

汇丰家倍关爱B款终身重大疾病保险
标准费率表（每千元基本保险金额）

单位：人民币元

| 交费期间 年龄\性别 | 趸交 | | 5年交 | | 10年交 | | 15年交 | | 16年交 | | 20年交 | |
|---------------|--------|--------|--------|--------|--------|--------|-------|-------|-------|-------|-------|-------|
| | 男性 | 女性 | 男性 | 女性 | 男性 | 女性 | 男性 | 女性 | 男性 | 女性 | 男性 | 女性 |
| 0 | 219.31 | 209.3 | 48.90 | 46.67 | 26.47 | 25.26 | 18.86 | 17.99 | 17.02 | 16.24 | 14.98 | 14.30 |
| 1 | 225.16 | 214.5 | 50.20 | 47.82 | 27.17 | 25.88 | 19.35 | 18.43 | 17.46 | 16.64 | 15.38 | 14.65 |
| 2 | 231.27 | 220.08 | 51.55 | 49.05 | 27.90 | 26.54 | 19.87 | 18.91 | 17.93 | 17.06 | 15.79 | 15.03 |
| 3 | 237.64 | 225.97 | 52.97 | 50.36 | 28.66 | 27.25 | 20.41 | 19.41 | 18.42 | 17.52 | 16.22 | 15.43 |
| 4 | 244.27 | 232.16 | 54.44 | 51.73 | 29.46 | 27.99 | 20.98 | 19.94 | 18.94 | 18.00 | 16.67 | 15.85 |
| 5 | 251.13 | 238.62 | 55.97 | 53.16 | 30.28 | 28.76 | 21.57 | 20.49 | 19.47 | 18.50 | 17.14 | 16.29 |
| 6 | 258.22 | 245.34 | 57.54 | 54.66 | 31.13 | 29.57 | 22.17 | 21.07 | 20.01 | 19.02 | 17.63 | 16.75 |
| 7 | 265.55 | 252.29 | 59.17 | 56.21 | 32.01 | 30.41 | 22.80 | 21.67 | 20.58 | 19.56 | 18.13 | 17.23 |
| 8 | 273.1 | 259.46 | 60.85 | 57.80 | 32.92 | 31.28 | 23.45 | 22.29 | 21.17 | 20.12 | 18.65 | 17.73 |
| 9 | 280.9 | 266.84 | 62.59 | 59.45 | 33.86 | 32.17 | 24.12 | 22.93 | 21.78 | 20.70 | 19.19 | 18.24 |
| 10 | 288.93 | 274.43 | 64.37 | 61.14 | 34.83 | 33.09 | 24.82 | 23.58 | 22.40 | 21.29 | 19.74 | 18.76 |
| 11 | 297.2 | 282.21 | 66.21 | 62.88 | 35.83 | 34.03 | 25.54 | 24.26 | 23.05 | 21.90 | 20.32 | 19.30 |
| 12 | 305.71 | 290.19 | 68.11 | 64.66 | 36.86 | 35.00 | 26.28 | 24.95 | 23.72 | 22.53 | 20.91 | 19.86 |
| 13 | 314.45 | 298.37 | 70.05 | 66.48 | 37.92 | 35.99 | 27.04 | 25.66 | 24.41 | 23.17 | 21.53 | 20.43 |
| 14 | 323.43 | 306.77 | 72.05 | 68.36 | 39.01 | 37.01 | 27.83 | 26.39 | 25.12 | 23.83 | 22.16 | 21.02 |
| 15 | 332.64 | 315.39 | 74.11 | 70.28 | 40.14 | 38.06 | 28.64 | 27.15 | 25.85 | 24.51 | 22.81 | 21.62 |
| 16 | 342.09 | 324.24 | 76.23 | 72.26 | 41.30 | 39.13 | 29.47 | 27.92 | 26.61 | 25.21 | 23.48 | 22.24 |
| 17 | 351.76 | 333.32 | 78.41 | 74.29 | 42.49 | 40.24 | 30.33 | 28.72 | 27.38 | 25.93 | 24.17 | 22.89 |
| 18 | 361.67 | 342.63 | 80.65 | 76.39 | 43.71 | 41.38 | 31.21 | 29.54 | 28.18 | 26.67 | 24.88 | 23.55 |
| 19 | 371.54 | 352.06 | 82.87 | 78.49 | 44.92 | 42.53 | 32.08 | 30.36 | 28.97 | 27.42 | 25.58 | 24.22 |
| 20 | 381.63 | 361.71 | 85.13 | 80.65 | 46.16 | 43.71 | 32.97 | 31.21 | 29.77 | 28.19 | 26.30 | 24.91 |
| 21 | 391.94 | 371.6 | 87.44 | 82.87 | 47.42 | 44.92 | 33.89 | 32.09 | 30.60 | 28.98 | 27.04 | 25.62 |
| 22 | 402.45 | 381.71 | 89.80 | 85.13 | 48.72 | 46.15 | 34.82 | 32.98 | 31.44 | 29.79 | 27.80 | 26.35 |
| 23 | 413.19 | 392.05 | 92.21 | 87.44 | 50.04 | 47.42 | 35.77 | 33.90 | 32.31 | 30.62 | 28.57 | 27.10 |
| 24 | 424.13 | 402.62 | 94.67 | 89.81 | 51.39 | 48.72 | 36.75 | 34.85 | 33.19 | 31.48 | 29.37 | 27.88 |
| 25 | 435.3 | 413.41 | 97.18 | 92.23 | 52.76 | 50.05 | 37.75 | 35.81 | 34.10 | 32.35 | 30.20 | 28.67 |
| 26 | 446.69 | 424.4 | 99.74 | 94.70 | 54.17 | 51.41 | 38.78 | 36.81 | 35.03 | 33.25 | 31.04 | 29.49 |
| 27 | 458.31 | 435.61 | 102.36 | 97.22 | 55.61 | 52.79 | 39.83 | 37.83 | 35.98 | 34.18 | 31.92 | 30.34 |
| 28 | 470.16 | 447.01 | 105.03 | 99.79 | 57.08 | 54.21 | 40.91 | 38.87 | 36.96 | 35.12 | 32.82 | 31.21 |
| 29 | 482.25 | 458.62 | 107.75 | 102.40 | 58.58 | 55.66 | 42.02 | 39.94 | 37.97 | 36.10 | 33.75 | 32.10 |
| 30 | 494.57 | 470.41 | 110.53 | 105.06 | 60.13 | 57.14 | 43.16 | 41.04 | 39.01 | 37.09 | 34.72 | 33.02 |
| 31 | 507.15 | 482.36 | 113.37 | 107.77 | 61.71 | 58.65 | 44.35 | 42.16 | 40.09 | 38.12 | 35.73 | 33.97 |
| 32 | 519.99 | 494.5 | 116.27 | 110.52 | 63.33 | 60.19 | 45.57 | 43.32 | 41.20 | 39.16 | 36.78 | 34.95 |
| 33 | 533.07 | 506.8 | 119.24 | 113.31 | 65.00 | 61.76 | 46.84 | 44.50 | 42.35 | 40.24 | 37.88 | 35.95 |
| 34 | 546.4 | 519.25 | 122.27 | 116.15 | 66.72 | 63.37 | 48.15 | 45.71 | 43.55 | 41.34 | 39.03 | 36.97 |
| 35 | 559.96 | 531.84 | 125.37 | 119.02 | 68.49 | 65.00 | 49.52 | 46.94 | 44.80 | 42.46 | 40.23 | 38.03 |
| 36 | 573.75 | 544.55 | 128.54 | 121.94 | 70.32 | 66.66 | 50.94 | 48.21 | 46.10 | 43.61 | 41.48 | 39.11 |
| 37 | 587.75 | 557.38 | 131.77 | 124.89 | 72.19 | 68.35 | 52.42 | 49.50 | 47.45 | 44.78 | 42.80 | 40.22 |
| 38 | 601.94 | 570.31 | 135.06 | 127.87 | 74.13 | 70.07 | 53.95 | 50.82 | 48.85 | 45.98 | 44.17 | 41.35 |
| 39 | 616.31 | 583.34 | 138.42 | 130.89 | 76.13 | 71.82 | 55.55 | 52.16 | 50.31 | 47.20 | 45.61 | 42.51 |
| 40 | 630.84 | 596.46 | 141.84 | 133.94 | 78.18 | 73.59 | 57.21 | 53.52 | 51.83 | 48.44 | 47.12 | 43.69 |
| 41 | 645.51 | 609.65 | 145.33 | 137.01 | 80.30 | 75.39 | 58.93 | 54.91 | 53.40 | 49.71 | 48.69 | 44.90 |
| 42 | 660.29 | 622.9 | 148.88 | 140.12 | 82.49 | 77.21 | 60.72 | 56.32 | 55.04 | 50.99 | 50.33 | 46.14 |
| 43 | 675.16 | 636.21 | 152.48 | 143.25 | 84.73 | 79.05 | 62.57 | 57.76 | 56.74 | 52.30 | 52.05 | 47.41 |
| 44 | 690.09 | 649.58 | 156.14 | 146.40 | 87.04 | 80.91 | 64.49 | 59.22 | 58.49 | 53.63 | 53.83 | 48.71 |
| 45 | 705.06 | 663 | 159.85 | 149.59 | 89.40 | 82.80 | 66.48 | 60.71 | 60.31 | 54.98 | 55.68 | 50.04 |
| 46 | 720.02 | 676.45 | 163.60 | 152.79 | 91.81 | 84.70 | 68.53 | 62.21 | 62.18 | 56.36 | | |
| 47 | 734.97 | 689.94 | 167.40 | 155.99 | 94.28 | 86.62 | 70.64 | 63.74 | 64.11 | 57.76 | | |
| 48 | 749.88 | 703.46 | 171.22 | 159.22 | 96.79 | 88.55 | 72.81 | 65.30 | 66.10 | 59.19 | | |
| 49 | 764.73 | 717.05 | 175.06 | 162.47 | 99.35 | 90.51 | 75.03 | 66.90 | 68.14 | 60.65 | | |
| 50 | 779.5 | 730.73 | 178.92 | 165.75 | 101.96 | 92.51 | 77.32 | 68.54 | 70.23 | 62.16 | | |
| 51 | 794.18 | 744.52 | 182.77 | 169.07 | 104.61 | 94.55 | 79.66 | 70.24 | 72.37 | 63.72 | | |
| 52 | 808.79 | 758.4 | 186.68 | 172.43 | 107.32 | 96.63 | 82.08 | 72.00 | 74.59 | 65.35 | | |
| 53 | 823.31 | 772.35 | 190.64 | 175.83 | 110.10 | 98.76 | 84.58 | 73.83 | 76.88 | 67.04 | | |
| 54 | 837.73 | 786.36 | 194.64 | 179.26 | 112.93 | 100.94 | 87.16 | 75.75 | 79.25 | 68.81 | | |
| 55 | 852.19 | 800.43 | 198.70 | 182.74 | 115.84 | 103.18 | 89.55 | 77.76 | 81.72 | 70.68 | | |
| 56 | 866.27 | 814.61 | 202.64 | 186.26 | 118.71 | 105.49 | | | | | | |
| 57 | 880.27 | 828.81 | 206.64 | 189.84 | 121.66 | 107.90 | | | | | | |
| 58 | 894.29 | 843.03 | 210.73 | 193.46 | 124.72 | 110.41 | | | | | | |
| 59 | 908.22 | 857.27 | 214.82 | 197.15 | 127.85 | 113.03 | | | | | | |
| 60 | 922 | 871.5 | 218.90 | 200.92 | 131.06 | 115.80 | | | | | | |
| 61 | 935.72 | 885.79 | 223.04 | 204.79 | | | | | | | | |
| 62 | 949.56 | 900 | 227.32 | 208.78 | | | | | | | | |
| 63 | 963.28 | 914.1 | 231.64 | 212.87 | | | | | | | | |
| 64 | 977.01 | 928.02 | 236.15 | 217.06 | | | | | | | | |
| 65 | 990.73 | 941.73 | 240.92 | 221.34 | | | | | | | | |

汇丰家倍关爱B款终身重大疾病保险
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 年龄\性别 | 趸交 | | 5年交 | | 10年交 | | 15年交 | | 16年交 | | 20年交 | |
|---------------|--------|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| | 男性 | 女性 | 男性 | 女性 | 男性 | 女性 | 男性 | 女性 | 男性 | 女性 | 男性 | 女性 |
| 0 | 59.75 | 66.10 | 13.43 | 14.84 | 7.32 | 8.08 | 5.24 | 5.79 | 4.73 | 5.22 | 4.19 | 4.62 |
| 1 | 60.75 | 66.99 | 13.64 | 15.02 | 7.43 | 8.17 | 5.32 | 5.85 | 4.80 | 5.28 | 4.25 | 4.68 |
| 2 | 61.87 | 68.11 | 13.88 | 15.26 | 7.56 | 8.30 | 5.41 | 5.94 | 4.88 | 5.36 | 4.32 | 4.75 |
| 3 | 63.09 | 69.40 | 14.15 | 15.53 | 7.70 | 8.44 | 5.51 | 6.05 | 4.97 | 5.46 | 4.40 | 4.84 |
| 4 | 64.42 | 70.84 | 14.44 | 15.85 | 7.86 | 8.61 | 5.62 | 6.17 | 5.07 | 5.57 | 4.49 | 4.93 |
| 5 | 65.81 | 72.39 | 14.75 | 16.19 | 8.02 | 8.80 | 5.74 | 6.30 | 5.18 | 5.69 | 4.59 | 5.05 |
| 6 | 67.27 | 74.05 | 15.07 | 16.55 | 8.19 | 9.00 | 5.86 | 6.45 | 5.29 | 5.82 | 4.70 | 5.17 |
| 7 | 68.79 | 75.78 | 15.40 | 16.94 | 8.37 | 9.21 | 6.00 | 6.60 | 5.41 | 5.96 | 4.81 | 5.29 |
| 8 | 70.37 | 77.59 | 15.75 | 17.34 | 8.56 | 9.43 | 6.14 | 6.77 | 5.54 | 6.11 | 4.92 | 5.43 |
| 9 | 72.01 | 79.43 | 16.11 | 17.76 | 8.76 | 9.66 | 6.28 | 6.93 | 5.68 | 6.26 | 5.05 | 5.57 |
| 10 | 73.71 | 81.32 | 16.49 | 18.18 | 8.97 | 9.90 | 6.44 | 7.11 | 5.82 | 6.42 | 5.18 | 5.71 |
| 11 | 75.46 | 83.24 | 16.88 | 18.62 | 9.18 | 10.14 | 6.60 | 7.29 | 5.97 | 6.58 | 5.32 | 5.86 |
| 12 | 77.26 | 85.18 | 17.28 | 19.05 | 9.41 | 10.38 | 6.78 | 7.47 | 6.12 | 6.75 | 5.46 | 6.01 |
| 13 | 79.10 | 87.15 | 17.69 | 19.50 | 9.65 | 10.63 | 6.96 | 7.65 | 6.29 | 6.92 | 5.62 | 6.17 |
| 14 | 80.98 | 89.15 | 18.11 | 19.95 | 9.89 | 10.89 | 7.14 | 7.84 | 6.46 | 7.09 | 5.78 | 6.33 |
| 15 | 82.90 | 91.19 | 18.55 | 20.41 | 10.15 | 11.15 | 7.34 | 8.04 | 6.64 | 7.27 | 5.94 | 6.50 |
| 16 | 84.84 | 93.27 | 19.01 | 20.89 | 10.42 | 11.42 | 7.54 | 8.24 | 6.82 | 7.45 | 6.12 | 6.67 |
| 17 | 86.82 | 95.38 | 19.48 | 21.38 | 10.70 | 11.70 | 7.76 | 8.46 | 7.02 | 7.65 | 6.30 | 6.86 |
| 18 | 88.81 | 97.52 | 19.98 | 21.88 | 10.99 | 11.99 | 7.98 | 8.67 | 7.22 | 7.85 | 6.49 | 7.05 |
| 19 | 90.65 | 99.61 | 20.41 | 22.36 | 11.24 | 12.26 | 8.17 | 8.88 | 7.39 | 8.04 | 6.66 | 7.24 |
| 20 | 92.50 | 101.73 | 20.85 | 22.85 | 11.49 | 12.54 | 8.37 | 9.10 | 7.58 | 8.24 | 6.84 | 7.43 |
| 21 | 94.35 | 103.88 | 21.29 | 23.35 | 11.75 | 12.82 | 8.58 | 9.33 | 7.76 | 8.44 | 7.02 | 7.64 |
| 22 | 96.22 | 106.03 | 21.73 | 23.84 | 12.02 | 13.11 | 8.78 | 9.56 | 7.95 | 8.65 | 7.21 | 7.85 |
| 23 | 98.09 | 108.21 | 22.18 | 24.35 | 12.28 | 13.41 | 9.00 | 9.79 | 8.15 | 8.87 | 7.41 | 8.07 |
| 24 | 99.97 | 110.39 | 22.63 | 24.86 | 12.56 | 13.72 | 9.22 | 10.04 | 8.35 | 9.10 | 7.62 | 8.31 |
| 25 | 101.86 | 112.57 | 23.08 | 25.37 | 12.83 | 14.02 | 9.44 | 10.30 | 8.56 | 9.34 | 7.84 | 8.55 |
| 26 | 103.76 | 114.74 | 23.54 | 25.89 | 13.11 | 14.34 | 9.68 | 10.56 | 8.78 | 9.58 | 8.07 | 8.81 |
| 27 | 105.68 | 116.90 | 24.01 | 26.41 | 13.40 | 14.66 | 9.92 | 10.84 | 9.00 | 9.84 | 8.32 | 9.09 |
| 28 | 107.60 | 119.04 | 24.48 | 26.92 | 13.70 | 14.99 | 10.18 | 11.12 | 9.25 | 10.10 | 8.59 | 9.38 |
| 29 | 109.55 | 121.16 | 24.96 | 27.44 | 14.01 | 15.32 | 10.46 | 11.42 | 9.50 | 10.38 | 8.89 | 9.68 |
| 30 | 111.52 | 123.24 | 25.45 | 27.96 | 14.33 | 15.66 | 10.76 | 11.73 | 9.78 | 10.67 | 9.21 | 10.00 |
| 31 | 113.52 | 125.26 | 25.95 | 28.47 | 14.66 | 16.01 | 11.08 | 12.06 | 10.09 | 10.97 | 9.57 | 10.34 |
| 32 | 115.54 | 127.24 | 26.47 | 28.98 | 15.02 | 16.37 | 11.43 | 12.40 | 10.42 | 11.29 | 9.97 | 10.70 |
| 33 | 117.59 | 129.16 | 27.00 | 29.49 | 15.41 | 16.74 | 11.82 | 12.76 | 10.78 | 11.62 | 10.41 | 11.08 |
| 34 | 119.66 | 131.02 | 27.56 | 30.00 | 15.82 | 17.12 | 12.25 | 13.13 | 11.19 | 11.97 | 10.89 | 11.48 |
| 35 | 121.75 | 132.79 | 28.14 | 30.51 | 16.28 | 17.51 | 12.73 | 13.52 | 11.64 | 12.33 | 11.44 | 11.89 |
| 36 | 123.84 | 134.46 | 28.74 | 31.00 | 16.76 | 17.91 | 13.25 | 13.92 | 12.13 | 12.71 | 12.04 | 12.33 |
| 37 | 125.94 | 136.04 | 29.37 | 31.49 | 17.29 | 18.32 | 13.83 | 14.35 | 12.68 | 13.10 | 12.70 | 12.79 |
| 38 | 128.03 | 137.51 | 30.02 | 31.98 | 17.87 | 18.73 | 14.48 | 14.78 | 13.28 | 13.50 | 13.44 | 13.26 |
| 39 | 130.10 | 138.87 | 30.71 | 32.45 | 18.51 | 19.16 | 15.19 | 15.23 | 13.94 | 13.92 | 14.25 | 13.76 |
| 40 | 132.13 | 140.11 | 31.43 | 32.91 | 19.20 | 19.59 | 15.96 | 15.69 | 14.67 | 14.35 | 15.14 | 14.27 |
| 41 | 134.13 | 141.20 | 32.19 | 33.35 | 19.95 | 20.02 | 16.82 | 16.17 | 15.46 | 14.79 | 16.12 | 14.81 |
| 42 | 136.06 | 142.16 | 32.98 | 33.78 | 20.76 | 20.46 | 17.75 | 16.65 | 16.33 | 15.24 | 17.19 | 15.37 |
| 43 | 137.92 | 142.98 | 33.81 | 34.20 | 21.65 | 20.90 | 18.76 | 17.15 | 17.27 | 15.71 | 18.34 | 15.95 |
| 44 | 139.68 | 143.66 | 34.68 | 34.60 | 22.60 | 21.35 | 19.86 | 17.67 | 18.29 | 16.19 | 19.60 | 16.55 |
| 45 | 141.35 | 144.19 | 35.59 | 34.99 | 23.61 | 21.80 | 21.05 | 18.20 | 19.38 | 16.68 | 20.95 | 17.19 |
| 46 | 142.88 | 144.58 | 36.53 | 35.36 | 24.69 | 22.24 | 22.32 | 18.74 | 20.55 | 17.19 | | |
| 47 | 144.29 | 144.81 | 37.50 | 35.70 | 25.83 | 22.68 | 23.68 | 19.29 | 21.80 | 17.71 | | |
| 48 | 145.54 | 144.91 | 38.48 | 36.01 | 27.03 | 23.13 | 25.12 | 19.86 | 23.12 | 18.25 | | |
| 49 | 146.64 | 144.89 | 39.48 | 36.31 | 28.30 | 23.58 | 26.64 | 20.47 | 24.52 | 18.82 | | |
| 50 | 147.57 | 144.77 | 40.48 | 36.59 | 29.62 | 24.04 | 28.26 | 21.12 | 25.99 | 19.43 | | |
| 51 | 148.31 | 144.59 | 41.47 | 36.89 | 31.00 | 24.55 | 29.96 | 21.82 | 27.53 | 20.10 | | |
| 52 | 148.89 | 144.33 | 42.52 | 37.20 | 32.48 | 25.08 | 31.77 | 22.60 | 29.18 | 20.84 | | |
| 53 | 149.30 | 143.98 | 43.63 | 37.51 | 34.03 | 25.65 | 33.70 | 23.46 | 30.93 | 21.65 | | |
| 54 | 149.55 | 143.54 | 44.79 | 37.82 | 35.69 | 26.27 | 35.77 | 24.41 | 32.80 | 22.56 | | |
| 55 | 149.82 | 143.04 | 46.03 | 38.16 | 37.45 | 26.95 | 38.00 | 25.48 | 34.81 | 23.57 | | |
| 56 | 149.60 | 142.52 | 47.09 | 38.53 | 39.15 | 27.73 | | | | | | |
| 57 | 149.21 | 141.92 | 48.23 | 38.94 | 40.97 | 28.60 | | | | | | |
| 58 | 148.80 | 141.24 | 49.48 | 39.38 | 42.96 | 29.61 | | | | | | |
| 59 | 148.22 | 140.50 | 50.72 | 39.90 | 45.04 | 30.78 | | | | | | |
| 60 | 147.37 | 139.70 | 51.92 | 40.52 | 47.23 | 32.14 | | | | | | |
| 61 | 146.35 | 138.93 | 53.19 | 41.27 | | | | | | | | |
| 62 | 145.41 | 138.08 | 54.63 | 42.16 | | | | | | | | |
| 63 | 144.22 | 137.16 | 56.10 | 43.23 | | | | | | | | |
| 64 | 142.95 | 136.14 | 57.83 | 44.46 | | | | | | | | |
| 65 | 141.62 | 135.03 | 59.93 | 45.87 | | | | | | | | |

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。