

汇丰粤港澳大湾区粤享康乐重大疾病保险
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		20年交	
	男性	女性	男性	女性	男性	女性	男性	女性	男性	女性
0	165.21	160.33	36.30	35.21	19.72	19.13	14.24	13.81	11.54	11.19
1	169.92	165.03	37.32	36.24	20.28	19.68	14.64	14.21	11.87	11.52
2	174.91	169.95	38.41	37.31	20.87	20.26	15.07	14.63	12.21	11.86
3	180.17	175.11	39.56	38.44	21.49	20.87	15.52	15.07	12.58	12.22
4	185.70	180.53	40.77	39.62	22.15	21.52	15.99	15.54	12.97	12.60
5	191.49	186.21	42.04	40.87	22.83	22.19	16.49	16.03	13.38	13.00
6	197.54	192.13	43.36	42.16	23.55	22.90	17.02	16.54	13.80	13.42
7	203.85	198.30	44.75	43.52	24.31	23.63	17.56	17.08	14.25	13.86
8	210.38	204.69	46.18	44.92	25.09	24.40	18.13	17.64	14.72	14.32
9	217.15	211.30	47.67	46.37	25.90	25.19	18.72	18.22	15.20	14.80
10	224.14	218.13	49.20	47.87	26.74	26.01	19.34	18.82	15.71	15.29
11	231.35	225.17	50.79	49.42	27.61	26.86	19.97	19.44	16.23	15.81
12	238.78	232.43	52.42	51.02	28.50	27.74	20.63	20.09	16.76	16.34
13	246.43	239.88	54.11	52.66	29.43	28.65	21.31	20.75	17.32	16.89
14	254.29	247.54	55.84	54.36	30.39	29.58	22.01	21.44	17.90	17.46
15	262.39	255.40	57.63	56.10	31.37	30.55	22.73	22.15	18.49	18.05
16	270.71	263.46	59.48	57.89	32.39	31.54	23.47	22.88	19.10	18.65
17	279.28	271.71	61.38	59.72	33.45	32.55	24.24	23.62	19.74	19.27
18	288.09	280.14	63.36	61.60	34.53	33.59	25.04	24.39	20.39	19.91
19	296.85	288.68	65.30	63.51	35.60	34.65	25.82	25.17	21.04	20.57
20	305.83	297.39	67.30	65.45	36.70	35.72	26.63	25.97	21.70	21.23
21	315.03	306.26	69.33	67.42	37.82	36.81	27.45	26.78	22.39	21.91
22	324.46	315.30	71.42	69.43	38.97	37.93	28.30	27.61	23.09	22.61
23	334.13	324.54	73.56	71.48	40.15	39.07	29.17	28.47	23.82	23.33
24	344.05	333.97	75.76	73.58	41.37	40.25	30.07	29.35	24.57	24.07
25	354.24	343.61	78.02	75.72	42.62	41.45	30.99	30.25	25.34	24.84
26	364.71	353.45	80.34	77.92	43.91	42.69	31.95	31.18	26.15	25.63
27	375.45	363.48	82.73	80.17	45.24	43.96	32.94	32.14	26.98	26.45
28	386.47	373.68	85.19	82.47	46.60	45.26	33.96	33.12	27.85	27.29
29	397.75	384.02	87.71	84.80	48.01	46.58	35.02	34.12	28.75	28.15
30	409.28	394.47	90.29	87.17	49.45	47.92	36.10	35.14	29.67	29.03
31	421.04	405.00	92.92	89.55	50.93	49.28	37.22	36.18	30.63	29.93
32	433.04	415.62	95.60	91.96	52.45	50.65	38.37	37.24	31.62	30.84
33	445.26	426.29	98.35	94.38	54.00	52.04	39.56	38.31	32.65	31.77
34	457.72	437.04	101.15	96.82	55.60	53.44	40.78	39.40	33.72	32.72
35	470.37	447.83	104.01	99.27	57.23	54.87	42.04	40.50	34.83	33.69
36	483.23	458.69	106.92	101.75	58.91	56.32	43.34	41.63	35.97	34.67
37	496.27	469.57	109.89	104.25	60.63	57.78	44.68	42.78	37.17	35.68
38	509.46	480.46	112.91	106.76	62.39	59.26	46.06	43.94	38.41	36.71
39	522.79	491.33	115.97	109.29	64.19	60.76	47.48	45.12	39.69	37.74
40	536.24	502.15	119.08	111.81	66.02	62.26	48.95	46.31	41.02	38.80
41	549.77	512.88	122.22	114.33	67.89	63.76	50.45	47.50	42.40	39.86
42	563.38	523.56	125.40	116.85	69.79	65.27	52.00	48.69	43.84	40.93
43	577.07	534.18	128.61	119.36	71.74	66.78	53.60	49.90	45.33	42.02
44	590.82	544.74	131.85	121.86	73.73	68.29	55.25	51.10	46.89	43.12
45	604.59	555.26	135.13	124.36	75.76	69.80	56.95	52.32	48.52	44.24
46	618.36	565.77	138.43	126.85	77.83	71.31	58.71	53.55	50.41	45.38
47	632.12	576.30	141.77	129.36	79.96	72.84	60.53	54.80	53.94	46.55
48	645.82	586.87	145.13	131.88	82.13	74.38	62.42	56.08	57.91	47.76
49	659.42	597.52	148.51	134.43	84.34	75.95	64.38	57.39	62.39	49.02
50	672.88	608.24	151.90	137.00	86.60	77.55	66.40	58.74	67.55	50.67
51	686.71	619.56	155.41	139.72	88.97	79.25	70.91	60.19		
52	702.41	632.73	159.39	142.87	91.66	81.21	76.85	61.86		
53	718.17	646.09	163.45	146.08	94.45	83.24	83.77	63.62		
54	733.99	659.67	167.57	149.36	97.34	85.34	91.95	65.46		
55	749.83	673.44	171.76	152.71	100.89	87.51	101.76	68.35		
56	765.70	687.39	176.03	156.14	109.63	89.78				
57	781.59	701.55	180.40	159.67	119.92	92.15				
58	797.48	715.90	184.87	163.31	132.12	94.64				
59	813.39	730.41	189.45	167.05	146.86	97.24				
60	829.27	745.04	194.13	170.87	165.15	99.96				
61	844.97	759.76	198.84	174.78						
62	860.70	774.56	214.38	178.78						
63	876.30	789.41	235.41	182.89						
64	891.96	804.39	261.11	187.15						
65	907.50	819.31	293.91	191.46						

1. 投保时被保险人为0周岁的，为出生满30天且不满1周岁的婴儿。

汇丰粤港澳大湾区粤享康乐重大疾病保险
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		20年交	
	男性	女性	男性	女性	男性	女性	男性	女性	男性	女性
0	61.50	66.81	13.61	14.76	7.46	8.06	5.42	5.85	4.42	4.77
1	62.65	68.30	13.86	15.07	7.58	8.24	5.52	5.97	4.50	4.87
2	63.94	69.90	14.14	15.42	7.73	8.42	5.62	6.11	4.59	4.98
3	65.38	71.63	14.45	15.79	7.90	8.62	5.74	6.26	4.69	5.11
4	66.95	73.49	14.78	16.20	8.08	8.83	5.88	6.41	4.80	5.25
5	68.65	75.48	15.15	16.62	8.29	9.07	6.03	6.59	4.93	5.40
6	70.46	77.59	15.55	17.09	8.50	9.32	6.18	6.78	5.08	5.57
7	72.36	79.80	15.96	17.57	8.72	9.59	6.36	6.98	5.23	5.74
8	74.36	82.10	16.40	18.08	8.97	9.87	6.55	7.20	5.38	5.93
9	76.42	84.49	16.85	18.61	9.22	10.17	6.75	7.43	5.56	6.13
10	78.55	86.94	17.33	19.15	9.49	10.48	6.95	7.67	5.73	6.34
11	80.73	89.48	17.81	19.72	9.77	10.81	7.17	7.93	5.91	6.56
12	82.95	92.05	18.32	20.29	10.06	11.14	7.39	8.19	6.11	6.79
13	85.21	94.68	18.82	20.89	10.36	11.49	7.62	8.46	6.31	7.03
14	87.53	97.35	19.34	21.49	10.66	11.85	7.86	8.75	6.52	7.28
15	89.86	100.06	19.88	22.12	10.99	12.22	8.11	9.04	6.74	7.54
16	92.25	102.81	20.43	22.76	11.33	12.61	8.37	9.34	6.97	7.82
17	94.66	105.56	21.02	23.42	11.66	13.00	8.64	9.66	7.20	8.11
18	97.11	108.33	21.62	24.08	12.03	13.40	8.91	9.97	7.45	8.40
19	99.39	111.07	22.17	24.73	12.34	13.78	9.16	10.29	7.67	8.68
20	101.68	113.79	22.70	25.38	12.66	14.18	9.41	10.61	7.90	8.99
21	103.96	116.49	23.25	26.03	12.98	14.57	9.67	10.93	8.13	9.29
22	106.26	119.18	23.78	26.66	13.30	14.96	9.93	11.27	8.37	9.60
23	108.57	121.85	24.32	27.30	13.62	15.35	10.19	11.60	8.61	9.93
24	110.89	124.54	24.86	27.93	13.95	15.75	10.46	11.95	8.87	10.27
25	113.24	127.21	25.41	28.58	14.29	16.18	10.75	12.32	9.16	10.62
26	115.60	129.89	25.98	29.24	14.64	16.62	11.05	12.70	9.44	11.00
27	118.00	132.54	26.56	29.91	15.01	17.07	11.37	13.09	9.76	11.39
28	120.40	135.16	27.14	30.58	15.40	17.52	11.70	13.50	10.09	11.80
29	122.81	137.70	27.75	31.26	15.79	17.99	12.04	13.92	10.44	12.22
30	125.21	140.14	28.35	31.91	16.19	18.44	12.41	14.34	10.82	12.66
31	127.54	142.48	28.94	32.55	16.59	18.89	12.78	14.77	11.20	13.10
32	129.83	144.66	29.54	33.15	16.99	19.34	13.17	15.19	11.62	13.55
33	132.08	146.72	30.12	33.73	17.42	19.78	13.57	15.63	12.06	14.01
34	134.26	148.61	30.72	34.28	17.86	20.22	14.01	16.07	12.53	14.49
35	136.37	150.35	31.30	34.81	18.32	20.65	14.47	16.53	13.03	14.97
36	138.37	151.95	31.89	35.32	18.79	21.09	14.95	16.99	13.59	15.61
37	140.27	153.36	32.47	35.81	19.28	21.54	15.47	17.46	15.43	17.52
38	142.05	154.56	33.05	36.27	19.78	21.98	16.01	17.94	18.07	19.66
39	143.68	155.54	33.63	36.69	20.29	22.42	16.58	18.41	21.16	22.07
40	145.12	156.25	34.18	37.09	20.83	22.85	17.18	18.89	24.80	24.75
41	146.35	156.70	34.72	37.44	21.37	23.26	19.80	19.56	29.10	27.75
42	147.38	156.88	35.22	37.74	21.93	23.65	23.53	21.98	34.31	31.12
43	148.19	156.79	35.71	38.00	22.50	24.01	27.92	24.63	40.66	34.93
44	148.76	156.43	36.17	38.20	23.09	24.34	33.13	27.54	48.53	39.31
45	149.08	155.79	36.60	38.33	23.71	24.65	39.39	30.74	58.52	44.36
46	149.14	154.89	37.03	38.41	28.14	24.93	47.02	34.40	71.41	50.30
47	148.89	153.73	37.42	38.43	34.15	25.19	56.49	38.53	87.48	57.43
48	148.32	152.34	37.81	38.40	41.26	25.43	68.49	43.26	111.25	66.16
49	147.40	150.72	38.17	38.33	49.92	28.42	84.15	48.93	149.88	77.17
50	146.04	148.84	38.47	38.21	60.08	31.99	105.31	55.58	222.22	91.25
51	144.81	147.26	38.86	38.18	73.17	36.59	134.24	64.06		
52	145.23	147.21	39.73	38.53	92.60	43.14	185.76	76.59		
53	145.51	147.07	51.94	38.89	118.52	51.30	288.98	93.06		
54	145.65	146.84	68.54	39.26	154.74	61.08	/	115.79		
55	145.63	146.51	88.69	39.64	211.08	73.42	/	148.15		
56	145.47	146.09	114.80	40.05	305.03	89.36				
57	145.18	145.62	146.16	41.07	/	110.20				
58	144.78	145.09	191.69	54.08	/	140.44				
59	144.25	144.50	253.17	69.32	/	185.69				
60	143.62	143.80	343.18	88.12	/	259.37				
61	142.68	142.99	498.15	113.10						
62	155.56	142.04	/	143.31						
63	248.47	140.94	/	187.00						
64	366.65	139.84	/	249.22						
65	515.68	138.49	/	339.41						

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。
3. 上述次标准体费率为"/"时，代表本产品不提供的次标准体投资组合。
4. 投保时被保险人为0周岁的，为出生满30天且不满1周岁的婴儿。