

## 招商仁和和美未来定期寿险费率表

(优选体, 保险期间: 20 年, 每 1000 元基本保险金额) 单位: 元

| 交费方式<br>投保年龄 | 一次交清  |       | 5 年交  |      | 10 年交 |      | 20 年交 |      |
|--------------|-------|-------|-------|------|-------|------|-------|------|
|              | 男     | 女     | 男     | 女    | 男     | 女    | 男     | 女    |
| 18           | 6.57  | 3.04  | 1.42  | 0.66 | 0.75  | 0.35 | 0.44  | 0.20 |
| 19           | 6.92  | 3.21  | 1.50  | 0.69 | 0.79  | 0.37 | 0.46  | 0.21 |
| 20           | 7.29  | 3.39  | 1.58  | 0.73 | 0.83  | 0.39 | 0.48  | 0.22 |
| 21           | 7.67  | 3.58  | 1.66  | 0.78 | 0.88  | 0.41 | 0.51  | 0.24 |
| 22           | 8.09  | 3.79  | 1.75  | 0.82 | 0.92  | 0.43 | 0.54  | 0.25 |
| 23           | 8.54  | 4.02  | 1.85  | 0.87 | 0.98  | 0.46 | 0.57  | 0.27 |
| 24           | 9.03  | 4.27  | 1.96  | 0.92 | 1.03  | 0.49 | 0.60  | 0.28 |
| 25           | 9.57  | 4.54  | 2.07  | 0.98 | 1.09  | 0.52 | 0.64  | 0.30 |
| 26           | 10.16 | 4.84  | 2.20  | 1.05 | 1.16  | 0.55 | 0.67  | 0.32 |
| 27           | 10.81 | 5.17  | 2.34  | 1.12 | 1.23  | 0.59 | 0.72  | 0.34 |
| 28           | 11.53 | 5.54  | 2.50  | 1.20 | 1.32  | 0.63 | 0.77  | 0.37 |
| 29           | 12.32 | 5.95  | 2.67  | 1.29 | 1.41  | 0.68 | 0.82  | 0.39 |
| 30           | 13.21 | 6.42  | 2.86  | 1.39 | 1.51  | 0.73 | 0.88  | 0.43 |
| 31           | 14.17 | 6.94  | 3.07  | 1.50 | 1.62  | 0.79 | 0.94  | 0.46 |
| 32           | 15.22 | 7.53  | 3.30  | 1.63 | 1.74  | 0.86 | 1.01  | 0.50 |
| 33           | 16.35 | 8.17  | 3.54  | 1.77 | 1.87  | 0.93 | 1.09  | 0.54 |
| 34           | 17.57 | 8.90  | 3.81  | 1.93 | 2.01  | 1.02 | 1.17  | 0.59 |
| 35           | 18.88 | 9.71  | 4.09  | 2.10 | 2.16  | 1.11 | 1.26  | 0.64 |
| 36           | 20.32 | 10.62 | 4.40  | 2.30 | 2.32  | 1.21 | 1.35  | 0.71 |
| 37           | 21.91 | 11.66 | 4.75  | 2.52 | 2.51  | 1.33 | 1.46  | 0.77 |
| 38           | 23.69 | 12.83 | 5.13  | 2.78 | 2.71  | 1.47 | 1.58  | 0.85 |
| 39           | 25.70 | 14.16 | 5.57  | 3.07 | 2.94  | 1.62 | 1.72  | 0.94 |
| 40           | 27.97 | 15.67 | 6.06  | 3.39 | 3.20  | 1.79 | 1.87  | 1.04 |
| 41           | 30.54 | 17.36 | 6.62  | 3.76 | 3.50  | 1.98 | 2.04  | 1.15 |
| 42           | 33.45 | 19.26 | 7.25  | 4.17 | 3.83  | 2.20 | 2.24  | 1.28 |
| 43           | 36.71 | 21.40 | 7.96  | 4.64 | 4.21  | 2.45 | 2.46  | 1.43 |
| 44           | 40.37 | 23.81 | 8.76  | 5.16 | 4.63  | 2.72 | 2.71  | 1.59 |
| 45           | 44.45 | 26.52 | 9.64  | 5.75 | 5.10  | 3.03 | 2.99  | 1.77 |
| 46           | 48.99 | 29.57 | 10.63 | 6.41 | 5.62  | 3.38 | 3.30  | 1.98 |
| 47           | 54.04 | 33.01 | 11.73 | 7.15 | 6.21  | 3.78 | 3.65  | 2.21 |
| 48           | 59.64 | 36.86 | 12.95 | 7.99 | 6.85  | 4.22 | 4.03  | 2.47 |
| 49           | 65.85 | 41.17 | 14.30 | 8.93 | 7.57  | 4.72 | 4.47  | 2.76 |
| 50           | 72.74 | 45.98 | 15.80 | 9.97 | 8.37  | 5.27 | 4.95  | 3.09 |

注: 以上为年交费率, 月交费率=年交费率×0.09

## 招商仁和和美未来定期寿险费率表

(优选体, 保险期间: 30 年, 每 1000 元基本保险金额) 单位: 元

| 交费方式<br>投保年龄 | 一次交清  |       | 5 年交  |      | 10 年交 |      | 20 年交 |      | 30 年交 |      |
|--------------|-------|-------|-------|------|-------|------|-------|------|-------|------|
|              | 男     | 女     | 男     | 女    | 男     | 女    | 男     | 女    | 男     | 女    |
| 18           | 11.33 | 5.38  | 2.45  | 1.16 | 1.29  | 0.61 | 0.75  | 0.36 | 0.58  | 0.27 |
| 19           | 12.04 | 5.73  | 2.61  | 1.24 | 1.37  | 0.65 | 0.80  | 0.38 | 0.61  | 0.29 |
| 20           | 12.79 | 6.12  | 2.77  | 1.33 | 1.46  | 0.70 | 0.85  | 0.41 | 0.65  | 0.31 |
| 21           | 13.59 | 6.55  | 2.94  | 1.42 | 1.55  | 0.75 | 0.90  | 0.43 | 0.69  | 0.33 |
| 22           | 14.45 | 7.03  | 3.13  | 1.52 | 1.65  | 0.80 | 0.96  | 0.47 | 0.74  | 0.36 |
| 23           | 15.39 | 7.55  | 3.33  | 1.63 | 1.76  | 0.86 | 1.02  | 0.50 | 0.78  | 0.38 |
| 24           | 16.40 | 8.14  | 3.55  | 1.76 | 1.87  | 0.93 | 1.09  | 0.54 | 0.84  | 0.41 |
| 25           | 17.50 | 8.80  | 3.79  | 1.90 | 2.00  | 1.00 | 1.16  | 0.58 | 0.89  | 0.45 |
| 26           | 18.71 | 9.54  | 4.05  | 2.07 | 2.14  | 1.09 | 1.24  | 0.63 | 0.95  | 0.49 |
| 27           | 20.05 | 10.39 | 4.34  | 2.25 | 2.29  | 1.19 | 1.33  | 0.69 | 1.02  | 0.53 |
| 28           | 21.56 | 11.35 | 4.67  | 2.46 | 2.46  | 1.29 | 1.43  | 0.75 | 1.10  | 0.58 |
| 29           | 23.28 | 12.44 | 5.04  | 2.69 | 2.66  | 1.42 | 1.55  | 0.82 | 1.19  | 0.63 |
| 30           | 25.22 | 13.67 | 5.46  | 2.96 | 2.88  | 1.56 | 1.68  | 0.91 | 1.29  | 0.70 |
| 31           | 27.41 | 15.06 | 5.94  | 3.26 | 3.13  | 1.72 | 1.82  | 1.00 | 1.40  | 0.77 |
| 32           | 29.87 | 16.61 | 6.47  | 3.60 | 3.41  | 1.90 | 1.99  | 1.10 | 1.53  | 0.85 |
| 33           | 32.61 | 18.35 | 7.07  | 3.97 | 3.73  | 2.09 | 2.17  | 1.22 | 1.67  | 0.94 |
| 34           | 35.66 | 20.29 | 7.73  | 4.39 | 4.08  | 2.32 | 2.38  | 1.35 | 1.83  | 1.04 |
| 35           | 39.05 | 22.47 | 8.46  | 4.86 | 4.47  | 2.57 | 2.60  | 1.49 | 2.01  | 1.15 |
| 36           | 42.79 | 24.91 | 9.27  | 5.39 | 4.89  | 2.84 | 2.85  | 1.65 | 2.20  | 1.27 |
| 37           | 46.93 | 27.63 | 10.17 | 5.98 | 5.37  | 3.16 | 3.13  | 1.84 | 2.42  | 1.41 |
| 38           | 51.51 | 30.69 | 11.16 | 6.65 | 5.89  | 3.51 | 3.44  | 2.04 | 2.66  | 1.57 |
| 39           | 56.56 | 34.10 | 12.26 | 7.39 | 6.48  | 3.90 | 3.78  | 2.27 | 2.93  | 1.75 |
| 40           | 62.13 | 37.91 | 13.47 | 8.21 | 7.11  | 4.33 | 4.16  | 2.52 | 3.22  | 1.95 |

注: 以上为年交费率, 月交费率=年交费率×0.09

## 招商仁和和美未来定期寿险费率表

(优选体, 保险期间: 至 60 周岁, 每 1000 元基本保险金额) 单位: 元

| 交费方式<br>投保年龄 | 一次交清  |       | 5 年交 |      | 10 年交 |      | 20 年交 |      | 30 年交 |      |
|--------------|-------|-------|------|------|-------|------|-------|------|-------|------|
|              | 男     | 女     | 男    | 女    | 男     | 女    | 男     | 女    | 男     | 女    |
| 18           | 20.43 | 10.78 | 4.42 | 2.33 | 2.33  | 1.23 | 1.35  | 0.71 | 1.04  | 0.55 |
| 19           | 20.86 | 11.02 | 4.52 | 2.38 | 2.38  | 1.26 | 1.38  | 0.73 | 1.06  | 0.56 |
| 20           | 21.27 | 11.25 | 4.61 | 2.44 | 2.43  | 1.28 | 1.41  | 0.75 | 1.08  | 0.57 |
| 21           | 21.67 | 11.49 | 4.69 | 2.49 | 2.47  | 1.31 | 1.44  | 0.76 | 1.10  | 0.58 |
| 22           | 22.06 | 11.72 | 4.78 | 2.54 | 2.52  | 1.34 | 1.46  | 0.78 | 1.12  | 0.60 |
| 23           | 22.45 | 11.96 | 4.86 | 2.59 | 2.56  | 1.36 | 1.49  | 0.79 | 1.14  | 0.61 |
| 24           | 22.84 | 12.19 | 4.95 | 2.64 | 2.61  | 1.39 | 1.52  | 0.81 | 1.16  | 0.62 |
| 25           | 23.23 | 12.43 | 5.03 | 2.69 | 2.65  | 1.42 | 1.54  | 0.82 | 1.18  | 0.63 |
| 26           | 23.62 | 12.67 | 5.11 | 2.74 | 2.70  | 1.45 | 1.57  | 0.84 | 1.21  | 0.64 |
| 27           | 24.01 | 12.91 | 5.20 | 2.80 | 2.74  | 1.47 | 1.59  | 0.86 | 1.23  | 0.66 |
| 28           | 24.41 | 13.16 | 5.29 | 2.85 | 2.79  | 1.50 | 1.62  | 0.87 | 1.25  | 0.67 |
| 29           | 24.82 | 13.42 | 5.38 | 2.90 | 2.84  | 1.53 | 1.65  | 0.89 | 1.27  | 0.68 |
| 30           | 25.22 | 13.67 | 5.46 | 2.96 | 2.88  | 1.56 | 1.68  | 0.91 | 1.29  | 0.70 |
| 31           | 25.61 | 13.92 | 5.55 | 3.01 | 2.93  | 1.59 | 1.70  | 0.92 |       |      |
| 32           | 25.99 | 14.16 | 5.63 | 3.07 | 2.97  | 1.62 | 1.73  | 0.94 |       |      |
| 33           | 26.35 | 14.40 | 5.71 | 3.12 | 3.01  | 1.64 | 1.75  | 0.96 |       |      |
| 34           | 26.69 | 14.62 | 5.78 | 3.17 | 3.05  | 1.67 | 1.78  | 0.97 |       |      |
| 35           | 27.00 | 14.84 | 5.85 | 3.21 | 3.09  | 1.69 | 1.80  | 0.98 |       |      |
| 36           | 27.28 | 15.04 | 5.91 | 3.26 | 3.12  | 1.72 | 1.82  | 1.00 |       |      |
| 37           | 27.53 | 15.23 | 5.97 | 3.30 | 3.15  | 1.74 | 1.84  | 1.01 |       |      |
| 38           | 27.73 | 15.40 | 6.01 | 3.34 | 3.17  | 1.76 | 1.85  | 1.02 |       |      |
| 39           | 27.89 | 15.55 | 6.04 | 3.37 | 3.19  | 1.78 | 1.86  | 1.03 |       |      |
| 40           | 27.97 | 15.67 | 6.06 | 3.39 | 3.20  | 1.79 | 1.87  | 1.04 |       |      |
| 41           | 27.99 | 15.75 | 6.07 | 3.41 | 3.21  | 1.80 |       |      |       |      |
| 42           | 27.94 | 15.80 | 6.06 | 3.42 | 3.20  | 1.81 |       |      |       |      |
| 43           | 27.81 | 15.81 | 6.03 | 3.42 | 3.19  | 1.81 |       |      |       |      |
| 44           | 27.60 | 15.78 | 5.99 | 3.42 | 3.17  | 1.80 |       |      |       |      |
| 45           | 27.31 | 15.71 | 5.92 | 3.40 | 3.13  | 1.80 |       |      |       |      |
| 46           | 26.91 | 15.60 | 5.84 | 3.38 | 3.09  | 1.79 |       |      |       |      |
| 47           | 26.40 | 15.43 | 5.73 | 3.34 | 3.03  | 1.77 |       |      |       |      |
| 48           | 25.75 | 15.19 | 5.59 | 3.29 | 2.96  | 1.74 |       |      |       |      |
| 49           | 24.94 | 14.85 | 5.42 | 3.22 | 2.87  | 1.70 |       |      |       |      |
| 50           | 23.96 | 14.41 | 5.20 | 3.12 | 2.76  | 1.65 |       |      |       |      |

注: 以上为年交费率, 月交费率=年交费率×0.09

## 招商仁和和美未来定期寿险费率表

(优选体, 保险期间: 至 65 周岁, 每 1000 元基本保险金额) 单位: 元

| 交费方式<br>投保年龄 | 一次交清  |       | 5 年交 |      | 10 年交 |      | 20 年交 |      | 30 年交 |      |
|--------------|-------|-------|------|------|-------|------|-------|------|-------|------|
|              | 男     | 女     | 男    | 女    | 男     | 女    | 男     | 女    | 男     | 女    |
| 18           | 27.10 | 15.02 | 5.87 | 3.25 | 3.09  | 1.71 | 1.80  | 0.99 | 1.38  | 0.76 |
| 19           | 27.76 | 15.40 | 6.01 | 3.33 | 3.17  | 1.76 | 1.84  | 1.02 | 1.41  | 0.78 |
| 20           | 28.42 | 15.79 | 6.15 | 3.42 | 3.24  | 1.80 | 1.88  | 1.05 | 1.45  | 0.80 |
| 21           | 29.07 | 16.19 | 6.29 | 3.50 | 3.32  | 1.85 | 1.93  | 1.07 | 1.48  | 0.82 |
| 22           | 29.72 | 16.59 | 6.44 | 3.59 | 3.39  | 1.89 | 1.97  | 1.10 | 1.51  | 0.84 |
| 23           | 30.38 | 16.99 | 6.58 | 3.68 | 3.47  | 1.94 | 2.02  | 1.13 | 1.55  | 0.86 |
| 24           | 31.05 | 17.40 | 6.72 | 3.77 | 3.55  | 1.99 | 2.06  | 1.15 | 1.58  | 0.88 |
| 25           | 31.73 | 17.82 | 6.87 | 3.86 | 3.62  | 2.03 | 2.11  | 1.18 | 1.62  | 0.91 |
| 26           | 32.42 | 18.26 | 7.02 | 3.95 | 3.70  | 2.08 | 2.15  | 1.21 | 1.65  | 0.93 |
| 27           | 33.13 | 18.70 | 7.17 | 4.05 | 3.78  | 2.13 | 2.20  | 1.24 | 1.69  | 0.95 |
| 28           | 33.85 | 19.15 | 7.33 | 4.15 | 3.87  | 2.19 | 2.25  | 1.27 | 1.73  | 0.97 |
| 29           | 34.59 | 19.61 | 7.49 | 4.25 | 3.95  | 2.24 | 2.30  | 1.30 | 1.77  | 1.00 |
| 30           | 35.34 | 20.08 | 7.65 | 4.35 | 4.04  | 2.29 | 2.35  | 1.33 | 1.81  | 1.02 |
| 31           | 36.09 | 20.56 | 7.82 | 4.45 | 4.12  | 2.35 | 2.40  | 1.36 | 1.85  | 1.05 |
| 32           | 36.84 | 21.04 | 7.98 | 4.55 | 4.21  | 2.40 | 2.45  | 1.40 | 1.89  | 1.07 |
| 33           | 37.59 | 21.52 | 8.14 | 4.66 | 4.30  | 2.46 | 2.50  | 1.43 | 1.93  | 1.10 |
| 34           | 38.32 | 21.99 | 8.30 | 4.76 | 4.38  | 2.51 | 2.55  | 1.46 | 1.97  | 1.12 |
| 35           | 39.05 | 22.47 | 8.46 | 4.86 | 4.47  | 2.57 | 2.60  | 1.49 | 2.01  | 1.15 |
| 36           | 39.76 | 22.94 | 8.62 | 4.97 | 4.55  | 2.62 | 2.65  | 1.52 |       |      |
| 37           | 40.45 | 23.41 | 8.77 | 5.07 | 4.63  | 2.67 | 2.70  | 1.55 |       |      |
| 38           | 41.12 | 23.87 | 8.91 | 5.17 | 4.71  | 2.73 | 2.75  | 1.59 |       |      |
| 39           | 41.75 | 24.31 | 9.05 | 5.27 | 4.78  | 2.78 | 2.79  | 1.62 |       |      |
| 40           | 42.33 | 24.74 | 9.18 | 5.36 | 4.85  | 2.83 | 2.83  | 1.65 |       |      |
| 41           | 42.87 | 25.14 | 9.29 | 5.45 | 4.91  | 2.87 | 2.87  | 1.67 |       |      |
| 42           | 43.35 | 25.53 | 9.40 | 5.53 | 4.97  | 2.92 | 2.90  | 1.70 |       |      |
| 43           | 43.78 | 25.88 | 9.49 | 5.61 | 5.02  | 2.96 | 2.94  | 1.72 |       |      |
| 44           | 44.15 | 26.21 | 9.58 | 5.68 | 5.06  | 3.00 | 2.97  | 1.75 |       |      |
| 45           | 44.45 | 26.52 | 9.64 | 5.75 | 5.10  | 3.03 | 2.99  | 1.77 |       |      |
| 46           | 44.68 | 26.79 | 9.69 | 5.81 | 5.13  | 3.07 |       |      |       |      |
| 47           | 44.81 | 27.02 | 9.72 | 5.86 | 5.15  | 3.09 |       |      |       |      |
| 48           | 44.83 | 27.19 | 9.73 | 5.89 | 5.15  | 3.11 |       |      |       |      |
| 49           | 44.72 | 27.28 | 9.71 | 5.92 | 5.14  | 3.13 |       |      |       |      |
| 50           | 44.47 | 27.29 | 9.66 | 5.92 | 5.12  | 3.13 |       |      |       |      |
| 51           | 44.06 | 27.18 | 9.57 | 5.90 | 5.07  | 3.12 |       |      |       |      |
| 52           | 43.48 | 26.96 | 9.45 | 5.85 | 5.01  | 3.09 |       |      |       |      |
| 53           | 42.72 | 26.61 | 9.29 | 5.77 | 4.93  | 3.06 |       |      |       |      |
| 54           | 41.77 | 26.10 | 9.08 | 5.67 | 4.83  | 3.00 |       |      |       |      |
| 55           | 40.59 | 25.41 | 8.83 | 5.52 | 4.70  | 2.92 |       |      |       |      |

注: 以上为年交费率, 月交费率=年交费率×0.09

## 招商仁和和美未来定期寿险费率表

(优选体, 保险期间: 至 70 周岁, 每 1000 元基本保险金额) 单位: 元

| 交费方式<br>投保年龄 | 一次交清  |       | 5 年交  |       | 10 年交 |      | 20 年交 |      | 30 年交 |      |
|--------------|-------|-------|-------|-------|-------|------|-------|------|-------|------|
|              | 男     | 女     | 男     | 女     | 男     | 女    | 男     | 女    | 男     | 女    |
| 18           | 36.30 | 21.17 | 7.86  | 4.58  | 4.14  | 2.41 | 2.41  | 1.40 | 1.85  | 1.07 |
| 19           | 37.28 | 21.77 | 8.07  | 4.71  | 4.26  | 2.48 | 2.47  | 1.44 | 1.90  | 1.10 |
| 20           | 38.27 | 22.38 | 8.29  | 4.85  | 4.37  | 2.55 | 2.54  | 1.48 | 1.95  | 1.14 |
| 21           | 39.27 | 23.01 | 8.50  | 4.98  | 4.48  | 2.63 | 2.61  | 1.52 | 2.00  | 1.17 |
| 22           | 40.28 | 23.65 | 8.72  | 5.12  | 4.60  | 2.70 | 2.67  | 1.57 | 2.05  | 1.20 |
| 23           | 41.32 | 24.30 | 8.95  | 5.26  | 4.72  | 2.77 | 2.74  | 1.61 | 2.11  | 1.23 |
| 24           | 42.37 | 24.97 | 9.18  | 5.41  | 4.84  | 2.85 | 2.81  | 1.65 | 2.16  | 1.27 |
| 25           | 43.45 | 25.66 | 9.41  | 5.55  | 4.96  | 2.93 | 2.88  | 1.70 | 2.22  | 1.30 |
| 26           | 44.56 | 26.36 | 9.65  | 5.71  | 5.09  | 3.01 | 2.96  | 1.75 | 2.27  | 1.34 |
| 27           | 45.70 | 27.09 | 9.90  | 5.86  | 5.22  | 3.09 | 3.04  | 1.79 | 2.33  | 1.38 |
| 28           | 46.87 | 27.84 | 10.15 | 6.03  | 5.35  | 3.18 | 3.11  | 1.84 | 2.39  | 1.42 |
| 29           | 48.07 | 28.61 | 10.41 | 6.19  | 5.49  | 3.26 | 3.19  | 1.90 | 2.46  | 1.46 |
| 30           | 49.29 | 29.40 | 10.68 | 6.36  | 5.63  | 3.35 | 3.28  | 1.95 | 2.52  | 1.50 |
| 31           | 50.54 | 30.20 | 10.95 | 6.54  | 5.78  | 3.45 | 3.36  | 2.00 | 2.59  | 1.54 |
| 32           | 51.80 | 31.02 | 11.22 | 6.72  | 5.92  | 3.54 | 3.45  | 2.06 | 2.66  | 1.58 |
| 33           | 53.08 | 31.85 | 11.50 | 6.90  | 6.07  | 3.64 | 3.53  | 2.11 | 2.72  | 1.62 |
| 34           | 54.36 | 32.69 | 11.78 | 7.08  | 6.22  | 3.73 | 3.62  | 2.17 | 2.79  | 1.67 |
| 35           | 55.66 | 33.54 | 12.06 | 7.26  | 6.37  | 3.83 | 3.71  | 2.23 | 2.86  | 1.71 |
| 36           | 56.96 | 34.41 | 12.34 | 7.45  | 6.52  | 3.93 | 3.80  | 2.28 | 2.93  | 1.76 |
| 37           | 58.27 | 35.28 | 12.63 | 7.64  | 6.67  | 4.03 | 3.89  | 2.34 | 3.01  | 1.80 |
| 38           | 59.57 | 36.16 | 12.91 | 7.83  | 6.82  | 4.13 | 3.98  | 2.40 | 3.08  | 1.85 |
| 39           | 60.86 | 37.04 | 13.19 | 8.02  | 6.97  | 4.23 | 4.07  | 2.46 | 3.15  | 1.90 |
| 40           | 62.13 | 37.91 | 13.47 | 8.21  | 7.11  | 4.33 | 4.16  | 2.52 | 3.22  | 1.95 |
| 41           | 63.38 | 38.78 | 13.74 | 8.40  | 7.26  | 4.43 | 4.24  | 2.58 |       |      |
| 42           | 64.60 | 39.65 | 14.01 | 8.59  | 7.40  | 4.53 | 4.33  | 2.64 |       |      |
| 43           | 65.79 | 40.51 | 14.27 | 8.78  | 7.54  | 4.63 | 4.41  | 2.70 |       |      |
| 44           | 66.96 | 41.36 | 14.52 | 8.96  | 7.68  | 4.73 | 4.50  | 2.76 |       |      |
| 45           | 68.09 | 42.20 | 14.77 | 9.14  | 7.81  | 4.83 | 4.58  | 2.82 |       |      |
| 46           | 69.17 | 43.03 | 15.01 | 9.32  | 7.94  | 4.92 | 4.66  | 2.88 |       |      |
| 47           | 70.19 | 43.84 | 15.23 | 9.50  | 8.06  | 5.02 | 4.74  | 2.93 |       |      |
| 48           | 71.14 | 44.61 | 15.44 | 9.67  | 8.18  | 5.11 | 4.81  | 2.99 |       |      |
| 49           | 71.99 | 45.33 | 15.63 | 9.83  | 8.28  | 5.19 | 4.88  | 3.04 |       |      |
| 50           | 72.74 | 45.98 | 15.80 | 9.97  | 8.37  | 5.27 | 4.95  | 3.09 |       |      |
| 51           | 73.37 | 46.55 | 15.94 | 10.10 | 8.45  | 5.34 |       |      |       |      |
| 52           | 73.88 | 47.03 | 16.06 | 10.20 | 8.52  | 5.40 |       |      |       |      |
| 53           | 74.26 | 47.41 | 16.14 | 10.29 | 8.57  | 5.45 |       |      |       |      |
| 54           | 74.49 | 47.65 | 16.20 | 10.34 | 8.61  | 5.48 |       |      |       |      |
| 55           | 74.53 | 47.75 | 16.22 | 10.37 | 8.63  | 5.50 |       |      |       |      |
| 56           | 74.34 | 47.65 | 16.19 | 10.35 |       |      |       |      |       |      |
| 57           | 73.83 | 47.33 | 16.09 | 10.29 |       |      |       |      |       |      |
| 58           | 72.93 | 46.74 | 15.91 | 10.16 |       |      |       |      |       |      |
| 59           | 71.54 | 45.85 | 15.62 | 9.98  |       |      |       |      |       |      |
| 60           | 69.56 | 44.59 | 15.20 | 9.71  |       |      |       |      |       |      |

注: 以上为年交费率, 月交费率=年交费率×0.09

## 招商仁和和美未来定期寿险费率表

(优选体, 保险期间: 至 80 周岁, 每 1000 元基本保险金额) 单位: 元

| 交费方式<br>投保年龄 | 一次交清   |        | 5 年交  |       | 10 年交 |       | 20 年交 |      | 30 年交 |      |
|--------------|--------|--------|-------|-------|-------|-------|-------|------|-------|------|
|              | 男      | 女      | 男     | 女     | 男     | 女     | 男     | 女    | 男     | 女    |
| 18           | 64.09  | 42.15  | 13.88 | 9.12  | 7.32  | 4.81  | 4.25  | 2.79 | 3.26  | 2.14 |
| 19           | 66.05  | 43.49  | 14.30 | 9.41  | 7.54  | 4.96  | 4.38  | 2.88 | 3.36  | 2.21 |
| 20           | 68.06  | 44.87  | 14.74 | 9.71  | 7.77  | 5.12  | 4.51  | 2.97 | 3.47  | 2.28 |
| 21           | 70.11  | 46.29  | 15.18 | 10.02 | 8.01  | 5.28  | 4.65  | 3.06 | 3.57  | 2.35 |
| 22           | 72.21  | 47.74  | 15.64 | 10.33 | 8.25  | 5.45  | 4.79  | 3.16 | 3.68  | 2.42 |
| 23           | 74.37  | 49.24  | 16.11 | 10.66 | 8.49  | 5.62  | 4.94  | 3.26 | 3.79  | 2.50 |
| 24           | 76.60  | 50.79  | 16.59 | 10.99 | 8.75  | 5.79  | 5.08  | 3.36 | 3.91  | 2.58 |
| 25           | 78.89  | 52.38  | 17.08 | 11.34 | 9.01  | 5.98  | 5.24  | 3.47 | 4.02  | 2.66 |
| 26           | 81.26  | 54.03  | 17.60 | 11.70 | 9.28  | 6.16  | 5.40  | 3.58 | 4.15  | 2.75 |
| 27           | 83.69  | 55.73  | 18.12 | 12.06 | 9.56  | 6.36  | 5.56  | 3.69 | 4.27  | 2.83 |
| 28           | 86.21  | 57.49  | 18.67 | 12.44 | 9.85  | 6.56  | 5.73  | 3.81 | 4.41  | 2.92 |
| 29           | 88.80  | 59.30  | 19.23 | 12.84 | 10.14 | 6.77  | 5.90  | 3.93 | 4.54  | 3.02 |
| 30           | 91.47  | 61.17  | 19.81 | 13.24 | 10.45 | 6.98  | 6.08  | 4.05 | 4.68  | 3.11 |
| 31           | 94.21  | 63.09  | 20.41 | 13.66 | 10.77 | 7.20  | 6.27  | 4.18 | 4.82  | 3.21 |
| 32           | 97.02  | 65.07  | 21.02 | 14.09 | 11.09 | 7.43  | 6.46  | 4.31 | 4.97  | 3.32 |
| 33           | 99.90  | 67.10  | 21.64 | 14.53 | 11.42 | 7.66  | 6.65  | 4.45 | 5.13  | 3.42 |
| 34           | 102.85 | 69.18  | 22.28 | 14.98 | 11.76 | 7.90  | 6.85  | 4.59 | 5.28  | 3.53 |
| 35           | 105.88 | 71.32  | 22.94 | 15.44 | 12.11 | 8.14  | 7.06  | 4.73 | 5.44  | 3.64 |
| 36           | 108.97 | 73.52  | 23.61 | 15.92 | 12.46 | 8.39  | 7.27  | 4.88 | 5.61  | 3.76 |
| 37           | 112.13 | 75.77  | 24.30 | 16.41 | 12.83 | 8.65  | 7.48  | 5.03 | 5.78  | 3.87 |
| 38           | 115.36 | 78.08  | 25.00 | 16.91 | 13.20 | 8.92  | 7.70  | 5.19 | 5.96  | 4.00 |
| 39           | 118.64 | 80.44  | 25.72 | 17.42 | 13.58 | 9.19  | 7.93  | 5.35 | 6.14  | 4.12 |
| 40           | 121.98 | 82.86  | 26.44 | 17.95 | 13.97 | 9.47  | 8.16  | 5.51 | 6.33  | 4.25 |
| 41           | 125.38 | 85.32  | 27.18 | 18.48 | 14.36 | 9.75  | 8.39  | 5.68 |       |      |
| 42           | 128.83 | 87.84  | 27.93 | 19.03 | 14.76 | 10.04 | 8.63  | 5.85 |       |      |
| 43           | 132.34 | 90.40  | 28.70 | 19.58 | 15.17 | 10.33 | 8.88  | 6.02 |       |      |
| 44           | 135.90 | 93.03  | 29.48 | 20.15 | 15.59 | 10.64 | 9.13  | 6.20 |       |      |
| 45           | 139.53 | 95.71  | 30.27 | 20.74 | 16.01 | 10.95 | 9.39  | 6.39 |       |      |
| 46           | 143.20 | 98.45  | 31.07 | 21.33 | 16.44 | 11.26 | 9.65  | 6.58 |       |      |
| 47           | 146.92 | 101.23 | 31.89 | 21.94 | 16.87 | 11.59 | 9.92  | 6.77 |       |      |
| 48           | 150.67 | 104.05 | 32.71 | 22.55 | 17.31 | 11.91 | 10.19 | 6.97 |       |      |
| 49           | 154.43 | 106.90 | 33.53 | 23.18 | 17.76 | 12.25 | 10.47 | 7.18 |       |      |
| 50           | 158.21 | 109.76 | 34.36 | 23.80 | 18.21 | 12.58 | 10.76 | 7.38 |       |      |
| 51           | 162.00 | 112.63 | 35.19 | 24.43 | 18.66 | 12.92 |       |      |       |      |
| 52           | 165.79 | 115.49 | 36.03 | 25.05 | 19.11 | 13.26 |       |      |       |      |
| 53           | 169.58 | 118.35 | 36.86 | 25.68 | 19.57 | 13.59 |       |      |       |      |
| 54           | 173.37 | 121.17 | 37.70 | 26.30 | 20.04 | 13.93 |       |      |       |      |
| 55           | 177.12 | 123.95 | 38.54 | 26.92 | 20.50 | 14.27 |       |      |       |      |
| 56           | 180.80 | 126.66 | 39.37 | 27.51 |       |       |       |      |       |      |
| 57           | 184.36 | 129.25 | 40.17 | 28.09 |       |       |       |      |       |      |
| 58           | 187.70 | 131.71 | 40.94 | 28.64 |       |       |       |      |       |      |
| 59           | 190.78 | 133.99 | 41.65 | 29.16 |       |       |       |      |       |      |
| 60           | 193.50 | 136.07 | 42.29 | 29.63 |       |       |       |      |       |      |

注: 以上为年交费率, 月交费率=年交费率×0.09

**招商仁和和美未来定期寿险费率表**  
 (标准体, 保险期间: 20 年, 每 1000 元基本保险金额) 单位: 元

| 交费方式<br>投保年龄 | 一次交清  |       | 5 年交  |       | 10 年交 |      | 20 年交 |      |
|--------------|-------|-------|-------|-------|-------|------|-------|------|
|              | 男     | 女     | 男     | 女     | 男     | 女    | 男     | 女    |
| 18           | 6.89  | 3.20  | 1.49  | 0.69  | 0.79  | 0.36 | 0.46  | 0.21 |
| 19           | 7.26  | 3.37  | 1.57  | 0.73  | 0.83  | 0.38 | 0.48  | 0.22 |
| 20           | 7.65  | 3.56  | 1.66  | 0.77  | 0.87  | 0.41 | 0.51  | 0.24 |
| 21           | 8.06  | 3.76  | 1.74  | 0.81  | 0.92  | 0.43 | 0.53  | 0.25 |
| 22           | 8.49  | 3.98  | 1.84  | 0.86  | 0.97  | 0.45 | 0.56  | 0.26 |
| 23           | 8.97  | 4.22  | 1.94  | 0.91  | 1.02  | 0.48 | 0.60  | 0.28 |
| 24           | 9.48  | 4.48  | 2.05  | 0.97  | 1.08  | 0.51 | 0.63  | 0.30 |
| 25           | 10.05 | 4.76  | 2.18  | 1.03  | 1.15  | 0.54 | 0.67  | 0.32 |
| 26           | 10.66 | 5.08  | 2.31  | 1.10  | 1.22  | 0.58 | 0.71  | 0.34 |
| 27           | 11.34 | 5.42  | 2.46  | 1.17  | 1.30  | 0.62 | 0.75  | 0.36 |
| 28           | 12.10 | 5.81  | 2.62  | 1.26  | 1.38  | 0.66 | 0.80  | 0.39 |
| 29           | 12.94 | 6.25  | 2.80  | 1.35  | 1.48  | 0.71 | 0.86  | 0.41 |
| 30           | 13.86 | 6.74  | 3.00  | 1.46  | 1.58  | 0.77 | 0.92  | 0.45 |
| 31           | 14.88 | 7.29  | 3.22  | 1.58  | 1.70  | 0.83 | 0.99  | 0.48 |
| 32           | 15.98 | 7.90  | 3.46  | 1.71  | 1.83  | 0.90 | 1.06  | 0.52 |
| 33           | 17.16 | 8.58  | 3.72  | 1.86  | 1.96  | 0.98 | 1.14  | 0.57 |
| 34           | 18.44 | 9.34  | 3.99  | 2.02  | 2.11  | 1.07 | 1.23  | 0.62 |
| 35           | 19.82 | 10.19 | 4.29  | 2.21  | 2.27  | 1.16 | 1.32  | 0.68 |
| 36           | 21.32 | 11.15 | 4.62  | 2.41  | 2.44  | 1.27 | 1.42  | 0.74 |
| 37           | 22.99 | 12.24 | 4.98  | 2.65  | 2.63  | 1.40 | 1.53  | 0.81 |
| 38           | 24.86 | 13.47 | 5.39  | 2.92  | 2.85  | 1.54 | 1.66  | 0.90 |
| 39           | 26.96 | 14.87 | 5.84  | 3.22  | 3.09  | 1.70 | 1.80  | 0.99 |
| 40           | 29.34 | 16.44 | 6.36  | 3.56  | 3.36  | 1.88 | 1.96  | 1.09 |
| 41           | 32.04 | 18.21 | 6.95  | 3.95  | 3.67  | 2.08 | 2.15  | 1.21 |
| 42           | 35.08 | 20.21 | 7.61  | 4.38  | 4.02  | 2.31 | 2.35  | 1.35 |
| 43           | 38.50 | 22.45 | 8.35  | 4.86  | 4.41  | 2.57 | 2.58  | 1.50 |
| 44           | 42.33 | 24.98 | 9.18  | 5.41  | 4.86  | 2.86 | 2.85  | 1.67 |
| 45           | 46.61 | 27.82 | 10.11 | 6.03  | 5.35  | 3.18 | 3.14  | 1.86 |
| 46           | 51.36 | 31.03 | 11.15 | 6.72  | 5.90  | 3.55 | 3.46  | 2.07 |
| 47           | 56.65 | 34.62 | 12.30 | 7.50  | 6.51  | 3.96 | 3.83  | 2.32 |
| 48           | 62.51 | 38.66 | 13.57 | 8.38  | 7.19  | 4.43 | 4.23  | 2.59 |
| 49           | 69.01 | 43.17 | 14.99 | 9.36  | 7.94  | 4.95 | 4.69  | 2.90 |
| 50           | 76.21 | 48.21 | 16.55 | 10.45 | 8.77  | 5.53 | 5.19  | 3.24 |

注: 以上为年交费率, 月交费率=年交费率×0.09

## 招商仁和和美未来定期寿险费率表

(标准体, 保险期间: 30 年, 每 1000 元基本保险金额) 单位: 元

| 交费方式<br>投保年龄 | 一次交清  |       | 5 年交  |      | 10 年交 |      | 20 年交 |      | 30 年交 |      |
|--------------|-------|-------|-------|------|-------|------|-------|------|-------|------|
|              | 男     | 女     | 男     | 女    | 男     | 女    | 男     | 女    | 男     | 女    |
| 18           | 11.89 | 5.65  | 2.57  | 1.22 | 1.36  | 0.64 | 0.79  | 0.37 | 0.61  | 0.29 |
| 19           | 12.63 | 6.02  | 2.74  | 1.30 | 1.44  | 0.69 | 0.84  | 0.40 | 0.64  | 0.31 |
| 20           | 13.42 | 6.43  | 2.91  | 1.39 | 1.53  | 0.73 | 0.89  | 0.43 | 0.68  | 0.33 |
| 21           | 14.26 | 6.88  | 3.09  | 1.49 | 1.63  | 0.78 | 0.95  | 0.46 | 0.73  | 0.35 |
| 22           | 15.17 | 7.37  | 3.29  | 1.60 | 1.73  | 0.84 | 1.01  | 0.49 | 0.77  | 0.37 |
| 23           | 16.15 | 7.93  | 3.50  | 1.72 | 1.84  | 0.90 | 1.07  | 0.52 | 0.82  | 0.40 |
| 24           | 17.21 | 8.54  | 3.73  | 1.85 | 1.97  | 0.97 | 1.14  | 0.57 | 0.88  | 0.43 |
| 25           | 18.36 | 9.23  | 3.98  | 2.00 | 2.10  | 1.05 | 1.22  | 0.61 | 0.94  | 0.47 |
| 26           | 19.63 | 10.02 | 4.25  | 2.17 | 2.24  | 1.14 | 1.30  | 0.66 | 1.00  | 0.51 |
| 27           | 21.04 | 10.90 | 4.56  | 2.36 | 2.40  | 1.24 | 1.40  | 0.72 | 1.07  | 0.55 |
| 28           | 22.63 | 11.91 | 4.90  | 2.58 | 2.58  | 1.36 | 1.50  | 0.79 | 1.16  | 0.61 |
| 29           | 24.42 | 13.05 | 5.29  | 2.83 | 2.79  | 1.49 | 1.62  | 0.87 | 1.25  | 0.66 |
| 30           | 26.46 | 14.35 | 5.73  | 3.11 | 3.02  | 1.64 | 1.76  | 0.95 | 1.35  | 0.73 |
| 31           | 28.75 | 15.80 | 6.23  | 3.42 | 3.29  | 1.80 | 1.91  | 1.05 | 1.47  | 0.80 |
| 32           | 31.33 | 17.43 | 6.79  | 3.77 | 3.58  | 1.99 | 2.09  | 1.16 | 1.61  | 0.89 |
| 33           | 34.20 | 19.25 | 7.41  | 4.17 | 3.91  | 2.20 | 2.28  | 1.28 | 1.76  | 0.98 |
| 34           | 37.40 | 21.29 | 8.10  | 4.61 | 4.28  | 2.43 | 2.49  | 1.41 | 1.92  | 1.09 |
| 35           | 40.94 | 23.57 | 8.87  | 5.10 | 4.68  | 2.69 | 2.73  | 1.56 | 2.11  | 1.20 |
| 36           | 44.86 | 26.13 | 9.72  | 5.66 | 5.13  | 2.98 | 2.99  | 1.73 | 2.31  | 1.34 |
| 37           | 49.19 | 28.99 | 10.66 | 6.28 | 5.63  | 3.31 | 3.28  | 1.93 | 2.54  | 1.48 |
| 38           | 53.98 | 32.18 | 11.70 | 6.97 | 6.18  | 3.68 | 3.61  | 2.14 | 2.79  | 1.65 |
| 39           | 59.26 | 35.76 | 12.85 | 7.74 | 6.79  | 4.09 | 3.96  | 2.38 | 3.07  | 1.83 |
| 40           | 65.08 | 39.75 | 14.11 | 8.61 | 7.45  | 4.54 | 4.36  | 2.64 | 3.38  | 2.04 |

注: 以上为年交费率, 月交费率=年交费率×0.09



## 招商仁和和美未来定期寿险费率表

(标准体, 保险期间: 至 60 周岁, 每 1000 元基本保险金额) 单位: 元

| 交费方式<br>投保年龄 | 一次交清  |       | 5 年交 |      | 10 年交 |      | 20 年交 |      | 30 年交 |      |
|--------------|-------|-------|------|------|-------|------|-------|------|-------|------|
|              | 男     | 女     | 男    | 女    | 男     | 女    | 男     | 女    | 男     | 女    |
| 18           | 21.44 | 11.31 | 4.64 | 2.45 | 2.45  | 1.29 | 1.42  | 0.75 | 1.09  | 0.57 |
| 19           | 21.88 | 11.56 | 4.74 | 2.50 | 2.50  | 1.32 | 1.45  | 0.77 | 1.11  | 0.59 |
| 20           | 22.31 | 11.81 | 4.83 | 2.56 | 2.55  | 1.35 | 1.48  | 0.78 | 1.14  | 0.60 |
| 21           | 22.73 | 12.06 | 4.92 | 2.61 | 2.60  | 1.38 | 1.51  | 0.80 | 1.16  | 0.61 |
| 22           | 23.14 | 12.30 | 5.01 | 2.66 | 2.64  | 1.40 | 1.54  | 0.81 | 1.18  | 0.62 |
| 23           | 23.55 | 12.55 | 5.10 | 2.72 | 2.69  | 1.43 | 1.56  | 0.83 | 1.20  | 0.64 |
| 24           | 23.96 | 12.79 | 5.19 | 2.77 | 2.74  | 1.46 | 1.59  | 0.85 | 1.22  | 0.65 |
| 25           | 24.37 | 13.04 | 5.28 | 2.82 | 2.78  | 1.49 | 1.62  | 0.86 | 1.24  | 0.66 |
| 26           | 24.78 | 13.30 | 5.37 | 2.88 | 2.83  | 1.52 | 1.65  | 0.88 | 1.27  | 0.68 |
| 27           | 25.19 | 13.55 | 5.46 | 2.93 | 2.88  | 1.55 | 1.67  | 0.90 | 1.29  | 0.69 |
| 28           | 25.61 | 13.82 | 5.55 | 2.99 | 2.93  | 1.58 | 1.70  | 0.92 | 1.31  | 0.70 |
| 29           | 26.04 | 14.08 | 5.64 | 3.05 | 2.97  | 1.61 | 1.73  | 0.93 | 1.33  | 0.72 |
| 30           | 26.46 | 14.35 | 5.73 | 3.11 | 3.02  | 1.64 | 1.76  | 0.95 | 1.35  | 0.73 |
| 31           | 26.87 | 14.61 | 5.82 | 3.16 | 3.07  | 1.67 | 1.79  | 0.97 |       |      |
| 32           | 27.27 | 14.87 | 5.91 | 3.22 | 3.12  | 1.70 | 1.81  | 0.99 |       |      |
| 33           | 27.64 | 15.11 | 5.99 | 3.27 | 3.16  | 1.73 | 1.84  | 1.00 |       |      |
| 34           | 28.00 | 15.35 | 6.07 | 3.32 | 3.20  | 1.75 | 1.87  | 1.02 |       |      |
| 35           | 28.32 | 15.57 | 6.14 | 3.37 | 3.24  | 1.78 | 1.89  | 1.03 |       |      |
| 36           | 28.62 | 15.79 | 6.20 | 3.42 | 3.27  | 1.80 | 1.91  | 1.05 |       |      |
| 37           | 28.88 | 15.99 | 6.26 | 3.46 | 3.30  | 1.83 | 1.93  | 1.06 |       |      |
| 38           | 29.09 | 16.17 | 6.31 | 3.50 | 3.33  | 1.85 | 1.94  | 1.07 |       |      |
| 39           | 29.25 | 16.32 | 6.34 | 3.53 | 3.35  | 1.86 | 1.96  | 1.09 |       |      |
| 40           | 29.34 | 16.44 | 6.36 | 3.56 | 3.36  | 1.88 | 1.96  | 1.09 |       |      |
| 41           | 29.36 | 16.53 | 6.37 | 3.58 | 3.36  | 1.89 |       |      |       |      |
| 42           | 29.31 | 16.58 | 6.36 | 3.59 | 3.36  | 1.90 |       |      |       |      |
| 43           | 29.17 | 16.59 | 6.33 | 3.59 | 3.35  | 1.90 |       |      |       |      |
| 44           | 28.96 | 16.56 | 6.28 | 3.59 | 3.32  | 1.89 |       |      |       |      |
| 45           | 28.65 | 16.49 | 6.22 | 3.57 | 3.29  | 1.89 |       |      |       |      |
| 46           | 28.23 | 16.37 | 6.13 | 3.55 | 3.24  | 1.87 |       |      |       |      |
| 47           | 27.70 | 16.20 | 6.01 | 3.51 | 3.18  | 1.85 |       |      |       |      |
| 48           | 27.01 | 15.94 | 5.86 | 3.46 | 3.11  | 1.83 |       |      |       |      |
| 49           | 26.17 | 15.58 | 5.68 | 3.38 | 3.01  | 1.79 |       |      |       |      |
| 50           | 25.14 | 15.12 | 5.46 | 3.28 | 2.89  | 1.73 |       |      |       |      |

注: 以上为年交费率, 月交费率=年交费率×0.09

## 招商仁和和美未来定期寿险费率表

(标准体, 保险期间: 至 65 周岁, 每 1000 元基本保险金额) 单位: 元

| 交费方式<br>投保年龄 | 一次交清  |       | 5 年交  |      | 10 年交 |      | 20 年交 |      | 30 年交 |      |
|--------------|-------|-------|-------|------|-------|------|-------|------|-------|------|
|              | 男     | 女     | 男     | 女    | 男     | 女    | 男     | 女    | 男     | 女    |
| 18           | 28.42 | 15.75 | 6.15  | 3.41 | 3.24  | 1.80 | 1.88  | 1.04 | 1.45  | 0.80 |
| 19           | 29.11 | 16.16 | 6.30  | 3.50 | 3.32  | 1.84 | 1.93  | 1.07 | 1.48  | 0.82 |
| 20           | 29.80 | 16.57 | 6.45  | 3.59 | 3.40  | 1.89 | 1.98  | 1.10 | 1.52  | 0.84 |
| 21           | 30.48 | 16.98 | 6.60  | 3.68 | 3.48  | 1.94 | 2.02  | 1.12 | 1.55  | 0.86 |
| 22           | 31.16 | 17.40 | 6.75  | 3.77 | 3.56  | 1.99 | 2.07  | 1.15 | 1.59  | 0.88 |
| 23           | 31.85 | 17.83 | 6.90  | 3.86 | 3.64  | 2.03 | 2.11  | 1.18 | 1.62  | 0.91 |
| 24           | 32.55 | 18.26 | 7.05  | 3.95 | 3.72  | 2.08 | 2.16  | 1.21 | 1.66  | 0.93 |
| 25           | 33.27 | 18.70 | 7.20  | 4.05 | 3.80  | 2.13 | 2.21  | 1.24 | 1.70  | 0.95 |
| 26           | 33.99 | 19.15 | 7.36  | 4.15 | 3.88  | 2.19 | 2.26  | 1.27 | 1.74  | 0.97 |
| 27           | 34.74 | 19.62 | 7.52  | 4.25 | 3.97  | 2.24 | 2.31  | 1.30 | 1.77  | 1.00 |
| 28           | 35.49 | 20.09 | 7.69  | 4.35 | 4.05  | 2.29 | 2.36  | 1.33 | 1.81  | 1.02 |
| 29           | 36.27 | 20.58 | 7.86  | 4.45 | 4.14  | 2.35 | 2.41  | 1.36 | 1.86  | 1.05 |
| 30           | 37.05 | 21.07 | 8.03  | 4.56 | 4.23  | 2.40 | 2.46  | 1.40 | 1.90  | 1.07 |
| 31           | 37.84 | 21.57 | 8.20  | 4.67 | 4.32  | 2.46 | 2.52  | 1.43 | 1.94  | 1.10 |
| 32           | 38.63 | 22.07 | 8.37  | 4.78 | 4.42  | 2.52 | 2.57  | 1.46 | 1.98  | 1.12 |
| 33           | 39.41 | 22.57 | 8.54  | 4.89 | 4.51  | 2.58 | 2.62  | 1.50 | 2.02  | 1.15 |
| 34           | 40.18 | 23.07 | 8.71  | 5.00 | 4.59  | 2.63 | 2.68  | 1.53 | 2.07  | 1.18 |
| 35           | 40.94 | 23.57 | 8.87  | 5.10 | 4.68  | 2.69 | 2.73  | 1.56 | 2.11  | 1.20 |
| 36           | 41.69 | 24.07 | 9.03  | 5.21 | 4.77  | 2.75 | 2.78  | 1.60 |       |      |
| 37           | 42.41 | 24.56 | 9.19  | 5.32 | 4.85  | 2.80 | 2.83  | 1.63 |       |      |
| 38           | 43.11 | 25.04 | 9.34  | 5.42 | 4.93  | 2.86 | 2.88  | 1.66 |       |      |
| 39           | 43.77 | 25.51 | 9.49  | 5.52 | 5.01  | 2.91 | 2.93  | 1.70 |       |      |
| 40           | 44.38 | 25.96 | 9.62  | 5.62 | 5.08  | 2.97 | 2.97  | 1.73 |       |      |
| 41           | 44.94 | 26.38 | 9.74  | 5.71 | 5.15  | 3.01 | 3.01  | 1.76 |       |      |
| 42           | 45.45 | 26.78 | 9.86  | 5.80 | 5.21  | 3.06 | 3.05  | 1.78 |       |      |
| 43           | 45.90 | 27.15 | 9.95  | 5.88 | 5.26  | 3.10 | 3.08  | 1.81 |       |      |
| 44           | 46.29 | 27.50 | 10.04 | 5.96 | 5.31  | 3.15 | 3.11  | 1.84 |       |      |
| 45           | 46.61 | 27.82 | 10.11 | 6.03 | 5.35  | 3.18 | 3.14  | 1.86 |       |      |
| 46           | 46.84 | 28.11 | 10.17 | 6.09 | 5.38  | 3.22 |       |      |       |      |
| 47           | 46.98 | 28.35 | 10.20 | 6.14 | 5.40  | 3.25 |       |      |       |      |
| 48           | 47.01 | 28.53 | 10.21 | 6.18 | 5.40  | 3.27 |       |      |       |      |
| 49           | 46.89 | 28.62 | 10.18 | 6.21 | 5.39  | 3.28 |       |      |       |      |
| 50           | 46.63 | 28.62 | 10.13 | 6.21 | 5.37  | 3.28 |       |      |       |      |
| 51           | 46.20 | 28.52 | 10.04 | 6.19 | 5.32  | 3.27 |       |      |       |      |
| 52           | 45.60 | 28.29 | 9.91  | 6.14 | 5.26  | 3.25 |       |      |       |      |
| 53           | 44.81 | 27.92 | 9.74  | 6.06 | 5.17  | 3.21 |       |      |       |      |
| 54           | 43.81 | 27.39 | 9.53  | 5.95 | 5.07  | 3.15 |       |      |       |      |
| 55           | 42.57 | 26.66 | 9.27  | 5.79 | 4.93  | 3.07 |       |      |       |      |

注: 以上为年交费率, 月交费率=年交费率×0.09

## 招商仁和和美未来定期寿险费率表

(标准体, 保险期间: 至 70 周岁, 每 1000 元基本保险金额) 单位: 元

| 交费方式<br>投保年龄 | 一次交清  |       | 5 年交  |       | 10 年交 |      | 20 年交 |      | 30 年交 |      |
|--------------|-------|-------|-------|-------|-------|------|-------|------|-------|------|
|              | 男     | 女     | 男     | 女     | 男     | 女    | 男     | 女    | 男     | 女    |
| 18           | 38.02 | 22.19 | 8.23  | 4.80  | 4.34  | 2.53 | 2.52  | 1.47 | 1.94  | 1.13 |
| 19           | 39.06 | 22.83 | 8.46  | 4.94  | 4.46  | 2.60 | 2.59  | 1.51 | 1.99  | 1.16 |
| 20           | 40.09 | 23.47 | 8.68  | 5.08  | 4.58  | 2.68 | 2.66  | 1.55 | 2.04  | 1.19 |
| 21           | 41.14 | 24.13 | 8.91  | 5.22  | 4.70  | 2.75 | 2.73  | 1.60 | 2.10  | 1.23 |
| 22           | 42.20 | 24.80 | 9.14  | 5.37  | 4.82  | 2.83 | 2.80  | 1.64 | 2.15  | 1.26 |
| 23           | 43.28 | 25.48 | 9.37  | 5.52  | 4.94  | 2.91 | 2.87  | 1.69 | 2.21  | 1.29 |
| 24           | 44.39 | 26.18 | 9.61  | 5.67  | 5.07  | 2.99 | 2.95  | 1.73 | 2.26  | 1.33 |
| 25           | 45.52 | 26.90 | 9.86  | 5.82  | 5.20  | 3.07 | 3.02  | 1.78 | 2.32  | 1.37 |
| 26           | 46.68 | 27.64 | 10.11 | 5.98  | 5.33  | 3.15 | 3.10  | 1.83 | 2.38  | 1.41 |
| 27           | 47.87 | 28.41 | 10.37 | 6.15  | 5.47  | 3.24 | 3.18  | 1.88 | 2.45  | 1.44 |
| 28           | 49.10 | 29.19 | 10.63 | 6.32  | 5.61  | 3.33 | 3.26  | 1.93 | 2.51  | 1.48 |
| 29           | 50.35 | 30.00 | 10.91 | 6.49  | 5.75  | 3.42 | 3.35  | 1.99 | 2.58  | 1.53 |
| 30           | 51.63 | 30.82 | 11.18 | 6.67  | 5.90  | 3.52 | 3.43  | 2.04 | 2.64  | 1.57 |
| 31           | 52.94 | 31.67 | 11.47 | 6.86  | 6.05  | 3.61 | 3.52  | 2.10 | 2.71  | 1.61 |
| 32           | 54.26 | 32.52 | 11.76 | 7.04  | 6.20  | 3.71 | 3.61  | 2.16 | 2.78  | 1.66 |
| 33           | 55.60 | 33.39 | 12.05 | 7.23  | 6.36  | 3.81 | 3.70  | 2.22 | 2.85  | 1.70 |
| 34           | 56.95 | 34.27 | 12.34 | 7.42  | 6.51  | 3.91 | 3.79  | 2.27 | 2.93  | 1.75 |
| 35           | 58.31 | 35.17 | 12.63 | 7.61  | 6.67  | 4.02 | 3.89  | 2.33 | 3.00  | 1.80 |
| 36           | 59.67 | 36.07 | 12.93 | 7.81  | 6.83  | 4.12 | 3.98  | 2.40 | 3.08  | 1.84 |
| 37           | 61.04 | 36.99 | 13.23 | 8.01  | 6.99  | 4.22 | 4.07  | 2.46 | 3.15  | 1.89 |
| 38           | 62.40 | 37.91 | 13.53 | 8.21  | 7.14  | 4.33 | 4.17  | 2.52 | 3.23  | 1.94 |
| 39           | 63.75 | 38.83 | 13.82 | 8.41  | 7.30  | 4.44 | 4.26  | 2.58 | 3.30  | 1.99 |
| 40           | 65.08 | 39.75 | 14.11 | 8.61  | 7.45  | 4.54 | 4.36  | 2.64 | 3.38  | 2.04 |
| 41           | 66.39 | 40.67 | 14.39 | 8.81  | 7.61  | 4.65 | 4.45  | 2.71 |       |      |
| 42           | 67.66 | 41.57 | 14.67 | 9.01  | 7.76  | 4.75 | 4.54  | 2.77 |       |      |
| 43           | 68.92 | 42.47 | 14.95 | 9.20  | 7.90  | 4.86 | 4.63  | 2.83 |       |      |
| 44           | 70.14 | 43.37 | 15.21 | 9.40  | 8.05  | 4.96 | 4.72  | 2.89 |       |      |
| 45           | 71.32 | 44.25 | 15.47 | 9.59  | 8.19  | 5.06 | 4.80  | 2.96 |       |      |
| 46           | 72.46 | 45.12 | 15.72 | 9.78  | 8.32  | 5.16 | 4.89  | 3.02 |       |      |
| 47           | 73.53 | 45.97 | 15.96 | 9.96  | 8.45  | 5.26 | 4.97  | 3.08 |       |      |
| 48           | 74.52 | 46.78 | 16.18 | 10.14 | 8.57  | 5.36 | 5.05  | 3.14 |       |      |
| 49           | 75.42 | 47.53 | 16.38 | 10.30 | 8.68  | 5.45 | 5.12  | 3.19 |       |      |
| 50           | 76.21 | 48.21 | 16.55 | 10.45 | 8.77  | 5.53 | 5.19  | 3.24 |       |      |
| 51           | 76.87 | 48.81 | 16.70 | 10.59 | 8.86  | 5.60 |       |      |       |      |
| 52           | 77.41 | 49.31 | 16.83 | 10.70 | 8.93  | 5.66 |       |      |       |      |
| 53           | 77.81 | 49.71 | 16.92 | 10.79 | 8.99  | 5.71 |       |      |       |      |
| 54           | 78.05 | 49.97 | 16.98 | 10.85 | 9.03  | 5.75 |       |      |       |      |
| 55           | 78.09 | 50.07 | 17.00 | 10.87 | 9.05  | 5.77 |       |      |       |      |
| 56           | 77.90 | 49.97 | 16.97 | 10.86 |       |      |       |      |       |      |
| 57           | 77.37 | 49.63 | 16.87 | 10.79 |       |      |       |      |       |      |
| 58           | 76.43 | 49.02 | 16.68 | 10.66 |       |      |       |      |       |      |
| 59           | 74.98 | 48.08 | 16.38 | 10.46 |       |      |       |      |       |      |
| 60           | 72.92 | 46.77 | 15.94 | 10.19 |       |      |       |      |       |      |

注: 以上为年交费率, 月交费率=年交费率×0.09

## 招商仁和和美未来定期寿险费率表

(标准体, 保险期间: 至 80 周岁, 每 1000 元基本保险金额) 单位: 元

| 交费方式<br>投保年龄 | 一次交清   |        | 5 年交  |       | 10 年交 |       | 20 年交 |      | 30 年交 |      |
|--------------|--------|--------|-------|-------|-------|-------|-------|------|-------|------|
|              | 男      | 女      | 男     | 女     | 男     | 女     | 男     | 女    | 男     | 女    |
| 18           | 66.88  | 44.07  | 14.48 | 9.54  | 7.64  | 5.03  | 4.44  | 2.92 | 3.40  | 2.24 |
| 19           | 68.93  | 45.47  | 14.93 | 9.84  | 7.87  | 5.19  | 4.57  | 3.01 | 3.51  | 2.31 |
| 20           | 71.02  | 46.91  | 15.38 | 10.15 | 8.11  | 5.35  | 4.71  | 3.11 | 3.62  | 2.38 |
| 21           | 73.16  | 48.39  | 15.84 | 10.47 | 8.35  | 5.52  | 4.85  | 3.20 | 3.73  | 2.46 |
| 22           | 75.36  | 49.91  | 16.32 | 10.80 | 8.61  | 5.69  | 5.00  | 3.31 | 3.84  | 2.54 |
| 23           | 77.61  | 51.48  | 16.81 | 11.14 | 8.86  | 5.87  | 5.15  | 3.41 | 3.96  | 2.62 |
| 24           | 79.93  | 53.10  | 17.31 | 11.49 | 9.13  | 6.06  | 5.31  | 3.52 | 4.08  | 2.70 |
| 25           | 82.32  | 54.77  | 17.83 | 11.86 | 9.40  | 6.25  | 5.47  | 3.63 | 4.20  | 2.78 |
| 26           | 84.79  | 56.49  | 18.36 | 12.23 | 9.68  | 6.45  | 5.63  | 3.74 | 4.33  | 2.87 |
| 27           | 87.33  | 58.26  | 18.91 | 12.61 | 9.98  | 6.65  | 5.80  | 3.86 | 4.46  | 2.96 |
| 28           | 89.95  | 60.10  | 19.48 | 13.01 | 10.28 | 6.86  | 5.98  | 3.98 | 4.60  | 3.06 |
| 29           | 92.65  | 61.99  | 20.07 | 13.42 | 10.59 | 7.07  | 6.16  | 4.11 | 4.74  | 3.15 |
| 30           | 95.44  | 63.95  | 20.67 | 13.84 | 10.91 | 7.30  | 6.35  | 4.24 | 4.89  | 3.26 |
| 31           | 98.30  | 65.96  | 21.29 | 14.28 | 11.23 | 7.53  | 6.54  | 4.37 | 5.04  | 3.36 |
| 32           | 101.23 | 68.02  | 21.93 | 14.73 | 11.57 | 7.76  | 6.74  | 4.51 | 5.19  | 3.47 |
| 33           | 104.24 | 70.14  | 22.58 | 15.19 | 11.92 | 8.01  | 6.94  | 4.65 | 5.35  | 3.58 |
| 34           | 107.31 | 72.32  | 23.25 | 15.66 | 12.27 | 8.26  | 7.15  | 4.80 | 5.52  | 3.69 |
| 35           | 110.47 | 74.56  | 23.94 | 16.14 | 12.63 | 8.51  | 7.36  | 4.95 | 5.69  | 3.81 |
| 36           | 113.69 | 76.85  | 24.64 | 16.64 | 13.01 | 8.78  | 7.58  | 5.10 | 5.86  | 3.93 |
| 37           | 116.99 | 79.21  | 25.35 | 17.15 | 13.39 | 9.05  | 7.81  | 5.26 | 6.04  | 4.05 |
| 38           | 120.35 | 81.62  | 26.09 | 17.68 | 13.78 | 9.32  | 8.04  | 5.42 | 6.22  | 4.18 |
| 39           | 123.78 | 84.09  | 26.83 | 18.21 | 14.17 | 9.61  | 8.28  | 5.59 | 6.41  | 4.31 |
| 40           | 127.26 | 86.62  | 27.59 | 18.76 | 14.58 | 9.90  | 8.52  | 5.76 | 6.61  | 4.45 |
| 41           | 130.80 | 89.19  | 28.36 | 19.32 | 14.99 | 10.19 | 8.76  | 5.94 |       |      |
| 42           | 134.40 | 91.82  | 29.15 | 19.89 | 15.40 | 10.50 | 9.01  | 6.12 |       |      |
| 43           | 138.06 | 94.50  | 29.94 | 20.47 | 15.83 | 10.80 | 9.27  | 6.30 |       |      |
| 44           | 141.78 | 97.25  | 30.76 | 21.07 | 16.26 | 11.12 | 9.53  | 6.49 |       |      |
| 45           | 145.56 | 100.05 | 31.58 | 21.68 | 16.71 | 11.45 | 9.80  | 6.68 |       |      |
| 46           | 149.40 | 102.91 | 32.42 | 22.30 | 17.16 | 11.78 | 10.08 | 6.88 |       |      |
| 47           | 153.27 | 105.82 | 33.27 | 22.94 | 17.61 | 12.11 | 10.36 | 7.09 |       |      |
| 48           | 157.18 | 108.77 | 34.13 | 23.58 | 18.07 | 12.46 | 10.65 | 7.29 |       |      |
| 49           | 161.11 | 111.75 | 34.99 | 24.23 | 18.54 | 12.80 | 10.94 | 7.51 |       |      |
| 50           | 165.06 | 114.73 | 35.85 | 24.88 | 19.00 | 13.15 | 11.24 | 7.72 |       |      |
| 51           | 169.01 | 117.73 | 36.72 | 25.54 | 19.48 | 13.51 |       |      |       |      |
| 52           | 172.96 | 120.73 | 37.60 | 26.19 | 19.95 | 13.86 |       |      |       |      |
| 53           | 176.92 | 123.71 | 38.47 | 26.85 | 20.43 | 14.22 |       |      |       |      |
| 54           | 180.88 | 126.67 | 39.35 | 27.50 | 20.92 | 14.57 |       |      |       |      |
| 55           | 184.80 | 129.58 | 40.22 | 28.14 | 21.41 | 14.92 |       |      |       |      |
| 56           | 188.65 | 132.41 | 41.09 | 28.77 |       |       |       |      |       |      |
| 57           | 192.36 | 135.12 | 41.93 | 29.37 |       |       |       |      |       |      |
| 58           | 195.86 | 137.70 | 42.73 | 29.95 |       |       |       |      |       |      |
| 59           | 199.08 | 140.09 | 43.48 | 30.49 |       |       |       |      |       |      |
| 60           | 201.94 | 142.26 | 44.16 | 30.98 |       |       |       |      |       |      |

注: 以上为年交费率, 月交费率=年交费率×0.09