

# 中意悦享安康重大疾病保险（庆典版）费率表

（每 1,000 元基本保险金额）

标准体 - 必选责任

单位：元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	234.92	90.82	54.93	28.15	20.61	16.56	16.41	12.70	12.46
1	241.19	93.22	56.39	28.89	21.16	17.00	16.84	13.04	12.80
2	247.75	95.75	57.91	29.67	21.73	17.46	17.30	13.40	13.15
3	254.60	98.38	59.50	30.49	22.33	17.95	17.78	13.77	13.52
4	261.72	101.12	61.16	31.34	22.95	18.45	18.28	14.17	13.91
5	269.12	103.98	62.88	32.22	23.60	18.98	18.80	14.58	14.32
6	276.79	106.93	64.67	33.14	24.27	19.52	19.34	15.01	14.74
7	284.72	109.99	66.52	34.09	24.97	20.09	19.91	15.46	15.18
8	292.89	113.15	68.43	35.07	25.70	20.68	20.49	15.92	15.64
9	301.31	116.39	70.40	36.08	26.44	21.28	21.09	16.40	16.11
10	309.97	119.74	72.42	37.12	27.22	21.91	21.72	16.90	16.60
11	318.86	123.17	74.50	38.19	28.01	22.56	22.36	17.42	17.11
12	327.99	126.69	76.63	39.29	28.83	23.23	23.02	17.95	17.64
13	337.37	130.31	78.82	40.43	29.68	23.92	23.71	18.50	18.18
14	346.99	134.02	81.07	41.60	30.55	24.63	24.42	19.08	18.75
15	356.87	137.82	83.38	42.81	31.46	25.37	25.15	19.67	19.34
16	367.01	141.73	85.78	44.07	32.39	26.13	25.91	20.29	19.95
17	377.42	145.78	88.25	45.36	33.36	26.92	26.70	20.93	20.59
18	388.05	149.94	90.79	46.68	34.35	27.73	27.51	21.60	21.24
19	398.76	154.09	93.31	48.00	35.33	28.54	28.32	22.27	21.90
20	409.74	158.35	95.91	49.35	36.35	29.38	29.16	22.96	22.59
21	421.00	162.73	98.57	50.75	37.40	30.24	30.02	23.68	23.31
22	432.52	167.20	101.30	52.18	38.49	31.13	30.91	24.43	24.05
23	444.32	171.79	104.10	53.65	39.60	32.05	31.83	25.21	24.83
24	456.38	176.48	106.97	55.16	40.74	33.00	32.78	26.02	25.64
25	468.72	181.29	109.90	56.71	41.92	33.97	33.76	26.87	26.48
26	481.32	186.20	112.91	58.30	43.13	34.98	34.77	27.75	27.36
27	494.21	191.22	115.98	59.92	44.38	36.02	35.81	28.67	28.28
28	507.37	196.35	119.12	61.60	45.66	37.09	36.89	29.63	29.24
29	520.81	201.60	122.34	63.31	46.99	38.20	38.02	30.64	30.25
30	534.53	206.96	125.63	65.07	48.35	39.35	39.18	31.70	31.31
31	548.53	212.44	129.00	66.88	49.76	40.55	40.38	32.81	32.43
32	562.80	218.03	132.45	68.74	51.21	41.78	41.64	33.98	33.63
33	577.33	223.73	135.96	70.64	52.71	43.07	42.94	35.28	35.00
34	592.11	229.54	139.55	72.59	54.26	44.40	44.30	36.73	36.47
35	607.12	235.44	143.21	74.59	55.86	45.79	45.72	38.30	38.08

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
36	622.37	241.46	146.93	76.64	57.51	47.24	47.20	40.01	39.85
37	637.85	247.57	150.73	78.74	59.23	48.75	48.75	41.90	41.80
38	653.56	253.78	154.60	80.90	61.01	50.33	50.42	43.98	43.94
39	669.49	260.10	158.55	83.13	62.87	51.99	52.36	46.26	46.29
40	685.65	266.53	162.58	85.43	64.82	53.87	54.46	48.77	48.86
41	701.99	273.04	166.68	87.79	66.87	55.96	56.74		
42	718.52	279.67	170.87	90.25	69.32	58.23	59.24		
43	735.23	286.39	175.15	92.79	71.95	60.70	61.99		
44	752.09	293.22	179.52	95.42	74.80	63.42	65.02		
45	769.06	300.13	183.97	98.15	77.88	66.40	68.34		
46	786.12	307.12	188.50	101.12	81.25	69.68	71.95		
47	803.25	314.17	193.14	104.55	84.94	73.24	75.87		
48	820.41	321.30	197.87	108.17	88.96	77.10	80.13		
49	837.58	328.56	203.22	112.04	93.33	81.29	84.79		
50	854.85	336.43	209.16	116.19	98.02	85.83	89.86		
51	871.75	345.14	215.14	120.51	102.96				
52	888.57	354.08	221.37	125.16	108.30				
53	905.29	363.27	227.87	130.21	114.11				
54	921.86	372.75	234.68	135.62	120.44				
55	938.28	382.55	241.84	141.38	127.38				
56	954.51	392.71	249.41	147.58					
57	970.54	403.30	257.52	154.24					
58	986.34	414.37	266.16	161.41					
59	1002.25	426.04	275.32	169.21					
60	1021.01	438.64	285.21	177.91					
61	1041.48	452.68	296.19						
62	1062.33	467.51	307.93						
63	1083.63	483.16	320.59						
64	1105.47	499.72	334.36						
65	1127.95	517.86	349.83						
66	1151.13	537.55							
67	1175.06	558.83							
68	1199.81								
69	1225.33								
70	1251.78								

标准体 - 必选责任

单位: 元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	216.74	83.75	50.66	25.95	19.00	15.27	15.12	11.70	11.49
1	222.61	86.01	52.02	26.65	19.51	15.68	15.53	12.02	11.80
2	228.70	88.35	53.43	27.37	20.04	16.11	15.96	12.36	12.13
3	235.04	90.79	54.91	28.13	20.60	16.55	16.40	12.71	12.48
4	241.63	93.33	56.44	28.92	21.17	17.02	16.86	13.08	12.84
5	248.48	95.97	58.04	29.73	21.77	17.51	17.34	13.46	13.22
6	255.58	98.71	59.69	30.58	22.40	18.01	17.85	13.86	13.62
7	262.92	101.54	61.41	31.46	23.05	18.54	18.37	14.28	14.03
8	270.49	104.46	63.18	32.37	23.72	19.09	18.91	14.72	14.46
9	278.29	107.47	65.00	33.31	24.41	19.65	19.48	15.17	14.91
10	286.31	110.57	66.87	34.27	25.13	20.23	20.06	15.65	15.38
11	294.55	113.75	68.80	35.27	25.87	20.84	20.66	16.13	15.86
12	303.01	117.02	70.78	36.29	26.63	21.46	21.28	16.64	16.36
13	311.70	120.37	72.81	37.35	27.42	22.11	21.92	17.17	16.88
14	320.62	123.81	74.90	38.44	28.23	22.78	22.59	17.72	17.43
15	329.78	127.35	77.05	39.56	29.08	23.47	23.28	18.29	17.99
16	339.18	130.98	79.27	40.72	29.95	24.19	24.00	18.89	18.58
17	348.83	134.73	81.55	41.92	30.86	24.94	24.75	19.51	19.20
18	358.68	138.57	83.90	43.15	31.79	25.71	25.52	20.15	19.83
19	368.67	142.45	86.26	44.39	32.73	26.49	26.30	20.81	20.48
20	378.91	146.43	88.69	45.67	33.71	27.30	27.11	21.49	21.16
21	389.37	150.49	91.18	46.99	34.72	28.13	27.95	22.20	21.86
22	400.06	154.66	93.73	48.35	35.75	28.99	28.82	22.93	22.59
23	410.96	158.91	96.33	49.74	36.82	29.88	29.71	23.69	23.34
24	422.08	163.25	99.00	51.16	37.92	30.80	30.63	24.48	24.12
25	433.40	167.67	101.72	52.62	39.05	31.74	31.58	25.29	24.93
26	444.91	172.18	104.50	54.11	40.20	32.71	32.56	26.13	25.76
27	456.60	176.76	107.32	55.63	41.39	33.70	33.56	26.99	26.62
28	468.45	181.41	110.19	57.18	42.60	34.72	34.59	27.87	27.50
29	480.46	186.13	113.11	58.76	43.84	35.77	35.64	28.79	28.41
30	492.62	190.91	116.06	60.37	45.10	36.83	36.72	29.72	29.34
31	504.91	195.75	119.06	62.01	46.39	37.93	37.82	30.69	30.30
32	517.33	200.64	122.10	63.67	47.72	39.04	38.95	31.67	31.28
33	529.88	205.59	125.17	65.37	49.06	40.18	40.10	32.69	32.30
34	542.54	210.60	128.29	67.09	50.44	41.35	41.28	33.74	33.34
35	555.30	215.65	131.44	68.85	51.84	42.53	42.48	34.85	34.56
36	568.17	220.76	134.63	70.63	53.26	43.75	43.71	36.12	35.86
37	581.11	225.90	137.86	72.44	54.71	44.98	44.97	37.47	37.23
38	594.11	231.08	141.12	74.28	56.18	46.23	46.24	38.89	38.70
39	607.15	236.31	144.42	76.13	57.67	47.50	47.53	40.41	40.26

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	620.22	241.56	147.73	77.98	59.17	48.79	48.84	42.02	41.92
41	633.18	246.76	151.01	79.82	60.66	50.07	50.17		
42	646.13	251.97	154.29	81.67	62.16	51.37	51.72		
43	659.06	257.17	157.57	83.51	63.67	52.69	53.33		
44	671.99	262.37	160.84	85.37	65.20	54.24	55.02		
45	684.95	267.57	164.11	87.24	66.76	55.87	56.81		
46	697.98	272.80	167.40	89.13	68.63	57.60	58.73		
47	711.13	278.07	170.74	91.06	70.60	59.45	60.81		
48	724.45	283.40	174.17	93.05	72.71	61.46	63.07		
49	737.98	288.93	177.70	95.10	75.00	63.67	65.54		
50	751.88	294.63	181.31	97.22	77.48	66.08	68.20		
51	765.55	300.13	184.82	99.30	80.07				
52	779.46	305.77	188.43	101.76	82.92				
53	793.60	311.52	192.14	104.52	86.07				
54	807.91	317.39	195.94	107.49	89.50				
55	822.37	323.36	199.83	110.69	93.25				
56	836.94	329.41	204.70	114.19					
57	851.60	336.08	209.85	118.02					
58	866.33	343.92	215.28	122.24					
59	881.09	352.04	221.06	126.89					
60	896.12	360.73	227.39	132.10					
61	912.54	370.82	234.87						
62	929.10	381.71	243.08						
63	945.75	393.49	252.06						
64	962.47	406.26	261.91						
65	979.21	420.03	272.52						
66	995.95	434.80							
67	1015.75	450.49							
68	1036.99								
69	1058.79								
70	1081.14								

标准体 - 必选责任+可选责任

单位: 元

年龄 (男性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
0	262.49	101.48	61.38	31.45	23.03	18.51	18.33	14.19	13.92
1	269.41	104.13	62.98	32.27	23.63	18.99	18.81	14.56	14.29
2	276.65	106.91	64.66	33.13	24.26	19.50	19.32	14.96	14.69
3	284.21	109.82	66.42	34.03	24.92	20.03	19.85	15.38	15.10
4	292.10	112.86	68.26	34.97	25.61	20.59	20.40	15.81	15.53
5	300.31	116.02	70.17	35.95	26.33	21.17	20.98	16.27	15.98
6	308.82	119.31	72.16	36.97	27.08	21.78	21.58	16.75	16.45
7	317.62	122.70	74.21	38.03	27.86	22.41	22.21	17.24	16.94
8	326.71	126.21	76.33	39.12	28.66	23.06	22.85	17.76	17.44
9	336.06	129.82	78.52	40.24	29.49	23.74	23.53	18.29	17.97
10	345.67	133.53	80.76	41.39	30.35	24.43	24.22	18.85	18.51
11	355.54	137.33	83.07	42.58	31.23	25.15	24.93	19.42	19.08
12	365.66	141.24	85.43	43.81	32.14	25.89	25.67	20.01	19.66
13	376.06	145.25	87.86	45.07	33.08	26.66	26.43	20.63	20.27
14	386.73	149.37	90.35	46.37	34.05	27.45	27.22	21.26	20.90
15	397.69	153.59	92.92	47.71	35.05	28.27	28.03	21.92	21.55
16	408.95	157.93	95.58	49.10	36.09	29.11	28.88	22.61	22.23
17	420.52	162.43	98.33	50.54	37.17	29.99	29.75	23.32	22.94
18	432.33	167.06	101.15	52.01	38.27	30.89	30.65	24.06	23.67
19	444.29	171.69	103.97	53.48	39.37	31.80	31.55	24.81	24.41
20	456.56	176.45	106.87	54.99	40.51	32.73	32.49	25.58	25.17
21	469.14	181.33	109.84	56.55	41.68	33.70	33.45	26.39	25.97
22	482.02	186.34	112.90	58.15	42.89	34.69	34.45	27.23	26.81
23	495.20	191.47	116.03	59.80	44.13	35.72	35.47	28.10	27.67
24	508.69	196.71	119.23	61.48	45.41	36.78	36.53	29.00	28.58
25	522.47	202.08	122.51	63.21	46.73	37.87	37.63	29.95	29.52
26	536.56	207.56	125.86	64.99	48.08	38.99	38.76	30.93	30.50
27	550.95	213.17	129.30	66.80	49.47	40.15	39.93	31.96	31.53
28	565.65	218.91	132.81	68.67	50.91	41.35	41.13	33.03	32.60
29	580.66	224.76	136.40	70.59	52.39	42.59	42.38	34.16	33.75
30	595.96	230.74	140.07	72.55	53.91	43.88	43.68	35.39	35.01
31	611.57	236.85	143.83	74.57	55.48	45.21	45.03	36.73	36.36
32	627.48	243.08	147.67	76.64	57.10	46.59	46.42	38.15	37.81
33	643.66	249.43	151.59	78.76	58.77	48.02	47.88	39.68	39.37
34	660.12	255.90	155.58	80.93	60.49	49.50	49.39	41.34	41.07
35	676.84	262.48	159.65	83.15	62.27	51.05	51.05	43.16	42.94
36	693.82	269.17	163.80	85.43	64.11	52.66	52.86	45.15	45.00
37	711.05	275.97	168.02	87.77	66.02	54.49	54.78	47.34	47.26
38	728.51	282.88	172.33	90.18	68.14	56.42	56.83	49.75	49.72
39	746.22	289.90	176.72	92.66	70.44	58.48	59.05	52.36	52.40

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	764.16	297.04	181.19	95.21	72.87	60.70	61.46	55.21	55.31
41	782.27	304.27	185.74	97.83	75.47	63.09	64.10		
42	800.58	311.61	190.39	100.61	78.25	65.70	67.00		
43	819.06	319.04	195.12	103.74	81.26	68.56	70.19		
44	837.66	326.58	199.95	107.01	84.53	71.70	73.67		
45	856.35	334.30	205.47	110.45	88.11	75.14	77.42		
46	875.09	343.02	211.16	114.09	92.00	78.86	81.48		
47	893.85	351.93	217.04	117.94	96.23	82.86	85.88		
48	912.56	361.01	223.14	122.04	100.76	87.19	90.65		
49	931.21	370.39	229.49	126.44	105.65	91.87	95.87		
50	950.01	380.14	236.13	131.18	110.87	96.95	101.56		
51	968.82	390.07	242.97	136.23	116.47				
52	987.48	400.28	250.12	141.63	122.50				
53	1006.61	410.81	257.67	147.39	129.04				
54	1027.05	421.70	265.62	153.49	136.16				
55	1047.36	432.99	273.97	159.95	143.95				
56	1067.52	444.71	282.74	166.82					
57	1087.55	456.90	291.93	174.24					
58	1107.45	469.55	301.55	182.23					
59	1127.22	482.73	311.65	190.88					
60	1147.55	496.72	322.46	200.41					
61	1169.60	512.18	334.37						
62	1192.03	528.48	347.27						
63	1215.04	545.68	361.20						
64	1238.65	563.91	376.37						
65	1262.95	583.44	393.06						
66	1288.17	604.56							
67	1314.18	627.32							
68	1341.06								
69	1368.72								
70	1396.92								

标准体 - 必选责任+可选责任

单位: 元

年龄 (女性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
0	245.36	94.81	57.34	29.38	21.51	17.28	17.12	13.25	13.00
1	251.94	97.34	58.87	30.16	22.08	17.75	17.58	13.61	13.36
2	258.78	99.97	60.46	30.97	22.68	18.23	18.05	13.98	13.73
3	265.91	102.71	62.12	31.82	23.30	18.73	18.55	14.38	14.12
4	273.33	105.57	63.85	32.71	23.95	19.25	19.07	14.79	14.53
5	281.04	108.55	65.64	33.63	24.63	19.80	19.62	15.23	14.95
6	289.05	111.63	67.51	34.59	25.33	20.37	20.19	15.68	15.40
7	297.33	114.83	69.45	35.58	26.06	20.97	20.78	16.15	15.87
8	305.89	118.13	71.44	36.61	26.82	21.58	21.39	16.65	16.36
9	314.70	121.53	73.50	37.67	27.61	22.22	22.02	17.16	16.86
10	323.76	125.03	75.62	38.76	28.41	22.88	22.68	17.69	17.39
11	333.07	128.63	77.80	39.88	29.25	23.56	23.36	18.24	17.93
12	342.63	132.32	80.03	41.04	30.11	24.27	24.06	18.82	18.50
13	352.45	136.11	82.33	42.23	31.00	25.00	24.79	19.41	19.09
14	362.52	140.00	84.69	43.46	31.92	25.75	25.54	20.04	19.70
15	372.87	143.99	87.12	44.73	32.88	26.54	26.33	20.68	20.34
16	383.48	148.09	89.62	46.04	33.86	27.35	27.14	21.35	21.01
17	394.37	152.32	92.20	47.39	34.89	28.19	27.98	22.05	21.70
18	405.51	156.66	94.85	48.78	35.94	29.06	28.85	22.78	22.42
19	416.82	161.05	97.53	50.19	37.01	29.95	29.74	23.52	23.16
20	428.41	165.56	100.28	51.64	38.11	30.86	30.65	24.30	23.92
21	440.26	170.17	103.09	53.13	39.25	31.81	31.60	25.10	24.72
22	452.37	174.88	105.98	54.67	40.43	32.78	32.58	25.93	25.54
23	464.72	179.70	108.94	56.24	41.64	33.79	33.60	26.79	26.40
24	477.30	184.61	111.95	57.86	42.88	34.83	34.64	27.68	27.28
25	490.10	189.61	115.03	59.51	44.16	35.89	35.71	28.60	28.19
26	503.09	194.70	118.16	61.19	45.46	36.99	36.81	29.54	29.13
27	516.27	199.86	121.35	62.90	46.79	38.11	37.95	30.51	30.10
28	529.60	205.09	124.58	64.65	48.16	39.26	39.10	31.51	31.09
29	543.07	210.39	127.85	66.42	49.55	40.43	40.28	32.54	32.11
30	556.66	215.73	131.15	68.22	50.97	41.62	41.49	33.59	33.15
31	570.37	221.13	134.50	70.04	52.41	42.84	42.72	34.68	34.31
32	584.17	226.57	137.87	71.90	53.88	44.09	43.98	35.90	35.55
33	598.07	232.06	141.28	73.78	55.38	45.35	45.26	37.18	36.85
34	612.07	237.59	144.73	75.69	56.90	46.64	46.57	38.53	38.22
35	626.14	243.16	148.21	77.63	58.45	47.96	47.90	39.96	39.67
36	640.27	248.77	151.71	79.59	60.02	49.30	49.26	41.47	41.22
37	654.44	254.41	155.25	81.58	61.62	50.65	50.71	43.08	42.87
38	668.60	260.05	158.82	83.59	63.23	52.03	52.29	44.78	44.60
39	682.71	265.72	162.39	85.60	64.85	53.50	53.92	46.56	46.42

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	696.74	271.37	165.96	87.60	66.47	55.08	55.59	48.41	48.31
41	710.55	276.92	169.46	89.57	68.25	56.67	57.31		
42	724.22	282.42	172.94	91.54	70.09	58.31	59.10		
43	737.75	287.87	176.38	93.49	71.96	60.01	60.96		
44	751.15	293.28	179.79	95.43	73.89	61.77	62.91		
45	764.46	298.63	183.16	97.37	75.88	63.62	64.96		
46	777.73	303.97	186.52	99.32	77.97	65.58	67.12		
47	791.02	309.31	189.92	101.47	80.19	67.67	69.42		
48	804.40	314.68	193.39	103.80	82.56	69.93	71.88		
49	817.90	320.22	196.95	106.25	85.13	72.35	74.54		
50	831.86	325.97	200.69	108.84	87.90	74.97	77.41		
51	845.90	331.64	204.89	111.51	90.80				
52	860.09	338.05	209.26	114.37	93.95				
53	874.38	344.94	213.83	117.43	97.35				
54	888.72	352.06	218.59	120.73	101.04				
55	903.08	359.41	223.59	124.29	105.05				
56	917.43	367.04	228.84	128.16					
57	931.81	375.00	234.38	132.37					
58	946.22	383.36	240.27	136.93					
59	960.67	392.12	246.58	141.85					
60	975.40	401.54	253.55	147.34					
61	991.58	412.62	261.80						
62	1009.29	424.63	270.75						
63	1028.84	437.57	280.41						
64	1048.90	451.39	290.77						
65	1069.45	466.00	301.90						
66	1090.48	481.43							
67	1111.95	497.70							
68	1133.89								
69	1156.28								
70	1179.04								



次标准体, 额外风险比例 25% - 必选责任

单位: 元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	253.85	98.18	59.39	30.44	22.30	17.92	17.75	13.75	13.50
1	260.50	100.73	60.93	31.22	22.87	18.38	18.21	14.11	13.85
2	267.48	103.40	62.55	32.05	23.48	18.87	18.70	14.50	14.23
3	274.78	106.21	64.24	32.92	24.12	19.39	19.21	14.90	14.63
4	282.39	109.14	66.01	33.83	24.78	19.93	19.75	15.33	15.05
5	290.30	112.19	67.86	34.77	25.48	20.49	20.31	15.77	15.49
6	298.50	115.35	69.77	35.76	26.20	21.08	20.89	16.24	15.95
7	306.99	118.62	71.75	36.77	26.95	21.69	21.50	16.72	16.43
8	315.75	122.00	73.80	37.82	27.73	22.32	22.12	17.22	16.92
9	324.77	125.49	75.90	38.91	28.53	22.98	22.78	17.75	17.44
10	334.04	129.06	78.07	40.02	29.36	23.65	23.45	18.29	17.97
11	343.56	132.74	80.29	41.17	30.22	24.35	24.15	18.85	18.53
12	353.33	136.51	82.58	42.36	31.11	25.08	24.87	19.44	19.11
13	363.36	140.37	84.92	43.58	32.02	25.82	25.61	20.04	19.71
14	373.64	144.34	87.32	44.84	32.96	26.59	26.38	20.67	20.33
15	384.20	148.40	89.80	46.14	33.94	27.39	27.18	21.33	20.98
16	395.03	152.58	92.36	47.49	34.95	28.22	28.00	22.01	21.65
17	406.14	156.91	95.02	48.88	36.00	29.08	28.86	22.72	22.35
18	417.46	161.36	97.73	50.30	37.07	29.96	29.74	23.45	23.08
19	428.86	165.78	100.43	51.72	38.13	30.84	30.62	24.19	23.81
20	440.53	170.31	103.20	53.17	39.23	31.75	31.53	24.96	24.58
21	452.49	174.97	106.04	54.67	40.37	32.69	32.47	25.76	25.37
22	464.73	179.73	108.95	56.20	41.54	33.66	33.44	26.59	26.20
23	477.25	184.61	111.93	57.78	42.74	34.66	34.45	27.46	27.07
24	490.03	189.59	114.98	59.40	43.98	35.69	35.48	28.37	27.98
25	503.09	194.69	118.11	61.06	45.26	36.76	36.56	29.32	28.92
26	516.42	199.89	121.30	62.76	46.57	37.85	37.66	30.31	29.92
27	530.03	205.21	124.56	64.51	47.92	38.99	38.81	31.35	30.96
28	543.92	210.64	127.90	66.30	49.31	40.17	40.00	32.44	32.05
29	558.09	216.19	131.32	68.14	50.75	41.39	41.24	33.59	33.21
30	572.54	221.85	134.81	70.03	52.24	42.66	42.52	34.83	34.55
31	587.26	227.63	138.38	71.97	53.77	43.97	43.86	36.27	36.02
32	602.24	233.53	142.03	73.96	55.36	45.34	45.25	37.83	37.62
33	617.47	239.53	145.75	76.00	56.99	46.76	46.71	39.52	39.36
34	632.94	245.64	149.55	78.10	58.69	48.25	48.23	41.38	41.27
35	648.63	251.84	153.41	80.24	60.44	49.80	49.82	43.40	43.35
36	664.53	258.15	157.34	82.45	62.26	51.42	51.72	45.61	45.61
37	680.65	264.55	161.35	84.71	64.16	53.19	53.79	48.02	48.07
38	696.97	271.04	165.43	87.04	66.14	55.26	56.04	50.63	50.74
39	713.49	277.65	169.59	89.45	68.48	57.50	58.49	53.48	53.66

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	730.22	284.36	173.84	91.94	71.08	59.94	61.17	56.60	56.87
41	747.09	291.15	178.16	94.51	73.89	62.60	64.10		
42	764.13	298.05	182.58	97.18	76.93	65.52	67.30		
43	781.32	305.05	187.10	99.96	80.26	68.70	70.78		
44	798.61	312.15	191.71	103.40	83.88	72.16	74.56		
45	815.98	319.33	196.42	107.06	87.82	75.92	78.68		
46	833.38	326.58	201.46	110.96	92.06	80.00	83.18		
47	850.79	334.02	207.48	115.17	96.65	84.42	88.11		
48	868.18	343.11	213.80	119.70	101.60	89.25	93.52		
49	885.53	352.63	220.46	124.56	106.99	94.54	99.48		
50	902.94	362.56	227.44	129.77	112.80	100.30	106.06		
51	919.81	372.43	234.48	135.15	118.98				
52	936.51	382.63	241.86	140.85	125.69				
53	953.02	393.17	249.59	146.95	133.08				
54	969.29	404.07	257.75	153.46	141.19				
55	985.31	415.34	266.28	160.43	150.23				
56	1001.24	426.98	275.18	167.91					
57	1020.02	439.00	284.52	176.09					
58	1038.67	451.41	294.36	184.98					
59	1057.20	464.32	304.76	194.71					
60	1076.52	478.16	316.02	205.67					
61	1098.20	493.59	328.66						
62	1120.44	510.09	342.47						
63	1143.33	527.80	357.66						
64	1167.01	546.77	374.42						
65	1191.61	567.35	393.15						
66	1217.28	589.94							
67	1243.91	614.64							
68	1271.57								
69	1300.17								
70	1329.54								

次标准体, 额外风险比例 25% - 必选责任

单位: 元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	237.33	91.73	55.49	28.43	20.82	16.73	16.58	12.84	12.60
1	243.66	94.17	56.96	29.18	21.37	17.18	17.02	13.18	12.95
2	250.24	96.70	58.49	29.97	21.95	17.64	17.48	13.55	13.31
3	257.10	99.34	60.08	30.78	22.54	18.12	17.96	13.93	13.68
4	264.25	102.09	61.74	31.64	23.17	18.63	18.46	14.34	14.08
5	271.68	104.95	63.47	32.52	23.82	19.16	18.99	14.76	14.50
6	279.39	107.92	65.27	33.45	24.50	19.71	19.53	15.20	14.94
7	287.37	111.00	67.13	34.40	25.21	20.29	20.11	15.67	15.39
8	295.61	114.18	69.06	35.39	25.94	20.89	20.70	16.15	15.87
9	304.09	117.45	71.04	36.41	26.70	21.50	21.32	16.65	16.37
10	312.81	120.82	73.08	37.46	27.48	22.14	21.96	17.18	16.89
11	321.76	124.28	75.17	38.55	28.29	22.81	22.62	17.72	17.43
12	330.95	127.82	77.32	39.66	29.13	23.49	23.30	18.29	17.99
13	340.38	131.46	79.53	40.81	29.99	24.20	24.01	18.88	18.57
14	350.06	135.20	81.80	42.00	30.88	24.94	24.75	19.49	19.18
15	359.99	139.04	84.13	43.23	31.81	25.71	25.52	20.14	19.82
16	370.18	142.97	86.54	44.50	32.77	26.51	26.32	20.81	20.49
17	380.64	147.04	89.03	45.81	33.77	27.33	27.15	21.51	21.19
18	391.31	151.22	91.58	47.15	34.80	28.19	28.00	22.24	21.91
19	402.11	155.41	94.15	48.51	35.84	29.06	28.88	22.99	22.65
20	413.17	159.72	96.78	49.92	36.92	29.96	29.78	23.77	23.42
21	424.46	164.12	99.48	51.36	38.04	30.89	30.72	24.57	24.23
22	435.99	168.62	102.25	52.84	39.19	31.85	31.69	25.41	25.06
23	447.74	173.21	105.07	54.36	40.37	32.85	32.69	26.28	25.93
24	459.70	177.90	107.96	55.93	41.59	33.87	33.73	27.19	26.83
25	471.85	182.66	110.91	57.52	42.84	34.93	34.79	28.12	27.76
26	484.19	187.51	113.91	59.15	44.12	36.02	35.89	29.09	28.72
27	496.70	192.43	116.96	60.82	45.44	37.13	37.02	30.08	29.71
28	509.36	197.42	120.06	62.51	46.78	38.28	38.18	31.11	30.73
29	522.15	202.47	123.19	64.24	48.16	39.45	39.37	32.16	31.78
30	535.07	207.58	126.37	65.99	49.57	40.65	40.59	33.25	32.87
31	548.09	212.73	129.58	67.77	51.00	41.88	41.83	34.37	34.07
32	561.22	217.93	132.83	69.59	52.47	43.13	43.11	35.67	35.41
33	574.44	223.18	136.12	71.44	53.97	44.41	44.41	37.06	36.83
34	587.74	228.48	139.44	73.31	55.50	45.72	45.75	38.54	38.34
35	601.12	233.81	142.79	75.22	57.06	47.06	47.11	40.11	39.95
36	614.56	239.18	146.18	77.16	58.64	48.43	48.50	41.78	41.65
37	628.03	244.58	149.61	79.13	60.25	49.81	49.92	43.53	43.44
38	641.51	250.01	153.07	81.12	61.88	51.22	51.60	45.38	45.31
39	654.98	255.47	156.55	83.12	63.53	52.66	53.35	47.31	47.28

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	668.42	260.94	160.03	85.13	65.19	54.35	55.18	49.33	49.35
41	681.68	266.32	163.47	87.10	66.86	56.07	57.07		
42	694.85	271.67	166.89	89.07	68.82	57.87	59.04		
43	707.94	277.01	170.29	91.04	70.85	59.74	61.10		
44	720.97	282.31	173.67	93.02	72.94	61.70	63.24		
45	733.97	287.60	177.03	95.00	75.14	63.77	65.49		
46	746.99	292.89	180.39	97.00	77.45	65.95	67.86		
47	760.09	298.20	183.81	99.04	79.93	68.28	70.40		
48	773.33	303.56	187.32	101.38	82.58	70.77	73.14		
49	786.76	309.14	190.95	104.06	85.44	73.48	76.12		
50	800.58	314.92	194.66	106.89	88.49	76.40	79.37		
51	814.02	320.40	198.21	109.74	91.61				
52	827.67	326.02	202.30	112.84	95.03				
53	841.52	331.75	207.03	116.22	98.76				
54	855.52	338.66	212.04	119.87	102.87				
55	869.61	346.27	217.35	123.82	107.39				
56	883.75	354.23	223.02	128.11					
57	897.93	362.61	229.04	132.76					
58	912.11	371.48	235.44	137.79					
59	926.26	380.73	242.27	143.26					
60	940.65	390.71	249.75	149.44					
61	956.74	402.61	258.71						
62	972.91	415.39	268.38						
63	989.15	429.02	278.82						
64	1006.86	443.49	290.09						
65	1027.86	458.84	302.28						
66	1049.48	475.15							
67	1071.88	492.50							
68	1095.08								
69	1119.17								
70	1144.10								

次标准体, 额外风险比例 25% - 必选责任+可选责任

单位: 元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	284.26	109.94	66.50	34.08	24.97	20.06	19.88	15.39	15.11
1	291.59	112.75	68.20	34.95	25.60	20.58	20.39	15.79	15.51
2	299.30	115.70	69.99	35.86	26.27	21.12	20.92	16.22	15.93
3	307.37	118.81	71.86	36.82	26.98	21.69	21.49	16.67	16.37
4	315.80	122.05	73.82	37.83	27.71	22.29	22.08	17.14	16.83
5	324.58	125.44	75.87	38.88	28.48	22.91	22.70	17.63	17.32
6	333.70	128.95	78.00	39.97	29.29	23.56	23.35	18.15	17.83
7	343.15	132.59	80.20	41.10	30.12	24.24	24.03	18.69	18.36
8	352.89	136.36	82.48	42.27	30.99	24.95	24.73	19.25	18.91
9	362.92	140.23	84.82	43.48	31.89	25.68	25.45	19.83	19.49
10	373.23	144.20	87.23	44.72	32.81	26.43	26.20	20.44	20.08
11	383.81	148.29	89.70	46.00	33.76	27.21	26.97	21.06	20.70
12	394.66	152.47	92.23	47.31	34.74	28.01	27.77	21.71	21.34
13	405.78	156.76	94.83	48.67	35.76	28.84	28.60	22.38	22.01
14	417.21	161.17	97.50	50.07	36.80	29.69	29.45	23.08	22.70
15	428.93	165.68	100.25	51.51	37.89	30.58	30.34	23.81	23.42
16	440.97	170.32	103.10	53.01	39.01	31.50	31.26	24.57	24.17
17	453.33	175.14	106.06	54.56	40.18	32.46	32.22	25.36	24.95
18	465.94	180.10	109.08	56.15	41.37	33.44	33.20	26.18	25.76
19	478.70	185.04	112.10	57.73	42.57	34.43	34.18	27.00	26.58
20	491.77	190.12	115.20	59.36	43.80	35.44	35.20	27.86	27.44
21	505.17	195.33	118.38	61.03	45.07	36.50	36.25	28.76	28.33
22	518.89	200.67	121.64	62.75	46.38	37.58	37.34	29.69	29.26
23	532.91	206.14	124.99	64.52	47.73	38.70	38.47	30.66	30.23
24	547.24	211.72	128.41	66.33	49.11	39.86	39.63	31.68	31.24
25	561.87	217.43	131.91	68.19	50.54	41.05	40.83	32.74	32.30
26	576.81	223.27	135.48	70.10	52.01	42.28	42.07	33.85	33.42
27	592.06	229.22	139.14	72.05	53.53	43.55	43.35	35.06	34.68
28	607.61	235.31	142.88	74.06	55.09	44.87	44.69	36.39	36.03
29	623.47	241.51	146.70	76.12	56.70	46.24	46.07	37.81	37.48
30	639.63	247.85	150.61	78.24	58.36	47.65	47.50	39.34	39.04
31	656.08	254.31	154.60	80.40	60.07	49.12	49.00	41.00	40.74
32	672.82	260.89	158.67	82.63	61.84	50.65	50.62	42.81	42.59
33	689.84	267.60	162.83	84.91	63.67	52.24	52.42	44.78	44.62
34	707.11	274.42	167.07	87.25	65.57	54.03	54.35	46.94	46.83
35	724.62	281.35	171.38	89.65	67.63	55.97	56.40	49.28	49.22
36	742.38	288.39	175.77	92.10	69.92	58.03	58.61	51.81	51.80
37	760.35	295.53	180.24	94.63	72.35	60.24	61.01	54.55	54.61
38	778.55	302.77	184.79	97.23	74.94	62.62	63.62	57.53	57.66
39	796.95	310.13	189.43	99.91	77.72	65.21	66.46	60.77	60.99

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	815.57	317.60	194.16	103.04	80.72	68.04	69.57	64.32	64.64
41	834.32	325.15	198.97	106.31	83.96	71.12	72.92		
42	853.24	332.81	204.45	109.77	87.51	74.48	76.55		
43	872.27	341.70	210.28	113.46	91.34	78.10	80.50		
44	891.39	350.92	216.33	117.38	95.50	82.02	84.78		
45	910.54	360.40	222.59	121.58	99.94	86.26	89.44		
46	929.68	370.13	229.10	126.07	104.74	90.85	94.52		
47	948.75	380.14	235.92	130.91	109.89	95.84	100.07		
48	967.71	390.41	243.08	136.08	115.46	101.27	106.17		
49	986.51	401.16	250.62	141.58	121.48	107.20	112.87		
50	1006.21	412.45	258.64	147.44	128.00	113.68	120.27		
51	1027.90	423.99	266.92	153.55	135.01				
52	1049.51	435.88	275.54	160.02	142.62				
53	1071.04	448.13	284.47	166.87	151.00				
54	1092.44	460.69	293.71	174.22	160.18				
55	1113.69	473.53	303.27	182.07	170.36				
56	1134.79	486.63	313.17	190.48					
57	1155.75	500.03	323.53	199.54					
58	1176.57	513.95	334.41	209.51					
59	1197.26	528.41	346.05	220.43					
60	1218.77	543.87	358.63	232.62					
61	1242.73	561.00	372.68						
62	1267.35	579.11	387.84						
63	1292.73	598.35	404.36						
64	1318.97	618.89	422.55						
65	1346.13	641.11	442.83						
66	1374.21	665.43							
67	1403.05	691.98							
68	1432.52								
69	1462.40								
70	1492.42								

次标准体, 额外风险比例 25% - 必选责任+可选责任

单位: 元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	270.46	104.54	63.24	32.40	23.73	19.07	18.89	14.63	14.36
1	277.61	107.29	64.89	33.25	24.35	19.57	19.39	15.02	14.75
2	285.05	110.15	66.62	34.13	25.00	20.09	19.91	15.43	15.16
3	292.82	113.13	68.43	35.06	25.68	20.64	20.45	15.87	15.58
4	300.91	116.25	70.31	36.02	26.38	21.22	21.02	16.32	16.03
5	309.34	119.50	72.27	37.03	27.12	21.82	21.62	16.80	16.51
6	318.10	122.87	74.31	38.08	27.90	22.44	22.24	17.31	17.01
7	327.16	126.37	76.43	39.17	28.70	23.10	22.89	17.83	17.53
8	336.53	129.98	78.62	40.29	29.53	23.78	23.57	18.38	18.07
9	346.18	133.71	80.87	41.45	30.39	24.48	24.27	18.96	18.63
10	356.09	137.54	83.19	42.65	31.29	25.21	24.99	19.55	19.22
11	366.28	141.47	85.58	43.88	32.21	25.96	25.75	20.17	19.84
12	376.74	145.51	88.02	45.15	33.16	26.74	26.53	20.82	20.48
13	387.47	149.65	90.53	46.46	34.14	27.55	27.33	21.49	21.14
14	398.48	153.90	93.11	47.81	35.16	28.39	28.17	22.19	21.84
15	409.78	158.27	95.77	49.21	36.21	29.27	29.05	22.92	22.56
16	421.37	162.74	98.51	50.65	37.31	30.17	29.95	23.69	23.32
17	433.25	167.37	101.34	52.14	38.44	31.11	30.90	24.49	24.11
18	445.39	172.12	104.24	53.67	39.61	32.09	31.87	25.32	24.94
19	457.72	176.91	107.17	55.22	40.80	33.08	32.87	26.17	25.78
20	470.34	181.82	110.17	56.82	42.03	34.10	33.90	27.05	26.66
21	483.24	186.85	113.26	58.47	43.30	35.17	34.97	27.98	27.58
22	496.41	191.98	116.41	60.16	44.62	36.27	36.08	28.93	28.53
23	509.82	197.23	119.64	61.90	45.97	37.40	37.22	29.93	29.52
24	523.47	202.57	122.94	63.68	47.36	38.57	38.41	30.96	30.55
25	537.32	208.01	126.30	65.50	48.78	39.77	39.62	32.02	31.61
26	551.37	213.53	129.71	67.36	50.24	41.01	40.87	33.12	32.70
27	565.58	219.12	133.18	69.25	51.74	42.28	42.16	34.25	33.88
28	579.92	224.77	136.69	71.17	53.26	43.58	43.47	35.52	35.18
29	594.38	230.48	140.23	73.13	54.82	44.91	44.82	36.87	36.55
30	608.93	236.23	143.81	75.10	56.41	46.26	46.19	38.29	37.99
31	623.55	242.02	147.42	77.11	58.02	47.64	47.59	39.80	39.52
32	638.24	247.84	151.06	79.14	59.67	49.05	49.03	41.39	41.15
33	652.99	253.70	154.73	81.20	61.35	50.49	50.55	43.08	42.86
34	667.78	259.59	158.43	83.30	63.06	51.95	52.23	44.85	44.65
35	682.61	265.51	162.15	85.42	64.79	53.54	54.00	46.70	46.53
36	697.46	271.45	165.90	87.57	66.55	55.26	55.84	48.64	48.49
37	712.28	277.39	169.68	89.75	68.56	57.05	57.76	50.66	50.55
38	727.03	283.33	173.47	91.93	70.64	58.91	59.78	52.78	52.70
39	741.65	289.27	177.26	94.12	72.78	60.84	61.87	54.98	54.95

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	756.13	295.17	181.03	96.30	74.97	62.83	64.03	57.28	57.30
41	770.26	300.92	184.71	98.42	77.20	64.87	66.22		
42	784.16	306.59	188.34	100.59	79.48	66.96	68.46		
43	797.81	312.17	191.91	102.99	81.82	69.10	70.75		
44	811.25	317.67	195.42	105.40	84.23	71.30	73.12		
45	824.52	323.08	198.87	107.85	86.71	73.58	75.58		
46	837.67	328.44	202.64	110.36	89.29	75.95	78.17		
47	850.77	333.84	206.70	112.99	91.98	78.47	80.93		
48	863.90	340.09	210.92	115.76	94.84	81.16	83.90		
49	877.12	346.69	215.36	118.72	97.90	84.08	87.14		
50	890.84	353.73	220.04	121.87	101.18	87.24	90.65		
51	904.56	360.75	224.77	125.12	104.60				
52	918.37	368.07	229.74	128.61	108.32				
53	932.23	375.71	235.00	132.33	112.38				
54	946.08	383.67	240.54	136.28	116.83				
55	959.86	391.97	246.38	140.49	121.70				
56	973.54	400.63	252.55	145.00					
57	987.19	409.72	259.07	149.90					
58	1000.95	419.31	265.92	155.22					
59	1017.01	429.25	273.14	161.02					
60	1033.73	439.87	281.03	167.52					
61	1052.99	452.41	290.38						
62	1073.05	465.78	300.52						
63	1093.95	480.04	311.50						
64	1115.67	495.18	323.36						
65	1138.18	511.43	336.22						
66	1161.45	528.81							
67	1185.50	547.33							
68	1210.26								
69	1235.66								
70	1261.46								



次标准体, 额外风险比例 50% - 必选责任

单位: 元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	270.59	104.70	63.34	32.46	23.79	19.12	18.95	14.68	14.42
1	277.56	107.36	64.95	33.29	24.39	19.61	19.43	15.07	14.79
2	284.89	110.17	66.64	34.16	25.03	20.12	19.94	15.47	15.19
3	292.57	113.12	68.43	35.07	25.70	20.66	20.48	15.90	15.62
4	300.59	116.21	70.29	36.03	26.40	21.23	21.04	16.35	16.06
5	308.94	119.42	72.24	37.03	27.14	21.83	21.64	16.83	16.53
6	317.61	122.76	74.26	38.06	27.90	22.45	22.26	17.33	17.02
7	326.59	126.23	76.35	39.14	28.70	23.10	22.90	17.84	17.53
8	335.85	129.80	78.52	40.25	29.52	23.78	23.57	18.39	18.07
9	345.39	133.48	80.75	41.40	30.38	24.47	24.27	18.95	18.62
10	355.19	137.26	83.04	42.58	31.26	25.19	24.98	19.53	19.20
11	365.25	141.15	85.39	43.80	32.17	25.94	25.73	20.14	19.80
12	375.57	145.13	87.80	45.05	33.11	26.71	26.50	20.77	20.42
13	386.16	149.21	90.27	46.35	34.08	27.51	27.29	21.42	21.07
14	397.01	153.39	92.81	47.69	35.09	28.34	28.12	22.10	21.74
15	408.14	157.68	95.43	49.07	36.13	29.19	28.97	22.81	22.45
16	419.56	162.08	98.14	50.50	37.21	30.08	29.86	23.56	23.18
17	431.27	166.65	100.95	51.98	38.33	31.00	30.78	24.33	23.95
18	443.19	171.35	103.82	53.50	39.48	31.95	31.73	25.13	24.75
19	455.16	176.00	106.66	54.99	40.61	32.89	32.68	25.93	25.55
20	467.43	180.78	109.58	56.53	41.79	33.87	33.65	26.77	26.38
21	479.99	185.67	112.57	58.12	43.00	34.88	34.67	27.65	27.26
22	492.83	190.67	115.64	59.75	44.25	35.92	35.71	28.57	28.17
23	505.95	195.80	118.78	61.42	45.53	36.99	36.80	29.52	29.13
24	519.34	201.03	122.00	63.13	46.86	38.10	37.92	30.52	30.13
25	533.01	206.37	125.28	64.89	48.22	39.25	39.07	31.57	31.18
26	546.95	211.83	128.64	66.70	49.63	40.44	40.28	32.67	32.29
27	561.16	217.40	132.07	68.55	51.08	41.67	41.52	33.83	33.47
28	575.65	223.08	135.57	70.45	52.57	42.94	42.81	35.12	34.86
29	590.42	228.88	139.16	72.40	54.12	44.27	44.16	36.60	36.37
30	605.47	234.80	142.82	74.41	55.72	45.65	45.56	38.20	38.01
31	620.77	240.83	146.56	76.47	57.37	47.08	47.03	39.95	39.80
32	636.34	246.98	150.39	78.58	59.08	48.57	48.56	41.84	41.74
33	652.14	253.23	154.29	80.75	60.85	50.14	50.19	43.91	43.85
34	668.16	259.59	158.26	82.98	62.69	51.77	52.17	46.14	46.13
35	684.38	266.05	162.30	85.26	64.60	53.62	54.30	48.56	48.61
36	700.81	272.59	166.41	87.61	66.58	55.74	56.60	51.18	51.29
37	717.42	279.23	170.60	90.02	69.04	58.04	59.09	54.04	54.22
38	734.21	285.96	174.86	92.51	71.69	60.53	61.81	57.16	57.43
39	751.18	292.80	179.21	95.08	74.56	63.23	64.76	60.58	60.95

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	768.34	299.75	183.65	97.76	77.66	66.18	67.96	64.35	64.84
41	785.62	306.77	188.17	100.63	81.03	69.38	71.43		
42	803.04	313.89	192.79	104.14	84.68	72.85	75.22		
43	820.57	321.12	197.52	107.89	88.63	76.61	79.35		
44	838.17	328.44	202.91	111.91	92.91	80.72	83.87		
45	855.80	336.47	209.13	116.25	97.52	85.20	88.85		
46	873.43	345.95	215.60	120.90	102.52	90.08	94.32		
47	891.02	355.73	222.43	125.87	107.96	95.45	100.34		
48	908.53	365.83	229.64	131.21	113.88	101.32	107.03		
49	925.94	376.47	237.27	136.91	120.36	107.82	114.47		
50	943.40	387.61	245.26	142.92	127.41	114.96	122.73		
51	960.16	398.59	253.26	149.16	134.94				
52	976.67	409.88	261.63	155.79	143.18				
53	992.91	421.48	270.33	162.88	152.35				
54	1010.96	433.35	279.35	170.51	162.52				
55	1030.60	445.50	288.74	178.79	173.96				
56	1050.10	457.94	298.54	187.74					
57	1069.43	470.70	308.86	197.47					
58	1088.59	483.83	319.77	208.27					
59	1107.55	497.51	331.37	220.26					
60	1127.47	512.51	344.23	233.82					
61	1150.38	529.57	358.92						
62	1173.96	547.76	374.93						
63	1198.31	567.26	392.58						
64	1223.52	588.30	412.26						
65	1249.74	611.33	434.50						
66	1276.96	636.90							
67	1305.11	665.18							
68	1334.16								
69	1364.03								
70	1394.58								

次标准体, 额外风险比例 50% - 必选责任

单位: 元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	255.89	98.94	59.85	30.67	22.47	18.06	17.89	13.86	13.61
1	262.63	101.53	61.41	31.47	23.05	18.53	18.36	14.24	13.98
2	269.65	104.22	63.04	32.30	23.66	19.02	18.85	14.63	14.37
3	276.97	107.03	64.74	33.18	24.30	19.54	19.36	15.04	14.78
4	284.60	109.97	66.52	34.09	24.97	20.08	19.90	15.48	15.21
5	292.55	113.03	68.37	35.04	25.67	20.65	20.47	15.94	15.66
6	300.81	116.21	70.29	36.02	26.40	21.25	21.06	16.42	16.13
7	309.36	119.51	72.29	37.05	27.16	21.87	21.67	16.92	16.63
8	318.18	122.92	74.35	38.11	27.95	22.51	22.32	17.45	17.15
9	327.27	126.42	76.47	39.21	28.76	23.18	22.98	18.00	17.70
10	336.60	130.03	78.66	40.33	29.60	23.87	23.67	18.57	18.27
11	346.19	133.73	80.90	41.50	30.48	24.59	24.39	19.17	18.86
12	356.03	137.53	83.20	42.69	31.38	25.33	25.13	19.79	19.48
13	366.12	141.43	85.57	43.93	32.31	26.10	25.91	20.44	20.13
14	376.47	145.42	87.99	45.21	33.28	26.91	26.71	21.13	20.80
15	387.09	149.53	90.49	46.53	34.28	27.74	27.55	21.84	21.51
16	397.98	153.73	93.08	47.89	35.33	28.61	28.42	22.59	22.25
17	409.15	158.08	95.75	49.31	36.41	29.52	29.33	23.37	23.03
18	420.53	162.55	98.48	50.76	37.53	30.45	30.27	24.19	23.84
19	432.06	167.04	101.23	52.23	38.67	31.40	31.23	25.02	24.67
20	443.84	171.63	104.05	53.74	39.84	32.39	32.23	25.89	25.54
21	455.87	176.33	106.94	55.30	41.06	33.42	33.26	26.80	26.45
22	468.14	181.13	109.89	56.90	42.31	34.48	34.33	27.75	27.39
23	480.63	186.02	112.92	58.55	43.61	35.57	35.44	28.73	28.37
24	493.32	191.01	116.01	60.23	44.94	36.71	36.59	29.75	29.39
25	506.20	196.08	119.16	61.96	46.31	37.87	37.78	30.81	30.45
26	519.26	201.23	122.36	63.72	47.72	39.08	39.00	31.91	31.54
27	532.48	206.45	125.61	65.52	49.16	40.31	40.25	33.04	32.67
28	545.83	211.74	128.91	67.35	50.64	41.58	41.55	34.21	33.92
29	559.29	217.08	132.25	69.21	52.15	42.88	42.87	35.56	35.32
30	572.84	222.46	135.62	71.11	53.69	44.22	44.23	37.02	36.81
31	586.48	227.89	139.02	73.03	55.27	45.58	45.62	38.57	38.38
32	600.20	233.36	142.46	74.98	56.88	46.97	47.04	40.21	40.05
33	613.98	238.86	145.94	76.97	58.53	48.40	48.50	41.94	41.81
34	627.81	244.40	149.44	78.99	60.22	49.86	49.99	43.76	43.65
35	641.67	249.97	152.97	81.05	61.93	51.35	51.79	45.66	45.59
36	655.56	255.57	156.54	83.14	63.67	52.91	53.67	47.66	47.62
37	669.44	261.18	160.14	85.26	65.44	54.74	55.64	49.76	49.76
38	683.28	266.81	163.76	87.40	67.34	56.64	57.70	51.96	52.01
39	697.06	272.46	167.41	89.55	69.52	58.62	59.85	54.27	54.37

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	710.77	278.11	171.06	91.69	71.76	60.68	62.06	56.69	56.85
41	724.20	283.62	174.62	93.79	74.04	62.77	64.31		
42	737.49	289.10	178.16	95.89	76.38	64.93	66.63		
43	750.64	294.53	181.67	97.98	78.79	67.15	69.03		
44	763.67	299.91	185.14	100.07	81.28	69.44	71.51		
45	776.61	305.24	188.57	102.60	83.85	71.83	74.12		
46	789.52	310.55	191.98	105.21	86.54	74.36	76.88		
47	802.48	315.87	195.46	107.95	89.38	77.04	79.86		
48	815.55	321.23	199.04	110.85	92.42	79.95	83.08		
49	828.78	326.84	203.41	113.99	95.70	83.12	86.63		
50	842.44	332.66	208.23	117.31	99.21	86.56	90.48		
51	855.56	339.32	212.89	120.61	102.79				
52	868.87	346.48	217.85	124.17	106.74				
53	882.35	354.03	223.13	128.01	111.08				
54	895.94	361.96	228.75	132.15	115.92				
55	909.58	370.29	234.72	136.60	121.26				
56	923.23	379.05	241.06	141.41					
57	936.86	388.27	247.72	146.67					
58	950.43	397.98	254.78	152.44					
59	963.90	408.01	262.25	158.76					
60	977.59	418.72	270.45	165.87					
61	993.28	431.61	280.33						
62	1011.71	445.34	291.06						
63	1032.71	459.97	302.71						
64	1054.44	475.55	315.35						
65	1076.99	492.15	329.10						
66	1100.39	510.07							
67	1124.70	529.51							
68	1149.99								
69	1176.18								
70	1203.24								

次标准体, 额外风险比例 50% - 必选责任+可选责任

单位: 元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	303.45	117.41	71.03	36.41	26.68	21.44	21.25	16.47	16.17
1	311.13	120.35	72.80	37.31	27.34	21.98	21.78	16.89	16.58
2	319.22	123.45	74.67	38.27	28.05	22.55	22.34	17.34	17.03
3	327.71	126.71	76.65	39.28	28.79	23.15	22.94	17.81	17.49
4	336.60	130.13	78.71	40.34	29.56	23.78	23.57	18.31	17.99
5	345.88	133.70	80.87	41.45	30.38	24.44	24.22	18.84	18.51
6	355.52	137.42	83.12	42.61	31.23	25.13	24.91	19.39	19.05
7	365.51	141.27	85.46	43.81	32.12	25.86	25.63	19.97	19.62
8	375.83	145.25	87.86	45.04	33.04	26.61	26.38	20.57	20.22
9	386.44	149.35	90.34	46.32	33.99	27.38	27.15	21.20	20.84
10	397.35	153.56	92.89	47.63	34.97	28.19	27.95	21.85	21.48
11	408.53	157.87	95.51	48.99	35.98	29.01	28.78	22.52	22.15
12	420.00	162.29	98.19	50.38	37.03	29.87	29.63	23.22	22.84
13	431.75	166.83	100.93	51.82	38.11	30.76	30.51	23.95	23.56
14	443.81	171.47	103.75	53.31	39.23	31.68	31.43	24.71	24.31
15	456.18	176.24	106.66	54.84	40.38	32.63	32.38	25.50	25.09
16	468.88	181.13	109.67	56.43	41.58	33.62	33.37	26.32	25.91
17	481.91	186.22	112.80	58.08	42.83	34.65	34.40	27.19	26.77
18	495.21	191.46	116.01	59.77	44.11	35.70	35.46	28.08	27.65
19	508.63	196.68	119.19	61.45	45.38	36.76	36.51	28.98	28.55
20	522.40	202.03	122.47	63.18	46.70	37.85	37.61	29.92	29.49
21	536.49	207.52	125.82	64.96	48.06	38.98	38.75	30.90	30.47
22	550.91	213.14	129.27	66.79	49.46	40.15	39.92	31.93	31.49
23	565.64	218.89	132.80	68.67	50.91	41.36	41.14	33.00	32.57
24	580.67	224.77	136.40	70.59	52.39	42.60	42.39	34.13	33.72
25	596.02	230.77	140.09	72.56	53.93	43.89	43.69	35.38	35.02
26	611.67	236.90	143.86	74.59	55.50	45.23	45.04	36.76	36.41
27	627.63	243.15	147.71	76.67	57.13	46.60	46.44	38.23	37.91
28	643.89	249.52	151.64	78.80	58.81	48.03	47.89	39.81	39.52
29	660.45	256.03	155.66	80.99	60.54	49.52	49.40	41.52	41.28
30	677.30	262.66	159.77	83.23	62.33	51.06	51.09	43.39	43.19
31	694.45	269.41	163.96	85.54	64.18	52.67	52.95	45.42	45.26
32	711.87	276.29	168.24	87.91	66.09	54.55	54.94	47.61	47.50
33	729.55	283.29	172.60	90.34	68.27	56.55	57.07	49.98	49.92
34	747.47	290.41	177.05	92.83	70.64	58.68	59.35	52.54	52.53
35	765.62	297.63	181.57	95.38	73.15	60.96	61.82	55.30	55.36
36	783.98	304.95	186.17	98.00	75.82	63.42	64.50	58.30	58.43
37	802.54	312.37	190.84	100.80	78.68	66.08	67.39	61.57	61.78
38	821.30	319.89	195.60	104.02	81.75	68.96	70.51	65.14	65.45
39	840.24	327.52	200.53	107.39	85.08	72.09	73.89	69.05	69.48

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	859.37	335.59	206.34	110.95	88.68	75.47	77.53	73.35	73.91
41	878.60	344.84	212.34	114.73	92.55	79.10	81.48		
42	897.95	354.39	218.59	118.77	96.72	83.04	85.78		
43	917.39	364.23	225.11	123.10	101.20	87.32	90.47		
44	936.87	374.42	231.92	127.75	106.05	91.97	95.62		
45	956.33	384.93	239.03	132.74	111.26	97.05	101.25		
46	975.71	395.80	246.44	138.04	116.92	102.58	107.45		
47	994.97	407.00	254.28	143.66	123.03	108.62	114.27		
48	1016.41	418.52	262.54	149.65	129.70	115.26	121.81		
49	1038.65	430.58	271.21	156.00	136.97	122.55	130.20		
50	1061.36	443.24	280.27	162.74	144.90	130.60	139.52		
51	1084.22	455.99	289.48	169.80	153.48				
52	1107.01	468.97	298.97	177.35	162.88				
53	1129.70	482.15	308.77	185.41	173.29				
54	1152.24	495.54	318.91	194.02	184.87				
55	1174.63	509.27	329.42	203.31	197.78				
56	1196.82	523.34	340.44	213.43					
57	1218.82	537.77	352.09	224.45					
58	1240.60	552.61	364.41	236.51					
59	1262.13	568.09	377.51	249.84					
60	1284.66	584.75	391.79	265.12					
61	1310.22	603.43	407.89						
62	1336.39	623.29	425.40						
63	1363.20	644.53	444.65						
64	1390.69	667.37	466.07						
65	1418.90	692.31	490.23						
66	1447.85	719.93							
67	1477.49	750.42							
68	1507.76								
69	1538.52								
70	1569.51								

次标准体, 额外风险比例 50% - 必选责任+可选责任

单位: 元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	293.16	113.35	68.57	35.14	25.74	20.69	20.50	15.88	15.60
1	300.81	116.28	70.34	36.05	26.40	21.22	21.03	16.31	16.01
2	308.78	119.34	72.19	36.99	27.10	21.78	21.58	16.75	16.45
3	317.10	122.54	74.12	37.98	27.82	22.37	22.17	17.22	16.92
4	325.80	125.89	76.14	39.02	28.58	22.99	22.78	17.72	17.41
5	334.86	129.38	78.25	40.10	29.38	23.64	23.43	18.24	17.92
6	344.29	133.01	80.45	41.23	30.21	24.32	24.10	18.79	18.47
7	354.05	136.78	82.73	42.40	31.08	25.02	24.81	19.37	19.04
8	364.14	140.67	85.09	43.62	31.98	25.76	25.54	19.97	19.63
9	374.53	144.68	87.52	44.87	32.92	26.52	26.30	20.60	20.26
10	385.22	148.81	90.02	46.16	33.88	27.32	27.09	21.25	20.91
11	396.19	153.05	92.58	47.49	34.88	28.14	27.91	21.94	21.58
12	407.44	157.39	95.22	48.86	35.91	28.99	28.76	22.65	22.29
13	418.98	161.85	97.92	50.27	36.98	29.87	29.65	23.40	23.03
14	430.83	166.42	100.70	51.74	38.08	30.79	30.57	24.18	23.81
15	442.98	171.11	103.56	53.25	39.23	31.75	31.52	24.99	24.62
16	455.43	175.92	106.51	54.81	40.43	32.74	32.52	25.85	25.47
17	468.20	180.90	109.56	56.43	41.67	33.78	33.56	26.74	26.36
18	481.23	186.01	112.70	58.09	42.95	34.85	34.64	27.68	27.28
19	494.47	191.16	115.85	59.77	44.25	35.94	35.74	28.63	28.24
20	508.01	196.44	119.09	61.51	45.60	37.07	36.88	29.63	29.23
21	521.83	201.84	122.41	63.30	47.00	38.25	38.07	30.68	30.27
22	535.93	207.36	125.81	65.14	48.44	39.47	39.30	31.77	31.36
23	550.29	212.99	129.29	67.03	49.93	40.73	40.58	32.90	32.48
24	564.87	218.71	132.83	68.97	51.46	42.03	41.90	34.07	33.69
25	579.66	224.54	136.45	70.95	53.03	43.37	43.26	35.38	35.05
26	594.62	230.44	140.12	72.97	54.64	44.75	44.66	36.80	36.49
27	609.74	236.41	143.84	75.03	56.29	46.16	46.10	38.31	38.02
28	624.96	242.44	147.60	77.12	57.98	47.61	47.57	39.91	39.64
29	640.27	248.51	151.40	79.24	59.70	49.09	49.08	41.59	41.35
30	655.64	254.61	155.22	81.38	61.45	50.61	50.70	43.36	43.14
31	671.04	260.75	159.07	83.55	63.24	52.15	52.49	45.21	45.01
32	686.47	266.90	162.94	85.76	65.06	53.87	54.38	47.15	46.97
33	701.92	273.08	166.84	87.99	66.95	55.71	56.34	49.17	49.02
34	717.38	279.27	170.76	90.26	69.11	57.64	58.41	51.29	51.16
35	732.83	285.48	174.70	92.56	71.36	59.65	60.57	53.50	53.41
36	748.24	291.70	178.67	94.89	73.69	61.76	62.82	55.82	55.77
37	763.58	297.91	182.65	97.25	76.11	63.94	65.16	58.25	58.25
38	778.78	304.10	186.65	99.61	78.62	66.21	67.56	60.79	60.84
39	793.79	310.26	190.64	102.27	81.21	68.53	70.03	63.44	63.56

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	808.57	316.37	194.59	105.00	83.84	70.90	72.55	66.21	66.40
41	822.90	322.28	198.42	107.71	86.48	73.27	75.10		
42	836.90	328.07	202.53	110.44	89.14	75.69	77.70		
43	850.57	333.81	206.85	113.20	91.84	78.16	80.37		
44	863.93	340.31	211.16	115.99	94.59	80.70	83.13		
45	877.04	346.80	215.47	118.84	97.40	83.33	86.01		
46	889.96	353.32	219.80	121.76	100.32	86.09	89.04		
47	902.77	359.92	224.28	124.78	103.40	89.01	92.29		
48	915.56	366.65	228.97	127.97	106.66	92.16	95.80		
49	928.39	373.85	233.94	131.35	110.18	95.60	99.65		
50	941.77	381.60	239.21	134.92	113.98	99.32	103.88		
51	955.08	389.27	244.46	138.53	117.93				
52	968.43	397.27	249.97	142.38	122.25				
53	981.77	405.62	255.79	146.51	127.01				
54	995.03	414.28	261.87	150.93	132.26				
55	1009.73	423.24	268.21	155.67	138.06				
56	1025.40	432.48	274.86	160.77					
57	1041.24	442.10	281.82	166.30					
58	1057.31	452.14	289.14	172.41					
59	1073.66	462.46	296.88	179.14					
60	1090.78	473.48	305.40	186.76					
61	1111.22	486.81	315.72						
62	1132.73	501.11	326.97						
63	1155.30	516.64	339.33						
64	1178.85	533.29	352.92						
65	1203.38	551.12	367.78						
66	1228.75	570.21							
67	1254.79	590.68							
68	1281.30								
69	1308.01								
70	1334.70								



次标准体, 额外风险比例 75% - 必选责任

单位: 元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	285.69	110.59	66.91	34.30	25.14	20.21	20.03	15.54	15.26
1	292.93	113.35	68.58	35.15	25.77	20.72	20.53	15.93	15.65
2	300.56	116.27	70.34	36.06	26.43	21.25	21.06	16.36	16.07
3	308.57	119.35	72.20	37.01	27.13	21.82	21.62	16.81	16.51
4	316.96	122.57	74.15	38.01	27.86	22.42	22.22	17.29	16.98
5	325.70	125.93	76.18	39.05	28.63	23.04	22.84	17.79	17.48
6	334.78	129.43	78.30	40.14	29.43	23.70	23.49	18.32	18.00
7	344.18	133.06	80.49	41.27	30.27	24.38	24.17	18.87	18.54
8	353.89	136.80	82.76	42.44	31.14	25.09	24.88	19.44	19.11
9	363.88	140.66	85.10	43.64	32.04	25.82	25.61	20.04	19.70
10	374.16	144.63	87.50	44.88	32.97	26.59	26.37	20.66	20.32
11	384.69	148.69	89.96	46.16	33.93	27.37	27.16	21.31	20.96
12	395.50	152.86	92.49	47.48	34.92	28.19	27.97	21.98	21.63
13	406.58	157.13	95.07	48.84	35.95	29.04	28.82	22.68	22.32
14	417.93	161.50	97.72	50.24	37.01	29.91	29.69	23.41	23.04
15	429.57	165.99	100.47	51.70	38.11	30.82	30.60	24.18	23.80
16	441.50	170.58	103.31	53.20	39.25	31.77	31.55	24.98	24.60
17	453.73	175.36	106.26	54.77	40.44	32.75	32.53	25.81	25.43
18	466.17	180.29	109.28	56.36	41.66	33.76	33.54	26.68	26.29
19	478.65	185.14	112.25	57.94	42.86	34.76	34.55	27.55	27.16
20	491.43	190.12	115.29	59.56	44.10	35.79	35.59	28.46	28.06
21	504.50	195.22	118.42	61.22	45.38	36.87	36.67	29.41	29.01
22	517.87	200.44	121.63	62.94	46.71	37.98	37.79	30.40	30.01
23	531.51	205.78	124.91	64.69	48.07	39.13	38.95	31.45	31.06
24	545.43	211.23	128.26	66.50	49.48	40.31	40.15	32.54	32.15
25	559.61	216.79	131.69	68.35	50.92	41.54	41.39	33.69	33.31
26	574.07	222.46	135.19	70.24	52.42	42.81	42.68	34.96	34.70
27	588.80	228.25	138.77	72.19	53.96	44.13	44.02	36.44	36.21
28	603.81	234.15	142.42	74.19	55.55	45.50	45.41	38.03	37.84
29	619.09	240.17	146.15	76.25	57.20	46.93	46.87	39.76	39.61
30	634.63	246.31	149.97	78.36	58.91	48.41	48.39	41.64	41.53
31	650.43	252.56	153.87	80.53	60.67	49.96	49.98	43.67	43.60
32	666.48	258.92	157.85	82.76	62.51	51.58	51.96	45.87	45.85
33	682.75	265.39	161.90	85.05	64.41	53.40	54.09	48.25	48.28
34	699.23	271.97	166.04	87.40	66.38	55.52	56.38	50.83	50.91
35	715.89	278.63	170.24	89.81	68.81	57.81	58.85	53.62	53.78
36	732.74	285.39	174.51	92.29	71.45	60.28	61.53	56.67	56.91
37	749.75	292.23	178.85	94.85	74.29	62.94	64.41	60.00	60.34
38	766.92	299.16	183.28	97.49	77.35	65.83	67.52	63.66	64.10
39	784.25	306.20	187.79	100.28	80.66	68.95	70.90	67.69	68.26

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	801.75	313.34	192.41	103.78	84.22	72.33	74.58	72.14	72.87
41	819.33	320.56	197.10	107.50	88.07	75.99	78.58		
42	837.03	327.88	202.39	111.48	92.22	79.99	82.97		
43	854.82	335.83	208.67	115.78	96.73	84.35	87.81		
44	872.64	345.48	215.24	120.39	101.62	89.13	93.14		
45	890.47	355.49	222.12	125.30	106.95	94.38	99.02		
46	908.25	365.83	229.31	130.59	112.74	100.14	105.55		
47	925.94	376.51	236.89	136.21	119.09	106.51	112.80		
48	943.51	387.53	244.86	142.21	126.03	113.54	120.90		
49	960.94	399.12	253.30	148.68	133.73	121.37	129.99		
50	978.40	411.22	262.15	155.55	142.13	130.03	140.15		
51	994.99	422.96	270.88	162.60	151.16				
52	1014.30	434.95	279.94	170.19	161.14				
53	1034.85	447.18	289.34	178.40	172.30				
54	1055.28	459.65	299.13	187.26	184.85				
55	1075.54	472.38	309.34	196.85	199.00				
56	1095.59	485.41	320.03	207.40					
57	1115.38	498.79	331.32	219.03					
58	1134.90	512.81	343.52	231.89					
59	1154.07	527.53	356.62	246.23					
60	1174.32	543.60	371.08	262.84					
61	1198.11	562.02	387.70						
62	1222.50	581.77	405.94						
63	1247.62	603.08	426.21						
64	1273.54	626.22	449.03						
65	1300.36	651.79	475.10						
66	1328.15	680.47							
67	1356.87	712.55							
68	1386.55								
69	1417.17								
70	1448.64								

次标准体, 额外风险比例 75% - 必选责任

单位: 元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	272.92	105.55	63.86	32.73	23.98	19.28	19.10	14.81	14.55
1	280.02	108.28	65.50	33.57	24.60	19.77	19.59	15.21	14.94
2	287.42	111.12	67.22	34.45	25.24	20.29	20.11	15.63	15.35
3	295.16	114.09	69.01	35.37	25.92	20.84	20.65	16.07	15.79
4	303.23	117.19	70.89	36.33	26.62	21.42	21.23	16.53	16.24
5	311.65	120.43	72.85	37.34	27.36	22.02	21.83	17.02	16.73
6	320.40	123.80	74.89	38.39	28.14	22.65	22.46	17.54	17.24
7	329.46	127.30	77.00	39.47	28.95	23.31	23.11	18.08	17.78
8	338.81	130.91	79.19	40.60	29.78	24.00	23.80	18.65	18.34
9	348.45	134.63	81.44	41.76	30.65	24.71	24.51	19.25	18.93
10	358.35	138.45	83.76	42.96	31.55	25.45	25.25	19.87	19.55
11	368.51	142.38	86.14	44.20	32.48	26.22	26.02	20.52	20.19
12	378.93	146.40	88.58	45.47	33.44	27.02	26.82	21.20	20.87
13	389.62	150.53	91.08	46.78	34.44	27.85	27.65	21.91	21.58
14	400.58	154.76	93.65	48.14	35.48	28.71	28.52	22.65	22.32
15	411.82	159.10	96.30	49.55	36.56	29.62	29.42	23.43	23.09
16	423.34	163.55	99.04	51.01	37.68	30.55	30.37	24.25	23.91
17	435.14	168.16	101.88	52.52	38.85	31.54	31.36	25.12	24.77
18	447.18	172.90	104.78	54.07	40.05	32.55	32.38	26.02	25.67
19	459.35	177.64	107.69	55.64	41.27	33.58	33.42	26.94	26.59
20	471.79	182.50	110.68	57.25	42.54	34.66	34.51	27.91	27.56
21	484.48	187.46	113.75	58.92	43.86	35.77	35.64	28.92	28.57
22	497.41	192.53	116.88	60.63	45.21	36.93	36.81	29.98	29.62
23	510.56	197.70	120.09	62.39	46.62	38.13	38.03	31.08	30.72
24	523.91	202.96	123.36	64.20	48.06	39.36	39.29	32.23	31.87
25	537.44	208.31	126.69	66.05	49.55	40.64	40.59	33.41	33.06
26	551.14	213.73	130.08	67.94	51.08	41.96	41.93	34.67	34.44
27	564.98	219.23	133.52	69.87	52.64	43.32	43.32	36.15	35.94
28	578.93	224.78	137.00	71.83	54.25	44.72	44.74	37.72	37.53
29	592.98	230.37	140.52	73.82	55.89	46.15	46.21	39.38	39.21
30	607.09	236.01	144.07	75.84	57.58	47.61	47.71	41.13	40.98
31	621.26	241.68	147.66	77.90	59.30	49.11	49.24	42.96	42.84
32	635.47	247.38	151.27	79.99	61.06	50.65	50.96	44.88	44.79
33	649.72	253.11	154.91	82.11	62.86	52.22	52.89	46.90	46.84
34	663.99	258.86	158.58	84.28	64.69	54.05	54.92	49.02	48.99
35	678.26	264.64	162.28	86.48	66.56	56.02	57.04	51.25	51.26
36	692.51	270.43	166.00	88.71	68.81	58.08	59.25	53.58	53.65
37	706.71	276.23	169.76	90.98	71.17	60.23	61.56	56.04	56.16
38	720.84	282.02	173.54	93.26	73.62	62.46	63.94	58.63	58.81
39	734.84	287.84	177.34	95.56	76.16	64.77	66.40	61.35	61.60

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	748.74	293.64	181.13	97.84	78.75	67.13	68.94	64.20	64.54
41	762.27	299.27	184.82	100.08	81.36	69.51	71.50		
42	775.60	304.84	188.46	102.77	84.02	71.96	74.15		
43	788.74	310.34	192.06	105.50	86.74	74.48	76.88		
44	801.70	315.77	195.61	108.27	89.52	77.08	79.73		
45	814.52	321.13	199.10	111.11	92.39	79.80	82.71		
46	827.28	326.44	203.16	114.05	95.41	82.66	85.90		
47	840.04	331.75	207.62	117.13	98.59	85.74	89.33		
48	852.88	338.03	212.32	120.39	102.01	89.08	93.07		
49	865.86	345.21	217.35	123.87	105.74	92.74	97.22		
50	879.31	352.91	222.63	127.55	109.73	96.72	101.75		
51	892.06	360.15	227.67	131.16	113.79				
52	904.99	367.78	233.02	135.05	118.30				
53	918.05	375.82	238.70	139.25	123.30				
54	931.20	384.26	244.72	143.79	128.89				
55	944.35	393.10	251.08	148.74	135.13				
56	957.47	402.33	257.85	154.12					
57	970.51	411.98	264.97	160.01					
58	983.43	422.08	272.48	166.47					
59	996.20	432.42	280.42	173.69					
60	1012.00	443.48	289.20	181.92					
61	1032.53	457.07	299.98						
62	1053.85	471.62	311.76						
63	1076.03	487.18	324.61						
64	1099.09	503.88	338.74						
65	1123.00	522.08	354.47						
66	1147.82	541.69							
67	1173.49	562.92							
68	1199.96								
69	1227.14								
70	1254.93								

次标准体, 额外风险比例 75% - 必选责任+可选责任

单位: 元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	320.73	124.15	75.11	38.51	28.23	22.69	22.49	17.44	17.13
1	328.70	127.19	76.95	39.45	28.91	23.25	23.04	17.88	17.56
2	337.11	130.41	78.89	40.44	29.64	23.84	23.62	18.35	18.02
3	345.97	133.81	80.95	41.50	30.42	24.46	24.25	18.85	18.51
4	355.26	137.38	83.11	42.60	31.23	25.12	24.90	19.38	19.04
5	364.97	141.12	85.37	43.76	32.08	25.82	25.59	19.93	19.59
6	375.07	145.01	87.72	44.97	32.98	26.55	26.32	20.52	20.16
7	385.54	149.05	90.17	46.23	33.91	27.31	27.08	21.13	20.77
8	396.35	153.22	92.69	47.53	34.88	28.10	27.86	21.77	21.40
9	407.48	157.51	95.29	48.87	35.88	28.92	28.68	22.44	22.06
10	418.91	161.92	97.96	50.25	36.91	29.77	29.53	23.13	22.75
11	430.62	166.44	100.70	51.67	37.98	30.64	30.40	23.85	23.46
12	442.63	171.08	103.51	53.13	39.08	31.55	31.30	24.60	24.20
13	454.93	175.82	106.38	54.65	40.22	32.49	32.24	25.38	24.97
14	467.55	180.68	109.33	56.21	41.40	33.46	33.22	26.19	25.78
15	480.49	185.66	112.38	57.83	42.63	34.47	34.23	27.04	26.62
16	493.76	190.77	115.54	59.50	43.90	35.53	35.28	27.93	27.51
17	507.37	196.10	118.82	61.24	45.22	36.62	36.38	28.87	28.43
18	521.25	201.59	122.19	63.03	46.58	37.75	37.51	29.83	29.40
19	535.26	207.04	125.52	64.79	47.93	38.87	38.63	30.81	30.37
20	549.62	212.64	128.95	66.61	49.32	40.03	39.80	31.83	31.39
21	564.32	218.37	132.46	68.48	50.76	41.24	41.02	32.89	32.45
22	579.34	224.24	136.07	70.41	52.25	42.49	42.27	34.01	33.60
23	594.68	230.24	139.76	72.38	53.78	43.78	43.58	35.26	34.91
24	610.33	236.37	143.53	74.41	55.36	45.11	44.92	36.64	36.31
25	626.29	242.62	147.38	76.49	56.99	46.49	46.32	38.12	37.81
26	642.55	249.00	151.32	78.62	58.67	47.92	47.77	39.71	39.43
27	659.11	255.50	155.34	80.81	60.40	49.40	49.28	41.43	41.18
28	675.97	262.14	159.44	83.06	62.19	50.94	50.96	43.29	43.08
29	693.13	268.89	163.63	85.36	64.04	52.54	52.84	45.30	45.13
30	710.57	275.78	167.91	87.73	65.95	54.42	54.84	47.47	47.34
31	728.29	282.79	172.28	90.17	68.13	56.44	56.98	49.81	49.72
32	746.28	289.92	176.75	92.67	70.53	58.58	59.27	52.33	52.30
33	764.51	297.17	181.29	95.23	73.07	60.88	61.75	55.05	55.08
34	782.96	304.54	185.92	97.86	75.77	63.34	64.41	58.01	58.11
35	801.63	312.00	190.62	100.66	78.64	65.99	67.27	61.21	61.40
36	820.48	319.56	195.40	103.91	81.71	68.85	70.34	64.70	64.98
37	839.52	327.22	200.31	107.32	85.01	71.92	73.64	68.52	68.91
38	858.73	335.28	206.20	110.90	88.55	75.23	77.19	72.71	73.23
39	878.09	344.73	212.31	114.72	92.35	78.79	81.06	77.32	77.99

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	897.62	354.48	218.67	118.77	96.43	82.64	85.25	82.43	83.26
41	917.21	364.51	225.27	123.06	100.80	86.82	89.82		
42	936.90	374.91	232.18	127.67	105.54	91.35	94.83		
43	956.63	385.68	239.41	132.61	110.64	96.33	100.32		
44	976.36	396.84	246.98	137.87	116.21	101.75	106.40		
45	996.03	408.37	254.90	143.45	122.23	107.71	113.08		
46	1018.52	420.26	263.16	149.40	128.79	114.25	120.49		
47	1041.83	432.45	271.80	155.73	135.96	121.45	128.71		
48	1065.18	444.90	280.81	162.45	143.79	129.40	137.87		
49	1088.51	457.84	290.23	169.65	152.45	138.21	148.14		
50	1112.44	471.34	300.05	177.36	161.93	147.99	159.65		
51	1136.56	484.79	309.99	185.43	172.23				
52	1160.59	498.44	320.26	194.06	183.66				
53	1184.46	512.44	330.88	203.35	196.35				
54	1208.10	526.70	342.01	213.44	210.66				
55	1231.47	541.23	353.63	224.36	226.85				
56	1254.50	556.07	365.78	236.24					
57	1277.14	571.31	378.63	249.25					
58	1299.38	587.01	392.29	263.84					
59	1321.13	603.46	406.91	280.16					
60	1343.84	621.30	422.95	298.78					
61	1369.97	641.50	441.20						
62	1396.52	663.11	461.20						
63	1423.63	686.36	483.36						
64	1451.36	711.55	508.50						
65	1479.84	739.31	537.91						
66	1509.14	770.38							
67	1539.27	805.09							
68	1570.18								
69	1601.74								
70	1633.67								

次标准体, 额外风险比例 75% - 必选责任+可选责任

单位: 元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	314.01	121.45	73.47	37.66	27.59	22.18	21.98	17.04	16.74
1	322.10	124.55	75.34	38.62	28.29	22.75	22.54	17.49	17.18
2	330.54	127.79	77.30	39.62	29.03	23.34	23.13	17.97	17.65
3	339.37	131.18	79.35	40.67	29.80	23.96	23.75	18.47	18.15
4	348.61	134.73	81.50	41.77	30.61	24.62	24.40	19.00	18.68
5	358.25	138.44	83.74	42.92	31.45	25.31	25.09	19.57	19.23
6	368.28	142.30	86.08	44.12	32.34	26.04	25.81	20.16	19.82
7	378.68	146.31	88.50	45.37	33.27	26.80	26.57	20.78	20.44
8	389.42	150.46	91.02	46.66	34.23	27.58	27.35	21.44	21.08
9	400.49	154.74	93.60	48.00	35.23	28.41	28.17	22.12	21.76
10	411.87	159.13	96.27	49.38	36.26	29.26	29.02	22.83	22.47
11	423.55	163.64	99.00	50.80	37.33	30.14	29.91	23.58	23.21
12	435.53	168.27	101.81	52.26	38.44	31.06	30.83	24.36	23.99
13	447.81	173.01	104.69	53.77	39.59	32.01	31.78	25.18	24.80
14	460.41	177.88	107.64	55.33	40.78	33.00	32.78	26.03	25.65
15	473.33	182.86	110.69	56.95	42.01	34.04	33.82	26.93	26.54
16	486.57	187.98	113.84	58.62	43.30	35.12	34.90	27.88	27.48
17	500.12	193.27	117.09	60.36	44.65	36.24	36.04	28.87	28.47
18	513.96	198.72	120.43	62.15	46.03	37.41	37.22	29.91	29.51
19	528.02	204.19	123.79	63.95	47.44	38.60	38.42	30.97	30.57
20	542.39	209.81	127.24	65.82	48.91	39.84	39.67	32.09	31.68
21	557.06	215.54	130.78	67.74	50.42	41.13	40.97	33.26	32.85
22	572.00	221.41	134.41	69.73	51.99	42.46	42.33	34.48	34.15
23	587.21	227.38	138.12	71.76	53.62	43.85	43.73	35.90	35.59
24	602.64	233.46	141.90	73.85	55.28	45.28	45.19	37.42	37.13
25	618.26	239.63	145.74	75.98	57.00	46.76	46.69	39.03	38.76
26	634.05	245.88	149.65	78.16	58.76	48.28	48.24	40.74	40.49
27	649.96	252.20	153.61	80.38	60.56	49.84	49.84	42.54	42.31
28	665.97	258.57	157.60	82.63	62.41	51.44	51.67	44.43	44.22
29	682.03	264.97	161.63	84.90	64.29	53.13	53.61	46.41	46.22
30	698.11	271.39	165.67	87.21	66.21	55.05	55.64	48.47	48.31
31	714.19	277.83	169.74	89.55	68.38	57.04	57.76	50.63	50.49
32	730.26	284.28	173.83	91.92	70.70	59.12	59.98	52.89	52.78
33	746.31	290.74	177.94	94.32	73.12	61.30	62.30	55.25	55.18
34	762.33	297.20	182.07	96.76	75.64	63.57	64.71	57.73	57.70
35	778.29	303.67	186.21	99.23	78.26	65.93	67.21	60.33	60.35
36	794.18	310.13	190.37	102.00	80.98	68.37	69.79	63.05	63.13
37	809.93	316.57	194.55	104.95	83.78	70.88	72.46	65.92	66.06
38	825.49	322.97	198.74	107.98	86.66	73.47	75.22	68.92	69.13
39	840.78	329.33	203.38	111.06	89.60	76.12	78.05	72.06	72.36

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	855.79	336.00	208.25	114.18	92.57	78.81	80.95	75.34	75.74
41	870.22	343.11	213.02	117.26	95.53	81.51	83.87		
42	884.24	350.19	217.79	120.35	98.52	84.27	86.85		
43	897.84	357.22	222.53	123.46	101.54	87.08	89.92		
44	911.06	364.20	227.24	126.57	104.62	89.97	93.09		
45	923.95	371.16	231.93	129.71	107.78	92.97	96.41		
46	936.57	378.13	236.62	132.91	111.06	96.12	99.91		
47	949.03	385.16	241.46	136.21	114.52	99.47	103.68		
48	961.42	392.31	246.53	139.67	118.22	103.11	107.78		
49	973.80	400.01	251.89	143.35	122.22	107.09	112.30		
50	986.81	408.31	257.57	147.27	126.56	111.43	117.28		
51	999.65	416.37	263.10	151.21	131.06				
52	1014.98	424.72	268.91	155.44	136.03				
53	1030.62	433.36	275.00	159.97	141.52				
54	1046.38	442.27	281.38	164.84	147.63				
55	1062.19	451.45	288.05	170.10	154.44				
56	1078.06	460.90	295.06	175.82					
57	1094.12	470.75	302.40	182.08					
58	1110.42	481.06	310.15	188.98					
59	1127.01	491.62	318.37	196.61					
60	1144.43	502.99	327.49	205.41					
61	1165.97	517.20	338.82						
62	1188.60	532.58	351.38						
63	1212.36	549.22	365.22						
64	1237.07	567.15	380.46						
65	1262.58	586.46	397.22						
66	1288.74	607.25							
67	1315.35	629.68							
68	1342.28								
69	1369.32								
70	1396.26								



次标准体, 额外风险比例 100% - 必选责任

单位: 元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	299.51	115.99	70.18	35.99	26.39	21.21	21.03	16.32	16.03
1	306.98	118.83	71.90	36.86	27.03	21.73	21.54	16.73	16.44
2	314.88	121.85	73.72	37.80	27.71	22.29	22.09	17.18	16.87
3	323.18	125.03	75.64	38.78	28.44	22.88	22.68	17.65	17.34
4	331.89	128.38	77.67	39.82	29.20	23.50	23.29	18.15	17.83
5	340.97	131.87	79.78	40.91	30.00	24.15	23.94	18.67	18.35
6	350.41	135.51	81.98	42.04	30.84	24.83	24.62	19.23	18.90
7	360.20	139.29	84.27	43.21	31.71	25.55	25.34	19.81	19.47
8	370.31	143.18	86.63	44.43	32.62	26.29	26.08	20.41	20.07
9	380.71	147.20	89.06	45.68	33.56	27.06	26.84	21.05	20.70
10	391.41	151.33	91.56	46.97	34.53	27.86	27.64	21.71	21.35
11	402.37	155.56	94.12	48.31	35.53	28.69	28.47	22.39	22.03
12	413.61	159.89	96.75	49.68	36.57	29.55	29.33	23.11	22.74
13	425.13	164.33	99.44	51.11	37.65	30.43	30.21	23.85	23.48
14	436.92	168.88	102.20	52.57	38.76	31.36	31.14	24.63	24.25
15	449.01	173.53	105.05	54.09	39.92	32.32	32.10	25.45	25.06
16	461.40	178.29	108.01	55.67	41.12	33.31	33.10	26.30	25.91
17	474.09	183.27	111.08	57.31	42.37	34.35	34.14	27.20	26.81
18	486.99	188.40	114.23	58.98	43.66	35.42	35.22	28.13	27.74
19	499.91	193.43	117.32	60.62	44.92	36.48	36.28	29.06	28.67
20	513.15	198.59	120.48	62.31	46.22	37.57	37.38	30.04	29.64
21	526.68	203.88	123.73	64.06	47.57	38.71	38.53	31.06	30.67
22	540.51	209.29	127.06	65.85	48.97	39.89	39.72	32.14	31.75
23	554.61	214.82	130.47	67.69	50.41	41.10	40.95	33.27	32.88
24	568.98	220.46	133.95	69.57	51.89	42.36	42.22	34.46	34.19
25	583.63	226.22	137.51	71.50	53.42	43.67	43.55	35.90	35.67
26	598.54	232.08	141.14	73.49	55.00	45.02	44.93	37.46	37.26
27	613.72	238.06	144.85	75.52	56.63	46.43	46.36	39.15	38.98
28	629.17	244.15	148.63	77.62	58.31	47.89	47.86	40.97	40.84
29	644.88	250.36	152.50	79.77	60.06	49.42	49.42	42.94	42.84
30	660.86	256.69	156.45	81.98	61.87	51.01	51.26	45.06	45.00
31	677.09	263.13	160.49	84.26	63.75	52.69	53.35	47.35	47.35
32	693.55	269.69	164.61	86.59	65.70	54.78	55.59	49.83	49.88
33	710.22	276.35	168.81	89.00	67.97	57.02	58.00	52.52	52.64
34	727.08	283.11	173.08	91.47	70.58	59.42	60.59	55.45	55.65
35	744.11	289.96	177.42	94.00	73.36	62.01	63.37	58.64	58.93
36	761.30	296.90	181.84	96.61	76.33	64.79	66.37	62.13	62.52
37	778.63	303.92	186.33	99.31	79.51	67.79	69.60	65.96	66.47
38	796.11	311.02	190.90	102.60	82.93	71.02	73.10	70.18	70.82
39	813.73	318.24	195.57	106.25	86.62	74.52	76.91	74.86	75.65

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	831.50	325.56	200.44	110.14	90.59	78.33	81.09	80.05	81.03
41	849.32	332.94	206.65	114.28	94.88	82.47	85.66		
42	867.24	342.49	213.16	118.72	99.53	87.02	90.70		
43	885.22	352.51	219.99	123.47	104.62	92.01	96.28		
44	903.21	362.90	227.14	128.57	110.15	97.51	102.47		
45	921.17	373.65	234.61	134.03	116.23	103.58	109.35		
46	939.05	384.73	242.37	139.85	122.87	110.28	117.03		
47	956.80	396.14	250.54	146.09	130.20	117.75	125.60		
48	974.40	407.84	259.21	152.82	138.28	126.03	135.29		
49	991.80	420.13	268.35	160.05	147.27	135.33	146.21		
50	1011.85	432.92	277.87	167.77	157.22	145.66	158.55		
51	1033.26	445.19	287.22	175.78	167.85				
52	1054.59	457.69	296.93	184.41	179.82				
53	1075.80	470.43	307.04	193.72	193.22				
54	1096.80	483.42	317.59	203.88	208.45				
55	1117.53	496.69	328.62	215.06	225.91				
56	1137.92	510.46	340.33	227.34					
57	1157.91	524.72	352.88	240.89					
58	1177.45	539.48	366.32	256.08					
59	1196.46	555.02	380.82	273.41					
60	1216.57	572.10	396.92	293.41					
61	1240.68	591.90	415.57						
62	1265.33	613.24	436.19						
63	1290.63	636.40	459.28						
64	1316.73	661.74	485.50						
65	1343.73	689.96	516.39						
66	1371.79	721.94							
67	1400.89	758.10							
68	1431.10								
69	1462.43								
70	1494.78								

次标准体, 额外风险比例 100% - 必选责任

单位: 元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	288.70	111.70	67.58	34.64	25.39	20.41	20.22	15.70	15.42
1	296.14	114.54	69.30	35.52	26.03	20.93	20.74	16.12	15.83
2	303.89	117.51	71.09	36.44	26.71	21.48	21.28	16.55	16.27
3	312.00	120.62	72.97	37.40	27.41	22.05	21.85	17.02	16.73
4	320.47	123.88	74.94	38.41	28.15	22.66	22.46	17.51	17.21
5	329.32	127.28	76.99	39.47	28.93	23.29	23.09	18.04	17.73
6	338.51	130.83	79.14	40.57	29.75	23.96	23.75	18.59	18.28
7	348.05	134.50	81.36	41.72	30.60	24.66	24.45	19.17	18.85
8	357.89	138.30	83.67	42.90	31.49	25.38	25.18	19.78	19.46
9	368.03	142.22	86.04	44.13	32.40	26.14	25.93	20.41	20.09
10	378.45	146.24	88.48	45.39	33.36	26.93	26.72	21.08	20.75
11	389.13	150.37	90.98	46.69	34.34	27.75	27.54	21.78	21.45
12	400.09	154.60	93.55	48.04	35.36	28.59	28.39	22.51	22.18
13	411.32	158.94	96.18	49.43	36.42	29.48	29.28	23.28	22.95
14	422.84	163.38	98.88	50.86	37.52	30.40	30.21	24.09	23.75
15	434.64	167.94	101.67	52.35	38.67	31.36	31.18	24.94	24.60
16	446.74	172.62	104.56	53.89	39.86	32.37	32.19	25.84	25.49
17	459.13	177.46	107.54	55.49	41.11	33.43	33.26	26.78	26.44
18	471.75	182.44	110.61	57.14	42.40	34.52	34.36	27.77	27.42
19	484.52	187.43	113.67	58.80	43.71	35.63	35.49	28.79	28.44
20	497.56	192.52	116.82	60.51	45.07	36.79	36.66	29.85	29.50
21	510.85	197.74	120.04	62.28	46.48	37.99	37.88	30.97	30.62
22	524.38	203.06	123.34	64.10	47.94	39.24	39.16	32.14	31.79
23	538.13	208.48	126.72	65.98	49.44	40.54	40.48	33.36	33.01
24	552.08	213.99	130.16	67.90	51.00	41.89	41.85	34.65	34.43
25	566.20	219.59	133.67	69.87	52.60	43.28	43.28	36.19	35.98
26	580.47	225.26	137.23	71.88	54.25	44.72	44.74	37.82	37.64
27	594.87	231.00	140.84	73.93	55.94	46.20	46.26	39.54	39.39
28	609.36	236.79	144.50	76.01	57.68	47.72	47.82	41.36	41.23
29	623.92	242.62	148.18	78.13	59.46	49.28	49.43	43.27	43.16
30	638.52	248.48	151.90	80.28	61.28	50.88	51.26	45.27	45.19
31	653.15	254.37	155.64	82.47	63.14	52.53	53.28	47.37	47.32
32	667.80	260.28	159.42	84.69	65.05	54.49	55.39	49.58	49.56
33	682.45	266.22	163.22	86.95	67.06	56.56	57.61	51.90	51.92
34	697.09	272.16	167.04	89.25	69.44	58.73	59.93	54.33	54.41
35	711.69	278.12	170.89	91.59	71.92	60.99	62.33	56.90	57.03
36	726.24	284.08	174.76	93.97	74.50	63.34	64.84	59.60	59.79
37	740.71	290.05	178.67	96.38	77.18	65.77	67.44	62.45	62.71
38	755.05	295.99	182.60	98.82	79.95	68.28	70.13	65.45	65.79
39	769.23	301.95	186.54	101.51	82.78	70.87	72.92	68.61	69.05

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	783.25	307.88	190.47	104.48	85.68	73.52	75.78	71.92	72.47
41	796.83	313.61	194.27	107.40	88.57	76.19	78.68		
42	810.16	319.26	198.01	110.38	91.51	78.94	81.67		
43	823.23	324.82	202.09	113.39	94.52	81.76	84.76		
44	836.08	330.28	206.59	116.44	97.60	84.69	87.99		
45	848.75	336.21	211.10	119.55	100.78	87.74	91.38		
46	861.30	342.90	215.66	122.74	104.13	90.98	95.00		
47	873.83	349.72	220.42	126.07	107.68	94.46	98.92		
48	886.41	356.71	225.45	129.60	111.50	98.25	103.23		
49	899.12	364.31	230.82	133.39	115.69	102.44	108.02		
50	912.34	372.47	236.46	137.38	120.21	107.01	113.27		
51	924.69	380.00	241.72	141.26	124.76				
52	937.20	387.92	247.30	145.47	129.87				
53	949.83	396.23	253.25	150.06	135.58				
54	962.51	404.94	259.58	155.04	141.96				
55	975.16	414.01	266.28	160.47	149.18				
56	987.72	423.46	273.39	166.39					
57	1000.22	433.33	280.87	172.97					
58	1016.32	443.68	288.79	180.26					
59	1032.63	454.25	297.19	188.36					
60	1049.67	465.60	306.53	197.66					
61	1070.98	479.85	318.21						
62	1093.16	495.17	331.03						
63	1116.25	511.84	345.34						
64	1140.18	529.92	361.18						
65	1164.93	549.46	378.72						
66	1190.46	570.63							
67	1216.67	593.67							
68	1243.55								
69	1271.07								
70	1299.17								

次标准体, 额外风险比例 100% - 必选责任+可选责任

单位: 元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	336.52	130.32	78.85	40.43	29.65	23.83	23.62	18.34	18.01
1	344.73	133.44	80.74	41.40	30.35	24.41	24.19	18.79	18.46
2	353.43	136.77	82.75	42.42	31.11	25.02	24.80	19.28	18.94
3	362.61	140.29	84.87	43.51	31.91	25.67	25.44	19.80	19.45
4	372.25	143.99	87.11	44.66	32.75	26.35	26.13	20.35	20.00
5	382.33	147.87	89.46	45.87	33.64	27.08	26.85	20.94	20.58
6	392.84	151.92	91.91	47.13	34.57	27.84	27.60	21.55	21.19
7	403.74	156.12	94.45	48.44	35.54	28.64	28.40	22.20	21.83
8	415.00	160.46	97.08	49.79	36.55	29.46	29.22	22.88	22.50
9	426.58	164.94	99.79	51.19	37.60	30.32	30.08	23.58	23.19
10	438.48	169.53	102.57	52.62	38.68	31.21	30.97	24.32	23.92
11	450.67	174.23	105.42	54.11	39.80	32.13	31.89	25.08	24.68
12	463.15	179.04	108.34	55.64	40.95	33.08	32.84	25.88	25.46
13	475.94	183.97	111.33	57.21	42.15	34.07	33.83	26.70	26.29
14	489.05	189.02	114.39	58.85	43.39	35.10	34.85	27.57	27.15
15	502.49	194.20	117.56	60.54	44.67	36.16	35.92	28.48	28.05
16	516.27	199.50	120.85	62.29	46.01	37.28	37.03	29.43	29.00
17	530.39	205.04	124.28	64.11	47.41	38.43	38.20	30.43	29.99
18	544.79	210.76	127.79	65.98	48.84	39.63	39.40	31.47	31.03
19	559.32	216.42	131.26	67.83	50.25	40.81	40.59	32.51	32.07
20	574.20	222.22	134.82	69.73	51.72	42.04	41.83	33.61	33.17
21	589.43	228.17	138.47	71.69	53.24	43.32	43.12	34.80	34.44
22	604.99	234.26	142.22	73.70	54.81	44.64	44.45	36.16	35.82
23	620.87	240.48	146.06	75.77	56.43	46.01	45.84	37.62	37.31
24	637.05	246.84	149.98	77.89	58.10	47.43	47.28	39.19	38.90
25	653.54	253.31	153.98	80.07	59.82	48.90	48.77	40.88	40.62
26	670.33	259.92	158.07	82.30	61.59	50.42	50.36	42.70	42.47
27	687.42	266.65	162.24	84.59	63.43	52.00	52.23	44.65	44.46
28	704.80	273.50	166.50	86.95	65.32	53.80	54.21	46.76	46.61
29	722.47	280.48	170.84	89.36	67.39	55.80	56.32	49.03	48.91
30	740.41	287.59	175.28	91.85	69.78	57.92	58.58	51.47	51.40
31	758.63	294.82	179.81	94.40	72.30	60.18	61.01	54.10	54.09
32	777.10	302.18	184.44	97.03	74.99	62.60	63.61	56.95	57.01
33	795.79	309.65	189.15	99.72	77.83	65.21	66.39	60.04	60.18
34	814.70	317.23	193.94	102.94	80.87	67.99	69.37	63.40	63.63
35	833.79	324.91	198.81	106.35	84.09	70.97	72.56	67.06	67.40
36	853.06	332.69	204.51	109.92	87.53	74.16	75.99	71.07	71.52
37	872.48	342.06	210.64	113.69	91.19	77.59	79.69	75.47	76.06
38	892.05	351.86	217.00	117.69	95.12	81.28	83.70	80.32	81.06
39	911.75	362.00	223.63	121.92	99.32	85.29	88.07	85.68	86.60

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	931.60	372.49	230.54	126.41	103.87	89.63	92.84	91.63	92.77
41	951.47	383.30	237.73	131.19	108.75	94.37	98.06		
42	971.41	394.52	245.25	136.27	114.06	99.54	103.82		
43	991.37	406.13	253.13	141.68	119.85	105.24	110.18		
44	1013.58	418.12	261.37	147.47	126.14	111.49	117.25		
45	1037.71	430.45	269.92	153.64	133.04	118.40	125.07		
46	1062.02	443.07	278.76	160.21	140.56	126.01	133.82		
47	1086.44	455.93	287.99	167.21	148.86	134.48	143.56		
48	1110.89	468.96	297.63	174.76	158.00	143.85	154.54		
49	1135.30	482.52	307.71	182.86	168.10	154.35	166.88		
50	1160.44	496.69	318.27	191.53	179.35	166.02	180.89		
51	1185.68	510.88	328.93	200.62	191.57				
52	1210.72	525.32	340.05	210.51	205.21				
53	1235.50	540.01	351.65	221.18	220.61				
54	1259.87	554.96	363.74	232.75	237.97				
55	1283.74	570.19	376.37	245.34	257.83				
56	1307.04	585.77	389.62	259.26					
57	1329.74	601.79	403.71	274.74					
58	1351.79	618.33	418.77	292.00					
59	1373.12	635.73	434.96	311.44					
60	1395.43	654.75	452.87	333.79					
61	1421.56	676.49	473.39						
62	1448.12	699.88	496.04						
63	1475.24	725.21	521.97						
64	1503.06	752.84	551.75						
65	1531.69	783.55	586.44						
66	1561.26	818.29							
67	1591.81	857.52							
68	1623.31								
69	1655.65								
70	1688.52								

次标准体, 额外风险比例 100% - 必选责任+可选责任

单位: 元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	333.36	128.97	78.03	40.00	29.32	23.57	23.35	18.13	17.81
1	341.85	132.22	79.99	41.01	30.05	24.16	23.94	18.60	18.28
2	350.72	135.62	82.05	42.06	30.82	24.79	24.56	19.11	18.77
3	360.02	139.19	84.20	43.16	31.63	25.44	25.22	19.64	19.30
4	369.74	142.93	86.46	44.32	32.48	26.14	25.91	20.21	19.86
5	379.91	146.84	88.82	45.53	33.38	26.87	26.64	20.81	20.46
6	390.49	150.91	91.29	46.80	34.32	27.64	27.40	21.44	21.08
7	401.47	155.15	93.85	48.12	35.30	28.44	28.20	22.11	21.75
8	412.82	159.53	96.51	49.49	36.32	29.28	29.04	22.81	22.44
9	424.51	164.04	99.24	50.90	37.38	30.15	29.91	23.55	23.17
10	436.53	168.68	102.06	52.36	38.48	31.06	30.82	24.32	23.94
11	448.86	173.45	104.94	53.86	39.61	32.00	31.77	25.13	24.74
12	461.51	178.33	107.91	55.41	40.79	32.98	32.75	25.97	25.58
13	474.47	183.34	110.95	57.01	42.01	34.00	33.78	26.86	26.47
14	487.76	188.47	114.06	58.67	43.28	35.07	34.85	27.79	27.40
15	501.38	193.73	117.28	60.39	44.60	36.18	35.96	28.77	28.38
16	515.33	199.12	120.61	62.17	45.98	37.34	37.14	29.81	29.41
17	529.61	204.70	124.05	64.01	47.42	38.56	38.36	30.90	30.49
18	544.19	210.46	127.59	65.92	48.91	39.82	39.64	32.04	31.63
19	559.00	216.24	131.15	67.84	50.43	41.11	40.94	33.21	32.81
20	574.13	222.16	134.79	69.83	52.00	42.45	42.30	34.45	34.13
21	589.57	228.21	138.54	71.88	53.64	43.85	43.72	35.90	35.60
22	605.29	234.39	142.37	74.00	55.33	45.30	45.20	37.45	37.17
23	621.27	240.69	146.30	76.17	57.08	46.81	46.73	39.11	38.85
24	637.47	247.09	150.29	78.40	58.89	48.37	48.33	40.88	40.63
25	653.86	253.59	154.36	80.69	60.75	49.98	49.97	42.75	42.52
26	670.39	260.16	158.49	83.01	62.66	51.64	51.91	44.71	44.50
27	687.03	266.79	162.66	85.38	64.61	53.45	53.94	46.77	46.59
28	703.74	273.47	166.88	87.79	66.61	55.46	56.08	48.94	48.77
29	720.47	280.17	171.11	90.22	68.95	57.57	58.31	51.20	51.07
30	737.18	286.88	175.37	92.69	71.38	59.77	60.64	53.57	53.47
31	753.86	293.59	179.64	95.18	73.92	62.06	63.06	56.05	55.98
32	770.49	300.31	183.93	97.71	76.57	64.44	65.58	58.65	58.63
33	787.06	307.02	188.24	100.32	79.32	66.91	68.20	61.38	61.41
34	803.56	313.73	192.55	103.33	82.17	69.47	70.91	64.24	64.33
35	819.97	320.43	196.89	106.45	85.12	72.13	73.73	67.25	67.40
36	836.24	327.11	201.43	109.66	88.16	74.87	76.66	70.42	70.64
37	852.34	333.83	206.53	112.97	91.28	77.70	79.69	73.75	74.06
38	868.19	341.54	211.73	116.36	94.50	80.62	82.81	77.24	77.65
39	883.69	349.33	217.02	119.81	97.77	83.60	86.04	80.91	81.43

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	898.86	357.16	222.32	123.27	101.09	86.65	89.33	84.75	85.39
41	913.33	364.77	227.50	126.64	104.38	89.69	92.64		
42	927.31	372.32	232.65	130.01	107.70	92.79	96.03		
43	940.80	379.80	237.75	133.38	111.06	95.97	99.51		
44	953.83	387.19	242.78	136.74	114.48	99.22	103.12		
45	966.45	394.51	247.73	140.11	117.99	102.61	106.90		
46	978.74	401.79	252.65	143.55	121.65	106.18	110.90		
47	990.81	409.08	257.73	147.11	125.51	109.99	115.23		
48	1003.29	416.44	263.04	150.86	129.66	114.14	119.96		
49	1017.60	424.38	268.66	154.86	134.19	118.71	125.21		
50	1033.03	432.98	274.61	159.11	139.09	123.71	131.02		
51	1048.44	441.18	280.34	163.37	144.17				
52	1064.09	449.66	286.37	167.95	149.82				
53	1079.93	458.45	292.70	172.92	156.12				
54	1095.88	467.51	299.35	178.28	163.14				
55	1111.83	476.83	306.32	184.09	171.03				
56	1127.79	486.44	313.66	190.41					
57	1143.89	496.46	321.37	197.37					
58	1160.17	507.05	329.52	205.14					
59	1176.66	517.93	338.25	213.84					
60	1194.01	529.69	348.08	223.90					
61	1216.03	544.65	360.49						
62	1239.12	560.92	374.26						
63	1263.26	578.64	389.56						
64	1288.29	597.84	406.49						
65	1314.08	618.63	425.26						
66	1340.51	641.14							
67	1367.40	665.56							
68	1394.61								
69	1421.90								
70	1449.03								



次标准体, 额外风险比例 125% - 必选责任

单位: 元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	312.29	120.99	73.21	37.55	27.54	22.14	21.95	17.05	16.75
1	319.96	123.90	74.97	38.45	28.20	22.68	22.48	17.48	17.17
2	328.09	127.00	76.84	39.41	28.90	23.25	23.05	17.94	17.62
3	336.65	130.28	78.83	40.42	29.65	23.85	23.65	18.43	18.11
4	345.64	133.74	80.91	41.49	30.44	24.50	24.29	18.95	18.62
5	355.03	137.35	83.10	42.62	31.26	25.17	24.96	19.50	19.16
6	364.81	141.11	85.38	43.79	32.13	25.88	25.67	20.08	19.74
7	374.95	145.02	87.74	45.01	33.04	26.63	26.41	20.68	20.34
8	385.41	149.06	90.19	46.27	33.98	27.40	27.18	21.32	20.97
9	396.19	153.22	92.71	47.56	34.96	28.21	27.99	21.99	21.63
10	407.26	157.49	95.30	48.91	35.97	29.04	28.82	22.68	22.32
11	418.62	161.87	97.96	50.29	37.02	29.91	29.68	23.41	23.04
12	430.25	166.36	100.67	51.72	38.10	30.80	30.58	24.16	23.79
13	442.16	170.95	103.46	53.19	39.22	31.73	31.51	24.95	24.57
14	454.36	175.65	106.31	54.72	40.39	32.70	32.48	25.78	25.39
15	466.85	180.45	109.26	56.30	41.59	33.70	33.49	26.64	26.25
16	479.64	185.37	112.32	57.94	42.85	34.75	34.54	27.55	27.16
17	492.75	190.52	115.52	59.65	44.17	35.85	35.64	28.51	28.11
18	506.06	195.83	118.78	61.40	45.51	36.97	36.78	29.50	29.10
19	519.38	201.03	121.97	63.10	46.83	38.08	37.89	30.50	30.10
20	533.02	206.36	125.24	64.86	48.20	39.23	39.06	31.54	31.15
21	546.97	211.81	128.61	66.67	49.61	40.43	40.27	32.64	32.25
22	561.20	217.40	132.05	68.53	51.07	41.67	41.52	33.79	33.42
23	575.72	223.10	135.57	70.45	52.58	42.96	42.83	35.10	34.85
24	590.50	228.91	139.17	72.41	54.14	44.29	44.18	36.61	36.38
25	605.55	234.84	142.84	74.42	55.75	45.67	45.59	38.23	38.04
26	620.86	240.87	146.59	76.49	57.41	47.11	47.05	39.97	39.81
27	636.43	247.03	150.42	78.61	59.12	48.60	48.58	41.85	41.73
28	652.27	253.29	154.33	80.79	60.90	50.15	50.20	43.88	43.79
29	668.37	259.67	158.31	83.03	62.74	51.78	52.23	46.06	46.02
30	684.72	266.17	162.39	85.34	64.66	53.65	54.39	48.42	48.43
31	701.31	272.79	166.55	87.72	66.65	55.81	56.71	50.98	51.05
32	718.13	279.51	170.80	90.16	69.19	58.14	59.19	53.75	53.89
33	735.14	286.34	175.13	92.67	71.90	60.62	61.86	56.77	57.00
34	752.33	293.27	179.54	95.26	74.78	63.29	64.72	60.07	60.39
35	769.67	300.29	184.02	97.91	77.85	66.14	67.79	63.67	64.10
36	787.14	307.38	188.56	100.81	81.11	69.21	71.10	67.62	68.17
37	804.75	314.56	193.19	104.36	84.60	72.52	74.69	71.97	72.66
38	822.48	321.82	197.90	108.12	88.36	76.09	78.59	76.79	77.64
39	840.33	329.19	203.48	112.10	92.40	79.99	82.86	82.14	83.18

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	858.32	337.64	209.88	116.36	96.78	84.24	87.57	88.12	89.37
41	876.33	347.53	216.54	120.87	101.52	88.89	92.73		
42	894.42	357.79	223.52	125.69	106.71	94.01	98.46		
43	912.55	368.43	230.83	130.88	112.38	99.66	104.84		
44	930.66	379.44	238.46	136.44	118.63	105.94	111.95		
45	948.72	390.79	246.40	142.37	125.46	112.88	119.92		
46	966.66	402.46	254.68	148.79	133.04	120.62	128.85		
47	984.44	414.41	263.44	155.69	141.40	129.25	138.91		
48	1002.63	426.62	272.67	163.11	150.74	138.92	150.32		
49	1025.31	439.45	282.42	171.18	161.16	149.82	163.30		
50	1048.50	452.84	292.61	179.88	172.76	162.02	178.09		
51	1070.54	465.57	302.57	188.81	185.30				
52	1092.43	478.54	312.94	198.48	199.33				
53	1114.09	491.76	323.75	209.11	215.40				
54	1135.43	505.34	335.10	220.74	233.70				
55	1156.35	519.40	347.19	233.51	254.77				
56	1176.79	533.85	359.98	247.59					
57	1196.66	548.77	373.65	263.50					
58	1215.91	564.25	388.38	281.45					
59	1234.44	580.61	404.33	301.83					
60	1254.11	598.73	422.16	325.51					
61	1278.22	619.93	442.98						
62	1302.84	642.92	466.16						
63	1328.14	668.02	492.28						
64	1354.26	695.65	523.10						
65	1381.37	726.68	559.78						
66	1409.63	762.19							
67	1439.07	802.75							
68	1469.79								
69	1501.81								
70	1535.06								

次标准体, 额外风险比例 125% - 必选责任

单位: 元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	303.46	117.44	71.06	36.44	26.71	21.47	21.28	16.53	16.24
1	311.19	120.40	72.84	37.35	27.38	22.01	21.82	16.97	16.67
2	319.26	123.49	74.71	38.30	28.08	22.58	22.38	17.43	17.13
3	327.72	126.73	76.67	39.30	28.81	23.18	22.98	17.92	17.61
4	336.56	130.13	78.72	40.36	29.59	23.81	23.61	18.44	18.13
5	345.80	133.68	80.87	41.46	30.40	24.48	24.27	18.99	18.67
6	355.42	137.38	83.11	42.62	31.26	25.18	24.97	19.57	19.25
7	365.39	141.23	85.44	43.81	32.15	25.92	25.70	20.19	19.86
8	375.68	145.20	87.84	45.06	33.08	26.68	26.47	20.84	20.51
9	386.29	149.29	90.33	46.34	34.04	27.48	27.27	21.52	21.19
10	397.18	153.50	92.88	47.66	35.04	28.31	28.10	22.23	21.90
11	408.35	157.82	95.49	49.03	36.08	29.17	28.97	22.98	22.64
12	419.80	162.24	98.18	50.44	37.16	30.07	29.87	23.77	23.43
13	431.54	166.77	100.93	51.89	38.27	31.01	30.81	24.59	24.25
14	443.57	171.42	103.76	53.40	39.44	31.99	31.80	25.47	25.12
15	455.89	176.18	106.68	54.96	40.65	33.01	32.83	26.39	26.04
16	468.52	181.06	109.70	56.59	41.92	34.09	33.92	27.36	27.01
17	481.45	186.12	112.82	58.28	43.24	35.21	35.05	28.38	28.04
18	494.61	191.33	116.04	60.01	44.61	36.38	36.24	29.46	29.11
19	507.92	196.53	119.24	61.76	46.00	37.57	37.44	30.57	30.22
20	521.51	201.86	122.53	63.57	47.45	38.81	38.71	31.73	31.38
21	535.36	207.30	125.91	65.44	48.95	40.10	40.02	32.96	32.61
22	549.44	212.85	129.37	67.36	50.51	41.45	41.40	34.24	33.98
23	563.74	218.50	132.90	69.34	52.13	42.85	42.83	35.75	35.55
24	578.24	224.25	136.50	71.38	53.79	44.31	44.32	37.40	37.22
25	592.89	230.08	140.17	73.46	55.51	45.81	45.86	39.15	39.00
26	607.69	235.99	143.90	75.59	57.28	47.37	47.46	41.01	40.87
27	622.59	241.95	147.67	77.76	59.10	48.97	49.11	42.96	42.85
28	637.57	247.97	151.49	79.97	60.96	50.62	50.95	45.01	44.93
29	652.59	254.01	155.34	82.21	62.88	52.32	53.02	47.17	47.11
30	667.63	260.08	159.21	84.48	64.84	54.31	55.20	49.43	49.42
31	682.67	266.17	163.11	86.80	66.87	56.44	57.47	51.81	51.84
32	697.70	272.27	167.03	89.15	69.32	58.67	59.84	54.32	54.39
33	712.70	278.39	170.98	91.55	71.88	61.00	62.32	56.96	57.09
34	727.65	284.51	174.95	93.99	74.54	63.42	64.90	59.74	59.93
35	742.54	290.63	178.94	96.47	77.30	65.94	67.59	62.67	62.93
36	757.34	296.75	182.95	98.99	80.16	68.56	70.39	65.77	66.11
37	772.02	302.86	187.00	101.86	83.12	71.26	73.30	69.03	69.46
38	786.53	308.94	191.07	105.00	86.17	74.06	76.32	72.48	73.01
39	800.83	315.03	195.15	108.21	89.30	76.94	79.44	76.11	76.76

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	814.95	321.09	199.21	111.45	92.49	79.90	82.65	79.93	80.71
41	828.53	326.90	203.81	114.65	95.67	82.87	85.91		
42	841.81	332.61	208.60	117.87	98.91	85.93	89.26		
43	854.80	339.37	213.39	121.12	102.22	89.08	92.74		
44	867.50	346.29	218.16	124.39	105.61	92.34	96.37		
45	879.98	353.22	222.92	127.72	109.12	95.75	100.19		
46	892.31	360.18	227.70	131.14	112.81	99.37	104.29		
47	904.59	367.25	232.68	134.71	116.75	103.29	108.73		
48	916.89	374.47	237.94	138.50	121.00	107.57	113.64		
49	929.30	382.37	243.57	142.57	125.67	112.31	119.13		
50	942.28	390.86	249.47	146.90	130.74	117.52	125.16		
51	954.22	398.53	254.91	151.08	135.84				
52	966.30	406.57	260.71	155.62	141.55				
53	978.48	415.01	266.90	160.58	148.01				
54	990.68	423.85	273.47	165.98	155.30				
55	1003.66	433.07	280.46	171.94	163.53				
56	1019.43	442.69	287.90	178.50					
57	1035.38	452.75	295.74	185.76					
58	1051.50	463.32	304.05	193.84					
59	1067.71	474.10	312.89	202.89					
60	1084.67	485.69	322.79	213.49					
61	1106.50	500.58	335.40						
62	1129.21	516.95	349.56						
63	1152.77	534.69	365.29						
64	1177.12	553.93	382.75						
65	1202.20	574.82	402.19						
66	1227.98	597.58							
67	1254.41	622.48							
68	1281.51								
69	1309.27								
70	1337.64								

次标准体, 额外风险比例 125% - 必选责任+可选责任

单位: 元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	351.10	136.02	82.31	42.21	30.96	24.89	24.68	19.17	18.83
1	359.52	139.22	84.24	43.20	31.69	25.48	25.26	19.64	19.29
2	368.47	142.63	86.30	44.26	32.46	26.11	25.88	20.14	19.79
3	377.92	146.26	88.49	45.38	33.28	26.78	26.55	20.69	20.33
4	387.88	150.08	90.80	46.56	34.15	27.49	27.26	21.26	20.90
5	398.30	154.09	93.22	47.81	35.07	28.24	28.00	21.87	21.50
6	409.17	158.27	95.76	49.11	36.04	29.03	28.79	22.52	22.14
7	420.46	162.63	98.39	50.47	37.05	29.86	29.62	23.20	22.81
8	432.12	167.12	101.12	51.87	38.10	30.72	30.48	23.91	23.51
9	444.12	171.76	103.93	53.32	39.19	31.62	31.37	24.65	24.25
10	456.44	176.51	106.81	54.81	40.31	32.55	32.30	25.42	25.01
11	469.05	181.38	109.76	56.35	41.48	33.51	33.26	26.23	25.81
12	481.97	186.36	112.78	57.94	42.68	34.50	34.26	27.07	26.65
13	495.20	191.45	115.87	59.57	43.93	35.54	35.29	27.94	27.52
14	508.74	196.67	119.03	61.27	45.22	36.61	36.37	28.86	28.43
15	522.63	202.01	122.31	63.03	46.56	37.73	37.49	29.82	29.39
16	536.86	207.49	125.72	64.86	47.97	38.90	38.66	30.84	30.40
17	551.45	213.22	129.28	66.76	49.43	40.12	39.89	31.90	31.46
18	566.30	219.15	132.93	68.71	50.93	41.38	41.15	33.01	32.57
19	581.30	224.99	136.51	70.62	52.41	42.62	42.41	34.13	33.73
20	596.65	230.99	140.19	72.60	53.95	43.92	43.72	35.41	35.07
21	612.35	237.13	143.98	74.64	55.54	45.26	45.08	36.83	36.51
22	628.39	243.42	147.86	76.74	57.19	46.66	46.49	38.35	38.05
23	644.74	249.84	151.83	78.89	58.89	48.11	47.96	39.99	39.71
24	661.41	256.40	155.88	81.11	60.64	49.61	49.49	41.74	41.50
25	678.37	263.08	160.02	83.37	62.45	51.16	51.24	43.63	43.41
26	695.62	269.88	164.25	85.70	64.32	52.80	53.18	45.65	45.47
27	713.17	276.81	168.56	88.09	66.25	54.76	55.24	47.82	47.68
28	731.01	283.87	172.96	90.54	68.53	56.83	57.44	50.16	50.06
29	749.13	291.05	177.44	93.07	71.01	59.04	59.79	52.67	52.62
30	767.51	298.36	182.03	95.66	73.64	61.39	62.30	55.39	55.40
31	786.16	305.79	186.70	98.33	76.43	63.91	64.99	58.33	58.41
32	805.04	313.34	191.47	101.27	79.39	66.59	67.85	61.52	61.69
33	824.14	321.01	196.33	104.66	82.53	69.47	70.91	65.00	65.26
34	843.42	328.78	201.54	108.20	85.87	72.53	74.20	68.78	69.15
35	862.88	337.37	207.67	111.91	89.40	75.80	77.72	72.92	73.42
36	882.49	347.18	214.00	115.82	93.15	79.32	81.52	77.47	78.11
37	902.23	357.28	220.58	119.94	97.15	83.10	85.63	82.47	83.27
38	922.10	367.72	227.41	124.29	101.45	87.20	90.10	88.01	89.00
39	942.08	378.52	234.53	128.91	106.08	91.66	95.01	94.17	95.37

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	962.18	389.71	241.95	133.80	111.08	96.53	100.38	101.02	102.48
41	982.27	401.22	249.64	138.94	116.51	101.84	106.30		
42	1002.91	413.11	257.71	144.44	122.42	107.69	112.85		
43	1027.52	425.38	266.12	150.34	128.90	114.15	120.15		
44	1052.46	437.99	274.85	156.64	136.00	121.29	128.27		
45	1077.66	450.89	283.90	163.38	143.78	129.21	137.35		
46	1103.04	464.04	293.24	170.61	152.39	138.01	147.53		
47	1128.51	477.40	303.03	178.39	161.87	147.81	158.99		
48	1153.96	490.94	313.27	186.74	172.41	158.77	171.93		
49	1179.30	505.11	324.03	195.74	184.19	171.08	186.68		
50	1205.38	520.11	335.34	205.47	197.28	184.94	203.40		
51	1231.45	534.95	346.87	215.76	211.69				
52	1257.16	550.03	358.85	226.89	227.88				
53	1282.39	565.36	371.33	238.95	246.15				
54	1307.01	580.96	384.36	252.13	267.16				
55	1330.94	596.88	398.02	266.76	291.39				
56	1354.10	613.18	412.42	282.91					
57	1376.49	629.98	427.79	300.90					
58	1398.07	647.36	444.30	321.09					
59	1418.76	665.72	462.17	344.22					
60	1440.52	685.93	482.04	371.44					
61	1466.54	709.25	505.12						
62	1493.01	734.48	531.38						
63	1520.10	761.98	561.21						
64	1547.94	792.17	595.68						
65	1576.67	826.00	636.29						
66	1606.46	864.67							
67	1637.40	908.79							
68	1669.48								
69	1702.59								
70	1736.44								

次标准体, 额外风险比例 125% - 必选责任+可选责任

单位: 元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	351.46	136.02	82.30	42.20	30.93	24.87	24.65	19.15	18.81
1	360.32	139.40	84.34	43.24	31.70	25.49	25.26	19.65	19.30
2	369.58	142.95	86.48	44.34	32.50	26.14	25.91	20.17	19.83
3	379.30	146.68	88.74	45.49	33.35	26.83	26.59	20.74	20.38
4	389.48	150.59	91.10	46.70	34.24	27.56	27.32	21.34	20.98
5	400.13	154.68	93.57	47.98	35.18	28.33	28.09	21.97	21.61
6	411.23	158.96	96.16	49.31	36.17	29.14	28.89	22.65	22.28
7	422.75	163.40	98.85	50.69	37.20	29.98	29.74	23.36	22.98
8	434.66	167.99	101.63	52.13	38.27	30.87	30.62	24.11	23.73
9	446.93	172.73	104.50	53.61	39.39	31.79	31.55	24.90	24.51
10	459.53	177.60	107.46	55.14	40.55	32.75	32.51	25.72	25.33
11	472.47	182.60	110.49	56.72	41.75	33.75	33.51	26.59	26.20
12	485.73	187.72	113.60	58.36	42.99	34.79	34.56	27.50	27.10
13	499.32	192.97	116.79	60.04	44.28	35.88	35.65	28.46	28.06
14	513.24	198.35	120.05	61.79	45.63	37.01	36.79	29.47	29.07
15	527.51	203.86	123.43	63.60	47.03	38.20	37.99	30.53	30.13
16	542.13	209.50	126.93	65.48	48.50	39.44	39.24	31.66	31.25
17	557.08	215.36	130.55	67.43	50.03	40.74	40.56	32.84	32.44
18	572.33	221.40	134.27	69.45	51.62	42.10	41.93	34.09	33.73
19	587.84	227.46	138.00	71.48	53.24	43.48	43.34	35.49	35.18
20	603.68	233.66	141.84	73.58	54.93	44.93	44.80	37.03	36.75
21	619.83	240.01	145.78	75.76	56.68	46.43	46.34	38.69	38.42
22	636.27	246.49	149.81	78.01	58.49	48.00	47.94	40.46	40.21
23	652.96	253.09	153.93	80.32	60.38	49.63	49.61	42.34	42.11
24	669.87	259.79	158.14	82.69	62.32	51.33	51.53	44.33	44.12
25	686.95	266.58	162.41	85.11	64.32	53.14	53.60	46.43	46.25
26	704.17	273.45	166.75	87.59	66.38	55.20	55.79	48.65	48.49
27	721.48	280.38	171.13	90.11	68.75	57.37	58.08	50.98	50.85
28	738.82	287.34	175.55	92.67	71.26	59.65	60.48	53.43	53.33
29	756.15	294.32	179.99	95.25	73.88	62.01	62.98	55.99	55.93
30	773.44	301.30	184.44	97.87	76.60	64.48	65.58	58.68	58.66
31	790.65	308.27	188.91	100.60	79.43	67.03	68.28	61.50	61.54
32	807.78	315.23	193.39	103.71	82.37	69.68	71.08	64.47	64.56
33	824.81	322.18	197.88	106.93	85.41	72.42	74.01	67.59	67.74
34	841.73	329.11	202.75	110.24	88.56	75.28	77.04	70.87	71.09
35	858.51	336.46	208.04	113.68	91.81	78.23	80.21	74.33	74.63
36	875.12	344.54	213.43	117.22	95.16	81.30	83.49	77.96	78.37
37	891.50	352.69	218.94	120.85	98.62	84.46	86.90	81.80	82.31
38	907.58	360.90	224.54	124.55	102.17	87.72	90.41	85.83	86.47
39	923.25	369.19	230.22	128.30	105.80	91.06	94.04	90.07	90.84

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	938.52	377.50	235.91	132.04	109.47	94.47	97.75	94.50	95.43
41	953.00	385.52	241.41	135.67	113.10	97.87	101.48		
42	966.90	393.44	246.85	139.30	116.77	101.34	105.30		
43	980.23	401.23	252.20	142.90	120.49	104.89	109.24		
44	993.03	408.89	257.46	146.51	124.26	108.54	113.31		
45	1006.36	416.42	262.62	150.14	128.15	112.33	117.59		
46	1020.66	423.85	267.71	153.83	132.20	116.34	122.13		
47	1034.87	431.26	272.97	157.65	136.49	120.64	127.05		
48	1049.15	438.71	278.47	161.67	141.11	125.33	132.47		
49	1063.58	446.81	284.32	165.98	146.18	130.53	138.51		
50	1079.25	455.63	290.53	170.60	151.71	136.26	145.20		
51	1094.80	463.92	296.44	175.20	157.41				
52	1110.56	472.50	302.66	180.17	163.77				
53	1126.49	481.39	309.22	185.55	170.92				
54	1142.44	490.56	316.13	191.39	178.97				
55	1158.30	499.99	323.38	197.74	188.03				
56	1174.06	509.81	331.04	204.73					
57	1189.87	520.07	339.15	212.50					
58	1205.77	530.91	347.80	221.18					
59	1221.79	541.99	357.05	230.94					
60	1238.62	554.02	367.51	242.28					
61	1260.65	569.70	380.95						
62	1283.76	586.86	395.98						
63	1307.98	605.65	412.77						
64	1333.13	626.12	431.48						
65	1359.09	648.41	452.35						
66	1385.73	672.68							
67	1412.84	699.16							
68	1440.28								
69	1467.78								
70	1495.08								



次标准体, 额外风险比例 150% - 必选责任

单位: 元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	324.19	125.65	76.04	39.01	28.62	23.01	22.82	17.74	17.43
1	332.04	128.63	77.84	39.92	29.29	23.56	23.36	18.18	17.86
2	340.37	131.80	79.76	40.91	30.01	24.14	23.94	18.65	18.33
3	349.17	135.17	81.79	41.95	30.78	24.77	24.56	19.16	18.83
4	358.42	138.72	83.93	43.05	31.59	25.43	25.22	19.70	19.36
5	368.10	142.44	86.18	44.21	32.44	26.13	25.91	20.27	19.93
6	378.17	146.32	88.53	45.42	33.34	26.86	26.65	20.87	20.52
7	388.62	150.35	90.97	46.67	34.27	27.63	27.42	21.51	21.15
8	399.42	154.52	93.50	47.97	35.25	28.44	28.22	22.17	21.81
9	410.54	158.81	96.10	49.31	36.26	29.27	29.05	22.87	22.51
10	421.96	163.21	98.77	50.70	37.31	30.14	29.92	23.60	23.23
11	433.67	167.73	101.51	52.13	38.40	31.04	30.82	24.36	23.98
12	445.66	172.35	104.31	53.61	39.52	31.97	31.76	25.15	24.77
13	457.93	177.08	107.18	55.13	40.69	32.94	32.73	25.99	25.60
14	470.49	181.92	110.11	56.71	41.90	33.95	33.74	26.86	26.47
15	483.35	186.86	113.16	58.35	43.16	35.00	34.79	27.77	27.38
16	496.51	191.92	116.32	60.05	44.47	36.10	35.90	28.74	28.34
17	509.99	197.23	119.62	61.83	45.84	37.25	37.05	29.75	29.36
18	523.67	202.71	123.00	63.64	47.24	38.43	38.24	30.81	30.41
19	537.36	208.05	126.28	65.41	48.62	39.59	39.42	31.87	31.47
20	551.36	213.53	129.65	67.23	50.04	40.80	40.64	32.98	32.59
21	565.68	219.14	133.12	69.11	51.52	42.05	41.91	34.15	33.84
22	580.28	224.88	136.66	71.04	53.05	43.36	43.23	35.54	35.30
23	595.16	230.73	140.29	73.02	54.62	44.71	44.61	37.09	36.88
24	610.31	236.71	144.00	75.06	56.25	46.11	46.04	38.75	38.57
25	625.72	242.79	147.78	77.14	57.94	47.57	47.52	40.54	40.38
26	641.39	248.98	151.64	79.29	59.68	49.08	49.07	42.46	42.34
27	657.31	255.29	155.57	81.49	61.48	50.66	50.83	44.52	44.44
28	673.49	261.71	159.59	83.75	63.34	52.31	52.90	46.74	46.71
29	689.93	268.25	163.69	86.08	65.28	54.32	55.12	49.14	49.16
30	706.61	274.90	167.88	88.48	67.45	56.55	57.49	51.75	51.83
31	723.52	281.67	172.16	90.96	70.06	58.92	60.02	54.58	54.73
32	740.64	288.55	176.53	93.50	72.84	61.46	62.73	57.66	57.90
33	757.95	295.53	180.98	96.12	75.78	64.17	65.64	61.02	61.36
34	775.42	302.61	185.51	98.82	78.91	67.07	68.76	64.70	65.15
35	793.02	309.77	190.11	101.99	82.23	70.19	72.13	68.73	69.31
36	810.75	317.02	194.79	105.63	85.77	73.54	75.77	73.17	73.89
37	828.58	324.34	199.54	109.45	89.55	77.16	79.73	78.07	78.96
38	846.52	331.73	205.66	113.50	93.63	81.10	84.05	83.51	84.59
39	864.56	341.04	212.17	117.81	98.05	85.40	88.80	89.58	90.87

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	882.72	351.16	218.97	122.37	102.85	90.11	94.05	96.38	97.92
41	900.88	361.58	226.02	127.21	108.07	95.30	99.84		
42	919.10	372.35	233.40	132.42	113.80	101.02	106.32		
43	937.34	383.50	241.10	138.01	120.12	107.39	113.54		
44	955.55	395.01	249.13	144.01	127.07	114.47	121.66		
45	973.67	406.83	257.56	150.51	134.78	122.36	130.79		
46	991.65	418.95	266.33	157.51	143.29	131.20	141.08		
47	1012.34	431.35	275.58	165.04	152.84	141.09	152.79		
48	1035.66	444.00	285.36	173.27	163.47	152.29	166.08		
49	1059.05	457.34	295.73	182.23	175.51	164.91	181.43		
50	1082.95	471.30	306.59	191.87	188.96	179.22	198.86		
51	1105.46	484.48	317.17	201.80	203.50				
52	1127.71	497.90	328.19	212.74	220.10				
53	1149.59	511.80	339.84	224.70	238.97				
54	1171.03	526.07	352.19	237.81	260.78				
55	1191.91	540.71	365.22	252.32	286.31				
56	1212.16	555.78	379.04	268.70					
57	1231.71	571.37	393.89	287.07					
58	1250.49	587.58	409.96	307.86					
59	1268.38	604.79	427.46	331.63					
60	1287.48	623.97	447.14	360.20					
61	1311.47	646.63	470.28						
62	1336.00	671.34	496.18						
63	1361.24	698.47	526.63						
64	1387.36	728.54	562.34						
65	1414.54	762.54	604.96						
66	1442.98	801.85							
67	1472.75	847.17							
68	1503.97								
69	1536.69								
70	1570.87								

次标准体, 额外风险比例 150% - 必选责任

单位: 元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	317.35	122.85	74.34	38.12	27.95	22.48	22.28	17.32	17.02
1	325.35	125.91	76.19	39.07	28.64	23.04	22.83	17.77	17.47
2	333.72	129.11	78.12	40.05	29.37	23.62	23.42	18.25	17.94
3	342.49	132.47	80.15	41.09	30.13	24.25	24.04	18.77	18.45
4	351.68	136.00	82.28	42.19	30.94	24.91	24.69	19.31	18.99
5	361.28	139.69	84.51	43.34	31.79	25.60	25.39	19.89	19.57
6	371.28	143.54	86.84	44.54	32.68	26.33	26.12	20.51	20.18
7	381.66	147.54	89.26	45.78	33.61	27.10	26.88	21.16	20.83
8	392.38	151.68	91.77	47.08	34.58	27.90	27.69	21.85	21.51
9	403.41	155.94	94.35	48.41	35.59	28.74	28.53	22.57	22.23
10	414.75	160.32	97.01	49.79	36.63	29.61	29.40	23.33	22.98
11	426.37	164.81	99.73	51.22	37.72	30.52	30.31	24.13	23.78
12	438.29	169.41	102.53	52.69	38.85	31.47	31.26	24.96	24.62
13	450.49	174.12	105.39	54.21	40.02	32.45	32.26	25.85	25.50
14	462.99	178.95	108.33	55.79	41.24	33.49	33.30	26.78	26.44
15	475.81	183.90	111.37	57.42	42.52	34.57	34.40	27.77	27.42
16	488.92	188.97	114.51	59.12	43.86	35.71	35.55	28.82	28.47
17	502.34	194.24	117.78	60.89	45.26	36.91	36.77	29.93	29.58
18	516.01	199.66	121.13	62.72	46.71	38.15	38.03	31.10	30.75
19	529.83	205.07	124.47	64.55	48.18	39.42	39.32	32.30	31.95
20	543.93	210.60	127.90	66.45	49.71	40.74	40.67	33.56	33.22
21	558.29	216.26	131.42	68.41	51.31	42.13	42.08	34.96	34.75
22	572.89	222.03	135.02	70.44	52.97	43.57	43.56	36.58	36.40
23	587.70	227.90	138.70	72.53	54.69	45.07	45.10	38.32	38.16
24	602.69	233.86	142.46	74.67	56.46	46.64	46.70	40.17	40.03
25	617.85	239.91	146.28	76.86	58.30	48.25	48.37	42.12	42.01
26	633.12	246.03	150.17	79.11	60.19	49.93	50.11	44.19	44.10
27	648.49	252.21	154.10	81.40	62.13	51.66	52.21	46.37	46.32
28	663.91	258.43	158.07	83.72	64.13	53.58	54.41	48.67	48.65
29	679.35	264.68	162.07	86.09	66.18	55.75	56.72	51.09	51.11
30	694.78	270.94	166.09	88.49	68.57	58.02	59.12	53.63	53.70
31	710.18	277.21	170.13	90.93	71.15	60.38	61.64	56.31	56.44
32	725.55	283.49	174.20	93.41	73.85	62.84	64.26	59.14	59.32
33	740.85	289.78	178.29	95.94	76.66	65.41	67.00	62.13	62.37
34	756.08	296.06	182.40	98.52	79.58	68.08	69.86	65.28	65.60
35	771.22	302.33	186.52	101.36	82.60	70.86	72.84	68.60	69.01
36	786.23	308.59	190.67	104.58	85.73	73.74	75.95	72.12	72.63
37	801.08	314.83	194.85	107.90	88.97	76.74	79.19	75.83	76.46
38	815.72	321.03	199.06	111.30	92.31	79.84	82.55	79.76	80.51
39	830.11	327.24	203.98	114.79	95.75	83.03	86.03	83.91	84.80

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	844.28	333.43	209.15	118.29	99.24	86.31	89.62	88.27	89.31
41	857.84	340.67	214.20	121.70	102.73	89.60	93.24		
42	871.05	347.89	219.24	125.14	106.27	92.98	96.99		
43	883.91	355.09	224.27	128.62	109.89	96.48	100.87		
44	896.45	362.26	229.25	132.11	113.61	100.09	104.93		
45	908.73	369.41	234.20	135.66	117.47	103.88	109.21		
46	920.82	376.56	239.13	139.30	121.52	107.92	113.81		
47	932.82	383.79	244.28	143.10	125.85	112.28	118.83		
48	944.84	391.15	249.73	147.17	130.57	117.08	124.37		
49	956.95	399.24	255.62	151.57	135.77	122.43	130.62		
50	969.67	407.97	261.80	156.23	141.40	128.30	137.53		
51	981.19	415.70	267.40	160.69	147.08				
52	992.84	423.82	273.37	165.55	153.48				
53	1005.89	432.36	279.76	170.92	160.72				
54	1021.21	441.31	286.58	176.82	168.94				
55	1036.74	450.66	293.84	183.30	178.34				
56	1052.45	460.42	301.60	190.46					
57	1068.27	470.64	309.79	198.42					
58	1084.18	481.41	318.50	207.42					
59	1100.12	492.36	327.77	217.56					
60	1116.78	504.25	338.31	229.41					
61	1138.86	520.03	352.07						
62	1161.77	537.23	367.43						
63	1185.51	555.98	384.58						
64	1210.00	576.39	403.73						
65	1235.22	598.66	425.18						
66	1261.15	623.05							
67	1287.74	649.87							
68	1315.03								
69	1343.01								
70	1371.62								

次标准体, 额外风险比例 150% - 必选责任+可选责任

单位: 元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	364.68	141.34	85.54	43.88	32.19	25.89	25.66	19.96	19.60
1	373.28	144.60	87.51	44.88	32.93	26.48	26.26	20.44	20.08
2	382.44	148.09	89.61	45.96	33.72	27.13	26.90	20.96	20.59
3	392.15	151.81	91.86	47.11	34.57	27.81	27.58	21.51	21.14
4	402.38	155.73	94.23	48.33	35.46	28.55	28.31	22.11	21.74
5	413.11	159.86	96.72	49.61	36.41	29.32	29.08	22.75	22.36
6	424.32	164.17	99.34	50.96	37.41	30.14	29.90	23.42	23.03
7	435.96	168.66	102.05	52.36	38.45	31.00	30.76	24.13	23.73
8	447.99	173.30	104.86	53.81	39.54	31.90	31.65	24.87	24.47
9	460.36	178.08	107.76	55.30	40.66	32.83	32.58	25.65	25.24
10	473.06	182.98	110.73	56.84	41.83	33.79	33.54	26.46	26.04
11	486.07	188.00	113.77	58.43	43.04	34.79	34.54	27.30	26.88
12	499.38	193.13	116.88	60.07	44.29	35.83	35.58	28.19	27.76
13	512.99	198.37	120.07	61.76	45.58	36.91	36.66	29.11	28.68
14	526.94	203.74	123.32	63.52	46.93	38.03	37.79	30.08	29.64
15	541.23	209.24	126.71	65.34	48.33	39.20	38.96	31.10	30.66
16	555.87	214.87	130.23	67.23	49.79	40.42	40.19	32.17	31.73
17	570.87	220.77	133.90	69.21	51.31	41.70	41.48	33.30	32.86
18	586.14	226.89	137.67	71.23	52.88	43.01	42.81	34.48	34.14
19	601.55	232.91	141.37	73.22	54.42	44.32	44.12	35.84	35.51
20	617.33	239.08	145.16	75.27	56.03	45.68	45.50	37.30	36.98
21	633.46	245.40	149.07	77.39	57.69	47.09	46.93	38.86	38.57
22	649.93	251.87	153.07	79.56	59.41	48.56	48.42	40.54	40.27
23	666.71	258.47	157.16	81.80	61.19	50.08	49.97	42.34	42.10
24	683.80	265.21	161.34	84.09	63.03	51.66	51.85	44.27	44.06
25	701.19	272.07	165.61	86.45	64.92	53.42	53.85	46.34	46.16
26	718.86	279.06	169.96	88.86	66.92	55.43	55.98	48.55	48.41
27	736.82	286.17	174.39	91.35	69.34	57.56	58.24	50.93	50.84
28	755.07	293.41	178.92	93.90	71.89	59.83	60.65	53.50	53.46
29	773.58	300.77	183.54	96.52	74.59	62.25	63.21	56.27	56.29
30	792.35	308.26	188.26	99.22	77.45	64.83	65.95	59.27	59.36
31	811.37	315.87	193.07	102.40	80.49	67.57	68.86	62.52	62.71
32	830.61	323.60	197.98	105.88	83.70	70.49	71.98	66.07	66.35
33	850.05	331.44	203.63	109.52	87.11	73.61	75.32	69.94	70.34
34	869.67	340.79	209.92	113.34	90.71	76.94	78.91	74.18	74.70
35	889.43	350.84	216.43	117.36	94.53	80.52	82.77	78.82	79.49
36	909.33	361.20	223.17	121.57	98.59	84.36	86.96	83.93	84.77
37	929.34	371.88	230.16	126.00	102.93	88.52	91.50	89.57	90.60
38	949.46	382.90	237.42	130.68	107.61	93.04	96.47	95.84	97.09
39	969.66	394.30	244.97	135.62	112.66	97.97	101.92	102.83	104.33

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	989.97	406.08	252.83	140.84	118.17	103.37	107.94	110.63	112.43
41	1012.57	418.13	260.98	146.37	124.13	109.30	114.59		
42	1037.77	430.55	269.46	152.30	130.70	115.86	121.99		
43	1063.37	443.31	278.29	158.66	137.90	123.12	130.28		
44	1089.28	456.40	287.47	165.48	145.83	131.22	139.55		
45	1115.46	469.76	296.98	172.84	154.61	140.21	149.99		
46	1141.79	483.38	306.82	180.76	164.30	150.29	161.74		
47	1168.14	497.22	317.15	189.28	175.12	161.55	175.07		
48	1194.38	511.36	328.00	198.47	187.20	174.23	190.22		
49	1220.36	526.20	339.49	208.50	200.72	188.56	207.57		
50	1247.08	541.87	351.69	219.38	216.01	204.72	227.49		
51	1273.63	557.31	363.98	230.83	232.77				
52	1299.65	572.99	376.78	243.27	251.70				
53	1325.02	588.95	390.16	256.93	273.52				
54	1349.64	605.21	404.17	272.03	298.56				
55	1373.41	621.81	418.90	288.69	327.58				
56	1396.28	638.83	434.48	307.20					
57	1418.26	656.41	451.19	327.93					
58	1439.29	674.64	469.25	351.75					
59	1459.29	693.99	488.87	379.22					
60	1480.43	715.43	511.11	411.51					
61	1506.31	740.39	537.45						
62	1532.65	767.55	567.14						
63	1559.67	797.31	601.15						
64	1587.49	830.22	640.83						
65	1616.31	867.37	688.13						
66	1646.30	910.26							
67	1677.61	959.67							
68	1710.26								
69	1744.17								
70	1779.04								

次标准体, 额外风险比例 150% - 必选责任+可选责任

单位: 元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	368.50	142.65	86.32	44.27	32.46	26.10	25.87	20.11	19.76
1	377.69	146.16	88.44	45.35	33.25	26.74	26.50	20.63	20.27
2	387.31	149.84	90.66	46.49	34.08	27.42	27.18	21.18	20.82
3	397.42	153.72	93.00	47.69	34.97	28.14	27.89	21.78	21.41
4	408.03	157.79	95.46	48.95	35.89	28.90	28.65	22.41	22.03
5	419.13	162.06	98.04	50.27	36.88	29.70	29.45	23.08	22.70
6	430.70	166.51	100.74	51.66	37.91	30.55	30.30	23.79	23.41
7	442.72	171.15	103.54	53.11	38.99	31.44	31.19	24.55	24.16
8	455.15	175.94	106.45	54.61	40.11	32.37	32.12	25.34	24.95
9	467.96	180.89	109.45	56.16	41.28	33.34	33.09	26.18	25.78
10	481.12	185.97	112.53	57.76	42.50	34.35	34.11	27.06	26.66
11	494.62	191.19	115.70	59.42	43.76	35.40	35.16	27.99	27.59
12	508.45	196.53	118.94	61.12	45.07	36.50	36.27	28.96	28.56
13	522.62	202.00	122.27	62.89	46.43	37.65	37.43	29.99	29.58
14	537.14	207.61	125.68	64.72	47.85	38.85	38.64	31.07	30.67
15	552.02	213.36	129.21	66.62	49.33	40.11	39.91	32.22	31.82
16	567.24	219.24	132.86	68.59	50.88	41.43	41.25	33.44	33.03
17	582.82	225.35	136.64	70.65	52.51	42.82	42.65	34.75	34.44
18	598.70	231.66	140.54	72.77	54.19	44.27	44.12	36.28	35.99
19	614.86	237.98	144.44	74.91	55.91	45.74	45.63	37.89	37.62
20	631.35	244.45	148.46	77.13	57.70	47.29	47.20	39.62	39.36
21	648.17	251.07	152.57	79.43	59.57	48.91	48.85	41.47	41.23
22	665.27	257.83	156.79	81.80	61.51	50.60	50.66	43.43	43.21
23	682.63	264.71	161.11	84.24	63.52	52.35	52.72	45.53	45.33
24	700.20	271.70	165.51	86.75	65.60	54.39	54.90	47.74	47.57
25	717.93	278.78	169.98	89.32	67.89	56.57	57.21	50.09	49.95
26	735.78	285.93	174.52	91.94	70.44	58.87	59.63	52.57	52.46
27	753.69	293.13	179.10	94.60	73.09	61.28	62.17	55.18	55.11
28	771.62	300.36	183.71	97.31	75.86	63.79	64.82	57.93	57.90
29	789.51	307.60	188.35	100.06	78.74	66.40	67.57	60.82	60.84
30	807.31	314.82	192.99	103.25	81.73	69.11	70.44	63.85	63.93
31	825.00	322.03	197.64	106.53	84.82	71.92	73.42	67.04	67.18
32	842.58	329.22	202.65	109.91	88.03	74.83	76.53	70.39	70.61
33	860.01	336.87	208.11	113.41	91.35	77.87	79.77	73.93	74.23
34	877.30	345.23	213.66	117.02	94.80	81.02	83.15	77.66	78.04
35	894.41	353.68	219.30	120.73	98.36	84.29	86.67	81.59	82.08
36	911.31	362.21	225.04	124.55	102.04	87.69	90.33	85.74	86.35
37	927.93	370.81	230.89	128.47	105.84	91.20	94.13	90.12	90.86
38	944.18	379.43	236.84	132.46	109.75	94.82	98.07	94.73	95.63
39	959.98	388.13	242.84	136.49	113.74	98.54	102.13	99.59	100.65

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	975.32	396.82	248.83	140.51	117.78	102.33	106.29	104.67	105.93
41	989.76	405.14	254.60	144.41	121.77	106.11	110.46		
42	1004.19	413.31	260.30	148.30	125.80	109.97	114.75		
43	1019.80	421.32	265.88	152.16	129.89	113.92	119.16		
44	1034.93	429.15	271.34	156.02	134.05	117.99	123.73		
45	1049.67	436.82	276.67	159.88	138.32	122.21	128.54		
46	1064.10	444.36	281.91	163.81	142.78	126.69	133.67		
47	1078.39	451.85	287.33	167.89	147.53	131.51	139.23		
48	1092.67	459.37	293.01	172.22	152.67	136.79	145.38		
49	1107.10	467.59	299.09	176.88	158.32	142.65	152.28		
50	1122.90	476.62	305.55	181.86	164.49	149.14	159.95		
51	1138.44	484.98	311.62	186.79	170.85				
52	1154.13	493.63	318.03	192.13	178.01				
53	1169.90	502.62	324.81	197.94	186.07				
54	1185.61	511.95	331.95	204.31	195.17				
55	1201.13	521.56	339.53	211.28	205.52				
56	1216.43	531.49	347.58	218.96					
57	1231.70	541.91	356.09	227.53					
58	1246.98	552.93	365.17	237.15					
59	1262.33	564.20	374.91	248.00					
60	1278.45	576.48	386.01	260.87					
61	1300.34	592.86	400.51						
62	1323.39	610.91	416.83						
63	1347.62	630.78	435.19						
64	1372.84	652.55	455.76						
65	1398.93	676.37	478.84						
66	1425.74	702.45							
67	1453.05	731.07							
68	1480.70								
69	1508.40								
70	1535.85								



次标准体, 额外风险比例 175% - 必选责任

单位: 元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	335.36	130.04	78.70	40.38	29.64	23.83	23.63	18.39	18.07
1	343.36	133.06	80.53	41.31	30.32	24.39	24.18	18.84	18.51
2	351.87	136.30	82.48	42.31	31.05	24.98	24.78	19.32	18.99
3	360.89	139.75	84.57	43.38	31.84	25.62	25.41	19.84	19.51
4	370.37	143.39	86.76	44.51	32.67	26.31	26.09	20.40	20.06
5	380.30	147.20	89.07	45.70	33.55	27.03	26.81	21.00	20.65
6	390.65	151.19	91.48	46.94	34.47	27.78	27.57	21.62	21.27
7	401.40	155.33	93.99	48.23	35.43	28.58	28.36	22.29	21.92
8	412.50	159.61	96.59	49.57	36.44	29.41	29.19	22.98	22.61
9	423.93	164.02	99.26	50.95	37.49	30.28	30.06	23.71	23.34
10	435.67	168.55	102.01	52.38	38.57	31.17	30.95	24.47	24.09
11	447.70	173.19	104.83	53.85	39.69	32.11	31.89	25.27	24.88
12	460.02	177.94	107.71	55.37	40.86	33.08	32.86	26.10	25.71
13	472.62	182.80	110.65	56.95	42.06	34.08	33.87	26.97	26.58
14	485.51	187.76	113.66	58.58	43.32	35.13	34.93	27.89	27.49
15	498.70	192.83	116.79	60.27	44.62	36.23	36.03	28.85	28.46
16	512.20	198.02	120.04	62.03	45.99	37.37	37.18	29.87	29.47
17	526.02	203.47	123.44	63.87	47.41	38.57	38.39	30.94	30.55
18	540.03	209.10	126.92	65.74	48.87	39.81	39.63	32.06	31.67
19	554.05	214.59	130.30	67.56	50.30	41.02	40.86	33.18	32.79
20	568.39	220.20	133.76	69.45	51.78	42.28	42.14	34.36	34.09
21	583.04	225.95	137.32	71.39	53.32	43.59	43.47	35.81	35.57
22	597.99	231.83	140.96	73.38	54.91	44.96	44.86	37.38	37.17
23	613.20	237.83	144.69	75.43	56.56	46.38	46.30	39.07	38.89
24	628.68	243.95	148.50	77.54	58.26	47.85	47.81	40.88	40.73
25	644.41	250.18	152.38	79.70	60.01	49.38	49.38	42.82	42.70
26	660.40	256.52	156.34	81.92	61.83	50.97	51.23	44.91	44.83
27	676.64	262.96	160.38	84.20	63.71	52.63	53.33	47.15	47.12
28	693.13	269.53	164.50	86.54	65.67	54.75	55.58	49.58	49.60
29	709.86	276.20	168.71	88.96	67.95	57.01	57.98	52.21	52.29
30	726.83	283.00	173.00	91.45	70.61	59.41	60.53	55.06	55.22
31	744.03	289.90	177.39	94.01	73.42	61.98	63.27	58.17	58.42
32	761.42	296.93	181.87	96.66	76.41	64.72	66.20	61.57	61.92
33	778.99	304.05	186.44	99.38	79.58	67.65	69.35	65.29	65.75
34	796.70	311.26	191.08	102.75	82.94	70.79	72.75	69.36	69.95
35	814.53	318.56	195.80	106.45	86.51	74.16	76.41	73.85	74.58
36	832.46	325.93	200.76	110.32	90.31	77.81	80.40	78.79	79.70
37	850.48	333.40	207.09	114.41	94.40	81.76	84.74	84.27	85.37
38	868.59	343.27	213.68	118.73	98.81	86.07	89.50	90.36	91.68
39	886.78	353.49	220.53	123.30	103.61	90.79	94.76	97.19	98.75

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	905.09	364.07	227.66	128.18	108.85	96.00	100.58	104.86	106.71
41	923.37	374.91	235.05	133.35	114.57	101.73	107.06		
42	941.69	386.12	242.76	138.91	120.88	108.10	114.30		
43	960.02	397.68	250.82	144.91	127.85	115.22	122.45		
44	978.30	409.59	259.31	151.43	135.59	123.16	131.65		
45	996.46	421.81	268.16	158.45	144.17	132.08	142.02		
46	1019.07	434.34	277.37	166.03	153.78	142.06	153.85		
47	1042.91	447.15	287.11	174.32	164.51	153.39	167.28		
48	1066.82	460.22	297.44	183.34	176.65	166.14	182.78		
49	1090.74	474.06	308.43	193.19	190.40	180.78	200.58		
50	1115.18	488.58	319.97	203.87	205.88	197.26	221.22		
51	1137.97	502.23	331.17	215.00	222.79				
52	1160.37	516.36	343.04	227.15	242.01				
53	1182.31	530.82	355.57	240.49	264.25				
54	1203.68	545.64	368.79	255.29	290.17				
55	1224.38	560.87	382.80	271.94	320.47				
56	1244.34	576.57	397.70	290.57					
57	1263.47	592.85	413.79	311.59					
58	1281.71	609.81	431.28	335.57					
59	1298.92	627.89	450.43	363.89					
60	1317.40	648.18	472.08	397.54					
61	1341.25	672.38	497.69						
62	1365.67	698.89	527.58						
63	1390.83	728.17	562.24						
64	1416.93	760.80	603.12						
65	1444.18	798.00	652.44						
66	1472.80	841.38							
67	1502.88	891.87							
68	1534.61								
69	1568.06								
70	1603.19								

次标准体, 额外风险比例 175% - 必选责任

单位: 元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	330.48	127.98	77.45	39.72	29.13	23.43	23.22	18.07	17.76
1	338.74	131.12	79.35	40.69	29.84	24.00	23.79	18.54	18.22
2	347.37	134.42	81.34	41.71	30.59	24.61	24.40	19.04	18.72
3	356.44	137.90	83.43	42.79	31.38	25.26	25.04	19.57	19.25
4	365.94	141.54	85.64	43.92	32.21	25.94	25.72	20.14	19.81
5	375.89	145.36	87.95	45.11	33.09	26.66	26.44	20.75	20.42
6	386.25	149.35	90.36	46.35	34.02	27.42	27.20	21.40	21.06
7	397.01	153.50	92.87	47.65	34.99	28.22	28.00	22.08	21.74
8	408.12	157.79	95.47	48.99	36.00	29.06	28.84	22.81	22.47
9	419.56	162.21	98.15	50.37	37.05	29.93	29.72	23.57	23.23
10	431.31	166.75	100.91	51.81	38.14	30.85	30.64	24.38	24.03
11	443.36	171.40	103.73	53.29	39.27	31.80	31.59	25.22	24.87
12	455.71	176.17	106.63	54.82	40.45	32.79	32.59	26.11	25.76
13	468.35	181.05	109.60	56.40	41.67	33.83	33.64	27.06	26.71
14	481.30	186.05	112.64	58.04	42.95	34.92	34.74	28.05	27.71
15	494.56	191.18	115.79	59.74	44.29	36.06	35.90	29.11	28.77
16	508.13	196.42	119.06	61.52	45.70	37.26	37.12	30.24	29.89
17	522.02	201.88	122.45	63.37	47.17	38.53	38.40	31.43	31.09
18	536.15	207.51	125.93	65.28	48.70	39.85	39.75	32.69	32.35
19	550.44	213.11	129.40	67.19	50.25	41.19	41.12	33.98	33.70
20	565.02	218.84	132.96	69.18	51.87	42.60	42.56	35.48	35.28
21	579.86	224.70	136.61	71.24	53.56	44.07	44.06	37.17	36.99
22	594.94	230.67	140.36	73.36	55.32	45.61	45.65	38.97	38.81
23	610.22	236.75	144.18	75.55	57.14	47.22	47.30	40.88	40.75
24	625.69	242.92	148.09	77.80	59.03	48.89	49.02	42.92	42.82
25	641.30	249.17	152.06	80.11	60.98	50.63	50.95	45.09	45.02
26	657.01	255.49	156.09	82.47	62.99	52.43	53.14	47.38	47.35
27	672.80	261.87	160.17	84.87	65.07	54.57	55.44	49.80	49.81
28	688.63	268.28	164.29	87.32	67.29	56.84	57.86	52.36	52.41
29	704.45	274.72	168.43	89.80	69.88	59.22	60.38	55.05	55.16
30	720.24	281.16	172.59	92.33	72.58	61.70	63.02	57.90	58.06
31	735.97	287.61	176.78	94.89	75.39	64.29	65.77	60.90	61.13
32	751.63	294.05	180.98	97.50	78.32	66.98	68.65	64.07	64.37
33	767.21	300.49	185.20	100.20	81.37	69.78	71.67	67.42	67.80
34	782.68	306.92	189.45	103.44	84.54	72.71	74.82	70.96	71.44
35	798.02	313.33	193.71	106.79	87.83	75.76	78.11	74.72	75.30
36	813.21	319.73	197.98	110.25	91.23	78.93	81.55	78.68	79.39
37	828.20	326.09	202.77	113.82	94.76	82.23	85.13	82.88	83.73
38	842.94	332.40	208.06	117.47	98.41	85.64	88.86	87.33	88.33
39	857.39	339.90	213.46	121.19	102.16	89.17	92.73	92.03	93.20

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	871.59	347.67	218.90	124.93	105.98	92.78	96.71	96.98	98.33
41	885.10	355.16	224.18	128.57	109.78	96.41	100.73		
42	898.22	362.63	229.44	132.25	113.65	100.14	104.89		
43	910.94	370.04	234.66	135.94	117.61	103.99	109.21		
44	923.31	377.40	239.82	139.65	121.66	107.99	113.73		
45	935.37	384.70	244.92	143.41	125.87	112.18	118.51		
46	947.20	391.98	249.99	147.29	130.32	116.65	123.64		
47	958.93	399.31	255.32	151.36	135.08	121.50	129.26		
48	970.66	406.76	260.99	155.70	140.26	126.84	135.52		
49	982.45	415.01	267.10	160.41	146.02	132.84	142.56		
50	994.92	423.95	273.54	165.41	152.31	139.43	150.41		
51	1007.70	431.73	279.27	170.17	158.57				
52	1022.23	439.91	285.42	175.42	165.67				
53	1037.13	448.52	292.01	181.19	173.79				
54	1052.34	457.57	299.06	187.55	183.06				
55	1067.72	467.03	306.59	194.56	193.64				
56	1083.20	476.91	314.67	202.37					
57	1098.74	487.29	323.21	211.18					
58	1114.30	498.24	332.30	221.10					
59	1129.80	509.49	342.16	232.31					
60	1145.99	521.75	353.39	245.47					
61	1168.11	538.23	368.17						
62	1191.07	556.27	384.77						
63	1214.85	576.02	403.41						
64	1239.42	597.63	424.33						
65	1264.73	621.33	447.90						
66	1290.78	647.40							
67	1317.52	676.24							
68	1344.98								
69	1373.16								
70	1402.01								

次标准体, 额外风险比例 175% - 必选责任+可选责任

单位: 元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	377.41	146.34	88.57	45.44	33.35	26.82	26.59	20.69	20.33
1	386.17	149.65	90.57	46.46	34.10	27.43	27.20	21.19	20.82
2	395.52	153.21	92.72	47.56	34.91	28.08	27.85	21.72	21.35
3	405.45	157.01	95.01	48.74	35.77	28.79	28.55	22.30	21.92
4	415.94	161.03	97.44	49.99	36.69	29.54	29.30	22.91	22.53
5	426.95	165.26	100.00	51.30	37.66	30.34	30.10	23.57	23.18
6	438.46	169.69	102.68	52.68	38.69	31.18	30.94	24.27	23.87
7	450.42	174.30	105.47	54.12	39.76	32.07	31.82	25.01	24.60
8	462.78	179.07	108.36	55.61	40.88	33.00	32.75	25.78	25.37
9	475.51	183.98	111.34	57.15	42.05	33.96	33.71	26.59	26.18
10	488.56	189.01	114.39	58.73	43.25	34.96	34.71	27.44	27.02
11	501.92	194.17	117.52	60.37	44.50	36.00	35.75	28.32	27.90
12	515.58	199.44	120.72	62.06	45.79	37.07	36.83	29.25	28.82
13	529.56	204.82	123.98	63.81	47.13	38.19	37.95	30.22	29.78
14	543.87	210.33	127.32	65.62	48.52	39.36	39.12	31.24	30.80
15	558.53	215.96	130.80	67.50	49.98	40.57	40.35	32.31	31.87
16	573.54	221.73	134.42	69.46	51.49	41.85	41.63	33.45	33.00
17	588.90	227.79	138.20	71.50	53.08	43.18	42.98	34.67	34.33
18	604.55	234.09	142.09	73.60	54.71	44.56	44.37	36.11	35.78
19	620.34	240.26	145.89	75.65	56.32	45.93	45.75	37.58	37.27
20	636.51	246.59	149.79	77.77	57.99	47.35	47.19	39.17	38.88
21	653.03	253.08	153.80	79.96	59.72	48.83	48.69	40.87	40.61
22	669.89	259.71	157.92	82.21	61.51	50.36	50.30	42.70	42.46
23	687.07	266.48	162.12	84.52	63.37	51.96	52.23	44.66	44.45
24	704.54	273.39	166.42	86.90	65.29	53.80	54.27	46.75	46.57
25	722.31	280.42	170.80	89.33	67.38	55.85	56.44	49.00	48.86
26	740.36	287.58	175.27	91.84	69.85	58.03	58.74	51.41	51.31
27	758.69	294.85	179.83	94.41	72.45	60.34	61.18	54.00	53.96
28	777.30	302.26	184.47	97.05	75.20	62.80	63.79	56.80	56.83
29	796.16	309.78	189.21	99.77	78.11	65.41	66.55	59.83	59.94
30	815.27	317.43	194.05	103.11	81.19	68.19	69.50	63.13	63.32
31	834.62	325.20	198.99	106.66	84.45	71.14	72.65	66.71	67.00
32	854.18	333.10	204.95	110.37	87.91	74.30	76.02	70.63	71.03
33	873.92	342.97	211.37	114.28	91.55	77.66	79.65	74.92	75.45
34	893.82	353.22	218.01	118.37	95.42	81.27	83.55	79.61	80.30
35	913.85	363.77	224.89	122.64	99.51	85.15	87.77	84.78	85.64
36	934.00	374.65	232.00	127.13	103.89	89.33	92.35	90.48	91.53
37	954.24	385.85	239.36	131.85	108.58	93.88	97.35	96.80	98.07
38	974.56	397.37	246.98	136.81	113.65	98.82	102.82	103.83	105.36
39	994.95	409.25	254.91	142.04	119.16	104.25	108.86	111.68	113.51

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	1019.12	421.50	263.16	147.63	125.15	110.21	115.56	120.52	122.66
41	1044.77	434.00	271.66	153.54	131.71	116.79	122.97		
42	1070.86	446.83	280.53	159.89	138.93	124.08	131.30		
43	1097.37	460.02	289.76	166.71	146.90	132.23	140.62		
44	1124.18	473.53	299.37	174.12	155.74	141.30	151.16		
45	1151.17	487.34	309.34	182.10	165.52	151.50	163.04		
46	1178.26	501.41	319.67	190.70	176.47	162.90	176.55		
47	1205.27	515.86	330.53	199.99	188.69	175.78	191.90		
48	1232.04	530.51	342.09	210.16	202.39	190.31	209.50		
49	1258.40	545.92	354.36	221.24	217.99	206.83	229.82		
50	1285.51	562.25	367.35	233.26	235.56	225.65	253.15		
51	1312.31	578.28	380.42	245.94	254.94				
52	1338.45	594.57	394.07	259.92	277.21				
53	1363.83	611.15	408.36	275.33	302.75				
54	1388.34	628.06	423.37	292.34	332.27				
55	1411.89	645.34	439.22	311.20	367.41				
56	1434.43	663.10	456.04	332.28					
57	1455.96	681.47	474.17	356.51					
58	1476.42	700.59	493.84	384.24					
59	1495.70	720.95	515.73	416.33					
60	1516.20	743.68	540.69	454.34					
61	1541.89	770.36	570.12						
62	1568.09	799.53	603.56						
63	1595.01	831.69	642.18						
64	1622.82	867.47	687.68						
65	1651.69	908.18	742.52						
66	1681.88	955.60							
67	1713.57	1011.27							
68	1746.81								
69	1781.55								
70	1817.48								

次标准体, 额外风险比例 175% - 必选责任+可选责任

单位: 元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	384.61	148.94	90.13	46.23	33.90	27.26	27.02	21.03	20.66
1	394.11	152.56	92.32	47.35	34.72	27.93	27.68	21.57	21.20
2	404.07	156.36	94.61	48.52	35.58	28.63	28.38	22.15	21.77
3	414.54	160.37	97.03	49.76	36.50	29.37	29.12	22.76	22.39
4	425.54	164.59	99.58	51.07	37.46	30.16	29.91	23.42	23.04
5	437.06	169.02	102.26	52.45	38.48	31.00	30.74	24.13	23.74
6	449.08	173.65	105.06	53.89	39.55	31.88	31.63	24.88	24.49
7	461.57	178.46	107.98	55.39	40.68	32.81	32.56	25.68	25.28
8	474.49	183.45	111.00	56.95	41.85	33.79	33.53	26.52	26.12
9	487.80	188.59	114.12	58.57	43.07	34.80	34.55	27.41	27.00
10	501.48	193.87	117.32	60.24	44.34	35.86	35.62	28.34	27.94
11	515.51	199.29	120.61	61.96	45.66	36.97	36.73	29.33	28.92
12	529.87	204.84	123.98	63.74	47.03	38.13	37.90	30.36	29.96
13	544.59	210.53	127.44	65.58	48.46	39.34	39.12	31.46	31.05
14	559.67	216.35	130.98	67.49	49.95	40.60	40.40	32.62	32.22
15	575.10	222.31	134.65	69.48	51.51	41.93	41.74	33.85	33.46
16	590.90	228.42	138.45	71.54	53.14	43.33	43.16	35.24	34.94
17	607.05	234.77	142.39	73.69	54.86	44.81	44.66	36.82	36.53
18	623.53	241.32	146.45	75.92	56.64	46.34	46.22	38.50	38.23
19	640.29	247.90	150.52	78.16	58.46	47.92	47.83	40.28	40.02
20	657.40	254.62	154.70	80.49	60.35	49.57	49.51	42.18	41.94
21	674.84	261.50	158.99	82.90	62.33	51.29	51.45	44.21	43.99
22	692.57	268.52	163.39	85.40	64.40	53.16	53.58	46.37	46.19
23	710.55	275.67	167.89	87.97	66.54	55.31	55.85	48.68	48.53
24	728.73	282.92	172.48	90.61	69.05	57.58	58.24	51.14	51.02
25	747.07	290.27	177.14	93.32	71.70	59.98	60.76	53.74	53.66
26	765.50	297.68	181.86	96.08	74.47	62.49	63.41	56.50	56.45
27	783.98	305.14	186.64	98.90	77.37	65.12	66.18	59.40	59.41
28	802.45	312.63	191.44	102.01	80.37	67.86	69.08	62.47	62.53
29	820.84	320.11	196.26	105.36	83.49	70.70	72.10	65.69	65.82
30	839.11	327.57	201.24	108.80	86.73	73.67	75.25	69.09	69.29
31	857.25	335.26	206.85	112.33	90.08	76.74	78.53	72.67	72.94
32	875.22	343.87	212.53	115.97	93.57	79.94	81.95	76.44	76.81
33	893.02	352.57	218.31	119.72	97.19	83.27	85.53	80.43	80.89
34	910.63	361.34	224.17	123.58	100.94	86.74	89.27	84.64	85.21
35	928.03	370.20	230.13	127.56	104.83	90.34	93.16	89.08	89.79
36	945.17	379.11	236.17	131.65	108.84	94.09	97.22	93.79	94.63
37	961.99	388.07	242.31	135.84	112.99	97.96	101.45	98.75	99.76
38	978.40	397.02	248.54	140.12	117.27	101.97	105.83	104.00	105.19
39	994.28	406.04	254.84	144.44	121.65	106.09	110.35	109.52	110.91

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	1011.34	415.02	261.12	148.76	126.08	110.28	114.99	115.31	116.92
41	1028.40	423.58	267.14	152.92	130.45	114.47	119.64		
42	1044.85	431.96	273.07	157.07	134.87	118.74	124.41		
43	1060.71	440.15	278.87	161.19	139.34	123.11	129.33		
44	1076.00	448.14	284.51	165.29	143.89	127.61	134.45		
45	1090.82	455.93	290.01	169.41	148.58	132.31	139.82		
46	1105.27	463.56	295.39	173.61	153.49	137.28	145.57		
47	1119.51	471.12	300.96	177.98	158.71	142.64	151.84		
48	1133.70	478.68	306.83	182.60	164.37	148.55	158.78		
49	1147.97	487.02	313.12	187.60	170.66	155.15	166.58		
50	1163.74	496.24	319.83	192.95	177.56	162.44	175.33		
51	1179.09	504.68	326.06	198.20	184.62				
52	1194.54	513.45	332.65	203.96	192.58				
53	1210.00	522.56	339.68	210.27	201.61				
54	1225.31	531.98	347.14	217.18	211.92				
55	1240.33	541.68	355.02	224.76	223.68				
56	1255.06	551.73	363.41	233.14					
57	1269.69	562.28	372.30	242.53					
58	1284.29	573.48	381.80	253.17					
59	1298.89	584.91	392.04	265.37					
60	1314.26	597.42	403.79	279.79					
61	1335.97	614.51	419.39						
62	1358.91	633.45	437.05						
63	1383.11	654.42	457.03						
64	1408.38	677.51	479.56						
65	1434.57	702.92	505.11						
66	1461.53	730.88							
67	1489.02	761.72							
68	1516.87								
69	1544.77								
70	1572.39								



次标准体, 额外风险比例 200% - 必选责任

单位: 元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	345.88	134.17	81.22	41.67	30.60	24.61	24.40	19.01	18.68
1	354.02	137.24	83.07	42.62	31.29	25.17	24.96	19.46	19.13
2	362.70	140.54	85.06	43.64	32.04	25.78	25.57	19.96	19.62
3	371.90	144.06	87.18	44.73	32.84	26.43	26.22	20.50	20.15
4	381.60	147.77	89.43	45.88	33.69	27.13	26.91	21.07	20.72
5	391.77	151.68	91.79	47.10	34.59	27.87	27.65	21.69	21.33
6	402.37	155.76	94.26	48.37	35.53	28.65	28.43	22.34	21.98
7	413.39	160.01	96.83	49.70	36.53	29.47	29.25	23.02	22.66
8	424.77	164.40	99.49	51.07	37.56	30.33	30.11	23.75	23.37
9	436.49	168.92	102.24	52.49	38.64	31.22	31.00	24.50	24.13
10	448.53	173.57	105.05	53.95	39.75	32.15	31.93	25.30	24.92
11	460.86	178.32	107.94	55.47	40.91	33.12	32.90	26.13	25.74
12	473.48	183.19	110.89	57.03	42.11	34.12	33.91	27.00	26.61
13	486.38	188.16	113.91	58.65	43.36	35.16	34.95	27.91	27.52
14	499.58	193.23	116.99	60.33	44.66	36.25	36.05	28.87	28.48
15	513.08	198.42	120.19	62.07	46.01	37.39	37.19	29.89	29.49
16	526.89	203.73	123.53	63.89	47.42	38.58	38.40	30.96	30.56
17	541.01	209.31	127.02	65.78	48.90	39.83	39.66	32.09	31.70
18	555.33	215.09	130.60	67.72	50.42	41.12	40.96	33.27	32.88
19	569.65	220.70	134.06	69.60	51.90	42.38	42.24	34.45	34.20
20	584.30	226.44	137.61	71.53	53.43	43.69	43.57	35.92	35.69
21	599.26	232.32	141.26	73.53	55.03	45.06	44.96	37.51	37.29
22	614.51	238.34	144.99	75.59	56.68	46.49	46.42	39.20	39.02
23	630.02	244.47	148.81	77.71	58.39	47.97	47.93	41.03	40.87
24	645.80	250.72	152.71	79.88	60.16	49.51	49.51	42.98	42.86
25	661.83	257.08	156.69	82.11	61.99	51.12	51.41	45.07	44.99
26	678.11	263.55	160.74	84.40	63.89	52.82	53.54	47.33	47.29
27	694.63	270.13	164.88	86.75	65.85	54.96	55.80	49.76	49.78
28	711.40	276.82	169.09	89.18	68.20	57.23	58.21	52.40	52.48
29	728.40	283.63	173.40	91.68	70.87	59.65	60.78	55.26	55.42
30	745.63	290.55	177.80	94.25	73.71	62.22	63.52	58.38	58.62
31	763.07	297.58	182.29	96.91	76.71	64.98	66.46	61.78	62.13
32	780.70	304.73	186.87	99.65	79.91	67.91	69.62	65.51	65.97
33	798.50	311.98	191.55	103.14	83.28	71.06	73.02	69.59	70.18
34	816.42	319.32	196.30	106.87	86.87	74.45	76.70	74.09	74.83
35	834.44	326.74	201.46	110.78	90.68	78.09	80.68	79.03	79.94
36	852.54	334.51	207.86	114.90	94.77	82.04	85.02	84.51	85.61
37	870.72	344.49	214.50	119.22	99.15	86.33	89.76	90.59	91.91
38	888.98	354.76	221.37	123.78	103.92	91.02	94.99	97.38	98.94
39	907.30	365.37	228.52	128.63	109.11	96.19	100.76	105.00	106.85

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	925.72	376.33	235.95	133.81	114.81	101.90	107.21	113.58	115.75
41	944.09	387.53	243.62	139.29	121.05	108.22	114.39		
42	962.50	399.09	251.66	145.23	127.96	115.28	122.46		
43	980.89	411.01	260.13	151.69	135.65	123.17	131.60		
44	999.21	423.28	269.00	158.68	144.18	132.06	141.93		
45	1023.07	435.88	278.25	166.23	153.77	142.02	153.72		
46	1047.34	448.79	287.90	174.52	164.46	153.33	167.11		
47	1071.70	462.00	298.13	183.53	176.58	166.08	182.58		
48	1096.07	475.48	309.01	193.36	190.28	180.70	200.31		
49	1120.38	489.80	320.63	204.19	205.92	197.35	221.12		
50	1145.22	504.97	332.88	216.07	223.75	216.43	245.06		
51	1168.13	519.28	344.92	228.32	243.09				
52	1190.57	533.91	357.58	241.76	265.48				
53	1212.46	548.90	370.93	256.70	291.49				
54	1233.68	564.28	385.06	273.47	321.82				
55	1254.14	580.11	400.07	292.21	358.10				
56	1273.76	596.46	416.12	313.29					
57	1292.45	613.45	433.52	337.28					
58	1310.13	631.19	452.51	365.45					
59	1326.64	650.19	473.40	398.31					
60	1344.50	671.65	497.16	437.64					
61	1368.20	697.44	526.39						
62	1392.49	725.85	560.00						
63	1417.57	757.41	599.17						
64	1443.66	792.79	645.81						
65	1470.97	833.40	702.71						
66	1499.76	881.18							
67	1530.18	937.30							
68	1562.43								
69	1596.62								
70	1632.75								

次标准体, 额外风险比例 200% - 必选责任

单位: 元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	342.95	132.84	80.40	41.24	30.26	24.33	24.12	18.78	18.46
1	351.44	136.08	82.35	42.24	30.99	24.92	24.71	19.27	18.94
2	360.32	139.47	84.40	43.29	31.75	25.55	25.33	19.79	19.46
3	369.67	143.05	86.56	44.39	32.57	26.22	26.00	20.34	20.01
4	379.47	146.80	88.82	45.56	33.43	26.92	26.70	20.94	20.60
5	389.73	150.75	91.21	46.79	34.34	27.67	27.45	21.57	21.23
6	400.44	154.87	93.70	48.07	35.29	28.46	28.24	22.25	21.91
7	411.55	159.15	96.30	49.41	36.30	29.29	29.07	22.97	22.62
8	423.04	163.58	98.98	50.80	37.34	30.16	29.94	23.73	23.38
9	434.86	168.15	101.75	52.23	38.43	31.07	30.86	24.54	24.18
10	447.00	172.84	104.60	53.72	39.57	32.02	31.81	25.38	25.03
11	459.45	177.65	107.52	55.25	40.75	33.02	32.81	26.28	25.93
12	472.19	182.57	110.51	56.84	41.97	34.05	33.86	27.22	26.87
13	485.24	187.61	113.58	58.48	43.25	35.14	34.96	28.22	27.87
14	498.61	192.78	116.73	60.18	44.58	36.28	36.11	29.29	28.94
15	512.30	198.06	119.98	61.95	45.98	37.48	37.33	30.41	30.07
16	526.30	203.48	123.36	63.80	47.45	38.75	38.62	31.61	31.27
17	540.61	209.11	126.87	65.72	49.00	40.08	39.98	32.89	32.56
18	555.18	214.93	130.48	67.71	50.61	41.48	41.40	34.24	34.00
19	569.92	220.71	134.07	69.71	52.24	42.90	42.85	35.81	35.61
20	584.95	226.63	137.75	71.78	53.95	44.39	44.38	37.52	37.35
21	600.24	232.68	141.54	73.93	55.73	45.96	45.99	39.36	39.21
22	615.77	238.84	145.42	76.15	57.58	47.59	47.67	41.33	41.21
23	631.50	245.12	149.38	78.44	59.51	49.31	49.44	43.43	43.34
24	647.40	251.48	153.42	80.80	61.51	51.09	51.49	45.68	45.62
25	663.43	257.93	157.54	83.21	63.58	53.00	53.75	48.06	48.04
26	679.56	264.44	161.71	85.68	65.72	55.24	56.14	50.59	50.61
27	695.74	271.01	165.93	88.20	68.13	57.60	58.64	53.26	53.34
28	711.94	277.61	170.19	90.77	70.81	60.08	61.27	56.09	56.23
29	728.11	284.22	174.47	93.38	73.61	62.66	64.02	59.08	59.28
30	744.22	290.83	178.78	96.02	76.52	65.35	66.89	62.24	62.51
31	760.25	297.43	183.09	98.71	79.56	68.16	69.90	65.58	65.93
32	776.18	304.03	187.43	101.72	82.72	71.09	73.05	69.12	69.56
33	792.00	310.62	191.79	105.06	86.01	74.15	76.35	72.87	73.41
34	807.68	317.19	196.16	108.52	89.44	77.34	79.81	76.83	77.48
35	823.20	323.73	200.65	112.09	93.00	80.68	83.43	81.04	81.82
36	838.53	330.25	205.95	115.79	96.69	84.15	87.21	85.50	86.42
37	853.63	337.42	211.38	119.59	100.52	87.76	91.16	90.22	91.31
38	868.46	345.26	216.93	123.48	104.49	91.50	95.28	95.23	96.50
39	882.94	353.22	222.57	127.45	108.57	95.38	99.55	100.53	102.00

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	897.15	361.25	228.25	131.44	112.73	99.35	103.96	106.11	107.80
41	910.59	368.96	233.73	135.30	116.87	103.34	108.41		
42	923.60	376.61	239.18	139.20	121.08	107.44	113.01		
43	936.18	384.20	244.58	143.11	125.37	111.67	117.80		
44	948.35	391.70	249.90	147.06	129.80	116.07	122.80		
45	960.18	399.12	255.17	151.06	134.40	120.68	128.11		
46	971.76	406.50	260.41	155.18	139.24	125.60	133.83		
47	983.21	413.91	265.90	159.49	144.45	130.98	140.09		
48	994.64	421.44	271.75	164.11	150.16	136.92	147.10		
49	1007.74	429.83	278.09	169.16	156.52	143.58	155.05		
50	1023.39	438.99	284.78	174.55	163.46	150.96	163.87		
51	1037.35	446.80	290.65	179.62	170.36				
52	1051.73	455.03	296.96	185.22	178.26				
53	1066.46	463.71	303.74	191.40	187.29				
54	1081.43	472.83	311.03	198.23	197.61				
55	1096.54	482.39	318.83	205.87	209.56				
56	1111.69	492.39	327.22	214.41					
57	1126.84	502.95	336.15	224.02					
58	1141.94	514.24	345.79	234.89					
59	1156.90	525.71	356.15	247.21					
60	1172.53	538.22	368.01	261.98					
61	1194.60	555.40	383.86						
62	1217.55	574.29	401.75						
63	1241.35	595.08	421.93						
64	1265.97	617.93	444.72						
65	1291.36	643.09	470.53						
66	1317.52	670.91							
67	1344.38	701.85							
68	1372.02								
69	1400.40								
70	1429.50								

次标准体, 额外风险比例 200% - 必选责任+可选责任

单位: 元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	389.41	151.06	91.44	46.92	34.45	27.71	27.47	21.40	21.03
1	398.31	154.41	93.46	47.95	35.21	28.32	28.08	21.90	21.52
2	407.83	158.03	95.64	49.07	36.02	28.99	28.75	22.44	22.06
3	417.96	161.90	97.98	50.27	36.91	29.71	29.47	23.04	22.65
4	428.67	166.00	100.46	51.54	37.84	30.48	30.24	23.67	23.28
5	439.94	170.33	103.08	52.89	38.84	31.30	31.05	24.35	23.95
6	451.73	174.87	105.82	54.31	39.89	32.17	31.92	25.08	24.67
7	463.99	179.59	108.68	55.78	41.00	33.08	32.83	25.84	25.43
8	476.66	184.48	111.65	57.31	42.15	34.03	33.79	26.65	26.23
9	489.71	189.51	114.70	58.89	43.35	35.03	34.78	27.49	27.07
10	503.08	194.68	117.83	60.51	44.59	36.06	35.82	28.37	27.95
11	516.77	199.96	121.03	62.19	45.88	37.13	36.89	29.30	28.87
12	530.76	205.35	124.31	63.93	47.21	38.25	38.01	30.27	29.83
13	545.07	210.86	127.65	65.73	48.59	39.41	39.17	31.28	30.84
14	559.71	216.50	131.07	67.59	50.03	40.61	40.39	32.35	31.91
15	574.70	222.26	134.63	69.52	51.53	41.88	41.66	33.48	33.03
16	590.05	228.15	138.34	71.54	53.11	43.20	43.00	34.70	34.36
17	605.76	234.36	142.23	73.65	54.75	44.60	44.40	36.16	35.84
18	621.74	240.82	146.22	75.82	56.45	46.03	45.86	37.72	37.41
19	637.89	247.13	150.12	77.93	58.11	47.45	47.29	39.31	39.02
20	654.41	253.61	154.12	80.12	59.84	48.93	48.80	41.02	40.76
21	671.29	260.25	158.24	82.37	61.64	50.48	50.44	42.86	42.62
22	688.51	267.04	162.45	84.70	63.51	52.09	52.39	44.83	44.61
23	706.04	273.97	166.77	87.09	65.44	53.96	54.46	46.93	46.75
24	723.87	281.03	171.17	89.54	67.59	56.05	56.65	49.19	49.05
25	741.98	288.21	175.66	92.06	70.09	58.25	58.98	51.62	51.52
26	760.37	295.52	180.24	94.64	72.72	60.59	61.45	54.22	54.18
27	779.04	302.95	184.91	97.30	75.50	63.07	64.07	57.04	57.06
28	797.97	310.51	189.67	100.04	78.45	65.71	66.86	60.08	60.18
29	817.15	318.18	194.53	103.47	81.55	68.50	69.82	63.39	63.58
30	836.56	325.98	199.48	107.05	84.84	71.47	72.99	66.99	67.28
31	856.20	334.04	205.62	110.81	88.31	74.64	76.37	70.92	71.32
32	876.04	344.09	212.11	114.77	91.98	78.02	80.01	75.22	75.75
33	896.05	354.47	218.85	118.91	95.87	81.64	83.92	79.93	80.62
34	916.20	365.17	225.82	123.23	99.99	85.53	88.16	85.11	85.97
35	936.46	376.18	233.02	127.76	104.39	89.72	92.74	90.82	91.88
36	956.81	387.51	240.45	132.50	109.08	94.26	97.73	97.14	98.42
37	977.24	399.15	248.12	137.47	114.13	99.19	103.19	104.16	105.70
38	997.74	411.08	256.09	142.70	119.61	104.60	109.20	111.99	113.82
39	1022.82	423.37	264.36	148.27	125.56	110.53	115.86	120.78	122.93

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	1048.95	436.01	272.94	154.20	132.11	117.10	123.26	130.68	133.20
41	1075.43	448.88	281.78	160.48	139.26	124.33	131.52		
42	1102.34	462.10	291.01	167.25	147.18	132.44	140.79		
43	1129.60	475.67	300.64	174.62	155.98	141.47	151.28		
44	1157.13	489.59	310.67	182.58	165.73	151.65	163.13		
45	1184.79	503.85	321.09	191.18	176.68	163.06	176.62		
46	1212.43	518.50	331.90	200.49	188.90	175.96	191.98		
47	1239.89	533.42	343.44	210.70	202.62	190.53	209.59		
48	1266.99	548.54	355.67	221.81	218.23	207.09	229.91		
49	1293.56	564.51	368.66	233.96	235.94	226.07	253.40		
50	1320.91	581.50	382.47	247.20	256.08	247.61	280.87		
51	1347.86	598.11	396.34	261.35	278.55				
52	1374.05	615.00	410.85	276.93	304.29				
53	1399.39	632.21	426.09	294.12	334.00				
54	1423.75	649.78	442.15	313.18	369.26				
55	1447.06	667.76	459.16	334.45	410.99				
56	1469.24	686.27	477.28	358.83					
57	1490.30	705.47	496.89	386.59					
58	1510.17	725.50	518.74	418.56					
59	1528.72	746.93	542.96	455.83					
60	1548.56	771.00	570.60	500.31					
61	1574.06	799.47	603.40						
62	1600.11	830.77	640.94						
63	1626.93	865.48	684.67						
64	1654.71	904.32	736.67						
65	1683.65	948.83	800.04						
66	1714.03	1001.20							
67	1746.11	1065.85							
68	1779.97								
69	1815.57								
70	1852.62								

次标准体, 额外风险比例 200% - 必选责任+可选责任

单位: 元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	399.91	154.91	93.75	48.09	35.28	28.37	28.13	21.90	21.53
1	409.69	158.63	96.00	49.24	36.12	29.06	28.81	22.46	22.08
2	419.96	162.55	98.37	50.45	37.01	29.78	29.53	23.06	22.68
3	430.77	166.69	100.86	51.73	37.95	30.55	30.29	23.71	23.32
4	442.14	171.05	103.49	53.08	38.95	31.37	31.11	24.40	24.00
5	454.05	175.62	106.26	54.51	40.00	32.24	31.98	25.13	24.74
6	466.50	180.41	109.16	56.00	41.11	33.15	32.89	25.92	25.52
7	479.43	185.40	112.18	57.56	42.28	34.12	33.86	26.76	26.36
8	492.81	190.56	115.31	59.18	43.50	35.14	34.88	27.65	27.24
9	506.59	195.88	118.54	60.85	44.77	36.20	35.95	28.58	28.17
10	520.76	201.35	121.86	62.58	46.10	37.31	37.06	29.57	29.16
11	535.28	206.97	125.27	64.37	47.47	38.46	38.23	30.62	30.20
12	550.15	212.71	128.76	66.22	48.90	39.68	39.45	31.72	31.31
13	565.38	218.60	132.34	68.13	50.39	40.94	40.73	32.88	32.48
14	580.98	224.62	136.01	70.12	51.95	42.28	42.08	34.12	33.76
15	596.95	230.79	139.81	72.19	53.58	43.68	43.50	35.55	35.25
16	613.28	237.10	143.75	74.34	55.30	45.15	45.00	37.14	36.85
17	629.97	243.67	147.84	76.59	57.10	46.71	46.59	38.86	38.59
18	646.99	250.47	152.06	78.91	58.98	48.34	48.25	40.69	40.44
19	664.33	257.28	156.28	81.26	60.89	50.01	49.95	42.62	42.39
20	682.03	264.25	160.62	83.69	62.90	51.76	51.98	44.70	44.49
21	700.05	271.37	165.07	86.22	64.99	53.72	54.15	46.91	46.73
22	718.36	278.64	169.64	88.84	67.24	55.92	56.46	49.29	49.14
23	736.93	286.04	174.32	91.53	69.84	58.26	58.92	51.82	51.71
24	755.69	293.55	179.09	94.31	72.57	60.72	61.51	54.52	54.46
25	774.59	301.15	183.93	97.15	75.44	63.32	64.25	57.39	57.38
26	793.57	308.81	188.84	100.07	78.42	66.04	67.12	60.44	60.47
27	812.58	316.52	193.80	103.46	81.54	68.89	70.14	63.66	63.75
28	831.54	324.24	198.78	106.95	84.78	71.86	73.30	67.06	67.22
29	850.40	331.95	204.35	110.53	88.14	74.96	76.59	70.65	70.89
30	869.11	340.62	210.18	114.20	91.62	78.18	80.03	74.43	74.76
31	887.64	349.56	216.08	117.97	95.25	81.53	83.62	78.43	78.85
32	905.98	358.56	222.06	121.84	99.02	85.02	87.38	82.65	83.18
33	924.10	367.63	228.12	125.83	102.94	88.66	91.31	87.12	87.76
34	942.00	376.76	234.26	129.94	107.01	92.45	95.42	91.84	92.62
35	959.65	385.94	240.48	134.18	111.23	96.41	99.71	96.84	97.78
36	977.01	395.17	246.78	138.54	115.60	100.51	104.20	102.14	103.25
37	994.00	404.43	253.20	143.01	120.12	104.78	108.87	107.74	109.05
38	1012.28	413.66	259.72	147.59	124.78	109.19	113.72	113.67	115.19
39	1031.09	422.95	266.29	152.22	129.57	113.73	118.74	119.92	121.68

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	1049.52	432.21	272.85	156.83	134.41	118.36	123.88	126.46	128.48
41	1066.88	440.97	279.11	161.25	139.17	122.96	129.04		
42	1083.55	449.55	285.26	165.67	143.99	127.67	134.35		
43	1099.54	457.91	291.27	170.06	148.88	132.50	139.81		
44	1114.89	466.04	297.10	174.43	153.85	137.47	145.50		
45	1129.68	473.94	302.76	178.82	158.97	142.64	151.50		
46	1144.04	481.65	308.28	183.28	164.34	148.15	157.91		
47	1158.13	489.26	314.00	187.91	170.08	154.11	164.91		
48	1172.11	496.85	320.04	192.84	176.34	160.68	172.72		
49	1186.12	505.33	326.55	198.19	183.29	168.04	181.56		
50	1201.75	514.81	333.51	203.95	190.94	176.23	191.42		
51	1216.82	523.33	339.93	209.59	198.72				
52	1231.93	532.16	346.76	215.77	207.60				
53	1247.00	541.33	354.02	222.55	217.73				
54	1261.85	550.83	361.74	230.01	229.28				
55	1276.34	560.61	369.91	238.22	242.49				
56	1290.45	570.75	378.64	247.33					
57	1304.42	581.43	387.91	257.68					
58	1318.29	592.80	397.85	269.48					
59	1332.13	604.39	408.60	282.98					
60	1346.72	617.13	421.01	299.03					
61	1368.21	634.93	437.74						
62	1391.01	654.77	456.80						
63	1415.17	676.86	478.49						
64	1440.47	701.32	503.14						
65	1466.75	728.36	531.90						
66	1493.84	758.27							
67	1521.50	791.46							
68	1549.56								
69	1577.66								
70	1605.47								



次标准体, 额外风险比例 225% - 必选责任

单位: 元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	355.84	138.10	83.60	42.91	31.51	25.35	25.14	19.59	19.26
1	364.10	141.21	85.47	43.86	32.21	25.92	25.70	20.06	19.72
2	372.93	144.55	87.49	44.90	32.97	26.53	26.32	20.57	20.22
3	382.30	148.13	89.65	46.01	33.79	27.20	26.99	21.12	20.77
4	392.20	151.92	91.94	47.18	34.65	27.92	27.70	21.71	21.36
5	402.59	155.91	94.36	48.43	35.57	28.67	28.45	22.35	21.98
6	413.43	160.08	96.88	49.73	36.54	29.48	29.25	23.02	22.65
7	424.69	164.42	99.51	51.09	37.56	30.32	30.10	23.73	23.36
8	436.34	168.91	102.24	52.49	38.62	31.20	30.98	24.48	24.10
9	448.33	173.54	105.04	53.94	39.73	32.12	31.90	25.26	24.88
10	460.64	178.29	107.92	55.44	40.88	33.08	32.86	26.09	25.70
11	473.25	183.16	110.87	56.99	42.07	34.07	33.86	26.95	26.57
12	486.15	188.13	113.89	58.60	43.30	35.11	34.90	27.86	27.47
13	499.33	193.20	116.97	60.26	44.59	36.19	35.99	28.82	28.42
14	512.81	198.39	120.12	61.98	45.93	37.31	37.12	29.82	29.43
15	526.59	203.69	123.40	63.77	47.32	38.49	38.31	30.88	30.49
16	540.68	209.10	126.82	65.64	48.78	39.73	39.56	32.01	31.61
17	555.09	214.80	130.40	67.59	50.31	41.03	40.87	33.20	32.81
18	569.69	220.72	134.07	69.59	51.89	42.37	42.22	34.44	34.19
19	584.29	226.44	137.60	71.52	53.42	43.67	43.55	35.91	35.67
20	599.22	232.30	141.23	73.51	55.01	45.04	44.94	37.49	37.27
21	614.46	238.31	144.96	75.57	56.66	46.47	46.40	39.18	39.00
22	629.99	244.44	148.78	77.69	58.37	47.95	47.92	41.00	40.84
23	645.79	250.70	152.69	79.87	60.15	49.50	49.50	42.96	42.83
24	661.84	257.07	156.68	82.10	61.98	51.11	51.41	45.05	44.96
25	678.14	263.56	160.74	84.40	63.89	52.83	53.55	47.30	47.26
26	694.68	270.15	164.89	86.76	65.86	54.97	55.81	49.73	49.75
27	711.46	276.85	169.11	89.19	68.21	57.25	58.23	52.36	52.44
28	728.47	283.66	173.42	91.69	70.90	59.67	60.80	55.21	55.37
29	745.71	290.59	177.82	94.26	73.74	62.24	63.53	58.32	58.55
30	763.18	297.62	182.31	96.93	76.75	64.99	66.46	61.70	62.04
31	780.84	304.78	186.90	99.67	79.94	67.92	69.61	65.41	65.86
32	798.68	312.05	191.59	103.18	83.31	71.06	73.01	69.48	70.06
33	816.67	319.41	196.36	106.95	86.91	74.44	76.66	73.95	74.68
34	834.78	326.87	201.58	110.88	90.72	78.06	80.63	78.87	79.77
35	852.96	334.73	208.04	115.01	94.80	81.99	84.94	84.31	85.40
36	871.22	344.79	214.71	119.33	99.15	86.25	89.64	90.34	91.64
37	889.54	355.12	221.60	123.87	103.87	90.88	94.81	97.06	98.60
38	907.91	365.72	228.73	128.69	108.98	95.99	100.50	104.57	106.40
39	926.33	376.66	236.14	133.81	114.59	101.62	106.86	113.02	115.17

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	944.85	387.94	243.84	139.28	120.76	107.86	113.94	122.56	125.06
41	963.29	399.46	251.80	145.10	127.54	114.80	121.87		
42	981.76	411.33	260.21	151.45	135.10	122.56	130.84		
43	1000.25	423.58	269.03	158.33	143.50	131.31	141.00		
44	1024.66	436.20	278.27	165.80	152.96	141.15	152.62		
45	1049.27	449.16	287.93	174.00	163.52	152.32	165.83		
46	1074.00	462.45	298.01	182.93	175.48	164.93	181.08		
47	1098.77	476.04	308.73	192.68	189.02	179.37	198.58		
48	1123.48	489.92	320.18	203.40	204.43	195.82	219.04		
49	1148.05	504.81	332.44	215.35	222.25	214.88	242.90		
50	1173.18	520.75	345.62	228.38	242.49	236.62	270.86		
51	1196.14	535.54	358.37	241.82	264.77				
52	1218.55	550.68	371.80	256.76	290.63				
53	1240.33	566.20	386.01	273.51	320.69				
54	1261.38	582.16	401.09	292.21	356.51				
55	1281.58	598.61	417.17	313.21	399.61				
56	1300.85	615.63	434.41	337.03					
57	1319.10	633.36	453.18	364.86					
58	1336.22	651.93	473.78	397.15					
59	1352.03	671.89	496.53	435.08					
60	1369.24	694.57	523.37	480.81					
61	1392.79	722.05	555.93						
62	1416.96	752.47	593.52						
63	1441.97	786.43	637.70						
64	1468.04	824.74	690.79						
65	1495.42	869.02	756.27						
66	1524.40	921.55							
67	1555.16	983.83							
68	1587.96								
69	1622.92								
70	1660.09								

次标准体, 额外风险比例 225% - 必选责任

单位: 元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	354.83	137.49	83.22	42.70	31.33	25.20	24.98	19.47	19.14
1	363.53	140.80	85.22	43.72	32.08	25.81	25.59	19.97	19.64
2	372.65	144.28	87.31	44.79	32.86	26.45	26.23	20.51	20.17
3	382.25	147.95	89.53	45.92	33.70	27.13	26.91	21.08	20.74
4	392.34	151.81	91.86	47.12	34.58	27.86	27.63	21.70	21.36
5	402.90	155.87	94.31	48.39	35.52	28.63	28.40	22.36	22.02
6	413.93	160.11	96.88	49.71	36.51	29.45	29.22	23.07	22.72
7	425.38	164.52	99.55	51.09	37.54	30.31	30.09	23.82	23.47
8	437.21	169.09	102.32	52.52	38.63	31.21	30.99	24.62	24.27
9	449.40	173.79	105.18	54.00	39.76	32.16	31.94	25.46	25.11
10	461.91	178.63	108.11	55.54	40.93	33.15	32.94	26.36	26.00
11	474.73	183.58	111.12	57.12	42.15	34.18	33.98	27.30	26.94
12	487.86	188.65	114.21	58.76	43.42	35.26	35.07	28.30	27.94
13	501.29	193.85	117.37	60.45	44.75	36.40	36.22	29.35	29.01
14	515.05	199.16	120.61	62.22	46.14	37.59	37.43	30.48	30.14
15	529.14	204.60	123.96	64.05	47.60	38.85	38.71	31.68	31.34
16	543.54	210.17	127.45	65.96	49.14	40.18	40.07	32.96	32.63
17	558.26	215.98	131.07	67.97	50.75	41.58	41.50	34.33	34.09
18	573.24	221.98	134.80	70.03	52.44	43.05	43.00	35.95	35.76
19	588.40	227.93	138.51	72.11	54.15	44.55	44.53	37.68	37.51
20	603.85	234.03	142.31	74.26	55.94	46.13	46.15	39.55	39.40
21	619.56	240.26	146.22	76.50	57.81	47.78	47.86	41.54	41.43
22	635.51	246.61	150.23	78.82	59.77	49.52	49.65	43.69	43.60
23	651.66	253.06	154.33	81.21	61.80	51.34	51.78	45.98	45.94
24	667.97	259.61	158.50	83.67	63.92	53.33	54.08	48.43	48.43
25	684.40	266.25	162.75	86.19	66.10	55.63	56.53	51.04	51.09
26	700.91	272.94	167.07	88.78	68.65	58.06	59.10	53.82	53.92
27	717.47	279.68	171.43	91.41	71.40	60.61	61.81	56.76	56.92
28	734.01	286.46	175.82	94.10	74.28	63.27	64.65	59.88	60.11
29	750.50	293.23	180.24	96.83	77.28	66.06	67.64	63.19	63.49
30	766.90	300.00	184.67	99.60	80.40	68.98	70.76	66.68	67.07
31	783.20	306.76	189.12	102.84	83.66	72.02	74.03	70.39	70.87
32	799.37	313.50	193.59	106.27	87.06	75.19	77.46	74.32	74.91
33	815.40	320.23	198.07	109.81	90.61	78.52	81.06	78.48	79.20
34	831.27	326.93	203.06	113.48	94.31	81.99	84.84	82.91	83.75
35	846.94	333.65	208.50	117.28	98.15	85.62	88.81	87.60	88.60
36	862.40	341.63	214.02	121.19	102.14	89.41	92.96	92.59	93.76
37	877.59	349.66	219.67	125.22	106.29	93.36	97.30	97.88	99.24
38	892.47	357.73	225.44	129.36	110.58	97.45	101.83	103.49	105.07
39	906.97	365.93	231.31	133.58	115.02	101.69	106.54	109.44	111.24

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	921.17	374.19	237.21	137.82	119.54	106.05	111.40	115.70	117.76
41	934.53	382.07	242.88	141.91	124.01	110.40	116.31		
42	947.42	389.88	248.52	146.04	128.59	114.90	121.38		
43	959.84	397.61	254.11	150.20	133.26	119.54	126.66		
44	971.81	405.24	259.62	154.38	138.06	124.35	132.20		
45	983.41	412.77	265.04	158.61	143.04	129.43	138.07		
46	994.73	420.24	270.41	162.97	148.34	134.85	144.40		
47	1007.37	427.73	276.06	167.55	154.04	140.75	151.39		
48	1021.43	435.32	282.10	172.49	160.28	147.32	159.20		
49	1035.81	443.86	288.67	177.89	167.27	154.74	168.08		
50	1051.50	453.23	295.62	183.65	174.96	162.92	178.03		
51	1065.26	461.06	301.61	189.04	182.56				
52	1079.39	469.33	308.08	194.99	191.25				
53	1093.85	478.06	315.06	201.61	201.22				
54	1108.53	487.26	322.58	209.02	212.81				
55	1123.29	496.91	330.65	217.28	226.18				
56	1138.04	507.11	339.44	226.53					
57	1152.74	517.93	348.84	236.97					
58	1167.33	529.43	358.92	248.82					
59	1181.72	541.10	369.79	262.55					
60	1196.75	553.86	382.30	278.92					
61	1218.75	571.74	399.24						
62	1241.66	591.50	418.47						
63	1265.46	613.35	440.28						
64	1290.12	637.46	465.02						
65	1315.58	664.15	493.19						
66	1341.84	693.80							
67	1368.83	726.93							
68	1396.64								
69	1425.24								
70	1454.58								

次标准体, 额外风险比例 225% - 必选责任+可选责任

单位: 元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	400.77	155.54	94.16	48.32	35.49	28.55	28.31	22.07	21.69
1	409.79	158.92	96.20	49.37	36.26	29.17	28.93	22.58	22.19
2	419.46	162.59	98.41	50.50	37.09	29.85	29.60	23.14	22.75
3	429.77	166.53	100.78	51.72	37.98	30.58	30.34	23.74	23.35
4	440.70	170.71	103.31	53.02	38.94	31.37	31.12	24.40	24.00
5	452.20	175.13	105.98	54.39	39.96	32.21	31.96	25.10	24.69
6	464.24	179.76	108.79	55.84	41.03	33.10	32.85	25.85	25.43
7	476.78	184.59	111.72	57.35	42.17	34.04	33.79	26.64	26.22
8	489.74	189.59	114.75	58.91	43.35	35.02	34.77	27.47	27.05
9	503.08	194.73	117.87	60.53	44.58	36.04	35.80	28.35	27.92
10	516.76	200.01	121.07	62.19	45.86	37.11	36.86	29.27	28.84
11	530.75	205.41	124.35	63.92	47.18	38.21	37.97	30.23	29.79
12	545.04	210.92	127.69	65.70	48.55	39.36	39.13	31.24	30.80
13	559.66	216.55	131.11	67.54	49.97	40.56	40.33	32.30	31.86
14	574.61	222.30	134.60	69.45	51.46	41.81	41.59	33.41	32.97
15	589.90	228.17	138.24	71.44	53.01	43.12	42.91	34.61	34.28
16	605.56	234.18	142.04	73.51	54.64	44.50	44.30	36.07	35.75
17	621.57	240.53	146.02	75.69	56.34	45.94	45.76	37.64	37.33
18	637.87	247.14	150.11	77.92	58.10	47.44	47.28	39.31	39.02
19	654.34	253.59	154.10	80.09	59.82	48.91	48.77	41.01	40.75
20	671.19	260.20	158.19	82.34	61.61	50.45	50.41	42.85	42.60
21	688.40	266.98	162.40	84.66	63.48	52.06	52.36	44.81	44.59
22	705.94	273.91	166.72	87.05	65.41	53.94	54.45	46.92	46.73
23	723.80	280.99	171.14	89.51	67.56	56.04	56.66	49.18	49.03
24	741.96	288.19	175.64	92.04	70.09	58.27	59.00	51.60	51.50
25	760.39	295.52	180.24	94.64	72.74	60.62	61.48	54.21	54.16
26	779.09	302.97	184.92	97.30	75.54	63.11	64.11	57.02	57.04
27	798.06	310.54	189.69	100.05	78.50	65.75	66.90	60.06	60.15
28	817.28	318.24	194.56	103.50	81.62	68.55	69.87	63.36	63.54
29	836.75	326.06	199.52	107.11	84.91	71.52	73.03	66.95	67.22
30	856.44	334.16	205.71	110.90	88.39	74.69	76.41	70.86	71.25
31	876.34	344.28	212.25	114.87	92.06	78.07	80.04	75.14	75.67
32	896.42	354.74	219.03	119.04	95.96	81.68	83.95	79.84	80.52
33	916.67	365.53	226.06	123.39	100.09	85.57	88.17	85.00	85.85
34	937.03	376.64	233.33	127.94	104.49	89.74	92.73	90.68	91.73
35	957.49	388.06	240.82	132.70	109.17	94.26	97.70	96.97	98.23
36	978.03	399.77	248.53	137.67	114.20	99.16	103.12	103.93	105.45
37	998.62	411.78	256.52	142.89	119.62	104.51	109.07	111.68	113.49
38	1024.17	424.06	264.78	148.44	125.50	110.37	115.64	120.37	122.49
39	1050.52	436.70	273.35	154.32	131.96	116.86	122.94	130.12	132.62

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	1077.42	449.69	282.24	160.59	139.04	124.02	131.11	141.13	144.05
41	1104.60	462.90	291.42	167.25	146.82	132.00	140.22		
42	1132.17	476.48	301.00	174.51	155.49	140.90	150.54		
43	1160.07	490.42	311.02	182.37	165.12	150.94	162.22		
44	1188.17	504.77	321.47	190.90	175.94	162.23	175.54		
45	1216.31	519.56	332.34	200.14	188.04	175.00	190.73		
46	1244.35	534.66	343.76	210.30	201.62	189.45	208.14		
47	1272.12	550.04	355.89	221.37	217.09	205.87	228.24		
48	1299.43	565.63	368.77	233.46	234.63	224.68	251.43		
49	1326.12	582.15	382.51	246.73	254.70	246.19	278.75		
50	1353.67	599.80	397.15	261.43	277.86	271.02	310.53		
51	1380.71	617.00	411.84	277.06	303.54				
52	1406.92	634.49	427.25	294.29	333.11				
53	1432.19	652.34	443.47	313.39	368.14				
54	1456.40	670.58	460.62	334.67	409.43				
55	1479.44	689.29	478.85	359.01	458.69				
56	1501.25	708.58	498.33	386.63					
57	1521.85	728.63	520.01	418.27					
58	1541.12	749.61	543.92	454.94					
59	1558.93	772.16	570.51	497.99					
60	1578.09	797.65	601.04	551.43					
61	1603.41	828.01	637.51						
62	1629.30	861.55	679.56						
63	1656.03	898.96	728.94						
64	1683.79	941.07	788.22						
65	1712.80	989.66	861.26						
66	1743.38	1049.58							
67	1775.86	1122.36							
68	1810.36								
69	1846.86								
70	1885.10								

次标准体, 额外风险比例 225% - 必选责任+可选责任

单位: 元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	414.48	160.60	97.21	49.87	36.60	29.43	29.18	22.74	22.36
1	424.53	164.42	99.51	51.05	37.46	30.13	29.88	23.32	22.93
2	435.08	168.45	101.94	52.29	38.37	30.88	30.62	23.94	23.55
3	446.21	172.70	104.51	53.61	39.34	31.67	31.41	24.61	24.21
4	457.92	177.19	107.22	55.00	40.36	32.52	32.25	25.33	24.93
5	470.21	181.91	110.07	56.47	41.45	33.42	33.15	26.10	25.69
6	483.05	186.85	113.06	58.01	42.60	34.37	34.10	26.92	26.51
7	496.40	191.99	116.18	59.62	43.81	35.37	35.11	27.80	27.39
8	510.21	197.32	119.41	61.29	45.08	36.42	36.17	28.73	28.32
9	524.45	202.82	122.74	63.02	46.40	37.53	37.28	29.72	29.30
10	539.07	208.47	126.17	64.81	47.77	38.68	38.44	30.76	30.34
11	554.06	214.26	129.69	66.66	49.20	39.89	39.66	31.86	31.45
12	569.41	220.19	133.30	68.58	50.68	41.16	40.94	33.03	32.62
13	585.12	226.26	137.00	70.56	52.24	42.48	42.28	34.26	33.92
14	601.21	232.48	140.78	72.62	53.86	43.88	43.70	35.71	35.40
15	617.68	238.84	144.71	74.77	55.57	45.35	45.19	37.30	37.01
16	634.51	245.35	148.78	77.01	57.36	46.90	46.77	39.01	38.74
17	651.72	252.13	153.01	79.34	59.25	48.54	48.44	40.87	40.61
18	669.26	259.16	157.38	81.77	61.22	50.26	50.23	42.85	42.62
19	687.14	266.19	161.75	84.21	63.24	52.03	52.27	44.94	44.73
20	705.38	273.38	166.24	86.75	65.35	54.04	54.46	47.18	47.01
21	723.95	280.74	170.86	89.39	67.67	56.27	56.80	49.60	49.46
22	742.82	288.25	175.60	92.13	70.31	58.64	59.29	52.18	52.08
23	761.94	295.89	180.44	94.95	73.09	61.15	61.93	54.95	54.90
24	781.24	303.64	185.38	97.86	76.02	63.80	64.72	57.91	57.91
25	800.68	311.48	190.41	100.95	79.08	66.60	67.67	61.07	61.12
26	820.18	319.38	195.49	104.45	82.28	69.53	70.78	64.42	64.54
27	839.67	327.32	200.72	108.05	85.61	72.60	74.05	67.97	68.16
28	859.11	335.57	206.67	111.76	89.08	75.81	77.48	71.72	72.00
29	878.40	344.75	212.70	115.56	92.69	79.17	81.06	75.70	76.06
30	897.51	353.99	218.80	119.45	96.44	82.66	84.81	79.89	80.36
31	916.40	363.29	224.97	123.43	100.34	86.30	88.72	84.33	84.92
32	935.07	372.63	231.21	127.53	104.40	90.09	92.82	89.03	89.75
33	953.48	382.01	237.52	131.76	108.63	94.05	97.12	94.01	94.87
34	971.64	391.45	243.91	136.12	113.03	98.19	101.63	99.29	100.31
35	989.52	400.92	250.38	140.62	117.60	102.51	106.35	104.89	106.10
36	1008.19	410.42	256.94	145.26	122.33	107.01	111.28	110.83	112.24
37	1028.24	419.94	263.63	150.03	127.25	111.68	116.43	117.13	118.76
38	1047.93	429.43	270.41	154.90	132.32	116.52	121.78	123.78	125.67
39	1067.12	438.98	277.26	159.83	137.52	121.50	127.33	130.82	132.99

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	1085.88	448.49	284.09	164.74	142.79	126.59	133.03	138.18	140.65
41	1103.43	457.46	290.59	169.45	147.98	131.65	138.73		
42	1120.22	466.22	296.96	174.15	153.23	136.82	144.59		
43	1136.26	474.74	303.18	178.82	158.55	142.12	150.65		
44	1151.57	483.00	309.19	183.46	163.96	147.59	156.96		
45	1166.25	491.00	315.00	188.10	169.54	153.30	163.60		
46	1180.44	498.79	320.66	192.83	175.43	159.36	170.74		
47	1194.30	506.47	326.53	197.75	181.71	165.93	178.57		
48	1208.01	514.13	332.75	203.01	188.58	173.23	187.29		
49	1221.71	522.74	339.52	208.77	196.24	181.43	197.19		
50	1237.16	532.43	346.79	214.96	204.70	190.55	208.32		
51	1251.91	540.99	353.37	220.96	213.33				
52	1266.65	549.87	360.39	227.56	223.15				
53	1281.30	559.11	367.87	234.84	234.39				
54	1295.67	568.68	375.84	242.86	247.26				
55	1309.61	578.54	384.31	251.74	262.17				
56	1323.09	588.77	393.39	261.74					
57	1336.37	599.57	403.05	273.08					
58	1349.51	611.11	413.45	286.02					
59	1362.55	622.85	424.72	300.88					
60	1376.34	635.81	437.80	318.66					
61	1397.59	654.34	455.72						
62	1420.25	675.10	476.23						
63	1444.35	698.34	499.70						
64	1469.66	724.20	527.18						
65	1496.01	752.94	558.86						
66	1523.24	784.89							
67	1551.08	820.53							
68	1579.35								
69	1607.68								
70	1635.70								



次标准体, 额外风险比例 250% - 必选责任

单位: 元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	365.31	141.83	85.87	44.08	32.38	26.05	25.84	20.16	19.81
1	373.67	144.97	87.76	45.05	33.09	26.63	26.41	20.63	20.28
2	382.63	148.37	89.81	46.09	33.86	27.25	27.04	21.15	20.80
3	392.17	152.00	92.00	47.22	34.69	27.93	27.72	21.72	21.36
4	402.25	155.86	94.33	48.42	35.57	28.66	28.44	22.32	21.96
5	412.84	159.92	96.79	49.69	36.51	29.44	29.22	22.98	22.61
6	423.90	164.18	99.37	51.01	37.50	30.26	30.04	23.67	23.30
7	435.40	168.61	102.05	52.40	38.54	31.12	30.90	24.40	24.03
8	447.28	173.19	104.83	53.84	39.63	32.03	31.81	25.18	24.80
9	459.53	177.92	107.70	55.32	40.76	32.97	32.76	25.99	25.61
10	472.09	182.77	110.64	56.85	41.94	33.96	33.74	26.85	26.46
11	484.96	187.73	113.65	58.44	43.16	34.98	34.77	27.75	27.36
12	498.12	192.80	116.73	60.08	44.44	36.05	35.85	28.69	28.30
13	511.56	197.98	119.88	61.78	45.76	37.16	36.97	29.69	29.29
14	525.31	203.26	123.09	63.55	47.13	38.33	38.14	30.74	30.34
15	539.35	208.66	126.43	65.38	48.57	39.55	39.37	31.85	31.45
16	553.70	214.16	129.92	67.30	50.08	40.83	40.67	33.02	32.63
17	568.37	219.98	133.59	69.31	51.66	42.18	42.03	34.27	33.99
18	583.23	226.03	137.34	71.36	53.29	43.56	43.44	35.78	35.55
19	598.09	231.86	140.95	73.34	54.87	44.92	44.82	37.35	37.13
20	613.28	237.84	144.66	75.39	56.51	46.34	46.27	39.03	38.84
21	628.78	243.95	148.46	77.50	58.22	47.82	47.78	40.84	40.67
22	644.57	250.20	152.37	79.68	59.99	49.37	49.36	42.78	42.65
23	660.62	256.57	156.36	81.92	61.83	50.98	51.25	44.86	44.77
24	676.93	263.06	160.43	84.22	63.74	52.67	53.38	47.11	47.06
25	693.47	269.66	164.58	86.58	65.71	54.82	55.65	49.52	49.53
26	710.25	276.36	168.80	89.01	68.03	57.09	58.05	52.13	52.20
27	727.26	283.17	173.11	91.50	70.71	59.50	60.61	54.96	55.10
28	744.50	290.10	177.51	94.08	73.55	62.07	63.34	58.03	58.26
29	761.96	297.14	181.99	96.74	76.54	64.80	66.25	61.39	61.71
30	779.63	304.29	186.58	99.48	79.72	67.71	69.38	65.05	65.49
31	797.49	311.55	191.26	102.95	83.09	70.83	72.74	69.08	69.64
32	815.52	318.93	196.04	106.71	86.67	74.18	76.36	73.50	74.21
33	833.68	326.40	201.19	110.65	90.47	77.78	80.30	78.36	79.24
34	851.95	334.17	207.69	114.78	94.53	81.66	84.56	83.73	84.80
35	870.28	344.27	214.38	119.10	98.85	85.88	89.21	89.68	90.96
36	888.66	354.64	221.29	123.63	103.50	90.45	94.30	96.30	97.82
37	907.09	365.27	228.41	128.40	108.54	95.47	99.89	103.67	105.47
38	925.56	376.16	235.78	133.47	114.03	100.98	106.11	111.93	114.04
39	944.07	387.39	243.42	138.86	120.07	107.10	113.03	121.27	123.71

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	962.66	398.97	251.39	144.63	126.72	113.89	120.81	131.83	134.69
41	981.16	410.76	259.70	150.82	134.09	121.47	129.53		
42	999.66	422.94	268.41	157.55	142.28	130.00	139.44		
43	1024.14	435.51	277.57	164.86	151.52	139.61	150.75		
44	1049.00	448.46	287.18	172.91	161.86	150.53	163.66		
45	1074.01	461.77	297.24	181.70	173.56	162.90	178.54		
46	1099.10	475.42	307.76	191.31	186.82	177.02	195.64		
47	1124.17	489.39	318.99	201.85	201.86	193.15	215.58		
48	1149.13	503.72	331.00	213.60	219.27	211.74	238.81		
49	1173.90	519.29	344.11	226.61	239.31	233.28	266.29		
50	1199.25	535.87	358.09	240.85	262.41	258.00	298.59		
51	1222.22	551.15	371.57	255.66	287.90				
52	1244.58	566.80	385.80	272.28	317.47				
53	1266.24	582.88	400.89	290.81	352.49				
54	1287.10	599.42	416.97	311.59	394.52				
55	1307.03	616.51	434.16	335.06	445.17				
56	1325.96	634.23	452.66	362.42					
57	1343.77	652.74	472.90	393.99					
58	1360.33	672.17	495.19	430.85					
59	1375.44	693.14	520.63	474.45					
60	1392.01	717.12	550.31	528.47					
61	1415.41	746.37	586.41						
62	1439.46	778.92	628.37						
63	1464.40	815.45	678.11						
64	1490.47	856.89	738.42						
65	1517.93	905.10	813.64						
66	1547.11	962.79							
67	1578.24	1033.88							
68	1611.60								
69	1647.38								
70	1685.63								

次标准体, 额外风险比例 250% - 必选责任

单位: 元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	366.18	141.93	85.91	44.09	32.36	26.03	25.81	20.13	19.79
1	375.08	145.31	87.95	45.13	33.12	26.65	26.42	20.65	20.30
2	384.43	148.87	90.10	46.23	33.93	27.31	27.08	21.20	20.85
3	394.27	152.63	92.37	47.39	34.78	28.01	27.78	21.79	21.44
4	404.61	156.59	94.76	48.62	35.69	28.76	28.53	22.43	22.08
5	415.46	160.76	97.28	49.91	36.65	29.55	29.32	23.12	22.77
6	426.79	165.11	99.91	51.28	37.67	30.40	30.17	23.86	23.50
7	438.56	169.65	102.66	52.70	38.74	31.29	31.06	24.64	24.29
8	450.73	174.34	105.51	54.17	39.86	32.22	32.00	25.48	25.12
9	463.25	179.18	108.45	55.69	41.02	33.20	32.98	26.36	26.00
10	476.11	184.15	111.46	57.27	42.23	34.22	34.02	27.30	26.94
11	489.29	189.24	114.56	58.90	43.50	35.30	35.10	28.29	27.93
12	502.78	194.45	117.73	60.59	44.82	36.42	36.24	29.34	28.99
13	516.58	199.79	120.98	62.34	46.19	37.60	37.44	30.46	30.11
14	530.71	205.25	124.31	64.16	47.64	38.85	38.71	31.65	31.31
15	545.17	210.83	127.76	66.06	49.15	40.16	40.04	32.92	32.58
16	559.95	216.55	131.35	68.04	50.75	41.56	41.46	34.28	34.03
17	575.06	222.52	135.08	70.11	52.44	43.03	42.97	35.90	35.71
18	590.42	228.69	138.92	72.26	54.20	44.57	44.55	37.68	37.51
19	605.97	234.81	142.74	74.41	55.99	46.15	46.17	39.54	39.40
20	621.83	241.08	146.66	76.65	57.87	47.81	47.88	41.55	41.44
21	637.94	247.48	150.69	78.97	59.83	49.56	49.68	43.71	43.63
22	654.29	254.00	154.82	81.38	61.89	51.40	51.83	46.04	46.00
23	670.83	260.63	159.05	83.87	64.03	53.43	54.17	48.53	48.54
24	687.53	267.36	163.36	86.44	66.25	55.77	56.64	51.20	51.26
25	704.33	274.17	167.74	89.07	68.87	58.24	59.26	54.05	54.16
26	721.21	281.04	172.19	91.76	71.68	60.84	62.04	57.09	57.27
27	738.10	287.95	176.68	94.52	74.62	63.58	64.96	60.32	60.57
28	754.96	294.89	181.21	97.32	77.69	66.44	68.03	63.74	64.08
29	771.75	301.82	185.76	100.19	80.89	69.45	71.25	67.38	67.80
30	788.42	308.75	190.32	103.60	84.23	72.59	74.63	71.23	71.76
31	804.96	315.65	194.90	107.10	87.72	75.87	78.17	75.32	75.96
32	821.36	322.53	199.49	110.71	91.37	79.30	81.90	79.67	80.44
33	837.58	329.38	204.86	114.46	95.18	82.90	85.83	84.29	85.20
34	853.61	336.76	210.42	118.33	99.15	86.68	89.95	89.20	90.27
35	869.42	344.91	216.06	122.34	103.30	90.62	94.28	94.43	95.67
36	884.97	353.12	221.79	126.48	107.60	94.74	98.82	99.98	101.42
37	900.24	361.37	227.65	130.76	112.07	99.04	103.58	105.89	107.55
38	915.15	369.64	233.62	135.15	116.72	103.51	108.54	112.15	114.06
39	929.65	378.04	239.71	139.62	121.52	108.14	113.72	118.80	120.98

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	943.83	386.50	245.82	144.11	126.41	112.89	119.07	125.79	128.27
41	957.10	394.54	251.69	148.45	131.27	117.65	124.45		
42	969.85	402.51	257.54	152.82	136.21	122.56	130.04		
43	982.10	410.37	263.32	157.21	141.27	127.62	135.86		
44	993.88	418.12	268.99	161.63	146.48	132.90	141.94		
45	1006.47	425.75	274.57	166.09	151.90	138.44	148.43		
46	1020.25	433.30	280.07	170.72	157.65	144.37	155.44		
47	1034.06	440.87	285.87	175.60	163.84	150.88	163.16		
48	1048.03	448.52	292.10	180.84	170.68	158.11	171.85		
49	1062.30	457.20	298.90	186.60	178.38	166.28	181.79		
50	1077.96	466.77	306.11	192.75	186.83	175.38	192.88		
51	1091.45	474.63	312.23	198.45	195.13				
52	1105.30	482.92	318.86	204.82	204.70				
53	1119.45	491.71	326.03	211.94	215.80				
54	1133.78	500.99	333.79	219.89	228.62				
55	1148.16	510.85	342.25	228.77	243.48				
56	1162.48	521.23	351.43	238.76					
57	1176.70	532.21	361.22	250.08					
58	1190.76	543.93	371.76	263.19					
59	1204.56	555.78	383.15	278.24					
60	1218.97	568.79	396.32	296.28					
61	1240.88	587.39	414.40						
62	1263.74	608.05	435.03						
63	1287.55	630.98	458.53						
64	1312.23	656.41	485.33						
65	1337.76	684.67	516.59						
66	1364.12	716.22							
67	1391.25	751.66							
68	1419.23								
69	1448.05								
70	1477.66								

次标准体, 额外风险比例 250% - 必选责任+可选责任

单位: 元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	411.58	159.80	96.75	49.66	36.49	29.35	29.11	22.71	22.32
1	420.69	163.22	98.80	50.71	37.26	29.98	29.74	23.23	22.84
2	430.50	166.93	101.04	51.86	38.10	30.66	30.42	23.80	23.40
3	440.97	170.92	103.45	53.10	39.01	31.41	31.16	24.42	24.02
4	452.09	175.17	106.02	54.42	39.98	32.21	31.97	25.09	24.68
5	463.81	179.67	108.74	55.82	41.02	33.07	32.82	25.81	25.40
6	476.09	184.39	111.60	57.30	42.12	33.98	33.74	26.58	26.17
7	488.89	189.32	114.59	58.84	43.28	34.95	34.70	27.40	26.98
8	502.12	194.42	117.68	60.44	44.49	35.95	35.71	28.27	27.84
9	515.73	199.68	120.87	62.08	45.75	37.01	36.76	29.17	28.74
10	529.69	205.06	124.14	63.79	47.06	38.10	37.86	30.13	29.69
11	543.96	210.57	127.48	65.55	48.42	39.24	39.01	31.13	30.69
12	558.54	216.19	130.89	67.37	49.82	40.42	40.20	32.17	31.73
13	573.43	221.92	134.37	69.25	51.29	41.66	41.44	33.28	32.84
14	588.66	227.78	137.93	71.21	52.82	42.95	42.74	34.44	34.11
15	604.24	233.76	141.64	73.25	54.42	44.31	44.11	35.87	35.55
16	620.18	239.88	145.52	75.38	56.09	45.73	45.55	37.42	37.12
17	636.48	246.35	149.59	77.62	57.85	47.23	47.07	39.10	38.81
18	653.06	253.10	153.79	79.91	59.67	48.78	48.64	40.88	40.61
19	669.83	259.67	157.86	82.14	61.45	50.31	50.23	42.69	42.44
20	686.98	266.42	162.04	84.45	63.30	51.91	52.19	44.64	44.42
21	704.50	273.33	166.34	86.83	65.23	53.76	54.27	46.73	46.54
22	722.35	280.40	170.75	89.29	67.35	55.86	56.47	48.98	48.82
23	740.51	287.60	175.26	91.82	69.88	58.09	58.82	51.39	51.28
24	758.96	294.94	179.87	94.42	72.54	60.45	61.30	53.99	53.93
25	777.68	302.40	184.56	97.09	75.35	62.94	63.93	56.78	56.79
26	796.67	309.99	189.34	99.84	78.31	65.58	66.71	59.81	59.88
27	815.92	317.69	194.22	103.26	81.42	68.38	69.67	63.08	63.24
28	835.41	325.52	199.18	106.88	84.71	71.34	72.82	66.64	66.90
29	855.13	333.50	205.31	110.67	88.18	74.49	76.19	70.52	70.89
30	875.06	343.67	211.86	114.65	91.85	77.85	79.80	74.76	75.26
31	895.20	354.17	218.66	118.82	95.74	81.45	83.67	79.41	80.06
32	915.51	365.00	225.71	123.18	99.85	85.31	87.86	84.51	85.34
33	935.96	376.16	233.01	127.74	104.25	89.45	92.39	90.14	91.16
34	956.51	387.63	240.53	132.50	108.91	93.94	97.31	96.35	97.59
35	977.15	399.39	248.28	137.48	113.90	98.78	102.67	103.23	104.72
36	997.84	411.44	256.28	142.68	119.26	104.06	108.53	110.86	112.63
37	1023.40	423.76	264.54	148.19	125.05	109.83	115.00	119.39	121.48
38	1049.96	436.36	273.08	154.02	131.39	116.19	122.15	128.95	131.40
39	1076.98	449.32	281.94	160.21	138.33	123.22	130.15	139.72	142.57

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	1104.52	462.64	291.14	166.82	145.99	131.06	139.10	151.94	155.27
41	1132.29	476.17	300.64	173.92	154.45	139.76	149.15		
42	1160.43	490.09	310.58	181.63	163.86	149.56	160.55		
43	1188.82	504.44	320.97	190.00	174.44	160.61	173.55		
44	1217.35	519.28	331.84	199.11	186.32	173.12	188.41		
45	1245.86	534.49	343.28	209.12	199.64	187.32	205.44		
46	1274.19	550.03	355.23	220.06	214.83	203.42	225.13		
47	1302.19	565.86	367.94	232.03	232.05	221.91	247.81		
48	1329.66	581.91	381.49	245.15	251.69	243.02	274.47		
49	1356.43	598.99	396.00	259.75	274.56	267.52	305.74		
50	1384.13	617.31	411.50	275.92	300.82	295.76	342.45		
51	1411.25	635.09	427.03	293.08	330.03				
52	1437.46	653.21	443.36	312.07	364.47				
53	1462.64	671.70	460.61	333.19	404.99				
54	1486.67	690.63	478.90	357.33	453.12				
55	1509.44	710.08	498.40	384.64	511.29				
56	1530.89	730.18	519.79	415.79					
57	1551.01	751.13	543.32	451.70					
58	1569.69	773.11	569.38	493.59					
59	1586.76	796.84	598.52	544.49					
60	1605.25	823.82	632.19	607.10					
61	1630.38	856.16	672.67						
62	1656.13	892.09	719.67						
63	1682.76	932.36	775.33						
64	1710.51	977.97	842.76						
65	1739.61	1032.36	926.78						
66	1770.41	1099.44							
67	1803.31	1181.32							
68	1838.47								
69	1875.93								
70	1915.41								

次标准体, 额外风险比例 250% - 必选责任+可选责任

单位: 元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	428.40	166.05	100.51	51.58	37.86	30.45	30.19	23.55	23.15
1	438.69	169.96	102.87	52.78	38.74	31.17	30.91	24.15	23.75
2	449.52	174.08	105.36	54.05	39.67	31.93	31.67	24.79	24.38
3	460.95	178.45	107.99	55.40	40.66	32.75	32.48	25.48	25.07
4	472.98	183.05	110.77	56.83	41.72	33.62	33.35	26.22	25.81
5	485.62	187.90	113.70	58.34	42.84	34.54	34.27	27.03	26.61
6	498.83	192.98	116.78	59.93	44.03	35.53	35.26	27.89	27.47
7	512.58	198.28	119.99	61.59	45.28	36.57	36.30	28.80	28.39
8	526.81	203.77	123.32	63.31	46.58	37.66	37.40	29.78	29.36
9	541.46	209.43	126.76	65.10	47.95	38.80	38.55	30.81	30.39
10	556.52	215.25	130.29	66.94	49.37	40.00	39.76	31.91	31.49
11	571.96	221.22	133.92	68.86	50.85	41.26	41.03	33.07	32.65
12	587.76	227.32	137.63	70.83	52.39	42.58	42.37	34.30	33.95
13	603.93	233.57	141.43	72.88	54.00	43.96	43.77	35.74	35.43
14	620.48	239.96	145.33	75.01	55.69	45.42	45.25	37.31	37.02
15	637.41	246.51	149.38	77.23	57.47	46.96	46.82	39.01	38.74
16	654.73	253.20	153.58	79.55	59.34	48.59	48.48	40.85	40.60
17	672.41	260.19	157.95	81.98	61.32	50.31	50.27	42.84	42.61
18	690.44	267.43	162.46	84.50	63.39	52.12	52.37	44.97	44.77
19	708.83	274.67	166.97	87.04	65.49	54.16	54.56	47.22	47.05
20	727.60	282.08	171.61	89.68	67.85	56.39	56.89	49.65	49.51
21	746.69	289.66	176.38	92.43	70.50	58.77	59.39	52.26	52.16
22	766.09	297.40	181.28	95.29	73.31	61.30	62.05	55.07	55.02
23	785.73	305.27	186.29	98.24	76.27	63.99	64.88	58.09	58.10
24	805.55	313.26	191.40	101.45	79.38	66.83	67.88	61.32	61.39
25	825.48	321.33	196.59	105.02	82.64	69.82	71.06	64.76	64.90
26	845.47	329.46	202.12	108.71	86.05	72.97	74.41	68.44	68.65
27	865.43	338.26	208.24	112.52	89.60	76.27	77.94	72.34	72.64
28	885.29	347.73	214.46	116.43	93.31	79.73	81.64	76.47	76.87
29	904.99	357.26	220.75	120.44	97.17	83.35	85.53	80.85	81.36
30	924.47	366.83	227.10	124.54	101.18	87.12	89.59	85.49	86.12
31	943.70	376.44	233.51	128.74	105.37	91.06	93.84	90.40	91.17
32	962.67	386.07	239.99	133.08	109.73	95.17	98.31	95.62	96.54
33	981.35	395.74	246.53	137.54	114.28	99.47	103.00	101.15	102.24
34	999.74	405.44	253.16	142.15	119.03	103.97	107.92	107.03	108.31
35	1020.65	415.18	259.89	146.93	123.96	108.67	113.09	113.27	114.77
36	1041.41	424.94	266.70	151.85	129.08	113.58	118.50	119.90	121.64
37	1061.88	434.71	273.64	156.92	134.40	118.68	124.15	126.94	128.94
38	1081.93	444.43	280.69	162.09	139.90	123.97	130.04	134.39	136.70
39	1101.41	454.23	287.81	167.33	145.55	129.43	136.16	142.27	144.90

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	1120.40	464.00	294.91	172.56	151.28	135.01	142.43	150.53	153.51
41	1138.07	473.16	301.64	177.56	156.91	140.54	148.73		
42	1154.91	482.09	308.24	182.55	162.60	146.21	155.20		
43	1170.91	490.76	314.65	187.49	168.37	152.02	161.88		
44	1186.13	499.15	320.85	192.40	174.27	158.02	168.85		
45	1200.66	507.28	326.82	197.32	180.36	164.27	176.21		
46	1214.64	515.17	332.60	202.34	186.76	170.94	184.13		
47	1228.24	522.91	338.66	207.59	193.62	178.20	192.81		
48	1241.65	530.60	345.10	213.20	201.14	186.24	202.52		
49	1255.02	539.33	352.11	219.34	209.60	195.32	213.64		
50	1270.27	549.22	359.66	225.97	218.97	205.44	226.12		
51	1284.68	557.82	366.40	232.35	228.42				
52	1299.05	566.75	373.60	239.38	239.24				
53	1313.26	576.04	381.32	247.16	251.67				
54	1327.14	585.68	389.55	255.83	266.10				
55	1340.51	595.62	398.33	265.50	282.78				
56	1353.36	605.93	407.76	276.35					
57	1365.94	616.85	417.82	288.68					
58	1378.33	628.56	428.68	302.83					
59	1390.57	640.46	440.49	319.15					
60	1403.54	653.64	454.28	338.84					
61	1424.55	672.90	473.41						
62	1447.04	694.61	495.44						
63	1471.07	719.04	521.31						
64	1496.38	746.35	551.32						
65	1522.81	776.84	586.14						
66	1550.17	810.92							
67	1578.20	849.13							
68	1606.69								
69	1635.27								
70	1663.52								



次标准体, 额外风险比例 275% - 必选责任

单位: 元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	374.34	145.40	88.04	45.20	33.22	26.72	26.51	20.70	20.35
1	382.79	148.57	89.95	46.18	33.93	27.31	27.09	21.18	20.83
2	391.87	152.00	92.02	47.24	34.71	27.94	27.72	21.71	21.35
3	401.56	155.69	94.24	48.38	35.55	28.63	28.41	22.29	21.92
4	411.80	159.61	96.61	49.60	36.45	29.37	29.15	22.91	22.54
5	422.58	163.74	99.11	50.88	37.40	30.17	29.94	23.58	23.21
6	433.84	168.07	101.73	52.24	38.41	31.01	30.78	24.29	23.92
7	445.56	172.59	104.47	53.65	39.48	31.89	31.67	25.05	24.67
8	457.68	177.26	107.30	55.12	40.59	32.82	32.60	25.85	25.47
9	470.15	182.07	110.22	56.63	41.75	33.79	33.57	26.70	26.31
10	482.96	187.01	113.22	58.19	42.96	34.80	34.59	27.58	27.19
11	496.07	192.07	116.29	59.81	44.21	35.85	35.65	28.52	28.12
12	509.47	197.24	119.43	61.49	45.51	36.95	36.76	29.50	29.10
13	523.16	202.50	122.63	63.23	46.87	38.10	37.91	30.53	30.14
14	537.14	207.88	125.90	65.04	48.29	39.30	39.12	31.62	31.23
15	551.43	213.37	129.30	66.92	49.77	40.56	40.40	32.78	32.39
16	566.02	218.96	132.87	68.88	51.32	41.88	41.74	34.01	33.67
17	580.93	224.89	136.61	70.95	52.95	43.28	43.15	35.47	35.24
18	596.03	231.06	140.45	73.06	54.63	44.72	44.61	37.11	36.89
19	611.13	236.99	144.12	75.08	56.26	46.12	46.04	38.77	38.57
20	626.56	243.07	147.90	77.18	57.95	47.59	47.55	40.56	40.39
21	642.30	249.29	151.79	79.34	59.71	49.13	49.12	42.48	42.33
22	658.33	255.65	155.76	81.58	61.55	50.74	50.94	44.54	44.43
23	674.63	262.13	159.83	83.88	63.45	52.41	53.07	46.76	46.70
24	691.16	268.73	163.98	86.24	65.42	54.51	55.32	49.15	49.14
25	707.93	275.43	168.21	88.66	67.67	56.77	57.72	51.73	51.79
26	724.93	282.24	172.52	91.16	70.34	59.17	60.26	54.53	54.65
27	742.15	289.16	176.91	93.73	73.16	61.72	62.96	57.56	57.77
28	759.60	296.19	181.39	96.37	76.14	64.43	65.85	60.86	61.17
29	777.25	303.32	185.96	99.11	79.30	67.31	68.94	64.48	64.89
30	795.11	310.58	190.63	102.46	82.63	70.40	72.26	68.43	68.97
31	813.15	317.94	195.40	106.22	86.19	73.71	75.84	72.78	73.46
32	831.34	325.42	200.35	110.14	89.96	77.26	79.72	77.56	78.41
33	849.66	333.00	206.86	114.27	93.99	81.10	83.92	82.85	83.88
34	868.06	343.03	213.57	118.58	98.28	85.25	88.50	88.69	89.93
35	886.52	353.42	220.49	123.08	102.88	89.76	93.50	95.17	96.65
36	905.01	364.07	227.60	127.82	107.82	94.68	98.98	102.38	104.13
37	923.53	374.96	234.94	132.83	113.19	100.05	105.05	110.44	112.49
38	942.08	386.11	242.53	138.14	119.07	106.02	111.77	119.51	121.89
39	960.65	397.61	250.41	143.80	125.54	112.62	119.33	129.76	132.54

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	979.31	409.46	258.70	149.91	132.73	120.02	127.81	141.37	144.60
41	997.84	421.53	267.29	156.44	140.67	128.26	137.39		
42	1021.82	433.99	276.31	163.55	149.60	137.59	148.30		
43	1046.80	446.86	285.80	171.37	159.65	148.15	160.80		
44	1072.02	460.13	295.78	179.96	170.98	160.17	175.18		
45	1097.36	473.78	306.25	189.36	183.88	173.87	191.76		
46	1122.73	487.79	317.21	199.66	198.47	189.55	211.00		
47	1148.03	502.17	328.94	211.15	215.33	207.55	233.46		
48	1173.18	517.10	341.68	223.86	234.73	228.42	259.85		
49	1198.10	533.21	355.55	238.00	257.30	252.59	291.35		
50	1223.66	550.42	370.35	253.59	283.61	280.80	328.33		
51	1246.62	566.20	384.58	269.98	312.48				
52	1268.91	582.37	399.64	288.23	346.44				
53	1290.44	599.02	415.66	308.66	387.17				
54	1311.10	616.18	432.77	331.67	435.98				
55	1330.78	633.92	451.13	358.39	495.29				
56	1349.36	652.38	470.96	389.14					
57	1366.73	671.70	492.74	424.83					
58	1382.75	692.04	517.41	466.76					
59	1397.16	714.08	545.39	517.30					
60	1413.10	739.42	578.04	581.25					
61	1436.36	770.55	617.98						
62	1460.31	805.35	664.77						
63	1485.19	844.62	720.67						
64	1511.27	889.41	789.10						
65	1538.82	941.86	875.40						
66	1568.22	1005.44							
67	1599.73	1087.50							
68	1633.69								
69	1670.31								
70	1709.69								

次标准体, 额外风险比例 275% - 必选责任

单位: 元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	377.05	146.19	88.50	45.42	33.34	26.83	26.60	20.77	20.42
1	386.15	149.64	90.58	46.48	34.12	27.46	27.23	21.30	20.94
2	395.70	153.27	92.77	47.60	34.95	28.13	27.90	21.86	21.51
3	405.77	157.12	95.09	48.79	35.82	28.85	28.62	22.48	22.12
4	416.36	161.17	97.54	50.05	36.75	29.62	29.39	23.14	22.78
5	427.48	165.44	100.11	51.38	37.74	30.44	30.20	23.85	23.50
6	439.09	169.90	102.82	52.77	38.78	31.30	31.07	24.62	24.26
7	451.16	174.55	105.64	54.23	39.88	32.22	32.00	25.44	25.08
8	463.65	179.37	108.56	55.75	41.03	33.19	32.97	26.31	25.95
9	476.50	184.33	111.57	57.31	42.23	34.20	33.99	27.23	26.87
10	489.69	189.43	114.67	58.93	43.49	35.26	35.06	28.21	27.85
11	503.20	194.65	117.85	60.61	44.79	36.37	36.18	29.25	28.89
12	517.03	200.00	121.10	62.35	46.15	37.54	37.37	30.35	30.00
13	531.18	205.47	124.43	64.15	47.58	38.77	38.61	31.53	31.19
14	545.66	211.06	127.84	66.03	49.07	40.06	39.93	32.78	32.45
15	560.48	216.79	131.39	67.98	50.65	41.44	41.33	34.13	33.86
16	575.62	222.64	135.07	70.03	52.31	42.89	42.82	35.71	35.52
17	591.08	228.76	138.91	72.17	54.07	44.43	44.40	37.48	37.31
18	606.81	235.10	142.87	74.39	55.90	46.05	46.06	39.38	39.24
19	622.74	241.38	146.79	76.62	57.77	47.71	47.76	41.38	41.27
20	638.98	247.81	150.82	78.94	59.73	49.45	49.56	43.55	43.47
21	655.47	254.37	154.97	81.35	61.79	51.30	51.69	45.88	45.84
22	672.20	261.06	159.22	83.85	63.94	53.32	54.03	48.39	48.40
23	689.11	267.86	163.57	86.44	66.19	55.68	56.52	51.09	51.15
24	706.17	274.76	168.00	89.11	68.83	58.17	59.17	53.99	54.11
25	723.33	281.74	172.52	91.85	71.68	60.81	61.98	57.09	57.28
26	740.54	288.77	177.09	94.65	74.66	63.59	64.95	60.40	60.67
27	757.75	295.85	181.72	97.52	77.79	66.52	68.09	63.93	64.28
28	774.92	302.94	186.38	100.51	81.05	69.60	71.39	67.68	68.13
29	791.98	310.03	191.05	103.99	84.46	72.82	74.87	71.67	72.22
30	808.90	317.10	195.74	107.57	88.02	76.20	78.52	75.91	76.58
31	825.67	324.14	200.52	111.25	91.75	79.73	82.35	80.41	81.22
32	842.25	331.15	206.10	115.06	95.65	83.43	86.39	85.21	86.16
33	858.65	339.02	211.77	119.00	99.73	87.32	90.65	90.31	91.43
34	874.82	347.35	217.52	123.08	104.00	91.40	95.14	95.75	97.06
35	890.74	355.71	223.35	127.30	108.45	95.68	99.85	101.54	103.05
36	906.39	364.12	229.27	131.68	113.07	100.15	104.81	107.71	109.45
37	921.71	372.56	235.32	136.20	117.90	104.82	110.00	114.27	116.27
38	936.64	381.01	241.51	140.84	122.91	109.68	115.44	121.24	123.53
39	951.13	389.60	247.80	145.58	128.10	114.72	121.12	128.65	131.24

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	965.28	398.26	254.15	150.34	133.40	119.91	126.99	136.44	139.36
41	978.44	406.45	260.23	154.93	138.63	125.08	132.90		
42	991.06	414.56	266.27	159.54	143.97	130.44	139.02		
43	1003.82	422.55	272.23	164.18	149.45	135.96	145.40		
44	1018.03	430.42	278.07	168.84	155.09	141.70	152.11		
45	1031.92	438.14	283.79	173.58	160.95	147.76	159.23		
46	1045.62	445.78	289.43	178.47	167.18	154.26	166.94		
47	1059.31	453.41	295.39	183.63	173.94	161.37	175.50		
48	1073.14	461.12	301.80	189.19	181.41	169.30	185.13		
49	1087.26	469.94	308.84	195.32	189.83	178.35	196.15		
50	1102.86	479.72	316.31	201.89	199.08	188.36	208.54		
51	1116.06	487.59	322.56	207.97	208.20				
52	1129.59	495.91	329.35	214.76	218.73				
53	1143.41	504.80	336.76	222.36	230.93				
54	1157.37	514.26	344.86	230.86	245.08				
55	1171.35	524.23	353.62	240.39	261.69				
56	1185.23	534.75	363.16	251.17					
57	1198.97	545.90	373.37	263.59					
58	1212.49	557.83	384.38	277.86					
59	1225.69	569.88	396.30	294.30					
60	1239.47	583.14	410.15	314.08					
61	1261.28	602.47	429.42						
62	1284.10	624.04	451.50						
63	1307.89	648.09	476.79						
64	1332.61	674.88	505.94						
65	1358.20	704.79	540.64						
66	1384.67	738.32							
67	1411.93	776.18							
68	1440.09								
69	1469.15								
70	1499.05								

次标准体, 额外风险比例 275% - 必选责任+可选责任

单位: 元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	421.88	163.87	99.22	50.94	37.44	30.12	29.88	23.33	22.93
1	431.09	167.31	101.29	52.00	38.21	30.75	30.51	23.85	23.45
2	441.01	171.06	103.55	53.16	39.06	31.45	31.20	24.43	24.03
3	451.63	175.10	105.99	54.41	39.98	32.20	31.96	25.07	24.66
4	462.93	179.42	108.60	55.75	40.97	33.02	32.77	25.76	25.34
5	474.85	183.99	111.37	57.18	42.03	33.90	33.65	26.50	26.08
6	487.35	188.80	114.28	58.68	43.15	34.83	34.58	27.29	26.87
7	500.38	193.82	117.32	60.25	44.33	35.81	35.57	28.13	27.71
8	513.86	199.02	120.48	61.88	45.57	36.85	36.60	29.03	28.59
9	527.74	204.37	123.72	63.56	46.86	37.93	37.69	29.97	29.53
10	541.95	209.86	127.05	65.30	48.21	39.05	38.82	30.95	30.51
11	556.48	215.46	130.46	67.10	49.60	40.22	39.99	31.99	31.55
12	571.32	221.18	133.93	68.96	51.04	41.44	41.22	33.08	32.64
13	586.48	227.01	137.47	70.88	52.54	42.71	42.50	34.22	33.86
14	601.97	232.97	141.09	72.88	54.11	44.04	43.85	35.60	35.28
15	617.82	239.05	144.87	74.97	55.76	45.44	45.26	37.12	36.81
16	634.01	245.27	148.83	77.16	57.48	46.91	46.75	38.76	38.47
17	650.57	251.86	152.99	79.45	59.30	48.47	48.32	40.54	40.26
18	667.42	258.74	157.27	81.81	61.17	50.07	49.96	42.42	42.17
19	684.47	265.43	161.42	84.09	63.01	51.66	51.88	44.34	44.11
20	701.90	272.30	165.69	86.46	64.92	53.45	53.94	46.41	46.21
21	719.70	279.33	170.08	88.91	66.96	55.54	56.13	48.63	48.46
22	737.84	286.52	174.58	91.43	69.49	57.76	58.46	51.02	50.89
23	756.28	293.86	179.18	94.03	72.14	60.11	60.94	53.59	53.52
24	775.00	301.32	183.87	96.70	74.95	62.59	63.55	56.36	56.35
25	793.99	308.91	188.66	99.44	77.90	65.22	66.33	59.35	59.41
26	813.24	316.62	193.54	102.78	81.01	68.00	69.27	62.58	62.73
27	832.74	324.45	198.50	106.40	84.28	70.95	72.40	66.10	66.34
28	852.48	332.40	204.47	110.18	87.73	74.08	75.74	69.93	70.28
29	872.43	342.35	211.02	114.15	91.38	77.41	79.32	74.11	74.59
30	892.59	352.86	217.81	118.31	95.24	80.98	83.15	78.69	79.31
31	912.94	363.69	224.86	122.65	99.34	84.80	87.29	83.71	84.51
32	933.44	374.86	232.15	127.20	103.70	88.90	91.76	89.25	90.23
33	954.08	386.35	239.68	131.96	108.34	93.32	96.61	95.36	96.56
34	974.80	398.14	247.44	136.93	113.28	98.11	101.89	102.12	103.57
35	995.58	410.21	255.46	142.12	118.59	103.30	107.66	109.61	111.33
36	1020.74	422.55	263.72	147.59	124.28	108.97	113.99	117.96	119.99
37	1047.46	435.17	272.23	153.36	130.49	115.19	120.99	127.28	129.67
38	1074.62	448.06	281.04	159.46	137.26	122.04	128.76	137.77	140.54
39	1102.21	461.32	290.18	165.97	144.71	129.67	137.47	149.62	152.86

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	1130.30	474.95	299.68	172.99	152.99	138.18	147.26	163.06	166.80
41	1158.56	488.80	309.50	180.48	162.12	147.67	158.30		
42	1187.13	503.07	319.78	188.64	172.38	158.40	170.86		
43	1215.92	517.88	330.56	197.54	183.92	170.53	185.27		
44	1244.79	533.11	341.94	207.33	196.90	184.34	201.75		
45	1273.59	548.74	353.89	218.07	211.67	200.00	220.86		
46	1302.16	564.71	366.36	229.82	228.43	218.01	242.88		
47	1330.34	580.98	379.66	242.72	247.53	238.58	268.65		
48	1357.94	597.50	393.90	257.02	269.70	262.34	298.87		
49	1384.76	615.13	409.18	273.00	295.39	289.99	334.50		
50	1412.59	634.14	425.58	290.67	325.07	321.86	377.18		
51	1439.77	652.52	441.98	309.45	358.65				
52	1465.96	671.26	459.27	330.31	398.14				
53	1491.05	690.42	477.58	354.04	444.85				
54	1514.90	710.07	497.06	380.90	500.77				
55	1537.40	730.28	518.33	411.43	570.44				
56	1558.48	751.22	541.41	446.45					
57	1578.13	773.11	566.88	487.06					
58	1596.23	796.14	595.24	535.80					
59	1612.56	821.11	627.13	594.83					
60	1630.38	849.67	664.22	667.91					
61	1655.33	884.11	709.06						
62	1680.94	922.56	761.52						
63	1707.51	965.89	824.14						
64	1735.25	1015.88	900.74						
65	1764.45	1076.62	997.24						
66	1795.49	1151.16							
67	1828.84	1243.25							
68	1864.70								
69	1903.15								
70	1943.94								

次标准体, 额外风险比例 275% - 必选责任+可选责任

单位: 元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	441.73	171.27	103.68	53.21	39.06	31.43	31.16	24.33	23.92
1	452.25	175.26	106.09	54.44	39.96	32.16	31.89	24.94	24.53
2	463.33	179.47	108.63	55.74	40.92	32.94	32.67	25.60	25.19
3	475.04	183.94	111.32	57.12	41.94	33.78	33.50	26.32	25.90
4	487.38	188.66	114.17	58.59	43.02	34.67	34.40	27.09	26.67
5	500.35	193.64	117.18	60.14	44.17	35.62	35.35	27.92	27.50
6	513.92	198.86	120.34	61.77	45.39	36.64	36.37	28.82	28.39
7	528.04	204.30	123.64	63.47	46.68	37.71	37.45	29.77	29.35
8	542.66	209.94	127.06	65.25	48.02	38.84	38.58	30.79	30.37
9	557.72	215.75	130.59	67.08	49.43	40.03	39.78	31.87	31.45
10	573.19	221.73	134.22	68.98	50.90	41.27	41.04	33.02	32.60
11	589.05	227.86	137.95	70.95	52.43	42.58	42.36	34.24	33.88
12	605.28	234.13	141.77	72.99	54.03	43.95	43.74	35.65	35.34
13	621.88	240.55	145.68	75.10	55.70	45.39	45.21	37.21	36.91
14	638.87	247.11	149.68	77.30	57.45	46.91	46.75	38.88	38.60
15	656.25	253.83	153.84	79.60	59.30	48.52	48.39	40.69	40.43
16	674.01	260.70	158.16	82.00	61.25	50.22	50.15	42.65	42.42
17	692.15	267.87	162.66	84.51	63.31	52.03	52.24	44.78	44.57
18	710.64	275.32	167.31	87.12	65.47	54.09	54.47	47.07	46.89
19	729.53	282.77	171.96	89.76	67.81	56.31	56.79	49.48	49.35
20	748.79	290.39	176.74	92.50	70.45	58.69	59.27	52.10	52.00
21	768.38	298.19	181.66	95.36	73.25	61.22	61.93	54.92	54.87
22	788.28	306.14	186.71	98.33	76.23	63.91	64.77	57.96	57.97
23	808.41	314.24	191.89	101.59	79.36	66.77	67.79	61.23	61.31
24	828.72	322.44	197.16	105.22	82.66	69.80	71.00	64.74	64.89
25	849.13	330.73	202.88	108.97	86.12	73.00	74.41	68.50	68.73
26	869.57	339.94	209.13	112.86	89.74	76.37	78.01	72.51	72.83
27	889.97	349.63	215.50	116.87	93.52	79.92	81.81	76.78	77.21
28	910.25	359.43	221.97	120.97	97.47	83.63	85.80	81.32	81.86
29	930.32	369.27	228.50	125.18	101.59	87.52	89.99	86.13	86.80
30	950.15	379.14	235.08	129.50	105.88	91.59	94.39	91.23	92.05
31	969.68	389.02	241.72	133.92	110.36	95.84	99.00	96.66	97.63
32	988.92	398.93	248.42	138.48	115.04	100.27	103.85	102.42	103.57
33	1009.04	408.86	255.21	143.19	119.92	104.93	108.95	108.54	109.90
34	1030.62	418.81	262.08	148.07	125.02	109.81	114.32	115.06	116.64
35	1052.02	428.80	269.04	153.11	130.34	114.92	119.96	122.00	123.82
36	1073.16	438.80	276.09	158.32	135.86	120.25	125.87	129.38	131.48
37	1093.97	448.80	283.28	163.69	141.60	125.81	132.07	137.22	139.63
38	1114.30	458.77	290.60	169.18	147.55	131.58	138.53	145.53	148.29
39	1134.00	468.80	297.99	174.75	153.67	137.54	145.25	154.33	157.46

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	1153.16	478.81	305.36	180.30	159.88	143.63	152.17	163.54	167.07
41	1170.89	488.15	312.32	185.60	165.97	149.68	159.08		
42	1187.72	497.25	319.14	190.87	172.15	155.88	166.19		
43	1203.66	506.10	325.76	196.10	178.42	162.22	173.56		
44	1218.76	514.64	332.14	201.30	184.82	168.77	181.25		
45	1233.11	522.88	338.29	206.52	191.42	175.64	189.36		
46	1246.86	530.84	344.24	211.85	198.37	182.95	198.09		
47	1260.19	538.63	350.46	217.42	205.87	190.90	207.72		
48	1273.30	546.34	357.10	223.38	214.13	199.73	218.55		
49	1286.32	555.19	364.35	229.93	223.42	209.80	230.92		
50	1301.37	565.29	372.18	237.01	233.71	221.01	244.82		
51	1315.43	573.93	379.09	243.78	244.04				
52	1329.41	582.90	386.49	251.28	255.97				
53	1343.19	592.25	394.43	259.68	269.79				
54	1356.57	601.95	402.94	269.01	285.78				
55	1369.37	611.96	412.02	279.43	304.34				
56	1381.57	622.37	421.82	291.16					
57	1393.45	633.41	432.30	304.56					
58	1405.08	645.30	443.63	319.98					
59	1416.52	657.36	456.00	337.89					
60	1428.64	670.75	470.51	359.86					
61	1449.40	690.77	490.91						
62	1471.73	713.45	514.87						
63	1495.68	739.10	542.99						
64	1521.00	767.91	575.69						
65	1547.50	800.23	613.86						
66	1575.00	836.53							
67	1603.22	877.45							
68	1631.95								
69	1660.80								
70	1689.32								



次标准体, 额外风险比例 300% - 必选责任

单位: 元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	382.97	148.82	90.12	46.28	34.02	27.37	27.16	21.22	20.86
1	391.51	152.01	92.04	47.26	34.74	27.96	27.74	21.71	21.35
2	400.70	155.48	94.13	48.33	35.52	28.60	28.38	22.25	21.88
3	410.51	159.21	96.38	49.49	36.37	29.30	29.08	22.84	22.47
4	420.92	163.19	98.78	50.72	37.28	30.06	29.84	23.48	23.10
5	431.86	167.38	101.32	52.03	38.26	30.86	30.64	24.16	23.79
6	443.32	171.79	103.99	53.41	39.29	31.72	31.50	24.90	24.52
7	455.24	176.38	106.77	54.85	40.37	32.63	32.41	25.68	25.29
8	467.57	181.13	109.66	56.34	41.51	33.58	33.36	26.50	26.12
9	480.27	186.03	112.63	57.88	42.70	34.57	34.36	27.37	26.98
10	493.30	191.06	115.68	59.47	43.93	35.61	35.40	28.29	27.90
11	506.64	196.21	118.81	61.13	45.21	36.69	36.49	29.26	28.86
12	520.27	201.46	122.00	62.84	46.55	37.82	37.63	30.27	29.88
13	534.18	206.81	125.25	64.61	47.94	39.00	38.82	31.35	30.95
14	548.39	212.27	128.57	66.46	49.39	40.23	40.07	32.48	32.09
15	562.91	217.84	132.04	68.38	50.91	41.53	41.38	33.69	33.30
16	577.72	223.52	135.67	70.39	52.51	42.90	42.77	35.06	34.82
17	592.85	229.56	139.48	72.51	54.19	44.34	44.23	36.69	36.47
18	608.17	235.84	143.40	74.67	55.92	45.83	45.75	38.43	38.22
19	623.49	241.87	147.14	76.74	57.59	47.28	47.23	40.18	40.00
20	639.15	248.04	150.99	78.89	59.34	48.80	48.78	42.07	41.91
21	655.12	254.36	154.94	81.11	61.16	50.39	50.51	44.10	43.98
22	671.37	260.82	159.00	83.40	63.05	52.06	52.62	46.28	46.21
23	687.89	267.40	163.14	85.75	65.01	54.07	54.86	48.64	48.62
24	704.64	274.10	167.36	88.17	67.15	56.32	57.24	51.19	51.22
25	721.62	280.91	171.67	90.66	69.81	58.70	59.75	53.94	54.05
26	738.82	287.81	176.05	93.22	72.61	61.22	62.43	56.92	57.11
27	756.23	294.83	180.52	95.86	75.56	63.90	65.28	60.17	60.45
28	773.86	301.95	185.08	98.58	78.69	66.75	68.34	63.71	64.10
29	791.69	309.19	189.73	101.77	81.99	69.80	71.61	67.59	68.09
30	809.72	316.54	194.48	105.50	85.50	73.06	75.14	71.84	72.49
31	827.92	324.00	199.34	109.40	89.24	76.56	78.94	76.53	77.33
32	846.26	331.58	205.63	113.50	93.22	80.34	83.07	81.70	82.68
33	864.71	341.16	212.33	117.79	97.46	84.41	87.56	87.41	88.61
34	883.24	351.55	219.25	122.28	102.00	88.84	92.46	93.74	95.17
35	901.80	362.20	226.36	126.98	106.88	93.65	97.82	100.77	102.46
36	920.39	373.09	233.68	131.94	112.12	98.91	103.73	108.61	110.58
37	938.98	384.23	241.22	137.16	117.85	104.70	110.25	117.40	119.71
38	957.60	395.62	249.03	142.70	124.11	111.09	117.56	127.28	129.97
39	976.22	407.36	257.21	148.68	131.07	118.24	125.73	138.49	141.60

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	994.92	419.47	265.75	155.11	138.78	126.23	135.00	151.26	154.87
41	1017.95	431.80	274.61	161.98	147.35	135.20	145.45		
42	1042.97	444.54	283.94	169.52	157.03	145.34	157.45		
43	1068.29	457.71	293.77	177.85	167.92	156.92	171.22		
44	1093.80	471.29	304.12	186.98	180.36	170.09	187.15		
45	1119.40	485.28	315.00	197.01	194.46	185.23	205.58		
46	1144.99	499.64	326.40	208.15	210.64	202.53	227.14		
47	1170.49	514.60	338.74	220.52	229.31	222.64	252.30		
48	1195.79	529.97	352.18	234.24	250.85	245.82	282.34		
49	1220.85	546.62	366.80	249.55	276.41	273.19	318.07		
50	1246.60	564.49	382.45	266.78	306.04	304.88	360.84		
51	1269.53	580.77	397.45	284.66	338.75				
52	1291.74	597.49	413.37	304.65	377.98				
53	1313.15	614.72	430.35	327.12	424.77				
54	1333.62	632.51	448.55	353.02	481.28				
55	1353.04	650.95	468.14	382.85	552.16				
56	1371.28	670.17	489.37	417.30					
57	1388.23	690.34	513.20	457.52					
58	1403.71	711.64	540.23	505.24					
59	1417.44	734.81	570.79	564.66					
60	1432.74	761.60	606.67	639.11					
61	1455.87	794.71	650.83						
62	1479.73	831.90	702.93						
63	1504.57	874.09	765.68						
64	1530.67	922.47	843.23						
65	1558.34	979.49	942.18						
66	1587.97	1052.10							
67	1619.89	1144.21							
68	1654.47								
69	1691.97								
70	1732.54								

次标准体, 额外风险比例 300% - 必选责任

单位: 元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	387.49	150.29	90.99	46.70	34.30	27.59	27.36	21.38	21.02
1	396.77	153.80	93.10	47.78	35.09	28.24	28.01	21.92	21.57
2	406.51	157.50	95.34	48.93	35.93	28.92	28.69	22.51	22.15
3	416.79	161.42	97.70	50.14	36.82	29.66	29.43	23.14	22.78
4	427.62	165.56	100.20	51.42	37.77	30.45	30.21	23.82	23.46
5	438.99	169.92	102.84	52.78	38.78	31.29	31.05	24.56	24.20
6	450.88	174.49	105.60	54.21	39.85	32.18	31.95	25.36	24.99
7	463.24	179.26	108.49	55.71	40.98	33.12	32.90	26.21	25.84
8	476.03	184.19	111.48	57.26	42.16	34.12	33.90	27.11	26.75
9	489.18	189.27	114.57	58.87	43.40	35.16	34.95	28.07	27.71
10	502.69	194.49	117.74	60.53	44.69	36.26	36.06	29.10	28.74
11	516.53	199.84	121.00	62.25	46.03	37.41	37.23	30.18	29.83
12	530.68	205.31	124.33	64.03	47.44	38.62	38.45	31.34	31.00
13	545.16	210.90	127.74	65.89	48.91	39.89	39.75	32.58	32.24
14	559.97	216.63	131.23	67.81	50.46	41.24	41.12	33.90	33.60
15	575.13	222.48	134.86	69.83	52.09	42.67	42.58	35.42	35.22
16	590.61	228.47	138.64	71.94	53.81	44.18	44.13	37.16	36.98
17	606.41	234.74	142.58	74.15	55.64	45.79	45.78	39.04	38.89
18	622.48	241.23	146.64	76.44	57.55	47.49	47.53	41.07	40.96
19	638.78	247.66	150.67	78.74	59.49	49.22	49.31	43.21	43.13
20	655.37	254.25	154.81	81.14	61.54	51.06	51.39	45.53	45.49
21	672.23	260.97	159.07	83.64	63.69	53.04	53.71	48.04	48.04
22	689.32	267.82	163.44	86.24	65.95	55.39	56.20	50.75	50.81
23	706.58	274.78	167.91	88.92	68.56	57.89	58.85	53.66	53.79
24	723.99	281.85	172.47	91.69	71.42	60.55	61.67	56.80	57.00
25	741.48	288.98	177.10	94.54	74.44	63.36	64.67	60.17	60.44
26	759.01	296.18	181.81	97.46	77.59	66.32	67.85	63.77	64.13
27	776.52	303.41	186.56	100.51	80.91	69.45	71.22	67.61	68.08
28	793.97	310.66	191.35	104.06	84.37	72.74	74.77	71.71	72.29
29	811.28	317.89	196.15	107.71	87.99	76.19	78.50	76.07	76.77
30	828.44	325.10	201.13	111.45	91.78	79.82	82.43	80.72	81.55
31	845.41	332.27	206.82	115.31	95.76	83.61	86.57	85.66	86.66
32	862.17	340.51	212.59	119.31	99.92	87.60	90.94	90.94	92.10
33	878.72	348.99	218.44	123.44	104.28	91.79	95.55	96.57	97.92
34	895.02	357.51	224.36	127.74	108.85	96.19	100.41	102.57	104.14
35	911.04	366.07	230.38	132.19	113.62	100.81	105.54	108.97	110.77
36	926.76	374.66	236.49	136.81	118.59	105.66	110.93	115.79	117.87
37	942.12	383.27	242.74	141.57	123.78	110.71	116.61	123.06	125.43
38	957.06	391.90	249.13	146.48	129.18	115.99	122.54	130.80	133.50
39	971.53	400.68	255.66	151.50	134.77	121.48	128.76	139.02	142.07

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	985.63	409.52	262.23	156.53	140.48	127.11	135.18	147.67	151.10
41	998.68	417.86	268.51	161.36	146.13	132.75	141.64		
42	1013.51	426.10	274.73	166.22	151.90	138.56	148.35		
43	1028.12	434.23	280.87	171.13	157.81	144.56	155.35		
44	1042.28	442.20	286.88	176.06	163.89	150.82	162.69		
45	1056.07	450.02	292.75	181.06	170.24	157.42	170.51		
46	1069.65	457.74	298.52	186.22	177.02	164.48	179.02		
47	1083.19	465.43	304.64	191.67	184.35	172.26	188.43		
48	1096.86	473.20	311.25	197.56	192.47	180.98	199.04		
49	1110.80	482.16	318.52	204.11	201.67	190.89	211.32		
50	1126.34	492.15	326.27	211.16	211.88	201.89	225.09		
51	1139.23	500.03	332.65	217.59	221.81				
52	1152.43	508.47	339.67	224.79	233.31				
53	1165.90	517.47	347.35	232.88	246.67				
54	1179.50	527.02	355.71	241.96	262.39				
55	1193.07	537.10	364.79	252.20	280.83				
56	1206.51	547.76	374.70	263.94					
57	1219.76	559.09	385.33	277.37					
58	1232.74	571.23	396.82	292.86					
59	1245.33	583.48	409.29	310.76					
60	1258.47	596.99	423.86	332.39					
61	1280.19	617.08	444.35						
62	1302.95	639.59	467.95						
63	1326.74	664.79	495.10						
64	1351.48	692.99	527.31						
65	1377.15	724.60	565.21						
66	1403.72	760.21							
67	1431.13	800.62							
68	1459.48								
69	1488.79								
70	1518.99								

次标准体, 额外风险比例 300% - 必选责任+可选责任

单位: 元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	431.74	167.77	101.59	52.17	38.35	30.86	30.62	23.92	23.52
1	441.02	171.23	103.68	53.23	39.13	31.49	31.25	24.45	24.05
2	451.04	175.01	105.95	54.40	39.99	32.20	31.95	25.04	24.63
3	461.81	179.10	108.42	55.67	40.92	32.96	32.72	25.69	25.28
4	473.26	183.48	111.07	57.03	41.92	33.80	33.55	26.40	25.98
5	485.37	188.12	113.87	58.48	43.00	34.69	34.44	27.16	26.73
6	498.08	193.01	116.83	60.00	44.14	35.64	35.39	27.97	27.55
7	511.33	198.11	119.93	61.60	45.35	36.65	36.40	28.84	28.41
8	525.05	203.40	123.14	63.26	46.61	37.70	37.46	29.76	29.33
9	539.16	208.85	126.44	64.97	47.93	38.81	38.57	30.73	30.29
10	553.62	214.42	129.83	66.75	49.30	39.96	39.73	31.75	31.31
11	568.40	220.12	133.29	68.58	50.72	41.16	40.94	32.82	32.38
12	583.48	225.94	136.82	70.47	52.20	42.41	42.20	33.95	33.54
13	598.88	231.86	140.42	72.44	53.74	43.72	43.52	35.25	34.94
14	614.62	237.91	144.10	74.48	55.35	45.09	44.91	36.74	36.44
15	630.70	244.08	147.94	76.62	57.04	46.53	46.36	38.35	38.05
16	647.14	250.38	151.97	78.85	58.82	48.05	47.90	40.08	39.80
17	663.95	257.08	156.21	81.20	60.69	49.66	49.53	41.95	41.69
18	681.04	264.10	160.59	83.62	62.62	51.32	51.47	43.94	43.70
19	698.34	270.90	164.81	85.95	64.51	53.02	53.50	45.97	45.76
20	716.04	277.88	169.15	88.38	66.48	55.08	55.66	48.15	47.97
21	734.10	285.03	173.63	90.89	68.94	57.28	57.97	50.50	50.37
22	752.50	292.34	178.21	93.48	71.58	59.61	60.42	53.04	52.95
23	771.20	299.79	182.90	96.14	74.37	62.08	63.02	55.77	55.74
24	790.18	307.38	187.68	98.88	77.30	64.70	65.77	58.72	58.76
25	809.43	315.09	192.56	102.09	80.39	67.46	68.69	61.91	62.03
26	828.92	322.91	197.52	105.69	83.64	70.38	71.79	65.37	65.59
27	848.65	330.86	203.24	109.46	87.07	73.48	75.10	69.13	69.46
28	868.61	340.41	209.78	113.40	90.69	76.78	78.63	73.24	73.69
29	888.77	350.91	216.56	117.53	94.52	80.31	82.42	77.73	78.32
30	909.13	361.73	223.57	121.85	98.57	84.07	86.49	82.65	83.40
31	929.67	372.87	230.83	126.37	102.89	88.12	90.88	88.08	89.02
32	950.35	384.33	238.35	131.11	107.48	92.47	95.66	94.06	95.21
33	971.15	396.11	246.10	136.06	112.38	97.18	100.84	100.67	102.06
34	992.02	408.19	254.11	141.23	117.62	102.28	106.50	108.00	109.65
35	1016.39	420.53	262.37	146.67	123.24	107.83	112.69	116.14	118.10
36	1043.24	433.15	270.86	152.38	129.30	113.90	119.52	125.20	127.51
37	1070.50	446.04	279.63	158.41	135.91	120.58	127.06	135.38	138.07
38	1098.18	459.21	288.69	164.80	143.13	127.96	135.49	146.82	149.96
39	1126.26	472.76	298.11	171.66	151.15	136.20	144.94	159.80	163.42

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	1154.79	486.70	307.91	179.05	160.03	145.41	155.64	174.56	178.78
41	1183.45	500.86	318.05	186.95	169.90	155.75	167.68		
42	1212.38	515.57	328.68	195.58	181.03	167.41	181.53		
43	1241.49	530.74	339.91	205.07	193.57	180.74	197.37		
44	1270.64	546.36	351.76	215.53	207.80	195.87	215.73		
45	1299.69	562.39	364.19	227.00	224.02	213.24	236.93		
46	1328.46	578.79	377.19	239.60	242.47	233.13	261.63		
47	1356.80	595.51	391.10	253.52	263.79	256.00	290.65		
48	1384.50	612.48	406.03	269.10	288.52	282.65	324.74		
49	1411.35	630.68	422.13	286.46	317.31	313.61	365.71		
50	1439.30	650.38	439.44	305.74	351.06	349.70	414.62		
51	1466.53	669.37	456.75	326.23	389.30				
52	1492.69	688.76	475.04	349.41	434.36				
53	1517.68	708.60	494.45	375.67	488.04				
54	1541.35	728.99	515.54	405.46	554.13				
55	1563.58	750.00	538.40	439.50	636.18				
56	1584.30	771.82	563.24	478.75					
57	1603.49	794.70	590.78	525.25					
58	1621.02	818.83	621.61	581.34					
59	1636.62	845.11	656.47	649.41					
60	1653.78	875.33	697.27	734.55					
61	1678.56	912.00	746.88						
62	1704.05	953.12	805.35						
63	1730.55	999.72	875.73						
64	1758.32	1055.53	962.62						
65	1787.63	1122.31	1077.28						
66	1818.93	1205.12							
67	1852.75	1308.70							
68	1889.35								
69	1928.83								
70	1971.00								

次标准体, 额外风险比例 300% - 必选责任+可选责任

单位: 元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	454.52	176.28	106.73	54.78	40.23	32.37	32.10	25.08	24.66
1	465.26	180.35	109.18	56.03	41.14	33.11	32.84	25.71	25.29
2	476.58	184.65	111.77	57.36	42.12	33.91	33.64	26.39	25.97
3	488.55	189.22	114.52	58.77	43.16	34.77	34.49	27.12	26.70
4	501.18	194.04	117.44	60.27	44.27	35.68	35.41	27.92	27.50
5	514.47	199.14	120.52	61.86	45.45	36.66	36.39	28.79	28.36
6	528.37	204.48	123.75	63.53	46.70	37.71	37.44	29.71	29.29
7	542.85	210.06	127.13	65.28	48.02	38.81	38.55	30.71	30.28
8	557.84	215.84	130.64	67.10	49.41	39.98	39.72	31.77	31.35
9	573.29	221.81	134.27	68.99	50.86	41.21	40.96	32.90	32.48
10	589.15	227.94	137.99	70.94	52.37	42.49	42.26	34.10	33.72
11	605.41	234.22	141.82	72.96	53.95	43.85	43.63	35.48	35.15
12	622.04	240.65	145.73	75.06	55.60	45.27	45.07	37.00	36.70
13	639.06	247.23	149.74	77.23	57.33	46.76	46.60	38.65	38.36
14	656.47	253.96	153.84	79.50	59.15	48.34	48.21	40.42	40.15
15	674.27	260.84	158.11	81.87	61.07	50.02	49.92	42.35	42.10
16	692.46	267.87	162.55	84.34	63.09	51.80	51.96	44.43	44.22
17	711.02	275.23	167.18	86.94	65.24	53.82	54.16	46.69	46.51
18	729.95	282.88	171.96	89.64	67.59	56.08	56.52	49.14	49.00
19	749.31	290.52	176.74	92.37	70.20	58.42	58.97	51.73	51.63
20	769.04	298.34	181.66	95.22	72.99	60.93	61.60	54.53	54.49
21	789.11	306.34	186.73	98.18	75.94	63.61	64.42	57.57	57.58
22	809.49	314.51	191.93	101.44	79.07	66.47	67.44	60.85	60.93
23	830.09	322.82	197.26	105.08	82.38	69.51	70.66	64.39	64.54
24	850.87	331.24	203.07	108.88	85.87	72.73	74.09	68.20	68.44
25	871.73	340.68	209.42	112.82	89.53	76.14	77.73	72.28	72.62
26	892.60	350.57	215.91	116.89	93.37	79.74	81.59	76.65	77.09
27	913.41	360.58	222.51	121.09	97.39	83.53	85.67	81.31	81.87
28	934.07	370.67	229.20	125.39	101.59	87.52	89.97	86.27	86.97
29	954.50	380.80	235.96	129.81	105.97	91.69	94.49	91.55	92.39
30	974.65	390.94	242.76	134.34	110.54	96.06	99.23	97.15	98.16
31	994.47	401.09	249.62	138.98	115.32	100.63	104.21	103.11	104.31
32	1016.06	411.24	256.56	143.77	120.33	105.42	109.46	109.46	110.87
33	1038.25	421.42	263.58	148.74	125.56	110.44	115.00	116.23	117.86
34	1060.25	431.62	270.68	153.88	131.03	115.72	120.83	123.43	125.33
35	1082.01	441.84	277.87	159.20	136.74	121.26	126.97	131.12	133.30
36	1103.48	452.07	285.16	164.70	142.67	127.04	133.43	139.30	141.81
37	1124.56	462.31	292.60	170.38	148.87	133.09	140.20	148.01	150.88
38	1145.12	472.49	300.18	176.20	155.30	139.36	147.28	157.26	160.51
39	1164.98	482.76	307.84	182.10	161.91	145.85	154.65	167.04	170.73

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	1184.27	493.00	315.48	187.98	168.62	152.50	162.23	177.30	181.44
41	1202.02	502.53	322.67	193.57	175.22	159.09	169.81		
42	1218.82	511.83	329.72	199.15	181.91	165.83	177.64		
43	1234.68	520.84	336.56	204.70	188.69	172.76	185.73		
44	1249.64	529.51	343.15	210.21	195.61	179.92	194.17		
45	1263.80	537.84	349.48	215.73	202.77	187.41	203.09		
46	1277.31	545.88	355.57	221.37	210.36	195.38	212.75		
47	1290.37	553.72	361.96	227.26	218.52	204.10	223.39		
48	1303.16	561.45	368.79	233.60	227.53	213.84	235.35		
49	1315.83	570.41	376.29	240.57	237.69	224.90	249.07		
50	1330.68	580.74	384.42	248.13	248.98	237.24	264.63		
51	1344.40	589.41	391.49	255.35	260.34				
52	1357.98	598.42	399.09	263.39	273.47				
53	1371.32	607.82	407.27	272.36	288.68				
54	1384.19	617.59	416.05	282.37	306.34				
55	1396.42	627.69	425.46	293.57	326.90				
56	1407.97	638.19	435.64	306.23					
57	1419.15	649.36	446.55	320.73					
58	1430.03	661.43	458.37	337.56					
59	1440.65	673.64	471.31	357.37					
60	1451.94	687.26	486.57	381.54					
61	1472.43	708.06	508.47						
62	1494.59	731.73	534.42						
63	1518.47	758.64	564.82						
64	1543.78	789.01	600.37						
65	1570.37	823.24	642.15						
66	1598.02	861.86							
67	1626.43	905.63							
68	1655.43								
69	1684.57								
70	1713.38								