

农银人寿附加臻爱宝倍（2026）重大疾病保险现金价值表全表
1000元基本保险金额对应的年末现金价值
单位：元

10年交		保20年 男性																	
保单年度\投保年龄		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.1
2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.2
3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.1	0.1	0.2	0.2	0.2	0.3	0.4	0.5	0.6
4	0.0	0.0	0.1	0.3	0.5	0.7	0.8	0.9	1.0	1.0	1.1	1.2	1.3	1.4	1.6	1.8	2.0	2.3	
5	0.3	0.6	0.8	1.1	1.3	1.5	1.6	1.8	1.9	2.0	2.1	2.3	2.5	2.7	3.0	3.3	3.7	4.1	
6	1.0	1.3	1.6	1.9	2.1	2.3	2.5	2.7	2.8	3.0	3.2	3.5	3.8	4.1	4.5	5.0	5.5	6.1	
7	1.9	2.2	2.4	2.7	3.0	3.2	3.4	3.6	3.9	4.1	4.4	4.7	5.1	5.6	6.1	6.7	7.3	8.1	
8	2.8	3.1	3.4	3.6	3.9	4.1	4.4	4.6	4.9	5.3	5.6	6.1	6.5	7.1	7.7	8.5	9.3	10.2	
9	3.8	4.1	4.3	4.6	4.8	5.1	5.4	5.7	6.1	6.5	6.9	7.5	8.0	8.7	9.5	10.4	11.3	12.4	
10	4.9	5.1	5.3	5.5	5.8	6.1	6.4	6.8	7.3	7.8	8.3	8.9	9.6	10.4	11.3	12.3	13.4	14.8	
11	4.6	4.8	5.0	5.2	5.4	5.7	6.1	6.4	6.9	7.4	7.9	8.5	9.2	9.9	10.8	11.7	12.9	14.1	
12	4.2	4.4	4.6	4.8	5.0	5.3	5.6	6.0	6.4	6.9	7.4	8.0	8.6	9.3	10.1	11.1	12.2	13.4	
13	3.9	4.0	4.2	4.4	4.6	4.9	5.2	5.5	5.9	6.4	6.9	7.4	8.0	8.6	9.4	10.3	11.3	12.5	
14	3.4	3.6	3.7	3.9	4.1	4.4	4.7	5.0	5.4	5.8	6.2	6.7	7.2	7.9	8.6	9.4	10.4	11.5	
15	3.0	3.1	3.2	3.4	3.6	3.8	4.1	4.4	4.7	5.1	5.5	5.9	6.4	7.0	7.6	8.4	9.3	10.3	
16	2.5	2.6	2.7	2.8	3.0	3.2	3.5	3.7	4.0	4.3	4.6	5.0	5.4	5.9	6.5	7.2	7.9	8.8	
17	1.9	2.0	2.1	2.2	2.4	2.6	2.8	3.0	3.2	3.4	3.7	4.0	4.3	4.7	5.2	5.8	6.4	7.1	
18	1.3	1.4	1.5	1.6	1.7	1.8	1.9	2.1	2.2	2.4	2.6	2.8	3.1	3.4	3.7	4.1	4.6	5.1	
19	0.7	0.7	0.8	0.8	0.9	1.0	1.0	1.1	1.2	1.3	1.4	1.5	1.6	1.8	2.0	2.2	2.5	2.8	
20	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	

10年交		保20年 女性																	
保单年度\投保年龄		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.1	0.1	0.2
2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.1	0.2	0.3	0.3
3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.1	0.2	0.2	0.3	0.4	0.5	0.6	0.7	0.9
4	0.0	0.0	0.0	0.2	0.4	0.6	0.7	0.8	0.9	0.9	1.0	1.2	1.4	1.6	1.8	2.1	2.4	2.7	
5	0.2	0.4	0.6	0.8	1.0	1.2	1.4	1.5	1.6	1.8	2.0	2.2	2.5	2.8	3.2	3.7	4.2	4.7	
6	0.8	1.0	1.3	1.5	1.7	1.9	2.1	2.3	2.5	2.7	3.0	3.3	3.7	4.2	4.7	5.4	6.0	6.8	
7	1.5	1.7	2.0	2.2	2.5	2.7	2.9	3.1	3.4	3.7	4.1	4.5	5.0	5.6	6.3	7.1	8.0	9.0	
8	2.3	2.5	2.7	3.0	3.2	3.5	3.7	4.0	4.3	4.7	5.2	5.7	6.4	7.2	8.0	9.0	10.1	11.3	
9	3.1	3.3	3.5	3.8	4.0	4.3	4.6	4.9	5.3	5.8	6.4	7.1	7.8	8.7	9.8	10.9	12.2	13.7	
10	4.0	4.2	4.4	4.6	4.8	5.1	5.5	5.9	6.4	7.0	7.6	8.4	9.3	10.4	11.6	12.9	14.5	16.2	
11	3.7	3.9	4.1	4.3	4.6	4.8	5.2	5.6	6.1	6.7	7.3	8.1	9.0	10.0	11.2	12.5	14.0	15.7	
12	3.5	3.6	3.8	4.0	4.2	4.5	4.9	5.3	5.7	6.3	6.9	7.7	8.5	9.5	10.7	12.0	13.4	15.0	
13	3.1	3.3	3.4	3.6	3.9	4.2	4.5	4.9	5.3	5.8	6.4	7.2	8.0	9.0	10.1	11.3	12.7	14.2	
14	2.8	2.9	3.1	3.3	3.5	3.8	4.1	4.4	4.9	5.3	5.9	6.6	7.4	8.3	9.3	10.4	11.7	13.1	
15	2.4	2.5	2.7	2.9	3.1	3.3	3.6	3.9	4.3	4.7	5.3	5.9	6.6	7.4	8.4	9.4	10.5	11.8	
16	2.0	2.1	2.3	2.4	2.6	2.8	3.1	3.3	3.7	4.1	4.5	5.1	5.7	6.4	7.2	8.1	9.1	10.1	
17	1.6	1.7	1.8	1.9	2.1	2.2	2.4	2.7	2.9	3.3	3.7	4.1	4.6	5.2	5.9	6.6	7.3	8.2	
18	1.1	1.2	1.3	1.4	1.5	1.6	1.7	1.9	2.1	2.3	2.6	3.0	3.3	3.8	4.2	4.7	5.3	5.9	
19	0.6	0.6	0.7	0.7	0.8	0.8	0.9	1.0	1.1	1.3	1.4	1.6	1.8	2.0	2.3	2.5	2.8	3.2	
20	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	

10年交		保25年 男性																	
保单年度\投保年龄		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.2	0.2	0.3	0.3
2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.2	0.2	0.2	0.3	0.3	0.3	0.4	0.5	0.6	0.7
3	0.0	0.0	0.0	0.0	0.1	0.3	0.4	0.5	0.5	0.6	0.6	0.7	0.8	0.9	1.0	1.2	1.4	1.6	
4	0.1	0.4	0.7	0.9	1.2	1.4	1.6	1.7	1.9	2.0	2.2	2.4	2.6	2.9	3.2	3.6	4.0	4.5	
5	1.1	1.4	1.7	2.0	2.3	2.6	2.8	3.1	3.3	3.5	3.8	4.1	4.5	5.0	5.5	6.1	6.8	7.5	
6	2.1	2.5	2.8	3.2	3.5	3.9	4.2	4.5	4.8	5.2	5.6	6.1	6.6	7.3	8.0	8.9	9.8	10.8	
7	3.3	3.7	4.1	4.5	4.8	5.2	5.6	6.0	6.4	6.9	7.5	8.1	8.9	9.7	10.7	11.8	13.0	14.3	
8	4.6	5.0	5.4	5.8	6.2	6.6	7.1	7.6	8.1	8.7	9.5	10.3	11.2	12.3	13.5	14.9	16.4	18.0	
9	5.9	6.4	6.8	7.2	7.7	8.2	8.7	9.3	10.0	10.7	11.6	12.6	13.8	15.1	16.5	18.2	20.0	22.0	
10	7.4	7.8	8.3	8.7	9.2	9.8	10.4	11.1	11.9	12.8	13.9	15.1	16.5	18.0	19.7	21.6	23.7	26.1	
11	7.2	7.6	8.0	8.5	9.0	9.5	10.2	10.9	11.7	12.6	13.7	14.9	16.3	17.8	19.5	21.4	23.6	25.9	
12	7.0	7.4	7.8	8.2	8.7	9.3	9.9	10.6	11.5	12.4	13.5	14.7	16.0	17.5	19.3	21.2	23.3	25.7	
13	6.8	7.1	7.5	7.9	8.4	9.0	9.6	10.4	11.2	12.1	13.1	14.3	15.7	17.2	18.9	20.8	23.0	25.3	
14	6.4	6.8	7.2	7.6	8.1	8.7	9.3	10.0	10.8	11.7	12.8	13.9	15.3	16.8	18.5	20.4	22.5	24.9	
15	6.1	6.4	6.8	7.3	7.8	8.3	8.9	9.6	10.4	11.3	12.3	13.4	14.8	16.2	17.9	19.8	21.9	24.2	
16	5.7	6.1	6.4	6.9	7.4	7.9	8.5	9.2	9.9	10.8	11.7	12.9	14.1	15.6	17.2	19.1	21.1	23.3	
17	5.3	5.6	6.0	6.4	6.9	7.4	8.0	8.6	9.3	10.1	11.1	12.2	13.4	14.8	16.4	18.2	20.1	22.3	
18	4.9	5.2	5.5	5.9	6.4	6.9	7.4	8.0	8.6	9.4	10.3	11.3	12.5	13.9	15.4	17.0	18.9	20.9	
19	4.4	4.7	5.0	5.4	5.8	6.2	6.7	7.2	7.9	8.6	9.4	10.4	11.5	12.7	14.1	15.7	17.4	19.2	
20	3.8	4.1	4.4	4.7	5.1	5.5	5.9	6.4	7.0	7.6	8.4	9.3	10.3	11.4	12.7	14.0	15.5	17.2	
21	3.2	3.5	3.7	4.0	4.3	4.6	5.0	5.4	5.9	6.5	7.2	7.9	8.8	9.8	10.9	12.1	13.4	14.8	
22	2.6	2.8	3.0	3.2	3.4	3.7	4.0	4.3	4.7	5.2	5.8	6.4	7.1	7.9	8.8	9.7	10.8	11.9	
23	1.8	1.9	2.1	2.2	2.4	2.6	2.8	3.1	3.4	3.7	4.1	4.6	5.1	5.7	6.3	7.0	7.7	8.5	
24	1.0	1.0	1.1	1.2	1.3	1.4	1.5	1.6	1.8	2.0	2.2	2.5	2.8	3.1	3.4	3.7	4.1	4.6	
25	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	

10年交		保25年 女性																	
保单年度\投保年龄		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.1	0.1	0.2	0.2	0.2	0.3	0.3	0.4	0.4	
2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.2	0.2	0.3	0.3	0.4	0.4	0.5	0.6	0.7	0.8	1.0</

