

**交银人寿安行无忧两全保险**  
年交保险费费率表（每千元基本保险金额）

单位：人民币元

| 投保年龄（周岁） | 保险期间：20年 |        |        |        |       |       | 保险期间：30年 |       |       |       |        |       |       |       |
|----------|----------|--------|--------|--------|-------|-------|----------|-------|-------|-------|--------|-------|-------|-------|
|          | 男        |        |        | 女      |       |       | 男        |       |       |       | 女      |       |       |       |
|          | 趸交       | 5年交    | 10年交   | 趸交     | 5年交   | 10年交  | 趸交       | 5年交   | 10年交  | 20年交  | 趸交     | 5年交   | 10年交  | 20年交  |
| 18       | 61.14    | 16.60  | 11.19  | 39.22  | 10.66 | 7.19  | 63.37    | 15.47 | 9.21  | 5.62  | 38.94  | 9.51  | 5.66  | 3.45  |
| 19       | 62.13    | 16.87  | 11.38  | 39.45  | 10.72 | 7.23  | 64.75    | 15.81 | 9.41  | 5.75  | 39.37  | 9.61  | 5.72  | 3.48  |
| 20       | 63.18    | 17.16  | 11.58  | 39.71  | 10.79 | 7.28  | 66.18    | 16.17 | 9.63  | 5.87  | 39.83  | 9.73  | 5.79  | 3.53  |
| 21       | 64.24    | 17.45  | 11.78  | 40.00  | 10.87 | 7.34  | 67.63    | 16.53 | 9.84  | 6.01  | 40.33  | 9.85  | 5.86  | 3.57  |
| 22       | 65.35    | 17.76  | 11.99  | 40.34  | 10.96 | 7.40  | 69.13    | 16.90 | 10.06 | 6.14  | 40.87  | 9.98  | 5.94  | 3.62  |
| 23       | 66.54    | 18.09  | 12.21  | 40.72  | 11.07 | 7.47  | 70.71    | 17.29 | 10.30 | 6.29  | 41.46  | 10.13 | 6.03  | 3.67  |
| 24       | 67.85    | 18.44  | 12.45  | 41.15  | 11.19 | 7.55  | 72.37    | 17.70 | 10.55 | 6.44  | 42.10  | 10.28 | 6.12  | 3.73  |
| 25       | 69.26    | 18.83  | 12.71  | 41.65  | 11.32 | 7.64  | 74.14    | 18.14 | 10.81 | 6.60  | 42.79  | 10.45 | 6.22  | 3.79  |
| 26       | 70.77    | 19.24  | 12.99  | 42.21  | 11.47 | 7.74  | 76.00    | 18.60 | 11.09 | 6.77  | 43.55  | 10.64 | 6.33  | 3.86  |
| 27       | 72.40    | 19.69  | 13.30  | 42.83  | 11.64 | 7.86  | 77.99    | 19.09 | 11.39 | 6.96  | 44.38  | 10.85 | 6.46  | 3.94  |
| 28       | 74.16    | 20.17  | 13.63  | 43.51  | 11.83 | 7.98  | 80.12    | 19.62 | 11.71 | 7.16  | 45.28  | 11.07 | 6.59  | 4.02  |
| 29       | 76.04    | 20.69  | 13.98  | 44.26  | 12.03 | 8.12  | 82.41    | 20.19 | 12.05 | 7.37  | 46.27  | 11.31 | 6.74  | 4.11  |
| 30       | 78.06    | 21.25  | 14.36  | 45.08  | 12.26 | 8.28  | 84.87    | 20.81 | 12.43 | 7.61  | 47.34  | 11.58 | 6.90  | 4.21  |
| 31       | 80.23    | 21.84  | 14.77  | 45.97  | 12.50 | 8.44  | 87.57    | 21.48 | 12.84 | 7.86  | 48.54  | 11.87 | 7.07  | 4.32  |
| 32       | 82.54    | 22.48  | 15.21  | 46.92  | 12.76 | 8.62  | 90.38    | 22.18 | 13.26 | 8.12  | 49.83  | 12.19 | 7.26  | 4.43  |
| 33       | 84.99    | 23.16  | 15.68  | 47.93  | 13.04 | 8.81  | 93.37    | 22.93 | 13.71 | 8.40  | 51.24  | 12.54 | 7.47  | 4.56  |
| 34       | 87.61    | 23.89  | 16.18  | 49.01  | 13.34 | 9.01  | 96.56    | 23.72 | 14.19 | 8.70  | 52.79  | 12.92 | 7.70  | 4.70  |
| 35       | 90.38    | 24.66  | 16.72  | 50.16  | 13.65 | 9.23  | 99.98    | 24.57 | 14.71 | 9.02  | 54.49  | 13.34 | 7.95  | 4.86  |
| 36       | 93.28    | 25.47  | 17.29  | 51.37  | 13.99 | 9.46  | 103.67   | 25.49 | 15.27 | 9.37  | 56.36  | 13.80 | 8.23  | 5.02  |
| 37       | 96.35    | 26.33  | 17.89  | 52.65  | 14.34 | 9.71  | 107.64   | 26.48 | 15.88 | 9.74  | 58.39  | 14.30 | 8.53  | 5.21  |
| 38       | 99.59    | 27.24  | 18.54  | 54.02  | 14.72 | 9.97  | 111.82   | 27.53 | 16.52 | 10.14 | 60.59  | 14.84 | 8.86  | 5.41  |
| 39       | 102.99   | 28.21  | 19.23  | 55.47  | 15.13 | 10.25 | 116.21   | 28.64 | 17.20 | 10.56 | 62.96  | 15.43 | 9.21  | 5.63  |
| 40       | 106.58   | 29.24  | 19.97  | 57.04  | 15.56 | 10.55 | 120.85   | 29.82 | 17.93 | 11.01 | 65.58  | 16.08 | 9.60  | 5.87  |
| 41       | 110.48   | 30.37  | 20.77  | 58.76  | 16.05 | 10.89 | 125.73   | 31.07 | 18.70 | 11.48 | 68.42  | 16.79 | 10.03 | 6.13  |
| 42       | 114.41   | 31.48  | 21.54  | 60.60  | 16.55 | 11.23 | 130.89   | 32.39 | 19.51 | 11.99 | 71.51  | 17.55 | 10.49 | 6.41  |
| 43       | 118.54   | 32.64  | 22.36  | 62.62  | 17.11 | 11.61 | 136.31   | 33.78 | 20.38 | 12.53 | 74.85  | 18.39 | 11.00 | 6.72  |
| 44       | 122.88   | 33.87  | 23.22  | 64.84  | 17.72 | 12.03 | 142.04   | 35.26 | 21.30 | 13.11 | 78.44  | 19.28 | 11.54 | 7.06  |
| 45       | 127.53   | 35.19  | 24.14  | 67.28  | 18.40 | 12.49 | 148.21   | 36.86 | 22.31 | 13.74 | 82.39  | 20.27 | 12.15 | 7.43  |
| 46       | 132.58   | 36.62  | 25.14  | 70.00  | 19.15 | 13.00 | 154.87   | 38.60 | 23.41 | 14.44 | 86.68  | 21.35 | 12.81 | 7.85  |
| 47       | 138.07   | 38.18  | 26.24  | 72.99  | 19.97 | 13.57 | 162.14   | 40.51 | 24.63 | 15.22 | 91.39  | 22.54 | 13.54 | 8.31  |
| 48       | 143.91   | 39.85  | 27.41  | 76.26  | 20.88 | 14.19 | 170.26   | 42.67 | 26.00 | 16.12 | 96.70  | 23.89 | 14.37 | 8.83  |
| 49       | 150.11   | 41.63  | 28.66  | 79.82  | 21.87 | 14.86 | 179.14   | 45.04 | 27.53 | 17.13 | 102.61 | 25.40 | 15.30 | 9.43  |
| 50       | 156.79   | 43.55  | 30.02  | 83.80  | 22.97 | 15.62 | 188.85   | 47.66 | 29.24 | 18.27 | 109.30 | 27.12 | 16.37 | 10.12 |
| 51       | 163.91   | 45.62  | 31.49  | 88.16  | 24.19 | 16.46 | 199.52   | 50.58 | 31.16 | 19.57 | 116.85 | 29.07 | 17.60 | 10.91 |
| 52       | 171.50   | 47.83  | 33.07  | 92.93  | 25.52 | 17.39 | 207.22   | 52.80 | 32.69 | 20.67 | 121.90 | 30.42 | 18.47 | 11.51 |
| 53       | 179.59   | 50.22  | 34.82  | 98.16  | 26.99 | 18.42 | 215.79   | 55.31 | 34.45 | 21.95 | 127.63 | 31.96 | 19.49 | 12.20 |
| 54       | 188.29   | 52.81  | 36.77  | 103.83 | 28.60 | 19.56 | 225.38   | 58.17 | 36.51 | 23.47 | 134.13 | 33.74 | 20.66 | 13.01 |
| 55       | 197.81   | 55.67  | 38.98  | 110.15 | 30.40 | 20.85 | 236.09   | 61.41 | 38.92 | 25.27 | 141.48 | 35.77 | 22.03 | 13.96 |
| 56       | 208.32   | 58.88  | 41.53  | 117.11 | 32.40 | 22.31 | 248.20   | 65.15 | 41.77 | 27.45 | 149.99 | 38.14 | 23.66 | 15.11 |
| 57       | 219.98   | 62.49  | 44.51  | 124.83 | 34.64 | 23.98 | 261.73   | 69.42 | 45.16 | 30.08 | 159.70 | 40.89 | 25.59 | 16.49 |
| 58       | 233.28   | 66.73  | 48.07  | 133.68 | 37.25 | 25.95 | 276.79   | 74.37 | 49.20 | 33.29 | 170.70 | 44.08 | 27.86 | 18.14 |
| 59       | 248.11   | 71.67  | 52.31  | 143.67 | 40.26 | 28.26 | 293.51   | 80.14 | 54.07 | 37.28 | 183.13 | 47.78 | 30.56 | 20.14 |
| 60       | 264.65   | 77.44  | 57.43  | 155.18 | 43.81 | 31.02 | 312.04   | 86.90 | 60.03 | 42.29 | 197.09 | 52.07 | 33.78 | 22.59 |
| 61       | 283.09   | 84.24  | 63.70  | 168.37 | 47.97 | 34.32 |          |       |       |       |        |       |       |       |
| 62       | 297.26   | 89.97  | 69.68  | 177.23 | 50.98 | 36.95 |          |       |       |       |        |       |       |       |
| 63       | 313.82   | 96.98  | 77.43  | 187.54 | 54.59 | 40.19 |          |       |       |       |        |       |       |       |
| 64       | 333.35   | 105.69 | 87.75  | 199.56 | 58.92 | 44.23 |          |       |       |       |        |       |       |       |
| 65       | 356.44   | 116.65 | 101.97 | 213.66 | 64.19 | 49.37 |          |       |       |       |        |       |       |       |

月交保费=年交保费×0.085

# 交银人寿安行无忧两全保险

次标准体额外年交保险费率表（每千元基本保险金额）

单位：人民币元

| 投保年龄（周岁） | 保险期间：20年 |      |      |      |      |      | 保险期间：30年 |      |      |      |      |      |      |      |
|----------|----------|------|------|------|------|------|----------|------|------|------|------|------|------|------|
|          | 男        |      |      | 女    |      |      | 男        |      |      |      | 女    |      |      |      |
|          | 趸交       | 5年交  | 10年交 | 趸交   | 5年交  | 10年交 | 趸交       | 5年交  | 10年交 | 20年交 | 趸交   | 5年交  | 10年交 | 20年交 |
| 18       | 0.11     | 0.03 | 0.03 | 0.04 | 0.01 | 0.01 | 0.25     | 0.07 | 0.04 | 0.03 | 0.08 | 0.02 | 0.01 | 0.00 |
| 19       | 0.13     | 0.04 | 0.03 | 0.05 | 0.01 | 0.01 | 0.28     | 0.08 | 0.05 | 0.02 | 0.09 | 0.03 | 0.01 | 0.01 |
| 20       | 0.14     | 0.04 | 0.03 | 0.05 | 0.02 | 0.01 | 0.31     | 0.08 | 0.05 | 0.04 | 0.10 | 0.02 | 0.01 | 0.01 |
| 21       | 0.16     | 0.05 | 0.03 | 0.06 | 0.02 | 0.01 | 0.35     | 0.09 | 0.06 | 0.03 | 0.11 | 0.03 | 0.02 | 0.01 |
| 22       | 0.18     | 0.05 | 0.03 | 0.06 | 0.02 | 0.01 | 0.39     | 0.10 | 0.07 | 0.04 | 0.12 | 0.03 | 0.02 | 0.01 |
| 23       | 0.20     | 0.05 | 0.04 | 0.06 | 0.02 | 0.01 | 0.43     | 0.12 | 0.07 | 0.04 | 0.13 | 0.03 | 0.02 | 0.01 |
| 24       | 0.22     | 0.07 | 0.04 | 0.07 | 0.02 | 0.01 | 0.49     | 0.13 | 0.08 | 0.05 | 0.14 | 0.04 | 0.02 | 0.01 |
| 25       | 0.24     | 0.07 | 0.05 | 0.07 | 0.02 | 0.01 | 0.54     | 0.15 | 0.10 | 0.06 | 0.16 | 0.05 | 0.03 | 0.02 |
| 26       | 0.27     | 0.08 | 0.06 | 0.08 | 0.03 | 0.02 | 0.61     | 0.17 | 0.11 | 0.07 | 0.17 | 0.05 | 0.03 | 0.02 |
| 27       | 0.30     | 0.09 | 0.06 | 0.08 | 0.03 | 0.01 | 0.68     | 0.19 | 0.12 | 0.07 | 0.18 | 0.05 | 0.03 | 0.02 |
| 28       | 0.33     | 0.10 | 0.06 | 0.09 | 0.03 | 0.02 | 0.77     | 0.21 | 0.13 | 0.08 | 0.21 | 0.05 | 0.04 | 0.02 |
| 29       | 0.37     | 0.11 | 0.08 | 0.10 | 0.03 | 0.02 | 0.86     | 0.24 | 0.16 | 0.10 | 0.22 | 0.06 | 0.04 | 0.02 |
| 30       | 0.41     | 0.12 | 0.08 | 0.11 | 0.03 | 0.02 | 0.96     | 0.26 | 0.17 | 0.10 | 0.25 | 0.07 | 0.04 | 0.02 |
| 31       | 0.45     | 0.14 | 0.09 | 0.12 | 0.04 | 0.03 | 1.09     | 0.31 | 0.19 | 0.12 | 0.28 | 0.08 | 0.05 | 0.03 |
| 32       | 0.51     | 0.15 | 0.10 | 0.13 | 0.04 | 0.03 | 1.17     | 0.33 | 0.21 | 0.13 | 0.29 | 0.08 | 0.06 | 0.03 |
| 33       | 0.58     | 0.17 | 0.11 | 0.15 | 0.04 | 0.03 | 1.28     | 0.35 | 0.23 | 0.14 | 0.32 | 0.09 | 0.06 | 0.03 |
| 34       | 0.64     | 0.19 | 0.13 | 0.16 | 0.05 | 0.04 | 1.38     | 0.39 | 0.25 | 0.15 | 0.35 | 0.09 | 0.06 | 0.04 |
| 35       | 0.72     | 0.21 | 0.14 | 0.18 | 0.06 | 0.04 | 1.50     | 0.42 | 0.27 | 0.16 | 0.37 | 0.10 | 0.07 | 0.03 |
| 36       | 0.82     | 0.24 | 0.16 | 0.20 | 0.06 | 0.04 | 1.63     | 0.46 | 0.30 | 0.18 | 0.40 | 0.11 | 0.07 | 0.05 |
| 37       | 0.92     | 0.27 | 0.19 | 0.23 | 0.07 | 0.04 | 1.78     | 0.51 | 0.33 | 0.20 | 0.44 | 0.12 | 0.08 | 0.05 |
| 38       | 1.03     | 0.31 | 0.21 | 0.25 | 0.08 | 0.05 | 1.95     | 0.56 | 0.36 | 0.22 | 0.48 | 0.14 | 0.08 | 0.05 |
| 39       | 1.17     | 0.35 | 0.24 | 0.28 | 0.08 | 0.06 | 2.12     | 0.61 | 0.40 | 0.24 | 0.53 | 0.15 | 0.10 | 0.05 |
| 40       | 1.32     | 0.40 | 0.27 | 0.31 | 0.10 | 0.07 | 2.33     | 0.67 | 0.44 | 0.26 | 0.58 | 0.17 | 0.11 | 0.06 |
| 41       | 1.48     | 0.45 | 0.32 | 0.35 | 0.10 | 0.07 | 2.55     | 0.74 | 0.49 | 0.30 | 0.65 | 0.18 | 0.12 | 0.07 |
| 42       | 1.61     | 0.49 | 0.35 | 0.38 | 0.12 | 0.08 | 2.82     | 0.82 | 0.55 | 0.32 | 0.72 | 0.21 | 0.14 | 0.08 |
| 43       | 1.76     | 0.54 | 0.37 | 0.41 | 0.13 | 0.09 | 3.12     | 0.92 | 0.61 | 0.36 | 0.81 | 0.24 | 0.15 | 0.10 |
| 44       | 1.92     | 0.59 | 0.41 | 0.45 | 0.14 | 0.10 | 3.47     | 1.02 | 0.69 | 0.40 | 0.93 | 0.28 | 0.18 | 0.11 |
| 45       | 2.09     | 0.64 | 0.45 | 0.50 | 0.15 | 0.10 | 3.85     | 1.15 | 0.76 | 0.46 | 1.06 | 0.32 | 0.20 | 0.13 |
| 46       | 2.29     | 0.71 | 0.50 | 0.54 | 0.16 | 0.12 | 4.29     | 1.29 | 0.86 | 0.52 | 1.21 | 0.36 | 0.24 | 0.14 |
| 47       | 2.52     | 0.78 | 0.54 | 0.60 | 0.19 | 0.12 | 4.78     | 1.45 | 0.97 | 0.59 | 1.39 | 0.42 | 0.28 | 0.17 |
| 48       | 2.77     | 0.86 | 0.60 | 0.66 | 0.20 | 0.13 | 5.33     | 1.62 | 1.10 | 0.67 | 1.60 | 0.49 | 0.32 | 0.21 |
| 49       | 3.06     | 0.95 | 0.66 | 0.74 | 0.22 | 0.16 | 5.94     | 1.82 | 1.24 | 0.76 | 1.85 | 0.56 | 0.38 | 0.24 |
| 50       | 3.37     | 1.06 | 0.74 | 0.83 | 0.25 | 0.18 | 6.62     | 2.06 | 1.40 | 0.87 | 2.12 | 0.65 | 0.45 | 0.28 |
| 51       | 3.74     | 1.17 | 0.82 | 0.94 | 0.28 | 0.20 | 7.37     | 2.31 | 1.59 | 1.01 | 2.44 | 0.76 | 0.52 | 0.34 |
| 52       | 4.15     | 1.31 | 0.92 | 1.06 | 0.33 | 0.23 | 8.33     | 2.62 | 1.80 | 1.16 | 2.90 | 0.90 | 0.62 | 0.40 |
| 53       | 4.62     | 1.46 | 1.03 | 1.21 | 0.38 | 0.26 | 9.37     | 2.95 | 2.05 | 1.34 | 3.40 | 1.06 | 0.73 | 0.48 |
| 54       | 5.16     | 1.64 | 1.16 | 1.40 | 0.43 | 0.30 | 10.44    | 3.30 | 2.32 | 1.54 | 3.95 | 1.23 | 0.87 | 0.57 |
| 55       | 5.79     | 1.85 | 1.33 | 1.63 | 0.51 | 0.37 | 11.55    | 3.69 | 2.62 | 1.78 | 4.56 | 1.44 | 1.02 | 0.69 |
| 56       | 6.49     | 2.08 | 1.54 | 1.90 | 0.60 | 0.44 | 12.69    | 4.10 | 2.98 | 2.04 | 5.21 | 1.67 | 1.19 | 0.82 |
| 57       | 7.31     | 2.36 | 1.78 | 2.23 | 0.72 | 0.53 | 13.83    | 4.54 | 3.37 | 2.36 | 5.88 | 1.91 | 1.39 | 0.96 |
| 58       | 8.26     | 2.72 | 2.10 | 2.64 | 0.86 | 0.65 | 14.96    | 5.03 | 3.83 | 2.73 | 6.59 | 2.19 | 1.62 | 1.15 |
| 59       | 9.35     | 3.14 | 2.50 | 3.15 | 1.05 | 0.80 | 16.08    | 5.57 | 4.38 | 3.16 | 7.30 | 2.49 | 1.89 | 1.36 |
| 60       | 10.59    | 3.69 | 3.00 | 3.75 | 1.27 | 0.99 | 17.16    | 6.18 | 5.01 | 3.71 | 8.02 | 2.83 | 2.20 | 1.60 |
| 61       | 12.01    | 4.36 | 3.64 | 4.48 | 1.56 | 1.25 |          |      |      |      |      |      |      |      |
| 62       | 13.98    | 5.15 | 4.40 | 5.46 | 1.91 | 1.54 |          |      |      |      |      |      |      |      |
| 63       | 16.22    | 6.08 | 5.36 | 6.58 | 2.32 | 1.89 |          |      |      |      |      |      |      |      |
| 64       | 18.77    | 7.22 | 6.62 | 7.89 | 2.82 | 2.34 |          |      |      |      |      |      |      |      |
| 65       | 21.64    | 8.61 | 8.34 | 9.42 | 3.43 | 2.93 |          |      |      |      |      |      |      |      |

月交保费=年交保费×0.085

如果本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。