

交银人寿逸享金生专属商业养老保险
养老年金领取转换表\失能护理保险金领取转换表
启用日：2025年12月1日

说明：

1. 养老年金领取转换表和失能护理保险金领取转换表的调整和适用：本保险提供的养老年金领取转换表和失能护理保险金领取转换表是不确定的，本公司可适时调整养老年金领取转换表和失能护理保险金领取转换表。调整后的养老年金领取转换表和失能护理保险金领取转换表，投保人、被保险人和受益人可通过本公司的官方网站查询。本公司按受益人开始领取养老年金或失能护理保险金当时本公司提供的养老年金领取转换表或失能护理保险金领取转换表计算并给付养老年金或失能护理保险金。

2. 本表自启用日零时起启用，受益人开始领取养老年金或失能护理保险金的日期在本表启用日与下一版“交银人寿颐养安康专属商业养老保险养老年金领取转换表\失能护理保险金领取转换表”启用日之间的，适用本表。

男性												
每万元保单账户价值												
单位：元												
领取年龄	领取方式	保证退还账户价值终身月领	保证退还账户价值终身年领	固定期限10年月领	固定期限10年年领	固定期限15年月领	固定期限15年年领	固定期限20年月领	固定期限20年年领	固定期限30年月领	固定期限30年年领	一次性领取
0		20.13	238.82	89.94	1,069.50	62.86	747.59	49.39	587.40	36.05	428.70	如投保人以一个 人养老金资金账户 资金购买本公司 专属商业养老金 保险产品且保单 账户未注销，投保 人可以申请增加 一次性领取养老 老年金的领取方 式，领取金额为 领取时的保单账 户价值，领取期 需同时满足以下 全部条件： (1) 被保险人 达到保险合同约 定的养老年金开 始领取年龄； (2) 保险合同 未给付任何保险 金； (3) 投保人未 解除保险合同。
1		20.22	239.95	89.94	1,069.53	62.87	747.63	49.40	587.44	36.05	428.75	
2		20.32	241.11	89.94	1,069.55	62.87	747.65	49.40	587.46	36.06	428.77	
3		20.43	242.30	89.94	1,069.56	62.87	747.66	49.40	587.47	36.06	428.79	
4		20.53	243.53	89.94	1,069.57	62.87	747.66	49.40	587.48	36.06	428.79	
5		20.64	244.79	89.94	1,069.57	62.87	747.66	49.40	587.48	36.06	428.78	
6		20.75	246.09	89.94	1,069.57	62.87	747.66	49.40	587.47	36.06	428.78	
7		20.86	247.42	89.94	1,069.57	62.87	747.66	49.40	587.47	36.05	428.77	
8		20.98	248.80	89.94	1,069.56	62.87	747.65	49.40	587.46	36.05	428.75	
9		21.10	250.21	89.94	1,069.56	62.87	747.65	49.40	587.45	36.05	428.74	
10		21.22	251.67	89.94	1,069.56	62.87	747.64	49.40	587.45	36.05	428.73	
11		21.35	253.17	89.94	1,069.55	62.87	747.64	49.40	587.44	36.05	428.71	
12		21.48	254.71	89.94	1,069.55	62.87	747.63	49.40	587.43	36.05	428.70	
13		21.62	256.31	89.94	1,069.55	62.87	747.63	49.40	587.42	36.05	428.68	
14		21.76	257.94	89.94	1,069.54	62.87	747.62	49.40	587.42	36.05	428.67	
15		21.90	259.63	89.94	1,069.54	62.87	747.62	49.40	587.41	36.04	428.65	
16		22.05	261.37	89.94	1,069.54	62.87	747.61	49.39	587.40	36.04	428.64	
17		22.21	263.17	89.94	1,069.54	62.87	747.61	49.39	587.39	36.04	428.62	
18		22.36	265.02	89.94	1,069.53	62.87	747.61	49.39	587.39	36.04	428.60	
19		22.53	266.92	89.94	1,069.53	62.87	747.60	49.39	587.38	36.04	428.58	
20		22.70	268.89	89.94	1,069.53	62.87	747.60	49.39	587.37	36.04	428.55	
21		22.87	270.92	89.94	1,069.53	62.86	747.59	49.39	587.36	36.03	428.52	
22		23.05	273.02	89.94	1,069.52	62.86	747.58	49.39	587.34	36.03	428.49	
23		23.23	275.18	89.94	1,069.52	62.86	747.57	49.39	587.33	36.03	428.46	
24		23.43	277.42	89.94	1,069.51	62.86	747.56	49.39	587.31	36.02	428.42	
25		23.62	279.72	89.94	1,069.51	62.86	747.55	49.38	587.30	36.02	428.38	
26		23.83	282.11	89.93	1,069.50	62.86	747.54	49.38	587.28	36.02	428.33	
27		24.04	284.57	89.93	1,069.49	62.86	747.53	49.38	587.25	36.01	428.28	
28		24.26	287.12	89.93	1,069.49	62.86	747.51	49.38	587.23	36.01	428.22	
29		24.48	289.75	89.93	1,069.48	62.86	747.49	49.38	587.20	36.00	428.16	
30		24.72	292.48	89.93	1,069.47	62.85	747.47	49.37	587.17	35.99	428.09	
31		24.96	295.30	89.93	1,069.46	62.85	747.45	49.37	587.13	35.99	428.01	
32		25.21	298.22	89.93	1,069.44	62.85	747.43	49.37	587.10	35.98	427.93	
33		25.47	301.24	89.93	1,069.43	62.85	747.41	49.36	587.06	35.97	427.84	
34		25.74	304.38	89.93	1,069.42	62.85	747.38	49.36	587.01	35.96	427.74	
35		26.01	307.62	89.92	1,069.40	62.84	747.35	49.35	586.96	35.95	427.63	
36		26.30	310.99	89.92	1,069.38	62.84	747.32	49.35	586.91	35.94	427.52	
37		26.60	314.49	89.92	1,069.36	62.84	747.28	49.34	586.85	35.93	427.39	
38		26.92	318.11	89.92	1,069.34	62.83	747.24	49.34	586.78	35.92	427.25	
39		27.24	321.88	89.92	1,069.32	62.83	747.20	49.33	586.71	35.91	427.10	
40		27.58	325.79	89.91	1,069.30	62.82	747.15	49.32	586.63	35.89	426.94	
41		27.93	329.86	89.91	1,069.27	62.82	747.09	49.32	586.55	35.87	426.76	
42		28.29	334.10	89.91	1,069.23	62.81	747.03	49.31	586.45	35.86	426.57	
43		28.67	338.50	89.90	1,069.20	62.81	746.97	49.30	586.35	35.84	426.36	
44		29.06	343.09	89.90	1,069.16	62.80	746.90	49.29	586.24	35.82	426.14	
45		29.48	347.87	89.90	1,069.12	62.79	746.82	49.28	586.12	35.80	425.90	
46		29.91	352.84	89.89	1,069.07	62.78	746.74	49.27	585.99	35.77	425.64	
47		30.35	358.05	89.89	1,069.02	62.78	746.65	49.25	585.86	35.75	425.36	
48		30.82	363.46	89.88	1,068.97	62.77	746.56	49.24	585.71	35.72	425.06	
49		31.31	369.13	89.88	1,068.91	62.76	746.46	49.23	585.55	35.69	424.74	
50		31.82	375.04	89.87	1,068.85	62.75	746.35	49.21	585.39	35.66	424.39	
51		32.36	381.22	89.86	1,068.79	62.74	746.24	49.19	585.21	35.63	424.00	
52		32.92	387.68	89.86	1,068.72	62.73	746.12	49.18	585.03	35.59	423.58	
53		33.50	394.43	89.85	1,068.65	62.72	745.99	49.16	584.82	35.55	423.12	
54		34.11	401.52	89.84	1,068.58	62.70	745.86	49.14	584.61	35.50	422.61	
55		34.75	408.90	89.84	1,068.50	62.69	745.71	49.12	584.37	35.45	422.04	
56		35.43	416.69	89.83	1,068.41	62.67	745.55	49.09	584.12	35.39	421.41	
57		36.13	424.76	89.82	1,068.32	62.66	745.38	49.07	583.83	35.33	420.71	
58		36.87	433.31	89.81	1,068.22	62.64	745.19	49.04	583.52	35.26	419.92	
59		37.65	442.18	89.80	1,068.11	62.62	744.99	49.01	583.17	35.18	419.04	
60		38.46	451.56	89.79	1,067.99	62.60	744.76	48.97	582.78	35.09	418.07	
61		39.32	461.33	89.77	1,067.85	62.57	744.50	48.93	582.34	35.00	416.99	
62		40.21	471.63	89.76	1,067.71	62.55	744.22	48.88	581.84	34.89	415.80	
63		41.16	482.40	89.74	1,067.54	62.52	743.90	48.83	581.26	34.77	414.48	
64		42.15	493.73	89.72	1,067.36	62.48	743.53	48.77	580.61	34.65	413.05	
65		43.19	505.63	89.70	1,067.16	62.44	743.12	48.70	579.86	34.51	411.48	
66		44.28	518.09	89.68	1,066.93	62.40	742.64	48.62	579.00	34.36	409.78	
67		45.43	531.24	89.65	1,066.66	62.35	742.08	48.53	578.02	34.20	407.95	
68		46.64	544.94	89.62	1,066.36	62.28	741.43	48.43	576.89	34.02	405.97	
69		47.92	559.50	89.59	1,066.00	62.21	740.66	48.31	575.62	33.84	403.86	
70		49.26	574.55	89.54	1,065.56	62.12	739.75	48.18	574.17	33.64	401.60	
71		50.67	590.67	89.49	1,065.03	62.02	738.69	48.03	572.54	33.43	399.21	
72		52.15	607.16	89.43	1,064.38	61.91	737.46	47.87	570.72	33.21	396.70	
73		53.70	625.01	89.35	1,063.61	61.78	736.04	47.69	568.72	33.09	394.08	
74		55.33	642.98	89.26	1,062.69	61.63	734.45	47.49	566.55	32.75	391.38	
75		57.05	662.46	89.15	1,061.63	61.47	732.68	47.28	564.23	32.51	388.62	
76		58.84	682.27	89.04	1,060.42	61.29	730.76	47.06	561.78			
77		60.72	703.40	88.91	1,059.09	61.10	728.70	46.84	559.23			
78		62.70	725.35	88.77	1,057.63	60.90	726.53	46.61	556.62			
79		64.77	748.15	88.62	1,056.08	60.70	724.29	46.37	553.98			
80		66.94	772.74	88.46	1,054.45	60.49	721.99	46.14	551.34			
81		69.23	797.22	88.29	1,052.75	60.27	719.65	45.91	548.71			
82		71.63	824.15	88.13	1,051.00	60.06	717.29	45.68	546.11			
83		74.16	851.43	87.95	1,049.19	59.85	714.92	45.45	543.55			
84		76.83	880.24	87.78	1,047.34	59.63	712.54	45.23	541.04			
85		79.64	911.93	87.59	1,045.44	59.42	710.15	45.02	538.58			
86		82.61	942.51	87.41	1,043.48	59.20	707.76					
87		85.74	976.58	87.21	1,041.46	58.98	705.36					
88		89.06	1,012.46	87.02	1,039.37	58.77	702.96					
89		92.56	1,048.00	86.81	1,037.22	58.55	700.56					
90		96.26	1,088.02	86.60	1,035.01	58.34	698.17					
91		100.20	1,128.99	86.39	1,032.75							
92		104.37	1,169.71	86.18	1,030.45							
93		108.84										

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养老年金领取转换表\失能护理保险金领取转换表
启用日：2025年12月1日

说明：

1. 养老年金领取转换表和失能护理保险金领取转换表的调整和适用：本保险提供的养老年金领取转换表和失能护理保险金领取转换表是不确定的，本公司可适时调整养老年金领取转换表和失能护理保险金领取转换表。调整后的养老年金领取转换表和失能护理保险金领取转换表，投保人、被保险人和受益人可通过本公司的官方网站查询。本公司按受益人开始领取养老年金或失能护理保险金当时本公司提供的养老年金领取转换表或失能护理保险金领取转换表计算并给付养老年金或失能护理保险金。

2. 本表自启用日零时起启用，受益人开始领取养老年金或失能护理保险金的日期在本表启用日与下一版“交银人寿颐养安康专属商业养老保险养老年金领取转换表\失能护理保险金领取转换表”启用日之间的，适用本表。

女性												
每万元保单账户价值												
单位：元												
领取年龄	领取方式	保证退还账户价值终身月领	保证退还账户价值终身年领	固定期限10年月领	固定期限10年年领	固定期限15年月领	固定期限15年年领	固定期限20年月领	固定期限20年年领	固定期限30年月领	固定期限30年年领	一次性领取
0		19.67	233.41	89.94	1,069.53	62.87	747.63	49.40	587.45	36.06	428.80	如投保人以个人养老金资金账户资金购买本公司专属商业养老保险产品且保单账户未注销，投保人可以申请增加一次性领取养老金的方式，领取金额为领取时的保单账户价值，领取时需同时满足以下全部条件： (1) 被保险人达到保险合同约定的养老金开始领取年龄； (2) 保险合同未给付任何保险金； (3) 投保人未解除保险合同。
1		19.75	234.39	89.94	1,069.56	62.87	747.66	49.40	587.49	36.06	428.84	
2		19.84	235.41	89.94	1,069.57	62.87	747.68	49.40	587.51	36.06	428.87	
3		19.93	236.45	89.94	1,069.58	62.87	747.69	49.41	587.52	36.06	428.88	
4		20.02	237.53	89.94	1,069.58	62.87	747.69	49.41	587.53	36.07	428.88	
5		20.11	238.63	89.94	1,069.58	62.87	747.70	49.41	587.53	36.07	428.88	
6		20.21	239.77	89.94	1,069.59	62.87	747.70	49.41	587.53	36.06	428.88	
7		20.31	240.94	89.94	1,069.59	62.87	747.70	49.41	587.53	36.06	428.88	
8		20.41	242.14	89.94	1,069.59	62.87	747.70	49.41	587.52	36.06	428.88	
9		20.52	243.38	89.94	1,069.58	62.87	747.69	49.41	587.52	36.06	428.87	
10		20.63	244.65	89.94	1,069.58	62.87	747.69	49.41	587.52	36.06	428.87	
11		20.74	245.96	89.94	1,069.58	62.87	747.69	49.40	587.52	36.06	428.86	
12		20.85	247.31	89.94	1,069.58	62.87	747.69	49.40	587.51	36.06	428.85	
13		20.97	248.70	89.94	1,069.58	62.87	747.69	49.40	587.51	36.06	428.85	
14		21.09	250.13	89.94	1,069.58	62.87	747.68	49.40	587.51	36.06	428.84	
15		21.22	251.61	89.94	1,069.58	62.87	747.68	49.40	587.50	36.06	428.83	
16		21.35	253.13	89.94	1,069.58	62.87	747.68	49.40	587.50	36.06	428.82	
17		21.48	254.70	89.94	1,069.57	62.87	747.68	49.40	587.49	36.06	428.82	
18		21.62	256.31	89.94	1,069.57	62.87	747.67	49.40	587.49	36.06	428.81	
19		21.76	257.98	89.94	1,069.57	62.87	747.67	49.40	587.49	36.06	428.80	
20		21.91	259.70	89.94	1,069.57	62.87	747.67	49.40	587.48	36.06	428.79	
21		22.06	261.47	89.94	1,069.57	62.87	747.67	49.40	587.48	36.06	428.78	
22		22.22	263.31	89.94	1,069.57	62.87	747.66	49.40	587.47	36.05	428.76	
23		22.38	265.20	89.94	1,069.56	62.87	747.66	49.40	587.47	36.05	428.75	
24		22.55	267.15	89.94	1,069.56	62.87	747.66	49.40	587.46	36.05	428.73	
25		22.72	269.16	89.94	1,069.56	62.87	747.65	49.40	587.45	36.05	428.71	
26		22.90	271.25	89.94	1,069.56	62.87	747.65	49.40	587.45	36.05	428.69	
27		23.08	273.40	89.94	1,069.56	62.87	747.64	49.40	587.44	36.05	428.67	
28		23.27	275.62	89.94	1,069.55	62.87	747.64	49.40	587.43	36.04	428.65	
29		23.47	277.93	89.94	1,069.55	62.87	747.63	49.40	587.42	36.04	428.62	
30		23.67	280.30	89.94	1,069.55	62.87	747.62	49.39	587.40	36.04	428.59	
31		23.89	282.76	89.94	1,069.54	62.87	747.61	49.39	587.39	36.04	428.55	
32		24.10	285.31	89.94	1,069.54	62.87	747.60	49.39	587.37	36.03	428.51	
33		24.33	287.95	89.94	1,069.53	62.86	747.59	49.39	587.35	36.03	428.47	
34		24.56	290.68	89.94	1,069.52	62.86	747.58	49.39	587.32	36.02	428.42	
35		24.81	293.51	89.94	1,069.52	62.86	747.56	49.38	587.30	36.02	428.37	
36		25.06	296.44	89.94	1,069.51	62.86	747.54	49.38	587.27	36.01	428.31	
37		25.32	299.48	89.93	1,069.50	62.86	747.53	49.38	587.24	36.01	428.25	
38		25.59	302.63	89.93	1,069.49	62.86	747.51	49.38	587.21	36.00	428.18	
39		25.87	305.90	89.93	1,069.47	62.85	747.48	49.37	587.18	36.00	428.11	
40		26.16	309.29	89.93	1,069.46	62.85	747.46	49.37	587.14	35.99	428.03	
41		26.46	312.82	89.93	1,069.45	62.85	747.44	49.37	587.10	35.98	427.94	
42		26.78	316.47	89.93	1,069.43	62.85	747.41	49.36	587.06	35.97	427.84	
43		27.10	320.28	89.93	1,069.42	62.85	747.38	49.36	587.02	35.96	427.74	
44		27.44	324.23	89.92	1,069.40	62.84	747.35	49.35	586.97	35.95	427.63	
45		27.80	328.34	89.92	1,069.38	62.84	747.32	49.35	586.91	35.94	427.50	
46		28.17	332.62	89.92	1,069.36	62.84	747.28	49.34	586.86	35.93	427.36	
47		28.55	337.07	89.92	1,069.34	62.83	747.25	49.34	586.79	35.91	427.21	
48		28.95	341.70	89.92	1,069.32	62.83	747.20	49.33	586.72	35.90	427.04	
49		29.37	346.54	89.91	1,069.30	62.82	747.16	49.32	586.64	35.88	426.85	
50		29.80	351.56	89.91	1,069.27	62.82	747.11	49.32	586.56	35.86	426.64	
51		30.25	356.81	89.91	1,069.24	62.81	747.05	49.31	586.46	35.84	426.40	
52		30.72	362.26	89.91	1,069.21	62.81	746.99	49.30	586.35	35.82	426.13	
53		31.22	367.97	89.90	1,069.17	62.80	746.91	49.29	586.23	35.79	425.83	
54		31.73	373.90	89.90	1,069.13	62.79	746.84	49.27	586.10	35.76	425.49	
55		32.27	380.10	89.89	1,069.09	62.79	746.75	49.26	585.95	35.72	425.11	
56		32.82	386.57	89.89	1,069.04	62.78	746.65	49.24	585.78	35.69	424.68	
57		33.41	393.30	89.88	1,068.98	62.77	746.54	49.23	585.59	35.64	424.19	
58		34.02	400.38	89.88	1,068.91	62.75	746.41	49.21	585.38	35.59	423.63	
59		34.66	407.69	89.87	1,068.84	62.74	746.27	49.19	585.14	35.54	423.01	
60		35.33	415.41	89.86	1,068.76	62.73	746.12	49.16	584.87	35.47	422.31	
61		36.02	423.39	89.85	1,068.67	62.71	745.94	49.13	584.56	35.40	421.53	
62		36.75	431.80	89.84	1,068.57	62.69	745.74	49.10	584.22	35.32	420.65	
63		37.51	440.53	89.83	1,068.46	62.67	745.52	49.06	583.82	35.24	419.68	
64		38.31	449.69	89.82	1,068.33	62.65	745.27	49.02	583.37	35.14	418.61	
65		39.15	459.26	89.80	1,068.19	62.62	744.98	48.97	582.86	35.03	417.42	
66		40.02	469.25	89.79	1,068.02	62.59	744.65	48.92	582.27	34.92	416.11	
67		40.94	479.75	89.77	1,067.84	62.55	744.27	48.86	581.59	34.79	414.68	
68		41.89	490.63	89.75	1,067.62	62.51	743.83	48.79	580.81	34.65	413.12	
69		42.90	502.16	89.72	1,067.38	62.46	743.32	48.71	579.93	34.51	411.44	
70		43.95	514.03	89.70	1,067.10	62.41	742.74	48.61	578.94	34.35	409.63	
71		45.05	526.70	89.66	1,066.77	62.34	742.05	48.51	577.81	34.18	407.70	
72		46.20	539.61	89.62	1,066.38	62.27	741.26	48.40	576.55	33.99	405.64	
73		47.41	553.44	89.58	1,065.91	62.18	740.34	48.27	575.13	33.80	403.45	
74		48.68	567.58	89.52	1,065.36	62.08	739.29	48.12	573.56	33.60	401.15	
75		50.00	582.60	89.46	1,064.70	61.97	738.09	47.97	571.83	33.39	398.74	
76		51.39	598.11	89.38	1,063.93	61.84	736.75	47.80	569.96			
77		52.83	614.38	89.30	1,063.05	61.71	735.27	47.62	567.96			
78		54.35	631.44	89.20	1,062.07	61.56	733.67	47.43	565.85			
79		55.94	649.01	89.09	1,060.99	61.40	731.96	47.24	563.66			
80		57.60	667.91	88.98	1,059.83	61.24	730.17	47.04	561.41			
81		59.35	686.87	88.86	1,058.59	61.07	728.31	46.83	559.12			
82		61.19	707.46	88.74	1,057.29	60.89	726.39	46.62	556.80			
83		63.12	728.54	88.60	1,055.93	60.71	724.43	46.42	554.47			
84		65.16	750.89	88.47	1,054.52	60.53	722.42	46.21	552.14			
85		67.33	774.90	88.33	1,053.06	60.34	720.39	46.01	549.82			
86		69.63	799.32	88.18	1,051.54	60.16	718.33					
87		72.10	826.49	88.03	1,049.98	59.97	716.25					
88		74.74	854.25	87.88	1,048.37	59.78	714.15					
89		77.61	884.63	87.72	1,046.71	59.59	712.04					
90		80.74	918.13	87.56	1,045.02	59.40	709.91					
91		84.19	952.96	87.39	1,043.28							
92		88.05	994.07	87.22	1,041.50							
93		92.43	1,036.71									