

中意附加粤港澳大湾区轻症疾病保险费率表

（每 1,000 元基本保险金额）

保险期间：终身

单位：元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	58.07	20.13	12.60	6.85	4.91	3.97
1	60.10	20.83	13.04	7.08	5.08	4.11
2	62.20	21.55	13.49	7.33	5.25	4.25
3	64.37	22.30	13.96	7.58	5.43	4.40
4	66.61	23.08	14.45	7.85	5.62	4.56
5	68.94	23.89	14.95	8.12	5.82	4.72
6	71.35	24.72	15.47	8.40	6.02	4.88
7	73.84	25.58	16.01	8.70	6.24	5.05
8	76.42	26.48	16.57	9.00	6.46	5.23
9	79.09	27.40	17.15	9.32	6.68	5.42
10	81.85	28.36	17.75	9.65	6.92	5.61
11	84.70	29.35	18.37	9.98	7.16	5.81
12	87.65	30.37	19.01	10.33	7.41	6.01
13	90.69	31.43	19.67	10.69	7.67	6.23
14	93.84	32.52	20.36	11.07	7.94	6.45
15	97.09	33.64	21.06	11.45	8.22	6.67
16	100.44	34.81	21.79	11.85	8.51	6.91
17	103.91	36.01	22.55	12.26	8.81	7.15
18	107.48	37.25	23.33	12.69	9.12	7.41
19	111.12	38.52	24.12	13.12	9.43	7.67
20	114.82	39.80	24.93	13.57	9.75	7.93
21	118.59	41.11	25.75	14.02	10.08	8.20
22	122.47	42.46	26.60	14.49	10.42	8.48
23	126.45	43.84	27.47	14.96	10.77	8.77
24	130.53	45.26	28.36	15.46	11.13	9.06
25	134.66	46.70	29.27	15.96	11.49	9.36
26	138.74	48.12	30.16	16.45	11.85	9.66
27	142.90	49.57	31.07	16.95	12.22	9.97
28	147.13	51.04	32.00	17.47	12.60	10.28
29	151.44	52.54	32.95	17.99	12.98	10.61
30	155.83	54.07	33.91	18.53	13.38	10.94
31	160.30	55.63	34.89	19.08	13.78	11.28
32	164.84	57.22	35.90	19.64	14.20	11.63
33	169.45	58.83	36.91	20.21	14.62	11.99
34	174.14	60.47	37.95	20.79	15.06	12.36
35	178.88	62.13	39.01	21.38	15.50	12.73
36	183.66	63.80	40.07	21.98	15.95	13.12

37	188.44	65.48	41.13	22.58	16.40	13.52
38	193.25	67.16	42.20	23.19	16.87	13.92
39	198.16	68.89	43.30	23.82	17.35	14.34
40	203.07	70.61	44.40	24.45	17.84	14.77
41	208.14	72.40	45.54	25.11	18.35	15.22
42	213.32	74.23	46.71	25.80	18.88	15.69
43	218.50	76.06	47.89	26.49	19.42	16.18
44	223.76	77.93	49.09	27.20	19.99	16.68
45	228.98	79.77	50.28	27.92	20.56	17.19
46	234.33	81.67	51.52	28.66	21.16	17.73
47	239.76	83.63	52.80	29.44	21.78	18.30
48	245.10	85.55	54.06	30.21	22.40	18.88
49	250.30	87.43	55.29	30.98	23.03	19.46
50	255.42	89.27	56.51	31.75	23.66	20.06
51	260.59	91.16	57.76	32.54	24.32	
52	265.60	93.00	58.99	33.33	24.98	
53	270.43	94.78	60.20	34.11	25.64	
54	275.00	96.48	61.35	34.86	26.31	
55	279.30	98.09	62.45	35.59	26.96	
56	283.30	99.61	63.48	36.30		
57	287.01	101.01	64.45	36.98		
58	290.47	102.33	65.37	37.66		
59	293.84	103.62	66.28	38.37		
60	297.19	104.91	67.22	39.13		
61	300.63	106.27	68.21			
62	304.05	107.65	69.25			
63	307.47	109.06	70.33			
64	310.90	110.51	71.48			
65	314.24	111.99	72.68			
66	317.28	113.40				
67	319.99	114.74				
68	322.36					
69	324.31					
70	325.54					

保险期间：终身

单位：元

年龄 (女性)	一次性付清	3年交	5年交	10年交	15年交	20年交
0	67.09	23.25	14.56	7.90	5.66	4.59
1	69.45	24.07	15.06	8.18	5.86	4.75
2	71.89	24.91	15.59	8.47	6.07	4.91
3	74.41	25.78	16.14	8.76	6.28	5.09
4	77.02	26.68	16.70	9.07	6.50	5.27
5	79.72	27.62	17.28	9.39	6.73	5.45
6	82.51	28.58	17.89	9.71	6.96	5.64
7	85.39	29.58	18.51	10.06	7.21	5.84
8	88.38	30.62	19.16	10.41	7.46	6.05
9	91.47	31.69	19.83	10.77	7.73	6.27
10	94.64	32.79	20.52	11.15	8.00	6.49
11	97.90	33.92	21.23	11.54	8.28	6.72
12	101.26	35.09	21.96	11.94	8.57	6.96
13	104.72	36.29	22.72	12.35	8.87	7.20
14	108.24	37.51	23.48	12.77	9.17	7.45
15	111.81	38.75	24.26	13.20	9.48	7.71
16	115.45	40.01	25.05	13.63	9.80	7.97
17	119.18	41.31	25.87	14.08	10.13	8.24
18	123.01	42.63	26.70	14.54	10.46	8.51
19	126.96	44.01	27.57	15.02	10.81	8.80
20	130.92	45.40	28.44	15.51	11.16	9.09
21	134.65	46.69	29.26	15.96	11.49	9.37
22	138.47	48.02	30.10	16.42	11.84	9.65
23	142.34	49.38	30.96	16.90	12.18	9.94
24	146.11	50.70	31.79	17.36	12.52	10.22
25	149.76	51.97	32.59	17.80	12.85	10.49
26	153.39	53.24	33.39	18.25	13.18	10.76
27	157.06	54.52	34.20	18.70	13.51	11.04
28	160.77	55.81	35.02	19.16	13.85	11.32
29	164.46	57.10	35.83	19.62	14.19	11.61
30	168.14	58.39	36.65	20.08	14.53	11.89
31	171.82	59.68	37.47	20.54	14.87	12.18
32	175.44	60.95	38.28	20.99	15.21	12.46
33	178.99	62.20	39.07	21.44	15.54	12.74
34	182.44	63.41	39.84	21.88	15.86	13.01
35	185.80	64.59	40.59	22.30	16.18	13.28
36	189.19	65.78	41.35	22.73	16.50	13.55
37	192.55	66.97	42.11	23.16	16.82	13.82
38	195.76	68.10	42.83	23.57	17.13	14.08
39	198.91	69.21	43.54	23.97	17.43	14.33

40	202.07	70.32	44.25	24.37	17.73	14.59
41	205.27	71.45	44.96	24.78	18.04	14.86
42	208.49	72.58	45.69	25.19	18.35	15.13
43	211.71	73.71	46.41	25.61	18.67	15.41
44	215.03	74.88	47.16	26.04	18.99	15.70
45	218.44	76.09	47.93	26.48	19.34	16.00
46	221.87	77.29	48.70	26.93	19.68	16.31
47	225.40	78.54	49.50	27.40	20.05	16.64
48	229.02	79.82	50.32	27.88	20.43	16.98
49	232.72	81.13	51.16	28.38	20.82	17.35
50	236.50	82.47	52.03	28.89	21.23	17.73
51	240.35	83.84	52.92	29.42	21.66	
52	244.25	85.24	53.82	29.96	22.11	
53	248.15	86.64	54.73	30.52	22.58	
54	252.03	88.02	55.63	31.09	23.05	
55	255.92	89.42	56.55	31.67	23.54	
56	259.84	90.83	57.48	32.28		
57	263.79	92.26	58.44	32.91		
58	267.72	93.70	59.43	33.57		
59	271.46	95.11	60.40	34.22		
60	274.91	96.45	61.32	34.85		
61	277.65	97.50	62.06			
62	280.21	98.49	62.77			
63	282.78	99.50	63.50			
64	285.23	100.48	64.22			
65	287.69	101.47	64.97			
66	290.23	102.53				
67	292.85	103.64				
68	295.31					
69	297.98					
70	300.23					

中意附加粤港澳大湾区轻症疾病保险

次标准体费率表

(每 1,000 元基本保险金额)

次标准体, 额外风险比例 25%

单位: 元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	72.59	25.16	15.75	8.56	6.14	4.96
1	75.13	26.04	16.30	8.85	6.35	5.14
2	77.75	26.94	16.86	9.16	6.56	5.31
3	80.46	27.88	17.45	9.48	6.79	5.50
4	83.26	28.85	18.06	9.81	7.03	5.70
5	86.18	29.86	18.69	10.15	7.28	5.90
6	89.19	30.90	19.34	10.50	7.53	6.10
7	92.30	31.98	20.01	10.88	7.80	6.31
8	95.53	33.10	20.71	11.25	8.08	6.54
9	98.86	34.25	21.44	11.65	8.35	6.78
10	102.31	35.45	22.19	12.06	8.65	7.01
11	105.88	36.69	22.96	12.48	8.95	7.26
12	109.56	37.96	23.76	12.91	9.26	7.51
13	113.36	39.29	24.59	13.36	9.59	7.79
14	117.30	40.65	25.45	13.84	9.93	8.06
15	121.36	42.05	26.33	14.31	10.28	8.34
16	125.55	43.51	27.24	14.81	10.64	8.64
17	129.89	45.01	28.19	15.33	11.01	8.94
18	134.35	46.56	29.16	15.86	11.40	9.26
19	138.90	48.15	30.15	16.40	11.79	9.59
20	143.53	49.75	31.16	16.96	12.19	9.91
21	148.24	51.39	32.19	17.53	12.60	10.25
22	153.09	53.08	33.25	18.11	13.03	10.60
23	158.06	54.80	34.34	18.70	13.46	10.96
24	163.16	56.58	35.45	19.33	13.91	11.33
25	168.33	58.38	36.59	19.95	14.36	11.70
26	173.43	60.15	37.70	20.56	14.81	12.08
27	178.63	61.96	38.84	21.19	15.28	12.46
28	183.91	63.80	40.00	21.84	15.75	12.85
29	189.30	65.68	41.19	22.49	16.23	13.26
30	194.79	67.59	42.39	23.16	16.73	13.68
31	200.38	69.54	43.61	23.85	17.23	14.10
32	206.05	71.53	44.88	24.55	17.75	14.54
33	211.81	73.54	46.14	25.26	18.28	14.99
34	217.68	75.59	47.44	25.99	18.83	15.45

35	223.60	77.66	48.76	26.73	19.38	15.91
36	229.58	79.75	50.09	27.48	19.94	16.40
37	235.55	81.85	51.41	28.23	20.50	16.90
38	241.56	83.95	52.75	28.99	21.09	17.40
39	247.70	86.11	54.13	29.78	21.69	17.93
40	253.84	88.26	55.50	30.56	22.30	18.46
41	260.18	90.50	56.93	31.39	22.94	19.03
42	266.65	92.79	58.39	32.25	23.60	19.61
43	273.13	95.08	59.86	33.11	24.28	20.23
44	279.70	97.41	61.36	34.00	24.99	20.85
45	286.23	99.71	62.85	34.90	25.70	21.49
46	292.91	102.09	64.40	35.83	26.45	22.16
47	299.70	104.54	66.00	36.80	27.23	22.88
48	306.38	106.94	67.58	37.76	28.00	23.60
49	312.88	109.29	69.11	38.73	28.79	24.33
50	319.28	111.59	70.64	39.69	29.58	25.08
51	325.74	113.95	72.20	40.68	30.40	
52	332.00	116.25	73.74	41.66	31.23	
53	338.04	118.48	75.25	42.64	32.05	
54	343.75	120.60	76.69	43.58	32.89	
55	349.13	122.61	78.06	44.49	33.70	
56	354.13	124.51	79.35	45.38		
57	358.76	126.26	80.56	46.23		
58	363.09	127.91	81.71	47.08		
59	367.30	129.53	82.85	47.96		
60	371.49	131.14	84.03	48.91		
61	375.79	132.84	85.26			
62	380.06	134.56	86.56			
63	384.34	136.33	87.91			
64	388.63	138.14	89.35			
65	392.80	139.99	90.85			
66	396.60	141.75				
67	399.99	143.43				
68	402.95					
69	405.39					
70	406.93					

次标准体，额外风险比例 25%

单位：元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	83.86	29.06	18.20	9.88	7.08	5.74
1	86.81	30.09	18.83	10.23	7.33	5.94
2	89.86	31.14	19.49	10.59	7.59	6.14
3	93.01	32.23	20.18	10.95	7.85	6.36
4	96.28	33.35	20.88	11.34	8.13	6.59
5	99.65	34.53	21.60	11.74	8.41	6.81
6	103.14	35.73	22.36	12.14	8.70	7.05
7	106.74	36.98	23.14	12.58	9.01	7.30
8	110.48	38.28	23.95	13.01	9.33	7.56
9	114.34	39.61	24.79	13.46	9.66	7.84
10	118.30	40.99	25.65	13.94	10.00	8.11
11	122.38	42.40	26.54	14.43	10.35	8.40
12	126.58	43.86	27.45	14.93	10.71	8.70
13	130.90	45.36	28.40	15.44	11.09	9.00
14	135.30	46.89	29.35	15.96	11.46	9.31
15	139.76	48.44	30.33	16.50	11.85	9.64
16	144.31	50.01	31.31	17.04	12.25	9.96
17	148.98	51.64	32.34	17.60	12.66	10.30
18	153.76	53.29	33.38	18.18	13.08	10.64
19	158.70	55.01	34.46	18.78	13.51	11.00
20	163.65	56.75	35.55	19.39	13.95	11.36
21	168.31	58.36	36.58	19.95	14.36	11.71
22	173.09	60.03	37.63	20.53	14.80	12.06
23	177.93	61.73	38.70	21.13	15.23	12.43
24	182.64	63.38	39.74	21.70	15.65	12.78
25	187.20	64.96	40.74	22.25	16.06	13.11
26	191.74	66.55	41.74	22.81	16.48	13.45
27	196.33	68.15	42.75	23.38	16.89	13.80
28	200.96	69.76	43.78	23.95	17.31	14.15
29	205.58	71.38	44.79	24.53	17.74	14.51
30	210.18	72.99	45.81	25.10	18.16	14.86
31	214.78	74.60	46.84	25.68	18.59	15.23
32	219.30	76.19	47.85	26.24	19.01	15.58
33	223.74	77.75	48.84	26.80	19.43	15.93
34	228.05	79.26	49.80	27.35	19.83	16.26
35	232.25	80.74	50.74	27.88	20.23	16.60
36	236.49	82.23	51.69	28.41	20.63	16.94
37	240.69	83.71	52.64	28.95	21.03	17.28
38	244.70	85.13	53.54	29.46	21.41	17.60
39	248.64	86.51	54.43	29.96	21.79	17.91

40	252.59	87.90	55.31	30.46	22.16	18.24
41	256.59	89.31	56.20	30.98	22.55	18.58
42	260.61	90.73	57.11	31.49	22.94	18.91
43	264.64	92.14	58.01	32.01	23.34	19.26
44	268.79	93.60	58.95	32.55	23.74	19.63
45	273.05	95.11	59.91	33.10	24.18	20.00
46	277.34	96.61	60.88	33.66	24.60	20.39
47	281.75	98.18	61.88	34.25	25.06	20.80
48	286.28	99.78	62.90	34.85	25.54	21.23
49	290.90	101.41	63.95	35.48	26.03	21.69
50	295.63	103.09	65.04	36.11	26.54	22.16
51	300.44	104.80	66.15	36.78	27.08	
52	305.31	106.55	67.28	37.45	27.64	
53	310.19	108.30	68.41	38.15	28.23	
54	315.04	110.03	69.54	38.86	28.81	
55	319.90	111.78	70.69	39.59	29.43	
56	324.80	113.54	71.85	40.35		
57	329.74	115.33	73.05	41.14		
58	334.65	117.13	74.29	41.96		
59	339.33	118.89	75.50	42.78		
60	343.64	120.56	76.65	43.56		
61	347.06	121.88	77.58			
62	350.26	123.11	78.46			
63	353.48	124.38	79.38			
64	356.54	125.60	80.28			
65	359.61	126.84	81.21			
66	362.79	128.16				
67	366.06	129.55				
68	369.14					
69	372.48					
70	375.29					

次标准体，额外风险比例 50%

单位：元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	87.11	30.20	18.90	10.28	7.37	5.96
1	90.15	31.25	19.56	10.62	7.62	6.17
2	93.30	32.33	20.24	11.00	7.88	6.38
3	96.56	33.45	20.94	11.37	8.15	6.60
4	99.92	34.62	21.68	11.78	8.43	6.84
5	103.41	35.84	22.43	12.18	8.73	7.08
6	107.03	37.08	23.21	12.60	9.03	7.32
7	110.76	38.37	24.02	13.05	9.36	7.58
8	114.63	39.72	24.86	13.50	9.69	7.85
9	118.64	41.10	25.73	13.98	10.02	8.13
10	122.78	42.54	26.63	14.48	10.38	8.42
11	127.05	44.03	27.56	14.97	10.74	8.72
12	131.48	45.56	28.52	15.50	11.12	9.02
13	136.04	47.15	29.51	16.04	11.51	9.35
14	140.76	48.78	30.54	16.61	11.91	9.68
15	145.64	50.46	31.59	17.18	12.33	10.01
16	150.66	52.22	32.69	17.78	12.77	10.37
17	155.87	54.02	33.83	18.39	13.22	10.73
18	161.22	55.88	35.00	19.04	13.68	11.12
19	166.68	57.78	36.18	19.68	14.15	11.51
20	172.23	59.70	37.40	20.36	14.63	11.90
21	177.89	61.67	38.63	21.03	15.12	12.30
22	183.71	63.69	39.90	21.74	15.63	12.72
23	189.68	65.76	41.21	22.44	16.16	13.16
24	195.80	67.89	42.54	23.19	16.70	13.59
25	201.99	70.05	43.91	23.94	17.24	14.04
26	208.11	72.18	45.24	24.68	17.78	14.49
27	214.35	74.36	46.61	25.43	18.33	14.96
28	220.70	76.56	48.00	26.21	18.90	15.42
29	227.16	78.81	49.43	26.99	19.47	15.92
30	233.75	81.11	50.87	27.80	20.07	16.41
31	240.45	83.45	52.34	28.62	20.67	16.92
32	247.26	85.83	53.85	29.46	21.30	17.45
33	254.18	88.25	55.37	30.32	21.93	17.99
34	261.21	90.71	56.93	31.19	22.59	18.54
35	268.32	93.20	58.52	32.07	23.25	19.10
36	275.49	95.70	60.11	32.97	23.93	19.68
37	282.66	98.22	61.70	33.87	24.60	20.28
38	289.88	100.74	63.30	34.79	25.31	20.88
39	297.24	103.34	64.95	35.73	26.03	21.51

40	304.61	105.92	66.60	36.68	26.76	22.16
41	312.21	108.60	68.31	37.67	27.53	22.83
42	319.98	111.35	70.07	38.70	28.32	23.54
43	327.75	114.09	71.84	39.74	29.13	24.27
44	335.64	116.90	73.64	40.80	29.99	25.02
45	343.47	119.66	75.42	41.88	30.84	25.79
46	351.50	122.51	77.28	42.99	31.74	26.60
47	359.64	125.45	79.20	44.16	32.67	27.45
48	367.65	128.33	81.09	45.32	33.60	28.32
49	375.45	131.15	82.94	46.47	34.55	29.19
50	383.13	133.91	84.77	47.63	35.49	30.09
51	390.89	136.74	86.64	48.81	36.48	
52	398.40	139.50	88.49	50.00	37.47	
53	405.65	142.17	90.30	51.17	38.46	
54	412.50	144.72	92.03	52.29	39.47	
55	418.95	147.14	93.68	53.39	40.44	
56	424.95	149.42	95.22	54.45		
57	430.52	151.52	96.68	55.47		
58	435.71	153.50	98.06	56.49		
59	440.76	155.43	99.42	57.56		
60	445.79	157.37	100.83	58.70		
61	450.95	159.41	102.32			
62	456.08	161.48	103.88			
63	461.21	163.59	105.50			
64	466.35	165.77	107.22			
65	471.36	167.99	109.02			
66	475.92	170.10				
67	479.99	172.11				
68	483.54					
69	486.47					
70	488.31					

次标准体，额外风险比例 50%

单位：元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	100.64	34.88	21.84	11.85	8.49	6.89
1	104.18	36.11	22.59	12.27	8.79	7.13
2	107.84	37.37	23.39	12.71	9.11	7.37
3	111.62	38.67	24.21	13.14	9.42	7.64
4	115.53	40.02	25.05	13.61	9.75	7.91
5	119.58	41.43	25.92	14.09	10.10	8.18
6	123.77	42.87	26.84	14.57	10.44	8.46
7	128.09	44.37	27.77	15.09	10.82	8.76
8	132.57	45.93	28.74	15.62	11.19	9.08
9	137.21	47.54	29.75	16.16	11.60	9.41
10	141.96	49.19	30.78	16.73	12.00	9.74
11	146.85	50.88	31.85	17.31	12.42	10.08
12	151.89	52.64	32.94	17.91	12.86	10.44
13	157.08	54.44	34.08	18.53	13.31	10.80
14	162.36	56.27	35.22	19.16	13.76	11.18
15	167.72	58.13	36.39	19.80	14.22	11.57
16	173.18	60.02	37.58	20.45	14.70	11.96
17	178.77	61.97	38.81	21.12	15.20	12.36
18	184.52	63.95	40.05	21.81	15.69	12.77
19	190.44	66.02	41.36	22.53	16.22	13.20
20	196.38	68.10	42.66	23.27	16.74	13.64
21	201.98	70.04	43.89	23.94	17.24	14.06
22	207.71	72.03	45.15	24.63	17.76	14.48
23	213.51	74.07	46.44	25.35	18.27	14.91
24	219.17	76.05	47.69	26.04	18.78	15.33
25	224.64	77.96	48.89	26.70	19.28	15.74
26	230.09	79.86	50.09	27.38	19.77	16.14
27	235.59	81.78	51.30	28.05	20.27	16.56
28	241.16	83.72	52.53	28.74	20.78	16.98
29	246.69	85.65	53.75	29.43	21.29	17.42
30	252.21	87.59	54.98	30.12	21.80	17.84
31	257.73	89.52	56.21	30.81	22.31	18.27
32	263.16	91.43	57.42	31.49	22.82	18.69
33	268.49	93.30	58.61	32.16	23.31	19.11
34	273.66	95.12	59.76	32.82	23.79	19.52
35	278.70	96.89	60.89	33.45	24.27	19.92
36	283.79	98.67	62.03	34.10	24.75	20.33
37	288.83	100.46	63.17	34.74	25.23	20.73
38	293.64	102.15	64.25	35.36	25.70	21.12
39	298.37	103.82	65.31	35.96	26.15	21.50

40	303.11	105.48	66.38	36.56	26.60	21.89
41	307.91	107.18	67.44	37.17	27.06	22.29
42	312.74	108.87	68.54	37.79	27.53	22.70
43	317.57	110.57	69.62	38.42	28.01	23.12
44	322.55	112.32	70.74	39.06	28.49	23.55
45	327.66	114.14	71.90	39.72	29.01	24.00
46	332.81	115.94	73.05	40.40	29.52	24.47
47	338.10	117.81	74.25	41.10	30.08	24.96
48	343.53	119.73	75.48	41.82	30.65	25.47
49	349.08	121.70	76.74	42.57	31.23	26.03
50	354.75	123.71	78.05	43.34	31.85	26.60
51	360.53	125.76	79.38	44.13	32.49	
52	366.38	127.86	80.73	44.94	33.17	
53	372.23	129.96	82.10	45.78	33.87	
54	378.05	132.03	83.45	46.64	34.58	
55	383.88	134.13	84.83	47.51	35.31	
56	389.76	136.25	86.22	48.42		
57	395.69	138.39	87.66	49.37		
58	401.58	140.55	89.15	50.36		
59	407.19	142.67	90.60	51.33		
60	412.37	144.68	91.98	52.28		
61	416.48	146.25	93.09			
62	420.32	147.74	94.16			
63	424.17	149.25	95.25			
64	427.85	150.72	96.33			
65	431.54	152.21	97.46			
66	435.35	153.80				
67	439.28	155.46				
68	442.97					
69	446.97					
70	450.35					

次标准体，额外风险比例 75%

单位：元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	101.62	35.23	22.05	11.99	8.59	6.95
1	105.18	36.45	22.82	12.39	8.89	7.19
2	108.85	37.71	23.61	12.83	9.19	7.44
3	112.65	39.03	24.43	13.27	9.50	7.70
4	116.57	40.39	25.29	13.74	9.84	7.98
5	120.65	41.81	26.16	14.21	10.19	8.26
6	124.86	43.26	27.07	14.70	10.54	8.54
7	129.22	44.77	28.02	15.23	10.92	8.84
8	133.74	46.34	29.00	15.75	11.31	9.15
9	138.41	47.95	30.01	16.31	11.69	9.49
10	143.24	49.63	31.06	16.89	12.11	9.82
11	148.23	51.36	32.15	17.47	12.53	10.17
12	153.39	53.15	33.27	18.08	12.97	10.52
13	158.71	55.00	34.42	18.71	13.42	10.90
14	164.22	56.91	35.63	19.37	13.90	11.29
15	169.91	58.87	36.86	20.04	14.39	11.67
16	175.77	60.92	38.13	20.74	14.89	12.09
17	181.84	63.02	39.46	21.46	15.42	12.51
18	188.09	65.19	40.83	22.21	15.96	12.97
19	194.46	67.41	42.21	22.96	16.50	13.42
20	200.94	69.65	43.63	23.75	17.06	13.88
21	207.53	71.94	45.06	24.54	17.64	14.35
22	214.32	74.31	46.55	25.36	18.24	14.84
23	221.29	76.72	48.07	26.18	18.85	15.35
24	228.43	79.21	49.63	27.06	19.48	15.86
25	235.66	81.73	51.22	27.93	20.11	16.38
26	242.80	84.21	52.78	28.79	20.74	16.91
27	250.08	86.75	54.37	29.66	21.39	17.45
28	257.48	89.32	56.00	30.57	22.05	17.99
29	265.02	91.95	57.66	31.48	22.72	18.57
30	272.70	94.62	59.34	32.43	23.42	19.15
31	280.53	97.35	61.06	33.39	24.12	19.74
32	288.47	100.14	62.83	34.37	24.85	20.35
33	296.54	102.95	64.59	35.37	25.59	20.98
34	304.75	105.82	66.41	36.38	26.36	21.63
35	313.04	108.73	68.27	37.42	27.13	22.28
36	321.41	111.65	70.12	38.47	27.91	22.96
37	329.77	114.59	71.98	39.52	28.70	23.66
38	338.19	117.53	73.85	40.58	29.52	24.36
39	346.78	120.56	75.78	41.69	30.36	25.10

40	355.37	123.57	77.70	42.79	31.22	25.85
41	364.25	126.70	79.70	43.94	32.11	26.64
42	373.31	129.90	81.74	45.15	33.04	27.46
43	382.38	133.11	83.81	46.36	33.99	28.32
44	391.58	136.38	85.91	47.60	34.98	29.19
45	400.72	139.60	87.99	48.86	35.98	30.08
46	410.08	142.92	90.16	50.16	37.03	31.03
47	419.58	146.35	92.40	51.52	38.12	32.03
48	428.93	149.71	94.61	52.87	39.20	33.04
49	438.03	153.00	96.76	54.22	40.30	34.06
50	446.99	156.22	98.89	55.56	41.41	35.11
51	456.03	159.53	101.08	56.95	42.56	
52	464.80	162.75	103.23	58.33	43.72	
53	473.25	165.87	105.35	59.69	44.87	
54	481.25	168.84	107.36	61.01	46.04	
55	488.78	171.66	109.29	62.28	47.18	
56	495.78	174.32	111.09	63.53		
57	502.27	176.77	112.79	64.72		
58	508.32	179.08	114.40	65.91		
59	514.22	181.34	115.99	67.15		
60	520.08	183.59	117.64	68.48		
61	526.10	185.97	119.37			
62	532.09	188.39	121.19			
63	538.07	190.86	123.08			
64	544.08	193.39	125.09			
65	549.92	195.98	127.19			
66	555.24	198.45				
67	559.98	200.80				
68	564.13					
69	567.54					
70	569.70					

次标准体，额外风险比例 75%

单位：元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	117.41	40.69	25.48	13.83	9.91	8.03
1	121.54	42.12	26.36	14.32	10.26	8.31
2	125.81	43.59	27.28	14.82	10.62	8.59
3	130.22	45.12	28.25	15.33	10.99	8.91
4	134.79	46.69	29.23	15.87	11.38	9.22
5	139.51	48.34	30.24	16.43	11.78	9.54
6	144.39	50.02	31.31	16.99	12.18	9.87
7	149.43	51.77	32.39	17.61	12.62	10.22
8	154.67	53.59	33.53	18.22	13.06	10.59
9	160.07	55.46	34.70	18.85	13.53	10.97
10	165.62	57.38	35.91	19.51	14.00	11.36
11	171.33	59.36	37.15	20.20	14.49	11.76
12	177.21	61.41	38.43	20.90	15.00	12.18
13	183.26	63.51	39.76	21.61	15.52	12.60
14	189.42	65.64	41.09	22.35	16.05	13.04
15	195.67	67.81	42.46	23.10	16.59	13.49
16	202.04	70.02	43.84	23.85	17.15	13.95
17	208.57	72.29	45.27	24.64	17.73	14.42
18	215.27	74.60	46.73	25.45	18.31	14.89
19	222.18	77.02	48.25	26.29	18.92	15.40
20	229.11	79.45	49.77	27.14	19.53	15.91
21	235.64	81.71	51.21	27.93	20.11	16.40
22	242.32	84.04	52.68	28.74	20.72	16.89
23	249.10	86.42	54.18	29.58	21.32	17.40
24	255.69	88.73	55.63	30.38	21.91	17.89
25	262.08	90.95	57.03	31.15	22.49	18.36
26	268.43	93.17	58.43	31.94	23.07	18.83
27	274.86	95.41	59.85	32.73	23.64	19.32
28	281.35	97.67	61.29	33.53	24.24	19.81
29	287.81	99.93	62.70	34.34	24.83	20.32
30	294.25	102.18	64.14	35.14	25.43	20.81
31	300.69	104.44	65.57	35.95	26.02	21.32
32	307.02	106.66	66.99	36.73	26.62	21.81
33	313.23	108.85	68.37	37.52	27.20	22.30
34	319.27	110.97	69.72	38.29	27.76	22.77
35	325.15	113.03	71.03	39.03	28.32	23.24
36	331.08	115.12	72.36	39.78	28.88	23.71
37	336.96	117.20	73.69	40.53	29.44	24.19
38	342.58	119.18	74.95	41.25	29.98	24.64
39	348.09	121.12	76.20	41.95	30.50	25.08

40	353.62	123.06	77.44	42.65	31.03	25.53
41	359.22	125.04	78.68	43.37	31.57	26.01
42	364.86	127.02	79.96	44.08	32.11	26.48
43	370.49	128.99	81.22	44.82	32.67	26.97
44	376.30	131.04	82.53	45.57	33.23	27.48
45	382.27	133.16	83.88	46.34	33.85	28.00
46	388.27	135.26	85.23	47.13	34.44	28.54
47	394.45	137.45	86.63	47.95	35.09	29.12
48	400.79	139.69	88.06	48.79	35.75	29.72
49	407.26	141.98	89.53	49.67	36.44	30.36
50	413.88	144.32	91.05	50.56	37.15	31.03
51	420.61	146.72	92.61	51.49	37.91	
52	427.44	149.17	94.19	52.43	38.69	
53	434.26	151.62	95.78	53.41	39.52	
54	441.05	154.04	97.35	54.41	40.34	
55	447.86	156.49	98.96	55.42	41.20	
56	454.72	158.95	100.59	56.49		
57	461.63	161.46	102.27	57.59		
58	468.51	163.98	104.00	58.75		
59	475.06	166.44	105.70	59.89		
60	481.09	168.79	107.31	60.99		
61	485.89	170.63	108.61			
62	490.37	172.36	109.85			
63	494.87	174.13	111.13			
64	499.15	175.84	112.39			
65	503.46	177.57	113.70			
66	507.90	179.43				
67	512.49	181.37				
68	516.79					
69	521.47					
70	525.40					

次标准体，额外风险比例 100%

单位：元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	116.14	40.26	25.20	13.70	9.82	7.94
1	120.20	41.66	26.08	14.16	10.16	8.22
2	124.40	43.10	26.98	14.66	10.50	8.50
3	128.74	44.60	27.92	15.16	10.86	8.80
4	133.22	46.16	28.90	15.70	11.24	9.12
5	137.88	47.78	29.90	16.24	11.64	9.44
6	142.70	49.44	30.94	16.80	12.04	9.76
7	147.68	51.16	32.02	17.40	12.48	10.10
8	152.84	52.96	33.14	18.00	12.92	10.46
9	158.18	54.80	34.30	18.64	13.36	10.84
10	163.70	56.72	35.50	19.30	13.84	11.22
11	169.40	58.70	36.74	19.96	14.32	11.62
12	175.30	60.74	38.02	20.66	14.82	12.02
13	181.38	62.86	39.34	21.38	15.34	12.46
14	187.68	65.04	40.72	22.14	15.88	12.90
15	194.18	67.28	42.12	22.90	16.44	13.34
16	200.88	69.62	43.58	23.70	17.02	13.82
17	207.82	72.02	45.10	24.52	17.62	14.30
18	214.96	74.50	46.66	25.38	18.24	14.82
19	222.24	77.04	48.24	26.24	18.86	15.34
20	229.64	79.60	49.86	27.14	19.50	15.86
21	237.18	82.22	51.50	28.04	20.16	16.40
22	244.94	84.92	53.20	28.98	20.84	16.96
23	252.90	87.68	54.94	29.92	21.54	17.54
24	261.06	90.52	56.72	30.92	22.26	18.12
25	269.32	93.40	58.54	31.92	22.98	18.72
26	277.48	96.24	60.32	32.90	23.70	19.32
27	285.80	99.14	62.14	33.90	24.44	19.94
28	294.26	102.08	64.00	34.94	25.20	20.56
29	302.88	105.08	65.90	35.98	25.96	21.22
30	311.66	108.14	67.82	37.06	26.76	21.88
31	320.60	111.26	69.78	38.16	27.56	22.56
32	329.68	114.44	71.80	39.28	28.40	23.26
33	338.90	117.66	73.82	40.42	29.24	23.98
34	348.28	120.94	75.90	41.58	30.12	24.72
35	357.76	124.26	78.02	42.76	31.00	25.46
36	367.32	127.60	80.14	43.96	31.90	26.24
37	376.88	130.96	82.26	45.16	32.80	27.04
38	386.50	134.32	84.40	46.38	33.74	27.84
39	396.32	137.78	86.60	47.64	34.70	28.68

40	406.14	141.22	88.80	48.90	35.68	29.54
41	416.28	144.80	91.08	50.22	36.70	30.44
42	426.64	148.46	93.42	51.60	37.76	31.38
43	437.00	152.12	95.78	52.98	38.84	32.36
44	447.52	155.86	98.18	54.40	39.98	33.36
45	457.96	159.54	100.56	55.84	41.12	34.38
46	468.66	163.34	103.04	57.32	42.32	35.46
47	479.52	167.26	105.60	58.88	43.56	36.60
48	490.20	171.10	108.12	60.42	44.80	37.76
49	500.60	174.86	110.58	61.96	46.06	38.92
50	510.84	178.54	113.02	63.50	47.32	40.12
51	521.18	182.32	115.52	65.08	48.64	
52	531.20	186.00	117.98	66.66	49.96	
53	540.86	189.56	120.40	68.22	51.28	
54	550.00	192.96	122.70	69.72	52.62	
55	558.60	196.18	124.90	71.18	53.92	
56	566.60	199.22	126.96	72.60		
57	574.02	202.02	128.90	73.96		
58	580.94	204.66	130.74	75.32		
59	587.68	207.24	132.56	76.74		
60	594.38	209.82	134.44	78.26		
61	601.26	212.54	136.42			
62	608.10	215.30	138.50			
63	614.94	218.12	140.66			
64	621.80	221.02	142.96			
65	628.48	223.98	145.36			
66	634.56	226.80				
67	639.98	229.48				
68	644.72					
69	648.62					
70	651.08					

次标准体，额外风险比例 100%

单位：元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	134.18	46.50	29.12	15.80	11.32	9.18
1	138.90	48.14	30.12	16.36	11.72	9.50
2	143.78	49.82	31.18	16.94	12.14	9.82
3	148.82	51.56	32.28	17.52	12.56	10.18
4	154.04	53.36	33.40	18.14	13.00	10.54
5	159.44	55.24	34.56	18.78	13.46	10.90
6	165.02	57.16	35.78	19.42	13.92	11.28
7	170.78	59.16	37.02	20.12	14.42	11.68
8	176.76	61.24	38.32	20.82	14.92	12.10
9	182.94	63.38	39.66	21.54	15.46	12.54
10	189.28	65.58	41.04	22.30	16.00	12.98
11	195.80	67.84	42.46	23.08	16.56	13.44
12	202.52	70.18	43.92	23.88	17.14	13.92
13	209.44	72.58	45.44	24.70	17.74	14.40
14	216.48	75.02	46.96	25.54	18.34	14.90
15	223.62	77.50	48.52	26.40	18.96	15.42
16	230.90	80.02	50.10	27.26	19.60	15.94
17	238.36	82.62	51.74	28.16	20.26	16.48
18	246.02	85.26	53.40	29.08	20.92	17.02
19	253.92	88.02	55.14	30.04	21.62	17.60
20	261.84	90.80	56.88	31.02	22.32	18.18
21	269.30	93.38	58.52	31.92	22.98	18.74
22	276.94	96.04	60.20	32.84	23.68	19.30
23	284.68	98.76	61.92	33.80	24.36	19.88
24	292.22	101.40	63.58	34.72	25.04	20.44
25	299.52	103.94	65.18	35.60	25.70	20.98
26	306.78	106.48	66.78	36.50	26.36	21.52
27	314.12	109.04	68.40	37.40	27.02	22.08
28	321.54	111.62	70.04	38.32	27.70	22.64
29	328.92	114.20	71.66	39.24	28.38	23.22
30	336.28	116.78	73.30	40.16	29.06	23.78
31	343.64	119.36	74.94	41.08	29.74	24.36
32	350.88	121.90	76.56	41.98	30.42	24.92
33	357.98	124.40	78.14	42.88	31.08	25.48
34	364.88	126.82	79.68	43.76	31.72	26.02
35	371.60	129.18	81.18	44.60	32.36	26.56
36	378.38	131.56	82.70	45.46	33.00	27.10
37	385.10	133.94	84.22	46.32	33.64	27.64
38	391.52	136.20	85.66	47.14	34.26	28.16
39	397.82	138.42	87.08	47.94	34.86	28.66

40	404.14	140.64	88.50	48.74	35.46	29.18
41	410.54	142.90	89.92	49.56	36.08	29.72
42	416.98	145.16	91.38	50.38	36.70	30.26
43	423.42	147.42	92.82	51.22	37.34	30.82
44	430.06	149.76	94.32	52.08	37.98	31.40
45	436.88	152.18	95.86	52.96	38.68	32.00
46	443.74	154.58	97.40	53.86	39.36	32.62
47	450.80	157.08	99.00	54.80	40.10	33.28
48	458.04	159.64	100.64	55.76	40.86	33.96
49	465.44	162.26	102.32	56.76	41.64	34.70
50	473.00	164.94	104.06	57.78	42.46	35.46
51	480.70	167.68	105.84	58.84	43.32	
52	488.50	170.48	107.64	59.92	44.22	
53	496.30	173.28	109.46	61.04	45.16	
54	504.06	176.04	111.26	62.18	46.10	
55	511.84	178.84	113.10	63.34	47.08	
56	519.68	181.66	114.96	64.56		
57	527.58	184.52	116.88	65.82		
58	535.44	187.40	118.86	67.14		
59	542.92	190.22	120.80	68.44		
60	549.82	192.90	122.64	69.70		
61	555.30	195.00	124.12			
62	560.42	196.98	125.54			
63	565.56	199.00	127.00			
64	570.46	200.96	128.44			
65	575.38	202.94	129.94			
66	580.46	205.06				
67	585.70	207.28				
68	590.62					
69	595.96					
70	600.46					

次标准体, 额外风险比例 125%

单位: 元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	130.66	45.29	28.35	15.41	11.05	8.93
1	135.23	46.87	29.34	15.93	11.43	9.25
2	139.95	48.49	30.35	16.49	11.81	9.56
3	144.83	50.18	31.41	17.06	12.22	9.90
4	149.87	51.93	32.51	17.66	12.65	10.26
5	155.12	53.75	33.64	18.27	13.10	10.62
6	160.54	55.62	34.81	18.90	13.55	10.98
7	166.14	57.56	36.02	19.58	14.04	11.36
8	171.95	59.58	37.28	20.25	14.54	11.77
9	177.95	61.65	38.59	20.97	15.03	12.20
10	184.16	63.81	39.94	21.71	15.57	12.62
11	190.58	66.04	41.33	22.46	16.11	13.07
12	197.21	68.33	42.77	23.24	16.67	13.52
13	204.05	70.72	44.26	24.05	17.26	14.02
14	211.14	73.17	45.81	24.91	17.87	14.51
15	218.45	75.69	47.39	25.76	18.50	15.01
16	225.99	78.32	49.03	26.66	19.15	15.55
17	233.80	81.02	50.74	27.59	19.82	16.09
18	241.83	83.81	52.49	28.55	20.52	16.67
19	250.02	86.67	54.27	29.52	21.22	17.26
20	258.35	89.55	56.09	30.53	21.94	17.84
21	266.83	92.50	57.94	31.55	22.68	18.45
22	275.56	95.54	59.85	32.60	23.45	19.08
23	284.51	98.64	61.81	33.66	24.23	19.73
24	293.69	101.84	63.81	34.79	25.04	20.39
25	302.99	105.08	65.86	35.91	25.85	21.06
26	312.17	108.27	67.86	37.01	26.66	21.74
27	321.53	111.53	69.91	38.14	27.50	22.43
28	331.04	114.84	72.00	39.31	28.35	23.13
29	340.74	118.22	74.14	40.48	29.21	23.87
30	350.62	121.66	76.30	41.69	30.11	24.62
31	360.68	125.17	78.50	42.93	31.01	25.38
32	370.89	128.75	80.78	44.19	31.95	26.17
33	381.26	132.37	83.05	45.47	32.90	26.98
34	391.82	136.06	85.39	46.78	33.89	27.81
35	402.48	139.79	87.77	48.11	34.88	28.64
36	413.24	143.55	90.16	49.46	35.89	29.52
37	423.99	147.33	92.54	50.81	36.90	30.42
38	434.81	151.11	94.95	52.18	37.96	31.32
39	445.86	155.00	97.43	53.60	39.04	32.27

40	456.91	158.87	99.90	55.01	40.14	33.23
41	468.32	162.90	102.47	56.50	41.29	34.25
42	479.97	167.02	105.10	58.05	42.48	35.30
43	491.63	171.14	107.75	59.60	43.70	36.41
44	503.46	175.34	110.45	61.20	44.98	37.53
45	515.21	179.48	113.13	62.82	46.26	38.68
46	527.24	183.76	115.92	64.49	47.61	39.89
47	539.46	188.17	118.80	66.24	49.01	41.18
48	551.48	192.49	121.64	67.97	50.40	42.48
49	563.18	196.72	124.40	69.71	51.82	43.79
50	574.70	200.86	127.15	71.44	53.24	45.14
51	586.33	205.11	129.96	73.22	54.72	
52	597.60	209.25	132.73	74.99	56.21	
53	608.47	213.26	135.45	76.75	57.69	
54	618.75	217.08	138.04	78.44	59.20	
55	628.43	220.70	140.51	80.08	60.66	
56	637.43	224.12	142.83	81.68		
57	645.77	227.27	145.01	83.21		
58	653.56	230.24	147.08	84.74		
59	661.14	233.15	149.13	86.33		
60	668.68	236.05	151.25	88.04		
61	676.42	239.11	153.47			
62	684.11	242.21	155.81			
63	691.81	245.39	158.24			
64	699.53	248.65	160.83			
65	707.04	251.98	163.53			
66	713.88	255.15				
67	719.98	258.17				
68	725.31					
69	729.70					
70	732.47					

次标准体，额外风险比例 125%

单位：元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	150.95	52.31	32.76	17.78	12.74	10.33
1	156.26	54.16	33.89	18.41	13.19	10.69
2	161.75	56.05	35.08	19.06	13.66	11.05
3	167.42	58.01	36.32	19.71	14.13	11.45
4	173.30	60.03	37.58	20.41	14.63	11.86
5	179.37	62.15	38.88	21.13	15.14	12.26
6	185.65	64.31	40.25	21.85	15.66	12.69
7	192.13	66.56	41.65	22.64	16.22	13.14
8	198.86	68.90	43.11	23.42	16.79	13.61
9	205.81	71.30	44.62	24.23	17.39	14.11
10	212.94	73.78	46.17	25.09	18.00	14.60
11	220.28	76.32	47.77	25.97	18.63	15.12
12	227.84	78.95	49.41	26.87	19.28	15.66
13	235.62	81.65	51.12	27.79	19.96	16.20
14	243.54	84.40	52.83	28.73	20.63	16.76
15	251.57	87.19	54.59	29.70	21.33	17.35
16	259.76	90.02	56.36	30.67	22.05	17.93
17	268.16	92.95	58.21	31.68	22.79	18.54
18	276.77	95.92	60.08	32.72	23.54	19.15
19	285.66	99.02	62.03	33.80	24.32	19.80
20	294.57	102.15	63.99	34.90	25.11	20.45
21	302.96	105.05	65.84	35.91	25.85	21.08
22	311.56	108.05	67.73	36.95	26.64	21.71
23	320.27	111.11	69.66	38.03	27.41	22.37
24	328.75	114.08	71.53	39.06	28.17	23.00
25	336.96	116.93	73.33	40.05	28.91	23.60
26	345.13	119.79	75.13	41.06	29.66	24.21
27	353.39	122.67	76.95	42.08	30.40	24.84
28	361.73	125.57	78.80	43.11	31.16	25.47
29	370.04	128.48	80.62	44.15	31.93	26.12
30	378.32	131.38	82.46	45.18	32.69	26.75
31	386.60	134.28	84.31	46.22	33.46	27.41
32	394.74	137.14	86.13	47.23	34.22	28.04
33	402.73	139.95	87.91	48.24	34.97	28.67
34	410.49	142.67	89.64	49.23	35.69	29.27
35	418.05	145.33	91.33	50.18	36.41	29.88
36	425.68	148.01	93.04	51.14	37.13	30.49
37	433.24	150.68	94.75	52.11	37.85	31.10
38	440.46	153.23	96.37	53.03	38.54	31.68
39	447.55	155.72	97.97	53.93	39.22	32.24

40	454.66	158.22	99.56	54.83	39.89	32.83
41	461.86	160.76	101.16	55.76	40.59	33.44
42	469.10	163.31	102.80	56.68	41.29	34.04
43	476.35	165.85	104.42	57.62	42.01	34.67
44	483.82	168.48	106.11	58.59	42.73	35.33
45	491.49	171.20	107.84	59.58	43.52	36.00
46	499.21	173.90	109.58	60.59	44.28	36.70
47	507.15	176.72	111.38	61.65	45.11	37.44
48	515.30	179.60	113.22	62.73	45.97	38.21
49	523.62	182.54	115.11	63.86	46.85	39.04
50	532.13	185.56	117.07	65.00	47.77	39.89
51	540.79	188.64	119.07	66.20	48.74	
52	549.56	191.79	121.10	67.41	49.75	
53	558.34	194.94	123.14	68.67	50.81	
54	567.07	198.05	125.17	69.95	51.86	
55	575.82	201.20	127.24	71.26	52.97	
56	584.64	204.37	129.33	72.63		
57	593.53	207.59	131.49	74.05		
58	602.37	210.83	133.72	75.53		
59	610.79	214.00	135.90	77.00		
60	618.55	217.01	137.97	78.41		
61	624.71	219.38	139.64			
62	630.47	221.60	141.23			
63	636.26	223.88	142.88			
64	641.77	226.08	144.50			
65	647.30	228.31	146.18			
66	653.02	230.69				
67	658.91	233.19				
68	664.45					
69	670.46					
70	675.52					

次标准体，额外风险比例 150%

单位：元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	145.18	50.33	31.50	17.13	12.28	9.93
1	150.25	52.08	32.60	17.70	12.70	10.28
2	155.50	53.88	33.73	18.33	13.13	10.63
3	160.93	55.75	34.90	18.95	13.58	11.00
4	166.53	57.70	36.13	19.63	14.05	11.40
5	172.35	59.73	37.38	20.30	14.55	11.80
6	178.38	61.80	38.68	21.00	15.05	12.20
7	184.60	63.95	40.03	21.75	15.60	12.63
8	191.05	66.20	41.43	22.50	16.15	13.08
9	197.73	68.50	42.88	23.30	16.70	13.55
10	204.63	70.90	44.38	24.13	17.30	14.03
11	211.75	73.38	45.93	24.95	17.90	14.53
12	219.13	75.93	47.53	25.83	18.53	15.03
13	226.73	78.58	49.18	26.73	19.18	15.58
14	234.60	81.30	50.90	27.68	19.85	16.13
15	242.73	84.10	52.65	28.63	20.55	16.68
16	251.10	87.03	54.48	29.63	21.28	17.28
17	259.78	90.03	56.38	30.65	22.03	17.88
18	268.70	93.13	58.33	31.73	22.80	18.53
19	277.80	96.30	60.30	32.80	23.58	19.18
20	287.05	99.50	62.33	33.93	24.38	19.83
21	296.48	102.78	64.38	35.05	25.20	20.50
22	306.18	106.15	66.50	36.23	26.05	21.20
23	316.13	109.60	68.68	37.40	26.93	21.93
24	326.33	113.15	70.90	38.65	27.83	22.65
25	336.65	116.75	73.18	39.90	28.73	23.40
26	346.85	120.30	75.40	41.13	29.63	24.15
27	357.25	123.93	77.68	42.38	30.55	24.93
28	367.83	127.60	80.00	43.68	31.50	25.70
29	378.60	131.35	82.38	44.98	32.45	26.53
30	389.58	135.18	84.78	46.33	33.45	27.35
31	400.75	139.08	87.23	47.70	34.45	28.20
32	412.10	143.05	89.75	49.10	35.50	29.08
33	423.63	147.08	92.28	50.53	36.55	29.98
34	435.35	151.18	94.88	51.98	37.65	30.90
35	447.20	155.33	97.53	53.45	38.75	31.83
36	459.15	159.50	100.18	54.95	39.88	32.80
37	471.10	163.70	102.83	56.45	41.00	33.80
38	483.13	167.90	105.50	57.98	42.18	34.80
39	495.40	172.23	108.25	59.55	43.38	35.85

40	507.68	176.53	111.00	61.13	44.60	36.93
41	520.35	181.00	113.85	62.78	45.88	38.05
42	533.30	185.58	116.78	64.50	47.20	39.23
43	546.25	190.15	119.73	66.23	48.55	40.45
44	559.40	194.83	122.73	68.00	49.98	41.70
45	572.45	199.43	125.70	69.80	51.40	42.98
46	585.83	204.18	128.80	71.65	52.90	44.33
47	599.40	209.08	132.00	73.60	54.45	45.75
48	612.75	213.88	135.15	75.53	56.00	47.20
49	625.75	218.58	138.23	77.45	57.58	48.65
50	638.55	223.18	141.28	79.38	59.15	50.15
51	651.48	227.90	144.40	81.35	60.80	
52	664.00	232.50	147.48	83.33	62.45	
53	676.08	236.95	150.50	85.28	64.10	
54	687.50	241.20	153.38	87.15	65.78	
55	698.25	245.23	156.13	88.98	67.40	
56	708.25	249.03	158.70	90.75		
57	717.53	252.53	161.13	92.45		
58	726.18	255.83	163.43	94.15		
59	734.60	259.05	165.70	95.93		
60	742.98	262.28	168.05	97.83		
61	751.58	265.68	170.53			
62	760.13	269.13	173.13			
63	768.68	272.65	175.83			
64	777.25	276.28	178.70			
65	785.60	279.98	181.70			
66	793.20	283.50				
67	799.98	286.85				
68	805.90					
69	810.78					
70	813.85					

次标准体，额外风险比例 150%

单位：元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	167.73	58.13	36.40	19.75	14.15	11.48
1	173.63	60.18	37.65	20.45	14.65	11.88
2	179.73	62.28	38.98	21.18	15.18	12.28
3	186.03	64.45	40.35	21.90	15.70	12.73
4	192.55	66.70	41.75	22.68	16.25	13.18
5	199.30	69.05	43.20	23.48	16.83	13.63
6	206.28	71.45	44.73	24.28	17.40	14.10
7	213.48	73.95	46.28	25.15	18.03	14.60
8	220.95	76.55	47.90	26.03	18.65	15.13
9	228.68	79.23	49.58	26.93	19.33	15.68
10	236.60	81.98	51.30	27.88	20.00	16.23
11	244.75	84.80	53.08	28.85	20.70	16.80
12	253.15	87.73	54.90	29.85	21.43	17.40
13	261.80	90.73	56.80	30.88	22.18	18.00
14	270.60	93.78	58.70	31.93	22.93	18.63
15	279.53	96.88	60.65	33.00	23.70	19.28
16	288.63	100.03	62.63	34.08	24.50	19.93
17	297.95	103.28	64.68	35.20	25.33	20.60
18	307.53	106.58	66.75	36.35	26.15	21.28
19	317.40	110.03	68.93	37.55	27.03	22.00
20	327.30	113.50	71.10	38.78	27.90	22.73
21	336.63	116.73	73.15	39.90	28.73	23.43
22	346.18	120.05	75.25	41.05	29.60	24.13
23	355.85	123.45	77.40	42.25	30.45	24.85
24	365.28	126.75	79.48	43.40	31.30	25.55
25	374.40	129.93	81.48	44.50	32.13	26.23
26	383.48	133.10	83.48	45.63	32.95	26.90
27	392.65	136.30	85.50	46.75	33.78	27.60
28	401.93	139.53	87.55	47.90	34.63	28.30
29	411.15	142.75	89.58	49.05	35.48	29.03
30	420.35	145.98	91.63	50.20	36.33	29.73
31	429.55	149.20	93.68	51.35	37.18	30.45
32	438.60	152.38	95.70	52.48	38.03	31.15
33	447.48	155.50	97.68	53.60	38.85	31.85
34	456.10	158.53	99.60	54.70	39.65	32.53
35	464.50	161.48	101.48	55.75	40.45	33.20
36	472.98	164.45	103.38	56.83	41.25	33.88
37	481.38	167.43	105.28	57.90	42.05	34.55
38	489.40	170.25	107.08	58.93	42.83	35.20
39	497.28	173.03	108.85	59.93	43.58	35.83

40	505.18	175.80	110.63	60.93	44.33	36.48
41	513.18	178.63	112.40	61.95	45.10	37.15
42	521.23	181.45	114.23	62.98	45.88	37.83
43	529.28	184.28	116.03	64.03	46.68	38.53
44	537.58	187.20	117.90	65.10	47.48	39.25
45	546.10	190.23	119.83	66.20	48.35	40.00
46	554.68	193.23	121.75	67.33	49.20	40.78
47	563.50	196.35	123.75	68.50	50.13	41.60
48	572.55	199.55	125.80	69.70	51.08	42.45
49	581.80	202.83	127.90	70.95	52.05	43.38
50	591.25	206.18	130.08	72.23	53.08	44.33
51	600.88	209.60	132.30	73.55	54.15	
52	610.63	213.10	134.55	74.90	55.28	
53	620.38	216.60	136.83	76.30	56.45	
54	630.08	220.05	139.08	77.73	57.63	
55	639.80	223.55	141.38	79.18	58.85	
56	649.60	227.08	143.70	80.70		
57	659.48	230.65	146.10	82.28		
58	669.30	234.25	148.58	83.93		
59	678.65	237.78	151.00	85.55		
60	687.28	241.13	153.30	87.13		
61	694.13	243.75	155.15			
62	700.53	246.23	156.93			
63	706.95	248.75	158.75			
64	713.08	251.20	160.55			
65	719.23	253.68	162.43			
66	725.58	256.33				
67	732.13	259.10				
68	738.28					
69	744.95					
70	750.58					

次标准体，额外风险比例 175%

单位：元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	159.69	55.36	34.65	18.84	13.50	10.92
1	165.28	57.28	35.86	19.47	13.97	11.30
2	171.05	59.26	37.10	20.16	14.44	11.69
3	177.02	61.33	38.39	20.85	14.93	12.10
4	183.18	63.47	39.74	21.59	15.46	12.54
5	189.59	65.70	41.11	22.33	16.01	12.98
6	196.21	67.98	42.54	23.10	16.56	13.42
7	203.06	70.35	44.03	23.93	17.16	13.89
8	210.16	72.82	45.57	24.75	17.77	14.38
9	217.50	75.35	47.16	25.63	18.37	14.91
10	225.09	77.99	48.81	26.54	19.03	15.43
11	232.93	80.71	50.52	27.45	19.69	15.98
12	241.04	83.52	52.28	28.41	20.38	16.53
13	249.40	86.43	54.09	29.40	21.09	17.13
14	258.06	89.43	55.99	30.44	21.84	17.74
15	267.00	92.51	57.92	31.49	22.61	18.34
16	276.21	95.73	59.92	32.59	23.40	19.00
17	285.75	99.03	62.01	33.72	24.23	19.66
18	295.57	102.44	64.16	34.90	25.08	20.38
19	305.58	105.93	66.33	36.08	25.93	21.09
20	315.76	109.45	68.56	37.32	26.81	21.81
21	326.12	113.05	70.81	38.56	27.72	22.55
22	336.79	116.77	73.15	39.85	28.66	23.32
23	347.74	120.56	75.54	41.14	29.62	24.12
24	358.96	124.47	77.99	42.52	30.61	24.92
25	370.32	128.43	80.49	43.89	31.60	25.74
26	381.54	132.33	82.94	45.24	32.59	26.57
27	392.98	136.32	85.44	46.61	33.61	27.42
28	404.61	140.36	88.00	48.04	34.65	28.27
29	416.46	144.49	90.61	49.47	35.70	29.18
30	428.53	148.69	93.25	50.96	36.80	30.09
31	440.83	152.98	95.95	52.47	37.90	31.02
32	453.31	157.36	98.73	54.01	39.05	31.98
33	465.99	161.78	101.50	55.58	40.21	32.97
34	478.89	166.29	104.36	57.17	41.42	33.99
35	491.92	170.86	107.28	58.80	42.63	35.01
36	505.07	175.45	110.19	60.45	43.86	36.08
37	518.21	180.07	113.11	62.10	45.10	37.18
38	531.44	184.69	116.05	63.77	46.39	38.28
39	544.94	189.45	119.08	65.51	47.71	39.44

40	558.44	194.18	122.10	67.24	49.06	40.62
41	572.39	199.10	125.24	69.05	50.46	41.86
42	586.63	204.13	128.45	70.95	51.92	43.15
43	600.88	209.17	131.70	72.85	53.41	44.50
44	615.34	214.31	135.00	74.80	54.97	45.87
45	629.70	219.37	138.27	76.78	56.54	47.27
46	644.41	224.59	141.68	78.82	58.19	48.76
47	659.34	229.98	145.20	80.96	59.90	50.33
48	674.03	235.26	148.67	83.08	61.60	51.92
49	688.33	240.43	152.05	85.20	63.33	53.52
50	702.41	245.49	155.40	87.31	65.07	55.17
51	716.62	250.69	158.84	89.49	66.88	
52	730.40	255.75	162.22	91.66	68.70	
53	743.68	260.65	165.55	93.80	70.51	
54	756.25	265.32	168.71	95.87	72.35	
55	768.08	269.75	171.74	97.87	74.14	
56	779.08	273.93	174.57	99.83		
57	789.28	277.78	177.24	101.70		
58	798.79	281.41	179.77	103.57		
59	808.06	284.96	182.27	105.52		
60	817.27	288.50	184.86	107.61		
61	826.73	292.24	187.58			
62	836.14	296.04	190.44			
63	845.54	299.92	193.41			
64	854.98	303.90	196.57			
65	864.16	307.97	199.87			
66	872.52	311.85				
67	879.97	315.54				
68	886.49					
69	891.85					
70	895.24					

次标准体，额外风险比例 175%

单位：元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	184.50	63.94	40.04	21.73	15.57	12.62
1	190.99	66.19	41.42	22.50	16.12	13.06
2	197.70	68.50	42.87	23.29	16.69	13.50
3	204.63	70.90	44.39	24.09	17.27	14.00
4	211.81	73.37	45.93	24.94	17.88	14.49
5	219.23	75.96	47.52	25.82	18.51	14.99
6	226.90	78.60	49.20	26.70	19.14	15.51
7	234.82	81.35	50.90	27.67	19.83	16.06
8	243.05	84.21	52.69	28.63	20.52	16.64
9	251.54	87.15	54.53	29.62	21.26	17.24
10	260.26	90.17	56.43	30.66	22.00	17.85
11	269.23	93.28	58.38	31.74	22.77	18.48
12	278.47	96.50	60.39	32.84	23.57	19.14
13	287.98	99.80	62.48	33.96	24.39	19.80
14	297.66	103.15	64.57	35.12	25.22	20.49
15	307.48	106.56	66.72	36.30	26.07	21.20
16	317.49	110.03	68.89	37.48	26.95	21.92
17	327.75	113.60	71.14	38.72	27.86	22.66
18	338.28	117.23	73.43	39.99	28.77	23.40
19	349.14	121.03	75.82	41.31	29.73	24.20
20	360.03	124.85	78.21	42.65	30.69	25.00
21	370.29	128.40	80.47	43.89	31.60	25.77
22	380.79	132.06	82.78	45.16	32.56	26.54
23	391.44	135.80	85.14	46.48	33.50	27.34
24	401.80	139.43	87.42	47.74	34.43	28.11
25	411.84	142.92	89.62	48.95	35.34	28.85
26	421.82	146.41	91.82	50.19	36.25	29.59
27	431.92	149.93	94.05	51.43	37.15	30.36
28	442.12	153.48	96.31	52.69	38.09	31.13
29	452.27	157.03	98.53	53.96	39.02	31.93
30	462.39	160.57	100.79	55.22	39.96	32.70
31	472.51	164.12	103.04	56.49	40.89	33.50
32	482.46	167.61	105.27	57.72	41.83	34.27
33	492.22	171.05	107.44	58.96	42.74	35.04
34	501.71	174.38	109.56	60.17	43.62	35.78
35	510.95	177.62	111.62	61.33	44.50	36.52
36	520.27	180.90	113.71	62.51	45.38	37.26
37	529.51	184.17	115.80	63.69	46.26	38.01
38	538.34	187.28	117.78	64.82	47.11	38.72
39	547.00	190.33	119.74	65.92	47.93	39.41

40	555.69	193.38	121.69	67.02	48.76	40.12
41	564.49	196.49	123.64	68.15	49.61	40.87
42	573.35	199.60	125.65	69.27	50.46	41.61
43	582.20	202.70	127.63	70.43	51.34	42.38
44	591.33	205.92	129.69	71.61	52.22	43.18
45	600.71	209.25	131.81	72.82	53.19	44.00
46	610.14	212.55	133.93	74.06	54.12	44.85
47	619.85	215.99	136.13	75.35	55.14	45.76
48	629.81	219.51	138.38	76.67	56.18	46.70
49	639.98	223.11	140.69	78.05	57.26	47.71
50	650.38	226.79	143.08	79.45	58.38	48.76
51	660.96	230.56	145.53	80.91	59.57	
52	671.69	234.41	148.01	82.39	60.80	
53	682.41	238.26	150.51	83.93	62.10	
54	693.08	242.06	152.98	85.50	63.39	
55	703.78	245.91	155.51	87.09	64.74	
56	714.56	249.78	158.07	88.77		
57	725.42	253.72	160.71	90.50		
58	736.23	257.68	163.43	92.32		
59	746.52	261.55	166.10	94.11		
60	756.00	265.24	168.63	95.84		
61	763.54	268.13	170.67			
62	770.58	270.85	172.62			
63	777.65	273.63	174.63			
64	784.38	276.32	176.61			
65	791.15	279.04	178.67			
66	798.13	281.96				
67	805.34	285.01				
68	812.10					
69	819.45					
70	825.63					

次标准体，额外风险比例 200%

单位：元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	174.21	60.39	37.80	20.55	14.73	11.91
1	180.30	62.49	39.12	21.24	15.24	12.33
2	186.60	64.65	40.47	21.99	15.75	12.75
3	193.11	66.90	41.88	22.74	16.29	13.20
4	199.83	69.24	43.35	23.55	16.86	13.68
5	206.82	71.67	44.85	24.36	17.46	14.16
6	214.05	74.16	46.41	25.20	18.06	14.64
7	221.52	76.74	48.03	26.10	18.72	15.15
8	229.26	79.44	49.71	27.00	19.38	15.69
9	237.27	82.20	51.45	27.96	20.04	16.26
10	245.55	85.08	53.25	28.95	20.76	16.83
11	254.10	88.05	55.11	29.94	21.48	17.43
12	262.95	91.11	57.03	30.99	22.23	18.03
13	272.07	94.29	59.01	32.07	23.01	18.69
14	281.52	97.56	61.08	33.21	23.82	19.35
15	291.27	100.92	63.18	34.35	24.66	20.01
16	301.32	104.43	65.37	35.55	25.53	20.73
17	311.73	108.03	67.65	36.78	26.43	21.45
18	322.44	111.75	69.99	38.07	27.36	22.23
19	333.36	115.56	72.36	39.36	28.29	23.01
20	344.46	119.40	74.79	40.71	29.25	23.79
21	355.77	123.33	77.25	42.06	30.24	24.60
22	367.41	127.38	79.80	43.47	31.26	25.44
23	379.35	131.52	82.41	44.88	32.31	26.31
24	391.59	135.78	85.08	46.38	33.39	27.18
25	403.98	140.10	87.81	47.88	34.47	28.08
26	416.22	144.36	90.48	49.35	35.55	28.98
27	428.70	148.71	93.21	50.85	36.66	29.91
28	441.39	153.12	96.00	52.41	37.80	30.84
29	454.32	157.62	98.85	53.97	38.94	31.83
30	467.49	162.21	101.73	55.59	40.14	32.82
31	480.90	166.89	104.67	57.24	41.34	33.84
32	494.52	171.66	107.70	58.92	42.60	34.89
33	508.35	176.49	110.73	60.63	43.86	35.97
34	522.42	181.41	113.85	62.37	45.18	37.08
35	536.64	186.39	117.03	64.14	46.50	38.19
36	550.98	191.40	120.21	65.94	47.85	39.36
37	565.32	196.44	123.39	67.74	49.20	40.56
38	579.75	201.48	126.60	69.57	50.61	41.76
39	594.48	206.67	129.90	71.46	52.05	43.02

40	609.21	211.83	133.20	73.35	53.52	44.31
41	624.42	217.20	136.62	75.33	55.05	45.66
42	639.96	222.69	140.13	77.40	56.64	47.07
43	655.50	228.18	143.67	79.47	58.26	48.54
44	671.28	233.79	147.27	81.60	59.97	50.04
45	686.94	239.31	150.84	83.76	61.68	51.57
46	702.99	245.01	154.56	85.98	63.48	53.19
47	719.28	250.89	158.40	88.32	65.34	54.90
48	735.30	256.65	162.18	90.63	67.20	56.64
49	750.90	262.29	165.87	92.94	69.09	58.38
50	766.26	267.81	169.53	95.25	70.98	60.18
51	781.77	273.48	173.28	97.62	72.96	
52	796.80	279.00	176.97	99.99	74.94	
53	811.29	284.34	180.60	102.33	76.92	
54	825.00	289.44	184.05	104.58	78.93	
55	837.90	294.27	187.35	106.77	80.88	
56	849.90	298.83	190.44	108.90		
57	861.03	303.03	193.35	110.94		
58	871.41	306.99	196.11	112.98		
59	881.52	310.86	198.84	115.11		
60	891.57	314.73	201.66	117.39		
61	901.89	318.81	204.63			
62	912.15	322.95	207.75			
63	922.41	327.18	210.99			
64	932.70	331.53	214.44			
65	942.72	335.97	218.04			
66	951.84	340.20				
67	959.97	344.22				
68	967.08					
69	972.93					
70	976.62					

次标准体，额外风险比例 200%

单位：元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	201.27	69.75	43.68	23.70	16.98	13.77
1	208.35	72.21	45.18	24.54	17.58	14.25
2	215.67	74.73	46.77	25.41	18.21	14.73
3	223.23	77.34	48.42	26.28	18.84	15.27
4	231.06	80.04	50.10	27.21	19.50	15.81
5	239.16	82.86	51.84	28.17	20.19	16.35
6	247.53	85.74	53.67	29.13	20.88	16.92
7	256.17	88.74	55.53	30.18	21.63	17.52
8	265.14	91.86	57.48	31.23	22.38	18.15
9	274.41	95.07	59.49	32.31	23.19	18.81
10	283.92	98.37	61.56	33.45	24.00	19.47
11	293.70	101.76	63.69	34.62	24.84	20.16
12	303.78	105.27	65.88	35.82	25.71	20.88
13	314.16	108.87	68.16	37.05	26.61	21.60
14	324.72	112.53	70.44	38.31	27.51	22.35
15	335.43	116.25	72.78	39.60	28.44	23.13
16	346.35	120.03	75.15	40.89	29.40	23.91
17	357.54	123.93	77.61	42.24	30.39	24.72
18	369.03	127.89	80.10	43.62	31.38	25.53
19	380.88	132.03	82.71	45.06	32.43	26.40
20	392.76	136.20	85.32	46.53	33.48	27.27
21	403.95	140.07	87.78	47.88	34.47	28.11
22	415.41	144.06	90.30	49.26	35.52	28.95
23	427.02	148.14	92.88	50.70	36.54	29.82
24	438.33	152.10	95.37	52.08	37.56	30.66
25	449.28	155.91	97.77	53.40	38.55	31.47
26	460.17	159.72	100.17	54.75	39.54	32.28
27	471.18	163.56	102.60	56.10	40.53	33.12
28	482.31	167.43	105.06	57.48	41.55	33.96
29	493.38	171.30	107.49	58.86	42.57	34.83
30	504.42	175.17	109.95	60.24	43.59	35.67
31	515.46	179.04	112.41	61.62	44.61	36.54
32	526.32	182.85	114.84	62.97	45.63	37.38
33	536.97	186.60	117.21	64.32	46.62	38.22
34	547.32	190.23	119.52	65.64	47.58	39.03
35	557.40	193.77	121.77	66.90	48.54	39.84
36	567.57	197.34	124.05	68.19	49.50	40.65
37	577.65	200.91	126.33	69.48	50.46	41.46
38	587.28	204.30	128.49	70.71	51.39	42.24
39	596.73	207.63	130.62	71.91	52.29	42.99

40	606.21	210.96	132.75	73.11	53.19	43.77
41	615.81	214.35	134.88	74.34	54.12	44.58
42	625.47	217.74	137.07	75.57	55.05	45.39
43	635.13	221.13	139.23	76.83	56.01	46.23
44	645.09	224.64	141.48	78.12	56.97	47.10
45	655.32	228.27	143.79	79.44	58.02	48.00
46	665.61	231.87	146.10	80.79	59.04	48.93
47	676.20	235.62	148.50	82.20	60.15	49.92
48	687.06	239.46	150.96	83.64	61.29	50.94
49	698.16	243.39	153.48	85.14	62.46	52.05
50	709.50	247.41	156.09	86.67	63.69	53.19
51	721.05	251.52	158.76	88.26	64.98	
52	732.75	255.72	161.46	89.88	66.33	
53	744.45	259.92	164.19	91.56	67.74	
54	756.09	264.06	166.89	93.27	69.15	
55	767.76	268.26	169.65	95.01	70.62	
56	779.52	272.49	172.44	96.84		
57	791.37	276.78	175.32	98.73		
58	803.16	281.10	178.29	100.71		
59	814.38	285.33	181.20	102.66		
60	824.73	289.35	183.96	104.55		
61	832.95	292.50	186.18			
62	840.63	295.47	188.31			
63	848.34	298.50	190.50			
64	855.69	301.44	192.66			
65	863.07	304.41	194.91			
66	870.69	307.59				
67	878.55	310.92				
68	885.93					
69	893.94					
70	900.69					

次标准体, 额外风险比例 225%

单位: 元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	188.73	65.42	40.95	22.26	15.96	12.90
1	195.33	67.70	42.38	23.01	16.51	13.36
2	202.15	70.04	43.84	23.82	17.06	13.81
3	209.20	72.48	45.37	24.64	17.65	14.30
4	216.48	75.01	46.96	25.51	18.27	14.82
5	224.06	77.64	48.59	26.39	18.92	15.34
6	231.89	80.34	50.28	27.30	19.57	15.86
7	239.98	83.14	52.03	28.28	20.28	16.41
8	248.37	86.06	53.85	29.25	21.00	17.00
9	257.04	89.05	55.74	30.29	21.71	17.62
10	266.01	92.17	57.69	31.36	22.49	18.23
11	275.28	95.39	59.70	32.44	23.27	18.88
12	284.86	98.70	61.78	33.57	24.08	19.53
13	294.74	102.15	63.93	34.74	24.93	20.25
14	304.98	105.69	66.17	35.98	25.81	20.96
15	315.54	109.33	68.45	37.21	26.72	21.68
16	326.43	113.13	70.82	38.51	27.66	22.46
17	337.71	117.03	73.29	39.85	28.63	23.24
18	349.31	121.06	75.82	41.24	29.64	24.08
19	361.14	125.19	78.39	42.64	30.65	24.93
20	373.17	129.35	81.02	44.10	31.69	25.77
21	385.42	133.61	83.69	45.57	32.76	26.65
22	398.03	138.00	86.45	47.09	33.87	27.56
23	410.96	142.48	89.28	48.62	35.00	28.50
24	424.22	147.10	92.17	50.25	36.17	29.45
25	437.65	151.78	95.13	51.87	37.34	30.42
26	450.91	156.39	98.02	53.46	38.51	31.40
27	464.43	161.10	100.98	55.09	39.72	32.40
28	478.17	165.88	104.00	56.78	40.95	33.41
29	492.18	170.76	107.09	58.47	42.19	34.48
30	506.45	175.73	110.21	60.22	43.49	35.56
31	520.98	180.80	113.39	62.01	44.79	36.66
32	535.73	185.97	116.68	63.83	46.15	37.80
33	550.71	191.20	119.96	65.68	47.52	38.97
34	565.96	196.53	123.34	67.57	48.95	40.17
35	581.36	201.92	126.78	69.49	50.38	41.37
36	596.90	207.35	130.23	71.44	51.84	42.64
37	612.43	212.81	133.67	73.39	53.30	43.94
38	628.06	218.27	137.15	75.37	54.83	45.24
39	644.02	223.89	140.73	77.42	56.39	46.61

40	659.98	229.48	144.30	79.46	57.98	48.00
41	676.46	235.30	148.01	81.61	59.64	49.47
42	693.29	241.25	151.81	83.85	61.36	50.99
43	710.13	247.20	155.64	86.09	63.12	52.59
44	727.22	253.27	159.54	88.40	64.97	54.21
45	744.19	259.25	163.41	90.74	66.82	55.87
46	761.57	265.43	167.44	93.15	68.77	57.62
47	779.22	271.80	171.60	95.68	70.79	59.48
48	796.58	278.04	175.70	98.18	72.80	61.36
49	813.48	284.15	179.69	100.69	74.85	63.25
50	830.12	290.13	183.66	103.19	76.90	65.20
51	846.92	296.27	187.72	105.76	79.04	
52	863.20	302.25	191.72	108.32	81.19	
53	878.90	308.04	195.65	110.86	83.33	
54	893.75	313.56	199.39	113.30	85.51	
55	907.73	318.79	202.96	115.67	87.62	
56	920.73	323.73	206.31	117.98		
57	932.78	328.28	209.46	120.19		
58	944.03	332.57	212.45	122.40		
59	954.98	336.77	215.41	124.70		
60	965.87	340.96	218.47	127.17		
61	977.05	345.38	221.68			
62	988.16	349.86	225.06			
63	999.28	354.45	228.57			
64	1010.43	359.16	232.31			
65	1021.28	363.97	236.21			
66	1031.16	368.55				
67	1039.97	372.91				
68	1047.67					
69	1054.01					
70	1058.01					

次标准体, 额外风险比例 225%

单位: 元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	218.04	75.56	47.32	25.68	18.40	14.92
1	225.71	78.23	48.95	26.59	19.05	15.44
2	233.64	80.96	50.67	27.53	19.73	15.96
3	241.83	83.79	52.46	28.47	20.41	16.54
4	250.32	86.71	54.28	29.48	21.13	17.13
5	259.09	89.77	56.16	30.52	21.87	17.71
6	268.16	92.89	58.14	31.56	22.62	18.33
7	277.52	96.14	60.16	32.70	23.43	18.98
8	287.24	99.52	62.27	33.83	24.25	19.66
9	297.28	102.99	64.45	35.00	25.12	20.38
10	307.58	106.57	66.69	36.24	26.00	21.09
11	318.18	110.24	69.00	37.51	26.91	21.84
12	329.10	114.04	71.37	38.81	27.85	22.62
13	340.34	117.94	73.84	40.14	28.83	23.40
14	351.78	121.91	76.31	41.50	29.80	24.21
15	363.38	125.94	78.85	42.90	30.81	25.06
16	375.21	130.03	81.41	44.30	31.85	25.90
17	387.34	134.26	84.08	45.76	32.92	26.78
18	399.78	138.55	86.78	47.26	34.00	27.66
19	412.62	143.03	89.60	48.82	35.13	28.60
20	425.49	147.55	92.43	50.41	36.27	29.54
21	437.61	151.74	95.10	51.87	37.34	30.45
22	450.03	156.07	97.83	53.37	38.48	31.36
23	462.61	160.49	100.62	54.93	39.59	32.31
24	474.86	164.78	103.32	56.42	40.69	33.22
25	486.72	168.90	105.92	57.85	41.76	34.09
26	498.52	173.03	108.52	59.31	42.84	34.97
27	510.45	177.19	111.15	60.78	43.91	35.88
28	522.50	181.38	113.82	62.27	45.01	36.79
29	534.50	185.58	116.45	63.77	46.12	37.73
30	546.46	189.77	119.11	65.26	47.22	38.64
31	558.42	193.96	121.78	66.76	48.33	39.59
32	570.18	198.09	124.41	68.22	49.43	40.50
33	581.72	202.15	126.98	69.68	50.51	41.41
34	592.93	206.08	129.48	71.11	51.55	42.28
35	603.85	209.92	131.92	72.48	52.59	43.16
36	614.87	213.79	134.39	73.87	53.63	44.04
37	625.79	217.65	136.86	75.27	54.67	44.92
38	636.22	221.33	139.20	76.60	55.67	45.76
39	646.46	224.93	141.51	77.90	56.65	46.57

40	656.73	228.54	143.81	79.20	57.62	47.42
41	667.13	232.21	146.12	80.54	58.63	48.30
42	677.59	235.89	148.49	81.87	59.64	49.17
43	688.06	239.56	150.83	83.23	60.68	50.08
44	698.85	243.36	153.27	84.63	61.72	51.03
45	709.93	247.29	155.77	86.06	62.86	52.00
46	721.08	251.19	158.28	87.52	63.96	53.01
47	732.55	255.26	160.88	89.05	65.16	54.08
48	744.32	259.42	163.54	90.61	66.40	55.19
49	756.34	263.67	166.27	92.24	67.67	56.39
50	768.63	268.03	169.10	93.89	69.00	57.62
51	781.14	272.48	171.99	95.62	70.40	
52	793.81	277.03	174.92	97.37	71.86	
53	806.49	281.58	177.87	99.19	73.39	
54	819.10	286.07	180.80	101.04	74.91	
55	831.74	290.62	183.79	102.93	76.51	
56	844.48	295.20	186.81	104.91		
57	857.32	299.85	189.93	106.96		
58	870.09	304.53	193.15	109.10		
59	882.25	309.11	196.30	111.22		
60	893.46	313.46	199.29	113.26		
61	902.36	316.88	201.70			
62	910.68	320.09	204.00			
63	919.04	323.38	206.38			
64	927.00	326.56	208.72			
65	934.99	329.78	211.15			
66	943.25	333.22				
67	951.76	336.83				
68	959.76					
69	968.44					
70	975.75					

次标准体, 额外风险比例 250%

单位: 元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	203.25	70.46	44.10	23.98	17.19	13.90
1	210.35	72.91	45.64	24.78	17.78	14.39
2	217.70	75.43	47.22	25.66	18.38	14.88
3	225.30	78.05	48.86	26.53	19.01	15.40
4	233.14	80.78	50.58	27.48	19.67	15.96
5	241.29	83.62	52.33	28.42	20.37	16.52
6	249.73	86.52	54.15	29.40	21.07	17.08
7	258.44	89.53	56.04	30.45	21.84	17.68
8	267.47	92.68	58.00	31.50	22.61	18.31
9	276.82	95.90	60.03	32.62	23.38	18.97
10	286.48	99.26	62.13	33.78	24.22	19.64
11	296.45	102.73	64.30	34.93	25.06	20.34
12	306.78	106.30	66.54	36.16	25.94	21.04
13	317.42	110.01	68.85	37.42	26.85	21.81
14	328.44	113.82	71.26	38.75	27.79	22.58
15	339.82	117.74	73.71	40.08	28.77	23.35
16	351.54	121.84	76.27	41.48	29.79	24.19
17	363.69	126.04	78.93	42.91	30.84	25.03
18	376.18	130.38	81.66	44.42	31.92	25.94
19	388.92	134.82	84.42	45.92	33.01	26.85
20	401.87	139.30	87.26	47.50	34.13	27.76
21	415.07	143.89	90.13	49.07	35.28	28.70
22	428.65	148.61	93.10	50.72	36.47	29.68
23	442.58	153.44	96.15	52.36	37.70	30.70
24	456.86	158.41	99.26	54.11	38.96	31.71
25	471.31	163.45	102.45	55.86	40.22	32.76
26	485.99	168.42	105.56	57.58	41.48	33.81
27	500.15	173.50	108.75	59.33	42.77	34.90
28	514.96	178.64	112.00	61.15	44.10	35.98
29	530.04	183.89	115.33	62.97	45.43	37.14
30	545.41	189.25	118.69	64.86	46.83	38.29
31	561.05	194.71	122.12	66.78	48.23	39.48
32	576.94	200.27	125.65	68.74	49.70	40.71
33	593.08	205.91	129.19	70.74	51.17	41.97
34	609.49	211.65	132.83	72.77	52.71	43.26
35	626.08	217.46	136.54	74.83	54.25	44.56
36	642.81	223.30	140.25	76.93	55.83	45.92
37	659.54	229.18	143.96	79.03	57.40	47.32
38	676.38	235.06	147.70	81.17	59.05	48.72
39	693.56	241.12	151.55	83.37	60.73	50.19

40	710.75	247.14	155.40	85.58	62.44	51.70
41	728.49	253.40	159.39	87.89	64.23	53.27
42	746.62	259.81	163.49	90.30	66.08	54.92
43	764.75	266.21	167.62	92.72	67.97	56.63
44	783.16	272.76	171.82	95.20	69.97	58.38
45	801.43	279.20	175.98	97.72	71.96	60.17
46	820.16	285.85	180.32	100.31	74.06	62.06
47	839.16	292.71	184.80	103.04	76.23	64.05
48	857.85	299.43	189.21	105.74	78.40	66.08
49	876.05	306.01	193.52	108.43	80.61	68.11
50	893.97	312.45	197.79	111.13	82.81	70.21
51	912.07	319.06	202.16	113.89	85.12	
52	929.60	325.50	206.47	116.66	87.43	
53	946.51	331.73	210.70	119.39	89.74	
54	962.50	337.68	214.73	122.01	92.09	
55	977.55	343.32	218.58	124.57	94.36	
56	991.55	348.64	222.18	127.05		
57	1004.54	353.54	225.58	129.43		
58	1016.65	358.16	228.80	131.81		
59	1028.44	362.67	231.98	134.30		
60	1040.17	367.19	235.27	136.96		
61	1052.21	371.95	238.74			
62	1064.18	376.78	242.38			
63	1076.15	381.71	246.16			
64	1088.15	386.79	250.18			
65	1099.84	391.97	254.38			
66	1110.48	396.90				
67	1119.97	401.59				
68	1128.26					
69	1135.09					
70	1139.39					

次标准体, 额外风险比例 250%

单位: 元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	234.82	81.38	50.96	27.65	19.81	16.07
1	243.08	84.25	52.71	28.63	20.51	16.63
2	251.62	87.19	54.57	29.65	21.25	17.19
3	260.44	90.23	56.49	30.66	21.98	17.82
4	269.57	93.38	58.45	31.75	22.75	18.45
5	279.02	96.67	60.48	32.87	23.56	19.08
6	288.79	100.03	62.62	33.99	24.36	19.74
7	298.87	103.53	64.79	35.21	25.24	20.44
8	309.33	107.17	67.06	36.44	26.11	21.18
9	320.15	110.92	69.41	37.70	27.06	21.95
10	331.24	114.77	71.82	39.03	28.00	22.72
11	342.65	118.72	74.31	40.39	28.98	23.52
12	354.41	122.82	76.86	41.79	30.00	24.36
13	366.52	127.02	79.52	43.23	31.05	25.20
14	378.84	131.29	82.18	44.70	32.10	26.08
15	391.34	135.63	84.91	46.20	33.18	26.99
16	404.08	140.04	87.68	47.71	34.30	27.90
17	417.13	144.59	90.55	49.28	35.46	28.84
18	430.54	149.21	93.45	50.89	36.61	29.79
19	444.36	154.04	96.50	52.57	37.84	30.80
20	458.22	158.90	99.54	54.29	39.06	31.82
21	471.28	163.42	102.41	55.86	40.22	32.80
22	484.65	168.07	105.35	57.47	41.44	33.78
23	498.19	172.83	108.36	59.15	42.63	34.79
24	511.39	177.45	111.27	60.76	43.82	35.77
25	524.16	181.90	114.07	62.30	44.98	36.72
26	536.87	186.34	116.87	63.88	46.13	37.66
27	549.71	190.82	119.70	65.45	47.29	38.64
28	562.70	195.34	122.57	67.06	48.48	39.62
29	575.61	199.85	125.41	68.67	49.67	40.64
30	588.49	204.37	128.28	70.28	50.86	41.62
31	601.37	208.88	131.15	71.89	52.05	42.63
32	614.04	213.33	133.98	73.47	53.24	43.61
33	626.47	217.70	136.75	75.04	54.39	44.59
34	638.54	221.94	139.44	76.58	55.51	45.54
35	650.30	226.07	142.07	78.05	56.63	46.48
36	662.17	230.23	144.73	79.56	57.75	47.43
37	673.93	234.40	147.39	81.06	58.87	48.37
38	685.16	238.35	149.91	82.50	59.96	49.28
39	696.19	242.24	152.39	83.90	61.01	50.16

40	707.25	246.12	154.88	85.30	62.06	51.07
41	718.45	250.08	157.36	86.73	63.14	52.01
42	729.72	254.03	159.92	88.17	64.23	52.96
43	740.99	257.99	162.44	89.64	65.35	53.94
44	752.61	262.08	165.06	91.14	66.47	54.95
45	764.54	266.32	167.76	92.68	67.69	56.00
46	776.55	270.52	170.45	94.26	68.88	57.09
47	788.90	274.89	173.25	95.90	70.18	58.24
48	801.57	279.37	176.12	97.58	71.51	59.43
49	814.52	283.96	179.06	99.33	72.87	60.73
50	827.75	288.65	182.11	101.12	74.31	62.06
51	841.23	293.44	185.22	102.97	75.81	
52	854.88	298.34	188.37	104.86	77.39	
53	868.53	303.24	191.56	106.82	79.03	
54	882.11	308.07	194.71	108.82	80.68	
55	895.72	312.97	197.93	110.85	82.39	
56	909.44	317.91	201.18	112.98		
57	923.27	322.91	204.54	115.19		
58	937.02	327.95	208.01	117.50		
59	950.11	332.89	211.40	119.77		
60	962.19	337.58	214.62	121.98		
61	971.78	341.25	217.21			
62	980.74	344.72	219.70			
63	989.73	348.25	222.25			
64	998.31	351.68	224.77			
65	1006.92	355.15	227.40			
66	1015.81	358.86				
67	1024.98	362.74				
68	1033.59					
69	1042.93					
70	1050.81					

次标准体，额外风险比例 275%

单位：元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	217.76	75.49	47.25	25.69	18.41	14.89
1	225.38	78.11	48.90	26.55	19.05	15.41
2	233.25	80.81	50.59	27.49	19.69	15.94
3	241.39	83.63	52.35	28.43	20.36	16.50
4	249.79	86.55	54.19	29.44	21.08	17.10
5	258.53	89.59	56.06	30.45	21.83	17.70
6	267.56	92.70	58.01	31.50	22.58	18.30
7	276.90	95.93	60.04	32.63	23.40	18.94
8	286.58	99.30	62.14	33.75	24.23	19.61
9	296.59	102.75	64.31	34.95	25.05	20.33
10	306.94	106.35	66.56	36.19	25.95	21.04
11	317.63	110.06	68.89	37.43	26.85	21.79
12	328.69	113.89	71.29	38.74	27.79	22.54
13	340.09	117.86	73.76	40.09	28.76	23.36
14	351.90	121.95	76.35	41.51	29.78	24.19
15	364.09	126.15	78.98	42.94	30.83	25.01
16	376.65	130.54	81.71	44.44	31.91	25.91
17	389.66	135.04	84.56	45.98	33.04	26.81
18	403.05	139.69	87.49	47.59	34.20	27.79
19	416.70	144.45	90.45	49.20	35.36	28.76
20	430.58	149.25	93.49	50.89	36.56	29.74
21	444.71	154.16	96.56	52.58	37.80	30.75
22	459.26	159.23	99.75	54.34	39.08	31.80
23	474.19	164.40	103.01	56.10	40.39	32.89
24	489.49	169.73	106.35	57.98	41.74	33.98
25	504.98	175.13	109.76	59.85	43.09	35.10
26	520.28	180.45	113.10	61.69	44.44	36.23
27	535.88	185.89	116.51	63.56	45.83	37.39
28	551.74	191.40	120.00	65.51	47.25	38.55
29	567.90	197.03	123.56	67.46	48.68	39.79
30	584.36	202.76	127.16	69.49	50.18	41.03
31	601.13	208.61	130.84	71.55	51.68	42.30
32	618.15	214.58	134.63	73.65	53.25	43.61
33	635.44	220.61	138.41	75.79	54.83	44.96
34	653.03	226.76	142.31	77.96	56.48	46.35
35	670.80	232.99	146.29	80.18	58.13	47.74
36	688.73	239.25	150.26	82.43	59.81	49.20
37	706.65	245.55	154.24	84.68	61.50	50.70
38	724.69	251.85	158.25	86.96	63.26	52.20
39	743.10	258.34	162.38	89.33	65.06	53.78

40	761.51	264.79	166.50	91.69	66.90	55.39
41	780.53	271.50	170.78	94.16	68.81	57.08
42	799.95	278.36	175.16	96.75	70.80	58.84
43	819.38	285.23	179.59	99.34	72.83	60.68
44	839.10	292.24	184.09	102.00	74.96	62.55
45	858.68	299.14	188.55	104.70	77.10	64.46
46	878.74	306.26	193.20	107.48	79.35	66.49
47	899.10	313.61	198.00	110.40	81.68	68.63
48	919.13	320.81	202.73	113.29	84.00	70.80
49	938.63	327.86	207.34	116.18	86.36	72.98
50	957.83	334.76	211.91	119.06	88.73	75.23
51	977.21	341.85	216.60	122.03	91.20	
52	996.00	348.75	221.21	124.99	93.68	
53	1014.11	355.43	225.75	127.91	96.15	
54	1031.25	361.80	230.06	130.73	98.66	
55	1047.38	367.84	234.19	133.46	101.10	
56	1062.38	373.54	238.05	136.13		
57	1076.29	378.79	241.69	138.68		
58	1089.26	383.74	245.14	141.23		
59	1101.90	388.58	248.55	143.89		
60	1114.46	393.41	252.08	146.74		
61	1127.36	398.51	255.79			
62	1140.19	403.69	259.69			
63	1153.01	408.98	263.74			
64	1165.88	414.41	268.05			
65	1178.40	419.96	272.55			
66	1189.80	425.25				
67	1199.96	430.28				
68	1208.85					
69	1216.16					
70	1220.78					

次标准体, 额外风险比例 275%

单位: 元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	251.59	87.19	54.60	29.63	21.23	17.21
1	260.44	90.26	56.48	30.68	21.98	17.81
2	269.59	93.41	58.46	31.76	22.76	18.41
3	279.04	96.68	60.53	32.85	23.55	19.09
4	288.83	100.05	62.63	34.01	24.38	19.76
5	298.95	103.58	64.80	35.21	25.24	20.44
6	309.41	107.18	67.09	36.41	26.10	21.15
7	320.21	110.93	69.41	37.73	27.04	21.90
8	331.43	114.83	71.85	39.04	27.98	22.69
9	343.01	118.84	74.36	40.39	28.99	23.51
10	354.90	122.96	76.95	41.81	30.00	24.34
11	367.13	127.20	79.61	43.28	31.05	25.20
12	379.73	131.59	82.35	44.78	32.14	26.10
13	392.70	136.09	85.20	46.31	33.26	27.00
14	405.90	140.66	88.05	47.89	34.39	27.94
15	419.29	145.31	90.98	49.50	35.55	28.91
16	432.94	150.04	93.94	51.11	36.75	29.89
17	446.93	154.91	97.01	52.80	37.99	30.90
18	461.29	159.86	100.13	54.53	39.23	31.91
19	476.10	165.04	103.39	56.33	40.54	33.00
20	490.95	170.25	106.65	58.16	41.85	34.09
21	504.94	175.09	109.73	59.85	43.09	35.14
22	519.26	180.08	112.88	61.58	44.40	36.19
23	533.78	185.18	116.10	63.38	45.68	37.28
24	547.91	190.13	119.21	65.10	46.95	38.33
25	561.60	194.89	122.21	66.75	48.19	39.34
26	575.21	199.65	125.21	68.44	49.43	40.35
27	588.98	204.45	128.25	70.13	50.66	41.40
28	602.89	209.29	131.33	71.85	51.94	42.45
29	616.73	214.13	134.36	73.58	53.21	43.54
30	630.53	218.96	137.44	75.30	54.49	44.59
31	644.33	223.80	140.51	77.03	55.76	45.68
32	657.90	228.56	143.55	78.71	57.04	46.73
33	671.21	233.25	146.51	80.40	58.28	47.78
34	684.15	237.79	149.40	82.05	59.48	48.79
35	696.75	242.21	152.21	83.63	60.68	49.80
36	709.46	246.68	155.06	85.24	61.88	50.81
37	722.06	251.14	157.91	86.85	63.08	51.83
38	734.10	255.38	160.61	88.39	64.24	52.80
39	745.91	259.54	163.28	89.89	65.36	53.74

40	757.76	263.70	165.94	91.39	66.49	54.71
41	769.76	267.94	168.60	92.93	67.65	55.73
42	781.84	272.18	171.34	94.46	68.81	56.74
43	793.91	276.41	174.04	96.04	70.01	57.79
44	806.36	280.80	176.85	97.65	71.21	58.88
45	819.15	285.34	179.74	99.30	72.53	60.00
46	832.01	289.84	182.63	100.99	73.80	61.16
47	845.25	294.53	185.63	102.75	75.19	62.40
48	858.83	299.33	188.70	104.55	76.61	63.68
49	872.70	304.24	191.85	106.43	78.08	65.06
50	886.88	309.26	195.11	108.34	79.61	66.49
51	901.31	314.40	198.45	110.33	81.23	
52	915.94	319.65	201.83	112.35	82.91	
53	930.56	324.90	205.24	114.45	84.68	
54	945.11	330.08	208.61	116.59	86.44	
55	959.70	335.33	212.06	118.76	88.28	
56	974.40	340.61	215.55	121.05		
57	989.21	345.98	219.15	123.41		
58	1003.95	351.38	222.86	125.89		
59	1017.98	356.66	226.50	128.33		
60	1030.91	361.69	229.95	130.69		
61	1041.19	365.63	232.73			
62	1050.79	369.34	235.39			
63	1060.43	373.13	238.13			
64	1069.61	376.80	240.83			
65	1078.84	380.51	243.64			
66	1088.36	384.49				
67	1098.19	388.65				
68	1107.41					
69	1117.43					
70	1125.86					

次标准体，额外风险比例 300%

单位：元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	232.28	80.52	50.40	27.40	19.64	15.88
1	240.40	83.32	52.16	28.32	20.32	16.44
2	248.80	86.20	53.96	29.32	21.00	17.00
3	257.48	89.20	55.84	30.32	21.72	17.60
4	266.44	92.32	57.80	31.40	22.48	18.24
5	275.76	95.56	59.80	32.48	23.28	18.88
6	285.40	98.88	61.88	33.60	24.08	19.52
7	295.36	102.32	64.04	34.80	24.96	20.20
8	305.68	105.92	66.28	36.00	25.84	20.92
9	316.36	109.60	68.60	37.28	26.72	21.68
10	327.40	113.44	71.00	38.60	27.68	22.44
11	338.80	117.40	73.48	39.92	28.64	23.24
12	350.60	121.48	76.04	41.32	29.64	24.04
13	362.76	125.72	78.68	42.76	30.68	24.92
14	375.36	130.08	81.44	44.28	31.76	25.80
15	388.36	134.56	84.24	45.80	32.88	26.68
16	401.76	139.24	87.16	47.40	34.04	27.64
17	415.64	144.04	90.20	49.04	35.24	28.60
18	429.92	149.00	93.32	50.76	36.48	29.64
19	444.48	154.08	96.48	52.48	37.72	30.68
20	459.28	159.20	99.72	54.28	39.00	31.72
21	474.36	164.44	103.00	56.08	40.32	32.80
22	489.88	169.84	106.40	57.96	41.68	33.92
23	505.80	175.36	109.88	59.84	43.08	35.08
24	522.12	181.04	113.44	61.84	44.52	36.24
25	538.64	186.80	117.08	63.84	45.96	37.44
26	554.96	192.48	120.64	65.80	47.40	38.64
27	571.60	198.28	124.28	67.80	48.88	39.88
28	588.52	204.16	128.00	69.88	50.40	41.12
29	605.76	210.16	131.80	71.96	51.92	42.44
30	623.32	216.28	135.64	74.12	53.52	43.76
31	641.20	222.52	139.56	76.32	55.12	45.12
32	659.36	228.88	143.60	78.56	56.80	46.52
33	677.80	235.32	147.64	80.84	58.48	47.96
34	696.56	241.88	151.80	83.16	60.24	49.44
35	715.52	248.52	156.04	85.52	62.00	50.92
36	734.64	255.20	160.28	87.92	63.80	52.48
37	753.76	261.92	164.52	90.32	65.60	54.08
38	773.00	268.64	168.80	92.76	67.48	55.68
39	792.64	275.56	173.20	95.28	69.40	57.36

40	812.28	282.44	177.60	97.80	71.36	59.08
41	832.56	289.60	182.16	100.44	73.40	60.88
42	853.28	296.92	186.84	103.20	75.52	62.76
43	874.00	304.24	191.56	105.96	77.68	64.72
44	895.04	311.72	196.36	108.80	79.96	66.72
45	915.92	319.08	201.12	111.68	82.24	68.76
46	937.32	326.68	206.08	114.64	84.64	70.92
47	959.04	334.52	211.20	117.76	87.12	73.20
48	980.40	342.20	216.24	120.84	89.60	75.52
49	1001.20	349.72	221.16	123.92	92.12	77.84
50	1021.68	357.08	226.04	127.00	94.64	80.24
51	1042.36	364.64	231.04	130.16	97.28	
52	1062.40	372.00	235.96	133.32	99.92	
53	1081.72	379.12	240.80	136.44	102.56	
54	1100.00	385.92	245.40	139.44	105.24	
55	1117.20	392.36	249.80	142.36	107.84	
56	1133.20	398.44	253.92	145.20		
57	1148.04	404.04	257.80	147.92		
58	1161.88	409.32	261.48	150.64		
59	1175.36	414.48	265.12	153.48		
60	1188.76	419.64	268.88	156.52		
61	1202.52	425.08	272.84			
62	1216.20	430.60	277.00			
63	1229.88	436.24	281.32			
64	1243.60	442.04	285.92			
65	1256.96	447.96	290.72			
66	1269.12	453.60				
67	1279.96	458.96				
68	1289.44					
69	1297.24					
70	1302.16					

次标准体，额外风险比例 300%

单位：元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交
0	268.36	93.00	58.24	31.60	22.64	18.36
1	277.80	96.28	60.24	32.72	23.44	19.00
2	287.56	99.64	62.36	33.88	24.28	19.64
3	297.64	103.12	64.56	35.04	25.12	20.36
4	308.08	106.72	66.80	36.28	26.00	21.08
5	318.88	110.48	69.12	37.56	26.92	21.80
6	330.04	114.32	71.56	38.84	27.84	22.56
7	341.56	118.32	74.04	40.24	28.84	23.36
8	353.52	122.48	76.64	41.64	29.84	24.20
9	365.88	126.76	79.32	43.08	30.92	25.08
10	378.56	131.16	82.08	44.60	32.00	25.96
11	391.60	135.68	84.92	46.16	33.12	26.88
12	405.04	140.36	87.84	47.76	34.28	27.84
13	418.88	145.16	90.88	49.40	35.48	28.80
14	432.96	150.04	93.92	51.08	36.68	29.80
15	447.24	155.00	97.04	52.80	37.92	30.84
16	461.80	160.04	100.20	54.52	39.20	31.88
17	476.72	165.24	103.48	56.32	40.52	32.96
18	492.04	170.52	106.80	58.16	41.84	34.04
19	507.84	176.04	110.28	60.08	43.24	35.20
20	523.68	181.60	113.76	62.04	44.64	36.36
21	538.60	186.76	117.04	63.84	45.96	37.48
22	553.88	192.08	120.40	65.68	47.36	38.60
23	569.36	197.52	123.84	67.60	48.72	39.76
24	584.44	202.80	127.16	69.44	50.08	40.88
25	599.04	207.88	130.36	71.20	51.40	41.96
26	613.56	212.96	133.56	73.00	52.72	43.04
27	628.24	218.08	136.80	74.80	54.04	44.16
28	643.08	223.24	140.08	76.64	55.40	45.28
29	657.84	228.40	143.32	78.48	56.76	46.44
30	672.56	233.56	146.60	80.32	58.12	47.56
31	687.28	238.72	149.88	82.16	59.48	48.72
32	701.76	243.80	153.12	83.96	60.84	49.84
33	715.96	248.80	156.28	85.76	62.16	50.96
34	729.76	253.64	159.36	87.52	63.44	52.04
35	743.20	258.36	162.36	89.20	64.72	53.12
36	756.76	263.12	165.40	90.92	66.00	54.20
37	770.20	267.88	168.44	92.64	67.28	55.28
38	783.04	272.40	171.32	94.28	68.52	56.32
39	795.64	276.84	174.16	95.88	69.72	57.32

40	808.28	281.28	177.00	97.48	70.92	58.36
41	821.08	285.80	179.84	99.12	72.16	59.44
42	833.96	290.32	182.76	100.76	73.40	60.52
43	846.84	294.84	185.64	102.44	74.68	61.64
44	860.12	299.52	188.64	104.16	75.96	62.80
45	873.76	304.36	191.72	105.92	77.36	64.00
46	887.48	309.16	194.80	107.72	78.72	65.24
47	901.60	314.16	198.00	109.60	80.20	66.56
48	916.08	319.28	201.28	111.52	81.72	67.92
49	930.88	324.52	204.64	113.52	83.28	69.40
50	946.00	329.88	208.12	115.56	84.92	70.92
51	961.40	335.36	211.68	117.68	86.64	
52	977.00	340.96	215.28	119.84	88.44	
53	992.60	346.56	218.92	122.08	90.32	
54	1008.12	352.08	222.52	124.36	92.20	
55	1023.68	357.68	226.20	126.68	94.16	
56	1039.36	363.32	229.92	129.12		
57	1055.16	369.04	233.76	131.64		
58	1070.88	374.80	237.72	134.28		
59	1085.84	380.44	241.60	136.88		
60	1099.64	385.80	245.28	139.40		
61	1110.60	390.00	248.24			
62	1120.84	393.96	251.08			
63	1131.12	398.00	254.00			
64	1140.92	401.92	256.88			
65	1150.76	405.88	259.88			
66	1160.92	410.12				
67	1171.40	414.56				
68	1181.24					
69	1191.92					
70	1200.92					