

招商信诺全球员工团体定期寿险（2013版）

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 |
|-------|-------|-------|-------|--------|--------|
| 11 | 0.457 | 0.254 | 41 | 2.719 | 1.321 |
| 12 | 0.457 | 0.254 | 42 | 2.922 | 1.423 |
| 13 | 0.483 | 0.254 | 43 | 3.126 | 1.525 |
| 14 | 0.483 | 0.254 | 44 | 3.329 | 1.626 |
| 15 | 0.534 | 0.28 | 45 | 3.558 | 1.753 |
| 16 | 0.584 | 0.305 | 46 | 3.837 | 1.881 |
| 17 | 0.661 | 0.33 | 47 | 4.142 | 2.058 |
| 18 | 0.762 | 0.356 | 48 | 4.473 | 2.262 |
| 19 | 0.839 | 0.381 | 49 | 4.854 | 2.49 |
| 20 | 0.915 | 0.407 | 50 | 5.26 | 2.77 |
| 21 | 0.966 | 0.432 | 51 | 5.667 | 3.05 |
| 22 | 1.017 | 0.457 | 52 | 6.099 | 3.38 |
| 23 | 1.067 | 0.483 | 53 | 6.531 | 3.761 |
| 24 | 1.093 | 0.508 | 54 | 7.039 | 4.193 |
| 25 | 1.118 | 0.508 | 55 | 7.675 | 4.676 |
| 26 | 1.144 | 0.534 | 56 | 8.463 | 5.286 |
| 27 | 1.169 | 0.534 | 57 | 9.479 | 5.947 |
| 28 | 1.194 | 0.559 | 58 | 10.699 | 6.709 |
| 29 | 1.245 | 0.559 | 59 | 12.122 | 7.573 |
| 30 | 1.296 | 0.61 | 60 | 13.723 | 8.513 |
| 31 | 1.372 | 0.635 | 61 | 15.451 | 9.53 |
| 32 | 1.474 | 0.686 | 62 | 17.306 | 10.673 |
| 33 | 1.55 | 0.737 | 63 | 19.288 | 11.944 |
| 34 | 1.652 | 0.788 | 64 | 21.423 | 13.342 |
| 35 | 1.753 | 0.839 | 65 | 23.787 | 14.968 |
| 36 | 1.881 | 0.889 | 66 | 26.404 | 16.773 |
| 37 | 2.008 | 0.966 | 67 | 29.301 | 18.806 |
| 38 | 2.16 | 1.042 | 68 | 32.579 | 21.093 |
| 39 | 2.338 | 1.118 | 69 | 36.213 | 23.685 |
| 40 | 2.541 | 1.22 | 70 | 40.254 | 26.582 |

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÷12；季交保险费=年交保险费÷4；半年交保险费=年交保险费÷2。