

中意意心守护（尊享版）重大疾病保险费率表

（每1,000元基本保险金额）

保至65周岁 标准体

单位：元

年龄	男性						女性					
	一次性付清	3年交	5年交	10年交	15年交	20年交	一次性付清	3年交	5年交	10年交	15年交	20年交
18	144.90	52.73	31.86	16.33	11.31	8.91	136.88	49.77	30.08	15.43	10.70	8.45
19	147.76	53.78	32.50	16.67	11.55	9.10	139.57	50.75	30.68	15.75	10.93	8.64
20	150.66	54.85	33.16	17.01	11.79	9.30	142.28	51.75	31.29	16.07	11.16	8.84
21	153.61	55.94	33.82	17.36	12.04	9.50	145.03	52.76	31.90	16.40	11.40	9.04
22	156.59	57.04	34.49	17.71	12.29	9.71	147.80	53.77	32.53	16.73	11.65	9.24
23	159.60	58.16	35.17	18.07	12.55	9.92	150.58	54.79	33.16	17.08	11.90	9.45
24	162.65	59.28	35.86	18.44	12.81	10.14	153.38	55.83	33.80	17.42	12.15	9.67
25	165.73	60.42	36.56	18.81	13.08	10.35	156.20	56.87	34.44	17.77	12.41	9.89
26	168.83	61.56	37.26	19.18	13.34	10.58	159.01	57.91	35.08	18.12	12.67	10.11
27	171.95	62.71	37.96	19.55	13.61	10.80	161.80	58.95	35.73	18.48	12.94	10.33
28	175.08	63.87	38.67	19.93	13.89	11.03	164.57	59.98	36.36	18.83	13.20	10.56
29	178.22	65.03	39.38	20.31	14.17	11.27	167.29	60.99	37.00	19.18	13.46	10.78
30	181.36	66.18	40.09	20.69	14.45	11.50	169.94	61.98	37.61	19.53	13.72	11.00
31	184.47	67.34	40.80	21.08	14.73	11.74	172.49	62.93	38.21	19.86	13.98	11.23
32	187.56	68.48	41.51	21.46	15.02	11.99	174.93	63.85	38.79	20.19	14.23	11.44
33	190.59	69.60	42.20	21.84	15.30	12.24	177.24	64.72	39.34	20.50	14.47	11.65
34	193.54	70.71	42.89	22.22	15.59	12.48	179.40	65.54	39.85	20.80	14.70	11.85
35	196.40	71.77	43.55	22.59	15.87	12.73	181.39	66.29	40.33	21.08	14.92	12.05
36	199.14	72.80	44.19	22.95	16.15		183.18	66.98	40.77	21.34	15.13	
37	201.73	73.77	44.80	23.30	16.42		184.74	67.58	41.16	21.58	15.32	
38	204.16	74.69	45.38	23.64	16.68		186.04	68.09	41.50	21.79	15.49	
39	206.40	75.54	45.93	23.95	16.94		187.01	68.48	41.77	21.97	15.64	
40	208.44	76.32	46.43	24.25	17.19		187.62	68.74	41.96	22.10	15.76	
41	210.23	77.02	46.88	24.53			187.81	68.85	42.05	22.19		
42	211.75	77.61	47.27	24.78			187.54	68.80	42.05	22.22		
43	212.95	78.09	47.59	25.01			186.77	68.56	41.93	22.18		
44	213.80	78.45	47.85	25.20			185.48	68.13	41.69	22.09		
45	214.23	78.65	48.01	25.35			183.69	67.50	41.33	21.93		
46	214.20	78.70	48.08				181.39	66.69	40.86			
47	213.64	78.55	48.04				178.62	65.70	40.27			
48	212.50	78.19	47.88				175.39	64.54	39.59			
49	210.71	77.61	47.58				171.72	63.23	38.81			
50	208.20	76.76	47.12				167.65	61.77	37.93			
51	204.85	75.60					163.07	60.10				
52	200.59	74.10					157.98	58.24				
53	195.29	72.22					152.30	56.17				
54	188.83	69.90					145.93	53.85				
55	181.06	67.11					138.76	51.23				

保至65周岁 次标准体-额外风险比例25%

单位：元

年龄	男性						女性					
	一次性付清	3年交	5年交	10年交	15年交	20年交	一次性付清	3年交	5年交	10年交	15年交	20年交
18	174.97	63.77	38.55	19.78	13.71	10.82	166.15	60.44	36.54	18.76	13.03	10.32
19	178.48	65.06	39.33	20.19	14.01	11.06	169.42	61.64	37.27	19.15	13.32	10.56
20	182.05	66.37	40.13	20.61	14.31	11.31	172.73	62.86	38.02	19.55	13.61	10.81
21	185.66	67.70	40.94	21.04	14.62	11.56	176.08	64.08	38.77	19.96	13.91	11.06
22	189.32	69.04	41.76	21.48	14.93	11.82	179.45	65.33	39.54	20.38	14.22	11.33
23	193.01	70.40	42.60	21.92	15.25	12.09	182.85	66.58	40.31	20.80	14.54	11.60
24	196.74	71.78	43.45	22.38	15.58	12.36	186.26	67.85	41.10	21.24	14.86	11.87
25	200.51	73.18	44.31	22.83	15.91	12.64	189.70	69.13	41.90	21.68	15.19	12.16
26	204.29	74.58	45.16	23.29	16.25	12.92	193.14	70.40	42.69	22.12	15.53	12.44
27	208.10	75.99	46.03	23.76	16.59	13.21	196.55	71.68	43.48	22.56	15.86	12.73
28	211.93	77.40	46.90	24.23	16.94	13.50	199.94	72.94	44.27	23.01	16.20	13.03
29	215.76	78.83	47.78	24.70	17.29	13.80	203.27	74.19	45.06	23.45	16.54	13.32
30	219.60	80.25	48.65	25.18	17.64	14.11	206.51	75.41	45.83	23.89	16.88	13.62
31	223.42	81.67	49.53	25.66	18.01	14.42	209.65	76.59	46.58	24.32	17.21	13.91
32	227.20	83.07	50.41	26.15	18.37	14.74	212.65	77.73	47.30	24.73	17.54	14.20
33	230.92	84.46	51.27	26.63	18.74	15.06	215.50	78.81	47.99	25.14	17.85	14.48
34	234.56	85.83	52.12	27.11	19.11	15.39	218.17	79.83	48.64	25.52	18.16	14.76
35	238.08	87.15	52.95	27.58	19.47	15.72	220.64	80.78	49.25	25.89	18.46	15.02
36	241.46	88.43	53.76	28.04	19.84		222.87	81.64	49.81	26.23	18.74	
37	244.67	89.65	54.53	28.49	20.20		224.84	82.41	50.31	26.55	19.00	
38	247.69	90.80	55.27	28.93	20.55		226.49	83.07	50.75	26.84	19.24	
39	250.50	91.88	55.96	29.35	20.89		227.76	83.59	51.11	27.08	19.45	
40	253.05	92.87	56.60	29.74	21.23		228.59	83.95	51.38	27.28	19.62	
41	255.33	93.76	57.19	30.12			228.92	84.14	51.54	27.42		
42	257.28	94.53	57.71	30.46			228.69	84.12	51.57	27.49		
43	258.87	95.18	58.15	30.78			227.87	83.89	51.47	27.48		
44	260.02	95.67	58.51	31.06			226.44	83.42	51.23	27.40		
45	260.69	95.99	58.77	31.30			224.40	82.73	50.84	27.24		
46	260.80	96.12	58.91				221.75	81.80	50.30			
47	260.30	96.02	58.93				218.52	80.66	49.63			
48	259.10	95.67	58.81				214.75	79.30	48.85			
49	257.12	95.06	58.51				210.44	77.78	47.94			
50	254.28	94.13	58.03				205.64	76.06	46.91			
51	250.43	92.81					200.21	74.08				
52	245.48	91.09					194.14	71.86				
53	239.27	88.91					187.36	69.39				
54	231.65	86.20					179.72	66.60				
55	222.43	82.89					171.09	63.45				

保至65周岁 次标准体-额外风险比例50%

单位：元

年龄	男性						女性					
	一次性付清	3年交	5年交	10年交	15年交	20年交	一次性付清	3年交	5年交	10年交	15年交	20年交
18	203.06	74.07	44.79	23.00	15.96	12.62	193.66	70.48	42.62	21.91	15.24	12.10
19	207.16	75.58	45.70	23.48	16.31	12.91	197.49	71.88	43.48	22.37	15.59	12.39
20	211.33	77.11	46.64	23.98	16.67	13.21	201.36	73.31	44.36	22.85	15.94	12.70
21	215.55	78.67	47.59	24.49	17.04	13.52	205.27	74.75	45.25	23.33	16.30	13.01
22	219.83	80.24	48.56	25.01	17.42	13.83	209.22	76.21	46.15	23.83	16.68	13.33
23	224.15	81.84	49.54	25.54	17.80	14.15	213.20	77.68	47.07	24.34	17.06	13.66
24	228.51	83.46	50.54	26.07	18.20	14.48	217.20	79.17	48.00	24.86	17.46	14.00
25	232.92	85.10	51.55	26.62	18.60	14.82	221.24	80.68	48.94	25.39	17.86	14.35
26	237.35	86.75	52.57	27.16	19.00	15.16	225.26	82.18	49.88	25.92	18.26	14.71
27	241.82	88.40	53.59	27.72	19.41	15.51	229.27	83.68	50.82	26.45	18.68	15.07
28	246.31	90.07	54.62	28.28	19.83	15.87	233.24	85.18	51.76	26.99	19.09	15.44
29	250.81	91.74	55.65	28.85	20.25	16.24	237.16	86.65	52.69	27.53	19.51	15.81
30	255.31	93.42	56.69	29.42	20.69	16.62	240.97	88.10	53.61	28.06	19.93	16.18
31	259.80	95.10	57.73	30.00	21.13	17.01	244.67	89.51	54.51	28.59	20.35	16.55
32	264.25	96.76	58.77	30.58	21.58	17.40	248.22	90.86	55.38	29.10	20.75	16.92
33	268.63	98.41	59.80	31.17	22.03	17.81	251.59	92.15	56.20	29.60	21.15	17.28
34	272.92	100.02	60.82	31.75	22.48	18.22	254.75	93.37	56.99	30.07	21.54	17.64
35	277.08	101.60	61.81	32.33	22.94	18.64	257.69	94.51	57.73	30.53	21.92	17.98
36	281.08	103.12	62.78	32.89	23.40		260.37	95.56	58.42	30.97	22.28	
37	284.90	104.58	63.72	33.45	23.85		262.73	96.49	59.05	31.37	22.62	
38	288.50	105.97	64.61	33.99	24.30		264.74	97.30	59.60	31.74	22.93	
39	291.86	107.27	65.46	34.52	24.74		266.31	97.96	60.06	32.07	23.22	
40	294.94	108.48	66.25	35.02	25.18		267.38	98.44	60.42	32.33	23.46	
41	297.71	109.57	66.98	35.50			267.88	98.71	60.65	32.53		
42	300.11	110.54	67.64	35.95			267.75	98.76	60.74	32.65		
43	302.08	111.36	68.21	36.37			266.93	98.55	60.67	32.69		
44	303.58	112.01	68.69	36.76			265.41	98.08	60.44	32.63		
45	304.52	112.46	69.05	37.09			263.18	97.34	60.03	32.48		
46	304.83	112.69	69.29				260.25	96.33	59.45			
47	304.44	112.68	69.39				256.66	95.06	58.73			
48	303.25	112.37	69.33				252.42	93.55	57.86			
49	301.17	111.77	69.08				247.56	91.84	56.85			
50	298.10	110.80	68.61				242.14	89.92	55.70			
51	293.88	109.39					235.96	87.66				
52	288.37	107.50					229.04	85.13				
53	281.40	105.07					221.26	82.28				
54	272.79	102.03					212.47	79.07				
55	262.30	98.29					202.51	75.43				

保至65周岁 次标准体-额外风险比例75%

单位：元

年龄	男性						女性					
	一次性付清	3年交	5年交	10年交	15年交	20年交	一次性付清	3年交	5年交	10年交	15年交	20年交
18	229.19	83.67	50.60	26.01	18.08	14.32	219.53	79.92	48.35	24.88	17.34	13.80
19	233.85	85.38	51.65	26.56	18.48	14.66	223.87	81.53	49.33	25.41	17.74	14.14
20	238.58	87.13	52.72	27.13	18.90	15.00	228.28	83.15	50.34	25.96	18.15	14.50
21	243.38	88.90	53.80	27.72	19.32	15.36	232.73	84.80	51.35	26.53	18.58	14.87
22	248.24	90.69	54.91	28.32	19.76	15.73	237.22	86.46	52.38	27.10	19.02	15.25
23	253.15	92.51	56.03	28.93	20.21	16.11	241.75	88.14	53.43	27.69	19.47	15.65
24	258.11	94.36	57.18	29.55	20.67	16.50	246.30	89.84	54.50	28.30	19.94	16.06
25	263.13	96.24	58.34	30.18	21.13	16.89	250.91	91.57	55.59	28.91	20.41	16.48
26	268.17	98.12	59.50	30.81	21.60	17.30	255.49	93.29	56.67	29.53	20.89	16.91
27	273.26	100.01	60.67	31.45	22.08	17.72	260.07	95.01	57.76	30.16	21.39	17.35
28	278.37	101.92	61.85	32.10	22.58	18.14	264.60	96.73	58.85	30.80	21.88	17.79
29	283.51	103.83	63.04	32.76	23.08	18.58	269.07	98.42	59.93	31.43	22.39	18.25
30	288.64	105.75	64.23	33.43	23.59	19.04	273.44	100.09	60.99	32.06	22.89	18.70
31	293.77	107.67	65.43	34.10	24.11	19.50	277.67	101.71	62.04	32.68	23.39	19.16
32	298.85	109.58	66.63	34.79	24.64	19.98	281.74	103.28	63.05	33.29	23.89	19.61
33	303.87	111.48	67.82	35.47	25.18	20.47	285.61	104.77	64.02	33.89	24.37	20.06
34	308.78	113.34	69.00	36.16	25.73	20.97	289.26	106.19	64.94	34.46	24.85	20.50
35	313.55	115.16	70.16	36.84	26.28	21.49	292.66	107.52	65.82	35.01	25.31	20.93
36	318.16	116.92	71.29	37.52	26.83		295.77	108.75	66.63	35.54	25.76	
37	322.56	118.62	72.39	38.19	27.39		298.53	109.86	67.38	36.04	26.19	
38	326.73	120.24	73.44	38.84	27.94		300.90	110.83	68.05	36.50	26.59	
39	330.64	121.77	74.45	39.47	28.49		302.78	111.63	68.62	36.91	26.95	
40	334.23	123.20	75.39	40.09	29.04		304.11	112.23	69.08	37.26	27.27	
41	337.49	124.50	76.27	40.68			304.81	112.61	69.39	37.53		
42	340.34	125.67	77.07	41.25			304.79	112.73	69.55	37.72		
43	342.73	126.67	77.79	41.79			304.02	112.57	69.54	37.81		
44	344.58	127.49	78.39	42.29			302.46	112.11	69.33	37.79		
45	345.83	128.09	78.88	42.74			300.11	111.35	68.93	37.66		
46	346.38	128.45	79.24				296.97	110.29	68.33			
47	346.15	128.54	79.44				293.08	108.93	67.56			
48	345.04	128.32	79.47				288.47	107.29	66.63			
49	342.94	127.75	79.29				283.15	105.43	65.55			
50	339.75	126.79	78.86				277.21	103.34	64.30			
51	335.24	125.33					270.38	100.84				
52	329.30	123.33					262.69	98.03				
53	321.71	120.72					254.03	94.86				
54	312.26	117.41					244.21	91.27				
55	300.68	113.30					233.04	87.19				

保至65周岁 次标准体-额外风险比例100%

单位：元

年龄	男性						女性					
	一次性付清	3年交	5年交	10年交	15年交	20年交	一次性付清	3年交	5年交	10年交	15年交	20年交
18	253.50	92.61	56.02	28.82	20.06	15.92	243.84	88.81	53.74	27.68	19.33	15.42
19	258.67	94.52	57.19	29.44	20.52	16.30	248.68	90.60	54.84	28.29	19.78	15.82
20	263.94	96.46	58.38	30.09	20.99	16.70	253.59	92.42	55.97	28.91	20.26	16.23
21	269.27	98.44	59.59	30.74	21.47	17.11	258.55	94.25	57.10	29.55	20.74	16.66
22	274.68	100.44	60.83	31.42	21.97	17.53	263.56	96.11	58.26	30.20	21.25	17.11
23	280.15	102.47	62.09	32.10	22.48	17.96	268.60	97.99	59.44	30.87	21.77	17.57
24	285.67	104.54	63.38	32.81	23.00	18.41	273.68	99.90	60.65	31.56	22.31	18.05
25	291.26	106.64	64.68	33.52	23.53	18.87	278.82	101.84	61.87	32.27	22.86	18.54
26	296.89	108.74	65.98	34.23	24.07	19.34	283.94	103.77	63.09	32.98	23.42	19.05
27	302.56	110.86	67.30	34.96	24.62	19.82	289.05	105.70	64.32	33.70	24.00	19.57
28	308.27	112.99	68.62	35.70	25.19	20.32	294.12	107.63	65.55	34.43	24.58	20.10
29	314.00	115.14	69.96	36.45	25.76	20.83	299.12	109.54	66.78	35.16	25.17	20.64
30	319.74	117.29	71.31	37.21	26.35	21.36	304.01	111.41	67.99	35.89	25.76	21.18
31	325.46	119.45	72.66	37.99	26.96	21.91	308.76	113.25	69.17	36.61	26.35	21.72
32	331.15	121.60	74.01	38.77	27.58	22.47	313.33	115.02	70.33	37.32	26.94	22.27
33	336.77	123.73	75.36	39.56	28.21	23.06	317.69	116.72	71.44	38.01	27.52	22.81
34	342.28	125.83	76.70	40.35	28.85	23.65	321.81	118.33	72.50	38.69	28.09	23.34
35	347.64	127.89	78.02	41.14	29.50	24.27	325.65	119.85	73.51	39.34	28.65	23.87
36	352.83	129.89	79.32	41.93	30.15		329.18	121.26	74.46	39.97	29.19	
37	357.80	131.82	80.57	42.71	30.81		332.34	122.54	75.34	40.57	29.71	
38	362.52	133.67	81.79	43.48	31.47		335.07	123.67	76.13	41.13	30.20	
39	366.95	135.42	82.95	44.23	32.14		337.28	124.62	76.82	41.64	30.66	
40	371.06	137.07	84.05	44.97	32.81		338.88	125.36	77.38	42.08	31.07	
41	374.80	138.58	85.09	45.68			339.79	125.85	77.79	42.43		
42	378.11	139.95	86.04	46.37			339.92	126.06	78.03	42.69		
43	380.92	141.15	86.90	47.04			339.23	125.97	78.08	42.84		
44	383.16	142.15	87.65	47.67			337.68	125.55	77.92	42.87		
45	384.73	142.92	88.28	48.26			335.26	124.79	77.54	42.78		
46	385.56	143.43	88.77				331.98	123.70	76.93			
47	385.54	143.65	89.09				327.87	122.28	76.15			
48	384.57	143.52	89.23				322.95	120.54	75.18			
49	382.51	143.04	89.15				317.24	118.58	74.04			
50	379.28	142.13	88.80				310.87	116.35	72.71			
51	374.60	140.65					303.49	113.65				
52	368.33	138.59					295.14	110.59				
53	360.26	135.85					285.70	107.14				
54	350.12	132.33					274.96	103.21				
55	337.60	127.93					262.68	98.72				

保至70周岁 标准体

单位：元

年龄	男性						女性					
	一次性付清	3年交	5年交	10年交	15年交	20年交	一次性付清	3年交	5年交	10年交	15年交	20年交
18	187.67	68.29	41.27	21.15	14.64	11.54	169.06	61.49	37.16	19.06	13.22	10.45
19	191.53	69.71	42.13	21.60	14.96	11.80	172.50	62.75	37.93	19.47	13.52	10.69
20	195.47	71.16	43.01	22.06	15.29	12.07	175.99	64.04	38.72	19.89	13.82	10.94
21	199.47	72.63	43.91	22.53	15.63	12.35	179.54	65.34	39.52	20.32	14.13	11.20
22	203.54	74.13	44.82	23.02	15.98	12.63	183.13	66.66	40.33	20.75	14.45	11.47
23	207.66	75.65	45.76	23.52	16.33	12.92	186.77	68.00	41.15	21.20	14.77	11.74
24	211.85	77.21	46.71	24.02	16.70	13.22	190.45	69.36	41.99	21.65	15.11	12.02
25	216.10	78.80	47.69	24.54	17.07	13.52	194.16	70.74	42.84	22.11	15.45	12.31
26	220.40	80.41	48.67	25.06	17.44	13.84	197.90	72.12	43.69	22.58	15.79	12.60
27	224.77	82.04	49.66	25.59	17.83	14.15	201.64	73.50	44.55	23.05	16.14	12.90
28	229.19	83.68	50.67	26.12	18.22	14.48	205.39	74.90	45.41	23.52	16.50	13.20
29	233.68	85.35	51.69	26.67	18.61	14.81	209.11	76.28	46.28	24.00	16.85	13.50
30	238.22	87.02	52.72	27.22	19.02	15.15	212.79	77.66	47.13	24.48	17.21	13.81
31	242.78	88.71	53.76	27.78	19.43	15.50	216.42	79.01	47.98	24.95	17.57	14.11
32	247.36	90.41	54.80	28.35	19.85	15.86	219.96	80.34	48.81	25.41	17.92	14.42
33	251.93	92.11	55.85	28.92	20.28	16.23	223.41	81.64	49.63	25.87	18.27	14.72
34	256.47	93.80	56.90	29.50	20.71	16.60	226.75	82.90	50.42	26.32	18.62	15.02
35	260.97	95.48	57.94	30.07	21.14	16.98	229.96	84.11	51.18	26.76	18.95	15.31
36	265.40	97.14	58.98	30.65	21.58	17.36	233.02	85.27	51.91	27.18	19.28	15.60
37	269.75	98.77	60.00	31.22	22.02	17.75	235.89	86.36	52.61	27.59	19.60	15.88
38	274.00	100.37	61.00	31.79	22.46	18.15	238.55	87.38	53.26	27.98	19.91	16.15
39	278.13	101.93	61.98	32.35	22.90	18.55	240.94	88.31	53.87	28.34	20.19	16.40
40	282.12	103.44	62.94	32.90	23.34	18.95	243.03	89.12	54.40	28.67	20.46	16.64
41	285.95	104.90	63.86	33.45	23.78		244.76	89.81	54.86	28.96	20.69	
42	289.59	106.29	64.75	33.98	24.22		246.09	90.36	55.24	29.20	20.89	
43	292.99	107.60	65.60	34.50	24.65		247.00	90.76	55.51	29.39	21.05	
44	296.13	108.83	66.39	35.00	25.08		247.47	90.99	55.69	29.53	21.18	
45	298.96	109.94	67.13	35.48	25.50		247.51	91.06	55.77	29.61	21.26	
46	301.43	110.93	67.80	35.93			247.14	90.97	55.74	29.64		
47	303.50	111.78	68.40	36.36			246.37	90.73	55.63	29.62		
48	305.12	112.47	68.90	36.74			245.23	90.35	55.44	29.55		
49	306.22	113.00	69.31	37.07			243.73	89.86	55.17	29.45		
50	306.76	113.32	69.59	37.36			241.93	89.25	54.82	29.31		
51	306.62	113.38	69.72				239.70	88.46	54.36			
52	305.75	113.18	69.69				237.05	87.51	53.80			
53	304.03	112.68	69.48				233.92	86.39	53.14			
54	301.37	111.83	69.08				230.22	85.07	52.37			
55	297.64	110.59	68.44				225.85	83.51	51.45			
56	292.74	108.94					220.70	81.67				
57	286.52	106.81					214.66	79.50				
58	278.84	104.14					207.60	76.95				
59	269.52	100.87					199.41	73.97				
60	258.41	96.92					189.97	70.53				

保至70周岁 次标准体-额外风险比例25%

单位：元

年龄	男性						女性					
	一次性付清	3年交	5年交	10年交	15年交	20年交	一次性付清	3年交	5年交	10年交	15年交	20年交
18	222.46	81.13	49.04	25.17	17.46	13.79	202.92	73.85	44.65	22.93	15.93	12.62
19	227.12	82.86	50.09	25.72	17.85	14.11	207.08	75.38	45.59	23.43	16.30	12.93
20	231.88	84.61	51.17	26.28	18.25	14.44	211.30	76.94	46.54	23.94	16.67	13.24
21	236.75	86.40	52.26	26.86	18.67	14.78	215.59	78.51	47.50	24.46	17.06	13.57
22	241.69	88.23	53.37	27.46	19.10	15.13	219.92	80.11	48.49	25.00	17.45	13.90
23	246.71	90.08	54.51	28.06	19.53	15.49	224.31	81.73	49.49	25.55	17.86	14.25
24	251.79	91.96	55.67	28.68	19.98	15.87	228.74	83.37	50.51	26.11	18.28	14.61
25	256.96	93.88	56.84	29.30	20.43	16.25	233.23	85.05	51.55	26.68	18.71	14.97
26	262.19	95.81	58.03	29.94	20.90	16.63	237.74	86.72	52.59	27.25	19.14	15.35
27	267.48	97.77	59.23	30.58	21.37	17.03	242.27	88.41	53.64	27.84	19.58	15.73
28	272.83	99.76	60.45	31.24	21.85	17.44	246.80	90.10	54.69	28.43	20.03	16.12
29	278.25	101.77	61.69	31.91	22.35	17.86	251.30	91.79	55.75	29.03	20.48	16.51
30	283.70	103.79	62.94	32.59	22.85	18.29	255.77	93.46	56.81	29.62	20.94	16.91
31	289.20	105.83	64.20	33.28	23.37	18.74	260.16	95.12	57.85	30.22	21.40	17.31
32	294.71	107.89	65.47	33.98	23.89	19.19	264.47	96.75	58.88	30.80	21.85	17.71
33	300.21	109.95	66.75	34.69	24.43	19.66	268.66	98.34	59.88	31.38	22.31	18.11
34	305.69	112.00	68.03	35.40	24.97	20.14	272.73	99.88	60.86	31.95	22.75	18.50
35	311.13	114.04	69.30	36.12	25.53	20.63	276.65	101.38	61.81	32.51	23.20	18.89
36	316.49	116.06	70.57	36.84	26.08	21.14	280.39	102.81	62.73	33.06	23.63	19.28
37	321.77	118.06	71.83	37.56	26.65	21.65	283.93	104.17	63.61	33.59	24.05	19.66
38	326.94	120.02	73.07	38.28	27.22	22.17	287.20	105.44	64.44	34.10	24.46	20.02
39	331.97	121.94	74.29	38.99	27.80	22.71	290.18	106.61	65.20	34.57	24.85	20.37
40	336.85	123.81	75.48	39.70	28.38	23.25	292.79	107.65	65.90	35.01	25.21	20.70
41	341.54	125.62	76.64	40.40	28.96		294.99	108.54	66.51	35.40	25.53	
42	346.02	127.35	77.77	41.10	29.55		296.73	109.27	67.01	35.74	25.82	
43	350.24	129.00	78.84	41.78	30.13		297.98	109.82	67.41	36.02	26.06	
44	354.16	130.54	79.87	42.45	30.72		298.71	110.18	67.68	36.23	26.25	
45	357.73	131.97	80.83	43.10	31.31		298.94	110.35	67.83	36.38	26.40	
46	360.89	133.26	81.72	43.73			298.68	110.33	67.86	36.46		
47	363.59	134.40	82.53	44.32			297.96	110.13	67.79	36.48		
48	365.78	135.36	83.24	44.88			296.80	109.76	67.63	36.46		
49	367.38	136.12	83.84	45.39			295.22	109.27	67.38	36.38		
50	368.34	136.67	84.31	45.84			293.30	108.66	67.04	36.26		
51	368.51	136.91	84.60				290.85	107.79	66.54			
52	367.83	136.84	84.70				287.90	106.75	65.94			
53	366.17	136.43	84.61				284.38	105.50	65.21			
54	363.42	135.61	84.28				280.18	104.01	64.35			
55	359.40	134.34	83.69				275.17	102.23	63.32			
56	354.03	132.60					269.24	100.12				
57	347.09	130.29					262.21	97.61				
58	338.41	127.33					253.96	94.64				
59	327.78	123.66					244.33	91.14				
60	314.97	119.16					233.14	87.07				

保至70周岁 次标准体-额外风险比例50%

单位：元

年龄	男性						女性					
	一次性付清	3年交	5年交	10年交	15年交	20年交	一次性付清	3年交	5年交	10年交	15年交	20年交
18	254.00	92.74	56.08	28.80	20.00	15.83	234.01	85.21	51.53	26.49	18.44	14.65
19	259.40	94.72	57.29	29.44	20.46	16.21	238.81	86.98	52.62	27.08	18.87	15.01
20	264.89	96.75	58.52	30.10	20.94	16.60	243.70	88.78	53.73	27.68	19.32	15.39
21	270.48	98.81	59.78	30.77	21.42	17.00	248.66	90.61	54.85	28.29	19.78	15.79
22	276.16	100.91	61.07	31.46	21.93	17.42	253.68	92.47	56.00	28.92	20.25	16.19
23	281.93	103.04	62.39	32.17	22.44	17.85	258.76	94.34	57.17	29.57	20.74	16.61
24	287.78	105.22	63.73	32.89	22.96	18.29	263.89	96.26	58.36	30.24	21.24	17.05
25	293.74	107.44	65.09	33.62	23.50	18.75	269.10	98.21	59.57	30.91	21.76	17.50
26	299.75	109.67	66.47	34.36	24.05	19.21	274.33	100.16	60.79	31.60	22.28	17.95
27	305.85	111.94	67.86	35.12	24.61	19.69	279.58	102.12	62.02	32.30	22.82	18.42
28	312.02	114.23	69.28	35.89	25.18	20.18	284.83	104.10	63.27	33.01	23.36	18.90
29	318.26	116.56	70.71	36.67	25.77	20.69	290.07	106.07	64.51	33.72	23.91	19.39
30	324.56	118.91	72.17	37.47	26.37	21.21	295.25	108.04	65.75	34.44	24.47	19.89
31	330.90	121.27	73.64	38.29	26.99	21.75	300.37	109.98	66.99	35.15	25.03	20.39
32	337.26	123.66	75.12	39.12	27.62	22.31	305.38	111.89	68.20	35.86	25.59	20.89
33	343.63	126.05	76.62	39.96	28.27	22.88	310.28	113.75	69.39	36.56	26.15	21.39
34	349.97	128.44	78.11	40.81	28.93	23.48	315.03	115.58	70.56	37.25	26.71	21.89
35	356.27	130.82	79.61	41.67	29.60	24.09	319.62	117.34	71.69	37.94	27.26	22.39
36	362.50	133.19	81.11	42.53	30.28	24.71	324.02	119.04	72.79	38.61	27.81	22.88
37	368.63	135.52	82.59	43.40	30.98	25.36	328.18	120.66	73.85	39.27	28.34	23.36
38	374.64	137.83	84.06	44.27	31.69	26.02	332.06	122.18	74.85	39.90	28.86	23.84
39	380.52	140.09	85.51	45.13	32.40	26.70	335.59	123.59	75.79	40.50	29.36	24.29
40	386.23	142.30	86.93	46.00	33.13	27.40	338.73	124.85	76.65	41.06	29.82	24.73
41	391.74	144.44	88.32	46.87	33.87		341.40	125.96	77.41	41.56	30.25	
42	397.02	146.51	89.68	47.73	34.62		343.56	126.88	78.06	42.01	30.64	
43	402.02	148.49	90.99	48.59	35.37		345.16	127.60	78.59	42.39	30.97	
44	406.70	150.36	92.25	49.44	36.14		346.20	128.11	78.98	42.69	31.25	
45	410.99	152.10	93.44	50.27	36.91		346.66	128.40	79.22	42.92	31.48	
46	414.84	153.70	94.56	51.09			346.58	128.47	79.33	43.07		
47	418.20	155.13	95.60	51.88			345.97	128.34	79.33	43.15		
48	420.98	156.38	96.55	52.64			344.87	128.02	79.22	43.18		
49	423.12	157.42	97.37	53.36			343.30	127.57	79.02	43.15		
50	424.57	158.22	98.06	54.01			341.36	126.99	78.71	43.07		
51	425.14	158.69	98.54				338.80	126.10	78.20			
52	424.77	158.82	98.83				335.67	125.00	77.58			
53	423.31	158.56	98.89				331.88	123.68	76.83			
54	420.63	157.85	98.70				327.32	122.07	75.91			
55	416.53	156.64	98.23				321.83	120.14	74.81			
56	410.91	154.90					315.27	117.83				
57	403.53	152.53					307.45	115.05				
58	394.16	149.43					298.20	111.74				
59	382.56	145.49					287.33	107.80				
60	368.43	140.61					274.64	103.17				

保至70周岁 次标准体-额外风险比例75%

单位: 元

年龄	男性						女性					
	一次性付清	3年交	5年交	10年交	15年交	20年交	一次性付清	3年交	5年交	10年交	15年交	20年交
18	282.30	103.15	62.39	32.07	22.31	17.68	262.52	95.64	57.86	29.78	20.76	16.53
19	288.32	105.37	63.75	32.80	22.83	18.12	267.93	97.63	59.08	30.44	21.26	16.96
20	294.46	107.64	65.13	33.54	23.37	18.57	273.43	99.67	60.34	31.13	21.77	17.40
21	300.71	109.95	66.55	34.30	23.92	19.03	279.00	101.73	61.61	31.83	22.31	17.86
22	307.06	112.30	67.99	35.08	24.49	19.51	284.65	103.82	62.91	32.56	22.85	18.34
23	313.51	114.69	69.47	35.88	25.08	20.01	290.37	105.94	64.23	33.30	23.42	18.84
24	320.05	117.14	70.98	36.70	25.68	20.52	296.15	108.11	65.59	34.06	24.01	19.36
25	326.72	119.63	72.52	37.53	26.30	21.05	302.02	110.32	66.97	34.85	24.62	19.89
26	333.45	122.14	74.08	38.37	26.93	21.59	307.91	112.52	68.36	35.64	25.23	20.43
27	340.28	124.69	75.65	39.23	27.57	22.14	313.84	114.75	69.76	36.45	25.86	20.99
28	347.19	127.27	77.25	40.11	28.23	22.72	319.76	116.99	71.18	37.27	26.50	21.57
29	354.18	129.88	78.87	41.01	28.91	23.31	325.67	119.23	72.61	38.10	27.16	22.16
30	361.24	132.52	80.51	41.92	29.61	23.92	331.54	121.46	74.03	38.94	27.82	22.75
31	368.35	135.19	82.17	42.86	30.33	24.56	337.32	123.68	75.44	39.77	28.49	23.36
32	375.49	137.88	83.85	43.81	31.07	25.22	343.00	125.85	76.84	40.60	29.16	23.97
33	382.65	140.58	85.55	44.78	31.82	25.91	348.55	127.99	78.22	41.43	29.83	24.58
34	389.78	143.28	87.25	45.76	32.60	26.62	353.95	130.07	79.56	42.25	30.50	25.19
35	396.87	145.98	88.96	46.76	33.39	27.35	359.16	132.10	80.88	43.06	31.16	25.80
36	403.88	148.66	90.67	47.76	34.20	28.11	364.17	134.05	82.16	43.86	31.83	26.41
37	410.80	151.32	92.37	48.77	35.03	28.89	368.93	135.92	83.39	44.64	32.48	27.01
38	417.60	153.95	94.06	49.79	35.88	29.69	373.38	137.69	84.57	45.41	33.12	27.60
39	424.25	156.53	95.73	50.82	36.74	30.53	377.46	139.33	85.68	46.14	33.73	28.18
40	430.74	159.06	97.38	51.85	37.62	31.39	381.11	140.83	86.71	46.83	34.32	28.73
41	437.02	161.53	99.00	52.88	38.52		384.25	142.15	87.63	47.46	34.87	
42	443.05	163.92	100.58	53.91	39.44		386.83	143.27	88.44	48.02	35.36	
43	448.80	166.22	102.12	54.95	40.38		388.81	144.18	89.10	48.51	35.80	
44	454.20	168.41	103.61	55.99	41.34		390.17	144.85	89.62	48.92	36.18	
45	459.19	170.47	105.05	57.03	42.32		390.91	145.28	89.98	49.24	36.49	
46	463.72	172.38	106.41	58.06			391.05	145.47	90.18	49.47		
47	467.72	174.12	107.69	59.07			390.61	145.43	90.26	49.63		
48	471.12	175.67	108.89	60.05			389.64	145.18	90.23	49.73		
49	473.84	177.01	109.96	60.99			388.15	144.81	90.10	49.77		
50	475.83	178.10	110.89	61.89			386.29	144.30	89.84	49.75		
51	476.87	178.83	111.60				383.70	143.41	89.36			
52	476.89	179.19	112.11				380.49	142.31	88.75			
53	475.74	179.15	112.38				376.56	140.95	87.99			
54	473.28	178.61	112.38				371.76	139.29	87.07			
55	469.27	177.54	112.09				365.92	137.26	85.93			
56	463.61	175.91					358.89	134.81				
57	456.01	173.58					350.45	131.83				
58	446.23	170.46					340.38	128.25				
59	433.97	166.40					328.48	123.94				
60	418.88	161.28					314.49	118.85				

保至70周岁 次标准体-额外风险比例100%

单位：元

年龄	男性						女性					
	一次性付清	3年交	5年交	10年交	15年交	20年交	一次性付清	3年交	5年交	10年交	15年交	20年交
18	307.65	112.50	68.07	35.02	24.39	19.37	288.69	105.22	63.67	32.81	22.91	18.29
19	314.24	114.94	69.55	35.82	24.97	19.86	294.65	107.42	65.03	33.55	23.47	18.78
20	320.96	117.42	71.08	36.64	25.57	20.36	300.71	109.67	66.42	34.32	24.06	19.29
21	327.80	119.96	72.63	37.48	26.19	20.88	306.86	111.95	67.83	35.10	24.66	19.82
22	334.76	122.54	74.22	38.35	26.83	21.43	313.09	114.26	69.27	35.92	25.28	20.37
23	341.82	125.17	75.85	39.24	27.49	21.99	319.39	116.61	70.74	36.75	25.93	20.94
24	348.99	127.85	77.52	40.15	28.16	22.57	325.77	119.01	72.25	37.62	26.60	21.54
25	356.30	130.60	79.22	41.08	28.86	23.17	332.26	121.46	73.80	38.50	27.30	22.16
26	363.68	133.36	80.93	42.01	29.56	23.78	338.76	123.90	75.34	39.40	28.00	22.79
27	371.17	136.16	82.67	42.97	30.29	24.41	345.30	126.38	76.91	40.32	28.73	23.45
28	378.75	139.00	84.44	43.95	31.03	25.07	351.85	128.87	78.50	41.25	29.47	24.12
29	386.42	141.88	86.23	44.95	31.80	25.75	358.39	131.36	80.09	42.20	30.23	24.81
30	394.17	144.79	88.04	45.98	32.59	26.46	364.87	133.84	81.69	43.15	31.00	25.52
31	401.98	147.74	89.89	47.02	33.41	27.19	371.28	136.31	83.28	44.10	31.77	26.23
32	409.83	150.71	91.75	48.10	34.25	27.96	377.57	138.74	84.85	45.06	32.55	26.95
33	417.70	153.69	93.64	49.19	35.12	28.75	383.73	141.13	86.40	46.01	33.34	27.68
34	425.55	156.68	95.54	50.30	36.01	29.58	389.73	143.46	87.93	46.96	34.13	28.41
35	433.35	159.67	97.44	51.43	36.93	30.44	395.54	145.74	89.42	47.90	34.92	29.14
36	441.09	162.65	99.35	52.58	37.86	31.33	401.13	147.94	90.87	48.83	35.70	29.88
37	448.73	165.61	101.26	53.73	38.83	32.26	406.45	150.05	92.28	49.75	36.48	30.60
38	456.25	168.53	103.16	54.90	39.82	33.22	411.45	152.06	93.63	50.65	37.24	31.32
39	463.62	171.42	105.04	56.08	40.83	34.21	416.05	153.94	94.92	51.51	37.99	32.03
40	470.82	174.26	106.91	57.27	41.87	35.25	420.19	155.66	96.12	52.33	38.71	32.71
41	477.82	177.03	108.75	58.47	42.95		423.80	157.20	97.21	53.10	39.38	
42	484.56	179.73	110.56	59.69	44.05		426.80	158.53	98.18	53.79	39.99	
43	491.00	182.34	112.33	60.92	45.18		429.17	159.62	98.99	54.40	40.55	
44	497.09	184.84	114.05	62.16	46.35		430.87	160.47	99.65	54.92	41.04	
45	502.75	187.21	115.72	63.40	47.55		431.91	161.05	100.13	55.35	41.46	
46	507.94	189.44	117.33	64.65			432.30	161.38	100.44	55.68		
47	512.59	191.49	118.87	65.89			432.09	161.46	100.62	55.94		
48	516.61	193.35	120.33	67.12			431.30	161.31	100.69	56.12		
49	519.91	195.01	121.67	68.32			429.95	161.05	100.65	56.25		
50	522.47	196.42	122.87	69.47			428.24	160.64	100.48	56.30		
51	524.03	197.43	123.84				425.71	159.79	100.03			
52	524.51	198.07	124.59				422.51	158.72	99.46			
53	523.77	198.28	125.11				418.52	157.37	98.73			
54	521.64	197.98	125.35				413.60	155.68	97.82			
55	517.85	197.11	125.30				407.54	153.61	96.69			
56	512.33	195.67					400.19	151.08				
57	504.73	193.48					391.27	147.97				
58	494.78	190.45					380.56	144.18				
59	482.13	186.40					367.82	139.59				
60	466.39	181.18					352.72	134.10				