

**普通终身年金领取标准**  
每万元账户价值可转换年金金额

货币单位：人民币元

年金开始领取年龄	男		女	
	年领	月领	年领	月领
16	298.06	25.19	290.63	24.56
17	299.92	25.35	292.25	24.70
18	301.84	25.52	293.93	24.84
19	303.83	25.69	295.67	24.99
20	305.87	25.86	297.46	25.14
21	307.99	26.04	299.33	25.30
22	310.18	26.23	301.25	25.47
23	312.45	26.43	303.25	25.64
24	314.81	26.63	305.33	25.82
25	317.26	26.84	307.49	26.00
26	319.81	27.06	309.73	26.19
27	322.47	27.29	312.06	26.39
28	325.23	27.53	314.48	26.60
29	328.12	27.77	317.00	26.82
30	331.12	28.03	319.63	27.04
31	334.26	28.30	322.37	27.28
32	337.53	28.58	325.22	27.52
33	340.95	28.88	328.19	27.78
34	344.52	29.18	331.29	28.05
35	348.25	29.51	334.53	28.33
36	352.15	29.84	337.91	28.62
37	356.23	30.19	341.45	28.92
38	360.50	30.56	345.15	29.24
39	364.97	30.95	349.01	29.57
40	369.65	31.35	353.06	29.92
41	374.56	31.78	357.30	30.29
42	379.71	32.22	361.74	30.67
43	385.11	32.69	366.40	31.07
44	390.80	33.18	371.30	31.49
45	396.78	33.70	376.45	31.94
46	403.09	34.24	381.87	32.41
47	409.73	34.82	387.58	32.90
48	416.74	35.43	393.60	33.42
49	424.15	36.07	399.95	33.97
50	431.96	36.75	406.64	34.55
51	440.22	37.46	413.70	35.16
52	448.97	38.22	421.17	35.81
53	458.27	39.03	429.06	36.49
54	468.17	39.90	437.42	37.22
55	478.73	40.82	446.29	37.99
56	489.99	41.80	455.71	38.81
57	501.99	42.85	465.71	39.68
58	514.78	43.97	476.31	40.61
59	528.38	45.16	487.54	41.59
60	542.79	46.42	499.49	42.63
61	558.02	47.76	512.23	43.74
62	574.21	49.18	525.81	44.93
63	591.48	50.71	540.31	46.20
64	609.95	52.34	555.81	47.57
65	629.70	54.08	572.40	49.02
66	650.85	55.96	590.16	50.59
67	673.49	57.97	609.21	52.27
68	697.75	60.13	629.64	54.08
69	723.76	62.45	651.58	56.02
70	751.67	64.94	675.15	58.12
71	781.63	67.63	700.51	60.37
72	813.80	70.53	727.81	62.81
73	848.37	73.65	757.21	65.44
74	885.53	77.01	788.91	68.29
75	925.54	80.65	823.11	71.37
76	968.66	84.59	859.99	74.70
77	1015.14	88.85	899.86	78.32
78	1065.29	93.48	943.02	82.25
79	1119.40	98.49	989.76	86.52
80	1177.81	103.93	1040.42	91.18

**保证十年终身年金领取标准**  
每万元账户价值可转换年金金额

货币单位：人民币元

年金开始领取年龄	男		女	
	年领	月领	年领	月领
16	297.90	25.18	290.56	24.55
17	299.74	25.34	292.17	24.69
18	301.65	25.50	293.85	24.83
19	303.62	25.67	295.58	24.98
20	305.65	25.84	297.37	25.13
21	307.76	26.02	299.23	25.29
22	309.94	26.21	301.15	25.46
23	312.20	26.40	303.14	25.63
24	314.54	26.61	305.22	25.81
25	316.98	26.81	307.37	25.99
26	319.52	27.03	309.60	26.18
27	322.16	27.26	311.92	26.38
28	324.91	27.50	314.34	26.59
29	327.78	27.74	316.86	26.80
30	330.76	28.00	319.47	27.03
31	333.88	28.27	322.20	27.26
32	337.12	28.54	325.04	27.51
33	340.51	28.84	328.00	27.76
34	344.04	29.14	331.08	28.03
35	347.73	29.46	334.30	28.30
36	351.59	29.79	337.67	28.59
37	355.62	30.14	341.18	28.90
38	359.83	30.50	344.85	29.21
39	364.24	30.88	348.69	29.54
40	368.85	31.28	352.70	29.89
41	373.67	31.69	356.90	30.25
42	378.73	32.13	361.30	30.63
43	384.03	32.58	365.92	31.03
44	389.60	33.06	370.76	31.44
45	395.45	33.57	375.84	31.88
46	401.60	34.10	381.18	32.34
47	408.07	34.66	386.80	32.83
48	414.89	35.25	392.70	33.34
49	422.07	35.87	398.92	33.87
50	429.63	36.52	405.46	34.44
51	437.59	37.21	412.34	35.03
52	445.99	37.94	419.58	35.66
53	454.86	38.70	427.22	36.32
54	464.24	39.52	435.29	37.01
55	474.15	40.37	443.80	37.75
56	484.62	41.28	452.78	38.53
57	495.68	42.24	462.27	39.35
58	507.33	43.24	472.27	40.22
59	519.60	44.31	482.82	41.13
60	532.47	45.42	493.97	42.09
61	545.95	46.59	505.74	43.11
62	560.11	47.81	518.19	44.19
63	574.99	49.10	531.33	45.33
64	590.62	50.45	545.21	46.53
65	607.02	51.87	559.87	47.80
66	624.19	53.35	575.32	49.14
67	642.14	54.90	591.61	50.55
68	660.85	56.52	608.73	52.03
69	680.31	58.19	626.72	53.59
70	700.49	59.93	645.57	55.22
71	721.34	61.72	665.28	56.92
72	742.79	63.56	685.83	58.69
73	764.76	65.44	707.19	60.53
74	787.14	67.34	729.30	62.43
75	809.82	69.27	752.07	64.38
76	832.64	71.20	775.40	66.37
77	855.43	73.12	799.17	68.39
78	878.00	75.01	823.22	70.43
79	900.13	76.85	847.35	72.47
80	921.60	78.63	871.36	74.48

**保证二十年终身年金领取标准**  
每万元账户价值可转换年金金额

货币单位：人民币元

年金开始领取年龄	男		女	
	年领	月领	年领	月领
16	297.40	25.13	290.34	24.53
17	299.21	25.29	291.94	24.67
18	301.09	25.45	293.60	24.81
19	303.02	25.62	295.32	24.96
20	305.03	25.79	297.10	25.11
21	307.10	25.97	298.94	25.27
22	309.24	26.15	300.84	25.43
23	311.46	26.34	302.82	25.60
24	313.77	26.54	304.87	25.78
25	316.16	26.74	307.00	25.96
26	318.65	26.96	309.21	26.15
27	321.23	27.18	311.51	26.35
28	323.92	27.41	313.90	26.55
29	326.71	27.65	316.38	26.76
30	329.61	27.90	318.96	26.98
31	332.63	28.16	321.64	27.21
32	335.77	28.43	324.43	27.45
33	339.04	28.71	327.33	27.70
34	342.44	29.00	330.36	27.96
35	345.98	29.30	333.50	28.23
36	349.67	29.62	336.78	28.51
37	353.51	29.95	340.20	28.81
38	357.52	30.29	343.76	29.11
39	361.69	30.65	347.47	29.43
40	366.03	31.02	351.33	29.76
41	370.56	31.41	355.36	30.11
42	375.27	31.82	359.57	30.47
43	380.17	32.24	363.95	30.85
44	385.27	32.68	368.52	31.24
45	390.58	33.13	373.28	31.65
46	396.11	33.60	378.25	32.08
47	401.85	34.10	383.44	32.52
48	407.82	34.61	388.84	32.99
49	414.00	35.14	394.47	33.47
50	420.42	35.69	400.33	33.97
51	427.05	36.26	406.42	34.49
52	433.92	36.84	412.75	35.04
53	441.01	37.45	419.33	35.60
54	448.33	38.07	426.16	36.19
55	455.85	38.71	433.23	36.79
56	463.57	39.37	440.54	37.42
57	471.46	40.04	448.08	38.06
58	479.48	40.72	455.83	38.72
59	487.62	41.41	463.79	39.40
60	495.82	42.11	471.93	40.09
61	504.04	42.80	480.24	40.80
62	512.24	43.49	488.67	41.51
63	520.40	44.17	497.20	42.23
64	528.45	44.85	505.79	42.96
65	536.35	45.50	514.38	43.68
66	544.03	46.14	522.91	44.39
67	551.43	46.75	531.32	45.10
68	558.48	47.33	539.54	45.78
69	565.14	47.87	547.51	46.44
70	571.35	48.38	555.15	47.07
71	577.06	48.84	562.38	47.66
72	582.24	49.25	569.15	48.21
73	586.87	49.62	575.39	48.71
74	590.94	49.94	581.06	49.17
75	594.45	50.22	586.12	49.57
76	597.43	50.45	590.55	49.92
77	599.89	50.64	594.36	50.22
78	601.89	50.79	597.56	50.46
79	603.47	50.91	600.18	50.67
80	604.69	51.00	602.28	50.82

保证十年增额终身年金首次领取标准  
每万元账户价值可转换年金金额

货币单位：人民币元

年金开始领取年龄	男		女	
	年领	月领	年领	月领
16	134.79	11.42	129.10	10.93
17	136.35	11.55	130.48	11.05
18	137.96	11.69	131.91	11.17
19	139.62	11.83	133.39	11.30
20	141.34	11.98	134.92	11.43
21	143.12	12.13	136.50	11.57
22	144.97	12.29	138.14	11.71
23	146.88	12.46	139.84	11.85
24	148.87	12.63	141.60	12.00
25	150.93	12.80	143.43	12.16
26	153.08	12.99	145.33	12.32
27	155.31	13.18	147.30	12.49
28	157.64	13.38	149.35	12.67
29	160.06	13.59	151.49	12.85
30	162.58	13.80	153.70	13.04
31	165.20	14.03	156.02	13.24
32	167.95	14.26	158.42	13.45
33	170.81	14.51	160.93	13.66
34	173.79	14.77	163.54	13.89
35	176.91	15.04	166.27	14.12
36	180.17	15.32	169.12	14.37
37	183.58	15.61	172.10	14.62
38	187.15	15.92	175.21	14.89
39	190.88	16.24	178.46	15.17
40	194.79	16.58	181.87	15.46
41	198.90	16.93	185.43	15.77
42	203.20	17.30	189.17	16.09
43	207.72	17.69	193.09	16.43
44	212.47	18.10	197.21	16.78
45	217.46	18.53	201.53	17.16
46	222.73	18.99	206.08	17.55
47	228.27	19.47	210.87	17.96
48	234.12	19.97	215.92	18.40
49	240.30	20.50	221.24	18.86
50	246.82	21.07	226.84	19.34
51	253.70	21.66	232.75	19.85
52	260.98	22.29	239.00	20.39
53	268.70	22.96	245.60	20.97
54	276.88	23.67	252.58	21.57
55	285.56	24.42	259.97	22.21
56	294.76	25.22	267.80	22.89
57	304.53	26.07	276.10	23.61
58	314.88	26.97	284.89	24.37
59	325.83	27.92	294.20	25.18
60	337.40	28.92	304.08	26.03
61	349.59	29.98	314.56	26.94
62	362.48	31.10	325.70	27.91
63	376.12	32.28	337.54	28.94
64	390.55	33.53	350.11	30.03
65	405.80	34.85	363.46	31.19
66	421.89	36.25	377.64	32.42
67	438.84	37.72	392.68	33.73
68	456.66	39.26	408.61	35.11
69	475.35	40.88	425.48	36.57
70	494.89	42.56	443.30	38.12
71	515.27	44.32	462.10	39.75
72	536.42	46.14	481.86	41.46
73	558.28	48.02	502.58	43.25
74	580.74	49.94	524.22	45.11
75	603.70	51.90	546.71	47.05
76	627.00	53.88	569.97	49.04
77	650.46	55.86	593.88	51.09
78	673.87	57.83	618.29	53.17
79	696.99	59.77	642.99	55.26
80	719.56	61.64	667.76	57.35

保证二十年增额终身年金首次领取标准  
每万元账户价值可转换年金金额

货币单位：人民币元

年金开始领取年龄	男		女	
	年领	月领	年领	月领
16	134.61	11.40	129.03	10.93
17	136.15	11.54	130.40	11.04
18	137.75	11.67	131.83	11.17
19	139.40	11.81	133.30	11.29
20	141.11	11.96	134.82	11.42
21	142.87	12.11	136.39	11.56
22	144.70	12.27	138.03	11.70
23	146.60	12.43	139.72	11.84
24	148.57	12.60	141.47	11.99
25	150.61	12.77	143.29	12.15
26	152.73	12.96	145.18	12.31
27	154.93	13.15	147.14	12.48
28	157.22	13.34	149.18	12.65
29	159.61	13.55	151.29	12.83
30	162.09	13.76	153.49	13.02
31	164.67	13.98	155.78	13.22
32	167.36	14.21	158.17	13.42
33	170.16	14.45	160.65	13.64
34	173.07	14.70	163.23	13.86
35	176.11	14.96	165.92	14.09
36	179.29	15.24	168.73	14.33
37	182.59	15.52	171.66	14.58
38	186.05	15.82	174.71	14.85
39	189.65	16.13	177.90	15.12
40	193.41	16.45	181.22	15.41
41	197.34	16.79	184.70	15.70
42	201.44	17.14	188.33	16.02
43	205.73	17.51	192.12	16.34
44	210.20	17.89	196.08	16.68
45	214.87	18.30	200.23	17.04
46	219.74	18.71	204.57	17.41
47	224.83	19.15	209.11	17.80
48	230.15	19.61	213.85	18.21
49	235.68	20.08	218.82	18.64
50	241.45	20.58	224.00	19.08
51	247.45	21.09	229.42	19.55
52	253.69	21.63	235.08	20.04
53	260.18	22.18	240.99	20.54
54	266.91	22.76	247.15	21.07
55	273.87	23.36	253.56	21.62
56	281.07	23.97	260.24	22.20
57	288.47	24.60	267.17	22.79
58	296.07	25.25	274.34	23.40
59	303.81	25.91	281.75	24.04
60	311.68	26.57	289.39	24.69
61	319.62	27.25	297.23	25.36
62	327.61	27.92	305.25	26.04
63	335.60	28.59	313.43	26.73
64	343.55	29.26	321.71	27.43
65	351.39	29.91	330.06	28.14
66	359.06	30.55	338.41	28.84
67	366.50	31.17	346.70	29.53
68	373.62	31.75	354.86	30.21
69	380.37	32.30	362.80	30.87
70	386.69	32.82	370.47	31.50
71	392.52	33.29	377.76	32.10
72	397.82	33.71	384.62	32.66
73	402.57	34.09	390.96	33.17
74	406.74	34.42	396.73	33.64
75	410.35	34.70	401.90	34.05
76	413.40	34.94	406.42	34.40
77	415.92	35.13	410.31	34.71
78	417.96	35.29	413.58	34.96
79	419.57	35.41	416.26	35.16
80	420.81	35.50	418.39	35.33