

招商信诺全球员工团体定期寿险

费率表（个体）

$$Rate_x \div (1-E)$$

单位：人民币元/每千元保额/年

| 年龄 (x) | 男 | 女 | 年龄 (x) | 男 | 女 | 年龄 (x) | 男 | 女 |
|--------|-------|-------|--------|--------|--------|--------|---------|--------|
| 0 | 5.640 | 3.384 | 34 | 4.320 | 2.592 | 68 | 84.000 | 50.400 |
| 1 | 4.645 | 2.787 | 35 | 4.800 | 2.880 | 69 | 91.840 | 55.104 |
| 2 | 3.764 | 2.259 | 36 | 5.120 | 3.072 | 70 | 100.000 | 60.000 |
| 3 | 3.055 | 1.833 | 37 | 5.440 | 3.264 | 71 | 107.216 | 64.329 |
| 4 | 2.549 | 1.529 | 38 | 5.760 | 3.456 | 72 | 114.800 | 68.880 |
| 5 | 2.231 | 1.339 | 39 | 6.240 | 3.744 | 73 | 122.704 | 73.623 |
| 6 | 2.080 | 1.248 | 40 | 7.040 | 4.224 | 74 | 131.744 | 79.047 |
| 7 | 2.080 | 1.248 | 41 | 7.680 | 4.608 | 75 | 151.696 | 91.017 |
| 8 | 2.080 | 1.248 | 42 | 8.160 | 4.896 | 76 | 151.696 | 91.017 |
| 9 | 2.080 | 1.248 | 43 | 8.800 | 5.280 | 77 | 151.696 | 91.017 |
| 10 | 2.080 | 1.248 | 44 | 9.600 | 5.760 | 78 | 151.696 | 91.017 |
| 11 | 2.080 | 1.248 | 45 | 10.560 | 6.336 | 79 | 151.696 | 91.017 |
| 12 | 2.080 | 1.248 | 46 | 11.520 | 6.912 | 80 | 151.696 | 91.017 |
| 13 | 2.080 | 1.248 | 47 | 12.800 | 7.680 | 81 | 151.696 | 91.017 |
| 14 | 2.080 | 1.248 | 48 | 14.240 | 8.544 | 82 | 151.696 | 91.017 |
| 15 | 2.080 | 1.248 | 49 | 15.520 | 9.312 | 83 | 151.696 | 91.017 |
| 16 | 2.080 | 1.248 | 50 | 17.120 | 10.272 | 84 | 151.696 | 91.017 |
| 17 | 2.400 | 1.440 | 51 | 18.880 | 11.328 | 85 | 151.696 | 91.017 |
| 18 | 2.560 | 1.536 | 52 | 20.640 | 12.384 | 86 | 151.696 | 91.017 |
| 19 | 2.720 | 1.632 | 53 | 22.720 | 13.632 | 87 | 151.696 | 91.017 |
| 20 | 2.720 | 1.632 | 54 | 24.960 | 14.976 | 88 | 151.696 | 91.017 |
| 21 | 2.880 | 1.728 | 55 | 27.520 | 16.512 | 89 | 151.696 | 91.017 |
| 22 | 2.880 | 1.728 | 56 | 30.080 | 18.048 | 90 | 151.696 | 91.017 |
| 23 | 3.040 | 1.824 | 57 | 32.960 | 19.776 | 91 | 151.696 | 91.017 |
| 24 | 3.040 | 1.824 | 58 | 36.000 | 21.600 | 92 | 151.696 | 91.017 |
| 25 | 3.040 | 1.824 | 59 | 39.200 | 23.520 | 93 | 151.696 | 91.017 |
| 26 | 3.040 | 1.824 | 60 | 40.800 | 24.480 | 94 | 151.696 | 91.017 |
| 27 | 3.200 | 1.920 | 61 | 46.080 | 27.648 | 95 | 151.696 | 91.017 |
| 28 | 3.200 | 1.920 | 62 | 50.240 | 30.144 | 96 | 151.696 | 91.017 |
| 29 | 3.200 | 1.920 | 63 | 54.720 | 32.832 | 97 | 151.696 | 91.017 |
| 30 | 3.680 | 2.208 | 64 | 59.360 | 35.616 | 98 | 151.696 | 91.017 |
| 31 | 3.680 | 2.208 | 65 | 64.640 | 38.784 | 99 | 151.696 | 91.017 |
| 32 | 4.000 | 2.400 | 66 | 70.400 | 42.240 | 100 | 151.696 | 91.017 |
| 33 | 4.160 | 2.496 | 67 | 76.800 | 46.080 | | | |

注：1. 团体毛保费的计算参见招商信诺全球员工团体定期寿险精算报告；

2. 月交保险费=年交保险费 \div 12；季交保险费=年交保险费 \div 4；半年交保险费=年交保险费 \div 2。