

中意臻享一生（庆典版）终身寿险费率表

（每 1,000 元基本保险金额）

保险期间：终身

计划一：不含可选责任
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	20 年交	30 年交
0	105.66	37.24	22.92	12.27	8.60	6.89	5.14
1	108.83	38.36	23.61	12.64	8.86	7.10	5.29
2	112.10	39.51	24.32	13.02	9.12	7.31	5.45
3	115.47	40.70	25.05	13.41	9.40	7.53	5.62
4	118.94	41.92	25.80	13.82	9.68	7.76	5.79
5	122.52	43.18	26.58	14.23	9.97	7.99	5.96
6	126.20	44.48	27.37	14.66	10.27	8.24	6.14
7	129.99	45.82	28.20	15.10	10.58	8.48	6.33
8	133.89	47.19	29.04	15.55	10.89	8.74	6.52
9	137.91	48.61	29.91	16.02	11.22	9.00	6.72
10	142.06	50.07	30.81	16.50	11.56	9.27	6.92
11	146.32	51.57	31.74	17.00	11.91	9.55	7.13
12	150.72	53.12	32.69	17.51	12.27	9.84	7.35
13	155.24	54.71	33.67	18.03	12.64	10.14	7.57
14	159.90	56.35	34.68	18.58	13.02	10.45	7.80
15	164.70	58.04	35.72	19.14	13.41	10.76	8.04
16	169.64	59.78	36.80	19.72	13.82	11.09	8.28
17	174.72	61.58	37.91	20.31	14.24	11.43	8.53
18	179.90	63.42	39.04	20.92	14.66	11.77	8.79
19	184.96	65.20	40.14	21.51	15.08	12.10	9.04
20	190.16	67.03	41.27	22.11	15.50	12.44	9.30
21	195.50	68.92	42.43	22.74	15.94	12.80	9.57
22	201.00	70.86	43.62	23.38	16.39	13.16	9.84
23	206.66	72.85	44.85	24.04	16.86	13.53	10.12
24	212.48	74.90	46.11	24.72	17.33	13.92	10.41
25	218.46	77.01	47.41	25.41	17.82	14.31	10.71
26	224.61	79.18	48.75	26.13	18.33	14.72	11.02
27	230.93	81.41	50.12	26.87	18.85	15.14	11.34
28	237.43	83.71	51.54	27.63	19.38	15.57	11.67
29	244.11	86.06	52.99	28.41	19.93	16.02	12.01
30	250.97	88.49	54.48	29.21	20.50	16.48	12.36
31	258.02	90.97	56.02	30.04	21.08	16.95	12.72
32	265.26	93.53	57.59	30.89	21.68	17.43	13.10
33	272.69	96.15	59.21	31.76	22.30	17.93	13.48
34	280.33	98.85	60.87	32.66	22.93	18.45	13.88

35	288.16	101.61	62.58	33.58	23.59	18.98	14.29
36	296.19	104.45	64.33	34.53	24.26	19.53	14.72
37	304.44	107.36	66.13	35.50	24.95	20.09	15.16
38	312.89	110.35	67.97	36.50	25.66	20.67	15.61
39	321.55	113.41	69.87	37.53	26.39	21.27	16.08
40	330.43	116.55	71.81	38.58	27.14	21.89	16.57
41	339.52	119.77	73.80	39.66	27.92	22.52	17.08
42	348.83	123.07	75.84	40.77	28.71	23.18	17.60
43	358.35	126.44	77.93	41.92	29.53	23.85	18.15
44	368.09	129.89	80.06	43.08	30.37	24.54	18.71
45	378.03	133.42	82.25	44.28	31.23	25.25	19.30
46	388.19	137.02	84.49	45.51	32.11	25.99	
47	398.56	140.70	86.78	46.77	33.02	26.74	
48	409.13	144.46	89.11	48.05	33.95	27.52	
49	419.92	148.30	91.50	49.37	34.90	28.32	
50	430.92	152.21	93.93	50.71	35.88	29.15	
51	442.13	156.20	96.42	52.09	36.88	30.01	
52	453.57	160.28	98.96	53.50	37.91	30.90	
53	465.24	164.43	101.55	54.94	38.98	31.82	
54	477.14	168.68	104.20	56.42	40.08	32.79	
55	489.29	173.01	106.91	57.94	41.22	33.80	
56	501.69	177.44	109.68	59.51	42.41		
57	514.37	181.97	112.51	61.13	43.65		
58	527.31	186.61	115.43	62.80	44.95		
59	540.51	191.35	118.42	64.54	46.32		
60	553.97	196.19	121.49	66.35	47.75		
61	567.65	201.14	124.64	68.23			
62	581.54	206.18	127.86	70.18			
63	595.60	211.31	131.16	72.20			
64	609.82	216.52	134.53	74.31			
65	624.18	221.81	137.98	76.51			
66	638.64	227.18	141.50				
67	653.17	232.62	145.10				
68	667.76	238.12	148.79				
69	682.34	243.68	152.56				
70	696.90	249.30	156.41				
71	711.38	254.96					
72	725.85	260.70					
73	740.18						
74	754.35						
75	768.33						

计划一：不含可选责任
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	20年交	30年交
0	91.50	32.25	19.85	10.63	7.44	5.97	4.45
1	94.25	33.22	20.44	10.95	7.67	6.15	4.58
2	97.08	34.22	21.06	11.28	7.90	6.33	4.72
3	99.99	35.24	21.69	11.61	8.13	6.52	4.86
4	103.00	36.30	22.34	11.96	8.38	6.72	5.01
5	106.09	37.39	23.01	12.32	8.63	6.92	5.16
6	109.27	38.51	23.70	12.69	8.89	7.13	5.31
7	112.55	39.67	24.41	13.07	9.16	7.34	5.47
8	115.93	40.86	25.15	13.46	9.43	7.56	5.64
9	119.41	42.09	25.90	13.87	9.72	7.79	5.81
10	123.00	43.35	26.68	14.28	10.01	8.03	5.98
11	126.69	44.65	27.48	14.71	10.31	8.27	6.17
12	130.49	45.99	28.30	15.16	10.62	8.52	6.35
13	134.41	47.37	29.15	15.61	10.94	8.77	6.54
14	138.44	48.79	30.03	16.08	11.27	9.04	6.74
15	142.59	50.25	30.93	16.56	11.61	9.31	6.94
16	146.87	51.76	31.86	17.06	11.96	9.59	7.15
17	151.28	53.32	32.82	17.58	12.32	9.88	7.37
18	155.78	54.91	33.80	18.10	12.68	10.18	7.59
19	160.22	56.47	34.76	18.62	13.05	10.47	7.81
20	164.79	58.08	35.75	19.15	13.42	10.76	8.03
21	169.49	59.74	36.77	19.70	13.80	11.07	8.26
22	174.33	61.45	37.82	20.26	14.20	11.39	8.50
23	179.32	63.20	38.90	20.84	14.60	11.72	8.74
24	184.45	65.01	40.02	21.44	15.02	12.05	9.00
25	189.74	66.88	41.16	22.05	15.45	12.40	9.26
26	195.18	68.80	42.35	22.68	15.90	12.76	9.53
27	200.78	70.77	43.56	23.34	16.36	13.12	9.80
28	206.55	72.80	44.81	24.01	16.83	13.50	10.09
29	212.49	74.90	46.10	24.70	17.31	13.89	10.38
30	218.60	77.05	47.43	25.41	17.81	14.30	10.69
31	224.89	79.27	48.79	26.14	18.33	14.71	11.00
32	231.36	81.55	50.20	26.90	18.86	15.14	11.32
33	238.01	83.90	51.65	27.67	19.40	15.58	11.66
34	244.86	86.31	53.13	28.47	19.97	16.03	12.00
35	251.90	88.80	54.66	29.29	20.54	16.50	12.35
36	259.14	91.35	56.24	30.14	21.14	16.98	12.72
37	266.57	93.97	57.85	31.01	21.75	17.48	13.10
38	274.22	96.67	59.52	31.91	22.38	17.99	13.49

39	282.07	99.44	61.22	32.83	23.03	18.51	13.89
40	290.14	102.29	62.98	33.77	23.70	19.05	14.31
41	298.42	105.21	64.78	34.74	24.39	19.61	14.74
42	306.92	108.21	66.64	35.74	25.10	20.18	15.19
43	315.64	111.30	68.54	36.77	25.82	20.78	15.65
44	324.59	114.46	70.49	37.83	26.57	21.38	16.13
45	333.77	117.70	72.49	38.91	27.34	22.01	16.62
46	343.18	121.03	74.55	40.02	28.13	22.65	
47	352.82	124.44	76.65	41.16	28.94	23.32	
48	362.71	127.93	78.81	42.34	29.77	24.00	
49	372.83	131.52	81.03	43.54	30.63	24.71	
50	383.21	135.19	83.30	44.77	31.51	25.44	
51	393.83	138.95	85.63	46.04	32.42	26.19	
52	404.72	142.80	88.01	47.34	33.35	26.97	
53	415.87	146.75	90.46	48.67	34.32	27.78	
54	427.29	150.80	92.97	50.04	35.31	28.63	
55	438.99	154.95	95.54	51.46	36.34	29.51	
56	450.97	159.20	98.18	52.91	37.41		
57	463.25	163.56	100.88	54.41	38.51		
58	475.82	168.02	103.66	55.96	39.67		
59	488.69	172.60	106.52	57.56	40.87		
60	501.84	177.29	109.45	59.22	42.13		
61	515.27	182.08	112.45	60.93			
62	528.96	186.99	115.53	62.71			
63	542.89	191.99	118.69	64.54			
64	557.06	197.09	121.92	66.44			
65	571.44	202.29	125.23	68.42			
66	586.01	207.58	128.61				
67	600.75	212.95	132.06				
68	615.64	218.41	135.60				
69	630.64	223.95	139.21				
70	645.72	229.56	142.90				
71	660.86	235.23					
72	676.12	241.00					
73	691.37						
74	706.57						
75	721.70						

计划二：包含可选责任（全残）
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	20年交	30年交
0	107.34	37.84	23.29	12.47	8.74	7.00	5.22
1	110.57	38.97	23.99	12.84	9.00	7.21	5.38
2	113.89	40.14	24.71	13.23	9.27	7.43	5.54
3	117.31	41.35	25.45	13.63	9.55	7.65	5.71
4	120.84	42.59	26.21	14.04	9.83	7.89	5.88
5	124.47	43.87	27.00	14.46	10.13	8.12	6.06
6	128.21	45.19	27.81	14.89	10.43	8.37	6.24
7	132.06	46.55	28.65	15.34	10.75	8.62	6.43
8	136.03	47.94	29.51	15.80	11.07	8.88	6.62
9	140.11	49.38	30.39	16.27	11.40	9.15	6.83
10	144.32	50.87	31.30	16.76	11.75	9.42	7.03
11	148.66	52.39	32.24	17.27	12.10	9.71	7.25
12	153.12	53.97	33.21	17.79	12.46	10.00	7.46
13	157.72	55.59	34.21	18.32	12.84	10.30	7.69
14	162.45	57.25	35.23	18.87	13.23	10.62	7.93
15	167.32	58.97	36.29	19.44	13.63	10.94	8.17
16	172.34	60.74	37.39	20.03	14.04	11.27	8.42
17	177.51	62.56	38.51	20.64	14.47	11.61	8.67
18	182.77	64.43	39.66	21.25	14.90	11.96	8.93
19	187.90	66.24	40.78	21.85	15.32	12.30	9.19
20	193.17	68.10	41.92	22.47	15.75	12.64	9.45
21	198.60	70.01	43.10	23.10	16.20	13.00	9.72
22	204.18	71.98	44.31	23.75	16.65	13.37	10.00
23	209.91	74.00	45.56	24.42	17.12	13.75	10.29
24	215.81	76.08	46.84	25.11	17.61	14.14	10.58
25	221.88	78.22	48.16	25.81	18.11	14.54	10.89
26	228.12	80.42	49.51	26.54	18.62	14.95	11.20
27	234.53	82.68	50.91	27.29	19.15	15.38	11.53
28	241.12	85.01	52.34	28.06	19.69	15.82	11.86
29	247.89	87.40	53.81	28.85	20.25	16.27	12.21
30	254.85	89.85	55.33	29.67	20.82	16.74	12.56
31	262.00	92.38	56.88	30.51	21.41	17.22	12.93
32	269.34	94.97	58.48	31.37	22.02	17.71	13.31
33	276.87	97.63	60.12	32.25	22.65	18.22	13.70
34	284.60	100.36	61.81	33.16	23.29	18.74	14.11
35	292.54	103.16	63.53	34.10	23.95	19.28	14.53
36	300.68	106.04	65.31	35.06	24.63	19.84	14.96
37	309.03	108.99	67.13	36.04	25.34	20.41	15.41
38	317.60	112.02	69.00	37.06	26.06	21.00	15.87

39	326.37	115.12	70.92	38.10	26.80	21.61	16.35
40	335.36	118.30	72.89	39.17	27.56	22.23	16.85
41	344.57	121.56	74.90	40.27	28.35	22.88	17.36
42	353.99	124.89	76.97	41.39	29.16	23.54	17.90
43	363.63	128.31	79.08	42.55	29.98	24.23	18.45
44	373.48	131.80	81.25	43.73	30.84	24.93	19.03
45	383.54	135.37	83.46	44.95	31.71	25.65	19.63
46	393.81	139.02	85.73	46.19	32.61	26.40	
47	404.29	142.74	88.04	47.47	33.52	27.17	
48	414.98	146.54	90.41	48.77	34.47	27.96	
49	425.88	150.42	92.82	50.10	35.43	28.77	
50	436.99	154.37	95.28	51.46	36.43	29.62	
51	448.31	158.41	97.80	52.86	37.45	30.49	
52	459.86	162.52	100.36	54.28	38.50	31.40	
53	471.63	166.72	102.98	55.74	39.58	32.34	
54	483.64	171.01	105.66	57.24	40.70	33.33	
55	495.89	175.38	108.39	58.78	41.86	34.36	
56	508.40	179.85	111.19	60.37	43.07		
57	521.18	184.42	114.06	62.01	44.33		
58	534.23	189.10	117.00	63.72	45.66		
59	547.53	193.88	120.02	65.48	47.05		
60	561.09	198.77	123.12	67.32	48.52		
61	574.87	203.76	126.31	69.22			
62	588.85	208.84	129.56	71.21			
63	603.00	214.01	132.90	73.27			
64	617.31	219.27	136.31	75.42			
65	631.74	224.60	139.79	77.66			
66	646.27	230.01	143.36				
67	660.87	235.49	147.01				
68	675.50	241.04	150.74				
69	690.13	246.65	154.56				
70	704.71	252.31	158.46				
71	719.22	258.01					
72	733.69	263.79					
73	748.02						
74	762.16						
75	776.11						

计划二：包含可选责任（全残）
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	20年交	30年交
0	92.36	32.55	20.04	10.73	7.51	6.03	4.49
1	95.14	33.53	20.64	11.05	7.74	6.21	4.63
2	97.99	34.54	21.26	11.38	7.97	6.39	4.77
3	100.93	35.57	21.89	11.72	8.21	6.58	4.91
4	103.97	36.64	22.55	12.07	8.46	6.78	5.06
5	107.09	37.74	23.23	12.44	8.71	6.99	5.21
6	110.30	38.88	23.92	12.81	8.97	7.20	5.37
7	113.61	40.04	24.64	13.20	9.24	7.41	5.53
8	117.02	41.24	25.38	13.59	9.52	7.64	5.69
9	120.54	42.48	26.14	14.00	9.81	7.87	5.86
10	124.16	43.76	26.93	14.42	10.10	8.10	6.04
11	127.88	45.07	27.74	14.85	10.41	8.35	6.22
12	131.72	46.42	28.57	15.30	10.72	8.60	6.41
13	135.67	47.82	29.43	15.76	11.04	8.86	6.60
14	139.75	49.25	30.31	16.23	11.37	9.12	6.80
15	143.94	50.73	31.22	16.72	11.72	9.40	7.01
16	148.26	52.25	32.16	17.22	12.07	9.68	7.22
17	152.70	53.82	33.12	17.74	12.43	9.97	7.44
18	157.25	55.42	34.11	18.27	12.80	10.27	7.66
19	161.72	57.00	35.09	18.79	13.17	10.56	7.88
20	166.33	58.63	36.09	19.33	13.55	10.87	8.11
21	171.08	60.30	37.12	19.88	13.93	11.18	8.34
22	175.96	62.02	38.18	20.45	14.33	11.50	8.58
23	180.99	63.80	39.27	21.03	14.74	11.83	8.83
24	186.17	65.62	40.39	21.64	15.16	12.17	9.08
25	191.50	67.50	41.55	22.26	15.60	12.52	9.34
26	196.99	69.44	42.74	22.90	16.05	12.88	9.62
27	202.64	71.43	43.97	23.55	16.51	13.25	9.90
28	208.46	73.48	45.23	24.23	16.98	13.63	10.18
29	214.45	75.59	46.53	24.93	17.47	14.02	10.48
30	220.62	77.77	47.87	25.65	17.98	14.43	10.79
31	226.96	80.00	49.25	26.39	18.50	14.85	11.10
32	233.49	82.30	50.66	27.15	19.03	15.28	11.43
33	240.20	84.67	52.12	27.93	19.58	15.72	11.77
34	247.11	87.11	53.62	28.74	20.15	16.18	12.11
35	254.21	89.61	55.16	29.56	20.73	16.65	12.47
36	261.51	92.19	56.75	30.42	21.34	17.14	12.84
37	269.01	94.83	58.38	31.30	21.95	17.64	13.22
38	276.72	97.55	60.06	32.20	22.59	18.15	13.62

39	284.64	100.35	61.78	33.13	23.25	18.69	14.03
40	292.77	103.22	63.55	34.08	23.92	19.23	14.45
41	301.12	106.17	65.37	35.06	24.61	19.79	14.88
42	309.69	109.19	67.24	36.07	25.33	20.37	15.33
43	318.48	112.30	69.16	37.11	26.06	20.97	15.80
44	327.50	115.49	71.12	38.17	26.81	21.58	16.29
45	336.75	118.76	73.14	39.26	27.59	22.21	16.79
46	346.24	122.11	75.21	40.38	28.39	22.87	
47	355.96	125.55	77.34	41.54	29.20	23.54	
48	365.91	129.07	79.52	42.72	30.04	24.23	
49	376.12	132.68	81.75	43.93	30.91	24.94	
50	386.57	136.38	84.04	45.17	31.80	25.68	
51	397.27	140.17	86.38	46.45	32.71	26.44	
52	408.23	144.05	88.79	47.76	33.66	27.23	
53	419.46	148.03	91.25	49.11	34.63	28.05	
54	430.96	152.11	93.78	50.49	35.63	28.90	
55	442.74	156.28	96.37	51.91	36.67	29.79	
56	454.81	160.56	99.02	53.38	37.75		
57	467.16	164.95	101.75	54.89	38.87		
58	479.82	169.45	104.55	56.46	40.04		
59	492.76	174.05	107.42	58.07	41.25		
60	506.00	178.77	110.38	59.74	42.52		
61	519.51	183.60	113.40	61.47			
62	533.28	188.53	116.51	63.26			
63	547.29	193.57	119.68	65.12			
64	561.53	198.70	122.94	67.04			
65	575.99	203.93	126.27	69.04			
66	590.63	209.25	129.67				
67	605.43	214.66	133.16				
68	620.38	220.15	136.72				
69	635.44	225.71	140.36				
70	650.58	231.35	144.08				
71	665.76	237.06					
72	681.05	242.86					
73	696.33						
74	711.55						
75	726.69						

计划一：不含可选责任
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	20 年交	30 年交
0	134.36	47.37	29.16	15.61	10.94	8.77	6.54
1	138.40	48.79	30.03	16.08	11.27	9.04	6.74
2	142.57	50.26	30.93	16.57	11.61	9.31	6.95
3	146.86	51.77	31.86	17.06	11.95	9.59	7.16
4	151.28	53.33	32.82	17.58	12.31	9.88	7.37
5	155.83	54.93	33.81	18.11	12.68	10.18	7.60
6	160.52	56.59	34.83	18.65	13.07	10.48	7.83
7	165.35	58.29	35.87	19.21	13.46	10.80	8.07
8	170.33	60.04	36.95	19.79	13.87	11.13	8.31
9	175.45	61.85	38.06	20.38	14.29	11.47	8.57
10	180.73	63.71	39.21	21.00	14.72	11.81	8.83
11	186.16	65.62	40.38	21.63	15.16	12.17	9.10
12	191.76	67.59	41.60	22.28	15.62	12.55	9.38
13	197.52	69.62	42.85	22.96	16.10	12.93	9.67
14	203.45	71.71	44.13	23.65	16.59	13.32	9.97
15	209.55	73.86	45.46	24.37	17.10	13.73	10.28
16	215.84	76.07	46.83	25.11	17.62	14.15	10.60
17	222.30	78.36	48.25	25.88	18.16	14.59	10.93
18	228.84	80.69	49.69	26.65	18.70	15.03	11.26
19	235.09	82.90	51.05	27.38	19.22	15.44	11.58
20	241.51	85.16	52.45	28.13	19.75	15.87	11.90
21	248.10	87.49	53.88	28.91	20.29	16.31	12.24
22	254.88	89.88	55.36	29.70	20.85	16.77	12.59
23	261.85	92.34	56.87	30.52	21.43	17.23	12.95
24	269.00	94.87	58.43	31.36	22.02	17.71	13.32
25	276.35	97.46	60.03	32.22	22.63	18.21	13.70
26	283.90	100.13	61.68	33.11	23.26	18.72	14.10
27	291.65	102.87	63.37	34.02	23.91	19.25	14.51
28	299.61	105.68	65.10	34.96	24.57	19.79	14.94
29	307.78	108.57	66.88	35.92	25.26	20.35	15.38
30	316.16	111.53	68.71	36.91	25.96	20.92	15.83
31	324.75	114.57	70.59	37.93	26.68	21.52	16.30
32	333.56	117.68	72.52	38.98	27.43	22.13	16.79
33	342.59	120.88	74.49	40.05	28.20	22.77	17.30
34	351.84	124.15	76.52	41.15	28.99	23.42	17.83
35	361.31	127.50	78.59	42.29	29.80	24.10	18.37
36	371.00	130.94	80.72	43.45	30.64	24.80	18.94
37	380.92	134.45	82.90	44.65	31.51	25.52	19.53
38	391.07	138.05	85.13	45.88	32.40	26.26	20.15

39	401.44	141.73	87.42	47.14	33.32	27.03	20.79
40	412.03	145.50	89.76	48.43	34.26	27.83	21.47
41	422.84	149.34	92.16	49.77	35.24	28.65	22.17
42	433.87	153.27	94.61	51.13	36.24	29.49	22.90
43	445.10	157.27	97.11	52.53	37.27	30.37	23.68
44	456.53	161.36	99.66	53.97	38.33	31.28	24.49
45	468.16	165.52	102.27	55.44	39.42	32.21	25.35
46	479.97	169.75	104.93	56.95	40.54	33.18	
47	491.96	174.05	107.63	58.48	41.69	34.18	
48	504.12	178.42	110.39	60.05	42.87	35.22	
49	516.45	182.86	113.19	61.66	44.08	36.29	
50	528.95	187.37	116.04	63.29	45.32	37.42	
51	541.62	191.94	118.93	64.97	46.61	38.59	
52	554.47	196.59	121.88	66.67	47.94	39.83	
53	567.51	201.31	124.87	68.43	49.32	41.13	
54	580.75	206.11	127.92	70.23	50.76	42.51	
55	594.20	210.99	131.03	72.09	52.28	43.99	
56	607.87	215.96	134.21	74.02	53.88		
57	621.79	221.04	137.48	76.04	55.59		
58	635.96	226.23	140.83	78.16	57.42		
59	650.35	231.53	144.30	80.40	59.38		
60	664.95	236.95	147.87	82.76	61.50		
61	679.71	242.49	151.55	85.25			
62	694.60	248.13	155.35	87.90			
63	709.57	253.86	159.26	90.70			
64	724.58	259.69	163.28	93.69			
65	739.60	265.60	167.43	96.88			
66	754.59	271.60	171.72				
67	769.50	277.68	176.16				
68	784.29	283.86	180.77				
69	798.91	290.14	185.56				
70	813.31	296.50	190.54				
71	827.44	302.96					
72	841.36	309.54					
73	854.93						
74	868.14						
75	880.96						

计划一：不含可选责任
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	20 年交	30 年交
0	113.47	40.00	24.62	13.18	9.23	7.41	5.52
1	116.88	41.20	25.36	13.58	9.51	7.63	5.69
2	120.39	42.44	26.12	13.99	9.80	7.86	5.86
3	124.01	43.71	26.90	14.41	10.09	8.09	6.04
4	127.74	45.02	27.71	14.84	10.39	8.34	6.22
5	131.58	46.38	28.54	15.28	10.71	8.59	6.41
6	135.53	47.77	29.40	15.74	11.03	8.85	6.60
7	139.60	49.21	30.28	16.22	11.36	9.11	6.80
8	143.80	50.68	31.19	16.70	11.70	9.39	7.00
9	148.12	52.21	32.13	17.20	12.05	9.67	7.22
10	152.57	53.77	33.09	17.72	12.42	9.96	7.43
11	157.15	55.39	34.09	18.25	12.79	10.26	7.66
12	161.87	57.05	35.11	18.80	13.18	10.57	7.89
13	166.73	58.76	36.16	19.37	13.58	10.89	8.13
14	171.73	60.53	37.25	19.95	13.99	11.22	8.38
15	176.88	62.34	38.37	20.56	14.41	11.56	8.63
16	182.19	64.21	39.52	21.18	14.85	11.91	8.90
17	187.65	66.14	40.72	21.82	15.30	12.28	9.17
18	193.21	68.11	41.93	22.47	15.75	12.64	9.44
19	198.61	70.02	43.10	23.10	16.20	13.00	9.71
20	204.16	71.97	44.31	23.75	16.65	13.36	9.99
21	209.88	73.99	45.55	24.41	17.12	13.74	10.27
22	215.77	76.07	46.83	25.10	17.60	14.13	10.56
23	221.83	78.20	48.15	25.80	18.09	14.53	10.86
24	228.06	80.40	49.50	26.53	18.60	14.94	11.18
25	234.49	82.67	50.89	27.28	19.13	15.36	11.50
26	241.10	85.00	52.33	28.05	19.67	15.80	11.83
27	247.90	87.40	53.81	28.84	20.23	16.25	12.17
28	254.90	89.87	55.33	29.66	20.81	16.71	12.53
29	262.11	92.41	56.90	30.50	21.40	17.19	12.89
30	269.52	95.02	58.51	31.37	22.01	17.69	13.27
31	277.15	97.71	60.17	32.26	22.64	18.20	13.66
32	284.99	100.48	61.87	33.18	23.29	18.72	14.07
33	293.04	103.32	63.62	34.13	23.96	19.27	14.49
34	301.32	106.25	65.43	35.10	24.64	19.83	14.92
35	309.83	109.25	67.28	36.10	25.35	20.40	15.37
36	318.56	112.33	69.18	37.13	26.08	21.00	15.83
37	327.52	115.50	71.14	38.18	26.83	21.61	16.31
38	336.72	118.75	73.14	39.27	27.61	22.24	16.81

39	346.15	122.08	75.20	40.39	28.40	22.90	17.33
40	355.81	125.50	77.32	41.54	29.22	23.57	17.87
41	365.72	129.01	79.49	42.72	30.07	24.26	18.43
42	375.86	132.60	81.71	43.93	30.93	24.98	19.01
43	386.24	136.28	83.99	45.17	31.83	25.71	19.62
44	396.87	140.04	86.32	46.45	32.74	26.47	20.26
45	407.73	143.89	88.71	47.76	33.69	27.26	20.92
46	418.84	147.84	91.16	49.10	34.65	28.06	
47	430.19	151.87	93.66	50.48	35.65	28.90	
48	441.78	155.99	96.22	51.89	36.67	29.77	
49	453.62	160.20	98.84	53.34	37.73	30.66	
50	465.70	164.50	101.52	54.82	38.81	31.60	
51	478.04	168.89	104.26	56.34	39.93	32.57	
52	490.64	173.38	107.06	57.90	41.09	33.58	
53	503.50	177.97	109.93	59.51	42.29	34.65	
54	516.63	182.66	112.85	61.16	43.54	35.77	
55	530.04	187.45	115.85	62.86	44.84	36.96	
56	543.74	192.35	118.93	64.62	46.20		
57	557.73	197.36	122.08	66.45	47.64		
58	572.02	202.49	125.32	68.35	49.16		
59	586.59	207.75	128.65	70.33	50.76		
60	601.43	213.12	132.08	72.40	52.47		
61	616.51	218.60	135.60	74.57			
62	631.80	224.20	139.22	76.84			
63	647.28	229.90	142.93	79.23			
64	662.91	235.70	146.75	81.74			
65	678.66	241.59	150.66	84.38			
66	694.50	247.58	154.69				
67	710.38	253.66	158.83				
68	726.26	259.82	163.09				
69	742.11	266.06	167.48				
70	757.88	272.39	172.02				
71	773.51	278.80					
72	789.07	285.32					
73	804.42						
74	819.52						
75	834.34						

计划一：不含可选责任
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	20 年交	30 年交
0	138.61	48.87	30.08	16.11	11.29	9.05	6.75
1	142.78	50.34	30.98	16.59	11.62	9.32	6.96
2	147.08	51.85	31.91	17.09	11.97	9.60	7.17
3	151.51	53.41	32.87	17.61	12.33	9.89	7.39
4	156.07	55.02	33.86	18.14	12.70	10.19	7.61
5	160.77	56.68	34.88	18.68	13.09	10.50	7.84
6	165.61	58.38	35.93	19.24	13.48	10.82	8.08
7	170.60	60.14	37.01	19.82	13.89	11.15	8.33
8	175.74	61.95	38.13	20.42	14.31	11.48	8.58
9	181.02	63.81	39.27	21.03	14.74	11.83	8.85
10	186.47	65.73	40.45	21.66	15.19	12.19	9.12
11	192.08	67.71	41.67	22.32	15.65	12.56	9.40
12	197.85	69.74	42.92	22.99	16.12	12.95	9.69
13	203.79	71.83	44.21	23.69	16.61	13.34	9.99
14	209.91	73.99	45.53	24.41	17.12	13.75	10.30
15	216.21	76.20	46.90	25.15	17.64	14.18	10.62
16	222.69	78.49	48.32	25.91	18.18	14.61	10.95
17	229.37	80.86	49.79	26.71	18.74	15.06	11.29
18	236.10	83.26	51.27	27.51	19.31	15.52	11.64
19	242.51	85.52	52.67	28.26	19.84	15.95	11.96
20	249.10	87.85	54.10	29.03	20.38	16.39	12.30
21	255.87	90.24	55.58	29.82	20.94	16.84	12.65
22	262.82	92.69	57.09	30.64	21.51	17.30	13.00
23	269.97	95.21	58.65	31.48	22.11	17.78	13.38
24	277.30	97.80	60.24	32.34	22.72	18.28	13.76
25	284.84	100.47	61.89	33.22	23.34	18.79	14.16
26	292.58	103.20	63.57	34.14	23.99	19.31	14.57
27	300.53	106.01	65.31	35.07	24.65	19.86	14.99
28	308.69	108.89	67.09	36.04	25.34	20.42	15.43
29	317.06	111.85	68.91	37.03	26.04	20.99	15.89
30	325.64	114.88	70.79	38.04	26.77	21.59	16.36
31	334.44	118.00	72.71	39.09	27.51	22.20	16.85
32	343.46	121.19	74.69	40.16	28.28	22.83	17.36
33	352.70	124.46	76.71	41.26	29.07	23.49	17.89
34	362.16	127.81	78.79	42.40	29.88	24.16	18.43
35	371.84	131.24	80.91	43.56	30.72	24.86	19.00
36	381.75	134.75	83.09	44.75	31.59	25.58	19.60
37	391.89	138.35	85.32	45.98	32.48	26.33	20.21
38	402.26	142.03	87.61	47.24	33.39	27.10	20.86

39	412.85	145.79	89.95	48.54	34.34	27.90	21.53
40	423.65	149.63	92.34	49.87	35.32	28.72	22.24
41	434.68	153.56	94.79	51.23	36.32	29.57	22.97
42	445.92	157.57	97.29	52.64	37.36	30.45	23.75
43	457.36	161.65	99.85	54.08	38.42	31.36	24.56
44	468.99	165.81	102.46	55.55	39.52	32.30	25.42
45	480.81	170.05	105.12	57.06	40.64	33.28	26.33
46	492.82	174.36	107.83	58.61	41.80	34.28	
47	504.99	178.74	110.59	60.19	42.99	35.33	
48	517.32	183.18	113.40	61.80	44.20	36.41	
49	529.81	187.69	116.25	63.45	45.46	37.54	
50	542.46	192.27	119.15	65.13	46.75	38.71	
51	555.28	196.91	122.10	66.84	48.08	39.95	
52	568.26	201.62	125.10	68.60	49.46	41.24	
53	581.42	206.40	128.14	70.40	50.90	42.62	
54	594.78	211.25	131.24	72.25	52.40	44.08	
55	608.33	216.19	134.40	74.16	53.98	45.65	
56	622.11	221.22	137.63	76.15	55.66		
57	636.12	226.35	140.95	78.24	57.46		
58	650.38	231.60	144.36	80.44	59.39		
59	664.85	236.96	147.89	82.76	61.47		
60	679.52	242.45	151.53	85.22	63.72		
61	694.34	248.05	155.29	87.83			
62	709.28	253.76	159.18	90.61			
63	724.28	259.56	163.18	93.56			
64	739.30	265.46	167.31	96.73			
65	754.31	271.45	171.58	100.12			
66	769.27	277.54	176.00				
67	784.13	283.72	180.60				
68	798.84	290.00	185.38				
69	813.37	296.39	190.37				
70	827.64	302.88	195.58				
71	841.62	309.48					
72	855.37	316.22					
73	868.74						
74	881.72						
75	894.30						

计划一：不含可选责任
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	20 年交	30 年交
0	116.66	41.12	25.31	13.55	9.49	7.61	5.68
1	120.16	42.36	26.07	13.96	9.78	7.84	5.85
2	123.78	43.63	26.85	14.38	10.07	8.08	6.02
3	127.50	44.94	27.66	14.81	10.38	8.32	6.21
4	131.33	46.29	28.49	15.26	10.69	8.57	6.39
5	135.28	47.68	29.35	15.71	11.01	8.83	6.59
6	139.34	49.11	30.23	16.19	11.34	9.10	6.79
7	143.53	50.59	31.14	16.67	11.68	9.37	6.99
8	147.84	52.11	32.07	17.17	12.03	9.65	7.20
9	152.29	53.68	33.03	17.69	12.39	9.94	7.42
10	156.86	55.29	34.03	18.22	12.77	10.24	7.65
11	161.57	56.95	35.05	18.77	13.15	10.55	7.88
12	166.43	58.66	36.10	19.33	13.55	10.87	8.12
13	171.42	60.42	37.18	19.92	13.96	11.20	8.36
14	176.57	62.23	38.30	20.52	14.38	11.54	8.62
15	181.87	64.10	39.45	21.14	14.82	11.89	8.88
16	187.32	66.02	40.64	21.78	15.27	12.25	9.15
17	192.94	68.00	41.86	22.44	15.73	12.63	9.43
18	198.64	70.03	43.11	23.11	16.20	13.00	9.72
19	204.17	71.98	44.31	23.75	16.65	13.37	9.99
20	209.87	73.99	45.55	24.41	17.12	13.74	10.27
21	215.72	76.05	46.82	25.10	17.60	14.13	10.56
22	221.75	78.18	48.13	25.80	18.09	14.53	10.86
23	227.96	80.37	49.48	26.52	18.60	14.93	11.17
24	234.35	82.62	50.87	27.27	19.12	15.36	11.49
25	240.92	84.94	52.30	28.03	19.66	15.79	11.82
26	247.69	87.33	53.77	28.82	20.22	16.24	12.17
27	254.66	89.78	55.28	29.64	20.79	16.70	12.52
28	261.83	92.31	56.84	30.47	21.38	17.18	12.88
29	269.21	94.92	58.44	31.34	21.99	17.67	13.26
30	276.80	97.60	60.09	32.23	22.61	18.18	13.65
31	284.61	100.35	61.79	33.14	23.26	18.70	14.05
32	292.63	103.18	63.54	34.08	23.93	19.24	14.47
33	300.88	106.09	65.33	35.05	24.61	19.80	14.90
34	309.35	109.08	67.18	36.05	25.32	20.38	15.35
35	318.05	112.16	69.07	37.07	26.04	20.97	15.81
36	326.98	115.31	71.02	38.12	26.79	21.58	16.29
37	336.15	118.55	73.02	39.21	27.56	22.21	16.79
38	345.55	121.88	75.08	40.32	28.36	22.86	17.31

39	355.19	125.28	77.18	41.47	29.18	23.53	17.84
40	365.07	128.78	79.35	42.64	30.02	24.22	18.40
41	375.18	132.36	81.56	43.85	30.88	24.94	18.98
42	385.54	136.03	83.84	45.09	31.77	25.67	19.59
43	396.14	139.79	86.16	46.37	32.69	26.43	20.22
44	406.98	143.63	88.55	47.68	33.63	27.21	20.88
45	418.06	147.56	90.99	49.02	34.60	28.02	21.58
46	429.37	151.58	93.49	50.39	35.59	28.86	
47	440.93	155.69	96.04	51.80	36.62	29.72	
48	452.74	159.89	98.66	53.25	37.67	30.61	
49	464.78	164.18	101.33	54.73	38.75	31.54	
50	477.07	168.56	104.06	56.25	39.87	32.51	
51	489.61	173.03	106.85	57.80	41.02	33.52	
52	502.41	177.60	109.70	59.40	42.21	34.57	
53	515.46	182.26	112.62	61.04	43.45	35.68	
54	528.79	187.02	115.60	62.73	44.74	36.85	
55	542.39	191.89	118.65	64.47	46.08	38.10	
56	556.27	196.86	121.78	66.28	47.50		
57	570.45	201.95	124.99	68.15	48.99		
58	584.92	207.16	128.29	70.11	50.57		
59	599.67	212.49	131.69	72.15	52.25		
60	614.68	217.94	135.18	74.29	54.04		
61	629.92	223.51	138.77	76.54			
62	645.37	229.19	142.46	78.89			
63	660.99	234.97	146.25	81.37			
64	676.75	240.85	150.15	83.99			
65	692.61	246.83	154.16	86.77			
66	708.53	252.91	158.28				
67	724.48	259.07	162.53				
68	740.42	265.33	166.91				
69	756.28	271.67	171.44				
70	772.04	278.10	176.12				
71	787.65	284.61					
72	803.14	291.25					
73	818.41						
74	833.39						
75	848.06						

计划一：不含可选责任
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	20 年交	30 年交
0	142.58	50.27	30.94	16.57	11.61	9.31	6.95
1	146.87	51.78	31.87	17.07	11.96	9.59	7.16
2	151.29	53.34	32.83	17.58	12.32	9.88	7.38
3	155.85	54.94	33.82	18.11	12.69	10.18	7.60
4	160.55	56.60	34.84	18.66	13.07	10.49	7.83
5	165.38	58.30	35.88	19.22	13.46	10.80	8.07
6	170.36	60.06	36.96	19.80	13.87	11.13	8.32
7	175.49	61.87	38.08	20.39	14.29	11.47	8.57
8	180.78	63.73	39.22	21.00	14.72	11.82	8.83
9	186.22	65.64	40.40	21.64	15.17	12.18	9.10
10	191.82	67.62	41.62	22.29	15.63	12.55	9.38
11	197.59	69.65	42.87	22.96	16.10	12.93	9.67
12	203.53	71.74	44.15	23.65	16.59	13.32	9.97
13	209.65	73.90	45.48	24.37	17.10	13.73	10.28
14	215.94	76.11	46.84	25.11	17.62	14.15	10.60
15	222.42	78.39	48.25	25.87	18.16	14.59	10.93
16	229.09	80.74	49.71	26.66	18.71	15.04	11.27
17	235.96	83.18	51.22	27.48	19.29	15.51	11.63
18	242.87	85.65	52.75	28.31	19.87	15.98	11.99
19	249.44	87.97	54.18	29.07	20.41	16.41	12.32
20	256.18	90.35	55.65	29.86	20.97	16.87	12.67
21	263.11	92.79	57.16	30.68	21.54	17.33	13.03
22	270.22	95.31	58.71	31.51	22.13	17.81	13.39
23	277.53	97.89	60.30	32.37	22.74	18.30	13.78
24	285.03	100.54	61.93	33.25	23.37	18.81	14.17
25	292.74	103.26	63.61	34.16	24.01	19.33	14.58
26	300.65	106.06	65.34	35.09	24.67	19.87	15.00
27	308.78	108.93	67.11	36.05	25.35	20.43	15.44
28	317.11	111.87	68.93	37.04	26.05	21.00	15.90
29	325.67	114.90	70.80	38.05	26.77	21.59	16.37
30	334.43	118.00	72.72	39.09	27.52	22.21	16.86
31	343.42	121.18	74.69	40.16	28.28	22.84	17.36
32	352.63	124.44	76.70	41.26	29.07	23.49	17.89
33	362.06	127.78	78.77	42.39	29.88	24.16	18.44
34	371.72	131.20	80.89	43.55	30.72	24.86	19.01
35	381.59	134.70	83.06	44.74	31.58	25.58	19.60
36	391.70	138.29	85.28	45.96	32.46	26.32	20.21
37	402.03	141.95	87.56	47.22	33.38	27.09	20.86
38	412.59	145.70	89.90	48.51	34.32	27.88	21.53

39	423.38	149.54	92.28	49.84	35.29	28.71	22.23
40	434.38	153.46	94.73	51.20	36.30	29.56	22.97
41	445.60	157.46	97.22	52.60	37.33	30.44	23.74
42	457.02	161.53	99.77	54.04	38.40	31.35	24.55
43	468.64	165.69	102.38	55.51	39.50	32.29	25.41
44	480.46	169.92	105.04	57.02	40.62	33.27	26.31
45	492.45	174.23	107.75	58.57	41.79	34.28	27.27
46	504.62	178.61	110.51	60.16	42.98	35.33	
47	516.95	183.05	113.32	61.77	44.20	36.41	
48	529.43	187.56	116.18	63.43	45.46	37.54	
49	542.06	192.13	119.08	65.11	46.75	38.72	
50	554.84	196.76	122.03	66.83	48.09	39.95	
51	567.77	201.46	125.02	68.59	49.47	41.24	
52	580.86	206.22	128.06	70.39	50.90	42.60	
53	594.12	211.06	131.15	72.23	52.39	44.04	
54	607.56	215.96	134.29	74.13	53.95	45.58	
55	621.20	220.95	137.49	76.10	55.60	47.24	
56	635.05	226.02	140.77	78.15	57.35		
57	649.13	231.20	144.14	80.30	59.24		
58	663.44	236.50	147.60	82.57	61.26		
59	677.97	241.91	151.19	84.97	63.46		
60	692.69	247.45	154.90	87.53	65.85		
61	707.55	253.11	158.74	90.26			
62	722.51	258.88	162.70	93.17			
63	737.52	264.75	166.80	96.28			
64	752.53	270.72	171.03	99.62			
65	767.51	276.78	175.42	103.21			
66	782.42	282.95	179.97				
67	797.21	289.22	184.72				
68	811.84	295.60	189.68				
69	826.25	302.10	194.87				
70	840.39	308.73	200.31				
71	854.22	315.47					
72	867.78	322.38					
73	880.96						
74	893.72						
75	906.06						

计划一：不含可选责任
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	20 年交	30 年交
0	119.62	42.17	25.95	13.90	9.74	7.81	5.82
1	123.21	43.43	26.73	14.32	10.03	8.04	6.00
2	126.92	44.74	27.53	14.75	10.33	8.28	6.18
3	130.73	46.08	28.36	15.19	10.64	8.53	6.36
4	134.66	47.47	29.21	15.64	10.96	8.79	6.56
5	138.71	48.89	30.09	16.11	11.29	9.05	6.76
6	142.88	50.36	31.00	16.60	11.63	9.33	6.96
7	147.18	51.88	31.93	17.10	11.98	9.61	7.17
8	151.60	53.44	32.89	17.61	12.34	9.90	7.39
9	156.16	55.04	33.87	18.14	12.71	10.20	7.61
10	160.85	56.70	34.89	18.68	13.09	10.51	7.84
11	165.68	58.40	35.94	19.25	13.49	10.82	8.08
12	170.66	60.15	37.02	19.83	13.90	11.15	8.33
13	175.79	61.96	38.13	20.42	14.32	11.49	8.58
14	181.06	63.81	39.27	21.04	14.75	11.84	8.84
15	186.49	65.73	40.45	21.68	15.20	12.20	9.11
16	192.09	67.70	41.67	22.33	15.66	12.57	9.39
17	197.85	69.74	42.93	23.01	16.14	12.95	9.68
18	203.69	71.81	44.21	23.70	16.62	13.34	9.97
19	209.34	73.80	45.44	24.36	17.08	13.71	10.25
20	215.16	75.86	46.70	25.03	17.56	14.09	10.54
21	221.14	77.97	48.00	25.73	18.05	14.49	10.84
22	227.30	80.14	49.34	26.45	18.55	14.89	11.14
23	233.64	82.37	50.72	27.19	19.07	15.31	11.46
24	240.17	84.68	52.13	27.95	19.60	15.74	11.79
25	246.89	87.04	53.59	28.73	20.16	16.19	12.13
26	253.80	89.48	55.10	29.54	20.72	16.65	12.48
27	260.92	91.99	56.64	30.37	21.31	17.12	12.84
28	268.24	94.58	58.24	31.23	21.91	17.61	13.21
29	275.78	97.24	59.87	32.11	22.53	18.11	13.60
30	283.53	99.97	61.56	33.02	23.18	18.63	14.00
31	291.50	102.79	63.29	33.95	23.84	19.17	14.42
32	299.70	105.68	65.08	34.91	24.52	19.72	14.85
33	308.12	108.65	66.91	35.90	25.22	20.29	15.29
34	316.77	111.70	68.80	36.92	25.94	20.88	15.75
35	325.65	114.84	70.73	37.97	26.68	21.49	16.23
36	334.76	118.06	72.72	39.05	27.45	22.12	16.72
37	344.11	121.37	74.76	40.15	28.24	22.77	17.23
38	353.70	124.76	76.86	41.29	29.05	23.43	17.77

39	363.53	128.24	79.01	42.46	29.89	24.12	18.32
40	373.59	131.80	81.22	43.67	30.75	24.83	18.90
41	383.90	135.45	83.48	44.90	31.64	25.56	19.50
42	394.45	139.19	85.80	46.17	32.55	26.32	20.13
43	405.24	143.02	88.17	47.47	33.49	27.10	20.79
44	416.27	146.93	90.60	48.81	34.45	27.90	21.47
45	427.54	150.93	93.09	50.18	35.44	28.74	22.20
46	439.05	155.02	95.63	51.58	36.46	29.59	
47	450.80	159.20	98.23	53.02	37.51	30.48	
48	462.78	163.47	100.89	54.50	38.59	31.41	
49	475.01	167.83	103.61	56.01	39.70	32.36	
50	487.48	172.28	106.39	57.56	40.85	33.36	
51	500.20	176.82	109.23	59.15	42.03	34.40	
52	513.16	181.45	112.13	60.78	43.26	35.50	
53	526.39	186.18	115.09	62.46	44.53	36.65	
54	539.88	191.01	118.12	64.18	45.85	37.87	
55	553.64	195.95	121.22	65.96	47.24	39.17	
56	567.69	200.99	124.40	67.81	48.71		
57	582.02	206.15	127.66	69.73	50.25		
58	596.64	211.42	131.01	71.74	51.89		
59	611.54	216.82	134.46	73.84	53.65		
60	626.70	222.34	138.01	76.05	55.52		
61	642.08	227.98	141.67	78.36			
62	657.65	233.73	145.43	80.80			
63	673.39	239.59	149.29	83.38			
64	689.24	245.54	153.27	86.11			
65	705.18	251.60	157.36	89.01			
66	721.17	257.75	161.58				
67	737.17	263.99	165.93				
68	753.12	270.33	170.43				
69	768.99	276.76	175.09				
70	784.72	283.29	179.92				
71	800.27	289.90					
72	815.69	296.66					
73	830.85						
74	845.71						
75	860.23						

计划一：不含可选责任
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	20 年交	30 年交
0	146.30	51.59	31.75	17.01	11.91	9.56	7.13
1	150.71	53.14	32.71	17.52	12.27	9.84	7.35
2	155.25	54.73	33.69	18.04	12.64	10.14	7.57
3	159.92	56.38	34.70	18.59	13.02	10.45	7.80
4	164.74	58.08	35.75	19.15	13.41	10.76	8.04
5	169.71	59.83	36.82	19.72	13.82	11.09	8.28
6	174.82	61.63	37.93	20.32	14.23	11.42	8.54
7	180.09	63.49	39.07	20.93	14.66	11.77	8.80
8	185.51	65.40	40.25	21.56	15.11	12.13	9.07
9	191.10	67.37	41.46	22.20	15.56	12.50	9.35
10	196.85	69.39	42.71	22.87	16.04	12.88	9.64
11	202.78	71.48	43.99	23.56	16.52	13.27	9.93
12	208.87	73.63	45.31	24.27	17.03	13.68	10.24
13	215.15	75.84	46.67	25.01	17.55	14.10	10.56
14	221.61	78.11	48.07	25.77	18.08	14.53	10.89
15	228.26	80.45	49.52	26.56	18.64	14.98	11.23
16	235.10	82.86	51.02	27.37	19.21	15.44	11.58
17	242.15	85.36	52.57	28.21	19.81	15.92	11.95
18	249.23	87.90	54.14	29.06	20.40	16.41	12.32
19	255.94	90.27	55.60	29.84	20.96	16.86	12.66
20	262.82	92.70	57.10	30.65	21.53	17.32	13.02
21	269.89	95.19	58.64	31.48	22.11	17.79	13.38
22	277.15	97.76	60.22	32.33	22.72	18.28	13.76
23	284.61	100.39	61.85	33.21	23.34	18.79	14.16
24	292.27	103.10	63.52	34.11	23.98	19.31	14.56
25	300.13	105.88	65.23	35.04	24.63	19.84	14.98
26	308.21	108.73	66.99	35.99	25.31	20.40	15.42
27	316.49	111.66	68.80	36.97	26.01	20.97	15.87
28	325.00	114.66	70.66	37.98	26.72	21.55	16.34
29	333.72	117.75	72.57	39.01	27.46	22.16	16.82
30	342.65	120.91	74.52	40.08	28.22	22.79	17.33
31	351.81	124.15	76.53	41.17	29.01	23.44	17.85
32	361.19	127.48	78.59	42.29	29.81	24.11	18.40
33	370.80	130.88	80.69	43.45	30.64	24.80	18.96
34	380.63	134.36	82.85	44.63	31.50	25.51	19.55
35	390.69	137.93	85.07	45.85	32.38	26.25	20.16
36	400.97	141.58	87.33	47.09	33.29	27.02	20.80
37	411.48	145.31	89.65	48.38	34.23	27.81	21.47
38	422.21	149.13	92.03	49.70	35.19	28.63	22.17

39	433.17	153.03	94.46	51.05	36.19	29.48	22.90
40	444.35	157.01	96.95	52.45	37.22	30.35	23.67
41	455.74	161.08	99.49	53.88	38.28	31.26	24.48
42	467.33	165.22	102.09	55.35	39.38	32.20	25.33
43	479.12	169.44	104.74	56.85	40.51	33.18	26.22
44	491.09	173.74	107.44	58.40	41.67	34.19	27.17
45	503.24	178.11	110.20	59.98	42.86	35.24	28.18
46	515.55	182.54	113.00	61.60	44.09	36.32	
47	528.01	187.05	115.86	63.26	45.35	37.45	
48	540.61	191.61	118.76	64.95	46.65	38.62	
49	553.36	196.24	121.70	66.68	47.98	39.84	
50	566.25	200.92	124.69	68.44	49.36	41.12	
51	579.28	205.67	127.73	70.23	50.78	42.47	
52	592.45	210.48	130.81	72.07	52.26	43.90	
53	605.79	215.36	133.94	73.96	53.80	45.41	
54	619.30	220.31	137.12	75.90	55.42	47.03	
55	632.99	225.33	140.37	77.92	57.14	48.78	
56	646.90	230.45	143.68	80.02	58.97		
57	661.03	235.67	147.09	82.24	60.94		
58	675.38	241.00	150.61	84.58	63.07		
59	689.95	246.46	154.25	87.07	65.39		
60	704.69	252.05	158.02	89.73	67.92		
61	719.57	257.76	161.93	92.57			
62	734.53	263.59	165.98	95.61			
63	749.53	269.52	170.16	98.88			
64	764.52	275.55	174.50	102.39			
65	779.46	281.69	179.00	106.20			
66	794.30	287.93	183.69				
67	809.02	294.28	188.59				
68	823.54	300.77	193.72				
69	837.84	307.38	199.12				
70	851.84	314.13	204.79				
71	865.51	321.03					
72	878.89	328.11					
73	891.87						
74	904.42						
75	916.53						

计划一：不含可选责任
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	20 年交	30 年交
0	122.39	43.15	26.56	14.22	9.96	7.99	5.96
1	126.07	44.44	27.35	14.65	10.26	8.23	6.14
2	129.86	45.78	28.17	15.09	10.57	8.48	6.32
3	133.76	47.15	29.02	15.54	10.89	8.73	6.51
4	137.79	48.57	29.89	16.01	11.21	8.99	6.71
5	141.93	50.03	30.79	16.49	11.55	9.27	6.91
6	146.20	51.53	31.72	16.98	11.90	9.54	7.12
7	150.59	53.08	32.67	17.49	12.26	9.83	7.34
8	155.12	54.68	33.65	18.02	12.63	10.13	7.56
9	159.78	56.32	34.66	18.56	13.01	10.44	7.79
10	164.59	58.01	35.70	19.12	13.40	10.75	8.03
11	169.53	59.75	36.77	19.69	13.80	11.08	8.27
12	174.62	61.55	37.88	20.29	14.22	11.41	8.52
13	179.87	63.40	39.01	20.90	14.65	11.76	8.78
14	185.27	65.30	40.18	21.53	15.10	12.12	9.05
15	190.83	67.25	41.39	22.18	15.55	12.48	9.33
16	196.55	69.27	42.64	22.85	16.03	12.87	9.61
17	202.44	71.36	43.93	23.55	16.51	13.26	9.91
18	208.41	73.48	45.24	24.25	17.01	13.65	10.21
19	214.18	75.51	46.49	24.92	17.48	14.03	10.49
20	220.11	77.60	47.78	25.62	17.96	14.42	10.79
21	226.21	79.76	49.11	26.33	18.46	14.83	11.09
22	232.49	81.97	50.47	27.06	18.98	15.24	11.41
23	238.95	84.25	51.87	27.81	19.51	15.67	11.73
24	245.60	86.60	53.32	28.59	20.05	16.11	12.07
25	252.45	89.01	54.81	29.39	20.62	16.56	12.41
26	259.50	91.50	56.34	30.21	21.20	17.03	12.77
27	266.76	94.06	57.92	31.06	21.79	17.51	13.14
28	274.22	96.69	59.54	31.93	22.41	18.01	13.53
29	281.90	99.40	61.21	32.83	23.04	18.53	13.92
30	289.81	102.19	62.93	33.76	23.70	19.06	14.33
31	297.93	105.06	64.70	34.71	24.37	19.61	14.76
32	306.28	108.00	66.51	35.69	25.07	20.17	15.20
33	314.86	111.03	68.38	36.70	25.78	20.76	15.65
34	323.66	114.14	70.30	37.74	26.52	21.36	16.13
35	332.71	117.34	72.28	38.81	27.28	21.98	16.62
36	341.99	120.62	74.30	39.91	28.06	22.62	17.12
37	351.51	123.99	76.38	41.04	28.87	23.29	17.65
38	361.27	127.44	78.52	42.20	29.70	23.97	18.20

39	371.27	130.98	80.71	43.39	30.56	24.67	18.77
40	381.51	134.60	82.96	44.62	31.44	25.40	19.37
41	391.99	138.32	85.26	45.88	32.34	26.15	19.99
42	402.72	142.12	87.62	47.17	33.28	26.93	20.64
43	413.68	146.01	90.03	48.50	34.23	27.73	21.32
44	424.88	149.99	92.50	49.86	35.22	28.55	22.03
45	436.33	154.06	95.03	51.26	36.24	29.41	22.79
46	448.00	158.21	97.62	52.69	37.28	30.29	
47	459.92	162.46	100.26	54.16	38.35	31.20	
48	472.07	166.79	102.97	55.66	39.46	32.15	
49	484.46	171.21	105.73	57.21	40.59	33.14	
50	497.09	175.72	108.55	58.79	41.76	34.17	
51	509.96	180.32	111.43	60.40	42.98	35.24	
52	523.08	185.02	114.37	62.07	44.23	36.38	
53	536.45	189.81	117.38	63.77	45.54	37.57	
54	550.09	194.70	120.45	65.53	46.90	38.84	
55	563.99	199.69	123.59	67.35	48.33	40.19	
56	578.17	204.79	126.81	69.24	49.84		
57	592.64	210.00	130.12	71.21	51.44		
58	607.39	215.34	133.52	73.26	53.14		
59	622.42	220.80	137.02	75.42	54.97		
60	637.69	226.38	140.63	77.69	56.92		
61	653.19	232.08	144.34	80.08			
62	668.86	237.90	148.17	82.60			
63	684.69	243.82	152.10	85.27			
64	700.62	249.84	156.15	88.11			
65	716.62	255.97	160.33	91.13			
66	732.65	262.19	164.64				
67	748.67	268.51	169.10				
68	764.63	274.92	173.71				
69	780.48	281.44	178.50				
70	796.17	288.05	183.48				
71	811.66	294.77					
72	826.99	301.64					
73	842.03						
74	856.75						
75	871.12						

计划一：不含可选责任
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	20 年交	30 年交
0	149.82	52.83	32.52	17.42	12.20	9.79	7.30
1	154.33	54.42	33.49	17.94	12.57	10.08	7.53
2	158.98	56.05	34.50	18.48	12.95	10.38	7.75
3	163.77	57.74	35.54	19.04	13.34	10.70	7.99
4	168.71	59.48	36.61	19.61	13.74	11.02	8.23
5	173.80	61.27	37.71	20.20	14.15	11.36	8.49
6	179.03	63.12	38.85	20.81	14.58	11.70	8.75
7	184.43	65.02	40.02	21.43	15.02	12.06	9.02
8	189.99	66.98	41.22	22.08	15.47	12.42	9.29
9	195.71	68.99	42.46	22.74	15.94	12.80	9.58
10	201.60	71.07	43.74	23.43	16.43	13.19	9.87
11	207.67	73.21	45.05	24.13	16.93	13.60	10.18
12	213.91	75.40	46.41	24.86	17.44	14.01	10.50
13	220.34	77.67	47.80	25.62	17.98	14.44	10.82
14	226.96	80.00	49.23	26.40	18.53	14.89	11.16
15	233.77	82.40	50.72	27.20	19.10	15.35	11.51
16	240.78	84.86	52.25	28.04	19.68	15.83	11.88
17	247.99	87.43	53.85	28.90	20.29	16.32	12.25
18	255.24	90.02	55.45	29.77	20.91	16.81	12.63
19	262.08	92.44	56.94	30.57	21.47	17.27	12.98
20	269.09	94.92	58.47	31.39	22.05	17.75	13.35
21	276.29	97.46	60.04	32.24	22.65	18.23	13.72
22	283.69	100.07	61.65	33.11	23.27	18.73	14.11
23	291.29	102.76	63.31	34.00	23.90	19.25	14.52
24	299.09	105.51	65.01	34.92	24.55	19.78	14.93
25	307.10	108.34	66.76	35.87	25.22	20.33	15.36
26	315.32	111.25	68.55	36.84	25.92	20.89	15.81
27	323.76	114.23	70.39	37.84	26.63	21.47	16.28
28	332.41	117.29	72.29	38.87	27.36	22.08	16.76
29	341.28	120.43	74.23	39.92	28.11	22.70	17.26
30	350.38	123.65	76.22	41.01	28.89	23.34	17.78
31	359.69	126.95	78.26	42.12	29.69	24.00	18.32
32	369.24	130.33	80.36	43.26	30.51	24.69	18.88
33	379.00	133.79	82.50	44.44	31.36	25.40	19.46
34	388.99	137.33	84.70	45.65	32.23	26.13	20.07
35	399.21	140.96	86.95	46.89	33.14	26.89	20.70
36	409.65	144.67	89.26	48.16	34.07	27.67	21.37
37	420.33	148.46	91.62	49.47	35.03	28.49	22.06
38	431.22	152.34	94.03	50.81	36.02	29.33	22.78

39	442.34	156.30	96.50	52.20	37.04	30.20	23.54
40	453.67	160.34	99.03	53.62	38.10	31.11	24.34
41	465.22	164.47	101.61	55.08	39.18	32.05	25.19
42	476.96	168.67	104.25	56.58	40.31	33.02	26.07
43	488.89	172.95	106.94	58.12	41.47	34.02	27.01
44	501.01	177.30	109.69	59.70	42.66	35.07	28.00
45	513.29	181.73	112.49	61.31	43.89	36.15	29.06
46	525.72	186.22	115.34	62.97	45.15	37.27	
47	538.30	190.78	118.23	64.66	46.44	38.44	
48	551.02	195.39	121.17	66.39	47.78	39.66	
49	563.87	200.07	124.16	68.15	49.15	40.93	
50	576.84	204.80	127.19	69.95	50.57	42.26	
51	589.95	209.59	130.26	71.78	52.03	43.66	
52	603.19	214.44	133.38	73.66	53.56	45.15	
53	616.59	219.36	136.55	75.59	55.16	46.74	
54	630.15	224.35	139.77	77.58	56.84	48.44	
55	643.89	229.41	143.05	79.64	58.62	50.28	
56	657.83	234.56	146.40	81.80	60.52		
57	671.99	239.81	149.85	84.08	62.58		
58	686.37	245.18	153.42	86.49	64.81		
59	700.95	250.68	157.11	89.07	67.25		
60	715.71	256.31	160.94	91.83	69.92		
61	730.59	262.07	164.92	94.78			
62	745.54	267.94	169.04	97.96			
63	760.51	273.93	173.32	101.38			
64	775.46	280.02	177.75	105.08			
65	790.35	286.23	182.37	109.09			
66	805.12	292.54	187.19				
67	819.75	298.99	192.25				
68	834.17	305.57	197.56				
69	848.34	312.29	203.16				
70	862.20	319.18	209.08				
71	875.71	326.23					
72	888.92	333.48					
73	901.70						
74	914.05						
75	925.94						

计划一：不含可选责任
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	20 年交	30 年交
0	125.00	44.07	27.12	14.53	10.18	8.16	6.09
1	128.76	45.39	27.94	14.96	10.48	8.40	6.27
2	132.63	46.75	28.77	15.41	10.79	8.66	6.46
3	136.62	48.16	29.64	15.87	11.12	8.92	6.65
4	140.72	49.61	30.53	16.35	11.45	9.19	6.85
5	144.96	51.10	31.45	16.84	11.80	9.46	7.06
6	149.32	52.63	32.39	17.35	12.15	9.75	7.28
7	153.81	54.21	33.37	17.87	12.52	10.04	7.50
8	158.43	55.84	34.37	18.40	12.90	10.35	7.72
9	163.20	57.52	35.40	18.96	13.28	10.66	7.96
10	168.10	59.25	36.47	19.53	13.69	10.98	8.20
11	173.15	61.03	37.56	20.12	14.10	11.32	8.45
12	178.35	62.86	38.69	20.72	14.53	11.66	8.71
13	183.71	64.75	39.85	21.35	14.97	12.01	8.97
14	189.23	66.69	41.04	21.99	15.42	12.38	9.25
15	194.90	68.69	42.28	22.66	15.89	12.76	9.53
16	200.75	70.75	43.55	23.35	16.37	13.14	9.82
17	206.76	72.88	44.87	24.06	16.87	13.55	10.13
18	212.86	75.05	46.21	24.77	17.38	13.95	10.43
19	218.73	77.12	47.48	25.46	17.86	14.34	10.72
20	224.76	79.25	48.80	26.16	18.35	14.74	11.03
21	230.97	81.44	50.14	26.89	18.86	15.15	11.34
22	237.36	83.69	51.53	27.63	19.38	15.57	11.66
23	243.94	86.01	52.96	28.40	19.92	16.00	11.99
24	250.71	88.40	54.43	29.19	20.48	16.45	12.33
25	257.68	90.86	55.95	30.00	21.05	16.91	12.68
26	264.85	93.39	57.51	30.84	21.64	17.39	13.05
27	272.24	95.99	59.11	31.70	22.25	17.88	13.43
28	279.83	98.67	60.76	32.59	22.88	18.39	13.82
29	287.65	101.43	62.46	33.51	23.52	18.92	14.23
30	295.69	104.27	64.21	34.45	24.19	19.46	14.65
31	303.95	107.19	66.01	35.42	24.88	20.02	15.08
32	312.44	110.18	67.86	36.42	25.58	20.60	15.53
33	321.17	113.27	69.76	37.45	26.31	21.19	16.00
34	330.13	116.43	71.72	38.50	27.07	21.81	16.48
35	339.32	119.68	73.72	39.59	27.84	22.44	16.98
36	348.76	123.02	75.79	40.71	28.64	23.10	17.51
37	358.43	126.44	77.90	41.86	29.46	23.78	18.05
38	368.35	129.95	80.07	43.04	30.31	24.47	18.61

39	378.51	133.54	82.30	44.26	31.18	25.19	19.20
40	388.91	137.23	84.58	45.51	32.08	25.94	19.81
41	399.55	141.00	86.92	46.79	33.01	26.71	20.45
42	410.43	144.86	89.32	48.11	33.96	27.50	21.12
43	421.56	148.81	91.77	49.46	34.94	28.32	21.83
44	432.92	152.85	94.28	50.85	35.94	29.16	22.57
45	444.52	156.97	96.85	52.27	36.98	30.04	23.35
46	456.35	161.19	99.48	53.73	38.04	30.94	
47	468.42	165.49	102.16	55.22	39.14	31.88	
48	480.71	169.88	104.90	56.76	40.27	32.86	
49	493.25	174.35	107.70	58.33	41.43	33.87	
50	506.02	178.92	110.56	59.93	42.63	34.93	
51	519.03	183.58	113.48	61.58	43.87	36.04	
52	532.28	188.33	116.46	63.27	45.16	37.21	
53	545.78	193.17	119.51	65.01	46.50	38.44	
54	559.54	198.11	122.62	66.80	47.90	39.76	
55	573.57	203.16	125.80	68.66	49.37	41.16	
56	587.87	208.31	129.06	70.58	50.92		
57	602.45	213.58	132.41	72.59	52.57		
58	617.32	218.97	135.85	74.70	54.34		
59	632.45	224.48	139.40	76.91	56.23		
60	647.83	230.12	143.06	79.24	58.27		
61	663.41	235.87	146.83	81.70			
62	679.17	241.75	150.72	84.30			
63	695.07	247.73	154.72	87.07			
64	711.06	253.82	158.84	90.01			
65	727.11	260.00	163.10	93.16			
66	743.16	266.29	167.50				
67	759.19	272.68	172.05				
68	775.14	279.17	176.78				
69	790.95	285.77	181.70				
70	806.59	292.47	186.82				
71	822.00	299.29					
72	837.24	306.26					
73	852.17						
74	866.75						
75	880.95						

计划一：不含可选责任
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	20 年交	30 年交
0	153.15	54.01	33.24	17.81	12.47	10.01	7.47
1	157.76	55.63	34.24	18.34	12.85	10.31	7.70
2	162.52	57.30	35.27	18.89	13.24	10.62	7.93
3	167.42	59.03	36.33	19.46	13.63	10.94	8.17
4	172.47	60.81	37.43	20.05	14.04	11.27	8.42
5	177.67	62.64	38.55	20.65	14.47	11.61	8.68
6	183.03	64.53	39.72	21.27	14.90	11.96	8.95
7	188.55	66.47	40.91	21.91	15.35	12.33	9.22
8	194.23	68.47	42.14	22.57	15.82	12.70	9.50
9	200.08	70.54	43.41	23.25	16.30	13.09	9.80
10	206.11	72.66	44.72	23.95	16.79	13.49	10.10
11	212.31	74.84	46.06	24.67	17.31	13.91	10.41
12	218.70	77.09	47.45	25.42	17.84	14.33	10.74
13	225.27	79.41	48.87	26.19	18.38	14.77	11.07
14	232.04	81.79	50.33	26.99	18.95	15.23	11.42
15	239.00	84.24	51.85	27.82	19.53	15.70	11.78
16	246.16	86.76	53.42	28.67	20.13	16.19	12.15
17	253.54	89.38	55.06	29.55	20.76	16.70	12.54
18	260.94	92.04	56.70	30.44	21.38	17.20	12.93
19	267.89	94.50	58.21	31.26	21.96	17.67	13.29
20	275.03	97.02	59.77	32.10	22.55	18.15	13.66
21	282.36	99.61	61.37	32.96	23.16	18.65	14.05
22	289.88	102.26	63.01	33.84	23.79	19.16	14.45
23	297.61	104.99	64.69	34.75	24.44	19.68	14.86
24	305.54	107.80	66.42	35.69	25.10	20.23	15.29
25	313.69	110.68	68.20	36.65	25.78	20.79	15.73
26	322.05	113.63	70.03	37.64	26.49	21.36	16.19
27	330.62	116.66	71.90	38.66	27.21	21.96	16.66
28	339.42	119.78	73.83	39.71	27.96	22.57	17.16
29	348.43	122.97	75.80	40.78	28.73	23.21	17.67
30	357.67	126.24	77.83	41.89	29.52	23.87	18.21
31	367.14	129.59	79.90	43.02	30.34	24.54	18.76
32	376.82	133.02	82.03	44.18	31.18	25.24	19.34
33	386.74	136.54	84.21	45.38	32.04	25.97	19.94
34	396.88	140.14	86.44	46.61	32.93	26.72	20.57
35	407.24	143.82	88.73	47.87	33.86	27.50	21.22
36	417.84	147.58	91.07	49.17	34.81	28.30	21.91
37	428.66	151.43	93.47	50.50	35.79	29.14	22.62
38	439.70	155.36	95.92	51.87	36.80	30.00	23.37

39	450.96	159.38	98.43	53.28	37.85	30.90	24.16
40	462.44	163.48	100.99	54.73	38.93	31.83	24.99
41	474.12	167.66	103.62	56.22	40.04	32.80	25.87
42	486.00	171.91	106.29	57.75	41.19	33.80	26.80
43	498.07	176.25	109.02	59.31	42.38	34.83	27.77
44	510.31	180.65	111.81	60.93	43.60	35.91	28.81
45	522.71	185.13	114.65	62.58	44.86	37.03	29.91
46	535.26	189.67	117.53	64.26	46.16	38.19	
47	547.94	194.28	120.47	65.99	47.49	39.40	
48	560.75	198.94	123.45	67.75	48.86	40.66	
49	573.68	203.66	126.47	69.55	50.27	41.97	
50	586.73	208.43	129.53	71.38	51.73	43.36	
51	599.90	213.26	132.64	73.26	53.24	44.82	
52	613.20	218.15	135.80	75.17	54.81	46.37	
53	626.64	223.10	139.00	77.14	56.46	48.03	
54	640.24	228.12	142.25	79.17	58.20	49.81	
55	654.01	233.21	145.56	81.28	60.04	51.74	
56	667.97	238.39	148.95	83.50	62.03		
57	682.15	243.67	152.44	85.84	64.17		
58	696.54	249.07	156.05	88.32	66.50		
59	711.13	254.61	159.79	90.98	69.06		
60	725.88	260.28	163.68	93.84	71.87		
61	740.75	266.08	167.73	96.91			
62	755.68	272.00	171.93	100.22			
63	770.62	278.04	176.29	103.80			
64	785.52	284.19	180.83	107.68			
65	800.34	290.46	185.56	111.91			
66	815.04	296.85	190.52				
67	829.57	303.38	195.73				
68	843.88	310.06	201.22				
69	857.92	316.90	207.04				
70	871.64	323.92	213.20				
71	884.99	331.13					
72	898.03	338.56					
73	910.62						
74	922.77						
75	934.45						

计划一：不含可选责任
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	20 年交	30 年交
0	127.46	44.94	27.66	14.81	10.38	8.32	6.21
1	131.30	46.29	28.49	15.26	10.69	8.57	6.39
2	135.25	47.68	29.34	15.72	11.01	8.83	6.59
3	139.31	49.11	30.23	16.19	11.34	9.09	6.79
4	143.50	50.59	31.13	16.67	11.68	9.37	6.99
5	147.82	52.11	32.07	17.17	12.03	9.65	7.20
6	152.27	53.67	33.03	17.69	12.39	9.94	7.42
7	156.85	55.29	34.03	18.22	12.77	10.24	7.65
8	161.57	56.95	35.05	18.77	13.15	10.55	7.88
9	166.42	58.66	36.10	19.33	13.55	10.87	8.12
10	171.43	60.42	37.19	19.91	13.96	11.20	8.37
11	176.58	62.24	38.30	20.51	14.38	11.54	8.62
12	181.89	64.11	39.45	21.13	14.82	11.89	8.88
13	187.35	66.03	40.64	21.77	15.26	12.25	9.16
14	192.97	68.01	41.86	22.43	15.73	12.63	9.44
15	198.76	70.05	43.12	23.11	16.21	13.01	9.73
16	204.72	72.15	44.42	23.81	16.70	13.41	10.02
17	210.86	74.33	45.76	24.54	17.21	13.82	10.33
18	217.07	76.54	47.13	25.27	17.72	14.23	10.65
19	223.03	78.64	48.42	25.96	18.21	14.63	10.94
20	229.17	80.80	49.75	26.68	18.71	15.03	11.25
21	235.48	83.03	51.13	27.41	19.23	15.45	11.57
22	241.97	85.32	52.54	28.17	19.76	15.88	11.89
23	248.65	87.68	53.99	28.95	20.31	16.32	12.23
24	255.53	90.10	55.48	29.76	20.88	16.78	12.58
25	262.61	92.60	57.02	30.58	21.46	17.25	12.94
26	269.90	95.17	58.61	31.43	22.06	17.73	13.31
27	277.41	97.82	60.24	32.31	22.68	18.23	13.70
28	285.13	100.54	61.92	33.22	23.32	18.75	14.10
29	293.07	103.35	63.65	34.15	23.98	19.29	14.51
30	301.23	106.23	65.42	35.11	24.65	19.84	14.94
31	309.63	109.19	67.25	36.09	25.35	20.41	15.39
32	318.25	112.24	69.13	37.11	26.07	21.00	15.85
33	327.11	115.37	71.06	38.15	26.82	21.60	16.32
34	336.21	118.58	73.05	39.23	27.58	22.23	16.82
35	345.55	121.88	75.09	40.33	28.37	22.88	17.33
36	355.13	125.27	77.18	41.47	29.18	23.55	17.87
37	364.95	128.74	79.33	42.64	30.02	24.24	18.43
38	375.01	132.31	81.53	43.84	30.88	24.95	19.00

39	385.31	135.96	83.80	45.08	31.77	25.69	19.61
40	395.86	139.69	86.11	46.35	32.69	26.45	20.24
41	406.65	143.52	88.49	47.65	33.63	27.23	20.90
42	417.68	147.44	90.92	48.99	34.60	28.04	21.59
43	428.95	151.44	93.41	50.37	35.60	28.88	22.32
44	440.45	155.53	95.95	51.78	36.63	29.75	23.08
45	452.19	159.71	98.56	53.23	37.68	30.64	23.89
46	464.17	163.98	101.22	54.71	38.77	31.57	
47	476.37	168.33	103.94	56.23	39.89	32.53	
48	488.80	172.77	106.72	57.79	41.04	33.53	
49	501.47	177.30	109.55	59.38	42.22	34.57	
50	514.36	181.92	112.45	61.01	43.45	35.66	
51	527.50	186.62	115.40	62.69	44.72	36.80	
52	540.87	191.42	118.42	64.41	46.03	38.01	
53	554.48	196.32	121.50	66.18	47.40	39.28	
54	568.35	201.31	124.65	68.00	48.84	40.64	
55	582.49	206.40	127.87	69.89	50.35	42.10	
56	596.89	211.59	131.16	71.85	51.95		
57	611.57	216.91	134.55	73.90	53.65		
58	626.53	222.35	138.04	76.05	55.48		
59	641.76	227.91	141.63	78.31	57.44		
60	657.22	233.60	145.34	80.71	59.56		
61	672.88	239.41	149.16	83.24			
62	688.71	245.33	153.10	85.92			
63	704.67	251.37	157.17	88.78			
64	720.70	257.51	161.36	91.83			
65	736.77	263.76	165.70	95.10			
66	752.85	270.11	170.18				
67	768.87	276.56	174.84				
68	784.79	283.12	179.68				
69	800.57	289.80	184.72				
70	816.14	296.59	190.00				
71	831.47	303.50					
72	846.60	310.59					
73	861.41						
74	875.85						
75	889.89						

计划一：不含可选责任
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	20 年交	30 年交
0	156.32	55.13	33.93	18.18	12.73	10.21	7.63
1	161.03	56.78	34.95	18.72	13.12	10.52	7.86
2	165.89	58.49	36.00	19.29	13.51	10.84	8.10
3	170.89	60.25	37.09	19.87	13.92	11.17	8.34
4	176.05	62.07	38.21	20.46	14.34	11.50	8.60
5	181.36	63.94	39.36	21.08	14.77	11.85	8.86
6	186.83	65.87	40.54	21.72	15.21	12.21	9.13
7	192.47	67.86	41.76	22.37	15.67	12.59	9.42
8	198.27	69.90	43.02	23.04	16.15	12.97	9.71
9	204.25	72.00	44.32	23.73	16.64	13.37	10.01
10	210.40	74.17	45.65	24.45	17.15	13.78	10.32
11	216.73	76.40	47.02	25.19	17.67	14.20	10.64
12	223.25	78.70	48.44	25.95	18.21	14.64	10.97
13	229.96	81.06	49.89	26.74	18.77	15.09	11.31
14	236.87	83.49	51.38	27.56	19.35	15.55	11.67
15	243.98	86.00	52.93	28.40	19.94	16.04	12.04
16	251.29	88.57	54.54	29.27	20.56	16.54	12.42
17	258.82	91.25	56.21	30.18	21.20	17.06	12.82
18	266.37	93.96	57.89	31.08	21.84	17.57	13.22
19	273.43	96.46	59.43	31.91	22.43	18.05	13.59
20	280.69	99.02	61.01	32.77	23.03	18.54	13.97
21	288.13	101.65	62.63	33.64	23.65	19.05	14.36
22	295.77	104.35	64.30	34.54	24.29	19.57	14.77
23	303.62	107.12	66.01	35.47	24.95	20.10	15.19
24	311.68	109.97	67.77	36.42	25.62	20.65	15.62
25	319.95	112.89	69.57	37.40	26.32	21.22	16.08
26	328.43	115.89	71.43	38.41	27.04	21.81	16.55
27	337.14	118.97	73.33	39.44	27.77	22.42	17.04
28	346.07	122.13	75.29	40.51	28.53	23.05	17.54
29	355.22	125.37	77.29	41.60	29.32	23.70	18.07
30	364.59	128.69	79.35	42.72	30.12	24.37	18.62
31	374.19	132.09	81.46	43.87	30.95	25.06	19.19
32	384.01	135.58	83.62	45.06	31.81	25.77	19.78
33	394.06	139.14	85.83	46.27	32.69	26.52	20.40
34	404.34	142.79	88.10	47.52	33.60	27.28	21.05
35	414.84	146.52	90.42	48.81	34.54	28.08	21.72
36	425.58	150.34	92.79	50.13	35.51	28.90	22.43
37	436.53	154.24	95.22	51.48	36.51	29.76	23.17
38	447.71	158.22	97.71	52.88	37.55	30.65	23.95

39	459.11	162.29	100.25	54.31	38.61	31.57	24.76
40	470.72	166.44	102.85	55.78	39.72	32.52	25.63
41	482.53	170.67	105.51	57.30	40.86	33.51	26.54
42	494.53	174.98	108.22	58.85	42.04	34.54	27.50
43	506.71	179.36	110.99	60.45	43.25	35.61	28.52
44	519.07	183.81	113.81	62.09	44.51	36.72	29.60
45	531.57	188.34	116.68	63.77	45.80	37.87	30.75
46	544.22	192.93	119.61	65.50	47.12	39.07	
47	557.00	197.57	122.58	67.26	48.49	40.32	
48	569.89	202.28	125.59	69.05	49.90	41.62	
49	582.89	207.03	128.65	70.88	51.34	42.99	
50	596.00	211.84	131.75	72.75	52.84	44.43	
51	609.23	216.71	134.89	74.66	54.40	45.94	
52	622.57	221.63	138.08	76.61	56.02	47.56	
53	636.05	226.61	141.31	78.62	57.72	49.29	
54	649.67	231.66	144.59	80.70	59.51	51.15	
55	663.45	236.77	147.94	82.86	61.43	53.17	
56	677.43	241.98	151.36	85.12	63.48		
57	691.61	247.29	154.89	87.52	65.72		
58	706.00	252.72	158.54	90.08	68.15		
59	720.59	258.28	162.33	92.83	70.83		
60	735.33	263.99	166.28	95.78	73.78		
61	750.18	269.83	170.39	98.97			
62	765.07	275.80	174.66	102.42			
63	779.97	281.89	179.11	106.16			
64	794.81	288.10	183.75	110.22			
65	809.56	294.43	188.60	114.67			
66	824.17	300.89	193.69				
67	838.60	307.51	199.06				
68	852.80	314.28	204.74				
69	866.72	321.24	210.77				
70	880.30	328.40	217.18				
71	893.49	335.77					
72	906.35	343.40					
73	918.77						
74	930.72						
75	942.20						

计划一：不含可选责任
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	20 年交	30 年交
0	129.81	45.77	28.17	15.09	10.57	8.48	6.32
1	133.71	47.14	29.01	15.54	10.89	8.73	6.51
2	137.73	48.56	29.88	16.01	11.21	8.99	6.71
3	141.88	50.01	30.78	16.49	11.55	9.26	6.91
4	146.15	51.52	31.71	16.98	11.90	9.54	7.12
5	150.54	53.07	32.66	17.49	12.25	9.83	7.34
6	155.07	54.66	33.64	18.02	12.62	10.13	7.56
7	159.74	56.31	34.65	18.56	13.00	10.43	7.79
8	164.54	58.00	35.70	19.12	13.39	10.75	8.03
9	169.49	59.74	36.77	19.69	13.80	11.07	8.27
10	174.59	61.54	37.87	20.28	14.22	11.41	8.52
11	179.84	63.39	39.01	20.89	14.65	11.76	8.78
12	185.24	65.29	40.18	21.52	15.09	12.11	9.05
13	190.81	67.25	41.39	22.17	15.55	12.48	9.33
14	196.53	69.27	42.63	22.84	16.02	12.86	9.61
15	202.43	71.35	43.91	23.54	16.51	13.25	9.91
16	208.50	73.48	45.24	24.25	17.01	13.66	10.21
17	214.75	75.70	46.61	24.99	17.53	14.08	10.53
18	221.07	77.95	48.00	25.74	18.05	14.50	10.85
19	227.12	80.08	49.31	26.44	18.55	14.90	11.15
20	233.35	82.28	50.67	27.17	19.06	15.31	11.46
21	239.75	84.54	52.06	27.92	19.59	15.73	11.78
22	246.34	86.86	53.49	28.69	20.13	16.17	12.12
23	253.13	89.26	54.96	29.48	20.68	16.62	12.46
24	260.11	91.72	56.48	30.29	21.26	17.08	12.82
25	267.30	94.26	58.04	31.13	21.85	17.56	13.18
26	274.69	96.87	59.65	32.00	22.46	18.06	13.56
27	282.31	99.55	61.31	32.89	23.09	18.57	13.96
28	290.14	102.32	63.01	33.81	23.74	19.09	14.36
29	298.20	105.16	64.77	34.75	24.41	19.64	14.79
30	306.48	108.09	66.57	35.73	25.10	20.20	15.22
31	315.00	111.09	68.43	36.73	25.81	20.78	15.68
32	323.75	114.18	70.33	37.76	26.54	21.38	16.15
33	332.74	117.36	72.29	38.82	27.29	22.00	16.64
34	341.97	120.62	74.31	39.91	28.07	22.63	17.14
35	351.44	123.97	76.38	41.04	28.87	23.29	17.67
36	361.15	127.40	78.50	42.19	29.70	23.98	18.22
37	371.10	130.93	80.68	43.38	30.55	24.68	18.79
38	381.30	134.54	82.92	44.60	31.43	25.41	19.38

39	391.74	138.24	85.21	45.86	32.33	26.16	20.00
40	402.42	142.02	87.56	47.15	33.27	26.93	20.65
41	413.35	145.90	89.97	48.47	34.23	27.73	21.32
42	424.52	149.87	92.43	49.83	35.21	28.56	22.04
43	435.92	153.92	94.95	51.23	36.23	29.42	22.78
44	447.56	158.06	97.53	52.66	37.28	30.30	23.57
45	459.43	162.29	100.17	54.13	38.35	31.21	24.41
46	471.53	166.61	102.87	55.64	39.46	32.16	
47	483.86	171.01	105.62	57.18	40.60	33.15	
48	496.41	175.50	108.43	58.76	41.77	34.17	
49	509.19	180.07	111.30	60.38	42.98	35.24	
50	522.20	184.74	114.23	62.04	44.23	36.36	
51	535.45	189.49	117.22	63.74	45.52	37.53	
52	548.92	194.33	120.27	65.48	46.87	38.77	
53	562.64	199.27	123.38	67.28	48.27	40.09	
54	576.61	204.30	126.56	69.13	49.74	41.50	
55	590.83	209.43	129.81	71.05	51.29	43.01	
56	605.33	214.67	133.14	73.05	52.93		
57	620.10	220.03	136.57	75.14	54.69		
58	635.14	225.51	140.09	77.34	56.57		
59	650.44	231.12	143.73	79.65	58.61		
60	665.97	236.85	147.48	82.10	60.81		
61	681.70	242.71	151.35	84.70			
62	697.59	248.68	155.35	87.47			
63	713.58	254.77	159.48	90.42			
64	729.65	260.97	163.74	93.58			
65	745.74	267.27	168.15	96.98			
66	761.81	273.68	172.72				
67	777.82	280.19	177.47				
68	793.71	286.82	182.43				
69	809.44	293.58	187.60				
70	824.94	300.45	193.02				
71	840.18	307.46					
72	855.21	314.66					
73	869.89						
74	884.19						
75	898.08						

计划一：不含可选责任
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	20 年交	30 年交
0	159.35	56.20	34.59	18.53	12.98	10.41	7.77
1	164.16	57.89	35.63	19.09	13.37	10.73	8.01
2	169.11	59.63	36.70	19.66	13.77	11.05	8.26
3	174.21	61.43	37.81	20.25	14.19	11.38	8.51
4	179.47	63.28	38.95	20.86	14.62	11.73	8.77
5	184.89	65.19	40.12	21.49	15.06	12.09	9.04
6	190.47	67.15	41.33	22.14	15.51	12.45	9.32
7	196.21	69.18	42.58	22.81	15.98	12.83	9.60
8	202.13	71.26	43.86	23.49	16.47	13.22	9.90
9	208.22	73.41	45.18	24.20	16.97	13.63	10.21
10	214.50	75.62	46.54	24.93	17.48	14.05	10.53
11	220.96	77.89	47.94	25.68	18.02	14.48	10.85
12	227.61	80.24	49.38	26.46	18.57	14.93	11.19
13	234.45	82.64	50.86	27.26	19.14	15.39	11.55
14	241.49	85.12	52.39	28.10	19.73	15.87	11.91
15	248.74	87.67	53.97	28.96	20.34	16.36	12.29
16	256.20	90.30	55.61	29.85	20.97	16.87	12.68
17	263.87	93.03	57.31	30.77	21.62	17.40	13.09
18	271.55	95.79	59.02	31.70	22.28	17.93	13.49
19	278.73	98.33	60.58	32.54	22.87	18.42	13.87
20	286.09	100.93	62.19	33.41	23.49	18.91	14.26
21	293.64	103.60	63.84	34.30	24.12	19.43	14.66
22	301.40	106.34	65.53	35.21	24.77	19.96	15.07
23	309.36	109.15	67.27	36.16	25.43	20.50	15.50
24	317.53	112.04	69.05	37.12	26.12	21.06	15.95
25	325.92	115.01	70.88	38.12	26.83	21.64	16.41
26	334.52	118.05	72.77	39.14	27.56	22.24	16.89
27	343.35	121.18	74.70	40.19	28.31	22.86	17.39
28	352.40	124.38	76.68	41.27	29.08	23.50	17.91
29	361.67	127.66	78.72	42.38	29.88	24.16	18.45
30	371.17	131.03	80.80	43.52	30.70	24.85	19.02
31	380.90	134.48	82.94	44.69	31.54	25.55	19.60
32	390.85	138.01	85.13	45.89	32.42	26.28	20.21
33	401.03	141.62	87.37	47.13	33.31	27.04	20.85
34	411.43	145.32	89.67	48.40	34.24	27.83	21.51
35	422.06	149.10	92.02	49.70	35.20	28.64	22.21
36	432.92	152.96	94.43	51.04	36.18	29.48	22.94
37	444.00	156.91	96.89	52.42	37.20	30.36	23.70
38	455.31	160.94	99.41	53.83	38.26	31.27	24.50

39	466.83	165.05	101.99	55.29	39.35	32.21	25.35
40	478.56	169.25	104.62	56.79	40.48	33.19	26.24
41	490.48	173.53	107.31	58.33	41.64	34.21	27.18
42	502.60	177.88	110.05	59.91	42.85	35.27	28.18
43	514.89	182.31	112.86	61.54	44.09	36.36	29.24
44	527.35	186.81	115.71	63.21	45.37	37.50	30.37
45	539.95	191.37	118.62	64.92	46.69	38.69	31.57
46	552.69	196.00	121.58	66.67	48.05	39.93	
47	565.54	200.69	124.58	68.46	49.45	41.22	
48	578.51	205.43	127.63	70.29	50.90	42.56	
49	591.57	210.23	130.72	72.16	52.38	43.98	
50	604.73	215.07	133.85	74.06	53.92	45.46	
51	618.00	219.97	137.02	76.01	55.52	47.04	
52	631.38	224.92	140.24	78.00	57.19	48.72	
53	644.87	229.92	143.50	80.04	58.94	50.52	
54	658.51	234.99	146.82	82.16	60.79	52.46	
55	672.31	240.14	150.19	84.37	62.77	54.58	
56	686.28	245.36	153.65	86.68	64.90		
57	700.46	250.70	157.21	89.15	67.22		
58	714.84	256.15	160.90	91.78	69.77		
59	729.41	261.75	164.73	94.61	72.57		
60	744.13	267.48	168.74	97.66	75.66		
61	758.95	273.36	172.91	100.97			
62	773.81	279.37	177.26	104.55			
63	788.66	285.51	181.80	108.45			
64	803.44	291.78	186.54	112.71			
65	818.11	298.17	191.51	117.38			
66	832.63	304.71	196.73				
67	846.96	311.40	202.26				
68	861.05	318.28	208.13				
69	874.83	325.36	214.38				
70	888.27	332.66	221.05				
71	901.30	340.20					
72	914.00	348.02					
73	926.24						
74	938.01						
75	949.30						

计划一：不含可选责任
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	20 年交	30 年交
0	132.05	46.56	28.65	15.35	10.75	8.62	6.43
1	136.02	47.95	29.51	15.81	11.07	8.88	6.63
2	140.11	49.39	30.40	16.28	11.41	9.15	6.83
3	144.32	50.88	31.31	16.77	11.75	9.42	7.03
4	148.67	52.41	32.26	17.27	12.10	9.71	7.25
5	153.14	53.98	33.23	17.79	12.46	10.00	7.47
6	157.75	55.61	34.22	18.33	12.84	10.30	7.69
7	162.50	57.28	35.25	18.88	13.23	10.61	7.93
8	167.39	59.00	36.31	19.45	13.63	10.94	8.17
9	172.42	60.78	37.41	20.03	14.04	11.27	8.42
10	177.61	62.60	38.53	20.63	14.46	11.61	8.67
11	182.95	64.49	39.69	21.25	14.90	11.96	8.94
12	188.44	66.42	40.88	21.90	15.35	12.33	9.21
13	194.11	68.42	42.10	22.56	15.82	12.70	9.49
14	199.93	70.47	43.37	23.24	16.30	13.09	9.78
15	205.93	72.58	44.67	23.95	16.80	13.49	10.09
16	212.11	74.75	46.02	24.67	17.31	13.90	10.40
17	218.46	77.01	47.42	25.43	17.84	14.33	10.72
18	224.88	79.30	48.83	26.19	18.37	14.76	11.04
19	231.02	81.46	50.16	26.90	18.87	15.16	11.35
20	237.34	83.69	51.54	27.64	19.39	15.58	11.67
21	243.83	85.98	52.95	28.40	19.93	16.01	11.99
22	250.51	88.34	54.40	29.18	20.47	16.45	12.33
23	257.39	90.76	55.89	29.98	21.04	16.91	12.68
24	264.47	93.26	57.43	30.81	21.62	17.38	13.04
25	271.75	95.83	59.02	31.66	22.22	17.86	13.42
26	279.25	98.48	60.65	32.54	22.84	18.37	13.80
27	286.97	101.20	62.33	33.44	23.48	18.88	14.20
28	294.91	104.00	64.05	34.37	24.14	19.42	14.62
29	303.08	106.89	65.83	35.33	24.82	19.97	15.05
30	311.48	109.85	67.66	36.32	25.52	20.54	15.49
31	320.11	112.90	69.54	37.33	26.24	21.13	15.96
32	328.98	116.03	71.48	38.38	26.98	21.74	16.44
33	338.09	119.25	73.46	39.46	27.75	22.37	16.93
34	347.43	122.56	75.51	40.56	28.54	23.02	17.45
35	357.03	125.95	77.60	41.70	29.35	23.69	17.99
36	366.86	129.43	79.75	42.88	30.19	24.38	18.55
37	376.94	133.00	81.96	44.08	31.06	25.10	19.13
38	387.27	136.65	84.23	45.32	31.95	25.84	19.74

39	397.83	140.40	86.55	46.59	32.87	26.61	20.38
40	408.64	144.23	88.93	47.90	33.82	27.40	21.04
41	419.70	148.16	91.37	49.25	34.79	28.21	21.74
42	430.99	152.17	93.86	50.63	35.80	29.06	22.47
43	442.52	156.27	96.42	52.04	36.83	29.93	23.24
44	454.28	160.46	99.03	53.50	37.89	30.83	24.05
45	466.27	164.73	101.70	54.99	38.99	31.76	24.91
46	478.49	169.09	104.42	56.52	40.12	32.73	
47	490.93	173.54	107.21	58.08	41.28	33.74	
48	503.60	178.08	110.05	59.69	42.47	34.79	
49	516.49	182.69	112.95	61.33	43.70	35.88	
50	529.60	187.40	115.91	63.01	44.98	37.03	
51	542.94	192.19	118.93	64.74	46.30	38.24	
52	556.51	197.08	122.01	66.51	47.67	39.52	
53	570.32	202.05	125.15	68.33	49.10	40.87	
54	584.37	207.13	128.36	70.21	50.61	42.32	
55	598.68	212.30	131.65	72.16	52.19	43.89	
56	613.25	217.58	135.01	74.20	53.88		
57	628.09	222.97	138.47	76.33	55.69		
58	643.21	228.49	142.03	78.57	57.63		
59	658.58	234.14	145.71	80.93	59.73		
60	674.17	239.91	149.50	83.44	62.02		
61	689.95	245.81	153.42	86.11			
62	705.88	251.83	157.47	88.96			
63	721.91	257.97	161.66	92.00			
64	738.00	264.21	165.99	95.27			
65	754.09	270.57	170.47	98.79			
66	770.16	277.03	175.13				
67	786.14	283.61	179.98				
68	801.99	290.31	185.05				
69	817.66	297.13	190.35				
70	833.10	304.10	195.92				
71	848.24	311.21					
72	863.16	318.52					
73	877.72						
74	891.87						
75	905.60						

计划二：包含可选责任（全残）
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	20 年交	30 年交
0	136.49	48.12	29.62	15.86	11.11	8.91	6.65
1	140.59	49.57	30.51	16.34	11.45	9.18	6.85
2	144.82	51.06	31.42	16.83	11.79	9.46	7.06
3	149.18	52.59	32.37	17.34	12.14	9.74	7.27
4	153.68	54.17	33.34	17.86	12.51	10.04	7.49
5	158.30	55.80	34.35	18.39	12.89	10.34	7.72
6	163.07	57.48	35.38	18.95	13.27	10.65	7.96
7	167.98	59.21	36.44	19.52	13.67	10.97	8.20
8	173.03	60.99	37.54	20.10	14.09	11.31	8.45
9	178.24	62.83	38.67	20.71	14.51	11.65	8.71
10	183.60	64.72	39.83	21.33	14.95	12.00	8.97
11	189.12	66.66	41.03	21.97	15.41	12.37	9.25
12	194.81	68.66	42.26	22.64	15.87	12.75	9.53
13	200.66	70.73	43.53	23.32	16.36	13.14	9.83
14	206.68	72.85	44.83	24.03	16.85	13.54	10.13
15	212.88	75.03	46.18	24.76	17.37	13.95	10.45
16	219.27	77.28	47.58	25.51	17.90	14.38	10.77
17	225.84	79.61	49.02	26.29	18.45	14.83	11.11
18	232.47	81.98	50.48	27.08	19.00	15.27	11.45
19	238.80	84.21	51.86	27.82	19.53	15.69	11.77
20	245.31	86.51	53.28	28.58	20.06	16.13	12.10
21	251.99	88.86	54.73	29.36	20.62	16.58	12.44
22	258.85	91.29	56.22	30.17	21.18	17.03	12.80
23	265.91	93.78	57.76	31.00	21.77	17.51	13.16
24	273.16	96.34	59.34	31.85	22.37	18.00	13.54
25	280.60	98.97	60.96	32.72	22.99	18.50	13.93
26	288.25	101.67	62.63	33.62	23.62	19.02	14.33
27	296.10	104.44	64.34	34.55	24.28	19.55	14.75
28	304.16	107.29	66.09	35.50	24.95	20.10	15.18
29	312.42	110.21	67.90	36.47	25.65	20.67	15.63
30	320.91	113.21	69.75	37.48	26.36	21.26	16.10
31	329.60	116.28	71.65	38.51	27.10	21.86	16.58
32	338.52	119.44	73.60	39.57	27.85	22.48	17.08
33	347.65	122.67	75.60	40.66	28.63	23.13	17.59
34	357.01	125.98	77.65	41.78	29.44	23.79	18.13
35	366.59	129.37	79.75	42.92	30.26	24.48	18.69
36	376.39	132.85	81.91	44.10	31.11	25.19	19.27
37	386.42	136.41	84.11	45.31	31.99	25.92	19.87
38	396.68	140.04	86.37	46.56	32.90	26.68	20.50

39	407.16	143.77	88.69	47.84	33.83	27.46	21.16
40	417.86	147.57	91.05	49.15	34.79	28.27	21.85
41	428.78	151.46	93.48	50.50	35.78	29.11	22.57
42	439.91	155.42	95.95	51.89	36.80	29.97	23.32
43	451.25	159.47	98.48	53.31	37.85	30.86	24.12
44	462.79	163.59	101.06	54.76	38.92	31.79	24.95
45	474.51	167.79	103.70	56.25	40.03	32.74	25.83
46	486.42	172.06	106.38	57.78	41.17	33.73	
47	498.50	176.40	109.12	59.34	42.34	34.75	
48	510.75	180.81	111.90	60.93	43.53	35.81	
49	523.16	185.29	114.73	62.55	44.77	36.91	
50	535.74	189.83	117.60	64.21	46.03	38.06	
51	548.49	194.44	120.52	65.90	47.34	39.27	
52	561.41	199.12	123.49	67.64	48.70	40.53	
53	574.51	203.87	126.51	69.41	50.11	41.87	
54	587.80	208.70	129.59	71.24	51.58	43.29	
55	601.31	213.61	132.72	73.12	53.13	44.81	
56	615.04	218.61	135.93	75.09	54.77		
57	629.01	223.71	139.22	77.14	56.52		
58	643.22	228.93	142.60	79.30	58.40		
59	657.66	234.26	146.10	81.58	60.42		
60	672.29	239.72	149.71	83.99	62.60		
61	687.09	245.29	153.43	86.54			
62	702.01	250.96	157.27	89.25			
63	717.00	256.73	161.23	92.13			
64	732.02	262.59	165.30	95.20			
65	747.03	268.54	169.51	98.49			
66	762.01	274.58	173.87				
67	776.89	280.72	178.38				
68	791.65	286.95	183.08				
69	806.23	293.28	187.97				
70	820.57	299.71	193.06				
71	834.62	306.24					
72	848.45	312.89					
73	861.93						
74	875.03						
75	887.73						

计划二：包含可选责任（全残）
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	20年交	30年交
0	114.52	40.37	24.85	13.31	9.32	7.47	5.57
1	117.96	41.58	25.59	13.70	9.60	7.70	5.74
2	121.51	42.83	26.36	14.12	9.89	7.93	5.91
3	125.16	44.12	27.15	14.54	10.18	8.17	6.09
4	128.92	45.44	27.97	14.98	10.49	8.41	6.28
5	132.80	46.81	28.81	15.43	10.81	8.67	6.47
6	136.79	48.21	29.67	15.89	11.13	8.93	6.66
7	140.90	49.66	30.56	16.37	11.47	9.20	6.86
8	145.13	51.15	31.48	16.86	11.81	9.47	7.07
9	149.49	52.69	32.43	17.36	12.17	9.76	7.28
10	153.98	54.27	33.40	17.89	12.53	10.06	7.50
11	158.61	55.90	34.40	18.42	12.91	10.36	7.73
12	163.37	57.58	35.44	18.98	13.30	10.67	7.97
13	168.28	59.31	36.50	19.55	13.70	11.00	8.21
14	173.33	61.09	37.59	20.14	14.12	11.33	8.46
15	178.53	62.92	38.72	20.75	14.54	11.67	8.72
16	183.88	64.81	39.89	21.38	14.99	12.03	8.98
17	189.40	66.76	41.10	22.02	15.44	12.39	9.26
18	195.00	68.74	42.32	22.68	15.90	12.76	9.53
19	200.44	70.66	43.50	23.31	16.35	13.12	9.80
20	206.05	72.64	44.72	23.97	16.80	13.49	10.08
21	211.81	74.67	45.97	24.64	17.28	13.87	10.37
22	217.74	76.76	47.26	25.33	17.76	14.26	10.66
23	223.85	78.92	48.59	26.04	18.26	14.66	10.97
24	230.14	81.13	49.95	26.77	18.78	15.08	11.28
25	236.61	83.42	51.36	27.53	19.31	15.50	11.60
26	243.28	85.77	52.80	28.31	19.85	15.94	11.94
27	250.14	88.19	54.29	29.11	20.42	16.40	12.29
28	257.19	90.68	55.83	29.93	21.00	16.87	12.64
29	264.46	93.24	57.41	30.78	21.59	17.35	13.01
30	271.93	95.87	59.03	31.65	22.21	17.85	13.40
31	279.61	98.59	60.70	32.55	22.84	18.37	13.79
32	287.51	101.37	62.42	33.48	23.50	18.90	14.20
33	295.63	104.24	64.19	34.43	24.17	19.44	14.62
34	303.98	107.19	66.01	35.41	24.87	20.01	15.06
35	312.55	110.21	67.87	36.42	25.58	20.59	15.52
36	321.34	113.32	69.79	37.46	26.32	21.19	15.98
37	330.37	116.51	71.76	38.52	27.08	21.81	16.47
38	339.64	119.78	73.78	39.62	27.86	22.45	16.98

39	349.14	123.14	75.86	40.75	28.66	23.11	17.50
40	358.88	126.59	77.99	41.90	29.49	23.79	18.04
41	368.85	130.12	80.17	43.09	30.34	24.48	18.61
42	379.07	133.73	82.41	44.32	31.21	25.21	19.20
43	389.52	137.44	84.71	45.57	32.11	25.95	19.82
44	400.22	141.23	87.06	46.86	33.04	26.72	20.46
45	411.15	145.11	89.47	48.18	33.99	27.51	21.14
46	422.33	149.08	91.93	49.53	34.96	28.33	
47	433.75	153.13	94.45	50.92	35.97	29.17	
48	445.41	157.28	97.03	52.34	37.00	30.05	
49	457.32	161.52	99.67	53.80	38.07	30.95	
50	469.47	165.84	102.36	55.29	39.16	31.90	
51	481.88	170.26	105.12	56.83	40.29	32.88	
52	494.55	174.78	107.94	58.40	41.46	33.91	
53	507.47	179.39	110.82	60.01	42.67	34.99	
54	520.67	184.11	113.77	61.68	43.93	36.13	
55	534.14	188.92	116.78	63.39	45.25	37.33	
56	547.90	193.85	119.87	65.17	46.63		
57	561.96	198.89	123.05	67.01	48.08		
58	576.31	204.04	126.31	68.93	49.62		
59	590.94	209.32	129.66	70.93	51.25		
60	605.83	214.72	133.11	73.03	52.99		
61	620.97	220.23	136.65	75.22			
62	636.32	225.86	140.29	77.52			
63	651.85	231.58	144.03	79.93			
64	667.52	237.41	147.87	82.48			
65	683.31	243.34	151.82	85.17			
66	699.18	249.35	155.88				
67	715.09	255.46	160.05				
68	730.99	261.65	164.36				
69	746.85	267.93	168.79				
70	762.61	274.29	173.38				
71	778.24	280.73					
72	793.78	287.29					
73	809.11						
74	824.17						
75	838.94						

计划二：包含可选责任（全残）
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	20 年交	30 年交
0	140.81	49.65	30.56	16.37	11.47	9.20	6.86
1	145.05	51.14	31.47	16.86	11.81	9.47	7.07
2	149.41	52.68	32.42	17.36	12.16	9.76	7.28
3	153.91	54.26	33.40	17.89	12.53	10.05	7.50
4	158.55	55.89	34.40	18.42	12.91	10.35	7.73
5	163.33	57.58	35.44	18.98	13.30	10.67	7.97
6	168.24	59.31	36.50	19.55	13.70	10.99	8.21
7	173.31	61.09	37.60	20.14	14.11	11.32	8.46
8	178.53	62.93	38.73	20.74	14.54	11.67	8.72
9	183.90	64.83	39.90	21.37	14.98	12.02	8.99
10	189.43	66.78	41.10	22.01	15.43	12.39	9.26
11	195.13	68.78	42.33	22.67	15.90	12.77	9.55
12	201.00	70.85	43.60	23.36	16.38	13.16	9.85
13	207.04	72.98	44.91	24.06	16.88	13.56	10.15
14	213.25	75.16	46.26	24.79	17.40	13.98	10.46
15	219.65	77.42	47.65	25.55	17.93	14.41	10.79
16	226.24	79.74	49.09	26.33	18.48	14.85	11.13
17	233.02	82.14	50.58	27.14	19.05	15.31	11.48
18	239.85	84.58	52.09	27.95	19.62	15.77	11.83
19	246.35	86.88	53.51	28.71	20.16	16.20	12.16
20	253.02	89.23	54.96	29.49	20.71	16.65	12.50
21	259.88	91.65	56.45	30.30	21.27	17.11	12.86
22	266.92	94.14	57.98	31.12	21.86	17.58	13.22
23	274.15	96.69	59.56	31.97	22.46	18.07	13.60
24	281.58	99.32	61.18	32.84	23.08	18.57	13.99
25	289.22	102.01	62.84	33.74	23.71	19.09	14.39
26	297.05	104.78	64.55	34.67	24.37	19.62	14.81
27	305.10	107.62	66.31	35.62	25.04	20.17	15.24
28	313.36	110.54	68.11	36.59	25.73	20.74	15.69
29	321.83	113.54	69.96	37.59	26.45	21.33	16.15
30	330.51	116.61	71.86	38.62	27.18	21.93	16.64
31	339.42	119.76	73.81	39.68	27.94	22.55	17.13
32	348.54	122.99	75.80	40.77	28.72	23.20	17.65
33	357.89	126.30	77.85	41.89	29.52	23.86	18.19
34	367.46	129.69	79.95	43.03	30.34	24.55	18.75
35	377.25	133.16	82.10	44.21	31.19	25.26	19.33
36	387.27	136.71	84.31	45.42	32.07	25.99	19.94
37	397.52	140.35	86.56	46.67	32.97	26.75	20.57
38	407.99	144.07	88.88	47.94	33.91	27.53	21.23

39	418.69	147.87	91.24	49.26	34.87	28.34	21.92
40	429.61	151.76	93.66	50.61	35.86	29.18	22.64
41	440.74	155.72	96.14	51.99	36.88	30.05	23.40
42	452.08	159.77	98.67	53.41	37.93	30.95	24.19
43	463.62	163.89	101.25	54.87	39.02	31.88	25.03
44	475.36	168.09	103.89	56.37	40.13	32.84	25.91
45	487.28	172.37	106.58	57.90	41.27	33.83	26.85
46	499.37	176.72	109.32	59.47	42.45	34.86	
47	511.63	181.13	112.11	61.07	43.66	35.93	
48	524.05	185.61	114.94	62.70	44.90	37.03	
49	536.62	190.16	117.82	64.37	46.17	38.19	
50	549.34	194.76	120.75	66.07	47.49	39.39	
51	562.22	199.44	123.72	67.81	48.85	40.66	
52	575.27	204.18	126.74	69.59	50.25	41.99	
53	588.49	208.99	129.81	71.41	51.72	43.40	
54	601.89	213.87	132.93	73.29	53.26	44.91	
55	615.49	218.84	136.12	75.23	54.87	46.53	
56	629.31	223.89	139.37	77.26	56.60		
57	643.37	229.05	142.72	79.38	58.44		
58	657.65	234.32	146.16	81.62	60.42		
59	672.16	239.71	149.72	83.98	62.57		
60	686.86	245.23	153.40	86.50	64.90		
61	701.71	250.86	157.20	89.17			
62	716.66	256.61	161.13	92.02			
63	731.66	262.45	165.19	95.06			
64	746.69	268.39	169.38	98.32			
65	761.68	274.42	173.71	101.82			
66	776.61	280.55	178.20				
67	791.44	286.78	182.88				
68	806.11	293.11	187.76				
69	820.57	299.56	192.86				
70	834.78	306.13	198.19				
71	848.67	312.81					
72	862.32	319.64					
73	875.58						
74	888.44						
75	900.89						

计划二：包含可选责任（全残）
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	20 年交	30 年交
0	117.74	41.51	25.55	13.68	9.58	7.68	5.73
1	121.28	42.75	26.31	14.09	9.87	7.92	5.90
2	124.92	44.04	27.10	14.51	10.17	8.15	6.08
3	128.68	45.36	27.92	14.95	10.47	8.40	6.26
4	132.55	46.72	28.75	15.40	10.79	8.65	6.45
5	136.53	48.12	29.62	15.86	11.11	8.91	6.65
6	140.64	49.57	30.51	16.34	11.44	9.18	6.85
7	144.86	51.06	31.42	16.83	11.79	9.46	7.06
8	149.22	52.59	32.37	17.33	12.14	9.74	7.27
9	153.70	54.17	33.34	17.85	12.51	10.04	7.49
10	158.32	55.80	34.34	18.39	12.89	10.34	7.72
11	163.08	57.48	35.37	18.94	13.28	10.65	7.95
12	167.97	59.20	36.44	19.51	13.68	10.98	8.19
13	173.02	60.98	37.53	20.10	14.09	11.31	8.44
14	178.21	62.81	38.65	20.71	14.52	11.65	8.70
15	183.56	64.69	39.82	21.33	14.96	12.00	8.97
16	189.06	66.63	41.02	21.98	15.41	12.37	9.24
17	194.73	68.64	42.25	22.65	15.88	12.75	9.52
18	200.48	70.68	43.51	23.32	16.35	13.13	9.81
19	206.06	72.65	44.73	23.97	16.81	13.49	10.09
20	211.80	74.67	45.97	24.64	17.28	13.87	10.37
21	217.70	76.75	47.25	25.33	17.76	14.26	10.66
22	223.78	78.89	48.57	26.04	18.26	14.66	10.97
23	230.03	81.10	49.93	26.77	18.77	15.07	11.28
24	236.47	83.37	51.33	27.52	19.30	15.50	11.60
25	243.10	85.71	52.77	28.29	19.84	15.94	11.94
26	249.93	88.12	54.25	29.09	20.40	16.39	12.28
27	256.95	90.59	55.78	29.91	20.98	16.86	12.64
28	264.18	93.14	57.35	30.75	21.57	17.34	13.00
29	271.61	95.77	58.97	31.62	22.19	17.83	13.39
30	279.26	98.46	60.63	32.51	22.82	18.35	13.78
31	287.13	101.24	62.34	33.44	23.47	18.87	14.19
32	295.22	104.09	64.10	34.39	24.14	19.42	14.61
33	303.53	107.03	65.91	35.36	24.83	19.98	15.04
34	312.06	110.04	67.77	36.37	25.54	20.56	15.50
35	320.83	113.14	69.68	37.40	26.28	21.16	15.96
36	329.83	116.32	71.64	38.46	27.03	21.78	16.45
37	339.06	119.58	73.66	39.55	27.81	22.41	16.95
38	348.53	122.93	75.73	40.68	28.61	23.07	17.47

39	358.24	126.36	77.85	41.83	29.44	23.75	18.02
40	368.19	129.88	80.03	43.02	30.28	24.45	18.58
41	378.38	133.49	82.26	44.24	31.16	25.17	19.17
42	388.80	137.19	84.55	45.49	32.06	25.91	19.78
43	399.47	140.97	86.90	46.77	32.98	26.68	20.43
44	410.38	144.84	89.30	48.09	33.93	27.47	21.10
45	421.53	148.80	91.76	49.44	34.91	28.28	21.81
46	432.92	152.84	94.27	50.83	35.91	29.13	
47	444.55	156.98	96.85	52.25	36.94	30.00	
48	456.42	161.20	99.48	53.71	38.01	30.90	
49	468.53	165.52	102.16	55.20	39.10	31.84	
50	480.89	169.92	104.91	56.73	40.23	32.82	
51	493.50	174.42	107.72	58.30	41.39	33.84	
52	506.36	179.01	110.59	59.91	42.59	34.91	
53	519.47	183.70	113.53	61.56	43.84	36.03	
54	532.86	188.49	116.53	63.26	45.15	37.22	
55	546.52	193.38	119.59	65.02	46.51	38.49	
56	560.47	198.38	122.74	66.84	47.94		
57	574.70	203.49	125.97	68.73	49.45		
58	589.23	208.73	129.29	70.71	51.05		
59	604.03	214.08	132.70	72.77	52.76		
60	619.10	219.56	136.22	74.93	54.58		
61	634.39	225.15	139.83	77.20			
62	649.89	230.86	143.55	79.59			
63	665.56	236.67	147.37	82.11			
64	681.35	242.58	151.29	84.76			
65	697.24	248.59	155.33	87.58			
66	713.19	254.69	159.49				
67	729.16	260.88	163.78				
68	745.10	267.17	168.20				
69	760.98	273.54	172.78				
70	776.73	280.00	177.51				
71	792.31	286.56					
72	807.79	293.24					
73	823.01						
74	837.95						
75	852.57						

计划二：包含可选责任（全残）
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	20 年交	30 年交
0	144.84	51.07	31.43	16.84	11.79	9.46	7.06
1	149.20	52.60	32.38	17.34	12.15	9.74	7.27
2	153.69	54.19	33.35	17.86	12.51	10.04	7.49
3	158.32	55.82	34.36	18.40	12.89	10.34	7.72
4	163.10	57.50	35.39	18.95	13.28	10.65	7.96
5	168.01	59.23	36.45	19.52	13.68	10.98	8.20
6	173.07	61.01	37.55	20.11	14.09	11.31	8.45
7	178.29	62.85	38.68	20.72	14.52	11.65	8.71
8	183.65	64.74	39.85	21.34	14.95	12.01	8.98
9	189.18	66.69	41.05	21.98	15.41	12.37	9.25
10	194.88	68.70	42.28	22.64	15.87	12.75	9.54
11	200.74	70.76	43.55	23.33	16.36	13.14	9.83
12	206.78	72.89	44.86	24.03	16.86	13.54	10.14
13	212.99	75.07	46.20	24.76	17.37	13.96	10.45
14	219.38	77.33	47.59	25.51	17.90	14.38	10.78
15	225.97	79.64	49.02	26.29	18.45	14.83	11.11
16	232.74	82.03	50.51	27.09	19.02	15.29	11.46
17	239.71	84.51	52.04	27.92	19.60	15.76	11.82
18	246.74	87.02	53.60	28.76	20.19	16.24	12.19
19	253.39	89.36	55.04	29.54	20.74	16.68	12.53
20	260.21	91.78	56.53	30.34	21.31	17.14	12.88
21	267.23	94.25	58.06	31.16	21.89	17.61	13.24
22	274.43	96.80	59.63	32.01	22.49	18.10	13.62
23	281.83	99.41	61.24	32.88	23.10	18.60	14.01
24	289.43	102.09	62.89	33.77	23.74	19.11	14.41
25	297.23	104.85	64.60	34.69	24.39	19.64	14.82
26	305.24	107.68	66.34	35.64	25.06	20.19	15.26
27	313.47	110.59	68.14	36.61	25.75	20.75	15.70
28	321.90	113.57	69.98	37.61	26.46	21.34	16.17
29	330.56	116.63	71.87	38.64	27.19	21.94	16.65
30	339.43	119.77	73.81	39.69	27.95	22.56	17.14
31	348.52	122.99	75.81	40.78	28.72	23.20	17.66
32	357.84	126.28	77.85	41.89	29.52	23.86	18.20
33	367.37	129.66	79.94	43.03	30.34	24.55	18.76
34	377.13	133.12	82.08	44.21	31.19	25.25	19.34
35	387.12	136.66	84.28	45.41	32.06	25.99	19.94
36	397.34	140.29	86.53	46.65	32.96	26.74	20.57
37	407.78	144.00	88.83	47.92	33.89	27.52	21.23
38	418.45	147.79	91.19	49.23	34.85	28.33	21.92

39	429.34	151.66	93.61	50.58	35.84	29.17	22.64
40	440.44	155.62	96.08	51.96	36.86	30.04	23.39
41	451.77	159.66	98.60	53.37	37.91	30.94	24.19
42	463.29	163.78	101.18	54.83	38.99	31.87	25.02
43	475.02	167.97	103.81	56.33	40.11	32.83	25.90
44	486.93	172.24	106.50	57.86	41.26	33.83	26.83
45	499.02	176.59	109.24	59.43	42.44	34.86	27.82
46	511.27	181.00	112.03	61.04	43.65	35.93	
47	523.68	185.48	114.86	62.68	44.90	37.04	
48	536.24	190.03	117.75	64.35	46.18	38.19	
49	548.94	194.63	120.68	66.06	47.50	39.40	
50	561.79	199.30	123.65	67.81	48.86	40.66	
51	574.78	204.02	126.67	69.59	50.26	41.98	
52	587.93	208.82	129.73	71.41	51.72	43.38	
53	601.23	213.68	132.85	73.28	53.24	44.87	
54	614.72	218.61	136.02	75.21	54.84	46.46	
55	628.39	223.62	139.24	77.20	56.53	48.17	
56	642.28	228.72	142.54	79.28	58.33		
57	656.39	233.92	145.93	81.47	60.27		
58	670.73	239.24	149.43	83.79	62.36		
59	685.28	244.69	153.05	86.25	64.63		
60	700.02	250.25	156.80	88.86	67.10		
61	714.89	255.95	160.68	91.66			
62	729.85	261.75	164.69	94.65			
63	744.86	267.66	168.84	97.85			
64	759.86	273.66	173.14	101.30			
65	774.82	279.77	177.60	105.02			
66	789.69	285.98	182.23				
67	804.43	292.31	187.07				
68	819.00	298.75	192.13				
69	833.34	305.32	197.45				
70	847.41	312.02	203.03				
71	861.13	318.85					
72	874.59	325.87					
73	887.65						
74	900.28						
75	912.49						

计划二：包含可选责任（全残）
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	20 年交	30 年交
0	120.73	42.56	26.19	14.03	9.83	7.88	5.88
1	124.36	43.84	26.98	14.45	10.12	8.12	6.05
2	128.10	45.15	27.79	14.88	10.43	8.36	6.24
3	131.95	46.51	28.63	15.33	10.74	8.61	6.42
4	135.91	47.91	29.49	15.79	11.06	8.87	6.62
5	140.00	49.35	30.37	16.26	11.39	9.14	6.82
6	144.21	50.83	31.28	16.75	11.74	9.41	7.02
7	148.55	52.36	32.22	17.26	12.09	9.70	7.24
8	153.01	53.93	33.19	17.77	12.45	9.99	7.46
9	157.61	55.55	34.19	18.31	12.83	10.29	7.68
10	162.35	57.22	35.22	18.86	13.22	10.60	7.92
11	167.23	58.94	36.27	19.43	13.62	10.93	8.16
12	172.25	60.71	37.36	20.01	14.03	11.26	8.41
13	177.42	62.53	38.48	20.61	14.45	11.60	8.66
14	182.75	64.41	39.64	21.24	14.89	11.95	8.93
15	188.23	66.34	40.83	21.88	15.34	12.31	9.20
16	193.87	68.33	42.06	22.54	15.81	12.69	9.48
17	199.69	70.38	43.33	23.23	16.29	13.07	9.77
18	205.58	72.48	44.62	23.92	16.77	13.47	10.07
19	211.28	74.49	45.86	24.58	17.24	13.84	10.35
20	217.14	76.56	47.13	25.27	17.72	14.23	10.64
21	223.17	78.68	48.44	25.97	18.21	14.62	10.94
22	229.38	80.87	49.79	26.69	18.72	15.03	11.25
23	235.77	83.13	51.18	27.44	19.24	15.46	11.57
24	242.35	85.44	52.61	28.21	19.78	15.89	11.90
25	249.12	87.83	54.08	29.00	20.34	16.34	12.24
26	256.09	90.29	55.59	29.81	20.91	16.80	12.60
27	263.26	92.82	57.15	30.65	21.50	17.28	12.96
28	270.64	95.43	58.76	31.51	22.11	17.77	13.34
29	278.24	98.11	60.41	32.40	22.74	18.28	13.73
30	286.05	100.86	62.11	33.31	23.38	18.80	14.13
31	294.08	103.70	63.86	34.26	24.05	19.35	14.55
32	302.34	106.61	65.65	35.22	24.74	19.90	14.99
33	310.82	109.61	67.50	36.22	25.44	20.48	15.44
34	319.53	112.68	69.40	37.25	26.17	21.07	15.90
35	328.48	115.84	71.35	38.30	26.92	21.69	16.38
36	337.66	119.09	73.36	39.39	27.70	22.32	16.88
37	347.08	122.42	75.41	40.51	28.49	22.97	17.40
38	356.74	125.83	77.53	41.66	29.31	23.65	17.94

39	366.63	129.34	79.69	42.84	30.16	24.34	18.50
40	376.77	132.93	81.91	44.05	31.03	25.06	19.09
41	387.15	136.60	84.19	45.29	31.92	25.80	19.69
42	397.77	140.37	86.53	46.57	32.84	26.56	20.33
43	408.63	144.22	88.92	47.88	33.79	27.35	21.00
44	419.73	148.16	91.36	49.23	34.76	28.16	21.70
45	431.07	152.19	93.87	50.61	35.76	29.00	22.43
46	442.65	156.30	96.43	52.03	36.79	29.87	
47	454.46	160.51	99.05	53.48	37.85	30.77	
48	466.52	164.80	101.73	54.97	38.94	31.70	
49	478.81	169.19	104.46	56.49	40.06	32.67	
50	491.34	173.66	107.26	58.05	41.21	33.68	
51	504.12	178.23	110.11	59.65	42.41	34.74	
52	517.15	182.89	113.03	61.30	43.65	35.85	
53	530.44	187.64	116.01	62.98	44.93	37.02	
54	543.99	192.49	119.06	64.72	46.27	38.26	
55	557.81	197.45	122.17	66.52	47.68	39.57	
56	571.91	202.52	125.37	68.38	49.16		
57	586.30	207.70	128.65	70.32	50.73		
58	600.97	213.00	132.02	72.35	52.39		
59	615.92	218.42	135.49	74.47	54.17		
60	631.13	223.97	139.06	76.70	56.08		
61	646.56	229.63	142.74	79.05			
62	662.17	235.41	146.53	81.52			
63	677.95	241.29	150.42	84.14			
64	693.83	247.27	154.43	86.91			
65	709.80	253.36	158.55	89.85			
66	725.81	259.54	162.81				
67	741.81	265.81	167.20				
68	757.77	272.18	171.75				
69	773.63	278.64	176.46				
70	789.35	285.20	181.35				
71	804.88	291.86					
72	820.27	298.66					
73	835.38						
74	850.18						
75	864.64						

计划二：包含可选责任（全残）
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	20 年交	30 年交
0	148.62	52.41	32.26	17.28	12.10	9.71	7.25
1	153.10	53.98	33.23	17.80	12.47	10.00	7.47
2	157.71	55.61	34.23	18.33	12.84	10.30	7.69
3	162.47	57.28	35.26	18.88	13.23	10.61	7.93
4	167.36	59.00	36.32	19.45	13.63	10.93	8.17
5	172.41	60.78	37.41	20.04	14.04	11.26	8.42
6	177.61	62.61	38.54	20.64	14.46	11.61	8.68
7	182.96	64.50	39.70	21.26	14.90	11.96	8.94
8	188.47	66.44	40.89	21.90	15.35	12.32	9.22
9	194.15	68.44	42.12	22.56	15.81	12.70	9.50
10	199.99	70.50	43.39	23.24	16.29	13.09	9.79
11	206.01	72.62	44.69	23.94	16.79	13.49	10.10
12	212.20	74.80	46.04	24.66	17.30	13.90	10.41
13	218.58	77.05	47.42	25.41	17.83	14.33	10.73
14	225.15	79.36	48.84	26.18	18.38	14.77	11.07
15	231.90	81.74	50.31	26.98	18.94	15.23	11.42
16	238.85	84.18	51.83	27.81	19.52	15.70	11.78
17	246.01	86.73	53.41	28.66	20.13	16.19	12.15
18	253.20	89.30	55.01	29.52	20.73	16.68	12.52
19	259.99	91.70	56.49	30.32	21.30	17.13	12.87
20	266.96	94.16	58.01	31.14	21.87	17.60	13.23
21	274.12	96.69	59.56	31.98	22.47	18.08	13.61
22	281.47	99.29	61.17	32.85	23.08	18.58	13.99
23	289.02	101.95	62.81	33.73	23.71	19.09	14.39
24	296.78	104.69	64.50	34.65	24.36	19.62	14.81
25	304.74	107.51	66.24	35.59	25.02	20.16	15.23
26	312.91	110.39	68.02	36.55	25.71	20.72	15.68
27	321.30	113.36	69.86	37.55	26.42	21.30	16.14
28	329.90	116.40	71.74	38.57	27.14	21.90	16.62
29	338.72	119.52	73.67	39.61	27.89	22.52	17.11
30	347.76	122.72	75.65	40.69	28.66	23.15	17.62
31	357.02	126.00	77.68	41.80	29.46	23.81	18.16
32	366.51	129.36	79.76	42.94	30.27	24.49	18.71
33	376.22	132.80	81.89	44.10	31.12	25.19	19.29
34	386.16	136.33	84.08	45.30	31.98	25.92	19.89
35	396.32	139.93	86.31	46.53	32.88	26.67	20.52
36	406.72	143.62	88.61	47.80	33.80	27.45	21.17
37	417.33	147.40	90.95	49.10	34.75	28.26	21.86
38	428.17	151.25	93.35	50.44	35.74	29.09	22.57

39	439.24	155.19	95.81	51.81	36.75	29.96	23.32
40	450.52	159.22	98.33	53.22	37.80	30.85	24.11
41	462.01	163.32	100.89	54.67	38.88	31.78	24.94
42	473.70	167.50	103.52	56.16	39.99	32.74	25.82
43	485.59	171.76	106.20	57.69	41.14	33.74	26.74
44	497.66	176.10	108.93	59.26	42.32	34.77	27.72
45	509.89	180.50	111.71	60.86	43.54	35.84	28.76
46	522.29	184.98	114.55	62.51	44.79	36.95	
47	534.83	189.52	117.43	64.19	46.07	38.10	
48	547.51	194.12	120.36	65.90	47.39	39.30	
49	560.32	198.77	123.33	67.65	48.75	40.56	
50	573.27	203.49	126.35	69.43	50.16	41.87	
51	586.35	208.27	129.41	71.26	51.61	43.26	
52	599.57	213.11	132.51	73.12	53.12	44.72	
53	612.95	218.01	135.67	75.03	54.69	46.28	
54	626.49	222.98	138.87	77.01	56.35	47.96	
55	640.22	228.03	142.14	79.06	58.11	49.77	
56	654.15	233.17	145.48	81.20	59.99		
57	668.30	238.41	148.92	83.45	62.02		
58	682.67	243.77	152.47	85.84	64.22		
59	697.25	249.26	156.14	88.39	66.61		
60	712.01	254.87	159.95	91.11	69.23		
61	726.89	260.62	163.91	94.03			
62	741.84	266.47	168.00	97.16			
63	756.83	272.44	172.25	100.52			
64	771.79	278.52	176.65	104.16			
65	786.69	284.69	181.23	108.10			
66	801.50	290.99	186.01				
67	816.15	297.40	191.01				
68	830.61	303.95	196.26				
69	844.82	310.63	201.79				
70	858.74	317.47	207.62				
71	872.30	324.47					
72	885.57	331.66					
73	898.42						
74	910.83						
75	922.80						

计划二：包含可选责任（全残）
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	20 年交	30 年交
0	123.53	43.55	26.80	14.35	10.06	8.06	6.01
1	127.24	44.85	27.61	14.78	10.36	8.31	6.19
2	131.06	46.20	28.44	15.23	10.67	8.56	6.38
3	135.01	47.59	29.29	15.69	10.99	8.81	6.57
4	139.07	49.02	30.17	16.16	11.32	9.08	6.77
5	143.25	50.49	31.08	16.64	11.66	9.35	6.98
6	147.56	52.01	32.01	17.14	12.01	9.63	7.19
7	151.99	53.58	32.97	17.66	12.37	9.92	7.41
8	156.56	55.19	33.96	18.19	12.74	10.22	7.63
9	161.27	56.84	34.98	18.73	13.13	10.53	7.86
10	166.12	58.55	36.03	19.30	13.52	10.85	8.10
11	171.11	60.31	37.12	19.88	13.93	11.18	8.35
12	176.25	62.12	38.23	20.48	14.35	11.52	8.60
13	181.54	63.99	39.38	21.09	14.79	11.87	8.87
14	186.99	65.91	40.56	21.73	15.24	12.23	9.14
15	192.60	67.88	41.78	22.39	15.70	12.60	9.42
16	198.38	69.92	43.04	23.07	16.18	12.99	9.71
17	204.32	72.02	44.34	23.77	16.67	13.38	10.00
18	210.35	74.16	45.66	24.48	17.17	13.78	10.31
19	216.16	76.21	46.92	25.16	17.64	14.17	10.59
20	222.14	78.32	48.22	25.85	18.13	14.56	10.89
21	228.28	80.49	49.56	26.57	18.64	14.97	11.20
22	234.61	82.72	50.93	27.31	19.15	15.38	11.52
23	241.12	85.02	52.35	28.07	19.69	15.81	11.84
24	247.83	87.38	53.80	28.85	20.24	16.26	12.18
25	254.73	89.82	55.30	29.65	20.81	16.72	12.53
26	261.83	92.32	56.85	30.48	21.39	17.19	12.89
27	269.15	94.90	58.44	31.34	21.99	17.68	13.27
28	276.67	97.56	60.07	32.22	22.61	18.18	13.65
29	284.41	100.29	61.76	33.13	23.25	18.70	14.05
30	292.37	103.10	63.49	34.06	23.91	19.23	14.47
31	300.55	105.98	65.27	35.02	24.59	19.79	14.90
32	308.97	108.95	67.10	36.01	25.29	20.36	15.34
33	317.61	112.01	68.99	37.03	26.01	20.95	15.80
34	326.48	115.14	70.92	38.07	26.76	21.55	16.28
35	335.60	118.36	72.91	39.15	27.52	22.18	16.78
36	344.94	121.67	74.95	40.26	28.31	22.83	17.29
37	354.53	125.06	77.05	41.40	29.13	23.50	17.82
38	364.36	128.53	79.20	42.57	29.97	24.19	18.38

39	374.43	132.10	81.40	43.77	30.83	24.90	18.96
40	384.74	135.75	83.67	45.01	31.72	25.64	19.56
41	395.29	139.49	85.98	46.28	32.63	26.39	20.19
42	406.09	143.32	88.36	47.58	33.57	27.18	20.85
43	417.12	147.23	90.79	48.92	34.54	27.98	21.54
44	428.39	151.24	93.28	50.29	35.54	28.82	22.27
45	439.90	155.33	95.83	51.70	36.56	29.68	23.03
46	451.65	159.51	98.43	53.14	37.61	30.57	
47	463.63	163.78	101.09	54.62	38.70	31.50	
48	475.85	168.14	103.81	56.14	39.81	32.46	
49	488.30	172.58	106.59	57.69	40.96	33.46	
50	500.99	177.12	109.43	59.29	42.14	34.50	
51	513.93	181.74	112.33	60.92	43.37	35.59	
52	527.10	186.46	115.28	62.59	44.64	36.74	
53	540.53	191.28	118.31	64.31	45.96	37.95	
54	554.22	196.19	121.40	66.09	47.34	39.24	
55	568.18	201.20	124.56	67.92	48.78	40.61	
56	582.42	206.33	127.79	69.83	50.31		
57	596.94	211.57	131.12	71.81	51.93		
58	611.74	216.93	134.54	73.89	53.66		
59	626.81	222.41	138.06	76.07	55.52		
60	642.13	228.02	141.69	78.36	57.51		
61	657.67	233.74	145.43	80.78			
62	673.38	239.58	149.28	83.34			
63	689.24	245.53	153.25	86.05			
64	705.20	251.58	157.33	88.93			
65	721.22	257.73	161.54	92.01			
66	737.27	263.98	165.89				
67	753.29	270.33	170.39				
68	769.25	276.78	175.05				
69	785.08	283.33	179.89				
70	800.75	289.99	184.93				
71	816.21	296.75					
72	831.50	303.66					
73	846.49						
74	861.16						
75	875.45						

计划二：包含可选责任（全残）
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	20 年交	30 年交
0	152.20	53.67	33.03	17.70	12.40	9.94	7.42
1	156.78	55.28	34.03	18.23	12.77	10.24	7.65
2	161.51	56.95	35.05	18.77	13.15	10.55	7.88
3	166.38	58.66	36.11	19.34	13.55	10.87	8.12
4	171.39	60.43	37.19	19.92	13.96	11.20	8.37
5	176.56	62.25	38.31	20.52	14.38	11.54	8.62
6	181.89	64.12	39.47	21.14	14.81	11.89	8.89
7	187.37	66.06	40.66	21.78	15.26	12.25	9.16
8	193.02	68.05	41.88	22.43	15.72	12.62	9.44
9	198.83	70.09	43.14	23.10	16.20	13.01	9.74
10	204.82	72.20	44.44	23.80	16.69	13.41	10.04
11	210.98	74.38	45.77	24.52	17.20	13.82	10.35
12	217.33	76.61	47.15	25.26	17.72	14.24	10.67
13	223.86	78.91	48.56	26.03	18.27	14.68	11.00
14	230.59	81.28	50.02	26.82	18.83	15.13	11.35
15	237.51	83.71	51.53	27.64	19.41	15.60	11.70
16	244.63	86.22	53.09	28.49	20.00	16.09	12.07
17	251.95	88.83	54.71	29.37	20.62	16.59	12.46
18	259.31	91.46	56.34	30.25	21.25	17.09	12.84
19	266.23	93.91	57.85	31.06	21.82	17.56	13.20
20	273.33	96.42	59.40	31.89	22.41	18.04	13.57
21	280.63	98.99	60.99	32.75	23.02	18.53	13.96
22	288.12	101.64	62.62	33.63	23.64	19.04	14.35
23	295.81	104.35	64.30	34.54	24.28	19.56	14.76
24	303.70	107.14	66.02	35.47	24.94	20.10	15.18
25	311.81	110.01	67.79	36.43	25.62	20.65	15.62
26	320.13	112.95	69.61	37.41	26.32	21.23	16.08
27	328.66	115.97	71.47	38.43	27.05	21.82	16.55
28	337.42	119.07	73.39	39.47	27.79	22.43	17.04
29	346.39	122.24	75.35	40.54	28.55	23.06	17.55
30	355.59	125.50	77.37	41.63	29.34	23.72	18.08
31	365.01	128.84	79.43	42.76	30.15	24.39	18.63
32	374.66	132.25	81.55	43.92	30.99	25.09	19.21
33	384.53	135.76	83.72	45.11	31.85	25.81	19.80
34	394.63	139.34	85.95	46.33	32.73	26.55	20.42
35	404.95	143.00	88.22	47.59	33.65	27.32	21.07
36	415.50	146.75	90.55	48.88	34.59	28.12	21.75
37	426.28	150.59	92.94	50.21	35.57	28.95	22.46
38	437.28	154.50	95.38	51.57	36.58	29.81	23.20

39	448.51	158.50	97.88	52.97	37.61	30.70	23.99
40	459.94	162.59	100.44	54.41	38.69	31.62	24.81
41	471.59	166.75	103.05	55.89	39.80	32.58	25.67
42	483.43	170.99	105.71	57.41	40.94	33.57	26.59
43	495.46	175.31	108.43	58.97	42.12	34.60	27.55
44	507.66	179.70	111.20	60.57	43.33	35.67	28.58
45	520.03	184.16	114.03	62.22	44.58	36.77	29.67
46	532.55	188.69	116.91	63.89	45.87	37.92	
47	545.20	193.28	119.83	65.61	47.19	39.12	
48	557.98	197.93	122.80	67.36	48.55	40.37	
49	570.89	202.63	125.81	69.15	49.95	41.67	
50	583.92	207.40	128.87	70.97	51.39	43.04	
51	597.07	212.22	131.97	72.83	52.89	44.49	
52	610.36	217.09	135.11	74.74	54.45	46.02	
53	623.79	222.04	138.30	76.70	56.09	47.66	
54	637.38	227.04	141.54	78.72	57.81	49.42	
55	651.14	232.13	144.85	80.81	59.63	51.32	
56	665.10	237.30	148.23	83.01	61.59		
57	679.27	242.57	151.71	85.33	63.71		
58	693.66	247.97	155.30	87.80	66.02		
59	708.25	253.49	159.03	90.44	68.54		
60	723.00	259.15	162.90	93.26	71.31		
61	737.88	264.94	166.93	96.30			
62	752.82	270.85	171.11	99.57			
63	767.76	276.87	175.44	103.10			
64	782.68	283.01	179.95	106.93			
65	797.52	289.26	184.65	111.10			
66	812.24	295.63	189.57				
67	826.80	302.13	194.73				
68	841.14	308.78	200.17				
69	855.22	315.59	205.93				
70	868.99	322.57	212.02				
71	882.38	329.73					
72	895.46	337.11					
73	908.12						
74	920.32						
75	932.06						

计划二：包含可选责任（全残）
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	20年交	30年交
0	126.16	44.48	27.37	14.66	10.27	8.24	6.14
1	129.95	45.81	28.20	15.10	10.58	8.48	6.33
2	133.86	47.19	29.04	15.55	10.90	8.74	6.52
3	137.89	48.61	29.92	16.02	11.22	9.00	6.72
4	142.03	50.07	30.81	16.50	11.56	9.27	6.92
5	146.31	51.57	31.74	17.00	11.91	9.55	7.13
6	150.71	53.12	32.69	17.51	12.27	9.84	7.34
7	155.24	54.72	33.68	18.03	12.63	10.14	7.57
8	159.91	56.37	34.69	18.58	13.02	10.44	7.80
9	164.72	58.06	35.73	19.13	13.41	10.76	8.03
10	169.67	59.80	36.81	19.71	13.81	11.09	8.28
11	174.77	61.60	37.91	20.30	14.23	11.42	8.53
12	180.02	63.45	39.05	20.91	14.66	11.77	8.79
13	185.42	65.35	40.22	21.55	15.11	12.13	9.06
14	190.99	67.31	41.43	22.20	15.57	12.50	9.34
15	196.72	69.33	42.67	22.87	16.04	12.88	9.62
16	202.62	71.41	43.96	23.56	16.53	13.27	9.92
17	208.69	73.56	45.29	24.28	17.03	13.67	10.22
18	214.84	75.75	46.64	25.01	17.54	14.08	10.53
19	220.75	77.83	47.93	25.70	18.02	14.47	10.83
20	226.84	79.98	49.25	26.41	18.52	14.87	11.13
21	233.09	82.19	50.61	27.13	19.03	15.29	11.44
22	239.53	84.46	52.01	27.89	19.56	15.71	11.77
23	246.16	86.80	53.45	28.66	20.11	16.15	12.10
24	252.98	89.20	54.93	29.46	20.67	16.60	12.45
25	260.00	91.68	56.45	30.28	21.24	17.07	12.80
26	267.23	94.23	58.02	31.12	21.84	17.55	13.17
27	274.67	96.85	59.64	31.99	22.45	18.05	13.56
28	282.33	99.55	61.31	32.89	23.08	18.56	13.95
29	290.20	102.33	63.02	33.81	23.74	19.09	14.36
30	298.30	105.19	64.78	34.76	24.41	19.64	14.78
31	306.63	108.13	66.60	35.74	25.10	20.20	15.22
32	315.18	111.15	68.46	36.74	25.82	20.78	15.68
33	323.97	114.26	70.38	37.78	26.55	21.39	16.15
34	333.00	117.45	72.34	38.85	27.31	22.01	16.64
35	342.26	120.72	74.37	39.94	28.09	22.65	17.15
36	351.76	124.08	76.44	41.07	28.90	23.31	17.68
37	361.50	127.53	78.58	42.23	29.73	23.99	18.23
38	371.49	131.06	80.76	43.42	30.58	24.70	18.80

39	381.72	134.68	83.00	44.65	31.46	25.43	19.39
40	392.19	138.39	85.30	45.91	32.37	26.18	20.01
41	402.90	142.19	87.66	47.20	33.30	26.95	20.66
42	413.85	146.08	90.07	48.53	34.26	27.76	21.34
43	425.05	150.05	92.54	49.89	35.25	28.58	22.06
44	436.47	154.11	95.07	51.29	36.27	29.44	22.81
45	448.14	158.27	97.66	52.72	37.31	30.32	23.60
46	460.04	162.50	100.30	54.19	38.39	31.24	
47	472.17	166.83	103.00	55.70	39.49	32.19	
48	484.54	171.24	105.76	57.24	40.63	33.17	
49	497.13	175.75	108.58	58.82	41.80	34.20	
50	509.96	180.34	111.45	60.44	43.01	35.27	
51	523.03	185.02	114.39	62.10	44.27	36.40	
52	536.34	189.79	117.39	63.81	45.57	37.58	
53	549.89	194.66	120.45	65.56	46.92	38.84	
54	563.71	199.62	123.58	67.37	48.34	40.17	
55	577.78	204.69	126.78	69.24	49.83	41.60	
56	592.13	209.86	130.05	71.18	51.40		
57	606.77	215.15	133.42	73.21	53.08		
58	621.68	220.56	136.89	75.33	54.87		
59	636.86	226.10	140.46	77.57	56.80		
60	652.27	231.76	144.14	79.93	58.87		
61	667.90	237.54	147.93	82.42			
62	683.69	243.44	151.84	85.06			
63	699.62	249.45	155.87	87.87			
64	715.63	255.56	160.03	90.86			
65	731.69	261.78	164.32	94.07			
66	747.75	268.10	168.76				
67	763.78	274.52	173.37				
68	779.72	281.04	178.15				
69	795.52	287.67	183.12				
70	811.13	294.42	188.32				
71	826.50	301.28					
72	841.69	308.31					
73	856.56						
74	871.07						
75	885.21						

计划二：包含可选责任（全残）
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	20 年交	30 年交
0	155.59	54.87	33.77	18.09	12.67	10.17	7.59
1	160.27	56.52	34.79	18.63	13.05	10.47	7.82
2	165.11	58.22	35.83	19.19	13.45	10.79	8.06
3	170.09	59.97	36.91	19.77	13.85	11.11	8.30
4	175.22	61.78	38.02	20.37	14.27	11.45	8.56
5	180.50	63.64	39.17	20.98	14.70	11.80	8.82
6	185.95	65.56	40.35	21.61	15.14	12.16	9.09
7	191.56	67.53	41.57	22.26	15.60	12.53	9.37
8	197.33	69.57	42.82	22.93	16.07	12.91	9.66
9	203.28	71.66	44.11	23.62	16.56	13.30	9.96
10	209.40	73.82	45.43	24.33	17.07	13.71	10.27
11	215.71	76.04	46.80	25.07	17.59	14.13	10.59
12	222.20	78.33	48.21	25.83	18.12	14.57	10.92
13	228.88	80.68	49.65	26.61	18.68	15.01	11.26
14	235.75	83.10	51.14	27.42	19.25	15.48	11.61
15	242.82	85.59	52.68	28.26	19.85	15.96	11.98
16	250.10	88.15	54.28	29.13	20.46	16.46	12.36
17	257.59	90.82	55.94	30.03	21.10	16.97	12.75
18	265.11	93.51	57.61	30.93	21.73	17.49	13.15
19	272.15	96.00	59.14	31.76	22.32	17.96	13.52
20	279.37	98.55	60.72	32.61	22.92	18.45	13.90
21	286.79	101.17	62.34	33.48	23.54	18.95	14.29
22	294.41	103.87	64.00	34.38	24.17	19.47	14.69
23	302.23	106.63	65.70	35.30	24.83	20.00	15.11
24	310.26	109.47	67.46	36.25	25.50	20.56	15.55
25	318.50	112.38	69.26	37.23	26.19	21.12	16.00
26	326.95	115.37	71.10	38.23	26.91	21.71	16.46
27	335.63	118.44	73.00	39.26	27.64	22.31	16.95
28	344.53	121.59	74.95	40.32	28.40	22.94	17.45
29	353.64	124.81	76.95	41.41	29.18	23.58	17.98
30	362.99	128.12	79.00	42.53	29.98	24.25	18.52
31	372.55	131.51	81.10	43.68	30.81	24.94	19.09
32	382.35	134.99	83.25	44.86	31.66	25.65	19.68
33	392.37	138.54	85.45	46.07	32.54	26.39	20.29
34	402.61	142.18	87.71	47.31	33.45	27.15	20.94
35	413.08	145.90	90.03	48.59	34.38	27.94	21.61
36	423.78	149.70	92.39	49.90	35.35	28.76	22.31
37	434.71	153.59	94.82	51.25	36.34	29.62	23.04
38	445.86	157.56	97.29	52.64	37.37	30.50	23.81

39	457.22	161.62	99.83	54.07	38.44	31.41	24.62
40	468.80	165.75	102.42	55.54	39.53	32.36	25.48
41	480.58	169.97	105.07	57.05	40.67	33.35	26.38
42	492.56	174.27	107.78	58.60	41.84	34.37	27.33
43	504.71	178.64	110.53	60.19	43.05	35.43	28.34
44	517.04	183.08	113.35	61.82	44.30	36.53	29.41
45	529.53	187.60	116.21	63.50	45.58	37.68	30.55
46	542.15	192.17	119.13	65.21	46.90	38.87	
47	554.91	196.81	122.09	66.96	48.26	40.10	
48	567.78	201.50	125.09	68.75	49.65	41.40	
49	580.76	206.25	128.14	70.57	51.09	42.75	
50	593.86	211.05	131.24	72.43	52.58	44.18	
51	607.07	215.91	134.37	74.33	54.13	45.68	
52	620.41	220.83	137.55	76.28	55.74	47.28	
53	633.88	225.80	140.78	78.28	57.42	48.99	
54	647.49	230.84	144.05	80.34	59.21	50.84	
55	661.28	235.95	147.39	82.49	61.10	52.84	
56	675.25	241.15	150.81	84.74	63.14		
57	689.43	246.45	154.32	87.13	65.35		
58	703.83	251.88	157.96	89.67	67.77		
59	718.41	257.44	161.74	92.40	70.42		
60	733.16	263.13	165.68	95.33	73.34		
61	748.01	268.96	169.77	98.49			
62	762.92	274.92	174.03	101.90			
63	777.82	281.00	178.46	105.60			
64	792.68	287.20	183.07	109.63			
65	807.45	293.51	187.90	114.02			
66	822.08	299.96	192.95				
67	836.53	306.55	198.28				
68	850.76	313.31	203.92				
69	864.71	320.24	209.90				
70	878.32	327.36	216.25				
71	891.55	334.69					
72	904.45	342.28					
73	916.91						
74	928.91						
75	940.44						

计划二：包含可选责任（全残）
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	20 年交	30 年交
0	128.65	45.36	27.92	14.95	10.47	8.40	6.26
1	132.52	46.72	28.75	15.40	10.79	8.65	6.45
2	136.51	48.12	29.62	15.86	11.11	8.91	6.65
3	140.61	49.57	30.51	16.34	11.45	9.18	6.85
4	144.84	51.06	31.42	16.83	11.79	9.46	7.06
5	149.20	52.59	32.37	17.33	12.14	9.74	7.27
6	153.69	54.17	33.34	17.86	12.51	10.04	7.49
7	158.31	55.80	34.34	18.39	12.89	10.34	7.72
8	163.07	57.48	35.38	18.94	13.27	10.65	7.95
9	167.98	59.21	36.44	19.51	13.68	10.97	8.20
10	173.03	60.99	37.54	20.10	14.09	11.31	8.45
11	178.23	62.82	38.66	20.71	14.51	11.65	8.70
12	183.58	64.71	39.82	21.33	14.95	12.00	8.97
13	189.10	66.65	41.02	21.97	15.41	12.37	9.24
14	194.78	68.65	42.25	22.64	15.88	12.75	9.53
15	200.62	70.71	43.52	23.33	16.36	13.13	9.82
16	206.64	72.83	44.83	24.03	16.86	13.54	10.12
17	212.83	75.02	46.19	24.77	17.37	13.95	10.43
18	219.09	77.25	47.57	25.51	17.89	14.37	10.75
19	225.10	79.37	48.87	26.21	18.38	14.76	11.05
20	231.28	81.55	50.22	26.93	18.89	15.17	11.36
21	237.64	83.79	51.60	27.67	19.41	15.59	11.68
22	244.18	86.10	53.02	28.43	19.95	16.03	12.01
23	250.92	88.48	54.48	29.22	20.50	16.47	12.35
24	257.85	90.92	55.99	30.03	21.07	16.93	12.70
25	264.99	93.44	57.54	30.86	21.66	17.41	13.06
26	272.33	96.03	59.14	31.72	22.26	17.90	13.44
27	279.89	98.70	60.78	32.60	22.89	18.40	13.83
28	287.67	101.44	62.47	33.52	23.53	18.92	14.23
29	295.67	104.27	64.21	34.45	24.19	19.46	14.65
30	303.89	107.17	66.00	35.42	24.88	20.02	15.08
31	312.35	110.15	67.85	36.41	25.58	20.60	15.53
32	321.04	113.22	69.74	37.44	26.31	21.19	16.00
33	329.97	116.38	71.69	38.49	27.06	21.80	16.48
34	339.13	119.62	73.69	39.57	27.83	22.44	16.98
35	348.53	122.94	75.74	40.69	28.63	23.09	17.50
36	358.18	126.35	77.85	41.84	29.45	23.76	18.04
37	368.07	129.85	80.01	43.02	30.29	24.46	18.61
38	378.20	133.44	82.23	44.23	31.16	25.18	19.19

39	388.57	137.11	84.51	45.47	32.06	25.93	19.81
40	399.19	140.88	86.85	46.75	32.98	26.69	20.44
41	410.05	144.73	89.24	48.07	33.93	27.49	21.11
42	421.15	148.67	91.69	49.42	34.91	28.30	21.82
43	432.48	152.70	94.19	50.80	35.92	29.15	22.55
44	444.06	156.81	96.75	52.23	36.96	30.03	23.33
45	455.86	161.02	99.38	53.68	38.02	30.93	24.15
46	467.90	165.31	102.05	55.18	39.12	31.87	
47	480.17	169.69	104.79	56.71	40.25	32.84	
48	492.67	174.16	107.59	58.28	41.41	33.85	
49	505.39	178.71	110.44	59.89	42.61	34.91	
50	518.34	183.35	113.35	61.53	43.84	36.01	
51	531.53	188.08	116.32	63.22	45.12	37.17	
52	544.96	192.90	119.36	64.95	46.45	38.39	
53	558.63	197.81	122.45	66.73	47.84	39.69	
54	572.55	202.83	125.62	68.57	49.30	41.07	
55	586.73	207.94	128.85	70.48	50.83	42.56	
56	601.18	213.16	132.17	72.46	52.45		
57	615.91	218.49	135.57	74.53	54.18		
58	630.91	223.95	139.08	76.70	56.03		
59	646.17	229.54	142.69	78.99	58.03		
60	661.67	235.25	146.42	81.41	60.19		
61	677.37	241.08	150.27	83.98			
62	693.23	247.04	154.24	86.70			
63	709.21	253.10	158.34	89.61			
64	725.26	259.27	162.57	92.71			
65	741.34	265.54	166.94	96.05			
66	757.41	271.92	171.47				
67	773.43	278.41	176.17				
68	789.34	285.00	181.07				
69	805.09	291.72	186.18				
70	820.63	298.55	191.53				
71	835.91	305.51					
72	851.00	312.66					
73	865.74						
74	880.11						
75	894.07						

计划二：包含可选责任（全残）
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	20 年交	30 年交
0	158.81	56.01	34.47	18.47	12.94	10.38	7.75
1	163.60	57.69	35.51	19.02	13.33	10.69	7.98
2	168.53	59.43	36.58	19.59	13.73	11.01	8.23
3	173.62	61.22	37.68	20.18	14.14	11.35	8.48
4	178.86	63.06	38.82	20.79	14.57	11.69	8.74
5	184.26	64.96	39.99	21.42	15.01	12.04	9.01
6	189.82	66.92	41.19	22.06	15.46	12.41	9.28
7	195.54	68.94	42.43	22.73	15.93	12.79	9.57
8	201.44	71.02	43.71	23.41	16.41	13.18	9.87
9	207.51	73.16	45.03	24.12	16.91	13.58	10.17
10	213.77	75.36	46.38	24.84	17.42	14.00	10.49
11	220.20	77.63	47.78	25.59	17.96	14.43	10.82
12	226.83	79.96	49.21	26.37	18.50	14.87	11.15
13	233.65	82.36	50.69	27.17	19.07	15.33	11.50
14	240.67	84.83	52.21	28.00	19.66	15.81	11.87
15	247.89	87.37	53.78	28.86	20.27	16.30	12.24
16	255.32	89.99	55.42	29.75	20.90	16.81	12.63
17	262.97	92.71	57.11	30.67	21.55	17.34	13.04
18	270.63	95.47	58.82	31.59	22.20	17.87	13.44
19	277.78	98.00	60.38	32.43	22.79	18.35	13.82
20	285.12	100.59	61.98	33.29	23.41	18.85	14.20
21	292.66	103.25	63.62	34.18	24.03	19.36	14.60
22	300.39	105.98	65.31	35.10	24.68	19.89	15.02
23	308.33	108.79	67.04	36.03	25.35	20.43	15.45
24	316.48	111.67	68.82	37.00	26.03	20.99	15.89
25	324.85	114.63	70.65	37.99	26.74	21.57	16.35
26	333.44	117.67	72.53	39.01	27.47	22.17	16.83
27	342.24	120.78	74.46	40.06	28.21	22.78	17.33
28	351.27	123.98	76.43	41.13	28.98	23.42	17.85
29	360.52	127.26	78.46	42.24	29.78	24.08	18.39
30	370.00	130.61	80.54	43.38	30.60	24.76	18.94
31	379.70	134.05	82.67	44.54	31.44	25.46	19.53
32	389.63	137.57	84.86	45.74	32.31	26.19	20.13
33	399.79	141.18	87.10	46.98	33.20	26.95	20.77
34	410.17	144.87	89.39	48.24	34.13	27.73	21.43
35	420.78	148.64	91.73	49.54	35.08	28.54	22.12
36	431.61	152.49	94.14	50.88	36.06	29.38	22.84
37	442.67	156.43	96.59	52.25	37.08	30.25	23.60
38	453.95	160.45	99.11	53.66	38.13	31.16	24.40

39	465.45	164.56	101.68	55.11	39.22	32.10	25.24
40	477.16	168.75	104.30	56.61	40.34	33.07	26.13
41	489.07	173.02	106.99	58.14	41.50	34.08	27.07
42	501.17	177.36	109.73	59.72	42.70	35.14	28.06
43	513.44	181.78	112.52	61.35	43.94	36.23	29.11
44	525.88	186.28	115.37	63.01	45.22	37.36	30.23
45	538.46	190.83	118.27	64.72	46.53	38.54	31.42
46	551.19	195.46	121.22	66.46	47.89	39.77	
47	564.03	200.14	124.22	68.25	49.28	41.06	
48	576.98	204.87	127.26	70.07	50.72	42.39	
49	590.03	209.66	130.35	71.93	52.20	43.80	
50	603.18	214.50	133.47	73.83	53.73	45.28	
51	616.44	219.39	136.64	75.77	55.32	46.84	
52	629.81	224.33	139.85	77.75	56.98	48.51	
53	643.31	229.34	143.11	79.79	58.72	50.30	
54	656.94	234.40	146.42	81.90	60.56	52.23	
55	670.74	239.54	149.79	84.10	62.53	54.32	
56	684.71	244.76	153.24	86.41	64.65		
57	698.89	250.09	156.80	88.85	66.95		
58	713.28	255.54	160.48	91.47	69.48		
59	727.85	261.13	164.31	94.29	72.26		
60	742.58	266.86	168.30	97.32	75.33		
61	757.40	272.74	172.46	100.61			
62	772.27	278.74	176.80	104.17			
63	787.12	284.87	181.32	108.04			
64	801.92	291.12	186.04	112.26			
65	816.60	297.51	190.99	116.89			
66	831.14	304.03	196.19				
67	845.49	310.71	201.69				
68	859.60	317.57	207.52				
69	873.41	324.63	213.73				
70	886.87	331.90	220.36				
71	899.93	339.41					
72	912.66	347.19					
73	924.93						
74	936.73						
75	948.06						

计划二：包含可选责任（全残）
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	20 年交	30 年交
0	131.02	46.19	28.43	15.23	10.67	8.55	6.38
1	134.96	47.58	29.28	15.68	10.99	8.81	6.57
2	139.02	49.01	30.16	16.15	11.32	9.08	6.77
3	143.20	50.48	31.07	16.64	11.66	9.35	6.98
4	147.51	52.00	32.00	17.14	12.01	9.63	7.19
5	151.95	53.56	32.97	17.66	12.37	9.92	7.41
6	156.52	55.18	33.96	18.19	12.74	10.22	7.63
7	161.23	56.83	34.98	18.73	13.12	10.53	7.86
8	166.08	58.54	36.03	19.29	13.52	10.85	8.10
9	171.08	60.30	37.11	19.87	13.93	11.18	8.35
10	176.22	62.12	38.23	20.47	14.35	11.52	8.60
11	181.52	63.98	39.38	21.09	14.78	11.87	8.87
12	186.98	65.90	40.56	21.73	15.23	12.23	9.14
13	192.59	67.88	41.78	22.38	15.69	12.60	9.42
14	198.37	69.92	43.03	23.06	16.17	12.98	9.71
15	204.33	72.01	44.32	23.76	16.66	13.38	10.00
16	210.45	74.17	45.66	24.48	17.17	13.79	10.31
17	216.76	76.41	47.05	25.23	17.70	14.21	10.63
18	223.13	78.68	48.45	25.98	18.23	14.64	10.95
19	229.23	80.83	49.77	26.69	18.73	15.04	11.26
20	235.51	83.04	51.14	27.42	19.24	15.46	11.57
21	241.96	85.32	52.54	28.18	19.77	15.88	11.90
22	248.60	87.66	53.98	28.95	20.32	16.32	12.23
23	255.43	90.07	55.47	29.75	20.88	16.78	12.58
24	262.47	92.55	57.00	30.57	21.46	17.24	12.94
25	269.71	95.11	58.57	31.42	22.05	17.73	13.31
26	277.16	97.74	60.19	32.29	22.67	18.22	13.69
27	284.83	100.44	61.86	33.19	23.30	18.74	14.09
28	292.73	103.23	63.58	34.11	23.95	19.27	14.50
29	300.84	106.10	65.34	35.07	24.63	19.82	14.93
30	309.19	109.04	67.16	36.05	25.32	20.38	15.37
31	317.77	112.07	69.03	37.06	26.04	20.97	15.83
32	326.58	115.19	70.95	38.10	26.78	21.57	16.30
33	335.64	118.38	72.93	39.17	27.54	22.20	16.80
34	344.93	121.67	74.96	40.27	28.32	22.84	17.31
35	354.47	125.04	77.04	41.40	29.13	23.51	17.84
36	364.24	128.50	79.18	42.56	29.97	24.20	18.40
37	374.27	132.05	81.38	43.76	30.83	24.91	18.97
38	384.53	135.68	83.63	44.99	31.71	25.64	19.57

39	395.04	139.41	85.94	46.26	32.62	26.40	20.20
40	405.80	143.22	88.30	47.56	33.56	27.18	20.86
41	416.79	147.12	90.73	48.89	34.53	27.99	21.55
42	428.03	151.12	93.21	50.26	35.53	28.83	22.27
43	439.50	155.19	95.75	51.67	36.56	29.69	23.03
44	451.20	159.36	98.34	53.11	37.61	30.59	23.83
45	463.14	163.61	101.00	54.59	38.70	31.51	24.68
46	475.30	167.96	103.71	56.11	39.81	32.47	
47	487.70	172.38	106.48	57.67	40.96	33.47	
48	500.31	176.90	109.31	59.26	42.15	34.51	
49	513.15	181.50	112.20	60.89	43.37	35.59	
50	526.22	186.18	115.14	62.56	44.63	36.72	
51	539.51	190.96	118.15	64.28	45.94	37.91	
52	553.04	195.82	121.21	66.04	47.30	39.17	
53	566.81	200.78	124.34	67.85	48.72	40.51	
54	580.82	205.84	127.54	69.72	50.21	41.94	
55	595.09	210.99	130.81	71.65	51.78	43.48	
56	609.63	216.25	134.16	73.67	53.45		
57	624.44	221.63	137.60	75.78	55.23		
58	639.52	227.13	141.14	78.00	57.14		
59	654.86	232.76	144.80	80.35	59.21		
60	670.43	238.51	148.58	82.83	61.46		
61	686.19	244.40	152.48	85.47			
62	702.10	250.40	156.50	88.28			
63	718.11	256.51	160.66	91.28			
64	734.19	262.73	164.96	94.49			
65	750.29	269.06	169.41	97.96			
66	766.36	275.50	174.03				
67	782.35	282.05	178.83				
68	798.22	288.72	183.84				
69	813.92	295.51	189.09				
70	829.39	302.43	194.59				
71	844.58	309.49					
72	859.55	316.75					
73	874.16						
74	888.38						
75	902.19						

计划二：包含可选责任（全残）
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	20 年交	30 年交
0	161.89	57.10	35.15	18.83	13.19	10.58	7.90
1	166.77	58.81	36.20	19.39	13.59	10.90	8.14
2	171.81	60.58	37.29	19.98	14.00	11.23	8.39
3	176.99	62.41	38.41	20.58	14.42	11.57	8.65
4	182.34	64.29	39.57	21.20	14.85	11.92	8.91
5	187.84	66.23	40.77	21.84	15.30	12.28	9.19
6	193.51	68.23	42.00	22.49	15.76	12.65	9.47
7	199.35	70.29	43.26	23.17	16.24	13.04	9.76
8	205.37	72.41	44.57	23.87	16.73	13.44	10.06
9	211.56	74.59	45.91	24.59	17.24	13.85	10.38
10	217.94	76.83	47.29	25.33	17.77	14.28	10.70
11	224.50	79.15	48.71	26.09	18.31	14.72	11.03
12	231.26	81.52	50.17	26.89	18.87	15.17	11.38
13	238.21	83.97	51.68	27.70	19.45	15.64	11.74
14	245.37	86.49	53.23	28.55	20.05	16.13	12.11
15	252.73	89.08	54.83	29.43	20.67	16.63	12.50
16	260.31	91.75	56.50	30.33	21.31	17.15	12.89
17	268.10	94.53	58.23	31.27	21.98	17.69	13.31
18	275.90	97.33	59.97	32.22	22.64	18.23	13.73
19	283.16	99.90	61.56	33.07	23.25	18.72	14.11
20	290.61	102.53	63.18	33.95	23.87	19.23	14.50
21	298.26	105.23	64.85	34.85	24.51	19.75	14.91
22	306.10	108.01	66.56	35.78	25.17	20.28	15.33
23	314.16	110.86	68.32	36.73	25.84	20.84	15.77
24	322.43	113.78	70.13	37.71	26.54	21.41	16.22
25	330.91	116.78	71.98	38.72	27.26	22.00	16.70
26	339.62	119.86	73.89	39.75	28.00	22.61	17.19
27	348.54	123.02	75.84	40.81	28.76	23.24	17.70
28	357.69	126.26	77.85	41.91	29.54	23.88	18.23
29	367.07	129.58	79.90	43.03	30.35	24.56	18.78
30	376.67	132.98	82.01	44.19	31.18	25.25	19.35
31	386.50	136.47	84.18	45.37	32.04	25.97	19.95
32	396.56	140.04	86.39	46.59	32.92	26.71	20.57
33	406.84	143.69	88.66	47.84	33.84	27.48	21.23
34	417.35	147.42	90.98	49.13	34.78	28.28	21.91
35	428.09	151.24	93.36	50.45	35.75	29.11	22.62
36	439.05	155.15	95.79	51.80	36.75	29.97	23.37
37	450.23	159.13	98.28	53.20	37.79	30.86	24.15
38	461.64	163.20	100.83	54.63	38.86	31.79	24.98

39	473.26	167.36	103.43	56.11	39.97	32.75	25.85
40	485.08	171.59	106.09	57.63	41.12	33.75	26.76
41	497.11	175.91	108.81	59.19	42.30	34.80	27.74
42	509.31	180.30	111.58	60.80	43.53	35.88	28.77
43	521.69	184.76	114.41	62.45	44.80	37.00	29.86
44	534.23	189.30	117.29	64.14	46.11	38.17	31.03
45	546.91	193.90	120.23	65.88	47.45	39.39	32.27
46	559.72	198.56	123.22	67.66	48.84	40.66	
47	572.63	203.28	126.25	69.48	50.27	41.98	
48	585.65	208.06	129.32	71.34	51.74	43.36	
49	598.76	212.88	132.44	73.23	53.26	44.82	
50	611.96	217.75	135.60	75.16	54.83	46.35	
51	625.25	222.67	138.80	77.14	56.47	47.98	
52	638.65	227.64	142.04	79.16	58.18	49.71	
53	652.16	232.67	145.33	81.24	59.98	51.57	
54	665.81	237.76	148.67	83.39	61.88	53.59	
55	679.60	242.92	152.07	85.64	63.92	55.79	
56	693.57	248.16	155.55	88.00	66.12		
57	707.74	253.52	159.14	90.52	68.52		
58	722.11	258.99	162.86	93.21	71.15		
59	736.66	264.61	166.74	96.12	74.06		
60	751.36	270.37	170.79	99.26	77.28		
61	766.14	276.28	175.02	102.67			
62	780.96	282.33	179.44	106.38			
63	795.76	288.51	184.05	110.42			
64	810.48	294.82	188.88	114.85			
65	825.09	301.27	193.95	119.71			
66	839.53	307.87	199.30				
67	853.77	314.64	204.96				
68	867.75	321.61	211.00				
69	881.43	328.80	217.45				
70	894.74	336.22	224.35				
71	907.64	343.90					
72	920.20	351.90					
73	932.29						
74	943.90						
75	955.03						

计划二：包含可选责任（全残）
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	20 年交	30 年交
0	133.28	46.99	28.92	15.49	10.85	8.70	6.49
1	137.29	48.40	29.79	15.96	11.18	8.96	6.69
2	141.42	49.86	30.69	16.43	11.51	9.23	6.89
3	145.67	51.35	31.61	16.93	11.86	9.51	7.10
4	150.06	52.90	32.56	17.44	12.21	9.80	7.31
5	154.58	54.49	33.54	17.96	12.58	10.09	7.54
6	159.23	56.13	34.55	18.50	12.96	10.40	7.76
7	164.02	57.82	35.58	19.06	13.35	10.71	8.00
8	168.96	59.56	36.65	19.63	13.75	11.04	8.24
9	174.04	61.35	37.76	20.22	14.17	11.37	8.50
10	179.27	63.19	38.89	20.83	14.60	11.72	8.76
11	184.66	65.09	40.06	21.45	15.04	12.07	9.02
12	190.21	67.05	41.26	22.10	15.50	12.44	9.30
13	195.93	69.06	42.50	22.77	15.97	12.82	9.58
14	201.81	71.13	43.77	23.46	16.45	13.21	9.88
15	207.86	73.26	45.09	24.17	16.96	13.62	10.18
16	214.10	75.46	46.45	24.91	17.47	14.03	10.50
17	220.51	77.73	47.86	25.67	18.01	14.46	10.82
18	226.99	80.04	49.29	26.43	18.55	14.90	11.15
19	233.18	82.22	50.63	27.16	19.05	15.31	11.46
20	239.54	84.47	52.02	27.90	19.58	15.73	11.78
21	246.08	86.77	53.44	28.66	20.11	16.16	12.11
22	252.81	89.15	54.90	29.45	20.67	16.61	12.45
23	259.74	91.59	56.41	30.26	21.24	17.07	12.80
24	266.87	94.11	57.96	31.09	21.82	17.54	13.17
25	274.21	96.70	59.55	31.95	22.43	18.03	13.54
26	281.76	99.36	61.20	32.83	23.05	18.54	13.93
27	289.54	102.11	62.89	33.74	23.69	19.06	14.34
28	297.54	104.93	64.63	34.68	24.36	19.60	14.76
29	305.77	107.84	66.42	35.65	25.04	20.16	15.19
30	314.23	110.82	68.26	36.64	25.75	20.73	15.64
31	322.92	113.89	70.16	37.67	26.47	21.33	16.11
32	331.85	117.05	72.11	38.72	27.22	21.94	16.60
33	341.03	120.29	74.11	39.81	28.00	22.57	17.10
34	350.44	123.62	76.16	40.92	28.79	23.23	17.62
35	360.10	127.04	78.28	42.07	29.62	23.91	18.17
36	370.00	130.54	80.44	43.25	30.46	24.61	18.73
37	380.15	134.13	82.67	44.47	31.34	25.33	19.32
38	390.54	137.82	84.95	45.72	32.24	26.08	19.94

39	401.18	141.59	87.29	47.00	33.16	26.85	20.58
40	412.06	145.45	89.69	48.32	34.12	27.65	21.26
41	423.18	149.40	92.14	49.67	35.10	28.48	21.96
42	434.54	153.43	94.65	51.07	36.12	29.33	22.71
43	446.14	157.56	97.22	52.49	37.16	30.21	23.49
44	457.96	161.77	99.85	53.96	38.24	31.12	24.32
45	470.02	166.07	102.54	55.46	39.34	32.07	25.19
46	482.30	170.46	105.28	57.00	40.48	33.05	
47	494.81	174.93	108.08	58.58	41.65	34.07	
48	507.53	179.49	110.94	60.20	42.86	35.13	
49	520.48	184.13	113.86	61.85	44.10	36.24	
50	533.65	188.86	116.83	63.55	45.39	37.41	
51	547.04	193.68	119.87	65.29	46.72	38.63	
52	560.66	198.58	122.97	67.07	48.11	39.93	
53	574.51	203.58	126.13	68.91	49.56	41.31	
54	588.61	208.67	129.35	70.81	51.09	42.79	
55	602.96	213.86	132.65	72.78	52.70	44.38	
56	617.57	219.16	136.04	74.83	54.41		
57	632.45	224.58	139.51	76.98	56.24		
58	647.60	230.12	143.09	79.24	58.22		
59	663.00	235.79	146.79	81.64	60.36		
60	678.63	241.58	150.61	84.19	62.69		
61	694.44	247.51	154.56	86.89			
62	710.38	253.55	158.64	89.79			
63	726.43	259.71	162.86	92.88			
64	742.52	265.98	167.23	96.21			
65	758.62	272.37	171.75	99.81			
66	774.68	278.86	176.46				
67	790.64	285.47	181.36				
68	806.47	292.21	186.49				
69	822.11	299.08	191.87				
70	837.49	306.09	197.53				
71	852.59	313.26					
72	867.44	320.63					
73	881.93						
74	896.00						
75	909.65						