

中意臻享一生终身寿险费率表

(每 1,000 元基本保险金额)

保险期间：终身

标准体

单位：元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	76.24	26.41	16.53	8.97	6.43	5.20
1	78.92	27.34	17.11	9.29	6.65	5.39
2	81.69	28.30	17.71	9.61	6.89	5.57
3	84.56	29.29	18.33	9.95	7.13	5.77
4	87.52	30.32	18.98	10.30	7.38	5.97
5	90.60	31.39	19.64	10.66	7.64	6.18
6	93.78	32.49	20.33	11.04	7.90	6.40
7	97.07	33.63	21.04	11.42	8.18	6.63
8	100.47	34.81	21.78	11.82	8.47	6.86
9	104.00	36.03	22.54	12.24	8.77	7.10
10	107.64	37.29	23.34	12.67	9.08	7.35
11	111.42	38.60	24.15	13.11	9.40	7.61
12	115.32	39.95	25.00	13.57	9.73	7.88
13	119.37	41.35	25.87	14.05	10.07	8.16
14	123.55	42.80	26.78	14.54	10.43	8.45
15	127.88	44.30	27.72	15.06	10.79	8.75
16	132.36	45.85	28.70	15.59	11.18	9.06
17	136.99	47.46	29.71	16.14	11.57	9.38
18	141.69	49.10	30.74	16.70	11.98	9.71
19	146.28	50.69	31.73	17.24	12.36	10.02
20	151.01	52.33	32.76	17.80	12.77	10.35
21	155.90	54.02	33.82	18.38	13.18	10.69
22	160.94	55.77	34.92	18.98	13.61	11.04
23	166.15	57.58	36.05	19.59	14.05	11.40
24	171.53	59.44	37.21	20.23	14.51	11.77
25	177.08	61.37	38.42	20.89	14.99	12.15
26	182.81	63.35	39.67	21.56	15.47	12.55
27	188.71	65.40	40.95	22.27	15.98	12.96
28	194.81	67.52	42.28	22.99	16.50	13.39
29	201.10	69.70	43.64	23.74	17.04	13.83
30	207.58	71.95	45.05	24.51	17.59	14.28
31	214.25	74.26	46.51	25.30	18.17	14.75
32	221.13	76.65	48.00	26.12	18.76	15.24
33	228.21	79.11	49.55	26.96	19.37	15.74
34	235.50	81.64	51.13	27.83	20.00	16.26
35	243.01	84.25	52.77	28.73	20.65	16.80

36	250.72	86.93	54.46	29.65	21.32	17.35
37	258.66	89.69	56.19	30.60	22.01	17.92
38	266.81	92.52	57.97	31.58	22.73	18.51
39	275.19	95.43	59.79	32.59	23.46	19.12
40	283.82	98.42	61.68	33.63	24.22	19.75
41	292.75	101.53	63.63	34.71	25.02	20.41
42	301.92	104.73	65.64	35.82	25.84	21.09
43	311.32	108.00	67.71	36.97	26.68	21.79
44	320.95	111.36	69.83	38.15	27.55	22.52
45	330.81	114.80	72.00	39.36	28.44	23.27
46	340.89	118.32	74.23	40.61	29.36	24.04
47	351.19	121.92	76.50	41.88	30.31	24.84
48	361.72	125.60	78.84	43.19	31.28	25.66
49	372.46	129.36	81.22	44.53	32.27	26.52
50	383.43	133.20	83.66	45.90	33.30	27.40
51	394.63	137.13	86.15	47.31	34.36	28.31
52	406.06	141.14	88.69	48.75	35.44	29.26
53	417.74	145.24	91.30	50.23	36.57	30.26
54	429.68	149.43	93.97	51.75	37.74	31.30
55	441.88	153.72	96.70	53.31	38.95	32.39
56	454.37	158.11	99.50	54.93	40.21	
57	467.15	162.61	102.37	56.60	41.54	
58	480.22	167.22	105.33	58.34	42.94	
59	493.59	171.94	108.36	60.15	44.41	
60	507.26	176.77	111.48	62.04	45.96	
61	521.30	181.77	114.73	64.03		
62	535.56	186.88	118.07	66.11		
63	550.02	192.08	121.49	68.28		
64	564.64	197.38	125.00	70.55		
65	579.41	202.75	128.59	72.93		
66	594.28	208.21	132.28			
67	609.22	213.75	136.05			
68	624.19	219.35	139.91			
69	639.15	225.02	143.87			
70	654.05	230.74	147.93			
71	668.85	236.50				
72	683.49	242.30				
73	697.94					
74	712.17					
75	726.16					

标准体

单位：元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	68.16	23.61	14.78	8.02	5.75	4.65
1	70.56	24.44	15.30	8.30	5.95	4.81
2	73.03	25.30	15.83	8.59	6.16	4.98
3	75.59	26.19	16.39	8.90	6.37	5.16
4	78.24	27.11	16.96	9.21	6.59	5.34
5	80.99	28.06	17.56	9.53	6.83	5.53
6	83.83	29.04	18.17	9.86	7.06	5.72
7	86.76	30.06	18.81	10.21	7.31	5.92
8	89.81	31.11	19.47	10.57	7.57	6.13
9	92.95	32.20	20.15	10.94	7.83	6.34
10	96.21	33.33	20.86	11.32	8.11	6.57
11	99.58	34.50	21.59	11.72	8.39	6.80
12	103.07	35.71	22.34	12.13	8.69	7.04
13	106.68	36.96	23.12	12.55	9.00	7.28
14	110.42	38.25	23.93	13.00	9.31	7.54
15	114.29	39.59	24.77	13.45	9.64	7.81
16	118.29	40.97	25.64	13.93	9.98	8.08
17	122.43	42.41	26.54	14.42	10.33	8.37
18	126.65	43.88	27.47	14.92	10.69	8.66
19	130.85	45.34	28.38	15.41	11.04	8.95
20	135.19	46.84	29.32	15.92	11.41	9.24
21	139.67	48.39	30.29	16.45	11.79	9.55
22	144.31	50.00	31.30	17.00	12.18	9.87
23	149.11	51.66	32.34	17.56	12.59	10.20
24	154.08	53.38	33.41	18.15	13.01	10.54
25	159.21	55.16	34.53	18.75	13.44	10.89
26	164.52	57.00	35.68	19.38	13.89	11.26
27	170.01	58.91	36.87	20.03	14.36	11.64
28	175.69	60.88	38.10	20.70	14.84	12.03
29	181.56	62.91	39.38	21.39	15.34	12.43
30	187.63	65.02	40.70	22.11	15.86	12.85
31	193.91	67.19	42.06	22.85	16.39	13.29
32	200.39	69.44	43.46	23.62	16.94	13.74
33	207.08	71.76	44.92	24.41	17.51	14.20
34	213.99	74.15	46.42	25.23	18.10	14.69
35	221.12	76.63	47.97	26.08	18.71	15.19
36	228.48	79.18	49.57	26.95	19.34	15.70
37	236.07	81.81	51.22	27.85	20.00	16.24
38	243.90	84.53	52.93	28.78	20.67	16.79
39	251.96	87.33	54.68	29.75	21.37	17.36

40	260.27	90.21	56.49	30.74	22.09	17.95
41	268.83	93.18	58.36	31.76	22.83	18.56
42	277.63	96.24	60.28	32.82	23.59	19.19
43	286.69	99.39	62.26	33.90	24.39	19.84
44	296.01	102.63	64.29	35.02	25.20	20.52
45	305.58	105.96	66.39	36.18	26.04	21.22
46	315.42	109.38	68.54	37.37	26.91	21.94
47	325.52	112.90	70.75	38.59	27.81	22.68
48	335.90	116.51	73.03	39.85	28.73	23.46
49	346.54	120.22	75.37	41.14	29.68	24.26
50	357.47	124.03	77.77	42.48	30.66	25.09
51	368.69	127.94	80.24	43.85	31.68	25.96
52	380.20	131.95	82.77	45.26	32.73	26.86
53	392.01	136.08	85.37	46.71	33.82	27.80
54	404.13	140.31	88.05	48.21	34.95	28.79
55	416.57	144.66	90.80	49.77	36.13	29.83
56	429.34	149.12	93.63	51.37	37.36	
57	442.45	153.71	96.54	53.04	38.64	
58	455.91	158.43	99.54	54.76	40.00	
59	469.71	163.27	102.64	56.56	41.42	
60	483.83	168.25	105.82	58.44	42.92	
61	498.26	173.34	109.10	60.39		
62	512.97	178.56	112.47	62.42		
63	527.95	183.89	115.93	64.55		
64	543.16	189.33	119.49	66.76		
65	558.58	194.87	123.13	69.08		
66	574.17	200.52	126.87			
67	589.91	206.25	130.71			
68	605.75	212.07	134.64			
69	621.65	217.97	138.68			
70	637.58	223.95	142.81			
71	653.48	229.99				
72	669.31	236.10				
73	685.03					
74	700.59					
75	715.97					

次标准体，额外风险比例 25%

单位：元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	82.52	28.59	17.89	9.71	6.96	5.63
1	85.42	29.59	18.52	10.06	7.20	5.83
2	88.42	30.63	19.17	10.41	7.46	6.04
3	91.53	31.71	19.84	10.77	7.72	6.25
4	94.74	32.82	20.54	11.15	7.99	6.47
5	98.07	33.98	21.26	11.54	8.27	6.70
6	101.51	35.17	22.01	11.95	8.56	6.93
7	105.08	36.40	22.78	12.37	8.86	7.18
8	108.77	37.68	23.58	12.80	9.17	7.43
9	112.59	39.00	24.41	13.25	9.49	7.69
10	116.54	40.37	25.26	13.71	9.83	7.96
11	120.62	41.79	26.15	14.20	10.17	8.24
12	124.86	43.25	27.07	14.70	10.53	8.54
13	129.23	44.77	28.01	15.21	10.91	8.84
14	133.76	46.34	29.00	15.75	11.29	9.15
15	138.45	47.96	30.01	16.31	11.69	9.48
16	143.30	49.64	31.07	16.88	12.11	9.81
17	148.32	51.39	32.17	17.48	12.54	10.16
18	153.39	53.16	33.28	18.09	12.97	10.52
19	158.30	54.86	34.35	18.67	13.39	10.86
20	163.37	56.62	35.45	19.27	13.82	11.21
21	168.59	58.43	36.58	19.89	14.27	11.57
22	173.99	60.30	37.75	20.53	14.73	11.95
23	179.55	62.23	38.96	21.18	15.20	12.33
24	185.30	64.22	40.21	21.87	15.69	12.73
25	191.23	66.28	41.50	22.57	16.20	13.15
26	197.34	68.40	42.83	23.29	16.72	13.57
27	203.65	70.59	44.20	24.04	17.27	14.02
28	210.15	72.84	45.62	24.82	17.82	14.47
29	216.85	75.17	47.08	25.62	18.40	14.95
30	223.76	77.57	48.58	26.44	19.00	15.43
31	230.87	80.04	50.13	27.29	19.61	15.94
32	238.19	82.58	51.73	28.16	20.24	16.46
33	245.72	85.19	53.37	29.06	20.90	17.00
34	253.47	87.89	55.06	29.99	21.57	17.55
35	261.44	90.66	56.80	30.95	22.27	18.13
36	269.62	93.50	58.59	31.93	22.98	18.72
37	278.04	96.43	60.43	32.94	23.72	19.34
38	286.68	99.43	62.32	33.98	24.49	19.97
39	295.54	102.51	64.25	35.05	25.27	20.63

40	304.66	105.68	66.25	36.16	26.09	21.31
41	314.11	108.97	68.32	37.31	26.94	22.02
42	323.80	112.35	70.46	38.50	27.82	22.75
43	333.72	115.81	72.64	39.72	28.72	23.51
44	343.86	119.36	74.88	40.98	29.65	24.30
45	354.23	122.98	77.18	42.27	30.61	25.11
46	364.82	126.69	79.53	43.59	31.60	25.94
47	375.63	130.47	81.93	44.95	32.61	26.81
48	386.64	134.34	84.38	46.34	33.65	27.70
49	397.87	138.28	86.89	47.76	34.72	28.63
50	409.31	142.30	89.45	49.21	35.82	29.59
51	420.98	146.40	92.06	50.70	36.95	30.58
52	432.86	150.58	94.73	52.23	38.12	31.62
53	444.98	154.85	97.46	53.79	39.32	32.71
54	457.35	159.21	100.24	55.40	40.58	33.85
55	469.98	163.66	103.09	57.06	41.89	35.06
56	482.88	168.22	106.01	58.77	43.26	
57	496.07	172.89	109.01	60.55	44.70	
58	509.55	177.67	112.09	62.40	46.23	
59	523.31	182.55	115.25	64.33	47.84	
60	537.38	187.55	118.51	66.35	49.56	
61	551.80	192.73	121.91	68.51		
62	566.43	198.02	125.41	70.76		
63	581.23	203.40	129.00	73.12		
64	596.17	208.87	132.68	75.61		
65	611.21	214.43	136.46	78.22		
66	626.32	220.07	140.34			
67	641.46	225.78	144.32			
68	656.57	231.56	148.41			
69	671.63	237.41	152.62			
70	686.56	243.32	156.94			
71	701.33	249.27				
72	715.89	255.27				
73	730.19					
74	744.21					
75	757.93					

次标准体，额外风险比例 25%

单位：元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	73.07	25.32	15.84	8.60	6.16	4.99
1	75.64	26.20	16.40	8.90	6.38	5.16
2	78.29	27.12	16.97	9.21	6.60	5.34
3	81.04	28.07	17.57	9.54	6.83	5.53
4	83.88	29.06	18.18	9.87	7.07	5.72
5	86.82	30.08	18.82	10.22	7.32	5.92
6	89.87	31.13	19.48	10.58	7.57	6.13
7	93.02	32.22	20.17	10.95	7.84	6.35
8	96.28	33.35	20.87	11.33	8.12	6.57
9	99.66	34.52	21.60	11.73	8.40	6.80
10	103.15	35.73	22.36	12.14	8.70	7.04
11	106.77	36.99	23.14	12.56	9.00	7.29
12	110.51	38.28	23.95	13.00	9.32	7.55
13	114.38	39.62	24.79	13.46	9.65	7.81
14	118.39	41.01	25.66	13.93	9.99	8.09
15	122.54	42.45	26.56	14.43	10.34	8.37
16	126.83	43.93	27.49	14.93	10.70	8.67
17	131.27	45.47	28.46	15.46	11.08	8.98
18	135.79	47.05	29.45	16.00	11.47	9.29
19	140.25	48.60	30.42	16.52	11.84	9.59
20	144.86	50.19	31.42	17.07	12.23	9.91
21	149.62	51.84	32.45	17.63	12.64	10.24
22	154.55	53.55	33.52	18.21	13.05	10.58
23	159.65	55.32	34.63	18.81	13.49	10.93
24	164.92	57.15	35.77	19.43	13.93	11.29
25	170.37	59.04	36.95	20.08	14.39	11.67
26	176.01	60.99	38.18	20.74	14.87	12.05
27	181.85	63.01	39.44	21.43	15.37	12.46
28	187.88	65.10	40.75	22.14	15.88	12.87
29	194.11	67.26	42.11	22.88	16.41	13.31
30	200.56	69.50	43.51	23.64	16.96	13.75
31	207.21	71.81	44.95	24.43	17.53	14.22
32	214.09	74.19	46.45	25.25	18.11	14.70
33	221.19	76.65	47.99	26.09	18.72	15.19
34	228.52	79.19	49.58	26.96	19.35	15.71
35	236.08	81.82	51.23	27.86	20.00	16.24
36	243.87	84.52	52.92	28.78	20.67	16.79
37	251.91	87.31	54.67	29.74	21.37	17.36
38	260.19	90.19	56.48	30.73	22.08	17.95
39	268.72	93.15	58.34	31.75	22.82	18.56

40	277.50	96.20	60.25	32.80	23.59	19.19
41	286.54	99.34	62.23	33.89	24.38	19.85
42	295.83	102.57	64.26	35.01	25.20	20.52
43	305.38	105.89	66.35	36.16	26.04	21.22
44	315.19	109.30	68.50	37.35	26.91	21.94
45	325.27	112.81	70.70	38.57	27.80	22.68
46	335.61	116.41	72.97	39.83	28.72	23.46
47	346.22	120.11	75.31	41.12	29.67	24.26
48	357.10	123.91	77.70	42.45	30.66	25.08
49	368.26	127.80	80.16	43.82	31.67	25.95
50	379.69	131.79	82.68	45.23	32.71	26.84
51	391.42	135.89	85.27	46.68	33.80	27.77
52	403.43	140.09	87.93	48.17	34.91	28.75
53	415.75	144.39	90.65	49.70	36.08	29.77
54	428.37	148.81	93.45	51.29	37.29	30.84
55	441.32	153.35	96.33	52.93	38.55	31.98
56	454.60	158.00	99.29	54.62	39.87	
57	468.22	162.78	102.33	56.39	41.26	
58	482.18	167.69	105.47	58.22	42.73	
59	496.48	172.73	108.71	60.14	44.28	
60	511.10	177.90	112.04	62.14	45.92	
61	526.02	183.20	115.47	64.23		
62	541.20	188.62	119.00	66.41		
63	556.63	194.15	122.63	68.70		
64	572.26	199.79	126.35	71.11		
65	588.07	205.53	130.18	73.63		
66	604.02	211.37	134.11			
67	620.07	217.30	138.15			
68	636.17	223.32	142.30			
69	652.29	229.42	146.56			
70	668.38	235.59	150.95			
71	684.38	241.84				
72	700.25	248.15				
73	715.94					
74	731.41					
75	746.62					

次标准体，额外风险比例 50%

单位：元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	88.03	30.50	19.09	10.36	7.42	6.01
1	91.13	31.57	19.76	10.73	7.69	6.22
2	94.33	32.68	20.45	11.10	7.95	6.44
3	97.65	33.83	21.17	11.49	8.23	6.67
4	101.08	35.02	21.92	11.90	8.52	6.90
5	104.63	36.25	22.69	12.32	8.82	7.14
6	108.31	37.52	23.48	12.75	9.13	7.40
7	112.11	38.84	24.31	13.20	9.45	7.66
8	116.05	40.21	25.16	13.66	9.79	7.93
9	120.13	41.62	26.04	14.14	10.13	8.21
10	124.34	43.08	26.96	14.63	10.49	8.50
11	128.71	44.59	27.90	15.15	10.86	8.80
12	133.23	46.15	28.88	15.68	11.24	9.11
13	137.90	47.77	29.89	16.24	11.64	9.44
14	142.73	49.45	30.94	16.81	12.05	9.77
15	147.74	51.18	32.03	17.40	12.48	10.12
16	152.91	52.97	33.16	18.02	12.93	10.48
17	158.26	54.83	34.33	18.66	13.39	10.86
18	163.67	56.72	35.52	19.31	13.85	11.24
19	168.85	58.52	36.64	19.92	14.30	11.60
20	174.20	60.38	37.80	20.56	14.75	11.97
21	179.71	62.29	39.00	21.21	15.22	12.35
22	185.40	64.26	40.24	21.88	15.71	12.75
23	191.27	66.30	41.52	22.58	16.21	13.16
24	197.33	68.40	42.83	23.30	16.73	13.58
25	203.57	70.57	44.19	24.04	17.27	14.02
26	210.02	72.80	45.59	24.81	17.82	14.47
27	216.66	75.11	47.04	25.60	18.39	14.94
28	223.50	77.48	48.53	26.41	18.98	15.42
29	230.55	79.93	50.07	27.26	19.59	15.92
30	237.81	82.45	51.65	28.12	20.22	16.44
31	245.29	85.05	53.28	29.02	20.87	16.98
32	252.98	87.72	54.96	29.94	21.54	17.53
33	260.88	90.47	56.69	30.89	22.23	18.10
34	269.01	93.29	58.46	31.87	22.94	18.69
35	277.37	96.20	60.29	32.87	23.67	19.30
36	285.94	99.18	62.17	33.91	24.43	19.93
37	294.75	102.25	64.10	34.97	25.21	20.58
38	303.78	105.40	66.07	36.07	26.02	21.25
39	313.05	108.62	68.10	37.19	26.85	21.95

40	322.57	111.93	70.19	38.35	27.71	22.67
41	332.44	115.37	72.36	39.57	28.61	23.43
42	342.55	118.90	74.59	40.82	29.54	24.22
43	352.89	122.51	76.88	42.11	30.50	25.03
44	363.45	126.21	79.22	43.43	31.49	25.86
45	374.23	129.98	81.62	44.78	32.50	26.73
46	385.22	133.84	84.07	46.17	33.55	27.62
47	396.42	137.77	86.57	47.60	34.62	28.55
48	407.82	141.78	89.13	49.06	35.72	29.50
49	419.42	145.86	91.73	50.55	36.85	30.50
50	431.22	150.02	94.39	52.07	38.02	31.53
51	443.23	154.26	97.10	53.63	39.22	32.60
52	455.45	158.57	99.87	55.23	40.46	33.72
53	467.89	162.97	102.69	56.87	41.74	34.90
54	480.57	167.46	105.57	58.55	43.08	36.14
55	493.50	172.04	108.51	60.29	44.47	37.46
56	506.69	176.72	111.53	62.08	45.94	
57	520.17	181.51	114.62	63.95	47.49	
58	533.93	186.42	117.80	65.90	49.14	
59	547.96	191.42	121.06	67.95	50.90	
60	562.28	196.53	124.43	70.10	52.78	
61	576.97	201.85	127.96	72.40		
62	591.84	207.28	131.59	74.81		
63	606.85	212.80	135.32	77.36		
64	621.98	218.41	139.16	80.05		
65	637.17	224.11	143.10	82.90		
66	652.39	229.88	147.15			
67	667.60	235.74	151.33			
68	682.76	241.67	155.63			
69	697.80	247.67	160.07			
70	712.68	253.74	164.65			
71	727.34	259.86				
72	741.73	266.03				
73	755.82					
74	769.58					
75	782.98					

次标准体，额外风险比例 50%

单位：元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	77.33	26.79	16.77	9.10	6.52	5.28
1	80.05	27.73	17.36	9.42	6.75	5.46
2	82.86	28.71	17.96	9.75	6.99	5.65
3	85.77	29.71	18.59	10.09	7.23	5.85
4	88.78	30.76	19.25	10.45	7.48	6.06
5	91.89	31.83	19.92	10.81	7.75	6.27
6	95.12	32.95	20.62	11.19	8.02	6.49
7	98.45	34.11	21.34	11.59	8.30	6.72
8	101.91	35.30	22.09	11.99	8.59	6.96
9	105.48	36.54	22.87	12.41	8.89	7.20
10	109.18	37.82	23.67	12.85	9.21	7.46
11	113.01	39.15	24.50	13.30	9.53	7.72
12	116.97	40.52	25.36	13.77	9.87	7.99
13	121.07	41.94	26.24	14.25	10.21	8.27
14	125.31	43.41	27.16	14.75	10.57	8.56
15	129.70	44.93	28.12	15.27	10.95	8.87
16	134.25	46.50	29.10	15.81	11.33	9.18
17	138.94	48.14	30.13	16.37	11.73	9.51
18	143.72	49.80	31.17	16.94	12.14	9.84
19	148.41	51.42	32.19	17.49	12.54	10.16
20	153.24	53.10	33.24	18.06	12.95	10.49
21	158.25	54.84	34.33	18.65	13.37	10.84
22	163.42	56.63	35.45	19.26	13.81	11.19
23	168.77	58.48	36.61	19.89	14.26	11.56
24	174.30	60.40	37.81	20.54	14.73	11.94
25	180.02	62.38	39.05	21.22	15.22	12.34
26	185.94	64.43	40.34	21.92	15.72	12.75
27	192.06	66.55	41.66	22.64	16.24	13.17
28	198.38	68.75	43.04	23.39	16.78	13.61
29	204.92	71.01	44.46	24.16	17.34	14.06
30	211.68	73.36	45.93	24.96	17.91	14.53
31	218.66	75.78	47.44	25.79	18.51	15.02
32	225.87	78.28	49.01	26.65	19.13	15.53
33	233.31	80.86	50.63	27.53	19.77	16.05
34	240.98	83.52	52.30	28.44	20.43	16.59
35	248.90	86.27	54.02	29.39	21.11	17.15
36	257.06	89.10	55.80	30.36	21.82	17.73
37	265.47	92.02	57.63	31.37	22.55	18.34
38	274.13	95.03	59.52	32.40	23.30	18.96
39	283.05	98.13	61.47	33.47	24.08	19.60

40	292.22	101.32	63.47	34.58	24.89	20.27
41	301.65	104.60	65.53	35.72	25.72	20.96
42	311.34	107.97	67.65	36.89	26.57	21.67
43	321.30	111.43	69.84	38.10	27.46	22.41
44	331.51	114.99	72.08	39.34	28.37	23.17
45	342.00	118.64	74.38	40.62	29.31	23.96
46	352.74	122.39	76.75	41.94	30.28	24.77
47	363.76	126.24	79.18	43.29	31.28	25.62
48	375.05	130.18	81.67	44.68	32.32	26.50
49	386.60	134.22	84.22	46.11	33.38	27.41
50	398.44	138.36	86.84	47.58	34.48	28.37
51	410.56	142.60	89.53	49.09	35.62	29.36
52	422.97	146.94	92.29	50.65	36.80	30.40
53	435.68	151.40	95.11	52.25	38.03	31.50
54	448.69	155.96	98.01	53.91	39.31	32.65
55	462.03	160.64	100.99	55.62	40.65	33.88
56	475.69	165.44	104.05	57.40	42.05	
57	489.69	170.37	107.21	59.25	43.53	
58	504.03	175.43	110.45	61.18	45.11	
59	518.71	180.62	113.80	63.20	46.78	
60	533.69	185.95	117.26	65.31	48.56	
61	548.96	191.40	120.81	67.53		
62	564.48	196.97	124.48	69.85		
63	580.22	202.66	128.24	72.30		
64	596.14	208.45	132.11	74.88		
65	612.20	214.35	136.09	77.60		
66	628.37	220.34	140.19			
67	644.60	226.43	144.41			
68	660.85	232.60	148.75			
69	677.06	238.86	153.22			
70	693.19	245.20	157.84			
71	709.19	251.61				
72	724.99	258.10				
73	740.57					
74	755.87					
75	770.86					

次标准体，额外风险比例 75%

单位：元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	92.98	32.21	20.16	10.95	7.84	6.35
1	96.25	33.35	20.87	11.33	8.12	6.57
2	99.64	34.52	21.61	11.73	8.40	6.80
3	103.14	35.74	22.36	12.14	8.70	7.04
4	106.77	36.99	23.15	12.57	9.00	7.29
5	110.52	38.29	23.96	13.01	9.32	7.55
6	114.41	39.64	24.81	13.47	9.65	7.82
7	118.43	41.03	25.68	13.94	9.99	8.09
8	122.60	42.47	26.58	14.43	10.34	8.38
9	126.90	43.97	27.51	14.94	10.70	8.67
10	131.36	45.51	28.48	15.46	11.08	8.98
11	135.97	47.11	29.48	16.01	11.47	9.30
12	140.75	48.76	30.51	16.57	11.88	9.63
13	145.69	50.47	31.58	17.15	12.30	9.97
14	150.80	52.24	32.69	17.76	12.74	10.33
15	156.08	54.07	33.84	18.39	13.19	10.70
16	161.55	55.96	35.03	19.05	13.67	11.08
17	167.20	57.93	36.27	19.72	14.15	11.48
18	172.90	59.93	37.53	20.41	14.65	11.88
19	178.33	61.81	38.71	21.05	15.11	12.26
20	183.92	63.75	39.92	21.71	15.59	12.65
21	189.68	65.75	41.17	22.40	16.08	13.05
22	195.63	67.81	42.47	23.10	16.59	13.47
23	201.76	69.94	43.80	23.83	17.12	13.90
24	208.09	72.14	45.18	24.58	17.66	14.34
25	214.61	74.40	46.60	25.36	18.22	14.80
26	221.33	76.73	48.06	26.16	18.80	15.28
27	228.27	79.14	49.57	26.99	19.40	15.77
28	235.41	81.62	51.13	27.84	20.02	16.28
29	242.76	84.17	52.73	28.72	20.66	16.80
30	250.33	86.80	54.39	29.63	21.31	17.35
31	258.11	89.51	56.09	30.56	21.99	17.91
32	266.12	92.29	57.84	31.53	22.69	18.49
33	274.35	95.15	59.63	32.52	23.42	19.09
34	282.80	98.09	61.49	33.54	24.16	19.71
35	291.48	101.12	63.39	34.59	24.93	20.35
36	300.39	104.22	65.34	35.67	25.72	21.01
37	309.53	107.40	67.35	36.78	26.54	21.70
38	318.90	110.67	69.40	37.92	27.39	22.41
39	328.49	114.01	71.50	39.09	28.26	23.14

40	338.36	117.44	73.67	40.30	29.16	23.90
41	348.58	121.01	75.93	41.57	30.10	24.70
42	359.04	124.66	78.24	42.88	31.08	25.53
43	369.72	128.40	80.62	44.22	32.09	26.39
44	380.63	132.23	83.05	45.60	33.13	27.28
45	391.75	136.13	85.53	47.01	34.19	28.19
46	403.07	140.11	88.07	48.46	35.29	29.14
47	414.58	144.16	90.65	49.95	36.42	30.12
48	426.29	148.29	93.29	51.47	37.58	31.14
49	438.18	152.49	95.98	53.02	38.77	32.20
50	450.26	156.76	98.72	54.61	39.99	33.29
51	462.54	161.11	101.51	56.23	41.26	34.44
52	475.01	165.53	104.36	57.90	42.56	35.64
53	487.70	170.03	107.26	59.60	43.92	36.90
54	500.60	174.61	110.21	61.35	45.33	38.24
55	513.75	179.29	113.23	63.15	46.81	39.67
56	527.15	184.06	116.33	65.03	48.37	
57	540.83	188.95	119.50	66.98	50.03	
58	554.78	193.95	122.76	69.02	51.80	
59	568.99	199.04	126.11	71.17	53.69	
60	583.48	204.25	129.57	73.44	55.73	
61	598.34	209.68	133.21	75.88		
62	613.37	215.21	136.96	78.46		
63	628.51	220.85	140.82	81.19		
64	643.74	226.57	144.79	84.08		
65	659.00	232.38	148.88	87.16		
66	674.26	238.27	153.10			
67	689.48	244.25	157.45			
68	704.60	250.31	161.96			
69	719.57	256.45	166.63			
70	734.33	262.66	171.46			
71	748.84	268.94				
72	763.03	275.29				
73	776.88					
74	790.35					
75	803.43					

次标准体，额外风险比例 75%

单位：元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	81.13	28.11	17.59	9.55	6.84	5.54
1	83.98	29.10	18.21	9.89	7.08	5.73
2	86.93	30.12	18.85	10.23	7.33	5.93
3	89.98	31.17	19.51	10.59	7.59	6.14
4	93.14	32.27	20.19	10.96	7.85	6.36
5	96.41	33.40	20.90	11.35	8.13	6.58
6	99.80	34.57	21.64	11.75	8.41	6.81
7	103.30	35.79	22.39	12.16	8.71	7.05
8	106.92	37.04	23.18	12.58	9.01	7.30
9	110.68	38.34	23.99	13.02	9.33	7.56
10	114.56	39.69	24.83	13.48	9.66	7.82
11	118.58	41.08	25.71	13.95	10.00	8.10
12	122.73	42.52	26.61	14.44	10.35	8.39
13	127.04	44.01	27.54	14.95	10.72	8.68
14	131.49	45.55	28.50	15.48	11.10	8.99
15	136.10	47.14	29.50	16.03	11.49	9.31
16	140.86	48.80	30.54	16.59	11.90	9.64
17	145.79	50.51	31.62	17.18	12.32	9.98
18	150.80	52.26	32.71	17.78	12.75	10.33
19	155.67	53.95	33.77	18.35	13.16	10.66
20	160.71	55.69	34.86	18.95	13.59	11.01
21	165.92	57.50	35.99	19.56	14.03	11.37
22	171.30	59.36	37.16	20.20	14.48	11.74
23	176.87	61.29	38.37	20.85	14.96	12.12
24	182.63	63.29	39.62	21.53	15.44	12.52
25	188.58	65.35	40.91	22.24	15.95	12.93
26	194.74	67.49	42.25	22.96	16.47	13.36
27	201.10	69.69	43.63	23.72	17.02	13.80
28	207.69	71.98	45.06	24.50	17.58	14.26
29	214.49	74.33	46.54	25.30	18.16	14.73
30	221.52	76.77	48.07	26.14	18.76	15.23
31	228.78	79.29	49.65	27.00	19.38	15.74
32	236.27	81.89	51.28	27.89	20.03	16.26
33	244.00	84.57	52.96	28.81	20.69	16.81
34	251.98	87.34	54.70	29.76	21.38	17.38
35	260.20	90.20	56.49	30.74	22.09	17.96
36	268.68	93.14	58.33	31.75	22.83	18.57
37	277.41	96.17	60.24	32.80	23.59	19.20
38	286.39	99.29	62.20	33.88	24.38	19.85
39	295.64	102.51	64.22	34.99	25.19	20.53

40	305.14	105.81	66.30	36.14	26.03	21.22
41	314.91	109.21	68.44	37.33	26.90	21.95
42	324.94	112.70	70.64	38.54	27.79	22.69
43	335.23	116.29	72.90	39.80	28.72	23.46
44	345.79	119.97	75.22	41.09	29.67	24.26
45	356.61	123.74	77.61	42.42	30.65	25.09
46	367.70	127.62	80.05	43.79	31.67	25.95
47	379.05	131.58	82.56	45.20	32.71	26.84
48	390.67	135.65	85.14	46.64	33.79	27.77
49	402.56	139.81	87.77	48.12	34.90	28.73
50	414.72	144.07	90.48	49.65	36.05	29.73
51	427.16	148.43	93.25	51.22	37.24	30.79
52	439.89	152.89	96.08	52.83	38.48	31.89
53	452.91	157.46	98.99	54.49	39.76	33.05
54	466.23	162.15	101.98	56.21	41.11	34.29
55	479.86	166.94	105.04	57.99	42.52	35.60
56	493.82	171.86	108.18	59.84	44.00	
57	508.12	176.91	111.43	61.76	45.57	
58	522.76	182.09	114.77	63.78	47.24	
59	537.71	187.40	118.21	65.89	49.03	
60	552.97	192.85	121.77	68.11	50.94	
61	568.50	198.43	125.43	70.45		
62	584.27	204.13	129.21	72.91		
63	600.23	209.94	133.10	75.50		
64	616.34	215.86	137.10	78.25		
65	632.58	221.88	141.22	81.17		
66	648.88	228.00	145.46			
67	665.21	234.21	149.84			
68	681.52	240.52	154.37			
69	697.76	246.91	159.05			
70	713.86	253.39	163.89			
71	729.78	259.96				
72	745.47	266.61				
73	760.88					
74	775.97					
75	790.70					

次标准体，额外风险比例 100%

单位：元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	97.49	33.78	21.14	11.48	8.22	6.66
1	100.92	34.97	21.89	11.88	8.51	6.89
2	104.48	36.20	22.66	12.30	8.81	7.14
3	108.16	37.47	23.45	12.73	9.12	7.39
4	111.96	38.79	24.28	13.18	9.44	7.65
5	115.90	40.16	25.13	13.65	9.78	7.92
6	119.98	41.57	26.02	14.13	10.12	8.20
7	124.20	43.03	26.93	14.62	10.48	8.49
8	128.57	44.54	27.88	15.13	10.85	8.79
9	133.09	46.11	28.86	15.67	11.23	9.10
10	137.77	47.73	29.87	16.22	11.63	9.42
11	142.61	49.41	30.92	16.79	12.04	9.76
12	147.62	51.14	32.00	17.38	12.46	10.11
13	152.80	52.93	33.13	17.99	12.91	10.47
14	158.16	54.79	34.29	18.63	13.37	10.84
15	163.70	56.71	35.49	19.29	13.85	11.23
16	169.44	58.70	36.75	19.98	14.34	11.64
17	175.37	60.77	38.05	20.70	14.86	12.06
18	181.34	62.86	39.36	21.41	15.37	12.48
19	186.97	64.81	40.59	22.08	15.86	12.87
20	192.78	66.83	41.85	22.77	16.35	13.28
21	198.76	68.91	43.16	23.48	16.87	13.70
22	204.94	71.05	44.50	24.22	17.40	14.13
23	211.31	73.26	45.89	24.97	17.94	14.58
24	217.87	75.54	47.31	25.76	18.51	15.04
25	224.64	77.89	48.79	26.56	19.09	15.52
26	231.61	80.31	50.31	27.40	19.70	16.02
27	238.80	82.80	51.88	28.26	20.32	16.53
28	246.20	85.37	53.49	29.14	20.96	17.06
29	253.82	88.02	55.15	30.06	21.63	17.60
30	261.66	90.74	56.87	31.00	22.31	18.17
31	269.71	93.55	58.63	31.97	23.02	18.76
32	278.00	96.43	60.44	32.97	23.75	19.36
33	286.51	99.39	62.30	34.00	24.50	19.99
34	295.24	102.43	64.22	35.05	25.28	20.64
35	304.21	105.55	66.19	36.14	26.08	21.31
36	313.40	108.76	68.21	37.26	26.90	22.00
37	322.83	112.04	70.28	38.41	27.75	22.72
38	332.48	115.41	72.40	39.59	28.63	23.46
39	342.37	118.86	74.57	40.81	29.54	24.23

40	352.52	122.39	76.80	42.06	30.48	25.03
41	363.05	126.07	79.13	43.38	31.46	25.87
42	373.80	129.83	81.52	44.73	32.48	26.74
43	384.78	133.68	83.97	46.13	33.54	27.64
44	395.98	137.61	86.48	47.56	34.62	28.57
45	407.38	141.62	89.03	49.03	35.74	29.54
46	418.97	145.71	91.65	50.53	36.89	30.54
47	430.75	149.87	94.31	52.07	38.06	31.58
48	442.71	154.09	97.02	53.65	39.28	32.65
49	454.84	158.39	99.78	55.26	40.52	33.77
50	467.14	162.75	102.59	56.90	41.80	34.93
51	479.63	167.19	105.45	58.58	43.13	36.15
52	492.29	171.69	108.36	60.30	44.49	37.43
53	505.16	176.28	111.33	62.07	45.92	38.77
54	518.24	180.94	114.35	63.88	47.40	40.21
55	531.54	185.69	117.44	65.75	48.97	41.74
56	545.09	190.54	120.60	67.69	50.62	
57	558.90	195.50	123.84	69.72	52.38	
58	572.99	200.58	127.16	71.86	54.26	
59	587.32	205.74	130.58	74.10	56.29	
60	601.92	211.02	134.12	76.48	58.49	
61	616.89	216.54	137.86	79.06		
62	632.01	222.16	141.72	81.80		
63	647.23	227.89	145.70	84.70		
64	662.50	233.71	149.80	87.80		
65	677.78	239.61	154.03	91.12		
66	693.03	245.61	158.40			
67	708.20	251.69	162.94			
68	723.24	257.87	167.65			
69	738.10	264.13	172.54			
70	752.72	270.49	177.63			
71	767.04	276.92				
72	781.02	283.44				
73	794.61					
74	807.79					
75	820.54					

次标准体，额外风险比例 100%

单位：元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	84.57	29.30	18.34	9.96	7.13	5.77
1	87.55	30.33	18.98	10.31	7.38	5.98
2	90.63	31.40	19.65	10.67	7.64	6.19
3	93.81	32.50	20.34	11.04	7.91	6.40
4	97.11	33.64	21.05	11.43	8.19	6.63
5	100.52	34.82	21.79	11.83	8.47	6.86
6	104.05	36.05	22.56	12.25	8.77	7.10
7	107.70	37.31	23.35	12.68	9.08	7.35
8	111.48	38.62	24.17	13.12	9.40	7.61
9	115.39	39.98	25.02	13.58	9.73	7.88
10	119.44	41.38	25.89	14.06	10.07	8.16
11	123.63	42.83	26.80	14.55	10.43	8.45
12	127.97	44.33	27.74	15.06	10.80	8.75
13	132.46	45.89	28.71	15.59	11.18	9.06
14	137.10	47.49	29.72	16.14	11.57	9.38
15	141.90	49.16	30.76	16.71	11.98	9.71
16	146.87	50.88	31.84	17.30	12.41	10.06
17	152.01	52.67	32.97	17.92	12.85	10.41
18	157.22	54.49	34.11	18.54	13.29	10.77
19	162.27	56.23	35.21	19.13	13.72	11.12
20	167.48	58.04	36.34	19.75	14.16	11.48
21	172.87	59.91	37.51	20.39	14.62	11.85
22	178.44	61.84	38.72	21.04	15.09	12.24
23	184.20	63.84	39.97	21.72	15.58	12.64
24	190.16	65.90	41.26	22.43	16.09	13.05
25	196.32	68.04	42.60	23.16	16.61	13.47
26	202.69	70.25	43.98	23.91	17.16	13.92
27	209.27	72.53	45.41	24.69	17.72	14.38
28	216.08	74.89	46.89	25.50	18.30	14.85
29	223.12	77.33	48.42	26.33	18.90	15.34
30	230.38	79.85	50.00	27.19	19.52	15.85
31	237.89	82.45	51.63	28.09	20.17	16.38
32	245.63	85.14	53.32	29.01	20.84	16.93
33	253.63	87.92	55.06	29.96	21.53	17.50
34	261.87	90.78	56.85	30.94	22.24	18.09
35	270.36	93.73	58.70	31.96	22.98	18.70
36	279.11	96.76	60.61	33.01	23.74	19.33
37	288.12	99.89	62.58	34.09	24.53	19.98
38	297.38	103.12	64.61	35.21	25.35	20.66
39	306.92	106.43	66.69	36.36	26.20	21.36

40	316.71	109.84	68.84	37.55	27.07	22.09
41	326.77	113.34	71.04	38.77	27.97	22.84
42	337.09	116.94	73.31	40.03	28.90	23.62
43	347.68	120.63	75.64	41.33	29.86	24.43
44	358.53	124.42	78.03	42.67	30.84	25.26
45	369.64	128.30	80.49	44.04	31.86	26.12
46	381.02	132.27	83.01	45.45	32.92	27.02
47	392.65	136.35	85.59	46.91	34.00	27.95
48	404.55	140.51	88.23	48.40	35.12	28.92
49	416.72	144.78	90.94	49.93	36.28	29.93
50	429.15	149.14	93.71	51.50	37.47	30.99
51	441.85	153.60	96.55	53.12	38.71	32.09
52	454.84	158.17	99.46	54.79	40.00	33.26
53	468.11	162.84	102.44	56.50	41.34	34.49
54	481.68	167.62	105.49	58.28	42.74	35.79
55	495.56	172.51	108.63	60.12	44.22	37.19
56	509.75	177.53	111.85	62.03	45.78	
57	524.29	182.67	115.16	64.02	47.44	
58	539.15	187.95	118.58	66.12	49.21	
59	554.32	193.36	122.11	68.32	51.10	
60	569.79	198.91	125.76	70.64	53.14	
61	585.52	204.59	129.52	73.09		
62	601.46	210.39	133.40	75.68		
63	617.58	216.31	137.39	78.42		
64	633.84	222.33	141.51	81.34		
65	650.18	228.46	145.76	84.45		
66	666.56	234.69	150.15			
67	682.93	241.02	154.68			
68	699.25	247.44	159.38			
69	715.45	253.95	164.25			
70	731.49	260.57	169.32			
71	747.30	267.27				
72	762.83	274.08				
73	778.05					
74	792.90					
75	807.36					

次标准体，额外风险比例 125%

单位：元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	101.65	35.22	22.05	11.97	8.58	6.94
1	105.24	36.47	22.82	12.39	8.88	7.19
2	108.95	37.75	23.63	12.83	9.19	7.44
3	112.79	39.08	24.46	13.28	9.51	7.71
4	116.76	40.46	25.32	13.75	9.85	7.98
5	120.87	41.88	26.21	14.23	10.20	8.26
6	125.13	43.35	27.13	14.73	10.55	8.55
7	129.53	44.88	28.09	15.25	10.93	8.85
8	134.09	46.46	29.08	15.79	11.31	9.17
9	138.81	48.09	30.10	16.34	11.71	9.49
10	143.69	49.78	31.16	16.91	12.13	9.83
11	148.74	51.53	32.25	17.51	12.56	10.18
12	153.97	53.34	33.38	18.13	13.00	10.55
13	159.37	55.21	34.55	18.77	13.47	10.92
14	164.97	57.15	35.76	19.44	13.95	11.32
15	170.75	59.15	37.02	20.13	14.45	11.72
16	176.73	61.22	38.33	20.85	14.97	12.15
17	182.92	63.38	39.69	21.60	15.51	12.59
18	189.13	65.57	41.06	22.34	16.05	13.03
19	194.96	67.59	42.33	23.04	16.55	13.44
20	200.96	69.67	43.64	23.75	17.06	13.86
21	207.15	71.82	44.99	24.49	17.59	14.29
22	213.52	74.03	46.37	25.25	18.14	14.74
23	220.10	76.31	47.81	26.03	18.71	15.21
24	226.88	78.67	49.28	26.84	19.29	15.69
25	233.86	81.09	50.81	27.67	19.90	16.18
26	241.06	83.59	52.38	28.53	20.53	16.70
27	248.48	86.17	53.99	29.42	21.17	17.23
28	256.11	88.82	55.66	30.34	21.84	17.78
29	263.96	91.55	57.38	31.28	22.52	18.35
30	272.04	94.36	59.14	32.26	23.23	18.94
31	280.34	97.25	60.96	33.26	23.97	19.54
32	288.87	100.22	62.83	34.29	24.72	20.17
33	297.63	103.27	64.75	35.35	25.50	20.82
34	306.62	106.40	66.72	36.45	26.30	21.50
35	315.83	109.61	68.75	37.57	27.13	22.19
36	325.28	112.90	70.83	38.72	27.99	22.92
37	334.96	116.28	72.96	39.91	28.87	23.66
38	344.86	119.74	75.14	41.13	29.78	24.44
39	354.99	123.27	77.37	42.38	30.72	25.24

40	365.40	126.89	79.66	43.68	31.69	26.07
41	376.19	130.67	82.06	45.04	32.72	26.95
42	387.21	134.53	84.51	46.44	33.78	27.86
43	398.44	138.48	87.03	47.88	34.87	28.81
44	409.89	142.51	89.60	49.36	36.00	29.78
45	421.52	146.61	92.22	50.87	37.16	30.80
46	433.35	150.78	94.90	52.43	38.36	31.85
47	445.35	155.03	97.63	54.02	39.59	32.94
48	457.51	159.34	100.40	55.65	40.85	34.07
49	469.83	163.72	103.23	57.31	42.15	35.24
50	482.32	168.16	106.10	59.01	43.48	36.47
51	494.96	172.67	109.02	60.74	44.86	37.76
52	507.78	177.25	111.99	62.51	46.29	39.11
53	520.79	181.90	115.01	64.33	47.78	40.54
54	533.99	186.63	118.09	66.20	49.34	42.07
55	547.40	191.44	121.23	68.13	50.98	43.70
56	561.06	196.35	124.45	70.15	52.72	
57	574.97	201.37	127.75	72.25	54.58	
58	589.13	206.51	131.13	74.47	56.58	
59	603.54	211.73	134.62	76.81	58.75	
60	618.21	217.06	138.23	79.30	61.10	
61	633.25	222.65	142.06	82.02		
62	648.42	228.35	146.02	84.91		
63	663.66	234.15	150.10	87.99		
64	678.94	240.05	154.33	91.30		
65	694.20	246.05	158.70	94.85		
66	709.40	252.14	163.23			
67	724.50	258.32	167.93			
68	739.44	264.61	172.84			
69	754.16	270.99	177.96			
70	768.61	277.48	183.31			
71	782.74	284.08				
72	796.48	290.77				
73	809.81					
74	822.71					
75	835.15					

次标准体，额外风险比例 125%

单位：元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	87.74	30.40	19.03	10.33	7.40	5.99
1	90.83	31.47	19.70	10.69	7.66	6.20
2	94.02	32.58	20.39	11.07	7.93	6.42
3	97.33	33.72	21.10	11.46	8.21	6.64
4	100.75	34.91	21.84	11.86	8.49	6.88
5	104.29	36.13	22.61	12.28	8.79	7.12
6	107.96	37.40	23.41	12.71	9.10	7.37
7	111.75	38.71	24.23	13.15	9.42	7.63
8	115.67	40.07	25.08	13.61	9.75	7.90
9	119.73	41.48	25.96	14.09	10.10	8.18
10	123.94	42.94	26.87	14.59	10.45	8.47
11	128.28	44.44	27.81	15.10	10.82	8.77
12	132.79	46.00	28.79	15.63	11.20	9.08
13	137.44	47.61	29.79	16.18	11.60	9.40
14	142.26	49.28	30.84	16.75	12.01	9.73
15	147.25	51.01	31.92	17.34	12.44	10.08
16	152.40	52.79	33.05	17.96	12.88	10.44
17	157.74	54.65	34.21	18.60	13.34	10.81
18	163.14	56.54	35.40	19.24	13.80	11.19
19	168.34	58.34	36.53	19.85	14.24	11.55
20	173.71	60.20	37.69	20.49	14.70	11.92
21	179.26	62.13	38.90	21.15	15.17	12.30
22	184.99	64.12	40.14	21.82	15.66	12.70
23	190.93	66.17	41.43	22.52	16.16	13.11
24	197.06	68.30	42.76	23.25	16.68	13.53
25	203.41	70.50	44.14	24.00	17.22	13.97
26	209.97	72.77	45.57	24.78	17.78	14.43
27	216.75	75.13	47.04	25.58	18.36	14.90
28	223.76	77.56	48.56	26.41	18.96	15.39
29	231.00	80.07	50.14	27.27	19.58	15.90
30	238.49	82.66	51.77	28.16	20.23	16.43
31	246.21	85.35	53.45	29.08	20.89	16.98
32	254.18	88.11	55.18	30.03	21.58	17.54
33	262.40	90.97	56.97	31.01	22.29	18.13
34	270.88	93.91	58.82	32.03	23.03	18.74
35	279.61	96.94	60.73	33.07	23.79	19.37
36	288.61	100.07	62.69	34.16	24.58	20.03
37	297.86	103.29	64.71	35.27	25.40	20.70
38	307.38	106.60	66.80	36.42	26.24	21.41
39	317.17	110.00	68.94	37.61	27.11	22.13

40	327.22	113.50	71.15	38.83	28.01	22.89
41	337.54	117.10	73.41	40.09	28.95	23.67
42	348.11	120.79	75.74	41.39	29.91	24.47
43	358.96	124.57	78.13	42.73	30.90	25.31
44	370.06	128.45	80.59	44.10	31.92	26.18
45	381.43	132.42	83.10	45.52	32.97	27.08
46	393.05	136.49	85.68	46.97	34.06	28.01
47	404.93	140.65	88.32	48.47	35.18	28.98
48	417.07	144.91	91.03	50.00	36.34	29.99
49	429.47	149.26	93.80	51.58	37.54	31.04
50	442.13	153.71	96.63	53.20	38.78	32.15
51	455.06	158.26	99.54	54.86	40.06	33.31
52	468.26	162.91	102.51	56.57	41.39	34.53
53	481.74	167.66	105.55	58.34	42.79	35.82
54	495.51	172.53	108.66	60.16	44.25	37.20
55	509.58	177.50	111.86	62.05	45.79	38.68
56	523.97	182.60	115.14	64.02	47.42	
57	538.69	187.82	118.52	66.09	49.16	
58	553.73	193.18	122.01	68.26	51.03	
59	569.08	198.68	125.62	70.55	53.04	
60	584.71	204.32	129.34	72.96	55.21	
61	600.58	210.08	133.19	75.52		
62	616.66	215.97	137.16	78.24		
63	632.89	221.98	141.26	81.13		
64	649.24	228.09	145.49	84.21		
65	665.64	234.31	149.86	87.51		
66	682.05	240.64	154.38			
67	698.43	247.06	159.07			
68	714.72	253.59	163.93			
69	730.86	260.22	169.00			
70	746.79	266.96	174.29			
71	762.47	273.80				
72	777.83	280.77				
73	792.84					
74	807.45					
75	821.64					

次标准体，额外风险比例 150%

单位：元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	105.54	36.57	22.89	12.43	8.91	7.21
1	109.26	37.86	23.70	12.87	9.22	7.47
2	113.12	39.20	24.53	13.32	9.54	7.73
3	117.11	40.58	25.40	13.79	9.88	8.00
4	121.23	42.01	26.29	14.28	10.23	8.28
5	125.51	43.49	27.22	14.78	10.59	8.58
6	129.93	45.02	28.18	15.30	10.96	8.88
7	134.50	46.60	29.17	15.84	11.35	9.20
8	139.24	48.24	30.19	16.39	11.75	9.52
9	144.14	49.94	31.26	16.97	12.17	9.86
10	149.21	51.70	32.35	17.57	12.60	10.21
11	154.46	53.51	33.49	18.19	13.04	10.58
12	159.89	55.39	34.67	18.83	13.51	10.96
13	165.51	57.34	35.88	19.50	13.99	11.35
14	171.32	59.35	37.14	20.19	14.49	11.76
15	177.33	61.43	38.45	20.91	15.01	12.18
16	183.54	63.58	39.81	21.66	15.55	12.63
17	189.97	65.83	41.23	22.44	16.11	13.08
18	196.40	68.09	42.65	23.21	16.68	13.54
19	202.40	70.17	43.96	23.93	17.19	13.97
20	208.58	72.32	45.30	24.66	17.72	14.40
21	214.95	74.53	46.69	25.42	18.27	14.85
22	221.51	76.81	48.12	26.21	18.84	15.31
23	228.28	79.16	49.59	27.01	19.42	15.79
24	235.25	81.58	51.11	27.85	20.03	16.29
25	242.43	84.07	52.68	28.71	20.65	16.80
26	249.84	86.65	54.30	29.59	21.30	17.34
27	257.46	89.29	55.96	30.51	21.96	17.88
28	265.30	92.02	57.67	31.45	22.65	18.45
29	273.37	94.83	59.44	32.42	23.36	19.04
30	281.66	97.71	61.25	33.43	24.09	19.65
31	290.18	100.68	63.12	34.46	24.85	20.28
32	298.93	103.72	65.04	35.52	25.63	20.93
33	307.91	106.85	67.01	36.61	26.43	21.60
34	317.12	110.06	69.04	37.74	27.26	22.30
35	326.56	113.36	71.12	38.89	28.11	23.02
36	336.23	116.73	73.25	40.08	28.99	23.77
37	346.13	120.19	75.43	41.30	29.91	24.55
38	356.26	123.73	77.67	42.55	30.84	25.35
39	366.61	127.34	79.95	43.84	31.81	26.18

40	377.23	131.04	82.29	45.17	32.82	27.05
41	388.26	134.90	84.75	46.57	33.88	27.96
42	399.50	138.85	87.26	48.01	34.98	28.91
43	410.96	142.88	89.84	49.50	36.12	29.90
44	422.62	146.99	92.47	51.02	37.29	30.92
45	434.46	151.18	95.15	52.58	38.49	31.98
46	446.48	155.43	97.89	54.19	39.74	33.08
47	458.67	159.75	100.67	55.82	41.01	34.22
48	471.00	164.14	103.51	57.50	42.32	35.41
49	483.48	168.59	106.39	59.21	43.67	36.64
50	496.11	173.10	109.31	60.96	45.06	37.93
51	508.89	177.67	112.29	62.74	46.49	39.29
52	521.83	182.31	115.31	64.57	47.98	40.72
53	534.93	187.01	118.38	66.44	49.53	42.23
54	548.22	191.79	121.51	68.36	51.16	43.85
55	561.72	196.66	124.70	70.35	52.88	45.59
56	575.44	201.61	127.97	72.43	54.71	
57	589.41	206.68	131.32	74.60	56.67	
58	603.63	211.87	134.76	76.90	58.79	
59	618.08	217.13	138.30	79.34	61.09	
60	632.79	222.52	141.98	81.94	63.61	
61	647.86	228.17	145.89	84.79		
62	663.04	233.93	149.95	87.84		
63	678.28	239.81	154.14	91.11		
64	693.53	245.78	158.48	94.62		
65	708.75	251.85	162.98	98.41		
66	723.88	258.02	167.66			
67	738.88	264.30	172.55			
68	753.70	270.70	177.66			
69	768.27	277.20	183.01			
70	782.54	283.83	188.63			
71	796.46	290.58				
72	809.97	297.45				
73	823.05					
74	835.66					
75	847.80					

次标准体，额外风险比例 150%

单位：元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	90.69	31.42	19.67	10.68	7.65	6.19
1	93.88	32.53	20.36	11.05	7.92	6.41
2	97.18	33.67	21.07	11.44	8.20	6.64
3	100.60	34.86	21.81	11.84	8.48	6.87
4	104.14	36.08	22.58	12.26	8.78	7.11
5	107.80	37.35	23.37	12.69	9.09	7.36
6	111.59	38.66	24.19	13.14	9.41	7.62
7	115.51	40.02	25.04	13.60	9.74	7.89
8	119.57	41.42	25.92	14.07	10.08	8.17
9	123.77	42.88	26.83	14.57	10.44	8.46
10	128.11	44.38	27.78	15.08	10.81	8.76
11	132.61	45.94	28.75	15.61	11.19	9.07
12	137.27	47.55	29.76	16.16	11.58	9.39
13	142.08	49.22	30.80	16.73	11.99	9.72
14	147.06	50.95	31.88	17.32	12.42	10.07
15	152.22	52.73	33.00	17.93	12.86	10.43
16	157.55	54.58	34.16	18.57	13.32	10.80
17	163.06	56.50	35.37	19.23	13.79	11.18
18	168.63	58.45	36.59	19.89	14.27	11.57
19	173.97	60.30	37.75	20.53	14.73	11.94
20	179.49	62.21	38.95	21.18	15.19	12.32
21	185.18	64.18	40.19	21.85	15.68	12.71
22	191.07	66.23	41.47	22.55	16.18	13.12
23	197.16	68.34	42.79	23.27	16.70	13.54
24	203.46	70.52	44.16	24.01	17.23	13.98
25	209.97	72.78	45.57	24.78	17.79	14.44
26	216.71	75.11	47.04	25.58	18.36	14.91
27	223.67	77.53	48.55	26.41	18.96	15.39
28	230.86	80.02	50.11	27.26	19.58	15.90
29	238.29	82.60	51.73	28.14	20.21	16.42
30	245.97	85.27	53.40	29.06	20.88	16.97
31	253.89	88.02	55.12	30.00	21.56	17.53
32	262.07	90.85	56.91	30.98	22.27	18.11
33	270.50	93.78	58.74	31.99	23.00	18.72
34	279.19	96.80	60.64	33.03	23.76	19.35
35	288.14	99.91	62.59	34.10	24.55	20.00
36	297.36	103.11	64.61	35.21	25.36	20.67
37	306.84	106.41	66.68	36.36	26.20	21.37
38	316.58	109.80	68.82	37.54	27.07	22.10
39	326.59	113.29	71.01	38.76	27.96	22.85

40	336.87	116.87	73.27	40.02	28.89	23.63
41	347.42	120.55	75.59	41.31	29.85	24.43
42	358.23	124.32	77.98	42.64	30.84	25.27
43	369.29	128.18	80.42	44.02	31.86	26.14
44	380.62	132.14	82.93	45.43	32.92	27.03
45	392.21	136.20	85.50	46.88	34.00	27.97
46	404.05	140.35	88.14	48.37	35.12	28.93
47	416.15	144.59	90.83	49.90	36.28	29.94
48	428.50	148.93	93.59	51.48	37.47	30.99
49	441.09	153.36	96.42	53.09	38.71	32.09
50	453.95	157.89	99.31	54.75	39.99	33.24
51	467.06	162.51	102.27	56.46	41.31	34.45
52	480.44	167.23	105.29	58.21	42.70	35.73
53	494.10	172.06	108.38	60.02	44.14	37.09
54	508.04	176.99	111.55	61.90	45.66	38.54
55	522.27	182.04	114.80	63.84	47.26	40.10
56	536.81	187.20	118.14	65.87	48.96	
57	551.68	192.49	121.58	68.00	50.79	
58	566.86	197.92	125.13	70.24	52.75	
59	582.35	203.49	128.81	72.61	54.87	
60	598.10	209.20	132.60	75.12	57.17	
61	614.09	215.04	136.53	77.79		
62	630.27	221.01	140.59	80.63		
63	646.58	227.09	144.78	83.66		
64	662.97	233.29	149.12	86.91		
65	679.41	239.59	153.60	90.40		
66	695.83	246.00	158.25			
67	712.18	252.52	163.09			
68	728.41	259.15	168.13			
69	744.47	265.88	173.39			
70	760.28	272.74	178.90			
71	775.81	279.72				
72	790.99	286.84				
73	805.78					
74	820.14					
75	834.05					

次标准体，额外风险比例 175%

单位：元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	109.18	37.84	23.68	12.86	9.22	7.46
1	113.04	39.17	24.52	13.32	9.54	7.73
2	117.03	40.55	25.38	13.79	9.88	8.00
3	121.16	41.98	26.28	14.27	10.22	8.28
4	125.43	43.46	27.20	14.77	10.58	8.57
5	129.86	45.00	28.16	15.29	10.96	8.88
6	134.44	46.58	29.16	15.83	11.34	9.19
7	139.17	48.22	30.18	16.39	11.74	9.52
8	144.08	49.92	31.24	16.96	12.16	9.86
9	149.15	51.68	32.34	17.56	12.59	10.21
10	154.40	53.50	33.48	18.18	13.04	10.57
11	159.83	55.38	34.66	18.82	13.50	10.95
12	165.45	57.32	35.87	19.49	13.98	11.35
13	171.27	59.34	37.13	20.18	14.48	11.75
14	177.28	61.42	38.43	20.90	15.00	12.18
15	183.50	63.57	39.79	21.64	15.54	12.62
16	189.93	65.80	41.20	22.42	16.10	13.08
17	196.58	68.12	42.67	23.23	16.69	13.55
18	203.23	70.47	44.14	24.03	17.27	14.03
19	209.39	72.60	45.48	24.77	17.80	14.46
20	215.73	74.81	46.87	25.52	18.35	14.91
21	222.27	77.08	48.29	26.30	18.91	15.38
22	229.00	79.41	49.76	27.11	19.49	15.85
23	235.94	81.82	51.27	27.94	20.09	16.35
24	243.09	84.31	52.83	28.79	20.72	16.86
25	250.45	86.87	54.44	29.67	21.36	17.39
26	258.04	89.50	56.09	30.59	22.02	17.94
27	265.85	92.22	57.80	31.52	22.71	18.50
28	273.88	95.01	59.56	32.49	23.41	19.09
29	282.14	97.89	61.37	33.49	24.14	19.69
30	290.63	100.84	63.23	34.52	24.90	20.32
31	299.35	103.88	65.14	35.58	25.67	20.97
32	308.30	106.99	67.10	36.67	26.47	21.64
33	317.48	110.19	69.12	37.79	27.30	22.34
34	326.89	113.48	71.20	38.95	28.15	23.06
35	336.53	116.84	73.32	40.13	29.03	23.81
36	346.40	120.29	75.51	41.35	29.94	24.58
37	356.50	123.82	77.74	42.60	30.88	25.38
38	366.83	127.44	80.02	43.88	31.85	26.21
39	377.38	131.12	82.34	45.20	32.84	27.07

40	388.20	134.89	84.74	46.56	33.88	27.97
41	399.43	138.83	87.25	48.00	34.98	28.92
42	410.87	142.85	89.82	49.49	36.12	29.91
43	422.53	146.96	92.44	51.01	37.29	30.94
44	434.37	151.14	95.13	52.57	38.50	32.00
45	446.40	155.40	97.87	54.18	39.75	33.11
46	458.59	159.72	100.66	55.83	41.03	34.25
47	470.93	164.11	103.49	57.51	42.35	35.44
48	483.41	168.56	106.38	59.23	43.71	36.68
49	496.02	173.07	109.31	60.99	45.11	37.98
50	508.77	177.64	112.28	62.78	46.55	39.33
51	521.65	182.27	115.31	64.61	48.04	40.75
52	534.68	186.95	118.37	66.49	49.59	42.26
53	547.86	191.71	121.49	68.41	51.20	43.86
54	561.21	196.53	124.66	70.38	52.90	45.57
55	574.76	201.44	127.90	72.43	54.70	47.41
56	588.53	206.43	131.21	74.57	56.61	
57	602.53	211.54	134.61	76.82	58.68	
58	616.78	216.77	138.10	79.20	60.91	
59	631.24	222.07	141.70	81.72	63.35	
60	645.96	227.49	145.44	84.44	66.02	
61	661.04	233.19	149.43	87.43		
62	676.21	239.02	153.57	90.63		
63	691.43	244.96	157.87	94.08		
64	706.63	251.00	162.33	97.80		
65	721.78	257.14	166.96	101.83		
66	736.82	263.40	171.80			
67	751.71	269.77	176.86			
68	766.39	276.26	182.17			
69	780.81	282.89	187.76			
70	794.90	289.66	193.64			
71	808.61	296.57				
72	821.89	303.63				
73	834.71					
74	847.05					
75	858.90					

次标准体，额外风险比例 175%

单位：元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	93.45	32.38	20.27	11.00	7.88	6.38
1	96.74	33.52	20.98	11.39	8.16	6.61
2	100.14	34.70	21.72	11.79	8.45	6.84
3	103.67	35.92	22.48	12.21	8.74	7.08
4	107.31	37.18	23.27	12.63	9.05	7.33
5	111.09	38.49	24.09	13.08	9.37	7.59
6	114.99	39.84	24.93	13.54	9.70	7.85
7	119.04	41.24	25.81	14.01	10.04	8.13
8	123.22	42.69	26.72	14.50	10.39	8.42
9	127.55	44.19	27.65	15.01	10.76	8.72
10	132.03	45.74	28.62	15.54	11.14	9.03
11	136.67	47.35	29.63	16.09	11.53	9.35
12	141.46	49.01	30.67	16.65	11.94	9.68
13	146.43	50.73	31.74	17.24	12.36	10.02
14	151.56	52.50	32.85	17.85	12.80	10.38
15	156.88	54.34	34.01	18.48	13.26	10.75
16	162.37	56.25	35.21	19.14	13.73	11.13
17	168.06	58.23	36.46	19.82	14.22	11.53
18	173.79	60.24	37.72	20.51	14.71	11.93
19	179.25	62.13	38.90	21.15	15.18	12.31
20	184.90	64.09	40.13	21.82	15.66	12.70
21	190.73	66.11	41.40	22.51	16.16	13.10
22	196.76	68.20	42.71	23.23	16.67	13.52
23	202.99	70.36	44.06	23.96	17.20	13.96
24	209.44	72.60	45.46	24.73	17.75	14.40
25	216.10	74.91	46.91	25.52	18.32	14.87
26	223.00	77.30	48.41	26.33	18.91	15.35
27	230.12	79.77	49.96	27.18	19.52	15.85
28	237.48	82.32	51.56	28.05	20.15	16.37
29	245.09	84.96	53.21	28.96	20.81	16.91
30	252.94	87.69	54.92	29.89	21.48	17.47
31	261.05	90.50	56.69	30.86	22.19	18.05
32	269.41	93.41	58.51	31.86	22.91	18.65
33	278.03	96.40	60.39	32.89	23.66	19.27
34	286.92	99.49	62.33	33.96	24.44	19.91
35	296.07	102.67	64.33	35.06	25.25	20.58
36	305.48	105.94	66.39	36.20	26.08	21.28
37	315.16	109.31	68.51	37.37	26.95	22.00
38	325.11	112.77	70.69	38.58	27.84	22.75
39	335.33	116.33	72.94	39.83	28.76	23.52

40	345.82	119.99	75.24	41.12	29.71	24.32
41	356.57	123.74	77.61	42.44	30.70	25.16
42	367.58	127.59	80.05	43.81	31.71	26.02
43	378.85	131.53	82.54	45.21	32.76	26.91
44	390.38	135.56	85.10	46.66	33.85	27.84
45	402.17	139.69	87.72	48.15	34.96	28.80
46	414.20	143.91	90.41	49.67	36.12	29.80
47	426.49	148.23	93.16	51.24	37.31	30.85
48	439.01	152.64	95.97	52.85	38.54	31.93
49	451.79	157.13	98.84	54.50	39.81	33.07
50	464.81	161.73	101.78	56.20	41.12	34.27
51	478.09	166.42	104.78	57.95	42.49	35.53
52	491.62	171.20	107.86	59.74	43.92	36.86
53	505.42	176.09	111.00	61.60	45.41	38.29
54	519.49	181.09	114.22	63.51	46.98	39.81
55	533.86	186.19	117.52	65.51	48.65	41.45
56	548.53	191.41	120.91	67.59	50.42	
57	563.52	196.77	124.40	69.78	52.33	
58	578.81	202.26	128.01	72.09	54.38	
59	594.41	207.89	131.74	74.54	56.61	
60	610.26	213.66	135.61	77.14	59.04	
61	626.33	219.57	139.61	79.91		
62	642.57	225.60	143.75	82.88		
63	658.93	231.75	148.03	86.06		
64	675.36	238.02	152.46	89.47		
65	691.80	244.40	157.06	93.16		
66	708.20	250.89	161.84			
67	724.50	257.49	166.83			
68	740.66	264.21	172.03			
69	756.62	271.06	177.49			
70	772.30	278.04	183.22			
71	787.66	285.15				
72	802.65	292.43				
73	817.23					
74	831.35					
75	844.99					

次标准体，额外风险比例 200%

单位：元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	112.62	39.03	24.43	13.27	9.51	7.70
1	116.61	40.41	25.29	13.74	9.84	7.97
2	120.73	41.83	26.19	14.22	10.19	8.25
3	124.99	43.31	27.11	14.72	10.55	8.54
4	129.40	44.84	28.07	15.24	10.92	8.85
5	133.97	46.42	29.06	15.78	11.30	9.16
6	138.69	48.06	30.08	16.33	11.70	9.49
7	143.58	49.75	31.14	16.91	12.12	9.82
8	148.65	51.50	32.24	17.50	12.55	10.17
9	153.88	53.32	33.37	18.12	12.99	10.54
10	159.30	55.20	34.54	18.76	13.45	10.91
11	164.91	57.14	35.76	19.42	13.93	11.31
12	170.71	59.15	37.01	20.11	14.43	11.71
13	176.71	61.22	38.31	20.82	14.95	12.13
14	182.92	63.37	39.66	21.56	15.49	12.57
15	189.34	65.59	41.05	22.34	16.04	13.03
16	195.98	67.89	42.51	23.14	16.63	13.51
17	202.84	70.29	44.03	23.97	17.23	14.00
18	209.69	72.71	45.55	24.81	17.83	14.49
19	215.99	74.90	46.93	25.56	18.38	14.94
20	222.49	77.16	48.34	26.34	18.94	15.40
21	229.17	79.48	49.80	27.13	19.52	15.87
22	236.06	81.87	51.30	27.96	20.11	16.37
23	243.16	84.34	52.85	28.81	20.73	16.87
24	250.47	86.88	54.45	29.68	21.37	17.40
25	258.01	89.50	56.09	30.59	22.03	17.94
26	265.76	92.19	57.79	31.52	22.71	18.50
27	273.74	94.97	59.53	32.48	23.41	19.09
28	281.95	97.82	61.33	33.48	24.14	19.69
29	290.39	100.76	63.18	34.50	24.88	20.31
30	299.06	103.78	65.08	35.55	25.66	20.96
31	307.96	106.88	67.04	36.64	26.45	21.63
32	317.09	110.06	69.04	37.76	27.28	22.32
33	326.45	113.33	71.11	38.90	28.12	23.04
34	336.04	116.68	73.22	40.08	29.00	23.78
35	345.87	120.11	75.39	41.29	29.90	24.55
36	355.92	123.62	77.62	42.54	30.84	25.35
37	366.20	127.22	79.90	43.82	31.80	26.17
38	376.71	130.90	82.22	45.13	32.79	27.03
39	387.43	134.65	84.59	46.48	33.82	27.92

40	398.42	138.48	87.03	47.88	34.89	28.85
41	409.84	142.49	89.59	49.35	36.02	29.84
42	421.46	146.58	92.20	50.87	37.19	30.86
43	433.29	150.76	94.88	52.43	38.40	31.93
44	445.30	155.01	97.61	54.04	39.65	33.03
45	457.49	159.33	100.40	55.68	40.94	34.18
46	469.82	163.72	103.24	57.37	42.27	35.38
47	482.30	168.17	106.13	59.10	43.63	36.62
48	494.90	172.68	109.06	60.86	45.03	37.91
49	507.62	177.24	112.04	62.66	46.48	39.26
50	520.47	181.86	115.06	64.50	47.97	40.68
51	533.43	186.53	118.12	66.38	49.51	42.17
52	546.53	191.26	121.23	68.30	51.12	43.75
53	559.76	196.05	124.39	70.27	52.80	45.43
54	573.16	200.92	127.60	72.30	54.56	47.23
55	586.74	205.85	130.88	74.40	56.44	49.18
56	600.53	210.88	134.23	76.60	58.44	
57	614.54	216.02	137.67	78.92	60.61	
58	628.79	221.28	141.21	81.37	62.96	
59	643.25	226.62	144.85	83.99	65.53	
60	657.96	232.07	148.65	86.82	68.36	
61	673.03	237.82	152.72	89.94		
62	688.18	243.70	156.96	93.30		
63	703.35	249.69	161.35	96.93		
64	718.49	255.80	165.92	100.87		
65	733.55	262.01	170.69	105.15		
66	748.49	268.34	175.68			
67	763.26	274.81	180.92			
68	777.80	281.41	186.43			
69	792.05	288.16	192.26			
70	805.95	295.07	198.43			
71	819.46	302.15				
72	832.51	309.40				
73	845.09					
74	857.17					
75	868.74					

次标准体，额外风险比例 200%

单位：元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	96.05	33.28	20.83	11.31	8.10	6.56
1	99.43	34.45	21.56	11.71	8.39	6.79
2	102.93	35.67	22.32	12.12	8.68	7.03
3	106.56	36.92	23.11	12.55	8.99	7.28
4	110.31	38.22	23.92	12.99	9.30	7.53
5	114.19	39.56	24.76	13.44	9.63	7.80
6	118.21	40.95	25.63	13.92	9.97	8.08
7	122.36	42.39	26.53	14.40	10.32	8.36
8	126.66	43.88	27.46	14.91	10.68	8.66
9	131.12	45.43	28.43	15.43	11.06	8.96
10	135.72	47.02	29.43	15.98	11.45	9.28
11	140.49	48.67	30.46	16.54	11.86	9.61
12	145.42	50.38	31.53	17.12	12.28	9.95
13	150.53	52.15	32.63	17.73	12.71	10.31
14	155.81	53.98	33.78	18.35	13.17	10.67
15	161.27	55.87	34.96	19.00	13.63	11.05
16	166.92	57.82	36.20	19.68	14.12	11.45
17	172.76	59.86	37.48	20.38	14.63	11.86
18	178.65	61.92	38.78	21.09	15.13	12.27
19	184.23	63.86	39.99	21.75	15.61	12.66
20	190.00	65.86	41.24	22.43	16.10	13.06
21	195.96	67.93	42.54	23.14	16.61	13.47
22	202.12	70.06	43.88	23.87	17.13	13.90
23	208.48	72.27	45.26	24.62	17.67	14.34
24	215.06	74.55	46.69	25.40	18.24	14.80
25	221.87	76.91	48.17	26.21	18.82	15.28
26	228.91	79.35	49.70	27.04	19.42	15.77
27	236.18	81.88	51.28	27.90	20.04	16.28
28	243.70	84.48	52.91	28.80	20.69	16.82
29	251.46	87.18	54.61	29.72	21.36	17.37
30	259.48	89.96	56.35	30.68	22.05	17.94
31	267.75	92.83	58.15	31.67	22.77	18.53
32	276.29	95.80	60.01	32.69	23.52	19.15
33	285.09	98.85	61.94	33.75	24.29	19.79
34	294.15	102.00	63.91	34.84	25.08	20.45
35	303.48	105.25	65.96	35.96	25.91	21.14
36	313.08	108.59	68.06	37.12	26.76	21.85
37	322.95	112.02	70.22	38.32	27.65	22.59
38	333.09	115.55	72.45	39.56	28.56	23.36
39	343.49	119.18	74.73	40.84	29.51	24.15

40	354.17	122.90	77.09	42.15	30.48	24.98
41	365.10	126.72	79.50	43.51	31.49	25.84
42	376.30	130.64	81.98	44.90	32.54	26.72
43	387.76	134.65	84.52	46.34	33.61	27.64
44	399.47	138.75	87.13	47.81	34.72	28.60
45	411.43	142.94	89.79	49.33	35.87	29.59
46	423.64	147.23	92.53	50.89	37.06	30.63
47	436.08	151.61	95.32	52.49	38.28	31.71
48	448.77	156.08	98.17	54.14	39.54	32.83
49	461.70	160.64	101.09	55.83	40.85	34.01
50	474.87	165.29	104.08	57.56	42.20	35.25
51	488.28	170.04	107.13	59.34	43.61	36.56
52	501.94	174.88	110.24	61.18	45.08	37.95
53	515.87	179.83	113.43	63.07	46.62	39.44
54	530.06	184.87	116.69	65.03	48.24	41.03
55	544.53	190.03	120.03	67.07	49.97	42.76
56	559.31	195.31	123.47	69.21	51.81	
57	574.39	200.71	127.01	71.45	53.79	
58	589.78	206.25	130.67	73.83	55.94	
59	605.45	211.94	134.46	76.36	58.28	
60	621.38	217.77	138.39	79.05	60.83	
61	637.51	223.73	142.46	81.93		
62	653.80	229.82	146.68	85.02		
63	670.19	236.04	151.05	88.34		
64	686.62	242.37	155.58	91.93		
65	703.04	248.82	160.29	95.81		
66	719.41	255.39	165.20			
67	735.66	262.07	170.33			
68	751.73	268.89	175.70			
69	767.57	275.83	181.35			
70	783.11	282.93	187.31			
71	798.31	290.19				
72	813.10	297.62				
73	827.46					
74	841.35					
75	854.73					

次标准体，额外风险比例 225%

单位：元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	115.89	40.16	25.14	13.66	9.79	7.92
1	119.99	41.58	26.03	14.14	10.13	8.20
2	124.23	43.05	26.95	14.64	10.49	8.49
3	128.62	44.57	27.90	15.15	10.86	8.79
4	133.17	46.14	28.88	15.69	11.24	9.11
5	137.87	47.77	29.90	16.24	11.64	9.43
6	142.74	49.46	30.96	16.81	12.05	9.76
7	147.77	51.20	32.05	17.40	12.47	10.11
8	152.98	53.01	33.18	18.02	12.91	10.47
9	158.38	54.88	34.35	18.65	13.37	10.85
10	163.96	56.81	35.56	19.31	13.85	11.24
11	169.73	58.81	36.81	19.99	14.34	11.64
12	175.71	60.88	38.10	20.70	14.86	12.06
13	181.89	63.02	39.44	21.43	15.39	12.50
14	188.28	65.23	40.82	22.20	15.95	12.95
15	194.88	67.51	42.26	23.00	16.52	13.42
16	201.72	69.88	43.76	23.82	17.12	13.91
17	208.78	72.35	45.33	24.69	17.75	14.42
18	215.82	74.84	46.89	25.55	18.37	14.93
19	222.26	77.08	48.30	26.32	18.93	15.39
20	228.89	79.38	49.75	27.11	19.50	15.86
21	235.72	81.76	51.24	27.92	20.09	16.35
22	242.76	84.20	52.77	28.77	20.70	16.85
23	250.00	86.72	54.35	29.64	21.33	17.37
24	257.47	89.31	55.98	30.53	21.99	17.91
25	265.15	91.98	57.66	31.46	22.66	18.47
26	273.06	94.74	59.39	32.41	23.36	19.05
27	281.20	97.57	61.17	33.39	24.08	19.64
28	289.58	100.48	63.01	34.41	24.82	20.26
29	298.18	103.48	64.89	35.45	25.59	20.90
30	307.01	106.55	66.83	36.53	26.38	21.56
31	316.08	109.71	68.83	37.64	27.19	22.25
32	325.37	112.96	70.88	38.78	28.04	22.96
33	334.90	116.28	72.98	39.95	28.91	23.70
34	344.66	119.69	75.13	41.16	29.80	24.46
35	354.65	123.19	77.35	42.40	30.73	25.25
36	364.87	126.76	79.61	43.67	31.68	26.08
37	375.32	130.42	81.93	44.97	32.67	26.93
38	385.98	134.16	84.29	46.31	33.69	27.81
39	396.86	137.96	86.70	47.69	34.74	28.73

40	408.01	141.85	89.18	49.11	35.84	29.69
41	419.59	145.93	91.78	50.62	37.00	30.71
42	431.38	150.08	94.45	52.18	38.21	31.77
43	443.36	154.32	97.17	53.78	39.46	32.88
44	455.52	158.63	99.95	55.42	40.75	34.02
45	467.85	163.01	102.78	57.11	42.07	35.21
46	480.31	167.46	105.66	58.83	43.44	36.45
47	492.90	171.96	108.60	60.60	44.85	37.75
48	505.61	176.52	111.57	62.41	46.30	39.09
49	518.42	181.13	114.59	64.25	47.79	40.50
50	531.34	185.79	117.65	66.13	49.33	41.98
51	544.37	190.50	120.76	68.06	50.93	43.54
52	557.52	195.27	123.91	70.02	52.59	45.19
53	570.79	200.10	127.10	72.04	54.33	46.96
54	584.21	204.99	130.35	74.12	56.17	48.85
55	597.80	209.96	133.66	76.27	58.12	50.91
56	611.60	215.02	137.06	78.53	60.21	
57	625.61	220.18	140.54	80.92	62.48	
58	639.85	225.47	144.12	83.45	64.95	
59	654.29	230.83	147.81	86.17	67.65	
60	668.97	236.31	151.66	89.10	70.65	
61	684.01	242.10	155.81	92.36		
62	699.12	248.03	160.13	95.88		
63	714.23	254.08	164.63	99.70		
64	729.30	260.24	169.31	103.85		
65	744.27	266.53	174.21	108.38		
66	759.10	272.94	179.35			
67	773.74	279.49	184.77			
68	788.13	286.19	190.50			
69	802.21	293.07	196.57			
70	815.93	300.13	203.02			
71	829.23	307.38				
72	842.06	314.83				
73	854.40					
74	866.23					
75	877.54					

次标准体，额外风险比例 225%

单位：元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	98.51	34.14	21.37	11.60	8.31	6.73
1	101.98	35.34	22.12	12.01	8.60	6.97
2	105.58	36.58	22.90	12.43	8.91	7.21
3	109.30	37.87	23.70	12.87	9.22	7.47
4	113.15	39.20	24.54	13.32	9.54	7.73
5	117.13	40.58	25.40	13.79	9.88	8.00
6	121.25	42.01	26.29	14.27	10.23	8.28
7	125.52	43.49	27.22	14.78	10.59	8.58
8	129.93	45.02	28.17	15.30	10.96	8.88
9	134.50	46.60	29.16	15.83	11.35	9.20
10	139.23	48.24	30.19	16.39	11.75	9.52
11	144.12	49.93	31.25	16.97	12.17	9.86
12	149.18	51.68	32.34	17.56	12.60	10.21
13	154.42	53.50	33.48	18.18	13.04	10.58
14	159.84	55.37	34.65	18.83	13.51	10.95
15	165.44	57.31	35.87	19.50	13.99	11.35
16	171.24	59.32	37.13	20.19	14.49	11.75
17	177.23	61.41	38.45	20.91	15.01	12.17
18	183.26	63.52	39.78	21.64	15.53	12.60
19	188.95	65.50	41.02	22.31	16.02	12.99
20	194.83	67.54	42.30	23.01	16.52	13.40
21	200.91	69.65	43.62	23.73	17.03	13.82
22	207.18	71.82	44.98	24.47	17.57	14.26
23	213.67	74.07	46.39	25.24	18.12	14.71
24	220.38	76.40	47.85	26.03	18.70	15.18
25	227.32	78.81	49.36	26.86	19.29	15.67
26	234.49	81.29	50.92	27.71	19.90	16.17
27	241.90	83.87	52.53	28.59	20.54	16.69
28	249.56	86.52	54.20	29.50	21.20	17.24
29	257.48	89.27	55.92	30.45	21.89	17.80
30	265.65	92.11	57.70	31.42	22.60	18.39
31	274.08	95.03	59.54	32.43	23.33	18.99
32	282.77	98.05	61.43	33.47	24.09	19.62
33	291.73	101.17	63.39	34.55	24.88	20.28
34	300.96	104.38	65.41	35.66	25.69	20.96
35	310.46	107.68	67.49	36.81	26.53	21.66
36	320.23	111.08	69.63	38.00	27.41	22.39
37	330.27	114.57	71.83	39.22	28.31	23.15
38	340.58	118.17	74.10	40.48	29.25	23.94
39	351.15	121.86	76.43	41.78	30.21	24.76

40	362.00	125.64	78.82	43.13	31.21	25.60
41	373.11	129.52	81.28	44.51	32.25	26.48
42	384.48	133.50	83.80	45.93	33.31	27.40
43	396.10	137.57	86.38	47.40	34.42	28.34
44	407.98	141.74	89.03	48.90	35.56	29.33
45	420.09	145.99	91.74	50.45	36.73	30.35
46	432.46	150.34	94.51	52.04	37.94	31.42
47	445.05	154.78	97.35	53.68	39.20	32.53
48	457.88	159.30	100.24	55.35	40.49	33.69
49	470.94	163.92	103.21	57.08	41.83	34.91
50	484.24	168.62	106.23	58.84	43.22	36.19
51	497.77	173.42	109.32	60.66	44.67	37.55
52	511.55	178.32	112.48	62.53	46.18	39.00
53	525.57	183.31	115.70	64.46	47.77	40.55
54	539.86	188.40	119.00	66.46	49.45	42.21
55	554.42	193.60	122.39	68.55	51.23	44.02
56	569.28	198.92	125.86	70.73	53.14	
57	584.44	204.37	129.45	73.04	55.20	
58	599.90	209.96	133.16	75.48	57.45	
59	615.64	215.69	137.00	78.09	59.89	
60	631.62	221.57	140.99	80.87	62.58	
61	647.79	227.59	145.13	83.86		
62	664.11	233.74	149.42	87.07		
63	680.51	240.01	153.87	90.54		
64	696.93	246.40	158.50	94.29		
65	713.33	252.92	163.32	98.37		
66	729.64	259.55	168.36			
67	745.82	266.32	173.63			
68	761.80	273.22	179.17			
69	777.51	280.28	185.02			
70	792.91	287.49	191.21			
71	807.94	294.89				
72	822.54	302.49				
73	836.69					
74	850.34					
75	863.47					

次标准体，额外风险比例 250%

单位：元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	119.00	41.24	25.82	14.03	10.05	8.14
1	123.21	42.70	26.73	14.52	10.40	8.43
2	127.57	44.21	27.68	15.03	10.77	8.72
3	132.08	45.77	28.65	15.56	11.15	9.03
4	136.75	47.39	29.66	16.11	11.54	9.35
5	141.59	49.06	30.71	16.68	11.95	9.69
6	146.59	50.80	31.79	17.27	12.37	10.03
7	151.76	52.59	32.92	17.88	12.81	10.39
8	157.12	54.44	34.08	18.50	13.27	10.76
9	162.66	56.36	35.28	19.15	13.74	11.15
10	168.40	58.35	36.52	19.83	14.23	11.55
11	174.33	60.40	37.80	20.53	14.74	11.96
12	180.47	62.53	39.13	21.26	15.26	12.39
13	186.82	64.72	40.51	22.02	15.81	12.84
14	193.38	67.00	41.93	22.80	16.38	13.31
15	200.17	69.35	43.41	23.62	16.98	13.80
16	207.19	71.77	44.95	24.48	17.60	14.30
17	214.45	74.32	46.56	25.37	18.24	14.83
18	221.66	76.88	48.17	26.25	18.88	15.35
19	228.23	79.16	49.61	27.04	19.45	15.82
20	234.99	81.51	51.08	27.84	20.04	16.30
21	241.95	83.93	52.60	28.68	20.64	16.80
22	249.13	86.42	54.17	29.54	21.27	17.32
23	256.51	88.99	55.78	30.42	21.91	17.85
24	264.11	91.63	57.44	31.34	22.58	18.40
25	271.94	94.35	59.15	32.28	23.27	18.97
26	280.00	97.15	60.92	33.26	23.98	19.56
27	288.29	100.04	62.73	34.26	24.71	20.17
28	296.81	103.01	64.60	35.29	25.47	20.81
29	305.56	106.05	66.52	36.36	26.26	21.46
30	314.55	109.19	68.50	37.46	27.07	22.14
31	323.77	112.40	70.53	38.59	27.90	22.85
32	333.22	115.70	72.61	39.76	28.76	23.58
33	342.90	119.08	74.75	40.95	29.65	24.33
34	352.82	122.55	76.94	42.18	30.57	25.12
35	362.96	126.10	79.19	43.44	31.51	25.93
36	373.33	129.73	81.50	44.74	32.49	26.78
37	383.92	133.44	83.85	46.07	33.50	27.65
38	394.73	137.24	86.25	47.43	34.55	28.56
39	405.75	141.09	88.70	48.84	35.63	29.50

40	417.05	145.03	91.21	50.29	36.75	30.49
41	428.78	149.17	93.86	51.83	37.95	31.55
42	440.71	153.38	96.57	53.42	39.19	32.65
43	452.83	157.68	99.33	55.05	40.47	33.79
44	465.13	162.04	102.15	56.73	41.79	34.98
45	477.57	166.48	105.03	58.46	43.16	36.21
46	490.15	170.97	107.95	60.22	44.57	37.50
47	502.84	175.52	110.93	62.03	46.02	38.84
48	515.64	180.13	113.94	63.88	47.52	40.24
49	528.53	184.78	117.00	65.76	49.05	41.70
50	541.51	189.48	120.10	67.69	50.65	43.24
51	554.59	194.23	123.24	69.66	52.29	44.87
52	567.77	199.03	126.43	71.67	54.01	46.60
53	581.06	203.89	129.66	73.73	55.81	48.45
54	594.50	208.81	132.94	75.86	57.72	50.44
55	608.09	213.80	136.29	78.07	59.74	52.60
56	621.87	218.88	139.72	80.38	61.93	
57	635.87	224.07	143.24	82.84	64.29	
58	650.09	229.38	146.85	85.45	66.88	
59	664.49	234.76	150.59	88.26	69.73	
60	679.13	240.26	154.50	91.30	72.89	
61	694.13	246.10	158.72	94.70		
62	709.19	252.07	163.13	98.38		
63	724.23	258.17	167.72	102.39		
64	739.22	264.39	172.52	106.76		
65	754.09	270.74	177.56	111.55		
66	768.80	277.23	182.85			
67	783.31	283.87	188.45			
68	797.54	290.68	194.39			
69	811.46	297.69	200.71			
70	824.99	304.90	207.46			
71	838.09	312.32				
72	850.71	319.98				
73	862.82					
74	874.41					
75	885.47					

次标准体，额外风险比例 250%

单位：元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	100.86	34.95	21.88	11.88	8.51	6.89
1	104.42	36.18	22.65	12.30	8.81	7.13
2	108.10	37.46	23.44	12.73	9.12	7.38
3	111.91	38.77	24.27	13.18	9.44	7.64
4	115.85	40.14	25.12	13.64	9.77	7.91
5	119.93	41.55	26.01	14.12	10.12	8.19
6	124.15	43.02	26.92	14.62	10.47	8.48
7	128.52	44.53	27.87	15.13	10.84	8.78
8	133.04	46.09	28.85	15.66	11.22	9.10
9	137.72	47.72	29.86	16.21	11.62	9.42
10	142.56	49.39	30.91	16.78	12.03	9.75
11	147.57	51.13	32.00	17.37	12.46	10.10
12	152.76	52.92	33.12	17.99	12.90	10.46
13	158.12	54.78	34.28	18.62	13.36	10.83
14	163.67	56.70	35.48	19.28	13.84	11.22
15	169.41	58.69	36.73	19.97	14.33	11.62
16	175.35	60.74	38.03	20.68	14.84	12.04
17	181.49	62.89	39.38	21.42	15.38	12.47
18	187.65	65.05	40.74	22.16	15.91	12.91
19	193.45	67.06	42.00	22.85	16.40	13.31
20	199.43	69.14	43.30	23.56	16.91	13.73
21	205.61	71.28	44.64	24.29	17.44	14.16
22	212.00	73.50	46.03	25.05	17.99	14.60
23	218.60	75.79	47.47	25.83	18.55	15.06
24	225.43	78.16	48.95	26.64	19.13	15.54
25	232.49	80.60	50.49	27.48	19.74	16.04
26	239.79	83.14	52.08	28.35	20.37	16.55
27	247.33	85.75	53.72	29.24	21.02	17.08
28	255.13	88.46	55.41	30.17	21.69	17.64
29	263.18	91.25	57.17	31.13	22.39	18.21
30	271.49	94.14	58.98	32.13	23.11	18.81
31	280.07	97.12	60.85	33.15	23.86	19.43
32	288.91	100.19	62.78	34.22	24.63	20.08
33	298.02	103.36	64.77	35.31	25.44	20.74
34	307.40	106.62	66.82	36.45	26.27	21.44
35	317.06	109.98	68.94	37.62	27.13	22.16
36	326.98	113.43	71.11	38.82	28.02	22.91
37	337.18	116.99	73.35	40.07	28.94	23.69
38	347.65	120.64	75.66	41.36	29.90	24.49
39	358.39	124.38	78.02	42.68	30.88	25.33

40	369.39	128.23	80.46	44.05	31.91	26.20
41	380.66	132.17	82.95	45.46	32.96	27.10
42	392.18	136.20	85.51	46.91	34.05	28.04
43	403.96	140.33	88.13	48.40	35.18	29.01
44	415.98	144.55	90.82	49.93	36.35	30.02
45	428.24	148.86	93.57	51.51	37.55	31.07
46	440.74	153.26	96.38	53.13	38.79	32.17
47	453.47	157.75	99.26	54.80	40.07	33.31
48	466.43	162.33	102.19	56.50	41.40	34.51
49	479.61	167.00	105.19	58.26	42.77	35.77
50	493.01	171.75	108.26	60.06	44.20	37.10
51	506.65	176.60	111.38	61.91	45.68	38.51
52	520.52	181.53	114.58	63.81	47.24	40.01
53	534.64	186.57	117.84	65.78	48.87	41.62
54	549.01	191.70	121.18	67.82	50.60	43.35
55	563.64	196.94	124.60	69.95	52.44	45.24
56	578.57	202.30	128.11	72.19	54.42	
57	593.79	207.79	131.74	74.55	56.56	
58	609.30	213.42	135.49	77.06	58.90	
59	625.09	219.20	139.39	79.74	61.46	
60	641.11	225.12	143.43	82.62	64.27	
61	657.31	231.18	147.63	85.71		
62	673.64	237.38	152.00	89.04		
63	690.04	243.71	156.54	92.65		
64	706.44	250.16	161.26	96.58		
65	722.80	256.74	166.19	100.86		
66	739.05	263.44	171.35			
67	755.14	270.29	176.77			
68	771.02	277.28	182.48			
69	786.61	284.44	188.53			
70	801.86	291.77	194.96			
71	816.71	299.31				
72	831.13	307.08				
73	845.06					
74	858.48					
75	871.37					

次标准体，额外风险比例 275%

单位：元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	121.97	42.27	26.47	14.38	10.30	8.34
1	126.29	43.77	27.40	14.88	10.67	8.64
2	130.76	45.32	28.37	15.41	11.04	8.94
3	135.39	46.92	29.37	15.95	11.43	9.26
4	140.18	48.58	30.41	16.52	11.83	9.59
5	145.14	50.30	31.48	17.10	12.25	9.93
6	150.27	52.07	32.60	17.70	12.69	10.28
7	155.58	53.91	33.75	18.33	13.13	10.65
8	161.07	55.81	34.94	18.97	13.60	11.03
9	166.76	57.78	36.17	19.64	14.09	11.43
10	172.64	59.82	37.44	20.33	14.59	11.84
11	178.73	61.93	38.76	21.05	15.11	12.27
12	185.02	64.11	40.12	21.80	15.65	12.71
13	191.53	66.36	41.53	22.58	16.22	13.18
14	198.27	68.69	42.99	23.39	16.81	13.66
15	205.23	71.10	44.50	24.23	17.42	14.16
16	212.43	73.59	46.09	25.10	18.05	14.68
17	219.87	76.20	47.75	26.02	18.71	15.22
18	227.25	78.82	49.40	26.93	19.37	15.76
19	233.94	81.15	50.86	27.73	19.95	16.24
20	240.82	83.54	52.36	28.55	20.55	16.73
21	247.91	86.00	53.91	29.40	21.17	17.24
22	255.21	88.54	55.50	30.28	21.81	17.77
23	262.72	91.15	57.14	31.18	22.46	18.31
24	270.46	93.84	58.83	32.11	23.14	18.87
25	278.42	96.61	60.58	33.07	23.85	19.46
26	286.61	99.46	62.37	34.06	24.57	20.06
27	295.04	102.39	64.22	35.09	25.32	20.69
28	303.70	105.41	66.12	36.14	26.10	21.33
29	312.59	108.51	68.07	37.23	26.90	22.00
30	321.72	111.69	70.08	38.35	27.72	22.70
31	331.08	114.96	72.15	39.50	28.58	23.42
32	340.68	118.31	74.27	40.69	29.46	24.17
33	350.50	121.74	76.44	41.90	30.36	24.94
34	360.56	125.26	78.67	43.15	31.30	25.75
35	370.84	128.86	80.95	44.44	32.27	26.58
36	381.35	132.55	83.29	45.76	33.27	27.45
37	392.08	136.31	85.68	47.11	34.30	28.35
38	403.02	140.16	88.12	48.50	35.37	29.28
39	414.17	144.06	90.59	49.93	36.47	30.25

40	425.59	148.05	93.14	51.41	37.62	31.27
41	437.46	152.24	95.83	52.98	38.85	32.36
42	449.53	156.50	98.57	54.60	40.12	33.49
43	461.78	160.85	101.38	56.27	41.44	34.67
44	474.19	165.27	104.24	57.99	42.80	35.90
45	486.74	169.75	107.15	59.75	44.21	37.18
46	499.42	174.29	110.12	61.55	45.66	38.51
47	512.20	178.89	113.13	63.40	47.15	39.90
48	525.07	183.53	116.19	65.29	48.69	41.35
49	538.02	188.23	119.28	67.21	50.27	42.88
50	551.05	192.96	122.42	69.18	51.91	44.48
51	564.17	197.74	125.60	71.19	53.62	46.18
52	577.37	202.57	128.81	73.24	55.39	47.98
53	590.68	207.46	132.08	75.35	57.25	49.91
54	604.11	212.40	135.39	77.52	59.22	51.99
55	617.69	217.41	138.77	79.79	61.33	54.26
56	631.46	222.51	142.24	82.16	63.60	
57	645.43	227.71	145.79	84.68	66.07	
58	659.61	233.05	149.45	87.38	68.78	
59	673.97	238.45	153.22	90.28	71.77	
60	688.55	243.96	157.18	93.44	75.09	
61	703.51	249.84	161.48	96.97		
62	718.50	255.86	165.97	100.81		
63	733.48	262.01	170.67	105.01		
64	748.37	268.28	175.58	109.60		
65	763.14	274.70	180.75	114.65		
66	777.73	281.26	186.20			
67	792.09	288.00	191.98			
68	806.18	294.92	198.14			
69	819.92	302.05	204.72			
70	833.28	309.41	211.77			
71	846.18	317.03				
72	858.59	324.90				
73	870.48					
74	881.84					
75	892.66					

次标准体，额外风险比例 275%

单位：元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	103.10	35.73	22.36	12.15	8.70	7.04
1	106.74	36.99	23.15	12.57	9.01	7.29
2	110.50	38.29	23.97	13.01	9.32	7.55
3	114.40	39.64	24.81	13.47	9.65	7.82
4	118.43	41.04	25.68	13.95	9.99	8.09
5	122.61	42.48	26.59	14.44	10.34	8.38
6	126.92	43.98	27.52	14.94	10.71	8.67
7	131.39	45.52	28.49	15.47	11.08	8.98
8	136.02	47.13	29.49	16.01	11.48	9.30
9	140.80	48.78	30.53	16.58	11.88	9.63
10	145.75	50.50	31.60	17.16	12.30	9.97
11	150.88	52.27	32.71	17.76	12.74	10.33
12	156.18	54.11	33.86	18.39	13.19	10.70
13	161.67	56.01	35.05	19.04	13.66	11.08
14	167.34	57.97	36.28	19.72	14.15	11.48
15	173.21	60.00	37.55	20.42	14.66	11.89
16	179.28	62.10	38.88	21.15	15.18	12.32
17	185.56	64.30	40.27	21.91	15.73	12.76
18	191.85	66.51	41.66	22.67	16.27	13.21
19	197.74	68.55	42.94	23.36	16.78	13.61
20	203.82	70.66	44.26	24.08	17.29	14.04
21	210.11	72.84	45.63	24.83	17.83	14.48
22	216.60	75.10	47.04	25.60	18.39	14.93
23	223.31	77.42	48.50	26.39	18.96	15.40
24	230.25	79.83	50.01	27.22	19.55	15.88
25	237.42	82.32	51.57	28.07	20.17	16.39
26	244.84	84.89	53.18	28.95	20.81	16.91
27	252.51	87.55	54.85	29.86	21.47	17.46
28	260.43	90.30	56.57	30.81	22.15	18.02
29	268.61	93.14	58.36	31.79	22.86	18.61
30	277.05	96.07	60.20	32.80	23.60	19.22
31	285.76	99.10	62.10	33.84	24.36	19.85
32	294.74	102.22	64.06	34.92	25.15	20.51
33	303.99	105.44	66.08	36.04	25.97	21.19
34	313.52	108.75	68.17	37.19	26.82	21.90
35	323.32	112.16	70.31	38.38	27.69	22.64
36	333.39	115.67	72.52	39.61	28.60	23.40
37	343.74	119.28	74.80	40.88	29.54	24.20
38	354.36	122.98	77.14	42.19	30.52	25.02
39	365.24	126.78	79.54	43.54	31.53	25.88

40	376.39	130.68	82.01	44.93	32.57	26.77
41	387.80	134.67	84.54	46.36	33.65	27.69
42	399.47	138.76	87.14	47.83	34.76	28.65
43	411.39	142.94	89.80	49.35	35.91	29.65
44	423.55	147.21	92.52	50.91	37.10	30.69
45	435.94	151.57	95.31	52.52	38.33	31.77
46	448.57	156.03	98.16	54.17	39.60	32.90
47	461.41	160.56	101.07	55.86	40.91	34.07
48	474.48	165.19	104.04	57.60	42.27	35.31
49	487.77	169.90	107.07	59.38	43.67	36.61
50	501.27	174.70	110.17	61.22	45.13	37.98
51	515.00	179.59	113.33	63.10	46.66	39.44
52	528.95	184.56	116.56	65.04	48.25	40.99
53	543.14	189.64	119.86	67.04	49.93	42.66
54	557.58	194.81	123.23	69.12	51.71	44.47
55	572.28	200.08	126.68	71.29	53.61	46.43
56	587.25	205.48	130.23	73.58	55.66	
57	602.52	211.00	133.90	75.99	57.88	
58	618.08	216.67	137.69	78.57	60.31	
59	633.90	222.48	141.64	81.33	62.98	
60	649.95	228.44	145.74	84.29	65.92	
61	666.16	234.55	150.00	87.49		
62	682.49	240.80	154.44	90.95		
63	698.87	247.18	159.06	94.71		
64	715.25	253.68	163.87	98.80		
65	731.55	260.32	168.91	103.29		
66	747.74	267.09	174.20			
67	763.74	274.01	179.76			
68	779.51	281.09	185.65			
69	794.97	288.35	191.91			
70	810.07	295.82	198.57			
71	824.76	303.50				
72	838.98	311.45				
73	852.71					
74	865.91					
75	878.57					

次标准体，额外风险比例 300%

单位：元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	124.82	43.26	27.09	14.72	10.55	8.54
1	129.24	44.79	28.04	15.23	10.92	8.84
2	133.83	46.38	29.04	15.77	11.30	9.15
3	138.57	48.02	30.06	16.33	11.70	9.48
4	143.47	49.72	31.12	16.91	12.11	9.82
5	148.55	51.48	32.22	17.50	12.54	10.17
6	153.80	53.30	33.36	18.12	12.99	10.53
7	159.24	55.18	34.54	18.76	13.45	10.91
8	164.87	57.13	35.76	19.42	13.92	11.30
9	170.69	59.15	37.02	20.10	14.42	11.70
10	176.71	61.23	38.33	20.81	14.94	12.13
11	182.95	63.39	39.67	21.55	15.47	12.56
12	189.39	65.62	41.07	22.32	16.03	13.02
13	196.06	67.93	42.51	23.11	16.61	13.49
14	202.95	70.31	44.00	23.94	17.21	13.99
15	210.08	72.78	45.56	24.81	17.84	14.50
16	217.45	75.33	47.18	25.71	18.49	15.04
17	225.07	78.01	48.88	26.64	19.17	15.60
18	232.61	80.69	50.57	27.57	19.84	16.15
19	239.42	83.05	52.06	28.39	20.44	16.64
20	246.42	85.49	53.59	29.23	21.05	17.14
21	253.62	87.99	55.16	30.09	21.67	17.66
22	261.03	90.57	56.78	30.98	22.32	18.20
23	268.67	93.22	58.45	31.90	22.99	18.75
24	276.53	95.96	60.17	32.85	23.69	19.33
25	284.61	98.77	61.94	33.83	24.40	19.92
26	292.93	101.67	63.76	34.84	25.15	20.54
27	301.49	104.65	65.64	35.88	25.91	21.18
28	310.28	107.71	67.57	36.95	26.70	21.84
29	319.30	110.85	69.56	38.06	27.52	22.52
30	328.56	114.09	71.60	39.20	28.36	23.23
31	338.06	117.40	73.69	40.37	29.23	23.97
32	347.79	120.80	75.84	41.58	30.12	24.74
33	357.74	124.28	78.05	42.82	31.05	25.53
34	367.93	127.85	80.31	44.09	32.00	26.35
35	378.34	131.50	82.63	45.39	32.99	27.21
36	388.98	135.23	85.00	46.74	34.01	28.10
37	399.84	139.04	87.42	48.11	35.07	29.02
38	410.90	142.94	89.89	49.53	36.16	29.98
39	422.17	146.88	92.40	50.98	37.28	30.97

40	433.71	150.91	94.98	52.48	38.46	32.02
41	445.71	155.15	97.70	54.09	39.72	33.14
42	457.89	159.47	100.48	55.74	41.02	34.31
43	470.25	163.86	103.33	57.44	42.37	35.53
44	482.77	168.33	106.23	59.19	43.77	36.80
45	495.42	172.85	109.18	60.98	45.22	38.12
46	508.19	177.44	112.18	62.83	46.71	39.50
47	521.04	182.08	115.23	64.71	48.24	40.94
48	533.98	186.76	118.32	66.64	49.82	42.44
49	546.98	191.49	121.45	68.60	51.46	44.02
50	560.05	196.25	124.62	70.61	53.14	45.69
51	573.19	201.06	127.83	72.66	54.90	47.45
52	586.40	205.92	131.08	74.76	56.73	49.33
53	599.71	210.82	134.38	76.91	58.66	51.35
54	613.13	215.79	137.72	79.13	60.70	53.52
55	626.69	220.81	141.13	81.45	62.88	55.89
56	640.43	225.93	144.63	83.88	65.24	
57	654.36	231.15	148.21	86.47	67.81	
58	668.50	236.51	151.91	89.25	70.64	
59	682.81	241.92	155.73	92.24	73.77	
60	697.34	247.45	159.74	95.51	77.26	
61	712.23	253.36	164.11	99.18		
62	727.16	259.42	168.68	103.19		
63	742.05	265.62	173.48	107.58		
64	756.85	271.95	178.51	112.40		
65	771.51	278.43	183.81	117.71		
66	785.97	285.07	189.43			
67	800.20	291.90	195.40			
68	814.13	298.93	201.78			
69	827.71	306.20	208.62			
70	840.89	313.72	215.97			
71	853.60	321.53				
72	865.80	329.63				
73	877.48					
74	888.62					
75	899.22					

次标准体，额外风险比例 300%

单位：元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	105.25	36.47	22.83	12.40	8.88	7.19
1	108.96	37.76	23.64	12.84	9.20	7.45
2	112.81	39.09	24.47	13.29	9.52	7.71
3	116.79	40.47	25.33	13.76	9.85	7.98
4	120.91	41.89	26.22	14.24	10.20	8.26
5	125.17	43.37	27.15	14.74	10.56	8.55
6	129.58	44.90	28.10	15.26	10.93	8.86
7	134.14	46.48	29.09	15.79	11.32	9.17
8	138.87	48.11	30.11	16.35	11.72	9.50
9	143.76	49.81	31.17	16.92	12.13	9.84
10	148.81	51.56	32.27	17.52	12.56	10.19
11	154.05	53.37	33.40	18.14	13.01	10.55
12	159.46	55.25	34.57	18.78	13.47	10.93
13	165.06	57.19	35.79	19.44	13.95	11.32
14	170.86	59.19	37.04	20.13	14.45	11.72
15	176.85	61.27	38.34	20.85	14.97	12.14
16	183.05	63.41	39.70	21.60	15.51	12.58
17	189.46	65.65	41.12	22.37	16.06	13.04
18	195.87	67.91	42.54	23.15	16.62	13.49
19	201.86	69.99	43.84	23.86	17.13	13.91
20	208.03	72.13	45.18	24.59	17.66	14.34
21	214.41	74.34	46.57	25.35	18.20	14.78
22	221.00	76.63	48.00	26.13	18.77	15.24
23	227.82	78.99	49.48	26.94	19.35	15.72
24	234.86	81.43	51.01	27.77	19.96	16.21
25	242.14	83.96	52.60	28.64	20.58	16.73
26	249.67	86.57	54.24	29.53	21.23	17.26
27	257.45	89.27	55.93	30.46	21.90	17.82
28	265.49	92.06	57.68	31.42	22.60	18.39
29	273.79	94.95	59.49	32.41	23.32	18.99
30	282.36	97.92	61.36	33.44	24.07	19.61
31	291.20	100.99	63.29	34.50	24.84	20.25
32	300.31	104.16	65.28	35.60	25.65	20.92
33	309.69	107.42	67.33	36.73	26.48	21.62
34	319.35	110.78	69.45	37.91	27.34	22.34
35	329.29	114.24	71.63	39.11	28.24	23.10
36	339.50	117.80	73.87	40.36	29.16	23.88
37	349.98	121.46	76.18	41.65	30.12	24.69
38	360.74	125.21	78.55	42.98	31.11	25.53
39	371.76	129.06	80.99	44.35	32.14	26.41

40	383.05	133.01	83.49	45.77	33.20	27.32
41	394.60	137.05	86.06	47.22	34.30	28.26
42	406.39	141.19	88.69	48.72	35.44	29.25
43	418.44	145.42	91.38	50.26	36.61	30.27
44	430.72	149.74	94.14	51.85	37.83	31.33
45	443.24	154.15	96.96	53.48	39.08	32.44
46	455.98	158.65	99.84	55.16	40.38	33.60
47	468.93	163.23	102.79	56.88	41.72	34.81
48	482.10	167.90	105.79	58.65	43.10	36.08
49	495.48	172.65	108.86	60.46	44.54	37.42
50	509.07	177.49	111.99	62.32	46.04	38.83
51	522.88	182.41	115.18	64.24	47.60	40.34
52	536.90	187.43	118.44	66.21	49.23	41.94
53	551.15	192.53	121.77	68.25	50.96	43.68
54	565.65	197.74	125.17	70.37	52.79	45.55
55	580.39	203.05	128.66	72.58	54.75	47.60
56	595.41	208.47	132.24	74.91	56.86	
57	610.72	214.03	135.95	77.38	59.16	
58	626.31	219.73	139.78	80.02	61.69	
59	642.15	225.58	143.77	82.85	64.46	
60	658.21	231.57	147.92	85.91	67.54	
61	674.43	237.72	152.25	89.21		
62	690.75	244.01	156.76	92.80		
63	707.11	250.44	161.46	96.70		
64	723.44	257.00	166.37	100.97		
65	739.69	263.69	171.51	105.66		
66	755.80	270.53	176.92			
67	771.71	277.53	182.64			
68	787.37	284.70	188.70			
69	802.69	292.07	195.16			
70	817.65	299.65	202.08			
71	832.17	307.49				
72	846.21	315.61				
73	859.74					
74	872.72					
75	885.15					