

表一：中意家康人生无托寿养老保险(分红型)费率表
(每1000元基本保额金额)

投保年龄	男性					女性					
	第1年	第2年	第3年	第4年	第5年	第1年	第2年	第3年	第4年	第5年	
0	52,861.03	18,221.41	11,811.42	8,954.44	6,474.96	3,403.06	52,866.93	18,226.67	11,816.24	8,959.08	6,479.52
1	52,861.03	18,226.44	11,179.52	8,917.24	6,422.88	3,498.48	52,846.81	18,220.98	11,176.33	8,911.36	6,400.21
2	52,841.08	18,221.82	11,179.52	8,917.24	6,422.88	3,498.48	52,826.72	18,216.41	11,174.54	8,912.16	6,400.69
3	52,821.03	18,217.46	11,179.52	8,917.24	6,422.88	3,498.48	52,807.60	18,211.90	11,172.80	8,913.04	6,401.20
4	52,800.71	18,213.03	11,174.41	8,920.33	6,426.91	3,514.29	52,788.56	18,207.36	11,171.09	8,913.99	6,412.13
5	52,780.03	18,208.54	11,172.23	8,923.52	6,431.99	3,530.08	52,769.57	18,202.75	11,169.35	8,914.89	6,416.42
6	52,758.87	18,203.87	11,171.06	8,926.76	6,437.25	3,545.88	52,750.64	18,198.05	11,167.59	8,915.82	6,420.86
7	52,737.22	18,198.31	11,169.38	8,929.05	6,442.71	3,561.67	52,731.77	18,193.29	11,165.79	8,916.80	6,425.35
8	52,715.04	18,194.26	11,167.66	8,931.39	6,448.36	3,578.35	52,712.96	18,188.52	11,163.94	8,917.83	6,429.87
9	52,692.30	18,189.67	11,165.89	8,933.79	6,455.22	3,595.03	52,694.21	18,183.72	11,162.06	8,918.91	6,434.43
10	52,669.07	18,184.67	11,164.08	8,936.23	6,462.35	3,611.76	52,675.52	18,178.93	11,160.12	8,920.04	6,439.05
11	52,645.03	18,179.54	11,162.23	8,938.72	6,469.75	3,628.54	52,656.87	18,174.10	11,158.13	8,921.21	6,443.74
12	52,620.44	18,174.26	11,160.32	8,941.26	6,477.43	3,645.39	52,638.26	18,169.23	11,156.29	8,922.42	6,448.49
13	52,595.17	18,168.83	11,158.35	8,943.85	6,485.57	3,662.30	52,619.69	18,164.32	11,154.41	8,923.64	6,453.28
14	52,569.18	18,163.24	11,156.31	8,946.50	6,494.19	3,679.37	52,601.16	18,159.37	11,152.49	8,924.81	6,458.11
15	52,542.44	18,157.46	11,154.23	8,949.27	6,503.30	3,696.61	52,582.67	18,154.38	11,150.53	8,925.92	6,462.98
16	52,514.93	18,151.54	11,152.04	8,952.09	6,512.65	3,714.02	52,564.25	18,149.34	11,148.54	8,927.00	6,467.89
17	52,486.62	18,145.43	11,149.81	8,954.97	6,522.43	3,731.60	52,545.88	18,144.26	11,146.52	8,928.04	6,472.84
18	52,457.48	18,139.14	11,147.51	8,957.91	6,532.67	3,749.35	52,527.56	18,139.14	11,144.47	8,929.04	6,477.83
19	52,427.50	18,132.68	11,145.14	8,960.91	6,543.38	3,767.27	52,509.29	18,133.97	11,142.37	8,930.00	6,482.86
20	52,396.73	18,125.98	11,142.71	8,964.00	6,554.56	3,785.36	52,491.07	18,128.75	11,140.22	8,930.92	6,487.93
21	52,365.10	18,119.14	11,140.20	8,967.26	6,566.21	3,803.62	52,472.90	18,123.48	11,138.03	8,931.80	6,493.04
22	52,332.55	18,112.08	11,137.63	8,970.69	6,578.44	3,822.05	52,454.78	18,118.16	11,135.79	8,932.64	6,498.19
23	52,299.03	18,104.82	11,135.00	8,974.29	6,591.16	3,840.66	52,436.71	18,112.79	11,133.50	8,933.44	6,503.38
24	52,264.54	18,097.35	11,132.29	8,978.01	6,604.47	3,859.46	52,418.69	18,107.37	11,131.17	8,934.20	6,508.59
25	52,229.01	18,089.67	11,129.51	8,981.81	6,618.37	3,878.45	52,400.72	18,101.81	11,128.71	8,934.92	6,513.76
26	52,192.43	18,081.76	11,126.65	8,985.79	6,633.37	3,897.64	52,382.80	18,096.11	11,126.22	8,935.60	6,518.99
27	52,154.73	18,073.62	11,123.72	8,989.95	6,649.47	3,917.13	52,364.93	18,090.37	11,123.71	8,936.24	6,524.28
28	52,115.97	18,065.23	11,120.71	8,994.29	6,665.77	3,936.93	52,347.11	18,084.59	11,121.17	8,936.84	6,529.62
29	52,076.12	18,056.60	11,117.61	8,998.89	6,683.27	3,957.14	52,329.44	18,078.77	11,118.51	8,937.40	6,535.01
30	52,034.50	18,047.70	11,114.42	9,003.67	6,701.97	3,977.77	52,311.92	18,072.91	11,115.74	8,937.92	6,540.45
31	51,991.07	18,038.52	11,111.14	9,008.64	6,721.96	3,998.83	52,294.55	18,067.01	11,112.95	8,938.40	6,545.94
32	51,947.86	18,029.04	11,107.76	9,013.81	6,737.74	4,020.33	52,277.33	18,061.07	11,110.14	8,938.89	6,551.48
33	51,902.82	18,019.26	11,104.28	9,019.19	6,748.21	4,042.27	52,260.26	18,055.09	11,107.22	8,939.33	6,557.07
34	51,855.47	18,009.17	11,100.70	9,024.78	6,759.40	4,064.66	52,243.34	18,049.07	11,104.29	8,939.73	6,562.70
35	51,806.96	17,998.75	11,097.01	9,030.59	6,771.32	4,087.50	52,226.57	18,043.02	11,101.24	8,940.09	6,568.38
36	51,756.41	17,987.88	11,093.22	9,036.64	6,783.98	4,110.80	52,209.95	18,036.84	11,098.07	8,940.41	6,574.10
37	51,704.85	17,976.67	11,089.32	9,042.95	6,797.41	4,134.66	52,193.48	18,030.63	11,094.71	8,940.69	6,579.86
38	51,651.33	17,965.10	11,085.31	9,049.53	6,811.72	4,159.09	52,177.16	18,024.39	11,091.31	8,940.93	6,585.66
39	51,595.84	17,953.16	11,081.20	9,056.49	6,826.82	4,184.10	52,160.99	18,018.12	11,087.87	8,941.14	6,591.50
40	51,538.43	17,941.33	11,077.09	9,063.84	6,843.61	4,209.70	52,144.97	18,011.81	11,084.39	8,941.31	6,597.39
41	51,479.99	17,929.70	11,072.86	9,071.59	6,861.30	4,235.97	52,129.10	18,005.47	11,080.84	8,941.45	6,603.32
42	51,417.43	17,918.06	11,068.23	9,079.75	6,879.50	4,262.83	52,113.38	17,999.02	11,077.27	8,941.56	6,609.30
43	51,353.64	17,906.19	11,063.88	9,088.33	6,898.24	4,290.29	52,097.81	17,992.57	11,073.59	8,941.64	6,615.33
44	51,287.52	17,894.08	11,059.92	9,097.46	6,917.54	4,318.36	52,082.40	17,985.81	11,069.77	8,941.69	6,621.41
45	51,218.96	17,881.85	11,056.24	9,107.15	6,937.33	4,347.04	52,067.14	17,978.94	11,065.84	8,941.71	6,627.54
46	51,147.80	17,869.48	11,052.82	9,117.41	6,957.64	4,376.34	52,052.04	17,972.05	11,061.81	8,941.70	6,633.72
47	51,073.89	17,843.40	11,048.25	9,128.35	6,978.57	4,406.27	52,037.09	17,965.14	11,057.69	8,941.66	6,640.05
48	50,997.05	17,827.44	11,043.03	9,139.99	6,999.99	4,436.84	52,022.29	17,958.21	11,053.49	8,941.59	6,646.53
49	50,917.11	17,810.79	11,038.03	9,152.44	7,022.04	4,468.07	52,007.64	17,951.26	11,049.11	8,941.49	6,653.16
50	50,833.89	17,793.46	11,032.05	9,165.71	7,044.85	4,500.00	51,993.14	17,944.29	11,044.57	8,941.36	6,659.94
51	50,747.15	17,775.42	11,025.27	9,179.93	7,068.39	4,532.64	51,978.79	17,937.30	11,039.88	8,941.19	6,666.87
52	50,656.68	17,756.63	11,017.76	9,195.13	7,092.80	4,566.00	51,964.59	17,930.29	11,035.04	8,940.99	6,673.95
53	50,562.22	17,737.03	11,010.08	9,211.34	7,118.19	4,600.10	51,950.54	17,923.16	11,030.06	8,940.76	6,681.18
54	50,463.83	17,716.58	11,002.66	9,228.68	7,144.78	4,634.94	51,936.64	17,915.92	11,024.94	8,940.50	6,688.56
55	50,361.31	17,695.23	10,995.03	9,247.17	7,172.57	4,670.54	51,922.89	17,908.57	11,019.68	8,940.21	6,696.09
56	50,255.32	17,672.87	10,987.20	9,266.83	7,201.67	4,706.91	51,909.29	17,901.11	11,014.29	8,939.89	6,703.77
57	50,145.27	17,649.76	10,979.30	9,287.77	7,232.00	4,744.07	51,895.74	17,893.54	11,008.77	8,939.53	6,711.60
58	50,030.90	17,625.80	10,970.36	9,309.99	7,263.68	4,781.94	51,882.24	17,885.86	11,003.12	8,939.14	6,719.58
59	49,912.89	17,601.45	10,961.34	9,333.51	7,306.83	4,820.54	51,868.79	17,878.07	11,000.00	8,938.71	6,727.71
60	49,798.88	17,574.29	10,952.06	9,358.35	7,352.67	4,860.00	51,855.30	17,870.17	10,996.43	8,938.24	6,736.00
61	49,683.52	17,547.11	10,942.85	9,384.63	7,401.22	4,900.34	51,841.87	17,862.16	10,992.31	8,937.73	6,744.55
62	49,567.35	17,518.84	10,932.83	9,412.47	7,453.71	4,942.57	51,828.50	17,854.04	10,987.70	8,937.18	6,753.26
63	49,450.90	17,489.45	10,922.51	9,441.90	7,509.27	4,986.71	51,815.29	17,845.81	10,982.61	8,936.59	6,762.13
64	49,333.80	17,459.11	10,911.99	9,473.05	7,567.94	5,032.78	51,802.14	17,837.47	10,977.06	8,935.96	6,771.16
65	49,215.79	17,427.80	10,901.27	9,505.85	7,629.87	5,081.70	51,789.05	17,829.02	10,971.06	8,935.29	6,780.36
66	49,096.56	17,395.69	10,890.35	9,540.56	7,695.20	5,132.51	51,776.02	17,820.47	10,964.51	8,934.58	6,789.72
67	48,976.80	17,362.75	10,879.16	9,578.11	7,774.27	5,186.34	51,763.14	17,811.81	10,957.44	8,933.83	6,799.25
68	48,856.17	17,329.05	10,867.71	9,618.65	7,866.84	5,243.24	51,750.41	17,803.04	10,950.00	8,933.04	6,808.95
69	48,734.31	17,294.59	10,856.03	9,662.23	7,974.21	5,303.34	51,737.82	17,794.16	10,942.19	8,932.21	6,818.82
70	48,611.90	17,259.29	10,844.14	9,713.91	8,097.60	5,366.68	51,725.38	17,785.17	10,933.94	8,931.34	6,828.86
71	48,488.69	17,223.12	10,832.05	9,770.81	8,239.27	5,433.30	51,713.09	17,776.07	10,925.28	8,930.43	6,839.07
72	48,365.36	17,186.09	10,819.76	9,835.08	8,391.60	5,503.34	51,700.94	17,766.86	10,916.21	8,929.48	6,849.34
73	48,241.51	17,148.21	10,807.27	9,897.97	8,555.97	5,576.76	51,688.94	17,757.54	10,906.74	8,928.49	6,859.67
74	48,116.84	17,109.48	10,794.58	9,969.15	8,733.71	5,653.61	51,677.08	17,748.11	10,896.85	8,927.46	6,870.06
75	48,000.15	17,069.91	10,781.60	10,049.78	8,926.						

表二：中宏宏增人生无忧尊享版年金保险（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	15年交	20年交	趸交	3年交	5年交	10年交	15年交	20年交
0	18.91	54.85	89.43	169.02	226.31	286.23	18.92	54.87	89.46	169.19	227.45	286.24
1	18.92	54.87	89.45	169.00	226.10	285.94	18.92	54.88	89.47	169.17	227.26	285.90
2	18.92	54.88	89.46	168.97	225.87	285.43	18.93	54.90	89.49	169.14	227.07	285.54
3	18.93	54.89	89.48	168.94	225.63	285.00	18.94	54.91	89.50	169.12	226.86	285.17
4	18.94	54.91	89.49	168.91	225.38	284.55	18.94	54.92	89.52	169.09	226.65	284.79
5	18.95	54.92	89.50	168.88	225.12	284.09	18.95	54.94	89.53	169.06	226.43	284.40
6	18.95	54.93	89.52	168.84	224.86	283.62	18.96	54.95	89.54	169.03	226.20	283.99
7	18.96	54.95	89.53	168.80	224.58	283.13	18.97	54.97	89.56	169.00	225.97	283.57
8	18.97	54.96	89.54	168.77	224.30	282.62	18.98	54.98	89.57	168.97	225.72	283.14
9	18.98	54.98	89.56	168.73	224.00	282.09	18.98	55.00	89.59	168.94	225.47	282.69
10	18.99	54.99	89.57	168.68	223.70	281.55	18.99	55.01	89.60	168.90	225.22	282.23
11	19.00	55.01	89.59	168.64	223.38	280.99	19.00	55.03	89.62	168.87	224.95	281.75
12	19.00	55.02	89.60	168.60	223.06	280.41	19.01	55.04	89.64	168.83	224.67	281.26
13	19.01	55.04	89.62	168.55	222.72	279.81	19.02	55.06	89.65	168.79	224.39	280.75
14	19.02	55.06	89.64	168.51	222.37	279.19	19.03	55.08	89.67	168.76	224.10	280.23
15	19.03	55.07	89.65	168.46	222.01	278.55	19.04	55.10	89.69	168.72	223.79	279.68
16	19.04	55.09	89.67	168.41	221.64	277.89	19.05	55.12	89.71	168.67	223.48	279.12
17	19.05	55.11	89.69	168.36	221.25	277.20	19.06	55.13	89.73	168.63	223.15	278.54
18	19.06	55.13	89.71	168.30	220.85	276.48	19.07	55.15	89.75	168.59	222.82	277.94
19	19.07	55.15	89.73	168.25	220.44	275.74	19.08	55.17	89.77	168.54	222.47	277.32
20	19.09	55.17	89.74	168.19	220.01	274.97	19.09	55.20	89.79	168.49	222.11	276.67
21	19.10	55.19	89.76	168.13	219.56	274.18	19.10	55.22	89.81	168.44	221.73	276.00
22	19.11	55.21	89.79	168.06	219.09	273.35	19.12	55.24	89.83	168.39	221.34	275.31
23	19.12	55.23	89.81	168.00	218.60	272.49	19.13	55.26	89.85	168.34	220.94	274.59
24	19.13	55.26	89.83	167.93	218.10	271.59	19.14	55.29	89.88	168.29	220.52	273.85
25	19.15	55.28	89.85	167.86	217.57	270.66	19.16	55.31	89.90	168.23	220.09	273.07
26	19.16	55.30	89.87	167.78	217.02	269.69	19.17	55.34	89.93	168.17	219.64	272.27
27	19.17	55.33	89.90	167.70	216.45	268.68	19.18	55.36	89.95	168.11	219.17	271.43
28	19.19	55.35	89.92	167.62	215.85	267.63	19.20	55.39	89.98	168.04	218.68	270.56
29	19.20	55.38	89.95	167.54	215.23	266.53	19.21	55.42	90.01	167.97	218.17	269.65
30	19.22	55.41	89.97	167.44	214.58	265.39	19.23	55.45	90.03	167.90	217.64	268.71
31	19.23	55.44	90.00	167.35	213.90	264.20	19.25	55.47	90.06	167.83	217.08	267.73
32	19.25	55.47	90.03	167.25	213.20	262.95	19.26	55.51	90.09	167.75	216.51	266.71
33	19.27	55.50	90.06	167.15	212.45	261.65	19.28	55.54	90.12	167.67	215.90	265.64
34	19.28	55.53	90.08	167.04	211.68	260.29	19.30	55.57	90.15	167.58	215.28	264.53
35	19.30	55.56	90.11	166.92	210.86	258.87	19.32	55.60	90.19	167.49	214.62	263.36
36	19.32	55.59	90.15	166.80	210.01	257.38	19.33	55.64	90.22	167.40	213.93	262.15
37	19.34	55.63	90.18	166.67	209.11	255.82	19.35	55.67	90.26	167.30	213.21	260.87
38	19.36	55.66	90.21	166.53	208.17	254.19	19.38	55.71	90.29	167.20	212.46	259.54
39	19.38	55.70	90.24	166.39	207.18	252.47	19.40	55.75	90.33	167.09	211.67	258.15
40	19.40	55.74	90.28	166.23	206.14	250.67	19.42	55.79	90.37	166.97	210.84	256.69
41	19.43	55.78	90.31	166.07	205.05	248.78	19.44	55.83	90.41	166.85	209.97	255.16
42	19.45	55.82	90.35	165.89	203.89	246.79	19.47	55.88	90.46	166.72	209.05	253.55
43	19.47	55.86	90.39	165.71	202.67	244.68	19.49	55.92	90.50	166.59	208.09	251.86
44	19.50	55.90	90.42	165.51	201.38	242.47	19.52	55.97	90.54	166.45	207.07	250.08
45	19.52	55.95	90.46	165.30	200.02	240.13	19.54	56.02	90.59	166.29	206.00	248.20
46	19.55	55.99	90.50	165.08	198.57	237.66	19.57	56.07	90.64	166.14	204.87	246.23
47	19.58	56.04	90.54	164.84	197.04	235.04	19.60	56.12	90.69	165.97	203.68	244.15
48	19.61	56.09	90.59	164.58	195.41	232.27	19.63	56.18	90.74	165.79	202.44	241.94
49	19.64	56.15	90.63	164.31	193.68	229.33	19.67	56.24	90.80	165.59	201.07	241.61
50	19.67	56.20	90.68	164.02	191.83	226.20	19.70	56.30	90.85	165.39	199.65	239.15
51	19.71	56.26	90.73	163.70	189.86	222.80	19.73	56.36	90.91	165.16	198.13	236.52
52	19.74	56.32	90.77	163.36	187.75	219.15	19.77	56.43	90.97	164.93	196.52	233.75
53	19.78	56.38	90.83	162.99	185.50	215.28	19.81	56.49	91.04	164.67	194.80	230.85
54	19.82	56.44	90.88	162.60	183.07	211.17	19.85	56.57	91.10	164.40	192.96	227.81
55	19.86	56.51	90.93	162.17	180.46	206.82	19.89	56.64	91.17	164.10	190.99	224.64
56	19.90	56.58	90.99	161.69	177.70	202.24	19.94	56.72	91.24	163.77	188.90	221.34
57	19.94	56.66	91.05	161.18	174.81	197.35	19.98	56.80	91.32	163.42	186.67	217.91
58	19.99	56.74	91.10	160.61	171.68	192.17	20.03	56.89	91.39	163.04	184.21	213.36
59	20.04	56.82	91.16	159.98	168.32	186.71	20.08	56.98	91.47	162.61	181.64	208.69
60	20.09	56.90	91.22	159.28	164.77	180.97	20.14	57.07	91.55	162.15	178.91	203.91
61	20.15	56.99	91.28	158.51	160.97	174.97	20.20	57.17	91.64	161.64	176.01	198.99
62	20.21	57.08	91.34	157.68	156.92	168.71	20.26	57.27	91.72	161.08	172.94	192.94
63	20.27	57.18	91.40	156.79	152.53	162.11	20.32	57.38	91.81	160.47	169.71	186.77
64	20.33	57.28	91.46	155.84	147.80	155.17	20.39	57.50	91.90	159.80	166.22	180.34
65	20.40	57.38	91.52	154.83	142.73	147.89	20.46	57.62	91.99	158.68	162.46	171.67
66	20.48	57.49	91.57	153.76	137.31	139.32	20.54	57.74	92.08	157.41	158.44	161.64
67	20.55	57.59	91.61	152.63	131.44	130.33	20.62	57.87	92.17	155.99	153.93	150.00
68	20.64	57.70	91.63	151.44	125.11	120.91	20.71	58.01	92.26	154.32	149.14	141.64
69	20.73	57.81	91.63	150.19	118.34	111.04	20.80	58.15	92.35	152.41	143.96	131.54
70	20.82	57.92	91.59	148.88	111.13	101.73	20.90	58.30	92.42	150.20	138.31	121.81
71	20.92	58.01	91.52	147.51	103.48	92.06	21.01	58.46	92.49	147.69	133.19	111.54
72	21.02	58.08	91.42	146.08	95.29	82.13	21.12	58.61	92.56	144.88	127.61	101.11
73	21.12	58.14	91.29	144.59	86.56	71.56	21.25	58.76	92.62	141.77	121.54	90.44
74	21.23	58.19	91.12	143.04	77.29	60.25	21.38	58.91	92.67	138.36	114.91	79.61
75	21.35	58.23	90.91	141.43	67.48	48.29	21.52	59.06	92.71	134.65	107.64	67.74

注1：对于趸交，上表为每1000元趸交保险费对应的的基本保险金额；对于期交，上表为每1000元年化保险费对应的的基本保险金额。
注2：除产品另有约定的以外，对于我司所有的在售产品，交费方式与年交的年化保险费=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。