

中荷房贷宝定期寿险 年缴费率表（每万元基本保额） 单位：元

男性																													
年龄\缴费年期	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30			
18	55.7	57.1	59.3	61.8	64.8	68	71.5	75.3	79.4	83.6	88.1	92.8	97.8	103	108.5	114.3	120.3	126.6	133.2	140.2	147.5	155.1	163.1	171.5	180.2	189.5			
19	58.8	60.1	62.3	64.9	68	71.3	75	79	83.2	87.7	92.4	97.4	102.7	108.3	114.1	120.3	126.7	133.4	140.5	147.9	155.7	163.9	172.4	181.4	190.8	200.7			
20	61.3	62.6	64.9	67.6	70.8	74.3	78.2	82.4	86.9	91.6	96.6	102	107.6	113.5	119.8	126.4	133.2	140.3	147.9	155.8	164.2	172.9	182	191.7	201.7	212.3			
21	63.5	64.9	67.2	70.1	73.5	77.2	81.3	85.8	90.6	95.6	100.9	106.6	112.6	118.9	125.6	132.6	139.8	147.5	155.6	164.1	173	182.3	192.1	202.5	213.2	224.7			
22	65.5	67	69.5	72.6	76.2	80.1	84.5	89.2	94.3	99.7	105.4	111.5	117.9	124.6	131.7	139.2	147	155.1	163.8	172.9	182.5	192.5	203	214.1	225.6	238			
23	67.6	69.2	71.9	75.2	79	83.2	87.9	93	98.4	104.1	110.2	116.7	123.6	130.8	138.4	146.4	154.7	163.5	172.7	182.5	192.8	203.5	214.8	226.7	239.1	252.5			
24	69.8	71.6	74.5	78	82.2	86.7	91.7	97.1	102.9	109.1	115.6	122.6	129.9	137.6	145.7	154.3	163.2	172.6	182.5	193	204.1	215.6	227.7	240.5	254	268.5			
25	72.3	74.3	77.5	81.3	85.7	90.5	95.9	101.7	108	114.6	121.6	129	136.9	145.1	153.8	163	172.6	182.7	193.4	204.6	216.5	228.8	241.9	255.9	270.5	286.3			
26	75.2	77.4	80.8	84.9	89.7	95	100.7	107	113.7	120.8	128.3	136.2	144.7	153.5	162.8	172.7	183	193.9	205.4	217.4	230.2	243.5	257.8	272.9	288.9	306.1			
27	78.6	81	84.8	89.2	94.4	100	106.3	113	120.2	127.8	135.8	144.4	153.4	162.9	173	183.6	194.7	206.3	218.7	231.7	245.4	259.9	275.4	291.9	309.4	328.4			
28	82.6	85.3	89.4	94.3	99.8	105.9	112.6	119.8	127.6	135.7	144.3	153.5	163.3	173.5	184.3	195.7	207.6	220.2	233.4	247.5	262.4	278.2	295.1	313.3	332.5	353.3			
29	87.4	90.4	94.8	100.1	106.1	112.7	119.8	127.6	135.9	144.6	153.9	163.8	174.3	185.2	196.9	209.2	222	235.5	249.8	265.1	281.4	298.7	317.2	337.2	358.3	381.3			
30	93	96.2	101	106.7	113.1	120.2	127.9	136.2	145.1	154.5	164.5	175.1	186.4	198.3	210.8	224	237.8	252.4	267.9	284.6	302.5	321.5	341.9	363.8	387.2	412.4			
31	99.1	102.7	107.9	114	120.9	128.5	136.7	145.7	155.3	165.3	176.1	187.6	199.8	212.5	226	240.2	255.1	271	288	306.2	325.9	346.8	369.3	393.4	419.2	447.5			
32	105.9	109.8	115.4	121.9	129.3	137.5	146.3	155.9	166.3	177.2	188.8	201.1	214.2	227.9	242.5	257.9	274	291.3	310	330.1	351.7	374.8	399.6	426.3	455.1	486.5			
33	113.3	117.5	123.5	130.5	138.5	147.2	156.8	167.1	178.3	190	202.5	215.8	229.9	244.7	260.4	277.1	294.7	313.8	334.4	356.5	380.4	405.8	433.3	463	495.1	529.9			
34	121.4	125.9	132.3	139.8	148.4	157.8	168.1	179.3	191.3	204	217.4	231.8	247	263	280	298.2	317.7	338.7	361.4	385.8	412.2	440.4	470.8	504.1	539.7	578.4			
35	130.3	135.1	142	150	159.3	169.4	180.6	192.6	205.6	219.2	233.7	249.1	265.6	283	301.5	321.6	343.1	366.3	391.4	418.4	447.6	478.7	513	549.9	589.5	632.5			
36	139.9	145	152.5	161.2	171.2	182.1	194.1	207.1	221.1	235.7	251.3	268.1	285.9	304.9	325.3	347.6	371.3	397	424.8	454.7	487	522	560.1	601.1	645				
37	150.4	155.9	163.8	173.2	184	195.8	208.8	222.8	237.8	253.6	270.6	288.7	308.3	329	351.7	376.4	402.7	431.1	461.9	495	531.2	570.4	612.6	658.3					
38	161.6	167.5	176.1	186.3	197.9	210.7	224.6	239.7	255.9	273	291.5	311.3	332.8	355.8	381	408.3	437.5	469	503.1	540.1	580.7	624.2	671.2						
39	173.6	180	189.3	200.3	212.9	226.6	241.6	257.9	275.5	294.1	314.3	336.1	359.8	385.5	413.5	443.8	476.2	511.1	549	590.8	635.9	684.4							
40	186.3	193.3	203.5	215.3	228.9	243.7	259.9	277.5	296.7	317.1	339.3	363.4	389.8	418.4	449.5	483.2	519.1	557.9	600.8	647.3	697.5								
41	200.1	207.7	218.6	231.4	246.1	262	279.6	298.9	319.9	342.4	366.9	393.7	423.3	455.2	489.7	527	567	610.8	658.6	710.4									
42	214.9	223.2	235	248.8	264.7	282	301.2	322.4	345.6	370.5	397.7	427.8	460.8	496.2	534.6	576.1	620.9	670.2	723.5										
43	231.1	240.1	252.9	267.8	285	304	325.1	348.5	374.3	402	432.4	466.2	502.9	542.3	584.9	631.2	682	737											
44	249	258.6	272.4	288.7	307.6	328.5	351.9	378	406.6	437.4	471.9	509.5	550.3	594.2	641.6	694.3	750.9												
45	268.6	279	294.1	311.9	332.8	356.1	382.2	411.2	443.1	477.9	516.4	558.3	603.8	652.6	706.4	765.5													
46	290	301.4	318.1	337.9	361.1	387.1	416.3	448.7	484.4	523.8	566.7	613.4	664.1	718.9	779.8														
47	313.4	326.2	344.7	366.9	393	422.2	454.8	491.1	531.5	575.5	623.4	675.5	731.9	794.6															
48	339.1	353.6	374.5	399.6	428.9	461.6	498.2	538.9	584.6	633.7	687.1	745.2	809.7																
49	367.6	384.3	408.1	436.4	469.4	506.2	547.1	593.4	644.4	699.2	758.8	824.5																	
50	399.7	419.1	446.2	478.2	515.4	556.5	602.8	655	712	773.1	839.8																		
51	436.6	459	489.9	526.1	567.8	613.8	666.6	724.9	788.5	856.8																			
52	479.8	505.6	540.5	581.2	627.8	680.2	739.5	804.6	875.7																				
53	530.6	560	599.3	644.8	696.9	756.8	823	895.8																					
54	590.5	623.5	667.4	718.2	777.9	844.8	918.8																						
55	660.3	697.1	745.9	802.8	870.8	945.5																							
56	740.4	781.1	835.2	900.5	976.4																								
57	830.7	875.5	936.4	1010.5																									
58	930.8	980	1050.2																										
59	1040.3	1096																											
60	1159.5																												

年齡\繳費年期	女性																													
	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30				
18	25.6	26.2	27.2	28.3	29.7	31.2	32.8	34.6	36.4	38.4	40.5	42.7	45	47.5	50.1	52.8	55.7	58.7	61.8	65.1	68.6	72.3	76.2	80.3	84.5	89.1				
19	26.8	27.4	28.4	29.6	31.1	32.6	34.3	36.2	38.2	40.2	42.4	44.8	47.3	49.9	52.7	55.6	58.7	61.9	65.2	68.8	72.6	76.5	80.7	85.1	89.7	94.7				
20	28	28.6	29.6	30.9	32.4	34	35.8	37.8	39.9	42.1	44.4	47	49.6	52.4	55.4	58.5	61.8	65.2	68.8	72.7	76.7	81	85.5	90.3	95.3	100.7				
21	29	29.6	30.7	32.1	33.7	35.4	37.3	39.4	41.6	44	46.5	49.2	52.1	55.1	58.3	61.6	65.1	68.8	72.7	76.8	81.2	85.8	90.6	95.9	101.3	107.3				
22	30	30.7	31.8	33.3	35	36.8	38.9	41.1	43.5	46	48.7	51.6	54.7	57.9	61.3	64.9	68.6	72.6	76.8	81.2	86	91	96.3	102	108	114.4				
23	30.9	31.7	33	34.5	36.4	38.3	40.5	42.9	45.5	48.2	51.1	54.2	57.5	61	64.6	68.5	72.5	76.8	81.3	86.1	91.3	96.7	102.5	108.7	115.3	122.4				
24	32	32.9	34.3	35.9	37.9	40	42.4	44.9	47.7	50.6	53.8	57.1	60.6	64.3	68.3	72.4	76.8	81.4	86.3	91.6	97.2	103.1	109.4	116.2	123.4	131.3				
25	33.2	34.2	35.7	37.5	39.6	41.9	44.4	47.2	50.2	53.4	56.8	60.3	64.1	68.1	72.3	76.8	81.5	86.6	91.9	97.6	103.8	110.2	117.2	124.7	132.6	141.3				
26	34.6	35.7	37.4	39.3	41.6	44.1	46.9	49.9	53.1	56.5	60.1	64	68	72.3	76.9	81.8	86.9	92.4	98.2	104.5	111.2	118.3	125.9	134.2	143	152.6				
27	36.3	37.5	39.3	41.5	43.9	46.7	49.6	52.9	56.4	60	63.9	68.1	72.5	77.1	82.1	87.4	93	99	105.3	112.2	119.6	127.4	135.8	145	154.7	165.3				
28	38.4	39.7	41.7	44	46.7	49.6	52.9	56.4	60.1	64	68.2	72.7	77.5	82.6	88	93.7	99.8	106.4	113.4	120.9	129	137.7	147.1	157.2	168	179.8				
29	40.8	42.3	44.4	46.9	49.9	53	56.5	60.3	64.3	68.6	73.1	78	83.2	88.7	94.6	100.9	107.6	114.7	122.5	130.8	139.7	149.4	159.7	170.9	183	196				
30	43.6	45.2	47.5	50.3	53.4	56.9	60.6	64.6	69	73.6	78.5	83.8	89.5	95.5	101.9	108.9	116.2	124.1	132.6	141.8	151.8	162.4	174	186.4	199.8	214.4				
31	46.7	48.5	51	54	57.4	61	65.1	69.4	74.1	79.1	84.5	90.3	96.5	103	110.1	117.7	125.8	134.6	144	154.2	165.3	177.1	189.9	203.8	218.7	235				
32	50.1	52	54.8	58	61.6	65.6	69.9	74.6	79.8	85.2	91	97.3	104.1	111.4	119.1	127.5	136.5	146.2	156.7	168	180.3	193.5	207.7	223.2	239.9	258.1				
33	53.8	55.9	58.8	62.3	66.2	70.5	75.2	80.3	85.9	91.8	98.2	105.2	112.6	120.6	129.2	138.5	148.4	159.2	170.8	183.4	197.1									

年齡\繳費年期	女性																													
	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30				
18	25.6	26.2	27.2	28.3	29.7	31.2	32.8	34.6	36.4	38.4	40.5	42.7	45	47.5	50.1	52.8	55.7	58.7	61.8	65.1	68.6	72.3	76.2	80.3	84.5	89.1				
19	26.8	27.4	28.4	29.6	31.1	32.6	34.3	36.2	38.2	40.2	42.4	44.8	47.3	49.9	52.7	55.6	58.7	61.9	65.2	68.8	72.6	76.5	80.7	85.1	89.7	94.7				
20	28	28.6	29.6	30.9	32.4	34	35.8	37.8	39.9	42.1	44.4	47	49.6	52.4	55.4	58.5	61.8	65.2	68.8	72.7	76.7	81	85.5	90.3	95.3	100.7				
21	29	29.6	30.7	32.1	33.7	35.4	37.3	39.4	41.6	44	46.5	49.2	52.1	55.1	58.3	61.6	65.1	68.8	72.7	76.8	81.2	85.8	90.6	95.9	101.3	107.3				
22	30	30.7	31.8	33.3	35	36.8	38.9	41.1	43.5	46	48.7	51.6	54.7	57.9	61.3	64.9	68.6	72.6	76.8	81.2	86	91	96.3	102	108	114.4				
23	30.9	31.7	33	34.5	36.4	38.3	40.5	42.9	45.5	48.2	51.1	54.2	57.5	61	64.6	68.5	72.5	76.8	81.3	86.1	91.3	96.7	102.5	108.7	115.3	122.4				
24	32	32.9	34.3	35.9	37.9	40	42.4	44.9	47.7	50.6	53.8	57.1	60.6	64.3	68.3	72.4	76.8	81.4	86.3	91.6	97.2	103.1	109.4	116.2	123.4	131.3				
25	33.2	34.2	35.7	37.5	39.6	41.9	44.4	47.2	50.2	53.4	56.8	60.3	64.1	68.1	72.3	76.8	81.5	86.6	91.9	97.6	103.8	110.2	117.2	124.7	132.6	141.3				
26	34.6	35.7	37.4	39.3	41.6	44.1	46.9	49.9	53.1	56.5	60.1	64	68	72.3	76.9	81.8	86.9	92.4	98.2	104.5	111.2	118.3	125.9	134.2	143	152.6				
27	36.3	37.5	39.3	41.5	43.9	46.7	49.6	52.9	56.4	60	63.9	68.1	72.5	77.1	82.1	87.4	93	99	105.3	112.2	119.6	127.4	135.8	145	154.7	165.3				
28	38.4	39.7	41.7	44	46.7	49.6	52.9	56.4	60.1	64	68.2	72.7	77.5	82.6	88	93.7	99.8	106.4	113.4	120.9	129	137.7	147.1	157.2	168	179.8				
29	40.8	42.3	44.4	46.9	49.9	53	56.5	60.3	64.3	68.6	73.1	78	83.2	88.7	94.6	100.9	107.6	114.7	122.5	130.8	139.7	149.4	159.7	170.9	183	196				
30	43.6	45.2	47.5	50.3	53.4	56.9	60.6	64.6	69	73.6	78.5	83.8	89.5	95.5	101.9	108.9	116.2	124.1	132.6	141.8	151.8	162.4	174	186.4	199.8	214.4				
31	46.7	48.5	51	54	57.4	61	65.1	69.4	74.1	79.1	84.5	90.3	96.5	103	110.1	117.7	125.8	134.6	144	154.2	165.3	177.1	189.9	203.8	218.7	235				
32	50.1	52	54.8	58	61.6	65.6	69.9	74.6	79.8	85.2	91	97.3	104.1	111.4	119.1	127.5	136.5	146.2	156.7	168	180.3	193.5	207.7	223.2	239.9	258.1				
33	53.8	55.9	58.8	62.3	66.2	70.5	75.2	80.3	85.9	91.8	98.2	105.2	112.6	120.6	129.2	138.5	148.4	159.2	170.8	183.4	197.1	211.8	227.6	245	263.7	284				
34	57.9	60.1	63.3	67	71.2	75.9	81	86.6	92.7	99.2	106.2	113.8	122.1	130.8	140.4	150.7	161.7	173.7	186.7	200.7	215.9	232.3	250.1	269.5	290.4	313.1				
35	62.3	64.7	68.2	72.1	76.7	81.8	87.4	93.5	100.2	107.4	115.1	123.5	132.6	142.3	152.9	164.4	176.7	190	204.5	220.2	237.1	255.4	275.4	297.1	320.4	345.9				
36	67.3	69.8	73.5	77.8	82.9	88.4	94.5	101.3	108.6	116.5	125	134.3	144.4	155.2	167	179.8	193.5	208.4	224.5	242	261	281.6	303.9	328.2	354.2					
37	72.6	75.4	79.4	84.1	89.6	95.7	102.4	109.9	118	126.7	136.1	146.4	157.7	169.7	182.9	197.1	212.4	229	247	266.5	287.9	311	336	363.1						
38	78.4	81.4	85.8	91	97.1	103.8	111.2	119.4	128.4	138	148.5	160	172.5	186	200.7	216.6	233.7	252.2	272.2	294.3	318.2	344	372							
39	84.7	88	92.8	98.6	105.2	112.6	120.8	129.9	139.9	150.6	162.4	175.2	189.2	204.2	220.6	238.4	257.4	278.1	300.8	325.5	352.3	381.1								
40	91.4	95.1	100.4	106.8	114.2	122.4	131.5	141.6	152.7	164.7	177.8	192.2	207.8	224.6	242.9	262.8	284	307.4	332.8	360.5	390.5									
41	98.6	102.8	108.8	115.9	124.1	133.2	143.4	154.7	167.1	180.5	195.2	211.2	228.7	247.5	267.9	290.1	314.1	340.4	368.9	399.8										
42	106.7	111.4	118.1	126	135.2	145.4	156.7	169.4	183.3	198.3	214.8	232.7	252.3	273.3	296.2	321.1	348.1	377.6	409.5											
43	115.8	121.2	128.7	137.5	147.8	159.2	172	186.2	201.8	218.6	237.1	257.2	279	302.6	328.1	356.3	386.7	419.7												
44	126.4	132.4	140.9	150.8	162.3	175.1	189.5	205.4	222.9	241.8	262.5	285	309.4	335.7	364.8	396.4	430.5													
45	138.6	145.4	154.9	166.1	179.1	193.5	209.7	227.5	247.2	268.3	291.4	316.6	344	373.8	406.5	442														
46	152.7	160.5	171.2	183.8	198.4	214.7	232.8	252.9	274.9	298.6	324.5	352.6	383.5	417.2	453.9															
47	169	177.8	189.9	204.1	220.6	238.8	259.2	281.7	306.4	332.9	361.9	393.5	428.6	466.5																
48	187.5	197.6	211.3	227.3	245.8	266.3	289.2	314.4	342	371.7	404.2	440.2	479.7																	
49	208.7	220.1	235.5	253.6	274.4	297.4	323	351.3	382.2	415.5	452.4	493																		
50	232.6	245.6	263	283.3	306.7	332.5	361.2	392.8	427.5	465	506.9																			
51	259.9	274.5	294.1	316.9	343.1	372	404.2	439.6	478.4	521.4																				
52	290.9	307.4	329.4	355	384.3	416.7	452.7	492.4	536.8																					
53	326.3	344.8	369.4	398	430.9	467.2	507.5	552.5																						
54	366.5	387.1	414.7	446.7	483.5	524.1	569.3																							
55	411.8	434.8	465.6	501.4	542.6	588.1																								
56	462.5	488.2	522.7	562.7	608.8																									
57	519.1	547.8	586.3	631.2																										
58	582	614.1	657.2																											
59	651.8	687.7																												
60	729.6																													