

## 汇丰汇传逸生终身寿险保险费率表

标准费率表（每千元基本保险金额）

单位：人民币元

| 交费期间 | 趸交     |        | 3年     |        | 5年     |        | 10年   |       | 15年   |       | 20年   |       |
|------|--------|--------|--------|--------|--------|--------|-------|-------|-------|-------|-------|-------|
|      | 男性     | 女性     | 男性     | 女性     | 男性     | 女性     | 男性    | 女性    | 男性    | 女性    | 男性    | 女性    |
| 18   | 187.83 | 162.77 | 65.83  | 57.04  | 40.64  | 35.20  | 21.81 | 18.89 | 16.30 | 14.11 | 13.07 | 11.30 |
| 19   | 193.15 | 167.47 | 67.69  | 58.68  | 41.79  | 36.22  | 22.43 | 19.43 | 16.77 | 14.52 | 13.44 | 11.63 |
| 20   | 198.62 | 172.30 | 69.61  | 60.38  | 42.97  | 37.27  | 23.07 | 19.99 | 17.25 | 14.94 | 13.83 | 11.97 |
| 21   | 204.24 | 177.27 | 71.58  | 62.12  | 44.19  | 38.34  | 23.72 | 20.57 | 17.74 | 15.37 | 14.22 | 12.31 |
| 22   | 210.02 | 182.39 | 73.61  | 63.91  | 45.44  | 39.45  | 24.40 | 21.16 | 18.24 | 15.81 | 14.63 | 12.67 |
| 23   | 215.97 | 187.66 | 75.70  | 65.76  | 46.73  | 40.59  | 25.09 | 21.78 | 18.76 | 16.27 | 15.05 | 13.04 |
| 24   | 222.08 | 193.09 | 77.84  | 67.66  | 48.06  | 41.76  | 25.80 | 22.41 | 19.30 | 16.74 | 15.48 | 13.42 |
| 25   | 228.36 | 198.68 | 80.04  | 69.62  | 49.42  | 42.97  | 26.53 | 23.06 | 19.85 | 17.23 | 15.92 | 13.81 |
| 26   | 234.82 | 204.43 | 82.31  | 71.64  | 50.82  | 44.22  | 27.29 | 23.73 | 20.41 | 17.73 | 16.38 | 14.21 |
| 27   | 241.45 | 210.35 | 84.64  | 73.71  | 52.26  | 45.50  | 28.06 | 24.41 | 21.00 | 18.24 | 16.85 | 14.62 |
| 28   | 248.27 | 216.45 | 87.03  | 75.85  | 53.74  | 46.82  | 28.86 | 25.12 | 21.60 | 18.78 | 17.34 | 15.05 |
| 29   | 255.28 | 222.73 | 89.49  | 78.05  | 55.26  | 48.18  | 29.68 | 25.85 | 22.21 | 19.32 | 17.84 | 15.49 |
| 30   | 262.47 | 229.18 | 92.01  | 80.31  | 56.82  | 49.58  | 30.52 | 26.60 | 22.85 | 19.89 | 18.35 | 15.95 |
| 31   | 269.86 | 235.83 | 94.60  | 82.64  | 58.42  | 51.01  | 31.39 | 27.38 | 23.50 | 20.47 | 18.88 | 16.41 |
| 32   | 277.44 | 242.66 | 97.27  | 85.04  | 60.07  | 52.50  | 32.28 | 28.17 | 24.18 | 21.06 | 19.43 | 16.90 |
| 33   | 285.22 | 249.69 | 100.00 | 87.51  | 61.76  | 54.02  | 33.20 | 28.99 | 24.87 | 21.68 | 20.00 | 17.39 |
| 34   | 293.20 | 256.92 | 102.80 | 90.04  | 63.50  | 55.58  | 34.14 | 29.84 | 25.58 | 22.31 | 20.58 | 17.90 |
| 35   | 301.39 | 264.35 | 105.68 | 92.65  | 65.28  | 57.20  | 35.10 | 30.71 | 26.31 | 22.97 | 21.18 | 18.43 |
| 36   | 309.78 | 271.98 | 108.63 | 95.32  | 67.11  | 58.85  | 36.09 | 31.60 | 27.07 | 23.64 | 21.79 | 18.98 |
| 37   | 318.38 | 279.83 | 111.66 | 98.08  | 68.98  | 60.55  | 37.11 | 32.52 | 27.84 | 24.33 | 22.43 | 19.54 |
| 38   | 327.20 | 287.88 | 114.76 | 100.91 | 70.90  | 62.30  | 38.16 | 33.46 | 28.64 | 25.05 | 23.09 | 20.11 |
| 39   | 336.23 | 296.15 | 117.94 | 103.81 | 72.88  | 64.10  | 39.24 | 34.43 | 29.47 | 25.78 | 23.76 | 20.71 |
| 40   | 345.48 | 304.64 | 121.19 | 106.79 | 74.90  | 65.94  | 40.34 | 35.43 | 30.31 | 26.53 | 24.46 | 21.32 |
| 41   | 354.93 | 313.35 | 124.53 | 109.85 | 76.97  | 67.84  | 41.48 | 36.46 | 31.19 | 27.31 | 25.18 | 21.95 |
| 42   | 364.60 | 322.29 | 127.94 | 112.99 | 79.09  | 69.78  | 42.64 | 37.51 | 32.08 | 28.11 | 25.92 | 22.60 |
| 43   | 374.49 | 331.45 | 131.43 | 116.21 | 81.26  | 71.78  | 43.83 | 38.59 | 33.00 | 28.93 | 26.69 | 23.27 |
| 44   | 384.58 | 340.84 | 134.99 | 119.51 | 83.49  | 73.82  | 45.06 | 39.70 | 33.95 | 29.77 | 27.47 | 23.96 |
| 45   | 394.87 | 350.46 | 138.64 | 122.90 | 85.76  | 75.92  | 46.31 | 40.85 | 34.92 | 30.64 | 28.29 | 24.68 |
| 46   | 405.37 | 360.31 | 142.35 | 126.37 | 88.08  | 78.08  | 47.60 | 42.02 | 35.92 | 31.53 | 29.12 | 25.41 |
| 47   | 416.06 | 370.40 | 146.14 | 129.92 | 90.45  | 80.28  | 48.91 | 43.22 | 36.94 | 32.45 | 29.99 | 26.16 |
| 48   | 426.95 | 380.72 | 150.01 | 133.56 | 92.87  | 82.54  | 50.26 | 44.45 | 37.99 | 33.39 | 30.88 | 26.95 |
| 49   | 438.04 | 391.29 | 153.95 | 137.28 | 95.33  | 84.85  | 51.63 | 45.72 | 39.07 | 34.36 | 31.80 | 27.75 |
| 50   | 449.32 | 402.10 | 157.96 | 141.10 | 97.85  | 87.23  | 53.03 | 47.01 | 40.18 | 35.36 | 32.75 | 28.59 |
| 51   | 460.81 | 413.16 | 162.05 | 145.00 | 100.41 | 89.65  | 54.47 | 48.34 | 41.31 | 36.39 |       |       |
| 52   | 472.50 | 424.48 | 166.21 | 149.00 | 103.02 | 92.14  | 55.94 | 49.71 | 42.49 | 37.45 |       |       |
| 53   | 484.40 | 436.05 | 170.45 | 153.09 | 105.69 | 94.68  | 57.44 | 51.11 | 43.70 | 38.54 |       |       |
| 54   | 496.52 | 447.89 | 174.78 | 157.27 | 108.41 | 97.29  | 58.98 | 52.55 | 44.96 | 39.67 |       |       |
| 55   | 508.87 | 460.01 | 179.19 | 161.56 | 111.18 | 99.96  | 60.57 | 54.03 | 46.27 | 40.85 |       |       |
| 56   | 521.46 | 472.41 | 183.69 | 165.94 | 114.02 | 102.70 | 62.20 | 55.56 |       |       |       |       |
| 57   | 534.31 | 485.09 | 188.29 | 170.44 | 116.93 | 105.51 | 63.90 | 57.14 |       |       |       |       |
| 58   | 547.42 | 498.07 | 192.99 | 175.05 | 119.92 | 108.40 | 65.66 | 58.78 |       |       |       |       |
| 59   | 560.77 | 511.34 | 197.81 | 179.77 | 122.99 | 111.37 | 67.50 | 60.48 |       |       |       |       |
| 60   | 574.37 | 524.88 | 202.73 | 184.60 | 126.15 | 114.42 | 69.41 | 62.24 |       |       |       |       |
| 61   | 588.17 | 538.70 | 207.76 | 189.54 | 129.40 | 117.55 |       |       |       |       |       |       |
| 62   | 602.15 | 552.75 | 212.89 | 194.59 | 132.74 | 120.76 |       |       |       |       |       |       |
| 63   | 616.29 | 567.04 | 218.11 | 199.75 | 136.15 | 124.05 |       |       |       |       |       |       |
| 64   | 630.55 | 581.52 | 223.42 | 205.00 | 139.66 | 127.43 |       |       |       |       |       |       |
| 65   | 644.90 | 596.19 | 228.81 | 210.36 | 143.25 | 130.89 |       |       |       |       |       |       |
| 66   | 659.31 | 611.01 | 234.28 | 215.80 |        |        |       |       |       |       |       |       |
| 67   | 673.76 | 625.96 | 239.83 | 221.34 |        |        |       |       |       |       |       |       |
| 68   | 688.20 | 641.01 |        |        |        |        |       |       |       |       |       |       |
| 69   | 702.59 | 656.12 |        |        |        |        |       |       |       |       |       |       |
| 70   | 716.89 | 671.25 |        |        |        |        |       |       |       |       |       |       |

## 汇丰汇传逸生终身寿险保险费率表

## 次标准体费率表（每千元基本保险金额）

单位：人民币元

| 交费期间<br>年龄\性别 | 趸交    |       | 3年    |       | 5年    |       | 10年   |       | 15年   |      | 20年  |      |
|---------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|------|------|------|
|               | 男性    | 女性    | 男性    | 女性    | 男性    | 女性    | 男性    | 女性    | 男性    | 女性   | 男性   | 女性   |
| 18            | 43.49 | 33.23 | 15.27 | 11.66 | 9.45  | 7.21  | 5.10  | 3.87  | 3.84  | 2.91 | 3.10 | 2.34 |
| 19            | 44.51 | 34.05 | 15.64 | 11.95 | 9.67  | 7.39  | 5.22  | 3.98  | 3.93  | 2.98 | 3.18 | 2.40 |
| 20            | 45.56 | 34.90 | 16.00 | 12.24 | 9.90  | 7.56  | 5.34  | 4.08  | 4.02  | 3.05 | 3.25 | 2.45 |
| 21            | 46.62 | 35.77 | 16.38 | 12.55 | 10.14 | 7.76  | 5.48  | 4.18  | 4.12  | 3.13 | 3.34 | 2.52 |
| 22            | 47.71 | 36.66 | 16.76 | 12.87 | 10.38 | 7.95  | 5.60  | 4.29  | 4.23  | 3.21 | 3.42 | 2.59 |
| 23            | 48.82 | 37.57 | 17.15 | 13.19 | 10.62 | 8.15  | 5.74  | 4.39  | 4.33  | 3.29 | 3.50 | 2.65 |
| 24            | 49.96 | 38.51 | 17.56 | 13.52 | 10.87 | 8.36  | 5.88  | 4.50  | 4.43  | 3.38 | 3.60 | 2.72 |
| 25            | 51.13 | 39.48 | 17.97 | 13.86 | 11.12 | 8.57  | 6.02  | 4.61  | 4.54  | 3.46 | 3.69 | 2.79 |
| 26            | 52.31 | 40.48 | 18.39 | 14.20 | 11.39 | 8.78  | 6.16  | 4.73  | 4.66  | 3.55 | 3.79 | 2.86 |
| 27            | 53.53 | 41.50 | 18.81 | 14.57 | 11.65 | 9.00  | 6.32  | 4.86  | 4.77  | 3.65 | 3.89 | 2.95 |
| 28            | 54.77 | 42.55 | 19.26 | 14.94 | 11.93 | 9.23  | 6.47  | 4.98  | 4.90  | 3.74 | 3.99 | 3.02 |
| 29            | 56.02 | 43.63 | 19.70 | 15.32 | 12.21 | 9.47  | 6.63  | 5.11  | 5.03  | 3.84 | 4.10 | 3.11 |
| 30            | 57.31 | 44.74 | 20.16 | 15.71 | 12.50 | 9.71  | 6.79  | 5.24  | 5.15  | 3.94 | 4.21 | 3.19 |
| 31            | 58.60 | 45.87 | 20.63 | 16.11 | 12.79 | 9.97  | 6.95  | 5.37  | 5.29  | 4.05 | 4.33 | 3.28 |
| 32            | 59.92 | 47.04 | 21.09 | 16.52 | 13.08 | 10.21 | 7.12  | 5.52  | 5.42  | 4.16 | 4.45 | 3.37 |
| 33            | 61.26 | 48.23 | 21.57 | 16.93 | 13.39 | 10.48 | 7.29  | 5.67  | 5.56  | 4.27 | 4.57 | 3.47 |
| 34            | 62.62 | 49.44 | 22.06 | 17.37 | 13.69 | 10.75 | 7.47  | 5.81  | 5.71  | 4.39 | 4.71 | 3.57 |
| 35            | 63.98 | 50.68 | 22.55 | 17.80 | 14.01 | 11.02 | 7.65  | 5.96  | 5.87  | 4.51 | 4.85 | 3.67 |
| 36            | 65.37 | 51.95 | 23.05 | 18.26 | 14.32 | 11.30 | 7.84  | 6.12  | 6.02  | 4.64 | 5.00 | 3.78 |
| 37            | 66.76 | 53.22 | 23.55 | 18.71 | 14.65 | 11.59 | 8.04  | 6.28  | 6.20  | 4.77 | 5.15 | 3.89 |
| 38            | 68.16 | 54.53 | 24.06 | 19.17 | 14.98 | 11.88 | 8.23  | 6.45  | 6.37  | 4.89 | 5.31 | 4.01 |
| 39            | 69.56 | 55.86 | 24.57 | 19.65 | 15.30 | 12.18 | 8.43  | 6.62  | 6.54  | 5.04 | 5.49 | 4.13 |
| 40            | 70.96 | 57.20 | 25.10 | 20.13 | 15.64 | 12.48 | 8.64  | 6.79  | 6.74  | 5.18 | 5.66 | 4.26 |
| 41            | 72.37 | 58.55 | 25.61 | 20.61 | 15.98 | 12.79 | 8.86  | 6.97  | 6.92  | 5.33 | 5.85 | 4.39 |
| 42            | 73.77 | 59.91 | 26.13 | 21.10 | 16.33 | 13.10 | 9.08  | 7.15  | 7.13  | 5.48 | 6.05 | 4.53 |
| 43            | 75.14 | 61.28 | 26.65 | 21.60 | 16.68 | 13.42 | 9.31  | 7.34  | 7.35  | 5.64 | 6.25 | 4.67 |
| 44            | 76.50 | 62.65 | 27.17 | 22.10 | 17.02 | 13.74 | 9.54  | 7.54  | 7.56  | 5.80 | 6.48 | 4.82 |
| 45            | 77.83 | 64.03 | 27.68 | 22.60 | 17.37 | 14.07 | 9.79  | 7.72  | 7.79  | 5.97 | 6.70 | 4.97 |
| 46            | 79.13 | 65.41 | 28.20 | 23.10 | 17.72 | 14.39 | 10.03 | 7.93  | 8.03  | 6.14 | 6.95 | 5.14 |
| 47            | 80.39 | 66.79 | 28.70 | 23.61 | 18.07 | 14.72 | 10.28 | 8.13  | 8.27  | 6.32 | 7.20 | 5.32 |
| 48            | 81.61 | 68.16 | 29.19 | 24.12 | 18.42 | 15.05 | 10.53 | 8.34  | 8.53  | 6.51 | 7.48 | 5.49 |
| 49            | 82.77 | 69.52 | 29.67 | 24.63 | 18.77 | 15.39 | 10.79 | 8.55  | 8.79  | 6.70 | 7.77 | 5.69 |
| 50            | 83.89 | 70.87 | 30.14 | 25.14 | 19.11 | 15.72 | 11.05 | 8.77  | 9.06  | 6.89 | 8.09 | 5.90 |
| 51            | 84.95 | 72.21 | 30.60 | 25.65 | 19.45 | 16.06 | 11.31 | 8.99  | 9.36  | 7.10 |      |      |
| 52            | 85.96 | 73.53 | 31.05 | 26.15 | 19.79 | 16.40 | 11.57 | 9.21  | 9.66  | 7.32 |      |      |
| 53            | 86.92 | 74.85 | 31.48 | 26.65 | 20.11 | 16.75 | 11.85 | 9.44  | 9.99  | 7.57 |      |      |
| 54            | 87.83 | 76.15 | 31.90 | 27.16 | 20.44 | 17.09 | 12.14 | 9.68  | 10.35 | 7.83 |      |      |
| 55            | 88.71 | 77.44 | 32.31 | 27.66 | 20.77 | 17.44 | 12.45 | 9.94  | 14.34 | 8.11 |      |      |
| 56            | 89.54 | 78.72 | 32.72 | 28.18 | 21.10 | 17.79 | 12.79 | 10.21 |       |      |      |      |
| 57            | 90.35 | 80.00 | 33.13 | 28.68 | 21.45 | 18.16 | 13.15 | 10.50 |       |      |      |      |
| 58            | 91.11 | 81.25 | 33.56 | 29.20 | 21.83 | 18.53 | 13.57 | 10.82 |       |      |      |      |
| 59            | 91.86 | 82.49 | 33.99 | 29.73 | 22.23 | 18.93 | 14.04 | 11.17 |       |      |      |      |
| 60            | 92.54 | 83.71 | 34.45 | 30.27 | 22.67 | 19.35 | 16.64 | 11.56 |       |      |      |      |
| 61            | 93.18 | 84.88 | 34.92 | 30.82 | 23.15 | 19.79 |       |       |       |      |      |      |
| 62            | 93.73 | 86.01 | 35.41 | 31.38 | 23.67 | 20.26 |       |       |       |      |      |      |
| 63            | 94.18 | 87.05 | 35.91 | 31.94 | 24.25 | 20.76 |       |       |       |      |      |      |
| 64            | 94.53 | 88.02 | 36.44 | 32.52 | 24.87 | 21.29 |       |       |       |      |      |      |
| 65            | 94.76 | 88.89 | 36.98 | 33.09 | 39.50 | 21.85 |       |       |       |      |      |      |
| 66            | 94.86 | 89.65 | 37.56 | 33.68 |       |       |       |       |       |      |      |      |
| 67            | 94.81 | 90.28 | 40.76 | 34.28 |       |       |       |       |       |      |      |      |
| 68            | 94.63 | 90.77 |       |       |       |       |       |       |       |      |      |      |
| 69            | 94.28 | 91.12 |       |       |       |       |       |       |       |      |      |      |
| 70            | 93.77 | 91.31 |       |       |       |       |       |       |       |      |      |      |

1. 上述次标准体费率为标准体费率之上的额外费率。

2. 上述次标准体费率为次标准体因子等于100%时的毛保费，次标准体毛保费总额根据核保确定的次标准体因子调整得到。