

华泰人寿世家臻传（2025）终身寿险（分红型）费率表										
每千元基本保险金额对应的保险费 单位：人民币元										
交费期间	一次性交清		5年期交		10年期交		15年期交		20年期交	
年龄（周岁）	男	女	男	女	男	女	男	女	男	女
0	278.7	255.8	59.8	54.9	31.2	28.6	21.6	19.8	16.7	15.3
1	283.6	260.3	60.9	55.9	31.7	29.1	21.9	20.1	16.9	15.6
2	288.6	264.8	61.9	56.8	32.3	29.6	22.3	20.5	17.2	15.8
3	293.6	269.5	63.0	57.8	32.8	30.1	22.7	20.8	17.5	16.1
4	298.7	274.2	64.1	58.8	33.4	30.7	23.1	21.2	17.9	16.4
5	304.0	279.0	65.2	59.9	34.0	31.2	23.5	21.6	18.2	16.7
6	309.3	283.9	66.4	60.9	34.6	31.8	23.9	22.0	18.5	17.0
7	314.7	288.8	67.5	62.0	35.2	32.3	24.3	22.3	18.8	17.3
8	320.2	293.9	68.7	63.1	35.8	32.9	24.8	22.7	19.1	17.6
9	325.8	299.0	69.9	64.2	36.4	33.5	25.2	23.1	19.5	17.9
10	331.5	304.3	71.1	65.3	37.1	34.0	25.7	23.5	19.8	18.2
11	337.3	309.6	72.4	66.4	37.7	34.6	26.1	24.0	20.2	18.5
12	343.2	315.0	73.7	67.6	38.4	35.2	26.6	24.4	20.5	18.8
13	349.2	320.5	74.9	68.8	39.1	35.9	27.0	24.8	20.9	19.2
14	355.3	326.1	76.3	70.0	39.8	36.5	27.5	25.2	21.3	19.5
15	361.5	331.8	77.6	71.2	40.5	37.1	28.0	25.7	21.6	19.8
16	367.9	337.6	79.0	72.5	41.2	37.8	28.5	26.1	22.0	20.2
17	374.3	343.5	80.3	73.7	41.9	38.5	29.0	26.6	22.4	20.6
18	380.8	349.5	81.8	75.0	42.7	39.1	29.5	27.1	22.8	20.9
19	387.3	355.5	83.2	76.3	43.4	39.8	30.0	27.5	23.2	21.3
20	393.8	361.6	84.6	77.6	44.1	40.5	30.5	28.0	23.6	21.6
21	400.5	367.8	86.0	79.0	44.9	41.2	31.1	28.5	24.0	22.0
22	407.3	374.2	87.5	80.3	45.6	41.9	31.6	29.0	24.4	22.4
23	414.2	380.6	88.9	81.7	46.4	42.6	32.1	29.5	24.9	22.8
24	421.2	387.1	90.5	83.1	47.2	43.3	32.7	30.0	25.3	23.2
25	428.3	393.8	92.0	84.5	48.0	44.1	33.2	30.5	25.7	23.6
26	435.5	400.5	93.5	86.0	48.8	44.8	33.8	31.0	26.2	24.0
27	442.9	407.4	95.1	87.5	49.7	45.6	34.4	31.6	26.6	24.4
28	450.4	414.4	96.7	89.0	50.5	46.4	35.0	32.1	27.1	24.8
29	457.9	421.5	98.4	90.5	51.4	47.2	35.6	32.7	27.5	25.3
30	465.7	428.8	100.0	92.1	52.2	48.0	36.2	33.2	28.0	25.7
31	473.5	436.1	101.7	93.6	53.1	48.8	36.8	33.8	28.5	26.1
32	481.4	443.6	103.4	95.2	54.0	49.7	37.5	34.4	29.0	26.6
33	489.5	451.2	105.2	96.9	54.9	50.5	38.1	35.0	29.5	27.1
34	497.7	458.9	107.0	98.5	55.9	51.4	38.8	35.6	30.0	27.5
35	506.0	466.8	108.8	100.2	56.8	52.3	39.4	36.2	30.6	28.0
36	514.5	474.8	110.6	102.0	57.8	53.2	40.1	36.9	31.1	28.5
37	523.0	482.9	112.4	103.7	58.8	54.1	40.8	37.5	31.7	29.0
38	531.7	491.2	114.3	105.5	59.8	55.1	41.5	38.1	32.2	29.5
39	540.5	499.5	116.2	107.3	60.8	56.0	42.2	38.8	32.8	30.1
40	549.5	508.0	118.2	109.1	61.8	57.0	43.0	39.5	33.4	30.6
41	558.5	516.7	120.2	111.0	62.9	58.0	43.7	40.2	34.0	31.1
42	567.7	525.4	122.2	112.9	64.0	59.0	44.5	40.9	34.6	31.7
43	576.9	534.3	124.2	114.8	65.1	60.0	45.3	41.6	35.3	32.2
44	586.3	543.3	126.2	116.8	66.2	61.0	46.1	42.3	35.9	32.8
45	595.8	552.5	128.3	118.8	67.3	62.1	46.9	43.1	36.6	33.4
46	605.4	561.8	130.4	120.8	68.5	63.1	47.8	43.8	37.3	34.0
47	615.1	571.2	132.6	122.8	69.6	64.2	48.6	44.6	38.0	34.6
48	624.8	580.7	134.8	124.9	70.8	65.3	49.5	45.4	38.7	35.3
49	634.7	590.4	136.9	127.0	72.0	66.5	50.3	46.2	39.4	35.9
50	644.7	600.1	139.2	129.1	73.2	67.6	51.2	47.0	40.2	36.6
51	654.7	610.1	141.4	131.3	74.5	68.8	52.1	47.8		
52	664.9	620.1	143.7	133.5	75.7	69.9	53.1	48.7		
53	675.1	630.3	146.1	135.7	77.0	71.1	54.0	49.6		
54	685.5	640.6	148.4	138.0	78.3	72.3	55.0	50.5		
55	695.9	651.0	150.8	140.3	79.6	73.6	55.9	51.4		
56	706.5	661.6	153.1	142.6	81.0	74.9				
57	717.2	672.3	155.4	145.0	82.4	76.2				
58	728.2	683.2	157.9	147.4	83.8	77.5				
59	739.2	694.2	160.4	149.8	85.2	78.9				
60	750.1	705.3	163.0	152.3	86.6	80.3				
61	760.8	716.5	165.6	154.9						
62	772.0	727.9	168.2	157.5						
63	783.1	739.3								
64	794.3	750.8								
65	805.5	762.3								
66	816.6	773.9								
67	827.7	785.5								
注： 月交保费=0.09×年交保费； 季交保费=0.27×年交保费； 半年交保费=0.52×年交保费。										