5年交	10年交	至55周岁	趸交	3年交	5年交	10年交	至55周岁	至60周岁
0		9,036.76	3,094.12	1,905.27	996.42		7,279.34	2,492.41	1,534.77	802.66	
1		9,217.98	3,156.16	1,943.47	1,016.40		7,425.36	2,542.40	1,565.55	818.76	
2		9,402.87	3,219.46	1,982.45	1,036.79		7,574.33	2,593.40	1,596.86	835.19	
3		9,591.49	3,284.04	2,022.22	1,057.59		7,725.31	2,645.44	1,629.00	851.95	
4		9,783.92	3,349.94	2,062.79	1,078.81		7,881.36	2,698.54	1,661.70	869.06	
5		9,980.24	3,417.16	2,104.19	1,100.47		8,039.55	2,752.70	1,695.05	886.51	
6		10,180.51	3,485.74	2,146.42	1,122.56		8,200.93	2,807.96	1,729.09	904.31	
7		10,384.82	3,555.70	2,189.51	1,145.10		8,365.56	2,864.35	1,763.81	922.48	
8		10,593.25	3,627.08	2,234.47	1,168.10		8,533.53	2,921.86	1,799.24	941.01	
9		10,805.89	3,699.89	2,279.32	1,191.58		8,704.88	2,980.55	1,835.38	959.92	
10		11,022.82	3,774.18	2,324.07	1,215.50		8,879.71	3,040.42	1,872.25	979.22	
11		11,244.13	3,849.97	2,370.75	1,239.92		9,058.06	3,101.50	1,909.87	998.90	
12		11,469.92	3,927.29	2,418.37	1,264.83		9,240.03	3,163.82	1,948.26	1,018.99	
13		11,700.27	4,006.18	2,466.96	1,290.25		9,425.68	3,227.40	1,987.42	1,039.48	
14		11,935.27	4,086.66	2,516.53	1,316.19		9,615.09	3,292.27	2,027.38	1,060.39	
15		12,175.03	4,168.77	2,567.10	1,342.65		9,808.34	3,358.46	2,068.15	1,081.72	
16		12,419.63	4,252.54	2,618.70	1,369.65	443.02	10,005.51	3,425.98	2,109.74	1,103.48	356.99
17		12,669.19	4,338.01	2,671.34	1,397.19	460.10	10,206.67	3,494.89	2,152.18	1,125.70	370.76
18		12,923.80	4,425.21	2,725.05	1,425.30	478.18	10,411.92	3,565.18	2,195.49	1,148.36	385.34
19		13,183.57	4,514.17	2,778.86	1,453.98	497.33	10,621.33	3,636.92	2,239.67	1,171.48	400.79
20		13,448.60	4,604.96	2,835.77	1,483.24	517.66	10,835.01	3,710.09	2,284.76	1,195.08	417.18
21		13,719.02	4,697.58	2,892.63	1,513.09	539.27	11,053.01	3,784.79	2,330.76	1,219.16	434.81
22		13,994.91	4,792.08	2,951.04	1,543.56	562.28	11,275.48	3,860.97	2,377.71	1,243.73	453.17
23		14,276.42	4,888.48	3,010.43	1,574.85	586.83	11,502.45	3,938.74	2,425.61	1,268.81	472.96
24		14,563.64	4,986.88	3,071.04	1,606.37	613.07	11,734.08	4,018.07	2,474.49	1,294.39	492.12
25		14,856.72	5,087.26	3,132.89	1,638.74	641.17	11,970.41	4,099.04	2,524.37	1,320.51	516.79
26		15,155.75	5,189.71	3,195.99	1,671.77	671.35	12,211.60	4,181.65	2,575.28	1,347.16	541.12
27		15,460.91	5,294.22	3,260.39	1,705.48	703.81	12,457.68	4,265.98	2,627.23	1,374.36	567.29
28		15,772.25	5,400.90	3,326.11	1,739.89	738.83	12,708.85	4,352.01	2,680.25	1,402.12	595.54
29		16,090.00	5,509.73	3,393.17	1,774.99	776.71	12,965.12	4,439.83	2,734.36	1,430.46	626.09
30		16,414.18	5,620.82	3,461.61	1,810.83	817.80	13,226.71	4,529.44	2,789.58	1,459.37	659.24
31		16,745.07	5,734.15	3,531.45	1,847.39	862.54	13,493.61	4,620.91	2,845.95	1,488.69	693.34
32		17,082.66	5,849.84	3,602.73	1,884.71	911.40	13,766.08	4,714.25	2,903.47	1,519.01	724.76
33		17,427.26	5,967.88	3,675.47	1,922.79	964.98	14,044.07	4,809.54	2,962.19	1,549.77	778.00
34		17,778.83	6,086.37	3,749.71	1,961.67	1,023.98	14,327.50	4,906.77	3,022.12	1,581.15	825.64
35		18,137.73	6,211.30	3,825.47	2,001.34	1,085.26	14,617.46	5,008.03	3,083.30	1,613.20	878.34
36		18,503.86	6,336.80	3,902.80	2,041.79	1,160.06	14,913.14	5,107.33	3,145.73	1,645.90	935.78
37		18,877.67	6,464.84	3,981.72	2,083.05	1,239.63	15,214.78	5,210.74	3,209.48	1,679.39	997.27
38		19,258.99	6,595.55	4,062.20	2,125.12	1,327.06	15,522.83	5,316.28	3,274.52	1,713.30	1,060.85
39		19,648.34	6,728.82	4,144.29	2,168.02	1,427.81	15,837.06	5,424.02	3,340.94	1,748.16	1,151.75
40		20,045.47	6,864.82	4,227.99	2,211.76	1,541.86	16,158.01	5,533.97	3,408.71	1,783.66	1,243.88
41		20,450.50	7,003.47	4,313.35	2,256.36	1,668.67	16,485.39	5,646.22	3,477.92	1,819.92	1,346.30
42		20,863.55	7,144.85	4,400.38	2,301.83	1,820.08	16,819.76	5,770.79	3,548.53	1,856.90	1,468.61
43		21,284.74	7,289.01	4,488.11	2,348.17	1,993.21	17,160.84	5,897.73	3,620.64	1,894.60	1,608.16
44		21,714.20	7,435.98	4,579.57	2,395.40	2,198.39	17,509.21	5,997.10	3,694.20	1,933.04	1,774.21
45		22,152.06	7,585.81	4,671.77	2,443.52	2,443.52	17,864.57	6,118.94	3,769.21	1,972.22	1,972.22
46		22,598.43	7,738.54	4,765.74		2,737.35	18,227.50	6,243.17	3,845.68	2,012.16	2,209.54
47		23,053.44	7,894.20	4,861.51		3,107.96	18,597.58	6,369.83	3,923.94	2,052.86	2,508.99
48		23,517.19	8,052.82	4,959.08		3,594.29	18,984.29	6,498.95	4,003.10	2,094.33	2,893.65
49		23,989.81	8,214.45	5,058.49		4,237.38	19,359.55	6,630.56	4,084.08	2,136.58	3,421.31
50		24,471.38	8,379.11	5,159.74	5,159.74		19,751.63	6,764.69	4,166.60	2,179.61	4,166.60
51		24,962.00	8,546.84				20,151.22	6,901.36	4,250.66		2,441.72
52		25,461.76	8,717.65				20,558.40	7,040.60	4,329.29		2,772.32
53		25,970.73					20,973.24	7,182.42	4,423.48		3,197.21
54		26,498.99					21,395.81	7,326.86	4,512.26		3,779.82
55							21,826.14	7,473.89	4,602.61		4,602.61
56							22,264.29	7,623.56			
57							22,710.27	7,775.86			
58							23,164.11				
59							23,625.80				
60	24,095.33										
61	23,474.57										
62	22,841.11										
63	22,194.66										
64	21,534.92										
65	20,861.55										
66	20,174.21										
67	19,472.58										
68	18,756.38										
69	18,025.40										
70	17,279.45										
71	16,518.30										
72	15,741.69										
73	14,949.28										
74	14,140.71										
75	13,315.65										
注1：除产品另有约定外，我司所有历史及在售产品的非年金方式的保险费率计算系数为：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。											
注2：本产品适用于个人养老金业务，投保年龄会根据届时的相关政策调整。											

		女性 保至100周岁									
投保年数	即期领取 星交	领取年龄55周岁					领取年龄60周岁				
		星交	5年交	5年交	10年交	至55周岁	星交	10年交	5年交	至60周岁	
0		11,341.98	3,883.43	2,391.33	1,250.63		9,958.55	3,272.82	2,015.34	1,064.01	
1		11,569.49	3,961.32	2,438.28	1,275.71		9,750.33	3,338.48	2,055.77	1,075.16	
2		11,801.59	4,040.79	2,488.22	1,301.31		9,946.00	3,405.47	2,097.02	1,096.74	
3		12,038.40	4,121.87	2,538.15	1,327.43		10,145.62	3,473.83	2,139.12	1,118.76	
4		12,279.98	4,204.60	2,589.09	1,354.08		10,349.29	3,543.57	2,182.06	1,141.23	
5		12,526.45	4,289.00	2,641.06	1,381.27		10,557.07	3,614.72	2,225.89	1,164.15	
6		12,777.88	4,375.10	2,694.09	1,409.01		10,769.05	3,687.32	2,270.59	1,187.54	
7		13,034.40	4,462.94	2,748.19	1,437.31		10,985.32	3,761.38	2,316.21	1,211.41	
8		13,296.10	4,552.56	2,803.39	1,466.19		11,205.96	3,836.94	2,362.75	1,235.76	
9		13,563.09	4,643.99	2,859.70	1,495.65		11,431.07	3,914.03	2,410.24	1,260.61	
10		13,833.47	4,737.27	2,917.16	1,525.71		11,660.74	3,992.69	2,458.68	1,285.96	
11		14,115.37	4,832.44	2,975.77	1,556.38		11,895.06	4,072.94	2,508.12	1,311.82	
12		14,396.88	4,929.54	3,035.58	1,587.68		12,134.13	4,154.83	2,558.55	1,338.22	
13		14,686.14	5,028.61	3,096.59	1,619.60		12,378.05	4,238.26	2,610.01	1,365.15	
14		14,981.25	5,129.67	3,158.85	1,652.18		12,626.92	4,323.61	2,662.51	1,392.62	
15		15,282.34	5,232.80	3,222.37	1,685.42		12,880.84	4,410.57	2,716.09	1,420.66	
16		15,589.53	5,338.01	3,287.18	1,719.33	556.22	13,139.91	4,499.32	2,770.75	1,449.27	
17		15,902.96	5,445.36	3,353.30	1,753.93	577.68	13,404.26	4,589.85	2,826.53	1,478.46	
18		16,222.74	5,554.88	3,420.77	1,789.24	600.38	13,673.98	4,682.25	2,883.44	1,508.25	
19		16,549.01	5,666.64	3,489.61	1,825.27	624.45	13,949.19	4,776.51	2,941.52	1,538.65	
20		16,881.92	5,780.66	3,559.86	1,862.03	649.99	14,230.41	4,872.72	3,001.26	1,569.67	
21		17,221.60	5,897.02	3,631.53	1,899.55	677.19	14,516.66	4,969.26	3,061.26	1,601.33	
22		17,568.19	6,015.73	3,704.67	1,937.83	706.07	14,808.95	5,071.04	3,122.97	1,633.64	
23		17,921.83	6,136.89	3,779.30	1,976.90	736.91	15,107.33	5,173.24	3,185.95	1,666.61	
24		18,282.70	6,260.48	3,855.46	2,016.77	769.87	15,411.79	5,277.57	3,250.22	1,700.26	
25		18,650.92	6,386.64	3,933.17	2,057.45	805.17	15,722.52	5,384.00	3,315.81	1,734.60	
26		19,026.68	6,515.35	4,012.49	2,098.97	843.06	16,039.58	5,492.66	3,382.75	1,769.66	
27		19,410.09	6,646.73	4,093.42	2,141.35	883.83	16,363.20	5,603.51	3,451.08	1,805.44	
28		19,801.40	6,780.76	4,176.03	2,184.60	927.80	16,693.42	5,716.69	3,520.81	1,841.96	
29		20,200.68	6,917.97	4,260.32	2,228.74	975.37	17,030.50	5,832.16	3,591.99	1,879.23	
30		20,608.21	7,057.19	4,346.37	2,274.79	1,026.98	17,374.46	5,950.06	3,664.63	1,917.29	
31		21,024.06	7,199.71	4,434.17	2,319.78	1,083.15	17,725.60	6,070.35	3,738.79	1,956.13	
32		21,448.53	7,345.12	4,523.80	2,366.72	1,144.51	18,083.91	6,193.19	3,814.49	1,995.79	
33		21,881.66	7,494.55	4,615.28	2,414.59	1,211.80	18,449.75	6,318.53	3,891.75	2,036.26	
34		22,323.81	7,645.05	4,708.65	2,463.42	1,285.89	18,823.05	6,446.51	3,970.63	2,077.60	
35		22,774.98	7,798.71	4,803.90	2,513.23	1,367.87	19,204.23	6,577.11	4,051.15	2,119.78	
36		23,235.97	7,957.47	4,900.15	2,564.03	1,456.78	19,593.18	6,710.48	4,133.36	2,162.86	
37		23,705.56	8,118.40	5,000.15	2,615.84	1,555.94	19,990.39	6,846.58	4,217.28	2,206.82	
38		24,184.96	8,282.54	5,101.22	2,668.68	1,667.24	20,395.67	6,985.57	4,302.96	2,251.73	
39		24,673.93	8,449.95	5,204.30	2,722.55	1,793.01	20,809.63	7,127.41	4,390.41	2,297.55	
40		25,172.64	8,620.68	5,309.42	2,777.48	1,936.44	21,231.97	7,272.26	4,479.72	2,344.28	
41		25,681.27	8,794.80	5,416.61	2,833.49	2,095.48	21,663.39	7,420.09	4,570.87	2,391.94	
42		26,199.96	8,972.34	5,529.30	2,890.58	2,285.62	22,103.50	7,571.05	4,663.83	2,440.54	
43		26,728.88	9,153.37	5,637.33	2,948.77	2,503.63	22,553.17	7,725.02	4,758.64	2,490.09	
44		27,268.19	9,337.94	5,750.92	3,008.08	2,760.09	23,011.81	7,882.05	4,855.33	2,540.61	
45		27,818.05	9,526.09	5,866.70	3,068.52	3,068.52	23,479.57	8,042.18	4,953.91	2,592.11	
46		28,378.59	9,717.88	5,984.71		3,437.55	23,958.58	8,205.46	5,054.42	2,644.60	
47		28,949.98	9,913.35	6,104.97		3,902.91	24,442.98	8,371.93	5,156.88	2,698.09	
48		29,532.53	10,112.55	6,227.50		4,501.07	24,938.89	8,541.63	5,261.32	2,752.60	
49		30,125.85	10,315.52	6,352.33		5,331.20	25,444.74	8,716.75	5,367.75	2,808.13	
50		30,730.59	10,522.30	6,479.48		6,479.48	25,969.76	8,890.90	5,476.20	2,864.69	
51		31,346.70	10,732.92				26,484.95	9,070.52	5,586.69		
52		31,974.29	10,947.42				27,020.11	9,253.53	5,699.23		
53		32,613.45					27,565.34	9,439.93	5,813.83		
54		33,264.26					28,120.71	9,629.75	5,930.50		
55							28,686.31	9,823.61	6,049.26		
56							29,262.17	10,019.72			
57							29,848.33	10,219.88			
58							30,444.82				
59							31,051.62				
60	31,668.73										
61	31,186.60										
62	30,693.77										
63	30,189.90										
64	29,674.61										
65	29,147.41										
66	28,607.84										
67	28,055.41										
68	27,489.75										
69	26,910.55										
70	26,317.54										
71	25,710.39										
72	25,088.61										
73	24,451.53										
74	23,798.31										
75	23,128.01										

注1：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。

注2：本产品适用于个人养老金业务，投保年龄会根据届时的相关政策调整。

表二：中宏养老顺心养老年金保险基本保险金额表
(每1000元保险费)

投保年龄	即期领取 交款	男性 保至100周岁					女性 保至100周岁				
		领取年龄60周岁					领取年龄65周岁				
		3年交	5年交	10年交	交至60周岁	交至65周岁	3年交	5年交	10年交	交至60周岁	交至65周岁
0		103.61	302.55	491.27	939.16	125.42	366.26	594.71	1,136.85		
1		101.56	296.58	481.57	920.61	122.84	359.02	582.96	1,114.38		
2		99.55	290.72	472.06	902.40	120.84	351.99	574.44	1,092.44		
3		97.59	284.98	462.73	884.56	118.83	344.97	560.13	1,070.71		
4		95.66	279.34	453.58	867.05	115.80	338.14	549.05	1,049.51		
5		93.77	273.82	444.60	849.88	113.51	331.45	538.17	1,028.70		
6		91.91	268.40	435.80	833.04	111.26	324.89	527.51	1,008.31		
7		90.09	263.09	427.18	816.54	109.06	318.45	517.06	988.30		
8		88.31	257.88	418.71	800.35	106.90	312.14	506.80	968.63		
9		86.56	252.77	410.41	784.47	104.78	305.95	496.75	949.45		
10		84.85	247.76	402.28	768.90	102.70	299.89	486.89	930.59		
11		83.17	242.85	394.30	753.64	100.66	293.93	477.22	912.08		
12		81.52	238.03	386.47	738.67	98.67	288.10	467.74	893.95		
13		79.90	233.31	378.80	723.99	96.71	282.38	458.45	876.16		
14		78.32	228.68	371.28	709.59	94.79	276.77	449.33	858.72		
15		76.76	224.14	363.80	695.48	92.91	271.26	440.39	841.61		
16		75.24	219.69	356.67	681.64	91.06	265.87	431.63	824.83	2,753.30	2,941.44
17		73.75	215.32	349.58	668.07	89.25	260.56	423.03	808.37	2,658.30	2,846.57
18		72.28	211.04	342.62	654.75	87.47	255.39	414.60	792.25	2,565.22	2,753.53
19		70.84	206.84	335.80	641.70	85.73	250.30	406.33	776.42	2,473.96	2,662.41
20		69.43	202.73	329.11	628.90	84.02	245.31	398.22	760.90	2,384.53	2,573.08
21		68.05	198.69	322.55	616.34	82.35	240.42	390.27	745.67	2,296.84	2,485.46
22		66.70	194.73	316.12	604.03	80.71	235.52	382.47	730.75	2,210.92	2,399.69
23		65.37	190.85	309.81	591.95	79.10	230.91	374.82	716.10	2,126.66	2,315.51
24		64.07	187.04	303.82	580.10	77.52	226.29	367.32	701.74	2,044.07	2,235.09
25		62.79	183.30	297.55	568.49	75.97	221.76	359.96	687.61	1,963.13	2,152.25
26		61.53	179.64	291.60	557.09	74.45	217.32	352.74	673.83	1,883.77	2,073.01
27		60.31	176.05	285.76	545.91	72.96	212.97	345.66	660.27	1,806.00	1,995.37
28		59.10	172.52	280.03	534.95	71.49	208.69	338.72	646.97	1,729.89	1,919.28
29		57.92	169.07	274.42	524.20	70.06	204.50	331.90	633.93	1,655.16	1,844.68
30		56.76	165.58	268.91	513.65	68.65	200.39	325.22	621.13	1,581.98	1,7

投保年龄	女性 保至68周岁											
	即期领取		领取年龄55周岁					领取年龄60周岁				
	趸交	趸交	3年交	5年交	10年交	至55周岁	趸交	3年交	5年交	10年交	至60周岁	
0		110.66	323.19	524.86	1,003.59		137.38	401.22	651.56	1,245.86		
1		108.48	316.84	514.54	983.86		134.67	393.33	638.75	1,221.36		
2		106.35	310.61	504.43	964.52		132.02	385.59	626.19	1,197.33		
3		104.26	304.50	494.51	945.55		129.43	378.01	613.87	1,173.78		
4		102.21	298.51	484.78	926.95		126.88	370.57	601.79	1,150.67		
5		100.20	292.64	475.24	908.70		124.39	363.28	589.95	1,128.02		
6		98.23	286.88	465.89	890.82		121.94	356.13	578.34	1,105.82		
7		96.29	281.24	456.72	873.29		119.54	349.12	566.95	1,084.03		
8		94.40	275.70	447.73	856.09		117.18	342.25	555.79	1,062.69		
9		92.54	270.28	438.92	839.24		114.86	335.51	544.85	1,041.75		
10		90.72	264.96	430.28	822.71		112.62	328.90	534.12	1,021.22		
11		88.94	259.74	421.81	806.50		110.40	322.42	523.60	1,001.10		
12		87.18	254.63	413.50	790.62		108.22	316.07	513.28	981.36		
13		85.47	249.61	405.36	775.04		106.09	309.85	503.16	962.02		
14		83.79	244.70	397.37	759.77		104.00	303.74	493.25	943.05		
15		82.14	239.88	389.54	744.80		101.95	297.76	483.52	924.45		
16		80.52	235.15	381.87	730.11	2,257.23	99.94	291.93	473.95	906.20	3,034.44	
17		78.93	230.52	374.34	715.72	2,173.44	97.98	286.13	464.66	888.34	2,697.16	
18		77.38	225.98	366.97	701.61	2,091.26	96.04	280.49	455.48	870.81	2,595.11	
19		75.85	221.52	359.73	687.77	2,010.74	94.15	274.96	446.49	853.62	2,495.07	
20		74.36	217.16	352.64	674.20	1,931.77	92.29	269.54	437.68	836.76	2,430.47	
21		72.89	212.88	345.68	660.90	1,854.36	90.47	264.22	429.04	820.24	2,300.91	
22		71.45	208.68	338.86	647.85	1,778.47	88.69	258.90	420.57	804.03	2,206.68	
23		70.05	204.56	332.18	635.06	1,704.07	86.94	253.89	412.27	788.14	2,134.34	
24		68.66	200.53	325.62	622.52	1,631.14	85.22	248.88	404.22	772.56	2,023.80	
25		67.31	196.57	319.19	610.22	1,559.65	83.54	243.96	396.14	757.28	1,935.02	
26		65.98	192.69	312.89	598.17	1,489.54	81.89	239.14	388.31	742.30	1,848.02	
27		64.68	188.89	306.71	586.35	1,420.84	80.27	234.41	380.63	727.61	1,762.77	
28		63.40	185.15	300.65	574.75	1,353.49	78.69	229.78	373.10	713.21	1,679.15	
29		62.15	181.50	294.71	563.38	1,287.48	77.13	225.23	365.72	699.08	1,597.21	
30		60.92	177.91	288.88	552.23	1,222.79	75.60	220.78	358.48	685.24	1,516.90	
31		59.72	174.39	283.17	541.30	1,159.37	74.11	216.41	351.38	671.64	1,438.15	
32		58.54	170.94	277.57	530.59	1,097.91	72.64	212.12	344.42	658.32	1,359.62	
33		57.38	167.56	272.07	520.08	1,036.29	71.20	207.92	337.59	645.26	1,285.35	
34		56.25	164.25	266.69	509.77	976.58	69.79	203.80	330.89	632.45	1,211.18	
35		55.13	161.00	261.41	499.67	918.05	68.41	199.76	324.33	619.89	1,138.51	
36		54.04	157.81	256.23	489.77	862.02	67.05	195.80	317.67	607.57	1,069.95	
37		52.97	154.68	251.15	480.07	807.08	65.73	191.91	311.58	595.49	1,000.73	
38		51.92	151.62	246.17	470.56	753.20	64.42	188.10	305.39	583.65	933.84	
39		50.89	148.61	241.30	461.25	700.37	63.14	184.37	299.32	572.03	868.24	
40		49.89	145.67	236.52	452.13	648.57	61.89	180.70	293.37	560.64	803.84	
41		48.90	142.79	231.84	443.19	599.28	60.66	177.11	287.53	549.47	742.78	
42		47.93	139.96	227.25	434.44	549.43	59.45	173.59	281.81	538.53	680.92	
43		46.98	137.19	222.76	425.86	501.70	58.27	170.13	276.19	527.82	621.71	
44		46.05	134.48	218.36	417.47	454.88	57.11	166.75	270.69	517.32	563.03	
45		45.14	131.83	214.05	409.25	409.25	55.98	163.43	265.31	507.04	507.64	
46		44.25	129.22	209.83	395.32	365.32	54.86	160.18	260.03	496.98	452.58	
47		43.37	126.65	205.70	381.75	321.75	53.77	156.99	254.77	487.13	398.68	
48		42.52	124.18	201.65	367.00	277.00	52.70	153.87	249.81	477.48	345.58	
49		41.68	121.74	197.69	352.99	235.99	51.65	150.82	244.85	468.04	292.29	
50		40.86	119.34	193.81	339.81	193.81	50.63	147.83	240.00	458.80	240.00	
51		40.06	117.00				49.62	144.90	235.26		390.55	
52		39.27	114.71				48.64	142.03	230.61		360.71	
53		38.50					47.68	139.23	225.07		332.77	
54		37.75					46.74	136.48	219.62		296.56	
55							45.82	133.80	217.27		217.27	
56							44.91	131.17				
57							44.03	128.60				
58							43.17					
59							42.33					
60		41.50										
61		42.60										
62		43.78										
63		45.06										
64		46.44										
65		47.94										
66		49.57										
67		51.35										
68		53.32										
69		55.48										
70		57.87										
71		60.54										
72		63.53										
73		66.89										
74		70.72										
75		75.10										

注1：对于趸交，上表为每1000元交保费对应的月领基本金额；对于期交，上表为每1000元年交保费对应的月领基本金额。

注2：除产品另有约定外，对于具有缴费历史及保单产品，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=半年交的年化保险费×0.265；月交的年化保险费=月交保险费×0.09。

注3：本产品适用于个人养老金业务，投保年龄会根据届时的相关政策调整。

		女性 保至100周岁															领取年龄60周岁				
投保年龄	即期领取 星交	领取年龄55周岁										领取年龄60周岁									
		星交	3年交	5年交	10年交	星交	3年交	5年交	10年交	星交	3年交	5年交	10年交	星交	3年交	5年交	10年交				
0		88.17	267.50	418.18	790.60	104.62	305.55	496.19	948.76												
1		86.43	252.44	409.96	783.88	102.56	299.54	486.44	930.09												
2		84.73	247.48	401.89	768.46	100.54	293.65	476.87	911.79												
3		83.07	242.61	393.99	753.34	98.56	287.87	467.48	893.85												
4		81.43	237.83	386.24	738.51	96.62	282.20	458.28	876.25												
5		79.83	233.15	378.64	723.97	94.72	276.65	449.26	859.00												
6		78.26	228.57	371.18	709.72	92.86	271.20	440.41	842.08												
7		76.72	224.07	363.88	695.74	91.03	265.86	431.74	825.48												
8		75.21	219.66	356.71	682.04	89.24	260.62	423.24	809.22												
9		73.73	215.33	349.69	668.61	87.48	255.49	414.90	793.27												
10		72.28	211.09	342.80	655.43	85.76	250.46	406.72	777.63												
11		70.85	206.93	336.05	642.52	84.07	245.52	398.71	762.30												
12		69.46	202.86	329.43	629.85	82.41	240.68	390.85	747.26												
13		68.09	198.86	322.94	617.44	80.79	235.94	383.14	732.52												
14		66.75	194.94	316.57	605.26	79.20	231.29	375.59	718.07												
15		65.44	191.10	310.33	593.32	77.63	226.73	368.18	703.90												
16		64.15	187.34	304.21	581.62	76.10	222.26	360.91	690.00	2,132.33	2,310.06										
17		62.88	183.64	298.21	570.15	74.60	217.87	353.79	676.38	2,053.09	2,230.80										
18		61.64	180.02	292.33	558.90	73.13	213.57	346.81	663.02	1,975.39	2,153.13										
19		60.43	176.47	286.56	547.86	71.69	209.36	339.96	649.92	1,899.19	2,076.97										
20		59.23	172.99	280.91	537.05	70.27	205.22	333.25	637.08	1,824.52	2,002.32										
21		58.07	169.58	275.37	526.44	68.89	201.29	326.66	624.48	1,751.34	1,929.12										
22		56.92	166.23	269.93	516.04	67.53	197.20	320.21	612.13	1,679.60	1,857.39										
23		55.80	162.95	264.60	505.84	66.19	193.30	313.88	600.02	1,609.24	1,787.05										
24		54.70	159.73	259.37	495.84	64.89	189.48	307.67	588.15	1,540.29	1,718.12										
25		53.62	156.58	254.25	486.04	63.60	185.74	301.59	576.50	1,472.71	1,650.52										
26		52.56	153.48	249.22	476.42	62.35	182.06	295.62	565.08	1,406.47	1,584.26										
27		51.52	150.45	244.29	467.00	61.11	178.46	289.76	553.88	1,341.53	1,519.32										
28		50.50	147.48	239.46	457.75	59.94	174.93	284.03	542.90	1,277.89	1,455.63										
29		49.50	144.56	234.72	448.68	58.72	171.46	278.40	532.13	1,215.50	1,393.20										
30		48.52	141.70	230.08	439.79	57.56	168.07	272.88	521.57	1,154.32	1,332.02										
31		47.56	138.89	225.52	431.08	56.42	164.74	267.47	511.21	1,094.38	1,272.04										
32		46.62	136.14	221.05	422.53	55.30	161.47	262.16	501.05	1,035.63	1,213.27										
33		45.70	133.45	216.67	414.15	54.20	158.26	256.95	491.10	978.03	1,155.67										
34		44.80	130.80	212.38	405.94	53.13	155.12	251.85	481.32	928.91	1,098.23										
35		43.91	128.21	208.16	397.89	52.07	152.04	246.84	471.75	886.26	1,043.91										
36		43.04	125.67	204.04	390.01	51.04	149.02	241.93	462.35	841.32	989.69										
37		42.18	123.18	199.99	382.29	50.02	146.06	237.12	453.14	791.43	936.56										
38		41.35	120.74	196.03	374.50	59.99	43.03	143.15	232.40	444.10	710.51	884.49									
39		40.53	118.34	192.15	367.30	55.72	48.05	140.30	227.77	435.25	660.61	833.46									
40		39.73	116.00	188.34	360.04	51.64	47.10	137.51	223.23	426.57	611.68	783.45									
41		38.94	113.70	184.62	352.92	47.22	46.16	134.77	218.78	418.07	565.15	735.59									
42		38.17	111.45	180.97	345.95	43.52	45.24	132.08	214.42	409.75	518.08	688.01									
43		37.41	109.25	177.39	339.12	39.52	44.34	129.45	210.14	401.59	473.03	642.65									
44		36.67	107.09	173.89	332.44	36.23	43.46	126.87	205.96	393.61	428.84	597.54									
45		35.95	104.87	170.45	325.89	32.89	42.59	124.34	201.86	385.79	385.79	553.31									
46		35.24	102.90	167.09	319.01	41.74	41.74	121.87	197.85	378.13	344.35	511.24									
47		34.54	100.87	163.80	256.22	40.91	41.94	119.45	193.92	370.63	303.26	468.69									
48		33.86	98.89	160.58	228.12	40.10	41.10	117.07	190.07	363.29	262.94	427.96									
49		33.19	97.94	157.42	187.93	39.30	41.75	114.75	186.30	356.11	222.39	388.01									
50		32.54	96.04	154.33	154.33	38.52	41.27	112.47	182.61	349.08	182.61	349.08									
51		31.90	93.17			37.76	41.25	110.25	179.00			311.61									
52		31.28	91.35			37.01	40.87	108.07	175.46			274.45									
53		30.66				36.28	40.53	106.93	172.00			237.97									
54		30.06				35.56	40.34	104.84	168.62			201.29									
55						34.86	40.10	105.31				165.31									
56						34.17	39.80														
57						33.50	39.85														
58						32.85															
59						32.20															
60	31.58																				
61	32.07																				
62	32.58																				
63	33.12																				
64	33.70																				
65	34.31																				
66	34.96																				
67	35.64																				
68	36.38																				
69	37.16																				
70	38.00																				
71	38.89																				
72	39.86																				
73	40.90																				
74	42.02																				
75	43.24																				

注1：对于星交，上表为每1000元星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：本产品另有约定外，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-0.52%；季交的年化保险费=季交保险费-0.26%；月交的年化保险费=月交保险费-0.09。

注3：本产品适用于个人养老金业务，投保年龄含领取月时的相关政策调整。

表三：中宏养老核心养老金保险年度风险保费因子表 (趸交、约定年龄领取，每1000元基本保险金额)							
性别	男性				女性		
保险期间	保至88周岁		保至100周岁		保至88周岁		保至100周岁
投保年龄	领取年龄60周岁	领取年龄65周岁	领取年龄60周岁	领取年龄65周岁	领取年龄55周岁	领取年龄60周岁	领取年龄55周岁 领取年龄60周岁
0	3.57	2.78	4.74	3.92	3.26	2.62	4.09 3.45
1	2.73	2.12	3.63	3.00	2.37	1.91	2.97 2.50
2	2.12	1.65	2.81	2.32	1.76	1.42	2.21 1.86
3	1.70	1.32	2.26	1.86	1.37	1.10	1.72 1.45
4	1.43	1.11	1.90	1.57	1.15	0.93	1.46 1.22
5	1.27	0.99	1.69	1.40	1.04	0.83	1.30 1.10
6	1.18	0.92	1.57	1.30	0.96	0.77	1.20 1.02
7	1.14	0.89	1.51	1.25	0.90	0.73	1.14 0.96
8	1.16	0.90	1.53	1.27	0.88	0.71	1.11 0.93
9	1.22	0.95	1.62	1.34	0.88	0.71	1.11 0.93
10	1.32	1.02	1.75	1.44	0.90	0.72	1.13 0.95
11	1.45	1.13	1.92	1.59	0.94	0.75	1.17 0.99
12	1.61	1.25	2.14	1.77	0.99	0.80	1.24 1.05
13	1.79	1.39	2.38	1.97	1.07	0.86	1.34 1.13
14	1.99	1.55	2.64	2.18	1.14	0.92	1.44 1.21
15	2.18	1.69	2.89	2.39	1.23	0.99	1.55 1.31
16	2.36	1.84	3.14	2.59	1.33	1.07	1.67 1.41
17	2.55	1.98	3.38	2.80	1.42	1.14	1.78 1.50
18	2.73	2.12	3.63	3.00	1.53	1.23	1.91 1.61
19	2.91	2.27	3.87	3.20	1.63	1.31	2.04 1.72
20	3.10	2.41	4.12	3.40	1.74	1.40	2.18 1.84
21	3.30	2.56	4.38	3.62	1.85	1.49	2.32 1.95
22	3.51	2.73	4.66	3.85	1.97	1.59	2.48 2.09
23	3.73	2.90	4.96	4.10	2.09	1.69	2.63 2.21
24	3.99	3.10	5.29	4.37	2.21	1.78	2.78 2.34
25	4.26	3.31	5.65	4.67	2.35	1.90	2.95 2.49
26	4.57	3.55	6.06	5.01	2.50	2.01	3.13 2.64
27	4.92	3.82	6.53	5.40	2.65	2.13	3.32 2.80
28	5.31	4.13	7.05	5.83	2.81	2.27	3.53 2.98
29	5.75	4.47	7.63	6.31	3.00	2.41	3.76 3.17
30	6.25	4.86	8.30	6.86	3.21	2.59	4.03 3.40
31	6.81	5.30	9.04	7.48	3.46	2.79	4.35 3.66
32	7.45	5.80	9.90	8.18	3.75	3.02	4.71 3.97
33	8.17	6.36	10.86	8.98	4.10	3.30	5.15 4.34
34	8.98	6.99	11.93	9.86	4.49	3.62	5.64 4.76
35	9.88	7.69	13.13	10.86	4.97	4.01	6.24 5.26
36	10.90	8.49	14.49	11.98	5.51	4.44	6.92 5.84
37	12.05	9.38	16.01	13.24	6.15	4.95	7.72 6.51
38	13.32	10.37	17.70	14.64	6.86	5.53	8.62 7.27
39	14.76	11.48	19.61	16.22	7.69	6.20	9.66 8.14
40	16.35	12.72	21.72	17.97	8.61	6.94	10.81 9.12
41	18.13	14.11	24.09	19.93	9.64	7.77	12.10 10.21
42	20.11	15.65	26.72	22.11	10.79	8.70	13.55 11.43
43	22.31	17.37	29.66	24.54	12.05	9.72	15.14 12.77
44	24.77	19.29	32.93	27.25	13.47	10.86	16.91 14.27
45	27.49	21.41	36.55	30.25	15.04	12.13	18.88 15.94
46	30.49	23.75	40.53	33.55	16.74	13.50	21.02 17.74
47	33.80	26.33	44.94	37.21	18.63	15.03	23.39 19.75
48	37.46	29.18	49.80	41.25	20.71	16.71	26.01 21.97
49	41.47	32.32	55.14	45.89	23.03	18.59	28.92 24.43
50	45.89	35.77	61.01	50.57	25.61	20.67	32.16 27.16
51	50.73	39.56	67.44	55.93	28.45	22.97	35.73 30.19
52	56.02	43.70	74.48	61.80	31.62	25.53	39.71 33.56
53	61.81	48.24	82.17	68.22	35.16	28.39	44.15 37.32
54	68.13	53.20	90.57	75.23	39.05	31.54	49.04 41.45
55	75.01	58.60	99.71	82.87		35.04	46.06
56	82.55	64.54	109.75	91.26		38.94	51.18
57	90.80	71.02	120.72	100.44		43.23	56.62
58	99.84	78.14	132.73	110.50		47.95	63.01
59	109.72	85.92	145.67	121.50		53.15	69.85
60		94.47		133.60			
61		103.84		146.84			
62		114.08		161.32			
63		125.23		177.10			
64		137.35		194.24			

注：本产品适用于个人养老金业务，投保年龄会根据届时的相关政策调整。