

## 中意悦享无忧重大疾病保险（青春版）费率表

保险期间-至65周岁  
标准体

（每1,000元基本保险金额）

单位：元

年龄	男性			女性		
	10年交	15年交	20年交	10年交	15年交	20年交
0	14.65	10.00	7.81	13.50	9.22	7.20
1	14.94	10.20	7.97	13.77	9.40	7.35
2	15.25	10.41	8.13	14.06	9.60	7.50
3	15.58	10.63	8.31	14.36	9.80	7.66
4	15.92	10.87	8.49	14.67	10.02	7.83
5	16.28	11.11	8.68	15.00	10.24	8.01
6	16.64	11.36	8.88	15.34	10.48	8.20
7	17.02	11.62	9.09	15.69	10.72	8.39
8	17.41	11.89	9.30	16.06	10.97	8.59
9	17.81	12.17	9.52	16.42	11.22	8.79
10	18.22	12.45	9.75	16.80	11.49	9.00
11	18.64	12.74	9.98	17.19	11.75	9.21
12	19.06	13.04	10.22	17.58	12.03	9.43
13	19.50	13.34	10.46	17.98	12.31	9.66
14	19.95	13.65	10.71	18.39	12.59	9.89
15	20.40	13.97	10.96	18.81	12.89	10.13
16	20.87	14.30	11.23	19.24	13.19	10.37
17	21.35	14.64	11.50	19.68	13.50	10.62
18	21.84	14.97	11.77	20.13	13.82	10.88
19	22.29	15.29	12.02	20.56	14.12	11.13
20	22.75	15.61	12.28	21.00	14.43	11.39
21	23.21	15.94	12.55	21.43	14.75	11.64
22	23.68	16.27	12.82	21.87	15.07	11.91
23	24.15	16.60	13.09	22.32	15.38	12.17
24	24.63	16.94	13.36	22.76	15.71	12.44
25	25.11	17.28	13.64	23.21	16.03	12.70
26	25.58	17.62	13.92	23.63	16.34	12.97
27	26.05	17.95	14.20	24.05	16.65	13.22
28	26.51	18.29	14.48	24.47	16.95	13.48
29	26.98	18.63	14.76	24.87	17.25	13.73
30	27.45	18.97	15.05	25.25	17.53	13.98
31	27.92	19.31	15.34	25.61	17.81	14.21
32	28.38	19.65	15.63	25.95	18.07	14.44
33	28.84	19.99	15.93	26.27	18.31	14.65
34	29.29	20.33	16.22	26.56	18.54	14.85
35	29.73	20.67	16.52	26.83	18.75	15.03
36	30.16	21.00	16.81	27.06	18.93	15.20
37	30.57	21.32	17.10	27.26	19.10	15.36
38	30.96	21.63	17.39	27.43	19.24	15.49
39	31.34	21.93	17.67	27.55	19.36	15.60
40	31.68	22.22	17.95	27.63	19.43	15.68
41	32.00	22.49		27.65	19.47	
42	32.28	22.75		27.61	19.47	
43	32.53	22.98		27.49	19.41	
44	32.74	23.19		27.31	19.30	
45	32.89	23.36		27.05	19.14	
46	32.99			26.72		
47	33.01			26.31		
48	32.96			25.83		
49	32.82			25.29		
50	32.56			24.68		

保险期间-至65周岁

次标准体-额外风险比例25% (每1,000元基本保险金额) 单位: 元

年龄	男性			女性		
	10年交	15年交	20年交	10年交	15年交	20年交
0	17.79	12.14	9.48	16.51	11.27	8.81
1	18.14	12.38	9.67	16.85	11.50	8.99
2	18.51	12.63	9.87	17.19	11.74	9.18
3	18.90	12.90	10.08	17.56	11.99	9.38
4	19.32	13.18	10.31	17.94	12.25	9.58
5	19.75	13.48	10.54	18.34	12.53	9.80
6	20.19	13.78	10.78	18.76	12.81	10.03
7	20.65	14.10	11.03	19.19	13.11	10.26
8	21.12	14.43	11.29	19.63	13.42	10.51
9	21.61	14.76	11.56	20.08	13.73	10.76
10	22.10	15.11	11.84	20.55	14.05	11.02
11	22.60	15.46	12.12	21.02	14.38	11.28
12	23.12	15.82	12.41	21.50	14.72	11.55
13	23.65	16.19	12.71	21.99	15.06	11.83
14	24.19	16.57	13.01	22.49	15.41	12.12
15	24.75	16.96	13.33	23.01	15.78	12.42
16	25.32	17.36	13.65	23.54	16.16	12.72
17	25.91	17.78	13.98	24.08	16.54	13.04
18	26.50	18.19	14.32	24.63	16.93	13.36
19	27.05	18.58	14.64	25.17	17.32	13.68
20	27.61	18.98	14.96	25.71	17.71	14.01
21	28.18	19.38	15.29	26.25	18.10	14.33
22	28.76	19.79	15.62	26.80	18.50	14.67
23	29.34	20.21	15.97	27.36	18.91	15.00
24	29.93	20.63	16.31	27.91	19.31	15.35
25	30.52	21.05	16.66	28.47	19.72	15.69
26	31.09	21.47	17.01	29.00	20.12	16.03
27	31.67	21.89	17.36	29.53	20.51	16.37
28	32.25	22.31	17.72	30.05	20.90	16.70
29	32.83	22.74	18.08	30.56	21.28	17.03
30	33.41	23.16	18.45	31.05	21.65	17.35
31	33.99	23.60	18.82	31.51	22.01	17.66
32	34.57	24.03	19.20	31.95	22.35	17.96
33	35.15	24.47	19.59	32.35	22.67	18.25
34	35.71	24.90	19.97	32.73	22.97	18.52
35	36.27	25.33	20.36	33.08	23.25	18.77
36	36.82	25.76	20.76	33.39	23.51	19.01
37	37.34	26.18	21.15	33.66	23.74	19.23
38	37.85	26.60	21.54	33.89	23.94	19.42
39	38.34	27.00	21.93	34.07	24.11	19.58
40	38.79	27.40	22.31	34.19	24.24	19.71
41	39.22	27.77		34.25	24.32	
42	39.61	28.13		34.23	24.34	
43	39.96	28.47		34.13	24.30	
44	40.27	28.79		33.93	24.20	
45	40.52	29.07		33.65	24.03	
46	40.70			33.27		
47	40.80			32.79		
48	40.81			32.24		
49	40.72			31.61		
50	40.49			30.87		

保险期间-至65周岁

次标准体-额外风险比例50% (每1,000元基本保险金额) 单位: 元

年龄	男性			女性		
	10年交	15年交	20年交	10年交	15年交	20年交
0	20.74	14.15	11.06	19.40	13.24	10.35
1	21.14	14.43	11.28	19.79	13.51	10.56
2	21.57	14.73	11.51	20.19	13.79	10.78
3	22.03	15.04	11.75	20.62	14.08	11.01
4	22.51	15.36	12.01	21.07	14.39	11.26
5	23.01	15.71	12.29	21.54	14.71	11.51
6	23.53	16.06	12.57	22.03	15.05	11.78
7	24.06	16.43	12.86	22.53	15.40	12.06
8	24.61	16.81	13.17	23.05	15.76	12.35
9	25.17	17.20	13.48	23.58	16.13	12.65
10	25.74	17.61	13.80	24.12	16.51	12.95
11	26.33	18.02	14.14	24.68	16.89	13.27
12	26.93	18.44	14.48	25.24	17.29	13.59
13	27.55	18.87	14.83	25.82	17.70	13.92
14	28.18	19.32	15.19	26.41	18.12	14.27
15	28.83	19.78	15.56	27.02	18.55	14.62
16	29.50	20.25	15.94	27.65	19.00	14.99
17	30.19	20.74	16.34	28.29	19.46	15.37
18	30.88	21.23	16.74	28.95	19.93	15.76
19	31.53	21.69	17.11	29.58	20.39	16.15
20	32.19	22.16	17.50	30.23	20.86	16.54
21	32.86	22.64	17.89	30.88	21.34	16.94
22	33.54	23.13	18.30	31.54	21.82	17.35
23	34.23	23.62	18.71	32.20	22.31	17.76
24	34.93	24.12	19.12	32.87	22.81	18.19
25	35.62	24.63	19.55	33.53	23.31	18.61
26	36.31	25.13	19.97	34.18	23.79	19.03
27	36.99	25.63	20.40	34.82	24.27	19.45
28	37.68	26.14	20.83	35.45	24.75	19.87
29	38.37	26.65	21.27	36.07	25.22	20.28
30	39.06	27.17	21.72	36.66	25.68	20.69
31	39.75	27.69	22.18	37.22	26.13	21.08
32	40.45	28.22	22.65	37.76	26.55	21.46
33	41.14	28.75	23.13	38.26	26.96	21.83
34	41.82	29.29	23.62	38.73	27.34	22.18
35	42.50	29.82	24.11	39.16	27.70	22.51
36	43.16	30.35	24.61	39.56	28.03	22.83
37	43.81	30.88	25.11	39.91	28.34	23.11
38	44.44	31.41	25.61	40.21	28.61	23.38
39	45.04	31.93	26.12	40.46	28.84	23.60
40	45.62	32.44	26.63	40.64	29.03	23.80
41	46.16	32.93		40.74	29.16	
42	46.68	33.41		40.76	29.22	
43	47.14	33.88		40.67	29.21	
44	47.56	34.31		40.48	29.13	
45	47.93	34.72		40.18	28.96	
46	48.22			39.77		
47	48.42			39.25		
48	48.53			38.63		
49	48.51			37.92		
50	48.35			37.09		

保险期间-至65周岁

次标准体-额外风险比例75% (每1,000元基本保险金额) 单位: 元

年龄	男性			女性		
	10年交	15年交	20年交	10年交	15年交	20年交
0	23.52	16.05	12.54	22.16	15.13	11.83
1	23.97	16.36	12.79	22.60	15.43	12.07
2	24.46	16.70	13.05	23.06	15.75	12.32
3	24.97	17.05	13.33	23.55	16.08	12.58
4	25.51	17.42	13.62	24.06	16.44	12.86
5	26.08	17.80	13.93	24.60	16.80	13.16
6	26.66	18.21	14.25	25.15	17.19	13.46
7	27.27	18.62	14.59	25.73	17.59	13.78
8	27.89	19.06	14.93	26.32	18.00	14.11
9	28.52	19.50	15.29	26.93	18.42	14.46
10	29.17	19.96	15.66	27.55	18.86	14.81
11	29.84	20.43	16.04	28.18	19.30	15.17
12	30.52	20.91	16.43	28.83	19.76	15.54
13	31.22	21.40	16.83	29.49	20.23	15.93
14	31.93	21.91	17.24	30.17	20.71	16.33
15	32.67	22.43	17.67	30.87	21.22	16.75
16	33.43	22.98	18.11	31.59	21.73	17.18
17	34.22	23.54	18.57	32.33	22.27	17.62
18	35.01	24.10	19.03	33.08	22.82	18.08
19	35.75	24.63	19.47	33.82	23.35	18.54
20	36.51	25.17	19.91	34.57	23.90	19.00
21	37.28	25.72	20.37	35.32	24.46	19.47
22	38.06	26.29	20.84	36.08	25.03	19.96
23	38.85	26.86	21.32	36.86	25.61	20.45
24	39.65	27.44	21.81	37.64	26.19	20.96
25	40.45	28.02	22.30	38.42	26.78	21.47
26	41.23	28.60	22.80	39.17	27.36	21.97
27	42.02	29.19	23.30	39.93	27.93	22.48
28	42.82	29.78	23.81	40.67	28.51	22.99
29	43.61	30.38	24.34	41.39	29.07	23.49
30	44.41	30.99	24.88	42.09	29.62	23.98
31	45.22	31.61	25.43	42.76	30.16	24.47
32	46.02	32.23	25.99	43.40	30.67	24.94
33	46.83	32.86	26.57	44.00	31.17	25.40
34	47.63	33.50	27.16	44.57	31.64	25.84
35	48.43	34.14	27.76	45.09	32.09	26.26
36	49.22	34.79	28.37	45.58	32.51	26.65
37	49.99	35.43	28.99	46.01	32.89	27.02
38	50.74	36.07	29.62	46.40	33.24	27.37
39	51.47	36.71	30.26	46.72	33.55	27.67
40	52.17	37.35	30.91	46.97	33.81	27.94
41	52.85	37.98		47.13	34.00	
42	53.49	38.59		47.19	34.11	
43	54.09	39.20		47.14	34.15	
44	54.64	39.78		46.97	34.09	
45	55.13	40.33		46.67	33.94	
46	55.55			46.24		
47	55.88			45.68		
48	56.11			45.02		
49	56.20			44.24		
50	56.14			43.32		

保险期间-至65周岁

次标准体-额外风险比例100% (每1,000元基本保险金额) 单位: 元

年龄	男性			女性		
	10年交	15年交	20年交	10年交	15年交	20年交
0	26.14	17.84	13.94	24.80	16.94	13.24
1	26.64	18.19	14.21	25.29	17.27	13.51
2	27.18	18.55	14.50	25.81	17.63	13.79
3	27.75	18.94	14.81	26.35	18.00	14.09
4	28.34	19.35	15.14	26.92	18.39	14.40
5	28.97	19.78	15.48	27.52	18.81	14.73
6	29.62	20.22	15.84	28.15	19.24	15.07
7	30.29	20.69	16.21	28.79	19.68	15.43
8	30.97	21.17	16.60	29.45	20.15	15.81
9	31.67	21.66	17.00	30.13	20.62	16.19
10	32.39	22.17	17.41	30.82	21.11	16.59
11	33.13	22.69	17.83	31.53	21.61	17.00
12	33.89	23.23	18.27	32.26	22.12	17.42
13	34.66	23.78	18.72	33.00	22.65	17.86
14	35.46	24.35	19.18	33.76	23.20	18.32
15	36.29	24.94	19.66	34.55	23.77	18.79
16	37.13	25.55	20.16	35.36	24.36	19.28
17	38.01	26.18	20.68	36.20	24.97	19.80
18	38.90	26.81	21.20	37.05	25.59	20.32
19	39.73	27.41	21.70	37.88	26.21	20.85
20	40.58	28.02	22.21	38.73	26.83	21.38
21	41.44	28.64	22.73	39.59	27.47	21.93
22	42.32	29.28	23.26	40.46	28.13	22.50
23	43.21	29.93	23.81	41.34	28.79	23.08
24	44.10	30.59	24.37	42.23	29.47	23.67
25	45.01	31.25	24.94	43.13	30.16	24.27
26	45.90	31.91	25.51	43.99	30.83	24.86
27	46.79	32.58	26.09	44.86	31.50	25.46
28	47.68	33.26	26.68	45.71	32.17	26.06
29	48.58	33.94	27.29	46.55	32.83	26.66
30	49.49	34.64	27.92	47.36	33.48	27.25
31	50.41	35.35	28.56	48.14	34.11	27.83
32	51.32	36.08	29.22	48.88	34.72	28.40
33	52.25	36.81	29.90	49.59	35.32	28.95
34	53.17	37.55	30.60	50.25	35.88	29.49
35	54.09	38.31	31.32	50.88	36.42	30.00
36	55.00	39.07	32.05	51.45	36.93	30.49
37	55.89	39.83	32.80	51.98	37.41	30.96
38	56.78	40.60	33.57	52.45	37.85	31.39
39	57.64	41.37	34.36	52.86	38.24	31.79
40	58.47	42.14	35.16	53.19	38.58	32.14
41	59.28	42.92		53.41	38.84	
42	60.06	43.68		53.53	39.02	
43	60.81	44.44		53.53	39.11	
44	61.50	45.18		53.39	39.10	
45	62.14	45.91		53.10	38.98	
46	62.71			52.67		
47	63.19			52.09		
48	63.56			51.39		
49	63.80			50.57		
50	63.87			49.58		

保险期间-至75周岁  
标准体

(每1,000元基本保险金额)

单位: 元

年龄	男性			女性		
	10年交	15年交	20年交	10年交	15年交	20年交
0	22.44	15.31	11.96	19.17	13.08	10.22
1	22.92	15.64	12.22	19.58	13.37	10.45
2	23.43	15.99	12.49	20.01	13.66	10.68
3	23.96	16.35	12.78	20.46	13.97	10.92
4	24.51	16.73	13.08	20.93	14.29	11.17
5	25.08	17.12	13.38	21.42	14.62	11.44
6	25.67	17.52	13.70	21.92	14.97	11.71
7	26.28	17.94	14.03	22.44	15.32	11.99
8	26.90	18.37	14.37	22.97	15.69	12.28
9	27.54	18.81	14.72	23.51	16.07	12.58
10	28.19	19.26	15.08	24.07	16.45	12.89
11	28.86	19.73	15.45	24.63	16.85	13.20
12	29.54	20.20	15.83	25.22	17.25	13.53
13	30.24	20.69	16.22	25.81	17.67	13.86
14	30.96	21.19	16.62	26.42	18.09	14.21
15	31.70	21.71	17.04	27.05	18.53	14.56
16	32.46	22.24	17.46	27.69	18.98	14.93
17	33.25	22.79	17.90	28.35	19.45	15.31
18	34.04	23.34	18.34	29.03	19.93	15.69
19	34.82	23.89	18.78	29.69	20.40	16.08
20	35.61	24.44	19.23	30.37	20.88	16.47
21	36.41	25.01	19.68	31.06	21.38	16.88
22	37.24	25.58	20.15	31.76	21.88	17.29
23	38.07	26.17	20.63	32.48	22.39	17.71
24	38.93	26.78	21.12	33.20	22.91	18.14
25	39.79	27.39	21.62	33.93	23.43	18.57
26	40.66	28.01	22.13	34.65	23.96	19.01
27	41.54	28.63	22.64	35.38	24.48	19.45
28	42.43	29.27	23.17	36.11	25.02	19.90
29	43.34	29.92	23.71	36.83	25.55	20.34
30	44.26	30.59	24.27	37.55	26.08	20.79
31	45.19	31.26	24.84	38.27	26.60	21.23
32	46.14	31.96	25.42	38.97	27.13	21.68
33	47.11	32.66	26.02	39.66	27.64	22.12
34	48.08	33.38	26.63	40.34	28.15	22.55
35	49.07	34.11	27.26	41.01	28.66	22.98
36	50.07	34.86	27.91	41.66	29.15	23.41
37	51.07	35.61	28.57	42.30	29.64	23.83
38	52.08	36.38	29.25	42.92	30.11	24.24
39	53.10	37.17	29.95	43.52	30.58	24.64
40	54.12	37.96	30.66	44.10	31.02	25.02
41	55.15	38.77	31.39	44.63	31.44	25.39
42	56.18	39.59	32.15	45.13	31.83	25.74
43	57.22	40.42	32.92	45.59	32.19	26.06
44	58.25	41.26	33.72	46.00	32.51	26.36
45	59.29	42.11	34.54	46.35	32.80	26.63
46	60.32	42.97	35.38	46.66	33.06	26.89
47	61.33	43.85	36.25	46.93	33.29	27.12
48	62.33	44.72	37.15	47.15	33.50	27.34
49	63.31	45.61	38.08	47.35	33.70	27.56
50	64.26	46.50	39.02	47.50	33.86	27.75
51	65.16	47.37		47.56	33.96	
52	66.02	48.26		47.60	34.06	
53	66.86	49.15		47.61	34.16	
54	67.66	50.06		47.60	34.24	
55	68.43	50.97		47.54	34.30	
56	69.17			47.44		
57	69.85			47.26		
58	70.46			47.00		
59	70.96			46.65		
60	71.33			46.20		

保险期间-至75周岁  
次标准体-额外风险比例25% (每1,000元基本保险金额) 单位: 元

年龄	男性			女性		
	10年交	15年交	20年交	10年交	15年交	20年交
0	26.34	17.98	14.04	22.95	15.67	12.25
1	26.90	18.36	14.35	23.45	16.01	12.51
2	27.50	18.77	14.66	23.96	16.36	12.79
3	28.11	19.19	15.00	24.50	16.73	13.08
4	28.76	19.63	15.34	25.05	17.11	13.38
5	29.42	20.08	15.71	25.63	17.51	13.70
6	30.11	20.56	16.08	26.23	17.92	14.02
7	30.82	21.04	16.47	26.85	18.34	14.36
8	31.55	21.55	16.87	27.49	18.78	14.71
9	32.29	22.06	17.28	28.14	19.24	15.07
10	33.05	22.60	17.71	28.80	19.70	15.44
11	33.84	23.14	18.14	29.48	20.17	15.83
12	34.64	23.70	18.59	30.18	20.66	16.22
13	35.46	24.28	19.05	30.89	21.16	16.62
14	36.30	24.87	19.53	31.63	21.68	17.04
15	37.17	25.48	20.02	32.38	22.21	17.48
16	38.07	26.11	20.52	33.15	22.76	17.92
17	38.99	26.76	21.05	33.95	23.32	18.39
18	39.93	27.41	21.58	34.76	23.90	18.86
19	40.84	28.06	22.10	35.57	24.48	19.34
20	41.77	28.71	22.63	36.39	25.07	19.83
21	42.72	29.39	23.18	37.23	25.67	20.33
22	43.70	30.08	23.74	38.08	26.29	20.84
23	44.69	30.78	24.32	38.95	26.92	21.36
24	45.70	31.50	24.91	39.83	27.56	21.90
25	46.72	32.23	25.51	40.72	28.21	22.44
26	47.75	32.97	26.12	41.60	28.86	22.99
27	48.79	33.72	26.75	42.49	29.51	23.54
28	49.85	34.48	27.39	43.38	30.17	24.11
29	50.92	35.26	28.05	44.27	30.83	24.67
30	52.02	36.06	28.72	45.15	31.49	25.24
31	53.13	36.88	29.42	46.03	32.15	25.80
32	54.26	37.72	30.14	46.89	32.81	26.37
33	55.41	38.58	30.88	47.74	33.46	26.93
34	56.58	39.45	31.65	48.58	34.10	27.49
35	57.77	40.35	32.43	49.41	34.74	28.05
36	58.97	41.26	33.24	50.22	35.37	28.60
37	60.18	42.20	34.08	51.02	35.99	29.14
38	61.41	43.15	34.94	51.80	36.60	29.68
39	62.65	44.13	35.83	52.56	37.20	30.20
40	63.90	45.12	36.75	53.29	37.77	30.71
41	65.16	46.14	37.70	53.97	38.32	31.21
42	66.43	47.18	38.68	54.62	38.84	31.67
43	67.72	48.25	39.70	55.21	39.31	32.12
44	69.02	49.34	40.76	55.75	39.75	32.53
45	70.33	50.45	41.86	56.22	40.15	32.91
46	71.64	51.59	43.01	56.64	40.52	33.27
47	72.95	52.75	44.21	57.01	40.85	33.62
48	74.26	53.94	45.46	57.34	41.15	33.95
49	75.56	55.16	46.77	57.63	41.44	34.27
50	76.83	56.39	48.12	57.87	41.70	34.58
51	78.06	57.64		57.99	41.88	
52	79.27	58.91		58.09	42.07	
53	80.47	60.23		58.17	42.25	
54	81.66	61.60		58.23	42.43	
55	82.84	63.01		58.25	42.59	
56	84.03			58.21		
57	85.18			58.10		
58	86.29			57.90		
59	87.31			57.59		
60	88.23			57.18		

保险期间-至75周岁  
次标准体-额外风险比例50% (每1,000元基本保险金额) 单位: 元

年龄	男性			女性		
	10年交	15年交	20年交	10年交	15年交	20年交
0	29.76	20.31	15.87	26.42	18.04	14.10
1	30.39	20.74	16.21	26.99	18.43	14.41
2	31.05	21.20	16.57	27.58	18.83	14.72
3	31.75	21.67	16.94	28.19	19.25	15.06
4	32.47	22.16	17.33	28.83	19.69	15.40
5	33.22	22.68	17.74	29.50	20.15	15.77
6	33.99	23.21	18.16	30.18	20.62	16.14
7	34.79	23.76	18.60	30.90	21.11	16.54
8	35.61	24.33	19.05	31.63	21.62	16.94
9	36.45	24.91	19.52	32.37	22.14	17.36
10	37.30	25.51	20.00	33.14	22.67	17.79
11	38.18	26.13	20.50	33.92	23.22	18.23
12	39.09	26.76	21.01	34.72	23.79	18.69
13	40.01	27.41	21.54	35.55	24.37	19.16
14	40.97	28.08	22.08	36.39	24.96	19.65
15	41.95	28.78	22.64	37.26	25.58	20.16
16	42.96	29.49	23.22	38.16	26.22	20.69
17	44.01	30.23	23.82	39.08	26.88	21.23
18	45.07	30.98	24.43	40.02	27.56	21.80
19	46.10	31.72	25.02	40.96	28.24	22.36
20	47.16	32.47	25.64	41.92	28.93	22.94
21	48.25	33.24	26.27	42.89	29.64	23.53
22	49.35	34.03	26.92	43.88	30.37	24.14
23	50.48	34.83	27.58	44.90	31.11	24.77
24	51.63	35.66	28.27	45.93	31.87	25.41
25	52.80	36.50	28.97	46.97	32.64	26.07
26	53.97	37.35	29.68	48.00	33.41	26.73
27	55.15	38.21	30.41	49.05	34.19	27.40
28	56.36	39.09	31.16	50.09	34.98	28.07
29	57.59	40.00	31.93	51.14	35.77	28.76
30	58.83	40.92	32.72	52.18	36.56	29.45
31	60.11	41.87	33.54	53.22	37.35	30.14
32	61.41	42.84	34.39	54.24	38.14	30.83
33	62.73	43.84	35.27	55.25	38.92	31.52
34	64.07	44.87	36.18	56.24	39.70	32.21
35	65.44	45.92	37.12	57.23	40.48	32.90
36	66.83	47.00	38.10	58.20	41.24	33.58
37	68.24	48.11	39.11	59.15	42.00	34.26
38	69.67	49.24	40.16	60.09	42.76	34.93
39	71.11	50.41	41.24	61.01	43.49	35.59
40	72.58	51.61	42.37	61.89	44.21	36.24
41	74.07	52.84	43.54	62.73	44.89	36.87
42	75.58	54.11	44.77	63.52	45.54	37.47
43	77.11	55.41	46.05	64.26	46.15	38.04
44	78.67	56.76	47.39	64.93	46.72	38.58
45	80.26	58.14	48.80	65.54	47.23	39.09
46	81.86	59.58	50.31	66.08	47.71	39.57
47	83.48	61.05	52.01	66.56	48.16	40.04
48	85.10	62.58	53.79	67.00	48.57	40.49
49	86.73	64.15	55.67	67.40	48.98	40.95
50	88.35	65.77	57.64	67.74	49.35	41.40
51	89.94	67.51		67.93	49.62	
52	91.53	69.41		68.12	49.91	
53	93.14	71.39		68.29	50.21	
54	94.76	73.47		68.44	50.51	
55	96.42	75.64		68.56	50.81	
56	98.13			68.63		
57	99.86			68.62		
58	101.76			68.51		
59	103.63			68.29		
60	105.40			67.97		



保险期间-至75周岁  
次标准体-额外风险比例75% (每1,000元基本保险金额) 单位: 元

年龄	男性			女性		
	10年交	15年交	20年交	10年交	15年交	20年交
0	32.78	22.37	17.48	29.61	20.22	15.81
1	33.46	22.84	17.85	30.24	20.65	16.15
2	34.19	23.34	18.24	30.89	21.10	16.50
3	34.94	23.85	18.65	31.58	21.57	16.87
4	35.74	24.39	19.08	32.29	22.06	17.26
5	36.56	24.96	19.53	33.04	22.57	17.67
6	37.41	25.54	19.99	33.81	23.10	18.10
7	38.28	26.14	20.48	34.61	23.65	18.54
8	39.18	26.77	20.98	35.42	24.22	18.99
9	40.09	27.41	21.49	36.26	24.81	19.46
10	41.03	28.07	22.03	37.12	25.41	19.95
11	42.00	28.75	22.58	37.99	26.02	20.45
12	42.99	29.45	23.14	38.89	26.66	20.97
13	44.01	30.17	23.73	39.81	27.31	21.51
14	45.06	30.91	24.33	40.76	27.99	22.06
15	46.14	31.68	24.95	41.74	28.69	22.64
16	47.26	32.47	25.60	42.75	29.41	23.24
17	48.41	33.30	26.27	43.79	30.16	23.87
18	49.59	34.13	26.95	44.86	30.93	24.52
19	50.73	34.95	27.62	45.92	31.71	25.17
20	51.90	35.78	28.31	47.00	32.50	25.83
21	53.10	36.64	29.02	48.10	33.31	26.52
22	54.32	37.52	29.75	49.23	34.15	27.23
23	55.57	38.42	30.50	50.38	35.00	27.96
24	56.85	39.35	31.27	51.56	35.88	28.71
25	58.15	40.29	32.06	52.75	36.77	29.48
26	59.44	41.23	32.86	53.92	37.66	30.25
27	60.76	42.20	33.69	55.12	38.56	31.03
28	62.10	43.19	34.54	56.31	39.47	31.83
29	63.46	44.21	35.42	57.51	40.39	32.64
30	64.85	45.25	36.32	58.71	41.31	33.45
31	66.27	46.32	37.26	59.89	42.24	34.27
32	67.72	47.43	38.24	61.07	43.16	35.09
33	69.20	48.56	39.26	62.23	44.08	35.92
34	70.71	49.73	40.31	63.38	45.00	36.74
35	72.24	50.93	41.41	64.52	45.91	37.56
36	73.81	52.17	42.55	65.64	46.82	38.39
37	75.40	53.44	43.73	66.75	47.72	39.21
38	77.02	54.76	44.96	67.85	48.62	40.02
39	78.66	56.11	46.25	68.93	49.50	40.83
40	80.33	57.51	47.60	69.97	50.36	41.62
41	82.04	58.96	49.00	70.96	51.19	42.39
42	83.78	60.45	50.53	71.91	51.99	43.13
43	85.56	62.00	52.25	72.80	52.73	43.85
44	87.38	63.61	54.06	73.62	53.43	44.53
45	89.23	65.28	55.98	74.36	54.08	45.18
46	91.13	67.06	58.02	75.03	54.68	45.80
47	93.05	69.09	60.18	75.63	55.25	46.40
48	95.00	71.19	62.48	76.19	55.80	47.00
49	96.98	73.40	64.92	76.71	56.33	47.61
50	98.97	75.69	67.50	77.17	56.83	48.21
51	101.06	78.05		77.45	57.21	
52	103.34	80.54		77.73	57.62	
53	105.68	83.17		78.00	58.05	
54	108.08	85.97		78.27	58.51	
55	110.57	88.93		78.51	58.97	
56	113.21			78.71		
57	115.92			78.83		
58	118.67			78.86		
59	121.43			78.78		
60	124.11			78.59		

保险期间-至75周岁  
次标准体-额外风险比例100% (每1,000元基本保险金额) 单位: 元

年龄	男性			女性		
	10年交	15年交	20年交	10年交	15年交	20年交
0	35.45	24.20	18.91	32.54	22.23	17.38
1	36.18	24.70	19.30	33.23	22.70	17.75
2	36.96	25.23	19.72	33.95	23.19	18.14
3	37.77	25.78	20.16	34.70	23.70	18.55
4	38.62	26.36	20.63	35.48	24.24	18.98
5	39.50	26.97	21.11	36.30	24.80	19.42
6	40.42	27.60	21.61	37.14	25.39	19.89
7	41.36	28.25	22.14	38.02	25.99	20.38
8	42.32	28.92	22.68	38.91	26.62	20.88
9	43.31	29.62	23.24	39.83	27.26	21.41
10	44.32	30.33	23.82	40.77	27.92	21.94
11	45.36	31.07	24.42	41.74	28.60	22.50
12	46.43	31.83	25.03	42.72	29.30	23.08
13	47.53	32.61	25.67	43.74	30.03	23.67
14	48.66	33.41	26.32	44.78	30.77	24.30
15	49.83	34.25	27.01	45.86	31.55	24.94
16	51.04	35.11	27.71	46.97	32.36	25.62
17	52.30	36.01	28.45	48.13	33.19	26.32
18	53.57	36.92	29.20	49.31	34.06	27.05
19	54.81	37.81	29.93	50.48	34.92	27.78
20	56.09	38.73	30.69	51.69	35.81	28.54
21	57.39	39.66	31.47	52.91	36.72	29.32
22	58.72	40.63	32.28	54.17	37.66	30.12
23	60.08	41.62	33.11	55.45	38.62	30.95
24	61.47	42.63	33.96	56.76	39.61	31.81
25	62.88	43.66	34.84	58.10	40.62	32.69
26	64.29	44.70	35.73	59.41	41.63	33.57
27	65.73	45.77	36.65	60.75	42.65	34.47
28	67.19	46.86	37.60	62.09	43.69	35.39
29	68.67	47.98	38.58	63.44	44.74	36.33
30	70.19	49.13	39.59	64.78	45.79	37.27
31	71.74	50.32	40.65	66.12	46.85	38.22
32	73.33	51.54	41.75	67.44	47.90	39.18
33	74.95	52.81	42.90	68.75	48.96	40.14
34	76.61	54.11	44.09	70.05	50.02	41.10
35	78.31	55.46	45.34	71.34	51.07	42.07
36	80.03	56.85	46.65	72.61	52.12	43.03
37	81.80	58.29	48.01	73.88	53.17	44.00
38	83.59	59.78	49.43	75.14	54.22	44.97
39	85.43	61.32	51.02	76.37	55.25	45.93
40	87.30	62.92	52.77	77.57	56.27	46.87
41	89.21	64.58	54.61	78.73	57.25	47.80
42	91.17	66.31	56.55	79.83	58.19	48.70
43	93.19	68.29	58.62	80.88	59.09	49.57
44	95.26	70.41	60.81	81.84	59.93	50.44
45	97.39	72.63	63.16	82.72	60.72	51.30
46	99.57	74.97	65.66	83.53	61.46	52.14
47	102.08	77.42	68.34	84.27	62.16	52.96
48	104.72	80.00	71.21	84.95	62.84	53.78
49	107.40	82.71	74.29	85.61	63.52	54.61
50	110.13	85.56	77.56	86.20	64.16	55.42
51	112.86	88.53		86.57	64.67	
52	115.69	91.69		86.96	65.21	
53	118.61	95.08		87.35	65.80	
54	121.67	98.71		87.75	66.43	
55	124.89	102.62		88.14	67.12	
56	128.37			88.50		
57	132.00			88.78		
58	135.77			88.97		
59	139.62			89.06		
60	143.49			89.05		