

中意悦享安康重大疾病保险（全能版）费率表

（每 1,000 元基本保险金额）

标准体

单位：元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	223.18	86.27	52.18	26.74	19.59	15.74	15.59	12.06	11.84
1	229.24	88.59	53.59	27.46	20.11	16.16	16.01	12.39	12.17
2	235.56	91.03	55.06	28.21	20.66	16.61	16.45	12.74	12.51
3	242.15	93.56	56.59	29.00	21.24	17.07	16.91	13.10	12.86
4	249.00	96.20	58.19	29.82	21.84	17.56	17.39	13.48	13.23
5	256.10	98.94	59.84	30.66	22.46	18.06	17.89	13.87	13.62
6	263.45	101.77	61.56	31.54	23.11	18.58	18.41	14.28	14.03
7	271.05	104.70	63.33	32.45	23.77	19.12	18.95	14.71	14.45
8	278.88	107.73	65.16	33.39	24.47	19.69	19.51	15.15	14.88
9	286.94	110.84	67.04	34.36	25.18	20.27	20.08	15.61	15.33
10	295.23	114.04	68.98	35.35	25.92	20.87	20.68	16.09	15.80
11	303.76	117.33	70.97	36.38	26.68	21.48	21.30	16.58	16.29
12	312.51	120.71	73.01	37.44	27.47	22.12	21.93	17.09	16.79
13	321.50	124.17	75.11	38.53	28.28	22.78	22.59	17.62	17.31
14	330.74	127.74	77.27	39.65	29.11	23.47	23.27	18.16	17.85
15	340.22	131.39	79.49	40.81	29.98	24.17	23.97	18.73	18.41
16	349.95	135.15	81.79	42.01	30.87	24.90	24.69	19.32	18.99
17	359.96	139.03	84.16	43.25	31.80	25.65	25.45	19.93	19.60
18	370.16	143.02	86.59	44.51	32.74	26.43	26.22	20.56	20.22
19	380.41	146.99	89.01	45.77	33.69	27.20	26.99	21.20	20.85
20	390.94	151.08	91.49	47.07	34.66	28.00	27.79	21.86	21.50
21	401.73	155.26	94.04	48.41	35.66	28.82	28.61	22.54	22.18
22	412.79	159.56	96.66	49.78	36.70	29.67	29.46	23.25	22.89
23	424.11	163.96	99.35	51.19	37.76	30.55	30.34	23.99	23.62
24	435.69	168.46	102.10	52.63	38.86	31.45	31.24	24.76	24.38
25	447.53	173.07	104.91	54.11	39.98	32.38	32.17	25.55	25.18
26	459.64	177.78	107.79	55.63	41.14	33.34	33.14	26.38	26.00
27	472.01	182.60	110.74	57.19	42.33	34.33	34.13	27.25	26.86
28	484.65	187.53	113.76	58.79	43.55	35.35	35.16	28.15	27.76
29	497.57	192.57	116.84	60.43	44.81	36.41	36.22	29.09	28.71
30	510.77	197.72	120.00	62.12	46.11	37.50	37.32	30.08	29.69
31	524.24	202.98	123.23	63.85	47.45	38.63	38.46	31.11	30.73
32	537.98	208.36	126.54	65.62	48.83	39.80	39.65	32.19	31.82
33	551.99	213.85	129.92	67.44	50.26	41.02	40.88	33.33	32.96
34	566.27	219.45	133.37	69.31	51.74	42.28	42.16	34.54	34.27
35	580.81	225.16	136.90	71.23	53.26	43.59	43.49	35.98	35.74
36	595.58	230.97	140.50	73.20	54.84	44.95	44.88	37.54	37.34

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
37	610.59	236.88	144.17	75.22	56.47	46.37	46.33	39.24	39.10
38	625.80	242.89	147.90	77.29	58.16	47.85	47.85	41.13	41.05
39	641.22	249.00	151.70	79.42	59.91	49.39	49.43	43.21	43.22
40	656.83	255.19	155.57	81.60	61.72	51.00	51.27	45.54	45.64
41	672.63	261.47	159.52	83.85	63.61	52.69	53.34		
42	688.61	267.85	163.54	86.17	65.58	54.76	55.60		
43	704.76	274.33	167.64	88.56	67.81	57.00	58.09		
44	721.07	280.90	171.82	91.03	70.41	59.44	60.84		
45	737.51	287.55	176.08	93.57	73.22	62.12	63.89		
46	754.06	294.28	180.41	96.19	76.26	65.08	67.27		
47	770.69	301.09	184.82	98.88	79.60	68.36	71.01		
48	787.38	307.95	189.29	102.00	83.26	71.98	75.12		
49	804.10	314.87	193.82	105.53	87.33	75.97	79.61		
50	820.83	321.84	198.42	109.28	91.79	80.33	84.54		
51	837.55	328.85	203.83	113.31	96.70				
52	854.24	336.57	209.85	117.68	102.06				
53	870.87	345.63	216.16	122.42	107.92				
54	887.41	354.99	222.78	127.61	114.35				
55	903.81	364.71	229.78	133.31	121.44				
56	920.03	374.82	237.20	139.49					
57	936.03	385.34	245.09	146.19					
58	951.78	396.40	253.56	153.46					
59	967.26	408.00	262.70	161.29					
60	983.03	420.64	272.77	170.02					
61	1,000.51	435.40	284.47						
62	1,022.26	451.42	297.19						
63	1,044.61	468.80	311.06						
64	1,067.68	487.66	326.27						
65	1,091.53	508.31	343.37						
66	1,116.28	531.24							
67	1,142.00	556.42							
68	1,168.79								
69	1,196.76								
70	1,226.21								

标准体

单位：元

年龄 (女性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
0	206.79	79.90	48.33	24.76	18.13	14.57	14.43	11.17	10.96
1	212.46	82.08	49.64	25.44	18.62	14.97	14.83	11.48	11.27
2	218.34	84.34	51.01	26.14	19.14	15.38	15.24	11.80	11.59
3	224.46	86.70	52.43	26.86	19.67	15.81	15.66	12.14	11.92
4	230.80	89.14	53.91	27.62	20.23	16.26	16.11	12.50	12.27
5	237.39	91.68	55.45	28.41	20.80	16.73	16.57	12.87	12.64
6	244.22	94.31	57.04	29.23	21.41	17.22	17.06	13.26	13.02
7	251.27	97.03	58.69	30.07	22.03	17.72	17.56	13.66	13.42
8	258.54	99.84	60.38	30.94	22.67	18.25	18.08	14.08	13.83
9	266.03	102.73	62.13	31.84	23.34	18.79	18.62	14.52	14.27
10	273.73	105.71	63.94	32.77	24.03	19.35	19.18	14.97	14.71
11	281.65	108.76	65.79	33.73	24.74	19.93	19.76	15.44	15.18
12	289.79	111.91	67.69	34.71	25.47	20.53	20.36	15.93	15.67
13	298.14	115.13	69.65	35.73	26.23	21.16	20.98	16.44	16.17
14	306.72	118.45	71.65	36.77	27.02	21.80	21.63	16.98	16.70
15	315.52	121.85	73.72	37.86	27.83	22.47	22.29	17.53	17.24
16	324.56	125.34	75.85	38.97	28.67	23.16	22.99	18.10	17.81
17	333.83	128.94	78.05	40.12	29.54	23.88	23.71	18.70	18.41
18	343.29	132.63	80.30	41.30	30.44	24.62	24.45	19.32	19.02
19	352.86	136.34	82.56	42.50	31.35	25.38	25.20	19.96	19.65
20	362.65	140.14	84.89	43.73	32.29	26.16	25.98	20.61	20.30
21	372.66	144.04	87.27	44.99	33.26	26.96	26.79	21.30	20.97
22	382.88	148.02	89.71	46.30	34.26	27.79	27.63	22.00	21.67
23	393.31	152.09	92.21	47.63	35.29	28.65	28.49	22.73	22.40
24	403.92	156.24	94.76	49.00	36.34	29.53	29.38	23.48	23.14
25	414.72	160.46	97.36	50.40	37.42	30.44	30.29	24.26	23.91
26	425.68	164.76	100.01	51.82	38.53	31.36	31.22	25.05	24.70
27	436.80	169.12	102.71	53.28	39.66	32.31	32.18	25.87	25.51
28	448.06	173.54	105.44	54.76	40.82	33.29	33.16	26.71	26.34
29	459.46	178.03	108.21	56.26	42.00	34.28	34.16	27.57	27.19
30	470.99	182.56	111.02	57.79	43.20	35.29	35.18	28.44	28.07
31	482.64	187.15	113.86	59.34	44.43	36.32	36.23	29.34	28.96
32	494.40	191.79	116.74	60.93	45.68	37.38	37.29	30.26	29.87
33	506.28	196.48	119.66	62.53	46.96	38.45	38.37	31.20	30.81
34	518.27	201.22	122.61	64.17	48.25	39.54	39.47	32.16	31.77
35	530.35	206.00	125.60	65.82	49.57	40.65	40.59	33.14	32.75
36	542.51	210.83	128.62	67.50	50.90	41.77	41.73	34.15	33.84
37	554.74	215.69	131.66	69.20	52.25	42.91	42.88	35.31	35.09
38	567.01	220.58	134.73	70.92	53.61	44.05	44.04	36.61	36.42
39	579.31	225.49	137.82	72.64	54.98	45.21	45.21	37.97	37.83

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	591.61	230.41	140.91	74.36	56.35	46.37	46.39	39.43	39.34
41	603.91	235.34	144.01	76.09	57.72	47.54	47.58		
42	616.22	240.27	147.11	77.81	59.09	48.71	48.77		
43	628.53	245.21	150.21	79.53	60.47	49.90	49.98		
44	640.86	250.15	153.31	81.25	61.85	51.10	51.50		
45	653.24	255.10	156.42	82.97	63.24	52.32	53.11		
46	665.72	260.09	159.53	84.70	64.66	53.80	54.83		
47	678.34	265.12	162.68	86.46	66.12	55.45	56.69		
48	691.14	270.22	165.87	88.26	67.88	57.25	58.73		
49	704.16	275.41	169.12	90.11	69.91	59.21	61.00		
50	717.44	280.70	172.44	92.03	72.14	61.40	63.51		
51	730.98	286.12	175.86	94.03	74.61				
52	744.80	291.67	179.39	96.12	77.36				
53	758.86	297.35	183.02	98.30	80.45				
54	773.14	303.15	186.75	100.76	83.91				
55	787.58	309.06	190.58	103.89	87.76				
56	802.14	315.06	194.49	107.30					
57	816.78	321.14	198.51	111.05					
58	831.47	327.31	203.49	115.24					
59	846.17	333.61	209.31	119.90					
60	861.22	342.44	215.69	125.17					
61	877.43	352.49	223.08						
62	893.74	363.35	231.24						
63	910.12	375.16	240.27						
64	926.56	388.10	250.27						
65	943.03	402.36	261.47						
66	959.53	418.05							
67	976.03	435.20							
68	992.54								
69	1,012.37								
70	1,035.78								

次标准体, 额外风险比例 25%

单位: 元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	241.21	93.27	56.43	28.92	21.19	17.03	16.87	13.07	12.83
1	247.66	95.75	57.92	29.69	21.75	17.48	17.32	13.42	13.17
2	254.40	98.34	59.49	30.49	22.34	17.96	17.79	13.79	13.54
3	261.45	101.05	61.12	31.33	22.95	18.45	18.28	14.18	13.92
4	268.77	103.87	62.83	32.20	23.59	18.97	18.80	14.59	14.32
5	276.39	106.80	64.60	33.11	24.26	19.51	19.33	15.01	14.74
6	284.27	109.84	66.44	34.05	24.95	20.07	19.89	15.46	15.18
7	292.42	112.99	68.34	35.03	25.67	20.66	20.47	15.92	15.64
8	300.82	116.23	70.30	36.04	26.42	21.27	21.08	16.40	16.11
9	309.47	119.57	72.32	37.07	27.19	21.89	21.70	16.90	16.61
10	318.37	123.00	74.40	38.15	27.98	22.54	22.34	17.42	17.12
11	327.51	126.53	76.54	39.25	28.81	23.21	23.01	17.96	17.65
12	336.89	130.15	78.73	40.39	29.65	23.90	23.70	18.51	18.20
13	346.53	133.86	80.98	41.56	30.53	24.62	24.41	19.09	18.77
14	356.41	137.68	83.29	42.77	31.43	25.35	25.15	19.69	19.36
15	366.56	141.59	85.68	44.02	32.37	26.12	25.91	20.32	19.98
16	376.98	145.61	88.14	45.31	33.33	26.91	26.70	20.97	20.62
17	387.68	149.77	90.69	46.64	34.34	27.74	27.52	21.64	21.29
18	398.58	154.04	93.30	48.01	35.36	28.58	28.36	22.34	21.98
19	409.50	158.28	95.88	49.36	36.38	29.42	29.20	23.04	22.68
20	420.71	162.63	98.53	50.75	37.43	30.28	30.07	23.77	23.40
21	432.19	167.10	101.25	52.19	38.52	31.18	30.97	24.53	24.15
22	443.95	171.67	104.05	53.66	39.64	32.10	31.89	25.32	24.94
23	455.98	176.36	106.92	55.17	40.79	33.06	32.85	26.14	25.76
24	468.28	181.15	109.85	56.73	41.98	34.04	33.84	27.00	26.61
25	480.83	186.04	112.85	58.32	43.19	35.06	34.86	27.89	27.50
26	493.66	191.05	115.92	59.95	44.45	36.11	35.91	28.82	28.43
27	506.75	196.16	119.05	61.62	45.74	37.19	37.00	29.79	29.41
28	520.11	201.38	122.26	63.33	47.06	38.31	38.13	30.81	30.43
29	533.75	206.72	125.54	65.09	48.43	39.46	39.30	31.88	31.50
30	547.67	212.17	128.89	66.90	49.85	40.66	40.52	33.00	32.62
31	561.85	217.73	132.32	68.76	51.31	41.91	41.78	34.18	33.88
32	576.31	223.40	135.83	70.66	52.81	43.20	43.10	35.57	35.34
33	591.04	229.19	139.41	72.62	54.37	44.55	44.47	37.12	36.93
34	606.01	235.09	143.06	74.63	55.99	45.95	45.90	38.82	38.69
35	621.23	241.09	146.80	76.69	57.66	47.41	47.39	40.69	40.63
36	636.68	247.20	150.60	78.80	59.39	48.93	48.95	42.77	42.77
37	652.34	253.41	154.48	80.98	61.19	50.52	50.70	45.05	45.13
38	668.18	259.71	158.42	83.21	63.05	52.18	52.77	47.57	47.72
39	684.20	266.10	162.43	85.51	65.00	54.17	55.02	50.32	50.55

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	700.39	272.57	166.51	87.87	67.09	56.39	57.48	53.34	53.65
41	716.73	279.12	170.67	90.31	69.68	58.82	60.21		
42	733.23	285.77	174.91	92.83	72.47	61.50	63.22		
43	749.86	292.51	179.23	95.43	75.53	64.45	66.54		
44	766.62	299.34	183.64	98.12	78.88	67.71	70.19		
45	783.46	306.25	188.13	101.11	82.56	71.29	74.18		
46	800.37	313.23	192.70	104.70	86.60	75.21	78.54		
47	817.30	320.28	197.34	108.52	91.01	79.48	83.31		
48	834.23	327.37	202.61	112.64	95.83	84.12	88.58		
49	851.12	334.84	208.78	117.11	101.03	89.22	94.40		
50	867.96	344.16	215.25	121.93	106.72	94.82	100.84		
51	884.71	353.79	222.05	127.18	112.93				
52	901.35	363.83	229.27	132.90	119.77				
53	917.85	374.33	236.92	139.07	127.31				
54	934.16	385.30	245.06	145.72	135.71				
55	950.23	396.79	253.78	152.91	145.05				
56	966.01	408.86	263.13	160.62					
57	981.44	421.51	273.04	168.95					
58	996.49	434.77	283.50	178.07					
59	1014.23	448.63	294.50	188.01					
60	1033.66	463.61	306.43	199.14					
61	1056.17	481.03	320.27						
62	1079.64	499.58	335.33						
63	1104.00	520.02	352.28						
64	1129.41	542.26	371.20						
65	1156.11	566.66	392.54						
66	1184.24	593.62							
67	1213.88	623.58							
68	1245.39								
69	1278.77								
70	1314.20								

次标准体，额外风险比例 25%

单位：元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	226.80	87.65	53.02	27.17	19.90	15.99	15.84	12.27	12.05
1	232.94	90.01	54.45	27.90	20.43	16.43	16.27	12.61	12.38
2	239.33	92.47	55.93	28.66	20.99	16.87	16.72	12.96	12.73
3	245.97	95.02	57.48	29.45	21.57	17.34	17.18	13.34	13.10
4	252.87	97.68	59.08	30.28	22.18	17.83	17.67	13.73	13.48
5	260.04	100.45	60.75	31.13	22.81	18.34	18.18	14.14	13.89
6	267.48	103.31	62.49	32.02	23.46	18.88	18.71	14.56	14.31
7	275.17	106.28	64.28	32.95	24.14	19.43	19.26	15.01	14.75
8	283.09	109.34	66.13	33.90	24.85	20.01	19.83	15.48	15.21
9	291.26	112.49	68.04	34.88	25.58	20.60	20.43	15.97	15.70
10	299.65	115.73	70.01	35.89	26.33	21.22	21.04	16.47	16.20
11	308.28	119.07	72.03	36.94	27.11	21.86	21.68	17.00	16.72
12	317.15	122.49	74.10	38.01	27.92	22.53	22.34	17.55	17.26
13	326.24	126.00	76.23	39.13	28.75	23.21	23.03	18.12	17.83
14	335.58	129.61	78.42	40.27	29.62	23.93	23.75	18.72	18.43
15	345.16	133.31	80.67	41.45	30.52	24.67	24.49	19.35	19.04
16	354.99	137.11	83.00	42.68	31.44	25.44	25.26	20.00	19.69
17	365.06	141.03	85.39	43.94	32.41	26.24	26.06	20.68	20.37
18	375.33	145.04	87.85	45.24	33.40	27.07	26.89	21.39	21.07
19	385.70	149.07	90.31	46.55	34.41	27.91	27.74	22.11	21.79
20	396.31	153.20	92.84	47.90	35.45	28.78	28.61	22.86	22.53
21	407.14	157.42	95.43	49.29	36.53	29.68	29.52	23.64	23.31
22	418.19	161.74	98.09	50.72	37.64	30.61	30.46	24.45	24.11
23	429.44	166.15	100.80	52.18	38.78	31.57	31.43	25.29	24.95
24	440.88	170.63	103.57	53.69	39.96	32.56	32.43	26.16	25.81
25	452.50	175.19	106.40	55.22	41.16	33.58	33.46	27.06	26.70
26	464.27	179.82	109.27	56.79	42.40	34.63	34.52	27.98	27.62
27	476.18	184.52	112.18	58.38	43.66	35.70	35.60	28.92	28.55
28	488.22	189.27	115.13	60.00	44.95	36.79	36.71	29.89	29.52
29	500.38	194.07	118.12	61.65	46.26	37.91	37.84	30.88	30.51
30	512.63	198.92	121.14	63.32	47.60	39.05	39.00	31.90	31.52
31	524.98	203.81	124.19	65.02	48.97	40.21	40.18	32.93	32.55
32	537.43	208.74	127.28	66.75	50.36	41.40	41.38	34.00	33.67
33	549.95	213.72	130.40	68.50	51.78	42.60	42.60	35.21	34.99
34	562.55	218.74	133.55	70.28	53.22	43.83	43.85	36.57	36.39
35	575.21	223.79	136.73	72.08	54.68	45.07	45.11	38.03	37.89
36	587.91	228.87	139.94	73.90	56.16	46.33	46.39	39.58	39.49
37	600.63	233.97	143.17	75.75	57.66	47.61	47.69	41.23	41.19
38	613.35	239.09	146.41	77.60	59.16	48.89	48.99	42.97	42.96
39	626.04	244.21	149.66	79.46	60.66	50.17	50.37	44.79	44.82

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	638.68	249.31	152.91	81.31	62.17	51.46	52.00	46.69	46.77
41	651.26	254.41	156.15	83.16	63.66	52.79	53.71		
42	663.78	259.49	159.38	85.00	65.16	54.39	55.49		
43	676.25	264.54	162.60	86.82	66.65	56.07	57.37		
44	688.69	269.59	165.79	88.63	68.52	57.82	59.36		
45	701.12	274.62	168.97	90.43	70.47	59.69	61.46		
46	713.61	279.66	172.16	92.24	72.53	61.68	63.68		
47	726.20	284.73	175.36	94.08	74.74	63.84	66.06		
48	738.94	289.86	178.60	95.96	77.13	66.17	68.64		
49	751.89	295.07	181.89	97.89	79.77	68.70	71.45		
50	765.07	300.37	185.26	99.90	82.65	71.47	74.56		
51	778.50	305.80	188.74	102.59	85.82				
52	792.19	311.36	192.32	105.55	89.31				
53	806.10	317.07	196.03	108.80	93.17				
54	820.20	322.89	199.84	112.41	97.44				
55	834.43	328.82	205.03	116.44	102.18				
56	848.73	335.34	210.63	120.88					
57	863.05	343.70	216.67	125.75					
58	877.36	352.59	223.26	131.10					
59	891.60	362.05	230.45	136.93					
60	906.21	372.61	238.48	143.43					
61	922.20	384.98	247.83						
62	938.25	398.49	258.09						
63	954.34	413.17	269.25						
64	970.43	428.92	281.36						
65	986.49	445.80	294.56						
66	1003.47	463.93							
67	1026.06	483.48							
68	1049.67								
69	1074.96								
70	1101.90								

次标准体, 额外风险比例 50%

单位: 元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	257.19	99.49	60.20	30.86	22.62	18.18	18.02	13.96	13.71
1	263.97	102.09	61.77	31.66	23.21	18.65	18.48	14.33	14.07
2	271.08	104.82	63.41	32.51	23.82	19.15	18.98	14.72	14.46
3	278.51	107.67	65.14	33.39	24.47	19.68	19.50	15.14	14.87
4	286.26	110.65	66.94	34.32	25.15	20.23	20.05	15.57	15.30
5	294.31	113.76	68.82	35.28	25.85	20.80	20.62	16.03	15.74
6	302.66	116.97	70.76	36.28	26.59	21.40	21.21	16.50	16.21
7	311.29	120.30	72.78	37.31	27.36	22.02	21.83	17.00	16.70
8	320.19	123.74	74.85	38.38	28.15	22.67	22.47	17.52	17.21
9	329.35	127.27	76.99	39.48	28.97	23.33	23.14	18.06	17.74
10	338.78	130.91	79.20	40.61	29.81	24.03	23.82	18.61	18.30
11	348.45	134.65	81.46	41.79	30.69	24.74	24.54	19.19	18.87
12	358.38	138.48	83.78	42.99	31.59	25.48	25.27	19.79	19.46
13	368.58	142.41	86.16	44.24	32.52	26.24	26.03	20.42	20.08
14	379.03	146.44	88.61	45.52	33.49	27.04	26.82	21.07	20.72
15	389.76	150.58	91.13	46.85	34.49	27.86	27.64	21.75	21.39
16	400.77	154.82	93.74	48.22	35.52	28.71	28.49	22.45	22.09
17	412.06	159.22	96.44	49.65	36.60	29.59	29.38	23.19	22.83
18	423.56	163.75	99.20	51.10	37.69	30.50	30.28	23.95	23.58
19	435.06	168.21	101.93	52.53	38.78	31.40	31.18	24.71	24.34
20	446.85	172.79	104.73	54.01	39.90	32.33	32.12	25.51	25.13
21	458.93	177.49	107.60	55.53	41.06	33.29	33.08	26.34	25.96
22	471.29	182.31	110.55	57.10	42.26	34.29	34.08	27.21	26.82
23	483.92	187.24	113.57	58.70	43.49	35.31	35.12	28.11	27.73
24	496.82	192.28	116.67	60.35	44.76	36.37	36.18	29.05	28.67
25	509.98	197.42	119.83	62.04	46.07	37.47	37.29	30.04	29.66
26	523.41	202.68	123.06	63.77	47.41	38.60	38.43	31.07	30.69
27	537.11	208.04	126.36	65.54	48.79	39.77	39.61	32.15	31.77
28	551.08	213.51	129.73	67.36	50.22	40.98	40.84	33.29	32.91
29	565.32	219.10	133.17	69.23	51.69	42.23	42.11	34.48	34.25
30	579.83	224.80	136.70	71.14	53.21	43.54	43.44	35.96	35.76
31	594.61	230.61	140.29	73.11	54.78	44.89	44.82	37.57	37.41
32	609.66	236.54	143.97	75.14	56.40	46.30	46.26	39.34	39.23
33	624.96	242.58	147.73	77.22	58.09	47.77	47.77	41.28	41.23
34	640.51	248.72	151.56	79.35	59.83	49.31	49.34	43.41	43.43
35	656.28	254.98	155.47	81.55	61.65	50.92	51.21	45.74	45.82
36	672.27	261.34	159.45	83.80	63.53	52.60	53.36	48.30	48.44
37	688.45	267.79	163.51	86.12	65.49	54.73	55.70	51.08	51.30
38	704.79	274.33	167.63	88.50	67.74	57.05	58.26	54.12	54.43
39	721.28	280.95	171.83	90.95	70.42	59.57	61.06	57.46	57.87

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	737.90	287.65	176.09	93.49	73.33	62.33	64.13	61.14	61.67
41	754.66	294.43	180.43	96.10	76.48	65.37	67.49		
42	771.55	301.30	184.86	98.81	79.94	68.70	71.16		
43	788.54	308.26	189.38	102.04	83.71	72.33	75.18		
44	805.61	315.30	194.00	105.80	87.84	76.29	79.59		
45	822.74	322.43	198.70	109.81	92.32	80.62	84.42		
46	839.88	329.62	204.54	114.14	97.19	85.34	89.76		
47	857.00	337.98	211.05	118.81	102.47	90.52	95.66		
48	874.06	347.78	217.87	123.83	108.23	96.22	102.20		
49	891.02	357.96	225.04	129.27	114.54	102.51	109.50		
50	907.86	368.51	232.59	135.11	121.45	109.48	117.70		
51	924.55	379.51	240.56	141.36	129.09				
52	941.06	390.98	248.99	148.12	137.58				
53	957.35	402.97	258.02	155.42	147.04				
54	973.36	415.50	267.57	163.28	157.70				
55	989.04	428.55	277.64	171.84	169.72				
56	1005.68	442.11	288.24	181.16					
57	1025.34	456.18	299.41	191.27					
58	1044.81	470.75	311.15	202.34					
59	1064.07	485.81	323.53	214.72					
60	1084.39	502.11	337.13	228.78					
61	1108.82	521.72	353.41						
62	1134.45	542.83	371.32						
63	1161.29	565.75	391.27						
64	1189.52	590.86	413.77						
65	1219.38	618.65	439.43						
66	1250.96	649.65							
67	1284.44	684.53							
68	1319.83								
69	1357.12								
70	1396.26								

次标准体，额外风险比例 50%

单位：元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	244.87	94.67	57.27	29.35	21.50	17.29	17.12	13.27	13.03
1	251.44	97.19	58.79	30.13	22.07	17.75	17.58	13.64	13.39
2	258.26	99.81	60.38	30.94	22.67	18.23	18.06	14.02	13.77
3	265.37	102.54	62.03	31.79	23.29	18.73	18.56	14.42	14.17
4	272.77	105.39	63.75	32.67	23.94	19.25	19.08	14.84	14.59
5	280.46	108.35	65.54	33.59	24.61	19.80	19.63	15.29	15.02
6	288.44	111.43	67.40	34.55	25.32	20.38	20.20	15.76	15.49
7	296.70	114.61	69.33	35.54	26.05	20.98	20.79	16.24	15.97
8	305.21	117.90	71.32	36.56	26.81	21.60	21.41	16.76	16.48
9	313.98	121.28	73.37	37.62	27.60	22.25	22.06	17.29	17.00
10	323.00	124.77	75.48	38.71	28.42	22.92	22.73	17.85	17.56
11	332.26	128.35	77.65	39.83	29.26	23.61	23.42	18.43	18.13
12	341.77	132.02	79.87	40.99	30.13	24.33	24.14	19.03	18.73
13	351.53	135.79	82.16	42.19	31.04	25.08	24.89	19.67	19.36
14	361.55	139.66	84.51	43.43	31.97	25.86	25.68	20.33	20.02
15	371.82	143.63	86.93	44.70	32.95	26.67	26.49	21.03	20.71
16	382.35	147.70	89.43	46.02	33.96	27.52	27.34	21.76	21.44
17	393.13	151.90	92.01	47.39	35.01	28.39	28.22	22.52	22.19
18	404.12	156.21	94.64	48.80	36.10	29.30	29.14	23.31	22.98
19	415.21	160.52	97.29	50.21	37.20	30.23	30.07	24.12	23.79
20	426.53	164.94	100.00	51.67	38.34	31.19	31.03	24.97	24.63
21	438.09	169.46	102.78	53.17	39.51	32.18	32.04	25.85	25.51
22	449.87	174.07	105.63	54.72	40.73	33.21	33.08	26.77	26.43
23	461.86	178.77	108.54	56.31	41.99	34.28	34.16	27.72	27.37
24	474.02	183.56	111.51	57.94	43.28	35.37	35.27	28.71	28.36
25	486.35	188.42	114.53	59.61	44.60	36.50	36.42	29.73	29.37
26	498.82	193.35	117.60	61.30	45.96	37.66	37.60	30.77	30.41
27	511.42	198.33	120.71	63.03	47.35	38.85	38.80	31.85	31.49
28	524.13	203.37	123.86	64.78	48.77	40.07	40.04	32.95	32.59
29	536.93	208.45	127.04	66.57	50.21	41.31	41.31	34.09	33.79
30	549.80	213.57	130.25	68.37	51.69	42.58	42.60	35.40	35.21
31	562.74	218.72	133.49	70.20	53.19	43.87	43.91	36.87	36.71
32	575.75	223.91	136.76	72.07	54.72	45.19	45.26	38.43	38.30
33	588.80	229.14	140.06	73.96	56.28	46.53	46.63	40.08	39.99
34	601.90	234.39	143.39	75.87	57.87	47.89	48.02	41.82	41.77
35	615.01	239.66	146.74	77.81	59.47	49.28	49.43	43.65	43.63
36	628.13	244.95	150.11	79.78	61.10	50.67	51.05	45.56	45.58
37	641.23	250.26	153.50	81.76	62.74	52.08	52.87	47.56	47.62
38	654.28	255.56	156.90	83.74	64.38	53.70	54.76	49.66	49.77
39	667.25	260.84	160.29	85.73	66.02	55.49	56.74	51.85	52.01

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	680.11	266.10	163.67	87.71	67.91	57.35	58.78	54.14	54.37
41	692.86	271.32	167.04	89.67	69.99	59.27	60.89		
42	705.49	276.50	170.37	91.61	72.13	61.27	63.07		
43	718.01	281.65	173.68	93.53	74.34	63.33	65.31		
44	730.44	286.75	176.95	95.42	76.61	65.46	67.64		
45	742.83	291.82	180.20	97.30	78.99	67.69	70.09		
46	755.22	296.88	183.43	99.18	81.47	70.03	72.68		
47	767.68	301.96	186.66	101.39	84.09	72.54	75.48		
48	780.27	307.08	189.93	103.95	86.90	75.25	78.51		
49	793.04	312.26	193.25	106.68	89.93	78.20	81.85		
50	806.03	317.55	196.65	109.64	93.26	81.47	85.56		
51	819.25	322.96	200.20	112.89	96.93				
52	832.71	328.50	205.08	116.47	101.00				
53	846.38	334.48	210.32	120.40	105.56				
54	860.21	342.46	215.97	124.68	110.64				
55	874.13	350.93	222.07	129.39	116.35				
56	888.08	359.93	228.65	134.52					
57	902.00	369.52	235.76	140.13					
58	915.84	379.75	243.40	146.32					
59	929.55	390.69	251.60	153.17					
60	943.64	402.73	260.72	160.89					
61	959.36	416.74	271.37						
62	975.10	431.76	282.96						
63	990.83	447.87	295.60						
64	1009.22	465.15	309.40						
65	1032.20	483.73	324.51						
66	1056.37	503.85							
67	1081.85	526.22							
68	1108.95								
69	1137.97								
70	1168.95								

次标准体, 额外风险比例 75%

单位: 元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	271.65	105.13	63.62	32.62	23.92	19.23	19.05	14.78	14.51
1	278.72	107.83	65.25	33.46	24.53	19.72	19.54	15.17	14.89
2	286.14	110.68	66.96	34.34	25.17	20.24	20.06	15.58	15.30
3	293.92	113.66	68.77	35.26	25.85	20.79	20.60	16.01	15.73
4	302.03	116.78	70.65	36.23	26.56	21.37	21.18	16.47	16.18
5	310.48	120.04	72.62	37.24	27.30	21.97	21.78	16.95	16.66
6	319.24	123.41	74.66	38.28	28.07	22.60	22.40	17.46	17.16
7	328.30	126.91	76.78	39.37	28.88	23.25	23.06	17.99	17.68
8	337.64	130.51	78.96	40.49	29.71	23.94	23.73	18.54	18.22
9	347.26	134.22	81.21	41.65	30.57	24.64	24.44	19.11	18.78
10	357.15	138.04	83.52	42.84	31.47	25.37	25.16	19.70	19.37
11	367.31	141.96	85.89	44.07	32.39	26.13	25.92	20.32	19.99
12	377.72	145.98	88.33	45.34	33.34	26.91	26.70	20.97	20.62
13	388.41	150.10	90.83	46.65	34.33	27.72	27.51	21.64	21.29
14	399.37	154.33	93.39	48.01	35.35	28.56	28.35	22.33	21.98
15	410.61	158.66	96.04	49.41	36.41	29.44	29.22	23.06	22.70
16	422.14	163.10	98.78	50.85	37.50	30.34	30.13	23.82	23.45
17	433.96	167.72	101.62	52.36	38.64	31.28	31.07	24.62	24.25
18	445.99	172.46	104.52	53.89	39.81	32.25	32.04	25.44	25.06
19	457.99	177.13	107.37	55.40	40.96	33.20	33.00	26.27	25.88
20	470.29	181.92	110.30	56.95	42.15	34.19	33.99	27.13	26.74
21	482.89	186.83	113.31	58.55	43.38	35.22	35.02	28.03	27.64
22	495.77	191.86	116.40	60.20	44.65	36.28	36.09	28.97	28.59
23	508.93	197.00	119.56	61.89	45.96	37.38	37.20	29.96	29.57
24	522.36	202.26	122.79	63.63	47.30	38.51	38.34	30.99	30.60
25	536.05	207.62	126.10	65.40	48.69	39.68	39.53	32.07	31.69
26	550.00	213.09	129.47	67.23	50.11	40.89	40.75	33.20	32.83
27	564.22	218.67	132.91	69.09	51.58	42.15	42.02	34.39	34.15
28	578.71	224.36	136.43	71.01	53.10	43.45	43.34	35.86	35.67
29	593.46	230.17	140.02	72.97	54.67	44.80	44.72	37.48	37.32
30	608.49	236.08	143.70	74.99	56.29	46.20	46.15	39.24	39.14
31	623.77	242.11	147.45	77.07	57.97	47.66	47.65	41.17	41.12
32	639.31	248.26	151.28	79.20	59.71	49.19	49.22	43.28	43.28
33	655.10	254.52	155.19	81.40	61.52	50.79	51.06	45.58	45.64
34	671.13	260.88	159.17	83.65	63.39	52.46	53.23	48.09	48.21
35	687.37	267.35	163.24	85.97	65.35	54.59	55.57	50.82	51.01
36	703.80	273.92	167.39	88.35	67.57	56.92	58.13	53.80	54.08
37	720.40	280.59	171.60	90.81	70.28	59.45	60.92	57.07	57.45
38	737.14	287.33	175.89	93.34	73.20	62.20	63.95	60.67	61.16
39	754.01	294.15	180.25	95.94	76.35	65.20	67.24	64.63	65.26

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	770.99	301.05	184.68	98.64	79.79	68.47	70.82	69.02	69.82
41	788.07	308.02	189.19	101.83	83.51	72.01	74.73		
42	805.26	315.09	193.80	105.62	87.56	75.88	79.01		
43	822.52	322.23	198.50	109.67	91.94	80.12	83.72		
44	839.83	329.47	204.37	114.05	96.71	84.75	88.94		
45	857.15	337.95	211.04	118.76	101.89	89.83	94.70		
46	874.46	348.04	218.04	123.80	107.55	95.44	101.09		
47	891.69	358.54	225.40	129.23	113.73	101.61	108.23		
48	908.81	369.44	233.14	135.03	120.52	108.46	116.22		
49	925.79	380.77	241.24	141.20	127.99	116.08	125.17		
50	942.58	392.52	249.73	147.86	136.28	124.57	135.37		
51	959.16	404.70	258.74	155.04	145.49				
52	975.49	417.32	268.20	162.79	155.84				
53	991.53	430.40	278.14	171.23	167.46				
54	1009.70	443.91	288.62	180.46	180.78				
55	1030.53	457.89	299.66	190.49	195.93				
56	1051.22	472.33	311.33	201.44					
57	1071.71	487.28	323.65	213.62					
58	1091.95	502.82	336.73	227.05					
59	1111.90	519.24	350.83	241.96					
60	1133.09	537.13	366.40	259.28					
61	1159.48	558.59	384.97						
62	1187.10	581.80	405.56						
63	1216.10	607.15	428.66						
64	1246.60	635.13	454.98						
65	1278.72	666.34	485.33						
66	1312.54	701.51							
67	1348.13	741.51							
68	1385.56								
69	1424.90								
70	1466.22								

次标准体，额外风险比例 75%

单位：元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	261.47	101.11	61.18	31.36	22.98	18.47	18.30	14.20	13.95
1	268.42	103.77	62.78	32.18	23.58	18.96	18.79	14.59	14.33
2	275.64	106.55	64.46	33.04	24.21	19.47	19.29	15.00	14.73
3	283.17	109.44	66.21	33.94	24.87	20.00	19.82	15.42	15.16
4	291.02	112.46	68.03	34.87	25.56	20.56	20.38	15.88	15.60
5	299.18	115.60	69.93	35.85	26.28	21.15	20.96	16.36	16.08
6	307.66	118.87	71.91	36.87	27.03	21.76	21.57	16.86	16.58
7	316.43	122.26	73.96	37.92	27.81	22.40	22.21	17.39	17.10
8	325.48	125.75	76.07	39.01	28.62	23.07	22.87	17.94	17.65
9	334.80	129.35	78.25	40.13	29.46	23.76	23.56	18.52	18.22
10	344.38	133.05	80.49	41.29	30.33	24.48	24.28	19.12	18.82
11	354.22	136.85	82.80	42.49	31.23	25.22	25.03	19.76	19.45
12	364.33	140.75	85.17	43.73	32.17	26.00	25.81	20.42	20.11
13	374.69	144.76	87.60	45.00	33.14	26.81	26.62	21.12	20.80
14	385.32	148.86	90.09	46.32	34.14	27.65	27.46	21.84	21.52
15	396.21	153.08	92.66	47.69	35.19	28.52	28.34	22.61	22.29
16	407.38	157.39	95.32	49.10	36.28	29.44	29.26	23.41	23.09
17	418.81	161.85	98.06	50.56	37.42	30.39	30.23	24.26	23.93
18	430.45	166.43	100.87	52.07	38.59	31.38	31.23	25.14	24.80
19	442.18	171.00	103.68	53.58	39.78	32.39	32.24	26.04	25.70
20	454.16	175.68	106.56	55.14	41.01	33.43	33.30	26.98	26.64
21	466.37	180.46	109.51	56.76	42.29	34.52	34.40	27.97	27.62
22	478.81	185.35	112.54	58.42	43.61	35.65	35.54	28.99	28.65
23	491.45	190.32	115.63	60.13	44.97	36.81	36.73	30.06	29.72
24	504.26	195.38	118.78	61.88	46.38	38.02	37.96	31.17	30.82
25	517.23	200.51	121.99	63.66	47.82	39.26	39.22	32.32	31.97
26	530.33	205.70	125.24	65.49	49.30	40.54	40.52	33.50	33.14
27	543.54	210.96	128.54	67.34	50.81	41.85	41.86	34.76	34.57
28	556.83	216.25	131.87	69.22	52.36	43.18	43.23	36.27	36.11
29	570.19	221.58	135.23	71.13	53.94	44.55	44.62	37.88	37.75
30	583.60	226.95	138.61	73.07	55.54	45.95	46.05	39.58	39.48
31	597.05	232.33	142.02	75.03	57.18	47.38	47.51	41.36	41.29
32	610.53	237.75	145.46	77.02	58.86	48.83	49.00	43.23	43.19
33	624.03	243.18	148.92	79.04	60.56	50.31	50.63	45.19	45.18
34	637.54	248.64	152.40	81.09	62.29	51.81	52.55	47.24	47.27
35	651.03	254.10	155.91	83.17	64.04	53.50	54.57	49.39	49.47
36	664.49	259.58	159.44	85.27	65.82	55.43	56.67	51.65	51.78
37	677.88	265.05	162.97	87.38	67.83	57.44	58.85	54.01	54.20
38	691.18	270.51	166.51	89.50	70.11	59.51	61.09	56.48	56.74
39	704.34	275.93	170.03	91.61	72.45	61.65	63.39	59.07	59.41

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	717.35	281.31	173.53	93.71	74.85	63.83	65.75	61.79	62.21
41	730.18	286.63	177.00	95.78	77.30	66.06	68.17		
42	742.85	291.90	180.43	97.82	79.80	68.34	70.65		
43	755.35	297.10	183.82	99.83	82.33	70.69	73.22		
44	767.71	302.24	187.16	102.32	84.91	73.11	75.89		
45	779.98	307.33	190.45	104.90	87.57	75.63	78.69		
46	792.22	312.39	193.71	107.54	90.34	78.30	81.68		
47	804.49	317.45	196.97	110.29	93.28	81.15	84.90		
48	816.87	322.54	200.33	113.20	96.42	84.25	88.42		
49	829.40	327.69	204.79	116.32	99.84	87.67	92.32		
50	842.13	332.93	209.50	119.67	103.62	91.45	96.68		
51	855.09	340.06	214.54	123.31	107.82				
52	868.27	347.79	219.96	127.29	112.51				
53	881.64	356.03	225.82	131.66	117.81				
54	895.15	364.81	232.11	136.45	123.75				
55	908.71	374.13	238.86	141.68	130.49				
56	922.26	384.02	246.06	147.47					
57	935.73	394.49	253.78	153.87					
58	949.06	405.54	262.11	160.95					
59	962.21	417.18	271.08	168.82					
60	975.76	429.93	281.04	177.87					
61	991.16	444.93	292.80						
62	1009.40	461.07	305.67						
63	1032.26	478.45	319.78						
64	1056.28	497.16	335.30						
65	1081.53	517.79	352.82						
66	1108.21	540.37							
67	1136.45	565.15							
68	1166.33								
69	1197.87								
70	1230.86								

次标准体，额外风险比例 100%

单位：元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	284.91	110.31	66.75	34.24	25.11	20.19	20.01	15.53	15.25
1	292.23	113.10	68.44	35.10	25.74	20.70	20.52	15.94	15.65
2	299.94	116.05	70.22	36.01	26.41	21.24	21.05	16.37	16.08
3	308.02	119.15	72.09	36.97	27.11	21.81	21.62	16.82	16.53
4	316.46	122.40	74.06	37.98	27.85	22.41	22.22	17.30	17.00
5	325.26	125.78	76.10	39.03	28.62	23.04	22.84	17.81	17.50
6	334.39	129.30	78.23	40.12	29.43	23.70	23.50	18.34	18.03
7	343.84	132.94	80.44	41.26	30.27	24.39	24.18	18.90	18.58
8	353.58	136.70	82.71	42.43	31.14	25.10	24.89	19.48	19.15
9	363.62	140.58	85.06	43.63	32.05	25.84	25.63	20.08	19.75
10	373.93	144.56	87.47	44.88	32.98	26.61	26.40	20.71	20.37
11	384.52	148.64	89.94	46.17	33.95	27.41	27.19	21.37	21.02
12	395.37	152.83	92.48	47.49	34.95	28.23	28.02	22.05	21.70
13	406.51	157.12	95.09	48.86	35.99	29.08	28.87	22.77	22.41
14	417.92	161.52	97.75	50.28	37.06	29.97	29.76	23.51	23.15
15	429.62	166.03	100.51	51.75	38.17	30.89	30.68	24.29	23.92
16	441.61	170.65	103.37	53.26	39.33	31.85	31.64	25.10	24.73
17	453.91	175.46	106.34	54.84	40.53	32.85	32.64	25.96	25.58
18	466.40	180.41	109.37	56.45	41.76	33.87	33.66	26.84	26.46
19	478.86	185.25	112.34	58.02	42.97	34.88	34.68	27.73	27.34
20	491.62	190.23	115.38	59.65	44.22	35.92	35.73	28.65	28.27
21	504.68	195.32	118.52	61.33	45.52	37.01	36.83	29.62	29.24
22	518.03	200.54	121.73	63.05	46.85	38.14	37.96	30.64	30.26
23	531.65	205.88	125.02	64.82	48.23	39.30	39.14	31.71	31.33
24	545.55	211.33	128.38	66.64	49.65	40.50	40.36	32.83	32.45
25	559.70	216.89	131.81	68.50	51.12	41.75	41.62	34.00	33.69
26	574.11	222.55	135.31	70.40	52.62	43.04	42.93	35.38	35.18
27	588.79	228.33	138.89	72.36	54.18	44.37	44.29	36.97	36.81
28	603.73	234.21	142.54	74.36	55.79	45.76	45.70	38.69	38.57
29	618.93	240.21	146.27	76.42	57.45	47.20	47.18	40.57	40.50
30	634.40	246.32	150.07	78.54	59.17	48.71	48.72	42.61	42.59
31	650.12	252.55	153.96	80.71	60.95	50.28	50.42	44.83	44.86
32	666.09	258.89	157.93	82.95	62.81	51.92	52.55	47.24	47.33
33	682.30	265.34	161.98	85.25	64.73	53.90	54.85	49.87	50.02
34	698.73	271.89	166.11	87.62	66.76	56.19	57.35	52.73	52.97
35	715.36	278.55	170.32	90.06	69.44	58.67	60.06	55.87	56.20
36	732.17	285.31	174.61	92.57	72.31	61.36	62.99	59.31	59.75
37	749.12	292.16	178.97	95.16	75.42	64.27	66.16	63.10	63.66
38	766.20	299.08	183.41	97.82	78.76	67.42	69.60	67.27	67.99
39	783.37	306.08	187.91	100.75	82.37	70.82	73.33	71.91	72.79

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	800.64	313.15	192.50	104.49	86.26	74.53	77.41	77.07	78.15
41	817.98	320.29	197.17	108.48	90.46	78.56	81.89		
42	835.40	327.53	202.60	112.77	95.03	82.97	86.83		
43	852.87	335.38	209.25	117.39	99.97	87.83	92.29		
44	870.36	345.56	216.25	122.33	105.40	93.18	98.37		
45	887.83	356.16	223.63	127.63	111.30	99.08	105.15		
46	905.24	367.20	231.37	133.30	117.81	105.63	112.70		
47	922.54	378.66	239.49	139.33	124.94	112.89	121.21		
48	939.69	390.54	247.97	145.79	132.87	121.00	130.80		
49	956.63	402.80	256.88	152.75	141.61	130.07	141.65		
50	973.35	415.44	266.19	160.22	151.42	140.28	154.12		
51	989.79	428.43	275.91	168.30	162.38				
52	1008.09	441.79	286.11	177.18	174.82				
53	1029.93	455.56	296.84	186.85	189.00				
54	1051.74	469.75	308.17	197.41	205.26				
55	1073.45	484.43	320.17	209.12	224.24				
56	1094.95	499.62	332.89	222.05					
57	1116.16	515.72	346.67	236.32					
58	1136.99	532.49	361.35	252.20					
59	1157.39	549.96	377.00	270.40					
60	1179.14	569.10	394.39	291.58					
61	1206.94	592.38	415.36						
62	1235.98	617.69	438.75						
63	1266.30	645.48	465.22						
64	1298.07	676.36	495.63						
65	1331.39	711.10	532.63						
66	1366.39	750.61							
67	1403.23	796.02							
68	1442.09								
69	1483.14								
70	1526.48								

次标准体, 额外风险比例 100%

单位: 元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	276.90	107.11	64.81	33.23	24.36	19.58	19.40	15.07	14.80
1	284.18	109.90	66.49	34.09	24.99	20.09	19.91	15.48	15.20
2	291.77	112.81	68.25	34.99	25.65	20.63	20.44	15.91	15.63
3	299.69	115.85	70.09	35.93	26.34	21.19	21.00	16.36	16.08
4	307.95	119.02	72.00	36.92	27.06	21.78	21.59	16.84	16.56
5	316.54	122.33	74.01	37.94	27.82	22.40	22.20	17.35	17.06
6	325.48	125.78	76.09	39.02	28.61	23.05	22.85	17.89	17.60
7	334.73	129.34	78.25	40.13	29.44	23.72	23.53	18.46	18.16
8	344.26	133.02	80.48	41.28	30.30	24.43	24.23	19.05	18.75
9	354.09	136.82	82.78	42.46	31.19	25.16	24.97	19.67	19.37
10	364.19	140.72	85.14	43.69	32.11	25.93	25.73	20.33	20.01
11	374.57	144.73	87.58	44.96	33.07	26.73	26.53	21.01	20.70
12	385.22	148.85	90.07	46.26	34.06	27.55	27.36	21.73	21.41
13	396.13	153.06	92.63	47.61	35.09	28.42	28.23	22.48	22.16
14	407.32	157.39	95.26	49.01	36.17	29.32	29.14	23.28	22.95
15	418.80	161.83	97.98	50.46	37.28	30.26	30.08	24.11	23.78
16	430.54	166.37	100.78	51.95	38.45	31.24	31.08	24.99	24.66
17	442.57	171.07	103.67	53.51	39.67	32.27	32.12	25.92	25.58
18	454.81	175.89	106.64	55.11	40.92	33.34	33.20	26.88	26.55
19	467.13	180.70	109.60	56.72	42.20	34.42	34.30	27.88	27.54
20	479.70	185.62	112.64	58.38	43.52	35.56	35.44	28.92	28.58
21	492.52	190.65	115.75	60.10	44.90	36.73	36.64	30.01	29.68
22	505.56	195.78	118.95	61.87	46.32	37.96	37.89	31.15	30.82
23	518.79	201.01	122.21	63.69	47.79	39.23	39.18	32.34	32.00
24	532.20	206.32	125.53	65.55	49.31	40.54	40.52	33.58	33.24
25	545.74	211.70	128.91	67.46	50.87	41.90	41.91	34.93	34.76
26	559.41	217.14	132.34	69.40	52.47	43.29	43.33	36.54	36.39
27	573.16	222.63	135.80	71.38	54.11	44.72	44.80	38.24	38.12
28	586.98	228.16	139.30	73.39	55.78	46.19	46.30	40.03	39.94
29	600.84	233.72	142.83	75.42	57.49	47.68	47.84	41.91	41.85
30	614.71	239.30	146.37	77.48	59.24	49.21	49.41	43.88	43.85
31	628.60	244.90	149.94	79.57	61.01	50.78	51.25	45.95	45.95
32	642.50	250.52	153.53	81.70	62.83	52.37	53.30	48.11	48.15
33	656.38	256.14	157.14	83.85	64.68	54.31	55.45	50.38	50.47
34	670.23	261.78	160.78	86.03	66.55	56.38	57.70	52.76	52.90
35	684.04	267.42	164.43	88.24	68.90	58.55	60.02	55.26	55.46
36	697.77	273.06	168.09	90.47	71.37	60.79	62.43	57.88	58.15
37	711.40	278.68	171.77	92.71	73.92	63.10	64.90	60.63	60.98
38	724.88	284.27	175.43	94.96	76.54	65.46	67.44	63.52	63.96
39	738.19	289.82	179.08	97.20	79.21	67.87	70.05	66.54	67.08

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	751.28	295.30	182.69	99.41	81.91	70.32	72.72	69.71	70.37
41	764.15	300.70	186.26	102.03	84.65	72.83	75.45		
42	776.79	306.03	189.78	104.82	87.41	75.39	78.27		
43	789.23	311.28	193.23	107.62	90.21	78.02	81.17		
44	801.48	316.44	196.63	110.44	93.07	80.73	84.19		
45	813.58	321.53	199.96	113.30	96.01	83.56	87.38		
46	825.62	326.57	204.29	116.22	99.07	86.56	90.77		
47	837.67	331.60	208.73	119.23	102.32	89.78	94.45		
48	849.79	337.76	213.32	122.39	105.82	93.30	98.48		
49	862.05	344.75	218.12	125.74	109.64	97.18	102.98		
50	874.49	352.09	223.20	129.37	113.88	101.52	108.04		
51	887.15	359.85	228.61	133.32	118.64				
52	900.01	368.10	234.42	137.66	123.98				
53	913.06	376.88	240.65	142.42	130.06				
54	926.21	386.19	247.32	147.71	136.95				
55	939.38	396.02	254.49	153.55	144.79				
56	952.50	406.36	262.19	160.00					
57	965.50	417.25	270.46	167.15					
58	978.31	428.74	279.37	175.22					
59	990.87	440.87	289.00	184.25					
60	1005.53	454.23	299.78	194.60					
61	1027.77	470.15	312.63						
62	1051.10	487.35	326.78						
63	1075.64	506.05	342.58						
64	1101.38	526.66	360.26						
65	1128.48	549.14	380.00						
66	1156.91	573.79							
67	1186.71	601.00							
68	1217.87								
69	1250.44								
70	1284.49								

次标准体, 额外风险比例 125%

单位: 元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	297.19	115.10	69.67	35.74	26.22	21.09	20.90	16.24	15.95
1	304.74	117.98	71.40	36.63	26.87	21.61	21.42	16.65	16.36
2	312.69	121.02	73.24	37.57	27.56	22.17	21.97	17.10	16.80
3	321.05	124.23	75.17	38.56	28.28	22.76	22.56	17.57	17.27
4	329.80	127.59	77.20	39.60	29.05	23.38	23.18	18.08	17.76
5	338.91	131.09	79.32	40.69	29.85	24.04	23.83	18.61	18.29
6	348.38	134.74	81.53	41.82	30.69	24.72	24.52	19.16	18.84
7	358.18	138.52	83.82	43.00	31.56	25.44	25.23	19.75	19.42
8	368.29	142.42	86.18	44.22	32.47	26.18	25.97	20.36	20.02
9	378.71	146.44	88.61	45.47	33.41	26.96	26.74	20.99	20.65
10	389.40	150.57	91.12	46.76	34.39	27.76	27.55	21.66	21.31
11	400.38	154.81	93.68	48.10	35.40	28.59	28.38	22.35	22.00
12	411.64	159.15	96.32	49.48	36.44	29.45	29.24	23.08	22.71
13	423.18	163.60	99.01	50.91	37.52	30.35	30.13	23.83	23.46
14	435.00	168.16	101.78	52.38	38.64	31.28	31.07	24.62	24.25
15	447.12	172.82	104.64	53.91	39.81	32.25	32.03	25.45	25.07
16	459.53	177.60	107.61	55.49	41.02	33.25	33.05	26.31	25.93
17	472.26	182.59	110.69	57.14	42.28	34.30	34.10	27.23	26.84
18	485.18	187.73	113.85	58.82	43.57	35.38	35.18	28.17	27.78
19	498.04	192.73	116.92	60.46	44.84	36.44	36.25	29.11	28.73
20	511.21	197.87	120.07	62.15	46.15	37.54	37.36	30.10	29.72
21	524.69	203.14	123.31	63.89	47.51	38.69	38.52	31.14	30.76
22	538.46	208.53	126.64	65.69	48.91	39.88	39.72	32.24	31.86
23	552.50	214.05	130.04	67.53	50.36	41.11	40.97	33.39	33.01
24	566.82	219.67	133.52	69.43	51.85	42.38	42.26	34.62	34.41
25	581.38	225.41	137.07	71.36	53.39	43.70	43.60	36.16	35.98
26	596.21	231.25	140.70	73.35	54.98	45.06	44.99	37.82	37.68
27	611.29	237.20	144.39	75.39	56.62	46.48	46.44	39.62	39.52
28	626.63	243.26	148.16	77.48	58.31	47.95	47.94	41.57	41.52
29	642.23	249.43	152.01	79.62	60.06	49.49	49.52	43.69	43.68
30	658.09	255.71	155.94	81.83	61.88	51.09	51.47	45.98	46.03
31	674.19	262.11	159.95	84.10	63.77	52.81	53.70	48.47	48.58
32	690.53	268.62	164.05	86.44	65.73	55.03	56.10	51.19	51.36
33	707.11	275.25	168.23	88.85	68.09	57.42	58.69	54.15	54.41
34	723.89	281.97	172.49	91.33	70.88	60.01	61.50	57.39	57.75
35	740.85	288.80	176.83	93.88	73.89	62.80	64.53	60.95	61.43
36	757.98	295.73	181.26	96.51	77.11	65.81	67.80	64.87	65.48
37	775.23	302.74	185.76	99.23	80.58	69.06	71.33	69.20	69.97
38	792.59	309.82	190.33	102.67	84.29	72.56	75.18	74.01	74.95
39	810.02	316.98	194.98	106.56	88.29	76.36	79.38	79.36	80.51

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	827.52	324.20	199.71	110.69	92.60	80.51	83.98	85.34	86.75
41	845.07	331.51	206.16	115.14	97.27	85.05	89.06		
42	862.68	340.97	213.03	119.89	102.35	90.04	94.70		
43	880.31	351.51	220.28	124.96	107.91	95.56	100.97		
44	897.93	362.47	227.89	130.43	114.00	101.67	107.99		
45	915.51	373.89	235.88	136.24	120.70	108.46	115.86		
46	933.00	385.72	244.24	142.44	128.10	116.03	124.69		
47	950.33	397.97	252.98	149.12	136.30	124.45	134.73		
48	967.47	410.57	262.16	156.28	145.39	133.96	146.09		
49	984.37	423.51	271.70	163.96	155.59	144.62	159.12		
50	1001.35	436.76	281.63	172.33	166.98	156.78	174.15		
51	1024.01	450.34	292.01	181.46	179.99				
52	1046.72	464.27	302.91	191.41	194.74				
53	1069.43	478.61	314.41	202.36	211.81				
54	1092.03	493.42	326.60	214.56	231.65				
55	1114.43	508.94	339.68	228.03	254.88				
56	1136.50	525.22	353.79	242.92					
57	1158.13	542.20	368.88	259.68					
58	1179.21	559.91	385.00	278.69					
59	1199.64	578.41	402.28	300.25					
60	1221.47	598.79	421.57	325.57					
61	1250.11	623.89	445.05						
62	1279.88	651.32	471.42						
63	1310.92	681.60	501.55						
64	1343.40	715.48	538.11						
65	1377.48	753.87	581.91						
66	1413.36	797.95							
67	1451.27	849.12							
68	1491.45								
69	1534.10								
70	1579.36								

次标准体, 额外风险比例 125%

单位: 元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	291.33	112.72	68.21	34.98	25.65	20.62	20.44	15.88	15.60
1	298.94	115.63	69.97	35.88	26.30	21.15	20.97	16.31	16.03
2	306.86	118.67	71.80	36.82	26.99	21.71	21.52	16.76	16.48
3	315.14	121.84	73.72	37.80	27.71	22.30	22.11	17.25	16.95
4	323.77	125.16	75.72	38.83	28.47	22.92	22.72	17.76	17.46
5	332.78	128.63	77.82	39.91	29.27	23.57	23.37	18.30	17.99
6	342.13	132.23	80.00	41.03	30.10	24.25	24.05	18.87	18.56
7	351.82	135.97	82.26	42.20	30.97	24.97	24.76	19.47	19.16
8	361.82	139.83	84.60	43.40	31.87	25.71	25.51	20.10	19.79
9	372.12	143.81	87.01	44.65	32.81	26.49	26.29	20.77	20.45
10	382.70	147.90	89.49	45.94	33.78	27.30	27.10	21.47	21.15
11	393.57	152.10	92.04	47.26	34.79	28.14	27.94	22.20	21.88
12	404.72	156.41	94.66	48.64	35.84	29.02	28.83	22.98	22.65
13	416.16	160.83	97.34	50.06	36.93	29.93	29.75	23.79	23.46
14	427.87	165.35	100.10	51.53	38.07	30.89	30.72	24.65	24.32
15	439.88	170.00	102.94	53.05	39.25	31.90	31.73	25.55	25.22
16	452.17	174.75	105.88	54.63	40.49	32.95	32.79	26.51	26.18
17	464.74	179.67	108.92	56.27	41.78	34.05	33.91	27.52	27.19
18	477.53	184.72	112.03	57.96	43.13	35.20	35.07	28.58	28.24
19	490.39	189.76	115.14	59.66	44.48	36.36	36.25	29.66	29.33
20	503.52	194.90	118.32	61.42	45.90	37.58	37.49	30.81	30.48
21	516.89	200.16	121.59	63.24	47.37	38.85	38.79	32.01	31.68
22	530.49	205.52	124.94	65.11	48.90	40.17	40.14	33.27	32.94
23	544.27	210.98	128.36	67.04	50.48	41.54	41.54	34.60	34.44
24	558.22	216.52	131.85	69.02	52.11	42.97	43.00	36.25	36.11
25	572.29	222.14	135.39	71.05	53.78	44.44	44.51	38.00	37.89
26	586.47	227.81	138.98	73.11	55.51	45.95	46.06	39.85	39.77
27	600.72	233.52	142.61	75.21	57.27	47.50	47.66	41.80	41.74
28	615.01	239.27	146.27	77.33	59.07	49.10	49.30	43.85	43.82
29	629.32	245.05	149.95	79.49	60.92	50.73	51.20	46.00	46.00
30	643.61	250.83	153.65	81.68	62.80	52.40	53.34	48.25	48.29
31	657.89	256.62	157.36	83.89	64.72	54.43	55.58	50.60	50.69
32	672.15	262.41	161.10	86.14	66.68	56.61	57.92	53.08	53.22
33	686.36	268.22	164.85	88.43	69.16	58.88	60.35	55.68	55.89
34	700.51	274.02	168.63	90.74	71.74	61.24	62.88	58.42	58.69
35	714.58	279.82	172.42	93.08	74.43	63.67	65.49	61.30	61.64
36	728.53	285.59	176.21	95.44	77.21	66.18	68.19	64.32	64.75
37	742.35	291.35	180.01	97.82	80.06	68.76	70.97	67.49	68.03
38	755.97	297.06	183.80	100.25	82.96	71.39	73.83	70.82	71.47
39	769.37	302.71	187.56	103.24	85.91	74.08	76.75	74.31	75.09

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	782.50	308.28	191.28	106.28	88.89	76.82	79.75	77.98	78.91
41	795.36	313.76	194.94	109.33	91.90	79.61	82.82		
42	807.96	319.14	198.54	112.39	94.95	82.46	85.98		
43	820.29	324.42	202.68	115.46	98.03	85.39	89.24		
44	832.39	329.60	207.23	118.51	101.16	88.41	92.64		
45	844.31	335.10	211.81	121.57	104.39	91.56	96.22		
46	856.12	341.80	216.42	124.68	107.75	94.91	100.04		
47	867.91	348.64	221.13	127.89	111.32	98.52	104.20		
48	879.75	355.69	225.98	131.26	115.19	102.47	108.79		
49	891.71	363.00	231.01	134.84	119.43	106.85	113.92		
50	903.84	370.66	236.31	138.72	124.15	111.76	119.74		
51	916.18	378.73	241.94	142.96	129.49				
52	928.70	387.28	247.98	147.67	135.54				
53	941.40	396.34	254.51	152.89	142.43				
54	954.18	405.93	261.55	158.66	150.35				
55	966.95	416.03	269.10	165.06	159.42				
56	979.63	426.68	277.22	172.23					
57	992.15	437.90	285.98	180.27					
58	1006.29	449.77	295.45	189.30					
59	1023.75	462.34	305.74	199.45					
60	1042.62	476.26	317.31	211.38					
61	1065.99	493.05	331.26						
62	1090.53	511.49	346.99						
63	1116.26	531.75	364.57						
64	1143.18	553.89	384.20						
65	1171.28	578.15	406.26						
66	1200.59	604.88							
67	1231.15	634.55							
68	1263.07								
69	1296.48								
70	1331.47								

次标准体, 额外风险比例 150%

单位: 元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	308.65	119.59	72.39	37.15	27.26	21.92	21.73	16.90	16.60
1	316.39	122.53	74.17	38.06	27.92	22.46	22.27	17.33	17.02
2	324.58	125.66	76.05	39.02	28.63	23.03	22.84	17.79	17.48
3	333.19	128.96	78.04	40.04	29.38	23.64	23.44	18.28	17.97
4	342.21	132.42	80.14	41.11	30.17	24.29	24.08	18.80	18.48
5	351.62	136.04	82.32	42.24	31.00	24.97	24.76	19.35	19.03
6	361.40	139.81	84.60	43.41	31.86	25.68	25.47	19.94	19.60
7	371.53	143.71	86.97	44.63	32.77	26.42	26.21	20.55	20.21
8	381.98	147.75	89.41	45.88	33.71	27.19	26.98	21.19	20.84
9	392.73	151.90	91.92	47.18	34.69	28.00	27.78	21.85	21.50
10	403.79	156.16	94.51	48.52	35.70	28.83	28.62	22.55	22.19
11	415.13	160.54	97.16	49.90	36.75	29.70	29.49	23.28	22.92
12	426.75	165.02	99.88	51.33	37.83	30.60	30.39	24.04	23.67
13	438.66	169.62	102.67	52.81	38.96	31.53	31.32	24.84	24.46
14	450.86	174.32	105.52	54.34	40.13	32.51	32.30	25.67	25.29
15	463.36	179.13	108.48	55.92	41.34	33.52	33.31	26.55	26.16
16	476.16	184.06	111.55	57.57	42.60	34.57	34.37	27.46	27.08
17	489.28	189.21	114.74	59.28	43.92	35.67	35.48	28.43	28.05
18	502.58	194.51	118.00	61.02	45.27	36.81	36.62	29.44	29.05
19	515.81	199.67	121.17	62.72	46.59	37.92	37.74	30.44	30.05
20	529.36	204.96	124.42	64.48	47.96	39.07	38.91	31.49	31.11
21	543.22	210.39	127.77	66.29	49.38	40.27	40.12	32.61	32.23
22	557.37	215.94	131.20	68.15	50.85	41.52	41.39	33.78	33.42
23	571.79	221.61	134.71	70.07	52.36	42.82	42.70	35.12	34.92
24	586.49	227.40	138.30	72.03	53.93	44.16	44.07	36.71	36.55
25	601.43	233.29	141.96	74.05	55.54	45.55	45.48	38.43	38.30
26	616.62	239.30	145.70	76.11	57.20	46.99	46.96	40.28	40.19
27	632.07	245.40	149.50	78.22	58.92	48.49	48.49	42.29	42.24
28	647.77	251.62	153.39	80.40	60.70	50.05	50.11	44.45	44.45
29	663.72	257.95	157.35	82.63	62.54	51.67	52.24	46.79	46.84
30	679.92	264.40	161.39	84.92	64.46	53.57	54.54	49.34	49.45
31	696.36	270.95	165.52	87.29	66.45	55.86	57.00	52.10	52.29
32	713.04	277.62	169.73	89.72	69.07	58.32	59.66	55.13	55.40
33	729.93	284.40	174.03	92.23	71.94	60.97	62.52	58.44	58.82
34	747.01	291.28	178.42	94.82	75.03	63.83	65.61	62.08	62.58
35	764.27	298.26	182.88	97.49	78.33	66.89	68.94	66.09	66.72
36	781.67	305.34	187.44	100.31	81.86	70.20	72.54	70.52	71.31
37	799.18	312.50	192.06	104.09	85.65	73.78	76.46	75.43	76.41
38	816.77	319.73	196.77	108.08	89.71	77.64	80.73	80.90	82.10
39	834.42	327.03	202.11	112.32	94.09	81.86	85.41	87.01	88.47

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	852.11	334.80	208.82	116.85	98.82	86.47	90.57	93.89	95.64
41	869.83	345.16	215.85	121.67	103.98	91.53	96.30		
42	887.59	355.94	223.23	126.82	109.60	97.14	102.68		
43	905.34	367.15	230.98	132.36	115.79	103.36	109.82		
44	923.08	378.79	239.10	138.26	122.60	110.28	117.86		
45	940.73	390.86	247.59	144.57	130.15	118.03	126.91		
46	958.26	403.33	256.53	151.39	138.51	126.68	137.20		
47	975.61	416.16	265.87	158.68	147.83	136.43	148.89		
48	992.72	429.32	275.59	166.51	158.26	147.42	162.26		
49	1013.33	442.78	285.70	175.07	169.96	159.90	177.73		
50	1036.76	456.55	296.23	184.36	183.28	174.16	195.67		
51	1060.24	470.64	307.25	194.47	198.37				
52	1083.70	485.09	318.85	205.66	215.91				
53	1107.06	499.98	331.12	218.12	236.22				
54	1130.21	515.71	344.41	231.90	260.12				
55	1153.02	532.07	358.67	247.19	288.76				
56	1175.34	549.12	373.97	264.55					
57	1197.04	566.96	390.39	284.12					
58	1218.01	585.62	408.02	306.28					
59	1238.13	605.14	426.98	331.61					
60	1259.68	626.75	448.27	362.60					
61	1288.76	653.70	474.41						
62	1318.97	683.29	504.12						
63	1350.48	716.14	539.69						
64	1383.49	753.12	581.95						
65	1418.22	795.35	633.22						
66	1454.89	844.25							
67	1493.79	901.61							
68	1535.20								
69	1579.39								
70	1626.54								

次标准体, 额外风险比例 150%

单位: 元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	304.94	118.02	71.43	36.64	26.87	21.61	21.41	16.66	16.37
1	312.83	121.04	73.25	37.57	27.55	22.16	21.96	17.10	16.81
2	321.06	124.19	75.15	38.54	28.26	22.74	22.54	17.58	17.28
3	329.67	127.49	77.14	39.56	29.01	23.35	23.15	18.08	17.78
4	338.67	130.94	79.23	40.63	29.80	24.00	23.79	18.62	18.31
5	348.05	134.55	81.41	41.76	30.63	24.68	24.47	19.19	18.88
6	357.80	138.31	83.68	42.93	31.50	25.39	25.18	19.79	19.48
7	367.91	142.21	86.04	44.14	32.41	26.14	25.93	20.43	20.11
8	378.33	146.23	88.48	45.40	33.35	26.92	26.71	21.10	20.78
9	389.07	150.38	91.00	46.70	34.34	27.74	27.53	21.81	21.49
10	400.11	154.64	93.58	48.05	35.36	28.59	28.39	22.56	22.23
11	411.44	159.02	96.24	49.44	36.42	29.48	29.28	23.34	23.01
12	423.06	163.52	98.97	50.87	37.52	30.40	30.21	24.17	23.84
13	434.97	168.12	101.77	52.36	38.67	31.37	31.19	25.04	24.71
14	447.18	172.84	104.64	53.90	39.86	32.39	32.22	25.97	25.63
15	459.68	177.68	107.61	55.50	41.11	33.45	33.29	26.94	26.61
16	472.47	182.63	110.68	57.16	42.42	34.57	34.43	27.98	27.64
17	485.56	187.76	113.85	58.88	43.79	35.75	35.62	29.07	28.74
18	498.86	193.02	117.11	60.66	45.22	36.97	36.86	30.22	29.89
19	512.23	198.26	120.35	62.45	46.66	38.21	38.13	31.40	31.08
20	525.88	203.62	123.67	64.30	48.16	39.52	39.46	32.65	32.33
21	539.76	209.09	127.09	66.21	49.73	40.88	40.85	33.97	33.71
22	553.87	214.67	130.58	68.19	51.36	42.30	42.31	35.51	35.37
23	568.17	220.35	134.15	70.23	53.05	43.78	43.83	37.27	37.15
24	582.62	226.11	137.79	72.32	54.79	45.31	45.40	39.14	39.05
25	597.18	231.94	141.49	74.46	56.59	46.90	47.04	41.12	41.05
26	611.83	237.83	145.24	76.64	58.43	48.53	48.72	43.20	43.17
27	626.53	243.76	149.02	78.85	60.32	50.22	50.56	45.40	45.40
28	641.26	249.71	152.83	81.10	62.26	51.94	52.74	47.71	47.75
29	655.97	255.68	156.66	83.38	64.24	53.94	55.04	50.14	50.22
30	670.64	261.64	160.51	85.69	66.26	56.18	57.44	52.68	52.82
31	685.27	267.61	164.36	88.03	68.70	58.52	59.94	55.36	55.56
32	699.84	273.58	168.24	90.41	71.35	60.95	62.54	58.18	58.44
33	714.34	279.54	172.13	92.82	74.11	63.48	65.25	61.14	61.48
34	728.75	285.50	176.04	95.26	76.98	66.09	68.06	64.26	64.69
35	743.04	291.43	179.96	97.74	79.95	68.79	70.98	67.54	68.07
36	757.18	297.34	183.88	100.29	83.00	71.57	73.99	70.99	71.63
37	771.14	303.22	187.81	103.45	86.13	74.43	77.09	74.63	75.39
38	784.87	309.04	191.71	106.67	89.32	77.35	80.28	78.44	79.35
39	798.32	314.79	195.58	109.94	92.56	80.33	83.54	82.44	83.51

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	811.46	320.43	199.39	113.24	95.83	83.36	86.89	86.65	87.90
41	824.29	325.97	204.04	116.54	99.13	86.46	90.31		
42	836.79	331.39	208.87	119.84	102.46	89.61	93.84		
43	849.00	337.71	213.70	123.10	105.83	92.85	97.49		
44	860.93	344.59	218.51	126.36	109.25	96.20	101.28		
45	872.63	351.49	223.31	129.62	112.77	99.68	105.28		
46	884.20	358.45	228.14	132.92	116.45	103.40	109.56		
47	895.71	365.53	233.02	136.31	120.37	107.41	114.24		
48	907.26	372.79	238.02	139.87	124.60	111.81	119.41		
49	918.91	380.30	243.20	143.67	129.28	116.73	125.22		
50	930.71	388.13	248.64	147.82	134.53	122.26	131.86		
51	942.71	396.36	254.49	152.39	140.46				
52	954.89	405.07	260.79	157.45	147.25				
53	967.22	414.31	267.59	163.08	155.07				
54	979.62	424.09	274.92	169.37	164.03				
55	991.98	434.43	282.83	176.43	174.45				
56	1005.92	445.33	291.35	184.33					
57	1023.19	456.86	300.57	193.20					
58	1040.67	469.07	310.60	203.27					
59	1058.29	482.03	321.52	214.82					
60	1077.42	496.47	333.91	228.30					
61	1101.57	514.37	349.28						
62	1126.87	534.05	366.49						
63	1153.29	555.62	385.77						
64	1180.83	579.29	407.44						
65	1209.51	605.35	431.92						
66	1239.39	634.20							
67	1270.56	666.38							
68	1303.17								
69	1337.35								
70	1373.20								

次标准体, 额外风险比例 175%

单位: 元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	319.40	123.81	74.95	38.47	28.24	22.72	22.52	17.52	17.22
1	327.33	126.81	76.76	39.40	28.92	23.26	23.07	17.97	17.65
2	335.72	130.01	78.70	40.39	29.64	23.85	23.65	18.44	18.12
3	344.56	133.40	80.74	41.43	30.41	24.48	24.27	18.95	18.63
4	353.83	136.96	82.89	42.53	31.22	25.14	24.93	19.49	19.16
5	363.52	140.68	85.14	43.69	32.07	25.84	25.63	20.06	19.73
6	373.58	144.56	87.48	44.90	32.97	26.58	26.36	20.67	20.33
7	384.01	148.58	89.92	46.15	33.90	27.34	27.13	21.30	20.96
8	394.78	152.73	92.43	47.45	34.88	28.14	27.93	21.97	21.62
9	405.86	157.01	95.02	48.78	35.89	28.98	28.76	22.67	22.31
10	417.24	161.40	97.69	50.16	36.93	29.84	29.63	23.40	23.03
11	428.91	165.90	100.42	51.59	38.02	30.74	30.53	24.16	23.79
12	440.88	170.52	103.22	53.07	39.14	31.68	31.47	24.96	24.59
13	453.13	175.24	106.09	54.59	40.31	32.65	32.44	25.80	25.42
14	465.68	180.08	109.02	56.17	41.52	33.66	33.46	26.67	26.29
15	478.53	185.03	112.06	57.81	42.78	34.72	34.52	27.59	27.21
16	491.68	190.09	115.23	59.51	44.10	35.82	35.63	28.57	28.18
17	505.16	195.39	118.52	61.29	45.47	36.97	36.79	29.59	29.20
18	518.82	200.85	121.89	63.10	46.88	38.16	37.98	30.65	30.27
19	532.39	206.15	125.14	64.85	48.25	39.31	39.15	31.72	31.33
20	546.28	211.58	128.49	66.67	49.67	40.52	40.38	32.84	32.46
21	560.48	217.15	131.93	68.54	51.15	41.78	41.65	34.02	33.71
22	574.98	222.85	135.47	70.47	52.68	43.09	42.98	35.43	35.25
23	589.76	228.67	139.08	72.45	54.26	44.45	44.36	37.06	36.91
24	604.79	234.61	142.77	74.49	55.89	45.86	45.80	38.82	38.69
25	620.07	240.65	146.53	76.57	57.58	47.32	47.29	40.71	40.62
26	635.60	246.80	150.37	78.71	59.32	48.83	48.84	42.75	42.70
27	651.38	253.05	154.28	80.90	61.11	50.41	50.59	44.94	44.94
28	667.40	259.42	158.27	83.15	62.98	52.06	52.76	47.31	47.37
29	683.67	265.90	162.33	85.46	64.91	54.09	55.09	49.88	50.00
30	700.18	272.48	166.49	87.85	66.99	56.42	57.60	52.68	52.88
31	716.92	279.18	170.72	90.30	69.73	58.92	60.29	55.74	56.03
32	733.89	285.99	175.05	92.83	72.66	61.61	63.19	59.09	59.48
33	751.06	292.91	179.46	95.44	75.78	64.49	66.30	62.77	63.29
34	768.41	299.94	183.96	98.13	79.13	67.60	69.67	66.83	67.48
35	785.92	307.06	188.54	101.20	82.70	70.94	73.31	71.31	72.13
36	803.56	314.27	193.21	105.05	86.53	74.55	77.26	76.28	77.28
37	821.29	321.57	197.96	109.11	90.62	78.45	81.58	81.81	83.03
38	839.08	328.93	203.82	113.41	95.04	82.70	86.30	87.98	89.46
39	856.91	337.53	210.66	117.99	99.80	87.34	91.48	94.92	96.70

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	874.76	348.08	217.80	122.84	104.99	92.43	97.24	102.74	104.87
41	892.62	359.03	225.26	128.02	110.63	98.06	103.65		
42	910.50	370.38	233.07	133.57	116.85	104.32	110.82		
43	928.36	382.15	241.24	139.50	123.68	111.27	118.92		
44	946.17	394.34	249.79	145.88	131.28	119.09	128.05		
45	963.88	406.94	258.83	152.76	139.70	127.84	138.43		
46	981.44	419.90	268.27	160.13	149.12	137.71	150.26		
47	998.78	433.22	278.11	168.07	159.66	148.85	163.80		
48	1022.32	446.86	288.36	176.73	171.51	161.50	179.47		
49	1046.45	460.81	299.03	186.10	184.97	175.96	197.59		
50	1070.62	475.05	310.16	196.29	200.21	192.57	219.01		
51	1094.75	489.63	321.82	207.59	217.94				
52	1118.75	504.67	334.13	220.13	238.41				
53	1142.53	520.44	347.47	234.03	262.52				
54	1165.95	536.80	361.75	249.50	291.33				
55	1188.88	553.86	377.09	267.16	325.87				
56	1211.18	571.68	393.61	287.04					
57	1232.71	590.37	411.42	309.54					
58	1253.35	609.97	430.63	335.24					
59	1272.97	630.52	451.36	365.80					
60	1294.08	653.39	474.75	402.73					
61	1323.44	682.24	503.87						
62	1353.98	714.06	538.35						
63	1385.88	749.56	578.83						
64	1419.37	789.78	627.44						
65	1454.67	836.05	687.20						
66	1492.08	890.09							
67	1531.90	954.09							
68	1574.49								
69	1620.18								
70	1669.19								

次标准体, 额外风险比例 175%

单位: 元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	317.82	123.04	74.47	38.21	28.02	22.54	22.34	17.39	17.09
1	325.98	126.16	76.35	39.17	28.73	23.11	22.91	17.86	17.55
2	334.50	129.42	78.32	40.17	29.47	23.71	23.51	18.35	18.04
3	343.43	132.84	80.38	41.23	30.25	24.35	24.14	18.88	18.57
4	352.75	136.42	82.54	42.34	31.06	25.02	24.81	19.44	19.13
5	362.48	140.16	84.81	43.51	31.93	25.73	25.51	20.04	19.72
6	372.61	144.06	87.17	44.72	32.83	26.47	26.26	20.68	20.35
7	383.11	148.11	89.62	45.99	33.78	27.25	27.04	21.35	21.02
8	393.93	152.28	92.15	47.30	34.76	28.07	27.86	22.06	21.73
9	405.08	156.59	94.76	48.65	35.79	28.92	28.72	22.81	22.48
10	416.55	161.02	97.45	50.05	36.85	29.82	29.61	23.60	23.27
11	428.32	165.57	100.22	51.50	37.96	30.75	30.55	24.44	24.11
12	440.38	170.24	103.05	52.99	39.11	31.72	31.54	25.32	24.99
13	452.75	175.02	105.96	54.54	40.32	32.74	32.57	26.25	25.92
14	465.41	179.91	108.94	56.15	41.57	33.81	33.65	27.24	26.91
15	478.38	184.93	112.02	57.81	42.89	34.94	34.79	28.29	27.96
16	491.64	190.07	115.21	59.55	44.26	36.12	35.99	29.40	29.08
17	505.20	195.39	118.52	61.36	45.71	37.37	37.26	30.58	30.26
18	518.98	200.86	121.91	63.22	47.21	38.67	38.59	31.83	31.51
19	532.84	206.30	125.27	65.09	48.74	40.00	39.94	33.11	32.80
20	546.97	211.86	128.73	67.03	50.33	41.38	41.36	34.47	34.31
21	561.34	217.53	132.28	69.04	51.99	42.84	42.85	36.17	36.04
22	575.93	223.32	135.92	71.12	53.72	44.36	44.42	38.00	37.90
23	590.70	229.20	139.64	73.26	55.52	45.95	46.05	39.96	39.89
24	605.62	235.17	143.43	75.46	57.38	47.60	47.75	42.04	42.00
25	620.64	241.21	147.27	77.71	59.29	49.30	49.51	44.25	44.24
26	635.73	247.29	151.17	80.01	61.26	51.06	51.61	46.58	46.61
27	650.85	253.42	155.10	82.34	63.29	52.92	53.93	49.04	49.12
28	665.96	259.56	159.06	84.71	65.36	55.19	56.35	51.63	51.76
29	681.04	265.71	163.03	87.11	67.65	57.56	58.89	54.36	54.54
30	696.06	271.86	167.02	89.54	70.32	60.03	61.54	57.23	57.47
31	711.00	277.99	171.01	92.01	73.11	62.61	64.30	60.25	60.56
32	725.85	284.11	175.02	94.51	76.02	65.28	67.17	63.43	63.83
33	740.61	290.23	179.04	97.06	79.04	68.06	70.17	66.78	67.28
34	755.24	296.32	183.08	99.63	82.17	70.94	73.29	70.31	70.92
35	769.71	302.39	187.12	102.79	85.41	73.92	76.51	74.04	74.77
36	784.00	308.42	191.17	106.12	88.74	76.99	79.86	77.97	78.83
37	798.08	314.41	195.21	109.54	92.17	80.15	83.30	82.10	83.12
38	811.88	320.33	199.23	113.02	95.66	83.37	86.85	86.44	87.64
39	825.36	326.16	204.07	116.54	99.20	86.66	90.47	91.00	92.39

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	838.49	331.87	209.14	120.07	102.77	90.00	94.19	95.79	97.40
41	851.25	338.64	214.21	123.59	106.38	93.41	98.00		
42	863.65	345.80	219.29	127.10	110.00	96.89	101.91		
43	875.71	352.94	224.34	130.59	113.68	100.45	105.97		
44	887.44	360.06	229.35	134.04	117.41	104.14	110.18		
45	898.92	367.16	234.32	137.48	121.23	107.99	114.63		
46	910.23	374.29	239.29	140.96	125.22	112.08	119.41		
47	921.45	381.52	244.31	144.54	129.50	116.52	124.61		
48	932.70	388.90	249.43	148.32	134.14	121.40	130.42		
49	944.02	396.52	254.77	152.36	139.26	126.86	136.97		
50	955.49	404.45	260.41	156.76	145.04	133.07	144.46		
51	967.14	412.78	266.43	161.62	151.64				
52	978.97	421.61	272.93	167.03	159.22				
53	990.93	431.00	279.97	173.14	167.96				
54	1004.07	440.95	287.59	179.99	178.16				
55	1020.90	451.48	295.83	187.66	190.00				
56	1038.02	462.62	304.74	196.29					
57	1055.36	474.41	314.43	206.12					
58	1072.85	486.94	325.00	217.38					
59	1090.40	500.27	336.62	230.26					
60	1109.53	515.49	350.07	245.38					
61	1134.13	534.37	366.67						
62	1159.84	555.15	385.35						
63	1186.68	578.03	406.42						
64	1214.64	603.24	430.21						
65	1243.78	631.12	457.24						
66	1274.16	662.14							
67	1305.90	696.92							
68	1339.14								
69	1374.02								
70	1410.68								

次标准体, 额外风险比例 200%

单位: 元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	329.55	127.79	77.37	39.72	29.17	23.47	23.27	18.12	17.80
1	337.64	130.85	79.22	40.67	29.86	24.02	23.82	18.57	18.25
2	346.22	134.12	81.19	41.67	30.60	24.63	24.42	19.06	18.73
3	355.28	137.59	83.28	42.75	31.38	25.27	25.06	19.58	19.25
4	364.78	141.23	85.48	43.88	32.21	25.95	25.74	20.14	19.81
5	374.71	145.05	87.79	45.06	33.09	26.67	26.46	20.74	20.39
6	385.05	149.03	90.20	46.30	34.01	27.42	27.21	21.36	21.01
7	395.76	153.16	92.70	47.59	34.97	28.22	28.00	22.02	21.67
8	406.81	157.42	95.28	48.92	35.97	29.04	28.83	22.72	22.36
9	418.19	161.81	97.94	50.29	37.02	29.91	29.69	23.44	23.08
10	429.88	166.32	100.68	51.71	38.10	30.80	30.59	24.21	23.84
11	441.87	170.95	103.48	53.18	39.22	31.73	31.52	25.00	24.63
12	454.14	175.69	106.36	54.70	40.38	32.70	32.49	25.84	25.46
13	466.72	180.53	109.30	56.27	41.58	33.71	33.51	26.71	26.33
14	479.59	185.49	112.31	57.90	42.84	34.76	34.56	27.63	27.25
15	492.76	190.56	115.44	59.59	44.15	35.86	35.66	28.60	28.22
16	506.25	195.75	118.69	61.35	45.51	37.00	36.82	29.62	29.24
17	520.05	201.19	122.08	63.18	46.94	38.21	38.03	30.71	30.32
18	534.04	206.80	125.54	65.05	48.40	39.44	39.28	31.83	31.45
19	547.92	212.23	128.88	66.86	49.82	40.65	40.50	32.95	32.57
20	562.13	217.79	132.32	68.73	51.30	41.91	41.78	34.14	33.85
21	576.66	223.50	135.85	70.67	52.83	43.22	43.11	35.59	35.41
22	591.48	229.33	139.47	72.66	54.42	44.59	44.51	37.24	37.08
23	606.57	235.29	143.18	74.71	56.07	46.01	45.96	39.02	38.89
24	621.92	241.36	146.97	76.81	57.77	47.49	47.46	40.93	40.84
25	637.51	247.54	150.83	78.96	59.52	49.02	49.03	42.98	42.93
26	653.35	253.83	154.76	81.17	61.34	50.61	50.85	45.19	45.19
27	669.42	260.22	158.77	83.44	63.21	52.27	53.05	47.58	47.63
28	685.74	266.72	162.85	85.76	65.16	54.38	55.40	50.17	50.28
29	702.30	273.33	167.02	88.16	67.34	56.73	57.93	52.98	53.18
30	719.08	280.05	171.27	90.62	70.11	59.25	60.64	56.05	56.34
31	736.09	286.88	175.61	93.16	73.06	61.95	63.55	59.41	59.80
32	753.32	293.82	180.04	95.78	76.21	64.86	66.67	63.10	63.62
33	770.74	300.87	184.56	98.49	79.57	67.97	70.05	67.17	67.83
34	788.33	308.03	189.17	101.71	83.15	71.32	73.71	71.66	72.48
35	806.06	315.28	193.86	105.60	87.00	74.94	77.67	76.64	77.65
36	823.91	322.62	198.65	109.70	91.11	78.86	81.99	82.18	83.41
37	841.83	330.04	204.83	114.04	95.54	83.11	86.72	88.36	89.85
38	859.79	339.17	211.76	118.64	100.30	87.76	91.90	95.29	97.08
39	877.77	349.87	218.98	123.50	105.48	92.84	97.64	103.09	105.23

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	895.75	360.92	226.48	128.68	111.10	98.45	104.02	111.92	114.47
41	913.73	372.36	234.31	134.22	117.30	104.67	111.14		
42	931.70	384.19	242.49	140.13	124.09	111.59	119.19		
43	949.64	396.42	251.04	146.51	131.66	119.38	128.28		
44	967.51	409.07	260.10	153.39	140.05	128.11	138.63		
45	985.26	422.11	269.57	160.78	149.46	137.97	150.44		
46	1003.97	435.52	279.48	168.76	159.98	149.14	163.97		
47	1028.56	449.29	289.82	177.46	171.84	161.80	179.63		
48	1053.30	463.38	300.60	186.86	185.30	176.29	197.73		
49	1078.06	477.78	311.83	197.07	200.54	192.90	219.08		
50	1102.77	492.49	323.55	208.37	218.22	212.18	244.21		
51	1127.34	507.68	335.91	220.88	238.60				
52	1151.66	523.48	349.20	234.74	262.56				
53	1175.64	539.83	363.40	250.19	291.12				
54	1199.14	556.82	378.66	267.87	325.27				
55	1222.01	574.57	395.11	287.81	367.60				
56	1244.14	593.17	412.89	310.38					
57	1265.38	612.71	432.15	336.17					
58	1285.60	633.27	453.01	366.68					
59	1304.64	654.87	475.61	402.48					
60	1325.22	679.02	501.28	446.18					
61	1354.81	709.82	534.67						
62	1385.63	743.95	573.41						
63	1417.87	782.23	619.31						
64	1451.79	825.85	675.04						
65	1487.64	876.39	744.48						
66	1525.73	935.92							
67	1566.44	1007.56							
68	1610.18								
69	1657.34								
70	1708.21								

次标准体, 额外风险比例 200%

单位: 元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	330.06	127.82	77.37	39.70	29.13	23.43	23.23	18.10	17.79
1	338.48	131.03	79.30	40.69	29.85	24.02	23.81	18.58	18.27
2	347.27	134.39	81.33	41.73	30.61	24.64	24.43	19.09	18.78
3	356.49	137.92	83.46	42.82	31.42	25.30	25.08	19.64	19.32
4	366.13	141.61	85.70	43.97	32.26	25.99	25.78	20.23	19.91
5	376.19	145.48	88.04	45.17	33.16	26.73	26.51	20.86	20.53
6	386.67	149.52	90.48	46.43	34.09	27.50	27.28	21.52	21.20
7	397.53	153.71	93.01	47.74	35.08	28.31	28.10	22.23	21.90
8	408.74	158.03	95.64	49.10	36.10	29.16	28.95	22.98	22.65
9	420.28	162.49	98.34	50.50	37.16	30.06	29.85	23.77	23.44
10	432.15	167.08	101.13	51.95	38.27	30.99	30.79	24.61	24.28
11	444.33	171.79	103.99	53.45	39.43	31.96	31.77	25.50	25.16
12	456.81	176.61	106.92	55.01	40.63	32.98	32.80	26.43	26.10
13	469.60	181.56	109.93	56.61	41.89	34.06	33.89	27.43	27.09
14	482.70	186.63	113.02	58.28	43.20	35.18	35.03	28.48	28.15
15	496.11	191.81	116.21	60.02	44.58	36.37	36.23	29.60	29.28
16	509.82	197.12	119.52	61.83	46.03	37.62	37.50	30.79	30.47
17	523.83	202.63	122.95	63.71	47.55	38.93	38.85	32.06	31.75
18	538.06	208.30	126.46	65.66	49.13	40.31	40.25	33.40	33.10
19	552.37	213.92	129.95	67.61	50.73	41.72	41.69	34.84	34.70
20	566.95	219.67	133.54	69.64	52.42	43.19	43.21	36.59	36.47
21	581.77	225.53	137.22	71.74	54.17	44.74	44.80	38.47	38.38
22	596.82	231.52	141.00	73.92	56.01	46.37	46.47	40.50	40.43
23	612.04	237.60	144.86	76.17	57.91	48.06	48.22	42.66	42.63
24	627.39	243.76	148.79	78.48	59.89	49.82	50.06	44.96	44.97
25	642.84	249.99	152.78	80.84	61.92	51.65	52.34	47.41	47.46
26	658.33	256.27	156.82	83.25	64.02	53.73	54.76	50.00	50.10
27	673.84	262.59	160.89	85.70	66.18	56.10	57.29	52.74	52.90
28	689.32	268.91	164.99	88.19	68.75	58.58	59.95	55.63	55.85
29	704.74	275.23	169.10	90.71	71.54	61.17	62.73	58.68	58.97
30	720.07	281.54	173.22	93.27	74.45	63.87	65.63	61.89	62.26
31	735.29	287.83	177.35	95.86	77.48	66.69	68.66	65.28	65.74
32	750.40	294.10	181.48	98.49	80.63	69.62	71.83	68.86	69.42
33	765.38	300.35	185.63	101.43	83.91	72.66	75.13	72.63	73.31
34	780.20	306.58	189.79	104.81	87.32	75.82	78.57	76.62	77.43
35	794.83	312.77	193.96	108.28	90.84	79.09	82.14	80.83	81.79
36	809.25	318.91	198.13	111.85	94.48	82.46	85.83	85.27	86.40
37	823.41	325.00	202.87	115.52	98.20	85.93	89.64	89.94	91.26
38	837.26	331.01	208.12	119.23	102.01	89.48	93.56	94.87	96.40
39	850.75	337.88	213.41	122.98	105.86	93.09	97.58	100.03	101.79

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	863.84	345.33	218.72	126.75	109.75	96.77	101.69	105.46	107.48
41	876.52	352.75	224.02	130.51	113.67	100.51	105.91		
42	888.79	360.13	229.31	134.24	117.62	104.33	110.24		
43	900.68	367.48	234.54	137.93	121.61	108.24	114.72		
44	912.22	374.76	239.72	141.58	125.64	112.28	119.39		
45	923.46	382.01	244.84	145.22	129.80	116.51	124.31		
46	934.49	389.26	249.94	148.90	134.14	121.00	129.61		
47	945.43	396.59	255.12	152.68	138.77	125.87	135.42		
48	956.36	404.06	260.40	156.65	143.81	131.28	141.87		
49	967.35	411.75	265.87	160.90	149.44	137.33	149.22		
50	978.48	419.75	271.64	165.55	155.79	144.21	157.66		
51	989.78	428.17	277.82	170.74	163.06				
52	1001.70	437.10	284.51	176.57	171.49				
53	1017.71	446.61	291.78	183.13	181.30				
54	1034.19	456.72	299.68	190.50	192.73				
55	1051.02	467.42	308.24	198.81	206.14				
56	1068.09	478.77	317.54	208.31					
57	1085.33	490.81	327.68	219.14					
58	1102.64	503.69	338.88	231.55					
59	1119.94	517.62	351.33	245.82					
60	1138.88	533.39	365.68	262.96					
61	1163.73	553.18	383.54						
62	1189.72	575.06	403.75						
63	1216.87	599.25	426.66						
64	1245.21	626.03	452.67						
65	1274.76	655.78	482.40						
66	1305.61	689.02							
67	1337.87	726.49							
68	1371.69								
69	1407.25								
70	1444.69								

次标准体, 额外风险比例 225%

单位: 元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	339.16	131.57	79.67	40.91	30.05	24.18	23.98	18.69	18.37
1	347.40	134.68	81.55	41.87	30.75	24.75	24.54	19.15	18.82
2	356.15	138.01	83.55	42.90	31.51	25.36	25.15	19.65	19.32
3	365.41	141.55	85.69	43.99	32.31	26.02	25.81	20.19	19.85
4	375.12	145.28	87.94	45.14	33.16	26.71	26.50	20.77	20.42
5	385.29	149.18	90.30	46.36	34.06	27.45	27.24	21.38	21.03
6	395.88	153.26	92.76	47.63	35.00	28.23	28.01	22.03	21.67
7	406.85	157.49	95.33	48.95	35.99	29.05	28.83	22.71	22.35
8	418.18	161.86	97.97	50.31	37.02	29.90	29.68	23.43	23.07
9	429.84	166.36	100.70	51.72	38.09	30.79	30.57	24.19	23.82
10	441.81	170.98	103.50	53.18	39.20	31.71	31.50	24.98	24.61
11	454.09	175.71	106.38	54.69	40.35	32.67	32.46	25.81	25.43
12	466.66	180.56	109.32	56.25	41.55	33.68	33.47	26.68	26.30
13	479.54	185.53	112.34	57.86	42.80	34.72	34.52	27.60	27.21
14	492.70	190.60	115.42	59.54	44.09	35.81	35.61	28.56	28.17
15	506.18	195.78	118.62	61.28	45.44	36.94	36.76	29.57	29.19
16	519.97	201.09	121.95	63.09	46.85	38.14	37.96	30.65	30.26
17	534.08	206.66	125.43	64.98	48.33	39.39	39.22	31.78	31.40
18	548.37	212.41	128.99	66.91	49.85	40.67	40.52	32.97	32.59
19	562.55	217.96	132.41	68.77	51.32	41.93	41.80	34.15	33.87
20	577.05	223.64	135.93	70.69	52.85	43.24	43.13	35.61	35.42
21	591.87	229.47	139.54	72.69	54.44	44.61	44.52	37.26	37.10
22	606.99	235.44	143.26	74.74	56.09	46.03	45.98	39.04	38.92
23	622.37	241.52	147.05	76.85	57.80	47.51	47.49	40.96	40.87
24	638.02	247.73	150.93	79.02	59.57	49.06	49.07	43.02	42.97
25	653.89	254.03	154.88	81.24	61.39	50.66	50.91	45.24	45.23
26	670.01	260.45	158.91	83.51	63.28	52.33	53.13	47.63	47.68
27	686.36	266.96	163.01	85.85	65.23	54.46	55.50	50.22	50.33
28	702.94	273.59	167.18	88.25	67.45	56.83	58.03	53.03	53.22
29	719.76	280.32	171.45	90.72	70.23	59.36	60.74	56.09	56.37
30	736.80	287.17	175.79	93.27	73.19	62.06	63.64	59.44	59.82
31	754.05	294.12	180.23	95.90	76.34	64.96	66.76	63.12	63.62
32	771.51	301.18	184.76	98.61	79.71	68.07	70.13	67.16	67.81
33	789.15	308.36	189.38	101.88	83.29	71.41	73.78	71.63	72.45
34	806.95	315.63	194.09	105.79	87.13	75.02	77.73	76.59	77.59
35	824.88	323.00	198.89	109.91	91.22	78.93	82.03	82.10	83.31
36	842.91	330.46	205.22	114.27	95.65	83.16	86.74	88.24	89.71
37	860.99	339.83	212.21	118.87	100.39	87.79	91.89	95.12	96.89
38	879.10	350.64	219.47	123.72	105.55	92.83	97.58	102.84	104.96
39	897.20	361.77	227.00	128.89	111.12	98.38	103.89	111.57	114.09

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	915.29	373.26	234.83	134.38	117.26	104.54	110.91	121.51	124.47
41	933.36	385.10	242.98	140.25	123.97	111.36	118.85		
42	951.41	397.34	251.51	146.57	131.44	119.05	127.80		
43	969.41	409.97	260.52	153.41	139.73	127.66	137.99		
44	987.33	423.02	269.97	160.77	149.01	137.42	149.65		
45	1007.18	436.47	279.89	168.72	159.43	148.46	163.01		
46	1032.24	450.31	290.26	177.40	171.16	161.02	178.48		
47	1057.47	464.50	301.09	186.78	184.50	175.37	196.37		
48	1082.76	479.04	312.40	196.96	199.58	191.83	217.41		
49	1108.00	493.88	324.18	208.20	217.06	210.88	242.13		
50	1133.10	509.21	336.57	220.60	237.16	233.08	271.83		
51	1157.94	525.07	349.82	234.31	260.68				
52	1182.43	541.41	363.90	249.57	288.67				
53	1206.47	558.34	378.98	267.05	322.03				
54	1229.92	575.96	395.24	286.80	363.10				
55	1252.66	594.40	412.84	309.18	414.27				
56	1274.54	613.78	431.94	334.72					
57	1295.44	634.20	452.72	364.91					
58	1315.20	655.73	475.31	400.16					
59	1333.62	678.41	499.88	441.92					
60	1353.64	703.88	529.05	493.42					
61	1383.42	736.70	566.17						
62	1414.49	773.23	609.57						
63	1447.05	814.42	661.48						
64	1481.37	861.62	725.22						
65	1517.72	916.70	805.71						
66	1556.47	982.11							
67	1598.04	1065.51							
68	1642.91								
69	1691.54								
70	1744.27								

次标准体, 额外风险比例 225%

单位: 元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	341.74	132.38	80.14	41.13	30.18	24.28	24.07	18.77	18.45
1	350.40	135.67	82.13	42.14	30.93	24.89	24.68	19.27	18.95
2	359.45	139.13	84.21	43.21	31.71	25.53	25.31	19.81	19.48
3	368.94	142.76	86.40	44.33	32.54	26.20	25.99	20.38	20.05
4	378.87	146.57	88.70	45.52	33.41	26.92	26.70	20.99	20.66
5	389.25	150.56	91.11	46.76	34.33	27.68	27.46	21.64	21.31
6	400.06	154.72	93.63	48.06	35.30	28.48	28.27	22.34	22.01
7	411.27	159.04	96.25	49.41	36.32	29.33	29.11	23.08	22.75
8	422.84	163.51	98.96	50.81	37.38	30.21	30.00	23.87	23.53
9	434.76	168.11	101.75	52.26	38.48	31.14	30.93	24.70	24.37
10	447.01	172.85	104.63	53.76	39.63	32.11	31.91	25.59	25.25
11	459.57	177.71	107.58	55.32	40.83	33.13	32.94	26.52	26.19
12	472.45	182.69	110.61	56.93	42.08	34.19	34.02	27.51	27.18
13	485.65	187.79	113.72	58.59	43.39	35.31	35.16	28.57	28.24
14	499.15	193.02	116.91	60.32	44.76	36.49	36.35	29.69	29.36
15	512.97	198.36	120.20	62.13	46.20	37.74	37.62	30.88	30.56
16	527.11	203.84	123.62	64.00	47.72	39.05	38.96	32.16	31.84
17	541.54	209.52	127.17	65.97	49.31	40.44	40.38	33.52	33.21
18	556.20	215.38	130.81	67.99	50.97	41.90	41.87	35.04	34.89
19	570.94	221.17	134.41	70.03	52.66	43.38	43.39	36.80	36.69
20	585.95	227.10	138.12	72.14	54.43	44.95	45.00	38.72	38.63
21	601.20	233.15	141.93	74.34	56.28	46.59	46.70	40.78	40.72
22	616.67	239.32	145.84	76.61	58.22	48.32	48.48	42.99	42.97
23	632.32	245.59	149.83	78.97	60.24	50.13	50.42	45.36	45.39
24	648.08	251.94	153.90	81.38	62.33	52.01	52.77	47.90	47.97
25	663.93	258.36	158.03	83.86	64.49	54.22	55.26	50.60	50.73
26	679.80	264.82	162.21	86.38	66.72	56.68	57.88	53.47	53.66
27	695.68	271.31	166.43	88.95	69.50	59.26	60.64	56.51	56.77
28	711.49	277.81	170.66	91.56	72.39	61.95	63.54	59.73	60.06
29	727.23	284.30	174.91	94.20	75.40	64.77	66.57	63.12	63.54
30	742.83	290.76	179.15	96.88	78.54	67.71	69.74	66.70	67.22
31	758.31	297.19	183.41	99.60	81.81	70.77	73.06	70.49	71.11
32	773.65	303.60	187.67	102.89	85.21	73.97	76.53	74.49	75.24
33	788.82	309.99	191.95	106.38	88.76	77.29	80.16	78.73	79.62
34	803.81	316.34	196.23	109.97	92.45	80.75	83.93	83.21	84.26
35	818.58	322.64	200.63	113.68	96.27	84.32	87.86	87.94	89.17
36	833.10	328.89	205.99	117.48	100.21	88.02	91.93	92.94	94.38
37	847.33	335.51	211.43	121.38	104.27	91.81	96.14	98.22	99.87
38	861.21	343.23	216.92	125.33	108.40	95.70	100.46	103.77	105.68
39	874.68	350.94	222.43	129.32	112.58	99.66	104.89	109.59	111.78

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	887.71	358.61	227.94	133.33	116.81	103.69	109.43	115.72	118.21
41	900.29	366.23	233.45	137.32	121.06	107.79	114.08		
42	912.43	373.79	238.92	141.27	125.34	111.96	118.86		
43	924.15	381.30	244.33	145.18	129.66	116.25	123.80		
44	935.47	388.72	249.67	149.05	134.04	120.67	128.95		
45	946.46	396.09	254.96	152.88	138.52	125.27	134.39		
46	957.22	403.43	260.23	156.75	143.21	130.21	140.24		
47	967.86	410.84	265.53	160.71	148.24	135.56	146.67		
48	978.47	418.39	270.93	164.88	153.73	141.47	153.86		
49	989.14	426.14	276.52	169.37	159.85	148.16	162.03		
50	999.93	434.20	282.42	174.32	166.77	155.80	171.47		
51	1014.73	442.69	288.75	179.83	174.81				
52	1030.13	451.70	295.62	186.04	184.15				
53	1046.08	461.31	303.12	193.05	195.03				
54	1062.48	471.55	311.28	200.98	207.86				
55	1079.19	482.42	320.17	210.06	223.03				
56	1096.08	493.95	329.85	220.40					
57	1113.08	506.33	340.56	232.23					
58	1130.10	519.67	352.43	245.85					
59	1147.04	534.00	365.60	261.83					
60	1165.69	550.30	380.86	281.03					
61	1190.71	571.01	400.02						
62	1216.93	593.99	421.81						
63	1244.37	619.52	446.64						
64	1273.04	647.89	474.99						
65	1302.98	679.55	507.85						
66	1334.26	715.08							
67	1367.01	755.34							
68	1401.40								
69	1437.60								
70	1475.79								

次标准体, 额外风险比例 250%

单位: 元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	348.30	135.17	81.86	42.05	30.90	24.86	24.66	19.23	18.90
1	356.67	138.32	83.76	43.02	31.61	25.44	25.23	19.70	19.37
2	365.58	141.71	85.80	44.06	32.37	26.06	25.85	20.22	19.88
3	375.02	145.31	87.98	45.17	33.19	26.73	26.52	20.77	20.43
4	384.94	149.12	90.27	46.35	34.06	27.44	27.23	21.36	21.01
5	395.33	153.11	92.68	47.59	34.97	28.20	27.98	21.99	21.64
6	406.15	157.27	95.20	48.89	35.94	29.00	28.78	22.66	22.30
7	417.37	161.60	97.82	50.24	36.95	29.84	29.62	23.37	23.01
8	428.95	166.06	100.53	51.64	38.01	30.71	30.50	24.12	23.75
9	440.87	170.66	103.32	53.08	39.11	31.63	31.41	24.90	24.53
10	453.12	175.39	106.18	54.57	40.25	32.58	32.37	25.72	25.35
11	465.67	180.23	109.12	56.12	41.44	33.57	33.36	26.59	26.21
12	478.52	185.19	112.13	57.72	42.67	34.60	34.40	27.49	27.11
13	491.67	190.26	115.21	59.37	43.95	35.68	35.49	28.45	28.06
14	505.12	195.43	118.36	61.09	45.28	36.81	36.62	29.45	29.07
15	518.87	200.73	121.63	62.88	46.68	37.98	37.81	30.51	30.13
16	532.95	206.14	125.04	64.74	48.14	39.22	39.05	31.64	31.25
17	547.34	211.83	128.61	66.68	49.66	40.52	40.37	32.83	32.45
18	561.92	217.72	132.26	68.67	51.23	41.85	41.72	34.08	33.78
19	576.36	223.38	135.75	70.58	52.75	43.15	43.04	35.51	35.32
20	591.14	229.18	139.35	72.56	54.33	44.51	44.43	37.15	36.99
21	606.24	235.13	143.04	74.61	55.98	45.94	45.88	38.92	38.79
22	621.63	241.21	146.84	76.72	57.69	47.42	47.40	40.83	40.74
23	637.29	247.42	150.72	78.89	59.46	48.97	48.98	42.89	42.83
24	653.20	253.74	154.69	81.12	61.30	50.58	50.81	45.10	45.09
25	669.34	260.17	158.72	83.41	63.19	52.25	53.03	47.49	47.53
26	685.71	266.70	162.83	85.75	65.15	54.37	55.40	50.07	50.17
27	702.31	273.33	167.02	88.16	67.34	56.74	57.93	52.86	53.04
28	719.14	280.07	171.29	90.63	70.13	59.26	60.63	55.90	56.17
29	736.19	286.92	175.64	93.18	73.09	61.95	63.52	59.23	59.60
30	753.46	293.88	180.08	95.80	76.23	64.84	66.62	62.87	63.36
31	770.93	300.95	184.61	98.52	79.58	67.93	69.97	66.87	67.51
32	788.60	308.13	189.23	101.76	83.14	71.25	73.58	71.30	72.09
33	806.44	315.41	193.94	105.67	86.96	74.84	77.50	76.20	77.17
34	824.42	322.80	198.76	109.79	91.03	78.71	81.77	81.64	82.83
35	842.53	330.28	205.05	114.14	95.42	82.91	86.42	87.70	89.15
36	860.71	339.64	212.07	118.74	100.13	87.48	91.52	94.48	96.22
37	878.94	350.50	219.36	123.57	105.24	92.47	97.14	102.09	104.16
38	897.17	361.69	226.91	128.70	110.76	97.95	103.35	110.66	113.12
39	915.38	373.21	234.73	134.15	116.80	104.00	110.25	120.40	123.30

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	933.56	385.06	242.85	139.95	123.41	110.70	118.01	131.50	134.95
41	951.71	397.26	251.31	146.19	130.73	118.22	126.75		
42	969.82	409.86	260.25	152.93	138.86	126.64	136.71		
43	987.87	422.86	269.63	160.20	147.95	136.20	148.08		
44	1008.20	436.29	279.49	168.06	158.17	147.01	161.15		
45	1033.61	450.14	289.83	176.67	169.66	159.34	176.26		
46	1059.24	464.38	300.66	185.98	182.76	173.42	193.77		
47	1084.97	478.99	312.00	196.08	197.58	189.60	214.30		
48	1110.69	493.95	323.83	207.20	214.69	208.25	238.43		
49	1136.28	509.41	336.23	219.45	234.37	229.98	267.22		
50	1161.62	525.36	349.45	232.95	257.26	255.34	301.96		
51	1186.63	541.73	363.42	247.94	284.46				
52	1211.19	558.61	378.31	265.03	316.73				
53	1235.21	576.12	394.30	284.38	356.13				
54	1258.57	594.37	411.59	306.35	405.06				
55	1281.13	613.52	430.38	331.38	466.50				
56	1302.74	633.69	450.87	360.92					
57	1323.27	655.00	473.24	395.37					
58	1342.54	677.54	497.65	435.96					
59	1360.33	701.34	525.29	484.49					
60	1379.75	728.17	557.38	547.04					
61	1409.71	763.09	598.55						
62	1441.00	802.13	647.08						
63	1473.86	846.36	705.68						
64	1508.56	897.36	778.43						
65	1545.40	957.28	871.61						
66	1584.79	1030.91							
67	1627.21	1125.93							
68	1673.20								
69	1723.30								
70	1777.91								

次标准体, 额外风险比例 250%

单位: 元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	352.92	136.74	82.79	42.50	31.20	25.10	24.89	19.42	19.10
1	361.80	140.12	84.83	43.54	31.96	25.72	25.50	19.94	19.61
2	371.09	143.66	86.96	44.63	32.76	26.38	26.16	20.49	20.16
3	380.84	147.40	89.21	45.78	33.61	27.07	26.85	21.08	20.75
4	391.05	151.31	91.58	47.00	34.51	27.81	27.59	21.72	21.38
5	401.73	155.41	94.06	48.28	35.46	28.60	28.38	22.40	22.06
6	412.86	159.70	96.65	49.62	36.46	29.43	29.21	23.13	22.79
7	424.40	164.15	99.35	51.01	37.51	30.30	30.08	23.90	23.56
8	436.31	168.74	102.13	52.45	38.60	31.22	31.00	24.73	24.39
9	448.58	173.48	105.01	53.95	39.75	32.18	31.97	25.60	25.26
10	461.19	178.36	107.97	55.50	40.94	33.19	32.99	26.53	26.19
11	474.13	183.36	111.02	57.10	42.18	34.25	34.06	27.52	27.18
12	487.39	188.49	114.14	58.76	43.48	35.36	35.19	28.56	28.23
13	500.96	193.74	117.34	60.49	44.84	36.53	36.38	29.68	29.35
14	514.86	199.12	120.62	62.28	46.26	37.76	37.63	30.87	30.55
15	529.07	204.62	124.02	64.14	47.76	39.07	38.96	32.14	31.83
16	543.60	210.25	127.54	66.09	49.34	40.44	40.37	33.49	33.19
17	558.44	216.10	131.20	68.13	51.01	41.91	41.87	35.03	34.88
18	573.50	222.13	134.96	70.23	52.75	43.44	43.44	36.84	36.73
19	588.64	228.10	138.68	72.34	54.52	45.01	45.05	38.76	38.67
20	604.06	234.20	142.50	74.54	56.38	46.66	46.76	40.83	40.78
21	619.73	240.43	146.44	76.83	58.33	48.40	48.56	43.08	43.07
22	635.61	246.77	150.47	79.21	60.37	50.23	50.54	45.49	45.53
23	651.65	253.22	154.60	81.66	62.50	52.15	52.93	48.09	48.18
24	667.80	259.76	158.80	84.18	64.71	54.45	55.47	50.88	51.02
25	684.02	266.35	163.06	86.77	67.06	56.97	58.16	53.85	54.06
26	700.26	272.99	167.38	89.41	69.90	59.62	61.00	57.01	57.29
27	716.47	279.65	171.73	92.10	72.88	62.40	63.99	60.37	60.73
28	732.60	286.31	176.10	94.83	75.98	65.32	67.13	63.93	64.38
29	748.62	292.95	180.48	97.59	79.22	68.36	70.43	67.69	68.25
30	764.49	299.56	184.85	100.48	82.59	71.55	73.88	71.67	72.35
31	780.20	306.14	189.23	103.95	86.10	74.87	77.50	75.89	76.70
32	795.74	312.68	193.62	107.53	89.77	78.35	81.30	80.36	81.32
33	811.10	319.19	198.01	111.22	93.60	81.97	85.27	85.10	86.23
34	826.23	325.65	202.97	115.04	97.58	85.73	89.41	90.11	91.43
35	841.12	332.06	208.47	118.97	101.71	89.64	93.72	95.42	96.96
36	855.72	339.66	214.04	123.01	105.99	93.67	98.19	101.03	102.81
37	869.99	347.59	219.70	127.14	110.37	97.82	102.81	106.96	109.00
38	883.88	355.54	225.40	131.34	114.85	102.06	107.57	113.20	115.54
39	897.32	363.45	231.11	135.58	119.39	106.39	112.44	119.75	122.41

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	910.28	371.30	236.83	139.82	123.96	110.78	117.44	126.63	129.66
41	922.75	379.09	242.52	144.05	128.57	115.27	122.55		
42	934.75	386.81	248.17	148.25	133.20	119.83	127.81		
43	946.28	394.46	253.78	152.39	137.87	124.49	133.26		
44	957.38	402.01	259.31	156.46	142.58	129.32	138.92		
45	968.12	409.48	264.75	160.48	147.44	134.36	144.90		
46	978.60	416.91	270.16	164.53	152.51	139.72	151.36		
47	988.94	424.39	275.58	168.70	157.94	145.56	158.45		
48	999.23	432.00	281.09	173.10	163.87	152.07	166.38		
49	1012.72	439.80	286.79	177.84	170.53	159.40	175.49		
50	1026.92	447.91	292.81	183.05	178.14	167.79	186.02		
51	1041.64	456.45	299.29	188.88	186.93				
52	1056.92	465.54	306.34	195.47	197.19				
53	1072.73	475.24	314.05	202.98	209.32				
54	1088.95	485.60	322.48	211.57	223.65				
55	1105.44	496.61	331.68	221.36	240.62				
56	1122.07	508.45	341.88	232.56					
57	1138.76	521.17	353.14	245.43					
58	1155.43	534.83	365.62	260.51					
59	1171.97	549.55	379.52	278.23					
60	1190.30	566.39	395.71	299.55					
61	1215.46	588.01	416.20						
62	1241.87	612.11	439.64						
63	1269.57	638.99	466.48						
64	1298.56	669.00	497.27						
65	1328.86	702.62	534.25						
66	1360.55	740.53							
67	1393.77	783.70							
68	1428.69								
69	1465.53								
70	1504.47								

次标准体, 额外风险比例 275%

单位: 元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	357.01	138.60	83.95	43.13	31.70	25.51	25.31	19.76	19.42
1	365.51	141.80	85.88	44.11	32.42	26.10	25.89	20.24	19.90
2	374.57	145.24	87.95	45.17	33.20	26.73	26.52	20.76	20.41
3	384.17	148.90	90.16	46.30	34.03	27.41	27.20	21.33	20.98
4	394.28	152.78	92.50	47.50	34.91	28.14	27.93	21.93	21.58
5	404.88	156.84	94.95	48.77	35.85	28.91	28.70	22.58	22.22
6	415.92	161.09	97.52	50.09	36.84	29.73	29.52	23.27	22.91
7	427.37	165.51	100.20	51.47	37.87	30.59	30.37	24.01	23.64
8	439.19	170.07	102.96	52.90	38.95	31.49	31.28	24.78	24.40
9	451.36	174.76	105.81	54.37	40.08	32.43	32.22	25.59	25.21
10	463.86	179.58	108.73	55.90	41.25	33.41	33.20	26.44	26.06
11	476.67	184.53	111.74	57.48	42.47	34.43	34.23	27.34	26.95
12	489.78	189.58	114.81	59.11	43.73	35.49	35.30	28.28	27.89
13	503.19	194.75	117.95	60.81	45.05	36.60	36.42	29.27	28.89
14	516.90	200.03	121.16	62.57	46.43	37.77	37.59	30.32	29.93
15	530.92	205.42	124.50	64.40	47.86	38.98	38.82	31.43	31.04
16	545.26	210.93	127.98	66.31	49.36	40.26	40.11	32.60	32.22
17	559.92	216.74	131.63	68.31	50.94	41.60	41.47	33.85	33.51
18	574.76	222.76	135.37	70.35	52.56	42.99	42.87	35.31	35.12
19	589.45	228.52	138.93	72.31	54.13	44.34	44.25	36.93	36.77
20	604.49	234.43	142.60	74.34	55.76	45.75	45.69	38.68	38.55
21	619.84	240.49	146.37	76.44	57.46	47.23	47.20	40.57	40.47
22	635.49	246.68	150.25	78.61	59.23	48.77	48.77	42.61	42.55
23	651.41	253.00	154.21	80.85	61.07	50.38	50.54	44.81	44.79
24	667.57	259.44	158.25	83.14	62.96	52.05	52.76	47.18	47.21
25	683.96	265.98	162.37	85.49	64.93	54.12	55.13	49.74	49.83
26	700.57	272.63	166.57	87.89	67.05	56.48	57.65	52.51	52.67
27	717.40	279.37	170.84	90.37	69.83	58.99	60.33	55.52	55.77
28	734.45	286.22	175.19	92.91	72.78	61.67	63.19	58.80	59.15
29	751.71	293.18	179.63	95.54	75.91	64.53	66.27	62.40	62.86
30	769.19	300.25	184.15	98.24	79.23	67.59	69.58	66.34	66.95
31	786.86	307.42	188.77	101.38	82.76	70.87	73.16	70.70	71.46
32	804.71	314.71	193.48	105.29	86.55	74.42	77.02	75.51	76.46
33	822.73	322.10	198.29	109.39	90.58	78.24	81.24	80.86	82.02
34	840.89	329.59	204.41	113.72	94.92	82.39	85.83	86.81	88.22
35	859.14	338.69	211.43	118.28	99.57	86.90	90.84	93.46	95.15
36	877.47	349.57	218.71	123.09	104.62	91.81	96.37	100.91	102.93
37	895.82	360.78	226.26	128.18	110.06	97.21	102.46	109.30	111.68
38	914.15	372.31	234.08	133.58	116.00	103.13	109.22	118.79	121.62
39	932.45	384.16	242.17	139.31	122.48	109.69	116.78	129.58	132.93

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	950.70	396.34	250.57	145.44	129.63	117.01	125.26	141.92	145.88
41	968.91	408.88	259.42	152.06	137.56	125.19	134.93		
42	987.07	421.81	268.69	159.20	146.40	134.48	145.92		
43	1007.27	435.17	278.44	166.92	156.35	144.97	158.59		
44	1032.92	448.96	288.69	175.39	167.52	156.97	173.21		
45	1058.85	463.19	299.46	184.58	180.28	170.65	190.20		
46	1084.93	477.83	310.76	194.55	194.72	186.42	210.04		
47	1111.07	492.85	322.59	205.49	211.34	204.53	233.40		
48	1137.11	508.39	334.98	217.56	230.48	225.67	261.09		
49	1162.94	524.44	348.19	230.82	252.60	250.16	294.47		
50	1188.46	540.88	362.08	245.48	278.86	279.42	334.78		
51	1213.56	557.77	376.79	262.08	309.88				
52	1238.14	575.19	392.51	280.90	347.32				
53	1262.12	593.29	409.44	302.25	393.74				
54	1285.36	612.18	427.80	326.59	451.57				
55	1307.71	632.05	447.83	355.15	526.04				
56	1329.04	653.02	469.76	388.55					
57	1349.19	675.26	493.79	427.75					
58	1367.96	698.84	520.91	474.33					
59	1385.09	723.79	551.18	531.87					
60	1403.90	752.05	586.43	606.85					
61	1434.01	789.15	632.02						
62	1465.52	830.82	686.20						
63	1498.66	878.27	752.23						
64	1533.73	933.28	835.19						
65	1571.05	998.35	942.96						
66	1611.06	1082.53							
67	1654.32	1189.40							
68	1701.44								
69	1753.02								
70	1809.55								

次标准体, 额外风险比例 275%

单位: 元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	363.63	140.94	85.33	43.81	32.17	25.89	25.67	20.05	19.72
1	372.73	144.39	87.42	44.88	32.95	26.52	26.30	20.58	20.25
2	382.24	148.02	89.60	45.99	33.77	27.19	26.97	21.15	20.81
3	392.24	151.84	91.91	47.18	34.64	27.91	27.69	21.76	21.42
4	402.72	155.85	94.33	48.42	35.56	28.67	28.44	22.42	22.08
5	413.68	160.06	96.88	49.73	36.54	29.48	29.25	23.13	22.79
6	425.11	164.46	99.54	51.11	37.57	30.33	30.11	23.89	23.55
7	436.97	169.03	102.31	52.54	38.65	31.24	31.02	24.70	24.36
8	449.21	173.76	105.18	54.03	39.78	32.18	31.97	25.56	25.22
9	461.82	178.63	108.13	55.57	40.96	33.18	32.98	26.48	26.14
10	474.77	183.64	111.18	57.16	42.19	34.23	34.03	27.45	27.11
11	488.07	188.78	114.31	58.81	43.48	35.32	35.15	28.49	28.15
12	501.68	194.05	117.51	60.53	44.82	36.48	36.32	29.59	29.26
13	515.62	199.44	120.80	62.30	46.23	37.70	37.56	30.77	30.44
14	529.89	204.96	124.17	64.15	47.71	38.99	38.87	32.02	31.71
15	544.48	210.61	127.67	66.08	49.27	40.35	40.26	33.37	33.07
16	559.39	216.39	131.29	68.09	50.91	41.79	41.74	34.86	34.72
17	574.60	222.40	135.06	70.20	52.65	43.33	43.31	36.68	36.56
18	590.05	228.60	138.93	72.39	54.47	44.94	44.97	38.64	38.55
19	605.58	234.73	142.76	74.58	56.32	46.59	46.67	40.70	40.66
20	621.39	241.00	146.71	76.86	58.27	48.33	48.47	42.95	42.94
21	637.44	247.39	150.76	79.24	60.32	50.17	50.45	45.38	45.42
22	653.70	253.91	154.91	81.71	62.46	52.11	52.85	48.01	48.10
23	670.13	260.53	159.17	84.26	64.70	54.43	55.41	50.84	51.00
24	686.65	267.24	163.50	86.90	67.10	56.98	58.14	53.89	54.11
25	703.23	274.00	167.90	89.59	70.00	59.69	61.04	57.15	57.45
26	719.80	280.81	172.35	92.35	73.04	62.53	64.10	60.62	61.01
27	736.33	287.63	176.83	95.16	76.22	65.53	67.33	64.32	64.81
28	752.76	294.45	181.33	98.00	79.54	68.67	70.74	68.25	68.85
29	769.04	301.25	185.84	101.07	83.00	71.96	74.31	72.42	73.14
30	785.15	308.00	190.34	104.63	86.61	75.41	78.07	76.83	77.69
31	801.08	314.71	194.84	108.30	90.38	79.01	82.01	81.51	82.53
32	816.80	321.37	199.34	112.08	94.32	82.77	86.14	86.49	87.68
33	832.31	328.00	204.73	115.99	98.44	86.71	90.47	91.77	93.17
34	847.58	334.86	210.35	120.02	102.74	90.80	95.00	97.37	98.99
35	862.56	342.94	216.05	124.17	107.20	95.05	99.72	103.31	105.19
36	877.22	351.05	221.83	128.45	111.80	99.44	104.62	109.59	111.75
37	891.53	359.19	227.68	132.83	116.55	103.96	109.69	116.23	118.71
38	905.41	367.33	233.59	137.28	121.39	108.59	114.92	123.22	126.05
39	918.81	375.42	239.50	141.77	126.29	113.31	120.27	130.57	133.78

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	931.69	383.44	245.41	146.27	131.25	118.11	125.75	138.28	141.89
41	944.04	391.39	251.30	150.75	136.23	122.98	131.38		
42	955.88	399.25	257.16	155.18	141.22	127.95	137.15		
43	967.22	407.03	262.96	159.54	146.26	133.04	143.11		
44	978.10	414.70	268.65	163.82	151.37	138.28	149.34		
45	988.58	422.26	274.24	168.05	156.59	143.75	155.92		
46	998.78	429.78	279.77	172.32	162.04	149.61	162.99		
47	1011.52	437.33	285.31	176.70	167.89	155.98	170.80		
48	1024.81	444.98	290.94	181.31	174.34	163.05	179.60		
49	1038.42	452.83	296.75	186.28	181.57	171.08	189.64		
50	1052.46	460.98	302.88	191.76	189.83	180.34	201.30		
51	1067.02	469.56	309.50	197.91	199.42				
52	1082.11	478.71	316.72	204.95	210.78				
53	1097.71	488.50	324.65	213.01	224.19				
54	1113.70	498.96	333.34	222.22	240.07				
55	1129.92	510.26	343.01	232.74	259.11				
56	1146.25	522.36	353.64	244.83					
57	1162.61	535.33	365.41	258.94					
58	1178.90	549.31	378.50	275.52					
59	1195.01	564.40	393.15	295.00					
60	1212.99	581.78	410.31	318.60					
61	1238.26	604.32	432.18						
62	1264.85	629.55	457.32						
63	1292.79	657.82	486.25						
64	1322.07	689.50	520.38						
65	1352.71	725.14	561.13						
66	1384.81	765.51							
67	1418.48	811.72							
68	1453.94								
69	1491.40								
70	1531.07								

次标准体, 额外风险比例 300%

单位: 元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	365.34	141.90	85.95	44.17	32.48	26.14	25.93	20.26	19.92
1	373.95	145.13	87.90	45.16	33.20	26.73	26.52	20.75	20.40
2	383.15	148.61	90.00	46.24	33.99	27.37	27.16	21.28	20.93
3	392.91	152.33	92.24	47.39	34.84	28.07	27.85	21.86	21.51
4	403.20	156.27	94.62	48.61	35.73	28.81	28.59	22.49	22.13
5	413.98	160.41	97.12	49.89	36.69	29.60	29.38	23.15	22.79
6	425.23	164.74	99.74	51.24	37.70	30.43	30.22	23.86	23.50
7	436.91	169.24	102.46	52.65	38.75	31.31	31.10	24.62	24.24
8	448.96	173.88	105.28	54.10	39.86	32.23	32.02	25.41	25.04
9	461.36	178.67	108.18	55.61	41.01	33.20	32.99	26.25	25.87
10	474.10	183.59	111.17	57.16	42.21	34.20	34.00	27.13	26.75
11	487.15	188.62	114.23	58.78	43.46	35.25	35.06	28.06	27.68
12	500.50	193.77	117.36	60.45	44.76	36.35	36.16	29.04	28.65
13	514.16	199.03	120.55	62.18	46.11	37.49	37.31	30.07	29.69
14	528.12	204.41	123.82	63.98	47.52	38.69	38.52	31.16	30.78
15	542.39	209.89	127.23	65.86	48.99	39.94	39.79	32.31	31.93
16	556.97	215.50	130.78	67.82	50.54	41.26	41.12	33.54	33.16
17	571.88	221.42	134.51	69.87	52.17	42.65	42.53	34.93	34.74
18	586.96	227.56	138.33	71.96	53.84	44.09	43.99	36.63	36.46
19	601.90	233.42	141.96	73.97	55.45	45.48	45.41	38.35	38.20
20	617.18	239.43	145.69	76.05	57.14	46.94	46.90	40.20	40.09
21	632.77	245.59	149.54	78.20	58.89	48.47	48.47	42.21	42.14
22	648.66	251.89	153.49	80.43	60.72	50.07	50.15	44.38	44.35
23	664.81	258.32	157.53	82.72	62.62	51.74	52.36	46.73	46.74
24	681.21	264.86	161.66	85.07	64.58	53.72	54.71	49.26	49.33
25	697.82	271.51	165.86	87.48	66.61	56.07	57.21	52.00	52.14
26	714.65	278.26	170.13	89.96	69.37	58.56	59.87	54.97	55.20
27	731.69	285.11	174.48	92.50	72.29	61.22	62.70	58.20	58.53
28	748.95	292.06	178.92	95.11	75.39	64.05	65.75	61.73	62.17
29	766.42	299.12	183.43	97.81	78.68	67.07	69.01	65.61	66.18
30	784.08	306.29	188.04	100.79	82.18	70.32	72.53	69.88	70.60
31	801.93	313.57	192.74	104.66	85.92	73.81	76.34	74.59	75.50
32	819.96	320.95	197.54	108.74	89.90	77.57	80.49	79.82	80.93
33	838.14	328.44	203.37	113.03	94.18	81.65	84.99	85.64	86.99
34	856.44	337.10	210.35	117.56	98.77	86.09	89.92	92.12	93.75
35	874.83	347.95	217.61	122.33	103.73	90.90	95.33	99.39	101.33
36	893.28	359.15	225.14	127.37	109.08	96.19	101.28	107.56	109.86
37	911.73	370.68	232.93	132.71	114.91	101.99	107.88	116.78	119.51
38	930.16	382.51	241.00	138.36	121.26	108.39	115.23	127.22	130.45
39	948.53	394.67	249.34	144.38	128.22	115.49	123.45	139.14	142.93

年齡 (男性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	966.84	407.15	258.10	150.88	135.93	123.42	132.77	152.85	157.35
41	985.10	420.00	267.25	157.86	144.48	132.38	143.34		
42	1004.64	433.26	276.86	165.40	154.11	142.49	155.53		
43	1030.43	446.96	286.97	173.67	164.91	154.08	169.54		
44	1056.56	461.11	297.62	182.68	177.23	167.25	185.89		
45	1082.90	475.72	308.82	192.47	191.21	182.50	204.90		
46	1109.36	490.74	320.58	203.19	207.22	199.95	227.35		
47	1135.80	506.28	332.92	215.03	225.72	220.37	253.78		
48	1162.09	522.41	346.08	228.03	247.02	244.00	285.67		
49	1188.11	538.94	359.92	242.35	272.19	271.97	323.96		
50	1213.76	555.89	374.51	258.41	301.86	305.11	371.46		
51	1238.92	573.29	389.99	276.62	337.22				
52	1263.51	591.26	406.55	297.23	380.98				
53	1287.42	609.94	424.45	320.71	435.08				
54	1310.51	629.49	443.93	348.04	503.41				
55	1332.65	650.09	465.25	380.16	595.07				
56	1353.68	671.90	488.68	417.76					
57	1373.44	695.08	515.01	462.25					
58	1391.71	719.75	544.66	516.20					
59	1408.17	745.90	577.67	584.56					
60	1426.36	775.64	616.35	673.59					
61	1456.61	815.03	666.75						
62	1488.33	859.45	727.16						
63	1521.75	910.29	801.51						
64	1557.18	969.57	896.02						
65	1594.97	1042.82	1022.01						
66	1635.61	1136.32							
67	1679.71	1256.54							
68	1727.95								
69	1781.03								
70	1839.51								

次标准体, 额外风险比例 300%

单位: 元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	19 年交	20 年交	29 年交	30 年交
0	373.93	144.97	87.79	45.08	33.11	26.65	26.43	20.66	20.32
1	383.23	148.50	89.91	46.16	33.90	27.29	27.07	21.20	20.86
2	392.96	152.20	92.14	47.31	34.74	27.98	27.76	21.79	21.45
3	403.19	156.11	94.50	48.52	35.63	28.71	28.49	22.42	22.08
4	413.93	160.22	96.98	49.79	36.58	29.50	29.27	23.11	22.76
5	425.16	164.53	99.59	51.13	37.58	30.33	30.10	23.84	23.49
6	436.88	169.04	102.32	52.55	38.64	31.21	30.98	24.63	24.28
7	449.04	173.73	105.16	54.02	39.75	32.14	31.92	25.47	25.12
8	461.59	178.57	108.10	55.54	40.91	33.12	32.91	26.37	26.02
9	474.52	183.57	111.13	57.12	42.13	34.14	33.95	27.33	26.98
10	487.81	188.71	114.26	58.76	43.40	35.23	35.04	28.35	28.01
11	501.44	193.98	117.47	60.46	44.72	36.37	36.20	29.43	29.10
12	515.40	199.38	120.76	62.22	46.11	37.57	37.42	30.59	30.27
13	529.69	204.91	124.13	64.05	47.57	38.83	38.71	31.83	31.52
14	544.30	210.57	127.59	65.96	49.10	40.17	40.07	33.16	32.85
15	559.25	216.36	131.17	67.94	50.72	41.59	41.53	34.60	34.44
16	574.52	222.27	134.90	70.02	52.43	43.10	43.08	36.38	36.25
17	590.10	228.44	138.77	72.20	54.25	44.71	44.73	38.32	38.23
18	605.91	234.81	142.75	74.46	56.15	46.40	46.47	40.42	40.37
19	621.81	241.09	146.69	76.73	58.08	48.13	48.26	42.65	42.63
20	637.99	247.52	150.74	79.10	60.11	49.97	50.19	45.07	45.10
21	654.42	254.07	154.91	81.57	62.26	51.91	52.57	47.69	47.79
22	671.05	260.76	159.19	84.13	64.51	54.19	55.13	50.55	50.70
23	687.83	267.55	163.57	86.79	66.90	56.76	57.88	53.63	53.86
24	704.71	274.42	168.03	89.53	69.83	59.49	60.80	56.95	57.26
25	721.62	281.35	172.56	92.34	72.91	62.39	63.91	60.51	60.91
26	738.52	288.32	177.14	95.21	76.14	65.44	67.21	64.32	64.83
27	755.34	295.30	181.75	98.13	79.52	68.66	70.69	68.39	69.01
28	772.04	302.27	186.38	101.32	83.06	72.04	74.37	72.71	73.47
29	788.58	309.21	191.01	104.97	86.76	75.58	78.24	77.31	78.21
30	804.92	316.10	195.63	108.71	90.61	79.29	82.30	82.19	83.26
31	821.03	322.93	200.31	112.56	94.66	83.18	86.58	87.38	88.63
32	836.93	329.72	205.95	116.55	98.88	87.26	91.08	92.90	94.37
33	852.58	337.15	211.68	120.67	103.31	91.52	95.80	98.77	100.47
34	867.95	345.41	217.49	124.92	107.93	95.96	100.74	105.02	106.99
35	883.02	353.69	223.38	129.31	112.73	100.57	105.89	111.64	113.91
36	897.73	362.00	229.36	133.83	117.70	105.35	111.25	118.66	121.27
37	912.05	370.33	235.41	138.46	122.81	110.26	116.81	126.08	129.06
38	925.92	378.64	241.51	143.16	128.04	115.30	122.53	133.91	137.28
39	939.26	386.90	247.63	147.92	133.34	120.44	128.40	142.11	145.93

年齡 (女性)	一次性付清	3年交	5年交	10年交	15年交	19年交	20年交	29年交	30年交
40	952.05	395.08	253.74	152.68	138.68	125.65	134.42	150.74	155.04
41	964.27	403.17	259.84	157.41	144.04	130.96	140.57		
42	975.94	411.18	265.90	162.09	149.45	136.37	146.91		
43	987.09	419.09	271.88	166.67	154.88	141.88	153.46		
44	997.74	426.87	277.73	171.20	160.37	147.58	160.27		
45	1010.23	434.53	283.47	175.65	165.97	153.54	167.45		
46	1023.19	442.11	289.13	180.12	171.87	159.88	175.24		
47	1036.16	449.72	294.78	184.70	178.19	166.78	183.82		
48	1049.30	457.42	300.51	189.52	185.14	174.51	193.46		
49	1062.73	465.30	306.43	194.73	192.94	183.28	204.54		
50	1076.59	473.49	312.68	200.48	201.91	193.39	217.52		
51	1090.94	482.11	319.43	207.04	212.46				
52	1105.81	491.30	326.82	214.53	224.90				
53	1121.17	501.18	334.99	223.10	239.64				
54	1136.89	511.90	344.08	232.94	257.28				
55	1152.83	523.38	354.09	244.22	278.62				
56	1168.83	535.67	365.14	257.36					
57	1184.84	548.90	377.42	272.76					
58	1200.74	563.18	391.15	290.84					
59	1216.40	578.66	406.56	312.20					
60	1234.01	596.58	424.71	338.34					
61	1259.38	620.05	448.01						
62	1286.13	646.43	474.92						
63	1314.30	676.12	506.25						
64	1343.85	709.52	543.90						
65	1374.83	747.25	588.59						
66	1407.31	790.18							
67	1441.43	839.55							
68	1477.41								
69	1515.50								
70	1555.90								