

中意臻享一生（至尊版）终身寿险费率表

（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	190.60	65.46	39.85	20.52	14.16	11.08	8.11	170.17	58.44	35.58	18.32	12.64	9.89	7.23
1	194.88	66.93	40.75	20.98	14.47	11.33	8.29	173.99	59.75	36.38	18.73	12.92	10.12	7.40
2	199.26	68.43	41.66	21.45	14.80	11.59	8.48	177.90	61.09	37.20	19.15	13.21	10.35	7.57
3	203.74	69.97	42.60	21.93	15.13	11.85	8.67	181.91	62.47	38.04	19.58	13.51	10.58	7.74
4	208.33	71.54	43.56	22.42	15.47	12.12	8.87	186.00	63.87	38.89	20.02	13.82	10.82	7.91
5	213.01	73.15	44.54	22.93	15.82	12.39	9.07	190.18	65.31	39.77	20.47	14.13	11.06	8.09
6	217.80	74.80	45.54	23.45	16.18	12.67	9.27	194.46	66.78	40.66	20.93	14.44	11.31	8.27
7	222.70	76.48	46.57	23.97	16.54	12.96	9.48	198.83	68.28	41.57	21.40	14.77	11.57	8.46
8	227.72	78.20	47.61	24.51	16.92	13.25	9.70	203.31	69.82	42.51	21.88	15.10	11.83	8.65
9	232.84	79.96	48.69	25.06	17.30	13.55	9.92	207.88	71.39	43.47	22.38	15.44	12.09	8.85
10	238.08	81.76	49.78	25.63	17.69	13.86	10.15	212.56	73.00	44.44	22.88	15.79	12.37	9.05
11	243.44	83.60	50.90	26.21	18.09	14.17	10.38	217.34	74.64	45.45	23.40	16.15	12.65	9.25
12	248.91	85.48	52.05	26.80	18.50	14.50	10.62	222.23	76.32	46.47	23.92	16.51	12.93	9.46
13	254.51	87.41	53.22	27.41	18.92	14.83	10.86	227.23	78.04	47.51	24.46	16.89	13.23	9.68
14	260.24	89.37	54.41	28.03	19.35	15.16	11.11	232.35	79.79	48.58	25.02	17.27	13.52	9.90
15	266.10	91.38	55.64	28.66	19.79	15.51	11.36	237.57	81.59	49.68	25.58	17.66	13.83	10.12
16	272.08	93.43	56.90	29.31	20.24	15.86	11.63	242.92	83.42	50.80	26.16	18.06	14.14	10.35
17	278.19	95.54	58.19	29.98	20.71	16.23	11.89	248.38	85.30	51.94	26.75	18.47	14.47	10.59
18	284.39	97.69	59.50	30.66	21.17	16.59	12.17	253.93	87.22	53.11	27.35	18.88	14.79	10.83
19	290.54	99.80	60.79	31.32	21.63	16.96	12.43	259.50	89.13	54.28	27.96	19.30	15.12	11.06
20	296.82	101.96	62.10	32.00	22.10	17.33	12.71	265.20	91.09	55.47	28.57	19.72	15.45	11.31
21	303.23	104.16	63.44	32.69	22.58	17.70	12.99	271.02	93.09	56.69	29.20	20.16	15.79	11.56
22	309.78	106.42	64.82	33.40	23.08	18.09	13.28	276.97	95.13	57.93	29.84	20.60	16.14	11.82
23	316.47	108.71	66.22	34.13	23.58	18.49	13.57	283.06	97.22	59.21	30.49	21.05	16.49	12.08
24	323.30	111.06	67.65	34.87	24.09	18.89	13.87	289.28	99.36	60.51	31.17	21.52	16.86	12.35
25	330.28	113.46	69.11	35.62	24.61	19.30	14.18	295.63	101.54	61.84	31.85	21.99	17.23	12.62
26	337.40	115.91	70.61	36.39	25.15	19.73	14.50	302.13	103.77	63.20	32.55	22.48	17.61	12.90
27	344.67	118.41	72.13	37.18	25.70	20.16	14.83	308.78	106.06	64.59	33.27	22.97	18.00	13.19
28	352.10	120.96	73.69	37.99	26.26	20.60	15.16	315.57	108.39	66.01	34.00	23.48	18.40	13.49
29	359.67	123.57	75.28	38.81	26.83	21.06	15.51	322.51	110.77	67.46	34.75	24.00	18.81	13.79
30	367.40	126.23	76.90	39.65	27.42	21.52	15.86	329.60	113.21	68.95	35.52	24.53	19.23	14.10
31	375.29	128.94	78.55	40.51	28.02	22.00	16.22	336.84	115.70	70.46	36.30	25.07	19.65	14.42
32	383.33	131.71	80.24	41.39	28.63	22.48	16.59	344.24	118.24	72.01	37.10	25.63	20.09	14.75
33	391.53	134.53	81.97	42.28	29.25	22.98	16.97	351.81	120.84	73.60	37.92	26.20	20.54	15.08
34	399.89	137.41	83.73	43.20	29.89	23.49	17.37	359.53	123.50	75.22	38.76	26.78	21.00	15.43
35	408.42	140.35	85.52	44.13	30.55	24.01	17.77	367.41	126.21	76.87	39.61	27.37	21.47	15.78
36	417.10	143.34	87.35	45.09	31.22	24.55	18.19	375.46	128.97	78.56	40.49	27.98	21.95	16.14
37	425.95	146.39	89.21	46.06	31.90	25.10	18.61	383.68	131.80	80.28	41.38	28.60	22.44	16.51
38	434.97	149.49	91.12	47.05	32.60	25.66	19.06	392.06	134.68	82.04	42.29	29.24	22.94	16.90
39	444.14	152.66	93.05	48.07	33.32	26.24	19.51	400.61	137.63	83.84	43.22	29.88	23.46	17.29
40	453.49	155.88	95.03	49.11	34.05	26.83	19.98	409.34	140.63	85.67	44.17	30.55	23.98	17.69
41	462.99	159.16	97.04	50.17	34.80	27.44	20.47	418.23	143.69	87.54	45.15	31.23	24.52	18.11
42	472.65	162.50	99.09	51.25	35.57	28.06	20.97	427.30	146.81	89.45	46.14	31.92	25.08	18.54
43	482.47	165.90	101.17	52.35	36.35	28.69	21.49	436.54	149.99	91.39	47.15	32.63	25.64	18.98
44	492.44	169.35	103.30	53.47	37.16	29.34	22.04	445.96	153.24	93.38	48.19	33.35	26.22	19.44
45	502.56	172.85	105.45	54.62	37.97	30.01	22.60	455.55	156.54	95.40	49.24	34.09	26.81	19.91
46	512.83	176.41	107.65	55.79	38.81	30.69		465.32	159.91	97.46	50.32	34.85	27.42	
47	523.24	180.03	109.88	56.97	39.66	31.40		475.26	163.34	99.56	51.42	35.62	28.04	
48	533.79	183.69	112.14	58.18	40.53	32.12		485.38	166.83	101.70	52.54	36.41	28.68	
49	544.49	187.41	114.44	59.41	41.42	32.86		495.68	170.39	103.88	53.68	37.22	29.33	
50	555.32	191.18	116.77	60.66	42.32	33.62		506.16	174.01	106.10	54.84	38.04	30.01	
51	566.29	195.00	119.13	61.93	43.25	34.41		516.82	177.69	108.36	56.03	38.89	30.70	
52	577.41	198.87	121.53	63.22	44.20	35.23		527.67	181.44	110.66	57.24	39.75	31.42	
53	588.68	202.80	123.97	64.54	45.18	36.08		538.71	185.26	113.00	58.48	40.64	32.16	
54	600.10	206.79	126.44	65.89	46.19	36.97		549.93	189.14	115.39	59.75	41.56	32.93	
55	611.68	210.83	128.95	67.27	47.24	37.91		561.36	193.10	117.82	61.04	42.50	33.73	
56	623.42	214.93	131.50	68.69	48.33			572.98	197.12	120.29	62.37	43.48		
57	635.34	219.11	134.11	70.15	49.46			584.81	201.22	122.82	63.73	44.49		
58	647.44	223.35	136.77	71.66	50.65			596.84	205.40	125.40	65.13	45.54		
59	659.69	227.67	139.49	73.22	51.91			609.06	209.65	128.04	66.58	46.63		
60	672.10	232.06	142.27	74.85	53.23			621.48	213.98	130.73	68.07	47.77		
61	684.64	236.52	145.12	76.54				634.06	218.38	133.48	69.60			
62	697.29	241.04	148.02	78.29				646.81	222.86	136.29	71.19			
63	710.01	245.62	150.98	80.12				659.71	227.40	139.15	72.84			
64	722.80	250.25	154.01	82.03				672.73	232.00	142.06	74.54			
65	735.62	254.94	157.09	84.02				685.86	236.67	145.03	76.30			
66	748.45	259.67	160.25					699.08	241.39	148.07				
67	761.27	264.45	163.47					712.37	246.17	151.16				
68	774.05	269.28	166.77					725.71	251.01	154.31				
69	786.76	274.15	170.15					739.06	255.89	157.53				
70	799.36	279.06	173.61					752.40	260.82	160.82				
71	811.82	284.00						765.71	265.79					
72	824.11	288.96						778.95	270.80					
73	836.21							792.11						
74	848.10							805.14						
75	859.75							818.02						

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	200.49	68.85	41.92	21.58	14.89	11.66	8.53	178.09	61.16	37.24	19.17	13.23	10.36	7.57
1	204.99	70.40	42.86	22.07	15.23	11.92	8.72	182.09	62.53	38.07	19.60	13.53	10.59	7.74
2	209.60	71.98	43.83	22.56	15.57	12.19	8.92	186.19	63.94	38.93	20.04	13.83	10.83	7.92
3	214.32	73.60	44.81	23.07	15.92	12.47	9.12	190.38	65.38	39.81	20.49	14.14	11.07	8.10
4	219.14	75.26	45.82	23.59	16.28	12.75	9.33	194.66	66.85	40.70	20.95	14.46	11.32	8.28
5	224.07	76.95	46.85	24.12	16.64	13.04	9.54	199.04	68.35	41.62	21.43	14.78	11.58	8.47
6	229.11	78.68	47.91	24.66	17.02	13.33	9.76	203.52	69.89	42.55	21.91	15.12	11.84	8.66
7	234.27	80.45	48.99	25.22	17.40	13.63	9.98	208.10	71.46	43.51	22.40	15.46	12.11	8.86
8	239.55	82.27	50.09	25.79	17.80	13.94	10.21	212.78	73.07	44.49	22.90	15.81	12.38	9.06
9	244.94	84.12	51.22	26.37	18.20	14.26	10.44	217.57	74.72	45.49	23.42	16.16	12.66	9.26
10	250.45	86.01	52.37	26.96	18.61	14.58	10.68	222.47	76.40	46.52	23.95	16.53	12.95	9.47
11	256.09	87.95	53.55	27.57	19.04	14.92	10.93	227.47	78.12	47.56	24.49	16.90	13.24	9.69
12	261.86	89.93	54.76	28.19	19.47	15.26	11.18	232.59	79.88	48.63	25.04	17.29	13.54	9.91
13	267.76	91.95	55.99	28.83	19.91	15.60	11.43	237.83	81.67	49.73	25.61	17.68	13.85	10.13
14	273.78	94.02	57.25	29.49	20.37	15.96	11.70	243.18	83.51	50.85	26.18	18.08	14.16	10.36
15	279.94	96.14	58.54	30.16	20.83	16.33	11.97	248.65	85.39	51.99	26.78	18.49	14.48	10.60
16	286.23	98.30	59.86	30.85	21.31	16.70	12.25	254.24	87.31	53.17	27.38	18.91	14.81	10.84
17	292.66	100.52	61.22	31.55	21.79	17.08	12.53	259.96	89.28	54.37	28.00	19.33	15.15	11.09
18	299.17	102.77	62.60	32.26	22.29	17.47	12.82	265.76	91.28	55.59	28.63	19.77	15.49	11.34
19	305.59	104.98	63.95	32.96	22.77	17.85	13.10	271.57	93.28	56.81	29.26	20.20	15.83	11.59
20	312.15	107.24	65.32	33.67	23.26	18.24	13.39	277.50	95.32	58.05	29.90	20.64	16.17	11.84
21	318.85	109.54	66.72	34.39	23.76	18.63	13.68	283.57	97.40	59.32	30.55	21.10	16.53	12.11
22	325.69	111.89	68.16	35.13	24.28	19.04	13.99	289.77	99.53	60.61	31.22	21.56	16.89	12.37
23	332.68	114.29	69.62	35.89	24.80	19.45	14.30	296.11	101.71	61.94	31.91	22.03	17.26	12.65
24	339.81	116.74	71.12	36.66	25.34	19.88	14.62	302.58	103.93	63.30	32.61	22.51	17.64	12.93
25	347.09	119.25	72.64	37.45	25.89	20.31	14.95	309.21	106.21	64.68	33.32	23.01	18.03	13.22
26	354.52	121.80	74.20	38.26	26.45	20.76	15.28	315.98	108.53	66.10	34.05	23.52	18.43	13.51
27	362.11	124.41	75.80	39.08	27.02	21.21	15.63	322.90	110.91	67.55	34.80	24.03	18.83	13.81
28	369.85	127.08	77.42	39.93	27.61	21.68	15.98	329.97	113.34	69.03	35.56	24.56	19.25	14.12
29	377.75	129.79	79.08	40.79	28.21	22.15	16.34	337.19	115.82	70.54	36.34	25.10	19.68	14.44
30	385.81	132.57	80.77	41.67	28.82	22.64	16.72	344.58	118.36	72.09	37.14	25.66	20.11	14.77
31	394.02	135.39	82.50	42.56	29.45	23.14	17.10	352.12	120.95	73.67	37.96	26.22	20.56	15.10
32	402.40	138.28	84.26	43.48	30.09	23.65	17.50	359.83	123.60	75.28	38.79	26.80	21.02	15.45
33	410.94	141.22	86.06	44.42	30.75	24.18	17.90	367.70	126.31	76.93	39.65	27.40	21.49	15.80
34	419.64	144.22	87.89	45.37	31.42	24.71	18.32	375.73	129.07	78.62	40.52	28.00	21.97	16.16
35	428.51	147.27	89.76	46.35	32.11	25.27	18.75	383.94	131.89	80.34	41.41	28.62	22.46	16.53
36	437.54	150.39	91.66	47.34	32.81	25.83	19.20	392.31	134.77	82.09	42.32	29.26	22.96	16.91
37	446.73	153.56	93.61	48.36	33.53	26.41	19.66	400.85	137.71	83.89	43.25	29.91	23.48	17.31
38	456.09	156.79	95.59	49.40	34.26	27.01	20.13	409.57	140.71	85.72	44.20	30.57	24.00	17.71
39	465.62	160.08	97.60	50.46	35.02	27.62	20.62	418.46	143.77	87.59	45.17	31.25	24.54	18.13
40	475.31	163.42	99.66	51.55	35.79	28.24	21.13	427.52	146.89	89.49	46.17	31.94	25.10	18.55
41	485.15	166.83	101.75	52.65	36.58	28.88	21.65	436.76	150.07	91.44	47.18	32.65	25.66	19.00
42	495.16	170.29	103.88	53.78	37.39	29.54	22.20	446.17	153.31	93.42	48.21	33.38	26.24	19.45
43	505.31	173.81	106.04	54.94	38.21	30.22	22.77	455.75	156.62	95.44	49.27	34.12	26.84	19.92
44	515.62	177.38	108.25	56.11	39.06	30.91	23.36	465.51	159.98	97.50	50.35	34.88	27.44	20.41
45	526.07	181.01	110.49	57.31	39.92	31.62	23.98	475.45	163.41	99.60	51.45	35.65	28.07	20.92
46	536.66	184.69	112.76	58.53	40.80	32.35		485.56	166.90	101.74	52.57	36.44	28.70	
47	547.38	188.42	115.07	59.77	41.70	33.10		495.85	170.46	103.92	53.71	37.25	29.36	
48	558.24	192.20	117.41	61.04	42.62	33.87		506.32	174.07	106.14	54.88	38.08	30.03	
49	569.22	196.03	119.79	62.32	43.55	34.67		516.96	177.75	108.40	56.07	38.92	30.72	
50	580.33	199.91	122.20	63.62	44.51	35.49		527.78	181.49	110.70	57.28	39.78	31.44	
51	591.57	203.84	124.64	64.95	45.50	36.34		538.78	185.30	113.04	58.52	40.67	32.17	
52	602.95	207.82	127.12	66.30	46.50	37.23		549.96	189.17	115.42	59.78	41.58	32.94	
53	614.46	211.85	129.63	67.68	47.55	38.15		561.33	193.11	117.84	61.07	42.51	33.73	
54	626.12	215.94	132.17	69.09	48.62	39.13		572.89	197.12	120.31	62.38	43.48	34.55	
55	637.93	220.08	134.76	70.53	49.74	40.15		584.64	201.19	122.82	63.73	44.47	35.42	
56	649.90	224.28	137.39	72.02	50.91			596.59	205.34	125.38	65.12	45.51		
57	662.03	228.55	140.07	73.56	52.14			608.74	209.56	127.99	66.54	46.58		
58	674.33	232.89	142.82	75.15	53.43			621.09	213.86	130.66	68.01	47.70		
59	686.79	237.31	145.63	76.81	54.81			633.64	218.24	133.39	69.53	48.87		
60	699.38	241.80	148.51	78.55	56.26			646.36	222.69	136.17	71.10	50.10		
61	712.09	246.36	151.45	80.36				659.25	227.22	139.02	72.72			
62	724.89	250.99	154.46	82.25				672.29	231.82	141.93	74.41			
63	737.74	255.68	157.55	84.23				685.46	236.49	144.89	76.16			
64	750.63	260.42	160.69	86.31				698.74	241.23	147.92	77.98			
65	763.53	265.22	163.92	88.49				712.11	246.02	151.01	79.87			
66	776.41	270.07	167.22					725.54	250.87	154.17				
67	789.25	274.97	170.61					739.01	255.78	157.39				
68	802.01	279.91	174.09					752.50	260.74	160.69				
69	814.66	284.91	177.68					765.98	265.76	164.06				
70	827.16	289.96	181.36					779.41	270.82	167.51				
71	839.48	295.05						792.76	275.92					
72	851.60	300.17						806.01	281.07					
73	863.47							819.13						
74	875.09							832.08						
75	886.44							844.84						

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	208.92	71.75	43.69	22.49	15.52	12.15	8.89	184.79	63.46	38.64	19.89	13.73	10.75	7.86
1	213.61	73.36	44.67	23.00	15.87	12.42	9.09	188.94	64.89	39.51	20.34	14.03	10.99	8.04
2	218.41	75.01	45.67	23.51	16.22	12.70	9.30	193.19	66.35	40.40	20.80	14.35	11.24	8.22
3	223.33	76.70	46.70	24.04	16.59	12.99	9.51	197.54	67.84	41.30	21.26	14.67	11.49	8.40
4	228.36	78.42	47.75	24.58	16.96	13.28	9.73	201.98	69.37	42.23	21.74	15.00	11.75	8.59
5	233.50	80.19	48.83	25.14	17.35	13.59	9.95	206.53	70.93	43.18	22.23	15.34	12.01	8.79
6	238.76	82.00	49.93	25.70	17.74	13.89	10.17	211.18	72.52	44.16	22.73	15.69	12.29	8.99
7	244.13	83.84	51.05	26.28	18.14	14.21	10.41	215.93	74.16	45.15	23.24	16.04	12.56	9.19
8	249.64	85.73	52.20	26.87	18.55	14.53	10.64	220.79	75.83	46.17	23.77	16.40	12.85	9.40
9	255.26	87.67	53.38	27.48	18.97	14.86	10.89	225.76	77.53	47.21	24.30	16.77	13.14	9.61
10	261.01	89.64	54.58	28.10	19.40	15.20	11.14	230.85	79.28	48.27	24.85	17.15	13.44	9.83
11	266.89	91.66	55.81	28.73	19.84	15.55	11.40	236.05	81.06	49.36	25.41	17.54	13.74	10.05
12	272.91	93.72	57.07	29.38	20.29	15.90	11.66	241.36	82.89	50.47	25.98	17.94	14.05	10.28
13	279.05	95.83	58.35	30.05	20.76	16.27	11.93	246.79	84.75	51.60	26.57	18.34	14.37	10.52
14	285.33	97.99	59.66	30.73	21.23	16.64	12.20	252.35	86.66	52.76	27.17	18.76	14.70	10.76
15	291.75	100.19	61.01	31.43	21.72	17.02	12.49	258.02	88.61	53.95	27.79	19.19	15.03	11.00
16	298.30	102.44	62.39	32.15	22.21	17.42	12.78	263.82	90.60	55.17	28.42	19.62	15.37	11.25
17	305.01	104.76	63.81	32.89	22.73	17.82	13.08	269.76	92.64	56.42	29.06	20.07	15.72	11.51
18	311.77	107.11	65.25	33.63	23.24	18.22	13.38	275.77	94.72	57.69	29.72	20.52	16.08	11.77
19	318.42	109.40	66.64	34.35	23.74	18.62	13.67	281.77	96.78	58.94	30.37	20.97	16.43	12.03
20	325.22	111.73	68.06	35.09	24.25	19.02	13.97	287.90	98.89	60.23	31.03	21.42	16.79	12.30
21	332.15	114.12	69.52	35.84	24.77	19.43	14.28	294.17	101.04	61.54	31.70	21.89	17.15	12.57
22	339.23	116.55	71.00	36.61	25.30	19.85	14.60	300.57	103.24	62.88	32.39	22.37	17.53	12.85
23	346.46	119.04	72.52	37.39	25.85	20.28	14.92	307.12	105.49	64.25	33.10	22.86	17.91	13.13
24	353.84	121.57	74.07	38.19	26.41	20.72	15.26	313.81	107.79	65.65	33.82	23.36	18.31	13.42
25	361.37	124.16	75.65	39.01	26.98	21.17	15.60	320.65	110.14	67.08	34.56	23.87	18.71	13.72
26	369.06	126.81	77.26	39.85	27.56	21.64	15.95	327.64	112.55	68.55	35.32	24.39	19.12	14.03
27	376.90	129.51	78.91	40.70	28.15	22.11	16.31	334.79	115.00	70.04	36.09	24.93	19.54	14.34
28	384.90	132.26	80.59	41.58	28.76	22.59	16.68	342.10	117.51	71.57	36.88	25.48	19.97	14.66
29	393.07	135.07	82.31	42.47	29.39	23.09	17.07	349.56	120.08	73.13	37.69	26.04	20.41	15.00
30	401.39	137.94	84.06	43.38	30.02	23.60	17.46	357.19	122.70	74.73	38.51	26.61	20.87	15.33
31	409.88	140.86	85.84	44.31	30.67	24.12	17.86	364.98	125.38	76.37	39.36	27.19	21.33	15.68
32	418.53	143.84	87.66	45.26	31.34	24.65	18.28	372.93	128.11	78.03	40.22	27.79	21.80	16.04
33	427.34	146.88	89.52	46.23	32.02	25.20	18.71	381.06	130.90	79.74	41.10	28.41	22.29	16.41
34	436.32	149.97	91.41	47.22	32.72	25.76	19.15	389.35	133.76	81.48	42.00	29.04	22.79	16.79
35	445.46	153.12	93.34	48.23	33.43	26.34	19.61	397.82	136.67	83.25	42.92	29.68	23.30	17.17
36	454.77	156.34	95.31	49.26	34.16	26.93	20.08	406.46	139.64	85.07	43.87	30.34	23.82	17.57
37	464.24	159.61	97.32	50.31	34.91	27.54	20.56	415.27	142.67	86.92	44.83	31.01	24.36	17.98
38	473.88	162.93	99.36	51.39	35.68	28.16	21.07	424.25	145.77	88.81	45.81	31.70	24.90	18.41
39	483.68	166.32	101.44	52.49	36.47	28.80	21.59	433.42	148.92	90.74	46.82	32.40	25.47	18.84
40	493.65	169.77	103.56	53.61	37.27	29.46	22.14	442.75	152.14	92.70	47.84	33.12	26.04	19.29
41	503.77	173.27	105.71	54.76	38.10	30.13	22.70	452.27	155.42	94.71	48.89	33.86	26.63	19.76
42	514.04	176.83	107.91	55.93	38.94	30.82	23.29	461.95	158.76	96.75	49.96	34.61	27.23	20.24
43	524.46	180.45	110.14	57.13	39.80	31.54	23.90	471.82	162.16	98.84	51.05	35.38	27.85	20.74
44	535.03	184.12	112.41	58.35	40.68	32.27	24.54	481.86	165.62	100.96	52.16	36.16	28.48	21.26
45	545.73	187.85	114.72	59.59	41.59	33.02	25.22	492.07	169.15	103.12	53.30	36.97	29.13	21.80
46	556.56	191.62	117.06	60.86	42.51	33.79		502.46	172.74	105.33	54.46	37.79	29.80	
47	567.52	195.45	119.43	62.15	43.45	34.58		513.02	176.39	107.57	55.64	38.63	30.48	
48	578.60	199.32	121.84	63.46	44.41	35.40		523.76	180.11	109.85	56.85	39.48	31.19	
49	589.79	203.24	124.88	64.79	45.39	36.25		534.67	183.88	112.17	58.08	40.36	31.91	
50	601.11	207.20	126.75	66.14	46.40	37.13		545.75	187.72	114.54	59.33	41.26	32.66	
51	612.54	211.21	129.26	67.52	47.43	38.04		557.02	191.63	116.94	60.60	42.18	33.44	
52	624.10	215.27	131.79	68.92	48.50	38.99		568.46	195.60	119.39	61.91	43.13	34.24	
53	635.78	219.38	134.36	70.35	49.59	39.99		580.08	199.63	121.87	63.24	44.11	35.08	
54	647.59	223.54	136.97	71.81	50.73	41.04		591.90	203.73	124.41	64.60	45.11	35.96	
55	659.55	227.75	139.61	73.31	51.92	42.15		603.90	207.90	126.98	66.00	46.16	36.88	
56	671.66	232.02	142.30	74.86	53.17			616.09	212.15	129.61	67.43	47.24		
57	683.93	236.36	145.05	76.47	54.49			628.49	216.46	132.29	68.91	48.37		
58	696.36	240.77	147.86	78.14	55.88			641.08	220.86	135.03	70.44	49.56		
59	708.93	245.26	150.75	79.90	57.37			653.85	225.33	137.83	72.02	50.81		
60	721.63	249.83	153.70	81.73	58.97			666.80	229.89	140.69	73.66	52.13		
61	734.43	254.47	156.74	83.66				679.91	234.52	143.62	75.37			
62	747.31	259.18	159.85	85.68				693.16	239.22	146.61	77.14			
63	760.22	263.96	163.03	87.81				706.52	243.99	149.67	78.99			
64	773.14	268.79	166.30	90.06				719.97	248.82	152.79	80.92			
65	786.05	273.67	169.65	92.44				733.50	253.72	155.99	82.94			
66	798.92	278.61	173.09					747.06	258.67	159.25				
67	811.71	283.61	176.64					760.64	263.68	162.60				
68	824.39	288.67	180.30					774.21	268.75	166.02				
69	836.94	293.78	184.09					787.74	273.87	169.54				
70	849.31	298.96	188.00					801.19	279.05	173.15				
71	861.46	304.19						814.53	284.27					
72	873.36	309.47						827.74	289.54					
73	885.00							840.77						
74	896.34							853.60						
75	907.38							866.21						

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	216.30	74.29	45.23	23.29	16.07	12.58	9.21	190.61	65.46	39.86	20.52	14.16	11.09	8.11
1	221.16	75.96	46.25	23.81	16.43	12.86	9.41	194.90	66.93	40.75	20.98	14.48	11.33	8.29
2	226.14	77.66	47.29	24.35	16.80	13.15	9.63	199.28	68.44	41.67	21.45	14.80	11.59	8.48
3	231.23	79.41	48.35	24.89	17.18	13.45	9.85	203.77	69.98	42.61	21.94	15.14	11.85	8.67
4	236.44	81.20	49.44	25.45	17.57	13.76	10.07	208.35	71.55	43.57	22.43	15.48	12.12	8.87
5	241.76	83.03	50.56	26.03	17.96	14.07	10.30	213.04	73.16	44.55	22.93	15.83	12.39	9.07
6	247.21	84.90	51.70	26.62	18.37	14.39	10.54	217.84	74.81	45.55	23.45	16.18	12.67	9.27
7	252.79	86.82	52.86	27.22	18.78	14.72	10.78	222.74	76.50	46.58	23.98	16.55	12.96	9.48
8	258.49	88.78	54.05	27.83	19.21	15.05	11.03	227.76	78.22	47.63	24.52	16.92	13.25	9.70
9	264.32	90.78	55.27	28.46	19.64	15.39	11.28	232.89	79.98	48.70	25.07	17.30	13.55	9.92
10	270.28	92.82	56.52	29.10	20.09	15.75	11.54	238.14	81.78	49.80	25.64	17.70	13.86	10.15
11	276.37	94.91	57.79	29.76	20.55	16.11	11.81	243.50	83.62	50.92	26.21	18.10	14.18	10.38
12	282.59	97.05	59.09	30.43	21.02	16.47	12.08	248.98	85.51	52.06	26.81	18.51	14.50	10.61
13	288.95	99.23	60.42	31.12	21.50	16.85	12.36	254.59	87.43	53.23	27.41	18.93	14.83	10.85
14	295.46	101.47	61.78	31.83	21.99	17.24	12.65	260.32	89.40	54.43	28.03	19.36	15.16	11.10
15	302.10	103.75	63.17	32.56	22.49	17.64	12.95	266.17	91.41	55.66	28.67	19.80	15.51	11.36
16	308.89	106.08	64.61	33.30	23.01	18.05	13.25	272.16	93.46	56.92	29.32	20.25	15.86	11.62
17	315.83	108.48	66.08	34.07	23.54	18.46	13.56	278.27	95.57	58.21	29.99	20.71	16.22	11.88
18	322.82	110.91	67.57	34.84	24.08	18.89	13.88	284.47	97.72	59.51	30.66	21.17	16.59	12.15
19	329.67	113.27	69.00	35.58	24.59	19.29	14.18	290.64	99.83	60.80	31.33	21.63	16.95	12.42
20	336.66	115.67	70.47	36.34	25.12	19.71	14.49	296.94	102.00	62.12	32.01	22.10	17.32	12.69
21	343.79	118.12	71.97	37.11	25.66	20.13	14.81	303.37	104.21	63.47	32.70	22.58	17.70	12.97
22	351.08	120.63	73.49	37.90	26.21	20.57	15.14	309.95	106.47	64.85	33.41	23.08	18.08	13.26
23	358.51	123.19	75.05	38.71	26.77	21.01	15.48	316.68	108.78	66.25	34.14	23.58	18.48	13.55
24	366.10	125.80	76.65	39.54	27.34	21.47	15.82	323.55	111.14	67.69	34.88	24.09	18.88	13.85
25	373.84	128.46	78.27	40.38	27.93	21.93	16.18	330.58	113.56	69.16	35.64	24.62	19.30	14.16
26	381.74	131.18	79.93	41.24	28.53	22.41	16.55	337.76	116.02	70.67	36.41	25.16	19.72	14.48
27	389.81	133.95	81.63	42.12	29.15	22.90	16.92	345.10	118.55	72.21	37.21	25.71	20.15	14.80
28	398.03	136.79	83.36	43.02	29.77	23.40	17.31	352.60	121.12	73.78	38.02	26.27	20.60	15.14
29	406.42	139.67	85.12	43.94	30.42	23.91	17.71	360.27	123.76	75.38	38.85	26.84	21.05	15.48
30	414.97	142.62	86.92	44.88	31.07	24.44	18.12	368.10	126.45	77.02	39.70	27.43	21.52	15.83
31	423.68	145.62	88.76	45.83	31.75	24.98	18.54	376.10	129.20	78.70	40.57	28.04	22.00	16.19
32	432.56	148.68	90.63	46.81	32.43	25.53	18.98	384.27	132.01	80.41	41.45	28.66	22.49	16.56
33	441.60	151.80	92.54	47.81	33.14	26.10	19.43	392.61	134.88	82.16	42.36	29.29	22.99	16.94
34	450.81	154.98	94.48	48.83	33.86	26.68	19.89	401.12	137.81	83.95	43.29	29.93	23.50	17.33
35	460.18	158.21	96.46	49.87	34.60	27.28	20.37	409.80	140.80	85.78	44.24	30.60	24.03	17.74
36	469.72	161.50	98.48	50.93	35.35	27.90	20.87	418.67	143.85	87.64	45.20	31.27	24.57	18.15
37	479.43	164.86	100.54	52.02	36.13	28.53	21.38	427.70	146.96	89.54	46.19	31.97	25.12	18.58
38	489.29	168.27	102.64	53.13	36.92	29.18	21.91	436.92	150.13	91.48	47.20	32.67	25.69	19.02
39	499.33	171.74	104.77	54.26	37.74	29.85	22.47	446.31	153.37	93.46	48.24	33.40	26.27	19.48
40	509.51	175.27	106.95	55.42	38.57	30.53	23.05	455.88	156.66	95.47	49.29	34.14	26.86	19.95
41	519.86	178.86	109.16	56.60	39.43	31.24	23.65	465.62	160.02	97.53	50.37	34.90	27.47	20.43
42	530.35	182.50	111.41	57.81	40.31	31.96	24.28	475.54	163.45	99.63	51.47	35.68	28.10	20.94
43	540.98	186.20	113.69	59.05	41.20	32.71	24.93	485.63	166.93	101.76	52.59	36.47	28.74	21.46
44	551.76	189.95	116.02	60.31	42.12	33.48	25.62	495.90	170.48	103.94	53.74	37.28	29.39	22.01
45	562.66	193.75	118.38	61.59	43.06	34.26	26.34	506.34	174.09	106.16	54.90	38.11	30.07	22.58
46	573.68	197.60	120.78	62.90	44.02	35.08		516.96	177.76	108.41	56.10	38.96	30.76	
47	584.82	201.50	123.21	64.23	45.00	35.91		527.74	181.49	110.71	57.31	39.82	31.47	
48	596.07	205.44	125.67	65.58	46.00	36.78		538.70	185.29	113.04	58.55	40.71	32.20	
49	607.43	209.43	128.16	66.95	47.03	37.67		549.83	189.15	115.42	59.81	41.62	32.96	
50	618.89	213.46	130.69	68.35	48.08	38.60		561.13	193.06	117.84	61.10	42.55	33.74	
51	630.46	217.54	133.24	69.77	49.16	39.57		572.60	197.05	120.29	62.41	43.50	34.55	
52	642.14	221.66	135.83	71.21	50.27	40.59		584.25	201.09	122.79	63.75	44.48	35.40	
53	653.94	225.82	138.45	72.69	51.42	41.65		596.07	205.21	125.33	65.12	45.50	36.28	
54	665.86	230.04	141.10	74.20	52.62	42.78		608.08	209.39	127.92	66.52	46.54	37.21	
55	677.92	234.30	143.80	75.76	53.88	43.99		620.28	213.63	130.55	67.96	47.63	38.18	
56	690.11	238.63	146.54	77.36	55.20			632.66	217.95	133.23	69.44	48.77		
57	702.46	243.02	149.34	79.04	56.61			645.24	222.34	135.97	70.97	49.96		
58	714.96	247.49	152.21	80.79	58.11			658.01	226.82	138.77	72.55	51.21		
59	727.60	252.04	155.15	82.62	59.71			670.97	231.37	141.63	74.19	52.53		
60	740.36	256.66	158.18	84.56	61.44			684.09	236.00	144.56	75.90	53.93		
61	753.21	261.37	161.29	86.60				697.36	240.71	147.56	77.68			
62	766.11	266.15	164.49	88.75				710.76	245.49	150.62	79.54			
63	779.03	270.99	167.77	91.03				724.25	250.34	153.76	81.48			
64	791.94	275.89	171.15	93.45				737.82	255.26	156.97	83.52			
65	804.82	280.85	174.62	96.03				751.45	260.24	160.25	85.67			
66	817.63	285.88	178.20					765.09	265.28	163.62				
67	830.34	290.97	181.90					778.73	270.38	167.08				
68	842.93	296.12	185.74					792.33	275.54	170.62				
69	855.34	301.35	189.73					805.87	280.75	174.28				
70	867.55	306.65	193.87					819.30	286.03	178.04				
71	879.51	312.02						832.59	291.36					
72	891.20	317.47						845.71	296.74					
73	902.59							858.63						
74	913.66							871.32						
75	924.41							883.76						

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	222.90	76.56	46.61	24.00	16.56	12.97	9.49	195.79	67.24	40.94	21.08	14.54	11.39	8.33
1	227.91	78.28	47.66	24.54	16.93	13.26	9.70	200.19	68.75	41.86	21.55	14.87	11.64	8.52
2	233.04	80.04	48.73	25.09	17.31	13.56	9.93	204.69	70.30	42.80	22.04	15.21	11.91	8.71
3	238.29	81.84	49.83	25.66	17.70	13.86	10.15	209.30	71.88	43.77	22.53	15.55	12.17	8.91
4	243.66	83.69	50.96	26.23	18.10	14.18	10.38	214.01	73.50	44.75	23.04	15.90	12.45	9.11
5	249.16	85.57	52.11	26.83	18.51	14.50	10.62	218.83	75.15	45.76	23.56	16.26	12.73	9.32
6	254.78	87.51	53.28	27.43	18.93	14.83	10.87	223.76	76.84	46.79	24.09	16.62	13.02	9.53
7	260.53	89.48	54.48	28.05	19.36	15.17	11.12	228.80	78.58	47.84	24.63	17.00	13.31	9.74
8	266.41	91.50	55.71	28.68	19.80	15.51	11.37	233.95	80.35	48.92	25.19	17.38	13.62	9.97
9	272.42	93.56	56.97	29.33	20.25	15.87	11.63	239.22	82.16	50.02	25.75	17.78	13.92	10.19
10	278.56	95.67	58.25	29.99	20.71	16.23	11.90	244.61	84.01	51.15	26.33	18.18	14.24	10.42
11	284.84	97.82	59.56	30.67	21.18	16.60	12.18	250.12	85.90	52.30	26.93	18.59	14.56	10.66
12	291.26	100.03	60.90	31.36	21.67	16.99	12.46	255.75	87.83	53.48	27.54	19.01	14.89	10.91
13	297.82	102.28	62.27	32.08	22.16	17.38	12.75	261.51	89.81	54.68	28.16	19.44	15.23	11.15
14	304.52	104.58	63.67	32.81	22.67	17.78	13.05	267.39	91.83	55.91	28.80	19.89	15.58	11.41
15	311.36	106.93	65.11	33.56	23.19	18.19	13.36	273.41	93.89	57.17	29.45	20.34	15.94	11.67
16	318.36	109.33	66.59	34.33	23.73	18.61	13.67	279.56	96.00	58.46	30.12	20.80	16.30	11.94
17	325.51	111.81	68.11	35.12	24.28	19.05	14.00	285.84	98.17	59.79	30.81	21.28	16.67	12.21
18	332.71	114.32	69.65	35.92	24.83	19.48	14.32	292.20	100.37	61.13	31.50	21.76	17.05	12.49
19	339.72	116.73	71.12	36.68	25.36	19.90	14.64	298.51	102.54	62.46	32.18	22.23	17.42	12.77
20	346.89	119.19	72.62	37.46	25.90	20.33	14.96	304.95	104.76	63.80	32.88	22.71	17.80	13.05
21	354.19	121.71	74.16	38.25	26.45	20.76	15.29	311.54	107.02	65.18	33.59	23.20	18.18	13.33
22	361.65	124.27	75.72	39.06	27.02	21.21	15.63	318.27	109.33	66.59	34.31	23.70	18.58	13.63
23	369.27	126.89	77.32	39.89	27.59	21.67	15.98	325.15	111.69	68.03	35.06	24.22	18.98	13.93
24	377.03	129.57	78.95	40.74	28.18	22.13	16.33	332.18	114.11	69.50	35.82	24.74	19.40	14.24
25	384.96	132.29	80.62	41.60	28.79	22.61	16.70	339.36	116.58	71.01	36.59	25.28	19.82	14.55
26	393.05	135.08	82.32	42.48	29.40	23.10	17.08	346.71	119.10	72.55	37.39	25.83	20.25	14.88
27	401.30	137.92	84.05	43.39	30.03	23.61	17.47	354.22	121.69	74.12	38.20	26.40	20.70	15.21
28	409.72	140.82	85.82	44.31	30.68	24.12	17.87	361.89	124.32	75.73	39.03	26.97	21.16	15.56
29	418.30	143.77	87.63	45.25	31.34	24.65	18.29	369.73	127.02	77.37	39.88	27.56	21.62	15.91
30	427.04	146.79	89.47	46.21	32.02	25.20	18.72	377.74	129.77	79.05	40.75	28.17	22.10	16.27
31	435.95	149.86	91.35	47.19	32.71	25.75	19.16	385.92	132.58	80.77	41.64	28.79	22.59	16.64
32	445.02	152.99	93.27	48.20	33.41	26.32	19.61	394.27	135.46	82.52	42.55	29.42	23.09	17.02
33	454.26	156.17	95.22	49.22	34.14	26.91	20.08	402.80	138.39	84.31	43.48	30.07	23.61	17.42
34	463.67	159.42	97.21	50.26	34.88	27.51	20.56	411.50	141.38	86.14	44.42	30.73	24.14	17.82
35	473.24	162.72	99.24	51.33	35.64	28.13	21.07	420.38	144.44	88.00	45.40	31.41	24.68	18.24
36	482.97	166.09	101.30	52.42	36.42	28.77	21.59	429.43	147.56	89.91	46.39	32.10	25.23	18.67
37	492.87	169.51	103.41	53.54	37.22	29.43	22.13	438.67	150.74	91.85	47.40	32.81	25.80	19.11
38	502.93	172.99	105.55	54.68	38.04	30.10	22.69	448.08	153.98	93.83	48.43	33.54	26.38	19.57
39	513.16	176.54	107.73	55.84	38.88	30.79	23.27	457.66	157.28	95.86	49.49	34.29	26.98	20.04
40	523.53	180.14	109.95	57.03	39.74	31.51	23.88	467.43	160.65	97.92	50.57	35.05	27.59	20.53
41	534.06	183.79	112.21	58.25	40.63	32.24	24.52	477.37	164.08	100.02	51.68	35.83	28.22	21.04
42	544.74	187.50	114.51	59.49	41.53	33.00	25.19	487.48	167.57	102.16	52.80	36.62	28.87	21.57
43	555.55	191.27	116.84	60.76	42.46	33.77	25.89	497.77	171.13	104.34	53.95	37.44	29.53	22.12
44	566.49	195.09	119.21	62.05	43.41	34.58	26.62	508.24	174.75	106.56	55.12	38.27	30.21	22.69
45	577.55	198.95	121.62	63.37	44.39	35.40	27.40	518.87	178.42	108.82	56.32	39.13	30.90	23.30
46	588.73	202.87	124.07	64.72	45.38	36.25		529.67	182.17	111.13	57.54	40.00	31.62	
47	600.01	206.83	126.54	66.08	46.40	37.13		540.65	185.97	113.47	58.79	40.89	32.36	
48	611.39	210.83	129.05	67.47	47.44	38.04		551.79	189.83	115.85	60.05	41.80	33.12	
49	622.87	214.88	131.59	68.89	48.50	38.98		563.09	193.76	118.27	61.35	42.74	33.90	
50	634.44	218.96	134.16	70.32	49.60	39.96		574.57	197.74	120.73	62.66	43.69	34.72	
51	646.11	223.09	136.76	71.78	50.72	40.99		586.21	201.79	123.24	64.01	44.68	35.56	
52	657.88	227.26	139.39	73.27	51.89	42.06		598.02	205.90	125.78	65.38	45.69	36.44	
53	669.76	231.47	142.05	74.79	53.09	43.20		610.01	210.08	128.37	66.78	46.74	37.37	
54	681.75	235.73	144.75	76.35	54.35	44.41		622.18	214.32	131.00	68.22	47.83	38.34	
55	693.86	240.04	147.48	77.95	55.67	45.70		634.52	218.63	133.67	69.69	48.96	39.37	
56	706.11	244.40	150.26	79.61	57.07			647.06	223.01	136.40	71.21	50.14		
57	718.51	248.84	153.11	81.35	58.56			659.78	227.47	139.19	72.79	51.38		
58	731.05	253.35	156.03	83.17	60.16			672.70	232.00	142.04	74.42	52.69		
59	743.72	257.94	159.03	85.10	61.88			685.79	236.62	144.95	76.12	54.09		
60	756.50	262.61	162.13	87.13	63.74			699.04	241.32	147.94	77.89	55.57		
61	769.35	267.37	165.31	89.28				712.43	246.09	151.00	79.75			
62	782.25	272.20	168.59	91.57				725.93	250.94	154.14	81.69			
63	795.15	277.11	171.97	94.00				739.52	255.86	157.34	83.72			
64	808.02	282.07	175.45	96.59				753.17	260.85	160.63	85.87			
65	820.84	287.10	179.04	99.37				766.86	265.90	164.00	88.14			
66	833.57	292.21	182.76					780.55	271.01	167.47				
67	846.19	297.38	186.62					794.21	276.19	171.03				
68	858.64	302.64	190.63					807.81	281.43	174.69				
69	870.91	307.97	194.83					821.32	286.73	178.48				
70	882.95	313.40	199.20					834.70	292.09	182.39				
71	894.72	318.92						847.92	297.52					
72	906.20	324.53						860.94	303.02					
73	917.35							873.73						
74	928.16							886.26						
75	938.63							898.52						

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	228.90	78.62	47.87	24.64	17.01	13.32	9.75	200.45	68.84	41.92	21.58	14.89	11.66	8.53
1	234.04	80.38	48.95	25.20	17.39	13.62	9.97	204.96	70.39	42.86	22.06	15.23	11.92	8.72
2	239.31	82.19	50.05	25.77	17.78	13.92	10.20	209.57	71.97	43.82	22.56	15.57	12.19	8.92
3	244.71	84.05	51.18	26.35	18.18	14.24	10.43	214.29	73.59	44.81	23.07	15.92	12.47	9.12
4	250.23	85.94	52.33	26.94	18.59	14.56	10.67	219.11	75.25	45.82	23.59	16.28	12.75	9.33
5	255.88	87.88	53.51	27.55	19.01	14.89	10.91	224.05	76.95	46.85	24.12	16.64	13.04	9.54
6	261.66	89.87	54.72	28.17	19.44	15.23	11.16	229.10	78.68	47.91	24.66	17.02	13.33	9.76
7	267.56	91.90	55.95	28.81	19.88	15.58	11.42	234.26	80.45	48.99	25.22	17.40	13.63	9.98
8	273.60	93.97	57.22	29.46	20.33	15.94	11.69	239.54	82.27	50.09	25.79	17.80	13.94	10.21
9	279.77	96.09	58.51	30.12	20.80	16.30	11.96	244.94	84.12	51.22	26.37	18.20	14.26	10.44
10	286.09	98.25	59.83	30.80	21.27	16.67	12.23	250.46	86.01	52.37	26.96	18.61	14.58	10.68
11	292.53	100.47	61.17	31.50	21.76	17.06	12.52	256.10	87.95	53.55	27.57	19.04	14.91	10.92
12	299.13	102.73	62.55	32.21	22.26	17.45	12.81	261.86	89.93	54.76	28.19	19.47	15.25	11.17
13	305.86	105.04	63.96	32.95	22.77	17.85	13.11	267.76	91.95	55.99	28.83	19.91	15.60	11.43
14	312.75	107.40	65.39	33.70	23.29	18.27	13.42	273.78	94.02	57.25	29.49	20.36	15.96	11.69
15	319.78	109.82	66.87	34.47	23.83	18.69	13.74	279.94	96.14	58.54	30.16	20.83	16.32	11.96
16	326.96	112.28	68.39	35.27	24.38	19.13	14.06	286.24	98.30	59.86	30.84	21.30	16.69	12.23
17	334.30	114.83	69.96	36.08	24.95	19.57	14.40	292.67	100.52	61.22	31.55	21.79	17.08	12.52
18	341.68	117.41	71.54	36.90	25.51	20.02	14.73	299.17	102.77	62.60	32.26	22.28	17.46	12.80
19	348.85	119.87	73.04	37.68	26.06	20.45	15.06	305.61	104.98	63.95	32.95	22.76	17.84	13.08
20	356.16	122.39	74.58	38.47	26.61	20.89	15.39	312.18	107.24	65.32	33.66	23.25	18.23	13.37
21	363.62	124.96	76.14	39.28	27.17	21.34	15.73	318.89	109.55	66.73	34.39	23.75	18.62	13.66
22	371.24	127.58	77.74	40.11	27.75	21.79	16.08	325.76	111.91	68.17	35.13	24.27	19.02	13.96
23	379.01	130.25	79.37	40.96	28.34	22.26	16.43	332.77	114.32	69.63	35.89	24.79	19.44	14.27
24	386.94	132.98	81.04	41.82	28.95	22.74	16.80	339.94	116.78	71.14	36.66	25.33	19.86	14.58
25	395.03	135.76	82.74	42.71	29.56	23.23	17.18	347.27	119.30	72.67	37.46	25.88	20.29	14.91
26	403.28	138.61	84.48	43.61	30.19	23.74	17.57	354.77	121.88	74.24	38.27	26.44	20.74	15.24
27	411.70	141.51	86.25	44.53	30.84	24.25	17.98	362.42	124.51	75.84	39.09	27.02	21.19	15.59
28	420.28	144.46	88.06	45.48	31.50	24.78	18.39	370.25	127.20	77.48	39.94	27.61	21.66	15.94
29	429.03	147.48	89.90	46.44	32.18	25.33	18.82	378.24	129.95	79.16	40.81	28.21	22.14	16.30
30	437.94	150.55	91.78	47.42	32.87	25.89	19.27	386.41	132.75	80.87	41.70	28.83	22.62	16.67
31	447.02	153.68	93.70	48.43	33.58	26.46	19.72	394.75	135.62	82.62	42.60	29.46	23.13	17.05
32	456.26	156.87	95.65	49.45	34.30	27.05	20.19	403.26	138.55	84.41	43.53	30.11	23.64	17.45
33	465.67	160.12	97.64	50.50	35.05	27.65	20.68	411.95	141.54	86.23	44.48	30.77	24.17	17.85
34	475.25	163.43	99.67	51.57	35.81	28.27	21.19	420.82	144.59	88.10	45.45	31.45	24.71	18.27
35	484.99	166.79	101.74	52.66	36.59	28.91	21.71	429.86	147.71	90.00	46.44	32.14	25.26	18.70
36	494.90	170.22	103.84	53.77	37.39	29.57	22.26	439.09	150.88	91.94	47.45	32.85	25.83	19.14
37	504.96	173.70	105.99	54.91	38.21	30.25	22.82	448.49	154.12	93.92	48.48	33.58	26.42	19.60
38	515.19	177.25	108.17	56.08	39.05	30.94	23.41	458.07	157.43	95.94	49.54	34.32	27.01	20.07
39	525.58	180.85	110.39	57.27	39.92	31.66	24.02	467.83	160.79	98.01	50.62	35.08	27.63	20.57
40	536.12	184.51	112.65	58.49	40.81	32.40	24.67	477.77	164.22	100.11	51.72	35.86	28.26	21.07
41	546.80	188.23	114.95	59.73	41.72	33.16	25.34	487.88	167.71	102.25	52.85	36.66	28.90	21.60
42	557.63	192.00	117.29	61.01	42.65	33.95	26.04	498.16	171.27	104.43	54.00	37.48	29.57	22.15
43	568.59	195.82	119.67	62.31	43.61	34.76	26.79	508.62	174.88	106.65	55.17	38.32	30.25	22.73
44	579.67	199.70	122.09	63.63	44.60	35.59	27.57	519.25	178.56	108.91	56.37	39.17	30.94	23.33
45	590.86	203.62	124.54	64.99	45.60	36.45	28.39	530.05	182.30	111.21	57.59	40.04	31.66	23.95
46	602.17	207.59	127.02	66.37	46.63	37.34		541.02	186.10	113.55	58.84	40.94	32.40	
47	613.56	211.60	129.54	67.77	47.68	38.26		552.15	189.96	115.94	60.11	41.85	33.16	
48	625.05	215.66	132.09	69.20	48.76	39.21		563.44	193.88	118.36	61.41	42.79	33.95	
49	636.62	219.75	134.67	70.65	49.87	40.20		574.89	197.87	120.82	62.73	43.75	34.76	
50	648.28	223.88	137.28	72.12	51.00	41.23		586.51	201.91	123.32	64.07	44.73	35.60	
51	660.02	228.05	139.91	73.62	52.17	42.31		598.30	206.02	125.86	65.45	45.75	36.48	
52	671.85	232.25	142.58	75.14	53.38	43.45		610.25	210.18	128.45	66.85	46.79	37.40	
53	683.78	236.50	145.28	76.70	54.64	44.66		622.37	214.41	131.07	68.28	47.87	38.37	
54	695.81	240.80	148.01	78.30	55.96	45.95		634.66	218.71	133.74	69.75	48.99	39.39	
55	707.95	245.14	150.78	79.96	57.34	47.33		647.13	223.07	136.46	71.26	50.16	40.47	
56	720.23	249.53	153.61	81.67	58.82			659.79	227.50	139.23	72.82	51.39		
57	732.64	254.00	156.49	83.47	60.39			672.62	232.01	142.06	74.43	52.69		
58	745.19	258.54	159.46	85.37	62.09			685.65	236.59	144.95	76.11	54.06		
59	757.86	263.17	162.51	87.37	63.93			698.84	241.27	147.91	77.86	55.52		
60	770.64	267.89	165.67	89.50	65.93			712.19	246.02	150.95	79.70	57.08		
61	783.48	272.69	168.93	91.77				725.67	250.85	154.07	81.62			
62	796.35	277.57	172.29	94.18				739.25	255.76	157.27	83.64			
63	809.21	282.53	175.75	96.77				752.91	260.74	160.54	85.77			
64	822.02	287.55	179.33	99.54				766.61	265.78	163.90	88.03			
65	834.77	292.65	183.04	102.52				780.33	270.90	167.36	90.41			
66	847.40	297.82	186.90					794.03	276.07	170.91				
67	859.90	303.08	190.91					807.69	281.32	174.57				
68	872.23	308.43	195.11					821.27	286.63	178.35				
69	884.34	313.89	199.51					834.74	292.02	182.27				
70	896.21	319.44	204.13					848.05	297.47	186.33				
71	907.79	325.11						861.17	303.00					
72	919.05	330.89						874.08	308.61					
73	929.97							886.73						
74	940.54							899.10						
75	950.74							911.17						

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	234.40	80.51	49.02	25.24	17.42	13.64	9.98	204.71	70.31	42.81	22.04	15.21	11.91	8.71
1	239.67	82.32	50.12	25.81	17.81	13.94	10.21	209.32	71.89	43.77	22.53	15.55	12.18	8.91
2	245.07	84.17	51.25	26.39	18.21	14.26	10.44	214.03	73.51	44.76	23.04	15.90	12.45	9.11
3	250.60	86.07	52.41	26.98	18.62	14.58	10.68	218.84	75.16	45.76	23.56	16.26	12.73	9.32
4	256.26	88.02	53.59	27.59	19.04	14.92	10.93	223.78	76.85	46.80	24.09	16.62	13.02	9.53
5	262.05	90.00	54.80	28.22	19.47	15.25	11.18	228.82	78.59	47.85	24.63	17.00	13.31	9.74
6	267.97	92.04	56.04	28.85	19.91	15.60	11.44	233.98	80.36	48.93	25.19	17.38	13.62	9.97
7	274.02	94.12	57.31	29.50	20.36	15.96	11.70	239.25	82.17	50.03	25.76	17.78	13.92	10.19
8	280.21	96.24	58.60	30.17	20.83	16.32	11.97	244.64	84.02	51.16	26.34	18.18	14.24	10.43
9	286.53	98.41	59.92	30.85	21.30	16.70	12.25	250.16	85.91	52.31	26.93	18.59	14.56	10.66
10	293.00	100.63	61.27	31.55	21.79	17.08	12.54	255.80	87.85	53.49	27.54	19.01	14.89	10.91
11	299.60	102.90	62.65	32.26	22.29	17.48	12.83	261.56	89.83	54.69	28.16	19.44	15.23	11.16
12	306.35	105.21	64.06	32.99	22.80	17.88	13.13	267.45	91.85	55.92	28.80	19.88	15.58	11.41
13	313.25	107.58	65.50	33.75	23.32	18.29	13.44	273.47	93.92	57.18	29.45	20.34	15.94	11.67
14	320.30	110.00	66.98	34.52	23.86	18.72	13.76	279.62	96.03	58.47	30.12	20.80	16.30	11.94
15	327.51	112.47	68.49	35.31	24.41	19.15	14.08	285.91	98.19	59.79	30.80	21.28	16.67	12.22
16	334.86	115.00	70.05	36.13	24.98	19.60	14.42	292.34	100.39	61.14	31.50	21.76	17.06	12.50
17	342.38	117.61	71.66	36.96	25.56	20.06	14.76	298.91	102.66	62.53	32.22	22.26	17.45	12.79
18	349.92	120.25	73.27	37.80	26.15	20.52	15.11	305.54	104.97	63.94	32.95	22.76	17.84	13.08
19	357.23	122.76	74.81	38.60	26.70	20.96	15.44	312.09	107.22	65.31	33.66	23.25	18.23	13.37
20	364.67	125.32	76.37	39.41	27.26	21.41	15.78	318.78	109.51	66.71	34.38	23.75	18.62	13.66
21	372.27	127.94	77.97	40.23	27.84	21.86	16.13	325.61	111.86	68.14	35.12	24.26	19.02	13.96
22	380.03	130.61	79.60	41.08	28.43	22.33	16.49	332.60	114.26	69.60	35.87	24.79	19.43	14.27
23	387.94	133.33	81.26	41.94	29.03	22.81	16.86	339.73	116.71	71.10	36.65	25.32	19.85	14.58
24	396.01	136.11	82.96	42.83	29.65	23.30	17.24	347.03	119.22	72.62	37.43	25.87	20.28	14.90
25	404.24	138.94	84.69	43.73	30.28	23.81	17.63	354.48	121.78	74.19	38.24	26.43	20.73	15.24
26	412.64	141.84	86.46	44.65	30.92	24.32	18.03	362.11	124.40	75.78	39.07	27.00	21.18	15.58
27	421.21	144.79	88.26	45.59	31.58	24.85	18.45	369.90	127.08	77.42	39.91	27.59	21.64	15.93
28	429.94	147.80	90.10	46.55	32.26	25.39	18.88	377.86	129.82	79.08	40.77	28.19	22.12	16.29
29	438.83	150.86	91.98	47.53	32.95	25.95	19.32	385.99	132.61	80.79	41.66	28.80	22.60	16.66
30	447.90	153.99	93.89	48.53	33.66	26.52	19.78	394.29	135.47	82.53	42.56	29.43	23.10	17.04
31	457.13	157.18	95.84	49.56	34.38	27.11	20.25	402.77	138.39	84.31	43.48	30.07	23.62	17.43
32	466.52	160.42	97.83	50.60	35.12	27.71	20.74	411.43	141.37	86.13	44.43	30.73	24.14	17.83
33	476.08	163.72	99.86	51.67	35.88	28.33	21.25	420.27	144.41	87.99	45.39	31.41	24.68	18.25
34	485.81	167.08	101.92	52.76	36.66	28.97	21.77	429.29	147.51	89.88	46.38	32.10	25.23	18.68
35	495.70	170.50	104.02	53.87	37.46	29.63	22.32	438.48	150.68	91.82	47.39	32.81	25.80	19.12
36	505.75	173.98	106.16	55.01	38.28	30.31	22.88	447.85	153.91	93.79	48.42	33.53	26.38	19.58
37	515.97	177.52	108.34	56.17	39.12	31.01	23.47	457.41	157.20	95.81	49.47	34.28	26.98	20.05
38	526.34	181.12	110.56	57.36	39.99	31.73	24.09	467.14	160.56	97.86	50.55	35.04	27.59	20.54
39	536.87	184.78	112.82	58.58	40.88	32.47	24.73	477.05	163.98	99.96	51.65	35.81	28.22	21.05
40	547.55	188.49	115.12	59.82	41.79	33.23	25.41	487.14	167.46	102.09	52.77	36.61	28.87	21.57
41	558.37	192.26	117.46	61.10	42.73	34.02	26.11	497.40	171.00	104.27	53.92	37.43	29.53	22.12
42	569.33	196.08	119.83	62.40	43.69	34.84	26.86	507.84	174.61	106.49	55.09	38.26	30.21	22.69
43	580.41	199.96	122.25	63.73	44.68	35.67	27.64	518.44	178.28	108.74	56.29	39.12	30.91	23.29
44	591.61	203.88	124.70	65.08	45.69	36.54	28.47	529.22	182.01	111.04	57.51	39.99	31.62	23.91
45	602.91	207.85	127.19	66.47	46.73	37.44	29.34	540.16	185.81	113.38	58.75	40.89	32.36	24.57
46	614.32	211.87	129.71	67.88	47.79	38.36		551.26	189.66	115.75	60.02	41.80	33.12	
47	625.81	215.93	132.27	69.32	48.88	39.32		562.53	193.58	118.17	61.32	42.74	33.90	
48	637.37	220.02	134.85	70.78	49.99	40.31		573.96	197.55	120.63	62.64	43.69	34.72	
49	649.02	224.16	137.47	72.26	51.13	41.35		585.54	201.58	123.13	63.98	44.68	35.56	
50	660.73	228.32	140.11	73.77	52.31	42.43		597.28	205.67	125.66	65.36	45.69	36.43	
51	672.52	232.53	142.78	75.31	53.52	43.57		609.18	209.83	128.24	66.75	46.73	37.34	
52	684.39	236.77	145.49	76.87	54.78	44.77		621.25	214.04	130.86	68.18	47.80	38.30	
53	696.35	241.05	148.22	78.47	56.09	46.05		633.47	218.32	133.52	69.64	48.91	39.30	
54	708.40	245.37	150.98	80.11	57.46	47.41		645.87	222.65	136.22	71.14	50.07	40.37	
55	720.56	249.73	153.78	81.81	58.92	48.88		658.44	227.06	138.97	72.68	51.28	41.50	
56	732.84	254.16	156.64	83.58	60.46			671.19	231.54	141.78	74.28	52.55		
57	745.25	258.65	159.56	85.44	62.13			684.12	236.09	144.64	75.93	53.90		
58	757.79	263.22	162.57	87.41	63.93			697.23	240.72	147.58	77.66	55.33		
59	770.46	267.87	165.68	89.50	65.89			710.50	245.44	150.59	79.47	56.86		
60	783.21	272.63	168.89	91.72	68.02			723.93	250.24	153.67	81.36	58.51		
61	796.02	277.47	172.22	94.10				737.47	255.12	156.84	83.35			
62	808.84	282.39	175.65	96.65				751.11	260.07	160.10	85.45			
63	821.64	287.40	179.21	99.39				764.81	265.10	163.44	87.68			
64	834.39	292.48	182.89	102.33				778.54	270.21	166.87	90.03			
65	847.04	297.64	186.72	105.52				792.27	275.38	170.40	92.54			
66	859.57	302.89	190.71					805.97	280.61	174.04				
67	871.95	308.23	194.88					819.61	285.92	177.80				
68	884.14	313.68	199.27					833.15	291.31	181.70				
69	896.10	319.24	203.88					846.56	296.77	185.74				
70	907.80	324.93	208.75					859.79	302.30	189.95				
71	919.19	330.76						872.81	307.93					
72	930.24	336.71						885.59	313.65					
73	940.94							898.10						
74	951.28							910.31						
75	961.23							922.20						