



合众相约优年优领版(2026) 养老金保险(分红型) 费率表(女性)

每月0元基本保险金额(月领100元或年领10181元)

缴费年限 投保年龄		55周岁					56周岁					57周岁					58周岁					59周岁					60周岁					70周岁					75周岁					金额单位:人民币元						
		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	14566.62	3883.20	3022.10	1566.08	1066.67	829.11	13596.81	4724.16	2924.68	1515.96	1031.94	802.11	13151.54	4569.48	2827.95	1466.04	998.15	776.85	12721.18	4419.29	2735.00	1417.85	965.34	750.35	11896.59	4312.83	2657.72	1325.95	902.77	701.72	10683.91	4203.01	1123.93	763.23	594.81	864.27	3003.01	1858.51	964.48	665.99	509.90	462.06	1626.46	843.18	574.09	446.24		
1	14302.72	4068.67	3074.99	1594.10	1074.00	843.63	13806.96	4806.85	2974.94	1542.19	816.19	13380.84	4649.46	2877.44	1491.69	1015.62	780.44	12943.90	4496.62	2782.86	1442.66	982.34	763.49	11914.69	4395.17	2692.16	1349.15	934.67	714.03	10950.46	4286.14	1141.60	778.62	605.29	874.62	3105.58	1864.54	967.47	519.83	470.62	1654.94	864.09	584.08	454.61				
2	14553.20	4055.68	3128.83	1622.02	1104.30	868.41	14079.23	4891.02	3023.19	1568.49	838.49	13618.24	4730.88	2927.83	1516.03	803.27	10170.60	4575.38	2789.19	1467.23	999.45	776.87	12036.90	4278.81	2648.06	1372.79	934.67	725.51	11040.20	4360.82	1244.01	780.61	610.27	892.72	3169.10	1924.63	997.52	529.72	487.19	1683.93	872.98	594.38	462.01					
3	14808.14	4144.23	3183.64	1650.43	1123.71	873.45	14325.88	4976.70	3079.90	1596.68	1087.11	845.03	13866.80	4813.75	2979.14	1031.32	817.34	13401.33	4653.50	2881.20	1494.63	1016.96	790.48	12322.67	4353.77	2694.45	1396.81	951.05	739.25	10623.11	4300.42	1238.92	788.24	618.02	906.15	3236.92	1957.88	1015.90	537.18	493.26	1708.20	888.20	604.80	470.12				
4	15067.77	4234.36	3239.42	1679.35	1143.40	888.70	14570.85	5063.89	3133.92	1624.81	1103.92	859.82	14099.58	4908.10	3031.32	1051.67	1069.95	831.67	13636.13	4737.10	2931.68	1519.82	1034.78	804.33	12501.88	4430.90	2741.66	1427.32	967.71	752.20	10809.25	4376.09	1253.95	792.29	637.61	926.81	3295.42	1992.20	1027.79	546.59	494.19	1743.47	903.85	618.48	478.36			
5	15331.88	4320.08	3296.19	1708.78	1163.44	904.34	14822.20	5152.63	3189.63	1653.13	1123.55	874.89	14346.63	4983.92	3084.14	1069.01	1088.70	846.23	13875.07	4821.18	2981.60	1548.40	1052.92	818.43	12687.50	4507.69	2789.71	1446.23	984.68	765.39	10998.69	4408.20	1264.98	792.18	658.29	942.53	3325.44	2027.12	1050.90	561.07	510.18	1764.01	920.19	628.19	486.75			
6	15600.23	4410.41	3353.95	1738.73	1183.83	920.19	15082.12	5242.92	3247.73	1682.11	1142.28	890.22	14598.02	5071.27	3138.50	1087.04	1107.78	861.08	14118.20	4904.58	3035.34	1575.56	1071.37	832.78	12830.11	4586.69	2838.61	1471.38	1001.94	778.81	11191.45	4387.47	1247.38	805.29	660.16	958.78	3332.86	2062.66	1069.32	578.08	524.88	1805.15	935.23	637.18	495.29			
7	15873.59	4501.39	3412.72	1769.21	1204.58	936.32	15336.63	5334.80	3301.60	1711.59	1165.35	905.83	14854.84	5160.14	3193.50	1126.55	1127.20	876.18	14365.01	4994.40	3088.50	1601.15	1090.16	847.38	13034.49	4667.08	2888.36	1497.38	1019.70	742.77	11387.60	4438.11	1259.25	794.89	671.74	976.15	3359.29	2098.82	1088.70	604.78	578.86	1832.40	956.29	648.35	503.98			
8	16151.75	4591.03	3472.55	1800.22	1225.70	952.73	15623.76	5428.30	3359.46	1741.69	1185.78	921.71	15113.18	5250.58	3249.40	1146.94	1146.94	891.54	14617.37	5079.04	3148.62	1629.22	1109.27	862.24	13266.49	4748.28	2938.20	1520.63	1025.63	2448.21	1291.91	879.34	683.52	993.08	3391.25	2135.62	1107.16	733.85	683.66	1852.16	3079.94	1869.01	968.95	550.38	521.82			
9	16434.81	4706.37	3533.42	1831.78	1247.18	969.44	15880.29	5523.44	3418.35	1772.13	1206.57	937.87	15370.02	5342.61	3306.44	1174.11	1167.07	907.17	14873.55	5167.07	3197.77	1657.78	1128.72	877.36	13499.63	4832.12	2990.32	1558.34	1055.37	820.50	11790.30	4695.94	1254.92	1134.16	894.70	695.31	10107.21	3511.05	1173.08	1126.38	767.05	996.24	1845.38	3072.99	1901.80	985.95	571.30	
10	16722.83	4801.24	3595.35	1863.89	1269.98	986.24	16168.24	5620.26	3478.27	1803.20	1227.73	954.32	15648.56	5436.26	3366.44	1194.17	1187.54	924.08	15114.23	5257.99	3253.83	1686.85	1148.51	892.75	14153.02	4916.83	3042.96	1557.53	1072.08	849.13	11996.99	4467.75	1259.37	1137.20	910.46	707.13	10284.14	3572.82	1216.80	1146.34	800.26	1068.05	1935.16	1003.25	683.08	530.98		
11	17015.92	4911.27	3658.38	1896.57	1291.30	1003.74	16461.70	5718.77	3539.25	1834.89	1249.75	971.06	15922.84	5531.55	3423.38	1174.75	1208.36	935.27	15399.50	5349.50	3310.88	1716.42	1168.65	908.40	14401.00	5004.03	3096.30	1567.19	1092.94	849.54	12207.30	4509.60	1360.66	926.43	720.13	10464.73	3635.48	1249.97	1166.45	794.20	617.35	9138.29	3181.64	1069.10	1020.85	695.07	540.30	
12	17314.16	5014.89	3722.52	1929.82	1313.94	1021.34	16759.32	5819.02	3601.30	1869.69	1271.16	988.09	16201.92	5628.52	3483.41	1185.87	1229.55	955.74	15699.42	5443.53	3368.92	1745.52	1189.14	924.34	14653.85	5090.74	3150.59	1633.94	1112.08	864.44	12421.32	4415.19	12670.63	1384.53	945.68	732.17	10688.22	3699.21	1299.44	1186.52	808.14	628.19	9318.80	3267.45	1093.65	1038.77	707.27	549.79
13	17617.63	5120.33	3787.78	1963.66	1336.98	1039.25	17043.92	5911.03	3664.44	1899.73	1293.45	1005.42	16478.92	5727.19	3544.48	1817.54	1251.11	972.51	15944.09	5538.97	3428.00	1777.15	1210.00	940.55	14910.73	5179.90	3205.84	1699.19	1131.59	862.11	12639.10	4490.86	1371.47	1101.81	959.22	745.63	1084.95	3764.12	1329.00	1307.74	822.32	638.22	9482.55	3294.25	2038.81	1057.00	719.69	559.44
14	17926.44	5227.63	3854.19	1998.10	1360.81	1057.88	17328.67	6024.94	3724.69	1933.04	1316.14	1023.65	16774.91	5827.69	3606.63	1869.76	1273.06	988.57	16223.59	5636.08	3488.11	1808.32	1231.22	957.05	15172.13	5270.91	3262.96	1691.14	1151.44	885.04	12860.70	4546.14	1433.53	965.66	758.11	11048.26	3830.15	1370.47	1228.94	836.75	650.44	9648.67	3352.04	2074.59	1038.55	732.32	569.27	
15	18240.67	5336.81	3921.73	2033.14	1384.28	1076.03	17624.08	6136.44	3794.08	1986.94	1339.22	1041.00	17068.97	5925.78	3669.88	1902.56	1285.39	1006.50	16508.00	5734.90	3548.28	1846.04	1252.82	973.84	15358.24	5363.24	3319.27	1723.80	1174.84	910.74	13086.22	4646.22	1463.64	1488.69	894.18	772.03	11128.32	3897.34	1402.07	1250.81	844.11	661.86	9863.25	3416.88	2111.00	1057.40	745.18	575.27
16	18560.42	5447.91	3990.54	2068.80	1408.37	1094.91	17936.04	6237.96	3860.61	2001.44	1362.71	1059.27	17392.21	6033.75	3734.24	1185.90	1318.11	1024.00	16797.41	5835.47	3611.52	1872.32	1274.80	1008.32	15984.24	5453.01	3377.49	1750.99	1192.20	926.73	13315.71	4625.97	1463.00	1484.28	1016.61	785.58	11415.09	3965.72	1454.40	1272.46	896.39	674.49	9990.17	3470.72	2148.00	1113.66	788.27	589.45
17	18885.81	5560.97	4060.53	2105.09	1428.28	1114.12	18220.83	6347.34	3928.32	2038.55	1386.62	1077.85	17672.71	6139.56	3799.73	1169.89	1341.24	1042.28	17091.92	5937.80	3674.87	1905.19	1297.17	1008.32	15984.24	5553.01	3436.74	1791.71	1213.12	942.99	13549.23	4707.12	1461.24	1510.33	1028.35	799.38	11615.33	4035.39	1497.47	1294.80	891.69	685.32	10165.45	3531.64	2185.77	1133.21	771.59	599.80
18	19216.91	5671.01	4131.74	2142.02	1458.43	1133.67	18516.24	6456.28	3997.22	2072.28	1410.95	1096.77	17962.57	6247.23	3866.38	2004.45	1364.77	1062.88	17391.60	6041.93	3739.33	1958.59	1319.83	1026.02	16284.56	5650.40	3497.02	1812.98	1234.41	959.55	13798.88	4890.20	1494.36	1536.85	1046.40	813.42	11819.10	4106.33	1517.54	1307.44	916.34	700.00	10108.25	3556.63	2224.15	1153.12	785.15	610.35
19	19553.83	5784.09	4203.21	2179.59	1484.02	1153.57	18917.14	6571.91	4067.33	2108.64	1435.71	1116.02	18297.89	6356.79	3934.20	2039.62	1388.72	1079.30	17696.57	6145.09	3804.93	1972.61	1343.69	1044.03	16349.76	5748.32	3558.08	1844.80	1256.07	976.40	14026.71	4874.38	1563.83	1604.78	827.70	12025.47	4178.18	1588.50	1340.98	942.85	709.17	10528.12	3656.72	2263.21	1173.38	798.94	621.08	
20	19896.69	5912.22	4277.96	2217.84	1510.88	1173.82	19248.85	6687.18	4138.68	2184.64	1460.91	1135.61	18618.74	6468.29	4003.22	2075.42	1413.09	1098.45	18006.91	6255.74	3871.68	2007.23	1386.67	1062.30	16581.96	5849.20	3600.82	1891.30	1278.13	993.54	14274.80	4959.29	1609.31	1591.28	1063.48	842.74												