

合众爱心伴（2026）两全保险费率表（男性）

（每1000元基本保险金额）

金额单位：人民币元

保险期限 投保年龄	保20年					保30年						保至55周岁						保至60周岁						保至70周岁						保至80周岁										
	趸交	3年交	5年交	9年交	10年交	趸交	3年交	5年交	9年交	10年交	18年交	20年交	趸交	3年交	5年交	9年交	10年交	18年交	20年交	趸交	3年交	5年交	9年交	10年交	18年交	20年交	趸交	3年交	5年交	9年交	10年交	18年交	20年交	趸交	3年交	5年交	9年交	10年交	18年交	20年交
18	36.05	18.87	13.11	7.66	7.21	48.33	21.06	13.63	7.77	7.14	4.47	4.17	63.36	26.16	16.64	9.43	8.62	5.23	4.83	77.37	31.15	19.66	11.11	10.14	6.07	5.59	114.65	44.60	27.87	15.69	14.27	8.41	7.70	191.64	72.54	44.98	25.25	22.93	13.36	12.18
19	38.28	20.02	13.90	8.13	7.64	51.79	22.55	14.59	8.32	7.64	4.78	4.46	65.30	27.10	17.27	9.79	8.96	5.45	5.04	79.63	32.17	20.33	11.49	10.49	6.30	5.80	117.67	45.85	28.67	16.14	14.69	8.67	7.94	196.13	74.30	46.08	25.87	23.49	13.69	12.49
20	40.73	21.28	14.76	8.63	8.12	55.55	24.16	15.63	8.91	8.19	5.12	4.78	67.34	28.10	17.94	10.18	9.32	5.69	5.27	81.98	33.25	21.03	11.89	10.86	6.53	6.02	120.80	47.16	29.50	16.61	15.12	8.93	8.18	200.75	76.11	47.21	26.51	24.08	14.04	12.81
21	43.42	22.65	15.71	9.19	8.64	59.62	25.90	16.75	9.55	8.77	5.49	5.12	69.48	29.17	18.66	10.59	9.70	5.95	5.51	84.43	34.38	21.78	12.32	11.25	6.79	6.26	124.03	48.52	30.37	17.11	15.57	9.21	8.44	205.50	77.97	48.38	27.17	24.68	14.39	13.14
22	46.37	24.16	16.74	9.79	9.20	64.01	27.78	17.96	10.24	9.41	5.88	5.48	71.74	30.32	19.43	11.04	10.12	6.23	5.78	87.01	35.58	22.57	12.77	11.67	7.06	6.51	127.39	49.93	31.27	17.62	16.05	9.50	8.71	210.39	79.89	49.58	27.85	25.30	14.76	13.47
23	49.61	25.80	17.88	10.45	9.83	68.75	29.80	19.26	10.98	10.09	6.31	5.88	74.13	31.54	20.27	11.52	10.57	6.54	6.07	89.70	36.85	23.41	13.26	12.12	7.35	6.79	130.87	51.41	32.22	18.16	16.54	9.81	8.99	215.41	81.86	50.82	28.55	25.93	15.15	13.83
24	53.16	27.60	19.11	11.18	10.50	73.85	31.97	20.66	11.77	10.82	6.76	6.30	76.65	32.87	21.17	12.05	11.06	6.88	6.40	92.53	38.20	24.30	13.77	12.60	7.66	7.08	134.49	52.95	33.20	18.72	17.06	10.13	9.29	220.58	83.90	52.10	29.28	26.59	15.54	14.19
25	57.05	29.57	20.46	11.97	11.24	79.33	34.29	22.15	12.62	11.60	7.25	6.76	79.33	34.29	22.15	12.62	11.60	7.25	6.76	95.50	39.63	25.26	14.32	13.11	8.00	7.40	138.24	54.55	34.24	19.31	17.60	10.46	9.60	225.90	86.00	53.42	30.02	27.28	15.95	14.57
26	61.29	31.70	21.92	12.82	12.05	85.19	36.78	23.74	13.53	12.43	7.77	7.24	82.17	35.84	23.22	13.25	12.19	7.67	7.16	98.63	41.15	26.28	14.91	13.66	8.37	7.75	142.14	56.23	35.32	19.93	18.16	10.82	9.93	231.37	88.17	54.78	30.80	27.98	16.37	14.96
27	65.91	34.01	23.50	13.75	12.91	91.47	39.42	25.44	14.50	13.32	8.32	7.76	85.18	37.52	24.40	13.94	12.84	8.13	7.62	101.92	42.78	27.37	15.55	14.25	8.76	8.13	146.19	57.98	36.45	20.58	18.76	11.19	10.28	237.01	90.41	56.19	31.59	28.71	16.81	15.36
28	70.92	36.51	25.20	14.75	13.85	98.16	42.24	27.25	15.53	14.26	8.91	8.31	88.40	39.36	25.69	14.71	13.56	8.66	8.13	105.38	44.52	28.55	16.23	14.89	9.20	8.54	150.39	59.81	37.63	21.25	19.38	11.59	10.65	242.81	92.72	57.64	32.42	29.46	17.27	15.78
29	76.34	39.21	27.04	15.82	14.86	105.29	45.23	29.16	16.62	15.27	9.54	8.89	91.83	41.38	27.13	15.56	14.36	9.27	8.73	109.02	46.39	29.81	16.97	15.58	9.67	9.00	154.76	61.73	38.88	21.97	20.04	12.00	11.04	248.77	95.10	59.14	33.27	30.24	17.74	16.22
30	82.20	42.10	29.00	16.98	15.94	112.87	48.39	31.18	17.78	16.33	10.20	9.51	95.49	43.61	28.73	16.51	15.27	9.96	9.42	112.87	48.39	31.18	17.78	16.33	10.20	9.51	159.30	63.74	40.18	22.72	20.73	12.44	11.46	254.91	97.55	60.69	34.15	31.04	18.23	16.67
31	88.50	45.19	31.10	18.21	17.09	120.91	51.74	33.32	19.00	17.45	10.90	10.16	99.41	46.09	30.53	17.59	16.30	10.78	10.24	116.93	50.55	32.67	18.65	17.14	10.78	10.07	164.02	65.84	41.55	23.51	21.46	12.91	11.90	261.23	100.09	62.30	35.06	31.88	18.74	17.14
32	95.26	48.49	33.34	19.52	18.32	129.43	55.27	35.58	20.28	18.63	11.63	10.84	103.63	48.85	32.57	18.83	17.49	11.75	11.22	121.23	52.89	34.29	19.60	18.04	11.43	10.70	168.93	68.05	42.99	24.34	22.22	13.41	12.37	267.72	102.70	63.95	36.01	32.74	19.27	17.63
33	102.49	52.00	35.71	20.92	19.63	138.42	58.98	37.94	21.64	19.87	12.41	11.56	108.17	51.98	34.92	20.26	18.87	12.92	12.43	125.77	55.42	36.06	20.66	19.03	12.16	11.42	174.03	70.36	44.51	25.22	23.04	13.94	12.87	274.41	105.40	65.66	36.98	33.63	19.82	18.14
34	110.20	55.72	38.22	22.39	21.01	147.90	62.88	40.43	23.06	21.17	13.22	12.32	113.07	55.54	37.64	21.94	20.50	14.38	13.96	130.59	58.18	38.01	21.82	20.13	12.99	12.23	179.33	72.79	46.11	26.14	23.89	14.51	13.40	281.28	108.18	67.42	37.99	34.55	20.39	18.67
35	118.41	59.64	40.86	23.95	22.46	157.87	66.96	43.02	24.54	22.53	14.07	13.11	118.41	59.64	40.86	23.95	22.46			135.70	61.20	40.17	23.11	21.36	13.94	13.18	184.84	75.34	47.80	27.12	24.80	15.11	13.98	288.35	111.05	69.25	39.03	35.51	20.98	19.23
36	127.10	63.77	43.64	25.59	23.99	168.33	71.22	45.73	26.09	23.95	14.96	13.94	124.23	64.45	44.74	26.40	24.89			141.14	64.53	42.58	24.57	22.75	15.04	14.29	190.58	78.03	49.58	28.16	25.77	15.77	14.60	295.62	114.02	71.14	40.12	36.50	21.60	19.80
37	136.30	68.11	46.54	27.30	25.59	179.30	75.66	48.56	27.71	25.43	15.88	14.81	130.62	70.19	49.53	29.49	27.98			146.94	68.22	45.28	26.22	24.33	16.34	15.62	196.55	80.87	51.47	29.27	26.80	16.47	15.27	303.10	117.08	73.09	41.24	37.53	22.25	20.41
38	146.01	72.64	49.58	29.09	27.26	190.83	80.32	51.51	29.40	26.98	16.85	15.71	137.71	77.20	55.63	33.51	32.07			153.14	72.35	48.36	28.11	26.15	17.91	17.23	202.76	83.85	53.47	30.45	27.89	17.22	16.00	310.78	120.24	75.11	42.40	38.60	22.93	21.04
39	156.24	77.38	52.74	30.96	29.01	203.01	85.20	54.60	31.17	28.61	17.87	16.66	145.63	86.03	63.73					159.80	77.00	51.89	30.30	28.28	19.84	19.26	209.23	87.02	55.60	31.70	29.06	18.04	16.79	318.68	123.51	77.20	43.61	39.71	23.63	21.70
40	166.98	82.31	56.02	32.90	30.82	215.96	90.36	57.87	33.05	30.32	18.94	17.66	154.61	97.56	75.11					166.98	82.31	56.02	32.90	30.82			215.96	90.36	57.87	33.05	30.32	18.94	17.66	326.81	126.88	79.36	44.86	40.86	24.37	22.39
41	178.24	87.44	59.42	34.92	32.70	229.87	95.87	61.34	35.04	32.15	20.08	18.72	164.92	113.47	92.49					174.75	88.47	60.92	36.04	33.92			222.99	93.92	60.29	34.49	31.68	19.92	18.61	335.16	130.37	81.60	46.16	42.05	25.14	23.11
42	190.03	92.75	62.93	37.01	34.65	244.94	101.79	65.08	37.18	34.11	21.30	19.85	177.01	137.10	122.73					183.23	95.71	66.87	39.93	37.80			230.32	97.70	62.89	36.05	33.14	21.00	19.67	343.74	133.97	83.92	47.51	43.30	25.95	23.88
43	202.33	98.24	66.55	39.16	36.66	261.37	108.20	69.10	39.49	36.22	22.61	21.07	191.54							192.53	104.42	74.31	44.90	42.86			237.97	101.74	65.69	37.74	34.74	22.21	20.86	352.57	137.70	86.33	48.91	44.60	26.80	24.68
44	215.15	103.89	70.27	41.38	38.72	279.38	115.15	73.46	41.99	38.50	24.02	22.38	209.58							202.85	115.17	83.95					245.97	106.07	68.72	39.58	36.48	23.56	22.21	361.64	141.55	88.83	50.37	45.95	27.69	25.53
45	228.45	109.70	74.08	43.65	40.84	299.10	122.69	78.17	44.69	40.97	25.53	23.79	233.00							214.42	128.91	97.08					254.35	110.73	72.01	41.60	38.40	25.09	23.74	370.96	145.55	91.42	51.90	47.36	28.64	26.42
46	242.24	115.66	77.97	45.98	43.00	320.61	130.82	83.24	47.59	43.61	27.15	25.28								227.58	147.29	116.21					263.14	115.77	75.61	43.82	40.52	26.84	25.51	380.55	149.68	94.12	53.49	48.83	29.63	27.37
47	256.53	121.76	81.95	48.36	45.22	343.85	139.50	88.62	50.67	46.42	28.85	26																												

合众爱心伴（2026）两全保险费率表（女性）

（每1000元基本保险金额）

金额单位：人民币元

保险期限 交费年限 投保年龄	保20年					保30年							保至55周岁							保至60周岁							保至70周岁							保至80周岁						
	趸交	3年交	5年交	9年交	10年交	趸交	3年交	5年交	9年交	10年交	18年交	20年交	趸交	3年交	5年交	9年交	10年交	18年交	20年交	趸交	3年交	5年交	9年交	10年交	18年交	20年交	趸交	3年交	5年交	9年交	10年交	18年交	20年交	趸交	3年交	5年交	9年交	10年交	18年交	20年交
18	16.49	8.71	6.07	3.54	3.33	22.57	9.90	6.42	3.65	3.36	2.10	1.96	30.59	12.71	8.10	4.59	4.19	2.55	2.35	38.64	15.65	9.90	5.59	5.10	3.06	2.82	64.95	25.43	15.91	8.96	8.15	4.81	4.41	128.87	49.12	30.51	17.13	15.56	9.08	8.28
19	17.47	9.22	6.42	3.75	3.53	24.29	10.65	6.90	3.93	3.61	2.26	2.11	31.55	13.18	8.41	4.77	4.36	2.66	2.46	39.80	16.19	10.25	5.79	5.29	3.18	2.93	66.76	26.19	16.40	9.23	8.41	4.97	4.55	132.12	50.40	31.31	17.59	15.98	9.32	8.51
20	18.56	9.80	6.82	3.98	3.75	26.18	11.47	7.43	4.23	3.89	2.44	2.27	32.56	13.68	8.75	4.96	4.54	2.78	2.57	41.02	16.76	10.62	6.00	5.48	3.30	3.04	68.65	26.99	16.91	9.52	8.67	5.13	4.70	135.47	51.73	32.15	18.06	16.40	9.58	8.74
21	19.79	10.44	7.26	4.24	3.99	28.23	12.36	8.01	4.56	4.19	2.62	2.45	33.62	14.22	9.11	5.17	4.74	2.91	2.69	42.30	17.35	11.01	6.23	5.69	3.44	3.17	70.61	27.82	17.44	9.83	8.95	5.30	4.86	138.92	53.11	33.01	18.55	16.85	9.84	8.99
22	21.15	11.15	7.76	4.53	4.26	30.48	13.33	8.64	4.92	4.52	2.83	2.64	34.74	14.80	9.51	5.40	4.95	3.05	2.83	43.64	17.99	11.43	6.47	5.91	3.58	3.30	72.64	28.69	18.00	10.14	9.24	5.48	5.02	142.49	54.53	33.91	19.05	17.31	10.12	9.24
23	22.68	11.94	8.31	4.85	4.56	32.93	14.40	9.33	5.31	4.88	3.06	2.85	35.93	15.42	9.93	5.64	5.18	3.20	2.98	45.05	18.66	11.88	6.73	6.15	3.73	3.45	74.76	29.60	18.59	10.48	9.54	5.67	5.20	146.17	56.00	34.84	19.57	17.79	10.40	9.50
24	24.37	12.83	8.92	5.21	4.90	35.60	15.56	10.08	5.74	5.28	3.30	3.08	37.18	16.09	10.39	5.91	5.43	3.38	3.14	46.53	19.38	12.36	7.00	6.41	3.90	3.61	76.97	30.55	19.20	10.82	9.86	5.86	5.38	149.98	57.53	35.80	20.12	18.28	10.70	9.77
25	26.26	13.81	9.60	5.61	5.27	38.52	16.82	10.89	6.20	5.70	3.57	3.32	38.52	16.82	10.89	6.20	5.70	3.57	3.32	48.09	20.15	12.87	7.30	6.68	4.08	3.78	79.27	31.55	19.85	11.19	10.20	6.07	5.58	153.91	59.11	36.79	20.68	18.79	11.01	10.06
26	28.35	14.89	10.35	6.04	5.68	41.70	18.19	11.78	6.71	6.17	3.86	3.59	39.95	17.61	11.45	6.53	6.00	3.78	3.53	49.75	20.97	13.42	7.61	6.98	4.28	3.96	81.68	32.61	20.53	11.58	10.56	6.29	5.78	157.97	60.74	37.82	21.26	19.33	11.33	10.35
27	30.66	16.08	11.17	6.53	6.14	45.16	19.69	12.74	7.26	6.67	4.17	3.89	41.48	18.49	12.06	6.88	6.34	4.02	3.76	51.50	21.85	14.02	7.96	7.30	4.49	4.17	84.19	33.71	21.24	11.99	10.93	6.53	6.00	162.18	62.44	38.90	21.87	19.88	11.66	10.66
28	33.21	17.40	12.08	7.06	6.63	48.93	21.31	13.79	7.85	7.22	4.51	4.20	43.12	19.45	12.74	7.28	6.72	4.29	4.03	53.36	22.81	14.67	8.33	7.65	4.73	4.39	86.82	34.88	22.00	12.42	11.33	6.78	6.23	166.53	64.20	40.01	22.50	20.45	12.01	10.98
29	36.02	18.84	13.08	7.64	7.18	53.01	23.06	14.92	8.49	7.81	4.88	4.55	44.89	20.52	13.50	7.73	7.14	4.61	4.34	55.33	23.84	15.37	8.74	8.03	4.99	4.64	89.57	36.10	22.80	12.87	11.75	7.04	6.48	171.03	66.03	41.17	23.15	21.05	12.37	11.31
30	39.09	20.42	14.16	8.27	7.78	57.44	24.96	16.14	9.19	8.45	5.28	4.92	46.81	21.71	14.36	8.24	7.63	4.98	4.71	57.44	24.96	16.14	9.19	8.45	5.28	4.92	92.45	37.40	23.64	13.36	12.19	7.33	6.75	175.70	67.93	42.37	23.83	21.68	12.75	11.66
31	42.46	22.15	15.35	8.97	8.43	62.22	27.00	17.45	9.94	9.13	5.71	5.32	48.88	23.05	15.34	8.83	8.18	5.41	5.14	59.68	26.18	16.98	9.68	8.91	5.60	5.23	95.47	38.77	24.54	13.87	12.67	7.63	7.03	180.53	69.90	43.62	24.54	22.32	13.14	12.02
32	46.14	24.02	16.64	9.72	9.13	67.40	29.21	18.87	10.75	9.88	6.17	5.75	51.13	24.56	16.47	9.50	8.83	5.93	5.67	62.08	27.51	17.91	10.23	9.42	5.97	5.59	98.64	40.22	25.49	14.42	13.17	7.95	7.33	185.53	71.96	44.92	25.28	23.00	13.55	12.40
33	50.14	26.06	18.04	10.54	9.90	73.01	31.60	20.41	11.62	10.68	6.67	6.22	53.58	26.29	17.77	10.29	9.59	6.57	6.32	64.64	28.97	18.93	10.83	9.99	6.38	5.99	101.96	41.76	26.50	15.00	13.71	8.30	7.66	190.71	74.09	46.28	26.05	23.70	13.98	12.80
34	54.49	28.26	19.54	11.42	10.73	79.10	34.18	22.07	12.57	11.55	7.21	6.72	56.26	28.29	19.32	11.23	10.51	7.38	7.16	67.37	30.58	20.08	11.50	10.62	6.85	6.45	105.44	43.38	27.57	15.62	14.28	8.67	8.01	196.07	76.30	47.69	26.85	24.44	14.43	13.22
35	59.19	30.63	21.17	12.37	11.62	85.77	37.00	23.88	13.60	12.49	7.80	7.27	59.19	30.63	21.17	12.37	11.62			70.31	32.36	21.36	12.26	11.34	7.40	7.00	109.09	45.11	28.71	16.28	14.89	9.07	8.39	201.63	78.61	49.16	27.69	25.20	14.90	13.66
36	64.27	33.18	22.91	13.39	12.58	93.07	40.08	25.85	14.72	13.53	8.45	7.87	62.42	33.40	23.43	13.79	13.02			73.45	34.34	22.80	13.12	12.17	8.04	7.64	112.91	46.94	29.93	16.98	15.54	9.51	8.80	207.38	81.01	50.69	28.56	26.00	15.40	14.11
37	69.74	35.91	24.78	14.49	13.61	101.09	43.45	28.01	15.96	14.65	9.15	8.52	66.00	36.77	26.29	15.60	14.84			76.83	36.56	24.44	14.11	13.11	8.81	8.41	116.93	48.89	31.24	17.74	16.25	9.98	9.25	213.34	83.50	52.28	29.47	26.84	15.91	14.60
38	75.63	38.83	26.77	15.66	14.70	109.92	47.13	30.37	17.30	15.89	9.91	9.24	69.99	40.96	30.01	18.02	17.31			80.47	39.07	26.33	15.26	14.21	9.73	9.36	121.14	50.96	32.63	18.55	17.00	10.49	9.74	219.51	86.10	53.95	30.42	27.71	16.46	15.10
39	81.94	41.95	28.89	16.90	15.87	119.60	51.16	32.94	18.77	17.23	10.75	10.01	74.49	46.35	35.12					84.41	41.94	28.53	16.61	15.52	10.89	10.57	125.56	53.18	34.13	19.42	17.81	11.04	10.27	225.90	88.80	55.68	31.42	28.62	17.03	15.63
40	88.68	45.26	31.14	18.22	17.10	130.20	55.54	35.73	20.36	18.69	11.65	10.86	79.63	53.60	42.63					88.68	45.26	31.14	18.22	17.10			130.20	55.54	35.73	20.36	18.69	11.65	10.86	232.51	91.62	57.49	32.45	29.57	17.63	16.19
41	95.89	48.78	33.53	19.63	18.42	141.78	60.31	38.77	22.09	20.28	12.64	11.77	85.58	64.02	54.90					93.35	49.17	34.31	20.21	19.07			135.08	58.08	37.47	21.38	19.65	12.33	11.51	239.37	94.55	59.38	33.54	30.57	18.26	16.78
42	103.61	52.53	36.06	21.11	19.81	154.45	65.49	42.06	23.97	22.00	13.70	12.76	92.62	80.48	78.98					98.47	53.86	38.24	22.73	21.59			140.21	60.82	39.36	22.49	20.69	13.08	12.24	246.47	97.61	61.36	34.67	31.62	18.93	17.41
43	111.90	56.51	38.75	22.70	21.29	168.37	71.14	45.65	26.01	23.87	14.85	13.83	101.19							104.15	59.62	43.30	26.04	24.96			145.63	63.77	41.41	23.71	21.84	13.91	13.06	253.84	100.80	63.43	35.87	32.72	19.63	18.07
44	120.84	60.78	41.62	24.38	22.86	183.73	77.33	49.56	28.24	25.91	16.10	14.99	112.01							110.51	66.94	50.12					151.36	66.97	43.66	25.05	23.10	14.86	13.99	261.48	104.14	65.59	37.12	33.87	20.37	18.77
45	130.54	65.37	44.70	26.20	24.56	200.74	84.12	53.85	30.68	28.14	17.47	16.26	126.37							117.72	76.63	59.89					157.42	70.46	46.13	26.53	24.51	15.94	15.06	269.41	107.63	67.86	38.43	35.08	21.17	19.52
46	141.12	70.33	48.01	28.15	26.38	219.58	91.57	58.54	33.35	30.58	18.96	17.63								126.04	90.25	75.29					163.85	74.29	48.88	28.19	26.08	17.19	16.32	277.64	111.29	70.25	39.82	36.36	22.01	20.31
47	152.70	75.70	51.59	30.26	28.34	240.39	99.72	63.65	36.26	33.23	20.57	19.12								135.85	111.08	103.56					170.70	78.52	51.96	30.06	27.87	18.65	17.80	286.20	115.12	72.76	41.28	37.72	22.90	21.17
48	165.39	81.52	55.45	32.53	30.46	263.16	108.53	69.16	39.39																															