

《工银安盛人寿鑫福传世终身寿险（2024版）》费率表

每1000元基本保险金额

单位：人民币元

基本保险责任

性别 年龄\交费期间	男性						女性					
	趸交	5年交	10年交	15年交	20年交	30年交	趸交	5年交	10年交	15年交	20年交	30年交
0	108.78	23.44	12.64	8.93	7.12	5.36	93.48	20.14	10.86	7.67	6.12	4.60
1	112.05	24.14	13.02	9.19	7.33	5.52	96.29	20.74	11.19	7.90	6.30	4.74
2	115.42	24.86	13.41	9.47	7.55	5.68	99.18	21.36	11.52	8.14	6.49	4.88
3	118.89	25.61	13.82	9.75	7.78	5.86	102.16	22.01	11.87	8.38	6.69	5.03
4	122.47	26.38	14.23	10.05	8.02	6.03	105.23	22.67	12.23	8.63	6.89	5.18
5	126.15	27.17	14.66	10.35	8.26	6.21	108.39	23.35	12.59	8.89	7.09	5.34
6	129.94	27.99	15.10	10.66	8.51	6.40	111.64	24.05	12.97	9.16	7.31	5.50
7	133.84	28.83	15.55	10.98	8.76	6.60	115.00	24.77	13.36	9.43	7.53	5.66
8	137.86	29.70	16.02	11.31	9.03	6.80	118.45	25.51	13.76	9.72	7.75	5.83
9	142.01	30.59	16.50	11.65	9.30	7.00	122.01	26.28	14.17	10.01	7.99	6.01
10	146.27	31.51	17.00	12.00	9.58	7.21	125.67	27.07	14.60	10.31	8.23	6.19
11	150.67	32.45	17.51	12.37	9.87	7.43	129.44	27.88	15.04	10.62	8.47	6.38
12	155.19	33.43	18.03	12.74	10.17	7.66	133.33	28.72	15.49	10.94	8.73	6.57
13	159.85	34.43	18.58	13.12	10.48	7.89	137.33	29.58	15.96	11.27	8.99	6.77
14	164.65	35.47	19.14	13.52	10.79	8.13	141.45	30.47	16.44	11.61	9.26	6.97
15	169.59	36.53	19.71	13.93	11.12	8.38	145.69	31.38	16.93	11.96	9.54	7.18
16	174.68	37.63	20.31	14.35	11.46	8.64	150.07	32.33	17.44	12.32	9.83	7.40
17	179.92	38.77	20.93	14.79	11.81	8.90	154.57	33.30	17.97	12.69	10.13	7.62
18	185.31	39.94	21.56	15.24	12.17	9.17	159.20	34.30	18.51	13.07	10.43	7.85
19	190.43	41.04	22.16	15.66	12.50	9.43	163.66	35.26	19.03	13.44	10.73	8.07
20	195.70	42.18	22.77	16.09	12.85	9.69	168.25	36.25	19.56	13.82	11.03	8.30
21	201.11	43.35	23.40	16.54	13.21	9.97	172.97	37.27	20.11	14.21	11.34	8.54
22	206.68	44.55	24.05	17.00	13.58	10.25	177.83	38.32	20.68	14.61	11.66	8.78
23	212.40	45.78	24.72	17.47	13.96	10.54	182.84	39.40	21.26	15.02	11.99	9.03
24	218.28	47.05	25.41	17.96	14.35	10.84	187.99	40.51	21.86	15.44	12.32	9.28
25	224.34	48.36	26.11	18.46	14.75	11.15	193.30	41.65	22.48	15.88	12.67	9.55
26	230.56	49.70	26.84	18.98	15.17	11.47	198.76	42.83	23.11	16.33	13.03	9.82
27	236.95	51.08	27.59	19.51	15.59	11.79	204.39	44.04	23.77	16.79	13.41	10.10
28	243.52	52.50	28.36	20.06	16.03	12.13	210.18	45.29	24.44	17.27	13.79	10.39
29	250.28	53.96	29.15	20.62	16.49	12.48	216.14	46.58	25.14	17.76	14.18	10.69
30	257.21	55.46	29.96	21.20	16.95	12.85	222.28	47.90	25.85	18.27	14.59	11.00
31	264.33	57.00	30.80	21.79	17.43	13.22	228.59	49.26	26.59	18.79	15.01	11.32
32	271.65	58.59	31.66	22.41	17.93	13.60	235.09	50.66	27.35	19.33	15.44	11.65
33	279.16	60.21	32.54	23.04	18.44	14.00	241.77	52.10	28.13	19.88	15.88	11.99
34	286.86	61.88	33.45	23.69	18.96	14.41	248.64	53.59	28.93	20.45	16.34	12.34
35	294.77	63.59	34.38	24.35	19.51	14.84	255.71	55.11	29.75	21.04	16.81	12.71
36	302.87	65.35	35.34	25.04	20.06	15.28	262.97	56.68	30.60	21.64	17.30	13.08
37	311.19	67.15	36.33	25.75	20.64	15.73	270.43	58.29	31.48	22.26	17.80	13.47
38	319.71	69.00	37.34	26.47	21.23	16.20	278.10	59.95	32.38	22.90	18.31	13.86
39	328.45	70.90	38.38	27.22	21.84	16.69	285.98	61.65	33.30	23.56	18.84	14.28
40	337.39	72.85	39.44	27.99	22.47	17.20	294.06	63.40	34.25	24.24	19.39	14.70
41	346.55	74.84	40.54	28.78	23.12	17.72	302.37	65.20	35.23	24.93	19.95	15.14
42	355.92	76.89	41.67	29.60	23.78	18.27	310.89	67.04	36.23	25.65	20.53	15.60
43	365.50	78.98	42.82	30.43	24.47	18.84	319.63	68.94	37.27	26.39	21.13	16.08
44	375.28	81.12	44.00	31.29	25.18	19.43	328.59	70.88	38.33	27.15	21.74	16.57
45	385.28	83.31	45.22	32.17	25.91	20.04	337.78	72.88	39.41	27.92	22.37	17.08
46	395.48	85.55	46.46	33.08	26.66		347.20	74.92	40.53	28.72	23.02	
47	405.88	87.84	47.73	34.00	27.43		356.85	77.02	41.68	29.55	23.70	
48	416.47	90.17	49.03	34.96	28.23		366.73	79.17	42.85	30.39	24.39	
49	427.27	92.56	50.36	35.93	29.05		376.85	81.37	44.06	31.26	25.10	
50	438.28	94.99	51.72	36.93	29.90		387.22	83.63	45.30	32.15	25.84	
51	449.48	97.47	53.11	37.96	30.78		397.83	85.95	46.57	33.08	26.61	
52	460.90	100.00	54.53	39.02	31.70		408.70	88.32	47.87	34.02	27.40	
53	472.53	102.58	55.99	40.12	32.65		419.82	90.75	49.21	35.00	28.22	
54	484.39	105.22	57.48	41.25	33.65		431.21	93.23	50.59	36.01	29.08	
55	496.49	107.91	59.02	42.42	34.69		442.87	95.79	52.01	37.06	29.97	
56	508.82	110.67	60.60	43.65			454.81	98.40	53.46	38.14		
57	521.42	113.49	62.24	44.93			467.03	101.09	54.97	39.27		
58	534.27	116.39	63.94	46.28			479.55	103.85	56.53	40.45		
59	547.38	119.37	65.71	47.69			492.35	106.68	58.14	41.68		
60	560.73	122.43	67.55	49.19			505.43	109.59	59.81	42.97		
61	574.30	125.58	69.46				518.78	112.58	61.54			
62	588.07	128.80	71.46				532.39	115.65	63.33			
63	601.99	132.10	73.54				546.23	118.79	65.19			
64	616.06	135.48	75.72				560.30	122.00	67.12			
65	630.23	138.95	77.99				574.56	125.30	69.13			
66	644.49	142.49					588.99	128.67				

67	658.81	146.13					603.58	132.13				
68	673.14	149.86					618.30	135.67				
69	687.46	153.68					633.11	139.29				
70	701.71	157.60					647.99	142.99				
71	715.86						662.89					
72	729.86						677.79					
73	743.69						692.64					
74	757.30						707.42					
75	770.69						722.08					

注：月交保费等于年交保费乘以0.09，季交保费等于年交保费乘以0.27，半年交保费等于年交保费乘以0.52

基本保险责任+可选保险责任

性别	男性						女性					
	趸交	5年交	10年交	15年交	20年交	30年交	趸交	5年交	10年交	15年交	20年交	30年交
0	132.79	28.61	15.43	10.90	8.69	6.54	121.59	26.19	14.13	9.98	7.96	5.98
1	136.78	29.47	15.89	11.22	8.95	6.74	125.25	26.98	14.55	10.27	8.20	6.16
2	140.89	30.35	16.37	11.56	9.22	6.94	129.01	27.79	14.99	10.58	8.44	6.35
3	145.13	31.26	16.86	11.91	9.50	7.15	132.88	28.62	15.44	10.90	8.70	6.54
4	149.49	32.20	17.37	12.27	9.79	7.36	136.87	29.48	15.90	11.23	8.96	6.74
5	153.99	33.17	17.89	12.63	10.08	7.59	140.98	30.37	16.38	11.56	9.23	6.94
6	158.61	34.17	18.43	13.01	10.38	7.82	145.22	31.28	16.87	11.91	9.50	7.15
7	163.38	35.20	18.98	13.40	10.70	8.05	149.58	32.22	17.38	12.27	9.79	7.36
8	168.29	36.25	19.55	13.81	11.02	8.30	154.07	33.19	17.90	12.64	10.08	7.59
9	173.35	37.34	20.14	14.22	11.35	8.55	158.70	34.18	18.44	13.02	10.39	7.81
10	178.56	38.46	20.75	14.65	11.69	8.81	163.46	35.21	18.99	13.41	10.70	8.05
11	183.92	39.62	21.37	15.09	12.05	9.07	168.37	36.27	19.56	13.81	11.02	8.29
12	189.44	40.81	22.01	15.55	12.41	9.35	173.42	37.35	20.15	14.23	11.35	8.54
13	195.13	42.03	22.68	16.02	12.79	9.63	178.63	38.48	20.75	14.66	11.70	8.80
14	200.99	43.29	23.36	16.50	13.18	9.93	183.99	39.63	21.38	15.10	12.05	9.07
15	207.02	44.59	24.07	17.00	13.58	10.23	189.51	40.82	22.02	15.55	12.41	9.34
16	213.23	45.94	24.79	17.52	13.99	10.54	195.19	42.05	22.69	16.02	12.79	9.62
17	219.63	47.32	25.54	18.05	14.41	10.86	201.05	43.31	23.37	16.51	13.17	9.91
18	226.21	48.75	26.32	18.60	14.85	11.20	207.08	44.62	24.07	17.00	13.57	10.21
19	232.57	50.13	27.06	19.12	15.27	11.52	212.98	45.89	24.76	17.49	13.96	10.51
20	239.11	51.54	27.82	19.66	15.70	11.85	219.06	47.20	25.47	17.99	14.36	10.81
21	245.84	52.99	28.61	20.22	16.15	12.18	225.31	48.55	26.20	18.50	14.77	11.12
22	252.77	54.48	29.42	20.79	16.61	12.53	231.75	49.94	26.95	19.03	15.19	11.44
23	259.89	56.02	30.25	21.38	17.08	12.90	238.39	51.37	27.72	19.58	15.63	11.77
24	267.22	57.60	31.10	21.99	17.57	13.27	245.22	52.84	28.51	20.14	16.08	12.11
25	274.76	59.23	31.98	22.61	18.07	13.65	252.25	54.35	29.33	20.72	16.54	12.46
26	282.51	60.90	32.89	23.26	18.59	14.05	259.50	55.92	30.17	21.32	17.02	12.82
27	290.49	62.63	33.82	23.92	19.12	14.46	266.96	57.52	31.04	21.93	17.51	13.20
28	298.69	64.40	34.78	24.60	19.67	14.88	274.64	59.18	31.94	22.56	18.02	13.58
29	307.12	66.22	35.77	25.30	20.23	15.32	282.55	60.89	32.86	23.22	18.54	13.98
30	315.79	68.10	36.79	26.03	20.82	15.77	290.69	62.64	33.81	23.89	19.08	14.39
31	324.70	70.02	37.83	26.77	21.42	16.24	299.07	64.45	34.79	24.58	19.63	14.81
32	333.86	72.00	38.91	27.54	22.04	16.72	307.70	66.31	35.79	25.30	20.20	15.25
33	343.27	74.04	40.02	28.33	22.67	17.22	316.58	68.23	36.83	26.03	20.79	15.70
34	352.94	76.13	41.16	29.14	23.33	17.73	325.71	70.20	37.90	26.79	21.40	16.17
35	362.88	78.29	42.33	29.98	24.01	18.27	335.11	72.23	38.99	27.57	22.03	16.65
36	373.08	80.50	43.53	30.84	24.71	18.82	344.78	74.31	40.13	28.37	22.68	17.15
37	383.56	82.77	44.77	31.73	25.44	19.39	354.73	76.46	41.29	29.20	23.34	17.66
38	394.31	85.10	46.05	32.65	26.18	19.99	364.95	78.67	42.49	30.05	24.03	18.19
39	405.36	87.50	47.36	33.59	26.96	20.60	375.47	80.95	43.72	30.93	24.74	18.74
40	416.69	89.97	48.71	34.57	27.75	21.24	386.28	83.28	44.99	31.84	25.47	19.31
41	428.31	92.50	50.10	35.57	28.57	21.91	397.39	85.69	46.30	32.77	26.22	19.90
42	440.23	95.10	51.54	36.61	29.42	22.60	408.81	88.16	47.65	33.73	27.00	20.52
43	452.45	97.77	53.01	37.67	30.29	23.32	420.54	90.70	49.03	34.72	27.80	21.15
44	464.97	100.51	54.52	38.77	31.20	24.07	432.60	93.32	50.46	35.74	28.62	21.81
45	477.80	103.32	56.08	39.90	32.13	24.86	444.98	96.00	51.92	36.79	29.47	22.50
46	490.94	106.20	57.67	41.06	33.09		457.69	98.77	53.43	37.87	30.35	
47	504.39	109.16	59.32	42.26	34.09		470.75	101.60	54.98	38.98	31.26	
48	518.16	112.19	61.00	43.49	35.12		484.16	104.52	56.57	40.12	32.20	
49	532.25	115.30	62.73	44.76	36.19		497.92	107.52	58.22	41.30	33.17	
50	546.67	118.48	64.51	46.07	37.30		512.06	110.59	59.90	42.52	34.17	
51	561.44	121.75	66.34	47.42			526.57	113.76	61.64	43.78		
52	576.57	125.10	68.21	48.82			541.48	117.01	63.43	45.08		
53	592.06	128.53	70.15	50.27			556.78	120.35	65.27	46.42		
54	607.94	132.06	72.14	51.77			572.50	123.78	67.16	47.81		
55	624.23	135.68	74.20	53.34			588.65	127.32	69.12	49.26		
56	640.94	139.40	76.33				605.24	130.95	71.15			
57	658.10	143.24	78.55				622.29	134.70	73.25			
58	675.72	147.21	80.87				639.81	138.55	75.42			

59	693.81	151.30	83.28				657.81	142.54	77.68			
60	712.38	155.54					676.30	146.64				

注：月交保费等于年交保费乘以0.09，季交保费等于年交保费乘以0.27，半年交保费等于年交保费乘以0.52