

恒安标准臻智人生终身寿险（分红型）费率表
每 1,000 元初始保险金额 单位：元人民币

投保年龄	男性						女性					
	趸交	3年交	5年交	10年交	15年交	20年交	趸交	3年交	5年交	10年交	15年交	20年交
0	196.54	70.10	44.03	23.70	16.77	14.11	172.93	61.67	38.73	20.85	14.75	12.41
1	201.08	71.72	45.04	24.25	17.16	14.43	176.92	63.09	39.62	21.33	15.09	12.69
2	205.72	73.37	46.08	24.81	17.55	14.77	180.99	64.54	40.53	21.82	15.44	12.99
3	210.47	75.06	47.14	25.38	17.96	15.11	185.16	66.03	41.46	22.32	15.79	13.29
4	215.32	76.79	48.23	25.96	18.37	15.46	189.43	67.55	42.42	22.83	16.16	13.59
5	220.29	78.56	49.34	26.56	18.79	15.82	193.79	69.11	43.4	23.36	16.53	13.91
6	225.37	80.38	50.48	27.17	19.23	16.18	198.26	70.70	44.39	23.90	16.91	14.23
7	230.57	82.23	51.64	27.80	19.67	16.56	202.83	72.33	45.42	24.45	17.30	14.55
8	235.89	84.12	52.83	28.44	20.13	16.94	207.5	73.99	46.46	25.01	17.70	14.89
9	241.33	86.06	54.04	29.09	20.59	17.34	212.28	75.69	47.53	25.58	18.11	15.24
10	246.89	88.04	55.29	29.76	21.07	17.74	217.16	77.44	48.63	26.17	18.52	15.59
11	252.58	90.07	56.56	30.45	21.56	18.15	222.16	79.22	49.74	26.78	18.95	15.95
12	258.4	92.15	57.86	31.15	22.06	18.58	227.28	81.04	50.89	27.39	19.39	16.32
13	264.35	94.27	59.19	31.87	22.58	19.01	232.51	82.91	52.06	28.03	19.84	16.7
14	270.44	96.43	60.55	32.62	23.1	19.46	237.86	84.81	53.25	28.67	20.3	17.09
15	276.66	98.65	61.95	33.38	23.64	19.92	243.33	86.76	54.48	29.34	20.77	17.48
16	283.03	100.92	63.39	34.16	24.20	20.39	248.93	88.76	55.74	30.02	21.25	17.89
17	289.53	103.25	64.86	34.96	24.77	20.87	254.65	90.80	57.03	30.72	21.75	18.31
18	296.18	105.66	66.38	35.78	25.35	21.36	260.51	92.91	58.35	31.43	22.25	18.73
19	302.62	107.95	67.82	36.56	25.91	21.83	266.28	94.97	59.65	32.13	22.75	19.15
20	309.18	110.30	69.3	37.36	26.48	22.31	272.19	97.08	60.97	32.84	23.25	19.58
21	315.89	112.69	70.81	38.17	27.06	22.81	278.22	99.23	62.32	33.57	23.77	20.01
22	322.74	115.14	72.34	39.00	27.65	23.31	284.39	101.43	63.71	34.32	24.30	20.46
23	329.73	117.64	73.92	39.85	28.25	23.82	290.7	103.68	65.12	35.08	24.84	20.92
24	336.87	120.19	75.52	40.72	28.88	24.35	297.16	105.98	66.57	35.86	25.39	21.38
25	344.17	122.80	77.16	41.61	29.51	24.89	303.76	108.34	68.05	36.66	25.96	21.86
26	351.62	125.46	78.84	42.52	30.16	25.45	310.51	110.75	69.56	37.47	26.54	22.35
27	359.22	128.17	80.55	43.45	30.82	26.01	317.41	113.21	71.11	38.31	27.13	22.86
28	366.98	130.95	82.30	44.40	31.50	26.59	324.47	115.73	72.69	39.16	27.74	23.37
29	374.89	133.78	84.08	45.37	32.20	27.19	331.68	118.3	74.31	40.04	28.36	23.90
30	382.97	136.67	85.90	46.36	32.91	27.80	339.06	120.94	75.97	40.93	29.00	24.44
31	391.21	139.62	87.76	47.37	33.64	28.43	346.6	123.63	77.66	41.85	29.65	24.99
32	399.6	142.62	89.65	48.41	34.38	29.07	354.3	126.38	79.39	42.79	30.32	25.56
33	408.16	145.69	91.59	49.46	35.15	29.73	362.17	129.19	81.16	43.74	31.01	26.14
34	416.88	148.81	93.56	50.54	35.93	30.41	370.20	132.06	82.96	44.72	31.71	26.74
35	425.76	151.99	95.57	51.65	36.73	31.11	378.41	134.99	84.81	45.72	32.42	27.35
36	434.8	155.24	97.62	52.78	37.55	31.82	386.78	137.98	86.69	46.75	33.16	27.98
37	444.01	158.54	99.72	53.93	38.39	32.56	395.33	141.04	88.62	47.79	33.91	28.62
38	453.38	161.90	101.85	55.11	39.25	33.32	404.05	144.16	90.58	48.86	34.68	29.28

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	趸交	3 年交	5 年交	10 年交	15 年交	20 年交	趸交	3 年交	5 年交	10 年交	15 年交	20 年交
39	462.91	165.33	104.02	56.31	40.14	34.09	412.94	147.34	92.59	49.96	35.46	29.96
40	472.6	168.82	106.23	57.54	41.05	34.89	422.00	150.58	94.64	51.08	36.27	30.65
41	482.44	172.36	108.49	58.80	41.98	35.71	431.24	153.89	96.73	52.22	37.09	31.36
42	492.43	175.97	110.78	60.09	42.93	36.56	440.65	157.26	98.86	53.39	37.93	32.09
43	502.56	179.63	113.12	61.40	43.91	37.43	450.23	160.70	101.03	54.58	38.8	32.83
44	512.84	183.35	115.5	62.74	44.91	38.32	459.99	164.20	103.24	55.79	39.68	33.60
45	523.24	187.12	117.91	64.11	45.93	39.24	469.91	167.76	105.50	57.04	40.58	34.39
46	533.78	190.94	120.37	65.51	46.97	40.19	480.01	171.39	107.80	58.30	41.50	35.19
47	544.43	194.82	122.86	66.93	48.04	41.16	490.28	175.08	110.14	59.60	42.45	36.02
48	555.19	198.74	125.38	68.38	49.14		500.71	178.84	112.52	60.92	43.41	
49	566.07	202.72	127.94	69.85	50.26		511.32	182.66	114.95	62.26	44.40	
50	577.05	206.73	130.54	71.34	51.40		522.09	186.54	117.42	63.64	45.42	
51	588.15	210.80	133.17				533.04	190.49	119.93			
52	599.36	214.91	135.83				544.16	194.51	122.49			
53	610.68	219.07	138.53				555.46	198.59	125.09			
54	622.13	223.28	141.27				566.94	202.74	127.74			
55	633.72	227.55					578.61	206.96				
56	645.44	231.88					590.46	211.26				
57	657.32	236.27					602.51	215.63				
58	669.36						614.75					
59	681.53						627.17					
60	693.84						639.77					

注：客户实际缴纳的保险费将按照此费率表计算，并四舍五入精确到元。