

中意臻享一生（金典版）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	321.34	112.57	68.33	34.41	23.33	17.96	12.73	299.47	104.91	63.67	32.07	21.74	16.74	11.86	
1	326.16	114.26	69.35	34.93	23.68	18.23	12.92	303.96	106.48	64.63	32.55	22.07	16.99	12.04	
2	331.06	115.97	70.39	35.45	24.04	18.51	13.12	308.53	108.07	65.59	33.04	22.40	17.25	12.22	
3	336.03	117.71	71.45	35.99	24.40	18.79	13.32	313.15	109.70	66.58	33.53	22.74	17.51	12.40	
4	341.07	119.48	72.52	36.53	24.77	19.07	13.52	317.85	111.34	67.58	34.04	23.08	17.77	12.59	
5	346.20	121.27	73.61	37.07	25.14	19.36	13.72	322.63	113.01	68.59	34.55	23.43	18.04	12.78	
6	351.40	123.09	74.71	37.63	25.52	19.65	13.93	327.47	114.71	69.62	35.07	23.78	18.31	12.97	
7	356.67	124.94	75.83	38.20	25.90	19.95	14.14	332.38	116.43	70.67	35.59	24.13	18.58	13.17	
8	362.03	126.82	76.97	38.77	26.29	20.25	14.36	337.37	118.18	71.73	36.13	24.50	18.86	13.37	
9	367.46	128.72	78.13	39.35	26.69	20.56	14.58	342.43	119.95	72.80	36.67	24.87	19.15	13.57	
10	372.98	130.65	79.30	39.94	27.09	20.87	14.80	347.57	121.75	73.89	37.22	25.24	19.44	13.78	
11	378.58	132.61	80.49	40.54	27.50	21.18	15.03	352.79	123.57	75.00	37.78	25.62	19.73	13.99	
12	384.26	134.60	81.69	41.15	27.92	21.51	15.26	358.08	125.43	76.13	38.35	26.01	20.03	14.20	
13	390.02	136.62	82.92	41.78	28.34	21.83	15.49	363.45	127.31	77.27	38.92	26.40	20.33	14.41	
14	395.87	138.67	84.16	42.41	28.77	22.17	15.73	368.90	129.22	78.43	39.51	26.80	20.64	14.63	
15	401.81	140.75	85.43	43.05	29.21	22.50	15.97	374.44	131.16	79.60	40.11	27.20	20.95	14.85	
16	407.83	142.85	86.72	43.70	29.65	22.85	16.22	380.05	133.12	80.80	40.71	27.61	21.27	15.08	
17	413.94	145.01	88.03	44.37	30.11	23.20	16.47	385.75	135.12	82.02	41.33	28.03	21.59	15.31	
18	420.11	147.18	89.35	45.04	30.56	23.55	16.73	391.51	137.15	83.25	41.95	28.45	21.92	15.54	
19	426.24	149.33	90.66	45.70	31.01	23.90	16.98	397.29	139.17	84.48	42.57	28.87	22.24	15.77	
20	432.47	151.52	91.99	46.37	31.47	24.25	17.23	403.15	141.23	85.73	43.20	29.30	22.57	16.01	
21	438.78	153.73	93.33	47.05	31.93	24.61	17.49	409.10	143.31	87.00	43.84	29.73	22.90	16.25	
22	445.18	155.97	94.70	47.74	32.40	24.97	17.75	415.14	145.43	88.28	44.48	30.17	23.24	16.49	
23	451.67	158.25	96.08	48.44	32.88	25.34	18.02	421.27	147.58	89.58	45.14	30.62	23.59	16.74	
24	458.26	160.56	97.48	49.15	33.36	25.72	18.30	427.49	149.76	90.91	45.81	31.07	23.94	16.99	
25	464.93	162.90	98.91	49.87	33.85	26.10	18.57	433.80	151.97	92.25	46.49	31.53	24.29	17.24	
26	471.71	165.28	100.35	50.60	34.35	26.49	18.86	440.21	154.21	93.61	47.17	32.00	24.66	17.50	
27	478.57	167.68	101.81	51.34	34.86	26.88	19.15	446.71	156.49	95.00	47.87	32.48	25.02	17.77	
28	485.53	170.13	103.30	52.09	35.37	27.29	19.44	453.31	158.80	96.40	48.58	32.96	25.40	18.04	
29	492.59	172.60	104.81	52.86	35.90	27.69	19.75	460.00	161.15	97.83	49.30	33.45	25.78	18.31	
30	499.74	175.11	106.33	53.63	36.43	28.11	20.05	466.79	163.53	99.27	50.03	33.95	26.16	18.59	
31	506.99	177.66	107.88	54.42	36.97	28.53	20.37	473.68	165.94	100.74	50.77	34.45	26.55	18.87	
32	514.34	180.23	109.45	55.22	37.51	28.96	20.69	480.67	168.40	102.23	51.52	34.97	26.95	19.16	
33	521.78	182.85	111.04	56.03	38.07	29.40	21.02	487.76	170.88	103.74	52.29	35.49	27.36	19.46	
34	529.31	185.50	112.65	56.85	38.64	29.85	21.35	494.95	173.40	105.27	53.06	36.02	27.77	19.76	
35	536.95	188.18	114.29	57.68	39.21	30.30	21.70	502.24	175.96	106.83	53.85	36.56	28.19	20.07	
36	544.68	190.89	115.95	58.53	39.80	30.76	22.05	509.64	178.55	108.40	54.65	37.10	28.61	20.38	
37	552.50	193.65	117.62	59.39	40.40	31.24	22.41	517.13	181.18	110.00	55.46	37.66	29.05	20.70	
38	560.42	196.43	119.33	60.26	41.00	31.72	22.78	524.73	183.85	111.62	56.29	38.22	29.49	21.03	
39	568.44	199.25	121.05	61.15	41.62	32.21	23.17	532.43	186.55	113.27	57.12	38.80	29.94	21.36	
40	576.55	202.11	122.79	62.05	42.25	32.71	23.56	540.23	189.29	114.94	57.97	39.38	30.39	21.70	
41	584.75	205.00	124.56	62.96	42.89	33.22	23.96	548.13	192.06	116.63	58.83	39.97	30.86	22.05	
42	593.03	207.92	126.35	63.89	43.54	33.74	24.38	556.13	194.88	118.34	59.71	40.57	31.33	22.42	
43	601.41	210.88	128.17	64.83	44.20	34.27		564.23	197.72	120.08	60.59	41.18	31.81		
44	609.87	213.87	130.00	65.78	44.87	34.81		572.44	200.61	121.84	61.49	41.80	32.30		
45	618.41	216.89	131.86	66.75	45.55	35.36		580.74	203.53	123.62	62.40	42.43	32.80		
46	627.02	219.94	133.74	67.74	46.25	35.92		589.14	206.49	125.42	63.33	43.08	33.30		
47	635.72	223.02	135.64	68.73	46.95	36.50		597.65	209.48	127.25	64.27	43.73	33.82		
48	644.48	226.13	137.55	69.74	47.67	37.09		606.25	212.51	129.11	65.22	44.39	34.35		
49	653.31	229.27	139.49	70.76	48.40	37.70		614.95	215.58	130.98	66.18	45.06	34.89		
50	662.22	232.44	141.45	71.79	49.14	38.32		623.75	218.68	132.88	67.16	45.74	35.45		
51	671.19	235.63	143.42	72.83	49.89	38.96		632.65	221.82	134.80	68.15	46.44	36.01		
52	680.24	238.85	145.41	73.89	50.67	39.63		641.64	224.99	136.74	69.16	47.15	36.60		
53	689.36	242.10	147.43	74.96	51.46			650.74	228.20	138.71	70.18	47.87			
54	698.55	245.38	149.46	76.06	52.27			659.94	231.45	140.71	71.22	48.62			
55	707.82	248.69	151.51	77.17	53.11			669.25	234.74	142.72	72.27	49.38			
56	717.18	252.03	153.59	78.31	53.99			678.65	238.07	144.77	73.35	50.17			
57	726.62	255.41	155.70	79.48	54.90			688.17	241.44	146.84	74.45	50.98			
58	736.14	258.83	157.85	80.69				697.78	244.85	148.95	75.58				
59	745.74	262.29	160.03	81.94				707.50	248.30	151.09	76.74				
60	755.41	265.79	162.26	83.23				717.30	251.80	153.27	77.94				
61	765.13	269.33	164.53	84.57				727.20	255.34	155.48	79.16				
62	774.88	272.91	166.84	85.97				737.16	258.91	157.72	80.43				
63	784.66	276.53	169.19					747.19	262.53	160.01					
64	794.44	280.17	171.58					757.26	266.18	162.33					
65	804.22	283.85	174.02					767.38	269.87	164.69					
66	813.97	287.56	176.51					777.51	273.59	167.09					
67	823.68	291.29	179.06					787.66	277.34	169.53					
68	833.33	295.06						797.81	281.12						
69	842.90	298.85						807.93	284.94						
70	852.37							818.01							
71	861.72							828.04							
72	870.93							837.99							

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	332.47	116.47	70.69	35.61	24.14	18.59	13.17	308.77	108.16	65.65	33.07	22.42	17.26	12.23
1	337.45	118.22	71.75	36.14	24.50	18.87	13.37	313.40	109.79	66.63	33.56	22.76	17.52	12.41
2	342.52	119.99	72.83	36.68	24.87	19.15	13.58	318.10	111.43	67.63	34.07	23.10	17.78	12.60
3	347.67	121.79	73.92	37.23	25.25	19.44	13.78	322.88	113.10	68.65	34.58	23.44	18.05	12.79
4	352.89	123.62	75.03	37.79	25.62	19.73	13.99	327.72	114.80	69.68	35.10	23.80	18.32	12.98
5	358.19	125.48	76.16	38.36	26.01	20.03	14.20	332.64	116.52	70.72	35.62	24.15	18.60	13.18
6	363.57	127.36	77.30	38.94	26.40	20.33	14.42	337.64	118.27	71.78	36.16	24.52	18.88	13.38
7	369.03	129.27	78.46	39.52	26.80	20.64	14.64	342.70	120.05	72.86	36.70	24.88	19.16	13.58
8	374.58	131.22	79.64	40.11	27.20	20.95	14.86	347.85	121.85	73.95	37.25	25.26	19.45	13.79
9	380.20	133.19	80.84	40.71	27.61	21.27	15.09	353.07	123.68	75.06	37.81	25.64	19.75	14.00
10	385.91	135.18	82.05	41.33	28.03	21.60	15.32	358.37	125.53	76.19	38.38	26.03	20.04	14.21
11	391.70	137.21	83.28	41.95	28.46	21.92	15.56	363.75	127.41	77.33	38.95	26.42	20.35	14.42
12	397.58	139.27	84.53	42.58	28.89	22.26	15.80	369.20	129.33	78.49	39.54	26.82	20.65	14.64
13	403.55	141.36	85.79	43.23	29.33	22.60	16.04	374.74	131.26	79.67	40.13	27.22	20.97	14.87
14	409.60	143.48	87.08	43.88	29.78	22.94	16.29	380.36	133.23	80.86	40.74	27.63	21.28	15.09
15	415.74	145.62	88.39	44.55	30.23	23.30	16.54	386.07	135.23	82.08	41.36	28.05	21.61	15.32
16	421.97	147.81	89.73	45.23	30.69	23.65	16.80	391.85	137.26	83.31	41.98	28.48	21.93	15.55
17	428.29	150.03	91.09	45.92	31.16	24.02	17.06	397.73	139.32	84.57	42.62	28.91	22.27	15.79
18	434.66	152.29	92.46	46.61	31.64	24.39	17.33	403.66	141.41	85.84	43.26	29.34	22.60	16.03
19	440.98	154.51	93.81	47.29	32.10	24.74	17.59	409.60	143.49	87.11	43.90	29.78	22.94	16.27
20	447.38	156.75	95.17	47.98	32.57	25.11	17.85	415.63	145.61	88.39	44.54	30.22	23.28	16.51
21	453.88	159.03	96.56	48.68	33.05	25.48	18.12	421.75	147.75	89.69	45.20	30.66	23.62	16.76
22	460.47	161.34	97.96	49.39	33.53	25.86	18.40	427.95	149.92	91.01	45.86	31.11	23.97	17.01
23	467.15	163.68	99.39	50.11	34.02	26.24	18.68	434.25	152.13	92.35	46.54	31.57	24.32	17.27
24	473.92	166.06	100.83	50.85	34.52	26.63	18.96	440.64	154.37	93.71	47.23	32.04	24.69	17.52
25	480.79	168.47	102.30	51.59	35.03	27.02	19.25	447.13	156.64	95.09	47.92	32.51	25.05	17.79
26	487.76	170.91	103.78	52.34	35.55	27.42	19.55	453.71	158.95	96.49	48.63	32.99	25.42	18.06
27	494.82	173.39	105.29	53.11	36.07	27.83	19.85	460.39	161.29	97.91	49.35	33.48	25.80	18.33
28	501.98	175.90	106.82	53.88	36.60	28.25	20.16	467.17	163.67	99.36	50.08	33.98	26.19	18.61
29	509.23	178.45	108.37	54.67	37.14	28.67	20.48	474.05	166.08	100.82	50.82	34.48	26.58	18.89
30	516.58	181.03	109.94	55.47	37.69	29.10	20.80	481.03	168.52	102.31	51.57	35.00	26.98	19.18
31	524.03	183.65	111.53	56.28	38.25	29.54	21.13	488.11	171.01	103.82	52.33	35.52	27.38	19.48
32	531.58	186.30	113.15	57.10	38.82	29.99	21.47	495.29	173.52	105.35	53.11	36.05	27.79	19.78
33	539.22	188.98	114.78	57.94	39.39	30.44	21.81	502.57	176.08	106.90	53.89	36.58	28.21	20.09
34	546.95	191.70	116.44	58.79	39.98	30.91	22.17	509.96	178.67	108.48	54.69	37.13	28.64	20.40
35	554.79	194.46	118.12	59.65	40.58	31.38	22.53	517.45	181.30	110.07	55.50	37.69	29.07	20.72
36	562.72	197.25	119.83	60.52	41.18	31.86	22.91	525.04	183.96	111.69	56.32	38.25	29.51	21.05
37	570.74	200.07	121.55	61.41	41.80	32.36	23.29	532.73	186.66	113.34	57.16	38.82	29.96	21.38
38	578.86	202.93	123.30	62.31	42.43	32.86	23.69	540.52	189.40	115.00	58.01	39.41	30.42	21.72
39	587.07	205.82	125.07	63.22	43.07	33.37	24.10	548.42	192.17	116.69	58.87	40.00	30.88	22.07
40	595.38	208.75	126.86	64.15	43.73	33.90	24.52	556.42	194.98	118.41	59.74	40.60	31.36	22.43
41	603.77	211.71	128.68	65.10	44.39	34.44	24.95	564.52	197.83	120.14	60.63	41.21	31.84	22.81
42	612.24	214.71	130.52	66.06	45.07	34.98	25.41	572.73	200.71	121.90	61.53	41.83	32.33	23.19
43	620.80	217.74	132.38	67.03	45.76	35.54		581.03	203.63	123.68	62.44	42.47	32.83	
44	629.44	220.80	134.26	68.02	46.46	36.11		589.43	206.59	125.49	63.37	43.11	33.33	
45	638.15	223.89	136.17	69.02	47.18	36.70		597.93	209.58	127.32	64.31	43.76	33.85	
46	646.93	227.01	138.10	70.04	47.90	37.29		606.53	212.61	129.17	65.26	44.42	34.38	
47	655.78	230.15	140.04	71.07	48.64	37.90		615.22	215.68	131.05	66.23	45.10	34.92	
48	664.70	233.33	142.01	72.11	49.39	38.53		624.01	218.78	132.95	67.21	45.78	35.48	
49	673.67	236.53	143.99	73.17	50.15	39.18		632.90	221.92	134.87	68.20	46.48	36.04	
50	682.71	239.76	146.00	74.24	50.93	39.84		641.88	225.09	136.81	69.21	47.19	36.63	
51	691.81	243.01	148.02	75.32	51.73	40.53		650.96	228.30	138.78	70.23	47.91	37.23	
52	700.98	246.29	150.06	76.42	52.54	41.25		660.13	231.54	140.77	71.27	48.65	37.84	
53	710.21	249.59	152.11	77.53	53.38			669.41	234.82	142.79	72.32	49.41		
54	719.50	252.92	154.19	78.66	54.25			678.78	238.14	144.83	73.39	50.19		
55	728.87	256.28	156.29	79.82	55.14			688.25	241.49	146.89	74.48	50.99		
56	738.31	259.67	158.41	81.01	56.08			697.82	244.88	148.98	75.60	51.82		
57	747.83	263.10	160.57	82.24	57.06			707.49	248.32	151.11	76.74	52.68		
58	757.43	266.57	162.76	83.51				717.26	251.80	153.27	77.92			
59	767.10	270.08	165.00	84.83				727.13	255.32	155.46	79.13			
60	776.83	273.64	167.29	86.20				737.08	258.88	157.69	80.38			
61	786.60	277.24	169.63	87.64				747.11	262.49	159.96	81.66			
62	796.39	280.88	172.01	89.14				757.21	266.14	162.27	83.00			
63	806.19	284.55	174.44					767.35	269.83	164.63				
64	815.98	288.26	176.93					777.53	273.55	167.02				
65	825.74	292.00	179.47					787.73	277.31	169.46				
66	835.45	295.78	182.07					797.95	281.10	171.94				
67	845.11	299.59	184.74					808.15	284.93	174.47				
68	854.68	303.44						818.33	288.79					
69	864.15	307.32						828.46	292.68					
70	873.49							838.54						
71	882.68							848.53						
72	891.71							858.41						

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	341.81	119.75	72.68	36.61	24.82	19.11	13.55	316.56	110.90	67.31	33.90	22.99	17.70	12.54
1	346.94	121.55	73.77	37.16	25.19	19.40	13.75	321.31	112.56	68.32	34.41	23.33	17.96	12.73
2	352.15	123.37	74.88	37.71	25.57	19.69	13.96	326.13	114.24	69.34	34.93	23.68	18.23	12.92
3	357.44	125.22	76.00	38.28	25.96	19.99	14.17	331.02	115.96	70.38	35.45	24.04	18.51	13.12
4	362.81	127.10	77.14	38.86	26.35	20.29	14.39	335.99	117.70	71.44	35.98	24.40	18.79	13.31
5	368.26	129.01	78.30	39.44	26.74	20.60	14.61	341.04	119.46	72.51	36.52	24.76	19.07	13.52
6	373.79	130.95	79.48	40.03	27.14	20.91	14.83	346.16	121.26	73.60	37.07	25.14	19.36	13.72
7	379.41	132.91	80.67	40.63	27.55	21.22	15.06	351.35	123.08	74.70	37.63	25.51	19.65	13.93
8	385.11	134.91	81.88	41.24	27.97	21.55	15.29	356.63	124.92	75.82	38.19	25.90	19.94	14.14
9	390.90	136.93	83.11	41.86	28.39	21.87	15.52	361.98	126.80	76.96	38.76	26.29	20.25	14.35
10	396.77	138.99	84.36	42.49	28.82	22.21	15.76	367.41	128.70	78.11	39.35	26.68	20.55	14.57
11	402.72	141.07	85.62	43.13	29.26	22.55	16.01	372.93	130.63	79.29	39.94	27.09	20.86	14.79
12	408.77	143.19	86.91	43.78	29.71	22.89	16.26	378.52	132.59	80.47	40.54	27.50	21.18	15.02
13	414.90	145.34	88.21	44.45	30.16	23.24	16.51	384.20	134.58	81.68	41.15	27.91	21.50	15.25
14	421.12	147.51	89.53	45.12	30.62	23.60	16.76	389.96	136.60	82.91	41.77	28.33	21.83	15.48
15	427.44	149.72	90.88	45.81	31.09	23.96	17.03	395.81	138.64	84.15	42.40	28.76	22.16	15.72
16	433.84	151.96	92.25	46.51	31.57	24.33	17.29	401.75	140.72	85.42	43.04	29.20	22.49	15.96
17	440.34	154.26	93.66	47.22	32.05	24.71	17.57	407.77	142.84	86.71	43.70	29.64	22.84	16.20
18	446.88	156.58	95.07	47.94	32.54	25.09	17.84	413.85	144.98	88.01	44.36	30.09	23.18	16.45
19	453.34	158.85	96.45	48.63	33.02	25.46	18.11	419.92	147.11	89.31	45.01	30.53	23.52	16.69
20	459.90	161.15	97.85	49.34	33.50	25.83	18.38	426.08	149.27	90.62	45.67	30.98	23.87	16.94
21	466.54	163.48	99.26	50.06	33.99	26.21	18.66	432.33	151.46	91.95	46.34	31.44	24.22	17.19
22	473.28	165.84	100.70	50.79	34.49	26.60	18.94	438.67	153.68	93.30	47.02	31.90	24.58	17.45
23	480.12	168.24	102.16	51.53	34.99	26.99	19.23	445.11	155.94	94.67	47.71	32.37	24.94	17.71
24	487.04	170.67	103.64	52.27	35.50	27.39	19.53	451.64	158.23	96.06	48.41	32.85	25.31	17.98
25	494.07	173.13	105.14	53.03	36.02	27.80	19.83	458.27	160.55	97.47	49.13	33.33	25.69	18.25
26	501.19	175.63	106.66	53.81	36.55	28.21	20.13	465.00	162.91	98.90	49.85	33.83	26.07	18.53
27	508.41	178.17	108.20	54.59	37.09	28.63	20.45	471.83	165.30	100.35	50.58	34.33	26.46	18.81
28	515.73	180.74	109.76	55.39	37.64	29.06	20.77	478.76	167.73	101.83	51.33	34.83	26.85	19.09
29	523.14	183.34	111.35	56.19	38.19	29.50	21.10	485.79	170.20	103.33	52.09	35.35	27.25	19.39
30	530.65	185.98	112.96	57.01	38.75	29.94	21.44	492.92	172.70	104.85	52.85	35.88	27.66	19.69
31	538.26	188.65	114.59	57.84	39.33	30.39	21.78	500.15	175.23	106.39	53.64	36.41	28.08	19.99
32	545.96	191.36	116.24	58.69	39.91	30.85	22.14	507.49	177.81	107.95	54.43	36.95	28.50	20.30
33	553.76	194.10	117.91	59.54	40.51	31.33	22.50	514.93	180.42	109.54	55.23	37.50	28.93	20.62
34	561.66	196.88	119.61	60.41	41.11	31.81	22.87	522.47	183.06	111.15	56.05	38.06	29.37	20.94
35	569.65	199.69	121.32	61.29	41.72	32.30	23.25	530.12	185.75	112.78	56.88	38.63	29.81	21.28
36	577.74	202.54	123.06	62.19	42.35	32.80	23.65	537.87	188.47	114.44	57.72	39.21	30.27	21.61
37	585.92	205.42	124.83	63.10	42.99	33.31	24.05	545.73	191.22	116.12	58.58	39.80	30.73	21.96
38	594.20	208.34	126.61	64.02	43.64	33.84	24.47	553.68	194.02	117.82	59.44	40.40	31.20	22.32
39	602.56	211.29	128.42	64.96	44.30	34.37	24.91	561.74	196.85	119.55	60.33	41.01	31.68	22.68
40	611.01	214.28	130.26	65.92	44.98	34.92	25.36	569.90	199.72	121.30	61.22	41.63	32.17	23.06
41	619.55	217.30	132.11	66.89	45.67	35.48	25.82	578.16	202.63	123.07	62.13	42.25	32.66	23.45
42	628.17	220.35	133.99	67.88	46.37	36.05	26.31	586.53	205.57	124.87	63.05	42.89	33.17	23.85
43	636.87	223.43	135.89	68.88	47.09	36.63		594.99	208.55	126.69	63.99	43.54	33.69	
44	645.64	226.55	137.81	69.90	47.82	37.23		603.55	211.56	128.53	64.94	44.20	34.21	
45	654.48	229.69	139.76	70.93	48.56	37.85		612.20	214.62	130.40	65.90	44.88	34.75	
46	663.39	232.86	141.73	71.98	49.31	38.47		620.95	217.70	132.29	66.88	45.56	35.30	
47	672.35	236.06	143.71	73.04	50.08	39.12		629.80	220.83	134.20	67.87	46.25	35.86	
48	681.37	239.29	145.72	74.12	50.86	39.78		638.74	223.98	136.14	68.87	46.96	36.44	
49	690.45	242.53	147.74	75.21	51.66	40.47		647.77	227.18	138.10	69.89	47.68	37.03	
50	699.58	245.81	149.78	76.31	52.47	41.18		656.89	230.40	140.08	70.92	48.41	37.64	
51	708.76	249.10	151.84	77.42	53.31	41.91		666.11	233.67	142.09	71.97	49.16	38.26	
52	718.00	252.42	153.91	78.55	54.16	42.68		675.42	236.96	144.12	73.03	49.93	38.91	
53	727.29	255.76	156.01	79.70	55.04			684.82	240.30	146.17	74.11	50.71		
54	736.65	259.13	158.12	80.87	55.95			694.32	243.67	148.25	75.22	51.52		
55	746.07	262.53	160.25	82.07	56.91			703.91	247.07	150.35	76.34	52.36		
56	755.56	265.95	162.41	83.31	57.90			713.60	250.52	152.48	77.49	53.23		
57	765.12	269.42	164.61	84.58	58.96			723.39	254.00	154.65	78.67	54.13		
58	774.75	272.92	166.85	85.91				733.28	257.53	156.85	79.89			
59	784.45	276.47	169.13	87.30				743.25	261.11	159.09	81.14			
60	794.20	280.07	171.48	88.76				753.31	264.73	161.37	82.44			
61	803.98	283.71	173.87	90.28				763.43	268.39	163.69	83.79			
62	813.77	287.40	176.33	91.89				773.61	272.09	166.06	85.19			
63	823.56	291.13	178.83					783.84	275.84	168.47				
64	833.32	294.89	181.40					794.08	279.62	170.93				
65	843.03	298.69	184.04					804.34	283.44	173.44				
66	852.69	302.53	186.75					814.58	287.29	176.00				
67	862.26	306.41	189.55					824.81	291.18	178.62				
68	871.73	310.34						834.99	295.11					
69	881.08	314.31						845.11	299.07					
70	890.28							855.14						
71	899.31							865.07						
72	908.15							874.88						

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	349.88	122.58	74.40	37.47	25.41	19.56	13.87	323.26	113.24	68.73	34.62	23.47	18.07	12.81
1	355.13	124.42	75.52	38.04	25.79	19.86	14.08	328.10	114.94	69.76	35.14	23.82	18.34	13.00
2	360.47	126.29	76.65	38.61	26.18	20.16	14.29	333.03	116.66	70.81	35.66	24.18	18.62	13.20
3	365.88	128.18	77.80	39.19	26.57	20.46	14.51	338.03	118.41	71.87	36.20	24.54	18.90	13.39
4	371.38	130.11	78.97	39.78	26.97	20.77	14.73	343.10	120.19	72.95	36.74	24.91	19.18	13.60
5	376.97	132.06	80.16	40.37	27.37	21.08	14.96	348.25	121.99	74.04	37.29	25.29	19.47	13.80
6	382.63	134.05	81.36	40.98	27.79	21.40	15.19	353.48	123.82	75.15	37.85	25.67	19.77	14.01
7	388.38	136.06	82.58	41.59	28.21	21.73	15.42	358.79	125.68	76.28	38.42	26.05	20.07	14.23
8	394.22	138.10	83.82	42.22	28.63	22.06	15.66	364.18	127.57	77.43	39.00	26.45	20.37	14.44
9	400.14	140.18	85.08	42.85	29.07	22.40	15.90	369.64	129.48	78.59	39.58	26.85	20.68	14.66
10	406.15	142.28	86.36	43.50	29.51	22.74	16.15	375.19	131.43	79.77	40.18	27.25	20.99	14.88
11	412.25	144.42	87.65	44.15	29.96	23.09	16.40	380.82	133.40	80.96	40.78	27.66	21.31	15.11
12	418.44	146.58	88.97	44.82	30.41	23.44	16.65	386.54	135.40	82.18	41.40	28.08	21.63	15.34
13	424.72	148.78	90.30	45.50	30.88	23.80	16.91	392.34	137.43	83.41	42.02	28.51	21.96	15.57
14	431.09	151.01	91.65	46.19	31.35	24.17	17.18	398.22	139.49	84.66	42.66	28.94	22.29	15.81
15	437.55	153.27	93.03	46.90	31.83	24.54	17.45	404.19	141.58	85.93	43.30	29.38	22.63	16.06
16	444.10	155.56	94.44	47.62	32.33	24.92	17.72	410.25	143.70	87.23	43.96	29.82	22.98	16.30
17	450.75	157.91	95.88	48.35	32.83	25.31	18.00	416.40	145.86	88.55	44.63	30.28	23.33	16.55
18	457.44	160.29	97.33	49.09	33.33	25.70	18.29	422.60	148.06	89.88	45.30	30.74	23.68	16.81
19	464.03	162.60	98.74	49.80	33.81	26.08	18.56	428.78	150.22	91.20	45.97	31.19	24.03	17.06
20	470.71	164.94	100.16	50.52	34.31	26.46	18.84	435.06	152.42	92.53	46.64	31.64	24.38	17.31
21	477.48	167.32	101.61	51.25	34.81	26.85	19.13	441.42	154.65	93.89	47.32	32.11	24.74	17.57
22	484.34	169.73	103.07	51.99	35.31	27.24	19.42	447.88	156.91	95.26	48.02	32.58	25.11	17.83
23	491.30	172.17	104.56	52.75	35.83	27.65	19.72	454.43	159.21	96.66	48.72	33.06	25.48	18.10
24	498.36	174.65	106.06	53.51	36.35	28.05	20.02	461.09	161.54	98.07	49.43	33.55	25.85	18.37
25	505.52	177.16	107.59	54.29	36.88	28.47	20.33	467.84	163.91	99.51	50.16	34.04	26.24	18.65
26	512.77	179.70	109.14	55.07	37.42	28.89	20.65	474.69	166.31	100.97	50.90	34.54	26.63	18.93
27	520.12	182.28	110.71	55.87	37.97	29.33	20.98	481.64	168.75	102.45	51.64	35.05	27.02	19.22
28	527.57	184.90	112.31	56.68	38.53	29.77	21.31	488.69	171.22	103.95	52.40	35.57	27.42	19.51
29	535.11	187.55	113.92	57.51	39.10	30.21	21.65	495.85	173.73	105.48	53.18	36.10	27.83	19.82
30	542.75	190.24	115.56	58.34	39.68	30.67	22.00	503.11	176.27	107.02	53.96	36.63	28.25	20.12
31	550.49	192.96	117.22	59.19	40.26	31.14	22.36	510.47	178.86	108.59	54.75	37.18	28.68	20.44
32	558.33	195.72	118.90	60.05	40.86	31.61	22.73	517.94	181.47	110.19	55.56	37.73	29.11	20.76
33	566.26	198.51	120.60	60.93	41.47	32.10	23.10	525.51	184.13	111.80	56.38	38.29	29.55	21.08
34	574.29	201.33	122.33	61.82	42.09	32.59	23.49	533.18	186.83	113.44	57.22	38.86	30.00	21.42
35	582.41	204.19	124.08	62.72	42.72	33.10	23.89	540.96	189.56	115.10	58.06	39.45	30.45	21.76
36	590.63	207.09	125.85	63.63	43.36	33.62	24.31	548.85	192.32	116.79	58.92	40.04	30.92	22.11
37	598.93	210.02	127.65	64.56	44.02	34.15	24.73	556.84	195.13	118.50	59.79	40.64	31.39	22.47
38	607.33	212.98	129.46	65.51	44.69	34.69	25.18	564.93	197.97	120.23	60.68	41.25	31.88	22.84
39	615.82	215.98	131.30	66.47	45.37	35.24	25.63	573.12	200.86	121.99	61.58	41.87	32.37	23.22
40	624.39	219.02	133.17	67.45	46.07	35.81	26.11	581.42	203.77	123.77	62.49	42.51	32.87	23.61
41	633.05	222.08	135.06	68.44	46.78	36.39	26.60	589.81	206.73	125.58	63.42	43.15	33.38	24.02
42	641.78	225.18	136.97	69.45	47.51	36.99	27.12	598.30	209.72	127.41	64.36	43.81	33.90	24.43
43	650.59	228.31	138.90	70.48	48.25	37.60		606.89	212.75	129.26	65.31	44.47	34.43	
44	659.46	231.47	140.86	71.53	49.00	38.23		615.58	215.81	131.13	66.28	45.15	34.98	
45	668.40	234.65	142.84	72.59	49.77	38.87		624.36	218.91	133.03	67.27	45.84	35.53	
46	677.40	237.87	144.84	73.66	50.55	39.53		633.24	222.04	134.96	68.27	46.54	36.10	
47	686.45	241.11	146.86	74.75	51.35	40.20		642.20	225.21	136.90	69.28	47.25	36.68	
48	695.54	244.37	148.89	75.86	52.16	40.90		651.26	228.42	138.87	70.30	47.98	37.28	
49	704.69	247.66	150.95	76.97	52.99	41.63		660.40	231.66	140.86	71.34	48.72	37.89	
50	713.88	250.96	153.02	78.11	53.84	42.38		669.64	234.93	142.88	72.40	49.47	38.52	
51	723.12	254.29	155.11	79.25	54.70	43.16		678.96	238.24	144.91	73.47	50.25	39.18	
52	732.40	257.64	157.22	80.41	55.60	43.98		688.37	241.58	146.98	74.56	51.04	39.86	
53	741.73	261.02	159.34	81.60	56.52			697.88	244.95	149.06	75.66	51.85		
54	751.12	264.41	161.48	82.80	57.48			707.47	248.36	151.17	76.79	52.69		
55	760.56	267.83	163.64	84.04	58.48			717.16	251.81	153.30	77.94	53.56		
56	770.07	271.29	165.84	85.32	59.54			726.94	255.30	155.47	79.12	54.46		
57	779.64	274.77	168.06	86.65	60.66			736.81	258.82	157.67	80.34	55.41		
58	789.29	278.31	170.34	88.03				746.78	262.39	159.90	81.59			
59	798.98	281.89	172.67	89.49				756.84	266.01	162.18	82.89			
60	808.73	285.52	175.06	91.02				766.97	269.67	164.50	84.24			
61	818.50	289.20	177.52	92.64				777.16	273.38	166.87	85.65			
62	828.26	292.92	180.04	94.35				787.40	277.13	169.29	87.11			
63	838.01	296.69	182.62					797.66	280.92	171.76				
64	847.72	300.50	185.27					807.95	284.75	174.27				
65	857.38	304.36	188.00					818.23	288.62	176.85				
66	866.95	308.25	190.82					828.48	292.53	179.49				
67	876.43	312.20	193.74					838.70	296.48	182.19				
68	885.80	316.20						848.87	300.47					
69	895.02	320.26						858.95	304.49					
70	904.07							868.93						
71	912.94							878.78						
72	921.59							888.49						

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	357.01	125.09	75.92	38.24	25.93	19.96	14.15	329.13	115.31	69.98	35.25	23.90	18.40	13.04
1	362.37	126.96	77.06	38.81	26.32	20.26	14.37	334.07	117.03	71.03	35.78	24.26	18.68	13.24
2	367.82	128.87	78.22	39.40	26.71	20.57	14.59	339.08	118.79	72.10	36.31	24.62	18.96	13.44
3	373.34	130.80	79.39	39.99	27.11	20.88	14.81	344.17	120.57	73.18	36.86	24.99	19.24	13.64
4	378.96	132.77	80.58	40.59	27.52	21.19	15.04	349.34	122.38	74.28	37.41	25.37	19.53	13.85
5	384.66	134.76	81.79	41.20	27.93	21.52	15.27	354.59	124.21	75.39	37.97	25.75	19.83	14.06
6	390.44	136.79	83.02	41.82	28.35	21.84	15.50	359.91	126.08	76.52	38.54	26.13	20.13	14.27
7	396.31	138.84	84.27	42.44	28.78	22.18	15.74	365.32	127.97	77.67	39.12	26.53	20.43	14.49
8	402.27	140.93	85.53	43.08	29.22	22.51	15.99	370.80	129.89	78.84	39.71	26.93	20.74	14.71
9	408.31	143.04	86.82	43.73	29.66	22.86	16.23	376.37	131.84	80.02	40.30	27.33	21.05	14.93
10	414.45	145.19	88.12	44.39	30.11	23.21	16.49	382.02	133.82	81.22	40.91	27.75	21.37	15.16
11	420.67	147.37	89.44	45.06	30.57	23.56	16.74	387.75	135.83	82.44	41.53	28.17	21.70	15.39
12	426.99	149.58	90.78	45.74	31.04	23.93	17.00	393.57	137.86	83.68	42.15	28.59	22.03	15.63
13	433.39	151.82	92.14	46.43	31.52	24.30	17.27	399.48	139.93	84.93	42.79	29.03	22.36	15.86
14	439.89	154.09	93.52	47.14	32.00	24.67	17.54	405.47	142.03	86.20	43.44	29.47	22.70	16.11
15	446.49	156.40	94.93	47.86	32.49	25.06	17.82	411.55	144.16	87.50	44.09	29.92	23.05	16.36
16	453.17	158.74	96.37	48.60	33.00	25.45	18.11	417.72	146.32	88.82	44.76	30.37	23.40	16.61
17	459.96	161.14	97.85	49.35	33.51	25.85	18.40	423.98	148.52	90.16	45.45	30.84	23.76	16.86
18	466.77	163.57	99.33	50.10	34.02	26.24	18.69	430.29	150.75	91.52	46.13	31.30	24.12	17.12
19	473.46	165.92	100.76	50.83	34.52	26.63	18.97	436.56	152.95	92.86	46.81	31.76	24.47	17.38
20	480.25	168.30	102.21	51.56	35.02	27.02	19.25	442.93	155.19	94.22	47.49	32.23	24.83	17.64
21	487.13	170.71	103.67	52.30	35.53	27.41	19.55	449.39	157.45	95.59	48.18	32.70	25.20	17.90
22	494.10	173.16	105.16	53.06	36.05	27.82	19.85	455.95	159.75	96.99	48.89	33.18	25.57	18.17
23	501.17	175.64	106.67	53.82	36.57	28.23	20.15	462.61	162.08	98.40	49.60	33.66	25.95	18.44
24	508.34	178.16	108.20	54.60	37.10	28.65	20.46	469.36	164.45	99.84	50.33	34.16	26.33	18.72
25	515.60	180.71	109.76	55.39	37.65	29.07	20.78	476.21	166.85	101.30	51.07	34.66	26.72	19.00
26	522.96	183.29	111.33	56.19	38.20	29.50	21.11	483.17	169.29	102.78	51.82	35.17	27.11	19.29
27	530.43	185.91	112.93	57.01	38.76	29.94	21.45	490.22	171.76	104.28	52.58	35.69	27.52	19.58
28	537.98	188.57	114.55	57.83	39.33	30.39	21.79	497.38	174.27	105.81	53.35	36.22	27.93	19.89
29	545.64	191.26	116.19	58.67	39.91	30.85	22.14	504.65	176.82	107.36	54.13	36.75	28.35	20.19
30	553.40	193.99	117.85	59.52	40.49	31.32	22.51	512.02	179.40	108.93	54.93	37.30	28.77	20.51
31	561.25	196.75	119.54	60.38	41.09	31.80	22.88	519.49	182.02	110.52	55.74	37.85	29.20	20.83
32	569.19	199.55	121.24	61.26	41.70	32.28	23.26	527.07	184.68	112.14	56.56	38.41	29.64	21.16
33	577.24	202.38	122.97	62.15	42.33	32.78	23.65	534.76	187.38	113.78	57.39	38.99	30.09	21.49
34	585.37	205.24	124.73	63.05	42.96	33.29	24.06	542.54	190.11	115.45	58.24	39.57	30.55	21.84
35	593.60	208.15	126.50	63.97	43.61	33.81	24.48	550.44	192.89	117.14	59.10	40.16	31.02	22.19
36	601.92	211.08	128.30	64.91	44.26	34.35	24.91	558.44	195.70	118.85	59.97	40.76	31.49	22.55
37	610.34	214.05	130.12	65.85	44.94	34.89	25.35	566.54	198.54	120.58	60.86	41.38	31.98	22.92
38	618.84	217.06	131.97	66.82	45.62	35.45	25.82	574.74	201.43	122.34	61.76	42.00	32.47	23.31
39	627.43	220.09	133.84	67.80	46.32	36.03	26.30	583.05	204.35	124.13	62.68	42.64	32.98	23.70
40	636.10	223.17	135.73	68.80	47.04	36.62	26.80	591.46	207.31	125.93	63.60	43.29	33.49	24.11
41	644.85	226.27	137.64	69.81	47.77	37.22	27.33	599.96	210.31	127.77	64.55	43.94	34.01	24.53
42	653.67	229.41	139.58	70.85	48.52	37.84	27.87	608.57	213.34	129.62	65.51	44.61	34.55	24.96
43	662.57	232.57	141.55	71.90	49.28	38.47		617.27	216.41	131.50	66.48	45.29	35.10	
44	671.52	235.77	143.53	72.97	50.06	39.12		626.06	219.51	133.40	67.47	45.99	35.65	
45	680.54	238.99	145.54	74.05	50.86	39.79		634.94	222.65	135.33	68.47	46.69	36.22	
46	689.60	242.24	147.57	75.15	51.67	40.48		643.92	225.83	137.28	69.48	47.41	36.81	
47	698.71	245.51	149.62	76.27	52.49	41.19		652.99	229.03	139.25	70.52	48.14	37.41	
48	707.87	248.81	151.68	77.40	53.33	41.93		662.14	232.28	141.25	71.56	48.88	38.03	
49	717.06	252.12	153.77	78.55	54.19	42.69		671.37	235.55	143.27	72.62	49.64	38.66	
50	726.29	255.46	155.87	79.71	55.07	43.48		680.70	238.86	145.31	73.70	50.42	39.32	
51	735.56	258.81	157.98	80.88	55.97	44.30		690.10	242.21	147.38	74.79	51.21	40.00	
52	744.87	262.19	160.11	82.07	56.90	45.17		699.60	245.58	149.46	75.90	52.02	40.71	
53	754.22	265.59	162.26	83.29	57.86			709.18	248.99	151.58	77.02	52.86		
54	763.61	269.00	164.43	84.53	58.87			718.85	252.44	153.71	78.17	53.73		
55	773.06	272.45	166.62	85.80	59.93			728.60	255.92	155.87	79.35	54.63		
56	782.57	275.92	168.84	87.13	61.05			738.45	259.44	158.06	80.56	55.57		
57	792.14	279.42	171.10	88.50	62.24			748.39	263.00	160.29	81.81	56.56		
58	801.77	282.98	173.41	89.95				758.42	266.60	162.56	83.10			
59	811.45	286.58	175.78	91.47				768.53	270.25	164.87	84.44			
60	821.17	290.24	178.22	93.08				778.71	273.95	167.23	85.84			
61	830.91	293.95	180.73	94.78				788.95	277.70	169.64	87.30			
62	840.64	297.71	183.31	96.60				799.22	281.49	172.11	88.83			
63	850.34	301.52	185.96					809.52	285.32	174.63				
64	859.99	305.38	188.70					819.82	289.19	177.20				
65	869.57	309.28	191.52					830.10	293.11	179.84				
66	879.06	313.23	194.45					840.35	297.06	182.55				
67	888.44	317.24	197.50					850.55	301.06	185.34				
68	897.68	321.32						860.68	305.10					
69	906.77	325.47						870.71	309.20					
70	915.68							880.62						
71	924.39							890.39						
72	932.87							900.01						

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	363.42	127.34	77.29	38.93	26.39	20.32	14.41	334.38	117.15	71.10	35.81	24.28	18.69	13.25
1	368.87	129.24	78.45	39.51	26.79	20.63	14.63	339.39	118.90	72.17	36.35	24.65	18.98	13.45
2	374.42	131.18	79.62	40.10	27.19	20.94	14.85	344.49	120.68	73.25	36.89	25.01	19.26	13.65
3	380.05	133.15	80.82	40.71	27.60	21.25	15.08	349.66	122.49	74.35	37.45	25.39	19.55	13.86
4	385.76	135.15	82.03	41.32	28.01	21.58	15.31	354.91	124.33	75.46	38.01	25.77	19.85	14.07
5	391.56	137.18	83.26	41.94	28.44	21.90	15.55	360.24	126.20	76.59	38.58	26.16	20.15	14.28
6	397.45	139.25	84.52	42.57	28.86	22.24	15.79	365.65	128.09	77.74	39.16	26.55	20.45	14.50
7	403.43	141.34	85.79	43.21	29.30	22.58	16.03	371.14	130.01	78.91	39.75	26.95	20.76	14.72
8	409.50	143.46	87.07	43.86	29.75	22.92	16.28	376.72	131.97	80.10	40.34	27.36	21.07	14.95
9	415.65	145.62	88.38	44.51	30.20	23.27	16.53	382.38	133.95	81.30	40.95	27.77	21.39	15.17
10	421.90	147.80	89.71	45.18	30.66	23.63	16.79	388.12	135.96	82.52	41.56	28.19	21.72	15.40
11	428.24	150.02	91.05	45.87	31.13	23.99	17.05	393.94	138.00	83.76	42.19	28.62	22.05	15.64
12	434.67	152.27	92.42	46.56	31.60	24.36	17.32	399.85	140.07	85.01	42.83	29.05	22.38	15.88
13	441.19	154.55	93.80	47.27	32.09	24.74	17.60	405.85	142.17	86.29	43.47	29.49	22.72	16.12
14	447.80	156.86	95.21	47.99	32.58	25.13	17.88	411.94	144.30	87.58	44.13	29.94	23.07	16.37
15	454.51	159.21	96.64	48.73	33.09	25.52	18.16	418.12	146.46	88.90	44.80	30.40	23.42	16.62
16	461.32	161.59	98.11	49.48	33.60	25.92	18.45	424.38	148.65	90.24	45.48	30.86	23.78	16.88
17	468.23	164.04	99.61	50.25	34.13	26.33	18.75	430.74	150.89	91.61	46.18	31.34	24.15	17.14
18	475.15	166.51	101.12	51.02	34.65	26.73	19.05	437.15	153.16	92.99	46.88	31.81	24.51	17.41
19	481.94	168.90	102.57	51.75	35.15	27.13	19.34	443.51	155.39	94.34	47.56	32.27	24.87	17.66
20	488.81	171.31	104.04	52.50	35.66	27.52	19.63	449.96	157.65	95.72	48.25	32.75	25.24	17.93
21	495.79	173.76	105.53	53.25	36.18	27.93	19.93	456.51	159.95	97.11	48.96	33.22	25.61	18.19
22	502.85	176.24	107.04	54.02	36.71	28.34	20.23	463.15	162.28	98.52	49.67	33.71	25.98	18.47
23	510.02	178.75	108.57	54.79	37.24	28.75	20.55	469.89	164.64	99.96	50.39	34.20	26.37	18.75
24	517.28	181.30	110.12	55.58	37.78	29.18	20.87	476.73	167.04	101.42	51.13	34.70	26.75	19.03
25	524.64	183.89	111.70	56.39	38.33	29.61	21.19	483.68	169.47	102.90	51.88	35.21	27.15	19.32
26	532.10	186.51	113.29	57.20	38.89	30.05	21.53	490.72	171.94	104.40	52.64	35.73	27.55	19.61
27	539.65	189.16	114.91	58.02	39.46	30.50	21.88	497.87	174.45	105.92	53.41	36.26	27.96	19.91
28	547.31	191.85	116.55	58.86	40.04	30.96	22.23	505.12	176.99	107.46	54.19	36.79	28.38	20.22
29	555.06	194.58	118.22	59.71	40.63	31.43	22.59	512.48	179.57	109.03	54.98	37.34	28.80	20.53
30	562.91	197.34	119.90	60.58	41.23	31.91	22.97	519.95	182.19	110.63	55.79	37.89	29.23	20.86
31	570.86	200.14	121.61	61.46	41.84	32.40	23.35	527.52	184.84	112.24	56.61	38.45	29.68	21.18
32	578.90	202.97	123.34	62.35	42.46	32.89	23.75	535.19	187.54	113.88	57.44	39.02	30.12	21.52
33	587.04	205.84	125.09	63.25	43.10	33.41	24.16	542.98	190.27	115.54	58.29	39.61	30.58	21.86
34	595.27	208.74	126.87	64.17	43.74	33.93	24.58	550.86	193.04	117.23	59.15	40.20	31.05	22.22
35	603.59	211.68	128.67	65.10	44.40	34.46	25.01	558.86	195.85	118.94	60.02	40.80	31.52	22.58
36	612.00	214.65	130.49	66.05	45.08	35.01	25.46	566.95	198.69	120.68	60.91	41.41	32.01	22.95
37	620.50	217.65	132.34	67.01	45.76	35.57	25.93	575.15	201.58	122.43	61.81	42.04	32.50	23.33
38	629.09	220.69	134.21	68.00	46.47	36.15	26.41	583.46	204.50	124.22	62.72	42.67	33.01	23.73
39	637.77	223.76	136.10	69.00	47.19	36.74	26.92	591.86	207.45	126.02	63.65	43.32	33.52	24.14
40	646.52	226.87	138.02	70.01	47.92	37.35	27.45	600.36	210.45	127.86	64.60	43.98	34.05	24.56
41	655.35	230.00	139.96	71.05	48.67	37.98	28.00	608.96	213.48	129.71	65.56	44.65	34.59	24.99
42	664.24	233.17	141.92	72.10	49.44	38.62	28.58	617.66	216.55	131.59	66.53	45.33	35.13	25.45
43	673.21	236.37	143.91	73.17	50.23	39.28		626.45	219.65	133.49	67.52	46.03	35.69	
44	682.23	239.60	145.92	74.27	51.03	39.95		635.34	222.79	135.42	68.52	46.74	36.27	
45	691.30	242.85	147.95	75.37	51.85	40.65		644.31	225.97	137.37	69.54	47.46	36.85	
46	700.42	246.13	150.01	76.50	52.68	41.37		653.37	229.18	139.35	70.57	48.19	37.45	
47	709.58	249.43	152.08	77.64	53.53	42.11		662.52	232.42	141.34	71.62	48.93	38.07	
48	718.77	252.75	154.17	78.80	54.40	42.88		671.75	235.69	143.36	72.68	49.70	38.71	
49	727.99	256.09	156.28	79.97	55.29	43.67		681.06	239.00	145.41	73.76	50.47	39.36	
50	737.25	259.45	158.40	81.16	56.20	44.51		690.45	242.34	147.47	74.86	51.27	40.04	
51	746.53	262.82	160.55	82.36	57.13	45.38		699.93	245.72	149.56	75.97	52.08	40.75	
52	755.85	266.22	162.70	83.58	58.10	46.30		709.49	249.12	151.67	77.09	52.92	41.49	
53	765.20	269.63	164.87	84.83	59.11			719.13	252.56	153.81	78.24	53.78		
54	774.60	273.07	167.06	86.10	60.16			728.85	256.03	155.96	79.42	54.67		
55	784.04	276.53	169.28	87.41	61.27			738.66	259.54	158.15	80.62	55.61		
56	793.53	280.01	171.52	88.77	62.45			748.56	263.09	160.37	81.85	56.59		
57	803.08	283.53	173.81	90.20	63.71			758.55	266.68	162.62	83.13	57.62		
58	812.69	287.10	176.15	91.70				768.62	270.31	164.92	84.46			
59	822.34	290.73	178.56	93.29				778.77	273.99	167.26	85.84			
60	832.03	294.41	181.04	94.98				788.99	277.72	169.66	87.29			
61	841.73	298.15	183.60	96.77				799.25	281.50	172.11	88.81			
62	851.41	301.94	186.25	98.69				809.55	285.32	174.61	90.40			
63	861.05	305.79	188.97					819.85	289.19	177.18				
64	870.63	309.69	191.79					830.16	293.10	179.81				
65	880.13	313.64	194.71					840.43	297.05	182.51				
66	889.52	317.65	197.75					850.67	301.05	185.29				
67	898.80	321.72	200.92					860.83	305.10	188.16				
68	907.93	325.88						870.92	309.20					
69	916.89	330.11						880.89	313.35					
70	925.65							890.73						
71	934.20							900.41						
72	942.52							909.92						

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	369.24	129.38	78.53	39.55	26.82	20.65	14.64	339.13	118.81	72.11	36.32	24.63	18.96	13.44
1	374.79	131.32	79.71	40.15	27.22	20.96	14.87	344.21	120.59	73.19	36.86	25.00	19.24	13.64
2	380.42	133.29	80.90	40.75	27.63	21.27	15.09	349.38	122.40	74.29	37.42	25.37	19.53	13.85
3	386.14	135.29	82.12	41.36	28.04	21.60	15.33	354.62	124.23	75.40	37.98	25.75	19.83	14.06
4	391.95	137.32	83.35	41.98	28.46	21.92	15.56	359.95	126.10	76.54	38.55	26.14	20.13	14.27
5	397.85	139.39	84.60	42.61	28.89	22.26	15.80	365.36	127.99	77.68	39.13	26.53	20.43	14.49
6	403.83	141.48	85.87	43.25	29.33	22.60	16.05	370.85	129.91	78.85	39.72	26.93	20.74	14.71
7	409.91	143.61	87.17	43.90	29.77	22.94	16.30	376.42	131.86	80.03	40.31	27.34	21.05	14.93
8	416.07	145.77	88.47	44.56	30.22	23.29	16.55	382.07	133.84	81.24	40.92	27.75	21.37	15.16
9	422.33	147.96	89.80	45.23	30.68	23.65	16.81	387.81	135.85	82.45	41.53	28.17	21.70	15.39
10	428.68	150.18	91.15	45.91	31.15	24.02	17.07	393.63	137.89	83.69	42.15	28.59	22.03	15.63
11	435.12	152.43	92.52	46.61	31.63	24.39	17.34	399.54	139.96	84.95	42.79	29.03	22.36	15.87
12	441.65	154.72	93.90	47.31	32.12	24.76	17.61	405.54	142.06	86.22	43.44	29.47	22.70	16.11
13	448.28	157.04	95.31	48.03	32.61	25.15	17.89	411.62	144.19	87.51	44.09	29.92	23.05	16.36
14	455.00	159.39	96.74	48.77	33.12	25.54	18.18	417.80	146.35	88.82	44.76	30.37	23.40	16.61
15	461.82	161.77	98.20	49.52	33.63	25.94	18.47	424.06	148.54	90.16	45.44	30.84	23.76	16.87
16	468.73	164.19	99.69	50.29	34.16	26.35	18.77	430.41	150.76	91.52	46.13	31.31	24.13	17.13
17	475.75	166.68	101.22	51.07	34.69	26.77	19.07	436.86	153.04	92.91	46.84	31.79	24.50	17.40
18	482.77	169.20	102.76	51.85	35.23	27.18	19.38	443.35	155.34	94.31	47.55	32.27	24.87	17.66
19	489.64	171.61	104.23	52.59	35.73	27.58	19.67	449.79	157.60	95.68	48.24	32.74	25.23	17.93
20	496.60	174.05	105.71	53.35	36.25	27.98	19.97	456.31	159.88	97.07	48.94	33.22	25.60	18.19
21	503.65	176.53	107.22	54.11	36.78	28.39	20.28	462.93	162.20	98.48	49.65	33.70	25.98	18.46
22	510.80	179.04	108.75	54.89	37.31	28.81	20.59	469.65	164.56	99.92	50.38	34.19	26.36	18.74
23	518.05	181.58	110.30	55.68	37.85	29.23	20.91	476.47	166.95	101.37	51.11	34.69	26.75	19.02
24	525.39	184.16	111.87	56.48	38.40	29.67	21.24	483.39	169.38	102.84	51.85	35.20	27.14	19.31
25	532.84	186.77	113.46	57.29	38.96	30.11	21.57	490.42	171.84	104.34	52.61	35.72	27.54	19.60
26	540.38	189.43	115.08	58.11	39.53	30.56	21.92	497.54	174.34	105.85	53.38	36.24	27.95	19.90
27	548.02	192.11	116.71	58.95	40.11	31.01	22.27	504.77	176.87	107.40	54.16	36.77	28.36	20.21
28	555.76	194.83	118.38	59.80	40.69	31.48	22.64	512.11	179.44	108.96	54.95	37.31	28.79	20.52
29	563.60	197.59	120.06	60.66	41.29	31.96	23.01	519.55	182.05	110.55	55.75	37.87	29.22	20.84
30	571.53	200.38	121.76	61.54	41.90	32.45	23.40	527.10	184.70	112.16	56.57	38.43	29.66	21.17
31	579.56	203.21	123.49	62.43	42.52	32.94	23.79	534.76	187.39	113.79	57.40	39.00	30.10	21.51
32	587.69	206.07	125.24	63.33	43.16	33.45	24.20	542.52	190.11	115.45	58.25	39.58	30.56	21.85
33	595.91	208.97	127.02	64.25	43.80	33.98	24.62	550.39	192.88	117.13	59.10	40.17	31.02	22.20
34	604.22	211.90	128.81	65.18	44.46	34.51	25.06	558.36	195.68	118.84	59.97	40.77	31.50	22.57
35	612.62	214.87	130.63	66.13	45.13	35.06	25.51	566.44	198.52	120.57	60.86	41.38	31.98	22.94
36	621.11	217.87	132.48	67.09	45.82	35.62	25.98	574.62	201.39	122.32	61.76	42.00	32.48	23.32
37	629.68	220.91	134.34	68.07	46.52	36.20	26.47	582.91	204.31	124.10	62.67	42.64	32.98	23.71
38	638.35	223.97	136.23	69.07	47.24	36.80	26.97	591.30	207.26	125.91	63.59	43.28	33.50	24.12
39	647.09	227.08	138.15	70.08	47.98	37.41	27.50	599.78	210.25	127.73	64.54	43.94	34.02	24.54
40	655.91	230.21	140.09	71.12	48.73	38.03	28.06	608.37	213.28	129.59	65.49	44.61	34.56	24.97
41	664.81	233.38	142.05	72.17	49.50	38.68	28.64	617.06	216.34	131.46	66.47	45.29	35.11	25.42
42	673.76	236.57	144.03	73.25	50.29	39.34	29.25	625.84	219.44	133.36	67.45	45.99	35.67	25.89
43	682.78	239.80	146.04	74.34	51.09	40.02		634.71	222.57	135.29	68.46	46.70	36.24	
44	691.86	243.05	148.08	75.45	51.92	40.72		643.67	225.74	137.24	69.47	47.42	36.83	
45	700.98	246.33	150.13	76.58	52.76	41.45		652.71	228.95	139.21	70.51	48.15	37.43	
46	710.14	249.63	152.21	77.73	53.62	42.19		661.85	232.18	141.20	71.56	48.90	38.04	
47	719.33	252.96	154.31	78.90	54.50	42.97		671.06	235.46	143.22	72.62	49.66	38.68	
48	728.55	256.30	156.42	80.08	55.39	43.77		680.36	238.76	145.26	73.70	50.44	39.33	
49	737.79	259.66	158.55	81.28	56.31	44.60		689.73	242.09	147.33	74.80	51.23	40.01	
50	747.06	263.04	160.70	82.49	57.25	45.48		699.19	245.46	149.41	75.91	52.04	40.71	
51	756.35	266.43	162.86	83.72	58.22	46.39		708.72	248.86	151.52	77.03	52.88	41.45	
52	765.67	269.84	165.04	84.97	59.23	47.36		718.33	252.29	153.66	78.18	53.73	42.22	
53	775.01	273.27	167.24	86.24	60.27			728.01	255.76	155.81	79.35	54.62		
54	784.39	276.72	169.45	87.55	61.37			737.78	259.26	157.99	80.54	55.54		
55	793.81	280.19	171.68	88.90	62.53			747.63	262.79	160.20	81.77	56.51		
56	803.28	283.68	173.95	90.30	63.77			757.57	266.35	162.43	83.03	57.52		
57	812.80	287.22	176.26	91.77	65.10			767.59	269.97	164.71	84.34	58.59		
58	822.38	290.80	178.63	93.33				777.69	273.62	167.03	85.70			
59	831.99	294.44	181.08	94.98				787.87	277.33	169.41	87.13			
60	841.64	298.15	183.61	96.75				798.11	281.08	171.83	88.62			
61	851.29	301.91	186.22	98.64				808.39	284.89	174.32	90.19			
62	860.91	305.74	188.92	100.66				818.69	288.74	176.87	91.85			
63	870.49	309.62	191.72					829.00	292.64	179.48				
64	879.99	313.56	194.62					839.30	296.59	182.17				
65	889.41	317.55	197.64					849.56	300.58	184.93				
66	898.71	321.62	200.79					859.76	304.62	187.78				
67	907.88	325.76	204.09					869.89	308.72	190.72				
68	916.89	329.99						879.92	312.87					
69	925.72	334.32						889.82	317.08					
70	934.35							899.59						
71	942.75							909.18						
72	950.90							918.58						