

合众爱相随（2026）终身寿险（中兴版）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	239.28	86.45	52.93	26.88	18.08	14.19	10.33	216.43	78.18	47.87	24.31	16.35	12.84	9.34
1	244.07	88.17	53.98	27.41	18.44	14.48	10.54	220.76	79.74	48.82	24.79	16.68	13.09	9.53
2	248.96	89.94	55.06	27.96	18.81	14.77	10.76	225.18	81.34	49.80	25.29	17.01	13.36	9.72
3	253.94	91.74	56.16	28.52	19.19	15.06	10.97	229.68	82.96	50.79	25.79	17.35	13.62	9.92
4	259.03	93.57	57.29	29.09	19.57	15.37	11.19	234.28	84.62	51.81	26.31	17.70	13.90	10.12
5	264.22	95.45	58.43	29.67	19.96	15.68	11.42	238.97	86.32	52.84	26.83	18.05	14.17	10.32
6	269.51	97.36	59.60	30.27	20.36	15.99	11.65	243.75	88.04	53.90	27.37	18.41	14.46	10.53
7	274.91	99.31	60.80	30.87	20.77	16.31	11.89	248.63	89.80	54.98	27.92	18.78	14.75	10.74
8	280.42	101.29	62.01	31.49	21.19	16.64	12.13	253.61	91.60	56.08	28.48	19.16	15.05	10.96
9	286.03	103.32	63.26	32.12	21.62	16.98	12.38	258.68	93.43	57.20	29.05	19.54	15.35	11.18
10	291.76	105.39	64.52	32.76	22.05	17.32	12.63	263.86	95.30	58.35	29.63	19.94	15.66	11.40
11	297.60	107.50	65.81	33.42	22.50	17.67	12.89	269.14	97.21	59.51	30.22	20.34	15.97	11.63
12	303.55	109.64	67.13	34.09	22.95	18.03	13.15	274.52	99.15	60.70	30.83	20.75	16.29	11.87
13	309.63	111.84	68.47	34.78	23.41	18.40	13.42	280.01	101.14	61.92	31.45	21.16	16.62	12.11
14	315.82	114.07	69.83	35.48	23.89	18.77	13.69	285.61	103.16	63.15	32.08	21.59	16.96	12.35
15	322.13	116.35	71.23	36.20	24.37	19.15	13.98	291.32	105.22	64.42	32.72	22.02	17.30	12.60
16	328.57	118.67	72.67	36.93	24.87	19.54	14.26	297.15	107.32	65.71	33.38	22.47	17.65	12.86
17	335.13	121.05	74.13	37.68	25.38	19.94	14.56	303.09	109.47	67.03	34.05	22.92	18.00	13.12
18	341.76	123.47	75.62	38.44	25.89	20.35	14.86	309.11	111.66	68.37	34.74	23.38	18.36	13.38
19	348.22	125.80	77.05	39.17	26.38	20.74	15.15	315.03	113.80	69.68	35.40	23.83	18.72	13.64
20	354.80	128.18	78.51	39.91	26.88	21.13	15.44	321.07	115.98	71.02	36.08	24.29	19.08	13.91
21	361.51	130.61	79.99	40.67	27.39	21.54	15.74	327.22	118.20	72.38	36.77	24.75	19.44	14.17
22	368.34	133.08	81.51	41.44	27.92	21.95	16.05	333.50	120.47	73.77	37.48	25.23	19.82	14.45
23	375.30	135.59	83.05	42.23	28.45	22.37	16.37	339.90	122.78	75.18	38.20	25.72	20.20	14.73
24	382.39	138.16	84.62	43.03	28.99	22.80	16.69	346.42	125.14	76.63	38.93	26.21	20.59	15.02
25	389.62	140.77	86.22	43.85	29.55	23.24	17.02	353.08	127.54	78.10	39.68	26.72	20.99	15.31
26	396.98	143.43	87.86	44.68	30.11	23.69	17.36	359.87	130.00	79.60	40.45	27.23	21.40	15.62
27	404.47	146.14	89.52	45.53	30.69	24.15	17.71	366.79	132.50	81.13	41.23	27.76	21.81	15.92
28	412.10	148.91	91.22	46.40	31.28	24.62	18.06	373.85	135.05	82.70	42.02	28.30	22.24	16.24
29	419.87	151.72	92.94	47.28	31.88	25.10	18.43	381.04	137.65	84.29	42.84	28.84	22.67	16.56
30	427.78	154.58	94.70	48.18	32.49	25.59	18.80	388.38	140.30	85.92	43.66	29.40	23.11	16.89
31	435.83	157.49	96.49	49.10	33.12	26.09	19.19	395.85	143.00	87.57	44.51	29.97	23.56	17.23
32	444.02	160.46	98.31	50.03	33.75	26.60	19.58	403.47	145.75	89.26	45.37	30.56	24.03	17.57
33	452.35	163.48	100.16	50.99	34.41	27.12	19.99	411.24	148.56	90.98	46.25	31.15	24.50	17.93
34	460.82	166.55	102.05	51.96	35.07	27.66	20.40	419.15	151.42	92.74	47.14	31.76	24.98	18.29
35	469.44	169.67	103.97	52.95	35.75	28.21	20.83	427.20	154.34	94.52	48.06	32.38	25.47	18.66
36	478.20	172.85	105.93	53.96	36.44	28.77	21.27	435.41	157.30	96.34	48.99	33.01	25.98	19.04
37	487.10	176.07	107.92	54.99	37.15	29.34	21.73	443.76	160.33	98.20	49.94	33.66	26.49	19.43
38	496.14	179.36	109.94	56.04	37.88	29.93	22.20	452.27	163.40	100.09	50.91	34.32	27.02	19.84
39	505.33	182.69	112.00	57.11	38.62	30.53	22.69	460.92	166.54	102.01	51.89	34.99	27.56	20.25
40	514.66	186.08	114.09	58.20	39.38	31.15	23.19	469.73	169.73	103.97	52.90	35.68	28.10	20.68
41	524.12	189.53	116.22	59.31	40.15	31.78		478.69	172.97	105.97	53.93	36.38	28.67	
42	533.72	193.02	118.38	60.44	40.94	32.43		487.79	176.27	108.00	54.97	37.09	29.24	
43	543.45	196.57	120.58	61.60	41.75	33.10		497.05	179.63	110.06	56.04	37.82	29.83	
44	553.31	200.16	122.81	62.78	42.58	33.78		506.47	183.04	112.17	57.12	38.57	30.42	
45	563.29	203.81	125.07	63.98	43.42	34.47		516.03	186.51	114.30	58.23	39.33	31.04	
46	573.40	207.50	127.37	65.19	44.27	35.19		525.74	190.04	116.48	59.35	40.10	31.67	
47	583.61	211.24	129.70	66.43	45.15	35.92		535.61	193.62	118.69	60.50	40.89	32.31	
48	593.94	215.03	132.06	67.69	46.04	36.68		545.62	197.27	120.93	61.67	41.70	32.97	
49	604.38	218.86	134.45	68.97	46.95	37.46		555.79	200.96	123.22	62.85	42.52	33.65	
50	614.92	222.73	136.87	70.27	47.88	38.26		566.11	204.72	125.54	64.06	43.36	34.35	
51	625.58	226.65	139.32	71.59	48.83			576.58	208.53	127.89	65.29	44.22		
52	636.35	230.61	141.80	72.92	49.81			587.21	212.40	130.29	66.55	45.10		
53	647.24	234.62	144.37	74.29	50.82			598.00	216.33	132.72	67.83	46.01		
54	658.24	238.71	146.97	75.68	51.86			608.95	220.32	135.19	69.13	46.94		
55	669.37	242.96	149.57	77.11	52.94			620.05	224.37	137.71	70.47	47.90		
56	680.64	247.20	152.16	78.58				631.33	228.49	140.26	71.83			
57	692.04	251.43	154.74	80.10				642.77	232.67	142.87	73.24			
58	703.58	255.64	157.47	81.68				654.38	236.93	145.53	74.69			
59	715.27	259.81	160.26	83.32				666.15	241.25	148.24	76.19			
60	727.13	264.24	163.11	100.87				678.07	245.64	151.00	77.73			
61	738.91	268.72	166.03					690.13	250.10	153.82				
62	750.86	273.27	237.82					702.31	254.62	156.70				
63	762.85	281.81						714.60	259.21	159.64				
64	774.86							726.97	263.85	162.63				
65	786.87							739.42	268.55					
66	798.86							751.91	273.31					
67	810.80							764.43						
68	822.67							776.96						
69								789.47						
70								801.93						