

# 中意一生福康重大疾病保险（睿享版）费率表

（每 1,000 元基本保险金额）

标准体-保险期间：终身

单位：元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交	30 年交
0	188.29	64.75	39.46	21.03	15.02	12.17	9.11
1	193.59	66.58	40.57	21.62	15.44	12.51	9.37
2	199.06	68.45	41.72	22.23	15.88	12.87	9.63
3	204.72	70.40	42.90	22.86	16.33	13.23	9.91
4	210.59	72.42	44.13	23.51	16.79	13.62	10.20
5	216.68	74.51	45.40	24.19	17.28	14.01	10.50
6	223.00	76.68	46.73	24.90	17.79	14.42	10.82
7	229.52	78.92	48.09	25.63	18.31	14.85	11.14
8	236.26	81.24	49.51	26.38	18.85	15.29	11.48
9	243.21	83.63	50.96	27.16	19.41	15.75	11.83
10	250.36	86.09	52.46	27.96	19.99	16.23	12.20
11	257.72	88.62	54.00	28.79	20.58	16.71	12.57
12	265.28	91.22	55.59	29.64	21.20	17.22	12.96
13	273.05	93.89	57.22	30.51	21.83	17.74	13.36
14	281.04	96.64	58.90	31.42	22.48	18.28	13.78
15	289.26	99.47	60.63	32.35	23.16	18.83	14.21
16	297.70	102.37	62.41	33.31	23.86	19.41	14.65
17	306.38	105.38	64.25	34.31	24.58	20.00	15.12
18	315.22	108.45	66.13	35.32	25.32	20.61	15.59
19	324.05	111.49	68.00	36.33	26.05	21.21	16.07
20	333.10	114.61	69.91	37.37	26.80	21.84	16.56
21	342.39	117.82	71.87	38.43	27.57	22.48	17.07
22	351.91	121.11	73.89	39.52	28.37	23.14	17.59
23	361.67	124.48	75.96	40.65	29.19	23.82	18.14
24	371.67	127.94	78.08	41.80	30.03	24.53	18.70
25	381.92	131.48	80.26	42.99	30.90	25.25	19.29
26	392.38	135.10	82.48	44.20	31.79	25.99	19.89
27	403.08	138.80	84.75	45.44	32.70	26.76	20.52
28	414.05	142.60	87.09	46.71	33.64	27.55	21.17
29	425.29	146.49	89.48	48.02	34.60	28.36	21.84
30	436.81	150.48	91.93	49.36	35.60	29.21	22.55
31	448.62	154.56	94.45	50.75	36.63	30.08	23.28
32	460.70	158.75	97.03	52.17	37.69	30.99	24.05
33	473.07	163.04	99.68	53.64	38.78	31.93	24.85
34	485.71	167.44	102.39	55.14	39.91	32.90	25.69
35	498.63	171.93	105.17	56.69	41.08	33.91	26.57
36	511.81	176.52	108.01	58.28	42.28	34.96	27.49

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交
37	525.26	181.20	110.92	59.91	43.52	36.04	28.45
38	538.97	185.99	113.89	61.58	44.80	37.16	29.47
39	552.94	190.87	116.93	63.30	46.12	38.33	30.53
40	567.18	195.84	120.03	65.06	47.48	39.54	31.65
41	581.67	200.92	123.20	66.88	48.90	40.80	
42	596.44	206.10	126.44	68.75	50.36	42.12	
43	611.47	211.38	129.75	70.67	51.87	43.49	
44	626.79	216.78	133.14	72.65	53.44	44.93	
45	642.39	222.28	136.62	74.70	55.07	46.43	
46	658.28	227.91	140.18	76.81	56.77	48.02	
47	674.46	233.66	143.83	78.99	58.54	49.69	
48	690.94	239.52	147.58	81.24	60.38	52.09	
49	707.68	245.52	151.41	83.56	62.30	54.92	
50	724.70	251.62	155.32	85.95	64.31	58.09	
51	741.82	257.77	159.27	88.39	66.39		
52	759.13	264.00	163.29	90.91	69.55		
53	776.59	270.31	167.37	93.52	73.23		
54	794.14	276.67	171.53	96.22	77.35		
55	811.72	283.09	175.75	99.03	81.96		
56	829.39	289.59	180.08	103.13			
57	847.05	296.15	184.48	108.26			
58	864.63	302.73	188.95	114.01			
59	882.10	309.34	193.49	120.42			
60	899.41	315.97	198.11	127.45			
61	916.59	322.63	204.84				
62	933.48	329.28	213.54				
63	950.05	337.92	223.05				
64	966.24	350.28	233.36				
65	982.00	363.67	244.40				
66	997.49	378.39					
67	1024.04	394.13					
68	1054.25						
69	1086.60						
70	1121.29						

标准体-保险期间：终身

单位：元

年龄 (女性)	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交
0	173.12	59.53	36.28	19.33	13.81	11.19	8.37
1	178.00	61.21	37.30	19.87	14.19	11.50	8.61
2	183.01	62.93	38.35	20.43	14.59	11.83	8.86
3	188.19	64.71	39.43	21.01	15.01	12.16	9.11
4	193.57	66.56	40.56	21.61	15.44	12.51	9.38
5	199.16	68.48	41.73	22.23	15.88	12.88	9.66
6	204.94	70.47	42.94	22.88	16.35	13.26	9.95
7	210.93	72.53	44.20	23.55	16.83	13.65	10.25
8	217.10	74.65	45.49	24.24	17.32	14.06	10.57
9	223.46	76.84	46.83	24.96	17.84	14.48	10.89
10	230.01	79.09	48.20	25.69	18.36	14.91	11.23
11	236.73	81.40	49.61	26.44	18.91	15.36	11.58
12	243.64	83.78	51.06	27.22	19.47	15.82	11.94
13	250.74	86.22	52.55	28.02	20.05	16.30	12.31
14	258.05	88.74	54.08	28.85	20.65	16.80	12.70
15	265.58	91.33	55.67	29.70	21.27	17.31	13.10
16	273.33	93.99	57.30	30.59	21.91	17.84	13.52
17	281.30	96.75	58.99	31.50	22.58	18.40	13.96
18	289.44	99.57	60.72	32.44	23.26	18.97	14.41
19	297.67	102.40	62.45	33.38	23.95	19.54	14.87
20	306.10	105.32	64.24	34.35	24.67	20.14	15.34
21	314.73	108.30	66.07	35.35	25.40	20.75	15.83
22	323.58	111.36	67.95	36.38	26.16	21.39	16.34
23	332.65	114.49	69.88	37.43	26.93	22.04	16.87
24	341.93	117.71	71.86	38.52	27.74	22.72	17.41
25	351.44	121.00	73.89	39.64	28.57	23.41	17.97
26	361.10	124.35	75.95	40.78	29.41	24.12	18.54
27	370.96	127.77	78.06	41.94	30.27	24.86	19.14
28	381.03	131.26	80.22	43.14	31.16	25.61	19.75
29	391.28	134.83	82.42	44.36	32.07	26.38	20.37
30	401.72	138.46	84.67	45.61	33.00	27.17	21.02
31	412.34	142.15	86.96	46.88	33.96	27.98	21.68
32	423.13	145.91	89.29	48.18	34.93	28.81	22.36
33	434.09	149.73	91.65	49.50	35.92	29.66	23.05
34	445.22	153.61	94.06	50.85	36.94	30.53	23.76
35	456.51	157.54	96.51	52.22	37.97	31.41	24.49
36	467.95	161.54	98.99	53.62	39.03	32.32	25.24
37	479.51	165.58	101.50	55.04	40.10	33.24	26.01
38	491.16	169.65	104.04	56.48	41.19	34.18	26.79
39	502.87	173.75	106.60	57.93	42.30	35.13	27.59

年齢 (女性)	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交
40	514.60	177.87	109.18	59.40	43.41	36.08	28.41
41	526.32	181.99	111.76	60.87	44.53	37.05	
42	538.01	186.11	114.34	62.34	45.65	38.02	
43	549.67	190.22	116.92	63.81	46.78	39.00	
44	561.33	194.33	119.50	65.29	47.90	39.98	
45	573.01	198.45	122.08	66.77	49.03	40.97	
46	584.78	202.59	124.68	68.26	50.18	41.98	
47	596.70	206.79	127.32	69.77	51.35	43.02	
48	608.85	211.06	130.02	71.32	52.54	44.09	
49	621.28	215.47	132.80	72.91	53.78	45.21	
50	634.12	220.02	135.64	74.54	55.06	46.37	
51	646.92	224.51	138.45	76.17	56.34		
52	660.11	229.15	141.35	77.86	57.69		
53	673.66	233.92	144.36	79.63	59.11		
54	687.54	238.82	147.46	81.46	60.60		
55	701.68	243.85	150.65	83.37	62.17		
56	716.06	248.97	153.91	85.34			
57	730.58	254.17	157.23	87.37			
58	745.20	259.41	160.58	89.45			
59	759.90	264.69	163.99	91.59			
60	774.67	270.02	167.45	93.81			
61	789.70	275.50	171.04				
62	804.86	281.06	174.71				
63	820.15	286.70	178.45				
64	835.55	292.42	182.28				
65	851.04	298.21	186.20				
66	866.77	304.17					
67	882.63	310.23					
68	898.60						
69	914.67						
70	930.73						

标准体-保险期间：至 80 周岁

单位：元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	155.52	53.49	32.59	17.37	12.41	10.05
1	159.83	54.97	33.50	17.85	12.75	10.33
2	164.28	56.49	34.43	18.35	13.10	10.62
3	168.89	58.08	35.39	18.86	13.47	10.92
4	173.67	59.72	36.39	19.39	13.85	11.23
5	178.65	61.43	37.43	19.95	14.25	11.55
6	183.81	63.21	38.51	20.52	14.66	11.89
7	189.15	65.04	39.63	21.12	15.09	12.24
8	194.67	66.94	40.79	21.74	15.53	12.60
9	200.36	68.90	41.98	22.37	15.99	12.98
10	206.22	70.91	43.21	23.03	16.46	13.36
11	212.24	72.98	44.47	23.71	16.95	13.76
12	218.43	75.11	45.77	24.40	17.45	14.18
13	224.78	77.30	47.11	25.12	17.97	14.60
14	231.31	79.54	48.48	25.86	18.51	15.04
15	238.02	81.85	49.89	26.62	19.06	15.50
16	244.92	84.22	51.35	27.41	19.63	15.97
17	252.01	86.68	52.85	28.22	20.22	16.45
18	259.19	89.17	54.38	29.05	20.82	16.95
19	266.29	91.62	55.88	29.86	21.40	17.43
20	273.57	94.13	57.41	30.69	22.01	17.93
21	281.02	96.70	58.99	31.54	22.63	18.45
22	288.65	99.33	60.60	32.42	23.27	18.98
23	296.45	102.03	62.26	33.32	23.93	19.53
24	304.43	104.79	63.95	34.24	24.60	20.09
25	312.59	107.61	65.69	35.18	25.29	20.67
26	320.89	110.48	67.45	36.14	25.99	21.26
27	329.36	113.42	69.25	37.13	26.72	21.86
28	338.03	116.41	71.10	38.13	27.46	22.49
29	346.89	119.48	72.98	39.17	28.22	23.13
30	355.95	122.62	74.91	40.23	29.01	23.80
31	365.21	125.83	76.89	41.31	29.82	24.49
32	374.66	129.10	78.91	42.43	30.65	25.20
33	384.29	132.45	80.97	43.57	31.51	25.94
34	394.11	135.86	83.08	44.74	32.39	26.70
35	404.09	139.33	85.23	45.94	33.29	27.48
36	414.24	142.86	87.42	47.17	34.22	28.29
37	424.52	146.45	89.65	48.42	35.17	29.13
38	434.95	150.09	91.91	49.70	36.15	29.99
39	445.50	153.78	94.21	51.00	37.16	30.88

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	20年交
40	456.18	157.52	96.54	52.33	38.19	31.80
41	466.97	161.30	98.90	53.69	39.25	32.76
42	477.87	165.13	101.30	55.08	40.35	33.74
43	488.86	169.00	103.73	56.50	41.47	34.77
44	499.95	172.91	106.20	57.95	42.63	35.83
45	511.12	176.86	108.70	59.44	43.82	36.95
46	522.37	180.86	111.24	60.95	45.05	38.11
47	533.67	184.88	113.81	62.50	46.32	39.32
48	545.01	188.93	116.41	64.08	47.63	40.58
49	556.33	193.01	119.03	65.69	48.98	41.90
50	567.62	197.08	121.65	67.32	50.37	43.28
51	578.70	201.08	124.25	68.95	51.79	
52	589.61	205.04	126.82	70.61	53.26	
53	600.27	208.94	129.37	72.29	54.78	
54	610.59	212.73	131.88	73.98	56.35	
55	620.48	216.39	134.35	75.70	57.97	
56	629.92	219.94	136.77	77.45		
57	638.75	223.32	139.11	79.20		
58	646.87	226.49	141.36	80.96		
59	654.16	229.40	143.49	82.70		
60	660.49	232.03	145.48	84.42		
61	665.78	234.35	147.32			
62	669.78	236.26	148.94			
63	672.32	237.71	150.30			
64	673.21	238.60	151.34			
65	672.24	238.88	152.03			
66	669.33	238.55				
67	663.95	237.36				
68	655.78					
69	644.48					
70	629.52					

标准体-保险期间：至 80 周岁

单位：元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	129.72	44.61	27.18	14.48	10.34	8.38
1	133.29	45.83	27.93	14.88	10.63	8.61
2	136.94	47.09	28.70	15.29	10.92	8.85
3	140.73	48.39	29.49	15.71	11.22	9.10
4	144.68	49.75	30.31	16.15	11.54	9.35
5	148.78	51.16	31.17	16.61	11.87	9.62
6	153.05	52.63	32.07	17.09	12.21	9.90
7	157.47	54.14	32.99	17.58	12.56	10.19
8	162.03	55.71	33.95	18.09	12.93	10.49
9	166.73	57.33	34.94	18.62	13.31	10.80
10	171.56	58.99	35.95	19.16	13.70	11.12
11	176.52	60.70	36.99	19.72	14.10	11.45
12	181.61	62.45	38.06	20.29	14.51	11.79
13	186.84	64.25	39.16	20.88	14.94	12.15
14	192.22	66.10	40.29	21.49	15.38	12.51
15	197.76	68.01	41.45	22.12	15.84	12.89
16	203.46	69.97	42.65	22.77	16.31	13.28
17	209.32	71.99	43.89	23.44	16.80	13.69
18	215.29	74.06	45.16	24.13	17.30	14.11
19	221.25	76.11	46.42	24.81	17.80	14.53
20	227.35	78.22	47.71	25.51	18.32	14.96
21	233.57	80.37	49.03	26.23	18.85	15.40
22	239.93	82.57	50.38	26.97	19.39	15.86
23	246.43	84.81	51.76	27.73	19.95	16.33
24	253.07	87.11	53.18	28.51	20.53	16.81
25	259.84	89.46	54.63	29.31	21.12	17.31
26	266.67	91.83	56.09	30.11	21.72	17.82
27	273.62	94.24	57.58	30.94	22.33	18.33
28	280.68	96.69	59.09	31.78	22.96	18.86
29	287.82	99.17	60.63	32.63	23.59	19.41
30	295.04	101.69	62.18	33.50	24.24	19.96
31	302.32	104.22	63.76	34.37	24.90	20.52
32	309.66	106.78	65.34	35.26	25.56	21.09
33	317.05	109.36	66.94	36.15	26.24	21.66
34	324.48	111.95	68.55	37.06	26.92	22.25
35	331.93	114.55	70.17	37.97	27.61	22.84
36	339.38	117.15	71.79	38.89	28.31	23.44
37	346.80	119.75	73.41	39.80	29.00	24.04
38	354.15	122.33	75.02	40.72	29.70	24.64
39	361.39	124.87	76.61	41.63	30.40	25.24

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	20年交
40	368.45	127.35	78.17	42.53	31.08	25.84
41	375.30	129.77	79.69	43.40	31.75	26.42
42	381.91	132.11	81.17	44.25	32.41	26.99
43	388.27	134.36	82.59	45.08	33.04	27.55
44	394.36	136.53	83.96	45.87	33.65	28.09
45	400.24	138.61	85.27	46.64	34.25	28.62
46	405.93	140.63	86.55	47.38	34.83	29.14
47	411.51	142.61	87.80	48.12	35.41	29.67
48	417.03	144.56	89.06	48.85	35.99	30.20
49	422.55	146.55	90.32	49.59	36.58	30.75
50	428.12	148.55	91.57	50.33	37.17	31.31
51	433.39	150.41	92.75	51.03	37.75	
52	438.70	152.29	93.94	51.75	38.34	
53	444.01	154.18	95.15	52.48	38.96	
54	449.24	156.05	96.35	53.23	39.60	
55	454.30	157.88	97.53	53.98	40.25	
56	459.12	159.63	98.68	54.72		
57	463.54	161.26	99.76	55.43		
58	467.49	162.74	100.74	56.11		
59	470.90	164.03	101.62	56.76		
60	473.71	165.12	102.40	57.37		
61	475.99	166.05	103.09			
62	477.54	166.76	103.66			
63	478.29	167.20	104.07			
64	478.10	167.32	104.30			
65	476.86	167.10	104.34			
66	474.52	166.52				
67	470.83	165.49				
68	465.54					
69	458.39					
70	448.92					



优选体-保险期间：终身

单位：元

年龄 (男性)	一次性付清	3年交	5年交	10年交	15年交	19年交	29年交
0	183.29	63.03	38.41	20.47	14.62	12.23	9.12
1	188.48	64.82	39.50	21.05	15.03	12.57	9.39
2	193.83	66.65	40.62	21.64	15.46	12.93	9.65
3	199.36	68.56	41.78	22.26	15.90	13.30	9.93
4	205.10	70.53	42.98	22.90	16.35	13.68	10.22
5	211.05	72.57	44.22	23.56	16.83	14.08	10.53
6	217.21	74.69	45.51	24.25	17.32	14.49	10.84
7	223.58	76.88	46.85	24.96	17.83	14.92	11.17
8	230.15	79.14	48.22	25.70	18.36	15.37	11.51
9	236.93	81.47	49.64	26.45	18.91	15.83	11.86
10	243.91	83.87	51.11	27.24	19.47	16.30	12.22
11	251.08	86.34	52.61	28.04	20.05	16.79	12.60
12	258.46	88.87	54.16	28.87	20.65	17.30	12.98
13	266.05	91.48	55.75	29.73	21.27	17.82	13.38
14	273.84	94.17	57.39	30.61	21.90	18.36	13.80
15	281.86	96.92	59.07	31.52	22.56	18.92	14.23
16	290.10	99.76	60.81	32.46	23.24	19.49	14.67
17	298.58	102.69	62.61	33.43	23.94	20.09	15.14
18	307.20	105.69	64.45	34.42	24.66	20.69	15.61
19	315.80	108.65	66.26	35.40	25.37	21.30	16.08
20	324.63	111.70	68.12	36.41	26.10	21.92	16.57
21	333.68	114.82	70.04	37.44	26.86	22.56	17.07
22	342.97	118.02	72.00	38.51	27.63	23.22	17.59
23	352.48	121.31	74.02	39.60	28.43	23.90	18.13
24	362.24	124.68	76.09	40.73	29.25	24.60	18.69
25	372.23	128.14	78.21	41.88	30.09	25.32	19.27
26	382.43	131.66	80.37	43.06	30.95	26.06	19.87
27	392.87	135.27	82.59	44.26	31.84	26.82	20.49
28	403.57	138.97	84.86	45.50	32.75	27.60	21.13
29	414.53	142.77	87.19	46.78	33.69	28.41	21.79
30	425.76	146.66	89.58	48.08	34.66	29.25	22.49
31	437.27	150.64	92.04	49.43	35.66	30.12	23.21
32	449.06	154.72	94.55	50.82	36.69	31.01	23.96
33	461.12	158.91	97.13	52.24	37.75	31.94	24.74
34	473.45	163.19	99.77	53.70	38.85	32.90	25.56
35	486.04	167.56	102.48	55.21	39.97	33.89	26.42
36	498.90	172.04	105.25	56.75	41.14	34.92	27.32
37	512.02	176.60	108.08	58.34	42.34	35.98	28.25
38	525.40	181.27	110.97	59.96	43.58	37.08	29.24
39	539.03	186.03	113.93	61.63	44.86	38.22	30.27

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	19年交	29年交
40	552.92	190.88	116.95	63.34	46.18	39.40	31.35
41	567.06	195.83	120.04	65.10	47.54	40.63	
42	581.47	200.88	123.19	66.91	48.95	41.90	
43	596.14	206.03	126.42	68.78	50.42	43.23	
44	611.08	211.28	129.72	70.70	51.93	44.62	
45	626.30	216.65	133.10	72.68	53.50	46.07	
46	641.79	222.13	136.56	74.73	55.14	47.59	
47	657.57	227.72	140.11	76.83	56.84	49.18	
48	673.62	233.43	143.74	79.01	58.61	50.86	
49	689.93	239.26	147.46	81.24	60.45	52.62	
50	706.51	245.19	151.25	83.54	62.37	55.45	
51	723.18	251.16	155.08	85.89	64.36		
52	740.04	257.22	158.98	88.32	66.45		
53	757.05	263.35	162.94	90.83	69.83		
54	774.16	269.54	166.96	93.42	73.75		
55	791.31	275.77	171.05	96.12	78.13		
56	808.55	282.10	175.24	98.94			
57	825.79	288.47	179.50	103.18			
58	842.98	294.88	183.83	108.67			
59	860.06	301.31	188.22	114.79			
60	877.01	307.77	192.70	121.55			
61	893.83	314.26	197.26				
62	910.39	320.74	203.50				
63	926.63	327.20	212.72				
64	942.51	333.82	222.75				
65	957.97	346.78	233.56				
66	973.17	361.11					
67	987.87	376.50					
68	1004.42						
69	1035.69						
70	1069.28						

优选体-保险期间：终身

单位：元

年龄 (女性)	一次性付清	3年交	5年交	10年交	15年交	19年交	29年交
0	169.56	58.31	35.53	18.93	13.52	11.31	8.44
1	174.35	59.95	36.53	19.47	13.90	11.63	8.68
2	179.27	61.64	37.56	20.01	14.29	11.96	8.93
3	184.36	63.39	38.63	20.58	14.70	12.30	9.19
4	189.64	65.21	39.73	21.17	15.12	12.65	9.46
5	195.12	67.09	40.88	21.78	15.56	13.02	9.74
6	200.80	69.04	42.07	22.42	16.01	13.40	10.03
7	206.67	71.06	43.30	23.07	16.48	13.80	10.33
8	212.72	73.14	44.57	23.75	16.97	14.21	10.65
9	218.96	75.29	45.88	24.45	17.47	14.63	10.97
10	225.38	77.50	47.23	25.17	17.99	15.07	11.31
11	231.97	79.77	48.61	25.91	18.53	15.52	11.66
12	238.74	82.10	50.03	26.67	19.08	15.98	12.02
13	245.71	84.49	51.49	27.46	19.64	16.47	12.40
14	252.88	86.96	53.00	28.27	20.23	16.97	12.79
15	260.27	89.50	54.55	29.11	20.84	17.48	13.19
16	267.87	92.11	56.15	29.97	21.47	18.02	13.61
17	275.69	94.81	57.81	30.87	22.12	18.57	14.05
18	283.68	97.58	59.50	31.78	22.79	19.14	14.50
19	291.74	100.36	61.21	32.71	23.46	19.72	14.95
20	300.01	103.22	62.96	33.66	24.16	20.32	15.43
21	308.47	106.14	64.75	34.64	24.88	20.93	15.92
22	317.15	109.14	66.59	35.64	25.62	21.57	16.42
23	326.04	112.21	68.48	36.68	26.38	22.22	16.94
24	335.15	115.36	70.42	37.74	27.16	22.89	17.49
25	344.48	118.60	72.41	38.83	27.97	23.59	18.04
26	353.96	121.88	74.43	39.95	28.80	24.30	18.62
27	363.64	125.24	76.50	41.09	29.64	25.03	19.20
28	373.52	128.66	78.62	42.26	30.51	25.78	19.81
29	383.59	132.16	80.78	43.45	31.40	26.55	20.43
30	393.85	135.73	82.99	44.68	32.31	27.34	21.08
31	404.28	139.35	85.23	45.92	33.24	28.15	21.73
32	414.89	143.05	87.52	47.19	34.19	28.97	22.41
33	425.67	146.80	89.84	48.49	35.16	29.82	23.10
34	436.62	150.61	92.21	49.81	36.15	30.68	23.80
35	447.74	154.49	94.61	51.15	37.16	31.56	24.53
36	459.00	158.42	97.05	52.52	38.20	32.46	25.27
37	470.39	162.39	99.52	53.92	39.25	33.38	26.03
38	481.88	166.41	102.02	55.33	40.31	34.31	26.81
39	493.44	170.45	104.54	56.76	41.40	35.26	27.60

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	19年交	29年交
40	505.02	174.51	107.08	58.19	42.49	36.21	28.41
41	516.61	178.58	109.63	59.64	43.58	37.17	
42	528.19	182.65	112.17	61.09	44.69	38.14	
43	539.74	186.72	114.72	62.54	45.79	39.11	
44	551.31	190.79	117.27	64.00	46.90	40.09	
45	562.91	194.88	119.83	65.46	48.01	41.08	
46	574.60	198.99	122.40	66.93	49.14	42.09	
47	586.45	203.16	125.02	68.43	50.29	43.12	
48	598.52	207.40	127.70	69.95	51.47	44.18	
49	610.88	211.78	130.45	71.53	52.69	45.28	
50	623.63	216.29	133.27	73.14	53.95	46.43	
51	636.37	220.76	136.06	74.75	55.21		
52	649.48	225.36	138.94	76.42	56.54		
53	662.94	230.10	141.92	78.17	57.94		
54	676.73	234.97	144.99	79.98	59.40		
55	690.78	239.95	148.15	81.86	60.94		
56	705.08	245.04	151.39	83.80			
57	719.51	250.19	154.67	85.80			
58	734.06	255.40	158.00	87.85			
59	748.70	260.65	161.37	89.97			
60	763.42	265.95	164.81	92.16			
61	778.39	271.40	168.37				
62	793.50	276.92	172.01				
63	808.74	282.54	175.72				
64	824.09	288.22	179.52				
65	839.54	293.99	183.41				
66	855.22	299.91					
67	871.02	305.93					
68	886.94						
69	902.94						
70	918.94						

优选体-保险期间：至 80 周岁

单位：元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交
0	149.99	51.58	31.43	16.75	11.96	10.00
1	154.16	53.02	32.31	17.22	12.29	10.28
2	158.47	54.50	33.21	17.70	12.64	10.57
3	162.94	56.03	34.14	18.19	12.99	10.87
4	167.57	57.62	35.11	18.71	13.36	11.18
5	172.38	59.28	36.12	19.25	13.75	11.50
6	177.38	60.99	37.17	19.80	14.15	11.84
7	182.54	62.77	38.25	20.38	14.56	12.18
8	187.88	64.60	39.37	20.98	14.99	12.55
9	193.38	66.49	40.52	21.59	15.43	12.92
10	199.04	68.44	41.71	22.23	15.89	13.30
11	204.86	70.44	42.93	22.88	16.36	13.70
12	210.84	72.50	44.18	23.55	16.84	14.11
13	216.99	74.61	45.47	24.25	17.34	14.53
14	223.30	76.79	46.80	24.96	17.86	14.97
15	229.79	79.02	48.16	25.70	18.39	15.42
16	236.46	81.31	49.57	26.46	18.94	15.89
17	243.32	83.68	51.03	27.24	19.51	16.37
18	250.27	86.10	52.50	28.04	20.09	16.86
19	257.12	88.46	53.95	28.82	20.66	17.34
20	264.14	90.88	55.43	29.62	21.24	17.83
21	271.33	93.36	56.95	30.45	21.84	18.34
22	278.69	95.90	58.51	31.29	22.45	18.87
23	286.22	98.50	60.10	32.16	23.09	19.41
24	293.92	101.17	61.74	33.05	23.73	19.96
25	301.79	103.89	63.41	33.95	24.40	20.53
26	309.80	106.66	65.11	34.88	25.08	21.11
27	317.98	109.49	66.85	35.82	25.77	21.71
28	326.34	112.38	68.62	36.79	26.48	22.32
29	334.89	115.34	70.44	37.79	27.22	22.96
30	343.63	118.36	72.30	38.81	27.97	23.61
31	352.56	121.46	74.21	39.86	28.75	24.28
32	361.67	124.62	76.15	40.93	29.55	24.98
33	370.97	127.84	78.14	42.03	30.37	25.69
34	380.43	131.13	80.17	43.15	31.21	26.43
35	390.06	134.47	82.24	44.31	32.08	27.20
36	399.84	137.88	84.35	45.48	32.97	27.98
37	409.76	141.33	86.49	46.68	33.88	28.79
38	419.82	144.84	88.67	47.91	34.82	29.63
39	429.99	148.40	90.88	49.16	35.78	30.49

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	19年交
40	440.29	152.00	93.13	50.44	36.77	31.37
41	450.69	155.64	95.40	51.74	37.79	32.29
42	461.19	159.33	97.71	53.07	38.83	33.24
43	471.79	163.05	100.05	54.43	39.90	34.21
44	482.47	166.82	102.42	55.82	41.00	35.23
45	493.23	170.62	104.82	57.24	42.13	36.28
46	504.05	174.45	107.25	58.69	43.30	37.37
47	514.92	178.32	109.71	60.17	44.51	38.51
48	525.80	182.20	112.20	61.67	45.75	39.70
49	536.68	186.11	114.71	63.20	47.02	40.93
50	547.50	190.01	117.21	64.74	48.33	42.21
51	558.13	193.84	119.69	66.29	49.67	
52	568.58	197.62	122.14	67.86	51.05	
53	578.79	201.34	124.57	69.44	52.48	
54	588.69	204.96	126.96	71.04	53.95	
55	598.17	208.46	129.30	72.66	55.46	
56	607.22	211.86	131.61	74.30		
57	615.71	215.08	133.83	75.95		
58	623.51	218.11	135.97	77.60		
59	630.52	220.89	137.99	79.24		
60	636.62	223.41	139.88	80.86		
61	641.72	225.62	141.62			
62	645.58	227.44	143.15			
63	648.03	228.82	144.43			
64	648.89	229.66	145.41			
65	647.95	229.91	146.05			
66	645.12	229.56				
67	639.90	228.38				
68	631.98					
69	621.02					
70	606.52					

优选体-保险期间：至 80 周岁

单位：元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交
0	125.61	43.19	26.32	14.02	10.02	8.38
1	129.07	44.38	27.05	14.41	10.29	8.61
2	132.62	45.60	27.79	14.81	10.57	8.84
3	136.30	46.87	28.56	15.22	10.87	9.09
4	140.13	48.18	29.36	15.64	11.17	9.35
5	144.11	49.55	30.19	16.09	11.49	9.61
6	148.25	50.97	31.06	16.55	11.82	9.89
7	152.53	52.45	31.96	17.03	12.17	10.18
8	156.95	53.97	32.89	17.53	12.52	10.48
9	161.51	55.54	33.84	18.04	12.89	10.79
10	166.19	57.15	34.83	18.56	13.27	11.11
11	171.00	58.80	35.83	19.10	13.66	11.44
12	175.93	60.50	36.87	19.66	14.06	11.78
13	181.01	62.24	37.93	20.23	14.47	12.13
14	186.23	64.04	39.03	20.82	14.90	12.49
15	191.60	65.89	40.16	21.43	15.34	12.87
16	197.12	67.79	41.32	22.06	15.80	13.26
17	202.81	69.75	42.53	22.71	16.27	13.66
18	208.59	71.75	43.75	23.37	16.76	14.08
19	214.36	73.74	44.97	24.03	17.24	14.49
20	220.27	75.78	46.22	24.71	17.74	14.92
21	226.30	77.86	47.50	25.41	18.25	15.36
22	232.46	79.99	48.81	26.12	18.78	15.81
23	238.75	82.17	50.15	26.86	19.32	16.27
24	245.18	84.40	51.52	27.61	19.87	16.75
25	251.74	86.67	52.92	28.38	20.44	17.24
26	258.36	88.96	54.33	29.16	21.02	17.74
27	265.10	91.30	55.77	29.95	21.61	18.25
28	271.94	93.67	57.24	30.77	22.21	18.77
29	278.86	96.08	58.73	31.59	22.83	19.30
30	285.86	98.51	60.23	32.43	23.45	19.84
31	292.93	100.97	61.76	33.27	24.08	20.39
32	300.05	103.45	63.29	34.13	24.73	20.95
33	307.22	105.95	64.84	35.00	25.38	21.52
34	314.44	108.47	66.40	35.87	26.04	22.09
35	321.68	110.99	67.97	36.75	26.70	22.68
36	328.92	113.52	69.54	37.64	27.37	23.26
37	336.14	116.04	71.12	38.53	28.05	23.85
38	343.29	118.55	72.68	39.41	28.72	24.44
39	350.33	121.02	74.22	40.30	29.39	25.03

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	19年交
40	357.22	123.44	75.74	41.16	30.05	25.61
41	363.91	125.80	77.22	42.01	30.70	26.19
42	370.37	128.08	78.66	42.84	31.33	26.75
43	376.59	130.28	80.04	43.64	31.95	27.29
44	382.57	132.40	81.38	44.41	32.54	27.82
45	388.33	134.44	82.67	45.16	33.12	28.34
46	393.93	136.43	83.92	45.89	33.69	28.85
47	399.42	138.37	85.15	46.60	34.25	29.37
48	404.85	140.29	86.38	47.32	34.81	29.88
49	410.28	142.24	87.61	48.04	35.39	30.41
50	415.75	144.19	88.84	48.76	35.96	30.95
51	420.94	146.02	90.00	49.44	36.52	
52	426.17	147.87	91.17	50.15	37.10	
53	431.38	149.73	92.35	50.86	37.70	
54	436.52	151.56	93.53	51.59	38.32	
55	441.50	153.36	94.69	52.32	38.95	
56	446.24	155.08	95.81	53.04		
57	450.60	156.68	96.86	53.73		
58	454.51	158.14	97.83	54.40		
59	457.90	159.41	98.69	55.02		
60	460.70	160.50	99.46	55.62		
61	462.99	161.43	100.15			
62	464.58	162.13	100.71			
63	465.37	162.58	101.12			
64	465.26	162.72	101.35			
65	464.10	162.52	101.39			
66	461.87	161.97				
67	458.30	160.97				
68	453.17					
69	446.20					
70	436.95					



次标准体，额外调整比例 125%

保险期间：终身

单位：元

年龄 (男性)	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交
0	235.36	80.94	49.33	26.29	18.78	15.21	11.39
1	241.99	83.23	50.71	27.03	19.30	15.64	11.71
2	248.83	85.56	52.15	27.79	19.85	16.09	12.04
3	255.90	88.00	53.63	28.58	20.41	16.54	12.39
4	263.24	90.53	55.16	29.39	20.99	17.03	12.75
5	270.85	93.14	56.75	30.24	21.60	17.51	13.13
6	278.75	95.85	58.41	31.13	22.24	18.03	13.53
7	286.90	98.65	60.11	32.04	22.89	18.56	13.93
8	295.33	101.55	61.89	32.98	23.56	19.11	14.35
9	304.01	104.54	63.70	33.95	24.26	19.69	14.79
10	312.95	107.61	65.58	34.95	24.99	20.29	15.25
11	322.15	110.78	67.50	35.99	25.73	20.89	15.71
12	331.60	114.03	69.49	37.05	26.50	21.53	16.20
13	341.31	117.36	71.53	38.14	27.29	22.18	16.70
14	351.30	120.80	73.63	39.28	28.10	22.85	17.23
15	361.58	124.34	75.79	40.44	28.95	23.54	17.76
16	372.13	127.96	78.01	41.64	29.83	24.26	18.31
17	382.98	131.73	80.31	42.89	30.73	25.00	18.90
18	394.03	135.56	82.66	44.15	31.65	25.76	19.49
19	405.06	139.36	85.00	45.41	32.56	26.51	20.09
20	416.38	143.26	87.39	46.71	33.50	27.30	20.70
21	427.99	147.28	89.84	48.04	34.46	28.10	21.34
22	439.89	151.39	92.36	49.40	35.46	28.93	21.99
23	452.09	155.60	94.95	50.81	36.49	29.78	22.68
24	464.59	159.93	97.60	52.25	37.54	30.66	23.38
25	477.40	164.35	100.33	53.74	38.63	31.56	24.11
26	490.48	168.88	103.10	55.25	39.74	32.49	24.86
27	503.85	173.50	105.94	56.80	40.88	33.45	25.65
28	517.56	178.25	108.86	58.39	42.05	34.44	26.46
29	531.61	183.11	111.85	60.03	43.25	35.45	27.30
30	546.01	188.10	114.91	61.70	44.50	36.51	28.19
31	560.78	193.20	118.06	63.44	45.79	37.60	29.10
32	575.88	198.44	121.29	65.21	47.11	38.74	30.06
33	591.34	203.80	124.60	67.05	48.48	39.91	31.06
34	607.14	209.30	127.99	68.93	49.89	41.13	32.11
35	623.29	214.91	131.46	70.86	51.35	42.39	33.21
36	639.76	220.65	135.01	72.85	52.85	43.70	34.36
37	656.58	226.50	138.65	74.89	54.40	45.05	35.56
38	673.71	232.49	142.36	76.98	56.00	46.45	36.84

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交
39	691.18	238.59	146.16	79.13	57.65	47.91	38.16
40	708.98	244.80	150.04	81.33	59.35	49.43	39.56
41	727.09	251.15	154.00	83.60	61.13	51.00	
42	745.55	257.63	158.05	85.94	62.95	52.65	
43	764.34	264.23	162.19	88.34	64.84	54.36	
44	783.49	270.98	166.43	90.81	66.80	56.16	
45	802.99	277.85	170.78	93.38	68.84	58.04	
46	822.85	284.89	175.23	96.01	70.96	60.03	
47	843.08	292.08	179.79	98.74	73.18	62.11	
48	863.68	299.40	184.48	101.55	75.48	65.11	
49	884.60	306.90	189.26	104.45	77.88	68.65	
50	905.88	314.53	194.15	107.44	80.39	72.61	
51	927.28	322.21	199.09	110.49	82.99		
52	948.91	330.00	204.11	113.64	86.94		
53	970.74	337.89	209.21	116.90	91.54		
54	992.68	345.84	214.41	120.28	96.69		
55	1014.65	353.86	219.69	123.79	102.45		
56	1036.74	361.99	225.10	128.91			
57	1058.81	370.19	230.60	135.33			
58	1080.79	378.41	236.19	142.51			
59	1102.63	386.68	241.86	150.53			
60	1124.26	394.96	247.64	159.31			
61	1145.74	403.29	256.05				
62	1166.85	411.60	266.93				
63	1187.56	422.40	278.81				
64	1207.80	437.85	291.70				
65	1227.50	454.59	305.50				
66	1246.86	472.99					
67	1280.05	492.66					
68	1317.81						
69	1358.25						
70	1401.61						

次标准体，额外调整比例 125%  
 保险期间：终身

单位：元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交	30 年交
0	216.40	74.41	45.35	24.16	17.26	13.99	10.46
1	222.50	76.51	46.63	24.84	17.74	14.38	10.76
2	228.76	78.66	47.94	25.54	18.24	14.79	11.08
3	235.24	80.89	49.29	26.26	18.76	15.20	11.39
4	241.96	83.20	50.70	27.01	19.30	15.64	11.73
5	248.95	85.60	52.16	27.79	19.85	16.10	12.08
6	256.18	88.09	53.68	28.60	20.44	16.58	12.44
7	263.66	90.66	55.25	29.44	21.04	17.06	12.81
8	271.38	93.31	56.86	30.30	21.65	17.58	13.21
9	279.33	96.05	58.54	31.20	22.30	18.10	13.61
10	287.51	98.86	60.25	32.11	22.95	18.64	14.04
11	295.91	101.75	62.01	33.05	23.64	19.20	14.48
12	304.55	104.73	63.83	34.03	24.34	19.78	14.93
13	313.43	107.78	65.69	35.03	25.06	20.38	15.39
14	322.56	110.93	67.60	36.06	25.81	21.00	15.88
15	331.98	114.16	69.59	37.13	26.59	21.64	16.38
16	341.66	117.49	71.63	38.24	27.39	22.30	16.90
17	351.63	120.94	73.74	39.38	28.23	23.00	17.45
18	361.80	124.46	75.90	40.55	29.08	23.71	18.01
19	372.09	128.00	78.06	41.73	29.94	24.43	18.59
20	382.63	131.65	80.30	42.94	30.84	25.18	19.18
21	393.41	135.38	82.59	44.19	31.75	25.94	19.79
22	404.48	139.20	84.94	45.48	32.70	26.74	20.43
23	415.81	143.11	87.35	46.79	33.66	27.55	21.09
24	427.41	147.14	89.83	48.15	34.68	28.40	21.76
25	439.30	151.25	92.36	49.55	35.71	29.26	22.46
26	451.38	155.44	94.94	50.98	36.76	30.15	23.18
27	463.70	159.71	97.58	52.43	37.84	31.08	23.93
28	476.29	164.08	100.28	53.93	38.95	32.01	24.69
29	489.10	168.54	103.03	55.45	40.09	32.98	25.46
30	502.15	173.08	105.84	57.01	41.25	33.96	26.28
31	515.43	177.69	108.70	58.60	42.45	34.98	27.10
32	528.91	182.39	111.61	60.23	43.66	36.01	27.95
33	542.61	187.16	114.56	61.88	44.90	37.08	28.81
34	556.53	192.01	117.58	63.56	46.18	38.16	29.70
35	570.64	196.93	120.64	65.28	47.46	39.26	30.61
36	584.94	201.93	123.74	67.03	48.79	40.40	31.55
37	599.39	206.98	126.88	68.80	50.13	41.55	32.51
38	613.95	212.06	130.05	70.60	51.49	42.73	33.49

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交
39	628.59	217.19	133.25	72.41	52.88	43.91	34.49
40	643.25	222.34	136.48	74.25	54.26	45.10	35.51
41	657.90	227.49	139.70	76.09	55.66	46.31	
42	672.51	232.64	142.93	77.93	57.06	47.53	
43	687.09	237.78	146.15	79.76	58.48	48.75	
44	701.66	242.91	149.38	81.61	59.88	49.98	
45	716.26	248.06	152.60	83.46	61.29	51.21	
46	730.98	253.24	155.85	85.33	62.73	52.48	
47	745.88	258.49	159.15	87.21	64.19	53.78	
48	761.06	263.83	162.53	89.15	65.68	55.11	
49	776.60	269.34	166.00	91.14	67.23	56.51	
50	792.65	275.03	169.55	93.18	68.83	57.96	
51	808.65	280.64	173.06	95.21	70.43		
52	825.14	286.44	176.69	97.33	72.11		
53	842.08	292.40	180.45	99.54	73.89		
54	859.43	298.53	184.33	101.83	75.75		
55	877.10	304.81	188.31	104.21	77.71		
56	895.08	311.21	192.39	106.68			
57	913.23	317.71	196.54	109.21			
58	931.50	324.26	200.73	111.81			
59	949.88	330.86	204.99	114.49			
60	968.34	337.53	209.31	117.26			
61	987.13	344.38	213.80				
62	1006.08	351.33	218.39				
63	1025.19	358.38	223.06				
64	1044.44	365.53	227.85				
65	1063.80	372.76	232.75				
66	1083.46	380.21					
67	1103.29	387.79					
68	1123.25						
69	1143.34						
70	1163.41						

次标准体，额外调整比例 150%

保险期间：终身

单位：元

年龄 (男性)	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交
0	282.44	97.13	59.19	31.55	22.53	18.26	13.67
1	290.39	99.87	60.86	32.43	23.16	18.77	14.06
2	298.59	102.68	62.58	33.35	23.82	19.31	14.45
3	307.08	105.60	64.35	34.29	24.50	19.85	14.87
4	315.89	108.63	66.20	35.27	25.19	20.43	15.30
5	325.02	111.77	68.10	36.29	25.92	21.02	15.75
6	334.50	115.02	70.10	37.35	26.69	21.63	16.23
7	344.28	118.38	72.14	38.45	27.47	22.28	16.71
8	354.39	121.86	74.27	39.57	28.28	22.94	17.22
9	364.82	125.45	76.44	40.74	29.12	23.63	17.75
10	375.54	129.14	78.69	41.94	29.99	24.35	18.30
11	386.58	132.93	81.00	43.19	30.87	25.07	18.86
12	397.92	136.83	83.39	44.46	31.80	25.83	19.44
13	409.58	140.84	85.83	45.77	32.75	26.61	20.04
14	421.56	144.96	88.35	47.13	33.72	27.42	20.67
15	433.89	149.21	90.95	48.53	34.74	28.25	21.32
16	446.55	153.56	93.62	49.97	35.79	29.12	21.98
17	459.57	158.07	96.38	51.47	36.87	30.00	22.68
18	472.83	162.68	99.20	52.98	37.98	30.92	23.39
19	486.08	167.24	102.00	54.50	39.08	31.82	24.11
20	499.65	171.92	104.87	56.06	40.20	32.76	24.84
21	513.59	176.73	107.81	57.65	41.36	33.72	25.61
22	527.87	181.67	110.84	59.28	42.56	34.71	26.39
23	542.51	186.72	113.94	60.98	43.79	35.73	27.21
24	557.51	191.91	117.12	62.70	45.05	36.80	28.05
25	572.88	197.22	120.39	64.49	46.35	37.88	28.94
26	588.57	202.65	123.72	66.30	47.69	38.99	29.84
27	604.62	208.20	127.13	68.16	49.05	40.14	30.78
28	621.08	213.90	130.64	70.07	50.46	41.33	31.76
29	637.94	219.74	134.22	72.03	51.90	42.54	32.76
30	655.22	225.72	137.90	74.04	53.40	43.82	33.83
31	672.93	231.84	141.68	76.13	54.95	45.12	34.92
32	691.05	238.13	145.55	78.26	56.54	46.49	36.08
33	709.61	244.56	149.52	80.46	58.17	47.90	37.28
34	728.57	251.16	153.59	82.71	59.87	49.35	38.54
35	747.95	257.90	157.76	85.04	61.62	50.87	39.86
36	767.72	264.78	162.02	87.42	63.42	52.44	41.24
37	787.89	271.80	166.38	89.87	65.28	54.06	42.68
38	808.46	278.99	170.84	92.37	67.20	55.74	44.21

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交
39	829.41	286.31	175.40	94.95	69.18	57.50	45.80
40	850.77	293.76	180.05	97.59	71.22	59.31	47.48
41	872.51	301.38	184.80	100.32	73.35	61.20	
42	894.66	309.15	189.66	103.13	75.54	63.18	
43	917.21	317.07	194.63	106.01	77.81	65.24	
44	940.19	325.17	199.71	108.98	80.16	67.40	
45	963.59	333.42	204.93	112.05	82.61	69.65	
46	987.42	341.87	210.27	115.22	85.16	72.03	
47	1011.69	350.49	215.75	118.49	87.81	74.54	
48	1036.41	359.28	221.37	121.86	90.57	78.14	
49	1061.52	368.28	227.12	125.34	93.45	82.38	
50	1087.05	377.43	232.98	128.93	96.47	87.14	
51	1112.73	386.66	238.91	132.59	99.59		
52	1138.70	396.00	244.94	136.37	104.33		
53	1164.89	405.47	251.06	140.28	109.85		
54	1191.21	415.01	257.30	144.33	116.03		
55	1217.58	424.64	263.63	148.55	122.94		
56	1244.09	434.39	270.12	154.70			
57	1270.58	444.23	276.72	162.39			
58	1296.95	454.10	283.43	171.02			
59	1323.15	464.01	290.24	180.63			
60	1349.12	473.96	297.17	191.18			
61	1374.89	483.95	307.26				
62	1400.22	493.92	320.31				
63	1425.08	506.88	334.58				
64	1449.36	525.42	350.04				
65	1473.00	545.51	366.60				
66	1496.24	567.59					
67	1536.06	591.20					
68	1581.38						
69	1629.90						
70	1681.94						

次标准体，额外调整比例 150%

保险期间：终身

单位：元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交	30 年交
0	259.68	89.30	54.42	29.00	20.72	16.79	12.56
1	267.00	91.82	55.95	29.81	21.29	17.25	12.92
2	274.52	94.40	57.53	30.65	21.89	17.75	13.29
3	282.29	97.07	59.15	31.52	22.52	18.24	13.67
4	290.36	99.84	60.84	32.42	23.16	18.77	14.07
5	298.74	102.72	62.60	33.35	23.82	19.32	14.49
6	307.41	105.71	64.41	34.32	24.53	19.89	14.93
7	316.40	108.80	66.30	35.33	25.25	20.48	15.38
8	325.65	111.98	68.24	36.36	25.98	21.09	15.86
9	335.19	115.26	70.25	37.44	26.76	21.72	16.34
10	345.02	118.64	72.30	38.54	27.54	22.37	16.85
11	355.10	122.10	74.42	39.66	28.37	23.04	17.37
12	365.46	125.67	76.59	40.83	29.21	23.73	17.91
13	376.11	129.33	78.83	42.03	30.08	24.45	18.47
14	387.08	133.11	81.12	43.28	30.98	25.20	19.05
15	398.37	137.00	83.51	44.55	31.91	25.97	19.65
16	410.00	140.99	85.95	45.89	32.87	26.76	20.28
17	421.95	145.13	88.49	47.25	33.87	27.60	20.94
18	434.16	149.36	91.08	48.66	34.89	28.46	21.62
19	446.51	153.60	93.68	50.07	35.93	29.31	22.31
20	459.15	157.98	96.36	51.53	37.01	30.21	23.01
21	472.10	162.45	99.11	53.03	38.10	31.13	23.75
22	485.37	167.04	101.93	54.57	39.24	32.09	24.51
23	498.98	171.74	104.82	56.15	40.40	33.06	25.31
24	512.90	176.57	107.79	57.78	41.61	34.08	26.12
25	527.16	181.50	110.84	59.46	42.86	35.12	26.96
26	541.65	186.53	113.93	61.17	44.12	36.18	27.81
27	556.44	191.66	117.09	62.91	45.41	37.29	28.71
28	571.55	196.89	120.33	64.71	46.74	38.42	29.63
29	586.92	202.25	123.63	66.54	48.11	39.57	30.56
30	602.58	207.69	127.01	68.42	49.50	40.76	31.53
31	618.51	213.23	130.44	70.32	50.94	41.97	32.52
32	634.70	218.87	133.94	72.27	52.40	43.22	33.54
33	651.14	224.60	137.48	74.25	53.88	44.49	34.58
34	667.83	230.42	141.09	76.28	55.41	45.80	35.64
35	684.77	236.31	144.77	78.33	56.96	47.12	36.74
36	701.93	242.31	148.49	80.43	58.55	48.48	37.86
37	719.27	248.37	152.25	82.56	60.15	49.86	39.02
38	736.74	254.48	156.06	84.72	61.79	51.27	40.19

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交
39	754.31	260.63	159.90	86.90	63.45	52.70	41.39
40	771.90	266.81	163.77	89.10	65.12	54.12	42.62
41	789.48	272.99	167.64	91.31	66.80	55.58	
42	807.02	279.17	171.51	93.51	68.48	57.03	
43	824.51	285.33	175.38	95.72	70.17	58.50	
44	842.00	291.50	179.25	97.94	71.85	59.97	
45	859.52	297.68	183.12	100.16	73.55	61.46	
46	877.17	303.89	187.02	102.39	75.27	62.97	
47	895.05	310.19	190.98	104.66	77.03	64.53	
48	913.28	316.59	195.03	106.98	78.81	66.14	
49	931.92	323.21	199.20	109.37	80.67	67.82	
50	951.18	330.03	203.46	111.81	82.59	69.56	
51	970.38	336.77	207.68	114.26	84.51		
52	990.17	343.73	212.03	116.79	86.54		
53	1010.49	350.88	216.54	119.45	88.67		
54	1031.31	358.23	221.19	122.19	90.90		
55	1052.52	365.78	225.98	125.06	93.26		
56	1074.09	373.46	230.87	128.01			
57	1095.87	381.26	235.85	131.06			
58	1117.80	389.12	240.87	134.18			
59	1139.85	397.04	245.99	137.39			
60	1162.01	405.03	251.18	140.72			
61	1184.55	413.25	256.56				
62	1207.29	421.59	262.07				
63	1230.23	430.05	267.68				
64	1253.33	438.63	273.42				
65	1276.56	447.32	279.30				
66	1300.16	456.26					
67	1323.95	465.35					
68	1347.90						
69	1372.01						
70	1396.10						



次标准体，额外调整比例 175%

保险期间：终身

单位：元

年龄 (男性)	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交
0	329.51	113.31	69.06	36.80	26.29	21.30	15.94
1	338.78	116.52	71.00	37.84	27.02	21.89	16.40
2	348.36	119.79	73.01	38.90	27.79	22.52	16.85
3	358.26	123.20	75.08	40.01	28.58	23.15	17.34
4	368.53	126.74	77.23	41.14	29.38	23.84	17.85
5	379.19	130.39	79.45	42.33	30.24	24.52	18.38
6	390.25	134.19	81.78	43.58	31.13	25.24	18.94
7	401.66	138.11	84.16	44.85	32.04	25.99	19.50
8	413.46	142.17	86.64	46.17	32.99	26.76	20.09
9	425.62	146.35	89.18	47.53	33.97	27.56	20.70
10	438.13	150.66	91.81	48.93	34.98	28.40	21.35
11	451.01	155.09	94.50	50.38	36.02	29.24	22.00
12	464.24	159.64	97.28	51.87	37.10	30.14	22.68
13	477.84	164.31	100.14	53.39	38.20	31.05	23.38
14	491.82	169.12	103.08	54.99	39.34	31.99	24.12
15	506.21	174.07	106.10	56.61	40.53	32.95	24.87
16	520.98	179.15	109.22	58.29	41.76	33.97	25.64
17	536.17	184.42	112.44	60.04	43.02	35.00	26.46
18	551.64	189.79	115.73	61.81	44.31	36.07	27.28
19	567.09	195.11	119.00	63.58	45.59	37.12	28.12
20	582.93	200.57	122.34	65.40	46.90	38.22	28.98
21	599.18	206.19	125.77	67.25	48.25	39.34	29.87
22	615.84	211.94	129.31	69.16	49.65	40.50	30.78
23	632.92	217.84	132.93	71.14	51.08	41.69	31.75
24	650.42	223.90	136.64	73.15	52.55	42.93	32.73
25	668.36	230.09	140.46	75.23	54.08	44.19	33.76
26	686.67	236.43	144.34	77.35	55.63	45.48	34.81
27	705.39	242.90	148.31	79.52	57.23	46.83	35.91
28	724.59	249.55	152.41	81.74	58.87	48.21	37.05
29	744.26	256.36	156.59	84.04	60.55	49.63	38.22
30	764.42	263.34	160.88	86.38	62.30	51.12	39.46
31	785.09	270.48	165.29	88.81	64.10	52.64	40.74
32	806.23	277.81	169.80	91.30	65.96	54.23	42.09
33	827.87	285.32	174.44	93.87	67.87	55.88	43.49
34	849.99	293.02	179.18	96.50	69.84	57.58	44.96
35	872.60	300.88	184.05	99.21	71.89	59.34	46.50
36	895.67	308.91	189.02	101.99	73.99	61.18	48.11
37	919.21	317.10	194.11	104.84	76.16	63.07	49.79
38	943.20	325.48	199.31	107.77	78.40	65.03	51.57

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交
39	967.65	334.02	204.63	110.78	80.71	67.08	53.43
40	992.57	342.72	210.05	113.86	83.09	69.20	55.39
41	1017.92	351.61	215.60	117.04	85.58	71.40	
42	1043.77	360.68	221.27	120.31	88.13	73.71	
43	1070.07	369.92	227.06	123.67	90.77	76.11	
44	1096.88	379.37	233.00	127.14	93.52	78.63	
45	1124.18	388.99	239.09	130.73	96.37	81.25	
46	1151.99	398.84	245.32	134.42	99.35	84.04	
47	1180.31	408.91	251.70	138.23	102.45	86.96	
48	1209.15	419.16	258.27	142.17	105.67	91.16	
49	1238.44	429.66	264.97	146.23	109.03	96.11	
50	1268.23	440.34	271.81	150.41	112.54	101.66	
51	1298.19	451.10	278.72	154.68	116.18		
52	1328.48	462.00	285.76	159.09	121.71		
53	1359.03	473.04	292.90	163.66	128.15		
54	1389.75	484.17	300.18	168.39	135.36		
55	1420.51	495.41	307.56	173.30	143.43		
56	1451.43	506.78	315.14	180.48			
57	1482.34	518.26	322.84	189.46			
58	1513.10	529.78	330.66	199.52			
59	1543.68	541.35	338.61	210.74			
60	1573.97	552.95	346.69	223.04			
61	1604.03	564.60	358.47				
62	1633.59	576.24	373.70				
63	1662.59	591.36	390.34				
64	1690.92	612.99	408.38				
65	1718.50	636.42	427.70				
66	1745.61	662.18					
67	1792.07	689.73					
68	1844.94						
69	1901.55						
70	1962.26						

次标准体，额外调整比例 175%

保险期间：终身

单位：元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交	30 年交
0	302.96	104.18	63.49	33.83	24.17	19.58	14.65
1	311.50	107.12	65.28	34.77	24.83	20.13	15.07
2	320.27	110.13	67.11	35.75	25.53	20.70	15.51
3	329.33	113.24	69.00	36.77	26.27	21.28	15.94
4	338.75	116.48	70.98	37.82	27.02	21.89	16.42
5	348.53	119.84	73.03	38.90	27.79	22.54	16.91
6	358.65	123.32	75.15	40.04	28.61	23.21	17.41
7	369.13	126.93	77.35	41.21	29.45	23.89	17.94
8	379.93	130.64	79.61	42.42	30.31	24.61	18.50
9	391.06	134.47	81.95	43.68	31.22	25.34	19.06
10	402.52	138.41	84.35	44.96	32.13	26.09	19.65
11	414.28	142.45	86.82	46.27	33.09	26.88	20.27
12	426.37	146.62	89.36	47.64	34.07	27.69	20.90
13	438.80	150.89	91.96	49.04	35.09	28.53	21.54
14	451.59	155.30	94.64	50.49	36.14	29.40	22.23
15	464.77	159.83	97.42	51.98	37.22	30.29	22.93
16	478.33	164.48	100.28	53.53	38.34	31.22	23.66
17	492.28	169.31	103.23	55.13	39.52	32.20	24.43
18	506.52	174.25	106.26	56.77	40.71	33.20	25.22
19	520.92	179.20	109.29	58.42	41.91	34.20	26.02
20	535.68	184.31	112.42	60.11	43.17	35.25	26.85
21	550.78	189.53	115.62	61.86	44.45	36.31	27.70
22	566.27	194.88	118.91	63.67	45.78	37.43	28.60
23	582.14	200.36	122.29	65.50	47.13	38.57	29.52
24	598.38	205.99	125.76	67.41	48.55	39.76	30.47
25	615.02	211.75	129.31	69.37	50.00	40.97	31.45
26	631.93	217.61	132.91	71.37	51.47	42.21	32.45
27	649.18	223.60	136.61	73.40	52.97	43.51	33.50
28	666.80	229.71	140.39	75.50	54.53	44.82	34.56
29	684.74	235.95	144.24	77.63	56.12	46.17	35.65
30	703.01	242.31	148.17	79.82	57.75	47.55	36.79
31	721.60	248.76	152.18	82.04	59.43	48.97	37.94
32	740.48	255.34	156.26	84.32	61.13	50.42	39.13
33	759.66	262.03	160.39	86.63	62.86	51.91	40.34
34	779.14	268.82	164.61	88.99	64.65	53.43	41.58
35	798.89	275.70	168.89	91.39	66.45	54.97	42.86
36	818.91	282.70	173.23	93.84	68.30	56.56	44.17
37	839.14	289.77	177.63	96.32	70.18	58.17	45.52
38	859.53	296.89	182.07	98.84	72.08	59.82	46.88

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交
39	880.02	304.06	186.55	101.38	74.03	61.48	48.28
40	900.55	311.27	191.07	103.95	75.97	63.14	49.72
41	921.06	318.48	195.58	106.52	77.93	64.84	
42	941.52	325.69	200.10	109.10	79.89	66.54	
43	961.92	332.89	204.61	111.67	81.87	68.25	
44	982.33	340.08	209.13	114.26	83.83	69.97	
45	1002.77	347.29	213.64	116.85	85.80	71.70	
46	1023.37	354.53	218.19	119.46	87.82	73.47	
47	1044.23	361.88	222.81	122.10	89.86	75.29	
48	1065.49	369.36	227.54	124.81	91.95	77.16	
49	1087.24	377.07	232.40	127.59	94.12	79.12	
50	1109.71	385.04	237.37	130.45	96.36	81.15	
51	1132.11	392.89	242.29	133.30	98.60		
52	1155.19	401.01	247.36	136.26	100.96		
53	1178.91	409.36	252.63	139.35	103.44		
54	1203.20	417.94	258.06	142.56	106.05		
55	1227.94	426.74	263.64	145.90	108.80		
56	1253.11	435.70	269.34	149.35			
57	1278.52	444.80	275.15	152.90			
58	1304.10	453.97	281.02	156.54			
59	1329.83	463.21	286.98	160.28			
60	1355.67	472.54	293.04	164.17			
61	1381.98	482.13	299.32				
62	1408.51	491.86	305.74				
63	1435.26	501.73	312.29				
64	1462.21	511.74	318.99				
65	1489.32	521.87	325.85				
66	1516.85	532.30					
67	1544.60	542.90					
68	1572.55						
69	1600.67						
70	1628.78						

次标准体，额外调整比例 200%

保险期间：终身

单位：元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交	30 年交
0	376.58	129.50	78.92	42.06	30.04	24.34	18.22
1	387.18	133.16	81.14	43.24	30.88	25.02	18.74
2	398.12	136.90	83.44	44.46	31.76	25.74	19.26
3	409.44	140.80	85.80	45.72	32.66	26.46	19.82
4	421.18	144.84	88.26	47.02	33.58	27.24	20.40
5	433.36	149.02	90.80	48.38	34.56	28.02	21.00
6	446.00	153.36	93.46	49.80	35.58	28.84	21.64
7	459.04	157.84	96.18	51.26	36.62	29.70	22.28
8	472.52	162.48	99.02	52.76	37.70	30.58	22.96
9	486.42	167.26	101.92	54.32	38.82	31.50	23.66
10	500.72	172.18	104.92	55.92	39.98	32.46	24.40
11	515.44	177.24	108.00	57.58	41.16	33.42	25.14
12	530.56	182.44	111.18	59.28	42.40	34.44	25.92
13	546.10	187.78	114.44	61.02	43.66	35.48	26.72
14	562.08	193.28	117.80	62.84	44.96	36.56	27.56
15	578.52	198.94	121.26	64.70	46.32	37.66	28.42
16	595.40	204.74	124.82	66.62	47.72	38.82	29.30
17	612.76	210.76	128.50	68.62	49.16	40.00	30.24
18	630.44	216.90	132.26	70.64	50.64	41.22	31.18
19	648.10	222.98	136.00	72.66	52.10	42.42	32.14
20	666.20	229.22	139.82	74.74	53.60	43.68	33.12
21	684.78	235.64	143.74	76.86	55.14	44.96	34.14
22	703.82	242.22	147.78	79.04	56.74	46.28	35.18
23	723.34	248.96	151.92	81.30	58.38	47.64	36.28
24	743.34	255.88	156.16	83.60	60.06	49.06	37.40
25	763.84	262.96	160.52	85.98	61.80	50.50	38.58
26	784.76	270.20	164.96	88.40	63.58	51.98	39.78
27	806.16	277.60	169.50	90.88	65.40	53.52	41.04
28	828.10	285.20	174.18	93.42	67.28	55.10	42.34
29	850.58	292.98	178.96	96.04	69.20	56.72	43.68
30	873.62	300.96	183.86	98.72	71.20	58.42	45.10
31	897.24	309.12	188.90	101.50	73.26	60.16	46.56
32	921.40	317.50	194.06	104.34	75.38	61.98	48.10
33	946.14	326.08	199.36	107.28	77.56	63.86	49.70
34	971.42	334.88	204.78	110.28	79.82	65.80	51.38
35	997.26	343.86	210.34	113.38	82.16	67.82	53.14
36	1023.62	353.04	216.02	116.56	84.56	69.92	54.98
37	1050.52	362.40	221.84	119.82	87.04	72.08	56.90
38	1077.94	371.98	227.78	123.16	89.60	74.32	58.94

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交
39	1105.88	381.74	233.86	126.60	92.24	76.66	61.06
40	1134.36	391.68	240.06	130.12	94.96	79.08	63.30
41	1163.34	401.84	246.40	133.76	97.80	81.60	
42	1192.88	412.20	252.88	137.50	100.72	84.24	
43	1222.94	422.76	259.50	141.34	103.74	86.98	
44	1253.58	433.56	266.28	145.30	106.88	89.86	
45	1284.78	444.56	273.24	149.40	110.14	92.86	
46	1316.56	455.82	280.36	153.62	113.54	96.04	
47	1348.92	467.32	287.66	157.98	117.08	99.38	
48	1381.88	479.04	295.16	162.48	120.76	104.18	
49	1415.36	491.04	302.82	167.12	124.60	109.84	
50	1449.40	503.24	310.64	171.90	128.62	116.18	
51	1483.64	515.54	318.54	176.78	132.78		
52	1518.26	528.00	326.58	181.82	139.10		
53	1553.18	540.62	334.74	187.04	146.46		
54	1588.28	553.34	343.06	192.44	154.70		
55	1623.44	566.18	351.50	198.06	163.92		
56	1658.78	579.18	360.16	206.26			
57	1694.10	592.30	368.96	216.52			
58	1729.26	605.46	377.90	228.02			
59	1764.20	618.68	386.98	240.84			
60	1798.82	631.94	396.22	254.90			
61	1833.18	645.26	409.68				
62	1866.96	658.56	427.08				
63	1900.10	675.84	446.10				
64	1932.48	700.56	466.72				
65	1964.00	727.34	488.80				
66	1994.98	756.78					
67	2048.08	788.26					
68	2108.50						
69	2173.20						
70	2242.58						

次标准体，额外调整比例 200%

保险期间：终身

单位：元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交	30 年交
0	346.24	119.06	72.56	38.66	27.62	22.38	16.74
1	356.00	122.42	74.60	39.74	28.38	23.00	17.22
2	366.02	125.86	76.70	40.86	29.18	23.66	17.72
3	376.38	129.42	78.86	42.02	30.02	24.32	18.22
4	387.14	133.12	81.12	43.22	30.88	25.02	18.76
5	398.32	136.96	83.46	44.46	31.76	25.76	19.32
6	409.88	140.94	85.88	45.76	32.70	26.52	19.90
7	421.86	145.06	88.40	47.10	33.66	27.30	20.50
8	434.20	149.30	90.98	48.48	34.64	28.12	21.14
9	446.92	153.68	93.66	49.92	35.68	28.96	21.78
10	460.02	158.18	96.40	51.38	36.72	29.82	22.46
11	473.46	162.80	99.22	52.88	37.82	30.72	23.16
12	487.28	167.56	102.12	54.44	38.94	31.64	23.88
13	501.48	172.44	105.10	56.04	40.10	32.60	24.62
14	516.10	177.48	108.16	57.70	41.30	33.60	25.40
15	531.16	182.66	111.34	59.40	42.54	34.62	26.20
16	546.66	187.98	114.60	61.18	43.82	35.68	27.04
17	562.60	193.50	117.98	63.00	45.16	36.80	27.92
18	578.88	199.14	121.44	64.88	46.52	37.94	28.82
19	595.34	204.80	124.90	66.76	47.90	39.08	29.74
20	612.20	210.64	128.48	68.70	49.34	40.28	30.68
21	629.46	216.60	132.14	70.70	50.80	41.50	31.66
22	647.16	222.72	135.90	72.76	52.32	42.78	32.68
23	665.30	228.98	139.76	74.86	53.86	44.08	33.74
24	683.86	235.42	143.72	77.04	55.48	45.44	34.82
25	702.88	242.00	147.78	79.28	57.14	46.82	35.94
26	722.20	248.70	151.90	81.56	58.82	48.24	37.08
27	741.92	255.54	156.12	83.88	60.54	49.72	38.28
28	762.06	262.52	160.44	86.28	62.32	51.22	39.50
29	782.56	269.66	164.84	88.72	64.14	52.76	40.74
30	803.44	276.92	169.34	91.22	66.00	54.34	42.04
31	824.68	284.30	173.92	93.76	67.92	55.96	43.36
32	846.26	291.82	178.58	96.36	69.86	57.62	44.72
33	868.18	299.46	183.30	99.00	71.84	59.32	46.10
34	890.44	307.22	188.12	101.70	73.88	61.06	47.52
35	913.02	315.08	193.02	104.44	75.94	62.82	48.98
36	935.90	323.08	197.98	107.24	78.06	64.64	50.48
37	959.02	331.16	203.00	110.08	80.20	66.48	52.02
38	982.32	339.30	208.08	112.96	82.38	68.36	53.58

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交
39	1005.74	347.50	213.20	115.86	84.60	70.26	55.18
40	1029.20	355.74	218.36	118.80	86.82	72.16	56.82
41	1052.64	363.98	223.52	121.74	89.06	74.10	
42	1076.02	372.22	228.68	124.68	91.30	76.04	
43	1099.34	380.44	233.84	127.62	93.56	78.00	
44	1122.66	388.66	239.00	130.58	95.80	79.96	
45	1146.02	396.90	244.16	133.54	98.06	81.94	
46	1169.56	405.18	249.36	136.52	100.36	83.96	
47	1193.40	413.58	254.64	139.54	102.70	86.04	
48	1217.70	422.12	260.04	142.64	105.08	88.18	
49	1242.56	430.94	265.60	145.82	107.56	90.42	
50	1268.24	440.04	271.28	149.08	110.12	92.74	
51	1293.84	449.02	276.90	152.34	112.68		
52	1320.22	458.30	282.70	155.72	115.38		
53	1347.32	467.84	288.72	159.26	118.22		
54	1375.08	477.64	294.92	162.92	121.20		
55	1403.36	487.70	301.30	166.74	124.34		
56	1432.12	497.94	307.82	170.68			
57	1461.16	508.34	314.46	174.74			
58	1490.40	518.82	321.16	178.90			
59	1519.80	529.38	327.98	183.18			
60	1549.34	540.04	334.90	187.62			
61	1579.40	551.00	342.08				
62	1609.72	562.12	349.42				
63	1640.30	573.40	356.90				
64	1671.10	584.84	364.56				
65	1702.08	596.42	372.40				
66	1733.54	608.34					
67	1765.26	620.46					
68	1797.20						
69	1829.34						
70	1861.46						



次标准体，额外调整比例 225%

保险期间：终身

单位：元

年龄 (男性)	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交
0	423.65	145.69	88.79	47.32	33.80	27.38	20.50
1	435.58	149.81	91.28	48.65	34.74	28.15	21.08
2	447.89	154.01	93.87	50.02	35.73	28.96	21.67
3	460.62	158.40	96.53	51.44	36.74	29.77	22.30
4	473.83	162.95	99.29	52.90	37.78	30.65	22.95
5	487.53	167.65	102.15	54.43	38.88	31.52	23.63
6	501.75	172.53	105.14	56.03	40.03	32.45	24.35
7	516.42	177.57	108.20	57.67	41.20	33.41	25.07
8	531.59	182.79	111.40	59.36	42.41	34.40	25.83
9	547.22	188.17	114.66	61.11	43.67	35.44	26.62
10	563.31	193.70	118.04	62.91	44.98	36.52	27.45
11	579.87	199.40	121.50	64.78	46.31	37.60	28.28
12	596.88	205.25	125.08	66.69	47.70	38.75	29.16
13	614.36	211.25	128.75	68.65	49.12	39.92	30.06
14	632.34	217.44	132.53	70.70	50.58	41.13	31.01
15	650.84	223.81	136.42	72.79	52.11	42.37	31.97
16	669.83	230.33	140.42	74.95	53.69	43.67	32.96
17	689.36	237.11	144.56	77.20	55.31	45.00	34.02
18	709.25	244.01	148.79	79.47	56.97	46.37	35.08
19	729.11	250.85	153.00	81.74	58.61	47.72	36.16
20	749.48	257.87	157.30	84.08	60.30	49.14	37.26
21	770.38	265.10	161.71	86.47	62.03	50.58	38.41
22	791.80	272.50	166.25	88.92	63.83	52.07	39.58
23	813.76	280.08	170.91	91.46	65.68	53.60	40.82
24	836.26	287.87	175.68	94.05	67.57	55.19	42.08
25	859.32	295.83	180.59	96.73	69.53	56.81	43.40
26	882.86	303.98	185.58	99.45	71.53	58.48	44.75
27	906.93	312.30	190.69	102.24	73.58	60.21	46.17
28	931.61	320.85	195.95	105.10	75.69	61.99	47.63
29	956.90	329.60	201.33	108.05	77.85	63.81	49.14
30	982.82	338.58	206.84	111.06	80.10	65.72	50.74
31	1009.40	347.76	212.51	114.19	82.42	67.68	52.38
32	1036.58	357.19	218.32	117.38	84.80	69.73	54.11
33	1064.41	366.84	224.28	120.69	87.26	71.84	55.91
34	1092.85	376.74	230.38	124.07	89.80	74.03	57.80
35	1121.92	386.84	236.63	127.55	92.43	76.30	59.78
36	1151.57	397.17	243.02	131.13	95.13	78.66	61.85
37	1181.84	407.70	249.57	134.80	97.92	81.09	64.01
38	1212.68	418.48	256.25	138.56	100.80	83.61	66.31

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交
39	1244.12	429.46	263.09	142.43	103.77	86.24	68.69
40	1276.16	440.64	270.07	146.39	106.83	88.97	71.21
41	1308.76	452.07	277.20	150.48	110.03	91.80	
42	1341.99	463.73	284.49	154.69	113.31	94.77	
43	1375.81	475.61	291.94	159.01	116.71	97.85	
44	1410.28	487.76	299.57	163.46	120.24	101.09	
45	1445.38	500.13	307.40	168.08	123.91	104.47	
46	1481.13	512.80	315.41	172.82	127.73	108.05	
47	1517.54	525.74	323.62	177.73	131.72	111.80	
48	1554.62	538.92	332.06	182.79	135.86	117.20	
49	1592.28	552.42	340.67	188.01	140.18	123.57	
50	1630.58	566.15	349.47	193.39	144.70	130.70	
51	1669.10	579.98	358.36	198.88	149.38		
52	1708.04	594.00	367.40	204.55	156.49		
53	1747.33	608.20	376.58	210.42	164.77		
54	1786.82	622.51	385.94	216.50	174.04		
55	1826.37	636.95	395.44	222.82	184.41		
56	1866.13	651.58	405.18	232.04			
57	1905.86	666.34	415.08	243.59			
58	1945.42	681.14	425.14	256.52			
59	1984.73	696.02	435.35	270.95			
60	2023.67	710.93	445.75	286.76			
61	2062.33	725.92	460.89				
62	2100.33	740.88	480.47				
63	2137.61	760.32	501.86				
64	2174.04	788.13	525.06				
65	2209.50	818.26	549.90				
66	2244.35	851.38					
67	2304.09	886.79					
68	2372.06						
69	2444.85						
70	2522.90						

次标准体，额外调整比例 225%

保险期间：终身

单位：元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交	30 年交
0	389.52	133.94	81.63	43.49	31.07	25.18	18.83
1	400.50	137.72	83.93	44.71	31.93	25.88	19.37
2	411.77	141.59	86.29	45.97	32.83	26.62	19.94
3	423.43	145.60	88.72	47.27	33.77	27.36	20.50
4	435.53	149.76	91.26	48.62	34.74	28.15	21.11
5	448.11	154.08	93.89	50.02	35.73	28.98	21.74
6	461.12	158.56	96.62	51.48	36.79	29.84	22.39
7	474.59	163.19	99.45	52.99	37.87	30.71	23.06
8	488.48	167.96	102.35	54.54	38.97	31.64	23.78
9	502.79	172.89	105.37	56.16	40.14	32.58	24.50
10	517.52	177.95	108.45	57.80	41.31	33.55	25.27
11	532.64	183.15	111.62	59.49	42.55	34.56	26.06
12	548.19	188.51	114.89	61.25	43.81	35.60	26.87
13	564.17	194.00	118.24	63.05	45.11	36.68	27.70
14	580.61	199.67	121.68	64.91	46.46	37.80	28.58
15	597.56	205.49	125.26	66.83	47.86	38.95	29.48
16	614.99	211.48	128.93	68.83	49.30	40.14	30.42
17	632.93	217.69	132.73	70.88	50.81	41.40	31.41
18	651.24	224.03	136.62	72.99	52.34	42.68	32.42
19	669.76	230.40	140.51	75.11	53.89	43.97	33.46
20	688.73	236.97	144.54	77.29	55.51	45.32	34.52
21	708.14	243.68	148.66	79.54	57.15	46.69	35.62
22	728.06	250.56	152.89	81.86	58.86	48.13	36.77
23	748.46	257.60	157.23	84.22	60.59	49.59	37.96
24	769.34	264.85	161.69	86.67	62.42	51.12	39.17
25	790.74	272.25	166.25	89.19	64.28	52.67	40.43
26	812.48	279.79	170.89	91.76	66.17	54.27	41.72
27	834.66	287.48	175.64	94.37	68.11	55.94	43.07
28	857.32	295.34	180.50	97.07	70.11	57.62	44.44
29	880.38	303.37	185.45	99.81	72.16	59.36	45.83
30	903.87	311.54	190.51	102.62	74.25	61.13	47.30
31	927.77	319.84	195.66	105.48	76.41	62.96	48.78
32	952.04	328.30	200.90	108.41	78.59	64.82	50.31
33	976.70	336.89	206.21	111.38	80.82	66.74	51.86
34	1001.75	345.62	211.64	114.41	83.12	68.69	53.46
35	1027.15	354.47	217.15	117.50	85.43	70.67	55.10
36	1052.89	363.47	222.73	120.65	87.82	72.72	56.79
37	1078.90	372.56	228.38	123.84	90.23	74.79	58.52
38	1105.11	381.71	234.09	127.08	92.68	76.91	60.28

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交
39	1131.46	390.94	239.85	130.34	95.18	79.04	62.08
40	1157.85	400.21	245.66	133.65	97.67	81.18	63.92
41	1184.22	409.48	251.46	136.96	100.19	83.36	
42	1210.52	418.75	257.27	140.27	102.71	85.55	
43	1236.76	428.00	263.07	143.57	105.26	87.75	
44	1262.99	437.24	268.88	146.90	107.78	89.96	
45	1289.27	446.51	274.68	150.23	110.32	92.18	
46	1315.76	455.83	280.53	153.59	112.91	94.46	
47	1342.58	465.28	286.47	156.98	115.54	96.80	
48	1369.91	474.89	292.55	160.47	118.22	99.20	
49	1397.88	484.81	298.80	164.05	121.01	101.72	
50	1426.77	495.05	305.19	167.72	123.89	104.33	
51	1455.57	505.15	311.51	171.38	126.77		
52	1485.25	515.59	318.04	175.19	129.80		
53	1515.74	526.32	324.81	179.17	133.00		
54	1546.97	537.35	331.79	183.29	136.35		
55	1578.78	548.66	338.96	187.58	139.88		
56	1611.14	560.18	346.30	192.02			
57	1643.81	571.88	353.77	196.58			
58	1676.70	583.67	361.31	201.26			
59	1709.78	595.55	368.98	206.08			
60	1743.01	607.55	376.76	211.07			
61	1776.83	619.88	384.84				
62	1810.94	632.39	393.10				
63	1845.34	645.08	401.51				
64	1879.99	657.95	410.13				
65	1914.84	670.97	418.95				
66	1950.23	684.38					
67	1985.92	698.02					
68	2021.85						
69	2058.01						
70	2094.14						

次标准体，额外调整比例 250%

保险期间：终身

单位：元

年龄 (男性)	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交
0	470.73	161.88	98.65	52.58	37.55	30.43	22.78
1	483.98	166.45	101.43	54.05	38.60	31.28	23.43
2	497.65	171.13	104.30	55.58	39.70	32.18	24.08
3	511.80	176.00	107.25	57.15	40.83	33.08	24.78
4	526.48	181.05	110.33	58.78	41.98	34.05	25.50
5	541.70	186.28	113.50	60.48	43.20	35.03	26.25
6	557.50	191.70	116.83	62.25	44.48	36.05	27.05
7	573.80	197.30	120.23	64.08	45.78	37.13	27.85
8	590.65	203.10	123.78	65.95	47.13	38.23	28.70
9	608.03	209.08	127.40	67.90	48.53	39.38	29.58
10	625.90	215.23	131.15	69.90	49.98	40.58	30.50
11	644.30	221.55	135.00	71.98	51.45	41.78	31.43
12	663.20	228.05	138.98	74.10	53.00	43.05	32.40
13	682.63	234.73	143.05	76.28	54.58	44.35	33.40
14	702.60	241.60	147.25	78.55	56.20	45.70	34.45
15	723.15	248.68	151.58	80.88	57.90	47.08	35.53
16	744.25	255.93	156.03	83.28	59.65	48.53	36.63
17	765.95	263.45	160.63	85.78	61.45	50.00	37.80
18	788.05	271.13	165.33	88.30	63.30	51.53	38.98
19	810.13	278.73	170.00	90.83	65.13	53.03	40.18
20	832.75	286.53	174.78	93.43	67.00	54.60	41.40
21	855.98	294.55	179.68	96.08	68.93	56.20	42.68
22	879.78	302.78	184.73	98.80	70.93	57.85	43.98
23	904.18	311.20	189.90	101.63	72.98	59.55	45.35
24	929.18	319.85	195.20	104.50	75.08	61.33	46.75
25	954.80	328.70	200.65	107.48	77.25	63.13	48.23
26	980.95	337.75	206.20	110.50	79.48	64.98	49.73
27	1007.70	347.00	211.88	113.60	81.75	66.90	51.30
28	1035.13	356.50	217.73	116.78	84.10	68.88	52.93
29	1063.23	366.23	223.70	120.05	86.50	70.90	54.60
30	1092.03	376.20	229.83	123.40	89.00	73.03	56.38
31	1121.55	386.40	236.13	126.88	91.58	75.20	58.20
32	1151.75	396.88	242.58	130.43	94.23	77.48	60.13
33	1182.68	407.60	249.20	134.10	96.95	79.83	62.13
34	1214.28	418.60	255.98	137.85	99.78	82.25	64.23
35	1246.58	429.83	262.93	141.73	102.70	84.78	66.43
36	1279.53	441.30	270.03	145.70	105.70	87.40	68.73
37	1313.15	453.00	277.30	149.78	108.80	90.10	71.13
38	1347.43	464.98	284.73	153.95	112.00	92.90	73.68

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交
39	1382.35	477.18	292.33	158.25	115.30	95.83	76.33
40	1417.95	489.60	300.08	162.65	118.70	98.85	79.13
41	1454.18	502.30	308.00	167.20	122.25	102.00	
42	1491.10	515.25	316.10	171.88	125.90	105.30	
43	1528.68	528.45	324.38	176.68	129.68	108.73	
44	1566.98	541.95	332.85	181.63	133.60	112.33	
45	1605.98	555.70	341.55	186.75	137.68	116.08	
46	1645.70	569.78	350.45	192.03	141.93	120.05	
47	1686.15	584.15	359.58	197.48	146.35	124.23	
48	1727.35	598.80	368.95	203.10	150.95	130.23	
49	1769.20	613.80	378.53	208.90	155.75	137.30	
50	1811.75	629.05	388.30	214.88	160.78	145.23	
51	1854.55	644.43	398.18	220.98	165.98		
52	1897.83	660.00	408.23	227.28	173.88		
53	1941.48	675.78	418.43	233.80	183.08		
54	1985.35	691.68	428.83	240.55	193.38		
55	2029.30	707.73	439.38	247.58	204.90		
56	2073.48	723.98	450.20	257.83			
57	2117.63	740.38	461.20	270.65			
58	2161.58	756.83	472.38	285.03			
59	2205.25	773.35	483.73	301.05			
60	2248.53	789.93	495.28	318.63			
61	2291.48	806.58	512.10				
62	2333.70	823.20	533.85				
63	2375.13	844.80	557.63				
64	2415.60	875.70	583.40				
65	2455.00	909.18	611.00				
66	2493.73	945.98					
67	2560.10	985.33					
68	2635.63						
69	2716.50						
70	2803.23						

次标准体，额外调整比例 250%

保险期间：终身

单位：元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交	30 年交
0	432.80	148.83	90.70	48.33	34.53	27.98	20.93
1	445.00	153.03	93.25	49.68	35.48	28.75	21.53
2	457.53	157.33	95.88	51.08	36.48	29.58	22.15
3	470.48	161.78	98.58	52.53	37.53	30.40	22.78
4	483.93	166.40	101.40	54.03	38.60	31.28	23.45
5	497.90	171.20	104.33	55.58	39.70	32.20	24.15
6	512.35	176.18	107.35	57.20	40.88	33.15	24.88
7	527.33	181.33	110.50	58.88	42.08	34.13	25.63
8	542.75	186.63	113.73	60.60	43.30	35.15	26.43
9	558.65	192.10	117.08	62.40	44.60	36.20	27.23
10	575.03	197.73	120.50	64.23	45.90	37.28	28.08
11	591.83	203.50	124.03	66.10	47.28	38.40	28.95
12	609.10	209.45	127.65	68.05	48.68	39.55	29.85
13	626.85	215.55	131.38	70.05	50.13	40.75	30.78
14	645.13	221.85	135.20	72.13	51.63	42.00	31.75
15	663.95	228.33	139.18	74.25	53.18	43.28	32.75
16	683.33	234.98	143.25	76.48	54.78	44.60	33.80
17	703.25	241.88	147.48	78.75	56.45	46.00	34.90
18	723.60	248.93	151.80	81.10	58.15	47.43	36.03
19	744.18	256.00	156.13	83.45	59.88	48.85	37.18
20	765.25	263.30	160.60	85.88	61.68	50.35	38.35
21	786.83	270.75	165.18	88.38	63.50	51.88	39.58
22	808.95	278.40	169.88	90.95	65.40	53.48	40.85
23	831.63	286.23	174.70	93.58	67.33	55.10	42.18
24	854.83	294.28	179.65	96.30	69.35	56.80	43.53
25	878.60	302.50	184.73	99.10	71.43	58.53	44.93
26	902.75	310.88	189.88	101.95	73.53	60.30	46.35
27	927.40	319.43	195.15	104.85	75.68	62.15	47.85
28	952.58	328.15	200.55	107.85	77.90	64.03	49.38
29	978.20	337.08	206.05	110.90	80.18	65.95	50.93
30	1004.30	346.15	211.68	114.03	82.50	67.93	52.55
31	1030.85	355.38	217.40	117.20	84.90	69.95	54.20
32	1057.83	364.78	223.23	120.45	87.33	72.03	55.90
33	1085.23	374.33	229.13	123.75	89.80	74.15	57.63
34	1113.05	384.03	235.15	127.13	92.35	76.33	59.40
35	1141.28	393.85	241.28	130.55	94.93	78.53	61.23
36	1169.88	403.85	247.48	134.05	97.58	80.80	63.10
37	1198.78	413.95	253.75	137.60	100.25	83.10	65.03
38	1227.90	424.13	260.10	141.20	102.98	85.45	66.98

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交
39	1257.18	434.38	266.50	144.83	105.75	87.83	68.98
40	1286.50	444.68	272.95	148.50	108.53	90.20	71.03
41	1315.80	454.98	279.40	152.18	111.33	92.63	
42	1345.03	465.28	285.85	155.85	114.13	95.05	
43	1374.18	475.55	292.30	159.53	116.95	97.50	
44	1403.33	485.83	298.75	163.23	119.75	99.95	
45	1432.53	496.13	305.20	166.93	122.58	102.43	
46	1461.95	506.48	311.70	170.65	125.45	104.95	
47	1491.75	516.98	318.30	174.43	128.38	107.55	
48	1522.13	527.65	325.05	178.30	131.35	110.23	
49	1553.20	538.68	332.00	182.28	134.45	113.03	
50	1585.30	550.05	339.10	186.35	137.65	115.93	
51	1617.30	561.28	346.13	190.43	140.85		
52	1650.28	572.88	353.38	194.65	144.23		
53	1684.15	584.80	360.90	199.08	147.78		
54	1718.85	597.05	368.65	203.65	151.50		
55	1754.20	609.63	376.63	208.43	155.43		
56	1790.15	622.43	384.78	213.35			
57	1826.45	635.43	393.08	218.43			
58	1863.00	648.53	401.45	223.63			
59	1899.75	661.73	409.98	228.98			
60	1936.68	675.05	418.63	234.53			
61	1974.25	688.75	427.60				
62	2012.15	702.65	436.78				
63	2050.38	716.75	446.13				
64	2088.88	731.05	455.70				
65	2127.60	745.53	465.50				
66	2166.93	760.43					
67	2206.58	775.58					
68	2246.50						
69	2286.68						
70	2326.83						



次标准体，额外调整比例 125%

保险期间：至 80 周岁

单位：元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	194.40	66.86	40.74	21.71	15.51	12.56
1	199.79	68.71	41.88	22.31	15.94	12.91
2	205.35	70.61	43.04	22.94	16.38	13.28
3	211.11	72.60	44.24	23.58	16.84	13.65
4	217.09	74.65	45.49	24.24	17.31	14.04
5	223.31	76.79	46.79	24.94	17.81	14.44
6	229.76	79.01	48.14	25.65	18.33	14.86
7	236.44	81.30	49.54	26.40	18.86	15.30
8	243.34	83.68	50.99	27.18	19.41	15.75
9	250.45	86.13	52.48	27.96	19.99	16.23
10	257.78	88.64	54.01	28.79	20.58	16.70
11	265.30	91.23	55.59	29.64	21.19	17.20
12	273.04	93.89	57.21	30.50	21.81	17.73
13	280.98	96.63	58.89	31.40	22.46	18.25
14	289.14	99.43	60.60	32.33	23.14	18.80
15	297.53	102.31	62.36	33.28	23.83	19.38
16	306.15	105.28	64.19	34.26	24.54	19.96
17	315.01	108.35	66.06	35.28	25.28	20.56
18	323.99	111.46	67.98	36.31	26.03	21.19
19	332.86	114.53	69.85	37.33	26.75	21.79
20	341.96	117.66	71.76	38.36	27.51	22.41
21	351.28	120.88	73.74	39.43	28.29	23.06
22	360.81	124.16	75.75	40.53	29.09	23.73
23	370.56	127.54	77.83	41.65	29.91	24.41
24	380.54	130.99	79.94	42.80	30.75	25.11
25	390.74	134.51	82.11	43.98	31.61	25.84
26	401.11	138.10	84.31	45.18	32.49	26.58
27	411.70	141.78	86.56	46.41	33.40	27.33
28	422.54	145.51	88.88	47.66	34.33	28.11
29	433.61	149.35	91.23	48.96	35.28	28.91
30	444.94	153.28	93.64	50.29	36.26	29.75
31	456.51	157.29	96.11	51.64	37.28	30.61
32	468.33	161.38	98.64	53.04	38.31	31.50
33	480.36	165.56	101.21	54.46	39.39	32.43
34	492.64	169.83	103.85	55.93	40.49	33.38
35	505.11	174.16	106.54	57.43	41.61	34.35
36	517.80	178.58	109.28	58.96	42.78	35.36
37	530.65	183.06	112.06	60.53	43.96	36.41
38	543.69	187.61	114.89	62.13	45.19	37.49

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	20年交
39	556.88	192.23	117.76	63.75	46.45	38.60
40	570.23	196.90	120.68	65.41	47.74	39.75
41	583.71	201.63	123.63	67.11	49.06	40.95
42	597.34	206.41	126.63	68.85	50.44	42.18
43	611.08	211.25	129.66	70.63	51.84	43.46
44	624.94	216.14	132.75	72.44	53.29	44.79
45	638.90	221.08	135.88	74.30	54.78	46.19
46	652.96	226.08	139.05	76.19	56.31	47.64
47	667.09	231.10	142.26	78.13	57.90	49.15
48	681.26	236.16	145.51	80.10	59.54	50.73
49	695.41	241.26	148.79	82.11	61.23	52.38
50	709.53	246.35	152.06	84.15	62.96	54.10
51	723.38	251.35	155.31	86.19	64.74	
52	737.01	256.30	158.53	88.26	66.58	
53	750.34	261.18	161.71	90.36	68.48	
54	763.24	265.91	164.85	92.48	70.44	
55	775.60	270.49	167.94	94.63	72.46	
56	787.40	274.93	170.96	96.81		
57	798.44	279.15	173.89	99.00		
58	808.59	283.11	176.70	101.20		
59	817.70	286.75	179.36	103.38		
60	825.61	290.04	181.85	105.53		
61	832.23	292.94	184.15			
62	837.23	295.33	186.18			
63	840.40	297.14	187.88			
64	841.51	298.25	189.18			
65	840.30	298.60	190.04			
66	836.66	298.19				
67	829.94	296.70				
68	819.73					
69	805.60					
70	786.90					

次标准体，额外调整比例 125%

保险期间：至 80 周岁

单位：元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	162.15	55.76	33.98	18.10	12.93	10.48
1	166.61	57.29	34.91	18.60	13.29	10.76
2	171.18	58.86	35.88	19.11	13.65	11.06
3	175.91	60.49	36.86	19.64	14.03	11.38
4	180.85	62.19	37.89	20.19	14.43	11.69
5	185.98	63.95	38.96	20.76	14.84	12.03
6	191.31	65.79	40.09	21.36	15.26	12.38
7	196.84	67.68	41.24	21.98	15.70	12.74
8	202.54	69.64	42.44	22.61	16.16	13.11
9	208.41	71.66	43.68	23.28	16.64	13.50
10	214.45	73.74	44.94	23.95	17.13	13.90
11	220.65	75.88	46.24	24.65	17.63	14.31
12	227.01	78.06	47.58	25.36	18.14	14.74
13	233.55	80.31	48.95	26.10	18.68	15.19
14	240.28	82.63	50.36	26.86	19.23	15.64
15	247.20	85.01	51.81	27.65	19.80	16.11
16	254.33	87.46	53.31	28.46	20.39	16.60
17	261.65	89.99	54.86	29.30	21.00	17.11
18	269.11	92.58	56.45	30.16	21.63	17.64
19	276.56	95.14	58.03	31.01	22.25	18.16
20	284.19	97.78	59.64	31.89	22.90	18.70
21	291.96	100.46	61.29	32.79	23.56	19.25
22	299.91	103.21	62.98	33.71	24.24	19.83
23	308.04	106.01	64.70	34.66	24.94	20.41
24	316.34	108.89	66.48	35.64	25.66	21.01
25	324.80	111.83	68.29	36.64	26.40	21.64
26	333.34	114.79	70.11	37.64	27.15	22.28
27	342.03	117.80	71.98	38.68	27.91	22.91
28	350.85	120.86	73.86	39.73	28.70	23.58
29	359.78	123.96	75.79	40.79	29.49	24.26
30	368.80	127.11	77.73	41.88	30.30	24.95
31	377.90	130.28	79.70	42.96	31.13	25.65
32	387.08	133.48	81.68	44.08	31.95	26.36
33	396.31	136.70	83.68	45.19	32.80	27.08
34	405.60	139.94	85.69	46.33	33.65	27.81
35	414.91	143.19	87.71	47.46	34.51	28.55
36	424.23	146.44	89.74	48.61	35.39	29.30
37	433.50	149.69	91.76	49.75	36.25	30.05
38	442.69	152.91	93.78	50.90	37.13	30.80

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	20年交
39	451.74	156.09	95.76	52.04	38.00	31.55
40	460.56	159.19	97.71	53.16	38.85	32.30
41	469.13	162.21	99.61	54.25	39.69	33.03
42	477.39	165.14	101.46	55.31	40.51	33.74
43	485.34	167.95	103.24	56.35	41.30	34.44
44	492.95	170.66	104.95	57.34	42.06	35.11
45	500.30	173.26	106.59	58.30	42.81	35.78
46	507.41	175.79	108.19	59.23	43.54	36.43
47	514.39	178.26	109.75	60.15	44.26	37.09
48	521.29	180.70	111.33	61.06	44.99	37.75
49	528.19	183.19	112.90	61.99	45.73	38.44
50	535.15	185.69	114.46	62.91	46.46	39.14
51	541.74	188.01	115.94	63.79	47.19	
52	548.38	190.36	117.43	64.69	47.93	
53	555.01	192.73	118.94	65.60	48.70	
54	561.55	195.06	120.44	66.54	49.50	
55	567.88	197.35	121.91	67.48	50.31	
56	573.90	199.54	123.35	68.40		
57	579.43	201.58	124.70	69.29		
58	584.36	203.43	125.93	70.14		
59	588.63	205.04	127.03	70.95		
60	592.14	206.40	128.00	71.71		
61	594.99	207.56	128.86			
62	596.93	208.45	129.58			
63	597.86	209.00	130.09			
64	597.63	209.15	130.38			
65	596.08	208.88	130.43			
66	593.15	208.15				
67	588.54	206.86				
68	581.93					
69	572.99					
70	561.15					

次标准体，额外调整比例 150%

保险期间：至 80 周岁

单位：元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	233.28	80.24	48.89	26.06	18.62	15.08
1	239.75	82.46	50.25	26.78	19.13	15.50
2	246.42	84.74	51.65	27.53	19.65	15.93
3	253.34	87.12	53.09	28.29	20.21	16.38
4	260.51	89.58	54.59	29.09	20.78	16.85
5	267.98	92.15	56.15	29.93	21.38	17.33
6	275.72	94.82	57.77	30.78	21.99	17.84
7	283.73	97.56	59.45	31.68	22.64	18.36
8	292.01	100.41	61.19	32.61	23.30	18.90
9	300.54	103.35	62.97	33.56	23.99	19.47
10	309.33	106.37	64.82	34.55	24.69	20.04
11	318.36	109.47	66.71	35.57	25.43	20.64
12	327.65	112.67	68.66	36.60	26.18	21.27
13	337.17	115.95	70.67	37.68	26.96	21.90
14	346.97	119.31	72.72	38.79	27.77	22.56
15	357.03	122.78	74.84	39.93	28.59	23.25
16	367.38	126.33	77.03	41.12	29.45	23.96
17	378.02	130.02	79.28	42.33	30.33	24.68
18	388.79	133.76	81.57	43.58	31.23	25.43
19	399.44	137.43	83.82	44.79	32.10	26.15
20	410.36	141.20	86.12	46.04	33.02	26.90
21	421.53	145.05	88.49	47.31	33.95	27.68
22	432.98	149.00	90.90	48.63	34.91	28.47
23	444.68	153.05	93.39	49.98	35.90	29.30
24	456.65	157.19	95.93	51.36	36.90	30.14
25	468.89	161.42	98.54	52.77	37.94	31.01
26	481.34	165.72	101.18	54.21	38.99	31.89
27	494.04	170.13	103.88	55.70	40.08	32.79
28	507.05	174.62	106.65	57.20	41.19	33.74
29	520.34	179.22	109.47	58.76	42.33	34.70
30	533.93	183.93	112.37	60.35	43.52	35.70
31	547.82	188.75	115.34	61.97	44.73	36.74
32	561.99	193.65	118.37	63.65	45.98	37.80
33	576.44	198.68	121.46	65.36	47.27	38.91
34	591.17	203.79	124.62	67.11	48.59	40.05
35	606.14	209.00	127.85	68.91	49.94	41.22
36	621.36	214.29	131.13	70.76	51.33	42.44
37	636.78	219.68	134.48	72.63	52.76	43.70
38	652.43	225.14	137.87	74.55	54.23	44.99

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	20年交
39	668.25	230.67	141.32	76.50	55.74	46.32
40	684.27	236.28	144.81	78.50	57.29	47.70
41	700.46	241.95	148.35	80.54	58.88	49.14
42	716.81	247.70	151.95	82.62	60.53	50.61
43	733.29	253.50	155.60	84.75	62.21	52.16
44	749.93	259.37	159.30	86.93	63.95	53.75
45	766.68	265.29	163.05	89.16	65.73	55.43
46	783.56	271.29	166.86	91.43	67.58	57.17
47	800.51	277.32	170.72	93.75	69.48	58.98
48	817.52	283.40	174.62	96.12	71.45	60.87
49	834.50	289.52	178.55	98.54	73.47	62.85
50	851.43	295.62	182.48	100.98	75.56	64.92
51	868.05	301.62	186.38	103.43	77.69	
52	884.42	307.56	190.23	105.92	79.89	
53	900.41	313.41	194.06	108.44	82.17	
54	915.89	319.10	197.82	110.97	84.53	
55	930.72	324.59	201.53	113.55	86.96	
56	944.88	329.91	205.16	116.18		
57	958.13	334.98	208.67	118.80		
58	970.31	339.74	212.04	121.44		
59	981.24	344.10	215.24	124.05		
60	990.74	348.05	218.22	126.63		
61	998.67	351.53	220.98			
62	1004.67	354.39	223.41			
63	1008.48	356.57	225.45			
64	1009.82	357.90	227.01			
65	1008.36	358.32	228.05			
66	1004.00	357.83				
67	995.93	356.04				
68	983.67					
69	966.72					
70	944.28					

次标准体，额外调整比例 150%

保险期间：至 80 周岁

单位：元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	194.58	66.92	40.77	21.72	15.51	12.57
1	199.94	68.75	41.90	22.32	15.95	12.92
2	205.41	70.64	43.05	22.94	16.38	13.28
3	211.10	72.59	44.24	23.57	16.83	13.65
4	217.02	74.63	45.47	24.23	17.31	14.03
5	223.17	76.74	46.76	24.92	17.81	14.43
6	229.58	78.95	48.11	25.64	18.32	14.85
7	236.21	81.21	49.49	26.37	18.84	15.29
8	243.05	83.57	50.93	27.14	19.40	15.74
9	250.10	86.00	52.41	27.93	19.97	16.20
10	257.34	88.49	53.93	28.74	20.55	16.68
11	264.78	91.05	55.49	29.58	21.15	17.18
12	272.42	93.68	57.09	30.44	21.77	17.69
13	280.26	96.38	58.74	31.32	22.41	18.23
14	288.33	99.15	60.44	32.24	23.07	18.77
15	296.64	102.02	62.18	33.18	23.76	19.34
16	305.19	104.96	63.98	34.16	24.47	19.92
17	313.98	107.99	65.84	35.16	25.20	20.54
18	322.94	111.09	67.74	36.20	25.95	21.17
19	331.88	114.17	69.63	37.22	26.70	21.80
20	341.03	117.33	71.57	38.27	27.48	22.44
21	350.36	120.56	73.55	39.35	28.28	23.10
22	359.90	123.86	75.57	40.46	29.09	23.79
23	369.65	127.22	77.64	41.60	29.93	24.50
24	379.61	130.67	79.77	42.77	30.80	25.22
25	389.76	134.19	81.95	43.97	31.68	25.97
26	400.01	137.75	84.14	45.17	32.58	26.73
27	410.43	141.36	86.37	46.41	33.50	27.50
28	421.02	145.04	88.64	47.67	34.44	28.29
29	431.73	148.76	90.95	48.95	35.39	29.12
30	442.56	152.54	93.27	50.25	36.36	29.94
31	453.48	156.33	95.64	51.56	37.35	30.78
32	464.49	160.17	98.01	52.89	38.34	31.64
33	475.58	164.04	100.41	54.23	39.36	32.49
34	486.72	167.93	102.83	55.59	40.38	33.38
35	497.90	171.83	105.26	56.96	41.42	34.26
36	509.07	175.73	107.69	58.34	42.47	35.16
37	520.20	179.63	110.12	59.70	43.50	36.06
38	531.23	183.50	112.53	61.08	44.55	36.96

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	20年交
39	542.09	187.31	114.92	62.45	45.60	37.86
40	552.68	191.03	117.26	63.80	46.62	38.76
41	562.95	194.66	119.54	65.10	47.63	39.63
42	572.87	198.17	121.76	66.38	48.62	40.49
43	582.41	201.54	123.89	67.62	49.56	41.33
44	591.54	204.80	125.94	68.81	50.48	42.14
45	600.36	207.92	127.91	69.96	51.38	42.93
46	608.90	210.95	129.83	71.07	52.25	43.71
47	617.27	213.92	131.70	72.18	53.12	44.51
48	625.55	216.84	133.59	73.28	53.99	45.30
49	633.83	219.83	135.48	74.39	54.87	46.13
50	642.18	222.83	137.36	75.50	55.76	46.97
51	650.09	225.62	139.13	76.55	56.63	
52	658.05	228.44	140.91	77.63	57.51	
53	666.02	231.27	142.73	78.72	58.44	
54	673.86	234.08	144.53	79.85	59.40	
55	681.45	236.82	146.30	80.97	60.38	
56	688.68	239.45	148.02	82.08		
57	695.31	241.89	149.64	83.15		
58	701.24	244.11	151.11	84.17		
59	706.35	246.05	152.43	85.14		
60	710.57	247.68	153.60	86.06		
61	713.99	249.08	154.64			
62	716.31	250.14	155.49			
63	717.44	250.80	156.11			
64	717.15	250.98	156.45			
65	715.29	250.65	156.51			
66	711.78	249.78				
67	706.25	248.24				
68	698.31					
69	687.59					
70	673.38					



次标准体，额外调整比例 175%

保险期间：至 80 周岁

单位：元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	272.16	93.61	57.03	30.40	21.72	17.59
1	279.70	96.20	58.63	31.24	22.31	18.08
2	287.49	98.86	60.25	32.11	22.93	18.59
3	295.56	101.64	61.93	33.01	23.57	19.11
4	303.92	104.51	63.68	33.93	24.24	19.65
5	312.64	107.50	65.50	34.91	24.94	20.21
6	321.67	110.62	67.39	35.91	25.66	20.81
7	331.01	113.82	69.35	36.96	26.41	21.42
8	340.67	117.15	71.38	38.05	27.18	22.05
9	350.63	120.58	73.47	39.15	27.98	22.72
10	360.89	124.09	75.62	40.30	28.81	23.38
11	371.42	127.72	77.82	41.49	29.66	24.08
12	382.25	131.44	80.10	42.70	30.54	24.82
13	393.37	135.28	82.44	43.96	31.45	25.55
14	404.79	139.20	84.84	45.26	32.39	26.32
15	416.54	143.24	87.31	46.59	33.36	27.13
16	428.61	147.39	89.86	47.97	34.35	27.95
17	441.02	151.69	92.49	49.39	35.39	28.79
18	453.58	156.05	95.17	50.84	36.44	29.66
19	466.01	160.34	97.79	52.26	37.45	30.50
20	478.75	164.73	100.47	53.71	38.52	31.38
21	491.79	169.23	103.23	55.20	39.60	32.29
22	505.14	173.83	106.05	56.74	40.72	33.22
23	518.79	178.55	108.96	58.31	41.88	34.18
24	532.75	183.38	111.91	59.92	43.05	35.16
25	547.03	188.32	114.96	61.57	44.26	36.17
26	561.56	193.34	118.04	63.25	45.48	37.21
27	576.38	198.49	121.19	64.98	46.76	38.26
28	591.55	203.72	124.43	66.73	48.06	39.36
29	607.06	209.09	127.72	68.55	49.39	40.48
30	622.91	214.59	131.09	70.40	50.77	41.65
31	639.12	220.20	134.56	72.29	52.19	42.86
32	655.66	225.93	138.09	74.25	53.64	44.10
33	672.51	231.79	141.70	76.25	55.14	45.40
34	689.69	237.76	145.39	78.30	56.68	46.73
35	707.16	243.83	149.15	80.40	58.26	48.09
36	724.92	250.01	152.99	82.55	59.89	49.51
37	742.91	256.29	156.89	84.74	61.55	50.98
38	761.16	262.66	160.84	86.98	63.26	52.48

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	20年交
39	779.63	269.12	164.87	89.25	65.03	54.04
40	798.32	275.66	168.95	91.58	66.83	55.65
41	817.20	282.28	173.08	93.96	68.69	57.33
42	836.27	288.98	177.28	96.39	70.61	59.05
43	855.51	295.75	181.53	98.88	72.57	60.85
44	874.91	302.59	185.85	101.41	74.60	62.70
45	894.46	309.51	190.23	104.02	76.69	64.66
46	914.15	316.51	194.67	106.66	78.84	66.69
47	933.92	323.54	199.17	109.38	81.06	68.81
48	953.77	330.63	203.72	112.14	83.35	71.02
49	973.58	337.77	208.30	114.96	85.72	73.33
50	993.34	344.89	212.89	117.81	88.15	75.74
51	1012.73	351.89	217.44	120.66	90.63	
52	1031.82	358.82	221.94	123.57	93.21	
53	1050.47	365.65	226.40	126.51	95.87	
54	1068.53	372.28	230.79	129.47	98.61	
55	1085.84	378.68	235.11	132.48	101.45	
56	1102.36	384.90	239.35	135.54		
57	1117.81	390.81	243.44	138.60		
58	1132.02	396.36	247.38	141.68		
59	1144.78	401.45	251.11	144.73		
60	1155.86	406.05	254.59	147.74		
61	1165.12	410.11	257.81			
62	1172.12	413.46	260.65			
63	1176.56	415.99	263.03			
64	1178.12	417.55	264.85			
65	1176.42	418.04	266.05			
66	1171.33	417.46				
67	1161.91	415.38				
68	1147.62					
69	1127.84					
70	1101.66					

次标准体，额外调整比例 175%

保险期间：至 80 周岁

单位：元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	227.01	78.07	47.57	25.34	18.10	14.67
1	233.26	80.20	48.88	26.04	18.60	15.07
2	239.65	82.41	50.23	26.76	19.11	15.49
3	246.28	84.68	51.61	27.49	19.64	15.93
4	253.19	87.06	53.04	28.26	20.20	16.36
5	260.37	89.53	54.55	29.07	20.77	16.84
6	267.84	92.10	56.12	29.91	21.37	17.33
7	275.57	94.75	57.73	30.77	21.98	17.83
8	283.55	97.49	59.41	31.66	22.63	18.36
9	291.78	100.33	61.15	32.59	23.29	18.90
10	300.23	103.23	62.91	33.53	23.98	19.46
11	308.91	106.23	64.73	34.51	24.68	20.04
12	317.82	109.29	66.61	35.51	25.39	20.63
13	326.97	112.44	68.53	36.54	26.15	21.26
14	336.39	115.68	70.51	37.61	26.92	21.89
15	346.08	119.02	72.54	38.71	27.72	22.56
16	356.06	122.45	74.64	39.85	28.54	23.24
17	366.31	125.98	76.81	41.02	29.40	23.96
18	376.76	129.61	79.03	42.23	30.28	24.69
19	387.19	133.19	81.24	43.42	31.15	25.43
20	397.86	136.89	83.49	44.64	32.06	26.18
21	408.75	140.65	85.80	45.90	32.99	26.95
22	419.88	144.50	88.17	47.20	33.93	27.76
23	431.25	148.42	90.58	48.53	34.91	28.58
24	442.87	152.44	93.07	49.89	35.93	29.42
25	454.72	156.56	95.60	51.29	36.96	30.29
26	466.67	160.70	98.16	52.69	38.01	31.19
27	478.84	164.92	100.77	54.15	39.08	32.08
28	491.19	169.21	103.41	55.62	40.18	33.01
29	503.69	173.55	106.10	57.10	41.28	33.97
30	516.32	177.96	108.82	58.63	42.42	34.93
31	529.06	182.39	111.58	60.15	43.58	35.91
32	541.91	186.87	114.35	61.71	44.73	36.91
33	554.84	191.38	117.15	63.26	45.92	37.91
34	567.84	195.91	119.96	64.86	47.11	38.94
35	580.88	200.46	122.80	66.45	48.32	39.97
36	593.92	205.01	125.63	68.06	49.54	41.02
37	606.90	209.56	128.47	69.65	50.75	42.07
38	619.76	214.08	131.29	71.26	51.98	43.12

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	20年交
39	632.43	218.52	134.07	72.85	53.20	44.17
40	644.79	222.86	136.80	74.43	54.39	45.22
41	656.78	227.10	139.46	75.95	55.56	46.24
42	668.34	231.19	142.05	77.44	56.72	47.23
43	679.47	235.13	144.53	78.89	57.82	48.21
44	690.13	238.93	146.93	80.27	58.89	49.16
45	700.42	242.57	149.22	81.62	59.94	50.09
46	710.38	246.10	151.46	82.92	60.95	51.00
47	720.14	249.57	153.65	84.21	61.97	51.92
48	729.80	252.98	155.86	85.49	62.98	52.85
49	739.46	256.46	158.06	86.78	64.02	53.81
50	749.21	259.96	160.25	88.08	65.05	54.79
51	758.43	263.22	162.31	89.30	66.06	
52	767.73	266.51	164.40	90.56	67.10	
53	777.02	269.82	166.51	91.84	68.18	
54	786.17	273.09	168.61	93.15	69.30	
55	795.03	276.29	170.68	94.47	70.44	
56	803.46	279.35	172.69	95.76		
57	811.20	282.21	174.58	97.00		
58	818.11	284.80	176.30	98.19		
59	824.08	287.05	177.84	99.33		
60	828.99	288.96	179.20	100.40		
61	832.98	290.59	180.41			
62	835.70	291.83	181.41			
63	837.01	292.60	182.12			
64	836.68	292.81	182.53			
65	834.51	292.43	182.60			
66	830.41	291.41				
67	823.95	289.61				
68	814.70					
69	802.18					
70	785.61					

次标准体，额外调整比例 200%

保险期间：至 80 周岁

单位：元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	311.04	106.98	65.18	34.74	24.82	20.10
1	319.66	109.94	67.00	35.70	25.50	20.66
2	328.56	112.98	68.86	36.70	26.20	21.24
3	337.78	116.16	70.78	37.72	26.94	21.84
4	347.34	119.44	72.78	38.78	27.70	22.46
5	357.30	122.86	74.86	39.90	28.50	23.10
6	367.62	126.42	77.02	41.04	29.32	23.78
7	378.30	130.08	79.26	42.24	30.18	24.48
8	389.34	133.88	81.58	43.48	31.06	25.20
9	400.72	137.80	83.96	44.74	31.98	25.96
10	412.44	141.82	86.42	46.06	32.92	26.72
11	424.48	145.96	88.94	47.42	33.90	27.52
12	436.86	150.22	91.54	48.80	34.90	28.36
13	449.56	154.60	94.22	50.24	35.94	29.20
14	462.62	159.08	96.96	51.72	37.02	30.08
15	476.04	163.70	99.78	53.24	38.12	31.00
16	489.84	168.44	102.70	54.82	39.26	31.94
17	504.02	173.36	105.70	56.44	40.44	32.90
18	518.38	178.34	108.76	58.10	41.64	33.90
19	532.58	183.24	111.76	59.72	42.80	34.86
20	547.14	188.26	114.82	61.38	44.02	35.86
21	562.04	193.40	117.98	63.08	45.26	36.90
22	577.30	198.66	121.20	64.84	46.54	37.96
23	592.90	204.06	124.52	66.64	47.86	39.06
24	608.86	209.58	127.90	68.48	49.20	40.18
25	625.18	215.22	131.38	70.36	50.58	41.34
26	641.78	220.96	134.90	72.28	51.98	42.52
27	658.72	226.84	138.50	74.26	53.44	43.72
28	676.06	232.82	142.20	76.26	54.92	44.98
29	693.78	238.96	145.96	78.34	56.44	46.26
30	711.90	245.24	149.82	80.46	58.02	47.60
31	730.42	251.66	153.78	82.62	59.64	48.98
32	749.32	258.20	157.82	84.86	61.30	50.40
33	768.58	264.90	161.94	87.14	63.02	51.88
34	788.22	271.72	166.16	89.48	64.78	53.40
35	808.18	278.66	170.46	91.88	66.58	54.96
36	828.48	285.72	174.84	94.34	68.44	56.58
37	849.04	292.90	179.30	96.84	70.34	58.26
38	869.90	300.18	183.82	99.40	72.30	59.98

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	20年交
39	891.00	307.56	188.42	102.00	74.32	61.76
40	912.36	315.04	193.08	104.66	76.38	63.60
41	933.94	322.60	197.80	107.38	78.50	65.52
42	955.74	330.26	202.60	110.16	80.70	67.48
43	977.72	338.00	207.46	113.00	82.94	69.54
44	999.90	345.82	212.40	115.90	85.26	71.66
45	1022.24	353.72	217.40	118.88	87.64	73.90
46	1044.74	361.72	222.48	121.90	90.10	76.22
47	1067.34	369.76	227.62	125.00	92.64	78.64
48	1090.02	377.86	232.82	128.16	95.26	81.16
49	1112.66	386.02	238.06	131.38	97.96	83.80
50	1135.24	394.16	243.30	134.64	100.74	86.56
51	1157.40	402.16	248.50	137.90	103.58	
52	1179.22	410.08	253.64	141.22	106.52	
53	1200.54	417.88	258.74	144.58	109.56	
54	1221.18	425.46	263.76	147.96	112.70	
55	1240.96	432.78	268.70	151.40	115.94	
56	1259.84	439.88	273.54	154.90		
57	1277.50	446.64	278.22	158.40		
58	1293.74	452.98	282.72	161.92		
59	1308.32	458.80	286.98	165.40		
60	1320.98	464.06	290.96	168.84		
61	1331.56	468.70	294.64			
62	1339.56	472.52	297.88			
63	1344.64	475.42	300.60			
64	1346.42	477.20	302.68			
65	1344.48	477.76	304.06			
66	1338.66	477.10				
67	1327.90	474.72				
68	1311.56					
69	1288.96					
70	1259.04					

次标准体，额外调整比例 200%

保险期间：至 80 周岁

单位：元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	259.44	89.22	54.36	28.96	20.68	16.76
1	266.58	91.66	55.86	29.76	21.26	17.22
2	273.88	94.18	57.40	30.58	21.84	17.70
3	281.46	96.78	58.98	31.42	22.44	18.20
4	289.36	99.50	60.62	32.30	23.08	18.70
5	297.56	102.32	62.34	33.22	23.74	19.24
6	306.10	105.26	64.14	34.18	24.42	19.80
7	314.94	108.28	65.98	35.16	25.12	20.38
8	324.06	111.42	67.90	36.18	25.86	20.98
9	333.46	114.66	69.88	37.24	26.62	21.60
10	343.12	117.98	71.90	38.32	27.40	22.24
11	353.04	121.40	73.98	39.44	28.20	22.90
12	363.22	124.90	76.12	40.58	29.02	23.58
13	373.68	128.50	78.32	41.76	29.88	24.30
14	384.44	132.20	80.58	42.98	30.76	25.02
15	395.52	136.02	82.90	44.24	31.68	25.78
16	406.92	139.94	85.30	45.54	32.62	26.56
17	418.64	143.98	87.78	46.88	33.60	27.38
18	430.58	148.12	90.32	48.26	34.60	28.22
19	442.50	152.22	92.84	49.62	35.60	29.06
20	454.70	156.44	95.42	51.02	36.64	29.92
21	467.14	160.74	98.06	52.46	37.70	30.80
22	479.86	165.14	100.76	53.94	38.78	31.72
23	492.86	169.62	103.52	55.46	39.90	32.66
24	506.14	174.22	106.36	57.02	41.06	33.62
25	519.68	178.92	109.26	58.62	42.24	34.62
26	533.34	183.66	112.18	60.22	43.44	35.64
27	547.24	188.48	115.16	61.88	44.66	36.66
28	561.36	193.38	118.18	63.56	45.92	37.72
29	575.64	198.34	121.26	65.26	47.18	38.82
30	590.08	203.38	124.36	67.00	48.48	39.92
31	604.64	208.44	127.52	68.74	49.80	41.04
32	619.32	213.56	130.68	70.52	51.12	42.18
33	634.10	218.72	133.88	72.30	52.48	43.32
34	648.96	223.90	137.10	74.12	53.84	44.50
35	663.86	229.10	140.34	75.94	55.22	45.68
36	678.76	234.30	143.58	77.78	56.62	46.88
37	693.60	239.50	146.82	79.60	58.00	48.08
38	708.30	244.66	150.04	81.44	59.40	49.28

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	20年交
39	722.78	249.74	153.22	83.26	60.80	50.48
40	736.90	254.70	156.34	85.06	62.16	51.68
41	750.60	259.54	159.38	86.80	63.50	52.84
42	763.82	264.22	162.34	88.50	64.82	53.98
43	776.54	268.72	165.18	90.16	66.08	55.10
44	788.72	273.06	167.92	91.74	67.30	56.18
45	800.48	277.22	170.54	93.28	68.50	57.24
46	811.86	281.26	173.10	94.76	69.66	58.28
47	823.02	285.22	175.60	96.24	70.82	59.34
48	834.06	289.12	178.12	97.70	71.98	60.40
49	845.10	293.10	180.64	99.18	73.16	61.50
50	856.24	297.10	183.14	100.66	74.34	62.62
51	866.78	300.82	185.50	102.06	75.50	
52	877.40	304.58	187.88	103.50	76.68	
53	888.02	308.36	190.30	104.96	77.92	
54	898.48	312.10	192.70	106.46	79.20	
55	908.60	315.76	195.06	107.96	80.50	
56	918.24	319.26	197.36	109.44		
57	927.08	322.52	199.52	110.86		
58	934.98	325.48	201.48	112.22		
59	941.80	328.06	203.24	113.52		
60	947.42	330.24	204.80	114.74		
61	951.98	332.10	206.18			
62	955.08	333.52	207.32			
63	956.58	334.40	208.14			
64	956.20	334.64	208.60			
65	953.72	334.20	208.68			
66	949.04	333.04				
67	941.66	330.98				
68	931.08					
69	916.78					
70	897.84					



次标准体，额外调整比例 225%

保险期间：至 80 周岁

单位：元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	349.92	120.35	73.33	39.08	27.92	22.61
1	359.62	123.68	75.38	40.16	28.69	23.24
2	369.63	127.10	77.47	41.29	29.48	23.90
3	380.00	130.68	79.63	42.44	30.31	24.57
4	390.76	134.37	81.88	43.63	31.16	25.27
5	401.96	138.22	84.22	44.89	32.06	25.99
6	413.57	142.22	86.65	46.17	32.99	26.75
7	425.59	146.34	89.17	47.52	33.95	27.54
8	438.01	150.62	91.78	48.92	34.94	28.35
9	450.81	155.03	94.46	50.33	35.98	29.21
10	464.00	159.55	97.22	51.82	37.04	30.06
11	477.54	164.21	100.06	53.35	38.14	30.96
12	491.47	169.00	102.98	54.90	39.26	31.91
13	505.76	173.93	106.00	56.52	40.43	32.85
14	520.45	178.97	109.08	58.19	41.65	33.84
15	535.55	184.16	112.25	59.90	42.89	34.88
16	551.07	189.50	115.54	61.67	44.17	35.93
17	567.02	195.03	118.91	63.50	45.50	37.01
18	583.18	200.63	122.36	65.36	46.85	38.14
19	599.15	206.15	125.73	67.19	48.15	39.22
20	615.53	211.79	129.17	69.05	49.52	40.34
21	632.30	217.58	132.73	70.97	50.92	41.51
22	649.46	223.49	136.35	72.95	52.36	42.71
23	667.01	229.57	140.09	74.97	53.84	43.94
24	684.97	235.78	143.89	77.04	55.35	45.20
25	703.33	242.12	147.80	79.16	56.90	46.51
26	722.00	248.58	151.76	81.32	58.48	47.84
27	741.06	255.20	155.81	83.54	60.12	49.19
28	760.57	261.92	159.98	85.79	61.79	50.60
29	780.50	268.83	164.21	88.13	63.50	52.04
30	800.89	275.90	168.55	90.52	65.27	53.55
31	821.72	283.12	173.00	92.95	67.10	55.10
32	842.99	290.48	177.55	95.47	68.96	56.70
33	864.65	298.01	182.18	98.03	70.90	58.37
34	886.75	305.69	186.93	100.67	72.88	60.08
35	909.20	313.49	191.77	103.37	74.90	61.83
36	932.04	321.44	196.70	106.13	77.00	63.65
37	955.17	329.51	201.71	108.95	79.13	65.54
38	978.64	337.70	206.80	111.83	81.34	67.48

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	20年交
39	1002.38	346.01	211.97	114.75	83.61	69.48
40	1026.41	354.42	217.22	117.74	85.93	71.55
41	1050.68	362.93	222.53	120.80	88.31	73.71
42	1075.21	371.54	227.93	123.93	90.79	75.92
43	1099.94	380.25	233.39	127.13	93.31	78.23
44	1124.89	389.05	238.95	130.39	95.92	80.62
45	1150.02	397.94	244.58	133.74	98.60	83.14
46	1175.33	406.94	250.29	137.14	101.36	85.75
47	1200.76	415.98	256.07	140.63	104.22	88.47
48	1226.27	425.09	261.92	144.18	107.17	91.31
49	1251.74	434.27	267.82	147.80	110.21	94.28
50	1277.15	443.43	273.71	151.47	113.33	97.38
51	1302.08	452.43	279.56	155.14	116.53	
52	1326.62	461.34	285.35	158.87	119.84	
53	1350.61	470.12	291.08	162.65	123.26	
54	1373.83	478.64	296.73	166.46	126.79	
55	1396.08	486.88	302.29	170.33	130.43	
56	1417.32	494.87	307.73	174.26		
57	1437.19	502.47	313.00	178.20		
58	1455.46	509.60	318.06	182.16		
59	1471.86	516.15	322.85	186.08		
60	1486.10	522.07	327.33	189.95		
61	1498.01	527.29	331.47			
62	1507.01	531.59	335.12			
63	1512.72	534.85	338.18			
64	1514.72	536.85	340.52			
65	1512.54	537.48	342.07			
66	1505.99	536.74				
67	1493.89	534.06				
68	1475.51					
69	1450.08					
70	1416.42					

次标准体，额外调整比例 225%

保险期间：至 80 周岁

单位：元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	291.87	100.37	61.16	32.58	23.27	18.86
1	299.90	103.12	62.84	33.48	23.92	19.37
2	308.12	105.95	64.58	34.40	24.57	19.91
3	316.64	108.88	66.35	35.35	25.25	20.48
4	325.53	111.94	68.20	36.34	25.97	21.04
5	334.76	115.11	70.13	37.37	26.71	21.65
6	344.36	118.42	72.16	38.45	27.47	22.28
7	354.31	121.82	74.23	39.56	28.26	22.93
8	364.57	125.35	76.39	40.70	29.09	23.60
9	375.14	128.99	78.62	41.90	29.95	24.30
10	386.01	132.73	80.89	43.11	30.83	25.02
11	397.17	136.58	83.23	44.37	31.73	25.76
12	408.62	140.51	85.64	45.65	32.65	26.53
13	420.39	144.56	88.11	46.98	33.62	27.34
14	432.50	148.73	90.65	48.35	34.61	28.15
15	444.96	153.02	93.26	49.77	35.64	29.00
16	457.79	157.43	95.96	51.23	36.70	29.88
17	470.97	161.98	98.75	52.74	37.80	30.80
18	484.40	166.64	101.61	54.29	38.93	31.75
19	497.81	171.25	104.45	55.82	40.05	32.69
20	511.54	176.00	107.35	57.40	41.22	33.66
21	525.53	180.83	110.32	59.02	42.41	34.65
22	539.84	185.78	113.36	60.68	43.63	35.69
23	554.47	190.82	116.46	62.39	44.89	36.74
24	569.41	196.00	119.66	64.15	46.19	37.82
25	584.64	201.29	122.92	65.95	47.52	38.95
26	600.01	206.62	126.20	67.75	48.87	40.10
27	615.65	212.04	129.56	69.62	50.24	41.24
28	631.53	217.55	132.95	71.51	51.66	42.44
29	647.60	223.13	136.42	73.42	53.08	43.67
30	663.84	228.80	139.91	75.38	54.54	44.91
31	680.22	234.50	143.46	77.33	56.03	46.17
32	696.74	240.26	147.02	79.34	57.51	47.45
33	713.36	246.06	150.62	81.34	59.04	48.74
34	730.08	251.89	154.24	83.39	60.57	50.06
35	746.84	257.74	157.88	85.43	62.12	51.39
36	763.61	263.59	161.53	87.50	63.70	52.74
37	780.30	269.44	165.17	89.55	65.25	54.09
38	796.84	275.24	168.80	91.62	66.83	55.44

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	20年交
39	813.13	280.96	172.37	93.67	68.40	56.79
40	829.01	286.54	175.88	95.69	69.93	58.14
41	844.43	291.98	179.30	97.65	71.44	59.45
42	859.30	297.25	182.63	99.56	72.92	60.73
43	873.61	302.31	185.83	101.43	74.34	61.99
44	887.31	307.19	188.91	103.21	75.71	63.20
45	900.54	311.87	191.86	104.94	77.06	64.40
46	913.34	316.42	194.74	106.61	78.37	65.57
47	925.90	320.87	197.55	108.27	79.67	66.76
48	938.32	325.26	200.39	109.91	80.98	67.95
49	950.74	329.74	203.22	111.58	82.31	69.19
50	963.27	334.24	206.03	113.24	83.63	70.45
51	975.13	338.42	208.69	114.82	84.94	
52	987.08	342.65	211.37	116.44	86.27	
53	999.02	346.91	214.09	118.08	87.66	
54	1010.79	351.11	216.79	119.77	89.10	
55	1022.18	355.23	219.44	121.46	90.56	
56	1033.02	359.17	222.03	123.12		
57	1042.97	362.84	224.46	124.72		
58	1051.85	366.17	226.67	126.25		
59	1059.53	369.07	228.65	127.71		
60	1065.85	371.52	230.40	129.08		
61	1070.98	373.61	231.95			
62	1074.47	375.21	233.24			
63	1076.15	376.20	234.16			
64	1075.73	376.47	234.68			
65	1072.94	375.98	234.77			
66	1067.67	374.67				
67	1059.37	372.35				
68	1047.47					
69	1031.38					
70	1010.07					

次标准体，额外调整比例 250%

保险期间：至 80 周岁

单位：元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	388.80	133.73	81.48	43.43	31.03	25.13
1	399.58	137.43	83.75	44.63	31.88	25.83
2	410.70	141.23	86.08	45.88	32.75	26.55
3	422.23	145.20	88.48	47.15	33.68	27.30
4	434.18	149.30	90.98	48.48	34.63	28.08
5	446.63	153.58	93.58	49.88	35.63	28.88
6	459.53	158.03	96.28	51.30	36.65	29.73
7	472.88	162.60	99.08	52.80	37.73	30.60
8	486.68	167.35	101.98	54.35	38.83	31.50
9	500.90	172.25	104.95	55.93	39.98	32.45
10	515.55	177.28	108.03	57.58	41.15	33.40
11	530.60	182.45	111.18	59.28	42.38	34.40
12	546.08	187.78	114.43	61.00	43.63	35.45
13	561.95	193.25	117.78	62.80	44.93	36.50
14	578.28	198.85	121.20	64.65	46.28	37.60
15	595.05	204.63	124.73	66.55	47.65	38.75
16	612.30	210.55	128.38	68.53	49.08	39.93
17	630.03	216.70	132.13	70.55	50.55	41.13
18	647.98	222.93	135.95	72.63	52.05	42.38
19	665.73	229.05	139.70	74.65	53.50	43.58
20	683.93	235.33	143.53	76.73	55.03	44.83
21	702.55	241.75	147.48	78.85	56.58	46.13
22	721.63	248.33	151.50	81.05	58.18	47.45
23	741.13	255.08	155.65	83.30	59.83	48.83
24	761.08	261.98	159.88	85.60	61.50	50.23
25	781.48	269.03	164.23	87.95	63.23	51.68
26	802.23	276.20	168.63	90.35	64.98	53.15
27	823.40	283.55	173.13	92.83	66.80	54.65
28	845.08	291.03	177.75	95.33	68.65	56.23
29	867.23	298.70	182.45	97.93	70.55	57.83
30	889.88	306.55	187.28	100.58	72.53	59.50
31	913.03	314.58	192.23	103.28	74.55	61.23
32	936.65	322.75	197.28	106.08	76.63	63.00
33	960.73	331.13	202.43	108.93	78.78	64.85
34	985.28	339.65	207.70	111.85	80.98	66.75
35	1010.23	348.33	213.08	114.85	83.23	68.70
36	1035.60	357.15	218.55	117.93	85.55	70.73
37	1061.30	366.13	224.13	121.05	87.93	72.83
38	1087.38	375.23	229.78	124.25	90.38	74.98

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	20年交
39	1113.75	384.45	235.53	127.50	92.90	77.20
40	1140.45	393.80	241.35	130.83	95.48	79.50
41	1167.43	403.25	247.25	134.23	98.13	81.90
42	1194.68	412.83	253.25	137.70	100.88	84.35
43	1222.15	422.50	259.33	141.25	103.68	86.93
44	1249.88	432.28	265.50	144.88	106.58	89.58
45	1277.80	442.15	271.75	148.60	109.55	92.38
46	1305.93	452.15	278.10	152.38	112.63	95.28
47	1334.18	462.20	284.53	156.25	115.80	98.30
48	1362.53	472.33	291.03	160.20	119.08	101.45
49	1390.83	482.53	297.58	164.23	122.45	104.75
50	1419.05	492.70	304.13	168.30	125.93	108.20
51	1446.75	502.70	310.63	172.38	129.48	
52	1474.03	512.60	317.05	176.53	133.15	
53	1500.68	522.35	323.43	180.73	136.95	
54	1526.48	531.83	329.70	184.95	140.88	
55	1551.20	540.98	335.88	189.25	144.93	
56	1574.80	549.85	341.93	193.63		
57	1596.88	558.30	347.78	198.00		
58	1617.18	566.23	353.40	202.40		
59	1635.40	573.50	358.73	206.75		
60	1651.23	580.08	363.70	211.05		
61	1664.45	585.88	368.30			
62	1674.45	590.65	372.35			
63	1680.80	594.28	375.75			
64	1683.03	596.50	378.35			
65	1680.60	597.20	380.08			
66	1673.33	596.38				
67	1659.88	593.40				
68	1639.45					
69	1611.20					
70	1573.80					

次标准体，额外调整比例 250%

保险期间：至 80 周岁

单位：元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	324.30	111.53	67.95	36.20	25.85	20.95
1	333.23	114.58	69.83	37.20	26.58	21.53
2	342.35	117.73	71.75	38.23	27.30	22.13
3	351.83	120.98	73.73	39.28	28.05	22.75
4	361.70	124.38	75.78	40.38	28.85	23.38
5	371.95	127.90	77.93	41.53	29.68	24.05
6	382.63	131.58	80.18	42.73	30.53	24.75
7	393.68	135.35	82.48	43.95	31.40	25.48
8	405.08	139.28	84.88	45.23	32.33	26.23
9	416.83	143.33	87.35	46.55	33.28	27.00
10	428.90	147.48	89.88	47.90	34.25	27.80
11	441.30	151.75	92.48	49.30	35.25	28.63
12	454.03	156.13	95.15	50.73	36.28	29.48
13	467.10	160.63	97.90	52.20	37.35	30.38
14	480.55	165.25	100.73	53.73	38.45	31.28
15	494.40	170.03	103.63	55.30	39.60	32.23
16	508.65	174.93	106.63	56.93	40.78	33.20
17	523.30	179.98	109.73	58.60	42.00	34.23
18	538.23	185.15	112.90	60.33	43.25	35.28
19	553.13	190.28	116.05	62.03	44.50	36.33
20	568.38	195.55	119.28	63.78	45.80	37.40
21	583.93	200.93	122.58	65.58	47.13	38.50
22	599.83	206.43	125.95	67.43	48.48	39.65
23	616.08	212.03	129.40	69.33	49.88	40.83
24	632.68	217.78	132.95	71.28	51.33	42.03
25	649.60	223.65	136.58	73.28	52.80	43.28
26	666.68	229.58	140.23	75.28	54.30	44.55
27	684.05	235.60	143.95	77.35	55.83	45.83
28	701.70	241.73	147.73	79.45	57.40	47.15
29	719.55	247.93	151.58	81.58	58.98	48.53
30	737.60	254.23	155.45	83.75	60.60	49.90
31	755.80	260.55	159.40	85.93	62.25	51.30
32	774.15	266.95	163.35	88.15	63.90	52.73
33	792.63	273.40	167.35	90.38	65.60	54.15
34	811.20	279.88	171.38	92.65	67.30	55.63
35	829.83	286.38	175.43	94.93	69.03	57.10
36	848.45	292.88	179.48	97.23	70.78	58.60
37	867.00	299.38	183.53	99.50	72.50	60.10
38	885.38	305.83	187.55	101.80	74.25	61.60

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	20年交
39	903.48	312.18	191.53	104.08	76.00	63.10
40	921.13	318.38	195.43	106.33	77.70	64.60
41	938.25	324.43	199.23	108.50	79.38	66.05
42	954.78	330.28	202.93	110.63	81.03	67.48
43	970.68	335.90	206.48	112.70	82.60	68.88
44	985.90	341.33	209.90	114.68	84.13	70.23
45	1000.60	346.53	213.18	116.60	85.63	71.55
46	1014.83	351.58	216.38	118.45	87.08	72.85
47	1028.78	356.53	219.50	120.30	88.53	74.18
48	1042.58	361.40	222.65	122.13	89.98	75.50
49	1056.38	366.38	225.80	123.98	91.45	76.88
50	1070.30	371.38	228.93	125.83	92.93	78.28
51	1083.48	376.03	231.88	127.58	94.38	
52	1096.75	380.73	234.85	129.38	95.85	
53	1110.03	385.45	237.88	131.20	97.40	
54	1123.10	390.13	240.88	133.08	99.00	
55	1135.75	394.70	243.83	134.95	100.63	
56	1147.80	399.08	246.70	136.80		
57	1158.85	403.15	249.40	138.58		
58	1168.73	406.85	251.85	140.28		
59	1177.25	410.08	254.05	141.90		
60	1184.28	412.80	256.00	143.43		
61	1189.98	415.13	257.73			
62	1193.85	416.90	259.15			
63	1195.73	418.00	260.18			
64	1195.25	418.30	260.75			
65	1192.15	417.75	260.85			
66	1186.30	416.30				
67	1177.08	413.73				
68	1163.85					
69	1145.98					
70	1122.30					