

中宏宏盈人生传世尊享版终身寿险（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	15年交	20年交	趸交	3年交	5年交	10年交	15年交	20年交
0	1,049.42	358.85	222.04	116.46	82.16	63.93	1,049.18	358.75	221.95	116.40	82.08	63.86
1	1,049.51	358.89	222.06	116.48	82.17	63.94	1,049.22	358.76	221.96	116.40	82.09	63.86
2	1,049.60	358.92	222.09	116.50	82.19	63.96	1,049.26	358.78	221.97	116.41	82.10	63.87
3	1,049.70	358.96	222.12	116.52	82.21	63.97	1,049.30	358.79	221.99	116.42	82.10	63.87
4	1,049.81	359.01	222.15	116.54	82.23	63.98	1,049.35	358.81	222.00	116.43	82.11	63.88
5	1,049.94	359.06	222.19	116.57	82.25	64.00	1,049.41	358.84	222.02	116.44	82.12	63.88
6	1,050.08	359.12	222.23	116.59	82.26	64.01	1,049.47	358.86	222.03	116.45	82.13	63.89
7	1,050.24	359.18	222.28	116.62	82.28	64.02	1,049.54	358.89	222.05	116.46	82.13	63.89
8	1,050.41	359.25	222.33	116.65	82.30	64.03	1,049.62	358.92	222.08	116.47	82.14	63.90
9	1,050.61	359.32	222.38	116.68	82.32	64.04	1,049.70	358.95	222.10	116.49	82.15	63.90
10	1,050.82	359.40	222.43	116.71	82.33	64.05	1,049.79	358.98	222.12	116.50	82.15	63.91
11	1,051.05	359.49	222.49	116.73	82.35	64.07	1,049.89	359.02	222.14	116.51	82.16	63.91
12	1,051.29	359.57	222.54	116.75	82.36	64.08	1,049.99	359.06	222.16	116.52	82.17	63.91
13	1,051.53	359.66	222.59	116.78	82.38	64.09	1,050.09	359.09	222.19	116.52	82.17	63.92
14	1,051.78	359.74	222.65	116.80	82.40	64.11	1,050.20	359.13	222.21	116.53	82.18	63.92
15	1,052.03	359.83	222.70	116.82	82.42	64.12	1,050.30	359.16	222.23	116.54	82.18	63.93
16	1,052.28	359.92	222.74	116.84	82.43	64.14	1,050.41	359.20	222.24	116.55	82.19	63.93
17	1,052.54	359.99	222.78	116.86	82.45	64.15	1,050.51	359.23	222.26	116.55	82.20	63.94
18	1,052.79	360.04	222.81	116.88	82.47	64.17	1,050.62	359.25	222.27	116.56	82.20	63.95
19	1,052.89	360.08	222.85	116.91	82.49	64.19	1,050.65	359.26	222.28	116.57	82.21	63.95
20	1,053.01	360.13	222.88	116.93	82.52	64.21	1,050.68	359.27	222.29	116.57	82.22	63.96
21	1,053.13	360.18	222.92	116.96	82.54	64.23	1,050.71	359.29	222.30	116.58	82.23	63.97
22	1,053.28	360.24	222.96	116.98	82.57	64.26	1,050.75	359.30	222.31	116.59	82.24	63.98
23	1,053.42	360.30	223.01	117.01	82.60	64.29	1,050.79	359.32	222.33	116.60	82.25	63.99
24	1,053.58	360.36	223.06	117.05	82.64	64.32	1,050.84	359.34	222.34	116.62	82.26	64.00
25	1,053.75	360.43	223.11	117.09	82.67	64.35	1,050.89	359.36	222.36	116.63	82.28	64.02
26	1,053.94	360.51	223.17	117.13	82.71	64.39	1,050.94	359.38	222.38	116.64	82.29	64.03
27	1,054.15	360.59	223.23	117.17	82.76	64.44	1,051.01	359.41	222.40	116.66	82.31	64.05
28	1,054.37	360.68	223.31	117.23	82.81	64.48	1,051.08	359.44	222.43	116.68	82.33	64.07
29	1,054.62	360.78	223.39	117.28	82.87	64.52	1,051.17	359.48	222.46	116.70	82.35	64.08
30	1,054.90	360.90	223.48	117.34	82.92	64.56	1,051.27	359.53	222.50	116.73	82.37	64.10
31	1,055.21	361.03	223.58	117.41	82.98	64.59	1,051.39	359.57	222.53	116.75	82.40	64.11
32	1,055.55	361.17	223.69	117.49	83.03	64.63	1,051.52	359.63	222.58	116.78	82.42	64.13
33	1,055.94	361.33	223.81	117.56	83.08	64.66	1,051.67	359.69	222.62	116.82	82.44	64.14
34	1,056.36	361.50	223.94	117.64	83.12	64.68	1,051.83	359.76	222.68	116.85	82.46	64.15
35	1,056.83	361.69	224.09	117.71	83.16	64.70	1,052.02	359.83	222.74	116.88	82.48	64.16
36	1,057.36	361.90	224.23	117.77	83.20	64.72	1,052.23	359.92	222.80	116.91	82.49	64.17
37	1,057.92	362.13	224.35	117.84	83.23	64.74	1,052.45	360.01	222.85	116.93	82.51	64.17
38	1,058.54	362.33	224.47	117.89	83.26	64.76	1,052.70	360.10	222.90	116.96	82.52	64.18
39	1,059.13	362.51	224.59	117.95	83.29	64.78	1,052.96	360.18	222.96	116.98	82.53	64.19
40	1,059.66	362.70	224.71	117.99	83.32	64.80	1,053.20	360.26	223.01	117.00	82.54	64.20
41	1,060.12	362.88	224.82	118.03	83.36	64.83	1,053.42	360.35	223.06	117.02	82.56	64.21
42	1,060.75	363.08	224.92	118.07	83.40	64.86	1,053.69	360.44	223.10	117.04	82.57	64.22
43	1,061.32	363.25	225.01	118.12	83.45	64.89	1,053.95	360.51	223.14	117.05	82.59	64.23
44	1,061.83	363.40	225.09	118.17	83.49	64.93	1,054.17	360.58	223.18	117.07	82.61	64.25
45	1,062.25	363.51	225.17	118.22	83.54	64.98	1,054.37	360.63	223.21	117.09	82.63	64.27
46	1,062.60	363.62	225.25	118.27	83.60	65.04	1,054.52	360.67	223.24	117.11	82.65	64.30
47	1,062.86	363.72	225.34	118.33	83.66	65.11	1,054.64	360.71	223.27	117.13	82.67	64.33
48	1,063.12	363.84	225.44	118.40	83.73	65.20	1,054.73	360.75	223.30	117.16	82.71	64.37
49	1,063.40	363.96	225.54	118.47	83.82	65.30	1,054.82	360.79	223.34	117.19	82.75	64.42
50	1,063.68	364.08	225.65	118.54	83.93	65.42	1,054.92	360.83	223.38	117.22	82.80	64.48
51	1,063.98	364.21	225.76	118.62	84.07		1,055.02	360.88	223.42	117.25	82.86	
52	1,064.28	364.34	225.89	118.71	84.24		1,055.12	360.93	223.48	117.30	82.94	
53	1,064.60	364.49	226.03	118.84	84.45		1,055.23	360.98	223.53	117.36	83.04	
54	1,064.93	364.64	226.17	118.99	84.71		1,055.36	361.05	223.60	117.43	83.17	
55	1,065.27	364.81	226.34	119.19	85.04		1,055.51	361.13	223.69	117.53	83.32	
56	1,065.64	364.99	226.53	119.44			1,055.70	361.23	223.79	117.66		
57	1,066.03	365.19	226.75	119.76			1,055.92	361.35	223.91	117.82		
58	1,066.46	365.43	227.08	120.18			1,056.19	361.49	224.09	118.03		
59	1,066.97	365.70	227.53	120.72			1,056.52	361.67	224.34	118.29		
60	1,067.55	366.20	228.17	121.43			1,056.94	361.96	224.66	118.62		
61	1,068.24	367.01	229.04				1,057.45	362.39	225.09			
62	1,070.74	368.21	230.20				1,058.71	362.99	225.65			
63	1,073.74	369.67	231.65				1,060.23	363.72	226.34			
64	1,077.36	371.48	233.61				1,062.06	364.61	227.20			
65	1,081.78	373.77	236.22				1,064.35	365.71	228.29			
66	1,087.53	376.83					1,067.19	367.08				
67	1,094.80	380.92					1,070.71	368.87				
68	1,104.42						1,075.10					
69	1,117.69						1,080.61					
70	1,137.62						1,088.02					

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。

中宏宏盈人生传世尊享版终身寿险（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	952.91	2,786.68	4,503.69	8,586.64	12,171.37	15,642.11	953.13	2,787.46	4,505.52	8,591.07	12,183.24	15,659.25
1	952.83	2,786.37	4,503.29	8,585.16	12,169.89	15,639.66	953.09	2,787.38	4,505.32	8,591.07	12,181.75	15,659.25
2	952.74	2,786.14	4,502.68	8,583.69	12,166.93	15,634.77	953.05	2,787.22	4,505.11	8,590.33	12,180.27	15,656.80
3	952.65	2,785.83	4,502.07	8,582.22	12,163.97	15,632.33	953.02	2,787.15	4,504.71	8,589.59	12,180.27	15,656.80
4	952.55	2,785.44	4,501.46	8,580.74	12,161.01	15,629.88	952.97	2,786.99	4,504.50	8,588.85	12,178.78	15,654.35
5	952.44	2,785.05	4,500.65	8,578.54	12,158.05	15,625.00	952.92	2,786.76	4,504.10	8,588.11	12,177.30	15,654.35
6	952.31	2,784.58	4,499.84	8,577.06	12,156.58	15,622.56	952.86	2,786.60	4,503.90	8,587.38	12,175.82	15,651.90
7	952.16	2,784.12	4,498.83	8,574.86	12,153.62	15,620.12	952.80	2,786.37	4,503.49	8,586.64	12,175.82	15,651.90
8	952.01	2,783.58	4,497.82	8,572.65	12,150.67	15,617.68	952.73	2,786.14	4,502.88	8,585.90	12,174.34	15,649.45
9	951.83	2,783.03	4,496.81	8,570.45	12,147.72	15,615.24	952.65	2,785.90	4,502.48	8,584.43	12,172.85	15,649.45
10	951.64	2,782.42	4,495.80	8,568.25	12,146.24	15,612.80	952.57	2,785.67	4,502.07	8,583.69	12,172.85	15,647.00
11	951.43	2,781.72	4,494.58	8,566.78	12,143.29	15,607.93	952.48	2,785.36	4,501.67	8,582.95	12,171.37	15,647.00
12	951.21	2,781.10	4,493.57	8,565.31	12,141.82	15,605.49	952.39	2,785.05	4,501.26	8,582.22	12,169.89	15,647.00
13	951.00	2,780.40	4,492.56	8,563.11	12,138.87	15,603.06	952.30	2,784.82	4,500.65	8,582.22	12,169.89	15,644.56
14	950.77	2,779.79	4,491.35	8,561.64	12,135.92	15,598.19	952.20	2,784.51	4,500.25	8,581.48	12,168.41	15,644.56
15	950.54	2,779.09	4,490.35	8,560.18	12,132.98	15,595.76	952.11	2,784.27	4,499.84	8,580.74	12,168.41	15,642.11
16	950.32	2,778.40	4,489.54	8,558.71	12,131.51	15,590.89	952.01	2,783.96	4,499.64	8,580.01	12,166.93	15,642.11
17	950.08	2,777.85	4,488.73	8,557.25	12,128.56	15,588.46	951.92	2,783.73	4,499.24	8,580.01	12,165.45	15,639.66
18	949.86	2,777.47	4,488.13	8,555.78	12,125.62	15,583.61	951.82	2,783.58	4,499.03	8,579.27	12,165.45	15,637.22
19	949.77	2,777.16	4,487.32	8,553.59	12,122.68	15,578.75	951.79	2,783.50	4,498.83	8,578.54	12,163.97	15,637.22
20	949.66	2,776.78	4,486.72	8,552.13	12,118.27	15,573.90	951.76	2,783.42	4,498.63	8,578.54	12,162.49	15,634.77
21	949.55	2,776.39	4,485.91	8,549.93	12,115.34	15,569.05	951.74	2,783.27	4,498.43	8,577.80	12,161.01	15,632.33
22	949.42	2,775.93	4,485.11	8,548.47	12,110.94	15,561.78	951.70	2,783.19	4,498.22	8,577.06	12,159.53	15,629.88
23	949.29	2,775.46	4,484.10	8,546.28	12,106.54	15,554.52	951.66	2,783.03	4,497.82	8,576.33	12,158.05	15,627.44
24	949.14	2,775.00	4,483.10	8,543.36	12,100.68	15,547.26	951.62	2,782.88	4,497.62	8,574.86	12,156.58	15,625.00
25	948.99	2,774.46	4,482.09	8,540.44	12,096.29	15,540.02	951.57	2,782.72	4,497.21	8,574.12	12,153.62	15,620.12
26	948.82	2,773.85	4,480.89	8,537.52	12,090.44	15,530.36	951.53	2,782.57	4,496.81	8,573.39	12,152.14	15,617.68
27	948.63	2,773.23	4,479.68	8,534.61	12,083.13	15,518.31	951.47	2,782.34	4,496.40	8,571.92	12,149.19	15,612.80
28	948.43	2,772.54	4,478.08	8,530.24	12,075.84	15,508.68	951.40	2,782.11	4,495.80	8,570.45	12,146.24	15,607.93
29	948.21	2,771.77	4,476.48	8,526.60	12,067.09	15,499.07	951.32	2,781.80	4,495.19	8,568.98	12,143.29	15,605.49
30	947.96	2,770.85	4,474.67	8,522.24	12,059.82	15,489.47	951.23	2,781.41	4,494.38	8,566.78	12,140.34	15,600.62
31	947.68	2,769.85	4,472.67	8,517.16	12,051.10	15,482.27	951.12	2,781.10	4,493.78	8,565.31	12,135.92	15,598.19
32	947.37	2,768.78	4,470.47	8,511.36	12,043.84	15,472.69	951.00	2,780.64	4,492.77	8,563.11	12,132.98	15,593.33
33	947.02	2,767.55	4,468.08	8,506.29	12,036.59	15,465.51	950.87	2,780.17	4,491.96	8,560.18	12,130.03	15,590.89
34	946.65	2,766.25	4,465.48	8,500.51	12,030.80	15,460.73	950.72	2,779.63	4,490.75	8,557.98	12,127.09	15,588.46
35	946.23	2,764.80	4,462.49	8,495.45	12,025.01	15,455.95	950.55	2,779.09	4,489.54	8,555.78	12,124.15	15,586.03
36	945.75	2,763.19	4,459.71	8,491.13	12,019.23	15,451.17	950.36	2,778.40	4,488.33	8,553.59	12,122.68	15,583.61
37	945.25	2,761.44	4,457.32	8,486.08	12,014.90	15,446.40	950.16	2,777.70	4,487.32	8,552.13	12,119.74	15,583.61
38	944.70	2,759.91	4,454.94	8,482.48	12,010.57	15,441.63	949.94	2,777.01	4,486.32	8,549.93	12,118.27	15,581.18
39	944.17	2,758.54	4,452.56	8,478.17	12,006.24	15,436.86	949.70	2,776.39	4,485.11	8,548.47	12,116.81	15,578.75
40	943.70	2,757.10	4,450.18	8,475.29	12,001.92	15,432.10	949.49	2,775.77	4,484.10	8,547.01	12,115.34	15,576.32
41	943.29	2,755.73	4,448.00	8,472.42	11,996.16	15,424.96	949.29	2,775.08	4,483.10	8,545.55	12,112.40	15,573.90
42	942.73	2,754.21	4,446.03	8,469.55	11,990.41	15,417.82	949.05	2,774.39	4,482.29	8,544.09	12,110.94	15,571.47
43	942.22	2,752.92	4,444.25	8,465.97	11,983.22	15,410.70	948.81	2,773.85	4,481.49	8,543.36	12,108.00	15,569.05
44	941.77	2,751.79	4,442.67	8,462.38	11,977.48	15,401.20	948.61	2,773.31	4,480.69	8,541.90	12,105.07	15,564.20
45	941.40	2,750.96	4,441.09	8,458.81	11,970.31	15,389.35	948.43	2,772.93	4,480.09	8,540.44	12,102.14	15,559.36
46	941.09	2,750.12	4,439.51	8,455.23	11,961.72	15,375.15	948.30	2,772.62	4,479.48	8,538.98	12,099.21	15,552.10
47	940.86	2,749.37	4,437.74	8,450.94	11,953.14	15,358.62	948.19	2,772.31	4,478.88	8,537.52	12,096.29	15,544.85
48	940.63	2,748.46	4,435.77	8,445.95	11,943.15	15,337.42	948.11	2,772.00	4,478.28	8,535.34	12,090.44	15,535.19
49	940.38	2,747.55	4,433.80	8,440.96	11,930.33	15,313.94	948.03	2,771.70	4,477.48	8,533.15	12,084.59	15,523.13
50	940.13	2,746.65	4,431.64	8,435.97	11,914.69	15,285.85	947.94	2,771.39	4,476.68	8,530.97	12,077.29	15,508.68
51	939.87	2,745.67	4,429.48	8,430.28	11,894.85		947.85	2,771.00	4,475.88	8,528.78	12,068.55	
52	939.60	2,744.69	4,426.93	8,423.89	11,870.85		947.76	2,770.62	4,474.67	8,525.15	12,056.91	
53	939.32	2,743.56	4,424.19	8,414.68	11,841.33		947.66	2,770.24	4,473.67	8,520.79	12,042.39	
54	939.03	2,742.43	4,421.45	8,404.07	11,804.98		947.54	2,769.70	4,472.27	8,515.71	12,023.57	
55	938.73	2,741.15	4,418.13	8,389.97	11,759.17		947.41	2,769.09	4,470.47	8,508.47	12,001.92	
56	938.40	2,739.80	4,414.43	8,372.40			947.24	2,768.32	4,468.47	8,499.07		
57	938.06	2,738.30	4,410.14	8,350.03			947.04	2,767.40	4,466.08	8,487.52		
58	937.68	2,736.50	4,403.73	8,320.85			946.80	2,766.33	4,462.49	8,472.42		
59	937.23	2,734.48	4,395.02	8,283.63			946.50	2,764.95	4,457.52	8,453.80		
60	936.72	2,730.75	4,382.70	8,235.20			946.13	2,762.74	4,451.17	8,430.28		
61	936.12	2,724.72	4,366.05				945.67	2,759.46	4,442.67			
62	933.93	2,715.84	4,344.05				944.55	2,754.90	4,431.64			
63	931.32	2,705.12	4,316.86				943.19	2,749.37	4,418.13			
64	928.19	2,691.93	4,280.64				941.57	2,742.66	4,401.41			
65	924.40	2,675.44	4,233.34				939.54	2,734.41	4,380.39			
66	919.51	2,653.72					937.04	2,724.20				
67	913.41	2,625.22					933.96	2,710.98				
68	905.45						930.15					
69	894.70						925.40					
70	879.03						919.10					

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 $\text{年交保险费} = \text{年化保险费}$ ，非年交方式的 保险费计算系数 为：
 $\text{月交保险费} = \text{年化保险费} \times 0.09$ ； $\text{季交保险费} = \text{年化保险费} \times 0.265$ ； $\text{半年交保险费} = \text{年化保险费} \times 0.52$ 。

