《招商信诺至尊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	20年								至55周岁								至60周岁								至65周岁								至70周岁								至80周岁							
交费方式	3年交		5年交		10年交		20年交		3年交		5年交		10年交		20年交		3年交		5年交		10年交		20年交		3年交		5年交		10年交		20年交		3年交		5年交		10年交		20年交		3年交		5年交		10年交		20年交	
投保年龄	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	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	男性	女性	男性	女性	男性	女性	男性	女性
0	228.34	228.19	140.04	139.94	73.23	73.16	40.85	40.79	99.77	98.11	61.19	60.17	31.99	31.46	17.85	17.54	89.54	87.47	54.92	53.64	28.72	28.05	16.02	15.64	80.91	78.33	49.62	48.04	25.95	25.11	14.48	14.00	73.85	70.63	45.29	43.32	23.68	22.65	13.21	12.63	64.52	59.69	39.57	36.60	20.69	19.14	11.54	10.67
1	228.27	228.10	139.99	139.87	73.19	73.12	40.83	40.76	102.05	100.37	62.58	61.55	32.72	32.17	18.25	17.94	91.57	89.46	56.15	54.86	29.36	28.68	16.38	15.99	82.71	80.08	50.72	49.11	26.52	25.67	14.79	14.31	75.46	72.19	46.28	44.27	24.20	23.14	13.50	12.90	65.90	60.96	40.41	37.38	21.13	19.54	11.79	10.89
2	228.22	228.03	139.94	139.82	73.17	73.08	40.82	40.74	104.42	102.72	64.03	62.98	33.48	32.92	18.68	18.35	93.67	91.53	57.44	56.12	30.03	29.34	16.75	16.36	84.59	81.92	51.87	50.23	27.12	26.25	15.13	14.64	77.16	73.82	47.32	45.26	24.74	23.66	13.80	13.19	67.36	62.31	41.30	38.21	21.59	19.97	12.05	11.13
3	228.18	227.98	139.92	139.78	73.15	73.06	40.81	40.73	106.89	105.16	65.54	64.48	34.27	33.70	19.12	18.79	95.87	93.69	58.78	57.44	30.73	30.02	17.15	16.74	86.55	83.83	53.07	51.40	27.75	26.86	15.48	14.98	78.94	75.53	48.40	46.31	25.31	24.21	14.12	13.49	68.88	63.73	42.24	39.07	22.08	20.42	12.32	11.39
4	228.17	227.95	139.91	139.76	73.14	73.04	40.81	40.72	109.45	107.70	67.11	66.03	35.08	34.51	19.58	19.24	98.14	95.94	60.18	58.82	31.46	30.74	17.55	17.14	88.59	85.83	54.32	52.62	28.40	27.50	15.85	15.33	80.78	77.32	49.53	47.40	25.90	24.78	14.45	13.81	70.47	65.21	43.21	39.98	22.59	20.90	12.60	11.65
5	228.17	227.94	139.91	139.75	73.14	73.04	40.81	40.72	112.08	110.31	68.73	67.63	35.93	35.35	20.05	19.71	100.49	98.26	61.62	60.24	32.21	31.48	17.98	17.55	90.70	87.89	55.61	53.88	29.07	28.16	16.22	15.70	82.69	79.17	50.70	48.54	26.51	25.37	14.79	14.14	72.12	66.76	44.22	40.93	23.12	21.39	12.90	11.93
6	228.19	227.93	139.91	139.74	73.15	73.03	40.82	40.72	114.80	113.01	70.39	69.28	36.80	36.21	20.54	20.19	102.92	100.65	63.10	61.71	32.99	32.25	18.41	17.98	92.87	90.02	56.95	55.19	29.77	28.84	16.61	16.08	84.67	81.08	51.91	49.71	27.14	25.98	15.15	14.48	73.83	68.36	45.27	41.91	23.67	21.90	13.21	12.21
7	228.21	227.93	139.93	139.74	73.16	73.03	40.83	40.72	117.59	115.78	72.10	70.98	37.70	37.10	21.04	20.69	105.41	103.11	64.63	63.21	33.79	33.04	18.86	18.42	95.11	92.21	58.32	56.53	30.49	29.55	17.02	16.47	86.69	83.05	53.16	50.91	27.79	26.61	15.51	14.84	75.58	70.00	46.34	42.92	24.23	22.43	13.52	12.51
8	228.23	227.94	139.94	139.74	73.17	73.03	40.84	40.73	120.45	118.63	73.86	72.73	38.61	38.01	21.55	21.19	107.96	105.63	66.20	64.76	34.61	33.85	19.32	18.87	97.40	94.46	59.72	57.91	31.22	30.27	17.43	16.88	88.77	85.07	54.43	52.15	28.46	27.26	15.89	15.20	77.37	71.70	47.44	43.95	24.80	22.97	13.85	12.81
9	228.26	227.95	139.96	139.75	73.18	73.04	40.85	40.73	123.38	121.54	75.65	74.52	39.55	38.94	22.08	21.72	110.57	108.22	67.80	66.35	35.45	34.68	19.79	19.34	99.75	96.77	61.16	59.33	31.98	31.01	17.85	17.29	90.90	87.14	55.74	53.42	29.14	27.92	16.27	15.57	79.22	73.43	48.57	45.02	25.40	23.53	14.18	13.12
10	228.29	227.96	139.98	139.75	73.19	73.04	40.87	40.73	126.39	124.54	77.50	76.35	40.52	39.90	22.63	22.25	113.26	110.88	69.44	67.98	36.31	35.53	20.27	19.81	102.16	99.14	62.64	60.78	32.75	31.77	18.29	17.72	93.08	89.27	57.08	54.73	29.84	28.60	16.66	15.95	81.10	75.22	49.73	46.11	26.00	24.10	14.52	13.44
11	228.33	227.97	140.00	139.76	73.21	73.05	40.88	40.74	129.47	127.61	79.39	78.23	41.51	40.89	23.18	22.80	116.01	113.61	71.13	69.65	37.19	36.40	20.77	20.30	104.63	101.58	64.15	62.27	33.55	32.55	18.73	18.15	95.32	91.45	58.45	56.07	30.56	29.30	17.07	16.34	83.04	77.04	50.92	47.23	26.62	24.69	14.87	13.77
12	228.37	227.99	140.03	139.77	73.23	73.06	40.90	40.75	132.63	130.76	81.33	80.17	42.53	41.90	23.75	23.37	118.83	116.41	72.86	71.37	38.10	37.30	21.28	20.81	107.16	104.07	65.71	63.80	34.36	33.35	19.19	18.60	97.62	93.69	59.86	57.44	31.30	30.02	17.48	16.74	85.02	78.92	52.13	48.39	27.26	25.29	15.23	14.11
13	228.41	228.01	140.06	139.79	73.25	73.07	40.92	40.76	135.87	133.99	83.32	82.15	43.57	42.94	24.34	23.95	121.72	119.28	74.64	73.13	39.03	38.22	21.81	21.32	109.75	106.63	67.30	65.37	35.20	34.17	19.66	19.06	99.97	95.99	61.30	58.85	32.06	30.76	17.91	17.16	87.06	80.85	53.38	49.57	27.92	25.91	15.60	14.45
14	228.46	228.03	140.10	139.80	73.28	73.08	40.94	40.76	139.20	137.30	85.36	84.18	44.65	44.00	24.94	24.54	124.68	122.22	76.46	74.93	39.99	39.17	22.34	21.85	112.41	109.25	68.93	66.98	36.06	35.01	20.15	19.53	102.39	98.34	62.79	60.29	32.84	31.52	18.35	17.58	89.15	82.82	54.67	50.78	28.59	26.54	15.98	14.81
15	228.52	228.05	140.14	139.82	73.31	73.09	40.96	40.77	142.60	140.69	87.45	86.26	45.75	45.09	25.56	25.15	127.72	125.23	78.32	76.78	40.97	40.14	22.89	22.39	115.14	111.94	70.61	68.63	36.94	35.87	20.64	20.01	104.86	100.75	64.30	61.77	33.64	32.29	18.80	18.01	91.28	84.84	55.98	52.01	29.28	27.19	16.36	15.17
16	228.58	228.08	140.18	139.84	73.34	73.10	40.99	40.78	146.09	144.17	89.59	88.39	46.87	46.21	26.20	25.78	130.83	128.31	80.23	78.67	41.98	41.13	23.46	22.94	117.93	114.69	72.32	70.32	37.84	36.76	21.15	20.51	107.39	103.22	65.86	63.28	34.45	33.08	19.26	18.46	93.46	86.90	57.32	53.28	29.99	27.85	16.76	15.54
17	228.65	228.10	140.23	139.86	73.37	73.11	41.01	40.79	149.66	147.72	91.79	90.57	48.02	47.35	26.84	26.42	134.01	131.47	82.19	80.61	43.00	42.14	24.04	23.51	120.78	117.50	74.08	72.04	38.76	37.66	21.66	21.01	109.97	105.74	67.44	64.83	35.29	33.89	19.72	18.91	95.69	89.02	58.69	54.58	30.71	28.53	17.16	15.92
18	228.72	228.13	140.28	139.87	73.40	73.13	41.03	40.80	153.31	151.37	94.03	92.81	49.20	48.52	27.51	27.07	137.26	134.71	84.18	82.59	44.05	43.18	24.63	24.09	123.69	120.38	75.86	73.81	39.70	38.59	22.19	21.53	112.60	108.33	69.06	66.42	36.14	34.72	20.20	19.38	97.96	91.18	60.08	55.91	31.44	29.23	17.58	16.31
19	228.78	228.16	140.32	139.89	73.43	73.14	41.06	40.81	157.03	155.10	96.32	95.10	50.40	49.72	28.18	27.74	140.57	138.02	86.22	84.63	45.12	44.24	25.23	24.69	126.66	123.33	77.69	75.62	40.65	39.54	22.73	22.06	115.29	110.97	70.72	68.04	37.01	35.57	20.69	19.85	100.28	93.39	61.51	57.26	32.19	29.94	18.00	16.71
20	228.84	228.18	140.36	139.91	73.46	73.15	41.08	40.82	160.84	158.92	98.66	97.45	51.63	50.95	28.87	28.43	143.96	141.41	88.30	86.71	46.21	45.33	25.84	25.30	129.69	126.35	79.55	77.47	41.63	40.51	23.28	22.60	118.03	113.68	72.40	69.70	37.89	36.44	21.19	20.34	102.63	95.65	62.95	58.65	32.94	30.66	18.42	17.11
21	228.89	228.21	140.40	139.93	73.48	73.16	41.10	40.83	164.74	162.84	101.05	99.85	52.89	52.21	29.58	29.14	147.42	144.88	90.43	88.84	47.33	46.45	26.47	25.92	132.79	129.44	81.45	79.37	42.63	41.50	23.84	23.16	120.83	116.45	74.12	71.40	38.79	37.33	21.70	20.84	105.03	97.97	64.43	60.07	33.72	31.41	18.86	17.53
22	228.95	228.24	140.44	139.95	73.50	73.17	41.12	40.84	168.72	166.85	103.50	102.31	54.17	53.49	30.30	29.86	150.96	148.44	92.60	91.02	48.47	47.59	27.11	26.56	135.95	132.61	83.40	81.31	43.65	42.51	24.42	23.73	123.68	119.29	75.87	73.14	39.71	38.24	22.21	21.35	107.48	100.34	65.93	61.52	34.51	32.17	19.30	17.96
23	229.01	228.27	140.48	139.97	73.53	73.19	41.15	40.85	172.80	170.96	106.00	104.83	55.48	54.81	31.05	30.60	154.59	152.08	94.83	93.25	49.63	48.76	27.77	27.22	139.19	135.85	85.38	83.30	44.69	43.55	25.01	24.31	126.60	122.19	77.66	74.92	40.65	39.18	22.75	21.87	109.98	102.76	67.47	63.01	35.31	32.95	19.76	18.39
24	229.07	228.30	140.52	139.99	73.55	73.20	41.17	40.87	176.98	175.17	108.57	107.41	56.83	56.16	31.81	31.36	158.30	155.81	97.11	95.54	50.83	49.96	28.45	27.89	142.50	139.17	87.42	85.33	45.76	44.62	25.61	24.91	129.59	125.16	79.50	76.75	41.61	40.13	23.29	22.41	112.55	105.24	69.04	64.53	36.14	33.74	20.23	18.84
25	229.14	228.33	140.57	140.01	73.58	73.21	41.20	40.88	181.27	179.48	111.20	110.06	58.21	57.55	32.59	32.14	162.10	159.63	99.44	97.88	52.05	51.18	29.15	28.58	145.90	142.57	89.50	87.42	46.85	45.71	26.23	25.53	132.66	128.21	81.38	78.62	42.60	41.11	23.85	22.95	115.17	107.78	70.65	66.09	36.98	34.56	20.71	19.30
26	229.22	228.37	140.62	140.04	73.62	73.23	41.23	40.90	185.66	183.90	113.89	112.77	59.63	58.97	33.40	32.93	165.99	163.55	101.83	100.29	53.31	52.44	29.86	29.29	149.37	146.05	91.64	89.56	47.97	46.83	26.87	26.16	135.79	131.33	83.30	80.53	43.61	42.11	24.43	23.52	117.85	110.38	72.30	67.69	37.85	35.40	21.20	19.77
27	229.30	228.41	140.67	140.06	73.65	73.25	41.27	40.92	190.16	188.43	116.66	115.55	61.08	60.43	34.22	33.75	169.98	167.56	104.28	102.75	54.60	53.73	30.59	30.02	152.94	149.62	93.82	91.75	49.12	47.98	27.52	26.80	139.00	134.53	85.28	82.49	44.65	43.14	25.02	24.10	120.60	113.05	73.99	69.32	38.74	36.25	21.71	20.25
28	229.40	228.46	140.74	140.10	73.70	73.27	41.31	40.94	194.77	193.08	119.49	118.40	62.57	61.92	35.07	34.60	174.08	171.68	106.80	105.28	55.92	55.06	31.35	30.76	156.59	153.28	96.07	94.00	50.31	49.16	28.20	27.47	142.29	137.80	87.30	84.50	45.71	44.20	25.62	24.69	123.42	115.78	75.72	71.00	39.65	37.13	22.22	20.75
29	229.51	228.52	140.81	140.13	73.75	73.30	41.36	40.96	199.50	197.84	122.40	121.32	64.10	63.46	35.95	35.46	178.27	175.90	109.37	107.87	57.28	56.42	32.12	31.53	160.33	157.04	98.37	96.30	51.52	50.37	28.89	28.15	145.67	141.16	89.37	86.57	46.81	45.28	26.25	25.30	126.30	118.58	77.49	72.72	40.58	38.03	22.76	21.25
30	229.63	228.58	140.89	140.18	73.80	73.32	41.41	40.99	204.35	202.73	125.38	124.32	65.68	65.03	36.85	36.35	182.57	180.23	112.02	110.52	58.68	57.81	32.92	32.32	164.17	160.88	100.73	98.66	52.76	51.61	29.60	28.85	149.12	144.61	91.50	88.68	47.93	46.39	26.89	25.93	129.25	121.45	79.31	74.48	41.54	38.96	23.31	21.78
31	229.77	228.65	140.99	140.23	73.87	73.36	41.46	41.01	209.32	207.73	128.44	127.40	67.29	66.64	37.77	37.26	186.98	184.66	114.73	113.24	60.11	59.24	33.74	33.12	168.09	164.82	103.14	101.08	54.04	52.88	30.33	29.57	152.66	148.13	93.67	90.84	49.08	47.52	27.55	26.57	132.28	124.39	81.17	76.28	42.52	39.91	23.87	22.31
32	229.92	228.73	141.09	140.28	73.93	73.39	41.53	41.05	214.41	212.86	131.57	130.54	68.95	68.30	38.72	38.20	191.49	189.20	117.51	116.03	61.58	60.71	34.58	33.95	172.12	168.86	105.62	103.56	55.35	54.18	31.09	30.30	156.28	151.74	95.90	93.06	50.25	48.69	28.23	27.23	135.37	127.39	83.07	78.13	43.53	40.87	24.45	22.86
33	230.08	228.82	141.20	140.34	74.01	73.43	41.59	41.08	219.63	218.12	134.78	133.77	70.64	69.99	39.70	39.16	196.11	193.85	120.35	118.89	63.08	62.21	35.45	34.80	176.23	172.99	108.15	106.10	56.68	55.51	31.86	31.06	159.98	155.44	98.18	95.33	51.46	49.88	28.92	27.91	138.52	130.47	85.01	80.02	44.56	41.87	25.04	23.42
34	230.26	228.91	141.32	140.40	74.09	73.47	41.67	41.12	224.98	223.50	138.08	137.08	72.39	71.73	40.71	40.15	200.84	198.61	123.26	121.82	64.62	63.75	36.34	35.68	180.44	177.22	110.74	108.70	58.06	56.88	32.65	31.83	163.76	159.22	100.51	97.66	52.69	51.10	29.63	28.60	141.74	133.61	86.99	81.95	45.61	42.88	25.65	24.00
35	230.45	229.02	141.45	140.47	74.18	73.52	41.74	41.16	230.45	229.02	141.45	140.47	74.18	73.52	41.74	41.16	205.68	203.50	126.25	124.82	66.20	65.32	37.26	36.58	184.75	181.56	113.40	111.36	59.46	58.28	33.47	32.63	167.64	163.09	102.89	100.04	53.96	52.36	30.37	29.31	145.04	136.83	89.02	83.93	46.68	43.92	26.27	24.59
36	230.66	229.13	141.59	140.55	74.27	73.57			236.07	234.67	144.91	143.94	76.01	75.35			210.64	208.50	129.30	127.89	67.83	66.94			189.16	185.99	116.11	114.09	60.91	59.72	34.30	33.45	171.59	167.06	105.33	102.47	55.25	53.64	31.12	30.05	148.40	140.12	91.10	85.95	47.78	44.99	26.91	25.20
37	230.89	229.26	141.75	140.64	74.38	73.63			241.82	240.47	148.46	147.51	77.90	77.22			215.72	213.62	132.44	131.04	69.49	68.60			193.67	190.54	118.90	116.88	62.39	61.19	35.17	34.29	175.64	171.12	107.83	104.97	56.58	54.95	31.89	30.80	151.84	143.49	93.22	88.02	48.91	46.08	27.57	25.83
38	231.14	229.41	141.92	140.74	74.49	73.69			247.71	246.41	152.09	151.16	79.83	79.15			220.93	218.87	135.65	134.27	71.20	70.30			198.29	195.20	121.75	119.75	63.90	62.70	36.05	35.16	179.78	175.28	110.39	107.53	57.94	56.30	32.69	31.57	155.35	146.94	95.38	90.14	50.06	47.20	28.25	26.47
39	231.41	229.58	142.10	140.85	74.61	73.76			253.75	252.50	155.82	154.91	81.81	81.13			226.25	224.25	138.94	137.58	72.95	72.05			203.01	199.97	124.66	122.68	65.45	64.25	36.97	36.05	184.01	179.53	113.00	110.14	59.33	57.68	33.51	32.37	158.93	150.46	97.59	92.31	51.24	48.34	28.94	27.13
40	231.71	229.76	142.30	140.97	74.74	73.84			259.94	258.74	159.64	158.75	83.85	83.15			231.71	229.76	142.30	140.97	74.74	73.84			207.84	204.85	127.65	125.68	67.04	65.83	37.91	36.97	188.34	183.89	115.67	112.82	60.75	59.10	34.35	33.19	162.58	154.06	99.85	94.53	52.44	49.51	29.65	27.80
41	232.03	229.96	142.52	141.10	74.89	73.92											237.29	235.40	145.75	144.44	76.58	75.67			212.78	209.84	130.70	128.76	68.67	67.46			192.75	188.34	118.40	115.56	62.21	60.54			166.30	157.75	102.15	96.79	53.67	50.71		
42	232.39	230.19	142.76	141.25	75.05	74.02											243.00	241.18	149.28	148.00	78.47	77.55			217.84	214.96	133.82	131.91	70.35	69.12			197.26	192.90	121.18	118.37	63.70	62.03			170.10	161.51	104.50	99.11	54.93	51.93		
43	232.78	230.44	143.02	141.42	75.22	74.13											248.86	247.10	152.90	151.64	80.42	79.49			223.01	220.20	137.02	135.13	72.06	70.83			201.88	197.56	124.04	121.24	65.23	63.55			173.97	165.35	106.89	101.47	56.22	53.19		
44	233.22	230.73	143.32	141.61	75.42	74.25											254.86	253.17	156.62	155.38	82.41	81.47			228.30	225.56	140.30	138.43	73.82	72.59			206.59	202.33	126.95	124.18	66.81	65.11			177.92	169.28	109.34	103.89	57.54	54.48		
45	233.72	231.06	143.65	141.82	75.64	74.39											261.01	259.39	160.43	159.21	84.47	83.51			233.72	231.06	143.65	141.82	75.64	74.39			211.41	207.22	129.95	127.19	68.42	66.72			181.96	173.30	111.84	106.37	58.89	55.80		
46	234.28	231.43	144.03	142.07																					239.27	236.69	147.10	145.30					216.35	212.22	133.01	130.28					186.08	177.41	114.40	108.91		
47	234.90	231.85	144.45	142.35																					244.96	242.46	150.64	148.87					221.40	217.35	136.15	133.45					190.29	181.62	117.01	111.51		
48	235.60	232.33	144.92	142.67																					250.79	248.38	154.26	152.53					226.56	222.60	139.36	136.70					194.57	185.92	119.68	114.17		
49	236.38	232.87	145.44	143.03																					256.76	254.45	157.97	156.28					231.84	227.98	142.65	140.02					198.94	190.32	122.40	116.89		
50	237.24	233.48	146.01	143.43																					262.87	260.66	161.78	160.13					237.24	233.48	146.01	143.43					203.40	194.80	125.18	119.67		
51	238.19	234.15																															242.75	239.10												
52	239.25	234.90																															248.39	244.86												
53	240.42	235.75																															254.16	250.76												
54	241.74	236.69																															260.09	256.80												
55	243.22	237.75																															266.17	262.98												

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