

中意臻享一生（恒护版）终身寿险费率表

（每1,000元基本保险金额）

标准体-不含可选

单位：元

年龄	男性							女性						
	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交
0	214.29	78.23	48.04	24.90	17.11	13.45	9.60	194.73	71.08	43.65	22.62	15.54	12.22	8.72
1	218.58	79.79	49.00	25.40	17.45	13.72	9.80	198.63	72.50	44.52	23.08	15.85	12.47	8.90
2	222.96	81.39	49.98	25.91	17.80	14.00	9.99	202.60	73.95	45.42	23.54	16.17	12.72	9.08
3	227.42	83.02	50.98	26.42	18.15	14.28	10.19	206.66	75.43	46.32	24.01	16.49	12.97	9.26
4	231.98	84.68	52.00	26.95	18.52	14.56	10.40	210.79	76.94	47.25	24.49	16.82	13.23	9.44
5	236.63	86.38	53.05	27.49	18.89	14.85	10.61	215.01	78.48	48.20	24.98	17.16	13.49	9.63
6	241.37	88.11	54.11	28.04	19.27	15.15	10.82	219.32	80.05	49.16	25.48	17.50	13.77	9.83
7	246.20	89.87	55.19	28.60	19.65	15.46	11.04	223.70	81.65	50.14	25.99	17.86	14.04	10.02
8	251.13	91.67	56.29	29.18	20.05	15.77	11.26	228.18	83.29	51.15	26.51	18.21	14.32	10.23
9	256.16	93.50	57.42	29.76	20.45	16.09	11.49	232.75	84.95	52.17	27.04	18.58	14.61	10.43
10	261.29	95.37	58.57	30.36	20.86	16.41	11.73	237.41	86.65	53.21	27.58	18.95	14.90	10.64
11	266.52	97.28	59.74	30.96	21.28	16.74	11.96	242.16	88.38	54.28	28.13	19.33	15.20	10.85
12	271.85	99.23	60.94	31.58	21.71	17.08	12.21	247.00	90.15	55.36	28.69	19.72	15.51	11.07
13	277.29	101.21	62.15	32.22	22.15	17.43	12.45	251.94	91.95	56.47	29.27	20.12	15.82	11.30
14	282.84	103.23	63.40	32.87	22.60	17.78	12.71	256.98	93.79	57.60	29.86	20.52	16.14	11.52
15	288.49	105.30	64.67	33.53	23.05	18.14	12.97	262.12	95.67	58.75	30.46	20.93	16.46	11.76
16	294.26	107.40	65.96	34.21	23.52	18.51	13.23	267.36	97.58	59.93	31.07	21.35	16.79	11.99
17	300.14	109.55	67.29	34.90	24.00	18.88	13.51	272.71	99.53	61.13	31.69	21.78	17.13	12.24
18	306.10	111.74	68.64	35.60	24.48	19.26	13.78	278.14	101.52	62.35	32.33	22.22	17.48	12.48
19	312.03	113.91	69.97	36.29	24.95	19.64	14.05	283.59	103.51	63.58	32.96	22.66	17.82	12.73
20	318.07	116.11	71.33	37.00	25.44	20.02	14.33	289.15	105.54	64.82	33.61	23.10	18.17	12.98
21	324.23	118.36	72.71	37.71	25.93	20.41	14.61	294.83	107.62	66.10	34.27	23.55	18.53	13.24
22	330.51	120.66	74.12	38.45	26.44	20.81	14.90	300.61	109.73	67.39	34.94	24.02	18.89	13.50
23	336.90	122.99	75.55	39.19	26.96	21.22	15.20	306.51	111.88	68.72	35.63	24.49	19.26	13.77
24	343.42	125.37	77.02	39.95	27.48	21.64	15.50	312.52	114.08	70.07	36.33	24.97	19.64	14.04
25	350.06	127.80	78.51	40.73	28.02	22.06	15.81	318.66	116.32	71.44	37.04	25.46	20.03	14.32
26	356.82	130.27	80.03	41.52	28.56	22.49	16.13	324.91	118.60	72.84	37.77	25.96	20.43	14.61
27	363.71	132.79	81.58	42.33	29.12	22.94	16.46	331.29	120.93	74.28	38.51	26.47	20.83	14.90
28	370.73	135.35	83.15	43.15	29.69	23.39	16.79	337.80	123.30	75.73	39.27	27.00	21.24	15.20
29	377.88	137.96	84.76	43.99	30.27	23.85	17.13	344.43	125.73	77.22	40.04	27.53	21.66	15.50
30	385.16	140.63	86.40	44.84	30.86	24.32	17.48	351.19	128.20	78.74	40.83	28.07	22.09	15.81
31	392.57	143.34	88.07	45.71	31.46	24.80	17.83	358.09	130.71	80.29	41.64	28.63	22.53	16.13
32	400.12	146.09	89.77	46.60	32.08	25.29	18.20	365.12	133.28	81.86	42.46	29.19	22.98	16.46
33	407.80	148.90	91.49	47.50	32.71	25.80	18.57	372.28	135.89	83.47	43.29	29.77	23.44	16.79
34	415.61	151.76	93.26	48.42	33.35	26.31	18.96	379.57	138.56	85.11	44.15	30.36	23.91	17.13
35	423.56	154.67	95.05	49.36	34.00	26.83	19.35	387.01	141.28	86.78	45.01	30.96	24.38	17.48
36	431.65	157.63	96.87	50.32	34.67	27.37	19.76	394.58	144.04	88.48	45.90	31.58	24.87	17.84
37	439.87	160.64	98.73	51.29	35.35	27.92	20.17	402.30	146.86	90.22	46.81	32.20	25.37	18.21
38	448.23	163.70	100.62	52.29	36.05	28.48	20.60	410.15	149.73	91.99	47.73	32.84	25.88	18.58
39	456.73	166.82	102.54	53.30	36.76	29.06	21.04	418.15	152.66	93.79	48.67	33.49	26.39	18.97
40	465.36	169.98	104.49	54.33	37.49	29.64	21.50	426.29	155.64	95.62	49.62	34.16	26.92	19.36
41	474.13	173.20	106.48	55.38	38.23	30.24	21.97	434.58	158.67	97.48	50.60	34.84	27.47	19.77
42	483.04	176.47	108.50	56.46	38.99	30.86	22.45	443.01	161.75	99.38	51.60	35.53	28.02	20.19
43	492.07	179.78	110.56	57.55	39.76	31.49	22.95	451.58	164.89	101.32	52.61	36.23	28.58	20.62
44	501.24	183.15	112.65	58.66	40.55	32.13	23.47	460.31	168.08	103.29	53.64	36.95	29.16	21.06
45	510.53	186.57	114.77	59.79	41.35	32.79	24.01	469.17	171.33	105.29	54.69	37.69	29.75	21.52
46	519.94	190.04	116.92	60.94	42.17	33.46		478.19	174.63	107.33	55.76	38.44	30.35	
47	529.48	193.55	119.10	62.11	43.00	34.15		487.35	177.99	109.40	56.85	39.20	30.97	
48	539.13	197.11	121.32	63.30	43.85	34.86		496.66	181.40	111.51	57.96	39.98	31.60	
49	548.91	200.72	123.56	64.50	44.71	35.58		506.12	184.87	113.65	59.09	40.77	32.25	
50	558.80	204.37	125.84	65.73	45.60	36.33		515.73	188.40	115.83	60.24	41.58	32.91	
51	568.81	208.07	128.15	66.97	46.50	37.10		525.49	191.98	118.05	61.41	42.41	33.59	
52	578.94	211.82	130.48	68.24	47.42	37.90		535.40	195.62	120.30	62.61	43.25	34.30	
53	589.19	215.61	132.85	69.53	48.37	38.72		545.47	199.32	122.59	63.82	44.12	35.02	
54	599.57	219.46	135.25	70.84	49.35	39.58		555.70	203.08	124.91	65.06	45.01	35.78	
55	610.08	223.35	137.69	72.18	50.36	40.49		566.09	206.89	127.28	66.33	45.93	36.56	
56	620.74	227.30	140.17	73.56	51.40			576.64	210.77	129.69	67.62	46.87		
57	631.53	231.31	142.68	74.97	52.49			587.36	214.72	132.14	68.95	47.85		
58	642.46	235.38	145.25	76.43	53.63			598.24	218.73	134.64	70.31	48.86		
59	653.53	239.51	147.87	77.94	54.83			609.28	222.81	137.18	71.71	49.91		
60	664.73	243.71	150.55	79.50	56.08			620.48	226.95	139.78	73.15	51.01		
61	676.02	247.97	153.28	81.12				631.82	231.16	142.43	74.64			
62	687.41	252.28	156.06	82.79				643.29	235.43	145.12	76.16			
63	698.86	256.64	158.89	84.54				654.88	239.76	147.86	77.74			
64	710.36	261.05	161.78	86.35				666.58	244.15	150.66	79.37			
65	721.90	265.51	164.72	88.24				678.36	248.58	153.50	81.06			
66	733.44	270.00	167.72					690.22	253.08	156.40				
67	744.98	274.54	170.79					702.14	257.61	159.35				
68	756.48	279.12	173.91					714.10	262.20	162.35				
69	767.93	283.73	177.11					726.07	266.83	165.41				
70	779.29	288.38	180.38					738.04	271.50	168.53				
71	790.54	293.05						749.99	276.21					
72	801.65	297.75						761.88	280.95					
73	812.61							773.71						
74	823.39							785.43						
75	833.98							797.04						

标准体-合可选

单位: 元

年龄	男性							女性						
	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交
0	215.94	78.83	48.41	25.09	17.24	13.55	9.68	196.07	71.57	43.95	22.78	15.65	12.31	8.78
1	220.26	80.41	49.38	25.59	17.58	13.83	9.87	200.00	73.00	44.83	23.24	15.96	12.55	8.96
2	224.67	82.02	50.37	26.11	17.94	14.10	10.07	204.00	74.46	45.73	23.70	16.28	12.80	9.14
3	229.17	83.66	51.38	26.63	18.29	14.39	10.27	208.08	75.95	46.64	24.17	16.61	13.06	9.32
4	233.76	85.33	52.40	27.16	18.66	14.67	10.48	212.25	77.47	47.58	24.66	16.94	13.32	9.51
5	238.45	87.04	53.45	27.70	19.03	14.97	10.69	216.49	79.02	48.53	25.15	17.28	13.59	9.70
6	243.22	88.78	54.52	28.26	19.42	15.27	10.91	220.83	80.60	49.50	25.65	17.63	13.86	9.89
7	248.09	90.56	55.61	28.82	19.80	15.58	11.13	225.25	82.21	50.49	26.17	17.98	14.14	10.09
8	253.06	92.37	56.73	29.40	20.20	15.89	11.35	229.75	83.86	51.50	26.69	18.34	14.42	10.30
9	258.13	94.22	57.86	29.99	20.61	16.21	11.58	234.35	85.54	52.53	27.22	18.71	14.71	10.50
10	263.30	96.11	59.02	30.59	21.02	16.54	11.82	239.04	87.25	53.58	27.77	19.08	15.01	10.71
11	268.57	98.03	60.20	31.20	21.45	16.87	12.06	243.83	88.99	54.65	28.32	19.46	15.31	10.93
12	273.94	99.99	61.40	31.83	21.88	17.21	12.30	248.70	90.77	55.74	28.89	19.86	15.62	11.15
13	279.42	101.99	62.63	32.47	22.32	17.56	12.55	253.68	92.59	56.86	29.47	20.25	15.93	11.38
14	285.01	104.03	63.88	33.12	22.77	17.92	12.81	258.75	94.44	58.00	30.06	20.66	16.25	11.60
15	290.71	106.11	65.16	33.79	23.23	18.28	13.07	263.93	96.33	59.16	30.67	21.08	16.58	11.84
16	296.53	108.23	66.47	34.47	23.70	18.65	13.34	269.21	98.25	60.34	31.28	21.50	16.91	12.08
17	302.45	110.40	67.81	35.17	24.18	19.03	13.61	274.59	100.22	61.55	31.91	21.93	17.25	12.32
18	308.45	112.60	69.17	35.87	24.67	19.41	13.89	280.05	102.22	62.78	32.55	22.37	17.60	12.57
19	314.42	114.78	70.51	36.57	25.15	19.79	14.16	285.54	104.23	64.02	33.19	22.81	17.94	12.82
20	320.51	117.00	71.87	37.28	25.64	20.18	14.44	291.14	106.27	65.27	33.84	23.26	18.30	13.07
21	326.71	119.27	73.27	38.00	26.14	20.57	14.73	296.85	108.35	66.55	34.50	23.72	18.66	13.33
22	333.02	121.58	74.68	38.74	26.64	20.98	15.02	302.67	110.48	67.86	35.18	24.18	19.02	13.59
23	339.46	123.93	76.13	39.49	27.16	21.39	15.32	308.60	112.65	69.19	35.87	24.66	19.40	13.86
24	346.02	126.32	77.60	40.26	27.69	21.80	15.63	314.66	114.86	70.54	36.58	25.14	19.78	14.14
25	352.71	128.77	79.10	41.04	28.23	22.23	15.94	320.83	117.11	71.93	37.30	25.64	20.17	14.42
26	359.52	131.25	80.63	41.84	28.78	22.67	16.26	327.12	119.41	73.34	38.03	26.14	20.57	14.71
27	366.45	133.79	82.19	42.65	29.34	23.11	16.59	333.54	121.75	74.78	38.78	26.66	20.97	15.00
28	373.52	136.37	83.78	43.48	29.92	23.57	16.92	340.09	124.14	76.25	39.54	27.18	21.39	15.30
29	380.71	139.00	85.40	44.32	30.50	24.03	17.26	346.77	126.58	77.75	40.32	27.72	21.81	15.61
30	388.04	141.68	87.05	45.18	31.10	24.51	17.62	353.57	129.06	79.27	41.11	28.27	22.25	15.92
31	395.50	144.41	88.73	46.06	31.70	24.99	17.98	360.51	131.60	80.83	41.92	28.82	22.69	16.25
32	403.09	147.18	90.44	46.95	32.32	25.49	18.35	367.58	134.18	82.42	42.74	29.39	23.14	16.57
33	410.82	150.01	92.18	47.86	32.96	26.00	18.72	374.78	136.81	84.04	43.59	29.97	23.60	16.91
34	418.68	152.89	93.95	48.79	33.60	26.51	19.11	382.13	139.49	85.69	44.44	30.57	24.07	17.25
35	426.68	155.81	95.75	49.73	34.26	27.04	19.51	389.61	142.23	87.37	45.32	31.17	24.55	17.61
36	434.82	158.79	97.59	50.69	34.94	27.58	19.92	397.23	145.01	89.08	46.21	31.79	25.04	17.97
37	443.09	161.82	99.46	51.68	35.62	28.14	20.34	404.99	147.85	90.82	47.12	32.42	25.54	18.34
38	451.50	164.90	101.36	52.68	36.33	28.70	20.77	412.89	150.74	92.60	48.05	33.06	26.05	18.72
39	460.05	168.03	103.29	53.70	37.04	29.28	21.22	420.94	153.68	94.41	48.99	33.72	26.58	19.10
40	468.74	171.22	105.26	54.74	37.77	29.88	21.68	429.13	156.67	96.26	49.96	34.39	27.11	19.50
41	477.56	174.45	107.26	55.80	38.52	30.48	22.16	437.46	159.72	98.13	50.94	35.07	27.66	19.91
42	486.51	177.74	109.29	56.88	39.28	31.10	22.65	445.94	162.82	100.05	51.94	35.77	28.21	20.34
43	495.59	181.08	111.36	57.97	40.06	31.74	23.15	454.56	165.98	101.99	52.96	36.48	28.78	20.77
44	504.81	184.47	113.46	59.09	40.86	32.38	23.68	463.33	169.19	103.97	54.00	37.21	29.36	21.22
45	514.15	187.90	115.59	60.23	41.67	33.05	24.23	472.25	172.46	105.99	55.06	37.94	29.96	21.68
46	523.61	191.39	117.76	61.39	42.49	33.73		481.32	175.78	108.04	56.14	38.70	30.56	
47	533.19	194.92	119.96	62.57	43.33	34.42		490.53	179.15	110.12	57.23	39.46	31.18	
48	542.89	198.50	122.18	63.77	44.19	35.14		499.89	182.59	112.24	58.35	40.25	31.82	
49	552.71	202.12	124.44	64.98	45.06	35.87		509.39	186.07	114.40	59.49	41.05	32.47	
50	562.64	205.79	126.73	66.21	45.95	36.63		519.05	189.62	116.59	60.64	41.86	33.14	
51	572.69	209.51	129.05	67.47	46.86	37.41		528.86	193.22	118.81	61.82	42.70	33.83	
52	582.86	213.27	131.40	68.74	47.79	38.21		538.82	196.88	121.08	63.02	43.55	34.54	
53	593.15	217.08	133.78	70.04	48.75	39.05		548.94	200.59	123.38	64.25	44.43	35.28	
54	603.57	220.94	136.19	71.36	49.74	39.93		559.22	204.37	125.72	65.49	45.32	36.04	
55	614.12	224.85	138.64	72.71	50.75	40.84		569.65	208.21	128.10	66.77	46.25	36.83	
56	624.80	228.82	141.12	74.09	51.81			580.25	212.11	130.52	68.07	47.20		
57	635.63	232.84	143.66	75.52	52.92			591.02	216.07	132.98	69.41	48.19		
58	646.60	236.93	146.24	76.99	54.07			601.94	220.10	135.49	70.78	49.21		
59	657.70	241.08	148.87	78.51	55.28			613.03	224.20	138.05	72.19	50.27		
60	668.92	245.29	151.56	80.09	56.56			624.28	228.36	140.66	73.64	51.38		
61	680.25	249.56	154.30	81.73				635.66	232.59	143.32	75.14			
62	691.66	253.89	157.10	83.42				647.17	236.88	146.03	76.68			
63	703.14	258.27	159.95	85.19				658.80	241.23	148.79	78.27			
64	714.66	262.70	162.86	87.02				670.54	245.63	151.60	79.92			
65	726.21	267.17	165.82	88.94				682.36	250.09	154.46	81.63			
66	737.77	271.69	168.84					694.25	254.60	157.38				
67	749.31	276.24	171.93					706.20	259.16	160.34				
68	760.82	280.84	175.08					718.18	263.76	163.37				
69	772.26	285.47	178.31					730.18	268.41	166.45				
70	783.62	290.13	181.61					742.17	273.10	169.60				
71	794.85	294.83						754.12	277.83					
72	805.94	299.55						766.02	282.59					
73	816.87							777.84						
74	827.62							789.56						
75	838.17							801.16						

优选体-不含可选

单位：元

年龄	男性							女性						
	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交
0	209.94	76.64	47.07	24.39	16.76	13.18	9.41	191.19	69.79	42.86	22.21	15.26	12.00	8.56
1	214.14	78.17	48.01	24.88	17.09	13.44	9.60	195.02	71.18	43.71	22.66	15.57	12.24	8.73
2	218.43	79.74	48.97	25.38	17.44	13.71	9.79	198.92	72.61	44.59	23.11	15.88	12.48	8.91
3	222.81	81.33	49.95	25.89	17.79	13.99	9.99	202.90	74.06	45.48	23.57	16.19	12.73	9.09
4	227.27	82.96	50.95	26.41	18.14	14.27	10.19	206.96	75.54	46.39	24.04	16.52	12.99	9.27
5	231.82	84.62	51.97	26.93	18.50	14.55	10.39	211.10	77.05	47.32	24.52	16.85	13.25	9.46
6	236.46	86.31	53.01	27.47	18.88	14.84	10.60	215.33	78.59	48.27	25.01	17.19	13.51	9.65
7	241.20	88.04	54.07	28.02	19.25	15.14	10.82	219.64	80.17	49.23	25.51	17.53	13.79	9.84
8	246.03	89.80	55.15	28.58	19.64	15.45	11.03	224.03	81.77	50.22	26.03	17.88	14.06	10.04
9	250.95	91.60	56.25	29.15	20.03	15.76	11.26	228.52	83.41	51.22	26.55	18.24	14.34	10.24
10	255.98	93.43	57.38	29.74	20.44	16.08	11.48	233.09	85.07	52.24	27.08	18.61	14.63	10.45
11	261.10	95.30	58.53	30.33	20.85	16.40	11.72	237.75	86.78	53.29	27.62	18.98	14.93	10.66
12	266.33	97.21	59.70	30.94	21.27	16.73	11.96	242.51	88.51	54.36	28.17	19.36	15.23	10.87
13	271.65	99.15	60.89	31.56	21.70	17.07	12.20	247.36	90.28	55.44	28.74	19.75	15.53	11.09
14	277.09	101.13	62.11	32.20	22.13	17.41	12.45	252.31	92.09	56.55	29.31	20.15	15.84	11.31
15	282.63	103.16	63.35	32.85	22.58	17.77	12.70	257.35	93.93	57.68	29.90	20.55	16.16	11.54
16	288.28	105.22	64.62	33.51	23.04	18.13	12.96	262.50	95.81	58.84	30.50	20.96	16.49	11.77
17	294.04	107.33	65.92	34.19	23.50	18.49	13.22	267.75	97.72	60.02	31.12	21.38	16.82	12.01
18	299.88	109.47	67.24	34.87	23.98	18.87	13.49	273.08	99.68	61.22	31.74	21.81	17.16	12.25
19	305.70	111.60	68.55	35.55	24.44	19.24	13.76	278.44	101.63	62.42	32.36	22.24	17.49	12.50
20	311.64	113.76	69.88	36.24	24.92	19.61	14.03	283.91	103.63	63.65	33.00	22.68	17.84	12.74
21	317.69	115.97	71.24	36.95	25.41	20.00	14.31	289.49	105.67	64.90	33.65	23.13	18.19	12.99
22	323.85	118.22	72.62	37.67	25.90	20.39	14.59	295.18	107.74	66.17	34.31	23.58	18.55	13.25
23	330.13	120.52	74.03	38.40	26.41	20.79	14.88	300.98	109.86	67.47	34.98	24.04	18.91	13.52
24	336.53	122.85	75.47	39.15	26.92	21.19	15.18	306.89	112.02	68.80	35.67	24.52	19.29	13.78
25	343.05	125.24	76.93	39.91	27.45	21.61	15.48	312.92	114.22	70.15	36.37	25.00	19.67	14.06
26	349.70	127.66	78.43	40.68	27.98	22.04	15.79	319.08	116.47	71.53	37.09	25.49	20.06	14.34
27	356.47	130.14	79.95	41.48	28.53	22.47	16.11	325.35	118.76	72.94	37.82	26.00	20.45	14.62
28	363.37	132.66	81.50	42.28	29.09	22.91	16.44	331.75	121.09	74.38	38.56	26.51	20.86	14.92
29	370.39	135.22	83.08	43.11	29.66	23.36	16.77	338.27	123.47	75.84	39.32	27.03	21.27	15.22
30	377.54	137.84	84.68	43.94	30.24	23.83	17.11	344.92	125.90	77.33	40.10	27.57	21.69	15.52
31	384.83	140.50	86.32	44.80	30.83	24.30	17.46	351.70	128.38	78.85	40.89	28.11	22.12	15.84
32	392.24	143.21	87.99	45.67	31.43	24.78	17.81	358.61	130.90	80.40	41.70	28.67	22.56	16.15
33	399.79	145.97	89.69	46.56	32.05	25.27	18.18	365.65	133.48	81.98	42.52	29.24	23.01	16.48
34	407.48	148.78	91.42	47.46	32.68	25.77	18.55	372.83	136.10	83.60	43.36	29.82	23.47	16.82
35	415.29	151.64	93.18	48.38	33.32	26.29	18.94	380.15	138.77	85.24	44.21	30.41	23.94	17.16
36	423.25	154.55	94.97	49.32	33.98	26.81	19.33	387.60	141.49	86.91	45.08	31.01	24.42	17.51
37	431.34	157.51	96.80	50.28	34.65	27.35	19.74	395.19	144.26	88.62	45.97	31.62	24.91	17.87
38	439.56	160.53	98.66	51.25	35.33	27.90	20.15	402.92	147.09	90.36	46.88	32.25	25.41	18.23
39	447.93	163.59	100.55	52.25	36.02	28.46	20.58	410.79	149.97	92.13	47.80	32.89	25.92	18.61
40	456.43	166.70	102.47	53.26	36.74	29.03	21.02	418.80	152.90	93.93	48.74	33.55	26.43	19.00
41	465.06	169.87	104.43	54.30	37.46	29.62	21.48	426.96	155.88	95.77	49.70	34.21	26.97	19.39
42	473.83	173.09	106.41	55.35	38.20	30.22	21.95	435.26	158.91	97.64	50.68	34.89	27.51	19.80
43	482.74	176.35	108.44	56.42	38.96	30.83	22.43	443.70	162.00	99.54	51.68	35.58	28.06	20.22
44	491.77	179.67	110.49	57.51	39.73	31.46	22.93	452.29	165.15	101.48	52.69	36.29	28.63	20.65
45	500.93	183.04	112.58	58.62	40.51	32.10	23.45	461.03	168.35	103.45	53.73	37.01	29.20	21.10
46	510.22	186.46	114.70	59.75	41.31	32.75		469.91	171.60	105.46	54.78	37.74	29.79	
47	519.63	189.92	116.85	60.90	42.13	33.43		478.94	174.91	107.50	55.85	38.49	30.40	
48	529.16	193.43	119.03	62.06	42.96	34.11		488.12	178.27	109.57	56.94	39.26	31.01	
49	538.81	196.99	121.24	63.25	43.81	34.82		497.45	181.69	111.68	58.05	40.03	31.65	
50	548.59	200.60	123.48	64.45	44.67	35.54		506.93	185.16	113.83	59.18	40.83	32.30	
51	558.48	204.25	125.76	65.67	45.55	36.29		516.56	188.70	116.01	60.33	41.64	32.96	
52	568.50	207.95	128.06	66.92	46.45	37.06		526.34	192.29	118.23	61.51	42.47	33.65	
53	578.65	211.70	130.40	68.18	47.38	37.86		536.28	195.94	120.49	62.70	43.32	34.36	
54	588.93	215.50	132.77	69.47	48.33	38.69		546.38	199.64	122.78	63.92	44.19	35.09	
55	599.34	219.35	135.17	70.78	49.31	39.56		556.64	203.41	125.12	65.17	45.09	35.85	
56	609.89	223.26	137.62	72.13	50.33			567.06	207.24	127.49	66.44	46.01		
57	620.59	227.22	140.10	73.52	51.38			577.65	211.14	129.91	67.74	46.97		
58	631.43	231.25	142.64	74.95	52.48			588.41	215.10	132.37	69.08	47.95		
59	642.41	235.34	145.22	76.42	53.64			599.32	219.13	134.88	70.45	48.97		
60	653.51	239.49	147.86	77.94	54.85			610.40	223.22	137.44	71.86	50.04		
61	664.73	243.71	150.55	79.51				621.61	227.37	140.05	73.31			
62	676.04	247.97	153.29	81.14				632.97	231.59	142.70	74.81			
63	687.42	252.29	156.08	82.83				644.45	235.87	145.40	76.34			
64	698.87	256.66	158.92	84.58				656.04	240.20	148.16	77.93			
65	710.35	261.06	161.81	86.40				667.73	244.59	150.95	79.57			
66	721.86	265.52	164.75					679.50	249.03	153.80				
67	733.37	270.01	167.76					691.33	253.52	156.70				
68	744.86	274.54	170.82					703.22	258.06	159.66				
69	756.30	279.10	173.95					715.13	262.64	162.66				
70	767.68	283.70	177.14					727.06	267.26	165.73				
71	778.96	288.32						738.97	271.91					
72	790.12	292.97						750.85	276.60					
73	801.14							762.67						
74	812.00							774.41						
75	822.68							786.05						

优选体-合可选

单位：元

年龄	男性							女性						
	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交
0	211.72	77.29	47.47	24.60	16.90	13.29	9.49	192.64	70.32	43.18	22.38	15.38	12.09	8.63
1	215.96	78.84	48.42	25.09	17.24	13.56	9.68	196.50	71.72	44.05	22.83	15.68	12.33	8.80
2	220.29	80.41	49.38	25.59	17.58	13.83	9.87	200.43	73.16	44.93	23.28	16.00	12.58	8.98
3	224.70	82.02	50.37	26.11	17.94	14.10	10.07	204.44	74.62	45.83	23.75	16.32	12.83	9.16
4	229.20	83.66	51.38	26.63	18.30	14.39	10.27	208.53	76.11	46.74	24.23	16.64	13.09	9.34
5	233.79	85.34	52.41	27.16	18.66	14.68	10.48	212.70	77.64	47.68	24.71	16.98	13.35	9.53
6	238.47	87.05	53.46	27.71	19.04	14.97	10.69	216.96	79.19	48.63	25.20	17.32	13.62	9.72
7	243.25	88.79	54.53	28.26	19.42	15.27	10.91	221.30	80.77	49.60	25.71	17.66	13.89	9.92
8	248.12	90.57	55.62	28.83	19.81	15.58	11.13	225.73	82.39	50.60	26.22	18.02	14.17	10.11
9	253.09	92.38	56.73	29.40	20.20	15.89	11.35	230.25	84.04	51.61	26.75	18.38	14.45	10.32
10	258.15	94.23	57.87	29.99	20.61	16.21	11.58	234.86	85.72	52.64	27.28	18.75	14.74	10.53
11	263.32	96.11	59.02	30.59	21.03	16.54	11.82	239.56	87.43	53.69	27.83	19.12	15.04	10.74
12	268.59	98.04	60.20	31.21	21.45	16.87	12.06	244.35	89.18	54.77	28.39	19.51	15.34	10.95
13	273.96	100.00	61.41	31.83	21.88	17.21	12.30	249.24	90.97	55.86	28.96	19.90	15.65	11.17
14	279.44	101.99	62.63	32.47	22.32	17.56	12.55	254.22	92.79	56.98	29.54	20.30	15.96	11.40
15	285.03	104.03	63.89	33.13	22.77	17.92	12.81	259.31	94.64	58.12	30.13	20.71	16.29	11.63
16	290.73	106.11	65.17	33.80	23.23	18.28	13.07	264.49	96.53	59.28	30.73	21.12	16.61	11.86
17	296.54	108.24	66.48	34.48	23.71	18.65	13.34	269.78	98.47	60.47	31.35	21.55	16.95	12.10
18	302.43	110.40	67.81	35.17	24.18	19.03	13.61	275.15	100.43	61.68	31.98	21.98	17.29	12.35
19	308.29	112.54	69.13	35.85	24.65	19.40	13.88	280.55	102.40	62.89	32.61	22.41	17.63	12.59
20	314.27	114.73	70.47	36.55	25.13	19.78	14.15	286.06	104.41	64.13	33.25	22.85	17.97	12.84
21	320.37	116.95	71.84	37.26	25.62	20.17	14.43	291.67	106.46	65.39	33.90	23.30	18.33	13.09
22	326.58	119.22	73.23	37.99	26.12	20.56	14.72	297.40	108.56	66.67	34.57	23.76	18.69	13.35
23	332.90	121.53	74.65	38.72	26.63	20.96	15.01	303.24	110.69	67.98	35.25	24.23	19.06	13.62
24	339.35	123.89	76.10	39.48	27.15	21.38	15.31	309.20	112.86	69.32	35.94	24.70	19.43	13.89
25	345.92	126.29	77.58	40.24	27.68	21.80	15.62	315.27	115.08	70.68	36.65	25.19	19.82	14.17
26	352.62	128.73	79.08	41.03	28.22	22.22	15.93	321.47	117.34	72.07	37.37	25.69	20.21	14.45
27	359.44	131.22	80.61	41.82	28.77	22.66	16.25	327.78	119.65	73.49	38.10	26.19	20.61	14.74
28	366.39	133.76	82.18	42.64	29.33	23.11	16.58	334.23	122.00	74.93	38.85	26.71	21.02	15.03
29	373.46	136.35	83.77	43.47	29.91	23.56	16.92	340.79	124.40	76.41	39.62	27.24	21.43	15.33
30	380.67	138.98	85.39	44.31	30.49	24.03	17.26	347.49	126.84	77.91	40.40	27.77	21.86	15.64
31	388.00	141.66	87.04	45.17	31.09	24.50	17.61	354.32	129.33	79.44	41.19	28.32	22.29	15.96
32	395.47	144.39	88.72	46.05	31.70	24.99	17.97	361.28	131.88	81.00	42.01	28.88	22.74	16.28
33	403.07	147.17	90.43	46.94	32.32	25.49	18.34	368.37	134.47	82.59	42.83	29.46	23.19	16.61
34	410.81	150.00	92.17	47.85	32.95	25.99	18.72	375.59	137.11	84.22	43.68	30.04	23.65	16.95
35	418.68	152.88	93.95	48.78	33.60	26.51	19.11	382.96	139.80	85.87	44.54	30.63	24.12	17.29
36	426.69	155.81	95.75	49.73	34.26	27.04	19.51	390.46	142.54	87.56	45.42	31.24	24.60	17.64
37	434.84	158.80	97.59	50.69	34.94	27.58	19.92	398.10	145.33	89.27	46.31	31.86	25.10	18.01
38	443.12	161.83	99.46	51.68	35.62	28.14	20.34	405.88	148.17	91.02	47.23	32.49	25.60	18.38
39	451.54	164.91	101.36	52.68	36.33	28.70	20.77	413.81	151.07	92.81	48.16	33.14	26.11	18.76
40	460.09	168.05	103.30	53.70	37.04	29.28	21.22	421.87	154.02	94.62	49.10	33.80	26.64	19.15
41	468.79	171.23	105.27	54.74	37.78	29.87	21.68	430.08	157.02	96.47	50.07	34.47	27.17	19.55
42	477.61	174.47	107.27	55.80	38.52	30.48	22.15	438.43	160.08	98.35	51.05	35.15	27.72	19.96
43	486.57	177.76	109.31	56.88	39.29	31.10	22.64	446.93	163.19	100.27	52.06	35.85	28.27	20.38
44	495.66	181.10	111.38	57.98	40.06	31.73	23.15	455.58	166.35	102.22	53.08	36.56	28.84	20.82
45	504.87	184.49	113.48	59.10	40.86	32.38	23.68	464.37	169.57	104.20	54.12	37.29	29.43	21.27
46	514.21	187.93	115.61	60.24	41.66	33.04		473.31	172.84	106.22	55.18	38.03	30.02	
47	523.67	191.41	117.77	61.39	42.49	33.72		482.39	176.17	108.28	56.26	38.78	30.63	
48	533.26	194.94	119.97	62.57	43.32	34.42		491.62	179.55	110.37	57.36	39.55	31.25	
49	542.96	198.52	122.19	63.76	44.18	35.13		501.00	182.99	112.49	58.48	40.34	31.89	
50	552.78	202.15	124.45	64.98	45.05	35.86		510.54	186.49	114.65	59.62	41.14	32.55	
51	562.72	205.82	126.74	66.21	45.94	36.62		520.22	190.04	116.85	60.78	41.95	33.22	
52	572.79	209.54	129.06	67.46	46.85	37.40		530.06	193.65	119.08	61.96	42.79	33.91	
53	582.98	213.31	131.41	68.73	47.78	38.21		540.05	197.32	121.35	63.16	43.65	34.63	
54	593.30	217.12	133.79	70.03	48.75	39.06		550.20	201.05	123.66	64.39	44.53	35.37	
55	603.76	220.99	136.21	71.36	49.74	39.94		560.51	204.84	126.00	65.64	45.43	36.14	
56	614.35	224.92	138.66	72.72	50.77			570.99	208.69	128.39	66.92	46.36		
57	625.09	228.90	141.16	74.11	51.84			581.63	212.61	130.82	68.24	47.33		
58	635.97	232.95	143.71	75.55	52.95			592.44	216.59	133.30	69.58	48.32		
59	646.99	237.06	146.31	77.04	54.12			603.41	220.64	135.83	70.97	49.36		
60	658.13	241.23	148.96	78.58	55.35			614.53	224.75	138.40	72.39	50.43		
61	669.38	245.46	151.67	80.17				625.80	228.93	141.02	73.85			
62	680.72	249.74	154.43	81.82				637.21	233.17	143.69	75.36			
63	692.13	254.08	157.23	83.53				648.73	237.47	146.41	76.92			
64	703.60	258.46	160.09	85.30				660.37	241.82	149.18	78.52			
65	715.11	262.89	163.00	87.15				672.09	246.23	152.00	80.18			
66	726.63	267.36	165.97					683.90	250.69	154.87				
67	738.15	271.87	169.00					695.77	255.20	157.79				
68	749.65	276.42	172.09					707.69	259.76	160.76				
69	761.10	281.01	175.25					719.63	264.36	163.79				
70	772.47	285.62	178.47					731.58	269.00	166.88				
71	783.74	290.27						743.50	273.67					
72	794.88	294.94						755.39	278.39					
73	805.87							767.21						
74	816.70							778.95						
75	827.35							790.58						

超优体-不含可选

单位：元

年龄	男性							女性						
	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交
0	208.10	75.97	46.65	24.18	16.61	13.06	9.32	189.70	69.24	42.52	22.04	15.14	11.90	8.50
1	212.27	77.49	47.59	24.66	16.94	13.32	9.51	193.49	70.63	43.37	22.48	15.44	12.14	8.67
2	216.52	79.04	48.54	25.16	17.28	13.59	9.70	197.36	72.04	44.24	22.93	15.75	12.39	8.84
3	220.85	80.62	49.51	25.66	17.63	13.86	9.90	201.31	73.48	45.12	23.39	16.07	12.63	9.02
4	225.27	82.23	50.50	26.17	17.98	14.14	10.10	205.34	74.95	46.03	23.85	16.39	12.89	9.20
5	229.79	83.88	51.51	26.70	18.34	14.42	10.30	209.45	76.45	46.95	24.33	16.72	13.15	9.38
6	234.39	85.56	52.54	27.23	18.71	14.71	10.51	213.64	77.98	47.89	24.82	17.05	13.41	9.57
7	239.08	87.27	53.59	27.78	19.08	15.01	10.72	217.92	79.54	48.85	25.31	17.39	13.68	9.76
8	243.87	89.01	54.67	28.33	19.47	15.31	10.94	222.28	81.13	49.82	25.82	17.74	13.95	9.96
9	248.75	90.80	55.76	28.90	19.86	15.62	11.16	226.73	82.75	50.82	26.34	18.10	14.23	10.16
10	253.73	92.61	56.87	29.48	20.26	15.93	11.38	231.26	84.41	51.84	26.86	18.46	14.52	10.36
11	258.81	94.47	58.01	30.07	20.66	16.26	11.61	235.89	86.10	52.87	27.40	18.83	14.81	10.57
12	263.99	96.35	59.17	30.67	21.08	16.58	11.85	240.61	87.82	53.93	27.95	19.21	15.11	10.78
13	269.27	98.28	60.35	31.29	21.50	16.92	12.09	245.42	89.57	55.01	28.51	19.59	15.41	11.00
14	274.65	100.25	61.56	31.92	21.94	17.26	12.34	250.33	91.37	56.11	29.08	19.99	15.72	11.22
15	280.15	102.25	62.79	32.56	22.38	17.61	12.59	255.34	93.19	57.23	29.67	20.39	16.04	11.45
16	285.75	104.29	64.05	33.21	22.83	17.97	12.84	260.45	95.05	58.38	30.26	20.80	16.36	11.68
17	291.46	106.38	65.34	33.88	23.30	18.33	13.11	265.65	96.96	59.55	30.87	21.22	16.69	11.92
18	297.25	108.51	66.65	34.56	23.76	18.70	13.37	270.94	98.89	60.74	31.49	21.64	17.02	12.16
19	303.02	110.62	67.95	35.24	24.23	19.06	13.64	276.27	100.84	61.93	32.11	22.07	17.36	12.40
20	308.91	112.77	69.27	35.92	24.70	19.44	13.90	281.70	102.82	63.15	32.74	22.50	17.70	12.64
21	314.91	114.96	70.61	36.62	25.18	19.82	14.18	287.23	104.84	64.39	33.38	22.94	18.05	12.89
22	321.03	117.19	71.99	37.34	25.67	20.21	14.46	292.88	106.90	65.66	34.04	23.40	18.40	13.15
23	327.26	119.47	73.39	38.06	26.17	20.60	14.75	298.64	109.01	66.95	34.71	23.86	18.77	13.41
24	333.61	121.79	74.81	38.80	26.69	21.01	15.04	304.51	111.15	68.27	35.39	24.33	19.14	13.67
25	340.08	124.15	76.26	39.56	27.21	21.42	15.34	310.50	113.34	69.61	36.09	24.81	19.51	13.95
26	346.68	126.56	77.75	40.33	27.74	21.84	15.65	316.61	115.57	70.98	36.80	25.30	19.90	14.23
27	353.40	129.01	79.25	41.12	28.28	22.27	15.97	322.83	117.84	72.38	37.53	25.79	20.29	14.51
28	360.24	131.51	80.79	41.92	28.84	22.71	16.29	329.19	120.16	73.80	38.26	26.30	20.70	14.80
29	367.21	134.06	82.36	42.73	29.40	23.16	16.62	335.66	122.52	75.25	39.02	26.82	21.11	15.10
30	374.31	136.66	83.96	43.56	29.98	23.62	16.95	342.27	124.93	76.73	39.79	27.35	21.52	15.40
31	381.54	139.30	85.58	44.41	30.56	24.08	17.30	349.00	127.39	78.24	40.57	27.89	21.95	15.71
32	388.90	141.99	87.24	45.28	31.16	24.56	17.65	355.86	129.90	79.78	41.37	28.45	22.39	16.03
33	396.40	144.73	88.92	46.16	31.77	25.05	18.01	362.85	132.45	81.35	42.19	29.01	22.83	16.35
34	404.02	147.52	90.64	47.05	32.40	25.55	18.38	369.98	135.05	82.95	43.02	29.58	23.29	16.68
35	411.78	150.36	92.39	47.97	33.03	26.05	18.76	377.24	137.71	84.59	43.87	30.17	23.75	17.02
36	419.68	153.25	94.17	48.90	33.68	26.58	19.15	384.64	140.41	86.25	44.74	30.77	24.23	17.37
37	427.71	156.19	95.98	49.85	34.34	27.11	19.55	392.18	143.16	87.94	45.62	31.38	24.71	17.72
38	435.88	159.18	97.82	50.82	35.02	27.65	19.96	399.85	145.97	89.67	46.52	32.00	25.21	18.09
39	444.19	162.22	99.70	51.80	35.71	28.21	20.39	407.67	148.83	91.43	47.43	32.64	25.71	18.46
40	452.63	165.31	101.61	52.81	36.42	28.77	20.82	415.63	151.74	93.22	48.37	33.29	26.23	18.84
41	461.21	168.46	103.55	53.83	37.14	29.35	21.27	423.73	154.70	95.04	49.32	33.95	26.75	19.24
42	469.92	171.65	105.53	54.88	37.87	29.95	21.73	431.97	157.71	96.90	50.29	34.62	27.29	19.64
43	478.77	174.90	107.53	55.94	38.62	30.55	22.21	440.36	160.78	98.79	51.28	35.31	27.84	20.05
44	487.74	178.19	109.57	57.02	39.38	31.17	22.71	448.90	163.90	100.71	52.29	36.01	28.40	20.48
45	496.85	181.54	111.65	58.12	40.16	31.81	23.22	457.58	167.08	102.67	53.32	36.72	28.97	20.92
46	506.08	184.93	113.75	59.24	40.95	32.46		466.40	170.31	104.66	54.36	37.45	29.56	
47	515.43	188.38	115.89	60.38	41.76	33.12		475.38	173.60	106.69	55.42	38.19	30.16	
48	524.91	191.87	118.05	61.54	42.58	33.80		484.50	176.94	108.75	56.51	38.95	30.77	
49	534.51	195.40	120.25	62.72	43.42	34.50		493.77	180.34	110.85	57.61	39.72	31.39	
50	544.23	198.99	122.48	63.91	44.28	35.21		503.19	183.79	112.98	58.73	40.51	32.04	
51	554.08	202.62	124.74	65.12	45.15	35.95		512.76	187.30	115.15	59.88	41.32	32.70	
52	564.05	206.30	127.03	66.35	46.04	36.71		522.49	190.87	117.36	61.04	42.14	33.38	
53	574.15	210.03	129.36	67.61	46.96	37.50		532.38	194.50	119.60	62.23	42.98	34.08	
54	584.38	213.81	131.71	68.89	47.90	38.32		542.42	198.19	121.88	63.44	43.85	34.80	
55	594.75	217.65	134.10	70.19	48.87	39.18		552.62	201.93	124.20	64.67	44.74	35.55	
56	605.26	221.53	136.53	71.53	49.87			562.99	205.74	126.56	65.94	45.65		
57	615.91	225.48	139.01	72.90	50.92			573.52	209.62	128.96	67.23	46.59		
58	626.71	229.49	141.53	74.32	52.00			584.22	213.56	131.41	68.56	47.57		
59	637.65	233.56	144.09	75.78	53.14			595.09	217.56	133.91	69.92	48.58		
60	648.71	237.69	146.72	77.28	54.33			606.11	221.63	136.45	71.32	49.63		
61	659.89	241.88	149.39	78.84				617.27	225.76	139.04	72.75			
62	671.17	246.13	152.11	80.45				628.58	229.96	141.68	74.23			
63	682.52	250.43	154.88	82.11				640.01	234.22	144.36	75.75			
64	693.93	254.78	157.70	83.84				651.55	238.53	147.09	77.33			
65	705.39	259.17	160.57	85.63				663.19	242.89	149.87	78.95			
66	716.88	263.60	163.49					674.92	247.31	152.70				
67	728.37	268.07	166.47					686.72	251.78	155.58				
68	739.85	272.58	169.51					698.58	256.29	158.52				
69	751.30	277.13	172.61					710.47	260.85	161.50				
70	762.68	281.70	175.77					722.37	265.45	164.54				
71	773.96	286.30						734.26	270.09					
72	785.14	290.93						746.13	274.76					
73	796.18							757.95						
74	807.08							769.69						
75	817.80							781.35						

超优体-合可选

单位：元

年龄	男性							女性						
	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交
0	209.94	76.64	47.07	24.39	16.76	13.18	9.41	191.19	69.79	42.86	22.21	15.26	12.00	8.56
1	214.14	78.17	48.01	24.88	17.09	13.44	9.60	195.02	71.18	43.71	22.66	15.57	12.24	8.73
2	218.43	79.74	48.97	25.38	17.44	13.71	9.79	198.92	72.61	44.59	23.11	15.88	12.48	8.91
3	222.81	81.33	49.95	25.89	17.79	13.99	9.99	202.90	74.06	45.48	23.57	16.19	12.73	9.09
4	227.27	82.96	50.95	26.41	18.14	14.27	10.19	206.96	75.54	46.39	24.04	16.52	12.99	9.27
5	231.82	84.62	51.97	26.93	18.50	14.55	10.39	211.10	77.05	47.32	24.52	16.85	13.25	9.46
6	236.46	86.31	53.01	27.47	18.88	14.84	10.60	215.33	78.59	48.27	25.01	17.19	13.51	9.65
7	241.20	88.04	54.07	28.02	19.25	15.14	10.82	219.64	80.17	49.23	25.51	17.53	13.79	9.84
8	246.03	89.80	55.15	28.58	19.64	15.45	11.03	224.03	81.77	50.22	26.03	17.88	14.06	10.04
9	250.95	91.60	56.25	29.15	20.03	15.76	11.26	228.52	83.41	51.22	26.55	18.24	14.34	10.24
10	255.98	93.43	57.38	29.74	20.44	16.08	11.48	233.09	85.07	52.24	27.08	18.61	14.63	10.45
11	261.10	95.30	58.53	30.33	20.85	16.40	11.72	237.75	86.78	53.29	27.62	18.98	14.93	10.66
12	266.33	97.21	59.70	30.94	21.27	16.73	11.96	242.51	88.51	54.36	28.17	19.36	15.23	10.87
13	271.65	99.15	60.89	31.56	21.70	17.07	12.20	247.36	90.28	55.44	28.74	19.75	15.53	11.09
14	277.09	101.13	62.11	32.20	22.13	17.41	12.45	252.31	92.09	56.55	29.31	20.15	15.84	11.31
15	282.63	103.16	63.35	32.85	22.58	17.77	12.70	257.35	93.93	57.68	29.90	20.55	16.16	11.54
16	288.28	105.22	64.62	33.51	23.04	18.13	12.96	262.50	95.81	58.84	30.50	20.96	16.49	11.77
17	294.04	107.33	65.92	34.19	23.50	18.49	13.22	267.75	97.72	60.02	31.12	21.38	16.82	12.01
18	299.88	109.47	67.24	34.87	23.98	18.87	13.49	273.08	99.68	61.22	31.74	21.81	17.16	12.25
19	305.70	111.60	68.55	35.55	24.44	19.24	13.76	278.44	101.63	62.42	32.36	22.24	17.49	12.50
20	311.64	113.76	69.88	36.24	24.92	19.61	14.03	283.91	103.63	63.65	33.00	22.68	17.84	12.74
21	317.69	115.97	71.24	36.95	25.41	20.00	14.31	289.49	105.67	64.90	33.65	23.13	18.19	12.99
22	323.85	118.22	72.62	37.67	25.90	20.39	14.59	295.18	107.74	66.17	34.31	23.58	18.55	13.25
23	330.13	120.52	74.03	38.40	26.41	20.79	14.88	300.98	109.86	67.47	34.98	24.04	18.91	13.52
24	336.53	122.85	75.47	39.15	26.92	21.19	15.18	306.89	112.02	68.80	35.67	24.52	19.29	13.78
25	343.05	125.24	76.93	39.91	27.45	21.61	15.48	312.92	114.22	70.15	36.37	25.00	19.67	14.06
26	349.70	127.66	78.43	40.68	27.98	22.04	15.79	319.08	116.47	71.53	37.09	25.49	20.06	14.34
27	356.47	130.14	79.95	41.48	28.53	22.47	16.11	325.35	118.76	72.94	37.82	26.00	20.45	14.62
28	363.37	132.66	81.50	42.28	29.09	22.91	16.44	331.75	121.09	74.38	38.56	26.51	20.86	14.92
29	370.39	135.22	83.08	43.11	29.66	23.36	16.77	338.27	123.47	75.84	39.32	27.03	21.27	15.22
30	377.54	137.84	84.68	43.94	30.24	23.83	17.11	344.92	125.90	77.33	40.10	27.57	21.69	15.52
31	384.83	140.50	86.32	44.80	30.83	24.30	17.46	351.70	128.38	78.85	40.89	28.11	22.12	15.84
32	392.24	143.21	87.99	45.67	31.43	24.78	17.81	358.61	130.90	80.40	41.70	28.67	22.56	16.15
33	399.79	145.97	89.69	46.56	32.05	25.27	18.18	365.65	133.48	81.98	42.52	29.24	23.01	16.48
34	407.48	148.78	91.42	47.46	32.68	25.77	18.55	372.83	136.10	83.60	43.36	29.82	23.47	16.82
35	415.29	151.64	93.18	48.38	33.32	26.29	18.94	380.15	138.77	85.24	44.21	30.41	23.94	17.16
36	423.25	154.55	94.97	49.32	33.98	26.81	19.33	387.60	141.49	86.91	45.08	31.01	24.42	17.51
37	431.34	157.51	96.80	50.28	34.65	27.35	19.74	395.19	144.26	88.62	45.97	31.62	24.91	17.87
38	439.56	160.53	98.66	51.25	35.33	27.90	20.15	402.92	147.09	90.36	46.88	32.25	25.41	18.23
39	447.93	163.59	100.55	52.25	36.02	28.46	20.58	410.79	149.97	92.13	47.80	32.89	25.92	18.61
40	456.43	166.70	102.47	53.26	36.74	29.03	21.02	418.80	152.90	93.93	48.74	33.55	26.43	19.00
41	465.06	169.87	104.43	54.30	37.46	29.62	21.48	426.96	155.88	95.77	49.70	34.21	26.97	19.39
42	473.83	173.09	106.41	55.35	38.20	30.22	21.95	435.26	158.91	97.64	50.68	34.89	27.51	19.80
43	482.74	176.35	108.44	56.42	38.96	30.83	22.43	443.70	162.00	99.54	51.68	35.58	28.06	20.22
44	491.77	179.67	110.49	57.51	39.73	31.46	22.93	452.29	165.15	101.48	52.69	36.29	28.63	20.65
45	500.93	183.04	112.58	58.62	40.51	32.10	23.45	461.03	168.35	103.45	53.73	37.01	29.20	21.10
46	510.22	186.46	114.70	59.75	41.31	32.75		469.91	171.60	105.46	54.78	37.74	29.79	
47	519.63	189.92	116.85	60.90	42.13	33.43		478.94	174.91	107.50	55.85	38.49	30.40	
48	529.16	193.43	119.03	62.06	42.96	34.11		488.12	178.27	109.57	56.94	39.26	31.01	
49	538.81	196.99	121.24	63.25	43.81	34.82		497.45	181.69	111.68	58.05	40.03	31.65	
50	548.59	200.60	123.48	64.45	44.67	35.54		506.93	185.16	113.83	59.18	40.83	32.30	
51	558.48	204.25	125.76	65.67	45.55	36.29		516.56	188.70	116.01	60.33	41.64	32.96	
52	568.50	207.95	128.06	66.92	46.45	37.06		526.34	192.29	118.23	61.51	42.47	33.65	
53	578.65	211.70	130.40	68.18	47.38	37.86		536.28	195.94	120.49	62.70	43.32	34.36	
54	588.93	215.50	132.77	69.47	48.33	38.69		546.38	199.64	122.78	63.92	44.19	35.09	
55	599.34	219.35	135.17	70.78	49.31	39.56		556.64	203.41	125.12	65.17	45.09	35.85	
56	609.89	223.26	137.62	72.13	50.33			567.06	207.24	127.49	66.44	46.01		
57	620.59	227.22	140.10	73.52	51.38			577.65	211.14	129.91	67.74	46.97		
58	631.43	231.25	142.64	74.95	52.48			588.41	215.10	132.37	69.08	47.95		
59	642.41	235.34	145.22	76.42	53.64			599.32	219.13	134.88	70.45	48.97		
60	653.51	239.49	147.86	77.94	54.85			610.40	223.22	137.44	71.86	50.04		
61	664.73	243.71	150.55	79.51				621.61	227.37	140.05	73.31			
62	676.04	247.97	153.29	81.14				632.97	231.59	142.70	74.81			
63	687.42	252.29	156.08	82.83				644.45	235.87	145.40	76.34			
64	698.87	256.66	158.92	84.58				656.04	240.20	148.16	77.93			
65	710.35	261.06	161.81	86.40				667.73	244.59	150.95	79.57			
66	721.86	265.52	164.75					679.50	249.03	153.80				
67	733.37	270.01	167.76					691.33	253.52	156.70				
68	744.86	274.54	170.82					703.22	258.06	159.66				
69	756.30	279.10	173.95					715.13	262.64	162.66				
70	767.68	283.70	177.14					727.06	267.26	165.73				
71	778.96	288.32						738.97	271.91					
72	790.12	292.97						750.85	276.60					
73	801.14							762.67						
74	812.00							774.41						
75	822.68							786.05						

中意臻享一生（恒护版）终身寿险费率表

（每1,000元基本保险金额）

次标准体，额外风险比例25% -不含可选

单位：元

年龄	男性							女性						
	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交
0	224.20	81.85	50.27	26.05	17.90	14.07	10.05	202.80	74.03	45.46	23.56	16.19	12.73	9.08
1	228.69	83.49	51.27	26.57	18.26	14.36	10.25	206.86	75.51	46.37	24.03	16.51	12.98	9.27
2	233.27	85.16	52.30	27.11	18.62	14.64	10.46	211.00	77.02	47.30	24.51	16.84	13.24	9.45
3	237.95	86.86	53.35	27.65	19.00	14.94	10.67	215.23	78.56	48.25	25.00	17.18	13.51	9.64
4	242.71	88.60	54.41	28.20	19.38	15.24	10.88	219.53	80.13	49.21	25.50	17.52	13.78	9.84
5	247.58	90.38	55.50	28.77	19.76	15.54	11.10	223.93	81.74	50.20	26.02	17.87	14.06	10.03
6	252.54	92.19	56.61	29.34	20.16	15.86	11.33	228.41	83.37	51.20	26.54	18.23	14.34	10.24
7	257.60	94.03	57.75	29.93	20.56	16.18	11.56	232.98	85.04	52.22	27.07	18.60	14.62	10.44
8	262.76	95.92	58.90	30.53	20.98	16.50	11.79	237.65	86.74	53.27	27.61	18.97	14.92	10.65
9	268.02	97.84	60.08	31.14	21.40	16.84	12.03	242.40	88.48	54.33	28.16	19.35	15.22	10.87
10	273.39	99.79	61.28	31.76	21.83	17.18	12.28	247.26	90.25	55.42	28.72	19.74	15.52	11.09
11	278.86	101.79	62.51	32.40	22.27	17.52	12.53	252.20	92.05	56.53	29.30	20.13	15.84	11.31
12	284.44	103.83	63.76	33.05	22.72	17.88	12.78	257.25	93.89	57.66	29.89	20.54	16.15	11.54
13	290.13	105.90	65.03	33.71	23.18	18.24	13.04	262.40	95.77	58.81	30.49	20.95	16.48	11.77
14	295.94	108.02	66.33	34.39	23.65	18.61	13.31	267.65	97.69	59.99	31.10	21.37	16.81	12.01
15	301.86	110.17	67.66	35.09	24.13	18.99	13.58	273.00	99.64	61.19	31.72	21.80	17.15	12.25
16	307.89	112.37	69.02	35.80	24.62	19.38	13.86	278.46	101.63	62.42	32.36	22.24	17.50	12.50
17	314.05	114.63	70.42	36.52	25.12	19.77	14.15	284.02	103.67	63.67	33.01	22.69	17.85	12.75
18	320.27	116.92	71.82	37.26	25.62	20.17	14.44	289.67	105.74	64.94	33.67	23.15	18.21	13.01
19	326.44	119.17	73.21	37.98	26.12	20.56	14.72	295.33	107.80	66.21	34.33	23.60	18.56	13.27
20	332.72	121.47	74.62	38.71	26.63	20.96	15.01	301.10	109.91	67.51	35.00	24.06	18.93	13.53
21	339.13	123.81	76.06	39.46	27.14	21.37	15.31	306.99	112.06	68.83	35.69	24.53	19.30	13.79
22	345.66	126.19	77.53	40.22	27.67	21.79	15.61	312.99	114.25	70.17	36.39	25.01	19.68	14.07
23	352.31	128.62	79.02	41.00	28.21	22.21	15.93	319.11	116.48	71.55	37.10	25.50	20.07	14.35
24	359.08	131.10	80.54	41.79	28.75	22.65	16.24	325.35	118.76	72.95	37.83	26.00	20.46	14.63
25	365.98	133.62	82.09	42.60	29.31	23.09	16.57	331.72	121.09	74.37	38.57	26.51	20.86	14.92
26	373.01	136.19	83.67	43.42	29.88	23.54	16.90	338.21	123.46	75.83	39.32	27.03	21.27	15.22
27	380.18	138.81	85.28	44.26	30.46	24.01	17.24	344.83	125.87	77.32	40.09	27.57	21.69	15.52
28	387.47	141.47	86.93	45.12	31.06	24.48	17.59	351.57	128.34	78.83	40.88	28.11	22.12	15.84
29	394.89	144.19	88.60	45.99	31.66	24.96	17.95	358.45	130.85	80.37	41.68	28.66	22.56	16.15
30	402.45	146.95	90.30	46.88	32.28	25.45	18.32	365.47	133.41	81.95	42.50	29.23	23.01	16.48
31	410.15	149.77	92.03	47.79	32.91	25.96	18.70	372.62	136.02	83.55	43.34	29.80	23.46	16.81
32	417.98	152.63	93.80	48.71	33.55	26.47	19.09	379.91	138.68	85.19	44.19	30.39	23.93	17.15
33	425.94	155.55	95.59	49.65	34.21	27.00	19.48	387.33	141.40	86.86	45.06	30.99	24.41	17.50
34	434.04	158.51	97.42	50.61	34.88	27.54	19.89	394.90	144.16	88.56	45.94	31.61	24.89	17.86
35	442.28	161.53	99.28	51.59	35.56	28.09	20.31	402.60	146.98	90.29	46.84	32.23	25.39	18.23
36	450.66	164.60	101.17	52.58	36.26	28.65	20.74	410.45	149.85	92.06	47.77	32.87	25.90	18.60
37	459.18	167.72	103.10	53.60	36.97	29.23	21.19	418.45	152.77	93.85	48.70	33.52	26.42	18.99
38	467.83	170.89	105.06	54.63	37.70	29.82	21.64	426.58	155.74	95.69	49.66	34.19	26.95	19.38
39	476.63	174.12	107.05	55.69	38.45	30.43	22.12	434.86	158.77	97.55	50.64	34.86	27.49	19.79
40	485.56	177.39	109.08	56.76	39.21	31.05	22.61	443.29	161.86	99.45	51.63	35.56	28.04	20.21
41	494.62	180.72	111.14	57.86	39.99	31.68	23.11	451.87	164.99	101.38	52.65	36.26	28.61	20.64
42	503.81	184.10	113.24	58.97	40.78	32.33	23.64	460.59	168.19	103.35	53.68	36.98	29.19	21.08
43	513.13	187.53	115.36	60.11	41.59	32.99	24.18	469.45	171.43	105.36	54.73	37.72	29.78	21.54
44	522.58	191.01	117.52	61.27	42.42	33.68	24.74	478.46	174.74	107.39	55.80	38.47	30.38	22.01
45	532.15	194.54	119.72	62.45	43.26	34.37	25.33	487.62	178.09	109.47	56.89	39.23	31.00	22.50
46	541.84	198.11	121.95	63.65	44.12	35.09		496.93	181.50	111.58	58.01	40.01	31.63	
47	551.64	201.73	124.20	64.87	44.99	35.82		506.38	184.97	113.72	59.14	40.81	32.28	
48	561.55	205.40	126.49	66.11	45.89	36.58		515.98	188.50	115.90	60.29	41.62	32.94	
49	571.57	209.11	128.81	67.36	46.80	37.35		525.73	192.07	118.11	61.46	42.45	33.62	
50	581.70	212.86	131.16	68.64	47.73	38.15		535.62	195.71	120.36	62.66	43.29	34.32	
51	591.94	216.66	133.53	69.94	48.68	38.98		545.67	199.40	122.65	63.87	44.16	35.05	
52	602.30	220.50	135.94	71.25	49.66	39.84		555.86	203.15	124.97	65.11	45.04	35.79	
53	612.76	224.39	138.38	72.59	50.66	40.73		566.21	206.96	127.33	66.37	45.95	36.56	
54	623.35	228.32	140.85	73.96	51.70	41.67		576.72	210.83	129.73	67.66	46.89	37.37	
55	634.07	232.31	143.35	75.36	52.77	42.66		587.38	214.75	132.17	68.97	47.85	38.20	
56	644.91	236.35	145.90	76.80	53.90			598.21	218.74	134.66	70.32	48.85		
57	655.89	240.44	148.49	78.29	55.07			609.20	222.80	137.18	71.70	49.88		
58	667.01	244.60	151.13	79.82	56.30			620.35	226.92	139.76	73.13	50.96		
59	678.25	248.83	153.83	81.42	57.61			631.66	231.11	142.39	74.59	52.08		
60	689.60	253.12	156.59	83.08	58.98			643.12	235.36	145.07	76.10	53.26		
61	701.05	257.47	159.41	84.80				654.71	239.68	147.80	77.67			
62	712.57	261.88	162.29	86.60				666.42	244.07	150.58	79.28			
63	724.15	266.34	165.23	88.48				678.25	248.51	153.42	80.95			
64	735.74	270.85	168.23	90.45				690.16	253.01	156.31	82.69			
65	747.35	275.40	171.30	92.51				702.14	257.56	159.26	84.49			
66	758.95	280.00	174.43					714.18	262.16	162.27				
67	770.50	284.64	177.64					726.26	266.82	165.33				
68	782.00	289.32	180.93					738.35	271.52	168.46				
69	793.41	294.05	184.31					750.43	276.26	171.66				
70	804.69	298.82	187.77					762.47	281.04	174.93				
71	815.83	303.62						774.46	285.87					
72	826.80	308.45						786.36	290.73					
73	837.57							798.16						
74	848.13							809.82						
75	858.45							821.32						

次标准体，额外风险比例25% -含可选

单位：元

年龄	男性							女性						
	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交
0	225.92	82.48	50.65	26.25	18.04	14.18	10.13	204.20	74.54	45.78	23.73	16.30	12.82	9.15
1	230.44	84.13	51.67	26.78	18.40	14.47	10.33	208.29	76.03	46.69	24.20	16.63	13.07	9.33
2	235.06	85.81	52.70	27.31	18.77	14.76	10.54	212.46	77.55	47.63	24.68	16.96	13.33	9.52
3	239.77	87.53	53.76	27.86	19.14	15.05	10.75	216.71	79.10	48.58	25.18	17.30	13.60	9.71
4	244.57	89.28	54.83	28.42	19.52	15.35	10.97	221.05	80.69	49.55	25.68	17.64	13.87	9.90
5	249.47	91.07	55.93	28.99	19.92	15.66	11.19	225.47	82.30	50.54	26.19	18.00	14.15	10.10
6	254.47	92.89	57.05	29.57	20.32	15.98	11.42	229.99	83.95	51.55	26.72	18.36	14.44	10.31
7	259.57	94.75	58.19	30.16	20.72	16.30	11.65	234.59	85.63	52.58	27.25	18.73	14.73	10.51
8	264.77	96.65	59.36	30.76	21.14	16.63	11.88	239.29	87.34	53.64	27.80	19.10	15.02	10.73
9	270.08	98.59	60.54	31.38	21.56	16.96	12.12	244.08	89.09	54.71	28.35	19.48	15.32	10.94
10	275.48	100.56	61.75	32.01	22.00	17.31	12.37	248.96	90.87	55.80	28.92	19.87	15.63	11.16
11	281.00	102.57	62.99	32.65	22.44	17.66	12.62	253.94	92.69	56.92	29.50	20.27	15.95	11.39
12	286.62	104.62	64.25	33.30	22.89	18.02	12.88	259.02	94.54	58.06	30.09	20.68	16.27	11.62
13	292.36	106.71	65.53	33.97	23.36	18.38	13.14	264.21	96.43	59.22	30.70	21.10	16.59	11.85
14	298.21	108.85	66.84	34.66	23.83	18.75	13.41	269.49	98.36	60.40	31.31	21.52	16.93	12.09
15	304.17	111.02	68.18	35.36	24.31	19.14	13.69	274.88	100.33	61.61	31.94	21.95	17.27	12.34
16	310.26	113.24	69.55	36.07	24.81	19.53	13.97	280.38	102.33	62.85	32.59	22.40	17.62	12.59
17	316.46	115.51	70.96	36.81	25.31	19.93	14.26	285.98	104.38	64.11	33.24	22.85	17.97	12.84
18	322.72	117.82	72.38	37.55	25.82	20.33	14.55	291.67	106.47	65.39	33.91	23.31	18.33	13.10
19	328.93	120.09	73.77	38.27	26.32	20.72	14.84	297.36	108.55	66.67	34.57	23.76	18.69	13.36
20	335.26	122.40	75.19	39.01	26.83	21.13	15.13	303.17	110.67	67.97	35.25	24.23	19.06	13.62
21	341.71	124.75	76.64	39.76	27.35	21.54	15.43	309.09	112.83	69.30	35.93	24.70	19.43	13.89
22	348.28	127.15	78.12	40.53	27.88	21.96	15.74	315.13	115.03	70.66	36.64	25.19	19.81	14.17
23	354.97	129.60	79.62	41.31	28.42	22.39	16.05	321.29	117.28	72.04	37.35	25.68	20.20	14.45
24	361.79	132.09	81.15	42.11	28.97	22.82	16.37	327.57	119.57	73.44	38.08	26.18	20.60	14.73
25	368.74	134.63	82.71	42.92	29.54	23.27	16.70	333.97	121.91	74.88	38.83	26.70	21.01	15.03
26	375.81	137.21	84.31	43.75	30.11	23.72	17.04	340.50	124.30	76.35	39.59	27.22	21.42	15.33
27	383.02	139.85	85.93	44.60	30.70	24.19	17.38	347.16	126.73	77.84	40.37	27.75	21.84	15.63
28	390.36	142.53	87.58	45.46	31.29	24.67	17.74	353.95	129.21	79.36	41.16	28.30	22.27	15.95
29	397.83	145.26	89.26	46.34	31.90	25.15	18.10	360.88	131.73	80.92	41.97	28.86	22.72	16.27
30	405.44	148.05	90.97	47.23	32.52	25.65	18.47	367.93	134.31	82.50	42.79	29.43	23.17	16.60
31	413.18	150.88	92.72	48.14	33.16	26.16	18.85	375.13	136.94	84.12	43.63	30.01	23.63	16.93
32	421.06	153.76	94.49	49.07	33.81	26.68	19.24	382.46	139.62	85.76	44.49	30.60	24.10	17.28
33	429.07	156.69	96.30	50.02	34.47	27.21	19.64	389.93	142.35	87.44	45.36	31.20	24.58	17.63
34	437.22	159.68	98.14	50.99	35.14	27.75	20.05	397.54	145.13	89.15	46.25	31.82	25.07	17.99
35	445.51	162.71	100.01	51.97	35.83	28.31	20.48	405.29	147.96	90.90	47.16	32.45	25.57	18.36
36	453.94	165.80	101.92	52.97	36.53	28.88	20.91	413.19	150.85	92.67	48.09	33.09	26.08	18.74
37	462.50	168.94	103.85	53.99	37.25	29.46	21.36	421.23	153.79	94.48	49.03	33.75	26.60	19.13
38	471.21	172.13	105.82	55.04	37.99	30.06	21.83	429.41	156.78	96.32	50.00	34.42	27.14	19.52
39	480.05	175.37	107.83	56.10	38.74	30.67	22.31	437.74	159.83	98.20	50.98	35.10	27.68	19.93
40	489.03	178.67	109.87	57.18	39.51	31.29	22.80	446.22	162.93	100.11	51.98	35.80	28.24	20.36
41	498.14	182.01	111.94	58.29	40.29	31.93	23.31	454.84	166.08	102.06	53.00	36.51	28.81	20.79
42	507.38	185.41	114.05	59.41	41.09	32.59	23.84	463.61	169.29	104.04	54.04	37.24	29.39	21.24
43	516.75	188.86	116.19	60.56	41.91	33.26	24.40	472.53	172.56	106.05	55.10	37.98	29.99	21.70
44	526.25	192.36	118.36	61.72	42.74	33.95	24.97	481.59	175.88	108.10	56.18	38.73	30.59	22.18
45	535.86	195.90	120.57	62.91	43.59	34.65	25.57	490.80	179.26	110.19	57.27	39.50	31.22	22.67
46	545.59	199.50	122.81	64.12	44.46	35.37		500.15	182.69	112.31	58.39	40.29	31.85	
47	555.44	203.14	125.08	65.35	45.34	36.12		509.65	186.17	114.46	59.53	41.09	32.51	
48	565.39	206.82	127.38	66.59	46.24	36.88		519.30	189.71	116.65	60.69	41.90	33.18	
49	575.45	210.54	129.71	67.86	47.16	37.66		529.10	193.31	118.88	61.87	42.74	33.86	
50	585.62	214.31	132.07	69.14	48.10	38.47		539.04	196.97	121.14	63.07	43.59	34.57	
51	595.89	218.13	134.46	70.45	49.06	39.31		549.13	200.68	123.44	64.29	44.46	35.30	
52	606.28	221.99	136.88	71.77	50.05	40.18		559.37	204.44	125.78	65.54	45.35	36.05	
53	616.78	225.89	139.33	73.12	51.06	41.09		569.77	208.27	128.15	66.81	46.27	36.83	
54	627.40	229.84	141.81	74.50	52.11	42.04		580.32	212.15	130.56	68.10	47.21	37.65	
55	638.15	233.84	144.32	75.91	53.20	43.05		591.03	216.10	133.01	69.43	48.19	38.49	
56	649.02	237.89	146.88	77.36	54.33			601.90	220.11	135.51	70.78	49.19		
57	660.03	242.00	149.48	78.86	55.52			612.93	224.18	138.05	72.18	50.24		
58	671.17	246.18	152.14	80.41	56.77			624.13	228.32	140.64	73.61	51.33		
59	682.44	250.42	154.85	82.02	58.10			635.48	232.53	143.28	75.09	52.46		
60	693.82	254.72	157.63	83.70	59.50			646.98	236.80	145.97	76.62	53.65		
61	705.29	259.09	160.47	85.45				658.61	241.14	148.72	78.19			
62	716.83	263.51	163.36	87.27				670.37	245.54	151.52	79.82			
63	728.41	267.99	166.32	89.18				682.22	250.01	154.38	81.51			
64	740.02	272.51	169.34	91.17				694.17	254.52	157.29	83.27			
65	751.64	277.08	172.43	93.27				706.18	259.09	160.25	85.09			
66	763.23	281.70	175.58					718.25	263.72	163.28				
67	774.79	286.36	178.82					730.35	268.39	166.37				
68	786.28	291.06	182.14					742.45	273.11	169.52				
69	797.67	295.81	185.55					754.55	277.87	172.74				
70	808.94	300.60	189.05					766.60	282.67	176.03				
71	820.05	305.42						778.59	287.52					
72	830.99	310.28						790.49	292.40					
73	841.72							802.27						
74	852.23							813.92						
75	862.51							825.40						

次标准体，额外风险比例50% -不含可选

单位：元

年龄	男性							女性						
	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交
0	232.61	84.93	52.16	27.03	18.57	14.60	10.43	209.63	76.53	47.00	24.36	16.73	13.16	9.39
1	237.27	86.63	53.20	27.57	18.94	14.90	10.64	213.82	78.06	47.94	24.84	17.07	13.42	9.58
2	242.02	88.36	54.26	28.12	19.32	15.19	10.85	218.10	79.62	48.89	25.34	17.41	13.69	9.77
3	246.87	90.13	55.35	28.69	19.71	15.50	11.07	222.47	81.21	49.87	25.85	17.76	13.96	9.97
4	251.82	91.93	56.46	29.26	20.10	15.81	11.30	226.92	82.83	50.87	26.36	18.11	14.24	10.17
5	256.87	93.77	57.59	29.85	20.51	16.13	11.52	231.47	84.49	51.89	26.89	18.48	14.53	10.37
6	262.02	95.65	58.74	30.45	20.92	16.45	11.76	236.10	86.18	52.93	27.43	18.85	14.82	10.58
7	267.27	97.57	59.92	31.05	21.34	16.79	12.00	240.83	87.91	53.98	27.98	19.22	15.12	10.80
8	272.62	99.52	61.12	31.68	21.77	17.12	12.24	245.65	89.67	55.06	28.54	19.61	15.42	11.01
9	278.08	101.51	62.34	32.31	22.21	17.47	12.49	250.57	91.46	56.17	29.11	20.00	15.73	11.24
10	283.65	103.54	63.59	32.96	22.65	17.82	12.74	255.58	93.29	57.29	29.69	20.40	16.05	11.46
11	289.33	105.62	64.86	33.62	23.11	18.19	13.01	260.70	95.16	58.44	30.29	20.81	16.37	11.69
12	295.13	107.73	66.16	34.29	23.58	18.55	13.27	265.92	97.06	59.60	30.89	21.23	16.70	11.93
13	301.03	109.88	67.48	34.98	24.05	18.93	13.54	271.24	99.00	60.80	31.51	21.66	17.04	12.17
14	307.06	112.08	68.83	35.69	24.54	19.32	13.82	276.66	100.98	62.01	32.15	22.10	17.38	12.42
15	313.20	114.32	70.21	36.41	25.04	19.71	14.11	282.20	103.00	63.25	32.79	22.54	17.73	12.67
16	319.46	116.60	71.62	37.15	25.55	20.11	14.40	287.84	105.05	64.52	33.45	23.00	18.09	12.93
17	325.84	118.94	73.07	37.91	26.07	20.53	14.70	293.59	107.16	65.82	34.13	23.46	18.46	13.19
18	332.29	121.31	74.53	38.67	26.60	20.94	15.00	299.42	109.30	67.14	34.81	23.93	18.83	13.46
19	338.66	123.64	75.96	39.41	27.11	21.35	15.30	305.26	111.43	68.44	35.49	24.40	19.20	13.72
20	345.14	126.01	77.42	40.17	27.64	21.76	15.60	311.20	113.60	69.78	36.18	24.87	19.57	13.99
21	351.75	128.43	78.90	40.94	28.17	22.19	15.91	317.26	115.81	71.14	36.89	25.36	19.95	14.27
22	358.49	130.89	80.42	41.73	28.71	22.62	16.22	323.44	118.07	72.52	37.61	25.86	20.34	14.55
23	365.35	133.39	81.96	42.53	29.27	23.06	16.55	329.75	120.37	73.94	38.34	26.36	20.74	14.84
24	372.33	135.95	83.53	43.35	29.83	23.51	16.88	336.18	122.72	75.38	39.09	26.88	21.15	15.13
25	379.45	138.55	85.13	44.19	30.41	23.97	17.22	342.73	125.11	76.85	39.85	27.40	21.57	15.43
26	386.70	141.20	86.76	45.04	31.00	24.44	17.57	349.42	127.55	78.35	40.63	27.94	21.99	15.74
27	394.08	143.90	88.42	45.90	31.60	24.91	17.92	356.23	130.04	79.88	41.43	28.49	22.42	16.06
28	401.60	146.65	90.11	46.79	32.22	25.40	18.29	363.18	132.58	81.44	42.24	29.05	22.87	16.38
29	409.25	149.44	91.84	47.69	32.84	25.91	18.66	370.27	135.17	83.03	43.07	29.62	23.32	16.71
30	417.04	152.29	93.59	48.61	33.48	26.42	19.05	377.49	137.81	84.65	43.91	30.20	23.78	17.05
31	424.96	155.19	95.38	49.54	34.13	26.94	19.44	384.85	140.49	86.31	44.77	30.80	24.25	17.39
32	433.02	158.14	97.20	50.50	34.80	27.48	19.85	392.35	143.24	87.99	45.65	31.40	24.73	17.75
33	441.22	161.15	99.05	51.47	35.48	28.02	20.27	400.00	146.03	89.71	46.54	32.02	25.23	18.11
34	449.56	164.20	100.93	52.46	36.17	28.59	20.70	407.79	148.87	91.46	47.46	32.66	25.73	18.48
35	458.03	167.30	102.85	53.47	36.88	29.16	21.14	415.72	151.77	93.24	48.39	33.30	26.25	18.86
36	466.65	170.46	104.80	54.49	37.61	29.75	21.60	423.79	154.73	95.06	49.34	33.96	26.77	19.26
37	475.40	173.67	106.78	55.54	38.35	30.35	22.07	432.01	157.73	96.91	50.30	34.63	27.31	19.66
38	484.29	176.93	108.80	56.61	39.10	30.97	22.55	440.38	160.79	98.80	51.29	35.32	27.86	20.07
39	493.32	180.25	110.85	57.70	39.88	31.60	23.05	448.90	163.91	100.72	52.30	36.02	28.42	20.50
40	502.48	183.61	112.93	58.82	40.67	32.25	23.57	457.56	167.08	102.67	53.32	36.74	28.99	20.93
41	511.77	187.03	115.05	59.95	41.48	32.91	24.11	466.37	170.30	104.66	54.37	37.47	29.58	21.38
42	521.20	190.50	117.21	61.10	42.31	33.60	24.68	475.32	173.58	106.69	55.43	38.21	30.18	21.85
43	530.74	194.02	119.40	62.28	43.15	34.29	25.26	484.42	176.92	108.74	56.52	38.97	30.79	22.33
44	540.41	197.58	121.62	63.48	44.01	35.01	25.87	493.67	180.31	110.84	57.62	39.75	31.42	22.83
45	550.20	201.20	123.87	64.70	44.89	35.74	26.51	503.07	183.76	112.97	58.75	40.54	32.06	23.35
46	560.09	204.86	126.16	65.94	45.79	36.50		512.61	187.26	115.14	59.89	41.35	32.72	
47	570.09	208.56	128.47	67.20	46.70	37.27		522.29	190.82	117.34	61.06	42.17	33.40	
48	580.20	212.31	130.82	68.49	47.64	38.07		532.12	194.43	119.57	62.25	43.01	34.09	
49	590.40	216.10	133.20	69.79	48.59	38.89		542.09	198.10	121.85	63.46	43.87	34.80	
50	600.71	219.93	135.60	71.11	49.56	39.74		552.22	201.82	124.16	64.69	44.75	35.54	
51	611.12	223.80	138.04	72.45	50.56	40.63		562.48	205.60	126.50	65.94	45.65	36.29	
52	621.63	227.72	140.50	73.81	51.58	41.55		572.90	209.43	128.88	67.21	46.57	37.08	
53	632.24	231.68	142.99	75.20	52.64	42.51		583.47	213.33	131.30	68.51	47.51	37.89	
54	642.97	235.68	145.52	76.61	53.74	43.52		594.19	217.28	133.76	69.84	48.49	38.74	
55	653.82	239.73	148.08	78.07	54.87	44.59		605.07	221.29	136.26	71.20	49.50	39.64	
56	664.79	243.84	150.68	79.56	56.07			616.10	225.37	138.80	72.59	50.54		
57	675.89	248.00	153.32	81.11	57.32			627.30	229.51	141.39	74.03	51.63		
58	687.12	252.22	156.03	82.72	58.65			638.65	233.72	144.03	75.50	52.77		
59	698.47	256.52	158.80	84.40	60.05			650.16	238.00	146.73	77.03	53.96		
60	709.93	260.88	161.63	86.15	61.55			661.81	242.34	149.48	78.61	55.21		
61	721.47	265.30	164.53	87.98				673.59	246.75	152.28	80.24			
62	733.06	269.78	167.50	89.90				685.49	251.22	155.14	81.94			
63	744.69	274.32	170.53	91.91				697.47	255.76	158.06	83.70			
64	756.33	278.90	173.63	94.03				709.54	260.35	161.04	85.54			
65	767.95	283.54	176.81	96.27				721.66	264.99	164.08	87.45			
66	779.54	288.22	180.07					733.81	269.68	167.19				
67	791.07	292.95	183.42					745.99	274.43	170.36				
68	802.51	297.73	186.86					758.15	279.22	173.60				
69	813.84	302.56	190.41					770.28	284.06	176.92				
70	825.02	307.44	194.07					782.35	288.94	180.33				
71	836.02	312.36						794.33	293.87					
72	846.82	317.32						806.20	298.84					
73	857.39							817.93						
74	867.71							829.50						
75	877.78							840.88						

单位: 元

次标准体, 额外风险比例50% -含可选

年龄	男性							女性						
	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交
0	234.38	85.58	52.56	27.24	18.72	14.72	10.51	211.06	77.05	47.32	24.52	16.85	13.25	9.46
1	239.08	87.29	53.61	27.78	19.09	15.01	10.72	215.29	78.59	48.26	25.01	17.19	13.51	9.65
2	243.87	89.03	54.68	28.34	19.47	15.31	10.94	219.60	80.16	49.23	25.51	17.53	13.78	9.84
3	248.76	90.82	55.77	28.91	19.86	15.62	11.16	223.99	81.77	50.21	26.02	17.88	14.06	10.04
4	253.74	92.64	56.89	29.49	20.26	15.93	11.38	228.48	83.40	51.22	26.55	18.24	14.34	10.24
5	258.83	94.49	58.03	30.08	20.66	16.25	11.61	233.05	85.07	52.24	27.08	18.60	14.63	10.45
6	264.02	96.38	59.19	30.68	21.08	16.58	11.85	237.72	86.77	53.29	27.62	18.98	14.92	10.66
7	269.31	98.31	60.38	31.29	21.50	16.91	12.09	242.48	88.51	54.35	28.17	19.36	15.22	10.87
8	274.71	100.28	61.59	31.92	21.93	17.26	12.34	247.34	90.28	55.44	28.73	19.74	15.53	11.09
9	280.21	102.29	62.82	32.56	22.38	17.61	12.59	252.29	92.09	56.55	29.31	20.14	15.84	11.31
10	285.82	104.34	64.08	33.21	22.83	17.96	12.84	257.34	93.93	57.68	29.90	20.54	16.16	11.54
11	291.55	106.42	65.36	33.88	23.29	18.33	13.11	262.49	95.81	58.84	30.49	20.96	16.48	11.77
12	297.38	108.55	66.66	34.56	23.76	18.70	13.38	267.74	97.72	60.01	31.11	21.38	16.82	12.01
13	303.34	110.72	68.00	35.25	24.24	19.08	13.65	273.10	99.68	61.21	31.73	21.81	17.16	12.26
14	309.41	112.93	69.35	35.96	24.73	19.47	13.93	278.56	101.67	62.44	32.37	22.25	17.50	12.50
15	315.59	115.19	70.74	36.69	25.23	19.86	14.22	284.13	103.70	63.69	33.02	22.70	17.86	12.76
16	321.90	117.49	72.17	37.44	25.75	20.27	14.51	289.81	105.77	64.96	33.69	23.16	18.22	13.02
17	328.34	119.85	73.63	38.20	26.28	20.69	14.81	295.61	107.90	66.27	34.36	23.62	18.59	13.28
18	334.83	122.24	75.10	38.97	26.81	21.11	15.12	301.48	110.05	67.60	35.05	24.10	18.96	13.55
19	341.24	124.59	76.54	39.72	27.32	21.52	15.42	307.34	112.19	68.91	35.74	24.57	19.33	13.82
20	347.77	126.97	78.01	40.48	27.85	21.93	15.72	313.32	114.38	70.25	36.43	25.05	19.71	14.09
21	354.42	129.40	79.50	41.26	28.39	22.36	16.03	319.42	116.60	71.62	37.14	25.53	20.09	14.37
22	361.19	131.88	81.03	42.05	28.93	22.79	16.35	325.64	118.87	73.02	37.87	26.03	20.48	14.65
23	368.10	134.40	82.58	42.86	29.49	23.24	16.68	331.98	121.19	74.44	38.60	26.54	20.89	14.94
24	375.13	136.97	84.16	43.68	30.06	23.69	17.01	338.45	123.55	75.89	39.36	27.06	21.30	15.24
25	382.29	139.59	85.77	44.52	30.64	24.15	17.36	345.05	125.96	77.37	40.13	27.59	21.71	15.54
26	389.58	142.25	87.41	45.38	31.24	24.62	17.71	351.77	128.41	78.88	40.91	28.13	22.14	15.85
27	397.01	144.97	89.08	46.25	31.84	25.11	18.07	358.63	130.92	80.42	41.71	28.68	22.58	16.17
28	404.58	147.74	90.78	47.14	32.46	25.60	18.44	365.62	133.47	81.99	42.52	29.24	23.02	16.49
29	412.27	150.55	92.52	48.05	33.09	26.11	18.81	372.75	136.07	83.59	43.36	29.82	23.48	16.83
30	420.11	153.42	94.28	48.97	33.74	26.62	19.20	380.01	138.73	85.22	44.21	30.41	23.94	17.17
31	428.08	156.34	96.08	49.91	34.39	27.15	19.60	387.42	141.43	86.88	45.07	31.00	24.42	17.51
32	436.19	159.30	97.91	50.87	35.06	27.69	20.01	394.97	144.19	88.58	45.95	31.62	24.90	17.87
33	444.43	162.32	99.77	51.85	35.75	28.24	20.44	402.66	147.00	90.31	46.86	32.24	25.40	18.24
34	452.82	165.39	101.67	52.85	36.45	28.81	20.87	410.49	149.86	92.07	47.77	32.88	25.91	18.61
35	461.34	168.52	103.60	53.86	37.16	29.39	21.32	418.47	152.78	93.86	48.71	33.53	26.43	19.00
36	470.00	171.69	105.56	54.90	37.89	29.98	21.78	426.59	155.75	95.69	49.67	34.19	26.96	19.39
37	478.80	174.92	107.55	55.95	38.64	30.59	22.25	434.86	158.77	97.55	50.64	34.87	27.50	19.80
38	487.74	178.20	109.58	57.03	39.40	31.21	22.75	443.27	161.85	99.45	51.63	35.56	28.05	20.22
39	496.82	181.53	111.65	58.13	40.18	31.85	23.25	451.83	164.98	101.38	52.65	36.27	28.62	20.65
40	506.03	184.92	113.74	59.25	40.98	32.51	23.78	460.54	168.17	103.35	53.68	36.99	29.20	21.09
41	515.37	188.35	115.88	60.39	41.79	33.18	24.33	469.40	171.42	105.35	54.73	37.72	29.79	21.54
42	524.84	191.84	118.04	61.55	42.63	33.87	24.90	478.40	174.72	107.38	55.80	38.47	30.39	22.02
43	534.43	195.38	120.24	62.74	43.48	34.57	25.49	487.55	178.07	109.45	56.89	39.24	31.01	22.50
44	544.14	198.96	122.48	63.95	44.35	35.29	26.11	496.85	181.48	111.56	58.01	40.02	31.64	23.01
45	553.97	202.59	124.74	65.18	45.24	36.04	26.76	506.29	184.94	113.70	59.14	40.82	32.29	23.53
46	563.91	206.27	127.04	66.43	46.14	36.80		515.88	188.46	115.88	60.29	41.63	32.95	
47	573.95	209.99	129.37	67.70	47.07	37.58		525.61	192.04	118.10	61.47	42.46	33.63	
48	584.09	213.76	131.73	68.99	48.01	38.39		535.49	195.67	120.34	62.66	43.31	34.33	
49	594.33	217.56	134.12	70.30	48.97	39.22		545.51	199.35	122.63	63.88	44.17	35.05	
50	604.67	221.41	136.53	71.63	49.95	40.09		555.68	203.09	124.95	65.11	45.05	35.79	
51	615.11	225.30	138.98	72.98	50.96	40.98		565.99	206.89	127.31	66.37	45.96	36.56	
52	625.65	229.23	141.45	74.35	52.00	41.91		576.45	210.75	129.70	67.66	46.89	37.35	
53	636.29	233.20	143.96	75.75	53.06	42.89		587.06	214.66	132.13	68.97	47.84	38.18	
54	647.05	237.22	146.49	77.17	54.17	43.92		597.83	218.63	134.60	70.30	48.83	39.04	
55	657.92	241.28	149.06	78.64	55.32	45.01		608.74	222.66	137.11	71.67	49.84	39.94	
56	668.91	245.40	151.68	80.15	56.53			619.82	226.75	139.67	73.07	50.90		
57	680.04	249.57	154.34	81.71	57.80			631.06	230.91	142.27	74.52	52.00		
58	691.29	253.81	157.05	83.34	59.15			642.45	235.13	144.92	76.00	53.15		
59	702.66	258.11	159.84	85.03	60.58			654.00	239.43	147.63	77.54	54.36		
60	714.13	262.49	162.68	86.80	62.11			665.69	243.79	150.40	79.14	55.63		
61	725.68	266.93	165.60	88.66				677.51	248.22	153.22	80.79			
62	737.28	271.42	168.59	90.60				689.43	252.71	156.10	82.50			
63	748.92	275.98	171.64	92.65				701.45	257.26	159.03	84.28			
64	760.56	280.58	174.77	94.80				713.54	261.87	162.03	86.14			
65	772.18	285.23	177.97	97.08				725.69	266.53	165.09	88.09			
66	783.76	289.93	181.25					737.86	271.24	168.21				
67	795.28	294.68	184.63					750.05	276.01	171.41				
68	806.71	299.48	188.12					762.23	280.82	174.68				
69	818.01	304.33	191.71					774.36	285.68	178.03				
70	829.16	309.23	195.41					786.44	290.59	181.47				
71	840.13	314.18						798.41	295.53					
72	850.89	319.17						810.27	300.53					
73	861.41							821.98						
74	871.68							833.53						
75	881.69							844.87						

单位：元

次标准体，额外风险比例75% -不含可选

年龄	男性							女性						
	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交
0	239.93	87.61	53.81	27.89	19.16	15.07	10.76	215.54	78.69	48.32	25.05	17.21	13.53	9.66
1	244.74	89.36	54.88	28.44	19.54	15.37	10.98	219.86	80.26	49.29	25.55	17.55	13.80	9.85
2	249.65	91.15	55.98	29.01	19.93	15.68	11.20	224.26	81.86	50.28	26.06	17.90	14.08	10.05
3	254.65	92.97	57.10	29.59	20.33	15.99	11.42	228.75	83.50	51.28	26.58	18.26	14.36	10.25
4	259.76	94.84	58.24	30.19	20.74	16.31	11.66	233.33	85.17	52.31	27.11	18.63	14.65	10.46
5	264.97	96.74	59.41	30.79	21.16	16.64	11.89	238.00	86.88	53.35	27.65	19.00	14.94	10.67
6	270.28	98.67	60.60	31.41	21.58	16.98	12.13	242.77	88.62	54.42	28.21	19.38	15.24	10.88
7	275.70	100.65	61.81	32.04	22.01	17.32	12.38	247.63	90.39	55.51	28.77	19.77	15.55	11.10
8	281.23	102.67	63.05	32.68	22.46	17.67	12.63	252.59	92.20	56.62	29.34	20.16	15.86	11.33
9	286.86	104.72	64.31	33.33	22.91	18.03	12.89	257.64	94.04	57.75	29.93	20.57	16.18	11.56
10	292.61	106.82	65.60	34.00	23.37	18.39	13.15	262.80	95.93	58.91	30.53	20.98	16.50	11.79
11	298.47	108.95	66.91	34.68	23.84	18.77	13.42	268.06	97.84	60.09	31.14	21.40	16.84	12.03
12	304.45	111.13	68.25	35.38	24.33	19.15	13.70	273.43	99.80	61.29	31.77	21.83	17.18	12.27
13	310.54	113.35	69.61	36.09	24.82	19.54	13.98	278.90	101.80	62.51	32.41	22.27	17.52	12.52
14	316.75	115.62	71.00	36.82	25.32	19.94	14.27	284.48	103.83	63.76	33.06	22.72	17.88	12.77
15	323.09	117.93	72.43	37.57	25.84	20.34	14.57	290.17	105.91	65.04	33.72	23.18	18.24	13.03
16	329.55	120.28	73.88	38.33	26.37	20.76	14.87	295.97	108.02	66.35	34.40	23.65	18.61	13.30
17	336.13	122.70	75.38	39.11	26.91	21.19	15.18	301.89	110.19	67.68	35.10	24.13	18.98	13.57
18	342.77	125.15	76.89	39.90	27.45	21.62	15.49	307.88	112.39	69.03	35.80	24.61	19.37	13.84
19	349.31	127.54	78.36	40.67	27.98	22.04	15.80	313.85	114.57	70.38	36.50	25.09	19.74	14.12
20	355.97	129.97	79.86	41.44	28.52	22.46	16.11	319.95	116.80	71.74	37.21	25.58	20.13	14.39
21	362.75	132.45	81.38	42.24	29.07	22.90	16.43	326.16	119.06	73.14	37.93	26.08	20.52	14.68
22	369.66	134.97	82.93	43.05	29.63	23.34	16.76	332.49	121.38	74.56	38.67	26.59	20.92	14.97
23	376.69	137.55	84.52	43.87	30.20	23.80	17.09	338.95	123.74	76.01	39.42	27.10	21.33	15.26
24	383.86	140.17	86.13	44.71	30.78	24.26	17.44	345.54	126.14	77.48	40.19	27.63	21.75	15.57
25	391.16	142.83	87.77	45.57	31.37	24.73	17.79	352.26	128.59	78.99	40.97	28.17	22.18	15.88
26	398.59	145.55	89.44	46.44	31.98	25.22	18.15	359.10	131.09	80.53	41.77	28.72	22.61	16.19
27	406.16	148.32	91.15	47.33	32.60	25.71	18.52	366.09	133.64	82.10	42.58	29.29	23.06	16.52
28	413.87	151.14	92.88	48.24	33.23	26.22	18.90	373.21	136.25	83.69	43.41	29.86	23.51	16.85
29	421.71	154.01	94.65	49.17	33.87	26.73	19.29	380.47	138.90	85.32	44.26	30.45	23.98	17.19
30	429.69	156.93	96.45	50.11	34.53	27.26	19.69	387.87	141.60	86.99	45.13	31.04	24.45	17.54
31	437.80	159.90	98.28	51.07	35.20	27.80	20.10	395.41	144.36	88.68	46.01	31.65	24.94	17.90
32	446.06	162.92	100.15	52.05	35.89	28.36	20.53	403.09	147.16	90.41	46.91	32.28	25.43	18.26
33	454.45	166.00	102.04	53.05	36.59	28.92	20.96	410.92	150.02	92.17	47.83	32.91	25.94	18.64
34	462.99	169.12	103.97	54.06	37.30	29.50	21.41	418.90	152.94	93.96	48.76	33.56	26.46	19.02
35	471.66	172.30	105.94	55.10	38.04	30.10	21.88	427.02	155.91	95.79	49.72	34.23	26.99	19.42
36	480.47	175.53	107.94	56.16	38.78	30.71	22.36	435.28	158.93	97.65	50.69	34.91	27.53	19.83
37	489.41	178.82	109.97	57.24	39.55	31.34	22.85	443.70	162.01	99.55	51.69	35.60	28.08	20.24
38	498.50	182.15	112.03	58.34	40.33	31.98	23.36	452.26	165.14	101.48	52.70	36.30	28.65	20.67
39	507.72	185.54	114.13	59.46	41.13	32.64	23.89	460.97	168.33	103.44	53.73	37.02	29.23	21.12
40	517.07	188.98	116.27	60.60	41.95	33.31	24.44	469.83	171.57	105.45	54.78	37.76	29.82	21.57
41	526.56	192.48	118.44	61.77	42.79	34.00	25.02	478.83	174.87	107.48	55.85	38.51	30.43	22.04
42	536.16	196.02	120.64	62.96	43.64	34.71	25.61	487.98	178.23	109.55	56.95	39.28	31.05	22.53
43	545.89	199.61	122.88	64.17	44.52	35.44	26.24	497.28	181.64	111.66	58.06	40.06	31.68	23.04
44	555.74	203.25	125.15	65.40	45.41	36.19	26.89	506.72	185.10	113.80	59.19	40.86	32.33	23.56
45	565.69	206.93	127.46	66.66	46.32	36.96	27.58	516.31	188.62	115.98	60.35	41.68	32.99	24.11
46	575.75	210.66	129.79	67.94	47.26	37.75		526.05	192.20	118.20	61.53	42.51	33.68	
47	585.91	214.43	132.16	69.24	48.21	38.57		535.92	195.83	120.45	62.72	43.36	34.38	
48	596.16	218.25	134.56	70.56	49.18	39.41		545.94	199.52	122.73	63.94	44.22	35.10	
49	606.50	222.10	136.98	71.90	50.17	40.27		556.10	203.26	125.06	65.18	45.11	35.84	
50	616.94	225.99	139.43	73.26	51.18	41.17		566.40	207.05	127.41	66.44	46.01	36.60	
51	627.47	229.92	141.91	74.64	52.22	42.11		576.85	210.90	129.81	67.73	46.94	37.39	
52	638.09	233.90	144.42	76.04	53.29	43.09		587.44	214.81	132.24	69.04	47.89	38.21	
53	648.82	237.91	146.96	77.47	54.40	44.12		598.18	218.77	134.71	70.37	48.87	39.07	
54	659.64	241.97	149.53	78.93	55.55	45.20		609.07	222.80	137.21	71.73	49.89	39.97	
55	670.58	246.07	152.14	80.44	56.75	46.36		620.12	226.88	139.76	73.13	50.93	40.91	
56	681.63	250.22	154.78	81.99	58.01			631.32	231.02	142.35	74.56	52.03		
57	692.81	254.43	157.48	83.59	59.34			642.67	235.23	144.99	76.04	53.16		
58	704.11	258.71	160.24	85.27	60.76			654.19	239.51	147.69	77.57	54.36		
59	715.53	263.05	163.06	87.02	62.27			665.85	243.86	150.44	79.15	55.62		
60	727.04	267.47	165.96	88.86	63.90			677.65	248.28	153.25	80.79	56.95		
61	738.62	271.95	168.93	90.80				689.57	252.76	156.12	82.49			
62	750.25	276.49	171.98	92.83				701.59	257.30	159.05	84.26			
63	761.89	281.09	175.10	94.98				713.70	261.91	162.04	86.11			
64	773.53	285.74	178.29	97.25				725.87	266.58	165.10	88.05			
65	785.13	290.45	181.58	99.66				738.08	271.29	168.22	90.07			
66	796.69	295.20	184.96					750.31	276.06	171.41				
67	808.16	300.01	188.44					762.54	280.89	174.68				
68	819.52	304.88	192.04					774.74	285.76	178.04				
69	830.75	309.80	195.77					786.88	290.69	181.48				
70	841.80	314.79	199.63					798.94	295.66	185.01				
71	852.64	319.83						810.89	300.68					
72	863.26	324.92						822.70	305.75					
73	873.63							834.34						
74	883.73							845.80						
75	893.55							857.04						

次标准体，额外风险比例75% -含可选

年龄	男性							女性						
	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交
0	241.76	88.28	54.22	28.10	19.31	15.18	10.84	217.01	79.23	48.65	25.22	17.32	13.62	9.72
1	246.61	90.04	55.30	28.66	19.69	15.48	11.06	221.35	80.81	49.63	25.72	17.67	13.89	9.92
2	251.55	91.84	56.41	29.24	20.09	15.80	11.28	225.78	82.42	50.62	26.23	18.02	14.17	10.12
3	256.59	93.68	57.53	29.82	20.49	16.11	11.51	230.31	84.07	51.63	26.76	18.38	14.46	10.32
4	261.74	95.56	58.69	30.42	20.90	16.44	11.74	234.92	85.75	52.66	27.29	18.75	14.75	10.53
5	266.99	97.47	59.86	31.03	21.32	16.77	11.98	239.62	87.47	53.72	27.84	19.13	15.04	10.74
6	272.34	99.43	61.06	31.65	21.74	17.11	12.23	244.42	89.22	54.79	28.40	19.51	15.34	10.96
7	277.80	101.42	62.28	32.28	22.18	17.45	12.48	249.32	91.01	55.89	28.97	19.90	15.65	11.18
8	283.37	103.45	63.53	32.93	22.63	17.80	12.73	254.31	92.83	57.01	29.55	20.30	15.97	11.40
9	289.05	105.52	64.80	33.59	23.08	18.17	12.99	259.40	94.69	58.15	30.14	20.71	16.29	11.64
10	294.84	107.63	66.10	34.26	23.55	18.53	13.26	264.59	96.58	59.31	30.74	21.13	16.62	11.87
11	300.75	109.79	67.42	34.95	24.03	18.91	13.53	269.89	98.51	60.50	31.36	21.55	16.95	12.11
12	306.77	111.98	68.77	35.65	24.51	19.30	13.81	275.29	100.48	61.71	31.98	21.98	17.29	12.36
13	312.91	114.22	70.14	36.37	25.01	19.69	14.09	280.80	102.49	62.94	32.63	22.43	17.64	12.61
14	319.17	116.50	71.54	37.10	25.52	20.09	14.38	286.42	104.54	64.20	33.28	22.88	18.00	12.86
15	325.56	118.83	72.98	37.86	26.04	20.50	14.68	292.15	106.63	65.48	33.95	23.34	18.36	13.12
16	332.06	121.20	74.45	38.63	26.57	20.92	14.99	297.99	108.76	66.80	34.64	23.81	18.74	13.39
17	338.70	123.64	75.96	39.41	27.12	21.36	15.30	303.94	110.94	68.14	35.34	24.30	19.12	13.66
18	345.38	126.11	77.48	40.21	27.66	21.79	15.62	309.97	113.16	69.51	36.05	24.78	19.50	13.94
19	351.96	128.51	78.96	40.98	28.20	22.21	15.93	315.99	115.35	70.86	36.75	25.26	19.88	14.21
20	358.66	130.96	80.46	41.76	28.74	22.64	16.24	322.12	117.59	72.23	37.46	25.76	20.27	14.49
21	365.49	133.45	82.00	42.56	29.29	23.08	16.56	328.36	119.87	73.63	38.19	26.26	20.66	14.78
22	372.44	135.99	83.56	43.37	29.85	23.52	16.89	334.74	122.20	75.06	38.93	26.77	21.07	15.07
23	379.52	138.58	85.15	44.20	30.43	23.98	17.23	341.23	124.57	76.52	39.69	27.29	21.48	15.37
24	386.73	141.22	86.78	45.05	31.01	24.45	17.58	347.86	126.99	78.01	40.46	27.82	21.90	15.67
25	394.07	143.90	88.43	45.91	31.61	24.92	17.93	354.62	129.46	79.52	41.25	28.36	22.33	15.99
26	401.55	146.64	90.11	46.79	32.22	25.41	18.30	361.51	131.97	81.07	42.05	28.92	22.77	16.31
27	409.17	149.42	91.83	47.69	32.85	25.91	18.67	368.53	134.54	82.65	42.87	29.48	23.21	16.63
28	416.92	152.26	93.57	48.60	33.48	26.42	19.05	375.69	137.15	84.25	43.71	30.06	23.67	16.97
29	424.81	155.14	95.35	49.53	34.13	26.94	19.45	383.00	139.82	85.89	44.56	30.65	24.14	17.31
30	432.83	158.08	97.16	50.48	34.79	27.47	19.85	390.44	142.54	87.57	45.43	31.25	24.62	17.66
31	440.99	161.07	99.01	51.45	35.47	28.02	20.27	398.02	145.31	89.27	46.32	31.87	25.11	18.02
32	449.30	164.11	100.88	52.44	36.16	28.58	20.70	405.75	148.14	91.01	47.22	32.49	25.60	18.39
33	457.74	167.20	102.79	53.44	36.87	29.15	21.14	413.63	151.01	92.78	48.15	33.14	26.12	18.77
34	466.32	170.35	104.73	54.46	37.59	29.73	21.59	421.65	153.94	94.58	49.09	33.79	26.64	19.16
35	475.03	173.54	106.71	55.51	38.32	30.33	22.06	429.81	156.93	96.42	50.05	34.46	27.17	19.56
36	483.89	176.79	108.72	56.57	39.08	30.95	22.55	438.12	159.97	98.29	51.03	35.14	27.72	19.97
37	492.89	180.09	110.76	57.66	39.85	31.58	23.05	446.59	163.07	100.20	52.03	35.84	28.28	20.39
38	502.02	183.45	112.84	58.76	40.64	32.23	23.57	455.19	166.22	102.14	53.05	36.55	28.85	20.82
39	511.29	186.86	114.95	59.89	41.44	32.90	24.11	463.95	169.42	104.12	54.08	37.27	29.43	21.27
40	520.69	190.31	117.10	61.05	42.27	33.58	24.67	472.86	172.68	106.13	55.14	38.02	30.03	21.73
41	530.21	193.82	119.28	62.22	43.11	34.28	25.25	481.91	176.00	108.18	56.22	38.77	30.64	22.21
42	539.86	197.38	121.49	63.42	43.98	35.00	25.85	491.11	179.37	110.26	57.32	39.54	31.26	22.70
43	549.64	200.99	123.74	64.64	44.86	35.73	26.49	500.45	182.80	112.38	58.44	40.33	31.90	23.21
44	559.52	204.65	126.03	65.88	45.76	36.49	27.15	509.94	186.29	114.54	59.58	41.14	32.56	23.75
45	569.52	208.35	128.34	67.15	46.68	37.27	27.85	519.58	189.82	116.73	60.75	41.96	33.23	24.30
46	579.61	212.10	130.69	68.44	47.62	38.07		529.36	193.42	118.95	61.93	42.80	33.91	
47	589.81	215.89	133.07	69.75	48.58	38.89		539.28	197.07	121.22	63.13	43.65	34.62	
48	600.09	219.71	135.48	71.07	49.56	39.75		549.34	200.77	123.51	64.36	44.52	35.35	
49	610.47	223.58	137.92	72.42	50.56	40.62		559.55	204.53	125.85	65.61	45.42	36.10	
50	620.94	227.49	140.38	73.79	51.59	41.54		569.89	208.34	128.22	66.88	46.33	36.87	
51	631.49	231.43	142.87	75.18	52.64	42.49		580.38	212.21	130.62	68.17	47.26	37.67	
52	642.14	235.42	145.39	76.60	53.72	43.48		591.02	216.13	133.07	69.49	48.22	38.50	
53	652.88	239.45	147.94	78.04	54.84	44.53		601.80	220.11	135.55	70.83	49.21	39.37	
54	663.73	243.51	150.52	79.51	56.01	45.63		612.73	224.15	138.06	72.20	50.24	40.27	
55	674.68	247.63	153.14	81.03	57.22	46.81		623.81	228.25	140.62	73.61	51.29	41.23	
56	685.76	251.79	155.80	82.59	58.50			635.05	232.41	143.23	75.05	52.40		
57	696.95	256.01	158.51	84.22	59.86			646.44	236.64	145.88	76.54	53.55		
58	708.26	260.30	161.28	85.91	61.30			657.99	240.93	148.59	78.08	54.76		
59	719.69	264.66	164.12	87.68	62.84			669.69	245.30	151.35	79.67	56.03		
60	731.21	269.09	167.03	89.55	64.50			681.52	249.73	154.18	81.33	57.38		
61	742.80	273.58	170.02	91.51				693.47	254.23	157.06	83.05			
62	754.43	278.14	173.09	93.58				705.52	258.80	160.01	84.84			
63	766.07	282.75	176.23	95.76				717.66	263.42	163.02	86.72			
64	777.71	287.42	179.45	98.07				729.85	268.10	166.09	88.68			
65	789.30	292.14	182.76	100.53				742.08	272.84	169.24	90.73			
66	800.84	296.91	186.17					754.32	277.63	172.46				
67	812.29	301.74	189.70					766.56	282.47	175.75				
68	823.63	306.63	193.34					778.76	287.37	179.13				
69	834.83	311.58	197.11					790.91	292.31	182.61				
70	845.84	316.60	201.02					802.96	297.31	186.18				
71	856.65	321.67						814.90	302.35					
72	867.22	326.80						826.69	307.45					
73	877.53							838.30						
74	887.56							849.72						
75	897.32							860.92						

单位：元

次标准体，额外风险比例100% -不含可选

年龄	男性							女性						
	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交
0	246.46	90.00	55.27	28.65	19.68	15.48	11.05	220.77	80.60	49.50	25.65	17.63	13.86	9.89
1	251.40	91.80	56.38	29.22	20.08	15.79	11.28	225.19	82.21	50.49	26.17	17.98	14.14	10.09
2	256.44	93.63	57.50	29.80	20.48	16.10	11.50	229.70	83.85	51.50	26.69	18.34	14.42	10.29
3	261.58	95.51	58.66	30.40	20.89	16.43	11.74	234.30	85.53	52.53	27.22	18.70	14.71	10.50
4	266.83	97.42	59.83	31.01	21.31	16.76	11.98	238.99	87.24	53.58	27.77	19.08	15.00	10.71
5	272.18	99.37	61.03	31.63	21.73	17.10	12.22	243.78	88.99	54.65	28.32	19.46	15.30	10.93
6	277.64	101.36	62.25	32.26	22.17	17.44	12.47	248.66	90.77	55.74	28.89	19.85	15.61	11.15
7	283.21	103.39	63.50	32.91	22.61	17.79	12.72	253.64	92.59	56.86	29.47	20.25	15.93	11.37
8	288.89	105.47	64.77	33.57	23.07	18.15	12.98	258.72	94.44	58.00	30.06	20.65	16.25	11.60
9	294.68	107.58	66.07	34.24	23.54	18.52	13.25	263.90	96.33	59.16	30.66	21.07	16.57	11.84
10	300.58	109.73	67.39	34.93	24.01	18.90	13.52	269.18	98.26	60.34	31.27	21.49	16.91	12.08
11	306.60	111.93	68.74	35.63	24.50	19.28	13.80	274.57	100.22	61.55	31.90	21.93	17.25	12.32
12	312.74	114.16	70.11	36.35	24.99	19.68	14.08	280.07	102.23	62.78	32.54	22.37	17.60	12.57
13	319.01	116.45	71.51	37.08	25.50	20.08	14.38	285.67	104.27	64.03	33.19	22.82	17.95	12.83
14	325.39	118.77	72.94	37.83	26.02	20.49	14.67	291.39	106.35	65.31	33.86	23.28	18.32	13.09
15	331.90	121.14	74.40	38.60	26.55	20.91	14.98	297.22	108.48	66.62	34.55	23.75	18.69	13.36
16	338.53	123.56	75.90	39.38	27.10	21.34	15.29	303.16	110.65	67.96	35.24	24.23	19.07	13.63
17	345.29	126.05	77.44	40.19	27.65	21.78	15.61	309.22	112.87	69.33	35.96	24.72	19.45	13.91
18	352.10	128.56	78.99	41.00	28.21	22.23	15.94	315.35	115.12	70.72	36.68	25.22	19.84	14.19
19	358.79	131.01	80.50	41.78	28.75	22.65	16.25	321.45	117.35	72.08	37.39	25.71	20.23	14.47
20	365.59	133.49	82.03	42.58	29.31	23.09	16.57	327.67	119.62	73.48	38.11	26.21	20.62	14.75
21	372.52	136.03	83.59	43.39	29.87	23.54	16.90	334.01	121.94	74.90	38.85	26.71	21.02	15.04
22	379.58	138.61	85.17	44.22	30.44	23.99	17.24	340.48	124.30	76.35	39.60	27.23	21.43	15.34
23	386.77	141.24	86.79	45.06	31.02	24.46	17.58	347.08	126.71	77.83	40.37	27.76	21.85	15.64
24	394.10	143.91	88.44	45.92	31.62	24.93	17.94	353.80	129.16	79.34	41.16	28.30	22.28	15.95
25	401.55	146.64	90.12	46.80	32.23	25.42	18.30	360.66	131.66	80.88	41.95	28.85	22.71	16.27
26	409.15	149.42	91.83	47.69	32.85	25.91	18.67	367.65	134.22	82.45	42.77	29.42	23.16	16.60
27	416.88	152.25	93.57	48.60	33.49	26.42	19.06	374.78	136.82	84.05	43.60	29.99	23.62	16.93
28	424.74	155.12	95.34	49.53	34.13	26.94	19.45	382.05	139.48	85.68	44.45	30.58	24.08	17.27
29	432.75	158.05	97.15	50.48	34.79	27.47	19.86	389.46	142.18	87.35	45.32	31.18	24.56	17.62
30	440.89	161.04	98.99	51.44	35.47	28.02	20.27	397.01	144.94	89.04	46.20	31.79	25.04	17.98
31	449.17	164.07	100.86	52.43	36.16	28.57	20.70	404.71	147.76	90.77	47.10	32.41	25.54	18.35
32	457.59	167.15	102.76	53.43	36.86	29.14	21.14	412.55	150.62	92.54	48.02	33.05	26.05	18.72
33	466.15	170.29	104.70	54.45	37.58	29.73	21.60	420.54	153.54	94.33	48.96	33.70	26.57	19.11
34	474.85	173.48	106.67	55.49	38.31	30.33	22.06	428.67	156.52	96.17	49.92	34.37	27.10	19.51
35	483.69	176.72	108.68	56.55	39.06	30.94	22.55	436.95	159.54	98.03	50.89	35.05	27.64	19.92
36	492.67	180.02	110.71	57.64	39.83	31.57	23.05	445.38	162.63	99.93	51.89	35.74	28.20	20.34
37	501.78	183.37	112.79	58.74	40.62	32.22	23.57	453.96	165.77	101.87	52.90	36.45	28.77	20.77
38	511.03	186.76	114.89	59.87	41.42	32.88	24.10	462.69	168.96	103.84	53.94	37.17	29.35	21.21
39	520.41	190.22	117.04	61.01	42.25	33.57	24.66	471.57	172.21	105.84	54.99	37.91	29.95	21.67
40	529.92	193.72	119.21	62.19	43.09	34.27	25.24	480.59	175.52	107.88	56.07	38.67	30.56	22.14
41	539.56	197.28	121.43	63.38	43.96	34.99	25.85	489.77	178.88	109.96	57.16	39.44	31.18	22.64
42	549.33	200.88	123.67	64.60	44.84	35.73	26.48	499.09	182.30	112.07	58.28	40.22	31.82	23.14
43	559.20	204.53	125.95	65.84	45.74	36.48	27.14	508.55	185.78	114.22	59.42	41.03	32.47	23.67
44	569.19	208.23	128.27	67.11	46.67	37.27	27.84	518.16	189.30	116.41	60.58	41.85	33.14	24.22
45	579.29	211.98	130.62	68.40	47.61	38.07	28.57	527.91	192.89	118.63	61.76	42.68	33.82	24.80
46	589.48	215.76	133.00	69.71	48.58	38.89		537.80	196.53	120.88	62.96	43.54	34.53	
47	599.76	219.59	135.41	71.05	49.56	39.75		547.84	200.22	123.18	64.19	44.41	35.25	
48	610.12	223.46	137.85	72.40	50.57	40.63		558.01	203.97	125.50	65.43	45.30	36.00	
49	620.58	227.36	140.31	73.78	51.59	41.54		568.33	207.77	127.87	66.70	46.21	36.76	
50	631.11	231.30	142.81	75.17	52.65	42.49		578.78	211.62	130.27	67.99	47.14	37.56	
51	641.73	235.28	145.33	76.59	53.73	43.47		589.37	215.54	132.70	69.30	48.09	38.38	
52	652.43	239.30	147.88	78.03	54.84	44.51		600.11	219.50	135.17	70.64	49.08	39.24	
53	663.23	243.36	150.45	79.50	56.00	45.60		610.99	223.52	137.68	72.01	50.09	40.13	
54	674.12	247.46	153.06	81.01	57.20	46.76		622.02	227.61	140.23	73.40	51.13	41.07	
55	685.11	251.60	155.70	82.56	58.46	48.00		633.19	231.74	142.82	74.83	52.22	42.07	
56	696.22	255.79	158.39	84.16	59.79			644.52	235.95	145.46	76.31	53.36		
57	707.44	260.04	161.13	85.82	61.20			656.01	240.21	148.14	77.82	54.54		
58	718.78	264.35	163.93	87.56	62.71			667.64	244.55	150.88	79.40	55.80		
59	730.23	268.74	166.81	89.39	64.33			679.42	248.95	153.68	81.03	57.12		
60	741.77	273.20	169.77	91.32	66.07			691.34	253.43	156.55	82.72	58.52		
61	753.37	277.73	172.80	93.36				703.36	257.97	159.47	84.49			
62	765.00	282.32	175.92	95.51				715.48	262.58	162.46	86.34			
63	776.63	286.98	179.13	97.79				727.67	267.25	165.52	88.27			
64	788.24	291.68	182.42	100.22				739.91	271.98	168.64	90.30			
65	799.81	296.45	185.80	102.80				752.18	276.76	171.84	92.44			
66	811.30	301.27	189.30					764.46	281.60	175.12				
67	822.70	306.16	192.92					776.71	286.49	178.49				
68	833.96	311.11	196.68					788.92	291.44	181.94				
69	845.07	316.13	200.58					801.05	296.44	185.50				
70	855.98	321.22	204.64					813.08	301.49	189.17				
71	866.67	326.38						824.97	306.60					
72	877.11	331.61						836.70	311.76					
73	887.27							848.24						
74	897.15							859.57						
75	906.73							870.66						

次标准体，额外风险比例100% -含可适

单位：元

年龄	男性							女性						
	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交
0	248.33	90.68	55.69	28.87	19.83	15.59	11.14	222.26	81.15	49.84	25.83	17.75	13.95	9.96
1	253.31	92.49	56.81	29.44	20.23	15.91	11.36	226.71	82.77	50.83	26.34	18.10	14.23	10.16
2	258.39	94.35	57.94	30.03	20.63	16.23	11.59	231.25	84.42	51.85	26.87	18.46	14.52	10.36
3	263.57	96.23	59.10	30.63	21.05	16.55	11.83	235.89	86.11	52.88	27.41	18.83	14.81	10.57
4	268.86	98.16	60.29	31.25	21.47	16.89	12.07	240.61	87.83	53.94	27.96	19.21	15.10	10.79
5	274.25	100.13	61.49	31.87	21.90	17.23	12.31	245.43	89.59	55.02	28.52	19.59	15.41	11.00
6	279.75	102.14	62.73	32.51	22.34	17.57	12.57	250.35	91.39	56.12	29.09	19.98	15.72	11.23
7	285.36	104.18	63.98	33.16	22.79	17.93	12.82	255.36	93.21	57.25	29.67	20.39	16.03	11.45
8	291.09	106.27	65.26	33.82	23.25	18.29	13.08	260.47	95.08	58.39	30.26	20.79	16.36	11.68
9	296.92	108.40	66.57	34.50	23.72	18.66	13.35	265.69	96.98	59.56	30.87	21.21	16.69	11.92
10	302.87	110.57	67.90	35.19	24.19	19.04	13.63	271.01	98.92	60.75	31.49	21.64	17.02	12.16
11	308.94	112.78	69.26	35.90	24.68	19.43	13.91	276.44	100.90	61.97	32.12	22.07	17.37	12.41
12	315.13	115.04	70.65	36.62	25.19	19.83	14.19	281.97	102.92	63.20	32.76	22.52	17.72	12.66
13	321.44	117.34	72.06	37.36	25.70	20.23	14.49	287.61	104.98	64.47	33.42	22.97	18.08	12.92
14	327.87	119.68	73.49	38.12	26.22	20.65	14.79	293.37	107.08	65.76	34.09	23.44	18.44	13.18
15	334.43	122.07	74.97	38.89	26.76	21.07	15.10	299.23	109.22	67.07	34.78	23.91	18.81	13.45
16	341.11	124.50	76.48	39.69	27.31	21.51	15.42	305.22	111.40	68.42	35.48	24.40	19.20	13.72
17	347.93	127.01	78.03	40.50	27.87	21.95	15.74	311.32	113.63	69.80	36.20	24.89	19.59	14.00
18	354.79	129.55	79.60	41.32	28.43	22.40	16.07	317.49	115.90	71.20	36.93	25.39	19.98	14.29
19	361.51	132.00	81.11	42.10	28.98	22.83	16.38	323.62	118.14	72.57	37.64	25.88	20.37	14.57
20	368.36	134.51	82.65	42.91	29.53	23.27	16.71	329.88	120.43	73.98	38.37	26.38	20.76	14.85
21	375.33	137.06	84.22	43.72	30.10	23.72	17.04	336.26	122.76	75.41	39.11	26.90	21.17	15.15
22	382.43	139.65	85.82	44.56	30.67	24.18	17.38	342.76	125.13	76.87	39.87	27.42	21.58	15.45
23	389.67	142.30	87.44	45.40	31.26	24.65	17.73	349.40	127.55	78.36	40.64	27.95	22.00	15.75
24	397.03	144.99	89.10	46.27	31.86	25.13	18.08	356.16	130.02	79.87	41.43	28.49	22.43	16.06
25	404.53	147.73	90.79	47.15	32.48	25.62	18.45	363.06	132.54	81.42	42.24	29.05	22.87	16.38
26	412.17	150.53	92.51	48.05	33.10	26.12	18.83	370.09	135.11	83.00	43.06	29.61	23.32	16.71
27	419.95	153.37	94.26	48.97	33.74	26.63	19.21	377.26	137.73	84.61	43.89	30.19	23.78	17.05
28	427.86	156.27	96.05	49.90	34.39	27.15	19.61	384.57	140.40	86.25	44.75	30.78	24.24	17.39
29	435.91	159.21	97.87	50.86	35.06	27.69	20.02	392.02	143.12	87.93	45.62	31.39	24.72	17.74
30	444.10	162.21	99.71	51.83	35.74	28.23	20.44	399.62	145.90	89.63	46.51	32.00	25.21	18.11
31	452.43	165.26	101.60	52.82	36.43	28.80	20.87	407.36	148.73	91.37	47.42	32.63	25.71	18.48
32	460.90	168.37	103.51	53.83	37.14	29.37	21.32	415.24	151.61	93.15	48.34	33.27	26.22	18.86
33	469.50	171.52	105.46	54.85	37.86	29.96	21.78	423.28	154.54	94.95	49.28	33.93	26.75	19.25
34	478.25	174.73	107.44	55.90	38.60	30.56	22.25	431.46	157.54	96.79	50.25	34.60	27.28	19.65
35	487.13	177.99	109.46	56.97	39.36	31.19	22.74	439.79	160.58	98.67	51.23	35.28	27.83	20.06
36	496.15	181.30	111.51	58.06	40.13	31.82	23.25	448.26	163.68	100.58	52.23	35.98	28.39	20.48
37	505.31	184.67	113.59	59.17	40.93	32.48	23.77	456.89	166.84	102.53	53.25	36.69	28.97	20.92
38	514.61	188.08	115.71	60.30	41.74	33.15	24.32	465.67	170.05	104.51	54.29	37.42	29.55	21.37
39	524.04	191.55	117.87	61.46	42.57	33.84	24.89	474.59	173.32	106.53	55.35	38.16	30.15	21.83
40	533.59	195.07	120.06	62.64	43.42	34.54	25.48	483.66	176.65	108.58	56.44	38.92	30.77	22.31
41	543.28	198.65	122.28	63.85	44.29	35.27	26.09	492.88	180.03	110.67	57.54	39.70	31.39	22.81
42	553.08	202.27	124.54	65.07	45.19	36.02	26.74	502.25	183.46	112.79	58.66	40.49	32.04	23.32
43	563.00	205.94	126.83	66.33	46.10	36.79	27.41	511.76	186.95	114.95	59.81	41.30	32.70	23.86
44	573.03	209.65	129.16	67.60	47.03	37.58	28.12	521.41	190.50	117.15	60.98	42.13	33.37	24.41
45	583.16	213.41	131.52	68.90	47.98	38.39	28.86	531.21	194.10	119.38	62.16	42.97	34.06	25.00
46	593.38	217.22	133.91	70.23	48.96	39.23		541.15	197.76	121.65	63.37	43.83	34.77	
47	603.70	221.06	136.34	71.57	49.95	40.09		551.22	201.47	123.95	64.61	44.71	35.50	
48	614.09	224.94	138.79	72.93	50.97	40.98		561.44	205.23	126.29	65.86	45.61	36.25	
49	624.57	228.86	141.26	74.32	52.01	41.91		571.80	209.05	128.67	67.13	46.52	37.03	
50	635.13	232.82	143.77	75.73	53.07	42.87		582.29	212.92	131.08	68.43	47.46	37.83	
51	645.77	236.81	146.30	77.15	54.17	43.88		592.92	216.85	133.52	69.75	48.42	38.67	
52	656.50	240.84	148.86	78.61	55.29	44.93		603.70	220.83	136.01	71.10	49.42	39.53	
53	667.31	244.91	151.45	80.09	56.46	46.04		614.62	224.87	138.53	72.47	50.44	40.44	
54	678.21	249.01	154.07	81.61	57.68	47.23		625.68	228.97	141.09	73.88	51.49	41.40	
55	689.22	253.17	156.72	83.17	58.96	48.49		636.89	233.12	143.69	75.32	52.59	42.40	
56	700.34	257.37	159.42	84.78	60.31			648.26	237.34	146.34	76.80	53.74		
57	711.57	261.63	162.17	86.47	61.75			659.77	241.62	149.04	78.33	54.94		
58	722.92	265.95	164.99	88.23	63.28			671.44	245.97	151.79	79.92	56.21		
59	734.37	270.35	167.88	90.08	64.93			683.25	250.40	154.60	81.57	57.55		
60	745.91	274.82	170.85	92.04	66.72			695.20	254.89	157.48	83.28	58.98		
61	757.51	279.36	173.91	94.10				707.25	259.45	160.42	85.07			
62	769.14	283.97	177.05	96.29				719.39	264.07	163.43	86.94			
63	780.77	288.64	180.28	98.61				731.60	268.76	166.51	88.90			
64	792.37	293.37	183.60	101.09				743.86	273.50	169.65	90.96			
65	803.92	298.15	187.02	103.73				756.15	278.31	172.88	93.13			
66	815.39	302.99	190.55					768.43	283.16	176.18				
67	826.76	307.90	194.21					780.69	288.07	179.57				
68	837.99	312.87	198.01					792.89	293.04	183.06				
69	849.06	317.92	201.97					805.02	298.06	186.66				
70	859.93	323.05	206.10					817.03	303.14	190.37				
71	870.57	328.25						828.90	308.28					
72	880.95	333.52						840.61	313.47					
73	891.06							852.11						
74	900.87							863.40						
75	910.37							874.45						

单位：元

次标准体，额外风险比例125% -不含可选

年龄	男性							女性						
	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交
0	252.35	92.16	56.60	29.34	20.15	15.85	11.32	225.46	82.32	50.55	26.20	18.00	14.15	10.10
1	257.41	94.00	57.73	29.92	20.56	16.17	11.55	229.98	83.96	51.56	26.72	18.36	14.44	10.31
2	262.57	95.88	58.88	30.52	20.97	16.49	11.78	234.58	85.64	52.59	27.26	18.73	14.73	10.51
3	267.84	97.80	60.06	31.13	21.39	16.82	12.02	239.28	87.35	53.65	27.80	19.10	15.02	10.73
4	273.22	99.76	61.27	31.75	21.82	17.16	12.27	244.08	89.10	54.72	28.36	19.48	15.32	10.94
5	278.70	101.76	62.49	32.39	22.25	17.51	12.52	248.97	90.88	55.81	28.93	19.87	15.63	11.16
6	284.29	103.80	63.75	33.04	22.70	17.86	12.77	253.95	92.70	56.93	29.51	20.27	15.95	11.39
7	289.99	105.88	65.02	33.70	23.16	18.22	13.03	259.04	94.56	58.07	30.10	20.68	16.27	11.62
8	295.81	108.00	66.33	34.37	23.62	18.59	13.30	264.23	96.45	59.23	30.70	21.10	16.59	11.85
9	301.74	110.16	67.65	35.06	24.10	18.97	13.57	269.52	98.38	60.42	31.31	21.52	16.93	12.09
10	307.79	112.37	69.01	35.77	24.59	19.36	13.85	274.92	100.35	61.63	31.94	21.95	17.27	12.34
11	313.96	114.61	70.39	36.48	25.09	19.75	14.14	280.42	102.36	62.86	32.58	22.39	17.62	12.59
12	320.25	116.91	71.79	37.22	25.60	20.15	14.43	286.03	104.41	64.12	33.23	22.85	17.97	12.85
13	326.66	119.24	73.23	37.97	26.12	20.57	14.73	291.76	106.49	65.40	33.90	23.31	18.34	13.11
14	333.19	121.62	74.69	38.74	26.65	20.99	15.04	297.60	108.62	66.70	34.59	23.78	18.71	13.37
15	339.86	124.05	76.19	39.53	27.20	21.42	15.36	303.55	110.79	68.04	35.28	24.26	19.09	13.65
16	346.65	126.52	77.73	40.34	27.76	21.87	15.68	309.62	113.00	69.41	36.00	24.75	19.48	13.93
17	353.58	129.07	79.30	41.16	28.33	22.32	16.01	315.80	115.27	70.81	36.73	25.25	19.87	14.21
18	360.54	131.65	80.90	41.99	28.90	22.77	16.34	322.06	117.57	72.23	37.46	25.76	20.27	14.50
19	367.35	134.14	82.43	42.79	29.46	23.21	16.66	328.27	119.84	73.62	38.19	26.26	20.67	14.78
20	374.29	136.68	83.99	43.61	30.02	23.66	16.99	334.61	122.16	75.04	38.92	26.77	21.07	15.07
21	381.35	139.26	85.58	44.43	30.59	24.12	17.33	341.06	124.51	76.49	39.68	27.29	21.48	15.37
22	388.54	141.89	87.20	45.28	31.18	24.58	17.68	347.65	126.92	77.97	40.44	27.81	21.89	15.67
23	395.87	144.57	88.85	46.14	31.77	25.06	18.03	354.36	129.37	79.47	41.23	28.35	22.32	15.98
24	403.33	147.30	90.52	47.02	32.38	25.54	18.40	361.21	131.87	81.01	42.02	28.90	22.76	16.30
25	410.92	150.07	92.24	47.91	33.01	26.04	18.77	368.19	134.42	82.58	42.84	29.47	23.20	16.63
26	418.65	152.90	93.98	48.82	33.64	26.55	19.15	375.30	137.02	84.17	43.67	30.04	23.65	16.96
27	426.53	155.78	95.75	49.75	34.29	27.07	19.55	382.56	139.67	85.80	44.52	30.62	24.12	17.30
28	434.53	158.71	97.56	50.70	34.95	27.60	19.96	389.96	142.37	87.47	45.38	31.22	24.59	17.65
29	442.68	161.70	99.40	51.67	35.62	28.14	20.37	397.50	145.13	89.16	46.26	31.83	25.08	18.01
30	450.97	164.73	101.27	52.65	36.31	28.70	20.80	405.19	147.94	90.89	47.16	32.46	25.58	18.38
31	459.40	167.82	103.18	53.65	37.02	29.27	21.25	413.02	150.80	92.65	48.08	33.09	26.08	18.75
32	467.96	170.96	105.12	54.68	37.74	29.86	21.70	421.00	153.71	94.44	49.02	33.74	26.60	19.14
33	476.67	174.15	107.09	55.72	38.47	30.46	22.18	429.13	156.69	96.27	49.98	34.41	27.13	19.54
34	485.51	177.40	109.10	56.78	39.23	31.08	22.66	437.41	159.71	98.14	50.95	35.09	27.68	19.95
35	494.49	180.69	111.14	57.86	40.00	31.71	23.17	445.83	162.80	100.04	51.95	35.78	28.23	20.37
36	503.61	184.04	113.21	58.97	40.78	32.36	23.69	454.41	165.93	101.97	52.96	36.49	28.80	20.80
37	512.86	187.45	115.32	60.10	41.59	33.03	24.23	463.13	169.13	103.94	53.99	37.21	29.39	21.24
38	522.25	190.90	117.46	61.25	42.42	33.71	24.79	472.01	172.38	105.94	55.05	37.95	29.98	21.70
39	531.78	194.41	119.64	62.42	43.26	34.42	25.38	481.03	175.68	107.98	56.12	38.71	30.59	22.18
40	541.43	197.97	121.86	63.62	44.13	35.14	25.99	490.20	179.04	110.06	57.22	39.48	31.22	22.67
41	551.20	201.57	124.11	64.84	45.02	35.89	26.62	499.52	182.46	112.17	58.34	40.27	31.86	23.18
42	561.09	205.23	126.39	66.09	45.93	36.65	27.29	508.98	185.94	114.32	59.48	41.07	32.51	23.70
43	571.09	208.94	128.71	67.36	46.86	37.44	27.99	518.59	189.46	116.51	60.64	41.89	33.18	24.25
44	581.20	212.69	131.07	68.66	47.81	38.25	28.73	528.34	193.05	118.73	61.82	42.73	33.87	24.83
45	591.41	216.48	133.45	69.98	48.79	39.09	29.51	538.23	196.69	120.99	63.02	43.59	34.58	25.43
46	601.70	220.32	135.87	71.32	49.78	39.95		548.26	200.38	123.28	64.25	44.46	35.30	
47	612.09	224.19	138.32	72.69	50.80	40.84		558.43	204.13	125.61	65.50	45.35	36.05	
48	622.54	228.11	140.79	74.08	51.84	41.76		568.74	207.93	127.97	66.77	46.27	36.81	
49	633.08	232.06	143.30	75.48	52.90	42.71		579.18	211.78	130.37	68.06	47.20	37.61	
50	643.69	236.04	145.83	76.91	53.99	43.71		589.76	215.69	132.81	69.38	48.15	38.43	
51	654.37	240.06	148.38	78.37	55.11	44.75		600.47	219.65	135.28	70.72	49.14	39.28	
52	665.13	244.11	150.97	79.84	56.27	45.84		611.33	223.67	137.79	72.08	50.15	40.17	
53	675.97	248.20	153.58	81.35	57.47	47.00		622.32	227.74	140.33	73.47	51.19	41.11	
54	686.91	252.33	156.22	82.89	58.73	48.23		633.46	231.87	142.92	74.90	52.27	42.09	
55	697.93	256.50	158.89	84.49	60.05	49.55		644.74	236.06	145.54	76.36	53.39	43.13	
56	709.07	260.73	161.61	86.13	61.45			656.18	240.30	148.22	77.87	54.57		
57	720.32	265.01	164.39	87.86	62.94			667.76	244.62	150.94	79.43	55.80		
58	731.68	269.35	167.24	89.66	64.53			679.49	249.00	153.72	81.04	57.11		
59	743.14	273.77	170.16	91.57	66.26			691.37	253.46	156.57	82.72	58.50		
60	754.68	278.27	173.17	93.58	68.13			703.37	257.98	159.47	84.47	59.97		
61	766.27	282.84	176.27	95.72				715.47	262.58	162.45	86.31			
62	777.88	287.48	179.46	97.99				727.66	267.24	165.50	88.23			
63	789.49	292.18	182.75	100.40				739.92	271.96	168.62	90.24			
64	801.06	296.94	186.13	102.99				752.21	276.74	171.81	92.37			
65	812.57	301.76	189.62	105.75				764.51	281.58	175.08	94.61			
66	823.99	306.65	193.23					776.81	286.48	178.44				
67	835.29	311.61	196.99					789.07	291.43	181.89				
68	846.45	316.64	200.90					801.26	296.45	185.45				
69	857.44	321.75	204.98					813.36	301.52	189.13				
70	868.21	326.95	209.25					825.34	306.65	192.93				
71	878.74	332.24						837.16	311.84					
72	888.99	337.61						848.80	317.10					
73	898.96							860.23						
74	908.62							871.43						
75	917.97							882.37						

单位：元

次标准体，额外风险比例125% -含可选

年龄	男性							女性						
	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交
0	254.27	92.86	57.03	29.56	20.31	15.97	11.41	226.98	82.87	50.90	26.38	18.12	14.25	10.17
1	259.37	94.71	58.17	30.15	20.71	16.29	11.64	231.53	84.53	51.91	26.91	18.49	14.53	10.38
2	264.57	96.61	59.33	30.75	21.13	16.62	11.87	236.17	86.22	52.95	27.44	18.85	14.83	10.59
3	269.88	98.54	60.52	31.37	21.55	16.95	12.11	240.90	87.94	54.01	27.99	19.23	15.12	10.80
4	275.29	100.52	61.73	32.00	21.98	17.29	12.36	245.72	89.70	55.09	28.55	19.62	15.43	11.02
5	280.82	102.53	62.97	32.64	22.42	17.64	12.61	250.65	91.50	56.19	29.12	20.01	15.74	11.24
6	286.45	104.59	64.23	33.29	22.87	18.00	12.87	255.67	93.33	57.32	29.71	20.41	16.05	11.47
7	292.20	106.68	65.52	33.96	23.33	18.36	13.13	260.79	95.20	58.46	30.30	20.82	16.38	11.70
8	298.06	108.82	66.83	34.64	23.81	18.73	13.40	266.01	97.10	59.63	30.91	21.24	16.71	11.94
9	304.04	111.00	68.17	35.33	24.29	19.12	13.68	271.34	99.05	60.83	31.52	21.67	17.04	12.18
10	310.13	113.22	69.53	36.04	24.78	19.51	13.96	276.78	101.03	62.04	32.16	22.10	17.39	12.42
11	316.35	115.49	70.92	36.76	25.28	19.90	14.25	282.32	103.05	63.29	32.80	22.55	17.74	12.68
12	322.69	117.80	72.34	37.50	25.79	20.31	14.55	287.97	105.11	64.55	33.46	23.00	18.10	12.93
13	329.15	120.15	73.79	38.26	26.32	20.73	14.85	293.73	107.21	65.84	34.13	23.47	18.46	13.20
14	335.73	122.55	75.26	39.04	26.86	21.15	15.16	299.61	109.36	67.16	34.82	23.94	18.84	13.47
15	342.45	125.00	76.77	39.83	27.41	21.59	15.48	305.60	111.54	68.50	35.52	24.42	19.22	13.74
16	349.29	127.49	78.32	40.65	27.97	22.04	15.80	311.71	113.77	69.88	36.24	24.92	19.61	14.02
17	356.27	130.06	79.91	41.48	28.55	22.49	16.14	317.94	116.05	71.29	36.98	25.43	20.01	14.31
18	363.29	132.66	81.52	42.32	29.13	22.95	16.48	324.24	118.37	72.71	37.72	25.94	20.41	14.60
19	370.14	135.16	83.06	43.12	29.69	23.39	16.80	330.49	120.65	74.12	38.45	26.44	20.81	14.89
20	377.12	137.71	84.63	43.94	30.25	23.84	17.13	336.85	122.98	75.55	39.19	26.95	21.21	15.18
21	384.22	140.31	86.23	44.77	30.83	24.30	17.47	343.35	125.35	77.00	39.94	27.47	21.62	15.48
22	391.46	142.96	87.85	45.62	31.42	24.77	17.82	349.97	127.77	78.49	40.72	28.00	22.04	15.78
23	398.82	145.65	89.51	46.49	32.02	25.25	18.18	356.72	130.23	80.00	41.50	28.54	22.47	16.10
24	406.33	148.39	91.20	47.37	32.63	25.74	18.55	363.60	132.75	81.55	42.31	29.10	22.91	16.41
25	413.97	151.19	92.92	48.27	33.26	26.24	18.92	370.62	135.31	83.13	43.13	29.66	23.36	16.74
26	421.74	154.03	94.68	49.19	33.90	26.75	19.31	377.78	137.92	84.73	43.96	30.24	23.81	17.08
27	429.66	156.93	96.46	50.13	34.55	27.28	19.71	385.08	140.59	86.37	44.81	30.83	24.28	17.42
28	437.71	159.88	98.28	51.08	35.22	27.81	20.12	392.52	143.31	88.04	45.68	31.43	24.76	17.77
29	445.91	162.88	100.13	52.05	35.90	28.36	20.54	400.11	146.08	89.75	46.57	32.05	25.25	18.13
30	454.24	165.93	102.01	53.04	36.59	28.93	20.98	407.84	148.90	91.48	47.48	32.67	25.75	18.51
31	462.71	169.04	103.93	54.05	37.30	29.50	21.43	415.71	151.78	93.26	48.40	33.31	26.26	18.89
32	471.32	172.20	105.88	55.08	38.02	30.09	21.89	423.74	154.72	95.06	49.34	33.97	26.78	19.28
33	480.07	175.40	107.87	56.13	38.77	30.70	22.37	431.91	157.70	96.90	50.30	34.64	27.32	19.68
34	488.96	178.67	109.88	57.20	39.52	31.32	22.86	440.23	160.75	98.77	51.29	35.32	27.87	20.09
35	497.99	181.98	111.93	58.29	40.30	31.96	23.37	448.70	163.85	100.68	52.29	36.02	28.43	20.51
36	507.15	185.35	114.02	59.40	41.09	32.62	23.90	457.32	167.00	102.63	53.31	36.73	29.00	20.95
37	516.45	188.77	116.14	60.54	41.91	33.29	24.45	466.09	170.21	104.61	54.35	37.46	29.59	21.40
38	525.89	192.24	118.30	61.69	42.74	33.98	25.02	475.01	173.48	106.63	55.41	38.20	30.19	21.86
39	535.45	195.76	120.49	62.88	43.59	34.70	25.61	484.08	176.80	108.68	56.49	38.97	30.80	22.34
40	545.15	199.34	122.72	64.08	44.47	35.43	26.23	493.30	180.18	110.76	57.59	39.74	31.43	22.84
41	554.96	202.97	124.98	65.31	45.37	36.18	26.88	502.66	183.62	112.89	58.72	40.54	32.08	23.35
42	564.89	206.64	127.27	66.57	46.29	36.96	27.56	512.17	187.11	115.05	59.86	41.35	32.74	23.89
43	574.93	210.36	129.61	67.85	47.23	37.76	28.27	521.83	190.65	117.25	61.03	42.17	33.41	24.45
44	585.08	214.13	131.97	69.16	48.19	38.58	29.03	531.62	194.26	119.48	62.22	43.02	34.11	25.03
45	595.32	217.94	134.37	70.49	49.17	39.42	29.82	541.56	197.91	121.75	63.43	43.88	34.82	25.64
46	605.65	221.79	136.80	71.84	50.18	40.30		551.63	201.62	124.05	64.67	44.76	35.55	
47	616.06	225.68	139.26	73.22	51.20	41.20		561.84	205.38	126.39	65.92	45.66	36.30	
48	626.54	229.61	141.75	74.62	52.25	42.13		572.19	209.20	128.77	67.20	46.58	37.08	
49	637.10	233.57	144.26	76.04	53.33	43.10		582.67	213.07	131.18	68.50	47.52	37.88	
50	647.73	237.56	146.80	77.48	54.43	44.11		593.29	217.00	133.63	69.83	48.48	38.71	
51	658.43	241.60	149.37	78.94	55.57	45.17		604.04	220.97	136.11	71.17	49.47	39.58	
52	669.21	245.66	151.97	80.43	56.74	46.29		614.93	225.01	138.63	72.55	50.49	40.48	
53	680.07	249.76	154.59	81.95	57.96	47.47		625.96	229.09	141.19	73.95	51.55	41.43	
54	691.01	253.90	157.24	83.51	59.23	48.73		637.13	233.24	143.78	75.39	52.64	42.43	
55	702.04	258.08	159.93	85.12	60.57	50.08		648.45	237.44	146.42	76.86	53.77	43.49	
56	713.18	262.31	162.66	86.78	61.99			659.91	241.70	149.10	78.38	54.96		
57	724.43	266.60	165.45	88.52	63.51			671.53	246.03	151.84	79.95	56.22		
58	735.79	270.96	168.31	90.35	65.14			683.29	250.43	154.64	81.58	57.54		
59	747.25	275.39	171.25	92.28	66.90			695.19	254.90	157.49	83.27	58.95		
60	758.79	279.90	174.28	94.33	68.81			707.21	259.44	160.42	85.05	60.45		
61	770.38	284.48	177.40	96.50				719.34	264.05	163.41	86.90			
62	781.99	289.14	180.61	98.81				731.55	268.73	166.48	88.84			
63	793.58	293.85	183.92	101.27				743.82	273.47	169.61	90.89			
64	805.13	298.63	187.33	103.91				756.12	278.27	172.83	93.05			
65	816.62	303.47	190.86	106.74				768.44	283.13	176.12	95.33			
66	828.01	308.38	194.52					780.74	288.04	179.51				
67	839.28	313.36	198.32					792.99	293.02	183.00				
68	850.41	318.42	202.28					805.18	298.05	186.59				
69	861.34	323.57	206.43					817.27	303.15	190.30				
70	872.06	328.80	210.77					829.22	308.30	194.15				
71	882.54	334.13						841.02	313.53					
72	892.73	339.56						852.63	318.82					
73	902.64							864.02						
74	912.23							875.17						
75	921.50							886.06						

次标准体，额外风险比例150% -不含可选

A标准体，额外风险比例150% -不含可选																单位：元
年 龄	男 性								女 性							
	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交		
0	257.74	94.13	57.81	29.96	20.59	16.19	11.56	229.73	83.88	51.51	26.70	18.34	14.42	10.30		
1	262.91	96.01	58.97	30.56	21.00	16.51	11.80	234.33	85.55	52.54	27.23	18.71	14.71	10.50		
2	268.18	97.93	60.15	31.17	21.42	16.84	12.04	239.03	87.27	53.59	27.78	19.08	15.01	10.72		
3	273.57	99.89	61.35	31.80	21.85	17.18	12.28	243.82	89.01	54.66	28.33	19.47	15.31	10.93		
4	279.06	101.89	62.58	32.44	22.28	17.53	12.53	248.70	90.79	55.76	28.90	19.85	15.61	11.15		
5	284.66	103.94	63.83	33.09	22.73	17.88	12.79	253.68	92.61	56.87	29.48	20.25	15.93	11.38		
6	290.37	106.02	65.11	33.75	23.19	18.25	13.05	258.77	94.46	58.01	30.07	20.66	16.25	11.61		
7	296.20	108.15	66.42	34.42	23.66	18.62	13.32	263.95	96.35	59.17	30.67	21.07	16.58	11.84		
8	302.14	110.31	67.75	35.11	24.13	18.99	13.59	269.24	98.28	60.36	31.28	21.50	16.91	12.08		
9	308.20	112.52	69.10	35.81	24.62	19.38	13.87	274.63	100.25	61.57	31.91	21.93	17.25	12.33		
10	314.38	114.78	70.49	36.53	25.12	19.78	14.16	280.13	102.26	62.80	32.55	22.37	17.60	12.58		
11	320.68	117.07	71.90	37.27	25.63	20.18	14.45	285.74	104.30	64.05	33.20	22.82	17.96	12.83		
12	327.11	119.41	73.33	38.02	26.15	20.59	14.75	291.46	106.39	65.33	33.87	23.28	18.32	13.09		
13	333.66	121.80	74.80	38.79	26.68	21.02	15.06	297.30	108.52	66.64	34.55	23.75	18.69	13.36		
14	340.34	124.23	76.29	39.58	27.23	21.45	15.38	303.24	110.68	67.97	35.24	24.23	19.07	13.63		
15	347.14	126.71	77.82	40.38	27.79	21.89	15.70	309.31	112.89	69.33	35.96	24.72	19.46	13.91		
16	354.08	129.24	79.40	41.21	28.36	22.35	16.03	315.49	115.15	70.73	36.68	25.23	19.85	14.20		
17	361.15	131.84	81.01	42.06	28.95	22.81	16.37	321.80	117.46	72.16	37.43	25.74	20.26	14.49		
18	368.26	134.48	82.64	42.91	29.54	23.28	16.72	328.17	119.81	73.60	38.18	26.26	20.66	14.78		
19	375.18	137.01	84.20	43.72	30.10	23.73	17.04	334.48	122.11	75.02	38.91	26.76	21.06	15.07		
20	382.24	139.59	85.78	44.55	30.67	24.18	17.38	340.91	124.46	76.46	39.66	27.28	21.47	15.37		
21	389.42	142.21	87.40	45.39	31.26	24.65	17.73	347.47	126.86	77.93	40.43	27.81	21.89	15.67		
22	396.73	144.89	89.05	46.25	31.85	25.12	18.08	354.16	129.30	79.43	41.21	28.34	22.31	15.98		
23	404.17	147.61	90.72	47.12	32.46	25.61	18.45	360.98	131.79	80.96	42.00	28.89	22.75	16.30		
24	411.75	150.38	92.43	48.02	33.08	26.10	18.82	367.93	134.33	82.52	42.81	29.45	23.19	16.62		
25	419.47	153.21	94.17	48.93	33.72	26.61	19.20	375.02	136.92	84.12	43.64	30.02	23.64	16.95		
26	427.33	156.08	95.94	49.86	34.36	27.13	19.60	382.25	139.56	85.74	44.49	30.60	24.10	17.29		
27	435.32	159.01	97.75	50.80	35.02	27.66	20.00	389.62	142.25	87.40	45.35	31.20	24.58	17.64		
28	443.46	161.99	99.58	51.77	35.70	28.20	20.42	397.14	145.00	89.08	46.23	31.81	25.06	18.00		
29	451.73	165.02	101.45	52.75	36.39	28.76	20.85	404.80	147.80	90.80	47.12	32.43	25.56	18.36		
30	460.15	168.10	103.36	53.75	37.09	29.33	21.30	412.61	150.65	92.56	48.04	33.06	26.06	18.74		
31	468.70	171.24	105.29	54.77	37.81	29.92	21.75	420.56	153.56	94.35	48.97	33.71	26.58	19.13		
32	477.39	174.43	107.26	55.81	38.54	30.52	22.23	428.66	156.52	96.17	49.93	34.38	27.11	19.52		
33	486.23	177.67	109.27	56.88	39.30	31.13	22.72	436.92	159.54	98.03	50.90	35.05	27.65	19.93		
34	495.20	180.96	111.30	57.96	40.06	31.77	23.22	445.32	162.61	99.92	51.89	35.74	28.21	20.35		
35	504.30	184.31	113.38	59.06	40.85	32.42	23.74	453.87	165.74	101.85	52.90	36.45	28.77	20.78		
36	513.55	187.70	115.48	60.19	41.66	33.08	24.28	462.57	168.93	103.82	53.93	37.17	29.35	21.22		
37	522.93	191.15	117.62	61.33	42.48	33.77	24.85	471.43	172.17	105.82	54.98	37.91	29.95	21.68		
38	532.44	194.66	119.80	62.51	43.33	34.48	25.43	480.43	175.47	107.85	56.06	38.66	30.56	22.15		
39	542.08	198.21	122.01	63.70	44.20	35.20	26.05	489.58	178.82	109.92	57.15	39.43	31.18	22.64		
40	551.85	201.82	124.26	64.92	45.09	35.95	26.68	498.88	182.23	112.03	58.27	40.22	31.82	23.15		
41	561.74	205.47	126.55	66.17	46.00	36.72	27.35	508.33	185.70	114.18	59.40	41.02	32.48	23.68		
42	571.74	209.18	128.86	67.44	46.93	37.51	28.06	517.92	189.22	116.36	60.56	41.84	33.15	24.23		
43	581.85	212.93	131.22	68.74	47.89	38.33	28.79	527.65	192.80	118.57	61.74	42.68	33.83	24.80		
44	592.06	216.72	133.61	70.07	48.87	39.17	29.57	537.52	196.43	120.83	62.95	43.54	34.54	25.39		
45	602.36	220.56	136.03	71.42	49.87	40.04	30.40	547.54	200.11	123.12	64.17	44.41	35.26	26.02		
46	612.74	224.44	138.48	72.79	50.90	40.93		557.69	203.86	125.44	65.42	45.31	36.01			
47	623.20	228.36	140.96	74.19	51.94	41.86		567.97	207.65	127.80	66.69	46.22	36.78			
48	633.73	232.31	143.47	75.61	53.02	42.82		578.39	211.50	130.20	67.98	47.15	37.57			
49	644.33	236.29	146.00	77.05	54.11	43.82		588.94	215.40	132.63	69.30	48.11	38.39			
50	655.00	240.31	148.57	78.51	55.24	44.86		599.63	219.35	135.10	70.64	49.08	39.23			
51	665.73	244.36	151.15	80.00	56.40	45.95		610.44	223.35	137.60	72.00	50.09	40.12			
52	676.53	248.45	153.77	81.51	57.60	47.10		621.40	227.41	140.14	73.39	51.13	41.04			
53	687.40	252.57	156.41	83.05	58.85	48.33		632.48	231.53	142.72	74.81	52.20	42.02			
54	698.35	256.72	159.08	84.63	60.16	49.63		643.71	235.70	145.34	76.26	53.31	43.04			
55	709.40	260.92	161.79	86.27	61.54	51.04		655.08	239.93	148.00	77.76	54.47	44.13			
56	720.55	265.17	164.54	87.96	63.00			666.60	244.21	150.70	79.29	55.69				
57	731.80	269.47	167.35	89.74	64.57			678.27	248.57	153.46	80.89	56.97				
58	743.16	273.84	170.23	91.61	66.26			690.08	252.99	156.28	82.55	58.33				
59	754.61	278.29	173.20	93.59	68.09			702.02	257.49	159.16	84.27	59.78				
60	766.14	282.82	176.27	95.69	70.08			714.09	262.06	162.11	86.08	61.33				
61	777.72	287.43	179.43	97.93				726.26	266.70	165.14	87.97					
62	789.30	292.11	182.68	100.32				738.50	271.41	168.24	89.97					
63	800.87	296.85	186.05	102.87				750.79	276.18	171.41	92.06					
64	812.38	301.66	189.52	105.61				763.11	281.01	174.67	94.28					
65	823.82	306.54	193.11	108.56				775.44	285.90	178.01	96.64					
66	835.16	311.49	196.84					787.74	290.85	181.45						
67	846.37	316.51	200.74					799.98	295.86	184.99						
68	857.42	321.63	204.80					812.15	300.93	188.65						
69	868.27	326.84	209.07					824.21	306.07	192.44						
70	878.90	332.14	213.55					836.13	311.28	196.36						
71	889.27	337.56						847.87	316.55							
72	899.35	343.08														

次标准体, 额外风险比例150% -含可适

单位: 元

年龄	男性								女性							
	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交	一次性付清	3年交
0	259.70	94.85	58.25	30.19	20.74	16.31	11.65	231.28	84.45	51.86	26.88	18.47	14.52	10.37	231.28	84.45
1	264.91	96.74	59.42	30.80	21.16	16.64	11.89	235.91	86.13	52.90	27.42	18.84	14.81	10.58	235.91	86.13
2	270.22	98.68	60.60	31.41	21.58	16.97	12.13	240.64	87.85	53.95	27.96	19.21	15.11	10.79	240.64	87.85
3	275.65	100.65	61.82	32.04	22.01	17.31	12.38	245.46	89.61	55.03	28.52	19.60	15.41	11.01	245.46	89.61
4	281.18	102.67	63.06	32.68	22.45	17.66	12.63	250.38	91.40	56.13	29.09	19.99	15.72	11.23	250.38	91.40
5	286.83	104.73	64.32	33.34	22.91	18.02	12.89	255.39	93.23	57.26	29.68	20.39	16.04	11.45	255.39	93.23
6	292.58	106.83	65.61	34.01	23.37	18.39	13.15	260.51	95.10	58.40	30.27	20.80	16.36	11.69	260.51	95.10
7	298.46	108.97	66.93	34.69	23.84	18.76	13.42	265.73	97.01	59.57	30.88	21.22	16.69	11.92	265.73	97.01
8	304.45	111.16	68.27	35.38	24.32	19.14	13.70	271.06	98.95	60.77	31.49	21.64	17.02	12.16	271.06	98.95
9	310.55	113.38	69.63	36.09	24.81	19.53	13.98	276.49	100.93	61.98	32.12	22.08	17.37	12.41	276.49	100.93
10	316.78	115.65	71.03	36.81	25.31	19.93	14.27	282.02	102.95	63.22	32.77	22.52	17.72	12.66	282.02	102.95
11	323.13	117.97	72.45	37.55	25.83	20.34	14.57	287.67	105.01	64.49	33.42	22.98	18.08	12.92	287.67	105.01
12	329.60	120.33	73.89	38.31	26.35	20.75	14.87	293.43	107.11	65.78	34.10	23.44	18.44	13.18	293.43	107.11
13	336.20	122.73	75.37	39.09	26.89	21.18	15.18	299.30	109.25	67.09	34.78	23.91	18.82	13.45	299.30	109.25
14	342.93	125.18	76.87	39.88	27.44	21.62	15.50	305.29	111.43	68.43	35.48	24.40	19.20	13.73	305.29	111.43
15	349.79	127.68	78.42	40.69	28.01	22.06	15.83	311.40	113.66	69.80	36.20	24.89	19.59	14.01	311.40	113.66
16	356.78	130.22	80.00	41.53	28.58	22.52	16.16	317.62	115.93	71.21	36.93	25.40	19.99	14.30	317.62	115.93
17	363.91	132.85	81.63	42.38	29.18	22.99	16.51	323.97	118.25	72.64	37.68	25.91	20.40	14.59	323.97	118.25
18	371.06	135.51	83.27	43.24	29.77	23.46	16.85	330.38	120.62	74.10	38.44	26.44	20.81	14.89	330.38	120.62
19	378.03	138.05	84.84	44.06	30.33	23.91	17.18	336.73	122.93	75.52	39.18	26.94	21.21	15.18	336.73	122.93
20	385.12	140.65	86.44	44.89	30.91	24.37	17.52	343.20	125.30	76.97	39.93	27.46	21.62	15.48	343.20	125.30
21	392.35	143.29	88.06	45.74	31.50	24.84	17.87	349.79	127.71	78.46	40.70	27.99	22.04	15.78	349.79	127.71
22	399.70	145.98	89.72	46.60	32.10	25.32	18.23	356.52	130.16	79.96	41.49	28.53	22.46	16.09	356.52	130.16
23	407.19	148.72	91.40	47.48	32.71	25.81	18.60	363.37	132.67	81.50	42.29	29.09	22.90	16.41	363.37	132.67
24	414.81	151.51	93.12	48.38	33.34	26.31	18.97	370.37	135.22	83.07	43.10	29.65	23.35	16.74	370.37	135.22
25	422.57	154.34	94.87	49.30	33.97	26.82	19.36	377.49	137.82	84.67	43.93	30.22	23.80	17.07	377.49	137.82
26	430.47	157.24	96.65	50.23	34.63	27.34	19.76	384.76	140.48	86.31	44.78	30.81	24.27	17.41	384.76	140.48
27	438.51	160.18	98.47	51.18	35.29	27.88	20.17	392.18	143.19	87.97	45.65	31.41	24.74	17.76	392.18	143.19
28	446.69	163.18	100.32	52.15	35.97	28.43	20.59	399.73	145.95	89.67	46.53	32.02	25.23	18.12	399.73	145.95
29	455.01	166.22	102.20	53.14	36.66	28.99	21.03	407.44	148.76	91.40	47.44	32.65	25.73	18.49	407.44	148.76
30	463.47	169.32	104.11	54.15	37.37	29.56	21.48	415.29	151.63	93.16	48.36	33.28	26.24	18.87	415.29	151.63
31	472.07	172.48	106.06	55.18	38.10	30.15	21.94	423.28	154.55	94.96	49.29	33.94	26.76	19.26	423.28	154.55
32	480.81	175.68	108.04	56.23	38.84	30.76	22.42	431.43	157.53	96.80	50.25	34.60	27.29	19.66	431.43	157.53
33	489.69	178.94	110.06	57.30	39.59	31.38	22.91	439.73	160.57	98.67	51.23	35.28	27.84	20.07	439.73	160.57
34	498.70	182.25	112.11	58.39	40.37	32.02	23.43	448.18	163.66	100.57	52.23	35.98	28.40	20.49	448.18	163.66
35	507.86	185.61	114.19	59.50	41.16	32.67	23.95	456.77	166.80	102.51	53.25	36.69	28.97	20.93	456.77	166.80
36	517.14	189.03	116.31	60.63	41.97	33.35	24.50	465.52	170.01	104.48	54.28	37.42	29.55	21.38	465.52	170.01
37	526.57	192.50	118.46	61.78	42.81	34.04	25.08	474.42	173.27	106.49	55.34	38.16	30.15	21.84	474.42	173.27
38	536.12	196.02	120.65	62.96	43.66	34.76	25.67	483.47	176.58	108.54	56.42	38.92	30.77	22.32	483.47	176.58
39	545.81	199.59	122.87	64.17	44.54	35.49	26.29	492.67	179.95	110.62	57.52	39.69	31.40	22.81	492.67	179.95
40	555.61	203.21	125.13	65.40	45.43	36.25	26.94	502.01	183.38	112.74	58.64	40.49	32.04	23.33	502.01	183.38
41	565.54	206.88	127.43	66.66	46.36	37.03	27.62	511.50	186.86	114.90	59.79	41.30	32.70	23.86	511.50	186.86
42	575.58	210.60	129.76	67.94	47.30	37.83	28.34	521.14	190.40	117.09	60.95	42.12	33.38	24.42	521.14	190.40
43	585.73	214.37	132.12	69.25	48.27	38.66	29.09	530.91	194.00	119.32	62.14	42.97	34.07	24.99	530.91	194.00
44	595.97	218.18	134.52	70.58	49.26	39.51	29.89	540.83	197.65	121.59	63.35	43.83	34.78	25.60	540.83	197.65
45	606.30	222.04	136.96	71.94	50.27	40.39	30.73	550.89	201.35	123.89	64.59	44.71	35.52	26.24	550.89	201.35
46	616.72	225.93	139.42	73.33	51.31	41.30		561.08	205.11	126.22	65.84	45.61	36.27		561.08	205.11
47	627.20	229.86	141.91	74.74	52.37	42.24		571.40	208.92	128.60	67.12	46.53	37.04		571.40	208.92
48	637.76	233.82	144.43	76.17	53.45	43.21		581.86	212.78	131.00	68.42	47.47	37.84		581.86	212.78
49	648.38	237.82	146.98	77.62	54.56	44.23		592.45	216.70	133.45	69.75	48.44	38.67		592.45	216.70
50	659.06	241.85	149.56	79.09	55.70	45.29		603.17	220.66	135.93	71.09	49.42	39.53		603.17	220.66
51	669.80	245.91	152.16	80.59	56.88	46.40		614.02	224.69	138.44	72.47	50.44	40.43		614.02	224.69
52	680.61	250.01	154.78	82.11	58.09	47.57		625.01	228.76	140.99	73.86	51.48	41.36		625.01	228.76
53	691.50	254.14	157.43	83.67	59.36	48.82		636.13	232.89	143.58	75.29	52.57	42.35		636.13	232.89
54	702.46	258.30	160.11	85.27	60.69	50.16		647.39	237.07	146.21	76.76	53.69	43.39		647.39	237.07
55	713.50	262.51	162.83	86.92	62.09	51.59		658.79	241.32	148.88	78.26	54.86	44.50		658.79	241.32
56	724.65	266.76	165.59	88.63	63.58			670.33	245.62	151.60	79.81	56.10			670.33	245.62
57	735.90	271.08	168.42	90.43	65.18			682.03	249.99	154.37	81.42	57.40			682.03	249.99
58	747.26	275.46	171.32	92.32	66.91			693.86	254.43	157.20	83.09	58.78			693.86	254.43
59	758.71	279.92	174.30	94.33	68.78			705.83	258.94	160.10	84.84	60.25			705.83	258.94
60	770.23	284.46	177.39	96.47	70.82			717.92	263.52	163.06	86.66	61.83			717.92	263.52
61	781.79	289.08	180.57	98.75				730.10	268.18	166.11	88.58				730.10	268.18
62	793.36	293.77	183.85	101.18				742.36	272.90	169.22	90.60				742.36	272.90
63	804.91	298.53	187.24	103.78				754.67	277.69	172.42	92.73				754.67	277.69
64	816.40	303.36	190.75	106.58				767.00	282.54	175.70	94.99				767.00	282.54
65	827.81	308.25	194.38	109.60				779.32	287.44	179.07	97.38				779.32	287.44
66	839.12	313.23	198.16					791.62	292.41	182.53					791.62	292.41
67	850.29	318.28	202.11					803.86	297.45	186.11					803.86	297.45
68	861.29	323.42	206.24					816.02	302.54	189.81					816.02	302.54
69	872.10	328.67	210.57					828.06	307.71	193.64					828.06	307.71
70	882.67	334.02	215.13					839.95	312.94	197.62					839.95	312.94
71																