

合众爱康福（2026）终身寿险（分红型）费率表(男性)
(每1000元基本保险金额)

金额单位：人民币元

附加合同投保情况		未投保附加合同，或仅投保基本责任（保障计划一）						基本责任（保障计划一）+可选责任						仅投保基本责任（保障计划二）						基本责任（保障计划二）+可选责任					
投保年龄	交费期间	趸交	5年	10年	15年	20年	30年	趸交	5年	10年	15年	20年	30年	趸交	5年	10年	15年	20年	30年	趸交	5年	10年	15年	20年	30年
		0		305.04	65.93	33.92	22.69	17.68	12.71	337.78	73.00	37.55	25.12	19.57	14.07	304.71	65.87	33.89	22.68	17.67	12.71	337.45	72.94	37.52	25.11
1		310.28	67.07	34.50	23.09	17.99	12.94	343.55	74.26	38.20	25.56	19.91	14.32	309.99	67.02	34.48	23.07	17.98	12.93	343.26	74.20	38.17	25.54	19.91	14.31
2		315.65	68.24	35.10	23.49	18.31	13.17	349.47	75.54	38.86	26.00	20.26	14.57	315.39	68.18	35.08	23.48	18.30	13.16	349.21	75.49	38.84	25.99	20.25	14.57
3		321.13	69.42	35.71	23.90	18.63	13.40	355.53	76.86	39.53	26.45	20.61	14.83	320.89	69.37	35.69	23.88	18.62	13.39	355.29	76.81	39.51	26.44	20.61	14.82
4		326.73	70.63	36.34	24.31	18.95	13.64	361.71	78.19	40.22	26.91	20.98	15.09	326.50	70.59	36.31	24.30	18.95	13.63	361.48	78.15	40.20	26.90	20.97	15.09
5		332.43	71.86	36.97	24.74	19.28	13.88	368.01	79.55	40.92	27.38	21.34	15.36	332.21	71.82	36.95	24.73	19.28	13.88	367.80	79.51	40.90	27.37	21.34	15.36
6		338.23	73.12	37.61	25.17	19.62	14.13	374.42	80.94	41.63	27.86	21.72	15.63	338.03	73.07	37.59	25.16	19.62	14.12	374.22	80.90	41.61	27.85	21.71	15.63
7		344.14	74.39	38.27	25.61	19.97	14.38	380.95	82.35	42.35	28.34	22.10	15.91	343.94	74.35	38.25	25.60	19.97	14.38	380.76	82.31	42.34	28.33	22.10	15.91
8		350.14	75.69	38.93	26.06	20.32	14.64	387.59	83.78	43.09	28.84	22.49	16.20	349.96	75.65	38.92	26.05	20.32	14.63	387.41	83.74	43.08	28.83	22.49	16.19
9		356.25	77.00	39.61	26.52	20.68	14.90	394.35	85.23	43.83	29.34	22.89	16.49	356.08	76.97	39.59	26.51	20.68	14.90	394.18	85.20	43.82	29.34	22.89	16.48
10		362.46	78.34	40.30	26.98	21.05	15.17	401.21	86.71	44.60	29.86	23.29	16.78	362.31	78.31	40.29	26.98	21.05	15.16	401.05	86.68	44.59	29.86	23.29	16.78
11		368.78	79.70	41.00	27.46	21.42	15.44	408.18	88.22	45.37	30.39	23.71	17.08	368.64	79.68	40.99	27.46	21.42	15.44	408.04	88.19	45.37	30.38	23.71	17.08
12		375.19	81.08	41.72	27.95	21.81	15.72	415.27	89.74	46.17	30.92	24.13	17.39	375.07	81.06	41.71	27.94	21.80	15.72	415.15	89.72	46.16	30.92	24.13	17.39
13		381.71	82.49	42.45	28.44	22.20	16.00	422.47	91.29	46.98	31.47	24.56	17.71	381.60	82.47	42.45	28.44	22.19	16.00	422.36	91.27	46.97	31.47	24.56	17.71
14		388.33	83.91	43.20	28.95	22.59	16.30	429.78	92.86	47.80	32.03	25.00	18.03	388.25	83.90	43.20	28.95	22.59	16.29	429.69	92.85	47.80	32.03	25.00	18.03
15		395.06	85.37	43.97	29.46	23.00	16.59	437.20	94.47	48.65	32.60	25.45	18.36	395.00	85.37	43.96	29.46	23.00	16.59	437.14	94.47	48.65	32.60	25.45	18.36
16		401.89	86.87	44.75	29.99	23.42	16.90	444.74	96.13	49.51	33.19	25.91	18.70	401.85	86.87	44.75	29.99	23.42	16.90	444.70	96.12	49.51	33.19	25.91	18.70
17		408.84	88.41	45.55	30.53	23.84	17.21	452.40	97.82	50.40	33.78	26.38	19.04	408.82	88.41	45.55	30.53	23.84	17.21	452.38	97.82	50.40	33.78	26.38	19.04
18		415.83	89.96	46.35	31.08	24.27	17.52	460.13	99.54	51.29	34.39	26.85	19.39	415.83	89.96	46.35	31.08	24.27	17.52	460.13	99.54	51.29	34.39	26.85	19.39
19		422.77	91.47	47.13	31.60	24.68	17.83	467.87	101.22	52.16	34.97	27.31	19.73	422.77	91.47	47.13	31.60	24.68	17.83	467.87	101.22	52.16	34.97	27.31	19.73
20		429.83	93.00	47.92	32.13	25.10	18.14	475.74	102.93	53.04	35.57	27.78	20.08	429.83	93.00	47.92	32.13	25.10	18.14	475.74	102.93	53.04	35.57	27.78	20.08
21		437.00	94.55	48.73	32.68	25.53	18.46	483.73	104.66	53.94	36.17	28.26	20.43	437.00	94.55	48.73	32.68	25.53	18.46	483.73	104.66	53.94	36.17	28.26	20.43
22		444.28	96.13	49.55	33.23	25.96	18.79	491.86	106.43	54.85	36.79	28.74	20.80	444.28	96.13	49.55	33.23	25.96	18.79	491.86	106.43	54.85	36.79	28.74	20.80
23		451.68	97.74	50.38	33.79	26.40	19.12	500.12	108.22	55.78	37.41	29.24	21.17	451.68	97.74	50.38	33.79	26.40	19.12	500.12	108.22	55.78	37.41	29.24	21.17
24		459.20	99.37	51.23	34.36	26.86	19.46	508.52	110.04	56.73	38.05	29.74	21.55	459.20	99.37	51.23	34.36	26.86	19.46	508.52	110.04	56.73	38.05	29.74	21.55
25		466.84	101.03	52.09	34.95	27.32	19.81	517.05	111.89	57.69	38.70	30.26	22.36	466.84	101.03	52.09	34.95	27.32	19.81	517.05	111.89	57.69	38.70	30.26	21.94
26		474.61	102.72	52.96	35.54	27.79	20.17	525.72	113.78	58.67	39.37	30.78	23.23	474.61	102.72	52.96	35.54	27.79	20.17	525.72	113.78	58.67	39.37	30.78	22.58
27		482.49	104.43	53.85	36.14	28.27	20.54	534.54	115.69	59.66	40.04	31.32	24.18	482.49	104.43	53.85	36.14	28.27	20.54	534.54	115.69	59.66	40.04	31.32	23.61
28		490.50	106.17	54.76	36.76	28.76	20.92	543.49	117.64	60.68	40.73	31.87	25.20	490.50	106.17	54.76	36.76	28.76	20.92	543.49	117.64	60.68	40.73	31.87	24.77
29		498.63	107.94	55.68	37.39	29.26	21.30	552.59	119.62	61.71	41.43	32.43	26.31	498.63	107.94	55.68	37.39	29.26	21.30	552.59	119.62	61.71	41.43	32.43	26.06
30		506.88	109.74	56.62	38.03	29.78	21.70	561.83	121.63	62.76	42.15	33.46	27.53	506.88	109.74	56.62	38.03	29.78	21.70	561.83	121.63	62.76	42.15	33.46	27.53
31		515.26	111.56	57.58	38.68	30.30	22.11	571.21	123.68	63.83	42.88	34.79	28.88	515.26	111.56	57.58	38.68	30.30	22.11	571.21	123.68	63.83	42.88	35.11	29.22
32		523.75	113.42	58.55	39.34	30.83	22.53	580.73	125.77	64.92	43.62	36.24	30.37	523.75	113.42	58.55	39.34	30.83	22.53	580.73	125.77	64.92	44.25	36.97	31.18
33		532.37	115.30	59.53	40.02	31.38	22.97	590.40	127.90	66.03	45.15	37.81	32.04	532.37	115.30	59.53	40.02	31.38	23.40	590.40	127.90	68.04	46.49	39.08	33.47
34		541.11	117.21	60.54	40.71	31.94	23.53	600.22	130.06	68.65	46.97	39.52	33.90	541.11	117.21	60.54	40.71	31.94	25.43	600.22	131.60	71.68	49.02	41.50	36.18
35		549.98	119.15	61.56	41.42	32.52	25.01	610.18	132.24	71.46	48.94	41.40	36.00	549.98	119.15	61.56	41.42	32.52	27.76	610.18	138.44	75.84	51.88	44.29	39.39
36		558.96	121.12	62.60	42.14	33.11	26.64	620.28	136.24	74.50	51.07	43.48	38.38	558.96	121.12	62.60	42.14	33.11	30.43	620.28	146.19	80.58	55.17	47.56	43.17
37		568.06	123.12	63.66	42.88	33.71	28.43	630.59	141.62	77.82	53.40	45.77	41.08	568.06	123.12	63.66	42.88	34.77	33.52	630.59	154.92	86.10	58.96	51.42	47.61
38		577.27	125.15	64.74	43.63	34.33	30.38	641.04	147.47	81.46	55.94	48.34	44.15	577.27	125.15	64.74	43.63	38.35	37.09	657.55	165.04	92.51	63.39	55.99	52.73
39		586.61	127.21	65.84	44.41	34.97	32.55	651.60	153.79	85.45	58.75	51.24	47.69	586.61	127.21	65.84	45.81	42.44	41.25	691.96	176.80	100.12	68.61	61.39	58.60
40		596.05	129.29	66.96	45.20	35.62	34.96	662.23	160.67	89.91	61.86	54.51	51.76	596.05	129.29	67.12	50.78	47.13	46.09	730.37	190.57	109.14	74.77	67.75	65.55
41		605.60	131.41	68.11	46.00	38.02	37.63	672.97	168.17	94.88	65.35	58.23	56.35	605.60	131.41	69.62	56.42	52.50	51.73	773.99	206.84	119.93	82.05	75.13	73.56
42		615.25	133.56	69.27	46.83	40.81	40.61	693.62	176.48	100.44	69.24	62.51	61.54	615.25	133.56	69.27	46.83	40.81	40.61	693.62	176.48	100.44	69.24	62.51	61.54
43		625.00	135.74	70.46	47.67	43.89	43.94	719.29	185.75	106.87	73.70	67.54	67.42	625.00	135.74	70.46	47.67	43.89	43.94	719.29	185.75	106.87	73.70	67.54	67.42
44		634.85	137.94	71.68	49.34	47.28	47.66	746.57	196.12	114.18	78.73	73.36	74.09	634.85	137.94	71.68	49.34	47.28	47.66	746.57	196.12	114.18	78.73		

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(每1000元基本保险金额)

金额单位：人民币元

附加合同投保情况		未投保附加合同，或仅投保基本责任（保障计划一）					基本责任（保障计划一）+可选责任					仅投保基本责任（保障计划二）					基本责任（保障计划二）+可选责任								
投保年龄	交费期间	趸交	5年	10年	15年	20年	30年	趸交	5年	10年	15年	20年	30年	趸交	5年	10年	15年	20年	30年	趸交	5年	10年	15年	20年	30年
		0	277.22	59.91	30.82	20.62	16.07	11.55	288.42	62.33	32.06	21.45	16.71	12.01	277.05	59.88	30.81	20.62	16.07	11.55	288.26	62.30	32.04	21.44	16.71
1	282.00	60.95	31.35	20.98	16.35	11.75	293.36	63.40	32.61	21.82	17.00	12.22	281.85	60.92	31.34	20.98	16.35	11.75	293.22	63.37	32.60	21.82	17.00	12.22	
2	286.88	62.01	31.90	21.35	16.64	11.96	298.42	64.50	33.18	22.20	17.30	12.44	286.75	61.98	31.89	21.34	16.63	11.96	298.29	64.47	33.17	22.20	17.30	12.43	
3	291.86	63.09	32.45	21.72	16.93	12.17	303.58	65.62	33.75	22.59	17.60	12.65	291.75	63.06	32.44	21.71	16.92	12.17	303.47	65.59	33.74	22.58	17.60	12.65	
4	296.95	64.19	33.02	22.10	17.22	12.38	308.86	66.76	34.34	22.98	17.91	12.88	296.84	64.16	33.01	22.09	17.22	12.38	308.75	66.74	34.33	22.97	17.91	12.87	
5	302.13	65.30	33.60	22.48	17.53	12.60	314.23	67.92	34.94	23.38	18.22	13.10	302.03	65.29	33.59	22.48	17.52	12.60	314.14	67.90	34.93	23.38	18.22	13.10	
6	307.40	66.44	34.18	22.88	17.83	12.82	319.71	69.10	35.55	23.79	18.54	13.33	307.31	66.43	34.17	22.87	17.83	12.82	319.62	69.09	35.54	23.78	18.54	13.33	
7	312.77	67.60	34.78	23.28	18.15	13.05	325.28	70.31	36.17	24.20	18.87	13.57	312.69	67.59	34.77	23.27	18.14	13.05	325.20	70.29	36.16	24.20	18.87	13.57	
8	318.23	68.78	35.38	23.68	18.47	13.28	330.96	71.53	36.79	24.63	19.20	13.81	318.15	68.77	35.38	23.68	18.46	13.28	330.88	71.52	36.79	24.62	19.20	13.81	
9	323.79	69.98	36.00	24.10	18.79	13.52	336.73	72.78	37.43	25.06	19.54	14.05	323.72	69.97	35.99	24.10	18.79	13.51	336.66	72.76	37.43	25.05	19.54	14.05	
10	329.44	71.20	36.63	24.52	19.12	13.75	342.60	74.04	38.09	25.50	19.88	14.30	329.38	71.19	36.62	24.52	19.12	13.75	342.54	74.03	38.08	25.49	19.88	14.30	
11	335.19	72.44	37.27	24.95	19.46	14.00	348.57	75.33	38.75	25.94	20.23	14.55	335.13	72.43	37.26	24.95	19.46	14.00	348.51	75.32	38.75	25.94	20.23	14.55	
12	341.04	73.70	37.92	25.39	19.80	14.25	354.64	76.64	39.43	26.40	20.59	14.81	340.98	73.70	37.92	25.39	19.80	14.25	354.59	76.63	39.42	26.40	20.59	14.81	
13	346.98	74.99	38.58	25.84	20.15	14.50	360.80	77.97	40.12	26.86	20.95	15.07	346.94	74.98	38.58	25.84	20.15	14.50	360.76	77.96	40.11	26.86	20.95	15.07	
14	353.02	76.29	39.26	26.30	20.51	14.76	367.07	79.32	40.82	27.34	21.32	15.34	352.98	76.28	39.26	26.29	20.51	14.76	367.04	79.31	40.82	27.34	21.32	15.34	
15	359.16	77.62	39.95	26.76	20.87	15.02	373.44	80.70	41.54	27.82	21.70	15.62	359.13	77.62	39.95	26.76	20.87	15.02	373.41	80.70	41.54	27.82	21.70	15.62	
16	365.40	78.98	40.66	27.23	21.24	15.29	379.91	82.11	42.27	28.31	22.08	15.90	365.39	78.98	40.66	27.23	21.24	15.29	379.89	82.11	42.27	28.31	22.08	15.90	
17	371.75	80.37	41.38	27.72	21.62	15.56	386.49	83.55	43.02	28.81	22.48	16.18	371.74	80.37	41.38	27.72	21.62	15.56	386.48	83.55	43.02	28.81	22.48	16.18	
18	378.16	81.77	42.11	28.20	22.00	15.84	393.15	85.01	43.77	29.32	22.87	16.47	378.16	81.77	42.11	28.20	22.00	15.84	393.15	85.01	43.77	29.32	22.87	16.47	
19	384.59	83.17	42.82	28.68	22.38	16.11	399.84	86.46	44.52	29.82	23.26	16.75	384.59	83.17	42.82	28.68	22.38	16.11	399.84	86.46	44.52	29.82	23.26	16.75	
20	391.13	84.58	43.55	29.17	22.76	16.39	406.65	87.94	45.28	30.33	23.66	17.04	391.13	84.58	43.55	29.17	22.76	16.39	406.65	87.94	45.28	30.33	23.66	17.04	
21	397.77	86.02	44.29	29.67	23.15	16.68	413.57	89.43	46.05	30.85	24.07	17.34	397.77	86.02	44.29	29.67	23.15	16.68	413.57	89.43	46.05	30.85	24.07	17.34	
22	404.54	87.48	45.05	30.18	23.54	16.97	420.61	90.96	46.84	31.38	24.48	17.64	404.54	87.48	45.05	30.18	23.54	16.97	420.61	90.96	46.84	31.38	24.48	17.64	
23	411.41	88.97	45.81	30.69	23.95	17.26	427.78	92.51	47.64	31.91	24.90	17.95	411.41	88.97	45.81	30.69	23.95	17.26	427.78	92.51	47.64	31.91	24.90	17.95	
24	418.41	90.48	46.59	31.22	24.36	17.56	435.06	94.09	48.45	32.46	25.33	18.26	418.41	90.48	46.59	31.22	24.36	17.56	435.06	94.09	48.45	32.46	25.33	18.26	
25	425.53	92.02	47.39	31.75	24.78	17.87	442.48	95.69	49.28	33.02	25.77	18.59	425.53	92.02	47.39	31.75	24.78	17.87	442.48	95.69	49.28	33.02	25.77	18.59	
26	432.77	93.59	48.20	32.30	25.21	18.19	450.02	97.32	50.12	33.58	26.21	18.91	432.77	93.59	48.20	32.30	25.21	18.19	450.02	97.32	50.12	33.58	26.21	18.91	
27	440.14	95.19	49.02	32.85	25.64	18.51	457.69	98.98	50.98	34.16	26.66	19.25	440.14	95.19	49.02	32.85	25.64	18.51	457.69	98.98	50.98	34.16	26.66	19.25	
28	447.63	96.81	49.86	33.41	26.09	18.84	465.50	100.67	51.85	34.75	27.13	19.59	447.63	96.81	49.86	33.41	26.09	18.84	465.50	100.67	51.85	34.75	27.13	19.59	
29	455.25	98.46	50.71	33.99	26.54	19.18	473.44	102.39	52.74	35.35	27.60	20.14	455.25	98.46	50.71	33.99	26.54	19.18	473.44	102.39	52.74	35.35	27.60	19.99	
30	463.00	100.14	51.58	34.58	27.00	19.52	481.51	104.14	53.64	35.96	28.08	21.07	463.00	100.14	51.58	34.58	27.00	19.52	481.51	104.14	53.64	35.96	28.08	21.07	
31	470.87	101.85	52.47	35.17	27.47	19.88	489.72	105.92	54.57	36.58	28.57	22.08	470.87	101.85	52.47	35.17	27.47	19.88	489.72	105.92	54.57	36.58	28.57	22.29	
32	478.88	103.58	53.37	35.78	27.95	20.24	498.06	107.73	55.50	37.21	29.07	23.20	478.88	103.58	53.37	35.78	27.95	20.24	498.06	107.73	55.50	37.21	29.07	23.69	
33	487.02	105.35	54.28	36.40	28.45	20.61	506.54	109.57	56.46	37.86	29.59	24.42	487.02	105.35	54.28	36.40	28.45	20.61	506.54	109.57	56.46	37.86	29.59	25.28	
34	495.28	107.14	55.21	37.03	28.95	20.99	515.16	111.44	57.43	38.52	30.11	25.76	495.28	107.14	55.21	37.03	28.95	20.99	515.16	111.44	57.43	38.52	30.98	27.11	
35	503.68	108.97	56.16	37.68	29.46	21.38	523.91	113.34	58.42	39.19	31.13	27.25	503.68	108.97	56.16	37.68	29.46	21.38	523.91	113.34	58.42	39.19	32.84	29.22	
36	512.21	110.82	57.13	38.33	29.98	21.78	532.81	115.28	59.42	39.87	32.58	28.90	512.21	110.82	57.13	38.33	29.98	22.23	532.81	115.28	59.42	40.61	34.98	31.63	
37	520.87	112.71	58.11	39.00	30.52	22.19	541.84	117.24	60.45	40.57	34.16	30.71	520.87	112.71	58.11	39.00	30.52	24.11	541.84	117.24	62.38	43.08	37.46	34.37	
38	529.66	114.62	59.11	39.69	31.06	22.69	551.01	119.24	61.49	41.54	35.89	32.70	529.66	114.62	59.11	39.69	31.06	26.23	551.01	119.24	66.40	45.91	40.33	37.46	
39	538.59	116.57	60.13	40.38	31.62	24.07	560.32	121.27	62.58	43.40	37.76	34.87	538.59	116.57	60.13	40.38	31.62	28.64	560.32	125.98	71.07	49.17	43.67	40.91	
40	547.64	118.54	61.16	41.09	32.19	25.55	569.76	123.33	63.58	45.39	39.82	37.22	547.64	118.54	61.16	41.09	32.65	31.35	569.76	134.36	76.50	52.97	47.49	44.78	
41	556.82	120.55	62.22	41.81	32.77	27.12	579.34	125.43	64.60	47.55	42.09	39.76	556.82	120.55	62.22	41.81	35.78	34.44	579.34	144.07	82.92	57.36	51.83	49.14	
42	566.12	122.59	63.29	42.55	33.36	28.81	589.06	127.55	65.71	49.87	44.56	42.51	566.12	122.59	63.29	42.55	39.30	37.94	589.06	155.43	90.34	62.42	56.71	54.05	
43	575.55	124.65	64.38	43.30	33.97	30.60	598.92	131.65	66.85	52.41	47.26	45.47	575.55	124.65	64.38	43.30	40.26	41.91	619.37	168.91	98.93	68.17	62.17	59.59	
44	585.11	126.75	65.49	44.06	34.59	32.52	608.90	137.27	68.00	55.15	50.21	48.70	585.11	126.75	65.49	44.06	41.73	46.46	659.30	184.52	108.59	74.61	68.29	65.88	
45	594.79	128.88	66.62	44.84	35.22		619.02	143.28	69.17	58.15	53.39		594.79	131.79	66.62	44.84	42.77	56.84	705.26	202.34	119.55	81.80	75.17		
46	604.59	131.04	67.76	45.64	36.84																				