



恒安标准臻享人生尊享版终身寿险费率表（增加保额费率表）  
每1,000元基本保险金额对应的保险费 单位：元  
保险期间—终身

| 加保年龄 | 男性     |        |       |       |       |       |       |       |       | 女性     |        |       |       |       |       |       |       |       |
|------|--------|--------|-------|-------|-------|-------|-------|-------|-------|--------|--------|-------|-------|-------|-------|-------|-------|-------|
|      | 2年交    | 4年交    | 7年交   | 9年交   | 12年交  | 14年交  | 17年交  | 24年交  | 27年交  | 2年交    | 4年交    | 7年交   | 9年交   | 12年交  | 14年交  | 17年交  | 24年交  | 27年交  |
| 18   | 98.61  | 47.74  | 29.08 | 22.89 | 18.90 | 16.46 | 14.07 | 10.85 | 9.98  | 84.14  | 40.73  | 24.80 | 19.52 | 16.11 | 14.03 | 11.98 | 9.24  | 8.49  |
| 19   | 101.41 | 49.10  | 29.91 | 23.54 | 19.43 | 16.93 | 14.47 | 11.16 | 10.27 | 86.57  | 41.91  | 25.52 | 20.09 | 16.57 | 14.43 | 12.33 | 9.50  | 8.74  |
| 20   | 104.29 | 50.49  | 30.76 | 24.21 | 19.99 | 17.41 | 14.88 | 11.48 | 10.56 | 89.08  | 43.12  | 26.26 | 20.67 | 17.05 | 14.85 | 12.69 | 9.78  | 8.99  |
| 21   | 107.25 | 51.93  | 31.63 | 24.90 | 20.56 | 17.90 | 15.30 | 11.81 | 10.87 | 91.66  | 44.37  | 27.02 | 21.27 | 17.55 | 15.28 | 13.06 | 10.06 | 9.25  |
| 22   | 110.29 | 53.40  | 32.53 | 25.61 | 21.14 | 18.42 | 15.74 | 12.15 | 11.18 | 94.31  | 45.66  | 27.81 | 21.88 | 18.06 | 15.72 | 13.43 | 10.36 | 9.52  |
| 23   | 113.42 | 54.92  | 33.46 | 26.34 | 21.74 | 18.94 | 16.19 | 12.50 | 11.50 | 97.05  | 46.98  | 28.61 | 22.52 | 18.58 | 16.18 | 13.83 | 10.66 | 9.80  |
| 24   | 116.64 | 56.48  | 34.41 | 27.09 | 22.36 | 19.48 | 16.65 | 12.86 | 11.84 | 99.86  | 48.34  | 29.44 | 23.17 | 19.12 | 16.65 | 14.23 | 10.97 | 10.09 |
| 25   | 119.95 | 58.08  | 35.39 | 27.86 | 23.00 | 20.04 | 17.13 | 13.23 | 12.18 | 102.76 | 49.75  | 30.30 | 23.84 | 19.68 | 17.14 | 14.64 | 11.29 | 10.38 |
| 26   | 123.35 | 59.73  | 36.39 | 28.65 | 23.66 | 20.61 | 17.62 | 13.62 | 12.54 | 105.75 | 51.19  | 31.18 | 24.54 | 20.25 | 17.63 | 15.07 | 11.62 | 10.69 |
| 27   | 126.85 | 61.42  | 37.43 | 29.46 | 24.33 | 21.20 | 18.13 | 14.01 | 12.90 | 108.82 | 52.68  | 32.08 | 25.25 | 20.84 | 18.15 | 15.51 | 11.96 | 11.00 |
| 28   | 130.44 | 63.16  | 38.49 | 30.30 | 25.03 | 21.80 | 18.65 | 14.42 | 13.28 | 111.99 | 54.21  | 33.02 | 25.99 | 21.45 | 18.68 | 15.96 | 12.31 | 11.33 |
| 29   | 134.13 | 64.95  | 39.58 | 31.16 | 25.74 | 22.43 | 19.18 | 14.84 | 13.67 | 115.24 | 55.79  | 33.98 | 26.74 | 22.07 | 19.22 | 16.43 | 12.67 | 11.66 |
| 30   | 137.92 | 66.79  | 40.71 | 32.05 | 26.47 | 23.07 | 19.73 | 15.27 | 14.07 | 118.59 | 57.41  | 34.97 | 27.52 | 22.72 | 19.78 | 16.91 | 13.05 | 12.00 |
| 31   | 141.82 | 68.68  | 41.86 | 32.96 | 27.23 | 23.73 | 20.30 | 15.72 | 14.48 | 122.04 | 59.08  | 35.99 | 28.32 | 23.38 | 20.36 | 17.40 | 13.43 | 12.36 |
| 32   | 145.82 | 70.62  | 43.04 | 33.90 | 28.01 | 24.41 | 20.88 | 16.17 | 14.91 | 125.59 | 60.80  | 37.03 | 29.15 | 24.06 | 20.96 | 17.91 | 13.83 | 12.73 |
| 33   | 149.92 | 72.61  | 44.26 | 34.86 | 28.80 | 25.10 | 21.48 | 16.65 | 15.35 | 129.24 | 62.57  | 38.11 | 30.00 | 24.76 | 21.57 | 18.44 | 14.24 | 13.10 |
| 34   | 154.13 | 74.66  | 45.51 | 35.84 | 29.62 | 25.82 | 22.10 | 17.14 | 15.81 | 132.99 | 64.39  | 39.22 | 30.87 | 25.49 | 22.20 | 18.98 | 14.66 | 13.49 |
| 35   | 158.45 | 76.75  | 46.80 | 36.86 | 30.47 | 26.56 | 22.74 | 17.64 | 16.28 | 136.85 | 66.26  | 40.36 | 31.77 | 26.23 | 22.85 | 19.54 | 15.09 | 13.90 |
| 36   | 162.88 | 78.91  | 48.11 | 37.90 | 31.33 | 27.32 | 23.40 | 18.16 | 16.76 | 140.82 | 68.18  | 41.54 | 32.70 | 27.00 | 23.52 | 20.11 | 15.54 | 14.31 |
| 37   | 167.43 | 81.11  | 49.47 | 38.97 | 32.23 | 28.10 | 24.07 | 18.70 | 17.26 | 144.90 | 70.16  | 42.74 | 33.65 | 27.79 | 24.21 | 20.70 | 16.01 | 14.74 |
| 38   | 172.09 | 83.38  | 50.86 | 40.07 | 33.14 | 28.91 | 24.77 | 19.26 | 17.78 | 149.08 | 72.19  | 43.98 | 34.63 | 28.60 | 24.92 | 21.31 | 16.48 | 15.18 |
| 39   | 176.86 | 85.70  | 52.28 | 41.20 | 34.08 | 29.73 | 25.48 | 19.83 | 18.32 | 153.39 | 74.27  | 45.26 | 35.63 | 29.43 | 25.64 | 21.94 | 16.97 | 15.64 |
| 40   | 181.75 | 88.08  | 53.74 | 42.36 | 35.05 | 30.58 | 26.22 | 20.42 | 18.87 | 157.80 | 76.42  | 46.57 | 36.67 | 30.29 | 26.39 | 22.58 | 17.48 | 16.11 |
| 41   | 186.76 | 90.51  | 55.24 | 43.55 | 36.05 | 31.46 | 26.98 | 21.03 | 19.45 | 162.34 | 78.62  | 47.91 | 37.73 | 31.17 | 27.17 | 23.24 | 18.00 | 16.59 |
| 42   | 191.88 | 93.01  | 56.78 | 44.77 | 37.07 | 32.36 | 27.76 | 21.66 | 20.05 | 166.99 | 80.88  | 49.30 | 38.82 | 32.08 | 27.96 | 23.93 | 18.54 | 17.10 |
| 43   | 197.11 | 95.56  | 58.36 | 46.02 | 38.12 | 33.28 | 28.57 | 22.31 | 20.66 | 171.77 | 83.19  | 50.71 | 39.94 | 33.01 | 28.77 | 24.63 | 19.10 | 17.62 |
| 44   | 202.46 | 98.17  | 59.97 | 47.30 | 39.20 | 34.23 | 29.39 | 22.99 |       | 176.66 | 85.57  | 52.17 | 41.09 | 33.97 | 29.61 | 25.35 | 19.67 |       |
| 45   | 207.93 | 100.84 | 61.62 | 48.61 | 40.30 | 35.21 | 30.24 | 23.68 |       | 181.68 | 88.01  | 53.67 | 42.27 | 34.95 | 30.47 | 26.09 | 20.26 |       |
| 46   | 213.51 | 103.57 | 63.31 | 49.96 | 41.44 | 36.21 | 31.11 | 24.41 |       | 186.82 | 90.51  | 55.20 | 43.49 | 35.96 | 31.36 | 26.86 | 20.87 |       |
| 47   | 219.19 | 106.35 | 65.04 | 51.33 | 42.60 | 37.23 | 32.01 |       |       | 192.09 | 93.07  | 56.77 | 44.73 | 37.00 | 32.27 | 27.64 |       |       |
| 48   | 224.99 | 109.19 | 66.80 | 52.74 | 43.78 | 38.28 | 32.93 |       |       | 197.49 | 95.70  | 58.38 | 46.01 | 38.06 | 33.20 | 28.45 |       |       |
| 49   | 230.90 | 112.09 | 68.60 | 54.17 | 45.00 | 39.35 | 33.88 |       |       | 203.02 | 98.39  | 60.04 | 47.32 | 39.15 | 34.16 | 29.29 |       |       |
| 50   | 236.91 | 115.04 | 70.44 | 55.64 | 46.24 | 40.46 | 34.85 |       |       | 208.68 | 101.14 | 61.73 | 48.66 | 40.28 | 35.15 | 30.14 |       |       |
| 51   | 243.04 | 118.05 | 72.31 | 57.14 | 47.51 | 41.59 | 35.86 |       |       | 214.47 | 103.97 | 63.47 | 50.04 | 41.43 | 36.16 | 31.03 |       |       |
| 52   | 249.29 | 121.12 | 74.23 | 58.67 | 48.82 | 42.75 | 36.90 |       |       | 220.41 | 106.86 | 65.25 | 51.45 | 42.61 | 37.21 | 31.94 |       |       |
| 53   | 255.65 | 124.25 | 76.18 | 60.24 | 50.16 | 43.95 | 37.97 |       |       | 226.48 | 109.82 | 67.07 | 52.90 | 43.83 | 38.28 | 32.89 |       |       |
| 54   | 262.13 | 127.44 | 78.18 | 61.84 | 51.54 | 45.19 |       |       |       | 232.70 | 112.85 | 68.94 | 54.38 | 45.09 | 39.39 |       |       |       |
| 55   | 268.75 | 130.69 | 80.22 | 63.49 | 52.97 | 46.48 |       |       |       | 239.06 | 115.96 | 70.87 | 55.91 | 46.38 | 40.54 |       |       |       |

注：该费率表适用于客户增加保额的情景，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。