

财信吉祥人寿保险股份有限公司

财信人寿祥瑞宝2026终身寿险（万能型）年保障成本表

风险保额：1000元

货币单位：人民币元

到达年龄（周岁）	男性	女性	到达年龄（周岁）	男性	女性
18	0.3214	0.1741	62	9.7397	4.1767
19	0.3389	0.1772	63	10.6069	4.6278
20	0.3574	0.1803	64	11.5587	5.1418
21	0.3770	0.1833	65	12.6196	5.7320
22	0.3986	0.1875	66	13.8164	6.4169
23	0.4223	0.1926	67	15.1812	7.2182
24	0.4481	0.1978	68	16.7447	8.1628
25	0.4738	0.2050	69	18.5452	9.2824
26	0.5006	0.2112	70	20.6196	10.6111
27	0.5274	0.2184	71	23.0102	12.1911
28	0.5531	0.2256	72	25.7634	14.0667
29	0.5789	0.2338	73	28.9286	16.2895
30	0.6046	0.2421	74	32.5655	18.9118
31	0.6335	0.2503	75	36.7370	21.9905
32	0.6664	0.2596	76	41.5162	25.5873
33	0.7056	0.2709	77	46.9804	29.7608
34	0.7519	0.2843	78	53.2170	34.5740
35	0.8075	0.3008	79	60.3199	40.0917
36	0.8724	0.3203	80	68.3879	46.3778
37	0.9486	0.3451	81	77.9360	53.2510
38	1.0341	0.3749	82	86.6910	60.5939
39	1.1299	0.4110	83	96.2710	68.8380
40	1.2381	0.4532	84	106.7162	78.0606
41	1.3575	0.5016	85	118.0638	88.3400
42	1.4914	0.5572	86	130.3383	99.7462
43	1.6408	0.6201	87	143.5563	112.3421
44	1.8077	0.6891	88	157.7229	126.1771
45	1.9910	0.7663	89	172.8247	141.2841
46	2.1929	0.8508	90	188.8340	157.6745
47	2.4123	0.9435	91	205.7054	175.3307
48	2.6492	1.0455	92	223.3730	194.2075
49	2.9067	1.1567	93	241.7513	214.2235
50	3.1858	1.2782	94	260.7363	235.2633
51	3.4917	1.4111	95	280.2094	257.1766
52	3.8306	1.5563	96	300.0339	279.7810
53	4.2096	1.7150	97	320.0653	302.8653
54	4.6340	1.8901	98	340.1493	326.1989
55	5.1078	2.0837	99	360.1313	349.5408
56	5.6320	2.2990	100	379.8599	372.6478
57	6.2047	2.5369	101	399.1909	395.2862
58	6.8248	2.8006	102	417.9895	417.2417
59	7.4871	3.0931	103	436.1401	438.3237
60	8.1906	3.4165	104	453.5399	458.3778
61	8.9394	3.7760	105及以上	1000.0000	1000.0000

备注：如被保险人到达年龄未满18周岁，我们不收取保障成本。