

**交银人寿私享臻承终身寿险**  
年交保险费率表（每千元基本保险金额）

| 年龄 | 男       |        | 女       |        |
|----|---------|--------|---------|--------|
|    | 趸交      | 3年交    | 趸交      | 3年交    |
| 0  | 1051.42 | 368.33 | 1051.38 | 368.29 |
| 1  | 1051.45 | 368.34 | 1051.39 | 368.29 |
| 2  | 1051.50 | 368.36 | 1051.41 | 368.30 |
| 3  | 1051.56 | 368.39 | 1051.44 | 368.32 |
| 4  | 1051.64 | 368.43 | 1051.48 | 368.34 |
| 5  | 1051.74 | 368.48 | 1051.53 | 368.36 |
| 6  | 1051.86 | 368.53 | 1051.59 | 368.38 |
| 7  | 1051.99 | 368.59 | 1051.66 | 368.41 |
| 8  | 1052.14 | 368.66 | 1051.73 | 368.45 |
| 9  | 1052.32 | 368.74 | 1051.82 | 368.48 |
| 10 | 1052.51 | 368.82 | 1051.91 | 368.52 |
| 11 | 1052.73 | 368.92 | 1052.02 | 368.57 |
| 12 | 1052.97 | 369.03 | 1052.13 | 368.62 |
| 13 | 1053.24 | 369.14 | 1052.26 | 368.67 |
| 14 | 1053.54 | 369.27 | 1052.39 | 368.73 |
| 15 | 1053.88 | 369.41 | 1052.55 | 368.79 |
| 16 | 1054.24 | 369.56 | 1052.71 | 368.86 |
| 17 | 1054.64 | 369.69 | 1052.89 | 368.91 |
| 18 | 1055.06 | 369.80 | 1053.07 | 368.95 |
| 19 | 1055.26 | 369.87 | 1053.13 | 368.97 |
| 20 | 1055.47 | 369.94 | 1053.20 | 368.99 |
| 21 | 1055.66 | 370.00 | 1053.25 | 369.01 |
| 22 | 1055.83 | 370.05 | 1053.30 | 369.02 |
| 23 | 1055.98 | 370.09 | 1053.34 | 369.03 |
| 24 | 1056.11 | 370.14 | 1053.37 | 369.04 |
| 25 | 1056.22 | 370.19 | 1053.40 | 369.05 |
| 26 | 1056.34 | 370.25 | 1053.43 | 369.07 |
| 27 | 1056.47 | 370.31 | 1053.46 | 369.09 |
| 28 | 1056.62 | 370.39 | 1053.51 | 369.12 |
| 29 | 1056.78 | 370.47 | 1053.56 | 369.15 |
| 30 | 1056.96 | 370.56 | 1053.63 | 369.19 |
| 31 | 1057.17 | 370.67 | 1053.71 | 369.23 |
| 32 | 1057.40 | 370.78 | 1053.80 | 369.28 |
| 33 | 1057.66 | 370.91 | 1053.91 | 369.33 |
| 34 | 1057.95 | 371.06 | 1054.04 | 369.40 |
| 35 | 1058.27 | 371.22 | 1054.18 | 369.47 |
| 36 | 1058.63 | 371.40 | 1054.34 | 369.55 |
| 37 | 1059.03 | 371.60 | 1054.52 | 369.63 |
| 38 | 1059.47 | 371.82 | 1054.72 | 369.73 |
| 39 | 1059.96 | 372.06 | 1054.93 | 369.84 |
| 40 | 1060.49 | 372.35 | 1055.17 | 369.97 |
| 41 | 1061.07 | 372.72 | 1055.43 | 370.12 |
| 42 | 1062.04 | 373.16 | 1055.85 | 370.32 |
| 43 | 1063.10 | 373.62 | 1056.31 | 370.52 |
| 44 | 1064.25 | 374.04 | 1056.81 | 370.72 |
| 45 | 1065.45 | 374.41 | 1057.35 | 370.89 |
| 46 | 1066.52 | 374.72 | 1057.85 | 371.04 |
| 47 | 1067.43 | 374.96 | 1058.28 | 371.16 |
| 48 | 1068.16 | 375.12 | 1058.64 | 371.25 |
| 49 | 1068.68 | 375.22 | 1058.92 | 371.30 |
| 50 | 1068.97 | 375.30 | 1059.09 | 371.34 |
| 51 | 1069.04 | 375.37 | 1059.16 | 371.38 |
| 52 | 1069.06 | 375.43 | 1059.19 | 371.42 |
| 53 | 1069.03 | 375.49 | 1059.21 | 371.46 |
| 54 | 1068.96 | 375.55 | 1059.22 | 371.51 |
| 55 | 1068.87 | 375.62 | 1059.22 | 371.57 |
| 56 | 1068.78 | 375.72 | 1059.24 | 371.64 |
| 57 | 1068.70 | 375.85 | 1059.28 | 371.74 |
| 58 | 1068.66 | 376.02 | 1059.36 | 371.87 |
| 59 | 1068.67 | 376.24 | 1059.48 | 372.02 |
| 60 | 1068.72 | 376.77 | 1059.64 | 372.33 |
| 61 | 1068.82 | 377.70 | 1059.85 | 372.82 |
| 62 | 1071.23 | 379.10 | 1061.10 | 373.52 |
| 63 | 1074.08 | 380.77 | 1062.58 | 374.37 |
| 64 | 1077.46 | 382.77 | 1064.32 | 375.38 |
| 65 | 1081.47 | 385.29 | 1066.36 | 376.59 |
| 66 | 1086.24 | 388.37 | 1068.83 | 378.03 |
| 67 | 1091.93 | 392.14 | 1071.77 | 379.76 |
| 68 | 1099.06 | 397.14 | 1075.27 | 381.83 |
| 69 | 1107.80 | 403.62 | 1079.43 | 384.41 |
| 70 | 1118.46 | 412.75 | 1084.39 | 387.65 |

## 交银人寿私享臻承终身寿险

次标准体额外年交保险费费率表（每千元基本保险金额）

| 年龄 | 男     |       | 女     |       |
|----|-------|-------|-------|-------|
|    | 趸交    | 3年交   | 趸交    | 3年交   |
| 0  | 0.11  | 0.09  | 0.07  | 0.06  |
| 1  | 0.14  | 0.11  | 0.08  | 0.07  |
| 2  | 0.19  | 0.14  | 0.11  | 0.08  |
| 3  | 0.26  | 0.17  | 0.14  | 0.09  |
| 4  | 0.34  | 0.21  | 0.19  | 0.10  |
| 5  | 0.43  | 0.25  | 0.23  | 0.13  |
| 6  | 0.54  | 0.30  | 0.29  | 0.16  |
| 7  | 0.68  | 0.36  | 0.35  | 0.19  |
| 8  | 0.83  | 0.43  | 0.43  | 0.21  |
| 9  | 1.00  | 0.50  | 0.51  | 0.26  |
| 10 | 1.20  | 0.60  | 0.61  | 0.30  |
| 11 | 1.41  | 0.69  | 0.70  | 0.34  |
| 12 | 1.66  | 0.79  | 0.82  | 0.39  |
| 13 | 1.93  | 0.91  | 0.94  | 0.44  |
| 14 | 2.23  | 1.04  | 1.09  | 0.50  |
| 15 | 2.55  | 1.18  | 1.23  | 0.56  |
| 16 | 2.92  | 1.33  | 1.40  | 0.63  |
| 17 | 3.30  | 1.46  | 1.58  | 0.68  |
| 18 | 3.73  | 1.56  | 1.77  | 0.72  |
| 19 | 3.92  | 1.63  | 1.83  | 0.75  |
| 20 | 4.12  | 1.69  | 1.88  | 0.76  |
| 21 | 4.31  | 1.75  | 1.95  | 0.77  |
| 22 | 4.48  | 1.80  | 1.99  | 0.79  |
| 23 | 4.64  | 1.85  | 2.03  | 0.80  |
| 24 | 4.77  | 1.89  | 2.07  | 0.81  |
| 25 | 4.88  | 1.94  | 2.09  | 0.83  |
| 26 | 4.99  | 2.00  | 2.11  | 0.84  |
| 27 | 5.12  | 2.07  | 2.15  | 0.86  |
| 28 | 5.26  | 2.14  | 2.19  | 0.89  |
| 29 | 5.43  | 2.22  | 2.25  | 0.92  |
| 30 | 5.61  | 2.32  | 2.32  | 0.95  |
| 31 | 5.81  | 2.41  | 2.39  | 0.99  |
| 32 | 6.03  | 2.53  | 2.49  | 1.04  |
| 33 | 6.28  | 2.66  | 2.60  | 1.10  |
| 34 | 6.55  | 2.79  | 2.71  | 1.16  |
| 35 | 6.87  | 2.95  | 2.86  | 1.23  |
| 36 | 7.21  | 3.12  | 3.01  | 1.31  |
| 37 | 7.59  | 3.30  | 3.19  | 1.40  |
| 38 | 8.02  | 3.50  | 3.38  | 1.49  |
| 39 | 8.47  | 3.72  | 3.60  | 1.59  |
| 40 | 8.97  | 4.01  | 3.83  | 1.71  |
| 41 | 9.50  | 4.34  | 4.08  | 1.88  |
| 42 | 10.42 | 4.76  | 4.49  | 2.05  |
| 43 | 11.41 | 5.19  | 4.93  | 2.26  |
| 44 | 12.48 | 5.58  | 5.42  | 2.44  |
| 45 | 13.61 | 5.92  | 5.95  | 2.61  |
| 46 | 14.61 | 6.21  | 6.43  | 2.75  |
| 47 | 15.46 | 6.45  | 6.86  | 2.87  |
| 48 | 16.15 | 6.61  | 7.20  | 2.96  |
| 49 | 16.66 | 6.71  | 7.46  | 3.02  |
| 50 | 16.97 | 6.80  | 7.65  | 3.06  |
| 51 | 17.06 | 6.87  | 7.72  | 3.10  |
| 52 | 17.09 | 6.93  | 7.76  | 3.14  |
| 53 | 17.08 | 6.99  | 7.77  | 3.18  |
| 54 | 17.03 | 7.04  | 7.78  | 3.22  |
| 55 | 16.94 | 7.10  | 7.79  | 3.28  |
| 56 | 16.82 | 7.16  | 7.80  | 3.35  |
| 57 | 16.71 | 7.23  | 7.83  | 3.43  |
| 58 | 16.60 | 7.33  | 7.88  | 3.53  |
| 59 | 16.49 | 7.44  | 7.97  | 3.66  |
| 60 | 16.38 | 7.83  | 8.08  | 3.93  |
| 61 | 16.22 | 8.54  | 8.22  | 4.35  |
| 62 | 18.25 | 9.66  | 9.37  | 4.99  |
| 63 | 20.60 | 10.96 | 10.71 | 5.73  |
| 64 | 23.31 | 12.44 | 12.26 | 6.61  |
| 65 | 26.43 | 14.22 | 14.07 | 7.61  |
| 66 | 30.02 | 16.27 | 16.20 | 8.79  |
| 67 | 34.11 | 18.62 | 18.67 | 10.14 |
| 68 | 38.94 | 21.47 | 21.52 | 11.70 |
| 69 | 44.52 | 24.78 | 24.81 | 13.55 |
| 70 | 50.85 | 28.83 | 28.59 | 15.72 |

如果本主合同需按次标准体加费，加费金额按核保决定的额外风险加点乘以次标准体额外保险费。次标准体指经本公司审核后，需要增加额外保险费或附加额外条件后，方同意接受投保申请的被保险人。