

# 小康鸿福传世终身寿险

## 标准体保险费率表

（以基本保险金额 1,000 元为计算单位）

单位：人民币元

| 投保年龄<br>(周岁) | 趸交     |        | 5 年交  |       | 10 年交 |       | 15 年交 |       | 20 年交 |       | 30 年交 |       |
|--------------|--------|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
|              | 男      | 女      | 男     | 女     | 男     | 女     | 男     | 女     | 男     | 女     | 男     | 女     |
| 0            | 107.85 | 92.17  | 23.97 | 20.48 | 12.69 | 10.85 | 8.97  | 7.66  | 7.14  | 6.10  | 5.30  | 4.53  |
| 1            | 111.09 | 94.94  | 24.69 | 21.10 | 13.07 | 11.17 | 9.23  | 7.89  | 7.35  | 6.28  | 5.46  | 4.67  |
| 2            | 114.42 | 97.79  | 25.43 | 21.73 | 13.47 | 11.51 | 9.51  | 8.13  | 7.57  | 6.47  | 5.63  | 4.81  |
| 3            | 117.86 | 100.72 | 26.19 | 22.38 | 13.87 | 11.85 | 9.80  | 8.37  | 7.80  | 6.66  | 5.80  | 4.95  |
| 4            | 121.40 | 103.75 | 26.98 | 23.06 | 14.29 | 12.21 | 10.09 | 8.62  | 8.04  | 6.86  | 5.97  | 5.10  |
| 5            | 125.05 | 106.86 | 27.79 | 23.75 | 14.72 | 12.57 | 10.39 | 8.88  | 8.28  | 7.07  | 6.15  | 5.25  |
| 6            | 128.81 | 110.07 | 28.63 | 24.46 | 15.16 | 12.95 | 10.71 | 9.15  | 8.53  | 7.28  | 6.34  | 5.41  |
| 7            | 132.68 | 113.38 | 29.49 | 25.19 | 15.61 | 13.34 | 11.03 | 9.42  | 8.78  | 7.50  | 6.53  | 5.57  |
| 8            | 136.67 | 116.78 | 30.37 | 25.95 | 16.08 | 13.74 | 11.36 | 9.71  | 9.05  | 7.73  | 6.73  | 5.74  |
| 9            | 140.77 | 120.29 | 31.28 | 26.73 | 16.56 | 14.15 | 11.70 | 10.00 | 9.32  | 7.96  | 6.93  | 5.91  |
| 10           | 145.00 | 123.90 | 32.22 | 27.53 | 17.06 | 14.58 | 12.05 | 10.30 | 9.60  | 8.20  | 7.14  | 6.09  |
| 11           | 149.36 | 127.62 | 33.19 | 28.36 | 17.57 | 15.01 | 12.42 | 10.61 | 9.89  | 8.45  | 7.36  | 6.28  |
| 12           | 153.84 | 131.45 | 34.19 | 29.21 | 18.10 | 15.47 | 12.79 | 10.93 | 10.19 | 8.70  | 7.58  | 6.47  |
| 13           | 158.46 | 135.39 | 35.21 | 30.09 | 18.65 | 15.93 | 13.18 | 11.26 | 10.50 | 8.96  | 7.81  | 6.66  |
| 14           | 163.21 | 139.45 | 36.27 | 30.99 | 19.21 | 16.41 | 13.58 | 11.59 | 10.82 | 9.23  | 8.05  | 6.86  |
| 15           | 168.11 | 143.64 | 37.36 | 31.92 | 19.79 | 16.90 | 13.99 | 11.94 | 11.15 | 9.51  | 8.29  | 7.07  |
| 16           | 173.15 | 147.95 | 38.48 | 32.88 | 20.39 | 17.41 | 14.41 | 12.30 | 11.48 | 9.80  | 8.55  | 7.28  |
| 17           | 178.34 | 152.38 | 39.64 | 33.87 | 21.00 | 17.94 | 14.85 | 12.67 | 11.83 | 10.09 | 8.81  | 7.50  |
| 18           | 183.69 | 156.95 | 40.84 | 34.89 | 21.64 | 18.48 | 15.30 | 13.06 | 12.19 | 10.40 | 9.08  | 7.73  |
| 19           | 188.89 | 161.50 | 42.00 | 35.90 | 22.26 | 19.01 | 15.73 | 13.44 | 12.54 | 10.70 | 9.34  | 7.95  |
| 20           | 194.23 | 166.17 | 43.19 | 36.94 | 22.89 | 19.56 | 16.18 | 13.82 | 12.90 | 11.01 | 9.61  | 8.19  |
| 21           | 199.73 | 170.98 | 44.41 | 38.01 | 23.54 | 20.13 | 16.64 | 14.23 | 13.26 | 11.33 | 9.88  | 8.43  |
| 22           | 205.38 | 175.94 | 45.67 | 39.11 | 24.20 | 20.71 | 17.11 | 14.64 | 13.64 | 11.66 | 10.17 | 8.67  |
| 23           | 211.19 | 181.04 | 46.96 | 40.24 | 24.89 | 21.32 | 17.60 | 15.06 | 14.03 | 12.00 | 10.46 | 8.92  |
| 24           | 217.17 | 186.30 | 48.29 | 41.41 | 25.60 | 21.93 | 18.10 | 15.50 | 14.43 | 12.35 | 10.76 | 9.19  |
| 25           | 223.32 | 191.70 | 49.66 | 42.61 | 26.32 | 22.57 | 18.62 | 15.95 | 14.85 | 12.71 | 11.08 | 9.46  |
| 26           | 229.64 | 197.27 | 51.07 | 43.85 | 27.07 | 23.23 | 19.15 | 16.42 | 15.27 | 13.08 | 11.40 | 9.73  |
| 27           | 236.13 | 203.01 | 52.52 | 45.13 | 27.84 | 23.90 | 19.69 | 16.90 | 15.71 | 13.46 | 11.73 | 10.02 |
| 28           | 242.81 | 208.91 | 54.00 | 46.44 | 28.63 | 24.60 | 20.26 | 17.39 | 16.16 | 13.85 | 12.07 | 10.32 |
| 29           | 249.67 | 214.99 | 55.53 | 47.79 | 29.45 | 25.32 | 20.84 | 17.90 | 16.63 | 14.26 | 12.43 | 10.62 |
| 30           | 256.72 | 221.24 | 57.10 | 49.18 | 30.28 | 26.06 | 21.43 | 18.42 | 17.10 | 14.68 | 12.79 | 10.93 |
| 31           | 263.96 | 227.68 | 58.72 | 50.61 | 31.14 | 26.82 | 22.04 | 18.96 | 17.60 | 15.11 | 13.17 | 11.26 |
| 32           | 271.39 | 234.30 | 60.38 | 52.09 | 32.03 | 27.60 | 22.67 | 19.51 | 18.10 | 15.55 | 13.56 | 11.59 |
| 33           | 279.03 | 241.11 | 62.08 | 53.60 | 32.94 | 28.40 | 23.32 | 20.08 | 18.63 | 16.01 | 13.96 | 11.94 |
| 34           | 286.86 | 248.12 | 63.83 | 55.16 | 33.87 | 29.23 | 23.99 | 20.67 | 19.17 | 16.48 | 14.38 | 12.30 |
| 35           | 294.90 | 255.32 | 65.63 | 56.77 | 34.83 | 30.09 | 24.68 | 21.28 | 19.72 | 16.97 | 14.81 | 12.66 |

| 投保年龄<br>(周岁) | 趸交     |        | 5 年交   |        | 10 年交 |       | 15 年交 |       | 20 年交 |       | 30 年交 |       |
|--------------|--------|--------|--------|--------|-------|-------|-------|-------|-------|-------|-------|-------|
|              | 男      | 女      | 男      | 女      | 男     | 女     | 男     | 女     | 男     | 女     | 男     | 女     |
| 36           | 303.15 | 262.73 | 67.47  | 58.42  | 35.82 | 30.96 | 25.38 | 21.90 | 20.29 | 17.47 | 15.25 | 13.04 |
| 37           | 311.60 | 270.33 | 69.36  | 60.11  | 36.83 | 31.86 | 26.11 | 22.54 | 20.88 | 17.98 | 15.71 | 13.43 |
| 38           | 320.26 | 278.14 | 71.30  | 61.85  | 37.87 | 32.79 | 26.85 | 23.20 | 21.49 | 18.51 | 16.19 | 13.84 |
| 39           | 329.14 | 286.16 | 73.29  | 63.64  | 38.94 | 33.74 | 27.62 | 23.88 | 22.12 | 19.06 | 16.68 | 14.26 |
| 40           | 338.24 | 294.40 | 75.33  | 65.48  | 40.04 | 34.72 | 28.41 | 24.58 | 22.76 | 19.62 | 17.19 | 14.69 |
| 41           | 347.55 | 302.87 | 77.42  | 67.37  | 41.16 | 35.73 | 29.23 | 25.30 | 23.42 | 20.20 | 17.72 | 15.14 |
| 42           | 357.08 | 311.55 | 79.57  | 69.31  | 42.32 | 36.77 | 30.06 | 26.04 | 24.11 | 20.79 | 18.27 | 15.60 |
| 43           | 366.83 | 320.46 | 81.76  | 71.30  | 43.51 | 37.83 | 30.92 | 26.80 | 24.81 | 21.41 | 18.84 | 16.08 |
| 44           | 376.79 | 329.60 | 84.01  | 73.34  | 44.73 | 38.93 | 31.81 | 27.58 | 25.53 | 22.04 | 19.43 | 16.57 |
| 45           | 386.97 | 338.97 | 86.31  | 75.44  | 45.98 | 40.05 | 32.71 | 28.38 | 26.28 | 22.69 | 20.05 | 17.09 |
| 46           | 397.36 | 348.58 | 88.66  | 77.59  | 47.26 | 41.20 | 33.64 | 29.21 | 27.05 | 23.36 |       |       |
| 47           | 407.97 | 358.43 | 91.06  | 79.80  | 48.57 | 42.39 | 34.60 | 30.05 | 27.84 | 24.05 |       |       |
| 48           | 418.78 | 368.52 | 93.52  | 82.06  | 49.91 | 43.60 | 35.58 | 30.93 | 28.66 | 24.76 |       |       |
| 49           | 429.80 | 378.85 | 96.03  | 84.38  | 51.28 | 44.85 | 36.58 | 31.82 | 29.50 | 25.50 |       |       |
| 50           | 441.03 | 389.44 | 98.58  | 86.76  | 52.68 | 46.13 | 37.61 | 32.75 | 30.37 | 26.26 |       |       |
| 51           | 452.46 | 400.26 | 101.19 | 89.19  | 54.11 | 47.44 | 38.67 | 33.69 | 31.27 | 27.04 |       |       |
| 52           | 464.12 | 411.34 | 103.85 | 91.69  | 55.58 | 48.78 | 39.76 | 34.67 | 32.21 | 27.85 |       |       |
| 53           | 476.00 | 422.69 | 106.57 | 94.24  | 57.08 | 50.16 | 40.88 | 35.68 | 33.18 | 28.70 |       |       |
| 54           | 488.11 | 434.31 | 109.34 | 96.86  | 58.62 | 51.58 | 42.04 | 36.72 | 34.20 | 29.57 |       |       |
| 55           | 500.47 | 446.21 | 112.18 | 99.54  | 60.20 | 53.04 | 43.25 | 37.79 | 35.26 | 30.49 |       |       |
| 56           | 513.09 | 458.40 | 115.08 | 102.30 | 61.83 | 54.55 | 44.51 | 38.91 |       |       |       |       |
| 57           | 525.97 | 470.88 | 118.05 | 105.13 | 63.52 | 56.10 | 45.82 | 40.07 |       |       |       |       |
| 58           | 539.12 | 483.67 | 121.11 | 108.03 | 65.28 | 57.71 | 47.20 | 41.28 |       |       |       |       |
| 59           | 552.54 | 496.75 | 124.24 | 111.01 | 67.10 | 59.37 | 48.65 | 42.55 |       |       |       |       |
| 60           | 566.20 | 510.12 | 127.47 | 114.08 | 68.99 | 61.09 | 50.19 | 43.87 |       |       |       |       |
| 61           | 580.11 | 523.78 | 130.78 | 117.22 | 70.97 | 62.88 |       |       |       |       |       |       |
| 62           | 594.21 | 537.69 | 134.17 | 120.45 | 73.02 | 64.72 |       |       |       |       |       |       |
| 63           | 608.50 | 551.86 | 137.65 | 123.76 | 75.17 | 66.64 |       |       |       |       |       |       |
| 64           | 622.93 | 566.26 | 141.21 | 127.15 | 77.40 | 68.63 |       |       |       |       |       |       |
| 65           | 637.49 | 580.88 | 144.86 | 130.62 | 79.74 | 70.70 |       |       |       |       |       |       |
| 66           | 652.13 | 595.65 | 148.59 | 134.17 |       |       |       |       |       |       |       |       |
| 67           | 666.84 | 610.60 | 152.41 | 137.80 |       |       |       |       |       |       |       |       |
| 68           | 681.58 | 625.68 | 156.33 | 141.52 |       |       |       |       |       |       |       |       |
| 69           | 696.32 | 640.87 | 160.35 | 145.33 |       |       |       |       |       |       |       |       |
| 70           | 711.01 | 656.15 | 164.47 | 149.23 |       |       |       |       |       |       |       |       |
| 71           | 725.61 | 671.47 |        |        |       |       |       |       |       |       |       |       |
| 72           | 740.18 | 686.88 |        |        |       |       |       |       |       |       |       |       |
| 73           | 754.59 | 702.27 |        |        |       |       |       |       |       |       |       |       |
| 74           | 768.81 | 717.61 |        |        |       |       |       |       |       |       |       |       |
| 75           | 782.81 | 732.85 |        |        |       |       |       |       |       |       |       |       |

注：月交保费=0.085×年交保费，季交保费=0.254×年交保费，半年交保费=0.505×年交保费

# 小康鸿福传世终身寿险

## 次标准体保险费率表

（以基本保险金额 1,000 元为计算单位）

单位：人民币元

| 投保年龄<br>(周岁) | 加费评点 25% |        |       |       |       |       |       |       |       |       |       |       |
|--------------|----------|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
|              | 趸交       |        | 5 年交  |       | 10 年交 |       | 15 年交 |       | 20 年交 |       | 30 年交 |       |
|              | 男        | 女      | 男     | 女     | 男     | 女     | 男     | 女     | 男     | 女     | 男     | 女     |
| 0            | 115.46   | 97.99  | 25.67 | 21.78 | 13.59 | 11.53 | 9.60  | 8.15  | 7.64  | 6.48  | 5.68  | 4.82  |
| 1            | 118.94   | 100.93 | 26.44 | 22.43 | 14.00 | 11.88 | 9.89  | 8.39  | 7.87  | 6.68  | 5.85  | 4.96  |
| 2            | 122.52   | 103.96 | 27.23 | 23.10 | 14.42 | 12.23 | 10.19 | 8.64  | 8.11  | 6.88  | 6.03  | 5.11  |
| 3            | 126.20   | 107.09 | 28.05 | 23.80 | 14.85 | 12.60 | 10.49 | 8.90  | 8.35  | 7.09  | 6.21  | 5.26  |
| 4            | 130.00   | 110.30 | 28.89 | 24.51 | 15.30 | 12.98 | 10.81 | 9.17  | 8.61  | 7.30  | 6.40  | 5.42  |
| 5            | 133.91   | 113.62 | 29.76 | 25.25 | 15.76 | 13.37 | 11.13 | 9.44  | 8.87  | 7.52  | 6.59  | 5.59  |
| 6            | 137.93   | 117.03 | 30.66 | 26.01 | 16.23 | 13.77 | 11.47 | 9.73  | 9.13  | 7.75  | 6.79  | 5.75  |
| 7            | 142.08   | 120.55 | 31.58 | 26.79 | 16.72 | 14.18 | 11.81 | 10.02 | 9.41  | 7.98  | 7.00  | 5.93  |
| 8            | 146.35   | 124.17 | 32.53 | 27.59 | 17.22 | 14.61 | 12.17 | 10.32 | 9.69  | 8.22  | 7.21  | 6.11  |
| 9            | 150.75   | 127.90 | 33.50 | 28.42 | 17.74 | 15.05 | 12.53 | 10.63 | 9.98  | 8.47  | 7.43  | 6.29  |
| 10           | 155.28   | 131.74 | 34.51 | 29.27 | 18.27 | 15.50 | 12.91 | 10.95 | 10.29 | 8.72  | 7.65  | 6.48  |
| 11           | 159.95   | 135.69 | 35.55 | 30.15 | 18.82 | 15.97 | 13.30 | 11.28 | 10.60 | 8.98  | 7.88  | 6.68  |
| 12           | 164.75   | 139.77 | 36.61 | 31.06 | 19.39 | 16.45 | 13.70 | 11.62 | 10.92 | 9.25  | 8.12  | 6.88  |
| 13           | 169.70   | 143.96 | 37.71 | 31.99 | 19.97 | 16.94 | 14.12 | 11.97 | 11.25 | 9.53  | 8.37  | 7.09  |
| 14           | 174.80   | 148.28 | 38.84 | 32.95 | 20.58 | 17.45 | 14.55 | 12.33 | 11.59 | 9.82  | 8.63  | 7.30  |
| 15           | 180.04   | 152.73 | 40.01 | 33.94 | 21.20 | 17.98 | 14.99 | 12.70 | 11.94 | 10.12 | 8.89  | 7.52  |
| 16           | 185.45   | 157.31 | 41.22 | 34.96 | 21.84 | 18.52 | 15.44 | 13.09 | 12.31 | 10.42 | 9.16  | 7.75  |
| 17           | 191.01   | 162.03 | 42.46 | 36.01 | 22.50 | 19.08 | 15.91 | 13.48 | 12.68 | 10.74 | 9.45  | 7.98  |
| 18           | 196.74   | 166.89 | 43.75 | 37.10 | 23.19 | 19.65 | 16.40 | 13.89 | 13.07 | 11.06 | 9.74  | 8.23  |
| 19           | 202.26   | 171.70 | 44.98 | 38.17 | 23.84 | 20.22 | 16.86 | 14.29 | 13.44 | 11.38 | 10.01 | 8.46  |
| 20           | 207.93   | 176.64 | 46.24 | 39.27 | 24.51 | 20.80 | 17.33 | 14.70 | 13.82 | 11.71 | 10.30 | 8.71  |
| 21           | 213.76   | 181.72 | 47.54 | 40.40 | 25.20 | 21.40 | 17.82 | 15.12 | 14.21 | 12.05 | 10.60 | 8.96  |
| 22           | 219.75   | 186.96 | 48.87 | 41.56 | 25.91 | 22.02 | 18.32 | 15.56 | 14.61 | 12.40 | 10.90 | 9.22  |
| 23           | 225.91   | 192.35 | 50.24 | 42.76 | 26.64 | 22.65 | 18.84 | 16.01 | 15.03 | 12.75 | 11.21 | 9.49  |
| 24           | 232.25   | 197.90 | 51.66 | 43.99 | 27.39 | 23.31 | 19.37 | 16.47 | 15.45 | 13.12 | 11.54 | 9.77  |
| 25           | 238.76   | 203.62 | 53.11 | 45.26 | 28.16 | 23.98 | 19.92 | 16.95 | 15.89 | 13.51 | 11.87 | 10.05 |
| 26           | 245.46   | 209.50 | 54.60 | 46.57 | 28.95 | 24.67 | 20.49 | 17.44 | 16.35 | 13.90 | 12.22 | 10.35 |
| 27           | 252.34   | 215.56 | 56.13 | 47.92 | 29.77 | 25.39 | 21.07 | 17.95 | 16.81 | 14.30 | 12.57 | 10.65 |
| 28           | 259.41   | 221.79 | 57.71 | 49.31 | 30.61 | 26.12 | 21.66 | 18.47 | 17.29 | 14.72 | 12.94 | 10.97 |
| 29           | 266.67   | 228.21 | 59.33 | 50.74 | 31.47 | 26.88 | 22.28 | 19.01 | 17.79 | 15.15 | 13.32 | 11.29 |
| 30           | 274.13   | 234.82 | 60.99 | 52.21 | 32.36 | 27.66 | 22.91 | 19.56 | 18.30 | 15.59 | 13.71 | 11.62 |
| 31           | 281.79   | 241.61 | 62.70 | 53.72 | 33.27 | 28.47 | 23.56 | 20.13 | 18.82 | 16.05 | 14.12 | 11.97 |
| 32           | 289.65   | 248.61 | 64.46 | 55.27 | 34.21 | 29.29 | 24.23 | 20.72 | 19.36 | 16.52 | 14.53 | 12.32 |
| 33           | 297.71   | 255.80 | 66.26 | 56.88 | 35.17 | 30.14 | 24.92 | 21.32 | 19.92 | 17.00 | 14.97 | 12.69 |
| 34           | 305.99   | 263.19 | 68.11 | 58.52 | 36.16 | 31.02 | 25.63 | 21.94 | 20.50 | 17.50 | 15.41 | 13.07 |

| 投保年龄<br>(周岁) | 加费评点 25% |        |        |        |       |       |       |       |       |       |       |       |
|--------------|----------|--------|--------|--------|-------|-------|-------|-------|-------|-------|-------|-------|
|              | 趸交       |        | 5 年交   |        | 10 年交 |       | 15 年交 |       | 20 年交 |       | 30 年交 |       |
|              | 男        | 女      | 男      | 女      | 男     | 女     | 男     | 女     | 男     | 女     | 男     | 女     |
| 35           | 314.48   | 270.79 | 70.01  | 60.22  | 37.18 | 31.92 | 26.36 | 22.58 | 21.09 | 18.02 | 15.88 | 13.46 |
| 36           | 323.18   | 278.61 | 71.96  | 61.96  | 38.22 | 32.85 | 27.11 | 23.24 | 21.70 | 18.55 | 16.36 | 13.87 |
| 37           | 332.09   | 286.62 | 73.96  | 63.75  | 39.30 | 33.80 | 27.88 | 23.92 | 22.33 | 19.09 | 16.85 | 14.29 |
| 38           | 341.21   | 294.85 | 76.00  | 65.58  | 40.40 | 34.78 | 28.68 | 24.62 | 22.98 | 19.65 | 17.37 | 14.72 |
| 39           | 350.56   | 303.30 | 78.10  | 67.47  | 41.53 | 35.79 | 29.49 | 25.34 | 23.65 | 20.23 | 17.90 | 15.16 |
| 40           | 360.13   | 311.98 | 80.25  | 69.41  | 42.69 | 36.82 | 30.34 | 26.08 | 24.34 | 20.83 | 18.46 | 15.63 |
| 41           | 369.91   | 320.88 | 82.46  | 71.40  | 43.89 | 37.89 | 31.20 | 26.84 | 25.05 | 21.44 | 19.03 | 16.10 |
| 42           | 379.92   | 330.02 | 84.72  | 73.44  | 45.11 | 38.98 | 32.09 | 27.62 | 25.78 | 22.08 | 19.63 | 16.60 |
| 43           | 390.15   | 339.39 | 87.03  | 75.54  | 46.37 | 40.10 | 33.01 | 28.42 | 26.53 | 22.73 | 20.26 | 17.12 |
| 44           | 400.59   | 348.99 | 89.39  | 77.69  | 47.66 | 41.26 | 33.95 | 29.25 | 27.31 | 23.40 | 20.91 | 17.65 |
| 45           | 411.25   | 358.83 | 91.81  | 79.89  | 48.98 | 42.44 | 34.91 | 30.10 | 28.11 | 24.09 | 21.59 | 18.21 |
| 46           | 422.11   | 368.91 | 94.28  | 82.16  | 50.34 | 43.66 | 35.91 | 30.97 | 28.94 | 24.80 |       |       |
| 47           | 433.18   | 379.24 | 96.80  | 84.47  | 51.72 | 44.90 | 36.92 | 31.87 | 29.79 | 25.54 |       |       |
| 48           | 444.46   | 389.81 | 99.38  | 86.85  | 53.14 | 46.19 | 37.97 | 32.79 | 30.67 | 26.30 |       |       |
| 49           | 455.93   | 400.63 | 102.00 | 89.29  | 54.59 | 47.50 | 39.04 | 33.74 | 31.58 | 27.08 |       |       |
| 50           | 467.61   | 411.70 | 104.68 | 91.78  | 56.07 | 48.85 | 40.13 | 34.72 | 32.52 | 27.89 |       |       |
| 51           | 479.48   | 423.00 | 107.41 | 94.33  | 57.58 | 50.22 | 41.26 | 35.72 | 33.50 | 28.73 |       |       |
| 52           | 491.56   | 434.57 | 110.19 | 96.94  | 59.12 | 51.64 | 42.43 | 36.76 | 34.51 | 29.60 |       |       |
| 53           | 503.85   | 446.41 | 113.02 | 99.61  | 60.71 | 53.09 | 43.63 | 37.83 | 35.58 | 30.50 |       |       |
| 54           | 516.38   | 458.52 | 115.91 | 102.35 | 62.33 | 54.59 | 44.88 | 38.93 | 36.69 | 31.45 |       |       |
| 55           | 529.14   | 470.91 | 118.86 | 105.16 | 64.00 | 56.13 | 46.18 | 40.08 | 37.86 | 32.43 |       |       |
| 56           | 542.15   | 483.60 | 121.88 | 108.04 | 65.73 | 57.71 | 47.53 | 41.27 |       |       |       |       |
| 57           | 555.43   | 496.58 | 124.98 | 110.99 | 67.52 | 59.35 | 48.96 | 42.51 |       |       |       |       |
| 58           | 568.97   | 509.86 | 128.16 | 114.03 | 69.39 | 61.05 | 50.46 | 43.81 |       |       |       |       |
| 59           | 582.77   | 523.45 | 131.43 | 117.15 | 71.33 | 62.81 | 52.06 | 45.17 |       |       |       |       |
| 60           | 596.81   | 537.32 | 134.80 | 120.35 | 73.36 | 64.64 | 53.74 | 46.60 |       |       |       |       |
| 61           | 611.07   | 551.47 | 138.26 | 123.64 | 75.49 | 66.54 |       |       |       |       |       |       |
| 62           | 625.52   | 565.87 | 141.81 | 127.02 | 77.71 | 68.51 |       |       |       |       |       |       |
| 63           | 640.12   | 580.51 | 145.45 | 130.48 | 80.04 | 70.56 |       |       |       |       |       |       |
| 64           | 654.84   | 595.37 | 149.19 | 134.04 | 82.48 | 72.70 |       |       |       |       |       |       |
| 65           | 669.66   | 610.42 | 153.02 | 137.67 | 85.05 | 74.93 |       |       |       |       |       |       |
| 66           | 684.52   | 625.60 | 156.95 | 141.40 |       |       |       |       |       |       |       |       |
| 67           | 699.41   | 640.92 | 160.99 | 145.21 |       |       |       |       |       |       |       |       |
| 68           | 714.28   | 656.35 | 165.14 | 149.12 |       |       |       |       |       |       |       |       |
| 69           | 729.11   | 671.84 | 169.41 | 153.13 |       |       |       |       |       |       |       |       |
| 70           | 743.83   | 687.38 | 173.81 | 157.25 |       |       |       |       |       |       |       |       |
| 71           | 758.41   | 702.91 |        |        |       |       |       |       |       |       |       |       |
| 72           | 772.93   | 718.51 |        |        |       |       |       |       |       |       |       |       |
| 73           | 787.22   | 734.04 |        |        |       |       |       |       |       |       |       |       |
| 74           | 801.27   | 749.45 |        |        |       |       |       |       |       |       |       |       |
| 75           | 815.04   | 764.71 |        |        |       |       |       |       |       |       |       |       |

注：月交保费=0.085×年交保费，季交保费=0.254×年交保费，半年交保费=0.505×年交保费

# 小康鸿福传世终身寿险

## 次标准体保险费率表

（以基本保险金额 1,000 元为计算单位）

单位：人民币元

| 投保年龄<br>(周岁) | 加费评点 50% |        |       |       |       |       |       |       |       |       |       |       |
|--------------|----------|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
|              | 趸交       |        | 5 年交  |       | 10 年交 |       | 15 年交 |       | 20 年交 |       | 30 年交 |       |
|              | 男        | 女      | 男     | 女     | 男     | 女     | 男     | 女     | 男     | 女     | 男     | 女     |
| 0            | 122.07   | 102.99 | 27.14 | 22.89 | 14.37 | 12.12 | 10.15 | 8.56  | 8.08  | 6.82  | 6.01  | 5.06  |
| 1            | 125.75   | 106.09 | 27.95 | 23.58 | 14.80 | 12.49 | 10.46 | 8.82  | 8.33  | 7.02  | 6.19  | 5.22  |
| 2            | 129.54   | 109.28 | 28.79 | 24.29 | 15.25 | 12.86 | 10.77 | 9.08  | 8.58  | 7.23  | 6.38  | 5.37  |
| 3            | 133.44   | 112.56 | 29.66 | 25.02 | 15.71 | 13.25 | 11.10 | 9.36  | 8.84  | 7.45  | 6.57  | 5.53  |
| 4            | 137.45   | 115.95 | 30.55 | 25.77 | 16.18 | 13.64 | 11.43 | 9.64  | 9.10  | 7.67  | 6.77  | 5.70  |
| 5            | 141.59   | 119.43 | 31.47 | 26.54 | 16.67 | 14.05 | 11.77 | 9.93  | 9.38  | 7.90  | 6.97  | 5.87  |
| 6            | 145.85   | 123.02 | 32.42 | 27.34 | 17.17 | 14.48 | 12.13 | 10.23 | 9.66  | 8.14  | 7.18  | 6.05  |
| 7            | 150.24   | 126.72 | 33.39 | 28.16 | 17.68 | 14.91 | 12.49 | 10.53 | 9.95  | 8.39  | 7.40  | 6.23  |
| 8            | 154.76   | 130.52 | 34.40 | 29.01 | 18.21 | 15.36 | 12.87 | 10.85 | 10.25 | 8.64  | 7.63  | 6.42  |
| 9            | 159.41   | 134.44 | 35.43 | 29.88 | 18.76 | 15.82 | 13.26 | 11.18 | 10.56 | 8.90  | 7.86  | 6.62  |
| 10           | 164.21   | 138.48 | 36.50 | 30.77 | 19.33 | 16.29 | 13.66 | 11.51 | 10.88 | 9.17  | 8.10  | 6.81  |
| 11           | 169.15   | 142.64 | 37.59 | 31.70 | 19.91 | 16.78 | 14.07 | 11.86 | 11.21 | 9.45  | 8.35  | 7.02  |
| 12           | 174.23   | 146.93 | 38.72 | 32.65 | 20.51 | 17.29 | 14.50 | 12.22 | 11.55 | 9.73  | 8.60  | 7.23  |
| 13           | 179.47   | 151.34 | 39.89 | 33.63 | 21.13 | 17.81 | 14.94 | 12.59 | 11.90 | 10.02 | 8.86  | 7.45  |
| 14           | 184.86   | 155.88 | 41.08 | 34.64 | 21.77 | 18.35 | 15.39 | 12.97 | 12.27 | 10.33 | 9.13  | 7.68  |
| 15           | 190.42   | 160.56 | 42.32 | 35.68 | 22.43 | 18.90 | 15.86 | 13.36 | 12.64 | 10.64 | 9.42  | 7.91  |
| 16           | 196.14   | 165.38 | 43.60 | 36.75 | 23.11 | 19.47 | 16.34 | 13.76 | 13.03 | 10.96 | 9.70  | 8.15  |
| 17           | 202.02   | 170.35 | 44.92 | 37.86 | 23.81 | 20.06 | 16.84 | 14.18 | 13.42 | 11.29 | 10.00 | 8.40  |
| 18           | 208.09   | 175.46 | 46.28 | 39.01 | 24.53 | 20.66 | 17.35 | 14.60 | 13.84 | 11.63 | 10.31 | 8.65  |
| 19           | 213.87   | 180.48 | 47.57 | 40.12 | 25.22 | 21.26 | 17.84 | 15.02 | 14.22 | 11.97 | 10.61 | 8.90  |
| 20           | 219.82   | 185.64 | 48.89 | 41.27 | 25.92 | 21.87 | 18.34 | 15.45 | 14.62 | 12.31 | 10.91 | 9.16  |
| 21           | 225.93   | 190.96 | 50.25 | 42.45 | 26.64 | 22.49 | 18.85 | 15.90 | 15.03 | 12.67 | 11.22 | 9.42  |
| 22           | 232.21   | 196.43 | 51.65 | 43.67 | 27.39 | 23.14 | 19.38 | 16.35 | 15.46 | 13.03 | 11.54 | 9.70  |
| 23           | 238.66   | 202.07 | 53.09 | 44.92 | 28.15 | 23.80 | 19.92 | 16.82 | 15.89 | 13.41 | 11.87 | 9.98  |
| 24           | 245.30   | 207.87 | 54.57 | 46.21 | 28.94 | 24.49 | 20.48 | 17.31 | 16.34 | 13.79 | 12.21 | 10.27 |
| 25           | 252.12   | 213.84 | 56.09 | 47.54 | 29.75 | 25.19 | 21.05 | 17.81 | 16.80 | 14.19 | 12.57 | 10.57 |
| 26           | 259.13   | 219.99 | 57.65 | 48.91 | 30.58 | 25.92 | 21.65 | 18.32 | 17.28 | 14.60 | 12.93 | 10.88 |
| 27           | 266.33   | 226.31 | 59.26 | 50.32 | 31.44 | 26.66 | 22.26 | 18.85 | 17.77 | 15.02 | 13.31 | 11.20 |
| 28           | 273.73   | 232.83 | 60.91 | 51.77 | 32.32 | 27.43 | 22.88 | 19.40 | 18.28 | 15.46 | 13.70 | 11.53 |
| 29           | 281.33   | 239.54 | 62.61 | 53.26 | 33.22 | 28.22 | 23.53 | 19.96 | 18.80 | 15.91 | 14.10 | 11.87 |
| 30           | 289.13   | 246.44 | 64.35 | 54.80 | 34.15 | 29.04 | 24.19 | 20.54 | 19.33 | 16.38 | 14.51 | 12.22 |
| 31           | 297.13   | 253.54 | 66.14 | 56.38 | 35.11 | 29.88 | 24.88 | 21.13 | 19.89 | 16.85 | 14.94 | 12.58 |
| 32           | 305.35   | 260.84 | 67.98 | 58.00 | 36.09 | 30.74 | 25.58 | 21.75 | 20.46 | 17.35 | 15.39 | 12.95 |
| 33           | 313.78   | 268.35 | 69.86 | 59.67 | 37.10 | 31.63 | 26.30 | 22.38 | 21.04 | 17.85 | 15.85 | 13.34 |
| 34           | 322.42   | 276.07 | 71.79 | 61.40 | 38.14 | 32.55 | 27.05 | 23.03 | 21.65 | 18.38 | 16.32 | 13.74 |

| 投保年龄<br>(周岁) | 加费评点 50% |        |        |        |       |       |       |       |       |       |       |       |
|--------------|----------|--------|--------|--------|-------|-------|-------|-------|-------|-------|-------|-------|
|              | 趸交       |        | 5 年交   |        | 10 年交 |       | 15 年交 |       | 20 年交 |       | 30 年交 |       |
|              | 男        | 女      | 男      | 女      | 男     | 女     | 男     | 女     | 男     | 女     | 男     | 女     |
| 35           | 331.27   | 284.00 | 73.78  | 63.16  | 39.20 | 33.49 | 27.82 | 23.70 | 22.28 | 18.92 | 16.82 | 14.15 |
| 36           | 340.35   | 292.15 | 75.82  | 64.98  | 40.30 | 34.46 | 28.60 | 24.39 | 22.92 | 19.47 | 17.33 | 14.58 |
| 37           | 349.63   | 300.51 | 77.90  | 66.85  | 41.42 | 35.46 | 29.42 | 25.10 | 23.59 | 20.05 | 17.86 | 15.02 |
| 38           | 359.14   | 309.09 | 80.04  | 68.76  | 42.58 | 36.48 | 30.25 | 25.83 | 24.27 | 20.64 | 18.41 | 15.48 |
| 39           | 368.87   | 317.90 | 82.23  | 70.73  | 43.76 | 37.53 | 31.11 | 26.58 | 24.98 | 21.24 | 18.98 | 15.95 |
| 40           | 378.82   | 326.94 | 84.47  | 72.75  | 44.98 | 38.61 | 32.00 | 27.36 | 25.71 | 21.87 | 19.58 | 16.44 |
| 41           | 389.00   | 336.21 | 86.77  | 74.83  | 46.23 | 39.72 | 32.91 | 28.15 | 26.46 | 22.51 | 20.20 | 16.95 |
| 42           | 399.39   | 345.72 | 89.12  | 76.96  | 47.51 | 40.87 | 33.85 | 28.97 | 27.24 | 23.18 | 20.84 | 17.47 |
| 43           | 410.01   | 355.46 | 91.53  | 79.14  | 48.83 | 42.04 | 34.81 | 29.82 | 28.04 | 23.86 | 21.52 | 18.02 |
| 44           | 420.83   | 365.44 | 93.99  | 81.38  | 50.18 | 43.24 | 35.80 | 30.68 | 28.86 | 24.57 | 22.22 | 18.59 |
| 45           | 431.87   | 375.67 | 96.50  | 83.68  | 51.57 | 44.48 | 36.82 | 31.57 | 29.71 | 25.30 | 22.96 | 19.19 |
| 46           | 443.10   | 386.14 | 99.07  | 86.03  | 52.98 | 45.75 | 37.87 | 32.49 | 30.59 | 26.04 |       |       |
| 47           | 454.54   | 396.85 | 101.69 | 88.44  | 54.43 | 47.05 | 38.94 | 33.43 | 31.50 | 26.82 |       |       |
| 48           | 466.17   | 407.81 | 104.37 | 90.91  | 55.92 | 48.39 | 40.04 | 34.39 | 32.44 | 27.62 |       |       |
| 49           | 478.00   | 419.02 | 107.09 | 93.44  | 57.43 | 49.76 | 41.17 | 35.39 | 33.41 | 28.44 |       |       |
| 50           | 490.02   | 430.48 | 109.86 | 96.03  | 58.98 | 51.16 | 42.33 | 36.41 | 34.42 | 29.30 |       |       |
| 51           | 502.21   | 442.17 | 112.68 | 98.67  | 60.56 | 52.60 | 43.52 | 37.46 | 35.46 | 30.19 |       |       |
| 52           | 514.61   | 454.13 | 115.56 | 101.38 | 62.17 | 54.07 | 44.76 | 38.55 | 36.56 | 31.11 |       |       |
| 53           | 527.21   | 466.35 | 118.49 | 104.15 | 63.82 | 55.59 | 46.03 | 39.67 | 37.70 | 32.07 |       |       |
| 54           | 540.04   | 478.85 | 121.47 | 106.99 | 65.52 | 57.15 | 47.35 | 40.83 | 38.91 | 33.08 |       |       |
| 55           | 553.09   | 491.63 | 124.52 | 109.90 | 67.27 | 58.75 | 48.74 | 42.04 | 40.19 | 34.13 |       |       |
| 56           | 566.38   | 504.70 | 127.63 | 112.88 | 69.08 | 60.41 | 50.19 | 43.30 |       |       |       |       |
| 57           | 579.94   | 518.07 | 130.83 | 115.93 | 70.97 | 62.12 | 51.72 | 44.62 |       |       |       |       |
| 58           | 593.75   | 531.74 | 134.11 | 119.08 | 72.93 | 63.90 | 53.34 | 46.00 |       |       |       |       |
| 59           | 607.81   | 545.71 | 137.49 | 122.31 | 74.99 | 65.74 | 55.07 | 47.45 |       |       |       |       |
| 60           | 622.11   | 559.97 | 140.97 | 125.63 | 77.15 | 67.67 | 56.91 | 48.98 |       |       |       |       |
| 61           | 636.61   | 574.49 | 144.56 | 129.04 | 79.41 | 69.66 |       |       |       |       |       |       |
| 62           | 651.28   | 589.26 | 148.24 | 132.54 | 81.79 | 71.75 |       |       |       |       |       |       |
| 63           | 666.08   | 604.26 | 152.03 | 136.14 | 84.30 | 73.92 |       |       |       |       |       |       |
| 64           | 680.98   | 619.45 | 155.92 | 139.82 | 86.94 | 76.20 |       |       |       |       |       |       |
| 65           | 695.95   | 634.82 | 159.92 | 143.61 | 89.74 | 78.58 |       |       |       |       |       |       |
| 66           | 710.91   | 650.28 | 164.03 | 147.48 |       |       |       |       |       |       |       |       |
| 67           | 725.87   | 665.86 | 168.26 | 151.45 |       |       |       |       |       |       |       |       |
| 68           | 740.78   | 681.51 | 172.63 | 155.53 |       |       |       |       |       |       |       |       |
| 69           | 755.60   | 697.19 | 177.14 | 159.72 |       |       |       |       |       |       |       |       |
| 70           | 770.27   | 712.88 | 181.80 | 164.03 |       |       |       |       |       |       |       |       |
| 71           | 784.74   | 728.52 |        |        |       |       |       |       |       |       |       |       |
| 72           | 799.13   | 744.20 |        |        |       |       |       |       |       |       |       |       |
| 73           | 813.25   | 759.77 |        |        |       |       |       |       |       |       |       |       |
| 74           | 827.07   | 775.17 |        |        |       |       |       |       |       |       |       |       |
| 75           | 840.56   | 790.37 |        |        |       |       |       |       |       |       |       |       |

注：月交保费=0.085×年交保费，季交保费=0.254×年交保费，半年交保费=0.505×年交保费

# 小康鸿福传世终身寿险

## 次标准体保险费率表

（以基本保险金额 1,000 元为计算单位）

单位：人民币元

| 投保年龄<br>(周岁) | 加费评点 75% |        |       |       |       |       |       |       |       |       |       |       |
|--------------|----------|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
|              | 趸交       |        | 5 年交  |       | 10 年交 |       | 15 年交 |       | 20 年交 |       | 30 年交 |       |
|              | 男        | 女      | 男     | 女     | 男     | 女     | 男     | 女     | 男     | 女     | 男     | 女     |
| 0            | 127.94   | 107.40 | 28.45 | 23.87 | 15.07 | 12.64 | 10.64 | 8.93  | 8.47  | 7.11  | 6.30  | 5.28  |
| 1            | 131.81   | 110.63 | 29.30 | 24.59 | 15.52 | 13.02 | 10.96 | 9.20  | 8.73  | 7.32  | 6.49  | 5.44  |
| 2            | 135.78   | 113.96 | 30.19 | 25.33 | 15.99 | 13.41 | 11.29 | 9.47  | 8.99  | 7.54  | 6.69  | 5.60  |
| 3            | 139.87   | 117.39 | 31.09 | 26.09 | 16.47 | 13.82 | 11.63 | 9.76  | 9.26  | 7.77  | 6.89  | 5.77  |
| 4            | 144.09   | 120.92 | 32.03 | 26.88 | 16.96 | 14.23 | 11.98 | 10.05 | 9.54  | 8.00  | 7.10  | 5.95  |
| 5            | 148.43   | 124.56 | 32.99 | 27.68 | 17.47 | 14.66 | 12.34 | 10.35 | 9.83  | 8.25  | 7.31  | 6.13  |
| 6            | 152.90   | 128.30 | 33.99 | 28.51 | 18.00 | 15.10 | 12.72 | 10.67 | 10.13 | 8.49  | 7.54  | 6.31  |
| 7            | 157.50   | 132.16 | 35.01 | 29.37 | 18.54 | 15.55 | 13.10 | 10.99 | 10.44 | 8.75  | 7.76  | 6.50  |
| 8            | 162.24   | 136.13 | 36.06 | 30.25 | 19.10 | 16.02 | 13.49 | 11.32 | 10.75 | 9.01  | 8.00  | 6.70  |
| 9            | 167.13   | 140.22 | 37.15 | 31.16 | 19.67 | 16.50 | 13.90 | 11.66 | 11.08 | 9.29  | 8.24  | 6.90  |
| 10           | 172.16   | 144.44 | 38.27 | 32.10 | 20.26 | 17.00 | 14.32 | 12.01 | 11.41 | 9.57  | 8.50  | 7.11  |
| 11           | 177.34   | 148.78 | 39.42 | 33.06 | 20.88 | 17.51 | 14.76 | 12.37 | 11.76 | 9.85  | 8.76  | 7.33  |
| 12           | 182.67   | 153.25 | 40.60 | 34.06 | 21.51 | 18.03 | 15.20 | 12.74 | 12.12 | 10.15 | 9.02  | 7.55  |
| 13           | 188.17   | 157.85 | 41.82 | 35.08 | 22.16 | 18.58 | 15.67 | 13.13 | 12.49 | 10.46 | 9.30  | 7.78  |
| 14           | 193.83   | 162.59 | 43.08 | 36.13 | 22.83 | 19.14 | 16.14 | 13.53 | 12.87 | 10.77 | 9.59  | 8.01  |
| 15           | 199.66   | 167.48 | 44.38 | 37.22 | 23.52 | 19.72 | 16.63 | 13.93 | 13.26 | 11.10 | 9.88  | 8.26  |
| 16           | 205.66   | 172.50 | 45.72 | 38.34 | 24.23 | 20.31 | 17.14 | 14.36 | 13.67 | 11.44 | 10.19 | 8.51  |
| 17           | 211.84   | 177.68 | 47.10 | 39.50 | 24.97 | 20.93 | 17.67 | 14.79 | 14.09 | 11.78 | 10.50 | 8.77  |
| 18           | 218.20   | 183.02 | 48.54 | 40.69 | 25.74 | 21.56 | 18.21 | 15.24 | 14.52 | 12.14 | 10.83 | 9.03  |
| 19           | 224.22   | 188.23 | 49.88 | 41.85 | 26.45 | 22.17 | 18.71 | 15.67 | 14.92 | 12.49 | 11.14 | 9.29  |
| 20           | 230.40   | 193.58 | 51.25 | 43.04 | 27.18 | 22.81 | 19.23 | 16.12 | 15.34 | 12.84 | 11.45 | 9.56  |
| 21           | 236.75   | 199.10 | 52.67 | 44.27 | 27.93 | 23.46 | 19.77 | 16.58 | 15.77 | 13.21 | 11.78 | 9.83  |
| 22           | 243.28   | 204.77 | 54.13 | 45.53 | 28.71 | 24.12 | 20.32 | 17.05 | 16.21 | 13.59 | 12.11 | 10.12 |
| 23           | 249.99   | 210.62 | 55.62 | 46.83 | 29.50 | 24.81 | 20.88 | 17.54 | 16.66 | 13.98 | 12.46 | 10.41 |
| 24           | 256.88   | 216.63 | 57.16 | 48.17 | 30.32 | 25.52 | 21.46 | 18.04 | 17.13 | 14.38 | 12.82 | 10.71 |
| 25           | 263.97   | 222.83 | 58.74 | 49.55 | 31.16 | 26.25 | 22.06 | 18.56 | 17.61 | 14.80 | 13.19 | 11.02 |
| 26           | 271.25   | 229.20 | 60.36 | 50.96 | 32.03 | 27.01 | 22.68 | 19.10 | 18.11 | 15.22 | 13.57 | 11.35 |
| 27           | 278.73   | 235.77 | 62.03 | 52.42 | 32.92 | 27.78 | 23.31 | 19.65 | 18.62 | 15.66 | 13.97 | 11.68 |
| 28           | 286.41   | 242.52 | 63.75 | 53.93 | 33.84 | 28.58 | 23.97 | 20.21 | 19.15 | 16.12 | 14.37 | 12.02 |
| 29           | 294.30   | 249.48 | 65.51 | 55.48 | 34.78 | 29.40 | 24.64 | 20.80 | 19.70 | 16.58 | 14.80 | 12.38 |
| 30           | 302.39   | 256.63 | 67.32 | 57.07 | 35.74 | 30.25 | 25.33 | 21.40 | 20.26 | 17.07 | 15.23 | 12.74 |
| 31           | 310.69   | 263.99 | 69.18 | 58.71 | 36.74 | 31.12 | 26.04 | 22.02 | 20.83 | 17.56 | 15.69 | 13.12 |
| 32           | 319.21   | 271.56 | 71.08 | 60.39 | 37.76 | 32.02 | 26.78 | 22.65 | 21.43 | 18.08 | 16.15 | 13.51 |
| 33           | 327.94   | 279.34 | 73.04 | 62.13 | 38.81 | 32.94 | 27.53 | 23.31 | 22.05 | 18.60 | 16.64 | 13.92 |
| 34           | 336.90   | 287.34 | 75.05 | 63.91 | 39.89 | 33.89 | 28.31 | 23.99 | 22.68 | 19.15 | 17.14 | 14.33 |

| 投保年龄<br>(周岁) | 加费评点 75% |        |        |        |       |       |       |       |       |       |       |       |
|--------------|----------|--------|--------|--------|-------|-------|-------|-------|-------|-------|-------|-------|
|              | 趸交       |        | 5 年交   |        | 10 年交 |       | 15 年交 |       | 20 年交 |       | 30 年交 |       |
|              | 男        | 女      | 男      | 女      | 男     | 女     | 男     | 女     | 男     | 女     | 男     | 女     |
| 35           | 346.07   | 295.56 | 77.10  | 65.75  | 41.00 | 34.87 | 29.11 | 24.68 | 23.33 | 19.71 | 17.66 | 14.77 |
| 36           | 355.47   | 304.00 | 79.21  | 67.63  | 42.13 | 35.88 | 29.93 | 25.40 | 24.01 | 20.29 | 18.21 | 15.21 |
| 37           | 365.06   | 312.65 | 81.37  | 69.56  | 43.30 | 36.91 | 30.78 | 26.14 | 24.71 | 20.89 | 18.77 | 15.67 |
| 38           | 374.89   | 321.54 | 83.59  | 71.55  | 44.50 | 37.97 | 31.65 | 26.90 | 25.43 | 21.50 | 19.35 | 16.15 |
| 39           | 384.94   | 330.65 | 85.85  | 73.58  | 45.73 | 39.06 | 32.55 | 27.68 | 26.17 | 22.13 | 19.96 | 16.65 |
| 40           | 395.22   | 339.99 | 88.18  | 75.68  | 47.00 | 40.18 | 33.47 | 28.48 | 26.93 | 22.79 | 20.59 | 17.16 |
| 41           | 405.72   | 349.58 | 90.55  | 77.82  | 48.30 | 41.33 | 34.43 | 29.31 | 27.73 | 23.46 | 21.25 | 17.70 |
| 42           | 416.43   | 359.40 | 92.99  | 80.03  | 49.63 | 42.52 | 35.41 | 30.16 | 28.54 | 24.15 | 21.94 | 18.25 |
| 43           | 427.36   | 369.46 | 95.48  | 82.29  | 51.00 | 43.73 | 36.42 | 31.04 | 29.38 | 24.86 | 22.67 | 18.83 |
| 44           | 438.50   | 379.77 | 98.02  | 84.60  | 52.41 | 44.98 | 37.45 | 31.94 | 30.25 | 25.60 | 23.43 | 19.43 |
| 45           | 449.85   | 390.31 | 100.62 | 86.97  | 53.85 | 46.26 | 38.52 | 32.87 | 31.15 | 26.36 | 24.22 | 20.06 |
| 46           | 461.39   | 401.10 | 103.27 | 89.41  | 55.32 | 47.58 | 39.61 | 33.82 | 32.08 | 27.14 |       |       |
| 47           | 473.12   | 412.14 | 105.97 | 91.90  | 56.83 | 48.93 | 40.74 | 34.79 | 33.04 | 27.95 |       |       |
| 48           | 485.04   | 423.43 | 108.73 | 94.45  | 58.37 | 50.31 | 41.89 | 35.80 | 34.03 | 28.79 |       |       |
| 49           | 497.14   | 434.96 | 111.53 | 97.05  | 59.94 | 51.73 | 43.07 | 36.83 | 35.06 | 29.65 |       |       |
| 50           | 509.43   | 446.75 | 114.39 | 99.72  | 61.55 | 53.18 | 44.29 | 37.90 | 36.13 | 30.55 |       |       |
| 51           | 521.88   | 458.75 | 117.29 | 102.45 | 63.19 | 54.67 | 45.54 | 38.99 | 37.25 | 31.48 |       |       |
| 52           | 534.52   | 471.02 | 120.24 | 105.24 | 64.86 | 56.20 | 46.84 | 40.13 | 38.42 | 32.45 |       |       |
| 53           | 547.35   | 483.56 | 123.25 | 108.09 | 66.58 | 57.77 | 48.18 | 41.30 | 39.64 | 33.47 |       |       |
| 54           | 560.40   | 496.37 | 126.31 | 111.01 | 68.34 | 59.38 | 49.58 | 42.51 | 40.94 | 34.53 |       |       |
| 55           | 573.66   | 509.46 | 129.43 | 114.00 | 70.16 | 61.04 | 51.04 | 43.77 | 42.32 | 35.65 |       |       |
| 56           | 587.16   | 522.84 | 132.63 | 117.06 | 72.05 | 62.76 | 52.58 | 45.09 |       |       |       |       |
| 57           | 600.92   | 536.52 | 135.90 | 120.20 | 74.02 | 64.54 | 54.21 | 46.48 |       |       |       |       |
| 58           | 614.92   | 550.50 | 139.27 | 123.44 | 76.08 | 66.39 | 55.95 | 47.94 |       |       |       |       |
| 59           | 629.17   | 564.77 | 142.75 | 126.76 | 78.24 | 68.31 | 57.81 | 49.47 |       |       |       |       |
| 60           | 643.64   | 579.33 | 146.33 | 130.18 | 80.52 | 70.32 | 59.81 | 51.10 |       |       |       |       |
| 61           | 658.30   | 594.15 | 150.03 | 133.69 | 82.92 | 72.41 |       |       |       |       |       |       |
| 62           | 673.11   | 609.20 | 153.83 | 137.30 | 85.45 | 74.60 |       |       |       |       |       |       |
| 63           | 688.04   | 624.47 | 157.75 | 141.01 | 88.13 | 76.89 |       |       |       |       |       |       |
| 64           | 703.04   | 639.91 | 161.78 | 144.82 | 90.97 | 79.30 |       |       |       |       |       |       |
| 65           | 718.07   | 655.51 | 165.93 | 148.73 | 94.00 | 81.83 |       |       |       |       |       |       |
| 66           | 733.07   | 671.17 | 170.21 | 152.73 |       |       |       |       |       |       |       |       |
| 67           | 748.04   | 686.92 | 174.63 | 156.85 |       |       |       |       |       |       |       |       |
| 68           | 762.91   | 702.71 | 179.21 | 161.09 |       |       |       |       |       |       |       |       |
| 69           | 777.66   | 718.51 | 183.95 | 165.45 |       |       |       |       |       |       |       |       |
| 70           | 792.23   | 734.27 | 188.88 | 169.94 |       |       |       |       |       |       |       |       |
| 71           | 806.55   | 749.95 |        |        |       |       |       |       |       |       |       |       |
| 72           | 820.77   | 765.65 |        |        |       |       |       |       |       |       |       |       |
| 73           | 834.68   | 781.19 |        |        |       |       |       |       |       |       |       |       |
| 74           | 848.25   | 796.52 |        |        |       |       |       |       |       |       |       |       |
| 75           | 861.45   | 811.61 |        |        |       |       |       |       |       |       |       |       |

注：月交保费=0.085×年交保费，季交保费=0.254×年交保费，半年交保费=0.505×年交保费

# 小康鸿福传世终身寿险

## 次标准体保险费率表

（以基本保险金额 1,000 元为计算单位）

单位：人民币元

| 投保年龄<br>(周岁) | 加费评点 100% |        |       |       |       |       |       |       |       |       |       |       |
|--------------|-----------|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
|              | 趸交        |        | 5 年交  |       | 10 年交 |       | 15 年交 |       | 20 年交 |       | 30 年交 |       |
|              | 男         | 女      | 男     | 女     | 男     | 女     | 男     | 女     | 男     | 女     | 男     | 女     |
| 0            | 133.26    | 111.36 | 29.63 | 24.76 | 15.69 | 13.11 | 11.09 | 9.26  | 8.83  | 7.37  | 6.56  | 5.48  |
| 1            | 137.29    | 114.72 | 30.53 | 25.50 | 16.17 | 13.50 | 11.42 | 9.54  | 9.10  | 7.60  | 6.76  | 5.64  |
| 2            | 141.43    | 118.17 | 31.44 | 26.27 | 16.65 | 13.91 | 11.77 | 9.83  | 9.37  | 7.82  | 6.97  | 5.81  |
| 3            | 145.70    | 121.73 | 32.39 | 27.06 | 17.15 | 14.33 | 12.12 | 10.12 | 9.65  | 8.06  | 7.18  | 5.99  |
| 4            | 150.10    | 125.39 | 33.37 | 27.87 | 17.67 | 14.76 | 12.48 | 10.42 | 9.94  | 8.30  | 7.40  | 6.17  |
| 5            | 154.62    | 129.17 | 34.37 | 28.71 | 18.20 | 15.20 | 12.86 | 10.74 | 10.25 | 8.55  | 7.62  | 6.36  |
| 6            | 159.28    | 133.05 | 35.41 | 29.57 | 18.75 | 15.66 | 13.25 | 11.06 | 10.56 | 8.81  | 7.85  | 6.55  |
| 7            | 164.08    | 137.05 | 36.47 | 30.46 | 19.32 | 16.13 | 13.65 | 11.39 | 10.88 | 9.08  | 8.09  | 6.75  |
| 8            | 169.03    | 141.17 | 37.57 | 31.38 | 19.90 | 16.61 | 14.06 | 11.74 | 11.21 | 9.35  | 8.34  | 6.95  |
| 9            | 174.12    | 145.42 | 38.70 | 32.32 | 20.50 | 17.11 | 14.49 | 12.09 | 11.55 | 9.63  | 8.60  | 7.16  |
| 10           | 179.36    | 149.79 | 39.87 | 33.29 | 21.11 | 17.63 | 14.93 | 12.46 | 11.90 | 9.92  | 8.86  | 7.38  |
| 11           | 184.76    | 154.29 | 41.07 | 34.29 | 21.75 | 18.16 | 15.38 | 12.83 | 12.26 | 10.22 | 9.13  | 7.60  |
| 12           | 190.33    | 158.93 | 42.30 | 35.32 | 22.41 | 18.71 | 15.85 | 13.22 | 12.63 | 10.53 | 9.41  | 7.83  |
| 13           | 196.05    | 163.71 | 43.58 | 36.38 | 23.09 | 19.27 | 16.33 | 13.62 | 13.02 | 10.85 | 9.70  | 8.07  |
| 14           | 201.96    | 168.63 | 44.89 | 37.47 | 23.79 | 19.85 | 16.83 | 14.03 | 13.42 | 11.18 | 10.00 | 8.31  |
| 15           | 208.03    | 173.69 | 46.24 | 38.60 | 24.51 | 20.45 | 17.34 | 14.46 | 13.83 | 11.52 | 10.31 | 8.57  |
| 16           | 214.29    | 178.91 | 47.64 | 39.76 | 25.26 | 21.07 | 17.87 | 14.89 | 14.25 | 11.87 | 10.63 | 8.83  |
| 17           | 220.74    | 184.28 | 49.09 | 40.97 | 26.03 | 21.71 | 18.42 | 15.34 | 14.69 | 12.23 | 10.96 | 9.10  |
| 18           | 227.37    | 189.82 | 50.59 | 42.21 | 26.83 | 22.36 | 18.98 | 15.81 | 15.14 | 12.60 | 11.30 | 9.37  |
| 19           | 233.59    | 195.19 | 51.97 | 43.40 | 27.57 | 23.00 | 19.51 | 16.26 | 15.56 | 12.96 | 11.62 | 9.64  |
| 20           | 239.98    | 200.72 | 53.40 | 44.63 | 28.32 | 23.65 | 20.04 | 16.72 | 15.99 | 13.32 | 11.95 | 9.92  |
| 21           | 246.55    | 206.41 | 54.86 | 45.90 | 29.10 | 24.32 | 20.60 | 17.19 | 16.44 | 13.70 | 12.29 | 10.20 |
| 22           | 253.30    | 212.26 | 56.36 | 47.20 | 29.90 | 25.01 | 21.17 | 17.68 | 16.90 | 14.09 | 12.64 | 10.50 |
| 23           | 260.23    | 218.29 | 57.91 | 48.54 | 30.73 | 25.72 | 21.75 | 18.19 | 17.37 | 14.50 | 13.00 | 10.80 |
| 24           | 267.35    | 224.50 | 59.50 | 49.92 | 31.57 | 26.46 | 22.36 | 18.71 | 17.85 | 14.91 | 13.37 | 11.11 |
| 25           | 274.67    | 230.89 | 61.13 | 51.34 | 32.44 | 27.21 | 22.98 | 19.24 | 18.35 | 15.34 | 13.76 | 11.44 |
| 26           | 282.19    | 237.46 | 62.81 | 52.81 | 33.34 | 27.99 | 23.62 | 19.79 | 18.87 | 15.78 | 14.15 | 11.77 |
| 27           | 289.91    | 244.23 | 64.54 | 54.31 | 34.26 | 28.79 | 24.27 | 20.36 | 19.40 | 16.23 | 14.57 | 12.11 |
| 28           | 297.84    | 251.20 | 66.31 | 55.86 | 35.21 | 29.61 | 24.95 | 20.94 | 19.95 | 16.70 | 14.99 | 12.47 |
| 29           | 305.98    | 258.37 | 68.13 | 57.46 | 36.18 | 30.46 | 25.65 | 21.55 | 20.51 | 17.19 | 15.44 | 12.84 |
| 30           | 314.33    | 265.75 | 70.00 | 59.10 | 37.18 | 31.33 | 26.36 | 22.17 | 21.09 | 17.69 | 15.89 | 13.22 |
| 31           | 322.89    | 273.34 | 71.91 | 60.79 | 38.21 | 32.23 | 27.10 | 22.81 | 21.69 | 18.20 | 16.37 | 13.61 |
| 32           | 331.67    | 281.14 | 73.88 | 62.53 | 39.26 | 33.16 | 27.86 | 23.47 | 22.31 | 18.73 | 16.86 | 14.01 |
| 33           | 340.67    | 289.16 | 75.90 | 64.32 | 40.35 | 34.11 | 28.64 | 24.15 | 22.95 | 19.28 | 17.37 | 14.43 |
| 34           | 349.90    | 297.41 | 77.97 | 66.16 | 41.46 | 35.09 | 29.45 | 24.84 | 23.61 | 19.84 | 17.89 | 14.87 |

| 投保年龄<br>(周岁) | 加费评点 100% |        |        |        |       |       |       |       |       |       |       |       |
|--------------|-----------|--------|--------|--------|-------|-------|-------|-------|-------|-------|-------|-------|
|              | 趸交        |        | 5 年交   |        | 10 年交 |       | 15 年交 |       | 20 年交 |       | 30 年交 |       |
|              | 男         | 女      | 男      | 女      | 男     | 女     | 男     | 女     | 男     | 女     | 男     | 女     |
| 35           | 359.34    | 305.88 | 80.09  | 68.05  | 42.61 | 36.10 | 30.28 | 25.56 | 24.30 | 20.42 | 18.44 | 15.32 |
| 36           | 369.01    | 314.58 | 82.27  | 69.99  | 43.79 | 37.14 | 31.13 | 26.31 | 25.00 | 21.02 | 19.01 | 15.78 |
| 37           | 378.89    | 323.48 | 84.49  | 71.98  | 44.99 | 38.20 | 32.01 | 27.07 | 25.73 | 21.64 | 19.60 | 16.26 |
| 38           | 388.99    | 332.62 | 86.77  | 74.03  | 46.23 | 39.30 | 32.92 | 27.85 | 26.48 | 22.28 | 20.22 | 16.76 |
| 39           | 399.32    | 342.00 | 89.11  | 76.13  | 47.51 | 40.43 | 33.85 | 28.66 | 27.25 | 22.93 | 20.86 | 17.28 |
| 40           | 409.87    | 351.62 | 91.50  | 78.28  | 48.82 | 41.58 | 34.81 | 29.49 | 28.05 | 23.61 | 21.53 | 17.82 |
| 41           | 420.64    | 361.47 | 93.95  | 80.49  | 50.16 | 42.77 | 35.80 | 30.35 | 28.88 | 24.30 | 22.23 | 18.38 |
| 42           | 431.63    | 371.57 | 96.45  | 82.76  | 51.54 | 43.99 | 36.82 | 31.23 | 29.73 | 25.02 | 22.97 | 18.96 |
| 43           | 442.83    | 381.90 | 99.01  | 85.08  | 52.96 | 45.25 | 37.87 | 32.13 | 30.62 | 25.76 | 23.74 | 19.56 |
| 44           | 454.24    | 392.48 | 101.62 | 87.47  | 54.41 | 46.53 | 38.95 | 33.07 | 31.53 | 26.53 | 24.55 | 20.20 |
| 45           | 465.84    | 403.30 | 104.29 | 89.91  | 55.90 | 47.86 | 40.06 | 34.02 | 32.47 | 27.32 | 25.40 | 20.86 |
| 46           | 477.64    | 414.37 | 107.02 | 92.41  | 57.42 | 49.21 | 41.20 | 35.01 | 33.45 | 28.13 |       |       |
| 47           | 489.61    | 425.69 | 109.79 | 94.96  | 58.98 | 50.60 | 42.37 | 36.02 | 34.45 | 28.97 |       |       |
| 48           | 501.77    | 437.25 | 112.62 | 97.58  | 60.58 | 52.03 | 43.57 | 37.06 | 35.50 | 29.84 |       |       |
| 49           | 514.09    | 449.05 | 115.49 | 100.26 | 62.20 | 53.49 | 44.81 | 38.13 | 36.59 | 30.74 |       |       |
| 50           | 526.59    | 461.11 | 118.42 | 103.00 | 63.86 | 54.99 | 46.08 | 39.23 | 37.72 | 31.68 |       |       |
| 51           | 539.24    | 473.38 | 121.39 | 105.79 | 65.56 | 56.52 | 47.39 | 40.37 | 38.90 | 32.65 |       |       |
| 52           | 552.06    | 485.91 | 124.41 | 108.65 | 67.29 | 58.09 | 48.74 | 41.54 | 40.14 | 33.67 |       |       |
| 53           | 565.08    | 498.71 | 127.48 | 111.57 | 69.06 | 59.71 | 50.15 | 42.76 | 41.45 | 34.73 |       |       |
| 54           | 578.29    | 511.77 | 130.61 | 114.56 | 70.89 | 61.37 | 51.62 | 44.02 | 42.83 | 35.85 |       |       |
| 55           | 591.71    | 525.12 | 133.79 | 117.62 | 72.77 | 63.08 | 53.16 | 45.33 | 44.31 | 37.04 |       |       |
| 56           | 605.36    | 538.75 | 137.06 | 120.75 | 74.73 | 64.85 | 54.79 | 46.71 |       |       |       |       |
| 57           | 619.25    | 552.69 | 140.40 | 123.97 | 76.78 | 66.69 | 56.52 | 48.16 |       |       |       |       |
| 58           | 633.39    | 566.91 | 143.85 | 127.28 | 78.92 | 68.61 | 58.37 | 49.69 |       |       |       |       |
| 59           | 647.77    | 581.43 | 147.41 | 130.69 | 81.19 | 70.60 | 60.36 | 51.31 |       |       |       |       |
| 60           | 662.36    | 596.23 | 151.08 | 134.19 | 83.58 | 72.69 | 62.51 | 53.04 |       |       |       |       |
| 61           | 677.12    | 611.28 | 154.88 | 137.80 | 86.12 | 74.88 |       |       |       |       |       |       |
| 62           | 692.02    | 626.55 | 158.79 | 141.50 | 88.80 | 77.17 |       |       |       |       |       |       |
| 63           | 707.02    | 642.02 | 162.83 | 145.31 | 91.66 | 79.57 |       |       |       |       |       |       |
| 64           | 722.06    | 657.66 | 166.99 | 149.23 | 94.70 | 82.10 |       |       |       |       |       |       |
| 65           | 737.12    | 673.43 | 171.29 | 153.25 | 97.95 | 84.77 |       |       |       |       |       |       |
| 66           | 752.11    | 689.23 | 175.73 | 157.38 |       |       |       |       |       |       |       |       |
| 67           | 767.03    | 705.09 | 180.33 | 161.63 |       |       |       |       |       |       |       |       |
| 68           | 781.83    | 720.97 | 185.12 | 166.01 |       |       |       |       |       |       |       |       |
| 69           | 796.47    | 736.83 | 190.10 | 170.53 |       |       |       |       |       |       |       |       |
| 70           | 810.90    | 752.61 | 195.29 | 175.20 |       |       |       |       |       |       |       |       |
| 71           | 825.05    | 768.28 |        |        |       |       |       |       |       |       |       |       |
| 72           | 839.07    | 783.95 |        |        |       |       |       |       |       |       |       |       |
| 73           | 852.76    | 799.42 |        |        |       |       |       |       |       |       |       |       |
| 74           | 866.06    | 814.65 |        |        |       |       |       |       |       |       |       |       |
| 75           | 878.98    | 829.60 |        |        |       |       |       |       |       |       |       |       |

注：月交保费=0.085×年交保费，季交保费=0.254×年交保费，半年交保费=0.505×年交保费

# 小康鸿福传世终身寿险

## 次标准体保险费率表

(以基本保险金额 1,000 元为计算单位)

单位：人民币元

| 投保年龄<br>(周岁) | 加费评点 125% |        |       |       |       |       |       |       |       |       |       |       |
|--------------|-----------|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
|              | 趸交        |        | 5 年交  |       | 10 年交 |       | 15 年交 |       | 20 年交 |       | 30 年交 |       |
|              | 男         | 女      | 男     | 女     | 男     | 女     | 男     | 女     | 男     | 女     | 男     | 女     |
| 0            | 138.13    | 114.97 | 30.72 | 25.56 | 16.27 | 13.54 | 11.50 | 9.56  | 9.16  | 7.61  | 6.81  | 5.66  |
| 1            | 142.31    | 118.44 | 31.65 | 26.33 | 16.76 | 13.94 | 11.84 | 9.85  | 9.43  | 7.84  | 7.01  | 5.83  |
| 2            | 146.62    | 122.01 | 32.60 | 27.12 | 17.27 | 14.36 | 12.20 | 10.15 | 9.72  | 8.08  | 7.23  | 6.00  |
| 3            | 151.05    | 125.69 | 33.58 | 27.94 | 17.79 | 14.79 | 12.57 | 10.45 | 10.01 | 8.32  | 7.45  | 6.18  |
| 4            | 155.61    | 129.47 | 34.60 | 28.78 | 18.32 | 15.24 | 12.95 | 10.77 | 10.31 | 8.57  | 7.67  | 6.37  |
| 5            | 160.31    | 133.37 | 35.64 | 29.64 | 18.87 | 15.70 | 13.34 | 11.09 | 10.62 | 8.83  | 7.91  | 6.56  |
| 6            | 165.14    | 137.38 | 36.71 | 30.53 | 19.44 | 16.17 | 13.74 | 11.42 | 10.95 | 9.10  | 8.15  | 6.76  |
| 7            | 170.12    | 141.52 | 37.82 | 31.45 | 20.03 | 16.66 | 14.15 | 11.77 | 11.28 | 9.37  | 8.40  | 6.97  |
| 8            | 175.25    | 145.77 | 38.96 | 32.40 | 20.63 | 17.16 | 14.58 | 12.12 | 11.62 | 9.66  | 8.65  | 7.18  |
| 9            | 180.53    | 150.16 | 40.13 | 33.37 | 21.26 | 17.67 | 15.02 | 12.49 | 11.98 | 9.95  | 8.92  | 7.40  |
| 10           | 185.97    | 154.67 | 41.34 | 34.38 | 21.90 | 18.20 | 15.48 | 12.86 | 12.34 | 10.25 | 9.19  | 7.62  |
| 11           | 191.58    | 159.32 | 42.59 | 35.41 | 22.56 | 18.75 | 15.95 | 13.25 | 12.72 | 10.56 | 9.48  | 7.85  |
| 12           | 197.35    | 164.11 | 43.87 | 36.47 | 23.24 | 19.32 | 16.44 | 13.65 | 13.11 | 10.88 | 9.77  | 8.09  |
| 13           | 203.30    | 169.05 | 45.19 | 37.57 | 23.95 | 19.90 | 16.94 | 14.07 | 13.51 | 11.21 | 10.07 | 8.34  |
| 14           | 209.42    | 174.13 | 46.55 | 38.70 | 24.67 | 20.50 | 17.45 | 14.49 | 13.92 | 11.55 | 10.38 | 8.59  |
| 15           | 215.73    | 179.37 | 47.96 | 39.86 | 25.43 | 21.12 | 17.99 | 14.93 | 14.35 | 11.90 | 10.70 | 8.85  |
| 16           | 222.23    | 184.76 | 49.41 | 41.07 | 26.20 | 21.76 | 18.54 | 15.38 | 14.79 | 12.26 | 11.04 | 9.12  |
| 17           | 228.92    | 190.31 | 50.91 | 42.31 | 27.00 | 22.42 | 19.11 | 15.85 | 15.25 | 12.63 | 11.38 | 9.40  |
| 18           | 235.80    | 196.02 | 52.47 | 43.59 | 27.83 | 23.10 | 19.70 | 16.33 | 15.72 | 13.01 | 11.74 | 9.69  |
| 19           | 242.21    | 201.55 | 53.90 | 44.82 | 28.59 | 23.75 | 20.24 | 16.79 | 16.15 | 13.38 | 12.07 | 9.96  |
| 20           | 248.79    | 207.23 | 55.36 | 46.08 | 29.37 | 24.42 | 20.79 | 17.27 | 16.60 | 13.76 | 12.41 | 10.25 |
| 21           | 255.54    | 213.07 | 56.87 | 47.38 | 30.18 | 25.11 | 21.36 | 17.76 | 17.05 | 14.15 | 12.76 | 10.54 |
| 22           | 262.48    | 219.09 | 58.42 | 48.72 | 31.00 | 25.82 | 21.95 | 18.26 | 17.53 | 14.55 | 13.12 | 10.84 |
| 23           | 269.62    | 225.28 | 60.01 | 50.10 | 31.85 | 26.55 | 22.55 | 18.78 | 18.01 | 14.97 | 13.50 | 11.16 |
| 24           | 276.94    | 231.66 | 61.65 | 51.52 | 32.72 | 27.31 | 23.18 | 19.31 | 18.51 | 15.39 | 13.88 | 11.48 |
| 25           | 284.47    | 238.22 | 63.33 | 52.98 | 33.62 | 28.08 | 23.82 | 19.86 | 19.03 | 15.83 | 14.28 | 11.81 |
| 26           | 292.20    | 244.98 | 65.05 | 54.48 | 34.54 | 28.88 | 24.47 | 20.43 | 19.56 | 16.29 | 14.70 | 12.15 |
| 27           | 300.14    | 251.93 | 66.83 | 56.03 | 35.49 | 29.70 | 25.15 | 21.01 | 20.11 | 16.76 | 15.12 | 12.51 |
| 28           | 308.29    | 259.09 | 68.65 | 57.62 | 36.46 | 30.55 | 25.85 | 21.61 | 20.68 | 17.24 | 15.57 | 12.88 |
| 29           | 316.65    | 266.45 | 70.52 | 59.26 | 37.47 | 31.42 | 26.57 | 22.23 | 21.26 | 17.74 | 16.03 | 13.26 |
| 30           | 325.23    | 274.03 | 72.44 | 60.95 | 38.50 | 32.32 | 27.31 | 22.87 | 21.86 | 18.25 | 16.50 | 13.65 |
| 31           | 334.02    | 281.82 | 74.41 | 62.69 | 39.55 | 33.24 | 28.07 | 23.53 | 22.49 | 18.78 | 17.00 | 14.06 |
| 32           | 343.04    | 289.83 | 76.44 | 64.47 | 40.64 | 34.20 | 28.85 | 24.21 | 23.13 | 19.33 | 17.51 | 14.47 |
| 33           | 352.27    | 298.07 | 78.51 | 66.31 | 41.76 | 35.18 | 29.66 | 24.90 | 23.79 | 19.89 | 18.04 | 14.91 |
| 34           | 361.73    | 306.53 | 80.64 | 68.20 | 42.91 | 36.18 | 30.49 | 25.62 | 24.47 | 20.47 | 18.59 | 15.36 |

| 投保年龄<br>(周岁) | 加费评点 125% |        |        |        |        |       |       |       |       |       |       |       |
|--------------|-----------|--------|--------|--------|--------|-------|-------|-------|-------|-------|-------|-------|
|              | 趸交        |        | 5 年交   |        | 10 年交  |       | 15 年交 |       | 20 年交 |       | 30 年交 |       |
|              | 男         | 女      | 男      | 女      | 男      | 女     | 男     | 女     | 男     | 女     | 男     | 女     |
| 35           | 371.42    | 315.23 | 82.82  | 70.14  | 44.09  | 37.22 | 31.35 | 26.37 | 25.18 | 21.07 | 19.16 | 15.82 |
| 36           | 381.33    | 324.15 | 85.05  | 72.14  | 45.30  | 38.29 | 32.23 | 27.13 | 25.91 | 21.69 | 19.76 | 16.31 |
| 37           | 391.45    | 333.28 | 87.33  | 74.18  | 46.54  | 39.38 | 33.14 | 27.91 | 26.66 | 22.33 | 20.38 | 16.81 |
| 38           | 401.79    | 342.66 | 89.67  | 76.28  | 47.82  | 40.51 | 34.08 | 28.72 | 27.44 | 22.98 | 21.03 | 17.32 |
| 39           | 412.36    | 352.27 | 92.07  | 78.43  | 49.13  | 41.66 | 35.04 | 29.55 | 28.25 | 23.66 | 21.70 | 17.86 |
| 40           | 423.15    | 362.12 | 94.52  | 80.64  | 50.47  | 42.85 | 36.04 | 30.41 | 29.08 | 24.36 | 22.41 | 18.42 |
| 41           | 434.16    | 372.21 | 97.03  | 82.91  | 51.86  | 44.07 | 37.06 | 31.29 | 29.94 | 25.08 | 23.15 | 19.00 |
| 42           | 445.39    | 382.54 | 99.59  | 85.23  | 53.28  | 45.33 | 38.12 | 32.20 | 30.83 | 25.82 | 23.93 | 19.61 |
| 43           | 456.82    | 393.12 | 102.22 | 87.61  | 54.74  | 46.62 | 39.21 | 33.13 | 31.75 | 26.59 | 24.75 | 20.24 |
| 44           | 468.45    | 403.94 | 104.89 | 90.05  | 56.24  | 47.94 | 40.33 | 34.09 | 32.71 | 27.38 | 25.61 | 20.91 |
| 45           | 480.28    | 415.01 | 107.63 | 92.55  | 57.77  | 49.30 | 41.48 | 35.08 | 33.69 | 28.19 | 26.51 | 21.60 |
| 46           | 492.28    | 426.32 | 110.41 | 95.11  | 59.35  | 50.69 | 42.66 | 36.09 | 34.71 | 29.03 |       |       |
| 47           | 504.46    | 437.87 | 113.25 | 97.73  | 60.95  | 52.12 | 43.88 | 37.13 | 35.77 | 29.91 |       |       |
| 48           | 516.81    | 449.66 | 116.14 | 100.41 | 62.59  | 53.58 | 45.12 | 38.21 | 36.87 | 30.81 |       |       |
| 49           | 529.32    | 461.71 | 119.08 | 103.15 | 64.27  | 55.08 | 46.41 | 39.31 | 38.01 | 31.75 |       |       |
| 50           | 541.99    | 474.00 | 122.06 | 105.95 | 65.98  | 56.62 | 47.73 | 40.45 | 39.20 | 32.72 |       |       |
| 51           | 554.79    | 486.50 | 125.09 | 108.80 | 67.72  | 58.19 | 49.09 | 41.62 | 40.45 | 33.73 |       |       |
| 52           | 567.76    | 499.25 | 128.17 | 111.72 | 69.51  | 59.81 | 50.50 | 42.83 | 41.76 | 34.79 |       |       |
| 53           | 580.91    | 512.26 | 131.30 | 114.70 | 71.34  | 61.46 | 51.97 | 44.09 | 43.14 | 35.90 |       |       |
| 54           | 594.25    | 525.54 | 134.48 | 117.75 | 73.22  | 63.17 | 53.51 | 45.40 | 44.62 | 37.08 |       |       |
| 55           | 607.79    | 539.10 | 137.73 | 120.87 | 75.16  | 64.93 | 55.13 | 46.76 | 46.20 | 38.32 |       |       |
| 56           | 621.54    | 552.94 | 141.05 | 124.07 | 77.19  | 66.75 | 56.84 | 48.20 |       |       |       |       |
| 57           | 635.54    | 567.08 | 144.46 | 127.35 | 79.31  | 68.65 | 58.67 | 49.71 |       |       |       |       |
| 58           | 649.77    | 581.51 | 147.97 | 130.73 | 81.55  | 70.62 | 60.64 | 51.31 |       |       |       |       |
| 59           | 664.23    | 596.23 | 151.60 | 134.21 | 83.91  | 72.69 | 62.77 | 53.01 |       |       |       |       |
| 60           | 678.90    | 611.22 | 155.36 | 137.79 | 86.42  | 74.85 | 65.07 | 54.83 |       |       |       |       |
| 61           | 693.73    | 626.45 | 159.25 | 141.47 | 89.08  | 77.12 |       |       |       |       |       |       |
| 62           | 708.67    | 641.90 | 163.27 | 145.26 | 91.92  | 79.51 |       |       |       |       |       |       |
| 63           | 723.69    | 657.53 | 167.42 | 149.17 | 94.95  | 82.02 |       |       |       |       |       |       |
| 64           | 738.75    | 673.31 | 171.71 | 153.18 | 98.19  | 84.68 |       |       |       |       |       |       |
| 65           | 753.79    | 689.21 | 176.15 | 157.31 | 101.68 | 87.49 |       |       |       |       |       |       |
| 66           | 768.73    | 705.11 | 180.74 | 161.55 |        |       |       |       |       |       |       |       |
| 67           | 783.58    | 721.04 | 185.53 | 165.93 |        |       |       |       |       |       |       |       |
| 68           | 798.29    | 736.97 | 190.52 | 170.45 |        |       |       |       |       |       |       |       |
| 69           | 812.80    | 752.84 | 195.74 | 175.13 |        |       |       |       |       |       |       |       |
| 70           | 827.06    | 768.61 | 201.19 | 179.97 |        |       |       |       |       |       |       |       |
| 71           | 841.01    | 784.22 |        |        |        |       |       |       |       |       |       |       |
| 72           | 854.84    | 799.83 |        |        |        |       |       |       |       |       |       |       |
| 73           | 868.29    | 815.21 |        |        |        |       |       |       |       |       |       |       |
| 74           | 881.33    | 830.31 |        |        |        |       |       |       |       |       |       |       |
| 75           | 893.96    | 845.10 |        |        |        |       |       |       |       |       |       |       |

注：月交保费=0.085×年交保费，季交保费=0.254×年交保费，半年交保费=0.505×年交保费

# 小康鸿福传世终身寿险

## 次标准体保险费率表

(以基本保险金额 1,000 元为计算单位)

单位：人民币元

| 投保年龄<br>(周岁) | 加费评点 150% |        |       |       |       |       |       |       |       |       |       |       |
|--------------|-----------|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
|              | 趸交        |        | 5 年交  |       | 10 年交 |       | 15 年交 |       | 20 年交 |       | 30 年交 |       |
|              | 男         | 女      | 男     | 女     | 男     | 女     | 男     | 女     | 男     | 女     | 男     | 女     |
| 0            | 142.64    | 118.29 | 31.73 | 26.30 | 16.81 | 13.93 | 11.87 | 9.84  | 9.46  | 7.84  | 7.03  | 5.82  |
| 1            | 146.97    | 121.87 | 32.68 | 27.09 | 17.31 | 14.35 | 12.23 | 10.14 | 9.74  | 8.07  | 7.25  | 6.00  |
| 2            | 151.42    | 125.55 | 33.67 | 27.91 | 17.83 | 14.78 | 12.60 | 10.44 | 10.04 | 8.31  | 7.47  | 6.18  |
| 3            | 156.01    | 129.33 | 34.69 | 28.75 | 18.37 | 15.22 | 12.98 | 10.76 | 10.34 | 8.56  | 7.69  | 6.37  |
| 4            | 160.72    | 133.23 | 35.73 | 29.61 | 18.93 | 15.68 | 13.37 | 11.08 | 10.65 | 8.82  | 7.93  | 6.56  |
| 5            | 165.57    | 137.24 | 36.81 | 30.51 | 19.50 | 16.15 | 13.78 | 11.41 | 10.98 | 9.09  | 8.17  | 6.76  |
| 6            | 170.57    | 141.38 | 37.92 | 31.42 | 20.09 | 16.64 | 14.19 | 11.76 | 11.31 | 9.36  | 8.42  | 6.96  |
| 7            | 175.72    | 145.63 | 39.07 | 32.37 | 20.69 | 17.14 | 14.62 | 12.11 | 11.65 | 9.65  | 8.68  | 7.17  |
| 8            | 181.02    | 150.01 | 40.24 | 33.34 | 21.32 | 17.66 | 15.07 | 12.48 | 12.01 | 9.94  | 8.95  | 7.39  |
| 9            | 186.48    | 154.53 | 41.46 | 34.35 | 21.96 | 18.19 | 15.52 | 12.85 | 12.37 | 10.24 | 9.22  | 7.61  |
| 10           | 192.11    | 159.18 | 42.71 | 35.38 | 22.62 | 18.74 | 15.99 | 13.24 | 12.75 | 10.55 | 9.50  | 7.85  |
| 11           | 197.90    | 163.97 | 43.99 | 36.44 | 23.31 | 19.30 | 16.48 | 13.64 | 13.14 | 10.87 | 9.80  | 8.08  |
| 12           | 203.87    | 168.90 | 45.32 | 37.54 | 24.01 | 19.88 | 16.98 | 14.05 | 13.54 | 11.20 | 10.10 | 8.33  |
| 13           | 210.02    | 173.98 | 46.69 | 38.67 | 24.74 | 20.48 | 17.50 | 14.48 | 13.96 | 11.54 | 10.41 | 8.58  |
| 14           | 216.35    | 179.21 | 48.09 | 39.83 | 25.50 | 21.10 | 18.04 | 14.92 | 14.39 | 11.89 | 10.74 | 8.84  |
| 15           | 222.87    | 184.60 | 49.55 | 41.03 | 26.27 | 21.74 | 18.59 | 15.37 | 14.83 | 12.25 | 11.07 | 9.11  |
| 16           | 229.59    | 190.15 | 51.05 | 42.27 | 27.08 | 22.40 | 19.16 | 15.84 | 15.29 | 12.62 | 11.42 | 9.39  |
| 17           | 236.51    | 195.87 | 52.61 | 43.55 | 27.91 | 23.08 | 19.75 | 16.32 | 15.76 | 13.00 | 11.78 | 9.68  |
| 18           | 243.63    | 201.75 | 54.22 | 44.87 | 28.77 | 23.78 | 20.36 | 16.81 | 16.25 | 13.40 | 12.15 | 9.98  |
| 19           | 250.20    | 207.41 | 55.68 | 46.13 | 29.55 | 24.45 | 20.92 | 17.29 | 16.70 | 13.78 | 12.49 | 10.26 |
| 20           | 256.95    | 213.23 | 57.19 | 47.42 | 30.35 | 25.13 | 21.49 | 17.77 | 17.16 | 14.17 | 12.84 | 10.55 |
| 21           | 263.88    | 219.22 | 58.74 | 48.75 | 31.17 | 25.84 | 22.08 | 18.27 | 17.63 | 14.57 | 13.20 | 10.85 |
| 22           | 270.99    | 225.38 | 60.32 | 50.12 | 32.02 | 26.57 | 22.68 | 18.79 | 18.11 | 14.98 | 13.57 | 11.16 |
| 23           | 278.31    | 231.72 | 61.96 | 51.54 | 32.89 | 27.32 | 23.30 | 19.32 | 18.61 | 15.40 | 13.96 | 11.49 |
| 24           | 285.82    | 238.25 | 63.63 | 52.99 | 33.79 | 28.09 | 23.94 | 19.87 | 19.13 | 15.84 | 14.36 | 11.82 |
| 25           | 293.53    | 244.97 | 65.36 | 54.48 | 34.71 | 28.88 | 24.60 | 20.43 | 19.66 | 16.29 | 14.77 | 12.16 |
| 26           | 301.45    | 251.89 | 67.13 | 56.02 | 35.65 | 29.70 | 25.27 | 21.01 | 20.21 | 16.76 | 15.20 | 12.51 |
| 27           | 309.59    | 259.01 | 68.95 | 57.61 | 36.63 | 30.54 | 25.97 | 21.61 | 20.77 | 17.24 | 15.64 | 12.88 |
| 28           | 317.93    | 266.34 | 70.82 | 59.24 | 37.63 | 31.41 | 26.69 | 22.22 | 21.36 | 17.73 | 16.10 | 13.25 |
| 29           | 326.50    | 273.88 | 72.73 | 60.92 | 38.66 | 32.31 | 27.43 | 22.86 | 21.96 | 18.24 | 16.58 | 13.65 |
| 30           | 335.28    | 281.63 | 74.70 | 62.65 | 39.71 | 33.23 | 28.19 | 23.51 | 22.58 | 18.77 | 17.07 | 14.05 |
| 31           | 344.28    | 289.61 | 76.72 | 64.43 | 40.80 | 34.17 | 28.97 | 24.19 | 23.22 | 19.31 | 17.59 | 14.47 |
| 32           | 353.50    | 297.81 | 78.79 | 66.26 | 41.92 | 35.15 | 29.77 | 24.89 | 23.88 | 19.88 | 18.12 | 14.90 |
| 33           | 362.95    | 306.24 | 80.92 | 68.14 | 43.06 | 36.15 | 30.61 | 25.60 | 24.57 | 20.45 | 18.67 | 15.35 |
| 34           | 372.62    | 314.90 | 83.09 | 70.07 | 44.24 | 37.18 | 31.46 | 26.34 | 25.27 | 21.05 | 19.24 | 15.81 |

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