

农银人寿金穗万物生重大疾病保险（2023）
保险费率表

每 1000 元基本保险金额对应的年交保险费

单位：元

保险期间	终身							
交费期间	3 年交		5 年交		10 年交		20 年交	
年龄\性别	男	女	男	女	男	女	男	女
0	61.2	53.6	37.8	33.1	20.4	17.9	11.8	10.3
1	62.9	55.1	38.8	34.0	21.0	18.4	12.1	10.6
2	64.6	56.6	39.8	34.9	21.5	18.9	12.4	10.9
3	66.3	58.1	40.9	35.8	22.1	19.4	12.7	11.2
4	68.2	59.7	42.0	36.8	22.8	19.9	13.1	11.5
5	70.1	61.4	43.2	37.9	23.4	20.5	13.5	11.8
6	72.1	63.2	44.5	38.9	24.1	21.1	13.9	12.1
7	74.2	65.0	45.8	40.1	24.8	21.7	14.3	12.5
8	76.4	66.9	47.1	41.2	25.5	22.3	14.7	12.9
9	78.6	68.8	48.5	42.4	26.2	23.0	15.1	13.3
10	80.9	70.8	49.9	43.7	27.0	23.6	15.6	13.7
11	83.3	72.9	51.3	44.9	27.8	24.3	16.0	14.1
12	85.7	75.0	52.8	46.3	28.6	25.0	16.5	14.5
13	88.2	77.2	54.4	47.6	29.4	25.8	17.0	14.9
14	90.7	79.4	55.9	49.0	30.3	26.5	17.5	15.4
15	93.3	81.7	57.5	50.4	31.2	27.3	18.0	15.9
16	96.0	84.1	59.2	51.8	32.1	28.1	18.6	16.3
17	98.8	86.5	60.9	53.3	33.0	28.9	19.1	16.8
18	101.6	89.0	62.7	54.9	34.0	29.8	19.7	17.4
19	104.4	91.5	64.4	56.4	34.9	30.6	20.3	17.9
20	107.3	94.0	66.2	58.0	35.9	31.5	20.9	18.4
21	110.3	96.7	68.1	59.7	36.9	32.4	21.5	19.0
22	113.3	99.4	69.9	61.3	38.0	33.3	22.1	19.6
23	116.4	102.1	71.9	63.0	39.0	34.3	22.7	20.2
24	119.6	104.9	73.9	64.8	40.1	35.3	23.4	20.8
25	122.9	107.8	75.9	66.6	41.2	36.3	24.1	21.5
26	126.3	110.8	78.0	68.5	42.4	37.3	24.8	22.2
27	129.7	113.8	80.1	70.4	43.6	38.4	25.5	22.9
28	133.3	117.0	82.3	72.3	44.8	39.5	26.3	23.6
29	136.9	120.1	84.6	74.3	46.0	40.7	27.1	24.4
30	140.6	123.4	86.9	76.4	47.3	41.9	27.9	25.1
31	144.4	126.7	89.2	78.5	48.7	43.1	28.8	25.9
32	148.3	130.1	91.7	80.6	50.0	44.3	29.7	26.7
33	152.3	133.5	94.2	82.8	51.5	45.6	30.6	27.5

34	156.4	137.0	96.7	85.0	52.9	46.9	31.6	28.4
35	160.5	140.5	99.4	87.3	54.4	48.2	32.6	29.2
36	164.8	144.1	102.1	89.6	55.9	49.6	33.6	30.1
37	169.2	147.8	104.8	92.0	57.5	51.0	34.7	31.0
38	173.6	151.6	107.6	94.4	59.2	52.4	35.9	31.9
39	178.1	155.4	110.5	96.9	60.8	53.9	37.1	32.9
40	182.7	159.3	113.4	99.4	62.6	55.4	38.3	33.8
41	187.4	163.2	116.4	101.9	64.4	56.8	39.6	34.8
42	192.2	167.2	119.5	104.4	66.2	58.3	41.0	35.8
43	197.1	171.1	122.6	107.0	68.1	59.8	42.4	36.8
44	202.1	175.1	125.9	109.5	70.1	61.3	43.9	37.8
45	207.2	179.1	129.1	112.1	72.1	62.7	45.5	38.8
46	212.3	183.0	132.5	114.6	74.2	64.2	47.1	39.9
47	217.5	187.1	135.9	117.1	76.4	65.7	48.8	40.9
48	222.8	191.1	139.4	119.7	78.6	67.3	50.6	42.0
49	228.2	195.3	143.0	122.4	81.0	68.9	52.4	43.2
50	233.6	199.5	146.6	125.1	83.3	70.5	54.3	44.4
51	239.1	203.8	150.3	127.9	85.8	72.3	56.4	45.6
52	244.7	208.3	154.1	130.9	88.4	74.1	58.5	47.0
53	250.4	213.0	158.0	133.9	91.0	76.0	60.7	48.4
54	256.2	217.8	162.0	137.0	93.8	77.9	63.1	49.9
55	262.0	222.7	166.0	140.3	96.6	80.0	65.5	51.5
56	267.9	227.7	170.2	143.6	99.5	82.0		
57	273.9	232.8	174.4	147.0	102.5	84.2		
58	280.0	238.0	178.7	150.5	105.6	86.4		
59	286.1	243.3	183.0	154.0	108.7	88.7		
60	292.3	248.6	187.4	157.5	112.0	91.1		