中意福瑞来年金保险（分红型）费率表

（每 100 元基本保险金额）

单位: 元

年龄	65 岁开始领取年金									
	男性					女性				
	一次性支付	5 年交	10 年交	15 年交	20 年交	一次性支付	5 年交	10 年交	15 年交	20 年交
0	5,995.1	1,381.7	732.5	607.0	477.8	6,252.6	1,440.0	763.1	633.4	498.4
1	6,121.2	1,410.8	747.9	618.4	486.8	6,383.9	1,470.2	779.1	645.2	507.7
2	6,250.2	1,440.6	763.7	630.1	496.0	6,518.2	1,501.2	795.5	657.3	517.3
3	6,382.4	1,471.1	779.9	642.0	505.4	6,655.7	1,532.8	812.3	669.7	527.0
4	6,517.6	1,502.3	796.4	654.2	515.0	6,796.4	1,565.2	829.5	682.3	536.9
5	6,656.0	1,534.3	813.4	666.6	524.8	6,940.3	1,598.4	847.1	695.2	547.1
6	6,797.7	1,567.0	830.8	679.3	534.8	7,087.7	1,632.4	865.1	708.3	557.4
7	6,942.7	1,600.5	848.6	692.3	545.0	7,238.4	1,667.2	883.6	721.8	568.0
8	7,091.2	1,634.8	866.8	705.5	555.5	7,392.7	1,702.7	902.4	735.5	578.8
9	7,243.2	1,670.0	885.4	719.1	566.1	7,550.6	1,739.1	921.7	749.5	589.9
10	7,398.7	1,705.9	904.6	732.9	577.0	7,712.1	1,776.4	941.5	763.8	601.1
11	7,558.0	1,742.7	924.1	747.0	588.2	7,877.4	1,814.5	961.7	778.4	612.6
12	7,721.0	1,780.4	944.1	761.4	599.5	8,046.6	1,853.6	982.4	793.3	624.4
13	7,887.9	1,819.1	964.6	776.2	611.2	8,219.8	1,893.5	1,003.6	808.6	636.4
14	8,058.8	1,858.6	985.6	791.2	623.0	8,397.0	1,934.4	1,025.3	824.1	648.6
15	8,233.7	1,899.1	1,007.1	806.6	635.2	8,578.3	1,976.2	1,047.5	840.0	661.1
16	8,412.7	1,940.5	1,029.1	822.3	647.6	8,763.8	2,019.0	1,070.2	856.2	673.9
17	8,596.0	1,982.9	1,051.6	838.4	660.2	8,953.7	2,062.8	1,093.4	872.8	687.0
18	8,783.7	2,026.4	1,074.7	854.8	673.2	9,148.0	2,107.7	1,117.2	889.7	700.3
19	8,975.8	2,070.8	1,098.3	871.6	686.4	9,346.9	2,153.6	1,141.6	907.0	713.9
20	9,172.4	2,116.3	1,122.4	888.7	699.9	9,550.4	2,200.6	1,166.5	924.6	727.8
21	9,373.7	2,162.9	1,147.2	906.2	713.7	9,758.7	2,248.6	1,192.0	942.6	742.0
22	9,579.8	2,210.6	1,172.6	924.1	727.8	9,971.8	2,297.9	1,218.1	961.1	756.6
23	9,790.7	2,259.5	1,198.5	942.4	742.3	10,190.0	2,348.3	1,244.9	979.9	771.4
24	10,006.7	2,309.6	1,225.1	961.1	757.0	10,413.2	2,399.8	1,272.2	999.1	786.6
25	10,227.8	2,360.8	1,252.4	980.2	772.2	10,641.7	2,452.6	1,300.3	1,018.7	802.1
26	10,454.2	2,413.3	1,280.3	999.7	787.6	10,875.6	2,506.7	1,329.0	1,038.8	817.9
27	10,686.1	2,467.1	1,308.9	1,019.7	803.4	11,115.0	2,562.0	1,358.4	1,059.3	834.2
28	10,923.5	2,522.2	1,338.2	1,040.1	819.6	11,360.0	2,618.7	1,388.5	1,080.3	850.8
29	11,166.6	2,578.6	1,368.2	1,061.0	836.3	11,610.8	2,676.7	1,419.3	1,101.7	867.8
30	11,415.6	2,636.5	1,399.0	1,082.4	853.3	11,867.5	2,736.1	1,450.8	1,123.6	885.2
31	11,670.6	2,695.7	1,430.6	1,104.4	870.7	12,130.3	2,797.0	1,483.2	1,146.1	903.0

年龄	65 岁开始领取年金									
	男性					女性				
	一次性支付	5 年交	10 年交	15 年交	20 年交	一次性支付	5 年交	10 年交	15 年交	20 年交
32	11,931.7	2,756.5	1,462.9	1,126.8	888.6	12,399.4	2,859.3	1,516.3	1,169.1	921.3
33	12,199.3	2,818.7	1,496.0	1,149.8	907.0	12,674.8	2,923.1	1,550.3	1,192.6	940.1
34	12,473.2	2,882.5	1,530.1	1,173.4	925.9	12,956.9	2,988.5	1,585.1	1,216.7	959.3
35	12,753.9	2,947.8	1,565.0	1,197.7	945.3	13,245.6	3,055.5	1,620.8	1,241.4	979.1
36	13,041.4	3,014.8	1,600.9	1,222.5	965.3	13,541.2	3,124.1	1,657.5	1,266.8	999.4
37	13,336.0	3,083.6	1,637.7	1,248.1	985.8	13,844.0	3,194.5	1,695.2	1,292.8	1,020.3
38	13,637.7	3,154.2	1,675.6	1,274.3	1,006.9	14,153.9	3,266.7	1,733.8	1,319.6	1,041.7
39	13,946.7	3,226.7	1,714.6	1,301.4	1,028.5	14,471.4	3,340.7	1,773.6	1,347.0	1,063.7
40	14,262.9	3,300.9	1,754.6	1,329.1	1,050.6	14,795.7	3,416.6	1,814.3	1,375.1	1,086.2
41	14,585.7	3,377.1	1,795.7	1,357.3	1,073.3	15,127.4	3,494.3	1,856.2	1,403.8	1,109.3
42	14,915.4	3,454.7	1,837.7	1,386.1	1,096.5	15,465.3	3,573.5	1,898.9	1,433.1	1,132.8
43	15,251.8	3,534.3	1,880.8	1,415.5	1,120.1	15,810.7	3,654.6	1,942.8	1,463.0	1,157.0
44	15,595.9	3,615.9	1,925.1	1,445.6	1,144.3	16,163.2	3,737.6	1,987.6	1,493.6	1,181.8
45	15,947.3	3,699.4	1,970.4	1,476.4	1,169.1	16,523.4	3,822.6	2,033.6	1,524.9	1,209.9
46	16,306.6	3,785.2	2,016.8	1,507.8		16,891.4	3,909.8	2,080.7	1,557.0	
47	16,672.6	3,872.4	2,064.0	1,539.8		17,266.0	3,998.3	2,128.6	1,589.7	
48	17,046.1	3,961.4	2,112.2	1,572.4		17,648.6	4,088.7	2,177.6	1,632.0	
49	17,428.3	4,052.3	2,161.5	1,609.1		18,039.1	4,181.1	2,227.9	1,681.7	
50	17,817.9	4,145.0	2,212.0	1,665.6		18,438.1	4,275.4	2,279.4	1,734.4	
51	18,217.2	4,239.7	2,263.6			18,845.4	4,371.9	2,332.1		
52	18,622.2	4,335.4	2,316.0			19,260.0	4,469.4	2,385.6		
53	19,037.5	4,433.0	2,369.4			19,682.9	4,569.1	2,456.3		
54	19,460.7	4,532.9	2,438.8			20,114.1	4,671.2	2,538.5		
55	19,891.8	4,634.8	2,533.9			20,553.7	4,775.5	2,626.7		
56	20,331.2	4,739.0				21,002.0	4,914.7			
57	20,776.3	4,870.3				21,456.8	5,072.4			
58	21,229.8	5,051.2				21,920.6	5,240.3			
59	21,691.8	5,248.4				22,393.9	5,420.7			
60	22,162.4	5,466.2				22,877.3	5,618.1			
61	22,641.1					23,370.8				
62	23,128.9					23,875.3				
63	23,626.5					24,547.1				
64	24,217.6					25,323.6				

中意福瑞来年金保险（分红型）费率表

（每 100 元基本保险金额）

单位：元

年龄	60 岁开始领取年金									
	男性					女性				
	一次性支付	5 年交	10 年交	15 年交	20 年交	一次性支付	5 年交	10 年交	15 年交	20 年交
0	7,122.1	1,641.3	870.0	716.1	563.7	7,486.7	1,724.2	913.6	753.3	592.8
1	7,274.0	1,676.3	888.6	729.7	574.4	7,646.2	1,760.8	933.1	767.6	604.0
2	7,429.5	1,712.2	907.6	743.7	585.4	7,809.3	1,798.4	953.0	782.2	615.5
3	7,588.6	1,748.9	927.1	757.9	596.6	7,976.2	1,836.8	973.4	797.1	627.2
4	7,751.5	1,786.5	947.1	772.4	608.1	8,147.0	1,876.2	994.3	812.3	639.2
5	7,918.2	1,825.0	967.5	787.3	619.8	8,321.9	1,916.5	1,015.6	827.8	651.4
6	8,088.8	1,864.4	988.4	802.5	631.7	8,500.7	1,957.7	1,037.5	843.7	663.9
7	8,263.4	1,904.7	1,009.8	817.9	643.9	8,683.8	1,999.9	1,059.9	859.9	676.7
8	8,442.2	1,946.0	1,031.7	833.8	656.4	8,871.0	2,043.1	1,082.8	876.4	689.7
9	8,625.1	1,988.3	1,054.2	849.9	669.1	9,062.7	2,087.3	1,106.2	893.3	703.0
10	8,812.4	2,031.6	1,077.2	866.4	682.1	9,258.8	2,132.5	1,130.2	910.5	716.5
11	9,004.0	2,075.9	1,100.7	883.3	695.4	9,459.4	2,178.8	1,154.7	928.1	730.4
12	9,200.2	2,121.2	1,124.7	900.5	708.9	9,664.8	2,226.1	1,179.8	946.0	744.5
13	9,401.1	2,167.7	1,149.4	918.1	722.8	9,874.9	2,274.6	1,205.5	964.4	759.0
14	9,606.7	2,215.2	1,174.6	936.0	737.0	10,089.9	2,324.2	1,231.8	983.1	773.7
15	9,817.1	2,263.9	1,200.4	954.4	751.4	10,309.9	2,374.9	1,258.7	1,002.2	788.8
16	10,032.5	2,313.7	1,226.9	973.1	766.2	10,535.0	2,426.8	1,286.2	1,021.7	804.1
17	10,253.0	2,364.7	1,253.9	992.2	781.3	10,765.3	2,480.0	1,314.4	1,041.7	819.8
18	10,478.7	2,416.9	1,281.6	1,011.8	796.7	11,001.1	2,534.4	1,343.3	1,062.0	835.8
19	10,709.7	2,470.3	1,310.0	1,031.8	812.4	11,242.3	2,590.0	1,372.8	1,082.8	852.2
20	10,946.1	2,525.0	1,339.0	1,052.1	828.5	11,489.1	2,646.9	1,403.0	1,104.0	868.9
21	11,188.1	2,580.9	1,368.7	1,073.0	844.9	11,741.6	2,705.2	1,433.9	1,125.7	886.0
22	11,435.7	2,638.2	1,399.2	1,094.3	861.7	12,000.1	2,764.9	1,465.6	1,147.8	903.4
23	11,689.3	2,696.9	1,430.3	1,116.0	878.9	12,264.6	2,825.9	1,497.9	1,170.4	921.3
24	11,948.8	2,757.0	1,462.2	1,138.2	896.4	12,535.2	2,888.4	1,531.1	1,193.5	939.5
25	12,214.5	2,818.5	1,494.9	1,161.0	914.4	12,812.2	2,952.3	1,565.0	1,217.0	958.1
26	12,486.4	2,881.5	1,528.4	1,184.1	932.7	13,095.6	3,017.8	1,599.8	1,241.1	977.1
27	12,764.8	2,946.0	1,562.7	1,207.9	951.5	13,385.7	3,084.8	1,635.3	1,265.7	996.6
28	13,049.9	3,012.1	1,597.8	1,232.1	970.7	13,682.5	3,153.4	1,671.8	1,290.9	1,016.5
29	13,341.7	3,079.8	1,633.8	1,256.9	990.3	13,986.4	3,223.6	1,709.0	1,316.6	1,036.8
30	13,640.6	3,149.0	1,670.6	1,282.3	1,010.5	14,297.3	3,295.5	1,747.2	1,342.9	1,057.7
31	13,946.5	3,220.1	1,708.4	1,308.3	1,031.1	14,615.6	3,369.1	1,786.3	1,369.7	1,079.0

年龄	60岁开始领取年金									
	男性					女性				
	一次性支付	5年交	10年交	15年交	20年交	一次性支付	5年交	10年交	15年交	20年交
32	14,259.8	3,292.8	1,747.0	1,334.8	1,052.1	14,941.3	3,444.5	1,826.3	1,397.3	1,100.8
33	14,580.5	3,367.3	1,786.7	1,362.1	1,073.7	15,274.8	3,521.6	1,867.4	1,425.4	1,123.1
34	14,909.2	3,443.5	1,827.4	1,389.9	1,095.8	15,616.0	3,600.6	1,909.4	1,454.2	1,145.9
35	15,245.5	3,521.8	1,869.0	1,418.4	1,118.3	15,965.5	3,681.5	1,952.5	1,483.6	1,169.3
36	15,590.1	3,601.8	1,911.9	1,447.5	1,141.4	16,323.1	3,764.4	1,996.7	1,513.7	1,193.2
37	15,942.9	3,684.0	1,955.8	1,477.2	1,165.1	16,689.3	3,849.3	2,042.1	1,544.5	1,221.1
38	16,304.3	3,768.2	2,000.9	1,507.7	1,189.4	17,064.1	3,936.4	2,088.7	1,576.1	1,251.7
39	16,674.3	3,854.7	2,047.2	1,538.9	1,218.6	17,447.8	4,025.7	2,136.4	1,610.0	1,283.5
40	17,052.6	3,943.2	2,094.6	1,570.8	1,252.7	17,840.1	4,117.2	2,185.3	1,649.6	1,317.1
41	17,439.6	4,033.9	2,143.0	1,604.4		18,241.0	4,210.8	2,235.3	1,691.1	
42	17,834.4	4,126.3	2,192.4	1,648.0		18,650.3	4,306.1	2,286.4	1,734.1	
43	18,238.2	4,220.6	2,242.9	1,694.2		19,068.5	4,403.5	2,338.6	1,779.1	
44	18,650.6	4,317.0	2,294.5	1,742.8		19,496.1	4,503.1	2,392.1	1,826.4	
45	19,072.7	4,415.4	2,347.3	1,794.2		19,932.8	4,604.9	2,455.8	1,876.0	
46	19,503.9	4,516.0	2,401.8			20,379.8	4,709.1	2,524.5		
47	19,944.2	4,618.1	2,474.2			20,835.2	4,817.8	2,595.5		
48	20,393.3	4,722.4	2,551.0			21,300.0	4,947.6	2,670.4		
49	20,851.5	4,837.8	2,632.5			21,774.6	5,083.6	2,749.3		
50	21,318.6	4,982.3	2,718.9			22,258.8	5,225.4	2,832.3		
51	21,795.0	5,134.6				22,753.1	5,373.9			
52	22,279.5	5,295.4				23,256.3	5,529.5			
53	22,773.7	5,465.9				23,770.2	5,693.2			
54	23,277.9	5,647.9				24,351.2	5,866.6			
55	23,792.4	5,845.2				25,001.3	6,052.6			
56	24,415.2					25,677.1				
57	25,136.8					26,386.4				
58	25,893.2					27,126.1				
59	26,699.9					27,908.3				

中意福瑞来年金保险（分红型）费率表

（每 100 元基本保险金额）

单位: 元

年龄	55 岁开始领取年金									
	男性					女性				
	一次性支付	5 年交	10 年交	15 年交	20 年交	一次性支付	5 年交	10 年交	15 年交	20 年交
0	8,576.0	1,976.2	1,047.5	856.1	673.8	9,040.0	2,081.8	1,103.1	903.2	710.7
1	8,761.1	2,018.9	1,070.1	872.5	686.8	9,234.8	2,126.6	1,126.9	920.5	724.3
2	8,950.6	2,062.6	1,093.3	889.4	700.0	9,434.2	2,172.5	1,151.2	938.2	738.2
3	9,144.5	2,107.3	1,117.0	906.6	713.6	9,638.2	2,219.5	1,176.2	956.3	752.5
4	9,343.0	2,153.1	1,141.4	924.2	727.4	9,846.9	2,267.6	1,201.6	974.7	767.0
5	9,546.1	2,200.0	1,166.2	942.1	741.6	10,060.5	2,316.8	1,227.7	993.5	781.8
6	9,754.0	2,248.0	1,191.7	960.4	756.0	10,279.0	2,367.1	1,254.4	1,012.7	796.9
7	9,966.8	2,297.1	1,217.8	979.1	770.7	10,502.6	2,418.6	1,281.8	1,032.4	812.4
8	10,184.5	2,347.4	1,244.4	998.2	785.8	10,731.4	2,471.4	1,309.7	1,052.4	828.1
9	10,407.3	2,398.8	1,271.8	1,017.8	801.2	10,965.4	2,525.3	1,338.3	1,072.9	844.2
10	10,635.4	2,451.5	1,299.7	1,037.7	816.9	11,205.0	2,580.5	1,367.6	1,093.7	860.7
11	10,868.8	2,505.4	1,328.3	1,058.0	832.9	11,450.0	2,637.0	1,397.5	1,115.0	877.5
12	11,107.7	2,560.6	1,357.6	1,078.8	849.2	11,700.8	2,694.8	1,428.2	1,136.8	894.6
13	11,352.2	2,617.1	1,387.6	1,100.0	866.0	11,957.3	2,754.0	1,459.6	1,159.0	912.1
14	11,602.5	2,675.0	1,418.3	1,121.7	883.0	12,219.8	2,814.5	1,491.6	1,181.7	929.9
15	11,858.7	2,734.2	1,449.7	1,143.8	900.5	12,488.4	2,876.5	1,524.5	1,204.8	948.1
16	12,120.8	2,794.8	1,481.8	1,166.4	918.3	12,763.3	2,939.9	1,558.1	1,228.5	966.7
17	12,389.2	2,856.8	1,514.7	1,189.5	936.4	13,044.5	3,004.7	1,592.5	1,252.6	985.7
18	12,663.8	2,920.3	1,548.4	1,213.0	955.0	13,332.2	3,071.1	1,627.6	1,277.2	1,005.1
19	12,944.8	2,985.2	1,582.9	1,237.1	974.0	13,626.6	3,139.0	1,663.6	1,302.3	1,024.9
20	13,232.4	3,051.7	1,618.2	1,261.7	993.3	13,927.8	3,208.4	1,700.5	1,328.0	1,045.1
21	13,526.7	3,119.7	1,654.2	1,286.8	1,013.1	14,236.0	3,279.5	1,738.2	1,354.2	1,065.8
22	13,828.0	3,189.3	1,691.2	1,312.4	1,033.3	14,551.4	3,352.2	1,776.8	1,381.0	1,086.9
23	14,136.2	3,260.6	1,729.0	1,338.6	1,054.0	14,874.0	3,426.7	1,816.2	1,408.3	1,108.4
24	14,451.8	3,333.6	1,767.8	1,365.3	1,075.1	15,204.2	3,502.9	1,856.6	1,436.2	1,130.4
25	14,774.7	3,408.3	1,807.5	1,392.7	1,096.6	15,542.0	3,580.8	1,898.0	1,464.7	1,152.8
26	15,105.3	3,484.8	1,848.1	1,420.6	1,118.6	15,887.7	3,660.6	1,940.3	1,493.8	1,175.8
27	15,443.6	3,563.1	1,889.7	1,449.1	1,141.1	16,241.5	3,742.2	1,983.7	1,523.5	1,199.2
28	15,790.0	3,643.2	1,932.3	1,478.2	1,164.0	16,603.4	3,825.8	2,028.0	1,553.8	1,225.3
29	16,144.5	3,725.4	1,975.9	1,507.9	1,187.5	16,973.9	3,911.4	2,073.4	1,584.8	1,252.4
30	16,507.4	3,809.4	2,020.5	1,538.3	1,213.1	17,352.9	3,998.9	2,119.9	1,617.9	1,280.2
31	16,878.9	3,895.5	2,066.3	1,569.2	1,241.7	17,740.8	4,088.5	2,167.4	1,653.4	1,309.0

年龄	55 岁开始领取年金									
	男性					男性				
	一次性支付	5 年交	10 年交	15 年交	20 年交	一次性支付	5 年交	10 年交	15 年交	20 年交
32	17,259.2	3,983.6	2,113.1	1,601.0	1,271.3	18,137.8	4,180.3	2,216.1	1,690.1	1,338.7
33	17,648.6	4,073.9	2,161.0	1,638.4	1,302.1	18,544.1	4,274.2	2,266.0	1,727.9	1,369.6
34	18,047.0	4,166.3	2,210.1	1,677.4	1,334.1	18,959.9	4,370.3	2,317.0	1,767.0	1,401.4
35	18,455.2	4,261.0	2,260.3	1,717.6	1,367.4	19,385.3	4,468.6	2,369.2	1,807.4	1,434.7
36	18,872.9	4,357.7	2,311.8	1,759.6		19,820.9	4,569.2	2,424.8	1,849.3	
37	19,300.8	4,456.8	2,364.4	1,803.1		20,266.6	4,672.2	2,485.2	1,892.7	
38	19,738.7	4,558.1	2,421.2	1,848.8		20,722.9	4,777.6	2,547.7	1,937.9	
39	20,187.1	4,661.9	2,485.7	1,896.3		21,189.7	4,893.7	2,612.6	1,984.9	
40	20,645.6	4,768.0	2,552.8	1,946.1		21,667.3	5,016.1	2,679.7	2,033.8	
41	21,114.6	4,888.3	2,622.8			22,155.3	5,142.1	2,749.5		
42	21,593.2	5,018.4	2,695.2			22,653.4	5,272.6	2,821.6		
43	22,081.8	5,152.8	2,771.5			23,162.1	5,407.2	2,897.0		
44	22,580.6	5,293.6	2,851.1			23,681.8	5,547.3	2,975.4		
45	23,089.9	5,439.6	2,934.6			24,232.7	5,692.4	3,057.2		
46	23,610.0	5,592.6				24,830.6	5,843.5			
47	24,161.9	5,752.3				25,447.3	6,000.7			
48	24,792.9	5,919.5				26,083.8	6,164.4			
49	25,448.8	6,095.9				26,741.9	6,336.1			
50	26,129.2	6,283.1				27,423.9	6,517.0			
51	26,836.2					28,128.9				
52	27,575.2					28,863.7				
53	28,344.3					29,625.8				
54	29,153.2					30,421.4				