

中意悦享一生（回馈版）重大疾病保险费率表

（每 1,000 元基本保险金额）

标准体

单位：元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	234.28	80.32	50.08	26.84	19.05	15.69	15.45	11.76	11.61
1	240.63	82.49	51.43	27.56	19.56	16.11	15.87	12.08	11.93
2	247.26	84.76	52.84	28.31	20.09	16.55	16.31	12.41	12.27
3	254.16	87.12	54.31	29.1	20.65	17.01	16.76	12.77	12.62
4	261.34	89.58	55.84	29.92	21.24	17.49	17.24	13.14	12.98
5	268.78	92.13	57.42	30.77	21.84	18	17.73	13.52	13.36
6	276.49	94.77	59.07	31.65	22.47	18.52	18.25	13.92	13.76
7	284.45	97.49	60.77	32.56	23.12	19.06	18.78	14.34	14.17
8	292.66	100.31	62.52	33.51	23.79	19.62	19.33	14.77	14.6
9	301.11	103.2	64.33	34.47	24.49	20.2	19.91	15.22	15.05
10	309.81	106.18	66.19	35.47	25.21	20.8	20.5	15.69	15.51
11	318.74	109.25	68.1	36.51	25.95	21.41	21.11	16.17	15.99
12	327.92	112.4	70.06	37.57	26.71	22.05	21.74	16.67	16.48
13	337.35	115.63	72.08	38.66	27.5	22.71	22.39	17.18	17
14	347.02	118.95	74.15	39.79	28.32	23.39	23.07	17.72	17.53
15	356.96	122.36	76.28	40.96	29.16	24.1	23.77	18.28	18.08
16	367.17	125.86	78.49	42.16	30.03	24.83	24.49	18.86	18.66
17	377.65	129.48	80.77	43.4	30.93	25.59	25.24	19.46	19.26
18	388.35	133.19	83.1	44.67	31.86	26.36	26.01	20.08	19.88
19	399.12	136.9	85.42	45.94	32.78	27.14	26.78	20.7	20.5
20	410.17	140.7	87.81	47.25	33.73	27.94	27.58	21.35	21.15
21	421.51	144.61	90.26	48.6	34.72	28.77	28.41	22.03	21.83
22	433.12	148.61	92.78	49.98	35.73	29.63	29.26	22.73	22.53
23	445	152.71	95.36	51.41	36.77	30.51	30.14	23.46	23.26
24	457.16	156.91	98.01	52.86	37.84	31.42	31.04	24.22	24.02
25	469.58	161.2	100.71	54.36	38.94	32.36	31.98	25.01	24.82
26	482.28	165.59	103.48	55.89	40.07	33.33	32.95	25.83	25.64
27	495.25	170.07	106.31	57.47	41.24	34.32	33.94	26.69	26.5
28	508.5	174.66	109.2	59.08	42.44	35.36	34.97	27.58	27.4
29	522.04	179.34	112.17	60.73	43.67	36.42	36.04	28.52	28.35
30	535.87	184.13	115.2	62.43	44.95	37.52	37.15	29.49	29.33
31	549.98	189.03	118.3	64.18	46.26	38.67	38.3	30.52	30.37
32	564.39	194.03	121.47	65.97	47.62	39.86	39.49	31.6	31.47
33	579.07	199.13	124.72	67.81	49.02	41.09	40.74	32.74	32.62
34	594.04	204.34	128.04	69.7	50.47	42.37	42.03	33.93	33.87
35	609.28	209.65	131.42	71.65	51.97	43.7	43.38	35.25	35.26
36	624.78	215.06	134.88	73.64	53.52	45.09	44.79	36.7	36.77

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
37	640.53	220.57	138.41	75.69	55.12	46.54	46.26	38.28	38.41
38	656.53	226.17	142.01	77.79	56.79	48.05	47.8	39.99	40.22
39	672.75	231.87	145.67	79.96	58.52	49.63	49.42	41.88	42.21
40	689.2	237.65	149.41	82.19	60.33	51.29	51.24	43.96	44.43
41	705.88	243.54	153.23	84.5	62.21	53.08	53.27		
42	722.79	249.52	157.13	86.88	64.17	55.13	55.45		
43	739.91	255.6	161.11	89.35	66.22	57.34	57.84		
44	757.24	261.78	165.19	91.9	68.59	59.74	60.46		
45	774.76	268.06	169.35	94.53	71.17	62.36	63.35		
46	792.44	274.42	173.59	97.26	73.95	65.24	66.57		
47	810.27	280.88	177.92	100.09	76.95	68.42	70.15		
48	828.21	287.41	182.32	103.45	80.22	71.95	74.11		
49	846.27	294.01	186.81	106.99	83.8	75.87	78.46		
50	864.42	300.69	191.37	110.74	87.75	80.19	83.23		
51	882.65	307.44	196.03	114.78	92.13				
52	900.97	314.27	200.91	119.13	96.97				
53	919.35	321.18	206.59	123.84	102.3				
54	937.78	328.18	212.5	129.01	108.13				
55	956.24	335.57	218.68	134.68	114.52				
56	974.7	343.97	225.14	140.89					
57	993.17	352.61	231.92	147.71					
58	1013.62	361.48	239.08	155.13					
59	1035.56	370.65	246.68	163.18					
60	1057.87	380.18	254.87	172.04					
61	1080.66	390.13	263.8						
62	1104.03	400.59	273.58						
63	1128.11	411.76	284.36						
64	1153.01	423.73	296.28						
65	1178.84	436.74	309.44						
66	1205.77	450.97							
67	1233.98	466.59							
68	1263.52								
69	1294.6								
70	1327.48								

标准体

单位:元

年龄 (女性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
0	215.08	73.72	45.96	24.62	17.47	14.38	14.17	10.78	10.65
1	220.98	75.74	47.21	25.29	17.95	14.78	14.56	11.08	10.95
2	227.11	77.84	48.52	25.99	18.44	15.19	14.96	11.4	11.26
3	233.47	80.02	49.87	26.72	18.96	15.61	15.38	11.72	11.59
4	240.08	82.28	51.28	27.47	19.49	16.06	15.82	12.07	11.93
5	246.94	84.63	52.74	28.25	20.05	16.52	16.28	12.43	12.29
6	254.04	87.06	54.26	29.07	20.63	17	16.75	12.8	12.66
7	261.38	89.58	55.83	29.91	21.23	17.5	17.25	13.2	13.05
8	268.94	92.17	57.44	30.78	21.85	18.02	17.76	13.6	13.45
9	276.73	94.84	59.11	31.67	22.5	18.56	18.29	14.03	13.87
10	284.75	97.59	60.82	32.6	23.16	19.12	18.84	14.47	14.31
11	292.99	100.41	62.59	33.55	23.85	19.69	19.42	14.93	14.77
12	301.46	103.32	64.4	34.53	24.56	20.29	20.01	15.4	15.24
13	310.15	106.3	66.26	35.54	25.29	20.9	20.62	15.9	15.74
14	319.07	109.36	68.17	36.58	26.05	21.55	21.26	16.42	16.25
15	328.24	112.51	70.14	37.66	26.84	22.21	21.92	16.95	16.79
16	337.64	115.73	72.17	38.77	27.65	22.9	22.6	17.51	17.35
17	347.28	119.06	74.27	39.92	28.49	23.62	23.31	18.1	17.93
18	357.12	122.47	76.41	41.1	29.36	24.35	24.05	18.7	18.54
19	367.08	125.9	78.57	42.3	30.24	25.1	24.8	19.32	19.15
20	377.28	129.42	80.78	43.53	31.15	25.88	25.57	19.96	19.79
21	387.7	133.02	83.05	44.79	32.1	26.69	26.38	20.63	20.46
22	398.34	136.69	85.38	46.09	33.06	27.52	27.21	21.32	21.15
23	409.18	140.45	87.76	47.43	34.06	28.37	28.06	22.03	21.86
24	420.22	144.28	90.19	48.8	35.09	29.25	28.94	22.77	22.6
25	431.44	148.17	92.66	50.2	36.14	30.16	29.85	23.52	23.35
26	442.82	152.13	95.18	51.62	37.21	31.09	30.78	24.3	24.13
27	454.37	156.15	97.74	53.08	38.31	32.04	31.73	25.1	24.93
28	466.06	160.22	100.34	54.56	39.43	33.01	32.71	25.91	25.75
29	477.88	164.34	102.97	56.06	40.57	34	33.7	26.75	26.58
30	489.83	168.51	105.63	57.59	41.74	35.01	34.72	27.6	27.44
31	501.9	172.73	108.33	59.14	42.93	36.04	35.75	28.48	28.32
32	514.1	177	111.07	60.73	44.14	37.1	36.81	29.37	29.21
33	526.42	181.31	113.84	62.33	45.37	38.17	37.88	30.29	30.13
34	538.84	185.67	116.64	63.97	46.63	39.26	38.98	31.22	31.08
35	551.37	190.07	119.48	65.63	47.9	40.37	40.09	32.18	32.04
36	563.99	194.51	122.34	67.31	49.2	41.49	41.22	33.16	33.03
37	576.69	198.98	125.24	69.01	50.5	42.63	42.36	34.16	34.14
38	589.45	203.49	128.16	70.73	51.82	43.77	43.52	35.28	35.34
39	602.25	208.01	131.1	72.46	53.15	44.93	44.68	36.49	36.61

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	615.07	212.56	134.05	74.19	54.48	46.09	45.86	37.77	37.95
41	627.93	217.11	137.01	75.93	55.81	47.27	47.04		
42	640.81	221.68	139.98	77.67	57.15	48.45	48.24		
43	653.74	226.27	142.96	79.41	58.49	49.64	49.45		
44	666.73	230.88	145.94	81.14	59.84	50.85	50.8		
45	679.82	235.51	148.93	82.89	61.2	52.09	52.3		
46	693.04	240.19	151.95	84.65	62.6	53.49	53.89		
47	706.46	244.92	155	86.44	64.03	55.07	55.61		
48	720.12	249.74	158.11	88.28	65.52	56.77	57.48		
49	734.06	254.65	161.28	90.18	67.15	58.62	59.54		
50	748.31	259.67	164.54	92.15	69.13	60.67	61.84		
51	762.9	264.83	167.89	94.22	71.28				
52	777.83	270.13	171.36	96.38	73.65				
53	793.09	275.57	174.95	98.66	76.28				
54	808.66	281.15	178.66	101.27	79.23				
55	824.49	286.86	182.47	104.36	82.53				
56	840.55	292.69	186.4	107.73					
57	856.83	298.64	190.44	111.4					
58	873.3	304.71	194.6	115.48					
59	889.94	310.89	198.89	120.03					
60	906.73	317.19	204.13	125.11					
61	923.67	323.61	209.99						
62	940.72	330.14	216.25						
63	957.88	337.7	222.99						
64	975.11	346.39	230.3						
65	992.41	355.55	238.32						
66	1012.46	365.28							
67	1035.11	375.66							
68	1058.55								
69	1082.89								
70	1108.22								

次标准体, 额外风险比例 25%

单位: 元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	252.21	86.48	53.93	28.91	20.53	16.91	16.66	12.68	12.53
1	258.93	88.78	55.36	29.68	21.07	17.35	17.10	13.03	12.87
2	265.97	91.18	56.85	30.48	21.64	17.82	17.56	13.38	13.23
3	273.31	93.70	58.42	31.31	22.23	18.32	18.05	13.76	13.60
4	280.96	96.31	60.05	32.18	22.85	18.83	18.56	14.16	14.00
5	288.90	99.03	61.74	33.09	23.50	19.37	19.09	14.57	14.41
6	297.13	101.85	63.49	34.03	24.17	19.93	19.64	15.01	14.84
7	305.63	104.76	65.31	35.01	24.86	20.51	20.21	15.46	15.28
8	314.40	107.77	67.18	36.01	25.59	21.11	20.81	15.93	15.75
9	323.43	110.87	69.11	37.05	26.33	21.73	21.42	16.41	16.23
10	332.72	114.05	71.10	38.12	27.10	22.37	22.06	16.92	16.74
11	342.26	117.32	73.14	39.22	27.90	23.04	22.72	17.44	17.26
12	352.06	120.68	75.24	40.36	28.72	23.73	23.40	17.99	17.80
13	362.11	124.13	77.39	41.53	29.57	24.44	24.11	18.55	18.36
14	372.43	127.67	79.60	42.74	30.45	25.18	24.84	19.14	18.95
15	383.02	131.30	81.88	43.99	31.36	25.94	25.60	19.75	19.56
16	393.89	135.03	84.23	45.28	32.30	26.73	26.38	20.39	20.19
17	405.05	138.90	86.67	46.62	33.27	27.56	27.20	21.05	20.85
18	416.43	142.86	89.16	47.99	34.27	28.40	28.04	21.74	21.54
19	427.85	146.79	91.63	49.35	35.26	29.24	28.87	22.43	22.23
20	439.57	150.83	94.17	50.75	36.29	30.11	29.74	23.14	22.94
21	451.58	154.97	96.78	52.19	37.35	31.01	30.64	23.89	23.69
22	463.88	159.22	99.46	53.67	38.44	31.94	31.56	24.67	24.48
23	476.45	163.57	102.20	55.19	39.57	32.90	32.52	25.48	25.29
24	489.29	168.01	105.01	56.75	40.72	33.89	33.51	26.33	26.14
25	502.40	172.55	107.88	58.35	41.91	34.91	34.53	27.21	27.03
26	515.79	177.19	110.81	59.99	43.14	35.97	35.59	28.13	27.96
27	529.45	181.92	113.81	61.67	44.40	37.06	36.68	29.09	28.93
28	543.39	186.76	116.88	63.40	45.69	38.18	37.81	30.10	29.95
29	557.61	191.69	120.01	65.17	47.03	39.35	38.99	31.16	31.02
30	572.12	196.73	123.21	66.99	48.41	40.56	40.21	32.27	32.15
31	586.91	201.88	126.49	68.85	49.84	41.82	41.48	33.45	33.34
32	601.98	207.13	129.84	70.77	51.31	43.13	42.80	34.70	34.73
33	617.32	212.48	133.26	72.74	52.84	44.49	44.19	36.14	36.22
34	632.94	217.94	136.75	74.77	54.42	45.91	45.63	37.70	37.85
35	648.82	223.50	140.32	76.85	56.06	47.40	47.14	39.41	39.64
36	664.94	229.15	143.96	78.99	57.76	48.95	48.72	41.28	41.61
37	681.29	234.90	147.67	81.19	59.53	50.57	50.44	43.34	43.79
38	697.86	240.74	151.45	83.45	61.37	52.28	52.43	45.62	46.20
39	714.64	246.67	155.30	85.79	63.28	54.26	54.59	48.14	48.84

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	731.61	252.68	159.23	88.20	65.29	56.44	56.94	50.90	51.74
41	748.80	258.79	163.23	90.69	67.49	58.80	59.52		
42	766.18	265.00	167.33	93.28	70.05	61.40	62.37		
43	783.75	271.30	171.52	95.96	72.81	64.25	65.53		
44	801.50	277.70	175.80	98.75	75.80	67.41	69.03		
45	819.39	284.20	180.17	101.92	79.07	70.90	72.89		
46	837.41	290.78	184.64	105.49	82.65	74.75	77.10		
47	855.53	297.44	189.20	109.27	86.60	78.96	81.72		
48	873.72	304.18	193.84	113.33	90.92	83.55	86.79		
49	891.96	310.98	198.56	117.71	95.68	88.58	92.37		
50	910.24	317.84	204.03	122.44	100.84	94.10	98.56		
51	928.56	324.78	209.98	127.60	106.49				
52	946.89	331.79	216.19	133.26	112.65				
53	965.23	339.97	222.74	139.42	119.44				
54	983.55	348.70	229.65	146.13	126.90				
55	1002.21	357.70	236.97	153.41	135.21				
56	1024.25	367.05	244.74	161.25					
57	1046.56	376.74	253.08	169.75					
58	1069.28	386.83	262.09	179.07					
59	1092.48	397.40	271.74	189.27					
60	1116.23	408.51	282.09	200.53					
61	1140.70	420.29	293.20						
62	1166.04	432.87	305.18						
63	1192.44	446.39	318.16						
64	1220.07	461.00	332.39						
65	1249.17	476.83	348.58						
66	1279.94	493.97							
67	1312.51	512.98							
68	1347.12								
69	1383.86								
70	1422.69								

次标准体，额外风险比例 25%

单位：元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	235.20	80.63	50.27	26.94	19.12	15.74	15.51	11.81	11.67
1	241.58	82.81	51.62	27.66	19.63	16.17	15.93	12.14	12.00
2	248.20	85.08	53.03	28.42	20.17	16.61	16.37	12.48	12.34
3	255.09	87.44	54.50	29.20	20.73	17.07	16.82	12.84	12.69
4	262.26	89.89	56.03	30.02	21.31	17.56	17.30	13.22	13.07
5	269.70	92.44	57.62	30.87	21.91	18.06	17.80	13.61	13.46
6	277.41	95.08	59.26	31.75	22.55	18.59	18.32	14.03	13.87
7	285.39	97.81	60.97	32.67	23.20	19.14	18.86	14.46	14.30
8	293.61	100.63	62.72	33.62	23.88	19.70	19.42	14.91	14.75
9	302.08	103.53	64.54	34.59	24.58	20.29	20.01	15.38	15.22
10	310.80	106.52	66.40	35.60	25.31	20.90	20.61	15.87	15.71
11	319.75	109.59	68.32	36.63	26.06	21.54	21.24	16.39	16.22
12	328.94	112.75	70.29	37.70	26.84	22.19	21.89	16.92	16.76
13	338.38	115.99	72.31	38.81	27.64	22.87	22.57	17.48	17.31
14	348.06	119.31	74.39	39.95	28.48	23.58	23.28	18.06	17.89
15	358.00	122.72	76.53	41.12	29.34	24.32	24.01	18.66	18.50
16	368.19	126.22	78.74	42.34	30.24	25.08	24.77	19.30	19.13
17	378.64	129.83	81.01	43.60	31.17	25.88	25.57	19.96	19.80
18	389.29	133.53	83.34	44.89	32.13	26.70	26.39	20.65	20.49
19	400.06	137.25	85.68	46.19	33.10	27.54	27.22	21.35	21.19
20	411.06	141.05	88.08	47.54	34.11	28.41	28.09	22.09	21.93
21	422.31	144.94	90.55	48.93	35.15	29.31	28.99	22.85	22.69
22	433.77	148.91	93.07	50.36	36.23	30.24	29.93	23.64	23.48
23	445.44	152.96	95.65	51.82	37.34	31.20	30.89	24.46	24.31
24	457.29	157.09	98.28	53.32	38.48	32.19	31.89	25.31	25.16
25	469.32	161.28	100.95	54.86	39.64	33.20	32.91	26.18	26.03
26	481.50	165.53	103.67	56.42	40.84	34.25	33.96	27.08	26.93
27	493.82	169.84	106.44	58.01	42.06	35.32	35.03	28.00	27.86
28	506.27	174.19	109.23	59.63	43.30	36.41	36.13	28.95	28.80
29	518.82	178.59	112.06	61.27	44.58	37.53	37.26	29.91	29.77
30	531.47	183.03	114.91	62.94	45.87	38.67	38.41	30.90	30.77
31	544.22	187.51	117.80	64.64	47.19	39.83	39.58	31.91	31.78
32	557.07	192.02	120.72	66.36	48.54	41.01	40.77	32.94	32.83
33	569.99	196.58	123.67	68.11	49.91	42.22	41.99	34.00	33.97
34	583.00	201.17	126.64	69.88	51.30	43.44	43.22	35.17	35.25
35	596.07	205.79	129.65	71.68	52.71	44.69	44.48	36.46	36.60
36	609.19	210.44	132.69	73.51	54.14	45.94	45.75	37.83	38.02
37	622.34	215.11	135.75	75.35	55.59	47.22	47.03	39.27	39.55
38	635.50	219.80	138.82	77.21	57.04	48.50	48.33	40.80	41.16
39	648.66	224.50	141.90	79.07	58.50	49.78	49.63	42.42	42.86

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	661.78	229.19	144.99	80.93	59.95	51.08	51.11	44.12	44.63
41	674.88	233.89	148.07	82.79	61.40	52.38	52.69		
42	687.95	238.57	151.16	84.63	62.85	53.87	54.34		
43	701.02	243.26	154.23	86.47	64.31	55.45	56.05		
44	714.09	247.94	157.30	88.30	65.76	57.10	57.87		
45	727.22	252.64	160.37	90.13	67.34	58.84	59.80		
46	740.45	257.36	163.44	91.97	69.14	60.70	61.87		
47	753.84	262.13	166.55	93.85	71.05	62.72	64.11		
48	767.46	266.97	169.70	95.77	73.11	64.92	66.53		
49	781.34	271.90	172.92	97.76	75.36	67.35	69.18		
50	795.53	276.95	176.23	99.83	77.84	70.01	72.09		
51	810.05	282.13	179.65	102.46	80.62				
52	824.91	287.46	183.19	105.35	83.71				
53	840.10	292.94	186.86	108.50	87.17				
54	855.58	298.57	190.67	111.99	90.97				
55	871.31	304.33	194.60	115.87	95.19				
56	887.25	310.22	198.65	120.19					
57	903.38	316.23	203.54	124.97					
58	919.67	322.37	209.10	130.32					
59	936.10	328.63	215.07	136.19					
60	952.66	335.45	221.59	142.62					
61	969.32	343.81	228.70						
62	986.06	352.65	236.49						
63	1003.67	362.12	245.04						
64	1025.51	372.31	254.46						
65	1048.16	383.26	264.82						
66	1071.96	395.12							
67	1097.01	408.03							
68	1123.30								
69	1151.16								
70	1180.70								

次标准体, 额外风险比例 50%

单位: 元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	268.02	91.92	57.33	30.75	21.84	17.99	17.73	13.51	13.35
1	275.06	94.32	58.82	31.55	22.40	18.46	18.19	13.87	13.71
2	282.45	96.85	60.39	32.38	23.00	18.95	18.67	14.25	14.08
3	290.17	99.49	62.04	33.26	23.62	19.47	19.19	14.65	14.48
4	298.22	102.24	63.75	34.18	24.27	20.01	19.72	15.07	14.90
5	306.59	105.11	65.53	35.14	24.95	20.58	20.28	15.51	15.34
6	315.26	108.08	67.38	36.13	25.66	21.17	20.87	15.97	15.79
7	324.24	111.15	69.30	37.16	26.40	21.78	21.48	16.45	16.27
8	333.49	114.32	71.28	38.22	27.17	22.42	22.11	16.96	16.77
9	343.02	117.59	73.32	39.32	27.96	23.08	22.76	17.48	17.29
10	352.82	120.95	75.41	40.45	28.78	23.77	23.44	18.02	17.83
11	362.88	124.40	77.57	41.61	29.62	24.48	24.15	18.58	18.39
12	373.21	127.95	79.78	42.82	30.49	25.21	24.87	19.17	18.98
13	383.81	131.58	82.05	44.06	31.40	25.97	25.63	19.78	19.59
14	394.68	135.31	84.38	45.34	32.33	26.76	26.41	20.42	20.22
15	405.83	139.14	86.78	46.66	33.30	27.58	27.22	21.08	20.88
16	417.27	143.06	89.27	48.03	34.30	28.43	28.06	21.77	21.57
17	429.01	147.14	91.84	49.45	35.34	29.31	28.94	22.49	22.29
18	440.96	151.32	94.47	50.90	36.41	30.21	29.84	23.24	23.04
19	452.94	155.45	97.07	52.34	37.46	31.11	30.74	23.99	23.79
20	465.23	159.68	99.74	53.82	38.56	32.04	31.67	24.77	24.58
21	477.81	164.03	102.48	55.35	39.69	33.01	32.63	25.59	25.40
22	490.68	168.48	105.30	56.92	40.85	34.01	33.63	26.44	26.26
23	503.83	173.04	108.18	58.53	42.05	35.04	34.67	27.34	27.16
24	517.25	177.69	111.13	60.18	43.29	36.11	35.73	28.27	28.10
25	530.94	182.44	114.14	61.87	44.56	37.21	36.84	29.24	29.08
26	544.90	187.29	117.22	63.61	45.87	38.35	37.98	30.26	30.11
27	559.13	192.23	120.36	65.39	47.21	39.52	39.16	31.33	31.20
28	573.63	197.27	123.57	67.21	48.60	40.74	40.39	32.45	32.34
29	588.41	202.42	126.85	69.08	50.03	42.00	41.67	33.63	33.56
30	603.47	207.67	130.20	71.01	51.52	43.32	43.00	34.92	34.98
31	618.81	213.02	133.62	72.98	53.05	44.69	44.39	36.41	36.53
32	634.42	218.48	137.12	75.02	54.63	46.11	45.84	38.02	38.21
33	650.29	224.04	140.69	77.11	56.28	47.60	47.36	39.78	40.06
34	666.42	229.70	144.34	79.25	57.99	49.16	48.95	41.71	42.09
35	682.80	235.46	148.06	81.46	59.76	50.80	50.71	43.84	44.32
36	699.40	241.31	151.86	83.74	61.61	52.51	52.77	46.17	46.77
37	716.22	247.26	155.72	86.08	63.53	54.57	54.99	48.73	49.44
38	733.22	253.29	159.66	88.49	65.54	56.82	57.41	51.52	52.35
39	750.41	259.41	163.67	90.98	67.81	59.25	60.06	54.56	55.55

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	767.78	265.61	167.75	93.56	70.43	61.91	62.97	57.90	59.05
41	785.33	271.90	171.92	96.23	73.26	64.84	66.18		
42	803.05	278.28	176.19	99.02	76.33	68.06	69.72		
43	820.94	284.76	180.56	102.29	79.70	71.61	73.59		
44	838.97	291.34	185.03	105.97	83.38	75.51	77.84		
45	857.11	298.02	189.60	109.89	87.43	79.76	82.50		
46	875.34	304.77	194.27	114.11	91.85	84.41	87.63		
47	893.63	311.61	199.04	118.65	96.67	89.51	93.29		
48	911.94	318.51	204.76	123.55	101.91	95.12	99.54		
49	930.26	325.48	210.93	128.88	107.62	101.28	106.50		
50	948.57	332.50	217.35	134.66	113.85	108.12	114.27		
51	966.86	341.03	224.10	140.90	120.70				
52	985.11	350.01	231.21	147.67	128.25				
53	1004.10	359.28	238.78	155.01	136.64				
54	1026.68	368.88	246.82	162.94	145.95				
55	1049.57	378.88	255.47	171.59	156.42				
56	1072.77	389.33	264.75	181.04					
57	1096.35	400.26	274.64	191.34					
58	1120.46	411.75	285.13	202.65					
59	1145.19	423.83	296.25	215.31					
60	1170.66	436.57	308.06	229.47					
61	1197.06	450.05	320.69						
62	1224.63	464.35	334.35						
63	1253.59	479.58	349.69						
64	1284.04	495.88	366.75						
65	1316.24	513.91	385.94						
66	1350.27	533.75							
67	1386.25	555.56							
68	1424.25								
69	1464.25								
70	1506.25								

次标准体，额外风险比例 50%

单位：元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	253.31	86.85	54.15	29.03	20.61	16.97	16.72	12.74	12.60
1	260.11	89.17	55.60	29.80	21.15	17.43	17.17	13.10	12.95
2	267.17	91.59	57.10	30.60	21.72	17.90	17.64	13.46	13.31
3	274.53	94.11	58.67	31.44	22.32	18.39	18.12	13.85	13.70
4	282.19	96.73	60.30	32.32	22.94	18.91	18.64	14.26	14.10
5	290.15	99.45	62.00	33.23	23.59	19.45	19.17	14.69	14.53
6	298.41	102.28	63.76	34.17	24.27	20.02	19.73	15.14	14.98
7	306.95	105.21	65.58	35.15	24.97	20.61	20.32	15.61	15.45
8	315.76	108.23	67.47	36.17	25.70	21.22	20.92	16.10	15.94
9	324.84	111.34	69.41	37.21	26.46	21.86	21.55	16.62	16.45
10	334.17	114.54	71.41	38.29	27.24	22.52	22.21	17.16	16.99
11	343.76	117.83	73.46	39.41	28.05	23.20	22.89	17.72	17.55
12	353.60	121.21	75.57	40.56	28.89	23.91	23.60	18.31	18.14
13	363.70	124.68	77.74	41.74	29.76	24.66	24.34	18.92	18.76
14	374.06	128.23	79.96	42.97	30.66	25.43	25.11	19.57	19.40
15	384.68	131.88	82.26	44.23	31.60	26.23	25.91	20.24	20.08
16	395.57	135.63	84.62	45.55	32.58	27.07	26.75	20.95	20.79
17	406.73	139.49	87.06	46.90	33.59	27.94	27.62	21.69	21.53
18	418.09	143.45	89.56	48.30	34.64	28.85	28.53	22.46	22.31
19	429.57	147.41	92.07	49.71	35.70	29.76	29.45	23.26	23.10
20	441.30	151.47	94.64	51.16	36.80	30.72	30.41	24.08	23.93
21	453.26	155.62	97.27	52.66	37.94	31.71	31.41	24.94	24.79
22	465.45	159.85	99.97	54.21	39.12	32.74	32.44	25.84	25.70
23	477.84	164.17	102.73	55.80	40.33	33.80	33.51	26.77	26.63
24	490.41	168.55	105.54	57.42	41.58	34.90	34.62	27.73	27.60
25	503.14	173.00	108.40	59.08	42.86	36.03	35.76	28.72	28.59
26	516.00	177.51	111.30	60.77	44.17	37.19	36.93	29.74	29.62
27	528.99	182.07	114.24	62.49	45.52	38.38	38.13	30.79	30.68
28	542.08	186.67	117.21	64.24	46.88	39.59	39.36	31.87	31.76
29	555.25	191.31	120.21	66.02	48.28	40.83	40.61	32.97	32.87
30	568.49	195.98	123.24	67.82	49.70	42.10	41.89	34.10	34.11
31	581.80	200.68	126.29	69.64	51.15	43.39	43.20	35.37	35.48
32	595.16	205.41	129.37	71.50	52.63	44.71	44.53	36.76	36.93
33	608.58	210.16	132.47	73.38	54.13	46.05	45.89	38.24	38.47
34	622.05	214.95	135.61	75.29	55.66	47.41	47.27	39.79	40.10
35	635.53	219.75	138.76	77.23	57.21	48.79	48.67	41.44	41.81
36	649.03	224.57	141.94	79.19	58.78	50.19	50.10	43.17	43.61
37	662.52	229.41	145.14	81.17	60.36	51.60	51.81	44.97	45.48
38	675.97	234.25	148.35	83.15	61.95	53.08	53.57	46.85	47.43
39	689.36	239.07	151.56	85.14	63.53	54.78	55.39	48.80	49.47

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	702.66	243.88	154.76	87.12	65.11	56.53	57.28	50.84	51.59
41	715.89	248.67	157.94	89.09	66.68	58.33	59.24		
42	729.03	253.44	161.12	91.04	68.57	60.20	61.27		
43	742.12	258.19	164.28	92.97	70.49	62.14	63.38		
44	755.17	262.91	167.41	94.89	72.47	64.17	65.57		
45	768.23	267.63	170.53	96.79	74.53	66.29	67.86		
46	781.36	272.36	173.65	98.71	76.69	68.54	70.29		
47	794.63	277.13	176.79	100.80	79.00	70.93	72.90		
48	808.10	281.97	179.97	103.27	81.49	73.52	75.73		
49	821.82	286.89	183.21	105.90	84.20	76.34	78.84		
50	835.85	291.92	186.55	108.75	87.18	79.46	82.28		
51	850.20	297.09	190.01	111.86	90.44				
52	864.89	302.42	193.61	115.31	94.07				
53	879.90	307.91	197.35	119.13	98.09				
54	895.20	313.56	201.56	123.35	102.57				
55	910.74	319.35	206.73	128.01	107.56				
56	926.46	325.26	212.26	133.12					
57	942.35	331.31	218.23	138.73					
58	958.38	338.69	224.70	144.91					
59	974.53	347.03	231.76	151.80					
60	990.78	355.93	239.50	159.42					
61	1009.31	365.42	247.95						
62	1031.24	375.63	257.22						
63	1054.08	386.66	267.26						
64	1077.91	398.59	278.10						
65	1102.88	411.42	289.84						
66	1129.39	425.19							
67	1157.43	439.89							
68	1187.21								
69	1218.80								
70	1252.25								

次标准体，额外风险比例 75%

单位：元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	282.28	96.82	60.40	32.41	23.02	18.97	18.70	14.26	14.09
1	289.59	99.32	61.95	33.23	23.61	19.45	19.17	14.63	14.46
2	297.28	101.94	63.58	34.11	24.23	19.97	19.68	15.03	14.86
3	305.33	104.70	65.29	35.02	24.88	20.51	20.21	15.45	15.28
4	313.73	107.57	67.08	35.98	25.56	21.07	20.77	15.89	15.72
5	322.48	110.57	68.95	36.98	26.27	21.67	21.36	16.36	16.18
6	331.55	113.67	70.88	38.02	27.01	22.29	21.98	16.85	16.66
7	340.94	116.89	72.89	39.09	27.79	22.94	22.62	17.36	17.17
8	350.63	120.21	74.96	40.21	28.59	23.61	23.28	17.89	17.70
9	360.60	123.63	77.09	41.36	29.42	24.31	23.97	18.45	18.26
10	370.85	127.14	79.29	42.54	30.28	25.03	24.69	19.02	18.83
11	381.38	130.76	81.54	43.76	31.17	25.78	25.43	19.63	19.43
12	392.17	134.46	83.85	45.03	32.09	26.56	26.21	20.25	20.06
13	403.25	138.26	86.23	46.33	33.04	27.36	27.00	20.90	20.71
14	414.61	142.16	88.66	47.67	34.03	28.19	27.83	21.59	21.39
15	426.25	146.15	91.18	49.06	35.05	29.06	28.70	22.30	22.10
16	438.19	150.25	93.78	50.51	36.11	29.96	29.59	23.04	22.84
17	450.43	154.51	96.48	52.00	37.21	30.90	30.53	23.82	23.62
18	462.89	158.88	99.23	53.53	38.34	31.86	31.49	24.63	24.43
19	475.36	163.18	101.94	55.03	39.46	32.82	32.44	25.43	25.24
20	488.13	167.59	104.73	56.59	40.61	33.81	33.43	26.28	26.10
21	501.21	172.12	107.59	58.19	41.81	34.84	34.46	27.17	26.99
22	514.58	176.75	110.53	59.84	43.04	35.90	35.53	28.10	27.93
23	528.23	181.49	113.53	61.53	44.31	37.00	36.63	29.07	28.91
24	542.15	186.33	116.61	63.27	45.62	38.14	37.78	30.09	29.94
25	556.33	191.26	119.74	65.05	46.97	39.32	38.96	31.15	31.02
26	570.78	196.29	122.95	66.87	48.36	40.53	40.19	32.27	32.15
27	585.49	201.41	126.21	68.74	49.79	41.79	41.46	33.44	33.35
28	600.47	206.64	129.55	70.65	51.26	43.10	42.78	34.71	34.78
29	615.73	211.96	132.96	72.62	52.79	44.46	44.16	36.20	36.32
30	631.25	217.39	136.44	74.64	54.36	45.88	45.60	37.81	38.01
31	647.04	222.92	139.99	76.72	56.00	47.35	47.10	39.57	39.84
32	663.10	228.55	143.62	78.86	57.69	48.90	48.68	41.49	41.86
33	679.41	234.28	147.32	81.06	59.45	50.51	50.39	43.59	44.06
34	695.96	240.12	151.11	83.32	61.28	52.21	52.45	45.89	46.47
35	712.74	246.05	154.96	85.65	63.19	54.23	54.68	48.40	49.09
36	729.73	252.07	158.89	88.05	65.18	56.48	57.09	51.14	51.94
37	746.90	258.18	162.90	90.53	67.38	58.91	59.72	54.12	55.06
38	764.26	264.37	166.97	93.08	70.00	61.55	62.59	57.38	58.48
39	781.76	270.65	171.12	95.72	72.82	64.44	65.74	60.96	62.24

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	799.43	277.00	175.35	98.47	75.87	67.60	69.18	64.89	66.40
41	817.25	283.44	179.67	101.61	79.20	71.06	72.93		
42	835.22	289.98	184.09	105.28	82.83	74.86	77.05		
43	853.33	296.61	188.62	109.21	86.81	79.00	81.59		
44	871.56	303.35	193.27	113.44	91.13	83.54	86.59		
45	889.87	310.17	198.02	118.00	95.86	88.54	92.10		
46	908.23	317.08	203.59	122.91	100.99	94.03	98.22		
47	926.61	324.07	209.88	128.21	106.60	100.07	105.01		
48	944.98	331.12	216.43	133.93	112.71	106.78	112.57		
49	963.30	339.47	223.30	140.06	119.43	114.21	121.05		
50	981.57	348.61	230.49	146.69	126.80	122.49	130.60		
51	999.78	358.04	238.08	153.86	134.98				
52	1022.73	367.79	246.10	161.61	144.04				
53	1046.06	377.90	254.69	170.07	154.22				
54	1069.72	388.45	263.87	179.35	165.60				
55	1093.75	399.46	273.64	189.48	178.56				
56	1118.18	411.01	284.00	200.56					
57	1143.08	423.10	294.97	212.92					
58	1168.59	435.77	306.60	226.59					
59	1194.81	449.05	318.94	241.82					
60	1221.90	462.95	332.10	259.19					
61	1250.10	477.56	346.58						
62	1279.52	492.99	362.43						
63	1310.34	509.71	379.98						
64	1342.72	528.02	399.67						
65	1376.77	548.03	422.03						
66	1412.61	570.09							
67	1450.37	594.58							
68	1490.20								
69	1532.25								
70	1576.60								

次标准体，额外风险比例 75%

单位：元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	269.91	92.55	57.72	30.95	21.97	18.10	17.84	13.61	13.45
1	277.08	95.00	59.24	31.76	22.55	18.58	18.31	13.98	13.82
2	284.54	97.56	60.83	32.61	23.15	19.08	18.80	14.37	14.21
3	292.32	100.22	62.48	33.49	23.78	19.60	19.32	14.78	14.62
4	300.43	102.99	64.21	34.42	24.44	20.15	19.86	15.22	15.06
5	308.86	105.87	66.00	35.38	25.13	20.73	20.43	15.68	15.51
6	317.61	108.87	67.87	36.39	25.85	21.33	21.03	16.16	16.00
7	326.67	111.98	69.81	37.43	26.60	21.96	21.65	16.67	16.51
8	336.01	115.18	71.80	38.50	27.38	22.61	22.30	17.21	17.04
9	345.63	118.48	73.86	39.61	28.18	23.29	22.98	17.77	17.60
10	355.52	121.87	75.98	40.76	29.02	24.00	23.68	18.35	18.18
11	365.69	125.36	78.16	41.95	29.88	24.74	24.41	18.96	18.80
12	376.12	128.94	80.40	43.17	30.78	25.50	25.18	19.61	19.44
13	386.82	132.61	82.70	44.43	31.71	26.30	25.97	20.28	20.11
14	397.79	136.38	85.06	45.74	32.68	27.13	26.80	20.98	20.82
15	409.03	140.25	87.49	47.09	33.68	28.00	27.67	21.73	21.57
16	420.55	144.21	90.00	48.49	34.73	28.91	28.58	22.51	22.35
17	432.35	148.30	92.59	49.94	35.83	29.85	29.53	23.33	23.18
18	444.36	152.50	95.25	51.43	36.96	30.84	30.52	24.18	24.04
19	456.48	156.69	97.90	52.94	38.10	31.84	31.52	25.06	24.92
20	468.85	160.98	100.63	54.49	39.29	32.88	32.57	25.98	25.85
21	481.47	165.36	103.42	56.10	40.53	33.96	33.67	26.95	26.82
22	494.30	169.83	106.28	57.76	41.80	35.09	34.80	27.95	27.83
23	507.34	174.38	109.20	59.46	43.12	36.26	35.98	28.99	28.88
24	520.54	179.01	112.18	61.20	44.48	37.46	37.20	30.07	29.97
25	533.89	183.69	115.20	62.98	45.87	38.70	38.46	31.19	31.09
26	547.37	188.43	118.27	64.80	47.30	39.98	39.75	32.34	32.25
27	560.94	193.22	121.38	66.64	48.76	41.28	41.08	33.52	33.46
28	574.59	198.04	124.51	68.52	50.25	42.62	42.44	34.77	34.89
29	588.29	202.89	127.67	70.42	51.77	43.99	43.83	36.23	36.40
30	602.04	207.76	130.85	72.34	53.32	45.39	45.24	37.76	37.99
31	615.82	212.65	134.05	74.30	54.90	46.81	46.69	39.38	39.67
32	629.62	217.57	137.27	76.28	56.51	48.26	48.17	41.08	41.44
33	643.45	222.50	140.52	78.30	58.15	49.74	49.67	42.87	43.28
34	657.28	227.45	143.80	80.34	59.82	51.24	51.43	44.74	45.21
35	671.10	232.41	147.09	82.41	61.51	52.79	53.32	46.68	47.23
36	684.89	237.38	150.40	84.50	63.21	54.63	55.28	48.71	49.33
37	698.63	242.35	153.72	86.61	64.93	56.53	57.31	50.82	51.53
38	712.28	247.30	157.05	88.72	66.65	58.49	59.42	53.01	53.82
39	725.83	252.24	160.37	90.83	68.72	60.51	61.59	55.30	56.22

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	739.23	257.13	163.67	92.93	70.82	62.59	63.81	57.68	58.72
41	752.51	261.99	166.95	95.01	72.97	64.72	66.07		
42	765.65	266.82	170.21	97.06	75.17	66.89	68.40		
43	778.69	271.61	173.43	99.08	77.41	69.13	70.80		
44	791.65	276.36	176.62	101.32	79.71	71.43	73.29		
45	804.58	281.08	179.78	103.79	82.08	73.83	75.90		
46	817.54	285.80	182.92	106.32	84.55	76.36	78.67		
47	830.62	290.55	186.08	108.96	87.17	79.08	81.65		
48	843.88	295.36	189.28	111.74	89.96	82.02	84.91		
49	857.38	300.25	192.54	114.74	93.00	85.26	88.51		
50	871.18	305.24	195.90	117.99	96.33	88.85	92.52		
51	885.30	310.39	199.39	121.55	100.02				
52	899.76	315.70	203.86	125.46	104.16				
53	914.54	321.18	208.83	129.78	108.78				
54	929.61	326.82	214.18	134.51	113.97				
55	944.89	332.62	219.94	139.71	119.79				
56	960.35	340.12	226.17	145.45					
57	975.96	348.27	232.92	151.83					
58	991.69	356.93	240.25	158.91					
59	1009.97	366.17	248.20	166.78					
60	1031.54	376.08	256.90	175.69					
61	1054.05	386.74	266.35						
62	1077.59	398.22	276.60						
63	1102.28	410.55	287.72						
64	1128.30	423.68	299.77						
65	1155.65	437.63	312.87						
66	1184.59	452.46							
67	1215.08	468.30							
68	1247.13								
69	1280.71								
70	1315.80								

次标准体, 额外风险比例 100%

单位: 元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	295.33	101.32	63.22	33.93	24.11	19.87	19.59	14.95	14.78
1	302.88	103.89	64.81	34.78	24.71	20.37	20.08	15.34	15.16
2	310.83	106.61	66.50	35.68	25.35	20.90	20.60	15.75	15.57
3	319.17	109.46	68.27	36.63	26.03	21.46	21.16	16.19	16.01
4	327.89	112.44	70.13	37.62	26.73	22.05	21.74	16.65	16.47
5	336.97	115.55	72.06	38.66	27.48	22.67	22.35	17.14	16.96
6	346.40	118.78	74.07	39.74	28.25	23.32	22.99	17.65	17.47
7	356.17	122.12	76.16	40.86	29.06	24.00	23.66	18.19	18.00
8	366.24	125.57	78.31	42.02	29.89	24.70	24.36	18.75	18.56
9	376.61	129.13	80.53	43.22	30.76	25.43	25.09	19.34	19.15
10	387.27	132.79	82.82	44.45	31.66	26.19	25.84	19.95	19.76
11	398.21	136.54	85.16	45.72	32.59	26.97	26.62	20.59	20.39
12	409.43	140.39	87.56	47.04	33.55	27.79	27.43	21.25	21.06
13	420.93	144.34	90.03	48.40	34.55	28.63	28.27	21.95	21.75
14	432.72	148.39	92.56	49.80	35.58	29.51	29.14	22.67	22.48
15	444.80	152.53	95.17	51.26	36.65	30.42	30.05	23.43	23.24
16	457.19	156.79	97.88	52.76	37.77	31.38	31.00	24.23	24.03
17	469.89	161.21	100.69	54.33	38.93	32.37	31.99	25.06	24.87
18	482.79	165.76	103.57	55.93	40.12	33.39	33.01	25.93	25.74
19	495.68	170.21	106.37	57.50	41.29	34.39	34.02	26.80	26.62
20	508.89	174.78	109.26	59.12	42.50	35.44	35.07	27.71	27.53
21	522.41	179.46	112.23	60.79	43.76	36.53	36.16	28.66	28.50
22	536.22	184.25	115.28	62.52	45.06	37.66	37.29	29.66	29.51
23	550.31	189.15	118.40	64.29	46.40	38.83	38.47	30.72	30.58
24	564.67	194.15	121.58	66.10	47.78	40.03	39.68	31.82	31.70
25	579.29	199.25	124.83	67.96	49.20	41.28	40.95	32.98	32.87
26	594.16	204.44	128.15	69.86	50.66	42.58	42.25	34.19	34.22
27	609.29	209.72	131.53	71.81	52.17	43.92	43.61	35.62	35.74
28	624.69	215.10	134.98	73.82	53.73	45.32	45.03	37.20	37.38
29	640.35	220.59	138.50	75.87	55.35	46.77	46.51	38.92	39.17
30	656.27	226.17	142.10	77.99	57.02	48.28	48.05	40.79	41.13
31	672.44	231.85	145.77	80.16	58.75	49.87	49.68	42.82	43.25
32	688.87	237.64	149.51	82.40	60.55	51.53	51.65	45.04	45.57
33	705.55	243.53	153.34	84.70	62.43	53.40	53.83	47.46	48.09
34	722.45	249.51	157.24	87.08	64.38	55.60	56.18	50.09	50.83
35	739.56	255.59	161.22	89.52	66.42	57.98	58.74	52.95	53.83
36	756.86	261.75	165.27	92.05	68.96	60.56	61.52	56.08	57.10
37	774.33	268.01	169.40	94.65	71.72	63.35	64.55	59.50	60.70
38	791.96	274.34	173.61	97.34	74.70	66.40	67.84	63.25	64.65
39	809.72	280.74	177.88	100.17	77.92	69.71	71.41	67.38	69.01

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	827.61	287.23	182.24	103.77	81.42	73.32	75.33	71.95	73.84
41	845.63	293.80	186.70	107.61	85.23	77.25	79.62		
42	863.79	300.47	191.27	111.73	89.37	81.57	84.34		
43	882.06	307.24	195.96	116.18	93.88	86.32	89.57		
44	900.42	314.11	200.96	120.97	98.78	91.54	95.38		
45	918.84	321.07	207.23	126.12	104.15	97.33	101.82		
46	937.28	328.11	213.81	131.69	110.00	103.72	109.01		
47	955.71	335.75	220.69	137.64	116.43	110.79	117.05		
48	974.08	344.99	227.90	144.02	123.48	118.69	126.04		
49	992.37	354.51	235.44	150.92	131.28	127.48	136.22		
50	1013.59	364.33	243.37	158.35	139.90	137.37	147.75		
51	1037.25	374.47	251.72	166.39	149.52				
52	1061.24	384.97	260.64	175.25	160.28				
53	1085.58	395.91	270.08	184.94	172.41				
54	1110.28	407.29	280.08	195.55	186.19				
55	1135.39	419.18	290.69	207.32	201.84				
56	1160.93	431.58	301.97	220.37					
57	1186.97	444.53	313.95	234.82					
58	1213.61	458.05	326.69	250.92					
59	1240.98	472.17	340.43	269.42					
60	1269.26	486.94	355.38	290.54					
61	1298.56	502.53	371.61						
62	1329.08	519.51	389.45						
63	1360.95	537.78	409.33						
64	1394.32	557.68	431.82						
65	1429.37	579.59	457.58						
66	1466.29	603.94							
67	1505.30	631.21							
68	1546.66								
69	1590.56								
70	1637.15								

次标准体，额外风险比例 100%

单位：元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	285.30	97.84	61.02	32.73	23.24	19.15	18.87	14.41	14.25
1	292.81	100.41	62.62	33.58	23.85	19.65	19.37	14.80	14.64
2	300.63	103.08	64.28	34.47	24.48	20.18	19.88	15.22	15.05
3	308.80	105.87	66.02	35.40	25.14	20.73	20.43	15.65	15.49
4	317.31	108.78	67.83	36.37	25.83	21.30	21.00	16.12	15.95
5	326.17	111.82	69.72	37.38	26.56	21.91	21.60	16.61	16.44
6	335.38	114.97	71.68	38.44	27.32	22.55	22.23	17.12	16.95
7	344.91	118.24	73.72	39.53	28.11	23.21	22.89	17.67	17.50
8	354.74	121.61	75.82	40.67	28.93	23.91	23.58	18.24	18.07
9	364.86	125.08	77.99	41.84	29.78	24.63	24.30	18.84	18.67
10	375.27	128.65	80.22	43.05	30.66	25.38	25.05	19.47	19.30
11	385.96	132.32	82.51	44.30	31.58	26.16	25.83	20.13	19.97
12	396.93	136.09	84.87	45.59	32.53	26.98	26.65	20.83	20.66
13	408.18	139.95	87.29	46.92	33.52	27.83	27.50	21.56	21.40
14	419.71	143.91	89.77	48.30	34.55	28.72	28.39	22.33	22.17
15	431.53	147.98	92.33	49.73	35.62	29.65	29.32	23.14	22.98
16	443.63	152.14	94.97	51.21	36.74	30.63	30.30	23.99	23.84
17	456.01	156.44	97.71	52.76	37.91	31.65	31.33	24.89	24.75
18	468.61	160.86	100.50	54.34	39.12	32.71	32.40	25.83	25.70
19	481.32	165.26	103.30	55.94	40.35	33.79	33.48	26.80	26.68
20	494.28	169.76	106.17	57.59	41.63	34.92	34.62	27.82	27.70
21	507.48	174.36	109.11	59.30	42.95	36.09	35.81	28.88	28.78
22	520.91	179.04	112.12	61.06	44.33	37.32	37.05	30.00	29.90
23	534.53	183.81	115.19	62.88	45.75	38.59	38.34	31.16	31.07
24	548.31	188.66	118.32	64.73	47.22	39.90	39.67	32.36	32.29
25	562.23	193.56	121.51	66.63	48.72	41.25	41.05	33.61	33.58
26	576.25	198.51	124.73	68.57	50.27	42.65	42.47	34.96	35.10
27	590.34	203.50	127.99	70.54	51.85	44.08	43.92	36.52	36.71
28	604.49	208.52	131.27	72.53	53.46	45.54	45.42	38.16	38.41
29	618.66	213.56	134.58	74.55	55.11	47.04	46.95	39.88	40.20
30	632.84	218.62	137.90	76.60	56.78	48.57	48.51	41.69	42.07
31	647.03	223.68	141.24	78.68	58.49	50.13	50.12	43.59	44.02
32	661.21	228.76	144.60	80.79	60.24	51.73	52.06	45.56	46.06
33	675.37	233.85	147.98	82.94	62.02	53.48	54.09	47.62	48.19
34	689.51	238.95	151.39	85.11	63.82	55.47	56.21	49.77	50.42
35	703.60	244.04	154.80	87.31	65.65	57.53	58.41	52.01	52.76
36	717.62	249.13	158.23	89.53	67.67	59.67	60.68	54.35	55.19
37	731.55	254.22	161.67	91.77	69.94	61.87	63.02	56.79	57.74
38	745.34	259.28	165.11	94.01	72.26	64.13	65.42	59.33	60.40
39	758.98	264.30	168.53	96.24	74.63	66.44	67.87	61.97	63.18

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	772.43	269.27	171.93	98.45	77.04	68.78	70.37	64.72	66.07
41	785.69	274.18	175.29	100.78	79.48	71.16	72.93		
42	798.79	279.05	178.62	103.45	81.95	73.60	75.55		
43	811.73	283.86	181.90	106.12	84.46	76.09	78.25		
44	824.55	288.62	185.13	108.81	87.00	78.66	81.05		
45	837.30	293.34	188.33	111.54	89.60	81.35	83.98		
46	850.05	298.04	191.50	114.34	92.32	84.18	87.11		
47	862.89	302.75	194.67	117.25	95.19	87.22	90.48		
48	875.90	307.51	197.88	120.31	98.27	90.53	94.19		
49	889.15	312.36	201.45	123.58	101.63	94.20	98.30		
50	902.68	317.31	205.79	127.12	105.34	98.28	102.91		
51	916.54	322.41	210.42	131.00	109.48				
52	930.73	327.69	215.41	135.27	114.14				
53	945.25	333.15	220.80	139.97	119.39				
54	960.04	340.45	226.63	145.17	125.30				
55	975.04	348.23	232.92	150.95	132.03				
56	990.21	356.49	239.71	157.35					
57	1007.34	365.27	247.03	164.47					
58	1028.22	374.64	254.99	172.49					
59	1049.98	384.67	263.65	181.53					
60	1072.73	395.43	273.07	191.71					
61	1096.58	406.95	283.34						
62	1121.62	419.27	294.53						
63	1147.97	432.38	306.72						
64	1175.62	446.33	319.99						
65	1204.61	461.17	334.50						
66	1234.95	477.00							
67	1266.62	493.93							
68	1299.69								
69	1334.28								
70	1370.48								

次标准体, 额外风险比例 125%

单位: 元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	307.40	105.47	65.83	35.34	25.12	20.71	20.42	15.60	15.42
1	315.15	108.12	67.46	36.22	25.74	21.22	20.92	16.00	15.82
2	323.34	110.91	69.20	37.14	26.40	21.77	21.46	16.42	16.24
3	331.94	113.85	71.02	38.12	27.09	22.35	22.03	16.88	16.70
4	340.95	116.93	72.94	39.14	27.82	22.96	22.64	17.36	17.18
5	350.34	120.14	74.94	40.22	28.59	23.60	23.27	17.87	17.68
6	360.09	123.48	77.02	41.33	29.39	24.27	23.94	18.41	18.22
7	370.20	126.94	79.18	42.49	30.23	24.97	24.64	18.97	18.78
8	380.62	130.52	81.41	43.69	31.10	25.71	25.36	19.56	19.37
9	391.35	134.20	83.70	44.93	32.00	26.47	26.12	20.18	19.98
10	402.38	137.98	86.07	46.21	32.94	27.26	26.90	20.82	20.63
11	413.70	141.87	88.49	47.53	33.90	28.08	27.72	21.49	21.30
12	425.30	145.85	90.98	48.90	34.91	28.93	28.57	22.20	22.00
13	437.19	149.93	93.53	50.31	35.94	29.82	29.45	22.93	22.73
14	449.38	154.11	96.15	51.77	37.02	30.74	30.37	23.70	23.50
15	461.86	158.40	98.85	53.28	38.14	31.69	31.32	24.50	24.31
16	474.64	162.79	101.66	54.85	39.31	32.69	32.32	25.35	25.16
17	487.75	167.37	104.57	56.48	40.52	33.74	33.36	26.24	26.06
18	501.05	172.07	107.55	58.15	41.77	34.81	34.43	27.16	26.99
19	514.33	176.66	110.45	59.78	42.99	35.87	35.50	28.09	27.92
20	527.93	181.37	113.44	61.46	44.26	36.97	36.60	29.06	28.90
21	541.85	186.20	116.50	63.20	45.58	38.12	37.76	30.09	29.94
22	556.05	191.14	119.65	64.99	46.94	39.31	38.95	31.16	31.03
23	570.54	196.18	122.87	66.83	48.35	40.54	40.20	32.30	32.18
24	585.28	201.33	126.16	68.72	49.79	41.82	41.49	33.49	33.40
25	600.28	206.57	129.51	70.66	51.29	43.14	42.83	34.77	34.87
26	615.53	211.90	132.93	72.64	52.83	44.51	44.22	36.31	36.46
27	631.03	217.33	136.42	74.67	54.41	45.94	45.66	37.96	38.18
28	646.79	222.85	139.97	76.75	56.05	47.42	47.17	39.75	40.05
29	662.80	228.48	143.60	78.89	57.75	48.96	48.75	41.70	42.08
30	679.06	234.20	147.30	81.10	59.52	50.58	50.49	43.81	44.28
31	695.57	240.02	151.07	83.36	61.35	52.28	52.59	46.11	46.67
32	712.32	245.94	154.93	85.70	63.26	54.34	54.86	48.60	49.27
33	729.30	251.96	158.86	88.10	65.25	56.64	57.32	51.31	52.10
34	746.50	258.07	162.87	90.58	67.47	59.11	59.98	54.27	55.19
35	763.89	264.28	166.96	93.14	70.15	61.79	62.86	57.49	58.58
36	781.45	270.58	171.13	95.79	73.02	64.70	65.98	61.03	62.29
37	799.16	276.95	175.38	98.52	76.11	67.84	69.36	64.90	66.38
38	817.00	283.40	179.70	101.68	79.46	71.24	73.04	69.17	70.88
39	834.96	289.93	184.09	105.40	83.06	74.94	77.04	73.89	75.87

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	853.02	296.53	188.58	109.35	86.97	78.97	81.44	79.12	81.42
41	871.20	303.22	193.17	113.61	91.19	83.39	86.30		
42	889.49	310.01	197.88	118.19	95.81	88.26	91.66		
43	907.88	316.89	203.46	123.11	100.82	93.64	97.64		
44	926.34	323.88	209.92	128.42	106.33	99.59	104.31		
45	944.83	330.97	216.69	134.13	112.35	106.22	111.75		
46	963.31	339.54	223.81	140.22	118.99	113.56	120.11		
47	981.74	349.08	231.26	146.79	126.27	121.77	129.50		
48	1000.12	358.91	239.07	153.86	134.36	130.95	140.09		
49	1024.04	369.04	247.22	161.47	143.29	141.23	152.15		
50	1048.28	379.49	255.83	169.74	153.30	152.89	165.85		
51	1072.84	390.28	264.91	178.83	164.45				
52	1097.73	401.45	274.47	188.76	177.11				
53	1122.96	413.04	284.58	199.67	191.44				
54	1148.54	425.08	295.31	211.89	207.82				
55	1174.47	437.61	306.73	225.42	226.75				
56	1200.81	450.65	318.91	240.42					
57	1227.62	464.26	331.91	257.29					
58	1254.99	478.46	346.09	276.49					
59	1283.04	493.32	361.36	298.32					
60	1311.93	509.15	377.88	323.45					
61	1341.83	526.13	395.92						
62	1372.91	544.30	415.85						
63	1405.36	563.95	438.21						
64	1439.38	585.48	463.67						
65	1475.16	609.34	493.09						
66	1512.99	636.07							
67	1553.14	666.26							
68	1595.92								
69	1641.61								
70	1690.38								

次标准体, 额外风险比例 125%

单位: 元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	299.69	102.79	64.12	34.40	24.43	20.14	19.85	15.16	15.00
1	307.51	105.46	65.78	35.28	25.06	20.66	20.36	15.58	15.41
2	315.66	108.25	67.51	36.21	25.72	21.20	20.90	16.01	15.84
3	324.18	111.16	69.32	37.17	26.41	21.78	21.47	16.47	16.30
4	333.07	114.20	71.21	38.19	27.13	22.38	22.07	16.96	16.79
5	342.33	117.37	73.18	39.25	27.89	23.02	22.70	17.48	17.31
6	351.96	120.66	75.24	40.35	28.69	23.69	23.36	18.03	17.86
7	361.93	124.08	77.37	41.50	29.52	24.39	24.06	18.61	18.44
8	372.21	127.60	79.57	42.69	30.38	25.12	24.79	19.22	19.05
9	382.80	131.24	81.84	43.92	31.27	25.88	25.54	19.86	19.69
10	393.69	134.98	84.17	45.18	32.20	26.68	26.34	20.53	20.37
11	404.88	138.82	86.57	46.50	33.17	27.50	27.17	21.25	21.08
12	416.34	142.76	89.04	47.85	34.17	28.37	28.03	21.99	21.83
13	428.10	146.80	91.57	49.25	35.22	29.27	28.94	22.78	22.62
14	440.15	150.94	94.16	50.70	36.31	30.22	29.89	23.61	23.46
15	452.49	155.18	96.84	52.20	37.44	31.21	30.88	24.49	24.35
16	465.13	159.53	99.61	53.77	38.63	32.25	31.93	25.42	25.28
17	478.05	164.03	102.48	55.39	39.87	33.35	33.03	26.40	26.27
18	491.19	168.65	105.41	57.07	41.16	34.49	34.18	27.43	27.31
19	504.44	173.24	108.33	58.75	42.47	35.65	35.35	28.49	28.38
20	517.95	177.94	111.34	60.50	43.83	36.86	36.58	29.60	29.51
21	531.70	182.74	114.42	62.31	45.25	38.13	37.87	30.78	30.70
22	545.67	187.63	117.57	64.17	46.73	39.45	39.21	32.00	31.94
23	559.83	192.60	120.79	66.10	48.25	40.82	40.61	33.29	33.24
24	574.14	197.65	124.07	68.07	49.83	42.25	42.06	34.64	34.79
25	588.57	202.75	127.40	70.08	51.44	43.72	43.56	36.26	36.46
26	603.08	207.90	130.77	72.13	53.11	45.23	45.11	37.97	38.23
27	617.65	213.08	134.17	74.22	54.81	46.79	46.70	39.77	40.09
28	632.24	218.28	137.60	76.33	56.54	48.39	48.33	41.67	42.04
29	646.83	223.50	141.04	78.48	58.32	50.02	50.00	43.64	44.08
30	661.39	228.72	144.50	80.65	60.12	51.68	52.03	45.71	46.21
31	675.93	233.94	147.97	82.85	61.97	53.53	54.16	47.86	48.44
32	690.43	239.17	151.46	85.09	63.85	55.62	56.39	50.11	50.77
33	704.89	244.40	154.96	87.36	65.77	57.80	58.70	52.46	53.21
34	719.29	249.62	158.49	89.66	67.93	60.06	61.11	54.92	55.77
35	733.59	254.84	162.02	91.99	70.34	62.41	63.59	57.48	58.44
36	747.79	260.04	165.57	94.34	72.83	64.82	66.14	60.15	61.24
37	761.85	265.22	169.12	96.71	75.38	67.29	68.77	62.94	64.17
38	775.74	270.37	172.65	99.08	78.00	69.81	71.45	65.84	67.22
39	789.42	275.46	176.17	101.75	80.64	72.38	74.19	68.86	70.40

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	802.88	280.49	179.65	104.65	83.31	74.98	76.98	72.00	73.73
41	816.09	285.46	183.09	107.56	86.00	77.63	79.84		
42	829.10	290.35	186.49	110.48	88.71	80.33	82.77		
43	841.90	295.18	189.83	113.41	91.43	83.09	85.78		
44	854.55	299.93	193.10	116.35	94.21	85.94	88.91		
45	867.09	304.63	196.32	119.30	97.04	88.91	92.19		
46	879.60	309.30	199.51	122.30	99.99	92.05	95.69		
47	892.19	313.97	203.41	125.40	103.13	95.44	99.47		
48	904.92	318.69	207.56	128.68	106.50	99.13	103.65		
49	917.88	323.47	211.88	132.17	110.19	103.24	108.29		
50	931.12	328.37	216.46	135.95	114.29	107.84	113.54		
51	944.69	333.46	221.38	140.10	118.90				
52	958.60	340.27	226.68	144.70	124.10				
53	972.83	347.54	232.42	149.83	130.01				
54	987.33	355.28	238.61	155.52	136.73				
55	1002.71	363.50	245.27	161.84	144.36				
56	1022.66	372.23	252.46	168.91					
57	1043.43	381.53	260.29	176.89					
58	1065.11	391.45	268.78	185.88					
59	1087.77	402.04	278.04	196.04					
60	1111.50	413.36	288.16	207.67					
61	1136.38	425.45	299.23						
62	1162.51	438.38	311.36						
63	1189.89	452.20	324.63						
64	1218.49	466.93	339.29						
65	1248.30	482.64	355.69						
66	1279.36	499.43							
67	1311.76	518.11							
68	1345.63								
69	1381.11								
70	1418.32								

次标准体，额外风险比例 150%

单位：元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	318.66	109.35	68.26	36.66	26.07	21.50	21.19	16.20	16.02
1	326.59	112.06	69.94	37.56	26.70	22.02	21.71	16.61	16.43
2	334.99	114.92	71.71	38.50	27.37	22.58	22.26	17.05	16.87
3	343.83	117.94	73.59	39.51	28.09	23.17	22.85	17.53	17.34
4	353.09	121.11	75.56	40.56	28.84	23.80	23.47	18.03	17.84
5	362.76	124.42	77.62	41.66	29.63	24.47	24.13	18.56	18.37
6	372.82	127.86	79.76	42.82	30.46	25.16	24.82	19.12	18.92
7	383.23	131.43	81.99	44.01	31.32	25.89	25.54	19.70	19.51
8	393.98	135.11	84.28	45.25	32.22	26.65	26.30	20.32	20.13
9	405.04	138.91	86.65	46.53	33.16	27.44	27.08	20.97	20.77
10	416.41	142.81	89.09	47.85	34.12	28.26	27.90	21.64	21.45
11	428.08	146.81	91.59	49.22	35.13	29.11	28.75	22.35	22.15
12	440.03	150.92	94.16	50.63	36.17	30.00	29.63	23.09	22.89
13	452.28	155.12	96.78	52.09	37.25	30.92	30.55	23.86	23.67
14	464.82	159.43	99.48	53.60	38.37	31.88	31.51	24.67	24.48
15	477.66	163.84	102.27	55.16	39.53	32.89	32.51	25.52	25.33
16	490.82	168.36	105.16	56.79	40.75	33.93	33.56	26.42	26.24
17	504.29	173.07	108.17	58.48	42.02	35.03	34.65	27.36	27.19
18	517.96	177.93	111.25	60.21	43.32	36.15	35.78	28.35	28.18
19	531.59	182.64	114.23	61.90	44.59	37.26	36.89	29.33	29.17
20	545.54	187.48	117.31	63.65	45.92	38.42	38.06	30.37	30.22
21	559.81	192.44	120.47	65.45	47.29	39.62	39.27	31.46	31.33
22	574.38	197.51	123.71	67.31	48.71	40.87	40.53	32.61	32.50
23	589.22	202.69	127.02	69.22	50.18	42.17	41.84	33.82	33.80
24	604.31	207.97	130.40	71.17	51.70	43.51	43.20	35.20	35.32
25	619.65	213.34	133.85	73.18	53.26	44.91	44.62	36.78	36.96
26	635.24	218.80	137.37	75.23	54.87	46.36	46.09	38.49	38.74
27	651.07	224.36	140.95	77.34	56.53	47.86	47.62	40.34	40.66
28	667.14	230.01	144.60	79.50	58.26	49.43	49.23	42.34	42.74
29	683.46	235.76	148.32	81.73	60.04	51.07	51.10	44.50	44.99
30	700.03	241.61	152.12	84.01	61.90	52.82	53.27	46.85	47.43
31	716.83	247.55	155.99	86.37	63.83	55.01	55.60	49.39	50.08
32	733.85	253.59	159.95	88.80	65.84	57.37	58.12	52.15	52.97
33	751.10	259.73	163.98	91.31	68.24	59.92	60.84	55.16	56.13
34	768.54	265.96	168.10	93.89	70.99	62.66	63.78	58.46	59.58
35	786.17	272.28	172.29	96.56	73.94	65.62	66.96	62.06	63.38
36	803.94	278.69	176.56	99.32	77.10	68.82	70.40	66.02	67.55
37	821.85	285.18	180.92	102.75	80.52	72.28	74.14	70.37	72.14
38	839.87	291.74	185.35	106.55	84.19	76.04	78.20	75.18	77.23
39	857.98	298.37	189.86	110.58	88.15	80.13	82.66	80.51	82.88

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	876.18	305.08	194.46	114.92	92.43	84.60	87.58	86.43	89.17
41	894.47	311.87	199.17	119.56	97.08	89.52	93.02		
42	912.86	318.76	205.19	124.54	102.15	94.98	99.07		
43	931.33	325.76	211.75	129.92	107.72	101.02	105.86		
44	949.85	332.86	218.66	135.69	113.83	107.76	113.44		
45	968.38	342.14	225.91	141.87	120.57	115.27	121.98		
46	986.87	351.88	233.53	148.55	128.01	123.65	131.60		
47	1006.97	361.93	241.49	155.73	136.26	133.07	142.45		
48	1031.39	372.32	249.80	163.46	145.40	143.62	154.84		
49	1056.13	383.00	258.59	171.89	155.63	155.59	168.91		
50	1081.17	394.00	267.77	181.09	167.03	169.12	185.17		
51	1106.49	405.33	277.40	191.15	180.00				
52	1132.11	417.02	287.54	202.24	194.63				
53	1158.04	429.12	298.30	214.66	211.45				
54	1184.24	441.66	309.75	228.44	230.81				
55	1210.74	454.69	321.99	243.77	253.20				
56	1237.55	468.27	335.12	261.11					
57	1264.75	482.47	349.50	280.77					
58	1292.47	497.33	364.99	303.06					
59	1320.84	513.28	381.72	328.58					
60	1350.05	530.22	399.89	358.96					
61	1380.28	548.27	419.82						
62	1411.73	567.66	441.96						
63	1444.62	588.73	466.94						
64	1479.16	611.93	495.59						
65	1515.61	637.82	530.44						
66	1554.27	667.03							
67	1595.49	700.30							
68	1639.64								
69	1687.06								
70	1738.00								

次标准体, 额外风险比例 150%

单位: 元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	313.23	107.45	67.03	35.97	25.56	21.07	20.76	15.88	15.71
1	321.34	110.22	68.75	36.89	26.21	21.61	21.30	16.31	16.13
2	329.80	113.10	70.55	37.84	26.89	22.17	21.86	16.76	16.59
3	338.64	116.13	72.43	38.85	27.61	22.77	22.45	17.25	17.07
4	347.88	119.29	74.39	39.90	28.36	23.40	23.08	17.76	17.59
5	357.52	122.58	76.44	41.01	29.15	24.07	23.73	18.31	18.13
6	367.54	126.01	78.58	42.16	29.98	24.77	24.43	18.89	18.71
7	377.91	129.57	80.80	43.35	30.84	25.50	25.16	19.50	19.33
8	388.62	133.24	83.09	44.59	31.74	26.26	25.92	20.15	19.98
9	399.65	137.02	85.45	45.87	32.68	27.06	26.72	20.83	20.66
10	410.99	140.92	87.89	47.19	33.66	27.90	27.55	21.55	21.39
11	422.63	144.92	90.39	48.56	34.67	28.77	28.43	22.31	22.15
12	434.57	149.02	92.96	49.98	35.72	29.69	29.34	23.11	22.95
13	446.80	153.22	95.59	51.44	36.82	30.64	30.30	23.95	23.81
14	459.33	157.53	98.29	52.96	37.96	31.64	31.31	24.85	24.71
15	472.16	161.95	101.08	54.53	39.16	32.70	32.37	25.79	25.66
16	485.29	166.47	103.97	56.17	40.42	33.80	33.48	26.80	26.68
17	498.72	171.15	106.96	57.88	41.74	34.97	34.66	27.86	27.75
18	512.37	175.96	110.02	59.64	43.10	36.18	35.89	28.98	28.88
19	526.12	180.74	113.07	61.41	44.49	37.42	37.15	30.13	30.05
20	540.13	185.62	116.20	63.25	45.94	38.72	38.47	31.35	31.29
21	554.39	190.60	119.41	65.15	47.45	40.08	39.85	32.63	32.59
22	568.87	195.68	122.69	67.12	49.02	41.51	41.30	33.98	34.05
23	583.52	200.85	126.05	69.15	50.65	42.99	42.81	35.54	35.73
24	598.32	206.08	129.47	71.23	52.33	44.52	44.38	37.27	37.52
25	613.22	211.37	132.94	73.35	54.06	46.11	46.01	39.11	39.42
26	628.18	216.70	136.45	75.52	55.84	47.75	47.68	41.06	41.42
27	643.18	222.06	139.99	77.73	57.67	49.44	49.41	43.10	43.52
28	658.17	227.43	143.55	79.96	59.53	51.17	51.41	45.23	45.72
29	673.14	232.81	147.13	82.23	61.43	52.99	53.60	47.46	48.03
30	688.05	238.18	150.72	84.52	63.37	55.15	55.90	49.79	50.44
31	702.90	243.55	154.31	86.85	65.36	57.41	58.29	52.22	52.96
32	717.68	248.91	157.92	89.21	67.52	59.75	60.78	54.77	55.61
33	732.39	254.27	161.54	91.61	70.01	62.20	63.36	57.43	58.38
34	746.99	259.61	165.18	94.04	72.60	64.72	66.04	60.21	61.29
35	761.48	264.94	168.83	96.50	75.28	67.32	68.80	63.11	64.33
36	775.81	270.24	172.48	98.98	78.04	69.99	71.64	66.14	67.52
37	789.98	275.51	176.13	101.80	80.87	72.73	74.56	69.31	70.85
38	803.92	280.73	179.77	104.89	83.74	75.52	77.55	72.59	74.32
39	817.62	285.89	183.38	108.01	86.63	78.35	80.60	76.01	77.94

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	831.03	290.97	186.94	111.16	89.55	81.23	83.70	79.57	81.72
41	844.17	295.97	190.46	114.33	92.47	84.15	86.88		
42	857.05	300.88	193.92	117.49	95.42	87.13	90.12		
43	869.70	305.72	197.31	120.64	98.38	90.17	93.47		
44	882.15	310.46	200.78	123.76	101.38	93.31	96.94		
45	894.45	315.14	204.88	126.89	104.46	96.58	100.57		
46	906.71	319.77	209.01	130.07	107.66	100.04	104.47		
47	919.02	324.39	213.21	133.35	111.05	103.79	108.69		
48	931.46	329.05	217.54	136.80	114.73	107.89	113.35		
49	944.12	333.91	222.05	140.48	118.76	112.44	118.57		
50	957.05	340.18	226.83	144.50	123.26	117.60	124.47		
51	970.32	346.81	231.94	148.96	128.34				
52	983.92	353.87	237.47	153.91	134.14				
53	997.85	361.42	243.44	159.43	140.72				
54	1016.03	369.46	249.88	165.59	148.28				
55	1035.68	378.01	256.90	172.53	156.93				
56	1056.13	387.09	264.50	180.34					
57	1077.44	396.75	272.74	189.14					
58	1099.69	407.04	281.73	199.10					
59	1122.96	418.03	291.57	210.60					
60	1147.33	429.78	302.38	223.77					
61	1172.86	442.39	314.27						
62	1199.59	455.91	327.35						
63	1227.54	470.41	341.92						
64	1256.67	485.90	358.18						
65	1287.02	502.55	376.22						
66	1318.67	520.94							
67	1351.72	540.97							
68	1386.32								
69	1422.62								
70	1460.76								

次标准体, 额外风险比例 175%

单位: 元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	329.22	113.00	70.55	37.91	26.96	22.24	21.92	16.77	16.59
1	337.32	115.76	72.26	38.81	27.60	22.77	22.45	17.20	17.01
2	345.91	118.69	74.07	39.78	28.29	23.34	23.02	17.65	17.46
3	354.97	121.78	75.99	40.81	29.02	23.95	23.62	18.14	17.95
4	364.47	125.03	78.01	41.89	29.79	24.60	24.26	18.65	18.46
5	374.40	128.42	80.12	43.02	30.61	25.28	24.94	19.20	19.01
6	384.72	131.96	82.33	44.21	31.46	26.00	25.65	19.79	19.59
7	395.43	135.62	84.61	45.44	32.35	26.75	26.40	20.40	20.20
8	406.47	139.41	86.98	46.71	33.28	27.54	27.18	21.04	20.84
9	417.84	143.31	89.41	48.03	34.24	28.35	27.99	21.71	21.52
10	429.53	147.32	91.92	49.39	35.24	29.21	28.84	22.42	22.22
11	441.51	151.43	94.49	50.80	36.28	30.09	29.72	23.16	22.96
12	453.79	155.65	97.12	52.25	37.35	31.01	30.64	23.93	23.74
13	466.36	159.97	99.82	53.75	38.47	31.97	31.60	24.74	24.56
14	479.24	164.39	102.59	55.31	39.63	32.97	32.59	25.60	25.41
15	492.41	168.92	105.46	56.93	40.84	34.01	33.64	26.49	26.31
16	505.90	173.55	108.43	58.61	42.11	35.10	34.73	27.44	27.27
17	519.71	178.40	111.53	60.36	43.43	36.25	35.88	28.44	28.28
18	533.72	183.39	114.70	62.15	44.78	37.42	37.06	29.48	29.33
19	547.67	188.22	117.77	63.89	46.10	38.58	38.22	30.52	30.38
20	561.95	193.17	120.92	65.70	47.48	39.79	39.44	31.62	31.50
21	576.54	198.25	124.17	67.56	48.91	41.05	40.71	32.79	32.68
22	591.43	203.45	127.49	69.48	50.39	42.36	42.04	34.01	34.03
23	606.59	208.75	130.90	71.46	51.92	43.72	43.42	35.45	35.59
24	622.00	214.15	134.37	73.48	53.50	45.14	44.85	37.07	37.27
25	637.65	219.64	137.91	75.56	55.13	46.60	46.34	38.82	39.08
26	653.54	225.23	141.51	77.68	56.82	48.13	47.90	40.70	41.03
27	669.66	230.90	145.18	79.86	58.56	49.71	49.52	42.73	43.14
28	686.02	236.67	148.92	82.10	60.36	51.37	51.48	44.93	45.42
29	702.62	242.53	152.73	84.40	62.23	53.20	53.69	47.30	47.89
30	719.45	248.49	156.62	86.77	64.18	55.44	56.07	49.87	50.58
31	736.50	254.55	160.59	89.22	66.20	57.84	58.62	52.66	53.50
32	753.77	260.70	164.63	91.74	68.72	60.42	61.38	55.71	56.69
33	771.24	266.94	168.76	94.34	71.52	63.20	64.36	59.04	60.19
34	788.90	273.28	172.97	97.03	74.52	66.20	67.56	62.68	64.02
35	806.72	279.71	177.26	99.81	77.73	69.43	71.03	66.68	68.24
36	824.68	286.22	181.64	103.41	81.18	72.92	74.80	71.08	72.89
37	842.74	292.80	186.09	107.27	84.88	76.69	78.90	75.93	78.02
38	860.90	299.46	190.63	111.36	88.86	80.81	83.37	81.30	83.71
39	879.13	306.19	195.24	115.74	93.16	85.30	88.31	87.26	90.05

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	897.43	312.99	199.96	120.40	97.82	90.23	93.77	93.91	97.13
41	915.82	319.88	206.26	125.38	102.90	95.70	99.83		
42	934.28	326.87	212.87	130.77	108.47	101.76	106.64		
43	952.80	334.16	219.83	136.55	114.60	108.52	114.26		
44	971.36	343.69	227.15	142.75	121.36	116.08	122.84		
45	989.90	353.56	234.84	149.48	128.85	124.53	132.56		
46	1011.15	363.77	242.89	156.72	137.16	134.06	143.53		
47	1035.99	374.31	251.31	164.51	146.40	144.74	156.06		
48	1061.14	385.16	260.19	173.01	156.73	156.86	170.31		
49	1086.58	396.32	269.45	182.26	168.27	170.56	186.73		
50	1112.28	407.77	279.13	192.36	181.36	186.26	205.67		
51	1138.22	419.52	289.28	203.50	196.12				
52	1164.38	431.62	300.01	215.96	213.09				
53	1190.74	444.13	311.41	229.80	232.60				
54	1217.30	457.09	323.59	245.24	255.18				
55	1244.07	470.59	336.73	262.77	281.87				
56	1271.09	484.68	351.11	282.64					
57	1298.45	499.46	366.65	305.15					
58	1326.32	515.39	383.47	330.83					
59	1354.84	532.26	401.71	361.26					
60	1384.24	550.16	421.61	397.24					
61	1414.70	569.30	443.54						
62	1446.46	589.94	468.02						
63	1479.74	612.47	495.79						
64	1514.76	637.41	529.24						
65	1551.82	665.41	569.31						
66	1591.26	697.24							
67	1633.50	733.77							
68	1678.98								
69	1728.13								
70	1781.22								

次标准体, 额外风险比例 175%

单位: 元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	326.04	111.85	69.79	37.46	26.62	21.95	21.64	16.56	16.38
1	334.42	114.71	71.57	38.41	27.29	22.51	22.19	17.01	16.83
2	343.16	117.70	73.42	39.40	28.00	23.09	22.77	17.48	17.30
3	352.31	120.83	75.36	40.44	28.74	23.71	23.38	17.99	17.81
4	361.88	124.10	77.40	41.53	29.52	24.37	24.03	18.52	18.35
5	371.86	127.51	79.52	42.67	30.34	25.06	24.72	19.10	18.92
6	382.25	131.07	81.74	43.86	31.20	25.79	25.44	19.71	19.53
7	393.01	134.75	84.04	45.10	32.10	26.55	26.20	20.35	20.18
8	404.11	138.56	86.42	46.39	33.04	27.35	27.00	21.04	20.87
9	415.55	142.49	88.87	47.72	34.02	28.19	27.83	21.76	21.59
10	427.31	146.53	91.40	49.09	35.03	29.06	28.71	22.52	22.36
11	439.38	150.67	93.99	50.52	36.09	29.98	29.63	23.33	23.17
12	451.76	154.93	96.65	51.99	37.19	30.94	30.59	24.18	24.03
13	464.44	159.28	99.39	53.51	38.34	31.94	31.60	25.08	24.95
14	477.42	163.75	102.19	55.09	39.54	33.00	32.67	26.04	25.91
15	490.71	168.33	105.09	56.74	40.80	34.11	33.79	27.06	26.94
16	504.31	173.01	108.09	58.45	42.12	35.28	34.97	28.14	28.03
17	518.20	177.87	111.19	60.24	43.51	36.52	36.22	29.29	29.20
18	532.32	182.86	114.37	62.08	44.95	37.81	37.53	30.50	30.42
19	546.54	187.80	117.54	63.93	46.42	39.13	38.87	31.75	31.69
20	561.03	192.86	120.79	65.86	47.95	40.52	40.29	33.07	33.04
21	575.77	198.02	124.12	67.86	49.55	41.97	41.77	34.47	34.63
22	590.72	203.28	127.54	69.92	51.22	43.50	43.33	36.18	36.40
23	605.84	208.62	131.03	72.06	52.96	45.09	44.95	38.01	38.28
24	621.09	214.04	134.58	74.25	54.75	46.74	46.65	39.95	40.29
25	636.42	219.50	138.19	76.49	56.60	48.45	48.40	42.01	42.41
26	651.80	225.00	141.83	78.77	58.50	50.22	50.26	44.18	44.65
27	667.20	230.53	145.51	81.09	60.44	52.04	52.48	46.46	47.00
28	682.56	236.06	149.20	83.45	62.43	54.13	54.81	48.85	49.47
29	697.86	241.59	152.90	85.83	64.47	56.43	57.25	51.34	52.06
30	713.08	247.11	156.61	88.25	66.55	58.83	59.79	53.95	54.77
31	728.20	252.61	160.32	90.70	69.06	61.33	62.44	56.69	57.62
32	743.23	258.09	164.05	93.18	71.70	63.92	65.19	59.55	60.60
33	758.15	263.56	167.78	95.71	74.45	66.61	68.05	62.54	63.73
34	772.93	269.01	171.53	98.27	77.30	69.39	71.01	65.67	67.01
35	787.56	274.44	175.28	101.05	80.24	72.25	74.06	68.95	70.46
36	802.01	279.83	179.04	104.24	83.25	75.20	77.21	72.36	74.06
37	816.23	285.18	182.79	107.52	86.33	78.21	80.45	75.93	77.82
38	830.21	290.47	186.53	110.85	89.45	81.28	83.75	79.63	81.75
39	843.89	295.68	190.22	114.23	92.60	84.40	87.13	83.48	85.84

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	857.24	300.81	193.87	117.62	95.77	87.57	90.56	87.49	90.10
41	870.28	305.83	197.46	121.01	98.94	90.77	94.07		
42	883.01	310.76	201.21	124.37	102.13	94.05	97.66		
43	895.48	315.60	205.53	127.71	105.35	97.38	101.35		
44	907.71	320.33	209.82	131.02	108.59	100.82	105.19		
45	919.77	324.98	214.09	134.32	111.90	104.41	109.20		
46	931.75	329.57	218.38	137.66	115.36	108.20	113.50		
47	943.77	334.36	222.72	141.10	119.03	112.31	118.18		
48	955.91	340.27	227.19	144.73	123.00	116.83	123.35		
49	968.25	346.40	231.83	148.64	127.39	121.87	129.17		
50	980.88	352.82	236.74	152.91	132.31	127.58	135.80		
51	993.82	359.62	241.99	157.64	137.89				
52	1009.38	366.86	247.67	162.92	144.27				
53	1027.64	374.60	253.87	168.87	151.61				
54	1046.75	382.86	260.62	175.58	160.03				
55	1066.70	391.63	267.93	183.12	169.73				
56	1087.46	400.95	275.86	191.63					
57	1109.11	410.86	284.51	201.29					
58	1131.70	421.44	293.99	212.44					
59	1155.30	432.78	304.41	225.23					
60	1180.00	444.95	315.91	239.97					
61	1205.87	458.05	328.63						
62	1232.96	472.16	342.89						
63	1261.28	487.32	358.84						
64	1290.84	503.68	376.55						
65	1321.67	521.70	396.31						
66	1353.86	541.27							
67	1387.51	562.66							
68	1422.78								
69	1459.85								
70	1498.88								

次标准体, 额外风险比例 200%

单位: 元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	339.18	116.44	72.71	39.08	27.80	22.94	22.62	17.32	17.13
1	347.43	119.25	74.45	40.01	28.46	23.48	23.16	17.75	17.56
2	356.20	122.23	76.30	40.99	29.16	24.06	23.73	18.22	18.03
3	365.45	125.39	78.26	42.04	29.91	24.69	24.35	18.72	18.53
4	375.18	128.71	80.32	43.14	30.69	25.35	25.01	19.25	19.06
5	385.34	132.19	82.49	44.31	31.53	26.05	25.70	19.82	19.63
6	395.92	135.81	84.74	45.52	32.40	26.79	26.44	20.42	20.23
7	406.90	139.57	87.09	46.78	33.32	27.56	27.21	21.06	20.86
8	418.22	143.45	89.51	48.09	34.27	28.37	28.01	21.73	21.53
9	429.88	147.45	92.01	49.44	35.26	29.22	28.85	22.43	22.23
10	441.86	151.56	94.58	50.84	36.30	30.10	29.73	23.16	22.97
11	454.14	155.78	97.21	52.28	37.37	31.01	30.64	23.93	23.74
12	466.71	160.10	99.92	53.78	38.48	31.97	31.59	24.74	24.56
13	479.59	164.52	102.68	55.32	39.63	32.96	32.59	25.59	25.41
14	492.77	169.05	105.51	56.93	40.83	34.00	33.62	26.49	26.31
15	506.25	173.68	108.45	58.59	42.08	35.08	34.71	27.43	27.26
16	520.05	178.43	111.51	60.32	43.39	36.22	35.85	28.43	28.26
17	534.17	183.39	114.69	62.13	44.76	37.41	37.04	29.48	29.33
18	548.48	188.51	117.95	63.98	46.17	38.64	38.28	30.58	30.44
19	562.73	193.45	121.09	65.78	47.54	39.84	39.49	31.68	31.56
20	577.31	198.51	124.32	67.63	48.97	41.10	40.77	32.85	32.74
21	592.20	203.71	127.64	69.56	50.45	42.42	42.10	34.08	34.11
22	607.39	209.01	131.05	71.54	51.99	43.79	43.49	35.54	35.69
23	622.84	214.43	134.54	73.58	53.58	45.21	44.93	37.18	37.39
24	638.55	219.95	138.09	75.67	55.23	46.70	46.44	38.96	39.22
25	654.48	225.55	141.72	77.81	56.93	48.23	48.01	40.86	41.20
26	670.64	231.25	145.40	80.00	58.68	49.83	49.64	42.91	43.33
27	687.03	237.03	149.16	82.25	60.50	51.50	51.66	45.12	45.62
28	703.64	242.90	152.98	84.57	62.38	53.38	53.90	47.51	48.11
29	720.48	248.87	156.88	86.95	64.34	55.64	56.30	50.09	50.80
30	737.54	254.93	160.85	89.40	66.37	58.07	58.87	52.90	53.74
31	754.82	261.09	164.90	91.93	68.96	60.67	61.64	55.95	56.94
32	772.30	267.34	169.04	94.54	71.78	63.46	64.63	59.29	60.45
33	789.97	273.68	173.25	97.24	74.80	66.47	67.84	62.94	64.30
34	807.81	280.12	177.55	100.03	78.03	69.71	71.32	66.95	68.53
35	825.80	286.64	181.94	103.73	81.49	73.20	75.09	71.36	73.18
36	843.91	293.24	186.41	107.62	85.20	76.98	79.19	76.22	78.33
37	862.10	299.91	190.96	111.74	89.19	81.10	83.67	81.60	84.02
38	880.37	306.66	195.59	116.14	93.48	85.58	88.60	87.55	90.34
39	898.70	313.47	200.41	120.79	98.12	90.49	94.03	94.18	97.40

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	917.08	320.36	206.75	125.76	103.17	95.92	100.04	101.57	105.30
41	935.52	327.34	213.38	131.11	108.70	101.93	106.79		
42	954.03	334.76	220.35	136.84	114.78	108.65	114.36		
43	972.59	344.34	227.67	143.01	121.50	116.17	122.90		
44	991.16	354.27	235.36	149.72	128.96	124.59	132.58		
45	1012.99	364.56	243.42	156.96	137.24	134.10	143.52		
46	1038.14	375.19	251.88	164.75	146.47	144.79	156.04		
47	1063.63	386.14	260.81	173.26	156.80	156.92	170.29		
48	1089.41	397.40	270.12	182.52	168.34	170.64	186.70		
49	1115.42	408.94	279.84	192.60	181.43	186.33	205.59		
50	1141.61	420.75	290.00	203.69	196.17	204.25	227.67		
51	1167.96	432.86	300.68	216.07	213.09				
52	1194.43	445.32	311.99	229.83	232.51				
53	1221.04	458.20	324.04	245.18	254.95				
54	1247.76	471.57	337.04	262.64	281.45				
55	1274.63	485.51	351.29	282.47	312.54				
56	1301.70	500.12	366.73	304.94					
57	1329.10	515.90	383.48	330.55					
58	1357.02	532.60	401.68	360.74					
59	1385.63	550.33	421.50	396.18					
60	1415.16	569.22	443.22	438.36					
61	1445.83	589.47	467.25						
62	1477.87	611.41	494.21						
63	1511.49	635.46	526.15						
64	1546.96	662.21	564.08						
65	1584.60	692.42	609.72						
66	1624.80	726.99							
67	1668.04	766.98							
68	1714.83								
69	1765.69								
70	1820.97								

次标准体, 额外风险比例 200%

单位: 元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	338.21	116.04	72.42	38.88	27.64	22.79	22.47	17.21	17.03
1	346.83	118.98	74.24	39.85	28.33	23.36	23.03	17.67	17.49
2	355.84	122.06	76.15	40.87	29.05	23.97	23.63	18.16	17.98
3	365.28	125.29	78.15	41.94	29.82	24.61	24.27	18.69	18.51
4	375.15	128.66	80.25	43.07	30.62	25.28	24.94	19.25	19.07
5	385.46	132.19	82.45	44.25	31.47	26.00	25.65	19.85	19.68
6	396.20	135.86	84.74	45.48	32.36	26.76	26.40	20.49	20.32
7	407.33	139.67	87.12	46.77	33.30	27.55	27.19	21.17	21.00
8	418.80	143.61	89.57	48.10	34.27	28.38	28.03	21.89	21.72
9	430.63	147.67	92.11	49.47	35.28	29.26	28.90	22.65	22.49
10	442.79	151.85	94.72	50.90	36.34	30.17	29.81	23.46	23.31
11	455.27	156.13	97.41	52.37	37.44	31.13	30.78	24.32	24.17
12	468.05	160.53	100.16	53.90	38.59	32.13	31.78	25.22	25.08
13	481.15	165.03	102.99	55.48	39.79	33.19	32.85	26.18	26.05
14	494.56	169.65	105.89	57.13	41.04	34.30	33.97	27.20	27.09
15	508.29	174.38	108.88	58.84	42.36	35.47	35.15	28.29	28.19
16	522.32	179.22	111.99	60.62	43.75	36.71	36.40	29.45	29.36
17	536.65	184.24	115.20	62.48	45.21	38.02	37.73	30.68	30.62
18	551.22	189.39	118.50	64.40	46.73	39.38	39.12	31.99	31.94
19	565.88	194.50	121.78	66.34	48.27	40.78	40.55	33.34	33.31
20	580.82	199.72	125.15	68.35	49.89	42.26	42.05	34.81	35.00
21	596.00	205.05	128.60	70.44	51.58	43.81	43.64	36.58	36.81
22	611.39	210.48	132.14	72.61	53.35	45.44	45.31	38.47	38.77
23	626.94	215.99	135.76	74.84	55.19	47.14	47.05	40.50	40.86
24	642.62	221.57	139.44	77.14	57.09	48.91	48.87	42.65	43.08
25	658.36	227.20	143.17	79.49	59.06	50.74	50.90	44.93	45.43
26	674.13	232.87	146.95	81.89	61.08	52.64	53.22	47.34	47.92
27	689.89	238.55	150.75	84.33	63.15	54.95	55.67	49.87	50.54
28	705.59	244.24	154.57	86.80	65.28	57.37	58.24	52.53	53.30
29	721.20	249.91	158.39	89.31	67.59	59.90	60.91	55.31	56.20
30	736.69	255.56	162.22	91.85	70.25	62.52	63.70	58.23	59.23
31	752.06	261.18	166.05	94.42	73.02	65.26	66.61	61.28	62.42
32	767.30	266.78	169.88	97.04	75.90	68.10	69.63	64.48	65.77
33	782.40	272.36	173.73	99.69	78.89	71.04	72.78	67.83	69.29
34	797.34	277.91	177.58	102.88	81.98	74.09	76.03	71.34	72.98
35	812.08	283.42	181.44	106.22	85.17	77.23	79.41	75.01	76.85
36	826.61	288.89	185.30	109.66	88.44	80.46	82.88	78.85	80.90
37	840.88	294.32	189.15	113.18	91.78	83.77	86.45	82.84	85.14
38	854.85	299.67	192.98	116.76	95.17	87.14	90.10	87.00	89.55
39	868.49	304.93	196.76	120.36	98.58	90.56	93.82	91.30	94.14

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	881.76	310.09	200.59	123.96	102.01	94.03	97.61	95.78	98.91
41	894.68	315.14	205.13	127.56	105.45	97.54	101.47		
42	907.26	320.09	209.65	131.13	108.89	101.11	105.43		
43	919.53	324.92	214.15	134.66	112.35	104.76	109.49		
44	931.53	329.64	218.60	138.15	115.85	108.51	113.70		
45	943.33	334.49	223.01	141.61	119.42	112.42	118.12		
46	955.03	340.26	227.42	145.12	123.13	116.58	122.84		
47	966.74	346.13	231.87	148.75	127.08	121.07	128.00		
48	978.57	352.15	236.43	152.57	131.38	126.01	133.72		
49	990.59	358.38	241.17	156.68	136.13	131.57	140.16		
50	1003.77	364.90	246.17	161.18	141.47	137.87	147.53		
51	1020.40	371.79	251.55	166.18	147.58				
52	1037.92	379.15	257.43	171.85	154.61				
53	1056.32	387.02	263.84	178.24	162.69				
54	1075.58	395.42	270.82	185.46	172.05				
55	1095.66	404.35	278.40	193.61	182.91				
56	1116.56	413.84	286.67	202.88					
57	1138.33	423.98	295.73	213.55					
58	1161.06	434.84	305.69	225.82					
59	1184.80	446.51	316.70	239.96					
60	1209.67	459.09	328.90	256.46					
61	1235.74	472.67	342.64						
62	1263.09	487.35	358.09						
63	1291.73	503.27	375.33						
64	1321.68	520.82	394.56						
65	1352.96	539.87	416.11						
66	1385.64	560.64							
67	1419.85	583.43							
68	1455.77								
69	1493.58								
70	1533.47								

次标准体, 额外风险比例 225%

单位: 元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	348.63	119.70	74.76	40.20	28.61	23.61	23.28	17.84	17.65
1	357.01	122.55	76.52	41.14	29.27	24.16	23.82	18.28	18.09
2	365.94	125.59	78.41	42.14	29.98	24.75	24.41	18.76	18.57
3	375.38	128.81	80.41	43.21	30.75	25.39	25.04	19.27	19.08
4	385.30	132.20	82.51	44.33	31.55	26.06	25.72	19.82	19.63
5	395.69	135.75	84.72	45.52	32.40	26.78	26.43	20.41	20.21
6	406.51	139.46	87.03	46.76	33.30	27.54	27.18	21.03	20.84
7	417.73	143.30	89.43	48.06	34.24	28.34	27.98	21.69	21.49
8	429.31	147.27	91.91	49.39	35.22	29.17	28.80	22.38	22.19
9	441.24	151.36	94.46	50.77	36.24	30.04	29.67	23.11	22.92
10	453.49	155.57	97.09	52.21	37.30	30.95	30.58	23.87	23.68
11	466.05	159.88	99.79	53.69	38.40	31.89	31.52	24.68	24.49
12	478.91	164.30	102.55	55.22	39.54	32.88	32.50	25.52	25.34
13	492.07	168.82	105.38	56.81	40.73	33.91	33.53	26.41	26.23
14	505.53	173.45	108.28	58.45	41.97	34.98	34.61	27.35	27.18
15	519.30	178.18	111.28	60.16	43.26	36.10	35.73	28.33	28.17
16	533.38	183.02	114.41	61.95	44.61	37.28	36.92	29.38	29.23
17	547.79	188.10	117.68	63.81	46.03	38.52	38.16	30.49	30.35
18	562.39	193.34	121.02	65.72	47.49	39.80	39.45	31.65	31.52
19	576.91	198.38	124.22	67.56	48.91	41.05	40.72	32.81	32.70
20	591.76	203.55	127.53	69.47	50.39	42.36	42.04	34.04	34.06
21	606.93	208.84	130.92	71.45	51.92	43.73	43.43	35.50	35.64
22	622.39	214.26	134.41	73.49	53.52	45.17	44.88	37.15	37.35
23	638.12	219.78	137.97	75.59	55.17	46.65	46.40	38.93	39.20
24	654.09	225.40	141.61	77.75	56.88	48.20	47.98	40.85	41.18
25	670.28	231.11	145.31	79.95	58.65	49.81	49.62	42.91	43.32
26	686.69	236.91	149.08	82.22	60.48	51.49	51.66	45.12	45.62
27	703.31	242.79	152.91	84.54	62.37	53.38	53.91	47.51	48.10
28	720.16	248.76	156.81	86.92	64.33	55.65	56.32	50.09	50.80
29	737.22	254.82	160.79	89.38	66.37	58.09	58.89	52.89	53.73
30	754.49	260.98	164.84	91.91	68.97	60.69	61.67	55.94	56.93
31	771.96	267.23	168.98	94.52	71.80	63.48	64.65	59.27	60.42
32	789.63	273.57	173.19	97.22	74.83	66.48	67.85	62.91	64.26
33	807.47	280.01	177.49	100.02	78.06	69.72	71.32	66.90	68.47
34	825.47	286.53	181.88	103.73	81.52	73.20	75.07	71.29	73.11
35	843.60	293.13	186.36	107.65	85.21	76.96	79.16	76.13	78.22
36	861.83	299.82	190.92	111.77	89.18	81.05	83.61	81.47	83.88
37	880.14	306.58	195.56	116.16	93.45	85.51	88.49	87.38	90.16
38	898.50	313.41	200.38	120.81	98.05	90.37	93.87	93.95	97.15
39	916.89	320.30	206.74	125.73	103.05	95.74	99.81	101.26	104.96

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	935.32	327.27	213.37	131.02	108.51	101.66	106.46	109.45	113.71
41	953.81	334.65	220.31	136.69	114.51	108.27	113.90		
42	972.35	344.24	227.58	142.77	121.13	115.68	122.30		
43	990.92	354.17	235.23	149.41	128.48	123.98	131.83		
44	1012.79	364.47	243.25	156.58	136.66	133.37	142.62		
45	1038.13	375.12	251.67	164.33	145.78	143.94	155.00		
46	1063.86	386.11	260.59	172.79	156.02	155.96	169.08		
47	1089.90	397.42	269.92	182.00	167.44	169.55	185.33		
48	1116.16	409.02	279.66	192.02	180.43	185.11	203.99		
49	1142.58	420.89	289.83	203.00	195.02	202.82	225.77		
50	1169.11	433.02	300.48	215.23	211.73	223.37	251.06		
51	1195.72	445.45	311.69	228.79	230.88				
52	1222.37	458.24	323.59	243.91	252.93				
53	1249.08	471.48	336.37	261.09	278.96				
54	1275.84	485.24	350.38	280.65	309.42				
55	1302.70	499.63	365.57	302.83	345.68				
56	1329.76	515.15	382.09	328.12					
57	1357.14	531.60	400.09	357.79					
58	1385.07	549.08	419.74	392.51					
59	1413.74	567.68	441.22	433.48					
60	1443.38	587.58	464.86	482.63					
61	1474.23	609.00	491.11						
62	1506.52	632.28	521.64						
63	1540.47	657.90	557.53						
64	1576.38	686.54	600.18						
65	1614.57	719.08	651.97						
66	1655.51	756.55							
67	1699.74	800.20							
68	1747.85								
69	1800.43								
70	1857.93								

次标准体，额外风险比例 225%

单位：元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	349.81	120.03	74.92	40.23	28.61	23.59	23.26	17.83	17.65
1	358.66	123.06	76.79	41.23	29.31	24.18	23.84	18.31	18.13
2	367.92	126.22	78.75	42.28	30.06	24.80	24.46	18.82	18.64
3	377.63	129.53	80.81	43.38	30.85	25.46	25.11	19.37	19.19
4	387.80	133.01	82.97	44.54	31.67	26.16	25.81	19.95	19.77
5	398.42	136.64	85.23	45.75	32.55	26.90	26.54	20.58	20.40
6	409.48	140.42	87.59	47.03	33.47	27.69	27.32	21.25	21.07
7	420.95	144.36	90.05	48.35	34.44	28.51	28.15	21.96	21.79
8	432.79	148.41	92.58	49.72	35.44	29.37	29.01	22.72	22.55
9	444.98	152.60	95.20	51.15	36.50	30.28	29.92	23.52	23.36
10	457.51	156.91	97.89	52.62	37.59	31.23	30.87	24.37	24.22
11	470.37	161.33	100.66	54.14	38.73	32.23	31.88	25.27	25.13
12	483.55	165.86	103.50	55.72	39.93	33.28	32.93	26.23	26.10
13	497.05	170.50	106.42	57.36	41.17	34.38	34.05	27.25	27.13
14	510.86	175.26	109.40	59.06	42.48	35.55	35.22	28.33	28.23
15	524.99	180.13	112.50	60.84	43.86	36.78	36.47	29.49	29.41
16	539.44	185.11	115.70	62.69	45.31	38.08	37.79	30.73	30.67
17	554.19	190.29	119.03	64.62	46.84	39.46	39.19	32.05	32.01
18	569.17	195.61	122.44	66.63	48.43	40.91	40.66	33.45	33.45
19	584.25	200.87	125.82	68.64	50.06	42.39	42.18	34.97	35.16
20	599.61	206.25	129.30	70.74	51.76	43.95	43.78	36.76	37.01
21	615.21	211.74	132.87	72.92	53.55	45.60	45.47	38.70	39.01
22	631.02	217.33	136.53	75.18	55.41	47.33	47.25	40.78	41.15
23	646.99	223.00	140.27	77.52	57.36	49.15	49.11	43.01	43.45
24	663.06	228.74	144.07	79.93	59.37	51.04	51.25	45.38	45.90
25	679.18	234.53	147.93	82.39	61.46	53.06	53.65	47.89	48.50
26	695.31	240.35	151.83	84.91	63.60	55.46	56.20	50.55	51.26
27	711.41	246.18	155.76	87.46	65.81	57.98	58.87	53.35	54.17
28	727.42	252.01	159.70	90.05	68.32	60.62	61.66	56.29	57.23
29	743.31	257.82	163.64	92.68	71.09	63.36	64.58	59.38	60.45
30	759.06	263.59	167.58	95.34	73.97	66.22	67.63	62.62	63.84
31	774.65	269.33	171.52	98.04	76.96	69.20	70.81	66.02	67.39
32	790.08	275.04	175.47	100.94	80.07	72.30	74.12	69.58	71.13
33	805.34	280.72	179.42	104.30	83.30	75.51	77.57	73.32	75.07
34	820.40	286.36	183.37	107.77	86.64	78.84	81.15	77.24	79.20
35	835.23	291.96	187.33	111.34	90.09	82.27	84.85	81.34	83.54
36	849.81	297.50	191.29	115.01	93.63	85.81	88.67	85.62	88.08
37	864.11	302.99	195.24	118.76	97.24	89.42	92.60	90.08	92.82
38	878.06	308.40	199.16	122.55	100.91	93.11	96.62	94.71	97.76
39	891.64	313.71	203.71	126.38	104.60	96.85	100.71	99.51	102.89

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	904.82	318.90	208.43	130.21	108.31	100.63	104.87	104.49	108.22
41	917.59	323.97	213.15	134.02	112.01	104.48	109.11		
42	929.99	328.92	217.85	137.79	115.73	108.37	113.45		
43	942.06	333.86	222.49	141.51	119.46	112.34	117.91		
44	953.82	339.76	227.08	145.19	123.20	116.43	122.52		
45	965.35	345.62	231.61	148.84	127.03	120.68	127.36		
46	976.76	351.48	236.11	152.53	131.03	125.18	132.54		
47	988.17	357.42	240.65	156.32	135.27	130.08	138.19		
48	999.68	363.50	245.28	160.31	139.88	135.49	144.47		
49	1014.77	369.79	250.09	164.61	145.01	141.54	151.60		
50	1030.62	376.36	255.22	169.37	150.82	148.47	159.75		
51	1047.27	383.31	260.75	174.70	157.47				
52	1064.78	390.74	266.78	180.73	165.12				
53	1083.19	398.69	273.37	187.55	174.05				
54	1102.47	407.19	280.57	195.28	184.40				
55	1122.55	416.25	288.43	204.10	196.41				
56	1143.45	425.92	297.03	214.23					
57	1165.22	436.26	306.49	225.85					
58	1187.95	447.38	316.94	239.28					
59	1211.74	459.37	328.53	254.92					
60	1236.69	472.35	341.61	273.45					
61	1262.92	486.41	356.37						
62	1290.49	501.71	372.94						
63	1319.43	518.68	391.51						
64	1349.73	537.14	412.33						
65	1381.42	557.25	435.75						
66	1414.58	579.24							
67	1449.33	603.48							
68	1485.87								
69	1524.41								
70	1565.15								

次标准体，额外风险比例 250%

单位：元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	357.62	122.81	76.72	41.27	29.38	24.24	23.91	18.34	18.15
1	366.12	125.70	78.50	42.21	30.05	24.80	24.46	18.79	18.60
2	375.19	128.78	80.41	43.23	30.77	25.40	25.06	19.28	19.08
3	384.80	132.06	82.45	44.32	31.54	26.05	25.71	19.80	19.61
4	394.91	135.52	84.59	45.47	32.37	26.75	26.39	20.37	20.17
5	405.51	139.14	86.85	46.68	33.23	27.48	27.12	20.97	20.78
6	416.55	142.92	89.20	47.94	34.15	28.26	27.90	21.62	21.42
7	428.01	146.84	91.65	49.26	35.11	29.08	28.71	22.29	22.10
8	439.83	150.90	94.18	50.63	36.12	29.93	29.56	23.01	22.82
9	452.01	155.08	96.79	52.04	37.16	30.83	30.45	23.77	23.58
10	464.52	159.37	99.48	53.51	38.25	31.76	31.38	24.56	24.37
11	477.34	163.77	102.23	55.02	39.38	32.73	32.36	25.40	25.21
12	490.46	168.28	105.05	56.59	40.55	33.75	33.37	26.27	26.10
13	503.88	172.89	107.94	58.22	41.78	34.81	34.44	27.20	27.03
14	517.61	177.61	110.89	59.91	43.05	35.92	35.55	28.18	28.01
15	531.64	182.44	113.96	61.66	44.39	37.08	36.72	29.21	29.06
16	545.99	187.37	117.16	63.49	45.78	38.30	37.95	30.31	30.17
17	560.67	192.56	120.50	65.41	47.25	39.59	39.24	31.47	31.35
18	575.53	197.91	123.92	67.37	48.76	40.92	40.58	32.69	32.58
19	590.30	203.04	127.20	69.26	50.22	42.22	41.89	33.91	33.91
20	605.41	208.31	130.57	71.23	51.75	43.58	43.28	35.33	35.48
21	620.84	213.70	134.03	73.26	53.34	45.01	44.72	36.98	37.18
22	636.56	219.21	137.59	75.36	54.99	46.50	46.24	38.76	39.02
23	652.54	224.83	141.23	77.52	56.71	48.05	47.82	40.67	41.00
24	668.75	230.55	144.94	79.73	58.48	49.67	49.48	42.73	43.14
25	685.18	236.36	148.72	82.00	60.31	51.35	51.48	44.95	45.43
26	701.81	242.25	152.56	84.33	62.21	53.21	53.74	47.33	47.91
27	718.66	248.23	156.47	86.72	64.17	55.49	56.15	49.90	50.60
28	735.71	254.29	160.45	89.18	66.22	57.92	58.72	52.69	53.51
29	752.97	260.45	164.50	91.71	68.78	60.52	61.48	55.71	56.68
30	770.43	266.69	168.63	94.32	71.61	63.30	64.44	59.01	60.15
31	788.08	273.03	172.84	97.01	74.63	66.28	67.63	62.62	63.95
32	805.91	279.45	177.14	99.80	77.85	69.49	71.07	66.58	68.12
33	823.90	285.97	181.52	103.47	81.29	72.95	74.79	70.93	72.71
34	842.04	292.57	185.99	107.38	84.96	76.68	78.84	75.71	77.78
35	860.29	299.26	190.55	111.50	88.89	80.73	83.24	80.99	83.37
36	878.62	306.02	195.20	115.88	93.12	85.13	88.07	86.83	89.58
37	897.01	312.86	199.93	120.49	97.68	89.94	93.37	93.30	96.47
38	915.44	319.76	206.29	125.37	102.61	95.22	99.22	100.49	104.14
39	933.88	326.73	212.91	130.60	107.98	101.03	105.73	108.53	112.72

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	952.35	333.92	219.81	136.17	113.86	107.51	113.00	117.55	122.36
41	970.86	343.48	227.01	142.15	120.35	114.74	121.21		
42	989.41	353.38	234.57	148.67	127.53	122.85	130.50		
43	1010.80	363.64	242.51	155.72	135.55	132.03	141.05		
44	1036.25	374.25	250.84	163.36	144.48	142.38	153.14		
45	1062.11	385.22	259.70	171.71	154.53	154.18	166.91		
46	1088.32	396.53	268.99	180.82	165.76	167.51	182.84		
47	1114.78	408.14	278.71	190.73	178.52	182.81	201.10		
48	1141.40	420.05	288.87	201.55	192.88	200.17	222.43		
49	1168.12	432.21	299.50	213.60	209.25	220.33	247.12		
50	1194.87	444.65	310.63	226.91	228.02	243.46	276.43		
51	1221.62	457.39	322.38	241.70	249.50				
52	1248.35	470.51	334.91	258.44	274.82				
53	1275.08	484.10	348.63	277.54	304.41				
54	1301.82	498.25	363.48	299.23	339.37				
55	1328.63	513.45	379.64	323.95	381.93				
56	1355.62	529.57	397.29	352.81					
57	1382.96	546.70	416.59	386.60					
58	1410.88	564.96	437.74	426.25					
59	1439.58	584.47	460.97	473.39					
60	1469.33	605.41	486.62	531.65					
61	1500.35	628.03	515.88						
62	1532.88	652.70	550.00						
63	1567.15	679.97	589.93						
64	1603.48	710.60	637.75						
65	1642.22	745.57	696.37						
66	1683.90	786.10							
67	1729.11	833.65							
68	1778.54								
69	1832.87								
70	1892.63								

次标准体, 额外风险比例 250%

单位: 元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	360.90	123.85	77.32	41.53	29.53	24.36	24.02	18.43	18.25
1	369.97	126.95	79.23	42.55	30.26	24.97	24.62	18.93	18.74
2	379.46	130.19	81.24	43.62	31.02	25.60	25.25	19.45	19.27
3	389.43	133.59	83.35	44.75	31.83	26.28	25.93	20.02	19.84
4	399.87	137.16	85.57	45.94	32.68	27.00	26.64	20.63	20.45
5	410.79	140.89	87.89	47.19	33.58	27.77	27.40	21.28	21.10
6	422.16	144.78	90.32	48.50	34.53	28.57	28.21	21.98	21.80
7	433.96	148.83	92.84	49.87	35.53	29.43	29.06	22.72	22.55
8	446.13	153.00	95.45	51.28	36.57	30.32	29.95	23.51	23.35
9	458.68	157.31	98.15	52.75	37.66	31.26	30.90	24.35	24.20
10	471.57	161.74	100.92	54.26	38.79	32.25	31.89	25.25	25.11
11	484.79	166.29	103.77	55.84	39.97	33.29	32.93	26.20	26.07
12	498.34	170.94	106.69	57.47	41.21	34.38	34.04	27.21	27.09
13	512.21	175.72	109.69	59.16	42.51	35.53	35.20	28.29	28.19
14	526.41	180.61	112.76	60.92	43.87	36.75	36.43	29.44	29.36
15	540.93	185.62	115.95	62.75	45.30	38.04	37.74	30.67	30.61
16	555.76	190.74	119.25	64.67	46.81	39.41	39.13	31.99	31.95
17	570.91	196.06	122.68	66.68	48.41	40.86	40.61	33.40	33.40
18	586.28	201.54	126.19	68.76	50.08	42.38	42.16	34.97	35.16
19	601.77	206.95	129.68	70.85	51.78	43.95	43.76	36.77	37.01
20	617.53	212.48	133.26	73.03	53.57	45.60	45.46	38.72	39.03
21	633.53	218.12	136.95	75.31	55.45	47.35	47.26	40.83	41.21
22	649.73	223.86	140.72	77.67	57.42	49.19	49.15	43.10	43.55
23	666.08	229.69	144.58	80.11	59.47	51.12	51.34	45.53	46.07
24	682.53	235.58	148.51	82.62	61.60	53.22	53.80	48.13	48.76
25	699.01	241.53	152.49	85.20	63.81	55.68	56.41	50.89	51.62
26	715.48	247.49	156.51	87.82	66.08	58.28	59.17	53.81	54.66
27	731.89	253.47	160.56	90.50	68.73	61.01	62.06	56.90	57.88
28	748.19	259.43	164.62	93.21	71.59	63.86	65.10	60.15	61.27
29	764.34	265.36	168.68	95.96	74.57	66.83	68.27	63.57	64.85
30	780.31	271.25	172.73	98.75	77.66	69.94	71.59	67.16	68.60
31	796.10	277.10	176.78	101.87	80.88	73.17	75.06	70.92	72.56
32	811.70	282.91	180.83	105.33	84.23	76.53	78.68	74.88	76.73
33	827.09	288.69	184.88	108.90	87.70	80.03	82.45	79.04	81.12
34	842.26	294.42	188.94	112.59	91.30	83.66	86.37	83.40	85.73
35	857.17	300.09	193.00	116.38	95.02	87.40	90.42	87.96	90.56
36	871.78	305.71	197.06	120.27	98.84	91.25	94.62	92.72	95.63
37	886.08	311.26	201.33	124.24	102.74	95.21	98.92	97.68	100.92
38	900.00	316.72	206.24	128.27	106.70	99.22	103.33	102.83	106.43
39	913.50	322.07	211.15	132.33	110.68	103.30	107.82	108.15	112.13

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	926.56	327.29	216.05	136.38	114.68	107.43	112.38	113.66	118.05
41	939.19	332.38	220.93	140.41	118.68	111.60	117.04		
42	951.41	338.29	225.77	144.39	122.67	115.84	121.78		
43	963.26	344.36	230.56	148.33	126.67	120.16	126.65		
44	974.77	350.36	235.26	152.19	130.70	124.58	131.69		
45	986.03	356.30	239.88	156.02	134.80	129.19	136.98		
46	997.15	362.22	244.47	159.87	139.06	134.09	142.62		
47	1010.54	368.21	249.08	163.82	143.60	139.39	148.81		
48	1025.09	374.32	253.82	168.01	148.57	145.26	155.71		
49	1040.18	380.63	258.74	172.54	154.10	151.89	163.50		
50	1055.96	387.23	263.95	177.56	160.36	159.44	172.48		
51	1072.53	394.21	269.59	183.18	167.55				
52	1089.97	401.68	275.76	189.56	175.95				
53	1108.30	409.70	282.53	196.82	185.71				
54	1127.49	418.29	289.95	205.14	197.05				
55	1147.48	427.47	298.09	214.68	210.40				
56	1168.28	437.28	307.01	225.62					
57	1189.96	447.82	316.87	238.23					
58	1212.64	459.20	327.81	252.91					
59	1236.43	471.51	340.13	270.31					
60	1261.45	484.88	354.08	290.79					
61	1287.80	499.42	369.80						
62	1315.58	515.65	387.52						
63	1344.79	533.41	407.48						
64	1375.42	552.80	429.94						
65	1407.51	573.98	455.32						
66	1441.12	597.24							
67	1476.39	622.97							
68	1513.54								
69	1552.79								
70	1594.38								

次标准体, 额外风险比例 275%

单位: 元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	366.19	125.77	78.59	42.29	30.11	24.86	24.52	18.82	18.63
1	374.81	128.70	80.39	43.24	30.79	25.42	25.08	19.28	19.08
2	384.01	131.83	82.33	44.27	31.52	26.03	25.69	19.78	19.58
3	393.78	135.16	84.39	45.38	32.31	26.69	26.34	20.32	20.12
4	404.07	138.67	86.58	46.55	33.14	27.40	27.04	20.90	20.70
5	414.86	142.36	88.87	47.78	34.03	28.15	27.79	21.52	21.32
6	426.11	146.21	91.27	49.07	34.97	28.94	28.58	22.18	21.98
7	437.79	150.21	93.76	50.42	35.95	29.78	29.41	22.88	22.69
8	449.84	154.35	96.35	51.81	36.97	30.66	30.29	23.62	23.43
9	462.26	158.61	99.01	53.25	38.04	31.58	31.20	24.40	24.21
10	475.01	162.98	101.75	54.75	39.16	32.54	32.16	25.22	25.04
11	488.07	167.47	104.55	56.30	40.32	33.54	33.16	26.09	25.91
12	501.44	172.07	107.43	57.90	41.52	34.58	34.21	27.00	26.83
13	515.11	176.76	110.37	59.56	42.78	35.68	35.31	27.97	27.80
14	529.08	181.57	113.38	61.29	44.09	36.82	36.46	28.98	28.83
15	543.37	186.48	116.51	63.09	45.46	38.02	37.66	30.06	29.92
16	557.96	191.50	119.78	64.97	46.90	39.29	38.94	31.21	31.08
17	572.89	196.79	123.19	66.94	48.42	40.62	40.28	32.43	32.32
18	588.00	202.25	126.69	68.95	49.97	42.00	41.67	33.71	33.67
19	603.01	207.47	130.02	70.89	51.48	43.34	43.04	35.08	35.22
20	618.35	212.82	133.46	72.90	53.06	44.76	44.47	36.71	36.90
21	634.02	218.31	136.99	74.99	54.70	46.24	45.98	38.47	38.72
22	649.98	223.92	140.62	77.14	56.41	47.79	47.56	40.37	40.69
23	666.19	229.63	144.33	79.36	58.19	49.41	49.21	42.42	42.81
24	682.63	235.45	148.11	81.64	60.02	51.09	51.16	44.62	45.09
25	699.27	241.34	151.96	83.97	61.92	52.90	53.41	46.99	47.55
26	716.12	247.33	155.88	86.36	63.89	55.17	55.82	49.54	50.22
27	733.17	253.39	159.86	88.82	65.93	57.60	58.38	52.30	53.10
28	750.41	259.54	163.91	91.35	68.41	60.18	61.12	55.30	56.24
29	767.85	265.77	168.03	93.95	71.23	62.94	64.06	58.56	59.67
30	785.47	272.10	172.23	96.64	74.24	65.89	67.21	62.12	63.42
31	803.28	278.51	176.52	99.42	77.43	69.07	70.61	66.02	67.53
32	821.25	285.02	180.89	102.96	80.84	72.48	74.29	70.31	72.06
33	839.38	291.61	185.35	106.86	84.47	76.17	78.28	75.02	77.04
34	857.63	298.29	189.90	110.96	88.37	80.17	82.62	80.22	82.55
35	875.98	305.05	194.54	115.31	92.54	84.50	87.38	85.96	88.65
36	894.40	311.89	199.27	119.89	97.04	89.23	92.58	92.31	95.41
37	912.86	318.80	205.43	124.72	101.89	94.42	98.32	99.36	102.93
38	931.34	325.77	212.04	129.88	107.17	100.11	104.68	107.23	111.31
39	949.82	332.81	218.90	135.36	112.92	106.43	111.76	116.01	120.72

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	968.31	342.17	226.04	141.22	119.26	113.45	119.73	125.86	131.30
41	986.83	352.02	233.50	147.58	126.24	121.34	128.72		
42	1007.29	362.19	241.31	154.48	134.04	130.23	138.95		
43	1032.75	372.73	249.52	161.96	142.71	140.29	150.65		
44	1058.66	383.63	258.25	170.13	152.51	151.75	164.03		
45	1084.94	394.88	267.45	179.09	163.47	164.73	179.48		
46	1111.52	406.46	277.10	188.85	175.89	179.63	197.23		
47	1138.31	418.36	287.22	199.48	189.92	196.58	217.92		
48	1165.20	430.55	297.81	211.30	205.85	216.17	241.90		
49	1192.11	443.00	308.89	224.33	224.14	238.67	270.16		
50	1219.00	455.73	320.53	238.76	245.01	264.87	303.54		
51	1245.83	468.78	332.82	254.96	269.43				
52	1272.58	482.22	346.22	273.47	297.95				
53	1299.29	496.16	360.69	294.49	331.42				
54	1325.97	511.00	376.41	318.45	372.06				
55	1352.70	526.75	393.58	346.24	421.05				
56	1379.61	543.47	412.39	378.89					
57	1406.89	561.29	433.05	417.06					
58	1434.78	580.36	455.78	462.17					
59	1463.51	600.81	480.83	516.80					
60	1493.35	622.83	508.95	585.90					
61	1524.53	646.69	541.57						
62	1557.29	672.81	579.20						
63	1591.89	701.80	623.53						
64	1628.63	734.51	677.04						
65	1667.93	772.05	743.21						
66	1710.34	815.82							
67	1756.55	867.53							
68	1807.31								
69	1863.41								
70	1925.48								

次标准体, 额外风险比例 275%

单位: 元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	371.53	127.52	79.61	42.78	30.43	25.10	24.76	19.01	18.82
1	380.81	130.68	81.57	43.82	31.17	25.72	25.37	19.52	19.33
2	390.52	134.00	83.63	44.91	31.95	26.37	26.01	20.06	19.88
3	400.74	137.48	85.79	46.07	32.78	27.07	26.71	20.65	20.46
4	411.43	141.14	88.06	47.29	33.65	27.81	27.44	21.28	21.10
5	422.63	144.96	90.44	48.57	34.58	28.60	28.22	21.96	21.78
6	434.30	148.96	92.93	49.92	35.55	29.43	29.06	22.68	22.51
7	446.41	153.11	95.52	51.32	36.58	30.31	29.93	23.46	23.29
8	458.91	157.39	98.20	52.77	37.65	31.23	30.86	24.28	24.13
9	471.78	161.82	100.97	54.28	38.77	32.21	31.84	25.17	25.02
10	485.01	166.36	103.82	55.84	39.94	33.23	32.87	26.10	25.97
11	498.59	171.03	106.74	57.46	41.16	34.31	33.96	27.10	26.98
12	512.49	175.81	109.74	59.14	42.44	35.45	35.10	28.17	28.06
13	526.72	180.71	112.82	60.88	43.79	36.65	36.32	29.31	29.22
14	541.28	185.73	115.98	62.70	45.20	37.92	37.61	30.52	30.46
15	556.17	190.87	119.25	64.59	46.69	39.26	38.97	31.83	31.79
16	571.37	196.12	122.64	66.57	48.26	40.69	40.43	33.23	33.22
17	586.89	201.58	126.17	68.65	49.93	42.22	41.99	34.77	34.96
18	602.64	207.21	129.79	70.81	51.68	43.82	43.63	36.62	36.86
19	618.50	212.76	133.38	72.98	53.46	45.47	45.32	38.56	38.87
20	634.64	218.43	137.07	75.24	55.33	47.22	47.11	40.68	41.05
21	651.02	224.22	140.86	77.61	57.30	49.06	49.02	42.96	43.41
22	667.60	230.11	144.75	80.06	59.37	51.01	51.20	45.43	45.97
23	684.32	236.09	148.72	82.61	61.53	53.13	53.69	48.08	48.72
24	701.12	242.13	152.77	85.23	63.78	55.64	56.35	50.92	51.66
25	717.95	248.22	156.87	87.92	66.11	58.29	59.16	53.94	54.81
26	734.73	254.33	161.01	90.66	68.83	61.09	62.13	57.15	58.15
27	751.44	260.44	165.18	93.45	71.77	64.03	65.27	60.54	61.69
28	768.00	266.53	169.35	96.29	74.84	67.10	68.55	64.12	65.44
29	784.39	272.58	173.52	99.16	78.03	70.32	72.00	67.89	69.39
30	800.57	278.59	177.68	102.46	81.34	73.67	75.60	71.85	73.56
31	816.54	284.54	181.83	106.00	84.79	77.17	79.37	76.02	77.94
32	832.28	290.45	185.99	109.66	88.38	80.82	83.31	80.40	82.57
33	847.80	296.31	190.15	113.44	92.11	84.62	87.43	85.01	87.45
34	863.05	302.12	194.31	117.34	95.98	88.56	91.71	89.84	92.58
35	878.01	307.87	198.46	121.35	99.98	92.63	96.15	94.90	97.96
36	892.65	313.55	203.16	125.46	104.10	96.83	100.73	100.18	103.60
37	906.93	319.16	208.21	129.67	108.30	101.12	105.45	105.68	109.48
38	920.80	324.67	213.29	133.93	112.56	105.51	110.28	111.37	115.59
39	934.22	330.06	218.37	138.22	116.86	109.94	115.19	117.27	121.92

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	947.16	335.75	223.43	142.50	121.16	114.43	120.19	123.33	128.45
41	959.62	342.06	228.46	146.76	125.45	118.97	125.26		
42	971.64	348.30	233.44	150.97	129.74	123.56	130.45		
43	983.27	354.46	238.35	155.11	134.03	128.24	135.76		
44	994.54	360.53	243.16	159.16	138.34	133.03	141.24		
45	1006.96	366.53	247.88	163.16	142.71	138.01	147.00		
46	1020.76	372.49	252.56	167.18	147.28	143.29	153.17		
47	1034.80	378.50	257.29	171.34	152.15	149.04	159.90		
48	1049.23	384.63	262.10	175.72	157.46	155.41	167.39		
49	1064.19	390.95	267.09	180.47	163.37	162.57	175.95		
50	1079.83	397.55	272.39	185.73	170.12	170.80	185.80		
51	1096.26	404.55	278.13	191.65	177.94				
52	1113.55	412.05	284.43	198.39	187.04				
53	1131.73	420.12	291.38	206.17	197.65				
54	1150.77	428.79	299.02	215.09	210.15				
55	1170.61	438.08	307.42	225.32	224.85				
56	1191.27	448.04	316.68	237.09					
57	1212.83	458.78	326.94	250.74					
58	1235.43	470.40	338.46	266.93					
59	1259.19	483.02	351.53	285.98					
60	1284.25	496.78	366.29	308.54					
61	1310.71	512.09	382.99						
62	1338.67	529.00	401.91						
63	1368.13	547.57	423.30						
64	1399.09	567.90	447.47						
65	1431.55	590.19	474.90						
66	1465.61	614.75							
67	1501.39	642.03							
68	1539.14								
69	1579.11								
70	1621.54								

次标准体，额外风险比例 300%

单位：元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	374.40	128.61	80.38	43.27	30.82	25.45	25.11	19.29	19.09
1	383.12	131.57	82.20	44.23	31.50	26.01	25.67	19.75	19.55
2	392.44	134.74	84.16	45.28	32.25	26.63	26.28	20.26	20.06
3	402.35	138.12	86.26	46.39	33.04	27.31	26.95	20.81	20.61
4	412.81	141.69	88.47	47.58	33.89	28.02	27.66	21.40	21.21
5	423.78	145.44	90.80	48.83	34.79	28.79	28.42	22.04	21.84
6	435.23	149.36	93.24	50.15	35.75	29.60	29.23	22.72	22.53
7	447.12	153.43	95.79	51.52	36.75	30.46	30.09	23.44	23.25
8	459.39	157.64	98.41	52.94	37.80	31.36	30.98	24.21	24.02
9	472.03	161.98	101.13	54.41	38.89	32.30	31.92	25.01	24.83
10	485.01	166.43	103.91	55.93	40.03	33.28	32.91	25.86	25.69
11	498.30	171.00	106.77	57.51	41.22	34.31	33.94	26.76	26.59
12	511.90	175.67	109.70	59.15	42.45	35.39	35.01	27.71	27.54
13	525.81	180.46	112.69	60.85	43.74	36.51	36.14	28.71	28.55
14	540.01	185.34	115.75	62.62	45.09	37.69	37.33	29.77	29.63
15	554.53	190.34	118.94	64.46	46.50	38.93	38.58	30.89	30.76
16	569.36	195.44	122.27	66.38	47.98	40.24	39.89	32.09	31.98
17	584.52	200.82	125.75	68.40	49.54	41.62	41.29	33.37	33.27
18	599.85	206.38	129.32	70.47	51.14	43.04	42.73	34.75	34.88
19	615.09	211.69	132.72	72.45	52.70	44.43	44.14	36.35	36.53
20	630.66	217.12	136.21	74.51	54.32	45.90	45.63	38.08	38.32
21	646.55	222.70	139.81	76.65	56.02	47.44	47.20	39.95	40.25
22	662.73	228.39	143.51	78.86	57.79	49.05	48.84	41.97	42.35
23	679.16	234.20	147.29	81.13	59.62	50.73	50.70	44.15	44.61
24	695.81	240.10	151.14	83.47	61.52	52.48	52.95	46.50	47.05
25	712.66	246.08	155.06	85.86	63.48	54.72	55.34	49.03	49.68
26	729.70	252.15	159.04	88.32	65.52	57.13	57.88	51.76	52.53
27	746.93	258.30	163.09	90.84	67.89	59.69	60.60	54.72	55.63
28	764.34	264.52	167.21	93.44	70.70	62.42	63.50	57.93	59.01
29	781.94	270.84	171.40	96.12	73.68	65.35	66.61	61.44	62.69
30	799.72	277.24	175.67	98.88	76.84	68.48	69.97	65.27	66.73
31	817.66	283.73	180.03	102.25	80.21	71.84	73.59	69.48	71.17
32	835.77	290.31	184.47	106.13	83.80	75.47	77.52	74.10	76.07
33	854.01	296.97	189.01	110.20	87.64	79.40	81.79	79.19	81.47
34	872.36	303.72	193.64	114.51	91.75	83.66	86.45	84.81	87.44
35	890.79	310.55	198.36	119.05	96.18	88.31	91.54	91.02	94.06
36	909.28	317.45	204.21	123.83	100.94	93.38	97.16	97.92	101.39
37	927.79	324.43	210.80	128.91	106.12	98.94	103.36	105.59	109.57
38	946.31	331.47	217.63	134.31	111.73	105.09	110.24	114.13	118.71
39	964.81	340.37	224.71	140.05	117.91	111.90	117.96	123.68	128.95

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	983.31	350.15	232.07	146.24	124.67	119.53	126.62	134.45	140.49
41	1002.48	360.24	239.76	152.96	132.23	128.10	136.48		
42	1027.88	370.67	247.82	160.24	140.62	137.81	147.72		
43	1053.74	381.45	256.38	168.18	150.07	148.84	160.61		
44	1080.03	392.61	265.43	176.93	160.69	161.40	175.46		
45	1106.65	404.12	274.96	186.48	172.69	175.77	192.59		
46	1133.53	415.96	284.98	196.89	186.31	192.20	212.49		
47	1160.56	428.13	295.50	208.43	201.71	211.11	235.63		
48	1187.64	440.59	306.52	221.16	219.44	232.89	262.72		
49	1214.69	453.32	318.07	235.21	239.64	258.06	294.74		
50	1241.66	466.34	330.21	250.84	263.05	287.60	332.51		
51	1268.52	479.69	343.29	268.71	290.43				
52	1295.27	493.44	357.38	288.94	322.41				
53	1321.93	507.94	372.62	311.98	360.83				
54	1348.53	523.34	389.24	338.50	407.16				
55	1375.16	539.62	407.44	369.82	463.31				
56	1401.98	556.94	427.46	406.34					
57	1429.19	575.48	449.54	449.32					
58	1457.04	595.38	473.91	500.47					
59	1485.80	616.80	500.91	564.83					
60	1515.72	639.93	532.26	645.38					
61	1547.06	665.09	567.96						
62	1580.06	692.73	609.38						
63	1614.98	723.51	658.51						
64	1652.14	758.40	718.24						
65	1692.00	798.65	792.80						
66	1735.15	845.85							
67	1782.36	901.98							
68	1834.47								
69	1892.39								
70	1956.83								

次标准体, 额外风险比例 300%

单位: 元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	381.75	131.04	81.83	43.98	31.29	25.82	25.46	19.57	19.38
1	391.22	134.27	83.82	45.04	32.04	26.45	26.09	20.09	19.90
2	401.14	137.66	85.92	46.16	32.84	27.12	26.75	20.65	20.47
3	411.59	141.22	88.13	47.34	33.69	27.83	27.46	21.26	21.07
4	422.53	144.96	90.45	48.59	34.58	28.59	28.21	21.91	21.73
5	434.00	148.87	92.89	49.90	35.53	29.40	29.02	22.61	22.44
6	445.95	152.97	95.44	51.28	36.53	30.25	29.87	23.37	23.20
7	458.36	157.22	98.10	52.71	37.59	31.16	30.78	24.17	24.01
8	471.16	161.61	100.84	54.21	38.69	32.11	31.74	25.04	24.89
9	484.36	166.14	103.68	55.75	39.84	33.12	32.75	25.96	25.82
10	497.91	170.80	106.60	57.35	41.05	34.18	33.82	26.94	26.81
11	511.82	175.58	109.60	59.02	42.31	35.30	34.94	27.99	27.88
12	526.06	180.48	112.67	60.74	43.63	36.48	36.14	29.10	29.01
13	540.63	185.50	115.83	62.54	45.02	37.72	37.40	30.30	30.23
14	555.54	190.64	119.06	64.41	46.48	39.05	38.74	31.59	31.54
15	570.78	195.90	122.42	66.36	48.03	40.45	40.17	32.97	32.95
16	586.33	201.28	125.90	68.41	49.67	41.95	41.70	34.46	34.63
17	602.20	206.88	129.53	70.56	51.40	43.54	43.33	36.28	36.51
18	618.31	212.65	133.25	72.79	53.22	45.23	45.06	38.26	38.56
19	634.54	218.33	136.93	75.03	55.08	46.96	46.84	40.36	40.72
20	651.04	224.15	140.72	77.38	57.04	48.80	48.74	42.64	43.08
21	667.79	230.07	144.61	79.83	59.11	50.75	50.87	45.11	45.64
22	684.72	236.11	148.61	82.39	61.28	52.84	53.36	47.78	48.41
23	701.79	242.23	152.70	85.03	63.55	55.36	56.03	50.66	51.41
24	718.93	248.41	156.86	87.76	65.92	58.05	58.88	53.75	54.62
25	736.07	254.64	161.08	90.56	68.66	60.90	61.91	57.05	58.06
26	753.16	260.88	165.34	93.42	71.66	63.90	65.11	60.56	61.73
27	770.14	267.13	169.62	96.34	74.80	67.05	68.48	64.28	65.63
28	786.96	273.34	173.91	99.29	78.07	70.36	72.03	68.21	69.75
29	803.57	279.51	178.19	102.70	81.47	73.83	75.76	72.36	74.11
30	819.94	285.63	182.46	106.33	85.00	77.44	79.67	76.72	78.71
31	836.06	291.68	186.72	110.07	88.69	81.23	83.76	81.32	83.56
32	851.94	297.68	190.97	113.93	92.53	85.17	88.05	86.16	88.69
33	867.55	303.63	195.23	117.91	96.54	89.29	92.53	91.25	94.10
34	882.88	309.51	199.49	122.02	100.69	93.57	97.20	96.60	99.79
35	897.88	315.33	204.50	126.25	104.99	97.99	102.04	102.19	105.76
36	912.53	321.08	209.67	130.60	109.41	102.54	107.05	108.03	112.01
37	926.78	326.74	214.89	135.04	113.93	107.21	112.20	114.11	118.54
38	940.59	332.30	220.13	139.55	118.52	111.97	117.48	120.41	125.30
39	953.91	338.68	225.37	144.08	123.13	116.79	122.85	126.89	132.29

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	966.71	345.18	230.58	148.61	127.75	121.66	128.30	133.57	139.49
41	979.00	351.59	235.75	153.10	132.37	126.57	133.85		
42	990.83	357.92	240.86	157.53	136.96	131.56	139.49		
43	1002.76	364.16	245.89	161.88	141.55	136.62	145.27		
44	1016.57	370.29	250.82	166.12	146.16	141.78	151.25		
45	1030.24	376.32	255.66	170.32	150.84	147.16	157.50		
46	1043.91	382.31	260.45	174.54	155.71	152.87	164.17		
47	1057.80	388.34	265.25	178.87	160.89	159.05	171.49		
48	1072.07	394.47	270.13	183.45	166.54	165.90	179.68		
49	1086.85	400.79	275.19	188.40	172.91	173.68	188.97		
50	1102.31	407.39	280.57	193.90	180.18	182.62	199.68		
51	1118.54	414.39	286.41	200.13	188.60				
52	1135.64	421.92	292.85	207.33	198.42				
53	1153.64	430.03	299.96	215.60	210.03				
54	1172.48	438.78	307.82	225.10	223.68				
55	1192.15	448.18	316.49	236.04	239.74				
56	1212.63	458.28	326.08	248.68					
57	1234.06	469.20	336.80	263.61					
58	1256.56	481.07	348.97	281.19					
59	1280.28	494.00	362.71	301.99					
60	1305.35	508.33	378.29	326.73					
61	1331.91	524.27	396.01						
62	1360.03	541.86	416.16						
63	1389.74	561.24	439.04						
64	1421.00	582.53	465.00						
65	1453.84	605.97	494.56						
66	1488.33	631.88							
67	1524.62	660.76							
68	1562.97								
69	1603.65								
70	1646.93								