

中意乐享年年年金保险（分红型）

费率表

（每 100 元基本保险金额）

表一：男性，年金领取起始年龄为 55 周岁

年龄	一次性 付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	812.04	304.44	185.95	99.12	69.91	55.53
1	832.50	312.10	190.63	101.62	71.68	56.93
2	853.48	319.97	195.44	104.19	73.49	58.37
3	874.99	328.04	200.37	106.82	75.35	59.84
4	897.06	336.32	205.43	109.52	77.25	61.36
5	919.69	344.81	210.62	112.29	79.21	62.91
6	942.90	353.53	215.94	115.13	81.21	64.51
7	966.71	362.46	221.41	118.04	83.27	66.14
8	991.12	371.63	227.01	121.03	85.38	67.82
9	1,016.15	381.03	232.75	124.10	87.54	69.54
10	1,041.82	390.68	238.64	127.24	89.76	71.30
11	1,068.15	400.57	244.69	130.47	92.04	73.11
12	1,095.16	410.72	250.89	133.78	94.38	74.97
13	1,122.86	421.13	257.25	137.17	96.77	76.87
14	1,151.27	431.80	263.77	140.65	99.23	78.82
15	1,180.40	442.76	270.46	144.22	101.75	80.82
16	1,210.29	453.99	277.33	147.88	104.33	82.88
17	1,240.94	465.51	284.37	151.64	106.98	84.99
18	1,272.37	477.33	291.58	155.49	109.70	87.15
19	1,304.60	489.44	298.98	159.44	112.49	89.36
20	1,337.65	501.86	306.57	163.49	115.35	91.64
21	1,371.55	514.60	314.36	167.64	118.28	93.97
22	1,406.31	527.67	322.34	171.91	121.29	96.36
23	1,441.96	541.07	330.53	176.28	124.38	98.82
24	1,478.52	554.82	338.93	180.77	127.55	101.34
25	1,516.02	568.92	347.55	185.37	130.80	103.92
26	1,554.48	583.39	356.39	190.09	134.14	106.58
27	1,593.93	598.23	365.46	194.94	137.56	109.30
28	1,634.40	613.46	374.77	199.91	141.07	112.09
29	1,675.90	629.09	384.32	205.01	144.68	114.96
30	1,718.49	645.12	394.12	210.25	148.38	117.90
31	1,762.17	661.57	404.17	215.62	152.17	120.91
32	1,806.98	678.46	414.49	221.14	156.07	124.00

年龄	一次性 付清	3 年交	5 年交	10 年交	15 年交	20 年交
33	1,852.96	695.78	425.08	226.80	160.06	127.15
34	1,900.11	713.57	435.95	232.61	164.15	130.39
35	1,948.52	731.82	447.11	238.56	168.34	133.69
36	1,998.15	750.55	458.55	244.67	172.63	
37	2,049.11	769.77	470.30	250.91	177.01	
38	2,101.38	789.49	482.34	257.31	181.50	
39	2,155.01	809.69	494.67	263.86	186.09	
40	2,210.05	830.38	507.29	270.56	190.79	
41	2,266.48	851.56	520.21	277.42		
42	2,324.43	873.24	533.44	284.43		
43	2,383.81	895.43	546.97	291.59		
44	2,444.62	918.13	560.81	298.92		
45	2,506.87	941.35	574.96	306.40		
46	2,570.59	965.10	589.43			
47	2,635.80	989.36	604.21			
48	2,702.50	1,014.15	619.30			
49	2,770.70	1,039.45	634.70			
50	2,840.41	1,065.26	650.41			
51	2,911.62	1,091.59				
52	2,984.34	1,118.41				
53	3,058.58					
54	3,134.32					

表二：男性，年金领取起始年龄为 60 周岁

年龄	一次性 付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	652.32	244.57	149.38	79.63	56.17	44.61
1	668.76	250.73	153.15	81.64	57.59	45.74
2	685.62	257.06	157.01	83.71	59.05	46.90
3	702.91	263.55	160.98	85.82	60.54	48.09
4	720.65	270.20	165.05	87.99	62.07	49.31
5	738.84	277.03	169.22	90.22	63.65	50.56
6	757.50	284.04	173.50	92.51	65.26	51.84
7	776.64	291.23	177.89	94.85	66.91	53.15
8	796.26	298.60	182.40	97.25	68.61	54.50
9	816.39	306.16	187.02	99.72	70.35	55.89
10	837.03	313.91	191.76	102.25	72.14	57.30
11	858.20	321.87	196.62	104.84	73.97	58.76
12	879.92	330.03	201.61	107.51	75.85	60.25
13	902.19	338.41	206.72	110.24	77.78	61.79
14	925.04	347.00	211.97	113.04	79.75	63.36
15	948.48	355.81	217.36	115.91	81.78	64.97
16	972.51	364.85	222.88	118.86	83.86	66.63
17	997.17	374.12	228.54	121.88	86.00	68.32
18	1,022.45	383.63	234.35	124.98	88.19	70.06
19	1,048.39	393.38	240.31	128.16	90.43	71.85
20	1,074.98	403.38	246.42	131.43	92.74	73.68
21	1,102.25	413.64	252.69	134.77	95.10	75.56
22	1,130.23	424.16	259.12	138.21	97.53	77.49
23	1,158.92	434.95	265.71	141.73	100.02	79.47
24	1,188.35	446.02	272.48	145.34	102.57	81.51
25	1,218.53	457.38	279.42	149.06	105.19	83.59
26	1,249.50	469.04	286.55	152.86	107.88	85.73
27	1,281.27	481.00	293.86	156.77	110.65	87.93
28	1,313.86	493.28	301.36	160.78	113.48	90.19
29	1,347.30	505.87	309.06	164.90	116.39	92.50
30	1,381.59	518.81	316.96	169.13	119.38	94.88
31	1,416.80	532.08	325.08	173.46	122.45	97.32
32	1,452.90	545.70	333.40	177.92	125.59	99.83
33	1,489.97	559.68	341.95	182.49	128.83	102.40
34	1,528.00	574.03	350.73	187.18	132.14	105.04
35	1,567.02	588.77	359.73	192.00	135.55	107.75
36	1,607.08	603.89	368.98	196.94	139.05	110.53
37	1,648.16	619.42	378.47	202.03	142.64	113.38
38	1,690.36	635.37	388.22	207.24	146.33	116.30
39	1,733.64	651.73	398.23	212.60	150.11	119.29

年龄	一次性 付清	3 年交	5 年交	10 年交	15 年交	20 年交
40	1,778.09	668.54	408.50	218.10	153.99	122.34
41	1,823.69	685.78	419.06	223.75	157.95	
42	1,870.48	703.52	429.88	229.53	162.00	
43	1,918.53	721.71	441.02	235.45	166.14	
44	1,967.79	740.41	452.43	241.50	170.37	
45	2,018.44	759.55	464.11	247.69	174.70	
46	2,070.37	779.14	476.06	254.02		
47	2,123.71	799.19	488.28	260.48		
48	2,178.48	819.70	500.77	267.08		
49	2,234.66	840.65	513.53	273.81		
50	2,292.14	862.05	526.57	280.67		
51	2,350.92	883.91	539.87			
52	2,411.02	906.21	553.44			
53	2,472.44	928.95	567.27			
54	2,535.19	952.14	581.36			
55	2,599.25	975.76	595.69			
56	2,664.61	999.77				
57	2,731.24	1,024.16				
58	2,799.06					
59	2,868.02					

表三：男性，年金领取起始年龄为 65 周岁

年龄	一次性 付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	528.86	198.30	121.12	64.57	45.55	36.18
1	542.20	203.30	124.18	66.20	46.70	37.09
2	555.88	208.43	127.31	67.87	47.88	38.03
3	569.90	213.69	130.53	69.59	49.09	39.00
4	584.29	219.09	133.83	71.35	50.34	39.99
5	599.05	224.64	137.22	73.16	51.61	41.00
6	614.19	230.32	140.69	75.02	52.92	42.04
7	629.72	236.15	144.25	76.92	54.27	43.11
8	645.64	242.14	147.91	78.87	55.64	44.21
9	661.97	248.27	151.66	80.87	57.06	45.33
10	678.72	254.57	155.51	82.93	58.51	46.48
11	695.90	261.03	159.45	85.03	60.00	47.66
12	713.52	267.65	163.50	87.20	61.52	48.88
13	731.60	274.45	167.66	89.41	63.09	50.12
14	750.15	281.43	171.92	91.69	64.70	51.40
15	769.17	288.58	176.29	94.02	66.34	52.71
16	788.68	295.92	180.78	96.42	68.03	54.06
17	808.70	303.45	185.38	98.87	69.77	55.44
18	829.23	311.18	190.10	101.39	71.55	56.85
19	850.28	319.10	194.94	103.98	73.37	58.31
20	871.88	327.22	199.90	106.63	75.25	59.80
21	894.03	335.56	205.00	109.35	77.17	61.33
22	916.75	344.11	210.22	112.14	79.14	62.90
23	940.06	352.88	215.58	115.01	81.17	64.51
24	963.97	361.88	221.08	117.95	83.25	66.16
25	988.49	371.12	226.73	120.97	85.38	67.86
26	1,013.65	380.60	232.52	124.07	87.57	69.61
27	1,039.48	390.33	238.47	127.24	89.82	71.40
28	1,065.96	400.31	244.58	130.51	92.13	73.24
29	1,093.15	410.57	250.84	133.86	94.50	75.13
30	1,121.04	421.09	257.28	137.30	96.94	77.06
31	1,149.66	431.89	263.88	140.84	99.44	79.05
32	1,179.04	442.98	270.66	144.47	102.01	81.10
33	1,209.18	454.37	277.62	148.20	104.64	83.20
34	1,240.14	466.06	284.78	152.02	107.35	85.36
35	1,271.89	478.07	292.12	155.96	110.13	87.58
36	1,304.50	490.40	299.66	159.99	113.00	89.86
37	1,337.97	503.06	307.40	164.14	115.93	92.20
38	1,372.32	516.07	315.35	168.41	118.95	94.61
39	1,407.60	529.43	323.53	172.79	122.06	97.09

年龄	一次性 付清	3 年交	5 年交	10 年交	15 年交	20 年交
40	1,443.79	543.15	331.92	177.29	125.25	99.64
41	1,480.99	557.26	340.55	181.92	128.54	102.25
42	1,519.15	571.74	349.42	186.68	131.91	104.95
43	1,558.35	586.64	358.52	191.58	135.39	107.71
44	1,598.60	601.94	367.90	196.61	138.96	110.53
45	1,639.91	617.70	377.53	201.80	142.64	113.41
46	1,682.40	633.89	387.45	207.13	146.39	
47	1,725.98	650.54	397.65	212.62	150.23	
48	1,770.84	667.70	408.13	218.24	154.14	
49	1,816.89	685.30	418.94	223.98	158.14	
50	1,864.21	703.47	430.02	229.84	162.20	
51	1,912.88	722.05	441.35	235.83		
52	1,962.80	741.06	452.93	241.93		
53	2,014.29	760.49	464.77	248.15		
54	2,067.13	780.34	476.85	254.47		
55	2,121.53	800.60	489.17	260.89		
56	2,177.14	821.26	501.71			
57	2,233.95	842.28	514.45			
58	2,291.91	863.63	527.37			
59	2,350.96	885.26	540.43			
60	2,411.01	907.11	553.60			
61	2,471.93	929.12				
62	2,533.68	951.26				
63	2,596.17					
64	2,659.28					

表四：女性，年金领取起始年龄为 55 周岁

年龄	一次性 付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	866.76	324.77	198.35	105.70	74.53	59.17
1	888.50	332.91	203.32	108.35	76.40	60.66
2	910.80	341.25	208.42	111.07	78.32	62.18
3	933.66	349.81	213.65	113.86	80.28	63.75
4	957.09	358.59	219.02	116.72	82.30	65.35
5	981.12	367.60	224.52	119.65	84.37	66.99
6	1,005.76	376.84	230.16	122.66	86.49	68.68
7	1,031.03	386.30	235.94	125.74	88.67	70.41
8	1,056.93	396.02	241.87	128.90	90.90	72.18
9	1,083.48	405.97	247.96	132.15	93.19	73.99
10	1,110.71	416.18	254.19	135.47	95.53	75.86
11	1,138.62	426.65	260.59	138.88	97.94	77.77
12	1,167.24	437.38	267.14	142.38	100.40	79.73
13	1,196.58	448.39	273.87	145.96	102.93	81.73
14	1,226.67	459.67	280.76	149.64	105.53	83.79
15	1,257.52	471.24	287.83	153.41	108.18	85.90
16	1,289.15	483.11	295.08	157.27	110.91	88.07
17	1,321.57	495.27	302.51	161.23	113.70	90.29
18	1,354.82	507.74	310.13	165.29	116.57	92.57
19	1,388.91	520.53	317.94	169.46	119.51	94.90
20	1,423.86	533.64	325.95	173.73	122.52	97.30
21	1,459.69	547.09	334.16	178.11	125.61	99.75
22	1,496.43	560.87	342.58	182.60	128.78	102.27
23	1,534.09	575.00	351.21	187.21	132.03	104.85
24	1,572.72	589.50	360.06	191.93	135.37	107.50
25	1,612.32	604.36	369.14	196.77	138.78	110.22
26	1,652.92	619.60	378.45	201.74	142.29	113.00
27	1,694.56	635.23	388.01	206.83	145.89	115.86
28	1,737.25	651.26	397.80	212.06	149.58	118.80
29	1,781.04	667.70	407.84	217.42	153.36	121.80
30	1,825.93	684.56	418.15	222.92	157.24	124.89
31	1,871.97	701.86	428.71	228.56	161.22	128.04
32	1,919.18	719.59	439.55	234.35	165.31	131.28
33	1,967.59	737.79	450.67	240.28	169.49	134.60
34	2,017.25	756.46	462.08	246.37	173.78	137.99
35	2,068.16	775.61	473.77	252.61	178.17	141.47
36	2,120.40	795.25	485.78	259.00	182.67	
37	2,173.96	815.40	498.08	265.55	187.28	
38	2,228.91	836.05	510.69	272.26	192.00	
39	2,285.26	857.22	523.61	279.14	196.83	

年龄	一次性 付清	3 年交	5 年交	10 年交	15 年交	20 年交
40	2,343.06	878.90	536.85	286.18	201.78	
41	2,402.36	901.11	550.41	293.39		
42	2,463.15	923.87	564.30	300.77		
43	2,525.45	947.18	578.53	308.33		
44	2,589.28	971.05	593.10	316.06		
45	2,654.67	995.50	608.01	323.97		
46	2,721.65	1,020.52	623.28			
47	2,790.25	1,046.14	638.90			
48	2,860.50	1,072.35	654.88			
49	2,932.42	1,099.15	671.22			
50	3,006.02	1,126.56	687.91			
51	3,081.33	1,154.56				
52	3,158.35	1,183.17				
53	3,237.11					
54	3,317.61					

表五：女性，年金领取起始年龄为 60 周岁

年龄	一次性 付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	694.10	260.08	158.84	84.65	59.69	47.39
1	711.52	266.60	162.83	86.77	61.19	48.58
2	729.38	273.29	166.91	88.95	62.72	49.80
3	747.69	280.15	171.10	91.18	64.30	51.05
4	766.46	287.18	175.40	93.48	65.92	52.34
5	785.72	294.40	179.81	95.83	67.57	53.66
6	805.45	301.80	184.33	98.24	69.27	55.01
7	825.69	309.38	188.96	100.71	71.02	56.39
8	846.44	317.16	193.72	103.24	72.81	57.81
9	867.72	325.14	198.59	105.84	74.64	59.27
10	889.53	333.32	203.59	108.51	76.52	60.76
11	911.89	341.71	208.71	111.24	78.45	62.29
12	934.82	350.31	213.97	114.04	80.42	63.86
13	958.33	359.13	219.35	116.91	82.45	65.47
14	982.44	368.18	224.88	119.86	84.53	67.12
15	1,007.16	377.45	230.54	122.88	86.66	68.82
16	1,032.51	386.96	236.35	125.98	88.85	70.55
17	1,058.49	396.71	242.31	129.15	91.09	72.33
18	1,085.14	406.71	248.42	132.41	93.39	74.16
19	1,112.45	416.96	254.68	135.75	95.74	76.03
20	1,140.46	427.47	261.10	139.17	98.16	77.95
21	1,169.19	438.25	267.68	142.69	100.64	79.92
22	1,198.63	449.30	274.43	146.29	103.18	81.95
23	1,228.83	460.63	281.36	149.98	105.79	84.02
24	1,259.79	472.25	288.46	153.77	108.46	86.14
25	1,291.54	484.18	295.74	157.66	111.21	88.33
26	1,324.09	496.40	303.21	161.64	114.02	90.56
27	1,357.48	508.94	310.87	165.73	116.91	92.86
28	1,391.71	521.80	318.73	169.93	119.87	95.22
29	1,426.82	534.99	326.79	174.23	122.91	97.63
30	1,462.83	548.52	335.06	178.65	126.03	100.11
31	1,499.75	562.40	343.54	183.18	129.23	102.66
32	1,537.63	576.65	352.24	187.83	132.51	105.27
33	1,576.48	591.25	361.17	192.59	135.88	107.95
34	1,616.32	606.25	370.33	197.49	139.34	110.70
35	1,657.19	621.62	379.73	202.51	142.89	113.53
36	1,699.11	637.41	389.38	207.67	146.53	116.42
37	1,742.12	653.60	399.28	212.96	150.27	119.39
38	1,786.23	670.22	409.43	218.39	154.11	122.43
39	1,831.50	687.28	419.86	223.96	158.04	125.54

年龄	一次性 付清	3 年交	5 年交	10 年交	15 年交	20 年交
40	1,877.93	704.78	430.56	229.69	162.07	128.72
41	1,925.57	722.76	441.54	235.55	166.20	
42	1,974.45	741.19	452.83	241.56	170.42	
43	2,024.58	760.14	464.40	247.72	174.74	
44	2,076.06	779.56	476.25	254.02	179.17	
45	2,128.86	799.45	488.40	260.48	183.69	
46	2,183.09	819.84	500.84	267.08		
47	2,238.72	840.72	513.58	273.84		
48	2,295.83	862.10	526.62	280.76		
49	2,354.34	883.98	539.96	287.82		
50	2,414.27	906.37	553.61	295.04		
51	2,475.62	929.26	567.57			
52	2,538.41	952.67	581.83			
53	2,602.66	976.59	596.39			
54	2,668.39	1,001.01	611.26			
55	2,735.59	1,025.94	626.42			
56	2,804.27	1,051.37				
57	2,874.40	1,077.26				
58	2,945.96					
59	3,018.91					

表六：女性，年金领取起始年龄为 65 周岁

年龄	一次性 付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	557.20	208.79	127.52	67.96	47.92	38.05
1	571.19	214.03	130.72	69.66	49.12	39.00
2	585.53	219.40	134.00	71.41	50.36	39.98
3	600.23	224.91	137.36	73.21	51.62	40.99
4	615.31	230.56	140.82	75.05	52.92	42.02
5	630.77	236.35	144.36	76.93	54.25	43.08
6	646.62	242.29	147.99	78.87	55.62	44.17
7	662.87	248.39	151.71	80.86	57.02	45.28
8	679.53	254.63	155.53	82.89	58.46	46.42
9	696.62	261.04	159.44	84.98	59.93	47.59
10	714.14	267.61	163.46	87.12	61.44	48.79
11	732.10	274.35	167.57	89.31	62.99	50.02
12	750.52	281.26	171.79	91.57	64.58	51.28
13	769.40	288.35	176.12	93.87	66.21	52.58
14	788.77	295.61	180.56	96.24	67.88	53.90
15	808.62	303.06	185.11	98.67	69.59	55.26
16	828.98	310.71	189.78	101.16	71.35	56.66
17	849.86	318.54	194.57	103.71	73.15	58.09
18	871.26	326.57	199.47	106.33	74.99	59.56
19	893.21	334.81	204.51	109.01	76.89	61.07
20	915.71	343.26	209.67	111.77	78.83	62.61
21	938.79	351.92	214.96	114.59	80.83	64.20
22	962.45	360.80	220.39	117.49	82.87	65.82
23	986.72	369.92	225.95	120.46	84.97	67.49
24	1,011.60	379.26	231.66	123.50	87.12	69.20
25	1,037.11	388.84	237.52	126.63	89.33	70.96
26	1,063.28	398.67	243.52	129.84	91.59	72.76
27	1,090.11	408.76	249.69	133.13	93.92	74.61
28	1,117.64	419.10	256.01	136.50	96.30	76.51
29	1,145.86	429.71	262.49	139.97	98.75	78.45
30	1,174.81	440.60	269.14	143.52	101.26	80.45
31	1,204.51	451.77	275.97	147.17	103.84	82.51
32	1,234.97	463.24	282.98	150.91	106.49	84.61
33	1,266.22	475.00	290.17	154.75	109.20	86.78
34	1,298.27	487.06	297.54	158.70	111.99	89.00
35	1,331.16	499.45	305.11	162.75	114.86	91.28
36	1,364.89	512.16	312.89	166.90	117.80	93.62
37	1,399.51	525.22	320.86	171.17	120.82	96.03
38	1,435.03	538.61	329.06	175.55	123.92	98.50
39	1,471.46	552.37	337.46	180.06	127.11	101.04

年龄	一次性 付清	3 年交	5 年交	10 年交	15 年交	20 年交
40	1,508.87	566.49	346.10	184.68	130.38	103.65
41	1,547.24	580.98	354.97	189.43	133.74	106.33
42	1,586.63	595.88	364.07	194.32	137.20	109.08
43	1,627.06	611.17	373.43	199.33	140.75	111.89
44	1,668.56	626.89	383.04	204.49	144.41	114.77
45	1,711.18	643.03	392.92	209.78	148.14	117.72
46	1,754.90	659.63	403.07	215.23	151.97	
47	1,799.86	676.68	413.51	220.82	155.89	
48	1,845.98	694.20	424.23	226.53	159.89	
49	1,893.38	712.24	435.25	232.39	163.98	
50	1,942.04	730.73	446.53	238.37	168.16	
51	1,992.00	749.66	458.08	244.49		
52	2,043.37	769.04	469.90	250.74		
53	2,096.06	788.87	481.99	257.12		
54	2,150.29	809.15	494.35	263.63		
55	2,205.81	829.88	506.97	270.26		
56	2,262.62	851.05	519.84			
57	2,320.72	872.63	532.96			
58	2,380.07	894.62	546.31			
59	2,440.65	917.00	559.89			
60	2,502.46	939.74	573.68			
61	2,565.45	962.83				
62	2,629.58	986.23				
63	2,694.80					
64	2,761.04					