

合同约的优养老年金保险(2025) 费率表(男性)

每100元基本保险金额(第100元年金利率181元)

单位:人民币元

投保年龄	缴费年限 交费期间	60周岁										61周岁										62周岁										63周岁										65周岁										70周岁										75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	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		9372.82	3248.47	1094.65	1067.87	742.13	587.57	9037.93	3132.41	1023.68	1020.08	715.63	566.58	8710.91	3019.07	1054.08	983.17	889.74	646.09	8391.68	2908.41	1786.12	947.14	664.46	526.08	7775.26	2694.81	1654.95	877.59	615.67	487.46	6366.87	2206.70	1355.20	718.65	504.18	399.19	5186.44	1797.59	1103.96	585.43	410.73	325.20																												
1		9584.32	3321.77	2039.97	1081.74	758.89	600.84	9241.89	3203.10	1067.09	1043.10	731.79	579.38	9007.50	3087.21	1095.92	1005.37	705.32	558.43	8880.97	2974.05	1826.43	968.52	679.47	537.97	7950.77	2753.64	1692.30	897.40	629.58	498.75	6510.63	2256.53	1385.80	734.88	515.58	408.22	5303.56	1838.19	1128.89	598.66	420.01	332.56																												
2		9800.68	3396.76	2086.02	1106.17	776.04	614.42	9450.52	3275.41	2011.50	1066.66	748.32	592.48	9108.59	3156.91	1138.73	1028.07	721.26	571.05	8774.71	3041.20	1967.67	990.40	694.83	550.13	8130.28	2811.52	1730.53	917.68	643.81	509.75	6657.68	2307.50	1417.11	751.49	527.23	411.45	5423.38	1879.73	1154.40	626.09	429.51	340.09																												
3		10021.96	3473.47	2133.14	1131.16	793.58	628.32	9663.92	3349.38	2056.94	1090.76	765.24	605.88	9314.28	3228.11	1182.53	1051.31	737.56	583.97	8972.86	3109.89	1909.87	1012.78	710.56	628.92	8313.92	2881.52	1769.62	938.42	658.27	521.28	6808.09	2359.65	1449.14	768.49	539.16	426.90	5546.94	1922.21	1180.51	626.09	439.23	347.79																												
4		10248.30	3551.93	2181.33	1156.73	811.52	642.59	9882.18	3425.05	2103.41	1115.42	782.54	619.59	9524.66	3300.14	1207.32	1075.07	754.24	597.18	9175.85	3180.16	1953.02	1035.68	726.61	672.30	8601.74	2946.63	1800.62	969.04	673.27	533.08	6991.94	2412.98	1481.90	785.87	551.37	436.57	5671.32	1965.68	1207.20	640.21	449.18	355.67																												
5		10479.79	3632.18	2230.62	1182.88	829.88	657.07	10105.42	3502.44	2150.94	1140.64	800.24	633.61	9739.84	3375.74	1237.14	1099.38	771.30	610.70	9382.85	3252.92	1997.17	1059.10	743.04	688.33	8893.85	3013.24	1850.52	981.34	688.50	545.15	7119.30	2497.54	1515.41	803.65	563.85	446.46	5799.54	2010.14	1234.52	654.70	459.36	363.74																												
6		10716.55	3714.26	2282.04	1206.63	848.65	671.94	10333.73	3581.59	2199.57	1166.43	818.37	647.45	9959.92	3452.04	1210.01	1124.25	788.76	624.52	9614.88	3325.53	2042.32	1083.05	759.06	615.65	8890.33	3081.35	1892.37	1003.54	720.08	557.49	7280.26	2521.35	1549.69	821.84	576.82	456.58	6093.71	2055.62	1292.45	669.53	469.76	371.98																												
7		10968.70	3798.21	2331.60	1236.99	867.85	687.15	10567.26	3662.56	2249.29	1192.81	836.67	662.62	10185.00	3530.07	1217.94	1149.28	806.61	638.67	9911.73	3400.71	2088.50	1107.55	779.66	610.27	9091.29	3161.03	1932.37	1026.25	704.03	570.12	7444.88	2580.43	1584.76	840.45	589.48	466.93	6064.86	2102.14	1281.63	684.49	480.42	380.42																												
8		11206.36	3884.08	2385.35	1264.97	887.49	702.71	10806.08	3745.35	2300.16	1219.80	855.81	677.63	10415.22	3609.89	1216.97	1175.69	824.87	657.13	10033.53	3477.61	2135.73	1132.62	794.65	629.21	9296.83	3222.29	1978.94	1049.48	736.33	583.04	7613.28	2638.81	1620.22	859.48	603.04	477.52	6302.09	2149.72	1320.26	706.21	491.30	389.05																												
9		11459.67	3971.90	2439.29	1293.59	907.59	718.63	11050.37	3830.05	2352.18	1247.41	875.18	692.98	10650.66	3691.53	1237.12	1202.30	845.54	667.93	10290.37	3556.26	2194.05	1158.28	812.65	643.47	9507.06	3295.18	2023.72	1073.24	753.01	596.26	7785.49	2698.53	1657.31	678.95	616.71	488.35	6342.43	2198.39	1350.16	716.08	502.45	397.89																												
10		11718.73	4061.72	2494.47	1322.87	928.13	734.91	11300.20	3916.57	2405.39	1275.64	895.00	708.68	10861.50	3775.03	1231.40	1229.32	862.65	683.07	10492.39	3636.71	2233.46	1184.48	831.06	658.06	9722.08	3309.74	2099.52	1097.55	787.07	609.78	7961.67	2759.62	1694.83	698.87	630.70	499.43	6496.02	2248.18	1380.75	732.31	513.85	406.92																												
11		11983.71	4153.59	2550.90	1352.82	949.16	751.57	11555.74	4005.27	2459.81	1304.52	915.29	724.75	11157.79	3860.42	1237.87	1257.38	882.19	698.56	10729.70	3718.99	2294.01	1211.30	849.89	672.98	9942.00	3446.00	2116.36	1122.41	810.43	623.61	814.85	2822.10	1733.22	919.24	645.00	500.17	6762.88	2299.11	1412.04	748.92	523.51	416.17																												
12		12261.40	4247.56	2608.62	1383.42	970.66	768.61	11817.09	4095.89	2515.48	1334.06	936.67	662.62	11415.00	3952.07	1247.94	1285.80	902.19	714.40	10929.42	3803.15	2335.11	1238.74	869.15	688.25	10166.96	3524.00	2164.28	1147.84	805.38	637.76	8326.17	2886.02	1772.48	940.08	659.64	522.37	6832.10	2351.21	1444.04	765.91	537.44	425.63																												
13		12531.90	4343.66	2667.65	1414.78	992.66	786.03	12084.40	4188.58	2572.42	1364.28	957.23	757.99	11647.40	4037.12	1247.41	1314.96	922.64	730.61	11220.68	3889.24	2388.59	1266.81	888.86	703.86	10997.03	3603.78	2213.29	1173.85	823.65	652.24	8514.69	2951.39	1812.65	961.40	674.61	534.24	6606.77	2404.50	1476.78	783.30	549.66	435.31																												
14		12811.58	4441.96	2728.04	1446.82	1015.15	803.87	12287.82	4283.38	2630.65	1395.19	978.93	775.19	11916.97	4128.52	1253.55	1344.76	943.56	747.19	11474.60	3977.28	2442.68	1295.51	909.01	719.84	11632.38	3685.39	2263.42	1200.46	842.34	667.05	8707.53	3018.27	1853.74	983.22	689.93	546.33	6799.59	2459.02	1520.80	801.08	562.15	445.21																												
15		13105.38	4542.51	2789.81	1479.61	1038.17	822.11	12547.45	4380.35	2690.23	1426.80	1001.13	792.79	12180.52	4221.99	1259.98	1375.24	964.56	764.15	11734.34	4067.35	2498.01	1324.88	929.64	736.18	11873.08	3768.86	2314.71	1227.69	861.45	682.21	8904.79	3098.68	1895.77	1005.53	705.60	558.81	7284.75	2514.79	1544.64	819.28	574.93	455.35																												
16		13399.66	4645.36	2852.99	1513.14	1061.72	840.77	12823.31	4479.54	2751.16	1459.15	1023.65	810.79	12456.92	4317.61	1263.12	1408.42	986.83	781.50	11999.97	4159.47	2531.61	1354.93	950.73	752.91	12119.19	3854.26	2297.17	1255.54	890.73	697.71	9108.37	3156.67	1938.76	1028.36	721.64	571.53	7419.23	2571.84	1579.60	857.89	582.15																													
17		13705.33	4750.56	2917.62	1547.45	1085.81	859.86	13216.06	4580.99	2813.49	1492.23	1047.18	829.21	12738.29	4415.41	1271.81	1438.31	1009.26	799.26	12374.74	4253.72	2612.50	1383.66	922.62	770.02	12371.17	3941.80	2420.84	1284.02	901.42	713.58	9929.59	3228.26	1982.75	1051.72	738.05	584.54	665.16	7882.58	2632.22	1615.46	856.94	601.39	476.33																											
18		14015.63	4858.16	2983.73	1582.54	1110.46	879.49	13515.36	4684.79	2877.25	1526.09	1070.85	848.05	13028.79	4515.46	1273.27	1470.95	1032.17	817.43	12549.68	4350.11	2671.73	1417.10	994.40	787.53	11628.84	4030.96	2473.73	1313.18	921.50	729.81	9524.13	3300.50	2027.76	1075.62	754.83	597.86	6666.96	2689.93	1652.17	876.43	615.09	498.32																												
19		14333.05	4968.25	3051.36	1615.48	1135.67	899.30	13821.45	4780.94	2942.48	1560.71	1087.33	867.33	13321.90	4618.21	1283.16	1504.96	1055.62	836.02	12834.05	4448.74	2732.32	1449.28	1017.00	805.44	11892.38	4127.33	2531.90	1343.00	942.50	746.42	9748.17	3376.44	2073.80	1100.07	772.02	611.48	7395.81	2751.04	1689.71	896.38	620.19	498.32																												
20		14657.74	5080.85	3120.91	1655.18	1161.47	919.84	14134.64	4891.56	3009.21	1596.15	1120.06	887.06	13623.77	4722.51	1290.49	1538.49	1079.61	856.04	13142.00	4549.61	2794.31	1482.19	1040.12	823.78	12162.03	4120.91	2589.36	1373.52	963.88	763.42	9910.11	3453.09	2813.55	1125.09	789.60	625.43	8103.99	2813.55	1728.13	916.79	643.51	509.70																												
21		14989.87																																																																					

合众相的优年养老年金保险(2025)费率表(女性)

100元基本保额年交(月领100元终身18元)

金额单位:人民币元

被保险人年龄	55周岁					60周岁					65周岁					70周岁					75周岁																						
	趸交	3年交	5年交	10年交	20年交	趸交	3年交	5年交	10年交	20年交	趸交	3年交	5年交	10年交	20年交	趸交	3年交	5年交	10年交	20年交	趸交	3年交	5年交	10年交	20年交	趸交	3年交	5年交	10年交	20年交													
0	11330.74	3928.81	2412.64	1279.18	887.28	710.30	10960.05	3798.27	2332.48	1236.68	867.47	686.71	10801.82	3672.06	2281.11	1154.52	809.84	641.09	9505.83	3374.17	2029.39	1075.99	754.76	597.49	7929.71	2748.12	1627.60	1174.61	894.78	627.06	496.87	6506.19	2524.79	1584.66	734.16	516.00	407.89	1830.80	1124.29	596.12	417.19	331.64	
1	11292.09	3917.99	2406.97	1276.98	887.28	720.30	10926.58	3881.81	2385.00	1236.68	887.01	702.18	10804.90	3733.33	2304.88	1222.66	807.26	678.59	10462.29	3670.64	2179.15	1100.23	771.77	610.95	8007.07	2714.20	1610.27	1169.15	914.98	641.80	508.07	6602.79	2309.59	1415.85	750.71	520.60	416.89	1870.26	1149.62	609.55	428.17	338.51	
2	11253.24	4100.79	2322.54	1237.65	908.17	742.67	11456.40	3971.31	2438.74	1259.02	907.00	718.00	11074.90	3857.89	2385.91	1236.12	826.75	670.31	9970.33	3435.29	2121.86	1102.62	780.16	624.73	8291.99	2673.35	1574.50	935.36	666.27	510.53	6802.73	2327.56	1447.77	784.97	538.98	426.29	1823.33	1314.26	623.30	427.24	346.13		
3	11214.33	4297.39	2197.59	1197.59	959.32	759.42	11717.62	4065.80	2493.69	1322.16	927.45	734.19	11232.86	3952.38	2465.92	1277.75	866.30	693.53	10939.08	3751.00	2082.62	1234.32	865.84	685.42	10455.43	3633.15	2168.68	1116.38	806.96	638.81	647.92	2938.11	1804.28	1441.71	1180.41	574.94	453.63	431.51	1643.09	1202.05	637.36	447.10	353.96
4	11279.47	4295.02	2237.32	1198.42	980.95	776.54	11811.69	4122.32	2499.50	1331.96	948.30	750.19	11379.18	4012.83	2495.24	1284.24	916.31	723.53	11185.63	3812.83	2280.49	1286.29	894.39	718.19	11079.14	3861.88	2316.19	1176.21	822.19	663.22	647.92	3004.30	1844.98	1458.95	978.27	586.23	465.14	1671.55	1229.16	631.74	457.10	361.93	
5	11267.79	4351.82	2296.98	1205.98	1003.06	794.06	12251.75	4245.92	2607.37	1382.44	969.74	767.08	11801.11	4103.28	2514.15	1298.61	965.23	718.09	11659.80	3998.24	2288.66	1302.84	941.76	667.96	10864.32	3907.99	2380.96	1180.36	841.76	667.96	3064.32	1886.36	1461.29	1000.29	591.69	470.19	1701.69	1255.49	650.75	471.76	376.12		
6	11266.42	4390.82	2317.77	1240.19	1023.08	811.96	12520.89	4341.63	2662.15	1413.62	991.63	785.00	12027.03	4195.78	2576.59	1358.31	978.63	735.63	11955.57	4053.19	2349.13	1316.71	925.75	732.86	11900.11	3777.53	2338.75	1229.96	862.80	688.40	3064.32	1914.37	1529.10	1022.83	717.52	582.85	483.73	1661.00	1260.92	681.48	467.07	378.48	
7	11250.51	4392.06	2319.14	1240.18	1048.82	830.28	12587.29	4439.50	2726.20	1445.49	1013.98	802.71	12379.95	4290.37	2634.69	1398.94	979.92	773.73	11959.22	4135.40	2380.70	1336.02	952.00	752.00	12121.91	3872.06	2376.00	1250.00	892.19	733.71	3064.32	1938.66	1618.36	858.21	602.04	476.62	1614.25	1292.16	701.99	488.86	397.03		
8	11248.67	4395.38	2323.66	1243.88	1072.47	849.01	12699.07	4528.59	2779.73	1478.09	1036.98	820.82	12606.94	4387.10	2694.09	1428.40	1002.00	794.99	12648.40	4128.40	2429.74	1376.91	987.11	767.11	12497.14	3949.80	2425.56	1286.08	912.20	754.63	3064.32	1963.88	1678.88	872.38	614.40	485.63	1671.60	1314.40	712.69	499.20	404.72		
9	11245.05	4401.45	2348.54	1253.98	1096.46	869.17	12834.38	4641.95	2850.59	1511.43	1060.21	839.24	12944.44	4486.02	2754.85	1466.64	1024.63	811.15	12924.55	4260.24	2491.64	1411.04	988.82	781.60	13054.22	3992.32	2509.16	1318.71	925.85	781.60	3064.32	1993.88	1721.29	1092.42	897.29	653.88	1681.99	1374.24	728.69	511.20	426.72		
10	11247.00	4409.71	2355.03	1258.82	1114.20	887.76	12947.62	4746.62	2914.88	1544.32	1084.16	857.19	13169.30	4587.19	2816.97	1493.26	837.49	829.46	13194.12	4371.21	2549.15	1431.21	1012.16	805.40	13246.76	4041.31	2514.27	1336.20	941.34	786.81	3064.32	2014.10	1730.62	1101.15	915.63	643.78	1699.60	1408.26	745.15	522.74	418.86		
11	11246.42	4420.43	2363.02	1264.08	1142.40	907.79	13049.19	4853.66	2980.61	1580.39	1108.62	877.65	13324.75	4696.63	2880.51	1527.31	1071.39	848.18	13407.83	4531.23	2572.63	1473.42	1035.99	822.12	13478.10	4181.72	2531.42	1358.42	974.10	804.63	3064.32	2036.66	1750.98	1129.10	934.99	658.29	1711.00	1436.99	791.98	534.96	422.28		
12	11245.09	4428.61	2372.56	1272.88	1172.08	929.29	13163.99	4962.12	3047.84	1616.04	1133.61	897.46	13489.97	4796.43	2943.48	1561.77	1090.37	867.33	13596.69	4634.45	2645.40	1509.71	1058.26	837.87	13660.33	4138.38	2549.16	1386.15	986.41	790.82	3064.32	2059.41	1780.49	1159.81	959.96	671.98	1732.98	1460.44	778.19	546.04	429.79		
13	11244.09	4437.81	2382.66	1283.28	1199.04	949.24	13244.90	5076.06	3116.59	1652.50	1159.22	917.72	13642.00	4904.61	3011.92	1597.01	1109.30	886.91	13801.22	4734.97	2699.59	1542.76	1082.25	856.79	13828.88	4208.18	2565.19	1412.81	1008.68	798.55	3064.32	2082.19	1821.27	1189.49	981.23	688.37	1750.99	1491.64	808.23	568.99	432.28		
14	11243.67	4447.82	2392.68	1294.38	1224.00	970.67	13347.24	5189.54	3186.90	1689.79	1185.29	938.44	13747.28	5018.25	3078.87	1633.00	1124.39	906.94	13979.07	4844.83	2705.24	1577.08	1106.68	876.14	13928.98	4276.14	2582.99	1437.54	1027.90	817.03	3064.32	2106.99	1852.00	1222.81	1009.40	703.93	1807.32	1519.29	832.22	584.96	426.81		
15	11243.21	4457.23	2404.79	1304.98	1252.00	992.88	13451.94	5306.61	3258.80	1727.93	1212.10	959.63	13979.68	5128.39	3149.36	1661.00	1151.45	927.42	14129.92	4954.16	2742.37	1614.19	1131.67	895.93	14122.90	4302.37	2604.32	1461.20	1051.81	833.90	3064.32	2128.81	1878.19	1249.20	738.11	750.93	1821.29	833.22	584.96	426.81			
16	11242.81	4467.01	2416.79	1314.98	1282.00	1016.33	13561.33	5428.33	3332.33	1766.93	1239.62	981.31	14151.81	5244.10	3220.43	1707.00	1197.90	948.37	14461.39	5068.94	3111.03	1649.60	1157.22	916.17	14263.11	4382.51	2721.32	1489.63	1071.22	853.90	3064.32	2150.99	1908.20	1278.62	897.04	710.21	829.62	1198.79	1009.20	738.11	587.38	473.31	
17	11242.50	4476.96	2428.66	1324.98	1311.00	1037.92	13673.03	5548.76	3407.62	1806.81	1267.00	1000.47	14278.02	5362.43	3290.10	1746.15	1224.96	969.79	14547.19	5180.27	3187.20	1678.03	1181.29	934.99	14392.62	4451.99	2808.08	1516.21	1104.90	868.00	3064.32	2173.29	1938.00	1307.62	917.27	782.76	1826.29	1064.10	871.21	484.02	474.98		
18	11242.13	4486.86	2440.61	1334.98	1340.00	1061.37	13787.57	5673.97	3484.42	1847.00	1286.13	1026.14	14502.96	5483.46	3367.43	1785.38	1252.62	991.71	14694.44	5297.13	3253.65	1724.93	1201.67	954.99	14507.69	4518.00	2881.00	1546.21	1130.90	888.00	3064.32	2195.29	1958.00	1336.21	946.27	799.79	1849.00	1089.00	898.00	484.00	484.00		
19	11241.80	4496.71	2452.56	1346.98	1369.00	1085.30	13901.33	5802.02	3563.07	1889.32	1325.41	1049.33	14638.98	5607.20	3444.44	1825.90	1280.92	1014.12	14826.37	5416.74	3321.48	1761.24	1221.68	974.69	14638.98	4581.00	2904.00	1574.21	1151.81	908.00	3064.32	2217.29	1978.00	1362.21	965.26	799.79	1869.00	1109.00	908.00	484.00	484.00		
20	11241.51	4506.51	2464.51	1358.98	1398.00	1109.88	14016.99	5932.97	3643.50	1931.99	1353.30	1073.05	14764.04	5733.77	3521.18	1867.14	1309.86	1037.08	14952.10	5539.92	3391.97	1781.63	1241.59	997.00	14764.04	4608.00	2924.00	1602.21	1182.81	928.00	3064.32	2239.29	1998.00	1391.21	976.23	809.79	1888.00	1129.00	928.00	484.00	484.00		
21	11241.26	4516.26	2476.26	1370.98	1427.00	1135.00	14134.99	6063.87	3723.98	1980.99	1387.30	1101.88	14891.00	5864.00	3601.92	1907.14	1339.46	1060.69	15039.00	5670.00	3472.00	1801.63	1261.59	1017.00	14891.00	4636.00	2944.00	1630.21	1204.81	948.00	3064.32	2261.29	2018.00	1420.21	995.23	829.79	1908.00	1149.00	948.00	484.00	484.00		
22	11241.03	4526.03	2488.03	1382.98	1456.00	1160.99	14254.99	6194.81	3803.99	2029.99	1417.30	1126.88	14998.00	5994.00	3681.92	1956.14	1369.46	1084.69	15169.00	5800.00	3552.00	1821.63	1281.59	1037.00	14998.00	4664.00	2964.00	1650.21	1225.81	968.00	3064.32	2283.29	2038.00	1449.21	1014.23	849.79	1928.00	1169.00	968.00	484.00	484.00		
23	11240.81	4535.81	2499.81	1394.98	1485.00	1187.00	14377.99	6324.90	3884.00	2079.99	1445.30	1144.88	15107.00	6124.00	3761.92	2005.14	1400.46	1109.69	15294.00	5930.00	3632.00	1841.63	1301.59	1057.00	15107.00	4692																	