

工银安盛人寿鑫如意（2024版）终身寿险 保险费率表

每1000元基本保险金额

单位：人民币元

交费期间	趸交		3年交		5年交		10年交		20年交	
年龄\性别	男性	女性	男性	女性	男性	女性	男性	女性	男性	女性
0	1113.06	1112.83	369.91	369.84	225.38	225.33	120.64	120.60	66.43	66.40
1	1113.10	1112.84	369.93	369.84	225.39	225.33	120.65	120.60	66.44	66.40
2	1113.16	1112.87	369.95	369.85	225.40	225.34	120.66	120.61	66.45	66.41
3	1113.24	1112.91	369.97	369.87	225.42	225.35	120.67	120.61	66.46	66.41
4	1113.35	1112.96	370.01	369.88	225.44	225.36	120.69	120.62	66.47	66.42
5	1113.47	1113.01	370.05	369.90	225.47	225.37	120.71	120.63	66.49	66.42
6	1113.61	1113.08	370.09	369.92	225.50	225.39	120.73	120.64	66.50	66.43
7	1113.76	1113.16	370.15	369.95	225.53	225.40	120.76	120.65	66.51	66.43
8	1113.94	1113.24	370.20	369.98	225.57	225.42	120.78	120.67	66.53	66.44
9	1114.14	1113.34	370.27	370.01	225.62	225.44	120.82	120.68	66.54	66.45
10	1114.37	1113.44	370.34	370.04	225.66	225.46	120.85	120.70	66.56	66.45
11	1114.62	1113.56	370.43	370.08	225.72	225.49	120.88	120.71	66.57	66.46
12	1114.89	1113.69	370.52	370.12	225.77	225.52	120.91	120.72	66.59	66.46
13	1115.20	1113.83	370.62	370.17	225.84	225.54	120.94	120.74	66.60	66.47
14	1115.53	1113.98	370.73	370.22	225.91	225.58	120.98	120.75	66.61	66.47
15	1115.87	1114.13	370.84	370.27	225.97	225.60	121.01	120.76	66.62	66.48
16	1116.23	1114.28	370.95	370.32	226.03	225.63	121.03	120.77	66.62	66.48
17	1116.59	1114.43	371.05	370.36	226.08	225.65	121.05	120.78	66.63	66.48
18	1116.93	1114.57	371.13	370.38	226.13	225.66	121.07	120.78	66.64	66.48
19	1117.11	1114.62	371.19	370.40	226.16	225.67	121.08	120.78	66.64	66.48
20	1117.27	1114.67	371.24	370.42	226.19	225.68	121.09	120.79	66.65	66.49
21	1117.42	1114.71	371.29	370.43	226.21	225.68	121.11	120.79	66.66	66.49
22	1117.55	1114.74	371.33	370.44	226.24	225.69	121.12	120.79	66.66	66.49
23	1117.66	1114.76	371.36	370.45	226.26	225.69	121.14	120.80	66.67	66.49
24	1117.79	1114.79	371.40	370.46	226.28	225.70	121.15	120.81	66.69	66.50
25	1117.93	1114.83	371.44	370.47	226.31	225.71	121.17	120.81	66.70	66.50
26	1118.09	1114.88	371.49	370.48	226.34	225.72	121.20	120.82	66.72	66.51
27	1118.26	1114.94	371.54	370.50	226.37	225.73	121.22	120.83	66.74	66.52
28	1118.46	1115.01	371.60	370.52	226.41	225.74	121.25	120.84	66.76	66.53
29	1118.69	1115.09	371.67	370.55	226.45	225.76	121.28	120.86	66.78	66.54
30	1118.94	1115.19	371.74	370.58	226.50	225.78	121.32	120.87	66.81	66.55
31	1119.22	1115.30	371.83	370.61	226.55	225.80	121.36	120.89	66.84	66.57
32	1119.53	1115.44	371.92	370.65	226.61	225.83	121.40	120.91	66.88	66.58
33	1119.88	1115.59	372.03	370.70	226.68	225.86	121.45	120.93	66.92	66.60
34	1120.27	1115.76	372.15	370.75	226.76	225.89	121.51	120.96	66.96	66.62
35	1120.71	1115.95	372.28	370.81	226.84	225.93	121.58	120.99	67.00	66.64
36	1121.19	1116.16	372.42	370.87	226.93	225.97	121.66	121.02	67.05	66.66
37	1121.72	1116.40	372.58	370.94	227.03	226.01	121.75	121.06	67.09	66.68
38	1122.32	1116.66	372.76	371.02	227.15	226.07	121.85	121.11	67.12	66.69
39	1123.00	1116.96	372.96	371.11	227.30	226.13	121.96	121.16	67.14	66.71
40	1123.76	1117.30	373.22	371.22	227.47	226.21	122.07	121.21	67.16	66.71
41	1124.63	1117.69	373.52	371.36	227.67	226.30	122.17	121.25	67.16	66.72
42	1125.77	1118.19	373.88	371.52	227.90	226.40	122.26	121.30	67.15	66.71
43	1126.93	1118.72	374.25	371.69	228.10	226.49	122.33	121.33	67.15	66.71
44	1127.99	1119.21	374.58	371.84	228.28	226.58	122.38	121.36	67.14	66.71
45	1128.91	1119.65	374.87	371.98	228.43	226.65	122.41	121.38	67.14	66.71
46	1129.69	1120.02	375.10	372.09	228.55	226.71	122.43	121.39	67.14	66.71
47	1130.29	1120.33	375.28	372.18	228.63	226.75	122.45	121.39	67.14	66.71
48	1130.71	1120.55	375.39	372.24	228.67	226.78	122.46	121.40	67.15	66.72
49	1130.98	1120.68	375.44	372.27	228.69	226.79	122.47	121.41	67.16	66.72
50	1131.22	1120.81	375.48	372.30	228.70	226.80	122.48	121.42	67.18	66.74
51	1131.44	1120.93	375.51	372.32	228.71	226.81	122.49	121.43	67.21	66.75
52	1131.63	1121.05	375.53	372.34	228.72	226.82	122.51	121.45	67.25	66.77
53	1131.83	1121.18	375.54	372.36	228.72	226.84	122.54	121.47	67.30	66.80
54	1132.04	1121.33	375.56	372.39	228.73	226.85	122.61	121.51	67.37	66.84
55	1132.29	1121.52	375.59	372.43	228.74	226.88	122.70	121.57	67.45	66.88
56	1132.59	1121.75	375.63	372.47	228.76	226.91	122.83	121.65		
57	1132.99	1122.04	375.69	372.54	228.80	226.95	123.01	121.75		
58	1133.63	1122.47	375.82	372.64	228.94	227.04	123.26	121.89		
59	1134.57	1123.06	376.03	372.79	229.20	227.20	123.57	122.06		
60	1135.86	1123.85	376.51	373.06	229.59	227.42	123.98	122.27		
61	1137.71	1124.93	377.28	373.48	230.14	227.71	124.49	122.54		
62	1141.27	1126.81	378.35	374.05	230.85	228.09	125.12	122.85		
63	1145.47	1129.03	379.61	374.72	231.69	228.53	125.88	123.23		
64	1150.49	1131.66	381.09	375.51	232.69	229.04	126.79	123.68		
65	1156.67	1134.76	382.85	376.44	233.88	229.65	127.95	124.22		
66	1164.07	1138.43	385.03	377.54	235.29	230.38				
67	1172.98	1142.79	387.65	378.85	237.06	231.25				
68	1184.13	1147.96	390.81	380.40	239.23	232.30				
69	1198.26	1154.36	394.78	382.23	241.90	233.54				
70	1216.58	1162.17	399.84	384.50	245.46	235.04				

注：月交保费等于年保费乘以0.09

工银安盛人寿鑫如意（2024版）终身寿险 基本保险金额表

每1000元年交保险费

单位：人民币元

交费期间	趸交		3年交		5年交		10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	898.424164	898.609851	2703.360277	2703.871945	4436.950927	4437.935472	8289.124668	8291.873964	15053.439711	15060.240964
1	898.391879	898.601776	2703.214122	2703.871945	4436.754071	4437.935472	8288.437630	8291.873964	15051.173992	15060.240964
2	898.343455	898.577552	2703.067982	2703.798837	4436.557232	4437.738528	8287.750704	8291.186469	15048.908954	15057.973197
3	898.278898	898.545255	2702.921859	2703.652635	4436.163606	4437.541602	8287.063893	8291.186469	15046.644598	15057.973197
4	898.190147	898.504888	2702.629659	2703.579539	4435.770050	4437.344693	8285.690612	8290.499088	15044.380924	15055.706113
5	898.093348	898.464524	2702.337522	2703.433360	4435.179847	4437.147801	8284.317786	8289.811821	15039.855617	15055.706113
6	897.980442	898.408021	2702.045448	2703.287197	4434.589800	4436.754071	8282.945415	8289.124668	15037.593985	15053.439711
7	897.859503	898.343455	2701.607456	2703.067982	4433.999911	4436.557232	8280.887711	8288.437630	15035.333033	15053.439711
8	897.714419	898.278898	2701.242572	2702.848803	4433.213637	4436.163606	8279.516476	8287.063893	15030.813167	15051.173992
9	897.553270	898.198214	2700.731898	2702.629659	4432.231185	4435.770050	8276.775368	8286.377196	15028.554253	15048.908954
10	897.368020	898.117546	2700.221418	2702.410550	4431.445538	4435.376563	8274.720728	8285.004143	15024.038462	15048.908954
11	897.166747	898.020762	2699.565370	2702.118461	4430.267588	4434.786465	8272.667108	8284.317786	15021.781583	15046.644598
12	896.949475	897.915937	2698.909641	2701.826435	4429.286442	4434.196524	8270.614507	8283.631544	15017.269860	15046.644598
13	896.700143	897.803076	2698.181426	2701.461491	4427.913567	4433.803316	8268.562924	8282.259400	15015.015015	15044.380924
14	896.434878	897.682185	2697.380843	2701.096645	4426.541543	4433.017111	8265.829063	8281.573499	15012.760847	15044.380924
15	896.161739	897.561326	2696.580736	2700.731898	4425.366199	4432.624113	8263.779853	8280.887711	15010.507355	15042.117930
16	895.872714	897.440500	2695.781103	2700.367250	4424.191479	4432.034747	8262.414277	8280.202037	15010.507355	15042.117930
17	895.583876	897.319706	2695.054575	2700.075602	4423.213022	4431.641923	8261.049153	8279.516476	15008.254540	15042.117930
18	895.311255	897.206995	2694.473635	2699.929802	4422.234998	4431.445538	8259.684480	8279.516476	15006.002401	15042.117930
19	895.166993	897.166747	2694.038094	2699.784017	4421.648391	4431.249169	8259.002313	8279.516476	15006.002401	15042.117930
20	895.038800	897.126504	2693.675251	2699.638248	4421.061939	4431.052818	8258.320258	8278.831029	15003.750938	15039.855617
21	894.918652	897.094312	2693.312505	2699.565370	4420.671058	4431.052818	8256.956486	8278.831029	15001.500150	15039.855617
22	894.814550	897.070169	2693.022379	2699.492495	4420.084866	4430.856485	8256.274769	8278.831029	15001.500150	15039.855617
23	894.726482	897.054074	2692.804826	2699.419625	4419.694157	4430.856485	8254.911672	8278.145695	14999.250037	15039.855617
24	894.622425	897.029934	2692.514809	2699.346758	4419.303518	4430.660168	8254.230293	8277.460475	14994.751837	15037.593985
25	894.510390	896.997749	2692.224855	2699.273895	4418.717688	4430.463870	8252.867872	8277.460475	14992.503748	15037.593985
26	894.382384	896.957520	2691.862500	2699.201036	4418.132014	4430.267588	8250.825083	8276.775368	14988.009592	15035.333033
27	894.246419	896.909251	2691.500242	2699.055331	4417.546495	4430.071324	8249.463785	8276.090375	14983.518130	15033.072760
28	894.086512	896.852943	2691.065662	2698.909641	4416.766044	4429.875078	8247.422680	8275.405495	14979.029359	15030.813167
29	893.902690	896.788600	2690.558829	2698.691135	4415.985869	4429.482636	8245.382586	8274.036075	14974.543276	15028.554253
30	893.702969	896.708184	2690.052187	2698.472664	4415.011038	4429.090265	8242.664029	8273.351535	14967.819189	15026.296018
31	893.479387	896.619744	2689.401070	2698.254230	4414.036637	4428.697963	8239.947264	8271.982794	14961.101137	15021.781583
32	893.231981	896.507208	2688.750269	2697.963038	4412.867923	4428.109640	8237.232290	8270.614507	14952.153110	15019.525383
33	892.952816	896.386665	2687.955272	2697.599137	4411.505206	4427.521473	8233.841087	8269.246672	14943.215780	15015.015015
34	892.641952	896.250090	2687.088540	2697.235334	4409.948845	4426.933463	8229.775327	8267.195767	14934.289128	15010.507355
35	892.291494	896.097495	2686.150210	2696.798900	4408.393581	4426.149692	8225.037013	8265.145880	14925.373134	15006.002401
36	891.909489	895.928899	2685.140433	2696.362607	4406.645221	4425.366199	8219.628473	8263.097009	14914.243102	15001.500150
37	891.488072	895.736295	2683.987332	2695.853777	4404.704224	4424.582983	8213.552361	8260.366760	14905.351021	14997.000600
38	891.011476	895.527734	2682.691276	2695.272492	4402.377284	4423.408679	8206.811654	8256.956486	14898.688915	14994.751837
39	890.471950	895.287208	2681.252681	2694.618846	4399.472063	4422.234998	8199.409643	8253.549026	14894.250819	14990.256333
40	889.869723	895.014768	2679.384813	2693.820376	4396.184112	4420.671058	8192.020972	8250.144378	14889.815366	14990.256333
41	889.181331	894.702467	2677.232812	2692.804826	4392.322221	4418.912947	8185.315544	8247.422680	14889.815366	14988.009592
42	888.280910	894.302399	2674.654970	2691.645134	4387.889425	4416.961131	8179.290038	8244.023083	14892.032762	14990.256333
43	887.366562	893.878719	2672.010688	2690.414055	4384.042087	4415.205969	8174.609662	8241.984670	14892.032762	14990.256333
44	886.532682	893.487371	2669.656682	2689.328744	4380.585246	4413.452202	8171.269815	8239.947264	14894.250819	14990.256333
45	885.810206	893.136248	2667.591432	2688.316576	4377.708707	4412.089124	8169.267217	8238.589553	14894.250819	14990.256333
46	885.198594	892.841199	2665.955745	2687.521836	4375.410195	4410.921441	8167.932696	8237.910866	14894.250819	14990.256333
47	884.728698	892.594146	2664.677041	2686.871944	4373.879193	4410.143330	8166.598612	8237.910866	14894.250819	14990.256333
48	884.400067	892.418901	2663.896215	2686.438857	4373.114095	4409.559926	8165.931733	8237.232290	14892.032762	14988.009592
49	884.188933	892.315380	2663.541445	2686.222365	4372.731645	4409.365492	8165.264963	8236.553826	14889.815366	14988.009592
50	884.001344	892.211882	2663.257697	2686.005909	4372.540446	4409.171076	8164.598302	8235.875474	14885.382554	14983.518130
51	883.829456	892.116368	2663.044926	2685.861624	4372.349263	4408.976677	8163.931750	8235.197233	14878.738283	14981.273408
52	883.681062	892.020873	2662.903097	2685.717355	4372.158097	4408.782294	8162.598972	8233.841087	14869.888476	14976.785982
53	883.524911	891.917444	2662.832188	2685.573101	4372.158097	4408.393581	8160.600620	8232.485387	14858.841010	14970.959880
54	883.361012	891.798133	2662.690382	2685.356750	4371.966948	4408.199251	8155.941603	8229.775327	14843.402108	14961.101137
55	883.165973	891.647050	2662.477702	2685.068335	4371.775815	4407.616361	8149.959250	8225.713591	14825.796887	14952.153110
56	882.932041	891.464230	2662.194180	2684.779982	4371.393600	4407.033626	8141.333550	8220.304151		
57	882.620323	891.233824	2661.769012	2684.275514	4370.629371	4406.256885	8129.420372	8213.552361		
58	882.122033	890.892407	2660.848278	2683.555174	4367.956670	4404.510218	8112.932014	8204.118467		
59	881.391188	890.424376	2659.362285	2682.475388	4363.001745	4401.408451	8092.579105	8192.692119		
60	880.390189	889.798461	2655.971953	2680.533962	4355.590400	4397.150646	8065.817067	8178.621084		
61	878.958610	888.944201	2650.551315	2677.519546	4345.181194	4391.550657	8032.773717	8160.600620		
62	876.216846	887.461063	2643.055372	2673.439380	4331.817197	4384.234293	7992.327366	8140.008140		
63	873.004094	885.716057	2634.282553	2668.659266	4316.112046	4375.793113	7944.073721	8114.907084		
64	869.194865	883.657636	2624.052061	2663.044926	4297.563282	4366.049598	7887.057339	8085.381630		
65	864.550823	881.243611	2611.989030	2656.465838	4275.696939	4354.452428	7815.552950	8050.233457		
66	859.054868	878.402713	2597.200218	2648.725963	4250.074376	4340.654571				
67	852.529455	875.051409	2579.646588	2639.567111	4218.341348	4324.324324				
68	844.501871	871.110492	2558.788158	2628.811777	4180.077749	4304.778304				
69	834.543421	866.280883	2533.056386	2616.225833	4133.939644	4281.921726				
70	821.976360	860.459313	2501.000400	2600.780234	4073.983541	4254.594963				

注：上表中每1000元年交保险费对应的基本保险金额四舍五入至小数点后六位