

招商信诺享利人生年金保险（分红型）费率表

每1000元基本保险金额

年金领取起始年龄：55岁；年金领取期限：终身 单位：人民币元

交费方式	3年交		5年交		10年交		20年交	
	男性	女性	男性	女性	男性	女性	男性	女性
0	3,504.21	3,771.47	2,138.16	2,300.76	1,112.90	1,196.94	635.52	682.34
1	3,593.86	3,866.74	2,192.89	2,358.91	1,141.42	1,227.21	651.84	699.62
2	3,685.87	3,964.49	2,249.07	2,418.56	1,170.68	1,258.25	668.59	717.34
3	3,780.33	4,064.77	2,306.72	2,479.75	1,200.71	1,290.11	685.78	735.52
4	3,877.28	4,167.64	2,365.90	2,542.53	1,231.54	1,322.78	703.41	754.16
5	3,976.77	4,273.17	2,426.63	2,606.92	1,263.17	1,356.29	721.51	773.28
6	4,078.88	4,381.40	2,488.95	2,672.96	1,295.63	1,390.66	740.08	792.89
7	4,183.65	4,492.41	2,552.90	2,740.69	1,328.95	1,425.91	759.13	813.01
8	4,291.16	4,606.25	2,618.52	2,810.15	1,363.13	1,462.06	778.68	833.63
9	4,401.47	4,723.01	2,685.86	2,881.39	1,398.20	1,499.14	798.73	854.78
10	4,514.67	4,842.76	2,754.96	2,954.46	1,434.19	1,537.16	819.30	876.47
11	4,630.83	4,965.56	2,825.86	3,029.39	1,471.12	1,576.16	840.41	898.72
12	4,750.04	5,091.52	2,898.62	3,106.24	1,509.01	1,616.15	862.07	921.53
13	4,872.36	5,220.69	2,973.28	3,185.05	1,547.89	1,657.16	884.28	944.92
14	4,997.88	5,353.16	3,049.89	3,265.87	1,587.77	1,699.22	907.07	968.91
15	5,126.67	5,489.01	3,128.48	3,348.76	1,628.69	1,742.34	930.44	993.50
16	5,258.80	5,628.32	3,209.11	3,433.75	1,670.67	1,786.57	954.42	1,018.72
17	5,394.35	5,771.17	3,291.83	3,520.91	1,713.73	1,831.92	979.01	1,044.58
18	5,533.38	5,917.66	3,376.66	3,610.28	1,757.89	1,878.42	1,004.23	1,071.09
19	5,675.98	6,067.87	3,463.68	3,701.92	1,803.19	1,926.10	1,030.09	1,098.28
20	5,822.24	6,221.89	3,552.92	3,795.88	1,849.65	1,974.99	1,056.61	1,126.15
21	5,972.25	6,379.82	3,644.46	3,892.24	1,897.30	2,025.13	1,083.81	1,154.73
22	6,126.11	6,541.76	3,738.35	3,991.03	1,946.18	2,076.53	1,111.70	1,184.03
23	6,283.93	6,707.81	3,834.65	4,092.34	1,996.30	2,129.24	1,140.29	1,214.07
24	6,445.80	6,878.08	3,933.43	4,196.22	2,047.72	2,183.29	1,169.61	1,244.87
25	6,611.84	7,052.67	4,034.74	4,302.74	2,100.45	2,238.71	1,199.67	1,276.44
26	6,782.14	7,231.70	4,138.66	4,411.96	2,154.54	2,295.53	1,230.48	1,308.81
27	6,956.81	7,415.27	4,245.24	4,523.95	2,210.00	2,353.79	1,262.06	1,341.98
28	7,135.96	7,603.50	4,354.55	4,638.78	2,266.88	2,413.53	1,294.44	1,375.99
29	7,319.70	7,796.49	4,466.65	4,756.52	2,325.21	2,474.77	1,327.61	1,410.84
30	7,508.12	7,994.37	4,581.61	4,877.23	2,385.02	2,537.56	1,361.59	1,446.56
31	7,701.35	8,197.26	4,699.49	5,000.99	2,446.33	2,601.93	1,396.41	1,483.16
32	7,899.47	8,405.26	4,820.36	5,127.87	2,509.19	2,667.92	1,432.07	1,520.67
33	8,102.62	8,618.50	4,944.27	5,257.95	2,573.62	2,735.56	1,468.59	1,559.09
34	8,310.88	8,837.11	5,071.31	5,391.29	2,639.66	2,804.90	1,505.97	1,598.45
35	8,524.38	9,061.21	5,201.52	5,527.98	2,707.33	2,875.96	1,544.23	1,638.76
36	8,743.21	9,290.92	5,334.97	5,668.09	2,776.67	2,948.79		
37	8,967.48	9,526.38	5,471.71	5,811.68	2,847.70	3,023.42		
38	9,197.27	9,767.69	5,611.81	5,958.84	2,920.44	3,099.90		
39	9,432.68	10,014.98	5,755.31	6,109.63	2,994.93	3,178.25		
40	9,673.79	10,268.37	5,902.27	6,264.13	3,071.18	3,258.50		
41	9,920.69	10,527.98	6,052.74	6,422.42	3,149.22	3,340.71		
42	10,173.46	10,793.93	6,206.76	6,584.56	3,229.06	3,424.90		
43	10,432.19	11,066.36	6,364.37	6,750.63	3,310.73	3,511.09		
44	10,696.94	11,345.38	6,525.63	6,920.70	3,394.22	3,599.34		
45	10,967.79	11,631.12	6,690.56	7,094.85	3,479.56	3,689.65		
46	11,244.77	11,923.69	6,859.16	7,273.12				
47	11,527.90	12,223.18	7,031.45	7,455.56				
48	11,817.18	12,529.65	7,207.42	7,642.21				
49	12,112.56	12,843.14	7,387.05	7,833.09				
50	12,414.00	13,163.69	7,570.30	8,028.21				
51	12,721.48	13,491.32						
52	13,035.00	13,826.07						
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月交保险费 = 年交保险费×0.09

每1000元基本保险金额

年金领取起始年龄：60岁；年金领取期限：终身 单位：人民币元

交费方式	3年交		5年交		10年交		20年交	
	男性	女性	男性	女性	男性	女性	男性	女性
0	2,773.48	2,987.32	1,692.49	1,822.53	881.18	948.32	503.72	540.96
1	2,844.93	3,063.13	1,736.12	1,868.80	903.93	972.41	516.76	554.73
2	2,918.30	3,140.91	1,780.92	1,916.28	927.28	997.13	530.16	568.86
3	2,993.63	3,220.74	1,826.92	1,965.00	951.26	1,022.50	543.91	583.36
4	3,070.99	3,302.64	1,874.15	2,014.99	975.87	1,048.53	558.02	598.23
5	3,150.41	3,386.68	1,922.64	2,066.27	1,001.15	1,075.23	572.51	613.49
6	3,231.94	3,472.90	1,972.42	2,118.89	1,027.09	1,102.62	587.39	629.14
7	3,315.64	3,561.34	2,023.52	2,172.86	1,053.73	1,130.73	602.66	645.20
8	3,401.56	3,652.08	2,075.97	2,228.23	1,081.07	1,159.56	618.34	661.68
9	3,489.76	3,745.16	2,129.83	2,285.04	1,109.14	1,189.13	634.43	678.58
10	3,580.30	3,840.64	2,185.11	2,343.31	1,137.96	1,219.47	650.95	695.91
11	3,673.26	3,938.60	2,241.87	2,403.09	1,167.54	1,250.60	667.90	713.70
12	3,768.69	4,039.10	2,300.14	2,464.42	1,197.91	1,282.53	685.31	731.94
13	3,866.67	4,142.19	2,359.96	2,527.34	1,229.08	1,315.28	703.17	750.66
14	3,967.26	4,247.95	2,421.37	2,591.87	1,261.08	1,348.88	721.51	769.86
15	4,070.52	4,356.44	2,484.41	2,658.08	1,293.93	1,383.35	740.33	789.55
16	4,176.51	4,467.73	2,549.11	2,725.99	1,327.64	1,418.71	759.64	809.75
17	4,285.30	4,581.88	2,615.52	2,795.65	1,362.24	1,454.97	779.46	830.47
18	4,396.95	4,698.98	2,683.67	2,867.11	1,397.75	1,492.18	799.81	851.73
19	4,511.52	4,819.10	2,753.61	2,940.41	1,434.20	1,530.34	820.68	873.53
20	4,629.10	4,942.31	2,825.39	3,015.60	1,471.60	1,569.48	842.10	895.89
21	4,749.77	5,068.69	2,899.05	3,092.72	1,509.98	1,609.63	864.09	918.83
22	4,873.61	5,198.33	2,974.65	3,171.83	1,549.38	1,650.82	886.65	942.36
23	5,000.72	5,331.31	3,052.24	3,252.98	1,589.81	1,693.07	909.79	966.49
24	5,131.17	5,467.72	3,131.88	3,336.23	1,631.30	1,736.41	933.55	991.25
25	5,265.06	5,607.65	3,213.61	3,421.62	1,673.89	1,780.87	957.92	1,016.64
26	5,402.48	5,751.20	3,297.50	3,509.22	1,717.60	1,826.47	982.92	1,042.68
27	5,543.53	5,898.45	3,383.61	3,599.08	1,762.46	1,873.26	1,008.57	1,069.38
28	5,688.29	6,049.50	3,471.97	3,691.26	1,808.50	1,921.24	1,034.88	1,096.77
29	5,836.86	6,204.45	3,562.67	3,785.81	1,855.74	1,970.46	1,061.86	1,124.86
30	5,989.34	6,363.39	3,655.74	3,882.80	1,904.22	2,020.95	1,089.53	1,153.65
31	6,145.81	6,526.43	3,751.25	3,982.29	1,953.96	2,072.74	1,117.91	1,183.18
32	6,306.39	6,693.65	3,849.26	4,084.33	2,005.00	2,125.85	1,146.99	1,213.46
33	6,471.15	6,865.18	3,949.82	4,189.00	2,057.36	2,180.32	1,176.81	1,244.49
34	6,640.21	7,041.11	4,052.99	4,296.35	2,111.06	2,236.19	1,207.36	1,276.30
35	6,813.66	7,221.55	4,158.84	4,406.44	2,166.15	2,293.48	1,238.66	1,308.90
36	6,991.60	7,406.62	4,267.41	4,519.36	2,222.64	2,352.22	1,270.71	1,342.31
37	7,174.12	7,596.41	4,378.77	4,635.15	2,280.56	2,412.46	1,303.54	1,376.53
38	7,361.30	7,791.03	4,492.96	4,753.87	2,339.95	2,474.21	1,337.14	1,411.58
39	7,553.23	7,990.59	4,610.03	4,875.61	2,400.81	2,537.52	1,371.51	1,447.48
40	7,749.99	8,195.18	4,730.03	5,000.41	2,463.17	2,602.42	1,406.67	1,484.23
41	7,951.68	8,404.92	4,853.02	5,128.34	2,527.06	2,668.92		
42	8,158.36	8,619.93	4,979.05	5,259.47	2,592.50	2,737.08		
43	8,370.13	8,840.30	5,108.15	5,393.87	2,659.50	2,806.91		
44	8,587.06	9,066.16	5,240.37	5,531.59	2,728.08	2,878.45		
45	8,809.21	9,297.60	5,375.74	5,672.71	2,798.24	2,951.71		
46	9,036.65	9,534.74	5,514.29	5,817.27	2,870.01	3,026.73		
47	9,269.39	9,777.65	5,656.02	5,965.32	2,943.37	3,103.52		
48	9,507.46	10,026.41	5,800.95	6,116.89	3,018.33	3,182.08		
49	9,750.83	10,281.04	5,949.06	6,272.01	3,094.87	3,262.44		
50	9,999.49	10,541.61	6,100.35	6,430.70	3,172.97	3,344.57		
51	10,253.43	10,808.13	6,254.81	6,592.99				
52	10,512.69	11,080.66	6,412.43	6,758.87				
53	10,777.23	11,359.20	6,573.19	6,928.34				
54	11,046.98	11,643.74	6,736.99	7,101.38				
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