

表一：中宏宏福一生新享版年金保险（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 | 趸交 | 3年交 | 5年交 | 10年交 |
| 0 | 96,805.42 | 34,904.01 | 22,753.13 | 17,135.02 | 96,711.80 | 34,855.35 | 22,716.95 | 17,085.26 |
| 1 | 96,805.42 | 34,891.84 | 22,742.78 | 17,120.36 | 96,711.80 | 34,831.07 | 22,701.48 | 17,070.67 |
| 2 | 96,805.42 | 34,879.67 | 22,732.44 | 17,108.64 | 96,618.36 | 34,831.07 | 22,696.32 | 17,061.93 |
| 3 | 96,805.42 | 34,867.50 | 22,727.27 | 17,099.86 | 96,618.36 | 34,818.94 | 22,691.17 | 17,059.02 |
| 4 | 96,711.80 | 34,867.50 | 22,722.11 | 17,096.94 | 96,618.36 | 34,818.94 | 22,686.03 | 17,056.11 |
| 5 | 96,711.80 | 34,855.35 | 22,722.11 | 17,099.86 | 96,618.36 | 34,818.94 | 22,691.17 | 17,059.02 |
| 6 | 96,711.80 | 34,867.50 | 22,727.27 | 17,105.71 | 96,618.36 | 34,818.94 | 22,691.17 | 17,064.85 |
| 7 | 96,805.42 | 34,867.50 | 22,732.44 | 17,114.50 | 96,618.36 | 34,831.07 | 22,696.32 | 17,070.67 |
| 8 | 96,805.42 | 34,879.67 | 22,737.61 | 17,126.22 | 96,711.80 | 34,831.07 | 22,701.48 | 17,076.50 |
| 9 | 96,805.42 | 34,891.84 | 22,747.95 | 17,140.90 | 96,711.80 | 34,843.21 | 22,706.63 | 17,085.26 |
| 10 | 96,805.42 | 34,904.01 | 22,763.49 | 17,155.60 | 96,711.80 | 34,855.35 | 22,716.95 | 17,094.02 |
| 11 | 96,805.42 | 34,916.20 | 22,773.86 | 17,170.33 | 96,711.80 | 34,855.35 | 22,722.11 | 17,099.86 |
| 12 | 96,899.22 | 34,928.40 | 22,784.23 | 17,185.08 | 96,711.80 | 34,867.50 | 22,727.27 | 17,108.64 |
| 13 | 96,899.22 | 34,940.60 | 22,794.62 | 17,196.90 | 96,711.80 | 34,867.50 | 22,732.44 | 17,114.50 |
| 14 | 96,899.22 | 34,952.81 | 22,805.02 | 17,208.74 | 96,805.42 | 34,879.67 | 22,737.61 | 17,117.43 |
| 15 | 96,993.21 | 34,965.03 | 22,815.42 | 17,220.60 | 96,805.42 | 34,879.67 | 22,742.78 | 17,123.29 |
| 16 | 96,993.21 | 34,977.26 | 22,820.63 | 17,232.47 | 96,805.42 | 34,891.84 | 22,742.78 | 17,129.15 |
| 17 | 96,993.21 | 34,989.50 | 22,831.05 | 17,244.35 | 96,805.42 | 34,891.84 | 22,747.95 | 17,135.02 |
| 18 | 96,993.21 | 35,001.75 | 22,841.48 | 17,256.26 | 96,805.42 | 34,904.01 | 22,753.13 | 17,140.90 |
| 19 | 96,993.21 | 35,014.01 | 22,851.92 | 17,268.17 | 96,805.42 | 34,904.01 | 22,758.31 | 17,146.78 |
| 20 | 97,087.38 | 35,026.27 | 22,862.37 | 17,283.10 | 96,805.42 | 34,916.20 | 22,763.49 | 17,155.60 |
| 21 | 97,087.38 | 35,038.54 | 22,872.83 | 17,301.04 | 96,899.22 | 34,916.20 | 22,773.86 | 17,164.44 |
| 22 | 97,087.38 | 35,050.82 | 22,883.30 | 17,316.02 | 96,899.22 | 34,928.40 | 22,779.04 | 17,173.28 |
| 23 | 97,087.38 | 35,063.11 | 22,899.02 | 17,337.03 | 96,899.22 | 34,940.60 | 22,784.23 | 17,179.18 |
| 24 | 97,181.73 | 35,087.72 | 22,914.76 | 17,355.09 | 96,899.22 | 34,940.60 | 22,789.43 | 17,188.04 |
| 25 | 97,181.73 | 35,100.04 | 22,930.52 | 17,373.18 | 96,899.22 | 34,952.81 | 22,794.62 | 17,193.95 |
| 26 | 97,181.73 | 35,112.36 | 22,946.31 | 17,394.33 | 96,993.21 | 34,965.03 | 22,805.02 | 17,202.82 |
| 27 | 97,276.26 | 35,137.03 | 22,956.84 | 17,415.53 | 96,993.21 | 34,965.03 | 22,810.22 | 17,211.70 |
| 28 | 97,276.26 | 35,149.38 | 22,972.66 | 17,436.79 | 96,993.21 | 34,977.26 | 22,815.42 | 17,220.60 |
| 29 | 97,276.26 | 35,174.11 | 22,988.51 | 17,458.10 | 96,993.21 | 34,989.50 | 22,825.84 | 17,229.50 |
| 30 | 97,370.98 | 35,186.49 | 23,009.66 | 17,482.52 | 96,993.21 | 34,989.50 | 22,831.05 | 17,241.38 |
| 31 | 97,370.98 | 35,211.27 | 23,030.86 | 17,513.13 | 96,993.21 | 35,001.75 | 22,841.48 | 17,253.28 |
| 32 | 97,370.98 | 35,236.08 | 23,052.10 | 17,543.86 | 97,087.38 | 35,014.01 | 22,851.92 | 17,265.19 |
| 33 | 97,465.89 | 35,260.93 | 23,078.70 | 17,583.96 | 97,087.38 | 35,026.27 | 22,862.37 | 17,280.11 |
| 34 | 97,465.89 | 35,298.27 | 23,105.36 | 17,627.36 | 97,087.38 | 35,038.54 | 22,872.83 | 17,298.05 |
| 35 | 97,560.98 | 35,335.69 | 23,142.79 | 17,677.21 | 97,087.38 | 35,063.11 | 22,888.53 | 17,316.02 |
| 36 | 97,656.25 | 35,373.19 | 23,180.34 | 17,733.64 | 97,181.73 | 35,075.41 | 22,904.26 | 17,337.03 |
| 37 | 97,656.25 | 35,423.31 | 23,223.41 | 17,793.59 | 97,181.73 | 35,087.72 | 22,920.01 | 17,361.11 |
| 38 | 97,751.71 | 35,473.57 | 23,266.64 | 17,860.33 | 97,181.73 | 35,112.36 | 22,935.78 | 17,385.26 |
| 39 | 97,847.36 | 35,523.98 | 23,320.90 | 17,930.79 | 97,276.26 | 35,137.03 | 22,956.84 | 17,415.53 |
| 40 | 97,943.19 | 35,574.53 | 23,369.95 | 18,008.28 | 97,276.26 | 35,161.74 | 22,983.22 | 17,448.96 |
| 41 | 98,039.22 | 35,637.92 | 23,430.18 | 18,089.73 | 97,370.98 | 35,186.49 | 23,009.66 | 17,485.57 |
| 42 | 98,135.43 | 35,701.54 | 23,490.72 | 18,178.51 | 97,370.98 | 35,223.67 | 23,036.17 | 17,528.48 |
| 43 | 98,231.83 | 35,778.18 | 23,551.58 | 18,274.85 | 97,465.89 | 35,260.93 | 23,068.05 | 17,574.69 |
| 44 | 98,328.42 | 35,842.29 | 23,623.91 | 18,382.35 | 97,465.89 | 35,298.27 | 23,105.36 | 17,624.25 |
| 45 | 98,425.20 | 35,932.45 | 23,702.30 | 18,501.39 | 97,560.98 | 35,335.69 | 23,142.79 | 17,677.21 |
| 46 | 98,522.17 | 36,023.05 | 23,786.87 | 18,632.38 | 97,656.25 | 35,373.19 | 23,180.34 | 17,736.79 |
| 47 | 98,619.33 | 36,114.12 | 23,883.45 | 18,779.34 | 97,656.25 | 35,423.31 | 23,228.80 | 17,796.76 |
| 48 | 98,814.23 | 36,218.76 | 23,986.57 | 18,942.98 | 97,751.71 | 35,473.57 | 23,272.05 | 17,863.52 |
| 49 | 98,911.97 | 36,337.21 | 24,102.19 | 19,124.12 | 97,847.36 | 35,523.98 | 23,320.90 | 17,934.00 |
| 50 | 99,108.03 | 36,469.73 | 24,236.55 | 19,331.14 | 97,943.19 | 35,587.19 | 23,375.41 | 18,008.28 |
| 51 | 99,304.87 | 36,616.62 | 24,378.35 | 19,557.99 | 98,039.22 | 35,637.92 | 23,430.18 | 18,086.45 |
| 52 | 99,502.49 | 36,778.23 | 24,533.86 | 19,817.68 | 98,135.43 | 35,701.54 | 23,485.20 | 18,175.21 |
| 53 | 99,800.40 | 36,954.92 | 24,709.66 | 20,104.54 | 98,231.83 | 35,778.18 | 23,551.58 | 18,268.18 |
| 54 | 100,000.00 | 37,147.10 | 24,900.40 | 20,424.84 | 98,328.42 | 35,842.29 | 23,623.91 | 18,375.60 |
| 55 | 100,300.90 | 37,355.25 | 25,113.01 | 20,785.70 | 98,425.20 | 35,932.45 | 23,702.30 | 18,494.54 |
| 56 | 100,603.62 | 37,579.86 | 25,342.12 | 21,190.93 | 98,522.17 | 36,023.05 | 23,786.87 | 18,632.38 |
| 57 | 100,908.17 | 37,835.79 | 25,601.64 | 21,659.09 | 98,619.33 | 36,114.12 | 23,889.15 | 18,786.40 |
| 58 | 101,214.57 | 38,109.76 | 25,893.32 | 22,192.63 | 98,814.23 | 36,231.88 | 24,003.84 | 18,968.13 |
| 59 | 101,626.02 | 38,417.21 | 26,219.19 | 22,820.63 | 99,009.90 | 36,363.64 | 24,137.10 | 19,182.81 |
| 60 | 102,040.82 | 38,774.72 | 26,588.67 | 23,557.13 | 99,108.03 | 36,523.01 | 24,289.53 | 19,432.57 |
| 61 | 102,459.02 | 39,169.60 | 27,019.72 | 24,455.86 | 99,304.87 | 36,697.25 | 24,467.82 | 19,731.65 |
| 62 | 102,986.61 | 39,619.65 | 27,517.89 | 25,549.31 | 99,601.59 | 36,900.37 | 24,673.08 | 20,088.39 |
| 63 | 103,519.67 | 40,144.52 | 28,097.78 | 26,925.15 | 99,900.10 | 37,133.31 | 24,925.22 | 20,521.24 |
| 64 | 104,166.67 | 40,749.80 | 28,793.55 | 28,686.17 | 100,200.40 | 37,411.15 | 25,220.68 | 21,061.50 |
| 65 | 104,931.79 | 41,459.37 | 29,629.63 | 31,036.62 | 100,502.51 | 37,750.09 | 25,575.45 | 21,739.13 |
| 66 | 105,820.11 | 42,301.18 | 30,656.04 | 34,293.55 | 100,908.17 | 38,153.38 | 26,014.57 | 22,603.98 |
| 67 | 106,837.61 | 43,308.79 | 31,938.68 | 39,108.33 | 101,419.88 | 38,639.88 | 26,560.42 | 23,741.69 |
| 68 | 107,991.36 | 44,563.28 | 33,568.31 | 46,838.41 | 102,040.82 | 39,231.07 | 27,233.12 | 25,278.06 |
| 69 | 109,409.19 | 46,082.95 | 35,701.54 | 61,236.99 | 102,774.92 | 39,968.03 | 28,097.78 | 27,412.28 |
| 70 | 111,111.11 | 48,030.74 | 38,595.14 | 96,805.42 | 103,734.44 | 40,883.07 | 29,197.08 | 30,543.68 |
| 71 | 113,122.17 | 50,530.57 | 42,698.55 | | 104,821.80 | 42,052.14 | 30,646.64 | |
| 72 | 115,740.74 | 53,879.31 | 48,875.86 | | 106,157.11 | 43,535.05 | 32,583.90 | |
| 73 | 119,047.62 | 58,445.35 | 59,101.65 | | 107,874.87 | 45,454.55 | 35,248.50 | |
| 74 | 123,152.71 | 65,061.81 | 78,802.21 | | 110,011.00 | 47,961.63 | 39,077.76 | |
| 75 | 128,700.13 | 75,131.48 | 131,233.60 | | 112,739.57 | 51,334.70 | 44,863.17 | |
| 76 | 136,054.42 | 92,165.90 | | | 116,279.07 | 56,022.41 | | |
| 77 | 146,198.83 | 126,422.25 | | | 120,772.95 | 62,774.64 | | |
| 78 | 160,771.70 | | | | 126,742.71 | | | |
| 79 | 183,486.24 | | | | 134,589.50 | | | |
| 80 | 220,750.55 | | | | 145,348.84 | | | |

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：中宏宏福一生新享版年金保险（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 | 趸交 | 3年交 | 5年交 | 10年交 |
| 0 | 10.33 | 28.65 | 43.95 | 58.36 | 10.34 | 28.69 | 44.02 | 58.53 |
| 1 | 10.33 | 28.66 | 43.97 | 58.41 | 10.34 | 28.71 | 44.05 | 58.58 |
| 2 | 10.33 | 28.67 | 43.99 | 58.45 | 10.35 | 28.71 | 44.06 | 58.61 |
| 3 | 10.33 | 28.68 | 44.00 | 58.48 | 10.35 | 28.72 | 44.07 | 58.62 |
| 4 | 10.34 | 28.68 | 44.01 | 58.49 | 10.35 | 28.72 | 44.08 | 58.63 |
| 5 | 10.34 | 28.69 | 44.01 | 58.48 | 10.35 | 28.72 | 44.07 | 58.62 |
| 6 | 10.34 | 28.68 | 44.00 | 58.46 | 10.35 | 28.72 | 44.07 | 58.60 |
| 7 | 10.33 | 28.68 | 43.99 | 58.43 | 10.35 | 28.71 | 44.06 | 58.58 |
| 8 | 10.33 | 28.67 | 43.98 | 58.39 | 10.34 | 28.71 | 44.05 | 58.56 |
| 9 | 10.33 | 28.66 | 43.96 | 58.34 | 10.34 | 28.70 | 44.04 | 58.53 |
| 10 | 10.33 | 28.65 | 43.93 | 58.29 | 10.34 | 28.69 | 44.02 | 58.50 |
| 11 | 10.33 | 28.64 | 43.91 | 58.24 | 10.34 | 28.69 | 44.01 | 58.48 |
| 12 | 10.32 | 28.63 | 43.89 | 58.19 | 10.34 | 28.68 | 44.00 | 58.45 |
| 13 | 10.32 | 28.62 | 43.87 | 58.15 | 10.34 | 28.68 | 43.99 | 58.43 |
| 14 | 10.32 | 28.61 | 43.85 | 58.11 | 10.33 | 28.67 | 43.98 | 58.42 |
| 15 | 10.31 | 28.60 | 43.83 | 58.07 | 10.33 | 28.67 | 43.97 | 58.40 |
| 16 | 10.31 | 28.59 | 43.82 | 58.03 | 10.33 | 28.66 | 43.97 | 58.38 |
| 17 | 10.31 | 28.58 | 43.80 | 57.99 | 10.33 | 28.66 | 43.96 | 58.36 |
| 18 | 10.31 | 28.57 | 43.78 | 57.95 | 10.33 | 28.65 | 43.95 | 58.34 |
| 19 | 10.31 | 28.56 | 43.76 | 57.91 | 10.33 | 28.65 | 43.94 | 58.32 |
| 20 | 10.30 | 28.55 | 43.74 | 57.86 | 10.33 | 28.64 | 43.93 | 58.29 |
| 21 | 10.30 | 28.54 | 43.72 | 57.80 | 10.32 | 28.64 | 43.91 | 58.26 |
| 22 | 10.30 | 28.53 | 43.70 | 57.75 | 10.32 | 28.63 | 43.90 | 58.23 |
| 23 | 10.30 | 28.52 | 43.67 | 57.68 | 10.32 | 28.62 | 43.89 | 58.21 |
| 24 | 10.29 | 28.50 | 43.64 | 57.62 | 10.32 | 28.62 | 43.88 | 58.18 |
| 25 | 10.29 | 28.49 | 43.61 | 57.56 | 10.32 | 28.61 | 43.87 | 58.16 |
| 26 | 10.29 | 28.48 | 43.58 | 57.49 | 10.31 | 28.60 | 43.85 | 58.13 |
| 27 | 10.28 | 28.46 | 43.56 | 57.42 | 10.31 | 28.60 | 43.84 | 58.10 |
| 28 | 10.28 | 28.45 | 43.53 | 57.35 | 10.31 | 28.59 | 43.83 | 58.07 |
| 29 | 10.28 | 28.43 | 43.50 | 57.28 | 10.31 | 28.58 | 43.81 | 58.04 |
| 30 | 10.27 | 28.42 | 43.46 | 57.20 | 10.31 | 28.58 | 43.80 | 58.00 |
| 31 | 10.27 | 28.40 | 43.42 | 57.10 | 10.31 | 28.57 | 43.78 | 57.96 |
| 32 | 10.27 | 28.38 | 43.38 | 57.00 | 10.30 | 28.56 | 43.76 | 57.92 |
| 33 | 10.26 | 28.36 | 43.33 | 56.87 | 10.30 | 28.55 | 43.74 | 57.87 |
| 34 | 10.26 | 28.33 | 43.28 | 56.73 | 10.30 | 28.54 | 43.72 | 57.81 |
| 35 | 10.25 | 28.30 | 43.21 | 56.57 | 10.30 | 28.52 | 43.69 | 57.75 |
| 36 | 10.24 | 28.27 | 43.14 | 56.39 | 10.29 | 28.51 | 43.66 | 57.68 |
| 37 | 10.24 | 28.23 | 43.06 | 56.20 | 10.29 | 28.50 | 43.63 | 57.60 |
| 38 | 10.23 | 28.19 | 42.98 | 55.99 | 10.29 | 28.48 | 43.60 | 57.52 |
| 39 | 10.22 | 28.15 | 42.88 | 55.77 | 10.28 | 28.46 | 43.56 | 57.42 |
| 40 | 10.21 | 28.11 | 42.79 | 55.53 | 10.28 | 28.44 | 43.51 | 57.31 |
| 41 | 10.20 | 28.06 | 42.68 | 55.28 | 10.27 | 28.42 | 43.46 | 57.19 |
| 42 | 10.19 | 28.01 | 42.57 | 55.01 | 10.27 | 28.39 | 43.41 | 57.05 |
| 43 | 10.18 | 27.95 | 42.46 | 54.72 | 10.26 | 28.36 | 43.35 | 56.90 |
| 44 | 10.17 | 27.90 | 42.33 | 54.40 | 10.26 | 28.33 | 43.28 | 56.74 |
| 45 | 10.16 | 27.83 | 42.19 | 54.05 | 10.25 | 28.30 | 43.21 | 56.57 |
| 46 | 10.15 | 27.76 | 42.04 | 53.67 | 10.24 | 28.27 | 43.14 | 56.38 |
| 47 | 10.14 | 27.69 | 41.87 | 53.25 | 10.24 | 28.23 | 43.05 | 56.19 |
| 48 | 10.12 | 27.61 | 41.69 | 52.79 | 10.23 | 28.19 | 42.97 | 55.98 |
| 49 | 10.11 | 27.52 | 41.49 | 52.29 | 10.22 | 28.15 | 42.88 | 55.76 |
| 50 | 10.09 | 27.42 | 41.26 | 51.73 | 10.21 | 28.10 | 42.78 | 55.53 |
| 51 | 10.07 | 27.31 | 41.02 | 51.13 | 10.20 | 28.06 | 42.68 | 55.29 |
| 52 | 10.05 | 27.19 | 40.76 | 50.46 | 10.19 | 28.01 | 42.58 | 55.02 |
| 53 | 10.02 | 27.06 | 40.47 | 49.74 | 10.18 | 27.95 | 42.46 | 54.74 |
| 54 | 10.00 | 26.92 | 40.16 | 48.96 | 10.17 | 27.90 | 42.33 | 54.42 |
| 55 | 9.97 | 26.77 | 39.82 | 48.11 | 10.16 | 27.83 | 42.19 | 54.07 |
| 56 | 9.94 | 26.61 | 39.46 | 47.19 | 10.15 | 27.76 | 42.04 | 53.67 |
| 57 | 9.91 | 26.43 | 39.06 | 46.17 | 10.14 | 27.69 | 41.86 | 53.23 |
| 58 | 9.88 | 26.24 | 38.62 | 45.06 | 10.12 | 27.60 | 41.66 | 52.72 |
| 59 | 9.84 | 26.03 | 38.14 | 43.82 | 10.10 | 27.50 | 41.43 | 52.13 |
| 60 | 9.80 | 25.79 | 37.61 | 42.45 | 10.09 | 27.38 | 41.17 | 51.46 |
| 61 | 9.76 | 25.53 | 37.01 | 40.89 | 10.07 | 27.25 | 40.87 | 50.68 |
| 62 | 9.71 | 25.24 | 36.34 | 39.14 | 10.04 | 27.10 | 40.53 | 49.78 |
| 63 | 9.66 | 24.91 | 35.59 | 37.14 | 10.01 | 26.93 | 40.12 | 48.73 |
| 64 | 9.60 | 24.54 | 34.73 | 34.86 | 9.98 | 26.73 | 39.65 | 47.48 |
| 65 | 9.53 | 24.12 | 33.75 | 32.22 | 9.95 | 26.49 | 39.10 | 46.00 |
| 66 | 9.45 | 23.64 | 32.62 | 29.16 | 9.91 | 26.21 | 38.44 | 44.24 |
| 67 | 9.36 | 23.09 | 31.31 | 25.57 | 9.86 | 25.88 | 37.65 | 42.12 |
| 68 | 9.26 | 22.44 | 29.79 | 21.35 | 9.80 | 25.49 | 36.72 | 39.56 |
| 69 | 9.14 | 21.70 | 28.01 | 16.33 | 9.73 | 25.02 | 35.59 | 36.48 |
| 70 | 9.00 | 20.82 | 25.91 | 10.33 | 9.64 | 24.46 | 34.25 | 32.74 |
| 71 | 8.84 | 19.79 | 23.42 | | 9.54 | 23.78 | 32.63 | |
| 72 | 8.64 | 18.56 | 20.46 | | 9.42 | 22.97 | 30.69 | |
| 73 | 8.40 | 17.11 | 16.92 | | 9.27 | 22.00 | 28.37 | |
| 74 | 8.12 | 15.37 | 12.69 | | 9.09 | 20.85 | 25.59 | |
| 75 | 7.77 | 13.31 | 7.62 | | 8.87 | 19.48 | 22.29 | |
| 76 | 7.35 | 10.85 | | | 8.60 | 17.85 | | |
| 77 | 6.84 | 7.91 | | | 8.28 | 15.93 | | |
| 78 | 6.22 | | | | 7.89 | | | |
| 79 | 5.45 | | | | 7.43 | | | |
| 80 | 4.53 | | | | 6.88 | | | |

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。