

中意臻享一生（传世版）终身寿险（分红型）费率表

（每1,000元基本保险金额）

标准体		单位：元													
年龄	男性							女性							
	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交	
0	318.55	110.67	67.32	34.07	23.14	17.83	12.64	296.87	103.13	62.73	31.75	21.56	16.61	11.78	
1	323.33	112.33	68.33	34.58	23.48	18.09	12.83	301.33	104.68	63.67	32.22	21.88	16.86	11.96	
2	328.18	114.01	69.35	35.10	23.84	18.37	13.03	305.85	106.25	64.63	32.71	22.21	17.11	12.14	
3	333.11	115.72	70.39	35.62	24.19	18.64	13.22	310.44	107.84	65.60	33.20	22.55	17.37	12.32	
4	338.11	117.46	71.45	36.16	24.56	18.92	13.43	315.10	109.46	66.58	33.70	22.88	17.63	12.50	
5	343.19	119.23	72.52	36.70	24.92	19.21	13.63	319.83	111.10	67.58	34.20	23.23	17.90	12.69	
6	348.34	121.02	73.61	37.25	25.30	19.50	13.84	324.63	112.77	68.60	34.71	23.58	18.17	12.88	
7	353.58	122.83	74.72	37.81	25.68	19.79	14.05	329.50	114.46	69.62	35.23	23.93	18.44	13.08	
8	358.89	124.68	75.84	38.38	26.07	20.09	14.26	334.44	116.18	70.67	35.76	24.29	18.72	13.28	
9	364.27	126.55	76.98	38.95	26.46	20.40	14.48	339.46	117.93	71.73	36.30	24.66	19.00	13.48	
10	369.74	128.45	78.13	39.54	26.86	20.71	14.70	344.56	119.69	72.81	36.85	25.03	19.29	13.68	
11	375.29	130.37	79.30	40.13	27.27	21.02	14.92	349.73	121.49	73.90	37.40	25.40	19.58	13.89	
12	380.93	132.33	80.49	40.74	27.68	21.34	15.15	354.98	123.31	75.01	37.96	25.79	19.87	14.10	
13	386.64	134.31	81.70	41.35	28.10	21.67	15.38	360.30	125.16	76.13	38.53	26.18	20.17	14.31	
14	392.44	136.33	82.92	41.98	28.53	22.00	15.62	365.70	127.04	77.27	39.11	26.57	20.48	14.53	
15	398.33	138.37	84.17	42.62	28.96	22.33	15.86	371.19	128.94	78.43	39.70	26.97	20.79	14.75	
16	404.30	140.44	85.44	43.26	29.40	22.67	16.11	376.76	130.88	79.61	40.30	27.38	21.10	14.97	
17	410.36	142.56	86.73	43.92	29.85	23.02	16.36	382.40	132.84	80.81	40.91	27.79	21.42	15.20	
18	416.47	144.70	88.04	44.59	30.30	23.37	16.61	388.11	134.84	82.03	41.53	28.21	21.75	15.43	
19	422.55	146.82	89.33	45.24	30.75	23.72	16.86	393.84	136.83	83.24	42.14	28.63	22.07	15.66	
20	428.72	148.96	90.63	45.90	31.20	24.07	17.11	399.66	138.85	84.47	42.76	29.05	22.40	15.90	
21	434.97	151.14	91.96	46.57	31.66	24.42	17.37	405.56	140.90	85.72	43.39	29.48	22.73	16.13	
22	441.32	153.34	93.30	47.26	32.12	24.78	17.63	411.54	142.98	86.98	44.04	29.92	23.06	16.37	
23	447.76	155.58	94.66	47.95	32.60	25.15	17.90	417.62	145.09	88.27	44.69	30.36	23.41	16.62	
24	454.28	157.85	96.05	48.65	33.08	25.52	18.17	423.78	147.23	89.57	45.35	30.81	23.75	16.87	
25	460.90	160.15	97.45	49.36	33.56	25.90	18.45	430.04	149.41	90.89	46.02	31.27	24.11	17.12	
26	467.62	162.49	98.87	50.09	34.06	26.29	18.73	436.39	151.61	92.24	46.70	31.73	24.47	17.38	
27	474.42	164.86	100.31	50.82	34.56	26.68	19.02	442.84	153.85	93.60	47.39	32.20	24.83	17.64	
28	481.33	167.26	101.78	51.57	35.07	27.07	19.31	449.38	156.13	94.98	48.09	32.68	25.20	17.91	
29	488.32	169.69	103.26	52.32	35.59	27.48	19.61	456.01	158.43	96.39	48.80	33.17	25.58	18.18	
30	495.41	172.16	104.77	53.09	36.12	27.89	19.91	462.75	160.77	97.81	49.53	33.66	25.96	18.46	
31	502.60	174.66	106.29	53.87	36.65	28.31	20.23	469.58	163.15	99.26	50.26	34.16	26.35	18.74	
32	509.88	177.20	107.84	54.66	37.20	28.74	20.55	476.51	165.56	100.72	51.01	34.67	26.74	19.03	
33	517.25	179.76	109.41	55.46	37.75	29.17	20.87	483.53	168.00	102.21	51.76	35.19	27.15	19.32	
34	524.72	182.37	111.00	56.27	38.31	29.61	21.21	490.66	170.48	103.72	52.53	35.71	27.56	19.62	
35	532.29	185.00	112.61	57.10	38.88	30.07	21.55	497.89	172.99	105.25	53.31	36.25	27.97	19.93	
36	539.95	187.68	114.24	57.94	39.46	30.53	21.90	505.22	175.54	106.81	54.10	36.79	28.39	20.24	
37	547.71	190.38	115.89	58.79	40.05	30.99	22.26	512.65	178.13	108.38	54.90	37.34	28.82	20.55	
38	555.56	193.12	117.57	59.65	40.65	31.47	22.62	520.18	180.75	109.98	55.72	37.90	29.26	20.88	
39	563.51	195.89	119.27	60.53	41.27	31.96	23.00	527.81	183.40	111.60	56.55	38.47	29.71	21.21	
40	571.55	198.70	120.99	61.42	41.89	32.45	23.39	535.54	186.10	113.24	57.39	39.05	30.16	21.55	
41	579.68	201.54	122.73	62.33	42.52	32.96	23.80	543.38	188.83	114.91	58.24	39.63	30.62	21.90	
42	587.89	204.42	124.49	63.24	43.17	33.48	24.21	551.31	191.59	116.60	59.10	40.23	31.09	22.26	
43	596.20	207.32	126.28	64.18	43.82	34.00		559.34	194.39	118.31	59.98	40.83	31.56		
44	604.58	210.26	128.09	65.12	44.49	34.54		567.47	197.23	120.04	60.87	41.45	32.05		
45	613.05	213.23	129.92	66.08	45.17	35.09		575.71	200.10	121.80	61.78	42.07	32.54		
46	621.59	216.23	131.77	67.05	45.85	35.65		584.04	203.00	123.58	62.69	42.71	33.05		
47	630.20	219.26	133.63	68.04	46.55	36.22		592.47	205.95	125.38	63.62	43.35	33.56		
48	638.89	222.32	135.52	69.03	47.26	36.80		600.99	208.93	127.20	64.56	44.01	34.09		
49	647.65	225.40	137.43	70.04	47.98	37.40		609.62	211.94	129.05	65.52	44.67	34.62		
50	656.47	228.51	139.36	71.06	48.72	38.02		618.34	214.99	130.92	66.48	45.35	35.17		
51	665.37	231.65	141.30	72.10	49.47	38.66		627.16	218.08	132.81	67.46	46.04	35.74		
52	674.34	234.82	143.27	73.14	50.23	39.32		636.08	221.20	134.73	68.46	46.75	36.32		
53	683.38	238.01	145.25	74.20	51.02			645.10	224.35	136.67	69.47	47.47			
54	692.49	241.23	147.25	75.28	51.82			654.22	227.55	138.63	70.50	48.20			
55	701.68	244.49	149.27	76.39	52.66			663.44	230.78	140.62	71.54	48.96			
56	710.95	247.77	151.32	77.51	53.52			672.77	234.05	142.63	72.61	49.74			
57	720.31	251.09	153.40	78.67	54.43			682.20	237.36	144.68	73.70	50.55			
58	729.75	254.45	155.51	79.87				691.73	240.71	146.75	74.82				
59	739.27	257.85	157.66	81.10				701.36	244.11	148.86	75.97				
60	748.85	261.29	159.85	82.38				711.08	247.55	151.00	77.15				
61	758.48	264.77	162.09	83.71				720.89	251.02	153.18	78.36				
62	768.16	268.29	164.36	85.09				730.77	254.54	155.39	79.61				
63	777.85	271.84	166.67					740.70	258.09	157.64					
64	787.54	275.42	169.03					750.69	261.68	159.92					
65	797.23	279.03	171.43					760.72	265.30	162.25					
66	806.90	282.67	173.88					770.77	268.96	164.61					
67	816.52	286.34	176.38					780.83	272.64	167.01					
68	826.08	290.04						790.88	276.36						
69	835.57	293.76						800.91	280.10						
70	844.95							810.91							
71	854.22							820.85							
72	863.34							830.71							

次标准体，额外风险比例25%

单位：元

年龄	男性							女性						
	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交
0	329.57	114.50	69.65	35.25	23.94	18.44	13.08	306.09	106.34	64.68	32.73	22.23	17.13	12.14
1	334.52	116.22	70.69	35.78	24.30	18.72	13.28	310.68	107.93	65.65	33.22	22.56	17.39	12.33
2	339.54	117.96	71.75	36.31	24.66	19.00	13.48	315.34	109.55	66.64	33.72	22.90	17.65	12.51
3	344.64	119.73	72.83	36.86	25.03	19.29	13.69	320.07	111.19	67.64	34.23	23.25	17.91	12.70
4	349.82	121.53	73.93	37.41	25.41	19.58	13.89	324.88	112.86	68.65	34.74	23.59	18.18	12.89
5	355.08	123.36	75.04	37.97	25.79	19.88	14.11	329.75	114.56	69.68	35.26	23.95	18.46	13.09
6	360.41	125.21	76.16	38.54	26.18	20.18	14.32	334.71	116.27	70.73	35.79	24.31	18.73	13.29
7	365.83	127.09	77.31	39.12	26.57	20.48	14.54	339.73	118.02	71.79	36.33	24.67	19.02	13.49
8	371.32	129.00	78.47	39.71	26.97	20.79	14.76	344.83	119.79	72.86	36.87	25.04	19.30	13.69
9	376.90	130.94	79.64	40.30	27.38	21.11	14.99	350.01	121.59	73.96	37.43	25.42	19.59	13.90
10	382.56	132.90	80.84	40.91	27.79	21.43	15.22	355.26	123.41	75.07	37.99	25.81	19.89	14.11
11	388.30	134.90	82.05	41.53	28.22	21.76	15.45	360.59	125.26	76.19	38.56	26.19	20.19	14.32
12	394.13	136.92	83.28	42.15	28.64	22.09	15.69	366.00	127.14	77.34	39.14	26.59	20.49	14.54
13	400.04	138.97	84.53	42.79	29.08	22.42	15.93	371.49	129.05	78.50	39.73	26.99	20.81	14.76
14	406.04	141.06	85.80	43.44	29.52	22.77	16.18	377.06	130.99	79.67	40.33	27.40	21.12	14.99
15	412.13	143.17	87.09	44.10	29.97	23.12	16.43	382.72	132.95	80.87	40.94	27.81	21.44	15.21
16	418.31	145.31	88.40	44.77	30.43	23.47	16.68	388.46	134.94	82.09	41.56	28.24	21.77	15.45
17	424.58	147.50	89.75	45.46	30.90	23.83	16.95	394.28	136.97	83.33	42.19	28.66	22.10	15.68
18	430.89	149.72	91.10	46.14	31.37	24.20	17.21	400.16	139.03	84.58	42.82	29.10	22.43	15.92
19	437.15	151.90	92.43	46.82	31.83	24.55	17.47	406.05	141.07	85.83	43.45	29.52	22.76	16.16
20	443.50	154.11	93.77	47.50	32.29	24.92	17.73	412.03	143.15	87.09	44.09	29.96	23.10	16.40
21	449.94	156.35	95.14	48.19	32.77	25.28	18.00	418.09	145.26	88.37	44.74	30.40	23.44	16.64
22	456.48	158.62	96.52	48.90	33.25	25.66	18.27	424.24	147.40	89.67	45.40	30.85	23.79	16.89
23	463.10	160.92	97.92	49.61	33.74	26.03	18.55	430.49	149.57	90.99	46.07	31.31	24.14	17.15
24	469.81	163.26	99.35	50.33	34.23	26.42	18.83	436.82	151.77	92.33	46.75	31.77	24.50	17.40
25	476.62	165.63	100.79	51.07	34.73	26.81	19.12	443.25	154.00	93.69	47.44	32.24	24.86	17.66
26	483.53	168.03	102.25	51.82	35.24	27.21	19.41	449.78	156.27	95.07	48.14	32.71	25.23	17.93
27	490.53	170.47	103.74	52.57	35.76	27.62	19.71	456.40	158.57	96.47	48.85	33.20	25.60	18.20
28	497.63	172.94	105.25	53.34	36.29	28.03	20.02	463.12	160.91	97.90	49.57	33.69	25.99	18.48
29	504.82	175.44	106.77	54.12	36.83	28.45	20.33	469.94	163.28	99.34	50.31	34.19	26.37	18.76
30	512.11	177.98	108.32	54.91	37.37	28.88	20.65	476.86	165.68	100.80	51.05	34.70	26.77	19.05
31	519.49	180.55	109.89	55.71	37.92	29.31	20.98	483.88	168.12	102.29	51.80	35.22	27.17	19.34
32	526.97	183.16	111.48	56.53	38.49	29.75	21.32	491.00	170.60	103.80	52.57	35.74	27.58	19.64
33	534.54	185.80	113.09	57.35	39.06	30.21	21.66	498.22	173.11	105.33	53.35	36.27	27.99	19.95
34	542.21	188.47	114.73	58.19	39.64	30.67	22.01	505.54	175.66	106.88	54.14	36.81	28.42	20.26
35	549.98	191.18	116.38	59.05	40.23	31.14	22.38	512.96	178.24	108.45	54.94	37.37	28.85	20.58
36	557.84	193.92	118.06	59.91	40.83	31.62	22.75	520.48	180.86	110.05	55.76	37.92	29.28	20.90
37	565.79	196.70	119.76	60.79	41.45	32.11	23.13	528.11	183.51	111.67	56.58	38.49	29.73	21.23
38	573.84	199.51	121.48	61.68	42.07	32.61	23.52	535.84	186.20	113.31	57.42	39.07	30.18	21.57
39	581.98	202.35	123.23	62.59	42.71	33.12	23.93	543.67	188.93	114.97	58.27	39.66	30.64	21.92
40	590.21	205.23	124.99	63.51	43.36	33.64	24.34	551.60	191.69	116.66	59.14	40.26	31.11	22.28
41	598.53	208.14	126.78	64.44	44.02	34.17	24.78	559.63	194.49	118.37	60.02	40.86	31.59	22.65
42	606.93	211.09	128.59	65.39	44.69	34.71	25.23	567.76	197.33	120.11	60.91	41.48	32.08	23.02
43	615.42	214.06	130.43	66.35	45.37	35.26		575.99	200.20	121.86	61.81	42.11	32.57	
44	623.98	217.07	132.28	67.33	46.07	35.83		584.32	203.11	123.64	62.73	42.74	33.08	
45	632.62	220.11	134.16	68.33	46.77	36.41		592.75	206.05	125.44	63.66	43.39	33.59	
46	641.32	223.17	136.06	69.33	47.49	37.00		601.27	209.03	127.27	64.60	44.05	34.12	
47	650.10	226.27	137.98	70.35	48.23	37.61		609.89	212.04	129.12	65.56	44.71	34.65	
48	658.93	229.39	139.91	71.38	48.97	38.23		618.60	215.09	130.99	66.53	45.39	35.20	
49	667.83	232.53	141.87	72.43	49.73	38.87		627.41	218.17	132.88	67.51	46.08	35.76	
50	676.79	235.71	143.84	73.49	50.50	39.53		636.32	221.29	134.80	68.51	46.79	36.34	
51	685.81	238.90	145.83	74.56	51.28	40.22		645.32	224.44	136.73	69.52	47.50	36.94	
52	694.90	242.12	147.84	75.64	52.09	40.93		654.41	227.63	138.70	70.55	48.24	37.55	
53	704.04	245.37	149.86	76.74	52.92			663.60	230.86	140.68	71.59	48.99		
54	713.26	248.64	151.91	77.86	53.78			672.89	234.12	142.69	72.65	49.76		
55	722.54	251.95	153.97	79.01	54.67			682.28	237.41	144.72	73.73	50.55		
56	731.90	255.28	156.06	80.19	55.59			691.77	240.75	146.79	74.83	51.37		
57	741.34	258.65	158.19	81.40	56.57			701.35	244.13	148.88	75.97	52.23		
58	750.86	262.05	160.35	82.65				711.04	247.54	151.00	77.13			
59	760.44	265.51	162.56	83.96				720.82	251.01	153.16	78.33			
60	770.08	269.00	164.81	85.32				730.69	254.51	155.36	79.56			
61	779.77	272.54	167.11	86.74				740.63	258.05	157.60	80.83			
62	789.47	276.11	169.45	88.22				750.64	261.64	159.87	82.15			
63	799.19	279.72	171.84					760.69	265.26	162.19				
64	808.89	283.36	174.29					770.78	268.92	164.54				
65	818.56	287.04	176.79					780.90	272.61	166.94				
66	828.19	290.75	179.34					791.02	276.34	169.38				
67	837.76	294.49	181.97					801.13	280.10	171.88				
68	847.24	298.26						811.22	283.89					
69	856.62	302.07						821.27	287.71					
70	865.88							831.25						
71	874.99							841.15						
72	883.93							850.95						

次标准体，额外风险比例50%

单位：元

年龄	男性							女性						
	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交
0	338.83	117.72	71.61	36.24	24.61	18.96	13.45	313.81	109.02	66.31	33.56	22.79	17.56	12.45
1	343.92	119.49	72.68	36.78	24.98	19.25	13.66	318.51	110.66	67.31	34.06	23.13	17.82	12.64
2	349.08	121.28	73.77	37.33	25.35	19.54	13.86	323.29	112.31	68.32	34.57	23.48	18.09	12.83
3	354.33	123.10	74.88	37.89	25.74	19.83	14.07	328.15	114.00	69.34	35.09	23.83	18.36	13.02
4	359.65	124.95	76.01	38.46	26.12	20.13	14.29	333.07	115.71	70.38	35.62	24.19	18.64	13.22
5	365.06	126.83	77.15	39.04	26.51	20.44	14.51	338.07	117.45	71.44	36.15	24.55	18.92	13.42
6	370.55	128.73	78.31	39.63	26.91	20.75	14.73	343.15	119.21	72.51	36.70	24.92	19.21	13.62
7	376.11	130.67	79.48	40.22	27.32	21.06	14.95	348.30	121.00	73.60	37.25	25.30	19.50	13.83
8	381.76	132.63	80.67	40.83	27.73	21.38	15.18	353.53	122.82	74.70	37.81	25.68	19.79	14.04
9	387.50	134.62	81.89	41.44	28.15	21.71	15.42	358.84	124.66	75.83	38.37	26.06	20.09	14.25
10	393.32	136.64	83.11	42.06	28.58	22.04	15.65	364.23	126.53	76.96	38.95	26.46	20.39	14.47
11	399.23	138.69	84.36	42.70	29.01	22.37	15.90	369.69	128.43	78.12	39.53	26.86	20.70	14.69
12	405.22	140.77	85.63	43.34	29.45	22.72	16.14	375.24	130.35	79.29	40.13	27.26	21.02	14.91
13	411.30	142.88	86.91	44.00	29.90	23.06	16.39	380.87	132.31	80.48	40.74	27.68	21.33	15.14
14	417.47	145.02	88.21	44.67	30.36	23.42	16.65	386.58	134.29	81.68	41.35	28.09	21.66	15.37
15	423.73	147.20	89.54	45.35	30.83	23.78	16.91	392.38	136.31	82.91	41.98	28.52	21.99	15.61
16	430.08	149.40	90.90	46.04	31.30	24.15	17.17	398.26	138.35	84.16	42.61	28.95	22.32	15.84
17	436.52	151.66	92.28	46.75	31.78	24.52	17.44	404.23	140.43	85.43	43.26	29.39	22.66	16.09
18	443.00	153.94	93.67	47.46	32.27	24.90	17.72	410.26	142.54	86.72	43.91	29.84	23.00	16.33
19	449.41	156.17	95.03	48.15	32.74	25.26	17.98	416.28	144.63	87.99	44.55	30.28	23.34	16.58
20	455.91	158.43	96.41	48.85	33.22	25.63	18.25	422.39	146.75	89.28	45.21	30.72	23.69	16.82
21	462.50	160.72	97.80	49.56	33.70	26.01	18.53	428.58	148.91	90.59	45.87	31.17	24.04	17.07
22	469.18	163.04	99.22	50.28	34.19	26.39	18.81	434.87	151.09	91.92	46.55	31.63	24.39	17.33
23	475.95	165.40	100.66	51.01	34.69	26.78	19.10	441.25	153.31	93.27	47.23	32.10	24.75	17.59
24	482.82	167.79	102.11	51.75	35.20	27.18	19.39	447.73	155.56	94.64	47.93	32.57	25.12	17.85
25	489.79	170.21	103.59	52.50	35.72	27.58	19.69	454.30	157.85	96.03	48.63	33.05	25.49	18.12
26	496.85	172.67	105.09	53.27	36.24	27.99	19.99	460.97	160.16	97.45	49.35	33.54	25.87	18.40
27	504.00	175.16	106.61	54.04	36.77	28.41	20.31	467.74	162.52	98.88	50.07	34.04	26.25	18.68
28	511.26	177.69	108.15	54.83	37.32	28.83	20.63	474.61	164.90	100.33	50.81	34.54	26.64	18.96
29	518.61	180.25	109.71	55.63	37.87	29.27	20.95	481.58	167.33	101.81	51.56	35.05	27.04	19.25
30	526.05	182.84	111.29	56.44	38.43	29.71	21.29	488.65	169.79	103.30	52.32	35.57	27.45	19.55
31	533.59	185.47	112.90	57.26	38.99	30.16	21.63	495.82	172.28	104.82	53.10	36.10	27.86	19.85
32	541.23	188.13	114.53	58.09	39.57	30.62	21.98	503.09	174.81	106.36	53.88	36.64	28.28	20.16
33	548.96	190.83	116.17	58.94	40.16	31.08	22.34	510.47	177.37	107.93	54.68	37.18	28.71	20.48
34	556.79	193.56	117.84	59.80	40.76	31.56	22.71	517.95	179.98	109.51	55.49	37.74	29.14	20.80
35	564.71	196.33	119.54	60.68	41.37	32.05	23.09	525.53	182.61	111.12	56.31	38.30	29.58	21.13
36	572.73	199.13	121.25	61.56	41.99	32.54	23.48	533.21	185.29	112.75	57.14	38.88	30.03	21.46
37	580.84	201.96	122.99	62.46	42.62	33.05	23.88	540.99	188.00	114.41	57.99	39.46	30.49	21.81
38	589.04	204.83	124.75	63.38	43.27	33.57	24.30	548.88	190.75	116.09	58.85	40.05	30.96	22.16
39	597.34	207.73	126.53	64.31	43.93	34.10	24.73	556.87	193.53	117.79	59.72	40.66	31.43	22.53
40	605.72	210.66	128.34	65.25	44.60	34.65	25.18	564.96	196.35	119.51	60.60	41.27	31.92	22.90
41	614.18	213.63	130.16	66.22	45.28	35.20	25.64	573.15	199.21	121.26	61.50	41.90	32.41	23.28
42	622.72	216.63	132.01	67.19	45.98	35.77	26.12	581.44	202.10	123.03	62.42	42.53	32.91	23.68
43	631.35	219.66	133.89	68.18	46.69	36.35		589.83	205.03	124.82	63.34	43.17	33.43	
44	640.04	222.72	135.78	69.19	47.41	36.94		598.31	208.00	126.64	64.28	43.83	33.95	
45	648.80	225.81	137.70	70.21	48.14	37.55		606.89	211.00	128.48	65.24	44.49	34.48	
46	657.63	228.93	139.63	71.25	48.89	38.17		615.57	214.03	130.34	66.20	45.17	35.03	
47	666.52	232.08	141.59	72.30	49.65	38.81		624.34	217.10	132.23	67.18	45.86	35.58	
48	675.46	235.24	143.56	73.37	50.43	39.47		633.20	220.20	134.13	68.18	46.56	36.15	
49	684.46	238.44	145.56	74.44	51.22	40.15		642.15	223.34	136.07	69.19	47.27	36.74	
50	693.51	241.65	147.56	75.53	52.02	40.85		651.20	226.52	138.02	70.21	48.00	37.34	
51	702.61	244.89	149.59	76.63	52.85	41.58		660.33	229.72	139.99	71.24	48.74	37.97	
52	711.77	248.15	151.63	77.75	53.69	42.34		669.56	232.96	141.99	72.30	49.50	38.61	
53	720.98	251.44	153.69	78.89	54.57			678.88	236.24	144.02	73.37	50.28		
54	730.26	254.75	155.77	80.05	55.47			688.29	239.55	146.06	74.45	51.08		
55	739.59	258.09	157.87	81.23	56.41			697.80	242.90	148.13	75.57	51.91		
56	749.00	261.45	160.00	82.46	57.40			707.41	246.29	150.23	76.70	52.77		
57	758.48	264.85	162.16	83.72	58.44			717.12	249.71	152.36	77.87	53.67		
58	768.03	268.30	164.37	85.03				726.92	253.18	154.53	79.08			
59	777.64	271.79	166.62	86.41				736.80	256.69	156.74	80.32			
60	787.30	275.32	168.92	87.84				746.77	260.25	158.98	81.60			
61	797.00	278.90	171.28	89.35				756.81	263.85	161.27	82.94			
62	806.70	282.52	173.69	90.94				766.90	267.49	163.60	84.32			
63	816.40	286.18	176.16					777.03	271.17	165.97				
64	826.07	289.87	178.69					787.19	274.88	168.39				
65	835.70	293.60	181.28					797.35	278.63	170.86				
66	845.27	297.37	183.94					807.51	282.42	173.38				
67	854.76	301.18	186.69					817.64	286.24	175.96				
68	864.14	305.03						827.73	290.09					
69	873.40	308.92						837.76	293.99					
70	882.52							847.70						
71	891.46							857.54						
72	900.22							867.26						

次标准体，额外风险比例75%

单位：元

年龄	男性							女性						
	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交
0	346.83	120.51	73.30	37.10	25.19	19.41	13.77	320.44	111.33	67.72	34.27	23.27	17.93	12.72
1	352.04	122.31	74.40	37.65	25.57	19.70	13.98	325.25	113.00	68.73	34.78	23.62	18.20	12.91
2	357.33	124.15	75.52	38.22	25.95	20.00	14.19	330.13	114.69	69.76	35.31	23.98	18.48	13.10
3	362.70	126.01	76.65	38.79	26.34	20.30	14.41	335.09	116.41	70.81	35.83	24.34	18.75	13.30
4	368.15	127.91	77.80	39.37	26.74	20.61	14.63	340.12	118.16	71.87	36.37	24.70	19.04	13.50
5	373.69	129.83	78.97	39.97	27.14	20.92	14.85	345.23	119.93	72.95	36.92	25.07	19.32	13.71
6	379.30	131.78	80.16	40.57	27.55	21.24	15.08	350.41	121.73	74.05	37.47	25.45	19.61	13.92
7	385.01	133.76	81.36	41.17	27.97	21.56	15.31	355.67	123.56	75.16	38.04	25.83	19.91	14.13
8	390.79	135.77	82.58	41.79	28.39	21.89	15.55	361.01	125.42	76.29	38.61	26.22	20.21	14.34
9	396.67	137.81	83.82	42.42	28.82	22.22	15.79	366.43	127.30	77.43	39.19	26.62	20.52	14.56
10	402.62	139.88	85.08	43.06	29.26	22.56	16.03	371.94	129.21	78.59	39.77	27.02	20.83	14.78
11	408.67	141.98	86.36	43.71	29.70	22.91	16.28	377.52	131.15	79.77	40.37	27.43	21.14	15.01
12	414.81	144.11	87.65	44.37	30.16	23.26	16.54	383.18	133.11	80.97	40.98	27.84	21.46	15.23
13	421.03	146.27	88.97	45.04	30.62	23.62	16.79	388.93	135.11	82.18	41.60	28.26	21.79	15.47
14	427.35	148.46	90.30	45.73	31.09	23.98	17.06	394.77	137.14	83.41	42.23	28.69	22.12	15.70
15	433.75	150.68	91.66	46.43	31.56	24.35	17.33	400.69	139.19	84.67	42.87	29.13	22.46	15.94
16	440.25	152.94	93.05	47.14	32.05	24.73	17.60	406.69	141.28	85.95	43.52	29.57	22.80	16.19
17	446.85	155.25	94.47	47.86	32.55	25.12	17.88	412.79	143.41	87.25	44.18	30.02	23.15	16.44
18	453.47	157.59	95.90	48.59	33.05	25.50	18.16	418.94	145.56	88.56	44.85	30.48	23.50	16.69
19	460.00	159.86	97.28	49.30	33.53	25.88	18.43	425.07	147.69	89.86	45.50	30.92	23.84	16.94
20	466.62	162.16	98.69	50.01	34.01	26.26	18.71	431.29	149.85	91.17	46.17	31.38	24.19	17.19
21	473.34	164.50	100.11	50.73	34.51	26.64	18.99	437.59	152.04	92.51	46.85	31.84	24.55	17.45
22	480.14	166.87	101.55	51.47	35.01	27.03	19.28	444.00	154.27	93.86	47.53	32.30	24.91	17.71
23	487.04	169.27	103.02	52.21	35.52	27.43	19.58	450.49	156.53	95.24	48.23	32.78	25.28	17.97
24	494.04	171.70	104.50	52.97	36.04	27.84	19.88	457.09	158.82	96.63	48.94	33.26	25.65	18.24
25	501.13	174.17	106.01	53.74	36.57	28.25	20.19	463.78	161.15	98.05	49.66	33.75	26.03	18.52
26	508.32	176.67	107.53	54.52	37.11	28.67	20.51	470.57	163.51	99.48	50.38	34.25	26.42	18.80
27	515.61	179.21	109.08	55.31	37.65	29.10	20.83	477.46	165.90	100.94	51.13	34.75	26.81	19.09
28	522.99	181.78	110.65	56.11	38.20	29.53	21.16	484.45	168.33	102.42	51.88	35.27	27.21	19.38
29	530.47	184.39	112.24	56.93	38.77	29.98	21.50	491.55	170.80	103.92	52.64	35.79	27.62	19.68
30	538.05	187.03	113.86	57.76	39.34	30.43	21.85	498.75	173.30	105.45	53.42	36.32	28.03	19.98
31	545.72	189.70	115.49	58.60	39.92	30.89	22.20	506.04	175.84	106.99	54.20	36.86	28.45	20.29
32	553.49	192.41	117.15	59.45	40.51	31.37	22.57	513.45	178.42	108.56	55.00	37.41	28.88	20.61
33	561.35	195.16	118.83	60.31	41.12	31.85	22.94	520.95	181.03	110.16	55.82	37.97	29.32	20.93
34	569.31	197.94	120.53	61.19	41.73	32.34	23.33	528.56	183.68	111.77	56.64	38.53	29.76	21.27
35	577.36	200.75	122.25	62.08	42.36	32.84	23.73	536.28	186.36	113.41	57.48	39.11	30.22	21.61
36	585.50	203.60	124.00	62.99	43.00	33.36	24.14	544.09	189.08	115.07	58.33	39.70	30.68	21.96
37	593.74	206.48	125.76	63.91	43.65	33.88	24.56	552.01	191.84	116.76	59.19	40.29	31.15	22.31
38	602.07	209.39	127.55	64.85	44.31	34.42	25.00	560.03	194.64	118.46	60.07	40.90	31.63	22.68
39	610.48	212.34	129.37	65.80	44.99	34.97	25.45	568.15	197.47	120.19	60.96	41.52	32.12	23.06
40	618.98	215.32	131.21	66.77	45.68	35.53	25.93	576.38	200.34	121.95	61.86	42.15	32.61	23.45
41	627.56	218.33	133.07	67.75	46.38	36.11	26.42	584.70	203.24	123.73	62.78	42.79	33.12	23.85
42	636.22	221.38	134.95	68.75	47.10	36.70	26.93	593.12	206.18	125.53	63.71	43.44	33.64	24.26
43	644.95	224.45	136.85	69.77	47.84	37.31		601.63	209.16	127.35	64.66	44.10	34.17	
44	653.74	227.56	138.78	70.80	48.58	37.93		610.24	212.17	129.20	65.62	44.77	34.70	
45	662.60	230.69	140.73	71.85	49.34	38.56		618.95	215.22	131.07	66.59	45.45	35.26	
46	671.52	233.85	142.70	72.92	50.12	39.22		627.75	218.30	132.97	67.58	46.15	35.82	
47	680.49	237.03	144.69	73.99	50.91	39.89		636.64	221.41	134.88	68.58	46.85	36.39	
48	689.51	240.24	146.69	75.09	51.71	40.58		645.61	224.56	136.82	69.59	47.57	36.99	
49	698.58	243.47	148.72	76.19	52.53	41.30		654.68	227.75	138.78	70.62	48.30	37.59	
50	707.69	246.72	150.76	77.31	53.37	42.04		663.83	230.96	140.77	71.67	49.05	38.22	
51	716.84	249.99	152.81	78.45	54.23	42.82		673.07	234.21	142.78	72.73	49.82	38.87	
52	726.04	253.28	154.89	79.59	55.12	43.63		682.40	237.50	144.81	73.80	50.60	39.55	
53	735.29	256.60	156.98	80.76	56.03			691.82	240.82	146.86	74.90	51.41		
54	744.60	259.94	159.09	81.96	56.98			701.33	244.17	148.94	76.01	52.24		
55	753.96	263.30	161.21	83.18	57.98			710.94	247.56	151.04	77.15	53.10		
56	763.38	266.69	163.37	84.45	59.02			720.63	250.98	153.17	78.32	54.00		
57	772.87	270.12	165.57	85.76	60.13			730.42	254.45	155.33	79.52	54.94		
58	782.43	273.59	167.81	87.13				740.30	257.96	157.54	80.76			
59	792.05	277.10	170.10	88.57				750.27	261.51	159.78	82.05			
60	801.70	280.67	172.45	90.08				760.31	265.11	162.07	83.38			
61	811.38	284.28	174.87	91.68				770.41	268.75	164.40	84.77			
62	821.07	287.94	177.34	93.37				780.56	272.44	166.78	86.22			
63	830.73	291.64	179.88					790.74	276.16	169.20				
64	840.35	295.38	182.49					800.93	279.93	171.68				
65	849.92	299.16	185.17					811.12	283.73	174.22				
66	859.41	302.99	187.94					821.29	287.56	176.81				
67	868.80	306.86	190.81					831.42	291.44	179.47				
68	878.08	310.78						841.49	295.35					
69	887.21	314.76						851.48	299.31					
70	896.18							861.37						
71	904.96							871.13						
72	913.54							880.75						

次标准体，额外风险比例100%

单位：元

年龄	男性							女性						
	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交
0	353.90	122.97	74.80	37.85	25.71	19.81	14.05	326.27	113.36	68.95	34.89	23.70	18.26	12.95
1	359.21	124.81	75.92	38.42	26.09	20.11	14.27	331.16	115.05	69.98	35.42	24.05	18.53	13.14
2	364.61	126.68	77.06	39.00	26.48	20.41	14.49	336.13	116.78	71.03	35.95	24.41	18.81	13.34
3	370.09	128.59	78.22	39.58	26.88	20.72	14.71	341.18	118.53	72.10	36.49	24.78	19.09	13.55
4	375.66	130.52	79.39	40.18	27.29	21.03	14.93	346.31	120.31	73.18	37.03	25.15	19.38	13.75
5	381.31	132.48	80.59	40.78	27.70	21.35	15.16	351.51	122.12	74.28	37.59	25.53	19.67	13.96
6	387.04	134.47	81.80	41.39	28.11	21.67	15.40	356.79	123.95	75.39	38.15	25.91	19.97	14.17
7	392.86	136.49	83.02	42.02	28.54	22.00	15.63	362.14	125.81	76.53	38.73	26.30	20.27	14.39
8	398.77	138.54	84.27	42.65	28.97	22.34	15.87	367.58	127.70	77.68	39.31	26.70	20.58	14.60
9	404.76	140.62	85.54	43.29	29.41	22.68	16.12	373.10	129.62	78.84	39.90	27.10	20.89	14.83
10	410.85	142.73	86.82	43.94	29.86	23.03	16.37	378.70	131.56	80.02	40.50	27.51	21.21	15.05
11	417.02	144.88	88.12	44.60	30.31	23.38	16.63	384.39	133.54	81.22	41.11	27.93	21.53	15.28
12	423.28	147.05	89.45	45.28	30.78	23.74	16.89	390.16	135.54	82.44	41.73	28.35	21.86	15.52
13	429.63	149.25	90.79	45.97	31.25	24.11	17.15	396.01	137.57	83.68	42.36	28.78	22.19	15.75
14	436.07	151.49	92.15	46.67	31.73	24.48	17.42	401.95	139.63	84.93	43.00	29.22	22.53	16.00
15	442.61	153.76	93.53	47.38	32.22	24.86	17.70	407.98	141.73	86.21	43.65	29.66	22.87	16.24
16	449.24	156.06	94.95	48.11	32.72	25.25	17.98	414.09	143.85	87.51	44.31	30.12	23.22	16.49
17	455.97	158.42	96.41	48.85	33.23	25.65	18.27	420.30	146.02	88.84	44.99	30.57	23.58	16.75
18	462.72	160.81	97.87	49.60	33.74	26.04	18.56	426.56	148.21	90.18	45.67	31.04	23.93	17.00
19	469.36	163.12	99.27	50.31	34.23	26.42	18.84	432.78	150.37	91.49	46.34	31.49	24.29	17.26
20	476.09	165.46	100.70	51.04	34.72	26.81	19.12	439.09	152.57	92.83	47.01	31.95	24.64	17.51
21	482.90	167.83	102.15	51.78	35.23	27.20	19.41	445.50	154.80	94.18	47.70	32.42	25.00	17.77
22	489.82	170.24	103.61	52.52	35.74	27.60	19.71	452.00	157.06	95.56	48.40	32.90	25.37	18.04
23	496.83	172.68	105.10	53.28	36.26	28.01	20.01	458.60	159.35	96.95	49.11	33.38	25.75	18.31
24	503.93	175.15	106.61	54.05	36.79	28.42	20.32	465.29	161.67	98.37	49.82	33.87	26.13	18.59
25	511.13	177.66	108.14	54.83	37.33	28.85	20.64	472.08	164.04	99.81	50.55	34.37	26.51	18.87
26	518.43	180.20	109.69	55.63	37.87	29.27	20.96	478.98	166.43	101.27	51.29	34.87	26.91	19.16
27	525.83	182.78	111.26	56.43	38.43	29.71	21.30	485.98	168.87	102.75	52.05	35.39	27.30	19.45
28	533.32	185.39	112.86	57.25	38.99	30.16	21.64	493.07	171.33	104.25	52.81	35.91	27.71	19.75
29	540.91	188.03	114.47	58.08	39.57	30.61	21.99	500.28	173.84	105.78	53.59	36.44	28.13	20.05
30	548.60	190.72	116.11	58.92	40.15	31.08	22.35	507.58	176.38	107.33	54.37	36.98	28.55	20.36
31	556.38	193.43	117.77	59.78	40.74	31.55	22.72	514.99	178.96	108.90	55.18	37.53	28.98	20.68
32	564.26	196.18	119.46	60.64	41.35	32.03	23.10	522.50	181.57	110.49	55.99	38.09	29.42	21.01
33	572.23	198.96	121.16	61.52	41.97	32.53	23.49	530.12	184.22	112.11	56.81	38.66	29.86	21.34
34	580.30	201.78	122.89	62.42	42.59	33.03	23.89	537.84	186.91	113.75	57.65	39.23	30.32	21.68
35	588.46	204.63	124.64	63.33	43.23	33.55	24.30	545.67	189.63	115.41	58.50	39.82	30.78	22.03
36	596.71	207.52	126.41	64.25	43.89	34.08	24.73	553.60	192.40	117.10	59.37	40.42	31.25	22.39
37	605.05	210.44	128.20	65.19	44.55	34.62	25.18	561.63	195.20	118.81	60.25	41.03	31.73	22.76
38	613.47	213.39	130.02	66.14	45.23	35.18	25.64	569.76	198.03	120.54	61.14	41.65	32.22	23.14
39	621.99	216.38	131.86	67.11	45.93	35.75	26.11	577.99	200.90	122.30	62.04	42.28	32.72	23.53
40	630.58	219.40	133.73	68.10	46.64	36.33	26.61	586.33	203.81	124.08	62.96	42.92	33.23	23.94
41	639.26	222.45	135.61	69.11	47.37	36.93	27.13	594.76	206.76	125.88	63.90	43.57	33.75	24.35
42	648.00	225.53	137.52	70.13	48.11	37.54	27.68	603.29	209.74	127.71	64.85	44.23	34.28	24.79
43	656.82	228.65	139.46	71.17	48.86	38.17		611.91	212.76	129.56	65.81	44.91	34.82	
44	665.70	231.79	141.41	72.23	49.63	38.82		620.63	215.81	131.44	66.79	45.60	35.38	
45	674.63	234.95	143.39	73.30	50.42	39.48		629.44	218.89	133.34	67.78	46.29	35.94	
46	683.62	238.15	145.39	74.39	51.22	40.17		638.34	222.01	135.26	68.78	47.01	36.52	
47	692.65	241.36	147.40	75.50	52.04	40.87		647.32	225.17	137.20	69.80	47.73	37.12	
48	701.73	244.60	149.44	76.62	52.87	41.60		656.40	228.36	139.17	70.84	48.47	37.73	
49	710.84	247.86	151.49	77.75	53.72	42.35		665.55	231.58	141.16	71.89	49.22	38.36	
50	719.99	251.14	153.56	78.90	54.59	43.13		674.79	234.83	143.17	72.95	49.99	39.01	
51	729.17	254.43	155.64	80.06	55.49	43.95		684.12	238.12	145.20	74.03	50.77	39.69	
52	738.40	257.75	157.74	81.24	56.41	44.82		693.53	241.43	147.26	75.13	51.58	40.39	
53	747.67	261.09	159.86	82.44	57.36			703.03	244.79	149.34	76.24	52.41		
54	756.98	264.45	161.99	83.66	58.36			712.61	248.17	151.44	77.38	53.27		
55	766.35	267.83	164.14	84.93	59.41			722.28	251.59	153.57	78.55	54.16		
56	775.77	271.24	166.33	86.23	60.51			732.04	255.05	155.73	79.74	55.10		
57	785.26	274.68	168.55	87.59	61.69			741.90	258.55	157.92	80.98	56.08		
58	794.80	278.17	170.82	89.02				751.84	262.09	160.15	82.25			
59	804.40	281.71	173.16	90.52				761.86	265.68	162.43	83.58			
60	814.04	285.31	175.56	92.11				771.95	269.32	164.75	84.97			
61	823.69	288.95	178.02	93.80				782.10	273.00	167.13	86.41			
62	833.33	292.64	180.56	95.59				792.28	276.72	169.55	87.92			
63	842.95	296.38	183.17					802.49	280.48	172.03				
64	852.51	300.16	185.86					812.70	284.29	174.56				
65	862.00	303.99	188.63					822.89	288.13	177.16				
66	871.40	307.87	191.51					833.05	292.01	179.82				
67	880.69	311.80	194.49					843.16	295.94	182.56				
68	889.86	315.80						853.19	299.91					
69	898.86	319.86						863.13	303.92					
70	907.69							872.96						
71	916.31							882.64						
72	924.71							892.16						

次标准体，额外风险比例125%

单位：元

年龄	男性							女性						
	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交
0	360.25	125.18	76.14	38.53	26.17	20.16	14.31	331.47	115.16	70.05	35.45	24.07	18.55	13.16
1	365.66	127.05	77.28	39.11	26.56	20.47	14.53	336.44	116.89	71.10	35.98	24.44	18.83	13.36
2	371.15	128.96	78.44	39.70	26.96	20.78	14.75	341.49	118.64	72.17	36.52	24.80	19.11	13.56
3	376.73	130.90	79.62	40.29	27.36	21.09	14.98	346.62	120.42	73.25	37.07	25.17	19.40	13.76
4	382.40	132.86	80.82	40.90	27.78	21.41	15.21	351.83	122.23	74.35	37.63	25.55	19.69	13.97
5	388.16	134.86	82.03	41.51	28.19	21.73	15.44	357.11	124.06	75.47	38.19	25.94	19.99	14.18
6	393.99	136.89	83.27	42.14	28.62	22.07	15.68	362.47	125.93	76.60	38.76	26.33	20.29	14.40
7	399.92	138.95	84.52	42.77	29.05	22.40	15.92	367.92	127.82	77.75	39.35	26.72	20.60	14.62
8	405.93	141.03	85.79	43.41	29.49	22.74	16.17	373.45	129.74	78.92	39.94	27.13	20.91	14.84
9	412.04	143.15	87.08	44.07	29.94	23.09	16.42	379.05	131.68	80.10	40.54	27.54	21.23	15.07
10	418.23	145.30	88.38	44.73	30.40	23.45	16.67	384.75	133.66	81.30	41.14	27.95	21.55	15.30
11	424.51	147.48	89.71	45.40	30.86	23.81	16.94	390.52	135.67	82.52	41.76	28.38	21.88	15.53
12	430.89	149.70	91.05	46.09	31.33	24.18	17.20	396.38	137.70	83.76	42.39	28.81	22.21	15.77
13	437.35	151.94	92.42	46.79	31.82	24.55	17.47	402.33	139.77	85.01	43.04	29.24	22.55	16.01
14	443.91	154.22	93.80	47.51	32.31	24.93	17.75	408.37	141.86	86.29	43.69	29.69	22.89	16.26
15	450.57	156.52	95.22	48.24	32.81	25.32	18.03	414.49	143.99	87.59	44.35	30.14	23.24	16.51
16	457.32	158.87	96.66	48.98	33.32	25.72	18.32	420.70	146.14	88.91	45.03	30.60	23.60	16.76
17	464.16	161.27	98.15	49.74	33.84	26.12	18.62	427.01	148.35	90.26	45.71	31.07	23.96	17.02
18	471.03	163.71	99.64	50.50	34.36	26.53	18.91	433.36	150.58	91.62	46.40	31.54	24.32	17.28
19	477.76	166.05	101.06	51.23	34.86	26.92	19.20	439.66	152.77	92.95	47.08	32.00	24.68	17.54
20	484.58	168.42	102.51	51.97	35.36	27.31	19.49	446.06	154.99	94.31	47.77	32.47	25.04	17.80
21	491.49	170.83	103.98	52.71	35.87	27.71	19.79	452.55	157.25	95.68	48.46	32.94	25.41	18.07
22	498.49	173.27	105.46	53.47	36.39	28.12	20.09	459.14	159.54	97.07	49.17	33.42	25.78	18.34
23	505.60	175.74	106.97	54.24	36.92	28.53	20.40	465.82	161.86	98.49	49.89	33.91	26.16	18.61
24	512.79	178.24	108.50	55.02	37.46	28.95	20.72	472.60	164.22	99.92	50.62	34.41	26.55	18.90
25	520.09	180.79	110.05	55.82	38.01	29.38	21.05	479.48	166.61	101.38	51.36	34.92	26.94	19.18
26	527.48	183.36	111.62	56.62	38.56	29.82	21.38	486.47	169.04	102.86	52.11	35.43	27.34	19.47
27	534.98	185.97	113.22	57.44	39.13	30.27	21.72	493.55	171.51	104.36	52.87	35.95	27.75	19.77
28	542.56	188.62	114.84	58.27	39.70	30.72	22.07	500.75	174.01	105.88	53.64	36.48	28.16	20.08
29	550.25	191.30	116.47	59.11	40.29	31.19	22.44	508.04	176.54	107.43	54.43	37.02	28.58	20.39
30	558.03	194.01	118.14	59.97	40.88	31.66	22.81	515.44	179.12	109.00	55.23	37.57	29.01	20.71
31	565.91	196.76	119.82	60.84	41.49	32.14	23.19	522.95	181.73	110.59	56.04	38.13	29.45	21.04
32	573.88	199.55	121.52	61.72	42.10	32.64	23.58	530.56	184.38	112.20	56.87	38.69	29.89	21.37
33	581.95	202.37	123.25	62.61	42.73	33.15	23.99	538.27	187.06	113.84	57.70	39.27	30.35	21.71
34	590.11	205.22	125.00	63.52	43.37	33.66	24.40	546.09	189.79	115.50	58.55	39.86	30.81	22.06
35	598.36	208.10	126.77	64.44	44.03	34.20	24.84	554.01	192.55	117.19	59.42	40.45	31.28	22.42
36	606.69	211.02	128.57	65.38	44.69	34.74	25.28	562.04	195.34	118.90	60.30	41.06	31.76	22.79
37	615.12	213.98	130.39	66.34	45.37	35.30	25.75	570.17	198.18	120.63	61.19	41.68	32.25	23.17
38	623.64	216.97	132.23	67.31	46.07	35.87	26.23	578.40	201.05	122.39	62.09	42.31	32.75	23.56
39	632.23	219.99	134.09	68.30	46.78	36.46	26.73	586.73	203.96	124.17	63.01	42.95	33.26	23.97
40	640.91	223.04	135.98	69.30	47.51	37.06	27.25	595.16	206.90	125.97	63.95	43.61	33.79	24.38
41	649.66	226.12	137.89	70.33	48.26	37.68	27.80	603.69	209.88	127.80	64.89	44.27	34.32	24.82
42	658.48	229.24	139.82	71.37	49.02	38.32	28.38	612.31	212.90	129.65	65.86	44.95	34.86	25.27
43	667.37	232.38	141.78	72.43	49.80	38.97		621.02	215.95	131.53	66.84	45.64	35.42	
44	676.31	235.55	143.76	73.51	50.59	39.64		629.83	219.03	133.42	67.83	46.34	35.98	
45	685.30	238.75	145.76	74.61	51.40	40.33		638.72	222.15	135.35	68.84	47.05	36.57	
46	694.34	241.97	147.79	75.72	52.23	41.04		647.71	225.31	137.29	69.86	47.78	37.16	
47	703.42	245.21	149.83	76.85	53.07	41.78		656.77	228.49	139.26	70.90	48.52	37.77	
48	712.53	248.47	151.89	78.00	53.93	42.54		665.92	231.71	141.25	71.95	49.27	38.41	
49	721.68	251.76	153.96	79.16	54.81	43.33		675.15	234.97	143.26	73.02	50.04	39.06	
50	730.85	255.06	156.06	80.33	55.71	44.15		684.47	238.25	145.29	74.10	50.83	39.73	
51	740.05	258.37	158.16	81.52	56.64	45.02		693.86	241.57	147.35	75.20	51.63	40.43	
52	749.29	261.71	160.29	82.73	57.60	45.93		703.34	244.91	149.43	76.31	52.46	41.17	
53	758.56	265.07	162.42	83.96	58.59			712.89	248.29	151.53	77.45	53.32		
54	767.87	268.44	164.58	85.22	59.64			722.53	251.71	153.66	78.61	54.21		
55	777.23	271.84	166.76	86.51	60.73			732.26	255.16	155.81	79.80	55.13		
56	786.64	275.26	168.96	87.86	61.90			742.07	258.64	157.99	81.02	56.10		
57	796.10	278.72	171.22	89.27	63.15			751.97	262.17	160.21	82.29	57.12		
58	805.63	282.23	173.52	90.75				761.95	265.74	162.47	83.60			
59	815.20	285.79	175.89	92.32				772.01	269.35	164.78	84.97			
60	824.80	289.40	178.33	93.99				782.14	273.02	167.14	86.40			
61	834.41	293.07	180.85	95.76				792.31	276.73	169.55	87.90			
62	844.00	296.80	183.45	97.66				802.52	280.48	172.02	89.47			
63	853.56	300.57	186.13					812.73	284.28	174.54				
64	863.05	304.39	188.89					822.95	288.12	177.13				
65	872.46	308.27	191.76					833.13	292.01	179.78				
66	881.77	312.20	194.74					843.27	295.93	182.51				
67	890.96	316.19	197.85					853.35	299.90	185.33				
68	900.00	320.26						863.34	303.92					
69	908.88	324.41						873.22	307.99					
70	917.56							882.97						
71	926.03							892.56						
72	934.26							901.98						

次标准体，额外风险比例150%

单位：元

年龄	男性							女性						
	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交
0	366.02	127.18	77.37	39.15	26.59	20.49	14.54	336.17	116.80	71.05	35.95	24.42	18.81	13.34
1	371.52	129.09	78.53	39.74	26.99	20.80	14.76	341.22	118.55	72.11	36.49	24.78	19.10	13.55
2	377.10	131.03	79.70	40.34	27.39	21.11	14.99	346.34	120.33	73.19	37.04	25.15	19.38	13.75
3	382.77	133.00	80.90	40.94	27.80	21.43	15.22	351.54	122.13	74.29	37.60	25.53	19.68	13.96
4	388.53	135.00	82.12	41.56	28.22	21.75	15.45	356.82	123.97	75.41	38.16	25.92	19.97	14.17
5	394.38	137.03	83.35	42.18	28.65	22.09	15.69	362.18	125.83	76.54	38.73	26.30	20.27	14.39
6	400.32	139.09	84.61	42.82	29.08	22.42	15.93	367.62	127.72	77.69	39.31	26.70	20.58	14.61
7	406.34	141.18	85.88	43.46	29.52	22.76	16.18	373.15	129.63	78.85	39.90	27.10	20.89	14.83
8	412.45	143.30	87.17	44.11	29.97	23.11	16.43	378.75	131.58	80.04	40.50	27.51	21.21	15.06
9	418.65	145.45	88.48	44.77	30.42	23.47	16.69	384.44	133.56	81.24	41.11	27.93	21.53	15.29
10	424.95	147.64	89.80	45.45	30.89	23.83	16.95	390.21	135.56	82.46	41.73	28.35	21.86	15.52
11	431.33	149.85	91.15	46.14	31.36	24.20	17.22	396.07	137.60	83.69	42.36	28.78	22.19	15.76
12	437.81	152.10	92.52	46.84	31.84	24.57	17.49	402.02	139.66	84.95	43.00	29.22	22.53	16.00
13	444.38	154.38	93.90	47.55	32.33	24.95	17.77	408.05	141.75	86.22	43.65	29.66	22.87	16.25
14	451.05	156.69	95.31	48.28	32.83	25.34	18.05	414.17	143.88	87.51	44.31	30.11	23.22	16.50
15	457.81	159.04	96.75	49.02	33.34	25.74	18.34	420.38	146.03	88.83	44.98	30.57	23.58	16.75
16	464.66	161.42	98.22	49.78	33.87	26.15	18.64	426.68	148.22	90.18	45.67	31.04	23.94	17.01
17	471.62	163.87	99.73	50.55	34.40	26.56	18.94	433.07	150.46	91.55	46.37	31.52	24.31	17.27
18	478.59	166.34	101.25	51.33	34.93	26.97	19.24	439.51	152.72	92.93	47.07	32.00	24.68	17.54
19	485.40	168.71	102.69	52.07	35.43	27.37	19.54	445.89	154.94	94.28	47.75	32.46	25.04	17.80
20	492.29	171.11	104.16	52.81	35.94	27.77	19.83	452.36	157.19	95.65	48.45	32.93	25.40	18.07
21	499.29	173.55	105.64	53.57	36.46	28.17	20.14	458.92	159.47	97.04	49.15	33.42	25.78	18.34
22	506.37	176.02	107.15	54.34	36.99	28.59	20.45	465.58	161.79	98.44	49.87	33.90	26.15	18.61
23	513.56	178.52	108.67	55.12	37.53	29.01	20.76	472.34	164.14	99.88	50.59	34.40	26.54	18.89
24	520.84	181.05	110.22	55.91	38.07	29.44	21.09	479.20	166.52	101.33	51.33	34.90	26.93	19.18
25	528.22	183.62	111.79	56.71	38.63	29.87	21.42	486.16	168.94	102.80	52.08	35.41	27.33	19.47
26	535.70	186.23	113.38	57.53	39.19	30.32	21.77	493.23	171.40	104.30	52.84	35.93	27.73	19.77
27	543.27	188.87	115.00	58.36	39.77	30.77	22.12	500.40	173.89	105.81	53.61	36.46	28.14	20.07
28	550.94	191.55	116.63	59.20	40.35	31.24	22.48	507.67	176.42	107.36	54.40	37.00	28.56	20.38
29	558.71	194.26	118.29	60.05	40.94	31.71	22.85	515.05	178.98	108.92	55.19	37.54	28.99	20.70
30	566.58	197.00	119.97	60.92	41.55	32.19	23.23	522.53	181.59	110.51	56.00	38.10	29.43	21.02
31	574.54	199.78	121.67	61.80	42.16	32.69	23.63	530.12	184.23	112.12	56.82	38.67	29.87	21.36
32	582.59	202.60	123.40	62.69	42.79	33.19	24.03	537.81	186.91	113.75	57.66	39.24	30.32	21.70
33	590.74	205.45	125.15	63.60	43.43	33.71	24.45	545.61	189.62	115.41	58.51	39.83	30.78	22.05
34	598.98	208.33	126.92	64.52	44.08	34.24	24.88	553.52	192.38	117.09	59.37	40.42	31.26	22.41
35	607.30	211.25	128.71	65.46	44.75	34.79	25.33	561.53	195.17	118.79	60.24	41.03	31.74	22.78
36	615.72	214.19	130.52	66.41	45.43	35.35	25.80	569.64	198.00	120.52	61.13	41.65	32.23	23.16
37	624.22	217.18	132.36	67.38	46.13	35.92	26.28	577.85	200.86	122.28	62.04	42.27	32.73	23.55
38	632.81	220.19	134.22	68.37	46.84	36.51	26.78	586.17	203.76	124.05	62.95	42.92	33.24	23.95
39	641.48	223.24	136.11	69.37	47.57	37.11	27.31	594.59	206.70	125.85	63.89	43.57	33.76	24.37
40	650.22	226.32	138.02	70.40	48.31	37.74	27.86	603.10	209.68	127.68	64.83	44.23	34.29	24.80
41	659.04	229.44	139.95	71.44	49.08	38.38	28.43	611.71	212.69	129.53	65.80	44.91	34.83	25.25
42	667.92	232.58	141.91	72.50	49.86	39.03	29.04	620.41	215.74	131.40	66.77	45.60	35.39	25.71
43	676.86	235.75	143.89	73.58	50.66	39.71		629.20	218.82	133.29	67.76	46.30	35.96	
44	685.86	238.94	145.89	74.69	51.47	40.40		638.09	221.93	135.21	68.77	47.01	36.54	
45	694.90	242.17	147.91	75.80	52.31	41.12		647.06	225.08	137.16	69.80	47.74	37.14	
46	703.98	245.41	149.96	76.94	53.16	41.86		656.11	228.27	139.12	70.83	48.48	37.75	
47	713.09	248.68	152.02	78.10	54.03	42.63		665.24	231.48	141.11	71.89	49.24	38.38	
48	722.23	251.96	154.11	79.26	54.91	43.42		674.46	234.73	143.12	72.95	50.01	39.03	
49	731.39	255.26	156.20	80.45	55.82	44.25		683.75	238.01	145.15	74.04	50.79	39.70	
50	740.57	258.58	158.32	81.65	56.76	45.11		693.12	241.32	147.21	75.14	51.60	40.40	
51	749.78	261.92	160.45	82.86	57.72	46.02		702.57	244.66	149.28	76.25	52.42	41.12	
52	759.02	265.27	162.59	84.10	58.71	46.98		712.10	248.03	151.38	77.39	53.27	41.88	
53	768.28	268.64	164.75	85.36	59.75			721.70	251.44	153.51	78.54	54.15		
54	777.58	272.02	166.92	86.65	60.84			731.38	254.87	155.65	79.73	55.07		
55	786.91	275.43	169.12	87.98	61.98			741.15	258.34	157.83	80.94	56.02		
56	796.30	278.87	171.35	89.37	63.21			751.00	261.85	160.03	82.19	57.02		
57	805.74	282.34	173.63	90.82	64.53			760.93	265.40	162.27	83.48	58.09		
58	815.23	285.86	175.96	92.36				770.94	268.99	164.56	84.83			
59	824.76	289.43	178.37	94.00				781.03	272.63	166.89	86.23			
60	834.32	293.07	180.85	95.74				791.18	276.32	169.28	87.71			
61	843.88	296.77	183.42	97.60				801.37	280.06	171.73	89.26			
62	853.42	300.52	186.08	99.60				811.58	283.85	174.24	90.90			
63	862.91	304.33	188.83					821.80	287.68	176.81				
64	872.33	308.19	191.67					832.00	291.55	179.45				
65	881.65	312.11	194.63					842.17	295.47	182.16				
66	890.87	316.09	197.72					852.28	299.44	184.96				
67	899.95	320.15	200.96					862.32	303.45	187.85				
68	908.88	324.29						872.26	307.52					
69	917.63	328.53						882.07	311.65					
70	926.17							891.75						
71	934.49							901.25						
72	942.56							910.56						