

海保人寿附加终身护理保险费率表

单位：元/每1000元基本保险金额

投保 年龄	男性，指定年龄60周岁						
	趸交	3年交	5年交	10年交	15年交	20年交	30年交
18	269.28	93.85	58.20	31.67	22.85	18.70	14.36
19	278.91	97.21	60.28	32.81	23.67	19.38	14.88
20	288.90	100.70	62.45	33.99	24.52	20.07	15.42
21	299.25	104.31	64.69	35.21	25.41	20.81	15.98
22	309.99	108.06	67.02	36.48	26.33	21.56	16.56
23	321.12	111.94	69.43	37.80	27.29	22.34	17.17
24	332.66	115.97	71.93	39.17	28.28	23.16	17.79
25	344.63	120.15	74.53	40.58	29.30	24.00	18.45
26	357.05	124.49	77.22	42.05	30.37	24.88	19.12
27	369.93	128.99	80.01	43.58	31.48	25.78	19.82
28	383.30	133.66	82.92	45.17	32.62	26.73	20.55
29	397.16	138.50	85.92	46.81	33.82	27.71	21.31
30	411.53	143.52	89.04	48.52	35.05	28.73	22.10
31	426.46	148.74	92.28	50.29	36.34	29.79	
32	441.94	154.15	95.64	52.13	37.67	30.88	
33	458.02	159.77	99.14	54.04	39.06	32.02	
34	474.69	165.60	102.76	56.03	40.50	33.21	
35	491.99	171.66	106.53	58.09	42.00	34.44	
36	509.99	177.95	110.44	60.23	43.56	35.72	
37	528.67	184.48	114.50	62.46	45.17	37.04	
38	548.06	191.26	118.72	64.78	46.84	38.42	
39	568.20	198.31	123.11	67.18	48.59	39.85	
40	589.10	205.64	127.66	69.68	50.39	41.35	
41	610.84	213.25	132.39	72.27	52.28		
42	633.44	221.15	137.31	74.96	54.24		
43	656.89	229.35	142.41	77.76	56.27		
44	681.23	237.87	147.72	80.67	58.40		
45	706.49	246.72	153.22	83.70	60.61		
46	732.77	255.91	158.95	86.86			
47	760.01	265.48	164.91	90.16			
48	788.38	275.44	171.11	93.59			
49	817.88	285.79	177.58	97.19			
50	848.57	296.60	184.34	100.95			
51	880.55	307.88	191.39				
52	913.92	319.65	198.77				
53	948.75	331.98	206.52				
54	985.22	344.91	214.68				
55	1023.42	358.55	223.29				

注：月交保险费=0.09*年交保险费；季交保险费=0.265*年交保险费；半年交保险费=0.52*年交保险费

海保人寿附加终身护理保险费率表

单位：元/每1000元基本保险金额

投保 年龄	男性，指定年龄65周岁						
	趸交	3年交	5年交	10年交	15年交	20年交	30年交
18	244.79	85.36	52.95	28.84	20.83	17.07	13.13
19	253.64	88.44	54.86	29.89	21.59	17.69	13.60
20	262.81	91.65	56.85	30.97	22.37	18.34	14.12
21	272.33	94.97	58.91	32.10	23.19	19.01	14.63
22	282.20	98.42	61.07	33.27	24.04	19.71	15.18
23	292.45	102.00	63.29	34.49	24.93	20.44	15.74
24	303.08	105.72	65.59	35.75	25.84	21.19	16.33
25	314.12	109.58	68.00	37.07	26.80	21.98	16.93
26	325.57	113.58	70.48	38.43	27.79	22.79	17.57
27	337.47	117.74	73.07	39.85	28.81	23.65	18.23
28	349.81	122.06	75.75	41.32	29.88	24.52	18.91
29	362.64	126.54	78.54	42.85	31.00	25.44	19.62
30	375.95	131.20	81.44	44.44	32.15	26.39	20.36
31	389.79	136.04	84.45	46.09	33.35	27.39	21.13
32	404.17	141.07	87.58	47.81	34.61	28.42	21.94
33	419.10	146.30	90.83	49.59	35.90	29.49	22.76
34	434.60	151.73	94.22	51.45	37.25	30.61	23.63
35	450.72	157.38	97.73	53.39	38.66	31.77	24.52
36	467.50	163.26	101.39	55.40	40.13	32.98	
37	484.94	169.37	105.19	57.49	41.65	34.23	
38	503.08	175.73	109.15	59.67	43.23	35.54	
39	521.93	182.33	113.27	61.93	44.88	36.91	
40	541.53	189.21	117.56	64.29	46.60	38.32	
41	561.95	196.36	122.01	66.75	48.38	39.79	
42	583.18	203.81	126.65	69.29	50.24	41.33	
43	605.25	211.55	131.47	71.95	52.18	42.91	
44	628.22	219.61	136.49	74.71	54.19	44.57	
45	652.10	228.00	141.72	77.60	56.28	46.28	
46	676.98	236.73	147.16	80.59	58.47		
47	702.86	245.80	152.82	83.71	60.73		
48	729.75	255.25	158.71	86.96	63.09		
49	757.72	265.08	164.85	90.35	65.56		
50	786.88	275.33	171.22	93.88	68.14		
51	817.23	285.98	177.88	97.59			
52	848.78	297.08	184.82	101.46			
53	881.65	308.68	192.09	105.52			
54	915.93	320.83	199.71	109.78			
55	951.82	333.56	207.74	114.28			
56	989.47	346.98	216.23				
57	1029.00	361.15	225.13				
58	1070.72	376.19	234.52				
59	1114.92	391.98	244.45				
60	1162.01	408.52	254.97				

注：月交保险费=0.09*年交保险费；季交保险费=0.265*年交保险费；半年交保险费=0.52*年交保险费

海保人寿附加终身护理保险费率表

单位：元/每1000元基本保险金额

投保 年龄	女性，指定年龄55周岁						
	趸交	3年交	5年交	10年交	15年交	20年交	30年交
18	320.05	111.49	69.11	37.56	27.07	22.13	16.95
19	331.36	115.43	71.55	38.89	28.03	22.91	17.55
20	343.08	119.52	74.08	40.27	29.03	23.73	18.17
21	355.21	123.75	76.71	41.70	30.06	24.57	18.82
22	367.78	128.13	79.42	43.18	31.12	25.44	19.49
23	380.81	132.67	82.24	44.71	32.23	26.35	20.19
24	394.29	137.37	85.16	46.30	33.37	27.29	20.91
25	408.27	142.24	88.18	47.94	34.56	28.26	21.65
26	422.75	147.29	91.31	49.65	35.80	29.26	
27	437.74	152.52	94.55	51.41	37.07	30.31	
28	453.28	157.93	97.91	53.24	38.39	31.39	
29	469.37	163.54	101.39	55.14	39.76	32.51	
30	486.05	169.36	105.00	57.10	41.18	33.68	
31	503.33	175.39	108.74	59.14	42.65	34.88	
32	521.24	181.63	112.61	61.25	44.18	36.14	
33	539.79	188.10	116.63	63.44	45.76	37.43	
34	559.01	194.81	120.79	65.71	47.40	38.78	
35	578.93	201.76	125.10	68.07	49.10	40.17	
36	599.60	208.97	129.58	70.51	50.87		
37	621.02	216.44	134.22	73.04	52.70		
38	643.21	224.19	139.03	75.66	54.59		
39	666.23	232.23	144.02	78.39	56.56		
40	690.10	240.57	149.19	81.21	58.61		
41	714.86	249.21	154.56	84.14			
42	740.53	258.17	160.12	87.18			
43	767.14	267.46	165.89	90.33			
44	794.72	277.09	171.87	93.61			
45	823.31	287.08	178.09	97.01			
46	852.99	297.47	184.55				
47	883.82	308.26	191.25				
48	915.83	319.45	198.21				
49	949.06	331.08	205.45				
50	983.57	343.17	212.99				

注：月交保险费=0.09*年交保险费；季交保险费=0.265*年交保险费；半年交保险费=0.52*年交保险费

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投保 年龄	女性，指定年龄60周岁						
	趸交	3年交	5年交	10年交	15年交	20年交	30年交
18	313.80	109.33	67.77	36.85	26.56	21.71	16.64
19	324.92	113.20	70.17	38.15	27.50	22.49	17.23
20	336.44	117.22	72.66	39.51	28.48	23.29	17.85
21	348.37	121.37	75.24	40.91	29.50	24.12	18.48
22	360.73	125.68	77.92	42.37	30.55	24.98	19.15
23	373.53	130.15	80.69	43.88	31.64	25.87	19.83
24	386.80	134.77	83.56	45.44	32.76	26.80	20.54
25	400.55	139.57	86.53	47.06	33.94	27.75	21.28
26	414.79	144.54	89.61	48.74	35.15	28.75	22.04
27	429.55	149.68	92.80	50.48	36.40	29.78	22.83
28	444.85	155.02	96.11	52.28	37.71	30.85	23.66
29	460.69	160.55	99.54	54.15	39.06	31.96	24.51
30	477.12	166.27	103.10	56.09	40.46	33.10	25.39
31	494.14	172.21	106.78	58.10	41.91	34.29	
32	511.79	178.37	110.60	60.18	43.42	35.53	
33	530.07	184.75	114.56	62.34	44.98	36.81	
34	549.03	191.36	118.67	64.58	46.60	38.14	
35	568.67	198.22	122.93	66.91	48.28	39.52	
36	589.06	205.34	127.34	69.32	50.03	40.95	
37	610.19	212.71	131.92	71.82	51.84	42.43	
38	632.10	220.36	136.68	74.41	53.71	43.97	
39	654.81	228.30	141.61	77.10	55.66	45.57	
40	678.39	236.54	146.72	79.90	57.68	47.23	
41	702.85	245.08	152.02	82.79	59.78		
42	728.21	253.93	157.52	85.80	61.96		
43	754.51	263.12	163.22	88.92	64.22		
44	781.78	272.64	169.14	92.16	66.57		
45	810.05	282.52	175.29	95.53	69.02		
46	839.41	292.79	181.68	99.03			
47	869.88	303.47	188.31	102.67			
48	901.56	314.55	195.21	106.46			
49	934.45	326.06	202.37	110.40			
50	968.61	338.03	209.83	114.50			
51	1004.11	350.49	217.60				
52	1041.06	363.47	225.68				
53	1079.52	376.97	234.10				