

《招商信诺臻藏版珍爱一生两全保险（分红型）》保险费费率表

每1000元基本保险金额

保险期间 交费方式 投保年龄	20年										至55周岁										
	趸交		3年交		5年交		10年交		20年交		趸交		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	男性	女性	男性	女性	男性	女性	男性	女性	男性	女性	男性	女性	
0	815.37	815.47	290.74	290.74	184.03	184.03	184.01	96.41	96.39	55.21	55.19	595.77	593.74	212.44	211.69	134.47	133.98	70.44	70.18	40.34	40.19
1	815.41	815.48	290.75	290.74	184.03	184.01	96.41	96.39	55.21	55.19	602.67	600.66	214.89	214.15	136.02	135.53	71.25	71.00	40.81	40.65	
2	815.45	815.50	290.75	290.73	184.03	184.00	96.41	96.38	55.21	55.19	601.71	599.47	214.54	213.72	135.80	135.26	71.14	70.85	40.74	40.57	
3	815.50	815.52	290.77	290.74	184.04	184.00	96.41	96.38	55.22	55.19	608.98	606.76	217.13	216.31	137.43	136.90	71.99	71.71	41.23	41.07	
4	815.56	815.54	290.78	290.74	184.05	184.00	96.41	96.38	55.22	55.20	616.41	614.23	219.77	218.97	139.10	138.58	72.87	72.59	41.74	41.57	
5	815.63	815.57	290.80	290.75	184.05	184.01	96.41	96.39	55.23	55.20	615.38	612.95	219.41	218.51	138.87	138.29	72.74	72.44	41.67	41.49	
6	815.71	815.61	290.82	290.76	184.07	184.01	96.42	96.39	55.25	55.21	623.21	620.81	222.19	221.31	140.63	140.06	73.67	73.37	42.21	42.02	
7	815.79	815.65	290.85	290.77	184.08	184.01	96.42	96.39	55.26	55.21	631.21	628.86	225.04	224.18	142.43	141.87	74.61	74.32	42.76	42.57	
8	815.88	815.69	290.87	290.78	184.09	184.02	96.43	96.39	55.28	55.22	630.11	627.48	224.65	223.69	142.18	141.56	74.47	74.15	42.69	42.48	
9	815.98	815.73	290.90	290.79	184.11	184.03	96.44	96.39	55.30	55.23	638.54	635.94	227.64	226.70	144.07	143.47	75.47	75.15	43.27	43.06	
10	816.08	815.78	290.94	290.80	184.13	184.03	96.45	96.40	55.32	55.24	647.15	644.61	230.71	229.79	146.01	145.42	76.48	76.17	43.87	43.65	
11	816.20	815.83	290.97	290.82	184.15	184.04	96.47	96.41	55.35	55.25	645.96	643.12	230.28	229.25	145.74	145.08	76.35	76.00	43.81	43.56	
12	816.32	815.89	291.01	290.84	184.17	184.05	96.50	96.42	55.38	55.27	655.03	652.23	233.51	232.50	147.78	147.13	77.43	77.08	44.44	44.18	
13	816.45	815.95	291.05	290.86	184.19	184.06	96.53	96.44	55.41	55.28	664.31	661.56	236.81	235.82	149.87	149.23	78.54	78.19	45.09	44.82	
14	816.59	816.01	291.09	290.88	184.21	184.07	96.57	96.45	55.45	55.30	663.02	659.96	236.35	235.25	149.57	148.87	78.41	78.01	45.02	44.72	
15	816.74	816.08	291.14	290.90	184.26	184.09	96.62	96.48	55.49	55.32	672.78	669.77	239.82	238.74	151.78	151.09	79.59	79.18	45.71	45.40	
16	816.90	816.16	291.19	290.92	184.33	184.13	96.68	96.51	55.54	55.34	682.76	679.81	243.37	242.32	154.06	153.37	80.81	80.38	46.42	46.09	
17	817.07	816.24	291.30	290.97	184.43	184.17	96.76	96.54	55.59	55.36	681.36	678.08	242.91	241.72	153.80	153.00	80.69	80.20	46.36	45.99	
18	817.26	816.32	291.47	291.05	184.56	184.23	96.84	96.58	55.65	55.39	691.86	688.64	246.75	245.53	156.24	155.42	81.98	81.47	47.11	46.73	
19	817.35	816.36	291.52	291.07	184.60	184.25	96.87	96.59	55.67	55.40	702.42	699.36	250.53	249.36	158.65	157.84	83.25	82.75	47.85	47.46	
20	817.43	816.40	291.56	291.09	184.64	184.26	96.89	96.60	55.70	55.41	700.71	697.40	249.93	248.66	158.27	157.41	83.06	82.52	47.75	47.33	
21	817.52	816.44	291.61	291.11	184.67	184.28	96.91	96.61	55.72	55.42	711.80	708.68	253.90	252.68	160.79	159.96	84.38	83.86	48.52	48.11	
22	817.61	816.49	291.65	291.13	184.70	184.30	96.94	96.62	55.75	55.43	723.14	720.21	257.95	256.80	163.36	162.56	85.73	85.23	49.31	48.90	
23	817.71	816.54	291.69	291.15	184.73	184.31	96.96	96.63	55.77	55.45	721.24	718.08	257.28	256.05	162.94	162.09	85.52	84.98	49.19	48.76	
24	817.81	816.59	291.73	291.17	184.76	184.33	96.98	96.64	55.80	55.46	733.17	730.21	261.54	260.37	165.64	164.83	86.94	86.42	50.03	49.60	
25	817.93	816.65	291.78	291.20	184.80	184.34	97.01	96.65	55.84	55.48	745.38	742.64	265.90	264.81	168.41	167.64	88.40	87.90	50.88	50.45	
26	818.06	816.71	291.84	291.22	184.83	184.36	97.04	96.67	55.87	55.50	743.31	740.33	265.17	263.98	167.94	167.12	88.17	87.63	50.77	50.31	
27	818.21	816.79	291.89	291.25	184.88	184.38	97.07	96.69	55.91	55.52	756.16	753.40	269.76	268.65	170.86	170.07	89.71	89.18	51.67	51.21	
28	818.37	816.87	291.96	291.29	184.92	184.41	97.11	96.71	55.96	55.54	769.32	766.78	274.46	273.42	173.84	173.10	91.29	90.78	52.60	52.13	
29	818.56	816.97	292.03	291.32	184.98	184.44	97.15	96.73	56.01	55.57	767.07	764.28	273.67	272.54	173.35	172.54	91.04	90.49	52.49	51.98	
30	818.76	817.07	292.12	291.37	185.05	184.47	97.20	96.75	56.07	55.60	780.93	778.36	278.62	277.56	176.50	175.73	92.71	92.17	53.48	52.96	
31	818.99	817.19	292.22	291.42	185.12	184.51	97.26	96.78	56.13	55.63	795.11	792.78	283.70	282.71	179.72	179.00	94.43	93.89	54.49	53.97	
32	819.24	817.32	292.33	291.48	185.20	184.55	97.33	96.82	56.20	55.66	792.64	790.07	282.84	281.76	179.19	178.40	94.17	93.59	54.38	53.81	
33	819.51	817.46	292.44	291.54	185.29	184.59	97.39	96.85	56.28	55.70	807.56	805.23	288.18	287.17	182.59	181.83	95.97	95.40	55.46	54.87	
34	819.80	817.62	292.57	291.60	185.38	184.64	97.47	96.89	56.36	55.75	822.83	820.75	293.65	292.72	186.07	185.35	97.83	97.26	56.57	55.96	
35	820.11	817.80	292.70	291.68	185.49	184.70	97.55	96.93	56.45	55.79	820.11	817.80	292.70	291.68	185.49	184.70	97.55	96.93	56.45	55.79	
36	820.45	817.99	292.85	291.76	185.60	184.76	97.64	96.98			836.18	834.12	298.46	297.51	189.16	188.40	99.51	98.89			
37	820.82	818.21	293.01	291.85	185.73	184.83	97.74	97.03			852.62	850.83	304.36	303.49	192.92	192.20	101.52	100.90			
38	821.23	818.45	293.19	291.96	185.86	184.91	97.84	97.09			849.62	847.62	303.33	302.36	192.29	191.50	101.23	100.55			
39	821.67	818.73	293.39	292.07	186.01	185.00	97.96	97.16			866.93	865.20	309.55	308.65	196.26	195.50	103.35	102.67			
40	822.15	819.03	293.60	292.20	186.17	185.09	98.08	97.22			884.64	883.20	315.91	315.10	200.32	199.59	105.53	104.84			
41	822.68	819.37	293.83	292.34	186.34	185.20	98.21	97.30													
42	823.27	819.76	294.08	292.50	186.53	185.31	98.36	97.39													
43	823.93	820.19	294.36	292.68	186.74	185.44	98.52	97.48													
44	824.67	820.68	294.67	292.88	186.97	185.58	98.70	97.59													
45	825.50	821.24	295.02	293.10	187.23	185.74	98.89	97.72													
46	826.43	821.88	295.41	293.36	187.53	185.93															
47	827.47	822.59	295.85	293.65	187.86	186.15															
48	828.63	823.40	296.34	293.99	188.22	186.40															
49	829.92	824.31	296.89	294.37	188.62	186.67															
50	831.36	825.32	297.49	294.79	189.06	186.98															
51	832.95	826.45	298.14	295.26																	
52	834.73	827.72	298.87	295.78																	
53	836.71	829.13	299.68	296.37																	
54	838.92	830.71	300.59	297.03																	
55	841.37	832.45	301.62	297.77																	

月交保险费 = 年交保险费×0.09

至60周岁										至65周岁									
趸交		3年交		5年交		10年交		20年交		趸交		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	男性	女性	男性	女性	男性	女性	男性	女性	男性	女性	男性	女性
579.93	577.31	206.79	205.83	130.89	130.27	68.57	68.24	39.27	39.07	560.65	556.96	199.92	198.57	126.54	125.68	66.29	65.83	37.96	37.70
579.31	576.41	206.56	205.50	130.75	130.06	68.49	68.13	39.22	39.01	565.97	562.31	201.81	200.48	127.74	126.88	66.91	66.46	38.32	38.06
585.54	582.67	208.78	207.73	132.15	131.47	69.22	68.87	39.65	39.43	571.39	567.79	203.73	202.42	128.95	128.11	67.55	67.11	38.69	38.43
591.91	589.07	211.04	210.01	133.58	132.91	69.97	69.62	40.08	39.87	571.14	567.15	203.64	202.19	128.89	127.96	67.52	67.03	38.67	38.38
591.25	588.11	210.80	209.66	133.42	132.69	69.89	69.50	40.04	39.80	576.88	572.93	205.68	204.25	130.18	129.26	68.20	67.71	39.06	38.78
597.96	594.85	213.19	212.06	134.94	134.21	70.68	70.30	40.49	40.26	582.73	578.83	207.76	206.35	131.50	130.59	68.88	68.41	39.46	39.18
604.82	601.76	215.84	214.52	136.48	135.76	71.49	71.11	40.96	40.73	582.46	578.15	207.66	206.10	131.43	130.44	68.85	68.32	39.45	39.13
604.11	600.72	215.38	214.15	136.32	135.53	71.41	70.99	40.92	40.66	588.64	584.37	209.86	208.32	132.82	131.84	69.58	69.06	39.87	39.56
611.34	607.99	217.95	216.74	137.94	137.16	72.26	71.85	41.42	41.16	594.94	590.73	212.10	210.58	134.24	133.27	70.32	69.81	40.31	39.99
618.73	615.42	220.58	219.39	139.60	138.84	73.13	72.72	41.93	41.67	594.65	590.00	212.00	210.32	134.17	133.10	70.28	69.72	40.30	39.95
617.96	614.30	220.31	218.98	139.43	138.58	73.03	72.59	41.89	41.60	601.30	596.70	214.36	212.71	135.67	134.61	71.07	70.51	40.76	40.40
625.75	622.13	223.08	221.77	141.18	140.35	73.96	73.52	42.44	42.13	608.08	603.54	216.78	215.14	137.19	136.15	71.87	71.32	41.24	40.87
633.70	630.14	225.91	224.62	142.97	142.15	74.91	74.47	42.99	42.68	607.76	602.75	216.66	214.86	137.11	135.97	71.84	71.23	41.23	40.83
632.87	628.93	225.61	224.19	142.77	141.87	74.82	74.33	42.95	42.61	614.92	609.97	219.21	217.43	138.72	137.60	72.70	72.09	41.74	41.33
641.25	637.35	228.59	227.19	144.66	143.77	75.84	75.34	43.55	43.19	622.22	617.33	221.80	220.05	140.36	139.25	73.58	72.97	42.25	41.83
649.81	645.97	231.63	230.26	146.60	145.72	76.87	76.37	44.15	43.79	621.87	616.48	221.67	219.75	140.29	139.07	73.57	72.88	42.25	41.79
648.90	644.67	231.30	229.79	146.42	145.44	76.80	76.23	44.12	43.71	629.58	624.25	224.41	222.51	142.06	140.83	74.51	73.81	42.80	42.33
657.92	653.74	234.56	233.04	148.51	147.51	77.91	77.32	44.76	44.34	637.42	632.18	227.25	225.36	143.88	142.64	75.48	74.77	43.37	42.88
667.12	663.01	237.93	236.39	150.66	149.63	79.05	78.44	45.43	44.99	637.04	631.26	227.20	225.07	143.86	142.47	75.49	74.68	43.38	42.83
665.95	661.51	237.52	235.86	150.41	149.30	78.92	78.27	45.36	44.89	645.12	639.52	230.09	228.02	145.70	144.34	76.46	75.67	43.94	43.40
675.44	671.18	240.92	239.31	152.56	151.49	80.06	79.42	46.02	45.55	653.34	647.95	233.04	231.03	147.57	146.24	77.44	76.67	44.52	43.98
685.11	681.06	244.38	242.84	154.76	153.72	81.22	80.59	46.70	46.23	652.66	646.83	232.80	230.63	147.43	146.00	77.37	76.54	44.49	43.91
683.78	679.41	243.91	242.25	154.47	153.35	81.07	80.40	46.62	46.13	661.32	655.71	235.90	233.80	149.39	148.00	78.41	77.59	45.09	44.52
693.97	689.81	247.55	245.96	156.78	155.71	82.29	81.63	47.33	46.84	670.13	664.77	239.05	237.04	151.39	150.05	79.46	78.67	45.71	45.14
704.38	700.44	251.27	249.76	159.13	158.11	83.53	82.90	48.06	47.57	669.36	663.55	238.78	236.60	151.22	149.78	79.38	78.53	45.67	45.07
702.91	698.66	250.75	249.12	158.81	157.71	83.37	82.69	47.98	47.46	678.66	673.11	242.10	240.01	153.33	151.94	80.49	79.67	46.33	45.73
713.88	709.85	254.67	253.12	161.30	160.24	84.68	84.02	48.76	48.23	688.15	682.86	245.49	243.49	155.48	154.15	81.63	80.83	47.00	46.40
725.09	721.30	258.67	257.20	163.83	162.83	86.02	85.38	49.55	49.03	687.29	681.53	245.19	243.02	155.29	153.85	81.54	80.68	46.97	46.32
723.48	719.37	258.11	256.52	163.48	162.39	85.85	85.16	49.47	48.91	697.31	691.82	248.77	246.69	157.57	156.18	82.74	81.90	47.68	47.04
735.30	731.43	262.33	260.82	166.17	165.12	87.27	86.60	50.31	49.75	707.53	702.33	252.42	250.45	159.89	158.56	83.98	83.16	48.41	47.77
747.38	743.76	266.65	265.23	168.91	167.92	88.73	88.07	51.18	50.61	706.57	700.89	252.09	249.94	159.69	158.24	83.89	83.00	48.39	47.69
745.62	741.66	266.04	264.48	168.54	167.45	88.55	87.84	51.10	50.49	717.36	711.96	255.96	253.89	162.15	160.75	85.19	84.32	49.17	48.46
758.34	754.64	270.60	269.12	171.43	170.40	90.09	89.39	52.02	51.39	728.35	723.27	259.89	257.94	164.65	163.31	86.53	85.68	49.97	49.26
771.33	767.92	275.25	273.87	174.40	173.41	91.67	90.98	52.97	52.33	727.26	721.68	259.52	257.38	164.43	162.97	86.43	85.50	49.94	49.18
769.37	765.62	274.57	273.06	173.98	172.90	91.47	90.73	52.89	52.20	738.85	733.60	263.68	261.64	167.08	165.67	87.85	86.93	50.79	50.02
783.05	779.59	279.48	278.05	177.11	176.07	93.14	92.40	53.90	53.19	750.65	745.76	267.91	265.98	169.78	168.43	89.29	88.39	51.67	50.88
797.03	793.88	284.49	283.16	180.30	179.31	94.85	94.12			749.41	744.01	267.49	265.37	169.53	168.05	89.19	88.21	51.65	50.80
794.85	791.37	283.74	282.28	179.85	178.77	94.64	93.85			761.86	756.82	271.96	269.95	172.38	170.96	90.72	89.75	52.58	51.71
809.56	806.40	289.03	287.66	183.22	182.19	96.45	95.66			774.54	769.90	276.52	274.64	175.30	173.94	92.28	91.33	53.54	52.65
824.59	821.78	294.43	293.16	186.67	185.69	98.30	97.52			773.11	767.98	276.05	273.97	175.02	173.53	92.17	91.13	53.53	52.57
822.15	819.03	293.60	292.20	186.17	185.09	98.08	97.22			786.47	781.75	280.86	278.90	178.09	176.67	93.82	92.80	54.55	53.58
837.98	835.21	299.29	298.00	189.81	188.78	100.04	99.18			800.08	795.81	285.76	283.94	181.22	179.87	95.51	94.50		
854.16	851.76	305.11	303.92	193.53	192.54	102.05	101.19			798.42	793.67	285.20	283.20	180.90	179.41	95.39	94.29		
851.42	848.74	304.18	302.87	192.97	191.89	101.80	100.88			812.78	808.48	290.37	288.50	184.21	182.79	97.18	96.09		
868.47	866.16	310.32	309.11	196.90	195.86	103.94	103.00			827.41	823.61	295.65	293.92	187.59	186.24	99.02	97.94		
885.90	883.99	316.60	315.50	200.93	199.94	106.13	105.18			825.50	821.24	295.02	293.10	187.23	185.74	98.89	97.72		
										840.95	837.19	300.60	298.83	190.82	189.40				
										856.70	853.47	306.30	304.68	194.49	193.14				
										854.50	850.84	305.59	303.79	194.10	192.61				
										871.13	868.00	311.62	309.97	197.98	196.57				
										888.08	885.53	317.78	316.29	201.96	200.62				

