

# 中意悦享一生重大疾病保险费率表

(每 1,000 元基本保险金额)

标准体

单位: 元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	219.93	77.43	47.12	25.10	18.07	14.67	14.47	11.06	10.98
1	225.95	79.54	48.41	25.79	18.56	15.07	14.87	11.36	11.28
2	232.23	81.74	49.74	26.50	19.08	15.48	15.28	11.68	11.60
3	238.76	84.04	51.14	27.24	19.61	15.92	15.71	12.01	11.93
4	245.54	86.42	52.59	28.01	20.16	16.37	16.15	12.36	12.28
5	252.57	88.89	54.09	28.81	20.74	16.84	16.62	12.72	12.64
6	259.84	91.45	55.65	29.64	21.34	17.33	17.10	13.10	13.01
7	267.36	94.09	57.25	30.50	21.96	17.84	17.61	13.49	13.40
8	275.10	96.82	58.91	31.38	22.60	18.36	18.13	13.90	13.81
9	283.08	99.62	60.62	32.29	23.27	18.91	18.66	14.32	14.23
10	291.29	102.51	62.38	33.23	23.95	19.47	19.22	14.76	14.66
11	299.72	105.48	64.19	34.20	24.66	20.05	19.79	15.21	15.11
12	308.39	108.53	66.05	35.20	25.38	20.64	20.38	15.67	15.58
13	317.30	111.67	67.96	36.23	26.14	21.26	20.99	16.16	16.06
14	326.45	114.89	69.92	37.29	26.91	21.90	21.62	16.66	16.56
15	335.85	118.20	71.94	38.39	27.71	22.56	22.28	17.18	17.08
16	345.51	121.60	74.03	39.51	28.54	23.24	22.95	17.72	17.62
17	355.44	125.12	76.19	40.68	29.39	23.94	23.65	18.28	18.18
18	365.56	128.72	78.39	41.87	30.27	24.66	24.37	18.85	18.76
19	375.71	132.30	80.58	43.06	31.14	25.38	25.08	19.43	19.34
20	386.12	135.98	82.83	44.28	32.04	26.13	25.83	20.03	19.94
21	396.80	139.75	85.15	45.54	32.97	26.90	26.59	20.66	20.57
22	407.75	143.63	87.52	46.83	33.92	27.69	27.38	21.30	21.22
23	418.97	147.59	89.96	48.16	34.91	28.51	28.19	21.98	21.90
24	430.44	151.66	92.45	49.52	35.92	29.35	29.03	22.67	22.60
25	442.17	155.81	95.00	50.92	36.96	30.22	29.90	23.40	23.33
26	454.17	160.07	97.62	52.35	38.02	31.11	30.79	24.15	24.09
27	466.43	164.42	100.29	53.82	39.12	32.03	31.71	24.94	24.88
28	478.97	168.87	103.03	55.33	40.25	32.99	32.66	25.75	25.71
29	491.79	173.42	105.83	56.87	41.42	33.97	33.65	26.61	26.58
30	504.88	178.07	108.70	58.46	42.62	34.99	34.67	27.50	27.48
31	518.26	182.82	111.64	60.09	43.86	36.04	35.73	28.43	28.43
32	531.91	187.68	114.64	61.77	45.13	37.13	36.82	29.41	29.43
33	545.84	192.65	117.71	63.48	46.45	38.26	37.96	30.44	30.47
34	560.05	197.71	120.85	65.25	47.81	39.44	39.15	31.52	31.57
35	574.52	202.88	124.06	67.06	49.22	40.66	40.38	32.65	32.73
36	589.25	208.15	127.33	68.92	50.67	41.93	41.67	33.85	34.03

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
37	604.22	213.51	130.68	70.83	52.18	43.25	43.01	35.18	35.49
38	619.43	218.97	134.08	72.79	53.74	44.62	44.41	36.68	37.08
39	634.86	224.52	137.56	74.81	55.35	46.05	45.87	38.33	38.84
40	650.52	230.16	141.10	76.88	57.03	47.55	47.40	40.13	40.79
41	666.40	235.89	144.71	79.02	58.77	49.12	49.00		
42	682.49	241.72	148.39	81.22	60.59	50.76	50.79		
43	698.80	247.65	152.16	83.49	62.49	52.48	52.88		
44	715.30	253.66	156.00	85.84	64.46	54.56	55.15		
45	731.98	259.78	159.92	88.26	66.52	56.83	57.64		
46	748.82	265.97	163.92	90.76	69.05	59.30	60.40		
47	765.80	272.25	167.99	93.34	71.78	62.01	63.45		
48	782.90	278.60	172.13	95.99	74.76	65.01	66.85		
49	800.10	285.02	176.34	98.73	78.00	68.34	70.61		
50	817.40	291.51	180.62	101.88	81.58	72.03	74.75		
51	834.78	298.07	184.97	105.47	85.54				
52	852.23	304.69	189.41	109.31	89.93				
53	869.74	311.39	193.93	113.46	94.79				
54	887.29	318.16	198.55	117.98	100.10				
55	904.86	325.00	203.99	122.90	105.94				
56	922.42	331.90	210.02	128.33					
57	939.96	340.21	216.33	134.31					
58	957.48	349.16	222.99	140.83					
59	974.98	358.46	230.05	148.02					
60	992.48	368.17	237.61	155.88					
61	1012.50	378.40	245.76						
62	1034.85	389.28	254.75						
63	1057.87	400.96	264.79						
64	1081.67	413.61	275.95						
65	1106.35	427.45	288.33						
66	1132.04	442.66							
67	1158.95	459.34							
68	1187.13								
69	1216.68								
70	1248.04								

标准体

单位: 元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	194.71	68.53	41.70	22.21	15.98	12.97	12.80	9.77	9.70
1	200.09	70.42	42.85	22.82	16.42	13.33	13.15	10.05	9.98
2	205.66	72.38	44.04	23.45	16.88	13.70	13.51	10.33	10.26
3	211.45	74.41	45.28	24.11	17.35	14.08	13.89	10.63	10.55
4	217.46	76.52	46.56	24.79	17.84	14.48	14.29	10.94	10.86
5	223.69	78.71	47.89	25.50	18.36	14.90	14.70	11.26	11.18
6	230.15	80.98	49.27	26.24	18.89	15.34	15.13	11.60	11.52
7	236.82	83.33	50.70	27.00	19.44	15.79	15.58	11.95	11.87
8	243.69	85.75	52.17	27.78	20.01	16.25	16.04	12.31	12.23
9	250.77	88.24	53.69	28.59	20.60	16.74	16.52	12.69	12.61
10	258.06	90.81	55.25	29.43	21.20	17.23	17.01	13.08	13.00
11	265.55	93.44	56.86	30.29	21.83	17.75	17.52	13.49	13.41
12	273.25	96.15	58.51	31.18	22.48	18.28	18.05	13.91	13.83
13	281.16	98.94	60.21	32.09	23.15	18.83	18.60	14.35	14.27
14	289.28	101.80	61.95	33.03	23.84	19.40	19.16	14.80	14.72
15	297.63	104.74	63.75	34.00	24.55	19.99	19.75	15.27	15.19
16	306.19	107.76	65.60	35.00	25.29	20.60	20.36	15.76	15.68
17	314.99	110.87	67.50	36.04	26.05	21.24	20.99	16.27	16.19
18	323.97	114.05	69.45	37.10	26.83	21.89	21.63	16.79	16.72
19	333.02	117.25	71.41	38.16	27.62	22.54	22.29	17.33	17.25
20	342.30	120.53	73.42	39.26	28.44	23.22	22.97	17.88	17.81
21	351.80	123.89	75.48	40.39	29.28	23.93	23.67	18.46	18.38
22	361.50	127.33	77.60	41.55	30.15	24.65	24.39	19.05	18.98
23	371.42	130.84	79.76	42.75	31.04	25.40	25.13	19.66	19.59
24	381.52	134.43	81.97	43.97	31.96	26.17	25.90	20.29	20.23
25	391.82	138.09	84.23	45.22	32.90	26.95	26.69	20.94	20.88
26	402.30	141.82	86.53	46.49	33.86	27.76	27.50	21.61	21.55
27	412.95	145.61	88.87	47.80	34.84	28.59	28.33	22.29	22.24
28	423.76	149.46	91.26	49.12	35.85	29.44	29.18	23.00	22.95
29	434.74	153.37	93.68	50.48	36.88	30.31	30.04	23.72	23.67
30	445.86	157.34	96.14	51.85	37.93	31.20	30.93	24.46	24.42
31	457.12	161.36	98.63	53.26	39.00	32.10	31.84	25.21	25.18
32	468.53	165.44	101.16	54.69	40.10	33.03	32.77	25.99	25.96
33	480.08	169.57	103.73	56.14	41.21	33.97	33.71	26.78	26.76
34	491.76	173.75	106.34	57.62	42.35	34.94	34.68	27.60	27.58
35	503.57	177.99	108.98	59.13	43.51	35.92	35.66	28.43	28.43
36	515.49	182.27	111.66	60.66	44.69	36.91	36.66	29.29	29.30
37	527.52	186.60	114.37	62.21	45.88	37.92	37.68	30.16	30.18
38	539.63	190.96	117.11	63.78	47.09	38.95	38.70	31.06	31.09
39	551.81	195.36	119.86	65.36	48.31	39.98	39.75	31.98	32.03

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	564.05	199.78	122.64	66.96	49.53	41.03	40.80	32.91	32.99
41	576.33	204.22	125.44	68.56	50.76	42.08	41.86		
42	588.67	208.69	128.25	70.17	52.01	43.15	42.94		
43	601.06	213.18	131.06	71.78	53.25	44.23	44.03		
44	613.52	217.69	133.90	73.40	54.51	45.33	45.14		
45	626.08	222.23	136.74	75.02	55.79	46.45	46.28		
46	638.77	226.82	139.62	76.67	57.09	47.60	47.45		
47	651.65	231.46	142.52	78.34	58.43	48.79	48.67		
48	664.74	236.18	145.48	80.06	59.81	50.03	49.95		
49	678.09	241.00	148.50	81.82	61.25	51.34	51.67		
50	691.72	245.91	151.59	83.65	62.76	52.75	53.59		
51	705.65	250.95	154.77	85.55	64.36				
52	719.88	256.12	158.05	87.54	66.04				
53	734.40	261.41	161.42	89.61	68.20				
54	749.18	266.82	164.89	91.77	70.80				
55	764.20	272.35	168.46	94.03	73.71				
56	779.41	277.97	172.11	96.39					
57	794.79	283.70	175.86	98.85					
58	810.32	289.52	179.70	101.94					
59	825.97	295.43	183.64	105.78					
60	841.72	301.43	187.67	110.04					
61	857.56	307.52	191.81						
62	873.48	313.69	196.05						
63	889.44	319.96	200.58						
64	905.44	326.30	207.14						
65	921.44	332.73	214.33						
66	937.44	342.23							
67	953.42	352.78							
68	969.36								
69	985.24								
70	1001.53								

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	19 年交	20 年交	29 年交	30 年交
0	236.93	83.43	50.78	27.06	19.49	15.82	15.61	11.94	11.85
1	243.32	85.67	52.14	27.79	20.01	16.24	16.03	12.26	12.18
2	250.00	88.01	53.57	28.54	20.55	16.69	16.47	12.60	12.52
3	256.97	90.46	55.05	29.33	21.12	17.15	16.93	12.96	12.87
4	264.21	93.00	56.60	30.15	21.72	17.63	17.40	13.33	13.25
5	271.72	95.64	58.20	31.01	22.33	18.14	17.90	13.72	13.63
6	279.50	98.38	59.87	31.90	22.98	18.67	18.42	14.13	14.04
7	287.54	101.21	61.59	32.82	23.64	19.21	18.96	14.55	14.46
8	295.83	104.12	63.37	33.76	24.33	19.78	19.52	14.99	14.90
9	304.37	107.13	65.20	34.74	25.04	20.36	20.10	15.45	15.36
10	313.15	110.22	67.08	35.75	25.78	20.96	20.70	15.92	15.83
11	322.18	113.40	69.01	36.79	26.54	21.59	21.32	16.42	16.32
12	331.45	116.66	71.00	37.86	27.32	22.23	21.96	16.92	16.83
13	340.97	120.01	73.05	38.96	28.13	22.90	22.62	17.45	17.36
14	350.75	123.46	75.14	40.10	28.96	23.59	23.30	18.00	17.91
15	360.79	126.99	77.31	41.28	29.83	24.30	24.01	18.57	18.48
16	371.10	130.62	79.54	42.49	30.72	25.04	24.74	19.16	19.07
17	381.69	134.38	81.85	43.74	31.64	25.80	25.50	19.78	19.69
18	392.48	138.23	84.21	45.03	32.59	26.59	26.28	20.41	20.32
19	403.26	142.04	86.54	46.30	33.53	27.37	27.06	21.05	20.96
20	414.32	145.95	88.94	47.60	34.50	28.17	27.86	21.71	21.63
21	425.65	149.96	91.40	48.95	35.50	29.01	28.69	22.39	22.32
22	437.26	154.07	93.93	50.33	36.53	29.86	29.55	23.11	23.04
23	449.14	158.28	96.52	51.75	37.59	30.75	30.43	23.86	23.79
24	461.28	162.59	99.17	53.21	38.68	31.67	31.35	24.63	24.57
25	473.69	167.00	101.88	54.71	39.80	32.61	32.29	25.44	25.39
26	486.36	171.50	104.66	56.24	40.95	33.58	33.26	26.28	26.24
27	499.30	176.10	107.49	57.81	42.14	34.58	34.27	27.15	27.13
28	512.52	180.80	110.39	59.42	43.36	35.62	35.31	28.07	28.06
29	526.02	185.60	113.36	61.07	44.62	36.69	36.39	29.03	29.04
30	539.79	190.50	116.40	62.77	45.92	37.81	37.51	30.04	30.07
31	553.84	195.51	119.50	64.51	47.26	38.96	38.67	31.10	31.15
32	568.16	200.63	122.67	66.30	48.64	40.16	39.88	32.21	32.29
33	582.76	205.85	125.92	68.14	50.07	41.41	41.15	33.39	33.51
34	597.62	211.17	129.23	70.03	51.56	42.70	42.46	34.64	34.96
35	612.74	216.59	132.61	71.97	53.09	44.05	43.83	36.14	36.54
36	628.10	222.11	136.07	73.97	54.68	45.46	45.27	37.76	38.28
37	643.69	227.72	139.59	76.01	56.33	46.93	46.77	39.56	40.21
38	659.50	233.42	143.17	78.12	58.05	48.47	48.35	41.54	42.34
39	675.51	239.21	146.82	80.29	59.83	50.08	50.00	43.73	44.69

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	691.72	245.09	150.55	82.52	61.68	51.77	52.06	46.15	47.27
41	708.13	251.06	154.34	84.82	63.62	53.71	54.30		
42	724.73	257.12	158.22	87.21	65.65	55.95	56.77		
43	741.51	263.27	162.17	89.68	67.99	58.41	59.49		
44	758.47	269.52	166.21	92.23	70.72	61.13	62.52		
45	775.57	275.86	170.34	94.87	73.69	64.12	65.87		
46	792.78	282.27	174.54	97.60	76.95	67.43	69.55		
47	810.10	288.77	178.82	100.53	80.54	71.07	73.56		
48	827.49	295.33	183.18	104.14	84.48	75.05	77.95		
49	844.93	301.95	187.61	108.01	88.82	79.39	82.75		
50	862.42	308.63	192.11	112.18	93.56	84.12	88.06		
51	879.93	315.37	196.70	116.74	98.70				
52	897.46	322.18	201.73	121.71	104.33				
53	914.99	329.06	207.80	127.15	110.48				
54	932.50	336.72	214.21	133.11	117.27				
55	949.96	345.77	221.01	139.56	124.74				
56	967.35	355.19	228.27	146.53					
57	984.64	365.09	236.00	154.10					
58	1002.36	375.46	244.26	162.26					
59	1024.44	386.42	253.18	171.23					
60	1047.05	398.03	262.89	181.17					
61	1070.45	410.42	273.38						
62	1094.80	423.73	284.71						
63	1120.16	438.08	297.00						
64	1146.73	453.58	310.43						
65	1174.73	470.32	325.22						
66	1204.38	488.35							
67	1235.77	508.14							
68	1269.21								
69	1304.77								
70	1342.47								

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	19 年交	20 年交	29 年交	30 年交
0	212.79	74.91	45.59	24.28	17.48	14.19	14.00	10.70	10.62
1	218.61	76.95	46.83	24.94	17.95	14.57	14.38	10.99	10.92
2	224.64	79.06	48.11	25.62	18.45	14.97	14.77	11.30	11.23
3	230.91	81.27	49.45	26.34	18.96	15.39	15.19	11.63	11.55
4	237.43	83.56	50.84	27.08	19.49	15.83	15.62	11.97	11.89
5	244.19	85.93	52.29	27.85	20.05	16.28	16.07	12.32	12.24
6	251.20	88.40	53.79	28.65	20.63	16.76	16.54	12.69	12.61
7	258.45	90.95	55.34	29.48	21.23	17.25	17.02	13.08	13.00
8	265.92	93.58	56.94	30.33	21.85	17.76	17.53	13.48	13.40
9	273.62	96.29	58.59	31.21	22.49	18.28	18.05	13.89	13.82
10	281.53	99.07	60.29	32.12	23.16	18.83	18.59	14.33	14.25
11	289.67	101.94	62.04	33.06	23.84	19.40	19.15	14.78	14.70
12	298.04	104.89	63.83	34.03	24.55	19.98	19.74	15.25	15.17
13	306.63	107.91	65.67	35.02	25.28	20.59	20.34	15.73	15.66
14	315.45	111.02	67.57	36.05	26.03	21.21	20.96	16.24	16.16
15	324.50	114.21	69.52	37.11	26.82	21.86	21.61	16.77	16.69
16	333.80	117.48	71.53	38.20	27.63	22.54	22.28	17.32	17.24
17	343.33	120.86	73.60	39.33	28.47	23.24	22.97	17.89	17.82
18	353.05	124.31	75.72	40.48	29.33	23.96	23.69	18.48	18.41
19	362.84	127.78	77.84	41.65	30.20	24.68	24.42	19.08	19.01
20	372.86	131.32	80.02	42.85	31.09	25.44	25.17	19.71	19.64
21	383.10	134.95	82.26	44.08	32.02	26.21	25.95	20.35	20.29
22	393.56	138.66	84.55	45.35	32.98	27.02	26.75	21.02	20.97
23	404.23	142.46	86.89	46.65	33.96	27.85	27.58	21.72	21.67
24	415.10	146.32	89.28	47.98	34.97	28.70	28.44	22.43	22.39
25	426.15	150.26	91.71	49.35	36.01	29.58	29.32	23.17	23.13
26	437.38	154.26	94.20	50.74	37.07	30.48	30.22	23.93	23.90
27	448.77	158.33	96.72	52.16	38.16	31.40	31.15	24.71	24.68
28	460.31	162.46	99.29	53.60	39.27	32.35	32.09	25.51	25.49
29	472.00	166.64	101.89	55.08	40.40	33.31	33.07	26.33	26.32
30	483.81	170.87	104.52	56.57	41.56	34.30	34.06	27.17	27.17
31	495.76	175.15	107.19	58.09	42.74	35.31	35.07	28.04	28.04
32	507.82	179.48	109.90	59.64	43.95	36.34	36.11	28.92	28.93
33	520.00	183.86	112.64	61.22	45.18	37.39	37.17	29.83	29.85
34	532.30	188.29	115.41	62.83	46.43	38.46	38.24	30.76	30.79
35	544.68	192.75	118.22	64.45	47.70	39.55	39.34	31.71	31.76
36	557.16	197.26	121.06	66.11	49.00	40.66	40.45	32.68	32.76
37	569.70	201.80	123.92	67.78	50.31	41.78	41.58	33.68	33.88
38	582.30	206.37	126.81	69.47	51.63	42.91	42.73	34.76	35.19
39	594.92	210.96	129.72	71.18	52.96	44.06	43.88	36.07	36.59

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	607.55	215.56	132.64	72.88	54.30	45.21	45.05	37.45	38.08
41	620.18	220.16	135.56	74.60	55.64	46.37	46.23		
42	632.81	224.78	138.49	76.30	56.98	47.54	47.42		
43	645.46	229.40	141.42	78.01	58.33	48.73	48.62		
44	658.13	234.02	144.35	79.72	59.69	49.93	49.85		
45	670.86	238.67	147.28	81.43	61.06	51.16	51.42		
46	683.70	243.34	150.24	83.16	62.46	52.42	53.15		
47	696.69	248.06	153.22	84.91	63.90	54.05	55.03		
48	709.88	252.86	156.24	86.71	65.39	55.88	57.10		
49	723.31	257.74	159.33	88.56	67.04	57.91	59.36		
50	737.02	262.72	162.49	90.48	69.25	60.16	61.83		
51	751.02	267.82	165.75	92.50	71.69				
52	765.32	273.06	169.11	94.61	74.44				
53	779.91	278.43	172.59	96.82	77.51				
54	794.74	283.93	176.17	99.15	80.90				
55	809.79	289.54	179.85	102.17	84.61				
56	825.00	295.26	183.63	105.82					
57	840.36	301.07	187.52	109.87					
58	855.83	306.98	191.51	114.43					
59	871.39	312.99	195.61	119.47					
60	887.02	319.09	199.83	124.92					
61	902.69	325.27	206.06						
62	918.39	331.56	212.96						
63	934.10	340.15	220.59						
64	949.78	350.30	229.03						
65	965.41	361.38	238.23						
66	980.99	373.64							
67	996.48	387.03							
68	1018.36								
69	1043.51								
70	1070.35								



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	19 年交	20 年交	29 年交	30 年交
0	251.91	88.72	54.01	28.79	20.74	16.84	16.62	12.72	12.63
1	258.62	91.07	55.44	29.55	21.29	17.28	17.06	13.06	12.97
2	265.65	93.53	56.93	30.34	21.86	17.75	17.52	13.42	13.33
3	272.98	96.11	58.50	31.18	22.46	18.24	18.00	13.80	13.71
4	280.62	98.79	60.13	32.04	23.08	18.75	18.51	14.19	14.10
5	288.55	101.58	61.82	32.95	23.74	19.29	19.04	14.61	14.52
6	296.77	104.47	63.58	33.89	24.42	19.84	19.59	15.04	14.95
7	305.26	107.46	65.40	34.86	25.12	20.42	20.16	15.50	15.41
8	314.02	110.54	67.28	35.86	25.85	21.02	20.76	15.97	15.88
9	323.05	113.72	69.21	36.89	26.61	21.64	21.37	16.46	16.37
10	332.33	116.98	71.20	37.96	27.39	22.29	22.01	16.97	16.87
11	341.86	120.34	73.25	39.06	28.19	22.95	22.67	17.49	17.40
12	351.66	123.79	75.35	40.20	29.03	23.64	23.35	18.04	17.95
13	361.71	127.33	77.51	41.36	29.89	24.35	24.06	18.61	18.52
14	372.03	130.96	79.72	42.57	30.78	25.08	24.79	19.20	19.11
15	382.62	134.69	82.01	43.82	31.69	25.85	25.55	19.82	19.73
16	393.50	138.52	84.37	45.11	32.65	26.64	26.33	20.46	20.37
17	404.66	142.49	86.82	46.44	33.63	27.46	27.15	21.13	21.04
18	416.02	146.56	89.31	47.80	34.64	28.30	27.98	21.82	21.74
19	427.34	150.56	91.77	49.14	35.64	29.13	28.81	22.50	22.43
20	438.94	154.66	94.29	50.53	36.67	29.99	29.67	23.22	23.15
21	450.83	158.88	96.88	51.95	37.74	30.88	30.56	23.97	23.91
22	463.00	163.19	99.54	53.41	38.83	31.80	31.48	24.75	24.70
23	475.44	167.61	102.26	54.92	39.96	32.75	32.44	25.57	25.53
24	488.15	172.13	105.05	56.46	41.13	33.74	33.42	26.42	26.39
25	501.12	176.74	107.90	58.04	42.32	34.75	34.43	27.30	27.28
26	514.36	181.46	110.81	59.66	43.55	35.79	35.48	28.23	28.23
27	527.86	186.27	113.78	61.32	44.82	36.87	36.57	29.20	29.21
28	541.64	191.18	116.82	63.02	46.12	37.99	37.69	30.21	30.25
29	555.69	196.19	119.93	64.77	47.47	39.15	38.86	31.28	31.34
30	570.02	201.31	123.11	66.57	48.86	40.35	40.08	32.40	32.49
31	584.62	206.53	126.35	68.41	50.30	41.60	41.35	33.59	33.75
32	599.49	211.85	129.67	70.31	51.79	42.91	42.67	34.89	35.25
33	614.62	217.28	133.06	72.26	53.33	44.26	44.05	36.43	36.88
34	630.01	222.81	136.52	74.26	54.92	45.68	45.49	38.12	38.68
35	645.65	228.44	140.06	76.32	56.58	47.16	47.00	39.97	40.67
36	661.51	234.17	143.66	78.43	58.30	48.71	48.59	42.01	42.84
37	677.58	239.98	147.33	80.61	60.09	50.33	50.31	44.25	45.23
38	693.85	245.89	151.07	82.85	61.96	52.03	52.43	46.70	47.83
39	710.31	251.88	154.88	85.15	63.90	54.06	54.74	49.38	50.67

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	726.94	257.95	158.75	87.54	65.94	56.37	57.28	52.30	53.78
41	743.74	264.10	162.71	90.00	68.39	58.90	60.08		
42	760.72	270.35	166.74	92.56	71.20	61.69	63.16		
43	777.85	276.69	170.87	95.21	74.28	64.77	66.55		
44	795.13	283.13	175.09	97.97	77.64	68.16	70.26		
45	812.52	289.65	179.39	101.04	81.33	71.86	74.32		
46	829.99	296.24	183.78	104.81	85.39	75.89	78.76		
47	847.52	302.91	188.26	108.84	89.80	80.29	83.62		
48	865.08	309.65	192.82	113.20	94.60	85.09	88.98		
49	882.65	316.44	197.45	117.93	99.79	90.35	94.91		
50	900.22	323.28	202.79	123.05	105.49	96.16	101.47		
51	917.76	330.18	209.10	128.63	111.68				
52	935.27	338.31	215.76	134.69	118.54				
53	952.73	347.70	222.82	141.19	126.07				
54	970.11	357.50	230.33	148.27	134.48				
55	987.39	367.73	238.36	155.92	143.80				
56	1005.99	378.48	246.93	164.18					
57	1028.72	389.81	256.17	173.24					
58	1051.91	401.79	266.06	183.17					
59	1075.68	414.45	276.56	194.06					
60	1100.19	427.83	287.72	206.26					
61	1125.70	442.00	299.66						
62	1152.48	457.03	312.54						
63	1180.61	473.03	326.57						
64	1210.25	490.14	342.32						
65	1241.71	508.91	360.18						
66	1274.99	529.81							
67	1310.23	552.80							
68	1347.45								
69	1386.65								
70	1427.75								

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	19 年交	20 年交	29 年交	30 年交
0	229.00	80.62	49.07	26.15	18.82	15.28	15.08	11.53	11.45
1	235.20	82.80	50.39	26.85	19.33	15.69	15.48	11.85	11.77
2	241.63	85.06	51.76	27.57	19.85	16.12	15.91	12.18	12.10
3	248.33	87.41	53.19	28.33	20.40	16.57	16.35	12.53	12.45
4	255.29	89.85	54.68	29.13	20.97	17.03	16.81	12.89	12.81
5	262.53	92.40	56.22	29.95	21.57	17.52	17.29	13.28	13.20
6	270.03	95.03	57.83	30.81	22.19	18.03	17.80	13.68	13.60
7	277.79	97.76	59.49	31.69	22.83	18.56	18.32	14.10	14.01
8	285.79	100.58	61.21	32.61	23.50	19.11	18.86	14.53	14.45
9	294.04	103.48	62.97	33.56	24.19	19.68	19.43	14.99	14.91
10	302.52	106.47	64.79	34.53	24.91	20.27	20.01	15.46	15.38
11	311.23	109.54	66.66	35.54	25.64	20.88	20.62	15.95	15.87
12	320.18	112.69	68.59	36.57	26.40	21.51	21.25	16.46	16.39
13	329.38	115.93	70.56	37.64	27.19	22.16	21.90	17.00	16.92
14	338.81	119.25	72.59	38.75	28.01	22.84	22.58	17.56	17.48
15	348.49	122.67	74.68	39.89	28.85	23.55	23.28	18.14	18.07
16	358.43	126.17	76.84	41.06	29.73	24.28	24.01	18.74	18.68
17	368.62	129.78	79.06	42.28	30.64	25.04	24.77	19.37	19.31
18	378.99	133.48	81.33	43.52	31.57	25.83	25.56	20.03	19.97
19	389.42	137.17	83.59	44.77	32.52	26.62	26.35	20.70	20.64
20	400.09	140.95	85.92	46.06	33.49	27.44	27.17	21.39	21.34
21	410.99	144.82	88.31	47.39	34.50	28.30	28.03	22.11	22.07
22	422.11	148.77	90.75	48.76	35.54	29.18	28.91	22.86	22.82
23	433.44	152.81	93.25	50.16	36.61	30.08	29.82	23.64	23.60
24	444.97	156.92	95.80	51.59	37.71	31.02	30.76	24.44	24.41
25	456.67	161.10	98.40	53.06	38.83	31.98	31.73	25.26	25.25
26	468.55	165.35	101.04	54.56	39.99	32.97	32.72	26.12	26.11
27	480.57	169.65	103.73	56.09	41.17	33.99	33.75	26.99	26.99
28	492.74	174.02	106.45	57.64	42.38	35.02	34.79	27.89	27.90
29	505.02	178.43	109.21	59.22	43.62	36.09	35.86	28.81	28.83
30	517.42	182.89	112.00	60.83	44.88	37.17	36.96	29.76	29.79
31	529.93	187.39	114.82	62.46	46.16	38.28	38.08	30.72	30.77
32	542.54	191.93	117.68	64.12	47.48	39.42	39.22	31.72	31.78
33	555.24	196.52	120.57	65.81	48.82	40.57	40.39	32.74	32.82
34	568.02	201.15	123.49	67.53	50.18	41.75	41.57	33.78	34.01
35	580.87	205.81	126.44	69.27	51.57	42.94	42.78	34.94	35.39
36	593.78	210.50	129.41	71.04	52.98	44.16	44.01	36.33	36.86
37	606.72	215.21	132.42	72.83	54.40	45.39	45.26	37.79	38.41
38	619.68	219.95	135.44	74.64	55.83	46.63	46.51	39.34	40.04
39	632.62	224.69	138.47	76.45	57.27	47.88	47.78	40.96	41.74

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	645.53	229.43	141.50	78.26	58.72	49.14	49.06	42.65	43.52
41	658.39	234.16	144.53	80.07	60.16	50.41	50.45		
42	671.21	238.88	147.56	81.87	61.60	51.68	52.15		
43	683.99	243.60	150.58	83.67	63.05	53.06	53.93		
44	696.77	248.30	153.59	85.46	64.50	54.77	55.79		
45	709.56	253.01	156.59	87.24	65.96	56.56	57.77		
46	722.43	257.73	159.60	89.04	67.71	58.48	59.86		
47	735.43	262.50	162.63	90.86	69.78	60.54	62.09		
48	748.61	267.33	165.71	92.73	72.02	62.76	64.51		
49	762.02	272.23	168.84	94.67	74.48	65.17	67.13		
50	775.70	277.25	172.05	96.68	77.16	67.80	70.02		
51	789.67	282.38	175.37	98.80	80.11				
52	803.93	287.66	178.80	101.40	83.34				
53	818.48	293.07	182.35	104.72	86.91				
54	833.26	298.62	186.02	108.37	90.84				
55	848.23	304.29	189.80	112.40	95.21				
56	863.36	310.06	193.70	116.86					
57	878.60	315.94	197.71	121.70					
58	893.93	321.91	202.66	126.99					
59	909.31	327.99	209.04	132.82					
60	924.74	334.55	216.00	139.19					
61	940.17	344.09	223.62						
62	955.60	354.40	231.91						
63	970.98	365.57	240.82						
64	986.30	377.66	250.36						
65	1002.37	390.66	260.89						
66	1026.59	404.51							
67	1052.22	419.29							
68	1079.64								
69	1108.97								
70	1140.28								

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	19 年交	20 年交	29 年交	30 年交
0	265.40	93.49	56.93	30.36	21.88	17.76	17.53	13.43	13.34
1	272.39	95.94	58.41	31.14	22.44	18.22	17.99	13.78	13.69
2	279.71	98.50	59.97	31.97	23.04	18.71	18.47	14.16	14.07
3	287.37	101.19	61.60	32.84	23.66	19.22	18.97	14.56	14.47
4	295.35	103.99	63.30	33.74	24.32	19.76	19.50	14.98	14.88
5	303.66	106.91	65.07	34.69	25.00	20.32	20.06	15.41	15.32
6	312.26	109.94	66.91	35.67	25.71	20.90	20.64	15.87	15.78
7	321.16	113.07	68.82	36.69	26.45	21.51	21.24	16.35	16.26
8	330.34	116.30	70.79	37.74	27.22	22.14	21.87	16.85	16.76
9	339.80	119.62	72.82	38.83	28.02	22.80	22.52	17.37	17.28
10	349.52	123.05	74.90	39.95	28.84	23.48	23.19	17.91	17.82
11	359.51	126.57	77.05	41.10	29.69	24.18	23.89	18.48	18.38
12	369.76	130.18	79.25	42.29	30.56	24.91	24.61	19.06	18.97
13	380.28	133.88	81.51	43.52	31.47	25.66	25.36	19.67	19.58
14	391.08	137.69	83.83	44.79	32.41	26.44	26.13	20.30	20.21
15	402.16	141.59	86.23	46.10	33.38	27.25	26.94	20.96	20.88
16	413.53	145.59	88.70	47.46	34.39	28.08	27.77	21.65	21.57
17	425.21	149.75	91.27	48.86	35.43	28.96	28.64	22.37	22.29
18	437.06	154.01	93.88	50.30	36.50	29.85	29.53	23.11	23.04
19	448.85	158.18	96.44	51.70	37.55	30.73	30.41	23.85	23.79
20	460.93	162.46	99.08	53.15	38.64	31.64	31.33	24.63	24.57
21	473.30	166.85	101.78	54.65	39.77	32.59	32.27	25.43	25.39
22	485.95	171.34	104.56	56.19	40.93	33.57	33.25	26.28	26.25
23	498.88	175.94	107.40	57.77	42.12	34.58	34.27	27.16	27.14
24	512.08	180.64	110.30	59.38	43.35	35.63	35.32	28.09	28.08
25	525.53	185.44	113.27	61.04	44.62	36.71	36.40	29.05	29.06
26	539.25	190.33	116.30	62.74	45.92	37.82	37.52	30.06	30.09
27	553.24	195.32	119.40	64.49	47.26	38.97	38.69	31.12	31.17
28	567.49	200.42	122.56	66.27	48.65	40.17	39.90	32.23	32.31
29	582.02	205.61	125.79	68.11	50.08	41.41	41.15	33.41	33.55
30	596.81	210.91	129.10	69.99	51.55	42.70	42.46	34.67	35.04
31	611.88	216.31	132.47	71.93	53.08	44.05	43.83	36.22	36.67
32	627.20	221.82	135.91	73.92	54.67	45.45	45.26	37.90	38.46
33	642.78	227.42	139.43	75.97	56.31	46.92	46.76	39.74	40.42
34	658.61	233.13	143.03	78.08	58.02	48.45	48.33	41.76	42.57
35	674.66	238.94	146.69	80.25	59.80	50.06	49.98	43.97	44.90
36	690.93	244.84	150.43	82.48	61.65	51.75	52.10	46.37	47.45
37	707.40	250.83	154.23	84.77	63.58	53.71	54.41	48.99	50.23
38	724.04	256.90	158.10	87.14	65.59	56.02	56.93	51.85	53.26
39	740.84	263.05	162.04	89.58	67.95	58.54	59.69	54.97	56.59

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	757.80	269.29	166.06	92.11	70.76	61.30	62.71	58.39	60.26
41	774.91	275.61	170.15	94.73	73.81	64.33	66.01		
42	792.17	282.01	174.34	97.46	77.14	67.64	69.63		
43	809.56	288.51	178.62	100.38	80.79	71.25	73.58		
44	827.07	295.10	183.00	104.18	84.77	75.20	77.90		
45	844.67	301.78	187.47	108.25	89.10	79.52	82.66		
46	862.31	308.53	192.04	112.64	93.81	84.23	87.91		
47	879.98	315.36	196.70	117.39	98.91	89.40	93.69		
48	897.64	322.24	201.90	122.50	104.49	95.09	100.09		
49	915.27	329.18	208.34	128.01	110.56	101.34	107.24		
50	932.85	337.11	215.11	133.96	117.26	108.29	115.21		
51	950.37	346.68	222.25	140.33	124.59				
52	967.80	356.65	229.80	147.25	132.77				
53	985.14	367.03	237.83	154.76	141.82				
54	1003.19	377.91	246.36	162.88	152.03				
55	1026.48	389.31	255.51	171.77	163.46				
56	1050.19	401.29	265.29	181.51					
57	1074.40	413.87	275.64	192.14					
58	1099.20	427.07	286.60	203.87					
59	1124.71	440.91	298.23	217.05					
60	1151.17	455.42	310.62	231.82					
61	1178.77	470.68	323.93						
62	1207.63	486.84	338.50						
63	1237.98	504.21	354.88						
64	1269.89	523.48	373.19						
65	1303.48	544.56	393.89						
66	1338.83	567.81							
67	1376.03	593.61							
68	1415.20								
69	1456.46								
70	1499.90								

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	19 年交	20 年交	29 年交	30 年交
0	243.79	85.84	52.25	27.85	20.05	16.28	16.07	12.30	12.22
1	250.33	88.13	53.65	28.59	20.59	16.71	16.49	12.63	12.55
2	257.12	90.52	55.09	29.35	21.14	17.17	16.94	12.98	12.90
3	264.20	93.00	56.60	30.16	21.72	17.64	17.41	13.35	13.27
4	271.57	95.59	58.17	30.99	22.32	18.13	17.90	13.74	13.66
5	279.23	98.28	59.81	31.87	22.96	18.65	18.41	14.15	14.07
6	287.18	101.08	61.51	32.78	23.61	19.19	18.95	14.58	14.50
7	295.40	103.97	63.27	33.72	24.30	19.76	19.51	15.03	14.95
8	303.88	106.95	65.09	34.69	25.01	20.34	20.09	15.50	15.42
9	312.62	110.03	66.96	35.69	25.74	20.95	20.69	15.99	15.91
10	321.61	113.20	68.89	36.73	26.50	21.58	21.32	16.50	16.42
11	330.85	116.45	70.88	37.80	27.29	22.23	21.96	17.04	16.96
12	340.33	119.79	72.92	38.90	28.10	22.91	22.64	17.59	17.52
13	350.07	123.22	75.01	40.03	28.94	23.61	23.34	18.17	18.10
14	360.06	126.74	77.16	41.21	29.81	24.34	24.07	18.78	18.71
15	370.31	130.36	79.38	42.42	30.72	25.10	24.82	19.41	19.35
16	380.82	134.07	81.66	43.67	31.66	25.89	25.61	20.07	20.01
17	391.60	137.89	84.02	44.97	32.63	26.71	26.43	20.76	20.71
18	402.56	141.81	86.42	46.30	33.64	27.56	27.28	21.48	21.44
19	413.57	145.71	88.82	47.63	34.65	28.41	28.14	22.21	22.17
20	424.82	149.70	91.29	49.00	35.69	29.30	29.03	22.98	22.94
21	436.30	153.78	93.81	50.42	36.78	30.22	29.96	23.77	23.75
22	448.01	157.95	96.40	51.87	37.89	31.18	30.91	24.60	24.58
23	459.93	162.20	99.04	53.37	39.05	32.16	31.91	25.46	25.45
24	472.04	166.53	101.74	54.90	40.23	33.18	32.93	26.34	26.34
25	484.33	170.93	104.48	56.47	41.45	34.22	33.99	27.26	27.27
26	496.77	175.40	107.27	58.07	42.70	35.30	35.07	28.20	28.23
27	509.35	179.92	110.10	59.70	43.97	36.40	36.19	29.17	29.21
28	522.06	184.49	112.97	61.35	45.28	37.54	37.33	30.17	30.22
29	534.87	189.11	115.87	63.03	46.61	38.69	38.50	31.20	31.26
30	547.77	193.77	118.80	64.74	47.97	39.88	39.70	32.25	32.33
31	560.75	198.46	121.76	66.48	49.36	41.09	40.92	33.33	33.45
32	573.82	203.19	124.75	68.25	50.78	42.32	42.17	34.43	34.85
33	586.95	207.96	127.77	70.05	52.23	43.58	43.45	35.83	36.33
34	600.14	212.76	130.82	71.87	53.70	44.86	44.75	37.32	37.90
35	613.37	217.58	133.89	73.72	55.20	46.17	46.07	38.89	39.54
36	626.63	222.43	137.00	75.60	56.72	47.49	47.42	40.53	41.26
37	639.89	227.30	140.12	77.50	58.25	48.83	48.78	42.24	43.06
38	653.12	232.17	143.25	79.41	59.80	50.18	50.19	44.03	44.94
39	666.30	237.03	146.39	81.33	61.35	51.54	51.98	45.90	46.91

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	679.40	241.88	149.53	83.24	62.90	52.98	53.83	47.85	48.97
41	692.41	246.71	152.66	85.15	64.44	54.75	55.74		
42	705.33	251.52	155.77	87.04	65.98	56.59	57.73		
43	718.19	256.31	158.86	88.92	67.78	58.50	59.78		
44	730.98	261.07	161.94	90.78	69.85	60.48	61.90		
45	743.77	265.81	164.99	92.63	71.99	62.54	64.13		
46	756.60	270.56	168.05	94.50	74.25	64.72	66.49		
47	769.54	275.35	171.12	96.39	76.63	67.04	69.02		
48	782.64	280.18	174.23	98.32	79.19	69.54	71.76		
49	795.96	285.10	177.40	100.45	81.94	72.26	74.76		
50	809.54	290.12	180.65	103.34	84.95	75.26	78.08		
51	823.41	295.26	184.01	106.50	88.26				
52	837.57	300.55	187.50	109.96	91.91				
53	852.01	305.99	191.11	113.77	95.97				
54	866.67	311.57	194.86	117.94	100.47				
55	881.52	317.27	198.74	122.47	105.50				
56	896.49	323.08	203.95	127.43					
57	911.57	329.01	210.14	132.89					
58	926.71	335.85	216.86	138.87					
59	941.88	345.18	224.13	145.47					
60	957.06	355.21	231.98	152.81					
61	972.22	365.98	240.40						
62	987.35	377.54	249.46						
63	1003.75	389.88	259.39						
64	1027.78	402.99	270.15						
65	1053.11	416.94	281.82						
66	1079.96	431.81							
67	1108.39	447.74							
68	1138.40								
69	1169.91								
70	1202.85								



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	19 年交	20 年交	29 年交	30 年交
0	277.72	97.85	59.59	31.79	22.91	18.61	18.37	14.08	13.99
1	284.95	100.38	61.12	32.60	23.50	19.08	18.84	14.45	14.36
2	292.54	103.04	62.73	33.46	24.11	19.59	19.34	14.84	14.75
3	300.49	105.82	64.43	34.36	24.76	20.12	19.86	15.26	15.16
4	308.78	108.74	66.20	35.30	25.44	20.68	20.42	15.69	15.60
5	317.42	111.77	68.04	36.28	26.16	21.26	21.00	16.15	16.06
6	326.37	114.92	69.95	37.30	26.90	21.87	21.60	16.64	16.54
7	335.64	118.18	71.94	38.36	27.67	22.51	22.23	17.14	17.05
8	345.19	121.54	73.99	39.46	28.47	23.17	22.89	17.67	17.58
9	355.04	125.00	76.10	40.59	29.30	23.86	23.57	18.22	18.13
10	365.16	128.57	78.27	41.76	30.16	24.57	24.28	18.79	18.70
11	375.55	132.23	80.50	42.96	31.05	25.31	25.01	19.38	19.29
12	386.22	135.99	82.80	44.21	31.97	26.07	25.77	20.00	19.92
13	397.16	139.84	85.15	45.49	32.92	26.86	26.55	20.65	20.56
14	408.39	143.80	87.56	46.81	33.90	27.68	27.37	21.32	21.24
15	419.91	147.86	90.06	48.18	34.92	28.53	28.22	22.02	21.94
16	431.73	152.02	92.64	49.60	35.98	29.42	29.10	22.76	22.68
17	443.85	156.34	95.31	51.07	37.08	30.34	30.02	23.52	23.46
18	456.16	160.77	98.04	52.57	38.20	31.28	30.96	24.32	24.26
19	468.35	165.09	100.70	54.04	39.31	32.21	31.89	25.11	25.06
20	480.85	169.53	103.43	55.56	40.45	33.17	32.85	25.94	25.90
21	493.65	174.07	106.24	57.12	41.63	34.17	33.86	26.81	26.78
22	506.74	178.73	109.12	58.72	42.85	35.21	34.89	27.72	27.71
23	520.10	183.49	112.06	60.37	44.11	36.28	35.97	28.67	28.67
24	533.72	188.35	115.08	62.06	45.40	37.38	37.08	29.67	29.69
25	547.60	193.31	118.15	63.79	46.73	38.52	38.24	30.71	30.75
26	561.74	198.36	121.29	65.56	48.10	39.71	39.43	31.80	31.87
27	576.15	203.52	124.50	67.38	49.52	40.93	40.67	32.95	33.05
28	590.81	208.77	127.77	69.25	50.98	42.20	41.96	34.17	34.47
29	605.75	214.12	131.11	71.17	52.49	43.53	43.30	35.62	36.06
30	620.94	219.58	134.52	73.14	54.05	44.90	44.70	37.26	37.80
31	636.40	225.14	138.01	75.16	55.67	46.34	46.17	39.05	39.69
32	652.11	230.80	141.57	77.24	57.35	47.85	47.71	41.00	41.75
33	668.07	236.57	145.20	79.39	59.10	49.42	49.33	43.12	44.00
34	684.26	242.43	148.91	81.59	60.91	51.07	51.27	45.44	46.45
35	700.67	248.39	152.69	83.86	62.81	52.85	53.52	47.95	49.11
36	717.27	254.44	156.55	86.20	64.79	55.11	55.97	50.69	52.01
37	734.06	260.58	160.48	88.62	66.90	57.57	58.63	53.68	55.19
38	751.00	266.80	164.47	91.10	69.65	60.24	61.54	56.95	58.68
39	768.08	273.09	168.53	93.68	72.62	63.14	64.69	60.53	62.52

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	785.29	279.47	172.68	96.35	75.85	66.31	68.13	64.48	66.77
41	802.64	285.92	176.90	99.13	79.35	69.76	71.88		
42	820.12	292.47	181.22	102.62	83.16	73.53	75.99		
43	837.72	299.10	185.65	106.62	87.31	77.63	80.52		
44	855.40	305.83	190.18	110.91	91.81	82.14	85.50		
45	873.14	312.65	194.81	115.57	96.71	87.09	91.00		
46	890.90	319.54	199.55	120.56	102.04	92.52	97.11		
47	908.66	326.51	205.89	125.91	107.88	98.52	103.89		
48	926.37	333.60	212.68	131.67	114.26	105.15	111.42		
49	944.01	343.28	219.81	137.83	121.28	112.48	119.89		
50	961.57	353.29	227.31	144.44	129.03	120.67	129.40		
51	979.02	363.70	235.20	151.64	137.63				
52	996.35	374.52	243.52	159.43	147.22				
53	1018.68	385.82	252.36	167.90	158.00				
54	1042.79	397.61	261.82	177.24	170.13				
55	1067.35	409.92	271.85	187.45	183.99				
56	1092.39	422.78	282.47	198.60					
57	1117.97	436.20	293.74	211.08					
58	1144.17	450.23	305.71	224.93					
59	1171.15	464.89	318.46	240.38					
60	1199.05	480.28	332.08	258.01					
61	1228.02	496.50	347.19						
62	1258.23	514.19	363.80						
63	1289.81	533.40	382.26						
64	1322.88	554.35	403.05						
65	1357.60	577.42	426.73						
66	1394.11	603.05							
67	1432.63	631.75							
68	1473.35								
69	1516.46								
70	1562.10								

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	19 年交	20 年交	29 年交	30 年交
0	257.45	90.66	55.19	29.42	21.19	17.21	16.98	13.01	12.92
1	264.30	93.06	56.65	30.19	21.75	17.66	17.43	13.36	13.28
2	271.41	95.56	58.17	31.00	22.33	18.13	17.90	13.73	13.65
3	278.84	98.17	59.75	31.84	22.94	18.63	18.39	14.12	14.04
4	286.58	100.88	61.40	32.72	23.57	19.15	18.91	14.53	14.45
5	294.63	103.71	63.12	33.64	24.24	19.70	19.45	14.97	14.89
6	302.99	106.65	64.91	34.59	24.93	20.27	20.01	15.43	15.34
7	311.64	109.69	66.76	35.58	25.65	20.86	20.60	15.91	15.82
8	320.55	112.83	68.67	36.61	26.40	21.48	21.22	16.41	16.33
9	329.75	116.07	70.64	37.66	27.18	22.12	21.86	16.93	16.85
10	339.20	119.40	72.67	38.76	27.98	22.79	22.52	17.48	17.40
11	348.91	122.82	74.76	39.88	28.81	23.48	23.21	18.05	17.98
12	358.88	126.33	76.91	41.04	29.67	24.20	23.93	18.64	18.58
13	369.12	129.94	79.11	42.24	30.56	24.95	24.67	19.27	19.20
14	379.61	133.64	81.37	43.48	31.49	25.73	25.45	19.92	19.86
15	390.38	137.44	83.70	44.76	32.45	26.54	26.26	20.61	20.55
16	401.42	141.34	86.11	46.08	33.45	27.38	27.10	21.32	21.28
17	412.74	145.36	88.59	47.46	34.48	28.26	27.98	22.08	22.04
18	424.24	149.47	91.12	48.86	35.55	29.17	28.89	22.86	22.83
19	435.77	153.56	93.64	50.27	36.63	30.08	29.81	23.65	23.63
20	447.55	157.75	96.23	51.72	37.75	31.04	30.77	24.49	24.47
21	459.56	162.02	98.88	53.22	38.90	32.03	31.77	25.36	25.35
22	471.81	166.39	101.60	54.76	40.10	33.05	32.80	26.26	26.27
23	484.26	170.85	104.37	56.35	41.33	34.12	33.87	27.20	27.22
24	496.90	175.38	107.20	57.97	42.60	35.21	34.98	28.18	28.21
25	509.70	179.98	110.08	59.63	43.90	36.34	36.13	29.18	29.23
26	522.65	184.64	113.01	61.32	45.24	37.50	37.30	30.22	30.29
27	535.73	189.35	115.98	63.05	46.61	38.70	38.51	31.29	31.37
28	548.92	194.12	118.98	64.80	48.01	39.92	39.75	32.39	32.49
29	562.19	198.92	122.01	66.59	49.44	41.17	41.02	33.52	33.71
30	575.53	203.75	125.06	68.39	50.90	42.46	42.32	34.73	35.18
31	588.93	208.62	128.15	70.23	52.39	43.77	43.65	36.21	36.72
32	602.39	213.51	131.26	72.10	53.91	45.10	45.01	37.76	38.34
33	615.89	218.44	134.40	74.00	55.47	46.47	46.40	39.39	40.04
34	629.42	223.39	137.57	75.93	57.05	47.86	47.82	41.10	41.83
35	642.96	228.36	140.76	77.89	58.66	49.27	49.25	42.88	43.70
36	656.50	233.34	143.97	79.87	60.29	50.70	50.90	44.74	45.65
37	670.01	238.33	147.20	81.87	61.93	52.15	52.81	46.69	47.71
38	683.46	243.32	150.44	83.89	63.59	53.88	54.79	48.73	49.86
39	696.81	248.29	153.68	85.91	65.25	55.79	56.82	50.85	52.11

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	710.04	253.23	156.91	87.92	66.97	57.75	58.91	53.07	54.46
41	723.14	258.14	160.12	89.92	69.12	59.76	61.06		
42	736.12	263.02	163.31	91.90	71.32	61.83	63.27		
43	748.98	267.85	166.47	93.85	73.57	63.95	65.55		
44	761.75	272.65	169.60	95.79	75.87	66.14	67.91		
45	774.48	277.42	172.70	97.71	78.25	68.42	70.40		
46	787.22	282.18	175.79	99.63	80.72	70.83	73.03		
47	800.05	286.97	178.89	102.14	83.33	73.41	75.86		
48	813.02	291.80	182.03	104.90	86.14	76.19	78.94		
49	826.21	296.71	185.22	107.86	89.17	79.24	82.32		
50	839.65	301.72	188.50	111.04	92.49	82.60	86.08		
51	853.38	306.86	191.90	114.53	96.17				
52	867.39	312.15	195.44	118.33	100.25				
53	881.67	317.60	199.12	122.47	104.82				
54	896.18	323.19	204.20	127.02	109.91				
55	910.86	328.92	210.06	132.02	115.63				
56	925.65	335.42	216.36	137.50					
57	940.53	344.35	223.15	143.53					
58	955.44	353.87	230.44	150.26					
59	970.38	364.02	238.26	157.69					
60	985.30	374.85	246.67	165.93					
61	1000.28	386.38	255.85						
62	1023.66	398.66	265.85						
63	1048.21	411.72	276.70						
64	1074.01	425.63	288.46						
65	1101.11	440.45	301.26						
66	1129.52	456.30							
67	1159.24	473.29							
68	1190.30								
69	1222.80								
70	1256.81								

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	19 年交	20 年交	29 年交	30 年交
0	289.10	101.88	62.05	33.11	23.88	19.39	19.15	14.68	14.59
1	296.53	104.48	63.63	33.95	24.48	19.88	19.63	15.07	14.97
2	304.36	107.22	65.29	34.83	25.11	20.40	20.14	15.47	15.38
3	312.57	110.10	67.04	35.76	25.78	20.95	20.69	15.90	15.81
4	321.15	113.11	68.86	36.73	26.48	21.53	21.26	16.36	16.27
5	330.08	116.24	70.77	37.75	27.22	22.14	21.86	16.84	16.75
6	339.36	119.50	72.75	38.81	27.99	22.77	22.49	17.35	17.25
7	348.95	122.88	74.81	39.91	28.80	23.43	23.15	17.88	17.78
8	358.85	126.36	76.93	41.04	29.63	24.12	23.83	18.43	18.34
9	369.05	129.95	79.12	42.22	30.49	24.84	24.54	19.00	18.91
10	379.53	133.65	81.37	43.43	31.39	25.58	25.28	19.61	19.52
11	390.30	137.44	83.69	44.68	32.31	26.35	26.05	20.23	20.15
12	401.34	141.33	86.06	45.97	33.27	27.15	26.84	20.88	20.80
13	412.67	145.32	88.50	47.30	34.26	27.97	27.66	21.56	21.49
14	424.29	149.42	91.00	48.68	35.28	28.83	28.52	22.28	22.20
15	436.21	153.61	93.58	50.10	36.35	29.72	29.41	23.02	22.95
16	448.42	157.92	96.26	51.58	37.46	30.65	30.33	23.80	23.74
17	460.96	162.40	99.03	53.11	38.61	31.62	31.30	24.62	24.56
18	473.67	166.98	101.86	54.68	39.79	32.61	32.29	25.46	25.42
19	486.24	171.44	104.61	56.20	40.94	33.59	33.27	26.30	26.27
20	499.12	176.02	107.43	57.77	42.13	34.60	34.28	27.19	27.17
21	512.30	180.70	110.33	59.39	43.36	35.65	35.34	28.11	28.11
22	525.77	185.50	113.30	61.06	44.64	36.74	36.43	29.09	29.10
23	539.51	190.41	116.35	62.77	45.96	37.86	37.57	30.11	30.14
24	553.51	195.42	119.46	64.53	47.31	39.03	38.74	31.17	31.23
25	567.77	200.52	122.63	66.33	48.71	40.23	39.96	32.30	32.38
26	582.29	205.72	125.87	68.17	50.15	41.48	41.23	33.48	33.64
27	597.06	211.01	129.18	70.07	51.63	42.78	42.54	34.76	35.16
28	612.09	216.41	132.55	72.01	53.16	44.12	43.91	36.34	36.82
29	627.38	221.90	135.99	74.00	54.75	45.53	45.34	38.05	38.63
30	642.92	227.50	139.50	76.05	56.40	46.99	46.83	39.90	40.59
31	658.72	233.20	143.09	78.16	58.10	48.52	48.40	41.92	42.72
32	674.76	239.00	146.76	80.33	59.88	50.12	50.06	44.12	45.03
33	691.04	244.91	150.49	82.56	61.72	51.81	52.23	46.50	47.55
34	707.55	250.91	154.31	84.86	63.65	53.81	54.58	49.09	50.29
35	724.25	257.00	158.20	87.23	65.66	56.16	57.12	51.91	53.29
36	741.14	263.19	162.16	89.68	68.07	58.72	59.88	54.98	56.57
37	758.19	269.46	166.20	92.20	70.92	61.49	62.87	58.35	60.17
38	775.37	275.80	170.31	94.81	74.01	64.49	66.11	62.05	64.14
39	792.68	282.22	174.48	97.52	77.34	67.73	69.63	66.12	68.51

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	810.10	288.72	178.74	100.42	80.95	71.26	73.47	70.61	73.36
41	827.64	295.29	183.09	104.28	84.85	75.12	77.68		
42	845.29	301.96	187.54	108.41	89.09	79.33	82.32		
43	863.03	308.72	192.10	112.86	93.69	83.95	87.45		
44	880.84	315.58	196.78	117.66	98.70	89.04	93.13		
45	898.69	322.52	202.12	122.79	104.19	94.66	99.42		
46	916.53	329.54	208.83	128.31	110.18	100.86	106.46		
47	934.33	337.87	215.89	134.21	116.78	107.73	114.29		
48	952.06	347.88	223.28	140.51	124.02	115.37	123.07		
49	969.68	358.25	231.03	147.32	132.06	123.85	132.98		
50	987.19	368.98	239.13	154.68	140.93	133.40	144.16		
51	1006.34	380.11	247.62	162.64	150.89				
52	1030.66	391.65	256.65	171.35	162.04				
53	1055.41	403.63	266.23	180.95	174.68				
54	1080.58	416.08	276.37	191.45	189.04				
55	1106.18	429.03	287.13	203.02	205.48				
56	1132.28	442.52	298.58	215.96					
57	1158.87	456.59	310.77	230.28					
58	1186.03	471.32	323.75	246.23					
59	1213.91	486.75	337.74	264.52					
60	1242.63	503.06	353.10	285.52					
61	1272.36	520.82	369.85						
62	1303.26	539.87	388.31						
63	1335.52	560.52	408.94						
64	1369.31	583.16	432.32						
65	1404.84	608.25	459.16						
66	1442.32	636.34							
67	1482.00	668.04							
68	1524.15								
69	1569.01								
70	1616.75								

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	19 年交	20 年交	29 年交	30 年交
0	270.18	95.16	57.94	30.89	22.26	18.07	17.84	13.67	13.59
1	277.30	97.66	59.45	31.69	22.83	18.54	18.30	14.04	13.96
2	284.72	100.26	61.03	32.53	23.44	19.04	18.79	14.43	14.34
3	292.47	102.97	62.68	33.41	24.07	19.56	19.31	14.84	14.76
4	300.54	105.81	64.40	34.33	24.74	20.10	19.85	15.28	15.19
5	308.95	108.76	66.20	35.28	25.43	20.67	20.41	15.73	15.65
6	317.69	111.83	68.07	36.28	26.16	21.27	21.01	16.22	16.13
7	326.73	115.01	70.00	37.32	26.91	21.90	21.63	16.72	16.64
8	336.05	118.30	72.00	38.39	27.70	22.55	22.27	17.26	17.18
9	345.66	121.68	74.07	39.50	28.51	23.22	22.95	17.81	17.74
10	355.55	125.16	76.19	40.64	29.36	23.93	23.65	18.39	18.32
11	365.70	128.74	78.37	41.82	30.23	24.66	24.38	19.00	18.93
12	376.12	132.41	80.62	43.04	31.13	25.42	25.13	19.64	19.58
13	386.82	136.18	82.92	44.30	32.07	26.21	25.92	20.31	20.25
14	397.78	140.05	85.28	45.60	33.05	27.03	26.75	21.01	20.96
15	409.03	144.02	87.72	46.94	34.06	27.89	27.60	21.74	21.70
16	420.56	148.09	90.24	48.33	35.12	28.78	28.50	22.52	22.48
17	432.37	152.30	92.84	49.77	36.22	29.72	29.44	23.33	23.30
18	444.37	156.59	95.49	51.25	37.35	30.69	30.41	24.17	24.16
19	456.37	160.86	98.13	52.73	38.49	31.66	31.40	25.04	25.03
20	468.64	165.22	100.83	54.26	39.67	32.68	32.42	25.94	25.95
21	481.14	169.68	103.60	55.84	40.90	33.74	33.49	26.88	26.90
22	493.87	174.23	106.44	57.46	42.17	34.83	34.60	27.87	27.90
23	506.81	178.87	109.34	59.13	43.48	35.97	35.75	28.89	28.94
24	519.93	183.58	112.29	60.85	44.83	37.15	36.94	29.96	30.02
25	533.21	188.37	115.30	62.60	46.22	38.36	38.17	31.06	31.14
26	546.62	193.21	118.35	64.38	47.65	39.61	39.44	32.19	32.30
27	560.15	198.10	121.44	66.20	49.11	40.89	40.74	33.37	33.53
28	573.76	203.04	124.56	68.05	50.60	42.21	42.08	34.59	35.03
29	587.44	208.00	127.71	69.92	52.13	43.56	43.46	36.11	36.62
30	601.17	213.00	130.89	71.83	53.69	44.94	44.86	37.71	38.28
31	614.93	218.02	134.09	73.76	55.28	46.35	46.30	39.38	40.02
32	628.73	223.06	137.32	75.73	56.91	47.79	47.77	41.13	41.85
33	642.55	228.13	140.57	77.73	58.57	49.26	49.27	42.96	43.76
34	656.37	233.21	143.84	79.76	60.26	50.76	51.01	44.87	45.77
35	670.18	238.31	147.14	81.82	61.98	52.29	52.99	46.88	47.87
36	683.95	243.41	150.46	83.91	63.72	54.15	55.06	48.97	50.08
37	697.66	248.51	153.79	86.02	65.48	56.16	57.19	51.16	52.40
38	711.27	253.60	157.13	88.13	67.42	58.23	59.39	53.45	54.83
39	724.75	258.66	160.46	90.25	69.71	60.35	61.64	55.84	57.37

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	738.07	263.69	163.77	92.36	72.05	62.51	63.94	58.33	60.03
41	751.22	268.66	167.06	94.45	74.43	64.72	66.31		
42	764.20	273.59	170.31	96.51	76.84	66.99	68.75		
43	777.03	278.46	173.53	98.55	79.29	69.32	71.26		
44	789.74	283.28	176.71	100.73	81.79	71.72	73.88		
45	802.36	288.07	179.85	103.39	84.35	74.23	76.62		
46	814.98	292.83	182.97	106.12	87.04	76.87	79.54		
47	827.66	297.60	186.10	108.94	89.87	79.71	82.67		
48	840.48	302.42	189.25	111.91	92.92	82.78	86.10		
49	853.50	307.31	192.47	115.09	96.23	86.16	89.88		
50	866.76	312.30	195.77	118.50	99.87	89.90	94.09		
51	880.31	317.42	199.20	122.22	103.93				
52	894.15	322.71	203.92	126.29	108.46				
53	908.25	328.15	209.33	130.79	113.54				
54	922.58	333.94	215.16	135.73	119.26				
55	937.06	342.36	221.41	141.16	125.68				
56	951.65	351.27	228.10	147.18					
57	966.31	360.74	235.28	153.87					
58	980.99	370.79	242.99	161.28					
59	995.68	381.46	251.31	169.55					
60	1015.92	392.80	260.44	178.90					
61	1039.35	404.87	270.35						
62	1063.89	417.75	281.14						
63	1089.56	431.49	292.87						
64	1116.38	446.16	305.63						
65	1144.35	461.82	319.57						
66	1173.51	478.59							
67	1203.95	496.61							
68	1235.79								
69	1269.13								
70	1304.08								



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	19 年交	20 年交	29 年交	30 年交
0	299.68	105.63	64.34	34.35	24.77	20.13	19.87	15.25	15.16
1	307.31	108.29	65.96	35.20	25.39	20.63	20.37	15.65	15.55
2	315.35	111.11	67.66	36.11	26.04	21.16	20.90	16.07	15.97
3	323.80	114.07	69.46	37.06	26.73	21.73	21.46	16.51	16.42
4	332.64	117.17	71.34	38.06	27.45	22.32	22.05	16.99	16.89
5	341.84	120.40	73.31	39.11	28.22	22.95	22.67	17.49	17.39
6	351.41	123.76	75.35	40.21	29.01	23.61	23.32	18.01	17.92
7	361.31	127.25	77.48	41.34	29.84	24.30	24.00	18.56	18.47
8	371.53	130.84	79.67	42.51	30.70	25.01	24.71	19.14	19.05
9	382.05	134.55	81.93	43.73	31.60	25.75	25.45	19.74	19.66
10	392.86	138.36	84.25	44.98	32.52	26.52	26.22	20.37	20.29
11	403.97	142.27	86.64	46.27	33.48	27.32	27.02	21.03	20.95
12	415.36	146.28	89.09	47.61	34.48	28.15	27.84	21.71	21.64
13	427.04	150.40	91.60	48.99	35.51	29.01	28.70	22.43	22.36
14	439.02	154.62	94.18	50.41	36.57	29.91	29.59	23.18	23.11
15	451.29	158.95	96.85	51.89	37.68	30.84	30.52	23.96	23.90
16	463.88	163.38	99.61	53.42	38.83	31.81	31.49	24.79	24.74
17	476.79	168.00	102.48	55.01	40.04	32.83	32.51	25.65	25.61
18	489.87	172.74	105.40	56.64	41.26	33.86	33.55	26.55	26.52
19	502.78	177.32	108.23	58.21	42.46	34.88	34.57	27.44	27.43
20	516.00	182.02	111.13	59.84	43.70	35.94	35.63	28.38	28.38
21	529.52	186.84	114.12	61.51	44.99	37.04	36.74	29.36	29.38
22	543.34	191.77	117.18	63.24	46.32	38.18	37.89	30.40	30.44
23	557.42	196.80	120.32	65.02	47.69	39.36	39.08	31.49	31.55
24	571.77	201.94	123.52	66.84	49.11	40.59	40.32	32.63	32.72
25	586.37	207.18	126.78	68.70	50.56	41.85	41.60	33.83	34.07
26	601.22	212.51	130.11	70.61	52.07	43.17	42.94	35.22	35.65
27	616.31	217.93	133.51	72.57	53.62	44.53	44.33	36.84	37.35
28	631.67	223.46	136.97	74.58	55.23	45.95	45.77	38.59	39.20
29	647.27	229.08	140.51	76.65	56.89	47.43	47.29	40.49	41.20
30	663.12	234.81	144.11	78.77	58.62	48.98	48.88	42.55	43.37
31	679.22	240.63	147.79	80.96	60.41	50.61	50.68	44.79	45.73
32	695.55	246.56	151.55	83.21	62.28	52.31	52.91	47.21	48.29
33	712.11	252.58	155.39	85.54	64.22	54.48	55.31	49.84	51.08
34	728.88	258.71	159.30	87.93	66.26	56.90	57.91	52.71	54.14
35	745.84	264.92	163.29	90.40	68.88	59.51	60.73	55.85	57.48
36	762.96	271.22	167.36	92.95	71.81	62.33	63.77	59.28	61.15
37	780.23	277.61	171.49	95.58	74.97	65.39	67.05	63.04	65.19
38	797.62	284.07	175.70	98.31	78.36	68.69	70.62	67.18	69.64
39	815.11	290.60	179.99	101.50	82.02	72.26	74.52	71.75	74.58

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	832.70	297.20	184.36	105.44	85.97	76.15	78.78	76.81	80.06
41	850.38	303.89	188.82	109.64	90.24	80.42	83.46		
42	868.16	310.67	193.40	114.17	94.90	85.10	88.66		
43	886.02	317.54	198.09	119.04	99.95	90.25	94.43		
44	903.92	324.51	203.97	124.24	105.52	95.97	100.83		
45	921.84	331.57	210.84	129.84	111.60	102.29	108.00		
46	939.73	340.81	218.06	135.83	118.32	109.30	116.01		
47	957.55	351.08	225.63	142.22	125.68	117.11	124.97		
48	975.27	361.70	233.54	149.15	133.89	125.79	135.13		
49	992.86	372.68	241.78	156.61	142.93	135.57	146.57		
50	1014.51	384.00	250.38	164.65	153.12	146.53	159.64		
51	1039.35	395.69	259.52	173.51	164.47				
52	1064.59	407.75	269.14	183.21	177.38				
53	1090.24	420.24	279.31	193.86	192.02				
54	1116.25	433.19	290.11	205.67	208.84				
55	1142.62	446.65	301.60	218.86	228.31				
56	1169.37	460.68	313.87	233.48					
57	1196.55	475.36	326.97	249.74					
58	1224.24	490.76	341.20	268.44					
59	1252.59	507.14	356.70	289.69					
60	1281.73	524.80	373.52	314.12					
61	1311.88	543.66	391.92						
62	1343.23	563.97	412.31						
63	1376.00	586.08	435.22						
64	1410.38	610.44	461.34						
65	1446.62	637.61	491.53						
66	1484.96	668.24							
67	1525.72	703.06							
68	1569.22								
69	1615.75								
70	1665.55								

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	19 年交	20 年交	29 年交	30 年交
0	282.11	99.38	60.51	32.27	23.26	18.89	18.64	14.30	14.21
1	289.50	101.96	62.08	33.10	23.86	19.38	19.13	14.68	14.60
2	297.19	104.66	63.72	33.97	24.48	19.89	19.63	15.09	15.00
3	305.23	107.48	65.43	34.88	25.14	20.43	20.17	15.52	15.43
4	313.62	110.42	67.22	35.83	25.83	20.99	20.73	15.97	15.89
5	322.37	113.49	69.08	36.83	26.55	21.59	21.32	16.46	16.37
6	331.45	116.69	71.03	37.87	27.31	22.22	21.94	16.96	16.88
7	340.86	120.00	73.04	38.95	28.10	22.87	22.59	17.50	17.42
8	350.57	123.41	75.12	40.07	28.92	23.55	23.27	18.06	17.98
9	360.57	126.94	77.27	41.22	29.77	24.26	23.97	18.65	18.57
10	370.85	130.56	79.48	42.41	30.65	24.99	24.71	19.26	19.20
11	381.42	134.28	81.76	43.64	31.56	25.76	25.47	19.91	19.85
12	392.26	138.11	84.09	44.91	32.51	26.56	26.27	20.59	20.53
13	403.38	142.03	86.49	46.22	33.49	27.39	27.10	21.30	21.25
14	414.78	146.05	88.95	47.58	34.52	28.26	27.97	22.05	22.00
15	426.47	150.18	91.49	48.99	35.58	29.16	28.88	22.83	22.80
16	438.45	154.41	94.11	50.44	36.69	30.11	29.83	23.66	23.64
17	450.72	158.78	96.82	51.95	37.85	31.10	30.83	24.53	24.52
18	463.18	163.26	99.58	53.50	39.05	32.13	31.86	25.44	25.44
19	475.63	167.68	102.32	55.05	40.25	33.16	32.90	26.37	26.38
20	488.35	172.21	105.13	56.65	41.50	34.24	33.99	27.34	27.37
21	501.30	176.84	108.02	58.30	42.79	35.36	35.13	28.36	28.41
22	514.48	181.56	110.97	60.01	44.14	36.53	36.31	29.43	29.49
23	527.87	186.37	113.98	61.76	45.53	37.75	37.55	30.54	30.62
24	541.43	191.26	117.06	63.56	46.96	39.00	38.82	31.69	31.80
25	555.14	196.21	120.18	65.39	48.43	40.30	40.14	32.89	33.02
26	568.98	201.22	123.35	67.27	49.95	41.64	41.50	34.13	34.48
27	582.91	206.27	126.56	69.18	51.50	43.01	42.90	35.60	36.09
28	596.90	211.37	129.80	71.12	53.08	44.42	44.34	37.22	37.77
29	610.95	216.49	133.06	73.09	54.71	45.87	45.82	38.92	39.54
30	625.03	221.63	136.35	75.09	56.37	47.35	47.33	40.70	41.39
31	639.11	226.79	139.66	77.12	58.06	48.86	48.88	42.56	43.33
32	653.21	231.97	142.99	79.18	59.79	50.41	50.57	44.50	45.36
33	667.31	237.17	146.35	81.28	61.56	51.99	52.61	46.54	47.50
34	681.38	242.37	149.72	83.41	63.37	53.84	54.73	48.67	49.74
35	695.41	247.58	153.12	85.57	65.20	55.92	56.93	50.90	52.10
36	709.37	252.79	156.54	87.76	67.16	58.07	59.20	53.23	54.57
37	723.24	257.99	159.96	89.97	69.56	60.28	61.54	55.68	57.16
38	736.97	263.17	163.39	92.19	72.02	62.54	63.95	58.23	59.88
39	750.54	268.31	166.80	94.41	74.53	64.86	66.41	60.90	62.72

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	763.91	273.39	170.19	96.61	77.07	67.22	68.95	63.68	65.70
41	777.07	278.42	173.56	98.79	79.65	69.63	71.54		
42	790.03	283.39	176.88	101.23	82.25	72.10	74.22		
43	802.79	288.30	180.15	104.02	84.89	74.64	76.97		
44	815.40	293.13	183.37	106.83	87.58	77.26	79.84		
45	827.90	297.92	186.55	109.66	90.35	79.99	82.85		
46	840.37	302.67	189.70	112.55	93.24	82.88	86.05		
47	852.88	307.43	192.84	115.55	96.30	85.98	89.51		
48	865.52	312.22	196.01	118.69	99.59	89.35	93.29		
49	878.34	317.08	199.24	122.03	103.19	93.07	97.48		
50	891.41	322.05	203.55	125.64	107.16	97.20	102.16		
51	904.76	327.15	208.46	129.62	111.59				
52	918.40	332.42	213.74	133.98	116.59				
53	932.31	339.82	219.41	138.79	122.21				
54	946.43	348.09	225.51	144.11	128.56				
55	960.71	356.85	232.03	150.03	135.76				
56	975.08	366.13	239.03	156.59					
57	989.50	375.94	246.56	163.87					
58	1005.93	386.35	254.74	172.06					
59	1028.15	397.40	263.67	181.29					
60	1051.31	409.18	273.38	191.64					
61	1075.48	421.76	283.97						
62	1100.68	435.21	295.53						
63	1126.96	449.61	308.15						
64	1154.32	464.99	321.92						
65	1182.82	481.46	337.11						
66	1212.55	499.13							
67	1243.61	518.97							
68	1276.14								
69	1310.24								
70	1346.04								

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	19 年交	20 年交	29 年交	30 年交
0	309.59	109.14	66.50	35.51	25.62	20.82	20.56	15.79	15.70
1	317.39	111.87	68.14	36.38	26.25	21.33	21.06	16.19	16.10
2	325.63	114.75	69.89	37.31	26.91	21.88	21.60	16.63	16.53
3	334.30	117.78	71.73	38.28	27.62	22.46	22.18	17.09	16.99
4	343.37	120.97	73.66	39.31	28.36	23.07	22.79	17.58	17.48
5	352.83	124.29	75.68	40.39	29.15	23.72	23.43	18.09	18.00
6	362.67	127.74	77.78	41.51	29.97	24.39	24.10	18.64	18.55
7	372.85	131.32	79.97	42.68	30.82	25.10	24.81	19.21	19.13
8	383.36	135.02	82.22	43.89	31.71	25.84	25.54	19.81	19.73
9	394.18	138.83	84.55	45.14	32.64	26.61	26.31	20.44	20.36
10	405.31	142.75	86.94	46.43	33.59	27.41	27.10	21.10	21.02
11	416.73	146.78	89.39	47.76	34.58	28.24	27.93	21.79	21.71
12	428.44	150.91	91.92	49.14	35.61	29.10	28.79	22.50	22.43
13	440.44	155.14	94.50	50.56	36.68	29.99	29.68	23.25	23.19
14	452.75	159.48	97.15	52.03	37.78	30.93	30.61	24.04	23.98
15	465.36	163.92	99.89	53.56	38.93	31.89	31.58	24.86	24.81
16	478.29	168.48	102.74	55.14	40.13	32.91	32.59	25.73	25.69
17	491.54	173.23	105.70	56.79	41.38	33.96	33.65	26.65	26.62
18	504.95	178.10	108.71	58.47	42.66	35.05	34.74	27.59	27.58
19	518.17	182.80	111.61	60.09	43.90	36.11	35.80	28.53	28.54
20	531.70	187.61	114.59	61.77	45.19	37.21	36.91	29.52	29.55
21	545.55	192.55	117.66	63.50	46.52	38.36	38.07	30.57	30.61
22	559.67	197.60	120.80	65.29	47.91	39.55	39.27	31.67	31.73
23	574.08	202.76	124.02	67.12	49.33	40.79	40.53	32.82	32.92
24	588.73	208.02	127.30	69.00	50.81	42.07	41.82	34.04	34.33
25	603.63	213.37	130.65	70.93	52.33	43.40	43.17	35.49	35.94
26	618.78	218.82	134.07	72.90	53.89	44.78	44.58	37.14	37.68
27	634.17	224.37	137.55	74.93	55.51	46.21	46.04	38.93	39.55
28	649.81	230.01	141.10	77.00	57.19	47.70	47.57	40.85	41.57
29	665.69	235.75	144.71	79.14	58.93	49.26	49.17	42.93	43.77
30	681.82	241.59	148.41	81.34	60.73	50.90	51.07	45.19	46.14
31	698.18	247.52	152.18	83.60	62.61	52.62	53.33	47.63	48.73
32	714.76	253.56	156.02	85.94	64.57	54.89	55.76	50.28	51.55
33	731.56	259.70	159.95	88.35	66.62	57.35	58.39	53.18	54.62
34	748.56	265.93	163.95	90.83	69.38	59.99	61.23	56.34	57.99
35	765.74	272.26	168.03	93.40	72.35	62.84	64.30	59.80	61.70
36	783.07	278.67	172.19	96.05	75.55	65.92	67.60	63.60	65.77
37	800.52	285.15	176.43	98.79	78.97	69.24	71.19	67.77	70.26
38	818.08	291.72	180.74	102.17	82.65	72.83	75.11	72.37	75.23
39	835.72	298.35	185.13	106.15	86.62	76.73	79.38	77.46	80.74

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	853.43	305.05	189.60	110.38	90.89	81.01	84.08	83.11	86.89
41	871.24	311.84	194.18	114.94	95.56	85.70	89.28		
42	889.11	318.72	198.87	119.82	100.62	90.86	95.06		
43	907.05	325.69	205.07	125.03	106.19	96.59	101.49		
44	925.02	332.77	212.02	130.66	112.29	102.95	108.69		
45	942.99	342.60	219.33	136.68	119.04	110.01	116.76		
46	960.90	353.01	226.99	143.11	126.46	117.90	125.80		
47	978.73	363.80	235.00	150.10	134.72	126.67	136.05		
48	996.42	374.94	243.33	157.61	143.85	136.55	147.62		
49	1019.86	386.40	252.02	165.69	154.11	147.62	160.78		
50	1045.14	398.19	261.22	174.59	165.54	160.16	175.88		
51	1070.77	410.30	270.85	184.32	178.56				
52	1096.71	422.78	280.99	194.98	193.27				
53	1122.97	435.68	291.75	206.85	210.19				
54	1149.51	449.07	303.20	220.12	229.74				
55	1176.34	463.00	315.43	234.84	252.36				
56	1203.45	477.56	328.52	251.26					
57	1230.92	492.83	342.81	270.10					
58	1258.87	509.15	358.36	291.43					
59	1287.45	526.65	375.18	315.79					
60	1316.86	545.29	393.50	344.33					
61	1347.31	565.26	413.63						
62	1379.03	586.85	436.04						
63	1412.23	610.45	461.34						
64	1447.14	636.58	490.35						
65	1484.02	665.89	525.57						
66	1523.17	699.16							
67	1564.94	737.27							
68	1609.73								
69	1657.89								
70	1709.71								

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	19 年交	20 年交	29 年交	30 年交
0	293.37	103.36	62.94	33.58	24.20	19.66	19.41	14.89	14.81
1	300.99	106.03	64.56	34.43	24.82	20.16	19.91	15.29	15.21
2	308.94	108.81	66.25	35.33	25.47	20.69	20.43	15.71	15.63
3	317.26	111.73	68.02	36.27	26.15	21.25	20.98	16.16	16.08
4	325.95	114.77	69.87	37.26	26.86	21.84	21.56	16.64	16.55
5	335.00	117.95	71.80	38.29	27.61	22.46	22.18	17.14	17.06
6	344.42	121.26	73.82	39.37	28.39	23.11	22.82	17.67	17.59
7	354.17	124.69	75.91	40.48	29.21	23.79	23.50	18.23	18.16
8	364.23	128.23	78.06	41.64	30.07	24.50	24.21	18.82	18.75
9	374.60	131.89	80.29	42.84	30.95	25.23	24.94	19.44	19.37
10	385.26	135.64	82.59	44.08	31.87	26.00	25.71	20.09	20.03
11	396.21	139.50	84.94	45.36	32.82	26.81	26.51	20.78	20.72
12	407.44	143.47	87.36	46.68	33.81	27.64	27.35	21.49	21.44
13	418.96	147.53	89.85	48.04	34.84	28.51	28.22	22.25	22.21
14	430.78	151.70	92.40	49.45	35.91	29.42	29.14	23.04	23.01
15	442.88	155.97	95.03	50.92	37.02	30.38	30.09	23.88	23.86
16	455.29	160.36	97.75	52.43	38.19	31.37	31.09	24.76	24.75
17	467.98	164.89	100.57	54.01	39.40	32.42	32.15	25.69	25.70
18	480.87	169.53	103.44	55.63	40.66	33.50	33.24	26.67	26.69
19	493.74	174.11	106.28	57.24	41.92	34.59	34.34	27.66	27.70
20	506.87	178.79	109.19	58.91	43.23	35.73	35.50	28.71	28.76
21	520.24	183.57	112.18	60.64	44.60	36.93	36.71	29.80	29.88
22	533.85	188.46	115.24	62.42	46.01	38.17	37.97	30.95	31.05
23	547.65	193.42	118.36	64.25	47.48	39.46	39.28	32.15	32.27
24	561.62	198.47	121.55	66.13	48.99	40.79	40.64	33.40	33.59
25	575.73	203.58	124.78	68.05	50.55	42.17	42.05	34.74	35.19
26	589.95	208.74	128.07	70.02	52.15	43.60	43.50	36.36	36.88
27	604.25	213.95	131.39	72.01	53.80	45.06	45.00	38.07	38.65
28	618.60	219.20	134.74	74.04	55.48	46.57	46.54	39.86	40.51
29	632.98	224.46	138.11	76.10	57.20	48.11	48.12	41.73	42.47
30	647.37	229.74	141.50	78.19	58.95	49.69	49.74	43.69	44.51
31	661.74	235.03	144.91	80.32	60.75	51.31	51.74	45.74	46.66
32	676.10	240.33	148.34	82.48	62.59	53.05	53.89	47.89	48.91
33	690.44	245.64	151.80	84.67	64.47	55.16	56.12	50.14	51.28
34	704.72	250.95	155.27	86.90	66.39	57.35	58.43	52.50	53.77
35	718.94	256.27	158.76	89.16	68.77	59.62	60.83	54.97	56.38
36	733.06	261.57	162.27	91.46	71.30	61.95	63.31	57.55	59.13
37	747.05	266.86	165.78	93.77	73.91	64.36	65.86	60.26	62.01
38	760.88	272.12	169.30	96.09	76.57	66.82	68.49	63.09	65.03
39	774.51	277.32	172.79	98.41	79.28	69.34	71.18	66.04	68.19

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	787.90	282.47	176.26	100.91	82.01	71.90	73.95	69.12	71.50
41	801.04	287.55	179.69	103.87	84.78	74.52	76.78		
42	813.94	292.55	183.07	106.84	87.58	77.20	79.70		
43	826.63	297.48	186.39	109.80	90.41	79.95	82.70		
44	839.12	302.32	189.66	112.77	93.31	82.79	85.83		
45	851.47	307.10	192.86	115.76	96.28	85.76	89.11		
46	863.76	311.84	196.03	118.80	99.37	88.89	92.61		
47	876.09	316.57	199.19	121.93	102.66	92.26	96.40		
48	888.52	321.34	203.24	125.22	106.21	95.94	100.54		
49	901.14	326.17	207.75	128.75	110.08	99.99	105.16		
50	914.00	331.10	212.50	132.58	114.39	104.53	110.33		
51	927.13	337.32	217.58	136.78	119.23				
52	940.56	344.84	223.03	141.40	124.67				
53	954.26	352.85	228.90	146.57	130.87				
54	968.16	361.36	235.21	152.31	137.89				
55	982.22	370.36	241.99	158.67	145.87				
56	996.36	379.87	249.27	165.75					
57	1015.70	389.95	257.24	173.74					
58	1037.52	400.67	265.90	182.73					
59	1060.20	412.08	275.32	192.83					
60	1083.78	424.27	285.61	204.30					
61	1108.33	437.33	296.88						
62	1133.91	451.34	309.21						
63	1160.57	466.36	322.71						
64	1188.35	482.45	337.63						
65	1217.31	499.71	354.49						
66	1247.55	519.03							
67	1279.17	540.17							
68	1312.31								
69	1347.11								
70	1383.69								



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	19 年交	20 年交	29 年交	30 年交
0	318.92	112.46	68.53	36.60	26.42	21.47	21.21	16.30	16.21
1	326.88	115.23	70.20	37.49	27.06	21.99	21.72	16.71	16.62
2	335.30	118.17	71.99	38.43	27.74	22.55	22.27	17.16	17.06
3	344.16	121.28	73.87	39.44	28.46	23.14	22.86	17.63	17.54
4	353.46	124.54	75.85	40.49	29.22	23.77	23.49	18.14	18.04
5	363.16	127.94	77.91	41.59	30.02	24.44	24.15	18.67	18.58
6	373.24	131.48	80.07	42.75	30.87	25.14	24.84	19.24	19.15
7	383.69	135.16	82.31	43.95	31.75	25.87	25.57	19.83	19.74
8	394.47	138.95	84.62	45.19	32.66	26.63	26.32	20.45	20.37
9	405.57	142.86	87.01	46.47	33.61	27.42	27.11	21.11	21.03
10	416.98	146.88	89.46	47.79	34.60	28.25	27.94	21.79	21.72
11	428.69	151.01	91.98	49.16	35.62	29.10	28.79	22.51	22.44
12	440.70	155.25	94.57	50.58	36.68	30.00	29.68	23.26	23.19
13	453.01	159.59	97.22	52.04	37.78	30.92	30.61	24.04	23.98
14	465.62	164.03	99.94	53.56	38.93	31.89	31.57	24.86	24.81
15	478.54	168.59	102.75	55.13	40.12	32.89	32.58	25.73	25.69
16	491.78	173.25	105.68	56.76	41.36	33.94	33.63	26.64	26.61
17	505.36	178.13	108.72	58.47	42.65	35.05	34.74	27.60	27.59
18	519.08	183.13	111.82	60.20	43.98	36.17	35.87	28.60	28.60
19	532.58	187.93	114.78	61.87	45.26	37.27	36.98	29.59	29.61
20	546.40	192.85	117.84	63.60	46.59	38.42	38.13	30.63	30.68
21	560.53	197.90	120.98	65.38	47.98	39.62	39.34	31.73	31.80
22	574.95	203.06	124.20	67.22	49.41	40.86	40.60	32.90	32.99
23	589.64	208.33	127.49	69.11	50.90	42.15	41.91	34.12	34.44
24	604.58	213.70	130.86	71.05	52.43	43.49	43.27	35.60	36.06
25	619.76	219.17	134.28	73.03	54.00	44.88	44.68	37.27	37.82
26	635.18	224.73	137.78	75.07	55.63	46.32	46.15	39.07	39.70
27	650.83	230.38	141.34	77.16	57.32	47.82	47.69	41.01	41.74
28	666.73	236.13	144.96	79.30	59.07	49.39	49.30	43.10	43.94
29	682.86	241.97	148.66	81.50	60.88	51.03	51.24	45.36	46.32
30	699.22	247.92	152.44	83.77	62.76	52.79	53.52	47.81	48.91
31	715.82	253.96	156.29	86.11	64.73	55.08	55.97	50.47	51.73
32	732.63	260.10	160.22	88.53	66.81	57.55	58.61	53.36	54.81
33	749.64	266.34	164.22	91.02	69.61	60.21	61.45	56.53	58.18
34	766.84	272.67	168.31	93.59	72.60	63.06	64.52	59.99	61.88
35	784.20	279.09	172.48	96.25	75.80	66.14	67.83	63.78	65.96
36	801.70	285.60	176.73	99.00	79.24	69.46	71.41	67.96	70.45
37	819.31	292.18	181.06	102.47	82.91	73.05	75.32	72.55	75.41
38	837.00	298.84	185.46	106.47	86.88	76.94	79.58	77.63	80.91
39	854.76	305.56	189.95	110.71	91.14	81.20	84.26	83.25	87.03

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	872.59	312.35	194.52	115.26	95.77	85.85	89.42	89.52	93.86
41	890.48	319.23	199.21	120.12	100.80	90.98	95.15		
42	908.43	326.20	205.54	125.30	106.33	96.67	101.53		
43	926.43	333.28	212.51	130.90	112.39	102.99	108.68		
44	944.45	343.37	219.84	136.91	119.10	110.01	116.72		
45	962.44	353.86	227.52	143.34	126.49	117.89	125.73		
46	980.36	364.74	235.56	150.33	134.73	126.65	135.95		
47	998.17	375.96	243.94	157.84	143.84	136.52	147.50		
48	1022.68	387.51	252.69	165.92	154.09	147.60	160.64		
49	1048.29	399.37	261.92	174.80	165.49	160.12	175.67		
50	1074.21	411.52	271.55	184.48	178.46	174.33	192.94		
51	1100.39	424.00	281.66	195.06	193.09				
52	1126.81	436.84	292.34	206.86	209.89				
53	1153.47	450.13	303.67	220.04	229.29				
54	1180.31	463.93	315.78	234.70	251.68				
55	1207.35	478.32	328.74	251.06	278.32				
56	1234.63	493.38	342.93	269.84					
57	1262.23	509.51	358.39	291.06					
58	1290.31	526.79	375.14	315.21					
59	1319.05	545.16	393.33	343.26					
60	1348.66	564.78	413.21	376.86					
61	1379.37	585.88	435.15						
62	1411.40	608.78	459.66						
63	1444.99	633.91	487.48						
64	1480.38	661.87	520.68						
65	1517.85	693.41	561.02						
66	1557.76	729.42							
67	1600.50	770.98							
68	1646.54								
69	1696.32								
70	1750.16								

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	19 年交	20 年交	29 年交	30 年交
0	304.03	107.13	65.25	34.81	25.10	20.39	20.13	15.46	15.37
1	311.88	109.88	66.91	35.70	25.73	20.91	20.64	15.87	15.78
2	320.07	112.75	68.65	36.62	26.40	21.45	21.18	16.31	16.22
3	328.65	115.75	70.47	37.59	27.10	22.03	21.76	16.78	16.69
4	337.61	118.89	72.38	38.60	27.84	22.64	22.36	17.27	17.19
5	346.96	122.17	74.38	39.67	28.61	23.28	22.99	17.79	17.71
6	356.68	125.59	76.46	40.78	29.42	23.95	23.66	18.35	18.27
7	366.76	129.13	78.62	41.94	30.27	24.66	24.37	18.94	18.86
8	377.15	132.79	80.85	43.14	31.16	25.40	25.10	19.55	19.49
9	387.86	136.57	83.15	44.38	32.07	26.16	25.87	20.20	20.14
10	398.88	140.45	85.52	45.66	33.03	26.97	26.67	20.89	20.83
11	410.19	144.44	87.96	46.98	34.02	27.80	27.50	21.61	21.56
12	421.80	148.53	90.46	48.35	35.05	28.67	28.38	22.36	22.32
13	433.70	152.73	93.03	49.76	36.11	29.58	29.29	23.16	23.13
14	445.89	157.04	95.66	51.23	37.23	30.54	30.25	24.00	23.98
15	458.39	161.45	98.39	52.75	38.39	31.53	31.25	24.89	24.88
16	471.19	165.98	101.20	54.32	39.61	32.58	32.30	25.83	25.84
17	484.29	170.66	104.11	55.96	40.88	33.68	33.41	26.82	26.85
18	497.58	175.45	107.08	57.65	42.19	34.82	34.56	27.86	27.90
19	510.84	180.18	110.02	59.32	43.51	35.97	35.73	28.92	28.98
20	524.36	185.01	113.03	61.06	44.89	37.17	36.95	30.04	30.12
21	538.13	189.94	116.11	62.86	46.33	38.43	38.23	31.22	31.32
22	552.12	194.97	119.28	64.71	47.81	39.74	39.56	32.45	32.58
23	566.31	200.09	122.51	66.62	49.36	41.11	40.96	33.74	34.01
24	580.67	205.29	125.80	68.58	50.95	42.52	42.40	35.20	35.67
25	595.15	210.54	129.14	70.59	52.59	43.99	43.90	36.89	37.43
26	609.72	215.86	132.53	72.64	54.28	45.50	45.45	38.67	39.27
27	624.36	221.21	135.96	74.72	56.02	47.06	47.05	40.54	41.22
28	639.04	226.59	139.41	76.84	57.79	48.66	48.69	42.50	43.26
29	653.72	231.99	142.89	78.99	59.61	50.31	50.47	44.55	45.41
30	668.39	237.39	146.38	81.17	61.47	51.99	52.61	46.70	47.66
31	683.02	242.80	149.89	83.39	63.37	53.97	54.85	48.95	50.02
32	697.62	248.22	153.42	85.64	65.32	56.18	57.18	51.31	52.50
33	712.16	253.63	156.96	87.94	67.47	58.46	59.60	53.78	55.11
34	726.63	259.05	160.53	90.26	70.02	60.84	62.11	56.38	57.86
35	741.01	264.45	164.11	92.63	72.67	63.29	64.72	59.10	60.75
36	755.26	269.84	167.70	95.02	75.40	65.82	67.41	61.95	63.78
37	769.35	275.21	171.30	97.44	78.20	68.42	70.19	64.93	66.97
38	783.25	280.54	174.90	99.86	81.06	71.08	73.04	68.04	70.31
39	796.90	285.81	178.47	102.92	83.96	73.81	75.97	71.29	73.80

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	810.29	291.00	182.01	106.04	86.90	76.58	78.98	74.69	77.45
41	823.39	296.12	185.50	109.17	89.87	79.42	82.05		
42	836.22	301.15	188.94	112.31	92.86	82.31	85.22		
43	848.80	306.09	192.32	115.44	95.90	85.28	88.48		
44	861.15	310.95	195.62	118.55	98.98	88.35	91.87		
45	873.34	315.72	198.86	121.68	102.16	91.54	95.45		
46	885.45	320.44	202.74	124.85	105.47	94.94	99.24		
47	897.57	325.14	207.06	128.14	108.98	98.58	103.37		
48	909.79	329.87	211.51	131.60	112.78	102.57	107.90		
49	922.19	335.16	216.13	135.30	116.97	106.98	112.94		
50	934.82	342.01	221.01	139.31	121.61	111.92	118.63		
51	947.73	349.23	226.21	143.74	126.84				
52	960.94	356.90	231.81	148.68	132.80				
53	974.41	365.06	237.85	154.18	139.56				
54	988.10	373.72	244.36	160.30	147.27				
55	1002.79	382.90	251.39	167.12	156.10				
56	1023.31	392.62	259.07	174.83					
57	1044.59	402.95	267.40	183.49					
58	1066.65	413.95	276.48	193.23					
59	1089.55	425.70	286.39	204.32					
60	1113.35	438.29	297.26	217.07					
61	1138.14	451.81	309.19						
62	1164.00	466.36	322.31						
63	1190.98	481.99	336.81						
64	1219.12	498.77	353.19						
65	1248.49	517.47	371.42						
66	1279.19	537.90							
67	1311.31	560.33							
68	1345.02								
69	1380.47								
70	1417.79								

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	19 年交	20 年交	29 年交	30 年交
0	327.75	115.59	70.45	37.64	27.18	22.09	21.82	16.78	16.69
1	335.85	118.41	72.15	38.54	27.82	22.62	22.34	17.21	17.11
2	344.43	121.41	73.97	39.50	28.52	23.19	22.91	17.66	17.57
3	353.48	124.58	75.89	40.53	29.26	23.80	23.51	18.15	18.06
4	362.98	127.91	77.91	41.60	30.03	24.44	24.15	18.67	18.58
5	372.90	131.39	80.02	42.73	30.86	25.12	24.83	19.22	19.13
6	383.21	135.01	82.23	43.91	31.72	25.84	25.54	19.80	19.72
7	393.91	138.77	84.52	45.14	32.62	26.59	26.29	20.42	20.34
8	404.94	142.66	86.89	46.41	33.56	27.37	27.07	21.07	20.99
9	416.31	146.66	89.33	47.72	34.54	28.19	27.88	21.74	21.67
10	427.99	150.78	91.85	49.08	35.55	29.04	28.73	22.45	22.38
11	439.97	155.00	94.43	50.49	36.61	29.93	29.61	23.20	23.13
12	452.26	159.34	97.07	51.94	37.70	30.85	30.53	23.98	23.92
13	464.85	163.78	99.79	53.44	38.83	31.80	31.49	24.79	24.75
14	477.75	168.32	102.57	55.00	40.01	32.80	32.49	25.65	25.62
15	490.96	172.98	105.45	56.62	41.24	33.84	33.53	26.56	26.53
16	504.49	177.75	108.45	58.30	42.52	34.93	34.63	27.51	27.50
17	518.36	182.74	111.57	60.05	43.86	36.08	35.77	28.52	28.52
18	532.37	187.86	114.74	61.84	45.23	37.25	36.95	29.57	29.59
19	546.13	192.76	117.78	63.55	46.56	38.39	38.10	30.61	30.65
20	560.22	197.78	120.90	65.33	47.94	39.58	39.31	31.71	31.77
21	574.62	202.93	124.11	67.16	49.37	40.82	40.56	32.87	32.96
22	589.30	208.20	127.40	69.05	50.85	42.12	41.88	34.09	34.41
23	604.25	213.57	130.77	71.00	52.39	43.46	43.24	35.58	36.04
24	619.45	219.05	134.20	72.99	53.97	44.86	44.66	37.26	37.80
25	634.88	224.62	137.71	75.03	55.61	46.31	46.14	39.06	39.69
26	650.55	230.28	141.27	77.13	57.30	47.82	47.68	41.00	41.72
27	666.45	236.03	144.91	79.27	59.05	49.39	49.29	43.09	43.92
28	682.57	241.88	148.61	81.48	60.87	51.03	51.24	45.34	46.29
29	698.93	247.82	152.38	83.75	62.76	52.78	53.52	47.78	48.87
30	715.51	253.86	156.23	86.09	64.72	55.08	55.97	50.42	51.68
31	732.31	260.00	160.16	88.51	66.80	57.54	58.60	53.31	54.74
32	749.32	266.23	164.17	91.00	69.60	60.19	61.43	56.45	58.10
33	766.52	272.56	168.25	93.57	72.59	63.04	64.48	59.89	61.78
34	783.89	278.99	172.42	96.23	75.79	66.10	67.77	63.66	65.82
35	801.41	285.50	176.68	98.98	79.21	69.40	71.34	67.81	70.28
36	819.06	292.09	181.01	102.45	82.87	72.97	75.22	72.37	75.20
37	836.80	298.76	185.43	106.45	86.81	76.83	79.45	77.40	80.65
38	854.60	305.50	189.92	110.69	91.03	81.05	84.07	82.97	86.70
39	872.46	312.31	194.50	115.21	95.62	85.66	89.17	89.16	93.45

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	890.37	319.19	199.17	120.02	100.59	90.71	94.81	96.06	100.98
41	908.32	326.15	205.48	125.14	106.05	96.32	101.09		
42	926.33	333.21	212.42	130.69	112.01	102.53	108.13		
43	944.37	343.28	219.71	136.63	118.63	109.46	116.04		
44	962.42	353.78	227.37	143.00	125.92	117.23	124.92		
45	980.42	364.67	235.39	149.95	134.06	125.90	135.02		
46	998.33	375.92	243.76	157.42	143.07	135.67	146.42		
47	1023.18	387.51	252.52	165.46	153.21	146.64	159.41		
48	1049.07	399.41	261.76	174.27	164.50	159.04	174.24		
49	1075.22	411.60	271.40	183.86	177.31	173.07	191.27		
50	1101.61	424.09	281.47	194.32	191.75	189.09	210.97		
51	1128.18	436.90	292.06	205.92	208.26				
52	1154.91	450.09	303.26	218.90	227.32				
53	1181.78	463.74	315.18	233.35	249.23				
54	1208.77	477.93	327.94	249.47	275.26				
55	1235.90	492.77	341.88	267.99	305.85				
56	1263.24	508.59	357.12	288.92					
57	1290.90	525.56	373.66	312.70					
58	1319.06	543.61	391.65	340.10					
59	1347.91	562.86	411.26	372.71					
60	1377.69	583.49	432.77	411.32					
61	1408.61	605.75	456.59						
62	1440.93	629.99	483.33						
63	1474.88	656.69	514.54						
64	1510.71	686.54	552.27						
65	1548.74	720.39	597.65						
66	1589.38	759.29							
67	1633.07	804.48							
68	1680.34								
69	1731.71								
70	1787.59								

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	19 年交	20 年交	29 年交	30 年交
0	314.17	110.72	67.44	35.99	25.96	21.09	20.82	16.00	15.91
1	322.24	113.54	69.15	36.90	26.61	21.62	21.35	16.43	16.34
2	330.65	116.49	70.94	37.84	27.29	22.18	21.90	16.88	16.79
3	339.47	119.57	72.81	38.84	28.01	22.78	22.49	17.36	17.28
4	348.69	122.81	74.77	39.88	28.77	23.40	23.11	17.87	17.79
5	358.32	126.18	76.82	40.98	29.57	24.06	23.77	18.42	18.34
6	368.33	129.70	78.97	42.13	30.41	24.76	24.46	19.00	18.92
7	378.71	133.35	81.19	43.32	31.28	25.49	25.19	19.61	19.54
8	389.42	137.13	83.49	44.56	32.20	26.25	25.95	20.26	20.19
9	400.46	141.01	85.86	45.84	33.14	27.05	26.75	20.94	20.88
10	411.81	145.02	88.31	47.16	34.13	27.88	27.58	21.65	21.60
11	423.47	149.13	90.82	48.53	35.16	28.75	28.45	22.41	22.37
12	435.42	153.35	93.40	49.94	36.22	29.66	29.36	23.20	23.17
13	447.68	157.67	96.05	51.40	37.33	30.61	30.31	24.04	24.02
14	460.24	162.11	98.76	52.92	38.49	31.60	31.31	24.93	24.93
15	473.11	166.65	101.57	54.49	39.70	32.64	32.36	25.87	25.88
16	486.28	171.31	104.48	56.12	40.97	33.74	33.47	26.86	26.89
17	499.76	176.14	107.48	57.82	42.29	34.89	34.63	27.92	27.96
18	513.43	181.08	110.55	59.57	43.67	36.08	35.84	29.02	29.09
19	527.05	185.94	113.57	61.31	45.05	37.29	37.07	30.15	30.24
20	540.95	190.91	116.67	63.11	46.49	38.56	38.35	31.35	31.46
21	555.08	195.98	119.86	64.98	47.99	39.88	39.70	32.60	32.75
22	569.45	201.15	123.12	66.91	49.55	41.27	41.12	33.92	34.24
23	584.00	206.42	126.45	68.89	51.17	42.71	42.59	35.46	35.94
24	598.71	211.75	129.84	70.94	52.84	44.21	44.12	37.20	37.75
25	613.53	217.15	133.29	73.02	54.57	45.76	45.71	39.04	39.66
26	628.44	222.60	136.78	75.16	56.35	47.36	47.36	40.98	41.67
27	643.40	228.09	140.31	77.33	58.17	49.02	49.06	43.01	43.80
28	658.38	233.60	143.87	79.53	60.04	50.72	50.99	45.15	46.03
29	673.34	239.12	147.44	81.77	61.96	52.47	53.21	47.38	48.37
30	688.25	244.65	151.03	84.05	63.92	54.62	55.52	49.73	50.84
31	703.12	250.17	154.63	86.35	65.93	56.90	57.94	52.19	53.43
32	717.93	255.69	158.25	88.70	68.30	59.28	60.45	54.77	56.15
33	732.65	261.20	161.88	91.09	70.94	61.74	63.06	57.48	59.02
34	747.29	266.71	165.54	93.52	73.68	64.30	65.78	60.32	62.04
35	761.79	272.20	169.20	95.98	76.51	66.94	68.60	63.30	65.21
36	776.15	277.67	172.88	98.48	79.44	69.67	71.52	66.42	68.55
37	790.32	283.11	176.57	101.26	82.43	72.48	74.53	69.69	72.05
38	804.26	288.50	180.24	104.49	85.50	75.35	77.62	73.11	75.72
39	817.93	293.83	183.89	107.76	88.61	78.29	80.80	76.67	79.56

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	831.29	299.07	187.49	111.04	91.75	81.28	84.04	80.38	83.57
41	844.33	304.22	191.05	114.35	94.92	84.33	87.38		
42	857.07	309.27	194.55	117.65	98.12	87.45	90.80		
43	869.53	314.23	197.97	120.93	101.36	90.64	94.34		
44	881.74	319.08	201.72	124.19	104.65	93.94	98.01		
45	893.75	323.84	206.07	127.46	108.03	97.38	101.86		
46	905.66	328.54	210.44	130.79	111.55	101.02	105.99		
47	917.57	333.21	214.87	134.22	115.31	104.96	110.44		
48	929.56	339.57	219.41	137.82	119.38	109.26	115.37		
49	941.73	346.20	224.12	141.68	123.84	114.04	120.86		
50	954.13	353.13	229.09	145.91	128.85	119.41	127.07		
51	966.81	360.44	234.40	150.59	134.51				
52	979.78	368.21	240.13	155.81	140.94				
53	993.03	376.48	246.33	161.63	148.32				
54	1009.30	385.28	253.08	168.15	156.76				
55	1029.22	394.62	260.43	175.52	166.40				
56	1049.86	404.53	268.41	183.79					
57	1071.24	415.08	277.09	193.11					
58	1093.40	426.35	286.57	203.70					
59	1116.40	438.42	296.98	215.89					
60	1140.35	451.40	308.42	229.83					
61	1165.32	465.37	321.03						
62	1191.41	480.44	334.97						
63	1218.67	496.68	350.78						
64	1247.14	514.66	368.37						
65	1276.89	534.36	388.00						
66	1308.00	555.91							
67	1340.60	579.64							
68	1374.84								
69	1410.90								
70	1448.93								



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	19 年交	20 年交	29 年交	30 年交
0	336.12	118.57	72.27	38.63	27.90	22.68	22.41	17.25	17.16
1	344.35	121.44	74.00	39.54	28.56	23.22	22.94	17.68	17.59
2	353.09	124.49	75.85	40.52	29.26	23.80	23.51	18.14	18.05
3	362.32	127.71	77.81	41.56	30.01	24.42	24.13	18.64	18.55
4	372.00	131.11	79.86	42.66	30.81	25.08	24.78	19.18	19.09
5	382.13	134.66	82.02	43.81	31.65	25.77	25.47	19.75	19.66
6	392.66	138.36	84.27	45.02	32.53	26.51	26.20	20.35	20.26
7	403.58	142.20	86.62	46.27	33.45	27.28	26.97	20.98	20.90
8	414.86	146.17	89.04	47.57	34.42	28.08	27.77	21.65	21.58
9	426.47	150.26	91.53	48.92	35.42	28.92	28.61	22.35	22.28
10	438.41	154.47	94.10	50.31	36.46	29.80	29.48	23.09	23.03
11	450.65	158.78	96.74	51.75	37.54	30.71	30.39	23.86	23.80
12	463.19	163.21	99.45	53.23	38.66	31.66	31.34	24.67	24.62
13	476.05	167.74	102.22	54.77	39.83	32.65	32.33	25.52	25.48
14	489.21	172.38	105.06	56.37	41.04	33.68	33.36	26.42	26.39
15	502.69	177.14	108.00	58.03	42.31	34.75	34.44	27.36	27.35
16	516.50	182.01	111.07	59.75	43.63	35.88	35.58	28.36	28.36
17	530.64	187.11	114.26	61.56	45.01	37.07	36.77	29.41	29.43
18	544.92	192.34	117.51	63.39	46.43	38.28	37.99	30.51	30.55
19	558.93	197.33	120.61	65.15	47.80	39.46	39.19	31.60	31.67
20	573.26	202.45	123.80	66.97	49.22	40.70	40.44	32.75	32.85
21	587.90	207.69	127.07	68.85	50.70	41.99	41.74	33.97	34.26
22	602.84	213.05	130.43	70.79	52.23	43.33	43.11	35.43	35.88
23	618.03	218.52	133.87	72.79	53.82	44.73	44.53	37.10	37.64
24	633.47	224.10	137.37	74.84	55.46	46.18	46.01	38.91	39.52
25	649.14	229.76	140.95	76.94	57.16	47.69	47.55	40.84	41.55
26	665.03	235.52	144.58	79.09	58.91	49.26	49.16	42.92	43.73
27	681.14	241.36	148.28	81.30	60.73	50.90	51.08	45.15	46.09
28	697.48	247.30	152.06	83.57	62.61	52.62	53.35	47.57	48.65
29	714.04	253.33	155.90	85.90	64.57	54.90	55.78	50.20	51.43
30	730.81	259.46	159.82	88.31	66.61	57.36	58.40	53.05	54.46
31	747.80	265.69	163.82	90.80	69.39	59.99	61.21	56.16	57.78
32	764.98	272.01	167.90	93.36	72.36	62.81	64.23	59.56	61.42
33	782.34	278.42	172.07	96.02	75.54	65.85	67.49	63.29	65.41
34	799.87	284.93	176.32	98.76	78.93	69.12	71.01	67.38	69.81
35	817.53	291.52	180.65	102.15	82.56	72.64	74.85	71.88	74.67
36	835.30	298.20	185.06	106.15	86.46	76.46	79.02	76.84	80.04
37	853.14	304.95	189.56	110.36	90.64	80.63	83.58	82.33	86.00
38	871.05	311.77	194.14	114.84	95.17	85.16	88.60	88.42	92.62
39	888.98	318.65	198.81	119.60	100.06	90.12	94.13	95.18	100.00

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	906.95	325.61	204.96	124.65	105.42	95.62	100.26	102.74	108.30
41	924.96	332.65	211.85	130.10	111.26	101.69	107.14		
42	943.00	342.47	219.08	135.95	117.74	108.48	114.86		
43	961.07	352.93	226.66	142.22	124.87	116.07	123.55		
44	979.12	363.78	234.61	149.07	132.86	124.55	133.42		
45	997.12	375.00	242.92	156.46	141.69	134.15	144.56		
46	1021.63	386.57	251.64	164.41	151.64	144.90	157.30		
47	1047.72	398.48	260.86	173.11	162.74	157.10	171.81		
48	1074.09	410.69	270.49	182.58	175.29	170.86	188.48		
49	1100.65	423.19	280.54	192.89	189.46	186.57	207.67		
50	1127.36	435.98	291.05	204.25	205.56	204.45	230.02		
51	1154.18	449.11	302.12	216.95	224.15				
52	1181.08	462.63	313.84	231.07	245.46				
53	1208.06	476.64	326.34	246.83	270.62				
54	1235.11	491.22	339.94	264.87	300.18				
55	1262.28	506.68	354.86	285.35	335.11				
56	1289.63	523.29	371.07	308.58					
57	1317.31	540.93	388.73	335.14					
58	1345.52	559.76	407.99	366.71					
59	1374.46	579.90	429.08	403.75					
60	1404.37	601.57	452.29	447.88					
61	1435.49	625.01	478.08						
62	1468.07	650.63	507.50						
63	1502.35	678.97	542.83						
64	1538.61	710.78	584.79						
65	1577.18	747.04	635.69						
66	1618.52	788.95							
67	1663.14	837.98							
68	1711.64								
69	1764.61								
70	1822.54								

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	19 年交	20 年交	29 年交	30 年交
0	323.85	114.14	69.54	37.12	26.77	21.76	21.48	16.52	16.43
1	332.11	117.03	71.29	38.04	27.44	22.30	22.02	16.96	16.87
2	340.74	120.05	73.12	39.01	28.14	22.88	22.59	17.43	17.34
3	349.79	123.22	75.04	40.04	28.88	23.49	23.20	17.92	17.84
4	359.25	126.54	77.05	41.11	29.66	24.13	23.84	18.45	18.37
5	369.14	130.01	79.16	42.24	30.48	24.81	24.51	19.02	18.94
6	379.43	133.62	81.36	43.42	31.34	25.53	25.23	19.62	19.55
7	390.11	137.38	83.65	44.64	32.25	26.28	25.98	20.26	20.19
8	401.12	141.25	86.01	45.92	33.19	27.07	26.77	20.93	20.87
9	412.47	145.25	88.45	47.23	34.17	27.90	27.59	21.64	21.59
10	424.13	149.37	90.97	48.59	35.19	28.76	28.46	22.39	22.35
11	436.11	153.59	93.55	50.00	36.25	29.66	29.36	23.18	23.15
12	448.40	157.93	96.20	51.46	37.35	30.60	30.30	24.02	24.00
13	460.99	162.38	98.93	52.97	38.50	31.59	31.30	24.90	24.89
14	473.90	166.93	101.72	54.53	39.70	32.62	32.34	25.83	25.84
15	487.12	171.61	104.61	56.15	40.95	33.71	33.43	26.82	26.85
16	500.65	176.39	107.60	57.84	42.27	34.85	34.59	27.87	27.92
17	514.49	181.36	110.69	59.60	43.65	36.05	35.81	28.99	29.06
18	528.51	186.43	113.85	61.41	45.08	37.31	37.08	30.16	30.25
19	542.48	191.42	116.96	63.21	46.52	38.57	38.36	31.36	31.48
20	556.72	196.52	120.15	65.07	48.02	39.90	39.72	32.63	32.78
21	571.21	201.73	123.43	67.01	49.59	41.29	41.14	33.97	34.30
22	585.92	207.04	126.78	69.01	51.22	42.75	42.63	35.55	36.02
23	600.82	212.44	130.21	71.07	52.92	44.27	44.18	37.32	37.87
24	615.86	217.91	133.70	73.19	54.68	45.85	45.81	39.20	39.82
25	631.01	223.45	137.25	75.36	56.49	47.49	47.49	41.18	41.89
26	646.23	229.03	140.84	77.58	58.36	49.19	49.24	43.28	44.08
27	661.48	234.64	144.47	79.84	60.27	50.94	51.26	45.49	46.39
28	676.73	240.27	148.12	82.13	62.24	52.76	53.54	47.81	48.82
29	691.95	245.91	151.79	84.46	64.26	55.02	55.93	50.24	51.37
30	707.10	251.55	155.47	86.82	66.32	57.37	58.41	52.79	54.06
31	722.17	257.17	159.16	89.22	68.85	59.81	61.01	55.47	56.89
32	737.17	262.79	162.87	91.66	71.55	62.36	63.71	58.28	59.86
33	752.06	268.40	166.59	94.15	74.37	65.01	66.53	61.24	63.00
34	766.83	273.99	170.32	96.67	77.29	67.75	69.46	64.34	66.30
35	781.45	279.56	174.07	99.24	80.32	70.59	72.50	67.59	69.78
36	795.89	285.11	177.83	102.31	83.43	73.53	75.65	71.00	73.43
37	810.12	290.61	181.60	105.65	86.64	76.54	78.90	74.57	77.27
38	824.08	296.06	185.35	109.04	89.91	79.64	82.24	78.30	81.29
39	837.74	301.44	189.07	112.48	93.23	82.79	85.67	82.18	85.49

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	851.06	306.72	192.74	115.95	96.58	86.01	89.18	86.23	89.87
41	864.04	311.90	196.36	119.42	99.96	89.28	92.78		
42	876.68	316.97	199.91	122.87	103.38	92.63	96.47		
43	889.00	321.94	204.41	126.31	106.83	96.06	100.27		
44	901.04	326.79	208.90	129.73	110.32	99.59	104.24		
45	912.87	331.53	213.36	133.14	113.91	103.29	108.40		
46	924.57	337.17	217.82	136.60	117.67	107.20	112.83		
47	936.26	343.49	222.33	140.17	121.65	111.41	117.67		
48	948.03	349.95	226.95	143.93	125.97	116.05	122.98		
49	959.96	356.64	231.75	147.98	130.77	121.19	128.94		
50	972.12	363.63	236.80	152.41	136.13	126.99	135.70		
51	984.56	371.01	242.22	157.33	142.20				
52	997.29	378.85	248.07	162.81	149.18				
53	1014.62	387.22	254.49	168.98	157.18				
54	1033.83	396.14	261.48	175.97	166.33				
55	1053.77	405.62	269.08	183.82	176.96				
56	1074.42	415.71	277.34	192.65					
57	1095.81	426.47	286.37	202.69					
58	1118.00	438.00	296.26	214.25					
59	1141.07	450.38	307.15	227.46					
60	1165.11	463.73	319.17	242.61					
61	1190.23	478.14	332.45						
62	1216.53	493.73	347.56						
63	1244.04	510.92	364.43						
64	1272.81	529.84	383.25						
65	1302.90	550.51	404.34						
66	1334.41	573.19							
67	1367.45	598.26							
68	1402.21								
69	1438.86								
70	1477.57								

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	19 年交	20 年交	29 年交	30 年交
0	344.10	121.41	74.02	39.58	28.59	23.25	22.97	17.70	17.60
1	352.45	124.32	75.77	40.50	29.26	23.79	23.51	18.13	18.04
2	361.33	127.41	77.64	41.49	29.97	24.38	24.09	18.61	18.52
3	370.72	130.69	79.63	42.55	30.73	25.01	24.72	19.12	19.03
4	380.58	134.15	81.73	43.66	31.54	25.68	25.38	19.67	19.58
5	390.90	137.77	83.92	44.84	32.40	26.40	26.09	20.25	20.17
6	401.64	141.54	86.22	46.07	33.30	27.15	26.84	20.87	20.79
7	412.78	145.46	88.61	47.35	34.25	27.94	27.63	21.52	21.45
8	424.28	149.51	91.08	48.68	35.23	28.76	28.45	22.21	22.14
9	436.13	153.68	93.63	50.05	36.26	29.62	29.31	22.94	22.87
10	448.30	157.97	96.25	51.47	37.33	30.52	30.21	23.70	23.64
11	460.78	162.37	98.94	52.94	38.43	31.46	31.14	24.50	24.45
12	473.57	166.89	101.70	54.46	39.58	32.43	32.12	25.34	25.30
13	486.68	171.51	104.53	56.04	40.78	33.45	33.14	26.22	26.20
14	500.09	176.24	107.42	57.67	42.03	34.51	34.20	27.15	27.14
15	513.83	181.08	110.43	59.37	43.33	35.63	35.32	28.14	28.14
16	527.89	186.04	113.56	61.14	44.69	36.79	36.49	29.18	29.19
17	542.29	191.25	116.82	62.99	46.12	38.02	37.73	30.28	30.32
18	556.82	196.59	120.15	64.88	47.58	39.28	39.00	31.43	31.49
19	571.05	201.66	123.30	66.68	48.99	40.50	40.23	32.57	32.66
20	585.61	206.87	126.55	68.54	50.45	41.77	41.53	33.78	34.01
21	600.49	212.20	129.89	70.47	51.98	43.11	42.88	35.18	35.62
22	615.65	217.65	133.31	72.46	53.56	44.50	44.30	36.84	37.36
23	631.07	223.22	136.81	74.51	55.20	45.95	45.78	38.63	39.23
24	646.73	228.88	140.39	76.61	56.90	47.46	47.32	40.55	41.24
25	662.61	234.63	144.02	78.76	58.65	49.03	48.93	42.61	43.40
26	678.71	240.48	147.73	80.97	60.46	50.67	50.77	44.83	45.74
27	695.02	246.41	151.50	83.24	62.34	52.38	53.03	47.22	48.27
28	711.55	252.43	155.33	85.57	64.30	54.59	55.45	49.81	51.01
29	728.30	258.55	159.25	87.97	66.33	57.02	58.03	52.62	54.00
30	745.25	264.76	163.23	90.44	69.00	59.62	60.81	55.69	57.27
31	762.40	271.07	167.30	93.00	71.95	62.41	63.79	59.03	60.85
32	779.73	277.47	171.46	95.64	75.10	65.41	67.01	62.70	64.78
33	797.24	283.96	175.69	98.37	78.45	68.63	70.49	66.72	69.10
34	814.90	290.55	180.01	101.61	82.04	72.11	74.26	71.14	73.87
35	832.68	297.22	184.42	105.58	85.88	75.87	78.36	76.01	79.14
36	850.55	303.97	188.92	109.77	90.01	79.96	82.84	81.40	84.97
37	868.49	310.79	193.50	114.20	94.46	84.41	87.76	87.35	91.45
38	886.47	317.68	198.16	118.90	99.27	89.28	93.17	93.96	98.67
39	904.46	324.64	204.04	123.88	104.51	94.64	99.15	101.32	106.74

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	922.47	331.67	210.87	129.22	110.22	100.55	105.83	109.55	115.80
41	940.51	341.04	218.02	134.95	116.53	107.15	113.31		
42	958.58	351.43	225.50	141.10	123.48	114.52	121.74		
43	976.66	362.19	233.34	147.80	131.23	122.78	131.30		
44	994.72	373.34	241.56	155.06	139.85	132.10	142.11		
45	1018.30	384.85	250.17	162.89	149.52	142.56	154.50		
46	1044.51	396.72	259.33	171.42	160.36	154.46	168.56		
47	1071.03	408.91	268.91	180.75	172.56	167.85	184.79		
48	1097.75	421.41	278.93	190.88	186.39	183.18	203.35		
49	1124.60	434.21	289.38	201.96	202.00	200.51	224.99		
50	1151.54	447.30	300.34	214.36	220.03	220.61	250.00		
51	1178.52	460.74	311.88	228.09	240.65				
52	1205.52	474.58	324.13	243.38	264.76				
53	1232.55	488.93	337.34	260.80	293.14				
54	1259.62	504.01	351.86	280.66	326.50				
55	1286.77	520.23	367.64	303.19	367.13				
56	1314.11	537.42	384.84	328.87					
57	1341.79	555.74	403.65	359.16					
58	1370.01	575.36	424.24	394.65					
59	1399.02	596.42	446.86	436.52					
60	1429.05	619.14	471.84	486.73					
61	1460.35	643.80	499.70						
62	1493.17	670.85	532.95						
63	1527.77	700.88	571.87						
64	1564.44	734.73	618.43						
65	1603.55	773.51	675.36						
66	1645.58	818.59							
67	1691.12	871.66							
68	1740.84								
69	1795.43								
70	1855.44								

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	19 年交	20 年交	29 年交	30 年交
0	333.11	117.43	71.54	38.20	27.56	22.40	22.12	17.02	16.93
1	341.56	120.38	73.33	39.14	28.24	22.96	22.67	17.47	17.38
2	350.39	123.47	75.20	40.14	28.96	23.54	23.25	17.95	17.87
3	359.65	126.71	77.17	41.18	29.71	24.17	23.87	18.46	18.38
4	369.35	130.11	79.23	42.28	30.51	24.83	24.53	19.01	18.93
5	379.49	133.66	81.39	43.44	31.35	25.53	25.23	19.60	19.52
6	390.04	137.37	83.65	44.65	32.24	26.27	25.96	20.22	20.15
7	400.99	141.22	85.99	45.91	33.17	27.05	26.74	20.88	20.82
8	412.29	145.20	88.42	47.21	34.14	27.86	27.55	21.58	21.53
9	423.93	149.30	90.93	48.57	35.15	28.71	28.40	22.32	22.28
10	435.91	153.53	93.51	49.97	36.20	29.60	29.30	23.11	23.07
11	448.20	157.86	96.16	51.41	37.29	30.53	30.23	23.93	23.91
12	460.80	162.31	98.88	52.91	38.43	31.51	31.21	24.81	24.80
13	473.71	166.87	101.68	54.46	39.62	32.53	32.24	25.73	25.74
14	486.94	171.55	104.54	56.07	40.86	33.61	33.33	26.71	26.74
15	500.50	176.34	107.51	57.75	42.16	34.74	34.47	27.75	27.80
16	514.36	181.25	110.58	59.49	43.52	35.93	35.67	28.86	28.93
17	528.54	186.34	113.76	61.30	44.96	37.18	36.95	30.04	30.13
18	542.91	191.55	117.01	63.17	46.45	38.49	38.28	31.28	31.40
19	557.21	196.66	120.20	65.03	47.94	39.82	39.62	32.55	32.70
20	571.78	201.89	123.48	66.96	49.51	41.21	41.04	33.90	34.21
21	586.60	207.22	126.84	68.96	51.14	42.67	42.54	35.47	35.94
22	601.64	212.66	130.29	71.03	52.85	44.20	44.10	37.26	37.80
23	616.86	218.19	133.81	73.17	54.62	45.80	45.75	39.16	39.78
24	632.22	223.79	137.40	75.37	56.46	47.46	47.46	41.19	41.89
25	647.67	229.45	141.04	77.62	58.36	49.19	49.24	43.33	44.13
26	663.18	235.16	144.73	79.92	60.31	50.98	51.31	45.60	46.50
27	678.71	240.90	148.45	82.26	62.33	52.87	53.64	47.98	49.00
28	694.22	246.65	152.19	84.64	64.39	55.17	56.08	50.49	51.64
29	709.67	252.40	155.95	87.06	66.51	57.58	58.63	53.13	54.42
30	725.03	258.14	159.72	89.51	69.13	60.09	61.29	55.89	57.34
31	740.30	263.86	163.50	92.00	71.89	62.70	64.07	58.80	60.41
32	755.45	269.57	167.29	94.54	74.77	65.43	66.98	61.85	63.65
33	770.49	275.26	171.10	97.12	77.76	68.26	70.01	65.07	67.07
34	785.38	280.94	174.92	99.75	80.87	71.20	73.16	68.44	70.67
35	800.09	286.58	178.75	103.01	84.09	74.25	76.43	71.98	74.47
36	814.60	292.19	182.59	106.43	87.42	77.39	79.82	75.69	78.45
37	828.87	297.76	186.43	109.93	90.82	80.63	83.32	79.57	82.64
38	842.85	303.27	190.25	113.50	94.31	83.95	86.92	83.62	87.02
39	856.49	308.69	194.05	117.12	97.85	87.33	90.61	87.85	91.59

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	869.76	314.01	197.79	120.76	101.42	90.77	94.39	92.23	96.37
41	882.64	319.21	201.88	124.39	105.02	94.29	98.26		
42	895.17	324.31	206.57	128.01	108.64	97.87	102.23		
43	907.35	329.28	211.21	131.61	112.30	101.54	106.34		
44	919.22	334.37	215.81	135.18	116.02	105.33	110.58		
45	930.86	340.64	220.36	138.73	119.83	109.27	115.06		
46	942.35	346.93	224.91	142.32	123.79	113.45	119.84		
47	953.81	353.30	229.50	146.05	128.04	117.97	125.01		
48	965.34	359.81	234.19	149.98	132.65	122.92	130.77		
49	977.03	366.54	239.06	154.20	137.74	128.46	137.20		
50	988.94	373.57	244.20	158.82	143.45	134.71	144.49		
51	1001.58	381.00	249.71	163.95	150.01				
52	1019.13	388.91	255.76	169.75	157.51				
53	1037.52	397.36	262.36	176.31	166.11				
54	1056.69	406.39	269.55	183.70	176.12				
55	1076.59	416.00	277.39	192.04	187.66				
56	1097.19	426.25	285.94	201.47					
57	1118.55	437.22	295.30	212.35					
58	1140.74	449.00	305.61	224.78					
59	1163.84	461.69	316.98	239.05					
60	1187.96	475.40	329.58	255.59					
61	1213.20	490.24	343.83						
62	1239.67	506.54	359.87						
63	1267.41	524.63	377.82						
64	1296.46	544.39	397.91						
65	1326.88	566.05	420.49						
66	1358.75	589.88							
67	1392.22	616.32							
68	1427.47								
69	1464.70								
70	1504.09								



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	19 年交	20 年交	29 年交	30 年交
0	351.73	124.13	75.68	40.48	29.25	23.79	23.51	18.12	18.03
1	360.19	127.07	77.46	41.42	29.93	24.34	24.05	18.57	18.48
2	369.20	130.21	79.36	42.42	30.65	24.94	24.65	19.05	18.96
3	378.73	133.54	81.37	43.49	31.43	25.58	25.28	19.58	19.49
4	388.76	137.05	83.50	44.63	32.25	26.27	25.96	20.14	20.05
5	399.26	140.73	85.74	45.82	33.12	26.99	26.68	20.74	20.66
6	410.20	144.57	88.08	47.08	34.04	27.76	27.45	21.37	21.30
7	421.54	148.56	90.51	48.38	35.01	28.57	28.25	22.05	21.98
8	433.26	152.69	93.03	49.74	36.01	29.41	29.10	22.76	22.69
9	445.32	156.94	95.62	51.13	37.06	30.30	29.98	23.51	23.45
10	457.72	161.31	98.29	52.58	38.15	31.22	30.90	24.29	24.24
11	470.43	165.79	101.04	54.08	39.29	32.18	31.86	25.12	25.08
12	483.46	170.39	103.85	55.64	40.47	33.18	32.87	25.99	25.96
13	496.79	175.09	106.73	57.25	41.69	34.23	33.92	26.91	26.89
14	510.45	179.91	109.68	58.92	42.97	35.32	35.01	27.87	27.87
15	524.42	184.84	112.74	60.66	44.31	36.47	36.17	28.89	28.91
16	538.72	189.88	115.93	62.47	45.71	37.67	37.38	29.98	30.01
17	553.36	195.19	119.26	64.36	47.18	38.93	38.65	31.13	31.18
18	568.13	200.63	122.66	66.30	48.68	40.24	39.97	32.33	32.41
19	582.58	205.78	125.87	68.14	50.13	41.49	41.24	33.52	33.69
20	597.35	211.07	129.17	70.04	51.64	42.81	42.58	34.84	35.27
21	612.44	216.49	132.57	72.02	53.21	44.20	43.99	36.48	36.98
22	627.82	222.03	136.05	74.06	54.84	45.64	45.46	38.24	38.82
23	643.45	227.68	139.62	76.15	56.53	47.14	46.99	40.14	40.81
24	659.31	233.43	143.25	78.31	58.28	48.71	48.60	42.18	42.95
25	675.39	239.27	146.96	80.51	60.09	50.34	50.34	44.37	45.26
26	691.68	245.19	150.72	82.78	61.97	52.04	52.58	46.73	47.75
27	708.18	251.21	154.55	85.10	63.91	54.14	54.98	49.29	50.45
28	724.88	257.31	158.46	87.49	65.93	56.55	57.53	52.05	53.39
29	741.79	263.50	162.43	89.95	68.46	59.11	60.27	55.06	56.60
30	758.90	269.79	166.49	92.49	71.37	61.86	63.20	58.34	60.10
31	776.20	276.17	170.62	95.12	74.48	64.82	66.36	61.93	63.95
32	793.68	282.65	174.84	97.84	77.79	67.99	69.78	65.87	68.18
33	811.31	289.22	179.15	100.87	81.33	71.40	73.49	70.20	72.84
34	829.09	295.87	183.54	104.81	85.11	75.10	77.51	74.96	77.99
35	846.97	302.61	188.02	108.95	89.17	79.11	81.90	80.22	83.68
36	864.93	309.44	192.59	113.33	93.54	83.46	86.70	86.03	90.00
37	882.94	316.33	197.25	117.97	98.25	88.23	91.97	92.46	97.03
38	900.98	323.29	202.76	122.87	103.37	93.44	97.80	99.61	104.87
39	919.01	330.31	209.55	128.10	108.94	99.19	104.27	107.60	113.63

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	937.06	339.09	216.61	133.71	115.06	105.58	111.47	116.54	123.48
41	955.12	349.39	223.98	139.71	121.80	112.68	119.62		
42	973.20	360.05	231.69	146.22	129.30	120.67	128.81		
43	991.28	371.08	239.79	153.31	137.65	129.66	139.25		
44	1013.43	382.49	248.27	160.97	146.99	139.79	151.17		
45	1039.68	394.27	257.29	169.31	157.50	151.29	164.73		
46	1066.27	406.40	266.78	178.45	169.28	164.26	180.38		
47	1093.12	418.87	276.72	188.38	182.69	179.09	198.25		
48	1120.11	431.65	287.12	199.18	197.79	195.88	219.08		
49	1147.17	444.73	297.99	211.24	215.17	215.22	243.12		
50	1174.26	458.12	309.39	224.56	235.04	237.39	271.48		
51	1201.34	471.85	321.41	239.35	258.01				
52	1228.40	486.01	334.22	256.04	285.11				
53	1255.45	500.73	348.32	275.17	316.85				
54	1282.51	516.56	363.60	296.86	354.99				
55	1309.63	533.29	380.26	321.57	401.40				
56	1336.93	551.07	398.49	350.39					
57	1364.58	570.09	418.48	384.28					
58	1392.81	590.51	440.46	424.00					
59	1421.87	612.50	464.67	471.16					
60	1452.00	636.31	491.50	529.40					
61	1483.47	662.24	522.65						
62	1516.54	690.76	559.01						
63	1551.45	722.54	601.80						
64	1588.52	758.52	653.33						
65	1628.15	799.93	716.87						
66	1670.87	848.35							
67	1717.33	905.69							
68	1768.29								
69	1824.51								
70	1886.64								

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	19 年交	20 年交	29 年交	30 年交
0	342.00	120.57	73.47	39.24	28.31	23.02	22.73	17.51	17.42
1	350.62	123.59	75.29	40.20	29.01	23.58	23.29	17.97	17.88
2	359.64	126.74	77.20	41.21	29.74	24.19	23.89	18.46	18.37
3	369.11	130.05	79.21	42.28	30.51	24.82	24.52	18.99	18.91
4	379.03	133.53	81.32	43.40	31.33	25.50	25.20	19.55	19.47
5	389.40	137.17	83.53	44.59	32.19	26.22	25.91	20.16	20.09
6	400.21	140.96	85.84	45.83	33.10	26.98	26.67	20.80	20.74
7	411.42	144.91	88.24	47.12	34.06	27.78	27.47	21.49	21.43
8	422.99	148.98	90.73	48.46	35.05	28.62	28.31	22.22	22.17
9	434.92	153.18	93.30	49.84	36.09	29.50	29.18	22.99	22.95
10	447.18	157.51	95.94	51.28	37.17	30.41	30.11	23.80	23.77
11	459.76	161.95	98.66	52.77	38.30	31.38	31.07	24.66	24.65
12	472.67	166.51	101.45	54.31	39.47	32.39	32.09	25.57	25.58
13	485.89	171.18	104.31	55.90	40.69	33.44	33.16	26.54	26.56
14	499.43	175.97	107.25	57.55	41.98	34.56	34.28	27.57	27.61
15	513.30	180.87	110.29	59.28	43.32	35.73	35.47	28.66	28.73
16	527.49	185.89	113.44	61.07	44.73	36.97	36.72	29.83	29.92
17	542.00	191.11	116.70	62.94	46.22	38.28	38.05	31.07	31.19
18	556.69	196.45	120.04	64.87	47.77	39.64	39.44	32.38	32.53
19	571.30	201.68	123.31	66.79	49.32	41.02	40.85	33.72	34.00
20	586.19	207.03	126.67	68.78	50.95	42.48	42.34	35.26	35.73
21	601.32	212.48	130.12	70.85	52.65	44.01	43.90	37.05	37.58
22	616.67	218.05	133.65	72.99	54.43	45.61	45.55	38.96	39.58
23	632.20	223.70	137.26	75.20	56.28	47.29	47.28	41.01	41.70
24	647.85	229.42	140.94	77.48	58.20	49.04	49.08	43.18	43.98
25	663.60	235.21	144.68	79.81	60.18	50.86	51.15	45.48	46.39
26	679.38	241.03	148.46	82.19	62.23	52.76	53.51	47.92	48.94
27	695.17	246.89	152.27	84.61	64.33	55.11	55.99	50.50	51.65
28	710.91	252.75	156.11	87.08	66.50	57.56	58.59	53.20	54.50
29	726.58	258.60	159.96	89.58	69.17	60.13	61.32	56.05	57.50
30	742.14	264.44	163.81	92.13	71.97	62.80	64.16	59.04	60.67
31	757.58	270.26	167.67	94.71	74.90	65.59	67.14	62.19	64.01
32	772.89	276.05	171.55	97.34	77.95	68.49	70.25	65.50	67.53
33	788.05	281.83	175.44	100.03	81.13	71.52	73.50	68.98	71.24
34	803.05	287.58	179.34	103.40	84.42	74.67	76.88	72.63	75.16
35	817.84	293.30	183.25	106.88	87.85	77.92	80.39	76.47	79.28
36	832.40	298.97	187.16	110.46	91.37	81.29	84.03	80.50	83.61
37	846.69	304.60	191.08	114.14	95.01	84.75	87.80	84.71	88.17
38	860.67	310.15	194.98	117.89	98.71	88.30	91.66	89.10	92.93
39	874.27	315.62	198.84	121.67	102.47	91.92	95.63	93.67	97.90

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	887.47	320.97	203.37	125.48	106.27	95.61	99.69	98.42	103.08
41	900.27	326.20	208.20	129.29	110.09	99.36	103.85		
42	912.67	331.30	213.01	133.09	113.94	103.19	108.12		
43	924.70	337.17	217.77	136.84	117.82	107.11	112.51		
44	936.39	343.55	222.47	140.55	121.75	111.14	117.08		
45	947.83	349.89	227.11	144.25	125.78	115.36	121.87		
46	959.11	356.23	231.74	148.00	130.00	119.82	126.98		
47	970.34	362.64	236.40	151.87	134.49	124.62	132.56		
48	981.63	369.19	241.16	155.95	139.36	129.94	138.72		
49	993.07	375.96	246.10	160.33	144.77	135.85	145.64		
50	1006.50	383.02	251.32	165.14	150.91	142.53	153.54		
51	1023.16	390.49	257.00	170.55	157.89				
52	1040.63	398.45	263.18	176.66	165.91				
53	1058.93	406.98	269.94	183.57	175.25				
54	1078.02	416.11	277.33	191.38	186.04				
55	1097.84	425.85	285.40	200.20	198.50				
56	1118.38	436.25	294.23	210.38					
57	1139.68	447.41	303.94	222.00					
58	1161.84	459.43	314.65	235.33					
59	1184.94	472.42	326.51	250.69					
60	1209.12	486.48	339.86	268.88					
61	1234.46	501.81	354.98						
62	1261.09	518.98	371.95						
63	1289.05	537.79	391.00						
64	1318.36	558.41	412.40						
65	1349.08	581.07	436.52						
66	1381.31	606.08							
67	1415.19	633.91							
68	1450.92								
69	1488.72								
70	1528.77								