

中宏韶华金生福佑版终身寿险费率表
(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	1070.14	364.12	220.86	113.62	78.78	61.72	1069.82	363.99	220.77	113.57	78.73	61.67
1	1070.22	364.15	220.88	113.63	78.79	61.73	1069.86	364.00	220.78	113.57	78.74	61.68
2	1070.33	364.19	220.90	113.65	78.81	61.74	1069.91	364.02	220.79	113.58	78.75	61.68
3	1070.45	364.24	220.93	113.67	78.82	61.76	1069.96	364.04	220.80	113.59	78.75	61.69
4	1070.59	364.29	220.97	113.69	78.84	61.77	1070.03	364.07	220.82	113.60	78.76	61.69
5	1070.76	364.35	221.01	113.71	78.86	61.79	1070.10	364.09	220.84	113.61	78.77	61.70
6	1070.94	364.42	221.05	113.74	78.88	61.80	1070.19	364.13	220.86	113.62	78.78	61.71
7	1071.15	364.50	221.10	113.77	78.90	61.82	1070.28	364.16	220.88	113.63	78.79	61.72
8	1071.38	364.59	221.16	113.80	78.93	61.84	1070.39	364.20	220.91	113.65	78.80	61.72
9	1071.63	364.68	221.22	113.84	78.95	61.85	1070.50	364.24	220.93	113.67	78.81	61.73
10	1071.91	364.79	221.29	113.88	78.97	61.87	1070.63	364.29	220.96	113.68	78.82	61.73
11	1072.22	364.90	221.36	113.91	78.99	61.88	1070.77	364.34	221.00	113.70	78.83	61.74
12	1072.55	365.03	221.44	113.95	79.01	61.89	1070.92	364.40	221.03	113.71	78.83	61.74
13	1072.93	365.17	221.53	113.98	79.03	61.90	1071.08	364.46	221.07	113.73	78.84	61.75
14	1073.33	365.31	221.61	114.01	79.04	61.91	1071.26	364.52	221.11	113.74	78.84	61.75
15	1073.74	365.45	221.68	114.04	79.05	61.92	1071.44	364.58	221.14	113.75	78.85	61.75
16	1074.14	365.58	221.75	114.06	79.07	61.92	1071.62	364.64	221.16	113.76	78.85	61.75
17	1074.55	365.69	221.80	114.07	79.08	61.93	1071.80	364.69	221.18	113.76	78.86	61.76
18	1074.95	365.77	221.84	114.09	79.09	61.94	1071.97	364.71	221.19	113.76	78.86	61.76
19	1075.10	365.81	221.86	114.10	79.10	61.95	1072.01	364.72	221.20	113.77	78.86	61.76
20	1075.22	365.86	221.89	114.12	79.11	61.96	1072.04	364.73	221.21	113.77	78.86	61.77
21	1075.35	365.91	221.92	114.13	79.12	61.97	1072.06	364.74	221.21	113.78	78.87	61.77
22	1075.49	365.96	221.95	114.15	79.14	61.98	1072.09	364.76	221.22	113.78	78.87	61.78
23	1075.65	366.02	221.99	114.17	79.15	62.00	1072.13	364.77	221.23	113.79	78.88	61.78
24	1075.83	366.09	222.03	114.20	79.17	62.02	1072.18	364.79	221.25	113.80	78.89	61.79
25	1076.03	366.17	222.08	114.22	79.19	62.04	1072.24	364.82	221.26	113.81	78.90	61.80
26	1076.26	366.26	222.14	114.25	79.21	62.06	1072.31	364.85	221.28	113.82	78.91	61.81
27	1076.52	366.36	222.20	114.29	79.24	62.09	1072.40	364.89	221.31	113.83	78.92	61.82
28	1076.81	366.47	222.27	114.32	79.27	62.12	1072.51	364.93	221.33	113.85	78.93	61.83
29	1077.14	366.60	222.35	114.37	79.30	62.15	1072.63	364.98	221.36	113.86	78.94	61.85
30	1077.50	366.74	222.44	114.41	79.34	62.19	1072.77	365.03	221.40	113.88	78.96	61.86
31	1077.91	366.90	222.54	114.46	79.39	62.23	1072.94	365.10	221.44	113.91	78.98	61.88
32	1078.37	367.07	222.64	114.52	79.44	62.28	1073.13	365.17	221.49	113.93	79.00	61.90
33	1078.89	367.27	222.77	114.59	79.50	62.33	1073.34	365.26	221.54	113.96	79.03	61.92
34	1079.45	367.48	222.90	114.66	79.56	62.37	1073.58	365.35	221.60	113.99	79.05	61.94
35	1080.08	367.72	223.04	114.75	79.63	62.41	1073.85	365.45	221.66	114.03	79.09	61.96
36	1080.77	367.98	223.21	114.84	79.70	62.45	1074.16	365.57	221.73	114.07	79.12	61.98
37	1081.53	368.27	223.38	114.95	79.76	62.48	1074.49	365.69	221.81	114.12	79.14	61.99
38	1082.35	368.58	223.58	115.06	79.81	62.49	1074.85	365.83	221.90	114.17	79.17	62.00
39	1083.26	368.92	223.80	115.15	79.85	62.50	1075.25	365.98	222.00	114.21	79.19	62.01
40	1084.25	369.26	224.01	115.24	79.89	62.51	1075.69	366.14	222.09	114.26	79.21	62.01
41	1085.13	369.61	224.21	115.32	79.91	62.50	1076.11	366.30	222.19	114.29	79.22	62.01
42	1086.26	369.97	224.41	115.38	79.93	62.49	1076.63	366.47	222.28	114.33	79.23	62.01
43	1087.31	370.29	224.58	115.44	79.93	62.49	1077.11	366.62	222.36	114.35	79.23	62.00
44	1088.24	370.57	224.72	115.47	79.93	62.49	1077.55	366.75	222.43	114.37	79.23	62.00
45	1089.05	370.80	224.84	115.49	79.93	62.49	1077.93	366.86	222.49	114.38	79.23	62.00
46	1089.72	370.97	224.92	115.50	79.93	62.49	1078.26	366.95	222.53	114.39	79.23	62.01
47	1090.22	371.12	224.99	115.52	79.93	62.50	1078.52	367.02	222.56	114.39	79.23	62.01
48	1090.64	371.27	225.06	115.53	79.93	62.52	1078.70	367.08	222.60	114.40	79.24	62.02
49	1091.03	371.41	225.13	115.54	79.94	62.54	1078.88	367.14	222.63	114.41	79.25	62.03
50	1091.42	371.55	225.20	115.56	79.96	62.58	1079.06	367.21	222.67	114.42	79.26	62.05
51	1091.79	371.69	225.27	115.57	80.00		1079.24	367.28	222.70	114.43	79.28	
52	1092.17	371.83	225.35	115.59	80.04		1079.44	367.36	222.75	114.44	79.31	
53	1092.58	372.00	225.43	115.63	80.11		1079.66	367.45	222.80	114.47	79.34	
54	1093.01	372.18	225.54	115.70	80.21		1079.91	367.56	222.86	114.51	79.39	
55	1093.52	372.41	225.67	115.81	80.33		1080.21	367.69	222.94	114.58	79.46	
56	1094.13	372.68	225.83	115.96			1080.58	367.86	223.04	114.66		
57	1094.89	373.03	226.03	116.16			1081.03	368.06	223.16	114.77		
58	1095.85	373.45	226.37	116.43			1081.61	368.31	223.35	114.92		
59	1097.04	373.97	226.88	116.79			1082.32	368.62	223.62	115.10		
60	1098.49	374.90	227.59	117.25			1083.19	369.10	223.98	115.33		
61	1100.25	376.32	228.56				1084.23	369.81	224.45			
62	1105.08	378.37	229.89				1086.56	370.77	225.08			
63	1110.93	380.85	231.54				1089.34	371.93	225.84			
64	1118.01	384.04	233.59				1092.65	373.31	226.75			
65	1126.97	388.10	236.36				1096.61	375.02	227.85			
66	1138.52	393.65	240.10				1101.44	377.15	229.22			
67	1153.99	401.50	245.61				1107.54	379.78	230.99			
68	1175.72	413.92	255.02				1115.07	383.18	233.22			
69	1209.49	441.09	285.28				1124.62	387.66	236.30			
70	1277.84						1137.38	393.92	240.65			
71							1154.90	403.27				
72							1180.86	419.98				
73							1225.78					
74							1364.22					

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。

中宏韶华金生福佑版终身寿险基本保险金额表
(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	934.46	2746.35	4527.76	8801.27	12693.58	16202.20	934.74	2747.33	4529.60	8805.14	12701.64	16215.34
1	934.39	2746.12	4527.35	8800.49	12691.97	16199.58	934.70	2747.25	4529.40	8805.14	12700.03	16212.71
2	934.29	2745.82	4526.94	8798.94	12688.75	16196.95	934.66	2747.10	4529.19	8804.37	12698.41	16212.71
3	934.19	2745.44	4526.32	8797.40	12687.14	16191.71	934.61	2746.95	4528.99	8803.59	12698.41	16210.08
4	934.06	2745.07	4525.50	8795.85	12683.92	16189.09	934.55	2746.72	4528.58	8802.82	12696.80	16210.08
5	933.92	2744.61	4524.68	8794.30	12680.70	16183.85	934.49	2746.57	4528.17	8802.04	12695.19	16207.46
6	933.76	2744.09	4523.86	8791.98	12677.48	16181.23	934.41	2746.27	4527.76	8801.27	12693.58	16204.83
7	933.58	2743.48	4522.84	8789.66	12674.27	16175.99	934.33	2746.05	4527.35	8800.49	12691.97	16202.20
8	933.38	2742.81	4521.61	8787.35	12669.45	16170.76	934.24	2745.74	4526.73	8798.94	12690.36	16202.20
9	933.16	2742.13	4520.39	8784.26	12666.24	16168.15	934.14	2745.44	4526.32	8797.40	12688.75	16199.58
10	932.91	2741.30	4518.96	8781.17	12663.04	16162.92	934.03	2745.07	4525.71	8796.62	12687.14	16199.58
11	932.64	2740.48	4517.53	8778.86	12659.83	16160.31	933.91	2744.69	4524.89	8795.07	12685.53	16196.95
12	932.36	2739.50	4515.90	8775.78	12656.63	16157.70	933.78	2744.24	4524.27	8794.30	12685.53	16196.95
13	932.03	2738.45	4514.06	8773.47	12653.42	16155.09	933.64	2743.79	4523.45	8792.75	12683.92	16194.33
14	931.68	2737.40	4512.43	8771.16	12651.82	16152.48	933.48	2743.33	4522.64	8791.98	12683.92	16194.33
15	931.32	2736.35	4511.01	8768.85	12650.22	16149.87	933.32	2742.88	4522.02	8791.21	12682.31	16194.33
16	930.98	2735.38	4509.58	8767.32	12647.02	16149.87	933.17	2742.43	4521.61	8790.44	12682.31	16194.33
17	930.62	2734.56	4508.57	8766.55	12645.42	16147.26	933.01	2742.05	4521.20	8790.44	12680.70	16191.71
18	930.28	2733.96	4507.75	8765.01	12643.82	16144.66	932.86	2741.90	4521.00	8790.44	12680.70	16191.71
19	930.15	2733.66	4507.35	8764.24	12642.23	16142.05	932.83	2741.83	4520.80	8789.66	12680.70	16191.71
20	930.04	2733.29	4506.74	8762.71	12640.63	16139.44	932.80	2741.75	4520.59	8789.66	12680.70	16189.09
21	929.93	2732.91	4506.13	8761.94	12639.03	16136.84	932.78	2741.68	4520.59	8788.89	12679.09	16189.09
22	929.81	2732.54	4505.52	8760.40	12635.84	16134.24	932.76	2741.53	4520.39	8788.89	12679.09	16186.47
23	929.67	2732.09	4504.71	8758.87	12634.24	16129.03	932.72	2741.45	4520.18	8788.12	12677.48	16186.47
24	929.51	2731.57	4503.90	8756.57	12631.05	16123.83	932.68	2741.30	4519.77	8787.35	12675.88	16183.85
25	929.34	2730.97	4502.88	8755.03	12627.86	16118.63	932.63	2741.08	4519.57	8786.57	12674.27	16181.23
26	929.14	2730.30	4501.67	8752.74	12624.67	16113.44	932.57	2740.85	4519.16	8785.80	12672.67	16178.61
27	928.92	2729.56	4500.45	8749.67	12619.89	16105.65	932.49	2740.55	4518.55	8785.03	12671.06	16175.99
28	928.67	2728.74	4499.03	8747.38	12615.11	16097.88	932.39	2740.25	4518.14	8783.49	12669.45	16173.38
29	928.38	2727.77	4497.41	8743.55	12610.34	16090.10	932.29	2739.88	4517.53	8782.72	12667.85	16168.15
30	928.07	2726.73	4495.59	8740.49	12603.98	16079.76	932.17	2739.50	4516.71	8781.17	12664.64	16165.54
31	927.72	2725.54	4493.57	8736.68	12596.04	16069.42	932.02	2738.98	4515.90	8778.86	12661.43	16160.31
32	927.33	2724.28	4491.56	8732.10	12588.12	16056.52	931.85	2738.45	4514.88	8777.32	12658.23	16155.09
33	926.88	2722.79	4488.93	8726.76	12578.62	16043.64	931.67	2737.78	4513.86	8775.01	12653.42	16149.87
34	926.40	2721.24	4486.32	8721.44	12569.13	16033.35	931.46	2737.10	4512.64	8772.70	12650.22	16144.66
35	925.86	2719.46	4483.50	8714.60	12558.08	16023.07	931.23	2736.35	4511.41	8769.62	12643.82	16139.44
36	925.27	2717.54	4480.09	8707.77	12547.05	16012.81	930.96	2735.45	4509.99	8766.55	12639.03	16134.24
37	924.62	2715.40	4476.68	8699.43	12537.61	16005.12	930.67	2734.56	4508.36	8762.71	12635.84	16131.63
38	923.92	2713.12	4472.67	8691.12	12529.76	16002.56	930.36	2733.51	4506.53	8758.87	12631.05	16129.03
39	923.14	2710.61	4468.28	8684.32	12523.48	16000.00	930.02	2732.39	4504.50	8755.80	12627.86	16126.43
40	922.30	2708.12	4464.09	8677.54	12517.21	15997.44	929.64	2731.20	4502.68	8751.97	12624.67	16126.43
41	921.55	2705.55	4460.10	8671.52	12514.08	16000.00	929.27	2730.00	4500.65	8749.67	12623.07	16126.43
42	920.59	2702.92	4456.13	8667.01	12510.95	16002.56	928.82	2728.74	4498.83	8746.61	12621.48	16126.43
43	919.70	2700.59	4452.76	8662.51	12510.95	16002.56	928.41	2727.62	4497.21	8745.08	12621.48	16129.03
44	918.91	2698.55	4449.98	8660.26	12510.95	16002.56	928.03	2726.65	4495.80	8743.55	12621.48	16129.03
45	918.23	2696.87	4447.61	8658.76	12510.95	16002.56	927.70	2725.84	4494.58	8742.79	12621.48	16129.03
46	917.67	2695.64	4446.03	8658.01	12510.95	16002.56	927.42	2725.17	4493.78	8742.02	12621.48	16126.43
47	917.25	2694.55	4444.64	8656.51	12510.95	16000.00	927.20	2724.65	4493.17	8742.02	12621.48	16126.43
48	916.89	2693.46	4443.26	8655.76	12510.95	15994.88	927.04	2724.20	4492.36	8741.26	12619.89	16123.83
49	916.57	2692.44	4441.88	8655.01	12509.38	15989.77	926.89	2723.76	4491.76	8740.49	12618.30	16121.23
50	916.24	2691.43	4440.50	8653.51	12506.25	15979.55	926.73	2723.24	4490.95	8739.73	12616.70	16116.04
51	915.93	2690.41	4439.12	8652.76	12500.00		926.58	2722.72	4490.35	8738.97	12613.52	
52	915.61	2689.40	4437.54	8651.27	12493.75		926.41	2722.13	4489.34	8738.20	12608.75	
53	915.26	2688.17	4435.97	8648.27	12482.84		926.22	2721.46	4488.33	8735.91	12603.98	
54	914.90	2686.87	4433.80	8643.04	12467.27		926.00	2720.64	4487.12	8732.86	12596.04	
55	914.48	2685.21	4431.25	8634.83	12448.65		925.75	2719.68	4485.51	8727.53	12584.95	
56	913.97	2683.27	4428.11	8623.66			925.43	2718.43	4483.50	8721.44		
57	913.33	2680.75	4424.19	8608.82			925.04	2716.95	4481.09	8713.08		
58	912.53	2677.73	4417.55	8588.85			924.55	2715.10	4477.28	8701.71		
59	911.54	2674.01	4407.62	8562.38			923.94	2712.82	4471.87	8688.10		
60	910.34	2667.38	4393.87	8528.78			923.20	2709.29	4464.68	8670.77		
61	908.88	2657.31	4375.22				922.31	2704.09	4455.34			
62	904.91	2642.92	4349.91				920.34	2697.09	4442.86			
63	900.15	2625.71	4318.91				917.99	2688.68	4427.91			
64	894.45	2603.90	4281.01				915.21	2678.74	4410.14			
65	887.34	2576.66	4230.83				911.90	2666.52	4388.85			
66	878.33	2540.33	4164.93				907.90	2651.46	4362.62			
67	866.56	2490.66	4071.50				902.90	2633.10	4329.19			
68	850.54	2415.93	3921.26				896.80	2609.74	4287.80			
69	826.79	2267.11	3505.33				889.19	2579.58	4231.91			
70	782.57						879.21	2538.59	4155.41			
71							865.88	2479.73				
72							846.84	2381.07				
73							815.81					
74							733.02					

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。