

中宏宏盈人生传世版终身寿险（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	1,059.81	366.67	225.60	118.14	83.17	64.65	1,059.53	366.53	225.49	118.06	83.08	64.56
1	1,059.91	366.71	225.63	118.16	83.18	64.66	1,059.57	366.54	225.51	118.07	83.09	64.57
2	1,060.01	366.75	225.66	118.18	83.20	64.68	1,059.62	366.56	225.52	118.08	83.10	64.58
3	1,060.12	366.79	225.69	118.20	83.22	64.69	1,059.67	366.58	225.53	118.09	83.11	64.58
4	1,060.24	366.85	225.73	118.23	83.24	64.70	1,059.72	366.61	225.55	118.10	83.11	64.59
5	1,060.38	366.91	225.77	118.26	83.26	64.72	1,059.78	366.63	225.57	118.11	83.12	64.59
6	1,060.54	366.98	225.82	118.28	83.28	64.73	1,059.85	366.66	225.59	118.12	83.13	64.60
7	1,060.71	367.05	225.87	118.31	83.30	64.74	1,059.93	366.69	225.61	118.13	83.14	64.60
8	1,060.90	367.13	225.93	118.34	83.32	64.75	1,060.01	366.73	225.63	118.14	83.14	64.61
9	1,061.12	367.22	225.98	118.37	83.34	64.77	1,060.10	366.76	225.66	118.16	83.15	64.61
10	1,061.35	367.31	226.04	118.40	83.35	64.78	1,060.20	366.80	225.68	118.17	83.16	64.62
11	1,061.60	367.40	226.09	118.43	83.37	64.79	1,060.31	366.84	225.70	118.18	83.16	64.62
12	1,061.85	367.49	226.15	118.45	83.39	64.81	1,060.41	366.88	225.73	118.19	83.17	64.63
13	1,062.10	367.58	226.21	118.48	83.41	64.82	1,060.52	366.92	225.75	118.20	83.18	64.63
14	1,062.37	367.67	226.27	118.50	83.43	64.84	1,060.63	366.95	225.77	118.21	83.18	64.64
15	1,062.63	367.76	226.32	118.53	83.45	64.86	1,060.74	366.99	225.80	118.22	83.19	64.64
16	1,062.89	367.86	226.37	118.55	83.47	64.88	1,060.85	367.03	225.81	118.23	83.20	64.65
17	1,063.16	367.94	226.41	118.58	83.49	64.89	1,060.96	367.06	225.83	118.23	83.21	64.66
18	1,063.42	368.00	226.46	118.60	83.52	64.92	1,061.07	367.09	225.84	118.24	83.21	64.66
19	1,063.54	368.06	226.49	118.63	83.54	64.94	1,061.10	367.10	225.85	118.25	83.22	64.67
20	1,063.67	368.12	226.54	118.66	83.57	64.96	1,061.14	367.12	225.87	118.26	83.23	64.68
21	1,063.81	368.18	226.58	118.69	83.60	64.99	1,061.18	367.14	225.88	118.27	83.24	64.69
22	1,063.96	368.25	226.63	118.72	83.63	65.02	1,061.22	367.16	225.90	118.28	83.25	64.70
23	1,064.14	368.33	226.69	118.76	83.67	65.05	1,061.27	367.18	225.91	118.29	83.27	64.71
24	1,064.32	368.41	226.75	118.80	83.71	65.09	1,061.32	367.21	225.93	118.31	83.28	64.73
25	1,064.52	368.50	226.81	118.84	83.75	65.13	1,061.38	367.23	225.96	118.32	83.30	64.74
26	1,064.73	368.60	226.89	118.89	83.80	65.17	1,061.44	367.27	225.98	118.34	83.32	64.76
27	1,064.97	368.71	226.96	118.95	83.85	65.22	1,061.52	367.30	226.01	118.36	83.34	64.78
28	1,065.23	368.83	227.05	119.01	83.91	65.26	1,061.61	367.35	226.04	118.39	83.36	64.80
29	1,065.51	368.96	227.15	119.08	83.97	65.30	1,061.71	367.40	226.08	118.41	83.39	64.82
30	1,065.83	369.11	227.26	119.15	84.03	65.34	1,061.83	367.45	226.12	118.44	83.41	64.83
31	1,066.18	369.27	227.38	119.23	84.09	65.38	1,061.96	367.52	226.17	118.47	83.43	64.85
32	1,066.58	369.46	227.51	119.32	84.14	65.41	1,062.11	367.59	226.22	118.51	83.46	64.86
33	1,067.02	369.66	227.66	119.40	84.19	65.44	1,062.28	367.66	226.28	118.54	83.48	64.88
34	1,067.51	369.88	227.82	119.47	84.24	65.47	1,062.47	367.75	226.34	118.57	83.50	64.89
35	1,068.05	370.13	227.98	119.55	84.28	65.49	1,062.68	367.85	226.40	118.60	83.52	64.89
36	1,068.64	370.39	228.12	119.62	84.32	65.51	1,062.92	367.95	226.47	118.64	83.53	64.90
37	1,069.29	370.62	228.25	119.68	84.35	65.54	1,063.17	368.05	226.52	118.66	83.55	64.91
38	1,069.97	370.84	228.38	119.74	84.39	65.56	1,063.46	368.15	226.58	118.69	83.56	64.92
39	1,070.59	371.02	228.51	119.79	84.42	65.59	1,063.73	368.23	226.64	118.71	83.58	64.93
40	1,071.14	371.22	228.62	119.84	84.47	65.62	1,063.98	368.32	226.69	118.73	83.59	64.94
41	1,071.61	371.41	228.74	119.89	84.51	65.66	1,064.20	368.41	226.74	118.75	83.61	64.96
42	1,072.26	371.61	228.84	119.95	84.57	65.69	1,064.49	368.50	226.79	118.78	83.63	64.97
43	1,072.85	371.78	228.94	120.01	84.62	65.74	1,064.75	368.58	226.83	118.80	83.65	64.99
44	1,073.36	371.93	229.04	120.07	84.68	65.79	1,064.98	368.64	226.87	118.82	83.67	65.01
45	1,073.79	372.08	229.15	120.14	84.75	65.86	1,065.17	368.70	226.91	118.85	83.70	65.04
46	1,074.15	372.23	229.26	120.22	84.82	65.93	1,065.33	368.76	226.95	118.88	83.73	65.07
47	1,074.47	372.40	229.39	120.30	84.91	66.03	1,065.46	368.82	227.00	118.91	83.77	65.11
48	1,074.81	372.57	229.52	120.38	85.00	66.14	1,065.58	368.89	227.05	118.94	83.81	65.16
49	1,075.16	372.76	229.66	120.48	85.13	66.27	1,065.70	368.95	227.10	118.98	83.86	65.23
50	1,075.53	372.96	229.82	120.59	85.27	66.44	1,065.82	369.02	227.16	119.02	83.93	65.30
51	1,075.91	373.17	229.99	120.71	85.45		1,065.95	369.10	227.22	119.08	84.01	
52	1,076.32	373.40	230.17	120.84	85.67		1,066.10	369.19	227.30	119.14	84.11	
53	1,076.75	373.66	230.38	121.01	85.95		1,066.25	369.30	227.38	119.22	84.24	
54	1,077.19	373.94	230.60	121.23	86.30		1,066.44	369.42	227.49	119.33	84.40	
55	1,077.68	374.25	230.86	121.51	86.75		1,066.65	369.56	227.61	119.46	84.60	
56	1,078.20	374.59	231.16	121.86			1,066.90	369.73	227.76	119.63		
57	1,078.77	374.99	231.50	122.31			1,067.21	369.94	227.95	119.85		
58	1,079.41	375.46	231.99	122.91			1,067.58	370.19	228.20	120.12		
59	1,080.15	376.01	232.68	123.69			1,068.04	370.50	228.54	120.47		
60	1,081.01	376.88	233.60	124.73			1,068.61	370.97	228.99	120.92		
61	1,082.04	378.17	234.85				1,069.31	371.61	229.58			
62	1,085.15	380.00	236.55				1,070.84	372.48	230.34			
63	1,088.92	382.38	238.83				1,072.70	373.56	231.28			
64	1,093.51	385.41	242.01				1,074.97	374.93	232.50			
65	1,099.18	389.57	246.81				1,077.75	376.65	234.08			
66	1,106.69	395.48					1,081.18	378.81				
67	1,116.43	404.92					1,085.62	381.72				
68	1,130.13						1,091.25					
69	1,150.46						1,098.40					
70	1,186.08						1,108.26					

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	943.57	2,727.25	4,432.62	8,464.53	12,023.57	15,467.90	943.81	2,728.29	4,434.79	8,470.27	12,036.59	15,489.47
1	943.48	2,726.95	4,432.03	8,463.10	12,022.12	15,465.51	943.78	2,728.22	4,434.39	8,469.55	12,035.14	15,487.07
2	943.39	2,726.65	4,431.45	8,461.67	12,019.23	15,460.73	943.73	2,728.07	4,434.20	8,468.83	12,033.69	15,484.67
3	943.29	2,726.36	4,430.86	8,460.24	12,016.34	15,458.34	943.69	2,727.92	4,434.00	8,468.12	12,032.25	15,484.67
4	943.18	2,725.91	4,430.07	8,458.09	12,013.46	15,455.95	943.65	2,727.69	4,433.61	8,467.40	12,032.25	15,482.27
5	943.06	2,725.46	4,429.29	8,455.94	12,010.57	15,451.17	943.59	2,727.55	4,433.21	8,466.68	12,030.80	15,482.27
6	942.92	2,724.94	4,428.31	8,454.51	12,007.68	15,448.79	943.53	2,727.32	4,432.82	8,465.97	12,029.35	15,479.88
7	942.76	2,724.42	4,427.33	8,452.37	12,004.80	15,446.40	943.46	2,727.10	4,432.43	8,465.25	12,027.90	15,479.88
8	942.60	2,723.83	4,426.15	8,450.23	12,001.92	15,444.02	943.39	2,726.80	4,432.03	8,464.53	12,027.90	15,477.48
9	942.40	2,723.16	4,425.17	8,448.09	11,999.04	15,439.25	943.31	2,726.58	4,431.45	8,463.10	12,026.46	15,477.48
10	942.20	2,722.50	4,424.00	8,445.95	11,997.60	15,436.86	943.22	2,726.28	4,431.05	8,462.38	12,025.01	15,475.09
11	941.97	2,721.83	4,423.02	8,443.81	11,994.72	15,434.48	943.12	2,725.98	4,430.66	8,461.67	12,025.01	15,475.09
12	941.75	2,721.16	4,421.84	8,442.38	11,991.85	15,429.72	943.03	2,725.69	4,430.07	8,460.95	12,023.57	15,472.69
13	941.53	2,720.50	4,420.67	8,440.24	11,988.97	15,427.34	942.93	2,725.39	4,429.68	8,460.24	12,022.12	15,472.69
14	941.29	2,719.83	4,419.50	8,438.82	11,986.10	15,424.58	942.84	2,725.17	4,429.29	8,459.52	12,022.12	15,470.30
15	941.06	2,719.16	4,418.52	8,436.68	11,983.22	15,417.82	942.74	2,724.87	4,428.70	8,458.81	12,020.68	15,470.30
16	940.83	2,718.43	4,417.55	8,435.26	11,980.35	15,413.07	942.64	2,724.57	4,428.50	8,458.09	12,019.23	15,467.90
17	940.59	2,717.83	4,416.77	8,433.13	11,977.48	15,410.70	942.54	2,724.35	4,428.11	8,458.09	12,017.79	15,465.51
18	940.36	2,717.39	4,415.79	8,431.70	11,973.18	15,403.57	942.44	2,724.13	4,427.91	8,457.37	12,017.79	15,465.51
19	940.26	2,716.95	4,415.21	8,429.57	11,970.31	15,398.83	942.42	2,724.05	4,427.72	8,456.66	12,016.34	15,463.12
20	940.14	2,716.51	4,414.23	8,427.44	11,966.02	15,394.09	942.38	2,723.90	4,427.33	8,455.94	12,014.90	15,460.73
21	940.02	2,716.06	4,413.45	8,425.31	11,961.72	15,386.98	942.35	2,723.76	4,427.13	8,455.23	12,013.46	15,458.34
22	939.88	2,715.55	4,412.48	8,423.18	11,957.43	15,379.88	942.31	2,723.61	4,426.74	8,454.51	12,012.01	15,455.95
23	939.73	2,714.96	4,411.31	8,420.34	11,951.72	15,372.79	942.27	2,723.46	4,426.54	8,453.80	12,009.13	15,453.56
24	939.57	2,714.37	4,410.14	8,417.51	11,946.00	15,363.34	942.22	2,723.24	4,426.15	8,452.37	12,007.68	15,448.79
25	939.39	2,713.70	4,408.98	8,414.68	11,940.30	15,353.91	942.17	2,723.09	4,425.56	8,451.66	12,004.80	15,446.40
26	939.21	2,712.97	4,407.42	8,411.14	11,933.17	15,344.48	942.12	2,722.79	4,425.17	8,450.23	12,001.92	15,441.63
27	938.99	2,712.16	4,406.06	8,406.89	11,926.06	15,332.72	942.05	2,722.57	4,424.58	8,448.80	11,999.04	15,436.86
28	938.76	2,711.28	4,404.32	8,402.66	11,917.53	15,323.32	941.97	2,722.20	4,424.00	8,446.66	11,996.16	15,432.10
29	938.52	2,710.32	4,402.38	8,397.72	11,909.02	15,313.94	941.88	2,721.83	4,423.21	8,445.23	11,991.85	15,427.34
30	938.24	2,709.22	4,400.25	8,392.78	11,900.51	15,304.56	941.77	2,721.46	4,422.43	8,443.09	11,988.97	15,424.96
31	937.93	2,708.05	4,397.92	8,387.15	11,892.02	15,295.20	941.66	2,720.94	4,421.45	8,440.96	11,986.10	15,420.20
32	937.58	2,706.65	4,395.41	8,380.82	11,884.95	15,288.18	941.52	2,720.42	4,420.48	8,438.11	11,981.79	15,417.82
33	937.19	2,705.19	4,392.52	8,375.21	11,877.90	15,281.17	941.37	2,719.90	4,419.30	8,435.97	11,978.92	15,413.07
34	936.76	2,703.58	4,389.43	8,370.30	11,870.85	15,274.17	941.20	2,719.24	4,418.13	8,433.84	11,976.05	15,410.70
35	936.29	2,701.75	4,386.35	8,364.70	11,865.21	15,269.51	941.02	2,718.50	4,416.96	8,431.70	11,973.18	15,410.70
36	935.77	2,699.86	4,383.66	8,359.81	11,859.58	15,264.85	940.80	2,717.76	4,415.60	8,428.86	11,971.75	15,408.32
37	935.20	2,698.18	4,381.16	8,355.61	11,855.36	15,257.86	940.58	2,717.02	4,414.62	8,427.44	11,968.88	15,405.95
38	934.61	2,696.58	4,378.67	8,351.43	11,849.75	15,253.20	940.33	2,716.28	4,413.45	8,425.31	11,967.45	15,403.57
39	934.06	2,695.27	4,376.18	8,347.94	11,845.53	15,246.23	940.09	2,715.69	4,412.28	8,423.89	11,964.58	15,401.20
40	933.58	2,693.82	4,374.07	8,344.46	11,838.52	15,239.26	939.87	2,715.03	4,411.31	8,422.47	11,963.15	15,398.83
41	933.18	2,692.44	4,371.78	8,340.98	11,832.92	15,229.97	939.67	2,714.37	4,410.34	8,421.05	11,960.29	15,394.09
42	932.61	2,690.99	4,369.87	8,336.81	11,824.52	15,223.02	939.42	2,713.70	4,409.37	8,418.93	11,957.43	15,391.72
43	932.10	2,689.76	4,367.96	8,332.64	11,817.54	15,211.44	939.19	2,713.12	4,408.59	8,417.51	11,954.57	15,386.98
44	931.65	2,688.68	4,366.05	8,328.48	11,809.16	15,199.88	938.98	2,712.67	4,407.81	8,416.09	11,951.72	15,382.25
45	931.28	2,687.59	4,363.95	8,323.62	11,799.41	15,183.72	938.82	2,712.23	4,407.03	8,413.97	11,947.43	15,375.15
46	930.97	2,686.51	4,361.86	8,318.08	11,789.67	15,167.60	938.68	2,711.79	4,406.26	8,411.84	11,943.15	15,368.07
47	930.69	2,685.28	4,359.39	8,312.55	11,777.18	15,144.63	938.56	2,711.35	4,405.29	8,409.72	11,937.45	15,358.62
48	930.40	2,684.06	4,356.92	8,307.03	11,764.71	15,119.44	938.46	2,710.84	4,404.32	8,407.60	11,931.75	15,346.84
49	930.09	2,682.69	4,354.26	8,300.13	11,746.74	15,089.78	938.35	2,710.39	4,403.35	8,404.77	11,924.64	15,330.37
50	929.77	2,681.25	4,351.23	8,292.56	11,727.45	15,051.17	938.24	2,709.88	4,402.18	8,401.95	11,914.69	15,313.94
51	929.45	2,679.74	4,348.02	8,284.32	11,702.75		938.13	2,709.29	4,401.02	8,397.72	11,903.34	
52	929.09	2,678.09	4,344.61	8,275.41	11,672.70		938.00	2,708.63	4,399.47	8,393.49	11,889.19	
53	928.72	2,676.23	4,340.65	8,263.78	11,634.67		937.87	2,707.83	4,397.92	8,387.85	11,870.85	
54	928.34	2,674.23	4,336.51	8,248.78	11,587.49		937.70	2,706.95	4,395.80	8,380.12	11,848.34	
55	927.92	2,672.01	4,331.63	8,229.78	11,527.38		937.51	2,705.92	4,393.48	8,371.00	11,820.33	
56	927.47	2,669.59	4,326.01	8,206.14			937.29	2,704.68	4,390.59	8,359.11		
57	926.98	2,666.74	4,319.65	8,175.95			937.02	2,703.14	4,386.93	8,343.76		
58	926.43	2,663.40	4,310.53	8,136.03			936.70	2,701.32	4,382.12	8,325.01		
59	925.80	2,659.50	4,297.75	8,084.73			936.29	2,699.06	4,375.60	8,300.82		
60	925.06	2,653.36	4,280.82	8,017.32			935.80	2,695.64	4,367.00	8,269.93		
61	924.18	2,644.31	4,258.04				935.18	2,690.99	4,355.78			
62	921.53	2,631.58	4,227.44				933.85	2,684.71	4,341.41			
63	918.34	2,615.20	4,187.08				932.23	2,676.95	4,323.76			
64	914.49	2,594.64	4,132.06				930.26	2,667.16	4,301.08			
65	909.77	2,566.93	4,051.70				927.86	2,654.98	4,272.04			
66	903.60	2,528.57					924.92	2,639.85				
67	895.71	2,469.62					921.13	2,619.72				
68	884.85						916.38					
69	869.22						910.42					
70	843.11						902.32					

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



1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
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