

合众爱相随（2026）终身寿险（分红型）费率表

（每1000元基本保险金额）

金额单位：人民币元

性别 投保年龄	男性							女性						
	趸交	3年交	5年交	10年交	15年交	20年交	30年交	趸交	3年交	5年交	10年交	15年交	20年交	30年交
0	300.19	108.15	66.03	33.43	22.35	17.43	12.52	274.39	98.85	60.35	30.55	20.43	15.93	11.44
1	305.45	110.04	67.19	34.01	22.74	17.74	12.74	279.19	100.57	61.40	31.08	20.78	16.21	11.64
2	310.79	111.97	68.36	34.61	23.14	18.05	12.96	284.08	102.33	62.48	31.63	21.15	16.49	11.84
3	316.24	113.93	69.56	35.21	23.54	18.36	13.19	289.05	104.12	63.57	32.18	21.52	16.78	12.05
4	321.78	115.92	70.77	35.83	23.96	18.69	13.43	294.11	105.94	64.68	32.74	21.89	17.08	12.26
5	327.42	117.95	72.01	36.46	24.38	19.02	13.67	299.26	107.80	65.81	33.32	22.28	17.38	12.48
6	333.16	120.02	73.27	37.09	24.80	19.35	13.91	304.51	109.68	66.97	33.90	22.67	17.68	12.70
7	339.00	122.12	74.56	37.74	25.24	19.69	14.16	309.84	111.60	68.14	34.49	23.06	17.99	12.92
8	344.94	124.26	75.86	38.40	25.68	20.04	14.41	315.26	113.56	69.33	35.10	23.47	18.31	13.15
9	350.98	126.43	77.19	39.08	26.14	20.40	14.67	320.78	115.55	70.54	35.71	23.88	18.63	13.38
10	357.13	128.65	78.54	39.76	26.60	20.76	14.93	326.40	117.57	71.78	36.34	24.30	18.96	13.62
11	363.39	130.90	79.92	40.46	27.07	21.12	15.19	332.12	119.63	73.03	36.97	24.73	19.29	13.86
12	369.75	133.19	81.31	41.17	27.55	21.50	15.47	337.93	121.72	74.31	37.62	25.16	19.63	14.11
13	376.22	135.51	82.73	41.90	28.03	21.88	15.75	343.84	123.85	75.61	38.28	25.61	19.98	14.36
14	382.80	137.88	84.18	42.64	28.53	22.27	16.03	349.86	126.01	76.93	38.96	26.06	20.33	14.61
15	389.49	140.29	85.65	43.39	29.04	22.67	16.32	355.98	128.21	78.28	39.64	26.52	20.69	14.87
16	396.30	142.74	87.16	44.16	29.56	23.08	16.62	362.20	130.46	79.65	40.34	26.99	21.06	15.13
17	403.23	145.25	88.70	44.95	30.09	23.49	16.92	368.54	132.74	81.06	41.05	27.46	21.43	15.40
18	410.21	147.79	90.26	45.74	30.62	23.91	17.22	374.95	135.07	82.48	41.77	27.95	21.81	15.68
19	416.78	150.16	91.71	46.48	31.11	24.30	17.51	381.05	137.27	83.82	42.46	28.40	22.16	15.93
20	423.45	152.56	93.18	47.22	31.61	24.69	17.80	387.27	139.50	85.19	43.15	28.87	22.53	16.20
21	430.23	155.01	94.67	47.98	32.12	25.09	18.09	393.58	141.78	86.58	43.85	29.34	22.89	16.46
22	437.12	157.49	96.19	48.76	32.64	25.50	18.40	400.01	144.10	87.99	44.57	29.82	23.27	16.74
23	444.13	160.02	97.74	49.54	33.17	25.92	18.70	406.55	146.45	89.43	45.30	30.31	23.65	17.02
24	451.25	162.59	99.31	50.34	33.71	26.34	19.02	413.20	148.85	90.89	46.04	30.81	24.04	17.30
25	458.49	165.20	100.91	51.16	34.26	26.77	19.34	419.96	151.29	92.38	46.80	31.31	24.44	17.59
26	465.84	167.85	102.53	51.98	34.82	27.22	19.67	426.85	153.77	93.90	47.57	31.83	24.84	17.89
27	473.32	170.55	104.18	52.83	35.39	27.67	20.01	433.85	156.29	95.44	48.35	32.35	25.26	18.19
28	480.91	173.29	105.86	53.68	35.97	28.12	20.36	440.97	158.86	97.01	49.14	32.89	25.68	18.50
29	488.62	176.07	107.56	54.55	36.56	28.59	20.71	448.22	161.47	98.60	49.96	33.43	26.10	18.81
30	496.46	178.90	109.30	55.44	37.16	29.07	21.08	455.59	164.12	100.23	50.78	33.99	26.54	19.13
31	504.42	181.78	111.06	56.34	37.77	29.56	21.45	463.08	166.82	101.88	51.62	34.55	26.99	19.46
32	512.49	184.69	112.85	57.26	38.39	30.06	21.83	470.69	169.57	103.56	52.47	35.13	27.44	19.80
33	520.69	187.66	114.66	58.19	39.03	30.56	22.22	478.44	172.36	105.27	53.34	35.71	27.90	20.14
34	529.01	190.67	116.51	59.14	39.67	31.08	22.63	486.31	175.20	107.00	54.23	36.31	28.37	20.50
35	537.46	193.72	118.38	60.10	40.33	31.62	23.04	494.31	178.09	108.77	55.13	36.92	28.86	20.86
36	546.02	196.82	120.29	61.09	41.01	32.16	23.47	502.44	181.02	110.56	56.05	37.54	29.35	21.22
37	554.71	199.96	122.22	62.09	41.70	32.72	23.91	510.69	184.00	112.39	56.98	38.17	29.85	21.60
38	563.52	203.15	124.18	63.10	42.40	33.28	24.36	519.08	187.03	114.24	57.93	38.81	30.36	21.99
39	572.45	206.39	126.17	64.14	43.11	33.87	24.83	527.59	190.10	116.13	58.89	39.47	30.88	22.39
40	581.50	209.67	128.20	65.20	43.85	34.46	25.32	536.24	193.23	118.04	59.87	40.14	31.41	22.80
41	590.66	213.00	130.25	66.27	44.59	35.07		545.01	196.40	119.99	60.87	40.82	31.95	
42	599.94	216.37	132.33	67.36	45.36	35.70		553.92	199.62	121.96	61.89	41.51	32.51	
43	609.32	219.78	134.45	68.48	46.13	36.34		562.95	202.88	123.97	62.92	42.21	33.07	
44	618.81	223.24	136.59	69.61	46.93	36.99		572.11	206.20	126.01	63.98	42.93	33.65	
45	628.41	226.74	138.76	70.76	47.74	37.66		581.40	209.56	128.07	65.04	43.66	34.24	
46	638.10	230.28	140.96	71.96	48.57	38.35		590.81	212.97	130.17	66.13	44.41	34.84	
47	647.89	233.86	143.21	73.19	49.40	39.06		600.35	216.43	132.30	67.23	45.17	35.46	
48	657.76	237.48	145.62	74.42	50.25	39.78		610.02	219.94	134.46	68.36	45.94	36.09	
49	667.73	241.36	148.03	75.66	51.12	40.53		619.82	223.50	136.66	69.50	46.73	36.74	
50	677.79	245.29	150.44	76.89	52.02	41.31		629.74	227.10	138.88	70.66	47.53	37.41	
51	687.94	249.22	152.84	78.11	52.93			639.79	230.75	141.13	71.84	48.36		
52	697.95	253.06	155.19	79.31	53.85			649.78	234.38	143.39	73.01	49.19		
53	708.05	256.88	157.52	80.58	54.80			659.90	238.07	145.70	74.21	50.04		
54	718.46	260.69	159.84	81.88				670.14	241.87	148.03	75.43	50.91		
55	729.22	264.46	162.13	83.22				680.51	245.70	150.37	76.68	51.82		
56	739.95	268.21	164.41					691.02	249.56	152.73	77.96			
57	750.63	271.93	166.66					701.66	253.44	155.10	79.27			
58	761.24	275.60						712.44	257.33	157.57	80.63			
59	771.75							723.41	261.24	160.08	82.02			
60	782.11							734.44	265.30	162.64				
61	792.47							745.49	269.42	165.25				
62	803.03							756.40	273.48					
63	813.62							767.39	277.59					
64	824.20							778.43						
65								789.51						
66								800.61						
67								811.72						
68								822.81						