

附件1-3：

民生人寿保险股份有限公司
如意鑫康终身重大疾病保险费率表

基本保险金额：1000元 货币单位：人民币元

投保年龄	保险期间：终身									
	男					女				
	一次交清	十年交	十五年交	二十年交	三十年交	一次交清	十年交	十五年交	二十年交	三十年交
0	205.14	23.61	16.90	13.56	10.84	187.03	21.52	15.40	12.36	9.87
1	209.44	24.09	17.24	13.84	11.06	190.61	21.92	15.68	12.58	10.05
2	214.13	24.62	17.62	14.14	11.31	194.62	22.36	16.00	12.84	10.26
3	219.22	25.19	18.03	14.47	11.58	199.08	22.87	16.36	13.13	10.49
4	224.64	25.81	18.47	14.83	11.87	203.89	23.42	16.76	13.45	10.75
5	230.32	26.46	18.94	15.21	12.17	208.95	23.99	17.17	13.78	11.02
6	236.25	27.14	19.43	15.60	12.49	214.25	24.60	17.61	14.13	11.30
7	242.40	27.85	19.94	16.01	12.82	219.75	25.23	18.06	14.50	11.60
8	248.76	28.58	20.46	16.44	13.17	225.45	25.89	18.53	14.87	11.91
9	255.31	29.34	21.01	16.88	13.53	231.34	26.57	19.02	15.27	12.23
10	262.06	30.12	21.57	17.33	13.90	237.41	27.27	19.52	15.67	12.56
11	269.01	30.92	22.15	17.80	14.28	243.64	27.99	20.04	16.09	12.90
12	276.16	31.75	22.75	18.28	14.68	250.03	28.72	20.57	16.52	13.25
13	283.49	32.60	23.36	18.78	15.09	256.58	29.48	21.11	16.96	13.62
14	291.00	33.47	23.99	19.29	15.51	263.31	30.26	21.67	17.42	13.99
15	298.70	34.37	24.64	19.81	15.94	270.21	31.06	22.25	17.88	14.38
16	306.59	35.29	25.30	20.35	16.39	277.30	31.88	22.84	18.36	14.78
17	314.67	36.23	25.98	20.91	16.86	284.60	32.73	23.45	18.86	15.20
18	322.96	37.19	26.68	21.48	17.33	292.10	33.60	24.08	19.38	15.63
19	331.44	38.18	27.40	22.06	17.83	299.80	34.49	24.73	19.90	16.07
20	340.14	39.20	28.13	22.66	18.34	307.70	35.41	25.40	20.45	16.54
21	349.06	40.24	28.89	23.28	18.87	315.81	36.36	26.08	21.01	17.01
22	358.20	41.31	29.67	23.92	19.43	324.13	37.33	26.79	21.59	17.51
23	367.58	42.41	30.47	24.58	20.00	332.67	38.33	27.52	22.20	18.03
24	377.21	43.54	31.29	25.26	20.60	341.45	39.36	28.27	22.82	18.56
25	387.10	44.71	32.14	25.97	21.23	350.46	40.42	29.05	23.46	19.12
26	397.23	45.90	33.02	26.70	21.88	359.70	41.51	29.85	24.12	19.69
27	407.62	47.13	33.92	27.45	22.56	369.16	42.63	30.68	24.81	20.29
28	418.26	48.39	34.86	28.24	23.28	378.85	43.78	31.52	25.52	20.91
29	429.18	49.69	35.82	29.05	24.03	388.75	44.96	32.40	26.25	21.55
30	440.38	51.03	36.81	29.89	24.81	398.87	46.18	33.30	27.01	22.22
31	451.87	52.41	37.84	30.77	25.64	409.21	47.42	34.22	27.79	22.91
32	463.65	53.83	38.91	31.69	26.51	419.76	48.70	35.18	28.59	23.62
33	475.74	55.30	40.02	32.65	27.42	430.54	50.00	36.16	29.42	24.36
34	488.16	56.82	41.18	33.66	28.39	441.54	51.35	37.16	30.27	25.13
35	500.89	58.40	42.38	34.71	29.41	452.76	52.73	38.20	31.16	25.93
36	513.95	60.02	43.63	35.81	30.50	464.19	54.14	39.27	32.06	26.76
37	527.32	61.71	44.94	36.97	31.64	475.82	55.58	40.37	33.00	27.62
38	541.01	63.45	46.30	38.18	32.86	487.64	57.06	41.49	33.96	28.52
39	554.99	65.25	47.71	39.45	34.15	499.63	58.57	42.64	34.95	29.44
40	569.27	67.11	49.19	40.77	35.51	511.79	60.11	43.81	35.96	30.41
41	583.81	69.03	50.72	42.16		524.10	61.68	45.01	37.00	
42	598.60	71.01	52.31	43.61		536.56	63.28	46.24	38.07	
43	613.65	73.06	53.97	45.12		549.16	64.90	47.49	39.16	
44	628.94	75.18	55.69	46.71		561.88	66.55	48.76	40.28	
45	644.45	77.37	57.48	48.37		574.73	68.23	50.06	41.43	
46	660.14	79.61	59.32	50.10		587.71	69.92	51.39	42.61	
47	675.95	81.91	61.22	51.91		600.83	71.65	52.74	43.83	
48	691.84	84.25	63.18	53.79		614.12	73.41	54.13	45.10	
49	707.79	86.63	65.18	55.75		627.62	75.21	55.57	46.42	
50	723.79	89.05	67.24	57.81		641.36	77.06	57.05	47.80	
51	739.81	91.51	69.37			655.34	78.96	58.59		
52	755.94	94.02	71.59			669.60	80.92	60.20		
53	772.21	96.61	73.90			684.13	82.94	61.88		
54	788.65	99.27	76.35			698.98	85.05	63.65		
55	805.30	102.05	78.95			714.18	87.25	65.54		
56	822.24	104.97				729.77	89.55			
57	839.54	108.06				745.77	91.97			
58	857.24	111.35				762.21	94.51			
59	875.36	114.89				779.06	97.20			
60	893.90	118.70				796.33	100.06			

备注：期交方式下投保人可以选择的交费方式有年交、半年交、季交、月交四种，上表给出的费率是年交方式下的费率，半年交、季交、月交方式的费率按以下方式进行调整：半年交费率=年交费率×0.52；季交费率=年交费率×0.27；月交费率=年交费率×0.09。