

《中信保诚「安享丰年」专属商业养老保险》养老年金领取转换表

我们会根据利率、死亡率变化对养老年金领取转换表适时调整，并在我们的网站 (<https://www.citic-prudential.com.cn/>) 公布调整后的养老年金领取转换表。

● 固定期限 10 年养老年金领取转换表

(每万元保单账户价值养老年金领取金额)

单位：人民币元

| 领取年龄 | 固定期限 10 年领取 | | | |
|------|-------------|---------|-------|-------|
| | 年领 | | 月领 | |
| | 男性 | 女性 | 男性 | 女性 |
| 50 | -- | 1109.27 | -- | 93.18 |
| 51 | -- | 1109.24 | -- | 93.18 |
| 52 | -- | 1109.20 | -- | 93.17 |
| 53 | -- | 1109.15 | -- | 93.17 |
| 54 | -- | 1109.10 | -- | 93.16 |
| 55 | -- | 1109.04 | -- | 93.16 |
| 56 | -- | 1108.98 | -- | 93.15 |
| 57 | -- | 1108.91 | -- | 93.15 |
| 58 | -- | 1108.83 | -- | 93.14 |
| 59 | -- | 1108.73 | -- | 93.13 |
| 60 | 1107.65 | 1108.64 | 93.04 | 93.13 |
| 61 | 1107.48 | 1108.52 | 93.03 | 93.12 |
| 62 | 1107.28 | 1108.39 | 93.01 | 93.10 |
| 63 | 1107.08 | 1108.25 | 92.99 | 93.09 |
| 64 | 1106.84 | 1108.09 | 92.97 | 93.08 |
| 65 | 1106.59 | 1107.91 | 92.95 | 93.06 |
| 66 | 1106.30 | 1107.70 | 92.93 | 93.05 |
| 67 | 1105.97 | 1107.47 | 92.90 | 93.03 |
| 68 | 1105.60 | 1107.20 | 92.87 | 93.00 |
| 69 | 1105.14 | 1106.89 | 92.83 | 92.98 |
| 70 | 1104.61 | 1106.55 | 92.79 | 92.95 |
| 71 | 1103.94 | 1106.13 | 92.73 | 92.91 |
| 72 | 1103.13 | 1105.64 | 92.66 | 92.87 |
| 73 | 1102.16 | 1105.07 | 92.58 | 92.83 |
| 74 | 1100.99 | 1104.36 | 92.48 | 92.77 |
| 75 | 1099.65 | 1103.53 | 92.37 | 92.70 |
| 76 | 1098.10 | 1102.56 | 92.24 | 92.62 |
| 77 | 1096.38 | 1101.44 | 92.10 | 92.52 |
| 78 | 1094.51 | 1100.18 | 91.94 | 92.42 |
| 79 | 1092.50 | 1098.80 | 91.77 | 92.30 |
| 80 | 1090.38 | 1097.31 | 91.59 | 92.17 |
| 81 | 1088.17 | 1095.71 | 91.41 | 92.04 |
| 82 | 1085.88 | 1094.03 | 91.21 | 91.90 |
| 83 | 1083.53 | 1092.26 | 91.02 | 91.75 |
| 84 | 1081.12 | 1090.43 | 90.81 | 91.60 |
| 85 | 1078.62 | 1088.53 | 90.60 | 91.44 |
| 86 | 1076.06 | 1086.55 | 90.39 | 91.27 |
| 87 | 1073.39 | 1084.52 | 90.16 | 91.10 |
| 88 | 1070.64 | 1082.42 | 89.93 | 90.92 |
| 89 | 1067.79 | 1080.25 | 89.69 | 90.74 |
| 90 | 1064.86 | 1078.02 | 89.45 | 90.55 |

● 固定期限 20 年养老年金领取转换表
(每万元保单账户价值养老年金领取金额)

单位：人民币元

| 领取年 龄 | 固定期限 20 年领取 | | | |
|----------|-------------|--------|-------|-------|
| | 年领 | | 月领 | |
| | 男性 | 女性 | 男性 | 女性 |
| 50 | -- | 634.79 | -- | 53.32 |
| 51 | -- | 634.65 | -- | 53.31 |
| 52 | -- | 634.50 | -- | 53.30 |
| 53 | -- | 634.32 | -- | 53.28 |
| 54 | -- | 634.14 | -- | 53.27 |
| 55 | -- | 633.92 | -- | 53.25 |
| 56 | -- | 633.68 | -- | 53.23 |
| 57 | -- | 633.41 | -- | 53.21 |
| 58 | -- | 633.11 | -- | 53.18 |
| 59 | -- | 632.77 | -- | 53.15 |
| 60 | 629.37 | 632.39 | 52.87 | 53.12 |
| 61 | 628.75 | 631.96 | 52.82 | 53.08 |
| 62 | 628.05 | 631.47 | 52.76 | 53.04 |
| 63 | 627.24 | 630.91 | 52.69 | 53.00 |
| 64 | 626.32 | 630.28 | 52.61 | 52.94 |
| 65 | 625.27 | 629.56 | 52.52 | 52.88 |
| 66 | 624.06 | 628.73 | 52.42 | 52.81 |
| 67 | 622.68 | 627.77 | 52.31 | 52.73 |
| 68 | 621.09 | 626.67 | 52.17 | 52.64 |
| 69 | 619.28 | 625.43 | 52.02 | 52.54 |
| 70 | 617.22 | 624.01 | 51.85 | 52.42 |
| 71 | 614.89 | 622.41 | 51.65 | 52.28 |
| 72 | 612.28 | 620.61 | 51.43 | 52.13 |
| 73 | 609.40 | 618.58 | 51.19 | 51.96 |
| 74 | 606.26 | 616.32 | 50.93 | 51.77 |
| 75 | 602.89 | 613.83 | 50.64 | 51.56 |
| 76 | 599.33 | 611.12 | 50.34 | 51.33 |
| 77 | 595.62 | 608.22 | 50.03 | 51.09 |
| 78 | 591.82 | 605.17 | 49.71 | 50.83 |
| 79 | 587.98 | 601.98 | 49.39 | 50.57 |
| 80 | 584.13 | 598.70 | 49.07 | 50.29 |
| 81 | 580.30 | 595.37 | 48.75 | 50.01 |
| 82 | 576.52 | 591.99 | 48.43 | 49.73 |
| 83 | 572.79 | 588.61 | 48.11 | 49.44 |
| 84 | 569.13 | 585.22 | 47.81 | 49.16 |
| 85 | 565.54 | 581.84 | 47.51 | 48.87 |
| 86 | 562.01 | 578.49 | 47.21 | 48.59 |

● 终身领取养老年金领取转换表
(每万元保单账户价值养老年金领取金额)

单位：人民币元

| 领取年 龄 | 终身领取 | | | |
|----------|---------|---------|--------|-------|
| | 年领 | | 月领 | |
| | 男性 | 女性 | 男性 | 女性 |
| 50 | -- | 415.15 | -- | 34.87 |
| 51 | -- | 420.33 | -- | 35.31 |
| 52 | -- | 425.76 | -- | 35.76 |
| 53 | -- | 431.46 | -- | 36.24 |
| 54 | -- | 437.43 | -- | 36.74 |
| 55 | -- | 443.68 | -- | 37.27 |
| 56 | -- | 450.25 | -- | 37.82 |
| 57 | -- | 457.15 | -- | 38.40 |
| 58 | -- | 464.37 | -- | 39.01 |
| 59 | -- | 471.97 | -- | 39.65 |
| 60 | 517.03 | 479.94 | 43.43 | 40.31 |
| 61 | 527.36 | 488.29 | 44.30 | 41.02 |
| 62 | 538.14 | 497.09 | 45.20 | 41.76 |
| 63 | 549.60 | 506.30 | 46.17 | 42.53 |
| 64 | 561.65 | 515.96 | 47.18 | 43.34 |
| 65 | 574.32 | 526.19 | 48.24 | 44.20 |
| 66 | 587.84 | 536.78 | 49.38 | 45.09 |
| 67 | 601.84 | 547.99 | 50.55 | 46.03 |
| 68 | 616.78 | 559.77 | 51.81 | 47.02 |
| 69 | 632.49 | 572.03 | 53.13 | 48.05 |
| 70 | 648.95 | 585.06 | 54.51 | 49.15 |
| 71 | 666.62 | 598.56 | 56.00 | 50.28 |
| 72 | 684.67 | 612.79 | 57.51 | 51.47 |
| 73 | 704.04 | 627.83 | 59.14 | 52.74 |
| 74 | 724.29 | 643.30 | 60.84 | 54.04 |
| 75 | 745.39 | 659.77 | 62.61 | 55.42 |
| 76 | 768.11 | 676.85 | 64.52 | 56.86 |
| 77 | 791.02 | 694.67 | 66.45 | 58.35 |
| 78 | 815.59 | 713.69 | 68.51 | 59.95 |
| 79 | 841.50 | 732.93 | 70.69 | 61.57 |
| 80 | 867.96 | 753.43 | 72.91 | 63.29 |
| 81 | 896.64 | 775.04 | 75.32 | 65.10 |
| 82 | 926.17 | 797.10 | 77.80 | 66.96 |
| 83 | 956.97 | 820.83 | 80.39 | 68.95 |
| 84 | 990.73 | 845.53 | 83.22 | 71.02 |
| 85 | 1024.75 | 871.19 | 86.08 | 73.18 |
| 86 | 1060.87 | 899.14 | 89.11 | 75.53 |
| 87 | 1100.92 | 927.95 | 92.48 | 77.95 |
| 88 | 1140.71 | 958.57 | 95.82 | 80.52 |
| 89 | 1183.11 | 992.61 | 99.38 | 83.38 |
| 90 | 1230.54 | 1027.46 | 103.37 | 86.31 |