

合众相约优年养老金保险3.0版（2024）费率表(男性)

每100元基本保险金额(月领100元或年领1181元)

金额单位：人民币元

领取年龄		60周岁						65周岁						70周岁					
投保年龄	交费期限	趸交	3年交	5年交	10年交	15年交	20年交	趸交	3年交	5年交	10年交	15年交	20年交	趸交	3年交	5年交	10年交	15年交	20年交
0		9384.58	3254.66	1985.39	1061.69	744.35	590.80	8107.62	2811.83	1715.26	917.26	643.10	510.44	7118.11	2468.68	1505.94	805.34	564.64	448.18
1		9619.71	3336.20	2035.13	1088.29	763.01	605.61	8310.82	2882.30	1758.25	940.25	659.23	523.25	7296.56	2530.57	1543.70	825.53	578.81	459.43
2		9860.81	3419.82	2086.14	1115.57	782.14	620.80	8519.17	2954.55	1802.33	963.83	675.76	536.38	7479.52	2594.03	1582.41	846.24	593.33	470.96
3		10107.99	3505.55	2138.44	1143.55	801.76	636.38	8732.78	3028.65	1847.53	988.01	692.72	549.84	7667.13	2659.10	1622.11	867.48	608.23	482.79
4		10361.42	3593.45	2192.06	1172.23	821.88	652.35	8951.79	3104.61	1893.88	1012.80	710.11	563.65	7859.47	2725.82	1662.81	889.25	623.50	494.92
5		10621.24	3683.57	2247.04	1201.64	842.50	668.72	9176.32	3182.50	1941.39	1038.22	727.94	577.80	8056.68	2794.23	1704.55	911.58	639.16	507.35
6		10887.60	3775.96	2303.41	1231.80	863.65	685.51	9406.53	3262.36	1990.11	1064.28	746.22	592.32	8258.86	2864.36	1747.34	934.48	655.22	520.11
7		11160.67	3870.69	2361.20	1262.71	885.33	702.72	9642.53	3344.22	2040.06	1091.00	764.96	607.20	8466.15	2936.28	1791.21	957.95	671.69	533.18
8		11440.62	3967.80	2420.44	1294.40	907.55	720.37	9884.50	3428.16	2091.27	1118.40	784.17	622.46	8678.68	3010.01	1836.20	982.02	688.57	546.59
9		11727.65	4067.36	2481.18	1326.90	930.34	738.47	10132.57	3514.22	2143.77	1146.49	803.87	638.11	8896.57	3085.60	1882.32	1006.70	705.88	560.34
10		12021.88	4169.43	2543.46	1360.21	953.71	757.02	10386.90	3602.45	2197.60	1175.29	824.08	654.15	9119.99	3163.11	1929.60	1032.01	723.63	574.44
11		12323.56	4274.08	2607.30	1394.37	977.66	776.04	10647.66	3692.91	2252.79	1204.82	844.79	670.60	9349.03	3242.57	1978.09	1057.95	741.83	588.90
12		12632.83	4381.37	2672.75	1429.39	1002.22	795.55	10914.98	3785.65	2309.37	1235.10	866.03	687.46	9583.89	3324.05	2027.80	1084.55	760.50	603.72
13		12949.90	4491.36	2739.85	1465.29	1027.41	815.54	11189.08	3880.74	2367.38	1266.14	887.80	704.76	9824.67	3407.59	2078.77	1111.83	779.63	618.92
14		13274.97	4604.13	2808.66	1502.10	1053.23	836.05	11470.07	3978.23	2426.86	1297.97	910.13	722.50	10071.55	3493.25	2131.03	1139.80	799.26	634.51
15		13608.22	4719.74	2879.19	1539.85	1079.70	857.07	11758.20	4078.19	2487.85	1330.61	933.03	740.68	10324.68	3581.08	2184.62	1168.49	819.38	650.50
16		13949.91	4838.28	2951.51	1578.54	1106.85	878.63	12053.59	4180.67	2550.38	1364.07	956.50	759.33	10584.21	3671.13	2239.56	1197.90	840.02	666.90
17		14300.19	4959.80	3025.66	1618.22	1134.68	900.74	12356.46	4285.76	2614.49	1398.39	980.58	778.46	10850.35	3763.48	2295.91	1228.06	861.19	683.72
18		14659.37	5084.41	3101.68	1658.90	1163.22	923.41	12667.00	4393.50	2680.23	1433.58	1005.27	798.07	11123.21	3858.16	2353.69	1258.99	882.89	700.97
19		15027.60	5212.16	3179.63	1700.62	1192.48	946.66	12985.40	4503.98	2747.64	1469.66	1030.59	818.19	11403.04	3955.27	2412.93	1290.72	905.16	718.66
20		15405.16	5343.17	3259.55	1743.40	1222.50	970.49	13311.90	4617.27	2816.77	1506.67	1056.56	838.82	11689.96	4054.83	2473.70	1323.25	927.99	736.81
21		15792.28	5477.48	3341.51	1787.26	1253.27	994.94	13646.64	4733.44	2887.65	1544.61	1083.18	859.98	11984.21	4156.96	2536.00	1356.62	951.41	755.42
22		16189.20	5615.21	3425.53	1832.25	1284.83	1020.01	13989.96	4852.57	2960.34	1583.53	1110.50	881.68	12285.94	4261.68	2599.91	1390.84	975.43	774.52
23		16596.21	5756.43	3511.71	1878.37	1317.20	1045.73	14341.95	4974.72	3034.88	1623.44	1138.51	903.94	12595.37	4369.08	2665.44	1425.95	1000.07	794.10
24		17013.49	5901.24	3600.07	1925.68	1350.39	1072.10	14702.95	5100.01	3111.32	1664.39	1167.24	926.77	12912.73	4479.23	2732.67	1461.95	1025.35	814.20
25		17441.46	6049.75	3690.68	1974.19	1384.43	1099.14	15073.12	5228.48	3189.73	1706.37	1196.71	950.20	13238.16	4592.20	2801.61	1498.89	1051.28	834.81
26		17880.24	6202.01	3783.60	2023.94	1419.34	1126.88	15452.74	5360.25	3270.13	1749.44	1226.94	974.22	13572.00	4708.09	2872.33	1536.78	1077.89	855.96
27		18330.24	6358.19	3878.88	2074.97	1455.15	1155.33	15842.08	5495.39	3352.60	1793.61	1257.95	998.86	13914.32	4826.93	2944.87	1575.64	1105.17	877.66
28		18791.66	6518.32	3976.61	2127.29	1491.87	1184.51	16241.31	5633.98	3437.18	1838.92	1289.75	1024.14	14265.51	4948.87	3019.27	1615.52	1133.18	899.92
29		19264.84	6682.57	4076.82	2180.97	1529.54	1214.43	16650.86	5776.14	3523.93	1885.40	1322.38	1050.08	14625.68	5073.91	3095.60	1656.42	1161.90	922.77
30		19750.12	6850.99	4179.61	2236.01	1568.17	1245.14	17070.79	5921.92	3612.91	1933.06	1355.84	1076.68	14995.13	5202.21	3173.89	1698.39	1191.37	946.20
31		20247.71	7023.72	4285.01	2292.47	1607.79	1276.62	17501.60	6071.50	3704.17	1981.98	1390.18	1103.97	15374.13	5333.81	3254.22	1741.45	1221.62	970.26
32		20758.13	7200.89	4393.12	2350.38	1648.44	1308.91	17943.40	6224.87	3797.80	2032.13	1425.40	1131.98	15762.84	5468.81	3336.62	1785.63	1252.64	994.93
33		21281.45	7382.55	4504.01	2409.78	1690.12	1342.04	18396.57	6382.24	3893.82	2083.61	1461.54	1160.70	16161.71	5607.33	3421.17	1830.96	1284.49	1020.26
34		21818.32	7568.93	4617.72	2470.71	1732.89	1376.01	18861.43	6543.64	3992.35	2136.41	1498.61	1190.18	16570.76	5749.39	3507.91	1877.47	1317.15	1046.24
35		22368.82	7760.03	4734.38	2533.19	1776.75	1410.87	19338.16	6709.20	4093.40	2190.58	1536.64	1220.41	16990.57	5895.22	3596.89	1925.21	1350.68	1072.90
36		22933.48	7956.09	4853.99	2597.31	1821.74	1446.60	19827.35	6879.07	4197.07	2246.16	1575.67	1251.43	17421.16	6044.78	3688.22	1974.17	1385.09	1100.28
37		23512.63	8157.15	4976.73	2663.05	1867.89	1483.27	20328.96	7053.27	4303.43	2303.17	1615.70	1283.26	17862.99	6198.29	3781.89	2024.44	1420.39	1128.35
38		24106.55	8363.39	5102.59	2730.51	1915.22	1520.87	20843.76	7232.08	4412.52	2361.68	1656.78	1315.89	18316.34	6355.77	3878.06	2076.02	1456.63	1157.18
39		24715.89	8574.95	5231.70	2799.70	1963.78	1559.43	21371.71	7415.43	4524.49	2421.69	1698.92	1349.40	18781.38	6517.37	3976.71	2128.95	1493.80	1186.75
40		25340.63	8791.89	5364.14	2870.66	2013.56	1598.99	21913.40	7603.61	4639.31	2483.29	1742.16	1383.75	19258.75	6683.22	4077.95	2183.28	1531.98	1217.10
41		25981.75	9014.52	5499.96	2943.47	2064.66		22469.13	7796.64	4757.17	2546.47								

合众相约优年养老金保险3.0版（2024）费率表(女性)

每100元基本保险金额(月领100元或年领1181元)

金额单位：人民币元

投保年龄	交费期限	55周岁						60周岁						65周岁						70周岁					
		趸交	3年交	5年交	10年交	15年交	20年交	趸交	3年交	5年交	10年交	15年交	20年交	趸交	3年交	5年交	10年交	15年交	20年交	趸交	3年交	5年交	10年交	15年交	20年交
0		11382.71	3947.38	2407.89	1287.47	902.57	716.30	9672.70	3354.38	2046.17	1094.07	766.99	608.71	8281.39	2871.90	1751.86	936.71	656.68	521.17	7179.63	2489.84	1518.80	812.11	569.33	451.85
1		11667.51	4046.13	2468.13	1319.68	925.15	734.22	9914.74	3438.31	2097.36	1121.44	786.18	623.94	8488.63	2943.76	1795.70	960.15	673.12	534.21	7359.32	2552.15	1556.81	832.43	583.58	463.16
2		11959.49	4147.38	2529.89	1352.70	948.30	752.60	10162.88	3524.35	2149.85	1149.51	805.86	639.56	8701.11	3017.45	1840.64	984.19	689.97	547.59	7543.56	2616.03	1595.78	853.27	598.20	474.76
3		12258.82	4251.18	2593.21	1386.56	972.04	771.44	10417.27	3612.57	2203.67	1178.29	826.04	655.58	8918.93	3092.99	1886.72	1008.83	707.25	561.30	7732.43	2681.53	1635.74	874.64	613.18	486.65
4		12565.67	4357.59	2658.12	1421.27	996.38	790.76	10678.05	3703.01	2258.84	1207.79	846.72	671.99	9142.24	3170.43	1933.96	1034.09	724.96	575.37	7926.05	2748.69	1676.71	896.55	628.54	498.85
5		12880.22	4466.68	2724.67	1456.85	1021.33	810.56	10945.38	3795.73	2315.39	1238.03	867.93	688.82	9371.15	3249.82	1982.39	1059.99	743.12	589.78	8124.54	2817.53	1718.70	919.01	644.29	511.35
6		13202.66	4578.50	2792.88	1493.33	1046.90	830.86	11219.42	3890.76	2373.37	1269.03	889.67	706.08	9605.80	3331.20	2032.04	1086.54	761.74	604.56	8328.02	2888.10	1761.75	942.03	660.43	524.17
7		13533.18	4693.13	2862.80	1530.72	1073.12	851.67	11500.33	3988.19	2432.80	1300.82	911.95	723.77	9846.36	3414.63	2082.93	1113.76	780.82	619.71	8536.61	2960.44	1805.88	965.63	676.98	537.30
8		13871.99	4810.63	2934.48	1569.05	1099.99	873.00	11788.29	4088.06	2493.72	1333.40	934.79	741.90	10092.94	3500.15	2135.10	1141.66	800.39	635.24	8750.43	3034.60	1851.12	989.83	693.95	550.77
9		14219.30	4931.08	3007.96	1608.35	1127.54	894.86	12083.47	4190.43	2556.17	1366.80	958.21	760.49	10345.72	3587.82	2188.58	1170.26	820.44	651.16	8969.63	3110.63	1897.50	1014.64	711.35	564.58
10		14575.31	5054.55	3083.28	1648.63	1155.78	917.28	12386.07	4295.38	2620.19	1401.03	982.22	779.54	10604.84	3677.69	2243.41	1199.59	841.00	667.48	9194.33	3188.57	1945.05	1040.07	729.18	578.74
11		14940.26	5181.12	3160.49	1689.92	1184.73	940.26	12696.25	4402.96	2685.82	1436.13	1006.83	799.08	10870.47	3769.83	2299.61	1229.65	862.08	684.21	9424.69	3268.47	1993.79	1066.14	747.46	593.25
12		15314.36	5310.87	3239.64	1732.24	1214.41	963.82	13014.22	4513.24	2753.09	1472.11	1032.06	819.11	11142.78	3864.27	2357.23	1260.46	883.69	701.37	9660.83	3350.37	2043.76	1092.86	766.20	608.13
13		15697.85	5443.87	3320.77	1775.63	1244.83	987.96	13340.18	4626.29	2822.06	1508.99	1057.92	839.64	11421.92	3961.09	2416.29	1292.05	905.84	718.95	9902.92	3434.34	2094.98	1120.27	785.42	623.39
14		16090.95	5580.20	3403.94	1820.11	1276.02	1012.72	13674.31	4742.18	2892.75	1546.81	1084.43	860.68	11708.09	4060.35	2476.84	1324.44	928.55	736.98	10151.09	3520.42	2147.50	1148.35	805.12	639.03
15		16493.92	5719.97	3489.19	1865.71	1307.99	1038.10	14016.84	4860.98	2965.23	1585.57	1111.61	882.26	12001.44	4162.09	2538.92	1357.64	951.83	755.47	10405.51	3608.67	2201.33	1177.15	825.31	655.07
16		16907.00	5863.23	3576.59	1912.45	1340.76	1064.12	14367.97	4982.77	3039.52	1625.31	1139.48	904.38	12302.17	4266.40	2602.55	1391.68	975.70	774.42	10666.33	3699.14	2256.53	1206.68	846.02	671.51
17		17330.45	6010.10	3666.18	1960.37	1374.36	1090.79	14727.93	5107.62	3115.68	1666.04	1168.04	927.06	12610.46	4373.33	2667.78	1426.57	1000.17	793.85	10933.71	3791.89	2313.11	1236.95	867.25	688.36
18		17764.53	6160.65	3758.03	2009.49	1408.81	1118.13	15096.91	5235.60	3193.76	1707.80	1197.33	950.31	12926.50	4482.96	2734.66	1462.35	1025.26	813.77	11207.83	3886.98	2371.12	1267.98	889.01	705.65
19		18209.50	6314.98	3852.18	2059.84	1444.12	1146.16	15475.20	5366.81	3273.80	1750.62	1227.35	974.15	13250.50	4595.35	2803.22	1499.02	1050.99	834.19	11488.85	3984.46	2430.59	1299.80	911.33	723.37
20		18665.66	6473.20	3948.69	2111.47	1480.32	1174.90	15862.97	5501.31	3355.86	1794.51	1258.13	998.59	13582.65	4710.56	2873.51	1536.63	1077.36	855.13	11776.97	4084.40	2491.56	1332.42	934.21	741.54
21		19133.26	6635.38	4047.64	2164.39	1517.42	1204.36	16260.51	5639.20	3439.97	1839.51	1289.69	1023.64	13923.18	4828.68	2945.57	1575.18	1104.39	876.60	12072.33	4186.86	2554.08	1365.87	957.67	760.17
22		19612.64	6801.66	4149.07	2218.64	1555.47	1234.56	16668.05	5780.56	3526.22	1885.64	1322.04	1049.33	14272.26	4949.77	3019.45	1614.70	1132.11	898.61	12375.16	4291.92	2618.16	1400.16	981.72	779.27
23		20104.04	6972.10	4253.05	2274.26	1594.47	1265.53	17085.84	5925.48	3614.63	1932.94	1355.21	1075.66	14630.17	5073.93	3095.19	1655.23	1160.54	921.18	12685.63	4399.62	2683.88	1435.32	1006.39	798.86
24		20607.82	7146.84	4359.65	2331.29	1634.46	1297.27	17514.16	6074.06	3705.27	1981.43	1389.22	1102.67	14997.08	5201.21	3172.85	1696.77	1189.68	944.32	13003.92	4510.05	2751.25	1471.37	1031.68	818.94
25		21124.27	7325.97	4468.94	2389.74	1675.46	1329.82	17953.24	6226.37	3798.19	2031.14	1424.08	1130.35	15373.26	5331.71	3252.46	1739.37	1219.56	968.05	13330.29	4623.27	2820.33	1508.34	1057.61	839.54
26		21653.70	7509.62	4580.97	2449.68	1717.49	1363.19	18403.44	6382.54	3893.46	2082.11	1459.84	1158.74	15758.93	5465.50	3334.09	1783.05	1250.20	992.38	13664.86	4739.35	2891.15	1546.24	1084.20	860.66
27		22196.48	7697.90	4695.83	2511.12	1760.58	1397.40	18864.94	6542.63	3991.14	2134.37	1496.49	1187.84	16154.34	5602.68	3417.78	1827.84	1281.61	1017.33	14007.96	4858.39	2963.77	1585.11	1111.47	882.32
28		22752.89	7890.91	4813.59	2574.12	1804.76	1432.48	19338.12	6706.78	4091.28	2187.96	1													