

中意附加粤港澳大湾区重大疾病保险费率表

(每 1,000 元基本保险金额)

保险期间： 终身

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	46.13	16.00	10.02	5.45	3.90	3.17
1	47.46	16.45	10.30	5.60	4.02	3.25
2	48.83	16.93	10.60	5.77	4.13	3.36
3	50.25	17.42	10.91	5.93	4.25	3.45
4	51.76	17.94	11.23	6.11	4.38	3.56
5	53.34	18.49	11.58	6.29	4.51	3.66
6	55.00	19.06	11.94	6.48	4.66	3.78
7	56.75	19.67	12.32	6.70	4.81	3.89
8	58.56	20.29	12.71	6.91	4.96	4.02
9	60.43	20.94	13.12	7.13	5.12	4.16
10	62.37	21.62	13.53	7.36	5.28	4.29
11	64.35	22.30	13.97	7.60	5.45	4.43
12	66.40	23.02	14.41	7.84	5.63	4.58
13	68.49	23.74	14.87	8.09	5.81	4.72
14	70.65	24.49	15.34	8.35	6.00	4.88
15	72.86	25.26	15.82	8.61	6.20	5.03
16	75.13	26.04	16.31	8.89	6.39	5.20
17	77.46	26.86	16.83	9.17	6.60	5.37
18	79.88	27.70	17.35	9.46	6.80	5.54
19	82.38	28.57	17.91	9.77	7.03	5.73
20	84.96	29.47	18.47	10.07	7.25	5.91
21	87.58	30.39	19.04	10.39	7.49	6.10
22	90.29	31.33	19.63	10.71	7.73	6.30
23	93.05	32.28	20.24	11.05	7.97	6.50
24	95.89	33.28	20.87	11.39	8.23	6.72
25	98.79	34.28	21.50	11.74	8.48	6.94
26	101.75	35.32	22.15	12.11	8.76	7.17
27	104.79	36.38	22.82	12.48	9.03	7.40
28	107.89	37.46	23.50	12.86	9.31	7.64
29	111.07	38.57	24.21	13.25	9.61	7.89
30	114.30	39.70	24.92	13.66	9.92	8.16
31	117.59	40.85	25.65	14.08	10.22	8.43
32	120.93	42.02	26.40	14.50	10.55	8.70
33	124.32	43.21	27.15	14.94	10.88	9.00
34	127.75	44.42	27.93	15.38	11.22	9.29
35	131.20	45.63	28.71	15.83	11.57	9.60
36	134.64	46.85	29.48	16.29	11.93	9.92

37	138.10	48.07	30.27	16.75	12.29	10.25
38	141.60	49.32	31.07	17.23	12.66	10.59
39	145.11	50.57	31.89	17.71	13.06	10.95
40	148.65	51.83	32.70	18.20	13.46	11.32
41	152.19	53.10	33.53	18.71	13.87	11.71
42	155.73	54.36	34.37	19.24	14.30	12.12
43	159.26	55.65	35.21	19.76	14.74	12.55
44	162.76	56.92	36.05	20.30	15.20	13.00
45	166.19	58.17	36.89	20.85	15.68	13.46
46	169.52	59.40	37.71	21.39	16.16	13.94
47	172.73	60.59	38.53	21.94	16.66	14.43
48	175.80	61.75	39.32	22.50	17.17	14.95
49	178.75	62.87	40.11	23.07	17.71	15.48
50	181.62	63.97	40.89	23.65	18.25	16.04
51	184.43	65.07	41.68	24.26	18.83	
52	187.15	66.15	42.48	24.89	19.44	
53	189.76	67.22	43.28	25.54	20.06	
54	192.17	68.24	44.06	26.19	20.69	
55	194.30	69.18	44.82	26.84	21.34	
56	196.02	70.00	45.51	27.46		
57	197.24	70.66	46.11	28.05		
58	197.94	71.16	46.59	28.57		
59	198.10	71.47	46.97	29.05		
60	197.78	71.61	47.25	29.47		
61	196.96	71.59	47.42			
62	195.75	71.42	47.51			
63	194.20	71.15	47.54			
64	192.38	70.76	47.52			
65	190.25	70.31	47.48			
66	187.81	69.80				
67	184.96	69.15				
68	181.67					
69	177.94					
70	173.89					

保险期间：终身

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	40.30	13.97	8.75	4.76	3.41	2.76
1	41.45	14.37	8.99	4.89	3.50	2.85
2	42.63	14.78	9.26	5.03	3.60	2.93
3	43.86	15.20	9.52	5.17	3.71	3.00
4	45.16	15.65	9.80	5.32	3.82	3.09
5	46.53	16.12	10.09	5.49	3.93	3.19
6	47.97	16.63	10.41	5.66	4.06	3.29
7	49.50	17.15	10.74	5.84	4.19	3.40
8	51.06	17.70	11.08	6.02	4.32	3.50
9	52.70	18.26	11.43	6.21	4.46	3.62
10	54.38	18.85	11.79	6.41	4.60	3.73
11	56.11	19.44	12.17	6.62	4.76	3.86
12	57.89	20.06	12.56	6.83	4.91	3.98
13	59.73	20.70	12.97	7.05	5.06	4.12
14	61.61	21.35	13.38	7.27	5.23	4.25
15	63.55	22.03	13.80	7.51	5.39	4.38
16	65.55	22.73	14.23	7.74	5.57	4.53
17	67.60	23.44	14.68	7.99	5.75	4.68
18	69.72	24.18	15.14	8.25	5.93	4.83
19	71.90	24.93	15.62	8.51	6.13	4.99
20	74.14	25.71	16.11	8.78	6.32	5.16
21	76.42	26.51	16.61	9.06	6.53	5.33
22	78.75	27.31	17.11	9.34	6.74	5.50
23	81.13	28.15	17.64	9.63	6.95	5.68
24	83.56	28.99	18.18	9.92	7.17	5.87
25	86.04	29.86	18.72	10.24	7.40	6.07
26	88.57	30.74	19.28	10.55	7.64	6.27
27	91.14	31.63	19.85	10.87	7.88	6.48
28	93.73	32.54	20.43	11.19	8.13	6.69
29	96.34	33.46	21.00	11.53	8.38	6.92
30	98.95	34.37	21.59	11.87	8.64	7.15
31	101.54	35.29	22.17	12.21	8.90	7.38
32	104.11	36.19	22.76	12.55	9.17	7.61
33	106.65	37.09	23.34	12.89	9.45	7.86
34	109.14	37.98	23.91	13.23	9.72	8.09
35	111.57	38.84	24.48	13.57	10.00	8.34
36	113.94	39.70	25.03	13.92	10.27	8.59
37	116.22	40.52	25.58	14.26	10.54	8.83
38	118.40	41.31	26.10	14.60	10.82	9.08
39	120.48	42.08	26.62	14.93	11.08	9.32

40	122.41	42.80	27.11	15.25	11.34	9.56
41	124.18	43.47	27.57	15.55	11.59	9.79
42	125.80	44.09	28.00	15.83	11.84	10.02
43	127.25	44.65	28.39	16.10	12.05	10.24
44	128.54	45.16	28.76	16.35	12.27	10.44
45	129.66	45.61	29.07	16.56	12.47	10.64
46	130.63	46.00	29.35	16.76	12.65	10.84
47	131.47	46.34	29.60	16.95	12.83	11.04
48	132.22	46.65	29.82	17.13	13.02	11.24
49	132.92	46.94	30.04	17.31	13.21	11.45
50	133.55	47.20	30.25	17.49	13.42	11.68
51	134.07	47.44	30.44	17.68	13.63	
52	134.59	47.68	30.65	17.89	13.86	
53	135.12	47.93	30.87	18.13	14.11	
54	135.62	48.19	31.10	18.38	14.38	
55	136.02	48.43	31.34	18.63	14.66	
56	136.20	48.61	31.54	18.88		
57	136.24	48.75	31.73	19.12		
58	136.10	48.84	31.89	19.38		
59	135.78	48.88	32.02	19.61		
60	135.21	48.83	32.11	19.81		
61	134.28	48.67	32.12			
62	133.15	48.43	32.09			
63	131.83	48.14	32.03			
64	130.36	47.80	31.94			
65	128.68	47.40	31.83			
66	126.71	46.88				
67	124.61	46.35				
68	122.40					
69	120.09					
70	117.64					

中意附加粤港澳大湾区重大疾病保险

次标准体费率表

(每 1,000 元基本保险金额)

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	57.66	20.00	12.53	6.81	4.88	3.96
1	59.33	20.56	12.88	7.00	5.03	4.06
2	61.04	21.16	13.25	7.21	5.16	4.20
3	62.81	21.78	13.64	7.41	5.31	4.31
4	64.70	22.43	14.04	7.64	5.48	4.45
5	66.68	23.11	14.48	7.86	5.64	4.58
6	68.75	23.83	14.93	8.10	5.83	4.73
7	70.94	24.59	15.40	8.38	6.01	4.86
8	73.20	25.36	15.89	8.64	6.20	5.03
9	75.54	26.18	16.40	8.91	6.40	5.20
10	77.96	27.03	16.91	9.20	6.60	5.36
11	80.44	27.88	17.46	9.50	6.81	5.54
12	83.00	28.78	18.01	9.80	7.04	5.73
13	85.61	29.68	18.59	10.11	7.26	5.90
14	88.31	30.61	19.18	10.44	7.50	6.10
15	91.08	31.58	19.78	10.76	7.75	6.29
16	93.91	32.55	20.39	11.11	7.99	6.50
17	96.83	33.58	21.04	11.46	8.25	6.71
18	99.85	34.63	21.69	11.83	8.50	6.93
19	102.98	35.71	22.39	12.21	8.79	7.16
20	106.20	36.84	23.09	12.59	9.06	7.39
21	109.48	37.99	23.80	12.99	9.36	7.63
22	112.86	39.16	24.54	13.39	9.66	7.88
23	116.31	40.35	25.30	13.81	9.96	8.13
24	119.86	41.60	26.09	14.24	10.29	8.40
25	123.49	42.85	26.88	14.68	10.60	8.68
26	127.19	44.15	27.69	15.14	10.95	8.96
27	130.99	45.48	28.53	15.60	11.29	9.25
28	134.86	46.83	29.38	16.08	11.64	9.55
29	138.84	48.21	30.26	16.56	12.01	9.86
30	142.88	49.63	31.15	17.08	12.40	10.20
31	146.99	51.06	32.06	17.60	12.78	10.54
32	151.16	52.53	33.00	18.13	13.19	10.88
33	155.40	54.01	33.94	18.68	13.60	11.25
34	159.69	55.53	34.91	19.23	14.03	11.61

35	164.00	57.04	35.89	19.79	14.46	12.00
36	168.30	58.56	36.85	20.36	14.91	12.40
37	172.63	60.09	37.84	20.94	15.36	12.81
38	177.00	61.65	38.84	21.54	15.83	13.24
39	181.39	63.21	39.86	22.14	16.33	13.69
40	185.81	64.79	40.88	22.75	16.83	14.15
41	190.24	66.38	41.91	23.39	17.34	14.64
42	194.66	67.95	42.96	24.05	17.88	15.15
43	199.08	69.56	44.01	24.70	18.43	15.69
44	203.45	71.15	45.06	25.38	19.00	16.25
45	207.74	72.71	46.11	26.06	19.60	16.83
46	211.90	74.25	47.14	26.74	20.20	17.43
47	215.91	75.74	48.16	27.43	20.83	18.04
48	219.75	77.19	49.15	28.13	21.46	18.69
49	223.44	78.59	50.14	28.84	22.14	19.35
50	227.03	79.96	51.11	29.56	22.81	20.05
51	230.54	81.34	52.10	30.33	23.54	
52	233.94	82.69	53.10	31.11	24.30	
53	237.20	84.03	54.10	31.93	25.08	
54	240.21	85.30	55.08	32.74	25.86	
55	242.88	86.48	56.03	33.55	26.68	
56	245.03	87.50	56.89	34.33		
57	246.55	88.33	57.64	35.06		
58	247.43	88.95	58.24	35.71		
59	247.63	89.34	58.71	36.31		
60	247.23	89.51	59.06	36.84		
61	246.20	89.49	59.28			
62	244.69	89.28	59.39			
63	242.75	88.94	59.43			
64	240.48	88.45	59.40			
65	237.81	87.89	59.35			
66	234.76	87.25				
67	231.20	86.44				
68	227.09					
69	222.43					
70	217.36					

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	50.38	17.46	10.94	5.95	4.26	3.45
1	51.81	17.96	11.24	6.11	4.38	3.56
2	53.29	18.48	11.58	6.29	4.50	3.66
3	54.83	19.00	11.90	6.46	4.64	3.75
4	56.45	19.56	12.25	6.65	4.78	3.86
5	58.16	20.15	12.61	6.86	4.91	3.99
6	59.96	20.79	13.01	7.08	5.08	4.11
7	61.88	21.44	13.43	7.30	5.24	4.25
8	63.83	22.13	13.85	7.53	5.40	4.38
9	65.88	22.83	14.29	7.76	5.58	4.53
10	67.98	23.56	14.74	8.01	5.75	4.66
11	70.14	24.30	15.21	8.28	5.95	4.83
12	72.36	25.08	15.70	8.54	6.14	4.98
13	74.66	25.88	16.21	8.81	6.33	5.15
14	77.01	26.69	16.73	9.09	6.54	5.31
15	79.44	27.54	17.25	9.39	6.74	5.48
16	81.94	28.41	17.79	9.68	6.96	5.66
17	84.50	29.30	18.35	9.99	7.19	5.85
18	87.15	30.23	18.93	10.31	7.41	6.04
19	89.88	31.16	19.53	10.64	7.66	6.24
20	92.68	32.14	20.14	10.98	7.90	6.45
21	95.53	33.14	20.76	11.33	8.16	6.66
22	98.44	34.14	21.39	11.68	8.43	6.88
23	101.41	35.19	22.05	12.04	8.69	7.10
24	104.45	36.24	22.73	12.40	8.96	7.34
25	107.55	37.33	23.40	12.80	9.25	7.59
26	110.71	38.43	24.10	13.19	9.55	7.84
27	113.93	39.54	24.81	13.59	9.85	8.10
28	117.16	40.68	25.54	13.99	10.16	8.36
29	120.43	41.83	26.25	14.41	10.48	8.65
30	123.69	42.96	26.99	14.84	10.80	8.94
31	126.93	44.11	27.71	15.26	11.13	9.23
32	130.14	45.24	28.45	15.69	11.46	9.51
33	133.31	46.36	29.18	16.11	11.81	9.83
34	136.43	47.48	29.89	16.54	12.15	10.11
35	139.46	48.55	30.60	16.96	12.50	10.43
36	142.43	49.63	31.29	17.40	12.84	10.74
37	145.28	50.65	31.98	17.83	13.18	11.04
38	148.00	51.64	32.63	18.25	13.53	11.35
39	150.60	52.60	33.28	18.66	13.85	11.65

40	153.01	53.50	33.89	19.06	14.18	11.95
41	155.23	54.34	34.46	19.44	14.49	12.24
42	157.25	55.11	35.00	19.79	14.80	12.53
43	159.06	55.81	35.49	20.13	15.06	12.80
44	160.68	56.45	35.95	20.44	15.34	13.05
45	162.08	57.01	36.34	20.70	15.59	13.30
46	163.29	57.50	36.69	20.95	15.81	13.55
47	164.34	57.93	37.00	21.19	16.04	13.80
48	165.28	58.31	37.28	21.41	16.28	14.05
49	166.15	58.68	37.55	21.64	16.51	14.31
50	166.94	59.00	37.81	21.86	16.78	14.60
51	167.59	59.30	38.05	22.10	17.04	
52	168.24	59.60	38.31	22.36	17.33	
53	168.90	59.91	38.59	22.66	17.64	
54	169.53	60.24	38.88	22.98	17.98	
55	170.03	60.54	39.18	23.29	18.33	
56	170.25	60.76	39.43	23.60		
57	170.30	60.94	39.66	23.90		
58	170.13	61.05	39.86	24.23		
59	169.73	61.10	40.03	24.51		
60	169.01	61.04	40.14	24.76		
61	167.85	60.84	40.15			
62	166.44	60.54	40.11			
63	164.79	60.18	40.04			
64	162.95	59.75	39.93			
65	160.85	59.25	39.79			
66	158.39	58.60				
67	155.76	57.94				
68	153.00					
69	150.11					
70	147.05					

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	69.20	24.00	15.03	8.18	5.85	4.76
1	71.19	24.68	15.45	8.40	6.03	4.88
2	73.25	25.40	15.90	8.66	6.20	5.04
3	75.38	26.13	16.37	8.90	6.38	5.18
4	77.64	26.91	16.85	9.17	6.57	5.34
5	80.01	27.74	17.37	9.44	6.77	5.49
6	82.50	28.59	17.91	9.72	6.99	5.67
7	85.13	29.51	18.48	10.05	7.22	5.84
8	87.84	30.44	19.07	10.37	7.44	6.03
9	90.65	31.41	19.68	10.70	7.68	6.24
10	93.56	32.43	20.30	11.04	7.92	6.44
11	96.53	33.45	20.96	11.40	8.18	6.65
12	99.60	34.53	21.62	11.76	8.45	6.87
13	102.74	35.61	22.31	12.14	8.72	7.08
14	105.98	36.74	23.01	12.53	9.00	7.32
15	109.29	37.89	23.73	12.92	9.30	7.55
16	112.70	39.06	24.47	13.34	9.59	7.80
17	116.19	40.29	25.25	13.76	9.90	8.06
18	119.82	41.55	26.03	14.19	10.20	8.31
19	123.57	42.86	26.87	14.66	10.55	8.60
20	127.44	44.21	27.71	15.11	10.88	8.87
21	131.37	45.59	28.56	15.59	11.24	9.15
22	135.44	47.00	29.45	16.07	11.60	9.45
23	139.58	48.42	30.36	16.58	11.96	9.75
24	143.84	49.92	31.31	17.09	12.35	10.08
25	148.19	51.42	32.25	17.61	12.72	10.41
26	152.63	52.98	33.23	18.17	13.14	10.76
27	157.19	54.57	34.23	18.72	13.55	11.10
28	161.84	56.19	35.25	19.29	13.97	11.46
29	166.61	57.86	36.32	19.88	14.42	11.84
30	171.45	59.55	37.38	20.49	14.88	12.24
31	176.39	61.28	38.48	21.12	15.33	12.65
32	181.40	63.03	39.60	21.75	15.83	13.05
33	186.48	64.82	40.73	22.41	16.32	13.50
34	191.63	66.63	41.90	23.07	16.83	13.94
35	196.80	68.45	43.07	23.75	17.36	14.40
36	201.96	70.28	44.22	24.44	17.90	14.88
37	207.15	72.11	45.41	25.13	18.44	15.38
38	212.40	73.98	46.61	25.85	18.99	15.89
39	217.67	75.86	47.84	26.57	19.59	16.43

40	222.98	77.75	49.05	27.30	20.19	16.98
41	228.29	79.65	50.30	28.07	20.81	17.57
42	233.60	81.54	51.56	28.86	21.45	18.18
43	238.89	83.48	52.82	29.64	22.11	18.83
44	244.14	85.38	54.08	30.45	22.80	19.50
45	249.29	87.26	55.34	31.28	23.52	20.19
46	254.28	89.10	56.57	32.09	24.24	20.91
47	259.10	90.89	57.80	32.91	24.99	21.65
48	263.70	92.63	58.98	33.75	25.76	22.43
49	268.13	94.31	60.17	34.61	26.57	23.22
50	272.43	95.96	61.34	35.48	27.38	24.06
51	276.65	97.61	62.52	36.39	28.25	
52	280.73	99.23	63.72	37.34	29.16	
53	284.64	100.83	64.92	38.31	30.09	
54	288.26	102.36	66.09	39.29	31.04	
55	291.45	103.77	67.23	40.26	32.01	
56	294.03	105.00	68.27	41.19		
57	295.86	105.99	69.17	42.08		
58	296.91	106.74	69.89	42.86		
59	297.15	107.21	70.46	43.58		
60	296.67	107.42	70.88	44.21		
61	295.44	107.39	71.13			
62	293.63	107.13	71.27			
63	291.30	106.73	71.31			
64	288.57	106.14	71.28			
65	285.38	105.47	71.22			
66	281.72	104.70				
67	277.44	103.73				
68	272.51					
69	266.91					
70	260.84					

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	60.45	20.96	13.13	7.14	5.12	4.14
1	62.18	21.56	13.49	7.34	5.25	4.28
2	63.95	22.17	13.89	7.55	5.40	4.40
3	65.79	22.80	14.28	7.76	5.57	4.50
4	67.74	23.48	14.70	7.98	5.73	4.64
5	69.80	24.18	15.14	8.24	5.90	4.79
6	71.96	24.95	15.62	8.49	6.09	4.94
7	74.25	25.73	16.11	8.76	6.29	5.10
8	76.59	26.55	16.62	9.03	6.48	5.25
9	79.05	27.39	17.15	9.32	6.69	5.43
10	81.57	28.28	17.69	9.62	6.90	5.60
11	84.17	29.16	18.26	9.93	7.14	5.79
12	86.84	30.09	18.84	10.25	7.37	5.97
13	89.60	31.05	19.46	10.58	7.59	6.18
14	92.42	32.03	20.07	10.91	7.85	6.38
15	95.33	33.05	20.70	11.27	8.09	6.57
16	98.33	34.10	21.35	11.61	8.36	6.80
17	101.40	35.16	22.02	11.99	8.63	7.02
18	104.58	36.27	22.71	12.38	8.90	7.25
19	107.85	37.40	23.43	12.77	9.20	7.49
20	111.21	38.57	24.17	13.17	9.48	7.74
21	114.63	39.77	24.92	13.59	9.80	8.00
22	118.13	40.97	25.67	14.01	10.11	8.25
23	121.70	42.23	26.46	14.45	10.43	8.52
24	125.34	43.49	27.27	14.88	10.76	8.81
25	129.06	44.79	28.08	15.36	11.10	9.11
26	132.86	46.11	28.92	15.83	11.46	9.41
27	136.71	47.45	29.78	16.31	11.82	9.72
28	140.60	48.81	30.65	16.79	12.20	10.04
29	144.51	50.19	31.50	17.30	12.57	10.38
30	148.43	51.56	32.39	17.81	12.96	10.73
31	152.31	52.94	33.26	18.32	13.35	11.07
32	156.17	54.29	34.14	18.83	13.76	11.42
33	159.98	55.64	35.01	19.34	14.18	11.79
34	163.71	56.97	35.87	19.85	14.58	12.14
35	167.36	58.26	36.72	20.36	15.00	12.51
36	170.91	59.55	37.55	20.88	15.41	12.89
37	174.33	60.78	38.37	21.39	15.81	13.25
38	177.60	61.97	39.15	21.90	16.23	13.62
39	180.72	63.12	39.93	22.40	16.62	13.98

40	183.62	64.20	40.67	22.88	17.01	14.34
41	186.27	65.21	41.36	23.33	17.39	14.69
42	188.70	66.14	42.00	23.75	17.76	15.03
43	190.88	66.98	42.59	24.15	18.08	15.36
44	192.81	67.74	43.14	24.53	18.41	15.66
45	194.49	68.42	43.61	24.84	18.71	15.96
46	195.95	69.00	44.03	25.14	18.98	16.26
47	197.21	69.51	44.40	25.43	19.25	16.56
48	198.33	69.98	44.73	25.70	19.53	16.86
49	199.38	70.41	45.06	25.97	19.82	17.18
50	200.33	70.80	45.38	26.24	20.13	17.52
51	201.11	71.16	45.66	26.52	20.45	
52	201.89	71.52	45.98	26.84	20.79	
53	202.68	71.90	46.31	27.20	21.17	
54	203.43	72.29	46.65	27.57	21.57	
55	204.03	72.65	47.01	27.95	21.99	
56	204.30	72.92	47.31	28.32		
57	204.36	73.13	47.60	28.68		
58	204.15	73.26	47.84	29.07		
59	203.67	73.32	48.03	29.42		
60	202.82	73.25	48.17	29.72		
61	201.42	73.01	48.18			
62	199.73	72.65	48.14			
63	197.75	72.21	48.05			
64	195.54	71.70	47.91			
65	193.02	71.10	47.75			
66	190.07	70.32				
67	186.92	69.53				
68	183.60					
69	180.14					
70	176.46					

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	80.73	28.00	17.54	9.54	6.83	5.55
1	83.06	28.79	18.03	9.80	7.04	5.69
2	85.45	29.63	18.55	10.10	7.23	5.88
3	87.94	30.49	19.09	10.38	7.44	6.04
4	90.58	31.40	19.65	10.69	7.67	6.23
5	93.35	32.36	20.27	11.01	7.89	6.41
6	96.25	33.36	20.90	11.34	8.16	6.62
7	99.31	34.42	21.56	11.73	8.42	6.81
8	102.48	35.51	22.24	12.09	8.68	7.04
9	105.75	36.65	22.96	12.48	8.96	7.28
10	109.15	37.84	23.68	12.88	9.24	7.51
11	112.61	39.03	24.45	13.30	9.54	7.75
12	116.20	40.29	25.22	13.72	9.85	8.02
13	119.86	41.55	26.02	14.16	10.17	8.26
14	123.64	42.86	26.85	14.61	10.50	8.54
15	127.51	44.21	27.69	15.07	10.85	8.80
16	131.48	45.57	28.54	15.56	11.18	9.10
17	135.56	47.01	29.45	16.05	11.55	9.40
18	139.79	48.48	30.36	16.56	11.90	9.70
19	144.17	50.00	31.34	17.10	12.30	10.03
20	148.68	51.57	32.32	17.62	12.69	10.34
21	153.27	53.18	33.32	18.18	13.11	10.68
22	158.01	54.83	34.35	18.74	13.53	11.03
23	162.84	56.49	35.42	19.34	13.95	11.38
24	167.81	58.24	36.52	19.93	14.40	11.76
25	172.88	59.99	37.63	20.55	14.84	12.15
26	178.06	61.81	38.76	21.19	15.33	12.55
27	183.38	63.67	39.94	21.84	15.80	12.95
28	188.81	65.56	41.13	22.51	16.29	13.37
29	194.37	67.50	42.37	23.19	16.82	13.81
30	200.03	69.48	43.61	23.91	17.36	14.28
31	205.78	71.49	44.89	24.64	17.89	14.75
32	211.63	73.54	46.20	25.38	18.46	15.23
33	217.56	75.62	47.51	26.15	19.04	15.75
34	223.56	77.74	48.88	26.92	19.64	16.26
35	229.60	79.85	50.24	27.70	20.25	16.80
36	235.62	81.99	51.59	28.51	20.88	17.36
37	241.68	84.12	52.97	29.31	21.51	17.94
38	247.80	86.31	54.37	30.15	22.16	18.53
39	253.94	88.50	55.81	30.99	22.86	19.16

40	260.14	90.70	57.23	31.85	23.56	19.81
41	266.33	92.93	58.68	32.74	24.27	20.49
42	272.53	95.13	60.15	33.67	25.03	21.21
43	278.71	97.39	61.62	34.58	25.80	21.96
44	284.83	99.61	63.09	35.53	26.60	22.75
45	290.83	101.80	64.56	36.49	27.44	23.56
46	296.66	103.95	65.99	37.43	28.28	24.40
47	302.28	106.03	67.43	38.40	29.16	25.25
48	307.65	108.06	68.81	39.38	30.05	26.16
49	312.81	110.02	70.19	40.37	30.99	27.09
50	317.84	111.95	71.56	41.39	31.94	28.07
51	322.75	113.87	72.94	42.46	32.95	
52	327.51	115.76	74.34	43.56	34.02	
53	332.08	117.64	75.74	44.70	35.11	
54	336.30	119.42	77.11	45.83	36.21	
55	340.03	121.07	78.44	46.97	37.35	
56	343.04	122.50	79.64	48.06		
57	345.17	123.66	80.69	49.09		
58	346.40	124.53	81.53	50.00		
59	346.68	125.07	82.20	50.84		
60	346.12	125.32	82.69	51.57		
61	344.68	125.28	82.99			
62	342.56	124.99	83.14			
63	339.85	124.51	83.20			
64	336.67	123.83	83.16			
65	332.94	123.04	83.09			
66	328.67	122.15				
67	323.68	121.01				
68	317.92					
69	311.40					
70	304.31					

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	70.53	24.45	15.31	8.33	5.97	4.83
1	72.54	25.15	15.73	8.56	6.13	4.99
2	74.60	25.87	16.21	8.80	6.30	5.13
3	76.76	26.60	16.66	9.05	6.49	5.25
4	79.03	27.39	17.15	9.31	6.69	5.41
5	81.43	28.21	17.66	9.61	6.88	5.58
6	83.95	29.10	18.22	9.91	7.11	5.76
7	86.63	30.01	18.80	10.22	7.33	5.95
8	89.36	30.98	19.39	10.54	7.56	6.13
9	92.23	31.96	20.00	10.87	7.81	6.34
10	95.17	32.99	20.63	11.22	8.05	6.53
11	98.19	34.02	21.30	11.59	8.33	6.76
12	101.31	35.11	21.98	11.95	8.59	6.97
13	104.53	36.23	22.70	12.34	8.86	7.21
14	107.82	37.36	23.42	12.72	9.15	7.44
15	111.21	38.55	24.15	13.14	9.43	7.67
16	114.71	39.78	24.90	13.55	9.75	7.93
17	118.30	41.02	25.69	13.98	10.06	8.19
18	122.01	42.32	26.50	14.44	10.38	8.45
19	125.83	43.63	27.34	14.89	10.73	8.73
20	129.75	44.99	28.19	15.37	11.06	9.03
21	133.74	46.39	29.07	15.86	11.43	9.33
22	137.81	47.79	29.94	16.35	11.80	9.63
23	141.98	49.26	30.87	16.85	12.16	9.94
24	146.23	50.73	31.82	17.36	12.55	10.27
25	150.57	52.26	32.76	17.92	12.95	10.62
26	155.00	53.80	33.74	18.46	13.37	10.97
27	159.50	55.35	34.74	19.02	13.79	11.34
28	164.03	56.95	35.75	19.58	14.23	11.71
29	168.60	58.56	36.75	20.18	14.67	12.11
30	173.16	60.15	37.78	20.77	15.12	12.51
31	177.70	61.76	38.80	21.37	15.58	12.92
32	182.19	63.33	39.83	21.96	16.05	13.32
33	186.64	64.91	40.85	22.56	16.54	13.76
34	191.00	66.47	41.84	23.15	17.01	14.16
35	195.25	67.97	42.84	23.75	17.50	14.60
36	199.40	69.48	43.80	24.36	17.97	15.03
37	203.39	70.91	44.77	24.96	18.45	15.45
38	207.20	72.29	45.68	25.55	18.94	15.89
39	210.84	73.64	46.59	26.13	19.39	16.31

40	214.22	74.90	47.44	26.69	19.85	16.73
41	217.32	76.07	48.25	27.21	20.28	17.13
42	220.15	77.16	49.00	27.70	20.72	17.54
43	222.69	78.14	49.68	28.18	21.09	17.92
44	224.95	79.03	50.33	28.61	21.47	18.27
45	226.91	79.82	50.87	28.98	21.82	18.62
46	228.60	80.50	51.36	29.33	22.14	18.97
47	230.07	81.10	51.80	29.66	22.45	19.32
48	231.39	81.64	52.19	29.98	22.79	19.67
49	232.61	82.15	52.57	30.29	23.12	20.04
50	233.71	82.60	52.94	30.61	23.49	20.44
51	234.62	83.02	53.27	30.94	23.85	
52	235.53	83.44	53.64	31.31	24.26	
53	236.46	83.88	54.02	31.73	24.69	
54	237.34	84.33	54.43	32.17	25.17	
55	238.04	84.75	54.85	32.60	25.66	
56	238.35	85.07	55.20	33.04		
57	238.42	85.31	55.53	33.46		
58	238.18	85.47	55.81	33.92		
59	237.62	85.54	56.04	34.32		
60	236.62	85.45	56.19	34.67		
61	234.99	85.17	56.21			
62	233.01	84.75	56.16			
63	230.70	84.25	56.05			
64	228.13	83.65	55.90			
65	225.19	82.95	55.70			
66	221.74	82.04				
67	218.07	81.11				
68	214.20					
69	210.16					
70	205.87					

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	92.26	32.00	20.04	10.90	7.80	6.34
1	94.92	32.90	20.60	11.20	8.04	6.50
2	97.66	33.86	21.20	11.54	8.26	6.72
3	100.50	34.84	21.82	11.86	8.50	6.90
4	103.52	35.88	22.46	12.22	8.76	7.12
5	106.68	36.98	23.16	12.58	9.02	7.32
6	110.00	38.12	23.88	12.96	9.32	7.56
7	113.50	39.34	24.64	13.40	9.62	7.78
8	117.12	40.58	25.42	13.82	9.92	8.04
9	120.86	41.88	26.24	14.26	10.24	8.32
10	124.74	43.24	27.06	14.72	10.56	8.58
11	128.70	44.60	27.94	15.20	10.90	8.86
12	132.80	46.04	28.82	15.68	11.26	9.16
13	136.98	47.48	29.74	16.18	11.62	9.44
14	141.30	48.98	30.68	16.70	12.00	9.76
15	145.72	50.52	31.64	17.22	12.40	10.06
16	150.26	52.08	32.62	17.78	12.78	10.40
17	154.92	53.72	33.66	18.34	13.20	10.74
18	159.76	55.40	34.70	18.92	13.60	11.08
19	164.76	57.14	35.82	19.54	14.06	11.46
20	169.92	58.94	36.94	20.14	14.50	11.82
21	175.16	60.78	38.08	20.78	14.98	12.20
22	180.58	62.66	39.26	21.42	15.46	12.60
23	186.10	64.56	40.48	22.10	15.94	13.00
24	191.78	66.56	41.74	22.78	16.46	13.44
25	197.58	68.56	43.00	23.48	16.96	13.88
26	203.50	70.64	44.30	24.22	17.52	14.34
27	209.58	72.76	45.64	24.96	18.06	14.80
28	215.78	74.92	47.00	25.72	18.62	15.28
29	222.14	77.14	48.42	26.50	19.22	15.78
30	228.60	79.40	49.84	27.32	19.84	16.32
31	235.18	81.70	51.30	28.16	20.44	16.86
32	241.86	84.04	52.80	29.00	21.10	17.40
33	248.64	86.42	54.30	29.88	21.76	18.00
34	255.50	88.84	55.86	30.76	22.44	18.58
35	262.40	91.26	57.42	31.66	23.14	19.20
36	269.28	93.70	58.96	32.58	23.86	19.84
37	276.20	96.14	60.54	33.50	24.58	20.50
38	283.20	98.64	62.14	34.46	25.32	21.18
39	290.22	101.14	63.78	35.42	26.12	21.90

40	297.30	103.66	65.40	36.40	26.92	22.64
41	304.38	106.20	67.06	37.42	27.74	23.42
42	311.46	108.72	68.74	38.48	28.60	24.24
43	318.52	111.30	70.42	39.52	29.48	25.10
44	325.52	113.84	72.10	40.60	30.40	26.00
45	332.38	116.34	73.78	41.70	31.36	26.92
46	339.04	118.80	75.42	42.78	32.32	27.88
47	345.46	121.18	77.06	43.88	33.32	28.86
48	351.60	123.50	78.64	45.00	34.34	29.90
49	357.50	125.74	80.22	46.14	35.42	30.96
50	363.24	127.94	81.78	47.30	36.50	32.08
51	368.86	130.14	83.36	48.52	37.66	
52	374.30	132.30	84.96	49.78	38.88	
53	379.52	134.44	86.56	51.08	40.12	
54	384.34	136.48	88.12	52.38	41.38	
55	388.60	138.36	89.64	53.68	42.68	
56	392.04	140.00	91.02	54.92		
57	394.48	141.32	92.22	56.10		
58	395.88	142.32	93.18	57.14		
59	396.20	142.94	93.94	58.10		
60	395.56	143.22	94.50	58.94		
61	393.92	143.18	94.84			
62	391.50	142.84	95.02			
63	388.40	142.30	95.08			
64	384.76	141.52	95.04			
65	380.50	140.62	94.96			
66	375.62	139.60				
67	369.92	138.30				
68	363.34					
69	355.88					
70	347.78					

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	80.60	27.94	17.50	9.52	6.82	5.52
1	82.90	28.74	17.98	9.78	7.00	5.70
2	85.26	29.56	18.52	10.06	7.20	5.86
3	87.72	30.40	19.04	10.34	7.42	6.00
4	90.32	31.30	19.60	10.64	7.64	6.18
5	93.06	32.24	20.18	10.98	7.86	6.38
6	95.94	33.26	20.82	11.32	8.12	6.58
7	99.00	34.30	21.48	11.68	8.38	6.80
8	102.12	35.40	22.16	12.04	8.64	7.00
9	105.40	36.52	22.86	12.42	8.92	7.24
10	108.76	37.70	23.58	12.82	9.20	7.46
11	112.22	38.88	24.34	13.24	9.52	7.72
12	115.78	40.12	25.12	13.66	9.82	7.96
13	119.46	41.40	25.94	14.10	10.12	8.24
14	123.22	42.70	26.76	14.54	10.46	8.50
15	127.10	44.06	27.60	15.02	10.78	8.76
16	131.10	45.46	28.46	15.48	11.14	9.06
17	135.20	46.88	29.36	15.98	11.50	9.36
18	139.44	48.36	30.28	16.50	11.86	9.66
19	143.80	49.86	31.24	17.02	12.26	9.98
20	148.28	51.42	32.22	17.56	12.64	10.32
21	152.84	53.02	33.22	18.12	13.06	10.66
22	157.50	54.62	34.22	18.68	13.48	11.00
23	162.26	56.30	35.28	19.26	13.90	11.36
24	167.12	57.98	36.36	19.84	14.34	11.74
25	172.08	59.72	37.44	20.48	14.80	12.14
26	177.14	61.48	38.56	21.10	15.28	12.54
27	182.28	63.26	39.70	21.74	15.76	12.96
28	187.46	65.08	40.86	22.38	16.26	13.38
29	192.68	66.92	42.00	23.06	16.76	13.84
30	197.90	68.74	43.18	23.74	17.28	14.30
31	203.08	70.58	44.34	24.42	17.80	14.76
32	208.22	72.38	45.52	25.10	18.34	15.22
33	213.30	74.18	46.68	25.78	18.90	15.72
34	218.28	75.96	47.82	26.46	19.44	16.18
35	223.14	77.68	48.96	27.14	20.00	16.68
36	227.88	79.40	50.06	27.84	20.54	17.18
37	232.44	81.04	51.16	28.52	21.08	17.66
38	236.80	82.62	52.20	29.20	21.64	18.16
39	240.96	84.16	53.24	29.86	22.16	18.64

40	244.82	85.60	54.22	30.50	22.68	19.12
41	248.36	86.94	55.14	31.10	23.18	19.58
42	251.60	88.18	56.00	31.66	23.68	20.04
43	254.50	89.30	56.78	32.20	24.10	20.48
44	257.08	90.32	57.52	32.70	24.54	20.88
45	259.32	91.22	58.14	33.12	24.94	21.28
46	261.26	92.00	58.70	33.52	25.30	21.68
47	262.94	92.68	59.20	33.90	25.66	22.08
48	264.44	93.30	59.64	34.26	26.04	22.48
49	265.84	93.88	60.08	34.62	26.42	22.90
50	267.10	94.40	60.50	34.98	26.84	23.36
51	268.14	94.88	60.88	35.36	27.26	
52	269.18	95.36	61.30	35.78	27.72	
53	270.24	95.86	61.74	36.26	28.22	
54	271.24	96.38	62.20	36.76	28.76	
55	272.04	96.86	62.68	37.26	29.32	
56	272.40	97.22	63.08	37.76		
57	272.48	97.50	63.46	38.24		
58	272.20	97.68	63.78	38.76		
59	271.56	97.76	64.04	39.22		
60	270.42	97.66	64.22	39.62		
61	268.56	97.34	64.24			
62	266.30	96.86	64.18			
63	263.66	96.28	64.06			
64	260.72	95.60	63.88			
65	257.36	94.80	63.66			
66	253.42	93.76				
67	249.22	92.70				
68	244.80					
69	240.18					
70	235.28					

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	103.79	36.00	22.55	12.26	8.78	7.13
1	106.79	37.01	23.18	12.60	9.05	7.31
2	109.87	38.09	23.85	12.98	9.29	7.56
3	113.06	39.20	24.55	13.34	9.56	7.76
4	116.46	40.37	25.27	13.75	9.86	8.01
5	120.02	41.60	26.06	14.15	10.15	8.24
6	123.75	42.89	26.87	14.58	10.49	8.51
7	127.69	44.26	27.72	15.08	10.82	8.75
8	131.76	45.65	28.60	15.55	11.16	9.05
9	135.97	47.12	29.52	16.04	11.52	9.36
10	140.33	48.65	30.44	16.56	11.88	9.65
11	144.79	50.18	31.43	17.10	12.26	9.97
12	149.40	51.80	32.42	17.64	12.67	10.31
13	154.10	53.42	33.46	18.20	13.07	10.62
14	158.96	55.10	34.52	18.79	13.50	10.98
15	163.94	56.84	35.60	19.37	13.95	11.32
16	169.04	58.59	36.70	20.00	14.38	11.70
17	174.29	60.44	37.87	20.63	14.85	12.08
18	179.73	62.33	39.04	21.29	15.30	12.47
19	185.36	64.28	40.30	21.98	15.82	12.89
20	191.16	66.31	41.56	22.66	16.31	13.30
21	197.06	68.38	42.84	23.38	16.85	13.73
22	203.15	70.49	44.17	24.10	17.39	14.18
23	209.36	72.63	45.54	24.86	17.93	14.63
24	215.75	74.88	46.96	25.63	18.52	15.12
25	222.28	77.13	48.38	26.42	19.08	15.62
26	228.94	79.47	49.84	27.25	19.71	16.13
27	235.78	81.86	51.35	28.08	20.32	16.65
28	242.75	84.29	52.88	28.94	20.95	17.19
29	249.91	86.78	54.47	29.81	21.62	17.75
30	257.18	89.33	56.07	30.74	22.32	18.36
31	264.58	91.91	57.71	31.68	23.00	18.97
32	272.09	94.55	59.40	32.63	23.74	19.58
33	279.72	97.22	61.09	33.62	24.48	20.25
34	287.44	99.95	62.84	34.61	25.25	20.90
35	295.20	102.67	64.60	35.62	26.03	21.60
36	302.94	105.41	66.33	36.65	26.84	22.32
37	310.73	108.16	68.11	37.69	27.65	23.06
38	318.60	110.97	69.91	38.77	28.49	23.83
39	326.50	113.78	71.75	39.85	29.39	24.64

40	334.46	116.62	73.58	40.95	30.29	25.47
41	342.43	119.48	75.44	42.10	31.21	26.35
42	350.39	122.31	77.33	43.29	32.18	27.27
43	358.34	125.21	79.22	44.46	33.17	28.24
44	366.21	128.07	81.11	45.68	34.20	29.25
45	373.93	130.88	83.00	46.91	35.28	30.29
46	381.42	133.65	84.85	48.13	36.36	31.37
47	388.64	136.33	86.69	49.37	37.49	32.47
48	395.55	138.94	88.47	50.63	38.63	33.64
49	402.19	141.46	90.25	51.91	39.85	34.83
50	408.65	143.93	92.00	53.21	41.06	36.09
51	414.97	146.41	93.78	54.59	42.37	
52	421.09	148.84	95.58	56.00	43.74	
53	426.96	151.25	97.38	57.47	45.14	
54	432.38	153.54	99.14	58.93	46.55	
55	437.18	155.66	100.85	60.39	48.02	
56	441.05	157.50	102.40	61.79		
57	443.79	158.99	103.75	63.11		
58	445.37	160.11	104.83	64.28		
59	445.73	160.81	105.68	65.36		
60	445.01	161.12	106.31	66.31		
61	443.16	161.08	106.70			
62	440.44	160.70	106.90			
63	436.95	160.09	106.97			
64	432.86	159.21	106.92			
65	428.06	158.20	106.83			
66	422.57	157.05				
67	416.16	155.59				
68	408.76					
69	400.37					
70	391.25					

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	90.68	31.43	19.69	10.71	7.67	6.21
1	93.26	32.33	20.23	11.00	7.88	6.41
2	95.92	33.26	20.84	11.32	8.10	6.59
3	98.69	34.20	21.42	11.63	8.35	6.75
4	101.61	35.21	22.05	11.97	8.60	6.95
5	104.69	36.27	22.70	12.35	8.84	7.18
6	107.93	37.42	23.42	12.74	9.14	7.40
7	111.38	38.59	24.17	13.14	9.43	7.65
8	114.89	39.83	24.93	13.55	9.72	7.88
9	118.58	41.09	25.72	13.97	10.04	8.15
10	122.36	42.41	26.53	14.42	10.35	8.39
11	126.25	43.74	27.38	14.90	10.71	8.69
12	130.25	45.14	28.26	15.37	11.05	8.96
13	134.39	46.58	29.18	15.86	11.39	9.27
14	138.62	48.04	30.11	16.36	11.77	9.56
15	142.99	49.57	31.05	16.90	12.13	9.86
16	147.49	51.14	32.02	17.42	12.53	10.19
17	152.10	52.74	33.03	17.98	12.94	10.53
18	156.87	54.41	34.07	18.56	13.34	10.87
19	161.78	56.09	35.15	19.15	13.79	11.23
20	166.82	57.85	36.25	19.76	14.22	11.61
21	171.95	59.65	37.37	20.39	14.69	11.99
22	177.19	61.45	38.50	21.02	15.17	12.38
23	182.54	63.34	39.69	21.67	15.64	12.78
24	188.01	65.23	40.91	22.32	16.13	13.21
25	193.59	67.19	42.12	23.04	16.65	13.66
26	199.28	69.17	43.38	23.74	17.19	14.11
27	205.07	71.17	44.66	24.46	17.73	14.58
28	210.89	73.22	45.97	25.18	18.29	15.05
29	216.77	75.29	47.25	25.94	18.86	15.57
30	222.64	77.33	48.58	26.71	19.44	16.09
31	228.47	79.40	49.88	27.47	20.03	16.61
32	234.25	81.43	51.21	28.24	20.63	17.12
33	239.96	83.45	52.52	29.00	21.26	17.69
34	245.57	85.46	53.80	29.77	21.87	18.20
35	251.03	87.39	55.08	30.53	22.50	18.77
36	256.37	89.33	56.32	31.32	23.11	19.33
37	261.50	91.17	57.56	32.09	23.72	19.87
38	266.40	92.95	58.73	32.85	24.35	20.43
39	271.08	94.68	59.90	33.59	24.93	20.97

40	275.42	96.30	61.00	34.31	25.52	21.51
41	279.41	97.81	62.03	34.99	26.08	22.03
42	283.05	99.20	63.00	35.62	26.64	22.55
43	286.31	100.46	63.88	36.23	27.11	23.04
44	289.22	101.61	64.71	36.79	27.61	23.49
45	291.74	102.62	65.41	37.26	28.06	23.94
46	293.92	103.50	66.04	37.71	28.46	24.39
47	295.81	104.27	66.60	38.14	28.87	24.84
48	297.50	104.96	67.10	38.54	29.30	25.29
49	299.07	105.62	67.59	38.95	29.72	25.76
50	300.49	106.20	68.06	39.35	30.20	26.28
51	301.66	106.74	68.49	39.78	30.67	
52	302.83	107.28	68.96	40.25	31.19	
53	304.02	107.84	69.46	40.79	31.75	
54	305.15	108.43	69.98	41.36	32.36	
55	306.05	108.97	70.52	41.92	32.99	
56	306.45	109.37	70.97	42.48		
57	306.54	109.69	71.39	43.02		
58	306.23	109.89	71.75	43.61		
59	305.51	109.98	72.05	44.12		
60	304.22	109.87	72.25	44.57		
61	302.13	109.51	72.27			
62	299.59	108.97	72.20			
63	296.62	108.32	72.07			
64	293.31	107.55	71.87			
65	289.53	106.65	71.62			
66	285.10	105.48				
67	280.37	104.29				
68	275.40					
69	270.20					
70	264.69					

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	115.33	40.00	25.05	13.63	9.75	7.93
1	118.65	41.13	25.75	14.00	10.05	8.13
2	122.08	42.33	26.50	14.43	10.33	8.40
3	125.63	43.55	27.28	14.83	10.63	8.63
4	129.40	44.85	28.08	15.28	10.95	8.90
5	133.35	46.23	28.95	15.73	11.28	9.15
6	137.50	47.65	29.85	16.20	11.65	9.45
7	141.88	49.18	30.80	16.75	12.03	9.73
8	146.40	50.73	31.78	17.28	12.40	10.05
9	151.08	52.35	32.80	17.83	12.80	10.40
10	155.93	54.05	33.83	18.40	13.20	10.73
11	160.88	55.75	34.93	19.00	13.63	11.08
12	166.00	57.55	36.03	19.60	14.08	11.45
13	171.23	59.35	37.18	20.23	14.53	11.80
14	176.63	61.23	38.35	20.88	15.00	12.20
15	182.15	63.15	39.55	21.53	15.50	12.58
16	187.83	65.10	40.78	22.23	15.98	13.00
17	193.65	67.15	42.08	22.93	16.50	13.43
18	199.70	69.25	43.38	23.65	17.00	13.85
19	205.95	71.43	44.78	24.43	17.58	14.33
20	212.40	73.68	46.18	25.18	18.13	14.78
21	218.95	75.98	47.60	25.98	18.73	15.25
22	225.73	78.33	49.08	26.78	19.33	15.75
23	232.63	80.70	50.60	27.63	19.93	16.25
24	239.73	83.20	52.18	28.48	20.58	16.80
25	246.98	85.70	53.75	29.35	21.20	17.35
26	254.38	88.30	55.38	30.28	21.90	17.93
27	261.98	90.95	57.05	31.20	22.58	18.50
28	269.73	93.65	58.75	32.15	23.28	19.10
29	277.68	96.43	60.53	33.13	24.03	19.73
30	285.75	99.25	62.30	34.15	24.80	20.40
31	293.98	102.13	64.13	35.20	25.55	21.08
32	302.33	105.05	66.00	36.25	26.38	21.75
33	310.80	108.03	67.88	37.35	27.20	22.50
34	319.38	111.05	69.83	38.45	28.05	23.23
35	328.00	114.08	71.78	39.58	28.93	24.00
36	336.60	117.13	73.70	40.73	29.83	24.80
37	345.25	120.18	75.68	41.88	30.73	25.63
38	354.00	123.30	77.68	43.08	31.65	26.48
39	362.78	126.43	79.73	44.28	32.65	27.38

40	371.63	129.58	81.75	45.50	33.65	28.30
41	380.48	132.75	83.83	46.78	34.68	29.28
42	389.33	135.90	85.93	48.10	35.75	30.30
43	398.15	139.13	88.03	49.40	36.85	31.38
44	406.90	142.30	90.13	50.75	38.00	32.50
45	415.48	145.43	92.23	52.13	39.20	33.65
46	423.80	148.50	94.28	53.48	40.40	34.85
47	431.83	151.48	96.33	54.85	41.65	36.08
48	439.50	154.38	98.30	56.25	42.93	37.38
49	446.88	157.18	100.28	57.68	44.28	38.70
50	454.05	159.93	102.23	59.13	45.63	40.10
51	461.08	162.68	104.20	60.65	47.08	
52	467.88	165.38	106.20	62.23	48.60	
53	474.40	168.05	108.20	63.85	50.15	
54	480.43	170.60	110.15	65.48	51.73	
55	485.75	172.95	112.05	67.10	53.35	
56	490.05	175.00	113.78	68.65		
57	493.10	176.65	115.28	70.13		
58	494.85	177.90	116.48	71.43		
59	495.25	178.68	117.43	72.63		
60	494.45	179.03	118.13	73.68		
61	492.40	178.98	118.55			
62	489.38	178.55	118.78			
63	485.50	177.88	118.85			
64	480.95	176.90	118.80			
65	475.63	175.78	118.70			
66	469.53	174.50				
67	462.40	172.88				
68	454.18					
69	444.85					
70	434.73					

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	100.75	34.93	21.88	11.90	8.53	6.90
1	103.63	35.93	22.48	12.23	8.75	7.13
2	106.58	36.95	23.15	12.58	9.00	7.33
3	109.65	38.00	23.80	12.93	9.28	7.50
4	112.90	39.13	24.50	13.30	9.55	7.73
5	116.33	40.30	25.23	13.73	9.83	7.98
6	119.93	41.58	26.03	14.15	10.15	8.23
7	123.75	42.88	26.85	14.60	10.48	8.50
8	127.65	44.25	27.70	15.05	10.80	8.75
9	131.75	45.65	28.58	15.53	11.15	9.05
10	135.95	47.13	29.48	16.03	11.50	9.33
11	140.28	48.60	30.43	16.55	11.90	9.65
12	144.73	50.15	31.40	17.08	12.28	9.95
13	149.33	51.75	32.43	17.63	12.65	10.30
14	154.03	53.38	33.45	18.18	13.08	10.63
15	158.88	55.08	34.50	18.78	13.48	10.95
16	163.88	56.83	35.58	19.35	13.93	11.33
17	169.00	58.60	36.70	19.98	14.38	11.70
18	174.30	60.45	37.85	20.63	14.83	12.08
19	179.75	62.33	39.05	21.28	15.33	12.48
20	185.35	64.28	40.28	21.95	15.80	12.90
21	191.05	66.28	41.53	22.65	16.33	13.33
22	196.88	68.28	42.78	23.35	16.85	13.75
23	202.83	70.38	44.10	24.08	17.38	14.20
24	208.90	72.48	45.45	24.80	17.93	14.68
25	215.10	74.65	46.80	25.60	18.50	15.18
26	221.43	76.85	48.20	26.38	19.10	15.68
27	227.85	79.08	49.63	27.18	19.70	16.20
28	234.33	81.35	51.08	27.98	20.33	16.73
29	240.85	83.65	52.50	28.83	20.95	17.30
30	247.38	85.93	53.98	29.68	21.60	17.88
31	253.85	88.23	55.43	30.53	22.25	18.45
32	260.28	90.48	56.90	31.38	22.93	19.03
33	266.63	92.73	58.35	32.23	23.63	19.65
34	272.85	94.95	59.78	33.08	24.30	20.23
35	278.93	97.10	61.20	33.93	25.00	20.85
36	284.85	99.25	62.58	34.80	25.68	21.48
37	290.55	101.30	63.95	35.65	26.35	22.08
38	296.00	103.28	65.25	36.50	27.05	22.70
39	301.20	105.20	66.55	37.33	27.70	23.30

40	306.03	107.00	67.78	38.13	28.35	23.90
41	310.45	108.68	68.93	38.88	28.98	24.48
42	314.50	110.23	70.00	39.58	29.60	25.05
43	318.13	111.63	70.98	40.25	30.13	25.60
44	321.35	112.90	71.90	40.88	30.68	26.10
45	324.15	114.03	72.68	41.40	31.18	26.60
46	326.58	115.00	73.38	41.90	31.63	27.10
47	328.68	115.85	74.00	42.38	32.08	27.60
48	330.55	116.63	74.55	42.83	32.55	28.10
49	332.30	117.35	75.10	43.28	33.03	28.63
50	333.88	118.00	75.63	43.73	33.55	29.20
51	335.18	118.60	76.10	44.20	34.08	
52	336.48	119.20	76.63	44.73	34.65	
53	337.80	119.83	77.18	45.33	35.28	
54	339.05	120.48	77.75	45.95	35.95	
55	340.05	121.08	78.35	46.58	36.65	
56	340.50	121.53	78.85	47.20		
57	340.60	121.88	79.33	47.80		
58	340.25	122.10	79.73	48.45		
59	339.45	122.20	80.05	49.03		
60	338.03	122.08	80.28	49.53		
61	335.70	121.68	80.30			
62	332.88	121.08	80.23			
63	329.58	120.35	80.08			
64	325.90	119.50	79.85			
65	321.70	118.50	79.58			
66	316.78	117.20				
67	311.53	115.88				
68	306.00					
69	300.23					
70	294.10					

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	126.86	44.00	27.56	14.99	10.73	8.72
1	130.52	45.24	28.33	15.40	11.06	8.94
2	134.28	46.56	29.15	15.87	11.36	9.24
3	138.19	47.91	30.00	16.31	11.69	9.49
4	142.34	49.34	30.88	16.80	12.05	9.79
5	146.69	50.85	31.85	17.30	12.40	10.07
6	151.25	52.42	32.84	17.82	12.82	10.40
7	156.06	54.09	33.88	18.43	13.23	10.70
8	161.04	55.80	34.95	19.00	13.64	11.06
9	166.18	57.59	36.08	19.61	14.08	11.44
10	171.52	59.46	37.21	20.24	14.52	11.80
11	176.96	61.33	38.42	20.90	14.99	12.18
12	182.60	63.31	39.63	21.56	15.48	12.60
13	188.35	65.29	40.89	22.25	15.98	12.98
14	194.29	67.35	42.19	22.96	16.50	13.42
15	200.37	69.47	43.51	23.68	17.05	13.83
16	206.61	71.61	44.85	24.45	17.57	14.30
17	213.02	73.87	46.28	25.22	18.15	14.77
18	219.67	76.18	47.71	26.02	18.70	15.24
19	226.55	78.57	49.25	26.87	19.33	15.76
20	233.64	81.04	50.79	27.69	19.94	16.25
21	240.85	83.57	52.36	28.57	20.60	16.78
22	248.30	86.16	53.98	29.45	21.26	17.33
23	255.89	88.77	55.66	30.39	21.92	17.88
24	263.70	91.52	57.39	31.32	22.63	18.48
25	271.67	94.27	59.13	32.29	23.32	19.09
26	279.81	97.13	60.91	33.30	24.09	19.72
27	288.17	100.05	62.76	34.32	24.83	20.35
28	296.70	103.02	64.63	35.37	25.60	21.01
29	305.44	106.07	66.58	36.44	26.43	21.70
30	314.33	109.18	68.53	37.57	27.28	22.44
31	323.37	112.34	70.54	38.72	28.11	23.18
32	332.56	115.56	72.60	39.88	29.01	23.93
33	341.88	118.83	74.66	41.09	29.92	24.75
34	351.31	122.16	76.81	42.30	30.86	25.55
35	360.80	125.48	78.95	43.53	31.82	26.40
36	370.26	128.84	81.07	44.80	32.81	27.28
37	379.78	132.19	83.24	46.06	33.80	28.19
38	389.40	135.63	85.44	47.38	34.82	29.12

39	399.05	139.07	87.70	48.70	35.92	30.11
40	408.79	142.53	89.93	50.05	37.02	31.13
41	418.52	146.03	92.21	51.45	38.14	32.20
42	428.26	149.49	94.52	52.91	39.33	33.33
43	437.97	153.04	96.83	54.34	40.54	34.51
44	447.59	156.53	99.14	55.83	41.80	35.75
45	457.02	159.97	101.45	57.34	43.12	37.02
46	466.18	163.35	103.70	58.82	44.44	38.34
47	475.01	166.62	105.96	60.34	45.82	39.68
48	483.45	169.81	108.13	61.88	47.22	41.11
49	491.56	172.89	110.30	63.44	48.70	42.57
50	499.46	175.92	112.45	65.04	50.19	44.11
51	507.18	178.94	114.62	66.72	51.78	
52	514.66	181.91	116.82	68.45	53.46	
53	521.84	184.86	119.02	70.24	55.17	
54	528.47	187.66	121.17	72.02	56.90	
55	534.33	190.25	123.26	73.81	58.69	
56	539.06	192.50	125.15	75.52		
57	542.41	194.32	126.80	77.14		
58	544.34	195.69	128.12	78.57		
59	544.78	196.54	129.17	79.89		
60	543.90	196.93	129.94	81.04		
61	541.64	196.87	130.41			
62	538.31	196.41	130.65			
63	534.05	195.66	130.74			
64	529.05	194.59	130.68			
65	523.19	193.35	130.57			
66	516.48	191.95				
67	508.64	190.16				
68	499.59					
69	489.34					
70	478.20					

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	110.83	38.42	24.06	13.09	9.38	7.59
1	113.99	39.52	24.72	13.45	9.63	7.84
2	117.23	40.65	25.47	13.83	9.90	8.06
3	120.62	41.80	26.18	14.22	10.20	8.25
4	124.19	43.04	26.95	14.63	10.51	8.50
5	127.96	44.33	27.75	15.10	10.81	8.77
6	131.92	45.73	28.63	15.57	11.17	9.05
7	136.13	47.16	29.54	16.06	11.52	9.35
8	140.42	48.68	30.47	16.56	11.88	9.63
9	144.93	50.22	31.43	17.08	12.27	9.96
10	149.55	51.84	32.42	17.63	12.65	10.26
11	154.30	53.46	33.47	18.21	13.09	10.62
12	159.20	55.17	34.54	18.78	13.50	10.95
13	164.26	56.93	35.67	19.39	13.92	11.33
14	169.43	58.71	36.80	19.99	14.38	11.69
15	174.76	60.58	37.95	20.65	14.82	12.05
16	180.26	62.51	39.13	21.29	15.32	12.46
17	185.90	64.46	40.37	21.97	15.81	12.87
18	191.73	66.50	41.64	22.69	16.31	13.28
19	197.73	68.56	42.96	23.40	16.86	13.72
20	203.89	70.70	44.30	24.15	17.38	14.19
21	210.16	72.90	45.68	24.92	17.96	14.66
22	216.56	75.10	47.05	25.69	18.54	15.13
23	223.11	77.41	48.51	26.48	19.11	15.62
24	229.79	79.72	50.00	27.28	19.72	16.14
25	236.61	82.12	51.48	28.16	20.35	16.69
26	243.57	84.54	53.02	29.01	21.01	17.24
27	250.64	86.98	54.59	29.89	21.67	17.82
28	257.76	89.49	56.18	30.77	22.36	18.40
29	264.94	92.02	57.75	31.71	23.05	19.03
30	272.11	94.52	59.37	32.64	23.76	19.66
31	279.24	97.05	60.97	33.58	24.48	20.30
32	286.30	99.52	62.59	34.51	25.22	20.93
33	293.29	102.00	64.19	35.45	25.99	21.62
34	300.14	104.45	65.75	36.38	26.73	22.25
35	306.82	106.81	67.32	37.32	27.50	22.94
36	313.34	109.18	68.83	38.28	28.24	23.62
37	319.61	111.43	70.35	39.22	28.99	24.28
38	325.60	113.60	71.78	40.15	29.76	24.97
39	331.32	115.72	73.21	41.06	30.47	25.63

40	336.63	117.70	74.55	41.94	31.19	26.29
41	341.50	119.54	75.82	42.76	31.87	26.92
42	345.95	121.25	77.00	43.53	32.56	27.56
43	349.94	122.79	78.07	44.28	33.14	28.16
44	353.49	124.19	79.09	44.96	33.74	28.71
45	356.57	125.43	79.94	45.54	34.29	29.26
46	359.23	126.50	80.71	46.09	34.79	29.81
47	361.54	127.44	81.40	46.61	35.28	30.36
48	363.61	128.29	82.01	47.11	35.81	30.91
49	365.53	129.09	82.61	47.60	36.33	31.49
50	367.26	129.80	83.19	48.10	36.91	32.12
51	368.69	130.46	83.71	48.62	37.48	
52	370.12	131.12	84.29	49.20	38.12	
53	371.58	131.81	84.89	49.86	38.80	
54	372.96	132.52	85.53	50.55	39.55	
55	374.06	133.18	86.19	51.23	40.32	
56	374.55	133.68	86.74	51.92		
57	374.66	134.06	87.26	52.58		
58	374.28	134.31	87.70	53.30		
59	373.40	134.42	88.06	53.93		
60	371.83	134.28	88.30	54.48		
61	369.27	133.84	88.33			
62	366.16	133.18	88.25			
63	362.53	132.39	88.08			
64	358.49	131.45	87.84			
65	353.87	130.35	87.53			
66	348.45	128.92				
67	342.68	127.46				
68	336.60					
69	330.25					
70	323.51					

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	138.39	48.00	30.06	16.35	11.70	9.51
1	142.38	49.35	30.90	16.80	12.06	9.75
2	146.49	50.79	31.80	17.31	12.39	10.08
3	150.75	52.26	32.73	17.79	12.75	10.35
4	155.28	53.82	33.69	18.33	13.14	10.68
5	160.02	55.47	34.74	18.87	13.53	10.98
6	165.00	57.18	35.82	19.44	13.98	11.34
7	170.25	59.01	36.96	20.10	14.43	11.67
8	175.68	60.87	38.13	20.73	14.88	12.06
9	181.29	62.82	39.36	21.39	15.36	12.48
10	187.11	64.86	40.59	22.08	15.84	12.87
11	193.05	66.90	41.91	22.80	16.35	13.29
12	199.20	69.06	43.23	23.52	16.89	13.74
13	205.47	71.22	44.61	24.27	17.43	14.16
14	211.95	73.47	46.02	25.05	18.00	14.64
15	218.58	75.78	47.46	25.83	18.60	15.09
16	225.39	78.12	48.93	26.67	19.17	15.60
17	232.38	80.58	50.49	27.51	19.80	16.11
18	239.64	83.10	52.05	28.38	20.40	16.62
19	247.14	85.71	53.73	29.31	21.09	17.19
20	254.88	88.41	55.41	30.21	21.75	17.73
21	262.74	91.17	57.12	31.17	22.47	18.30
22	270.87	93.99	58.89	32.13	23.19	18.90
23	279.15	96.84	60.72	33.15	23.91	19.50
24	287.67	99.84	62.61	34.17	24.69	20.16
25	296.37	102.84	64.50	35.22	25.44	20.82
26	305.25	105.96	66.45	36.33	26.28	21.51
27	314.37	109.14	68.46	37.44	27.09	22.20
28	323.67	112.38	70.50	38.58	27.93	22.92
29	333.21	115.71	72.63	39.75	28.83	23.67
30	342.90	119.10	74.76	40.98	29.76	24.48
31	352.77	122.55	76.95	42.24	30.66	25.29
32	362.79	126.06	79.20	43.50	31.65	26.10
33	372.96	129.63	81.45	44.82	32.64	27.00
34	383.25	133.26	83.79	46.14	33.66	27.87
35	393.60	136.89	86.13	47.49	34.71	28.80
36	403.92	140.55	88.44	48.87	35.79	29.76
37	414.30	144.21	90.81	50.25	36.87	30.75
38	424.80	147.96	93.21	51.69	37.98	31.77
39	435.33	151.71	95.67	53.13	39.18	32.85

40	445.95	155.49	98.10	54.60	40.38	33.96
41	456.57	159.30	100.59	56.13	41.61	35.13
42	467.19	163.08	103.11	57.72	42.90	36.36
43	477.78	166.95	105.63	59.28	44.22	37.65
44	488.28	170.76	108.15	60.90	45.60	39.00
45	498.57	174.51	110.67	62.55	47.04	40.38
46	508.56	178.20	113.13	64.17	48.48	41.82
47	518.19	181.77	115.59	65.82	49.98	43.29
48	527.40	185.25	117.96	67.50	51.51	44.85
49	536.25	188.61	120.33	69.21	53.13	46.44
50	544.86	191.91	122.67	70.95	54.75	48.12
51	553.29	195.21	125.04	72.78	56.49	
52	561.45	198.45	127.44	74.67	58.32	
53	569.28	201.66	129.84	76.62	60.18	
54	576.51	204.72	132.18	78.57	62.07	
55	582.90	207.54	134.46	80.52	64.02	
56	588.06	210.00	136.53	82.38		
57	591.72	211.98	138.33	84.15		
58	593.82	213.48	139.77	85.71		
59	594.30	214.41	140.91	87.15		
60	593.34	214.83	141.75	88.41		
61	590.88	214.77	142.26			
62	587.25	214.26	142.53			
63	582.60	213.45	142.62			
64	577.14	212.28	142.56			
65	570.75	210.93	142.44			
66	563.43	209.40				
67	554.88	207.45				
68	545.01					
69	533.82					
70	521.67					

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	120.90	41.91	26.25	14.28	10.23	8.28
1	124.35	43.11	26.97	14.67	10.50	8.55
2	127.89	44.34	27.78	15.09	10.80	8.79
3	131.58	45.60	28.56	15.51	11.13	9.00
4	135.48	46.95	29.40	15.96	11.46	9.27
5	139.59	48.36	30.27	16.47	11.79	9.57
6	143.91	49.89	31.23	16.98	12.18	9.87
7	148.50	51.45	32.22	17.52	12.57	10.20
8	153.18	53.10	33.24	18.06	12.96	10.50
9	158.10	54.78	34.29	18.63	13.38	10.86
10	163.14	56.55	35.37	19.23	13.80	11.19
11	168.33	58.32	36.51	19.86	14.28	11.58
12	173.67	60.18	37.68	20.49	14.73	11.94
13	179.19	62.10	38.91	21.15	15.18	12.36
14	184.83	64.05	40.14	21.81	15.69	12.75
15	190.65	66.09	41.40	22.53	16.17	13.14
16	196.65	68.19	42.69	23.22	16.71	13.59
17	202.80	70.32	44.04	23.97	17.25	14.04
18	209.16	72.54	45.42	24.75	17.79	14.49
19	215.70	74.79	46.86	25.53	18.39	14.97
20	222.42	77.13	48.33	26.34	18.96	15.48
21	229.26	79.53	49.83	27.18	19.59	15.99
22	236.25	81.93	51.33	28.02	20.22	16.50
23	243.39	84.45	52.92	28.89	20.85	17.04
24	250.68	86.97	54.54	29.76	21.51	17.61
25	258.12	89.58	56.16	30.72	22.20	18.21
26	265.71	92.22	57.84	31.65	22.92	18.81
27	273.42	94.89	59.55	32.61	23.64	19.44
28	281.19	97.62	61.29	33.57	24.39	20.07
29	289.02	100.38	63.00	34.59	25.14	20.76
30	296.85	103.11	64.77	35.61	25.92	21.45
31	304.62	105.87	66.51	36.63	26.70	22.14
32	312.33	108.57	68.28	37.65	27.51	22.83
33	319.95	111.27	70.02	38.67	28.35	23.58
34	327.42	113.94	71.73	39.69	29.16	24.27
35	334.71	116.52	73.44	40.71	30.00	25.02
36	341.82	119.10	75.09	41.76	30.81	25.77
37	348.66	121.56	76.74	42.78	31.62	26.49
38	355.20	123.93	78.30	43.80	32.46	27.24
39	361.44	126.24	79.86	44.79	33.24	27.96

40	367.23	128.40	81.33	45.75	34.02	28.68
41	372.54	130.41	82.71	46.65	34.77	29.37
42	377.40	132.27	84.00	47.49	35.52	30.06
43	381.75	133.95	85.17	48.30	36.15	30.72
44	385.62	135.48	86.28	49.05	36.81	31.32
45	388.98	136.83	87.21	49.68	37.41	31.92
46	391.89	138.00	88.05	50.28	37.95	32.52
47	394.41	139.02	88.80	50.85	38.49	33.12
48	396.66	139.95	89.46	51.39	39.06	33.72
49	398.76	140.82	90.12	51.93	39.63	34.35
50	400.65	141.60	90.75	52.47	40.26	35.04
51	402.21	142.32	91.32	53.04	40.89	
52	403.77	143.04	91.95	53.67	41.58	
53	405.36	143.79	92.61	54.39	42.33	
54	406.86	144.57	93.30	55.14	43.14	
55	408.06	145.29	94.02	55.89	43.98	
56	408.60	145.83	94.62	56.64		
57	408.72	146.25	95.19	57.36		
58	408.30	146.52	95.67	58.14		
59	407.34	146.64	96.06	58.83		
60	405.63	146.49	96.33	59.43		
61	402.84	146.01	96.36			
62	399.45	145.29	96.27			
63	395.49	144.42	96.09			
64	391.08	143.40	95.82			
65	386.04	142.20	95.49			
66	380.13	140.64				
67	373.83	139.05				
68	367.20					
69	360.27					
70	352.92					

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	149.92	52.00	32.57	17.71	12.68	10.30
1	154.25	53.46	33.48	18.20	13.07	10.56
2	158.70	55.02	34.45	18.75	13.42	10.92
3	163.31	56.62	35.46	19.27	13.81	11.21
4	168.22	58.31	36.50	19.86	14.24	11.57
5	173.36	60.09	37.64	20.44	14.66	11.90
6	178.75	61.95	38.81	21.06	15.15	12.29
7	184.44	63.93	40.04	21.78	15.63	12.64
8	190.32	65.94	41.31	22.46	16.12	13.07
9	196.40	68.06	42.64	23.17	16.64	13.52
10	202.70	70.27	43.97	23.92	17.16	13.94
11	209.14	72.48	45.40	24.70	17.71	14.40
12	215.80	74.82	46.83	25.48	18.30	14.89
13	222.59	77.16	48.33	26.29	18.88	15.34
14	229.61	79.59	49.86	27.14	19.50	15.86
15	236.80	82.10	51.42	27.98	20.15	16.35
16	244.17	84.63	53.01	28.89	20.77	16.90
17	251.75	87.30	54.70	29.80	21.45	17.45
18	259.61	90.03	56.39	30.75	22.10	18.01
19	267.74	92.85	58.21	31.75	22.85	18.62
20	276.12	95.78	60.03	32.73	23.56	19.21
21	284.64	98.77	61.88	33.77	24.34	19.83
22	293.44	101.82	63.80	34.81	25.12	20.48
23	302.41	104.91	65.78	35.91	25.90	21.13
24	311.64	108.16	67.83	37.02	26.75	21.84
25	321.07	111.41	69.88	38.16	27.56	22.56
26	330.69	114.79	71.99	39.36	28.47	23.30
27	340.57	118.24	74.17	40.56	29.35	24.05
28	350.64	121.75	76.38	41.80	30.26	24.83
29	360.98	125.35	78.68	43.06	31.23	25.64
30	371.48	129.03	80.99	44.40	32.24	26.52
31	382.17	132.76	83.36	45.76	33.22	27.40
32	393.02	136.57	85.80	47.13	34.29	28.28
33	404.04	140.43	88.24	48.56	35.36	29.25
34	415.19	144.37	90.77	49.99	36.47	30.19
35	426.40	148.30	93.31	51.45	37.60	31.20
36	437.58	152.26	95.81	52.94	38.77	32.24
37	448.83	156.23	98.38	54.44	39.94	33.31
38	460.20	160.29	100.98	56.00	41.15	34.42
39	471.61	164.35	103.64	57.56	42.45	35.59

40	483.11	168.45	106.28	59.15	43.75	36.79
41	494.62	172.58	108.97	60.81	45.08	38.06
42	506.12	176.67	111.70	62.53	46.48	39.39
43	517.60	180.86	114.43	64.22	47.91	40.79
44	528.97	184.99	117.16	65.98	49.40	42.25
45	540.12	189.05	119.89	67.76	50.96	43.75
46	550.94	193.05	122.56	69.52	52.52	45.31
47	561.37	196.92	125.22	71.31	54.15	46.90
48	571.35	200.69	127.79	73.13	55.80	48.59
49	580.94	204.33	130.36	74.98	57.56	50.31
50	590.27	207.90	132.89	76.86	59.31	52.13
51	599.40	211.48	135.46	78.85	61.20	
52	608.24	214.99	138.06	80.89	63.18	
53	616.72	218.47	140.66	83.01	65.20	
54	624.55	221.78	143.20	85.12	67.24	
55	631.48	224.84	145.67	87.23	69.36	
56	637.07	227.50	147.91	89.25		
57	641.03	229.65	149.86	91.16		
58	643.31	231.27	151.42	92.85		
59	643.83	232.28	152.65	94.41		
60	642.79	232.73	153.56	95.78		
61	640.12	232.67	154.12			
62	636.19	232.12	154.41			
63	631.15	231.24	154.51			
64	625.24	229.97	154.44			
65	618.31	228.51	154.31			
66	610.38	226.85				
67	601.12	224.74				
68	590.43					
69	578.31					
70	565.14					

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	130.98	45.40	28.44	15.47	11.08	8.97
1	134.71	46.70	29.22	15.89	11.38	9.26
2	138.55	48.04	30.10	16.35	11.70	9.52
3	142.55	49.40	30.94	16.80	12.06	9.75
4	146.77	50.86	31.85	17.29	12.42	10.04
5	151.22	52.39	32.79	17.84	12.77	10.37
6	155.90	54.05	33.83	18.40	13.20	10.69
7	160.88	55.74	34.91	18.98	13.62	11.05
8	165.95	57.53	36.01	19.57	14.04	11.38
9	171.28	59.35	37.15	20.18	14.50	11.77
10	176.74	61.26	38.32	20.83	14.95	12.12
11	182.36	63.18	39.55	21.52	15.47	12.55
12	188.14	65.20	40.82	22.20	15.96	12.94
13	194.12	67.28	42.15	22.91	16.45	13.39
14	200.23	69.39	43.49	23.63	17.00	13.81
15	206.54	71.60	44.85	24.41	17.52	14.24
16	213.04	73.87	46.25	25.16	18.10	14.72
17	219.70	76.18	47.71	25.97	18.69	15.21
18	226.59	78.59	49.21	26.81	19.27	15.70
19	233.68	81.02	50.77	27.66	19.92	16.22
20	240.96	83.56	52.36	28.54	20.54	16.77
21	248.37	86.16	53.98	29.45	21.22	17.32
22	255.94	88.76	55.61	30.36	21.91	17.88
23	263.67	91.49	57.33	31.30	22.59	18.46
24	271.57	94.22	59.09	32.24	23.30	19.08
25	279.63	97.05	60.84	33.28	24.05	19.73
26	287.85	99.91	62.66	34.29	24.83	20.38
27	296.21	102.80	64.51	35.33	25.61	21.06
28	304.62	105.76	66.40	36.37	26.42	21.74
29	313.11	108.75	68.25	37.47	27.24	22.49
30	321.59	111.70	70.17	38.58	28.08	23.24
31	330.01	114.69	72.05	39.68	28.93	23.99
32	338.36	117.62	73.97	40.79	29.80	24.73
33	346.61	120.54	75.86	41.89	30.71	25.55
34	354.71	123.44	77.71	43.00	31.59	26.29
35	362.60	126.23	79.56	44.10	32.50	27.11
36	370.31	129.03	81.35	45.24	33.38	27.92
37	377.72	131.69	83.14	46.35	34.26	28.70
38	384.80	134.26	84.83	47.45	35.17	29.51
39	391.56	136.76	86.52	48.52	36.01	30.29

40	397.83	139.10	88.11	49.56	36.86	31.07
41	403.59	141.28	89.60	50.54	37.67	31.82
42	408.85	143.29	91.00	51.45	38.48	32.57
43	413.56	145.11	92.27	52.33	39.16	33.28
44	417.76	146.77	93.47	53.14	39.88	33.93
45	421.40	148.23	94.48	53.82	40.53	34.58
46	424.55	149.50	95.39	54.47	41.11	35.23
47	427.28	150.61	96.20	55.09	41.70	35.88
48	429.72	151.61	96.92	55.67	42.32	36.53
49	431.99	152.56	97.63	56.26	42.93	37.21
50	434.04	153.40	98.31	56.84	43.62	37.96
51	435.73	154.18	98.93	57.46	44.30	
52	437.42	154.96	99.61	58.14	45.05	
53	439.14	155.77	100.33	58.92	45.86	
54	440.77	156.62	101.08	59.74	46.74	
55	442.07	157.40	101.86	60.55	47.65	
56	442.65	157.98	102.51	61.36		
57	442.78	158.44	103.12	62.14		
58	442.33	158.73	103.64	62.99		
59	441.29	158.86	104.07	63.73		
60	439.43	158.70	104.36	64.38		
61	436.41	158.18	104.39			
62	432.74	157.40	104.29			
63	428.45	156.46	104.10			
64	423.67	155.35	103.81			
65	418.21	154.05	103.45			
66	411.81	152.36				
67	404.98	150.64				
68	397.80					
69	390.29					
70	382.33					

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	161.46	56.00	35.07	19.08	13.65	11.10
1	166.11	57.58	36.05	19.60	14.07	11.38
2	170.91	59.26	37.10	20.20	14.46	11.76
3	175.88	60.97	38.19	20.76	14.88	12.08
4	181.16	62.79	39.31	21.39	15.33	12.46
5	186.69	64.72	40.53	22.02	15.79	12.81
6	192.50	66.71	41.79	22.68	16.31	13.23
7	198.63	68.85	43.12	23.45	16.84	13.62
8	204.96	71.02	44.49	24.19	17.36	14.07
9	211.51	73.29	45.92	24.96	17.92	14.56
10	218.30	75.67	47.36	25.76	18.48	15.02
11	225.23	78.05	48.90	26.60	19.08	15.51
12	232.40	80.57	50.44	27.44	19.71	16.03
13	239.72	83.09	52.05	28.32	20.34	16.52
14	247.28	85.72	53.69	29.23	21.00	17.08
15	255.01	88.41	55.37	30.14	21.70	17.61
16	262.96	91.14	57.09	31.12	22.37	18.20
17	271.11	94.01	58.91	32.10	23.10	18.80
18	279.58	96.95	60.73	33.11	23.80	19.39
19	288.33	100.00	62.69	34.20	24.61	20.06
20	297.36	103.15	64.65	35.25	25.38	20.69
21	306.53	106.37	66.64	36.37	26.22	21.35
22	316.02	109.66	68.71	37.49	27.06	22.05
23	325.68	112.98	70.84	38.68	27.90	22.75
24	335.62	116.48	73.05	39.87	28.81	23.52
25	345.77	119.98	75.25	41.09	29.68	24.29
26	356.13	123.62	77.53	42.39	30.66	25.10
27	366.77	127.33	79.87	43.68	31.61	25.90
28	377.62	131.11	82.25	45.01	32.59	26.74
29	388.75	135.00	84.74	46.38	33.64	27.62
30	400.05	138.95	87.22	47.81	34.72	28.56
31	411.57	142.98	89.78	49.28	35.77	29.51
32	423.26	147.07	92.40	50.75	36.93	30.45
33	435.12	151.24	95.03	52.29	38.08	31.50
34	447.13	155.47	97.76	53.83	39.27	32.52
35	459.20	159.71	100.49	55.41	40.50	33.60
36	471.24	163.98	103.18	57.02	41.76	34.72
37	483.35	168.25	105.95	58.63	43.02	35.88
38	495.60	172.62	108.75	60.31	44.31	37.07
39	507.89	177.00	111.62	61.99	45.71	38.33

40	520.28	181.41	114.45	63.70	47.11	39.62
41	532.67	185.85	117.36	65.49	48.55	40.99
42	545.06	190.26	120.30	67.34	50.05	42.42
43	557.41	194.78	123.24	69.16	51.59	43.93
44	569.66	199.22	126.18	71.05	53.20	45.50
45	581.67	203.60	129.12	72.98	54.88	47.11
46	593.32	207.90	131.99	74.87	56.56	48.79
47	604.56	212.07	134.86	76.79	58.31	50.51
48	615.30	216.13	137.62	78.75	60.10	52.33
49	625.63	220.05	140.39	80.75	61.99	54.18
50	635.67	223.90	143.12	82.78	63.88	56.14
51	645.51	227.75	145.88	84.91	65.91	
52	655.03	231.53	148.68	87.12	68.04	
53	664.16	235.27	151.48	89.39	70.21	
54	672.60	238.84	154.21	91.67	72.42	
55	680.05	242.13	156.87	93.94	74.69	
56	686.07	245.00	159.29	96.11		
57	690.34	247.31	161.39	98.18		
58	692.79	249.06	163.07	100.00		
59	693.35	250.15	164.40	101.68		
60	692.23	250.64	165.38	103.15		
61	689.36	250.57	165.97			
62	685.13	249.97	166.29			
63	679.70	249.03	166.39			
64	673.33	247.66	166.32			
65	665.88	246.09	166.18			
66	657.34	244.30				
67	647.36	242.03				
68	635.85					
69	622.79					
70	608.62					

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	141.05	48.90	30.63	16.66	11.94	9.66
1	145.08	50.30	31.47	17.12	12.25	9.98
2	149.21	51.73	32.41	17.61	12.60	10.26
3	153.51	53.20	33.32	18.10	12.99	10.50
4	158.06	54.78	34.30	18.62	13.37	10.82
5	162.86	56.42	35.32	19.22	13.76	11.17
6	167.90	58.21	36.44	19.81	14.21	11.52
7	173.25	60.03	37.59	20.44	14.67	11.90
8	178.71	61.95	38.78	21.07	15.12	12.25
9	184.45	63.91	40.01	21.74	15.61	12.67
10	190.33	65.98	41.27	22.44	16.10	13.06
11	196.39	68.04	42.60	23.17	16.66	13.51
12	202.62	70.21	43.96	23.91	17.19	13.93
13	209.06	72.45	45.40	24.68	17.71	14.42
14	215.64	74.73	46.83	25.45	18.31	14.88
15	222.43	77.11	48.30	26.29	18.87	15.33
16	229.43	79.56	49.81	27.09	19.50	15.86
17	236.60	82.04	51.38	27.97	20.13	16.38
18	244.02	84.63	52.99	28.88	20.76	16.91
19	251.65	87.26	54.67	29.79	21.46	17.47
20	259.49	89.99	56.39	30.73	22.12	18.06
21	267.47	92.79	58.14	31.71	22.86	18.66
22	275.63	95.59	59.89	32.69	23.59	19.25
23	283.96	98.53	61.74	33.71	24.33	19.88
24	292.46	101.47	63.63	34.72	25.10	20.55
25	301.14	104.51	65.52	35.84	25.90	21.25
26	310.00	107.59	67.48	36.93	26.74	21.95
27	318.99	110.71	69.48	38.05	27.58	22.68
28	328.06	113.89	71.51	39.17	28.46	23.42
29	337.19	117.11	73.50	40.36	29.33	24.22
30	346.33	120.30	75.57	41.55	30.24	25.03
31	355.39	123.52	77.60	42.74	31.15	25.83
32	364.39	126.67	79.66	43.93	32.10	26.64
33	373.28	129.82	81.69	45.12	33.08	27.51
34	381.99	132.93	83.69	46.31	34.02	28.32
35	390.50	135.94	85.68	47.50	35.00	29.19
36	398.79	138.95	87.61	48.72	35.95	30.07
37	406.77	141.82	89.53	49.91	36.89	30.91
38	414.40	144.59	91.35	51.10	37.87	31.78
39	421.68	147.28	93.17	52.26	38.78	32.62

40	428.44	149.80	94.89	53.38	39.69	33.46
41	434.63	152.15	96.50	54.43	40.57	34.27
42	440.30	154.32	98.00	55.41	41.44	35.07
43	445.38	156.28	99.37	56.35	42.18	35.84
44	449.89	158.06	100.66	57.23	42.95	36.54
45	453.81	159.64	101.75	57.96	43.65	37.24
46	457.21	161.00	102.73	58.66	44.28	37.94
47	460.15	162.19	103.60	59.33	44.91	38.64
48	462.77	163.28	104.37	59.96	45.57	39.34
49	465.22	164.29	105.14	60.59	46.24	40.08
50	467.43	165.20	105.88	61.22	46.97	40.88
51	469.25	166.04	106.54	61.88	47.71	
52	471.07	166.88	107.28	62.62	48.51	
53	472.92	167.76	108.05	63.46	49.39	
54	474.67	168.67	108.85	64.33	50.33	
55	476.07	169.51	109.69	65.21	51.31	
56	476.70	170.14	110.39	66.08		
57	476.84	170.63	111.06	66.92		
58	476.35	170.94	111.62	67.83		
59	475.23	171.08	112.07	68.64		
60	473.24	170.91	112.39	69.34		
61	469.98	170.35	112.42			
62	466.03	169.51	112.32			
63	461.41	168.49	112.11			
64	456.26	167.30	111.79			
65	450.38	165.90	111.41			
66	443.49	164.08				
67	436.14	162.23				
68	428.40					
69	420.32					
70	411.74					

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	172.99	60.00	37.58	20.44	14.63	11.89
1	177.98	61.69	38.63	21.00	15.08	12.19
2	183.11	63.49	39.75	21.64	15.49	12.60
3	188.44	65.33	40.91	22.24	15.94	12.94
4	194.10	67.28	42.11	22.91	16.43	13.35
5	200.03	69.34	43.43	23.59	16.91	13.73
6	206.25	71.48	44.78	24.30	17.48	14.18
7	212.81	73.76	46.20	25.13	18.04	14.59
8	219.60	76.09	47.66	25.91	18.60	15.08
9	226.61	78.53	49.20	26.74	19.20	15.60
10	233.89	81.08	50.74	27.60	19.80	16.09
11	241.31	83.63	52.39	28.50	20.44	16.61
12	249.00	86.33	54.04	29.40	21.11	17.18
13	256.84	89.03	55.76	30.34	21.79	17.70
14	264.94	91.84	57.53	31.31	22.50	18.30
15	273.23	94.73	59.33	32.29	23.25	18.86
16	281.74	97.65	61.16	33.34	23.96	19.50
17	290.48	100.73	63.11	34.39	24.75	20.14
18	299.55	103.88	65.06	35.48	25.50	20.78
19	308.93	107.14	67.16	36.64	26.36	21.49
20	318.60	110.51	69.26	37.76	27.19	22.16
21	328.43	113.96	71.40	38.96	28.09	22.88
22	338.59	117.49	73.61	40.16	28.99	23.63
23	348.94	121.05	75.90	41.44	29.89	24.38
24	359.59	124.80	78.26	42.71	30.86	25.20
25	370.46	128.55	80.63	44.03	31.80	26.03
26	381.56	132.45	83.06	45.41	32.85	26.89
27	392.96	136.43	85.58	46.80	33.86	27.75
28	404.59	140.48	88.13	48.23	34.91	28.65
29	416.51	144.64	90.79	49.69	36.04	29.59
30	428.63	148.88	93.45	51.23	37.20	30.60
31	440.96	153.19	96.19	52.80	38.33	31.61
32	453.49	157.58	99.00	54.38	39.56	32.63
33	466.20	162.04	101.81	56.03	40.80	33.75
34	479.06	166.58	104.74	57.68	42.08	34.84
35	492.00	171.11	107.66	59.36	43.39	36.00
36	504.90	175.69	110.55	61.09	44.74	37.20
37	517.88	180.26	113.51	62.81	46.09	38.44
38	531.00	184.95	116.51	64.61	47.48	39.71
39	544.16	189.64	119.59	66.41	48.98	41.06

40	557.44	194.36	122.63	68.25	50.48	42.45
41	570.71	199.13	125.74	70.16	52.01	43.91
42	583.99	203.85	128.89	72.15	53.63	45.45
43	597.23	208.69	132.04	74.10	55.28	47.06
44	610.35	213.45	135.19	76.13	57.00	48.75
45	623.21	218.14	138.34	78.19	58.80	50.48
46	635.70	222.75	141.41	80.21	60.60	52.28
47	647.74	227.21	144.49	82.28	62.48	54.11
48	659.25	231.56	147.45	84.38	64.39	56.06
49	670.31	235.76	150.41	86.51	66.41	58.05
50	681.08	239.89	153.34	88.69	68.44	60.15
51	691.61	244.01	156.30	90.98	70.61	
52	701.81	248.06	159.30	93.34	72.90	
53	711.60	252.08	162.30	95.78	75.23	
54	720.64	255.90	165.23	98.21	77.59	
55	728.63	259.43	168.08	100.65	80.03	
56	735.08	262.50	170.66	102.98		
57	739.65	264.98	172.91	105.19		
58	742.28	266.85	174.71	107.14		
59	742.88	268.01	176.14	108.94		
60	741.68	268.54	177.19	110.51		
61	738.60	268.46	177.83			
62	734.06	267.83	178.16			
63	728.25	266.81	178.28			
64	721.43	265.35	178.20			
65	713.44	263.66	178.05			
66	704.29	261.75				
67	693.60	259.31				
68	681.26					
69	667.28					
70	652.09					

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	151.13	52.39	32.81	17.85	12.79	10.35
1	155.44	53.89	33.71	18.34	13.13	10.69
2	159.86	55.43	34.73	18.86	13.50	10.99
3	164.48	57.00	35.70	19.39	13.91	11.25
4	169.35	58.69	36.75	19.95	14.33	11.59
5	174.49	60.45	37.84	20.59	14.74	11.96
6	179.89	62.36	39.04	21.23	15.23	12.34
7	185.63	64.31	40.28	21.90	15.71	12.75
8	191.48	66.38	41.55	22.58	16.20	13.13
9	197.63	68.48	42.86	23.29	16.73	13.58
10	203.93	70.69	44.21	24.04	17.25	13.99
11	210.41	72.90	45.64	24.83	17.85	14.48
12	217.09	75.23	47.10	25.61	18.41	14.93
13	223.99	77.63	48.64	26.44	18.98	15.45
14	231.04	80.06	50.18	27.26	19.61	15.94
15	238.31	82.61	51.75	28.16	20.21	16.43
16	245.81	85.24	53.36	29.03	20.89	16.99
17	253.50	87.90	55.05	29.96	21.56	17.55
18	261.45	90.68	56.78	30.94	22.24	18.11
19	269.63	93.49	58.58	31.91	22.99	18.71
20	278.03	96.41	60.41	32.93	23.70	19.35
21	286.58	99.41	62.29	33.98	24.49	19.99
22	295.31	102.41	64.16	35.03	25.28	20.63
23	304.24	105.56	66.15	36.11	26.06	21.30
24	313.35	108.71	68.18	37.20	26.89	22.01
25	322.65	111.98	70.20	38.40	27.75	22.76
26	332.14	115.28	72.30	39.56	28.65	23.51
27	341.78	118.61	74.44	40.76	29.55	24.30
28	351.49	122.03	76.61	41.96	30.49	25.09
29	361.28	125.48	78.75	43.24	31.43	25.95
30	371.06	128.89	80.96	44.51	32.40	26.81
31	380.78	132.34	83.14	45.79	33.38	27.68
32	390.41	135.71	85.35	47.06	34.39	28.54
33	399.94	139.09	87.53	48.34	35.44	29.48
34	409.28	142.43	89.66	49.61	36.45	30.34
35	418.39	145.65	91.80	50.89	37.50	31.28
36	427.28	148.88	93.86	52.20	38.51	32.21
37	435.83	151.95	95.93	53.48	39.53	33.11
38	444.00	154.91	97.88	54.75	40.58	34.05
39	451.80	157.80	99.83	55.99	41.55	34.95

40	459.04	160.50	101.66	57.19	42.53	35.85
41	465.68	163.01	103.39	58.31	43.46	36.71
42	471.75	165.34	105.00	59.36	44.40	37.58
43	477.19	167.44	106.46	60.38	45.19	38.40
44	482.03	169.35	107.85	61.31	46.01	39.15
45	486.23	171.04	109.01	62.10	46.76	39.90
46	489.86	172.50	110.06	62.85	47.44	40.65
47	493.01	173.78	111.00	63.56	48.11	41.40
48	495.83	174.94	111.83	64.24	48.83	42.15
49	498.45	176.03	112.65	64.91	49.54	42.94
50	500.81	177.00	113.44	65.59	50.33	43.80
51	502.76	177.90	114.15	66.30	51.11	
52	504.71	178.80	114.94	67.09	51.98	
53	506.70	179.74	115.76	67.99	52.91	
54	508.58	180.71	116.63	68.93	53.93	
55	510.08	181.61	117.53	69.86	54.98	
56	510.75	182.29	118.28	70.80		
57	510.90	182.81	118.99	71.70		
58	510.38	183.15	119.59	72.68		
59	509.18	183.30	120.08	73.54		
60	507.04	183.11	120.41	74.29		
61	503.55	182.51	120.45			
62	499.31	181.61	120.34			
63	494.36	180.53	120.11			
64	488.85	179.25	119.78			
65	482.55	177.75	119.36			
66	475.16	175.80				
67	467.29	173.81				
68	459.00					
69	450.34					
70	441.15					

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	184.52	64.00	40.08	21.80	15.60	12.68
1	189.84	65.80	41.20	22.40	16.08	13.00
2	195.32	67.72	42.40	23.08	16.52	13.44
3	201.00	69.68	43.64	23.72	17.00	13.80
4	207.04	71.76	44.92	24.44	17.52	14.24
5	213.36	73.96	46.32	25.16	18.04	14.64
6	220.00	76.24	47.76	25.92	18.64	15.12
7	227.00	78.68	49.28	26.80	19.24	15.56
8	234.24	81.16	50.84	27.64	19.84	16.08
9	241.72	83.76	52.48	28.52	20.48	16.64
10	249.48	86.48	54.12	29.44	21.12	17.16
11	257.40	89.20	55.88	30.40	21.80	17.72
12	265.60	92.08	57.64	31.36	22.52	18.32
13	273.96	94.96	59.48	32.36	23.24	18.88
14	282.60	97.96	61.36	33.40	24.00	19.52
15	291.44	101.04	63.28	34.44	24.80	20.12
16	300.52	104.16	65.24	35.56	25.56	20.80
17	309.84	107.44	67.32	36.68	26.40	21.48
18	319.52	110.80	69.40	37.84	27.20	22.16
19	329.52	114.28	71.64	39.08	28.12	22.92
20	339.84	117.88	73.88	40.28	29.00	23.64
21	350.32	121.56	76.16	41.56	29.96	24.40
22	361.16	125.32	78.52	42.84	30.92	25.20
23	372.20	129.12	80.96	44.20	31.88	26.00
24	383.56	133.12	83.48	45.56	32.92	26.88
25	395.16	137.12	86.00	46.96	33.92	27.76
26	407.00	141.28	88.60	48.44	35.04	28.68
27	419.16	145.52	91.28	49.92	36.12	29.60
28	431.56	149.84	94.00	51.44	37.24	30.56
29	444.28	154.28	96.84	53.00	38.44	31.56
30	457.20	158.80	99.68	54.64	39.68	32.64
31	470.36	163.40	102.60	56.32	40.88	33.72
32	483.72	168.08	105.60	58.00	42.20	34.80
33	497.28	172.84	108.60	59.76	43.52	36.00
34	511.00	177.68	111.72	61.52	44.88	37.16
35	524.80	182.52	114.84	63.32	46.28	38.40
36	538.56	187.40	117.92	65.16	47.72	39.68
37	552.40	192.28	121.08	67.00	49.16	41.00
38	566.40	197.28	124.28	68.92	50.64	42.36
39	580.44	202.28	127.56	70.84	52.24	43.80

40	594.60	207.32	130.80	72.80	53.84	45.28
41	608.76	212.40	134.12	74.84	55.48	46.84
42	622.92	217.44	137.48	76.96	57.20	48.48
43	637.04	222.60	140.84	79.04	58.96	50.20
44	651.04	227.68	144.20	81.20	60.80	52.00
45	664.76	232.68	147.56	83.40	62.72	53.84
46	678.08	237.60	150.84	85.56	64.64	55.76
47	690.92	242.36	154.12	87.76	66.64	57.72
48	703.20	247.00	157.28	90.00	68.68	59.80
49	715.00	251.48	160.44	92.28	70.84	61.92
50	726.48	255.88	163.56	94.60	73.00	64.16
51	737.72	260.28	166.72	97.04	75.32	
52	748.60	264.60	169.92	99.56	77.76	
53	759.04	268.88	173.12	102.16	80.24	
54	768.68	272.96	176.24	104.76	82.76	
55	777.20	276.72	179.28	107.36	85.36	
56	784.08	280.00	182.04	109.84		
57	788.96	282.64	184.44	112.20		
58	791.76	284.64	186.36	114.28		
59	792.40	285.88	187.88	116.20		
60	791.12	286.44	189.00	117.88		
61	787.84	286.36	189.68			
62	783.00	285.68	190.04			
63	776.80	284.60	190.16			
64	769.52	283.04	190.08			
65	761.00	281.24	189.92			
66	751.24	279.20				
67	739.84	276.60				
68	726.68					
69	711.76					
70	695.56					

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	161.20	55.88	35.00	19.04	13.64	11.04
1	165.80	57.48	35.96	19.56	14.00	11.40
2	170.52	59.12	37.04	20.12	14.40	11.72
3	175.44	60.80	38.08	20.68	14.84	12.00
4	180.64	62.60	39.20	21.28	15.28	12.36
5	186.12	64.48	40.36	21.96	15.72	12.76
6	191.88	66.52	41.64	22.64	16.24	13.16
7	198.00	68.60	42.96	23.36	16.76	13.60
8	204.24	70.80	44.32	24.08	17.28	14.00
9	210.80	73.04	45.72	24.84	17.84	14.48
10	217.52	75.40	47.16	25.64	18.40	14.92
11	224.44	77.76	48.68	26.48	19.04	15.44
12	231.56	80.24	50.24	27.32	19.64	15.92
13	238.92	82.80	51.88	28.20	20.24	16.48
14	246.44	85.40	53.52	29.08	20.92	17.00
15	254.20	88.12	55.20	30.04	21.56	17.52
16	262.20	90.92	56.92	30.96	22.28	18.12
17	270.40	93.76	58.72	31.96	23.00	18.72
18	278.88	96.72	60.56	33.00	23.72	19.32
19	287.60	99.72	62.48	34.04	24.52	19.96
20	296.56	102.84	64.44	35.12	25.28	20.64
21	305.68	106.04	66.44	36.24	26.12	21.32
22	315.00	109.24	68.44	37.36	26.96	22.00
23	324.52	112.60	70.56	38.52	27.80	22.72
24	334.24	115.96	72.72	39.68	28.68	23.48
25	344.16	119.44	74.88	40.96	29.60	24.28
26	354.28	122.96	77.12	42.20	30.56	25.08
27	364.56	126.52	79.40	43.48	31.52	25.92
28	374.92	130.16	81.72	44.76	32.52	26.76
29	385.36	133.84	84.00	46.12	33.52	27.68
30	395.80	137.48	86.36	47.48	34.56	28.60
31	406.16	141.16	88.68	48.84	35.60	29.52
32	416.44	144.76	91.04	50.20	36.68	30.44
33	426.60	148.36	93.36	51.56	37.80	31.44
34	436.56	151.92	95.64	52.92	38.88	32.36
35	446.28	155.36	97.92	54.28	40.00	33.36
36	455.76	158.80	100.12	55.68	41.08	34.36
37	464.88	162.08	102.32	57.04	42.16	35.32
38	473.60	165.24	104.40	58.40	43.28	36.32
39	481.92	168.32	106.48	59.72	44.32	37.28

40	489.64	171.20	108.44	61.00	45.36	38.24
41	496.72	173.88	110.28	62.20	46.36	39.16
42	503.20	176.36	112.00	63.32	47.36	40.08
43	509.00	178.60	113.56	64.40	48.20	40.96
44	514.16	180.64	115.04	65.40	49.08	41.76
45	518.64	182.44	116.28	66.24	49.88	42.56
46	522.52	184.00	117.40	67.04	50.60	43.36
47	525.88	185.36	118.40	67.80	51.32	44.16
48	528.88	186.60	119.28	68.52	52.08	44.96
49	531.68	187.76	120.16	69.24	52.84	45.80
50	534.20	188.80	121.00	69.96	53.68	46.72
51	536.28	189.76	121.76	70.72	54.52	
52	538.36	190.72	122.60	71.56	55.44	
53	540.48	191.72	123.48	72.52	56.44	
54	542.48	192.76	124.40	73.52	57.52	
55	544.08	193.72	125.36	74.52	58.64	
56	544.80	194.44	126.16	75.52		
57	544.96	195.00	126.92	76.48		
58	544.40	195.36	127.56	77.52		
59	543.12	195.52	128.08	78.44		
60	540.84	195.32	128.44	79.24		
61	537.12	194.68	128.48			
62	532.60	193.72	128.36			
63	527.32	192.56	128.12			
64	521.44	191.20	127.76			
65	514.72	189.60	127.32			
66	506.84	187.52				
67	498.44	185.40				
68	489.60					
69	480.36					
70	470.56					